



AXA

「雋宇投資保險計劃」

獎賞計劃

推廣期：
2014年9月26日至
2014年10月28日

AXA 安盛

引領 / 新標準



重要資料

- 「**雋宇投資保險計劃**」(「**雋宇**」)為安盛保險(百慕達)有限公司(「AXA安盛」或「本公司」)所發行的投資連繫式壽險保單，您的投資須承受本公司的信貸風險。
- 您的投資回報乃本公司參照您所揀選的投資選擇所對應之參考基金的表現而計算。此等投資回報將會受**雋宇**的費用及收費所影響，並可能低於相關參考基金的回報。
- **雋宇**所提供的各項投資選擇的特點及風險狀況或會有很大差異，部份可能涉及高風險。
- 您就您的**雋宇**保單支付的所有保費，以及本公司對您所選投資選擇所對應的參考基金所作的任何投資，均將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權利或擁有權。如追討賠償，您只可向本公司追索。
- 如您於**雋宇**下選擇特級身故賠償選項，或需被徵收保險費用。扣除保險費用後，本公司可用作投資於與您所選擇的投資選擇所對應之參考基金的金額會因而減少。基於被保人的已屆年齡和投資虧損等因素，保險費用或會於徵收保險費用的年期內大幅增加，結果您可能會損失大部份甚至全部您的已繳保費。
- 如您的**雋宇**保單的戶口價值不足以繳付所有持續的保單收費(包括保險費用)，您的保單可能會提早終止，而您可能會損失您所有已繳保費及利益。您應向您的理財顧問查詢有關詳情，例如保單收費在甚麼情況下會有所增加，以及對您的**雋宇**保單的戶口價值有何等影響。
- 提取部份款項、提早退保或提早終止保單/暫停或降低保費或會導致本金及任何獎賞蒙受重大損失。如參考基金表現欠佳，或會進一步擴大您的投資虧損，而一切收費仍將被扣除。
- 除非您已了解本產品並已獲解釋本產品如何適合您，否則請勿購買本產品。最終的決定為您本人的決定。
- 投資涉及風險。您不應單獨依靠本刊物而作出投資，並應一併細閱**雋宇**的產品說明書、投資選擇簡介與產品資料概要，以及參考基金的銷售說明書。本公司備有相關銷售說明書可供參閱。

雋宇投資保險計劃

雋宇為定期保費投資連繫式壽險計劃。透過**雋宇**提供的投資平台，您可設定目標供款年期，並於該等年期內以繳付保費的形式作出投資。

雋宇為根據《保險公司條例》C類別「相連長期業務」下的定期保費投資連繫式壽險計劃。此計劃由安盛保險(百慕達)有限公司（一家根據《保險公司條例》在香港獲授權的保險公司）提供。

產品特色概要（有關計劃詳情，請參閱產品說明書內之有關內容。）

目標供款年期—您可選擇的目標供款年期由5年至30年不等，惟所選擇的目標供款年期必須最遲在您75歲（按上一個生日所屆年齡計算）時完結。

保單貨幣種類—**雋宇**計劃提供6種貨幣以供選擇，分別為港元、美元、歐羅、英鎊、澳元及新加坡元。

最低保費金額—每月定期保費的最低金額分別為1,600港元/ 200美元/ 200歐羅/ 130英鎊/ 240澳元/ 320新加坡元。

最初供款戶口及累積供款戶口—您為保單所繳付的首18個月（由保單日期起計）的定期保費，將以名義性質分配單位至最初供款戶口內。此期間過後，您所繳付的定期保費，將以名義性質分配單位至累積供款戶口內。

可更改定期保費—在保單日期起計18個月過後，您可調低定期保費；惟調低後的定期保費金額仍須符合載列於產品說明書內保費分配之相關最低定期保費之規定。

保費假期—在保單日期起計18個月過後，您可申請保費假期以暫停繳付定期保費，惟保單總戶口價值必須足以繳付到期的適用保單收費。

提取部份款項—在保單生效期間，您可從**雋宇**保單提取部份款項，惟須符合產品說明書內提取部份款項之最低提款金額要求及條款。

多項投資選擇—您可涉足不同行業和市場，網羅不同資產類別，包括股票、債券和貨幣市場，讓您可輕鬆地透過不同市場分散投資。現時，您可揀選高達10項投資選擇以設計您的組合分配，惟每項投資選擇的最低分配百分比為投資額的10%。有關現時提供的投資選擇內容已載列於投資選擇簡介。

轉換投資選擇—您可在相同戶口內靈活調配投資選擇，現時轉換費全免，惟須符合產品說明書內轉換投資選擇之最低轉換金額要求及條款。

首年獎賞—假如您所選定的目標供款年期為10年或以上，只要保單仍然生效，即可在我們每次收訖首年定期保費的已結清款項後獲派發首年獎賞，惟須符合產品說明書內首年獎賞之相關條款。

長期客戶獎賞—若您所選的目標供款年期為20年或以上，只要保單仍然生效，我們會於第10個保單週年日向您一次過派發長期客戶獎賞，此獎賞相等於首10個保單年度內的已繳定期保費總額（減去任何已提取部份款項）的4%，惟須符合產品說明書內長期客戶獎賞之條款。

保單管理費回贈—在您選定的目標供款年期屆滿而保單仍然生效時，我們會全數回贈您於目標供款年期內所支付的保單管理費，惟須符合產品說明書內保單管理費回贈之相關條款。

身故賠償—您可按個人需要在申請投保時從兩項身故賠償選項中二擇其一。

費用及收費—現時保單的費用及收費包括戶口管理費、保單管理費、行政費用、投資管理費及保險費用（如適用）、買賣差額、轉換費、提早贖回費（如適用）及參考基金收費。

有關產品特色、條款及細則、費用及收費以及風險因素之詳情，請參閱產品說明書及投資選擇簡介。

投資涉及風險，包括投資之市場價格變動。各項投資價值及收益均可升可跌；此乃各投資項目的一般性質。過往的表現並非未來業績的指標。在作出投資決定前，您必須清楚了解自己可承受的風險程度，以及相關投資的風險水平。

特別首年獎賞

由2014年9月26日至2014年10月28日(「推廣期」), 客戶凡成功投保全新之**雋宇**保單並選擇10年或以上之目標供款年期, 即可因應您所選的定期保費金額及目標供款年期, 於我們每次收訖首年定期保費的已結清款項後, 享有相等於已繳首年定期保費的28%*至125%*不等之特別首年獎賞。

此特別首年獎賞百分率將取代**雋宇**的產品說明書內原有之首年獎賞百分率, 就此情況下原有之首年獎賞百分率將不適用。

*請參考第3頁之例子說明

特別首年獎賞的計算方法為已繳的首年定期保費乘以特別首年獎賞百分率。特別首年獎賞百分率如下：

每月定期保費						原有之首年獎賞百分率 (不適用於推廣期內)		特別首年獎賞百分率 (只適用於推廣期內)	
港元	美元	歐羅	英鎊	澳元	新加坡元	目標供款年期(年)		目標供款年期(年)	
						10-14	15-30	10-14	15-30
≥ 1,600	≥ 200	≥ 200	≥ 130	≥ 240	≥ 320	2.4%	2.4%	2.8%	2.8%
≥ 4,800	≥ 600	≥ 600	≥ 400	≥ 720	≥ 960	2.9%	2.9%	2.9%	2.9%
≥ 8,000	≥ 1,000	≥ 1,000	≥ 640	≥ 1,200	≥ 1,600	3.0%	3.4%	3.0%	3.4%
≥ 12,000	≥ 1,500	≥ 1,500	≥ 960	≥ 1,800	≥ 2,400	3.0%	3.7%	3.0%	3.7%
≥ 24,000	≥ 3,000	≥ 3,000	≥ 1,920	≥ 3,600	≥ 4,800	3.0%	4.0%	3.0%	4.0%
≥ 33,334	≥ 4,167	≥ 4,167	≥ 2,667	≥ 5,000	≥ 6,667	3.0%	4.0%	3.0%	5.0%

請注意, 上表所列的百分率並不代表您的投資回報率或表現。

特別首年獎賞將根據您最近期的投資選擇分配指示, 按賣出價*以名義性質額外分配單位至您的**雋宇**保單之最初供款戶口。有關獎賞將成為戶口價值一部份, 因此會被徵收相關保單收費, 詳情載列於產品說明書內之費用及收費一覽表。

*現時豁免收取買賣差價。

若**雋宇**保單的被保人於保單日期或保單復效日期(如適用)起計1年內自殺身故, 向保單受益人發放的身故賠償總額, 將為以下兩項中較低者:

- (i) 已繳定期保費總額; 或
- (ii) 已繳保單收費總額+戶口價值 x [已繳定期保費總額/(已繳定期保費總額+已撥入的特別首年獎賞總額)]。

在此情況下, 保單不會支付特別首年獎賞所涉及的戶口價值, 至於就身故賠償所支付的金額則不包括利息。有關詳情, 請參閱產品說明書內有關身故賠償的例子說明。

若我們已將特別首年獎賞撥入您的戶口內, 而您在冷靜期內取消保單, 您將不會獲得有關特別首年獎賞的戶口價值。有關詳情, 請參閱產品說明書內之冷靜期。



例子說明：客戶A之特別首年獎賞之計算方法

目標供款年期	30年
每月定期保費	33,334港元
首年之已繳保費總額	33,334港元 x 12 = 400,008港元
適用的特別首年獎賞百分率	5% x 25 (所選目標供款年期〔上限為25〕) = 125%
首個保單年度應派發之特別首年獎賞總額	400,008港元 x 125% = 500,010港元

例子說明：客戶B之特別首年獎賞之計算方法

目標供款年期	10年
每月定期保費	2,400港元
首年之已繳保費總額	2,400港元 x 12 = 28,800港元
適用的特別首年獎賞百分率	2.8% x 10 = 28%
首個保單年度應派發之特別首年獎賞總額	28,800港元 x 28% = 8,064港元

請聯絡您的理財顧問或致電我們的專線2802 2812查詢有關推廣之詳情，並請參閱本單張內有關推廣之條款及細則。

條款及細則：

1. AXA「**萬宇投資保險計劃**」獎賞計劃（「此推廣」）由安盛保險(百慕達)有限公司(於百慕達註冊成立的有限公司)（「本公司」）舉辦，推廣期為2014年9月26日至2014年10月28日，包括首尾兩天（「推廣期」），並受下列條款及細則約束。
2. 此推廣適用於獲續發之全新的「**萬宇投資保險計劃**」（「合資格保單」），並受本宣傳單張之條款及細則約束。
3. 要符合特別首年獎賞之獲享資格，客戶必須於推廣期內成功向本公司投保購買一份合資格保單，而該合資格保單之每月定期保費達1,600港元（或其他等值保單貨幣）或以上及其目標供款年期達10年或以上，並於推廣期內獲本公司接獲投保。若保單乃以港元以外的其他貨幣簽發，每月定期保費金額將按照本公司不時釐定的匯率計算。
4. 不論選擇那種繳費形式，我們將於每次收訖首年定期保費後派發特別首年獎賞。在任何情況下，特別首年獎賞均不得轉讓及兌換現金。
5. 在任何情況下，如本宣傳單張內所載有關特別首年獎賞之內容與產品說明書中所載的不符，在推廣期內應以本宣傳單張之內容為準。如有任何爭議，本公司將保留最終決定權。
6. 本公司有權隨時更改或終止此推廣(全部或部分)或更改有關之條款及細則而不作事先通知。任何已獲本公司簽發的合資格保單將不受其後有關此推廣修訂的條款及細則所影響。如有任何爭議，本公司將保留最終決定權。

重要資料

- 若您不希望收取我們的宣傳或銷售刊物，請致電 (852) 2802 2812、傳真至 (852) 2598 7623 或電郵至 customer.services@axa.com.hk 通知我們。
- 此函件只載有一般資料，並不構成任何保單建議。有關合資格之保單及附加契約的條款、條件及不保事項的詳情，請參閱有關之保單文件。

本宣傳單張乃由安盛保險(百慕達)有限公司刊發。

(只適合於香港特別行政區使用)

www.axa.com.hk

AXA **“Pulsar Investment Insurance Plan” Reward Programme**



Promotion Period:
From 26 September 2014
to 28 October 2014

IMPORTANT INFORMATION

- **Pulsar Investment Insurance Plan (“Pulsar”)** is an investment-linked insurance policy issued by AXA China Region Insurance Company (Bermuda) Limited (“AXA” or the “Company”). Your investments are subject to the credit risks of the Company.
- Your return on investments is calculated by the Company with reference to the performance of the reference funds which correspond to the investment options selected by you. Such return will be subject to the fees and charges of **Pulsar** and may be lower than the return of the reference funds.
- The investment options available under **Pulsar** can have very different features and risk profiles. Some may be of high risk.
- All premiums you pay towards your **Pulsar** policy and any investments made by the Company in the reference funds which correspond to the investment options you selected will become and remain the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
- Insurance charge may apply if you choose the enhanced death benefit option under **Pulsar**. The insurance charge will reduce the amount that may be applied towards investment by the Company in the reference funds which correspond to the investment options you selected. The insurance charge may increase significantly during the payment term of the insurance charge due to factors such as the insured’s attained age, investment loss, etc. This may result in a significant or even total loss of your premiums paid.
- If the account value of your **Pulsar** policy becomes insufficient to cover all the ongoing policy charges, including the insurance charge, your policy may be terminated early and you could lose all your premiums paid and benefits. You should consult your financial consultant for details, such as how the policy charges may increase and could impact the account value of your **Pulsar** policy.
- Partial withdrawal or surrender or termination of the policy in early years / suspension of or reduction in premium may result in a significant loss of the principal and any bonuses. Poor performance of the reference funds may further magnify your investment losses, while all charges are still deductible.
- You should not purchase this product unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
- Investment involves risks. You should not invest based on this document only and should read the Product Brochure, the Investment Options Leaflet and the Product Key Facts Statement of **Pulsar** and the offering documents of the reference funds, which are made available by the Company.

Pulsar Investment Insurance Plan

Pulsar is a regular premium investment-linked insurance plan that offers you an investment platform over which you can make your investment by way of premium payments over a target period of time which may be referred to as a target contribution period.

Pulsar is a regular premium investment-linked insurance plan under Class C linked long-term business under the Insurance Companies Ordinance. The plan is offered by AXA China Region Insurance Company (Bermuda) Limited as an authorised insurance company in Hong Kong under the Insurance Companies Ordinance.

PLAN FEATURES AT A GLANCE (For plan details, please refer to the specific section in the product brochure.)

Target contribution periods – you can choose any target contribution period ranging from 5 to 30 years provided that your chosen target contribution period will finish by the time you reach age 75 at the latest (based on your age last birthday).

Policy currencies – **Pulsar** is available in six currencies namely, Hong Kong dollar (HKD), US dollar (USD), EURO (EUR), Pound Sterling (GBP), Australian dollar (AUD) and Singapore dollar (SGD).

Minimum premium amount – the minimum monthly regular premium of **Pulsar** is HKD1,600 / USD200 / EUR200 / GBP130 / AUD240 / SGD320.

Initial Units Account and Accumulation Units Account – the regular premium you pay for the first 18 months commencing from the policy date will be notionally allocated in the form of units to the initial units account. Thereafter, any regular premium you pay will be notionally allocated to the accumulation units account.

Ability to change regular premium – you may reduce your regular premium after the first 18 months commencing from the policy date provided that the level of regular premium after reduction meets the relevant minimum regular premium requirement as set out in the section “Allocation of Premiums” in product brochure.

Premium holiday – you may temporarily suspend your regular premium payments by applying for a premium holiday after the first 18 months commencing from the policy date, as long as the total account value of the policy is sufficient to cover the applicable policy charges due.

Partial withdrawal – you may make a partial withdrawal from your **Pulsar** policy while your policy is in effect, subject to the minimum withdrawal amount and conditions stated in the section “Partial Withdrawal” in product brochure.

Wide range of investment options – you may diversify your investment in different sectors and markets across various asset types including investment options with exposure to equities, bonds and money markets. Currently, you can design your allocation mix with a maximum of 10 investment options, subject to a minimum allocation of 10% of your investment in each investment option. A description of the currently available investment options is set out in the investment options leaflet.

Switch between investment options – it gives you the flexibility to switch your investment between investment options within the same account without any switching fee at present, subject to the minimum switching amount and conditions stated in the section “Switch between Investment Options” in product brochure.

Start-up bonus – you will be entitled to a start-up bonus upon our receipt of each payment of regular premium for the first policy year in cleared funds while your policy is in effect and if your chosen target contribution period is 10 years or more, subject to the relevant conditions stated in the section “Start-up Bonus” in product brochure.

Loyalty bonus – you will be awarded a one-off loyalty bonus of 4% of the total regular premium paid net of any partial withdrawals made during the first 10 policy years at the 10th policy anniversary while the policy is in effect and your chosen target contribution period is 20 years or more, subject to the conditions stated in the section “Loyalty Bonus” in product brochure.

Policy maintenance fee refund – we will refund 100% of the policy maintenance fee you have paid throughout the target contribution period at the end of your chosen target contribution period while the policy is in effect, subject to the conditions stated in the section “Policy Maintenance Fee Refund” in product brochure.

Death benefit – you can select one of the two death benefit options at the time of application to suit your needs.

Fees and charges – the current policy fees and charges including the account maintenance fee, policy maintenance fee, administration charge, investment management fee, insurance charge (if applicable), bid-offer spread, switching fee, early encashment charge (if applicable) as well as the charges on reference funds will be paid. For details please refer to the “Schedule of Fees and Charges” table in the product brochure.

For further details of plan features, terms and conditions, fees and charges and risk factors, please refer to the product brochure and the investment options leaflet.

Investment involves risks, including fluctuation of market price of investment. The value of the investments and their yield may go down as well as up as a consequence of the general nature of various investments. Past performance is not indicative of future performance. It is important for you to know your risk tolerance level and the level of risks associated with your investment before making any investment decisions.

Special Start-up Bonus

From 26 September 2014 until 28 October 2014 (“the Promotion Period”), if you successfully apply for a new **Pulsar** policy and if your target contribution period (“TCP”) is 10 years or more, you will be entitled to a Special Start-up Bonus of 28%* to 125%* of the first year regular premium paid, depending on the amount of regular premium and the target contribution period chosen, upon our receipt of each payment of regular premium for the first policy year in cleared funds.

This Special Start-up Bonus rate will replace the original Start-up Bonus rate listed in the product brochure of **Pulsar** and the original Start-up Bonus rate will not be applicable under this circumstance.

*Please refer to illustrative examples on page 3

Special Start-up Bonus is determined by multiplying the regular premium paid for the first policy year by a Special Start-up Bonus rate. The Special Start-up Bonus rates are as follows:

Monthly Regular Premium						Original Start-up Bonus rate (Not applicable during the Promotion Period)			Special Start-up Bonus rate (Applicable during the Promotion Period only)		
HKD	USD	EUR	GBP	AUD	SGD	TCP (years)		Number of years in your chosen target contribution period (capped at 25);	TCP (years)		Number of years in your chosen target contribution period (capped at 25);
						10-14	15-30		10-14	15-30	
≥ 1,600	≥ 200	≥ 200	≥ 130	≥ 240	≥ 320	2.4%	2.4%		2.8%	2.8%	
≥ 4,800	≥ 600	≥ 600	≥ 400	≥ 720	≥ 960	2.9%	2.9%		2.9%	2.9%	
≥ 8,000	≥ 1,000	≥ 1,000	≥ 640	≥ 1,200	≥ 1,600	3.0%	3.4%		3.0%	3.4%	
≥ 12,000	≥ 1,500	≥ 1,500	≥ 960	≥ 1,800	≥ 2,400	3.0%	3.7%		3.0%	3.7%	
≥ 24,000	≥ 3,000	≥ 3,000	≥ 1,920	≥ 3,600	≥ 4,800	3.0%	4.0%		3.0%	4.0%	
≥ 33,334	≥ 4,167	≥ 4,167	≥ 2,667	≥ 5,000	≥ 6,667	3.0%	4.0%	3.0%	5.0%		
Please note that the rates shown in the table above do not represent the rate of return or performance of your investment.											

The Special Start-up Bonus will be notionally allocated to the initial units account of your **Pulsar** policy in the form of additional units at the offer price* according to your latest investment option allocation instruction. The bonus will form part of the account value and is therefore subject to the relevant policy charges as set out in the section “Schedule of Fees and Charges” in product brochure.

* Bid-offer spread is currently waived.

If the insured of your **Pulsar** policy commits suicide within one year commencing from the policy date or, if applicable, from the date of reinstatement, the death benefit paid to the beneficiary(ies) shall be equal to:

- (i) the total regular premium paid; or
- (ii) the total policy charges paid + account value x [total regular premium paid / (total regular premium paid + total Special Start-up Bonus credited)],

whichever is lower.

Under this situation, account value relating to the Special Start-up Bonus will not be paid and the proceeds from the death benefit will be payable without interest. Please refer to the illustrative example as set out in the section “Death Benefit” in product brochure for details.

If we have credited the Special Start-up Bonus to your account, you will not be entitled to that part of account value relating to the Special Start-up Bonus in the case of policy cancellation during the cooling-off period. Please refer to the section “Cooling-off Period” in product brochure for details of the cooling-off period.



Illustrative example for the calculation of the Special Start-up Bonus for Customer A:

Target contribution period	30 years
Monthly regular premium	HK\$33,334
Total premium for first policy year	$\text{HK\$33,334} \times 12 = \text{HK\$400,008}$
Applicable Special Start-up Bonus rate	$5\% \times 25$ (number of years in the chosen target contribution period [capped at 25]) = 125%
Total Special Start-up Bonus for first policy year	$\text{HK\$400,008} \times 125\% = \text{HK\$500,010}$

Illustrative example for the calculation of the Special Start-up Bonus for Customer B:

Target contribution period	10 years
Monthly regular premium	HK\$2,400
Total premium for first policy year	$\text{HK\$2,400} \times 12 = \text{HK\$28,800}$
Applicable Special Start-up Bonus rate	$2.8\% \times 10 = 28\%$
Total Special Start-up Bonus for first policy year	$\text{HK\$28,800} \times 28\% = \text{HK\$8,064}$

For more promotion details, please contact your financial consultant or call our dedicated hotline at 2802 2812. Please also refer to the relevant terms and conditions of this promotion shown in this leaflet.

Terms and Conditions:

1. AXA "**Pulsar Investment Insurance Plan**" Reward Programme (this "Promotion") is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("the Company") from 26 September 2014 until 28 October 2014, both dates inclusive (the "Promotion Period"), subject to the following terms and conditions.
2. This Promotion is applicable to any new "**Pulsar Investment Insurance Plan**" ("Eligible Policy") subject to the terms and conditions as set out in this leaflet.
3. To be eligible for the "Special Start-up Bonus", customers must submit a duly completed application to the Company for the purchase of an Eligible Policy, with a monthly regular premium of HK\$1,600 (or other equivalent policy currencies) or above and the target contribution period is 10 years or more and received by the Company within the Promotion Period. If the policy is issued in a currency other than Hong Kong dollars, the amount of monthly regular premium will be calculated based on an exchange rate determined by the Company from time to time.
4. The Special Start-up Bonus will be paid upon our receipt of each payment of regular premium for the first policy year in cleared funds, regardless of which payment mode is selected. The Special Start-up Bonus is non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
5. To the extent that any contents of this leaflet in respect of the Special Start-up Bonus are inconsistent with the relevant contents contained in the product brochure of the Eligible Policy, the contents of this leaflet shall prevail during the Promotion Period. In case of dispute, the decision of the Company shall be final and conclusive.
6. The Company reserves the right to alter or terminate this Promotion (in whole or in part) or amend these terms and conditions at any time without prior notice. Any Eligible Policies issued by the Company prior to any amendments to the terms and conditions of the Promotion will not be affected. In case of dispute, the decision of the Company shall be final and conclusive.

Important information

- If you do not wish to receive promotional or marketing materials from us, please inform us by telephone (852) 2802 2812, fax (852) 2598 7623 or email customer.services@axa.com.hk.
- This material contains general information only. It does not constitute any offer for a policy. For detail terms, conditions and exclusions of the relevant policies and supplements, please refer to the relevant policy documents.

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