

合資格人壽保險計劃可享保費折扣優惠
(須受「智賞攻略2020」條款及細則約束)

人壽保險計劃由香港人壽保險有限公司(「香港人壽」)承保
上海商業銀行有限公司為香港人壽之委任保險代理商



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香港人壽保險有限公司刊發



整付或首年保費折扣優惠

客戶及其推薦之直系親屬於推廣期³內成功投保任何一份由香港人壽保險有限公司(「香港人壽」)承保之以下指定的合資格人壽保險計劃，並符合有關優惠(定義見下)之條件，包括但不限於客戶類別、首年年度化保費要求、保費繳付方式、條款及細則，及保單獲成功繕發，方可獲享下列優惠列表(I)及(II)中指定的整付或首年保費折扣優惠¹³。詳情請見「智賞攻略2020」之條款及細則。

優惠列表 (I)					
客戶類別 ²	一般客戶	公司客戶	銀行尊貴客戶	2020滿期保單客戶	
				特選優惠	尊尚優惠
推廣期 (投保申請書簽署及遞交日期) (包括首尾兩日)	2020年7月2日至12月31日			2020年7月2日至 2021年3月1日 (「尊尚優惠」推廣期 至保單滿期日後 60曆日)	
保費繳付方式	所有繳付方式			只限整付或年繳方式	
合資格人壽保險計劃	首年年度化保費 ^{14,15,16}		基本計劃之整付或首年保費折扣優惠 ¹³		
	港幣	美元			
<ul style="list-style-type: none"> 「創富未來」終身保(3年/6年/12年繳付) 「悅月賞」終身(3年繳付) 「摯賞您」終身儲蓄保險計劃(3年/6年/9年繳付) 「創富之道」終身保II(6年/12年繳付) 「樂享一生」儲蓄壽險計劃 「創富自選」終身儲蓄壽險計劃 更「世」心壽險計劃 「十全十美」終身保 「危疾百歲保」終身保障計劃 	18,000 - 49,999	2,250 - 6,249	6%	6%	8%
	50,000 - 299,999	6,250 - 37,499		10%	12%
	300,000 - 1,499,999	37,500 - 187,499	8%	12%	15%
	1,500,000 - 3,499,999	187,500 - 437,499	12%	15%	18%
	3,500,000 或以上	437,500 或以上	15%	18%	20%
<ul style="list-style-type: none"> 「悅月賞」18 (3年繳付) 「小狀元」儲蓄壽險計劃 	18,000 或以上	2,250 或以上	2%	3%	
<ul style="list-style-type: none"> 「月賞您」入息保(6年/10年/15年) 				1%	
	整付保費 ^{14,15,16}				
<ul style="list-style-type: none"> 「富譽」萬用壽險計劃 	不設最低保費要求		不適用	0.3%	

優惠列表 (II)

客戶類別 ²	所有客戶		
推廣期 (投保申請書簽署及遞交日期) (包括首尾兩日)	2020年7月2日至12月31日		
保費繳付方式	所有繳付方式		
 合資格人壽保險計劃	首年年度化保費 ^{14,15,16}		基本計劃之首年保費折扣優惠 ¹³
	港幣	美元	
<ul style="list-style-type: none"> 「樂享休悠II」延期年金計劃 	30,500 - 49,999	4,100 - 6,699	6%
	50,000 - 1,499,999	6,700 - 199,999	12%
	1,500,000或以上	200,000或以上	15%
<ul style="list-style-type: none"> 「摯健樂」醫療計劃 - 基本[#] 「倍健樂」醫療計劃[#] 	不設最低保費要求		40%

#自願醫保認可產品	「摯健樂」醫療計劃 - 基本	「倍健樂」醫療計劃	
認可產品類別	標準計劃	靈活計劃	
認可產品編號	S00037-01-000-01	計劃 I	F00039-01-000-01
		計劃 I - 尊尚	F00039-01-001-01
		計劃 II	F00039-02-000-01
		計劃 II - 尊尚	F00039-02-001-01
		計劃 III	F00039-03-000-01
		計劃 III - 尊尚	F00039-03-001-01



「財富x健康·家庭優惠」

客戶必須於2020年1月2日至12月31日內投保最少兩份香港人壽之合資格人壽保險計劃之保單，包括「財富系列」及「健康系列」中分別投保最少一份合資格人壽保險計劃之保單，而「財富系列」或「健康系列」中最少一份保單必須於推廣期內投保。在符合所有投保要求(定義見下)，包括但不限於保險計劃類別及所有相關條款及細則，客戶可於下一個保單年度內獲享優惠列表(III)之「健康系列」中合資格人壽保險計劃之基本計劃之5%續保保費折扣優惠³⁰。可獲享基本計劃之續保保費折扣優惠之保單數目不限³²。詳情請見「智賞攻略2020」之條款及細則。

合資格人壽保險計劃	
財富系列	健康系列
<ul style="list-style-type: none"> 「樂享休悠II」延期年金計劃 「創富未來」終身保(3年/6年/12年繳付) 「悅月賞」終身(3年繳付) 「悅月賞」18(3年繳付) 「摯賞您」終身儲蓄保險計劃(3年/6年/9年繳付) 「樂享一生」儲蓄壽險計劃 「創富自選」終身儲蓄壽險計劃 「月賞您」入息保(6年/10年/15年) 「危疾百歲保」終身保障計劃 	<ul style="list-style-type: none"> 「摯健樂」醫療計劃—基本# 「倍健樂」醫療計劃#
×	
=	
於下一個保單年度內獲享「健康系列」中合資格人壽保險計劃之基本計劃之5%續保保費折扣優惠 ³⁰	

投保要求	
推廣期	2020年7月2日至12月31日 (投保申請書簽署及遞交日期)(包括首尾兩日)
優惠資格	(i) 客戶必須於2020年1月2日至12月31日內(投保申請書簽署及遞交日期)(包括首尾兩日)投保最少兩份香港人壽之合資格人壽保險計劃之保單，並在「財富系列」及「健康系列」中分別投保最少一份合資格人壽保險計劃之保單 (ii) 「財富系列」或「健康系列」中最少一份保單必須於推廣期內投保
保單繕發日期	所有合資格人壽保險計劃之保單必須於2021年1月29日或之前繕發
保單權益人	所有合資格人壽保險計劃之保單必須由同一位保單權益人所持有
受保人	必須為保單權益人或其配偶或子女
保費要求	不設最低保費要求

備註

有關合資格人壽保險計劃之完整條款及細則，請參閱相關保單。有關計劃詳情，請參閱香港人壽相關人壽保險產品小冊子。客戶於投保任何人壽保險計劃前，應詳閱及明白保單內容及條款，亦應於作出任何決定前先諮詢獨立及專業的意見。

「智賞攻略2020」之條款及細則

一般條款及細則：

- 「智賞攻略2020」(「優惠」)包括相關合資格人壽保險計劃之基本計劃之整付或首年保費折扣優惠及「財富x健康·家庭優惠」之基本計劃之續保保費折扣優惠。
- 優惠適用於以下客戶類別及其推薦之直系親屬(統稱為「客戶」)：

客戶類別	申請資格
一般客戶	除以下指定客戶類別之所有客戶
公司客戶	持有有效商業登記證之商業機構、所有公司員工及其直系親屬
銀行尊貴客戶	(i) 綠色通道客戶(包括台灣居民及中國內地居民)； (ii) 慧通理財客戶； (iii) 高資產客戶(客戶於投保人壽保險時，其資產管理規模(即AUM)須達港幣100萬等值或以上)； (iv) 指定茁茁會員(即年滿18歲或以上的現有茁茁計劃會員。指定茁茁會員於推廣期內親臨上海商業銀行之任何一家分行，將茁茁計劃會員賬戶轉換為活期儲蓄賬戶，方可於開戶日起計一個月內享有此優惠)； (v) 保單逆按計劃客戶； (vi) 以上客戶之直系親屬
2020滿期保單客戶	保單於2020年度滿期之客戶及其直系親屬

直系親屬包括父母、配偶、子女、兄弟姐妹、祖父母及祖孫。

- 適用於優惠之推廣期為2020年7月2日至12月31日(包括首尾兩日)，惟適用於2020滿期保單客戶之相關整付或首年保費折扣優惠之推廣期為2020年7月2日至2021年3月1日(包括首尾兩日)，統稱為「推廣期」。
- 為符合獲享優惠之資格，任何合資格人壽保險計劃之投保申請書必須於相關推廣期內簽署及遞交。
- 除另有註明外，享有優惠之保單不可同時享有香港人壽其他優惠(「保險服務推廣優惠2020」及「健康起動」獎賞除外)。
- 香港人壽保留隨時更改或終止此優惠，以及修改任何有關條款及細則而毋須對客戶作出預先通知或為此提供原因之權利。為免疑慮，如合資格保單於本優惠更改、暫停或終止前繕發，所享之優惠則不受影響。
- 有關人壽保險計劃詳情、內容、條款及細則，客戶須參閱香港人壽的網站(www.hklife.com.hk)、保險計劃的相關保單內容、保險計劃建議書、產品小冊子及其他相關文件。本推廣宣傳單張只敘述此優惠詳情，並未提及有關合資格人壽保險計劃之任何保障範圍、不保障範圍、風險披露、內容或條款及細則。客戶於投保含此優惠之任何合資格人壽保險計劃前，必須閱讀、完全明白並接受其保單及建議書之任何保障範圍、不保障範圍、風險披露、內容、條款及細則。
- 此優惠及其相關條款及細則只適用於香港特別行政區境內及受香港法律所規管。
- 如本推廣宣傳單張之中文及英文版本在內容上有任何歧異或抵觸，均以英文版本為準。
- 如有任何爭議，香港人壽保留最終決定權。

有關整付或首年保費折扣優惠之條款及細則：

- 受限於一般條款及細則及本指定條款及細則，符合所有以下規定的客戶可享優惠列表(I)及優惠列表(II)(統稱為「優惠列表」)中所示的合資格人壽保險計劃之整付或首年保費折扣優惠：(i)於推廣期內成功提交任何香港人壽承保之合資格人壽保險計劃之投保申請；(ii)基本計劃之整付或首年年度化保費不少於優惠列表所訂明之相應金額(視情況而定)；(iii)符合於本條款及細則第22條至第28條有關優惠計劃所訂明之條款及細則(視優惠計劃而定)；及(iv)保單獲成功繕發。直系親屬包括父母、配偶、子女、兄弟姐妹、祖父母及祖孫。推薦次數不限。
- 除一般客戶以外，其他有關客戶類別或其推薦之直系親屬必須先填寫「香港人壽客戶優惠聲明書」內之相關部份(如適用)，再連同合資格人壽保險計劃之投保申請書一併遞交。
- 整付或首年保費折扣優惠只適用於合資格人壽保險計劃之基本計劃之保費，並不適用於任何附加保障。

14. 基本計劃之整付及首年年度化保費以每張保單作獨立計算及不包括任何附加保障。首年年度化保費是指就合資格人壽保險計劃之基本計劃首年所支付的保費總額。若所選保單以月繳方式繳付，假設每月保費為港幣10,000元，首年年度化保費則為港幣120,000元(港幣10,000元 × 12個月)。
15. 若首年年度化保費並非為整數時，將以四捨五入之方法調整為整數，以作計算客戶所享優惠之基本計劃之首年保費折扣優惠。
16. 香港人壽承保之合資格人壽保險計劃之整付或首年年度化保費須符合有關計劃所訂明之最低或最高之保費金額，保費詳情請參閱相關保單文件。
17. 整付或首年保費折扣優惠金額將根據合資格人壽保險計劃之保單貨幣單位計算。
18. 客戶可於投保時繳交淨保費(扣除保費折扣優惠金額後之保費)。若客戶以非整付或非年繳方式繳付合資格人壽保險計劃之保費(即月繳、季繳或半年繳方式)，保費折扣優惠金額將根據於首個保單年度內之每期保費計算。此外，若客戶以月繳方式繳付保費，須於投保時一次過繳交首兩個月之淨保費，並於首個保單週年之餘下十個月，每月繳交淨保費。其後，保費折扣優惠金額將不再適用，客戶須以毛保費金額繳付每月保費。
19. 若客戶於首個保單年度內轉換合資格人壽保險計劃至非合資格人壽保險計劃、更改繳費方式至非年繳方式(只適用於2020滿期保單客戶之「特選優惠」及「尊尚優惠」)、更改基本金額/保險金額(如適用)或作出任何更改，而導致優惠之保費折扣少於更改前之折扣或未能符合獲享相關優惠要求，香港人壽有權撤銷客戶所享之優惠，並有權向該客戶追討已提供之優惠價值。
20. 整付或首年保費折扣優惠不適用於冷靜期內取消之保單。客戶可獲退還已繳付香港人壽的保費原額(即扣除保費折扣優惠金額後之淨保費)及保費徵費(兩者均以繳付貨幣計算)，惟不附帶任何利息。
21. 整付或首年保費折扣優惠不能轉移至其他保單及兌換現金，亦不適用於現有保單的續保保費，保費折扣優惠金額只能用作繳付優惠列表中合資格人壽保險計劃之保費。

有關適用於公司客戶之優惠之條款及細則：

22. 適用於公司客戶之優惠內容及申請資格包括：

申請資格	所有公司員工及其直系親屬	商業機構 (必須為保單權益人)
保單權益人	必須以個人名義持有	必須以商業機構名義持有

23. 為符合獲享整付或首年保費折扣優惠之資格，遞交任何合資格人壽保險計劃投保申請書前，商業機構必須先完成「智賞攻略2020」公司客戶登記表，並連同香港稅務局轄下的商業登記署發出之有效之商業登記證之副本一併遞交。公司客戶必須填寫「香港人壽客戶優惠聲明書」，再連同投保申請書一併遞交。

有關適用於2020滿期保單客戶之優惠之條款及細則：

24. 2020滿期保單客戶必須以整付或年繳方式繳付保費，並符合所有優惠之條款及細則，方可獲享相關之基本計劃之整付或首年保費折扣優惠。
25. 2020滿期保單客戶及其直系親屬於2020年7月2日至2021年3月1日成功提交任何一份香港人壽承保之指定的合資格人壽保險計劃之投保申請，而基本計劃之整付或年繳保費不少於優惠列表(i)所訂明之相應金額(視情況而定)及保單獲成功繕發，可獲享優惠列表(i)中「特選優惠」指定的整付或首年保費折扣優惠；而2020滿期保單客戶及其直系親屬於2020年7月2日至保單滿期日後60曆日內成功提交任何一份香港人壽承保之指定的合資格人壽保險計劃之投保申請，而基本計劃之整付或年繳保費不少於優惠列表(i)所訂明之相應金額(視情況而定)及保單獲成功繕發，可獲享優惠列表(i)中「尊尚優惠」指定的整付或首年保費折扣優惠。

有關「樂享休悠II」延期年金計劃及自願醫保認可產品之優惠之條款及細則：

26. 客戶於推廣期內成功投保「樂享休悠II」延期年金計劃，一份獲保險業監管局認證的合資格延期年金保單，並符合所有優惠之條款及細則，包括：(i)基本計劃之首年年度化保費不少於港幣30,500或美元4,100及(ii)保單獲成功繕發，方可獲享優惠列表(ii)中指定的基本計劃之首年保費折扣優惠。
27. 除另有註明外，享有優惠之「樂享休悠II」延期年金保單不可同時享有香港人壽其他優惠。

28. 優惠之保費折扣金額不會享有稅務扣減。有關稅務扣減詳情，請參閱相關產品小冊子及香港特別行政區稅務局網站。

有關「財富x健康·家庭優惠」(「家庭優惠」)之條款及細則：

29. 受限於一般條款及細則及本指定條款及細則，符合所有以下投保要求的客戶可於下一個保單年度內獲享優惠列表(III)之「健康系列」中合資格人壽保險計劃之基本計劃之5%續保保費折扣優惠(「續保優惠」)：(i)客戶必須於2020年1月2日至12月31日內(投保申請書簽署及遞交日期)(包括首尾兩日)投保最少兩份香港人壽之合資格人壽保險計劃之保單，並在優惠列表(III)之「財富系列」及「健康系列」中分別投保最少一份合資格人壽保險計劃之保單；(ii)「財富系列」或「健康系列」中最少一份保單必須於推廣期內投保；(iii)符合於本條款及細則第30條至第36條有關「家庭優惠」所訂明之條款及細則。
30. 續保優惠只適用於優惠列表(III)之「健康系列」中合資格人壽保險計劃之基本計劃之下一個保單年度之續保保費，並不適用於任何附加保障。
31. 所有優惠列表(III)之合資格人壽保險計劃之保單必須(i)於2021年1月29日或之前獲成功繕發及(ii)於發放續保優惠時仍然生效，客戶方可於下一個保單年度內獲享續保優惠。續保優惠將於所有合資格人壽保險計劃之冷靜期結束後發放。
32. 享有續保優惠之「健康系列」的合資格人壽保險計劃之保單數目不限。例如：客戶於2020年1月2日至12月31日內投保一份「財富系列」之保單，並於推廣期內分別為其本人、配偶及/或子女投保多於一份「健康系列」之保單，並符合所有「家庭優惠」之投保要求、條款及細則，所有於此例子下之「健康系列」之保單均可於下一個保單年度內享有續保優惠。
33. 為符合於下一個保單年度內獲享續保優惠之資格，所有優惠列表(III)之合資格人壽保險計劃的保單必須由同一位保單權益人持有；而所有保單之受保人必須為保單權益人或其配偶或子女。
34. 客戶必須先填寫「香港人壽客戶優惠聲明書」聲明書，再連同投保申請書一併遞交。
35. 續保優惠之金額將於相關保單之下一個保單年度之續保保費中自動扣減。客戶可於續保時繳交合資格人壽保險計劃之淨續保保費(扣除續保優惠金額後之保費)，若相關保單之保費以非年繳方式繳付，續保優惠將於下一個保單年度以每期保費平均計算。
36. 續保優惠之金額以「健康系列」的合資格人壽保險計劃之基本計劃之總年度化保費計算。

重要聲明

銷售及產品爭議

上海商業銀行有限公司(「委任保險代理商」)為香港人壽之委任保險代理商，而有關人壽保險產品是香港人壽而非委任保險代理商的產品。對於委任保險代理商與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍)，委任保險代理商須與客戶進行金融糾紛調解計劃程序；然而，對於有關人壽保險產品的合約條款的任何爭議，應由香港人壽與客戶直接解決。

如欲要求香港人壽停止使用閣下個人資料作直接促銷用途，請致電2290 2882與香港人壽的資料保護主任聯絡，或致函香港人壽保險有限公司，地址為香港皇后大道中183號中遠大廈15樓，此項安排不另收費。

如欲查詢有關計劃詳情，請致電香港人壽客戶服務熱線2290 2882，或親臨上海商業銀行有限公司各分行查詢。上海商業銀行有限公司為香港人壽之委任保險代理商。上海商業銀行有限公司分銷的人壽保險產品由香港人壽承保，香港人壽乃由香港特別行政區之保險業監管局監督授權經營人壽保險業務。

本宣傳品僅供參考，並只在香港派發，不能詮釋為在香港境外提供或出售或游說購買香港人壽的任何產品的要約、招攬及建議。

Specific Terms and Conditions of the Incentive of Retire-at-Ease II Deferred Annuity Plan and VHIS Certified Plan:

26. With successful applications submitted within the Promotion Period for the Retire-at-Ease II Deferred Annuity Plan, which is certified by the Insurance Authority as a Qualifying Deferred Annuity Policy, subject to the terms and conditions herein, Client who fulfills all of the following requirements will be entitled to the First Year Premium Discount of Basic Plan as shown in the Incentive Table (II): (i) the Annualized First Year Premium of Basic Plan being not less than HKD30,500 or USD4,100; and (ii) the policy being successfully issued.
27. Unless otherwise stated, Retire-at-Ease II Deferred Annuity Policy cannot enjoy this Incentive in conjunction with any other incentive(s) offered by Hong Kong Life.
28. The amount of the premium discount is not eligible for tax deduction. For details of the tax deduction, please refer to relevant product leaflet and the website of the Inland Revenue Department of the Hong Kong Special Administrative Region.

Specific Terms and Conditions of the “Wealth x Health•Family Combo” (“Family Combo”):

29. Subject to the General Terms and Conditions and these Specific Terms and Conditions herein, Clients who fulfill all of the following requirements will be entitled to the 5% Renewal Premium Discount of Basic Plan of the Eligible Life Insurance Plans under the “Health Series” as specified in the Incentive Table (III) (the “Renewal Incentive”) in the next policy year: (i) between 2 January and 31 December 2020 (application signing and submission date) (both dates inclusive), Clients must apply for at least two policies of the Eligible Life Insurance Plans of Hong Kong Life including at least one policy of the Eligible Life Insurance Plans under each of the “Wealth Series” and “Health Series”; (ii) at least one policy of the Eligible Life Insurance Plans under “Wealth Series” or “Health Series” must be applied within the Promotion Period; (iii) fulfill the requirements and Terms and Conditions of “Family Combo” as set out in clause 30 to clause 36 hereof.
30. The Renewal Incentive is applicable to the renewal premium in the next policy year of the basic plan of the Eligible Life Insurance Plans under “Health Series” in the Incentive Table (III) only and does not apply to any riders thereof.
31. To enjoy the Renewal Incentive in the next policy year, all applications of Eligible Life Insurance Plans under the Incentive Table (III) must be (i) successfully issued on or before 29 January 2021 and (ii) remain in force when the Renewal Incentive is applied, for the Clients to enjoy the Renewal Incentive in the next policy year. The Renewal Incentive will be offered after the end of the cooling-off period of all Eligible Life Insurance Plans.
32. The number of applications of the Eligible Life Insurance Plans under the “Health Series” that can enjoy the Renewal Incentive is unlimited. For example, a client submitted one application of “Wealth Series” between 2 January and 31 December 2020 and submitted more than one application of “Health Series” for himself/herself, his/her spouse and/or children respectively within the Promotion Period, given all requirements, terms and conditions of “Family Combo” being fulfilled, all policies under the “Health Series” in this example would enjoy the Renewal Incentive in the next policy year.
33. To be eligible for the Renewal Incentive in the next policy year, all applications of Eligible Life Insurance Plans under the Incentive Table (III) must be owned by the same Policyowner, whereas the Life Insured of all applications must be the Policyowner or his/her spouse or children.
34. Clients must fill in the “Hong Kong Life Client Incentive Declaration Form” and submit it together with the application.
35. The amount of Renewal Incentive will be automatically deducted from the renewal premium in the next policy year of the relevant policy(ies). Clients can pay the net renewal premium (premium after deducting the amount of Renewal Incentive) of the relevant policy(ies) at the time of policy renewal. If the premium of the relevant policy(ies) is paid on a non-annual payment mode, the Renewal Incentive will be evenly applied to each modal premium in the next policy year.
36. The calculation of the amount of Renewal Incentive is based on the gross annualized premium of the basic plan of the Eligible Life Insurance Plans under the “Health Series”.

Important Statement**Dispute on Selling Process and Product**

Shanghai Commercial Bank Limited (“Appointed Insurance Agency”) is the Appointed Insurance Agency of Hong Kong Life, and the life insurance product is a product of Hong Kong Life but not the Appointed Insurance Agency. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Appointed Insurance Agency and the customer out of the selling process or processing of the related transaction, Appointed Insurance Agency is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the life insurance product should be resolved between Hong Kong Life and the customer directly.

Please contact Hong Kong Life’s Data Protection Officer at 2290 2882 or mail your written request to 15/F Cosco Tower, 183 Queen’s Road Central, Hong Kong if you request Hong Kong Life Insurance Limited not to use your personal data for direct marketing purposes. No charge shall be levied on such arrangement.

Should you have any enquiry about the Life Insurance Plan, please call Hong Kong Life Customer Services Hotline at 2290 2882, or visit any branches of Shanghai Commercial Bank Limited. Shanghai Commercial Bank Limited is an Appointed Insurance Agency of Hong Kong Life. Life insurance products distributed by Shanghai Commercial Bank Limited are underwritten by Hong Kong Life which is authorized and regulated by the Insurance Authority of the Hong Kong Special Administrative Region.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of Hong Kong Life outside Hong Kong.

12. Except General Client, other relevant client type or the referred immediate family member must fill in relevant part(s) in the “Hong Kong Life Client Incentive Declaration Form” (if applicable) and submit it together with the application of any of the Eligible Life Insurance Plans.
13. The Single or First Year Premium Discount is applicable to the premium of the basic plan of the Eligible Life Insurance Plan only and does not apply to any riders thereof.
14. Single and Annualized First Year Premium are counted per policy and do not include any riders. Annualized first year premium is the total amount of first year premium to be paid in respect of the basic plan of the Eligible Life Insurance Plan. If the premium of the selected plan is paid on a monthly basis, assuming the monthly premium is HKD10,000, the Annualized First Year Premium will be HKD120,000 (HKD10,000 x 12 months).
15. If the Annualized First Year Premium is not an integer, such figure will be rounded off to the nearest integer for the purpose of calculating the First Year Premium Discount on the Basic Plan of the Incentive that Clients can enjoy.
16. For the Eligible Life Insurance Plan underwritten by Hong Kong Life, the Single or Annualized First Year Premium must meet the prescribed minimum or maximum amount of the respective insurance plan. For details of the premium, please refer to the relevant policy documents.
17. The amount of the Single or First Year Premium Discount will be calculated in the currency under which the Eligible Life Insurance Plan is denominated.
18. Clients can pay the net initial premium (premium after deducting the premium discount amount) when they submit the applications. If the premium of the Eligible Life Insurance Plan is paid on a non-single premium or non-annual payment mode (i.e. monthly, quarterly or semi-annual payment mode), the premium discount amount will be counted per modal premium in the first policy year. In addition, if the premium is paid on monthly payment mode, clients are required to pay the net premium of the first 2 months in one-go upon application submission, and pay the net premiums for the remaining 10 months of the first policy year on a monthly basis. The premium discount amount would not be applied subsequently and client is required to pay the gross premiums each month.
19. In case of any conversion of any Eligible Life Insurance Plans to non-Eligible Life Insurance Plans, change of payment mode to non-annual payment mode (applicable to the “Privileged Incentive” and “Prestige Incentive” for 2020 Maturity Policy Client only), changes made to the amount of Principal Amount/Sum Assured (if applicable) or any changes made by Clients in the first policy year, which results in the premium discount of the Incentive being lower than the discount before the conversion or the relevant Incentive requirement being no longer applicable, Hong Kong Life reserves the right to disqualify such client’s entitlement to the Incentive and to seek recompense for the amount of the Incentive already granted to such client.
20. The Single or First Year Premium Discount is not applicable to policies withdrawn during the cooling-off period. In such case, Clients would receive a refund of any premium(s) (net premium after deduction of premium discount) and levy(ies) paid (both in the original payment currency) to Hong Kong Life, without any interest.
21. The Single or First Year Premium Discount is non-transferable and cannot be redeemed for cash and the Incentive is not applicable to the premium on renewal of the existing policy. The premium discount amount can only be used for paying the premium of Eligible Life Insurance Plan in the Incentive Tables.

Specific Terms and Conditions of the Incentive applicable to Corporate Clients:

22. The details and eligibility of Incentive applicable to Corporate Clients include:

Eligibility	All corporate staff and their immediate family members	Corporate as Policyowner
Policy Ownership	Policy must be owned by individual	Policy must be owned by corporate

23. To be eligible for the Single or First Year Premium Discount, before submitting an application for any of the Eligible Life Insurance Plan, corporate applicants must first complete a “Smart Rewards 2020” Corporate Client Registration Form and submit it together with a copy of a valid Business Registration Certificate (B.R.) issued by the Business Registration Office of the Inland Revenue Department in Hong Kong. Corporate Clients must fill in and submit the “Hong Kong Life Client Incentive Declaration Form” together with the application.

Specific Terms and Conditions of the Incentive applicable to 2020 Maturity Policy Client:

24. To be eligible for the Single or First Year Premium Discount, 2020 Maturity Policy Client must pay the premium in single or annual payment mode and fulfill all the terms and conditions of the Incentive.
25. 2020 Maturity Policy Client and their referred immediate family members who successfully submitted the application for any Eligible Life Insurance Plan(s) of Hong Kong Life from 2 July 2020 to 1 March 2021, with the Single or Annual First Year Premium of Basic Plan being not less than the respective amounts as set out in the Incentive Table (I) (as the case maybe) and the policy being successfully issued, will be entitled to the specific Single or First Year Premium Discount of “Privileged Incentive” as stated in the Incentive Table (I); and 2020 Maturity Policy Client and their referred immediate family members who successfully submitted the application for any Eligible Life Insurance Plan(s) of Hong Kong Life from 2 July 2020 to 60 calendar days after the Policy Maturity Date, with the Single or Annual First Year Premium of Basic Plan being not less than the respective amounts as set out in the Incentive Table (I) (as the case maybe) and the policy being successfully issued, will be entitled to the specific Single or First Year Premium Discount of “Prestige Incentive” as stated in the Incentive Table (I).

Terms and Conditions of “Smart Rewards 2020”

General Terms and Conditions:

1. “Smart Rewards 2020” (the “Incentive”) consists of Single or First Year Premium Discount of Basic Plan of relevant Eligible Life Insurance Plans and Renewal Premium Discount of Basic Plan under “Wealth x Health-Family Combo”.
2. The Incentive is applicable to the following client types and the referred immediate family member (collectively known as the “Clients”):

Client Type	Eligibility
General Client	All clients other than the client types as specified below
Corporate Client	Corporate with valid Business Registration Certificate (B.R.), all corporate staff and their immediate family members
Bank VIP	(i) Green Channel Clients (including Taiwan Residents and Mainland Residents); (ii) SCB Smart Banking Clients; (iii) High Net-worth Clients (Clients should maintain their Asset Under Management of HKD 1 million equivalent or above at the time of life insurance application); (iv) Selected GOSP Members (refers to the existing members of “Grow Our Sprouts” Plan who aged 18 or above. Selected GOSP Members who convert the GOSP Accounts into Current Savings Accounts at any branch of the Bank during the Promotion Period can enjoy this offer within one month upon account opening); (v) Policy Reverse Mortgage Clients; (vi) Immediate family members of the above clients
2020 Maturity Policy Client	Clients who own a policy to be matured in the year of 2020 and their referred immediate family members

Immediate family members include parents, spouses, children, siblings, grandparents and grandchildren.

3. The Promotion Period of the Incentive is from 2 July to 31 December 2020 (both dates inclusive), except that the Promotion Period applicable to relevant Single or First Year Premium Discount for the 2020 Maturity Policy Clients is from 2 July 2020 to 1 March 2021 (both dates inclusive), collectively known as the “Promotion Period”.
4. To be eligible for the Incentive, the application signing date and submission date of the application for any of the Eligible Life Insurance Plans must fall within the Promotion Period.
5. Unless otherwise stated, the Incentive cannot be enjoyed in conjunction with any other incentive(s) offered by Hong Kong Life (except “ISM Branch Roadshow Incentive 2020” and “Ready-Zest-Go Health Rewards”).
6. Hong Kong Life reserves the right to change or terminate the Incentive and amend any terms and conditions of the Incentive at any time without giving prior notice to Clients or reason therefor. For the avoidance of doubt, the Incentive applicable to the eligible policy issued prior to such variation, suspension or termination of the Incentive will remain unaffected.
7. Clients should refer to the website of Hong Kong Life (www.hklife.com.hk), the policy, proposal, product leaflet and any other relevant documents of Hong Kong Life’s life insurance plans for relevant product information, contents, terms and conditions. This promotional leaflet describes the details of the Incentive only; it does not refer to any coverage, exclusions, risk disclosure, contents nor terms and conditions of the Eligible Life Insurance Plan(s). Clients should read, fully understand and accept the coverage, exclusions, risk disclosure, contents, terms and conditions of the policies and proposals before applying for any Eligible Life Insurance Plan(s) inclusive of the Incentive.
8. This Incentive and its related terms and conditions are applicable within the Hong Kong Special Administrative Region only and governed by the law of Hong Kong.
9. If there is any discrepancy or inconsistency between the English version and the Chinese version of this promotional leaflet, the English version shall prevail.
10. Hong Kong Life reserves the right of final decision in case of any dispute.

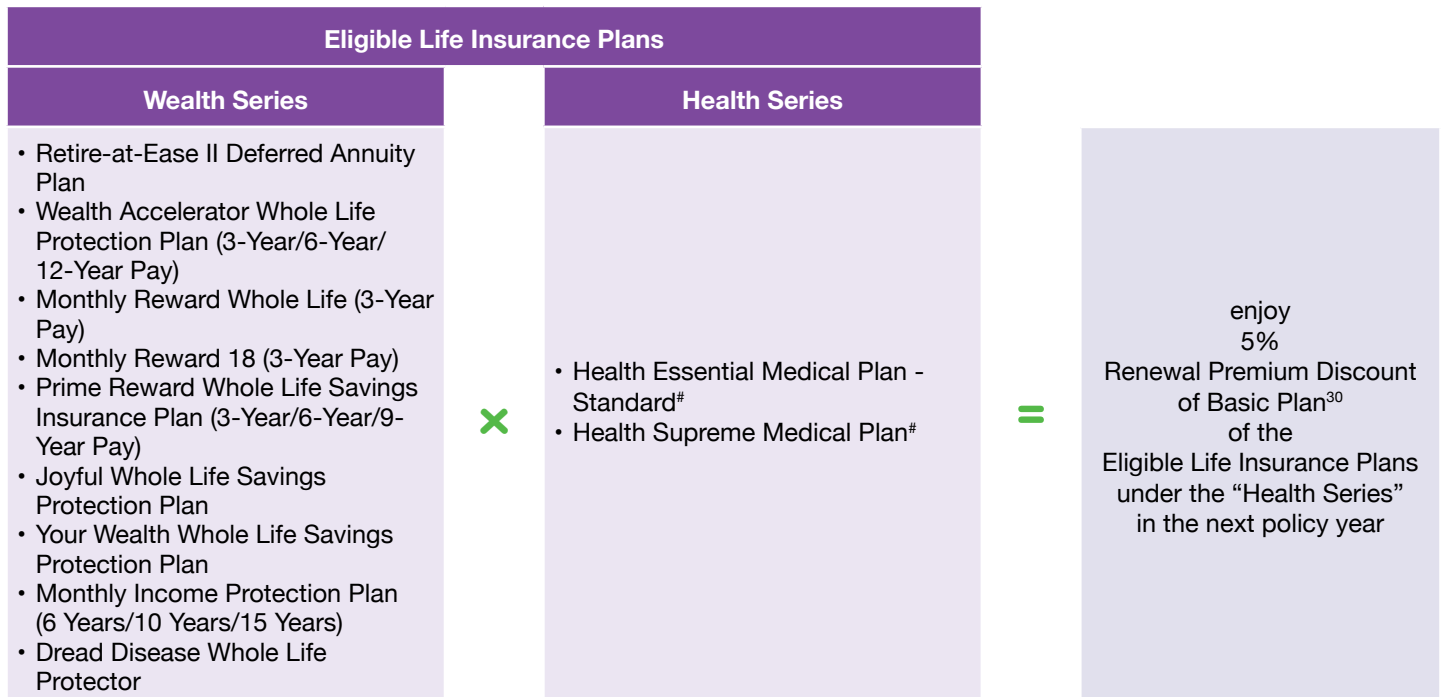
Specific Terms and Conditions of Single or First Year Premium Discount Incentive:

11. Subject to the General Terms and Conditions and these Specific Terms and Conditions herein, Clients who fulfill all of the following requirements will be entitled to the Single or First Year Premium Discount of the Eligible Life Insurance Plans as shown in the Incentive Table (I) and Incentive Table (II) (collectively known as the “Incentive Tables”): (i) the application for any Eligible Life Insurance Plan(s) of Hong Kong Life is submitted successfully during the Promotion Period; (ii) the Single or Annualized First Year Premium of Basic Plan being not less than the respective amounts as set out in the Incentive Tables (as the case maybe); (iii) fulfill the Eligibility and Terms and Conditions of the incentive program as set out in clause 22 to clause 28 hereof (depending on the incentive program) and (iv) the policy being successfully issued. Immediate family members include parents, spouses, children, siblings, grandparents and grandchildren. The number of referral is unlimited.



“Wealth x Health-Family Combo”

Between 2 January and 31 December 2020 (application signing and submission date) (both dates inclusive), Clients must apply for at least two policies of the Eligible Life Insurance Plans of Hong Kong Life including at least one policy of the Eligible Life Insurance Plans under each of the “Wealth Series” and “Health Series” and at least one policy under “Wealth Series” or “Health Series” must be applied within the Promotion Period. Given all the application requirements fulfilled (as defined below), including but not limited to the insurance plan type and all relevant terms and conditions, Clients may enjoy the 5% Renewal Premium Discount of Basic Plan³⁰ of the Eligible Life Insurance Plans under the “Health Series” as specified in the Incentive Table (III) in the next policy year. The number of applications which can be entitled to the Renewal Premium Discount of Basic Plan is unlimited³². Please refer to the Terms and Conditions of “Smart Rewards 2020”.



Application Requirements

Promotion Period	2 July to 31 December 2020 (Application Signing and Submission Date)(Both Dates Inclusive)
Incentive Eligibility	(i) Between 2 January and 31 December 2020 (application signing and submission date) (both dates inclusive), Clients must apply for at least two policies of the Eligible Life Insurance Plans of Hong Kong Life including at least one policy of the Eligible Life Insurance Plans under each of the “Wealth Series” and “Health Series” (ii) At least one policy of the Eligible Life Insurance Plans under “Wealth Series” or “Health Series” must be applied within the Promotion Period
Policy Issue Date	All policies of the Eligible Life Insurance Plans must be issued on or before 29 January 2021
Policyowner	All policies of the Eligible Life Insurance Plans must be owned by the same Policyowner
Life Insured	Must be the Policyowner or his/her spouse or children
Premium Requirement	No Minimum Premium Requirement

Remarks

Please refer to the policy documents for the full terms and conditions of the Eligible Life Insurance Plan(s), and the product leaflet of Hong Kong Life’s life insurance plans for product information. Before applying for any life insurance plan, client should carefully read and understand the contents and terms of the policy documents. Client should also seek independent and professional advice before making any decision.

Incentive Table (II)

Client Type ²	All Clients		
Promotion Period (Application Signing and Submission Date) (Both Dates Inclusive)	2 July to 31 December 2020		
Premium Payment Mode	All Payment Mode		
Eligible Life Insurance Plans	Annualized First Year Premium ^{14,15,16}		First Year Premium Discount of Basic Plan ¹³
	HKD	USD	
<ul style="list-style-type: none"> • Retire-at-Ease II Deferred Annuity Plan 	30,500 - 49,999	4,100 - 6,699	6%
	50,000 - 1,499,999	6,700 - 199,999	12%
	1,500,000 or above	200,000 or above	15%
<ul style="list-style-type: none"> • Health Essential Medical Plan - Standard[#] • Health Supreme Medical Plan[#] 	No Minimum Premium Requirement		40%



# VHIS Certified Plan	Health Essential Medical Plan - Standard	Health Supreme Medical Plan	
Type of the Certified Plan	Standard Plan	Flexi Plan	
Certification Number	S00037-01-000-01	Plan I	F00039-01-000-01
		Plan I - Premier	F00039-01-001-01
		Plan II	F00039-02-000-01
		Plan II - Premier	F00039-02-001-01
		Plan III	F00039-03-000-01
		Plan III - Premier	F00039-03-001-01



Single or First Year Premium Discount Incentive

With successful applications submitted within the Promotion Period³ for any Eligible Life Insurance Plan(s) of Hong Kong Life Insurance Limited (“Hong Kong Life”) as specified below, subject to the conditions, including but not limited to client type, requirements on Annualized First Year Premium, premium payment mode, terms and conditions of relevant Incentive (as defined below) and the policy being successfully issued, clients and their referred immediate family members may enjoy the Single or First Year Premium Discount of Basic Plan¹³ as specified in the Incentive Table (I) and (II) below. Please refer to the Terms and Conditions of “Smart Rewards 2020”.

Incentive Table (I)					
Client Type ²	General Client	Corporate Client	Bank VIP	2020 Maturity Policy Client	
				Privileged Incentive	Prestige Incentive
Promotion Period (Application Signing and Submission Date) (Both Dates Inclusive)	2 July to 31 December 2020			2 July 2020 to 1 March 2021 (Promotion Period of “Prestige Incentive” until 60 calendar days after policy maturity date)	
Premium Payment Mode	All Payment Mode			Single or Annual Payment Mode only	
Eligible Life Insurance Plans	Annualized First Year Premium ^{14,15,16}		Single or First Year Premium Discount of Basic Plan ¹³		
	HKD	USD			
<ul style="list-style-type: none"> Wealth Accelerator Whole Life Protection Plan (3-Year/6-Year/12-Year Pay) Monthly Reward Whole Life (3-Year Pay) Prime Reward Whole Life Savings Insurance Plan (3-Year/6-Year/9-Year Pay) Forever Growth Whole Life Protector II (6-Year/12-Year Pay) Joyful Whole Life Savings Protection Plan Your Wealth Whole Life Savings Protection Plan Whole Life Protection Plus Perfect 10 Whole Life Protector Dread Disease Whole Life Protector 	18,000 - 49,999	2,250 - 6,249	6%	6%	8%
<ul style="list-style-type: none"> Monthly Reward Whole Life (3-Year Pay) Prime Reward Whole Life Savings Insurance Plan (3-Year/6-Year/9-Year Pay) 	50,000 - 299,999	6,250 - 37,499	6%	10%	12%
<ul style="list-style-type: none"> Forever Growth Whole Life Protector II (6-Year/12-Year Pay) Joyful Whole Life Savings Protection Plan 	300,000 - 1,499,999	37,500 - 187,499	8%	12%	15%
<ul style="list-style-type: none"> Your Wealth Whole Life Savings Protection Plan Whole Life Protection Plus Perfect 10 Whole Life Protector Dread Disease Whole Life Protector 	1,500,000 - 3,499,999	187,500 - 437,499	12%	15%	18%
<ul style="list-style-type: none"> Monthly Reward 18 (3-Year Pay) No. 1 Kid Savings Protection Plan 	18,000 or above	2,250 or above	15%	18%	20%
<ul style="list-style-type: none"> Monthly Income Protection Plan (6 Years/10 Years/15 Years) 			2%	3%	
	Single Premium ^{14,15,16}		1%		
<ul style="list-style-type: none"> Premier Universal Life 	No Minimum Premium Requirement		Not Applicable	0.3%	



Hong Kong Life Insurance Limited

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🌐 [HongKongLife 香港人壽](#)

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Issued by Hong Kong Life Insurance Limited



**Premium Discount for Eligible Life Insurance Plans
(Subject to the Terms and Conditions of “Smart Rewards 2020”)**

**The life insurance plan is underwritten by Hong Kong Life Insurance Limited
 (“Hong Kong Life”)
 Shanghai Commercial Bank Limited is the Appointed Insurance Agency of
 Hong Kong Life**