摯愛相伴
LionPatron

守護摯愛 相伴同行

Safeguarding your loved ones, by your side

儲蓄及人壽計劃
Savings and Life Plan

GENERALI

保單逆按計劃 — 合資格壽險計劃

Policy Reverse Mortgage Programme - Eligible Life Insurance Plan

PRMP 保單逆按計劃 Policy Reverse Mortgage Programme

HKMC RETIRE 退休3寶

香港按揭證券有限公司 The Hong Kong Mortgage Corporation Limited

關於我們
ABOUT US

香港忠意保險

忠意保險有限公司於1981年在香港註冊為認可的保險公司，並於2016年透過忠意人壽（香港）有限公司將業務拓展至人壽保險領域。我們結合本地豐富經驗及忠意集團的環球智慧，持續研發獨特創新的人壽保險、一般保險、專業保險及僱員福利保險，滿足客戶的不同需求。

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A was first registered as an authorised insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

忠意集團

創於1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2024年，集團的保費總收入超過952億歐元。忠意集團擁有約87,000位員工，為7,100萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。透過提供創新及個人化的方案、優越的客戶體驗及全球數碼化分銷網絡服務，致力成為客戶的終身夥伴。集團亦已將可持續發展的理念全面融入業務策略，旨在為持份者創造價值，同時建立更公平、更高適應力的社會。

Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of €95.2 billion in 2024. With around 87,000 employees serving 71 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

忠意集團 — 全球領先的保險公司

香港忠意保險的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong

A.M. Best 財務實力評級

A+ (截至2024年12月)

A.M. Best
Financial Strength Rating

A+ (as of Dec 2024)

Fitch財務實力評級

AA- (截至2025年9月)

Fitch
Financial Strength Rating

AA- (as of Sep 2025)

Moody's 財務實力評級

A3 (截至2024年12月)

Moody's
Financial Strength Rating

A3 (as of Dec 2024)

2024年保費收入達

952億 歐元

(截至2024年12月)

95.2 billion Euro

in premiums in year 2024
(as of Dec 2024)

全球50多個國家，擁有約

87,000名員工

(截至2024年12月)

Around

87,000 employees

in more than 50 countries
(as of Dec 2024)

在《財富》雜誌世界
500強中位居

224位

(截至2025年9月)

Ranked

224th

in Fortune Global 500 Companies
(as of Sep 2025)

管理資產規模達

8,630億 歐元

(截至2024年12月)

863 billion Euro

of assets under management
(as of Dec 2024)

人生充滿著未能預測的機遇與挑戰。

摯愛相伴（「本計劃」）是一份長線儲蓄及分紅人壽計劃，由忠意人壽（香港）有限公司（「忠意」） 承保。本計劃提供周全的人壽保障及儲蓄，助您自信應對人生於不同階段的變化。

本計劃涵蓋廣泛的保障範圍，讓您捉緊每個機遇以應對人生路上的各項挑戰。

Life is filled with opportunities and challenges that are difficult to predict.

LionPatron (the "Plan") is a long-term savings and participating life insurance plan underwritten by Generali Life (Hong Kong) Limited ("Generali"). The Plan provides comprehensive whole-life protection and savings, helping you adapt to life's changes with confidence.

With extensive coverages, the Plan allows you to navigate life's challenges and embrace every opportunity that comes your way.

計劃特點 PLAN HIGHLIGHTS

提升人壽保障高達投保額的230%
伴您成就人生高峰

Amplify your life protection up to 230% of the Sum Assured in your peak years

提供專屬的保障 為您加強守護
（包括危疾保費豁免保障，以及末期疾病保障）

Empowering your coverage with distinctive benefits
(including Critical Illness Premium Waiver Benefit and Terminal Illness Benefit)

潛在的儲蓄升值伴您
實踐多樣的人生目標

Potential capital appreciation to help you fulfill various life goals

輕鬆規劃財富
讓您靈活提取

Great flexibility in wealth planning and withdrawal

提升人壽保障高達投保額的230%伴您成就人生高峰
Amplify your life protection up to 230% of the Sum Assured in your peak years

額外身故保障
辛勤工作的您，最在意的當然是為您所愛的人提供更好的生活。即使最壞的情況發生在您身上，本計劃也能為您的家人提供強大的保障，守護摯愛的財務狀況。

除了100%投保額的保證身故保障外，本計劃於首20個保單年度內提供額外身故保障，進一步增強對家人的保障，讓他們無懼未來的挑戰。

Extra Death Benefit
Your hard work aims to provide a better life for your loved ones. To safeguard their financial well-being and provide them with stability even if the worst happens to you, the Plan offers robust protection.

On top of the 100% of the Sum Assured's guaranteed Death Benefit, the Plan bolsters your protection with an Extra Death Benefit in the first 20 Policy Years. This ensures your loved ones are supported with abundant protection no matter what the future may hold.

第1－10個保單年度 Policy Year 1 - 10:

保證身故保障 Guaranteed Death Benefit		額外身故保障 Extra Death Benefit		保證身故保障總額 Total Guaranteed Death Benefit
投保額的 100% of the Sum Assured	+	投保額的 130% of the Sum Assured	=	投保額的 230% of the Sum Assured

第11－20個保單年度 Policy Year 11 - 20:

保證身故保障 Guaranteed Death Benefit		額外身故保障 Extra Death Benefit		保證身故保障總額 Total Guaranteed Death Benefit
投保額的 100% of the Sum Assured	+	投保額的 100% of the Sum Assured	=	投保額的 200% of the Sum Assured

配合人生不同階段的專設保障
當邁向退休階段，您的家庭負擔亦將隨著時間而逐漸減少。 因此，由第21個保單週年日起或當受保人年屆65歲時（以較後者為準），保證身故保障將會逐漸遞減以平衡您的保障需要。本計劃會因應您的財務需要，釋放更大的財富增值機會，讓您以相宜的保費支援不同人生階段的需要。

Tailored protection for different life stage
As you transit into retirement, your financial obligations should be steadily declining over time. Therefore, starting from the 21st Policy Anniversary, or when the Insured reaches Age 65 (whichever is later), the guaranteed Death Benefit will decrease gradually to align with your evolving needs. The Plan strategically shifts the emphasis to unlock the enhanced wealth accumulation opportunities, catering to your needs at different life stages with an affordable premium.

為摯愛及早規劃 提供多項身故保障支付方式
您可按意願選擇於受保人身故時，本計劃如何向您的摯愛支付賠償。可選擇的身故保障支付方式[1]包括：
- 一筆過形式支取；
- 每月形式支取；或
- 部份形式支取：以一筆過形式支取指定百分比的投保額，餘額將以每月分期形式支取。

Plan ahead for your loved ones with various options for the payment of Death Benefit
You may choose how the Plan pays the benefits to your beloveds upon the death of the Insured according to your wishes. The available Death Benefit Payment Options[1] include:
- Lump sum payment;
- Monthly installment payment; or
- Partial payments, a combination of a lump sum payment for a specified percentage of the Sum Assured and the remaining balance will be paid in form of monthly instalments.

市場獨有*
Unique-in-market*

危疾保費豁免保障[2]
如受保人不幸被確診患有癌症、中風或心臟病發作，忠意將會全數豁免基本計劃於未來2年的保費，助您減輕財務負擔的同時，讓您持續得到保障。本保障可獲賠償一次。

Critical Illness Premium Waiver Benefit[2]
If the Insured is unfortunately diagnosed as suffering from Cancer, Stroke or Heart Attack, Generali will waive 100% of the Basic Plan's premium for the upcoming 2 years, alleviating your financial burden for continuing with the insurance coverage. This benefit will be entitled for one time.

末期疾病保障
如受保人不幸被確診患上末期疾病[3]，忠意將以一筆過的形式預支身故保障及額外身故保障（如有），讓您在困難時期獲得即時的財務支援。

Terminal Illness Benefit
If the Insured is diagnosed with Terminal Illness[3] unfortunately, Generali will advance the Death Benefit and Extra Death Benefit (if any) in a lump sum amount to you for providing immediate financial support during your hard time.

意外身故保障[4]
如受保人於首3個保單年度內不幸因意外身故，忠意將會支付身故保障、額外身故保障（如有）及意外身故保障[4]，以助您的摯愛渡過突如其來的困境。意外身故保障相等於：
- 200%總保費[5]；或
- 如意外身故於指定的情況下發生[6]，則為400%總保費[5]。

Accidental Death Benefit[4]
In the event of unfortunate death of the Insured due to an Accident within the first 3 Policy Years, Generali will pay the Death Benefit, Extra Death Benefit (if any) together with an Accidental Death Benefit[4] to help your beloveds overcome the sudden hardship. The Accidental Death Benefit is equivalent to
- 200% of Total Premiums[5]; or
- 400% of Total Premiums[5] in case such accidental death is due to designated events[6].

自選附加保障
本計劃提供多項自選附加保障，您可以按自己需要而增加您的保障，令保障範圍更加全面。

Optional Supplementary Benefits
The Plan offers various optional supplementary benefits. You can always choose to enrich your protection by adding other comprehensive coverage.

*此類型附加保障附加於儲蓄及人壽保險計劃乃市場獨有，並基於與香港主要人壽保險公司截至2024年9月已推出之其他類似保險計劃作比較。
*This additional benefit is unique in market attached to the savings and life insurance plans and based on comparison with other similar insurance plans issued by Hong Kong's major life insurance companies as of September 2024.

潛在的儲蓄升值伴您 實踐多樣的人生目標
Potential capital appreciation to help you fulfill various life goals

本計劃提供保證現金價值及非保證終期紅利[7]，助您建立穩固的基礎，實現財務規劃目標。

To help you build a solid foundation for achieving your financial planning goals, the Plan provides Guaranteed Cash Value and non-guaranteed Terminal Dividend[7].

保證現金價值

保證現金價值由第3個保單週年日起提供。本計劃確保您的資產受到保護和保存，讓您安然度過任何經濟不穩。

Guaranteed Cash Value

The Guaranteed Cash Value is available starting from the 3rd Policy Anniversary. The Plan ensures that your assets are protected and preserved, giving you the peace of mind to weather any economic uncertainties.

終期紅利[7]

由第5個保單週年日起，本計劃讓您透過非保證終期紅利[7]賺取潛在回報，有關紅利將於保單退保（不論完全或部份退保[8]）、保單終止（例如受保人身故或保單失效）或保單期滿時支付。

在符合最低保額要求的前提下，您可以隨時要求退保[8]，從保單中提取保證現金價值及終期紅利[7]，以配合您的財務需求。

Terminal Dividend[7]

Starting from the 5th Policy Anniversary, the Plan allows you to earn potential returns through the non-guaranteed Terminal Dividend[7] which will be payable upon policy surrender (whether in full or partially[8]), termination (e.g. death of the Insured or lapse of the Policy) or expiration.

Subject to the minimum Sum Insured requirement, you may withdraw the Guaranteed Cash Value and Terminal Dividend[7] from the Policy anytime by requesting partial surrender[8] to meet your financial needs.

輕鬆規劃財富 讓您靈活提取
Great flexibility in wealth planning and withdrawal

市場波動可能會影響您的財富。本計劃提供多元化的解決方案，透過終期紅利鎖定選項[9]及保障累積賬戶，讓您實現潛在收益，更穩健地增加財富。

Market volatility could affect your wealth. The Plan provides you with a versatile solution to realize the potential gain and grow your wealth more steadily through the Terminal Dividend Lock-In Option[9] and Benefit Accumulation Account.

終期紅利鎖定選項[9]

由第15個保單週年日或已繳清本計劃的保費（以較後者為準）起，您可鎖定合共高達20%的終期紅利，並將款項調撥於保障累積賬戶內，以確保戶口內的現金價值及賺取非保證利息。

Terminal Dividend Lock-In Option[9]

Starting from the 15th Policy Anniversary or after the Plan has been paid up, whichever is later, you may lock in up to 20% of Terminal Dividend in total and allocate the sum into the Benefit Accumulation Account for securing the cash value in the account and earn non-guaranteed interest.

保障累積賬戶

除了鎖定終期紅利外，您亦可將部分退保金額調撥至保障累積賬戶。您可以選擇將款項存放於保單內以賺取非保證利息，並可隨時提取以增加流動資源。

Benefit Accumulation Account

Apart from locking-in Terminal Dividend, you may also allocate the partial surrender amount to the Benefit Accumulation Account. You can choose to leave the sum with Generali to earn non-guaranteed interest and withdraw it at any time for added liquidity.

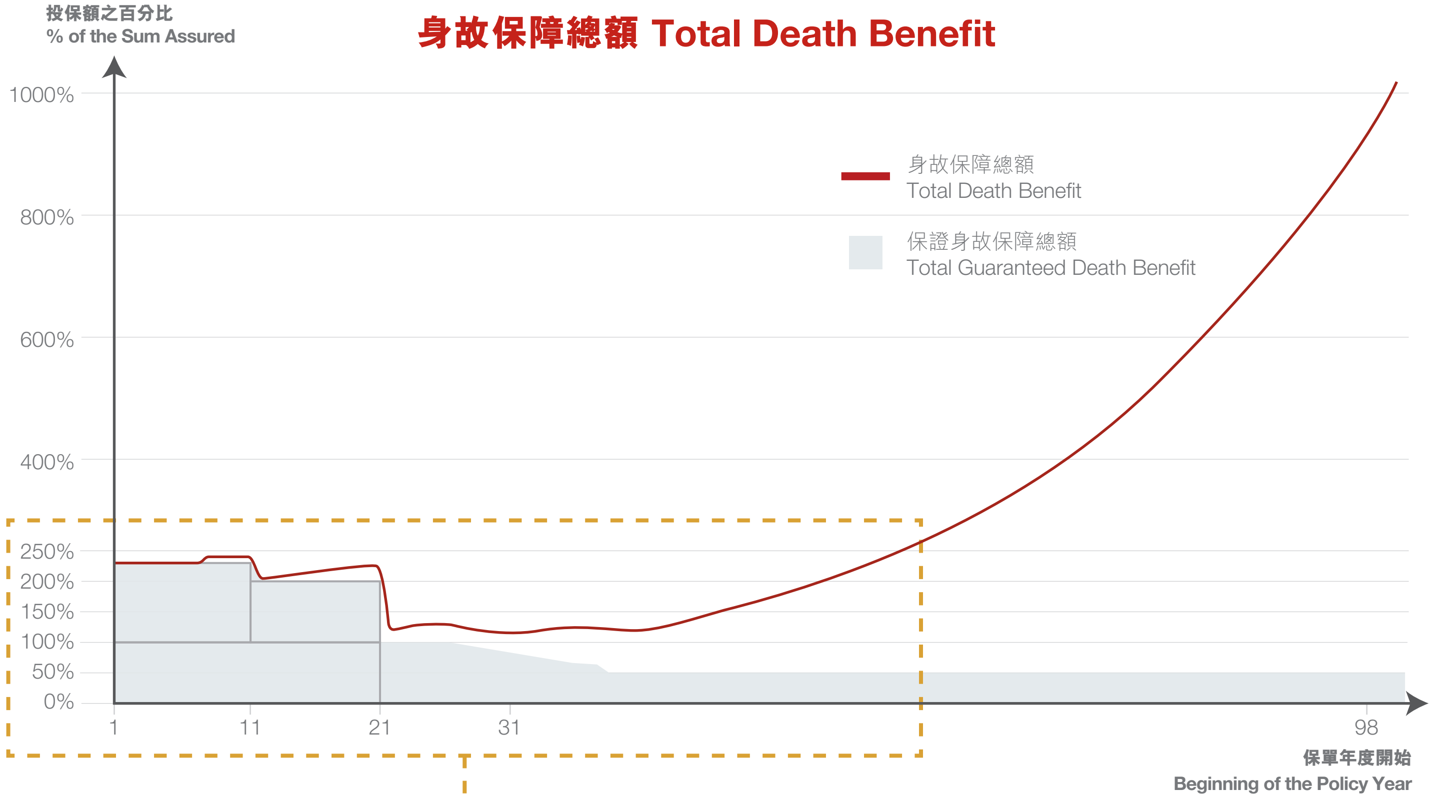
本計劃如何運作?△ How does the Plan work?△

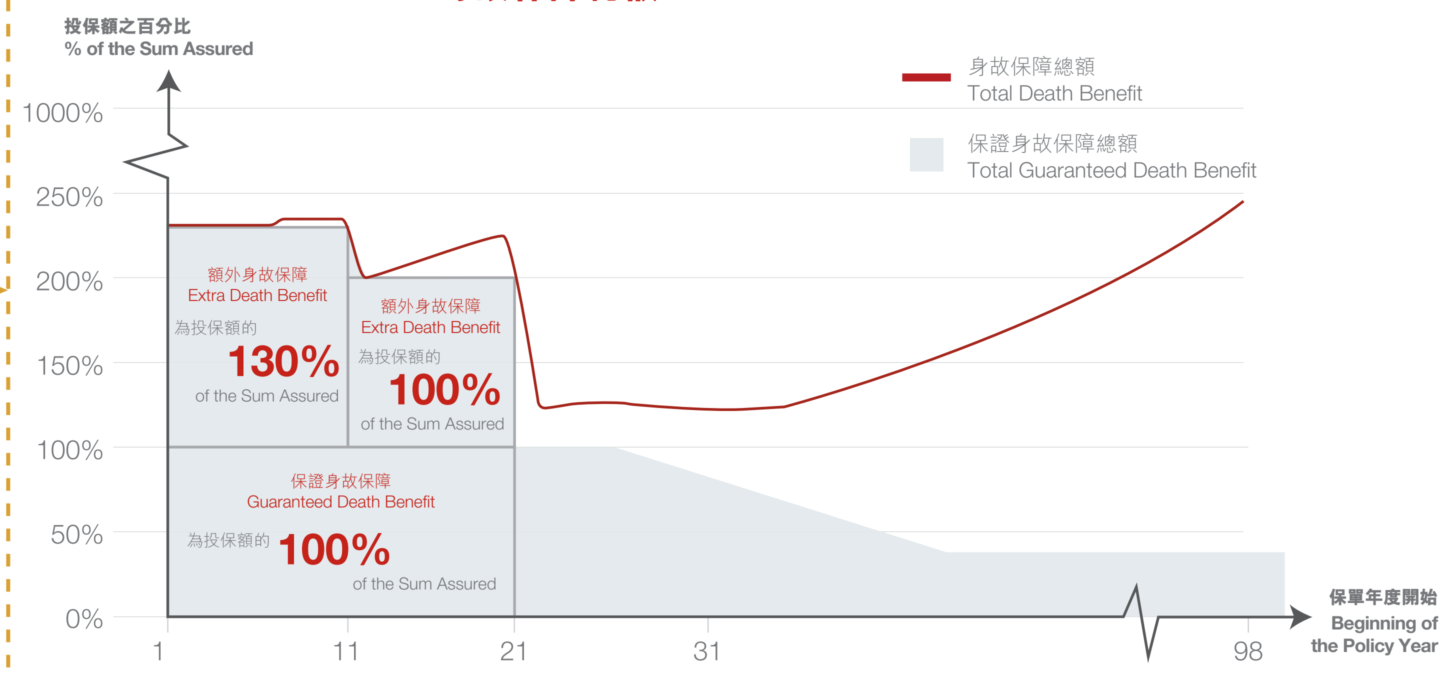
保證身故保障可獲高達投保額的230%，助您於人生高峰期實踐財務目標。
Power up the guaranteed Death Benefit up to 230% of the Sum Assured in your prime year and strengthen your financial goals.

陳先生 Mr. Chan
40歲 Age 40
非吸煙 Non-smoker

陳先生決定以保費繳付年期20年、投保額200,000美元，投保**摯愛相伴**。每年保費為2,940美元。

Mr. Chan decides to purchase **LionPatron** with a premium payment term of 20 years for a Sum Assured of USD200,000. The annual premium is USD2,940.





假設陳先生於相關保單年度身故，將可得到保障金額為：
Assuming Mr. Chan passed away in the relevant Policy Year, the benefit amount will be as follows:

第1個保單年度 1st Policy Year

保證身故保障總額 Total Guaranteed Death Benefit
- 保證身故保障 Guaranteed Death Benefit: 200,000 美元 USD
- ＋ 額外身故保障 Extra Death Benefit: 260,000 美元 USD

第11個保單年度 11th Policy Year

保證身故保障總額 Total Guaranteed Death Benefit
- 保證身故保障 Guaranteed Death Benefit: 200,000 美元 USD
- ＋ 額外身故保障 Extra Death Benefit: 200,000 美元 USD

終期紅利 Terminal Dividend: 8,430 美元 USD

第21個保單年度 21st Policy Year

保證身故保障總額 Total Guaranteed Death Benefit
- 保證身故保障 Guaranteed Death Benefit: 200,000 美元 USD

終期紅利 Terminal Dividend: 43,774 美元 USD

第31個保單年度 31st Policy Year

保證身故保障總額 Total Guaranteed Death Benefit
- 保證身故保障 Guaranteed Death Benefit: 164,000 美元 USD

終期紅利 Terminal Dividend: 75,102 美元 USD

＋ **保障累積賬戶餘額^**（如有）
Balance of Benefit Accumulation Account^ (if any)

	第1個保單年度	第11個保單年度	第21個保單年度	第31個保單年度
為投保額的 of the Sum Assured	230%	204%	122%	120%
身故保障總額 Total Death Benefit	460,000 美元 USD	408,430 美元 USD	243,774 美元 USD	239,102 美元 USD

如何加強對您的保障? How to elevate your protection?

本計劃為您提供額外專屬的保障：
The Plan offers you additional specialized benefits:

- 危疾保費豁免保障[2] Critical Illness Premium Waiver Benefit[2]
- 末期疾病保障 Terminal Illness Benefit
- 意外身故保障[4] Accidental Death Benefit[4]

註：
△上述案例假設所有保費於到期時已被全數繳付（獲豁免的保費除外）及沒有任何保單貸款。所示金額均四捨五入至最接近的整數。數字為假設值及僅供舉例之用，或會與實際應付金額有所出入。以上圖表僅供說明之用，實際比例可能與上述有所不同。

Remarks:
△The above case studies assume that all premiums are paid in full when due (except for the waived premium) and there is no policy loan. The amounts illustrated are rounded to the nearest integer, figures are hypothetical and strictly for illustrative purposes only. The actual amount payable in the case study above may differ slightly due to rounding differences. The graphs illustrated above are strictly for illustrative purposes only and the actual scale may be deviated from the above.

^ 假設保障累積賬戶餘額為零，以及在上述說明中並無未償還的債務。
^ Assumed the balance of Benefit Accumulation Account is zero and there is no outstanding debt in the above illustration.

計劃概覽 Plan Summary

計劃種類 Plan Type	基本計劃 Basic Plan
保障年期 Benefit Term	至138歲 To age 138
保費繳付年期 / 簽發年齡 Premium Payment Term / Issue Age	（見下表及說明）
保單貨幣 Policy Currency	美元 USD
保費結構 Premium Structure	保費於保費繳付年期內維持不變 Premium remains unchanged throughout the Premium Payment Term
繳付模式 Payment Mode	年繳 / 半年繳 / 季繳 / 月繳 Annual / Semi-Annual / Quarterly / Monthly
最低投保額（以每張保單計） Minimum Sum Assured (per Policy)	20,000美元 USD20,000

保費繳付年期 Premium Payment Term	簽發年齡（上一次生日年齡） Issue Age (Age Last Birthday)
5年 5 years	出生後15日 － 70歲 15 days after birth – age 70
10年 10 years	出生後15日 － 65歲 15 days after birth – age 65
20年 20 years	出生後15日 － 60歲 15 days after birth – age 60

您可以選擇預繳保費（只適用於以年繳模式繳付保費的保單），於保費繳付期間賺取非保證利息。

You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning non-guaranteed deposit interest during the premium payment period.

保單保障 Policy Benefits

身故保障 Death Benefit	如受保人不幸身故，忠意將支付： <u>首21個保單年度</u> (i) 投保額的100%或已繳總保費[10]（以較高者為準）+ (ii) 終期紅利（如有）+ (iii) 保障累積賬戶餘額（如有）– (iv) 債項（如有） <u>第22個保單年度或之後</u> (i) 投保額 x 適用百分比；或已繳總保費[10]（以較高者為準）+ (ii) 終期紅利（如有）+ (iii) 保障累積賬戶餘額（如有）– (iv) 債項（如有） When the Insured passes away, Generali will pay: <u>First 21 Policy Years</u> (i) 100% of the Sum Assured or Total Premiums Paid[10] (whichever is higher) + (ii) Terminal Dividend (if any) + (iii) Balance of Benefit Accumulation Account (if any) - (iv) Indebtedness (if any) <u>From the 22nd Policy Year and after</u> (i) Sum Assured x Applicable Percentage ; or Total Premiums Paid[10] (whichever is higher) + (ii) Terminal Dividend (if any) + (iii) Balance of Benefit Accumulation Account (if any) - (iv) Indebtedness (if any) 適用的百分比將按照下表釐定： The Applicable Percentage is determined as per the table below:

保單年度 Policy Years	適用的百分比 Applicable Percentage
指定保單週年日*前 Before the Designated Policy Anniversary*	100%
由指定保單週年日*起計算 Counting from the Designated Policy Anniversary*	
第1年 1st year	97%
第2年 2nd year	94%
第3年 3rd year	91%
第4年 4th year	88%
第5年 5th year	85%
第6年 6th year	82%
第7年 7th year	79%
第8年 8th year	76%
第9年 9th year	73%
第10年 10th year	70%
第11年 11th year	67%
第12年 12th year	64%
第13年 13th year	61%
第14年 14th year	58%
第15年 15th year	55%
第16年 16th year	52%
第17年及之後 17th year and thereafter	50%

*指定保單週年日是指受保人年滿65歲的保單週年日或第21個保單週年日，以較後者為準。
*The Designated Policy Anniversary refers to the later of the Policy Anniversary at which the Insured attains Age 65 or the 21st Policy Anniversary.

保單保障 Policy Benefits

<table>
<tr><td>額外身故保障
Extra Death Benefit</td><td>如受保人不幸於首20個保單年度內身故，除身故保障外，還會支付額外身故保障。

An Extra Death Benefit will be paid on top of the Death Benefit in the event of the Insured's unfortunate death in the first 20 Policy Years.

<table><tr><th>第1－10個保單年度
Policy Year 1-10</th><th>第11－20個保單年度
Policy Year 11-20</th></tr><tr><td>投保額的130%
130% of the Sum Assured</td><td>投保額的100%
100% of the Sum Assured</td></tr></table></td></tr>
<tr><td>身故保障支付方式[1]
Death Benefit Payment Option[1]</td><td>您可透過以下選項選擇如何將總身故保障金額（包括身故保障、額外身故保障（如有）及意外身故保障[4]（如有））支付予受益人：

1. 一筆過形式支取
2. 每月形式支取
• 付款期為5、10、20、30年或忠意同意的其他支付期。
• 任何尚未支付的餘額將可賺取非保證利息。
3. 部份形式支取
• 一筆過形式支取：總身故保障金額的5%或 5%的倍數；及
• 每月形式支取：餘額將在5年、10年、20年、30年或忠意同意的其他支付期內每月支取。

You may elect how the Total Death Benefit Payment (including Death Benefit, Extra Death Benefit (if any) and Accidental Death Benefit[4] (if any)) is paid to the beneficiary(ies) according to the following option:

1. Lump sum payment
2. Monthly installment payment
• Payment periods of 5, 10, 20, 30 years or other periods as agreed by Generali.
• Non-guaranteed interest will be paid for any remaining balance which is yet to be paid.
3. Partial payments, a combination of
• Lump sum payment: 5% or a multiple of 5% of Total Death Benefit Payment; and
• Monthly instalment payments: the remainder will be paid monthly in a period of 5, 10, 20, 30 years or other period as agreed by Generali.</td></tr>
<tr><td>危疾保費豁免保障[2]
Critical Illness Premium Waiver Benefit[2]</td><td>• 如受保人被確診患上癌症、中風或心臟病發作，忠意將豁免由診斷當日（如同時是保費到期日）或緊隨其後的保費到期日起計的基本計劃100%保費，為期2年。
• 本保障可獲賠償一次。

• If the Insured is diagnosed with Cancer, Stroke or Heart Attack, Generali will waive 100% of the Basic Plan's premium for 2 years starting from the premium due date falling on or immediately after the date of diagnosis.
• You can be entitled to this Benefit for one time.</td></tr>
<tr><td>末期疾病保障
Terminal Illness Benefit</td><td>• 若受保人被診斷患上末期疾病，可獲賠償末期疾病保障[3]一次。
• 身故保障及額外身故保障（如有）將預先一次過支付予保單持有人，作為末期疾病保障。
• 當末期疾病保障支付後，本保單將自動終止。

• Payable for one time if the Insured is diagnosed with Terminal Illness[3].
• The Death Benefit and Extra Death Benefit (if any) will be paid in advance in a lump sum to the Policyholder as Terminal Illness Benefit.
• Upon the payment of the Terminal Illness Benefit, the Policy shall automatically terminate.</td></tr>
</table>

保單保障 Policy Benefits

意外身故保障[4]
Accidental Death Benefit[4]
	• 於首3個保單週年日內提供。
	• 如受保人不幸因意外身故，忠意將支付：
	  • 總保費[5]的200%；或
	  • 總保費[5]的400%，如於指定情況[6]中意外身故
	• 每名受保人於忠意所有簽發保單下之意外身故保障[4]合計最高應付總額為300,000美元。
	
	• Available before the 3rd Policy Anniversary.
	• Upon the Insured's unfortunate death resulting from an Accident Generali will pay:
	  • 200% of Total Premiums[5]; or
	  • 400% of Total Premiums[5] if such accidental death happens under designated events[6].
	• The Accidental Death Benefit[4] is subject to a maximum aggregated amount of USD 300,000 per Insured for all the Accidental Death Benefit[4] payable under all insurance policies issued by Generali.

保證現金價值 **Guaranteed Cash Value**	• 保單提供的保證保單價值。 • 由第3個保單週年日起提供。 • Guaranteed policy value provided under the Policy. • Available from the 3rd Policy Anniversary.
終期紅利[7] **Terminal Dividend[7]**	• 非保證保單價值，金額將於應付時或行使終期紅利鎖定選項[9]時釐定。 • 由第5個保單週年日起提供。 • 忠意可隨時更改終期紅利[7]。 終期紅利鎖定選項[9]： • 由第15個保單週年日或保費繳付年期結束（以較遲者為準）起提供。 • 您可以鎖定一部份的終期紅利[7]並調撥至保障累積賬戶內累積非保證利息。 • 總鎖定百分比不可高於20%。 • Non-guaranteed policy value, the amount will be determined when it becomes payable or upon exercising Terminal Dividend Lock-in Option[9]. • Available from the 5th Policy Anniversary. • Generali may alter the Terminal Dividend[7] amount at any time. Terminal Dividend Lock-in Option[9]: • Available from the later of the 15th Policy Anniversary or the end of the Premium Payment Term. • You may lock-in a portion of Terminal Dividend[7] and allocate it to the Benefit Accumulation Account to accumulate non-guaranteed interest. • The maximum aggregated lock-in percentage is 20%.
保障累積賬戶 **Benefit Accumulation Account**	• 您可將鎖定的終期紅利[9]及/ 或部份退保[8]金額，調撥至保障累積賬戶。 • 餘額將以非保證利息累積，或隨時提取而不影響投保額。 • You may allocate Terminal Dividend locked-in[9] and/or partial surrender[8] amount to the Benefit Accumulation Account. • The balance will be accumulated with non-guaranteed interest or can be withdrawn at any time without affecting the Sum Assured.

保單保障 Policy Benefits

退保保障 **Surrender Benefit**	於保單退保時，忠意將會支付： (i) 保證現金價值 + (ii) 保障累積賬戶餘額（如有）+ (iii) 終期紅利[7]（如有） - (iv) 債項（如有） 部份退保[8]支取方式： 1. 現金提取；或 2. 積存於保障累積賬戶 Upon policy surrender, Generali will pay : (i) Guaranteed Cash Value + (ii) Balance of Benefit Accumulation Account (if any) + (iii) Terminal Dividend[7] (if any) - (iv) Indebtedness (if any) Payout options for partial surrender[8]: 1. Cash out; or 2. Accumulate in Benefit Accumulation Account
期滿保障 **Maturity Benefit**	於保單到期時，忠意將會支付： (i) 保證現金價值 + (ii) 保障累積賬戶餘額（如有）+ (iii) 終期紅利[7]（如有） - (iv) 債項（如有） Upon the expiry of the Policy, Generali will pay: (i) Guaranteed Cash Value + (ii) Balance of Benefit Accumulation Account (if any) + (iii) Terminal Dividend[7] (if any) - (iv) Indebtedness (if any)

個案分享1△ Case Study 1△

讓摯愛獲得財務安穩的生活
Safeguard the financial security of your loved ones

何先生 Mr. Ho

30歲 Age 30

非吸煙 Non-smoker

教師 Teacher

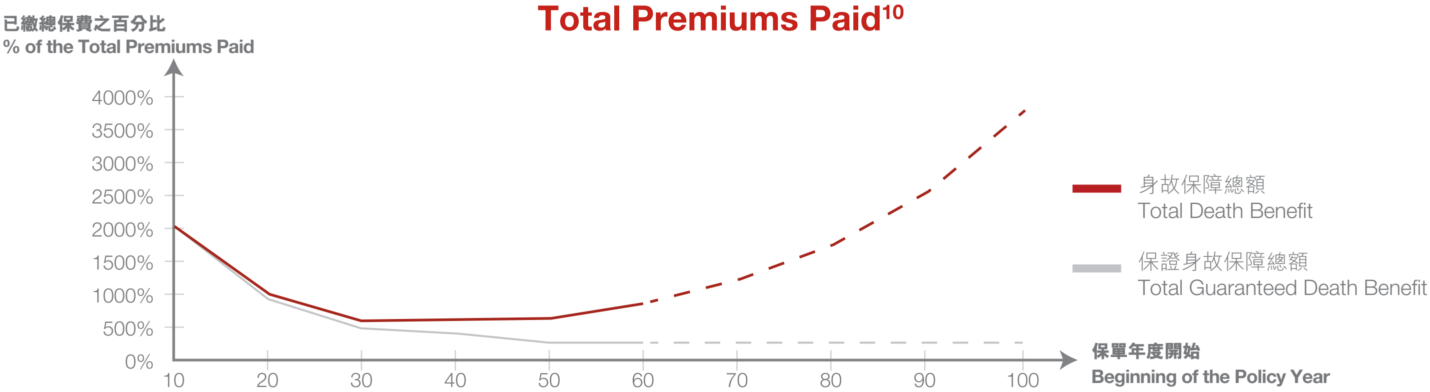
已婚，並育有一名5歲的兒子及一名2歲的女兒
Married, with a son at Age 5 and a daughter at Age 2

何先生是家庭的經濟支柱。如有不幸事情發生，他希望確保家人獲得財政安穩的生活。他決定以實惠的保費投保**摯愛相伴**，讓他可於壯年時獲得最大的人壽保障。同時，他希望當孩子長大後，也能給予自己和摯愛一個經濟穩健的未來。

Mr. Ho is the breadwinner of the family. He wants to ensure financial security for his family if misfortune happens to him. He decides to purchase **LionPatron** for maximizing the life protection during his prime years at an affordable premium. He also wants to build a financially secure future for himself and his family when his kids grow up.

保費繳付年期 Premium Payment Term : **20** 年 Years	投保額 Sum Assured : **100,000** 美元 USD	年繳保費 Annual Premium : **1,150** 美元 USD

身故保障金額對已繳總保費[10]之百分比
Percentage of the death benefit amounts versus the Total Premiums Paid[10]



50 歲 Age

保單已繳清。
The Policy is paid up.

60 歲 Age

60歲時，何先生決定退休。他將終期紅利的20%（6,000美元）鎖定在保障累積賬戶內以積存生息。
At Age 60, Mr. Ho decided to retire. He locked-in 20% of the Terminal Dividend USD6,000 for interest accumulation in the Benefit Accumulation Account.

70 歲 Age

70歲時，何先生從保障累積賬戶內提取5,000美元，作短途旅行的旅費。
At Age 70, Mr. Ho cashed out USD5,000 from Benefit Accumulation Account for short trip.

90 歲 Age

假設90歲時，何先生離世。他的家人將得到：
If Mr. Ho passed away at age 90, his family would receive:

保證身故保障
Guaranteed Death Benefit
50,000 美元 USD

\+

終期紅利[7]:
Terminal Dividend[7]
130,470 美元 USD

\+

保障累積賬戶餘額
Balance of Benefit Accumulation Account
8,505 美元 USD

= **188,975** 美元 USD

已繳總保費[10]的
822%
of Total Premiums Paid[10]

意外身故保障[4]如何提升您的保障?
How does the Accidental Death Benefit[4] elevates your protection?

假設何先生於第3個保單年度，於餐廳與家人共進晚餐時不幸因火災而身故，其家人將可得到以下總賠償額：
If Mr. Ho unfortunately passed away in a fire while he was having a family dinner at a restaurant in the 3rd Policy Year, his family would receive a total benefit amount as below:

保證身故保障
Guaranteed Death Benefit
100,000 美元 USD

\+

額外身故保障
Extra Death Benefit
130,000 美元 USD

\+

意外身故保障[4]
Accidental Death Benefit[4]
為總保費的 **400%** of Total Premiums:
13,800 美元 USD

= **243,800** 美元 USD

= **已繳總保費[10]的** **7,067%** **of Total Premiums Paid[10]**

個案分享2△ Case Study 2△

伴您在人生的旅程中持續前行
Continuous support along your life journey

楊女士 Ms. Yeung

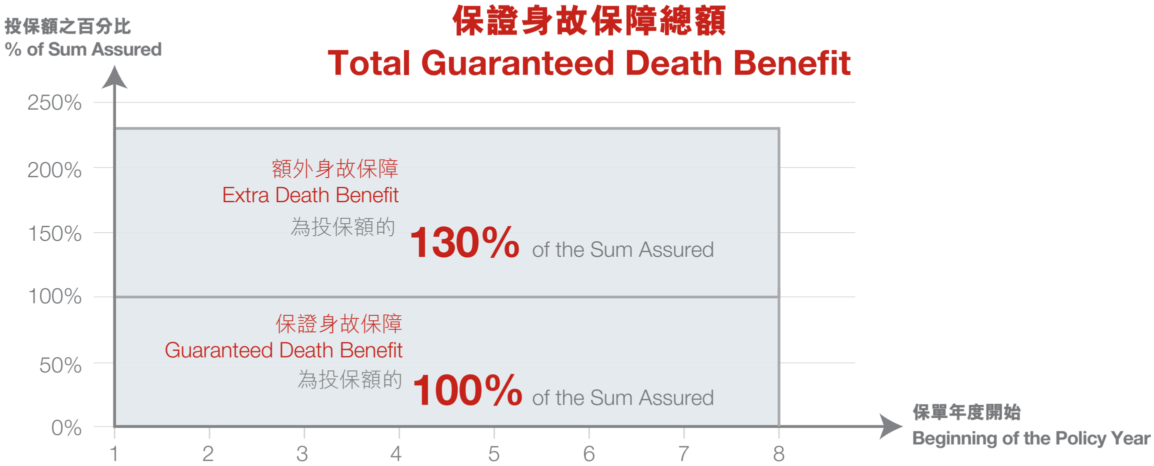
40歲 Age 40
會計師 Accountant
單身 Single

楊女士與父母同住。若果她因健康問題而不幸離世，她希望確保她父母經濟上仍能獲得周全保障。另外亦希望若她被確診患有嚴重疾病時，能獲得額外的保障。所以，她選擇投保**摯愛相伴**以實現多樣目標。

Ms. Yeung is residing with her parents. She wants to ensure her parents are well protected financially in the unfortunate event of her death due to the health problems. She also wants to have extra assurance of the protection in case she is diagnosed with major illnesses. She chooses to purchase **LionPatron** to meet these objectives.

保費繳付年期 Premium Payment Term : **10** 年 Years	投保額 Sum Assured : **100,000** 美元 USD	年繳保費 Annual Premium : **2,701** 美元 USD

保證身故保障總額
Total Guaranteed Death Benefit



43 歲 Age

楊女士患有乳癌，並接受了強化治療。
Ms. Yeung suffered from Breast Cancer and had undergone intensive treatment.

48 歲 Age

不幸地，由於乳癌復發，楊女士被確診患有末期疾病，並已發展到晚期。
Unfortunately, Ms. Yeung' was diagnosed with Terminal Illness due to the recurrence of Breast Cancer which had progressed to the advanced stage.

合資格享有
危疾保費豁免保障²：
從確診日起計2年內，獲豁免100% 保費，即相等於

Entitled to
Critical Illness Premium Wavier Benefit²:
100% of premium was waived for 2 years from the diagnosis date, which equals to

合共 Total **5,402** 美元 USD

合資格享有**末期疾病保障：**
Entitled to **Terminal Illness Benefit:**

投保額 **230%** of the Sum Assured 230,000 美元 USD

\+

終期紅利⁷ Terminal Dividend⁷ 2,257 美元 USD

=

合共 Total **232,257** 美元 USD

應付保障總額 Total benefits payable : 已繳總保費[10]的 **1,433%** of Total Premiums Paid[10]

註：
△上述案例假設所有保費於到期時已被全數繳付（獲豁免的保費除外）及沒有任何保單貸款。所示金額均四捨五入至最接近的整數。數字為假設值及僅供舉例之用，或會與實際應付金額有所出入。以上圖表僅供説明之用，實際比例可能與上述有所不同。

Remarks:
△The above case studies assume that all premiums are paid in full when due (except for the waived premium) and there is no policy loan. The amounts illustrated are rounded to the nearest integer, figures are hypothetical and strictly for illustrative purposes only. The actual amount payable in the case study above may differ slightly due to rounding differences. The graphs illustrated above are strictly for illustrative purposes only and the actual scale may be deviated from the above.

註：

1. 身故保障的預設支付方式為一筆過形式支取。您可以在受保人身故前申請轉換支付方式，此選擇乃受忠意當時的行政規定約束。詳情請參閱保單條款。

2. 在危疾保費豁免保障的索償等待批核期間，任何到期的保費須繼續支付。在獲得批准後，忠意將退回於24個月保費豁免期內的已繳到期保費（不包括利息）。

3. 末期疾病指專科醫生認為極有可能在12個月內導致死亡的疾病。在不限制醫療檢查規定的一般性的前提下，此類預後情況必須由忠意所選擇的註冊醫生確認。縱使受保人被證實患上多於一項之末期疾病，忠意將只就一項末期疾病作出賠償並只賠償一次末期疾病保障。

4. 意外身故保障將於以下情況發生時（以較早者為準）自動終止：(i)第3個保單週年日； (ii)當應付的意外身故保障時。

5. 總保費指所有根據最新投保額在期滿日前已向及應向忠意繳付的保費，不包括任何額外保費及任何附加保障的保費。

6. 如受保人在以下其中一個情況發生意外身故，忠意將賠償雙倍意外身故保障, 金額相等於400%總保費：
   (i) 當受保人以乘客身份繳費乘搭任何持牌接載乘客之公共交通工具期間;；
   (ii) 於公共建築物包括劇院、公共禮堂、持牌酒店或旅館、學校、醫院、餐廳、購物商場及公共交通車站內發生火警，而受保人在起火時身處該地；
   (iii) 在升降機內（礦場或建築地盤安裝的升降機除外）；
   (iv) 以行人身份被機動車輛撞擊；或
   (v) 地震、自然發生的水浸或山泥傾瀉。

7. 終期紅利並非保證及忠意可隨時更改。忠意將在每個保單週年日，於相關的保單週年通知書上通知您更新的終期紅利金額（如有）。

8. 部分退保須符合忠意現行行政規則所規定的保單最低投保額。保證現金價值、終期紅利、投保額、以及用以計算其相關保障的已繳總保費及總保費將於部份退保後按比例減少。

9. 終期紅利鎖定選項之申請將會於忠意批准後生效。然而，當申請已獲批准，則不可以取消或更改。當鎖定終期紅利後，忠意將根據已鎖定的終期紅利，相應地以忠意決定的比率來調整任何將來終期紅利的金額。終期紅利的實際金額（如有）於行使終期紅利鎖定選項或應付時按忠意之絕對酌情權而釐訂。有關終期紅利鎖定選項之條款及細則的詳情，請參閱保單條款。

10. 已繳總保費指所有就最新投保額在期滿日前的到期及已向忠意繳付的保費，不包括額外保費（如有）及任何附加保障的保費。

Remarks:

1. The default option for the Death Benefit Payment Option is Lump Sum Payment. You can apply to change this option before the death of the Insured, subject to Generali's prevailing administrative rules. Please refer to Policy Provisions for details.

2. Any premium falling due shall continue to be paid while pending for the approval of a claim under the Critical Illness Premium Waiver Benefit. Following such approval, Generali shall refund any paid premium (without interest) during the 24-month premium waiver period.

3. Terminal Illness refers to an illness or disease which is highly likely to cause death within twelve (12) months in the opinion of a Specialist. Without limiting the generality of the Medical Examination provision, such prognosis must be confirmed by a Registered Medical Practitioner of Generali's choice. Terminal Illness Benefit will be paid for one Terminal Illness only and for once only, even if the Insured is diagnosed as having more than one Terminal Illness.

4. Accidental Death Benefit shall automatically terminate on the occurrence of the earlier of (i) the 3rd Policy Anniversary; and (ii) once the Accidental Death Benefit is payable.

5. Total Premiums refers to all premiums paid and payable to Generali based on the latest Sum Assured before the Expiry Date excluding any substandard premiums and premiums of any supplementary benefits.

6. If the death of the Insured is due to an Accident which happens under one of the following events, Generali will double the payment of Accidental Death Benefit to 400% of Total Premiums:
   (i) the Insured is a riding as a fare-paying passenger on any public conveyance licensed to carry passengers;
   (ii) in fire in a public building including theatre, public auditorium, licensed hotel or guest house, school, hospital, restaurant, shopping mall and public transport station. The Insured must be in the building when the fire starts;
   (iii) in an elevator (apart from any elevators in a mine or construction sites);
   (iv) being struck by a motorized vehicle while being a pedestrian; or
   (v) earthquake, natural flooding or landslide.

7. Terminal Dividend is not guaranteed and may be altered by Generali at any time. Generali will update you the amount of Terminal Dividend (if any) on the respective anniversary statement every year.

8. Partial surrender is subject to the minimum Sum Assured of the Policy as per Generali's prevailing administrative rule. Upon partial surrender, the Guaranteed Cash Value, Terminal Dividend, Sum Assured, Total Premiums Paid and Total Premiums for calculation of relevant Benefits will be reduced proportionately.

9. The Terminal Dividend Lock-in Option will be effective upon Generali's approval of the request. Upon approval, no cancellation or change of your request is allowed. After lock-in of the Terminal Dividend, Generali will correspondingly adjust the amount of any future Terminal Dividend at a rate to be determined by Generali based on the Terminal Dividend which have been locked-in. The actual amount of Terminal Dividend (if any) will only be determined at Generali's absolute discretion when exercising Terminal Dividend Lock-in Option or when it is payable. Please refer to the terms and conditions in the Policy Provisions for details of the Terminal Dividend Lock-in Option.

10. Total Premiums Paid refers to all premiums due and paid to Generali for the latest Sum Assured before the Expiry Date excluding substandard premiums (if any) and premiums of any supplementary benefits.

產品風險：

信貸風險
您的保單利益須承受忠意的信貸風險，如果忠意無法按保單的承諾履行財務責任，您可能損失已繳保費及利益。

通脹風險
於決定投保額及檢視建議書內的金額時，請考慮因通脹而引致未來生活成本上漲的風險。當實際通脹比預期高的時候，即使忠意已經完成所有合約義務，您的實質收益可能會較預期少。

匯率風險
所有繳付之保費及支付之保障均以保單貨幣作單位。在忠意當時的行政規定許可下，您可申請與保單貨幣不同的貨幣作為繳付單位。繳付之保費及支付之保障金額將會以忠意最新兌換率兌換為繳付貨幣，該兌換率是根據相關銀行的兌換率並由忠意全權釐定。兌換率會不時波動。如繳付保費的貨幣與保單貨幣不同，往後繳付的保費（如有）可能會因匯率之波動而比繳付的首次保費金額為高。

退保風險
於保障年期內，您可以提交書面申請向忠意申請退保保單。然而，提早退保後取回的利益（如有）可能會大幅度少於已繳總保費。

保費延誤或漏繳
若您於保費繳付年期內停止繳付保費，並且沒有通知忠意選擇全面退保保單，而當時之保證現金價值及於保障累積賬戶內的餘額（如有）最少相等於逾期未付之保費加上任何債項（如有），忠意會以帶息的自動貸款形式墊支該逾期未付之保費，否則保單會於30天寬限期或延長寬限期（視屬何情況而定）完結時失效而導致您或須承受顯著的損失。

Product Risks:

Credit Risk
Your benefits under the Policy are subject to credit risk of Generali. If Generali is unable to satisfy the financial obligations of the Policy, you may lose your premiums paid and benefits.

Inflation Risk
When you decide the Sum Assured and review the values shown in the proposal, please note that the cost of living in the future may be higher than it is today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if Generali meets all of the contractual obligations.

Exchange Rate Risk
All premium payments and benefit payouts will be at the policy currency. Subject to Generali's prevailing administrative rules, you may request a payment currency different from the policy currency. The premium amount payable or the benefit payout amount will be converted to payment currency according to the latest exchange rate solely decided by Generali based on any relevant banks' exchange rate. Exchange rate fluctuates from time to time. The subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations if the payment currency is different from the policy currency.

Risk from Surrender
You may request to surrender the Policy by sending a written request to Generali during the benefit term. However, benefit received from early surrender (if any) may be significantly less than the Total Premiums Paid.

Delay or Non-Payment of Premium
If you cease to pay premium during the Premium Payment Term, and if you have not notified Generali to opt for full surrender of the Policy, Generali will advance the premium due as an interest bearing's automatic loan as long as the sum of Guaranteed Cash Value and balance of Benefit Accumulation Account (if any) is at least equal to the sum of the premium in default and the Indebtedness (if any), otherwise the Policy will be lapsed upon the end of the 30-day Grace Period and you may suffer a significant loss.

重要事項：

冷靜期
您有權以書面通知要求忠意取消保單，並獲退還所有已繳保費及保費徵費（但不附帶任何利息）。為行使這項權利，該取消保單的通知必須由您簽署，並連同保單（如適用）由忠意在香港太古城英皇道1111號21樓於冷靜期內直接收到。如果您曾經因索償而獲得賠償，則不會獲發還保費與保費徵費。冷靜期為緊接保單或冷靜期通知書當天或交付予您或您的指定代表之日起計的21個曆日的期間（以較早者為準）。為免生疑問，交付人壽保險保單或冷靜期通知書當天並不包括在計算21個曆日的期間內。然而，若第21個曆日當天並非工作天，則冷靜期將包括隨後的工作天的一天在內。冷靜期通知書是由忠意在交付保單時致予您或您的指定代表的一份通知書，以就冷靜期一事通知您。

寬限期
自繳付首期保費後，每次的隨後保費繳款的到期日起計有30天寬限期，在此期間本保單仍然生效。

自殺
受保人由本保單的(i)簽發日或(ii)任何保單復效生效日（以較後者為準）起計1年內自殺身故，無論自殺時神智清醒與否，忠意的責任只限於退還扣除任何已繳/應繳保障及扣除任何債項後的已繳之保費而不包括利息。如果本保單曾復效，該退還保費則以復效生效日起計已繳之保費。

Important Notes:

Cooling-off Period
You have the right to cancel the Policy and obtain a refund of any premium(s) and levy paid (without any interest) by giving a written notice to Generali. To exercise this right, the notice of cancellation must be signed by you, together with the Policy (if applicable), received directly by Generali at 21/F, 1111 King's Road, Taikoo Shing, Hong Kong within the Cooling-off Period. No refund of premium and levy can be made if a claim payment has been made prior to your request for cancellation. The Cooling-off Period is the period of 21 calendar days immediately following either the day of the delivery of the Policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier. For the avoidance of doubt, the day of delivery of the life insurance policy or the Cooling-off Notice is not included for the calculation of the 21 calendar day period. However, if the last day of the 21 calendar day period is not a working day, the Cooling-off Period shall include the next working day. The Cooling-off Notice is a notice that will be sent to you or your nominated representative by Generali to notify you of the Cooling-off Period around the time the Policy is delivered.

Grace Period
After payment of the initial premium, a Grace Period of 30 days from the due date is granted for the payment of each subsequent premium due during the term of this Policy.

Suicide
If the Insured commits suicide, whilst sane or insane, within 1 year from (i) the Date of Issue or (ii) the effective date of any reinstatement of this Policy, whichever is later, the liability of Generali shall be limited to return of premiums paid without interest, less any paid/payable Benefits and less any Indebtedness. In case of reinstatement, such amount of premium to be refunded shall be the premium paid calculated from the effective date of reinstatement.

主要不保事項
危疾保費豁免保障及末期疾病保障

i. 任何於本保單的簽發日或任何復效生效日（以較後者為準）後60天內，出現徵兆及/ 或症狀的疾病（因意外受傷直接導致的疾病並且該疾病於意外發生後60天內確診的疾病除外。此例外情況僅適用於末期疾病保障）；
ii. 任何投保前已存在的狀況；
iii. 人類免疫缺陷病毒(HIV) 及/ 或其任何相關疾病（包括愛滋病及/ 或其任何突變、衍生或變異情況）；
iv. 藥物、酒精及/ 或物質濫用；
v. 觸犯或企圖觸犯刑事行為；
vi. 在不論神智是否清醒的情況下自殺、企圖自殺或自我損傷；或
vii. 宣告或非宣告的戰爭、革命或任何類似戰爭行動；於宣告或非宣告的戰爭時的軍事或海事服務或於戰爭行動或恢復社會秩序時執行任務。

意外身故保障

i. 在不論神智是否清醒的情況下自殺、企圖自殺或自我損傷；
ii. 參與危險性運動（包括但不限於必須使用繩子或嚮導的爬山活動、地底岩洞探險、跳傘、潛水或其他水下活動、冬季運動、越野賽跑、打馬球或任何運用足部以外的競賽），在申請書已聲明並獲忠意批核者除外；
iii. 意外或非意外地服食或吸食任何毒品、藥物、鎮靜劑或毒藥，但由註冊醫生處方者除外；
iv. 意外或非意外地吸入任何氣體或煙氣，但因工作關係遭遇危險，引起意外而吸入則除外；
v. 神經失常或患有精神虛弱或精神病；
vi. 觸犯或企圖觸犯刑事罪行；
vii. 宣告或非宣告的戰爭、革命或任何類似戰爭行動；於宣告或非宣告的戰爭時的軍事或海事服務或於戰爭行動或恢復社會秩序時執行任務；或
viii. 進入、離開、駕駛、乘坐或以任何方式身處於空中交通工具，惟以乘客身份購票乘坐有固定的航班及固定飛行路線的商營客機除外。

Key Exclusions
Critical Illness Premium Waiver Benefit and Terminal Illness Benefit

i. Any illness which sign(s) and / or symptom(s) manifested within 60 days following the Date of Issue or the effective date of any reinstatement of the Policy, whichever is later (except for illness caused directly by an Injury and if such illness is diagnosed within 60 days from the date of Accident. This exception is applicable for Terminal Illness Benefit only);
ii. Any Pre-existing condition;
iii. Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutation, derivation or variation thereof;
iv. Drug, substance and/or alcohol abuse;
v. Committing or trying to commit a criminal offence;
vi. Suicide, trying to commit suicide or self-inflicted injury while sane or insane; or
vii. War, declared or undeclared, revolution or any warlike operations; military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.

Accidental Death Benefit

i. Suicide, trying to commit suicide or self-inflicted injury while sane or insane;
ii. Engaging in a hazardous sports (including but not limited to mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, scuba-diving or other underwater pastimes, winter sports, steeple chasing, polo or racing of any kind other than on foot), other than those stated in the application and approved by Generali;
iii. Taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner;
iv. Inhaling any gas or fumes, accidentally or otherwise, except as a result of an accident arising from a hazard incidental to the Insured's occupation;
v. Insanity or mental infirmity or mental disease;
vi. Committing or trying to commit a criminal offence;
vii. War, declared or undeclared, revolution or any warlike operations; military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
viii. Entering, exiting, operating, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

保單終止

當發生下列任何一項情況（以最早者為準），保單將會自動終止：
i. 受保人身故；
ii. 當應支付或支付末期疾病保障時；
iii. 保單的期滿日；
iv. 保單被取消或完全退保；
v. 未能於保費繳款到期日起計30日內繳付逾期的保費，除非該保費已由批出之自動保費貸款支付；或
vi. 當債項等於或多於保證現金價值及保障累積賬戶餘額（如有）的總和時。

Termination Conditions

The Policy shall automatically terminate on the occurrence of the earliest of the following events:
i. Once the Insured dies;
ii. Once the Terminal Illness Benefit is paid or payable;
iii. On the Expiry Date of the Policy;
iv. Once the Policy is cancelled or fully surrendered;
v. A premium is not paid by 30 days from the due date of premium, unless an Automatic Premium Loan is obtained from the Policy to settle the premium; or
vi. The outstanding Indebtedness equals or exceeds the sum of Guaranteed Cash Value and balance of Benefit Accumulation Account (if any).

紅利理念

終期紅利為非保證。忠意會根據相關產品組別的實際經驗，將對紅利率每年最少作出檢討及調整一次，當中包括但不限於過往投資回報、投資展望、理賠經驗、退保經驗等。忠意可不時更改終期紅利。實際的終期紅利可能較產品資料內所示的價值為高或低。

於釐定紅利率時，忠意會考慮對紅利作出緩和調整，為保單持有人提供較穩定的紅利派發。

終期紅利主要受相關投資的表現所影響，因此該金額或會不時波動，可較其公佈時增加或減少。終期紅利的實際金額僅於其應予支付時方會釐定。忠意亦可隨時更改終期紅利。

調撥至保障累積賬戶的終期紅利可以積存生息。利息率並非保證。忠意會因應市場情況及投資表現而不時釐定相關利息率。

有關過往紅利資料，請瀏覽:
https://www.generali.com.hk/ZH_HK/claims_and_support/reference/generali_life。

Dividend Philosophy

The Terminal Dividend is non-guaranteed. The scale of the Terminal Dividend is reviewed at least annually and determined based on Generali's actual experience relating to its relevant product group, including but not limited to historical investment return, investment outlook, claim and lapse experience. Generali may change the Terminal Dividend from time to time. The actual Terminal Dividend may be higher or lower than the values illustrated in any product information provided.

In determining the dividend scale, Generali will consider smoothing of the dividend adjustments with the aim to provide more stable dividend payments to the Policyholders.

The Terminal Dividend is mainly affected by the performance of the underlying investments, so the amount may be volatile and will increase or decrease at subsequent declarations. The actual amount of the Terminal Dividend will only be determined when it becomes payable. The Terminal Dividend may also be altered at any time by Generali.

The Terminal Dividend allocated to the Benefit Accumulation Account will accumulate with interest while the interest rate is not guaranteed and will be determined by Generali from time to time based on market conditions and investment performance.

For dividend history, please visit:
https://www.generali.com.hk/EN_US/claims_and_support/reference/generali_life

投資策略

忠意會於此產品的風險與回報之間取得平衡，並為保單持有人提供長遠的價值。

以下為忠意現時之長期目標資產分配：

資產類別	目標資產分配 (%)
固定收入資產	50% - 80%
非固定收入資產	20% - 50%

實際組合或會因應市場情況而超出該等範圍。

固定收入資產主要包括政府債券及投資級別的企業債券。此外，投資組合也可能投資於私募信貸及其他固定收益工具。

非固定收入資產包括但不限於上市股票、私募股權、互惠基金及直接/ 間接的商業/ 住宅物業投資，並投資於全球市場。投資策略亦可能會利用衍生工具主要用作對沖。

在考慮投資市場情況後，將不時透過資產買賣來重整組合以維持資產比例。忠意保留絕對決定權更改投資策略，若投資策略有任何重大變更，忠意將會作出通知。

股票的波動和利息率的變動可影響本計劃的非保證保障及回報。本計劃的非保證保障及回報同時亦受債券發行商（本計劃投資的債券）的信用風險影響。若有投資於保單貨幣以外的其他貨幣的投資產品，即使忠意已利用貨幣對沖抵銷匯率波動，匯率風險仍會存在。

忠意人壽（香港）有限公司全面負責一切計劃內容、保單批核、保障及賠償事宜。忠意保留接納或拒絕任何申請的最終權利。

Investment Strategy

Generali seeks to balance between the risks and return of this product to provide long-term value to the Policyholders.

Generali's current long-term target asset allocation is as follows:

Asset Class	Target Asset Allocation (%)
Fixed income assets	50% - 80%
Non-fixed income assets	20% - 50%

There may be situations that the actual mix will move outside of these ranges depending on the market conditions.

Fixed income assets predominantly include government and investment-grade corporate bonds. Additionally, the portfolio may invest in private debt and other fixed-income instruments.

Non-fixed income assets include but not limited to listed equities, private equities, mutual funds and direct/ indirect investment in commercial/ residential properties and are invested globally. Derivatives may be used mainly for hedging purposes.

Rebalancing of the portfolio will be done from time to time and any purchases or sales of assets may be executed to maintain the asset mix in consideration of the investment market situations. Generali reserves the right to change the investment strategy at Generali's absolute discretion. Generali will notify you in case of any material changes in the investment strategy.

Equity volatility and interest rate fluctuations may affect the non- guaranteed benefits and returns of the Plan. The non-guaranteed benefits and returns of the Plan are also subject to credit risk of the issuers of the bonds (in which the Plan invests). Foreign exchange rate risk may also be incurred if there are investments in the currencies other than the Policy currency, although Generali will manage such risk as far as possible by using currency hedge.

Generali Life (Hong Kong) Limited is solely responsible for all content, approvals, coverage and benefit payment of the Plan. Generali reserves the right to accept or reject any application.

保單逆按計劃

請注意，本產品為保單逆按計劃之合資格壽險計劃，但這並不代表您提交的保單逆按計劃之申請將獲得批核。本產品是否合資格乃取決於產品特點。所以，在申請保單逆按貸款時，您及您所持有之人壽保險保單仍必須符合保單逆按計劃規定之申請資格。

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Policy Reverse Mortgage Programme ("PRMP")

Please note that this product is the eligible life insurance plan under PRMP, but it does not necessarily mean that your PRMP application will be approved. The eligibility of this product under the PRMP is based on the features of the product. Therefore, you and your life insurance policy are still required to meet all the eligibility criteria under PRMP before you apply for the policy reverse mortgage loan.

The general information provided on PRMP is for your reference only, and you should not make any decisions based on such information alone. You should always seek for advice from professional bodies if you have any doubts. Please note that the information provided is subject to change including the eligibility criteria for PRMP. Generali does not take any responsibility to inform you about any changes and how they may affect you. The PRMP is operated by HKMC Insurance Limited, a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited. For further information, please refer to The Hong Kong Mortgage Corporation Limited website: www.hkmc.com.hk.

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This product brochure is for reference only and does not construe as any contract or any part thereof between Generali and any other parties. This product brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. Please refer to Policy Provisions for details of terms and conditions. For Policy Provisions and product details, please contact your Insurance Advisers or Generali's Representatives.

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