



# Harvest 101 Investment Plan

「盈聚101」投資計劃

Standard Life

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# About Standard Life

## **A major long-term savings and investment company operating around the globe**

Standard Life plc (the “Group”) is a leading long term savings and investments company headquartered in Edinburgh and operating internationally. Established in 1825, the Group provides life assurance and pensions, investment management to around 6 million customers worldwide. The Group operates in the United Kingdom, Canada, Europe and Asia Pacific, and globally with Standard Life Investments. In 2006, the Group was listed on the London Stock Exchange (Stock code: SL.L) becoming a top FTSE 100 corporation. Standard Life Assurance Limited, subsidiary of the Group, is rated as “A+” by Standard & Poor’s and “A1” by Moody’s Investors Service in terms of long-term credit rating\*.

Standard Life (Asia) Limited (hereafter, “Standard Life” or “we” or “us” or “Company”) established in 1999 and registered as an authorised insurer in Hong Kong, is a subsidiary of the Group. Leveraging the Group’s strength, Standard Life is one of the financial service providers committed to Hong Kong and the Asian region. Partnering with independent financial advisers and other financial institutions, Standard Life provides wealth management solutions focusing on investment-linked insurance plans to help customers accumulate wealth.

\* Data as at September 2012

# Harvest 101 Investment Plan

“Harvest 101 Investment Plan” (hereafter, the “Plan” or “Policy”) is a Class C linked long-term insurance policy as defined in Part Two of the First Schedule to the Insurance Companies Ordinance. The Policy is an investment-linked assurance scheme issued by Standard Life as an authorised insurance company in Hong Kong in accordance with the Insurance Companies Ordinance.

This product brochure and the “Standard Life Fund Options” constitute the Principal Brochure of the Plan. These materials together with the relevant Product Key Facts statement are issued by the Company and should be issued and read in conjunction with each other. It is important that you should carefully read the Principal Brochure and the Product Key Facts statement of the Plan, before making an investment decision. You may also refer to the sample policy provisions, which are made available by us upon request, free of charge, for the terms and conditions of the Plan. Please keep this product brochure with your other policy documents of the Plan. If you have any doubt about whether the Plan is suitable for you, please seek advice from a financial adviser.

You can have direct access to the Principal Brochure, customer notice, unit price of the investment choices, performance of the investment choices and offering documents of the underlying funds available under the Plan through our secure website: [www.standardlife.hk](http://www.standardlife.hk) or our Customer Service Hotline. You will enjoy our professional customer service care that has made Standard Life internationally recognised.

For more information or any complaints, or if you wish to inspect or (at reasonable price as determined by us from time to time) obtain a copy of the constitutive documents of the Policy, please contact your financial adviser or call our Customer Service Hotline on 2169 0300 from Monday to Friday, 9:00am to 5:30pm.

Investment involves risks. Past performance is not indicative of future performance.

Published Date: December 2012



# Why Choose Harvest 101 Investment Plan?

Each of us has different financial goals at different life-stages such as buying property, preparing for marriage, budgeting for children’s education and planning for retirement. The Plan is an investment-linked life insurance policy which help you simply achieve your various goals in investment and life protection.

## Holistic Approach in Financial Planning from Age 1

The Plan is available to all insured from age 1 (last birthday) to “age 80 minus Contribution Payment Term chosen”. You may choose the duration of your Contribution Payment Term, ranging from 5 years to 25 years, to suit your investment needs.

## Low Entry Level from USD 90

You can easily join the Plan with a Regular Contribution as low as USD 90 per month (or other equivalent Policy Currencies). We offer five Policy Currencies for your selection, i.e. HK Dollar, US Dollar, Euro, Pound Sterling and Japanese Yen. Regular Contribution can be paid monthly, quarterly, semi-annually or annually. For details, please refer to the “General Information - Minimum Contribution” section. If you are investing in non-local currency, you may be subject to the risk of exchange rate fluctuations.

Regular Contributions will be allocated to the Initial Account in the form of Initial Units during the Initial Period which ranges from 18 to 24 months (as specified in the table below), and to the Accumulation Account in the form of Accumulation Units after the Initial Period.

Contribution Payment Term (complete year)	Initial Period (since the effective date of the Initial Account)
5 – 10 years	First 18 months
11 – 15 years	First 20 months
16 – 20 years	First 22 months
21 – 25 years	First 24 months

For the details of the fees and charges that apply to Initial Account and Accumulation Account, please refer to the “Fees and Charges” section.

The switching of units between the Initial Account and the Accumulation Account is not permitted.

## Flexible Contribution

### Additional Regular Contribution

You can increase the Regular Contribution (each an “Additional Regular Contribution”) with as low as USD 30 per month (or other equivalent Policy Currencies). The Additional Regular Contribution is treated as new Regular Contribution with its own Initial Period, Initial Account, Accumulation Account and Contribution Payment Term. The Contribution Payment Term of Additional Regular Contribution could be selected from 5 years to 25 years.

### Single Contribution

You may make Single Contribution at a minimum of USD 1,200 (or other equivalent Policy Currencies). Any Single Contribution paid, after deducting the Premium Charge, will be allocated to Accumulation Account in the form of Accumulation Units. For details, please refer to the “Fees and Charges” and “General Information - Minimum Contribution” sections.

### Reduction of Contribution Amount

On the other hand, you can reduce the Regular Contribution and Additional Regular Contribution (if applicable) after its relevant Initial Period to a level not less than the minimum regular contribution requirement of USD 90 per month for Regular Contribution and USD 30 per month for each Additional Regular Contribution (or other equivalent Policy Currencies).

## Stop Paying Contribution

You may apply for stop paying Regular Contribution and/or Additional Regular Contribution (if applicable) after the relevant Initial Period to suit your unexpected conditions. When you stop paying Regular Contribution, we reserve the right to terminate your Policy if the value of your Policy Account falls below the minimum policy value requirement of USD1,500 (or other equivalent Policy Currencies). However, your Policy will not be terminated if the value of your Policy Account falls below the minimum policy value requirement due to market movements.

When you stop paying the Regular Contribution and/or Additional Regular Contribution (if applicable), the value of your Policy Account may be significantly reduced due to the fees and charges, which are still deductible during that period, and your entitlement to Extra Allocation (see “Extra Allocation” section for details) may also be affected.

Stop paying Regular Contribution and/or Additional Regular Contribution (if applicable) during the relevant Initial Period is not allowed and may lead to termination of your Policy or the relevant Initial Account (if applicable). For details, please refer to the “Fees and Charges” and “General Information – Stop Paying Contributions” sections.

## Partial Withdrawal

Partial withdrawal is allowed at anytime, subject to the following requirements:

- (1) You may select to withdraw at least USD1,500 (or other equivalent Policy Currencies) per ad hoc transaction or per year on a regular withdrawal basis; and
- (2) Any withdrawals made from Accumulation Account will be free of charge. Those withdrawals made from Initial Account may be subject to Exit Charge; and
- (3) If the value of your Policy Account immediately after withdrawal is less than the minimum policy value requirement, your Policy will be terminated with applicable Exit Charge (and subject to reclaim of any Extra Allocation made).

The Plan is a long term insurance contract which may not be suitable for those investors who are seeking short term financial gains. Any withdrawal / early surrender may be subject to Exit Charge (up to 100% of the withdrawal amount or surrender value). For details, please refer to “Fees and Charges”, “General Information - Withdrawal” and “General Information - Termination” sections.

## Various Investment Choices to Capture Market Opportunities

The Plan offers a wide range of investment choices linked to the underlying funds managed by reputable investment managers with exposure to different asset classes and universes, helping you diversify the investment risks and capture the market opportunities.

We will be investing your contributions, after deducting the applicable fees and charges, into the underlying funds corresponding to the investment choices as selected by you for our asset liability management. You should be reminded that you are not investing in the underlying funds and you do not have any legal or beneficial rights or ownership over any of those assets. Your recourse is against the Company only. Therefore, you will be subject to the credit risks of the Company.

The return on investment of your investment choices is calculated or determined by us with reference to the performance of the underlying funds. Hence, we will rigorously select the appropriate investment managers and underlying funds in our platform and regularly update the investment choices. You may visit our website [www.standardlife.hk](http://www.standardlife.hk) for the latest investment choices available in “Standard Life Fund Options” or speak to your financial adviser directly.

The investment choices available under the Plan can have very different features and risk profiles. Some may be of high risk. The return of investment under the Plan, subject to the fees and charges of the Plan, may be lower than the return of the underlying funds.

## Extra Allocation and Large Value Bonus

### Extra Allocation:

During the relevant Initial Period, if your Regular Contribution or each Additional Regular Contribution (if applicable) reaches USD 90 or above per month (or other equivalent Policy Currencies), you can enjoy Extra Allocation ranging from 0.5% to 15% of the relevant Regular Contribution and/or Additional Regular Contribution paid as follows to have more **Initial Units**:

Regular Contribution or Additional Regular Contribution (per month) of each Initial Account					Extra Allocation (CPT=Contribution Payment Term)
HKD	USD	EUR	GBP	JPY	
720 - less than 2,000	90 - less than 250	90 - less than 250	60 - less than 167	11,700 - less than 32,500	0.1% x CPT
2,000 - less than 4,800	250 - less than 600	250 - less than 600	167 - less than 400	32,500 - less than 78,000	0.2% x CPT
4,800 - less than 9,600	600 - less than 1,200	600 - less than 1,200	400 - less than 800	78,000 - less than 156,000	0.4% x CPT
9,600 or above	1,200 or above	1,200 or above	800 or above	156,000 or above	0.6% x CPT

For Additional Regular Contributions, Extra Allocation will be determined separately by the amount of the Additional Regular Contribution and its own Contribution Payment Term.

We will allocate the unit of the Extra Allocation to your relevant Initial Account after receiving your Regular Contribution or Additional Regular Contribution (if applicable).

If (1) death of the Life Insured (or last surviving Life Insured for joint life policy) occurs within the first 24 months from the effective date of the relevant Initial Account, or (2) the Policy is surrendered or the relevant Initial Account is terminated during the Initial Period of the Regular Contribution or such Additional Regular Contribution, the original amount of Extra Allocation made in relation to the Regular Contribution and Additional Regular Contribution, if applicable (regardless of any investment gain or loss arising from the units of the Extra Allocation and the corresponding charges that have been levied on these units) will be deducted from the value of the relevant Initial Account(s) before calculation of the death benefit or surrender value.

(Please note that the rate of Extra Allocation is calculated based on your contribution and does not represent the rate of return or performance of your investment.)



### Large Value Bonus:

You can get a Large Value Bonus if the total value of all Accumulation Accounts (at the due date of the Accumulation Account Charge) reaches USD15,000 or above (or other equivalent Policy Currencies). The Large Value Bonus will be applied on a monthly basis and is a percentage of the value of the Accumulation Accounts as follows to offset part of the Accumulation Account Charge (i.e. 0.125% per month):

Total Value of all Accumulation Accounts					Large Value Bonus (per month)
HKD	USD	EUR	GBP	JPY	
120,000 – less than 360,000	15,000 – less than 45,000	15,000 – less than 45,000	10,000 – less than 30,000	1,950,000 – less than 5,850,000	0.005%
360,000 – less than 720,000	45,000 – less than 90,000	45,000 – less than 90,000	30,000 – less than 60,000	5,850,000 – less than 11,700,000	0.010%
720,000 – less than 960,000	90,000 – less than 120,000	90,000 – less than 120,000	60,000 – less than 80,000	11,700,000 – less than 15,600,000	0.015%
960,000 or above	120,000 or above	120,000 or above	80,000 or above	15,600,000 or above	0.020%

### Quality Service

With our online portfolio enquiry system, switching arrangement for investment choices, and regular statement, you can keep track of your investment more easily.

### Contributions Allocation

Your contributions will be allocated to different accounts according to the following table:

	Regular Contribution/ Additional Regular Contribution		Single Contribution
	During the Relevant Initial Period*	After the Relevant Initial Period*	
Allocation of Contribution	Initial Account	Accumulation Account	Accumulation Account
Types of Unit	Initial Unit	Accumulation Unit	Accumulation Unit

\* The Initial Period of each Regular Contribution and Additional Regular Contribution will be ranging from 18 months to 24 months depending on its relevant Contribution Payment Term.



# Fees and Charges

## Summary of Fees and Charges

Fees and Charges		Initial Account	Accumulation Account
Policy Level	Policy Fee		✓
	Administration Charge	✓	✗
	Exit Charge	✓	✗
	Accumulation Account Charge	✗	✓
	Premium Charge	✗	✓
	Switching Fee	✗	✗
	Advisory Fee (Optional)	✗	✓
Underlying Fund Level	Bid-Offer Spread	✓ (If any, the Bid-Offer spread will be charged by the underlying fund and will be reflected in the unit price of the underlying fund and the corresponding of the investment choice)	
	Other Underlying Fund Charges	✓ (These charges will be reflected in the unit price of the underlying funds and corresponding investment choices)	

# Details of Fees and Charges

## I. Policy Level

Types	Details																																																									
Policy Fee	<table border="1"> <thead> <tr> <th>Policy Currency</th> <th>HKD</th> <th>USD</th> <th>EUR</th> <th>GBP</th> <th>JPY</th> </tr> </thead> <tbody> <tr> <td>Policy Fee (per month)</td> <td>60</td> <td>7.5</td> <td>7.5</td> <td>5</td> <td>975</td> </tr> </tbody> </table>						Policy Currency	HKD	USD	EUR	GBP	JPY	Policy Fee (per month)	60	7.5	7.5	5	975																																								
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<ul style="list-style-type: none"> <li>Throughout the whole policy term, this fee will be deducted on a monthly basis from the Policy Account by redeeming the appropriate number of units of investment choices at the beginning of each policy month in proportion to the value of investment choices in the Policy Account.</li> <li>This fee will be deducted from the Accumulation Account first, if the value of Accumulation Account is insufficient, the fee will then be deducted from the Initial Account.</li> <li>The fee is payable to the Company.</li> </ul>																																																										
Administration Charge	<ul style="list-style-type: none"> <li>This fee is 6.0% per annum (i.e. 0.5% per month) on the value of an Initial Account.</li> <li>Throughout the Contribution Payment Term, this fee will be deducted on a monthly basis from each Initial Account by redeeming the appropriate number of units of investment choices at the beginning of each policy month in proportion to the value of investment choices in each Initial Account.</li> <li>This charge is payable to the Company.</li> </ul>																																																									
Exit Charge	<ul style="list-style-type: none"> <li>This charge is applied for regular withdrawal, ad hoc withdrawal and relevant situations mentioned in the “General Information - Termination” section.</li> <li>This charge is 100% of the surrender and withdrawal amount at the first 12 months since the establishment of each Initial Account.</li> <li>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.</li> </ul>																																																									
	<p>For withdrawal</p> <ul style="list-style-type: none"> <li>This charge will be deducted from the value withdrawn from each Initial Account designated by you on date of withdrawal.</li> </ul> <p>For termination of policy (other than the maturity of Policy or the proceeds of death benefit is paid)</p> <ul style="list-style-type: none"> <li>This charge will be deducted from the value of the Initial Account on the respective payment day.</li> </ul>																																																									
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	<p>Example 1: An Initial Account with a 5- year Contribution Payment Term:</p> <ul style="list-style-type: none"> <li>• The Exit Charge during the first year will be 100%.</li> <li>• Thereafter, the Exit Charge will be <ul style="list-style-type: none"> <li>– 14% for the Initial Account with 4 years outstanding Contribution Payment Term</li> <li>– 10% for the Initial Account with 3 years outstanding Contribution Payment Term</li> <li>– 6% for the Initial Account with 2 years outstanding Contribution Payment Term</li> <li>– 3% for the Initial Account with 1 year outstanding Contribution Payment Term</li> <li>– 0% upon the end of Contribution Payment Term.</li> </ul> </li> </ul> <p>Example 2: An Initial Account with a 15- year Contribution Payment Term:</p> <ul style="list-style-type: none"> <li>• The Exit Charge during the first year will be 100%.</li> <li>• During the second year, the outstanding Contribution Payment Term will be 14 years (i.e. 15 years – 1 year) and the Exit Charge will be 54% for the Initial Account.</li> <li>• At 2.5 years, the outstanding Contribution Payment Term will be 13 years (i.e. 15 years – 2.5 years and part year of the outstanding Contribution Payment Term will be treated as a whole year) and the Exit Charge will be 50% for the Initial Account.</li> <li>• The charge will be reduced year by year and becomes 0% upon the end of Contribution Payment Term.</li> </ul> <ul style="list-style-type: none"> <li>• The withdrawal amount and surrender value will be paid after deducting the relevant Exit Charge and after reclaim of any original Extra Allocation made (if applicable).</li> <li>• If there is more than one Initial Account, Exit Charge will be applied to the Initial Units withdrawn or surrendered from each Initial Account.</li> <li>• No Exit Charge will be applied to withdrawal from Accumulation Account.</li> <li>• This charge is payable to the Company.</li> </ul>
<b>Accumulation Account Charge</b>	<ul style="list-style-type: none"> <li>• This charge is 1.5% per annum (i.e. 0.125% per month) on the value of each Accumulation Account.</li> <li>• Throughout the whole policy term, this charge will be deducted on a monthly basis from each Accumulation Account by redeeming the appropriate number of units of investment choices at the beginning of each policy month in proportion to the value of investment choices in each Accumulation Account.</li> <li>• Large Value Bonus, if any, will be offered to you on a monthly basis to offset part of the Accumulation Account Charge.</li> <li>• This charge is payable to the Company.</li> </ul>
<b>Premium Charge</b>	<ul style="list-style-type: none"> <li>• This charge is 5.0% on the value of each Single Contribution paid.</li> <li>• This charge will be deducted once we receive your Single Contribution.</li> <li>• There is currently no Premium Charge levied on Regular Contribution or Additional Regular Contribution.</li> <li>• This charge is payable to the Company.</li> </ul>
<b>Switching Fee</b>	<ul style="list-style-type: none"> <li>• Currently nil for all switching between investment choices.</li> </ul>
<b>Advisory Fee (Optional and applicable to Accumulation Account only)</b>	<ul style="list-style-type: none"> <li>• This fee ranges from 0% to 2% per annum (i.e. 0% to 0.16666% per month) on the value of each Accumulation Account.</li> <li>• If applicable, this fee will be deducted on a monthly basis from each Accumulation Account by redeeming the appropriate number of units of investment choices at the beginning of each policy month in proportion to the value of investment choices in each Accumulation Account.</li> <li>• This fee is optional and is to be determined between you and your appointed third party financial adviser (if any).</li> <li>• This fee is payable to your appointed third party financial adviser.</li> </ul>

## II. Underlying Fund Level

There may be separate charges for the underlying funds of the different investment choices. The summary of the underlying funds' fees and charges are as follows:

Types	Details
<b>Bid-Offer Spread</b>	<ul style="list-style-type: none"><li>• Currently nil for most of the investment choices.</li><li>• However, certain investment choices may involve bid-offer spread in the unit price which reflects the redemption charge applied by the corresponding underlying funds. For details of the bid-offer spread of the unit price of investment choices, please refer to the "Investment Choice information" section of "Standard Life Fund Options".</li></ul>
<b>Other Underlying Fund Charges</b>	<ul style="list-style-type: none"><li>• Charges (such as management fee, performance fee) vary according to the underlying funds. You do not pay these fees directly. The fees will be deducted and such reduction will be reflected in the unit price of the underlying funds. For details, please refer to the offering document of the underlying funds and the "Standard Life Fund Options".</li></ul>

The fees and charges applied on underlying funds level will be payable to the respective fund managers of the underlying funds. For details, please refer to the offering document of the underlying funds and/or the Principal Brochure of the Plan.

**We reserve the right to vary the Policy charges or impose new charges with not less than 1-month's prior written notice or such other period of notice in compliance with the relevant regulatory requirements.**



# General Information

## Application

To apply for the Plan, you simply need to complete the application form and return it to the Company with the required contributions. It is available on a single life and joint life basis with an issue age of the life insured from age 1 (last birthday) to “age 80 minus Contribution Payment Term chosen”.

## Plan Ownership

The Plan allows sole or joint ownership. All policy owners should have insurable interest with the Life Insured. For the Policy with joint ownership, the Company require application with signatures from all policy owners before the Company process any transactions related to the Policy. The policy owner(s) may assign the Plan to a third party by sending us a written notice of assignment.

## Policy Currency

The Policy Currencies are Hong Kong Dollar ‘HKD’, United States Dollar ‘USD’, Euro ‘EUR’, Pound Sterling ‘GBP’ and Japanese Yen ‘JPY’. Amount payable under the Policy will be made in the Policy Currency that you have selected.

If you are investing in non-local currency, you may be subject to the risk of exchange rate fluctuations.

## Currency and Place of Payment

The Company uses a pre-fixed amount for each Policy Currency for the purposes of determining the amount of relevant (1) minimum policy value, (2) minimum contribution, (3) minimum withdrawal requirements and; for the purposes of determining the applicable rate of (1) Extra Allocation and (2) Large Value Bonus.

All payments to be made by or to the Company under the Policy will be paid in the Policy Currency specified at the time of application at the Company’s registered office in Hong Kong or at any other place designated by the Company. Please contact the Company or your financial adviser for the available method of payment as determined by the Company from time to time.

The Company may accept payment in currency other than the Policy Currency specified at the time of application at the Company’s discretion. Such payment will be converted to the Policy Currency at the exchange rate (as determined by the Company with reference to the prevailing bank exchange rate) on the date of the payment to be processed by the Company.



## Minimum Contribution

The initial Regular Contribution made at the outset and any additional contributions (Single Contribution and Additional Regular Contribution) made are subject to the minimum contribution requirement as outlined below:

Minimum Contribution	Policy Currency				
	HKD	USD	EUR	GBP	JPY
Regular Contribution (per month)	720	90	90	60	11,700
Additional Regular Contribution (per month)	240	30	30	20	3,900
Single Contribution (per transaction)	9,600	1,200	1,200	800	156,000

Regular Contribution and Additional Regular Contribution(s) can be made monthly, quarterly, semi-annually or annually.

## Minimum Policy Value

The minimum policy value requirement for each Policy Currency is specified in the table below:

HKD	USD	EUR	GBP	JPY
12,000	1,500	1,500	1,000	195,000

The minimum policy value requirement will apply when you make withdrawal(s) or stop paying Regular Contribution and Additional Regular Contributions. If the value of your Policy Account immediately after the withdrawal(s) is less than the minimum requirement, your Policy will be terminated with applicable Exit Charge. Your Policy will not be terminated if the value of the Policy Account falls below the minimum policy value requirement due to the market movements during the stop paying contribution's period.

## Contributions Allocation

Your contributions, after deducting the Premium Charge for Single Contribution, will be used for the allocation of units of investment choices available under the Policy, using the offer price<sup>2</sup> of the corresponding investment choices on the valuation day immediately following the later of the day upon which (1) the Company receive your contribution(s) in cleared funds or (2) our internal processing of your payment is completed (processing time may vary depending on different payment methods).

You may determine the allocation of your contributions when you start your Policy, provided that your allocation:

- ▶ specifies a whole number percentage allocation for each investment choice in which you wish to invest; and
- ▶ allocates to each investment choice not less than 10% of your contribution; and
- ▶ the total allocation percentage must equal to 100%.

The allocation of units of investment choices to the Policy is notional and is solely for the purpose of determining the value of the Policy Account. All contributions you pay towards the Policy, and any investments made by the Company in the underlying funds you selected, will become and remain the assets of the Company. You do not have any legal or beneficial rights or ownership over any of those assets. Your recourse is against the Company only.

## Cancellation of Units

On the payment date of any Policy charges, or the effective date of any withdrawal, surrender, policy maturity, switching of investment choice and death benefit payout, the Company will cancel the unit(s) of the investment choice(s) from your Policy at the bid price of the investment choice.

<sup>2</sup> In general, there is currently no bid and offer spread for most of the investment choices so that the offer price will be equal to the bid price and the offer value will be equal to bid value. For details, please refer to "Standard Life Fund Options"

## Switching of Investment Choices

As your personal investment objectives change, the Policy currently allows you to switch between investment choices at no switching fee. However, the minimum switch-out amount of each switching instruction to another investment choice cannot be less than 1% of the value of the relevant investment choice.

Switching of certain investment choices may involve bid-offer spread in the unit price which reflects the redemption charge applied by the corresponding underlying funds. For details, please refer to the “Standard Life Fund Options”.

Switching of investment choices may involve bid-offer spread in foreign exchange which may affect the value of your Policy Account.

## Changed Circumstances

The Company can alter or modify the policy provisions of the Policy, at any time without your consent while the Policy remains in force if:

- (1) it becomes impossible or impracticable to carry out any of the policy provisions as a result of changes in the law or other circumstances beyond our control; or
- (2) tax rules are changed; or
- (3) the Company have to pay a government levy.

The Company reserves the right to change the minimum and maximum values and levels referred to in the policy provisions from time to time by a reasonable amount to reflect any changes to the administration, specification and costs of providing the Policy. Such alteration or modification will be determined fairly and reasonably by an actuary or other person of professional standing.

The Company will give you with not less than 1-month’s prior written notice or such other period of notice in compliance with the relevant regulatory requirements explaining the change to your last known address.

## Borrowing Restrictions

The Policy has no borrowing powers. For details of the borrowing powers of the underlying funds, please refer to the offering documents of each underlying fund.

## Partial Withdrawal

You may request to make withdrawals on an ad hoc or regular basis provided that immediately after withdrawals, the value of the Policy must not be less than the minimum policy value of USD1,500 (or other equivalent Policy Currencies); otherwise, the Company will terminate your Policy and pay you the surrender value as specified in the “Surrender” section.

Any ad hoc or regular withdrawals are subject to the following minimum withdrawal amount:

HKD	USD	EUR	GBP	JPY
12,000	1,500	1,500	1,000	195,000

Regular withdrawal can be made monthly, quarterly, semi-annually or annually. In respect of non-annual mode withdrawal, the requirement of minimum withdrawal is divided by 12, 4 and 2 for monthly, quarterly and semi-annual withdrawal respectively.

If there is more than one account, you have to designate the account for each withdrawal. If the withdrawal is made from an Initial Account during its relevant Contribution Payment Term, an Exit Charge will apply and the withdrawal amount will be paid after deducting the Exit Charge (potentially up to 100% of your withdrawal amount), whereas withdrawals made from Accumulation Account will be free of Exit Charge. For details, please refer to the “Fees and Charges” section.

The Company will pay the amount of any withdrawal less applicable Exit Charge in the Policy Currency within 15 Hong Kong business days after the valuation day (according to the latest valuation day of the investment choices under the Policy Account) immediately following the effective date for such withdrawal. No interest is payable in respect of the period between the effective date of withdrawal and the date of payment.

The Policy is a long term insurance contract. It may not be suitable for those investors who are seeking short term financial gains. Any withdrawal may be subject to Exit Charge and may result in a significant loss of your principal and/or bonuses awarded. Poor performance of the underlying funds may further magnify your investment losses while all charges are still deductible.

## **Surrender**

You may request to surrender your Policy while it remains in force by completing a prescribed form which can be obtained from us and meeting all other specified conditions for surrender. The surrender value of the Policy is the value of your Policy Account less the applicable Exit Charge and subject to reclaim of any Extra Allocation made (if applicable). Details are outlined in the “Fees and Charges” section and “Extra Allocation” section.

The effective date of surrender will be the valuation day immediately following the date on which the Company receives your valid written request for such surrender. The Policy will automatically terminate on the effective date of surrender. The Company will pay out the surrender value of your Policy within 15 Hong Kong business days after the valuation day (according to the latest valuation day of the investment choices under the Policy Account) immediately following the effective date for such surrender. No interest is payable in respect of the period between the effective date of surrender and the date of payment.

The Plan is a long term insurance contract. It may not be suitable for those investors who are seeking short term financial gains. Early surrender may be subject to Exit Charge and may result in a significant loss of your principal and/or bonuses awarded. Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.

## **Policy Maturity**

While the Policy remains in force, it will become mature at the policy anniversary on or immediately before the 100<sup>th</sup> birthday of the Life Insured or the younger Life Insured for joint life policy (“Policy Maturity Date”). The Company determine the value of your Policy Account at the Policy Maturity Date and pay the policy holder(s) the value of the Policy Account in the Policy Currency within 15 Hong Kong business days after the valuation day (according to the latest valuation day of the investment choices under the Policy Account) immediately after the Policy Maturity Date. No interest is payable in respect of the period between the Policy Maturity Date and the date of payment.

## Death Benefit

The Plan provides life coverage on a single life and joint life basis. The life coverage will be equal to 101% of the value of the Policy Account, except in the case of the suicide. Please refer to the section under “General Information – Suicide” for further details. In addition to the life coverage, an extra 10% of the value of the Initial Account, subject to a maximum of HKD 80,000/USD 10,000/EUR 10,000/GBP 6,667/JPY 1,300,000, will be payable as additional benefit in the event of accidental death of the Life Insured, or in the case of more than one Life Insured, last surviving Life Insured on or before age 65. For details of this additional benefit, please refer to the policy provisions.

Death benefit will be paid out on the occurrence of one of the following two events:

- (1) Single life policy – the death of the sole Life Insured;
- (2) Joint life policy – the death of the last surviving Life Insured. Only one Death Benefit is payable under this Policy.

While the Policy remains in force and the Company have received satisfactory proof of the Life Insured’s death, the Company will pay out the proceeds of death benefit in the Policy Currency to the person(s) entitled within 15 Hong Kong business days after the valuation day (according to the latest valuation day of your investment choices under the Policy Account) immediately following the date on which the Company receives all relevant documentation completed to our satisfaction. Such payment will discharge all our obligations under the Policy. If there is no nominated beneficiary or any information given on the nominated beneficiary is incomplete, the death benefit shall be payable to the policy owner(s). The valuation day for the units standing to the credit of your Policy will be the next valuation day immediately following our receipt of the claim form. No interest is payable in respect of the period between the effective date of claim and the date of payment.

## Suicide

If the Life Insured (or last surviving Life Insured for joint life policy) commits suicide, whether sane or insane, within 12 months from the effective date of a Regular Contribution, Additional Regular Contribution or Single Contribution, our liability under this Policy will be limited to:

- (1) with respect to Initial Account(s) and Accumulation Account(s) (in respect of Single Contributions, if any) which have been established for 12 months or more prior to the date of death, and Accumulation Account(s) (in respect of Regular Contribution and Additional Regular Contributions), 101% of the value of the aforementioned accounts if the Life Insured (or last surviving Life Insured for joint life policy) dies; and
- (2) with respect to Initial Account(s) and Accumulation Account(s) (in respect of Single Contributions, if any) which have been established for less than 12 months prior to the date of death, the amount of Regular Contributions, Additional Regular Contribution and Single Contributions paid to such Initial Account(s) and Accumulation Account(s) less any withdrawals and any claims from such accounts, and a market value adjustment charge to cover any investment loss resulting from realising the value of any assets acquired through our investment of any such premiums paid at that time.

## Deduction of Debts

The Company will deduct all outstanding charges you owe the Company from the amount the Company pay out under the Policy.

## Stop Paying Contributions

During the relevant Initial Period:

- (1) If you do not pay your Regular Contribution and all Additional Regular Contributions (if applicable) in full within 31 days from the date they are due, we will terminate your Policy and pay you the surrender value in the Policy Currency after deduction of the original amount of Extra Allocation made to your relevant Initial Account and any relevant charges.
- (2) If you do not pay your Additional Regular Contributions (if applicable) in full within 31 days from the date they are due, the Company will terminate the Initial Account in relation to such Additional Regular Contribution. You will be deemed to have applied for withdrawal of all the units in the relevant Initial Account. We will pay you the value of the relevant Initial Account in the Policy Currency after deduction of the original amount of Extra Allocation made to your relevant Initial Account and any relevant charges.

After the relevant Initial Period, if the value of your Policy Account is less than the minimum policy value requirement, the Company reserves the right to terminate your Policy. However, your Policy will not be terminated if the value of the Policy Account is less than the minimum policy value due to market movements.

You may resume paying the contributions at any time before the Policy is terminated. You need to submit the relevant forms to apply for resuming payment of the premiums.

## Policy Termination

The Policy will automatically terminate and will be subject to Exit Charge (except (3), (5) and (6) listed below) on the earliest of the following:

- (1) when Regular Contribution and all Additional Regular Contributions (if applicable) are not paid in full within 31 days of such payment falling due during its relevant Initial Period; or
- (2) when the value of the Policy Account,
  - immediately after the withdrawal (ad hoc or regular); or
  - while the policy is a paid-up policy, i.e. stop paying Regular Contribution and all Additional Regular Contributions (if applicable);is less than the minimum policy value requirement in effect at the time (except the value of the Policy Account of a paid-up policy is less than the minimum policy value due to market movements); or
- (3) the value of the Policy Account becomes zero; or
- (4) the effective date of surrender; or
- (5) when the proceeds of Death Benefit is paid; or
- (6) the policy anniversary on or immediately before the 100<sup>th</sup> birthday of the Life Insured or the younger Life Insured for joint life policy (i.e. maturity of the Policy).

## Exchange Rates

The return on investment of your investment choices is calculated or determined by the Company with reference to the performance of the underlying funds which are managed by reputable investment managers.

The denominating currency of the investment choices may be different from that of the corresponding underlying funds. Changes in foreign currency exchange rate may therefore affect the performance of the investment choices. Please refer to “Standard Life Fund Options” for details.

## Incontestability

Your or the Life Insured’s failure to disclose a material fact or making of an incorrect statement about a material fact will not, in the absence of fraud, render the Policy voidable by the Company after it has been in force during the Life Insured’s lifetime for two years from the Policy Start Date. A material fact is a fact which would have been likely to influence our decision to offer the Policy or affect coverage provided or the Regular Contribution, Additional Regular Contributions and Single Contributions which the Company would charge for the Policy. The provision will apply to any schedules attached to the Policy unless stated otherwise.

## Incorrect Age or Sex

If the Life Insured’s date of birth or sex as shown in the Policy Schedule is incorrect, the amount payable and every benefit accruing under the Policy will be such as the Regular Contribution, Additional Regular Contributions and Single Contributions paid at the correct age or sex.

## Valuation of Investment Choice

The bid and offer price of each investment choice is calculated on each valuation day with reference to the unit price of the corresponding underlying fund of the investment choice. The unit price of the investment choices will involve dividing the value of the net assets of the investment choice by the number of outstanding units of the investment choices.

The valuation of the net assets of an investment choice is determined by valuing the assets attributable to that investment choice, then deducting all outstanding costs, expenses and liabilities attributable to that investment choice.

The Company may suspend the determination of the unit price of the investment choices if the valuation of the corresponding underlying fund of the investment choices is impracticable. For details of the valuation of assets of the investment choices and suspension of determination of the unit price of the investment choices, please refer to the relevant policy provisions which is made available to you by us, free of charge.

The bid and offer price of each investment choice is available to you at the Company’s website [www.standardlife.hk](http://www.standardlife.hk) or you can call the Company’s Customer Service Hotline on 2169 0300 from Monday to Friday, 9:00am to 5:30pm.



## **Exceptional Circumstances**

In exceptional circumstances, the Company may not allow you to make an investment contribution, switching, withdrawal, regular withdrawal or surrender in order to maintain fairness and equity between the policy owners holding and those policy holders cancelling the units of an investment choice. Such exceptional circumstances may include, but are not limited to the suspension, gating or deferral of subscriptions to or redemption from any investment choice in which your Policy is invested.

The Company can only prevent you from making an investment contribution, switching, withdrawal, regular withdrawal or surrender for a continuous period of no more than 30 Hong Kong business days under such circumstances unless the event which triggers the exceptional circumstance is still outstanding and in such case you may be prevented from making an investment contribution, switching, withdrawal, regular withdrawal or surrender until the events has ceased or been eliminated. When you do make the investment contribution, switching, withdrawal, regular withdrawal or surrender, we will use the unit prices of investment choices that apply at that time. The Company will give you a written notice as soon as reasonably practicable if any exceptional circumstances exist which would prevent you from making an investment contribution, switching, withdrawal, regular withdrawal or surrender or we have suspended the valuation of the units relating to an investment choice.

## **Closure of Investment Choice**

The Company will give you with not less than 1-month's prior written notice or such other period of notice in compliance with the relevant regulatory requirements before the Company close any investment choice currently available under the Plan.

## **Underlying Fund Charges**

Investment managers of the underlying funds will levy different fees and charges on their managed underlying funds. All fees and charges will be reflected in its unit price of the underlying funds and the corresponding investment choices. For the details of the charges of the underlying funds, please refer to "Standard Life Fund Options" and the relevant underlying funds' offering documents made available by us.

## **Investment Manager of Underlying Funds**

For information on the investment managers of the underlying funds, please refer to the "Investment Manager" section of the "Standard Life Fund Options".

## **Rounding**

The Company may reasonably round any calculations by an adjustment of not more than 5 decimal places. Rounding adjustments include, but not limited to, the determination of charges, unit, and unit price.

## **Cooling-off Period**

1. You may cancel the Policy within the earlier of the 21 days from (a) the date of delivery of the Policy or (b) the date of issue of a notice informing you or your representative about the availability of the Policy and the expiry date of the cancellation rights described in the policy provisions.
2. If you want to cancel the Policy within the time period referred above, your request to cancel must be signed and received directly by us at 40/F, Tower 1, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong within 21 days after the delivery of the Policy or issue of the aforementioned notice to you or your representative, whichever is earlier. When the Company receives your written request, the Company will refund all Regular Contribution(s), Additional Regular Contribution(s) (if any) and Single Contribution(s) (if any) paid without interest, from which the Company may deduct a market value adjustment charge to cover any investment loss resulting from realising the value of any assets acquired through our investment of any premiums paid at that time. No refund of Regular Contribution(s), Additional Regular Contribution(s) (if any) and Single Contribution(s) (if any) will be paid if payment in respect of a claim has been made.

## **Applicable Law and Jurisdiction**

The Policy is governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region. The courts in the Hong Kong Special Administrative Region shall have non-exclusive jurisdiction to settle any disputes and claims that arises out or in connection with this Policy.

## **Geographical Limits**

The Policy is not available to United States and Canadian residents due to taxation issue.

## Taxation

Tax benefits that can be derived from the Plan depend on the tax law applicable to your particular situation. The Company advise you to seek your own independent professional advice regarding your particular tax circumstances.

## Authorisation

The Plan and the Principal Brochure of the Plan have been authorised by the Securities and Futures Commission (“SFC”) pursuant to sections 104(1) and 105(1) of the Securities and Futures Ordinance.

SFC authorisation is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitable for any particular investor or class of investors. SFC does not take any responsibility for the contents of the Principal Brochure, make no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the Principal Brochure.

## Responsibility

Standard Life (Asia) Limited accepts full responsibility for the accuracy of the information contained in the Principal Brochure and confirm, having made all reasonable enquiries, that to our best knowledge and belief that there are no other facts the omission of which would make any statement therein misleading.

## Statement

You will receive a statement each year stating the balance of your Policy. Upon your request, a similar statement will be provided to you at dates other than the anniversary of your Policy without cost.

**Plan Underwriter**  
**Standard Life (Asia) Limited is an authorised insurer in Hong Kong to write class A, class C and class I of long term business, and is a subsidiary of Standard Life plc.**

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# 有關標準人壽

## 國際享負盛名的長線儲蓄及投資 業務金融機構

標準人壽股份有限公司（「本集團」）是一間具領導地位，專注長線儲蓄及投資業務的公司，總部設於愛丁堡並於國際運作。本集團成立於1825年，提供人壽保險及退休金、投資管理服務予全球約六百萬位客戶，業務遍佈英國、加拿大、歐洲、亞太地區及透過標準人壽投資於全球運作。本集團於2006年成功在倫敦交易所上市（股份編號：SL.L），並成為英國富時（FTSE）100指數的頂級企業之一。本集團旗下公司Standard Life Assurance Limited憑著雄厚的財政實力，其長期信貸評級獲得標準普爾評為「A+」以及穆迪投資者服務評為「A1」\*。

標準人壽保險（亞洲）有限公司（下稱「標準人壽」、「我們」或「本公司」）於1999年在香港註冊成立為一家獲授權的保險公司，為本集團的附屬公司。憑藉本集團的雄厚實力，本公司成為香港及亞洲區內的主要金融服務供應商之一。本公司與多間獨立理財顧問及金融機構合作，為客戶提供財富管理方案，並推出一系列的投資相連保險計劃，協助客戶積累財富。

\* 資料截至2012年9月

# 「盈聚101」 投資計劃

「盈聚101」投資計劃（下稱「本計劃」或「本保單」）是一項香港《保險公司條例》附表1第2部份所界定的「C類別相連長期保險計劃」。本保單是一項由標準人壽所發出的投資相連人壽保險計劃，標準人壽乃根據保險公司條例所授權的保險公司。

本產品銷售刊物及《標準人壽基金選擇》構成本計劃之主要推銷刊物。此等文件及相關產品資料概要由本公司所發出，並應一併發出及閱覽。當您作出任何投資決定前，請細心閱讀本計劃之主要推銷刊物及產品資料概要，您亦可向我們免費索取有關保單條款樣本參閱。請將本產品銷售刊物與其他計劃文件一併保留。若想進一步了解本計劃是否適合您，請諮詢您的理財顧問之意見。

您可透過我們的安全網址[www.standardlife.hk](http://www.standardlife.hk)或客戶服務熱線直接查閱本計劃的主要推銷刊物、客戶通知、本計劃下的投資選擇之單位價格、投資選擇表現及相連基金的銷售文件。您將享有由享譽國際的標準人壽提供的專業客戶服務。

如欲查詢詳情或有任何投訴，或欲審閱或（根據我們不時訂立的合理收費）取得本計劃的構成文件的副本，請聯絡您的理財顧問，或於星期一至五上午九時至下午五時半，致電我們的客戶服務熱線2169 0300。

投資涉及風險，過往表現並不代表未來的表現。

出版日期：2012年12月



# 「盈聚101」投資計劃帶 給您甚麼好處？

我們在人生的不同階段都有不同的財務目標，例如置業、結婚、子女教育及退休生活安排等。本計劃為一項投資相連人壽保險計劃，讓您簡單地達成不同的理財及人壽保障目標。

## 全方位理財策劃，由一歲開始

本計劃之可受保年齡低至一歲（以上一次生日為準），最高為「80歲減選擇之供款年期」。您可以自行選擇由5年至25年的不同供款年期，以滿足您的投資需要。

## 最低投資金額由90美元起

您只需繳交低至每月90美元（或其他保單貨幣的等值金額）之定期供款，即可參與本計劃。我們提供的5種保單貨幣選擇為港幣、美元、歐羅、英鎊及日圓。您可以選擇每月、每季、每半年或每年支付定期供款。詳情請參閱「一般資料 - 最低供款」部份。如您投資於非本土貨幣，您或需承受匯率波動的風險。

定期供款將於最初供款期內（如下表，為期由18至24個月不等），以最初供款單位的形式分配至最初供款戶口內。最初供款期後所繳交之供款，會以累積供款單位的形式分配至累積供款戶口內。

供款年期（整年）	最初供款期（由最初供款戶口的生效日起計）
5年 — 10年	首18個月
11年 — 15年	首20個月
16年 — 20年	首22個月
21年 — 25年	首24個月

有關最初供款戶口及累積供款戶口的收費及費用之詳情，請參閱「收費及費用」部份。

最初供款戶口及累積供款戶口的單位是不能互相轉換的。

## 靈活的供款

### 額外定期供款

您可以選擇增加定期供款金額（每項“額外定期供款”）。額外定期供款之最低金額為每月30美元（或其他保單貨幣的等值金額）。額外定期供款會被視為全新的定期供款，擁有其獨立的最初供款期、最初供款戶口、累積供款戶口及供款年期。額外定期供款之供款年期選擇為5年至25年不等。

### 單一投資供款

您可選擇作出單一投資供款，最低金額為1,200美元（或其他保單貨幣的等值金額）。任何單一投資供款，將會於扣除保費費用後，以累積供款單位的形式分配至累積供款戶口內。有關詳情，請參閱「收費及費用」及「一般資料 - 最低供款」部份。

### 減少供款金額

另一方面，您可於有關最初供款期後選擇減少該定期供款及額外每月定期供款（如適用）的金額，但定期供款金額不可低於每月90美元及每項額外定期供款金額不可低於每月30美元（或其他保單貨幣的等值金額）之最低供款要求。

### 停止繳交供款

您可於相關的最初供款期後申請停止繳交定期供款及/或額外定期供款（如適用），以方便您的突如其來的環境需要。於停止繳交定期供款期間，如果您的保單賬戶價值低於1,500美元（或其他保單貨幣的等值金額）之最低保單價值要求，我們保留終止您的保單的權利。然而，我們不會在因市場浮動因素所引致保單賬戶價值下跌低至於最低保單價值的情況下終止您的保單。

於停止繳交定期供款及/或額外定期供款（如適用）期間，您仍須繳付各項收費及費用，保單賬戶價值或會因而大幅減少，而您所收取之額外單位獎賞（詳見「額外單位獎賞」部份）的權利亦可能會受到影響。

您不可於相關的最初供款期內停止繳交定期供款及/或額外定期供款（如適用），否則您的保單或相關的最初供款戶口（如適用）可能會被終止。有關詳情，請參閱「收費及費用」及「一般資料 - 停止繳交供款」部份。



## 部份提款

您可以選擇隨時作部份提款，但每次提款須符合以下的要求：

- (1) 一次性提款或每年計之定期提款須不少於1,500美元（或其他保單貨幣的等值金額）；及
- (2) 任何從累積供款戶口提取的款項將不收費，但由最初供款戶口提取的款項，會有可能被徵收退保費用；及
- (3) 倘若您的保單賬戶緊隨於提款後之價值少於最低保單價值要求，您的保單將會被終止及收取相關退保費用（及可能被索回任何已分配的額外單位獎賞）。

由於本計劃為長期保險契約，所以未必適合希望尋求獲取短線財務利益的投資者。任何提款/提早退保將有可能被徵收退保費用（最高為提款金額或退保價值的100%）。有關詳情，請參閱「收費及費用」、「一般資料 - 部份提款」及「一般資料 - 終止計劃」部份。

## 廣泛的投資選擇，助您捕捉投資良機

本計劃提供一系列投資選擇，全部均連繫至著名投資經理所管理的相連基金內，涵蓋不同資產類別及投資範疇，助您分散投資風險及捕捉市場機會。

我們會從您的供款扣除有關的收費及費用後，投資於您所揀選的投資選擇之相連基金內，以便我們進行資產負債管理。請注意，由於您並非投資於相連基金，您對任何該等資產均沒有任何法定或實益的權利或擁有權。您只對本公司有追索權。因此，您須承擔本公司的信貸風險。

對於您的投資選擇之回報，我們是參照有關相連基金的回報而計算或釐定。因此，我們會嚴選平台上合適的投資經理及相連基金，並會定期更新投資選擇。您可瀏覽我們的網站 [www.standardlife.hk](http://www.standardlife.hk)，下載《標準人壽基金選擇》以了解最新投資選擇，或直接聯絡您的理財顧問。

本計劃所提供的投資選擇在產品特點及風險方面會有很大分別，部份投資選擇可能涉及高風險。由於本計劃涉及收費及費用，本計劃下之投資回報可能低於相連基金之投資回報。

## 額外單位獎賞及大額獎賞

### 額外單位獎賞：

如您的定期供款或每項額外定期供款（如適用）金額達每月90美元或以上（或其他保單貨幣的等值金額），您可於相關的最初供款期內，獲得相等於該定期供款及/或額外定期供款金額的0.5%至15%不等的額外單位獎賞，使您獲得更多的最初供款單位：

每個最初供款戶口之定期供款或額外定期供款（每月）					額外單位獎賞
港幣	美元	歐羅	英磅	日圓	
720 - 少於 2,000	90 - 少於 250	90 - 少於 250	60 - 少於 167	11,700 - 少於 32,500	0.1% x 供款年期
2,000 - 少於 4,800	250 - 少於 600	250 - 少於 600	167 - 少於 400	32,500 - 少於 78,000	0.2% x 供款年期
4,800 - 少於 9,600	600 - 少於 1,200	600 - 少於 1,200	400 - 少於 800	78,000 - 少於 156,000	0.4% x 供款年期
9,600 或以上	1,200 或以上	1,200 或以上	800 或以上	156,000 或以上	0.6% x 供款年期

額外定期供款之額外單位獎賞，將會按照額外定期供款的供款金額及供款年期獨立計算。

當我們收到您的定期供款或額外定期供款（如適用）後，我們將會把額外單位獎賞分配至您的相關最初供款戶口內。

倘若（1）受保人或最後一位在生的受保人（如為聯合人壽保單）於相關最初供款戶口生效日起計24個月內身故，或（2）保單於定期供款或額外定期供款的相關最初供款期內退保保單或終止相關最初供款戶口，我們將會先從最初供款戶口的價值中扣除有關定期供款及額外定期供款（如適用）的任何已分配額外單位獎賞之原數金額（不管由額外單位獎賞所產生的任何投資盈利或虧損及已徵收的相關費用），再計算有關之身故賠償或退保價值。

（請注意：額外單位獎賞的比率乃參照您的供款而定，並不代表您的投資回報率或表現。）

### 大額獎賞：

如您的所有累積供款戶口的總價值（於累積供款戶口費用到期日）達到15,000美元或以上（或其他保單貨幣的等值金額），您可享有大額獎賞優惠。我們將按所有累積供款戶口價值的百份比計算獎賞，用以抵銷每月徵收之累積供款戶口費用（即每月0.125%）之部份金額，獎賞詳情如下：

所有累積供款戶口之總價值					大額獎賞 (每月)
港幣	美元	歐羅	英磅	日圓	
120,000 – 少於 360,000	15,000 – 少於 45,000	15,000 – 少於 45,000	10,000 – 少於 30,000	1,950,000 – 少於 5,850,000	0.005%
360,000 – 少於 720,000	45,000 – 少於 90,000	45,000 – 少於 90,000	30,000 – 少於 60,000	5,850,000 – 少於 11,700,000	0.010%
720,000 – 少於 960,000	90,000 – 少於 120,000	90,000 – 少於 120,000	60,000 – 少於 80,000	11,700,000 – 少於 15,600,000	0.015%
960,000 或以上	120,000 或以上	120,000 或以上	80,000 或以上	15,600,000 或以上	0.020%

### 優質服務

您可以透過我們的網上投資組合查詢系統、轉換投資選擇安排及定期結單，簡易地全面掌握您的投資的最新狀況。

### 供款分配

您的供款將會如下表分配至不同的戶口內：

	定期供款 / 額外定期供款		單一投資供款
	於相關的最初 供款期內*	於相關的最初 供款期後*	
供款分配	最初供款戶口	累積供款戶口	累積供款戶口
單位種類	最初供款單位	累積供款單位	累積供款單位

\*定期供款及每項額外定期供款之最初供款期將為18至24個月不等，並根據其相關的供款年期釐定。



# 收費及費用

## 收費及費用概覽

收費及費用		最初供款戶口	累積供款戶口
保單方面	保單費用	✓	
	行政費用	✓	x
	退保費用	✓	x
	累積供款戶口費用	x	✓
	保費費用	x	✓
	轉換費用	x	x
	顧問費用 (自選性)	x	✓
相連基金方面	買賣差價	✓ (如有，買賣差價將由相連基金收取，並將反映於相連基金及相關之投資選擇的單位價格內)	
	其他相連基金收費	✓ (此等費用將反映於相連基金及相關之投資選擇的單位價格內)	

# 收費及費用詳情

## I. 保單方面

類別	詳情																																																				
保單費用	<table border="1"><thead><tr><th>保單貨幣</th><th>港幣</th><th>美元</th><th>歐羅</th><th>英磅</th><th>日圓</th></tr></thead><tbody><tr><td>保單費用 (每月)</td><td>60</td><td>7.5</td><td>7.5</td><td>5</td><td>975</td></tr></tbody></table>	保單貨幣	港幣	美元	歐羅	英磅	日圓	保單費用 (每月)	60	7.5	7.5	5	975																																								
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行政費用	<ul style="list-style-type: none"><li>此費用為每個最初供款戶口價值之每年6% (即每月0.5%)</li><li>此費用將於供款年期內之每個保單月份開始時，從每個最初供款戶口每月按每個最初供款戶口內的投資選擇價值的比例贖回適當數量的投資選擇單位，以作支付。</li><li>此費用會由本公司收取。</li></ul>																																																				
退保費用	<ul style="list-style-type: none"><li>此費用會於定期提款、一次性提款及於「一般資料 - 終止計劃」部份所列明的相關情況下收取。</li><li>由每個最初供款戶口的成立起計的首12個月內，此費用為退保及提款金額的100%。</li><li>其後，此費用將按有關定期供款及額外定期供款 (如適用) 的剩餘供款年期計算。詳情請見下表。</li></ul> <p>提款</p> <ul style="list-style-type: none"><li>此費用將於提款當日，從您所指定的每個最初供款戶口之有關提款金額中扣除。</li></ul> <p>終止保單 (不包括保單期滿或已發放身故賠償)</p> <ul style="list-style-type: none"><li>此費用將於有關支付日，從每個最初供款戶口的價值中扣除。</li></ul> <table border="1"><thead><tr><th>剩餘供款年期<sup>1</sup></th><th>退保費用 (%)</th><th>剩餘供款年期<sup>1</sup></th><th>退保費用 (%)</th></tr></thead><tbody><tr><td>24</td><td>86%</td><td>12</td><td>46%</td></tr><tr><td>23</td><td>83%</td><td>11</td><td>42%</td></tr><tr><td>22</td><td>80%</td><td>10</td><td>38%</td></tr><tr><td>21</td><td>77%</td><td>9</td><td>34%</td></tr><tr><td>20</td><td>74%</td><td>8</td><td>30%</td></tr><tr><td>19</td><td>71%</td><td>7</td><td>26%</td></tr><tr><td>18</td><td>68%</td><td>6</td><td>22%</td></tr><tr><td>17</td><td>65%</td><td>5</td><td>18%</td></tr><tr><td>16</td><td>62%</td><td>4</td><td>14%</td></tr><tr><td>15</td><td>58%</td><td>3</td><td>10%</td></tr><tr><td>14</td><td>54%</td><td>2</td><td>6%</td></tr><tr><td>13</td><td>50%</td><td>1</td><td>3%</td></tr></tbody></table>	剩餘供款年期 <sup>1</sup>	退保費用 (%)	剩餘供款年期 <sup>1</sup>	退保費用 (%)	24	86%	12	46%	23	83%	11	42%	22	80%	10	38%	21	77%	9	34%	20	74%	8	30%	19	71%	7	26%	18	68%	6	22%	17	65%	5	18%	16	62%	4	14%	15	58%	3	10%	14	54%	2	6%	13	50%	1	3%
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<sup>1</sup> 任何不足一年的剩餘供款年期將被視為一年計算。

	<p>例一：供款年期為五年的最初供款戶口</p> <ul style="list-style-type: none"> <li>於首年內，退保費用將為100%。</li> <li>其後之退保費用將為如下： <ul style="list-style-type: none"> <li>最初供款戶口之剩餘供款年期為4年時，退保費用為14%</li> <li>最初供款戶口之剩餘供款年期為3年時，退保費用為10%</li> <li>最初供款戶口之剩餘供款年期為2年時，退保費用為6%</li> <li>最初供款戶口之剩餘供款年期為1年時，退保費用為3%</li> <li>於供款年期期滿時，其退保費用為0%。</li> </ul> </li> </ul> <p>例二：供款年期為十五年的最初供款戶口</p> <ul style="list-style-type: none"> <li>於首年內，退保費用將為100%。</li> <li>於第二年內，該最初供款戶口之剩餘供款年期為14年（即15年減1年），其退保費用將為54%。</li> <li>於兩年半後，該最初供款戶口之剩餘供款年期為13年（即15年減2.5年，而不足一年亦當一年計），其退保費用為50%。</li> <li>退保費用將按年遞減，並於供款年期期滿時遞減至0%。</li> </ul> <ul style="list-style-type: none"> <li>提款金額及退保價值將會於扣除退保費用及索回任何已分配額外單位獎賞的原數金額（如適用）後，再作支付。</li> <li>倘若您有多於一個最初供款戶口，退保費用將按個別最初供款戶口內提取或退保的最初供款單位計算。</li> <li>所有從累積供款戶口之提款均不收取退保費用。</li> <li>此費用會由本公司收取。</li> </ul>
<p>累積供款戶口費用</p>	<ul style="list-style-type: none"> <li>此費用為每個累積供款戶口價值之每年1.5%（即每月0.125%）。</li> <li>此費用將於整個保單年期內之每個保單月份開始時，從每個累積供款戶口每月按每個累積供款戶口內的投資選擇價值的比例贖回適當數量的投資選擇單位，以作支付。</li> <li>大額獎賞（如有）將用以抵銷每月累積供款戶口費用的部份金額。</li> <li>此費用會由本公司收取。</li> </ul>
<p>保費費用</p>	<ul style="list-style-type: none"> <li>此費用為每筆單一投資供款金額之5.0%。</li> <li>此費用將會在本公司收到您的單一投資供款後扣除。</li> <li>現時，此費用不適用於定期供款或額外定期供款。</li> <li>此費用將由本公司收取。</li> </ul>
<p>轉換費用</p>	<ul style="list-style-type: none"> <li>現時，投資選擇之轉換均為免費。</li> </ul>
<p>顧問費用 （自選性及只適用於累積供款戶口）</p>	<ul style="list-style-type: none"> <li>此費用為每項累積供款戶口價值之每年0%至2%（即每月0%至0.16666%）。</li> <li>如適用，此費用將在每個保單月份開始時，從每個累積供款戶口按每個累積供款戶口內的投資選擇價值的比例贖回適當數量的投資選擇單位，以作支付。</li> <li>此費用為自選性收費，由您及獲您所委任之第三方理財顧問所協定（如有）。</li> <li>此費用由您委任之第三方理財顧問收取。</li> </ul>

## II. 相連基金方面

不同投資選擇之相連基金或會另外徵收費用，而以下為有關相連基金的收費及費用之概覽：

收費類別	詳情
買賣差價	<ul style="list-style-type: none"><li>現時大部分投資選擇均沒有買賣差價。</li><li>然而，某些投資選擇的單位價格或會涉及買賣差價，以反映其相連基金收取之贖回費用。有關投資選擇單位價格的買賣差價之詳情，請參閱《標準人壽基金選擇》的「投資選擇資料」部份。</li></ul>
其他相連基金收費	<ul style="list-style-type: none"><li>費用（例如管理費、表現費）將按個別相連基金而不同。您不需直接繳付這些費用，因為收費將會從相連基金的單位價格中反映其扣除金額，詳情請參閱相連基金之銷售文件及《標準人壽基金選擇》。</li></ul>

相連基金方面的收費及費用將由相連基金之相關投資經理收取。有關詳情，請參閱相連基金之銷售文件及/或本計劃之主要推銷刊物。

本公司保留權利，通過事先給予您不少於一個月或符合相關監管規定的其他通知期的書面通知而更改保單收費或施加新收費。





# 一般資料

## 申請辦法

申請參與本計劃方法簡單，您只需向本公司遞交已填妥的申請表格及所需的投資供款即可。本計劃提供單一人壽及聯合人壽，受保人於保單簽發當日年齡須為1歲（以上一次生日為準）至「80歲減選擇之供款年期」。

## 計劃持有人

本計劃可以單獨或聯名形式持有。所有保單持有人必須與受保人有可保利益。如本保單以聯名形式持有，本公司必須得到所有保單持有人之簽署確認方會處理任何與保單有關的交易。保單持有人可將本計劃轉讓予第三者，但必須要向本公司遞交轉讓通知書。

## 保單貨幣

保單貨幣為用港幣、美元、歐羅、英鎊及日圓。保單下所支付金額將以您所選擇的保單貨幣支付。

如您投資於非本土貨幣，您或需承受匯率波動的風險。

## 付款貨幣及方式

本公司以固定的金額釐定每種保單貨幣的相關(1) 最低保單價值、(2) 最低供款、(3) 最低提款的要求、及用作釐定(1) 額外單位獎賞及(2) 大額獎賞的比率。

所有支付予本公司或本公司予以支付之款項，將以在申請保單時指定的保單貨幣支付，並交付予本公司在香港的註冊辦事處或本公司指定的任何其他地方。請聯絡本公司或您的理財顧問，以查詢本公司不時訂明的付款方法。

本公司可酌情決定接納保單貨幣以外之貨幣支付款項，惟本公司將會在處理該等款項當日，以本公司參照現行銀行兌換率所擬定的兌換率把款項兌換成保單貨幣。

## 最低供款

開立保單時之首次定期供款及其後的任何額外供款（包括單一投資供款及額外定期供款）必須符合以下之最低供款要求：

最低供款	保單貨幣				
	港幣	美元	歐羅	英磅	日圓
定期供款（每月）	720	90	90	60	11,700
額外定期供款（每月）	240	30	30	20	3,900
單一投資供款（每筆）	9,600	1,200	1,200	800	156,000

定期供款及額外定期供款可選擇以每月、每季、每半年或每年的形式支付。

## 最低保單價值

各保單貨幣之最低保單價值的要求如下：

港幣	美元	歐羅	英磅	日圓
12,000	1,500	1,500	1,000	195,000

當您進行提款或於停止繳交定期供款及額外定期供款期間，您的保單須符合最低保單價值要求。如保單賬戶緊隨在提款後之價值下跌至低於最低要求，您的保單將會被終止，並被扣除適用的退保費用。於停止繳交定期供款期間，本公司不會在因市場浮動因素所引致保單賬戶價值下跌至低於最低保單價值的情況下終止您的保單。

## 供款分配

您的供款（如屬單一投資供款，供款會先扣除保費費用），將用在分配至本計劃下可供選擇的投資選擇的單位上。您所獲得的單位數目，將會以本公司（1）收妥您的供款並已兌現或（2）完成該款項之內部處理程序（處理程序所需時間因應不同的付款方法或有所不同）（以較後者為準）後的第一個估值日相關的投資選擇的賣價<sup>2</sup>計算及分配。

當您開始本計劃時，只要符合下列條件，可按照您的決定分配您的供款：

- ▶ 就您選擇的每項投資選擇，其資金分配百份比必須為整數；及
- ▶ 就您選擇的每項投資選擇，其資金分配百份比必須佔投資金額不少於10%；及
- ▶ 資金分配總和必須為100%。

分配至本計劃下的投資選擇之單位只屬名義性質，投資選擇單位只用作釐定您的保單賬戶價值。您就本保單支付的所有保費，以及本公司對您所選相連基金的任何投資，均會成為及一直屬於本公司的資產。您對任何該等資產均沒有任何法定的或實益的權利或擁用權。您只對本公司有追索權。

## 註銷單位

於任何本計劃收費的到期日，或任何提款、退保、保單期滿、投資選擇轉換及支付身故賠償的生效日，本公司會以投資選擇的買入價註銷您於保單內投資選擇之單位。

<sup>2</sup> 現時大部份投資選擇均沒有買賣差價，因此賣出價將與買入價相同，而賣出價值將與買入價值相同。有關詳情，請參閱《標準人壽基金選擇》。

## 投資選擇轉換

隨著您個人投資目標的轉變，現時本計劃能讓您轉換投資選擇，而不收取轉換費用。但是，每項轉換指示至其他投資選擇的轉出金額不可少於本計劃下相關投資選擇價值之1%。

某些投資選擇於轉換時在單位價格中或會涉及買賣差價，以反映其相連基金收取之贖回費用。有關詳情，請參閱《標準人壽基金選擇》。

投資選擇轉換可能涉及外匯買賣差價，而或會影響您的保單賬戶價值。

## 情況改變

倘若於本保單生效期內出現以下情況，本公司可隨時更改或修訂保單條款而無需得到您的同意：

- (1) 由於法律更改或在本公司控制範圍以外之其他情況，以導致不可能或不可行執行任何保單條款；或
- (2) 課稅規例改變；或
- (3) 本公司須向政府繳付徵費。

本公司保留權利以合理的金額不時更改本保單條款之最小、最大價值和水平，以反映本公司提供本保單的管理、規格和費用的任何改變。此更改或修定會以公平及合理的原則由精算師或其他專業人士釐定。

本公司會預先給予您不少於一個月或符合相關監管規定的其他通知期之書面通知至本公司最後得知您的通訊地址，解釋有關更改。

## 借貸限制

本保單沒有借貸權力。有關相連基金借貸權力限制的詳情，請參閱相連基金之銷售文件。

## 部份提款

您可要求作一次性或定期的提款，但保單賬戶緊隨在提款後之價值不可低於1,500美元（或其他保單貨幣的等值金額）之最低保單價值；否則，本公司將會終止您的保單，並按「退保」部份支付退保價值。

任何一次性或定期提款須符合以下最低提款金額的要求：

港幣	美元	歐羅	英磅	日圓
12,000	1,500	1,500	1,000	195,000

您可選擇以每月、每季、每半年或每年的形式定期提款。假如您選擇以每月、每季或每半年之形式定期提款，其最低提款要求，將以最低提款金額分別除以12、4及2計算。

倘若您有多於一個戶口，您必須指定提款戶口。倘若您從最初供款戶口中提款，您將須支付退保費用而提款金額將會於扣除退保費用（有可能高達提款金額之100%）後予以支付。所有從累積供款戶口之提款均獲豁免退保費用。有關詳情，請參閱「收費及費用」部份。

本公司會於提款生效日後下一個估值日後（按保單賬戶內的投資選擇的估值日計算，並以較後者為準）的15個香港營業日內，在扣除適用之退保費用後，以保單貨幣支付提款款項。於提款生效日至支付日之間，您將不會獲發任何利息。

由於本計劃為長期保險契約，所以本計劃未必適合希望尋求獲取短線財務利益的投資者。任何提款將有可能被徵收退保費用，並可能導致您損失大筆本金及/或已分配獎賞。如相連基金表現欠佳，或會進一步擴大您的投資虧損，而一切收費仍可被扣除。

## 退保

在保單生效期間，您可向本公司索取指定的退保申請表格並將其填妥及寄回，而同時亦符合退保之所有有關條件，要求退保。保單退保價值為保單賬戶的價值減去退保費用及索回任何已分配之額外單位獎賞（如適用）。有關詳情，請參閱「收費及費用」及「額外單位獎賞」部份。

退保生效日將為本公司收到您有效的退保通知書當日後的首個估值日。保單將於退保生效日時自動終止。本公司會於退保生效日後下一個估值日後（按保單賬戶內的投資選擇之估值日計算，並以較後者為準）的15個香港營業日內，支付保單的退保價值。於退保生效日至支付日之間，您將不會獲發任何利息。

由於本計劃為長期保險契約，所以本計劃未必適合希望尋求獲取短線財務利益的投資者。任何提早退保將有可能被徵收退保費用，並可能導致您損失大筆本金及/或已分配獎賞。如相連基金表現欠佳，或會進一步擴大計您的投資虧損，而一切收費仍可被扣除。

## 保單期滿

在保單生效期間，保單將於受保人或較年輕之受保人（如為聯合人壽保單）年屆100歲當日或之前的一個保單週年日時期滿（「保單期滿日」），本公司會釐定保單賬戶在保單期滿日的價值。本公司將於保單期滿日後下一個估值日後（按保單賬戶內的投資選擇之估值日計算，並以較後者為準）的15個香港營業日內，以保單貨幣向保單持有人發放保單賬戶價值。於保單期滿日至支付日之間，您將不會獲發任何利息。

## 身故賠償

本計劃提供單一人壽及聯合人壽之壽險保障。壽險保障之賠償金額為保單賬戶價值的101% (除自殺情況外)。有關詳情，請參閱「一般資料 - 自殺」部份。此外，我們更為65歲或之前因意外身故的受保人或最後一位在生的受保人 (如為聯合人壽保單) 提供相等於最初供款戶口價值的10%之額外保障，該額外賠償金額之上限為80,000港幣/10,000美元/10,000歐羅/6,667英鎊/1,300,000日圓。有關額外保障之詳情，請參閱本計劃之保單條款。

在以下兩者其一的情況下，我們會支付身故賠償：

1. 單一人壽保單 — 唯一受保人身故；
2. 聯合人壽保單 — 最後一位在生的受保人身故，本保單只會支付一次身故賠償。

在保單生效期間，如本公司接獲可信納之證明文件，證實受保人已身故，本公司將會於收到所有符合本公司規定的相關文件後下一個估值日後 (按保單賬戶內的投資選擇之估值日計算，並以較後者為準) 的15個香港營業日內以保單貨幣向保單訂明的受益人發放賠償金額。在支付賠償後，本公司在保單下的一切責任即獲解除。如沒有指定受益人或有關訂明受益人的資料不完整，身故賠償將會支付予保單持有人。您的保單下所持有的單位的估值日，將是隨著本公司接納索償申請表之後的下一個估值日。於索償生效日至支付日之間，您將不會獲發任何利息。

## 自殺

若受保人或最後一位在生的受保人 (如為聯合人壽保單)，不論在神志清醒或精神錯亂之情況下，在某一定期供款、額外定期供款或單一投資供款生效日起計12個月內自殺身故，本公司在本保單下的責任將僅限於：

- (i) 就受保人身故或最後一位在生的受保人身故 (如為聯合人壽保單)，而在身故日已成立達至及多於12個月的最初供款戶口及就單一投資供款成立的累積供款戶口 (如有)，及就定期供款及額外定期供款成立的累積供款戶口而言，該等戶口總額的101%；及
- (ii) 就受保人身故或最後一位在生的受保人身故 (如為聯合人壽保單)，而在身故日已成立少於12個月的最初供款戶口及就單一投資供款成立的累積供款戶口 (如有)，所有付予該等最初供款戶口及累積供款戶口的定期供款、額外定期供款及單一投資供款的總額，惟須先扣除任何自該等賬戶的提款及索償；及市值調整費用，以彌補本公司將任何用已繳保費購買的資產於當時變現所招致之投資損失。



## 負債扣除

本公司將從本保單支付予您之金額扣除任何一切您欠本公司的逾期費用。

## 停止繳交供款

在相關的最初供款期內：

- (1) 如您在定期供款及所有額外定期供款（如適用）到期日後31日內未有全數支付有關供款，本公司將會終止您的保單，並從相關的最初供款戶口內扣除已分配之額外單位獎賞之原數金額及任何相關費用，以保單貨幣向您支付保單的退保價值。
- (2) 如您在額外定期供款（如適用）到期日後31日內未有全數支付供款，本公司將會終止該額外定期供款的相關最初供款戶口。您會被當作已申請把相關最初供款戶口的最初供款單位全數提取。本公司會以保單貨幣，退還有關最初供款戶口的價值，並由相關最初供款戶口中扣除已分配之額外單位獎賞的原數金額及任何相關收費。

在相關的最初供款期後，如您的保單賬戶的價值低於最低保單價值要求時，本公司保留終止您保單的權利。但是，本公司不會在因市場浮動因素所引致保單賬戶的價值下跌至低於最低保單價值要求的情況下終止您的保單。

於保單終止前，您可隨時重新支付供款，但是您須向本公司提交相關的表格，申請重新支付保費。

## 保單終止

本保單將於下列情況出現後（以最早者為準）自動終止並須繳交相應的退保費用（唯下列(3)、(5)及(6)項情況除外）：

- (1) 於任何有關最初供款期內沒有在供款到期日的31日內全數繳交定期供款及全部額外定期供款（如適用）；或
- (2) 保單賬戶之價值，
  - 緊隨在提款或定期提款後，或
  - 當本保單變為付清保單期間，即停止繳交定期供款及所有額外定期供款（如適用）期間，少於當時生效之最低保單價值（但如付清保單的保單賬戶價值因為市場浮動因素而低於當時生效之最低保單價值則不受此限）；或
- (3) 保單賬戶的價值成為零；或
- (4) 退保生效日；或
- (5) 已發放身故賠償；或
- (6) 就受保人或較年輕之受保人（如為聯合人壽保單）年屆100歲當日或之前一個保單週年日（即保單期滿）。

## 兌換率

本公司參照著名投資經理所管理之相連基金的回報，計算或釐定您的投資選擇回報。

投資選擇的計算貨幣可能與相關相連基金之貨幣不同。因此，貨幣匯率的變動可能對投資選擇之表現構成影響。有關詳情，請參閱《標準人壽基金選擇》。

## 不可爭議

倘若您或受保人沒有披露任何重要事實，或對任何重要事實作出失實之陳述，若當中並無欺詐成份，在受保人有生之年本保單自保單生效日起計已生效兩年，本公司將不會因此而取消本保單。重要事實乃指可能影響本公司所作有關承保本保單之決定或影響本公司就本保單所收取之定期供款、額外定期供款及單一投資供款之事實。除另有規定外，本條款將適用於本保單任何附表。

## 失實年齡或性別

如保單附表內列明之受保人出生日期或性別與事實不符，則本保單所產生之應付款額及每筆賠償金，將根據已繳付的定期供款、額外定期供款及單一投資供款以真實年齡或性別所應投保之款額或賠償計算。

## 投資選擇估值

在每個估值日，本公司將參照投資選擇之相關相連基金的單位價格計算每項投資選擇之買賣價格，並以投資選擇的資產淨值，除以當日已發行投資選擇單位之數目而計算每項投資選擇之單位價格。

投資選擇淨值是以歸屬於該投資選擇持有資產的價值，扣除歸屬於該投資選擇所有尚未繳付的支出、費用及負債來估值。

如在不可為投資選擇的相關相連基金估值之情況下，本公司有可能暫停為投資選擇單位價格作估值。有關投資選擇的資產估值及暫停投資選擇單位價格估值之事宜，請向本公司免費索取保單條款，查閱有關詳情。

您可以登入本公司的網址[www.standardlife.hk](http://www.standardlife.hk)查閱每項投資選擇的買賣單位價格。您亦可以在星期一至五上午九時至下午五時半，致電本公司的客戶服務熱線2169 0300查詢。

## 特殊情況

在特殊情況下，本公司為求確保持有投資選擇單位之保單持有人與註銷投資選擇單位之保單持有人，均享有平等及公平之權益，可以不批准您進行投資供款、轉換、提款、定期提款或退保。特殊情況包括但不限於您的保單內所投資的任何投資選擇之認購或贖回被暫停、限制或延誤。

本公司可暫停您進行投資選擇供款、轉換、提款、定期提款或退保，但該等期間將不會持續超過30個香港營業日；但如觸發特殊情況之事件仍然存在，本公司可暫停您進行投資供款、轉換、提款、定期提款或退保直至特殊情況結束或被解除。當您進行投資供款、轉換、提款、定期提款或退保時，本公司將按當時適用之單位價格計算。如出現任何特殊情況導致您不可進行投資供款、轉換、提款、定期提款或退保，或本公司暫停就一項投資選擇的單位估值，本公司將於可行的情況下，盡快以書面通知您。

## 結束投資選擇

若本公司將來結束本計劃內任何一項投資選擇，本公司會預先給予您不少於一個月或符合相關監管規定的其他通知期之書面通知。

## 相連基金收費

各相連基金的投資經理於其所管理的相連基金下，須徵收不同的收費及費用。所有相連基金的收費及費用將於相連基金及有關投資選擇的單位價格反映。有關相連基金的收費詳情，請參閱由本公司提供的《標準人壽基金選擇》及有關相連基金之銷售文件。

## 相連基金投資經理

有關相連基金之投資經理的資料，請參閱《標準人壽基金選擇》內的「投資經理」部份。

## 數位

本公司可合理地將任何計算數字調整至不多於小數位後5個位。進行此等調整的範圍包括但不限於收費、單位及單位價格的釐定。

## 冷靜期

- (1) 您可以在本公司(a)交付保單或(b)發出有關通知書(用以通知您或您的代表說明保單已繕發及相關條款所述的取消保單權利屆滿日)起計的21天內(以較早者為準),要求取消保單。
- (2) 若您想在上述冷靜期內取消保單,您須向本公司交付您已簽署的書面通知及本公司須直接收到該份書面通知,聯絡地址為:香港銅鑼灣勿地臣街一號時代廣場一座四十樓。此通知須於本公司交付保單或發出上述通知書予您或您的代表後(以較早者為準)起計的21天內送抵本公司。本公司在接獲書面通知後,會不帶利息退還已繳付之所有定期供款、額外定期供款(如有)及單一投資供款(如有)惟本公司會於退款中扣除市值調整費用,以彌補本公司將任何用已繳交保費購買的資產於當時變現所招致之投資損失。如果本公司已就索償作出賠款,定期供款、額外定期供款(如有)及單一投資供款(如有)將不予退還。

## 適用法律及司法管轄區

香港特別行政區之法例為本保單之依據法例,並為一切有關詮釋之法律根據。就著本保單所衍生及與之相關的任何爭議和申索,香港特別行政區法院將享有非專屬司法管轄權。

## 地域限制

由於稅務問題,本計劃將不接受美國及加拿大之居民的申請。

## 稅項

本計劃所享有的稅務優惠視乎您的個別情況及受何種稅務法例監管而定，本公司建議您應就個人稅務情況，諮詢獨立專業意見。

## 認可

本計劃及計劃的主要推銷刊物由證券及期貨事務監察委員會（「證監會」）根據《證券及期貨條例》第104(1)及105(1)條正式認可。

證監會的認可不等如對該計劃作出推介或認許，亦不是對該計劃的商業利弊或表現作出保證，更不代表該計劃適合所有投資者，或認許該計劃適合任何個別投資者或任何類別的投資者。證監會對主要推銷刊物的內容概不負責，對其準確性或完整性亦不作出任何申述，並且明確表示，因主要推銷刊物全部或部分內容而產生或因依賴這些內容而引致的損失，證監會概不承擔任何法律責任。

## 責任

標準人壽保險（亞洲）有限公司將對主要推銷刊物所載的資料的真確性負上全部責任，並根據本公司所知，當中所載資料沒有遺漏任何重要事實。

## 結單

您每年均會收到詳細列明您的賬戶結餘的結單。您亦可隨時額外要求在保單週年之外的日期獲得類似結單而不收取費用。

### 計劃承保商

標準人壽保險（亞洲）有限公司為標準人壽股份有限公司的附屬公司，獲認可在香港承保A類、C類及I類長期業務。

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## Find out more 欲知更多詳情

Talk to your financial adviser for advice on how to plan for your financial future.  
請與您的理財顧問，一同策劃您的未來理財大計。

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(Mon – Fri, 9:00am – 5:30pm)  
(星期一至五，早上九時至下午五時三十分)

**[www.standardlife.hk](http://www.standardlife.hk)**

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