



請掃二維碼登入  
客戶專頁，即時  
辦理保單更改或  
查閱進度。

<https://cs.chinalife.com.hk>

## 重要資料聲明書\_投資相連壽險計劃(“投連壽險”)保單<ILAS>

中國人壽保險(海外)股份有限公司

(適用於康富盈豐投資保險計劃\_調動現有投資選項更改新供款分配)

## Important Facts Statement Investment-Linked Assurance Scheme (“ILAS”) Policy

China Life Insurance (Overseas) Company Limited

(For Application for Switching of Investment Options/Change of New Contribution Allocation of Wealth Builder Investment-Linked Plan only)

保單持有人姓名 Name of Policyholder	受保人姓名 Name of Insured	保單號碼 Policy No.
<input type="text"/>	<input type="text"/>	<input type="text"/>

<b>保險中介人資料 Insurance Intermediary's Information</b>	
保險中介人姓名 Name of Insurance Intermediary <input type="text"/>	
保險中介人編號 Insurance Intermediary's Code <input type="text"/>	聯絡電話 Contact No. <input type="text"/>

**個人資料收集聲明 Personal Information Collection Statement :** 本人/我們確認已閱讀及明白「中國人壽保險(海外)股份有限公司」的收集個人資料聲明。有關最新版本的收集個人資料聲明，可於 [www.chinalife.com.hk](http://www.chinalife.com.hk) 下載或向中國人壽保險(海外)股份有限公司索取。/We confirm that I/we have read and understood the Personal Information Collection Statement (“PICS”) of China Life Insurance (Overseas) Company Limited. For the latest version of the PICS, it can be downloaded from [www.chinalife.com.hk](http://www.chinalife.com.hk) or is made available upon request.

### 重要資料聲明書 Important Facts statement

閣下應細閱本聲明書及產品資料文件(包括產品小冊子、產品資料概要及利益說明文件(如適用))。若閣下不明白以下的任何一段、或不同意以下的任何特定段落、或閣下的持牌保險中介人的講述與閣下所閱讀或理解本聲明的內容有異，請勿簽署確認或申請此投資選項轉換及更改新供款分配。

You should carefully consider the information in this statement and the product documents (including the Product Brochure, Product Key Facts Statement, and the Illustration Document, where applicable). If you do not understand any of the following paragraphs or do not agree to any particular paragraph or what your licensed insurance intermediary has told you is different from what you have read or understood from this statement, please do not sign the confirmation and do not apply for switching or change of new contribution allocation.

### 此乃重要資料 閣下必須細閱 SOME IMPORTANT FACTS YOU SHOULD KNOW

- 沒有資產擁有權及沒有投資回報保證：**對於此投連壽險保單的相關 / 參考投資資產，閣下均沒有任何權利或擁有權。任何追索只可向中國人壽保險(海外)股份有限公司提出，而閣下亦須承擔中國人壽保險(海外)股份有限公司的信貸風險。投資回報並非保證。  
**No Ownership of Assets and No Guarantee for Investment Returns:** You do not have any rights to or ownership over any of the underlying/reference investment assets of this ILAS policy. Your recourse is against China Life Insurance (Overseas) Company Limited only. You are subject to the credit risk of China Life Insurance (Overseas) Company Limited. Investment returns are not guaranteed.
- 計劃的長期性質：提前退保 / 提取保單價值的收費 - 沒有任何提早退保 / 提取保單價值的收費。 Long-term Features: Early Surrender/withdrawal charges - No early surrender or withdrawal charge.**
- 費用及收費：某些費用 / 收費將從閣下支付的保費及 / 或閣下投連壽險保單價值中扣減，並會減少可供投資的金額。因此，閣下投連壽險保單的整體回報有可能遠低於閣下所選取的相關 / 參考基金的回報。詳情請參閱此投連壽險保單的產品資料文件。 Fees and Charges: Some fees/charges will be deducted from the premiums you pay and/or your ILAS policy value, and will reduce the amount available for investment.** Accordingly, the return on your ILAS policy as a whole may considerably be lower than the return of the underlying/reference funds you selected. For details, please refer to the product documents of this ILAS policy.
- 轉換投資選項：**若閣下轉換投資選項，可能需要支付相關收費，而閣下所承受的風險亦有可能因而增加或減少。  
**Switching of Investment:** If you switch your investment choices, you may be subject to a charge and your risk may be increased or decreased.

--	--	--	--	--	--	--	--	--	--

**重要資料聲明書(續) Important Facts statement(Continued)**

- (5) **供款假期**：請向閣下的持牌保險中介人查詢及參閱產品資料文件，以確認此投連壽險保單是否設有供款假期（即在此期間可暫停保費供款），以及行使供款假期權利所需符合的指定條件。若閣下的投連壽險保單設有供款假期，閣下必須注意以下事項：**Premium Holiday**: Please check with your licensed insurance intermediary and the product documents whether and under what specific conditions a premium holiday (during which premium payment is suspended) may be taken. If your ILAS policy allows a premium holiday, you should note that:
- (a) 供款假期指閣下可在該期間暫時停止定期保費供款，但並不表示閣下只須在最初的供款期內繳付保費。Premium holiday means that you may temporarily suspend your regular premium payments. It does not mean that you are only required to make premium contribution during the initial contribution period.
- (b) 由於在供款假期內所有費用及收費仍會繼續從閣下的投連壽險保單價值中扣除，因此，閣下的投連壽險保單價值或會因此而大幅減少。As all relevant fees and charges will continue to be deducted from your ILAS policy value during the premium holiday, the value of your ILAS policy may be significantly reduced.
- (6) **提早終止的風險**：若有任何啟動保單自動提早終止的情況出現，閣下的投連壽險保單或被自動提早終止，而閣下亦會因此損失所有已繳付的保費及累算權益。此可能啟動保單自動提早終止的情況包括：閣下未能為定期保費供款繳付保費，或閣下的保單價值處於十分低或負數的水平（例如：投資表現不理想或於行使供款假期權利後等）。詳情請參閱此投連壽險保單的產品資料文件。**Risk of Early Termination: Your ILAS policy may be automatically early terminated and you could lose all your premiums paid and benefits accrued if any condition of automatic early termination is triggered.** This may happen if you fail to make premium contribution (for regular premium payment), or if your policy has very low or negative value (e.g. poor investment performance, exercise of premium holiday), etc. For details, please refer to the product documents of this ILAS policy.

**聲明及簽署 Declaration & Signature**

本人（「保單持有人」）現確認已閱讀及明白，並同意受以上各段之約束。I ("Policyholder") confirm that I have read and understood and agree to be bound by paragraphs above.

	保單持有人 Policyholder			持牌保險中介人/客戶服務代表 Licensed Insurance Intermediary/ Customer Service Representative		
簽署或公司印鑑 Signature and/or Company Chop Signature						
姓名 Name						
日期 Date	年Year	月Month	日Day	年Year	月Month	日Day