

## Simply Life

A simple way to protect your beloved family's financial future



# Simply Life Insurance Plan

While no one can predict the future, it's clear that without you and your financial contribution, your family's future could be at risk. Life protection plays an important role in your financial planning. Fortunately, protecting your family doesn't have to be complex or expensive.



Zurich Life's Simply Life Insurance Plan provides life protection up to age 100.

The plan offers a Guaranteed Cash Value regardless of the financial market conditions. Plus, the Dividend provides the potential for additional growth every year. Knowing that your loved ones will be well taken care of, you can take the time to enjoy the simple pleasures in life.

## Highlights

The plan offers a variety of advantages that can add to your peace of mind at an affordable cost:

- **A more secure financial future for your loved ones**
  - the plan gives you a life protection up to age 100, providing your family with more financial security in times of uncertainty
- **Flexible premium payment**
  - three different payment terms (10-year, 15-year and 20-year)
  - level premium throughout payment term
- **Steady growth in policy value through the accumulation of**
  - Guaranteed Cash Value
  - Dividends
- **Optional supplementary benefits to enhance your protection**
  - Waiver of Premium
  - Accident Insurance
  - Critical Illness Protection
  - Medical Protection
  - Term Insurance

## A more secure financial future for your loved ones

There is nothing more important than your family's security. You can choose the level of Sum Insured according to your need and financial ability. This plan provides life protection up to age 100. It helps protect your family from the difficult financial consequences of your death by paying the Sum Insured plus your accumulated Dividends as a lump sum upon your death.

## Flexible premium payment

There are three payment terms: 10-year, 15-year and 20-year available for you to choose from to suit your circumstances and budget. With a defined payment term, you can make all premium payments early in life while you are financially strong to help ensure you are well covered. What's more, with a premium that stays the same over the payment term, you can plan your day to day finances more easily.

## Enjoy both steady growth and flexibility

Regardless of economic conditions, this plan provides you with a Guaranteed Cash Value<sup>1</sup> starting from the third policy year onwards.

In addition, the Dividend<sup>2</sup> provides the potential for additional growth every year. Retaining the past Dividends in your account also gives you the potential to earn interest<sup>2</sup> on them and enjoy a higher compounded return over the long term. Alternatively, you have the flexibility to withdraw your Dividends while keeping all other benefits unchanged.

## Enhance your protection with supplementary benefits

You can enhance your coverage by choosing from an array of optional supplementary benefits at additional cost<sup>3</sup>. These include:

- Waiver of Premium – if you suffer from a disability that stops you from doing any occupation for a consecutive period of at least 26 weeks, we will waive the premium to ease your financial burden while maintaining your policy.
- Accident Insurance – provides financial relief to get you through the difficult times when an accident occurs.
- Critical Illness Protection – offers you financial support to combat against a critical illness.
- Medical Protection – the significant cost of hospitalization and medical expenses can result in devastating financial hardship. It is important to make sure that you are adequately covered with comprehensive medical protection.
- Term Insurance – additional life coverage to ensure the right amount of cover for your family.

1. For the Guaranteed Cash Value, please refer to the illustration document. Any changes in the Sum Insured will affect the Guaranteed Cash Value.
2. Dividends will be payable starting from the end of the first policy year, provided that the first premium for the next year has been received. The amount and the payment of Dividends and the interest rates on Dividends are not guaranteed and may vary. The Dividends and the interest rate on Dividends will be reviewed and determined by the Company every year and will be credited accordingly.
3. For more details regarding the supplementary benefits, you may contact your wealth planner or refer to the Product leaflet of supplementary benefits.



## Simply Life Insurance Plan at a glance

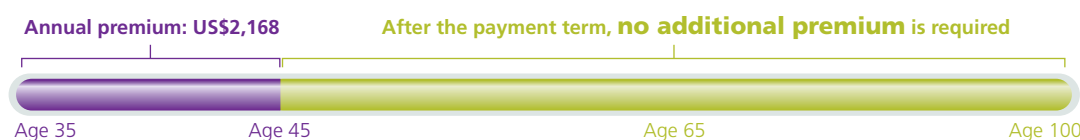
<b>Premium payment term (Basic plan)</b>	10-year / 15-year / 20-year
<b>Entry age</b>	10-year payment term: up to age 55 15-year payment term: up to age 50 20-year payment term: up to age 45
<b>Policy term</b>	Up to age 100
<b>Policy currency</b>	US dollars only
<b>Minimum Sum Insured</b>	US\$25,000
<b>Maximum Sum Insured</b>	US\$2,000,000
<b>Premium structure</b>	Level premium - it does not increase as you get older
<b>Premium payment frequency</b>	Monthly / Semi-annually / Annually

## Illustration

Protecting your family doesn't have to be complicated. Let's consider the following as an example:

<b>Basic plan</b>	Simply Life Insurance Plan of 10-year payment term
<b>Supplementary benefit</b>	Nil
<b>Insured</b>	Male, non-smoker
<b>Age</b>	35
<b>Sum Insured</b>	US\$50,000

You will be entitled to the life protection up to age 100 once the policy is issued.



### With Guaranteed Cash Value, what you have paid is guaranteed after the payment term.

The total premium paid during the payment term is US\$21,680. The plan gives you both life protection and a Guaranteed Cash Value that is greater than what you have paid.

#### At the end of payment term:

##### Cash Value

Guaranteed Cash Value	US\$22,485
Projected sum of dividends and accumulated interest	US\$3,301
<b>Total</b>	<b>US\$25,786</b>

##### Death Benefit

Sum Insured	US\$50,000
Projected sum of dividends and accumulated interest	US\$3,301
<b>Total</b>	<b>US\$53,301</b>

### Your payment ends, but protection doesn't

Keep the policy in force after the payment term and continue to enjoy the protection and a steady growth without any additional premium.

#### At age 65:

##### Cash Value

Guaranteed Cash Value	US\$31,598
Projected sum of dividends and accumulated interest	US\$26,902
<b>Total</b>	<b>US\$58,500</b>

##### Death Benefit

Sum Insured	US\$50,000
Projected sum of dividends and accumulated interest	US\$26,902
<b>Total</b>	<b>US\$76,902</b>

The figures shown in the illustration are for illustration only and are not guaranteed (except for Guaranteed Cash Value).

#### Important Information:

1. Simply Life Insurance Plan is issued by Zurich Life Insurance Company Limited.
2. The age mentioned throughout this sale leaflet refers to the Age Next Birthday.
3. This is a summary of some of the features of Simply Life Insurance Plan. Terms and conditions apply. Full details are set out in the policy document of Simply Life Insurance Plan, and the policy documents for any selected supplementary benefits. You should read these documents carefully when you receive them.
4. The English version of this material prevails if there is an inconsistency with the Chinese version.

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