

跨越創富2保險計劃 LionTycoon Beyond 2 Insurance Plan



靈活分配財富
世代無限傳承

Flexible wealth distributions.
Inherits your legacy through generations.

儲蓄及人壽計劃
Savings and Life Plan





跨越創富2保險計劃（「本計劃」）是一份長線儲蓄及分紅人壽計劃，由忠意人壽（香港）有限公司（「忠意」）承保。本計劃提供高額預期回報，讓您能夠於豐盛的未來實現人生里程碑。本計劃助您財富增值，並可讓您靈活輕鬆地把財富世代相傳。

LionTycoon Beyond 2 Insurance Plan (the “Plan”) is a long-term savings and participating life insurance plan underwritten by Generali Life (Hong Kong) Limited (“Generali”). The Plan offers high projected returns for you to achieve your life milestones in your prosperous future. The Plan helps you to grow your wealth, provides flexibility and ease for you to create a legacy for your future generations.

計劃特點 PLAN HIGHLIGHTS



運用潛在回報奠下
穩健財富基石

Grow your savings foundation
with potential returns



靈活管理財富，
達至理財目標

Flexible access to your wealth for
realizing your financial goals



預先規劃，
應對始料不及的情況

Plan ahead for
unforeseen situations



支援您應對
財政狀況

Support you against
financial difficulties



財富傳承，
為摯愛作出規劃

Legacy planning for
your loved ones



運用潛在回報奠下穩健財富基石

Grow your savings foundation with potential returns

本計劃以3種方式助您的財富最大化：

i) **保證現金價值**

本計劃的保證現金金額隨年遞增，助您保障財富。

ii) **終期紅利¹**

本計劃由保費繳付年期完結時之保單週年日開始提供終期紅利¹，讓您更進一步增值財富。終期紅利¹為非保證，忠意會於保單退保（不論完全或部份退保）、提早終止（如受保人身故或保單失效）或到期時支付終期紅利¹。

iii) **保障累積賬戶**

明白到您可能隨著人生不同階段而對穩定性追求增加，本計劃特設保障累積賬戶，讓您把非保證金額變為保證。您可調撥非保證終期紅利¹及/或部份退保金額²至此賬戶。當調撥完成後，該金額便為既得並可積存於賬戶內賺取非保證利息³。

The Plan helps you grow your wealth with 3 saving elements:

i) **Guaranteed Cash Value**

The Plan grows over the years with a cash value that is guaranteed to help secure your wealth.

ii) **Terminal Dividend¹**

From the Policy Anniversary upon the end of the Premium Payment Term, the Plan provides Terminal Dividend¹ for an extra growth of your wealth. Terminal Dividend¹ is not guaranteed and Generali will pay the Terminal Dividend¹ upon 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.

iii) **Benefit Accumulation Account**

Knowing you may want more certainty as you progress through life, the Plan allows you to turn the non-guaranteed amount to guaranteed through the specially designed Benefit Accumulation Account. You may allocate the non-guaranteed Terminal Dividend¹ and/or partial surrender amount² to this account. After allocation, the amount will be vested and you may earn non-guaranteed interest³ by leaving it in this account.



靈活管理財富，達至理財目標

Flexible access to your wealth for realizing your financial goals

本計劃提供高靈活度，讓您可以管理保單的財富及資金，配合您的個人需要。

i) **靈活鎖定終期紅利⁴，穩握市場良機**

由第15個保單週年日開始，您可以申請終期紅利鎖定選項⁴以掌管您於終期紅利¹的預期回報。受限於忠意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⁴自動鎖定終期紅利⁴或靈活鎖定選項⁴以自訂方式鎖定終期紅利⁴。當鎖定終期紅利⁴後，您可把終期紅利¹存放於保障累積賬戶內累積非保證利息³或提取現金作使用。

ii) **多項現金提取選擇**

您可以選擇每年自動或自行部份退保²本保單以提取現金。您亦可把部份退保²之金額存放於保障累積賬戶內累積非保證利息³。

您可以隨時從保障累積賬戶中提取儲蓄金額⁵，從而應付您的財務需要。

The Plan offers you great flexibility for managing your savings in the Policy and cash flow to suit your personal needs.

i) **Flexibility to lock-in Terminal Dividend⁴ for securing market upside**

Starting from 15th Policy Anniversary onwards, you may apply for Terminal Dividend Lock-in Options⁴ to control over your projected return from Terminal Dividend¹. Subject to Generali's approval and the relevant terms and conditions, you may opt to lock-in the Terminal Dividend⁴ automatically through Regular Lock-in Option⁴ or manually through Flexi Lock-in Option⁴. After locked-in⁴, you may leave the Terminal Dividend¹ in the Benefit Accumulation Account for accumulating non-guaranteed interest³ or cash it out.

ii) **Various cash withdrawal options**

You may partially surrender² the Policy automatically on annual interval or manually, to cash out from the Policy. You may also accumulate the partial surrender² amount in the Benefit Accumulation Account for non-guaranteed interest³.

You can flexibly withdraw savings from the Benefit Accumulation Account at any time⁵ to accommodate your financial needs.



預先規劃，應對始料不及的情況 Plan ahead for unforeseen situations

後備收益人選項⁶

受限於忠意的批准，您可指定一個人成為後備收益人。若不幸遇上任何事故，而受保人被診斷為精神上無行為能力之人士⁷而無能力處理和管理其財產及事務，後備收益人可申請收取該申請獲批准當日之退保保障。

後備收益人可及時從此選項得到經濟援助，而無須進行繁複的法律程序。

Contingent Recipient Option⁶

You may assign a person to be the Contingent Recipient, subject to the approval of Generali. In case of any mishaps and the Insured is diagnosed as a Mentally Incapacitated Person⁷, in which he/she can no longer manage and administer property and affairs, the Contingent Recipient may apply for receiving the Surrender Benefit as at the date of approval of the application.

With this option, the Contingent Recipient can get speedy financial relief without going through complicated legal processes.



呂先生投保了**跨越創富2保險計劃**。他是此保單的受保人及保單持有人。由於他有腦退化症的家族病史，他決定指定太太為後備收益人。

Mr. Lui applied for **LionTycoon Beyond 2 Insurance Plan**. He is the Insured and Policyholder of the Policy. Since he has a family history on dementia, he decided to assign his wife as the Contingent Recipient.



呂先生不幸確診患上腦退化症，並被診斷為精神上無行為能力之人士⁷。

Mr. Lui is unfortunately diagnosed with dementia and confirmed as a Mentally Incapacitated Person⁷.



幸好，呂先生已指定太太為後備收益人，太太可及時行使於後備收益人選項⁶下的權利，領取退保保障來支付醫療費用及日常開支。

Fortunately, Mr. Lui has already designated his wife as the Contingent Recipient, for this reason his wife can promptly exercise her right under the Contingent Recipient Option⁶ to receive the Surrender Benefit in covering medical fees and daily expenses.



支援您應對財政狀況 Support you against financial difficulties

本計劃中的延伸保障可讓您在不同預期以外的情況下得到支援，使您和您的摯愛可以安心地享受生活。

延長寬限期選項⁸

由首個保單週年日起，您可透過延長寬限期選項⁸把寬限期由30日延長至180日（「延長寬限期」），助您解決燃眉之急，而無需擔心失去保單的保障。此選項可於保費繳付年內行使1次。

保費假期選項⁹

由第2個保單週年日及受保人年齡達70歲前，您可享受長達2年的保費假期，以配合您的財務需要。於保費假期期間，忠意會暫緩您的保費，所有現金價值將會與保費假期前相同。於保費假期期間，您仍可於本計劃下得到保障。

The extended benefits embedded in the Plan will always support you under different unexpected circumstances, allowing you and your loved ones to sit back and enjoy life at ease.

Extended Grace Period Option⁸

From the 1st Policy Anniversary onwards, you may extend the Grace Period from 30 days to 180 days ("Extended Grace Period") with the Extended Grace Period Option⁸ to relieve any pressing financial urgencies without worrying about losing protection from your Policy. You can exercise this option once during the Premium Payment Term.

Premium Holiday Option⁹

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 financial needs. During the Premium Holiday, Generali will defer your premium payment, while keeping all cash values same as the date before the Premium Holiday. You will still enjoy protection under the Plan during the Premium Holiday.

意外身故保障¹⁰

如受保人不幸意外身故，忠意將會支付身故保障及額外意外身故保障¹⁰。意外身故保障¹⁰之金額相等於200%總保費¹¹。

萬一該意外身故由指定情況引致（請參閱「計劃概覽」部份），忠意將會提供雙倍意外身故保障¹⁰，金額相等於400%總保費¹¹，協助您的摯愛度過突如其來的困難時刻。

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；您可以隨時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忠意的代表以了解更多。

Accidental Death Benefit¹⁰

In the event of unfortunate death of the Insured due to an Accident, Generali will pay the Death Benefit together with an additional Accidental Death Benefit¹⁰. The Accidental Death Benefit¹⁰ is equivalent to 200% of Total Premiums¹¹.

In case such accidental death is due to designated events (please refer to the "Plan Summary"), Generali will double the Accidental Death Benefit¹⁰ to a total of 400% of Total Premiums¹¹, to help your beloved overcome the sudden hardship.

Optional Supplementary Benefits for further protection

The Plan offers optional Supplementary Benefits; you can always choose to top up your protection by adding more comprehensive coverage. Please contact your Insurance Advisers or Generali's Representatives to find out more.



財富傳承，為摯愛作出規劃

Legacy planning for your loved ones

將保單傳承後代

您可以行使下列任何一項傳承權益¹²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，保單價值會繼續累積，保障年期亦將會調整到直至新受保人的138歲。

(I). 更換受保人¹²

- 可以更改本保單之現時受保人至新受保人。

(II). 保單延續¹²

- 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。

Pass on the Policy through generations

You may exercise any of the following Legacy Planning Option¹² to pass your wealth and protection of the Policy down through generations infinitely and in a hassle-free manner. Once you have exercised the option, the policy values will continue to grow over time and the benefit term will be adjusted to last until age 138 of the new Insured.

(I). Change of Insured¹²

- You can change the existing Insured of the Policy to the proposed new Insured.

(II). Policy Continuation¹²

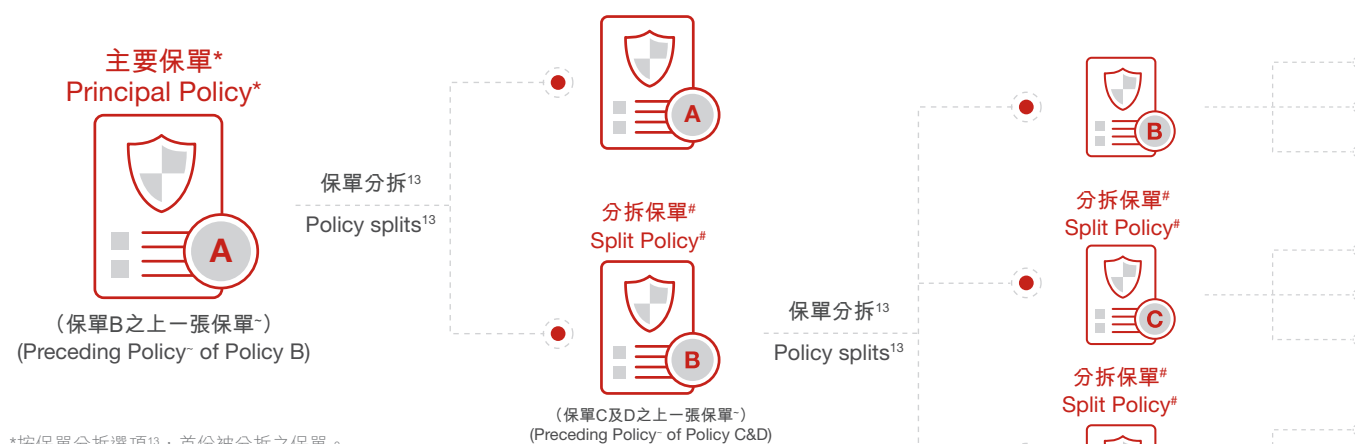
- If the Insured dies, the designated beneficiary will become the new Insured and/or the new Policyholder.

保單分拆選項¹³

您可透過行使保單分拆選項¹³把保單傳承至多於一位摯愛。受限於忠意當時的行政規則，您可透過此選項轉移您的保單之部份保單價值至另一份保單，以分拆為多份**跨越創富2保險計劃**之保單。當保單完成分拆後，您可更換分拆保單的受保人及/或保單持有人，更靈活簡易地把財富傳承下去。

Policy Split Option¹³

You may choose to pass your Policy to more than one of your beloved by exercising the Policy Split Option¹³. Through this option, you can split your Policy into multiple policies of **LionTycoon Beyond 2 Insurance Plan** by transferring a portion of the policy values from your Policy to a separate policy(ies), subject to Generali's prevailing administrative rules. After the split, you may change the Insured and/or Policyholder of the Split Policy. With this flexibility, you can plan your legacy and transfer your wealth with hassle-free.



*按保單分拆選項¹³，首份被分拆之保單。

~按保單分拆選項¹³，被分拆之保單。

*按保單分拆選項¹³，由上一張保單分拆下來之保單。

*The first Policy which being split according to the Policy Split Option¹³.

~The Policy which the Split Policy is split from according to the Policy Split Option¹³.

*The Policy(ies) which is/are split from the Preceding Policy pursuant to Policy Split Option¹³.

身故保障

如您不幸於保障年期內身故，忠意將支付身故保障相等於：

- (I). (i) 已繳總保費¹⁴的100%；或 (ii) 保證現金價值及終期紅利¹（以較高者為準）+
- (II). 保障累積賬戶餘額（如有）-
- (III). 債項（如有）

3種身故保障支付方式¹⁵

您可以透過所選身故保障支付方式¹⁵支付身故保障、意外身故保障¹⁰（如有）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。

Death Benefit

Upon your unfortunate death during the benefit term, Generali will pay a Death Benefit equivalent to:

- (I). The higher of (i) 100% of Total Premiums Paid¹⁴; and (ii) Guaranteed Cash Value and Terminal Dividend¹ +
- (II). Balance of Benefit Accumulation Account (if any) -
- (III). Indebtedness (if any)

3 choices of Death Benefit Payment Option¹⁵

You may choose how the Plan pays the Death Benefit together with the Accidental Death Benefit¹⁰ (if any) and any death payment from Supplementary Benefit(s) attached to the Policy ("Total Death Payment") according to your elected Death Benefit Payment Option¹⁵. 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.

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138歲 To age 138	
保費繳付年期 / 簽發年齡 Premium Payment Term / Issue Age	保費繳付年期 Premium Payment Term	簽發年齡 Issue Age
	2 年 2 years	出生後15日 - 75歲 15 days after birth - age 75
	5 年 5 years	
	8 年 8 years	
	10 年 10 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 ¹⁶ 。 You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning deposit interest ¹⁶ .		
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 ¹⁷ （以每張保單計） Minimum Notional Amount ¹⁷ (per Policy)	10,000 美元 USD 10,000	

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.
保障累積賬戶 Benefit Accumulation Account	- 您可調撥已鎖定的終期紅利⁴及/或部份退保²金額至保障累積賬戶以累積非保證利息³。 - 您可以隨時⁵提取保障累積賬戶中的餘額。 - You can allocate Terminal Dividend locked-in⁴ and/or partial surrender² amount into the Benefit Accumulation Account to accumulate non-guaranteed interest³. - You may opt to withdraw the balance of the Benefit Accumulation Account at any time⁵.
終期紅利¹ Terminal Dividend¹	- 非保證，忠意亦可隨時更改。 - 由保費繳付年期完結時之保單週年日開始提供。 終期紅利鎖定選項⁴: 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⁴並調撥至保障累積賬戶以累積非保證利息³，惟須受限於60%之最高總鎖定百分比： - 定期鎖定選項⁴ - 您可以指定1%-5%當時之終期紅利¹，於指定之保單週年日起及其後之每個保單週年日自動調撥至保障累積賬戶。當達到最高總鎖定百分比時，此選項將會自動終止。 - 靈活鎖定選項⁴ - 您可以把指定百分比之終期紅利¹以自訂方式調撥至保障累積賬戶。 - Non-guaranteed, Generali may alter at any time. - Available from the Policy Anniversary upon the end of Premium Payment Term. Terminal Dividend Lock-in Options⁴: Starting from the 15th Policy Anniversary onwards, you may lock-in a portion of Terminal Dividend⁴ and allocate it to the Benefit Accumulation Account to accumulate non-guaranteed interest³. Subject to 60% of the maximum aggregated lock-in percentage with the following options: - Regular Lock-in Option⁴ - You may specify 1%-5% of the prevailing Terminal Dividend¹ for allocating automatically to the Benefit Accumulation Account 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. - Flexi Lock-in Option⁴ - You may designate a percentage of Terminal Dividend¹ for allocating to the Benefit Accumulation Account manually.
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). 保障累積賬戶餘額（如有）+ (III). 終期紅利¹（如有）- (IV). 債項（如有） 部份退保支取方式²： - 現金提取；或 - 積存於保障累積賬戶。 您可以選擇以以下方式部份退保您的保單： - 選項1 - 單次部份退保² - 隨時根據個人需要，指定一筆金額作出部份退保。 - 選項2 - 定期部份退保² - 於您指定年期內之每個保單週年日按您指定的金額進行自動部份退保。

保單保障 Policy Benefits

退保保障 Surrender Benefit

Upon policy surrender, Generali will pay:

- (I). Guaranteed Cash Value +
- (II). Balance of Benefit Accumulation Account (if any) +
- (III). Terminal Dividend¹ (if any) -
- (IV). Indebtedness (if any)

Payout options for partial surrender²:

- Cash out; or
- Accumulate in Benefit Accumulation Account.

You may select the following options to surrender your Policy in partial:

- Option 1 - Single Partial Surrender²
 - Partially surrender at your designate lump sum amount at any time based on your own needs.
- Option 2 - Regular Partial Surrender²
 - Automatically partial surrender your Policy on every Policy Anniversary within your specified period at your designated amount.

身故保障 Death Benefit

於您不幸於保障年內身故，忠意將會支付：

- (I). (i) 已繳總保費¹⁴的100%；或 (ii) 保證現金價值及終期紅利¹（如有）（以較高者為準）+
- (II). 保障累積賬戶餘額（如有）-
- (III). 債項（如有）

身故保障支付方式¹⁵：

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年或其他經忠意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忠意釐定。
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。

Upon your unfortunate death during the benefit term, Generali will pay:

- (I). The higher of (i) 100% of Total Premiums Paid¹⁴; and (ii) Guaranteed Cash Value and Terminal Dividend¹ (if any) +
- (II). Balance of Benefit Accumulation Account (if any) -
- (III). Indebtedness (if any)

Death Benefit Payment Option¹⁵:

You may choose to pay the Total Death Payment according to one of the following options:

1. Lump Sum Payment
2. Monthly Installment Payment
 - Your beneficiary(ies) will receive a fixed portion of Total Death Payment each month in either 5, 10, 20, 30 years or other periods agreed by Generali. Beneficiary(ies) can also earn guaranteed interest on the Total Death Payment which is yet to be paid. Generali will determine the interest rate 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.

保單保障 Policy Benefits

意外身故保障¹⁰

Accidental Death Benefit¹⁰

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%之總保費¹¹。

如因以下情況意外身故，忠意將賠償雙倍意外身故保障¹⁰，金額相等於400%總保費¹¹：

- (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。

每名受保人於忠意所有簽發保單下之意外身故保障¹⁰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 Premiums¹¹.

In case such accidental death is due to any of the following events, Generali will double the payment of Accidental Death Benefit¹⁰ to 400% of Total Premiums¹¹:

- (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 Benefit¹⁰ is subject to a maximum aggregated amount of USD 300,000 per Insured for all the Accidental Death Benefit¹⁰ payable under all insurance policies issued by Generali.

期滿保障

Maturity Benefit

於保單期滿時，忠意將會支付：

- (I). 保證現金價值 +
- (II). 保障累積賬戶餘額（如有） +
- (III). 終期紅利¹（如有） -
- (IV). 債項（如有）

Upon the expiration of the Policy, Generali will pay:

- (I). Guaranteed Cash Value +
- (II). Balance of Benefit Accumulation Account (if any) +
- (III). Terminal Dividend¹ (if any) -
- (IV). Indebtedness (if any)

其他選項 Other Options

- 後備收益人選項⁶
Contingent Recipient Option⁶

- 傳承權益¹²
Legacy Planning Option¹²

- 保單分拆選項¹³
Policy Split Option¹³

- 延長寬限期選項⁸
Extended Grace Period Option⁸

- 保費假期選項⁹
Premium Holiday Option⁹



歐先生 Mr. Au

30歲 Age 30

企業家 Entrepreneur

已婚並育有一名初生兒子

Married with a newborn son

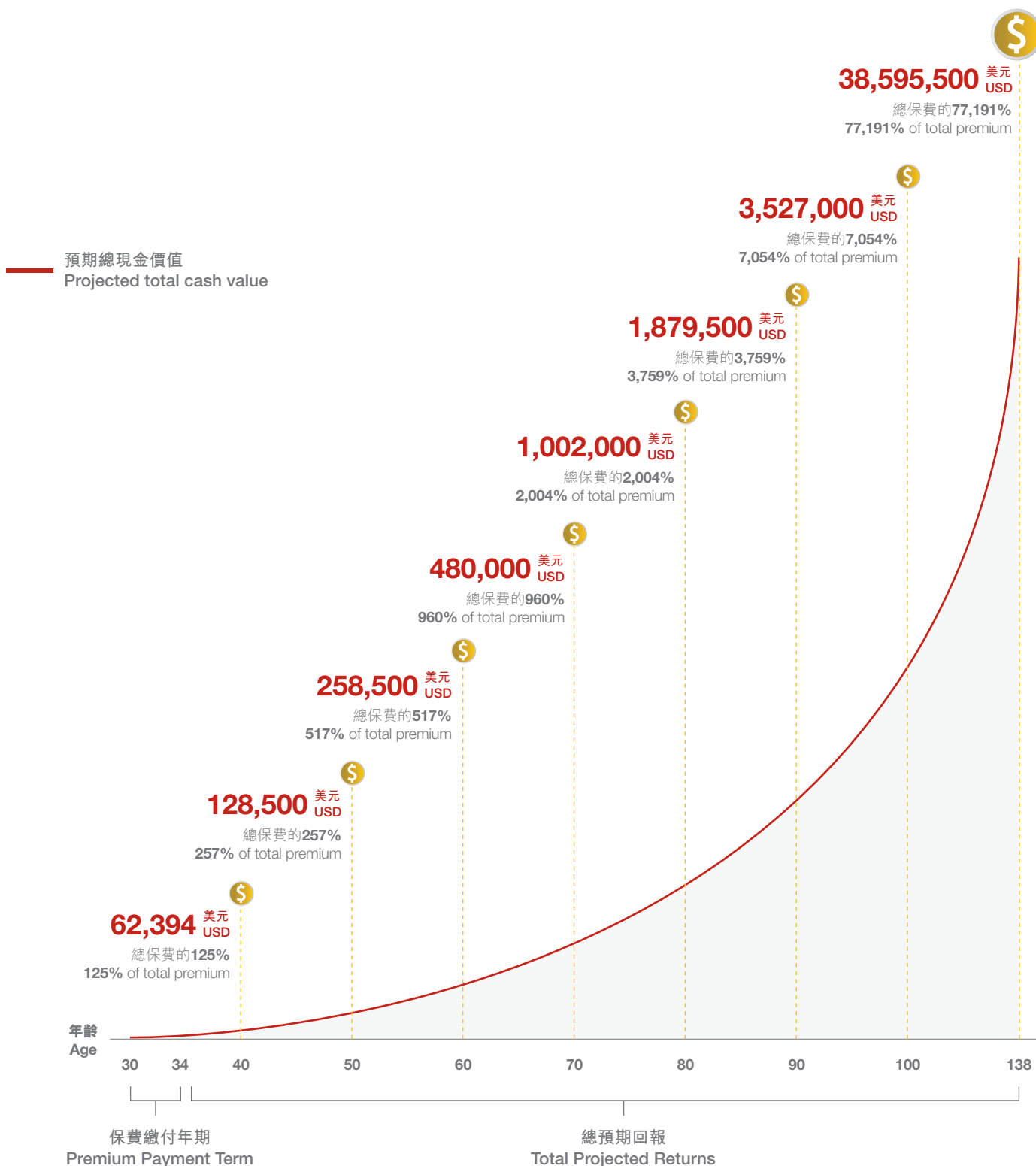
歐先生投保了**跨越創富2保險計劃**以滿足他的財務需求。本計劃可向歐先生提供高額預期回報，並確保他的家人在最壞的情況下，仍能得到財務保障。

Mr. Au applies for **LionTycoon Beyond 2 Insurance Plan** to fulfill his financial aspiration. This Plan can offer Mr. Au with high projected returns and shelter his family from financial difficulties should the worst happens.

保費繳付年期 : **5 年**
Premium Payment Term : **5 Years**

年繳保費 : **10,000 美元**
Annual Premium : **10,000 USD**

總保費 : **50,000 美元**
Total Premium : **50,000 USD**





袁先生 Mr. Yuen

30歲 Age 30
建築師 Architect
已婚並育有初生雙胞胎嬰兒 (Edan及Cara)
Married with newborn twin babies (Edan and Cara)

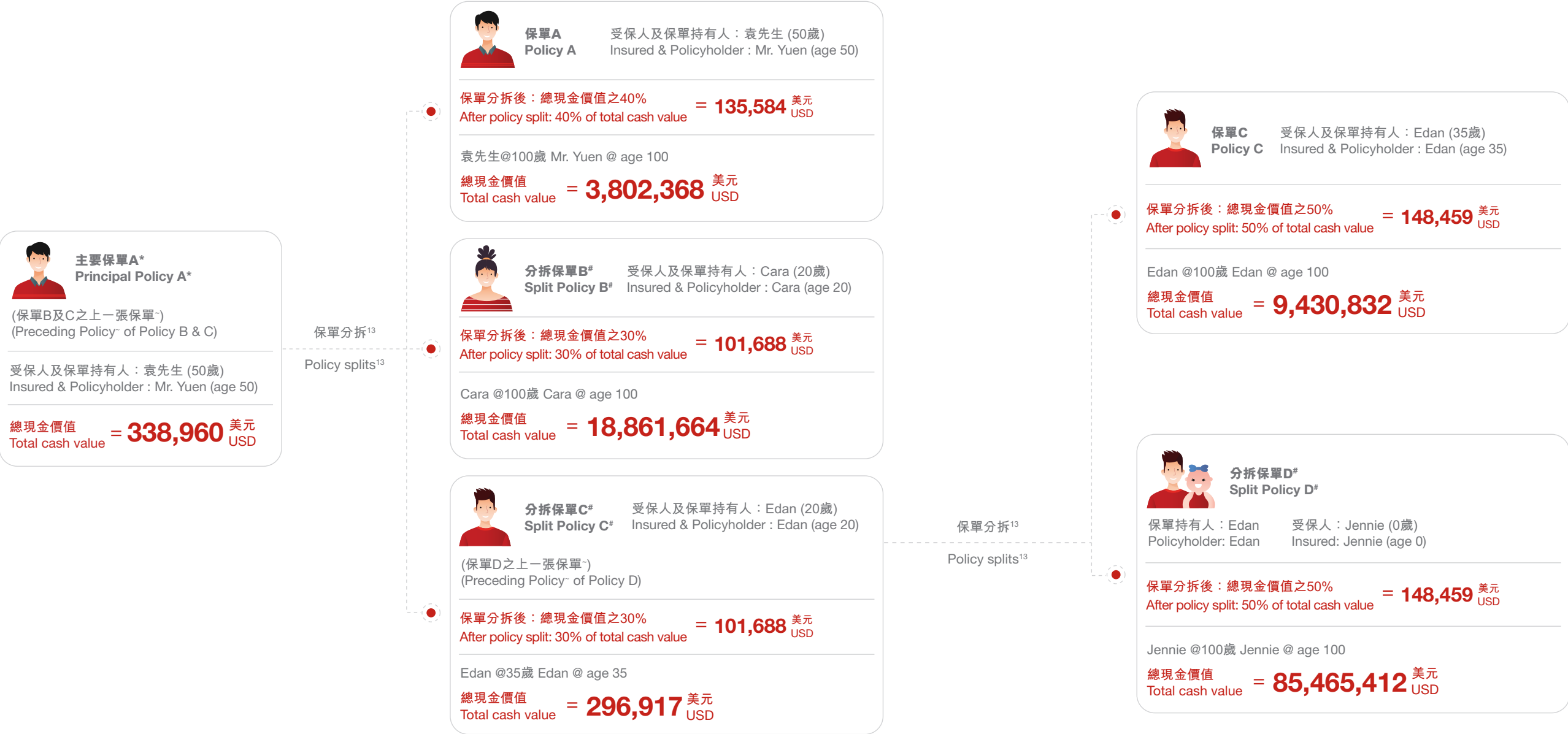
袁先生投保了**跨越創富2保險計劃**，以為其財富增值，並希望能把財富傳承至後代作為禮物。

Mr. Yuen applies for **LionTycoon Beyond 2 Insurance Plan** to grow his savings and wish to pass his wealth to his future generations as a gift.

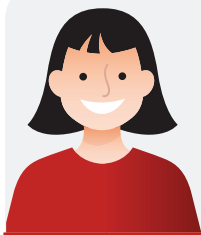
保費繳付年期：2年
Premium Payment Term：2 Years
年繳保費：60,000 美元
Annual Premium：60,000 USD
總保費：120,000 美元
Total Premium：120,000 USD

於50歲時，袁先生決定分拆部份保單價值並傳承至其兒子及女兒，Edan及Cara，讓他們的財務在未來能夠得到保障。Edan於35歲時決定分拆保單之50%予女兒Jennie（0歲），以傳承財富。

At age 50, Mr. Yuen decides to split part of the policy values of his Policy and passes to his son and daughter, Edan and Cara, so their financial will be secured in the future. Edan, at age 35, decides to split 50% of his Policy to his daughter, Jennie (age 0), to pass on his wealth.



*按保單分拆選項¹³，首份被分拆之保單。
-按保單分拆選項¹³，被分拆之保單。
#按保單分拆選項¹³，由上一張保單分拆下來之保單。
*The first Policy which being split according to the Policy Split Option¹³.
-The Policy which the Split Policy is split from according to the Policy Split Option¹³.
#The Policy(ies) which is/are split from the Preceding Policy pursuant to Policy Split Option¹³.



黃小姐 Miss. Wong

40歲 Age 40

會計師 Accountant

未婚 Single

黃小姐投保了**跨越創富2保險計劃**，以賺取預期高回報，以及在本計劃下得到保障。因此，她的退休生活便可得到充足的準備。

Miss. Wong applies for **LionTycoon Beyond 2 Insurance Plan** aiming to earn high projected returns while being protected under the Plan, so she can be well prepared for her retirement life.

保費繳付年期 : **8 年**
Premium Payment Term : **8 Years**

年繳保費 : **50,000 美元**
Annual Premium : **50,000 USD**

總保費 : **400,000 美元**
Total Premium : **400,000 USD**

黃小姐決定退休，並透過部份退保²提取50,000美元享受退休旅行
Miss. Wong decides to retire and withdraw USD 50,000 through partial surrender² for a retirement trip

現金提取 : **50,000 美元**
Cash Withdrawal : **50,000 USD**

總現金價值餘額 : **1,266,409 美元** (總保費的317%)
Balance of total cash value : **1,266,409 USD** (317% of total premium)

黃小姐決定從保障累積賬戶提取20,000美元以支持日常開支

Miss. Wong decides to withdraw USD 20,000 from the Benefit Accumulation Account to support her daily expenses

現金提取 : **20,000 美元**
Cash Withdrawal : **20,000 USD**

總現金價值餘額 : **2,949,373 美元** (總保費的737%)
Balance of total cash value : **2,949,373 USD** (737% of total premium)

黃小姐為了擁有更有保證的儲蓄，她調撥保單內70%的總現金價值到保障累積賬戶

Miss. Wong allocates 70% of the cash value from the Policy to Benefit Accumulation Account for a more secured savings

調撥至保障累積賬戶 : **1,303,460 美元**
Allocation to Benefit Accumulation Account : **1,303,460 USD**

總現金價值餘額 : **1,862,087 美元** (總保費的466%)
Balance of total cash value : **1,862,087 USD** (466% of total premium)

黃小姐可獲支付之總現金價值：
The total cash value that Miss. Wong receives:

63,385,088 美元
(即總保費的15,846%)
(i.e. 15,846% of total premium)

年齡
Age

65

70

80

138

重要事項：

(I). 總現金價值或期滿保障 = 保證現金價值 + 保障累積賬戶餘額 (如有) + 終期紅利¹ (如有)

(II). 以上的例子假設整個保障年內沒有任何現金提取 (如適用，另有註明除外) 及保單貸款、沒有行使終期紅利鎖定選項⁴ (如適用) 及其他保單選項，並且假設所有保費於到期時已被全數繳付。總現金價值並非保證。上述金額純粹為預期價值，僅代表於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。

(III). 以上個案乃假設並只作舉例說明之用。

(IV). 以上個案之金額均四捨五入至最接近之整數。

Important notes:

(I). Total cash value or Maturity Benefit = Guaranteed Cash Value + balance of Benefit Accumulation Account (if any) + Terminal Dividend¹ (if any)

(II). The above examples assume that no cash withdrawal (if applicable, and unless stated otherwise) and policy loan are taken throughout the benefit term of the Policy, the Terminal Dividend Lock-in Option⁴ (if applicable) and other plan options are not exercised, and that all premiums are paid in full when due. Total cash value is not guaranteed. The amounts illustrated above are projected values, and represent the projected amount to be payable upon full surrender at the end of the respective policy year. This policy will be terminated when the cash values of the policy have been withdrawn entirely.

(III). The above examples are hypothetical and are for illustrative purposes only.

(IV). The amounts illustrated in the above examples are rounded to the nearest integer.

註：

1. 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忠意的絕對決定權而釐定。

2. 所有保單價值，包括保證現金價值，終期紅利，以及用以計算保證身故保障和意外身故保障的已繳總保費將會於部份退保後按比例減少。

受限於忠意批准及現行行政規則，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之選項，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，而首次定期部份退保於緊接批准日當日之保單週年日開始進行。受限於忠意現行行政規則之保單最低名義金額要求，當總退保金額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。

3. 利率並非保證，有關最新的利率，請參閱建議書。
4. 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。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，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。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。
5. 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。
6. 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。
7. 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。
8. 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。
9. 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。請注意，本選項只適用於任何選擇8年或10年保費繳付年期之保單。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歲之保單週年日或按傳承權益而被更改至新受保人的年齡達70歲的保單週年日。

Remarks:

1. 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 Generali's absolute discretion when exercising Terminal Dividend Lock-in Option or when it is payable.

2. All policy values, including Guaranteed Cash Value, Terminal Dividend and Total Premiums Paid for calculation of Guaranteed Death Benefit and Accidental Death Benefit 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 the option of Regular Partial Surrender by submitting written request to Generali on Generali's prescribed form and get Generali's approval with at least 2 months before the start of Regular Partial Surrender. Regular Partial Surrender will be effective upon Generali's approval and the 1st Regular Partial Surrender will take place on the Policy Anniversary immediately after the approval date. Subject to the requirement of minimum Notional Amount of the Policy as per Generali's prevailing administrative rule, and if the total surrender amount is not enough to pay the requested regular partial surrender amount, Regular Partial Surrender will cease automatically.

3. The interest rate is not guaranteed. For the latest interest rate, please refer to the illustration.
4. For Regular Lock-in Option, you are required to apply and get Generali's approval at least 2 months before the next Policy Anniversary. It will be effective upon Generali'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 Generali 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.
5. 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.
6. Once the Surrender Benefit becomes payable under Contingent Recipient Option, the Policy shall automatically terminate.
7. 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.
8. 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 1st 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 with sufficient amount 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.
9. 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. Please note, this option is only applicable to any policies that select 8 years or 10 years for Premium Payment Term. 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 or the new Insured under Legacy Planning Option attains age 70.

10. 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。

11. 總保費是指所有在期滿日前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。

12. 您可由第1個保單週年日起行使「更換受保人」選項。申請「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可以超過75歲。

申請「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可以超過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。

傳承權益之條款及細則的詳情請參閱保單條款。

13. 由(i)第3個保單週年日起；或(ii)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。分拆保單時，忠意會根據您指定之分拆百分比，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，另有註明除外。分拆保單之保單日期將會與本保單相同。分拆保單後，i)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；ii)主要保單、上一張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。分拆保單之保單持有人、受保人及受益人將會與本保單相同，您可於申請保單分拆選項的同時申請轉換分拆保單之保單持有人、受保人及受益人。進行分拆保單時，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。

14. 已繳總保費是指所有在期滿日前到期及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。

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. 保費預存賬戶只適用於預繳保費的保單。若預繳保費及徵費後導致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。有關條款及細則之詳情，請參閱相關說明文件及保單條款。

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

10. Accident 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.

11. Total Premiums refer to all premiums paid and payable to Generali before the Expiry Date excluding any substandard premiums and premiums of any supplementary benefits.

12. You may exercise "Change of Insured" option starting from the 1st Policy Anniversary. The application 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 of "Policy Continuation" option is subject to Generali's 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; 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 the terms and conditions in the Policy Provisions for details of the Legacy Planning Option.

13. Starting from (i) the 3rd Policy Anniversary; or (ii) the end of the Premium Payment Term, whichever is the latter, you may exercise the Policy Split Option by applying in writing to Generali in Generali's prescribed form within 30 days after the Policy Anniversary. Upon the split, Generali will transfer the policy values of your 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 your specified 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 this Policy. After policy split, i) the Notional Amount, policy values and Total Premiums Paid for calculating relevant benefits of your Policy will be reduced by the split percentage; and ii) the Notional Amount of the Principal Policy, Preceding Policy and Split Policy must not be less than the respective minimum requirements as determined by Generali from time to time. The Policyholder, Insured and beneficiary of the Split Policy will be same as your Policy, but you can apply for changing the Policyholder, Insured and beneficiary of the Split Policy at the same time of applying for the Policy Split Option. To process the policy split request, your Policy should have no indebtedness and/or no claim in progress and all requests for withdrawal and locking in Terminal Dividend under your policy must be completed. Your application is subject to Generali's approval and other prevailing administrative rules. After Generali approved your Policy Split request, no change or cancellation of the request will be allowed. Please refer to Policy Provisions for details.

14. Total Premiums Paid refers to all premiums due and paid to Generali before the Expiry Date excluding substandard premiums (if any) and premiums of any supplementary benefits.

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. 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.

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

主要不保事項：

意外身故保障

- (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。

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。

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作為繳付單位。繳付之保費及支付之保障金額將會以忠意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忠意全權釐定。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。

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天寬限期或延長寬限期（視屬何情況而定）完結時失效而導致您或須承受顯著的損失。

Key Exclusions:

Accidental Death Benefit

- (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.

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.

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 Risk

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. The premium amount payable or the benefit payout amount will be converted to payment currency according to the latest exchange rate solely decided by Generali 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 Generali 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 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 be lapsed upon the end of the 30-day Grace Period or Extended Grace Period (as the case may be) and you may suffer a significant loss.

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。倘若行使傳承權益，而新受保人在更改生效日起計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已繳/應繳保障、任何已提取的終期紅利及保障累積賬戶餘額，及任何債項後的退保保障或已繳之保費（以較高者為準）而不包括利息。

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；
- 本保單被取消或完全退保；
- 未能於保費繳款到期日起計30日或延長寬限期（視屬何情況而定）內繳付逾期的保費，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。

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, 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 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 Legacy Planning Option is exercised and the new Insured commits suicide, whilst sane or insane, within 1 year from the effective date of change, the liability of Generali shall be limited to pay the higher of Surrender Benefit and premiums paid as at the date of death of the new Insured without interest, less any paid/payable Benefits, any withdrawal from Terminal Dividend and balance of Benefit Accumulation Account, and any Indebtedness.

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 this Policy is cancelled or fully surrendered;
- A premium is not paid by 30 days from the due date of premium or within the Extended Grace Period (as the case may be), 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).

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、理賠經驗、退保經驗等。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。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。

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，即使忠意已利用貨幣對沖抵銷匯率波動，匯率風險仍會存在。

忠意人壽（香港）有限公司全面負責一切計劃內容、保單批核、保障及賠償事宜。忠意保留接納或拒絕任何申請的最終權利。

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, claim and lapse experience. 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.

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 if there are investments in the currencies other than the Policy currency, although Generali 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. Generali reserves the right to accept or reject any application.

跨越創富2保險計劃是為尋求長線儲蓄的人士而設，並不適合尋求短期回報的人士。

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LionTycoon Beyond 2 Insurance Plan is designed for individuals who look for long-term savings; it is not suitable for people who look for short-term gains.

LionTycoon Beyond 2 Insurance Plan is underwritten by Generali Life (Hong Kong) Limited. This product brochure 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 product brochure is for reference only and should not be construed as any contract or any part thereof between Generali and any other parties. This product brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. Please refer to Policy Provisions for definition of capitalized terms and details of terms and conditions. For Policy Provisions and product details, please contact your Insurance Advisers or Generali's Representatives.



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