

Prestige Living Protection Plan – Living Insurance Series

Faster wealth appreciation with whole life
protection for a better peace of mind



Prestige Living Protection Plan

Enjoy savings and protection all at one go with flexible financial arrangement

We all want to live a prestige and prosperous life, a life that we can easily keep everything well under our control, and bring the best of the world to ourselves and to our beloved. However, did you ever worry about the following when planning for the future?

- your long-term income cannot be secured under the unpredictable economic environment;
- your bank savings accumulates at a low deposit rate, and even after a long period of time it only leaves you with limited cash backup that could hardly tackle your urgent financial needs;
- long mortgage loan term, huge children education expenditures, high medical expenses... all burdens you financially;
- longevity is a blessing, but you must have enough money to support your 20-30 years of retirement life....



Prestige Living is your flexible package of savings and protection all at one go. With the plan's First Year Bonus and annual dividends, you can achieve your savings target even faster to cater different financial needs at different life stages. What's more, the plan's lifelong protection and critical illness coverage of up to 100-years old provide an all-round protection for you and your beloved, and help you overcome your life's hurdles easily. Prestige Living is tailor-made for you by Zurich Life, your trusted partner with a long tradition of financial strength and your strongest backup to free you and your beloved from financial worries.

All-round wealth appreciation helping you to progress towards a promising future

- Earn a higher return with the First Year Bonus
- Annual dividends with guaranteed returns

Comprehensive lifelong protection

Whole life protection:

In the unfortunate death of the Life Insured, the indemnity benefit will be the sum insured plus all the lump sum injection (if any) **or** all the funds accumulated in the investment account (whichever is higher)

Critical illness benefit of up to age 100:

3 benefit options for your flexible allocation of life and critical illness protection

- Option A (critical illness: 100% of the death benefit sum insured)
- Option B (critical illness: 50% of the death benefit sum insured)
- Option C (death benefit sum insured without any critical illness benefit)

Optional supplementary benefits:

In addition, a wide range of supplementary benefits are available for an even bigger safety net

High degree of flexibility giving you total control over your finances

- Adjust level of protection at your own choice
- Inflation beater
- Flexible lump sum injection
- Future premium deposit with premium discount
- Flexible cash withdrawal to ease urgent financial needs
- 30 days of grace period
- 3-month policy reinstatement period
- A range of premium suspension options for selection

All-round wealth appreciation helping you to progress towards a promising future

Earn a higher return with the First Year Bonus

In order to speed up the potential growth of your savings, Zurich Life will credit First Year Bonus¹ to your investment account, giving you more capital to maximize your potential returns and to pave way for a secure future!

The more you save, the bigger the First Year Bonus you will enjoy !

Regular premium for basic plan received in the first 12 months					First Year Bonus allocation percentage
USD	HKD	EURO	AUD	STL	
Less than 1,250. ⁰⁰	Less than 10,000. ⁰⁰	Less than 1,250. ⁰⁰	Less than 1,250. ⁰⁰	Less than 1,000. ⁰⁰	50%
1,250. ⁰⁰ –6,249. ⁹⁹	10,000. ⁰⁰ –49,999. ⁹⁹	1,250. ⁰⁰ –6,249. ⁹⁹	1,250. ⁰⁰ –6,249. ⁹⁹	1,000. ⁰⁰ –4,999. ⁹⁹	75%
6,250. ⁰⁰ or more	50,000. ⁰⁰ or more	6,250. ⁰⁰ or more	6,250. ⁰⁰ or more	5,000. ⁰⁰ or more	100%

¹ First Year Bonus is determined by multiplying the first 12 months of your regular premium for basic plan (not including the lump sum premium, rider premium and the temp-health loading) by your entitled First Year Bonus percentage. That amount will be credited to your investment account after the end of the 16th policy month and forms part of your Investment Account Value. If there is any reduction in the regular premium for basic plan during the Initial Charge Period, the value of First Year Bonus will be adjusted and deducted from the issued amount of First Year Bonus correspondingly.

Annual dividends with guaranteed returns

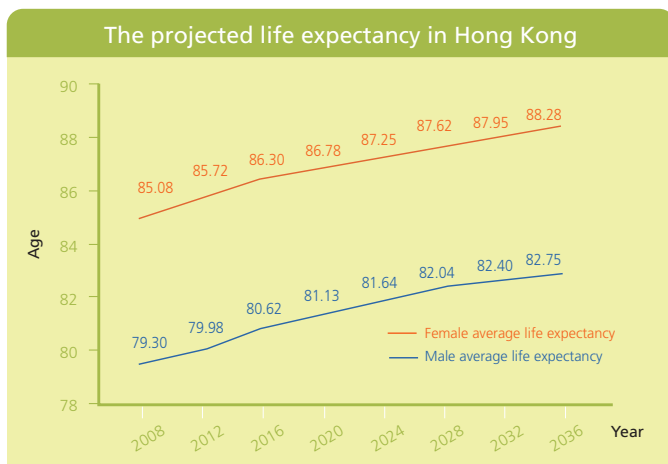
An annual dividend² will be credited to your investment account. This will accumulate at a compound rate and will help your savings to grow even faster. Regardless of the market's volatility, the value of your investment account will grow at a guaranteed accumulation rate³. Enjoy the peace of mind of steady wealth growth and reach your goal sooner.

² An annual dividend will be credited to your investment account. This dividend represents the distributable investment earnings arising from that proportion of the Company's life fund attributable to the investment account and will be determined by the Company upon the advice of the actuary. We guarantee that this dividend is not to be affected by the operating profit or loss of the Company.

³ If the policy has been in force for a period not less than 15 years, Zurich Life guarantees that the value of the investment account will be calculated as if annual dividends have been credited to the investment account at the guaranteed accumulation rate of 2% annually from the first premium date to the date of surrender or maturity date.

A life-long protection for an extra peace of mind

In view of the increasing life expectancy, this plan offers **whole life protection and critical illness coverage of up to age 100**, for your extended peace of mind and give you a comfortable life.



(Sources: Census and Statistics Department, HKSAR - Individual Statistical Tables, Projected Hong Kong Life Tables for 2007-2036)

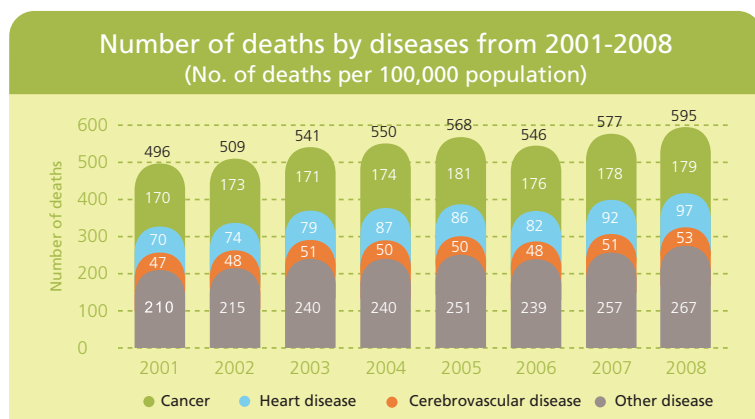
Zurich Tips:
Life insurance - an effective and time-saving estate transfer arrangement

“A life insurance plan plays a crucial role in the estate arrangement. It allows your family to receive the full amount of the benefit claims without going through complicated and time-consuming estate probate process, making sure that your beloved is duly protected.”

Life protection free you from worries

In the unfortunate death of the Life Insured, the designated beneficiary will be paid the sum insured plus all the lump sum injection (if applicable) **or** all the funds accumulated in the investment account (whichever is higher) as the indemnity. This benefit can help finance daily expenses, mortgage loan or children education, securing the future of the beneficiary financially.

Advancing medical technology implies critical illness benefit is more important than ever



(Source: Centre for Health Protection, Department of Health)

The fast pace of economy development allows us to enjoy an affluent life. Yet your health is threatened by the tense life style, inadequate exercises and unhealthy diets. Research from Department of Health shows that there is an increased number of people suffering from such critical illnesses as cancer and heart diseases, etc. What's more worrying is that there is an upward trend of persons suffering from such illnesses. It is an ordeal to worry over the patient's conditions and to cope with the heavy burden of huge medical expenses. Critical illness protection therefore becomes a good solution in providing you with a strong financial support that allows you to receive the best necessary treatments and to recuperate without financial worries.

3 benefit options⁴ tailor-made as your against-all-odds solution:

Option A - critical illness: 100% of the death benefit sum insured (or other specified amount)*

Option B - critical illness: 50% of the death benefit sum insured (or other specified amount)*

Option C - death benefit sum insured without any critical illness benefit

⁴ For details, please refer to the Sales Brochure on "Brief Description of Critical Illnesses"

* Claim on Angioplasty is limited to 10% of the death benefit sum insured (Option A) or 5% of the death benefit sum insured (Option B), and the investment account value and the remaining benefit payable shall be adjusted accordingly after such claim.

Zurich Tips:

Never neglect the importance of critical illness benefit

I am already covered by my company's employee medical benefit, is it necessary for me to get critical illness benefit on my own?

"Nowadays, many companies will provide medical insurance as a fringe benefit to their employees. Despite that, you should be aware that once you retire or leave the company, such protection will also be terminated. In particular, there is an upward trend of persons at a younger age suffering from critical illnesses, so you are always advised to save for the rainy days and establish a comprehensive medical insurance plan at a young and healthy age while you still have earning power."

A wide range of supplementary benefits for an even bigger safety net

Other than the basic insurance coverage, you can select other supplementary benefits and enjoy customized added security and multi-protection⁵.

Zurich Tips:

Flexibility of protection tailored to your individual needs

How much protection do I need?

"With advancement in medical technology, there is a higher chance of recovery in the unfortunate case of accident or critical illness. Yet an expensive medical bill usually comes with quality medical treatment, such as minimally invasive surgery, new treatment for chronic medication, etc. Thus, the rising fee in both government and private medical services is an unenviable fact. You should adjust and acquire adequate protection against accident, critical illness and / or medical expenditure when your financial status changes, to better suit your circumstances at different stages of your life and free you from worries."

10 optional supplementary benefits for compound protection

- Waiver of premium benefit
- Accidental death benefit
- Accidental death and permanent disability benefit
- Accident insurance
- Extra Care Critical Illness Insurance 100 Plan N / Extra Care Critical Illness Insurance 100 Plan L / Extra Care Critical Illness Insurance 280 Plan N
- Hospital cash insurance
- Hospital and surgery expense insurance
- Whole Life Hospital Cash Insurance Plan
- Lady Insurance Plan
- Term insurance

⁵ For details, please refer to the product leaflet for supplementary benefits.

High degree of flexibility giving you total control over your finances

Adjust the level of protection at your own choice

Different life stages come with different obligations and therefore different protection needs. With Prestige Living, you may adjust your sum insured flexibly to accommodate changes in your protection and financial needs⁶.

Inflation beater

Through Prestige Living's inflation beater⁷, your plan's premiums and benefits will be increased automatically every year without submitting evidence of the insured's continued good health or insurability. This helps to fight against the impact of inflation on your savings and / or protection benefits.

Flexible lump sum injection

With sufficient cash on hand, you can grasp any investment opportunity by depositing your surplus money into your investment account as a lump sum injection to reap a higher potential growth of your capital. The minimum injection amount is subject as follows:

Currency	USD	HKD	EURO	AUD	GBP
Lump sum	250	2,000	250	333	167

Future premium deposit with premium discount

When you have surplus money on hand, you can prepay future premiums at a special premium discount⁶. This facility will give you more financial flexibility.

Flexible cash withdrawal to ease urgent financial needs

You can withdraw in advance some of the funds in the investment account as policy loan at any time to ease your urgent funding needs. You are allowed to borrow up to 90% of your policy surrender value⁶.

30 days of grace period

There is a grace period of 30 days for this plan in case you are financially difficult and your tight cash flow may stop you from paying premium within the grace period. If there is sufficient amount in your investment account, this sum will be provided automatically as an interest-payable policy loan to pay for the premium, and ensure the continuity of your life insurance coverage and other supplementary benefits.

3-month policy reinstatement period

Even if you have forgotten to pay the premium, there is no insurability evidence required 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, you may still request for reinstatement. If the reinstatement is successful, any unpaid premiums or other charges will be deducted from the claims amount.

A range of premium suspension options for selection policy

Once your policy's investment account has acquired a surrender value, you may suspend the premium payable and choose from below options:

1. Extended cover policy⁶: the benefits under the basic plan will remain unchanged (not applicable to all supplementary benefits)
2. Paid-up policy⁶: allow savings to continue accumulation and reaping returns while the benefits under both the basic plan and supplementary benefits will cease to effect.

⁶ Subject to terms and conditions. For details, please refer to policy provision(s).

⁷ Inflation beater is available for the basic plan and all optional supplementary benefits (if applicable).



Prestige Living Protection Plan

Maximum entry age up to age 76

The minimum and maximum entry age (age next birthday) for Life Insured are as follows:

Options	Minimum*	Maximum
Option A or B	19	60
Option C	12	76

* For the Life Insured aged between 12 and 18, the ownership of the policy will be released to the Life Insured upon the policy anniversary preceding his / her 21st birthday.

The minimum and maximum sum insured for death benefit are as follows:

		USD	HKD	EURO	AUD	GBP
Minimum sum insured for death benefit	Age 12-40	16,000	130,000	16,000	24,000	13,000
	Age 41-45	12,000	100,000	12,000	18,000	10,000
	Age 46-50	9,500	80,000	9,500	14,500	8,000
	Age 51 or above	7,000	60,000	7,000	11,000	6,000
Maximum sum insured for death benefit	Option A	600,000	4,200,000	540,000	600,000	300,000
	Option B	1,200,000	8,400,000	1,080,000	1,200,000	600,000
	Option C	Not applicable				

Affordable entry contribution with wide range of currency choice

You can pay the premium monthly, semi-annually or annually as you wish. You also have the option to choose from US dollar, HK dollar, Euro, Australian dollar or Pound Sterling as your policy denomination currency and premium currency. They are especially useful if you are planning for retirement overseas. The minimum premium is as follows:

		USD	HKD	EURO	AUD	GBP
Minimum Premium	Yearly	200	1,500	200	270	135
	Half-yearly	100	750	100	135	67.5
	Monthly	16.67	125	16.67	22.5	11.25

Policy charges and requirements

Policy fee	Annual	Half-yearly	Monthly
USD	30	18	4.5
HKD	240	144	36
EURO	30	18	4.5
AUD	40	24	6
GBP	20	12	3
Cost of insurance	It includes the cost of life insurance and critical illness cover. It is usually based on the age, sex, smoking habit, health condition, occupation, sum insured and type of benefits chosen.		
Initial charge	For the period of 25 years from the policy start date or throughout the term, whichever is lesser, but not thereafter, the Company will be entitled to debit the investment account with an initial charge at the rate of 4.5% per annum on the total premiums due, First Year Bonus and dividends credited under the policy during the initial charge period. Debits of this charge will be made at the end of each month.		
Annual management charge	0.75% per annum on the investment account.		
Lump sum investment charge	5% on any lump sum investment.		

- Minimum contribution period: 36 months.
- Initial charge period: 36 months
- Zurich Life reserves the right to vary these charges or impose other charges in accordance with the terms of the policy. Any variation of the charges or new charges imposed will be subject to not less than 3 months notice in writing to all Policy Owners.

The above information is only for reference and do not form part of the policy. For more details, please refer to the policy provision of this plan accordingly. If there is any discrepancy between this leaflet and the policy provision, the policy provision shall prevail.

Life Scenarios

In different stages of life we have different needs and responsibilities. Our financial planning strategy should be tuned accordingly. Here are some examples just to give you some ideas of how to map out your personal financial plan.

Case 1:

Ms. Wong is 25 years old with a stable job. She wants to prepare for her future medical needs by applying a comprehensive medical plan, and giving her parents who will soon retire an extra peace of mind.



Proposed portfolio

		Sum insured (HK\$)
Basic plan	Prestige Living	500,000
Additional coverage	Waiver of Premium	-
	Accidental Death and Permanent Disability benefit	200,000
	Lady Protector	220,000

With a monthly premium of HK\$705, you can enjoy the above protection and accumulate a lump sum of **HK\$551,714*** in the investment account at age 64.

Case 2:

Mr. Kam, aged 35-year-old, is a sales manager. He does not plan to have any children with his wife. He wants to acquire an all-round medical protection and saving plan as early as possible so that he can safeguard his family against sudden financial crisis and to secure his life after retirement.



Proposed portfolio

		Sum insured (HK\$)
Basic plan	Prestige Living	500,000
	- critical illness: 100% of the death benefit sum insured	
Additional coverage	Waiver of Premium	-
	Accidental Death Benefit	200,000
	Hospital Cash Insurance	Plan C
	Hospital and Surgery Expense Insurance	Diamond
	Age 65 Non-renewable Term Insurance	300,000

With a monthly premium of HK\$1,843, you can enjoy the above protection and accumulate a lump sum of **HK\$832,860*** in the investment account at age 64.

* A net investment return rate of 5% per annum is assumed in all the above scenarios. Figures shown are for illustration only and are not guaranteed. The actual payable amount depends on the actual investment returns.

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