



Harvest 101 Investment Plan Product Key Facts Statement

「盈聚101」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

Name of Insurance Company	– Standard Life (Asia) Limited (“Company” or “We”)	Policy Currency	– HKD – USD – EUR – GBP – JPY
Single or Regular Contribution	– <u>Regular Contribution</u> is payable regularly. – <u>Additional Regular Contribution</u> and <u>Single Contribution</u> are optional.	Minimum Contribution	<u>Regular Contribution</u> : – HKD720 / USD90 / EUR90 / GBP60 / JPY11,700 (per month) <u>Additional Regular Contribution</u> (if any): – HKD240 / USD30 / EUR30 / GBP20 / JPY3,900 (per month) <u>Single Contribution</u> (if any): – HKD9,600 / USD1,200 / EUR1,200 / GBP800 / JPY156,000 (per transaction)
Regular Contribution Frequency	– Monthly / Quarterly / Semi-annually / Annually	Maximum Contribution	– Not Applicable
Minimum Contribution Payment Term	– 5 years	Death Benefit	– 101% of the value of the <u>Policy Account</u>
Period with Surrender Charge (Exit Charge)	Any surrender or withdrawal from <u>Initial Account</u> during the relevant <u>Contribution Payment Term</u> will be subject to Exit Charge		
Governing Law of Policy	– 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 throughout the selected Contribution Payment 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**
 - 24.9% of your Regular Contribution (after taking into account all applicable Extra Allocation and Large Value Bonus) 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 life insured is non-smoking 40 year-old male; (b) the payment of Regular Contribution of HKD100,000 per annum during the Contribution Payment Term of 25 years; (c) you hold your ILAS policy for 25 years; (d) an assumed rate of return of 3% per annum throughout 25 years, (e) there is no early withdrawal/termination of your ILAS policy and (f) all contributions are paid as planned when due.
 - 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 Exit Charge, 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 Regular Contributions 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 contribution amount is lower.**

Important (Cont.)

► Long-term features

- (a) **Premium Charge:** There is currently no upfront charge levied on Regular Contribution and Additional Regular Contribution (if applicable). However, for each Single Contribution (if applicable), 5% of each Single Contribution you pay will be deducted upfront as charges and will not be available for investment. **This means that the remaining amount of each Single Contribution available for investment is 95% of your Single Contribution paid at any time.**

As an illustration, this means that for each HKD10,000 of Single Contribution you pay at any time, the Single Contribution available for investment (after deduction of all upfront charges only) is as follows:

<u>Single Contribution</u> you pay	<u>Single Contribution</u> available for investment (after deduction of all upfront charges only)
HKD10,000	HKD9,500 (95%)

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.

- (b) **Exit Charge:** There will be an Exit Charge of up to 100% of the surrender or withdrawal amount/value from the relevant Initial Account(s) in case of policy termination or surrender or withdrawal within the relevant Contribution Payment Term. You may also lose your entitlement to Extra Allocation and Large Value Bonus.
- (c) **Large Value Bonus:** You will be entitled to a Large Value Bonus of up to 0.02% per month of the total value of all of your Accumulation Accounts if the total value of all of your Accumulation Accounts (at the due date of the Accumulation Account Charge) reaches HKD120,000 or above.

► Intermediaries' remuneration

- Although you may pay nothing directly to the intermediary who sells/distributes this ILAS policy to you, the intermediary will receive remuneration which, in effect, will be borne out of the charges you pay. You should ask your intermediary before taking up your ILAS policy to know more about the level or amount of the remuneration that the 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 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 Policy Account. The value of your Policy Account 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 Policy Account.
- ▶ 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 6-8 for the details of the fees and charges payable by you.
- ▶ “Underlying funds” available for selection are the funds listed in the “Standard Life Fund Options PLUS”. 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 contributions 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 the ILAS policy can have very different features and risk profiles. Some may be of high risk. Please read the Principal Brochure and the offering documents of the underlying funds 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/suspension of or reduction in contribution may result in a significant loss of principal and/or bonuses awarded. Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.

What are the key risks? (Cont.)

► Stop paying contributions

- You may apply for stop paying Regular Contribution and/or Additional Regular Contribution (if applicable) after the relevant Initial Period. When you stop paying the Regular Contribution, we reserve the right to terminate your ILAS policy if the value of your Policy Account falls below the minimum policy value requirement of HKD12,000/ USD1,500/ EUR1,500/ GBP 1,000/ JPY 195,000. However, your ILAS 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 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 section "Other Features – Extra Allocation" below) 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 ILAS policy or the relevant Initial Account (if applicable).

► 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, credit rating of the issuer or guarantor, 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 non-local currency, you may be subject to the risk of exchange rate fluctuations.

Is there any Guarantee?

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

Other features

Extra Allocation

- If the Regular Contribution and/or Additional Regular Contribution (if applicable) reaches HKD 720 / USD90 / EUR90 / GBP 60 / JPY11,700 or above per month, an Extra Allocation will be offered to such contribution paid during the relevant Initial Period.

Other features (Cont.)

Extra Allocation

- ▶ 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 ILAS policy is surrendered or the relevant Initial Account is terminated within the relevant 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 relevant Initial Account before calculation of the death benefit or surrender value.

Large Value Bonus

- ▶ Large Value Bonus will be offered if the total value of all Accumulation Accounts (at the due date of the Accumulation Account Charge) reaches HKD 120,000 / USD 15,000 / EUR15,000 / GBP10,000 / JPY1,950,000 or above.
- ▶ Large Value Bonus ranges from 0.06% to 0.24% per annum (i.e. 0.005% to 0.02% per month) on the total value of all of your Accumulation Accounts. The higher the total value of all Accumulation Accounts, the higher the Large Value Bonus will be.
- ▶ Large Value Bonus (if applicable) will be applied on a monthly basis and used to offset part of each Accumulation Account Charge.

For more information about Extra Allocation and Large Value Bonus, please refer to “Extra Allocation” and “Large Value Bonus” sections 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.

Policy Level

Type	Applicable Rate	How it is charged / deducted?
Policy Fee	<ul style="list-style-type: none"> – HKD60 / USD7.5 / EUR7.5 / GBP5 / JPY975 (per month) – This fee is payable to the Company. 	<ul style="list-style-type: none"> – Throughout the whole policy term, this fee will be deducted on a monthly basis from the <u>Policy Account</u> 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 <u>Policy Account</u>. – This fee will be deducted from the <u>Accumulation Account</u> first, if the value of <u>Accumulation Account</u> are insufficient, the fee will then be deducted from the <u>Initial Account</u>.

What are the fees and charges? (Cont.)

Policy Level

Type	Applicable Rate	How it is charged / deducted?
Administration Charge	<ul style="list-style-type: none"> – This charge is 6.0% per annum (i.e. 0.5% per month) on the value of each <u>Initial Account</u>. – This charge is payable to the Company. 	<ul style="list-style-type: none"> – Throughout the <u>Contribution Payment Term</u>, this fee will be deducted on a monthly basis from each <u>Initial Account</u> 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 <u>Initial Account</u>.
Exit Charge	<ul style="list-style-type: none"> – This charge is 100% of the surrender and withdrawal amount at the first 12 months since the establishment of each <u>Initial Account</u>. – Thereafter, the charge will depend on the outstanding <u>Contribution Payment Term</u> of the relevant <u>Regular Contribution</u> and <u>Additional Regular Contribution</u> (if applicable). – You should refer to the product brochure for the details and illustrative examples of this charge. – This charge is payable to the Company. 	<p>For withdrawal:</p> <ul style="list-style-type: none"> – This charge will be deducted from the value withdrawn from each <u>Initial Account</u> designated by you on the date of withdrawal. <p>For termination of the ILAS policy (other than the maturity of the ILAS policy or the proceeds of death benefit is paid):</p> <ul style="list-style-type: none"> – This charge will be deducted from the value of each <u>Initial Account</u> on the respective payment day.
Accumulation Account Charge	<ul style="list-style-type: none"> – This charge is 1.5% per annum (i.e. 0.125% per month) on the value of each <u>Accumulation Account</u>. – Large Value Bonus (see section “Other Features – Large Value Bonus” above), if any, will be offered to you to offset part of each Accumulation Account Charge. – This charge is payable to the Company. 	<ul style="list-style-type: none"> – Throughout the whole policy term, this charge will be deducted on a monthly basis from each <u>Accumulation Account</u> 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 <u>Accumulation Account</u>.
Premium Charge	<ul style="list-style-type: none"> – This charge is 5.0% on the value of each <u>Single Contribution</u> paid. – This charge is payable to the Company. 	<ul style="list-style-type: none"> – This charge will be deducted once we receive your <u>Single Contribution</u>.
Switching Fee	<ul style="list-style-type: none"> – Currently nil for all switching between investment choices. 	<ul style="list-style-type: none"> – Not Applicable

What are the fees and charges? (Cont.)

Policy Level

Type	Applicable Rate	How it is charged / deducted?
Advisory Fee (Optional and applicable to Accumulation Account)	<ul style="list-style-type: none"> – This fee ranges from 0% to 2% per annum (i.e. 0% to 0.16666% per month) on the value of each <u>Accumulation Account</u>. – This fee is optional and is to be determined between you and your appointed third party financial adviser (if any). – This fee is payable to your appointed third party financial adviser. 	<ul style="list-style-type: none"> – If applicable, this fee will be deducted on a monthly basis from each <u>Accumulation Account</u> 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 <u>Accumulation Account</u>.

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 offering documents of the underlying funds and/or the Principal Brochure of Harvest 101 Investment Plan, which are made available from the Company upon request.

Please refer to section “Fees and Charges” (Page 9 to 12) of the product brochure of Harvest 101 Investment Plan 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 Insurer from time to time for reference.
- ▶ You are required to inform 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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Telephone : + 852 2169 0700

Web : www.standardlife.hk

Fax : + 852 2169 0220

Email : 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 products, including the Harvest 101 Investment Plan 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

Accumulation Account means a notional account set up for book-keeping purpose to record the allocation of the Accumulation Units allocated to you under the ILAS policy.

Accumulation Units means the units allocated in respect of Regular Contribution and Additional Regular Contribution (if applicable) contributed after the relevant Initial Period and all Single Contributions contributed.

Additional Regular Contribution means the amount of contributions shown in the Policy Schedule (or endorsement thereof) as a contribution payable on a regular basis under the ILAS policy in addition to and made after the first payment date of the initial Regular Contribution. Each Additional Regular Contribution will have its own Initial Period, Initial Account, Accumulation Account and Contribution Payment Term.

Contribution Payment Term means the years that you committed to pay Regular Contribution and Additional Regular Contribution (if applicable). Regular Contribution and each Additional Regular Contribution will have its own Contribution Payment Term.

Initial Account means a notional account set up for book-keeping purpose to record the allocation of the Initial Units allocated to you under the ILAS policy. Regular Contribution and each Additional Regular Contribution (if applicable) will have its own individual Initial Account.

Initial Period, in respect of each Initial Account, is the period of the first few number of months since the establishment of the relevant Initial Account as determined according to the Contribution Payment Term of Regular Contribution and each Additional Regular Contribution (if applicable). The period will be ranged from 18 months to 24 months.

Initial Units means the units allocated in respect of Regular Contribution and Additional Regular Contribution (if applicable) contributed during the relevant Initial Period.

Policy Account consists of the Initial Accounts and Accumulation Accounts (if any) under the ILAS policy.

Regular Contribution means the amount of contributions shown in the Policy Schedule as the contribution payable on regular basis under this ILAS policy. Regular Contribution will have its own Initial Period, Initial Account, Accumulation Account and Contribution Payment Term.

Single Contribution means the ad hoc single investment amount, at your request, payable under the ILAS policy.

**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

保險公司名稱	– 標準人壽保險 (亞洲) 有限公司 (以下簡稱“本公司”或“我們”)	保單貨幣	– 港幣 – 美元 – 歐羅 – 英鎊 – 日圓
整付或定期供款	– <u>定期供款</u> 需定期繳交 – <u>額外定期供款</u> 及 <u>單一投資供款</u> 為自選性的供款	最低供款額	<u>定期供款</u> ： – 港幣720 / 美元90 / 歐羅90 / 英鎊60 / 日圓11,700 (每月) <u>額外定期供款</u> (如有)： – 港幣240 / 美元30 / 歐羅30 / 英鎊20 / 日圓3,900 (每月) <u>單一投資供款</u> (如有)： – 港幣9,600 / 美元1,200 / 歐羅1,200 / 英鎊800 / 日圓156,000 (每筆)
定期供款次數	– 每月 / 每季 / 每半年 / 每年	最高供款額	– 不適用
最短供款年期	– 5年	身故賠償額	– <u>保單賬戶價值</u> 之101%
徵收退保費用年期	– 於相關的 <u>供款年期</u> 內，從最初供款戶口作任何退保或提款須支付退保費用		
保單的管制法例	– 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；
 - 準備於整個所選擇的供款年期期間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**
 - 閣下定期供款的24.9% (已包括所有適用的額外單位獎賞及大額獎賞) 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) 受保人為40歲非吸煙男性；(b) 閣下繳付的定期供款每年為港幣100,000，供款年期為25年；(c) 閣下持有此投資壽險保單25年；(d) 往後25年的假設回報率為每年3%；(e) 閣下並不會提早提取款項或終止此投資壽險保單；及 (f) 所有供款均如期繳付。
 - 閣下須明白，此等投資壽險保單層面的收費是除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退保費用、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定期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；如果供款額較低，有關百分比可能遠高於上述數字。**

▶ 長期特點

- (a) **保費費用：**定期供款及額外定期供款 (如適用) 現時不需被徵收前期費用。但是，就每筆單一投資供款 (如適用) 而言，閣下所繳付的每筆單一投資供款的5%會被先行扣除作為收費，有關款項將不會用作投資。**換言之，可用作投資的每筆單一投資供款餘額為閣下於任何時間內所繳付單一投資供款的95%。**

舉例來說，在閣下於任何時間內所繳付的每筆港幣10,000單一投資供款之中，可用作投資的單一投資供款額 (在僅扣除所有前期收費後) 如下：

閣下繳付的每筆單一投資供款	可用作投資的單一投資供款 (在僅扣除所有前期收費後)
港幣10,000	港幣9,500 (95%)

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。

重要事項 (續)

- (b) **退保費用**：如果在相關供款年期內終止保單、退保或提款，閣下將需支付於相關最初供款戶口中退保或提款金額/價值的最多100%作為退保費用。閣下亦可能損失獲得額外單位獎賞及大額獎賞的權利。
- (c) **大額獎賞**：若閣下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) 達到港幣120,000或以上，閣下將每月可享有最多相等於所有累積供款戶口的總價值之0.02%的大額獎賞。

▶ 中介人的酬勞

- 雖然閣下可能沒有向銷售/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。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的水平或金額。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 (下稱「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)，從而用作增加保單賬戶價值。本公司會根據閣下所選相連基金不時的表現，以及持續從保單賬戶價值扣除的費用及收費，來計算保單賬戶價值。
- ▶ 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5頁至第7頁。
- ▶ 可供選取的「相連基金」為《標準人壽基金選擇PLUS》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或風險方面會有很大分別，部分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/暫停繳交或調低供款，或會損失大筆本金及/或獎賞。如相連基金表現欠佳，或會進一步擴大閣下投資虧損，而一切收費仍可被扣除。

▶ 停止繳交供款

- 閣下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)。於停止繳交定期供款期間，如果閣下的保單賬戶價值低於港幣12,000 / 美元1,500 / 歐羅1,500 / 英鎊1,000 / 日圓195,000之最低保單價值的要求，我們保留終止閣下投資壽險保單的權利。然而，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而終止閣下的投資壽險保單。
- 於停止繳交定期供款及/或額外定期供款 (如適用) 期間，閣下仍須繳付各項費用及收費，保單賬戶價值或會因而大幅減少，而閣下收取額外單位獎賞 (見下列「其他特點 – 額外單位獎賞」部份) 的權利亦可能會受到影響。
- 閣下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)，否則閣下的投資壽險保單或相關的最初供款戶口 (如適用)或會被終止。

▶ 市場風險

- 本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出現波動，有關因素包括但不限於利率、外幣兌換、發行人及擔保人的信貸評級及通脹的改變，以及投資市場整體一般性的下跌。

▶ 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。
- 如閣下投資於非本土貨幣的投資壽險保單，閣下或需承受匯率波動的風險。

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

- ▶ 如定期供款及/或額外定期供款 (如適用) 的金額每月達到港幣720 / 美元90 / 歐羅90 / 英鎊60 / 日圓11,700或以上，該供款可於相關的最初供款期內獲得額外單位獎賞。
- ▶ 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的生效日起計24個月內身故，或 (2) 於定期供款或額外定期供款的最初供款期內退保或終止相關最初供款戶口，本公司將會先從相關最初供款戶口的價值中扣除定期供款及額外定期供款 (如適用) 的任何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。

大額獎賞

- ▶ 如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港幣120,000 / 美元15,000 / 歐羅15,000 / 英鎊10,000 / 日圓1,950,000或以上，閣下將可享有大額獎賞優惠。
- ▶ 大額獎賞為閣下的所有累積供款戶口的總價值之每年0.06%至0.24% (即每月0.005%至0.02%) 不等。所有累積供款戶口的總價值愈高，可獲得的大額獎賞則愈多。
- ▶ 本公司將按月提供大額獎賞 (如適用)，並用以抵銷每項累積供款戶口費用的部份金額。

有關額外單位獎賞及大額獎賞的詳情，請參閱產品銷售刊物的「額外單位獎賞」及「大額獎賞」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。

保單方面

類別	適用率	如何收費或扣除？
保單費用	<ul style="list-style-type: none"> - 港幣60 / 美元7.5 / 歐羅7.5 / 英鎊5 / 日圓975 (每月) - 此費用會由本公司收取。 	<ul style="list-style-type: none"> - 此費用將於整個保單年期內之每個保單月份開始時，從保單賬戶每月按保單賬戶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。 - 保單費用會先從累積供款戶口扣除，如累積供款戶口的價值不足，保單費用則從最初供款戶口扣除。

本產品涉及哪些費用及收費？(續)

保單方面

類別	適用率	如何收費或扣除？
行政費用	<ul style="list-style-type: none"> 此費用為每個<u>最初供款戶口</u>價值之每年6% (即每月0.5%) 此費用會由本公司收取。 	<ul style="list-style-type: none"> 此費用將於<u>供款年期內</u>之每個保單月份開始時，從每個<u>最初供款戶口</u>每月按每個<u>最初供款戶口</u>內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。
退保費用	<ul style="list-style-type: none"> 由每個<u>最初供款戶口</u>的成立起計的首12個月內，此費用為退保或提款金額的100%。 其後，此費用將按有關<u>定期供款</u>及<u>額外定期供款</u> (如適用)的剩餘<u>供款年期</u>計算。 有關收費詳情及說明例子，請參閱產品銷售刊物。 此費用會由本公司收取。 	<p>提款：</p> <ul style="list-style-type: none"> 此費用將於提款當日從閣下所指定的每個<u>最初供款戶口</u>之有關提款金額中扣除。 <p>終止投資壽險保單 (不包括投資壽險保單期滿或已發放身故賠償)：</p> <ul style="list-style-type: none"> 此費用將於相關付款當日，從每個<u>最初供款戶口</u>的價值中扣除。
累積供款戶口費用	<ul style="list-style-type: none"> 此費用為每個<u>累積供款戶口</u>價值之每年1.5% (即每月0.125%)。 如有，本公司將提供大額獎賞 (見上列「其他特點 - 大額獎賞」部份) 以抵銷每項累積供款戶口費用的部份金額。 此費用會由本公司收取。 	<ul style="list-style-type: none"> 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<u>累積供款戶口</u>每月按每個<u>累積供款戶口</u>內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。
保費費用	<ul style="list-style-type: none"> 此費用為每筆已付的單一投資供款金額之5.0% 此費用會由本公司收取。 	<ul style="list-style-type: none"> 此費用將於本公司收到閣下的單一投資供款後扣除。
轉換費用	<ul style="list-style-type: none"> 現時投資選擇之轉換均為免費。 	<ul style="list-style-type: none"> 不適用
顧問費用 (自選性及只適用於累積供款戶口)	<ul style="list-style-type: none"> 此費用為每個<u>累積供款戶口</u>價值之每年0%至2% (即每月0%至0.16666%)不等。 此費用為自選性收費，由閣下及獲閣下所委任之第三方理財顧問 (如有) 所協定。 此費用會由閣下委任之第三方理財顧問收取。 	<ul style="list-style-type: none"> 如適用，此費用將於每個保單月份開始時，從每個<u>累積供款戶口</u>每月按每個<u>累積供款戶口</u>內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。

本產品涉及哪些費用及收費？(續)

相連基金方面 – 以下費用會由相連基金之相關基金經理收取

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，因為收費會於相連基金的單位價格中反映其扣減金額。詳情請參閱相連基金的銷售文件及/或「盈聚101」投資計劃的主要推銷刊物。本公司會應要求提供上述文件及刊物。

請參閱「盈聚101」投資計劃的產品銷售刊物(第35頁至38頁)「收費及費用」部份，了解有關收費及費用詳情。

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不時發出的最新指引。
- ▶ 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標準人壽保險(亞洲)有限公司，本公司地址為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

香港銅鑼灣勿地臣街一號時代廣場一座四十樓

電話：+ 852 2169 0700

網址：www.standardlife.hk

傳真：+ 852 2169 0220

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「盈聚101」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

累積供款戶口指為記錄分配至閣下投資壽險保單內的累積供款單位作賬面紀錄而設之名義賬戶。

累積供款單位指於有關最初供款期後定期供款及額外定期供款 (如適用) 及所有單一投資供款分配之單位。

額外定期供款指保單附表內 (或其後加簽文件) 所列明的供款金額。此供款乃投資壽險保單內最初的定期供款之首次繳款日後的額外定期供款。每項額外定期供款將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。

供款年期指閣下承諾繳付的定期供款及額外定期供款 (如適用) 之年期。定期供款及每項額外定期供款 (如適用) 有其獨立的供款年期。

最初供款戶口指為記錄分配至閣下投資壽險保單內的最初供款單位作賬面紀錄而設之名義賬戶。定期供款及每項額外定期供款 (如適用) 將有其獨立的最初供款戶口。

最初供款期就各最初供款戶口而言，指由有關最初供款戶口成立起計，並根據定期供款及每項額外定期供款 (如適用) 之供款年期所計算的首數個月。最初供款期為18至24個月不等。

最初供款單位指於有關最初供款期內所有定期供款及額外定期供款 (如適用) 分配之單位。

保單賬戶包含投資壽險保單內的最初供款戶口及累積供款戶口 (如有)。

定期供款指保單附表內列明於投資壽險保單內的定期供款。定期供款將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。

單一投資供款指閣下可要求於投資壽險保單內應付的一次性單一投資供款。

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。

Call us on
請即致電
+852 2169 0300

(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