



Are You **fully prepared** for your **future** and your family?

Flexi|savings is an insurance consists of savings and lifelong protection.

Plan for your future before it's too late! At New York Life, we understand your need for a comprehensive savings protection plan, we have therefore tailored for you **Flexi**|savings that facilitates flexible management of your finance and helps you achieve your personal objectives.

PLAN HIGHLIGHTS

Lifelong Protection

Flexi|savings is a life protection plan suitable for individuals between the age of 0 - 75¹. Once issued, the policy offers comprehensive insurance protection for your loved ones and allows you to enjoy complete peace of mind.

Limited Payment Period

With whole life protection, this plan offers different premium payment periods for you to choose so as to suit your specific needs. What is more, the premium is fixed throughout the savings period, enabling you to make financial planning easily.

Availability of Extra Return

In addition to its guaranteed cash value, potential dividends will be available to enhance the return on savings under this plan. With strong savings element, **Flexi**|savings will help you achieve your objectives in savings, education funding or retirement planning.

Additional Partner Bonus

A "Partner Bonus"² will be payable upon death of insured or policy surrender, thus enabling higher return on the policy.

Optional Supplementary Benefits Provide Comprehensive Coverage

Tailored to suit your needs, optional supplementary benefits can be added to your policy to further broaden your insurance coverage.

¹ For insured aged above 70, only premium payment period of 10 years is applicable.

² The "Partner Bonus" is declared depending on the length of the policy and the investment return at the time of declaration. Thus, it may be reduced or increased at subsequent declaration.

The leaflet is intended as a general reference. Please refer to the policy document for exact terms and conditions. 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



你是否已為未來 及家人作好充份準備？

智靈活 | 儲蓄保障計劃，不但是一項穩健儲蓄方案，更能提供周全人壽保障。

策劃將來，正是現在。紐約人壽明白，一個能切合個人需要，並集儲蓄及完善保障的計劃對你的重要，我們因此特意為你度身訂造智靈活 | 儲蓄保障計劃，助你靈活理財，達致理想目標。

計劃優點

終身保障

此計劃適合任何年齡介乎0至75¹歲的人仕投保。保單一經簽發，「智靈活」便即時為你的摯愛提供全面保障，讓你安枕無憂。

有限的保費繳付年期

為配合你不同的需要，「智靈活」備有多種保費繳付年期。你只需按個人需要，選擇合適的繳款期，便可輕輕鬆鬆享有終身保障。此外，繳款期內的保費更會維持不變，讓你理財更有預算。

分紅回報

作為一份分紅壽險計劃，「智靈活」提供現金價值及讓你以分紅方式分享公司的盈利。換言之，計劃的回報可相應地提高。無論是用作穩健的儲蓄方案、子女教育基金或退休儲備，均非常合適。

夥伴紅利 更添得益

在受保人不幸身故或退保時，「智靈活」將會發放一筆「夥伴紅利」²，以達致更大的回報。

附加保障 倍添周全

你亦可按個人需要，在「智靈活」上附加其他保障計劃，以獲取更全面的保障。

¹ 70歲以上的投保人，只可選擇10年保費繳付年期之計劃。

² 「夥伴紅利」是根據保單生效年期的長短及當時的投資回報而釐定，因此日後公佈的金額或會有所增減。

此單張為參考資料，有關詳細條款，概以保單為準。如有任何查詢，請聯絡你的紐約人壽壽險顧問，或致電客戶服務熱線(852) 2894-9833 或瀏覽網址www.newyorklife.com.hk