



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

Heng An Standard Life (Asia) Limited 恒安標準人壽 (亞洲) 有限公司
Name of the ILAS Policy: Fortuity 投連壽險保單名稱: 「晉裕」投資計劃

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 Principal Brochure, Product Key Facts Statement, and the Illustration Document). 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 that particular paragraph or what your financial adviser 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 (包括主要推銷刊物、產品資料概要及利益說明文件)。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、或閣下的理財顧問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 financial adviser 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。理財顧問必須就閣下列明的原因及考慮因素,以及其他相關資料,一併評估此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) Cooling-off Period (Not Applicable to Additional Contribution Application)

冷靜期 (不適用於額外供款申請):

You have the right to cancel this ILAS policy and get back your original investments (subject to market value adjustment) within the cooling-off period, which is **21 calendar days** immediately following either the day of delivery of (i) the policy; or (ii) the Cooling-off Notice to you or your nominated representative containing the information regarding your right within the cooling-off period, whichever is the earlier. For details of how you can exercise this right, please refer to the application form.

閣下有權在冷靜期內取消此投連壽險保單,並取回已作投資的款額 (須按市值調整計算),冷靜期為緊接 (i) 保單;或 (ii) 載有閣下於冷靜期內的權利之冷靜期通知書交付予閣下或閣下的指定代表之日起計的 **21 個曆日**的期間 (以較早者為準)。有關閣下行使該權益的詳情,請參閱申請書。

(3) 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 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貸風險。投資回報並沒有保證。

(4) Long-term Features 計劃的長期性質：

(a) Upfront Charges 前期收費：

No upfront charges are payable for this plan. For details, please refer to the product documents of this ILAS policy. 此計劃沒有收取前期收費。詳情請參閱此投連壽險保單的產品資料文件。

(b) Early Surrender/Withdrawal charges 提早退保 / 提取保單款項的收費：

You will be subject to an **early surrender or withdrawal charge** (also known as “**Exit Charge**” in this ILAS policy) and **possible loss of entitlement to bonuses**, if surrender of your ILAS policy or partial withdrawal that causes the value of the relevant account to fall below 50% of the original contribution amount on the effective date of the Initial Contribution Account and each Additional Contribution Account (if applicable) occurs within a prescribed period before the end of the policy term.

若閣下在保單期滿前的指定時限內因保單退保或導致有關賬戶價值在緊隨部分提款後少於首次供款賬戶及每個額外供款賬戶 (如適用) 的生效日的原有供款金額之 50% 的部份提款，均須支付**提早退保 / 提取保單款項的收費** (此投連壽險保單內亦稱為「**退保費用**」)，並可能因此喪失獲得紅利的權利。

In case of the surrender of your ILAS policy, Exit Charge is calculated as follows:
保單退保之退保費用之計算方法如下：

Original contribution amount made to relevant account 有關賬戶的原有供款金額	X	Applicable Exit Charge percentage 適用之退保費用百分比
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In case of partial withdrawal(s), Exit Charge for each account will be applied by multiplying the below Adjustment Factor to the above mentioned Exit Charge for surrender of your ILAS policy:
就各個賬戶而言，部分提款之退保費用將根據上述之退保費用乘以下調整因子：

Adjustment Factor 調整因子	=	$\frac{\begin{array}{l} 50\% \text{ of original contribution amount made to the relevant account} \\ \text{有關賬戶的原有供款金額之 } 50\% \end{array} - \begin{array}{l} \text{Value of relevant account immediately after the partial withdrawal} \\ \text{有關賬戶緊隨部分提款後的賬戶價值} \end{array}}{50\% \text{ of original contribution amount made to relevant account} \\ \text{有關賬戶的原有供款金額之 } 50\%}$
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* If the value of the relevant account immediately after partial withdrawal remains higher than 50% of the original contribution amount made to the relevant account, no Exit Charge will be required.

* 如有關賬戶價值於緊隨部分提款後仍然高過有關賬戶的原有供款金額的 50%，則退保費用將不適用。

The applicable Exit Charge percentage is as set out in the table below:

以下列明適用退保費用百分比：

Month since the effective date of relevant account 由有關賬戶生效日起計月份	Applicable Exit Charge percentage 適用之退保費用百分比	Month since the effective date of relevant account 由有關賬戶生效日起計月份	Applicable Exit Charge percentage 適用之退保費用百分比
1	4.91667%	17	3.58333%
2	4.83333%	18	3.50000%
3	4.75000%	19	3.41667%
4	4.66667%	20	3.33333%
5	4.58333%	21	3.25000%
6	4.50000%	22	3.16667%
7	4.41667%	23	3.08333%
8	4.33333%	24	3.00000%
9	4.25000%	25	2.91667%
10	4.16667%	26	2.83333%
11	4.08333%	27	2.75000%
12	4.00000%	28	2.66667%
13	3.91667%	29	2.58333%
14	3.83333%	30	2.50000%
15	3.75000%	31	2.41667%
16	3.66667%	32	2.33333%
33	2.25000%	47	1.08333%
34	2.16667%	48	1.00000%
35	2.08333%	49	0.91667%
36	2.00000%	50	0.83333%
37	1.91667%	51	0.75000%
38	1.83333%	52	0.66667%
39	1.75000%	53	0.58333%
40	1.66667%	54	0.50000%
41	1.58333%	55	0.41667%
42	1.50000%	56	0.33333%
43	1.41667%	57	0.25000%
44	1.33333%	58	0.16667%
45	1.25000%	59	0.08333%
46	1.16667%	60 & onward 60 或之後	0.00000%

(c) Monthly Bonus 每月獎賞：

You will be entitled to Monthly Bonus if you meet certain conditions. For details, please refer to the product documents of this ILAS policy.

若閣下符合指定的要求，可享有每月獎賞。詳情請參閱此投連壽險保單的產品資料文件。

(5) 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。

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

If you switch your investment choices, you may be subject to a charge (currently waived) 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（現時豁免），而閣下所承受的風險亦有可能因而增加或減少。

(7) Risk of Early Termination 提早終止的風險：

Your ILAS policy may be automatically early terminated and you could lose all your contributions paid and benefit accrued if any condition of automatic early termination is triggered. This may happen if the Policy Account Value immediately after a partial withdrawal drops below the Minimum Policy Account Value in effect at that time (for the avoidance of doubt, your ILAS policy will not be terminated if the Policy Account Value subsequently drops below the Minimum Policy Account Value in effect at the time due to market movements or deduction of fees and charges while the Policy Account Value remains above zero), or Policy Account Value becomes zero, etc. For details, please refer to the product documents of this ILAS policy.

若有任何能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：閣下的保單賬戶價值緊隨在部份提款後少於當時生效之最低保單賬戶價值（為免存疑，如果保單賬戶價值其後因市場浮動因素或扣除費用及收費跌低於最低保單賬戶價值，而保單賬戶價值高於零，閣下的投連壽險保單將不會被終止）或保單賬戶價值成為零等。詳情請參閱此投連壽險保單的產品資料文件。

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

If you take up this ILAS policy, the licensed insurance broker will on average receive remuneration of HK\$7.25 per HK\$100 of the contribution that you pay. The remuneration is an average figure calculated on the assumption that you will pay the Initial Contribution at policy issuance. It covers all payments to the licensed insurance broker directly attributable to the sale of this ILAS policy (including upfront and future commissions, bonuses and other incentives). The amount of remuneration actually receivable by the licensed insurance broker may vary from year to year and is higher in the first policy year/early policy years. You are entitled to make enquiry with your licensed insurance broker 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，持牌保險經紀將會就閣下每繳付 100 港元的供款金額中，獲取平均 7.25 港元的酬勞。持牌保險經紀的酬勞是基於閣下於保單繕發時所支付的首次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經紀支付的金額（包括前期及其後的佣金、花紅及其他獎金）。持牌保險經紀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。閣下如欲進一步了解持牌保險經紀就此投連壽險保單可能收取的酬勞，閣下有權向閣下的持牌保險經紀查詢。

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 Proposed Policy Owner
第一準保單持有人姓名

Signature of First Proposed Policy Owner
第一準保單持有人簽署

Date (dd/mm/yy)
日期 (日 / 月 / 年)

Name of Second Proposed Policy Owner
第二準保單持有人姓名

Signature of Second Proposed Policy Owner
第二準保單持有人簽署

Date (dd/mm/yy)
日期 (日 / 月 / 年)

Name of financial adviser
理財顧問姓名

Signature of financial adviser
理財顧問簽署

Date (dd/mm/yy)
日期 (日 / 月 / 年)

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 documents:

本人已收取，閱讀及明白以下文件：

- Principal Brochure (consists of the product brochure and Investment Choices Brochure)
主要推銷刊物（由產品銷售刊物及投資選擇刊物構成）
- Product Key Facts Statement
產品資料概要
- Benefit Illustration Document
利益說明文件

- 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 Proposed Policy Owner
第一準保單持有人姓名

Signature of First Proposed Policy Owner
第一準保單持有人簽署

Date (dd/mm/yy)
日期 (日 / 月 / 年)

Name of Second Proposed Policy Owner
第二準保單持有人姓名

Signature of Second Proposed Policy Owner
第二準保單持有人簽署

Date (dd/mm/yy)
日期 (日 / 月 / 年)

Name of financial adviser
理財顧問姓名

Signature of financial adviser
理財顧問簽署

Date (dd/mm/yy)
日期 (日 / 月 / 年)

Section II: Suitability Declaration

乙部：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 Proposed Policy Owner
第一準保單持有人姓名

Signature of First Proposed Policy Owner
第一準保單持有人簽署

Date (dd/mm/yy)
日期 (日 / 月 / 年)

Name of Second Proposed Policy Owner
第二準保單持有人姓名

Signature of Second Proposed Policy Owner
第二準保單持有人簽署

Date (dd/mm/yy)
日期 (日 / 月 / 年)

Name of financial adviser
理財顧問姓名

Signature of financial adviser
理財顧問簽署

Date (dd/mm/yy)
日期 (日 / 月 / 年)

Notes:
註釋：

- In this Statement & Declaration, "I" refers to customer. "Proposed Policy Owner(s)" 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。
- The customer(s) are required to inform the financial adviser 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，必須通知閣下的理財顧問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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