

跨越無限保 LionGuardian Beyond



跨越無限 全面守護一生

Beyond the limit, protect eternally

generali.com.hk



香港忠意保險

忠意保險有限公司於1981年在香港註冊為認可的保險公司，並於2016年透過忠意人壽（香港）有限公司將業務拓展至人壽保險領域。我們結合本地豐富經驗及忠意集團的環球智慧，持續研發獨特創新的人壽保險、一般保險、專業保險及僱員福利保險，滿足客戶的不同需求。

忠意集團

創於1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2022年，集團的保費總收入超過815億歐元。忠意集團擁有超過82,000位員工，為6,800萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。透過提供創新及個人化的方案、優越的客戶體驗及全球數碼化分銷網絡服務，致力成為客戶的終身夥伴。集團亦已將可持續發展的理念全面融入業務策略，旨在為持份者創造價值，同時建立更公平、更高適應力的社會。

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A was first registered as an authorised insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

Generali Group

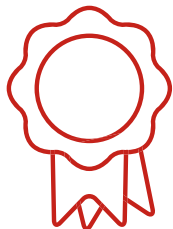
Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of € 81.5 billion in 2022. With 82,000 employees serving 68 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

忠意集團 — 全球領先的保險公司

香港忠意保險的母公司

Generali Group – A Leading Global Insurer

Parent Company of Generali Hong Kong



A.M. Best 財務實力評級

A (截至2022年12月)

A.M. Best
Financial Strength Rating

A (as of Dec 2022)



Fitch財務實力評級

A (截至2022年12月)

Fitch
Financial Strength Rating

A (as of Dec 2022)



2022年保費收入達

815億 歐元

(截至2022年12月)

81.5 billion Euro

in premiums
(as of Dec 2022)



全球50多個國家，擁有

82,000名員工

(截至2022年12月)

82,000 employees

in more than 50 countries
(as of Dec 2022)



在《財富》雜誌世界
500強中長期穩居

前100強

(截至2022年12月)

Consistently listed in the

Top 100

Fortune Global 500 Companies
(as of Dec 2022)



管理資產規模達

6,180億 歐元

(截至2022年12月)

618 billion Euro

of assets under management
(as of Dec 2022)

儘管醫療技術不斷進步，醫療開支卻不一定會下降。在現今煩囂的生活環境下，或許會增加患上一次或多次危疾的機會。最終帶來沉重的經濟負擔。作為父母，您或許希望於懷孕期間未雨綢繆，讓孩子能夠由出生開始就能夠得到充足的保障。

忠意人壽（香港）有限公司（「本公司」）的**跨越無限保**（「本計劃」）旨在為您提供全面保障，並為癌症、中風及心臟病提供無限次賠償^{1,2}，及於第10個保單週年日前為嚴重疾病或身故提供額外保障³，在您整個康復過程中持續提供充足的保障。本計劃是一份可給予初生嬰兒及兒童的珍貴禮物，可讓您於孩子出生前為孩子投保，並由您懷孕開始為您的寶貝提供充足保障⁴。此外，倘若孩子不幸在22歲前被首次確診癌症，本計劃更會提供額外保障⁵。本計劃亦為主要器官功能損害提供保障，在您的人生路上給予您和家人全面而強大的支持。您亦可以選擇累積賠償額或鎖定回報⁶賺取非保證利息⁷並支援未來財務需要。

Although medical technology continues to advance, the costs of medical treatment may not necessarily lower. Coupled with the hustle and bustle of the modern lifestyle, the risk of critical illness may increase, and illness may even strike more than once, resulting in heavy financial burdens. As a parent, you may also want to plan during your pregnancy stage and provide your child with sufficient protection after birth.

LionGuardian Beyond (the “Plan”) from Generali Life (Hong Kong) Limited (the “Company”) aims to provide comprehensive coverage, with unlimited claims for Cancer, Stroke and Heart Attack^{1,2}, as well as extra coverage on Major Critical Illnesses or death before the 10th Policy Anniversary³, giving you continuous and adequate support throughout your recovering journey. The Plan is a precious gift for newborn and juvenile, allowing you to apply for your child before birth, providing your precious one with sufficient protection starting from your pregnancy⁴. What’s more to that, the Plan will provide extra protection if the child is unfortunately first diagnosed with cancer before age 22⁵. The Plan also provides coverage against Loss of Functionality of Key Organs, offering you and your family a comprehensive and tremendous support throughout your lifespan. You may also choose to accumulate benefit payouts or lock-in returns⁶ for earning non-guaranteed interest⁷ and support future financial needs.



5 大計劃特點

Plan highlights

市場獨有*
Exclusive
in market*



無限^{1,2}並不斷增加的保障
Unlimited^{1,2} and growing
coverage



於第10個保單週年日前為嚴重疾病
或身故提供額外60%投保額³
Extra 60% of Sum Assured on Major
Critical Illnesses or death before the
10th Policy Anniversary³

市場特有*
Distinctive
in market*



在寶貝的人生旅途開展前就開始
保護，並為癌症提供額外保障
Protect your precious one before the
life journey starts, with extra coverage
on cancer



為未知疾病提供嚴重疾病保障¹
Major Critical Illness Benefit¹ for unknown illnesses



全面保障對抗不同疾病
Comprehensive protection against different illnesses

市場獨有*
Exclusive
in market*



無限^{1,2}並不斷增加的保障
Unlimited^{1,2} and growing coverage

明白到疾病可能會於人生中發病多於一次，而每次醫療費用的差異可能很大。即使在最壞的情況下，本計劃的獨有特點都能為您提供支援。

無限次嚴重疾病保障^{1,2}至100歲[~]

癌症、中風及心臟病是主要可致命的疾病，儘管醫學日漸進步，康復率亦大大提高，但多次發病變得更為普遍。本計劃於整個保障年期內為這三種疾病提供無限次賠償^{1,2}。您與您的摯愛將可持續從本計劃獲得財務支援直至100歲[~]。

靈活累積並增長收益

有時醫療費用可以在您的預算之內，而有時卻可以超出您的預算。

累積賠償額以賺取非保證利息⁷

本計劃可讓您累積賠償額（身故保障除外）於保障累積賬戶內賺取非保證利息⁷。如您有足夠的預算，您可以選擇從賬戶中提取部份金額以支付醫療費用，餘額則存放於賬戶內賺取非保證利息⁷。您亦可以根據個人需要，隨時從賬戶中提取餘額⁸。

Understand that illnesses may strike more than once throughout one's life and the cost of medical treatments varies greatly from one time to the next. These exclusive features of the Plan could certainly back you up should the worst happens.

Unlimited Major Critical Illness Benefit^{1,2} until age 100[~]

Cancer, Stroke and Heart Attack are the major life-threatening diseases. Although the recovery rate improved significantly as a result of medical advancement, multiple strikes have become more common. The Plan allows UNLIMITED claims^{1,2} throughout the whole Benefit Term for these 3 illnesses. You and your loved ones will always be guarded by the continuous financial support from the Plan until age 100[~].

Flexibility to accumulate and grow your benefits

Sometimes the medical expenses could be within your budget, whereas sometimes it could be over your expectation.

Accumulate your benefits with interest⁷

The Plan allows you to accumulate the benefit payouts (except death benefit) in the Benefit Accumulation Account to earn non-guaranteed interest⁷. You may choose to withdraw some money from the account to settle only a portion of the medical expense if you have the budget as such keeping the remaining balance to earn non-guaranteed interest⁷. You may also withdraw the balance at any time⁸ based on your needs.

靈活鎖定終期紅利⁶，穩握市場良機

本計劃由第5個保單週年日開始提供終期紅利⁹，以增加您的賠償額。本公司會於保單退保（不論完全或部份退保）、首次嚴重疾病保障¹賠償、提早終止（如受保人身故但未有嚴重疾病保障¹賠償或保單失效）或到期時支付終期紅利⁹。

您可以選擇透過靈活鎖定選項⁶鎖定部份終期紅利⁹金額，惟須符合本公司的批准以及相關條款及細則。當鎖定終期紅利⁹後，你可把終期紅利⁹存放於保障累積賬戶內累積非保證利息⁷。您亦可以根據個人需要，隨時提取現金作使用⁸。

Flexibility to lock-in Terminal Dividend⁶ for securing market upside
The Plan provides Terminal Dividend⁹ from the 5th Policy Anniversary to further boost your benefits. The Company will pay the Terminal Dividend⁹ upon policy surrender (whether in full or part), first payment of Major Critical Illness Benefit¹, early termination (e.g. death of the Insured if no Major Critical Illness Benefit¹ was paid or payable, or lapse of the policy) or expiration of the Policy.

Subject to the Company's approval and the relevant terms and conditions, you may opt to lock-in a portion of Terminal Dividend⁹ amount through Flexi Lock-in Option⁶ and allocate to the Benefit Accumulation Account for accumulating non-guaranteed interest⁷. You may choose to cash it out at any time⁸ based on your needs.

**於第10個保單週年日前為嚴重疾病或身故提供額外60%投保額³****Extra 60% of Sum Assured on Major Critical Illnesses or death before the 10th Policy Anniversary³**

於第10個保單週年日前，一筆過相等於60%投保額的額外保障³會在首次嚴重疾病保障¹賠償或身故保障賠償時支付。此保障不會受早期或非嚴重疾病保障¹⁰的任何賠償影響。

Before the 10th Policy Anniversary, the Company will pay a one-off Extra Coverage Benefit³, which is equivalent to 60% of Sum Assured, for the 1st Major Critical Illness Benefit¹ claim or Death Benefit claim. This benefit will not be affected by any payments from Early Stage or Minor Illness Benefit¹⁰.

市場特有*
Distinctive
in market*

**在寶貝的人生旅途開展前就開始保護，並為癌症提供額外保障****Protect your precious one before the life journey starts, with extra coverage on cancer**

成為準媽媽可讓您覺得興奮，但同時也會感到很大壓力。由您懷孕一刻開始，您就會為孩子做足準備。為了讓孩子能在最壞的情況下也能得到保障，您最早可以由懷孕期第22週為孩子投保本計劃。

Being a mother-to-be could be exciting yet stressful. Once you got pregnant, you will start to prepare the best for your precious one. To protect your child should the worst happens, you may choose to take out the Plan for your child as early as 22nd week of pregnancy.

懷孕期間的保障

在懷孕期間，母親可於不幸流產、胎死腹中、終止懷孕或母親與孩子不幸一同身故時受到保障⁴。

Protection during your pregnancy stage

The Plan covers mother during the pregnancy stage upon miscarriage, stillbirth, a pregnancy termination or in the event of death of both the mother and baby⁴.

孩子出生後的保障

您的孩子在保單生效後可享有100年的儲蓄及全額[#]危疾及身故保障。

Protection upon the birth of your child

Your child will be able to enjoy savings and full coverage[#] against critical illnesses and death for 100 years after policy becomes effective.

於受保人達22歲前為癌症提供額外40%投保額

本公司會在孩子達22歲前，於首次確診患上癌症時支付一筆過相等於40%投保額作為額外兒童癌症保障⁵，為您與孩子在困難時期提供強大的支援。

Additional 40% of Sum Assured protection for Cancer before the Insured reaches age 22

The Company will pay a one-off Extra Child Cancer Benefit⁵, which is equivalent to 40% of Sum Assured, for the 1st diagnosed suffering from Cancer before your child reaches age 22, giving you and your child tremendous support during the hard times.

特有兒童疾病保障

本計劃涵蓋12種兒童疾病，例如專注力失調及過度活躍症（ADHD）、自閉症及妥瑞症，並為市場特有*。即使孩子確診因先天性狀況導致的疾病，都能夠獲得保障，讓您和孩子一同走過艱難時刻。

Distinctive juvenile illnesses coverage

The Plan covers 12 juvenile illnesses, such as Attention-Deficit Hyperactivity Disorder (ADHD), Autism and Tourette Syndrome (TS), which are distinctive in the market*. Your child will also be guarded even if the illnesses are arose from congenital conditions, allowing you and your children to go through the hard time together.



為未知疾病提供嚴重疾病保障¹ Major Critical Illness Benefit¹ for unknown illnesses

人生是如此不可預測。並非每件事的發生都有原因，您亦無法知道接下來會發生甚麼事情。除涵蓋所列的嚴重疾病外，只要受保人確診符合關於主要器官（心臟、肝臟、肺部或腎臟）的指定情況並持續最少3個月，即使未能確定病因或遇上未知疾病，本計劃亦會支付100%投保額作嚴重疾病保障¹。

Life is unpredictable. Not everything happens for a reason and you will not be able to know what will happen next. In addition to covering the listed Major Critical Illnesses, the Plan also provides Major Critical Illness Benefit¹ at 100% of Sum Assured if the Insured is diagnosed with specific condition of key organs (heart, liver, lung and kidney) which last for at least 3 consecutive months, even the cause of the illness cannot be ascertained or the illness is unknown.



全面保障對抗不同疾病 Comprehensive protection against different illnesses

本計劃為138種疾病提供全面保障。於賠償額達100%投保額時，本公司將會豁免您的未來保費。您可以享有免費的保障直至保單到期為止，使您和您的摯愛能夠減低憂慮並減輕康復期間的財務負擔。

The Plan provides comprehensive protection against 138 illnesses. The Company will waive your future premium once the claimable amount reaches 100% of Sum Assured. You can enjoy free protection until the expiration of the Policy, giving a peace of mind to you and your loved ones and alleviating your financial burdens on the long road to recovery.

嚴重疾病保障¹（69種嚴重疾病）

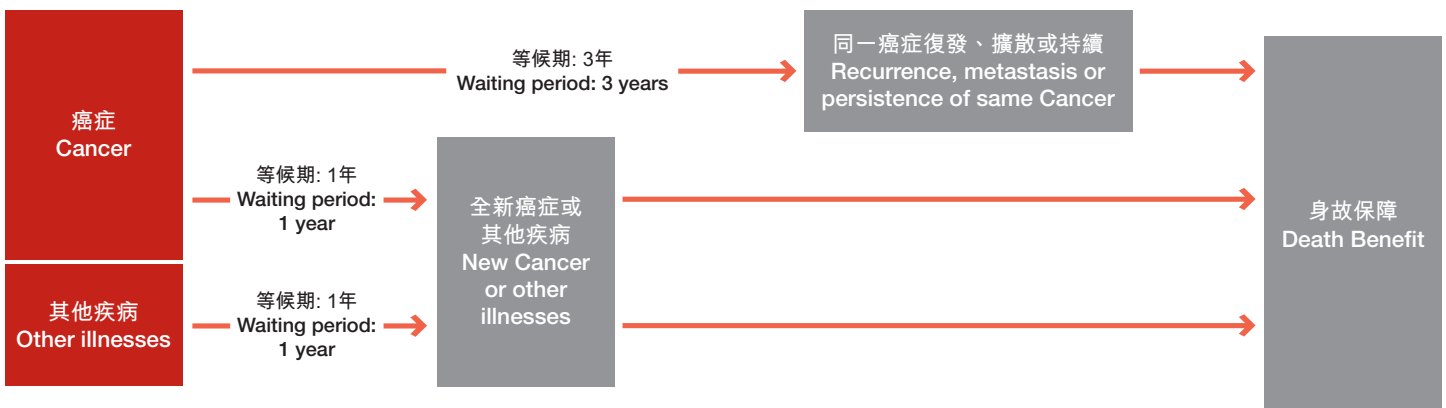
如您不幸確診患上受保嚴重疾病，本公司會就每種受保嚴重疾病支付100%投保額作為嚴重疾病保障¹。其後在嚴重疾病保障¹下的每個嚴重疾病賠償並不會受到其他賠償或之前的賠償影響。

Major Critical Illness Benefit¹ (69 Major Critical Illnesses)

If you have been unfortunately diagnosed with the covered Major Critical Illnesses, the Company will pay 100% of Sum Assured for each covered Major Critical Illnesses as the Major Critical Illness Benefit¹. Each subsequent payout of other Major Critical Illnesses under the Major Critical Illness Benefit¹ will not be affected by any other nor preceding claims.

嚴重疾病保障¹索償等候期

Waiting period for Major Critical Illness Benefit¹ claim



早期或非嚴重疾病保障¹⁰（69種早期或非嚴重疾病）

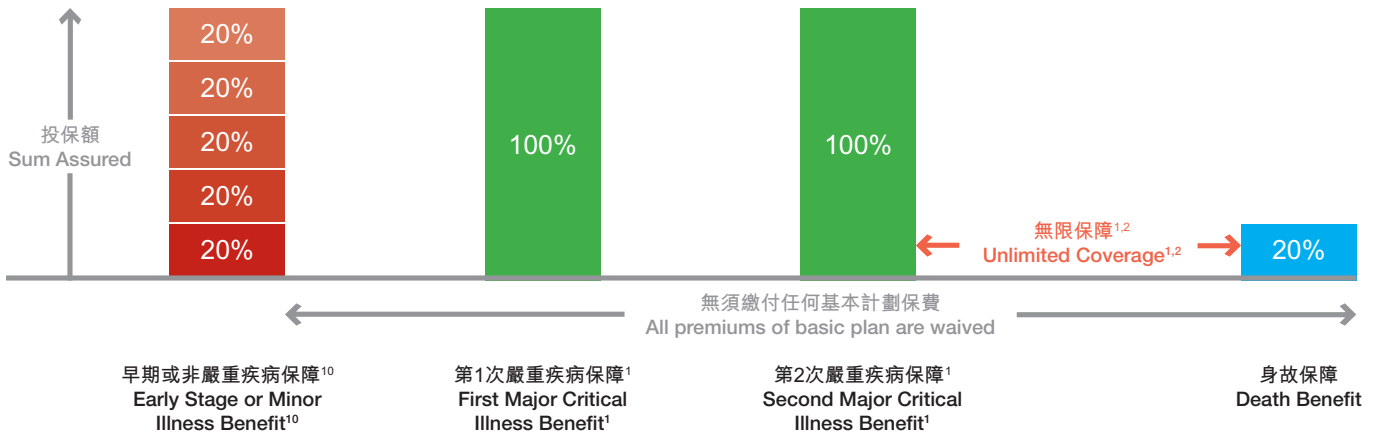
如您不幸確診患上受保早期或非嚴重疾病，本公司會就每種受保早期或非嚴重疾病（包括兒童疾病）支付20%投保額作為早期或非嚴重疾病保障¹⁰。於早期或非嚴重疾病保障¹⁰下可予支付的保障亦涵蓋原位癌、冠狀動脈成形術及手術切除受保良性腫瘤（而該腫瘤起初被專科醫生認為具有明確和顯著的惡性潛在可能，繼而按專科醫生建議下完全切除後最終被診斷為非癌性良性腫瘤）。

Early Stage or Minor Illness Benefit¹⁰ (69 Early Stage or Minor Illnesses)

If you have been unfortunately diagnosed with the covered Early Stage or Minor Illnesses, the Company will pay 20% of Sum Assured for each of the covered Early Stage or Minor Illnesses (including juvenile illnesses) as Early Stage or Minor Illness Benefit¹⁰. The benefit payable under Early Stage or Minor Illness Benefit¹⁰ will also cover Carcinoma-in-situ, Percutaneous Coronary Intervention and Surgical Excision of Covered Benign Tumour (which is initially considered by a medical specialist to have definite and significant malignant potential but is finally diagnosed to be a non-cancerous benign tumour after completing the excision by a medical specialist).

有關疾病的保障範圍，請參閱「保單的受保疾病一覽表」部份。

Please refer to "List of Covered Illnesses under the Plan" regarding the scope of illness coverage.



* 根據截至2022年6月與本港主要人壽保險公司之危疾計劃作比較。

Based on comparing it with other critical illness plans issued by Hong Kong's major life insurance companies as at June 2022.

~ 如本保單是為將出世的孩子⁴投保，保障期則由保單生效後起計100年。

If the Plan is intended for unborn baby⁴, coverage period will be 100 years after policy becomes effective.

受保疾病的全額保障將會於孩子出生90日後適用，身故的全額保障將會於孩子出生180日後適用。有關保障的詳情，請參閱「計劃概覽」下的「未來之寶保障」部份。

Full coverage on covered illness benefit will be available after 90 days of birth, and full coverage on death will be available after 180 days of birth. For details of this coverage, please refer to "Unborn Baby Benefit" under the "Plan Summary" section.

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100歲 To age 100 如本保單是為將出世的孩子 ⁴ 投保，保障期則由保單生效後起計100年。 If the Plan is intended for unborn baby ⁴ , coverage period will be 100 years after policy becomes effective.												
保費繳付年期 / 簽發年齡 Premium Payment Term / Issue Age	<table border="1"> <thead> <tr> <th>保費繳付年期 Premium Payment Term</th> <th>簽發年齡 Issue Age</th> </tr> </thead> <tbody> <tr> <td>10 年 10 years</td> <td>出生後15日 - 70歲 15 days after birth - age 70</td> </tr> <tr> <td>20 年 20 years</td> <td>出生後15日 - 60歲 15 days after birth - age 60</td> </tr> <tr> <td>25 年 25 years</td> <td>出生後15日 - 55歲 15 days after birth - age 55</td> </tr> <tr> <td>至 65 歲 To age 65</td> <td>出生後15日 - 55歲 15 days after birth - age 55</td> </tr> <tr> <td>至 22 歲 To age 22</td> <td>出生後15日 - 11歲 15 days after birth - age 11</td> </tr> </tbody> </table> <p>如本保單是為將出世的孩子⁴投保，媽媽的簽發年齡則為18-45歲，而懷孕期為22週或以上。惟須符合相關核保要求，該要求由本公司不時釐定。</p> <p>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）以賺取非保證利息¹¹。</p> <p>If the Plan is intended for unborn baby⁴, the Issue Age of mother will be age 18 – 45, with gestation period of 22nd week or above. Subject to the relevant underwriting requirements, which will be determined by the Company from time to time.</p> <p>You may opt to prepay your premium (only applicable to policies with annual payment mode) for earning non-guaranteed interest¹¹.</p>	保費繳付年期 Premium Payment Term	簽發年齡 Issue Age	10 年 10 years	出生後15日 - 70歲 15 days after birth - age 70	20 年 20 years	出生後15日 - 60歲 15 days after birth - age 60	25 年 25 years	出生後15日 - 55歲 15 days after birth - age 55	至 65 歲 To age 65	出生後15日 - 55歲 15 days after birth - age 55	至 22 歲 To age 22	出生後15日 - 11歲 15 days after birth - age 11
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保單貨幣 Policy Currency	美元 USD												
保費結構 Premium Structure	根據保單日期受保人的年齡計算 Calculated based on the age of the Insured at the time of policy effective												
繳付模式 Payment Mode	年繳 / 半年繳 / 季繳 / 月繳 Annual / Semi-Annual / Quarterly / Monthly												
最低投保額（以每張保單計） Minimum Sum Assured (per Policy)	12,500 美元 USD 12,500												

保單保障 Policy Benefits

<p>嚴重疾病保障¹ Major Critical Illness Benefit¹</p>	<p>如您被確診患上表列於「保單的受保疾病一覽表」部份之其中一項受保嚴重疾病，本公司將會支付：</p> <p>首次嚴重疾病保障¹賠償： (I). 100%投保額 + (II). 額外保障³ (如有) + (III). 額外兒童癌症保障⁵ (如有) + (IV). 終期紅利⁹ (如有) - (V). 債項 (如有)</p> <p>首次嚴重疾病保障¹賠償後： (I). 100%投保額 + (II). 額外兒童癌症保障⁵ (如有) - (III). 債項 (如有)</p> <p>If you are diagnosed with one of the covered Major Critical Illnesses listed in the below "List of Covered Illnesses under the Plan" section, the Company will pay:</p> <p>1st claim of Major Critical Illness Benefit¹: (I). 100% of Sum Assured + (II). Extra Coverage Benefit³ (if any) + (III). Extra Child Cancer Benefit⁵ (if any) + (IV). Terminal Dividend⁹ (if any) - (V). Indebtedness (if any)</p> <p>After 1st claim of Major Critical Illness Benefit¹: (I). 100% of Sum Assured + (II). Extra Child Cancer Benefit⁵ (if any) - (III). Indebtedness (if any)</p>
<p>早期或非嚴重疾病保障¹⁰ Early Stage or Minor Illness Benefit¹⁰</p>	<p>如您被確診患有表列於「保單的受保疾病一覽表」部份之其中一項受保早期或非嚴重疾病，本公司將會支付：</p> <p>(I). 20%投保額 - (II). 債項 (如有)</p> <p>If you are diagnosed with one of the covered Early Stage or Minor Illnesses listed in the below "List of Covered Illnesses under the Plan" section, the Company will pay: (I). 20% of Sum Assured - (II). Indebtedness (if any)</p>
<p>額外保障³ Extra Coverage Benefit³</p>	<ul style="list-style-type: none"> 於第10個保單週年日前，為首次嚴重疾病保障¹賠償或身故保障賠償提供額外60%投保額。 Extra 60% of Sum Assured for the 1st Major Critical Illness Benefit¹ claim or Death Benefit claim before the 10th Policy Anniversary.
<p>額外兒童癌症保障⁵ Extra Child Cancer Benefit⁵</p>	<ul style="list-style-type: none"> 在22歲前，為首次確診患上癌症提供額外40%投保額。 Extra 40% of Sum Assured for the 1st diagnosed with Cancer before attains age 22.
<p>保障累積賬戶 Benefit Accumulation Account</p>	<ul style="list-style-type: none"> 當受保人仍然在生及保單仍然生效，您可以選擇累積賠償額及/或鎖定之終期紅利⁶於保障累積賬戶以賺取非保證利息⁷。 您可以隨時提取保障累積賬戶中的餘額⁸，扣除債項。 While the Insured is still alive and the Policy is still in force, you may choose to accumulate the benefit payouts and/or Terminal Dividend locked-in⁶ in the Benefit Accumulation Account for earning non-guaranteed interest⁷. You may opt to withdraw the balance of the Benefit Accumulation Account at any time⁸, less Indebtedness.

保單保障 Policy Benefits

<p>終期紅利⁹ Terminal Dividend⁹</p>	<ul style="list-style-type: none"> • 非保證，本公司亦可隨時更改。 • 由第5個保單週年日開始提供。 <p>靈活鎖定選項⁶:</p> <ul style="list-style-type: none"> • 由第15個保單週年日或已繳清本基本計劃的保費（以較後者為準）開始，您可以選擇把您指定的終期紅利⁹百分比調撥至保障累積賬戶以累積非保證利息⁷，惟須受限於20%之最高總鎖定百分比。 • Non-guaranteed, the Company may alter at any time. • Available from the 5th Policy Anniversary. <p>Flexi Lock-in Option⁶:</p> <ul style="list-style-type: none"> • Starting from the 15th Policy Anniversary or after the Basic Plan has been paid up, whichever is later, you may choose to designate a percentage of Terminal Dividend⁹ and allocate it to the Benefit Accumulation Account to accumulate non-guaranteed interest⁷. Subject to 20% of the maximum aggregated lock-in percentage.
<p>退保保障 / 期滿保障 Surrender Benefit / Maturity Benefit</p>	<p>於保單退保或保單到期時，本公司將會支付：</p> <p>(I). 終期紅利⁹（如有，只適用於首次嚴重疾病保障¹賠償前）+ (II). 保障累積賬戶餘額（如有）- (III). 債項（如有）</p> <p>Upon policy surrender or the expiration of the Policy, the Company will pay:</p> <p>(I). Terminal Dividend⁹ (if any, which is only available before the 1st claim of Major Critical Illness Benefit¹) + (II). Balance of Benefit Accumulation Account (if any) - (III). Indebtedness (if any)</p>
<p>身故保障 Death Benefit</p>	<p>如您在保障年期內不幸身故，本公司將會支付：</p> <p>首次嚴重疾病保障¹賠償前：</p> <p>(I). 100%投保額 + (II). 額外保障³（如有）+ (III). 終期紅利⁹（如有）+ (IV). 保障累積賬戶餘額（如有）- (V). 債項（如有）</p> <p>首次嚴重疾病保障¹賠償後：</p> <p>(I). 20%投保額 + (II). 保障累積賬戶餘額（如有）- (III). 債項（如有）</p> <p>Upon your unfortunate death during the Benefit Term, the Company will pay:</p> <p>Before 1st claim of Major Critical Illness Benefit¹:</p> <p>(I). 100% of Sum Assured + (II). Extra Coverage Benefit³ (if any) + (III). Terminal Dividend⁹ (if any) + (IV). Balance of Benefit Accumulation Account (if any) - (V). Indebtedness (if any)</p> <p>After 1st claim of Major Critical Illness Benefit¹:</p> <p>(I). 20% of Sum Assured + (II). Balance of Benefit Accumulation Account (if any) - (III). Indebtedness (if any)</p>

其他保障 Other Benefits

未來之寶保障⁴ Unborn Baby Benefit⁴

此保障只適用於為將出世的孩子⁴投保的保單。

懷孕期間：

在懷孕期間，假如母親（受保人）不幸流產、胎死腹中、接受註冊專科醫生建議的終止懷孕或母親與孩子不幸一同身故，本公司會支付相等於已繳總保費¹²的105%之恩恤保費回贈保障⁴。

孩子出生後：

當保單仍然生效期間，於孩子出生後，孩子將會成為受保人，他/她將可以享有以下保障：

受保疾病

出生90日內	出生90日後
受保疾病的保障之20%	受保疾病的保障之100%

身故保障

出生180日內	出生180日後
身故保障之20%	身故保障之100%

This benefit is only applicable if the Plan is intended for unborn baby⁴.

Pregnancy stage:

During the pregnancy stage, the Company will pay Compassionate Refund of Premium Benefit⁴ equivalent to 105% of Total Premiums Paid¹³ in the event of mother (the Insured) miscarriage, stillbirth, a pregnancy termination that is recommended by a registered specialist doctor or passing of both the mother and baby.

After birth of child:

On the date of birth of the child while the policy is in force, the child will become the Insured and he/she will be able to enjoy coverage as follows:

Covered Illnesses

Within 90 days of birth	After 90 days of birth
20% of the covered illness benefit	100% of the covered illness benefit

Death Benefit

Within 180 days of birth	After 180 days of birth
20% of Death Benefit	100% of Death Benefit

個案分享[△] Case Study[△]

無限次嚴重疾病保障^{1,2}賠償 Unlimited claims for Major Critical Illness Benefit^{1,2}



韓先生 Mr. Hon

32歲 Age 32
老師 Teacher
已婚並育有一名2歲的兒子
Married with a son at age 2

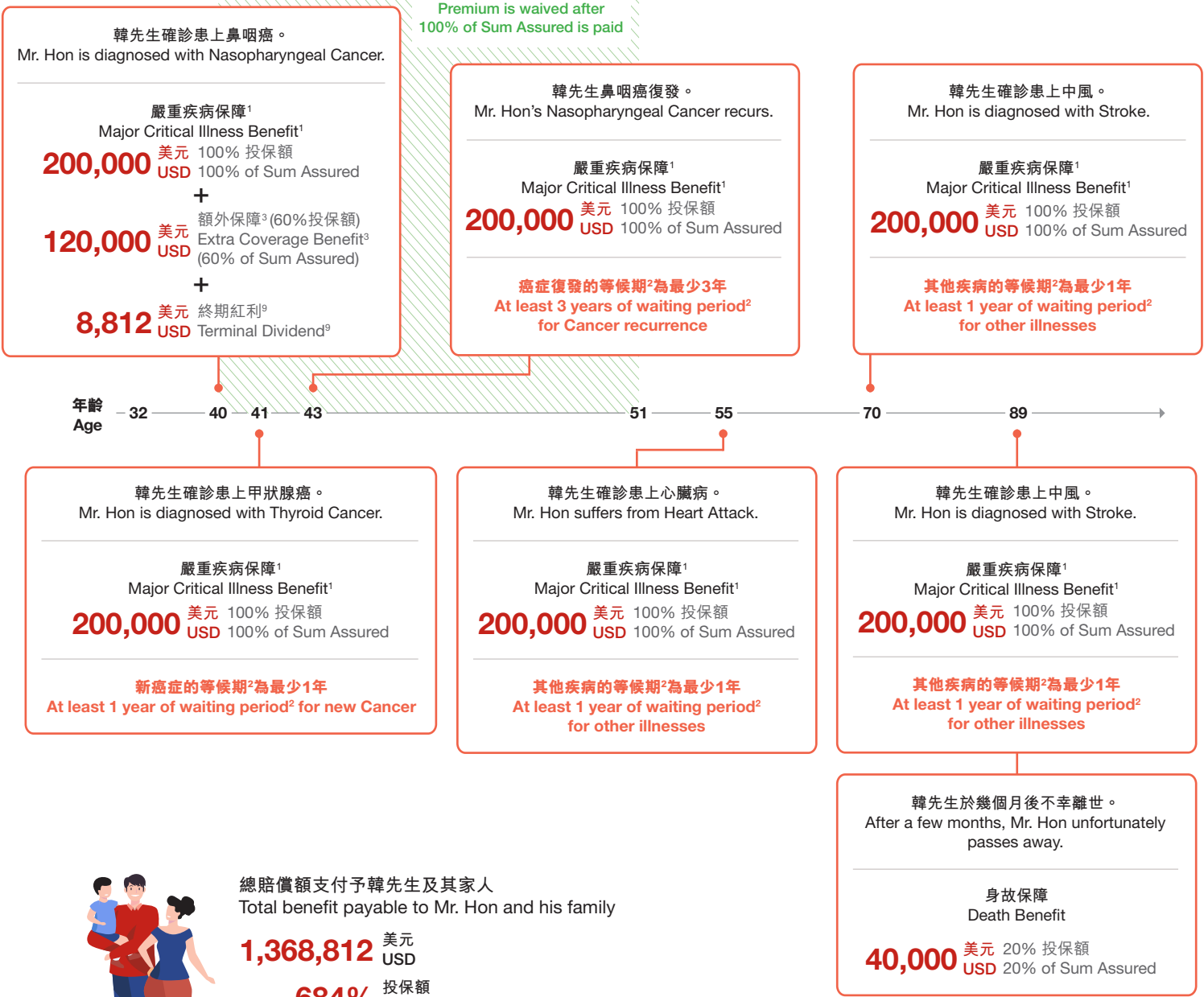
韓先生作為家中的經濟支柱，並育有一名非常年幼的兒子。他希望投保一個計劃，萬一他患上危疾時，該計劃能夠為他和其家人提供足夠支援。韓先生知道**跨越無限保**能夠提供無限次癌症、中風及心臟病的賠償^{1,2}，因此他投保了**跨越無限保**，令他倍感安心。

Mr. Hon is the breadwinner of the family and his son is still very young. He wants to apply for a plan that could give much needed support to him and his family in case of diagnosing with critical illnesses. Knowing that **LionGuardian Beyond** can provide unlimited claims for Cancer, Stroke and Heart Attack^{1,2}, Mr. Hon applies for **LionGuardian Beyond** to obtain a peace of mind.

保費繳付年期：20年 Premium Payment Term : 20 years
投保額：200,000 美元 Sum Assured : 200,000 USD
年繳保費：5,350 美元 Annual Premium : 5,350 USD

保費繳付年期
Premium Payment Term

保費於支付100%
投保額後被豁免
Premium is waived after
100% of Sum Assured is paid



總賠償額支付予韓先生及其家人
Total benefit payable to Mr. Hon and his family

1,368,812 美元 USD
684% 投保額 of Sum Assured
2,843% 韓先生已繳付的總保費 (48,150美元) of total premiums paid by Mr. Hon (USD 48,150)



個案分享[△] Case Study[△]

孩子的終生守護者 Gift of Life



廖太太 Mrs. Liu

28歲 Age 28
家庭主婦 Housewife
懷孕第24週
With 24th week of gestation

廖太太4個月後便會成為母親。她投保了**跨越無限保**，一份能為初生嬰兒及兒童提供完美保障的計劃，並可於她懷孕期間提供鞏固的保障以及為孩子Caleb提供危疾保障。**跨越無限保**是Caleb的守護天使，並為他提供100年的周全的保障。

Mrs. Liu is going to become a mother in 4 months. She applies for **LionGuardian Beyond**, a perfect protection for newborn and juvenile, providing advanced protection during her pregnancy and coverage on critical illnesses for her baby, Caleb. **LionGuardian Beyond** is Caleb's guardian angel, giving him comprehensive protection a head-start from his birth for 100 years.

保費繳付年期 至 **22** 歲
Premium Payment Term To **22** Age

投保額：**80,000** 美元
Sum Assured: **80,000** USD

年繳保費：**921** 美元
Annual Premium: **921** USD

廖太太於懷孕第24週投保**跨越無限保**，計劃可於她懷孕期間提供鞏固的保障。

Mrs. Liu applies for **LionGuardian Beyond** in week 24th of gestation, which could give her advanced protection during pregnancy.



如廖太太於懷孕期間不幸流產、胎死腹中、接受註冊專科醫生建議的終止懷孕或母親與孩子不幸一同身故，相等於已繳總保費¹²的**105%**之恩恤保費回贈保障⁴將會被支付。

If Mrs. Liu is unfortunately undergoing miscarriage, stillbirth, a pregnancy termination that is recommended by a registered specialist doctor or passing of her and baby during the pregnancy stage, Compassionate Refund of Premium Benefit⁴ equivalent to **105%** of Total Premiums Paid¹² will be payable.



懷孕期間 Pregnancy Stage

Caleb成為受保人。他可以享有儲蓄及全面的兒童疾病保障直至22歲，其他受保疾病和身故亦可得到全面保障。即使他確診因先天性狀況導致的疾病，都能夠得到保障。

Caleb becomes the Insured. He can enjoy savings and full coverage against juvenile illnesses until age 22, as well as fully covering other covered illnesses and death. He will also be protected even if illnesses arising from congenital conditions are discovered.



Caleb於出生後60日確診患上血友病。於出生90日內，可獲支付受保疾病的保障之20%。

Caleb, after 60 days of birth, is diagnosed with Haemophilia. Within 90 days of birth, 20% of the covered illness benefit will be paid:

$$\begin{aligned} (20\% \text{ 投保額}) \times 20\% &= (80,000 \text{ 美元} \times 20\%) \times 20\% \\ (20\% \text{ of Sum Assured}) \times 20\% &= (\text{USD } 80,000 \times 20\%) \times 20\% \\ &= \mathbf{3,200 \text{ 美元}} \\ &= \mathbf{3,200 \text{ USD}} \end{aligned}$$

Caleb出生後 After Birth of Caleb

Caleb於8歲時確診患上骨癌，將獲得的賠償額如下：

Caleb, at age 8, is diagnosed with Bone Cancer, below benefit will be paid:

$$\begin{aligned} &80,000 \text{ 美元 } 100\% \text{ 投保額} \\ &\text{USD } 100\% \text{ of Sum Assured} \\ &+ \\ &48,000 \text{ 美元 } \text{額外保障}^3 \text{ (60\% 投保額)} \\ &\text{USD } \text{Extra Coverage Benefit}^3 \text{ (60\% of Sum Assured)} \\ &+ \\ &32,000 \text{ 美元 } \text{額外兒童癌症保障}^5 \text{ (40\% 投保額)} \\ &\text{USD } \text{Extra Child Cancer Benefit}^5 \text{ (40\% of Sum Assured)} \\ &+ \\ &1,453 \text{ 美元 } \text{終期紅利}^9 \\ &\text{USD } \text{Terminal Dividend}^9 \\ &= \mathbf{161,453 \text{ 美元}} \text{ (202\% 投保額)} \\ &= \mathbf{161,453 \text{ USD}} \text{ (202\% of Sum Assured)} \end{aligned}$$

個案分享[△] Case Study[△]

增長及累積您的賠償額 Boost and accumulate your benefits



葉先生 Mr. Yip

39歲 Age 39
企業家 Entrepreneur
單身 Single

葉先生的事業非常成功。**跨越無限保**可給予他額外的財務靈活性，萬一他確診患上危疾，他可選擇把賠償額累積於保障累積賬戶內，以支援他未來的財務需要。

Mr. Yip is very successful with his business. **LionGuardian Beyond** can give him extra financial flexibility in case he diagnoses with critical illness, he can choose to accumulate the benefit payouts in the Benefit Accumulation Account to support future financial needs.

保費繳付年期：25 年
Premium Payment Term : 25 Years

投保額：500,000 美元
Sum Assured : 500,000 USD

年繳保費：15,870 美元
Annual Premium : 15,870 USD

保費繳付年期 Premium Payment Term

保費於支付100%投保額後被豁免
Premium is waived after 100%
of Sum Assured is paid

葉先生確診患上腎臟原位癌。
Mr. Yip is diagnosed with Carcinoma-in-situ of Kidney.

早期或非嚴重疾病保障¹⁰
Early Stage or Minor Illness Benefit¹⁰

50,000 美元
USD

他選擇把賠償額累積於保障累積賬戶以賺取非保證利息⁷，以便他用來支援日後的財務需要。

He chooses to accumulate the benefit payouts in Benefit Accumulation Account for earning non-guaranteed interest⁷, so that he may use this amount to support his future financial needs.

葉先生70歲時確診患上主要器官功能損害（腎臟），但未能確定病因。
Mr. Yip, at age 70, is diagnosed with Loss of Functionality of Kidney but the cause of illness cannot be ascertained.

嚴重疾病保障¹ **500,000 美元** 100% 投保額
Major Critical Illness Benefit¹ 500,000 USD 100% of Sum Assured

除了因主要器官功能損害（腎臟）獲取的嚴重疾病保障¹賠償額外，他決定提取保障累積賬戶餘額的一部份⁸以支援他的透析治療開支。

Other than the Major Critical Illness Benefit¹ payouts from Loss of Functionality of Kidney, he decides to withdraw part of the balance from Benefit Accumulation Account⁸ to support the dialysis expenses.

於70歲時保障累積賬戶內的總金額：**1,602,168 美元**
Total amount in Benefit Accumulation Account at age 70 : 1,602,168 USD

於保障累積賬戶提取的金額：**500,000 美元**
Withdrawal amount from Benefit Accumulation Account : 500,000 USD

年齡 Age — 39 — 42 — 48 — 63 — 70 — 83 —

葉先生需要進行心瓣手術。
Mr. Yip undergoes Heart Valve Surgery.

嚴重疾病保障¹
Major Critical Illness Benefit¹
500,000 美元 100% 投保額
USD 100% of Sum Assured

+ 額外保障³ (60% 投保額)
Extra Coverage Benefit³
300,000 美元 (60% of Sum Assured)
USD

+ 終期紅利⁹
Terminal Dividend⁹
23,755 美元
USD

他選擇把賠償額累積於保障累積賬戶，以賺取非保證利息⁷。

He also accumulates the benefit payouts in Benefit Accumulation Account for earning non-guaranteed interest⁷.

葉先生已無能力照顧自己，他決定提取保障累積賬戶的餘額⁸，以聘請看護照顧自己。

Mr. Yip can no longer take care of himself, he decides to withdraw the rest of the balance from Benefit Accumulation Account⁸ for hiring a home nursing to take care of him.

於83歲時保障累積賬戶內的總金額
Total amount in Benefit Accumulation Account at age 83 : **2,667,728 美元**
USD

於保障累積賬戶提取的金額
Withdrawal amount from Benefit Accumulation Account : **2,667,728 美元**
USD



總賠償額支付予葉先生
Total benefit payable to Mr. Yip

3,667,728 美元
USD

734% 投保額
of Sum Assured

2,311% 葉先生已繳付的總保費 (158,700美元)
of total premiums paid by Mr. Yip (USD 158,700)

[△] 註：以上個案分享之應獲支付總額均四捨五入至最接近的整數，數字均為假設並僅供舉例說明之用，或會與實際應獲支付總額稍有出入。

[△] Remarks: The amounts illustrated in the case study above are rounded to the nearest integer, figures are hypothetical and strictly for illustrative purposes only. The actual amount payable in the case study above may differ slightly due to rounding differences.

保單的受保疾病一覽表 List of Covered Illnesses under the Plan

嚴重疾病 Major Critical Illnesses	早期或非嚴重疾病 Early Stage and Minor Illnesses
癌症 Cancer 1. 癌症 Cancer	1. 原位癌* Carcinoma-in-situ* 2. 早期惡性腫瘤* Early Stage Malignancy*
與心臟相關之疾病 Illnesses related to the Heart 2. 心肌病 Cardiomyopathy 3. 需要進行外科手術的冠狀動脈病 Coronary Artery disease requiring Surgery 4. 艾森門格綜合症 Eisenmenger's Syndrome 5. 心臟病發作 Heart Attack 6. 心瓣手術 Heart Valve Surgery 7. 傳染性心內膜炎 Infective Endocarditis 8. 其他嚴重的冠狀動脈疾病 Other Serious Coronary Artery Disease 9. 原發性肺動脈高血壓 Primary Pulmonary Hypertension 10. 主動脈手術 Surgery to Aorta	3. 早期心肌病 Early Cardiomyopathy 4. 主動脈疾病或主動脈瘤的血管介入治療 Endovascular Treatments of Aortic Disease or Aortic Aneurysm 5. 次級嚴重心臟病發作 Less Severe Heart Attack 6. 次級嚴重傳染性心內膜炎 Less Severe Infective Endocarditis 7. 微創進行直接的冠狀動脈搭橋手術* Minimally Invasive Direct Coronary Artery By-pass* 8. 冠狀動脈成形術* Percutaneous Coronary Intervention* 9. 經皮瓣膜手術 Percutaneous Valve Surgery 10. 心包切除術 Pericardiectomy 11. 俱心臟併發症的川崎病* Kawasaki Disease with Heart Complication*
與神經系統相關之疾病 Illnesses related to Nervous System 11. 亞爾茲默氏病 / 不可還原之器質性腦退化疾病 Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 12. 植物人 Apallic Syndrome 13. 細菌性腦 (脊) 膜炎 Bacterial Meningitis 14. 良性腦腫瘤 Benign Brain Tumour 15. 腦動脈瘤或動靜脈畸形外科手術 Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery 16. 昏迷 Coma 17. 腦炎 Encephalitis 18. 半身不遂 Hemiplegia 19. 嚴重頭部創傷 Major Head Trauma 20. 運動神經原疾病 Motor Neurone Disease 21. 多發性硬化症 Multiple Sclerosis 22. 肌肉營養不良症 Muscular Dystrophy 23. 癱瘓 Paralysis 24. 帕金森病 Parkinson's Disease 25. 脊髓灰質炎 Poliomyelitis 26. 進行性核上性麻痺 Progressive Supranuclear Palsy 27. 心臟功能損害 Loss of Functionality of Heart 28. 腎臟功能損害 Loss of Functionality of Kidney 29. 肝臟功能損害 Loss of Functionality of Liver 30. 肺功能損害 Loss of Functionality of Lung 31. 嚴重重症肌無力症 Severe Myasthenia Gravis 32. 中風 Stroke 33. 結核性腦膜炎 Tuberculosis Meningitis	12. 於頸動脈進行血管成形術或動脈內膜切除術 Angioplasty or Endarterectomy for Carotid Arteries 13. 植入大腦內分流器 Cerebral Shunt Insertion 14. 早期腦退化症 (包括早期亞爾茲默氏病) Early Stage Dementia including Early Stage Alzheimer's Disease 15. 大腦動脈瘤的血管介入治療 Endovascular Treatment for Cerebral Aneurysm 16. 出血性登革熱 Dengue Haemorrhagic Fever 17. 次級嚴重細菌性腦 (脊) 膜炎 Less Severe Bacterial Meningitis 18. 次級嚴重昏迷 Less Severe Coma 19. 次級嚴重腦炎 Less Severe Encephalitis 20. 次級嚴重重症肌無力症 Less Severe Myasthenia Gravis 21. 次級嚴重帕金遜病 Less Severe Parkinson's Disease 22. 植入人工耳蝸手術 Cochlear Implant Surgery 23. 次級嚴重脊髓灰質炎 Less Severe Poliomyelitis 24. 風濕性心瓣疾病 Rheumatic Fever with Valvular Impairment 25. 血友病 Haemophilia 26. 次級嚴重進行性核上神經麻痺症 Less Severe Progressive Supranuclear Palsy 27. 中度嚴重腦部損傷 Moderately Severe Brain Damage 28. 中度嚴重癱瘓 Moderately Severe Paralysis 29. 嚴重精神疾病* Severe Psychiatric Illness* 30. 腦硬膜下血腫手術 Surgery for Subdural Haematoma 31. 腦下垂體腫瘤切除手術 Surgical Removal of Pituitary Tumour 32. 結核性脊髓炎 Tuberculous Myelitis 33. 專注力失調及過度活躍症 Attention-Deficit Hyperactivity Disorder (ADHD) 34. 自閉症* Autism* 35. 意外或疾病引致的智能障礙* Intellectual Impairment due to Illness or Accident* 36. 妥瑞症 Tourette Syndrome (TS)
與主要器官相關之疾病 Illnesses related to Major Organs and Functions 34. 急性壞死及出血性胰腺炎 Acute Necrohemorrhagic Pancreatitis 35. 再生障礙性貧血 Aplastic Anaemia 36. 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis 37. 慢性肝病 Chronic Liver Disease 38. 再發性慢性胰臟炎 Chronic Relapsing Pancreatitis 39. 暴發性肝炎 Fulminant Viral Hepatitis 40. 腎衰竭 Kidney Failure 41. 重要器官移植 Major Organ Transplant 42. 髓質囊腫腎病 Medullary Cystic Disease 43. 嚴重支氣管擴張 Severe Bronchiectasis 44. 嚴重克隆氏病 Severe Crohn's Disease 45. 嚴重肺氣腫 Severe Emphysema 46. 嚴重肺纖維化 Severe Pulmonary Fibrosis 47. 嚴重潰瘍性結腸炎 Severe Ulcerative Colitis 48. 系統性紅斑狼瘡連狼瘡性腎炎 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis 49. 系統性硬化病 Systemic Scleroderma	37. 急性再生障礙性貧血 Acute Aplastic Anaemia 38. 膽道系統重建手術 Biliary Tract Reconstruction Surgery 39. 慢性肺病 Chronic Lung Disease 40. 早期腎衰竭 Early Renal Failure 41. 肝炎連肝硬化 Hepatitis with Cirrhosis 42. 次級嚴重克隆氏病 Less Severe Crohn's Disease 43. 次級嚴重類風濕關節炎 Less Severe Rheumatoid Arthritis 44. 次級嚴重系統性紅斑狼瘡 Less Severe Systemic Lupus Erythematosus 45. 次級嚴重潰瘍性結腸炎 Less Severe Ulcerative Colitis 46. 肝臟手術 Liver Surgery 47. 重要器官移植 (於器官移植輪候冊名單上) Major Organ Transplantation (on Waiting List) 48. 粟粒性肺結核 Miliary Tuberculosis 49. 單肺切除手術 Surgical Removal of One Lung 50. 嚴重哮喘* Severe Asthma*

嚴重疾病 Major Critical Illnesses

早期或非嚴重疾病 Early Stage and Minor Illnesses

其他疾病 Other Illnesses

- 50. 因輸血感染愛滋病 AIDS due to Blood Transfusion
- 51. 失明 Blindness
- 52. 慢性腎上腺功能不全 (愛狄信病) Chronic Adrenal Insufficiency (Addison's Disease)
- 53. 克雅二氏症 (瘋牛症) Creutzfeldt-Jakob Disease (Mad Cow Disease)
- 54. 伊波拉 Ebola
- 55. 象皮病 Elephantiasis
- 56. 因侵害而感染人類免疫缺乏病毒 HIV Infection due to Assault
- 57. 因器官移植而感染人類免疫缺乏病毒 HIV Infection due to Organ Transplant
- 58. 失聰 Loss of Hearing
- 59. 不能獨立生活[#] Loss of Independent Existence[#]
- 60. 失去一肢及一眼失明 Loss of One Limb and One Eye
- 61. 喪失語言能力 Loss of Speech
- 62. 嚴重燒傷 Major Burns
- 63. 壞死性筋膜炎 Necrotising Fasciitis
- 64. 因職業感染人體免疫缺乏病毒 Occupationally Acquired HIV
- 65. 嗜絡細胞瘤 Pheochromocytoma
- 66. 斷肢 Severance of Limbs
- 67. 嚴重骨質疏鬆症[®] Severe Osteoporosis[®]
- 68. 嚴重類風濕關節炎 Severe Rheumatoid Arthritis
- 69. 末期疾病[#] Terminal Illness[#]

- 51. 糖尿病視網膜病變* Diabetic Retinopathy*
- 52. 周圍動脈疾病的血管介入治療* Endovascular Treatment of Peripheral Arterial Disease*
- 53. 意外引致的臉部燒傷 Facial Burns due to Accident
- 54. 意外受傷所需的面容重建手術 Facial Reconstructive Surgery for Injury due to Accident
- 55. 溶血性鏈球菌引致之壞疽 Hemolysis Streptococcus Gangrene
- 56. 意外引致的次級嚴重身體燒傷 Less Severe Burns to Body due to Accident
- 57. 次級嚴重象皮病 Less Severe Elephantiasis
- 58. 一耳失聰 Loss of Hearing in One Ear
- 59. 失去一肢 Loss of One Limb
- 60. 一眼失明 Loss of Sight in One Eye
- 61. 因聲帶麻痺導致喪失說話能力 Loss of Speech due to Vocal Cord Paralysis
- 62. 骨質疏鬆症連骨折[®] Osteoporosis with Fractures[®]
- 63. 繼發性肺動脈高血壓 Secondary Pulmonary Hypertension
- 64. 嚴重中樞性或混合性睡眠窒息症* Severe Central or Mixed Sleep Apnea*
- 65. 皮膚移植 Skin Transplantation
- 66. 手術切除受保良性腫瘤[^] Surgical Excision of Covered Benign Tumour[^]
- 67. 胰島素依賴型糖尿病^{*~} Insulin Dependent Diabetes Mellitus^{*~}
- 68. 第三型成骨不全症^{*~} Osteogenesis Imperfecta - Type III^{*~}
- 69. 斯蒂爾病^{*~} Still's Disease^{*~}

* 每種疾病每名受保人最高可獲 50,000美元賠償。
Subject to a maximum benefit amount of USD 50,000 per life for each illness.

- 保障於22歲時終止。
Coverage ceases at age of 22.

保障於首次嚴重疾病保障索償後終止。
Coverage ceases after first Major Critical Illness Benefit claim.

® 保障於70歲時終止。
Coverage ceases at age of 70.

^ 每名受保人最高可獲 50,000美元賠償。
Subject to a maximum benefit amount of USD 50,000 per life.

主要不保事項：

- (I). 任何於簽發日或任何復效生效日 (以較後者為準) 前已存在或該日期起計60日內已首次出現的病徵或症狀。
- (II). 在不論神智是否清醒的情況下自殺、企圖自殺或自我傷殘。
- (III). 愛滋病或任何人類免疫力缺陷病毒或因此兩種疾病而出現的任何突變、衍生或變異情況，唯因輸血感染愛滋病、因職業感染人體免疫力缺乏病毒、因侵害而感染人類免疫力缺乏病毒或因器官移植而感染人類免疫力缺乏病毒。
- (IV). 藥物、酒精或物質濫用。
- (V). 觸犯或企圖觸犯刑事行為。
- (VI). 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。
- (VII). 個別疾病或有不同的不保事項，詳情請參閱保單條款。

此產品小冊子的產品資料不包含本計劃的完整條款，有關完整條款載於保單條款中。有關本計劃的嚴重疾病定義、早期或非嚴重疾病定義、保障、賠償細則、不保事項、風險披露及其他項目詳情，請參閱保單條款。

本計劃可作為獨立保單而毋須捆綁式地與其他種類的保險產品一併購買。敬請務須參閱有關本計劃的產品小冊子、保單條款及由您的保險顧問或本公司的代表所陳述之說明文件以全面了解關於以上定義、收費、產品特點、不保事項及賠償給付條件等之詳情及完整條款及細則。

Major Exclusions:

- (I). Any Pre-existing Condition prior to or condition manifesting itself occurred within 60 days following, the later of the Date of Issue or effective date of any reinstatement of the Policy.
- (II). Suicide, trying to commit suicide, or self-inflicted injury, while sane or insane.
- (III). Acquired Immunodeficiency Syndrome (AIDS) or any Human Immunodeficiency Virus (HIV) or any mutation, derivation or variation thereof, except for AIDS Due to Blood Transfusion, Occupationally Acquired AIDS, HIV Infection due to Assault, or HIV Infection due to Organ Transplant.
- (IV). Drug, substance and/or alcohol abuse.
- (V). Committing or trying to commit a criminal offence.
- (VI). 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.
- (VII). Different exclusions may apply for individual illnesses. Please refer to Policy Provisions for details.

This product brochure does not contain the full provisions of the Plan and the full terms can be found in the Policy Provisions. For details of the definition of Major Critical Illnesses, Early Stage and Minor Illnesses, benefits, conditions for payment of claims, exclusions, risk disclosure and other items under the Plan, please refer to the Policy Provisions.

This Plan may serve as standalone plan(s) without bundling with other type(s) of insurance product. You are required to read the relevant product brochure, the Policy Provisions and the proposals presented by your Insurance Advisers or the Company's Representatives in order to fully understand the details of the definitions, charges, product features, exclusions, and conditions of payment of claims, etc. plus complete terms and conditions.

註：

- 嚴重疾病保障將於確診以上所列的嚴重疾病後支付，直至保單終止。除癌症、中風及心臟病發作外，每項嚴重疾病最多只可獲一次嚴重疾病保障賠償。「不能獨立生活」及「末期疾病」會於首次嚴重疾病保障賠償後終止。多於一次的嚴重疾病保障索償受等候期及有關條款及細則約束。有關條款及細則的詳情，請參閱保單條款。
- 癌症、中風及心臟病的等候期如下：
癌症：
- 下一次癌症的確診日期必須與所有上一次癌症的確診日期相隔最少1年，惟首次確診下一次癌症必須為新癌症，並與之前所有的癌症不相關；及
- 如下一次癌症為之前所有的癌症的復發/擴散/持續，該下一次癌症的確診日期必須與所有上一次癌症的確診日期相隔最少3年。
中風：
- 下一次中風的確診日期必須與上一次中風的確診日期相隔最少1年，惟該下一次中風與之前所有的中風不相關。
心臟病：
- 下一次心臟病的確診日期必須與上一次心臟病的確診日期相隔最少1年，惟該下一次心臟病與之前所有的心臟病不相關。
- 額外保障只會於第10個保單週年日前在首次嚴重疾病保障賠償或身故保障賠償時支付。此保障於同一保單內只可索償1次，索償後便會終止。
- 疾病的保障不適用於母親（於孩子出生前為受保人）。在懷孕期間，恩恤保費回贈保障會在不幸流產、胎死腹中、接受註冊專科醫生建議的終止懷孕或母親與孩子不幸一同身故時支付。保單會於此保障索償後終止。如恩恤保費回贈保障在孩子出生後仍未有索償，保單將會繼續生效及恩恤保費回贈保障將會終止。受保人將會轉為孩子。請注意，您必須於首個保單週年日前14日或之前，提交孩子的出生證明，否則保單將於首個保單週年日終止。
- 額外兒童癌症保障只會於受保人22歲生日的保單週年日或緊接的保單週年日前，在首次確診患上癌症時支付。此保障於同一保單內只可索償1次，索償後便會終止。
- 靈活鎖定選項之鎖定總百分比不得超過20%。當行使靈活鎖定選項後，本公司將根據已鎖定的終期紅利，相應地以本公司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。有關靈活鎖定選項之條款及細則的詳情，請參閱保單條款。
- 利率並非保證，有關最新的利率，請參閱建議書。
- 受限於本公司批准及現行行政規則，您隨時可以本公司指定的表格向本公司提交書面申請於保障累積賬戶進行提取。
- 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1次。終期紅利的實際金額（如有）於行使靈活鎖定選項或應付時按本公司之絕對決定權而釐定。
- 每種確診的早期或非嚴重疾病只可獲支付1次早期或非嚴重疾病保障賠償。原位癌及冠狀動脈成形術可獲支付最多2次賠償。原位癌及冠狀動脈成形術的第2次賠償必須符合有關條款及細則。

Remarks:

- Major Critical Illness Benefit will be payable upon diagnosis of Major Critical Illnesses listed above and until termination of the Policy. In respect of each Major Critical Illness, the Major Critical Illness Benefit shall be payable maximum once only, except Cancer, Stroke and Heart Attack. Loss of Independent Existence and Terminal Illness will cease after the 1st Major Critical Illness Benefit claim. For Major Critical Illness Benefit claims more than once, it is subject to waiting periods and terms and conditions. Please refer to the terms and conditions in the Policy Provisions for details.
- Waiting period for Cancer, Stroke and Heart Attack are as follows:
Cancer:
- The waiting period of the subsequent claim on Cancer is at least 1 year from the diagnosis date of all the preceding Cancer(s), given that the first diagnosis of subsequent Cancer is a new Cancer and unrelated to all the preceding Cancer(s); and
- The waiting period of the subsequent claim on Cancer is at least 3 years from the diagnosis date of all the preceding Cancer(s), if the subsequent Cancer is a recurrence, metastasis or persistence of any preceding Cancer(s).
Stroke:
- The waiting period of the subsequent claim on Stroke is at least 1 year from the diagnosis date of the preceding claim(s), given that such subsequent Stroke is new and unrelated to all the preceding claim(s).
Heart Attack:
- The waiting period of the subsequent claim on Heart Attack is at least 1 year from the diagnosis date of the preceding claim(s), given that such subsequent Heart Attack is new and unrelated to all the preceding claim(s).
- Extra Coverage Benefit will only be payable either on the 1st Major Critical Illness Benefit claim or Death Benefit claim before the 10th Policy Anniversary. This benefit can only be claimed once under the same Policy and it will cease after the claim.
- Coverage of illnesses will not be applicable to mother (as the Insured before the birth of baby). During the pregnancy stage, Compassionate Refund of Premium Benefit will be payable upon miscarriage, stillbirth, pregnancy termination that is recommended by a registered specialist doctor or death of both mother and baby. The Policy will be terminated upon the claim of such benefit. If Compassionate Refund of Premium Benefit has not been claimed upon the birth of baby, the Policy will continue to be in force and the Compassionate Refund of Premium Benefit will cease. The Insured will be changed to the baby. Please note that birth certificate of the baby is required to be submitted by 14 days before the 1st Policy Anniversary. Otherwise, the Policy will terminate on the 1st Policy Anniversary.
- Extra Child Cancer Benefit will only be payable on the 1st diagnosed suffering from a Cancer before the Policy Anniversary falling on or immediately after the Insured's 22nd birthday. This benefit can only be claimed once under the same Policy and it will cease after the claim.
- The aggregated lock-in percentage of Flexi Lock-in Option shall not exceed 20%. After exercising Flexi Lock-in Option, any future Terminal Dividend will be adjusted correspondingly at a rate to be determined by the Company 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 Flexi Lock-in Option.
- The interest rate is not guaranteed. For the latest interest rate, please refer to the illustration.
- Subject to the Company'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 the Company on the Company's prescribed form.
- 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 the Company's absolute discretion when exercising Flexi Lock-in Option or when it is payable.
- 1 claim is allowed for each Early Stage or Minor Illness diagnosed. Claims for Carcinoma-in-situ and Percutaneous Coronary Intervention can be accepted up to 2 times. Terms and conditions must be fulfilled to be eligible for a 2nd claim for Carcinoma-in-situ and Percutaneous Coronary Intervention.

11. 保費預存賬戶只適用於可預繳保費的保單。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。

年繳保費及相關所需之徵費將於到期時於保費繳付年期內的每個保單週年日自動從保費預存賬戶扣除。保費預存賬戶餘額將根據保費預存賬戶利率積存，本公司可不時更改此利率。

規定之徵費率由保險業監管局不時公佈並於將來或會更改。若保費預存賬戶餘額不足夠支付到期及應繳的年繳保費及/或徵費，您將須要繳付未繳付的保費及/或徵費。當保單的所有到期保費及/或徵費已被繳清，保費預存賬戶餘額包括利息（如有），將會給付保單持有人。

當保費預存賬戶餘額（如有）不足夠支付年繳保費及徵費時，本公司將向您發出繳費通知書。

如於保費預存賬戶作出提取、保單失效或保單被退保，均須收取提取費用。

如受保人身故，保費預存賬戶餘額（如有）將連同身故保障給付保單受益人。

詳情請參閱由本公司發出的說明文件及保單條款。

12. 已繳總保費是到期及已繳付的保費，並不包括任何額外保費及任何附加保障的保費。

11. Premium Deposit Fund ("PDF") is only applicable to policy with premium prepayment. If the balance of PDF after prepayment of premium and levy exceeds the total required premium and levy for the remaining Premium Payment Term, the prepayment will not be accepted.

Annual premiums and the corresponding levy will be deducted automatically from the PDF on each Policy Anniversary during the Premium Payment Term when due. The balance of PDF is accumulated at a premium deposit fund interest rate (PDF interest rate) which will be changed from time to time by the Company.

Levy is subject to the prescribed rate as published by Insurance Authority from time to time and may be changed in the future. You may be required to pay any outstanding premiums and/or levy in case the balance of PDF is not sufficient to pay the annual premium and/or levy due and payable. Once all premiums and/or levy due under the policy are paid, the balance of PDF including interest (if any), will be paid to the Policyholder.

When the balance of PDF (if any) is insufficient to pay the annual premium and levy payable, the Company will issue a premium notice to you.

There will be early withdrawal charge upon any withdrawal from the PDF, on the lapse or surrender of the policy.

If the Insured passes away, the balance of PDF (if any) together with the Death Benefit will be payable to the policy beneficiary.

For details, please refer to illustrative document and Policy Provisions issued by the Company.

12. Total Premiums Paid refers to due and paid premium, excluding any substandard premiums and premiums of any supplementary benefits.

產品風險：

信貸風險

您的保單利益須承受本公司的信貸風險，如果本公司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

於決定投保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，即使本公司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。在本公司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本公司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本公司全權釐定。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

於保障年內，您可以提交書面申請向本公司申請退保保單。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。

保費調整

保費率是非保證的，而保費率會於每年檢討一次。調整只會於實際經驗與預期情況出現重大分歧時發生。假若須要作出調整，本公司將會根據此產品類別相關的實際經驗，當中包括但不限於投資回報（包括市場價值的賺蝕）、投資展望、直接及非直接的營運成本、賠償情況、退保情況等等而作出調整。調整將不會只針對個別保單，而會對處於同一個風險級別的保單一併作出調整。新的保費率將於下一個保單週年日生效並會提前作出通知。

保費延誤或漏繳

若您於保費繳付年內停止繳付保費，保單將於30天寬限期完結時失效及沒有任何價值，而已繳付的保費將不會獲退還。您或須承受顯著的損失，同時您亦會喪失保單所提供的保障。

Product Risks:

Credit risk

Your benefits under the Policy are subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligations of the Policy, you may lose your premiums paid and benefits.

Inflation Risk

When you decide the Sum Assured 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 the Company meets all of the contractual obligations.

Exchange Rate Risk

All premium payments and benefit payouts will be at the policy currency. Subject to the Company'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 the Company 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 the Company during the Benefit Term. However, benefit received from early surrender (if any) may be significantly less than the Total Premiums Paid.

Premium Adjustment

Premium rate is non-guaranteed and the premium rate scale is reviewed annually. Adjustment will only be made if there is a substantial deviation of its actual experience versus assumptions. In case it is adjusted, it will be adjusted based on the Company's actual experience relating to its relevant product group, including but not limited to investment return including any market value gains and losses, investment outlook, direct and indirect expenses, claim and lapse experience. The adjustment will not be made to only individual policies but to the group of policies of the same risk class. New premium rate will be effective from the coming Policy Anniversary with prior notice.

Delay or Non-Payment of Premium

If you cease to pay premium during the Premium Payment Term, the Policy will be lapsed upon the end of the 30-day Grace Period without any value and the premium paid will not be refunded. You may suffer a significant loss, as well as losing the policy's coverage.

重要事項：**冷靜期**

您有權以書面通知要求本公司取消保單，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）由本公司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。冷靜期通知書是由本公司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年內自殺身故，無論自殺時神智清醒與否，本公司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。

保障終止

當發生下列任何一項情況（以最早者為準），早期或非嚴重疾病保障將會自動終止：

- 早期或非嚴重疾病保障的已支付或可支付的總賠償額等於100%投保額；或
- 已支付或可支付首次嚴重疾病保障賠償後。

當發生下列任何一項情況（以最早者為準），額外保障將會自動終止：

- 第10個保單週年日；或
- 已支付或可支付首次嚴重疾病保障賠償後。

當發生下列任何一項情況（以最早者為準），額外兒童癌症保障將會自動終止：

- 已支付或可支付首次癌症賠償後；或
- 受保人22歲生日的保單週年日或緊接的保單週年日。

如保單有未來之寶保障，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：

- 未能於保費繳款到期日起計30天內繳付逾期的保費；
- 身為受保人的孕婦身故而本保單並沒有仍然生存的受保嬰孩，或身為受保人的嬰孩身故；
- 本保單被取消或完全退保；
- 懷孕終止（即失去胎兒或胎兒死亡）當日，無論是否於自然的情況下或是否合資格獲支付恩恤保費回贈保障；或
- 於第1個保單週年日（當受保人是嬰孩，而於第1個保單週年日之前的14日或以前未曾將該嬰孩的出生證明交予本公司）。

如保單沒有未來之寶保障，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；
- 保單的期滿日；
- 保單被取消或完全退保；或
- 未能於保費繳款到期日起計30天內繳付逾期的保費。

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 the Company. To exercise this right, the notice of cancellation must be signed by you, together with the Policy (if applicable), received directly by the Company 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 the Company 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 the Company 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.

Termination Conditions

The Early Stage or Minor Illness Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- The total benefit amount paid or payable for Early Stage or Minor Illness Benefit is equal to 100% of the Sum Assured; or
- After the 1st claim of Major Critical Illness Benefit is paid or payable.

The Extra Coverage Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- On the 10th Policy Anniversary; or
- After 1st claim of Major Critical Illness Benefit is paid or payable.

The Extra Child Cancer Benefit shall automatically terminate on the occurrence of the earliest of the following events:

- After the claim of the 1st diagnosed suffering from a Cancer is paid or payable; or
- Policy Anniversary falling on or immediately after the Insured's 22nd birthday.

For Policy with Unborn Baby Benefit, the Policy shall automatically terminate on the occurrence of the earliest of the following events:

- A premium is not paid by 30 days from the due date of premium;
- The death of an Expectant Mother who is the Insured where there is no surviving Child Insured under the Policy, or otherwise the death of a Child who is the Insured;
- Once the Policy is cancelled or surrendered;
- The date on which the Pregnancy is terminated with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Compassionate Refund of Premium Benefit is payable; or
- Where the Insured is a Child, the 1st Policy Anniversary, if the proof of Live Birth of such Child has not been furnished to the Company by the 14th day before the 1st Policy Anniversary.

For Policy without Unborn Baby Benefit, the Policy shall automatically terminate on the occurrence of the earliest of the following events:

- Once the Insured dies;
- On the Expiry Date of the Policy;
- Once the Policy is cancelled or fully surrendered; or
- A premium is not paid by 30 days from the due date of premium.

紅利理念：

終期紅利為非保證。本公司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、直接及間接開支、理賠經驗、退保經驗等。本公司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，本公司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。本公司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。本公司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：

本公司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	50% - 80%
非固定收入資產	20% - 50%

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。

非固定收入資產包括但不限於上市股票、私募股票、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。本公司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，本公司將會作出通知。

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，即使本公司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。本公司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 the Company's actual experience relating to its relevant product group, including but not limited to historical investment return, investment outlook, direct and indirect expenses, claim and lapse experience. The Company 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, the Company 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 the Company.

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 the Company 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:

The Company 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	50% - 80%
Non-fixed income assets	20% - 50%

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.

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. The Company reserves the right to change the investment strategy at the Company's absolute discretion. The Company 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 the Company will manage such risk as far as possible by using currency hedge.

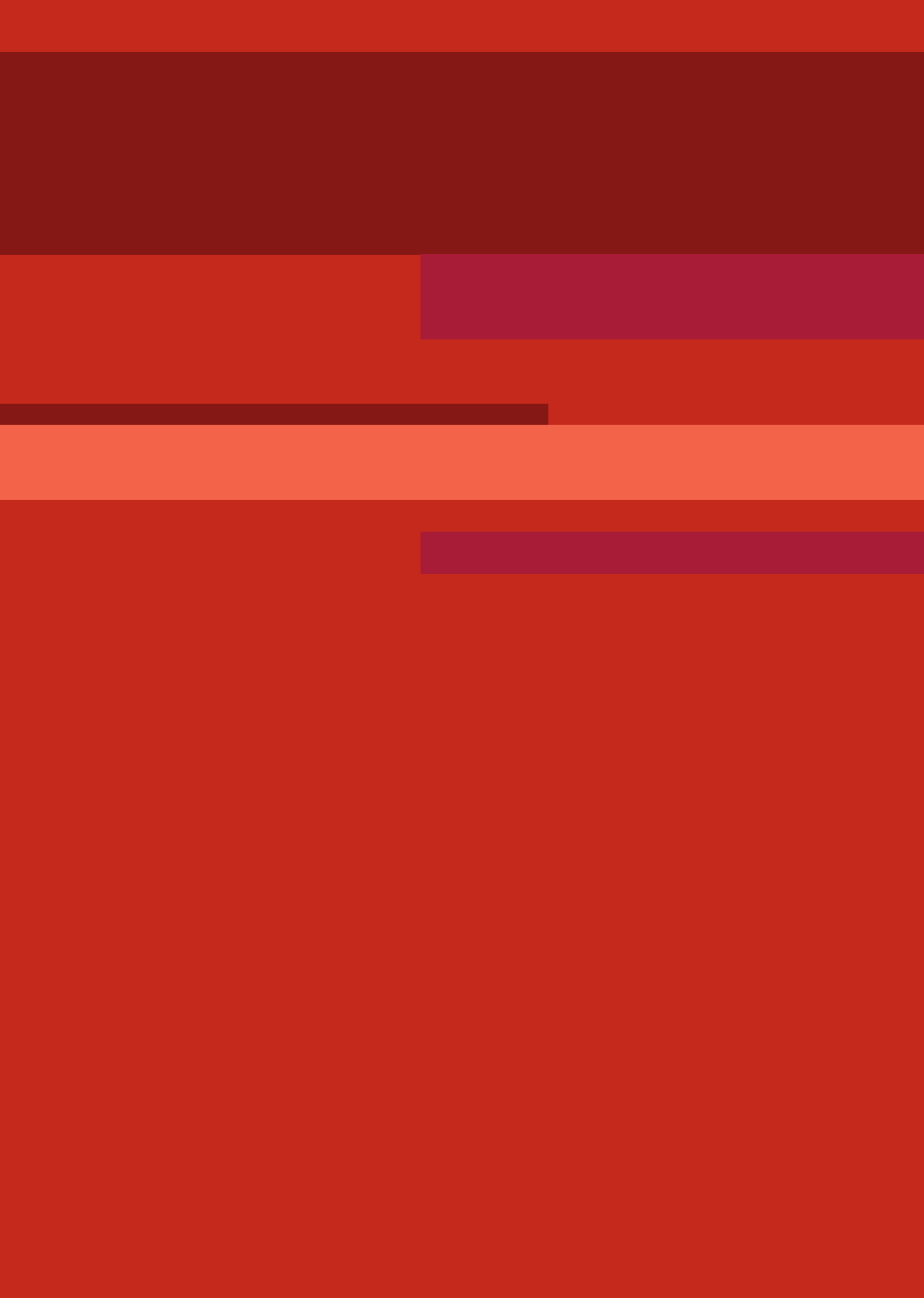
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