



Have you taken steps to protect your future?

Study, graduation, embarking on a new career, marriage, birth of a child, retirement – are you prepared for all this? Different stages of life bring new challenges yet it's surprising how many people haven't taken adequate precautions. **Lifetime Protector**, insurance protection for life, is the plan to help you make the right decisions as you proceed down life's winding path.

Now is the time to plan for your future, and the future of your family.

PLAN HIGHLIGHTS

Affordable Lifelong Protection

With **Lifetime Protector**, lifelong protection is brought to you with affordable premiums so you can plan for a bright future without worrying about the financial burden.

Flexible Premium Payment Terms

Open to anyone aged 0 - 75, two options of premium payment term are available. You can choose to pay premium for just 25 years or until the Insured reaches the age of 100.

Spouse's Paid-Up Insurance Purchase Option¹

If the spouse of the Insured is a beneficiary, he or she is guaranteed the right to purchase a single premium paid-up life insurance policy on his or her own life with the life insurance proceeds of the policy in the event of the death of the Insured. No evidence of insurability on the spouse is needed. The spouse's protection is secured and enhanced at the time of his or her greatest need.

Terminal Dividend²

Upon the death of the Insured, surrender, or maturity of the policy, a discretionary Terminal Dividend may be paid.

Free Terminal Illness Benefit

This plan provides a complementary Terminal Illness Benefit. You can enjoy this additional benefit with no extra cost, thus giving you and your family peace of mind during any difficult times.

Optional Supplementary Benefits

A good choice of supplementary benefits can be attached to this plan enabling a tailor-made policy with comprehensive coverage to meet your changing needs.



您為將來準備了

妥善的保障嗎？

讀書、畢業、開拓事業、結婚、生兒育女、退休.....您是否作好充份準備？在人生不同的階段，都會遇到很多新挑戰。然而，並非所有人能未雨綢繆，作好準備。智多保|壽險計劃為您提供終身人壽保障，在您踏進人生新階段時，全力支持您作出每一個關鍵決定。

現在，是時候為您及家人計劃最精彩的未來！

計劃特點

終身保障

您只需以輕易負擔的保費，便可輕鬆享有終身保障！智多保|壽險計劃讓您策劃美好將來的同時，毋須憂心會帶來財務上的負擔。

靈活保費繳付期

本計劃適合任何年齡介乎0至75歲的人士投保，並提供2種保費繳付年期。您可選擇25年之繳款期或繳付保費直至受保人年屆100歲。

配偶購買繳清保險權益¹

如受保人的配偶為保單受益人，當受保人不幸身故時，配偶可以保單的人壽保險金為自己購買繳清保險，而毋須任何健康檢查或財務證明。這項優越的特權給予您的配偶更高的保障，令他/她倍感安心。

終期紅利²

在受保人身故、保單退保或保單期滿時，本計劃或額外發放酌情終期紅利。

免費末期疾病保障

本計劃附設免費末期疾病保障。毋須繳付額外的費用即可享有這項保障，讓您和家人在艱難時刻可安枕無憂。

附加保障選擇

您亦可於計劃上附加一系列多元化的附加保障，配合您不同的需要，籌劃最周全的保障。