

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]成功投保本计划，即享整付保费**4%的保费折扣优惠[2]**。

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], you can enjoy a **Premium Discount of 4% on Single Premium[2]** upon successful application of the Plan.

整付保费折扣优惠[1,2] Single Premium Discount Promotion[1,2]

指定计划 Designated Plan	保费缴付年期 Premium Payment Term	保单货币 Policy Currency	整付保费 美元 / 港元 Single Premium USD or HKD	签发年龄 Issue Age	整付保费折扣百分比[2] Single Premium Discount Percentage[2]
寰意多元货币保险计划 LionGlobal Multi-currency Insurance Plan	整付保费 Single Premium	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%**

条款及细则：
Terms and Conditions:

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。
   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.

2. 受保人的签发年龄为出生后15日至65岁，整付保费折扣优惠相等于整付保费乘以4%之保费折扣百分比。保费折扣金额将于应缴整付保费金额直接减免，客户只需缴付保费馀额。保费折扣金额之计算不包括任何额外保费、保费徵费及附加保障之保费。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。
   For Insured with issue age between 15 days after birth and Age 65, the Single Premium discount promotion is equal to the Single Premium multiplied by the 4% of premium discount. The premium discounted amount will be directly deducted from the Single Premium amount and customers only need to pay for the premium balance. Any loading premiums, levy(ies) and supplementary benefit's premium will be excluded from the calculation of the premium discount amount. 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.

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.

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