



PARTNER JUNIOR PLAN

As a caring parent, you undoubtedly wish to provide the best possible future for your loved child. Partner Junior Plan can be an effective tool to assist you well plan ahead for this ultimate goal. It can help you in preparing a guaranteed education fund, while providing life insurance coverage for your child, to enable him/her meeting life challenges.

PLAN HIGHLIGHTS

Limited premium payment

- Available to any child aged between 15 days – 13 years old
- Premium payment period ends when the insured child reaches age 21
- Premium is fixed during premium payment period, enabling for your better financial planning
- Provides life insurance protection until your child reaches age 25

Guaranteed cash values and dividends

- The policy builds guaranteed cash values and as a participating plan, it is eligible for dividends

Guaranteed education fund

- When your child reaches age 18, a guaranteed education fund will be paid to assist you meeting the education cost. Payment will be in 4 years and amounted to 25% of the face amount each year. Total amount of the education fund received to be 100% of the face amount

University Entrance Bonus

- If your child enters university on or before age 21, an additional 5% of the face amount will be paid as a gift for congratulating his/her great achievements

Guaranteed Insurability Option

- Upon policy expiry, at age 25 when your child needs another policy, the option to purchase other insurance policies, for up to 6 times the initial sum insured and without evidence of insurability, is guaranteed*

Complimentary one year Juvenile Accident Protection

- If you choose to pay by annual payment, your child will also enjoy one year complimentary juvenile accident protection (subject to health condition) enabling him/her covered in event of an accident

Optional benefits

- Supplementary benefits available to further enhance the insurance protection of your child

* Maximum limit of HK\$2,500,000. The Company reserves the right to request applicant to undergo HIV test.



紐約人壽環球保險有限公司 (百慕達註冊)
NEW YORK LIFE INSURANCE WORLDWIDE LTD.
(Incorporated in Bermuda with Limited Liability)



「伴您成才」教育儲蓄保障計劃

望子女成才固然是為人父母的畢生心願。要讓子女擁有美滿將來，您便需要未雨綢繆，及早準備。「伴您成才」教育儲蓄保障計劃可助您預備一筆保證教育基金，子女更兼享壽險保障，確保他們有最好的安排，面對人生挑戰。

計劃特點

保費繳付年期

- 適合任何年屆於15日至13歲的兒童投保
- 只需繳付保費直至受保兒童年滿21歲
- 保費一經釐訂便會於保單供款期內維持不變，令您更能作出妥善的財務安排
- 提供壽險保障直至受保兒童年滿25歲

保證現金及每年紅利

- 計劃內可積存保證現金及作為分紅壽險計劃更兼享每年紅利，令您子女的教育儲蓄保障計劃更添得益

保證教育基金

- 當子女年滿18歲，計劃內便會發放一筆保證教育基金，助您應付子女的學費。教育基金將於子女18-21歲期間每年發放1次，每次款項為投保額之25%。4年發放款項總額為投保額之100%

大學入學獎金

- 若您的子女在21歲或以前進入大學，計劃更會額外發放投保額之5%作「大學入學獎金」，以示對這卓越成就之特別嘉許

兼享保證受保權益

- 在保單期滿時，若您的子女年達25歲需要額外保障時，可選擇另購保單而毋須提交任何受保證明*，保障額最高可達原來保額的6倍

免費1年兒童意外保障

- 若您投保時選擇以年繳方式繳付保費，在符合健康狀況下，受保兒童更可獲贈1年兒童意外保障，確保您的子女享有更全面的保障

附加計劃 更添保障

- 您更可因應子女的獨特需要，選擇其他附加保障計劃，令子女享有最全面的保障

* 總保額最高為HK\$2,500,000。本公司保留要求投保人接受後天免疫力缺乏症之抗體測試的權利。