

Zurich HelpPoint®



**「尚富寶」保障計劃
產品資料概要及產品冊子
Product Key Facts Statement and
Product Brochure for Maxi Link**

自主理財保障系列
Active Insurance Series



產品資料概要

尚富寶

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：10年

徵收退保費年期：無

保單的管制法例：香港

保單貨幣：只以美元為面額

最低投資額：	每年（美元）	每半年（美元）	每月（美元）
	375	187.5	31.25

最高投資額：不適用

身故賠償額：以下項目的總和：

- (1) 人壽保障投保額 扣減
- (2) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值的 100%；及
- (3) 所有已繳付的保單行政費用
扣除
 - (1) 任何欠繳供款及保單費用；及
 - (2) 任何已獲支付的危疾保障賠償。

這是甚麼產品？如何運作？

- 尚富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。

這是甚麼產品？如何運作？^(續)

- 閣下就投資壽險保單支付的供款，經扣除任何適用費用及收費後，會由蘇黎世人壽投資於閣下選取的“相關基金”（見以下說明），從而用作增加投資壽險保單的價值。蘇黎世人壽會根據閣下所選相關基金不時的表現，以及持續從保單價值扣除的費用及收費，來計算保單價值。
- 但請注意，閣下就投資壽險保單支付的所有供款，以及蘇黎世人壽對閣下所選相關基金的任何投資，均會成為及一直屬於蘇黎世人壽的資產。閣下對任何該等資產均沒有任何權利或擁有權。如追討賠償，閣下只可向蘇黎世人壽追索。
- 由於蘇黎世人壽會就投資壽險保單徵收各項費用及收費，投資壽險保單的整體回報或會低於閣下所選相關基金的回報。有關閣下須支付的費用及收費的詳情，請參閱投資壽險保單產品冊子第 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，部分選項可能涉及高風險。詳情請參閱主要推銷刊物及相關基金說明書。
- 提早退保或提取款項** — 本投資壽險保單是為中線至長線投資而設。於**初期收費期**內，基本定期供款的 100% 將用作支付分配費用，附加保險供款的 100% (如有) 將用作支付保險成本。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**客戶紅利獎賞**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。

本產品有哪些主要風險 (續)

- **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，而閣下有權收取的**客戶紅利獎賞**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。
- 本投資壽險保單內的人壽保障會與閣下**投資賬戶**的當時的市場價值掛鈎，因此身故賠償的金額會受投資風險所影響並可能會遠低於閣下已支付的投資金額。

本產品有否提供保證？

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

其他特點

保單年期選擇

保單年期可分為 (1) 10 年 (2) 15 年 (3) 20 年 (4) 25 年及由受保人現時年齡直至 65 歲期間的年期。

客戶紅利獎賞

當閣下的保單生效滿 10 年，及其後的每 5 週年，若閣下的保單依然生效，屆時閣下便可獲得額外的**客戶紅利獎賞**。詳情請參閱投資壽險保單產品冊子內關於“客戶紅利獎賞”部分的說明。

初期收費期

於保單生效時設有**初期收費期**。於**初期收費期**內所有基本定期供款及附加保險供款均會用作支付分配費用及保險成本。它們將不會被分配至**投資賬戶**。**初期收費期**將不適用於額外定期供款。

每個年期選擇均有其**初期收費期**如下：

保單年期	10 年	15 年	20 年	25 年	由受保人現時年齡直至 65 歲期間的年期
初期收費期	12 個月	15 個月	20 個月	24 個月	24 個月

所有新增之基本定期供款及附加保險供款均為一層新增的保障，而每層均受**初期收費期**的限制。

危疾保障

本產品所提供的危疾保障涉及多達 38 種的受保危疾，詳情請參閱投資壽險保單產品冊子內關於“如何計算危疾保障？”部分的說明。

其他特點 (續)

停付供款延續保障保單選擇

此選擇讓閣下可在第一個保單年度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**將會減少而閣下收取**客戶紅利獎賞**的權利亦會受到影響。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一個保單年度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**將會減少而閣下收取**客戶紅利獎賞**的權利亦會受到影響。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符合保單條款與規章的情況下更改本保單的收費或增加新收費項目，並給予不少於 3 個月的書面通知或符合相關監管規定的較短通知期而更改保單收費或增加新收費項目。

保險計劃方面

	適用收費		從以下金額扣減
	初期收費期	初期收費期以後	
保單收費			
(1) 分配費用	基本定期供款的 100%； 額外定期供款的 0%； 附加保險供款的 0% (所有新增之基本定期供款及附加保險供款均為一層新增的保障，而每層均受 初期收費期 的限制及須徵收分配費用)	0 美元	基本定期供款
(2) 計劃行政費用 (於保單期滿或受保人身故時發還，以較早者為準)	0 美元	每月 4.5 美元 / 每年 54 美元	按供款分配指示的比例，從 投資賬戶 取消投資選擇單位
(3) 保險成本 – 死亡及危疾	0 美元 (已包括在保單收費內)	視乎閣下的年齡，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。	
(4) 保險成本 – 附加保險保障	附加保險供款的 100%		

本產品涉及哪些費用及收費？(續)

保險計劃方面

	適用收費		從以下金額扣減
	初期收費期	初期收費期以後	
保單收費			
(5) 買賣差額	投資選擇賣出價的 5%		供款
(6) 投資選擇轉換費用	豁免		不適用
投資選擇收費			
年度管理費用	上至投資選擇的淨資產值的年率 0.5%(一切包括在內)		投資選擇的資產 (年度管理費用已反映在相關的投資選擇的單位價格上)

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

相關基金方面

請注意，閣下所選投資選項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項的單位，以繳付這些費用。詳情請參閱投資資料綜覽和相關基金說明書。蘇黎世人壽會應要求提供上述說明書。

其它資料

投資壽險保單還具備其它特點，並已詳列於主要推銷刊物內。有關特點包括：

- 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。有關增長乃新增的一層保障，而每層保障均受**初期收費期**所限制。
- 退保 / 提取款項使閣下在第一個計劃年度後可提取閣下**投資賬戶價值**的 10% 至 100%。若是部分退保 / 提取款項，閣下所提取之金額必須高於本公司所定的最低提款額，同時，閣下的**投資賬戶價值**在提款後必須高於本公司所定的最低**投資賬戶價值**。詳情請參閱投資壽險保單產品冊子內關於“何時可以提取投資賬戶”部分的說明。

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。通知書應說明保單已備妥，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。

若最後決定不投保，須辦理哪些手續？^(續)

- 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，包括本概要所述的尚富寶投資壽險保單。

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
人壽保障投保額	在保單附表內列明的金額。
投資賬戶	蘇黎世人壽為閣下的投資壽險保單所設立的賬戶，用以表示其價值。
投資賬戶價值	閣下投資壽險保單下的所有投資選擇中所有單位所具有的贖回價值。
客戶紅利獎賞	在保單生效滿 10 年，及其後的每 5 週年，若閣下的保單仍然生效，閣下屆時所獲得的獎賞。詳情請參閱投資壽險保單產品冊子內關於“客戶紅利獎賞”部分的說明。
初期收費期	所有基本定期供款及附加保險供款均會用作支付分配費用及保險成本的時期。 初期收費期 可按已選擇的保單年期而改變。

PRODUCT KEY FACTS

Maxi Link
June 2011

Zurich Life Insurance Company Limited

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

Quick facts

Name of insurance company:	Zurich Life Insurance Company Limited ("Zurich Life")		
Single or regular contribution:	Regular contribution		
Regular contribution frequency:	Annual / Semi-annual / Monthly		
Minimum contribution payment term:	10 years		
Period with early surrender charge:	Nil		
Governing law of plan:	Hong Kong		
Plan currency:	US dollars only		
Minimum investment:	Annual (US\$)	Semi-annual (US\$)	Monthly (US\$)
	375	187.5	31.25
Maximum investment:	Not applicable		
Death benefit:	The aggregate of: (1) the <i>Death Benefit Sum Insured</i> ; (2) 100% of the <i>Investment Account Value</i> at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured; and (3) all plan administration charges paid, LESS (1) any unpaid contribution and plan charges; and (2) any critical illness benefit paid.		

What is this product and how does it work?

- Maxi Link is an investment-linked assurance scheme ("ILAS plan"). It is a life insurance policy issued by Zurich Life. This is not a fund authorized by the SFC pursuant to the Code on Unit Trusts and Mutual Funds ("UT Code").
- The contributions you pay, after deduction of any applicable fees and charges of your ILAS plan, will be invested by Zurich Life in the "underlying funds" you selected (see below) and will accordingly go towards accretion of the value of your ILAS plan. Your ILAS plan value will be calculated by Zurich Life based on the performance of your selected underlying funds from time to time and the ongoing fees and charges which will continue to be deducted from your ILAS plan value.

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

- 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 40 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.
- **Early surrender / withdrawal** – the ILAS plan is designed to be held for a medium-to long-term period. During the *Nil Allocation Period*, 100% of the basic regular contribution will be paid as allocation charge and 100% of the rider contribution (if any) will be paid as cost of insurance. Therefore, early surrender or withdrawal of the policy and reduction or suspension of regular contributions may result in a significant loss of principal. This may also lead to the loss of opportunity to be awarded the *Loyalty 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 fees and charges, which are still deductible during contribution holiday, and your entitlement to the *Loyalty Bonus* will be reduced. Recommencement of your plan after a contribution holiday longer than one year may be subject to our underwriting approval.

What are the key risks? (Cont.)

- **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 is linked to the prevailing market value of your *Investment Account*. Thus the amount of death benefit is 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

Plan term options

The plan term options include (1) 10 years, (2) 15 years, (3) 20 years, (4) 25 years and (5) a term with such number of years commencing from the current age until age 65 of the life insured.

Loyalty Bonus

A *Loyalty Bonus* is paid at the 10th plan anniversary and also at every following 5th plan anniversary, provided that the plan is still in force on that date. Please refer to the “*Loyalty Bonus*” section of the Product Brochure of the ILAS plan for details.

Nil Allocation Period

- There is a *Nil Allocation Period* once the plan starts. During the *Nil Allocation Period*, all basic regular contributions and rider contributions are used to pay for allocation charges and the cost of insurance. They are not allocated to the *Investment Account*. The *Nil Allocation Period* does not apply to additional regular contributions.
- Each term option has its own *Nil Allocation Period* as follows:

Plan Term	10 years	15 years	20 years	25 years	A term with such number of years commencing from the current age until age 65 of the life insured
<i>Nil Allocation Period</i>	12 months	15 months	20 months	24 months	24 months

- All increases to basic regular contributions and rider contributions are a new layer of benefits, and each layer is subject to the *Nil Allocation Period*.

Critical illness benefit

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

Other features (Cont.)

Extended cover plan option

This option allows you to stop contributing after 1st plan year 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 *Loyalty 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 1st plan year 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 *Loyalty 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 impose 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
	Nil Allocation Period	After Nil Allocation Period	
Plan charges			
(1) Allocation charges	100% of basic regular contributions; 0% of additional regular contribution; 0% of rider contribution (all increases to basic regular contributions and rider contributions are a new layer of benefits, and each layer is subject to the <i>Nil Allocation Period</i> and the allocation charges)	US\$ 0	the basic regular contribution
(2) Plan administration charges (refunded at plan maturity date or upon the death of the life insured, whichever is earlier)	US\$ 0	US\$ 4.5 per month / US\$ 54 a year	the <i>Investment Account</i> by cancellation of units of investment choices in proportionate to the contribution allocation instruction

What are the fees and charges? (Cont.)

Scheme level

	Applicable rate		Deduct from
	<i>Nil Allocation Period</i>	<i>After Nil Allocation Period</i>	
Plan charges			
(3) Cost of insurance – death and critical illness	HK\$ 0 (included in the allocation charges)	Depends on your age, sex, smoking habits, health condition, occupation, <i>Death Benefit Sum Insured</i> and types of benefits chosen. Please refer to the illustration documents for details	the <i>Investment Account</i> by cancellation of units of investment choices in proportionate to the contribution allocation instruction
(4) Cost of insurance–supplementary benefit riders	100% of rider contributions		
(5) Bid offer spread	5% of the 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?” on page 40 of the Product Brochure of the ILAS plan for details of the charges.

Underlying funds level

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

Additional information

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

- The *Death Benefit Sum Insured* can be increased subject to underwriting acceptance, and the basic regular contributions may be increased as a result. Such increases are a new layer of benefits, and each layer is subject to the *Nil Allocation Period*.
- Surrender / withdrawal allows you to withdraw between 10% and 100% of your *Investment Account Value* after the 1st plan year. 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.

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 Maxi Link referred to in this statement.

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Glossary

The following terms have the meanings set out below:

Term	Meaning
Death Benefit Sum Insured	The amount specified as such in the policy schedule.
Investment Account	The account maintained by Zurich Life under your ILAS plan to denote its value.
Investment Account Value	The redemption value of all the units standing to the credit of all investment choices in respect of your ILAS plan.
Loyalty Bonus	A bonus paid at the 10 th plan anniversary and also at every following 5 th plan anniversary, provided that the plan is still in force on that date. Please refer to the "Loyalty Bonus" section of the Product Brochure of the ILAS plan for details.
Nil Allocation Period	A period during which all basic regular contributions and rider contributions are used to pay for plan charges and the cost of insurance. The <i>Nil Allocation Period</i> is variable and depends on the plan term chosen.

蘇黎世金融服務集團享譽國際

蘇黎世人壽為蘇黎世保險集團（香港）的成員之一，而後者是蘇黎世金融服務集團轄下之機構。蘇黎世金融服務集團為全球最大的瑞士保險金融服務集團¹及財富雜誌（Fortune）全球 100 大企業²之一。蘇黎世金融服務集團歷史悠久，擁有超過 135 年的雄厚經驗，全球僱員人數約 60,000 名，為超過 170 個國家的客戶提供服務。

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

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

² 以收益計算。資料來源：2010 年 7 月財富雜誌全球 500 大企業排行榜

蘇黎世人壽的註冊辦事處為香港港島東華蘭路 18 號港島東中心 24-27 樓。

「尚富寶」保障計劃資料

「尚富寶」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「尚富寶」保障計劃前，請細閱下列重要事項：

重要事項

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

The Worldwide Zurich Group

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

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

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

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

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

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

Maxi Link information

The Maxi Link Principal Brochure consists of:

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

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

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

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

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

Important information

- 1. Maxi Link (the “plan”) is an investment-linked insurance policy issued by Zurich Life and therefore your investment is subject to credit risks of Zurich Life.**
- 2. The premiums paid by you towards the plan will become part of the assets of Zurich Life. You are not investing in the underlying funds and do not have any right or ownership over any those assets. Your recourse is against Zurich Life only.**
- 3. Your return on investments is calculated or determined by Zurich Life with reference to the performance of the underlying funds. The investment choices available under the plan can have very different features and risk profiles. Some may be of high risk.**
- 4. The returns under the plan are subject to charges of the plan, and may be lower than that of the corresponding underlying funds which have been 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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給自己及摯愛的靈活保障及投資

「尚富寶」保障計劃是設有供款期的定期供款投資相連保險計劃。

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

客戶可透過「尚富寶」於投資未來的同時，確保一旦受保人身故，其親人可以方便快捷地提取受保人的投資。

- 供款可以每月、每半年或每年繳付，最低供款額為每月 31.25 美元。
- 本公司提供三項不同的人壽及 / 或危疾保障。您可增加或減少您的保險保障，以切合您於不同人生階段的不同需要（視乎最低及最高的保險保障及承保要求而定）。
- 擴大您的身故賠償 – 除您的投資賬戶價值外，還可收取人壽保障投保額及您所支付的計劃行政費用。
- 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。
- 長期儲蓄讓您獲享客戶紅利獎賞。客戶紅利獎賞乃投資賬戶價值的某一百分比，若計劃於有關日子仍然生效，客戶紅利獎賞會在第 10 個計劃週年及其後每 5 個計劃週年撥入您的投資賬戶。適用的百分率將按計劃年期釐定。
- 為加強保障，您可為本計劃加入附加保險選擇，包括免繳供款權益、意外及醫療保障。

投保資格

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

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

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

投保年齡限制如下：

	計劃年期（年）	投保年齡 #				
		計劃持有人		受保人*		
		最低投保年齡	最高投保年齡	最低投保年齡	最高投保年齡	
選擇 A 或選擇 B**	10, 15, 20, 25	19	無限制	19	60	
	由受保人現時年齡直至 65 歲期間的年期				40	
選擇 C**	10			12	75	75
	15					70
	20					65
	25					60
	由受保人現時年齡直至 65 歲期間的年期	40				

* 若受保人在計劃開始時未滿 19 歲，計劃的擁有權將會在您設定的信託歸屬日（例如，在受保人年滿 21 歲前的計劃週年日）轉讓至受保人。

** 選擇 A、選擇 B 及選擇 C 的詳情，請參閱第 17 頁關於「如何挑選保障選擇」的說明。

本產品冊子內提及的投保年齡是指下一個生日的年齡。

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

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

如何挑選保障選擇？

在作出決定前，您應考慮以下問題：

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

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

他們需要多大的財政支持？這將包括住宿費用、生活開支、教育支出及醫療開支等。

透過與您的保險中介人考慮這些問題，您便可決定什麼程度的保障至能令您安心。本計劃提供下列三項保障選擇：

	在診斷危疾後可獲的危疾保障	身故後可獲的身故賠償	目標客戶
選擇 A	<p>以下項目的總和：</p> <p>(1) 人壽保障投保額的 100% 扣除冠狀動脈成形手術的任何金額；或</p> <p>(2) 投資賬戶價值的 100%；及</p> <p>(3) 所有已繳付的計劃行政費用</p> <p>扣除 任何欠繳供款及計劃費用</p>	<p>以下項目的總和：</p> <p>(1) 人壽保障投保額；</p> <p>(2) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值的 100%#；</p> <p>(3) 所有已繳付的計劃行政費用</p> <p>扣除</p>	<p>需要取得或追加現有的人壽保險。針對一些可能影響個人收入能力的疾病及 / 或為應付專業醫療費用而需要額外保障。</p>
選擇 B	<p>人壽保障投保額的 50% 扣除任何已獲支付的危疾保障賠償</p>	<p>(1) 任何欠繳供款及計劃費用；及</p> <p>(2) 任何已獲支付的危疾保障賠償</p>	<p>需要取得或追加現有的人壽保險。針對一些可能影響個人收入能力的疾病及 / 或為應付專業醫療費用而需要額外保障。</p>
選擇 C	<p>不適用</p>		<p>已取得危疾保障或即使患有可能影響個人收入能力的危疾仍可在不影響本身退休儲蓄的情況下支持受撫養家屬。需要取得或追加現有的人壽保險。</p>

如何計算身故賠償？

無論您挑選選擇 A、選擇 B 或選擇 C，在受保人 100 歲生日前的可獲的身故賠償如下：

以下項目的總和：

- (i) 人壽保障投保額；
- (ii) 於收到您的索償表及滿意證明受保人死亡的文件後緊接的第二個工作日的投資賬戶價值的 100%；及
- (iii) 所有已繳付的保單行政費用，

扣除

- (1) 任何欠繳供款及保單費用；及
- (2) 任何已獲支付的危疾保障賠償。

不論您揀選任何選擇，您亦可在任何計劃周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。

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。

部分的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。

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」的說明）。

若受保人身故，本公司將按您指定的百分比，向您指定的任何受益人直接支付身故賠償，惟有關受益人在受保人身故時必須仍然在世。若您並無指定受益人，本公司將把全部身故賠償撥歸您或您的遺產；若您的指定受益人比您較早身故，本公司將把該指定受益人的賠償百分比撥歸您或您的遺產。

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

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。

如何計算危疾保障？

「尚富寶」保障計劃的危疾保障可為受保人提供保障至計劃期滿日或受保人滿 100 歲前的計劃週年日，以較早者為準。選擇 A 及選擇 B 涵蓋以下 38 種疾病：

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

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

如受保人患上以上任何一種危疾，危疾保障將以下列方式計算：

選擇 A

以下金額的總值：

- (1) 人壽保障投保額的 100% 扣減任何就冠狀動脈成形手術已支付的費用；
- (2) 投資賬戶價值的 100%；及
- (3) 所有已繳付的計劃行政費用

扣除

任何欠繳供款及計劃費用。

選擇 B

人壽保障投保額的 50%

扣除

已獲支付的任何危疾賠償

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

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

有關危疾的免除情況及定義等詳情請參閱保單條款。

最高及最低投保額

人壽保障投保額的最高及最低投保限額如下：

	選擇	投保年齡			
		<= 40	41-45	46-50	>= 51
整個計劃期限內的最低人壽保障投保額	A	32,000 美元	24,000 美元	19,000 美元	14,000 美元
	B				
	C				
整個計劃期限內最高人壽保障投保額	A	600,000 美元			
	B	1,200,000 美元			
	C	不適用			

如何進一步提高保障？

附加保險選擇

透過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。

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

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。有關因素將於計劃說明文件內詳列。

	每年	每半年	每月
選擇 A、選擇 B 或選擇 C	375 美元	187.5 美元	31.25 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及附加保險供款的金額，任何有關新增部分將被視作新增供款，並設有初期收費期。
- 如有多於一層的新增供款，往後供款額的減少將減低最後一層的新增供款的金額，並將毋須就有關被扣減的金額部分支付原本產生的分配費用。

額外定期供款

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，並會分配入您的投資選擇內。

額外定期供款將不設初期收費期。

最高額外定期供款額為基本定期供款額的 3 倍。

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。在初期收費期屆滿後，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折讓計算，惟預繳供款期限最少為 4 年（包括本年度的付款）。有關收益率的詳情閣下可致電本公司的客戶服務熱線 2535 3500 查詢。預繳供款的期限最短為 4 年（包括本年度的付款）及最長為 19 年。

如何繳付附加保險的供款？

在初期收費期內，您所支付的所有附加保險供款將不會存入您的投資賬戶內。在初期收費期屆滿後，您所支付的附加保險供款將全數用作購買基金單位，並存入您的投資賬戶內。

在初期收費期屆滿後，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，本公司會為您設立投資賬戶。於計劃生效後將設有「初期收費期」。於「初期收費期」內所有基本定期供款及附加保險供款均會用作支付分配費用及保險成本。它們將不會被分配至投資賬戶。「初期收費期」將不適用於額外定期供款。

在初期收費期屆滿後，您的供款淨值將用作購買基金單位，並存入您的投資賬戶內。

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% 再扣除基金買賣差額及其他不時適用的收費。

蘇黎世人壽就其資產負債管理方面而言，將把您的供款淨額投資於您的投資選擇內的相關基金。

- 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），閣下將需要增加或減少賠償額。否則，當閣下的投資賬戶價值跌至最低投資賬戶價值，閣下的計劃將會終止。

可否轉換投資選擇？

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

- 分配到每項投資選擇的單位最少必須為閣下當時投資賬戶價值的 10%。
- 本公司一般會於接獲您的轉換指示後的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或取得證券及期貨事務監察委員會批准下以較短時間以書面通知閣下。

投資選擇結束的安排

蘇黎世人壽可在任何時間選擇結束任何一項投資選擇。若發生這種情況，本公司會按照相關監管規定預先發出書面通知以知會閣下。若您並無發出轉換指示，本公司會把您即將結束的投資選擇中的投資轉換至本公司所挑選的其他一個或多個投

資選擇，本公司會挑選當時可供選擇而本公司又認為與即將結束的投資選擇最相近的投資選擇，本公司亦會在通知信中清楚列明該等投資選擇的詳情。

客戶紅利獎賞

當您的計劃生效滿 10 年，及其後的每 5 週年，若您的計劃依然生效，屆時本公司會向您的投資賬戶存入客戶紅利獎賞。

客戶紅利獎賞為投資賬戶價值的某一百分比，詳情如下。

計劃年期 (年)	10	15	20	25	由受保人現時年齡直至 65 歲期間的年期
投資賬戶價值百分比	1%	1.1%	1.3%	1.5%	1.5%

注意事項：

如您的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或您已選擇開始供款假期，本公司將會繼續扣除計劃費用及收費，因此閣下的投資賬戶價值將會減少，而您可享有的客戶紅利獎賞金額將受到影響。

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貨風險。

各投資選擇均各具有十分不同的特點與附帶風險，部分選擇可能屬高風險投資。投資回報及您的供款回報並不獲保證。單位價格及您的投資賬戶價值可升可跌。過去業績並不代表將來投資表現。蘇黎世人壽並無就本計劃或相關基金的投資回

報作出任何聲明、保證或擔保。

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

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

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

何時可以提取投資賬戶？

本計劃讓您在計劃生效及持續供款最少 12 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 12 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，您所持有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，屆時本公司將向您發放客戶紅利獎賞及您已支付的一切計劃行政費用。然而，本計劃會在下列情況下提早終止：

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

在計劃期滿時，您可選擇延續本計劃長達任何一個蘇黎世人壽同意的年期，或選擇在無須進行醫療檢查下終身延續本計劃，並繼續享有在原計劃年期結束時所享有的相同客戶紅利獎賞。如您的年齡少於最高年齡限制，您亦可選擇延續附加保險。

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 1 個計劃年度；及
- 投資賬戶價值大於最低投資賬戶價值（現時為 0 美元），並足以支付供款假期的預計期限內所需繳付的計劃費用，您可在計劃期間內申請為期最長 2 年而不少於 6 個月的供款假期。
- 在供款假期期間，您毋須支付供款，所有保障維持不變。
- 所有費用將繼續從您的投資賬戶中扣除。本計劃將會在投資賬戶價值跌至最低投資賬戶價值（現時為 0 美元）時終止。
- 在本計劃生效期間，您會繼續獲放客戶紅利獎賞，但有鑑於您的投資賬戶價值可能會因供款假期期間的費用扣減而顯著減少，您可享有的客戶紅利獎賞亦將會相應下調。
- 您可在初期收費期內開始供款假期，但供款一經重新開始，供款將受到在供款假期開始時仍未完結之剩餘初期收費期所限制。
- 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轉換服務費。

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（現時為一年），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（現時為一年）；
 - (2) 投資賬戶價值高於最低投資賬戶價值（現時為 0 美元）；
 - (3) 免繳供款權益未有生效。

有關計劃的轉換可能徵收服務費。

在本計劃生效期間，您會繼續獲放客戶紅利獎賞，但有鑑於您的投資賬戶價值可能會因供款假期期間的費用扣減而顯著減少，您可享有的客戶紅利獎賞亦將會相應下調。

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 1 年）；
- 投資賬戶價值高於最低投資賬戶價值（現時為 0 美元）；
- 免繳供款權益未有生效；及
- 您及您的受益人不再需要保障，

您可將本計劃轉作停付供款延續投資計劃。

如您的計劃轉作停付供款延續投資計劃：

- 您的投資賬戶價值將持續受到投資市場波動及相關基金表現的影響。
- 所有保障權益終止。
- 毋須再支付供款。
- 毋須再支付保險成本。
- 除保險成本外，其他費用將繼續從您的投資賬戶扣除。

- 在本計劃生效期間，您會繼續獲放客戶紅利獎賞，但有鑑於您的投資賬戶價值可能會因供款假期期間的費用扣減而顯著減少，您可享有的客戶紅利獎賞亦將會相應下調。
- 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（如適用）	不變	終止	終止
費用	繼續從您的投資賬戶中扣除	除免繳供款收費外（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		
客戶紅利獎賞	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？

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

在所有情況下，自殺限制在復保日期後 12 個月內適用。

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

如您的計劃被轉換作停付供款延續保障計劃、或停付供款延續投資計劃

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

如您的計劃於最短贖回期內失效

如您的計劃於最短贖回期內失效，於保單復效時，您須補繳所有的逾期供款。

如您的計劃於最短贖回期後失效

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

注意事項：

如您的保單被轉作停付供款延續保障計劃或停付供款延續投資計劃時，您在本計劃下所須繳付的任何供款正受到初期收費期的限制，在您的保單復效後，您在您的保單被轉作停付供款延續保障計劃或停付供款延續投資計劃的期間內所須繳付的任何供款將仍然會受到初期收費期的限制。

蘇黎世人壽可自行酌情決定於保單復效時在計劃中增加額外條款及條件，或拒絕接受復保申請。

初期收費期

於計劃生效時設有「初期收費期」。於「初期收費期」內所有基本定期供款及附加保險供款均會用作支付分配費用及保險成本。它們將不會被分配至投資賬戶。「初期收費期」將不適用於額外定期供款。

計劃年期	10 年	15 年	20 年	25 年	由受保人現時年齡直至 65 歲期間的年期
初期收費期	12 個月	15 個月	20 個月	24 個月	24 個月

所有新增之基本定期供款及附加保險供款均為一層新增的保障，而每層均受「初期收費期」所限制。

收費總覽

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

	適用收費		從以下金額扣減
	初期收費期	初期收費期以後	
計劃收費			
(1) 分配費用 (所有新增之基本定期供款及附加保險供款均為一層新增的保障，而每層均受「初期收費期」的限制及須徵收分配費用)	基本定期供款的 100%； 額外定期供款的 0%； 附加保險供款的 0%	0 美元	基本定期供款
(2) 計劃行政費用 (於計劃期滿或受保人身故時發還，以較早者為準)	0 美元	每月 4.5 美元 /54 美元 一年	按供款分配指示的比例， 從投資賬戶取消投資選擇 單位
(3) 保險成本 – 死亡及危疾	0 美元 (已包括在分配費用內)	視乎閣下的年齡，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。	
(4) 保險成本 – 附加保險保障	附加保險供款的 100%		
(5) 買賣差額	投資選擇賣出價的 5%		供款
(6) 投資選擇轉換費用	豁免		不適用
投資選擇收費			
年度管理費用	年度管理費用包括蘇黎世人壽的管理費，但不包括（由相關基金的外聘基金經理收取）相關基金的收費。年度管理費用包括蘇黎世人壽投資選擇的會計程序、行政及報告的成本，並已反映於各投資選擇的單位價格。各投資選擇的年度管理費用的上限為有關投資選擇淨資產值的年率 0.5%（一切已包括在內）。有關其他資料請參閱投資資料綜覽。		投資選擇的資產（年度管理費用已反映在相關的投資選擇的單位價格上）
相關基金收費			
相關基金的開支、收費及稅項	相關基金的收費（現時為 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。		相關基金的資產（相關基金收費已反映於各相關基金價格）

注意事項

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

一般資料

若您改變主意，應怎樣取消計劃（投保冷靜期）？

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

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

戶口價值已經下跌，本公司會先行扣除該金額（如適用）。

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

免稅詳情

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

借貸權力

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

監管法例

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

就本產品冊子所承擔的責任

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

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

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

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

其他資料及相關基金

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

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

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

查詢及投訴

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

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

如何申請？

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

Flexible protection and investment for yourself and your loved ones

Maxi Link is a 'term' regular pay investment-linked insurance plan.

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

The plan is suited to those wanting to ensure that they and their loved ones will have quick and easy access to their investment if the life insured dies while also investing for the future.

- Contributions can be made either monthly, semi-annually or annually, of at least US\$ 31.25 per month.
- There are three options available for life protection and / or critical illness protection. You may increase or decrease your insurance coverage to suit your changing needs at different stages of life (subject to the minimum and maximum insurance coverage and underwriting requirements).
- Maximize your death benefit – get the Death Benefit Sum Insured and plan administration charges paid on top of your Investment Account Value.
- Investments can be made in to a range of investment choices, with varying levels of risk and volatility – from low to high.
- Loyalty Bonus rewards you for committing to long term saving. It is a percentage of the Investment Account Value and will be credited to your Investment Account at the 10th plan anniversary and every following 5th plan anniversary, provided that the plan is still in force on that date. The applicable percentage rate is determined with reference to the length of the plan term.
- Supplementary benefits can also be added to this plan to enhance protection – from waiver of contribution, to accident and medical coverage.

Who is eligible?

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

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

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

Age limits are as follows:

	Plan Term (Years)	Entry age [#]				
		Plan owner		Life insured *		
		Minimum	Maximum	Minimum	Maximum	
Option A or Option B **	10, 15, 20, 25	19	No limit	19	60	
	a term with such number of years commencing from the current age until age 65 of the life insured				40	
Option C **	10			12	75	75
	15					70
	20					65
	25	60				
	a term with such number of years commencing from the current age until age 65 of the life insured			40		

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

** For details of Option A, Option B, and Option C, please refer to the "Which protection option should I choose?" section on page 29.

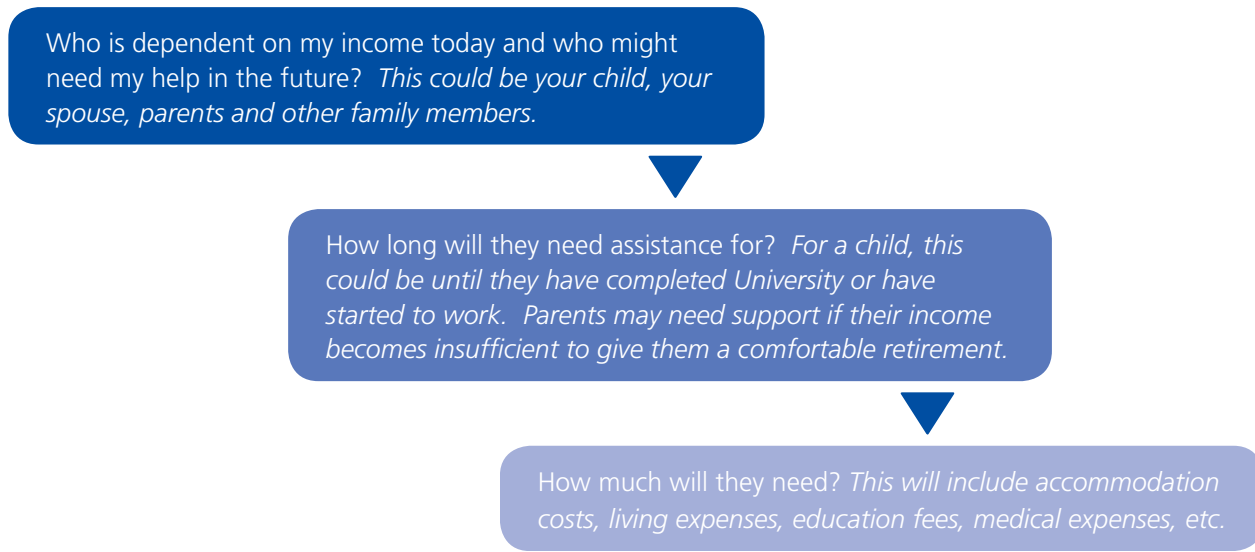
The entry age mentioned throughout this Product Brochure refers to the Age Next Birthday.

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

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

Which protection option should I choose?

Before deciding, you should ask yourself the following questions:



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

	Critical illness benefit payable upon diagnosis of critical illness	Death benefit payable upon death	Typical customer
Option A	The aggregate of (1) 100% of the Death Benefit Sum Insured less any sum paid for Angioplasty; (2) 100% of the Investment Account Value and (3) all plan administration charges paid LESS any unpaid contributions and plan charges	The aggregate of: (1) the Death Benefit Sum Insured; (2) 100% of the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured; and (3) all plan administration charges paid,	Needs to obtain or top up existing life insurance. Wants protection against illnesses that could affect income earning ability, and / or the cost of specialist medical care.
Option B	50% of the Death Benefit Sum Insured LESS any critical illness benefit sum	LESS (1) any unpaid contribution and plan charges; and (2) any critical illness benefit paid.	Needs to obtain or top up existing life insurance. Wants protection against illnesses that could affect income earning ability, and / or the cost of specialist medical care.
Option C	Not applicable		Already has critical illness protection, or can support dependents without affecting their own retirement savings if a critical illness affects their income earning ability. Needs to obtain or top up existing life insurance.

How is the death benefit calculated?

For all Option A, Option B and Option C, the death benefit payable before the life insured's 100th birthday is:

The aggregate of:

- (i) Death Benefit Sum Insured;
- (ii) 100% of the Investment Account Value at the working day immediately following the receipt by us of the claim form and satisfactory proof of the death of the life insured; and
- (iii) All plan administration charges paid,

LESS

- (1) any unpaid contributions and plan charges; and
- (2) any critical illness benefit paid

For all the options, you can 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.

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.

Part of 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.

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 37).

If the life insured dies, we will pay the death benefit directly to any beneficiaries you have nominated, in the percentages you specified in your nomination, provided that the beneficiaries remain alive when the life insured dies. We will pay you or your estate the entire death benefit if you do not make a nomination, or the percentage of the benefit you nominated for a beneficiary who has died before you.

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

Important note:

Please refer to the policy provisions for details. These limit our liability for death from suicide.

How is the critical illness benefit calculated?

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

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

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

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

Option A

The sum of
(i) 100% of the Death Benefit Sum Insured less any sum paid for Angioplasty;
(ii) 100% of the Investment Account Value; and
(iii) all plan administration charges paid

LESS
any unpaid contributions and plan charges

Option B

50% of the Death Benefit Sum Insured

LESS
any critical illness benefit paid

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

For Option B, your plan will continue after payment of the critical illness benefit. The aggregate critical illness benefit amounts will not be more than 50% of the death benefit sum insured.

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

What are the minimum and maximum insurance amounts?

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

	Option	Entry age			
		<=Age 40	Age 41-45	Age 46-50	>=Age 51
Minimum Death Benefit Sum Insured throughout the plan term	A	US\$ 32,000	US\$ 24,000	US\$ 19,000	US\$ 14,000
	B				
	C				
Maximum Death Benefit Sum Insured throughout the plan term	A	US\$ 600,000			
	B	US\$ 1,200,000			
	C	Not applicable			

How can I increase my protection further?

Supplementary benefits

By 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 leaflets of supplementary benefits.

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

How do I make contributions? What restrictions are there?

Basic regular contributions

The basic regular contribution can be made annually, semi-annually or monthly. The minimum amounts are listed below. The actual basic regular contribution will be affected by factors such as the life insured's age, sex, smoking habit, occupations and health conditions, and will be stated in the illustration document.

	Annual	Semi-annual	Monthly
Option A, Option B or Option C	US\$ 375	US\$ 187.5	US\$ 31.25

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 and rider contribution, any such incremental portion will be classified as a layer of contributions and the Nil Allocation Period will be apply
- 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 contributions will be used to subscribe for units to be credited to your Investment Account.

Additional regular contributions will not be subject to the Nil Allocation Period.

The maximum amount of additional regular contribution is three times the amount of the basic regular contribution.

Can I make pre-payments?

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

Is there a discount for pre-payment?

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

How do I pay for supplementary benefits?

All rider contribution within the Nil Allocation Period will not be credited into your Investment Account. After expiry of the Nil Allocation Period, all rider contributions will be used to subscribe for units to be credited to your Investment Account.

After expiry of the Nil Allocation Period, 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 contribution, rider contribution and additional regular contribution 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 will set up an Investment Account for you. There is a Nil Allocation Period once the plan starts. During the Nil Allocation Period, all basic regular contributions and rider contributions are used to pay for allocation charges and the costs of insurance. They are not allocated to the Investment Account. The Nil Allocation Period does not apply to additional regular contributions.

After expiry of the Nil Allocation Period, net contributions will be used to subscribe for units to be credited to your Investment Account.

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

Zurich Life will invest your net contribution into the 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's 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 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 35.

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

- the day on which Zurich Life receives the contribution;
- the plan issue date;
- the date of reinstatement 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 37).

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 us one month prior written notice. Alternatively, you can switch using our Zurich EziNet online service platform once you have registered to use it after we issue your plan.

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

What happens if an investment choice is closed?

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

Loyalty Bonus

A Loyalty Bonus is credited to your Investment Account at the 10th plan anniversary and also at every following 5th plan anniversary, provided that the plan is still in force on that date.

The Loyalty Bonus is calculated as a percentage of the Investment Account Value as follows:

Plan term (years)	10	15	20	25	A term with such number of yours commencing from the current age until age 65 of the life insured
Percentage of the Investment Account Value	1%	1.1%	1.3%	1.5%	1.5%

Important note:

If the plan has been converted to an extended cover plan, a paid-up plan or you have elected to start a contribution holiday, the plan fees and charges remain deductible, thus your Investment Account Value will reduce and your entitlement to the Loyalty Bonus will be affected.

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 the value of your 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 note:

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 12 months.

There is no surrender value if the plan has been in force and paid for less than 12 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, 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, at which time Zurich Life will pay you the Investment Account Value, the Loyalty Bonus and all plan administration charges paid. However, the plan will end earlier if:

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

Upon maturity, you may elect to continue the plan to any term as agreed by Zurich Life or for the whole of your life without a medical examination and enjoy the Loyalty Bonus at the same rate immediately before the end or your original plan term. You may also choose to continue the supplementary benefits provided that your age is below the maximum issue age limit.

What are my options if I have difficulty paying contributions?

Contribution holidays

If:

- your plan has been in force for a period exceeding the one plan year; 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).
- Loyalty Bonus remains payable provided that the plan is in force. However, given that your Investment Account Value may be significantly reduced due to the fees and charges which are deductible during the contribution holiday, your entitlement to the Loyalty Bonus will be reduced accordingly.
- You may start a contribution holiday during the Nil Allocation Period. However, upon restarting payment of your contributions, the contributions will be subject to the remaining Nil Allocation Period which has not been elapsed at the time the contribution holiday started.
- 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 conversion 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 one year);
- terminated, if the Investment Account Value is less than the minimum Investment Account Value (currently US\$ 0); or
- converted to an extended cover plan, if:
 - (1) the plan has been in force for a period exceeding the minimum surrender period (currently one year);
 - (2) the plan's Investment Account Value exceeds the minimum Investment Account Value (currently US\$ 0); and
 - (3) Waiver of Contribution has not been effected.

A service fee may be payable for such conversion.

The Loyalty Bonus remains payable provided that the plan is in force. However, given that your Investment Account Value may be significantly reduced due to the fees and charges which are still deductible during the contribution holiday, your entitlement to the Loyalty Bonus will be reduced accordingly.

'Paying up' your plan

If:

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

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

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

- Your Investment Account Value will continue to be subject to investment market fluctuations as a result of the performance of the underlying funds
- All protection benefits cease
- No further contributions will be payable
- The cost of insurance will cease to be payable
- Charges other than the cost of insurance will continue to be deducted from your Investment Account
- The Loyalty Bonus remains payable provided that the plan is in force. However, given that your Investment Account Value may be significantly reduced due to the fees and charges which are still deductible during the contribution holiday, your entitlement to the Loyalty Bonus will be reduced accordingly
- 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
Waiver of contribution benefit (if applicable)	Unchanged	Ceased	Ceased
Charges	Continue to be deducted from your Investment Account	Continue to be deducted from your Investment Account except for the waiver of contribution charge (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)		
Loyalty Bonus	Payable provided the plan is in force		

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

You may apply to reinstate this plan by making a written request to Zurich Life to restart your contribution at any subsequent contributions 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 payable.

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

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

If your plan is lapsed within the minimum surrender period

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

If your plan is lapsed after the minimum surrender period

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

Important note:

If your plan was converted to an extended cover plan or a paid-up plan when any contributions due under the plan is subject to the Nil Allocation Period, upon reinstatement, any contributions payable for the period when the plan has been converted to an extended cover plan or a paid-up plan will be subject to the remaining Nil Allocation Period. Zurich Life may at its sole discretion impose additional terms and conditions on the plan upon reinstatement, or not accept any reinstatement requested.

Nil Allocation Period

There is a Nil Allocation Period once the plan starts. During the Nil Allocation Period, all basic regular contributions and rider contributions are used to pay for allocation charges and the cost of insurance. They are not allocated to the Investment Account. The Nil Allocation Period does not apply to additional regular contributions.

Plan Term	10 years	15 years	20 years	25 years	A term with such number of years commencing from the current age until age 65 of the life insured
Nil Allocation Period	12 months	15 months	20 months	24 months	24 months

All increases to basic regular contributions and rider contributions are a new layer of benefits, and each layer is subject to the Nil Allocation Period.

How will I be charged?

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

	Applicable rate		Deduct from
	Nil Allocation Period	After Nil Allocation Period	
Plan charges			
(1) Allocation charges (all increases to basic regular contributions and rider contributions are a new layer of benefits, and each layer is subject to the Nil Allocation Period and the allocation charges)	100% of basic regular contributions; 0% of additional regular contribution; 0% of rider contribution	US\$ 0	the basic regular contribution
(2) Plan administration charges (refunded at plan maturity date or upon the death of the life insured, whichever is earlier)	US\$ 0	US\$4.5 per month / US\$ 54 a year	the Investment Account by cancellation of units of investment choices in proportionate to the contribution allocation instruction
(3) Cost of insurance – death and critical illness	HK\$ 0 (included in the allocation charges)	Depends on your age, sex, smoking habits, health condition, occupation, Death Benefit Sum Insured and types of benefits chosen. Please refer to the illustration documents for details	
(4) Cost of insurance – supplementary benefit riders	100% of rider contributions		
(5) Bid offer spread	5% of the offer price of the investment choice		the contribution
(6) Switching charge	Waived		Not applicable

	Applicable rate		Deduct from
	Nil Allocation Period	After Nil Allocation Period	
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 ranges 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% to 1.75%) 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 notes:

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

General information

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

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

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

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

Tax exemption details

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

Borrowing power

Zurich Life does not borrow money in respect of the Maxi Link 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 by 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 enquires, 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 Maxi Link product.

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

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

Further information & underlying funds

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

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

You can also log into our website www.zurich.com.hk for 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 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.

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

How do I apply?

To apply for a plan, you should complete and submit an application form to us, 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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Schroder Investment Management (Hong Kong) Limited

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