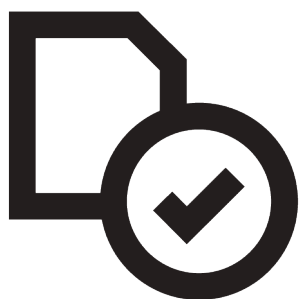


李政昌  
ROOM 3418 34/F TSUI LAI HOUSE  
YAU LAI ESTATE  
YAU TONG KLN  
HONG KONG

## 保單周年報告

保單編號	38-0831638-8
理財顧問	區健榮
聯絡號碼	2835-6026
發出日期 (日/月/年)	09/10/2024



您好!  
請查看您的  
保單周年報告

## 保單詳情

受保人姓名	馮韻琴
保單生效日期 (日/月/年)	01/11/2023
保單現況	繳付保費
保單貨幣	港元
繳付形式/方式	每年/郵寄帳單

## 您的保單及保費概覽

基本計劃	名義金額	每年保費 2023-2024	每年保費 2024-2025
宏利全護航自願醫保靈活計劃(普通房)連同 高額醫療保障	10,000.00	14,591.00	16,126.00
每年保費總額		14,591.00	16,126.00

### 到期保費金額

到期保費	16,126.00
應繳徵費 (詳情請參閱後頁有關說明)	16.13

應繳總金額 (港元)

16,142.13

保費到期日 (日/月/年)

01/11/2024



#### 加到您的日曆

在您的流動裝置設置繳付保費提醒。

#### 重要資訊

- 由下一個保單周年日起 (即2024年11月01日)，宏利全護航自願醫保靈活計劃(普通房)連同高額醫療保障之保費將被調整。是次調整已顧及不同因素，包括理賠經驗以及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，您的保費可能會於隨後的任何保單周年日作出調整。如有任何疑問，請聯絡您的保險顧問。
- 宏利全護航自願醫保靈活計劃(普通房)連同高額醫療保障之死亡賠償為 HKD10,000.00。

## 保單價值

#### 重要資訊

- 首年紅利將於次年保費完全繳清後派發。
- 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。
- 保單價值 - 截至列印日期為止，本保單周年報告所載之價值均屬真實準確。如您在列印日期後有任何保單交易 (例如作出提取，或獲准加大或減少保障範圍)，您的實際保單價值或會有所變動。在此情況下，報告內的期末價值可能與下一份周年報告內的期初價值有所不同。

## 保費徵費

由2018年1月1日起，香港保險業監管局（「保監局」）已就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。

除非另有說明，宏利將在您繳付相關保費時（包括以自動轉帳方式扣繳保費，以自動貸款代繳保費，及／或以其他預設方式或自動繳交保費方式繳付保費），一併以相同方式向您收取此項徵費。

就2024年11月01日起的保單年度而言，此保單之適用徵費率及徵費上限分別為0.100%及港元100.00。

## 徵費支付紀錄

處理日期 (日/月/年)	徵費支付	金額	保單年度
31/10/2023	已繳徵費	10.21	2023-2024

## 語言選擇

如欲收取英文版本的保單周年報告，請在我們的網站更改您的「語言選擇」設定，或向我們提交「更改聯絡資料表格」。

### 網站

登入宏利網站 [manulife.com.hk](http://manulife.com.hk)，在選單內選擇「帳戶設定」，然後點選「更新聯絡資料」以更改「語言選擇」。

### 「更改聯絡資料表格」

如您正在瀏覽電子版保單周年報告，可 [按此下載](#) 「更改聯絡資料表格」。如您在正在瀏覽印刷版保單周年報告，請前往宏利網站 [manulife.com.hk](http://manulife.com.hk)，選擇「客戶服務」，然後點選「常用表格」並下載「更改聯絡資料表格」。

## 其他資訊

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前，有權視之為正確無誤，並作為您就保單所作出的有關行政及／或投資分配的依據。

任何多繳金額均會作出退款安排，或在不附帶利息的情況下保留於保單內以抵銷下期保費及任何到期款項。如欲安排退款，請聯絡您的保險顧問，或致電客戶服務熱線(852) 2510 3941 與我們聯絡。

如有任何差異，一概以本公司的紀錄為準。

有關本保單或閣下其他保單之詳情，請登入宏利網站 [manulife.com.hk](http://manulife.com.hk)。

For more details on this policy or your other policy(ies), please log into [manulife.com.hk](http://manulife.com.hk).

客戶可以直接繳款到宏利。詳細見以下網頁。

繳款方式 - <https://www.manulife.com.hk/zh-hk/individual/services/make-a-payment/method.html>

宏利按照我們的個人資料收集聲明(「該私隱聲明」)處理閣下的個人資料。該私隱聲明闡述我們的資料收集目的，使用方式，以及閣下的權利。該私隱聲明可能會不時更新。如欲最新版本，請瀏覽：<https://www.manulife.com.hk/zh-hk/individual/privacy-policy.html>



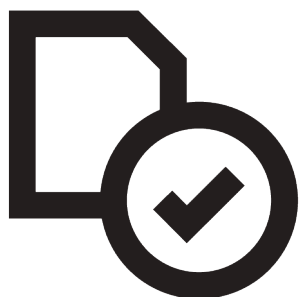
請確保保單持有人的個人資料(國籍／職業／住宅地址／支付將來續期保費的資金來源／稅務編號／稅務居民身份)已予更新。如需更改，請掃描QR碼或點擊以下連結下載表格。

[下載更改保單持有人之個人資料表格](#)

LEE CHING CHEONG  
ROOM 3418 34/F TSUI LAI HOUSE  
YAU LAI ESTATE  
YAU TONG KLN  
HONG KONG

## Policy Anniversary Statement

Policy number	38-0831638-8
Financial advisor	AU KIN WING, JOHNSON
Contact number	2835-6026
Print date (D/M/Y)	09/10/2024



**Hi there!**  
It's time to review your  
Anniversary Statement

## Your policy details

Life insured	FUNG WAN KAM
Policy year date (D/M/Y)	01/11/2023
Policy status	Premium Paying
Policy currency	HKD
Payment mode / method	Annual/Direct Bill

# Your plans and payment

Basic plan	Notional amount	Annual premium 2023-2024	Annual premium 2024-2025
<b>Manulife First VHIS Flexi Plan (Ward) with Major Medical</b>	10,000.00	14,591.00	<b>16,126.00</b>
Total Annual Premium		14,591.00	<b>16,126.00</b>

## Amount due

Premium due	<b>16,126.00</b>
Levy payable (Details on following pages)	<b>16.13</b>

Total amount payable (HKD)

**16,142.13**

Due date (D/M/Y)

**01/11/2024**



### Add to calendar

Set a reminder  
for this premium  
payment on your  
mobile device.

### Important information

- Starting from the next policy anniversary (that is, November 01, 2024), the premiums for Manulife First VHIS Flexi Plan (Ward) with Major Medical will be adjusted. This change takes into account various factors including claims experience and the overall impact of medical cost inflation. To help sustain the quality of your benefit coverage, your premium may be adjusted at any policy anniversary thereafter. If you have any questions, please contact your Insurance Advisor.
- Death Benefit of Manulife First VHIS Flexi Plan (Ward) with Major Medical is HKD10,000.00.

# Policy values

### Important information

- First year dividend shall not be payable until the second year premium has been paid in full.
- This statement is issued on the assumption that the policy is inforce and all premiums due have been paid.
- Policy values - The values shown are accurate to the date this statement was printed. If you have made policy transactions since that date (for example, making a withdrawal or a successful application to increase or decrease your insurance coverage), your actual policy value may have changed. In this case, the Period End Value in this statement and the Period Start Value in your next statement may differ.

# Levy on Insurance Premium(s)

Since January 1, 2018, the Insurance Authority of Hong Kong (the "IA") has collected a levy on Hong Kong insurance policy premiums. 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.

Unless indicated otherwise, Manulife will collect this levy from you at the same time and in the same manner as you pay your corresponding premium. This includes premiums settled through autopay, automatic premium loan and/or other pre-determined or automatic premium payment options.

For the policy year starting November 01, 2024, the levy rate and levy cap applied to this policy are 0.100% and HKD100.00 respectively.

## Levy payment history

Process date (D/M/Y)	Levy payment	Amount	Policy year
31/10/2023	Levy Paid	10.21	2023-2024

# Language preference

If you wish to receive your statement in Chinese, please update your language preference online or submit a "Change of Contact Details" form.

### Online

Log into our customer website at [manulife.com.hk](http://manulife.com.hk). Select "Account Setting" from the main menu, then "Update Contact Information" to update your "Language Preference" setting.

### Change of Contact Details form

If you're reading an e-statement, [click here](#) to access the "Change of Contact Details" form. If you're reading a paper statement, please visit [manulife.com.hk](http://manulife.com.hk), select "Services", and under "Frequently used forms" select the "Change of Contact Details Form".

## Other information

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 your insurance advisor or our Customer Service Hotline at (852) 2510 3941.

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

For more details on this policy or your other policy(ies), please log into [manulife.com.hk](https://www.manulife.com.hk).

有關本保單或閣下其他保單之詳情，請登入宏利網站 [manulife.com.hk](https://www.manulife.com.hk)。

Customers can make payment directly to Manulife. See the following web page for details.

Payment Method - <https://www.manulife.com.hk/en/individual/services/make-a-payment/method.html>

Manulife processes your personal information in line with our Personal Information Collection Statement ("Privacy Statement"), which explains our data collection, use, and your rights. This Privacy Statement may be updated periodically. For the latest version, please visit: <https://www.manulife.com.hk/en/individual/privacy-policy.html>



Please ensure your personal details (nationality, occupation, residential address, source of funds for future renewal premium, Taxpayer Identification Number (TIN) and Tax Residency) are up to date. If you need to make changes, simply scan the QR code or click on the link below to access the relevant form.

[Go to Change of Policyowner Personal Details form](#)