

# Glorious Life Savings Insurance Plan

Glorious Life Savings Insurance Plan (the "Plan") is a whole life insurance plan. The plan offers various premium payment periods at your choice. The guaranteed cash coupons payable during the policy inforce period can help you to achieve your financial goal easily on top of comprehensive life protection.

## Various Premium Payment Periods

The plan offers various premium payment periods (5 years, 10 years, 15 years or 20 years) to cater your needs.

## Guaranteed Cash Coupons Payable In Every 3 Years

A total of 6 guaranteed cash coupons will be paid in every 3 policy anniversaries starting from the 5th policy anniversary till the 20th policy anniversary, thus helping you achieve the financial goal step by step.

Policy Anniversaries

	5th Year	8th Year	11th Year	14th Year	17th Year	20th Year
Guaranteed Cash Coupons (% of Sum Insured)	6%	6%	6%	6%	6%	16%

## Annual Dividend

Annual dividend (if any) may be payable during the period the policy is in force. You can select to withdraw the annual dividend (if any) or to accumulate it into your policy for interest accumulation.

## Terminal Dividend

Terminal dividend (if any) will be payable on or after the 10th policy anniversary upon policy surrender, or upon policy maturity or the death of the insured.

## Comprehensive Life Protection

The Plan provides you with comprehensive life insurance protection which helps relieve your family of unexpected expenses. In the event of the insured's death during the period the policy is in force, the death benefit is equal to the sum insured or the net premiums paid\* (whichever is higher), plus the accumulated guaranteed cash coupon and its interest (if any), the accumulated dividend and its interest (if any) and the terminal dividend (if any), less any indebtedness (if any).

## Supplementary Riders for Comprehensive Planning

To ensure further protection to you and your family, you may choose the following riders<sup>2</sup> to meet your needs.

- Term Rider
- Accidental Death Rider
- Accidental Death and Dismemberment Rider
- Waiver of Premium Rider

- Hospital and Surgical Rider
- Payor Benefit Rider

### 24-Hour Worldwide Emergency Assistance Services<sup>3</sup>

You will have free access to 24-hour Worldwide Emergency Assistance Services<sup>3</sup>, covering emergency medical assistance and referral services, and other relevant services etc.

### Size Discount

You can enjoy size discount for sum insured of HK\$140,000 / US\$17,500 or above. For details please refer to the bank staff.

#### Basic Eligibility Requirements

<b>Issue Age</b>	Aged 0 (starting from 15 days after birth) to aged 70
<b>Policy Currency</b>	HKD / USD
<b>Coverage Period</b>	Till insured aged 100
<b>Premium Payment Period</b>	5 years / 10 years / 15 years / 20 years
<b>Minimum Sum Insured</b>	HK\$80,000 or US\$10,000
<b>Premium Payment Mode</b>	Annual* / Semi-annual / Quarterly / Monthly * All payable premiums can be prepaid via Premium Deposit Account
<b>Premium Payment Method</b>	Autopay / Cheque / Cash / BOC credit card

#### Remarks:

1. Net premiums paid equals the total premiums paid (any extra premiums or rider premiums are excluded) less all guaranteed cash coupons received.
2. Supplementary riders are subject to the requirement of insured's age.
3. The relevant services and benefits are provided by Inter Partner Assistance Hong Kong Limited in accordance with the Conditions for Services pursuant to "Life Insurance Supplementary Emergency Assistance Services and Benefits". The services are not guaranteed for renewal. BOC Group Life Assurance Company Limited ("BOCG Life") reserves the right to withhold or amend the said services and benefits at its sole discretion.

#### Important Notes:

- Glorious Life Savings Insurance Plan is underwritten by BOCG Life.
- The Plan is a participating policy. The dividend accruing on the 1st policy anniversary shall be credited only after the full 2nd policy year's premium has all been paid. Nevertheless, the terminal dividend, the annual dividends, the accumulated dividends and the accumulation interest rate(s) are neither guaranteed nor estimated values for future years. BOCG Life reserves the right to change from time to time.
- BOCG Life reserves the right to accept or decline any application for the Plan based on the information provided by the insured and applicant at the time of application.

- Chiyu Banking Corporation Limited is one of the agents of BOCG Life.

The above 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 solicitation to buy or provision of any products of BOCG Life outside Hong Kong. Please refer to the policy provisions issued by BOCG Life for details of the Plan.

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