

PREMIER Choice

Flexi Plus

財智之選靈活創富投資計劃

PREMIER Choice Flexi Plus

3 Ways to Supercharge Your Investments

- ❖ *Easy Access to some 100 Diversified World-class Funds*
- ❖ *No Bid-offer Spread for Most Funds*
- ❖ *Special Bonus Enhances Potential Returns*

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3 Investment Flexibilities

- ❖ *Free Fund-switching*
- ❖ *Flexible Increase in Investment*
- ❖ *Flexible Cash Withdrawal*

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Basic Plan Features

- ❖ Issue Age : 0 - 70
- ❖ Minimum Premium : USD10,000-

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Special features

- ❖ flexible increase in investment
(minimum USD5,000-)
- ❖ flexible cash withdrawal
no surrender charge is incurred for any cash withdrawal within the encashment limit OR made more than 5 years after the last premium payment

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Fund Management Charge

- ❖ charge monthly at 1.2%/12 of policy value

Administration Charge

- ❖ Year 1 to 5 charge monthly at 1.5%/12 of the chargeable amount*
- ❖ ZERO charges at Year 6 and thereafter

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Underlying fund charge

- ❖ Various according to underlying fund

Fund switching fee

- ❖ No service fee will be levied
- ❖ Most fund's bid offer spreads are waived

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Surrender charge

i.e. The policy value prior to the cash withdrawal minus 50% of the Chargeable Amount*

Policy year	Percentage
1	8.5%
2	6.0%
3	4.5%
4	3.0%
5	1.5%

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Special bonus

Net Investment*/ Policy Value (USD) (whichever is higher)	Percentage of Policy Value to be credited as Special Bonus on a monthly basis
$\geq 30,000$ and $< 100,000$	0.25% / 12
$\geq 100,000$ and $< 200,000$	0.45% / 12
$\geq 200,000$	0.70% / 12

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Example 1a – encashment limit & cash withdrawal

Initial investment	:	USD100,000
Policy Value in the 3 rd year	:	USD126,204

(Assumed Net Rate of Return at 9%)

Encashment limit	:	USD76,204
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Policy Value – (50% x Chargeable Amount)*

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Example 1a – encashment limit & cash withdrawal

Scenario (i)

Withdrawal USD76,204 : NO CHARGE
(in Year 3)

Scenario (ii)

Withdrawal USD86,204 : USD10,000 at 4.5%
(in Year 3) *(excess of encashment limit)*

Scenario (iii)

Policy Surrender : USD100,000 at 4.5%
(in Year 3) *(chargeable amount)*

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Example 1b – monthly administrative charge

Scenario (i) - *withdrawal USD76,204 in Year 3*

USD100,000 x 1.5%/12 (to the end of 5th policy year)

Scenario (ii) - *withdrawal USD86,204 in Year 3*

USD90,000 x 1.5%/12 (to the end of 5th policy year)

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Example 2 – encashment limit & cash withdrawal

Initial investment	:	USD100,000
Unscheduled Premiums (in Year 2)	:	USD50,000
Policy Value in the 5 th year	:	USD216,486

(Assumed Net Rate of Return at 9%)

Encashment limit	:	USD141,486
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Policy Value – (50% x Chargeable Amount)*

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Example 2b – monthly administrative charge

Scenario (i) - *withdrawal USD141,486 in Year 5*

USD100,000 x 1.5%/12 (to the end of 5th policy year)

USD50,000 x 1.5%/12 (to the end of 6th policy year)

Scenario (ii) - *withdrawal USD151,486 in Year 5*

USD100,000 x 1.5%/12 (to the end of 5th policy year)

USD40,000 x 1.5%/12 (to the end of 6th policy year)

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Example 2a – encashment limit & cash withdrawal

Scenario (i)

Withdrawal USD141,486 : NO CHARGE
(in Year 5)

Scenario (ii)

Withdrawal USD151,486 : USD10,000 at 3.0%*
(in Year 5) *(excess of encashment limit)*

Scenario (iii)

Policy Surrender *(in Year 5)* : USD100,000 at 1.5%
: USD50,000 at 3.0%

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Addition of **10** New Funds to

Premier Choice Series

(Jan 2008)

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HSBC Global Investment Funds – Chinese Equity Class "AD"

滙豐環球投資基金 – 中國股票"AD"類

HSBC Global Investment Funds –

Global Emerging Markets Equity Class "AD"

滙豐環球投資基金 – 環球新興市場股票"AD"類

HSBC Global Investment Funds – Indian Equity Class "AD"

滙豐環球投資基金 – 印度股票"AD"類

HSBC Global Investment Funds – Korean Equity Class "AD"

滙豐環球投資基金 – 韓國股票"AD"類

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- Fidelity Funds* – ASEAN Fund "A" Shares
富達基金 – 東協基金"A"股
- Fidelity Funds* – Malaysia Fund "A" Shares
富達基金 – 馬來西亞基金"A"股
- Fidelity Funds* – Singapore Fund "A" Shares
富達基金 – 新加坡基金"A"股

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MassMutual Parvest Turkey Fund "Classic" Shares

美國萬通百利達土耳其基金"一般"股份

Schroder Alternative Solutions –

Agriculture Fund "A" Shares

施羅德另類投資方略 – 寶源農業基金"A"股

Schroder International Selection Fund –

Middle East "A1" Shares

施羅德環球基金系列 – 中東海灣"A1"股

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Addition of 7 New Funds to

***Premier Choice* Series**

(Jul 2008)

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JF Asia Domestic Opportunities Fund Class “A” (亞洲內需主題基金)

JF ASEAN Fund Class “A”* (東協基金)

JPMorgan Funds – Emerging Europe, Middle East and Africa Equity Fund Class “A”* (新興歐洲,中東及非洲基金)

JF Korea Fund Class “A”* (南韓基金)

JF Malaysia Fund Class “A”* (馬來西亞基金)

JPMorgan Funds – JF Taiwan Fund Class “A”* (台灣基金)

JF Thailand Fund Class “A”* (泰國基金)

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Q & A

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Thank You !