代理編號 Agent Code : 8002-HK58-840162
代理名稱 Agent Name : 王**
W**
聯絡電話 Contact No. : 6097****

吳**
******
******
******

編印日期 Print Date : 2026-07-03

# 保單週年報表
# Policy Annual Statement

保單號碼 Policy No. : 8102609155
受保人 Insured : 李**
L**
保單持有人 Policyholder : 吳**
N**
基本計劃 Basic Plan : (C105)衛你明天終身危疾保障計劃(20)
(C105)Safeguard Tomorrow Insurance Plan(20)
保單貨幣 Policy Currency : 港元
HKD
繳費方式 Payment Mode : 年繳
Annual

保單日期 Policy Date : 2014-07-25
保單週年日 Policy Anniversary : 2025-07-25
繳至日期 Paid-to-Date : 2025-07-24
保費供款年期 Premium Payment Term : 20
保額/基本金額（如適用） Sum Assured /Basic Amount (if applicable) : 800,000.00
保障年期 Benefit Term : 86
保費 Premium : 8,920.00
領取紅利方式 Dividend Option : 積存生息
Accumulation with Interest

保單資料截至（年-月-日）： 2025-07-25
Policy Information as at (YYYY-MM-DD)

| 項目 Item | 上年度結餘 Previous Year Balance | 積存利息 Accumulation Interest(i) / 貸款利息 Loan Interest(ii) | 本年度收入 Current Year Credit | 本年度支出 Current Year Deduction | 本年度結餘 Current Year Balance | 備註 Remarks |
|---|---|---|---|---|---|---|
| 保證現金價值 Guaranteed Cash Value | 40,000.00 | - | - | - | 48,000.00 | |
| 紅利 Dividend | 7,725.54 | 266.55(i) | 1,392.00 | 0.00 | 9,384.09 | |
| 可支取現金及/或保證年金金額 Cash Coupon and/or Guaranteed Annuity | 0.00 | 0.00(i) | 0.00 | 0.00 | 0.00 | |
| 保單貸款 Policy Loan | 0.00 | 0.00(ii) | 0.00 | 0.00 | 0.00 | |
| 自動保費貸款 Automatic Premium Loan | 0.00 | 0.00(ii) | 0.00 | 0.00 | 0.00 | |
| 保單淨值 Net Policy Value | - | - | - | - | 57,384.09 | |

備註：
Remarks:

1. 本年度收入款項將於本保單週年日及應繳保費繳付後才給付。現行之紅利及/或可支取現金及/或年金金額及/或每月入息的積存年利率為3.45厘。此利率為非保證。本公司最少每年檢視及釐定紅利及/或積存年利率一次，基於近期分組檢視結果，根據投資回報、理賠、退保等多項因素的過往經驗及未來展望，本公司將部份保單的非保證利益比如紅利作出調整，並適用於下一個保單週年日為2023-09-01及之後的保單。閣下可在本保單週年報表中查閱閣下在此保單週年日的保單價值。
Current year credit(s) shall be given on the date of Policy Anniversary, when all outstanding premiums are settled.The current dividend and/or cash coupon and/or annuity and/or monthly income paid payment accumulation interest rate is 3.45% which is non-guaranteed. We review and determine the dividend and/or accumulation interest rates at least once per year. Based on recent dividend review, the non-guaranteed benefits such as dividends of some policies have been adjusted to reflect the past experience and future outlook of various factors including investment returns, claims and surrenders with the next Policy Anniversary Date on and after 2023-09-01. Please note that the policy values of your insurance policy as of this policy anniversary date can be found in this Policy Annual Statement.
2. 本保單年度積存利息只在滿保單週年日時派發，未滿保單週年日時不予派發。
Accumulated interest for the current Policy Year will be credited only on the Policy Anniversary, but will not be credited before the Policy Anniversary.

3. 申請時最高貸款金額不得超過保證現金價值的90%，並扣除任何未償還的貸款及利息(如適用)。若未償還的貸款及利息結餘超過總退保發還金額時，該保單將會終止。

   The maximum loan amount shall not exceed 90% of the guaranteed cash value, less any outstanding loan balance (if applicable) when applying. If the outstanding loan balance exceeds the total surrender value, the policy will be lapsed.

4. 現行之保單貸款年利率為7厘(如適用)。
   The current loan interest rate is 7% per annum(if applicable).

5. 保單淨值相等於保證現金價值、紅利及其利息、可支取現金及/或年金金額及/或每月入息及其利息的總和。
   The Net Policy Value is equal to the Guaranteed Cash Value, plus the Dividends and its interest, plus the Cash Coupons and/or Annuity Payments and/or monthly income paid and its interest.

6. 截至2025-07-25為止，保單內的暫收賬戶(下稱「該賬戶」)餘額為港元0.02，本公司對該賬戶餘額將不會派發任何利息。

   The balance of the policy Pending Account (also known as “the Account”) is HKD 0.02 as of 2025-07-25. The Account Balance shall not be distributed any interest by our Company.

7. 為確保現有客戶的記錄載有最新及準確之資料，如閣下的個人資料有任何更改（如姓名、國籍（國家/地區）、稅務居住地、地址、身份證明文件類型及號碼、職業，或商業客戶的商業註冊/成立資料/股權結構等)，請透過本公司網站 www.chinalife.com.hk 下載相關表格（或向本公司索取)，填妥後盡快提交予本公司。倘本公司沒有收到閣下通知，即表示毋須更新個人資料。

   To ensure our customer records are up-to-date and accurate, we appreciate you download the relevant form(s) from our website www.chinalife.com.hk (or request the relevant form(s) from us), complete and return the form(s) to us promptly if you change any of your personal information (e.g. name, nationality (country/region), tax residence, address, identity document type and number, occupation, business registration/incorporation/ownership structure of corporate customer, etc.). We shall assume no change in your data from our latest record unless we receive a notice from you.

8. 有關本公司最新版本的收集個人資料聲明，可於本公司網站 www.chinalife.com.hk 下載或向本公司索取。

   For the latest version of Personal Information Collection Statement (“PICS”), it can be downloaded from our website www.chinalife.com.hk or can be made available upon request.

9. 此保單週年報表只供參考之用，並非保費通知書。

   This policy annual statement is for reference only and is not a request for premium payment.

# 保費徵費支付記錄 Premium Levy Payment Record

本年度保費徵費實收總金額 The total premium levy received within current year : HKD 8.92

截至 2025-07-25為止，保單內的徵費賬戶餘額為HKD0.00，本公司對該徵費賬戶將不會派發任何利息。
The balance of the Levy Account in the policy as of 2025-07-25 is HKD0.00. The Levy Account shall not be distributed with any interest by our Company.

保險業監管局已按適當的比率於相關保單徵收徵費。如需更多資訊，請瀏覽www.chinalife.com.hk/zh-hk/customer-service/useful-information/premium-levy 或聯絡：(852)39995519 或瀏覽保險業監管局網站www.ia.org.hk/tc/levy。Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate. For further information, please visit www.chinalife.com.hk/customer-service/useful-information/premium-levy or contact: (852)39995519 or visit Insurance Authority’s website www.ia.org.hk/en/levy.

**重要事項：**
**此檔僅概括說明閣下保單的預計退保發還金額及身故賠償額，旨在顯示任何非保證金額的比重，並闡述在指定情景下非保證金額的變動的影響，而絕不影響保單文件內所訂明的條款及細則。**
**IMPORTANT:**
**THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUES AND DEATH BENEFITS OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS AND THE IMPACT OF CHANGE OF SUCH ELEMENTS UNDER SPECIFIED SCENARIOS. IN NO WAY SHOULD IT AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.**

1. **基本計劃 – 退保發還金額**
   **Basic Plan – Surrender Values**

下表旨在顯示在本公司現時預計的投資回報情景下對退保發還金額的影響，並假設其他相關影響因素（如索償經驗及續保率因素）維持不變而計算的預計利益。該基本情景並不代表實際投資回報，而實際支付的非保證金額或會比所顯示者較高或較低。
The table below illustrates the impact on Surrender Values under the company's current assumed investment return Scenario, while other factors, such as claims experience and persistency factors, affecting these values are assumed to remain unchanged. This scenario does not represent the bound for the actual investment return, the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated.

| 保單年度終結 End of Policy Year | 繳付保費總額 Total Premiums Paid | 退保發還金額 SURRENDER VALUE | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | 保證金額 Guaranteed | | 非保證金額 Non-Guaranteed | | | | 總額 Total |
| | | 保證現金價值 Guaranteed Cash Value | 累積可支取現金及/或保證年金金額 Accumulated Coupon and/or Guaranteed Annuity Payments | 累積可支取現金及/或保證年金金額之利息 Accumulated Interests of Cash Coupons/Guaranteed Annuity Payments | 累積紅利及其利息 Accumulated Dividends and its Interest | 特別紅利 Special Bonus | 終期紅利 Terminal Dividend | |
| 12 | 107,040 | 57,600 | 0 | 0 | 11,228 | 0 | 0 | 68,828 |
| 13 | 115,960 | 64,800 | 0 | 0 | 13,263 | 0 | 0 | 78,063 |
| 14 | 124,880 | 72,000 | 0 | 0 | 15,497 | 0 | 0 | 87,497 |
| 15 | 133,800 | 80,000 | 0 | 0 | 17,960 | 0 | 0 | 97,960 |
| 16 | 142,720 | 88,000 | 0 | 0 | 20,651 | 0 | 0 | 108,651 |
| 21 | 178,400 | 129,600 | 0 | 0 | 38,178 | 0 | 0 | 167,778 |
| 26 | 178,400 | 157,600 | 0 | 0 | 62,527 | 0 | 0 | 220,127 |
| 31 | 178,400 | 188,000 | 0 | 0 | 94,329 | 0 | 0 | 282,329 |
| 36 | 178,400 | 223,200 | 0 | 0 | 135,329 | 0 | 0 | 358,529 |
| 41 | 178,400 | 267,200 | 0 | 0 | 187,796 | 0 | 0 | 454,996 |
| 65歲時 At age 65 | 178,400 | 385,600 | 0 | 0 | 340,333 | 0 | 0 | 725,933 |
| 100歲時 At age 100 | 178,400 | 800,000 | 0 | 0 | 1,833,376 | 0 | 0 | 2,633,376 |
| 100歲時* At age 100* | 178,400 | 800,000 | 0 | 0 | 1,833,376 | 0 | 0 | 2,633,376 |

以上摘要說明：請參考3．說明部分。
Explanation on above illustration: Please refer to the 3. Explanation Notes Section.
*同時為保單屆滿時。
*As same as on the maturity of the policy.

**基本計劃 － 身故賠償額**
**Basic Plan – Death Benefits**

下表旨在顯示在本公司現時預計的投資回報情景下對身故賠償額的影響，並假設其他相關影響因素（如索償經驗及續保率因素）維持不變而計算的預計利益。該基本情景並不代表實際投資回報，而實際支付的非保證金額或會比所顯示者較高或較低。

The table below illustrates the impact on Death Benefits under the company's current assumed investment return Scenario, while other factors, such as claims experience and persistency factors, affecting these values are assumed to remain unchanged. This scenario does not represent the bound for the actual investment return, the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated.

| 保單年度終結 End of Policy Year | 繳付保費總額 Total Premiums Paid | 身故賠償額 DEATH BENEFIT | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | 保證金額 Guaranteed | | 非保證金額 Non-Guaranteed | | | | 總額 Total |
| | | 保證身故金額 Guaranteed Death Value | 累積可支取現金及/或保證年金金額 Accumulated Coupon and/or Guaranteed Annuity Payments | 累積可支取現金及/或保證年金金額之利息 Accumulated Interests of Cash Coupons/Guaranteed Annuity Payments | 累積紅利及其利息 Accumulated Dividends and its Interest | 特別紅利 Special Bonus | 終期紅利 Terminal Dividend | |
| 12 | 107,040 | 800,000 | 0 | 0 | 11,228 | 0 | 0 | 811,228 |
| 13 | 115,960 | 800,000 | 0 | 0 | 13,263 | 0 | 0 | 813,263 |
| 14 | 124,880 | 800,000 | 0 | 0 | 15,497 | 0 | 0 | 815,497 |
| 15 | 133,800 | 800,000 | 0 | 0 | 17,960 | 0 | 0 | 817,960 |
| 16 | 142,720 | 800,000 | 0 | 0 | 20,651 | 0 | 0 | 820,651 |
| 21 | 178,400 | 800,000 | 0 | 0 | 38,178 | 0 | 0 | 838,178 |
| 26 | 178,400 | 800,000 | 0 | 0 | 62,527 | 0 | 0 | 862,527 |
| 31 | 178,400 | 800,000 | 0 | 0 | 94,329 | 0 | 0 | 894,329 |
| 36 | 178,400 | 800,000 | 0 | 0 | 135,329 | 0 | 0 | 935,329 |
| 41 | 178,400 | 800,000 | 0 | 0 | 187,796 | 0 | 0 | 987,796 |
| 65歲時 At age 65 | 178,400 | 800,000 | 0 | 0 | 340,333 | 0 | 0 | 1,140,333 |
| 100歲時 At age 100 | 178,400 | 800,000 | 0 | 0 | 1,833,376 | 0 | 0 | 2,633,376 |
| 100歲時* At age 100* | 178,400 | 800,000 | 0 | 0 | 1,833,376 | 0 | 0 | 2,633,376 |

以上摘要說明：請參考3．說明部分。
Explanation on above illustration: Please refer to the 3. Explanation Notes Section.
*同時為保單屆滿時。
*As same as on the maturity of the policy.

2. **補充利益說明（不適用）**
**Supplementary Illustration (not applicable)**

3. **說 明：**
**Explanation Notes:**

I. 第1及第2部分乃概括說明閣下基本計劃的主要利益，並未將附加險計算在內。如欲得悉更多資料，請與本公司或閣下的保險中介人聯絡。
Sections 1 and 2 are only summary illustrations of the major benefits of your Basic Plan excluding any riders. You should refer to your intermediary or the company for more information.

II. 第1部分下，適用在本公司現時預計的投資回報情景下，假設閣下將可預計的紅利及/或可支取現金及/或年金金額及/或每月入息存放於本公司作生息之用，並假設會全數支付到期及應繳保費，且保費徵費、預繳保費（如適用）、保單貸款及/或自動保費貸款（如適用）未顯示在內。退保發還金額總額等於保證現金價值、累積可支取現金及/或保證年金金額及其利息（如適用）、累積紅利及其利息（如適用）、特別紅利（如適用）、終期紅利（如適用）的總和。身故賠償額總額等於保證身故金額、累積可支取現金及/或保證年金金額及其利息（如適用）、累積紅利及其利息（如適用）、特別紅利（如適用）、終期紅利（如適用）的總和。
In Section 1, under the company's current assumed investment return scenario, assume that you leave the projected dividends and/or cash coupons and/or annuity and/or monthly income paid payments with Company for interest accumulation and all premiums are paid in full when due. Levy, Prepaid Premium (if applicable) and Policy Loans (if applicable) are not shown in the illustrations. Total Surrender Value is equal to the Guaranteed Cash Value, plus Accumulated Coupon and/or Guaranteed Annuity Payments and its interest (if applicable), plus Accumulated Dividends and its interest (if applicable), plus Special Bonus (if applicable), plus Terminal Dividend (if applicable). Total Death Benefits is equal to the Guaranteed Death Value, plus Accumulated Coupon and/or Guaranteed Annuity Payments and its interest (if applicable), plus Accumulated Dividends and its interest (if applicable), plus Special Bonus (if applicable), plus Terminal Dividend (if applicable).

III. 由於需要將金額調整為整數，及每月內的日數不同，上列說明金額/保費總額或會與實際獲發之金額/應繳保費總額稍有出入。
The amount of illustrations/total premium(s) may differ slightly from the total of actual amount payable/the premiums payable in the policy due to rounding differences and different number of days in each months.

IV. 第1及第2部分中顯示的繳付保費總額根據最新的保額/基本金額。繳付保費總額可能因保單曾調整保額/基本金額、保費折扣優惠及加費等原因而導致與實際已付金額不同。
The illustrated amount of total premiums paid is according to the latest sum assured/ basic amount. The amount of total premiums paid may differ from the actual amount paid because of the change in sum assured/ basic amount, premium discount offer, premium loading or other factors.

V. 第1及第2部分預計的非保證金額乃假設閣下未來沒有作出任何提取及增加/減少保障或保額，並根據本公司現時假設投資回報而計算，該金額並非保證。實際獲發之金額或會比所示者較高或較低。在某些情況下，非保證金額可能為零。
The projected non-guaranteed benefits included in the tables above are based on the assumption that no withdrawal and increase/decrease in coverage or sum assured will be made in the future, and the company's dividend/bonus scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change anytime with the values being higher or lower than those illustrated. Under some circumstances, the non-guaranteed benefits may be zero.

VI. 第2部分的顯示乃根據閣下現行所選擇的紅利及/或可支取現金及/或年金金額及/或每月入息的領取方式；如閣下選擇存放預計的紅利及其利息及/或可支取現金及其利息及/或年金金額及其利息及/或每月入息及其利息於本公司儲存生息，有關利率為非保證類別，實際利率將不時調整。閣下可選擇以現金的形式提取全數或部份可預計的紅利及/或可支取現金及/或年金金額及/或每月入息，此舉將不會影響以上所示的保證身故金額，惟上列退保發還金額及身故賠償額將會相應調低。
The illustration in Sections 2 is according to your chosen dividend and/ or cash coupon and/ or annuity and/ or monthly income paid payment options. You can leave the projected dividend with its interest and/ or cash coupon with its interest and/ or annuity payment with its interest and/or monthly income paid with its interest with the company for interest accumulation at an interest rate which is not guaranteed. The actual interest rate may change from time to time. You may cash all or part of the amount of the projected dividend and/ or cash coupon and/ or annuity and/ or monthly income paid without affecting the Guaranteed Death Value shown above but the total values of the surrender value and death benefit shown above will be reduced accordingly.

VII. 當檢視第1及第2部分說明的金額時，應留意未來生活成本很可能因通脹而上調。
When reviewing the values shown in the illustrations in Sections 1 and 2, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

VIII. 任何涉及外幣的交易都會涉及風險，例如政治或經濟狀況改變可能大幅影響貨幣價格或其流動性；而在轉換貨幣時也可能因匯率波動而招致經濟損失。
Any policy with foreign currencies involves risks such as the potential for changing political or economic conditions that may substantially affect the price or liquidity of a currency. The fluctuation in exchange rate may also cause a financial loss to you from currency conversion. You should consider the potential currency and exchange rate risks and decide which policy currency you should take.

IX. 此計劃的基本金額（如適用）用作計算保費及保單內的相關價值。身故賠償額請參照於本標準說明內的身故賠償額。
Basic Amount (if applicable) is used to calculate the Premium and relevant values of Policy. For death benefit, please refer to the value illustrated as DEATH BENEFIT in this illustration.

4. **過往派發紅利資料**
**Dividend / Bonus History**

http://www.chinalife.com.hk/products/dividendandinvestment
閣下可瀏覽以上網址以瞭解本公司過往派發紅利的資料作參考用途。
You may browse the above website to understand the company's dividend / bonus history for reference purposes.

**警告**
**Warning**

- 如果閣下提前終止本保單或提前停止支付保費，則可能會蒙受重大損失。
- Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.

**Annex: List of insurance terminology changed**

**附件：保險術語替換清單**

| **原保險術語**<br>**Used Insurance Terminology** | **現時使用的保險術語**<br>**Currently Adopted Insurance Terminology** | **備註**<br>**Remarks** |
|---|---|---|
| ~ | 保費供款年期<br>Premium Payment Term | 新增保險術語<br>New information added |
| 基本保額/基本金額(如適用)<br>Basic Sum Assured/Basic Amount (if applicable) | 保額/基本金額(如適用)<br>Sum Assured/Basic Amount(if applicable) | |
| ~ | 保障年期<br>Benefit Term | 新增保險術語<br>New information added |
| 保單幣種<br>Currency | 保單貨幣<br>Policy Currency | |
| 現金價值<br>Cash Value | 保證現金價值<br>Guaranteed Cash Value | |
| 保障利益<br>Coverage Benefits | 保證身故金額<br>Guaranteed Death Value | 身故賠償的演示中使用<br>Adopted in the illustration of death benefit |