

# 短期繳款 86 歲人壽保障計劃

## Limited Payment Insurance to Age 86

### 純人壽保障計劃 呈獻最珍貴的保障及承諾

愛護家庭的您，每天日出而作，日入而息，為口奔馳，原因很簡單，就是希望為摯愛親人提供一個安樂窩。蘇黎世人壽明白，您需要的保障，也許亦很簡單，一份能讓您以最低成本，為家人提供最切實及長遠經濟保障的定期壽險計劃——蘇黎世人壽的短期繳款 86 歲人壽保障計劃，是您的不二之選。

短期繳款 86 歲人壽保障計劃提供多個繳款期選擇。您只需在有限的供款年期內，繳付定額保費，便可安心享有人壽保障至 86 歲；當您到達 86 歲，更可一筆過獲取相等於保障額的長者現金回贈，讓您與家人摯愛安享晚年。



### 周全保障 家人安心

#### 身故賠償

世事多變，往往不能預期，萬一受保人不幸身故，令家中頓失經濟支柱，家人會何等徬徨無助？此計劃將提供一筆過的身故賠償，以解燃眉之急，免家人遭受突如其來的財政負擔困擾。

#### 長者現金回贈

本計劃亦特設長者現金回贈。若受保人於年屆 86 歲的保單周年日仍然生存，可獲發一筆過相等於 100% 保障額的長者現金回贈，為您晚年生活錦上添花。

### 輕鬆供款 理財無憂

#### 多項供款年期選擇 靈活掌握未來保障

本計劃最低投保額為 500,000 美元並設有 4 種供款年期可供選擇，包括整付、5 年、10 年及 15 年。您可以按自己的保障需要，揀選適合自己的保障金額及供款年期，以配合您的理財大計。

#### 固定保費 理財開支盡掌握

計劃讓您以固定保費享有周全保障，只要您年齡為 19 至 60 歲（以翌年生日計），即可投保。保費率會按您投保時的年齡計算再加上保單費用（參閱下表），以後不會隨年齡增加，免除保費不斷上漲的憂慮，讓理財更有預算。

除整付計劃不用收取保單費用外，其他繳付年期之計劃須按以下的供款模式支付保單費用：

供款模式	月供	半年供	年供
保單費用 (美元)	4.5	18	30

#### 供款貨幣方式任君選

保單貨幣為美元，您可選擇美元或港元作為供款貨幣\*。您可因應個人需要，選用以月供、半年供或年供方式繳交保費，以配合您的財務安排。

\* 月供的供款模式不適用於美元為供款貨幣。

#### 簡易保單復效 保障永無失效

即使您因事忙而忘記交保費，您可享 30 日寬限期；若您因緊急財務困難導致短期內未能支付保費，您只需在保費到期日起 3 個月內，補交所有逾期保費，便可將保單復效，毋須提供受保證明。



## Pure life insurance to express genuine care & commitment to your beloved one

You care for your family and work hard from morning till dawn simply hoping to provide them with financial security and comfortable living. At times what you need is just as simple as a term life insurance plan that delivers substantial protection at small premiums, hence, Limited Payment Insurance to Age 86 presented by Zurich Life will be your best choice.

Limited Payment Insurance to Age 86 is a term insurance plan with various payment terms for your selection. Simply paying a constant premium during the chosen term period, you can rest assured of life protection till age 86. What's more, when you reach 86 years old, you can receive a cash refund equaling to 100% of Sum Insured and live the golden years to the full with your beloved family.

### Full range of benefits Give your family peace of mind

#### Death benefit

Life is full of uncertainties. In the unfortunate event of death of the Life Insured, the beneficiary will receive a lump sum death benefit to provide immediate relief on your beloved ones' financial strain.

#### Survival benefit

The plan also offers an unique survival benefit. If the Life Insured survives at the policy anniversary date after his / her 86th birthday, he / she will receive a Survival Benefit equaling to 100% of Sum Insured, which gives you extra financial liquidity in your golden age.

### Pay at ease to suit your specific needs

#### Flexible payment terms at your own choice

The minimum sum insured of this plan is USD500,000 and this plan provides 4 flexible payment terms of single premium, 5, 10 and 15 years for you to choose from. You can select one that best suits your needs and matches with your future plan.

#### Guaranteed premium for easier finance management

To give you better control of your finances, the plan offers you a level premium rate based on your entry age together with the policy fee (refer to the following table) throughout the payment term and the premium rate does not increase with your age. The entry age ranges from 19 to 60 (age next birthday). Thus, you gain better control of personal finance without worrying escalated premium payments in the future.

Policy fee is applicable to all payment terms except the single premium plan. The policy fee will vary with different payment modes as listed below:

Payment mode	Monthly	Semi-annual	Annual
Policy fee (USD)	4.5	18	30

#### Payment currency and payment mode at your own discretion to suit your specific needs

The plan currency is in USD. You can choose USD or HKD as the payment currency\*. Your premium can be paid monthly, semi-annually or annually to fit in with your personal financial arrangement.

### Easy reinstatement gives you a hassle-free advantage

Even if you have forgotten to pay the premium, 30 days of grace period is allowed; in case you are financially difficult and stop you from paying premium, the policy can be reinstated by paying back the premium within 3 months from the date of the unpaid premium without any insurability requirement.

\* Monthly payment mode is not applicable to USD as the payment currency.

保費率 (以投保額每1,000元計算，並不包括保單費用)  
Premium Rate Table (Per 1,000 sum insured and policy fee is not included)

整付 Single premium

5年繳付 5-year Pay

翌年歲 Age next birthday	按年保費率 Annual premium rate				翌年歲 Age next birthday	按年保費率 Annual premium rate			
	男性 Male		女性 Female			男性 Male		女性 Female	
	非吸煙者 Non-smoker	吸煙者 Smoker	非吸煙者 Non-smoker	吸煙者 Smoker		非吸煙者 Non-smoker	吸煙者 Smoker	非吸煙者 Non-smoker	吸煙者 Smoker
19	148.38	177.30	133.41	172.14	19	32.74	39.13	29.44	37.89
20	153.04	182.66	137.74	177.35	20	33.78	40.32	30.40	39.03
21	157.83	188.18	142.24	182.68	21	34.85	41.54	31.39	40.21
22	162.79	193.80	146.85	188.23	22	35.94	42.78	32.42	41.42
23	167.89	199.60	151.65	193.89	23	37.07	44.07	33.48	42.67
24	173.20	205.67	156.61	199.77	24	38.24	45.40	34.58	43.97
25	178.67	211.92	161.72	205.84	25	39.46	46.79	35.71	45.30
26	184.37	218.43	167.03	212.11	26	40.72	48.23	36.88	46.67
27	190.29	225.22	172.51	218.51	27	42.02	49.72	38.10	48.08
28	196.44	232.23	178.17	225.16	28	43.38	51.27	39.35	49.54
29	202.78	239.50	184.01	232.04	29	44.78	52.87	40.64	51.04
30	209.33	247.02	190.06	239.08	30	46.23	54.53	41.98	52.58
31	216.13	254.84	196.33	246.36	31	47.73	56.24	43.36	54.17
32	223.14	262.87	202.78	253.82	32	49.28	58.01	44.79	55.81
33	230.41	271.16	209.49	261.53	33	50.88	59.83	46.26	57.49
34	237.92	279.74	216.39	269.46	34	52.53	61.71	47.79	59.21
35	245.67	288.57	223.52	277.62	35	54.24	63.64	49.36	60.98
36	253.67	297.63	230.89	285.98	36	55.99	65.63	50.98	62.80
37	261.92	307.02	238.46	294.59	37	57.81	67.67	52.66	64.67
38	270.40	316.66	246.33	303.44	38	59.67	69.78	54.38	66.58
39	279.16	326.60	254.42	312.53	39	61.60	71.93	56.17	68.55
40	288.20	336.79	262.80	321.87	40	63.58	74.15	58.01	70.56
41	297.50	347.27	271.44	331.46	41	65.61	76.42	59.90	72.62
42	307.07	358.07	280.36	341.30	42	67.71	78.75	61.86	74.73
43	316.93	369.15	289.56	351.43	43	69.87	81.15	63.88	76.89
44	327.14	380.61	299.04	361.80	44	72.09	83.60	65.97	79.10
45	337.68	392.38	308.85	372.47	45	74.38	86.12	68.11	81.37
46	348.50	404.49	319.00	383.42	46	76.73	88.70	70.33	83.69
47	359.70	417.02	329.47	394.67	47	79.15	91.36	72.62	86.07
48	371.25	429.94	340.30	406.25	48	81.65	94.09	74.98	88.50
49	383.19	443.27	351.48	418.17	49	84.22	96.89	77.41	91.00
50	395.53	457.06	363.03	430.46	50	86.87	99.77	79.93	93.56
51	408.30	471.36	375.00	443.16	51	89.59	102.74	82.52	96.19
52	421.51	486.15	387.43	456.27	52	92.41	105.79	85.21	98.90
53	435.20	501.51	400.22	469.80	53	95.30	108.93	87.98	101.68
54	449.40	517.38	413.58	483.89	54	98.29	112.16	90.85	104.53
55	464.10	533.86	427.37	498.47	55	101.36	115.49	93.81	107.47
56	479.34	551.02	441.79	513.74	56	104.53	118.92	96.88	110.50
57	495.13	568.78	456.73	529.75	57	107.81	122.44	100.06	113.62
58	511.60	587.33	472.35	546.57	58	111.18	126.08	103.36	116.84
59	528.70	606.62	488.64	564.40	59	114.66	129.83	106.78	120.18
60	546.51	626.79	505.72	583.41	60	118.26	133.69	110.34	123.65

10年繳付 10-year Pay

翌年歲 Age next birthday	按年保費率 Annual premium rate			
	男性 Male		女性 Female	
	非吸煙者 Non-smoker	吸煙者 Smoker	非吸煙者 Non-smoker	吸煙者 Smoker
19	16.30	19.57	14.61	19.01
20	16.83	20.18	15.10	19.60
21	17.37	20.80	15.61	20.20
22	17.93	21.44	16.13	20.83
23	18.51	22.09	16.67	21.47
24	19.11	22.78	17.23	22.13
25	19.73	23.48	17.81	22.82
26	20.37	24.22	18.41	23.53
27	21.04	24.99	19.03	24.25
28	21.73	25.78	19.67	25.00
29	22.45	26.60	20.33	25.78
30	23.19	27.45	21.01	26.57
31	23.96	28.33	21.72	27.40
32	24.75	29.24	22.45	28.24
33	25.57	30.17	23.21	29.11
34	26.42	31.14	23.99	30.01
35	27.29	32.14	24.79	30.93
36	28.20	33.16	25.62	31.87
37	29.13	34.22	26.48	32.84
38	30.09	35.31	27.37	33.84
39	31.08	36.43	28.28	34.87
40	32.10	37.58	29.23	35.92
41	33.15	38.76	30.21	37.01
42	34.23	39.97	31.21	38.12
43	35.34	41.22	32.25	39.26
44	36.49	42.51	33.32	40.43
45	37.68	43.83	34.43	41.63
46	38.90	45.19	35.58	42.87
47	40.16	46.60	36.76	44.14
48	41.46	48.05	37.98	45.44
49	42.80	49.55	39.24	46.78
50	44.19	51.09	40.54	48.17
51	45.63	52.69	41.89	49.59
52	47.11	54.35	43.29	51.06
53	48.65	56.07	44.73	52.57
54	50.24	57.85	46.23	54.14
55	51.89	59.69	47.78	55.76
56	53.60	61.61	49.40	57.45
57	55.37	63.59	51.08	59.21
58	57.21	65.66	52.83	61.05
59	59.12	67.81	54.65	63.00
60	61.11	70.06	56.56	65.07

15年繳付 15-year Pay

翌年歲 Age next birthday	按年保費率 Annual premium rate			
	男性 Male		女性 Female	
	非吸煙者 Non-smoker	吸煙者 Smoker	非吸煙者 Non-smoker	吸煙者 Smoker
19	11.43	13.77	10.22	13.36
20	11.80	14.20	10.57	13.78
21	12.19	14.65	10.93	14.21
22	12.59	15.10	11.30	14.66
23	13.00	15.57	11.69	15.12
24	13.43	16.06	12.09	15.60
25	13.87	16.57	12.50	16.09
26	14.33	17.09	12.93	16.60
27	14.81	17.64	13.37	17.12
28	15.31	18.21	13.83	17.66
29	15.82	18.80	14.30	18.22
30	16.35	19.41	14.79	18.80
31	16.90	20.05	15.30	19.39
32	17.47	20.70	15.82	20.00
33	18.06	21.38	16.36	20.63
34	18.67	22.08	16.92	21.28
35	19.30	22.80	17.50	21.95
36	19.95	23.54	18.10	22.64
37	20.62	24.31	18.71	23.35
38	21.31	25.10	19.35	24.08
39	22.02	25.92	20.01	24.83
40	22.76	26.76	20.69	25.61
41	23.52	27.63	21.39	26.40
42	24.30	28.53	22.12	27.22
43	25.11	29.45	22.87	28.07
44	25.95	30.41	23.64	28.94
45	26.82	31.40	24.44	29.84
46	27.71	32.42	25.27	30.76
47	28.64	33.48	26.13	31.71
48	29.60	34.58	27.02	32.70
49	30.60	35.72	27.94	33.72
50	31.63	36.91	28.89	34.77
51	32.70	38.15	29.88	35.87
52	33.82	39.44	30.91	37.01
53	34.98	40.79	31.97	38.20
54	36.20	42.19	33.09	39.45
55	37.46	43.66	34.24	40.76
56	38.78	45.20	35.46	42.15
57	40.15	46.81	36.72	43.64
58	41.60	48.51	38.05	45.23
59	43.11	50.29	39.45	46.95
60	44.70	52.17	40.93	48.82

• 假如閣下選擇每半年或每月繳交保費，可將以上的按年保費率除以2或除以12，以計算出每半年或每月應繳之保費。

If you pay the premium by semi-annually or monthly, please divide the annual premium rate as listed above by 2 or 12 respectively to derive the semi-annually premium or monthly premium.

以上為計劃的一般資料，只供參考用途。有關保障範圍、不保事項及細則，請參閱保單條款與規章，蘇黎世保險集團(香港)保留最終批核權。

This leaflet is only a summary for general reference and does not constitute any part of the contract. Please refer to the policy provision for full details of benefit coverage, exclusions and terms and conditions. Zurich Insurance Group (Hong Kong) reserves the final right of decision.

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