



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: Harvest Wealth Investment Plan 投連壽險保單名稱：「宏聚」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/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 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 / 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、或閣下的理財顧問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 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) 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。

(3) Long-term Features 計劃的長期性質：**(a) Upfront Charges 前期收費：**

No upfront charges (also known as “**Premium Charge**” in this ILAS policy) are currently payable for Regular Contribution and Additional Regular Contribution for this plan.
此計劃所繳付之定期供款及額外定期供款現時沒有收取前期費用 (此投連壽險保單內亦稱為「**保費費用**」)。

Premium Charge will be deducted upfront from the Single Contribution you pay as charges and will not be available for investment. **This means that the remaining amount of Single Contribution available for investment will be lower than your Single Contribution paid.** The Premium Charge for each Single Contribution paid is calculated as follows:

保費費用會於保單的已繳付之單一投資供款內即時扣除，有關款項將不會用作投資。**換言之，可供投資的尚餘每筆單一投資供款金額會低於已繳付的單一投資供款。**每筆單一投資供款的保費費用之計算方法如下：

Premium Charge for each Single Contribution (per transaction) = Single Contribution received X Premium Charge percentage

每筆單一投資供款之保費費用 (每次交易計算) = 已收取單一投資供款 X 保費費用百分比

	Premium Charge percentage 保費費用百分比	Percentage of contribution received available for investment after deducting Premium Charge 已收取供款在扣減保費費用後可用作投資的百分比
Single Contribution 單一投資供款	5%	95%

(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 policy termination (other than due to the death of the last surviving life insured, Policy Account Value becomes zero or policy maturity) or surrender or withdrawal from the Initial Account(s) occurs within a prescribed period before the end of the policy term. The Exit Charge is calculated as follows:

若閣下在保單年期期滿前的指定時限內終止保單 (最後一位在生的受保人身故、保單賬戶價值變為零或保單期滿除外)、退保或於最初供款戶口中提款，均須支付**提早退保或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**。退保費用計算方法如下：

Exit Charge = Value of Initial Account(s) withdrawn/surrendered/terminated X Exit Charge percentage
退保費用 = 最初供款戶口的提款金額 / 退保時最初供款戶口的價值 / 保單終止時最初供款戶口的價值 X 退保費用百分比

Please note that an Exit Charge of 100% will be applied on the value of Initial Account(s) withdrawn/surrendered/terminated when you apply for withdrawal or surrender or in case of policy termination (other than due to the death of the last surviving life insured, Policy Account Value becomes zero or policy maturity) during the first 12 months from the commencement date of each Initial Account. Thereafter, this charge will depend on the outstanding Contribution Payment Term for the relevant Regular Contribution and Additional Regular Contribution (if applicable). Please see the table below for details.

請注意，假如您於相關最初供款戶口生效日起之首 12 個月內申請提款或退保或終止保單 (最後一位在生的受保人身故、保單賬戶價值變為零或保單期滿除外)，則退保費用會為最初供款戶口的提款金額 / 退保時最初供款戶口的價值 / 保單終止時最初供款戶口的價值的 100%。其後，此費用將按其相關定期供款和額外定期供款 (如適用) 之剩餘供款年期而釐定。詳情請見下表。

Outstanding Contribution Payment Term [^] (in years) 剩餘供款年期 [^] (年)	Exit Charge percentage 退保費用百分比	Outstanding Contribution Payment Term [^] (in years) 剩餘供款年期 [^] (年)	Exit Charge percentage 退保費用百分比
24	86%	11	42%
23	83%	10	38%
22	80%	9	34%
21	77%	8	30%
20	74%	7	26%
19	71%	6	22%
18	68%	5	18%
17	65%	4	14%
16	62%	3	10%
15	58%	2	6%
14	54%	1	3%
13	50%	0	0%
12	46%		

[^]Please note that part years of the outstanding Contribution Payment Term will be rounded up to next whole year.

[^]請注意，剩餘供款年期不足一年亦當一年計算。

(c) Extra Allocation 額外單位獎賞：

You will be entitled to an Extra Allocation 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，可享有額外單位獎賞。詳情請參閱此投連壽險保單的產品資料文件。

(d) Loyalty Bonus 長期獎賞：

You will be entitled to a Loyalty 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，可享有長期獎賞。詳情請參閱此投連壽險保單的產品資料文件。

(4) 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。

(5) 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。

(6) Contribution Holiday 供款假期：

Please check with your financial adviser 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:

請向閣下的理財顧問查詢及參閱產品資料文件，以確定此投連壽險保單是否設有供款假期（即在此期間可暫停供款），以及行使供款假期權利所需符合的指定條件。若閣下的保單設有供款假期，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 their respective Initial Period.**

供款假期指閣下可在該期間暫時停止定期供款，但並不表示閣下只須在其相關的最初供款期內繳付供款。

(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。

(7) 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 and Additional Regular Contribution (if applicable)), 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：閣下未能支付供款（定期供款及額外定期供款（如適用）），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。

(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 the following remuneration per \$100 of the contribution that you pay, dependent on the chosen Contribution Payment Term. The remuneration is an average figure calculated on the assumption that you will pay all the contributions throughout the entire Contribution Payment Term. 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，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。持牌保險經紀的酬勞是基於閣下將會在整個供款年期內支付所有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。

Contribution Payment Term 供款年期	Average remuneration per \$100 of contribution 平均酬勞以每 100 港元供款金額計
5	HK\$ 4.83
6-10	HK\$ 5.27
11-15	HK\$ 5.71
16-20	HK\$ 6.16
21-25	HK\$ 6.61
Single Contribution 單一投資供款	HK\$ 2.90

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 (dd/mm/yy)
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 (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

- 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 (dd/mm/yy)
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 (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: 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 (dd/mm/yy)
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 (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 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。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 (dd/mm/yy) 日期(日/月/年)
_____ 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 (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" 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。

© 2020 Heng An Standard Life (Asia) Limited, reproduced under licence. All rights reserved.

© 2020 恒安標準人壽(亞洲)有限公司，已獲授權複製。版權所有，保留一切權利。