啟航創富（卓越版）
LionAchiever Elite

儲蓄及人壽計劃
Savings and Life Plan

GENERALI

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)

我們都在為實踐我們的夢想和抱負而綢繆。**啟航創富（卓越版）**（「本計劃」）是一份長線儲蓄及分紅人壽保險計劃，由忠意人壽（香港）有限公司（「忠意」）承保，為您提供高預期回報及助您建立財務基礎，以達成您的目標。

本計劃提供靈活的財富管理和全面的遺產策劃方案，為您的家人提供完善保障，建立豐厚財富，並得以妥善傳承。本計劃儲蓄與保障兼備，讓您在每個階段安心實現目標。

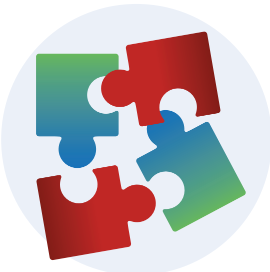
We are all paving the way to achieve our dreams and aspirations. **LionAchiever Elite** ("the Plan"), a long-term savings and participating life insurance plan underwritten by Generali Life (Hong Kong) Limited ("Generali"), supports you in building a financial foundation with high potential returns to reach your goal.

The Plan offers flexible wealth management and a comprehensive legacy solution to maximise the protection for your loved ones, build greater wealth, and secure legacies beyond your lifetime. With a blend of savings and protection, you can achieve your goals with peace of mind at every stage of your journey.

計劃特點 Plan Highlights

提供高潛在回報助您達成財務目標
Achieve your financial goals with high potential returns

輕鬆管理財富
Manage your wealth at your fingertips



備有靈活提取選項切合您的財務需要
Meet your financial needs through flexible withdrawal options

多種選項助您應對意料之外的財務突變及狀況
Various options to assist you in face of unexpected financial changes and events

為下一代奠定全面的財富傳承方案
All-in-one legacy solution for future generations

提供高潛在回報助您達成財務目標
Achieve your financial goals with high potential returns

無論是想享受一個夢想中的假期、擁有舒適的退休生活，抑或為後代準備教育基金，本計劃都是您稱心的選擇，助您實現財富增長、達成財務目標。

本計劃提供保證現金價值及非保證終期紅利[1]助您財富增值。在本計劃的幫助下，您的財務目標觸手可及。

保證現金價值
本計劃的保證現金價值按年增長，讓您的財富穩步增值。

終期紅利[1]
最早由第2個保單週年日開始，本計劃會提供非保證終期紅利[1]，讓您賺取潛在回報。忠意將於保單退保（全部或部份退保）或保單終止（如受保人身故、保單失效或保單到期）時支付終期紅利[1]。

Whether you envision basking in your dream vacation, securing a comfortable retirement, or building education fund for future generations, the Plan is your unparalleled solution for achieving your financial goals.

The Plan provides Guaranteed Cash Value and non-guaranteed Terminal Dividend[1] to help you grow your wealth. With the support of the Plan, your financial goals are within reach.

Guaranteed Cash Value
The Plan grows over the years with a cash value which is guaranteed so you can rest assured that your wealth is secured.

Terminal Dividend[1]
Starting from the 2nd Policy Anniversary at the earliest, the Plan provides a non-guaranteed Terminal Dividend[1] that allows you to earn potential returns. Generali will pay the Terminal Dividend[1] upon Policy surrender (full or partial), or termination (e.g. death of the Insured, Policy lapse or expiration).

輕鬆管理財富
Manage your wealth at your fingertips

您可以透過本計劃所提供的終期紅利鎖定選項[2]及保障累積賬戶以獲取潛在收益，讓您的財富穩定成長，無懼市場變化。

終期紅利鎖定選項[2]
由第15個保單週年日起，您可鎖定一部份的終期紅利[1]，並將該筆款項存入保障累積賬戶。最高總鎖定的百分比為60%。

保障累積賬戶
您亦可調撥已鎖定的非保證終期紅利[1]及/或部份退保[3]金額至此賬戶，以賺取非保證利息[4]，或隨時提取金額[5]，以增加流動性。

The market can be volatile and impact your wealth. Therefore, the Plan provides you solution to realise the potential gain and grow your wealth more steadily through the Terminal Dividend Lock-in Options[2] and Benefit Accumulation Account.

Terminal Dividend Lock-in Option[2]
Starting from the 15th Policy Anniversary, you may lock in a portion of Terminal Dividend[1] and allocate the sum into the Benefit Accumulation Account. The maximum aggregate lock-in percentage is 60%.

Benefit Accumulation Account
You may allocate the locked-in Terminal Dividend[1] and/or partial surrender[3] amount to this account. You may leave the sum with us to earn non-guaranteed interest[4] or withdraw it at any time[5] for added liquidity.

備有靈活提取選項切合您的財務需要
Meet your financial needs through flexible withdrawal options

本計劃旨在助您輕鬆獲取財富及達成財務目標。您亦可選擇透過每年自動或自行部份退保[3]，提取現金價值，以滿足您的需要。

您亦可在不影響其他的保單價值下，隨時靈活地從保障累積賬戶提取現金價值[5]。

The Plan is designed to help you access your wealth and reach your financial goals easily. You may withdraw the cash value at any time upon request or through automatic partial surrender[3] on annual interval to accommodate your specific needs.

You may also flexibly withdraw the cash value from the Benefit Accumulation Account whenever you need[5] without affecting other policy values.

多種選項助您應對意料之外的財務突變及狀況
Various options to assist you in face of unexpected financial changes and events

人生跌宕起伏，變幻莫測。本計劃提供的多個選項均可支援您面對意料之外的財務狀況，減輕您的負擔。

延長寬限期選項[6]

由首個保單週年日起，您可選擇延長寬限期選項[6]，把繳付保費的寬限期由30日延長至180日（「延長寬限期」）。您可行使此選項1次，以緩解您在財務上的燃眉之急，而無須擔心失去保單的保障。

保費假期選項[7]

由第2個保單週年日起及受保人75歲前，您可享有長達2年的保費假期，以配合您的財務需要。於保費假期期間，忠意會暫緩收取您的保費，保證現金價值及保障累積賬戶餘額將會與保費假期前相同。於保費假期期間，您仍可得到本計劃的保障。

後備收益人選項[8]

您可指定一位後備收益人。若您不幸遇上任何事故，而受保人被診斷為精神上無行為能力之人士[9]，無能力處理和管理其財產及事務，後備收益人可申請收取此選項申請獲批准當日之退保保障。

身故保障及意外身故保障[10]

如受保人不幸於保障年期內身故，忠意將支付的身故保障相等於：

i) (a) 已繳總保費[11]的100%；或 (b) 保證現金價值及終期紅利[1]（以較高者為準）+
ii) 保障累積賬戶餘額（如有）-
iii) 債項（如有）

如受保人於首3個保單年度內不幸意外身故，忠意將會支付身故保障及額外意外身故保障[10]。意外身故保障[10]相等於：

- 200%總保費[12]；或
- 若此類意外屬於列明於計劃概覽中的指定情況之一，則為400%總保費[12]。

自選附加保障

本計劃更提供不同的自選附加保障，令您的保障範圍更加全面。

Life is unpredictable. You never know when the next high or low will strike you. Therefore, the Plan supports you with various options to help you ease your burden for the unexpected financial changes and events.

Extended Grace Period Option[6]

Starting from the 1st Policy Anniversary, you may choose to extend the Grace Period of premium payment from 30 days to 180 days ("Extended Grace Period") with the Extended Grace Period Option[6]. This option can be exercised once. With this option, you may relieve any pressing financial urgencies without losing the opportunity to grow your wealth under the Policy.

Premium Holiday Option[7]

Starting from the 2nd Policy Anniversary and before Age 75 of the Insured, you may take a Premium Holiday of up to 2 years to cater for your financial needs. During the Premium Holiday, Generali will defer your premium payment while keeping the Guaranteed Cash Value and balance of Benefit Accumulation Account the same as the date before the Premium Holiday. You can still enjoy protection under the Plan during the Premium Holiday.

Contingent Recipient Option[8]

You may nominate a person to be the Contingent Recipient. In the event of any mishaps and the Insured is diagnosed as a Mentally Incapacitated Person[9], in which he/she can no longer manage and administer property and affairs, the Contingent Recipient may apply to surrender the Policy in full and receive the Surrender Benefit as at the date of approval of the application.

Death Benefit and Accidental Death Benefit[10]

Upon the unfortunate death of the Insured during the benefit term, Generali will pay a Death Benefit equivalent to:

i) The higher of (a) 100% of Total Premiums Paid[11]; and (b) Guaranteed Cash Value and Terminal Dividend[1] +
ii) Balance of Benefit Accumulation Account (if any) -
iii) Indebtedness (if any)

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 together with Accidental Death Benefit[10]. The Accidental Death Benefit[10] is equivalent to:

- 200% of the Total Premiums[12]; or
- 400% of the Total Premiums[12] in case such Accident belongs to one of the designated events listed in the Plan Summary section.

Optional Supplementary Benefits

The Plan offers optional supplementary benefits. You can always choose to enhance your protection by adding more comprehensive coverage.

為下一代奠定全面的財富傳承方案
All-in-one legacy solution for future generations

您可透過本計劃提供的全面且靈活的傳承方案，策劃留給後代的遺產，讓財富得以按您的意願世代傳承。

The Plan provides comprehensive and flexible solutions to assist with your legacy planning and wealth allocation.

受保人在世時
While the Insured is alive

保單持有人可**即時指定**傳承方案
Policyholder assigns the legacy, effective **immediately**

繼續執行該保單
Continue the Policy

- 更換受保人[13] Change of Insured[13]
- 保單分拆選項[14] Policy Split Option[14]

受保人身故時*
Upon Death of the Insured*

保單持有人**預先**訂立傳承方案以應對未來的不測
Policyholder **pre-arranges** the legacy for future unfortunate event

繼續執行該保單
Continue the Policy

- 保單延續[13] Policy Continuation[13]
- 保單分拆選項[14] Policy Split Option[14]

收取總身故保障款項
Receive Total Death Benefit Payment

- 一筆過支付 Lump sum payment
- 每月分期支付 Monthly instalment payment
- 部份支付 Partial payment

*若受保人身故，您可為每位受益人預先選擇不同的傳承安排 (保單延續[13]除外)。
*You may prearrange the most suitable solution (except for Policy Continuation[13]) for each beneficiary to receive your legacy upon the death of the Insured.

透過保單延續 讓財富世代傳承

傳承權益[13]

更換受保人[13]
可以更改本保單之現時受保人至新受保人。

保單延續[13]
如保單只指定一名受益人，您可透過預先申請，讓受益人於現時受保人身故後成為新受保人。如現時受保人也是保單持有人，受益人也將成為新保單持有人。

行使此權益[13]後，保單價值將會於保障年期內繼續累積及保障年期將會調整到直至新受保人138歲。

Pass your wealth and let your legacy inherit through continuing the Policy

Legacy Planning Options[13]

Change of Insured[13]
You can change the existing Insured of the Policy to a new Insured.

Policy Continuation[13]
If there is only one beneficiary of the Policy, you may pre-request to let the beneficiary become the new Insured upon the death of the existing Insured. The beneficiary will also become the new Policyholder if the existing Insured is also the Policyholder.

Once the Option[13] is exercised, the policy values will continue to grow over time and the benefit term will be adjusted to last until Age 138 of the new Insured.

保單分拆選項[14]

由第3個保單週年日或保費繳付年期完結起（以較後者為準），您可把您的保單分拆成多份**啟航創富（卓越版）**保單，讓您的保單之部份保單價值轉移至有關分拆保單。您可於受保人在生時行使此權益，或預先提出要求，當受保人身故時自動分拆保單。

- **當受保人在生時分拆保單**
  當分拆保單後，分拆保單之保單持有人、受保人及受益人將與上一張保單相同。您可於分拆保單生效後申請相關變更。
- **受保人身故時自動分拆保單**
  分拆保單後，受益人將成為其相關保單的新受保人，而保障年期將調整至新受保人138歲為止。若現時受保人同時也是保單持有人，受益人也將成為新受保人及保單持有人。

透過此靈活性的選項，您可為後代奠定穩健的財富傳承基石。

Policy Split Option[14]

Starting from the 3rd Policy Anniversary or the end of the Premium Payment Term, whichever is later, you may split your Policy into multiple policies of **LionAchiever Elite** by transferring a portion of the policy values to those Split Policy(ies). You may exercise this Option while the Insured is alive or pre-request to split the Policy automatically upon the death of the Insured.

- **Split the Policy when the Insured is alive**
  Upon the split, the Policyholder, Insured, and beneficiary under the Split Policy will be the same as its Preceding Policy. However, you may apply to make changes upon the effective date of the split.
- **Split the Policy automatically upon the death of the Insured**
  Upon the split, the beneficiary will become the new Insured of his/her relevant Policy and the benefit term will be adjusted to last until Age 138 of the new Insured. If the existing Insured is also the Policyholder, the beneficiary will also become the new Insured and Policyholder.

With this flexibility, you can build a solid financial foundation for your future generations and transfer your wealth with ease.

受保人在世時即時分拆保單
Split the Policy immediately when the Insured is alive

主要保單*（A^）
Principal Policy*

保單持有人及受保人:
Policyholder and Insured:
Tom

受益人:
Beneficiary:
David 兒子 18歲 Son Age 18
Kitty 女兒 19歲 Daughter Age 19

Tom仍然在世時
Tom is still alive

將保單分拆30%，並變更其妻子Winnie為受保人與保單持有人，以進行財富轉移。
Split 30% of the Policy and change the Insured and Policyholder to his wife Winnie for wealth transferal.

分拆保單#（B）
Split Policy#

受保人及保單持有人:
Insured and Policyholder:
Winnie 妻子 Wife

為受保人將來身故時預先安排分拆保單
Pre-request to split the Policy upon the death of Insured

Tom預先安排在他身故後自動分拆保單
Tom pre-arranges the automatic policy split upon his death

將保單分拆並平等分配給他的兒子及女兒。
Split the Policy automatically equally to his son and daughter.

主要保單*（A）
Principal Policy*

受保人及保單持有人:
Insured and Policyholder:
David 兒子 Son

分拆保單#（C）
Split Policy#

受保人及保單持有人:
Insured and Policyholder:
Kitty 女兒 Daughter

David及Kitty成為指定保單的受保人及保單持有人。
David and Kitty become the Insured and Policyholder of their designated Policy.

^保單B,C之上一張保單 。
上一張保單是指由該保單被分拆下來之保單。
*主要保單是指首份被分拆之保單。
#分拆保單是指由上一張保單分拆下來之保單。

^Preceding Policy of Policy B and Policy C.
Preceding Policy is the Policy from which the Split Policy is being split.
*Principal Policy is the first Policy being split.
#Split Policy is the Policy which is split from a Preceding Policy.

多項身故保障支付方式，為逆境做好準備

身故保障支付方式[15]

本計劃提供多元化的支付方式，透過預先指定的形式以支付總身故保障款項[16]。您可以靈活為每位受益人選擇最合適的支付方式，以滿足他們的個別需要。

一筆過支付

每月分期支付

部份支付:
一筆過支付和每月分期支付的組合，可靈活選擇即時支付或延後支付。

您亦可同時選擇何時向相關受益人支付總身故保障款項；
- 即時支付；或
- 延後支付^

任何累積於保單的總身故保障款項將會享有非保證利息[17]，使您的財富得以持續增長。

^您可以選擇延後支付總身故保障款項，並指定延後支付的年期或受益人收取支付時的年齡。詳情請參閱計劃概覽下的身故保障部份。

Prepare for the worst with a range of death benefit payment options

Death Benefit Payment Option[15]

The Plan offers various settlement options for the Total Death Benefit Payment[16] that you may select in advance. You have the flexibility to choose the most suitable option for each beneficiary to cater their individual needs.

Lump sum payment

Monthly instalment payment

Partial payment:
a combination of lump sum payment and monthly instalment payment, with the flexibility to choose whether to pay each part immediately or at a later date.

You may also select when the Total Death Benefit Payment will be paid to the relevant beneficiary:
- Immediate payment; or
- Deferred payment^

Any Total Death Benefit Payment left with us will be accumulated with non-guaranteed interest[17] allowing your legacy to grow continuously.

^ You may choose to defer the payout of Total Death Benefit Payment by designating the deferred years or by designating the age of beneficiary for receiving the benefit. For details, please refer to the section of Death Benefit under Plan Summary.

輕鬆轉移保單 延續您的財富規劃

人生旅程充滿不確定性。忠意為您提供第二保單持有人服務及保單托管選項，以確保在意外發生時能有效地管理保單。

第二保單持有人

您可以選擇指定人士作為第二保單持有人，以便為可能發生的不幸事故做好準備。當現時保單持有人身故或保單持有人成為精神上無行為能力的人[9]時，第二保單持有人將成為保單的新保單持有人。

保單托管選項

您可透過預先指定臨時保單持有人的方式，在去世後將保單在指定年齡轉移給保單繼任人。在您去世後，指定的臨時保單持有人會暫時管理該保單，直到保單繼任人在指定年齡接管保單的所有權。在此期間，臨時保單持有人可以隨時提取現金價值，而每個保單年度的提取將受限於保單持有人指定的最高百分比。

詳情請參閱**忠意全面財富規劃方案**單張。

Continue your legacy planning with effortless Policy transferal

Life is full of uncertainty. Generali offers the Contingent Policyholder service and Policy Custodian Option to ensure the Policy is managed effectively in case of mishaps.

Contingent Policyholder

You may designate a person as the Contingent Policyholder to prepare for the unfortunate event that may happen on you. The Contingent Policyholder will become the new Policyholder of the Policy upon the death of the existing Policyholder or when the Policyholder become a Mentally Incapacitated Person[9].

Policy Custodian Option

You may want to arrange to transfer the Policy to your successor at the age you specify when you pass away by pre-appointing an Interim Policyholder. In the event of your passing, your designated Interim Policyholder will temporarily administer your Policy until your successor is ready to assume the ownership at the designated Age. During this interim period, the Interim policyholder is allowed to withdraw the cash values at any time, the withdrawals in each Policy Year are subject to the maximum percentage designated by the Policyholder.

For details, please refer to the **Generali's All-in-one Legacy Planning Solutions** leaflet.

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**	(see table below)
保單貨幣 **Policy Currency**	美元 USD
繳付模式 **Payment Mode**	年繳 / 半年繳 / 季繳 / 月繳 Annual / Semi-Annual / Quarterly / Monthly
最低名義金額[19]（以每張保單計） **Minimum Notional Amount[19] (per Policy)**	10,000 美元 USD 10,000

保費繳付年期 Premium Payment Term	簽發年齡 Issue Age
2 年 2 years	出生後15日 - 75歲 15 days after birth - Age 75
5 年 5 years	出生後15日 - 75歲 15 days after birth - Age 75

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）以賺取預存利息[18]。
You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning deposit interest[18].

保單保障 Policy Benefits

保證現金價值 Guaranteed Cash Value	• 於保單內提供保證金額。 Guaranteed amount provided under the Policy.
終期紅利[1] Terminal Dividend[1]	• 非保證，金額將於保單退保及終止時決定。 • 忠意可隨時更改終期紅利。 • 由保費繳付年期完結時之保單週年日開始提供。 **終期紅利鎖定選項[2]:** • 由第15個保單週年日開始，您可用以下方式鎖定部份終期紅利[1]並調撥至保障累積賬戶以累積非保證利息[4]： 1. 定期鎖定選項[2] 您可以指定最多5%當時之終期紅利[1]，於指定之保單週年日起及其後之每個保單週年日自動調撥至保障累積賬戶。當達到最高總鎖定百分比時，忠意將會終止鎖定終期紅利。 2. 靈活鎖定選項[2] 您可以隨時把指定百分比之終期紅利[1]以自訂方式調撥至保障累積賬戶。 • 總鎖定百分比不可高於60%。 • Non-guaranteed, the amount will be determined when it becomes payable upon Policy surrender and termination. • Generali may alter the Terminal Dividend amount at any time. • Available from the Policy Anniversary upon the end of the Premium Payment Term. **Terminal Dividend Lock-in Option[2]:** • Starting from the 15th Policy Anniversary onwards, you may lock-in a portion of Terminal Dividend[1] and allocate it to the Benefit Accumulation Account to accumulate non-guaranteed interest[4] through the following options: 1. Regular Lock-in Option[2] You may specify to allocate maximum 5% of the prevailing Terminal Dividend[1] automatically to the Benefit Accumulation Account from the Policy Anniversary specified by you and every Policy Anniversary thereafter. Generali will stop lock-in the Terminal Dividend[1] once the maximum aggregated lock-in percentage is reached. 2. Flexi Lock-in Option[2] You may designate to allocate a percentage of Terminal Dividend[1] to the Benefit Accumulation Account at any time. • The maximum aggregated lock-in percentage is 60%.

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[1]（如有） - (iv). 債項（如有） 部份退保[3]支取方式： 1. 現金提取；或 2. 積存於保障累積賬戶。 您可以選擇以以下方式部份退保您的保單： 1. 單次部份退保[3] 隨時根據個人需要，指定一筆金額作出部份退保。 2. 定期部份退保[3] 於您指定年期內之每個保單週年日按您指定的金額進行自動部份退保。 Upon Policy surrender, Generali will pay: (i). Guaranteed Cash Value + (ii). Balance of Benefit Accumulation Account (if any) + (iii). Terminal Dividend[1] (if any) - (iv). Indebtedness (if any) Payout options for Partial Surrender[3]: 1. Cash out; or 2. Accumulate in Benefit Accumulation Account You may select the following options to surrender your Policy in partial: 1. Single Partial Surrender[3] Partially surrender your Policy according to your designated lump sum amount. 2. Regular Partial Surrender[3] Automatically partial surrender your Policy on every Policy Anniversary within your specified period according to your designated amount.

保單保障 Policy Benefits

身故保障
Death Benefit

如您不幸於保障年期內身故，忠意將會支付：
(i). (a) 已繳總保費[11]的100%；或 (b) 保證現金價值及終期紅利[1]（如有）（以較高者為準）+
(ii). 保障累積賬戶餘額（如有）-
(iii). 債項（如有）

身故保障支付方式[15]：

- 您可為每位受益人選擇最合適的支付方式以收取總身故保障款項[16]：
  1. 一筆過支付
  2. 每月分期支付
  3. 部份支付
- 您亦可以選擇在何時向相關受益人支付總身故保障款項[16]：
  1. 即時支付：
     總身故保障款項[16]將在忠意批准索賠後支付；或
  2. 延後支付：
     您可以透過以下選擇指定延後期，以延後支付總身故保障款項[16]：
     a. 指定延後的年數，該年數必須獲忠意批准，由受保人身故起計1至30年之間；或
     b. 指定受益人年齡必須在18至30歲之間。
- 當身故賠償獲得批准後，尚未支付的總身故保障款項[16]將可累積非保證利息[17]。

Upon your unfortunate death during the benefit term, Generali will pay:
(i). The higher of (a) 100% of Total Premiums Paid[11]; and (b) Guaranteed Cash Value and Terminal Dividend[1] (if any) +
(ii). Balance of Benefit Accumulation Account (if any) -
(iii). Indebtedness (if any)

Death Benefit Payment Options[15]:

- You may choose the most suitable option for each beneficiary for receiving the Total Death Benefit Payment[16]:
  1. Lump sum payment
  2. Monthly instalment payment
  3. Partial payment
- You may also choose when the Total Death Benefit Payment[16] will be paid to the relevant beneficiary:
  1. Immediate Payment:
     The Total Death Benefit Payment[16] will be paid after Generali has approved the claim; or
  2. Deferred Payment:
     You may choose to defer the settlement of Total Death Benefit Payment[16] by designating the deferral period as below:
     a. designating the deferred years which must be between 1 and 30 years upon Generali's approval of the Insured's death; or
     b. designating the age of the beneficiary which must be between 18 and 30.
- Upon approval of the death claims, a non-guaranteed interest[17] will be accrued on the Total Death Benefit Payment[16] which has not yet been paid.

保單保障 Policy Benefits

意外身故保障[10] **Accidental Death Benefit[10]**	如受保人於第3個保單週年日前不幸因意外身故，忠意將會支付200%總保費[12]。 如因以下情況意外身故，忠意將賠償雙倍意外身故保障[10]，金額相等於400%總保費[12]: (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，而受保人在起火時已經身處該地； (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。 每名受保人於忠意所有簽發保單下之意外身故保障[10]合計最高應付總額為300,000美元。 Upon the Insured's unfortunate death resulting from an Accident before the 3rd Policy Anniversary, Generali will pay 200% of Total Premiums[12]. If such accidental death is due to any of the following events, Generali will double the payment of Accidental Death Benefit[10] to 400% of Total Premiums[12]: (i). The Insured is 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. The Accidental Death Benefit[10] is subject to a maximum aggregated amount of USD300,000 per Insured for all the Accidental Death Benefit[10] payable under all insurance policies issued by Generali.
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[1]（如有） - (iv). 債項（如有） Upon the expiration of the Policy, Generali will pay: (i). Guaranteed Cash Value + (ii). Balance of Benefit Accumulation Account (if any) + (iii). Terminal Dividend[1] (if any) - (iv). Indebtedness (if any)
保障累積賬戶 **Benefit Accumulation Account**	您可調撥已鎖定的終期紅利[2]及/或部份退保[3]金額至保障累積賬戶以累積非保證利息[4]。 您可以在不影響其他的保單價值下，從保障累積賬戶提取現金價值。 You may allocate Terminal Dividend locked-in[2] and/or Partial Surrender[3] Amount into the Benefit Accumulation Account to accumulate non-guaranteed interest[4]. You may withdraw the cash value from Benefit Accumulation Account without affecting other policy values.

其他選項 Other Options

- 後備收益人選項[8]
  Contingent Recipient Option[8]
- 保單分拆選項[14]
  Policy Split Option[14]
- 延長寬限期選項[6]
  Extended Grace Period Option[6]
- 第二保單持有人
  Contingent Policyholder
  (詳情請參閱**忠意全面財富規劃方案**單張)
  (Please refer to **Generali's All-in-one Legacy Planning Solutions** leaflet for details)
- 保費假期選項[7]
  Premium Holiday Option[7]
- 保單托管選項
  Policy Custodian Option
  (詳情請參閱**忠意全面財富規劃方案**單張)
  (Please refer to **Generali's All-in-one Legacy Planning Solutions** leaflet for details)
- 傳承權益[13]
  Legacy Planning Option[13]

個案分享 1
Case Study 1

應對人生不同階段的夢想與財務需求
Meet the evolving dreams and financial needs at various stages of life

保單持有人及受保人：
Policyholder and Insured:

Eric
35歲 Age 35
已婚 Married
工程師 Engineer

受益人：
Beneficiary:

Cherry
10歲 Age 10
Eric 的女兒 Eric's daughter

Eric 正在為退休生活做準備，並尋找一份具有較高回報潛力的保險計劃，以符合家人的需求。他選擇了**啟航創富（卓越版）**，因為它具有增長潛力並提供靈活的提款選項，以實現財務目標。
Eric plans ahead his retirement life and looking for an insurance plan with high potential returns to support his family's needs. He chooses **LionAchiever Elite** for its growth potential and flexible withdrawals to meet his financial goal.

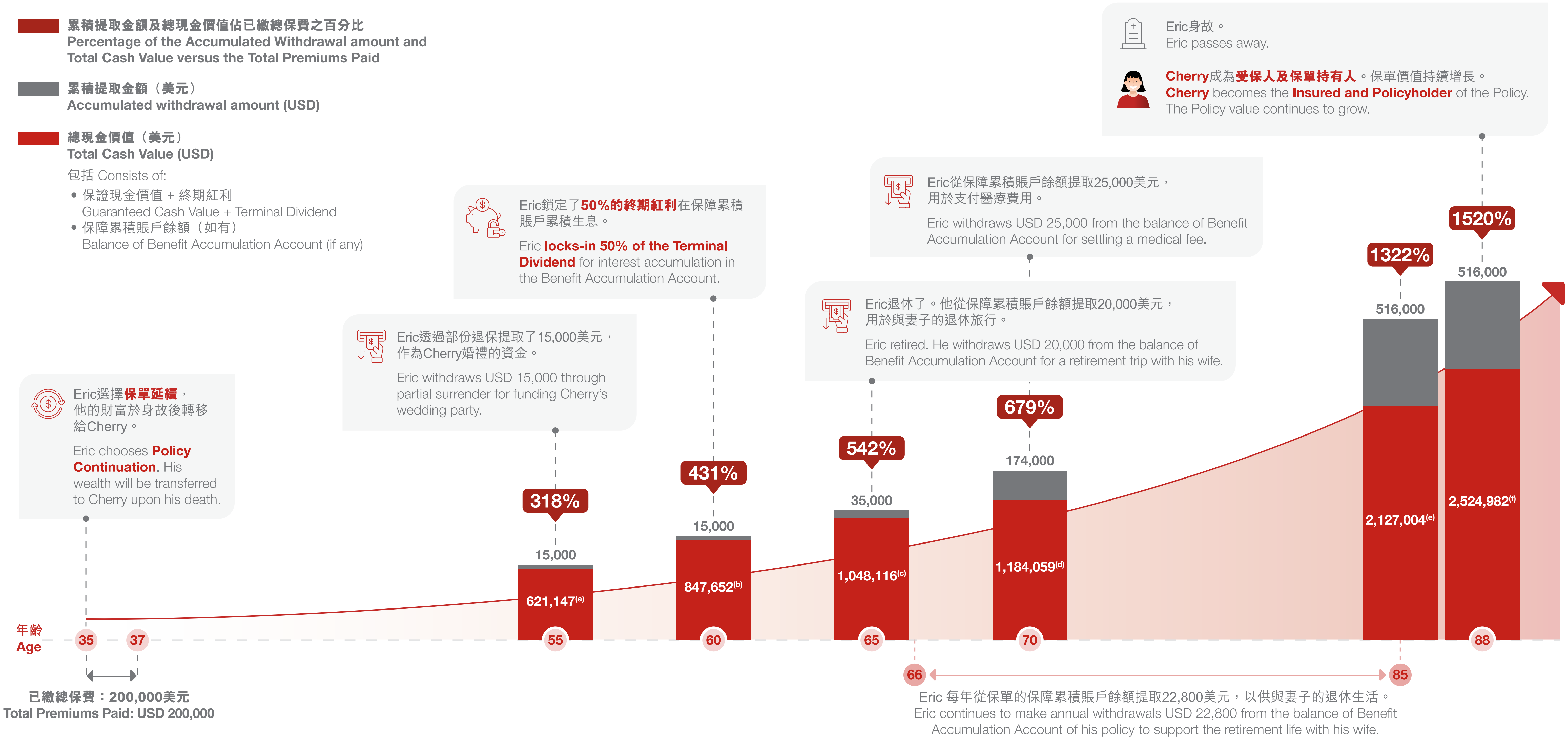
保費繳付年期 Premium Payment Term：**2** 年 Years | 年繳保費 Annual Premium：**100,000** 美元 USD

累積提取金額及總現金價值佔已繳總保費之百分比
Percentage of the Accumulated Withdrawal amount and Total Cash Value versus the Total Premiums Paid

累積提取金額（美元）
Accumulated withdrawal amount (USD)

總現金價值（美元）
Total Cash Value (USD)

包括 Consists of:
- 保證現金價值 + 終期紅利
  Guaranteed Cash Value + Terminal Dividend
- 保障累積賬戶餘額（如有）
  Balance of Benefit Accumulation Account (if any)



a. 包括199,128美元保證現金價值及422,020美元非保證終期紅利。
b. 包括201,352美元保證現金價值、323,150美元非保證終期紅利及已鎖定在保障累積賬戶餘額的323,150美元終期紅利。
c. 包括204,111美元保證現金價值、470,844美元非保證終期紅利及已鎖定在保障累積賬戶餘額的373,161美元終期紅利。
d. 包括207,425美元保證現金價值、671,118美元非保證終期紅利及已鎖定在保障累積賬戶餘額的305,516美元終期紅利。
e. 包括220,974美元保證現金價值、1,812,351美元非保證終期紅利及已鎖定在保障累積賬戶餘額的93,679美元終期紅利。
f. 包括224,392美元保證現金價值、2,195,215美元非保證終期紅利及已鎖定在保障累積賬戶餘額的105,376美元終期紅利。

a. Consists of USD199,128 Guaranteed Cash Value and USD422,020 non-guaranteed Terminal Dividend.
b. Consists of USD201,352 Guaranteed Cash Value, USD323,150 non-guaranteed Terminal Dividend and USD323,150 locked-in Terminal Dividend in the balance of Benefit Accumulation Account.
c. Consists of USD204,111 Guaranteed Cash Value, USD470,844 non-guaranteed Terminal Dividend and USD373,161 locked-in Terminal Dividend in the balance of Benefit Accumulation Account.
d. Consists of USD207,425 Guaranteed Cash Value, USD671,118 non-guaranteed Terminal Dividend and USD305,516 locked-in Terminal Dividend in the balance of Benefit Accumulation Account.
e. Consists of USD220,974 Guaranteed Cash Value, USD1,812,351 non-guaranteed Terminal Dividend and USD93,679 locked-in Terminal Dividend in the balance of Benefit Accumulation Account.
f. Consists of USD224,392 Guaranteed Cash Value, USD2,195,215 non-guaranteed Terminal Dividend and USD105,376 locked-in Terminal Dividend in the balance of Benefit Accumulation Account.

個案分享 2
Case Study 2

為下一代做好傳承準備
Legacy for future generations

保單持有人及受保人：
Policyholder and Insured:

Patrick
40 歲，建築師
已婚有3個孩子
Age 40, Architect
Married with 3 kids

受益人：
Beneficiary:

Zoey
Patrick的妻子
40 歲
Patrick's Wife
Age 40

Bob
Patrick的兒子，7歲
Patrick's Son, Age 7

Nina
Patrick的女兒，5歲
Patrick's Daughter , Age 5

Vivian
Patrick的女兒，2歲
Patrick's Daughter , Age 2

Patrick 希望透過一份人壽保險保單，長期累積財富，並保障家人的財務未來。他選擇了投保**啟航創富（卓越版）**，這份保單提供長期的財富增長潛力，並且靈活地將財富傳給下一代。
Patrick wants to accumulate wealth over the time and secure his family' s financial future with a life insurance Policy. He decides to take up **LionAchiever Elite** that offers both long-term wealth growth potential and the flexibility to pass on his wealth to future generations.

保費繳付年期 Premium Payment Term : **5** 年 Years

年繳保費 Annual Premium : **50,000** 美元 USD

已繳總保費：250,000美元
Total Premiums Paid: USD 250,000

年齡 Age: 40 — 45 — 50 — 88

第1代 1st generation

主要保單 Principal Policy
（保單B,C&D之上一張保單）
(Preceding Policy of Policy B,C&D)

保單持有人及受保人:
Policyholder and Insured:

Patrick
40歲
Age 40

受益人：
Beneficiary:

Zoey
40歲 Age 40
Patrick的妻子
Patrick' s Wife

已安排以一筆過支付方式即時收取100%身故保障。
Arranged to receive 100% of the Death Benefit in lump sum immediately.

Patrick為他將來身故時，預先作出保單安排
Patrick pre-arranges the Policy in the event of his death

- 加入3名子女為受益人
  Add his 3 children to be the beneficiaries
- **自動將保單分拆**給他的3名子女
  Split the policy automatically to his 3 children

Bob 17歲 Age 17 **25%**
Nina 15歲 Age 15 **25%**
Vivian 12歲 Age 12 **25%**

- **身故保障**立即**一筆過支付**給他的妻子
  Death Benefit to be payable to his wife **in a lump sum** immediately

Zoey 50歲 Age 50 **25%**

Patrick去世
Patrick passes away

身故保障支付 Death Benefit Payment

Zoey 88歲 Age 88
25%

Zoey **一筆過領取**988,617美元的**身故保障**。
Zoey **receives Death Benefit in a lump sum** of USD 988,617.

第2代 2nd generation

保單分拆 Policy Split

Bob、Nina和Vivian成為各自保單的**受保人及保單持有人**。
Bob, Nina and Vivian become the **Insured and Policyholder** of their respective Policy.

B — Bob 55歲 Age 55 **25%** — 總現金價值: Total Cash Value: 988,617 美元 USD

(保單E之上一張保單)
(Preceding policy of policy E)

C — Nina 53歲 Age 53 **25%** — 總現金價值: Total Cash Value: 988,617 美元 USD

D — Vivian 50歲 Age 50 **25%** — 總現金價值: Total Cash Value: 988,617 美元 USD

Patrick 去世30年後
After 30 years after the death of Patrick

- Bob每年提取50,000美元，為期30年，以支持他提早退休的生活。
  Bob withdraws USD 50,000 annually for 30 years to support his early retirement life.
- 於最後提取後，保單的總現金價值將等於1,961,039美元。
  After the final withdrawal, the Total Cash Value of the Policy will be equal to USD 1,961,039.

第3代 3rd generation

保單分拆 Policy Split

Nina 仍然在世時
When Nina is still alive

E — Avery 55歲 Age 55 **50%**

Nina決定將50%的**保單分拆**給女兒，總現金價值為3,050,519美元，以進行財富轉移。
Nina decides to **split 50% of her Policy** to her daughter with Total Cash Value of USD 3,050,519 for wealth transferal.

- Vivian提取125,000美元用於支付醫療費用。
  Vivian withdraws USD 125,000 for settling of a medical fee.
- 提取後，保單的總現金價值將等於5,976,039美元。
  After the withdrawal, the Total Cash Value of the Policy will be equal to USD 5,976,039.

I. 總現金價值等於保證現金價值、終期紅利[1]（如有）及保障累積賬戶餘額（如有）之總和。總現金價值為非保證。金額為相關保單年度終結時完全退保可支付的預期金額。當保單之現金價值被全部提取後，此保單將會終止。
Total Cash Value equals to the sum of Guaranteed Cash Value, Terminal Dividend[1] (if any) and balance of Benefit Accumulation Account (if any). It is not guaranteed. The amounts are the projected amount to be payable upon full surrender at the end of the respective Policy Year. The Policy will be terminated when the cash values of the Policy have been withdrawn entirely.
II. 以上例子假設所有保費於到期時已被全數繳付及沒有任何保單貸款，及只有行使已註明之現金提取、終期紅利鎖定選項、保單分拆選項及傳承權益。
The above case studies assume that all premiums are paid in full when due and there is no Policy loan. Only the cash withdrawals, Terminal Dividend Lock-in Option, Policy Split Option and Legacy Planning Option mentioned in the case studies are exercised.
III. 以上個案之金額均四捨五入至最接近之整數。數字均為假設並僅供舉例説明，或會與實際應付金額稍有出入。
The amounts illustrated in the case studies above are rounded to the nearest integer. The actual amount payable in the case studies above may differ slightly due to rounding differences.
IV. 以上個案乃假設並只作舉例説明之用。
The above case studies are hypothetical and strictly for illustrative purposes only.

註：

1. 終期紅利將於保費繳付期屆滿後的保單週年日起計的退保（不論是全數或部分退保）、受保人身故或保單終止時支付。終期紅利並非保證及忠意可隨時更改。在每個保單週年日，忠意將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）。終期紅利的實際金額於行使終期紅利鎖定選項或應付時按忠意之決定權而釐定。

2. 有關定期鎖定選項之提交須最少於下一個保單週年日前2個月以書面方式提交申請並獲得忠意的批准。當該申請獲得忠意批准後即生效，而首次鎖定將於緊隨獲批准當日之保單週年日開始進行。靈活鎖定選項之鎖定及定期鎖定選項的總百分比不得超過60%。當行使終期紅利鎖定選項後，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。申請獲批准後，不得更改或取消。詳情請參閱保單條款。

3. 保證現金價值、終期紅利，以及用以計算其相關保障的已繳總保費及總保費將會於部份退保後按比例減少。

   受限於忠意批准及現行行政規則，您可於第3個保單週年日起，行使定期部份退保。您可以忠意指定的表格向忠意提交書面申請定期部份退保之選項，申請須於定期部份退保開始前2個月提交並獲得忠意的批准。該申請於獲得忠意批准當日生效，而首次部份退保於緊接批准日當日之保單週年日開始進行。受限於忠意現行行政規則之保單最低名義金額，當保證現金價值和終期紅利的總和不足以支付指定之定期部份退保金額，定期部份退保將自動終止。

4. 利率並非保證，有關最新的利率，請參閱建議書。

5. 受限於忠意批准及現行行政規則，您隨時可以忠意指定的表格向忠意提交書面申請於保障累積賬戶進行提取。

6. 如欲申請延長寬限期選項，您可透過忠意指定的表格，於您指定之寬限期首日的不少於1個月前提交書面要求。當行使選項時，申請要求獲批准當日或緊接其後之首次欠付保費須於延長寬限期之最後一日或之前繳付。於延長寬限期期間，保單仍然生效。然而，保費將會繼續累積，任何於該180日到期及未繳付之保費必須於延長寬限期結束前繳清。請注意，如您已預繳保費而該金額足夠支付到期保費，將不可行使本選項。當本保單已毋須繳付保費或當本選項已被行使時（以較早者為準），延長寬限期選項將自動終止。

7. 保費假期選項只適用於任何選擇5年保費繳付年期之保單。保費假期須於保單週年日開始。如欲申請保費假期選項，您須以忠意指定的表格於保費假期開始前1個月向忠意提交書面要求。任何債項必須於保費假期生效前繳清。保費假期開始時，所有保單之附加保障（如有）將會被終止。保費假期選項將於以下情況發生時（以最早者為準）自動終止：(i)已獲得2年之總保費假期年期；(ii)當本保單已毋須繳付保費時；或(iii)於受保人年齡達75歲之保單週年日。

8. 當退保保障因行使後備收益人選項而應付時，保單將會自動終止。

9. 因精神上無行為能力而無能力處理和管理其財產及事務的人。診斷必須由精神科專科註冊醫生確定。若忠意認為需要，忠意保留權利要求受保人進行獨立鑑定以查明診斷。

Remarks:

1. Terminal Dividend will be payable upon surrender, whether in full or partially, death of the Insured, or termination of the Policy from the Policy Anniversary upon the end of Premium Payment Term. It is not guaranteed and may be altered at any time by Generali. Generali will update you the amount of Terminal Dividend (if any) on the respective anniversary statement at each Policy Anniversary. The actual amount of Terminal Dividend will only be determined at Generali's sole discretion when exercising Terminal Dividend Lock-in Option or when it is payable.

2. For Regular Lock-in Option, your written request has to be submitted and approved at least 2 months before the next Policy Anniversary. The Regular Lock-in Option will become effective upon Generali's approval. The first lock-in will take place on the Policy Anniversary immediately after the approval date. The maximum aggregated lock-in percentage for both Flexi Lock-in Option and Regular Lock-in Option is 60%. After exercising Terminal Dividend Lock-in Options, any future Terminal Dividend will be adjusted correspondingly at a rate to be determined by Generali based on the Terminal Dividend which have been locked-in. Upon approval of the request, no change or cancellation of the option is allowed. Please refer to Policy Provisions for details.

3. Guaranteed Cash Value, Terminal Dividend, Total Premiums Paid and Total Premiums for calculation of relevant Benefits will be reduced proportionately upon Partial Surrender.

   Subject to Generali's approval and the prevailing administrative rules, you may exercise Regular Partial Surrender from the 3rd Policy Anniversary. You may apply for Regular Partial Surrender by submitting written request to Generali on Generali's prescribed form and get Generali's approval with at least 2 months before the start of Regular Partial Surrender. Regular Partial Surrender will be effective upon Generali's approval and the first Partial Surrender will take place on the Policy Anniversary immediately after the approval date. Subject to the minimum Notional Amount of the Policy as per Generali's prevailing administrative rule, and if the sum of the Guaranteed Cash Value and Terminal Dividend is not enough to pay the requested Regular Partial Surrender amount, Regular Partial Surrender will cease automatically.

4. The interest rate is not guaranteed. For the latest interest rate, please refer to the illustration.

5. Subject to Generali's approval and the prevailing administrative rules, you may apply for withdrawal from the Benefit Accumulation Account at any time by submitting a written request to Generali on Generali's prescribed form.

6. To apply for the Extended Grace Period Option, you are required to submit a written request to Generali in prescribed form at least 1 month before the start date of the specified Grace Period. Once exercised, the first premium due on or immediately after the approval date of the request shall be paid on or before the last day of the Extended Grace Period. During the Extended Grace Period, the Policy will remain effective. However, premium will continue to accrue and any due and unpaid premiums during that 180-day period are required to be settled by the end of the Extended Grace Period. Please note, if you have prepaid the premium and the amount is sufficient to settle the premium due, this Option will not be applicable. On the date when no more premium payment is required under the Policy or when this Option has been exercised, whichever is earlier, Extended Grace Period Option shall automatically terminate.

7. Premium Holiday Option is only applicable to Policy with Premium Payment Term of 5 years. The start date of the Premium Holiday must be on the Policy Anniversary. To apply for the Premium Holiday Option, you are required to submit a written request to Generali on Generali's prescribed form at least 1 month before the start of the Premium Holiday. Any Indebtedness must be repaid before the Premium Holiday is effective. Upon the start of the Premium Holiday, all supplementary benefit(s) (if any) attached to the Policy will be terminated. The Premium Holiday Option shall automatically terminate on the occurrence of the earliest of (i) the aggregate period of Premium Holiday taken is equal to 2 years; (ii) on the date the Basic Plan is paid up; and (iii) the Policy Anniversary at which the Insured attains Age 75.

8. Once the Surrender Benefit becomes payable under Contingent Recipient Option, the Policy shall automatically terminate.

9. A person who is incapable, by reason of mental incapacity, of managing and administering their property and affairs. The diagnosis must be confirmed by a Registered Medical Practitioner who is a psychiatric specialist. Generali reserves the right to conduct an independent evaluation of the Insured whenever deemed necessary to ascertain the diagnosis.

10. 意外身故保障將於以下情況發生時（以最早者為準）自動終止：(i) 第3個保單週年日；及(ii) 當應付意外身故保障時。

11. 已繳總保費是指所有在期滿日前到期及按最新名義金額計算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。

12. 總保費是指所有在期滿日前按最新名義金額計算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。

13. 您可由第1個保單週年日起行使「更換受保人」選項。申請「更換受保人」選項必須符合忠意當時的行政規定及以下條件：
    - 新受保人必須於行使傳承權益時仍然在世；
    - 新受保人必須與保單持有人有可保利益關係；及
    - 新受保人必須比現時受保人年輕或年齡不可以超過75歲。

    申請「保單延續」選項必須符合忠意當時的行政規定及以下條件：
    - 於現時受保人身故前只可以有1位受益人；
    - 新受保人必須於行使傳承權益時仍然在世；及
    - 新受保人必須比現時受保人年輕或年齡不可以超過75歲。

    若現時受保人及保單持有人為同一人，於現時受保人不幸身故時，新受保人將會同時成為新保單持有人。

    詳情請參閱保單條款。

14. 由(i)第3個保單週年日起；或(ii)保費繳付年期完結後（以較後者為準），您可透過忠意指定的表格於保單週年日後30日內，向忠意提交書面要求行使保單分拆選項。忠意會根據閣下指定之分拆百分比分拆保單。然而主要保單、上一份保單及分拆保單之名義金額必須不少於忠意不時訂定的最低要求。分拆保單時，忠意會根據分拆百分比，轉移本保單之保單價值，包括保證現金價值、終期紅利（如有）及保障累積賬戶餘額（如有），至分拆保單。數值調整的差額（如有）將歸於忠意。所有上一張保單作出之選項不適用於分拆保單。所有分拆保單之保障、條款及細則將與本保單一樣，另有詮明除外。分拆保單之保單日期將會與上一張保單相同。分拆保單後，名義金額、保單價值及用作計算其相關保障的已繳總保費將會按總分拆百分比下調進行分拆保單時，本保單必須沒有任何債項及/或批核中之索償。所有本保單的提取及鎖定終期紅利的要求均已被處理完成。您的申請受限於忠意批准及現行行政規則。當忠意批准有關保單分拆選項之申請後，您不可對要求作出更改或取消。詳情請參閱保單條款。

15. 身故保障的預設支付方式為一筆過形式支付。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。

16. 總身故保障款項相等於身故保障、意外身故保障及任何本保單附加保障之身故保障之應付總額。

17. 利率不時改變。忠意將擁有決定利率的絕對決定權。

18. 保費預存賬戶只適用於預繳保費的保單。若保費預存賬戶餘額超出餘下保費繳付年期所需的保費及徵費總額，預繳款項將不獲接受。詳情請參閱有關建議書及保單條款。

19. 名義金額將會用作計算基本計劃的保費及其他相關保單金額。此金額並非等同此保單可支付的身故保障金額。

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

11. Total Premiums Paid refers to all premiums due and paid to Generali based on the latest Notional Amount before the Expiry Date excluding substandard premiums (if any) and premiums of any supplementary benefits.

12. Total Premiums refer to all premiums paid and payable to Generali based on the latest Notional Amount before the Expiry Date excluding any substandard premiums and premiums of any supplementary benefits.

13. You may exercise Change of Insured option starting from the 1st Policy Anniversary. The application of Change of Insured option is subject to Generali's prevailing administrative rules and the following requirements:
    - The new Insured must be alive at the time of the Legacy Planning Option is exercised;
    - The new Insured must have an insurable interest with the Policyholder; and
    - The new Insured must be younger than the existing Insured or not over Age 75.

    The application of Policy Continuation option is subject to Generali's prevailing administrative rules and the following requirements:
    - There is only one beneficiary before the death of the existing Insured;
    - The new Insured must be alive at the time of the Legacy Planning Option is exercised; and
    - The new Insured must be younger than the existing Insured or not over Age 75.

    If the existing Insured and the Policyholder is the same person, upon the death of the existing Insured, the new Insured will become the new Policyholder at the same time.

    Please refer to Policy Provisions for details.

14. Starting from (i) the 3rd Policy Anniversary; or (ii) the end of the Premium Payment Term, whichever is later, you may exercise the Policy Split Option by submitting a written request in Generali's prescribed form within 30 days after the Policy Anniversary. Generali will split the Policy according to your specified split percentage. However, the Notional Amount of the Principal Policy, Preceding Policy and the Split Policy must not be less than the minimum requirements as determined by Generali from time to time. Upon the split, Generali will transfer the policy values of the Policy, which include Guaranteed Cash Value, Terminal Dividend (if any) and balance of the Benefit Accumulation Account (if any) to the Split Policy according to the split percentage. All rounding difference will accrue to Generali. All Options elected under the Preceding Policy will not be applicable to the Split Policy. All benefits, terms and conditions of the Split Policy will follow your Policy, unless stated otherwise. The Policy Date of the Split Policy will be the same as its Preceding Policy. After Policy split, the Notional Amount, policy values and Total Premiums Paid for calculating relevant benefits of your Policy will be reduced by the split percentage. To process the Policy split request, your Policy should have no indebtedness and/or no claim in progress and all requests for withdrawal and locking in Terminal Dividend under your Policy must have been completed. Your application is subject to Generali's approval and other prevailing administrative rules. After Generali approved your request for Policy Split Option, no change or cancellation of the request will be allowed. Please refer to Policy Provisions for details.

15. 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.

16. Total Death Benefit Payment refers to an amount payable equivalent to the sum of Death Benefit, Accidental Death Benefit and any death benefit payment under supplementary benefit(s) attached to this Policy.

17. The interest rate may change from time to time. Generali will determine the interest rate at its absolute discretion.

18. Premium Deposit Fund is only applicable to Policy with premium prepayment. If the balance of the Premium Deposit Fund exceeds the total required premium and levy for the remaining Premium Payment Term, the prepayment will not be accepted. For details of the terms and conditions, please refer to relevant illustration and Policy Provisions.

19. The Notional Amount will be used to calculate the premiums, and relevant policy values of the Basic Plan. This amount does not represent the Death Benefit amount payable under the Policy.

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
於決定名義金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。當實際的通脹比預計高的時候，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兑換率兑換為繳付貨幣，該兑換率是根據相關銀行的兑換率並由忠意全權釐定。兑換率會不時波動。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 the 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 Notional Amount 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 the balance of the 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 or Extended Grace Period (as the case may be) 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，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。倘若保單有新受保人，而新受保人在延續生效日(如適用),更改生效日(如適用)或分拆生效日(適用於因受保人身故而行使的保單分拆選項)起計1年內自殺身故，無論自殺時神智清醒與否，忠意只限於支付於新受保人身故當日扣除任何債項後的(i)保證現金價值加上終期紅利（如有）之總額或(ii)已繳之保費(以較高者為準），加保障累積賬戶餘額（如有）。

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, Tai Koo 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. If there is a new Insured of the Policy and the new Insured commits suicide, whilst sane or insane, within 1 year from the Effective Date of Continuation (if applicable) , Effective Date of Change (if applicable), or Effective Date of Split (applicable to Policy Split Option exercised due to death of the Insured), the liability of Generali shall be limited to pay (i) the total amount of Guaranteed Cash Value plus Terminal Dividend (if any) or (ii) premiums paid, as at the date of death of the new Insured, whichever is higher, plus the balance of Benefit Accumulation Account (if any) less any Indebtedness.

主要不保事項

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。

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：
- 受保人身故（除非保單延續/預先申請於受保人身故時分拆保單之要求已行使）；
- 保單的期滿日；
- 本保單被取消或完全退保；
- 未能於保費繳款到期日起計30日或延長寬限期（視屬何情況而定）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
- 當債項等如或多於保證現金價值及保障累積賬戶餘額（如有）的總和時。

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。

Key Exclusions

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.

Termination Conditions

The Policy shall automatically terminate on the occurrence of the earliest of the following events:
- Once the Insured dies (except Policy Continuation / a pre-requested split of the Policy upon the death of the Insured is exercised);
- On the Expiry Date of the Policy;
- Once this Policy is cancelled or fully surrendered;
- A premium is not paid by 30 days from the due date of premium or within the Extended Grace Period (as the case may be), unless an Automatic Premium Loan is obtained from the Policy to settle the premium; or
- The outstanding Indebtedness equals or exceeds the sum of Guaranteed Cash Value and balance of Benefit Accumulation Account (if any).

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。

以下為本產品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	20% - 100%
非固定收入資產	0% - 80%

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。

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Investment Strategy:

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

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

Asset Class	Target Asset Allocation (%)
Fixed income assets	20% - 100%
Non-fixed income assets	0% - 80%

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.

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LionAchiever Elite is designed for individuals who look for long-term savings; it is not suitable for people who look for short-term gains.

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