

# Hundred Life Insurance Plan

## Enjoy a worry-free life with life-long protection

Do you want yourself and your family to enjoy a worry-free life? To prepare for a better future, you always need to have the best protection for yourself and your beloved ones. "Hundred Life Insurance Plan"("the Plan") provides you with life protection coverage till the age of 100, bringing you and your beloved ones a worry-free future.

## Comprehensive Life Protection till Aged 100

The Plan provides life protection coverage till the insured reaches the age of 100. In the event of the insured's death during the period the policy is in force, the beneficiary can receive the death benefit equivalent to the sum insured at the time of making a claim, plus additional death benefit<sup>1</sup> (if applicable), plus the Terminal Dividend<sup>2</sup> (if any) and the accumulated dividend<sup>3</sup> and its interest (if any), less any indebtedness (if any) and any outstanding premiums (if any).

## Regular Premium and Various Premium Payment Periods

Once the premium of the policy issued is fixed, it will not be changed over the term of your payment period, allowing you better financial planning. What's more, the Plan offers you various premium payment periods to give you more flexibility to plan for your future. You can select 5 years, 10 years or 20 years of fixed premium payment period. There are also options for premium payment period up to the age of 60 or 100.

## Terminal Dividend

Terminal Dividend (if any) will be payable on or after the tenth policy anniversary upon surrender of the policy or upon policy maturity or the death of the insured. Terminal Dividend, which could be changed from time to time, is not guaranteed.

## 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. Annual dividend and the interest rate of dividend accumulation, which could be changed from time to time, are not guaranteed.

## Additional Death Benefit<sup>1</sup>

In the event of the insured's death under the age of 61 during the period the policy is in force, the Plan will pay an additional death benefit which is equal to 20% of the sum insured at the time of making a claim.

## Supplementary Rider for Comprehensive Planning

To ensure further protection to you and your family, you may choose the following riders to meet your needs.

- Term Rider<sup>4,5</sup>
- Accidental Death Rider<sup>4,5</sup>
- Accidental Death and Dismemberment Rider<sup>4,5</sup>
- Waiver of Premium Rider<sup>4</sup>
- Hospital and Surgical Rider<sup>5,6</sup>
- Payor Benefit Rider<sup>5,7</sup>

## 24-Hour Worldwide Emergency Assistance Services<sup>8</sup>

### Critical Illness Protection (applicable to HKD and USD policies only)

"Hundred Life Critical Illness Insurance Plan" ("The Critical Illness Plan") may provide you with adequate cash flow to prepare for the extra medical expense in case of critical illness.

Features of the Critical Illness Plan:

1. Major illness benefit coverage till the insured reaches the age of 100. Minor illness benefit coverage till the insured reaches the age of 75.
2. Coverage of 6 types of critical illness including 40 major illnesses and designated minor illnesses.
3. In the event the insured is diagnosed with a covered major illness, you can receive a lump sum of major illness benefit<sup>9</sup> equal to 100% of the sum insured at the time of making a claim plus additional major illness benefit<sup>10</sup> (if applicable) which equals to 20% of the sum insured at the time of making a claim plus Terminal Dividend (if any) plus the accumulated dividend and its interest (if any), less any indebtedness (if any) and any outstanding premiums (if any).
4. In the event the insured is diagnosed with a covered minor illness, the Plan will advance the minor illness benefit<sup>11</sup> amount equal to 20% of the sum insured.
5. Second Medical Opinion Services<sup>12</sup> is provided to you for professional advice.

### 6 Types of Critical Illness

<ol style="list-style-type: none"> <li>1. Cancer <ul style="list-style-type: none"> <li>● Cancer</li> </ul> </li> <li>2. Heart Related Illnesses <ul style="list-style-type: none"> <li>● Cardiomyopathy</li> <li>● Coronary Artery Disease Surgery</li> <li>● Heart Attack</li> <li>● Heart Valve Surgery</li> <li>● Primary Pulmonary Arterial Hypertension</li> <li>● Surgery to Aorta</li> </ul> </li> <li>3. Nervous System Related Illnesses <ul style="list-style-type: none"> <li>● Alzheimer's Disease</li> <li>● Apallic Syndrome</li> <li>● Bacterial Meningitis</li> <li>● Benign Brain Tumour</li> <li>● Coma</li> <li>● Encephalitis</li> <li>● Major Head Trauma</li> <li>● Motor Neurone Disease</li> </ul> </li> </ol>	<ol style="list-style-type: none"> <li>4. Major Organs Related Illnesses <ul style="list-style-type: none"> <li>● Chronic Liver Disease</li> <li>● End Stage Lung Disease</li> <li>● Fulminant Hepatitis</li> <li>● Kidney Failure</li> <li>● Major Organ Transplantation</li> <li>● Medullary Cystic Disease</li> </ul> </li> <li>5. Disability Related Illnesses <ul style="list-style-type: none"> <li>● Blindness</li> <li>● Loss of Hearing</li> <li>● Loss of Independent Existence</li> <li>● Loss of Limbs</li> <li>● Loss of Speech</li> <li>● Total and Permanent Disability</li> </ul> </li> <li>6. Other Major Illnesses <ul style="list-style-type: none"> <li>● Aplastic Anaemia</li> <li>● HIV due to Blood Transfusion</li> <li>● Major Burns</li> <li>● Occupationally Acquired HIV</li> </ul> </li> </ol>
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<ul style="list-style-type: none"> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Necrotising Fasciitis</li> <li>• Paralysis</li> <li>• Parkinson's Disease</li> <li>• Poliomyelitis</li> <li>• Stroke</li> </ul>	<ul style="list-style-type: none"> <li>• Severe Rheumatoid Arthritis</li> <li>• Terminal Illness</li> </ul>
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**Minor Illnesses**

1. Minor Interventions for Coronary Artery Disease
2. Carcinoma-in-situ (Breast, Cervix Uteri, Uterus, Fallopian Tube, Vagina and Testes)
3. Early Stage Cancer (Ovary and Prostate)

**Exclusions to the Critical Illness Plan are as follows:**

- any existence of illnesses before the policy issue date or the reinstatement date (whichever is later); or
- any illnesses which was diagnosed or the signs or the symptoms of such illness occurred first within 90 days from the policy issue date or the reinstatement date (whichever is later); or
- any illnesses which is directly or indirectly resulted from, or related or caused by:
  - congenital deformities or anomalies, infertility, sterilization; or
  - any intentional self-inflicted act; or
  - poison-taking or abuse of alcohol or drug-taking other than under the direction of a qualified medical practitioner; or
  - any disease or infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including AIDS (except HIV due to blood transfusion or occupationally acquired HIV).

For details (including other exclusions), please refer to the policy provisions.

**Hundred Life Insurance Plan**

Basic Eligibility Requirements

Policy Currency	HK Dollar / US Dollar		Renminbi (CNY)
Issue Age	Aged 0 (15 days after birth) to aged 70	Aged 0 (15 days after birth) to aged 55	Aged 18 – aged 70
Premium Payment Period	5 Years	10 Years / 20 Years / to aged 100	To aged 60
Minimum Sum Insured	HK\$120,000 or US\$15,000	HK\$160,000 or US\$20,000	CNY 500,000
Coverage Period	Till aged 100		

<b>Premium Payment</b>	Monthly	Quarterly	Semi-annual	Annual	Annual
<b>Mode and Minimum Premium</b>	HK\$160/ US\$20	HK\$480/ US\$60	HK\$960/ US\$120	HK\$1,920/ US\$240	Not Applicable
<b>Premium Payment Method</b>	Autopay / Cheque / Cash / BOC Credit Card				Premiums paid in HKD Autopay / Cheque / Cash / BOC Credit Card
					Premiums paid in CNY Autopay through Renminbi Account

### Hundred Life Critical Illness Insurance Plan (Not applicable to CNY policy)

#### Basic Eligibility Requirements

<b>Policy Currency</b>	HK Dollar / US Dollar			
<b>Issue Age</b>	Aged 18 to aged 60			Aged 18 to aged 55
<b>Premium Payment Period</b>	5 Years	10 Years / 20 Years / to aged 100		To aged 60
<b>Minimum Sum Insured</b>	HK\$120,000 or US\$15,000	HK\$160,000 or US\$20,000		
<b>Coverage Period</b>	Till aged 100			
<b>Premium Payment Mode and Minimum Premium</b>	Monthly	Quarterly	Semi-annual	Annual
<b>Premium</b>	HK\$160/US\$20	HK\$480/US\$60	HK\$960/US\$120	HK\$1,920/US\$240
<b>Premium Payment Method</b>	Autopay / Cheque / Cash / BOC Credit Card			

#### Remarks:

The following terms and conditions are applicable to the Plan and the Critical Illness Plan.

1. Additional death benefit for the Plan is applicable to the insured who dies at the age of 4 or above and under the age of 61. Additional death benefit for the Critical Illness Plan is applicable to the insured who dies under the age of 61.
2. Terminal Dividend (if any) is payable on or after the tenth policy anniversary upon surrender of the policy or at the death of the insured or upon the payment of the major illness benefit (applicable to the Critical Illness Plan only) or at the policy maturity. Terminal Dividend, which could be changed from time to time, is not guaranteed.
3. The Plan and the Critical Illness Plan are participating policies. Nevertheless, annual dividends, Terminal Dividend, accumulated dividends, interest rate of dividend accumulation are neither guaranteed nor estimated values for future years. BOC Group Life Assurance Company Limited ("BOCG Life") reserves the right to change from time to time.
4. The insured should reach the age of 18 at the time of application.
5. It is not applicable to CNY policy.
6. Applicable to those insureds who are aged 60 or below at the time of application.
7. Applicable to those insureds who are under the age of 18 at the time of application.

8. The relevant services and benefits are provided by Inter Partner Assistance Hong Kong Limited in accordance with the "Life Insurance Supplementary Emergency Assistance Services and Benefits". These services and benefits are not guaranteed for renewal and BOCG Life reserves the right to withhold or amend the said services and benefits at its sole discretion.

The following terms and conditions apply to the Critical Illness Plan only.

9. The death benefit will be terminated upon approval of a claim for major illness benefit. Death benefit and major illness benefit will not be paid at the same time by BOCG Life.
10. Additional major illness benefit is applicable to those insureds who are under the age of 61 when diagnosed with the covered major illness.
11. Minor illness benefit will be paid once only and applicable to those insureds who are under the age of 76 when diagnosed with covered minor illness. The minor illness benefit is equal to 20% of the sum insured subject to the maximum amount of HK\$160,000 or US\$20,000 (which is subject to deduction of all benefit amounts in respect of any covered minor illness paid or payable under any policies issued by BOCG Life on the life of the insured.), less any indebtedness and any outstanding premiums. Upon the payment of the minor illness benefit, the sum insured of the policy will be reduced by the claims amount, death benefit, additional death benefit, major illness benefit, additional major illness benefit, guaranteed cash value and the premium payable thereafter will be adjusted according to the decrease in the sum insured.
12. These services are provided by Inter Partner Assistance Hong Kong Limited in accordance with the "Second Medical Opinion Services Endorsement". The above services and benefit are not guaranteed for renewal and BOCG Life reserves the right to withhold or amend the said services and benefits at its sole discretion.
13. The premium rate for the Critical Illness Plan is not guaranteed and BOCG Life reserves the right to change it during the payment period.

**Important Notes:**

- "Hundred Life Insurance Plan" and "Hundred Life Critical Illness Insurance Plan" are underwritten by BOCG Life.
- The exchange rate between Renminbi and Hong Kong Dollar in respect of Renminbi policies under the Plan will be the market-based prevailing exchange rate determined by BOCG Life from time to time, which may not be the same as the spot rate of the bank.
- 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.

**Risk Disclosure:**

Renminbi policies under the Plan are subject to exchange rate risk. The exchange rate between Renminbi and Hong Kong Dollar may rise as well as fall. Therefore, if calculated in Hong Kong Dollar, premiums, cash value and benefits payable under Renminbi policies will vary with the exchange rate. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in Hong Kong Dollar, or requests the insurer to pay the cash value or benefits in Hong Kong Dollar, for a Renminbi policy.

Renminbi is currently not freely convertible and conversion of Renminbi through banks in Hong Kong is subject to certain restrictions. For instance, the conversion of Renminbi is subject to a daily limit per person per day.

The above information 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 for details of "Hundred Life Insurance Plan" and "Hundred Life Critical Illness Insurance Plan".

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