

Leisure 5 Years Insurance Plan Series

Do you want to enjoy comprehensive life protection and reap attractive rewards at the same time? With your needs in mind, BOC Group Life Assurance Company Limited (“BOCG Life”) specially designs Leisure 5 Years Insurance Plan Series (“the Plan”) to help you accumulate wealth and safeguard your future. For one single premium payment, you can build up your wealth and enjoy life protection for a designated period of time.

Enjoy Yearly Guaranteed Cash Coupon with One Single Premium Payment

You can enjoy 5-year life protection with only a single premium payment. Guaranteed Cash Coupon¹ is payable at the policy anniversary, helping you to achieve your financial goals with ease.

Maturity Benefit

You will receive Maturity Benefit² at the maturity of the policy, helping you to accumulate your wealth much easier.

Comprehensive Life Protection with Additional Accidental Death Benefit

The Plan offers life protection cover, giving you and your beloved total peace of mind. In the event of death, the Death Benefit³ is equal to 102% of the Single Premium paid, plus the Guaranteed Cash Coupon accumulated (if any) together with interest accrued on it (if any), plus accumulated Annual Dividends (if any) and less indebtedness (if any). The Plan also comes with an Additional Accidental Death Benefit⁴ for the first three policy years to further secure protection for you.

Free 24-hour Worldwide Emergency Assistance Services

You will have free access to 24-hour Worldwide Emergency Assistance Services⁵, covering emergency medical assistance and referral services as well as other relevant services etc.

Basic Eligibility Requirement

Plan Currency	HKD / USD
Issue Age	Aged 0 (starting from 15 days after birth) to aged 70
Minimum Sum Insured	HK\$ 60,000 / US\$ 7,500
Premium Payment Mode	Single Payment
Coverage Period	5 years

Remarks:

1. Guaranteed Cash Coupon will be payable at the policy anniversary.
2. The Maturity Benefit includes the Guaranteed Cash Value, plus the Guaranteed Cash Coupon accumulated (if any) together with interest accrued on it (if any), plus accumulated Annual Dividends and their interest (if any) and less indebtedness (if any). Annual Dividend, accumulated Annual Dividends and the accumulation interest rate are neither guaranteed nor an estimated value for future years. The actual amount may be greater or smaller than the estimated amount. BOCG Life reserves the right to change it from time to time.
3. The “102% of the Single Premium paid” in the Death Benefit is subject to a maximum amount of up to 100% of the Single Premium paid plus either HK\$80,000 or US\$10,000. (If the Insured is covered by

- more than one policy under Leisure 5 Years Insurance Plan Series, then: (i) the total maximum amount of the Death Benefit payable by BOCG Life under all such policies shall be equal to 100% of the Total Single Premiums paid of all such policies plus HK\$80,000 / US\$10,000 , plus all the Guaranteed Cash Coupons accumulated (if any) together with interest accrued (if any) under all such policies, plus all the accumulated dividends and its interest (if any) under all such policies, and less all the Indebtedness (if any) under all such policies; and (ii) BOCG Life shall only be required to pay the amount in (i) once for all such policies.)
4. The insured at the ages between 18 and 60 at the policy effective date can enjoy first 3 years Additional Accidental Death Benefit coverage. In the event that the insured died by accident within the first 3 policy years, 30% of the Single Premium paid (with a maximum amount of up to HK\$200,000 or US\$25,000) will be as the Additional Accidental Death Benefit. (If the Insured is covered by more than one policy under Leisure 5 Years Insurance Plan Series, then: (i) the total maximum amount of the Additional Accidental Death Benefit payable by BOCG Life under all such policies shall be equal to HK\$200,000 / US\$25,000; and (ii) BOCG Life shall only be required to pay the amount in (i) once for all such policies.)
 5. The relevant services 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, BOCG Life reserves the right to withhold or amend the said services at its sole discretion.

Important Notes:

- Leisure 5 Years Insurance Plan Series (“the Plan”) is underwritten by BOC Group Life Assurance Company Limited (“BOCG Life”).
- BOCG Life reserves the absolute 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.

In case of any inconsistencies between the Chinese and the English versions of this promotional material, the English version shall prevail.

The above information is for reference only. The promotional 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 BOC Group Life Assurance Company Limited outside Hong Kong. Please refer to the policy provisions for details (including full terms, conditions and exclusions) of the Plan. And contact the bank staff for any query.