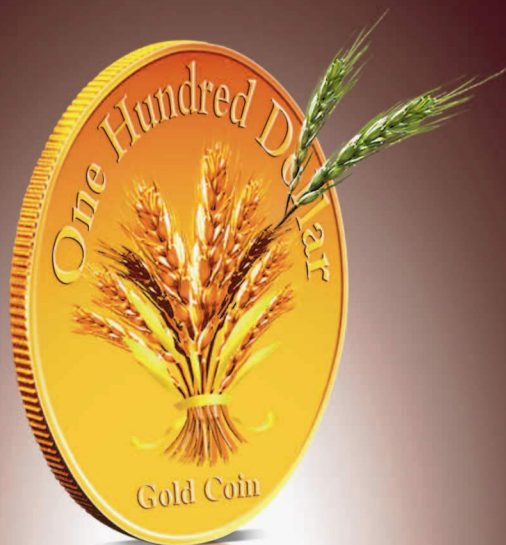


The wealth is growing up ...

Rising returns,
Surprisingly pleasant gains,
More and more!



Insurance Company:



中國人壽保險(海外)股份有限公司
China Life Insurance (Overseas) Company Limited

Long Life and Harvest Year Plan (09)

No investment, no returns. There are a variety of financial products in the market, but which one is appropriate for you? How to wisely use your money to gain higher return?

To meet your own financial need, Long Life and Harvest Year Plan (09) offered by China Life Insurance (Overseas) provides a minimum guaranteed return and considerable protection. You can also earn a reasonable return in a short run which means you can have it both ways.

Features of the Plan

Flexible Choices of Payment Term

Long Life and Harvest Year Plan (09) offers a choice of single premium and a 3-year premium payment term to meet your own financial need.

Protection goes higher for the multiple payment plan

If you choose the 3-year premium payment term plan, the amount of death benefit will go up yearly to give you more sufficient life protection. The amount of death benefit will be:

Year 1	100% of sum assured	Year 2	110% of sum assured
Year 3	120% of sum assured	Year 4	150% of sum assured
Year 5	180% of sum assured		

Guaranteed dividend goes higher yearly for single premium

If you choose the single premium payment term plan, the amount of death benefit will be 102% of the sum assured and the guaranteed dividend rate relative to the sum assured will go up yearly. The guaranteed dividend rate will be:

Year 1	1.0% of sum assured	Year 2	1.2% of sum assured
Year 3	1.4% of sum assured	Year 4	1.6% of sum assured
Year 5	3.0% of sum assured		

Enrolment Terms

Entry Age	from 15 days after birth to 70 years old
Currency	HKD or US\$
Payment Period	3-Year, single
Payment Method	Annual, Semi-annual, Quarterly, or Monthly Premium
Minimum Sum Assured	HK\$50,000

Example

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

Value of the policy with 3-year payment plan (in HK\$)

Year	Accumulated Premium	Accumulated Dividends with Interest*	Guaranteed Cash Value	Expected Cash Balance*	Death Benefit*
1	156,050	970	26,500	27,470	500,970
2	312,100	3,443	116,000	119,443	553,443
3	468,150	9,678	273,000	282,678	609,678
4	468,150	19,560	381,500	401,060	769,560
5	468,150	30,426	500,000	530,426	930,426

Value of the policy with single premium plan (in HK\$)

Year	Accumulated Premium	Accumulated Dividends with Interest*	Guaranteed Cash Value	Expected Cash Balance*	Death Benefit*
1	500,000	7,270	450,000	457,270	517,270
2	500,000	19,350	460,000	479,350	529,350
3	500,000	41,614	470,000	511,614	551,614
4	500,000	66,608	480,000	546,608	576,608
5	500,000	100,476	500,000	600,476	610,476

Note: * The Expected Cash Balance is inclusive of Guaranteed Cash Value and Accumulated Dividends with Interest, Death Benefit is inclusive of Accumulated Dividends with Interest and Sum Assured, dividends and interest are not guaranteed, depend on how well the fund has fared with regard to investment yield, expense, claims etc.

This pamphlet is for reference only. If there is any conflict between the interpretation of the content of the English version and Chinese version, the interpretation of the Chinese version shall prevail. Please refer to the policy document for the details of the provisions, benefit terms and exclusions.

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 six 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 66.872 billions.

CLI (Overseas) has been operating in Hong Kong for 25 years. By pursuing the "Stable, Progressive, Efficient and Pragmatic" 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) has already exceeded 20 billions Hong Kong dollars. The five major lines of business include Life Insurance, Investment-linked Insurance, Health Insurance, Retirement Schemes (Provident Funds and MPF) 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.

Insurance Company:



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