

## **Introducing the new Life Protection Option**

In order to cater to your ever-changing needs, we are now introducing two new life protection options – Level Life Protection Option and Incremental Life Protection Option to the following universal life plans:

- FLEXI-Life
- Dragon 2000
- Dragon 2000+
- Dynasty Savings
- Parentcare
- Prosperous Life

From now on, you are free to switch benefit options to better suit your circumstances at different points in time, subject to the prevailing administrative rules.

For details of the newly introduced Level Life Protection Option and Incremental Life Protection Option, please refer to the document appended below.

Should you require further information or service, please feel free to contact your Consultant or our Customer Service Officer at (852)2919-9710 (Hong Kong) or (853)2832-2622 (Macau).

## **新增之壽險保障選擇**

為配合你生活上不斷轉變的需要，我們現推出兩種新增壽險保障選擇 – 固定保障及漸進保障予下列之萬用壽險：

- 「新一代」萬用壽險
- 龍躍 2000
- 龍躍 2000+
- 「皇牌儲蓄」保障
- 「培育英才」儲蓄保障
- 「豐盛人生」儲蓄保障

由即日起，你可配合於不同人生階段的需要，隨時作出更改壽險保障選擇之申請（惟必須符合當時相關的行政規則）。

有關新增固定壽險保障及漸進壽險保障之詳情，請參閱隨本通知書附奉之文件。

如閣下需要進一步的資料或服務，歡迎與閣下之顧問聯絡，又或致電(852)2919-9710（香港）or (853)2832-2622（澳門）向本公司客戶服務主任查詢。

New Life Protection Options provided by the universal life plans  
萬用壽險新增之壽險保障

### **Level Life Protection Option**

The death benefit is equal to the higher of (1) and (2) below:

- (1) The Basic Sum Insured shown in the Policy Schedule less all partial surrenders made in accordance with the Surrender Value Provision under the Non-Forfeiture Provisions in the twelve months period preceding the date of Insured's death; or
- (2) The Policy Value as defined in the Non-Forfeiture Provisions on the date of death of the Insured.

### **Incremental Life Protection Option**

The death benefit is equal to the higher of (1) and (2) below:

- (1) The Basic Sum Insured shown in the Policy Schedule less 50% of all partial surrenders made in accordance with the Surrender Value Provision under the Non-Forfeiture Provisions in the twelve months period preceding the date of Insured's death, plus 50% of the Policy Value as defined in the Non-Forfeiture Provisions on the date of death of the Insured; or
- (2) The Policy Value as defined in the Non-Forfeiture Provisions on the date of death of the Insured.

**Note:** Evidence of insurability of the Insured is required for the following changes:

<b>Original Life Protection Option</b>	<b>New Life Protection Option</b>
Level Life Protection Option	Incremental Life Protection Option
Level Life Protection Option	Increasing Life Protection Option
Incremental Life Protection Option	Increasing Life Protection Option

### **固定壽險保障**

身故保障相等於下列兩項金額的其中一項，以較高者為準:

- (1) 保單計劃表內列明的基本投保金額，扣除受保人於身故前十二個月內根據「不可取消條款」內的退保價值條款而完成之所有部份退保；或
- (2) 受保人身故當天於「不可取消條款」內所訂定的保單價值。

### **漸進壽險保障**

身故保障相等於下列兩項金額的其中一項，以較高者為準:

- (1) 保單計劃表內列明的基本投保金額並加上受保人身故當天於「不可取消條款」內所訂定的保單價值的百分之五十，扣除受保人於身故前十二個月內根據「不可取消條款」內的退保價值條款而完成之所有部份退保的百分之五十；或
- (2) 受保人身故當天於「不可取消條款」內所訂定的保單價值。

**注意：**下列更改必須呈交受保人的可保資料的證據：

<b>原有的壽險保障</b>	<b>更改後的壽險保障</b>
固定壽險保障	漸進壽險保障
固定壽險保障	遞增壽險保障
漸進壽險保障	遞增壽險保障