

Term Plan Term Life Insurance Plan

Low Premium for the Best Protection

Are you or have you:

- the breadwinner of the family?
- just married and be responsible for the protection of your beloved?
- already secured a loan and need extra protection.
- Or.....

Life is an unpredictable journey and you need be well prepared for the provision of sufficient financial support for your family even in the unfortunate event of death. To allow for the protection you need, BOCG Life offers you this term insurance plan that is of low premium and with comprehensive protection. "Term plan" is intended to stand by you to help taking care of you and members of your family.

"Term Plan" offers you

Death Benefit for Peace of Mind

In the event of death before maturity, your family will receive an amount equal to the sum insured that will reduce their financial burden.

Low Premium for Easy Budgeting

You can obtain a large amount of protection at a low premium outlay.

Premium is guaranteed to remain unchanged within the coverage period. When the policy is renewed, premiums will be adjusted based on the age of the insured.

Guarantee Renewable

At the maturity date of the plan, the coverage is guaranteed renewable at the end of policy period up to age 75 without medical examinations.

Convertible to Whole Life Insurance

To provide you the convenience of a long-term protection at a later stage, this plan offers you the option to convert to a whole life insurance plan during the coverage period or before age 70 without health declaration or medical examinations.

Supplementary Benefits

For comprehensive protection, you can enroll in the following optional benefits:

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

Basic Eligibility Requiriements

Issue Age	Aged 18 – aged 70
Minimum Sum Insured	HK\$400,000 or US\$50,000
Coverage Period	Choice of 1 year or 5 years (Guarantee Renewable)
Premium Payment Period	The same as coverage period
Payment method	Annually

Important Notes:

- Term Plan Term Life Insurance Plan ("the Plan") is underwritten by BOCG Life.
- 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 insurance agents of BOCG Life.

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