寰意多元貨幣保險計劃
LionGlobal Multi-currency Insurance Plan



意在寰球　恆富未來
Global Opportunities, Lasting Wealth

儲蓄及人壽計劃
Savings and Life Plan

GENERALI



世界瞬息萬變，機遇隨市場流轉，人生規劃亦會隨不同階段而轉變。經濟環境及貨幣走勢亦持續演變。一份具前瞻性的財富規劃方案，應能與時並進，靈活配合您不同人生階段的需要。無論您著眼於財富增值、靈活入息或財富傳承，合適的方案均可助您從容應對轉變，同時穩步實現長遠財務目標。

寰意多元貨幣保險計劃（「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，旨在為您累積長遠財富，同時靈活應對市場變化。透過**貨幣轉換選項**，您可於人生不同階段將保單貨幣轉換至其他可選貨幣，讓財富策略與您的財務目標及環球視野保持一致。

本計劃集**財富增長潛力**、**多元貨幣靈活性**及**全面財富傳承功能**於一身。無論您的目標是增值及管理財富、分散貨幣風險、建立未來入息或將財富傳承予下一代，本計劃均提供所需彈性，陪伴您走過人生每個階段。

In an ever-changing world where, opportunities, priorities can emerge across different markets, economies and currencies continue to evolve. A wealth strategic solution that remains relevant over time should be able to move with you. Whether you are planning for wealth growth, income flexibility or legacy transfer, the right solution can help you stay agile while keeping your long-term goals on track.

LionGlobal Multi-currency Insurance Plan ("the Plan") is a long-term savings and participating life insurance plan underwritten by Generali Life (Hong Kong) Limited ("Generali"), is designed to support you pursue long-term wealth accumulation while giving you the flexibility to adapt to changing market conditions. With **Currency Switching Option**, you may switch your Policy Currency among available currencies at designated life milestones, allowing your wealth strategy to stay aligned with your financial objectives and global outlook.

The Plan combines **wealth accumulation potential, multi-currency flexibility** and **comprehensive legacy planning features** in one single policy. Whether your goal is to grow and manage your wealth, diversify your currency exposure, create future income streams, or pass on your wealth across different legacy to the next generation, the Plan provides the flexibility to support your journey at every stage of life.

計劃特點 Plan Highlights



一份保單，多元貨幣，靈活配合寰宇人生
One policy, multi-currency flexibility for a global lifestyle



把握高潛在回報，成就財富增長
Accelerate wealth growth with high potential returns



靈活現金提取選項，自在規劃財務
Flexible cash withdrawal options for financial versatility



多種選項助您應對意料之外的財務狀況及人生轉變
Various options to assist you in face of unexpected financial changes and events



全面財富傳承方案，延續世代相傳
Comprehensive legacy planning solutions for future generations

一份保單，多元貨幣，靈活配合寰宇人生
One policy, multi-currency flexibility for a global lifestyle

寰意多元貨幣保險計劃（「本計劃」）提供不同保費繳付年期，靈活配合您的財務需要及個人規劃。您可選擇以整付保費方式投保，或選擇2年或5年保費繳付年期，以配合您的財務需要。本計劃提供美元（USD）及港元（HKD）保單貨幣選項，讓您可因應財富規劃需要，靈活選擇合適的保單貨幣。有關保單貨幣的詳情，請參閱本產品小冊子內的「計劃概覽」。

LionGlobal Multi-currency Insurance Plan ("the Plan") offers different premium terms to suit your financial needs and preference. You can choose to pay for the Plan in a single premium or over a Premium Payment Term of 2 years or 5 years to meet your financial needs. The Plan is available in US Dollar (USD) and Hong Kong Dollar (HKD), providing the flexibility to align your Policy Currency with your wealth planning needs. For details of the Policy Currency, please refer to the "Plan Summary" in this brochure.

貨幣轉換選項 – 因應目標轉變，靈活調整貨幣策略

本計劃提供貨幣轉換選項，讓您日後可靈活將保單貨幣轉換為其他可供選擇的保單貨幣*，包括港元（HKD）、美元（USD）、歐元（EUR）及人民幣（CNY）。

由第3個保單週年日起，或保費繳付年期完結後（以較後者為準），您可於每個保單年度行使**貨幣轉換選項**一次。當行使此選項時，您可毋須重新核保，將保單轉換為忠意指定並提供所選保單貨幣的計劃（該計劃可能與**寰意多元貨幣保險計劃**相同或不同），保單年期及保單日期將維持不變。

於貨幣轉換生效日，您保單在現有保單貨幣下的總退保價值，將按忠意不時釐定的當時兑換率、現有及新的相關資產組合的投資收益率及資產價值，及/或由現有資產轉換至新資產所涉及的交易，轉換至忠意指定的計劃（「轉換後的計劃」）。貨幣轉換後，保單價值將以新的保單貨幣繼續增長。

有關貨幣轉換選項的更多詳情，請參閱本產品小冊子內的「計劃概覽」及「產品風險」。

Currency Switching Option – Adjust Your Currency Strategy as Your Goals Evolve

The Plan offers Currency Switching Option, which offers flexibility for you in future to change your Policy Currency to other Policy Currency*, including HK Dollar (HKD), US Dollar (USD), Euro (EUR) and Renminbi (CNY).

Starting from the 3rd Policy Anniversary or after the end of the Premium Payment Term (whichever is later), you can exercise the **Currency Switching Option** once per Policy Year. Upon exercising this Option, the Policy will be converted to a Generali's designated plan (which may or may not be the same as **LionGlobal Multi-currency Insurance Plan**) in your chosen Policy Currency which is available under the Converted Plan at the time of currency switching, without undergoing any underwriting, while maintaining the Policy duration and the Policy Date will remain unchanged.

On the effective date of the currency switch, the total surrender value of your Policy in the existing Policy Currency will be converted to a Generali's designated plan ("Converted Plan") based on the prevailing exchange rate, the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing to new assets as determined by Generali from time to time. The policy value will continue to grow based on the new Policy Currency after currency switch.

For more details about the Currency Switching Option, please refer to the "Plan Summary" and "Product Risks" in this brochure.



*保單簽發及貨幣轉換時可供選擇的保單貨幣，均由忠意全權酌情決定，並可能不時作出修訂。保單簽發後，除非保單持有人行使貨幣轉換選項，否則任何可供選擇保單貨幣的變更，均不會影響現有保單的保單貨幣。

*The availability of the Policy Currency for policy issuance and currency switching is subject to Generali's sole discretion and may be revised from time to time. Any change in the availability of Policy Currency after policy issuance will not affect the Policy Currency of an existing Policy unless the Policyholder exercises the Currency Switching Option.

把握高潛在回報，成就財富增長
Accelerate wealth growth with high potential returns

透過長遠財務目標而設的分紅保險計劃，助您累積並守護財富。本計劃提供保證現金價值及非保證終期紅利[3]，為財富增長注入動力，助您逐步實現財務目標。

保證現金價值
本計劃的保證現金價值將隨年期逐步增長，讓您的財富獲得穩健保障，倍添安心。

終期紅利[1]
除保證現金價值外，本計劃亦透過非保證終期紅利[1]提升您的長遠回報潛力。忠意將於保單完全或部分退保，或保單終止時（例如受保人身故、保單失效^或期滿）支付終期紅利[1]。

^不適用於整付保費保單。

終期紅利鎖定選項[2] 把握潛在收益
您可鎖定部分終期紅利[1]並將其調撥至保障累積賬戶[3]，以鎖定部分保單增值收益，同時賺取非保證利息[4]。即使市場波動，亦有助您持續邁向財務目標。終期紅利鎖定選項[2]由第15個保單週年日起提供，總鎖定百分比最高為60%。

Grow and preserve your wealth through a participating insurance plan designed to support your long-term financial aspirations. 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]
In addition to the Guaranteed Cash Value, the Plan enhances your long-term returns through a non-guaranteed Terminal Dividend[1]. Generali will pay the Terminal Dividend[1] upon policy surrender (full or partial), or policy termination (e.g., death of the Insured, Policy lapse^ or expiration).

^Not applicable to single premium policy.

Terminal Dividend Lock-In Option[2] to realize potential gains
You may secure part of your policy value gain and earn non-guaranteed interest[4] by locking-in a portion of Terminal Dividend[1] and allocating it to the Benefit Accumulation Account[3]. This allows you to work towards your financial goals even during market fluctuations. The Terminal Dividend Lock-in Option[2] is available from the 15th Policy Anniversary onwards, with a maximum aggregate lock-in percentage of 60%.

靈活現金提取選項，自在規劃財務
Flexible cash withdrawal options for financial versatility

本計劃提供靈活財務安排，助您從容應對人生起伏，安心掌握未來。

您可隨時透過部分退保[5]提取款項，亦可於保障年期內按年自動進行部分退保[5]。您可選擇以現金方式收取部分退保[5]款項，或將款項存入保障累積賬戶[3]，以賺取非保證利息[4]。

This Plan is designed to give you financial flexibility, helping you navigate life's ups and downs with ease and confidence.

You can make withdrawals any time through Partial Surrender[5] or automatically on an annual basis during the benefit term. You may choose to cash out or accumulate the Partial Surrender[5] amount in the Benefit Accumulation Account[3] to earn non-guaranteed interest[4].

多種選項助您應對意料之外的財務狀況及人生轉變
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變化，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。

此選項不適用於整付保費保單。

保費假期選項[7]
就保費繳付年期為5年的保單，由第2個保單週年日起及受保人70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。

^當保費假期開始時，所有附加保障將會終止。

身故保障及意外身故保障[8]
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[9]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[3]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[8]。意外身故保障[8]相等於：

- 200%總保費[10]；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[10]。

後備收益人選項[11]
您可指定一位後備收益人。若受保人不幸被診斷為精神上無行為能力之人士[12]，無能力處理和管理其財產及事務，後備收益人可申請完全退保並收取退保保障，以獲取即時財務支援。

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.

This Option is not applicable to single premium policy.

Premium Holiday Option[7]
For the Policy with Premium Payment Term of 5-year, starting from the 2nd Policy Anniversary and before Age 70 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.

^Once Premium Holiday starts, all the supplementary benefits will be terminated.

Death Benefit and Accidental Death Benefit[8]
In the unfortunate event of Insured's death during the benefit term, Generali will pay a Death Benefit equivalent to:

i) The higher of (a) 100% of Total Premiums Paid[9]; and (b) Guaranteed Cash Value and Terminal Dividend[1] +
ii) Balance of Benefit Accumulation Account[3] (if any) -
iii) Indebtedness (if any)

If the Insured passes away due to an Accident within the first 3 Policy Years, Generali will pay the Death Benefit together with Accidental Death Benefit[8]. The Accidental Death Benefit[8] is equivalent to:

- 200% of the Total Premiums[10]; or
- 400% of the Total Premiums[10] in case such Accident falls under one of the designated events listed in the "Plan Summary" section.

Contingent Recipient Option[11]
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[12], in which he/she can no longer manage and administer his/her property and affairs, the Contingent Recipient may apply to surrender the Policy in full and receive the Surrender Benefit. This provides immediate financial support to meet your urgent needs.

全面財富傳承方案，延續世代相傳
Comprehensive legacy planning solutions for future generations

您可透過本計劃提供的全面且靈活的傳承方案，助您妥善規劃財富安排，讓財富得以按您的意願世代傳承。

The Plan provides the following 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
The Policyholder may assign the legacy with immediate effect

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
The Policyholder can prearrange the legacy to prepare for any unfortunate future 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

*您可預先為每位受益人選擇最合適的傳承安排 (保單延續[13]除外)，以便於受保人身故後按您的意願承傳財富。
*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

傳承權益選項[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增長，而保障年期將會調整到直至新受保人138歲。

Pass on your wealth and let your legacy inherits through continuing the Policy

Legacy Planning Option[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 this Option[13] is exercised, the policy values will continue to grow 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個保單週年日起，或保費繳付年期完結後（以較後者為準），您可把您的保單分拆成多份保單，讓保單的部分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**
  於分拆保單後，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其它變更。

- **受保人身故時自動分拆保單**
  於分拆保單後，受益人將成為其相關分拆保單的新受保人，而保障年期將調整至新受保人138歲。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。

貨幣轉換如何配合財富傳承規劃？

保單分拆後，您可申請更改保單貨幣、受保人及/ 或保單持有人。主要保單及所有分拆保單將繼續生效，保單價值亦可持續增長。

此靈活安排讓您可策略性配置資產，透過多種保單貨幣分散及管理財富，為後代傳承財富，同時為不同人生階段預先儲備資金。

Policy Split Option[14]

Starting from the 3rd Policy Anniversary or after the end of the Premium Payment Term (whichever is later), you may split your Policy into multiple Policies 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.

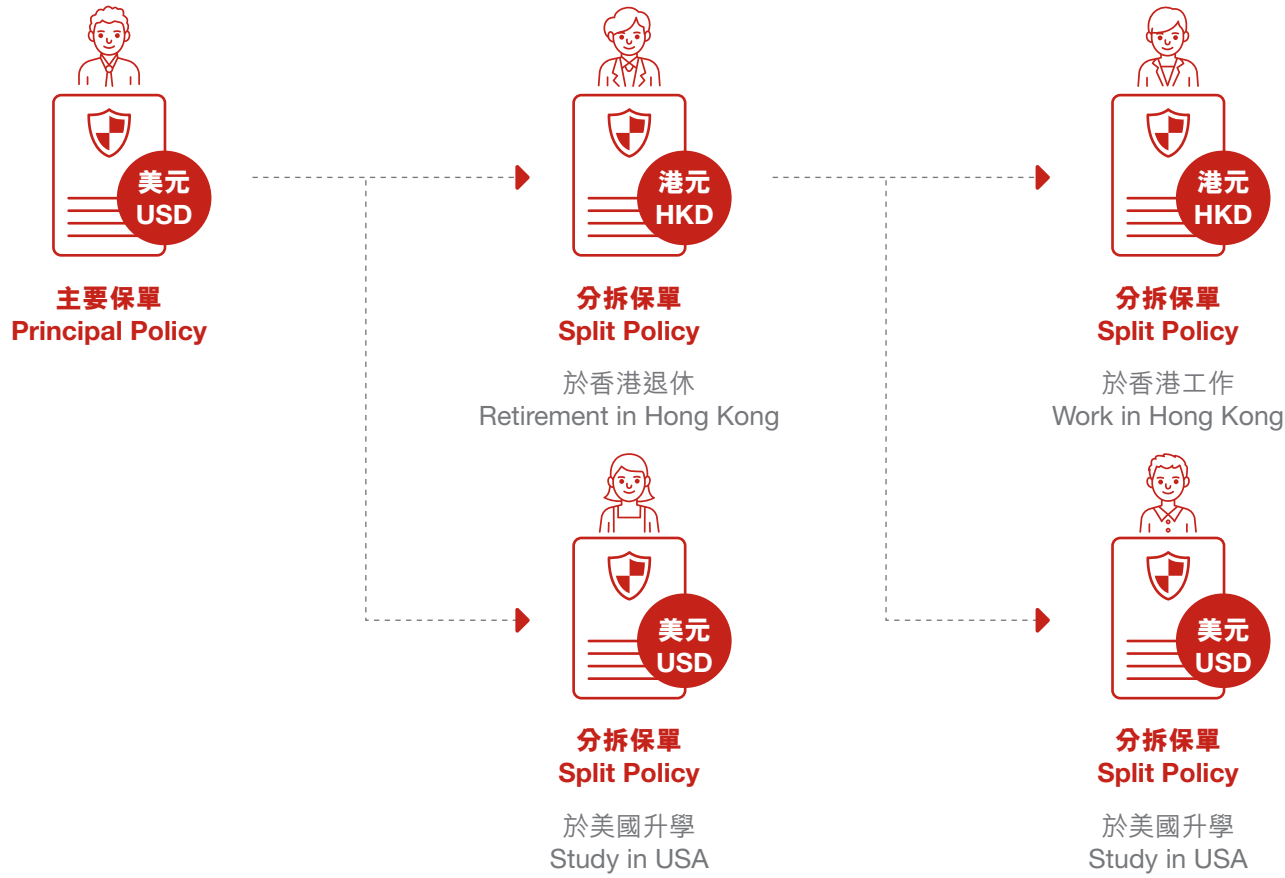
- **Split the Policy when the Insured is alive**
  Upon the split, the Policyholder, Insured, and beneficiary of the Split Policy will be the same as its Preceding Policy. However, you may apply to make other changes upon the effective date of the split.

- **Split the Policy automatically upon the death of the Insured**
  Upon the split, the beneficiary will become the new Insured of his/her relevant Split 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.

How does the currency switch work with legacy planning?

You can apply for a change of Policy Currency and change of Insured / Policyholder after the Policy is split. The Principal Policy and all Split Policy(ies) will stay effective and policy values continue to grow.

This flexibility allows you to allocate your assets strategically by holding multi-currency policies, helping to create the legacy planning for the next generations, or prepare funds to meet your goals at different life stages.



多項身故保障支付方式，為摯愛提早規劃

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支付總身故保障款項[16]。您可以為每位受益人靈活地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[16]；

- 即時支付；或
- 延後支付^

任何累積於保單的總身故保障款項[16]將會享有非保證利息[4]，使您的財富得以持續增長。

^您可選擇指定延後支付的年期或受益人收取支付時的年齡，以延後支付總身故保障款項[16]。詳情請參閱『計劃概覽』下的『身故保障』部份。

輕鬆轉移保單 延續您的財富規劃

第二保單持有人[17]

您可以選擇指定人士作為第二保單持有人，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[12]時，第二保單持有人將成為新保單持有人。確保保單得以持續管理，讓財富獲得妥善保障。

保單托管選項[17]

您可預先指定臨時保單持有人，讓保單在您去世後，在指定年齡轉移給該保單繼任人。在您去世後， 指定的臨時保單持有人會暫時管理您的保單，直到保單繼任人達到指定年齡時才正式接管保單的所有權。您可賦予臨時保單持有人在暫時管理保單期間隨時提取現金價值的權利，然而每個保單年度的可提取的金額，將受限於保單持有人所指定的最高百分比。

詳情請參閱**忠意全面財富規劃方案**單張。

Plan for your loved ones with flexible 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 for their individual needs.



Lump sum payment



Monthly instalment payments



Partial payment:
a combination of lump sum payment and monthly instalment payments, 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[16] will be made to the relevant beneficiary:

- Immediate payment; or
- Deferred payment^

Any Total Death Benefit Payment[16] left with Generali will be accumulated with non-guaranteed interest[4] allowing your legacy to grow continuously.

^ You may choose to defer the payout of Total Death Benefit Payment[16] by specifying the number of deferred years or the Age at which beneficiary will receive the benefit. For details, please refer to the "Death Benefit" section under the "Plan Summary".

Continue your legacy planning with effortless Policy transferal

Contingent Policyholder[17]

You may designate a person as the Contingent Policyholder to ensure your Policy remains well-managed and your legacy is protected in the event of unfortunate circumstances. The Contingent Policyholder will become the new Policyholder upon the death of the existing Policyholder or when the Policyholder become a Mentally Incapacitated Person[12].

Policy Custodian Option[17]

You can arrange to transfer the Policy to your chosen successor at a specified Age 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, you can grant Interim Policyholder the right to withdraw the cash values at any time, subject to the maximum percentage designated by the Policyholder for each Policy Year.

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

計劃概覽 Plan Summary

<table>
<tr><td>計劃種類
Plan Type</td><td>基本計劃
Basic Plan</td></tr>
<tr><td>保障年期
Benefit Term</td><td>至138歲
To Age 138</td></tr>
<tr><td>保費繳付年期 /
簽發年齡
Premium Payment Term /
Issue Age</td><td>
<table>
<tr><th>保費繳付年期
Premium Payment Term</th><th>簽發年齡
Issue Age</th></tr>
<tr><td>整付保費
Single Premium</td><td rowspan="3">出生後15日 - 75歲
15 days after birth - Age 75</td></tr>
<tr><td>2 年
2 years</td></tr>
<tr><td>5 年
5 years</td></tr>
</table>
就2年或5年保費繳付年期而言，您可以選擇預繳保費（只適用於繳付模式為年繳的保單）以賺取預存利息[18]。
For 2-year or 5-year Premium Payment Term, you may opt to prepay your premium (only applicable to Policy with annual payment mode) for earning deposit interest[18].
</td></tr>
<tr><td>保單貨幣
Policy Currency</td><td>美元 / 港元
USD / HKD

保單簽發及貨幣轉換時可供選擇的保單貨幣，均由忠意全權酌情決定，並可能不時作出修訂。保單簽發後，除非保單持有人行使貨幣轉換選項，否則任何可供選擇保單貨幣的變更，均不會影響現有保單的保單貨幣。
The availability of the Policy Currency for policy issuance and currency switching is subject to Generali's sole discretion and may be revised from time to time. Any change in the availability of Policy Currency after policy issuance will not affect the Policy Currency of an existing Policy unless the Policyholder exercises the Currency Switching Option.</td></tr>
<tr><td>繳付模式
Payment Mode</td><td>
<table>
<tr><th>保費繳付年期
Premium Payment Term</th><th>繳付模式
Payment Mode</th></tr>
<tr><td>整付保費
Single Premium</td><td>一筆過
Lump Sum</td></tr>
<tr><td>2 年
2 years</td><td rowspan="2">年繳 / 半年繳 / 季繳 / 月繳
Annual / Semi-Annual /
Quarterly / Monthly</td></tr>
<tr><td>5 年
5 years</td></tr>
</table>
</td></tr>
<tr><td>最低名義金額[19]（以每張保單計）
Minimum Notional Amount[19]
(per Policy)</td><td>10,000 美元 / 80,000港元
USD10,000 / HKD80,000</td></tr>
</table>

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保單終止時決定。 • 忠意可隨時更改終期紅利[1]。 • 總鎖定百分比不可高於60%。 **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[3]以累積非保證利息[4]： 1. 定期鎖定選項[2] 您可以於指定的保單週年日起及其後之每個保單週年日，將當時之終期紅利[1]的最多5%自動鎖定，並調撥至保障累積賬戶[3]。當達到最高總鎖定百分比時，忠意將會終止鎖定終期紅利[1]。 2. 靈活鎖定選項[2] 您可以隨時指定把終期紅利[1]之某個百分比調撥至保障累積賬戶[3]。 • Non-guaranteed, the amount will be determined when it becomes payable upon Policy surrender and Policy termination. • Generali may alter the Terminal Dividend[1] amount at any time. • The maximum aggregated lock-in percentage is 60% **Terminal Dividend Lock-in Option[2]:** • Starting from the 15th Policy Anniversary, you may lock-in a portion of Terminal Dividend[1] and allocate it to the Benefit Accumulation Account[3] to accumulate non-guaranteed interest[4] through the following options: 1. Regular Lock-in Option[2] You may specify to allocate up to 5% of the prevailing Terminal Dividend[1] automatically to the Benefit Accumulation Account[3] on the Policy Anniversary specified by you and on every Policy Anniversary thereafter. Generali will stop locking-in the Terminal Dividend[1] once the maximum aggregated lock-in percentage is reached. 2. Flexi Lock-in Option[2] You may designate a percentage of Terminal Dividend[1] to the Benefit Accumulation Account[3] at any time.

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). 終期紅利[1]（如有） +
(iii). 保障累積賬戶[3]餘額（如有） -
(iv). 債項（如有）

部份退保[5]支取方式：
- 現金提取；或
- 積存於保障累積賬戶[3]。

您可以選擇透過以下方式部份退保[5]您的保單：

1. 單次部份退保
   根據您指定的一筆金額作出部份退保[5]。

2. 定期部份退保[5]
   在您指定年期內，於每個保單週年日按您指定的金額進行自動部份退保[5]。

Upon policy surrender, Generali will pay:
(i). Guaranteed Cash Value +
(ii). Terminal Dividend[1] (if any) +
(iii). Balance of the Benefit Accumulation Account[3] (if any) -
(iv). Indebtedness (if any)

Payout options for Partial Surrender[5]:
- Cash out; or
- Accumulate the amount in the Benefit Accumulation Account[3]

You may select from the following options to surrender your Policy in partial[5]:

1. Single Partial Surrender
   Partially surrender[5] your Policy according to your designated lump sum amount.

2. Regular Partial Surrender[5]
   Automatically partially surrender[5] your Policy on each 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[9]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[3]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(一筆過支付和每月分期支付的組合)

- 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：
     您可以選擇指定以下的延後期，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準受保人身故起計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[4]。

Upon your unfortunate death during the benefit term, Generali will pay:
(i). The higher of (a) 100% of Total Premiums Paid[9]; and (b) Guaranteed Cash Value and Terminal Dividend[1] (if any) +
(ii). Balance of the Benefit Accumulation Account[3] (if any) -
(iii). Indebtedness (if any)

Death Benefit Payment Options[15]:

- You may choose the most suitable option for each beneficiary to receive the Total Death Benefit Payment[16]:
  1. Lump sum payment
  2. Monthly instalment payment
  3. Partial payment (A combination of lump sum payment and monthly instalment payments)

- 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 payout of Total Death Benefit Payment[16] by designating the following deferral period:

     a. Designating the number of deferred years which must be between 1 and 30 years from the date Generali approves the claim; or
     b. Designating the Age at which the beneficiary will receive the Benefit between Age 18 and 30.

- Upon approval of the death claim, any unpaid portion of the Total Death Benefit Payment[16] will accrue non-guaranteed interest[4].

保單保障 Policy Benefits

意外身故保障[8]
Accidental Death Benefit[8]

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[10]。

如因以下情況意外身故，忠意將賠償雙倍意外身故保障[8]，金額相等於總保費的400%[10]:

(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。

每名受保人於所有忠意簽發的保單下可獲支付之意外身故保障[8]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[10].

If such accidental death is caused by any of the following events, Generali will double the payment of Accidental Death Benefit[8] to 400% of Total Premiums[10]:

(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[8] is subject to a maximum aggregate limit of USD300,000 per Insured across all the Accidental Death Benefit[8] 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). 終期紅利[1]（如有）+
(iii). 保障累積賬戶[3]餘額（如有） -
(iv). 債項（如有）

Upon the expiration of the Policy, Generali will pay:

(i). Guaranteed Cash Value +
(ii). Terminal Dividend[1] (if any) +
(iii). Balance of the Benefit Accumulation Account[3] (if any) -
(iv). Indebtedness (if any)

保障累積賬戶[3]
Benefit Accumulation Account[3]

您可調撥已鎖定的終期紅利[2]及/或部份退保[5]金額至保障累積賬戶[3]，以累積非保證利息[4]。

您可以在不影響其他保單價值的情況下從保障累積賬戶[3]提取現金價值。

You may allocate the locked-in Terminal Dividend[2] and/or Partial Surrender[5] amount into the Benefit Accumulation Account[3] to accumulate non-guaranteed interest[4].

You may withdraw cash value from the Benefit Accumulation Account[3] without affecting other policy values.

其他選項 Other Options

貨幣轉換選項
Currency Switching Option

由第3個保單週年日起，或保費繳付年期完結後（以較後者為準），您可於每個保單週年日後30日內提交申請，要求轉換保單貨幣。此選項於每個保單年度只可行使一次，並須經忠意批准。

您可於保單貨幣之間進行轉換，包括港元（HKD）、美元（USD）、歐元（EUR）及人民幣（CNY），惟須視乎進行貨幣轉換時相關保單貨幣是否可供選用。保單簽發及貨幣轉換時可供選擇的保單貨幣，均由忠意全權酌情決定，並可能不時作出修訂。保單簽發後，除非保單持有人行使貨幣轉換選項，否則任何可供選擇保單貨幣的變更，均不會影響現有保單的保單貨幣。您可於申請貨幣轉換選項時向您的理財顧問查詢可供貨幣轉換的保單貨幣。

申請貨幣轉換選項須符合以下要求：

- 轉換後的計劃的新保單貨幣，不得與申請時現有保單的保單貨幣相同；
- 所選保單貨幣必須為忠意於申請貨幣轉換選項時按其不時全權酌情決定，在多元貨幣產品系列下之轉換後的計劃的可選保單貨幣；
- 申請一經批准，便不可撤回或更改；
- 於忠意批准您的申請時，保單不得有任何債項，亦不得有任何其他正在處理中的申請，包括但不限於理賠、增加或取消附加保障、更改保單持有人或更換受保人；
- 保單並無任何生效中的保費豁免、延長寬限期或保費假期；
- 名義金額不得低於忠意於您申請時所容許的最低名義金額；
- 任何貨幣轉換申請均須經忠意全權酌情批准。

當忠意批准您行使貨幣轉換選項的申請後，以下條件將會適用：

- 適用於轉換後的計劃的保障、產品特點、投資策略及條款及細則，可能與現有計劃有所不同。
- 行使貨幣轉換選項後的已繳總保費、名義金額、保證現金價值及非保證終期紅利：
  (i). 將根據包括但不限於以下因素釐定及調整：當時適用的兌換率（由忠意全權酌情釐定）、現有及新相關資產組合的投資收益率及資產價值，及/或由現有資產轉換至新資產所涉及的交易；及
  (ii). 可能低於或高於貨幣轉換前的相應價值。
- 保障累積賬戶的餘額將按當時適用的貨幣兌換率（由忠意酌情釐定），兌換為轉換後的計劃的新保單貨幣。該款項將按適用於轉換後的計劃的保單貨幣的非保證利率累積生息，而該利率可能高於或低於現有計劃適用的利率。

有關相關風險的詳情，請參閱「產品風險」部分。

其他選項 Other Options

貨幣轉換選項
Currency Switching Option

Available from the 3rd Policy Anniversary or after the end of Premium Payment Term (whichever is later), you can submit an application to request for switching Policy Currency within 30 days after each of the Policy Anniversary. This Option can only be exercised once per Policy Year and is subject to Generali's approval.

You may switch the Policy Currency among HK Dollar (HKD), US Dollar (USD), Euro (EUR) and Renminbi (CNY), subject to the availability of the relevant Policy Currency at the time of currency switching. The availability of the Policy Currency for policy issuance and currency switching is subject to Generali's sole discretion and may be revised from time to time. Any change in the availability of Policy Currency after policy issuance will not affect the Policy Currency of an existing Policy unless the Policyholder exercises the Currency Switching Option. You may consult your Financial Consultant regarding the Policy Currency available for selection at the time of application of Currency Switching Option.

The application for Currency Switching Option must fulfill the following requirements:

- The new Policy Currency of the Converted Plan shall not be the same as the Policy Currency of the existing Policy at the time of application;
- The selected Policy Currency must be available in the Converted Plan under the multi-currency product series as determined by Generali from time to time at its sole discretion at the time of application of the Currency Switching Option;
- Application cannot be withdrawn or changed once it is approved;
- At the time of our approval of your application, the Policy has no indebtedness and no other application(s), including but not limited to claims processing, adding or removing of supplementary benefit(s), change of Policyholder or change of Insured;
- No premium waiver, Extended Grace Period and Premium Holiday are in effect;
- The Notional Amount cannot be less than the minimum Notional amount Generali permits at the time of your application;
- Any application for currency switch is subject to approval of Generali at its sole discretion.

Upon General's approval of your application to exercise the Currency Switching Option, the following conditions will be applied:

- The benefits, product features, investment strategy, and terms and conditions of the Converted Plan may differ from those in the existing Plan.
- The Total Premiums Paid, Notional Amount, Guaranteed Cash Value and non-guaranteed Terminal Dividend after exercising the Currency Switching Option:
  (i). will be determined and adjusted based on factors including but not limited to the prevailing exchange rate (determined by Generali at its sole discretion), the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing to new assets, and
  (ii). may be lower or higher than the corresponding values before the currency switch.
- The balance of the Benefit Accumulation Account will be converted to new Policy Currency based on the prevailing exchange rate (determined by Generali at its own discretion) under the Converted Plan. Such amount will accumulate at a non-guaranteed interest rate applicable to the Policy Currency of the Converted Plan, which may be higher or lower than the interest rate applicable under the existing Plan.

Please refer to "Product Risks" section for the details of the related risks.

其他選項 Other Options

- 後備收益人選項[11]
- 延長寬限期選項[6]
- 保費假期選項[7]
- 傳承權益[13]
- 保單分拆選項[14]
- 第二保單持有人[17]
  有關服務的詳情，請參閱「忠意全面財富規劃方案」單張
- 保單托管選項[17]
  有關服務的詳情，請參閱「忠意全面財富規劃方案」單張

- Contingent Recipient Option[11]
- Extended Grace Period Option[6]
- Premium Holiday Option[7]
- Legacy Planning Option[13]
- Policy Split Option[14]
- Contingent Policyholder[17]
  Please refer to "Generali's All-in-one Legacy" Planning Solutions leaflet for details of the service
- Policy Custodian Option[17]
  Please refer to "Generali's All-in-one Legacy" Planning Solutions leaflet for details of the service

個案分享 1
Case Study 1

靈活儲蓄，跨越地域，籌劃未來

Build your future across borders, with savings that move with you.

保單持有人及受保人：
Policyholder and Insured:



Paul

投保時40歲
已婚，沒有子女
Age 40 at policy inception
Married, with no children

Paul希望透過長期儲蓄規劃，為退休作好準備，同時配合日後往外地發展事業的需要：

- 靈活轉換保單貨幣，配合未來外地生活
- 於65歲前累積約4,000,000美元作退休儲備

Paul決定投保忠意**寰意多元貨幣保險計劃**，選擇美元為保單貨幣，並繳付整付保費1,000,000美元。

Paul wants a long-term savings plan that can support his retirement goal while keeping pace with possible career moves in the future:

- Adapt to future relocation needs through currency switching flexibility; and
- Build approximately USD 4,000,000 as a retirement reserve by age 65

Paul purchases Generali **LionGlobal Multi-Currency Insurance Plan**, selects US dollar as the Policy Currency and pays a single premium of US$1,000,000.

保費繳付年期 Premium Payment Term : **整付保費 Single Premium** | **整付保費 Single Premium** : **1,000,000 美元 USD**

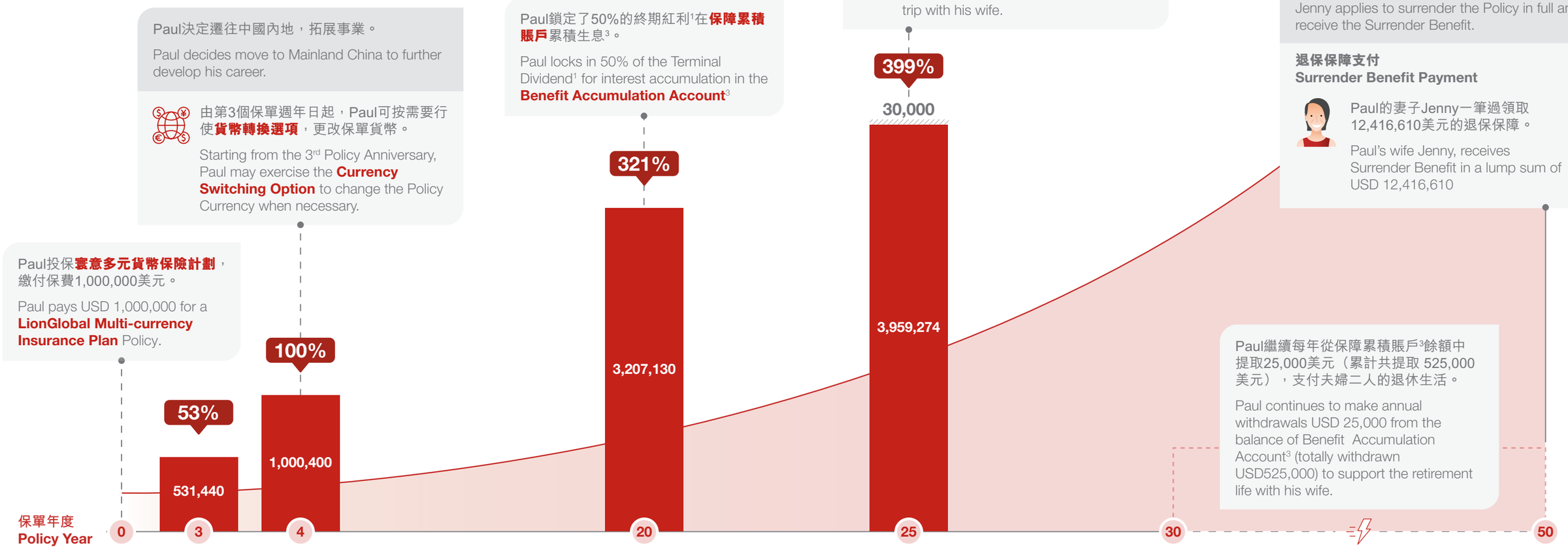
累積提取金額及總現金價值佔已繳保費總額[9]之百分比
Percentage of the Accumulated Withdrawal amount and Total Cash Value versus the Total Premiums Paid[9]

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)

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



- 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[3]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。
- 於保單期內實際支付的總現金價值可每年不同，其金額由忠意全權酌情釐定，有可能受不同因素影響而高於或低於過往已公佈的價值，及有可能低於或高於以上所示 。
- 就整付保費保單而言，由第3個保單週年日起，您可選擇於每個保單週年日後30日內行使貨幣轉換選項。此選項於每個保單年度只可行使一次。有關詳情，請參閱本產品冊子內的「計劃概覽」及「產品風險」。
- 由第15個保單週年日起，您可行使終期紅利鎖定選項[2]。有關詳情，請參閱本產品冊子內的「計劃概覽」及「產品風險」。
- 以上個案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。在保障期內行使終期紅利鎖定選項[2]及後備收款人選項[11]。保單持有人須於相關保單年度終結時作部分退保[5]，方可領取所示金額。當退保價值全數提取後，保單即告終止。
- 上述個案的金額已四捨五入至最接近的整數，上述例子實際應付金額可能因四捨五入而略有差異。
- 以上個案乃假設並只作舉例說明之用。

- Total Cash Value equals to the sum of Guaranteed Cash Value, Terminal Dividend[1] (if any) and balance of Benefit Accumulation Account[3] (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.
- The actual Total Cash Value payable throughout the duration of the Policy may vary from year to year at Generali's sole discretion, which may be greater or less than the previously declared amounts based on a number of factors and may be less or more favourable than those illustrated.
- For a single premium policy, starting from the 3rd Policy Anniversary, you can choose to exercise the Currency Switching Option within 30 days after each of the Policy Anniversary. This Option can only be exercised once per Policy Year. For more details, please refer to "Plan Summary" and "Product Risks" in this brochure.
- Starting from the 15th Policy Anniversary onwards, you can choose to exercise the Terminal Dividend Lock-In Option[2]. For more details, please refer to "Plan Summary" and "Product Risks" in this brochure.
- The above case study assumes that all premiums are paid in full when due and there is no Policy Loan. Terminal Dividend Lock-In Option[2] and Contingent Recipient Option[11] are exercised during the benefit term. To receive the amounts illustrated, the Policyholder must exercise the Partial Surrender[5] for his Policy at the end of the respective Policy Year. This Policy will be terminated when the total surrender value has been withdrawn entirely.
- The amounts illustrated in the case study above are rounded to the nearest integer. The actual amount payable in the case study above may differ slightly due to rounding differences.
- The above case study is hypothetical and strictly for illustrative purposes only.

個案分享 2
Case Study 2

今日籌劃教育，明日傳承財富

Support education goals today. Pass on legacy tomorrow.

保單持有人：
Policyholder:



Carman

投保時30歲

Age 30 at Policy inception

受保人：
Insured:



Louis

0歲
Carman的兒子
Age 0
Carman's son

Carman希望透過靈活的財富規劃，配合兒子不同人生階段的需要，同時為長遠傳承作好準備：

- 為Louis累積20萬美元教育基金
- 預留約1,300,000美元予Louis及下一代

Carman投保忠意**寰意多元貨幣保險計劃**，選擇美元為保單貨幣，保費繳付期為2年，每年繳付100,000美元。

Carman wants a flexible wealth planning solution that can support Louis (her son)'s major life milestones while preserving a long-term legacy plan :

- Build a USD200,000 education fund for Louis; and
- Preserve around USD1,300,000 as a legacy for Louis and his future generations

Carman purchases Generali **LionGlobal Multi-currency Insurance Plan** and selects USD as the Policy Currency . She decides to pay an annual premium of USD100,000 each year over a 2-year Premium Payment Term.

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[9]之百分比
Percentage of the Accumulated Withdrawal amount and Total Cash Value versus the Total Premiums Paid[9]

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)

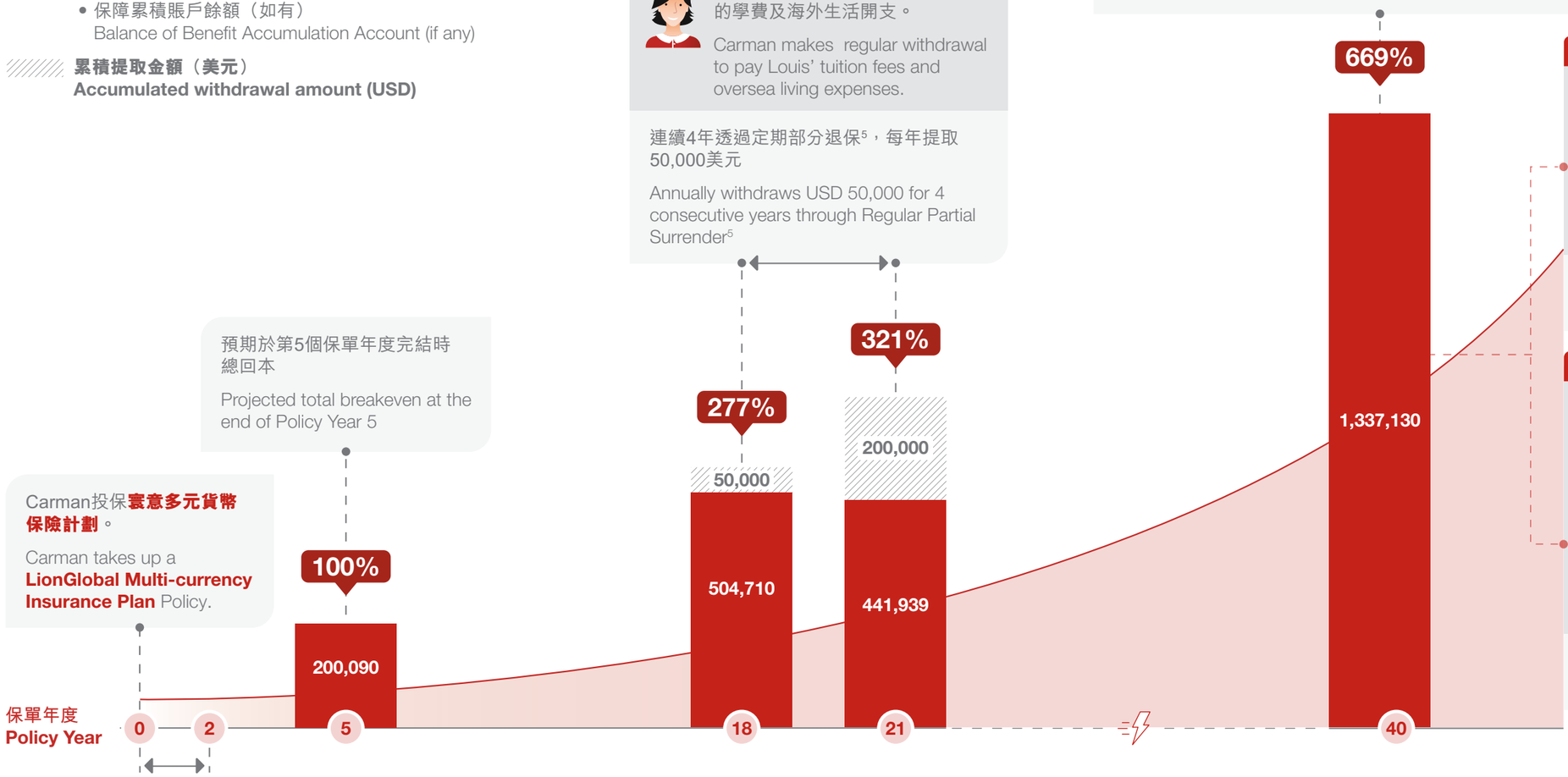
累積提取金額（美元）
Accumulated withdrawal amount (USD)

Carman將現有保單分拆為兩份價值相等的保單：
- 50%分配予兒子Louis
- 50%分配予孫女Yuri

讓摯愛有更充裕的財務資源，更靈活規劃未來。

Carman splits her existing policy into two policies of equal value:
- 50% for her son, Louis
- 50% for her granddaughter, Yuri

providing her beloveds with more financial resources to plan for their future.



第一代 1st generation

Carman定期提取款項，支付Louis的學費及海外生活開支。

Carman makes regular withdrawal to pay Louis' tuition fees and oversea living expenses.

連續4年透過定期部分退保[5]，每年提取50,000美元

Annually withdraws USD 50,000 for 4 consecutive years through Regular Partial Surrender[5]

預期於第5個保單年度完結時總回本

Projected total breakeven at the end of Policy Year 5

Carman投保**寰意多元貨幣保險計劃**。

Carman takes up a **LionGlobal Multi-currency Insurance Plan** Policy.

已繳總保費[9]：200,000美元
Total Premiums Paid[9]: USD 200,000

第二代 2nd generation

主要保單 Principal Policy



Carman的兒子Louis成為保單持有人，可按需要提取保單價值以支持事業發展 。

Carman's son Louis, become the Policyholder, he may withdraw the policy values to support his business development.

總現金價值：
Total Cash Value : **668,565 美元 USD**

第三代 3rd generation

保單分拆[14] Split Policy[14]



Louis的女兒Yuri（18歲）成為分拆保單的受保人及保單持有人。日後可按需要行使貨幣轉換選項，更改保單貨幣。

Louis's daughter, Yuri (Age 18), become the Insured and Policyholder of the Split Policy. She can exercise the Currency Switching Option to change the Policy Currency when necessary as she wishes in the future.

總現金價值：
Total Cash Value : **668,565 美元 USD**

- 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[3]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。
- 於保單期內實際支付的總現金價值可每年不同，其金額由忠意全權酌情釐定， 有可能受不同因素影響而高於或低於過往已公佈的價值，及有可能低於或高於以上所示 。
- 就2年保費繳付年期而言，由第3個保單週年日起，您可選擇於每個保單週年日後30日內行使貨幣轉換選項。此選項於每個保單年度只可行使一次。有關詳情，請參閱本產品冊子內的「計劃概覽」及「產品風險」。
- 以上個案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，並僅行使個案所述的現金提取、以及行使保單分拆選項[14]及傳承權益。保單持有人須於相關保單年度終結時作部分退保，方可領取所示金額。當退保價值全數提取後，保單即告終止。
- 上述個案的金額已四捨五入至最接近的整數，上述例子實際應付金額可能因四捨五入而略有差異。
- 以上個案乃假設並只作舉例說明之用。

- Total Cash Value equals to the sum of Guaranteed Cash Value, Terminal Dividend[1] (if any) and balance of Benefit Accumulation Account[3] (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.
- The actual Total Cash Value payable throughout the duration of the Policy may vary from year to year at Generali's sole discretion, which may be greater or less than the previously declared amounts based on a number of factors and may be less or more favourable than those illustrated.
- For a Premium Payment Term of 2 years, starting from the 3rd Policy Anniversary, you can choose to exercise the Currency Switching Option within 30 days after each of the Policy Anniversary. This Option can only be exercised once per Policy Year. For more details, please refer to "Plan Summary" and "Product Risks" in this brochure.
- The above case study assumes that all premiums are paid in full when due and there is no Policy Loan. Only the cash withdrawals, Policy Split Option[14] and Legacy Planning Option mentioned in the case study are exercised. To receive the amounts illustrated, the Policyholder must exercise the Partial Surrender for her Policy at the end of the respective Policy Year. This Policy will be terminated when the total surrender value has been withdrawn entirely.
- The amounts illustrated in the case study above are rounded to the nearest integer. The actual amount payable in the case studies above may differ slightly due to rounding differences
- The above case studies are hypothetical and strictly for illustrative purposes only.

註：

1. 終期紅利於退保（不論完全或部分退保）、受保人身故或保單終止時應付。終期紅利並非保證，及忠意可於任何時間更改終期紅利。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）。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絕對酌情權而釐訂。

2. 定期鎖定選項之申請，須最少於下一個保單週年日前2個月以書面方式提交並獲得忠意的批准。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。於靈活鎖定選項及定期鎖定選項之鎖定，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. 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款項。

4. 利率並非保證，並可能不時調整。忠意將按其絕對酌情權釐定利率。有關利率詳情，請參閱相關建議書。

5. 保證現金價值、終期紅利（如有），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。

   受限於忠意批准及當時行政規則，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，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。受限於忠意當時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。

6. 延長寬限期選項只適用於保費繳付年期為2年或5年的保單。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70歲之保單週年日。

   於保費假期結束時，本公司會延遲保單價值表及保費表。保單價值或會調整。本公司會於批准申請時發出批註以更新相關資料。

Remarks:

1. Terminal Dividend will be payable upon surrender, whether in full or partially, death of the Insured, or termination of the Policy. 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. After the request is approved, no change or cancellation of the Option is allowed. Please refer to Policy Provisions for details.

3. 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.

4. The interest rate is not guaranteed. The interest rate may change from time to time. Generali will determine the interest rate at its absolute discretion. You may refer to the illustration for the interest rate.

5. Guaranteed Cash Value, Terminal Dividend (if any), 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 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.

6. Extended Grace Period is only applicable to 2-year and 5-year Premium Payment Term. 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 70.

   At the end of premium holiday period, Generali will postpone the policy values schedule and premium schedule. The policy values may be adjusted. Generali will issue an endorsement to update the relevant information upon approval.

8. 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。

   如保單持有人持有1份或多於1份附有意外身故保障的保單，而該等保單的保單貨幣為美元以外的貨幣，所有保單的應付款項將按忠意當時全權酌情釐定的兑換率換算為美元，以計算該受保人的意外身故保障最高應付金額。

9. 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。

   為免存疑，名義金額會因行使部份退保及/或保單分拆選項而改變。

10. 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。

    為免存疑，名義金額會因行使貨幣轉換選項，部份退保及/或保單分拆選項而改變。

11. 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。

12. 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。

13. 您可由第1個保單週年日起行使更換受保人選項。申請及行使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超過75歲。

    申請及行使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。

8. Accidental 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.

   If the Policyholder holds 1 or more than 1 Policy with Accidental Death Benefit and such Policy(ies) is/are denominated in Policy Currency other than USD, the amount payable under all Policies will be converted into USD based on the prevailing exchange rate as determined by Generali at its sole discretion to calculate the maximum payable amount of the Accidental Death Benefit for the Insured.

9. 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.

   For the avoidance of doubt, Notional Amount is subject to change from exercising Partial Surrender and/or Policy Split.

10. 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.

    For the avoidance of doubt, Notional Amount is subject to change from exercising Currency Switching Option, Partial Surrender and/or Policy Split Option.

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

12. 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.

13. You may exercise Change of Insured option starting from the 1st Policy Anniversary. The application and execution 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 and execution 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. 由第3個保單週年日起，或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主要保單相同。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。

    就受保人身故時分拆保單而言，自殺條文及不得異議條文內所指的時段將由分拆生效日起計算。為處理分拆保單申請，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. 第二保單持有人及保單托管選項不構成您保單合約利益的一部分。

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價值。此金額並非等同此保單可支付的身故保障金額。

14. Starting from the 3rd Policy Anniversary or after the end of Premium Payment Term, whichever is later, you may exercise the Policy Split Option by submitting a written request on 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 Principal 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.

    For policy split upon the death of the Insured, the period of time described in the Suicide and Incontestability Clause shall be calculated from the Effective Date of Split. To process the policy split request, your Policy should have no indebtedness (if applicable) 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 approves 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. Contingent Policyholder and Policy Custodian Option do not form part of the contractual Benefit under your Policy.

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。

行使貨幣轉換選項的風險
於行使保單貨幣轉換選項後，您的保單價值組合（包括保證現金價值及終期紅利（如有））可能會作出大幅度調整。保單的預期保單總價值（包括保證現金價值及終期紅利（如有））亦可能較行使保單貨幣轉換選項前的相應價值大幅度調整（不論增加或減少），相關的調整金額可能遠低於已繳總保費。行使貨幣轉換選項時可供選擇的保單貨幣，須受適用法律及規例所規限，並由忠意全權酌情決定。轉換後的計劃可能與您現有保單的保險計劃相同或不同，因此，轉換後的計劃的產品特點、保障、選項、保單條款、產品風險、限制、投資策略及目標資產組合均可能與現有保單有所不同。

當行使貨幣轉換選項後，轉換後的計劃未必能提供保單貨幣轉換選項。這表示您其後或無法再次更改轉換後的計劃的保單貨幣；視乎轉換後的計劃的產品特點，在最不利的情況下，貨幣轉換可能只可行使一次。附加保障（如有）的保單貨幣須與基本計劃的保單貨幣相同。如現有附加保障不適用於新保單貨幣，相關附加保障將於貨幣轉換選項的申請獲批准時終止。

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.

Risk from exercising the Currency Switching Option
The mix of the policy values (including Guaranteed Cash Value and Terminal Dividend (if any)) of your Policy may be adjusted significantly after exercising the Currency Switching Option. The projected total policy values (including Guaranteed Cash Value and Terminal Dividend (if any)) of your Policy may also be adjusted significantly (either increase or decrease) from the corresponding values before exercising the Currency Switching Option. The adjustment may be considerably less than the total amount of premiums paid. The availability of Policy Currency at the time of exercising the Currency Switching Option will be subject to the applicable laws and regulations and determined in Generali's sole discretion. The Converted Plan may or may not be the same as the insurance plan as your existing Policy. Hence, the product features, benefits, options, policy terms, product risks, limitations, investment strategy and target asset mix of the Converted Plan may be different from those under your existing Policy.

The Currency Switching Option may not be available in the Converted Plan after exercising the Currency Switching Option, which means you may not be able to further change the Policy Currency of the Converted Plan and in a worst-case scenario, it may only be a one-time option depending on the Converted Plan's features. The Policy Currency of supplementary benefit(s) (if any) should be the same as the Policy Currency of the Basic Plan. If the existing supplementary benefit is not available in the new Policy Currency, the relevant supplementary benefit will be terminated when the application for exercising the Currency Switching Option is approved.

您不應僅因貨幣轉換選項而購買本產品。當您行使貨幣轉換選項時，請審慎評估現有計劃與當時可供轉換的最新計劃（可能與**寰意多元貨幣保險計劃**相同或不同）之間的差異，並考慮該最新計劃是否符合您的需要。

投資風險
本計劃可能將部分資產投資於增長型資產，而此類資產所承受的市場波動一般較債券及其他固定收益工具為高。本計劃的目標資產配置載於本產品小冊子，並可能影響本計劃的終期紅利表現。本計劃的儲蓄部分涉及投資風險及潛在虧損。如提早退保，退保價值可能遠低於已繳總保費。

非保證利益風險
本產品小冊子所示的總內部回報率及預期回本年期均屬非保證，並根據忠意按現時假設投資回報釐定的紅利水平計算。實際總內部回報率及預期回本年期可能因多項因素而有所不同，包括但不限於過往投資回報、投資前景、外幣匯率、索償、退保，以及行使貨幣轉換選項及終期紅利鎖定選項的時間及次數。因此，實際總內部回報率可能低於所示水平，而實際回本年期亦可能較所示年度為遲。

內部回報率及回本年期亦可能因**寰意多元貨幣保險計劃**所選的保費繳付年期、保單貨幣及計劃選項而有所不同。有關不同計劃選項適用的內部回報率及回本年期詳情，請參閱相關利益說明文件。個別保單貨幣或計劃選項下的總內部回報率，並不代表忠意日後推出的計劃的未來表現。

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。

匯率及貨幣風險
本計劃提供外幣保單。任何涉及保單貨幣與其他貨幣兌換的交易均須承受匯率風險，並可能受相關時間適用的政策、監管要求及/或限制規限。

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及以本地貨幣作為繳付單位。繳付之保費及支付之保障金額將會以忠意當時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。

匯率會不時波動。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。此外，如收取保障款項的貨幣與保單貨幣不同，您可能因匯率之波動而損失部分利益。

當您行使貨幣轉換選項及決定繳付保費和收取保障款項的貨幣時，應審慎考慮潛在的貨幣及匯率風險。

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。

You shall not purchase this product solely for the Currency Switching Option. Please carefully evaluate the difference between the current plan and the latest plan (may or may not the same as **LionGlobal Multi-currency Insurance Plan**) available for exchange when you exercise the Currency Switching Option and consider whether the latest plan suits your needs.

Investment Risk
The Plan may invest a portion of its assets in growth assets, which are generally subject to greater market volatility than bonds and other fixed income instruments. The target asset allocation of the Plan is set out in this product brochure and may affect the Terminal Dividend performance of the Plan. The savings component of the Plan is subject to investment risks and potential losses. In the event of early policy surrender, the surrender value may be significantly lower than the Total Premiums Paid.

Non Guaranteed Benefit Risk
The total Internal Rate of Return ("IRR") and projected breakeven year illustrated in this brochure are non-guaranteed and are based on Generali's dividend scales determined under the current assumed investment returns. The actual total IRR and projected breakeven year may vary depending on a number of factors, including but not limited to historial investment returns, investment outlook, foreign exchange rates, claims, policy surrenders, and the timing and frequency of exercising the Currency Switching Option and Terminal Dividend Lock-In Option. As a result, the actual total IRR may be lower, and the actual breakeven year may be later, than those illustrated.

The IRR and breakeven year may also vary depending on the Premium Payment Term, Policy Currency and plan options selected under **LionGlobal Multi-currency Insurance Plan**. For details of the IRR and breakeven year applicable to different plan options, please refer to the relevant benefit illustrations. The total IRR under a particular Policy Currency or plan option is not indicative of the future performance of future plans offered by Generali.

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 and Currency Risk
The Plan is available in foreign currencies. Any transactions involving conversion between Policy Currency and another currency would be exposed to exchange rate risk and may be subject to the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

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 and Generali will only pay in Policy Currency or local currency. The premium amount payable or the benefit payout amount will be converted to payment currency at the prevailing exchange rate determined by Generali at its sole discretion based on the 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. In addition, you may suffer a loss of your benefit values as a result of exchange rate fluctuations if the benefit payment currency is different from the Policy Currency.

You should consider the potential currency and exchange rate risks carefully when you exercise the Currency Switching Option and decide the payment currency for your premium and benefits.

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.

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天寬限期完結時失效而導 致您或須承受顯著的損失。

^不適用於整付保費保單。

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 lapse upon the end of the 30-day Grace Period and you may suffer a significant loss.

^Not applicable to single premium policy.

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, 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 period of 21-calendar-days. However, if the last day of the period of 21-calendar-days 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

<u>意外身故保障</u>

(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

<u>Accidental Death Benefit</u>

(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：
- 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；
- 若於寬限期、延長寬限期後仍未繳交逾期未付保費^，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。

^不適用於整付保費保單。

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;
- The premium due remains unpaid at the end of the Grace Period and Extended Grace Period^, 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).

^Not applicable to single premium policy.

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、外匯匯率、理賠經驗、保單退保，以及行使保單貨幣轉換選項及終期紅利鎖定選項的時間安排及次數。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，可較其公佈的紅利可能會上調或下調。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, foreign exchange rates, claim, policy surrender, and the timing and frequency of exercising the Currency Switching Option and Terminal Dividend Lock-In Option. 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，您可能須承受匯率風險，而該風險會因匯率波動而有所變化。相關股票類證券的計價貨幣與保單貨幣之間的匯率變動，可能影響您的保單價值。

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 and fluctuate if there are investments in the currencies other than the Policy currency. Changes in foreign exchange rates between the currencies of the underlying equity-type securities and the Policy Currency may impact your policy value.

忠意的一般投資策略是盡量減少債券及其他固定收益投資的貨幣錯配。為達致此目標，忠意一般致力使該等投資的貨幣與相關保單貨幣保持一致。如固定收益證券以保單貨幣以外的貨幣計價，忠意可能採用貨幣對沖，以協助降低外匯風險。

視乎市場狀況、可供投資的資產及當時的投資機會，部分資產可能投資於與相關保單計價貨幣不同的貨幣。在此情況下，忠意可於其認為適當時採用貨幣對沖策略，以減低外匯風險，惟忠意並無義務必須採取有關對沖措施。

投資組合的資產目前主要投資於以美元計價的投資項目。增長型資產可投資於相關保單計價貨幣以外的其他貨幣。投資貨幣的選擇及任何相關對沖安排，將由忠意根據其投資理念、投資目標、風險管理考量及適用的投資授權釐定。

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Generali 's general investment approach is to minimise currency mismatches in respect of bonds and other fixed income investments. To achieve this objective, Generali generally seeks to align the currency exposure of such investments with the currency denomination of the underlying policy. If the fixed income securities are denominated in a currency different from the Policy Currency, currency hedging may be used to help reduce foreign exchange risk.

Subject to market conditions, investment availability, and prevailing investment opportunities, certain assets may be invested in currencies different from that of the underlying policy. In such circumstances, Generali may, but is not obliged to, employ currency hedging techniques to mitigate foreign exchange risk where deemed appropriate.

The assets of the portfolio are currently predominantly invested in U.S. dollar-denominated investments. Growth-oriented assets may be invested in currencies other than the currency of the underlying policy. The selection of investment currencies and any associated hedging arrangements shall be determined by Generali in accordance with its investment philosophy, investment objectives, risk management considerations, and applicable investment mandate.

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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LionGlobal Multi-currency Insurance Plan 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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