Zurich HelpPoint®

ZURICH®
蘇黎世

「狀元寶」教育儲蓄保障計劃
產品資料概要及產品冊子
Product Key Facts Statement and Product Brochure for Deluxe Link Junior

自主理財保障系列
Active Insurance Series

產品資料概要

狀元寶

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
定期供款次數：	每年 / 每半年 / 每月
最短供款年期：	直至受保人滿 22 歲前的保單週年
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：	

選擇	每年（美元）	每半年（美元）	每月（美元）
選擇 C	456	228	38
選擇 D	600	300	50

最高投資額：	不適用
身故賠償額：	

選擇	
選擇 C	以較高者為準： (1) ***人壽保障投保額*** 扣減身故前 12 個月內的任何部分退保 / 提取款項；或 (2) 於收到您的索償表及滿意証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 D	(1) 於保單生效日後的首 12 個月內的意外死亡：於收到您的索償表及滿意証明受保人死亡的文件後緊接的第二個工作日，***投資賬戶價值***的 101%，加上在保單生效時***每年基本定期供款***的 100% (2) 於保單生效日後的首 12 個月內的非意外死亡及其後因任何原因導致的死亡：於收到您的索償表及滿意証明受保人死亡的文件後緊接的第二個工作日，***投資賬戶價值***的 101%

這是甚麼產品？如何運作？

- 狀元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”（見以下説明），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 26 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鈎，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。
  - 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。
  - 閣下應向中介人查詢有關詳情，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。
- 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説明書。

本產品有哪些主要風險？（續）

- **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，基本定期供款的 40% 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收取***升學獎賞***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，而閣下所收的***升學獎賞***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** — 由於部分相關基金或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？

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

升學獎賞

在受保人滿 6 歲、12 歲、18 歲及 22 歲前的保單週年，若閣下的保單於當日依然生效，屆時閣下便可獲得額外的***升學獎賞***。詳情請參閱投資壽險保單產品冊子內關於"升學獎賞"部分的說明。

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***將會減少而閣下所收取的***升學獎賞***亦會受到影響。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***將會減少而閣下所收取的***升學獎賞***亦會受到影響。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。

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。

保險計劃方面

<table>
<tr><th></th><th colspan="3">收費計算方法</th><th>從以下金額扣減</th></tr>
<tr><td colspan="5">保單收費</td></tr>
<tr><td>(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）</td><td>第一個保單週年</td><td>第二個保單週年</td><td>第三個保單週年及以後</td><td></td></tr>
<tr><td>基本定期供款的百份比</td><td>以較低者為準:
基本定期供款的 80%
或
基本定期供款的 4% x 受保人滿 22 歲前的餘下年期</td><td>以較低者為準:
基本定期供款的 40%
或
基本定期供款的 2% x 受保人滿 22 歲前的餘下年期</td><td>0%</td><td rowspan="2">供款</td></tr>
<tr><td>附加保險供款的百份比</td><td>100%</td><td>0%</td><td>0%</td></tr>
<tr><td>額外定期供款的百份比</td><td>0%</td><td>0%</td><td>0%</td><td>不適用</td></tr>
<tr><td>(2) 計劃行政費用</td><td>0 美元</td><td colspan="2">每月 4.5 美元 /
每年 54 美元</td><td rowspan="3">按供款分配指示的比例，從投資賬戶取消投資選擇單位</td></tr>
<tr><td>(3) 保險成本 – 死亡及危疾</td><td rowspan="2">0 美元</td><td colspan="2" rowspan="2">視乎受保人的年齡，性別，吸煙習慣，健康狀況，職業，人壽保障投保額及所選保障的種類而定。詳情請參閱說明文件。</td></tr>
<tr><td>(4) 保險成本 – 附加保險保障</td></tr>
<tr><td>(5) 買賣差額</td><td colspan="3">投資選擇賣出價的 5%</td><td>供款</td></tr>
<tr><td>(6) 投資選擇轉換費用</td><td colspan="3">豁免</td><td>不適用</td></tr>
<tr><td colspan="5">投資選擇收費</td></tr>
<tr><td>年度管理費用</td><td colspan="3">不多於投資選擇的淨資產值的年率 0.5%
（一切包括在內）</td><td>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）</td></tr>
</table>

本產品涉及哪些費用及收費？（續）

有關上述收費詳情，請參閱投資壽險保單產品冊子第26頁，"收費總覽"一欄內的説明。

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、買賣差價收費及／或轉換費等費用。閣下不需直接繳付這些費用，因為 (1) 收費會自動扣減，相關基金的單位價格會反映扣減金額，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説明書。蘇黎世人壽會應要求提供上述説明書。

其它資料

投資壽險保單還具備其它特點，並已詳列於主要推銷刊物之內。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）在不需要承保批核 * 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"部分的説明。
- 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"部分的説明。

* 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保單，取回原來的投資金額（須按市值調整）；冷靜期為保單發出後 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。通知書應説明保單已備妥，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
地址：香港港島東華蘭路 18 號
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，包括本概要所述的狀元寶投資壽險保單。

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**
每年基本定期供款	以數學計算出一年的基本定期供款金額。
人壽保障投保額	在保單附表內列明在受保人身故時所須發放的金額。
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。
選擇 C	可獲支付高達***人壽保障投保額*** 100% 作為身故賠償的保單選項。
選擇 D	在此保單選項下： (1) 可獲支付***投資賬戶價值*** 101% 作為身故賠償；和 (2) 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***每年基本定期供款***的 100% 作為身故賠償。
升學獎賞	在受保人滿 6 歲、12 歲、18 歲及 22 歲前的保單週年，若閣下的保單於當日依然生效，閣下屆時可獲得的獎賞。詳情請參閱投資壽險保單產品冊子內關於“升學獎賞”部分的說明

PRODUCT KEY FACTS

Deluxe Link Junior

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
Regular contribution frequency:	Annual / Semi-annual / Monthly
Minimum contribution payment term:	Until the plan anniversary preceding the life insured's 22nd birthday
Period with surrender charge:	Nil
Governing law of plan:	Hong Kong
Plan currency:	US dollars only
Minimum investment:	

Option	Annual (US$)	Semi-annual (US$)	Monthly (US$)
Option C	456	228	38
Option D	600	300	50

Maximum investment:	Not applicable

Death benefit:

Option	
Option C	The greater of: (1) ***Death Benefit Sum Insured*** less any partial surrender / withdrawal made within the 12 months preceding the date of death; 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 D	(1) For accidental death within the first 12 months of the plan start date: 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 plus 100% of the ***Annualized Basic Regular Contribution*** as at plan inception (2) For non-accidental death within the first 12 months of the plan start date and death from any cause thereafter: 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

What is this product and how does it work?

- Deluxe Link Junior 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 39 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.
- 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.

What are the key risks? **(Cont.)**

- **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 40% 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 lead to the loss of opportunity to be awarded the ***Study 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 ***Study 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

Study Bonus
A ***Study Bonus*** is paid at the plan anniversary preceding the 6th, 12th, 18th and 22nd birthday of the life insured, provided that the plan is still in force on that date. Please refer to the "Study Bonuses" section of the Product Brochure of the ILAS plan for details.

Extended cover plan option
This option allows you to stop contributing after 18th plan month and retain your insurance protection. However, the plan fees and charges are still deductible, thus your ***Investment Account Value*** will reduce and your entitlement to the ***Study Bonus*** will be affected. 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 18th plan month 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 and your entitlement to the ***Study Bonus*** will be affected. For details, please refer to the "Paying up your plan" 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 three months prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

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)	**1^{st} plan year**	**2^{nd} plan year**	**3^{rd} plan year onwards**	
Percentage of the basic regular contribution	The lesser of: 80% OR 4% x remaining number of years until life insured's 22^{nd} birthday	The lesser of: 40% OR 2% x remaining number of years until life insured's 22^{nd} birthday	0%	the contribution
Percentage of the rider contribution	100%	0%	0%	
Percentage of additional regular contribution	0%	0%	0%	Not applicable
(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	US$0	Depends on life insured's 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) Bid offer spread	5% of the unit offer price of the investment choice			the contribution
(6) 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 39 of the Product Brochure of the ILAS plan for details of the charges.

What are the fees and charges? (Cont.)

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.

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 "How 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 Deluxe Link Junior 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
Annualized Basic Regular Contribution	The basic regular contribution that has been mathematically converted to a yearly amount.
Death Benefit Sum Insured	The amount payable upon the death of the life insured as stated 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.
Option C	The plan option under which up to 100% of the ***Death Benefit Sum Insured*** may be paid as death benefit.
Option D	The plan option under which: (1) 101% of the ***Investment Account Value*** may be paid as death benefit; and (2) an additional 100% of the ***Annualized Basic Regular Contribution*** as at plan inception may be paid as death benefit in the event of accidental death during the first 12 month of the plan start date.
Study Bonus	A bonus paid at the plan anniversary preceding the 6th, 12th, 18th and 22nd birthday of the life insured, provided that the plan is still in force on that date. Please refer to the "Study Bonuses" section of the Product Brochure of the ILAS plan for details.

蘇黎世集團享譽國際

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。

「狀元寶」教育儲蓄保障計劃資料

「狀元寶」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繕發及閱讀。

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銷售刊物。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「狀元寶」教育儲蓄保障計劃前，請細閱下列重要事項：

重要事項

1. **「狀元寶」教育儲蓄保障計劃（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 provider[1] and a Fortune Global 100 company[2].

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.

Deluxe Link Junior Information

The Deluxe Link Junior 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 Deluxe Link Junior:

Important information

1. **Deluxe Link Junior (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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為您孩子的未來作投資

「狀元寶」教育儲蓄保障計劃是一項設期限的定期供款的投資相連保險計劃。計劃的期限為直至您的孩子（「受保人」）的 22 歲生日前的計劃週年為止。

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「狀元寶」為孩子的未來作長期儲蓄並同時按孩子的需要為他們提供保險保障。

- 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。
- 升學獎賞會於受保人接受教育的 4 個主要階段發放。
- 為保障受保人的利益，本計劃會提供信託服務，並毋須繳付額外信託成立費用。
- 您可通過在保單生效時選擇遞增保障計劃，而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。
- 您可增加或減少您的保險保障，以切合您孩子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。

  供款可以每月、每半年或每年繳付，最低供款額為每月 38 美元。

投保資格

如您（作為計劃持有人）是受保人的父母或監護人，即符合資格申請本計劃，惟您及受保人應：

- 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。

投保年齡限制如下：

	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
投保年齡 #	19	無限制	30 日	18

* 如計劃持有人並非受保人的父母，請提交由法庭提供的監護紙以作證明。

本產品冊子內提述的投保年齡是指下一個生日的年齡。

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：

我的子女未來的教育及舒適的生活有多依賴我目前的儲蓄及我未來的收入？

他們將需要依賴我多久？

他們需要多大的財政支持？

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能令您安心。本計劃提供下列兩項保障選擇：

	身故後可獲的身故賠償	目標客戶
選擇 C：「保障及投資」	以較高者為準： (1) 人壽保障投保額扣減身故前 12 個月內的任何部分退保 / 提取款項；或 (2) 於收到您的索償表及滿意証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 任何欠繳供款及計劃費用。	需要取得或追加現有的人壽保險以確保您獲得足夠的保障。 希望確保於本計劃內取得最低的身故賠償。
選擇 D：「投資重點」	(1) 於保單生效日後的首 12 個月內的意外死亡：於收到您的索償表及滿意証明受保人死亡的文件後緊接的第二個工作日當日，投資賬戶價值的 101%，加上在保單生效時每年基本定期供款的 100%*。 (2) 於保單生效的日後的首 12 個月內的非意外死亡及其後因任何原因導致的死亡：於收到您的索償表及滿意証明受保人死亡的文件後緊接的第二個工作日，投資賬戶價值的 101%。	毋須在短期或中期內對現時的人壽保險追加保險 希望將大部分供款投資在所挑選的投資選擇內。

* 此項賠償受若干條件及除外情況約束。詳情請參閱保單條款。

如何計算身故賠償？

如您挑選選擇 C，可獲的死亡保障如下：

以較高者為準：

(1) 人壽保障投保額 扣減身故前 12 個月內的任何部分退保 / 提取款項；或

(2) 於收到您的索償表及滿意証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

任何欠繳供款及計劃費用。

您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本公司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；及
- 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鉤。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) 於保單生效日後的首 12 個月內的意外死亡：於收到您的索償表及滿意証明受保人死亡的文件後緊接的第二個工作日，投資賬戶價值的 101%，加上在保單生效時每年基本定期供款的 100%*。

(2) 於保單生效的日後的首 12 個月內的非意外死亡及其後因任何原因導致的死亡：於收到您的索償表及滿意証明受保人死亡的文件後緊接的第二個工作日，投資賬戶價值的 101%。

* 此項賠償受若干條件及除外情況約束。詳情請參閱保單條款。

如蘇黎世人壽在接獲索償表格及充分的受保人身故證明文件後 30 日內尚未能支付身故賠償，身故賠償金額將開始累計利息，惟有關交易不可於接獲您的索償申請後暫緩（請參閱第 23 頁關於「暫緩或延遲交易」的説明）。

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。

最高及最低投保額

選擇 C 的人壽保障投保額的最高及最低投保限額如下：

整個計劃期限內的最低人壽保障投保額	4,560 美元
整個計劃期限內的最高人壽保障投保額	250,000 美元

如何進一步提高保障？

附加保險選擇

透過在計劃中加入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。

受保人：	計劃持有人：
兒童危疾保障	付款人身故保障
兒童定期壽險	學費保障
兒童意外保障	三重保障
住院現金保障	免繳供款權益
住院及手術保障	

遞增保障計劃

透過在計劃生效時選擇遞增保障計劃，你可在毋須承保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。
- 遞增保障計劃只適用於本計劃、兒童意外保障、付款人身故保障、免繳供款權益。

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 25 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受保人的年齡、性別、吸煙習慣、職業及健康狀況等因素影響。有關因素將於計劃説明文件內詳列。

	每年	每半年	每月
選擇 C：「保障及投資」	456 美元	228 美元	38 美元
選擇 D：「投資重點」	600 美元	300 美元	50 美元

您可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的期限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，並將毋須支付就有關被扣減的金額部分原本產生的分配費用。

額外定期供款

如欲增加投資賬戶價值，您可於計劃生效期間向本公司申請作額外定期供款。您繳付的所有額外定期供款將全數用作購買基金單位，並會存入您的投資選擇內。

最低額外定期供款額如下：

	每年	每半年	每月
選擇 C 或選擇 D	336 美元	168 美元	28 美元

最高額外定期供款額如下：

- 最高額外定期供款額為基本定期供款額的 9 倍。
- 全年基本定期供款額及全年額外定期供款額的總數必須少於人壽保障投保額。

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），最長為 19 年或直至付款期限終結為止，以較短者為準。

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 2535 3500 查詢。

基本定期供款、附加保險供款及額外定期供款必須以相同的供款貨幣及相同的頻率繳付。

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 25 頁的「收費總覽」）；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。

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、基金買賣差額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、基金買賣差額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。

投資選擇單位是按單位賣出價進行分配。至於其他所有交易要求（例如轉換、部分退保、全部退保），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 22 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 23 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及保險成本。

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），閣下將需要增加供款額或調低保障額。否則，當閣下的投資賬戶價值跌至最低投資賬戶價值時，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，或事先給予蘇黎世人壽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第二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以書面通知您。

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。

升學獎賞

為慶祝您的孩子每個學業上的里程碑，本計劃會在計劃仍然生效的情況下，在您的孩子 6 歲、12 歲、18 歲及 22 歲的生日前的計劃週年發放升學獎賞。

生日	6 歲	12 歲	18 歲	22 歲
首個計劃週年已支付的基本定期供款的百分比	3%			

只要您的計劃在發出升學獎賞當日仍然生效，您便可選擇在相關的計劃週年後的四至六個月內的任何時間以支票方式收取升學獎賞。

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的分配單位乘以該等單位的買入價後的總數。

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。

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%。

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。

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。

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險計劃，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説明書。

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 / 提款申請後第二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 / 提款。

若您持有多過一項投資選擇，您所持的每項投資選擇的單位，將會根據其在退保 / 提款當日在您的投資賬戶價值按比例贖回。除此之外，您亦可以指定於每個投資選擇中所退保 / 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 / 提款，您只可退保 / 提取您的投資賬戶價值的 10% 至 90%，並須符合以下情況：

- 您所退保 / 提取的金額必須超過本公司設定的最低退保額；及
- 於退保 / 提款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書面通知以調高上述金額。

若要退保 / 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 / 提款，您亦須列明您所希望退保 / 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 / 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。

計劃何時結束？

本計劃為受保人提供的保障至計劃到期日結束，計劃到期日通常為受保人 22 歲生日前的計劃週年。本公司將會提醒您在本計劃屆滿前的三個月內挑選其中一項到期方案。

在計劃期滿時，您可根據預定安排一次過提取投資賬戶內的所有結存，或選擇以下任何一個方案：

方案	條件（如有）
1. 利用閣下於計劃到期日應獲取的投資賬戶價值購買任何蘇黎世人壽簽發的一次性整額供款的終身保單，人壽保障投保額將不超過該投資賬戶價值的六倍	• 一次性整額供款終身保單的人壽保障投保額不得超過 500,000 美元或蘇黎世人壽不時設定的最高金額；及 • 受保人必須通過愛滋病 / 感染愛滋病毒測試，或蘇黎世人壽認為與愛滋病 / 感染愛滋病毒相類似的其他測試
2. 在毋須進行任何身體檢查的情況下，向蘇黎世人壽購買一份新人壽保險計劃。於計劃到期日應獲取的投資賬戶價值將會分配到閣下的新人壽保險計劃的投資賬戶內	新人壽保險計劃的人壽保障投保額不得超過本計劃的人壽保障投保額
3. 將本計劃轉換為停付供款延續投資保單	蘇黎世人壽可在三個月前向閣下發出書面通知的情況下就本計劃轉換為停付供款延續投資保單一事徵收服務費

如發生以下情況，本計劃會在到期前終止：

- 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）；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；
- 免繳供款權益及付款人身故保障仍未生效；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) 免繳供款權益及付款人身故保障未有生效。

  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）；
- 免繳供款權益及付款人身故保障未有生效；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、附加保險供款及額外定期供款	毋須繳付		
保障權益	不變	不變	所有保障終止
免繳供款權益及付款人身故保障（如適用）	不變	終止	終止
費用	繼續從您的投資賬戶中扣除	除免繳供款權益及付款人身故保障外（如適用），其他費用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		
升學獎賞	在本計劃生效期間繼續發放		

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) 只補繳該期間內的應繳的分配費用。

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

「狀元寶」教育儲蓄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。

<table>
<tr><th></th><th>第 1 個計劃年度</th><th>第 2 個計劃年度</th><th>第 3 個計劃年度</th><th>從以下金額扣減</th></tr>
<tr><td colspan="5">計劃收費</td></tr>
<tr><td rowspan="3">(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）</td><td>以較低者為準：
基本定期供款的 80%
或
基本定期供款的 4% x 受保人滿 22 歲前的餘下年期</td><td>以較低者為準：
基本定期供款的 40%
或
基本定期供款的 2% x 受保人滿 22 歲前的餘下年期</td><td>基本定期供款的 0%</td><td rowspan="2">供款</td></tr>
<tr><td>附加保險供款的 100%</td><td>附加保險供款的 0%</td><td>附加保險供款的 0%</td></tr>
<tr><td>0% 的額外定期供款</td><td>0% 的額外定期供款</td><td>0% 的額外定期供款</td><td>不適用</td></tr>
<tr><td>(2) 計劃行政費用</td><td>0 美元</td><td colspan="2">每月 4.5 美元 / 每年 54 美元</td><td rowspan="3">按供款分配指示的比例，從投資賬戶取消投資選擇單位</td></tr>
<tr><td>(3) 保險成本 – 身故</td><td rowspan="2">0 美元</td><td colspan="2" rowspan="2">視乎受保人的年齡，性別，吸煙習慣，健康狀況，職業，人壽保障投保額及所選保障的種類而定。
詳情請參閱說明文件</td></tr>
<tr><td>(4) 保險成本 – 附加保險選擇</td></tr>
<tr><td>(5) 買賣差額</td><td colspan="3">投資選擇的單位賣出價的 5%</td><td>供款</td></tr>
<tr><td>(6) 投資選擇轉換費用</td><td colspan="3">豁免</td><td>不適用</td></tr>
<tr><td colspan="5">投資選擇收費</td></tr>
<tr><td>年度管理費用</td><td colspan="3">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。</td><td>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）</td></tr>
<tr><td colspan="5">相關基金收費</td></tr>
<tr><td>相關基金的開支、收費及稅項</td><td colspan="3">相關基金的收費（現時為 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。</td><td>相關基金的資產（相關基金收費已反映於各相關基金價格）</td></tr>
</table>

注意事項

蘇黎世人壽保留調整上述收費的權利，包括按照您的計劃的條款及條件徵收新收費的權利。您將會就有關調整於不少於三個月前獲發書面通知。

一般資料

信託服務及其費用

為保障受保人的利益，本計劃會提供信託服務，並毋須繳付任何額外信託成立費用。在有關安排下，您將以信託方式為子女持有本計劃。如果您在子女年滿您所指定的歲數前身故（子女必須在計劃到期前年滿該指定的歲數），計劃的所有權將自動轉移予您最近所指定的後備信託人，該後備信託人將繼續以信託方式管理本計劃，直至您的子女年滿您所指定的歲數為止。

有關安排旨在令您的子女的利益得到最佳的保障，以確保假若您不幸在計劃到期前身故，本計劃下的全部得益將會為您的孩子而得到妥善的管理。

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。

免税詳情

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

借貸權力

蘇黎世人壽並不會就「狀元寶」教育儲蓄保障計劃借款。相關基金的投資及借貸限制列載於該相關基金的基金説明書、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。

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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説明書，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。

「狀元寶」教育儲蓄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説明文件及支票、銀行存款單、銀行本票或供款的電匯文件。

Invest in your child's future

Deluxe Link Junior is a 'term' regular pay investment-linked insurance plan. The plan term is until the plan anniversary preceding the 22nd birthday of your child ("life insured").

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 build up long term savings for their child's future, and to tailor their life protection according to their needs.

- Investments can be made into a range of investment choices, with varying levels of risk and volatility – from low to high.
- Study Bonuses are paid at 4 key stages of the life insured's education.
- A trust arrangement for the benefit of the life insured is automatically constituted under the plan without additional trust set up fee.
- Option to increase your protection without any supporting evidence of insurability by choosing escalating benefit at the plan inception.
- You may increase or decrease the insurance coverage to suit your changing needs at different stages of your child's 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 waiver, to additional life, accident and medical coverage.
- Contributions can be made either monthly, semi-annually or annually, of at least US$ 38 per month.

Who is eligible?

You (as the owner of the plan) are eligible to apply for a plan if you are the parent or guardian of the life insured, 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.

Age limits are as follows:

	Plan owner*		Life insured	
	Minimum	Maximum	Minimum	Maximum
Entry age#	19	No limit	30 days	18

* If the plan owner is not the parent of the life insured, proof of guardianship in the form of a court order is required.

The entry age mentioned throughout this product brochure refers to the Age Next Birthday.

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:

How dependent is my child's future education and comfort on my current savings and future income?

How long will they need assistance for?

How much will they need?

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 two protection options as follows:

	Death benefit payable upon death	Typical customer
Option C: 'Protection and Investment'	The greater of: (1) Death Benefit Sum Insured less any partial surrender / withdrawal made within the 12 months preceding the date of death; 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.	Needs to obtain or top up existing life insurance to ensure that you have adequate protection. Wants to guarantee a minimum death benefit within this plan
Option D: 'Investment Focus'	(1) For accidental death within the first 12 months of the plan start date: 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 plus 100% of the Annualized Basic Regular Contribution^ as at plan inception. (2) For non-accidental death within the first 12 months of the plan start date and death from any cause thereafter: 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.	Current life insurance does not require topping up in the short or medium term. Wants to invest most contributions into the selected investment choices.

^ 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 C, the death benefit payable is:

The greater of:
(1) Death Benefit Sum Insured less any partial surrender / withdrawal made within the 12 months preceding the date of death; 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

You may 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 a 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; and
- 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 accidental death within the first 12 months of the plan start date: 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 plus 100% of the Annualized Basic Regular Contribution^ as at plan inception
(2) For non-accidental death within the first 12 months of the plan start date and death from any cause thereafter: 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.

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" section on page 36).

Important note:

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

What are the minimum and maximum insurance amounts?

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

Minimum Death Benefit Sum Insured throughout the plan term	US$ 4,560
Maximum Death Benefit Sum Insured throughout the plan term	US$ 250,000

How can I increase my protection further?

Supplementary benefits

By attaching the supplementary benefits such as term insurance, waiver of contribution riders, and increased accident and illness protection into the plan, 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 leaflet of supplementary benefits.

For the life insured:	For the plan owner:
Juvenile Critical Illness Insurance	Payor Benefit Insurance
Juvenile Term Insurance	Education Fee Protector Benefits
Juvenile Accident Insurance	Triple Booster Insurance
Hospital Cash Insurance	Juvenile Waiver of Contribution
Hospital and Surgery Expense Insurance	

Escalating benefits

By choosing the escalating benefit at the plan inception you can increase your protection without underwriting.

- The current escalating rate is 10% of the Death Benefit Sum Insured per annum
- Escalating benefit is subject to the individual maximum limit
- The escalating benefit is available for the plan, Juvenile Accident Insurance, Payor Benefit Insurance and Juvenile Waiver of Contribution 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 be I charged?" section on page 39.

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 habits, occupations and health condition, and will be stated in the illustration document.

	Annual	Semi-annual	Monthly
Option C: 'Protection and Investment'	US$ 456	US$ 228	US$ 38
Option D: 'Investment Focus'	US$ 600	US$ 300	US$ 50

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 contribution or rider contribution, 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

Additional regular contributions

To increase your Investment Account Value, you may make additional regular contributions at any time while the plan is in force subject to acceptance by Zurich Life. All additional regular contribution will be used to subscribe for units to be allocated to your investment choices.

The minimum amount of additional regular contribution is as follows:

	Annual	Semi-annual	Monthly
Option C or Option D	US$ 336	US$ 168	US$ 28

The maximum amount of additional regular contributions is as follows:

- The maximum amount of an additional regular contribution is 9 times the amount of the basic regular contribution
- The aggregate of the Annualized Basic Regular Contribution and the annualized additional regular contribution must be less than the Death Benefit Sum Insured

Can I make pre-payments?

Yes, you can make a future contribution pre-payment to this plan with our prior approval. The contribution payment 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 contribution is pre-paid for four 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) and the maximum period of pre-payment is 19 years or until end of payment term, whichever is shorter.

How do I pay for supplementary benefits?

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

Starting from the 2nd plan year, all rider contributions will be used to subscribe for units in your selected investment choices, and 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, rider contributions and additional regular contributions must be paid in the same payment currency and frequency.

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 39 for details); and
- allocate units in your selected investment choices to your Investment Account as regards your net contribution.

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 the net contribution and the maximum is 100%, after deducting the allocation charges, bid offer spread 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. For all other transaction requests (such as switching, partial surrender and full surrender), we normally use the bid price of the investment choice in processing such request. Further details on unit pricing can be found in the "How can I calculate how much my Investment Account is worth?" section on page 34.

The unit allocation date in respect of each contribution, except for 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 of the plan; 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 36).

The plan administration charge and the cost of insurance 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 the Investment Account will fall below the minimum Investment Account Value (currently US$ 0) within the next five years, you would need to either increase your contributions or reduce the benefits. Otherwise, when the 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 Zurich Life 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 of investment choices will normally be processed with effect on the 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 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.

Study Bonus

To celebrate each academic milestone of your child, this plan provides a Study Bonus at the plan anniversary preceding the 6th, 12th, 18th and 22nd birthday of your child, provided that the plan is still in force on that date.

Birthday	6th	12th	18th	22nd
Percentage of the basic regular contribution paid for the first plan year	3%			

The Study Bonus shall be paid to you by cheque at any time between four to six months after the relevant plan anniversary, provided that your plan is still in force on the payment date.

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 multiplied by the bid price of such units.

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.

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.

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.

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.

In order to calculate the bid offer spread, Zurich Life first calculates 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 plan 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 / withdrawal will be effected by cancelling units of investment choice using the bid price of the units on the next working day receiving your surrender / withdrawal request.

If you have more than one selected investment choice, units will be redeemed from each selected investment choice in the proportion that it bears to the total value of your Investment Account on the date of surrender / withdrawal. Alternatively, you may specify how much of the surrender / withdrawal amount should 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 / withdrawal, you can only surrender / withdraw between 10% and 90% of your Investment Account Value, subject to the following:

- 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.

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 prior written notice.

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

- For partial surrenders / withdrawals, you also need to nominate the amount you wish to surrender / withdraw.
- 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 / 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.

When does my plan end?

The plan continues up to the plan maturity date, which is usually the plan anniversary preceding the life insured 22nd birthday. You will be reminded to select one of the maturity options three months prior to the maturity date.

Upon plan maturity you can withdraw the Investment Account Value in a lump sum as a default option, or you may select any one of the following options:

Option	Conditions (if any)
1. Use the Investment Account Value payable to you on maturity to purchase any single contribution whole of life policy issued by Zurich Life with a Death Benefit Sum Insured not exceeding six times of such Investment Account Value	• The Death Benefit Sum Insured of the single contribution whole of life policy shall not be more than US$ 500,000, or such maximum amount set by Zurich Life from time to time; and • The life insured must pass the AIDS / HIV test, or tests for any other infections which Zurich Life considers similar to AIDS / HIV
2. Purchase a new life insurance plan issued by Zurich Life without a medical examination. The Investment Account Value payable to you on maturity will be credited to the Investment Account of the new life insurance plan	The Death Benefit Sum Insured of the new life insurance plan shall not exceed the Death Benefit Sum Insured of this plan
3. Convert the plan into a paid-up plan	Zurich Life may impose a service charge for converting the plan into a paid-up plan by giving you three months' prior written notice

The plan will end before maturity if:

- the life Insured dies;
- you fully surrender it;
- the Investment Account drops below the minimum Investment Account Value (currently US$ 0); 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;
- the Juvenile Waiver of Contribution and Payor Benefit Insurance have not been effected; 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)
- 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) the Juvenile Waiver of Contribution and Payor Benefit Insurance have 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);
- the Juvenile Waiver of Contribution and Payor Benefit Insurance have not been effected; and
- you and the life insured 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, rider contribution and additional regular contribution	Not payable		
Protection benefits	Unchanged	Unchanged	All benefits cease
Juvenile Waiver of Contribution and Payor Benefit Insurance (if applicable)	Unchanged	Ceased	Ceased
Charges	Continue to be deducted from your Investment Account	Continue to be deducted from your Investment Account except for charges payable for the Juvenile Waiver of Contribution and the Payor Benefit Insurance (if applicable)	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)		
Study Bonus	Payable provided the plan is in force		

How can I reinstate my plan if it is turned in to an extended cover plan or 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 contribution 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 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?

Deluxe Link Junior 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.

	1st plan year	2nd plan year	3rd plan year onwards	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)	**The lesser of:** 80% of the basic regular contribution **OR** 4% of the basic regular contribution x remaining number of years until the life insured's 22nd birthday	**The lesser of:** 40% of the basic regular contribution **OR** 2% of the basic regular contribution x remaining number of years until the life insured's 22nd birthday	0% of the basic regular contribution	the contribution
	100% of the rider contribution	0% of the rider contribution	0% of the rider contribution	
	0% of the additional regular contribution	0% of the additional regular contribution	0% of the additional regular contribution	Not applicable

	1st plan year	2nd plan year	3rd plan year onwards	Deduct from
(2) Plan administration charge	US$ 0	US$ 4.5 per month / US$ 54 per year		the Investment Account by cancellation of units of investment choices in proportionate to the contribution allocation instruction
(3) Cost of insurance – death	US$ 0	Depends on life insured's 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) Bid offer spread	5% of the unit offer price of the investment choice			the contribution
(6) 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 prospectus 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 the above charges, including the right to impose new charges as permitted by your plan's terms and conditions. You will be given at least three months prior written notice of any changes.

General information

Is a trust arrangement available? How much does it cost?

A trust for the benefit of the life insured is automatically constituted under the plan without any additional trust set up fee. Under the arrangement, you hold the plan on trust for your child. Should you die before your child attains the age you select (which must be before the plan matures), ownership of the plan will pass automatically to the contingent trustee you have most recently nominated, who will continue the trust until your child attains the age you selected.

This is for your child's best interests to ensure that the proceeds from the plan will be fully maintained for your child should you pass away unexpectedly before the plan maturity date.

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 Deluxe Link Junior product. Investment and borrowing restrictions of the underlying funds are set out in the relevant underlying fund prospectus, 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 calling our Customer Services Hotline on 2535 3500.

Governing law

Your plan 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 Deluxe Link Junior 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 the 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.

DELUXE LINK JUNIOR 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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