

非投資相連長期保險的重要注意事項

Important Notes for Non-Linked Long Term Insurance

本重要注意事項與相關的非投資相連的長期保險產品資料同時發出，並應一併細閱，其保單為中國太平人壽保險(香港)有限公司(「本公司」)承保。

This important notes should be issued and read in conjunction with the corresponding Non-Linked Long Term Insurance product materials where the insurance policy is underwritten by China Taiping Life Insurance (Hong Kong) Company (the "Company").

一般重要事項：

General Important Notes:

1. 本計劃是由本公司發行並承保的。您的保單承受本公司的信貸風險。所有已繳付的保費會成為我們資產的一部分，您對我們的任何資產沒有任何權利或所有權。在最壞的情況下，您可能會損失所有的已繳保費及保險保障。您在投購本計劃前，請仔細考慮本計劃是否適合您的財務需要及清楚了解與明白投保本計劃所須承受之風險，否則，您不應申請或購買本計劃。在申請本計劃前，請細閱以下相關風險。

The Plan is issued and underwritten by the Company. Your policy is subject to the credit risk of the Company. All premiums paid become part of our assets and you do not have any rights or ownership over any of our assets. In the worst case, you may lose all the premiums paid and insurance coverage. You should consider carefully whether the Plan is suitable for you in view of your financial needs and fully understand the risks associated with the Plan before application. You should not apply or purchase the Plan unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application of the Plan.

2. 本計劃屬非投資相連長期保險類別。長期保險類別保單會有一定的既定保單期限，保單期限由保單生效起至保單期滿止，該期限可以為幾年、十年以上或至受保人終身。保單包含一定價值，如您在保單生效早期需要退保或在保單年期完結前提早退保，您可收回的款額可能會大幅低於您已繳付的保費。本計劃的流動性有所限制，投保本計劃有機會對您財務狀況構成流動性風險，保單持有人應預留足夠流動資產以作應急之用及承擔本計劃之流動性風險。

The Plan is a product under the type of non-linked long term insurance. The policy of long term insurance will be made for certain determined term of years starting from the policy effect to the policy mature. The policy term could be few years, over ten years or a lifelong period of the insured. The policy contains value and, if you surrender your policy in the early policy years or before the end of the policy term, the amount you get back may be considerably less than the total premium you have paid. The liquidity of the Plan is limited, application of the Plan may constitute the liquidity risk to your financial condition, policyholders should reserve adequate liquid assets for emergency use and bear the liquidity risk associated with the Plan.

3. 您應按時繳付整個保費年期內的保費。任何延誤或漏繳到期保費可能導致保單失效，並失去保障及引致財務損失。You should pay the premiums on time for the whole premium term. Any delay or missing of the payment of premiums due may lead to policy lapse and result in loss of coverage and financial loss.

4. 本計劃是一項保險產品，所有繳付之保費乃用作支付保險及保單相關的費用。已繳保費並非銀行的存款或定期存款，並不受香港特別行政區存款保障計劃所保障。本計劃只限在香港特別行政區境內範圍銷售。

The Plan is an insurance product. All premiums paid are used for the insurance and related costs of the policy. The premiums paid are not the savings deposit or time deposit of the bank. It is not protected deposit under the Deposit Protection Scheme in the Hong Kong Special Administrative Region (the "HKSAR"). The Plan is intended only for sale in the HKSAR.

5. 您有權於冷靜期內以書面通知我們取消保單以獲取所有 / 扣除市值調整後 (如適用) 的已繳保費及任何徵費的退款。冷靜期指緊接下列文件交付予您或您的指定代表之日起計的 21 個曆日的期間：(i) 保單；或(ii) 冷靜期通知書，以較早者為準。有關書面通知必須由您簽署並遞交至香港銅鑼灣新寧道8號中國太平大廈 1 期7 樓之中國太平人壽保險 (香港) 有限公司客服中心。然而，假如您於取消保單前曾經於保單內作出申索賠償，退款則將不適用。冷靜期結束後，假若您在保障年期完結前取消保單，實際之現金價值可能大幅少於已繳付的保費總額。

You have the right to cancel the policy and obtain a refund of any premium and any levy paid less any market value adjustment, if applicable, by giving written notice to us within the cooling-off period, i.e. 21 calendar days immediately following the day of the delivery of (i) the policy; or (ii) the cooling-off notice to you or your nominated representative, whichever is earlier. Such written notice must be signed by you and submitted to the China Taiping Life Insurance (Hong Kong) Company Limited Customer Service Centre at 7F, China Taiping Tower Phase I, 8 Sunning Rd., Causeway Bay, Hong Kong. However, no refund can be made if a claim under the policy has been made prior to your request for cancellation. After the cooling-off period expires, if you cancel the policy before the end of benefit term, the actual cash value may be substantially less than the total amount of premiums paid.

6. 本產品材料只供參考及旨在描述計劃重要注意事項。有關本計劃之詳盡條款及細則與所有不保事項，概以本計劃之保險合約條款及細則為準。如欲於申請前參閱保險合約條款及細則，可向本公司索取。

This product material is for reference only and is indicative of the important notes of the Plan. For the exact terms and conditions and the full list of exclusions of the Plan, please refer to the policy provisions of the Plan and the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before application, you can obtain a copy from the Company.

有儲蓄成份的傳統保險計劃：

Traditional Insurance Plan with Savings Component:

1. 本計劃乃一項有儲蓄成份的保險產品，其儲蓄成份涉及風險及可能虧損。若保單在保障年期完結前終止或退保，您獲得的退保權益有可能少於已繳付保費總額。部份已繳保費乃用作支付保險費用及保單相關費用。請參考產品刊物上之相關費用。

The Plan is an insurance plan with savings component. The savings component of the Plan is subject to risks and possible loss. If the policy is terminated or surrendered before the end of benefit term of the policy, the surrender benefit received by you may be less than the total amount of premiums paid. Part of the premium will be deducted to pay for costs of insurance and the related costs of the policy. Please refer to applicable fees and charges on product brochure.

2. 如有任何保費逾期繳交或未付款，任何所欠保費將會於寬限期完結時以自動保費貸款方式支付 (如適用) 或保單被終止。您應注意任何未償還之保單貸款均被收取利息，並按本公司不時就保單貸款所釐定的年利率計算直至全部欠款繳清為止。若貸款利息到期仍未償還，貸款額將因該未償還之利息而自動相應增加。在支付保單的任何賠償或利益前，將先行扣除任何未償還之貸款或任何保單欠款。

Should there is any late payment or non-payment of premiums, any premium remains unpaid at the end of the grace period will be paid by way of an automatic premium loan (if applicable) or termination of the policy. You should be aware that interest will be charged on policy loan amount at the prevailing rate that the Company will determine from time to time and will be continuously charged until the date of repayment in full. Any interest unpaid when due will be added to the outstanding loan amount. The unpaid loan or any policy debt on the policy will be deducted from any payment or proceeds under the policy at the time of settlement.

3. 任何適用於本計劃之非保證部份 (包括但不限於累積利息、紅利 / 分紅及獎賞) 為非保證的，列明數值只作說明之用。本公司有絕對酌情權不時釐定此等數值，其數值是基於多種因素包括但不限於市場狀況、投資前景、保單續保率、索償經驗及本公司之投資回報來釐定。此等數值亦非對保單於未來之表現作出的預測或證。在保單有效期內，此等數值可以變更。因此，實際派發之非保證部份或會有別於所示的數值。保險公司過往或現時的業務表現或紅利 / 分紅資料不一定為將來的表現起指導作用。

Any illustrated values of non-guaranteed items that are applicable to the Plan (including but not limited to accumulated interest, dividends and bonuses) are not guaranteed and are for illustrative purposes only. It is

determined by the Company from time to time at its sole discretion based on a series of factors including but not limited to market conditions, investment outlook, policy persistency, claims experience, and the Company's investment return. It is neither an estimate nor guarantee of the policy performance in the future. The non-guaranteed items are subject to change during the term of the policy. The actual amounts of the non-guaranteed items may be lower or higher than those illustrated. Past performance or current performance of the insurer's business or dividend/bonus history may not be a guide for future performance.

萬用壽險計劃：

Universal Life Insurance Plan:

1. 本計劃乃一項有儲蓄成份的萬用壽險計劃，其儲蓄成份涉及風險及可能虧損。如您在保單期滿前退保，您可收回的款額可能會大幅低於您已繳付的保費。適用的費用及收費（包括但不限於保單費用、保費費用、退保費用等）將於戶口價值內扣除。請參考產品小冊子上列明之相關費用。

The Plan is a universal life plan with a savings element. The savings component of the Plan is subject to risks and possible loss. If you surrender your policy before maturity, the amount you get back may be considerably less than the total premium you have paid. Applicable fees and charges (including but not limited to policy fees, premium charges, surrender charges, etc.) will be deducted from the account value. Please refer to applicable fees and charges shown in the product brochure.

2. 您應按時繳付整個保費年期內的保費。任何延誤或漏繳到期保費可能導致保單失效，並失去保障及引致財務損失。You should pay the premiums on time for the whole premium term. Any delay or missing of the payment of premiums due may lead to policy lapse and result in loss of coverage and financial loss.

3. 任何適用於本計劃之非保證部份（包括但不限於派息率及利息）為非保證的，列明數值只作說明之用。本公司有絕對酌情權不時釐定此等數值，其數值是基於多種因素包括但不限於市場狀況、投資前景、保單續保率、索償經驗及本公司之投資回報來釐定。此等數值亦非對保單於未來之表現作出的預測或保證。在保單有效期內，此等數值可以變更。因此，實際派發之非保證部份或會低於或高過所示的數值。保險公司過往或現時的業務表現或過往派息率不一定為將來的表現起指導作用。

Any illustrated values of non-guaranteed items that are applicable to the Plan (including but not limited to crediting interest rates and interest) are not guaranteed and are for illustrative purposes only. It is determined by the Company from time to time at its sole discretion based on a series of factors including but not limited to market conditions, investment outlook, policy persistency, claims experience, and the Company's investment return. It is neither an estimate nor guarantee of the policy performance in the future. The non-guaranteed items are subject to change during the term of the policy. The actual amounts of the non-guaranteed items may be lower or higher than those illustrated. Past performance or current performance of the insurer's business or historical crediting interest rate may not be a guide for future performance.

外幣（包括美元和人民幣）為保單貨幣的計劃：

Policies with Policy Currency in Foreign Currency (including USD and RMB):

1. 投保本計劃時選擇以外幣為保單貨幣將須承受外幣匯率及貨幣風險。

The application of the Plan with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk.

2. 外幣或會受相關監管機構控制及管理（例如外匯限制）。若您的本國貨幣與保單貨幣不同，請注意任何您的本國貨幣兌換保單貨幣匯率之變動將直接影響您的應付保費及可取利益。舉例來說，如果保單貨幣兌您的本國貨幣大幅貶值，這種匯率波動可能對您的可取利益及應付保費帶來負面影響而引致潛在損失。您可瀏覽本公司的網站（<https://tplhk.cntaiping.com/service-jfbf>）查閱當時適用的貨幣兌換率以作參考。

The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of your policy will have a direct impact on the amount of premiums required and the value of the benefit(s) to be received. For instance, if the policy

currency of your policy depreciates substantially against your home currency, the potential loss arising from such exchange rate movement may have a negative impact on your benefits to be received from the policy and your burden of the premium payment. You may browse our website (<https://tplhk.cntaiping.com/en/service-iffb>) to find out the latest prevailing exchange rate for reference.

3. 人民幣 (如適用) 現時並非自由兌換的貨幣, 其兌換可能受制於若干政策、監管要求及 / 或限制 (有關政策、監管要求及 / 或限制將不時更改而毋須另行通知)。實際的兌換安排須依據當時的政策、監管要求及 / 或限制而定。Renminbi (if applicable) is currently not freely convertible and conversion of Renminbi may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

4. 某些保險計劃提供不同保單貨幣及轉換保單貨幣選項 (如適用), 而每種保單貨幣下之保單會提供不同的保單回報 (包括保證回報及預期總回報 (非保證)) 及回本期 (包括保證回本期及預期總回報期 (非保證))。當您考慮選擇以那種保單貨幣申請新保單時, 應仔細考慮不同保單貨幣的回本期及預期保單價值 (包括保證現金價值、保證可支取現金 (如有)、保證可支取年金 (如有)、非保證可支取年金 (如有)、非保證復歸紅利 (如有)、非保證終期分紅 (如有)、非保證終期紅利 (如有) 及非保證現金紅利 (如有)) 均有差異。當您透過行使轉換保單貨幣選項 (如適用) 以轉換保單貨幣時, 現時保單價值 (包括保證現金價值、保證可支取現金 (如有)、保證可支取年金 (如有)、非保證可支取年金 (如有)、非保證復歸紅利 (如有)、非保證終期分紅 (如有)、非保證終期紅利 (如有) 及非保證現金紅利 (如有)) 均會被調整。若您於保費供款期內行使轉換保單貨幣選項, 任何未來之保費亦可能會被調整。申請行使轉換保單貨幣選項之批准及於行使該選項時可供選擇之保單貨幣將受限於有關法律及規則, 且本公司擁有絕對酌情權。

Some insurance plans offer different policy currency options and policy currency exchange option (if applicable), of which each policy currency provides different policy returns (including guaranteed returns and projected total returns (non-guaranteed)) and breakeven year (including guaranteed breakeven year and projected total breakeven year (non-guaranteed)). When considering which policy currency to opt for when applying a new policy, you should carefully consider the differences in terms of breakeven year and projected policy values (including guaranteed cash value, guaranteed cash coupon (if any), guaranteed annuity payment (if any), non-guaranteed annuity payment (if any), non-guaranteed reversionary bonus (if any), non-guaranteed terminal bonus (if any), non-guaranteed terminal dividend (if any) and non-guaranteed cash dividends (if any)) between different policy currency options. In case the policy currency is converted via exercising the policy currency exchange option (if applicable), the current policy values (including guaranteed cash value, guaranteed cash coupon (if any), guaranteed annuity payment (if any), non-guaranteed annuity payment (if any), non-guaranteed reversionary bonus (if any), non-guaranteed terminal bonus (if any), non-guaranteed terminal dividend (if any) and non-guaranteed cash dividends (if any)) will be adjusted. Any future premiums will also be adjusted if the policy currency exchange option is exercised within the premium payment term. The approval of policy currency exchange option's application and the availability of currency at the time of exercising the policy currency exchange option will be subject to the prevailing laws and regulations and determined at the Company's sole discretion.