



# Aspiration Product Key Facts Statement

「晉智」投資計劃  
產品資料概要



***This statement provides you with key information about this product.  
This statement is a part of the offering document.  
You should not invest in this product based on this statement alone.  
You can find the meanings of those terms that are underlined at  
the "Glossary" section at the end of this statement.***

### Quick Facts

<b>Name of Insurance Company</b>	– Standard Life (Asia) Limited (“Company” or “We” or “us” or “our”)	<b>Policy Currency</b>	– HKD – USD – EUR – GBP – JPY – AUD
<b>Single or Regular Premium (Contribution)</b>	– Single Contribution	<b>Minimum Contribution</b>	<u>Initial Contribution</u> HKD250,000 / USD31,250 / EUR31,250 / GBP20,833 / JPY4,062,500 / AUD38,462  <u>Additional Contribution (if any)</u> HKD10,000 / USD1,250 / EUR1,250 / GBP833 / JPY162,500 / AUD1,538 (per transaction)
<b>Regular Contribution Frequency</b>	– Not Applicable	<b>Maximum Contribution</b>	– Not Applicable
<b>Minimum Contribution Payment Term</b>	– Not Applicable	<b>Death Benefit</b>	– 105% of the <u>Policy Account Value</u>
<b>Period with Surrender Charge</b>	– Not Applicable		
<b>Governing Law of Policy</b>	– Laws of the Hong Kong Special Administrative Region		

## Important

- ▶ This investment-linked assurance scheme (“ILAS policy”) is a long-term investment-cum-life insurance product. It is only suitable for investors who:
  - accept that the principal will be at risk.
  - are prepared to hold this ILAS policy for long term.
  - have both investment and estate planning objectives as it is a packaged product that includes both investment and insurance element with death benefits payable to third party beneficiaries.
- ▶ This ILAS policy is **not** suitable for investors with short- or medium-term liquidity needs.
- ▶ **Fees and charges**
  - Up to 30.9% of your Initial Contribution (after taking into account all applicable Extra Allocation) will be paid to the Company to cover all the fees and charges at the ILAS policy level, of which 0% is the cost of life protection, and this will reduce the amount available for investment.
    - Please note that the above figures are calculated based on the following assumptions: (a) the payment of Initial Contribution of HKD1,000,000; (b) you hold your ILAS policy for 20 years; (c) an assumed rate of return of 3% per annum throughout 20 years; (d) there is no early withdrawal / termination of your ILAS policy and (e) the Initial Charge agreed between you and your financial adviser is 6.0% of the Initial Contribution amount.
  - You must understand that these ILAS level charges are on top of, and in addition to, the underlying funds level charges. The above figures do not take into account any Switching Fee and Advisory Fee which you may instruct us to pay to your appointed third party financial adviser from your ILAS policy.
  - **The above percentages of your premium (Initial Contribution) for covering the total fees and charges are calculated based on the assumptions above for illustration purposes. The actual percentages may change depending on individual circumstances of each case, and will be significantly higher if the Initial Contribution amount is lower.**

## Important (Cont.)

### ► Long-term features

- (a) **Upfront Charges (Initial Charge):** Up to 6% of Initial Contribution you pay will be deducted upfront as charges and will not be available for investment. **This means that the remaining amount of Initial Contribution available for investment may be 94% of your contribution paid.**

As an illustration, this means that for each HKD1,000 of contribution you pay at any time, the contribution available for investment (after deduction of all upfront charges only) is as follows:

Each contribution you pay	Contribution available for investment (after deduction of all upfront charges only)
HKD1,000	HKD940 (94%)

You should note that the above illustration merely shows the impact of upfront charges on the contributions available for investment and does not reflect the impact of any other applicable fees and charges.

### ► Intermediaries' remuneration

- Although you may pay nothing directly to the intermediary who sells/distributes this ILAS policy to you, your intermediary will receive remuneration which, in effect, will be borne out of the charges you pay. Your intermediary should disclose to you in writing at the point-of-sale information about intermediary remuneration. The amount of remuneration actually receivable by your intermediary may vary from year to year and may be higher in the early policy years. You should ask your intermediary before taking up your ILAS policy to know more about the remuneration that your intermediary will receive in respect of your ILAS policy. If you ask, your intermediary should disclose the requested information to you.

## What is this product and how does it work?

- This product is an investment-linked assurance scheme. It is a life insurance policy issued by the Company. This is not a fund authorised by the SFC pursuant to the Code on Unit Trusts and Mutual Funds ("UT Code").
- The contribution(s) you pay, after deduction of any applicable fees and charges of your ILAS policy, will be invested by the Company in the "underlying funds" you selected (see below) and will accordingly go towards accretion of the value of your ILAS policy. The value of your ILAS policy will be calculated by the Company based on the performance of your selected underlying funds from time to time and the ongoing fees and charges which will continue to be deducted from the value of your ILAS policy.

## What is this product and how does it work? (Cont.)

- ▶ Note, however, that all contributions you pay towards your ILAS 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.
- ▶ Due to the various fees and charges levied by the Company on your ILAS policy, the return on your ILAS policy as a whole may be lower than the return of the underlying funds you selected. Please see page 6-7 for the details of the fees and charges payable by you.
- ▶ “Underlying funds” available for selection are the funds listed in the “Investment Choices Brochure” (which forms part of the Principal Brochure of the ILAS policy). These funds are authorised by the SFC pursuant to the UT Code.
- ▶ Although your ILAS policy is a life insurance policy, because your death benefit is linked to the performance of the underlying funds you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your contribution(s) paid and may not be sufficient for your individual needs.

## What are the key risks?

**Investment involves risks. Please refer to the Principal Brochure for details including the risk factors.**

### ▶ Credit and insolvency risks

- This product is an insurance policy issued by the Company. Your investments are subject to the credit risks of the Company.

- ▶ The investment choices available under this ILAS policy can have very different features and risk profiles. Some may be of high risk. Please read the Principal Brochure and the offering document of the underlying funds involved for details.

### ▶ Early surrender/withdrawal penalty

- This ILAS policy is designed to be held for a long term period. Early surrender or withdrawal of the ILAS policy may result in a significant loss of principal and/or Extra Allocation awarded. Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.

### ▶ Early Termination risk

- Your ILAS policy will be terminated early if
  - the Policy Account Value, immediately after a withdrawal and taking into account any deduction of Extra Allocation Amount applicable, is less than the minimum policy value of HKD 75,000 / USD 9,375 / EUR 9,375 / GBP 6,250 / JPY 1,218,750 / AUD 11,538 (for the avoidance of doubt, the ILAS policy will not be terminated if the Policy Account Value is subsequently less than the minimum policy value due to market movements or deduction of fees and charges while the Policy Account Value remains above zero); or
  - the Policy Account Value becomes zero.

## What are the key risks? (Cont.)

### ▶ Market risks

- Return of your ILAS policy is contingent upon the performance of the underlying funds and therefore there is a risk of capital loss.
- Unit price of the underlying funds may fluctuate as a result of a variety of changes in the market and the economy, including but not limited to the changes in interest rates, exchange rates, inflation and a general decline in the investment market as a whole.

### ▶ Foreign exchange risks

- The investment returns of your ILAS policy may be subject to foreign exchange risks as some of the underlying funds may be denominated in a currency which is different from that of your ILAS policy.
- If you are investing in the ILAS policy in foreign currency, you may be subject to the risk of exchange rate fluctuations.

### ▶ **To the extent permissible by applicable laws, we may terminate your ILAS policy at any time if, in our opinion acting fairly, in good faith and a commercially reasonable manner, your ownership of this ILAS policy is likely to impose any regulatory or tax obligation on us that we would not otherwise be subject to.**

## Is there any Guarantee?

- ▶ This product does not have any guarantee of the repayment of principal. You may not get back the full amount of contribution you paid and may suffer investment losses.

## Other features

### Extra Allocation

- ▶ The ILAS policy may offer Extra Allocation to your Policy Account upon your payment of the Initial Contribution.
- ▶ Where the Initial Charge on your Initial Contribution is above 0.5%, we will offer an Extra Allocation to your Initial Contribution at 3% of your Initial Contribution paid. Conversely, where the Initial Charge is 0.5%, no Extra Allocation will be offered.
- ▶ If any one of the following situations materialises within the first 3 years from the Policy Start Date, the Extra Allocation Amount that we allocated to your Policy Account will be fully clawed back from your Policy Account immediately:
  - (1) the ILAS policy is surrendered or terminated (other than due to the death of the last surviving life insured); or
  - (2) the Policy Account Value immediately after any withdrawal is less than 50% of the Initial Contribution paid.
- ▶ No Extra Allocation is offered in respect of any Additional Contribution.

For more information about Extra Allocation, please refer to “Extra Allocation” section of the product brochure (which forms part of the Principal Brochure of the ILAS policy).

## What are the fees and charges?

The Company reserves 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.

### I. Policy Level (Payable to the Company)

Type	Applicable Rate	How it is charged / deducted?
<b>Initial Charge</b>	<ul style="list-style-type: none"> <li>– This charge may be varied for each contribution.</li> <li>– The rate of Initial Charge is 0.5%, 2.5%, 3.0%, 3.5%, 4.0%, 4.5%, 5.0%, 5.5% or 6.0% of each contribution amount.</li> <li>– The Initial Charge for each contribution will be determined and agreed between you and your financial adviser with reference to the size of each contribution and the level of services (e.g. market updates, portfolio review and/or others) that you received from your financial adviser, and confirmed by us in writing.</li> <li>– The confirmed rate of Initial Charge will be shown on the <u>Policy Schedule</u> upon the issuance of your ILAS policy or the subsequent endorsement of your ILAS policy upon we accept your <u>Additional Contribution</u> (if applicable).</li> <li>– This charge will not be applicable to <u>Extra Allocation</u> (if any).</li> <li>– This charge is payable to the Company.</li> </ul>	<ul style="list-style-type: none"> <li>– The amount of Initial Charge is deducted from each of your contribution, before we allocate your contribution to the <u>Policy Account</u>.</li> </ul>
<b>Administration Charge</b>	<ul style="list-style-type: none"> <li>– While the ILAS policy remains in force, 1.2% per annum (i.e. 0.1% per month) on the <u>Policy Account Value</u>, including the value of any <u>Extra Allocation</u> will be charged.</li> <li>– This charge is payable to the Company.</li> </ul>	<ul style="list-style-type: none"> <li>– Throughout the whole policy term, this charge will be deducted on a monthly basis from the <u>Policy Account</u> by redeeming the pro-rated number of notional units of each investment choice at the beginning of each <u>Policy Month</u> in proportion to the value of that investment choice in the <u>Policy Account</u>.</li> </ul>
<b>Switching Fee</b>	<ul style="list-style-type: none"> <li>– Currently nil</li> </ul>	



## What are the fees and charges? (Cont.)

### II. Policy Level (Payable to your appointed third party financial adviser)

Type	Applicable Rate	How it is charged / deducted?
<b>Advisory Fee (Optional)</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 <u>Policy Account Value</u>.</li> <li>– This fee is optional and is to be determined and agreed between you and your appointed third party financial adviser (if any) with reference to the size of each contribution and the level of services (e.g. market updates, portfolio review and/or others) that you received from your financial adviser.</li> <li>– This fee is payable to your appointed third party financial adviser.</li> </ul>	<ul style="list-style-type: none"> <li>– If applicable, this charge will be deducted on a monthly basis from the <u>Policy Account</u> by redeeming the pro-rated number of notional units of each investment choice at the beginning of each <u>Policy Month</u> in proportion to the value of that investment choice in the <u>Policy Account</u>.</li> </ul>

### III. Underlying Fund Level (Payable to respective fund managers of the underlying funds)

You should note that the underlying funds of the investment choices may have separate charges on management fee, performance fee, bid-offer spread and/or switching fee. 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 “Investment Choices Brochure” and the offering documents of the underlying funds, which are made available from the Company upon request.

Please refer to section “Fees and Charges” of the product brochure of Aspiration for details of the fees and charges.

## What if you change your mind?

### Cooling-off period

- ▶ Cooling-off period is a period during which life insurance policyholders may cancel their policies and get back their original investments (subject to market value adjustment) within the earlier of 21 days after the delivery of the policy or issue of a notice to you or your representative. Such notice should inform you of the availability of the policy and the expiry date of the cooling-off period. Please refer to the cooling-off initiative issued by Hong Kong Federation of Insurers from time to time for reference.
- ▶ You have to tell your insurer by giving a written notice. Such notice must be signed by you and received directly by Standard Life (Asia) Limited at 40/F, Tower 1, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong.
- ▶ You may get back the amount you paid, or less if the value of the investment choices chosen has gone down.

## Insurance Company's Information

### Standard Life (Asia) Limited

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Email : [cs@standardlife.hk](mailto:cs@standardlife.hk)

## Important

The Company is subject to the prudential regulation of the Insurance Authority. However, the Insurance Authority does not give approval to individual insurance product, including the Aspiration referred to in this statement.

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

## Glossary

**Additional Contribution** means the ad hoc single investment amount subsequent to your Initial Contribution at your request.

**Extra Allocation** means the extra allocation that may be offered by the Company to your Policy Account upon your payment of the Initial Contribution.

**Extra Allocation Amount** means the original amount of the Extra Allocation (regardless of any investment gain or loss arising from the notional units of the Extra Allocation and the corresponding charges that have been levied on those notional units) that we allocated to your Policy Account. This may be fully re-claimed within the first 3 years from the Policy Start Date under certain specific circumstances. The Extra Allocation Amount may exceed the prevailing value of the notional units of the investment choices originally allocated to your Policy Account as Extra Allocation.

**Hong Kong Business Day** means each day (other than a Saturday, Sunday or public holiday) on which banks are fully open for general business in Hong Kong.

**Initial Contribution** means the contribution you paid at the outset to start your ILAS policy, and is the amount of contribution shown in the Policy Schedule as the initial contribution.

**Policy Account** means a notional account set up for book-keeping purpose to record the allocation of Initial Contribution, including Extra Allocation (if any), and Additional Contribution(s) (if applicable) to you under your ILAS policy.

**Policy Account Value** means the value of your Policy Account and will be determined according to the number of notional units of investment choices held in the Policy Account multiplied by the respective bid price of the investment choice, net of applicable underlying fund charges and ongoing fees and charges (if any).

**Policy Month** means a month starting from the same day in each month as the Policy Start Date, for each month your ILAS policy remains in force. If the start date of each subsequent policy month falls on a non-Hong Kong Business Day, the start date of that policy month will be the following Hong Kong Business Day.

**Policy Schedule** means the policy schedule attached to your ILAS policy after issuance and forms part of the contract of your ILAS policy.

**Policy Start Date** means the date shown in the Policy Schedule as the policy start date. The Policy Start Date will be the next Valuation Day following the later of the day upon which (a) your Initial Contribution is cleared and confirmed by our bank or (b) our internal processing of your application is completed.

**本概要提供本產品的重要資料，  
是銷售文件的一部分。  
請勿單憑本概要作投保決定。  
閣下可於本概要最後的「詞彙」部份，了解若干附有底線之詞彙的含意。**

### 資料便覽

<b>保險公司名稱</b>	– 標準人壽保險 (亞洲) 有限公司 (以下簡稱“本公司”或“我們”)	<b>保單貨幣</b>	– 港幣 – 美元 – 歐羅 – 英鎊 – 日圓 – 澳元
<b>單一或定期保費 (供款)</b>	– 單一供款	<b>最低供款額</b>	<u>首次供款</u> 港幣250,000 / 美元31,250 / 歐羅31,250 / 英鎊20,833 / 日圓4,062,500 / 澳元38,462  <u>額外供款 (如有)</u> 港幣10,000 / 美元1,250 / 歐羅1,250 / 英鎊833 / 日圓162,500 / 澳元1,538 (每筆)
<b>定期供款次數</b>	– 不適用	<b>最高供款額</b>	– 不適用
<b>最短供款年期</b>	– 不適用	<b>身故賠償額</b>	– <u>保單賬戶價值的105%</u>
<b>徵收退保費用年期</b>	– 不適用		
<b>保單的管制法例</b>	– 香港特別行政區之法例		

## 重要事項

- ▶ 本份與投資有關的人壽保險計劃 (投資壽險保單) 是一項長綫投資暨保險產品，僅適合以下投資者：
  - 接受本金將會蒙受風險。
  - 應準備長期持有此投資壽險保單。
  - 那些兼顧投資及遺產策劃目標的人士，因為本投資壽險保單是一項同時含有投資及保險成分 (包括向第三方受益人支付身故賠償) 的組合式產品。
- ▶ 本投資壽險保單**不適合**有短期或中期流動資金需要的投資者。
- ▶ **費用及收費**
  - 閣下首次供款的最多30.9% (已包括所有適用的額外單位獎賞) 將繳付予本公司，以支付所有投資壽險保單層面的費用及收費，而其中的0%是用於支付人壽保障的費用。此費用安排會令可用作投資的金額減少。
    - 請注意，上述數字是基於以下假設所計算：(a) 閣下繳付的首次供款為港幣1,000,000；(b) 閣下持有此投資壽險保單為20年；(c) 往後20年的假設回報率為每年3%；(d) 閣下並不會提早提取款項或終止此投資壽險保單；及(e) 閣下與閣下的理財顧問同意的首次費用為首次供款的6%。
  - 閣下須明白，此等投資壽險保單層面的收費是相連基金層面收費以外的額外收費。上述數字並不包括任何轉換費用及閣下可指示本公司從閣下的投資壽險保單向閣下所委任之第三方理財顧問支付的顧問費用。
  - **上述所列所有費用及收費佔保費(首次供款)總額的百分比乃基於以上假設所計算，僅作說明用途。視乎每宗個案的個別情況，實際百分比可能會有所變動；如果首次供款額較低，有關百分比可能遠高於上述數字。**

## 重要事項 (續)

### ▶ 長期特點

- (a) **前期收費(首次費用)**：閣下所繳付首次供款的最多6%會被先行扣除作為收費，有關款項將不會用作投資。**換言之，可用作投資的首次供款之餘額為閣下所繳付供款的94%。**

舉例來說，在閣下於任何時間內所繳付的每筆港幣1,000供款之中，可用作投資的供款額 (在僅扣除所有前期收費後) 如下：

閣下繳付的每筆供款	可用作投資的供款 (在僅扣除所有前期收費後)
港幣1,000	港幣940 (94%)

請注意，上述說明僅顯示前期收費對可用作投資的供款額的影響，並不反映任何其他適用費用及收費的影響。

### ▶ 中介人的酬勞

- 雖然閣下可能沒有直接向銷售 / 推介此投資壽險保單的中介人支付任何款項，但中介人會收取酬勞，而該酬勞實際上是來自閣下所繳付的收費。中介人應在銷售時以書面向閣下披露有關中介人酬勞的資料。中介人實際收取的酬勞可能每年都不一樣，而且可能於保單初期收取較高金額的酬勞。請於投保前向中介人查詢以進一步了解中介人就此投資壽險保單所收取的酬勞。若閣下作出查詢，中介人應向閣下披露所要求的資料。

## 這是甚麼產品？如何運作？

- ▶ 本產品是與投資有關的人壽保險計劃，保單由本公司發出，並非由證券及期貨事務監察委員會（證監會）依據《單位信託及互惠基金守則》（《單位信託守則》）認可的基金。
- ▶ 閣下就投資壽險保單支付的供款，經扣除任何適用費用及收費後，會由本公司投資於閣下選取的「相連基金」（見以下說明），從而用作增加投資壽險保單價值。本公司會根據閣下所選相連基金不時的表現，以及持續從投資壽險保單價值扣除的費用及收費，來計算投資壽險保單價值。
- ▶ 但請注意，閣下就投資壽險保單支付的所有供款，以及本公司對閣下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。閣下對任何該等資產均沒有任何法定或實益的權利或擁有權。如追討賠償，閣下只可向本公司追索。
- ▶ 由於本公司會就投資壽險保單徵收各項費用及收費，投資壽險保單的整體回報或會低於閣下所選相連基金的回報。有關閣下須支付的費用及收費的詳情，請參閱第6頁至第7頁。
- ▶ 可供選取的「相連基金」為《投資選擇刊物》（乃投資壽險保單的主要銷售刊物的一部份）內列明的基金，由證監會依據《單位信託守則》認可的基金。
- ▶ 雖然投資壽險保單屬人壽保險計劃，但由於身故賠償與閣下所選相連基金不時的表現掛鉤，因此身故賠償會受投資風險及市場波動所影響。最終獲得的身故賠償額或會遠低於閣下已付的供款，並可能不足以應付閣下的個別需要。

## 本產品有哪些主要風險？

投資涉及風險。請參閱主要推銷刊物，了解風險因素等資料。

- ▶ **信貸風險及無力償債風險**
  - 本產品是由本公司發出的保單，因此閣下的投資受本公司的信貸風險所影響。
- ▶ 本產品所提供的投資選擇在產品特點及風險方面會有很大的分別，部份投資選擇可能涉及高風險。請參閱主要推銷刊物及相連基金的銷售文件了解詳情。
- ▶ **提早退保或提取款項的費用**
  - 本投資壽險保單是為長線投資而設，閣下若提早退保或提取款項，或會損失大筆本金及/或已獲之額外單位獎賞。如相連基金表現欠佳，或會進一步擴大閣下的投資虧損，而一切收費仍可被扣除。
- ▶ **提早終止風險**
  - 如有下列情況發生，閣下的投資壽險保單將被提早終止：
    - 保單賬戶價值在緊隨提款及考慮到須扣除任何適用的額外單位獎賞金額之後乃少於 75,000港幣 / 9,375美元 / 9,375歐羅 / 6,250英鎊 / 1,218,750日圓 / 11,538澳元之最低保單價值（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低於最低保單價值，而保單賬戶價值高於零，閣下的投資壽險保單將不會被終止）；或
    - 保單賬戶價值成為零。



## 本產品有哪些主要風險？(續)

### ▶ 市場風險

- 閣下的投資壽險保單的回報取決於相連基金的表現，閣下的投資本金可能會出現虧蝕。
- 相連基金的單位價格可能受到不同的市場及經濟環境改變而波動，有關因素包括但不限於利率、外幣兌換、通脹，以及投資市場整體的一般性下跌。

### ▶ 匯率風險

- 由於部分相連基金與閣下的投資壽險保單或以不同的貨幣計值，因此投資壽險保單的投資回報可能涉及匯率風險。
- 如閣下投資於外幣投資壽險保單，閣下或需承受匯率波動的風險。

- ▶ 於法律容許的範圍內，一旦標準人壽以誠信、公正及符合商業原則的合理方式認為閣下的投資壽險保單之擁有權可能使標準人壽承受於其他情況下毋需承擔之監管或稅務責任，標準人壽將有權隨時終止閣下的投資壽險保單。

## 本產品有否提供保證？

- ▶ 本產品不設任何退還本金保證。閣下或無法取回全部已付供款，並可能會蒙受投資虧損。

## 其他特點

### 額外單位獎賞

- ▶ 在閣下支付首次供款後，本投資壽險保單或會為閣下的保單賬戶提供額外單位獎賞。
- ▶ 若首次供款的首次費用為0.5%以上，我們將提供首次供款之3%為額外單位獎賞。相反，若首次費用為0.5%，我們將不會提供額外單位獎賞。
- ▶ 如在保單生效日起計的首3年內發生以下任何一種情況，我們將會立即從閣下的保單賬戶索回所有已分配至閣下的保單賬戶內的額外單位獎賞金額：
  - 本投資壽險保單被退保或被終止(惟因最後一位在生的受保人身故而終止除外)；或
  - 保單賬戶價值在緊隨任何提款後少於已繳付首次供款的50%。
- ▶ 額外單位獎賞不適用於任何額外供款。

有關額外單位獎賞的詳情，請參閱有關產品銷售刊物的「額外單位獎賞」部份。產品銷售刊物乃本投資壽險保單的主要推銷刊物的一部份。

## 本產品涉及哪些費用及收費？

本公司保留權利，通過預先給予閣下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，而更改保單收費或施加新收費。

### I. 保單層面 (由本公司收取)

類別	適用率	如何收費或扣除？
<b>首次費用</b>	<ul style="list-style-type: none"> <li>- 每筆供款或會收取不同的首次費用。</li> <li>- 首次費用率為每筆供款金額的0.5%、2.5%、3.0%、3.5%、4.0%、4.5%、5.0%、5.5%或6.0%。</li> <li>- 每筆供款的首次費用將由閣下與閣下的理財顧問根據每筆供款的金額及閣下的理財顧問所提供的服務水平(例如：市場資訊、檢討投資組合及/或其他)所共同釐定及同意，而本公司將會以書面確認有關費用。</li> <li>- 已確認之首次費用率將在本投資壽險保單發出時於保單附表上列明，或於本公司接納閣下其後的額外供款(如適用)時於投資壽險保單的附貼批註上列明。</li> <li>- 此費用不適用於額外單位獎賞(如有)。</li> <li>- 此費用會由本公司收取。</li> </ul>	<ul style="list-style-type: none"> <li>- 本公司將於分配閣下的供款至保單賬戶前，從每筆供款扣除此費用。</li> </ul>
<b>行政費用</b>	<ul style="list-style-type: none"> <li>- 在投資壽險保單生效期間，此費用為閣下的保單賬戶價值(包括任何額外單位獎賞的價值)之每年1.2%(即每月0.1%)。</li> <li>- 此費用會由本公司收取。</li> </ul>	<ul style="list-style-type: none"> <li>- 此費用將於整個保單年期內之每個保單月開始時，從保單賬戶每月按保單賬戶內的每項投資選擇價值的比例贖回相應數量的投資選擇名義單位，以作支付。</li> </ul>
<b>轉換費用</b>	<ul style="list-style-type: none"> <li>- 現時為免費</li> </ul>	



## 本產品涉及哪些費用及收費？(續)

### II. 保單層面 (由閣下所委任之第三方理財顧問收取)

類別	適用率	如何收費或扣除？
顧問費用 (自選性)	<ul style="list-style-type: none"> <li>此費用為保單賬戶價值的每年0%至2% (即每月0%至0.16666%)。</li> <li>此費用為自選性費用，並會由閣下與獲閣下所委任之第三方理財顧問 (如有) 根據每筆供款的金額及閣下的理財顧問所提供的服務水平 (例如：市場資訊、檢討投資組合及 / 或其他) 所共同釐定及同意。</li> <li>此費用會由閣下所委任之第三方理財顧問收取。</li> </ul>	<ul style="list-style-type: none"> <li>如適用，此費用將於每個保單月開始時，從保單賬戶每月按保單賬戶內的每項投資選擇價值的比例贖回相應數量的投資選擇名義單位，以作支付。</li> </ul>

### III. 相連基金層面 (由相連基金之基金經理收取)

請注意，閣下所選投資選擇的相連基金或會另行徵收管理費、業績表現費、買賣差價收費及 / 或轉換費等費用。閣下不需直接繳付這些費用，因為收費將從相連基金的單位價格中反映其扣除金額。詳情請參閱「投資選擇刊物」及 / 或相連基金的銷售文件。本公司會應要求提供上述文件及刊物。

有關收費及費用之詳情，請參閱「晉智」投資計劃的銷售刊物的「收費及費用」部份。

## 若最後決定不投保，須辦理哪些手續？

### 冷靜期

- ▶ 在冷靜期內，投保人可取消已購買的保單，取回原來的投資金額 (須按市值調整)；冷靜期為保單發出後21天內，或向閣下或閣下的代表發出通知書後的21天內，以較早者為準。通知書應說明保單已備妥，並列明冷靜期的屆滿日期。請參閱香港保險業聯會就冷靜期權益發出的最新指引。
- ▶ 閣下須以書面知會保險公司有關取消保單的決定。該通知必須由閣下簽署及直接送達本公司地址：香港銅鑼灣勿地臣街一號時代廣場一座四十樓。
- ▶ 閣下可取回已付金額，但若閣下所選的投資選擇的價值下跌，可取回的金額將會減少。

## 保險公司資料

### 標準人壽保險(亞洲)有限公司

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電郵：cs@standardlife.hk

## 重要提示

本公司受到保險業監督的審慎規管，但保險業監督不會認可個別保險產品，包括本概要所述的「晉智」投資計劃。

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

## 詞彙

**額外供款**指閣下可要求在首次供款後可繳付的一次性單一投資金額。

**額外單位獎賞**指於閣下支付首次供款後，有機會由本公司分配到閣下保單賬戶內的額外單位獎賞。

**額外單位獎賞金額**指本公司分配至閣下保單賬戶內的額外單位獎賞之原來金額，並撇除從該等額外單位獎賞之名義單位所產生的任何投資盈利或虧損及已徵收的相關費用。於保單生效日起計的首3年內某些特定的情況下，本公司有機會索回所有額外單位獎賞金額。此額外單位獎賞金額可能會高於原來已獲分配至閣下保單賬戶內作為額外單位獎賞的投資選擇名義單位之當前價值。

**香港營業日**指銀行於香港全日營業處理日常業務之日(星期六、星期日或公眾假期除外)。

**首次供款**指閣下於保單開始時用以開立閣下的投資壽險保單之供款，亦即保單附表內列明為首次供款之金額。

**保單賬戶**指用作記錄在閣下投資壽險保單下就閣下的首次供款包括額外單位獎賞(如有)及額外供款(如適用)在賬目上獲得投資選擇分配而設立之名義賬戶。

**保單賬戶價值**指閣下的保單賬戶之價值，其計算方法為保單賬戶內所持有的投資選擇的名義單位數目乘以相關投資選擇之買入價，並扣除適用相連基金費用及持續費用及收費(如有)。

**保單月**指在閣下的投資壽險保單生效期內，起始於每月與保單生效日同日之每個曆月。如隨後的保單月的起始日並非香港營業日，則該月的起始日將為緊接的下一個香港營業日。

**保單附表**指在投資壽險保單發出後附於投資壽險保單之保單附表，並為閣下的投資壽險保單合約的一部份。

**保單生效日**指保單附表內列明為保單生效日之當日。保單生效日為(a)本公司經銀行確認已收妥及兌現閣下的首次供款或(b)本公司已完成閣下的申請之內部處理程序(以較後者為準)的下一個估值日。



## 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)**



Standard Life (Asia) Limited (662679) is a subsidiary of Standard Life Plc and has its registered office situated at 40/F, Tower 1, Times Square, 1 Matheson Street, Causeway 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.

標準人壽保險(亞洲)有限公司(662679)是標準人壽股份有限公司附屬公司，其註冊公司地址為香港銅鑼灣勿地臣街一號時代廣場四十樓，其已獲香港保險業監理處授權於香港承保A類、C類及I類之長期業務。

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