

Introducing the new FLEXI-ULife Life Protection Option

FLEXI-ULife offers a tailor-made plan with more flexibility and better options to meet your ever-changing needs. And to provide you with even more flexible benefits, we have now introduced a brand new life protection option — Incremental Benefit, in addition to Level Benefit and Increasing Benefit, the two life protection options currently available from the plan. From now on you are free to switch benefit options to better suit your circumstances at different points in time, subject to our then prevailing administration rule.

For details of the new Incremental Benefit, please refer to the document appended below.

Should you require further information or service, please feel free to contact your Consultant or our Customer Service Officer at (852)2919-9710 (Hong Kong) or (853)2832-2622 (Macau).

新一代靈活萬用壽險新增之壽險保障選擇

新一代靈活萬用壽險是為你度身訂造的壽險計劃，讓你靈活選擇合適的保障，以配合你生活上不斷轉變的需要。為讓你可更彈性地更改你的保障，除計劃中現有的兩種壽險保障 — 固定保障及遞增保障外，我們現推出一新增壽險保障選擇 — 漸進保障。由即日起，你可隨時因應自己於不同人生階段的需要而申請更改壽險保障選擇（惟必須符合當時相關的行政規則）。

有關新增漸進保障之詳情，請參閱隨本通知書附奉之文件。

如閣下需要進一步的資料或服務，歡迎與閣下的顧問聯絡，又或致電（852）2919-9710（香港）或（853）2832-2622（澳門）向本公司客戶服務主任查詢。

New Life Protection Option provided by the FLEXI-ULIFE
新一代靈活萬用壽險新增之壽險保障

Incremental Life Protection Option

The death benefit is equal to the higher of (1) and (2) below:

- (1) The Basic Sum Insured shown in the Policy Schedule less 50% of all partial surrenders made in accordance with the Surrender Value Provision under the Non-Forfeiture Provisions in the twelve months period preceding the date of Insured's death, plus 50% of the Policy Value as defined in the Non-Forfeiture Provisions on the date of death of the Insured; or
- (2) The Policy Value as defined in the Non-Forfeiture Provisions on the date of death of the Insured.

In the case of any change from Incremental Life Protection Option to Increasing Life Protection Option or from Level Life Protection Option to Incremental Life Protection Option, we require evidence of insurability of the Insured satisfactory to us.

The Net Amount At Risk Amount with regard to this life protection option is defined as:

The Basic Sum Insured less 50% of the Policy Value at the beginning of the policy month after deduction of the Monthly Deduction and charges for the current policy month.

漸進壽險保障

身故保障額相等於下列兩項金額的其中一項，以較高者為準：

- (1) 保單計劃表內列明的基本投保額並加上受保人身故當天於不能作廢條款內所訂定的保單價值的百分之五十，扣除受保人於身故前十二個月內根據不能作廢條款內的退保價值條款而完成之所有部份退保的百分之五十；或
- (2) 受保人身故當天於不能作廢條款內所訂定的保單價值。

就任何由漸進壽險保障更改至遞增壽險保障，或由固定壽險保障更改至漸進壽險保障，我們均須取得符合我們要求的受保人的可保資料的證據。

本壽險保障之淨承擔風險總值的定義為：

此總值相等於基本投保額減在該保單月份開始時的保單價值的百分之五十，而該保單價值已扣除該保單月份的每月費用及開支。