

Enhanced Single Premium 5-Year Endowment



Appointed Insurance Agency:



Insurance Company:



中國人壽保險(海外)股份有限公司
CHINA LIFE INSURANCE (OVERSEAS) CO., LTD.

Enhanced Single Premium 5-Year Endowment

"No investment, no return". You, as an elite investor, certainly understand that wealth security is considered as first priority, coming next is how to find a good way to earn a higher return on your capital.

In order to fulfill the saving target and realize the dreams of your family or yourself, you have to choose a suitable plan from a variety of investment or saving plans available.

China Life Insurance (Overseas) specially introduces "Enhanced Single Premium 5-Year Endowment" to you. It is a savings plan with life insurance protection to help you fulfill your target and dreams. Act now to plan for a better living with "Enhanced Single Premium 5-Year Endowment".

Features of the Plan

Life Protection

The Plan provides death benefit equal to 102% of the premium paid. This plan has a guaranteed maturity benefit. You will be entitled to it on attaining the selected term. With this desirable harvest, you can fulfill different dreams and enjoy a wonderful life.

The Additional Accidental Death Benefit should be provided to increase your coverage. The face amount of this benefit is equal to sum assured or HKD2,000,000 / USD250,000 (whichever is lower).

Guaranteed Cash Value

The policy will acquire a guaranteed cash value after it is effected, and will escalate gradually over the policy term. In the case of emergency, you may also apply for a policy loan for extra financial flexibility.

Flexible and Desirable Dividends

On top of a comprehensive life protection, you can also receive the policy dividends declared by China Life Insurance (Overseas) annually as long as the policy is in force. You may deposit the policy dividends with us to accumulate for interest until maturity so as to enjoy a desirable return. Alternatively, you may also choose to receive the annual policy dividends in cash.

Guaranteed Dividend Goes Higher Yearly

The guaranteed dividend rate will be:
Year 1 - 2.88% of Single Premium ; Year 2 - 3.08% of Single Premium
Year 3 - 3.38% of Single Premium ; Year 4 - 3.68% of Single Premium
Year 5 - 4.0% of Single Premium

Example

Calculation is based on a Female of entry age 40 with the Sum Assured of HK\$500,000.

(HKD)

Year	Accumulated Premium	Accumulated Dividends with Interest*	Guaranteed Cash Value	Expected Cash Balance*	Death Benefit*
1	500,000	14,400	460,000	474,400	524,400
2	500,000	30,592	470,000	500,592	540,592
3	500,000	49,175	480,000	529,175	559,175
4	500,000	70,279	490,000	560,279	580,279
5	500,000	94,145	500,000	594,145	604,145

Note: *The Expected Cash Balance is inclusive of Guaranteed Cash Value, Accumulated Dividends with Interest. The dividends and interest are not guaranteed. Our Company reserves the right to revise. Actual dividend amounts declared depend on how well our participating business has fared with regard to investment returns, operating expenses and claim experience, etc. Please refer to the Proposal for more details. Expected Death Benefit includes Sum Assured, Accumulated Dividends and Interest, and assuming that no claim payment has occurred.

For enquiries, please contact the Bank of Communications Co., Ltd. Hong Kong Branch and their sub-branches.

Enrolment Terms

Entry Age	From 15 days after birth to 75 years old
Currency	HK\$ or US\$
Payment Method	Single Premium
Sum Assured	HK\$40,000 to HK\$20,000,000 or US\$5,000 to US\$2,500,000
Insurance Period	5 years

The information provided herein is for reference only. Please refer to the actual insurance contract of "Enhanced Single Premium 5-Year Endowment" ("the Plan") for the details of the provisions, benefit terms and exclusions to the Plan. Apart from information, statements and/or opinions of the Plan, other information is from sources which China Life Insurance (Overseas) Co Ltd ("the Company") believes as reliable, and is not verified by the Company. The Company neither guarantees nor warrants the accuracy and/or completeness of such information. You are advised to seek professional advice before participating in any plan or purchasing any products. Should there be any discrepancy between the English version and Chinese version, the Chinese version shall prevail.

Company Profile

China Life Insurance (Overseas) Company Limited ("CLI (Overseas)") is the earliest and largest State-owned life insurance company in Hong Kong and Macau. It is also the only life insurance company that uses the brand name of "China" in Hong Kong and Macau. CLI (Overseas) is the wholly owned subsidiary of China Life Insurance (Group) Company. China Life Insurance (Group) Company, a leading State-owned financial and insurance institution, is the largest commercial insurance company in China and has been on the list of the "Global Fortune 500" for seven consecutive years. China Life Insurance (Group) Company is also ranked as one of the "World's Top 500 Brands" and "Top Ten Most Valuable Brands in China" with brand value worth RMB 82.437 billions.

CLI (Overseas) has been operating in Hong Kong for 25 years. By pursuing the "Prudent, Trustworthy, Efficient and Innovative" corporate objectives, adopting the prudent investment strategy and a customer-oriented business principle, CLI (Overseas) has firmly established its foundation in Hong Kong and Macau and has kept up with the changing time with diligence and enterprising spirit to make more progress. Up to now, the total asset of CLI (Overseas) is nearly 30 billions Hong Kong dollars. The three major lines of business include Life & Health Insurance, Trust Business and Fund Management. We are dedicating ourselves to serve the community (group and individual).

With the strong State-owned capital base as back-up and the dual supervision from the State and local government, CLI (Overseas) has acquired a strong capital position, a healthy and stable financial status as well as a strong solvency capacity. By offering reasonable premium and comprehensive coverage, strictly abiding by credibility and adopting a prudent management philosophy, CLI (Overseas) has won the trust and support of our customers.

Customer Service Hotline: (852) 2835 0252

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Enhanced Single Premium 5-Year Endowment is an insurance product. It is not the saving deposit or time deposit of Bank of Communications Co., Ltd. Hong Kong Branch. This insurance plan is underwritten by China Life Insurance (Overseas) Company Limited. China Life Insurance (Overseas) Company Limited is solely responsible for all features, policy approval, coverage and benefit payment under the Plan. Bank of Communications Co., Ltd. Hong Kong Branch is an appointed insurance agent of China Life Insurance (Overseas) Company Limited.

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