



Heng An
Standard Life
恒安標準人壽

IMPORTANT FACTS STATEMENT AND APPLICANT'S DECLARATIONS INVESTMENT-LINKED ASSURANCE SCHEME ("ILAS") POLICY

重要資料聲明書及投保人聲明書

投資相連壽險計劃(「投連壽險」)保單

<For additional regular/single investment contribution 適用於額外定期/單一投資供款>

Heng An Standard Life (Asia) Limited 恒安標準人壽 (亞洲) 有限公司

Name of the ILAS Policy: Spectrum Retirement Plan 投連壽險保單名稱：「彩耀里程」退休儲蓄計劃

Part I – Important Facts Statement 第一部：重要資料聲明書

You should carefully consider the information in this statement and the product documents (including the Investment Choices Brochure and/or other documents provided as applicable). All capitalized terms used in this statement shall have the same meaning as set forth in the product brochure, unless otherwise stated. **If you do not understand any of the following paragraphs or do not agree to any particular paragraph or what your licensed insurance intermediary has told you is different from what you have read or understood from this statement, please do not sign the confirmation and do not purchase the ILAS policy.**

閣下應細閱本聲明書及產品資料文件(包括投資選擇刊物及/或其他文件(如適用))。本重要資料聲明書所載的所有詞彙，除另有註明外，均與產品銷售刊物中的具有相同涵義。若閣下不明白以下的任何一段或不同意以下的任何特定段落、或閣下的持牌保險中介人的講述與閣下所閱讀或理解本聲明的內容有異，請勿簽署確認或購買此投連壽險保單。

Some Important Facts You Should Know 此乃重要資料閣下必須細閱

(1) Statement of Purpose 目標概要：

Please set out your reasons/considerations for procuring this ILAS policy. The licensed insurance intermediary is required to take due account of the reasons/considerations set out by you, together with other relevant information, in assessing whether a particular ILAS policy is suitable for you (Customer must set out your own reasons/considerations.).

請閣下列出投購此投連壽險保單的原因/考慮因素。持牌保險中介人必須就閣下列明的原因/考慮因素，以及其他相關資料，一併評估某特定投連壽險保單是否適合閣下(客戶必須列出自己的原因/考慮因素)。

(2) No Ownership of Assets and No Guarantee for Investment Returns

沒有資產擁有權及沒有投資回報保證：

You do not have any legal or beneficial rights to or ownership over any of the underlying investment assets of this ILAS policy. Your recourse is against Heng An Standard Life (Asia) Limited ("HASL Asia") only. You are subject to the credit risk of HASL Asia. Investment returns are not guaranteed.

對於此投連壽險保單的相關投資資產，閣下均沒有任何法定或實益權利或擁有權。任何追索只可向恒安標準人壽(亞洲)有限公司(「恒安標準人壽亞洲」)提出，閣下亦須承擔恒安標準人壽亞洲的信貨風險。投資回報並沒有保證。

(3) Fees and Charges 費用及收費：

Some fees/charges will be deducted from the contributions you pay and/or your ILAS policy value, and will reduce the amount available for investment. Accordingly, the return on your ILAS policy as a whole may considerably be lower than the return of the underlying funds you selected. For details, please refer to the product documents of this ILAS policy.

某些費用/收費將從閣下支付的供款及/或閣下投連壽險保單的價值中扣減，並會減少可供投資的金額。因此，閣下投連壽險保單的整體回報有可能遠低於閣下所選取的相關基金的回報。詳情請參閱此投連壽險保單的產品資料文件。

(4) Switching of Investment Choices 轉換投資選擇：

If you switch your investment choices, you may be subject to a charge and your risk may be increased or decreased.

若閣下轉換投資選擇，可能需要支付相關收費，而閣下所承受的投資風險亦有可能因而增加或減少。

(5) Contribution Holiday 供款假期：

Please check with your licensed insurance intermediary and the product documents whether and under what specific conditions a contribution holiday (during which contribution payment is suspended) may be taken. If your ILAS policy allows a contribution holiday, you should note that: 請向持牌保險中介人查詢及參閱產品資料文件，以確定此保單是否設有供款假期(即在此期間可暫停供款)，以及可行使供款假期需符合的指定條件。若此投連壽險保單設有供款假期，閣下必須注意以下事項：

(a) Contribution holiday means that you may temporarily suspend your contribution payments. **It does not mean that you are only required to make contribution during the initial period.**

供款假期指閣下可在該期間暫停供款，但並不表示閣下只須在最初期內繳付供款。

(b) As all relevant fees and charges will continue to be deducted from your ILAS policy value during the contribution holiday, **the value of your ILAS policy may be significantly reduced.**

由於在供款假期內所有相關費用及收費仍會繼續從閣下的投連壽險保單價值中扣除，因此，閣下的投連壽險保單價值或會因此而大幅減少。

(6) Risk of Early Termination 提早終止風險：

Your ILAS policy may be automatically early terminated and you could lose all your contributions paid and benefits accrued if any condition of automatic early termination is triggered. This may happen if you fail to make contribution (for regular contribution), or if your policy has very low or negative value (e.g. poor investment performance, exercise of contribution holiday), etc. For details, please refer to the product documents of this ILAS policy.

若有任何啟動保單自動提早終止的情況出現，閣下的投連壽險保單或會被自動提早終止，而閣下亦會因此損失所有已付供款及累算權益。可能啟動保單自動提早終止的情況包括：閣下未能定期支付供款，或閣下的保單總值處於十分低或負數的水平（例如：投資表現不理想或於行使供款假期後等）。詳情請參閱此投連壽險保單的產品資料文件。

(7) Licensed Insurance Intermediaries' Remuneration 持牌保險中介人的酬勞：

If you take up this ILAS policy, the licensed insurance intermediary will on average receive the following remuneration per \$100 of the contribution that you pay, dependent on the chosen contribution payment period. The remuneration is an average figure calculated on the assumption that you will pay all the contributions throughout the entire contribution payment period. It covers all payments to the licensed insurance intermediary directly attributable to the sale of this policy (including upfront and future commissions, bonuses and other incentives). The amount of remuneration actually receivable by the licensed insurance intermediary may vary from year to year and is higher in the first policy year/early policy years. For contribution payment period of 30 years or above, a 30-year period has been adopted for calculating both the total contributions and the total remuneration. You are entitled to make enquiry with your licensed insurance intermediary if you wish to know more about the remuneration that he/she/they may receive in respect of this policy.

若閣下選擇投購此投連壽險保單，持牌保險中介人將會因應閣下所選擇的供款年期而獲取平均以下所列出的酬勞(以閣下每繳付港幣100元供款金額計)。持牌保險中介人的酬勞是基於閣下將會在整個供款年內支付所有保單供款的假設下計算所得的平均值。該酬勞包括所有直接因銷售此保單而向持牌保險中介人支付的金額（包括前期及其後的佣金、花紅及其他獎金）。持牌保險中介人每年實際上可獲取的酬勞金額可能不同，而酬勞金額於保單首年/早年會較高。若供款年期於三十年或以上，在計算其總供款及總酬勞時，年期會以三十年計算。如果閣下希望進一步了解持牌保險中介人就此保單可能取得的酬勞，閣下有權向閣下的持牌保險中介人查詢。

Contribution payment period 供款年期	Average remuneration per \$100 of contribution 平均酬勞以每港幣100元供款金額計
5	HK\$ 2.60
6-10	HK\$ 3.24
11-15	HK\$ 3.04
16-20	HK\$ 2.94
21-25	HK\$ 2.88
26-30 or above 或以上	HK\$ 2.40
Additional single investment contribution 額外單一投資供款	HK\$ 6.00

Ignore as appropriate.
如不適用請不用理會。

I ("customer") confirm that I have read and understood and agree to be bound by paragraphs above.
本人（「客戶」）現確認已閱讀及明白，並同意受以上各段的約束。

Name of First Policy Owner
第一保單持有人姓名

Signature of First Policy Owner
第一保單持有人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Name of Second Policy Owner
第二保單持有人姓名

Signature of Second Policy Owner
第二保單持有人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Name of licensed insurance intermediary
持牌保險中介人的姓名

Signature of licensed insurance intermediary
持牌保險中介人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Part II – Applicant's Declarations 第二部：投保人聲明書

Section I: Disclosure Declaration

甲部：披露聲明

- I ("customer") confirm that the licensed insurance intermediary, (name of the licensed insurance intermediary) _____ (licence number) _____, has conducted a Financial Needs Analysis and Risk Profile Questionnaire for me.
本人 (「客戶」) 確認持牌保險中介人 (持牌保險中介人的姓名) _____ (牌照號碼) _____ 已為本人進行「財務需要分析」及「風險承擔能力問卷」。
- I have received, read and understood the following document:
本人已收取、閱讀及明白以下文件：
 - Investment Choices Brochure
投資選擇刊物
- I fully understand and accept the potential loss associated with any market value adjustment, where HASL Asia has the right and absolute discretion under certain situations (e.g. early policy surrender) to apply a downward/negative market value adjustment to the ILAS policy.
本人完全明白及同意承受可能因市場價格調整所引致的潛在損失，及恒安標準人壽亞洲在一些特定的情況下 (例如：提早退保) 有權及擁有絕對的酌情權對投連壽險保單作出市值下調 / 負市值調整。

Name of First Policy Owner
第一保單持有人姓名

Signature of First Policy Owner
第一保單持有人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Name of Second Policy Owner
第二保單持有人姓名

Signature of Second Policy Owner
第二保單持有人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Name of licensed insurance intermediary
持牌保險中介人的姓名

Signature of licensed insurance intermediary
持牌保險中介人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Section II: Affordability Declaration (For regular premium payment)

乙部：負擔能力聲明 (適用於定期支付保費)

- I ("customer") anticipate that my disposable income and/or savings is/are sufficient to pay the regular premium payments for the entire payment term of the ILAS policy; and
本人 (「客戶」) 預計本人的可動用收入及 / 或儲蓄將足以支付此投連壽險保單的整個保費繳付期的定期保費供款；以及
- I confirm that I am willing to pay the premiums for the entire payment term of the ILAS policy.
本人確認本人願意就此投連壽險保單的整個保費繳付期支付保費。

Name of First Policy Owner
第一保單持有人姓名

Signature of First Policy Owner
第一保單持有人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Name of Second Policy Owner
第二保單持有人姓名

Signature of Second Policy Owner
第二保單持有人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Name of licensed insurance intermediary
持牌保險中介人的姓名

Signature of licensed insurance intermediary
持牌保險中介人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Part II – Applicant's Declarations 第二部：投保人聲明書

Section III: Suitability Declaration

丙部：適合性聲明

I ("customer") understand and agree that (tick one only):

本人 (「客戶」) 明白並同意 (只可選一項):

☐ A

the features and risk level of the ILAS policy and my selected mix of underlying investment choices are suitable for me based on my disclosed current needs and risk profile, etc. as indicated in the Financial Needs Analysis and Risk Profile Questionnaire.

根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的現時需要及風險承擔能力等資料，此投連壽險保單之特點及其風險級別與本人所選擇的相關投資選擇組合均適合本人。

OR 或

☐ B

despite the fact that the features and/or risk level of the ILAS policy and/or my selected mix of underlying investment choices may not be suitable for me based on my disclosed current needs & risk profile, etc. as indicated in the Financial Needs Analysis and Risk Profile Questionnaire, I confirm that it is my intention and desire to proceed with my application(s) as explained below:

儘管根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的現時需要及風險承擔能力等資料，此投連壽險保單之特點及 / 或風險級別及 / 或本人選擇的相關投資選擇組合可能並不適合本人，但本人確認基於下述原因，本人打算及意欲申請此投連壽險保單：

(If Box B is ticked, customer must complete explanation in this box.)

(如選擇「B」項，客戶必須於此欄內提供原因。)

I acknowledge I should not purchase this ILAS policy and/or the selected mix of underlying investment choices unless I understand these and their suitability has been explained to me and that the final decision is mine.

本人確認，除非本人清楚了解此投連壽險保單及 / 或所選擇的相關投資選擇組合，並已獲解釋此投連壽險保單的合適性；否則，本人不應購買此投連壽險保單及 / 或選取相關的投資選擇組合。本人擁有最終的決定權。

I understand that HASL Asia will retain copy(ies) of the completed Financial Needs Analysis and Risk Profile Questionnaire for verification purpose.

本人明白恒安標準人壽亞洲將保留已填妥的「財務需要分析」及「風險承擔能力問卷」副本作核實之用。

Name of First Policy Owner
第一保單持有人姓名

Signature of First Policy Owner
第一保單持有人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Name of Second Policy Owner
第二保單持有人姓名

Signature of Second Policy Owner
第二保單持有人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Name of licensed insurance intermediary
持牌保險中介人的姓名

Signature of licensed insurance intermediary
持牌保險中介人簽署

Date of Signature (DD/MM/YYYY)
簽署日期(日/月/年)

Notes:

註釋

1. In this Statement & Declaration, "I" refers to customer. "Proposed Policy Owner" also refers to customer. The singular shall include the plural; the word "I" shall include "we"; & the word "my" shall include "our". For joint Proposed Policy Owners, all Proposed Policy Owners must sign all sections.

就重要資料聲明書及投保人聲明書而言，「本人」指客戶。「準保單持有人」亦指客戶。單數包括複數；「本人」包括「我們」的涵義；及「本人的」包括「我們的」的涵義。若為聯名的準保單持有人，所有的準保單持有人必須在所有部分內簽署。

2. The customer(s) are required to inform the licensed insurance intermediary or HASL Asia if there is any material change of information provided in these Declarations before the policy is issued.

若重要資料聲明書及投保人聲明書上填報的資料有任何重大改變，閣下在保單簽發前，必須通知閣下的持牌保險中介人或恒安標準人壽亞洲。

Heng An Standard Life (Asia) Limited (662679) is registered in Hong Kong at 12/F., Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. Authorised by the Insurance Authority of Hong Kong to write Class A, Class C and Class I long term business in Hong Kong.

恒安標準人壽 (亞洲) 有限公司 (662679) 的註冊公司地址為香港鰂魚涌英皇道979號太古坊林肯大廈12樓，其已獲香港的保險業監管局授權於香港承保 A 類、C 類及 I 類之長期業務。

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