

BOC GROUP LIFE ASSURANCE COMPANY LIMITED

HUNDRED LIFE CRITICAL ILLNESS INS PLAN

Proposal Specially Designed for You

Proposed Life Insured : MR

Plan Summary	Benefit Term	Premium Payment Term	Policy Currency	Initial Sum Insured	Initial Annual Premium	Initial Annual Premium
HUNDRED LIFE CRITICAL ILLNESS INS PLAN	To Age 100	20 Years	USD	128,000	4,821.96	4,821.96
Total Premium(s)					4,821.96	4,821.96

This is an illustration document which is not a contract and is for reference only. Please refer to the policy provisions for details (including full terms, conditions and exclusions) of the plan. The premiums in this proposal are calculated based on standard rates. The actual premium(s) will be determined by us upon policy approval.

This proposal is valid for 30 days from the print date and is distributed in Hong Kong only.

Proposal No. : 103HK0120140227150501

Print Date :

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Insurance Agent : Bank of China (Hong Kong) Limited /012397

Contact No. :

BOC GROUP LIFE ASSURANCE COMPANY LIMITED

HUNDRED LIFE CRITICAL ILLNESS INS PLAN

Summary of Plan

Proposed Life Insured	: MR	Benefit Term	: To Age 100
Sex	: M (Non-smoker)	Premium Payment Term	: 20 Years
Age	: 44	Initial Sum Insured	: 128,000
Policy Currency	: USD	Initial Annual Premium	: 4,821.96

This 'Summary of Plan' should be read in conjunction with other sections of this proposal.

Hundred Life Critical Illness Insurance Plan is a life insurance plan that provides the life insured with adequate cash flow to prepare for the extra medical expenses in case of critical illness. During the Benefit Term, the Company may pay the Terminal Dividend and Annual Dividends which are not guaranteed and can be changed from time to time.

Policy Value Analysis

• Terminal Dividend

Terminal Dividend (if any) may be payable on or after the 10th Policy Anniversary upon policy surrender, death of the insured, upon the payment of the Major Illness Benefit or at policy maturity. Terminal Dividend is not guaranteed and can be changed from time to time by the Company. The Terminal Dividend at end of 10th policy year and upon policy maturity is USD6,378 and USD167,315.

• At Maturity

	Policy Anniversary at Age 65 (USD)	Maturity at Age 100 (USD)
Guaranteed Cash Value	77,312	128,000
Accumulated Annual Dividends*	14,262	189,141
Terminal Dividend	+ 21,444	+ 167,315
Total Cash Value* (a)	113,018	484,456
Total Premiums Paid (b)	- 96,439	- 96,439
Total Cash Value* - Total Premiums Paid (a - b)	16,579	388,017
Total Cash Value* / Total Premiums Paid (a ÷ b)	117%	502%

* The above accumulated amount includes interest accrued thereon at current interest rate of 4.50% per annum, which is not guaranteed and may change from time to time. Also, it assumes that all premiums are paid in full when due, with no policy loan during the Benefit Term. The Total Cash Value will be reduced if the above Annual Dividends have been withdrawn or Minor Illness Benefit has been claimed.

Total Premiums Paid is calculated by annual payment mode and is less than the actual premium paid if premium mode is other than annual payment.

Unless otherwise specified, the above projected figures are neither guaranteed nor estimated values for future. The premium(s) may differ slightly from the premium(s) payable in the policy due to rounding differences.

BOC GROUP LIFE ASSURANCE COMPANY LIMITED

中銀集團人壽
A subsidiary of BOC Hong Kong (Holdings) Limited

HUNDRED LIFE CRITICAL ILLNESS INS PLAN

Illustration Summary - Details of Basic Plan

Proposed Life Insured	: MR	Benefit Term	: To Age 100
Sex	: M (Non-smoker)	Premium Payment Term	: 20 Years
Age	: 44	Initial Sum Insured	: 128,000
Policy Currency	: USD	Initial Annual Premium	: 4,821.96

IMPORTANT: THIS IS A SUMMARY ILLUSTRATION OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

Part I: Basic Plan - Illustration Summary

End of Policy Year	Guaranteed Cash Value	Accumulated Annual Dividends*	Terminal Dividend	Total Cash Value	Major Illness Benefit/ Death Benefit	Total Major Illness Benefit/ Total Death Benefit	Total Premiums Paid
1	0	0	0	0	153,600	153,600	4,822
2	256	42	0	298	153,600	153,642	9,644
3	1,152	129	0	1,281	153,600	153,729	14,466
4	2,688	264	0	2,952	153,600	153,864	19,288
5	5,376	451	0	5,827	153,600	154,051	24,110
6	8,448	694	0	9,142	153,600	154,294	28,932
7	12,288	997	0	13,285	153,600	154,597	33,754
8	15,744	1,363	0	17,107	153,600	154,963	38,576
9	19,584	1,798	0	21,382	153,600	155,398	43,398
10	23,936	2,305	6,378	32,619	153,600	162,283	48,220
15	48,128	6,110	12,262	66,500	153,600	171,972	72,329
20	75,392	12,602	20,495	108,489	128,000	161,097	96,439
25	84,864	22,015	25,847	132,726	128,000	175,862	96,439
30	94,080	34,633	33,134	161,847	128,000	195,767	96,439
Age							
55	28,160	2,890	7,384	38,434	153,600	163,874	53,042
60	52,864	7,163	13,728	73,755	153,600	174,491	77,151
65	77,312	14,262	21,444	113,018	128,000	163,706	96,439
70	86,656	24,259	27,123	138,038	128,000	179,382	96,439
75	95,872	37,608	34,898	168,378	128,000	200,506	96,439
80	104,576	55,111	45,701	205,388	128,000	228,812	96,439
85	111,872	77,721	60,879	250,472	128,000	266,600	96,439
90	116,864	106,586	82,601	306,051	128,000	317,187	96,439
95	120,576	143,106	115,013	378,695	128,000	386,119	96,439
100	128,000	189,141	167,315	484,456	128,000	484,456	96,439

Explanation:

1. This summary should be read in conjunction with the Glossary of this proposal when interpreting the values in the above table.
2. The above is only a summary illustration of the major benefits of your policy. You should refer to your Insurance Intermediary or the Company for more information or, if appropriate, a more detailed proposal.
3. The projected Annual Dividends values and Terminal Dividend included in the above are based on the Company's current dividend scales and are not guaranteed. The actual Annual Dividends and Terminal Dividend paid may change with the values being higher or lower than those illustrated.
4. It assumes that all premiums are paid in full when due, with no policy loan during the Benefit Term. The Total Cash Value will be reduced if the above Annual Dividends have been withdrawn or Minor Illness Benefit has been claimed.
5. Total Premiums Paid is calculated by annual payment mode and is less than the actual premium paid if premium mode is other than annual payment.

* The above accumulated amount includes interest accrued thereon at the current interest rate of 4.50% per annum, which can be changed from time to time.

Unless otherwise specified, the above projected figures are neither guaranteed nor estimated values for future. The premium(s) may differ slightly from the premium(s) payable in the policy due to rounding differences.

BOC GROUP LIFE ASSURANCE COMPANY LIMITED

HUNDRED LIFE CRITICAL ILLNESS INS PLAN

Illustration Summary - Details of Basic Plan (Full Illustration)

Proposed Life Insured	: MR	Benefit Term	: To Age 100
Sex	: M (Non-smoker)	Premium Payment Term	: 20 Years
Age	: 44	Initial Sum Insured	: 128,000
Policy Currency	: USD	Initial Annual Premium	: 4,821.96

IMPORTANT: THIS IS A SUMMARY ILLUSTRATION OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

End of Policy Year	Guaranteed Cash Value	Accumulated Annual Dividends*	Terminal Dividend	Total Cash Value	Major Illness Benefit/ Death Benefit	Total Major Illness Benefit/ Total Death Benefit	Total Premiums Paid
1	0	0	0	0	153,600	153,600	4,822
2	256	42	0	298	153,600	153,642	9,644
3	1,152	129	0	1,281	153,600	153,729	14,466
4	2,688	264	0	2,952	153,600	153,864	19,288
5	5,376	451	0	5,827	153,600	154,051	24,110
6	8,448	694	0	9,142	153,600	154,294	28,932
7	12,288	997	0	13,285	153,600	154,597	33,754
8	15,744	1,363	0	17,107	153,600	154,963	38,576
9	19,584	1,798	0	21,382	153,600	155,398	43,398
10	23,936	2,305	6,378	32,619	153,600	162,283	48,220
11	28,160	2,890	7,384	38,434	153,600	163,874	53,042
12	32,640	3,557	8,470	44,667	153,600	165,627	57,864
13	37,376	4,313	9,641	51,330	153,600	167,554	62,685
14	42,624	5,162	10,903	58,689	153,600	169,665	67,507
15	48,128	6,110	12,262	66,500	153,600	171,972	72,329
16	52,864	7,163	13,728	73,755	153,600	174,491	77,151
17	58,112	8,332	15,249	81,693	128,000	151,581	81,973
18	63,616	9,622	16,881	90,119	128,000	154,503	86,795
19	69,376	11,043	18,627	99,046	128,000	157,670	91,617
20	75,392	12,602	20,495	108,489	128,000	161,097	96,439
21	77,312	14,262	21,444	113,018	128,000	163,706	96,439
22	79,232	16,028	22,450	117,710	128,000	166,478	96,439
23	81,024	17,905	23,516	122,445	128,000	169,421	96,439
24	82,944	19,899	24,646	127,489	128,000	172,545	96,439
25	84,864	22,015	25,847	132,726	128,000	175,862	96,439
26	86,656	24,259	27,123	138,038	128,000	179,382	96,439
27	88,576	26,637	28,484	143,697	128,000	183,121	96,439
28	90,368	29,154	29,935	149,457	128,000	187,089	96,439
29	92,160	31,818	31,483	155,461	128,000	191,301	96,439
30	94,080	34,633	33,134	161,847	128,000	195,767	96,439

Explanation:

1. This summary should be read in conjunction with the Glossary of this proposal when interpreting the values in the above table.
2. The above is only a summary illustration of the major benefits of your policy. You should refer to your Insurance Intermediary or the Company for more information or, if appropriate, a more detailed proposal.
3. The projected Annual Dividends values and Terminal Dividend included in the above are based on the Company's current dividend scales and are not guaranteed. The actual Annual Dividends and Terminal Dividend paid may change with the values being higher or lower than those illustrated.
4. It assumes that all premiums are paid in full when due, with no policy loan during the Benefit Term. The Total Cash Value will be reduced if the above Annual Dividends have been withdrawn or Minor Illness Benefit has been claimed.
5. Total Premiums Paid is calculated by annual payment mode and is less than the actual premium paid if premium mode is other than annual payment.

* The above accumulated amount includes interest accrued thereon at the current interest rate of 4.50% per annum, which can be changed from time to time.

Unless otherwise specified, the above projected figures are neither guaranteed nor estimated values for future. The premium(s) may differ slightly from the premium(s) payable in the policy due to rounding differences.

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BOC GROUP LIFE ASSURANCE COMPANY LIMITED

中銀香港(控股)有限公司附屬機構
A subsidiary of BOC Hong Kong (Holdings) Limited

HUNDRED LIFE CRITICAL ILLNESS INS PLAN

Illustration Summary - Details of Basic Plan (Full Illustration) (Con't)

IMPORTANT: THIS IS A SUMMARY ILLUSTRATION OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

End of Policy Year	Guaranteed Cash Value	Accumulated Annual Dividends*	Terminal Dividend	Total Cash Value	Major Illness Benefit/ Death Benefit	Total Major Illness Benefit/ Total Death Benefit	Total Premiums Paid
31	95,872	37,608	34,898	168,378	128,000	200,506	96,439
32	97,664	40,748	36,781	175,193	128,000	205,529	96,439
33	99,456	44,061	38,793	182,310	128,000	210,854	96,439
34	101,248	47,554	40,943	189,745	128,000	216,497	96,439
35	102,912	51,235	43,242	197,389	128,000	222,477	96,439
36	104,576	55,111	45,701	205,388	128,000	228,812	96,439
37	106,240	59,191	48,333	213,764	128,000	235,524	96,439
38	107,776	63,483	51,151	222,410	128,000	242,634	96,439
39	109,184	67,996	54,171	231,351	128,000	250,167	96,439
40	110,592	72,739	57,407	240,738	128,000	258,146	96,439
41	111,872	77,721	60,879	250,472	128,000	266,600	96,439
42	113,024	82,953	64,609	260,586	128,000	275,562	96,439
43	114,048	88,445	68,617	271,110	128,000	285,062	96,439
44	115,072	94,206	72,931	282,209	128,000	295,137	96,439
45	115,968	100,249	77,581	293,798	128,000	305,830	96,439
46	116,864	106,586	82,601	306,051	128,000	317,187	96,439
47	117,632	113,227	88,035	318,894	128,000	329,262	96,439
48	118,400	120,185	93,928	332,513	128,000	342,113	96,439
49	119,168	127,475	100,339	346,982	128,000	355,814	96,439
50	119,808	135,111	107,338	362,257	128,000	370,449	96,439
51	120,576	143,106	115,013	378,695	128,000	386,119	96,439
52	121,216	151,478	123,468	396,162	128,000	402,946	96,439
53	121,984	160,242	132,832	415,058	128,000	421,074	96,439
54	123,136	169,419	143,251	435,806	128,000	440,670	96,439
55	124,672	179,036	154,830	458,538	128,000	461,866	96,439
56	128,000	189,141	167,315	484,456	128,000	484,456	96,439

Explanation:

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2. The above is only a summary illustration of the major benefits of your policy. You should refer to your Insurance Intermediary or the Company for more information or, if appropriate, a more detailed proposal.
3. The projected Annual Dividends values and Terminal Dividend included in the above are based on the Company's current dividend scales and are not guaranteed. The actual Annual Dividends and Terminal Dividend paid may change with the values being higher or lower than those illustrated.
4. It assumes that all premiums are paid in full when due, with no policy loan during the Benefit Term. The Total Cash Value will be reduced if the above Annual Dividends have been withdrawn or Minor Illness Benefit has been claimed.
5. Total Premiums Paid is calculated by annual payment mode and is less than the actual premium paid if premium mode is other than annual payment.

* The above accumulated amount includes interest accrued thereon at the current interest rate of 4.50% per annum, which can be changed from time to time.

Unless otherwise specified, the above projected figures are neither guaranteed nor estimated values for future. The premium(s) may differ slightly from the premium(s) payable in the policy due to rounding differences.

BOC GROUP LIFE ASSURANCE COMPANY LIMITED

HUNDRED LIFE CRITICAL ILLNESS INS PLAN

Illustration Summary

Proposed Life Insured : MR
Sex : M (Non-smoker)
Age : 44
Policy Currency : USD
Benefit Term : To Age 100
Premium Payment Term : 20 Years
Initial Sum Insured : 128,000
Initial Annual Premium : 4,821.96

IMPORTANT: THIS IS A SUMMARY ILLUSTRATION OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

Part I: Basic Plan - Illustration Summary

End of Policy Year	Major Illness Benefit/Death Benefit				Cash Value				Total Premiums Paid
	Guaranteed	Non-guaranteed Accumulated Annual Dividends	Terminal Dividend	Total	Guaranteed	Non-guaranteed Accumulated Annual Dividends	Terminal Dividend	Total	
1	153,600	0	0	153,600	0	0	0	0	4,822
2	153,600	42	0	153,642	256	42	0	298	9,644
3	153,600	129	0	153,729	1,152	129	0	1,281	14,466
4	153,600	264	0	153,864	2,688	264	0	2,952	19,288
5	153,600	451	0	154,051	5,376	451	0	5,827	24,110
6	153,600	694	0	154,294	8,448	694	0	9,142	28,932
7	153,600	997	0	154,597	12,288	997	0	13,285	33,754
8	153,600	1,363	0	154,963	15,744	1,363	0	17,107	38,576
9	153,600	1,798	0	155,398	19,584	1,798	0	21,382	43,398
10	153,600	2,305	6,378	162,283	23,936	2,305	6,378	32,619	48,220
15	153,600	6,110	12,262	171,972	48,128	6,110	12,262	66,500	72,329
20	128,000	12,602	20,495	161,097	75,392	12,602	20,495	108,489	96,439
25	128,000	22,015	25,847	175,862	84,864	22,015	25,847	132,726	96,439
30	128,000	34,633	33,134	195,767	94,080	34,633	33,134	161,847	96,439
Age									
55	153,600	2,890	7,384	163,874	28,160	2,890	7,384	38,434	53,042
60	153,600	7,163	13,728	174,491	52,864	7,163	13,728	73,755	77,151
65	128,000	14,262	21,444	163,706	77,312	14,262	21,444	113,018	96,439
70	128,000	24,259	27,123	179,382	86,656	24,259	27,123	138,038	96,439
75	128,000	37,608	34,898	200,506	95,872	37,608	34,898	168,378	96,439
80	128,000	55,111	45,701	228,812	104,576	55,111	45,701	205,388	96,439
85	128,000	77,721	60,879	266,600	111,872	77,721	60,879	250,472	96,439
90	128,000	106,586	82,601	317,187	116,864	106,586	82,601	306,051	96,439
95	128,000	143,106	115,013	386,119	120,576	143,106	115,013	378,695	96,439
100	128,000	189,141	167,315	484,456	128,000	189,141	167,315	484,456	96,439

Part II: Benefit Summary

Benefit Description	Initial Sum Insured	Initial Annual Premium
HUNDRED LIFE CRITICAL ILLNESS INS PLAN	128,000	4,821.96
Total Initial Annual Premium(s):		4,821.96

Explanation:

- The above is only a summary illustration of the major benefits of your policy. You should refer to your Insurance Intermediary or the Company for more information or, if appropriate, a more detailed proposal.
- Part I relates only to your basic plan excluding any riders or supplementary benefits as shown in Part II (if any) and assumes that (1) all premiums are paid in full when due and; (2) no policy loans are taken out throughout the Benefit Term and (3) no claim of Minor Illness Benefit has been made before.
- The projected Annual Dividends values and Terminal Dividend included in the above are based on the Company's current dividend scales and are not guaranteed. The actual Annual Dividends and Terminal Dividend paid may change with the values being higher or lower than those illustrated.
- Annual Dividends amounts depend on how well our participating business has fared with regard to investment returns, mortality, persistency, operating expense, etc.
- The Terminal Dividend (if any) is payable on or after the 10th policy anniversary upon surrender of the policy or at the death of the insured, upon the payment of the Major Illness Benefit or at policy maturity. The Terminal Dividend is not guaranteed, which can be changed from time to time by the Company.
- As illustrated in the above, you can leave the amount of projected Annual Dividends to accumulate with the Company at a special interest rate which will change from time to time. The current interest rate used to illustrate the effect of accumulation in the above is 4.50% per annum. This rate is not guaranteed. You can also cash all or part of the amount of projected Annual Dividends without affecting the Sum Insured, but the values shown above will be reduced accordingly. The accumulation interest rate is not applicable to Terminal Dividend.
- The Additional Death Benefit and Additional Major Illness Benefit for the insured before the age of 61 have been reflected in guaranteed amount under the column "Major Illness Benefit/Death Benefit".
- Total Premiums Paid is calculated by annual payment mode and is less than the actual premium paid if premium mode is other than annual payment.

Unless otherwise specified, the above projected figures are neither guaranteed nor estimated values for future. The premium(s) may differ slightly from the premium(s) payable in the policy due to rounding differences.

Declaration:

I confirm having read and understood the information contained in this summary of illustrated benefits.

Name of Policy Owner: _____ Signature: _____ Date: _____

BOC GROUP LIFE ASSURANCE COMPANY LIMITED

HUNDRED LIFE CRITICAL ILLNESS INS PLAN

Glossary

This glossary should be read in conjunction with other sections of this proposal.

Annual Dividends

Annual Dividends (if any) are payable annually while the policy is in force. Annual Dividends are not guaranteed, which can be changed from time to time by the Company. The dividend accruing on the first Policy Anniversary shall be credited only after the second policy year's premium has been paid in full. You can elect to leave the Annual Dividends with us for Accumulation.

Accumulation

The relevant item will be left with us to accumulate at such interest rate as may be declared by us from time to time. The current interest rate is 4.50% per annum, which can be changed from time to time. Interest is not guaranteed

Terminal Dividend

Terminal Dividend (if any) may be payable on or after the 10th Policy Anniversary upon policy surrender, death of the insured, upon the payment of the Major Illness Benefit or policy maturity. Terminal Dividend is not guaranteed and can be changed from time to time by the Company.

Death Benefit

The Death Benefit is equal to the aggregate of:

- (a) Sum Insured; plus
- (b) Additional Death Benefit (if any); plus
- (c) Accumulated Annual Dividends and interest accrued thereon (if any); plus
- (d) Terminal Dividend (if any); less
- (e) Indebtedness and any outstanding premiums (if any).

The above Death Benefit shall be adjusted for any advanced claims payment accordingly.

Additional Death Benefit

In the event of death of the insured under the age of 61 while the policy is in force, the basic plan will pay an Additional Death Benefit which is equal to 20% of the sum insured at the time of claim.

Major Illness Benefit

Major Illness Benefit covers 40 major illnesses. In the event the insured is diagnosed with any covered major illness while the policy is in force, the Company will pay a lump sum of 100% sum insured at claim plus Additional Major Illness Benefit which equals 20% of the sum insured at the time of claim (only applicable to insured who is under aged 61 when diagnosed with the covered major illness) plus Terminal Dividend (if any) plus accumulated Annual Dividends and interest accrued thereon (if any), less indebtedness and any outstanding premiums (if any).

Death Benefit will be terminated upon approval of a claim for Major Illness Benefit. Death Benefit and Major Illness Benefit will not be paid at the same time.

Minor Illness Benefit

In the event the insured is diagnosed with any covered minor illness before the attained age of 76 while the policy is in force, the plan will advance the Minor Illness Benefit of USD20,000 (this is subject to the deduction of any indebtedness and any outstanding premiums).

Minor Illness Benefit equal to 20% of the sum insured in any case cannot exceed USD20,000 (which is subject to deduction of all benefit amounts in respect of any covered minor illness paid or payable under any policies issued by the Company on the life of the insured), less any indebtedness and any outstanding premiums. Minor Illness Benefit will be paid once only. After the payment of the Minor Illness Benefit, Sum Insured of the policy will be reduced by the claims amount. Death Benefit, Additional Death Benefit, Major Illness Benefit, Additional Major Illness Benefit, Guaranteed Cash Value and premium payable thereafter will be adjusted according to the decrease in Sum Insured.

Total Cash Value

Total Cash Value includes the Guaranteed Cash Value plus accumulated Annual Dividends and interest accrued thereon (if any) plus Terminal Dividend (if any).

BOC GROUP LIFE ASSURANCE COMPANY LIMITED

HUNDRED LIFE CRITICAL ILLNESS INS PLAN

6 Types of Major Illnesses

- | | |
|--|---|
| 1. Cancer
1.1 Cancer
2. Heart Related Illnesses
2.1 Cardiomyopathy
2.2 Coronary Artery Disease Surgery
2.3 Heart Attack
2.4 Heart Valve Surgery
2.5 Primary Pulmonary Arterial Hypertension
2.6 Surgery to Aorta
3. Nervous System Related Illnesses
3.1 Alzheimer's Disease
3.2 Apallic Syndrome
3.3 Bacterial Meningitis
3.4 Benign Brain Tumour
3.5 Coma
3.6 Encephalitis
3.7 Major Head Trauma
3.8 Motor Neurone Disease
3.9 Multiple Sclerosis
3.10 Muscular Dystrophy
3.11 Necrotising Fasciitis
3.12 Paralysis
3.13 Parkinson's Disease
3.14 Poliomyelitis
3.15 Stroke | 4. Major Organs Related Illnesses
4.1 Chronic Liver Disease
4.2 End Stage Lung Disease
4.3 Fulminant Hepatitis
4.4 Kidney Failure
4.5 Major Organ Transplantation
4.6 Medullary Cystic Disease
5. Disability Related Illnesses
5.1 Blindness
5.2 Loss of Hearing
5.3 Loss of Independent Existence
5.4 Loss of Limbs
5.5 Loss of Speech
5.6 Total and Permanent Disability
6. Other Major Illnesses
6.1 Aplastic Anaemia
6.2 HIV due to Blood Transfusion
6.3 Major Burns
6.4 Occupationally Acquired HIV
6.5 Severe Rheumatoid Arthritis
6.6 Terminal Illness |
|--|---|

Minor Illnesses

- | | |
|---|---|
| 1. Minor Interventions for Coronary Artery Disease
2. Carcinoma-in-situ (Breast, Cervix Uteri, Uterus, Fallopian Tube, Vagina, Testes) | 3. Early Stage Cancer (Ovary, Prostate) |
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Exclusions

- Neither Major Illness Benefit nor Minor Illness Benefit is payable under this plan for any major illness or minor illness resulting (directly or indirectly) from, or related to, or caused by or contributed by (in whole or in part), any of the following:
 - Pre-existing Condition;
 - Congenital deformities or anomalies, infertility or sterilization;
 - Drug-taking other than under the direction of a Physician, abuse of alcohol or the taking of poison;
 - Disease of or infection with any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including AIDS and/or any mutations, derivations or variations thereof, except HIV due to Blood Transfusion or Occupationally Acquired HIV;
 - Nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuels or nuclear weapons material;
 - War or hostilities (whether war be declared or not), civil commotion, rebellion, revolution, riot, strikes, terrorist or warlike activities;
 - Participation in any armed force or peace keeping activities;
 - An act of any person acting on their own or on behalf of or in connection with any group or organisation to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means;
 - An intentional self-inflicted act;
 - Violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray; or
 - Professional sports, racing of any kind, underwater activities involving the use of breathing apparatus, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement.
- Neither Major Illness Benefit nor Minor Illness Benefit is payable under this plan for any major illness or minor illness, the symptoms or conditions of which or the diagnosis of which first appeared or occurred within 90 days immediately following the effective date of this plan or the effective date of last reinstatement, whichever is later. This clause shall not apply to any major illness or minor illness directly caused by an accident.

BOC GROUP LIFE ASSURANCE COMPANY LIMITED

HUNDRED LIFE CRITICAL ILLNESS INS PLAN

Philosophy in Deciding Dividends

Participating insurance plans give policyowners an opportunity to receive a fair share of profits from our life insurance participating business by way of dividends with the potential prospect of attractive long-term rates of return. To accomplish the purpose, we invest in a wide and prudently chosen asset portfolio to balance and even out the risk.

The actual amount of dividend paid out is determined by our dividend policy which is based on our past experience and long-term expectation of our participating business. Dividend amounts depend on how well our participating business has fared with regard to investment returns, mortality, persistency, operating expense, etc. The amount is generally proportional to the profit we have made from our participating business.

Dividends paid can be left with our Company to accumulate with interest. The interest rate (**Dividend Accumulation Rate**) credited is based on market conditions and investment performance.

In light of the above factors, dividends and Dividend Accumulation Rate are not guaranteed. Actual dividends paid out and any accrued interest may be higher or lower than the projected values illustrated during the time of policy purchase.

中銀集團人壽保險有限公司

百載人生危疾保險計劃

六大嚴重疾病類別

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| <ol style="list-style-type: none"> 1. 癌症 <ol style="list-style-type: none"> 1.1 癌症 2. 與心臟相關的疾病 <ol style="list-style-type: none"> 2.1 心肌病 2.2 冠狀動脈手術 2.3 急性心肌梗塞 2.4 心瓣手術 2.5 原發性肺動脈高壓 2.6 主動脈手術 3. 與神經系統相關的疾病 <ol style="list-style-type: none"> 3.1 亞爾茲默氏病 3.2 植物人 3.3 細菌性腦(脊)膜炎 3.4 良性腦腫瘤 3.5 昏迷 3.6 腦炎 3.7 嚴重頭部創傷 3.8 運動神經元病 3.9 多發性硬化症 3.10 肌營養不良症 3.11 壞死性筋膜炎 3.12 癱瘓 3.13 柏金遜症 3.14 脊髓灰質炎 3.15 中風 | <ol style="list-style-type: none"> 4. 與主要器官相關的疾病 <ol style="list-style-type: none"> 4.1 慢性肝病 4.2 末期肺病 4.3 暴發性肝炎 4.4 腎衰竭 4.5 重要器官移植 4.6 腎髓質囊腫病 5. 構成嚴重傷殘的疾病 <ol style="list-style-type: none"> 5.1 失明 5.2 失聰 5.3 不能獨立生活 5.4 斷肢 5.5 喪失語言能力 5.6 完全及永久傷殘 6. 其他嚴重疾病 <ol style="list-style-type: none"> 6.1 再生障礙性貧血 6.2 因輸血感染人類免疫力缺乏病毒(HIV) 6.3 嚴重燒傷 6.4 因職業感染人類免疫力缺乏病毒(HIV) 6.5 嚴重類風濕關節炎 6.6 末期疾病 |
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非嚴重疾病

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| <ol style="list-style-type: none"> 1. 治療冠心病的小型介入手術 2. 原位癌(乳房、子宮頸、子宮、輸卵管、陰道、睪丸) | <ol style="list-style-type: none"> 3. 早期癌症(卵巢、前列腺) |
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除外事項

1. 因以下任何一項而直接或間接引起、與其有關、導致或產生(全部或部分)的疾病，將不在嚴重疾病賠償和非嚴重疾病賠償的受保範圍內：
 - (a) 已存在醫療狀況；
 - (b) 先天畸形或異常、不育或絕育；
 - (c) 服用非由醫生處方的藥物、濫用酒精或服用毒品；
 - (d) 屬於人類免疫力缺乏病毒(HIV)的疾病或人類免疫力缺乏病毒(HIV)感染及/或其有關之疾病包括愛滋病及/或因愛滋病引發之任何突變、衍生或變異(因輸血或因職業感染人類免疫力缺乏病毒(HIV)除外)；
 - (e) 核分裂、核融合、核燃料或燃燒核燃料或核子武器物料後的核廢料的放射性所產生的電離輻射或污染；
 - (f) 戰爭或戰鬥(不論宣佈或不宣佈之戰爭)、人民集體騷動、叛變、革命、暴動、罷工、恐怖份子或類似戰爭的行動；
 - (g) 參與任何軍事或維持和平活動；
 - (h) 任何人士為自己或代表任何團體或組織或與任何團體或組織有關，以恐怖主義、綁架或企圖綁架、攻擊、毆打或其他暴力手段去强行影響任何團體、法團或政府；
 - (i) 任何蓄意自致之行為；
 - (j) 抵觸或企圖抵觸法律、拒捕或參與任何爭執或毆鬥；或
 - (k) 職業運動、任何比賽、借助呼吸器具水中活動、空中活動(包括高空彈繩跳、懸掛式滑翔、熱氣球飛行、跳傘及特技跳傘)但作為機員或乘客搭乘具有正式牌照商業固定航班的載客飛機則除外、或任何危險活動或運動，除非得到本公司特別批單同意。
2. 於本計劃生效日期或加簽批單日期或最後計劃復效的生效日(以較遲者為準)起計首90日內患上的首次出現或顯現有關病徵或狀況或任何首次確診的任何疾病，將不獲任何嚴重疾病賠償或非嚴重疾病賠償。本項不適用於由意外直接導致的嚴重疾病或非嚴重疾病。

此建議書僅供參考，並非合約的一部分。計劃詳情(包括所有條款、條件及除外事項)請參閱產品之保單條款。

此建議書內之保費按照標準費率計算。實際保費將根據我們對保單的批核結果決定。

本計劃建議書由編印日期起計算，有效期為30日。此計劃書只適用於香港使用。

建議書編號：1

保險代理：1

編印日期：2014/01/23

聯絡電話：

第8頁 (共9頁)