



Wealth Amplifier Investment Plan Product Key Facts Statement

「晉富之選」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 Premium	– Single Contribution	Minimum Investment	<u>Initial Contribution</u> : – HKD80,000 / USD10,000 / EUR10,000 / GBP6,666 / JPY1,300,000 <u>Each Additional Contribution</u> (if any): – HKD20,000 / USD2,500 / EUR2,500 / GBP1,666 / JPY325,000	
Regular Premium Frequency	– Not Applicable	Maximum Investment	– Not Applicable	
Minimum Premium Payment Term	– Not Applicable	Death Benefit	– 101% of the <u>Surrender Value</u>	
Period with Surrender Charge (Exit Charge)	– The first 60 months since the effective date of the relevant <u>Initial Contribution Account</u> and each <u>Additional Contribution Account</u> (if applicable)			
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 for at least 5 years.
 - 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**
 - 31.9% of your Initial Contribution (after taking into account all applicable 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 Initial Contribution of HKD1,000,000; (c) you hold your ILAS policy for 20 years; (d) an assumed rate of return of 3% per annum throughout 20 years and (e) there is no early withdrawal / termination of your ILAS policy.
 - 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 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.**
- ▶ **Long term features**
 - (a) **Upfront Charges:** There is currently no upfront charge levied on Initial Contribution and each Additional Contribution (if applicable).
 - (b) **Exit Charge:** In respect of Initial Contribution Account and each Additional Contribution Account (if applicable), there will be an Exit Charge of up to 8.5% of the relevant amount of contribution in case of (i) payout of death benefit; or (ii) policy surrender; or (iii) withdrawal that causes the value of the relevant account falls below 50% of the original contribution amount made to the relevant account, within the first 60 months since the effective date of the relevant account. You may also lose your entitlement to Large Value Bonus.
 - (c) **Large Value Bonus:** You will be entitled to a Large Value Bonus of up to 0.0167% per month of the total value of your Policy Account if the total value of your Policy Account (at due date of the Investment Choice Charge) reaches HKD960,000 or above.

Important (Cont.)

▶ 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 paid 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 5-7 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 contribution 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 involved for details.

► Early surrender/withdrawal penalty

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

► 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 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 get back the full amount of contribution you paid and may suffer investment losses.

Other features

Large Value Bonus

- ▶ Large Value Bonus will be offered if the value of the Policy Account (at the due date of the Investment Choice Charge) HKD 960,000 / USD 120,000 / EUR120,000 / GBP80,000 / JPY15,600,000 or above.
- ▶ Large Value Bonus ranges from 0.05% to 0.2% per annum (i.e. 0.0042% to 0.0167% per month) on the value of your Policy Account. The higher the value of the Policy Account, 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 the Investment Choice Charge.

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 ?
Establishment Fee	<ul style="list-style-type: none"> – Subject to the contribution amount paid to <u>Initial Contribution Account</u> and each <u>Additional Contribution Account(s)</u> (if applicable), the fee for each account will be determined separately and ranges from 1.1% to 1.7% per annum (i.e. 0.09166% to 0.14166% per month) on the value of the relevant account. The higher the contribution paid, the lower the percentage will be. – The fee for each account will be applied during the first 60 months since the effective date of that account and determine according to the value of that account on the due date of the fee. – Please refer to the product brochure for more information. – This fee is payable to the Company. 	<ul style="list-style-type: none"> – These fees will be deducted on a monthly basis from the <u>Initial Contribution Account</u> and each <u>Additional Contribution Account</u> (if applicable) 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>Initial Contribution Account</u> and each <u>Additional Contribution Account</u> (if applicable).
Investment Choice Charge	<ul style="list-style-type: none"> – This charge is 1.2% per annum (i.e. 0.1% per month) on the value of your <u>Policy Account</u>. – Large Value Bonus (see section “Other Features” above), if any, will be offered to you to offset part of the Investment Choice Charge. – This charge is payable to the Company. 	

What are the fees and charges? (Cont.)

Policy Level

Type	Applicable Rate	How it is charged / deducted ?
<p>Exit Charge</p>	<ul style="list-style-type: none"> - This charge for <u>Initial Contribution Account</u> and each <u>Additional Contribution Account</u> (if applicable) will be applied during the first 60 months since the effective date of the relevant account, when we pay out: <ol style="list-style-type: none"> (1) the value of the <u>Policy Account</u> upon the surrender; or (2) the withdrawal amount (when the value of the relevant account immediately after the withdrawal is less than 50% of the original contribution made to the relevant account); or (3) the death benefit of the ILAS policy. - In respect of each account, the charge is 8.5% (Exit Charge percentage) of the relevant amount of contribution on the effective date of the <u>Initial Contribution Account</u> and each <u>Additional Contribution Account</u> (if applicable). Exit Charge percentage will be reduced by a fixed percentage (0.14166%) each month from the effective date of such account. - When applying Exit Charge, the charge will be calculated according to the following formula: $\frac{A}{B} \times C$ <p>“A” is the greater of (i) 50% of the original contribution amount made to the relevant account minus the remaining value of that account after the pay out and (ii) zero.</p> <p>“B” is 50% of the original contribution amount made to the relevant account.</p> <p>“C” is the original contribution amount in the relevant account X the Exit Charge percentage (see above)</p> - Please be reminded that you may designate the account(s) from which the withdrawal amount will be taken. - Please refer to the product brochure for details and illustrative examples of this charge. - This charge is payable to the Company. 	<ul style="list-style-type: none"> - This charge will be deducted from the pay out amount of withdrawal, death benefit or surrender of ILAS policy (if applicable) on the respective payment date.

What are the fees and charges? (Cont.)

Policy Level

Type	Applicable Rate	How it is charged / deducted ?
Administration Charge	– Currently Nil	– Not Applicable
Switching Fee	– Currently Nil for all switching between investment choices.	– Not Applicable
Advisory Fee (Optional)	<ul style="list-style-type: none"> – This fee ranges from 0% to 1% per annum (i.e. 0% to 0.08333% per month) on the value of <u>Policy 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. 	– If applicable, it will be deducted on a monthly basis from the <u>Initial Contribution Account</u> and each <u>Additional Contribution Account</u> (if applicable) by redeeming the appropriate number of units of investment choices at the beginning of each policy month in proportion to the value of the investment choices in the <u>Initial Contribution Account</u> and each <u>Additional Contribution Account</u> (if applicable).

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 Wealth Amplifier Investment Plan, which are made available from the Company upon request.

Please refer to section “Fees and Charges” (Page 7 to 12) of the product brochure of Wealth Amplifier 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

40/F, Tower 1, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong

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 Wealth Amplifier 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

Additional Contribution is an optional single top up contribution. Each Additional Contribution will be allocated to a separate Additional Contribution Account.

Additional Contribution Account means a notional account set up for book-keeping purpose to record the allocation of the Additional Contribution to your investment choice(s).

Initial Contribution is a single contribution you paid at the outset to start the ILAS policy.

Initial Contribution Account means a notional account set up for book-keeping purpose to record the allocation of the Initial Contribution to your investment choice(s).

Policy Account consists of Initial Contribution Account and Additional Contribution Account(s) (if any) under the ILAS policy.

Surrender Value means the value of your Policy Account less the applicable Exit Charge.

**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”)	保單貨幣	– 港幣 – 美元 – 歐羅 – 英鎊 – 日圓
整付或定期供款	– 整付供款	最低投資額	首次供款： – 港幣80,000 / 美元10,000 / 歐羅10,000 / 英鎊6,666 / 日圓1,300,000 每筆額外供款 (如有)： – 港幣20,000 / 美元2,500 / 歐羅2,500 / 英鎊1,666 / 日圓325,000
定期供款次數	– 不適用	最高投資額	– 不適用
最短供款年期	– 不適用	身故賠償額	– <u>退保價值</u> 的101%
徵收退保費用年期	– <u>首次供款賬戶</u> 及每個 <u>額外供款賬戶</u> (如適用) 的相關生效日起計的首60個月		
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。
 - 應準備持有此投資壽險保單至少5年。
 - 那些兼顧投資及遺產策劃目標的人士，因為本投資壽險保單是一項同時含有投資及保險成分 (包括向第三方受益人支付身故賠償) 的組合式產品。
- ▶ 本投資壽險保單**不適合**有短期或中期流動資金需要的投資者。
- ▶ **費用及收費**
 - 閣下首次供款的31.9% (已包括所有適用的大額獎賞) 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) 閣下繳付的首次供款為港幣1,000,000；(c) 閣下持有此投資壽險保單20年；(d) 往後20年的假設回報率為每年3%；及 (e) 閣下並不會提早提取款項或終止此投資壽險保單。
 - 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的退保費用、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) **前期收費**：首次供款及每筆額外供款 (如適用) 現時不需被徵收前期收費。
 - (b) **退保費用**：若於首次供款賬戶及每個額外供款賬戶 (如適用) 的相關生效日起計的首60個月內作出(i)身故賠償、(ii)退保或(iii)導致有關賬戶緊隨於提款後的價值少於該賬戶的原有供款金額之50%的提款，閣下將需支付相關供款的最多8.5%作為退保費用。閣下亦可能損失獲得大額獎賞的權利。
 - (c) **大額獎賞**：若閣下的保單賬戶的總價值 (於投資選擇費用到期日) 達到港幣960,000或以上，閣下將有權獲得相等於保單賬戶的總價值之每月最多0.0167%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》（下稱《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4頁至第6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。

- ▶ 本投資壽險保單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，或會損失大筆本金。如相連基金表現欠佳，或會進一步擴大閣下的投資虧損，而一切收費仍可被扣除。

▶ 市場風險

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

本產品有哪些主要風險？(續)

► 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

大額獎賞

- 如果保單賬戶的價值(於投資選擇費用到期日)達港幣960,000 / 美元120,000 / 歐羅120,000 / 英鎊80,000 / 日圓15,600,000或以上，閣下將可獲得大額獎賞。
- 大額獎賞為閣下的保單賬戶價值每年之0.05%至0.2% (即每月之0.0042% 至0.0167%)，保單賬戶價值愈高，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)，並用以抵銷投資選擇費用的部分金額。

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 / 扣除？
成立費用	<ul style="list-style-type: none"> – 此費用根據首次供款賬戶及每個額外供款賬戶(如適用)的已繳供款金額獨立釐定，並為有關賬戶價值之每年1.1%至1.7% (即每月0.09166%至0.14166%) 不等。供款金額愈高，費率將會愈低。 – 每個賬戶的成立費用適用於該賬戶的生效日起計的首60個月內，並根據該賬戶於費用到期日的價值計算。 – 詳情請參閱產品銷售刊物。 – 此費用會由本公司收取。 	<ul style="list-style-type: none"> – 此等費用將於每個保單月份開始時，從首次供款賬戶及每個額外供款賬戶(如適用) 每月按首次供款賬戶及每個額外供款賬戶(如適用) 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。

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 / 扣除?
投資選擇費用	<ul style="list-style-type: none"> 此費用為閣下的保單賬戶價值之每年1.2% (即每月0.1%)。 如有，大額獎賞 (請參閱以上「其他特點」部份)將會用作抵銷部份投資選擇費用。 此費用會由本公司收取。 	<ul style="list-style-type: none"> 此等費用將於每個保單月份開始時，從首次供款賬戶及每個額外供款賬戶 (如適用) 每月按首次供款賬戶及每個額外供款賬戶 (如適用) 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。
退保費用	<ul style="list-style-type: none"> 此費用只適用於首次供款賬戶及每個額外供款賬戶 (如適用) 的相關生效日起計的首 60 個月內，並當本公司支付以下款項時扣除： <ol style="list-style-type: none"> 退保時的保單賬戶價值；或 提款金額 (當有關賬戶緊隨在提款後的價值少於在該賬戶原有供款金額之 50%)；或 投資壽險保單之身故賠償。 就每個賬戶而言，此費用於首次供款賬戶及每個額外供款賬戶 (如適用) 的生效日為有關供款金額的 8.5% (「退保費用百分比」)。退保費用百分比將會由該賬戶的生效日起每個月遞減一個固定的百分比 (0.14166%)。 當收取退保費用時，有關費用的金額將根據以下方式計算 $\frac{A}{B} \times C$ <p>A: (i) 有關賬戶的原有供款金額之 50% 扣除該帳戶在支付有關款項後的剩餘價值或 (ii) 零，以較高者為準</p> <p>B: 有關賬戶的原有供款金額之 50%</p> <p>C: 有關賬戶的原有供款金額 X 退保費用百分比 (見上文)</p> 請注意閣下可指定不同的賬戶作提款。 請參閱產品銷售刊物，了解詳情及此費用的應用範例。 此費用會由本公司收取。 	<ul style="list-style-type: none"> 於相關支付日，此費用將會從提款、身故賠償或退保 (如適用) 所得的金額中扣除。

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 / 扣除?
行政費用	- 現時為免費	- 不適用
轉換費用	- 現時所有投資選擇之轉換均為免費。	- 不適用
顧問費用 (自選性)	<ul style="list-style-type: none"> - 此費用為保單賬戶價值的每年0%至1% (即每月0% 至0.08333%) 不等。 - 此費用為自選性收費，由閣下及閣下所委任之第三方理財顧問 (如有) 所協定。 - 此費用會由閣下所委任之第三方理財顧問收取。 	- 如適用，此費用將於每個保單月份開始時，從 <u>首次供款賬戶</u> 及每個 <u>額外供款賬戶</u> (如適用) 每月按 <u>首次供款賬戶</u> 及每個 <u>額外供款賬戶</u> (如適用) 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。

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，因為收費將從相連基金的單位價格中反映其扣除金額。詳情請參閱相連基金的銷售文件及/或「晉富之選」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「晉富之選」投資計劃的產品銷售刊物 (第29頁至34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就冷靜期權益不時發出的指引。
- ▶ 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

傳真：+ 852 2169 0220

網址：www.standardlife.hk

電郵：cs@standardlife.hk

重要提示

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

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。

詞彙

額外供款為自選性的單一投資供款。每項額外供款有其各自的額外供款賬戶。

額外供款賬戶指為記錄分配至閣下的投資選擇的額外供款作賬面紀錄而設之名義賬戶。

首次供款為單一投資供款並用作成立本投資壽險保單之用。

首次供款賬戶指為記錄分配至閣下的投資選擇的首次供款作賬面紀錄而設之名義賬戶。

保單賬戶包含投資壽險保單內的首次供款賬戶及額外供款賬戶(如有)。

退保價值指保單賬戶價減去適用的退保費用。

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