

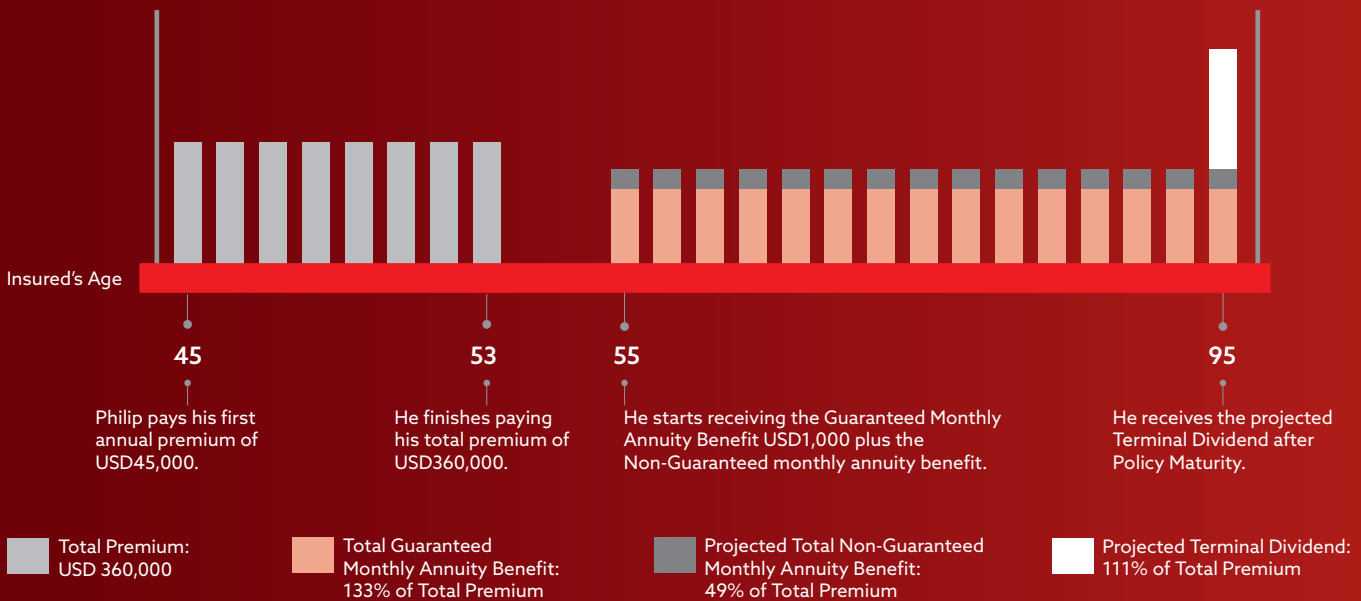


**「優悠退休」年金計劃**  
**RetireJoy Annuity Plan**



Philip, aged 45, a sales manager of a FMCG company, plans to retire at the age of 55. He wishes to receive a monthly income after his retirement, so he subscribes the RetireJoy Annuity Plan.

<b>Policyholder [Principal Insured]</b>	Philip [Philip]
<b>Payment Start Age</b>	45
<b>Premium Paying Period</b>	8 years
<b>Accumulation Period</b>	10 years
<b>Annuity Start Age</b>	55
<b>Annuity Period</b>	40 years
<b>Monthly Annuity Benefit</b>	Guaranteed USD 1,000 + Non-Guaranteed Monthly Annuity Benefit
<b>Annual Premium</b>	USD 45,000



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

Therefore, Philip will receive the Monthly Annuity Benefit from the age of 55 until 95. At Policy Maturity, the Maturity Benefit (Terminal Dividend) shall be paid to Philip if he is living at the time of payment, or to his estate if he is not living at the time payment.

**Notes:**

- The Total Monthly Annuity Benefit is the sum of Guaranteed Monthly Annuity Benefit and Non-Guaranteed Monthly Annuity Benefit.
- 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.
- 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 (March 2021) 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.



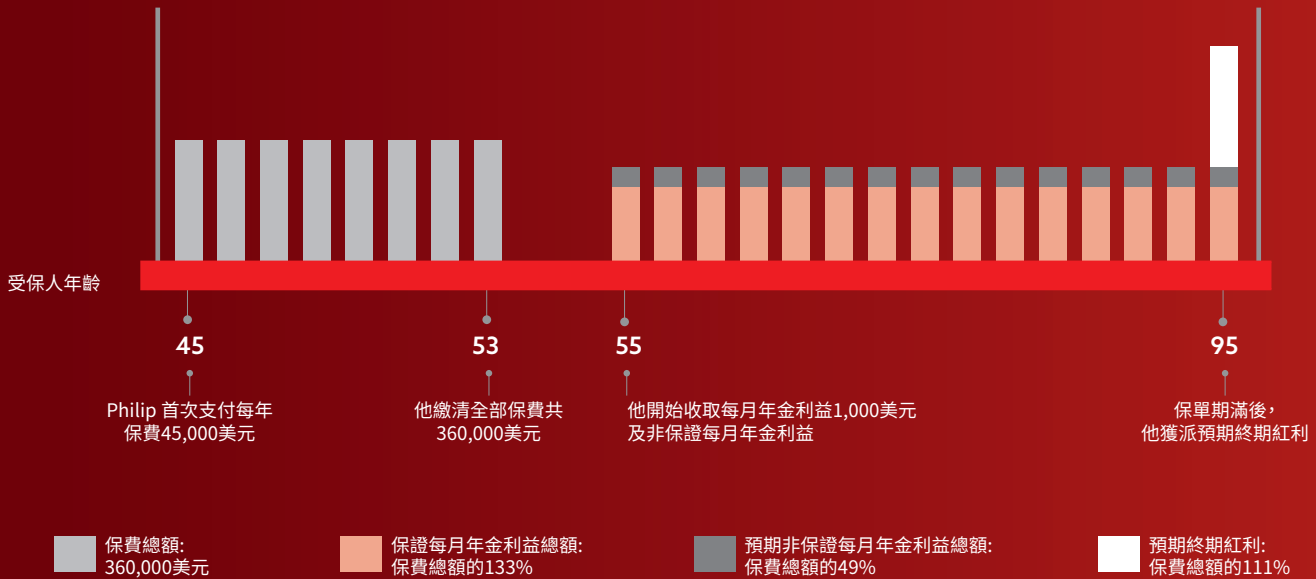
# 「優悠退休」年金計劃

## RetireJoy Annuity Plan



Philip, 今年45歲, 是一位快速消費品公司的銷售經理。他計劃於55歲退休, 並希望退休後每月仍可收取入息, 於是他選擇了「優悠退休年金計劃」。

保單持有人[受保人]	Philip [Philip]
保費繳付起始年齡	45
保費繳付期	8年
累積期	10年
收取年金起始年齡	55
年金期	40年
每月年金利益	保證金額1,000美元 + 非保證每月年金利益
每年保費	45,000美元



\*以上圖表僅供參考及說明之用。

因此, Philip將在55歲開始領取每月年金利益, 直至其95歲。當保單期滿時, 若Philip仍然在生, 期滿利益(終期紅利)將給付予Philip。若保單期滿時Philip已身故, 期滿利益(終期紅利)將給付予Philip的遺產繼承人。

註:

1. 每月年金利益總額為保證每月年金利益及非保證每月年金利益金額之總和。
2. 非保證每月年金利益及期滿利益(終期紅利) 為非保證, 並取決於一些因素, 包括投資回報、身故賠付、開支、續保等。
3. 預期的非保證金額乃根據本公司按現時假設投資回報而釐定的非保證每月年金利益 / 終期紅利所計算, 該金額並非保證。所有資料於印刷時(2021年3月)均為正確, 如有更改, 本公司恕不另行通知。所有實際獲發之金額或會比所示者較高或較低。在某些情況下, 非保證金額可能為零。如欲得悉最新資料, 請瀏覽本公司網頁或與閣下的保險中介人聯絡。

更多保障、條款、細則及除外條款之詳情, 請參閱本保單之一般條款。