

Insurer:



**BOC LIFE**

Life Insurance

BOC Group Life Assurance Company Limited  
BOC Life Deferred Annuity (Fixed Term)

Available for application via mobile banking

# Own Your Retirement

Live the way you want



Own your retirement



合資格延期年金保單  
Qualifying Deferred  
Annuity Policy

BOC Group Life Assurance Company Limited (“BOC Life”) offers **BOC Life Deferred Annuity (Fixed Term)(Available for application via mobile banking)**(“the Plan”), a qualifying deferred annuity plan certified by the Insurance Authority (“IA”) under which Policy Owners who are annuitants<sup>1</sup> may enjoy tax deduction<sup>2</sup>. The Plan offers secure financial planning and life protection. By paying premiums for just 5 years, the Plan will provide you with Guaranteed Monthly Annuity Income for 10 years, enabling you to enjoy your desired retirement life with your loved ones in future.

The Plan is available for application via mobile banking. With its simple application process, planning for future becomes quick and easy.



### **Deferred Annuity Plan Eligible for Tax Deduction<sup>2</sup>**

The Plan is a qualifying deferred annuity plan that has been certified by the IA. The aggregate annual tax deductible limit for the qualifying deferred annuity premiums and tax deductible MPF voluntary contributions is HKD60,000<sup>2</sup>, and the Policy Owner (as Hong Kong taxpayer) may claim deductions under salaries tax and personal assessment. The actual tax savings depend on personal income level, entitled tax allowances and deductions as well as the amounts of qualifying deferred annuity premiums paid or the amounts of tax deductible MPF voluntary contributions made.



### **Enjoy 10 years Guaranteed Monthly Annuity Income<sup>3</sup> upon 5 Years Premium Payment**

The Plan provides multiple options of policy terms for your selection, i.e. 15 years, 20 years, 25 years and 30 years respectively. The Policy Owner only needs to pay 5 years of premium payment, Guaranteed Monthly Annuity Income<sup>3</sup> will be payable to you, as the annuitant<sup>1</sup>, for 10 years starting from the 1<sup>st</sup> Monthiversary after the 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup> or 20<sup>th</sup> Policy Anniversary, according to your chosen policy term at policy application while you are alive.

## The Annualized Guaranteed Internal Rate of Return<sup>4</sup> upon Policy Maturity

The annualized guaranteed internal rate of return<sup>4</sup> is subject to the policy term, policy currency and premium payment mode you choose. Details are as follows:

	Annual Payment			
Policy Term / Policy Currency	15 Years	20 Years	25 Years	30 Years
USD	3.10%	3.20%	3.30%	3.30%
HKD	3.10%	3.20%	3.30%	3.30%
RMB	2.18%	2.38%	2.10%	2.00%

	Monthly Payment			
Policy Term / Policy Currency	15 Years	20 Years	25 Years	30 Years
USD	2.70%	2.96%	3.13%	3.17%
HKD	2.70%	2.96%	3.13%	3.17%
RMB	1.73%	2.11%	1.90%	1.85%

Note: The above minimum to maximum annualized guaranteed internal rates of return upon policy maturity are rounded to 2 decimal places and are for illustrative purposes only. Please refer to the illustration summaries of the proposal for details.



### Automatically Payout Guaranteed Monthly Annuity Income

Cash out option for the Guaranteed Monthly Annuity Income<sup>3</sup> will be the default option of your policy while you may choose to accumulate the same in the policy for interest<sup>5</sup> after policy issuance. If you receive the Guaranteed Monthly Annuity Income<sup>3</sup> by default cash out option, you can even choose to receive the annuity income by transferring the same to your bank account<sup>6</sup> directly. Quick and easy!

Meanwhile, after the policy takes effect, you can (a) change the payout option of the Guaranteed Monthly Annuity Income<sup>3</sup>, OR (b) withdraw the accumulated Guaranteed Monthly Annuity Income<sup>3</sup> and / or interest accrued thereon<sup>5</sup> (if any) at any time without any charges.



## Multiple Options of Policy Currency

The Plan offers policy currency of HKD, USD and RMB for your selection. You can choose the currency most suitable to your needs when applying for the Plan. For detail of the risk of exchange rates, please refer to the section **Risk Disclosure of RMB and USD Insurance**.



## Life Protection

In the unfortunate event that the Insured passes away while the policy is in force, the Plan will provide the Death Benefit<sup>7</sup>.



## Application via Mobile Banking, Just Moments to Complete

Enrolment and payment are processed online via BOCHK Mobile Banking account in one go, and the whole process takes just moments to complete on our safe and reliable platform, enabling you to enjoy a one-stop application experience.



## No Medical Examination

No medical examination is required, which is convenient and time saving.



## Basic Eligibility Requirement

Basic Requirement <sup>^</sup>	Holders of BOCHK e-Banking (mobile banking) account & Hong Kong Permanent Identity Card	
Issue Age <sup>**</sup>	Age 45 to 64	Age 40 to 64
Policy Term	15 Years	20 Years
Annuity Income Commencement Age	Age 50 to 69	Age 50 to 74
Annuity Income Period	10 years starting from the 1 <sup>st</sup> Monthiversary after the 5 <sup>th</sup> Policy Anniversary	10 years starting from the 1 <sup>st</sup> Monthiversary after the 10 <sup>th</sup> Policy Anniversary
Issue Age	Age 35 to 50	Age 30 to 50
Policy Term	25 Years	30 Years
Annuity Income Commencement Age	Age 50 to 65	Age 50 to 70
Annuity Income Period	10 years starting from the 1 <sup>st</sup> Monthiversary after the 15 <sup>th</sup> Policy Anniversary	10 years starting from the 1 <sup>st</sup> Monthiversary after the 20 <sup>th</sup> Policy Anniversary
Premium Payment Period	5 Years	
Policy Currency	HKD / RMB / USD	
Premium Amount Options <sup>8</sup> Annual	HKD/RMB: 40,000 / 60,000 / 80,000 / 100,000 / 120,000 USD: 5,000 / 7,500 / 10,000 / 12,500 / 15,000	
Monthly	HKD/RMB: 3,500 / 5,000 / 7,000 / 8,500 / 10,000 USD: 438 / 625 / 875 / 1,063 / 1,250	
Premium Payment Mode <sup>9</sup>	Annual / Monthly (Direct payment from BOCHK e-Banking account)	

\* If the application is made via BOCHK branches, BOC Life Deferred Annuity (Fixed Term) is available for applicants aged between 30 and 75.

<sup>^</sup> If the application is made via mobile banking, applicants must be aged between 30 and 64 holding valid Hong Kong Permanent Identity Card and BOCHK e-Banking (mobile banking) account, and the application must be made in Hong Kong.

To know more about BOCHK e-Banking services and the method of registration, please visit the website of BOCHK <https://www.bochk.com/en/more/ebanking/internet.html>.

The Guaranteed Cash Value upon policy surrender at the end of the first policy year, assuming the Policy Owner does not pay for the premium payable for the second policy year:

Policy Term	15 Years	20 Years	25 Years	30 Years
As a percentage of amount of premium paid	72.6% - 75.8%#	69.9% - 73.0%#	69.9% - 73.0%#	69.9% - 73.0%#

For example, assuming the Policy Owner has paid premium of HKD10,000 in the first policy year, the Guaranteed Cash Value at the end of first policy year is HKD7,260 – HKD 7,580# for 15-year policy term, HKD6,992 – HKD7,300# for 20-year policy term, HKD6,988 – HKD7,295# for 25-year policy term and HKD6,990 – HKD 7,297# for 30-year policy term.

# The above are subject to premium payment mode, and the percentages are rounded to one decimal place while the figures of the Guaranteed Cash Value are rounded to the nearest integer.

## Illustrative Example

### Age of proposed Policy Owner and proposed Insured

45 (male, non-smoking)



Policy Term	15 Years			20 Years		
Premium Payment Period	5 Years					
Premium Payment Mode	Annual					
Policy Currency	USD	HKD	RMB	USD	HKD	RMB
Annual Premium	5,000	40,000	40,000	5,000	40,000	40,000
Total Premiums	25,000	200,000	200,000	25,000	200,000	200,000
Guaranteed Monthly Annuity Income	266	2,124	1,979	313	2,505	2,260

### At Policy Maturity

The Annualized Guaranteed Internal Rate of Return <sup>4</sup>	3.10%	3.10%	2.18%	3.20%	3.20%	2.38%
Total Guaranteed Monthly Annuity Income Received	31,866	254,928	237,504	37,578	300,624	271,200

## Age of proposed Policy Owner and proposed Insured

45 (male, non-smoking)

Policy Term	25 Years			30 Years		
Premium Payment Period	5 Years					
Premium Payment Mode	Annual					
Policy Currency	USD	HKD	RMB	USD	HKD	RMB
Annual Premium	5,000	40,000	40,000	5,000	40,000	40,000
Total Premiums	25,000	200,000	200,000	25,000	200,000	200,000
Guaranteed Monthly Annuity Income	373	2,984	2,422	439	3,510	2,627

### At Policy Maturity

The Annualized Guaranteed Internal Rate of Return <sup>4</sup>	3.30%	3.30%	2.10%	3.30%	3.30%	2.00%
Total Guaranteed Monthly Annuity Income Received	44,760	358,080	290,592	52,650	421,200	315,264

#### Notes:

- The percentages in the above example are rounded to 2 decimal places whilst the figures of Guaranteed Monthly Annuity Income and Total Guaranteed Monthly Annuity Income Received in the above example are rounded up to the nearest whole number and are for illustrative purposes only. Please refer to the illustration summaries of the proposal for details. The figures in the illustrative examples do not include levy and premium discount (if any). Please note that the above annualized guaranteed internal rate of return<sup>4</sup> assumes premium is paid annually. The annualized guaranteed rate of return<sup>4</sup> will be lower for other non-annual payment options. Please refer to the section of "The Annualized Guaranteed Internal Rate of Return<sup>4</sup> Upon Policy Maturity" for the return of non-annual payment.
- The above example assumes that all premiums are paid in full when due with no partial surrender is made.

## Act now!

Enquiry about Technical Support for Application via BOCHK Mobile Banking

 BOCHK Customer Service Hotline  
(852) 3669 3003

Enquiry about Product and Post-sales Service

 BOC Life Customer Service Hotline  
(852) 2862 9888

**Notes:** The Policy Owner is subject to the credit risk of BOC Life. If the Policy Owner discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Past, current, projected and / or potential benefits and / or returns (e.g. interests) presented herein are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.

### **Investment Strategy, Philosophy in Deciding Interest Rate for Accumulation:**

The assets supporting the policies under the Plan mainly consist of fixed income instruments or interest-bearing securities (including but not limited to government and corporate bonds, etc.).

- BOC Life primarily invests in investment-grade bonds, together with a small portion of high-yield bonds and emerging-market bonds to further improve yield.
- Under normal circumstances, the major markets invested by BOC Life are North America, the Chinese mainland, Hong Kong China and other Asian developed countries.

With the aim of achieving our long term investment target, BOC Life, at our sole discretion, reserves the right to adjust the aforementioned asset allocation when there are material changes in market outlook and condition, or engage in other financial arrangements including but not limited to reinsurance arrangement. BOC Life aims at investing in assets denominated in policy's currency. If the currency by which the assets are denominated is not the same as policy currency, BOC Life may use derivatives to manage the impact of currency risk.

The Interest Rate for Accumulation is determined based on market conditions and expected investment return of BOC Life.

In light of the above factors, Interest Rate for Accumulation is not guaranteed and may be higher or lower than the values illustrated in the benefit illustration provided at point of sale.

### **Risk Disclosure of RMB and USD Insurance:**

RMB and USD policies are subject to exchange rate risk. The exchange rate between RMB and HKD or USD and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (if applicable),



account value / surrender value and other benefits payable under RMB or USD policy will vary with the exchange rate. The exchange rate between RMB and HKD or USD and HKD will be the market-based prevailing exchange rate determined by BOC Life from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value / surrender value or other benefits payable in HKD, for RMB or USD policy. **RMB Conversion Limitation Risk** - RMB Insurance is subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

#### **Credit Risk:**

Insurance contract is signed between customers and BOC Group Life Assurance Co. Ltd ("BOC Life"). Therefore, customers are subject to the credit risk of BOC Life. Premiums paid by Policy Owner will become part of BOC Life. If BOC Life becomes insolvent or goes into liquidation or defaults on its obligations, customers may result in substantial losses.

#### **Market and Interest Rate Risk:**

The Plan is a life insurance product. Changes in market and interest rate risk borne by insurance company which will not affect the guaranteed return of the policy. But the accumulated annual interest rate is not guaranteed and may be adjusted by insurer during version update. The policy of non-guaranteed accumulated annual interest rate may be affected by the market and interest rate risk.

#### **Affordability and Liquidity Risk:**

With customer's income and / or disposable net liquid assets, customer should ensure that he / she is able to afford the premium payable and applicable levies during the entire period of the insurance plan. If the customer wants to apply for the Plan after considered his / her need on liquid funds, the customer is expected to keep the policy for the entire policy term. If the customer decides to make fully or partially surrender before policy maturity, or does not keep up premium payments, the customer may receive an amount less than the premiums paid and suffer from a significant loss.

If the above circumstances do not align with customer's expectation, the Plan may not fulfill customer's insurance needs and the customer should explore other insurance plan(s) which is/are suitable for him / her.

**Return Risk:**

The major benefits shown on illustration summary is based on the assumptions that during the policy term (i) all premiums are paid in full when due; (ii) Guaranteed Monthly Annuity Income is withdrawn in full regularly on each Monthiversary during the Annuity Income Period and (iii) the Insured is covered by only one BOC Life Deferred Annuity (Fixed Term) policy. Accumulation Rate are not guaranteed and will be adjusted from time to time. The expected investment return of insurer can go up as well as down. Insurance company's present and past performance does not represent future performance.

**Cooling-off period:**

Policy Owner has the right to cancel the policy and obtain a refund of any premium(s) and the levy and / or charges (if any) paid, which are collected by BOC Life on behalf of the government or the regulatory authority (including but not limited to the Insurance Authority) according to the relevant requirements, less any difference caused by exchange rate fluctuation, where applicable, by giving written notice. Such notice must be signed by the Policy Owner and received directly by BOC Life's Principal Office at 13/F, 1111 King's Road, Taikoo Shing, Hong Kong within 21 calendar days after the delivery of the policy or issue of a Notice to the Policy Owner or the representative of the Policy Owner, whichever is the earlier. The Policy Owner understands that BOC Life will notify the Policy Owner of the Cooling-off Period via a Notice and / or text message. If the last day of the Cooling-off Period as indicated in the Notice and/or the text message is not a working day, it will fall on the next working day. No refund can be made if a claim has been admitted.

**Premium Overdue Risk:**

The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. Nevertheless, it is subject to non-forfeiture provisions (if applicable). If the policy is terminated or lapsed due to non-payment of premium, the surrender value received by the Policy Owner may be less than the total premiums paid and the Policy Owner will lose the insurance protection provided by the policy.

**Policy Termination Risk:**

BOC Life may terminate the policy before the maturity date if any one of the following events occurs:

- (i) the death of the Insured; or
- (ii) BOC Life approves the Policy Owner's written request for surrender; or
- (iii) the policy lapses after the end of the grace period.

**Inflation Risk:**

The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

**Early Surrender Risk:**

The Plan is designed to be held for a long term period. Early surrender, partial withdrawal, reduction or suspension of premium may result in a significant loss of principal.

**Taxation Risk:**

There might not be tax deduction benefits for retired Policy Owners who are not subject to salaries tax or tax under personal assessment.

**Certification by the Insurance Authority:**

The mere fact that the Plan has been certified by IA does not mean that the premiums paid for policies under the Plan are eligible for tax deductions. Certification by IA is only an indication that the product complies with the criteria set out by IA. IA's certification is not a recommendation or endorsement of the Plan nor does it guarantee the commercial merits of the Plan or its performance. It does not mean the Plan is suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. The Plan has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the Plan, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the Plan.

**Remarks:**

1. The annuitant means an individual being entitled to receive the Guaranteed Monthly Annuity Income payable under the basic plan. The annuitant is the Policy Owner of the Plan. The Policy Owner and the Insured of the Plan must also be the same individual.
2. Please note that the Qualifying Deferred Annuity Policy ("QDAP") status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of IA [www.ia.org.hk](http://www.ia.org.hk) and website of Inland Revenue Department of HKSAR [www.ird.gov.hk](http://www.ird.gov.hk).

3. Cash out option for the Guaranteed Monthly Annuity Income will be the default option of your policy. If the Policy Owner chooses to withdraw the accumulated Guaranteed Monthly Annuity Income and / or interest accrued thereon (if any), the accumulated Guaranteed Monthly Annuity Income and / or interest accrued thereon (if any) withdrawn will no longer be accumulated as part of the total cash value and the total Death Benefit of the policy. The total cash value, the surrender value and the total Death Benefit of the policy will be reduced accordingly. For details, please refer to the benefit illustration summary of the policy and contact BOC Life for enquiry.
4. The annualized guaranteed internal rate of return at policy maturity is calculated based on the Guaranteed Monthly Annuity Income payable and assuming that (i) you choose to cash out all the Guaranteed Monthly Annuity Income monthly on time when they are payable at each Monthiversary during the Annuity Income Period, (ii) levy and premium discount (if any) are not included, and (iii) all premiums are paid in full when due. If you cancel the policy before the end of the policy term, the actual annualized guaranteed internal rate of return will be lower than expected, and the sum of the surrender value and the Guaranteed Monthly Annuity Income withdrawn may be less than the total premiums you have paid. These percentages are rounded to 2 decimal places, and depend on your chosen policy term, policy currency and premium payment mode.
5. If you wish to accumulate the Guaranteed Monthly Annuity Income with BOC Life, you may submit an application to BOC Life after the policy is effected. The annual interest rate for the accumulation of Guaranteed Monthly Annuity Income is not guaranteed and may be changed from time to time. Past performance is not indicative of future performance. The actual amount received may be higher or lower than the estimated amount. BOC Life reserves the right to change them from time to time.
6. Bank account means Bank of China (Hong Kong) Limited ("BOCHK") account.
7. Death Benefit is equal to (i) the higher of: (a) the Guaranteed Cash Value as at the date of death; or (b) 110% of Total Premiums Paid as at the date of death (subject to a maximum of 100% of Total Premiums Paid at the relevant time plus the following amount) less all the Guaranteed Monthly Annuity Income distributed, (I) HKD100,000 (if the policy currency is denominated in HKD); or (II) USD12,500 (if the policy currency is denominated in USD); or (III) RMB78,125 (if the policy currency is denominated in RMB), if the Insured dies before the 2<sup>nd</sup> Policy Anniversary; or (I) HKD300,000 (if the policy currency is denominated in HKD); or (II) USD37,500 (if the policy currency is denominated in USD); or (III) RMB234,375 (if the policy currency is denominated in RMB), if the Insured dies on or after the 2<sup>nd</sup> Policy Anniversary; plus (ii) any accumulated Guaranteed Monthly Annuity Income and any interest accrued thereon; less (iii) any outstanding premiums.

“Total Premiums Paid” means the total premiums paid for the basic plan. Premium discount (if any) will not be taken into account when calculating the Death Benefit. Regarding the maximum amount of the Death Benefit payable if the Insured is covered by more than one policy under the Plan issued by BOC Life, please refer to the policy documents and provisions issued by BOC Life for details. For details of Death Benefit, please refer to policy documents and provisions issued by BOC Life.

8. You are allowed to apply for more than one policy of the Plan, while the aggregate of the total annualized premium of all policies under the Plan (only including the policies that are applied via mobile banking) for each Insured should not exceed HKD500,000 / RMB500,000 / USD67,000.
9. Prepayment for interest earning is not applicable to the Plan that is applied via mobile banking. You may contact the branch staff of BOCHK for the qualifying deferred annuity plans with premium deposit account available where necessary.

### **Levy Collection Arrangement:**

Insurance companies collect levies from policy owners on behalf of the Insurance Authority according to relevant requirement. For your convenience, levy will be collected together with the premium via the same manner (including automatic premium loan (if applicable)) whenever BOC Life collects premium from you.

### **Important Notes:**

- The Plan and the supplementary riders (if any) are underwritten by BOC Life. Bank of China (Hong Kong) Limited (“BOCHK”) is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People’s Republic of China (“Hong Kong”).
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong. (insurance agency licence no. FA2855)
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan and the supplementary riders (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan and the supplementary riders (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.

- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved between directly BOC Life and the customer.
- BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

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