「優悠退休」年金計劃
RetireJoy Annuity Plan

Maria, aged 40, is an Executive Director of an advertising company. Her parents are both 62 years of age and are almost at the age for retirement. She plans to give her parents a stable monthly income after their retirement. Therefore, she selects RetireJoy Annuity Plan for her parents.

Policyholder [Principal Insured]	Maria's mother [Maria's parent (Joint Lives last Death)]
Payment Start Age	62
Premium Paying Period	Single Lump Sum
Accumulation Period	3 years
Annuity Start Age	65
Annuity Period	40 years
Monthly Annuity Benefit	Guaranteed USD 1,000 + Non-Guaranteed Monthly Annuity Benefit
Single Premium	USD 360,000

Insured's Age

62
Maria pays the premium of USD360,000 in a single lump sum.

65
Maria's mother starts receiving the Guaranteed Monthly Annuity Benefit USD1,000 plus the Non-Guaranteed Monthly Annuity Benefit.

105
The last surviving insured receives the projected Terminal Dividend upon Policy Maturity.

■ Total Premium: USD 360,000

■ Total Guaranteed Monthly Annuity Benefit: 133% of Total Premium

■ Projected Total Non-Guaranteed Monthly Annuity Benefit: 57% of Total Premium

□ Projected Terminal Dividend: 105% of Total Premium

*The above diagram is for reference and illustration purpose only.

Maria's mother (Policyholder) will receive a Monthly Annuity Benefit starting from the age of 65 until 105. In the unfortunate event of death of Maria's mother, Maria's father (Second Insured) will become the policyholder and continue to receive the Monthly Annuity Benefit until end of the Annuity Period, and in such situation, the Maturity Benefit (Terminal Dividend) will be paid at Policy Maturity.

Notes:

1. The Total Monthly Annuity Benefit is the sum of Guaranteed Monthly Annuity Benefit and Non-Guaranteed Monthly Annuity Benefit.
2. The Non-Guaranteed Monthly Annuity Benefit and Maturity Benefit (Terminal Dividend) are non-guaranteed and depend on a number of factors such as investment return, mortality experience, expense experience, persistency experience, etc.
3. The figures are projected based on the product's Non-Guaranteed Monthly Annuity Benefit/Terminal Dividend scales determined under current assumed investment return. All information is correct at the time of printing (November 2019) and is subject to change without notice at the company's discretion. The actual amount payable may change any time with the values being higher or lower than those illustrated. Under some circumstances, the non-guaranteed benefits may be zero. For updated information, please visit our website or contact your intermediary.

For details of coverage, terms, conditions and exclusions, please refer to Policy General Conditions.

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