



Harvest Wealth Investment Plan Product Key Facts Statement

「宏聚」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.

Terms in this Key Facts Statement which are capitalised and underlined shall have the meanings set in the "Definition" section at the end of this document. Any term, whether used in plural or singular form, shall have the same meaning.

Quick Facts

Name of Insurance Company	– Standard Life (Asia) Limited ("Standard Life" or "Company" or "We")	Policy Currency	– HKD – USD – AUD – EUR – GBP – JPY – SGD
Single or Regular Contribution	– <u>Regular Contribution</u> (with optional <u>Additional Regular Contribution</u> and/or <u>Single Contribution</u>)	Minimum Contribution	<u>Regular Contribution</u> : HKD8,000 / USD1,000 / AUD1,000 / EUR1,000 / GBP667 / JPY130,000 / SGD1,333 (per month) <u>Additional Regular Contribution</u> (if any): HKD2,400 / USD300 / AUD300 / EUR300 / GBP200 / JPY39,000 / SGD 400 (per month) <u>Single Contribution</u> (if any): HKD20,000 / USD2,500 / AUD2,500 / EUR2,500 / GBP1,667 / JPY325,000 / SGD3,333 (per transaction)
Regular Contribution Frequency	– Monthly / Quarterly / Half-yearly / Yearly	Maximum Contribution	– Not Applicable
Minimum Contribution Payment Term	– Five years	Death Benefit	– 105% of the <u>Policy Account Value</u> , if the life insured for single life policy (or the last surviving life insured in case of a joint life policy) dies on or before the age of 60 (as of last birthday). – 101% of the <u>Policy Account Value</u> , if the life insured for single life policy (or the last surviving life insured in case of a joint life policy) dies on or after the age of 61 (as of last birthday). – An extra 10% of the aggregate <u>Initial Account Value</u> , subject to the maximum amount of USD18,000 or equivalent, will be payable as an additional death benefit in the event of accidental death of the life insured (or the last surviving life insured in case of a joint life policy) on or before the age of 65 (as of the last birthday), free of charge.
Period with Surrender Charge (Exit Charge)	– An Exit Charge will apply to withdraw or surrender from the relevant <u>Initial Account</u> during the relevant <u>Contribution Payment Term</u>		
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**
 - 23.7% of your Regular Contribution (after taking into account all applicable Extra Allocation and Loyalty 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) any optional supplementary benefits are not included; (f) there is no early withdrawal / termination of your ILAS policy and (g) 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 Contribution Holiday Charge.
 - **The above percentages of your Regular 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 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 HKD20,000 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)
HKD20,000	HKD19,000 (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 Loyalty Bonus.
- (c) **Loyalty Bonus:** You will be entitled to a Loyalty Bonus of 1% of the total contribution paid for qualified Regular Contribution and each qualified Additional Regular Contribution (if applicable) since the commencement date of that relevant Regular Contribution or the relevant Additional Regular Contribution (if applicable) to the relevant 5th anniversary date when the Loyalty Bonus becomes payable, if such contributions are being made to us at the relevant 5th anniversary date and meet certain conditions. For more information about Loyalty Bonus, please refer to the section “Rewarding your Commitment – Loyalty Bonus” of the product brochure (which forms part of the principal brochure of the ILAS policy).

► 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(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.
- ▶ 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 brochure entitled “Standard Life Fund Options PLUS” (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 of Harvest Wealth Investment Plan 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.

▶ 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.

▶ Contribution Holiday

- With no contribution paid during Contribution Holiday, the value of the ILAS policy may be significantly reduced due to fees and charges (most of which are calculated based on the Initial Account Value or Accumulation Account Value), which are still deductible during Contribution Holiday, and your entitlement to bonuses may also be adversely affected.

What are the key risks? (Cont.)

▶ Market/Investment risks

- The investment choices available under this product 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.
- 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 investment choices you selected and/or the assets of their 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.

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

- ▶ This product will offer Extra Allocation to your Regular Contribution paid during its Initial Period.
- ▶ When you apply for an Additional Regular Contribution, and the Total Contribution Amount per month at the time of applying that Additional Regular Contribution is USD1,000 (or other equivalent Policy Currency) or above, each contribution you made in relation to that Additional Regular Contribution in application during its Initial Period will be entitled to receive Extra Allocation.
- ▶ The rate of Extra Allocation for Regular Contribution and each Additional Regular Contribution (if applicable) will range from 6% to 35%. It will be determined according to (i) the Contribution Payment Term of the contribution in application and (ii) the Regular Contribution amount or the Total Contribution Amount at the time of applying Additional Regular Contribution (as the case may be).
- ▶ You must note that Extra Allocation Amount paid for the Regular Contribution or Additional Regular Contribution(s) will be fully clawed back immediately if the relevant Initial Account of Regular Contribution or Additional Regular Contribution(s) is/are terminated for whatever reason during its Initial Period.

Other features (Cont.)

Loyalty Bonus

- ▶ A loyalty bonus (the “Loyalty Bonus”) will be allocated to your Accumulation Account under the ILAS policy as bonus notional units of investment choice(s) and/or bonus value of Cash Account(s) on the 5th anniversary and every subsequent 5th anniversary thereafter of the respective qualified Regular Contribution and each qualified Additional Regular Contribution until the end of its relevant Contribution Payment Term.
- ▶ The amount of Loyalty Bonus for Regular Contribution and each Additional Regular Contribution (if applicable) will be determined separately and will be 1% of the total contribution paid for such Regular Contribution and Additional Regular Contribution (if applicable) since the commencement date of that relevant Regular Contribution or the relevant Additional Regular Contribution (if applicable) to the relevant 5th anniversary date, when the Loyalty Bonus becomes payable.
- ▶ To enjoy the Loyalty Bonus, the Contribution Payment Term of such Regular Contribution and Additional Regular Contribution (if applicable) must be ten years or above and the relevant Regular Contribution and each Additional Regular Contribution (if applicable) is being made to us at the relevant 5th anniversary date.
- ▶ Single Contribution is not entitled to receive the Loyalty Bonus.

For more information about Extra Allocation and Loyalty Bonus, please refer to sections entitled “Extra Allocation” and “Rewarding your Commitment - Loyalty Bonus” of the product brochure (which forms part of the principal brochure of the ILAS policy).

What are the fees and charges?

We reserve the right to vary the policy fees and charges or impose new fees and charges with not less than one month’s prior written notice or such other period of notice in compliance with the relevant regulatory requirements.

Policy Level (Payable to the Company)

Types	Applicable Rate	How it is charged / deducted?
Policy Fee	<ul style="list-style-type: none"> – USD7.5 per month (or equivalent) – This fee will apply throughout the whole policy term. 	<ul style="list-style-type: none"> – From the <u>Policy Account</u> by redeeming the pro-rated number of units of each investment choice and deducting the value of the <u>Cash Account(s)</u> at the beginning of each <u>Policy Month</u> in proportion to the value of that investment choice and the <u>Cash Account</u> in the <u>Policy Account</u>.
Switching Fee	<ul style="list-style-type: none"> – Currently waived 	<ul style="list-style-type: none"> – From the switch-out amount of investment choice or <u>Cash Account</u> on the date of switch, if any.
Premium Charge	<ul style="list-style-type: none"> – Currently 5.0% on the value of each <u>Single Contribution</u> paid only. Premium Charge for <u>Regular Contribution</u> and <u>Additional Regular Contribution</u> is currently waived. 	<ul style="list-style-type: none"> – From each <u>Single Contribution(s)</u>, <u>Regular Contribution</u> or <u>Additional Regular Contribution(s)</u> (if applicable) received.

What are the fees and charges? (Cont.)

Policy Level (Payable to the Company)

Types	Applicable Rate	How it is charged / deducted?
<p>Administration Charge</p>	<ul style="list-style-type: none"> – Currently 6.0% per annum (i.e. 0.5% per month) on the <u>Initial Account Value</u>. – This charge will apply to all <u>Initial Accounts</u> under the ILAS policy throughout the whole <u>Contribution Payment Term</u>. 	<ul style="list-style-type: none"> – From each <u>Initial Account</u> on a monthly basis by redeeming the pro-rated number of units of each investment choice and deducting the value of the <u>Cash Account(s)</u> at the beginning of each <u>Policy Month</u> in proportion to the value of that investment choice and the <u>Cash Account</u> in each <u>Initial Account</u>.
<p>Contribution Holiday Charge</p>	<ul style="list-style-type: none"> – If your ILAS policy is in <u>Contribution Holiday</u> status for two continuous years, a Contribution Holiday Charge of 3% per annum (i.e. 0.25% per month) on the <u>Initial Account Value</u> will be applied to all your <u>Initial Account(s)</u> under your ILAS policy until the end of the respective <u>Contribution Payment Term</u> of the relevant <u>Initial Account</u>. – If you resume paying all relevant contributions, this charge will cease to apply. 	
<p>Exit Charge</p>	<ul style="list-style-type: none"> – An Exit Charge will apply when one of the following situations arise: <ul style="list-style-type: none"> • Withdraw from <u>Initial Account</u>; or • Surrender of ILAS policy – An Exit Charge of 100% on the amount or value you applied to withdraw or surrender will be deducted when you apply to withdraw or surrender from the relevant <u>Initial Account</u> during the first 12 months from the commencement date of each relevant <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 of Harvest Wealth Investment Plan for the illustrative examples of this charge (page 28 of the product brochure). – Currently waived for any withdrawal(s) or surrender from the <u>Accumulation Account</u>. 	<ul style="list-style-type: none"> – From the relevant <u>Initial Account</u> on the payment date before we pay out the value to you.

What are the fees and charges? (Cont.)

Policy Level (Payable to the Company)

Types	Applicable Rate	How it is charged / deducted?
Accumulation Account Charge	<ul style="list-style-type: none"> – Currently 1.5% per annum (i.e. 0.125% per month) on the <u>Accumulation Account Value</u>. – This charge will apply to all <u>Accumulation Accounts</u> under the ILAS policy throughout the whole policy term. 	<ul style="list-style-type: none"> – From each <u>Accumulation Account</u> on a monthly basis by redeeming the pro-rated number of units of each investment choice and deducting the value of the <u>Cash Account(s)</u> at the beginning of each <u>Policy Month</u> in proportion to the value of that investment choice and the <u>Cash Account(s)</u> in each <u>Accumulation Account</u>.

Underlying Funds Level (Payable to the fund managers of the underlying funds)

You should note that the underlying funds of the investment choices may have separate charges including without limitation 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 Wealth Investment Plan, which are made available from the Company upon request.

For details, please refer to section “Fees and Charges” of the product brochure (which forms part of the principal brochure of the ILAS policy).

Additional Information

Cash Account

- ▶ You can hold your money temporarily in the Cash Account(s) (i) before you decide which investment choice to invest in or (ii) in-between switching out of or into investment choice(s) with no need to withdraw from the ILAS policy. Since your money still remains in the ILAS policy, it can help in shortening the settlement process for your subsequent investments.
- ▶ There are seven currency options for the Cash Account. They are HKD (Hong Kong Dollar), USD (United States Dollar), AUD (Australian Dollar), EUR (Euro), GBP (Pound Sterling), JPY (Japanese Yen) and SGD (Singapore Dollar).
- ▶ We may accrue interest to you on the money that you have in the Cash Account(s) if the aggregate value of all Cash Accounts under your ILAS policy is USD375 or above (or equivalent amount in other currency at the exchange rate determined by us with reference to the exchange rate provided by our main bankers on each valuation day and the prevailing bank exchange rate) on a daily basis. The interest rate (if any) of each currency option will be determined daily at our sole discretion with reference to the prevailing bank interest rate. You should bear in mind that the interest offered by us could be nominal or even zero and the value of the Cash Accounts may be significantly reduced as a result of the applicable fees and charges that are regularly deducted from the relevant Cash Accounts.

Additional Information (Cont.)

- ▶ Please note that Cash Account is neither an investment choice nor a bank deposit under your ILAS policy. The Cash Account is not subject to the supervision of the Hong Kong Monetary Authority. In addition, the Cash Account is not protected under the Deposit Protection Scheme, which is a guarantee offered by the Hong Kong Special Administrative Region Government's Exchange Fund or the Hong Kong Deposit Protection Board from time to time.
- ▶ You should also be aware that the fees and charges applied to the Cash Account will be determined according to the fees and charges applicable to the ILAS policy. The money in any Cash Account is an asset belonging to the Company. You have no legal or beneficial rights in such assets.

For details, please refer to the section "Additional Service – Cash Accounts" of the product brochure (which forms part of the principal brochure of the ILAS policy).

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 expiry date of the cooling-off period. Please refer to the cooling off initiative issued by the Hong Kong Federation of Insurers (HKFI) from time to time for reference.
- ▶ You have to inform us 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 and/or Cash Account(s) 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

Standard Life 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 Wealth 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.

Definitions

Accumulation Account comprises two types of sub-accounts: (i) unit account (which is for holding the notional units of investment choice(s)) and (ii) Cash Account. Accumulation Account is set up for book-keeping purpose to record (i) the Accumulation Units; and (ii) the value in the Cash Account(s) (if any) allocated to you under your ILAS policy after the Initial Period of Regular Contribution, Additional Regular Contribution (if applicable) and for all Single Contributions paid (if applicable). Regular Contribution, each Additional Regular Contribution (if applicable) and each Single Contribution (if applicable) will have its individual separate Accumulation Account.

Accumulation Account Value is the value of your Accumulation Account(s) and is equal to the sum of (i) the number of notional units of investment choices held in the Accumulation Account(s) multiplied by the respective bid price of the investment choices (equivalent to the bid price of the respective underlying funds) and (ii) the value of all Cash Accounts under the Accumulation Account(s), which is net of all applicable underlying fund charges and ILAS policy's fees and charges.

Accumulation Units means the units allocated in respect of Regular Contribution and each Additional Regular Contribution (if applicable) contributed after the relevant Initial Period, Loyalty Bonus received 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 separate individual Initial Period, Initial Account, Accumulation Account and Contribution Payment Term.

Cash Account is a sub-account under the Initial Account or Accumulation Account for holding cash. Each Initial Account and Accumulation Account may have a maximum of seven Cash Accounts, each of which will be in different currencies.

Contribution Holiday means the period during which you temporarily suspend all your contribution payments. During the Contribution Holiday, all relevant charges (Administration Charge and Accumulation Account Charge, if applicable) will continue to be deducted on a monthly basis from the Policy Account. In addition, a Contribution Holiday Charge on the aggregate Initial Account Value may be applied.

Contribution Payment Term means the number of years (ranging from 5 to 25) that you committed to pay Regular Contribution and each Additional Regular Contribution (if applicable). Regular Contribution and each Additional Regular Contribution (if applicable) will have its individual Contribution Payment Term.

Extra Allocation means the bonus notional units of investment choices and/or the bonus value of Cash Accounts that may be allocated to your ILAS policy in respect of your Regular Contribution and Additional Regular Contribution(s) (if any) during their relevant Initial Period. The amount of Extra Allocation is determined by the applicable rate of Extra Allocation multiplied by the amount of the Regular Contribution or the amount of the relevant Additional Regular Contribution. The applicable rate of Extra Allocation for Regular Contribution is determined by the amount of the Regular Contribution and its individual Contribution Payment Term. The applicable rate of Extra Allocation for each Additional Regular Contribution is determined by the Total Contribution Amount and the Contribution Payment Term of the Additional Regular Contribution in application. Details are set out on page 12-15 of the product brochure.

Extra Allocation Amount means the original amount of the Extra Allocation (regardless of any subsequent investment gain or loss arising from the bonus notional units of the Extra Allocation and the corresponding charges that have been levied on those notional units) that is allocated to the Initial Account of the respective Regular Contribution or Additional Regular Contribution(s). This will be fully recovered from you under certain circumstances as specified in policy provisions. The Extra Allocation Amount may exceed the prevailing value of the notional units of the investment choices and/or the value of Cash Account(s) originally allocated to you as Extra Allocation.

Definitions (Cont.)

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 Account comprises two types of sub-accounts: (i) unit account (which is for holding the notional units of investment choice(s)) and (ii) Cash Account. Initial Account is set up for book-keeping purpose to record (i) the Initial Units; and (ii) the value in the Cash Accounts (if any) allocated to you under your ILAS Policy within the respective Initial Period of Regular Contribution and Additional Regular Contribution (if applicable). Regular Contribution and each Additional Regular Contribution (if applicable) will have its individual separate Initial Account.

Initial Account Value is the value of your Initial Account(s) and is equal to the sum of (i) the number of notional units of investment choices held in the Initial Account(s) multiplied by the respective bid price of the investment choices (equivalent to the bid price of the respective underlying funds) and (ii) the value of all Cash Accounts under the Initial Account(s), which is net of all applicable underlying fund charges and ILAS policy's fees and charges.

Initial Period is the period of the first 18 months from the commencement date of the relevant Initial Account.

Initial Units means the units allocated in respect of Regular Contribution and each Additional Regular Contribution (if applicable) contributed including Extra Allocation (if any), during the relevant Initial Period.

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

Policy Account Value is the value of your Policy Account and is equal to the sum of (i) Initial Account Value and (ii) Accumulation Account Value.

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.

Regular Contribution means the amount of contributions shown in the Policy Schedule as the initial contribution payable on regular basis under the ILAS policy. Regular Contribution will have its individual 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.

Surrender Value is your Policy Account Value less any applicable Exit Charge and is the net amount payable upon surrender of the ILAS policy. In respect of Initial Account, the net amount payable is the prevailing Initial Account Value less the Exit Charge (which is potentially up to 100% of the respective Initial Account Value), Extra Allocation Amount and any outstanding charges you owe us (if any of them are applicable). In respect of Accumulation Account, the net amount payable is the prevailing Accumulation Account Value less any outstanding charges you owe us (if applicable).

Total Contribution Amount means the amount of the Additional Regular Contribution in application together with the amount of Regular Contribution and each Additional Regular Contribution (if applicable) currently paid into your ILAS policy. Total Contribution Amount is used for determining the rate of Extra Allocation when you apply for each Additional Regular Contribution.

Withdrawal Amount is the net amount payable to you upon your request for withdrawal of an amount from the ILAS policy. In respect of Initial Account, the net amount is the value you request for withdrawal from the respective Initial Account less Exit Charge (which is potentially up to 100% of the value withdrawn from the respective Initial Account), Extra Allocation Amount and any outstanding charges you owe us (if any of them are applicable). In respect of Accumulation Account, the net amount is the value you request for withdrawal from the respective Accumulation Account less any outstanding charges you owe us (if any).

**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。**

見於此份產品資料概要而且畫上底綫的詞語，其意義採用本文文末“定義”部份對各該詞語所作之定義。
未具體說明單數或複數的詞語，可以指單數和複數。

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“標準人壽”、“本公司”或“我們”)	保單貨幣	- 港幣 - 美元 - 澳元 - 歐羅 - 英鎊 - 日圓 - 新加坡元
整付或定期供款	- 定期供款 (可選擇作出額外定期供款及/或單一投資供款)	最低供款額	定期供款： 港幣8,000 / 美元1,000 / 澳元1,000 / 歐羅1,000 / 英鎊667 / 日圓130,000 / 新加坡元1,333 (每月) 額外定期供款 (如有)： 港幣2,400 / 美元300 / 澳元300 / 歐羅300 / 英鎊200 / 日圓39,000 / 新加坡元400 (每月) 單一投資供款 (如有)： 港幣20,000 / 美元2,500 / 澳元2,500 / 歐羅2,500 / 英鎊1,667 / 日圓325,000 / 新加坡元3,333 (每筆交易)
定期供款次數	- 每月 / 每季 / 每半年 / 每年	最高供款額	- 不適用
最低供款年期	- 5年	身故賠償	- 如果單一人壽保單下的受保人 (或聯合人壽保單的最後一位在世受保人) 在60歲時或之前 (以最後生日為準) 身故，則支付保單賬戶價值的105%； - 如果單一人壽保單下的受保人 (或聯合人壽保單的最後一位在世受保人) 在61歲時或之後 (以最後生日為準) 身故，則支付保單賬戶價值的101%； - 如果單一人壽保單下的受保人 (或聯合人壽保單下最後一位在世受保人) 在65歲或之前 (以最後生日為準) 因意外身故，我們將提供所有最初供款戶口價值的總額的10%，作為額外身故賠償，該賠償金額最高可達18,000美元或等值的其他貨幣金額。
徵收退保費 (退保費用) 的時期	- 於相關的供款年期內，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**
 - 您的定期供款的 23.7%(已包括所有適用的額外單位獎賞及長期獎賞) 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) 您繳付的定期供款每年為港幣100,000，供款年期為25年；(c) 您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) 不包括任何自選附加權益；(f) 您並不會提早提取款項或終止此投資壽險保單；及 (g) 所有供款均如期繳付。
 - 您須明白，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的退保費用、轉換費用及供款假期費用。
 - **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。**

重要事項 (續)

▶ 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，您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您所繳付單一投資供款的95%。**

舉例來說，在您於任何時間內所繳付的每筆港幣20,000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：

您繳付的每筆 <u>單一投資供款</u>	可用作投資的 <u>單一投資供款</u> (在僅扣除所有前期收費後)
港幣20,000	港幣19,000 (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。

- (b) **退保費用**：如果在相關供款年期內終止保單、退保或提款，您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。您亦可能損失獲得額外單位獎賞及長期獎賞的權利。
- (c) **長期獎賞**：若您符合指定的要求及於相應第5個週年日時仍向我們繳交相關定期供款和額外定期供款 (如適用)，您將可享有相等於相關合資格定期供款或相關合資格額外定期供款 (如適用) 自生效日期起至相應的第5個週年日已繳交的定期供款和額外定期供款 (如適用) 的總供款金額的1%的長期獎賞。詳情請參閱產品銷售刊物當中“獎勵您的忠誠 – 長期獎賞”部份 (產品銷售刊物構成保單的主要銷售刊物之一部份)。

▶ 中介人的酬勞

- 雖然您可能沒有向銷售／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您所繳付的收費。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。若您作出查詢，中介人應向您披露所要求的資料。

這是什麼產品？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。
- ▶ 您就投資壽險保單支付的供款，經扣減任何適用收費及費用後，會由本公司投資於您選取的「相連基金」（見以下說明），從而用作增加投資壽險保單的價值。本公司會根據您不時所選的相連基金表現，以及持續從投資壽險保單的價值扣減的收費及費用，來計算您的投資壽險保單價值。
- ▶ 但請注意，您就投資壽險保單繳交的所有供款，以及本公司對您所選的相連基金所做的任何投資，均會成為及屬於本公司的資產。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。如追討賠償，您只可向本公司追索。
- ▶ 由於本公司會就投資壽險保單徵收各項收費及費用，投資壽險保單的整體回報可能低於您所選相連基金的回報。有關您須支付的收費及費用的詳情，請參閱第6頁至第7頁。
- ▶ 可供選取的「相連基金」為《標準人壽投資選擇PLUS》（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，但由於身故賠償與您不時所選的相連基金表現掛鉤，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金額或會遠低於您已付的供款，並可能不足以應付您的個別需要。

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，因此您的投資受本公司的信貸風險所影響。
- ▶ **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。您若提早退保或提取款項／暫停繳交或者調低供款，或會損失大筆本金及／或獎賞。如相連基金表現欠佳，或會進一步擴大您的投資虧損，而一切收費仍被扣減。
- ▶ **供款假期**
 - 雖然您在供款假期內無須供款，但仍須在供款假期內繳付各項收費及費用（大部份收費及費用是按最初供款戶口價值或累積供款戶口價值計算），投資壽險保單價值或會因而大幅減少，而您的獎賞權益也可能會受到影響。
- ▶ **市場／投資風險**
 - 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。
 - 您投資壽險保單的回報取決於相連基金的表現，您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、通脹的改變，以及投資市場整體的一般性下跌。

本產品有哪些主要風險？(續)

▶ 匯率風險

- 由於您所選的投資選擇及／或相連基金的資產或以不同於保單貨幣的貨幣計值，因此您投資壽險保單的投資回報可能涉及匯率風險。
- 如果您以外幣投資於投資壽險保單，您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。您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

- ▶ 本產品將就您在最初供款期內會給予已繳交的定期供款額外單位獎賞。
- ▶ 當您申請額外定期供款時，而當時每月的總供款金額為1,000美元 (或其他保單貨幣的等值金額) 或以上，該申請中的額外定期供款在相關的最初供款期內之每筆供款，均可獲得額外單位獎賞。
- ▶ 定期供款和每筆額外定期供款 (如適用) 的額外單位獎賞的適用比率為6%到35%不等。而比率是根據：(i) 所申請供款的供款年期和 (ii) 定期供款金額或在申請額外定期供款時的總供款金額 (視情況而定)。
- ▶ 您務請注意，如果定期供款或額外定期供款的相關最初供款戶口在其最初供款期內因任何原因終止，我們將立即全數索回並扣減就定期供款或額外定期供款已支付的全部額外單位獎賞金額。

長期獎賞

- ▶ 於相應合資格的定期供款和每筆合資格額外定期供款的第5週年和此後每個5週年，以投資選擇的獎賞名義單位及／或現金戶口的獎賞價值分配至您投資壽險保單內每個合資格的累積供款戶口，作為長期獎賞 (「長期獎賞」)，直至有關的供款年期結束為止。
- ▶ 當長期獎賞應予分配時，長期獎賞的金額將按定期供款和每筆額外定期供款 (如適用) 分別釐定，應予長期獎賞的金額將相等於相關定期供款或相關額外定期供款 (如適用) 自生效日期起至相應的第5個週年日已繳交的定期供款和額外定期供款 (如適用) 的總供款金額的1%。
- ▶ 為了享受到長期獎賞優惠，該定期供款和額外定期供款 (如適用) 的供款年期應為10年或以上，且在相應第5個週年日時向本公司繳交相關定期供款和每筆額外定期供款 (如適用)。
- ▶ 單一投資供款不會獲得長期獎賞。

如要獲得更多關於額外單位獎賞和長期獎賞的資料，請參閱產品銷售刊物當中“額外單位獎賞”和“獎勵您的忠誠 – 長期獎賞”部份 (產品銷售刊物構成投資壽險保單的主要銷售刊物之一部份)。

本產品涉及哪些收費及費用？

本公司保留權利，通過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的書面通知而更改保單收費及費用，以及施加新收費及費用。

保單方面 – 由本公司收取

類別	適用收費率	如何收費或扣減？
保單費用	<ul style="list-style-type: none"> – 每月7.5美元 (或等值的其他貨幣金額) – 此費用須於整個保單年期收取。 	<ul style="list-style-type: none"> – 於每個保單月份開始時，從保單賬戶按保單賬戶內的每項投資選擇的價值和現金戶口的價值的比例，贖回相應數量的投資選擇單位及扣減現金戶口的價值，以作支付。
轉換費用	<ul style="list-style-type: none"> – 現時豁免。 	<ul style="list-style-type: none"> – 如有，則在轉換當日從有關投資選擇或現金戶口的轉出金額中扣減。
保費費用	<ul style="list-style-type: none"> – 現時僅為每筆已付的單一投資供款金額的5.0%。定期供款和額外定期供款的保費費用現時可獲豁免。 	<ul style="list-style-type: none"> – 從每筆收到的單一投資供款、定期供款或額外定期供款 (如適用) 中扣減。
行政費用	<ul style="list-style-type: none"> – 現時為最初供款戶口價值的每年6.0% (即每月0.5%)。 – 此費用將於整個供款年期內，從投資壽險保單中的所有最初供款戶口扣減。 	<ul style="list-style-type: none"> – 於每個保單月開始時，每月從各個最初供款戶口按各個最初供款戶口內的每項投資選擇的價值和現金戶口的價值的比例，贖回相應數量的有關投資選擇單位及扣減現金戶口的價值，以作支付。
供款假期費用	<ul style="list-style-type: none"> – 如果您的投資壽險保單連續兩年處於供款假期狀態，則對您投資壽險保單下所有最初供款戶口均須收取最初供款戶口價值的3% (即每月0.25%) 的供款假期費用，直至相關最初供款戶口的供款年期結束時為止。該費用為每年最初供款戶口價值的3% (即每月0.25%)。 – 如果您恢復繳交所有相關供款，則將停止收取此項費用。 	

本產品涉及哪些收費及費用？(續)

保單方面 – 由本公司收取

類別	適用收費率	如何收費或扣減？
退保費用	<ul style="list-style-type: none"> - 退保費用將會在以下任何一種情況出現下收取： <ul style="list-style-type: none"> • 從<u>最初供款戶口</u>中提款；或 • 投資壽險保單退保 - 當您於相關的<u>最初供款戶口</u>生效日起的首12個月內申請提款或退保，此費用為您申請<u>提款金額</u>或退保價值的100%。 - 其後，此費用將按其相關<u>定期供款</u>和<u>額外定期供款</u> (如適用) 的剩餘供款年期而釐定。 - 請參閱「宏聚」投資計劃的產品銷售刊物，當中載有此項收費的說明例子 (產品銷售刊物第66頁)。 - 所有從<u>累積供款戶口</u>之任何提款或退保現時均獲豁免此費用。 	<ul style="list-style-type: none"> - 將於付款當日從有關<u>最初供款戶口</u>扣減此費用，再作支付<u>提款金額</u>或退保價值予您。
累積供款戶口費用	<ul style="list-style-type: none"> - 現時為<u>累積供款戶口</u>價值的每年1.5% (即每月0.125%) - 此費用將於整個保單年期內，從投資壽險保單內的所有<u>累積供款戶口</u>扣減。 	<ul style="list-style-type: none"> - 於每個保單月份開始時，每月從<u>累積供款戶口</u>按各個<u>累積供款戶口</u>內的每項投資選擇的價值和現金戶口的價值的比例，贖回相應數量的有關投資選擇單位及扣減<u>現金戶口</u>的價值，以作支付。

相連基金方面 – 由相連基金之相關基金經理收取

請注意，您所選投資選擇的相連基金或會另行徵收管理費、表現費、買賣差價及／或轉換費等費用。您不需直接繳付這些費用，因為費用將會被扣減並將會從相連基金的單位價格中反映扣減。詳情請參閱相連基金的銷售文件及／或「宏聚」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。

有關詳情，請參閱「宏聚」投資計劃的產品銷售刊物的“收費及費用”部份。產品銷售刊物乃投資壽險保單的主要銷售刊物之一部份。

其他資料

現金戶口

- ▶ 現金戶口是為了讓您在 (i) 決定投資於哪項投資選擇或 (ii) 轉出或轉入投資選擇之間，暫時存放資金，而無須從投資壽險保單中取出。由於您的資金仍然在投資壽險保單中，這可幫助縮短後續投資的結算過程。
- ▶ 現金戶口提供七種貨幣選擇，分別是港幣、美元、澳元、歐羅、英鎊、日圓和新加坡元。
- ▶ 如果您投資壽險保單下的所有現金戶口每天的總額為375美元或以上 (或其他貨幣的等值金額，匯率由我們參照我們主要銀行於每個交易日提供的匯率和屆時現行的銀行匯率而釐定)，我們會向您現金戶口中的資金支付利息。我們會每日參照銀行現行利率自行釐定各貨幣選項之利率 (如有)。請注意，我們為您提供的利息可能極低甚至為零，而您的現金戶口價值或會因為相關現金戶口被定期扣減的收費及費用而大幅減少。
- ▶ 請注意：您投資壽險保單下的現金戶口既不是投資選擇亦不是銀行存款。現金戶口不受香港金融管理局監管。此外，現金戶口不在存款保障計劃之保障範圍內 (這是由香港特別行政區政府外匯基金或香港存款保障委員會不時提供的保證)。
- ▶ 您亦應留意，現金戶口的收費及費用將根據投資壽險保單之下適用的收費及費用決定。現金戶口下的資金是屬於本公司的資產。您對該資產均沒有任何法定或實益權益。您也將要面對本公司的信貸風險。

有關現金戶口的詳情，請參閱產品銷售刊物之中“額外服務 – 現金戶口”部份。產品銷售刊物乃投資壽險保單的主要銷售刊物之一部份。

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，或向您或您的代表發出通知書後的21天內，以較先者為準。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。
- ▶ 您須以書面知會本公司有關取消保單的決定。該通知必須由您簽署及直接送抵本公司地址：香港銅鑼灣勿地臣街一號時代廣場一座四十樓。
- ▶ 您可取回已付金額，但若您所選的投資選擇及／或現金戶口的價值下跌，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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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「宏聚」投資計劃。

您如有疑問，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。

定義

累積供款戶口包括兩種類型的子戶口：(i) 單位戶口 (用作持有投資選擇的名義單位) 和 (ii) 現金戶口。建立累積供款戶口是為賬目上記錄於定期供款和額外定期供款 (如適用) 的最初供款期後，以及為所有已付的單一投資供款 (如適用) 將向您分配至您的投資壽險保單下的 (i) 累積供款單位；和 (ii) 現金戶口價值 (如有)。定期供款、每筆額外定期供款 (如適用) 和每筆單一投資供款 (如適用) 將各自有其獨立的累積供款戶口。

累積供款戶口價值是指您的累積供款戶口之價值。該價值等於以下之總和：(i) 累積供款戶口中持有的投資選擇之名義單位數量，乘以投資選擇的相應買入價 (相等於對應的相連基金之買入價) 和 (ii) 於累積供款戶口下所有現金戶口的價值，減去適用的相連基金收費和投資壽險保單的收費及費用。

累積供款單位是指就在相關最初供款期之後所繳交的定期供款和每筆額外定期供款 (如適用)、及就已收到的長期獎賞和所有已繳交的單一投資供款而分配的單位。

額外定期供款是指保單附表 (或其批註) 中顯示的供款金額，以作為在最初定期供款以外及其首個支付日期後為投資壽險保單須繳交的定期供款。每筆額外定期供款將各自有其獨立的最初供款期、最初供款戶口、累積供款戶口和供款年期。

現金戶口是最初供款戶口或累積供款戶口下，用以持有現金的子戶口。每個最初供款戶口和累積供款戶口均可擁有七個現金戶口，每個現金戶口的貨幣種類可以不同。

供款假期是指您暫停繳交所有供款的時期。在供款假期期間，所有相關費用 (行政費用和累積供款戶口費用，如適用) 將繼續從保單賬戶中按月扣減。此外，我們亦可能會對投資壽險保單下的最初供款戶口價值總額收取供款假期費用。

供款年期是指您承諾繳交定期供款和每筆額外定期供款 (如適用) 的年數 (從5年到25年不等)。定期供款和每筆額外定期供款 (如適用) 均各自有其供款年期。

額外單位獎賞是指在相關最初供款期內，可就定期供款及／或每筆額外定期供款 (如適用) 被分配至您投資壽險保單的投資選擇的獎賞名義單位及／或現金戶口的獎賞價值。額外單位獎賞金額之計算方法為額外單位獎賞的適用比率乘以定期供款的金額或相關額外定期供款的金額。定期供款的額外單位獎賞適用比率是根據定期供款的金額和其供款年期釐定。每筆額外定期供款的額外單位獎賞適用比率是根據總供款金額和相關額外定期供款的供款年期釐定。有關的詳細資料載於產品銷售刊物第50頁至第53頁。

額外單位獎賞金額是指獲分配到相應定期供款或額外定期供款的最初供款戶口之額外單位獎賞原來金額 (不計由額外單位獎賞的獎賞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)。在保單條款的特定情形下，我們可向您全數收回該金額。額外單位獎賞金額可超過原來分配給您作為額外單位獎賞的投資選擇名義單位及／或現金戶口價值的現行市值。

定義 (續)

香港營業日是指銀行於香港全日營業辦理日常業務之日子 (星期六、星期日或公眾假期除外)。

最初供款戶口包括兩種類型的子戶口：(i) 單位戶口 (用作持有投資選擇的名義單位) 和 (ii) 現金戶口。建立最初供款戶口是為賬目上記錄在定期供款和額外定期供款 (如適用) 的最初供款期內將向您分配至您的投資壽險保單下的 (i) 最初供款單位；和 (ii) 現金戶口價值 (如有)。定期供款和每筆額外定期供款 (如適用) 將各自有其獨立的最初供款戶口。

最初供款戶口價值是指您最初供款戶口的價值，該價值等於以下之總和：(i) 最初供款戶口中持有的投資選擇之名義單位數量乘以投資選擇的相應買入價 (相等於對應的相連基金之買入價) 和 (ii) 最初供款戶口下所有現金戶口的價值，減去所有適用之相連基金收費和投資壽險保單之收費及費用。

最初供款期是指由相關最初供款戶口生效日期起計的首18個月。

最初供款單位是指就已繳交的定期供款和每筆額外定期供款 (如適用)，包括額外單位獎賞 (如有)，在相關最初供款期期間分配的單位。

保單賬戶由投資壽險保單下的所有最初供款戶口和累積供款戶口 (如適用) 組成。

保單賬戶價值是指您保單賬戶的價值，該價值等於以下之總和：(i) 最初供款戶口價值和 (ii) 累積供款戶口價值。

保單月是指在您的投資壽險保單生效期內，起始於每月與保單生效日同日的每個月。如隨後的保單月份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。

定期供款是指保單附表中顯示的於投資壽險保單下應定期繳交的最初供款金額。定期供款有其本身的最初供款期、最初供款戶口、累積供款戶口和供款年期。

單一投資供款是指根據您的要求，於投資壽險保單下應繳交的一次性單一投資金額。

退保金額是指您的保單賬戶價值減去任何適用的退保費用，為在退保時我們應支付的淨金額。就最初供款戶口而言，應支付的淨金額為最初供款戶口的現行市值減去退保費用 (其可能高達相應最初供款戶口價值的100%)、額外單位獎賞金額和您尚未向我們支付的任何費用 (如果其中任何一項適用)。就累積供款戶口而言，應支付的淨金額為累積供款戶口的現行市值減去您尚未向我們支付的任何費用 (如適用)。

總供款金額是指您申請的額外定期供款的金額，加上目前已繳付至您投資壽險保單中的定期供款和每筆額外定期供款 (如適用) 的金額。在您申請每筆額外定期供款時，總供款金額是用於釐定額外單位的獎賞比率。

提款金額是指根據您的提款要求，從投資壽險保單中應向您支付的淨金額。就最初供款戶口而言，淨金額為您要求從相應最初供款戶口中提取的金額減去退保費用 (其可能高達從相應最初供款戶口中所提取金額的100%)、額外單位獎賞金額和任何您尚未向我們支付的費用 (如果其中任何一項適用)。就累積供款戶口而言，淨金額為您要求從相應累積供款戶口提款的金額減去您尚未向我們支付的任何費用 (如有)。

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