

## Platinum Saver Insurance Plan – Living Insurance Series

Dream realization is just one step away



# Platinum Saver Insurance Plan

## Dream realization is just one step away

All of us have dreams and we all work for dreams. What dreams do you have? A global journey for seeing more of the world? A home sweet home for your beloved? A shining career to take out the best of you? It is sad to see so many people let their dreams die away because of the many setbacks coming after one another. Their dreams are just merely dreams.

But not for yours. You can realize your dreams and secure your own future in your own hands. The only thing you have to do is to have clear targets and well-planning to make your dreams come true. Act now, and sail towards your dream!



### Your flexible all-in-one savings and protection solution

Platinum Saver is your highly flexible and comprehensive solution to both your savings and protection needs. It offers you the flexibility to choose from 2 express policy maturity terms, 3 critical illness benefit options, 9 optional supplementary benefits with extra protection and many other flexible financial management facilities all at your choice to help realize your various financial targets faster than ever.

#### Express maturity to realize your dreams faster than ever

- 10-year policy term
- 15-year policy term

#### 3 critical illness benefit options

- Option A (critical illness: 100% of death benefit)
- Option B (critical illness: 50% of death benefit)
- Option C (death benefit only, no critical illness benefit)

#### Flexible solution provides hassle-free protection at ease

- US dollar, HK dollar, Euro, Australian dollar or Pound Sterling as the policy denomination and policy premium currency
- Future premium deposit
- Flexible lump sum injection
- Inflation beater

#### Comprehensive life insurance coverage

- Life insurance protection within the savings period
- Death benefit: either the sum insured or the investment account balance, whichever is higher

#### 9 optional supplementary benefits for an even bigger safety net

- Waiver of premium
- Accidental death benefit
- Accidental death and permanent disability benefit
- Accident insurance
- Extra care critical illness insurance 100 plan N / Extra care critical illness insurance 280 plan N
- Hospital cash insurance
- Hospital and surgery expense insurance
- Lady protector insurance
- Term insurance

## 2 policy term options help grow your wealth faster than ever

- Platinum Saver offers a 10 or 15-year policy term at your choice, and you can take full advantage of your current earning power to gain better financial control and get well-prepared ahead for your future needs.
- Upon policy maturity, you can select from the following:
  - (i) To realize your dream by withdrawing one lump sum payment of 100% of your investment account; or
  - (ii) To effect another whole-life insurance plan (without cash value) at no extra cost by exercising Cash and Cover Option in no less than 2 months time before policy maturity. At the same time, you can withdraw some of the funds from your investment account at your free disposal. You can enjoy the double edges of savings and insurance in all situations.

## Enjoy your life with our full and flexible protection

- Comprehensive life and critical illness coverage – Platinum Saver provides all-round life and critical illness coverage throughout your savings period, bringing you total peace of mind. In the unfortunate death of the insured within the policy period, the designated beneficiary will be entitled immediately to the total sum insured or to the total funds accumulated in the investment account. This benefit can help finance daily expenses, mortgage loan or children education, making the future of the beneficiary secured. In addition, 3 critical illness benefit options are available for an even more tip-to-toe protection.
- Effective estate transfer arrangement – In the unfortunate death of the insured, Platinum Saver allows your family to receive the legacy quickly and smoothly without going through complicated and time-consuming estate probate process.
- Flexible adjustment of the sum insured – Different obligations come with different stages of life. As you have extra obligations, your sum insured should be increased as well. Whatever your extra needs at different life stages may be - getting married, buying property or childbirth – Platinum Saver gives you flexibility to adjust your sum insured to meet your extra needs and to ensure your beloved is duly protected.

### Different protection needs for different life stages



## A wide range of supplementary benefits for extra protection

- Waiver of premium – If the Policy Owner suffers from such unfortunate happenings as total disablement, Platinum Saver will provide optional cover for waiver of premium to ensure the policy's continuity to achieve the targets set by the Policy Owner.
- You can also select other supplementary benefits to enjoy added security and protection, including accidental death benefit, accidental death and permanent disability benefit, accident insurance, extra care critical illness insurance 100 plan N / extra care critical illness insurance 280 plan N, hospital cash insurance, hospital and surgery expense benefit, lady protector insurance and term insurance.

## Flexibility to stretch your dollars like never before

- Wide variety of currency choices – You have the option to choose from US dollar, HK dollar, Euro Australian dollar or Pound Sterling as your policy denomination currency and premium currency. With these options you can leverage the appreciation in the exchange rate, maximizing the potential of wealth growth. They are especially useful if you are planning for retirement overseas or sending your children to studying abroad.
- Future premium deposit – When you have surplus money on hand, you can prepay future premiums at a special premium discount, enjoying greater flexibility in financial planning.
- Flexible lump sum injection – With sufficient cash on hand, you can deposit your surplus money into your investment account as a lump sum injection to tap into every investment opportunity of the financial market.



## Total control over your finances to realize your dream with peace of mind

- Affordable entry contribution – The minimum contribution is as low as HK\$208 each month or HK\$2,500 each year. And you can choose from the maximum sum insured of up to HK\$4.2 million (Option A) or HK\$8.4 million (Option B). You can also pay the premium monthly, semi-annually or annually as you wish.
- Automatic premium loan – In case you are financially difficult, your tight cash flow may stop you from paying premium. If there is sufficient amount in your investment account, this sum will be provided automatically as an interest-payable policy loan to ensure the continuity of your policy, your life insurance coverage and other supplementary benefits.
- Emergency cash withdrawal – You can withdraw in advance some of the savings in the investment account as policy loan to meet your urgent financial needs.
- 3-month policy reinstatement period – Even if you have forgotten to pay the premium, there is no insurability evidence for applying policy reinstatement within 3 months from the last due date of the unpaid premium, as long as all outstanding premium payments have been made. In the unfortunate event of the Life Insured's death during the said period, the benefit will still be paid if the policy has been reinstated and all outstanding premium has been fully settled.

## Simulated scenarios at different life stages

### A modern career woman who starts up her own business

Amanda is 25 years old. She wants to start up her own business in a few years' time. As a modern career woman, she also takes responsibility of planning for what she really needs – a financial plan which offers the triple edges of savings, medical coverage and life insurance protection.

Here below is the professional advice of Zurich Life to Amanda:

Monthly premium	Payment term	Coverage	Sum insured (HK\$)
HK\$2,000	10 years	Platinum Saver 10-year savings insurance plan	25,000
		Extra care critical illness insurance 100 plan N	400,000
		Lady protector insurance	220,000
		Hospital cash benefit	Plan A
		Waiver of premium	-

- A minimum of **HK\$645,000** upon inception as benefits for life insurance, various critical illness, female diseases and hospital cash benefit.
- A lump sum payment of approx. **HK\$231,985** will be paid out upon policy maturity.

### A family cornerstone sending his son to university

Mr. Chan, aged 35, is the cornerstone of his family. He has a son aged 4 and this loving father wants to plan as early as possible to finance his son's overseas education.

Here below is the professional advice of Zurich Life to Mr. Chan:

Monthly premium	Payment term	Coverage	Sum insured (HK\$)
HK\$3,000	15 years	Platinum Saver 15-year savings insurance plan	400,000
		Critical illness benefit	400,000
		Waiver of premium	-

- A minimum of **HK\$800,000** upon inception as benefits for life insurance and critical illness.
- A lump sum payment of approx. **HK\$651,765** will be paid out upon policy maturity.



### A full sail to golden life and realize the dream of journeying around the world

Mr. Lee is 50 years old and hopes to save enough to fund his journey around the world with his wife after retirement. He also looks for a life insurance plan to provide worry-free life long coverage.

Here below is the professional advice of Zurich Life to Mr. Lee:

Monthly premium	Payment term	Coverage	Sum insured (HK\$)
HK\$4,500	15 years	Platinum Saver 15-year savings insurance plan	500,000
		Critical illness benefit	250,000
		Waiver of premium	-

- A minimum of **HK\$750,000** upon inception as benefits for life insurance and critical illness.
- To effect a whole-life insurance plan of HK\$500,000 at no extra cost by exercising cash and cover option upon policy maturity, and at the same time to withdraw approx. **HK\$641,619** as part of your savings to realize your dream.

Note:

Please refer to the sales leaflet or product brochure for more details.

The simulated scenarios above are for illustration only. The actual policy should be based on the personal needs of each individual. All the scenarios above have been made on the following assumptions: that all ages refer to the Life Insured's age on next birthday, that the net investment return rate during the policy term is 5% per annum, and that all figures are in single digit. Figures shown are for illustration only and there is no guarantee that they are and will be true. The actual payable amount depends on the actual investment returns and may be higher or lower than the illustrative figures.