丰盛逸悦保
LionPromise Pro

终生承诺 悦享丰盛人生
Enjoy fruitful life with a lifelong promise

退休计划
Retirement Plan

GENERALI

关于我们 ABOUT US

香港忠意保险

忠意保险有限公司于1981年在香港注册为认可的保险公司，并于2016年透过忠意人寿（香港）有限公司将业务拓展至人寿保险领域。我们结合本地丰富经验及忠意集团的环球智慧，持续研发独特创新的人寿保险、一般保险、专业保险及雇员福利保险，满足客户的不同需求。

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.

忠意集团

创于1831年，忠意集团是全球最大的保险及资产管理企业之一，业务遍布全球超过50个国家。于2024年，集团的保费总收入超过952亿欧元。忠意集团拥有约87,000位员工，为7,100万位客户提供优质专业服务。集团在欧洲市场占有领先地位，业务更扩展至亚洲及拉丁美洲等地。透过提供创新及个人化的方案、优越的客户体验及全球数码化分销网络服务，致力成为客户的终身伙伴。集团亦已将可持续发展的理念全面融入业务策略，旨在为持份者创造价值，同时建立更公平、更高适应力的社会。

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.

忠意集团 — 全球领先的保险公司

香港忠意保险的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong

A.M. Best 财务实力评级

A+ (截至2024年12月)

A.M. Best
Financial Strength Rating

A+ (as of Dec 2024)

Fitch财务实力评级

AA- (截至2025年9月)

Fitch
Financial Strength Rating

AA- (as of Sep 2025)

Moody's 财务实力评级

A3 (截至2024年12月)

Moody's
Financial Strength Rating

A3 (as of Dec 2024)

2024年保费收入达

952亿 欧元

(截至2024年12月)

95.2 billion Euro

in premiums in year 2024
(as of Dec 2024)

全球50多个国家，拥有约

87,000名员工

(截至2024年12月)

Around

87,000 employees

in more than 50 countries
(as of Dec 2024)

在《财富》杂志世界
500强中位居

224位

(截至2025年9月)

Ranked

224th

in Fortune Global 500 Companies
(as of Sep 2025)

管理资产规模达

8,630亿 欧元

(截至2024年12月)

863 billion Euro

of assets under management
(as of Dec 2024)

您每天努力拼搏，渴望可在退休时享有逍遥自在的生活。忠意人寿（香港）有限公司（「本公司」）的**丰盛逸悦保**（「本计划」）提供保证每月年金金额[1]直至100岁，协助您为退休生活建立良好基础，让您在人生的新一章过上真正无经济压力的生活。

在本计划下，您可以根据自己的需要选择何时开始收取年金金额，您更可选择在不同人生阶段的人寿保障，自订自己的退休计划，助您在黄金岁月中过著精彩的生活。

You work hard every day, striving for a leisure retirement life. **LionPromise Pro** (the "Plan") from Generali Life (Hong Kong) Limited (the "Company") helps you establish a solid foundation for your retirement life through offering Guaranteed Monthly Annuity Payment[1] until age 100, allowing your new chapter of life to be truly financially stressless.

Under the Plan, you can tailor-made your retirement plan through its flexibility of choosing when to start receiving annuity payment, you can also choose the life protection for different life-stage based on your needs, enabling you to live a wonderful retirement life at your golden age.

计划特点 PLAN HIGHLIGHTS

建立退休储备，享受无忧安稳的生活

Build retirement reserve to enjoy life with comfort and security

自订不同人生阶段的保障

Personalize your protection at different life stages

自订退休计划，灵活管理财富

Tailor-made retirement plan with flexible access to your wealth

财富传承，为挚爱作出规划

Legacy planning for your loved ones

建立退休储备，享受无忧安稳的生活
Build retirement reserve to enjoy life with comfort and security

保证每月年金金额[1]直至100岁
本计划会在您指定的年金期开始年龄直至100岁（「年金期」）内提供稳定的保证每月年金金额[1]，让您安心度过黄金岁月。

保证现金价值
保单将会提供保证现金金额，助您保障财富。

保证期满奖赏
保证期满奖赏，相当于已缴总保费[2]的140%，将会在保单到期时支付。

周年红利[3]
周年红利[3]会由第5个保单周年日起开始派发，助您掌握潜在财富增值。

终期红利[4]
终期红利[4]在第5个保单周年日开始提供，让您更进一步增值财富。此红利将在保单退保（不论完全或部分退保）、提早终止（如受保人身故或保单失效）或到期时支付。

Guaranteed Monthly Annuity Payment[1] up to age 100
The Plan provides stable stream of Guaranteed Monthly Annuity Payment[1] from your designated Annuity Period Start Age until age 100 ("Annuity Period"), giving you peace of mind during your golden years.

Guaranteed Cash Value
A guaranteed amount of cash value will be provided under the policy to help secure your wealth.

Guaranteed Maturity Bonus
Guaranteed Maturity Bonus, which equals to 140% of the Total Premiums Paid[2], will be payable upon the expiration of the Policy.

Annual Dividend[3]
Annual Dividend[3] will be payable starting from the 5th Policy Anniversary to help you capture potential growth of wealth.

Terminal Dividend[4]
To help you further boost up your wealth, Terminal Dividend[4] will be available from the 5th Policy Anniversary. It will be payable in the event of policy surrender (whether in full or part), early termination (e.g. death of the Insured or lapse of the policy) or expiration of the Policy.

自订不同人生阶段的保障
Personalize your protection at different life stages

您可能在不同人生阶段有不同保障需要。因此，本计划让您选择不同阶段的保障如下：
You may have different protection needs at different life stages. Thus, the Plan offers you to choose your protection at different stages of the Policy as following:

	适用期 Applicable Period	保障金额选项 Options of Protection Amount
最低身故保障（年金期前）[5] Minimum Death Benefit (Before Annuity Period)[5]	首2个保单年度至年金期开始日期前 After the first 2 Policy Years until the day before the Annuity Period Start Date	已缴总保费[2]的105%/120%/140% 105%/120%/140% of Total Premiums Paid[2]
最低身故保障（年金期内）[5] Minimum Death Benefit (During Annuity Period)[5]	由年金期开始日期至保单到期 From Annuity Period Start Date until the expiration of the Policy	已缴总保费[2]的105%/120%/140% 105%/120%/140% of Total Premiums Paid[2]

自订退休计划，灵活管理财富
Tailor-made retirement plan with flexible access to your wealth

管理财富，配合您的退休需要

i) 自订您的年金期开始年龄
您可以自订何时开始收取您的保证每月年金金额[1]。年金期开始年龄由第5个保单周年日起至95岁。若您的退休计划有变，您可以在年金期开始前透过灵活开始选项[6]更改年金期开始年龄。

ii) 灵活锁定终期红利[7]，稳握市场良机
您可以申请终期红利锁定选项[7]以掌管您在终期红利[4]的预期回报。受限于本公司的批准以及相关条款和细则，您可以选择透过定期锁定选项[7]自动锁定终期红利[7]或灵活锁定选项[7]以自订方式锁定终期红利[7]。当锁定终期红利[7]后，终期红利[4]将会累积为周年红利[3]。

自选附加保障，以享受更多保障

本计划更提供不同的自选附加保障。您可以根据个人需要，选择进一步增加您的保障，令保障覆盖范围更全面。请联络您的保险顾问或本公司的代表以了解更多。

Manage your savings to suit your retirement needs

i) Personalize your Annuity Period Start Age
You can elect when to start receiving the Guaranteed Monthly Annuity Payment[1] by choosing the Annuity Period Start Age from the 5th Policy Anniversary to age 95. In case your retirement plan has changed, you can always change the Annuity Period Start Age through FlexiStart Option[6] before the Annuity Period starts.

ii) Flexibility to lock-in Terminal Dividend[7] for securing market upside
You may apply for Terminal Dividend Lock-in Options[7] to control over your projected return from Terminal Dividend[4]. Subject to the Company's approval and the relevant terms and conditions, you may opt to lock-in the Terminal Dividend[7] automatically through Regular Lock-in Option[7] or manually through Flexi Lock-in Option[7]. After locked-in[7], Terminal Dividend[4] will be accumulated as Annual Dividend[3].

Optional Supplementary Benefits for further protection

There are optional Supplementary Benefits offered by the Plan. You can always choose to further increase your protection by adding more comprehensive coverage based on your needs. Please contact your Insurance Advisers or the Company's Representatives to find out more.

财富传承，为挚爱作出规划
Legacy planning for your loved ones

身故保障

您可以透过所选身故保障支付方式[8]支付身故保障和任何本保单附加保障的身故保障（「总身故款项」）。您可把该金额以一笔过形式传承给受益人；或者以每月形式支付或部份形式逐步传承，为挚爱赚取保证利息。

将保单传承后代

本计划下的传承权益[9]可让您轻松地把您保单中的财富和保障无限次传承至后代。行使此权益后，保障期将会调整至新受保人的100岁，保单价值也会继续累积。

Death Benefit

You may choose how the Plan pays the Death Benefit together with any death payment from Supplementary Benefit(s) attached to the Policy ("Total Death Payment") according to your elected Death Benefit Option[8]. You may pass your accumulated legacy to beneficiary through the form of a lump sum payment; or gradually through monthly installment payment or partial payment to earn guaranteed interest for your loved ones.

Pass on the Policy through generations

The Legacy Planning Option[9] under the Plan allows you to pass your wealth and protection of the Policy to your next generations infinitely and hassle free. Upon exercising this option, the coverage period will be adjusted to age 100 of the new Insured and the policy values will continue to accumulate over time.

计划概览 Plan Summary

计划种类 Plan Type	基本计划 Basic Plan
保障年期 Benefit Term	至100岁 To age 100
保费缴付年期 Premium Payment Term	2年* / 5年* 2 years* / 5 years* * 您可以选择预缴保费（只适用于以年缴模式缴付保费的保单）以赚取预存利息[10]。 * You may opt to prepay your premium (only applicable to Policies with annual payment mode) for earning deposit interest[10].
签发年龄 Issue Age	出生后15日 - 70岁 15 days after birth - age 70
保单货币 Policy Currency	美元 USD
缴付模式 Payment Mode	年缴 / 半年缴 / 季缴 / 月缴 Annual / Semi-Annual / Quarterly / Monthly
最低名义金额[11]（以每张保单计算） Minimum Notional Amount[11] (per Policy)	see table below

保费缴付年期 Premium Payment Term	最低名义金额[11]（以每张保单计算） Minimum Notional Amount[11] (per Policy)
2年 2 years	10,000美元 USD 10,000
5年 5 years	4,000美元 USD 4,000

保單保障 Policy Benefits

保证每月年金金额[1] Guaranteed Monthly Annuity Payment[1]	• 在整个年金期内为定额和保证派发的金额。 A fixed and guaranteed amount payable throughout the whole Annuity Period.
年金期 Annuity Period	• 由您选择的年金期开始年龄起直至保单到期。 From the selected Annuity Period Start Age until the expiration of the Policy.
年金期开始年龄（预设为95岁） Annuity Period Start Age (Default at age 95)	• 选择在受保人#的第5个保单周年日至95岁之间。 Choose between the 5th Policy Anniversary and age 95 of the Insured#. # 如行使传承权益[9]以转换现时受保人至新受保人，可在新受保人的第5个保单周年日至95岁之间选择年金期开始年龄。 # If you exercised the Legacy Planning Option[9] and changed the existing Insured to a new Insured, the Annuity Period Start Age could be chosen between the 5th Policy Anniversary and age 95 of the new Insured.
灵活开始选项[6] FlexiStart Option[6]	• 您可以在年金期开始前申请灵活开始选项[6]以转换年金期开始年龄。 You may apply for the FlexiStart Option[6] for changing the Annuity Period Start Age before the Annuity Period starts.
周年红利[3] Annual Dividend[3]	• 非保证。 Non-guaranteed. • 由第5个保单周年日开始提供直至保单到期。 Available from the 5th Policy Anniversary until the expiration of the Policy.

保單保障 Policy Benefits

终期红利[4] **Terminal Dividend[4]**	• 非保证和不是永久附加在保单内。 • 由第5个保单周年日开始提供。 **终期红利锁定选项[7]:** • 由第15个保单周年日开始，您可以申请用以下方式锁定部份终期红利[7]以累积为周年红利[3]，惟须受限于60%的最高总锁定百分比： 1. **定期锁定选项[7]** • 您可以指定1%-5%当时的终期红利[4]，在指定的保单周年日起和其后的每个保单周年日自动累积为周年红利[3]。当达到最高总锁定百分比时，此选项将会自动终止。 2. **灵活锁定选项[7]** • 您可以把指定百分比的终期红利[4]以自订方式累积为周年红利[3]。 • Non-guaranteed and does not form a permanent addition to the policy. • Available from the 5th Policy Anniversary. **Terminal Dividend Lock-in Options[7]:** • Starting from the 15th Policy Anniversary, you may apply to lock-in a portion of Terminal Dividend[7] as accumulated Annual Dividend[3], subject to 60% of the maximum aggregated lock-in percentage with the following options: 1. **Regular Lock-in Option[7]** • You may specify 1%-5% of the prevailing Terminal Dividend[4] and accumulate automatically as Annual Dividend[3] from the Policy Anniversary specified by you and every Policy Anniversary thereafter. Subject to the maximum aggregated lock-in percentage, this option will be ceased automatically. 2. **Flexi Lock-in Option[7]** • You may designate a percentage of Terminal Dividend[4] for manual Annual Dividend[3] accumulation.
保证期满奖赏 **Guaranteed Maturity Bonus**	在保单到期时，本公司将会支付： (I). 已缴总保费[2]的140% Upon the expiration of the Policy, the Company will pay: (I). 140% of the Total Premiums Paid[2]
期满保障 **Maturity Benefit**	在保单到期时，本公司将会支付： (I). 保证期满奖赏 + (II). 累积保证每月年金金额[1]和其利息（如有） + (III). 累积周年红利[3]和其利息（如有） + (IV). 终期红利[4]（如有）- (V). 债项（如有） Upon the expiration of the Policy, the Company will pay: (I). Guaranteed Maturity Bonus + (II). Accumulated Guaranteed Monthly Annuity Payments[1] and its interest (if any) + (III). Accumulated Annual Dividends[3] and its interest (if any) + (IV). Terminal Dividend[4] (if any) - (V). Indebtedness (if any)

保單保障 Policy Benefits

退保保障 Surrender Benefit	在保单退保时，本公司将会支付： **在年金期前：** (I). 保证现金价值 + (II). 累积周年红利[3]和其利息（如有） + (III). 终期红利[4]（如有） - (IV). 债项（如有） **在年金期内：** (I). 保证现金价值 + (II). 累积保证每月年金金额[1]和其利息（如有） + (III). 累积周年红利[3]和其利息（如有） + (IV). 终期红利[4]（如有） - (V). 债项（如有） Upon policy surrender, the Company will pay: **Before Annuity Period:** (I). Guaranteed Cash Value + (II). Accumulated Annual Dividends[3] and its interest (if any) + (III). Terminal Dividend[4] (if any) - (IV). Indebtedness (if any) **During Annuity Period:** (I). Guaranteed Cash Value + (II). Accumulated Guaranteed Monthly Annuity Payments[1] and its interest (if any) + (III). Accumulated Annual Dividends[3] and its interest (if any) + (IV). Terminal Dividend[4] (if any) – (V). Indebtedness (if any)
身故保障 Death Benefit	• 您可以分别选择最低身故保障（年金期前）[5]及最低身故保障（年金期内）[5]，保障金额为已缴总保费[2]的105%/120%/140%。 在您不幸身故时，本公司将会支付身故保障如下： **在首2个保单年度内：** (I). 已缴总保费[2]的105% - (II). 债项（如有） **在首2个保单年度后和年金期前：** (I). (i) 最低身故保障（年金期前）[5]；或 (ii) 保证现金价值和终期红利[4]（以较高者为准） + (II). 累积周年红利[3]及其利息（如有） - (III). 债项（如有） **在年金期内：** (I). (i) 最低身故保障（年金期内）[5]；或 (ii) 保证现金价值和终期红利[4]（以较高者为准） + (II). 累积保证每月年金金额[1]和其利息（如有） + (III). 累积周年红利[3]及其利息（如有） - (IV). 债项（如有） **身故保障支付方式[8]：** 您可以选择以以下其中一个选项支付总身故款项： 1. 一笔过形式支付 2. 每月形式支付 • 您的受益人将会于5年、10年、20年、30年或其他经本公司同意的期限内每月收取固定比例的总身故款项。尚未领取的总身故款项亦可获保证利息，利率将于开始支付每月总身故款项时由本公司厘定。 3. 部份形式支付 • 您的受益人将以一笔过形式收取部份总身故款项，剩馀的金额以每月形式收取。

保單保障 Policy Benefits

身故保障 Death Benefit	
	• You can choose your Minimum Death Benefit (Before Annuity Period)[5] and Minimum Death Benefit (During Annuity Period)[5] separately, with 105%/120%/140% of Total Premiums Paid[2]. Upon your unfortunate death, the Company will pay the Death Benefit as following: **During the first 2 Policy Years:** (I). 105% of the Total Premiums Paid[2] - (II). Indebtedness (if any) **After the first 2 Policy Years and before Annuity Period:** (I). The higher of (i) Minimum Death Benefit (Before Annuity Period)[5]; or (ii) Guaranteed Cash Value and Terminal Dividend[4] (if any) + (II). Accumulated Annual Dividends[3] and its interest (if any) - (III). Indebtedness (if any) **During Annuity Period:** (I). The higher of (i) Minimum Death Benefit (During Annuity Period)[5]; or (ii) Guaranteed Cash Value and Terminal Dividend[4] (if any) + (II). Accumulated Guaranteed Monthly Annuity Payments[1] and its interest (if any) + (III). Accumulated Annual Dividends[3] and its interest (if any) - (IV). Indebtedness (if any) **Death Benefit Options[8]:** You may choose to pay the Total Death Payment according to one of the following options: 1. Lump Sum Payment 2. Monthly Installment Payment • A fixed portion of Total Death Payment will be paid to your beneficiary(ies) on a monthly basis in either 5, 10, 20, 30 years or other periods agreed by the Company. Beneficiary(ies) can also earn guaranteed interest on the Total Death Payment which is yet to be paid, the interest rate will be determined by the Company upon the start of monthly installment of the Total Death Payment. 3. Partial Payment • Your beneficiary(ies) will receive part of the Total Death Payment in a lump sum and the remaining amount in monthly installments.

其他選項 Other Options

传承权益[9] Legacy Planning Option[9]	
	当受保人依然在生和保单依然生效，您可以在缴付所有保费后和年金期开始前申请传承权益[9]更换受保人。 您可申请以下的选项： 1. 更换受保人[9] • 可以更改本保单之现时受保人至新受保人。 2. 保单延续[9] • 于受保人不幸身故后，指定受益人将会成为新受保人及/或新保单持有人。 After you have paid up all premiums and before the start of the Annuity Period, you may apply for the Legacy Planning Option[9] to change the Insured while the Insured is still alive and the Policy is still in force. You may apply for the following options: 1. Change of Insured[9] • You can change the existing Insured of the Policy to the proposed new Insured. 2. Policy Continuation[9] • If the Insured dies, the designated beneficiary will become the new Insured and/or the new Policyholder.

个案分享† Case Studies†

增值财富，提早退休 Boost up wealth for early retirement

许先生 Mr. Hui

30岁 Age 30
牙医 Dentist
已婚 Married

许先生，打算提早在50岁退休，决定投保可以让他收取稳定的保证每月年金金额[1]以及可在周年红利[3]和终期红利[4]中赚取潜在财富的**丰盛逸悦保**，可让他实现提早退休的计划。

Mr. Hui, expecting early retirement at age 50, decides to apply for **LionPromise Pro** that can provide steady stream of Guaranteed Monthly Annuity Payment[1], as well as earning potential growth of wealth from Annual Dividend[3] and Terminal Dividend[4], so he can achieve his early retirement plan.

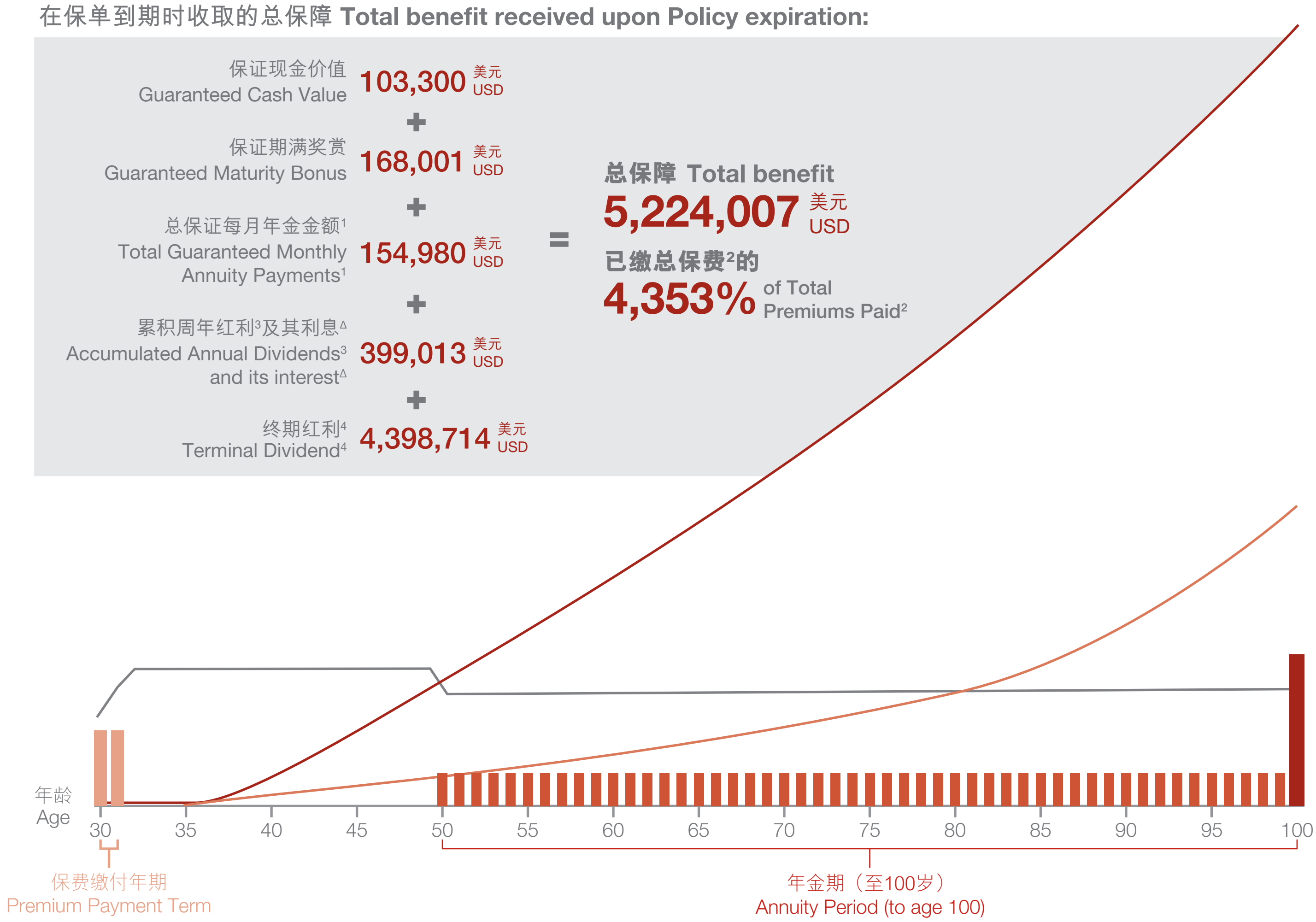
保费缴付年期 Premium Payment Term	2 年 years	保证每月年金金额[1] Guaranteed Monthly Annuity Payment[1]	258.30 美元 USD
年金期开始年龄 Annuity Period Start Age	50 岁 age	最低身故保障（年金期前）[5] Minimum Death Benefit (Before Annuity Period)[5]	140% 已缴总保费[2] Total Premiums Paid[2]
年缴保费 Annual Premium Paid	60,000 美元（总保费：120,001美元） USD (Total Premium: USD 120,001)	最低身故保障（年金期内）[5] Minimum Death Benefit (During Annuity Period)[5]	120% 已缴总保费[2] Total Premiums Paid[2]

在保单到期时收取的总保障 Total benefit received upon Policy expiration:

保证现金价值 Guaranteed Cash Value 103,300 美元 USD
\+
保证期满奖赏 Guaranteed Maturity Bonus 168,001 美元 USD
\+
总保证每月年金金额[1] Total Guaranteed Monthly Annuity Payments[1] 154,980 美元 USD
\+
累积周年红利[3]及其利息[Δ] Accumulated Annual Dividends[3] and its interest[Δ] 399,013 美元 USD
\+
终期红利[4] Terminal Dividend[4] 4,398,714 美元 USD

=

总保障 Total benefit
5,224,007 美元 USD
已缴总保费[2]的
4,353% of Total Premiums Paid[2]



年度保费 Annual Premium Payment
保证期满保障 Guaranteed Maturity Bonus
年度保证每月年金金额[1] Annual Guaranteed Monthly Annuity Payment[1]
周年红利[3] Annual Dividend[3]
身故保障 Death Benefit
终期红利[4] Terminal Dividend[4]

轻松进行财富传承 Wealth transfer at ease

唐太 Mrs. Tong

40岁 Age 40
老师 Teacher
已婚并育有一名儿子
Married with a son

唐太于40岁时投保了**丰盛逸悦保**，本计划不但可以为她提供人寿保障，而且更提供保证每月年金金额[1]，助她增值财富。唐太打算于65岁退休，并于退休期间收取保证每月年金金额[1]，让她继续实现人生大计。

Mrs. Tong applies for **LionPromise Pro** at age 40. The Plan not only provides her with life protection, but also provides Guaranteed Monthly Annuity Payment[1] and help her to grow wealth. She decides to retire at age 65 and receive Guaranteed Monthly Annuity Payment[1] during her retirement period to continue achieving her life goals.

保费缴付年期 Premium Payment Term	5 年 years	保证每月年金金额[1] Guaranteed Monthly Annuity Payment[1]	443.43 美元 USD
年金期开始年龄 Annuity Period Start Age	65 岁 age	最低身故保障（年金期前）[5] Minimum Death Benefit (Before Annuity Period)[5]	140% 已缴总保费[2] Total Premiums Paid[2]
年缴保费 Annual Premium Paid	30,000 美元（总保费：150,001美元）USD (Total Premium: USD 150,001)	最低身故保障（年金期内）[5] Minimum Death Benefit (During Annuity Period)[5]	140% 已缴总保费[2] Total Premiums Paid[2]

1st 世代 Generation → **2nd 世代 Generation**

唐太 Mrs. Tong → Kayden

唐太55岁时更改受保人[9]和保单持有人为儿子，Kayden（22岁），并把累积的财富与保障传承予他。保单价值于传承后继续累积。Kayden计划于60岁开始收取保证每月年金金额[1]。

Mrs. Tong, at age 55, changes the Insured[9] and Policyholder of the Policy to her son, Kayden (age 22), passing on the accumulated wealth and protection to him. The policy values continue to accumulate after the Policy transfer. Kayden plans to start receiving Guaranteed Monthly Annuity Payment[1] when he reaches age 60.

55 岁 age	保证现金价值 Guaranteed Cash Value	总现金价值 Total Cash Value
	150,769 美元 USD	219,468 美元 USD

2nd 世代 Generation → **3rd 世代 Generation**

Kayden → Emma

Kayden在40岁时事业有成，所以他决定透过更改受保人[9]和保单持有人把他的保单传承予女儿，Emma（18岁）。

Kayden, at age 40, is very successful on his own business, so he decides to pass on his Policy by changing the Insured[9] and Policyholder to his daughter, Emma (age 18).

40 岁 age	保证现金价值 Guaranteed Cash Value	总现金价值 Total Cash Value
	185,431 美元 USD	737,739 美元 USD

Emma 100 岁 age

保证收取金额 Guaranteed Amount Received:

保证现金价值 Guaranteed Cash Value 35,734 美元 USD
\+
总保证每月年年金额[1] Total Guaranteed Monthly Annuity Payment[1] 321,603 美元 USD
\+
保证期满奖赏 Guaranteed Maturiy Bonus 210,001 美元 USD
= 567,338 美元 USD
相等于总保费的 equivalent to 378% of Total Premium

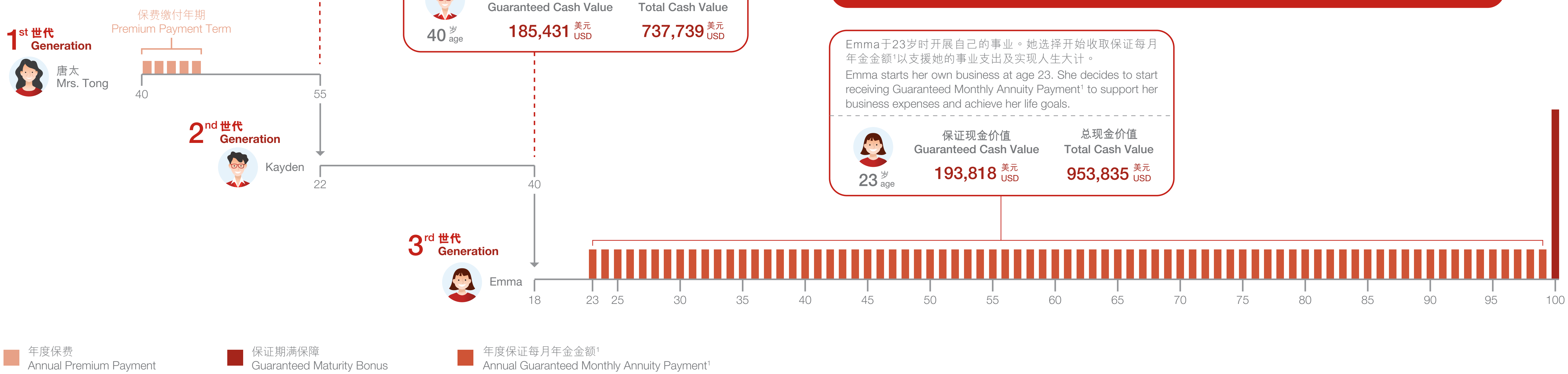
总收取金额 Total Amount Received:

保证收取金额 Guaranteed Amount Received 567,338 美元 USD
\+
累积周年红利[3]及其利息 Accumulated Annual Dividends[3] and its interest 3,323,494 美元 USD
\+
终期红利[4] Terminal Dividend[4] 39,991,227 美元 USD
= 43,882,059 美元 USD
相等于总保费的 equivalent to 29,255% of Total Premium

Emma于23岁时开展自己的事业。她选择开始收取保证每月年金金额[1]以支援她的事业支出及实现人生大计。

Emma starts her own business at age 23. She decides to start receiving Guaranteed Monthly Annuity Payment[1] to support her business expenses and achieve her life goals.

23 岁 age	保证现金价值 Guaranteed Cash Value	总现金价值 Total Cash Value
	193,818 美元 USD	953,835 美元 USD



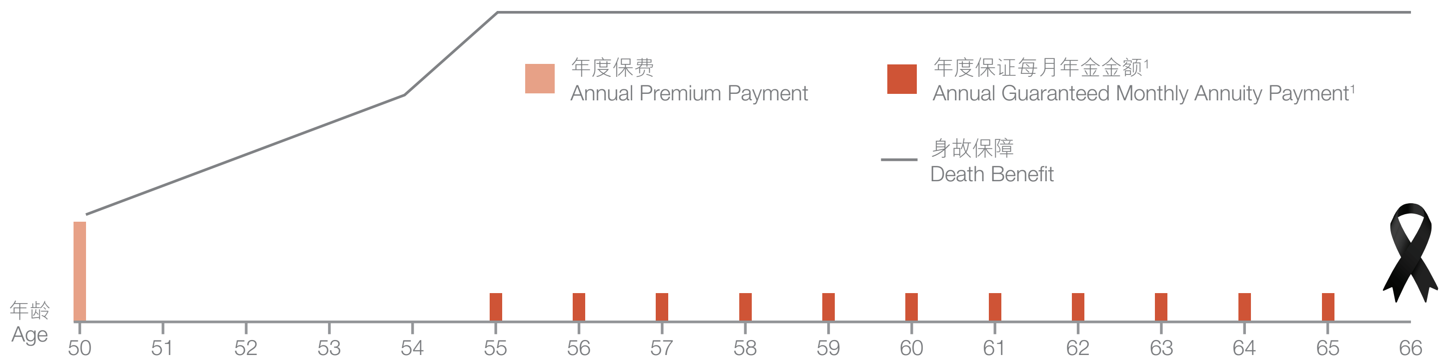
退休规划 Manage retirement savings at ease

谢先生 Mr. Tse

50岁 Age 50
银行家 Banker
单身 Single

谢先生想自订退休计划，让他可以自由选择何时退休及收取每月年金。他更可以掌握市场良机，管理财富，从而应付他人生不同阶段的需要。他在50岁时投保**丰盛逸悦保**。
Mr. Tse wants to tailor-made his own retirement plan, so he can choose when to retire and receive monthly annuity. He can also manage his savings by capturing market upside, so his needs at different life stages can be accommodated. He applies for **LionPromise Pro** at age 50.

保费缴付年期 Premium Payment Term	5 年（预缴） years (prepaid)	保证每月年金金额[1] Guaranteed Monthly Annuity Payment[1]	646.88 美元 USD
年金期开始年龄 Annuity Period Start Age	55 岁 age	最低身故保障（年金期前）[5] Minimum Death Benefit (Before Annuity Period)[5]	105% 已缴总保费[2] Total Premiums Paid[2]
年缴保费 Annual Premium Paid	100,000 美元（于预缴保费下的总保费 471,708美元） USD (Total Premium under prepayment: USD 471,708)	最低身故保障（年金期内）[5] Minimum Death Benefit (During Annuity Period)[5]	140% 已缴总保费[2] Total Premiums Paid[2]



谢先生于65时确诊癌症。他申请了灵活锁定选项[7]，锁定40%的终期红利[4]并累积为周年红利[3]，以备不时之需。
Mr. Tse diagnosed with cancer at age 65. He applies for Flexi Lock-in Option[7] to lock-in 40% of Terminal Dividend[4], accumulate as Annual Dividend[3] and leave the amount in the Policy for interest accumulation, in case of unexpected needs.

谢先生于66岁时不幸身故。受益人可以获发身故保障以提供经济援助。
Mr. Tse unfortunately dies at age 66. The beneficiary can receive Death Benefit for financial support.

于身故时收取之总保障 Total benefit received upon death:

最低身故保障（年金期内）[5]（已缴总保费[2]的140%）
Minimum Death Benefit (During Annuity Period)[5] (140% of Total Premiums Paid[2])
699,998 美元 USD

\+

总保证每月年金金额[1]
Total Guaranteed Monthly Annuity Payment[1]
85,388 美元 USD

\+

累积周年红利[3]及其利息[Δ]
Accumulated Annual Dividends[3] and its interest[Δ]
121,556 美元 USD

=

906,942 美元 USD
192% 已缴总保费[2] Total Premiums Paid[2]

备注 Notes:

† 以上个案分享假设整个保障年期内没有任何保单贷款或退保，并且假设所有保费于到期时已被全数缴付。
The above case studies assume that no policy loans are taken or no surrenders are made throughout the Benefit Term and that all premiums are paid in full when due.

Δ 以上个案分享假设保证每月年金金额[1]为现金提取及周年红利[3]以4%非保证年利率积存生息。
The above case studies assume the Guaranteed Monthly Annuity Payment[1] is cash out and Annual Dividends[3] are accumulated with non-guaranteed interest rate at 4% p.a..

注：

1. 保证每月年金金额将会在年金期内的每个保单周月日派发。您可以选择把保证每月年金金额提取为现金或可存放在保单内积存生息。利率为非保证并按本公司的绝对决定权不时厘定。

2. 已缴总保费是到期和已缴付的保费，并不包括任何额外保费和任何附加保障的保费。

3 您可以选择收取周年红利为现金或可存放在保单内积存生息。利率为非保证并按本公司的绝对决定权不时厘定。

4. 在保单开始提供终期红利和保单依然生效时，终期红利（如有）将最少每年公布一次。终期红利的实际金额（如有）在行使终期红利锁定选项或应付时按本公司的绝对决定权而厘定。

5. 最低身故保障（年金期前）和最低身故保障（年金期内）仅可在保单生效前选择。保单生效后不得更改该选择。有关最低身故保障（年金期前）和最低身故保障（年金期内）的条款和细则的详情，请参阅保单条款。

6. 所选的年龄须符合本计划预设的选项。在年金期开始后则不允许更改该项申请。灵活开始选项的申请须符合当时公司的行政规定。您可在现时年金期开始日期或新年金期开始日期（以较早者为准）至少6个月前申请灵活开始选项。有关灵活开始选项的条款和细则的详情，请参阅保单条款。

7. 有关定期锁定选项的申请须最少在下一个保单周年日前2个月提交并获得本公司的批准。当该申请获得本公司批准后即生效，而首次锁定将在紧随获批准当日的保单周年日开始进行。定期锁定选项和灵活锁定选项的锁定总百分比不得超过60%。当行使终期红利锁定选项后，本公司将根据已锁定的终期红利，相应地以本公司决定的比率来调整任何将来终期红利的金额。申请获批准后，不得更改或取消。有关终期红利锁定选项的条款和细则的详情，请参阅保单条款。

8. 身故保障的预设支付方式为一笔过形式支付。您可以在受保人身故前申请转换支付方式，此选择乃受公司当时的行政规定约束。详情请参阅保单条款。

9. 申请「更换受保人」选项必须符合当时的行政规定和以下条件：
   - 新受保人必须在行使传承权益时依然在世；
   - 新受保人必须与保单持有人有可保利益关系；
   - 新受保人的年龄必须介乎0-75岁；和
   - 新受保人的年龄不可以高于现时的受保人。

   申请「保单延续」选项必须符合当时的行政规定和以下条件：
   - 在现时受保人身故前只可以有1位受益人；
   - 新受保人必须在行使传承权益时依然在世；
   - 新受保人的年龄必须介乎0-75岁；和
   - 新受保人的年龄不可以高于现时的受保人。

   若现时受保人及保单持有人为同一人，于现时受保人不幸身故时，新受保人将会同时成为新保单持有人。

   行使传承权益后，新受保人的最低身故保障（年金期前）和最低身故保障（年金期内）将会按该保单生效前所作出的选择而厘定。

   您可以在年金期开始前最少6个月起申请传承权益。保障年期和年金期开始年龄将会根据新受保人计算。

   传承权益的条款和细则的详情请参阅保单条款。

Remarks:

1. Guaranteed Monthly Annuity Payment will be payable on each Policy Monthiversary during the Annuity Period. You may choose to receive Guaranteed Monthly Annuity Payment in cash or leave in the Policy for interest accumulation at an interest rate which is not guaranteed and shall be determined by the Company from time to time at its absolute discretion.

2. Total Premiums Paid refers to due and paid premium, excluding any substandard premiums and premiums of any supplementary benefits.

3. You may choose to receive Annual Dividend in cash or leave in the Policy for interest accumulation at an interest rate which is not guaranteed and shall be determined by the Company from time to time at its absolute discretion.

4. Terminal Dividend will be declared (if any) at least once a year provided that it is available and the policy is still in force. The actual amount of Terminal Dividend (if any) will only be determined at the Company's absolute discretion when exercising Terminal Dividend Lock-in Option or when it is payable.

5. Minimum Death Benefit (Before Annuity Period) and Minimum Death Benefit (During Annuity Period) can only be chosen before the commencement of the Policy. No change will be accepted after the Policy is inforced. Please refer to the terms and conditions in the Policy Provisions for details of Minimum Death Benefit (Before Annuity Period) and Minimum Death Benefit (During Annuity Period).

6. The selected age should match any of the pre-set options of the Plan. No change will be accepted after the commencement of Annuity Period. Application to change the FlexiStart Option is subject to the prevailing administrative rules of the Company. You may apply for the FlexiStart Option at least 6 months before existing Annuity Period Start Date or the new Annuity Period Start Date, whichever is earlier. Please refer to the terms and conditions in the Policy Provisions for details of the FlexiStart Option.

7. For Regular Lock-in Option, you are required to apply and get the Company's approval at least 2 months before the next Policy Anniversary. It will be effective upon the Company's approval and the 1st lock-in will take place on the Policy Anniversary immediately after the approval date. The aggregated lock-in percentage of both Regular Lock-in Option and Flexi Lock-in Option shall not exceed 60%. After exercising Terminal Dividend Lock-in Options, any future Terminal Dividend will be adjusted correspondingly at a rate to be determined by the Company based on the Terminal Dividends which have been locked-in. Upon approval of the request, no change or cancellation of the option is allowed. Please refer to the terms and conditions in the Policy Provisions for details of the Terminal Dividend Lock-in Options.

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

9. The application of "Change of Insured" option is subject to the 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;
   - The new Insured must be age 0-75; and
   - The new Insured cannot be aged over the existing Insured.

   The application of "Policy Continuation" option is subject to the prevailing administrative rules and the following requirements:
   - There is only 1 beneficiary before the death of the existing Insured;
   - The new Insured must be alive at the time of the Legacy Planning Option is exercised;
   - The new Insured must be age 0-75; and
   - The new Insured cannot be aged over the existing Insured.

   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.

   After exercising the Legacy Planning Option, the Minimum Death Benefit (Before Annuity Period) and Minimum Death Benefit (During Annuity Period) will follow the chosen amount before the commencement of the Policy.

   You may apply for the Legacy Planning Option at least 6 months before the Annuity Period starts. The Benefit Term and Annuity Period Start Age will be calculated according to the new Insured.

   Please refer to the terms and conditions in the Policy Provisions for details of the Legacy Planning Option.

10. 预缴保费将会存放在保费预存账户内积存生息。利息为非保证并由本公司拥有绝对决定权而不时厘定。保费预存账户的余额将会用作缴付续保保费，和/或保费征费。如在保费预账户提取、保单失效或退保保单，均须收取提取费用。有关利率、提取费用和细则详情，请参阅建议书。

11. 名义金额将会用作计算保单的保费、保证现金价值和其他保单的相关金额。此金额并非等同此保单可支付的身故保障金额。

产品风险：

信贷风险
您的保单利益须承受本公司的信贷风险，如果本公司无法按保单的承诺履行财务责任，您可能损失已缴保费和利益。

通胀风险
在决定名义金额、保证每月年金金额和检视建议书内的金额时，请考虑因通胀而引致未来生活成本上涨的风险。当实际的通胀比预计高的时候，即使本公司已经完成所有合约义务，您的实质收益可能会较预期少。

汇率风险
所有缴付之保费及支付之保障均以保单货币作单位。在本公司当时的行政规定许可下，您可申请与保单货币不同的货币作为缴付单位。缴付之保费及支付之保障金额将会以本公司最新兑换率兑换为缴付货币，该兑换率是根据相关银行的兑换率并由本公司全权厘定。兑换率会不时波动。如缴付保费的货币与保单货币不同，往后缴付的保费（如有）可能会因汇率之波动而比缴付的首次保费金额为高。

退保风险
在保障年期内，您可以提交书面申请向本公司申请退保保单。然而，提早退保后取回的利益（如有）可能会大幅度少于已缴总保费。

保费延误或漏缴
若您于保费缴付年期内停止缴付保费，并且没有通知本公司选择全面退保保单，而当时之保证现金价值加上任何累积非保证周年红利及利息（如有）的总和最少相等于逾期未付之保费加上任何债项（如有），则本公司会以带息的自动贷款形式垫支该逾期未付之保费，否则保单会于30天宽限期完结时失效而导致您或须承受显著的损失。

10. The prepayment of premium will be deposited into Premium Deposit Fund ("PDF") for interest accumulation at an interest rate which not guaranteed and determined by the Company from time to time at the Company's absolute discretion. The balance of PDF is for payment of renewal premium and/or levy. There will be early withdrawal charge upon any withdrawal from the PDF, on the lapse or surrender of the policy. Please refer to the proposal for details of the interest rate, withdrawal charge and terms.

11. The Notional Amount will be used to calculate the premiums, Guaranteed Cash Value and other relevant values under the Policy. This amount does not represent the Death Benefit amount payable under the Policy.

Product Risks:

Credit risk
Your benefits under the Policy are subject to the credit risk of the Company. If the Company 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 Guaranteed Monthly Annuity Payment, 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 the Company meets all of the contractual obligations.

Exchange Rate Risk
All premium payments and benefit payouts will be at the policy currency. Subject to the Company'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 the Company 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 the Company 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 the Company to opt for full surrender of the Policy, the Company will advance the premium due as an interest bearing's automatic loan as long as the sum of Guaranteed Cash Value and any accumulated non-guaranteed Annual Dividends with interest (if any) is at least equal to the sum of the premium in default and the Indebtedness (if any), or the Policy will be lapsed upon the end of the 30-day grace period and you may suffer a significant loss.

重要事项：

冷静期
您有权以书面通知要求本公司取消保单，并获退还所有已缴保费及保费征费（但不附带任何利息）。为行使这项权利，该取消保单的通知必须由您签署，并连同保单（如适用）由本公司在香港太古城英皇道1111号21楼于冷静期内直接收到。如果您曾经因索偿而获得赔偿，则不会获发还保费与保费征费。冷静期为紧接保单或冷静期通知书交付予您或您的指定代表之日起计的21个历日的期间（以较早者为准）。为免生疑问，交付人寿保险保单或冷静期通知书当天并不包括在计算21个历日的期间内。然而，若第21个历日当天并非工作天，则冷静期将包括随后的工作天的一天在内。冷静期通知书是由本公司在交付保单时致予您或您的指定代表的一份通知书，以就冷静期一事通知您。

宽限期
自缴付首期保费后，每次的随后保费缴款的到期日起计有30天宽限期，在此期间本保单仍然生效。

自杀
受保人由本保单的(i) 签发日、(ii) 任何保单复效生效日或(iii) 更换受保人生效日（以较后者为准）起计1年内自杀，无论自杀时神智清醒与否，本公司的责任只限于退还扣除任何已缴/应缴保障和扣除任何债项后的已缴的保费而不包括利息。如果本保单曾复效，该退还保费则以复效生效日起计已缴的保费。

保单终止
当发生下列任何一项情况（以最早者为准），保单将会自动终止：
- 受保人身故（除非已行使保单延续）；
- 保单的期满日；
- 保单被取消或完全退保；
- 未能在保费缴款到期日起计30天内缴付逾期的保费，除非该保费已由批出的自动保单贷款支付；或
- 当债项等如或多于保证现金价值和累积非保证周年红利和利息（如有）的总和时。

红利理念：
红利，即周年红利和终期红利，为非保证。本公司会根据相关产品组别的实际经验，将对红利率每年最少作出检讨和调整一次，当中包括但不限于过往投资回报、投资展望、理赔经验、退保经验等。本公司可不时更改红利。实际的红利可能较产品资料内所示的价值为高或低。

在厘定红利率时，本公司会考虑对红利作出缓和调整，为保单持有人提供较稳定的红利派发。

保单的周年红利会在每年公布。一旦由本公司公布，该年的周年红利金额即为保证。已公布的周年红利可积存在本公司生息。利息率并非保证。本公司会因应市场情况和投资表现而不时厘定相关利息率。

终期红利主要受相关投资的表现所影响，因此该金额或会不时波动，可较其公布时增加或减少。终期红利的实际金额仅在其应予支付时方会厘定。终期红利不会在保单内累积或永久附加在保单内。

有关过往红利资料，请浏览：
https://www.generali.com.hk/ZH_CN/claims_and_support/reference/generali_life。

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 the Company. To exercise this right, the notice of cancellation must be signed by you, together with the Policy (if applicable), received directly by the Company 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 the Company 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, (ii) the effective date of any reinstatement of this Policy or (iii) the effective date of change of Insured, whichever is later, the liability of the Company 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.

Termination Conditions
The Policy shall automatically terminate on the occurrence of the earliest of the following events:
- Once the Insured dies (except Policy Continuation is exercised);
- On the Expiry Date of the Policy;
- Once the Policy is cancelled or fully surrendered;
- A premium is not paid by 30 days from the due date of premium unless an Automatic Premium Loan is obtained from the Policy to settle the premium; or
- The outstanding Indebtedness equals or exceeds the sum of Guaranteed Cash Value and accumulated non-guaranteed Annual Dividends with interest (if any).

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

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

The Annual Dividend will be declared to the Policy on an annual basis. Once declared by the Company, the amount of Annual Dividend declared for the year will be guaranteed. The Annual Dividend declared can be left with the Company to accumulate with interest while the interest rate is not guaranteed and will be determined by the Company from time to time based on market conditions and investment performance.

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 does not accumulate within the Policy or form a permanent addition to the Policy.

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

投资策略：
本公司会在此产品的风险与回报之间取得平衡，并为保单持有人提供长远的价值。

以下为本产品现时的长期目标资产分配：

资产类别	目标资产分配 (%)
固定收入资产	60% - 100%
非固定收入资产	0% - 40%

实际组合或会因应市场情况而超出该等范围。

固定收入资产主要包括政府债券及投资级别的企业债券。此外，投资组合也可能投资于私募信贷及其他固定收益工具。

非固定收入资产包括但不限于上市股票、私募股权、互惠基金和直接/间接的商业/住宅物业投资，并投资在全球市场。投资策略亦可能会利用衍生工具主要用作对冲。

在考虑投资市场情况后，将不时透过资产买卖来重整组合以维持资产比例。本公司保留绝对决定权更改投资策略，若投资策略有任何重大变更，本公司将会作出通知。

股票的波动和利息率的变动可影响本计划的非保证保障和回报。本计划的非保证保障和回报同时亦受债券发行商（本计划投资的债券）的信用风险影响。若有投资在保单货币以外的其他货币的投资产品，即使本公司已利用货币对冲抵销汇率波动，汇率风险仍会存在。

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Investment Strategy:
The Company 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	60% - 100%
Non-fixed income assets	0% - 40%

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. The Company reserves the right to change the investment strategy at the Company's absolute discretion. The Company 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 the Company 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. The Company reserves the right to accept or reject any application.

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