



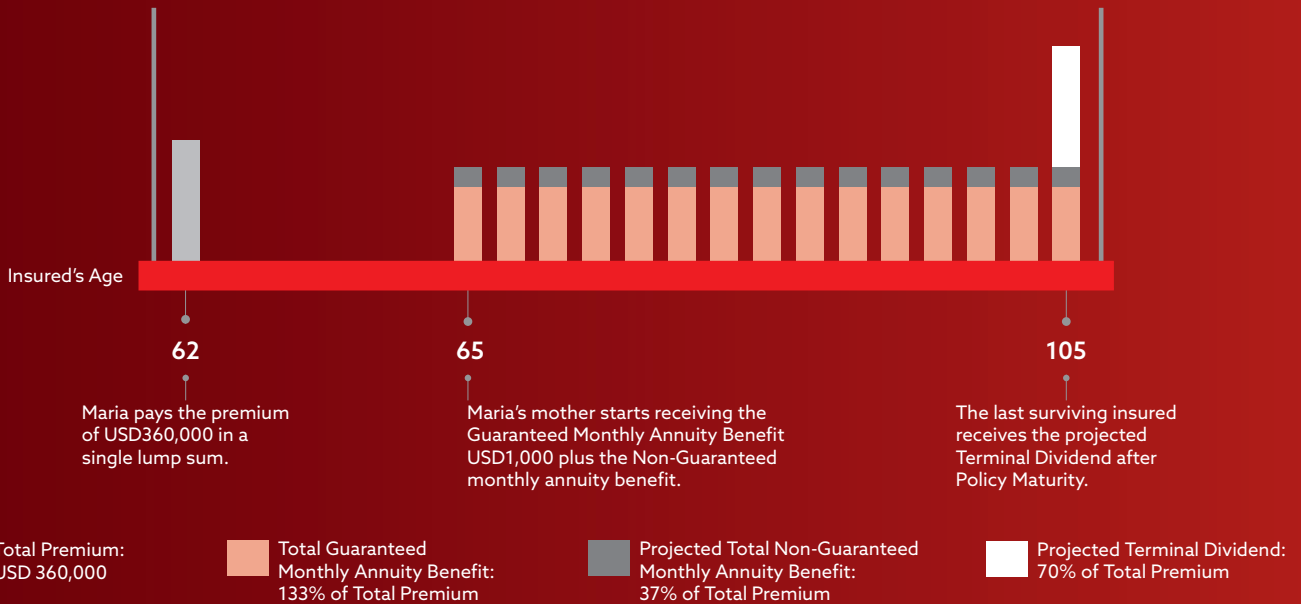
「優悠退休」年金計劃

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
Annual Premium	USD 360,000



*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:

- 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.



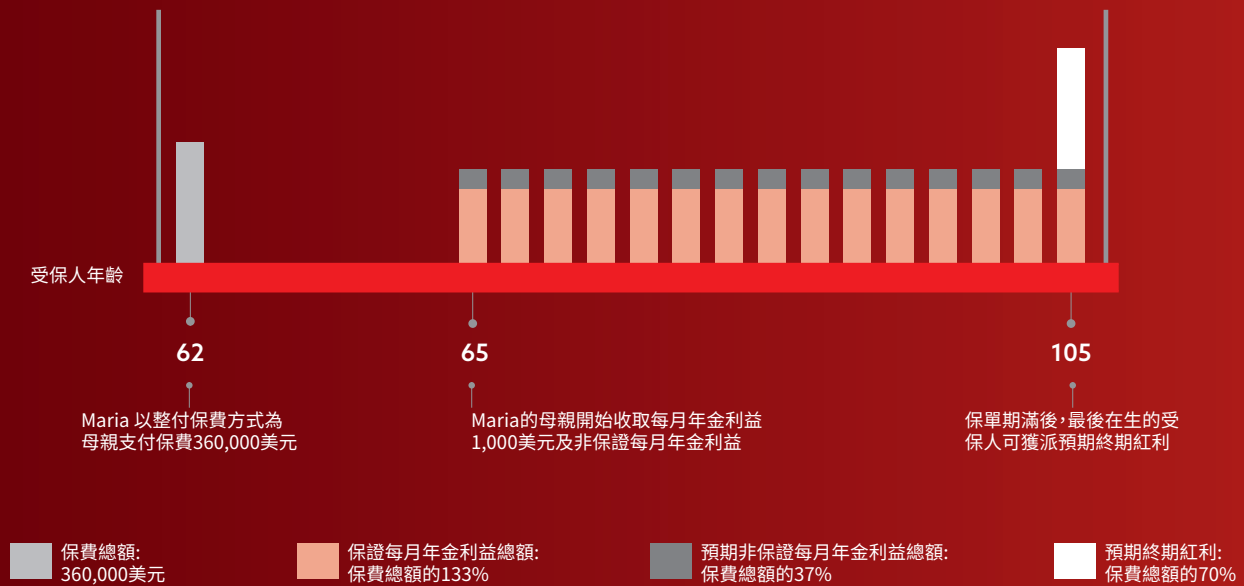
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RetireJoy Annuity Plan



Maria, 今年40歲, 是一位廣告公司的執行董事。她父母均為62歲並差不多達退休年齡。Maria計劃在父母退休後給予他們一份穩定的每月收入, 於是她為父母選擇了「優悠退休年金計劃」。

保單持有人[受保人]	Maria的母親 [Maria的父母 (聯名壽險, 最後一位受保人身故)]
保費繳付起始年齡	62
保費繳付期	整付保費
累積期	3年
收取年金起始年齡	65
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	360,000美元



*以上圖表僅供參考及說明之用。

Maria的母親(保單持有人)將在65歲開始領取每月年金利益, 直至105歲。假若Maria的母親在期間身故, Maria的父親(第二受保人)將成為保單持有人, 並繼續收取每月年金利益直至年金期結束, 而在此情況下, 期滿利益(終期紅利)將在保單期滿時派發。

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。