



How to manage your savings to gain

Higher Guaranteed Returns?

Goalset|savings offers both savings and protection in one policy and enables you to gain higher guaranteed returns. By contributing for a specific period designated by you, you can rest assured your saving target can be achieved.

Nowadays, people fully understand the importance of capital appreciation but are less willing to undertake high-risk investments. We understand our customers' needs and that is why we introduce **Goalset**|savings - the perfect solution for you to safeguard and enhance the growth of your wealth.

PLAN HIGHLIGHTS

Lifelong Protection

The plan is suitable for individuals aged between 0 and 70¹. Once issued, the policy offers lifelong protection.

Limited Premium Payment Period

This plan offers different premium payment periods. You have the flexibility to tailor the plan to best suit your needs so as to enjoy both lifelong protection and guaranteed return on your savings. In addition, premium is fixed throughout the premium payment period.

Guaranteed Cash Endowment

A Guaranteed Cash Endowment equivalent to 80% of the sum insured will be paid after premium payment period. You have the option to spend it in whatever manner you wish or leave it to accumulate with interest. Withdrawal of the Guaranteed Cash Endowment will not reduce the death benefit amount.

Stable Wealth Growth

In addition to the Guaranteed Cash Endowment, Guaranteed Cash Value and dividends can also enhance your wealth effectively and bring you stable returns.

Optional Supplementary Benefits Provide Comprehensive Coverage

You can choose to add supplementary benefits to your policy to broaden your insurance coverage.

¹ Subject to different premium payment periods.

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.



如何為你的儲蓄

帶來較高的保證回報?

智達人生|儲蓄保障計劃是一個提供較高保證回報的儲蓄及人壽保障計劃。你可透過自選的供款年期達至預訂的儲蓄目標，以實現種種人生大計。

普遍市民都已意識到為資金增值的重要性，但又不欲承受太大的投資風險。我們深明客戶的需要，故推出智達人生|儲蓄保障計劃——一個為你財富增值的周全保障計劃。

計劃特點

終身保障

此計劃適合任何年齡介乎0至70歲¹的人仕投保。保單一經簽發，便即時為你提供終身人壽保障，讓你安枕無憂。

有限的保費繳付年期

智達人生|儲蓄保障計劃備有不同的保費繳付年期。你只需按個人需要，選擇合適的保費繳付年期，便可享有終身保障及保證儲蓄回報。保費在繳付期內維持不變，讓你理財更有預算。

保證可支取現金

在保費繳付期滿後，你可獲派發相等於投保額80%的「保證可支取現金」，屆時你可隨意運用這筆款項或選擇繼續滾存生息。即使提取「保證可支取現金」亦不會減少人壽保障額。

穩健財富增值

除「保證可支取現金」外，「智達人生」所提供的「現金價值」及非保證紅利同樣有效地為你的財富增值，實是穩健投資的明智之選。

附加保障 倍添周全

您可按個人需要，選擇附加其他保障計劃，使保障範圍更為全面。

¹ 因應保費繳付年期而有所不同。