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重要資料聲明書及申請人聲明書_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_額外投資保費申請)

Important Facts Statement And Applicant's Declarations Investment-Linked Assurance Scheme (“ILAS”) Policy

China Life Insurance (Overseas) Company Limited

(For Application for Top-up Premium Investment 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"/>

保險中介人資料 Insurance Intermediary's Information	
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	聯絡電話 Contact No.
<input type="text"/>	<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 下載或向中國人壽保險(海外)股份有限公司索取。I/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 or is made available upon request.

第 1 部份 重要資料聲明書 Part 1 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額外投資保費。

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 this Top-up Premium Investment.

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

(1) **目標概要：**請閣下列出申請此額外投資保費的原因/考慮因素。持牌保險中介人須就閣下列明的原因/考慮因素，以及其他相關資料，一併評估額外投資保費是否適合閣下。(保單持有人必須列出自己的原因/考慮因素。) **Statement of Purpose:** Please set out your reasons/considerations for applying this Top-up Premium Investment. The licensed insurance intermediary is required to take due account of the reasons/considerations as set out by you, together with other relevant information, in assessing whether the Top-up Premium is suitable for you. (Policyholder must set out your own reasons/considerations.)

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第 1 部份 重要資料聲明書(續) Part 1 Important Facts statement(Continued)

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

- (2) **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.
- (3) **計劃的長期性質 Long-term Features**:
額外投資收費: 額外投資收費會於保單的已繳付保費內即時扣除，有關款項將不會用作投資。換言之，可供投資的尚餘保費金額會少於已繳付的保費。額外投資收費的計算方法如下 **Top-up charges**: A top-up charge will be deducted upfront from the premiums you pay as charges and will not be available for investment. This means that the remaining amount of premiums available for investment will be lower than your premiums paid. The top-up charge is calculated as follows:
前期收費(基本保費)：已收取保費 x 前期收費%
Upfront charges (Basic Premium) : Premiums received x Upfront Charge %
- | 保單年期
Policy year | 前期收費 %
Upfront charge % | 扣減前期收費後可供投資的已收取保費之百分率 (%)
% of premium received available for investment after upfront charge |
|---------------------|----------------------------|--|
| 1 | 100% | 0% |
| 2 | 25% | 75% |
| 3 or above | 0% | 100% |
- 前期收費(額外投資保費/定期額外投資保費)**：每次存入額外投資保費/定期額外投資保費的已繳付保費中的 1%，將會被即時扣除用以支付前期收費，有關款項將不會用作投資。換言之，可供投資的尚餘保費金額，可能低至該保單期間內已繳付保費的 99%。
Upfront charges (Top-up premium/Regular To-up Premium): 1% of the Top-up premium/Regular To-up Premium will be deducted upfront as charges and will not be available for investment. This means that the remaining amount of premiums available for investment may be as low as 99% of your Top-up premium/Regular To-up Premium paid.
- 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。
Early Surrender/withdrawal charges: No early surrender or withdrawal charge.
- (4) **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.
- (5) **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.
- (6) **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.
- (7) **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會被自動提早終止，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.

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第 1 部份 重要資料聲明書 (續) Part 1 Important Facts statement (Continued)
此乃重要資料 閣下必須細閱 SOME IMPORTANT FACTS YOU SHOULD KNOW

Ⓔ 持牌保險中介人的酬勞：若閣下選擇申請此額外投資保費，(持牌保險代理人/持牌保險經紀)將會就閣下每繳付 100 港元的保費金額中，獲取平均 3.00 港元的酬勞。持牌保險中介人的酬勞是基於閣下會在整個保費繳付期內繳付所有供款的假設下，計算所得的平均值。該酬勞包括所有直接因銷售此保單而向(持牌保險代理人/持牌保險經紀)支付的款項(包括前期及其後的佣金、花紅及其他獎金)。

Licensed Insurance Intermediaries' Remuneration: If you apply for this top-up investment premium, the (licensed insurance agent/licensed insurance broker) will on average receive remuneration of HK\$3.00 per HK\$100 of the premium that you pay.

The remuneration is an average figure calculated on the assumption that you will pay all the premiums throughout the entire premium payment period. It covers all payments to the (licensed insurance agent/licensed insurance broker) directly attributable to the sale of this policy (including upfront and future commissions, bonuses and other incentives).

You are entitled to make enquiry with your (licensed insurance agent/licensed insurance broker) if you wish to know more about the remuneration that he/she/they may receive in respect of this 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 Licensed Insurance Intermediary		
簽署 Signature						
姓名 Name						
日期 Date	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day

第 2 部份 申請人聲明書 Part 2 – Applicant's Declarations
2.1 披露聲明及簽署 Disclosure Declaration & Signature
此乃重要資料 閣下必須細閱 SOME IMPORTANT FACTS YOU SHOULD KNOW

- 本人(「保單持有人」)確認持牌保險中介人_____ (姓名)_____ (註冊編號)已為本人進行「財務需要分析」及「風險承擔能力問卷」。I ("Policyholder") confirm that the licensed insurance intermediary, _____ (name) _____ (registration number), has conducted a Financial Needs Analysis and a Risk Profile Questionnaire for me.
- 本人已收取、閱讀及明白以下文件：I have received, read and understood the following documents:
 - 產品小冊子 Product Brochure
 - 產品資料概要 Product Key Facts Statement
 - 利益說明文件 Illustration Document
 - [其他已提供的文件] [Other documents provided]
- 本人完全明白及同意承受可能因市值調整所引致的潛在損失，及中國人壽保險(海外)股份有限公司在一些特定的情況下(例如：提前退保)有權及擁有絕對的酌情權對投連壽險保單作出市場價值下調/負市場價值調整。I fully understand and accept the potential loss associated with any market value adjustment, where China Life Insurance (Overseas) Company Limited has the right and absolute discretion under certain situations (e.g. early policy surrender) to apply a downward/negative market value adjustment to the ILAS policy.

	保單持有人 Policyholder			持牌保險中介人 Licensed Insurance Intermediary		
簽署 Signature						
姓名 Name						
日期 Date	年 Year	月 Month	日 Day	年 Year	月 Month	日 Day

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第2部份 申請人聲明書 (續) Part 2 – Applicant's Declarations (Continued)

2.2 負擔能力聲明及簽署 (適用於定期保費供款) Affordability Declaration & Signature (For regular premium payment)

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

- 本人(「保單持有人」)預計本人的可動用收入及 / 或儲蓄將足以支付此投連壽險保單的定期額外投資保費供款/一筆過額外投資保費; 以及 I (“Policyholder”) anticipate that my disposable income and/or savings is/are sufficient to pay the regular top-up premium payments/ lump sum top-up premium for the ILAS policy; and
- 本人確認本人願意就此投連壽險保單的支付定期額外投資保費供款/一筆過額外投資保費。 I confirm that I am willing to pay the premiums for the regular top-up premium payments/ lump sum top-up premium of the ILAS policy.

保單持有人

Policyholder

持牌保險中介人

Licensed Insurance Intermediary

簽署
Signature

姓名 Name

日期 Date

年 Year

月 Month

日 Day

年 Year

月 Month

日 Day

2.3 合適性聲明及簽署 Suitability Declaration & Signature

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

本人(「保單持有人」)明白並同意(只可選一項) I (“Policyholder”) understand and agree that (tick one only):

A

根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的現時需要及風險承擔能力等資料，此額外投資保費之特點和其風險水平，及本人所選擇的相關投資選項組合均適合本人。The features and risk level of this Top-up Premium Investment and my selected mix of underlying investment choices are suitable for me based on my disclosed current needs and risk profile, etc. as indicated in the Financial Needs Analysis and Risk Profile Questionnaire.

B

儘管根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的現時需要及風險承擔能力等資料，此投連壽險保單之特點及 / 或風險水平及 / 或本人所選擇的相關投資選項組合可能並不適合本人，但本人確認基於下述原因，本人打算及意欲申請此額外投資保費申請：despite the fact that the features and/or risk level of this Top-up Premium Investment and/or my selected mix of underlying investment choices may not be suitable for me based on my disclosed current needs and risk profile, etc. as indicated in the Financial Needs Analysis and Risk Profile Questionnaire, I confirm that it is my intention and desire to proceed with my application(s) as explained below:

請於此欄內提供原因。Must complete explanation in this box.

本人確認，除非本人清楚了解此投連壽險保單及 / 或所選擇的相關投資選項組合，並已獲解釋此投連壽險保單的合適性；否則，本人不應提交此額外投資保費申請及 / 或選取相關的投資選項組合。本人擁有最終的決定權。I acknowledge I should not submit this application for Top-up Premium Investment and/or the selected mix of underlying investment choices unless I understand these and their suitability has been explained to me and that the final decision is mine.

保單持有人 Policyholder

持牌保險中介人 Licensed Insurance Intermediary

簽署
Signature

姓名 Name

日期 Date

年 Year

月 Month

日 Day

年 Year

月 Month

日 Day

註釋: 1.就《重要資料聲明書》及《申請人聲明書》而言，「本人」指保單持有人。單數包含複數；「本人」包含「我們」的涵義；及「本人」的「包含「我們的」之涵義。若為聯名保單持有人，所有保單持有人必須在所有部分內簽署。In this Statement & Declaration, “I” refers to policyholder. The singular shall include the plural; the word “I” shall include “we”; & the word “my” shall include “our”. For joint policyholders, all policyholders must sign all sections.

2.若《重要資料聲明書》及《申請人聲明書》上填報的資料有任何重大變更，保單持有人在完成申請前必須通知其持牌保險中介人或獲授權保險人。The policyholder(s) are required to inform the licensed insurance intermediary or us (the authorized insurer) if there is any material change of information provided in these Declarations before the application is processed.