



合資格延期年金保單  
Qualifying Deferred  
Annuity Policy

稅悅保 延期年金  
LionHarvest Deferred Annuity



你的將來 你的計劃  
Your Future Your Plan

[generali.com.hk](http://generali.com.hk)



## 關於忠意香港

自1970年代起，忠意香港一直守護著大家的生活和夢想，為未來人生提供周全保障。多年來，我們深入了解不同客戶的個別需求，並抱持與時俱進和不斷創新的精神，以迎合客戶的真正需要。

忠意香港擁有一個由300多家保險經紀和保險中介組成的龐大分銷網絡，憑藉我們對本地市場的深入認識，結合忠意集團的全球網絡和豐富經驗，設計出獨特創新、簡單而靈活的人壽及一般保險方案，確保所有香港客戶獲得周全安心的保障。

## 關於忠意集團

創自1831年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過50個國家。於2018年，集團的保費總收入超過660億歐羅。現時，忠意集團擁有超過71,000位員工，為6,100萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。忠意矢志成為客戶的終身合作夥伴，透過我們的分銷網絡，為客戶提供創新和個性化的方案。

## About Generali Hong Kong

Since the 1970s, Generali Hong Kong has enabled people to shape a safer future by caring for their lives and dreams. Over the years, we have come to understand the individual requirements of our customers, and are continuously adapting and innovating to meet their changing needs.

Through our extended distribution network of over 300 brokers and intermediaries, we combine our local knowledge with Generali Group's global network and experience to design unique and innovative, yet straightforward and flexible life and general insurance solutions to ensure peace of mind for people in Hong Kong.

## About Generali Group

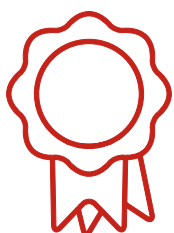
Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of more than € 66 billion in 2018. With nearly 71,000 employees serving 61 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. Generali's ambition is to be the life-time partner to its customers, offering innovative and personalized solutions thanks to an unmatched distribution network.

# 忠意集團 — 全球領先的保險公司

忠意香港的母公司

## Generali Group - A Leading Global Insurer

Parent Company of Generali Hong Kong



A.M. Best 財務實力評級

**A** (截至2018年11月)

A.M. Best Financial Strength Rating

**A** (as of Nov 2018)



2018年保費收入達

**660億 歐元**

(截至2018年12月)

**66 billion Euro**

in premiums (as of Dec 2018)



全球50多個國家，擁有

**71,000名員工**

(截至2019年9月)

**71,000 employees**

in more than 50 countries  
(as of Sep 2019)



在《財富》雜誌世界

500強中長期穩居

**前60強**

(截至2018年12月)

Consistently listed in the

**Top 60**

Fortune Global 500 Companies  
(as of Dec 2018)



管理資產規模達

**6,060億 歐元**

(截至2019年6月)

**606 billion Euro**

of assets under management  
(as of Jun 2019)



《福布斯》雜誌評為

**全球最佳的**

**保險集團**

(截至2019年9月)

**Best global  
insurance group**

according to Forbes  
(as of Sep 2019)



面對充滿變數的社會和持續上升的平均壽命，及早規劃方可運籌帷幄，自信展望未來。

**稅悅保延期年金<sup>1</sup>**（“稅悅保”）保證您的未來入息，助您未雨綢繆，樂享無憂退休生活。您可因應個人情況，靈活選擇入息期開始年齡以鎖定退休入息<sup>2</sup>，以配合您的未來需要。額外提供的身故<sup>3</sup>、意外身故<sup>4</sup>及末期疾病<sup>5</sup>保障更可作您和您的家人最強後盾。今天計劃，成就明天，**稅悅保**伴您為未來作好準備。

**稅悅保**讓您就個人財務狀況及退休所需設定最適合的計劃。靈活的保費期、自動保單貸款及保費假期選項<sup>6</sup>賦予您更多管理財務需要的彈性。您更可隨時更改入息期開始年齡<sup>7</sup>。另外，每位納稅人每年可享高達60,000港元<sup>8</sup>（如夫婦均為納稅人，則每份保單可享每年高達120,000港元）的稅務扣除，為您的儲蓄計劃增值。

Life expectancy continues to rise amidst increasing uncertainties in our society. Planning becomes ever more important for customers who want to take charge of their future.

**LionHarvest Deferred Annuity<sup>1</sup>** (“LionHarvest”) is a retirement planning solution with guaranteed cash flow and return for customers to enjoy a golden harvest. Stream of retirement income<sup>2</sup> locked upon selected income period start age allows you to manage against unforeseen circumstances. Extended coverage on death<sup>3</sup>, accidental death<sup>4</sup> and terminal illness<sup>5</sup> provides further assurance to you and your loved ones. With **LionHarvest**, you can make your choice today and take control of your future.

**LionHarvest** empowers you to tailor the plan to best suit your financial situation and retirement needs. Flexible premium term, as well as automatic premium loan and premium holiday option<sup>6</sup>, provides you with extra flexibility on cash flow management. You may also change the income period start age<sup>7</sup> according to the upcoming changes in life. Per-year tax deduction of up to HKD 60,000 per taxpayer<sup>8</sup> (or up to HKD 120,000 per policy for a taxpaying couple) adds further value to you.



# 5 大產品特點

## Key Product Features

### 稅務優惠 Tax Incentive



**稅悅保**是由保險業監管局認證的合資格延期年金保單。只要您是香港納稅人，便可就本計劃支付的合資格保費，於薪俸稅或個人入息課稅申請扣減。如欲得悉有關詳情，請瀏覽稅務局網頁 [www.ird.gov.hk](http://www.ird.gov.hk)。

**LionHarvest** is a Qualifying Deferred Annuity Policy ("QDAP") certified by the Insurance Authority. If you are a Hong Kong taxpayer, you may claim a concessionary deduction under salaries tax or personal assessment for the qualifying premiums paid for this plan. For further details, please refer to the website of the Inland Revenue Department at [www.ird.gov.hk](http://www.ird.gov.hk).

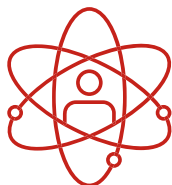
### 無憂退休生活 Worry-free Retirement



世事瞬息萬變。我們相信給予您保證入息的承諾可助您安心籌劃退休生活。根據您個人的退休計劃，選擇最適合自己的入息期開始年齡，所有未來收入都將被鎖定和保證。

The world is ever-changing. We believe promising a fixed stream of regular income could help you plan for future retirement with peace of mind. By selecting the income period start age that best suits your retirement plan, all future income will be fixed and guaranteed.

### 靈活自定的計劃 Tailored-made Plan



每個人都有不同的需求和考慮因素。我們提供兩個保費年期選項（5年和10年），以及靈活的入息期開始年齡選項（50至80歲）。此外，於此計劃開始派發保證入息前，您仍可按照當時的情況隨時更改入息期開始年齡。

Everyone has different needs and considerations. We offer 2 premium term options (5 years and 10 years), and wide-range of optional income period start ages (from age 50 to 80). Prior to the commencement of guaranteed income payment, extra flexibility is added for changing income period start age anytime based on your changing needs.

### 回報保證 Guaranteed Return



保費年期 Premium Term	保證內部回報率 Guaranteed Internal Rate of Return (IRR)	
	年繳模式 Annual Payment Mode	非年繳模式 Non-Annual Payment Mode
5 年 Years	3.00% - 3.24%	2.11% - 3.16%
10 年 Years	3.00% - 3.24%	2.35% - 3.15%

備註 Remarks:

- 以上所示之保證內部回報率適用於45歲的非吸煙男性。對於其他簽發年齡，相關數字可能不同。  
The above illustrated IRRs are based on a 45 year-old non-smoking male. These would be different for other issue ages.
- 保證內部回報率的計算未有考慮任何保費徵費、折扣及稅務扣減。  
No levy, premium discount and tax deduction has been taken into account for IRR calculation.
- 以上計算假設(i) 全部保費於到期時已全數繳付及(ii) 此保單被持有直至期滿並可得保證期滿紅利。  
It is assumed that (i) all premiums are paid in full when due; and (ii) the policy is held until maturity and entitled to the Guaranteed Maturity Bonus.

### 其他特點 Other Features



我們提供自動保單貸款及保費假期的選項，讓您能更靈活策劃財務調動。同時，額外保障延至身故、意外身故及末期疾病，務求讓您和您的家人真正安心無憂。

Automatic premium loan and premium holiday option are provided for flexible financial planning. In addition, extended coverage on death, accidental death and terminal illness are offered to maximize the value to you and your family.

## 計劃概覽 Plan Summary

保單貨幣 Policy Currency	美元 USD	
保費年期 Premium Term	5 年 5 years	10 年 10 years
簽發年齡 (上次生日年齡) Issue Age (Age Last Birthday)	18 - 75	18 - 70
最低名義保費 <sup>9</sup> Minimum Notional Premium <sup>9</sup>	5,000 美元 USD 5,000	2,500 美元 USD 2,500
付款模式 Payment Mode	年繳 / 半年繳 / 季繳 / 月繳 Annual / Semi-Annual / Quarterly / Monthly	
入息期開始年齡 Income Period Start Age	50 - 80	
入息期年期 Term of Income Period	10 年 10 years	
保單年期 Policy Term	直至入息期完結 Until the end of Income Period	
退保權益 <sup>10</sup> Surrender Benefit <sup>10</sup>	保證現金價值* Guaranteed Cash Value*	
	* 如您於第一個保單年度結束時退保，相對每10,000美元的已繳保費，可得之保證現金價值為： * If you fully surrender the policy at the end of the first policy year, for every USD 10,000 of premium paid, the Guaranteed Cash Value you will receive is:	
	保費年期 Premium term	5 年 Years      10 年 Years
	保證現金價值 (美元) Guaranteed Cash Value (USD)	6,940 - 7,500      5,560 - 6,000
	保證現金價值 Guaranteed Cash Value/ 已繳保費 Premium Paid	69.4% - 75.0%      55.6% - 60.0%
身故權益 <sup>3,10</sup> Death Benefit <sup>3,10</sup>	(i) 已繳總名義保費的108%，扣除已付之保證每月入息總額；或 108% of total notional premium paid less total Guaranteed Monthly Income paid; OR (ii) 保證現金價值，以較高者為準 Guaranteed Cash Value, whichever is higher	
意外身故權益 (保障至80歲) <sup>4,10</sup> Accidental Death Benefit (coverage up to age 80) <sup>4,10</sup>	(i) 已繳總名義保費的188%，扣除已付之保證每月入息總額；或 188% of total notional premium paid less total Guaranteed Monthly Income paid; OR (ii) 保證現金價值，以較高者為準 Guaranteed Cash Value, whichever is higher	
末期疾病權益 <sup>5,10</sup> Terminal Illness Benefit <sup>5,10</sup>	(i) 已繳總名義保費的108%，扣除已付之保證每月入息總額；或 108% of total notional premium paid less total Guaranteed Monthly Income paid; OR (ii) 保證退保價值，以較高者為準 Guaranteed Cash Value, whichever is higher	
保證每月入息 <sup>2</sup> Guaranteed Monthly Income <sup>2</sup>	於保單簽發或更改入息期開始年齡 <sup>7</sup> 時 (以較後者為準) 釐定 As declared upon policy issuance or revision of Income Period Start Age <sup>7</sup> , whichever is later	
保證期滿紅利 <sup>2</sup> Guaranteed Maturity Bonus <sup>2</sup>	於保單簽發或更改入息期開始年齡 <sup>7</sup> 時 (以較後者為準) 釐定 As declared upon policy issuance or revision of Income Period Start Age <sup>7</sup> , whichever is later	
其他特點 Other Features	<ul style="list-style-type: none"> <li>• 自動保單貸款 Automatic Premium Loan</li> <li>• 保費假期 (保障至70歲)<sup>6</sup> Premium Holiday (coverage up to age 70)<sup>6</sup></li> <li>• 保單貸款 Policy Loan</li> <li>• 保費預存戶口 Premium Deposit Fund</li> </ul>	



## 附註 Notes

- 1 稅悅保延期年金由忠意人壽（香港）有限公司（以下簡稱「忠意」，「本公司」或「我們」）承保。我們保留批准任何申請的最終權利。  
LionHarvest Deferred Annuity is underwritten by Generali Life (Hong Kong) Limited (herein referred to as "Generali", "the Company" or "we"). We reserve the final right to approve any application.
- 2 保單持有人將於入息期內按月收取保證每月入息，並於保單年期完結時收取保證期滿紅利。保單持有人同時亦為受保人。  
A policyholder will receive Guaranteed Monthly Income on monthly basis during the income period, and Guaranteed Maturity Bonus at the end of policy term. The policyholder is also the insured.
- 3 倘若受保人在保單簽發日或任何保單復效生效日（以較後者為準）起計一年內自殺身故，無論自殺時神智清醒與否，本公司只限於退還扣除已付權益及任何債項後的已繳保費而不帶利息。如果保單曾復效，該退還保費則以復效生效日起計已繳之保費。  
If the insured dies as a result of committing suicide, whilst sane or insane, within one year from the date of issue or the effective date of any reinstatement, whichever is later, the liability of the Company shall be limited to return of premiums paid without interest, less any benefits paid and any Indebtedness. In case of reinstatement, such refund of premium shall be calculated from the effective date of reinstatement.
- 4 如受保人因意外身亡，本公司會賠償意外身故權益而非身故權益。而於索償獲批准後，保單將自動終止。  
Upon accidental death of the insured, "Accidental Death Benefit" will be payable instead of "Death Benefit". The policy shall automatically terminate once the claim is approved.  
  
因下列任何情況引致的死亡，意外身故權益將不適用：(a) 自殺或企圖自殺；(b) 蓄意自我傷害；(c) 參與未於投保文件聲明的危險性運動；(d) 服食或吸食任何未經註冊醫生處方的毒品、藥物、鎮靜劑或毒藥；(e) 吸入任何氣體或煙氣，但在執行職務時意外地吸入者除外；(f) 神經失常或患有精神虛弱或精神病；(g) 觸犯或企圖觸犯刑事罪行；(h) 戰爭或由戰爭引起的任何行動；(i) 在任何處於戰爭狀態國家的武裝部隊或輔助文職部隊中或在國際組織的任何部隊中服役；(j) 乘搭或操作任何設計於地球大氣層內或外飛行之航運工具，商業航空公司的乘客或機艙服務員除外。  
Accidental Death Benefit will not be applicable if the insured's death results from any of the following: (a) suicide or trying to commit suicide; (b) wilful self-inflicted injury; (c) engaging in hazardous sports, other than those stated in the application; (d) taking or absorbing any drug, medicine, sedative or poison, except as prescribed by a registered doctor; (e) inhaling any gas or fumes, except accidentally in the course of duty; (f) insanity or mental infirmity or mental disease; (g) committing or trying to commit a criminal offence; (h) war or any act incidental to war; (i) service in the armed force or auxiliary civilian force of any country at war or in any force of an international body; or (j) riding in or operating any kind of device designed for flight in or beyond the earth's atmosphere except for passengers or air crew of a commercial passenger airline.
- 5 倘受保人被診斷罹患對生命有威脅的絕症、疾病或損傷，並且預期將於12個月內因此死亡，我們將賠償末期疾病權益，而保單亦將同時終止。  
Terminal Illness Benefit would be paid if the insured is diagnosed as suffering from a life threatening terminal illness, disease or injury that is expected to result in death within 12 months. The policy would be automatically terminated at the same time.
- 6 您可於第二個保單週年日後申請長達兩年的保費假期。於保費假期期間，保單持有人無須繳交保費，而保單價值將被凍結。  
You may apply for premium holiday of up to 2 years after the second policy anniversary. During the premium holiday, no premium will be due and policy values would be frozen.
- 7 保單持有人可更改入息期開始年齡，必須於現有入息期開始日期或新的入息期開始日期（以較早者為準）不少於一個月前提交書面申請。入息期開始年齡必須為保費年期後，並於50至80歲之間。  
The policyholder may change the income period start age with a written request at least 1 month before the original income period start date or the new income period start date (whichever is earlier). The income period start age must be after the premium term and between age 50 and 80.  
  
如更改入息期開始年齡，保單價值（包括但不限於保證現金價值，保證每月入息及保證期滿紅利）將作相應調整，而沒有任何費用。  
In case of change in income period start age, policy values (including but not limited to Guaranteed Cash Value, Guaranteed Monthly Income and Guaranteed Maturity Bonus) will be adjusted accordingly, without any charge.
- 8 每位納稅人以合資格年金保費及強積金可扣稅自願性供款作稅務扣減的上限為每年60,000港元。有關稅務扣減詳情，請參閱香港特別行政區稅務局網頁，並向專業稅務顧問徵詢稅務建議。  
HK\$60,000 is the maximum tax deductions per taxpayer per year for qualifying annuity premiums and MPF tax deductible voluntary contributions. For details on tax deductions, please visit Inland Revenue Department (IRD) of HKSAR website and consult a professional tax advisors for tax advice.
- 9 名義保費用於計算本計劃的保費、保單價值以及權益之金額。  
「已繳總名義保費」為以名義保費除以12，再乘以已到期並全數支付保費的月份數目所得的金額。  
The notional premium is applied in calculation of the amounts of premiums, policy values and benefits of the plan.  
"Total notional premium paid" refers to the amount obtained by dividing the notional premium by 12, and multiplied by the number of months in which the premium has been due and fully paid.
- 10 本公司支付任何權益時，將於該金額中扣除未償還的債項（包括但不限於自動保單貸款及保單貸款的結餘連利息）。  
Indebtedness (includes but is not limited to balance of automatic premium loan and policy loan with interest) will be deducted from the benefit amount upon payout.

## 案例說明 Illustrative Example

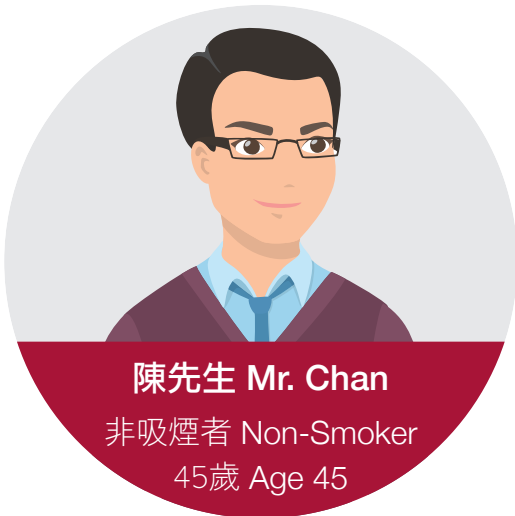
陳先生和陳太太正計劃退休生活。因為**稅悅保**提供保證及穩定的入息，他們決定每人投保一份**稅悅保**保單，並計劃於65歲開始收取每月入息。

陳先生和陳太太都是香港納稅人。當陳先生的年繳保費超過了稅務扣減上限，便可將餘額撥予陳太太。這樣，他們均可盡享每年最高60,000港元的稅務扣減。

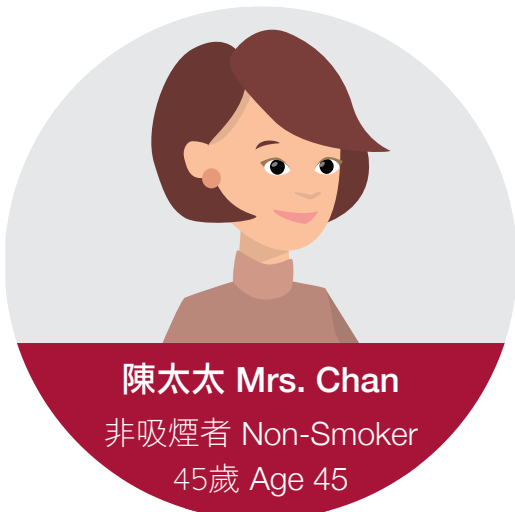
Mr. and Mrs. Chan are planning for retirement, and selected **LionHarvest** in view of its stable and guaranteed stream of income. Each of them purchased a **LionHarvest** policy, and target to receive monthly income from age 65.

Both Mr. and Mrs. Chan are taxpayers in Hong Kong. The annual premium paid by Mr. Chan has exceeded the tax deduction cap, and therefore he transferred the excess amount to Mrs. Chan. This way, both of them enjoy the maximum tax deduction of HKD 60,000 per tax year.

■ 保費 Premium  
■ 保證入息 Guaranteed Income  
■ 稅務扣減 Tax Deduction



保費年期 : **5** 年  
 Premium Term : **5** years  
 入息期開始年齡 : **65** 年  
 Income Period Start Age : **65** years  
 年繳保費 : **10,000** 美元  
 Annual Premium : **10,000** USD  
 保證每月入息 : **733.10** 美元  
 Guaranteed Monthly Income : **733.10** USD  
 保證期滿紅利 : **14,546.50** 美元  
 Guaranteed Maturity Bonus : **14,546.50** USD  
 總權益 : **102,518.50** 美元  
 Total Benefit : **102,518.50** USD



保費年期 : **5** 年  
 Premium Term : **5** years  
 入息期開始年齡 : **65** 年  
 Income Period Start Age : **65** years  
 年繳保費 : **6,000** 美元  
 Annual Premium : **6,000** USD  
 保證每月入息 : **439.86** 美元  
 Guaranteed Monthly Income : **439.86** USD  
 保證期滿紅利 : **8,727.90** 美元  
 Guaranteed Maturity Bonus : **8,727.90** USD  
 總權益 : **61,511.10** 美元  
 Total Benefit : **61,511.10** USD



繳付予**稅悅保**的合資格保費可享稅務扣減，每年的個人上限為60,000港元。納稅人夫婦可通過靈活調配，在每個納稅年度可就一份**稅悅保**保單享有高達120,000港元的稅務扣減。相關詳情，請瀏覽香港特別行政區稅務局的網站 [www.ird.gov.hk](http://www.ird.gov.hk)。

The qualifying premiums paid to **LionHarvest** are tax deductible, with the individual cap of HKD 60,000 annually. By sharing the deductible between a taxpaying couple, a **LionHarvest** policy could enjoy up to HKD120,000 deduction per tax year. For details of tax deduction, please refer to the website of the Inland Revenue Department of the HKSAR at [www.ird.gov.hk](http://www.ird.gov.hk).

### 薪俸稅或個人入息課稅之計算 Calculation of salaries tax or tax under personal assessment

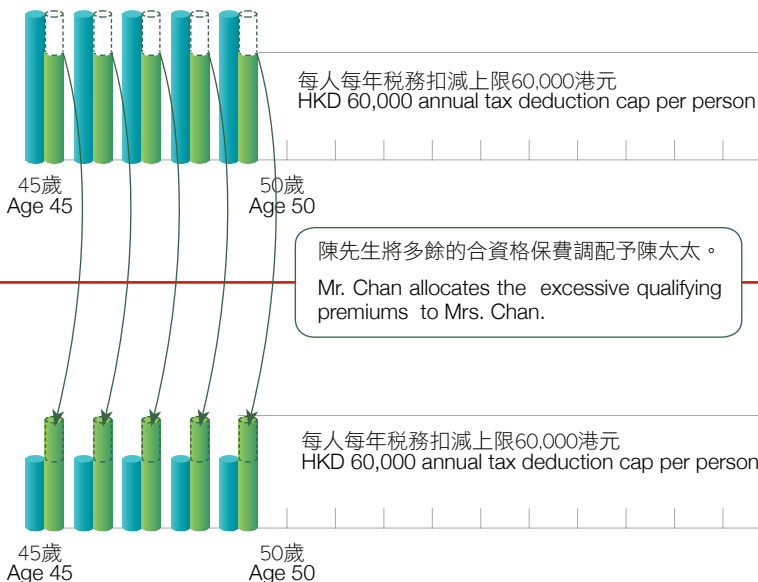
	累進稅率 Progressive Tax Rate			標準稅率 Standard Tax Rate
	應課稅入息實額 Net Chargeable Income	稅率 Tax Rate	稅款 Tax	
首 on the first	50,000	2%	1,000	15%
另 on next	50,000	6%	3,000	
另 on next	50,000	10%	5,000	
另 on next	50,000	14%	7,000	
餘額 remainder	Y	17%	Y x 17%	

備註 Notes:

- 合資格年金保費的稅務扣減適用於2019/20課稅年度及其後。  
Tax concession on qualifying annuity premiums applies to the year of assessment 2019/20 and onwards.
- 以上所示之稅率於2018/19課稅年度起適用，直至被取代。Y為應課稅入息實額減去200,000港元的餘額。  
Tax rates illustrated above are for the year of assessment 2018/19 onward until superseded. Y is defined as Net Chargeable Income minus HKD 200,000.
- 應繳稅款按(i)應課稅入息實額按累進稅率計算或(ii)入息淨額按標準稅率計算，兩者取較低的稅款額徵收。  
Tax payable is calculated at (i) progressive tax rates on your net chargeable income or (ii) at standard tax rate on your net income, whichever is lower.

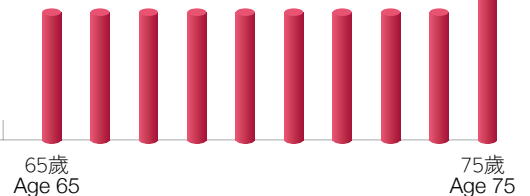
#### 保費年期內 During Premium Term

- 繳付10,000美元年繳保費。  
Paying annual premium of USD 10,000.
- 享有60,000港元稅務扣減。  
Enjoying annual tax deduction of HKD 60,000.

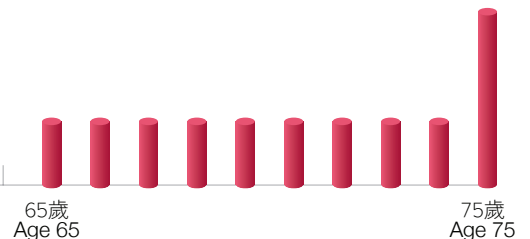


#### 入息期內 During Income Period

- 收取733.10美元保證每月入息，總額為87,972.00美元。  
Receiving Guaranteed Monthly Income of USD 733.10, thus USD 87,972.00 in total.
- 於保單年期完結時收取14,546.50美元保證期滿花紅。  
Receiving Guaranteed Maturity Bonus of USD 14,546.50 at the end of Policy Term.



**3.1%** 保證內部回報率 (未有考慮稅務優惠)  
Guaranteed IRR (without taking tax concession into consideration)



#### 保費年期內 During Premium Term

- 繳付6,000美元年繳保費。  
Paying annual premium of USD 6,000.
- 享有60,000港元稅務扣減。  
Enjoying annual tax deduction of HKD 60,000.

#### 入息期內 During Income Period

- 收取439.86美元保證每月入息，總額為52,783.20美元。  
Receiving Guaranteed Monthly Income of USD 439.86, thus USD 52,783.20 in total.
- 於保單年期完結時收取8,727.90美元保證期滿花紅。  
Receiving Guaranteed Maturity Bonus of USD 8,727.90 at the end of Policy Term.

## 重要事項 Important Notes

### 冷靜期

如您並非完全滿意這份保單，您有權在冷靜期內取消保單，並取回已繳保費及保費徵費的退款（不帶利息）。您須以親筆簽署的函件通知本公司取消有關保單，並於冷靜期內把有關函件連同保單合約正本直接交予本公司（地址為香港英皇道1111號太古中心一期21樓）。冷靜期為有關保單交付您或您的代表後或通知書發予您或您的代表後起計的21日，以較先者為準。

### Cooling-off Period

If you are not completely satisfied with your Policy, you have the right to cancel it and obtain a refund of any premiums and levies paid (without interest), by returning the original Policy with a letter signed by you, requesting for the cancellation. Such request must be received directly by us at 21/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong within the cooling-off period, which is 21 days after the delivery of the Policy or issue of a notice to you or your representative, whichever is earlier.

### 合資格延期年金保單狀況

本計劃的合資格延期年金保單狀況，並不代表您直接享有合資格延期年金保單的已繳付保費相應之稅務扣減。本計劃的合資格延期年金保單狀況乃基於計劃的特點及保險業監管局的認證而定，而未有考慮您的個人狀況。您必須符合所有稅務條例所載的合資格條件以及香港特別行政區稅務局發出的指引，方可申領相關稅務扣減。

於此提供的任何一般稅務資訊僅供參考，您不應只據此而作出任何與稅務相關的決定。如有任何疑問，請諮詢專業稅務顧問。請注意，稅務法律、規例或詮釋均有可能有所更改，亦可能影響相關的稅務優惠，包括稅務扣減的合資格標準。我們沒有責任通知您有關法律、規例或詮釋之任何變更以及其可能對您產生的影響。有關適用於合資格延期年金保單的稅務扣減的更多資訊，請瀏覽[www.ia.org.hk/](http://www.ia.org.hk/)。

### Qualifying Deferred Annuity Policy ("QDAP") status

Please note that the QDAP status of this plan does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This plan's QDAP status is based on the features of the plan as well as certification by the Insurance Authority and not the facts of your own situation. You must also meet all the eligible requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions.

Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You are suggested to seek advice from professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. We do not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at [www.ia.org.hk/en](http://www.ia.org.hk/en).

### 保險業監管局的認證

保險業監管局的認證並不代表對此計劃作出推薦或認可，亦不是對此計劃的商業價值或表現作出保證，更不代表此計劃適合所有保單持有人，或認可此計劃適合任何個別保單持有人或任何類別的保單持有人。此計劃已經得到保險業監管局認證，但該認證並不表示保險業監管局官方推薦於此計劃。保險業監管局對本計劃之介紹書的內容概不負責，對其準確性或完整性亦不作出任何陳述，並且明確表示，概不對因此計劃介紹書全部或部分內容而產生或因依賴這些內容而引致的任何損失承擔任何責任。

### Certification by Insurance Authority

The Insurance Authority certification is not a recommendation or endorsement of the policy, nor does it guarantee the commercial merit of the policy or its performance. It does not mean that the policy is suitable for all policyholders, nor is it an endorsement of its suitability for any particular policyholder or class of policyholders. The policy has been certified by the Insurance Authority but this certification does not imply official recommendation. The Insurance Authority does not take any responsibility for the content of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the content of the product brochure of the policy.

### 投資策略

本計劃以為客人帶來長遠的資產增值為目標，並考慮到有關的風險和波動，以構配置適當的戰略資產配置。該投資組合將全部投資於以美元結算的高評級企業債券及政府債券。

### Investment Strategy

A strategic asset allocation is constructed with the target of long-term value creation to the policyholders, with relevant risks and volatility taken into account. The portfolio is invested entirely in US dollar-denominated securities, and consists of high-rated corporated bonds and government bonds.

### 保費徵費

保險業監管局會透過本公司按適當徵費率收取保單徵費，而保單持有人必須繳付有關徵費以免除法律後果。如欲了解更多資訊，請瀏覽 <https://www.ia.org.hk>。

### Levy Arrangement

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences. For details, please refer to <https://www.ia.org.hk>.

## 主要產品風險 Key Product Risks

### 信貸風險

您的保單權益將受忠意人壽（香港）有限公司（即「本公司」）的信貸風險影響，而本公司的財務實力可能會影響其持續履行保單下所有義務的能力。

### Credit Risk

Your benefit is subject to credit risk of Generali Life (Hong Kong) Limited (i.e. "the Company"), and the Company's financial strength may affect its ability to meet the ongoing obligations under the Policy.

### 匯率風險

所有應繳保費和可獲權益均以保單貨幣作單位。如您申請以本公司行政規定許可下，與保單貨幣不同的貨幣作為繳付單位，應繳保費及可獲權益的金額將會以本公司最新匯率兌換為繳付貨幣，該匯率將由本公司根據相關銀行的匯率全權釐定。匯率的波幅可能影響實際以繳付貨幣繳付或收取的金額。

### Exchange Rate Risk

All premium payments and benefit payouts will be in the policy currency. If you request a payment currency different from the policy currency, subject to our administrative rules, the premium amount payable or the benefit payout amount will be converted to payment currency according to the latest exchange rate solely decided by the Company based on any relevant bank's exchange rate. Fluctuation of exchange rate will impact the actual amount payable in payment currency.

### 通脹風險

未來生活成本有可能因通脹而比現時高。當實際的通脹比預計高的時候，即使本公司已經完成所有合約義務，您的實質收益仍可能會較預期少。

### Inflation Risk

Cost of living in the future is likely to be higher than it is today due to inflation. When the actual rate of inflation is higher than expected, you might receive less in real terms even if the Company meets all of its contractual obligations.

### 保費延誤或漏繳

您須於保費年內繳付保費。若您未能於寬限期完結前全數繳付到期保費，自動保單貸款將生效以維持保單生效。當貸款結餘（連利息）超過保證現金價值，保單將告失效，而您的退休計劃亦可能受影響。

### Delay/ Non-payment of Premium

You need to pay the premium for this plan during the premium term. If the premium due is not fully paid by the end of grace period, an automatic premium loan will apply and the policy will be kept in force. If the loan balance (with accrued interest) has exceeded guaranteed cash value, the policy will be terminated and your retirement saving plan can be affected.

### 提早退保

本產品旨在長期持有。當然保單持有人有權提早退保，但當退保權益比已繳保費少，則有可能帶來損失。

### Early Surrender

The product is designed to be held for long term. Policyholders have the right to surrender their policies early, but this may result in a significant loss if the surrender benefit is lower than the premium paid.

### 保費假期

於保費假期期間，保單價值將維持於保費假期前一日之水平，而且不可作出保單貸款或保單更改。您的入息期開始日期亦會隨之延後，此可能影響您的財務計劃。行使保費假期會影響您於稅務扣減的計劃。如您有任何疑問，請諮詢香港特別行政區稅務局或專業稅務顧問。

### Premium Holiday

During a premium holiday, policy values will remain the same as the day just before the premium holiday. No policy loan and policy change is allowed. Your income period start date will be delayed and it may affect your financial plan. Taking a premium holiday will affect your eligibility for tax deduction, please consult with the Inland Revenue Department of HKSAR or a professional tax advisor if you have any doubts.

### 保單終止

保單將於以下最早發生的情況自動終止：

- 寬限期內未繳交逾期未付的保費；
- 受保人身故；
- 已支付末期疾病權益；
- 保單的期滿日；
- 保單被取消或退保；或
- 當債項等如或多於保證現金價值時。

每個保費繳款的到期日起計有30天的寬限期，在此期間保單仍然生效。

### Policy Termination

The policy will be terminated and you will lose the protection when one of the following happens:

- when a premium due remains unpaid at the end of the grace period;
- once the insured dies;
- upon payment of Terminal Illness Benefit;
- on the Expiry Date of the Policy;
- once the policy is cancelled or surrendered; or
- when indebtedness has reached or exceeded guaranteed cash value.

A grace period of 30 days is allowed from the due date for payment of each premium. The policy shall remain in force during this period.

此介紹書只適宜於香港派發，並不應被詮釋為在香港以外地區提供、銷售或遊說購買本公司的任何產品。

此介紹書只供參考，不能作為本公司與任何團體所訂立之任何合約。此單張應與包括本產品附加資料及重要考慮因素的說明文件（如有）及有關的市場推廣資料一併閱覽。有關條款及細則的詳細資料，請參閱保單條款。閣下可向保險顧問或本公司的代表索取保單條款及產品詳情。

This brochure is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

This brochure is for reference only and do not construed as any contract or any part thereof between the Company and any other parties. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. Please refer to Policy Provisions for details of terms and conditions. For Policy Provisions and product details, please contact your Insurance Advisers or our Company Representatives.

## 忠意人壽(香港)有限公司 Generali Life (Hong Kong) Limited

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Generali 數碼保險體驗  
Generali Digital Insurance Experience

