



*Generali  
Masterpiece*

昇譽保 LionPainter

美好承諾 成就卓越人生  
Paint your life a masterpiece  
with all good promises

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



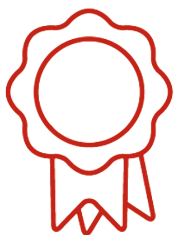


# 忠意集團 – 全球領先的保險公司

忠意人壽（香港）有限公司的母公司

## Generali Group - A Leading Global Insurer

Parent Company of Generali Life (Hong Kong) Limited



A.M. Best 財務實力評級

**A** (截至2017年12月)

A.M. Best: Insurer  
Financial Strength Rating

**A** (as of December 2017)



在《財富》雜誌世界  
500強中長期穩居

**前60強**

Consistently listed in the

**Top 60**

Fortune Global 500 Companies



全球60多個國家，擁有

**74,000名員工**

(截至2017年4月)

**74,000  
employees**

in more than 60 countries  
(as of April 2017)



躋身全球**最聰明公司**

**50強**

(麻省理工《科技評論》雜誌)

Among the

**50 smartest**

**companies** in the world  
(MIT Technology Review)



管理資產規模達

**5,300億歐元**

**530 billion Euro**  
of Assets under management



列入《企業紳士》全球

**最可持續發展**

企業之列

Listed in the **most  
sustainable  
companies** in the world by  
the Corporate Knights



2016年保費收入達

**700億歐元**

(其中66%來自  
意大利以外的地區)

**70 billion Euro**  
in premiums as of 2016  
(over 66% from outside Italy)



由Medallia\* 評為全球

**最成功及全面  
的淨推薦值計劃**

Recognized as the

**most successful  
and expansive**

**Net Promotor Score (NPS)  
program** in the world by Medallia\*

\* 全球領先的客戶體驗管理及顧問公司

\* a global leader in Customer Experience management  
and consulting

## 豐盛人生， 始於當下周詳計劃

生命中最美好的東西都需要時間慢慢蘊釀直至成熟，及早計劃讓您作出的每分努力成就更大的可能。選擇最適合自己的保障計劃，為未可預測的未來做好準備。「羅馬不是一天建成」，忠意的悠久歷史及於保險業的豐富經驗，像工匠大師般精益求精，為您設計保險產品，全方位照顧您的需要。

**昇譽保**助您於人生及事業的不同階段，為您和您的家人建立保障。除了人壽保障外，計劃更設有保費回贈，讓您抓緊人生中每個機遇及安享退休生活。您亦可隨著生活轉變，隨時轉換及增加保障。為無憂的未來和家人的保障，**昇譽保**迎合您一切所需。

## Enjoy life to the fullest, start planning now

The best things in life take time to build, accumulate and mature. Plan early and every effort counts. Seek out the most suitable protection plan and prepare for surprises, be them good or bad. 'Rome wasn't built in a day'. Generali, with its rich heritage and history in insurance, approaches protection products like a master craftsman – fine tuning every bit and turn to suit your needs.

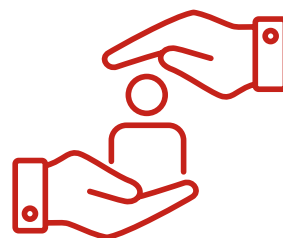
**LionPainter** helps you build protection for you and your family, at different stages of your life and career. Apart from life coverage, this plan also provides premium refund, enabling you to enjoy fruitful retirement and grabbing opportunities. You can switch flexibly and enhancing your protection according to your needs. Plan for your worry free future and pass on the protection to your family, **LionPainter** suits your every need.

# 5 大承諾 Promises



承諾 **100% 回贈**<sup>1</sup> 於所選的保單年期內已繳付的保費。

We PROMISE to **refund 100%**<sup>1</sup> of total premium paid during selected policy years.



承諾守護您至 **90歲**<sup>2</sup>。

We PROMISE to protect you until **Age 90**<sup>2</sup>.



承諾不論您的健康狀況如何，都讓  
您**增加保障**<sup>3</sup>。

We PROMISE to let you **increase the protection**<sup>3</sup> regardless of your health condition.



承諾讓您**轉換到其他計劃**<sup>4</sup>，  
不過問您的健康狀況。

We PROMISE to let you **change to another plan**<sup>4</sup> without checking your health condition.



承諾**保費率**<sup>5</sup>從保單開始  
至80歲均**獲保證**。

We PROMISE to **guarantee the premium rates**<sup>5</sup> upon the start of the policy until Age 80.

計劃概覽 Plan Summary																																																																																																																													
計劃種類 Plan Type	基本計劃 Basic Plan																																																																																																																												
保障年期 Benefit Term	保證續保至90歲 Guaranteed Renewable to age 90																																																																																																																												
保費繳付年期 Premium Payment Term	至90歲 To age 90																																																																																																																												
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繳付模式 Payment Mode	年繳/半年繳/季繳/月繳 Annual / Semi-Annual / Quarterly / Monthly																																																																																																																												
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保證可保權益 <sup>3</sup> Guaranteed Insurability Option <sup>3</sup>	於以下情況，可申請增購保障而無須提供可保證明 • 首個結婚週年紀念日 • 嬰兒出生 • 畢業 • 置業及新造物業按揭 • 60歲生辰 If any of the events below happens, you may apply for a new policy without further evidence of insurability • First wedding anniversary • Giving birth • Graduation • 60 <sup>th</sup> birthday • Property purchase with mortgage newly set up																																																																																																																												
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#已繳總保費是到期及已繳交的保費，並不包括任何額外保費及任何附加保障的保費。

#Total Premiums Paid refers to due and paid premium, excluding substandard premiums and premiums of any supplementary benefits.

## 個案分享 Case Studies



### 劉太 Mrs. Lau

家庭主婦 Housewife  
新婚 Newly wedded

投保額 600,000 美元	每年保費 1,350 美元
Sum Assured USD 600,000	Annual Premium USD 1,350

### 25歲

為孩子教育費做準備，  
劉太投保20年保費回贈<sup>1</sup>的昇譽保

### Age 25

Save ahead for her child's tuition fee.

Applies LionPainter with 20 years premium refund<sup>1</sup>.



### 27歲

誕下第一個孩子  
辭去工作，成為全職媽媽，增加保障守護孩子

昇譽保的保費保證<sup>5</sup>，讓財務預算安排變得輕鬆

### Age 27

Give birth to her first child. Quits her job and becomes a full-time mother. Increase coverage to protect her child.

Easily managed her financial planning with guaranteed premium<sup>5</sup> of LionPainter.



### 45歲

回贈的保費<sup>1</sup>用作女兒出國留學的費用

20年保費27,000美元全數回贈<sup>1</sup>！

### Age 45

Use refunded premium<sup>1</sup> for paying the tuition fee for her daughter to study abroad.

The premium paid in 20 years USD 27,000 are 100% refunded<sup>1</sup>!



昇譽保會繼續守護劉太的家庭45年  
LionPainter will continue to protect her family for 45 more years



### 張女士 Ms. Cheung

中資企業總經理 General Manager in a PRC corporation  
單身，需獨力供養父母 Single, Support her parents alone

投保額 1,500,000 美元	每年保費 7,260 美元
Sum Assured USD 1,500,000	Annual Premium USD 7,260

### 40歲

為保障家人及退休做準備，  
張女士投保10年保費回贈<sup>1</sup>的昇譽保

### Age 40

To protect her family at the same time save for her retirement.

Applies LionPainter with 10 years premium refund<sup>1</sup>.



### 50歲

慶祝退休生活，張女士以回贈的保費<sup>1</sup>帶同父母一起旅行！

10年保費72,600美元全數回贈<sup>1</sup>！

### Age 50

To celebrate her retired life, she spends the refunded premium<sup>1</sup> to travel with her parents!

The premium paid in 10 years USD 72,600 are 100% refunded<sup>1</sup>!



昇譽保會繼續守護張女士的家庭40年  
LionPainter will continue to protect her family for 40 more years



### 陳先生 Mr. Chan

會計師 Accountant  
已婚，有一小孩 Married with a child

投保額 1,000,000 美元	每年保費 2,590 美元
Sum Assured USD 1,000,000	Annual Premium USD 2,590

### 30歲

25年按揭，完成置業  
投保25年保費回贈<sup>1</sup>的昇譽保，保障家人

### Age 30

Purchase his dream house with 25 years mortgage.

Applies LionPainter with 25 years premium refund<sup>1</sup> to protect his family.



### 55歲

還清按揭，孩子碩士畢業，  
陳先生可安心退休

25年保費64,750美元全數回贈<sup>1</sup>！

### Age 55

Mortgage paid off. His child finished his master degree.

He can retire.

The premium paid in 25 years USD 64,750 are 100% refunded<sup>1</sup>!



### 60歲

孫兒出生，是時候增加給家人的保障

不論健康狀況<sup>3</sup>，都接受！

### Age 60

Mr Chan's grandson was born this year! Time to increase the protection for his family.

Accepted, regardless of his health status<sup>3</sup>!



昇譽保會繼續守護陳先生的家庭30年  
LionPainter will continue to protect his family for 30 more years

**註：**

1. 根據您所選的保費回贈年度，於第 10 / 20 / 25 個保單週年日，保單仍然生效及已繳交所有到期及應繳保費，方可獲得保費回贈一次。保費回贈並不包括任何額外保費及任何附加保障的保費。
2. 所有到期保費必須於寬限期完結前繳交，以及保單沒有因重要事項所列的原因而終止，方可續保至 90 歲。
3. 申請保證可保權益須符合以下條件：
  - 受保人 65 歲前及第一個保單週年日後；
  - 只可以選購申請時本公司提供的產品；
  - 新保單的受保人必須與原保單相同；
  - 須於可保事項發生後 30 天內提交申請；
  - 每張保單只可以行使一次保證可保權益；
  - 新保單的投保額不可超過原保單的投保額的百分之五十 (50%) 或每人 150,000 美元，以較低者為準；
  - 申請時新保單的條件、行政規則、監管規條及經本公司審批；及
  - 此權益不適用於有任何額外保費或額外不保事項的保單。有關各項可保事項的要求及可保條件，請參閱保單條款。
4. 於第一個保單週年日後及於受保人 70 歲前，您可以申請把昇譽保轉換至另一份忠意人壽(香港)有限公司(“本公司”)提供的產品，而無須重新提交可保證明，惟新保單的投保額必須與原保單相同或較低。轉換計劃必須符合新保單的條件、行政規則及監管規條，並必須得到本公司審批。此權益不適用於有任何額外保費或額外不保事項的保單。於成功轉換後，原保單將會被終止。
5. 於第 10 / 20 / 25 個保單週年日保費回贈時受保人的已屆年齡為 70 歲或以下，保費將保證至受保人 80 歲。請參閱保險建議書了解於整個保障期內非保證的保費率。
6. 所有繳交之保費及支付之保障均以保單貨幣作單位。若您申請本公司行政規定許可與保單貨幣不同的貨幣作為繳付單位，繳交之保費及支付之保障金額將會以本公司最新兌換率兌換為繳交貨幣，該兌換率是根據相關銀行的兌換率由本公司全權釐定。兌換率的波幅將會影響以繳付貨幣計算的繳付金額。

**Remarks:**

1. Premium will only be refunded once on the 10<sup>th</sup> / 20<sup>th</sup> / 25<sup>th</sup> Policy Anniversary based on your choice of policy year for premium refund, if the policy is still in force and all due premiums have been paid. Any substandard premiums and premiums of any supplementary benefits will be excluded from the refund of premium.
2. The policy will only be renewable to age 90 provided that all premium due is paid before the grace period ends and the policy is not terminated due to the reasons stated in the Important Notes below.
3. Application to Guaranteed Insurability Option is subject to the following:
  - Insured before age 65 and after first Policy Anniversary;
  - Can only purchase the product offered by the Company at the time of application;
  - The insured for the new policy must be the same as the existing policy;
  - Application must be submitted within 30 days after the occurrence of insurable event ;
  - Guaranteed Insurability Option can only be exercised once per policy;
  - The sum assured of the new policy shall not exceed 50% of the sum assured of the existing policy or USD 150,000 per life, whichever is lower;
  - Application is subject to the then new product's requirements, administrative requirements, regulatory requirements and approval from the Company; and
  - Not applicable to policy with substandard premiums or any extra exclusion(s) imposed.Please refer to the Policy Provisions for the requirements and conditions of the insurable events.
4. After the first Policy Anniversary and before Insured's age 70, you can request to convert the LionPainter to a product offered by Generali Life (Hong Kong) Limited (“the Company”) and no further evidence of insurability is required, but the sum assured of new policy must be the same as or lower than that of the existing policy. Conversion is subject to the new product's requirements, administrative requirements, regulatory requirements and approval from the Company. This option is not applicable to policy with substandard premiums or any extra exclusion(s) imposed. Upon successful conversion, existing policy will be terminated.
5. The premium rates are guaranteed until insured's age 80 if the attained age on the 10<sup>th</sup> / 20<sup>th</sup> / 25<sup>th</sup> Policy Anniversary after premium refund is less than or equal to age 70. Please refer to the illustration regarding the non-guaranteed premium rates during the whole benefit term.
6. All premium payments and benefit payouts will be at 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 banks' exchange rate. Fluctuation of exchange rate will impact the actual amount payable in payment currency.

**重要事項：**

- 請參閱保險建議書了解非保證的保費率，當保費率是非保證時，保費率會於每年檢討一次。調整只會於實際經驗與預期情況出現重大分歧時發生。假若須要作出調整，本公司將會根據此產品類別相關的實際經驗，當中包括但不限於投資回報(包括市場價值的賺蝕)、投資展望、直接及非直接的營運成本、賠償情況、退保情況等等而作出調整。調整將不會只針對個別保單，而會對處於同一個風險級別的保單一併作出調整。新的保費率將於下一個保單週年日生效並會提前作出通知。
- 於第10 / 20 / 25 個保單年度完結前，您可以提交書面申請向本公司申請退保保單以領取保證現金價值(如有)。於可支付保費回贈保障後將不設退保保障或保證現金價值。於退保後保單將會即時終止，而已繳交的到期保費將不會獲發還。提早退保後取回的利益(如有)可能會大幅度少於已繳交的總保費。
- 若您於保費繳付年期內停止繳交保費，而當時之保證現金價值最少相等於逾期未付之保費加上任何債項(如有)，則本公司會以自動貸款形式墊支該逾期未付之保費，否則保單會直接失效導致您或須承受顯著的損失。
- 於決定投保額及檢視銷售說明文件時，請考慮因通脹而引致未來生活成本上漲的風險。
- 受保人由簽發日或任何復效生效日(以較後者為準)起計1年內自殺，本公司的責任只限於退還扣除任何已繳保障及任何債項後的已繳之保費而不包括利息。
- 本公司為計劃承保，您須承受本公司的信貸風險，如果本公司無法按保單的承諾履行財務責任，您可能損失已繳保費及利益。
- 本公司將於以下情況終止保單，您將會失去保障：
  - 受保人身故；
  - 保單的期滿日；
  - 保單被取消、退保或轉換；
  - 於保費繳付年期內停止繳交保費，而保單沒有足夠現金價值；或
  - 當債項等於或多於保證現金價值時。

此單張只供參考，應與包括本產品附加資料及重要考慮因素的保險建議書及有關的市場推廣資料(如有)一併閱覽。有關條款及細則的詳細資料，請參閱保單條款。您可向保險顧問或本公司的代表索取保單條款及產品詳情。

**Important Notes:**

- Please refer to the illustration regarding the non-guaranteed premium rates. If the premium rate is non-guaranteed, the premium rate will be reviewed annually. Adjustment will only be made if there is a substantial deviation of its actual experience versus assumptions. In case it is adjusted, it will be adjusted based on the Company's actual experience relating to its relevant product group, including but not limited to investment return including any market value gains and losses, investment outlook, direct and indirect expenses, claim and lapse experience. The adjustment will not be made to only individual policies but to the group of policies of the same risk class. New premium rate will be effective from the coming policy anniversary with prior notice.
- You can request to surrender the policy by sending a written request to us before end of the 10<sup>th</sup> / 20<sup>th</sup> / 25<sup>th</sup> policy year for guaranteed cash value (if any). There is no Surrender Benefit or guaranteed cash value after the Premium Refund Benefit becomes payable. Upon surrender, the policy will terminate and premium due and paid will not be refunded. Benefit received from early surrender (if any) may be significantly less than the total premiums paid.
- If you cease to pay premium during the Premium Payment Term, the Company will advance the premium due as automatic loan as long as the guaranteed cash value is at least equal to the sum of the premium in default and the Indebtedness (if any) or the policy will lapse immediately and you may suffer a significant loss.
- When you decide the sum assured and review the illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- For any suicide of insured occurs within 1 year from the later of Date of Issue or effective date of any reinstatement of the policy, the liability of the Company shall be limited to return of premiums paid without interest, less any Benefits paid and any Indebtedness.
- The Company underwrites the policy and you are subject to its credit risk. If the Company is unable to satisfy the financial obligations of the policy, you may lose your premiums paid and benefits.
- The Company will terminate the policy and you will lose the cover when one of the following happens:
  - once the Insured dies;
  - on the Expiry Date of the policy;
  - once the policy is cancelled, surrendered or converted;
  - you cease to pay premium during the Premium Payment Term and the policy does not have enough cash value; or
  - the outstanding Indebtedness equals or exceeds the guaranteed cash value.

This brochure is for reference only. It should be read along with the illustration and other relevant marketing materials (if any), which include additional information and important considerations about this product. Please refer to Policy Provisions for details of terms and conditions. You can refer to your intermediary or the Company for the Policy Provisions and product details.



## 有關忠意香港

自1970年代起，忠意集團旗下的公司在香港一直為個人及企業提供全面的保險及投資保障服務。多年以來，我們了解到客戶不同的個別需求，並不斷隨時代改進去迎合客戶的真正所需。

我們提供多元化的保險方案，從人壽及一般保險，以至到精密的企業風險管理及財務管理工具，助您增強投資組合，並讓財富世代傳承。

## 有關忠意集團

我們的母公司忠意保險(忠意保險有限公司)是世界最大的保險集團之一，並擁有超過185年歷史。2016年，集團總保費收入超過700億歐羅，成功並列《財富》世界60強。現有超過7萬4千員工遍佈全球超過60多個國家，為5千5百萬客戶提供優質專業服務。集團在西歐市場佔有領先地位，業務更擴展至中東歐及亞洲等地。

2017年，忠意集團獲A.M. Best授予財務實力評級「A」。同年，集團被列入《企業紳士》全球最可持續發展企業之列，及於2015年榮登《麻省理工學院科技評論雜誌》全球最聰明公司50強。

公司資料截至2018年1月

## About Generali Hong Kong

Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. 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.

We offer a wide range of insurance solutions from life and general protection to sophisticated corporate risk management and financial management products designed to enhance investment portfolios and preserve generational wealth.

## About Generali Group

Our parent company, the Generali Group (Assicurazioni Generali S.p.A.) is one of the largest global insurance providers. We pride ourselves for our history of over 185 years and we are listed amongst the Fortune Global Top 60 companies with total premium income exceeding € 70 billion in 2016. With above 74,000 employees worldwide serving 55 million customers in more than 60 countries, the Group occupies a leadership position in Western European markets and an increasingly important place in Asia and in Central and Eastern Europe.

In 2017, Generali and its core subsidiaries have been affirmed “A” Insurer Financial Strength Rating with a Stable outlook by A.M. Best. In the same year, the Group was also included among the most sustainable companies in the world by the Corporate Knights ranking, and listed the world’s 50 smartest companies according to the MIT Technology Review in 2015.

Company information as at Jan 2018



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