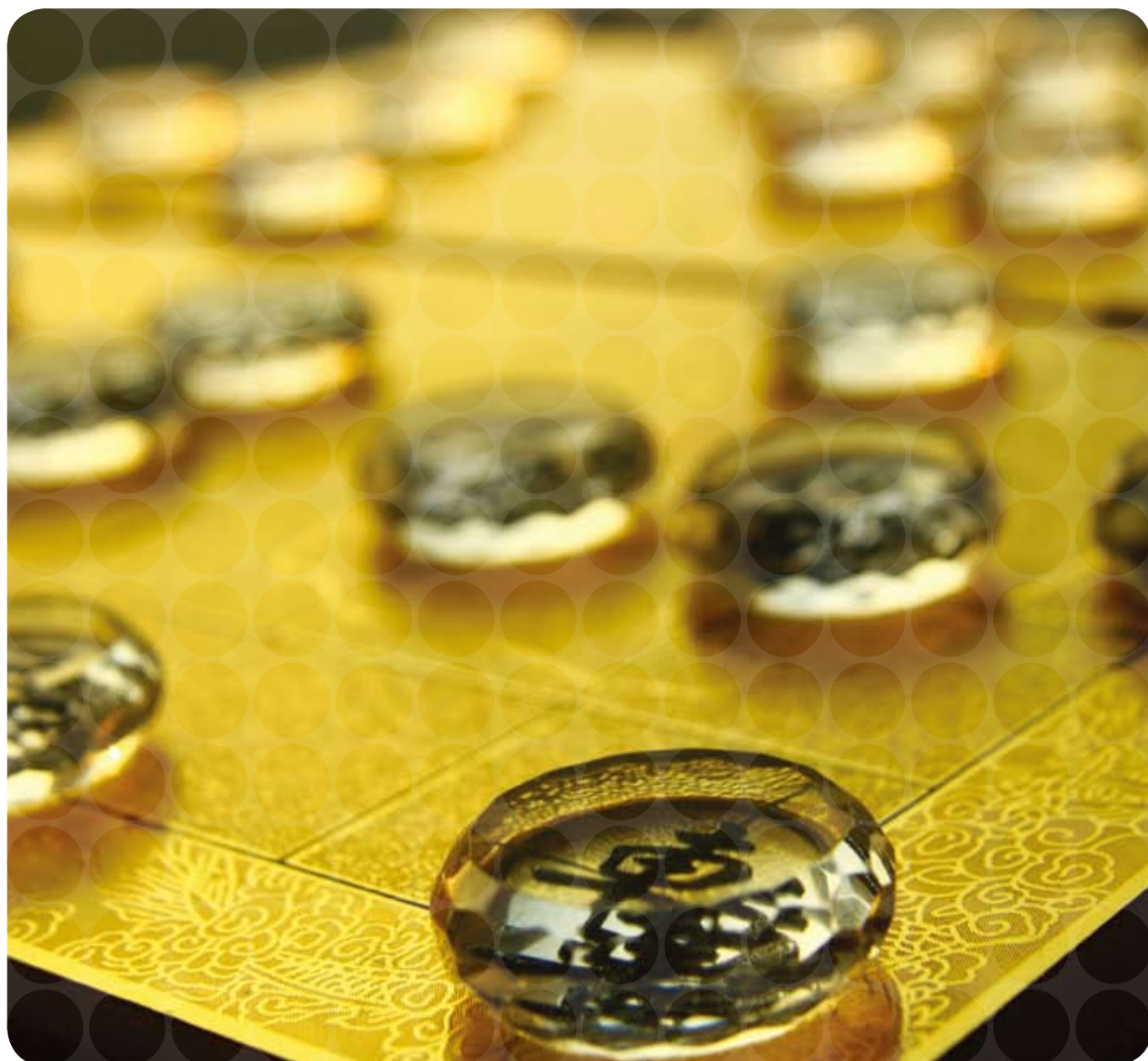


Zurich HelpPoint®



**「金尊寶」退休保障計劃
產品資料概要及產品冊子**
**Product Key Facts Statement and
Product Brochure for Brilliant Link**

自主理財保障系列
Active Insurance Series



產品資料概要

金尊寶

2011年6月

蘇黎世人壽保險有限公司

本概要提供本產品的重要資料，
是銷售文件的一部分。
請勿單憑本概要作投保決定。
在本概要的最後部分附有「詞彙表」。有關以粗體和斜體書寫的詞彙
之說明，請參閱「詞彙表」。

資料便覽

保險公司名稱：蘇黎世人壽保險有限公司（「蘇黎世人壽」）

整付或定期供款：
- 定期供款
- 整付供款（選擇性）

定期供款次數：每年 / 每半年 / 每月

最短供款年期：10年

徵收退保費年期：無

保單的管制法例：香港

保單貨幣：只以美元為面額

最低投資額：	供款期（年）	每年（美元）	每半年（美元）	每月（美元）
	10 - 24	1,800	900	150
	25 - 30	1,500	750	125

最高投資額：不適用

身故賠償額：視乎所挑選的保障選擇而定（見下表）

選擇	
選擇 A	以較高者為準： (1) 人壽保障投保額 扣減 (i) 身故前 12 個月內的任何部分退保 / 定期提取款項； (ii) 任何已獲支付的危疾保障賠償； 及 (2) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的 投資賬戶價值， 扣除 任何欠繳供款及保單費用
選擇 B	
選擇 C	

資料便覽 (續)

選擇 D

- (1) (a) 在計劃生效日後的首 12 個月內非意外死亡；或 (b) 在計劃生效日後的首 12 個月完結後及供款期屆滿前因任何原因導致的死亡，按以下較高者為準：
- i. 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的**投資賬戶價值**的 101%；及
 - ii. **累積基本定期供款**的 100% 扣減所有部分退保金額
- (2) 在計劃生效日後的首 12 個月內意外死亡，按以下較高者為準：
- i. 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的**投資賬戶價值**的 101%；或
 - ii. **累積基本定期供款**的 100% 扣減所有部分退保金額
- 加以下較低者為準：
1. 保單生效時之**年度化基本定期供款**的 50%；或
 2. 10,000 美元
- (3) 在供款期屆滿後因任何原因導致的死亡：於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的**投資賬戶價值**的 101%

(定期提款一旦生效，所有保障選擇的身故賠償上限為**投資賬戶價值**的 100%)

這是甚麼產品？如何運作？

- 金尊寶是與投資有關的人壽保險計劃（投資壽險保單），壽險保單由蘇黎世人壽發出，並非由證券及期貨事務監察委員會（證監會）依據《單位信託及互惠基金守則》（《單位信託守則》）認可的基金。
- 閣下就投資壽險保單支付的供款，經扣除任何適用費用及收費後，會由蘇黎世人壽投資於閣下選取的「相關基金」（見以下說明），從而用作增加投資壽險保單的價值。蘇黎世人壽會根據閣下所選相關基金不時的表現，以及持續從保單價值扣除的費用及收費，來計算保單價值。
- 但請注意，閣下就投資壽險保單支付的所有供款，以及蘇黎世人壽對閣下所選相關基金的任何投資，均會成為及一直屬於蘇黎世人壽的資產。閣下對任何該等資產均沒有任何權利或擁有權。如追討賠償，閣下只可向蘇黎世人壽追索。
- 由於蘇黎世人壽會就投資壽險保單徵收各項費用及收費，投資壽險保單的整體回報或會低於閣下所選相關基金的回報。有關閣下須支付的費用及收費的詳情，請參閱投資壽險保單產品冊子第 32 頁。
- 可供選取的「相關基金」為投資資料綜覽內列明的基金，由證監會依據《單位信託守則》認可的基金。
- 雖然本投資壽險保單屬人壽保險計劃，但由於部分身故賠償與閣下所選相關基金不時的表現掛鉤，因此身故賠償會受投資風險及市場波動所影響。最終獲得的身故賠償額或會遠低於閣下已付的供款，並可能不足以應付閣下的個別需要。
- 更重要的是，閣下應留意以下有關身故賠償及保險費用（保險收費）的事宜：
 - 保險公司會從投資壽險保單的價值扣除閣下支付的部分費用及收費，以抵銷閣下所選擇的人壽保障及任何額外保障的保險收費。
 - 扣除保險收費後，可用作投資於所選相關基金的款額會因而減少。

這是甚麼產品？如何運作？(續)

- 基於年齡及投資虧損等因素，保險收費或會在投資壽險保單的保單期內大幅增加，結果閣下可能會損失大部分甚至全部供款。
- 如投資壽險保單的價值不足以抵銷所有持續費用及收費（包括保險收費），投資壽險保單可能會被提早終止，而閣下可能會失去全部供款及利益。
- 閣下應向仲介人查詢有關詳情，例如相關收費在甚麼情況下會有所增加，以及對投資壽險保單的價值有何影響。

本產品有哪些主要風險？

投資涉及風險。請參閱主要推銷刊物，了解風險因素等資料。

- **信貸風險及無力償債風險** — 本投資壽險保單是由蘇黎世人壽發出的保單，因此閣下的投資受蘇黎世人壽的信貸風險所影響。
- 本投資壽險保單所提供的投資選擇在產品特點或風險方面或會有很大的差異，部分選擇可能涉及高風險。詳情請參閱主要推銷刊物及相關基金說明書。
- **提早退保或提取款項** — 本投資壽險保單是為中線至長線投資而設。在第一個保單週年，所有附加保險供款（如有）和高達基本定期供款的80%將用作為支付分配費用。在第二個保單週年，高達基本定期供款的32%將用作為支付分配費用。因此閣下若提早退保或提取款項以及暫停繳交或調低定期供款均可能損失大筆本金。同時或會令閣下喪失獲取**回饋獎賞**及**額外獎賞**的機會。如與投資壽險保單下的投資選擇有關的相關基金 / 資產表現欠佳，或會進一步擴大投資虧損，而一切收費仍會被扣除。
- **供款假期** — 雖然閣下在供款假期內無須供款，但仍須繳付各項費用及收費。有關費用將直接從閣下的戶口扣除，閣下的**投資賬戶價值**或會因而大幅減少，而閣下所獲取的**回饋獎賞**及**額外獎賞**亦會減少。在供款假期超過1年後，閣下可能須獲蘇黎世人壽承保批核才可重新延續閣下的保單。
- **市場風險** — 本投資壽險保單的回報取決於相關基金或資產的表現，閣下的投資本金可能會出現虧蝕。
- **匯率風險** — 由於部分相關基金 / 資產與閣下的投資壽險保單或以不同的貨幣計值，因此保單的投資回報可能涉及匯率風險。
- 投資壽險保單內的人壽保障可能與閣下**投資賬戶**的當時的市場價值掛鈎，因此身故賠償的金額可能會受投資風險所影響並可能會遠低於閣下已支付的投資金額。

本產品有否提供保證？

本投資壽險保單不設任何退還本金保證。閣下或無法取回全部已付供款，並可能會蒙受投資虧損。

其他特點

回饋獎賞

當您的計劃生效滿10年，及其後的每5個保單週年，您可享獲**回饋獎賞**，直至供款期屆滿為止。**回饋獎賞**受若干條件約束。詳情請參閱投資壽險保單產品冊子內關於「回饋獎賞」部分的說明。

額外獎賞

於第5個保單週年起，及隨後每個保單周年日，您可享獲**額外獎賞**，直至供款年期屆滿為止。**額外獎賞**受若干條件約束。詳情請參閱投資壽險保單產品冊子內關於「額外獎賞」部分的說明。

危疾保障

本保單的危疾保障涵蓋38種疾病。詳情請參閱投資壽險保單產品冊子內關於「如何計算危疾保障」的說明。

停付供款延續保障保單選擇

此選擇讓閣下可在第18個保單月份後停止供款並同時保留閣下在保單下的保障。保單下的費用及收費仍須以扣除的方式支付，因此閣下的**投資賬戶價值**將會減少。如保單在過去10個保單週年內轉換為停付供款延續保障保單，本公司將不會在相關的保單週年發放**回饋獎賞**。如保單在過去5個保單週年內轉換為停付供款延續保障保單，本公司將不會在相關的保單週年發放**額外獎賞**。詳情請參閱投資壽險保單產品冊子內關於「停付供款（停付供款延續保障計劃）」部分的說明。

停付供款延續投資保單選擇

此選擇讓閣下可在第18個保單月份後停止供款而閣下在保單下的保障亦將終止。在這選擇下，閣下的**投資賬戶價值**仍繼續受相關基金的表現及市場波動所影響，閣下雖仍須支付保單下的費用及收費，但無須支付保險成本。閣下的**投資賬戶價值**將會減少。如保單在10個保單週年內轉換為停付供款延續投資保單，本公司將不會在相關的保單週年發放**回饋獎賞**。如保單在過去5個保單週年內為停付供款延續投資保單，本公司將不會在相關的保單週年發放**額外獎賞**。詳情請參閱本投資壽險保單產品冊子內關於「停付供款延續投資計劃」部分的說明。

額外投資供款

您可在投資壽險保單生效時或生效期間的任何時間作**額外投資供款**，即額外一次過供款。**額外投資供款**須取得蘇黎世人壽的同意。詳情請參閱本投資壽險保單產品冊子內關於「額外投資供款」部分的說明。

本產品涉及哪些費用及收費？

蘇黎世人壽保留權利於不少於三個月或符合相關監管規定的較短通知期前給予書面通知更改保單收費或增加新收費項目。

本產品涉及哪些費用及收費？(續)

保險計劃方面

	適用收費				從以下金額扣除
計劃收費					
(1) 分配費用 (所有基本定期供款和附加保險供款的增加都屬於新增的保障，每項新增保障均須繳付分配費用)	供款期	第1個計劃年度	第2個計劃年度	第3個計劃年度開始	
基本定期供款的百分比	10	26.00%	10.40%	0%	供款
	11	28.70%	11.48%	0%	
	12	31.40%	12.56%	0%	
	13	34.10%	13.64%	0%	
	14	36.80%	14.72%	0%	
	15	39.50%	15.80%	0%	
	16	42.20%	16.88%	0%	
	17	44.90%	17.96%	0%	
	18	47.60%	19.04%	0%	
	19	50.30%	20.12%	0%	
	20	53.00%	21.20%	0%	
	21	55.70%	22.28%	0%	
	22	58.40%	23.36%	0%	
	23	61.10%	24.44%	0%	
	24	63.80%	25.52%	0%	
	25	66.50%	26.60%	0%	
	26	69.20%	27.68%	0%	
	27	71.90%	28.76%	0%	
	28	74.60%	29.84%	0%	
29	77.30%	30.92%	0%		
30	80.00%	32.00%	0%		
附加保險供款的百分比	100%		0%	0%	
額外投資供款	7%				

本產品涉及哪些費用及收費？(續)

保險計劃方面

	適用收費		從以下金額扣除
計劃收費			
(2) 計劃行政費用	0美元	每月4.5美元 / 每年54美元	按供款分配指示的比例，從 投資賬戶 取消投資選擇單位
(3) 保險成本 – 身故及危疾	0美元	視乎您的年齡、性別、吸煙習慣、健康狀況、職業、 人壽保障投保額 及所選擇的保障種類而定 詳情請參閱說明文件	
(4) 保險成本 – 附加保險選擇			
(5) 計劃管理費用	每月的 投資賬戶價值 的0.0625%		
(6) 買賣差額	投資選擇的單位賣出價的5%(現時豁免)		豁免
(7) 投資選擇轉換費用	豁免		不適用
投資選擇收費			
年度管理費用	各投資選擇的年度管理費用的上限為有關投資選擇淨資產值的年率0.5%(一切已包括在內)。		投資選擇的資產(年度管理費用已反映在相關的投資選擇的單位價格上)

有關上述收費詳情，請參閱投資壽險保單產品冊子第32頁有關「收費總覽」的說明。

相關基金方面

請注意，閣下所選投資選擇的相關基金或會另行徵收管理費、業績表現費、買賣差價及 / 或轉換費用等費用。閣下不需直接繳付這些費用，因為 (1) 收費會被自動扣減，有關調整將反映在相關基金的單位價格上，或者 (2) 保險公司會贖回閣下所選投資選擇的單位，以繳付這些費用。詳情請參閱投資資料綜覽和相關基金說明書。蘇黎世人壽會應要求提供上述說明書。

其他資料

投資壽險保單還具備其他特點，並已詳列於主要推銷刊物內。有關特點包括：

- 遞增保障計劃令閣下選擇的保險保障(包括附加保障)在不需承保批核*的情況下每年提升10%。詳情請參閱投資壽險保單產品冊子內關於「遞增保障計劃」部分的說明。
- 若閣下沒有選擇遞增保障計劃，閣下的**人壽保障投保額**可能經承保批核後提升，閣下的基本定期供款也可能因此而提高。

- 退保 / 提取款項使閣下在 18 個月後可提取閣下**投資賬戶價值**的 10% 至 100%。若是部分退保 / 提取款項，閣下所提取之金額必須高於本公司所定的最低提款額，同時，閣下的**投資賬戶價值**在提款後必須高於本公司所定的最低**投資賬戶價值**。詳情請參閱投資壽險保單產品冊子內關於「何時可以提取**投資賬戶**」部分的說明。
- * 所有基本定期供款和附加保險供款的增加（包括遞增保障計劃下的增長）都屬於新增的保障，每項新增保障均須繳付分配費用。

若最後決定不投保，須辦理哪些手續？

冷靜期

- 在冷靜期內，投保人可取消已購買的投資壽險保單，取回原來的投資金額（須按市值調整）；冷靜期為投資壽險保單發出後 21 天內，或向閣下或閣下的代表發出通知書後的 21 天內，以較先者為準。通知書應說明投資壽險保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益發出的最新指引。
- 閣下須以書面知會保險公司有關取消保單的決定。該通知必須由閣下簽署及直接送達蘇黎世人壽保險公司，總辦事處地址為香港港島東華蘭路 18 號港島東中心 24-27 樓。
- 閣下可取回已付金額，但若閣下所選的投資選擇的價值下跌，可取回的金額將會減少。

保險公司資料

蘇黎世人壽

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港島東中心 24-27 樓

電話：(852) 2535 3500

傳真：(852) 2967 1384

電郵：enquiry@hk.zurich.com

網址：http://www.zurich.com.hk

重要提示

蘇黎世人壽受到保險業監督的審慎規管，但保險業監督不會認可個別保險產品，包括本概要所述的金尊寶投資壽險保單。閣下如有疑問，應諮詢專業意見。證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

詞彙表

下列的詞彙有以下的解釋：

詞彙	解釋
累積基本定期供款	由保單生效起開始支付的基本定期供款總額。
年度化基本定期供款	以數學計算出一年的基本定期供款金額。
人壽保障投保額	在保單附表內列明的金額。
投資賬戶	蘇黎世人壽為閣下的投資壽險保單所設立的賬戶，用以表示其價值。
投資賬戶價值	閣下投資壽險保單下的所有投資選擇中所有單位所具有的贖回價值。
額外投資供款	可在投資壽險保單生效時或生效期間的任何時間，經蘇黎世人壽的同意下作出的額外一次過供款。詳情請參閱本投資壽險保單產品冊子內關於「額外投資供款」部分的說明。
回饋獎賞	於保單生效滿10年，及其後的每5週年可獲得的獎賞，直至供款期屆滿為止。 回饋獎賞 受若干條件約束。詳情請參閱投資壽險保單產品冊子內關於「回饋獎賞」部分的說明。
額外獎賞	於第5個保單週年起，及隨後每個保單週年日可獲得的獎賞，直至供款年期完結為止。 額外獎賞 受若干條件約束。詳情請參閱投資壽險保單產品冊子內關於「額外獎賞」部分的說明。
選擇 A	可獲支付高達 人壽保障投保額 100% 作為危疾保障賠償的保單選擇。
選擇 B	可獲支付高達 人壽保障投保額 50% 作為危疾保障賠償的保單選擇。
選擇 C	在此保單選擇下： (1) 將不獲支付危疾保障賠償；和 (2) 可獲支付高達 人壽保障投保額 100% 作為身故賠償。
選擇 D	在此保單選擇下： (1) 將不獲支付危疾保障賠償； (2) 可獲支付 投資賬戶價值 101% 或 累積基本定期供款 100% 作為身故賠償；和 (3) 如在保單生效日後的首12個月內意外死亡，可獲額外支付於保單生效時 年度化基本定期供款 的50% 或10,000美元（以較低者為準）作為身故賠償。

PRODUCT KEY FACTS

Brilliant Link

June 2011

Zurich Life Insurance Company Limited

***This statement provides you with key information about this product.
This statement is a part of the offering document.
You should not invest in this product based on this statement alone.
There is a "Glossary" section at the end of this statement. For those terms which are capitalized and in italics, please refer to the "Glossary" section for explanations.***

Quick facts

Name of insurance company: Zurich Life Insurance Company Limited ("Zurich Life")

Single or regular contribution:
- Regular contribution
- Single contribution (optional)

Regular contribution frequency: Annual / Semi-annual / Monthly

Minimum contribution payment term: 10 years

Period with surrender charge: Nil

Governing law of plan: Hong Kong

Plan currency: US dollars only

Minimum investment:

Payment Term (years)	Annual (US\$)	Semi-annual (US\$)	Monthly (US\$)
10 - 24	1,800	900	150
25 - 30	1,500	750	125

Maximum investment: Not applicable

Death benefit: Depending on the option chosen (see table below)

Option	
Option A Option B Option C	<p>The greater of:</p> <p>(1) <i>Death Benefit Sum Insured</i> less</p> <p>(i) any partial surrender/ regular withdrawal made within the 12 months preceding the date of death;</p> <p>(ii) any critical illness benefit paid</p> <p>and</p> <p>the <i>Investment Account Value</i> at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured,</p> <p>LESS</p> <p>any unpaid contributions and plan charges</p>

Quick facts (cont.)

Option	
Option D	<p>(1) For (a) non-accidental death within the first 12 months of the plan start date; or (b) death from any cause after expiry of the first 12 months of the plan start date and before expiry of the payment term, the greater of:</p> <ul style="list-style-type: none"> (i) 101% of the <i>Investment Account Value</i> at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured; and (ii) 100% of the <i>Accumulative Basic Regular Contribution</i> less total partial surrender amount <p>(2) For accidental death within the first 12 months of the plan start date, the greater of:</p> <ul style="list-style-type: none"> (i) 101% of the <i>Investment Account Value</i> at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured; and (ii) 100% of the <i>Accumulative Basic Regular Contribution</i> less total partial surrender amount <p>PLUS the lesser of:</p> <ul style="list-style-type: none"> (i) 50% of the <i>Annualized Basic Regular Contribution</i> as at plan inception; and (ii) US\$ 10,000 <p>(3) For death from any cause after expiry of the payment term: 101% of the <i>Investment Account Value</i> at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured</p>

(For all options, the death benefit will be limited to 100% *Investment Account Value* if regular withdrawal has been effected)

What is this product and how does it work?

- Brilliant Link is an investment-linked assurance scheme (“ILAS plan”). It is a life insurance policy issued by Zurich Life. This is not a fund authorized by the SFC pursuant to the Code on Unit Trusts and Mutual Funds (“UT Code”).
- The contributions you pay, after deduction of any applicable fees and charges of your ILAS plan, will be invested by Zurich Life in the “underlying funds” you selected (see below) and will accordingly go towards accretion of the value of your ILAS plan. Your ILAS plan value will be calculated by Zurich Life based on the performance of your selected underlying funds from time to time and the ongoing fees and charges which will continue to be deducted from your ILAS plan value.
- Note, however, that all contributions you pay towards your ILAS plan, and any investments made by Zurich Life in the underlying funds you selected, will become and remain the assets of Zurich Life. You do not have any rights or ownership over any of those assets. Your recourse is against Zurich Life only.
- Due to the various fees and charges levied by Zurich Life on your ILAS plan, the return on your ILAS plan as a whole may be lower than the return of the underlying funds you selected. Please see page 50 of the Product Brochure of the ILAS plan for details of the fees and charges payable by you.
- “Underlying funds” available for selection are the funds listed in the Investment Details booklet. These funds are authorized by the SFC pursuant to the UT Code.
- Although your ILAS plan is a life insurance policy, because part of your death benefit is linked to the performance of the underlying funds you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your contributions paid and may not be sufficient for your individual needs.

What is this product and how does it work? (Cont.)

- More importantly, you should be aware of the following regarding your death benefit and the cost of insurance (“insurance charges”):
 - Part of the fees and charges you pay that will be deducted from the value of your ILAS plan will be used to cover the insurance charges for the life coverage and any additional coverage you may choose.
 - The insurance charges will reduce the amount that may be applied towards investment in the underlying funds selected.
 - The insurance charges may increase significantly during the term of your ILAS plan due to factors such as age and investment losses etc. This may result in significant or even total loss of your contributions paid.
 - If the value of your ILAS plan becomes insufficient to cover all the ongoing fees and charges, including the insurance charges, your ILAS plan may be terminated early and you could lose all your contributions paid and benefits.
 - You should consult your intermediary for details, such as how the charges may increase and could impact the value of your ILAS plan.

What are the key risks?

Investment involves risks. Please refer to the Principal Brochure for details including the risk factors.

- **Credit and insolvency risks** – the ILAS plan is an insurance policy issued by Zurich Life. Your investments are subject to the credit risks of Zurich Life.
- The investment choices available under the ILAS plan can have very different features and risk profiles. Some may be of high risk. Please read the Principal Brochure and the prospectuses of the underlying funds involved for details.
- **Early surrender / withdrawal** – the ILAS plan is designed to be held for a medium- to long-term period. During the 1st plan year, all rider contribution (if any) and up to 80% of the basic regular contribution will be paid as allocation charge. During the 2nd plan year, up to 32% of the basic regular contribution will be paid as allocation charge. Therefore, early surrender or withdrawal of your ILAS plan and reduction or suspension of regular contributions may result in a significant loss of principal. This may also lead to the loss of opportunity to be awarded the *Commitment Bonus* and *Top-up Bonus*. Poor performance of the underlying funds / assets corresponding to the investment choices under the ILAS plan may further magnify your investment losses, while all charges are still deductible.
- **Contribution holiday** – with no contributions payable during a contribution holiday, your *Investment Account Value* may be significantly reduced due to the fees and charges, which are still deductible during contribution holiday, and your entitlement to the *Commitment Bonus* and *Top-up Bonus* will be reduced. Recommencement of your plan after a contribution holiday longer than 1 year may be subject to our underwriting approval.
- **Market risks** – return of the ILAS plan is contingent upon the performance of the underlying funds / assets and therefore there is a risk of capital loss.
- **Foreign exchange risks** – the investment returns of the ILAS plan may be subject to foreign exchange risks as some of the underlying funds / assets may be denominated in a currency which is different from that of your ILAS plan.
- The life coverage under the ILAS plan may be linked to the prevailing market value of your *Investment Account*. Thus the amount of death benefit may be subject to investment risks and may be significantly less than your investment amounts.

Is there any guarantee?

The ILAS plan does not have any guarantee of the repayment of principal. You may not get back the full amount of contributions you pay and may suffer investment losses.

Other features

Commitment Bonus

A *Commitment Bonus* is paid at the 10th plan anniversary and at every following 5th plan anniversary until the end of the payment term, subject to certain conditions. Please refer to the “Commitment Bonus” section of the Product Brochure of the ILAS plan for details.

Top-up Bonus

A *Top-up Bonus* is paid at the 5th plan anniversary and at every following plan anniversary until the end of the payment term, subject to certain conditions. Please refer to the “Top-up Bonus” section of the Product Brochure of the ILAS plan for details.

Critical illness benefit

The plan provides optional critical illness protection against 38 illnesses. Please refer to the “How is my critical illness benefit calculated?” section of the Product Brochure of the ILAS plan for details.

Extended cover plan option

This option allows you to stop contributing after 18 plan months and retain your insurance protection. However, the plan fees and charges are still deductible, thus your *Investment Account Value* will reduce. No *Commitment Bonus* will be payable on the relevant plan anniversary if the plan has been an extended cover plan for the previous 10 plan years and no *Top-up Bonus* will be payable on the relevant plan anniversary if the plan has been an extended cover plan for the previous 5 plan years. For details, please refer to the “Non-payment of contribution (extended cover plan)” section of the Product Brochure of the ILAS plan.

Paid-up plan option

This option allows you to stop contributing after 18 plan months and cease your protection benefits. Under this option, your *Investment Account Value* will continue to be subject to investment market fluctuations as a result of the performance of the underlying funds and plan fees and charges, but not the cost of insurance. Your *Investment Account Value* will reduce. No *Commitment Bonus* will be payable on the relevant plan anniversary if the plan has been a paid-up plan for the previous 10 plan years and no *Top-up Bonus* will be payable on the relevant plan anniversary if the plan has been a paid-up plan for the previous 5 plan years. For details, please refer to the “Paying up your plan” section of the Product Brochure of the ILAS plan.

Investment Boost Contribution

You may make *Investment Boost Contributions*, i.e. additional lump sum contributions, at the inception of the ILAS plan or at any time while the ILAS plan is in force, subject to Zurich Life’s acceptance. For details, please refer to the “Investment Boost Contributions” section of the Product Brochure of the ILAS plan.

What are the fees and charges?

Zurich Life reserves the right to vary the plan charges or imposes new charges with not less than 3 months prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

What are the fees and charges? (Cont.)

Scheme Level

	Applicable rate				Deduct from
Plan charges					
(1) Allocation charge (all increases to basic regular contributions and rider contributions are a new layer of benefits, and each layer is subject to the allocation charge)	Payment Term	1st plan year	2nd plan year	3rd plan year onwards	
Percentage of the basic regular contribution	10	26.00%	10.40%	0%	the contribution
	11	28.70%	11.48%	0%	
	12	31.40%	12.56%	0%	
	13	34.10%	13.64%	0%	
	14	36.80%	14.72%	0%	
	15	39.50%	15.80%	0%	
	16	42.20%	16.88%	0%	
	17	44.90%	17.96%	0%	
	18	47.60%	19.04%	0%	
	19	50.30%	20.12%	0%	
	20	53.00%	21.20%	0%	
	21	55.70%	22.28%	0%	
	22	58.40%	23.36%	0%	
	23	61.10%	24.44%	0%	
	24	63.80%	25.52%	0%	
	25	66.50%	26.60%	0%	
	26	69.20%	27.68%	0%	
	27	71.90%	28.76%	0%	
	28	74.60%	29.84%	0%	
	29	77.30%	30.92%	0%	
30	80.00%	32.00%	0%		
Percentage of the rider contribution	100%		0%	0%	
Percentage of <i>Investment Boost Contribution</i>	7%				

What are the fees and charges? (Cont.)

Scheme Level

	Applicable rate				Deduct from
Plan charges					
	Payment Term	1 st plan year	2 nd plan year	3 rd plan year onwards	
(2) Plan administration charge	US\$0		US\$4.5 per month / US\$ 54 a year		the <i>Investment Account</i> by cancellation of units of investment choices in proportion to the contribution allocation instruction
(3) Cost of insurance – death and critical illness	US\$0		Depends on your age, sex, smoking habits, health condition, occupation, <i>Death Benefit Sum Insured</i> and types of benefits chosen. Please refer to the illustration documents for details.		
(4) Cost of insurance – supplementary benefit riders					
(5) Plan management charge	0.0625% of the <i>Investment Account Value</i> per month				
(6) Bid offer spread	5% of the unit offer price of the investment choice (currently waived)				the contribution
(7) Switching charge	Waived				Not applicable
Investment choice charge					
Annual management charge	up to 0.5% per annum of the net asset value of the investment choice, all inclusive.				the assets of the investment choice (the annual management charge is reflected in the respective investment choice unit prices)

Please refer to the “How will I be charged?” section on page 50 of the Product Brochure of the ILAS plan for details of the charges.

Underlying funds level

You should note that the underlying funds of the investment choices may have separate charges on management fee, performance fee, bid-offer spread and / or switching fee. You do not pay these charges directly – either (1) the charges will be deducted and such reduction will be reflected in the unit price of the underlying funds or (2) units will be redeemed from your investment choices to pay these charges. For details, please refer to the Investment Details and the prospectuses of the underlying funds which are available from Zurich Life upon request.

Additional information

The ILAS plan provides a range of other features, which are explained in the Principal Brochure of the plan. They include the following:

- Escalating benefit option allows your selected insurance protection (including rider benefits) to be increased by 10% per annum without underwriting*. Please refer to the “Escalating Benefits” section of the Product Brochure of the ILAS plan for details.
- If you have not chosen the escalating benefit option, the *Death Benefit Sum Insured* can be increased subject to underwriting acceptance, and the basic regular contributions may be increased as a result*.
- Surrender / withdrawal allows you to withdraw between 10% and 100% of your *Investment Account Value* after 18 months. For partial surrender / withdrawal, the amount you surrender / withdraw must exceed the minimum surrender amount we set; and your *Investment Account Value* immediately after the surrender / withdrawal must be above the minimum *Investment Account Value* that we set. Please refer to the “When can I access my Investment Account?” section of the Product Brochure of the ILAS plan for details.

* all increases to basic regular contributions and rider contributions, including under the escalating benefit option, are a new layer of benefits, and each layer is subject to the allocation charge.

What if you change your mind?

Cooling-off period

- Cooling-off period is a period during which ILAS plan holders may cancel their ILAS plans and get back their original investments (subject to market value adjustment) within the earlier of 21 days after the delivery of the ILAS plan or issue of a notice to you or to your representative advising that the ILAS plan has been issued. Such notice should inform you of the availability of the ILAS plan and expiry date of the cooling-off period. Please refer to the cooling-off initiative issued by The Hong Kong Federation of Insurers from time to time for reference.
- You have to tell your insurer by giving a written notice. Such notice must be signed by you and received directly by Zurich Life at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong.
- You may get back the amount you paid, or less if the value of your selected investment choices has gone down.

Insurance company's information

Zurich Life Insurance Company Limited

Address: 24-27/F, One Island East, 18 Westlands Road,
Island East, Hong Kong

Phone: (852) 2535 3500

Fax: (852) 2967 1384

Email: enquiry@hk.zurich.com

Website: <http://www.zurich.com.hk>

Important

Zurich Life is subject to the prudential regulation of the Insurance Authority. However, the Insurance Authority does not give approval to individual insurance products, including Brilliant Link referred to in this statement. If you are in doubt, you should seek professional advice. The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Glossary

The following terms have the meanings set out below:

Term	Meaning
Accumulative Basic Regular Contribution	The aggregate basic regular contribution that has been paid commencing from the plan inception.
Annualized Basic Regular Contribution	The basic regular contribution that has been mathematically converted to a yearly amount.
Death Benefit Sum Insured	The amount specified as such in the policy schedule.
Investment Account	The account maintained by Zurich Life under your ILAS plan to denote its value.
Investment Account Value	The redemption value of all the units standing to the credit of all investment choices in respect of your ILAS plan.
Investment Boost Contribution	Additional lump sum contribution(s) that you may make at the inception of the ILAS plan or at any time while the ILAS plan is in force, subject to Zurich Life's acceptance. Please refer to the "Investment Boost Contributions" section of the Product Brochure of the ILAS plan for details.
Commitment Bonus	A bonus paid at the 10 th plan anniversary and at every following 5 th plan anniversary until the end of the payment term, subject to certain conditions. Please refer to the "Commitment Bonus" section of the Product Brochure of the ILAS plan for details.
Top-up Bonus	A bonus paid at the 5 th plan anniversary and at every following plan anniversary until the end of the payment term, subject to certain conditions. Please refer to the "Top-up Bonus" section of the Product Brochure of the ILAS plan for details.
Option A	The plan option under which up to 100% of the <i>Death Benefit Sum Insured</i> may be paid as critical illness benefit.
Option B	The plan option under which up to 50% of the <i>Death Benefit Sum Insured</i> may be paid as critical illness benefit.
Option C	The plan option under which: (1) no critical illness benefit will be paid; and (2) up to 100% of the <i>Death Benefit Sum Insured</i> may be paid as death benefit.
Option D	The plan option under which: (1) no critical illness benefit will be paid; (2) up to 101% of the <i>Investment Account Value</i> or 100% of the <i>Accumulative Basic Regular Contribution</i> may be paid as death benefit; and (3) an additional 50% of the <i>Annualized Basic Regular Contribution</i> at the plan inception, or US\$10,000, whichever is lesser, may be paid as the death benefit in the event of an accidental death during the first 12 month of the plan start date.

蘇黎世金融服務集團享譽國際

蘇黎世人壽為蘇黎世保險集團（香港）的成員之一，而後者是蘇黎世金融服務集團轄下之機構。蘇黎世金融服務集團為全球最大的瑞士保險金融服務集團¹及財富雜誌（Fortune）全球100大企業²之一。

蘇黎世金融服務集團歷史悠久，擁有超過135年的雄厚經驗，全球僱員人數約60,000名，為超過170個國家的客戶提供服務。

蘇黎世金融服務集團在香港致力為個人及各大企業客戶提供一系列保險方案。集團在香港的業務始於1961年，一直竭力為香港提供優質服務。

¹ 以銷售額、盈利、資產及市值的綜合排名計算。資料來源：2010年4月福布斯雜誌（Forbes）全球2000大企業排行榜

² 以收益計算。資料來源：2010年7月財富雜誌全球500大企業排行榜

蘇黎世人壽的註冊辦事處為香港港島東華蘭路18號港島東中心24-27樓。

「金尊寶」退休保障計劃資料

「金尊寶」主要推銷刊物包括：

- 本產品冊子；及
- 投資資料綜覽

本產品冊子必須與投資資料綜覽一併緒發及閱讀。

您在考慮各項投資選擇時應該同時參閱相關基金的基金說明書，您可向蘇黎世人壽索取個別相關基金之基金說明書，或致電本公司的客戶服務熱線2535 3500索取有關文件。

有關主要銷售刊物擬僅於香港發行。在作出任何投資決定前，您應先參閱有關主要推銷刊物。有關計劃的條款及條件，請參閱可供索取的保單條款。如本公司接納您的申請，將會向您發出有關保單條款。

在考慮購買「金尊寶」退休保障計劃前，請細閱下列重要事項：

重要事項

1. 「金尊寶」退休保障計劃（下稱「計劃」）是由以蘇黎世人壽承保的投資相連保險計劃所提供，因此您的投資須承受蘇黎世人壽的信貸風險。
2. 您就本計劃所繳付的保費，將成為蘇黎世人壽資產的一部分。您並非直接投資於相關基金，亦不享有該相關基金的任何權利或擁有權。如需追討賠償，您只可向蘇黎世人壽提出追索。
3. 您的投資回報是由蘇黎世人壽根據相關基金表現而計算或釐定。本計劃所提供的投資選擇均有其不同的特點與附帶風險，部分選擇更可能屬於高風險投資。
4. 本計劃的回報將受本計劃的收費影響，並可能會低於該已獲香港證券及期貨事務監察委員會認可的相關基金的回報。
5. 提早終止或退保本計劃，或自本計劃提款均可能令本金蒙受重大損失。
6. 投資涉及風險。除非您已清楚了解本計劃及已知悉本計劃如何適合您，否則您不應參加本計劃。最終投資決定是由您自行作出的。

The Worldwide Zurich Group

Zurich Life Insurance Company Limited (“Zurich Life”) is a member of the Zurich Insurance Group (Hong Kong), which is part of the Zurich Financial Services Group. Zurich is the world’s largest Swiss insurance-based financial services provider¹ and a Fortune Global 100 company².

Zurich, a group with a history of over 135 years, employs approximately 60,000 people serving customers in more than 170 countries.

In Hong Kong, we offer insurance-based solutions to both individuals and companies. Since its presence dates back to 1961, Zurich is dedicated to serving the Hong Kong community.

1 Measured by a composite ranking for sales, profits, assets and market value; source: The Forbes Global 2000, April 2010.

2 In terms of revenue; source: Fortune Global 500, July 2010.

Zurich Life’s registered office is at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong.

Brilliant Link Information

The Brilliant Link Principal Brochure consists of:

- this Product Brochure; and
- the separate Investment Details booklet.

This Product Brochure must be issued and read in conjunction with the Investment Details booklet.

You should also read the underlying fund prospectuses for the investment choices you are considering, which are made available by Zurich Life upon request. You can obtain these documents by calling our Customer Services Hotline on 2535 3500.

The Principal Brochure is intended to be distributed in Hong Kong only. You should read the Principal Brochure when making any decision. For the plan’s terms and conditions, please refer to the policy provisions which are available on request, and which will be issued to you if we accept your application.

You are reminded to read through the following important information when considering Brilliant Link:

Important information

- 1. Brilliant Link (the “plan”) is an investment-linked insurance policy issued by Zurich Life and therefore your investment is subject to credit risks of Zurich Life.**
- 2. The premiums paid by you towards the plan will become part of the assets of Zurich Life. You are not investing in the underlying funds and do not have any right or ownership over any those assets. Your recourse is against Zurich Life only.**
- 3. Your return on investments is calculated or determined by Zurich Life with reference to the performance of the underlying funds. The investment choices available under the plan can have very different features and risk profiles. Some may be of high risk.**
- 4. The returns under the plan are subject to charges of the plan, and may be lower than that of the corresponding underlying funds authorized by the Hong Kong Securities and Futures Commission (“SFC”).**
- 5. Any early termination or surrender of the plan, or withdrawal from the plan may result in substantial loss of the principal.**
- 6. Investment involves risks. You should not purchase this plan unless you understand it and it has been properly explained to you how suitable it is for you. The final decision is yours.**

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為未來儲蓄，同時為自己及摯愛帶來保障

「金尊寶」退休保障計劃是一項終生定期供款的投資相連保險計劃。

本計劃是由蘇黎世保險集團（香港）的成員公司蘇黎世人壽按照保險公司條例規定而提供的長期業務 C 類別的投資相連保險計劃。蘇黎世人壽為根據香港保險公司條例規定而獲授權的保險公司。

客戶可透過「金尊寶」利用一系列現金或股票投資選擇作定期投資以把握長期的增值潛力，並同時確保一旦受保人不幸身故，其摯愛可以方便快捷地提取受保人的投資。

本計劃可讓您作部分退保及定期提款，以便您隨時可在有需要時提取現金。

本計劃亦設有其他選擇，即使面對不可預知的將來，您亦可為您的摯愛帶來進一步的保障。

- 供款可以每月、每半年或每年繳付，最低供款額為每月125美元。供款期為10年至30年。
- 本公司提供一系列具不同風險及波動程度 - 由低至高 - 的投資選擇。
- 讓您因長期儲蓄而獲享回饋獎賞及額外獎賞。
- 額外投資供款助您在短時間內達致財務目標。
- 本計劃提供部分退保或定期提款選擇。
- 本計劃為需要人壽及 / 或危疾保障的人士提供三項選擇。對於已有人壽及 / 或危疾保障的人士，或有意另行購買人壽及 / 或危疾保障的人士，本公司提供較低保障的選擇。您更可增加或減少您的保險保障，以切合您於不同人生階段的不同需要（視乎最低及最高的保險保障及承保要求而定）。
- 您可在本計劃內加入附加保險選擇來進一步提高保障，包括免繳供款權益、額外人壽、意外及醫療保障。

投保資格

如您具備受保人的可保權益（即根據本公司的承保指引及根據法例，本公司獲准向其提供保險的受保人）（詳情請向您的保險中介人查詢），即符合資格申請本計劃，惟您及受保人同時應：

- 永久或慣常居於香港 – 即持有香港身分證並擁有香港住址；或
- 在港期間申請本計劃的中國大陸居民。

計劃持有人（於本產品冊子內稱為「您」）及受保人通常為同一人士，受保人亦有機會為其他個別人士。

投保年齡限制如下：

	投保年齡 [#]			
	計劃持有人		受保人*	
	最低投保年齡	最高投保年齡	最低投保年齡	最高投保年齡
選擇 A 或選擇 B**	19	無限制	19	60
選擇 C 或選擇 D**			12	76

* 若受保人在計劃開始時未滿19歲，計劃的擁有權將會在您設定的信託歸屬日（例如，在受保人年滿21歲前的計劃週年日）轉讓至受保人。
** 選擇 A、選擇 B、選擇 C 及選擇 D 的詳情，請參閱第21頁關於「如何挑選保障選擇？」的說明。

[#] 本產品冊子內提述的投保年齡是指下一個生日的年齡。

本公司亦接納在香港註冊成立的獨資企業、合夥公司、協會、聯合會、業主立案法團及有限公司申請投保本計劃。

其他所有類別的申請人應自行檢查是否適合及合資格申請本計劃。您的保險中介人可就有關事宜提供進一步建議。

如何挑選保障選擇？

在作出決定前，您應考慮以下問題：

今天有誰依賴我的收入，未來有誰可能需要我的幫助？他們可能是您的子女、配偶、父母及其他家庭成員。

他們將需要依賴我多久？對您的子女而言，可能您需要供養他們直至他們完成大學教育或開始工作為止。您的父母則可能因其收入不足以提供舒適的退休生活而需要得到您的協助。

他們需要多大的財政支持？這將包括住宿費用、生活開支、教育支出及醫療開支等。

透過與您的保險中介人考慮這些問題，您便可決定什麼程度的保障至能令您安心。本計劃提供下列四項保障選擇：

	在診斷危疾後可獲的危疾保障 *	身故後可獲的身故賠償 *	目標客戶
選擇 A	<p>以下以較高者為準：</p> <p>(1) 人壽保障投保額的 100% 扣除</p> <p>(i) 診斷日期前 12 個月內的任何部分退保 / 定期提取款項；及</p> <p>(ii) 任何就冠狀動脈成形手術支付的費用；或</p> <p>(2) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值</p> <p>扣除 任何欠繳供款或計劃費用</p>	<p>以下以較高者為準：</p> <p>(1) 人壽保障投保額扣除</p> <p>(i) 身故前 12 個月內的任何部分退保 / 定期提取款項；及</p> <p>(ii) 任何已支付的危疾保障；或</p> <p>(2) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值 #</p> <p>扣除 任何欠繳供款或計劃費用</p>	<p>欲保證通過本計劃取得最低身故賠償</p> <p>針對一些可能影響個人收入能力的疾病及 / 或為應付專業醫療費用而需要額外保障。</p>
選擇 B	<p>人壽保障投保額的 50% 扣除</p> <p>(i) 診斷日期前 12 個月內的任何部分退保 / 定期提取款項；及</p> <p>(ii) 任何就冠狀動脈成形手術支付的費用</p>		<p>欲保證通過本計劃取得最低身故賠償</p> <p>針對一些可能影響個人收入能力的疾病及 / 或為應付專業醫療費用而需要額外保障。</p>
選擇 C	不適用		<p>欲保證通過本計劃取得最低身故賠償及需要取得或追加現有的人壽保障。</p> <p>已取得危疾保障或即使患有可能影響個人收入能力的危疾仍可在不影響本身退休儲蓄的情況下支持受撫養家屬。</p>

	在診斷危疾後可獲的危疾保障	身故後可獲的身故賠償	目標客戶
選擇 D	不適用	<p>(1) (a) 在計劃生效日後的首 12 個月內非意外死亡或 (b) 在計劃生效日後的首 12 個月完結後及供款期屆滿前因任何原因導致的死亡，按以下較高者為準：</p> <p>(i) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值的 101%；或</p> <p>(ii) 累積基本定期供款的 100% 扣減所有部分退保金額</p> <p>(2) 在計劃生效日後的首 12 個月內意外死亡，按以下較高者為準：</p> <p>(i) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值的 101%；或</p> <p>(ii) 累積基本定期供款的 100% 扣減所有部分退保金額</p> <p>加 ^^ 以下較低者為準：</p> <p>(I) 保單生效時之年度化基本定期供款的 50%；或</p> <p>(II) 10,000 美元</p> <p>(3) 在供款期屆滿後因任何原因導致的死亡：於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值的 101%；</p>	<p>已取得危疾保障或即使患有可能影響個人收入能力的危疾仍可在不影響本身退休儲蓄的情況下支持受撫養家屬。</p> <p>短或中期內均毋需取得或追加現有的人壽保障。</p>

* 定期提款一旦生效，所有保障選擇的身故賠償將限於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值。

如投資賬戶價值超過人壽保障投保額減去現時及任何較早前的危疾保障金額，投資賬戶價值可被扣減。詳情請參閱第 23 頁關於「如何計算危疾保障」的說明。

^^ 此項賠償受若干條件及情況約束。詳情請參閱保單條款。

如何計算身故賠償？

如您挑選選擇 A、選擇 B 或選擇 C，在受保人 100 歲生日前的可獲的身故保障如下：

以較高者為準：

(1) 人壽保障投保額扣除

- (i) 身故前 12 個月內任何部分退保 / 定期提取款項；及
- (ii) 任何已支付的危疾保障；或

(2) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值 #

扣除

任何欠繳供款或計劃費用

如投資賬戶價值超過人壽保障投保額減去現時及任何較早前的危疾保障金額，投資賬戶價值可被扣減。詳情請參閱第 23 頁關於「如何計算危疾保障」的說明。

如您挑選選擇 A、選擇 B 或選擇 C，您亦可在任何計劃週年要求更改人壽保障投保額。

- 任何人壽保障投保額的增長將受受保人持續的良好健康狀況及其良好可保條件所影響。
- 任何人壽保障投保額的調減將受蘇黎世人壽釐訂的最低人壽保障投保額所影響。
- 就任何協定的增減，您的保險成本及供款額將會作出相應調整。

本公司可能對扣減的生效日期、完成填寫申請表格程序及您所必須給予本公司的通知期等事宜施加行政規則。

如您挑選選擇 D，身故賠償將與您的投資選擇中的相關基金當時的市值掛鈎。因此，身故賠償的金額會涉及投資風險，並可能遠低於您的供款額。可獲的身故賠償額為：

- (1) (a) 在計劃生效日後的首 12 個月內非意外死亡或 (b) 在計劃生效日後的首 12 個月完結後及供款期屆滿前因任何原因導致的死亡，按以下較高者為準：
 - (i) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值的 101%；或
 - (ii) 累積基本定期供款的 100% 扣減所有部分退保金額
- (2) 在計劃生效日後的首 12 個月內意外死亡，按以下較高者為準：
 - (i) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值的 101%；或
 - (ii) 累積基本定期供款的 100% 扣減所有部分退保金額加 ^^ 以下較低者為準：
 - (i) 保單生效時之年度化基本定期供款的 50%；或
 - (ii) 10,000 美元
- (3) 在供款期屆滿後因任何原因導致的死亡：於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值的 101%；

^^ 此項賠償受若干條件及情況約束。詳情請參閱保單條款。

定期提款一旦生效，所有保障選擇的身故賠償的上限為收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值。

若受保人身故，本公司將按您指定的百分比，向您指定的任何受益人直接支付身故賠償，惟有關受益人在受保人身故時必須仍然在世。

若您並無指定受益人，本公司將把全部身故賠償撥歸您或您的遺產；若您的指定受益人比您較早身故，本公司將把該指定受益人的賠償百分比撥歸您或您的遺產。

計劃持有人（未滿 18 歲的兒童的信託人除外）可隨時更換受益人，而指定受益人不可以任何其他方式限制您退保或處理您的計劃。

就身故賠償應付的利息

若蘇黎世人壽在接獲索償表，連同充分的受保人身故證明文件後 30 日內仍未能支付身故賠償，則賠償金額將開始累計利息，惟有關交易並未有於接獲您的索償申請後成為暫緩交易（請參閱第 29 頁關於「暫緩或延遲交易」的說明）。

重要事項：

詳情請參閱保單條款。這些保單條款限制本公司對自殺身亡的責任，並排除意外身故保障的特定事件所引起的損失。

如何計算危疾保障？

「金尊寶」退保保障計劃的危疾保障可為受保人提供保障至受保人滿 100 歲前的計劃週年日。選擇 A 及選擇 B 涵蓋以下 38 種疾病：

亞爾茲默氏病、冠狀動脈成形手術*、障礙性貧血、細菌性腦膜炎、腦部良性腫瘤、失明、腦部受損、腦外科手術、癌症、心肌病、慢性 / 末期肺病、慢性肝病、昏迷、冠狀動脈手術、失聰、腦炎、突發過濾性病毒肝炎、心臟病、心瓣手術、腎衰竭、喪失獨立能力、喪失語言能力、嚴重燒傷、主要器官移植、髓質囊性病、運動神經元疾病、多發性硬化、肌肉萎縮症、職業性感染愛滋病毒、癱瘓、帕金森症非典型額外症候群、脊髓灰質炎、肺動脈高血壓、嚴重類風濕關節炎、中風、主動脈手術、末期危疾、完全及永久傷殘（任何職業）。

* 有關選擇均包括冠狀動脈成形手術但選擇 A 的賠償上限為人壽保障投保額的 10%，而選擇 B 的賠償上限為人壽保障投保額的 5%。對冠狀動脈成形手術所支付的金額將相應在剩餘的賠償中扣減。

如受保人患上以上任何一種危疾，危疾保障將以下列方式計算：

選擇 A

以下以較高者為準：

- (1) 人壽保障投保額的 100% 扣除
 - (i) (i) 診斷日期前 12 個月內的任何部分退保 / 定期提取款項；及
 - (ii) 任何就冠狀動脈成形手術支付的費用；或
- (2) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值

扣除
任何欠繳供款或計劃費用

選擇 B

人壽保障投保額的 50% 扣除

- (i) 診斷日期前 12 個月內的任何部分退保 / 定期提取款項；及
- (ii) 任何就冠狀動脈成形手術支付的費用

就選擇 A 而言，在發放危疾賠償後（冠狀動脈成形手術除外），其他在您的計劃下的一切保障將隨即終止，如您於其後身故，並將不會獲發賠償。

就選擇 B 而言，您的計劃在發放危疾賠償後將繼續生效。而危疾賠償的總金額將不超過人壽保障投保額的 50%。

定期提款一旦生效，危疾保障將會停止。

如投資賬戶價值超過人壽保障投保額減去現時及任何較早前的危疾保障金額，投資賬戶價值可被扣減。在該情況下，投資賬戶價值將會：

- （當投資賬戶價值低於人壽保障投保額減去任何較早前的（但非現時的）危疾保障金額時）被扣減至人壽保障投保額減去現時及任何較早前的危疾保障金額；或
- （當投資賬戶價值高於人壽保障投保額減去任何較早前的（但非現時的）危疾保障金額時）被扣減現時的危疾保障金額。

有關危疾的免除情況及定義等詳情請參閱保單條款。

最高及最低投保額

人壽保障投保額的最高及最低投保限額如下：

	選擇	投保年齡			
		<= 40	41-45	46-50	>= 51
整個計劃期限內的最低人壽保障投保額	A				
	B	16,000 美元	12,000 美元	9,500 美元	7,000 美元
	C				
整個計劃期限內的最高人壽保障投保額	A	600,000 美元			
	B	1,200,000 美元			
	C	不適用			

如何進一步提高保障？

附加保險選擇

透過申請不同附加保險選擇例如定期壽險、免繳附加保險供款、增加意外及疾病保障，可讓您更有效地管理您的保險項目。

請向您的保險中介人查詢有關詳情及更多推廣資訊。如欲索取更多資料，請參閱有關附加保險選擇的產品單張。

免繳供款權益	意外死亡保障	意外死亡及永久傷殘保障
住院現金保障	住院及手術保障	意外保險

遞增保障計劃

透過在計劃生效時選擇遞增保障計劃，您便可在毋須提供任何可保條件良好證明的情況下提升您的保障。

- 現時的遞增保障比率為每年人壽保障投保額的10%。
- 遞增保障計劃以個別保障的最高保障額為上限。
- 如您在計劃期內申請遞增保障計劃，遞增保障計劃需要接受核保。
- 遞增保障計劃只適用於本計劃、免繳供款權益、意外保險、意外死亡及永久傷殘保障，以及意外死亡保障。

注意事項

如您選擇遞增保障計劃，您的基本定期供款及附加保險供款均會被相應調整。

所增加的供款將被視作新增供款。於第32頁的「收費總覽」一節內的計劃收費表內所詳列的相關分配費用亦將會適用於有關新增供款。

如您已預繳未來供款，遞增保障計劃將不適用。

如本計劃已轉換作停付供款延續保障計劃、停付供款延續投資計劃又或者您已選擇開始供款假期，遞增保障計劃將被終止。

如何繳付供款及供款限制？

基本定期供款

基本定期供款可以每月、每半年或每年繳付，最低供款額如下。實際的基本定期供款將受到投保人的年齡、性別、吸煙習慣、職業及健康狀況等因素影響。有關因素將於計劃說明文件內詳列。年度化基本定期供款金額必須低於人壽保障投保額。

供款期（年）	每年	每半年	每月
10-24	1,800 美元	900 美元	150 美元
25-30	1,500 美元	750 美元	125 美元

您可以書面要求更改供款的次數和金額，有關更改會於任何計劃週年生效，費用全免。本公司可能對您必須給予本公司的通知期及最低及最高供款額等事宜施加行政規則。

- 如您增加基本定期供款或附加保險供款的金額，任何有關新增部分將被視作新增供款，並須就有關新增供款部分繳付分配費用。
- 如有多於一層的新增供款，往後供款額的減少將減低最後一層的新增供款的金額，並將毋須就有關被扣減的金額部分支付原本產生的分配費用。

額外投資供款

您可在保單生效時或計劃生效期間的任何時間作額外投資供款，即額外一次過供款。

- 額外投資供款，除需扣除分配費用外，將全數用作購買基金單位，並會存入您的投資選擇內。
- 如您在保單生效後作額外投資供款，額外投資供款需事先取得本公司同意。
- 每次最低的額外投資供款金額為125美元。
- 保單生效時，額外投資供款額必須低於人壽保障投保額減去兩倍年度化基本定期供款額的餘額。
- 於最短贖回期（現時為首18個保單月）內，每次最高的額外投資供款金額為12,500美元。此後，不設最高額外投資供款限額。

可否預繳供款？

可以。您可以在取得本公司預先批准下預繳對計劃的未來供款。供款必須以年繳形式繳付。預繳款項將會於每期供款到期日的一個月前用作支付未來供款。預繳款項不會累計利息。基金單位只會在供款於到期日前清付時方會存入您的投資選擇內。

預繳供款是否享有折扣優惠？

有。每項未來供款額的現值是按照本公司釐定的收益率拆讓計算，惟預繳供款期限最少為4年（包括本年度的付款）。有關收益率的詳情閣下可致電本公司的客戶服務熱線2535 3500查詢。預繳供款的期限最短為4年（包括本年度的付款）及最長為19年。

如何繳付附加保險的供款？

於首個計劃年度支付的附加保險供款將全數用作支付分配費用。

自第二個計劃年度起，您所支付的附加保險供款將全數用作購買您的投資選擇內的基金單位。本公司將會以買入價從您的投資賬戶內扣減基金單位，以支付保險成本。

繳款及貨幣

計劃貨幣為美元，而供款貨幣可為美元或港元。

請注意由於交易日與購入貨幣作結算日期間匯率可能出現波動，因此以港元付款須承受匯率風險。

匯率將會按當時的市場匯率釐定，閣下可致電本公司的客戶服務熱線25353500查詢。

基本定期供款及附加保險供款必須以相同的供款貨幣及相同的頻率繳付。額外投資供款必須以相同的供款貨幣繳付。

供款必須以支票、銀行存款單、銀行本票或電匯方式支付。

如您的供款貨幣、計劃貨幣或投資賬戶內的任何投資貨幣再不能自由兌換，蘇黎世人壽可自行根據類似計劃或其他計劃的大多數持有人的利益決定對本計劃作出更改。有關更改可能包括將本計劃（不包括身故賠償）轉作停付供款延續投資計劃，以及向閣下提供另一種貨幣的新計劃或以另一種貨幣作供款貨幣的新計劃。

如何投資您的供款？

當您參加本計劃並作出供款後，本公司會：

- 為您開設投資賬戶；
- 從您的供款中扣除分配費用（詳情請參閱第32頁有關「收費總覽」的說明）；及
- 根據您的供款淨額，把您所挑選的投資選擇單位分配至您的投資賬戶。

分配費用費率按供款期而定。（詳情請參閱第32頁有關「收費總覽」的說明）。

投資賬戶是由您按照自己願意承受的風險程度而揀選的不同投資選擇賬戶所組合而成。每項投資選擇的最低分配額為供款淨額的10%再扣除分配費用及其他不時適用的收費，最高分配額為供款淨額的100%再扣除分配費用及其他不時適用的收費。

蘇黎世人壽將把您的供款淨額投資於您所選的投資選擇內的相關基金，以作蘇黎世人壽資產負債管理之用。

- 您向本計劃繳付的供款，將成為蘇黎世人壽的資產的一部分，而您並不享有任何有關資產的任何權利或擁有權。
- 如追討賠償，您只可向蘇黎世人壽提出追索。
- 本計劃下的投資選擇的單位是名義性質，目的純粹為釐定有關計劃的價值。

投資選擇單位通常是按單位賣出價進行分配。本公司現時豁免收取基金買賣差額，因此單位是按買入價進行分配。至於所有其他交易要求（例如轉換、部分退保、全部退保及定期提款），本公司通常採用投資選擇的買入價以處理有關交易要求。單位價格的進一步資料請參閱第28頁有關「如何計算投資賬戶價值」的說明。

各項供款的單位分配日期（不包括預繳的未來供款）為以下日子（以較遲者為準）緊接的七個工作天內的任何一個工作天（由蘇黎世人壽決定）：

- 在蘇黎世人壽收到供款當日；
- 簽發計劃日期；
- 計劃復效日期；或
- 批准閣下變更保障申請當日。

若屬大額供款，本公司保留把單位分配日延遲的權利，直至本公司已獲取向您索取的所有資料、您的支票已結算以及所有其他規定已符合為止。大額供款的水平將由蘇黎世人壽全權酌情決定。

請注意，若交易暫緩，較長的處理時間可能因此適用（請參閱第 29 頁有關「暫緩或延遲交易」的說明）。

本公司將會以買入價按供款分配指示的比例，從您的投資賬戶取消投資選擇單位，以支付計劃行政費用、保險成本及計劃管理費用。

買入單位數目時將以下調方式整合至 3 個小數位，而取消單位數目時將會以上調方式整合至 3 個小數位。因整合而得出的剩餘部分將歸於本公司。

注意事項：

在極端情況下，保險成本可能佔已繳付供款的主要比例，即只有小部分的已繳付供款可用作投資。

蘇黎世人壽將會定期為您的計劃作出評估，若有關評估顯示您的投資賬戶價值於未來五年內將會跌至最低投資賬戶價值（現時為 0 美元），本公司將會通知閣下有關情況。如閣下的投資賬戶價值跌至最低投資賬戶價值，閣下的計劃將會終止。

可否轉換投資選擇？

可以。您可向本公司發出書面通知以轉換投資選擇，或事先給予本公司一個月的書面通知以就您的未來供款更改單位分配。除此之外，您亦可於計劃簽發後登記使用蘇黎世「易聯網」網上服務平台，利用該平台轉換您的投資選擇。

- 分配到每項投資選擇的單位最少必須為閣下當時投資賬戶價值的 10%。
- 本公司一般會於接獲您的轉換指示後的下一個工作天處理您的轉換指示。
- 轉換投資選擇的次數不設上限，現時亦不收取轉換費用。
- 無論是轉出或轉入投資選擇，投資選擇的轉換均會以有關單位買入價處理。然而，蘇黎世人壽保留就有關轉換收取費用的權利，或保留以賣出價計算您所轉入的投資選擇單位的權利。若發生上述情況，本公司會於不少於三個月前或取得證券及期貨事務監察委員會批准下較短時間前以書面通知閣下。

投資選擇結束的安排

蘇黎世人壽可在任何時間選擇結束任何一項投資選擇。若發生這種情況，本公司會按照相關監管規定預先發出書面通知以知會閣下。若您並無發出轉換指示，本公司會把您即將結束的投資選擇中的投資轉換至本公司所挑選的其他一個或多個投資選擇，本公司會挑選當時可供選擇而本公司又認為與即將結束的投資選擇最相近的投資選擇，本公司亦會在通知信中清楚列明該等投資選擇的詳情。

回饋獎賞

當您的計劃生效滿 10 年，及其後的每 5 個計劃週年，直至供款期屆滿，若您的計劃依然生效，屆時您便可享獲回饋獎賞。

供款期 (年份)	在過去 5 個計劃週年內投資賬戶的每月平均價值的百分比。				
	第 10 週年	第 15 週年	第 20 週年	第 25 週年	第 30 週年
10-14	1.25%				
15-19					
20-24					
25-29		1.5%	1.75%	2.00%	
30					

於申請計劃時，您可選擇支取回饋獎賞的方式，包括以支票形式派發，或可按當時供款分配指示的比例以認購投資選擇的基金單位分配至您的投資賬戶內。如您選擇以後者支取回饋獎賞，有關回饋獎賞將構成投資賬戶價值的一部分，並會被徵收適當的費用。

只要您的計劃在發出回饋獎賞當日仍然生效，回饋獎賞便會在相關計劃週年後的一至三個月內的任何時間以直接支取的方式或以累積至您計劃內的方式支取。

注意事項：

如在過去的 10 個計劃週年已將計劃轉為停付供款延續保障保單或停付供款延續投資保單，本公司將不會派發回饋獎賞。

額外獎賞

除了回饋獎賞外，於第5個計劃週年起，及隨後每個計劃週年日，直至供款年期屆滿，若您的計劃仍然生效，您便可享獲額外獎賞。

額外獎賞額為在過去5個計劃週保單年內投資賬戶的每月平均價值的0.5%。

額外獎賞將按當時供款分配指示的比例以認購投資選擇的基金單位分配至您的投資賬戶內，有關額外獎賞將構成投資賬戶價值的一部分，並會被徵收適當的費用。

注意事項：

如在過去的5個計劃週年已將計劃轉為停付供款延續保障保單或停付供款延續投資保單，本公司將不會派發額外獎賞。

如何計算投資賬戶價值？

您的計劃的投資賬戶價值，相等於閣下所挑選的每項投資選擇（請參閱下文的「投資選擇單位」）的分配單位乘以該等單位的買入價（請參閱下文的「單位價格」）後的總數。

本公司將向您發出年結單，有關年結單將詳列出於計劃年度結束時您的投資賬戶價值、您所挑選的每項投資選擇的價值與所持單位數目，以及在該計劃年度內每項投資選擇的單位數目的轉變。

若您已於計劃發出後登記使用蘇黎世「易聯網」網上服務平台，您亦可透過該平台查核您的計劃狀況及當時的投資賬戶價值，以及您所挑選的每項投資選擇的價值和所持單位數目。

投資選擇單位

您的投資選擇的單位依照供款分配到您的計劃下的投資賬戶內。每項投資選擇的價值，是透過計算投資選擇的相關基金當時總市值來釐定。

年度管理費用以及在管理投資選擇資產過程中所涉及的所有開支和債務將會被扣除。

因此得出投資選擇的淨資產值。

單位價格

每個單位均設有兩個價格：

- 「賣出價」乃分配單位時的價格；而
- 「買入價」乃蘇黎世人壽取消單位時的價格。

各投資選擇的單位在某一日的賣出價，是根據相關基金於下一個營業日的估值，除以已發行的單位數目來計算。「買賣差額」為買入價與賣出價之間的差額，為蘇黎世人壽所徵收的費用。

- 買賣差額的上限為賣出價的5%。
- 本公司現時豁免收取該差額，惟蘇黎世人壽保留在日後收取買賣差額的權利。您將會透過不少於一個月的事先書面通知或根據相關監管規定的其他時間獲告知有關轉變。
- 由於現時豁免徵收買賣差額，所有交易均以所挑選的投資選擇的單位買入價進行。

注意事項：

您的投資回報由蘇黎世人壽透過參考相關基金的表現而計算及釐定。投資回報亦受計劃的收費影響，因此可能會低於相關基金的投資回報。如相關基金表現欠佳，可能進一步擴大您的投資損失，同時所有收費仍會繼續被扣除。

若徵收買賣差額，蘇黎世人壽會先計算每項投資選擇的賣出價，然後計算其買入價，以計算基金買賣差額。以最高5%的差額為例，買入價將會是賣出價乘以0.95，並以下調方式整合至最接近的0.001美元。

投資選擇單位的分配屬名義性質，僅用作釐定閣下計劃的價值。您並非投資於相關基金，因此並不享有相關基金的任何權利或擁有權。

每項投資選擇的估值通常於香港銀行的營業日（週六及公眾假期除外）並同時為相關基金的交易日的日子內進行。詳情請參閱您的計劃的保單文件。

投資風險須知

投資涉及風險。本計劃是蘇黎世人壽發出的保單，因此您的投資須承受蘇黎世人壽的信貸風險。

各投資選擇均各具有十分不同的特點與附帶風險，部分選擇可能屬高風險投資。投資回報及您的供款回報並不獲保證。單

位價格及您的投資賬戶價值可升可跌。過去業績並不代表將來投資表現。蘇黎世人壽並無就本計劃或相關基金的投資回報作出任何聲明、保證或擔保。

您的計劃的投資回報取決於相關基金的表現，您的投資本金亦涉及虧蝕的風險。由於部分相關基金的計值貨幣可能有別於您的計劃的計值貨幣，因此投資回報亦可能涉及匯率風險。

在相關基金暫停交易等極端情況下，贖回的程序可能會出現延誤。有關詳情請參閱您的計劃的保單文件。

有關您所考慮的投資選擇的詳情（包括其風險因素等），請參閱投資資料綜覽及與有關投資選擇的相關基金的基金說明書。

何時可以提取投資賬戶？

本計劃讓您在計劃生效及持續供款最少 18 個月後可靈活提取現金，以迎合您的財務需要。

如本計劃的生效及供款時間少於 18 個月，本計劃將沒有任何現金價值。

本公司將在接獲退保 / 定期提款申請後下一個工作日透過以買入價取消該等投資選擇單位的方式進行退保 / 定期提款。

若您持有多過一項投資選擇，您所持有的每項投資選擇的單位，將會根據其在部分退保 / 定期提款當日在您的投資賬戶價值按比例贖回。若是部分退保，您亦可以指定於每個投資選擇中部分提款的金額。

若是完全退保（即提取您的全部投資賬戶價值），您所收取的價值將會是整個投資賬戶價值。在完全退保後，因為您的投資賬戶再無價值，所以您的計劃亦會終止。

若是部分退保，您只可退保您的投資賬戶價值的 10% 至 90%，並須符合以下情況：

- 您所退保的金額必須超過本公司設定的最低退保額；及
- 於退保後您的投資賬戶價值必須仍高於本公司設定的最低投資賬戶價值。

最低投資賬戶價值現設為 0 美元，因此現時並無任何限制適用，但本公司可事先向您發出最少一個月的書面通知以調高上述金額。

若要退保 / 開始定期提款，您必須以書面形式向本公司提出有關要求，並詳細列明您希望如何收取款項。

- 若是部分退保 / 定期提款，您亦須列明您所希望退保 / 定期提取的金額。
- 本公司會以支票或以直接入賬至您所指定銀行戶口的方式付款。

除非交易暫緩（請參閱下文有關「暫緩或延遲交易」的說明），否則款項一般會於收妥附有所需文件支持的退保 / 定期提款要求後的 30 個工作天內支付。

暫緩或延遲交易

在相關基金暫停交易等極端情況下，贖回的程序可能會出現延誤。有關詳情請參閱您的計劃的保單文件。

定期提款選擇

定期提款選擇為您提供退休入息，本公司會在以下情況提供這項選擇：

- 定期提款額不少於每月 300 美元；
- 定期提款期不少於連續 12 個月；
- 在您提出要求時的投資賬戶價值相等或高於所選擇的定期提款期內的定期提款額的總額；
- 您的投資賬戶價值在緊接提款後仍高於本公司設定的最低投資賬戶價值（現時為 0 美元）。
- 計劃仍然生效並已供款最少 18 個月。

若本公司認為閣下將無法符合上述的要求，則可能有必要拒絕您的申請。本公司會就最低定期提款額或最低定期提款期的變更向您發出事先書面通知。

當投資賬戶價值跌至最低投資賬戶價值（現時為 0 港元）、閣下退保本計劃及受保人身故時（以較早者為準），定期提款及本計劃便會終止。付款日為每月的 20 號或其不久之後。

在執行定期提款時：

- 若您持有超過一項投資選擇，您所持有的每項與該等提款有關的投資選擇單位，將會根據其在提款日的價值按比例贖回；
- 定期提款選擇的金額由您決定，但須符合上述最低定期提款額及最短定期提款期；

- 您只可每12個月改變定期提款額一次；及
- 把付款匯至海外的費用將由您承擔，並從定期提款額中扣除。

當定期提款開始後，閣下的身故賠償會於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日下午調至投資賬戶價值的100%。

下表說明定期提款安排：

情況	定期提款安排
(1) 投資賬戶價值大於以下兩項的總和 (i) 定期提款金額；及 (ii) 最低投資賬戶價值	定期提款將會繼續
(2) 投資賬戶價值相等於以下兩項的總和： (i) 定期提款金額；及 (ii) 最低投資賬戶價值	<ul style="list-style-type: none"> • 若最低投資賬戶價值大於零，定期提款將會繼續 • 若最低投資賬戶價值相等於零，您的投資賬戶價值餘額將會作為最終提款金額，且本計劃結束。
(3) 投資賬戶價值低於以下兩項的總和： (i) 定期提款金額；及 (ii) 最低投資賬戶價值	您的投資賬戶價值餘額將會作為最終提款金額，且本計劃結束。

例子：

您每月的定期提款金額為1,000美元，而最低投資戶口價值由現時的0美元增加至500美元。當您提取了最近一次的定期提款1,000美元後，您的投資戶口價值將會下跌至1,300美元。您下次所收到的定期提款（亦即最終定期提款金額）則為1,300美元*，而非1,000美元。

* 假設與您的投資選擇對應的相關基金價值於支付期內維持不變。

計劃何時結束？

本計劃會在下列情況下提早終止：

- 受保人身故；
- 完全退保本計劃；
- 當投資賬戶價值跌至最低投資賬戶價值（現時為0美元）
- 您揀選了選擇 A 並獲發放危疾賠償（冠狀動脈成形手術除外）；或
- 當您的計劃是在最短贖回期內時，您在寬限期內未能支付供款，或您在本計劃的投資賬戶價值少於最低投資賬戶價值（現時為0美元）。

供款出現困難時的其他選擇

供款假期

如果：

- 您的計劃已持續生效超過兩個計劃年度；及
- 投資賬戶價值大於最低投資賬戶價值（現時為0美元），並足以支付供款假期的預計期限內所需繳付的計劃費用，您可在計劃期間內申請為期最長2年而不少於6個月的供款假期。
- 在供款假期期間，您毋須支付供款，所有保障維持不變。
- 所有費用將繼續從您的投資賬戶中扣除。本計劃將會在投資賬戶價值跌至最低投資賬戶價值（現時為0美元）時終止。
- 如供款假期超過1個計劃年度，蘇黎世人壽保留於供款假期結束後承保本計劃或施加承保條件的權利。
- 如在供款假期結束後您仍未有重新支付供款，本計劃將轉為停付供款延續保障計劃。有關計劃的轉換可能徵收服務費。

停付供款（停付供款延續保障計劃）

一個月寬限期適用於每期供款。如在寬限期屆滿後仍有任何供款尚未繳付：

- 而本計劃的生效期間少於最短贖回期（現時為18個月），您的計劃將會被終止；
- 而投資賬戶價值少於最低投資賬戶價值（現時為0美元），您的計劃將會被終止；或
- 在下列情況下，您的計劃將被轉換作停付供款延續保障計劃：
 - (1) 本計劃的生效期間超過最短贖回期（現時為18個月）；
 - (2) 投資賬戶價值高於最低投資賬戶價值（現時為0美元）；
 - (3) 免繳供款權益未有生效。

有關計劃的轉換可能徵收服務費。

停付供款延續投資計劃

如果

- 本計劃的生效期間超過最短贖回期（現時為18個月）；
- 投資賬戶價值高於最低投資賬戶價值（現時為0美元）；
- 免繳供款權益未有生效；及
- 您及您的受益人不再需要保障，

您可將本計劃轉作停付供款延續投資計劃。

如您的計劃轉作停付供款延續投資計劃：

- 您的投資賬戶價值將持續受到投資市場波動及相關基金表現的影響。
- 所有保障權益終止。
- 毋須再支付供款。
- 毋須再支付保險成本。
- 除保險成本外，其他費用將繼續從您的投資賬戶扣除。
- 本計劃將持續生效，直至投資賬戶價值跌至最低投資賬戶價值（現時為0美元）為止。
- 本公司可能會就有關本計劃轉作停付供款延續投資計劃事宜徵收服務費。

如您選擇停止或暫緩繳付供款，下表詳細列出本公司提供的各項選擇及其特色：

受影響項目	選擇		
	供款假期	停付供款延續保障計劃	停付供款延續投資計劃
基本定期供款及附加保險供款	毋須繳付		
保障權益	不變	不變	所有保障終止
免繳供款權益（如適用）	不變	終止	終止
費用	繼續從您的投資賬戶中扣除	繼續從您的投資賬戶中扣除	除保險成本外，其他費用繼續從您的投資賬戶中扣除
計劃	繼續生效直至投資賬戶價值跌至最低投資賬戶價值（現時為0美元）為止		

如計劃已轉換成停付供款延續保障計劃、停付供款延續投資計劃或計劃經已失效，如何使計劃復效？

如您在首次繳付供款到期日三個月內向本公司書面申請復保，以於隨後的供款到期日重新開始供款，您毋須提供受保人的健康狀況及可保條件良好的證明，否則您需要自費提供受保人的健康狀況及可保條件良好的證明。

在所有情況下，自殺限制在復保日期後12個月內適用。

即使受保人身故（因自殺死亡者除外），您亦可在首次繳付供款到期日三個月內申請復保。欠繳供款及計劃收費會從應獲的身故賠償中扣除。

如您的計劃被轉換作停付供款延續保障計劃、或停付供款延續投資計劃

您可於保單復效時選擇向蘇黎世人壽 (1) 補繳所有於停付供款延續保障計劃或停付供款延續投資計劃期間內的逾期供款（本公司會扣除適當的分配費用）、或 (2) 只補繳該期間內應繳的分配費用。

如您的計劃於最短贖回期內失效

如您的計劃於最短贖回期內失效，於保單復效時，您須補繳所有的逾期供款。

如您的計劃於最短贖回期後失效

如您的保單於最短贖回期後失效，於保單復效時，您可選擇向蘇黎世人壽 (1) 補繳所有的逾期供款（本公司會扣除適當的分配費用）、或 (2) 只補繳該期間內應繳的分配費用。

注意事項：

蘇黎世人壽可自行酌情決定於保單復效時對復保計劃增加額外條款及條件，或拒絕接納復保申請。

收費總覽

「金尊寶」退休保障計劃是一個中長期的保障計劃。收費及投資表現可重大減低您的投資賬戶價值，有關減值在計劃開始初年尤為明顯。

	適用收費				從以下金額扣除
計劃收費					
(1) 分配費用 (所有基本定期供款和附加保險供款的增加都屬於新增的保障，每項新增保障均須繳付分配費用)	供款期	第 1 個計劃年度	第 2 個計劃年度	第 3 個計劃年度開始	
基本定期供款的百分比	10	26.00%	10.40%	0%	供款
	11	28.70%	11.48%	0%	
	12	31.40%	12.56%	0%	
	13	34.10%	13.64%	0%	
	14	36.80%	14.72%	0%	
	15	39.50%	15.80%	0%	
	16	42.20%	16.88%	0%	
	17	44.90%	17.96%	0%	
	18	47.60%	19.04%	0%	
	19	50.30%	20.12%	0%	
	20	53.00%	21.20%	0%	
	21	55.70%	22.28%	0%	
	22	58.40%	23.36%	0%	
	23	61.10%	24.44%	0%	
	24	63.80%	25.52%	0%	
	25	66.50%	26.60%	0%	
	26	69.20%	27.68%	0%	
	27	71.90%	28.76%	0%	
	28	74.60%	29.84%	0%	
	29	77.30%	30.92%	0%	
	30	80.00%	32.00%	0%	
附加保險供款的百分比	100%		0%	0%	
額外投資供款		7%			

	適用收費			從以下金額扣除
計劃收費				
	供款期	第1個計劃年度	第2個計劃年度	第3個計劃年度開始
(2) 計劃行政費用	0美元		每月4.5美元 / 每年54美元	按供款分配指示的比例，從投資賬戶取消投資選擇單位
(3) 保險成本 – 身故及危疾	0美元		視乎您的年齡、性別、吸煙習慣、健康狀況、職業、人壽保障投保額及所選擇的保障種類而定 詳情請參閱說明文件。	
(4) 保險成本 – 附加保險選擇				
(5) 計劃管理費用	每月的投資賬戶價值的0.0625%			
(6) 買賣差額	投資選擇的單位賣出價的5%(現時豁免)			供款
(7) 投資選擇轉換費用	豁免			不適用
投資選擇收費				
年度管理費用	年度管理費用包括蘇黎世人壽的管理費，但不包括(由相關基金的外聘基金經理收取)相關基金的收費。年度管理費用包括蘇黎世人壽投資選擇的會計程序、行政及報告的成本，並已反映於各投資選擇的單位價格。各投資選擇的年度管理費用的上限為有關投資選擇淨資產值的年率0.5%(一切已包括在內)。有關其他資料請參閱投資資料綜覽。			投資選擇的資產(年度管理費用已反映在相關的投資選擇的單位價格上)
相關基金收費				
相關基金的開支、收費及稅項	相關基金的收費(現時每年為相關基金的淨資產值的0.75%至1.75%)由相關基金的投資經理徵收。該收費連同若干開支及稅項均直接反映於投資選擇的單位價格。部分相關基金亦可徵收表現費及其他獎勵費。有關各相關基金的收費詳情，請參閱投資資料綜覽及相關基金的基金說明書。			相關基金的資產(相關基金收費已反映於各相關基金價格)

注意事項

蘇黎世人壽保留調整所有計劃收費或徵收新收費的權利。您將會就有關調整於不少於三個月前獲發書面通知，如未能於三個月前發出書面通知，在適當的情況下，本公司將在取得證券及期貨事務監察委員會批准下於較短時間內發出通知。

一般資料

若您改變主意，應怎樣取消計劃(投保冷靜期)?

改變主意乃閣下應有之權利。您可以在本公司向您或您的代表交付計劃保單文件之後或發出關於已經簽發計劃的通知書之後(以較先者為準)起計21日內，取消計劃並連同經您簽署的書面通知退回您的計劃保單文件。

該等通知必須由蘇黎世人壽(地址為香港港島東華蘭路18號港島東中心24-27樓)直接收訖。屆時，有關計劃將被取消，本公司在作出任何市場價值調整後會退回您已支付的供款(意指假如在本公司接獲您取消保單的書面通知之時，您的投資戶口價值已經下跌，本公司會先行扣除該金額(如適用))。

您可取回已支付的金額；但若您所挑選的投資選擇的價值下跌，收回的金額將會較已付的金額為少。

免稅詳情

根據香港《稅務條例》，利息收入及資本收益均無須納稅，但有關利益的稅項一般會根據您所居住的國家而定。本公司並不提供個人稅務意見，您應就個人稅務情況徵詢專業意見。

借貸權力

蘇黎世人壽並不會就「金尊寶」退休保障計劃借款。相關基金的投資及借貸限制列載於該相關基金的基金說明書、相關基金的組成文件及其他資料。蘇黎世人壽會應要求提供有關副本，您可致電本公司的客戶服務熱線2535 3500索取有關文件。

監管法例

您的計劃將根據香港的法例而簽發及詮釋。您可以在香港法庭及與您的計劃相關的任何其他法庭提出法律訴訟。

就本產品冊子所承擔的責任

蘇黎世人壽就本產品冊子所載資料的準確性承擔全部責任，並確認已作出一切合理查詢，盡其所知所信，本產品冊子並無遺漏其他事實而可能令本產品冊子的任何陳述具誤導成分。

蘇黎世人壽受香港保險業監理處的嚴密監管。然而，香港保險業監理處不會認可個別保險產品（包括「金尊寶」退休保障計劃產品）。

香港證券及期貨事務監察委員會對本產品冊子的內容概不負責，對其準確性或完整性不作出任何陳述，並明確表示概不會就因本產品冊子的全部或任何部分內容而產生或因依賴該等內容而引致之任何損失承擔任何責任。

除非您已了解本計劃及已獲悉有關本計劃如何適合您，否則不應購買本計劃。最終決定取決於您。若您有任何疑問，請尋求專業意見。

其他資料及相關基金

有關本計劃的所有詳情，請參閱保單條款。您可向本公司索取保單條款副本。當本公司接納您的申請後，亦會向您發出保單條款。您亦可蒞臨本公司位於香港港島東華蘭路18號港島東中心24-27樓的辦事處查閱保單條款。

如欲獲取與投資選擇對應的每項相關基金的基金說明書，請致電本公司的客戶服務熱線 2535 3500。

您亦可以登入本公司的網站 www.zurich.com.hk，以獲取最新資料、投資選擇的單位價格及任何優惠。您亦可在網站查閱有關產品的通函、通知、公告、財務報告及有關產品的其他資料。

查詢及投訴

如您對本產品的特點或行政有任何疑問，或您需要作出投訴，可聯絡您的保險中介人或致電本公司的客戶服務熱線 2535 3500。

「金尊寶」退休保障計劃獲證券及期貨事務監察委員會認可。然而，有關認可並非對本計劃的推薦或認同，亦非對本計劃的商業價值或表現作出保證；更不代表本計劃適合所有投資者，或認同本計劃適合任何個別投資者或任何類別的投資者。

如何申請？

如欲申請本計劃，您必須填妥及向本公司遞交申請表格連同簽妥的計劃說明文件及支票、銀行存款單、銀行本票或供款的電匯文件。

Save for the future while protecting yourself and your loved ones

Brilliant Link is a whole-of-life regular pay investment-linked insurance plan.

The plan is an investment-linked insurance plan, which is an insurance policy under Class C linked long term business as defined in the Insurance Companies Ordinance (“ICO”). It is offered by Zurich Life, a company within the Zurich Insurance Group (Hong Kong), and an authorized insurance company under the ICO in Hong Kong.

The plan is suited to those wanting to make regular investment into a wide range of investment choices, from cash to equities, for the potential of long term appreciation, while ensuring that their loved ones will have quick and easy access to their investment if the life insured dies.

The plan also allows you to effect partial surrenders and regular withdrawals, giving you access to your money when you need it.

There are options for those who want to give themselves and their loved ones additional protection against the unexpected.

- Contribution can be made either monthly, semi-annually or annually, of at least US\$ 125 per month. Payment terms range from 10 to 30 years.
- Investments can be made in to a range of investment choices, with varying levels of risk and volatility – from low to high.
- Commitment Bonus and Top-up Bonus reward you for committing to long term saving.
- Investment Boost Contributions can be made to help you achieve your financial targets in a shorter period of time.
- Option to effect partial surrender or regular withdrawals.
- For those who need life and / or critical illness protection, three options are available. For those who already have life and critical illness cover, or which to buy this separately, a low protection option is provided. You may increase or decrease your insurance coverage to suit your changing needs at different stages of your life (subject to the minimum and maximum insurance coverage and underwriting requirements).
- Supplementary benefits can also be added to this plan to enhance protection – from contribution waivers, to additional life, accident and medical coverage.

Who is eligible?

You are eligible to apply for a plan if you have an insurable interest in the life insured that our underwriting guidelines and the law allow us to insure (your insurance intermediary can advise you further on this), provided that you and the life insured:

- permanently or habitually reside in Hong Kong – that is, hold a Hong Kong Identity Card and have a residential address in Hong Kong; or
- are residents of mainland China who apply for the plan while in Hong Kong.

The plan owner (referred to as “you” in this Product Brochure) and the life insured are usually the same person. However, some people own plans covering other individuals as the life insureds.

Age limits are as follows:

	Entry age [#]			
	Plan owner		Life insured *	
	Minimum	Maximum	Minimum	Maximum
Option A or Option B **	19	No limit	19	60
Option C or Option D **			12	76

* If the life insured is under 19 years of age at plan commencement, the ownership of the plan will be transferred to the life insured on the trust vesting date you set, such as the plan anniversary preceding the life insured's 21st birthday.

** For details of Option A, Option B, Option C and Option D, please refer to the "Which protection option should I choose?" section on page 36.

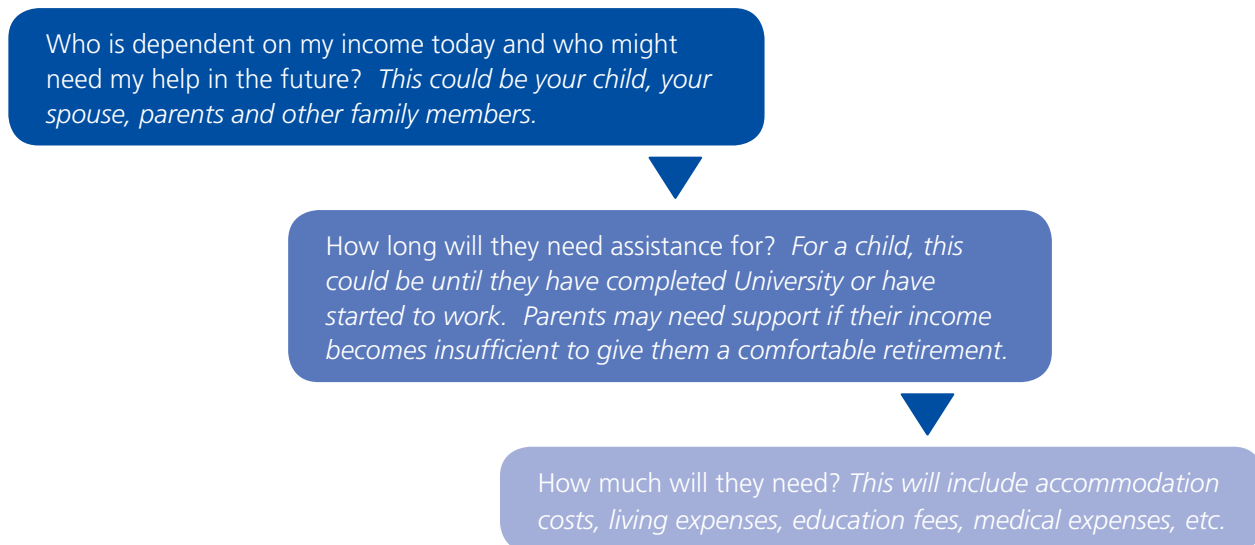
[#] The entry age mentioned throughout this Product Brochure refers to the Age Next Birthday.

We also accept applications for plans from Sole Proprietorships, Partnerships, Associations, Societies, Owners Corporations and Limited Companies incorporated in Hong Kong.

All other applicants should check their suitability and eligibility for a plan. Your insurance intermediary can advise you further on these matters.

Which protection option should I choose?

Before deciding, you should ask yourself the following questions:



By reviewing these questions with your insurance intermediary, you can decide what level of protection you need for complete peace of mind. This plan offers four protection options as follows:

	Critical illness benefit payable upon diagnosis of critical illness*	Death benefit payable upon death*	Typical customer
Option A	<p>The greater of:</p> <p>(1) 100% of the Death Benefit Sum Insured less:</p> <p>(i) any partial surrender / regular withdrawal within the 12 months preceding the date of diagnosis; and</p> <p>(ii) any sum paid for Angioplasty; or</p> <p>(2) the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured,</p> <p>LESS any unpaid contributions and plan charges</p>	<p>The greater of:</p> <p>(1) Death Benefit Sum Insured less (i) any partial surrender / regular withdrawal made within the 12 months preceding the date of death and (ii) any critical illness benefit paid; or</p> <p>(2) the Investment Account Value# at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured</p> <p>LESS any unpaid contributions and plan charges</p>	<p>Wants to guarantee a minimum death benefit within this plan.</p> <p>Wants protection against illnesses that could affect income earning ability, and / or the cost of specialist medical care.</p>
Option B	<p>50% of the Death Benefit Sum Insured less</p> <p>(i) any partial surrender / regular withdrawal within the 12 months preceding the date of diagnosis; and</p> <p>(ii) any sum paid for Angioplasty</p>	<p>(2) the Investment Account Value# at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured</p> <p>LESS any unpaid contributions and plan charges</p>	<p>Wants to guarantee a minimum death benefit within this plan.</p> <p>Wants some protection against illnesses that could affect income earning ability, and / or the cost of specialist medical care.</p>
Option C	Not applicable		<p>Wants to guarantee a minimum death benefit within this plan and needs to get or top up existing life insurance.</p> <p>Already has critical illness protection, or can support dependents without affecting their own retirement savings if a critical illness affects their income earning ability.</p>

	Critical illness benefit payable upon diagnosis of critical illness*	Death benefit payable upon death*	Typical customer
Option D	Not applicable	<p>(1) For (a) non-accidental death within the first 12 months of the plan start date; and (b) death from any cause after expiry of the first 12 months of the plan start date and before expiry of the payment term, the greater of:</p> <p>(i) 101% of the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured; or</p> <p>(ii) 100% of the Accumulative Basic Regular Contribution less total partial surrender amount</p> <p>(2) For accidental death within the first 12 months of the plan start date, the greater of:</p> <p>(i) 101% of the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured; or</p> <p>(ii) 100% of the Accumulative Basic Regular Contribution less total partial surrender amount PLUS^^ the lesser of:</p> <p>(i) 50% of the Annualized Basic Regular Contribution as at plan inception; or</p> <p>(ii) US\$10,000</p> <p>(3) For death from any cause after expiry of the payment term: 101% of the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured</p>	<p>Already has critical illness protection, or can support dependents without affecting their own retirement savings if a critical illness affects their income earning ability. Current life insurance does not need topping up in the short or medium term.</p>

* For all protection options, once you have effected regular withdrawal, the death benefit payable will be limited to the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured.

The Investment Account Value may be reduced if it exceeds the amount of the Death Benefit Sum Insured minus the current and any previous critical illness benefit amounts. For details, please refer to the "How is the critical illness benefit calculated?" section on page 40.

^^ This benefit is subject to certain conditions and exclusions. Please refer to the policy provisions for details.

How is the death benefit calculated?

If you elect Option A, Option B or Option C, the death benefit payable before the life insured's 100th birthday is:

The greater of:

- (1) Death Benefit Sum Insured less
 - (i) any partial surrender / regular withdrawal made within the 12 months preceding the date of death; and
 - (ii) any critical illness benefit paid ; or
- (2) the Investment Account Value[#] at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured,

LESS

any unpaid contributions and plan charges

[#] The Investment Account Value may be reduced if it exceeds the amount of the Death Benefit Sum Insured minus the current and any previous critical illness benefit amounts. For details, please refer to the "How is the critical illness benefit calculated?" section on page 40.

If you elect Option A, Option B or Option C, you may also request to change the amount of the Death Benefit Sum Insured at any plan anniversary.

- Any increase will be subject to the continued good health and insurability of the life insured.
- Any decrease will be subject to the minimum Death Benefit Sum Insured set by Zurich Life.
- For any agreed increase or decrease, there would be a corresponding change to the amount of the cost of insurance and amount of your contributions.

We may impose administrative rules on matters such as the effective date of a reduction, completion of a request form, and the period of notice you must give us.

If you elect Option D, the death benefit is linked to the prevailing market value of the underlying funds corresponding to your investment choices. Thus the amount of death benefit is subject to investment risks and may be significantly less than your contribution. The death benefit payable is:

- (1) For (a) non-accidental death within the first 12 months of the plan start date; and (b) death from any cause after expiry of the first 12 months of the plan start date and before expiry of the payment term, the greater of:
 - (i) 101% of the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured; or
 - (ii) 100% of the Accumulative Basic Regular Contribution less total partial surrender amount
- (2) For accidental death within the first 12 months of the plan start date, the greater of:
 - (i) 101% of the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured ; or
 - (ii) 100% of the Accumulative Basic Regular Contribution less total partial surrender amount PLUS^{^^} the lesser of:
 - (i) 50% of the Annualized Basic Regular Contribution as at plan inception; or
 - (ii) US\$10,000
- (3) For death from any cause after expiry of the payment term: 101% of the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured

^{^^} This benefit is subject to certain conditions and exclusions. Please refer to the policy provisions for details.

For all protection options, once you have effected regular withdrawal, the death benefit payable will be limited to the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured.

If the life insured dies, we will pay the death benefit directly to any beneficiaries you have nominated, in the percentages you specified in your nomination, provided that the beneficiaries remain alive when the life insured dies.

We will pay you or your estate the entire death benefit if you do not make a nomination, or the percentage of the benefit you nominated for a beneficiary who has died before you.

Plan owners (other than trustees for children under age 18) are free to change beneficiaries at any time, and nominating beneficiaries does not restrict you from surrendering or dealing with your plan in any other way.

Interest payable on death

Interest will accrue on the death benefit if it is not paid within 30 days of Zurich Life receiving the claim form and satisfactory proof of the death of the life insured, provided that transactions have not been suspended since receiving your claim (please refer to the "Suspension or deferral of transactions" on page 47).

Important note:

Please refer to the policy provision for details. These limit our liability for death from suicide, and exclude losses caused by the specified events from the accidental death benefit cover.

How is the critical illness benefit calculated?

Brilliant Link critical illness benefit coverage can be provided up to the plan anniversary date preceding the life insured's 100th birthday. 38 illnesses are covered by Option A and Option B:

Alzheimer's Disease, Angioplasty^{**}, Aplastic Anaemia, Bacterial Meningitis, Benign Brain Tumour, Blindness, Brain Damage, Brain Surgery, Cancer, Cardiomyopathy, Chronic / End Stage Lung Disease, Chronic Liver Disease, Coma, Coronary Artery Disease Surgery, Deafness, Encephalitis, Fulminant Viral Hepatitis, Heart Attack, Heart Valve Surgery, Kidney Failure, Loss of Independent Existence, Loss of Speech, Major Burns, Major Organ Transplant, Medullary Cystic Disease, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Occupationally Acquired HIV, Paralysis, Parkinson Plus Syndrome, Poliomyelitis, Pulmonary Arterial Hypertension, Severe Rheumatoid Arthritis, Stroke, Surgery to Aorta, Terminal Illness, Total and Permanent Disability (any occupation).

^{**} Angioplasty is covered, but is limited to 10% of the Death Benefit Sum Insured for Option A and 5% of the Death Benefit Sum Insured for Option B. The remaining benefits shall be reduced by the amount paid for Angioplasty accordingly.

If the life insured suffers from one of the critical illnesses above, the critical illness benefit will be calculated as follows:

Option A

The greater of:

- (1) 100% of the Death Benefit Sum Insured less:
- (i) any partial surrender / regular withdrawal within the 12 months preceding the date of diagnosis; and
 - (ii) any sum paid for Angioplasty;

OR

- (2) the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured,

LESS

any unpaid contributions and plan charges

Option B

50% of the Death Benefit Sum Insured less

- (i) any partial surrender / regular withdrawal within the 12 months preceding the date of diagnosis; and
- (ii) any sum paid for Angioplasty

Important notes:

For Option A, all further benefits under your plan will cease to have effect on payment of the critical illness benefit (except for Angioplasty), and no benefit will be payable on your subsequent death.

For Option B, your plan will continue after payment of the critical illness benefit. The aggregate critical illness benefit amounts will not be more than 50% of the Death Benefit Sum Insured.

Once you have effected regular withdrawal, the critical illness benefit will cease.

Your Investment Account Value may be reduced if it exceeds the amount of the Death Benefit Sum Insured

minus the current and any previous critical illness benefit amounts. In that event, the Investment Account Value will be reduced:

- to the amount of the Death Benefit Sum Insured minus the current and any previous critical illness benefit amounts, where the Investment Account Value is less than the Death Benefit Sum Insured minus any prior (but not the current) critical illness benefit amounts; or
- by the current critical illness payment amount, where the Investment Account Value is greater than the Death Benefit Sum Insured minus any prior (but not the current) critical illness benefit amounts.

Please refer to the policy provision for details, including exclusions and definitions of the critical illnesses.

What are the minimum and maximum insurance amounts?

The minimum and maximum limits of the Death Benefit Sum Insured are as follows:

	Option	Entry age			
		<=Age 40	Age 41-45	Age 46-50	>=Age 51
Minimum Death Benefit Sum Insured throughout the plan term	A	US\$ 16,000	US\$ 12,000	US\$ 9,500	US\$ 7,000
	B				
	C				
Maximum Death Benefit Sum Insured throughout the plan term	A	US\$ 600,000			
	B	US\$ 1,200,000			
	C	Not applicable			

How can I increase my protection further?

Supplementary benefits

By applying for the supplementary benefits such as term insurance, waiver of contribution riders, and increased accident and illness protection, you can manage your insurance coverage in a more efficient manner.

Please talk to your insurance intermediary for more details and information on any promotions available. For more information, please refer to the product leaflets of supplementary benefits.

Waiver of contribution	Accidental death benefit	Accidental death and permanent disability benefit
Hospital cash insurance	Hospital and surgery expense insurance	Accident insurance

Escalating benefits

By choosing the escalating benefit at the plan inception you can increase your protection without any supporting evidence of insurability.

- The current escalating rate is 10% of the Death Benefit Sum Insured per annum
- Escalating benefit is subject to the individual maximum limit
- Escalating benefit is subject to underwriting if you apply for escalating benefit during the plan term
- The escalating benefit is available for the plan, waiver of contribution, accident insurance, accidental death and permanent disability benefit, and accidental death benefit only

Important notes:

If you elect the escalating benefit, both your basic regular contribution and rider contribution will be adjusted accordingly.

These additional contributions will be taken as a new layer of contribution which is subject to relevant allocation charges as stated in the table of plan charges in the “How will I be charged?” section on page 50.

The escalating benefit is not applicable if a future contribution pre-payment has been made.

The escalating benefit will be terminated if the plan has converted to an extended cover plan, a paid-up plan or if you elect to start a contribution holiday.

How do I make contributions? What restrictions are there?

Basic regular contributions

The basic regular contribution can be made annually, semi-annually or monthly. The minimum amounts are listed below. The actual basic regular contribution will be affected by factors such as the life insured’s age, sex, smoking habit, occupations and health conditions, and will be stated in the illustration document. The amount of the Annualized Basic Regular Contribution must be less than the Death Benefit Sum Insured.

Payment term (years)	Annual	Semi-annual	Monthly
10-24	US\$ 1,800	US\$ 900	US\$ 150
25-30	US\$ 1,500	US\$ 750	US\$ 125

You may request in writing to change the frequency and amount of contribution with effect from any plan anniversary at no extra charge. We may impose administrative rules, such as the period of notice you must give us and minimum and maximum contributions amounts.

- If you increase the amount of basic regular contributions or rider contributions, any such incremental portion will be classified as a layer of contributions and allocation charges attributable to the incremental portion will be payable
- If there is more than one layer of increase of contributions, a subsequent decrease in contributions will reduce the contributions in the layer that commenced last and charges attributable to the decreased amount will no longer be payable

Investment Boost Contributions

You may make Investment Boost Contributions, i.e. additional lump sum contributions, at the inception of this plan or at any time while the plan is in force.

- Your Investment Boost Contributions will be used to subscribe for units to be allocated to your investment choices after deducting the allocation charge.
- If you may make Investment Boost Contributions after the inception of this plan, they will be subject to Zurich Life’s prior acceptance.
- The minimum amount of each Investment Boost Contribution is US\$ 125.
- At plan inception, the amount of the Investment Boost Contribution must be less than the balance of the Death Benefit Sum Insured less two times the amount of the annualized basic regular contribution.
- During the minimum surrender period (currently 18 plan months), the maximum amount of each Investment Boost Contribution is US\$ 12,500. After the minimum surrender period, there is no maximum limit on the amount of Investment Boost Contribution.

Can I make pre-payments?

Yes, you can make a future contribution pre-payment to this plan with our prior approval. The contribution must be in annual mode. The pre-payment will be used to settle each future contribution one month before the due date. Prepayments do not accrue interest. Units are allocated to your investment choices only when the contribution is settled prior to the applicable due date.

Is there a discount for pre-payment?

Yes. The present value of each future contribution is calculated by discounting it at the yield rate we set, provided that the contribution is pre-paid for 4 years or longer (including the payment for the current year). The yield rate can be obtained by calling our Customer Services Hotline on 2535 3500. The minimum period of pre-payment is 4 years (including the payment for the current year) while maximum is 19 years.

How do I pay for supplementary benefits?

All rider contributions paid for the 1st plan year will be used to pay allocation charge.

Starting from the 2nd plan year, all rider contributions will be used to subscribe for units in your elected investment choices. The cost of insurance will be deducted from your Investment Account by the cancellation of units at the bid price.

Payment and currency

The plan currency is US dollars and the payment currency can be US dollars or HK dollars.

Please note that payments made in HK dollars are subject to currency risk due to the fluctuation of exchange rate between the trade date for the transaction and the date on which the currency is acquired to meet the settlement obligations.

The exchange rate will be based on the prevailing market rates and it is available by calling our Customer Services Hotline on 2535 3500.

Basic regular contributions and rider contributions must be paid in the same payment currency and frequency. Investment Boost Contributions must be paid in the same payment currency.

Your contributions must be made by cheque, paying-in slip at bank, banker's draft or telegraphic transfer.

If the payment currency, the plan currency or the currency of any investment in the Investment Account becomes no longer freely convertible, Zurich Life may make such alteration to the plan as Zurich Life determines to be in the interest of the majority of the holders of other similar plans or otherwise necessary. Such alteration may include converting this plan (not including the death benefits) into a paid-up policy and issuing to you either a new plan in another currency or a new plan with contributions payable in another currency.

How will my money be invested?

After you have entered into the plan and made your contribution, we:

- set up an Investment Account for you;
- deduct an allocation charge from your contribution (please refer to the "How will I be charged?" section on page 50 for details); and
- allocate units in your selected investment choices to your Investment Account as regards your net contribution.

The allocation charge rate depends on the payment term. Please refer to the "How will I be charged?" section on page 50 for details.

The Investment Account will be made up of different investment choice accounts, selected by you, according to the investment risk you wish to be exposed to. The minimum allocation per chosen investment choice is 10% of your net contribution and the maximum is 100%, after deducting the allocation charge and such other charges applicable from time to time.

Zurich Life will invest your net contribution into underlying funds corresponding to the investment choices you select for Zurich Life's asset liability management purposes.

- The contribution paid by you towards the plan will become part of Zurich Life's assets and you do not have any rights to or ownership of those assets.
- Your recourse is against Zurich Life only.
- Investment choices under the plan are denoted in notional units, which we create solely for the purpose of determining the value of your plan.

Investment choice units are usually allocated using the unit offer price. However, the bid offer spread is currently waived. This means units are allocated using the bid price instead. For all other transaction requests (such as switching, partial surrender, full surrender and regular withdrawals), we normally use the bid price of the investment choice in processing such requests. Further details on unit pricing can be found in the "How can I calculate how much my Investment Account is worth?" section on page 45.

The unit allocation date in respect of each contribution, excluding the future contribution pre-payment, is any working day (as determined by Zurich Life) within seven working days immediately following the later of:

- the day on which Zurich Life receives the contribution;
- the plan issue date;
- the date of reinstatement; or
- the approval date of a request you make to change benefits.

However, for large contributions, we reserve the right to defer the unit allocation date until all information we require from you has been obtained, your cheque has been cleared and all other requirements have been met. The level at which a contribution is considered to be a large contribution will be determined by Zurich Life at its sole discretion.

Please note that longer periods may apply where transactions are suspended (please refer to the "Suspension or deferral of transactions" section on page 47).

The plan administration charge, the cost of insurance and plan management charge will be deducted from your Investment Account by cancellation of units of investment choices in proportion to the contribution allocation instruction at the bid price.

The creation of units will be rounded down to three decimal places and the cancellation of units will be rounded up to three decimal places. Any remaining portion under the rounding adjustment will be absorbed by Zurich Life.

Important notes:

In extreme cases, the cost of insurance may be a high proportion of the contribution paid, meaning that a low proportion of the paid contribution will be available for investment.

Zurich Life will undertake a regular review of your plan. If the review shows that your Investment Account Value will fall below the minimum Investment Account Value (currently US\$ 0) within the next five years, you will be informed of this position. If your Investment Account Value falls below the minimum Investment Account Value, your plan will lapse.

Can I switch my investment choices?

Yes. You can switch investment choices at any time by giving us a written notice, or alter the allocation of units as regards your future contributions by giving us one month prior written notice. Alternatively, you can switch using our Zurich EziNet online service platform once you have registered to use it after we issue your plan.

- The allocation to each investment choice must be at least 10% of your current Investment Account Value.
- Switches will normally be processed with effect on the next working day following receipt of your instructions to switch.
- The number of investment choice switches is unlimited and there is currently no switching charge.
- Switches are currently processed using the unit bid price of both of the switched-out and switched-in investment choices. However, Zurich Life reserves the right to impose a charge for switching, or to use the offer price when issuing units in the investment choice you switch to. You will be given at least three months' prior written notice or a shorter period approved by Securities and Futures Commission if that occurs.

What happens if an investment choice is closed?

Zurich Life may elect to close an investment choice at any time. You will be given written notice in accordance with the relevant regulatory requirements if that occurs. If you do not make a nomination, we will switch your investment in the closing investment choice to one or more other investment choices we select. We will select investment choices which we consider to be as similar as possible to the closing investment choice from those available at the time, and include their details in the notice we give to you.

Commitment Bonus

A Commitment Bonus begins to apply at the 10th plan anniversary and at every following 5th plan anniversary until the end of the payment term, provided the plan is still in force on that date.

Payment term (years)	% of the monthly average of the Investment Account Value for the previous 5 plan years				
	10 th plan anniversary	15 th plan anniversary	20 th plan anniversary	25 th plan anniversary	30 th plan anniversary
10-14	1.25%				
15-19					
20-24		1.5%			
25-29				1.75%	
30				2.00%	2.25%

At the time of application for the plan, you may select to have the Commitment Bonus paid to you by cheque, or credited to your Investment Account for the subscription of units in your selected investment choices in proportion to the contribution allocation instruction in effect at that time. In the latter case, the Commitment Bonus will form part of the Investment Account Value and will be subject to the applicable charges.

The Commitment Bonus shall be paid or credited to your plan at any time between one to three months after the relevant plan anniversary, provided that your plan is still in force on the payment date.

Important note:

No Commitment Bonus shall be payable on the relevant plan anniversary if the plan has been converted to an extended cover plan or a paid-up plan for the previous 10 plan years.

Top-up Bonus

In addition to the Commitment Bonus, you will also be entitled to a Top-up Bonus at the 5th plan anniversary and at every following plan anniversary until the end of the payment term, provided that the plan is still in force on that date.

The Top-up Bonus is 0.5% of the monthly average of the Investment Account Value for the previous 5 plan years.

The Top-up Bonus shall be credited to your Investment Account at the relevant plan anniversary for the subscription of units in your selected investment choices in proportion to the contribution allocation instruction in effect at that time. The Top-up Bonus will form part of the Investment Account Value and will be subject to the applicable charges.

Important notes:

No Top-up Bonus shall be payable on the relevant plan anniversary if the plan has been converted to an extended cover plan or a paid-up plan for the previous 5 plan years.

How can I calculate how much my Investment Account is worth?

Your plan's Investment Account Value is equal to the sum of the total number of your allocated units in each selected investment choice (please refer to the "Investment Choice units" section on page 41) multiplied by the bid price of such units (please refer to "Unit prices" section on page 41).

We will send you an annual statement showing your plan's Investment Account Value and the value and unit holdings of each selected investment choice at the end of the plan year, and changes to the number of units in each investment choice during the year.

You can also check your plan status and current Investment Account Value and the value and unit holdings of each selected investment choice via the Zurich EziNet online service platform once you have registered to use it after we issue your plan.

Investment choice units

Investment choice units are credited to your plan's Investment Account as regards the contribution made. The value of each investment choice is determined by calculating the total current market value of the underlying fund investments of the investment choice. A deduction is made for the annual management charge as well as all expenses and liabilities incurred in administering the investment choice assets. This results in the net asset value of the investment choice.

Unit prices

There are two prices associated with a unit:

- "offer price", which is the price at which units are allocated; and
- "bid price", which is the price at which units are cancelled by Zurich Life.

The offer price calculated for units of an investment choice on a particular day is based on the valuation of the underlying fund investments made on the next business day, divided by the number of units already issued.

A "bid offer spread" accounts for the difference between the bid price and the offer price and is a charge receivable by Zurich Life.

- The maximum bid offer spread that can be set is 5% of the offer price.
- The spread is currently waived, but Zurich Life reserves the right to charge such a bid offer spread in the future. You will be informed of such a change by not less than three month's prior written notice or such other period pursuant to the relevant regulatory requirements.
- As the bid offer spread is currently waived, all transactions are made using the bid price of the units of the selected investment choice.

Important notes:

Your return on investment is calculated and determined by Zurich Life with reference to the performance of the corresponding underlying fund. The return on investment is also subject to the charges of the plan and may be lower than the investment return of the corresponding underlying fund. Poor performance of an underlying fund may further magnify your investment losses, while all charges will still be deductible.

If a bid offer spread is introduced, Zurich Life would first calculate each investment choice's offer price and then its bid price. Using the maximum 5% spread to illustrate, the bid price would be calculated by multiplying the offer price by 0.95 and rounding the result down to the nearest US\$ 0.001.

The allocation of investment choice units is notional and solely for the purpose of determining the value of your plan. You are not investing in the underlying funds and you do not have any rights to or ownership of the underlying funds.

Each investment choice is usually valued on a day which is a business day on which banks are open for business in Hong Kong (excluding Saturdays and public holidays) and which is a dealing day of the underlying fund. Please refer to your plan's policy documents for details.

What are the investment risks? What do I need to know?

Investment involves risk. The plan is an insurance policy issued by Zurich Life. Your investment is therefore subject to the credit risk of Zurich Life.

The investment choices can have very different features and risk profiles. Some may be of high risk. Investment returns and return of your contribution is not guaranteed. The price of units may fall as well as rise and your Investment Account Value may go down as well as up. Past performance figures are not indicative of future performance. Zurich Life makes no representation, warranty or guarantee concerning the investment returns of the plan or the underlying funds.

Your plan's investment returns are contingent upon the performance of the underlying funds, and there is a risk of capital loss. The investment returns may also be subject to foreign exchange risks as some of the underlying funds may be denominated in a currency which is different to that of your plan.

In extreme cases such as where the underlying fund is suspended from trading, there may be a delay in the redemption process. For details, please refer to your plan's policy documents.

Please read the Investment Details booklet and the prospectuses of the underlying funds corresponding to the investment choices for details of the investment choices you are considering including their risk factors.

When can I access my Investment Account?

This plan provides you the flexibility to withdraw cash to meet your financial needs provided that the plan has been in force and paid for at least 18 months.

There is no surrender value if the plan has been in force and paid for less than 18 months.

Surrender / regular withdrawal will be effected by cancelling units of your investment choice using the bid price of the units on the working day after receiving your surrender / regular withdrawal request.

If you have more than one selected investment choices, units will be redeemed from each selected investment choice in the proportion that it bears to your Investment Account Value on the date of partial surrender / regular withdrawal. For partial surrender, you also have the alternative option to specify the partial withdrawal amount to be funded from each of your selected investment choices.

For a full surrender (that is, a withdrawal of your entire Investment Account Value), the value you receive is the Investment Account Value. After a full surrender, your plan terminates as your Investment Account has no value.

For a partial surrender, you can only surrender between 10% and 90% of your Investment Account Value, subject to the following:

- the amount you surrender exceeds the minimum surrender amount we set; and
- your Investment Account Value immediately after the surrender is above the minimum Investment Account Value that we set.

The minimum Investment Account Value is currently set at US\$ 0, so no restrictions currently apply. However, these amounts can be increased after giving you at least one month's prior written notice.

To surrender / commence regular withdrawals, you need to send us a written request, and details of how you would like to be paid.

- For partial surrenders / regular withdrawals, you also need to nominate the amount you wish to surrender / withdraw regularly.
- We will pay by cheque or direct deposit to a bank account you nominate.

Payments will normally be made within 30 working days after receipt of a properly documented surrender / regular withdrawal request, except where transactions are suspended (please refer to the "Suspension or deferral of transactions" section below).

Suspension or deferral of transactions

In extreme cases such as where the underlying fund is suspended from trading, there may be a delay in the redemption process. For details, please refer to your plan's policy documents.

Regular withdrawal option

This feature provides you with a retirement income stream, and is available subject to the following conditions:

- the regular withdrawal amount is not less than US\$ 300 per month;
- the regular withdrawal period is not less than twelve consecutive months; and
- the Investment Account Value at the time of your request is equal to or greater than the aggregate amount of the selected regular withdrawal amount for the chosen regular withdrawal period.
- your Investment Account Value immediately after the withdrawal is above the minimum Investment Account Value we have set (currently US\$0).
- the plan has been in force and paid for at least 18 months.

It may be necessary for us to decline your request for this option if we consider that these requirements will not be met. You will be given prior written notice of any changes to the minimum regular withdrawal amount or the minimum regular withdrawal period.

Regular withdrawals cease and the plan terminates at the earlier of the Investment Account Value dropping below the minimum Investment Account Value (currently HK\$ 0), you surrendering the plan, and the death of the life insured. Payments are made on or shortly after the 20th day of the month.

When executing the regular withdrawal:

- if you have more than one selected investment choice, units of your selected investment choices will be redeemed in proportion to the value of your holdings of each of such investment choices as regard such withdrawal as of the date of withdrawal.
- you can decide the regular withdrawal amount, subject to the minimum regular withdrawal amount and the minimum regular withdrawal period described above;
- you may only change the regular withdrawal amount once every twelve months; and
- costs to remit payments overseas will be at your expense and deducted from the regular withdrawal amount.

Once regular withdrawals start, your death benefit will be immediately reduced to 100% of the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured.

The table below illustrates the regular withdrawal scenarios:

	Scenario	Outcome
(1)	Investment Account Value is greater than the aggregate of: (i) the regular withdrawal amount; and (ii) the minimum Investment Account Value	Regular withdrawal continues
(2)	Investment Account Value is equal to the aggregate of: (i) the regular withdrawal amount; and (ii) the minimum Investment Account Value	<ul style="list-style-type: none"> • If the minimum Investment Account Value is greater than zero, regular withdrawal continues • If the minimum Investment Account Value is equal to zero, the remainder of the Investment Account Value is paid as the final regular withdrawal payment and the plan terminates
(3)	Investment Account Value is less than the aggregate of: (i) the regular withdrawal amount; and (ii) the minimum Investment Account Value	The remainder of the Investment Account Value is paid as the final regular withdrawal payment and the plan terminates.

Example:

You have been receiving regular withdrawal payments of US\$ 1,000 per month, and the minimum Investment Account Value has been increased from its current level of US\$ 0 to US\$ 500. After the most recent regular withdrawal payment of US\$ 1,000, your Investment Account Value has reduced to US\$ 1,300. Your next regular payment will therefore be US\$ 1,300* instead of the usual US\$ 1,000, and will be your final regular withdrawal payment.

* Assuming that the value of the underlying funds corresponding to your investment choices does not change throughout the payment period.

When does my plan end?

The plan ends if:

- the life Insured dies;
- you fully surrender it;
- the Investment Account drops below the minimum Investment Account Value (currently US\$0);
- if you have elected Option A and a critical illness benefit has been paid (except for Angioplasty); or
- you fail to pay a contribution within the grace period and your plan is within the minimum surrender period, or the Investment Account Value of your plan is less than the minimum Investment Account Value (currently US\$ 0).

What are my options if I have difficulty paying contributions?

Contribution holidays

If:

- your plan has been in force for a period exceeding two plan years; and
- the Investment Account Value is greater than the minimum Investment Account Value (currently US\$ 0) and is sufficient to pay for the plan charges over the contemplated period of contribution holiday,

then you may request to start a contribution holiday for up to a maximum of two years and not less than a minimum of six months during the plan term.

- During the contribution holiday, no contribution will be payable while all benefits will remain unchanged.
- All charges will continue to be deducted from your Investment Account. The plan will terminate if the Investment Account Value falls below the minimum Investment Account Value (currently US\$ 0).
- If the contribution holiday is longer than one plan year, Zurich Life reserves the right to underwrite the plan at the end of the contribution holiday, or to impose underwriting conditions.
- If contributions do not recommence at the end of the contribution holiday, the plan will be converted to an extended cover plan. A service fee may be payable for such conversion.

Non-payment of contribution (extended cover plan)

A one month grace period applies to each payment of contributions. If any contribution remains unpaid after expiry of the grace period, your plan will be:

- terminated, if the plan has been in force for less than the minimum surrender period (currently 18 months);
- terminated, if the Investment Account Value is less than the minimum Investment Account Value (currently US\$ 0); or
- converted to an extended cover plan, if:
 - (1) the plan has been in force for a period exceeding the minimum surrender period (currently 18 months);
 - (2) the plan's Investment Account Value exceeds the minimum Investment Account Value (currently US\$ 0); and
 - (3) Waiver of Contribution has not been effected.

A service fee may be payable for such conversion.

'Paying up' your plan

If:

- your plan has been in force longer than the minimum surrender period (currently 18 months);
- the Investment Account Value is greater than the minimum Investment Account Value (currently US\$ 0);
- Waiver of Contribution has not been effected; and
- you and your beneficiaries no longer require protection,

then you may select to convert the plan to a paid-up plan.

If your plan is converted to a paid-up plan:

- Your Investment Account Value will continue to be subject to investment market fluctuations as a result of the performance of the underlying funds
- All protection benefits cease
- No further contributions will be payable
- The cost of insurance will cease to be payable
- Charges other than the cost of insurance will continue to be deducted from your Investment Account
- The plan remains in force until the Investment Account Value falls below the minimum Investment Account Value (currently US\$ 0)
- A service charge may be payable for converting your plan to a paid-up plan

Below is the summary table for the options available if you choose to cease or suspend payment of contributions and the respective features:

Affected item	Option		
	Contribution holiday	Extended cover plan	Paid-up plan
Basic regular contribution and rider contribution	Not payable		
Protection benefits	Unchanged	Unchanged	All benefits cease
Waiver of contribution benefit (if applicable)	Unchanged	Ceased	Ceased
Charges	Continue to be deducted from your Investment Account	Continue to be deducted from your Investment Account	Continue to be deducted from your Investment Account except for the costs of insurance
Plan	In force until the Investment Account Value falls below the minimum Investment Account Value (currently US\$ 0)		

How can I reinstate my plan if it is converted to an extended cover plan, a paid-up plan or lapsed?

You may apply to reinstate this plan by making a written request to Zurich Life to restart your contribution at any subsequent contribution due date without providing any evidence of continued good health or insurability of the life insured if your request is made within three months after the due date of the first unpaid contribution. Otherwise, you are required to provide evidence of continued good health or insurability of the life insured at your own cost.

In all cases, the suicide limitation applies within 12 months of the date of reinstatement.

You may apply to reinstate the plan within three months of the due date of the first unpaid contribution even if the life insured dies (other than by suicide). The outstanding contributions and plan charges will be deducted from the death benefit.

If your plan was converted to an extended cover plan, or a paid-up plan

Upon reinstatement, you may elect to pay Zurich Life either (1) all the contributions due (from which we will deduct the applicable allocation charges) for the period where the plan has been converted to an extended cover plan or a paid-up plan, or (2) the allocation charges payable for that period.

If your plan is lapsed within the minimum surrender period

If your plan is lapsed within the minimum surrender period, upon reinstatement, you are required to pay all the overdue contributions.

If your plan is lapsed after the minimum surrender period

If your plan is lapsed after the minimum surrender period, upon reinstatement, you may select to pay Zurich Life either (1) all overdue contributions (from which we will deduct the applicable allocation charges), or (2) the allocation charges payable for that period.

Important note:

Zurich Life may at its sole discretion impose additional terms and conditions on the plan upon reinstatement, or not accept any reinstatement requested.

How will I be charged?

Brilliant Link is a plan that is designed for the medium to long term, and its charging structure reflects that. Charges as well as investment performance can significantly reduce your Investment Account Value, especially during the early years of the plan.

	Applicable rate				Deduct from
Plan charges					
(1) Allocation charge (all increases to basic regular contributions and rider contributions are a new layer of benefits, and each layer is subject to the allocation charge)	Payment term	1st plan year	2nd plan year	3rd plan year onward	
Percentage of the basic regular contribution	10	26.00%	10.40%	0%	the contribution
	11	28.70%	11.48%	0%	
	12	31.40%	12.56%	0%	
	13	34.10%	13.64%	0%	
	14	36.80%	14.72%	0%	
	15	39.50%	15.80%	0%	
	16	42.20%	16.88%	0%	
	17	44.90%	17.96%	0%	
	18	47.60%	19.04%	0%	
	19	50.30%	20.12%	0%	
	20	53.00%	21.20%	0%	
	21	55.70%	22.28%	0%	
	22	58.40%	23.36%	0%	
	23	61.10%	24.44%	0%	
	24	63.80%	25.52%	0%	
	25	66.50%	26.60%	0%	
	26	69.20%	27.68%	0%	
	27	71.90%	28.76%	0%	
	28	74.60%	29.84%	0%	
	29	77.30%	30.92%	0%	
30	80.00%	32.00%	0%		
Percentage of the rider contribution	100%		0%	0%	
Percentage of Investment Boost Contribution	7%				
(2) Plan administration charge	US\$ 0		US\$ 4.5 per month / US\$ 54 a year		the Investment Account by cancellation of units of investment choices in proportionate to the contribution allocation instruction
(3) Cost of insurance – death and critical illness	US\$ 0		Depends on your age, sex, smoking habits, health condition, occupation, Death Benefit Sum Insured and types of benefits chosen. Please refer to the illustration documents for details.		
(4) Cost of insurance – supplementary benefit riders					
(5) Plan management charge	0.0625% of the Investment Account Value per month				

	Applicable rate			Deduct from	
Plan charges					
	Payment term	1st plan year	2nd plan year	3rd plan year onward	
(6) Bid offer spread	5% of the unit offer price of the investment choice (currently waived)			the contribution	
(7) Switching charge	Waived			Not applicable	
Investment choice charge					
Annual management charge	The annual management charge includes Zurich Life's management charge but does not include charges of the underlying funds (charged by the external fund managers of the underlying funds). It covers the costs of the Zurich Life investment choice accounting procedures, administration and reporting. It is reflected in the respective investment choice unit prices. The annual management charge of each investment choice is up to 0.5% per annum of the net asset value of the investment choice, all inclusive. Please refer to the Investment Details booklet for further information.			the assets of the investment choice (the annual management charge is reflected in the respective investment choice unit prices)	
Underlying Fund charge					
Underlying fund expenses charges and taxes	An underlying fund charge (currently from 0.75% per annum to 1.75% per annum of the net asset value of the underlying fund) is levied by the investment manager of the underlying fund and, along with certain expenses and taxes, is directly reflected in the investment choice unit prices. Some underlying funds may also impose performance fees and other incentive fees. For details of the charges of the respective underlying funds, please refer to the Investment Details brochure and the prospectuses of the relevant underlying funds.			the assets of the underlying fund (the underlying fund charge is reflected in the respective underlying fund price)	

Important note:

Zurich Life reserves the right to vary all the plan charges or to impose new charges. You will be given at least three month's prior written notice of any changes except where it is not possible and, if appropriate, a shorter notice approved by the Securities and Futures Commission.

General information

How may I cancel the plan if I change my mind (the cooling-off period)

Changing your mind is your right. You may cancel and return your plan's policy document together with a written notice signed by you within 21 days after we deliver the plan's policy document or issue a notice to you or your representative advising that the plan has been issued, whichever is the earlier.

Such notice must be received directly by Zurich Life at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong. The plan will then be cancelled and the contributions paid will be refunded with any market value adjustment (that is, less a deduction of the amount (if any) by which your Investment Account Value has fallen at the time when your cancellation letter is received by us).

You may get back the amount you paid, or less if the value of your selected investment choices has gone down.

Tax exemption details

Interest income and capital gains are exempt from taxation under the Hong Kong Inland Revenue Ordinance. However, taxation of benefits usually depends on your country of residence. We do not provide personal tax advice and you should seek professional advice on your personal situation.

Borrowing power

Zurich Life does not borrow money in respect of the Brilliant Link product. Investment and borrowing restrictions of the underlying funds are set out in the relevant underlying fund prospectuses, constitutive documents and other information of the underlying funds, copies of which are made available by Zurich Life upon request. You can obtain these documents by calling our Customer Services Hotline on 2535 3500.

Governing law

Your policy will be issued and interpreted in accordance with Hong Kong laws. You may bring legal action in a Hong Kong court as well as in any other court which has a relevant connection with your plan.

Responsibility for this Product Brochure

Zurich Life accepts full responsibility for the accuracy of the information contained in this Product Brochure and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief, there are no other facts the omission of which would make any statement misleading.

Zurich Life is subject to the prudential regulation of the Hong Kong Insurance Authority. However, the Hong Kong Insurance Authority does not give approval to individual insurance products, including the Brilliant Link product.

The Hong Kong Securities and Futures Commission does not take any responsibility for the contents of this Product Brochure, make no representation as to its accuracy or completeness, and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of its contents.

You should not purchase this plan unless you understand it and it has been explained to you how suitable it is for you. The final decision is yours. If you are in doubt, you should seek professional advice.

Further information & underlying funds

For all details of the plan, please refer to the policy provisions. A copy of the policy provisions is available upon request, and will be issued to you if we accept your application. You may also inspect them at our offices at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong.

To obtain the prospectus for each underlying fund corresponding to an investment choice, please call our Customer Services Hotline on 2535 3500.

You can also log into our website www.zurich.com.hk for latest information, investment choices unit prices and any special offers. You can also check the website for copies of circulars, notices, announcements, financial reports and other information about the product.

Enquiries and Complaints

If you have any enquiries regarding the features or administration of this product; or if you have the need to file a complaint, you may contact your insurance intermediary or call our Customer Services Hotline on 2535 3500.

BRILLIANT LINK HAS BEEN AUTHORIZED BY THE SECURITIES AND FUTURES COMMISSION. HOWEVER, SUCH AUTHORIZATION IS NOT A RECOMMENDATION OR ENDORSEMENT OF THE PLAN NOR DOES IT GUARANTEE THE COMMERCIAL MERITS OF THE PLAN OR ITS PERFORMANCE. IT DOES NOT MEAN THE PLAN IS SUITABLE FOR ALL INVESTORS NOR IS IT AN ENDORSEMENT OF ITS SUITABILITY FOR ANY PARTICULAR INVESTOR OR CLASS OF INVESTORS.

How do I apply?

To apply for a plan, you should complete and submit an application form to Zurich Life, together with the signed illustration documents and a cheque, paying-in slip at bank, banker's draft or telegraphic transfer for your contribution.

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