

Wisdom Investment Linked Insurance Plan

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 and Fund Option Leaflet carefully.

When Wealth meets Wisdom

Whether your investment style is aggressive or cautious, the eternal truth about investing is to combine wealth with wisdom so you can utilize the money in your pocket flexibly. BOC Group Life Assurance Company Limited (“BOCG Life”) is proud to present its Investment Linked Insurance Plan - Wisdom, an all-in-one investment and insurance package which you could choose for yourself and your family.

Understanding Your Needs

With Wisdom, based on your budget or future financial goals, you can determine the amount of your contribution to be invested in the various types of investment choices.

You have a choice of two contribution options:

- Regular Contribution – you can choose to pay a fixed contribution monthly or annually. The Regular Basic Contribution is determined by your sum insured, age, sex, and smoking status. After deduction of the initial charges, your Regular Basic Contribution, together with the Regular Top-up Contribution, will be invested in the selected investment choices.
- Extra Contribution – Upon policy inception and during the policy effective period, you can make additional contributions anytime.

You will not be the owners of actual units of the underlying funds and BOCG Life will not be holding such units on your behalf. The allocation of notional units of the investment choices to your policy is only for the purpose of calculating the value of your policy and benefit under your policy.

Investment Choices

- **Broad Selection of Investment Choices**

Wisdom offers as many as 38 investment choices, linked to the underlying funds which are provided by professional asset managers in the market. You can create your own investment combination.

- **Unlimited Free Switching Between Investment Choices**

During the policy effective period, you have full control over which investment choice(s) to invest in and can switch between investment choices for free at anytime you want. With your own financial strategy, you may capture every investment opportunities through Wisdom.

- **Cash Withdrawal Facility**

You may withdraw part of your money in your policy account at anytime to meet your financial needs during the policy effective period. No redemption charge will be applied for the first six withdrawals in each policy year. Any subsequent partial withdrawal is generally not allowed. The minimum partial withdrawal amount is US\$100 and a minimum policy account balance of US\$1,000 must be maintained for every partial withdrawal.

Investment and Insurance Protection in One Plan

Wisdom not only provides an excellent opportunity for you to build up your portfolio, it also lets you enjoy the added protection of insurance. The minimum sum insured is US\$10,000, and the plan provides life coverage till the age of 100. In the event of death, the death benefit equals the sum insured plus the policy account value (if any) during the policy effective period.

Multiple Optional Supplementary Protections

To provide a comprehensive protection for you and your loved ones, Wisdom offers a series of optional supplementary riders for you to choose from at extra premium:

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

| | |
|-------------------------------|---------------------------------------|
| Basic Eligibility Requirement | |
| Policy Currency | US dollar |
| Issue Age | 0 (15 days) – 65 years old |
| Minimum Sum Insured | US\$10,000 |
| Contribution Period | Till the insured reach the age of 100 |
| Coverage Period | Till the insured reach the age of 100 |

- **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:

- Wisdom Investment Linked Insurance 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 Wisdom Investment Linked Insurance Plan, please refer to policy provisions, its Principal Brochure and Fund Option Leaflet. Please contact the bank staff for any queries.