豐盛逸悅保
LionPromise Pro

終生承諾 悅享豐盛人生
Enjoy fruitful life with a lifelong promise

退休計劃
Retirement Plan

GENERALI

關於我們
ABOUT US

香港忠意保險

忠意保險有限公司於1981年在香港註冊為認可的保險公司，並於2016年透過忠意人壽（香港）有限公司將業務拓展至人壽保險領域。我們結合本地豐富經驗及忠意集團的環球智慧，持續研發獨特創新的人壽保險、一般保險、專業保險及僱員福利保險，滿足客戶的不同需求。

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A was first registered as an authorised insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

忠意集團

創於1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2024年，集團的保費總收入超過952億歐元。忠意集團擁有約87,000位員工，為7,100萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。透過提供創新及個人化的方案、優越的客戶體驗及全球數碼化分銷網絡服務，致力成為客戶的終身夥伴。集團亦已將可持續發展的理念全面融入業務策略，旨在為持份者創造價值，同時建立更公平、更高適應力的社會。

Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of €95.2 billion in 2024. With around 87,000 employees serving 71 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

忠意集團 — 全球領先的保險公司

香港忠意保險的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong

A.M. Best 財務實力評級

A+ (截至2024年12月)

A.M. Best
Financial Strength Rating

A+ (as of Dec 2024)

Fitch財務實力評級

AA- (截至2025年9月)

Fitch
Financial Strength Rating

AA- (as of Sep 2025)

Moody's 財務實力評級

A3 (截至2024年12月)

Moody's
Financial Strength Rating

A3 (as of Dec 2024)

2024年保費收入達

952億 歐元

(截至2024年12月)

95.2 billion Euro

in premiums in year 2024
(as of Dec 2024)

全球50多個國家，擁有約

87,000名員工

(截至2024年12月)

Around

87,000 employees

in more than 50 countries
(as of Dec 2024)

在《財富》雜誌世界
500強中位居

224位

(截至2025年9月)

Ranked

224th

in Fortune Global 500 Companies
(as of Sep 2025)

管理資產規模達

8,630億 歐元

(截至2024年12月)

863 billion Euro

of assets under management
(as of Dec 2024)

您每天努力拼搏，渴望可在退休時享有逍遙自在的生活。忠意人壽（香港）有限公司（「本公司」）的**豐盛逸悅保**（「本計劃」）提供保證每月年金金額[1]直至100歲，協助您為退休生活建立良好基礎，讓您在人生的新一章過上真正無經濟壓力的生活。

於本計劃下，您可以根據自己的需要選擇何時開始收取年金金額，您更可選擇於不同人生階段的人壽保障，自訂自己的退休計劃，助您在黃金歲月中過著精彩的生活。

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.

計劃特點 PLAN HIGHLIGHTS

建立退休儲備，享受無憂安穩的生活

Build retirement reserve to enjoy life with comfort and security

自訂不同人生階段的保障

Personalize your protection at different life stages

自訂退休計劃，靈活管理財富

Tailor-made retirement plan with flexible access to your wealth

財富傳承，為摯愛作出規劃

Legacy planning for your loved ones

建立退休儲備，享受無憂安穩的生活
Build retirement reserve to enjoy life with comfort and security

保證每月年金金額[1]直至100歲
本計劃會於您指定的年金期開始年齡直至100歲（「年金期」）內提供穩定的保證每月年金金額[1]，讓您安心度過黃金歲月。

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.

保證現金價值
保單將會提供保證現金金額，助您保障財富。

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

保證期滿獎賞
保證期滿獎賞，相等於已繳總保費[2]的140%，將會於保單到期時支付。

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.

週年紅利[3]
週年紅利[3]會由第5個保單週年日起開始派發，助您掌握潛在財富增值。

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

終期紅利[4]
終期紅利[4]於第5個保單週年日開始提供，讓您更進一步增值財富。此紅利將於保單退保（不論完全或部分退保）、提早終止（如受保人身故或保單失效）或到期時支付。

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.

自訂不同人生階段的保障
Personalize your protection at different life stages

您可能於不同人生階段有不同保障需要。因此，本計劃讓您選擇不同階段的保障如下：
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:

	適用期 Applicable Period	保障金額選項 Options of Protection Amount
最低身故保障（年金期前）[5] Minimum Death Benefit (Before Annuity Period)[5]	首2個保單年度至年金期開始日期前 After the first 2 Policy Years until the day before the Annuity Period Start Date	已繳總保費[2]的105%/120%/140% 105%/120%/140% of Total Premiums Paid[2]
最低身故保障（年金期內）[5] Minimum Death Benefit (During Annuity Period)[5]	由年金期開始日期至保單到期 From Annuity Period Start Date until the expiration of the Policy	已繳總保費[2]的105%/120%/140% 105%/120%/140% of Total Premiums Paid[2]

自訂退休計劃，靈活管理財富
Tailor-made retirement plan with flexible access to your wealth

管理財富，配合您的退休需要

i) 自訂您的年金期開始年齡
您可以自訂何時開始收取您的保證每月年金金額[1]。年金期開始年齡由第5個保單週年日起至95歲。若您的退休計劃有變，您可以於年金期開始前透過靈活開始選項[6]更改年金期開始年齡。

ii) 靈活鎖定終期紅利[7]，穩握市場良機
您可以申請終期紅利鎖定選項[7]以掌管您於終期紅利[4]的預期回報。受限於本公司的批准以及相關條款及細則，您可以選擇透過定期鎖定選項[7]自動鎖定終期紅利[7]或靈活鎖定選項[7]以自訂方式鎖定終期紅利[7]。當鎖定終期紅利[7]後，終期紅利[4]將會累積為週年紅利[3]。

自選附加保障，以享受更多保障
本計劃更提供不同的自選附加保障。您可以根據個人需要，選擇進一步增加您的保障，令保障覆蓋範圍更全面。請聯絡您的保險顧問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.

財富傳承，為摯愛作出規劃
Legacy planning for your loved ones

身故保障
您可以透過所選身故保障支付方式[8]支付身故保障及任何本保單附加保障之身故保障（「總身故款項」）。您可把該金額以一筆過形式傳承給受益人；或者以每月形式支付或部份形式逐步傳承，為摯愛賺取保證利息。

將保單傳承後代
本計劃下之傳承權益[9]可讓您輕鬆地把您保單中的財富和保障無限次傳承至後代。行使此權益後，保障期將會調整至新受保人的100歲，保單價值也會繼續累積。

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.

計劃概覽 Plan Summary

計劃種類 Plan Type	基本計劃 Basic Plan
保障年期 Benefit Term	至100歲 To age 100
保費繳付年期 Premium Payment Term	2年* / 5年* 2 years* / 5 years* * 您可以選擇預繳保費（只適用於以年繳模式繳付保費的保單）以賺取預存利息[10]。 * You may opt to prepay your premium (only applicable to Policies with annual payment mode) for earning deposit interest[10].
簽發年齡 Issue Age	出生後15日 - 70歲 15 days after birth - age 70
保單貨幣 Policy Currency	美元 USD
繳付模式 Payment Mode	年繳 / 半年繳 / 季繳 / 月繳 Annual / Semi-Annual / Quarterly / Monthly
最低名義金額[11]（以每張保單計算） Minimum Notional Amount[11] (per Policy)	See table below

最低名義金額[11]（以每張保單計算）Minimum Notional Amount[11] (per Policy):

保費繳付年期 Premium Payment Term	最低名義金額[11]（以每張保單計算） 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

保證每月年金金額[1] Guaranteed Monthly Annuity Payment[1]	• 於整個年金期內為定額及保證派發的金額。 A fixed and guaranteed amount payable throughout the whole Annuity Period.
年金期 Annuity Period	• 由您選擇的年金期開始年齡起直至保單到期。 From the selected Annuity Period Start Age until the expiration of the Policy.
年金期開始年齡（預設為95歲） Annuity Period Start Age (Default at age 95)	• 選擇於受保人#的第5個保單週年日至95歲之間。 Choose between the 5th Policy Anniversary and age 95 of the Insured#. # 如行使傳承權益[9]以轉換現時受保人至新受保人，可於新受保人的第5個保單週年日至95歲之間選擇年金期開始年齡。 # 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.
靈活開始選項[6] FlexiStart Option[6]	• 您可以在年金期開始前申請靈活開始選項[6]以轉換年金期開始年齡。 You may apply for the FlexiStart Option[6] for changing the Annuity Period Start Age before the Annuity Period starts.
週年紅利[3] Annual Dividend[3]	• 非保證。 Non-guaranteed. • 由第5個保單週年日開始提供直至保單到期。 Available from the 5th Policy Anniversary until the expiration of the Policy.

保單保障 Policy Benefits

終期紅利[4] Terminal Dividend[4]	• 非保證及不是永久附加於保單內。 • 由第5個保單週年日開始提供。 **終期紅利鎖定選項[7]:** • 由第15個保單週年日開始，您可以申請用以下方式鎖定部份終期紅利[7]以累積為週年紅利[3]，惟須受限於60%之最高總鎖定百分比： 1. **定期鎖定選項[7]** • 您可以指定1%-5%當時之終期紅利[4]，於指定之保單週年日起及其後之每個保單週年日自動累積為週年紅利[3]。當達到最高總鎖定百分比時，此選項將會自動終止。 2. **靈活鎖定選項[7]** • 您可以把指定百分比之終期紅利[4]以自訂方式累積為週年紅利[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.
保證期滿獎賞 Guaranteed Maturity Bonus	於保單到期時，本公司將會支付： (I). 已繳總保費[2]的140% Upon the expiration of the Policy, the Company will pay: (I). 140% of the Total Premiums Paid[2]
期滿保障 Maturity Benefit	於保單到期時，本公司將會支付： (I). 保證期滿獎賞 + (II). 累積保證每月年金金額[1]及其利息（如有） + (III). 累積週年紅利[3]及其利息（如有） + (IV). 終期紅利[4]（如有）- (V). 債項（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	於保單退保時，本公司將會支付： **於年金期前：** (I). 保證現金價值 + (II). 累積週年紅利[3]及其利息（如有） + (III). 終期紅利[4]（如有）- (IV). 債項（如有） **於年金期內：** (I). 保證現金價值 + (II). 累積保證每月年金金額[1]及其利息（如有）+ (III). 累積週年紅利[3]及其利息（如有）+ (IV). 終期紅利[4]（如有）- (V). 債項（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	• 您可以分別選擇最低身故保障（年金期前）[5]及最低身故保障（年金期內）[5]，保障金額為已繳總保費[2]的105%/120%/140%。 於您不幸身故時，本公司將會支付身故保障如下： **於首2個保單年度內：** (I). 已繳總保費[2]的105% - (II). 債項（如有） **於首2個保單年度後及年金期前：** (I). (i) 最低身故保障（年金期前）[5]；或 (ii) 保證現金價值及終期紅利[4]（以較高者為準） + (II). 累積週年紅利[3]及其利息（如有）- (III). 債項（如有） **於年金期內：** (I). (i) 最低身故保障（年金期內）[5]；或 (ii) 保證現金價值及終期紅利[4]（以較高者為準） + (II). 累積保證每月年金金額[1]及其利息（如有） + (III). 累積週年紅利[3]及其利息（如有）- (IV). 債項（如有） **身故保障支付方式[8]：** 您可以選擇以以下其中一個選項支付總身故款項： 1. 一筆過形式支付 2. 每月形式支付 • 您的受益人將會於5年、10年、20年、30年或其他經本公司同意的期限內每月收取固定比例的總身故款項。尚未領取的總身故款項亦可獲保證利息，利率將於開始支付每月總身故款項時由本公司釐定。 3. 部份形式支付 • 您的受益人將以一筆過形式收取部份總身故款項，剩餘的金額以每月形式收取。

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

傳承權益[9] Legacy Planning Option[9]	當受保人仍然在生及保單仍然生效，您可以在繳付所有保費後及年金期開始前申請傳承權益[9]更換受保人。 您可申請以下的選項： 1. 更換受保人[9] • 可以更改本保單之現時受保人至新受保人。 2. 保單延續[9] • 於受保人不幸身故後，指定受益人將會成為新受保人及/或新保單持有人。 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.

個案分享† Case Studies†

增值財富，提早退休 Boost up wealth for early retirement

許先生 Mr. Hui

30歲 Age 30
牙醫 Dentist
已婚 Married

許先生，打算提早在50歲退休，決定投保可以讓他收取穩定的保證每月年金金額[1]及可於週年紅利[3]及終期紅利[4]中賺取潛在財富的**豐盛逸悅保**，可讓他實現提早退休的計劃。

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.

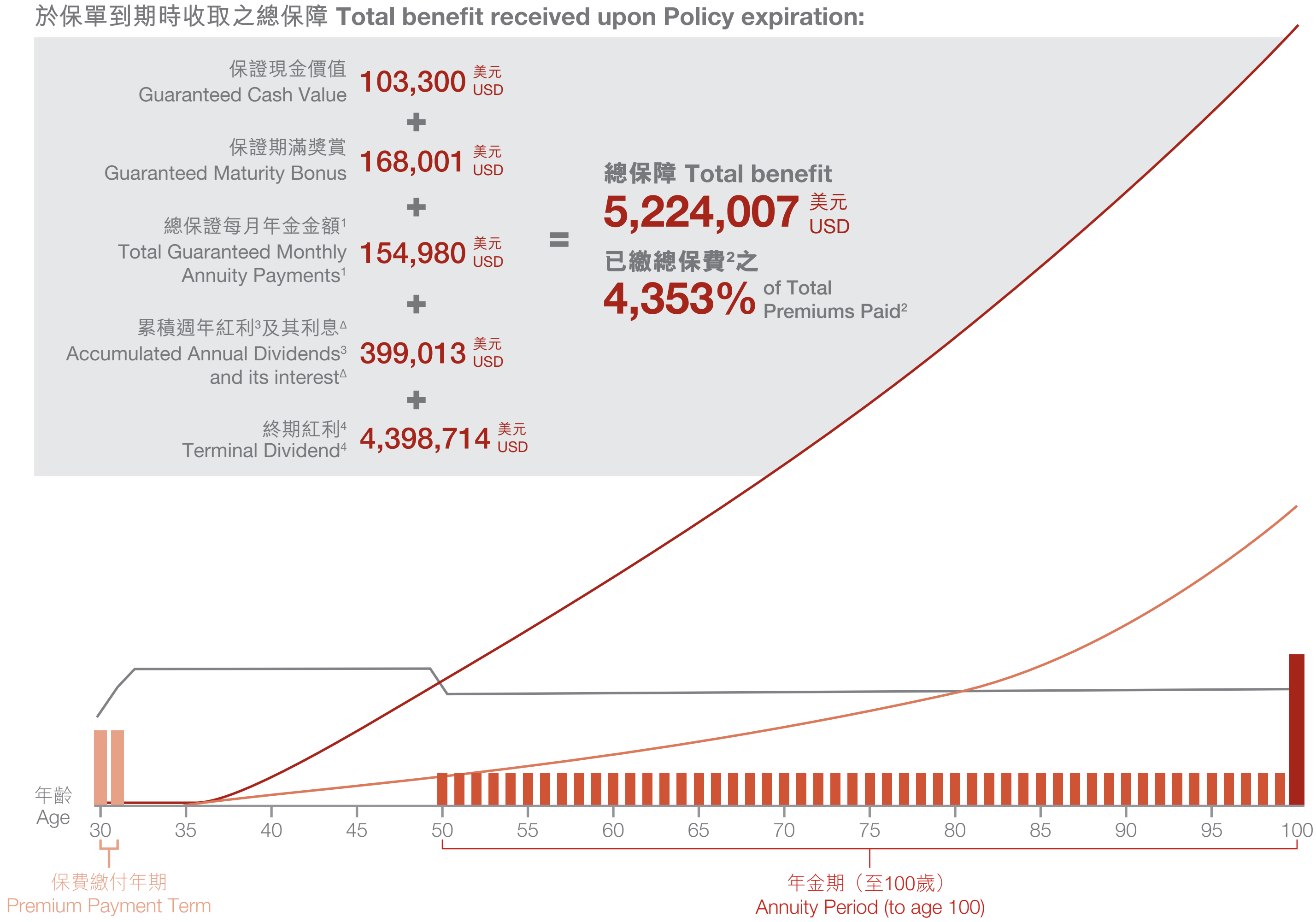
保費繳付年期 Premium Payment Term	2 年 years	保證每月年金金額[1] Guaranteed Monthly Annuity Payment[1]	258.30 美元 USD
年金期開始年齡 Annuity Period Start Age	50 歲 age	最低身故保障（年金期前）[5] Minimum Death Benefit (Before Annuity Period)[5]	140% 已繳總保費[2] Total Premiums Paid[2]
年繳保費 Annual Premium Paid	60,000 美元（總保費：120,001美元） USD (Total Premium: USD 120,001)	最低身故保障（年金期內）[5] Minimum Death Benefit (During Annuity Period)[5]	120% 已繳總保費[2] Total Premiums Paid[2]

於保單到期時收取之總保障 Total benefit received upon Policy expiration:

保證現金價值 Guaranteed Cash Value 103,300 美元 USD
+
保證期滿獎賞 Guaranteed Maturity Bonus 168,001 美元 USD
+
總保證每月年金金額[1] Total Guaranteed Monthly Annuity Payments[1] 154,980 美元 USD
+
累積週年紅利[3]及其利息[Δ] Accumulated Annual Dividends[3] and its interest[Δ] 399,013 美元 USD
+
終期紅利[4] Terminal Dividend[4] 4,398,714 美元 USD

=

總保障 Total benefit
5,224,007 美元 USD
已繳總保費[2]之
4,353% of Total Premiums Paid[2]



年度保費 Annual Premium Payment
保證期滿保障 Guaranteed Maturity Bonus
年度保證每月年金金額[1] Annual Guaranteed Monthly Annuity Payment[1]
週年紅利[3] Annual Dividend[3]
身故保障 Death Benefit
終期紅利[4] Terminal Dividend[4]

輕鬆進行財富傳承 Wealth transfer at ease

唐太 Mrs. Tong

40歲 Age 40
老師 Teacher
已婚並育有一名兒子
Married with a son

唐太於40歲時投保了**豐盛逸悅保**，本計劃不但可以為她提供人壽保障，而且更提供保證每月年金金額[1]，助她增值財富。唐太打算於65歲退休，並於退休期間收取保證每月年金金額[1]，讓她繼續實現人生大計。

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.

保費繳付年期 Premium Payment Term	5 年 years	保證每月年金金額[1] Guaranteed Monthly Annuity Payment[1]	443.43 美元 USD
年金期開始年齡 Annuity Period Start Age	65 歲 age	最低身故保障（年金期前）[5] Minimum Death Benefit (Before Annuity Period)[5]	140% 已繳總保費[2] Total Premiums Paid[2]
年繳保費 Annual Premium Paid	30,000 美元（總保費：150,001美元） USD (Total Premium: USD 150,001)	最低身故保障（年金期內）[5] Minimum Death Benefit (During Annuity Period)[5]	140% 已繳總保費[2] Total Premiums Paid[2]

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

唐太 Mrs. Tong → Kayden

唐太55歲時更改受保人[9]及保單持有人為兒子，Kayden（22歲），並把累積的財富與保障傳承予他。保單價值於傳承後繼續累積。Kayden計劃於60歲開始收取保證每月年金金額[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 歲 age	保證現金價值 Guaranteed Cash Value	總現金價值 Total Cash Value
	150,769 美元 USD	219,468 美元 USD

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

Kayden → Emma

Kayden於40歲時事業有成，所以他決定透過更改受保人[9]及保單持有人把他的保單傳承予女兒，Emma（18歲）。

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 歲 age	保證現金價值 Guaranteed Cash Value	總現金價值 Total Cash Value
	185,431 美元 USD	737,739 美元 USD

Emma 100 歲 age

保證收取金額 Guaranteed Amount Received:

保證現金價值 Guaranteed Cash Value 35,734 美元 USD
\+ 總保證每月年金金額[1] Total Guaranteed Monthly Annuity Payment[1] 321,603 美元 USD
\+ 保證期滿獎賞 Guaranteed Maturiy Bonus 210,001 美元 USD
= 567,338 美元 USD
相等於總保費的 equivalent to 378% of Total Premium

總收取金額 Total Amount Received:

保證收取金額 Guaranteed Amount Received 567,338 美元 USD
\+ 累積週年紅利[3]及其利息 Accumulated Annual Dividends[3] and its interest 3,323,494 美元 USD
\+ 終期紅利[4] Terminal Dividend[4] 39,991,227 美元 USD
= 43,882,059 美元 USD
相等於總保費的 equivalent to 29,255% of Total Premium

Emma於23歲時開展自己的事業。她選擇開始收取保證每月年金金額[1]以支援她的事業支出及實現人生大計。

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 歲 age	保證現金價值 Guaranteed Cash Value	總現金價值 Total Cash Value
	193,818 美元 USD	953,835 美元 USD

年度保費 Annual Premium Payment
保證期滿保障 Guaranteed Maturity Bonus
年度保證每月年金金額[1] Annual Guaranteed Monthly Annuity Payment[1]

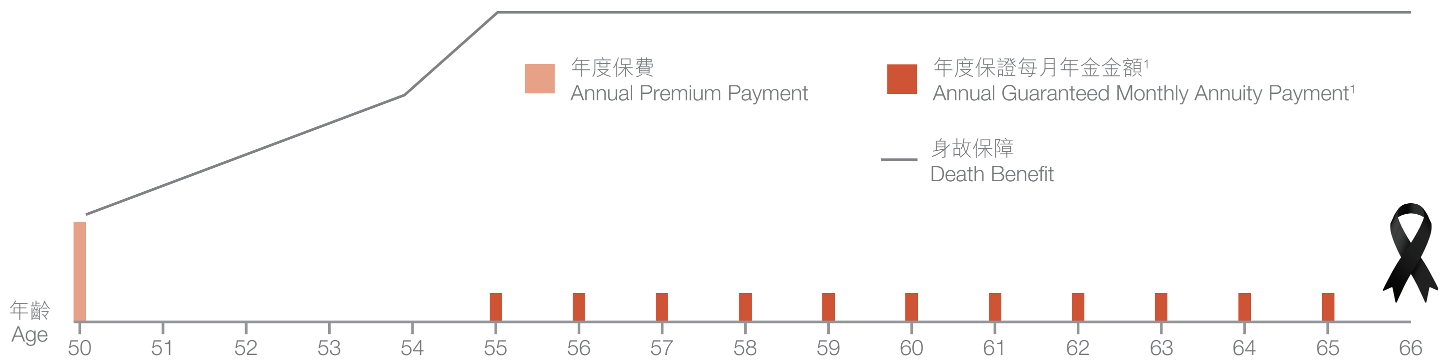
退休規劃 Manage retirement savings at ease

謝先生 Mr. Tse

50歲 Age 50
銀行家 Banker
單身 Single

謝先生想自訂退休計劃，讓他可以自由選擇何時退休及收取每月年金。他更可以掌握市場良機，管理財富，從而應付他人生不同階段的需要。他於50歲時投保**豐盛逸悅保**。
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.

保費繳付年期 Premium Payment Term	5 年（預繳）years (prepaid)	保證每月年金金額[1] Guaranteed Monthly Annuity Payment[1]	646.88 美元 USD
年金期開始年齡 Annuity Period Start Age	55 歲 age	最低身故保障（年金期前）[5] Minimum Death Benefit (Before Annuity Period)[5]	105% 已繳總保費[2] Total Premiums Paid[2]
年繳保費 Annual Premium Paid	100,000 美元（於預繳保費下的總保費 471,708美元）USD (Total Premium under prepayment: USD 471,708)	最低身故保障（年金期內）[5] Minimum Death Benefit (During Annuity Period)[5]	140% 已繳總保費[2] Total Premiums Paid[2]



謝先生於65時確診癌症。他申請了靈活鎖定選項[7]，鎖定40%的終期紅利[4]並累積為週年紅利[3]，以備不時之需。
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.

謝先生於66歲時不幸身故。受益人可以獲發身故保障以提供經濟援助。
Mr. Tse unfortunately dies at age 66. The beneficiary can receive Death Benefit for financial support.

於身故時收取之總保障 Total benefit received upon death:

最低身故保障（年金期內）[5]（已繳總保費[2]的140%）Minimum Death Benefit (During Annuity Period)[5] (140% of Total Premiums Paid[2])	699,998 美元 USD		
+			
總保證每月年金金額[1] Total Guaranteed Monthly Annuity Payment[1]	85,388 美元 USD	=	906,942 美元 USD 192% 已繳總保費[2] Total Premiums Paid[2]
+			
累積週年紅利[3]及其利息[Δ] Accumulated Annual Dividends[3] and its interest[Δ]	121,556 美元 USD		

備註 Notes:

[†] 以上個案分享假設整個保障年期內沒有任何保單貸款或退保，並且假設所有保費於到期時已被全數繳付。
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] 以上個案分享假設保證每月年金金額[1]為現金提取及週年紅利[3]以4%非保證年利率積存生息。
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..

註：

1. 保證每月年金金額將會於年金期內的每個保單週月日派發。您可以選擇把保證每月年金金額提取為現金或可存放於保單內積存生息。利率為非保證並按本公司之絕對決定權不時釐定。

2. 已繳總保費是到期及已繳付的保費，並不包括任何額外保費及任何附加保障的保費。

3 您可以選擇收取週年紅利為現金或可存放於保單內積存生息。利率為非保證並按本公司之絕對決定權不時釐定。

4. 於保單開始提供終期紅利及保單仍然生效時，終期紅利（如有）將最少每年公佈一次。終期紅利的實際金額（如有）於行使終期紅利鎖定選項或應付時按本公司之絕對決定權而釐定。

5. 最低身故保障（年金期前）及最低身故保障（年金期內）僅可於保單生效前選擇。保單生效後不得更改該選擇。有關最低身故保障（年金期前）及最低身故保障（年金期內）之條款及細則的詳情，請參閱保單條款。

6. 所選之年齡須符合本計劃預設之選項。於年金期開始後則不允許更改該項申請。靈活開始選項之申請須符合當時公司的行政規定。您可於現時年金期開始日期或新年金期開始日期（以較早者為準）至少6個月前申請靈活開始選項。有關靈活開始選項之條款及細則的詳情，請參閱保單條款。

7. 有關定期鎖定選項之申請須最少於下一個保單週年日前2個月提交並獲得本公司的批准。當該申請獲得本公司批准後即生效，而首次鎖定將於緊隨獲批准當日之保單週年日開始進行。定期鎖定選項及靈活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，本公司將根據已鎖定的終期紅利，相應地以本公司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。有關終期紅利鎖定選項之條款及細則的詳情，請參閱保單條款。

8. 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，此選擇乃受公司當時的行政規定約束。詳情請參閱保單條款。

9. 申請「更換受保人」選項必須符合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；
   - 新受保人的年齡必須介乎0-75歲；及
   - 新受保人的年齡不可以高於現時的受保人。

   申請「保單延續」選項必須符合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；
   - 新受保人的年齡必須介乎0-75歲；及
   - 新受保人的年齡不可以高於現時的受保人。

   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。

   行使傳承權益後，新受保人的最低身故保障（年金期前）及最低身故保障（年金期內）將會按該保單生效前所作出之選擇而釐定。

   您可以在年金期開始前最少6個月起申請傳承權益。保障年期及年金期開始年齡將會根據新受保人計算。

   傳承權益之條款及細則的詳情請參閱保單條款。

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. 預繳保費將會存放於保費預存賬戶內積存生息。利息為非保證並由本公司擁有絕對決定權而不時釐定。保費預存賬戶之餘額將會用作繳付續保保費，及/或保費徵費。如於保費預賬戶提取、保單失效或退保保單，均須收取提取費用。有關利率、提取費用及細則詳情，請參閱建議書。

11. 名義金額將會用作計算保單的保費、保證現金價值及其他保單的相關金額。此金額並非等同此保單可支付的身故保障金額。

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.

產品風險：

信貸風險
您的保單利益須承受本公司的信貸風險，如果本公司無法按保單的承諾履行財務責任，您可能損失已繳保費及利益。

通脹風險
於決定名義金額、保證每月年金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，即使本公司已經完成所有合約義務，您的實質收益可能會較預期少。

匯率風險
所有繳付之保費及支付之保障均以保單貨幣作單位。在本公司當時的行政規定許可下，您可申請與保單貨幣不同的貨幣作為繳付單位。繳付之保費及支付之保障金額將會以本公司最新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本公司全權釐定。兌換率會不時波動。如繳付保費的貨幣與保單貨幣不同，往後繳付的保費（如有）可能會因匯率之波動而比繳付的首次保費金額為高。

退保風險
於保障年期內，您可以提交書面申請向本公司申請退保保單。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。

保費延誤或漏繳
若您於保費繳付年期內停止繳付保費，並且沒有通知本公司選擇全面退保保單，而當時之保證現金價值加上任何累積非保證週年紅利及利息（如有）的總和最少相等於逾期未付之保費加上任何債項（如有），則本公司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。

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.

重要事項：

冷靜期
您有權以書面通知要求本公司取消保單，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）由本公司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。冷靜期通知書是由本公司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、(ii) 任何保單復效生效日或(iii) 更換受保人生效日（以較後者為準）起計1年內自殺，無論自殺時神智清醒與否，本公司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。

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（除非已行使保單延續）；
- 保單的期滿日；
- 保單被取消或完全退保；
- 未能於保費繳款到期日起計30天內繳付逾期的保費，除非該保費已由批出之自動保單貸款支付；或
- 當債項等如或多於保證現金價值及累積非保證週年紅利及利息（如有）的總和時。

紅利理念：
紅利，即週年紅利及終期紅利，為非保證。本公司會根據相關產品組別的實際經驗，將對紅利率每年最少作出檢討及調整一次，當中包括但不限於過往投資回報、投資展望、理賠經驗、退保經驗等。本公司可不時更改紅利。實際的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，本公司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。

保單的週年紅利會於每年公佈。一旦由本公司公佈，該年的週年紅利金額即為保證。已公佈之週年紅利可積存於本公司生息。利息率並非保證。本公司會因應市場情況及投資表現而不時釐定相關利息率。

終期紅利主要受相關投資的表現所影響，因此該金額或會不時波動，可較其公佈時增加或減少。終期紅利的實際金額僅於其應予支付時方會釐定。終期紅利不會於保單內累積或永久附加於保單內。

有關過往紅利資料，請瀏覽：
https://www.generali.com.hk/ZH_HK/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.

投資策略：
本公司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	60% - 100%
非固定收入資產	0% - 40%

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。本公司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，本公司將會作出通知。

股票的波動和利息率的變動可影響本計劃的非保證保障及回報。本計劃的非保證保障及回報同時亦受債券發行商（本計劃投資的債券）的信用風險影響。若有投資於保單貨幣以外的其他貨幣的投資產品，即使本公司已利用貨幣對沖抵銷匯率波動，匯率風險仍會存在。

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Investment Strategy:
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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