

成功投保由忠意人寿（香港）有限公司（「本公司」）承保的最新长线储蓄及分红人寿保险计划 — **寰意多元货币保险计划**（「本计划」），为您累积长远财富，同时灵活应对市场变化。于推广期内[1,5]成功投保本计划，首个保单年度可享高达**7%的保费回赠优惠[1-4]**及预缴保费于保费预缴年期内更可享**4.1%*保费预存账户之优惠年利率[5-12]**。

Successfully apply for the new long-term savings and participating life insurance plan – **LionGlobal Multi-currency Insurance Plan** (the "Plan") underwritten by Generali Life (Hong Kong) Limited ("the Company"), support you pursue long-term wealth accumulation while giving you the flexibility to adapt to changing market conditions. During the Promotion Period[1,5], you can enjoy a **Premium Refund Promotion[1-4] of up to 7%** for the first policy year and a **preferential Premium Deposit Fund ("PDF") interest rate[5-12] of 4.1% p.a.*** on the prepaid premium during the Premium Prepayment Period upon successful application of the Plan.

保费回赠优惠[1-4] Premium Refund Promotion[1-4]

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	保单货币 Policy Currency	年度化保费[3] Annualized Premium[3]	签发年龄 Issue Age	保费回赠百分比[2] Premium Refund Percentage[2]
寰意多元货币保险计划 LionGlobal Multi-currency Insurance Plan	2 年 2 Years	美元 US Dollar (USD) 或 or 港元 Hong Kong Dollar (HKD)	所有 All	65岁或以下 Age 65 or below	**4.5%**
	5 年 5 Years				**7%**

优惠年利率推广[5-12] Preferential Interest Rate Promotion[5-12]

保费预存账户之优惠年利率[5-12] Preferential PDF interest rate[5-12]	保费缴付年期 Premium Payment Term	保单货币 Policy Currency	投保时年缴及预缴保费 Initial Annual and Prepaid Premium
4.1% p.a.*	2 年 2 Years	美元 US Dollar (USD)	相当于整个保费缴付年期之总年缴保费扣除保费预存账户之优惠利息[@]及任何现行客户推广优惠[~] Equivalent to the total annual premiums for the whole Premium Payment Term Less preferential PDF interest[@] and any prevailing customer promotion(s)[~]
	5 年 5 Years		

* 保费预存账户之优惠年利率为非保证，本公司保留修改此利率的权利。
The preferential PDF interest rate is not guaranteed and the Company reserves the right to revise the rates from time to time.

@ 保费预存账户之优惠利息是指，i)扣除客户推广优惠（如适用）之总保费金额，及ii) 以保费预存账户之优惠年利率计算的总保费金额及客户推广优惠（如适用）的现值，之差额。
Preferential PDF interest refers to the difference between i) the total annual premiums after customer promotion (if any), and ii) the present value of the total premiums and customer promotion (if any) calculated with preferential PDF interest rate.

~ 现行客户推广优惠是指任何在申请计划时同时提供之客户推广优惠。
Prevailing customer promotion(s) refers to any customer promotions offered concurrently at the time of the application of the plan.

条款及细则：
Terms and Conditions:

保费回赠优惠：
Premium Refund Promotion:

1. 推广优惠仅限于保险经纪和保险代理人的客户，并由即日起至2026年12月31日止，包括首尾两天（「优惠期」）。本计划的申请书必须于优惠期内签署及递交（根据申请日期），并于2027年2月28日或之前获成功签发保单，方可获享此推广优惠。所有推广优惠须受下列条款及细则约束。
   The promotional offer is exclusive to the customers of brokers and agency, starting from today to December 31, 2026, both days inclusive (the "Promotion Period"). The application of the Plan must be signed and submitted within the Promotion Period (based on application date) and policies must be successfully issued on or before February 28, 2027 to enjoy the promotional offer. All promotional offers are subject to the following terms and conditions.

2. 就保费回赠优惠而言：
   Under the Premium Refund Promotion:
   (I) 受保人的签发年龄必须为出生后15日至65岁，保费回赠金额相等于年度化保费乘以指定之保费回赠百分比：
   • 如保费缴付年期为2年，保费回赠百分比为4.5%；
   • 如保费缴付年期为5年，保费回赠百分比为7%。
   The issue age of the Insured must be between 15 days after birth and Age 65, the premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of:
   • 4.5% for 2-year Premium Payment Term; or
   • 7% for 5-year Premium Payment Term.
   (II) 保费回赠金额于第2个保单年度存入保单时，首个保单年度的所有保费必须已经缴付。
   Premium refund amount will only be deposited into the Policy(ies) in the 2nd Policy Year after the premium(s) of the 1st Policy Year are fully paid.
   (III) 保费回赠金额仅会用作缴付部份第2个保单年度到期的保费及保费徵费，该保费回赠金额将不可提取。
   The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2nd Policy Year, withdrawal of the premium refund is not allowed.

3. 年度化保费是指首个保单年度已缴交的到期保费，并不包括任何额外保费、保费徵费及附加保障之保费。
   Annualized Premium refers to the premium(s) due and paid within the first Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.

4. 保险业监管局所收取的保费徵费是按保费折扣前之总年缴保费（包括基本计划及其附加计划（如适用））计算。
   Levy(ies) on insurance premium to be collected by the Insurance Authority is calculated based on the total annual premium (including basic plan and its supplements (if applicable)) before the premium discount.

优惠年利率推广：(仅适用于美元保单货币)
Preferential Interest Rate Promotion: (Only applicable for the USD Policy Currency)

5. 推广优惠仅限于保险经纪和保险代理人的客户，并由即日起至2026年12月31日止，包括首尾两天（「优惠期」）。本计划的申请书必须于优惠期内签署及递交（根据申请日期），并于2027年2月28日或之前获成功签发保单，方可获享此推广优惠。所有推广优惠须受下列条款及细则约束。
   The promotional offer is exclusive to the customers of brokers and agency, starting from today to December 31, 2026, both days inclusive (the "Promotion Period"). The application of the Plan must be signed and submitted within the Promotion Period (based on application date) and policies must be successfully issued on or before February 28, 2027 to enjoy the promotional offer. All promotional offers are subject to the following terms and conditions.

6. 优惠年利率推广之名额有限。忠意人寿（香港）保险有限公司（「本公司」）保留权利随时停止本推广优惠或更改有关条款及细则（全部或部分）而不作预先通知。在任何变更前已获批核及成功签发的保单，其附带的推广优惠将不受后续的更改或终止而影响。 推广优惠以本公司最终决定为准。如有任何争议，本公司之决定将为最终结果。
   The Preferential Interest Rate Promotion is subject to a limited quota. Generali Life (Hong Kong) Limited (the "Company") reserves the right to terminate this promotional offer or amend the relevant terms and conditions (in whole or in part) at any time without prior notice. The promotional offer attaching to any approved life insurance plan applications with policies successfully issued before any change will not be affected by subsequent alteration or termination of the promotion. The promotional offer is subject to the Company's decision. In case of any dispute, the decision of the Company shall be final and conclusive.

7. 保费预存账户之优惠年利率包括3.0%之现时保费预存账户年利率及1.1%之额外年利率。利率为非保证。本公司保留不时修改利率的权利。若保费预存账户馀额不足够支付续期的保费及/或徵费，您将须要缴付未缴付的保费及/或徵费。
   The preferential PDF interest rate has included the prevailing PDF interest rate of 3.0% p.a. and an extra interest rate of 1.1% p.a.. These rates are not guaranteed. The Company reserves the right to revise them from time to time. If the balance of PDF is not sufficient to pay any renewal premium(s) and/or levy(ies) due and payable, you may be required to pay any outstanding premium(s) and/or levy(ies).

8. 额外年利率之利息（「额外利息」）将会于保费预缴年期完结时（保费预缴年期如「保费预存账户说明摘要」内所示）存入保单，并仅用于支付到期的保费和徵费。于本公司把额外利息存入保单前，保费预存利息将会按当时保费预存账户利率计算。
   The interest from the extra interest rate ("Extra Interest") will be deposited into the insurance policy at the end of the Premium Prepayment Period as shown in the "Premium Deposit Fund (PDF) Illustration" to settle the due premium(s) and levy(ies) only. Before the Company deposits the Extra Interest into the insurance policy, PDF interest will be calculated based on the prevailing PDF interest rate.

9. 就享有优惠年利率推广：
   • 本计划的保单货币必须为美元（USD）；
   • 本计划必须于优惠期内投保，并于2027年2月28日或之前成功签发保单；
   • 投保时保单必须以年缴模式缴交保费且选择保费预缴选项；
   • 没有提前保单日期的安排；
   • 保单签发时并没有增设附加保障；
   • 投保时已一笔过缴交投保时年缴及预缴保费，金额如「保费预存账户说明摘要」所示；及
   • 本公司把额外利息存入保单时，保单必须维持生效。
   In order to be eligible for the "Preferential Interest Rate Promotion" offer:
   • The Policy Currency of the Plan must be US Dollar (USD);
   • The Plan must be applied within the Promotion Period and issued on or before February 28, 2027;
   • Annual payment mode with premium prepayment option must be selected upon policy application;
   • No policy year back-dating arrangement;
   • No supplementary benefit attached upon policy issuance;
   • You have paid the initial annual and prepaid premium, as stated in the "Premium Deposit Fund (PDF) Illustration", in a lump sum at policy application; and
   • The policy(ies) must remain in force when the Company deposits the Extra Interest into the policy(ies).

10. 任何于本公司把额外利息存入保单前于保单作出的更改（包括但不限于以下所述），保费预存账户之优惠年利率将会全数被取消，保费预存账户馀额将会以当时保费预存账户年利率累积利息。
   • 于保费预存账户内提取金额（或会收取提取费用）或额外投放金额于保费预存账户内；
   • 更改保费缴付模式；
   • 更改名义金额；
   • 增加附加保障；
   • 保单退保；
   • 保单终止，因下列第10项所述之原因除外；或
   • 任何可影响保单年度化保费之更改。
   For any alterations of the policy before the Company deposits the Extra Interest into the policy(ies) (including but not limited to the below), the preferential PDF interest rate will be totally forfeited, and the balance of the PDF will accumulate interest at the prevailing PDF interest rate.
   • Withdrawal from the PDF account (early withdrawal charge may be applicable) or add additional fund to the PDF account;
   • Change of premium payment mode;
   • Change of notional amount;
   • Addition of supplementary benefit(s);
   • Policy surrender;
   • Policy termination due to reasons other than clause 10 below; or
   • Any changes that will affect the annualized premium of the policy.

11. 若保单因索偿而于保费预缴年期完结前被终止，优惠利息将会按比例退回。
   In the event of policy termination due to claims before the end of the Premium Prepayment Period, the Extra Interest will be calculated and paid on pro-rata basis.

12. 优惠不可更换、转让、退回、转换为其他礼品或折换成现金。
   The promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.

本计划可作为独立保单而毋须捆绑式地与其他种类的保险产品一并购买。此宣传单张的产品资料不包含以上计划的完整条款，有关完整条款载于保单条款中。
The Plan can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the Plan, the full terms can be found in the Policy Provisions.

上述推广优惠不可更换、转让、退回、转换其他礼品或折换现金。若于冷静期内取消保单或在任何退回保费的情况下，于优惠下已获扣除的保费金额均不会被视作已缴保费而计算在退回的保费总额内。除非另有所指，以上优惠不可与其他推广优惠同时使用。
The promotion and campaign mentioned above cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid. The above promotion and campaign cannot be used in conjunction with other promotional offers, unless stated otherwise.

忠意人寿（香港）有限公司（「本公司」）可随时更改或终止此优惠及/或更改优惠条款和细则，恕不另行通知。如有任何争议，本公司保留最终决定权。本公司保留根据您在申请时提供的资料自行决定接受或拒绝申请的权利。
Generali Life (Hong Kong) Limited (the "Company") reserves the right to vary or terminate this promotion and / or amend the terms and conditions of the offer(s) at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. The Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

本计划由本公司承保。此宣传单张仅旨在香港派发，并不能作为在香港境外提供销售、游说购买或说明任何保险产品之工具。此宣传单张仅供一般参考之用，不应视作专业意见或建议。此宣传单张必须与有关产品小册子一起阅读。有关本计划的保障详情、限制、产品风险、条款和细则，请参阅保单文件，如保险建议书、保单条款、产品小册子及其他附加文件（如适用）。您可向保险顾问或本公司的代表索取保单条款及产品详情。
The Plan is underwritten by the Company. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the Plan. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

忠意人寿（香港）有限公司
Generali Life (Hong Kong) Limited

香港太古城英皇道1111号21楼
21/F, 1111 King's Road, Taikoo Shing, Hong Kong

电话 Tel: +852 2521 0707　　电邮 Email: info@generali.com.hk
传真 Fax: +852 2521 8018　　网址 Website: generali.com.hk

RL/LGMCIP/PF/2pay/5pay/ENSC/NOV26