

# 摯愛 一生守護



「裕滿人生」保障計劃2 提供終身人壽保障，同時享有安穩回報，滿足您的保障及儲蓄需要，讓您和摯愛共享美好人生！

愛家人，總希望為他們作最好的安排。從生活上的每個細節，到人生各個階段，我們都希望把最好的獻給他們。可是要真正守護家人，便應該及早策劃完善的保障及儲蓄計劃。AIA瞭解您需要均衡保障及儲蓄方案，讓家人的未來生活得到充份保護，因此特別推出「裕滿人生」保障計劃2，為您提供終身人壽保障，同時享有安穩回報，讓您無後顧之憂，與摯愛共享美好人生！

### 終身人壽保障 守護您的摯愛

「裕滿人生」保障計劃2提供終身人壽保障，並享穩健回報。若受保人不幸身故，保單的受益人可獲發身故賠償<sup>1</sup>，減輕未來的經濟負擔。

### 財富累積 終身受惠

您除可享保證現金價值外，我們更設有非保證週年紅利和非保證期滿紅利<sup>2</sup>，助您進一步累積和滾存財富，為自己和家人的豐盛未來作好準備。

### 多種保費繳付期選項 配合您的財務狀況

「裕滿人生」保障計劃2提供5種保費繳付期選項，保費在繳付期內維持不變，讓您的預算更準確。

保費繳付期	整付保費	5年	10年	18年	25年
受保人投保時的年齡	15日至75歲	15日至65歲	15日至60歲	15日至60歲	15日至55歲
保障期	終身				

註：

- 身故賠償相等於基本保額，加上累積非保證週年紅利(如有)及非保證期滿紅利(如有)，但須扣除任何保單欠款(如有)。
- 非保證期滿紅利會於保單生效5年後派發(只適用於整付保費)/10年後派發(適用於5年、10年、18年和25年保費繳付期)，於保單退保或受保人不幸身故時派發。
- 本計劃以美元、港元或澳門幣計算。澳門幣只適用於澳門繕發的保單。
- 此惠益只適用於成功批核「裕滿人生」保障計劃2及選擇5年、10年、18年或25年保費繳付期之保單的一般標準受保人(受保人風險級別為標準)。此惠益不適用於整付保費之保單。如受保人在60歲前被診斷為完全及永久殘廢，基本保單與「免供免付保費附加契約」的保費可全部獲得豁免。受保人於此附加契約、於基本保單或其他保單附加之任何「免供免付保費附加契約」及「免供特級預支保額及免付保費附加契約」合共之個人總保額不可超過300,000美元/2,250,000港元/2,250,000澳門幣。「免供免付保費附加契約」會在受保人年屆60歲時、或於保單保費已被繳清時、或於本保單終止時終止(以較早的日期為準)。
- 您可按需要於「裕滿人生」保障計劃2附加契約保障，附加契約只適用於選擇5年、10年、18年或25年保費繳付期的保單。附加契約須按正常核保程序申請和另外支付保費。

「我們」、「AIA」或「本公司」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。此產品簡介只供參考，有關保險契約條款之定義及契約條款及條件之完整敘述，請參閱保單契約。

請即聯絡AIA財務策劃顧問或您的理財顧問瞭解更多保障內容，或致電AIA客戶熱線

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**個案** (以下個案乃假設並只作舉例說明之用，若以下數值有任何更改，恕不作任何通知)

保單持有人/受保人：	劉俊榮先生 (40歲)*
職業：	財務經理
家庭狀況：	已婚，育有一個兒子 (5歲) 及一個剛出生的女兒
房屋貸款尚餘：	500,000美元



劉先生：「隨著女兒出生，我重新審視了自己的保障需要，希望為家人提供足夠保障。我打算把握人生的黃金拼搏期累積財富，與太太一起準備優質的退休生活。」

劉先生是一個精明的投資者，熟悉投資環境及方法，希望讓部份資金穩定增長，避免受投資表現影響，同時為家人預備足夠保障，因此劉先生投保了「裕滿人生」保障計劃 2，保額**500,000美元**，保費繳付年期為18年，每年保費**17,865美元**。

### 黃金拼搏期

**目標：確保家人有充足保障，無需為房屋供款及子女生活費用憂心，並且讓財富增值，擁有充足備用現金，以備不時之需。**

**保障**  
當劉先生50歲時 (即第10個保單年度完結時)，其房屋貸款尚餘300,000美元。此時，其身故賠償<sup>#</sup>達**579,851美元<sup>^</sup>** (相等於已繳總保費**325%**)。

萬一劉先生不幸身故，此身故賠償金額<sup>#</sup>足夠償還房屋供款，並且足夠作為子女的生活費用，讓劉先生無後顧之憂。

**儲蓄**  
於劉先生50歲時，總現金價值<sup>+</sup>達**171,351美元<sup>^</sup>** (相等於已繳總保費**96%**)。

劉先生可提取此資金作為後備現金，應付投資需要或作為子女的教育基金；或者讓資金繼續滾存，留待退休後使用。

### 退休逍遙期

**目標：給予家人充足保障，並且與太太安享退休生活。**

**保障**  
於劉先生65歲時，身故賠償<sup>#</sup>已達**894,641美元<sup>^</sup>** (相等於已繳總保費**278%**)。

萬一發生不幸，此身故賠償金額<sup>#</sup>可減輕家人的經濟負擔，確保家人得到周全保障。

**儲蓄**  
劉先生於65歲退休，其時總現金價值<sup>+</sup>已達**688,641美元<sup>^</sup>** (相等於已繳總保費**214%**)。

劉先生可隨時運用其中的累積非保證週年紅利 (**148,391美元<sup>^</sup>**)，與太太享受退休生活，而不影響保障金額。劉先生亦可讓資金繼續滾存，留待將來使用。

40歲

50歲

65歲

\* 此例子假設受保人為非吸煙人士。

<sup>#</sup> 身故賠償乃基本保額加上累積非保證週年紅利及非保證期滿紅利。

<sup>+</sup> 總現金價值乃保證之現金價值加上累積非保證週年紅利及非保證期滿紅利。

<sup>^</sup> 以上假設乃根據現行美元保單之紅利率和現行週年紅利之積存息率每年4%計算，紅利率及息率均並非保證。確實的週年紅利和積存息率在保單年期內可能會作出調整，並可能多於或少於上述例子所列之金額。以上的例子假設整個保單年期內沒有任何保單提取或貸款，並且假設所有保費於到期時已被全數繳付。

# Protect your loved ones for life



**Admire Life 2** provides a lifetime of protection with stable returns, which satisfy your protection and savings needs, so you can enjoy life with your loved ones.

We all want the best for our loved ones, which means paving the way for them at every stage of life. However, to provide your family with real protection, it's important to start planning early for comprehensive protection and savings. AIA understands that you need a balanced protection and savings plan in order to adequately protect your family in future. That's why we launched **Admire Life 2**, offering lifetime insurance with stable returns. After all, peace of mind is the key to enduring happiness with your loved ones.

### Lifelong protection for your loved ones's lives

**Admire Life 2** provides lifetime insurance with stable returns. Moreover, in the unfortunate event that the Insured passes away, the Beneficiary will receive a Death Benefit<sup>1</sup> to help ease any economic burdens that may ensue.

### Accumulate wealth for a lifetime of prosperity

In addition to the guaranteed cash value, **Admire Life 2** distributes non-guaranteed annual dividends and a non-guaranteed maturity dividend<sup>2</sup>, enabling you to accumulate wealth and secure a prosperous future for yourself and your family.

### Different premium payment period options to accommodate your financial needs

**Admire Life 2** offers five premium payment period options, with a fixed premium amount within the premium payment period, enabling you to enjoy a more accurate budget.

Premium Payment Period	Single Premium	5 years	10 years	18 years	25 years
Issue Age of Insured	15 days to aged 75	15 days to aged 65	15 days to aged 60	15 days to aged 60	15 days to aged 55
Coverage Period	Whole life				

Remarks:

- The Death Benefit is equivalent to the Face Amount, plus accumulated non-guaranteed annual dividends (if any) and a non-guaranteed maturity dividend (if any) less any Policy Debt (if any).
- A non-guaranteed maturity dividend may be paid upon surrender of the Policy or death of the Insured, after the Policy has been in-force for 5 years (only applicable to Single Premium)/10 years (applicable to 5-year, 10-year, 18-year and 25-year premium payment period).
- Admire Life 2** is denominated in US dollars, Hong Kong dollars or Pataca (MOP). MOP is only applicable to policies issued in Macau.
- This offer is only applicable to successfully approved and standard Insured (class of risk of the Insured is standard) of **Admire Life 2** with a Policy of 5-year, 10-year, 18-year or 25-year premium payment period. This offer is not applicable to Single Premium Policy. If the Insured becomes totally and permanently disabled before the age of 60, the premiums payable under the Basic Policy and the Supplementary Waiver Of Premium Benefit Contract will be waived. The aggregate amount of coverage under this Supplementary Contract, any free Supplementary Waiver Of Premium Benefit Contract and any free Supplementary Enhanced Total and Permanent Disability Benefit Contract covering the Insured and whether attached to the Basic Policy or otherwise, shall not exceed a maximum of US\$300,000/HK\$2,250,000/MOP2,250,000 per life. The Supplementary Waiver Of Premium Benefit Contract will terminate when the Insured has reached the age of 60, or this Policy becomes fully paid, or upon Policy termination (whichever is the earliest).
- Depending on your needs, optional riders can be attached to **Admire Life 2** at an additional premium (only applicable to 5-year, 10-year, 18-year and 25-year premium payment periods). Normal underwriting for respective rider(s) is required.

"We", "AIA" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

This brochure is for reference only. Please refer to the Policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of coverage.

**Please contact an AIA financial planner, your financial adviser, or call the AIA Customer Hotline at:**

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**Example** (The following example is for illustrative purposes only. Should there be any changes in the values, no separate announcement will be made.)

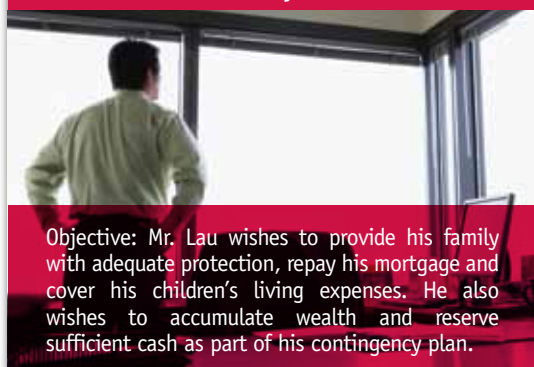
Policyholder/Insured:	Mr. Gary Lau (Aged 40)*
Occupation:	Financial manager
Family situation:	Married with a son (Aged 5) and a newborn daughter
Outstanding mortgage:	US\$500,000

Mr. Lau: "With the arrival of my daughter, I need to review my protection needs in order to provide adequate protection for my family. I plan to work hard in this golden period of my life to accumulate wealth for a high-quality retirement life with my wife."



Mr. Lau is a savvy investor who is familiar with investment methods and conditions. He would like to grow his wealth under a stable environment and avoid being affected by volatile investment performances. In addition, he seeks to provide adequate protection for his family. To fulfil these objectives, Mr. Lau purchased **Admire Life 2** with **US\$500,000** as the Face Amount. The premium payment period is 18 years and requires an annual premium of **US\$17,865**.

### Golden period



Objective: Mr. Lau wishes to provide his family with adequate protection, repay his mortgage and cover his children's living expenses. He also wishes to accumulate wealth and reserve sufficient cash as part of his contingency plan.

#### Protection

When Mr. Lau is 50 years old (at the end of the 10th Policy Year), he has an outstanding mortgage of US\$300,000. At this time, the Death Benefit<sup>#</sup> is **US\$579,851<sup>^</sup>** (equivalent to **325%** of total premiums paid).

If Mr. Lau passes away, the Death Benefit<sup>#</sup> is sufficient to repay his mortgage and support his children, giving him valuable peace of mind.

#### Savings

When Mr. Lau is 50 years old, the total cash value<sup>+</sup> is **US\$171,351<sup>^</sup>** (equivalent to **96%** of total premiums paid).

Mr. Lau can withdraw this amount as reserve cash for other investments or as an education fund for his children. Alternatively, he can allow the funds to accumulate for his retirement.

### Retirement life



Objective: Mr. Lau wishes to provide his family with adequate protection and enjoy his retirement with his wife.

#### Protection

Mr. Lau's Death Benefit<sup>#</sup> is **US\$894,641<sup>^</sup>** (equivalent to **278%** of total premiums paid) at aged 65.

If Mr. Lau passes away, the Death Benefit<sup>#</sup> can reduce the economic burden on his family and ensure that they are well protected.

#### Savings

When Mr. Lau retires at aged 65, the total cash value<sup>+</sup> is **US\$688,641<sup>^</sup>** (equivalent to **214%** of total premiums paid).

Mr. Lau can use the accumulated non-guaranteed annual dividends (**US\$148,391<sup>^</sup>**) at any time without affecting the sum assured. He can also opt to accumulate the funds for future use.

Aged 40

Aged 50

Aged 65

\* The Insured in this example is assumed to be a non-smoker.

# The Death Benefit is equal to the Face Amount plus the accumulated non-guaranteed annual dividends and a non-guaranteed maturity dividend.

+ The total cash value is the sum of the guaranteed cash value, accumulated non-guaranteed annual dividends and a non-guaranteed maturity dividend.

<sup>^</sup> The above illustration is based on current dividend scales and the current annual dividends accumulation interest rate (4% p.a.) of US\$ policy, the scales and rates of which are not guaranteed. The actual annual dividends and accumulation interest rate may vary throughout the Policy term and may be less or more favourable than those illustrated. The above example also assumes that no withdrawal nor loans are taken throughout the term of the Policy and that all premiums are paid in full when due.