

「活出精彩」入息計劃 – 常見問題

有關入息之提問

1. 「活出精彩」入息計劃的最低首次每年入息是多少？

本計劃的最低首次每年入息（包括保證每年入息及非保證週年紅利）如下：

	最低每年保費		最低首次每年入息	
	美元	港元	美元	港元/
3 年保費繳付期（固定方式）	3,000	22,500	788	5,731
3 年保費繳付期（遞增方式）			597	4,356
5 年保費繳付期（固定方式）	2,000	15,000	917	6,588
5 年保費繳付期（遞增方式）			691	4,934

2. 客戶可以把每年入息積存於保單內嗎？

可以，每年入息可選擇繼續積存於保單內賺取利息至保單完結為止。

現行非保證積存利率(每年)：美元保單為 4.0%，港元保單為3.5%。

3. 客戶選擇了把每年入息積存於保單內，可以隨後更改為提取每年入息嗎？

可以，每年入息支付辦法於受保人在生時仍可作出更改。

每年入息包括保證每年入息及非保證週年紅利，更改按年提取只需填寫「紅利/現金儲備金戶口/可支取現金申請表」如下：

- 保證每年入息：於 3 項其他指示內填上「保證每年入息以現金支付」。
- 非保證週年紅利：於 2 項更改紅利給付辦法選擇支取現金。

我們會於下一個保單週年日起，以支票形式支付每年入息至入息期完結（假設沒有再更改選擇）。

而已累積的每年入息亦可使用此表格申請提取。

4. 如客戶想於入息期內按年提取每年入息（包括保證每年入息及非保證週年紅利），需要每年提交表格嗎？

不需要，只要於申請表上第 20 項選擇紅利以「現金支付」及第 22 項填寫「保證每年入息以現金支付」，或提交「紅利/現金儲備金戶口/可支取現金申請表」如上題指示填寫。

5. 如客戶想按自己需要而不定期提取積存於保單內的每年入息，該怎樣申請？

客戶可按自己需要遞交「紅利/現金儲備金戶口/可支取現金申請表」提取所需之金額。

6. 如客戶想以自己選擇隨後(如由第 8 個保單週年日起)才開始提取入息, 入息期會否因此而改變?

入息期不會因此而改變, 保證每年入息仍會於第 3 個保單週年日(3 年繳付期)或第 5 個保單週年日(5 年繳付期)開始派發, 並保留於保單內積存生息。有關隨後(如由第 8 個保單週年日起開始)提取未來的每年入息或已積存於保單內的入息之申請方法, 可參考第 3 條問題。

7. 每年入息是怎樣支付? 直接給保單持有人?

每年入息會以支票支付, 並每年與保單週年報表一併寄予保單持有人。

有關身故賠償之提問

8. 為什麼持續支付入息的身故賠償並沒有包括期滿紅利?

於保單生效 5 年後, 退保或受保人身故以一筆過支付身故賠償的情況下保單終止, 我們才會支付期滿紅利。如身故賠償以持續支付入息支付, 保單會繼續支付保單利益(包括保證每年入息及非保證週年紅利), 而沒有包括一筆過支付的期滿紅利。

9. 若受益人在持續收取每年入息(身故賠償選擇二)時不幸身故, 那麼餘下的身故賠償會怎樣處理?

餘下的保證每年入息及期滿紅利(非保證)會以一筆過方式支付予受益人的遺產繼承人。

10. 保單持有人可於受益人持續收取每年入息期間更改保單持有人或退保?

不可以, 只可於受保人仍在生時更改保單持有人或退保。

11. 若保單持有人安排受益人收取每年入息作為身故賠償, 受益人可否更改此指示?

受益人於任何時期均不可更改由保單持有人訂定的身故賠償指示或將保單退保, 並按保單持有人的指示按年收取入息。

12. 若保單持有人身故, 誰會成為保單持有人?

與其他人壽保單一樣。

- 如受保人已滿 18 歲, 受保人會成為保單持有人。
- 如受保人未滿 18 歲, 並有指定之第二保單持有人, 第二保單持有人便會成為保單持有人, 否則, 保單持有人的遺產繼承人將會成為保單持有人。

有關更改入息期之提問

13. 我可於建議書系統列印其他入息期選擇的建議書嗎？

不可以，提供更改入息期選擇是讓客戶可享有更具彈性之安排，而建議書系統中只提供 15 年入息期之建議書。詳情請參閱產品小冊子問與答第 4 條。然而，公司亦會根據現行之投資狀況準備不同入息期（如 10 年、20 年、30 年）的利益說明樣本以供營業員參考。有關細節，將於日後公布。

其他

14. 簡易核保表格可在哪裡下載？

簡易核保表格可在 **Partnership Distribution Corner** → 資源中心 → 下載表格下載。

Spring Income Plan – Frequent Asked QuestionsQ&AQuestions about Income

1. What is the minimum initial annual income?

The minimum initial annual income (including Guaranteed Annual Income and non-guaranteed Annual Dividend) are as follows:

	Minimum annual premium		Minimum initial annual income	
	USD	HKD	USD	HKD
3-Pay (Level mode)	3,000	22,500	788	5,731
3-Pay (Increasing mode)			597	4,356
5-Pay (Level mode)	2,000	15,000	917	6,588
5-Pay (Increasing mode)			691	4,934

2. Can customer accumulate the annual income in the policy?

Yes, the annual income can be opted to accumulate in the policy to earn interest until policy maturity.

Current non-guaranteed accumulation interest rate: 4.0% p.a. for USD policies, 3.5% p.a. for HKD policies.

3. While customer has chosen to accumulate the annual income in the policy, can customer subsequently change to withdraw annual income?

Yes, the distribution of annual income can be changed during Insured's lifetime.

Annual income includes Guaranteed Annual Income and non-guaranteed Annual Dividend. For the change of annual income distribution, please fill in the "Request Form for Dividend, FPDA, Cash endowment" as follows:

- Guaranteed Annual Income: Write "Guaranteed Annual Income change to be paid in cash" in item 3. Other instructions.
- Non-guaranteed Annual Dividend: Select "Cash Payment" in item 2. Change the dividend option"

Then we will pay the Guaranteed Annual Income and Annual Dividend in cheque from the next policy anniversary till the end of income period (Assume there is no further changes made)

For those accumulated annual income, you can use this form to apply withdrawal as well.

4. If customer wants to withdraw the annual income (including Guaranteed Annual Income and non-guaranteed Annual Dividend) annually within the income period, need to submit form every year?
No, simply select dividend option in item 20 and fill in “Guaranteed Annual Income paid in cash” in item 22, or submit the “Request Form for Dividend, FPDA, Cash endowment” as mentioned in last question.
5. If customer wants to withdraw a certain amount from the accumulated annual income in the policy irregularly, how to apply?
If customer wants to withdraw a certain amount, please submit the “Request Form for Dividend, FPDA, Cash endowment” to withdraw the specified amount.
6. If customer wants to defer the start date of withdrawal annual income (say from the 8th policy anniversary), will that affect the income period?
The income period will not be affected. The Guaranteed Annual Income will still be started to distribute from the 3rd policy anniversary (3-Pay) or 5th policy anniversary (5-Pay) and accumulated in the policy to earn interest. For details about how to withdraw future income (say from the 8th policy anniversary onwards) or withdraw the incomes accumulated in the Policy, please refer to Question 3.
7. How to pay the annual income? Directly sent to Owner of this Policy?
The annual income will be paid in cheque annually, and sent out with Anniversary Statement to Owner of this Policy.

Questions about Death Benefit

8. Why Maturity Dividend is not paid when the death benefit is paid in Death Benefit continuity option?
Maturity Dividend is only paid when surrender or termination if death benefit payout in lump sum after the 5th policy anniversary. If the death benefit is paid in continuity option, the policy will continue to pay the policy benefit (including Guaranteed Annual Income and Annual Dividend) instead of Maturity Dividend.
9. If the beneficiary is dead while receiving annual income (Death Benefit continuity option), how to pay the remaining death benefit?
The remaining Guaranteed Annual Income and Maturity Dividend (non-guaranteed) will be paid to the Beneficiary's estate in lump sum.

10. Can Owner apply ownership change or surrender the policy while the death benefit is paid in continuity option?

No, the ownership change and surrender can only be applied during insured's lifetime.

11. If owner has opted the beneficiary receiving the annual income (Death Benefit in continuity option), can the beneficiary change the instruction?

Beneficiary is not allowed to change the Death Benefit payout option or surrender the policy at any time and need to withdraw the annual income according to the owner's instruction.

12. Who will become the new Owner if the Owner of this Policy dies?

Same treatment as other Life policies.

- If the Insured is 18 years old or above, the Insured will become the Owner of this Policy.
- If the Insured is less than 18 years old and a Contingent Owner is named, the Contingent Owner will become the Owner of this Policy, otherwise, the successor to the Owner's estate will become the Owner of this Policy.

Question about change of income period

13. Can I generate the proposal with other income period in the PGS?

No, availability to change income period is to provide more flexibility to customers, in the PGS can only generate proposal with 15 years income period only. For details, please refer to the FAQ 4 in Launch Pack.

However, we are preparing the illustration sample of different income period (like 10, 20 and 30 years) according to the current investment environment as a reference. We will announce the further details in due course.

Others

14. Where can I download Simplified Underwriting Form?

Simplified Underwriting Form can be downloaded from the Partnership Distribution Corner → Resource Centre → Forms download