中國人壽保險(海外)股份有限公司
China Life Insurance (Overseas) Company Limited
(於中華人民共和國註冊成立之股份有限公司)
(incorporated in the People's Republic of China with limited liability)

«要保人姓名»
«地址 1»
«地址 2»
«地址 3»
«地址 4»

此乃重要信件，敬請細閱。

如果您不明白或不認同此信件的內容，請您在冷靜期屆滿前(即«YYYY 年 M 月 D 日»或之前)透過以下途徑與我們聯絡：

- 客戶服務熱線：(852)3999-5519
- 郵寄：香港灣仔軒尼詩道 313 號中國人壽大廈 2 樓客戶服務部
- 傳真：(852) 2892-0520
- 電郵：cs@chinalife.com.hk

親愛的«要保人姓氏»«要保人稱謂»：

保單號碼： «保單號碼»
保單持有人： «要保人姓名»
受保人： «受保人姓名»
保險中介人： «代理人姓名 1»/«銀行名稱»/«中介人名稱»
«代理人姓名 2» (只適用於 Joint Case)

多謝您選擇於中國人壽保險(海外)股份有限公司投保。

根據保險業監管局的指引，為保障您的權益，我們需要於上述保單繕發後，致電您進行售後電話跟進服務。據此，我們按照您於保單申請書上所提供的聯絡電話(«住宅電話號碼»、«手提電話號碼»及«公司電話號碼»)嘗試與您聯絡，惟未能成功。

我們已按照您的指示把保單合約安排送交給您，並會一併送上在銷售時您已經閱讀及簽署的相關投保文件副本(註 1)。請您收到後小心細閱有關文件的內容，因為當中列明了您必須知道的重要資料及概要。

註 1：包括載有您簽署的《保費融資風險告知及聲明》內載有關以保費融資方式繳付保費對繳付保費能力的影響及相關潛在風險和限制等（如適用）。

基於上述情況，以及您已簽署文件聲明您明白及接納上述保單，我們現謹提供以下資料：

確認購買壽險保單及負擔能力

- ✓ 您是經上述保險中介人投購上述保單。
- ✓ 您清楚上述保單於投保時的«交費方式»保費金額合共為«幣種»«當前每期保費»，而保單的基本壽險計劃及附加保障(如有)的保障期及繳費年期詳列如下：
- ✓ 假如您在投保期間不打算或無法支付整段保單年期的保費，便不應購買此保單。

基本計劃及附加保障	保額/基本金額（如適用）(«幣種»)	保障期滿日(日/月/年)	繳費期滿日(日/月/年)
«基本計劃名稱»	999,999,999.99	DD/MM/YYYY	DD/MM/YYYY
«附加保障名稱»	999,999,999.99	DD/MM/YYYY	DD/MM/YYYY
«附加保障名稱»	999,999,999.99	DD/MM/YYYY	DD/MM/YYYY

財務需要分析

- ✓ 保險中介人向您推銷上述保單前，已根據您提供的資料作出財務需要分析，確保建議的保險計劃適合您的需要和負擔能力。

收取產品文件及認知產品特色

- ✓ 您已收到產品資料，例如建議書，並從這些資料內明白主要產品風險及產品特色。

提早退保的風險

- ✓ 您已清楚知道，如在期滿前退保，可領取之退保價值可能低於已繳總保費，並有機會因此招致損失。

提取預繳保費

- ✓ 您已清楚知道，提取預繳保費(如有)須扣除相關費用。

冷靜期退保權益

- ✓ 您已清楚知道上述保單設有「冷靜期」，讓您有充足時間細閱保單的內容和考慮購買有關壽險產品的決定。上述保單的冷靜期屆滿日為«YYYY 年 M 月 D 日»。您明白擁有可在冷靜期內以書面通知形式取消上述保單，並要求退回已繳保費及保費徵費(註 2)的權利。

註 2： 保險業監管局（「保監局」）由 2018 年 1 月 1 日起會按照法例透過保險公司向保單持有人收取保費徵費，詳情請瀏覽本公司的網頁 www.chinalife.com.hk/levy

如有查詢，歡迎致電客戶服務熱線 (852) 3999-5519 與我們的客戶服務代表聯絡，我們隨時樂意為您提供專業的服務。

中國人壽保險(海外)股份有限公司
客戶服務部　謹啟

«YYYY 年 M 月 D 日»

此文件由電腦編印，無需本公司蓋章或簽署

«DD/MM/YYYY»

«Policyholder Name»
«Address 1»
«Address 2»
«Address 3»
«Address 4»

THIS IS AN IMPORTANT LETTER. PLEASE READ.

If you do not understand or do not agree with the contents of this letter, please contact us by means of the following channels before the expiry of cooling-off period (i.e. on or before «DD/MM/YYYY»:

- Customer Service Hotline: (852)3999-5519
- Mail: Customer Service Department, 2/F, CLI Building, 313 Hennessy Road, Wan Chai, Hong Kong
- Fax: (852) 2892-0520
- E-mail: cs@chinalife.com.hk

Dear «Title» «Policyholder Surname»：

Policy No.:	«Policy No.»
Policyholder:	«Name of Policyholder»
Insured:	«Name of Insured»
Insurance Intermediary:	«Name of Agent 1»/«Name of Bank»/«Name of Broker» «Name of Agent 2» (Applicable for joint case)

Thank you for purchasing the above policy with China Life Insurance (Overseas) Company Limited. As required by the Insurance Authority ("IA") to protect your rights, we are required to conduct a post-sale call with you after the issuance of the captioned policy. As such, we have tried to contact you at your provided contact number(s) «Residential Phone No., Office Phone No. and Mobile Phone No.» on the policy application form on occasion(s) but in vain.

The policy contract, with a copy of relevant application documents(Remark 1) which you have read and signed during the sales process, has been arranged to deliver to you according to your instructions.

Remark 1: including the Risk Disclosure & Declaration of Premium Financing signed by you during the application which stated the impact of premium financing on your ability to pay for insurance premium and relevant potential risks and limitations, if applicable.

Please read it carefully once you have received it because it contains important information, and facts which you should know.

In view of the above situation and with reference to the signed documents in which you declared your understanding and acceptance of the above policy, we would like to inform you of the following information:

Confirmation of the Purchase of Life Insurance Policy and Affordability

- ✓ You have purchased the above policy via the abovementioned Insurance Intermediary.
- ✓ You know the «Payment Mode» premium amount of the aforesaid policy is in the sum of «Currency»«Premium Amount» during application and the protection period and payment term of the Basic Plan and Rider(s) (if any) of the policy are listed as follows.
- ✓ If you do not intend or are unable to complete the premium payment for the whole policy term, you should not acquire the above policy.

Basic Plan and Rider(s)	Sum Assured / Basic Amount (if applicable) («Currency»)	Expiry Date of Protection Period (DD/MM/YYYY)	Expiry Date of Payment Term (DD/MM/YYYY)
«Name of Basic Plan»	999,999,999.99	DD/MM/YYYY	DD/MM/YYYY
«Name of Rider»	999,999,999.99	DD/MM/YYYY	DD/MM/YYYY
«Name of Rider»	999,999,999.99	DD/MM/YYYY	DD/MM/YYYY

Financial Needs Analysis

- ✓ Before recommending the above policy to you, the Insurance Intermediary has performed a Financial Needs Analysis based on information provided by you to ensure that the insurance plan(s) recommended suits your needs and affordability.

Receipt and Understanding of the Application Documents

- ✓ You have received the relevant product materials, such as the proposal that explains the key features and key product risks.

Early Surrender Risk

You have understood that a loss may be incurred in condition that the surrender value may be less than the total premiums paid when the policy is surrendered before maturity.

Withdrawal of Prepaid Premiums

- ✓ You have understood that if you choose to withdraw the prepaid premiums (if any), a charge will be applied.

Cooling-off Right

- ✓ You are aware that a Cooling-off Period is provided, so that you would have sufficient time to read through the policy documents and make up your mind. The expiry date of the Cooling-off Period of the above policy is «DD/MM/YYYY». You understand you have the rights to cancel your policy within the Cooling-off Period and obtain a refund of premium and premium levy (Remark 2) paid by giving a written notice to us.

Remark 2: From 1 January 2018, the Insurance Authority (IA) starts collecting a levy on insurance premiums from policyholders through insurance companies in accordance with the law. For details, please refer to our webpage at www.chinalife.com.hk/levy.

For enquiries, please contact our Customer Service Hotline at (852) 3999-5519. We are always glad to be of service to you.

Yours sincerely,

Customer Service Department
China Life Insurance (Overseas) Company Limited

This is a computer-generated letter. No company chop or signature is required.