



老有所依的承諾

智安逸 | 長者儲蓄保障計劃是一個專為長者而設，提供儲蓄及人壽保障的保險計劃。你只須繳付特定期限的保費便能安享悠閒晚年。

我們一直致力為長者提供完善保障，因此，「智安逸」在提供終身保障之餘，亦照顧生活所需，務求為你累積更多財富，讓你安享愜意的退休生活。

計劃優點

繳費10年 終身保障

只須繳付10年保費便可享有至100歲的保障。保費於繳付期內維持不變。於首2個保單年內，受保人若因意外去世，身故賠償相等於保障額的100%；如非意外身故，第1年及第2年的賠償分別為保障額的25%及50%。其後不論任何原因身故均可獲100%保障額的賠償。

保證可支取現金

除每年紅利及保證現金價值外，當受保人年屆80歲時，將可獲得相等於保障額10%的「保證可支取現金」。

投保簡易 毋須驗身

計劃適合年齡介乎50至75歲之人士投保。投保時只須填妥表格，毋需任何身體檢查。

免費身體檢查

你可在保單生效3年後享有一次免費的全面身體檢查。除基本檢查外，計劃分別為女士及男士提供個別檢驗項目，男士計劃特設前列腺癌檢查；女士計劃則有柏氏超薄細胞塗片檢查或卵巢癌檢查可供選擇。

末期疾病保障

於第2個保單周年起，倘若受保人不幸被診斷罹患末期疾病，即極可能於6個月內身故，且進取性的治療已不能改善有關情況，便可申請「末期疾病保障」索償*，以獲取相等於保障額92.5%的金額或保證現金價值，以較高金額為準。

*「末期疾病保障」賠償後，保單將隨即終止。



Our commitment to your retirement years

Comfort Senior|savings is a senior plan that offers savings and life protection. By making contributions for a limited period, you can enjoy secure and comfortable golden years as you desire.

We are committed to providing seniors with comprehensive coverage. Apart from death benefit, the plan also includes a living benefit which helps accumulate wealth, thus ensuring you a comfortable retirement.

PLAN HIGHLIGHTS

10 Years Payment for Lifelong Protection

The premium is fixed throughout the premium payment period. Most importantly, you need to pay premiums for only 10 years to enjoy protection up to age 100. During the first 2 policy years, in the event of accidental death, 100% of the sum insured will be paid; otherwise, 25% and 50% of the sum insured will be paid respectively during the 1st and 2nd policy year. Thereafter, 100% of the sum insured will be paid for any cause of death.

Guaranteed Cash Endowment

Apart from annual dividends and guaranteed cash value, a guaranteed payment equivalent to 10% of the sum insured will be released when you turn to age 80.

Easy Enrollment without Medical Examination

The plan is suitable for individuals between the ages of 50 and 75. Simply fill in an application form to enroll. No medical examination is required.

Free Medical Check Up

After the policy has been in force for 3 years, you will be entitled to a free medical examination. Besides general medical examination, different programs of assessments are specifically tailored for male and female. The male program includes Prostate Cancer Screening whereas for female, you can opt for Pap Smear test or Ovarian Cancer Screening.

Terminal Illness Benefit

From the 2nd policy anniversary onwards, if the insured is diagnosed as suffering from terminal illness, i.e. the advent of death is highly probable within 6 months and medical opinion has rejected active therapy in favour of the relief of symptoms, you may choose to apply for the Terminal Illness Benefit*. The Benefit is equal to 92.5% of the face amount or guaranteed cash value, whichever is higher.

* The policy will terminate when the "Terminal Illness Benefit" is paid.

This leaflet is intended to be a general summary. Please refer to the policy document for exact terms and conditions. None of the above statements is binding upon New York Life. For further information, please contact your New York Life insurance consultant or call our Customer Service Hotline at (852) 2894-9833 or visit our website www.newyorklife.com.hk.