

Policy/Application Serial No.: _____

Important Facts Statement – Policy Replacement

重要資料聲明書 – 轉保

This “Important Facts Statement – Policy Replacement” (“IFS-PR”) aims to help you understand the factors to be considered and the risks involved in replacing your existing life insurance policy with a new life insurance policy. Your licensed insurance intermediary should explain to you the implications and associated risks involved in replacing your existing life insurance policy.

此《重要資料聲明書 – 轉保》(《聲明書》)旨在協助閣下了解以新的人壽保險保單取代現有人壽保險保單所需要考慮的因素及相關風險。閣下的持牌保險中介人必須向閣下解釋取代現有人壽保險保單的影響及相關風險。

If you do not understand any of the following paragraphs or the advice or information provided to you by your licensed insurance intermediary is different from the information in this IFS-PR, please **do not sign** this IFS-PR and **do not proceed** with replacing your existing Life Policy.

若閣下並非完全明白下文任何段落之內容，或閣下的持牌保險中介人向閣下提供的意見或資料與本《聲明書》所載的資料有差異，則閣下請勿簽署本《聲明書》，以及不應取代現有人壽保險保單。

SOME IMPORTANT FACTS YOU SHOULD KNOW 閣下應知道之重要事項

Please read carefully before signing. 於閣下簽署前請務必細閱。

Your insurance intermediary shall explain the content to you. 閣下的保險中介人必須向閣下詳細解釋的內容。

Financial Implications 財務影響

- 1. Informed Decision** – Life insurance policies usually last for a long period of time. If you surrender/take out policy loan from/withdraw policy values from/suspend or stop paying premium/reduce the premium payable on your existing life insurance policy, particularly during the early years of the policy period, you will usually suffer loss, including by way of having to pay charges. You should carefully compare your existing life insurance policy against the new life insurance policy you intend to purchase, and assess whether replacing your existing life insurance policy is in your best interests before you make a final decision.
知情的決定 – 人壽保險保單通常具較長年期。若閣下退保/從現有人壽保險保單中提取保單抵押貸款/提取保單價值/暫停或終止支付保費/減少應付保費，閣下通常會蒙受損失(尤其是在保單早年的時期)，包括因需要支付收費而蒙受損失。閣下應仔細比較現有人壽保險保單與擬購買的新的人壽保險保單，並在作出最終決定前評估取代現有人壽保險保單是否最為符合閣下之最佳利益。
- 2. Difference between cash value from Surrender/ Lapse and total premium paid under your existing Life Policy** – The cash value that you may receive from surrendering your existing life insurance policy or allowing your existing life insurance policy to lapse, may be less than your total premium paid. This means that you may suffer a loss. Further, you may incur surrender charges if you surrender your existing life insurance policy or allow it to lapse.
閣下現有人壽保險保單的退保/失效所得的現金價值與已支付的總保費之差額 – 就現有人壽保險保單退保或允許其失效所得的現金價值可能會少於閣下已支付的總保費，即閣下可能會蒙受損失。此外，閣下或需承擔因退保或允許保單失效而衍生的退保費用。
- 3. Policy Set-up Cost and Remuneration for licensed insurance intermediaries** – If you purchase a new life insurance policy, a substantial part of the initial premium may be used to pay for policy administration costs incurred by insurers and remuneration for the licensed insurance intermediaries. As a result, you may incur additional cost for replacing your existing life insurance policy.
開立保單費用及持牌保險中介人的酬勞 – 若閣下購買新的人壽保險保單，大部分最初所支付的保費可能會用於繳付保險公司的保單行政費及持牌保險中介人的酬勞。因此，閣下可能需要為取代現有人壽保險保單而承擔額外開支。

4. **Higher Premium** – You may have to pay higher premium under the new life insurance policy in view of the difference in age, changes of health conditions, occupation, lifestyle/habit, and recreational activities (as compared with when you purchased your existing life insurance policy).
較高的保費 – 因閣下的年齡增長，及健康狀況、職業、生活方式／習慣及所參與的康樂活動有所改變（與閣下購買現有人壽保險保單時相比），閣下或需為新的人壽保險保單支付較高的保費。
5. **Financial Benefits under the New Life Insurance Policy Not Guaranteed** – The illustrated benefits of a new life insurance policy may NOT be guaranteed and whether they can be achieved depend on the performance of the issuing insurer of the new life insurance policy. If the new life insurance policy is an investment-linked assurance scheme policy, the illustrated benefits are based on assumed rates of return only.
新的人壽保險保單的財務利益並非保證 – 新的人壽保險保單的說明所述利益可能並不屬於保證利益，並會受發出新的人壽保險保單的保險公司的表現所影響。若新的人壽保險保單為投資相連壽險計劃保單，則其說明所述利益的計算只基於假設回報率。

Insurability Implications 受保資格的影響

6. **Changes in Coverage** – If you purchase a new life insurance policy and use it to replace an existing life insurance policy, some benefits, which are the policy features of the existing life insurance policy, may not be covered under the new life insurance policy due to changes in age, health conditions, occupation, lifestyle/habit or recreational activities. Also, riders/supplementary benefits under your existing life insurance policy may not be available under the new life insurance policy.
保障範圍的轉變 – 若閣下購買新的人壽保險保單，並以其取代現有人壽保險保單，則現有人壽保險保單的部分保障，可能會因閣下年齡、健康狀況、職業、生活方式／習慣及參與的康樂活動有所轉變，而不包括在新的人壽保險保單的受保範圍內。此外，新的人壽保險保單可能並不會包括閣下現有人壽保險保單的附加保障利益。

Claims Eligibility Implications 索償資格的影响

7. Benefits under the existing life insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period in respect of certain benefits (e.g. medical, critical illness, suicide or incontestability) under the terms and conditions of the new life insurance policy.
若閣下就現有人壽保險保單退保或允許其失效，則現有人壽保險保單將不再為閣下提供保障。此外，視乎新的人壽保險保單的條款及細則，某些保障的等候期或需重新計算（例如：醫療、危疾、自殺或不可爭議的情況）。

Declaration 聲明**By the Insurance Intermediary 保險中介人聲明：**

I declare that I have discussed and explained the implications and associated risks (including the above listed items) to the Applicant/Proposer regarding his/her decision to replace his/her existing life insurance policy with a new life insurance policy. I further declare that I have not made any inaccurate or misleading statements or comparisons, or withheld any information which may affect the decision of the Applicant/Proposer.

本人聲明，本人已經與申請人／投保人討論並解釋申請人／投保人就以新的人壽保險保單取代現有人壽保險保單的決定對其的影響及相關風險(包括上述各項)；本人亦聲明，本人並無作出任何不準確或誤導的陳述或比較，或隱瞞任何可能影響申請人／投保人的決定的資料。

Signature of Licensed Insurance Intermediary
持牌保險中介人簽署

Date (DD/MM/YYYY)
日期(日／月／年)

Technical
Representative (Agent)
業務代表(代理人)

Full Name of Licensed Insurance Intermediary
持牌保險中介人姓名

Type of License and License No.
牌照類別及牌照號碼

By the Applicant/Proposer 申請人／投保人聲明：

I understand the content of the above listed items.
本人明白上述各項之內容。

Warning: you must read all items carefully and check that the licensed insurance intermediary has explained all the information on this IFS-PR before you sign this IFS-PR.

忠告：閣下必須細閱所有項目，以及確保在簽署本《聲明書》前，持牌保險中介人已經向閣下解釋本《聲明書》上所有資料。

Signature of the Applicant/Proposer
申請人／投保人簽署

Date (DD/MM/YYYY)
日期(日／月／年)

Full Name of The Applicant/Proposer
申請人／投保人姓名

Supplementary Note On Policy Replacement 轉保附加說明

- In deciding whether to replace an existing life insurance policy, you should not just consider how much the premium amount is and the projected future values of the new life insurance policy. The difference in premiums normally just reflects the difference in policy coverage and policy terms. Also, the projected future values of the new life insurance policy may be higher than the existing life insurance policy, but the projected values in most cases depend on the performance of the issuing insurers and may NOT be guaranteed.

閣下不應只着眼於保費多寡及新壽險保單的預計未來價值而決定轉保。保費的差別往往只反映保單的保障範圍及保單條款有所不同。另外，新壽險保單的預計未來價值或會較現有人壽保險保單為高，但預計價格往往受發出新的人壽保險保單的保險公司的表現所影響並且並非屬保證利益。
- The guaranteed breakeven year of the new life insurance policy may be longer than the guaranteed breakeven year of your existing life insurance policy. By buying a new life insurance policy, you will be subject to a new lock-in period to breakeven, as such please be reminded to maintain sufficient financial resource to support your liquidity needs before the policy reaches guaranteed breakeven year. Any surrender before the policy reaches guaranteed breakeven year may result in receiving a cash value lower than the total insurance premium paid.

新人壽保險保單的保證回本期可能比現有人壽保險保單的保證回本期更長。購買新的人壽保險保單後，閣下將進入新的鎖定期以達到回本，因此我們謹此提醒閣下應持有足夠的資金支持於保單達到保證回本期前的流動性需要。在保單達到保證回本期之前的任何退保都可能導致閣下收到的現金價值低於已繳總保費。
- Please note that the remuneration of Hang Seng Bank frontline staff is determined based on their overall performance with reference to a wide range of factors, and is subject to review from time to time. It is not determined solely based on the staff's sales performance or your policy premium paid.

請注意，恒生銀行前線職員之酬勞會參照一系列廣泛的因素而定及因應其整體表現被不時檢討，並不會單純按其銷售表現或客戶所繳保費而釐定。