

Harvest Joy Protection Plan

Flexible Investment Solution with Fruitful Returns

IMPORTANT INFORMATION

1. This product is an insurance policy issued by BOC Group Life Assurance Company Limited (the "Company"). Your investments are subject to the credit risks of the Company.
2. You are not investing in the underlying funds and you do not have any rights or ownership over these underlying investments.
3. Your investment return is calculated with reference to the performance of the underlying funds. Each of these underlying funds has its investment objectives and associated risks.
4. Early surrender or withdrawal may result in a substantial loss.
5. You should not purchase this product unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
6. Please do not rely on this material alone. You should read the Principal Brochure carefully.

A good insurance and financial management portfolio gives you flexibility in investment and provides you with full range of insurance protection. BOC Group Life Assurance Company Limited ("BOCG Life") proudly presents Harvest Joy Protection Plan ("the Plan"), a comprehensive life insurance protection and investment opportunity will help you to achieve your investment goals.

3 Investment and Protection Options

The Plan offers 3 different investment and protection options giving full coverage to protect you and your beloved family members.

- *Increasing Life Protection*
 - ◆ This option provides comprehensive life protection throughout the duration of the policy. You can choose to pay a fixed regular contribution¹ on a monthly or annual basis. In the event of death, the death benefit is equal to the sum insured plus the account value².
- *Level Life Protection*
 - ◆ This option provides a balance portfolio for both life protection and investment. You can choose to pay a fixed regular contribution¹ on monthly or annual basis. In the event of death, the death benefit is equal to the sum insured less withdrawal or the account value³ (whichever is higher).
- *Capital Linked Life Protection*
 - ◆ This option offers investment flexibility with an aim to help you to enhance wealth. You can choose to pay a single contribution or a fixed regular contribution on monthly or annual basis. In the event of death, the death benefit is equal to 101% of the account value⁴ subject to the maximum amount of 100% account value plus US\$10,000. In case of an accident occurs which leads to the death during the policy effective period, accidental death benefit is equal to 150% of the account value⁵ subject to the maximum amount of 100% account value plus US\$20,000.

Loyalty Bonus Payable at the End of Each 10-year Period

To thank you for your continuous support, if you have elected to make regular contribution and the regular contributions are paid in full when they are due for the first 4 policy years and no contribution holiday mechanism is triggered in the first 4 policy years, a guaranteed loyalty bonus⁶ will be paid at the end of each 10-year period after the policy effective date. The loyalty bonus⁶ equals 100% of the premium charge paid (The premium charge is 5% per annum of Annual Basic Premium for Policy Years 1 – 6). The loyalty bonus⁶ will be credited to your policy and used to purchase notional units in the investment choice(s) according to your latest investment allocation instructions.

Extensive Investment Choices

- A wide selection of investment choices
More than 40 investment choices are provided to help you to achieve your financial goal⁷. The underlying funds are managed by reputable and reliable asset managers.
- Free unlimited switching
During the policy effective period, you can switch between different available investment choices free of charge to match your financial needs and grow your wealth.

Optional Supplementary Riders to Provide Extra Protection

To further enhance the comprehensiveness of the Plan, the following optional supplementary riders are applicable to *Increasing Life Protection* and *Level Life Protection*:

- Accidental Death Rider
- Accidental Death and Dismemberment Rider
- Hospital and Surgical Rider

Features of Harvest Joy Protection Plan	
Choice of investment and protection options according to personal needs	✓
Single contribution or monthly /annual regular contribution	✓
Over 40 investment choices for selection	✓
Comprehensive life protection till the insured reaches the age of 100	✓
Loyalty Bonus ⁸	✓
Free unlimited switching between investment choices	✓

Basic Eligibility Requirements			
	<i>Increasing Life Protection</i>	<i>Level Life Protection</i>	<i>Capital Linked Life Protection</i>
Policy Currency	US Dollar		
Issue Age	0 (15 days) – 65 years old		
Minimum Sum Insured	US\$10,000	N/A	
Payment Mode	Monthly / Annual Regular Contribution	Monthly /Annual Regular Contribution	Single Contribution
Minimum Contribution	Determined by sum insured ¹	US\$100 per month	US\$6,000
Payment Period	Till aged 100 ⁹		N/A
Protection Period	Till aged 100 ⁹		

1. The regular contribution for *Increasing Life Protection* and *Level Life Protection* is determined by age, sex, smoking status and sum insured.
2. The death benefit for *Increasing Life Protection* is equal to the sum insured and the account value less any outstanding policy charges.
3. The death benefit for *Level Life Protection* is equal to the sum insured minus any withdrawal made within 12 months prior to the death of the insured, or the account value (whichever is higher), less any outstanding policy charges.
4. The death benefit of *Capital Linked Life Protection* is equal to 101% of the account value (subject to the maximum amount of 100% account value plus US\$10,000), less any outstanding policy charges.
5. The accidental death benefit of *Capital Linked Life Protection* is equal to 150% of the account value (subject to the maximum amount of 100% account value plus US\$20,000), less any outstanding policy charges. If accidental death benefit is payable, no death benefit shall be payable to the beneficiary.
6. The loyalty bonus has no bid-offer spread and is subject to the management fee, other fees and charges as stated in the Harvest Joy Protection Plan Principal Brochure.
7. Applicant's contributions will be used to buy notional units in the investment choices selected by the applicant. The applicant will not be the owners of any units of the underlying funds and BOCG Life will not be holding such units on behalf of the applicant. The allocation of notional units of the investment choices (not the actual units of the underlying funds) to the policy account is only for the purpose of calculating the benefit under the policy.
8. For details, please refer to the Principal Brochure of Harvest Joy Protection Plan.
9. Subject to the provision under the accidental death benefit, where the protection period is before the policy anniversary on or immediately following the insured's 65th birthday.

Please note that there are risks inherent in all investments. The unit price of any investment fund may fall as well as rise.

Important Notes:

- Harvest Joy Protection Plan is underwritten by BOC Group Life Assurance Company Limited (“BOCG Life”)
- Chiyu Banking Corporation Limited is one of the agents of BOCG Life.

The above information is for reference only. The leaflet 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. For more details (including risk factors, fees and charges) regarding Harvest Joy Protection Plan, please refer to policy provisions and its Principal Brochure. Please contact the bank staff for any queries.