

Zurich HelpPoint®



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

自主理財保障系列
Active Insurance Series



產品資料概要

滙富寶

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：	整付供款
定期供款次數：	不適用
最短供款年期：	不適用
徵收退保費年期：	3年
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：	3,000 美元或 24,000 港元
最高投資額：	不適用
身故賠償額：	投資賬戶價值的 101%

這是甚麼產品？如何運作？

- 滙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。
- 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 17 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。

這是甚麼產品？如何運作？^(續)

- 雖然本投資壽險保單屬人壽保險計劃，但由於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。

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。
- 本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。
- **提前退保費用** — 本投資壽險保單是為中線至長線投資而設。閣下若提早退保或提取款項均可能損失大筆本金。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。
- **市場風險** — 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。
- 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？

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。

本產品涉及哪些費用及收費？

蘇黎世人壽保留權利於不少於三個月或符合相關監管規定的較短通知期前給予書面通知更改保單收費或增加新收費項目。

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
保單收費		
(1) 提前退保費用 *		
	提前退保費率	
	保單 / 年度	提前退保費率 (%)
(a) 若投資賬戶價值為高達 30,000 美元 提前退保費用 = 提前退保費率 x 退保 / 提款額	第 1 年	3
	第 2 年	2
	第 3 年	1
(b) 若投資賬戶價值為 30,000 美元以上，剩餘結存（於扣除提款 / 退保額後）為 30,000 美元以下 提前退保費用 = 提前退保費率 x (30,000 美元 - 投資賬戶價值（於扣除提款 / 退保額後）)	第 4 年或以上	0
(c) 若投資賬戶價值為 30,000 美元以上，剩餘結存（於扣除提款 / 退保額後）為 30,000 美元或以上 無提前退保費用	無	不適用
* 提前退保費用（如適用）將在下列情況被豁免：		
1. 蘇黎世人壽接受閣下於同日就本投資壽險保單及至尊寶、狀元寶、尚富寶或盛富寶（任何一或多項）的申請，而且受保人為同一人士。		
2. 本投資壽險保單的受保人與已參予狀元寶的受保人為同一人士。		
(2) 買賣差額	投資選擇賣出價的 5%	供款
(3) 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	不多於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 17 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：

- 閣下退保可提取**投資賬戶價值**的 10% 至 100%，首 3 年須繳付提前退保費用。
- 指定身故賠償受益人使本公司可將身故賠償直接支付予您指定的人士，而不受遺囑認證的延緩。

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投資壽險保單，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。
- 閣下須以書面知會蘇黎世人壽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，包括本概要所述的滙富寶投資壽險保單。

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
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。

PRODUCT KEY FACTS

Wealth 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:	Single contribution
Regular contribution frequency:	Not applicable
Minimum contribution payment term:	Not applicable
Period with surrender charge:	3 years
Governing law of plan:	Hong Kong
Plan currency:	US dollars only
Minimum investment:	US\$ 3,000 or HK\$ 24,000
Maximum investment:	Not applicable
Death benefit:	101% <i>Investment Account Value</i>

What is this product and how does it work?

- Wealth 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.
- 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 23 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 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.

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 charge** – the ILAS plan is designed to be held for a medium-to long-term period. Early surrender or withdrawal of your ILAS plan may result in a significant loss of principal. 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.
- **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.

What are the fees and charges?

Zurich Life reserves the right to vary the plan charges or imposes new charges with not less than three months prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

What are the fees and charges? (Cont.)

Scheme level

	Applicable rate		Deduct from
Plan charges			
(1) Early surrender charge*			
	Early surrender charge rate		
	Plan year	Rate (%)	
(a) For <i>Investment Account Value</i> up to and including US\$ 30,000: Early surrender charge = early surrender charge rate x surrender / withdrawal amount	1	3	the balance of the <i>Investment Account Value</i> after deducting the surrender / withdrawal amount in the case of partial surrender / withdrawal OR the surrender / withdrawal amount in the case of full surrender
	2	2	
	3	1	
(b) For <i>Investment Account Value</i> above US\$ 30,000, where the remaining balance after deducting the surrender / withdrawal amount is below US\$ 30,000: Early surrender charge = early surrender charge rate x (US\$ 30,000 – <i>Investment Account Value</i> after deducting the surrender / withdrawal amount)	4 or above	0	
(c) For <i>Investment Account Value</i> above US\$ 30,000, where the remaining balance after deducting the surrender / withdrawal amount is US\$ 30,000 or more: No early surrender charge	Nil		Not applicable
* The early surrender charge, if any, will be waived on condition that either:			
1. Zurich Life accepts your application for this plan and any one or more of Deluxe Link, Deluxe Link Junior, Maxi Link or Smart Link on the same date and the life insured of these plans are the same individual; or			
2. the life insured of this plan is the life insured of an existing Deluxe Link Junior plan.			
(2) Bid offer spread	5% of the offer price of the investment choice		the contribution
(3) 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?” section on page 23 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:

- Surrender allows you to withdraw between 10% and 100% of your *Investment Account Value*, subject to early surrender charges in the first three years.
- Death benefit beneficiary nomination allows us to pay death benefits directly to the people you have nominated without probate delays.

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 Zurich Life 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 Wealth 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
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.

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。

「匯富寶」理財保障計劃資料

「匯富寶」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推銷刊物。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「匯富寶」理財保障計劃前，請細閱下列重要事項：

重要事項

1. 「匯富寶」理財保障計劃（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貨風險。
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.

Wealth Link information

The Wealth 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 Wealth Link:

Important information

- 1. Wealth 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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精明投資、精明保障

「匯富寶」理財保障計劃是一次過整額的投資相連保險計劃。

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。

本計劃適合那些欲透過一次過整額供款作多類投資選擇的人士，從貨幣到股票，投資潛在的長期升值，同時又確保一旦受保人不幸身故，其摯愛可以方便快捷地提取受保人的投資。

- 整額供款最少為 3,000 美元 /24,000 港元。
- 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。
- 免費而又可無限次轉換投資選擇。
- 計劃無固定期限。
- 三年後退保即可免除取提前退保費。
- 容易管理遺產。若受保人身故，蘇黎世人壽會向您指定的單一或多個受益人支付投資賬戶價值的 101%。
- 申請計劃毋須身體檢查。

投保資格

如您具備受保人的可保權益（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）（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
投保年齡 [#]	19	無限制	1	無限制

* 若受保人在計劃開始時未滿 18 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 歲前的本計劃的保單週年日）轉讓至受保人。

[#] 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。

如何繳付供款及供款限制？

您只須作出最少為 3,000 美元或 24,000 港元的一次過整額供款便可以開始您的計劃。而本計劃供款並不設上限。

計劃貨幣為美元，而供款貨幣可為美元或港元。

請注意，由於交易日和購入貨幣作結算時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。

您的供款必須一次過整額以支票、銀行存款單、銀行本票或電匯方式支付。

本計劃不設額外供款。若您有意作出額外供款，您須另外開設一個新計劃，或選擇本公司提供的任何一個定期供款計劃。

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：

- 為您開設投資賬戶；及
- 根據您的供款淨額，把您所挑選的投資選擇單位分配至您的投資賬戶。

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本頁有關「如何計算投資賬戶價值」的說明。

在分配您的投資選擇單位初期，單位分配日通常不遲於本公司收到您的供款當日或就您的計劃簽發保單當日（以較遲者為準）後的七個工作天。

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 16 頁有關「暫緩或延遲交易」的說明）。

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。

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。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。

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。

- 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。

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？

您可於任何時間提取（退保）部分或全部投資賬戶價值。然而，請緊記如您在計劃開始的首 3 年內進行退保 / 提款，而投資賬戶價值在退保 / 提款後低於 30,000 美元，則您將會被徵收提取款項手續費。所徵收的費用可能會導致部分本金損失。詳情請參閱第 17 頁的「收費總覽」一節。

本公司將在接獲退保 / 提款申請後第二个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在扣除任何提前退保費後的整個投資賬戶價值。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。
- 如提前退保費用適用，它在部分退保 / 提款的情況下將從您的投資賬戶價值中扣除，或在完全退保 / 提款的情況下將從退保金額中扣除。
- 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要求後的三十個工作天內支付。

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？

本計劃會在下列情況下提早終止：

- 受保人身故；
- 全面退保本計劃；或
- 當投資賬戶價值跌至最低投資賬戶價值（現時為 0 美元）

如何計算身故賠償？

身故賠償將與您的投資選擇中的相關基金當時的市值掛鈎。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。

本計劃發放的身故賠償：

收到您的索償表及滿意證明受保人身故的文件後緊接的第二個工作日，本公司會支付投資賬戶價值的 101%

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。

就身故賠償應付的利息

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（請參閱本頁關於「暫緩或延遲交易」的說明）。

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。

收費總覽

	適用收費	從以下金額扣減
計劃收費		
(1) 提前退保費用 *		
	提前退保費率	
	計劃年度	提前退保費率 (%)
(a) 若投資賬戶價值為高達 30,000 美元： 提前退保費用 = 提前退保費率 x 退保 / 提款額	第 1 年	3
	第 2 年	2
(b) 若投資賬戶價值為 30,000 美元以上， 剩餘結存（於扣除提款 / 退保額後）為 30,000 美元以下： 提前退保費用 = 提前退保費率 x (30,000 美元 - 投資賬戶價值（於扣除提款 / 退保額後）)	第 3 年	1
	第 4 年或以上	0
(c) 若投資賬戶價值為 30,000 美元以上， 剩餘結存（於扣除提款 / 退保額後）為 30,000 美元或以上： 無提前退保費用	無	
<p>* 提前退保費用（如適用）將在下列情況被豁免：</p> <ol style="list-style-type: none"> 蘇黎世人壽接受閣下於同日就本計劃及至尊寶、狀元寶、尚富寶或盛富寶（任何一或多項）的申請，而且受保人為同一人士。 本計劃的受保人與已參予狀元寶的受保人為同一人士。 		
(2) 買賣差額	投資選擇賣出價的 5%	供款
(3) 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，但不包括相關基金的收費（由相關基金的外聘基金經理收取）。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（現時年率為 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上述所有收費或在本計畫的條件及條款許可下徵收新收費的權利。本公司將會事先以書面通知閣下有關調整。

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「匯富寶」理財保障計劃借款。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「匯富寶」理財保障計劃產品）。

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。

「匯富寶」理財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。

Smarter investment, smarter protection

Wealth Link is a lump sum 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 invest a lump sum for the potential of long term appreciation, while ensuring that their loved ones will have quick and easy access to their investment if the life insured dies.

- Contribution must be at least US\$ 3,000 / HK\$ 24,000 and paid in a lump sum.
- Investments can be made in to a range of investment choices, with varying levels of risk and volatility – from low to high.
- Free and unlimited investment choice switching
- No fixed plan term
- No early surrender charge after three years
- Easy estate management. In the event of death of the life insured, Zurich Life will pay 101% of the Investment Account Value to the designated beneficiary or beneficiaries.
- No medical examination required for plan application.

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), provided 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 owner		Life insured [^]	
	Minimum	Maximum	Minimum	Maximum
Entry age[#]	19	No limit	1	No limit

[^] If the life insured is under 18 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.

[#] 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.

How do I make contributions? What restrictions are there?

You can start your plan by making a single contribution of a minimum of US\$ 3,000 or HK\$ 24,000. There is no maximum amount of plan contribution.

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.

Your plan contribution must be made to us as a single payment by cheque, paying-in slip at bank, banker's draft or telegraphic transfer.

No additional contributions can be made to this plan. If you wish to make an additional contribution, you will need to start another plan or choose one of our regular contribution plans.

How will my money be invested?

After you have entered into the plan and made your contribution, we:

- set up an Investment Account for you; and
- allocate units in your selected investment choices to your Investment Account as regards your net contribution.

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 other 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 21.

For your initial investment choice unit allocation, the unit allocation date will usually be no more than seven working days after Zurich Life receives your contribution or the policy issue date for your plan, whichever is later.

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 22).

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.

Can I switch my investment choices?

Yes. You can switch investment choices at any time by giving us a 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 will normally be processed with effect on the 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.

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.

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 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 notes:

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?

You may withdraw (surrender) some or all of your Investment Account Value at any time. However, please bear in mind that for surrenders and withdrawals during your plan's first three years, if the Investment Account Value after deducting the withdrawal / surrender amount is less than US\$30,000, an early surrender charge will be applicable and may result in some loss in principal. For details of the early surrender charge, please refer to the "How will I be charged?" section on page 23.

Surrender / withdrawal will be effected by cancelling units of investment choice using the bid price of the units on the next working day after we receive 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 less any early surrender charge. After a full surrender, your plan terminates as your Investment Account has no value.

For a partial surrender / withdrawal, you can only surrender / withdraw between 10% and 90% of your Investment Account Value, subject to the following:

- the amount you surrender / withdraw exceeds the minimum surrender amount we set; and
- your Investment Account Value immediately after the surrender / withdrawal (and the early surrender charge where applicable) is 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.

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 need to nominate the amount you wish to surrender / withdraw.
- We will pay by cheque or direct deposit to a bank account you nominate.
- If an early surrender charge is applicable, it will be deducted from your Investment Account Value in the case of a partial surrender / withdrawal, or the surrender / withdrawal amount in the case of a full surrender.
- Payments will normally be made within 30 working day after receipt of a properly documented surrender 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 will end if:

- the life insured dies;
- you fully surrender it; or
- the Investment Account Value drops below the minimum Investment Account Value (currently US\$ 0).

How is the death benefit calculated?

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.

The death benefit payable is:

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 X 101%

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.

Interest payable on death

Interest will accrue on the death benefit if it is not paid within 30 days of the receipt of the claim form and Zurich Life receiving 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 22).

Important note:

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

How will I be charged?

	Applicable rate		Deduct from
Plan charges			
(1) Early surrender charge*			
	Early surrender charge rate		
	Plan year	Rate (%)	
(a) For Investment Account Value up to and including US\$ 30,000: Early surrender charge = early surrender charge rate x surrender / withdrawal amount	1	3	the balance of the Investment Account Value after deducting the surrender / withdrawal amount in the case of partial surrender / withdrawal
	2	2	
	3	1	
(b) For Investment Account Value above US\$ 30,000, where the remaining balance after deducting the surrender / withdrawal amount is below US\$ 30,000: Early surrender charge = early surrender charge rate x (US\$30,000 – Investment Account Value after deducting the surrender / withdrawal amount)	4 or above	0	OR the surrender / withdrawal amount in the case of full surrender

	Applicable rate	Deduct from
<p>(c) For Investment Account Value above US\$ 30,000, where the remaining balance after deducting the surrender / withdrawal amount is US\$ 30,000 or more:</p> <p>No early surrender charge</p>	Nil	Not applicable
<p>* The early surrender charge, if any, will be waived on condition that either:</p> <ol style="list-style-type: none"> 1. Zurich Life accepts your application for this plan and any one or more of Deluxe Link, Deluxe Link Junior, Maxi Link or Smart Link on the same date and the life insured of these plans are the same individual; or 2. the life insured of this plan is the life insured of an existing Deluxe Link Junior plan. 		
(2) Bid offer spread	5% of the offer price of the investment choice	the contribution
(3) Switching charge	Waived	Not applicable
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% per annum to 1.75% per annum of the net asset value of the underlying fund) 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 all the above charges or impose new charges as permitted by your plan's terms and conditions. You will be given prior written notice of any changes in accordance with the relevant regulatory requirements.

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 Wealth 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 Wealth 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 disclaims 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.

WEALTH 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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