

鄭錦佑  
 RM 1408 LAI TAK HOUSE  
 LAI ON ESTATE  
 SHAM SHUI PO  
 KOWLOON

保單編號 28-9250081-8  
 理財顧問 嚴勝華  
 聯絡號碼 2956-8681  
 發出日期(日/月/年) 20/08/2020

**保單詳情**

受保人姓名	鄭錦佑
保單生效日期(日/月/年)	12/09/2003
保單現況	繳付保費
保單貨幣	港元
繳付形式/方式	每月/自動轉帳
紅利運用方式	積存生息

**保單資料**

保單年度		2019-2020	2020-2021
<b>基本計劃</b>	<b>名義金額</b>	<b>每月保費</b>	
卓越25保障計劃	200,000.00	272.00	272.00
<b>附加保障</b>	<b>保障額</b>	<b>每月保費</b>	
現金扶危保障	540,000.00	364.00	410.40
守護一生醫療附加保障 - 普通病房計劃附有額外醫療保障	-	534.20	581.50
傷殘豁免保費保障	-	6.00	6.00
每月保費總額		1,176.20	1,269.90

**備註**

- 由下一個保單周年日起(即2020年09月12日),我們將調整本保單之守護一生醫療附加保障及額外住院保障之保費。是次調整乃按照受保人的年齡增長以及現時整體醫療成本上漲之影響而定出。為持續提供優質的醫療保障,您的保費可能會因不同因素,包括但不限於不斷上升的藥物成本及醫療開支通脹而於隨後的保單周年日作出調整。如有查詢,請聯絡您的保險顧問。
- 健康獎賞港元93.05(新保單周年生效保費的16%)將用作扣減每期到期保費。獲發健康獎賞後,若日後有任何於相關保單年期的索償支付,本公司將有權於該支付中扣除已發出之健康獎賞。如閣下更改現有計劃級別或保費繳付形式,健康獎賞之金額亦會改變。詳情請參閱保單條款。
- 本保單內之通脹加保權益將於2020年09月12日行使,故有關名義金額/保障額及保費將作出相應調高。

**重要通知**

- 閣下可於以後的任何保單月結日,於受保人最近生日所達之歲數達61歲前,行使「現金扶危附加保障」的「保證受保權益」。

請聯絡您的保險顧問或致電我們的客戶服務熱線(852) 2510 3941了解上述詳情。

## 保單價值

	由 12/09/2019 至 12/09/2020 (日/月/年)				
	期初價值	利息	本期	扣除	期末價值
保證現金價值	39,719.85	-	-	-	43,000.00
每年紅利	5,993.19	209.76	964.00	-	7,166.95
貸款結餘	25,913.25	1,891.67	-	-	27,804.92

## 備註

1. 就現時之貸款結餘，假設預期紅利與適用利率不變，及所有未來保費會全數繳清並沒有償還貸款，此保單將會於第54個保單年度失效。然而，如所有未來保費及徵費(如適用)均以自動貸款代繳保費形式繳付，此保單將會於第19個保單年度失效。請注意，此預計並非保證。如有需要，您可聯絡本公司以取得重新預計之保單貸款金額。
2. 我們的產品旨在為您提供具競爭力的長遠回報。因此，我們會就產品的實際經驗及經濟前景至少每年作出一次檢討。產品經驗包括投資回報，保險理賠，保單續保率(保單繼續生效的可能性)等等。
3. 根據檢討結果，與上年載於保單生效說明的預估金額相比，所派發的每年紅利(如有)及/或 其未來的預計將有所更新，主要反映實際經驗及經濟環境/投資回報預測與預期之差異。請留意，已存入保單的每年紅利(如有)並不受影響。
4. 為使您能清楚了解保單的最新狀況，我們將於短期內為您送上最新的保單生效說明。您亦可於本保單周年報告之「保單價值」部份查看將於是次保單周年日發放的每年紅利(如有)之更新。
5. 首年紅利將於次年保費完全繳清後派發。
6. 本公司發出此報告時假設保單仍然生效及所有應繳保費已全數繳清。
7. 本保單周年報告所載之價值乃根據列印日期所得之數據計算而成。如保單在報告列印日期後有任何交易，實際數據未能在此保單周年報告上反映，因此報告上的期末價值將可能與下一份周年報告上的期初價值有差異。

## 現時利率

紅利積存年利率	3.50%
保單貸款年利率	7.30%

## 備註

1. 除非另有註明，上述利率為非保證，本公司有權更改上述利率。

**保費支付紀錄**

處理日期 (日/月/年)	保費支付	金額	適用於 (日/月/年)	備註
06/09/2019	繳交保費	1,176.20	12/09/2019 - 11/10/2019	
09/10/2019	繳交保費	1,176.20	12/10/2019 - 11/11/2019	
07/11/2019	繳交保費	1,176.20	12/11/2019 - 11/12/2019	
06/12/2019	繳交保費	1,176.20	12/12/2019 - 11/01/2020	
08/01/2020	繳交保費	1,176.20	12/01/2020 - 11/02/2020	
06/02/2020	繳交保費	1,176.20	12/02/2020 - 11/03/2020	
06/03/2020	繳交保費	1,176.20	12/03/2020 - 11/04/2020	
08/04/2020	繳交保費	1,176.20	12/04/2020 - 11/05/2020	
07/05/2020	繳交保費	1,176.20	12/05/2020 - 11/06/2020	
08/06/2020	繳交保費	1,176.20	12/06/2020 - 11/07/2020	
08/07/2020	繳交保費	1,176.20	12/07/2020 - 11/08/2020	
06/08/2020	繳交保費	1,176.20	12/08/2020 - 11/09/2020	

以上繳交保費資料乃記錄於13/08/2019 至 20/08/2020 期間。

## 保險業監管局所收取的保費徵費

由2018年01月01日起，香港保險業監管局（「保監局」）已向香港保單收取保費徵費。保監局已經就此保單按適用之徵費率徵收由保監局收取之保費徵費。宏利將根據訂明安排轉付任何已收取之徵費款項予保監局。如閣下需要更多的資訊，請瀏覽我們的網頁[www.manulife.com.hk](http://www.manulife.com.hk)或聯絡本公司客戶服務熱線（852）2510 3941。

每當閣下繳交保費，宏利將於閣下繳付保費時一併收取相應徵費。除非另有指明，否則，當保費以直接付款帳戶扣繳、以自動貸款繳保費及/或其他預設或自動繳交保費方式時，則本公司將於同一時間及以相同方式收取該筆保費的相應徵費。

對於由2020年09月12日開始之保單年度，適用於此保單之徵費率及徵費上限分別為0.085%及港元85.00。

## 徵費支付紀錄

處理日期 (日/月/年)	徵費支付	金額	保單年度
06/09/2019	已繳徵費	0.35	2019-2020
09/10/2019	已繳徵費	0.65	2019-2020
07/11/2019	已繳徵費	0.65	2019-2020
06/12/2019	已繳徵費	0.65	2019-2020
08/01/2020	已繳徵費	0.65	2019-2020
06/02/2020	已繳徵費	0.65	2019-2020
06/03/2020	已繳徵費	0.65	2019-2020
08/04/2020	已繳徵費	0.65	2019-2020
07/05/2020	已繳徵費	0.65	2019-2020
08/06/2020	已繳徵費	0.65	2019-2020
08/07/2020	已繳徵費	0.65	2019-2020
06/08/2020	已繳徵費	0.65	2019-2020

## 最新資訊

全新版本的保單周年報告現已推出。現在，您可更輕易瀏覽自己的保單周年報告及尋找保單內的主要資料。如果您希望收到英文版本的保單周年報告，您可透過以下途徑更改自己的「語言選擇」設定：

1. 登入宏利網站[www.manulife.com.hk](http://www.manulife.com.hk)，然後於上方選單內選擇「帳戶設定」，並於「更新聯絡資料」內更改「語言選擇」。
2. 於宏利網站[www.manulife.com.hk](http://www.manulife.com.hk) 下載「更改聯絡資料表格」，填妥後傳真至 (852) 2508 1629 或寄往：香港九龍觀塘偉業街223-231號宏利金融中心B座21樓宏利人壽保險（國際）有限公司客戶聯絡中心。

## 其他

請核對此報告所列資料，如資料有誤，請於通知書發出日期起計的30天內通知宏利。宏利在確認有關資料為錯誤之前，有權將之視為正確無誤，並作為您就保單所作出的有關行政及／或投資分配的依據。

剩餘金額均會被安排退款或於沒有給予利息的情況下保留於保單內支付下期保費及到期款項。如希望安排退款，請聯絡本公司客戶服務熱線。

如有任何差異，一概以本公司紀錄為準。

有關此保單或您的其他保單的查詢，請登入宏利網站[www.manulife.com.hk](http://www.manulife.com.hk)，或致電 (852) 2510 3941 與我們的客戶服務聯絡。

For any enquiries about this policy or your other policy(ies), please login to the Manulife Website [www.manulife.com.hk](http://www.manulife.com.hk) or contact our Customer Service on (852) 2510 3941.



掃描 QR code 或點擊以下「點擊此處」按鈕下載表格以提供保單持有人最近期的個人資料，如國籍／職業／住宅地址／支付將來續期保費的資金來源

[點擊此處](#)



KONG KAM YAU  
 RM 1408 LAI TAK HOUSE  
 LAI ON ESTATE  
 SHAM SHUI PO  
 KOWLOON

**Policy No.** 28-9250081-8  
**Financial Advisor** YIM SHING WA, GABLE  
**Contact Number** 2956-8681  
**Print Date (D/M/Y)** 20/08/2020

**Policy Details**

<b>Life Insured</b>	KONG KAM YAU
<b>Policy Year Date (D/M/Y)</b>	12/09/2003
<b>Policy Status</b>	Premium Paying
<b>Policy Currency</b>	HKD
<b>Payment Mode / Method</b>	Monthly/Autopay
<b>Dividend Option</b>	Leave On Deposit

**Plan Information**

Policy Year		2019-2020	2020-2021
<b>Basic Plan</b>	<b>Notional Amount</b>	<b>Monthly Premium</b>	
Premier Estate Protector, Paid Up In 25 Years	200,000.00	272.00	272.00
<b>Supplementary Benefits</b>	<b>Protection Amount</b>	<b>Monthly Premium</b>	
Cash Assistance Benefit	540,000.00	364.00	410.40
ManuGuard Medical Benefit - Ward Plan with Major Medical	-	534.20	581.50
Premium Waiver Benefit	-	6.00	6.00
Total Monthly Premium		1,176.20	1,269.90

**Remarks**

- Starting from the next policy anniversary (that is, September 12, 2020), we will adjust the premiums of ManuGuard Medical Benefit and Hospitalization Major Medical coverage. The change has taken into account both the increase in age of the insured and the overall current impact of medical inflation. To help sustain the quality of your benefit coverage, your premium may be adjusted at any policy anniversary thereafter due to various factors including but not limited to continued rise in the cost of medications and medical expense inflation. Should you have further enquiries, please contact your Insurance Advisor.
- Health Bonus HKD 93.05 (16% based on premium effective in the coming policy anniversary) will be applied to offset the modal premium due. In case of any claim(s) incurred in respect to policy years in relevant period and subsequently becoming payable after a Health Bonus has been paid, the Company shall be entitled to deduct the credited Health Bonus from the claim payment. The Health Bonus amount will be revised if you change the existing plan level or payment mode. Please refer to the policy provision for details.
- Inflation Protector Option under this policy will be exercised on September 12, 2020 with corresponding increase in notional / protection amount and premium.

**Important Notice**

**1. At any subsequent monthiversaries before the Life Insured's age nearest birthday reaches 61, you may exercise the Guarantee of Insurability Option of your Cash Assistance Benefit.**

**To understand further details of the above, please contact your insurance advisor or call our Customer Service hotline at (852) 2510 3941.**

**Policy Values**

	From 12/09/2019 to 12/09/2020 (D/M/Y)				
	Period Start Value	Interest	Current Period	Deduction	Period End Value
Guaranteed Cash Value	39,719.85	-	-	-	43,000.00
Annual Dividend	5,993.19	209.76	964.00	-	7,166.95
Loan Balance	25,913.25	1,891.67	-	-	27,804.92

**Remarks**

1. Based on the current loan balance, with the conditions that the projected dividends and applicable interest rates remain unchanged, future premiums are duly settled and no repayment to the loan, the policy is estimated to be lapsed in policy year 54. However, if all future premiums and levies (if applicable) are settled through automatic premium loan, the policy is estimated to be lapsed in policy year 19. Please note these estimations are not guaranteed. You may contact the company for a re-projection of policy loan amount if needed.
2. Our products aim to offer a competitive long term return to you. Therefore, we review the actual product experience and economic outlooks at least annually. Product experience includes investment returns, claims, policy persistency (the likelihood of policies staying in force) and so on.
3. Based on the results of our review, the amount of annual dividend (if any) payable to your policy, and/or its future projection, will be updated from last year's projection in your Policy Illustration (Hong Kong) / Standard Illustration (Macau) to mainly reflect the deviation of experience and economic/investment outlook from expectations. Please note that the annual dividends (if any) that have already been credited to your policy will not be affected.
4. To help you understand the latest status of your policy, we will send you an updated Policy Illustration (Hong Kong) / Standard Illustration (Macau) shortly. You may also refer to the Policy Values section of this policy anniversary statement for changes in the annual dividend to be declared (if any) on this coming policy anniversary.
5. First year dividend shall not be payable until the second year premium has been paid in full.
6. This statement is issued on the assumption that the policy is inforce and all premiums due have been paid.
7. The policy values in this anniversary statement are based on data generated on the statement print date of this statement. Actual policy values are not stated herein if there are any policy transactions made after the printing of this statement. Thus, The Period End Value in this statement and the Period Start Value in the next statement may vary.

**Current Interest Rate**

<b>Accumulated Dividend Interest Rate</b>	3.50%
<b>Policy Loan Interest Rate</b>	7.30%

**Remarks**

1. Unless otherwise specified, the above interest rates are non-guaranteed and subject to change.



Premium Payment History				
Process Date (D/M/Y)	Premium Payment	Amount	Duration (D/M/Y)	Remarks
06/09/2019	Apply Premium	1,176.20	12/09/2019 - 11/10/2019	
09/10/2019	Apply Premium	1,176.20	12/10/2019 - 11/11/2019	
07/11/2019	Apply Premium	1,176.20	12/11/2019 - 11/12/2019	
06/12/2019	Apply Premium	1,176.20	12/12/2019 - 11/01/2020	
08/01/2020	Apply Premium	1,176.20	12/01/2020 - 11/02/2020	
06/02/2020	Apply Premium	1,176.20	12/02/2020 - 11/03/2020	
06/03/2020	Apply Premium	1,176.20	12/03/2020 - 11/04/2020	
08/04/2020	Apply Premium	1,176.20	12/04/2020 - 11/05/2020	
07/05/2020	Apply Premium	1,176.20	12/05/2020 - 11/06/2020	
08/06/2020	Apply Premium	1,176.20	12/06/2020 - 11/07/2020	
08/07/2020	Apply Premium	1,176.20	12/07/2020 - 11/08/2020	
06/08/2020	Apply Premium	1,176.20	12/08/2020 - 11/09/2020	

The premium history record is for 13/08/2019 - 20/08/2020.

### Collection of Levy on Insurance Premium(s) by the Insurance Authority

From January 01, 2018, the Insurance Authority of Hong Kong (the "IA") has started to collect a levy on premiums of Hong Kong insurance policies. Levy collected by the IA has been imposed on this policy at the applicable rate. Any payment received for such levy will be remitted to the IA under the prescribed arrangement. For further information, please visit [www.manulife.com.hk](http://www.manulife.com.hk) or contact our Customer Service on (852) 2510 3941.

Whenever you pay premium, Manulife will collect levy from you along with the payment of the corresponding premium. Unless indicated otherwise, where the premium is settled through auto-pay service, automatic premium loan and/or other pre-determined or automatic premium payment options, the levy corresponding to the premium will be collected at the same time and in the same manner.

For the policy year starting from September 12, 2020, the levy rate and the levy cap applied to this policy are 0.085% and HKD85.00 respectively.

### Levy Payment History

Process Date (D/M/Y)	Levy Payment	Amount	Policy Year
06/09/2019	Levy Paid	0.35	2019-2020
09/10/2019	Levy Paid	0.65	2019-2020
07/11/2019	Levy Paid	0.65	2019-2020
06/12/2019	Levy Paid	0.65	2019-2020
08/01/2020	Levy Paid	0.65	2019-2020
06/02/2020	Levy Paid	0.65	2019-2020
06/03/2020	Levy Paid	0.65	2019-2020
08/04/2020	Levy Paid	0.65	2019-2020
07/05/2020	Levy Paid	0.65	2019-2020
08/06/2020	Levy Paid	0.65	2019-2020
08/07/2020	Levy Paid	0.65	2019-2020
06/08/2020	Levy Paid	0.65	2019-2020

### News Update

As you may be aware, we have brought you a new look for the Policy Anniversary Statement. Now you will find it even easier to read your statement and find out the key information of your policy. If you wish to receive your statement in Chinese, please update your language preference through the following means:

1. Log into our customer website at [www.manulife.com.hk](http://www.manulife.com.hk), then click "Account Setting" from the top menu, and update your "Language Preference" under "Update Contact Information"; or
2. Download the "Change of Contact Details Form" from our public website at [www.manulife.com.hk](http://www.manulife.com.hk). Complete and return the form to us by fax on (852) 2508 1629 or by post to: Customer Contact Centre, Manulife (International) Limited, 21/F, Tower B, Manulife Financial Centre, 223 - 231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong

## Others

Please verify and report to Manulife any inaccuracies in the information provided by this statement within 30 days after the Date of Statement. Unless and until Manulife has verified any inaccuracies, this statement may, at the discretion of Manulife, be deemed as true and correct and be used for all relevant administration and/or investment allocation on the policy where applicable.

Any excess amount paid will be refunded or left with the policy without interest, to offset your next premium and any amount due. Should you wish for a refund instead, please contact our Customer Service Hotline.

In the event of conflicts, the Company's record shall prevail.

For any enquiries about this policy or your other policy(ies), please login to the Manulife Website [www.manulife.com.hk](http://www.manulife.com.hk) or contact our Customer Service on (852) 2510 3941.

有關此保單或您的其他保單的查詢，請登入宏利網站[www.manulife.com.hk](http://www.manulife.com.hk)，或致電 (852) 2510 3941 與我們的客戶服務聯絡。



To provide us with your latest Policyowner Personal Details status such as Nationality/Occupation/Residential Address/Sources of Fund for future renewal premium, just scan the QR code or click on the "Click Here" button below for downloading the required form

[Click Here](#)

