**Appendix 3**

**(Applicable only to ILAS products with an embedded high level of insurance protection)**

**Supplementary Sheet of Benefit Illustration Statement**

***Note to customers: The purpose of this Supplementary Sheet is to illustrate the effect of policy charges on the amount available for investment. Please consider this carefully before you decide whether or not to proceed with taking out this ILAS policy.***

**Basic Plan – Supplementary Illustration on the Effect of Policy Charges on the Amount Available for Investment**

The policy charges paid to the Company (e.g. upfront charge, ongoing platform fee, cost of insurance, etc.) will reduce the amount of premiums available for investment under your ILAS policy. Your ILAS policy provides an embedded high level of death benefits. The policy charge for the cost of insurance reflects this embedded high level of death benefits. The policy charge for the cost of insurance may increase as you get older or when the performance of your investment is poor (and this may further reduce the amount of your premiums which is available for investment).

To illustrate the net amount of premiums available for investment after deducting all the applicable charges, a Net Rate of Return1 of 3% per annum is assumed in the following illustration. Given that the actual performance of the underlying/reference fund(s) may be higher or lower than the assumed Net Rate of Return1 of 3%, the actual cost of insurance and the fees and charges payable may be different. Also, early surrender/withdrawal charge and underlying fund charges (e.g. management fee and performance fee) are excluded from this illustration.

Policy Currency: HK$

Initial Sum Assured: 9,999,999

| Policy Year | Premiums Paid in the Policy Year | Assuming Net Rate of Return[[1]](#footnote-2) of 3% p.a. (for illustration only) |
| --- | --- | --- |
| Platform Fees | Cost of Insurance  | Bonuses(if applicable) | Net Amount of Premiums Available for Investment |
| UpfrontCharge | Ongoing platform fee  |
| (A) | (B) | (C) | (D) | (E) | (F) = (A) - (B) - (C) - (D) + (E) |
| 1 | 9,999,999 | 9,999,999 | 9,999,999 | 9,999,999 | 9,999,999 | 9,999,999 |
| 2 |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |
| 4 |  |  |  |  |  |  |
| 5 |  |  |  |  |  |  |
| 6 |  |  |  |  |  |  |
| 7 |  |  |  |  |  |  |
| 8 |  |  |  |  |  |  |
| 9 |  |  |  |  |  |  |
| 10 |  |  |  |  |  |  |
| 11 | N/A | N/A |  |  |  | N/A |
| 12 | N/A | N/A |  |  |  | N/A |
| 13 | N/A | N/A |  |  |  | N/A |
| 14 | N/A | N/A |  |  |  | N/A |
| 15 | N/A | N/A |  |  |  | N/A |
| 16 | N/A | N/A |  |  |  | N/A |
| 17 | N/A | N/A |  |  |  | N/A |
| 18 | N/A | N/A |  |  |  | N/A |
| 19 | N/A | N/A |  |  |  | N/A |
| 20 | N/A | N/A |  |  |  | N/A |
| 21 | N/A | N/A |  |  |  | N/A |
| 22 | N/A | N/A |  |  |  | N/A |
| 23 | N/A | N/A |  |  |  | N/A |
| 24 | N/A | N/A |  |  |  | N/A |
| 25 | N/A | N/A |  |  |  | N/A |
| … | N/A | N/A |  |  |  | N/A |
| … | N/A | N/A |  |  |  | N/A |

The total policy charges payable under your ILAS policy over the respective holding periods of 10, 15 and 20 years based on the above illustration are summarized in the summary table below.

|  |  |  |  |
| --- | --- | --- | --- |
| **Holding Period** | **10 years** | **15 years** | **20 years** |
| Total platform fees payable (net of bonus) | 9,999,999 | 9,999,999 | 9,999,999 |
| Total cost of insurance payable | 9,999,999 | 9,999,999 | 9,999,999 |
| **Total** | **9,999,999** | **9,999,999** | **9,999,999** |

Note: Bonuses, if any, are netted off in the calculation of total platform fees payable.

|  |
| --- |
| **Note to authorized insurers:**1. Authorized insurers can add/remove the types of policy charges [and bonuses] (e.g. removal of the column for “Upfront Charge” if inapplicable); and make appropriate amendments as appropriate provided it is not misleading and retain the original purposes of the Supplementary Sheet.
2. The Supplementary Sheet must capture all policy charges [and bonuses]; and be consistent with the description/terminology adopted in the product brochure/KFS/other sections of the benefit illustration until maturity of the policy.
3. Authorized insurers should not group/aggregate different fees and charges in the illustration if they are presented separately in the product brochure/KFS.
4. The illustration should be personalized for the Insured and reflect any additional loading on fees and charges according to the Insured’s risk class.
5. For each row in the illustration table, the figures are expected to be shown for that projection year only (i.e. not the accumulative amount).

Authorized insurers should put “N/A” in Columns A, B and E (if applicable) and F for policy years after the premium payment term. The template illustrates an ILAS policy with a 10-pay term. |

**附錄 3**

**（只適用於含高額人壽保障的投連壽險產品）**

**利益說明的補充文件**

***客戶注意事項：此補充文件旨在說明保單費用對保單中可用作投資的金額的影響。請於決定是否購買此投連壽險保單前仔細閱讀此文件。***

**基本計劃 –保單費用對可用作投資的金額的補充說明**

支付予保險公司的保單費用（如前期收費、經常性的平台費、保險費用等）會減少投連壽險保單中可用作投資的保費。閣下的投連壽險保單提供高額身故賠償。保險費用反映此高額身故賠償的保障。保險費用可能隨著受保人的年紀增長或投資表現的不理想而增加（而這可能進一步減少可用作投資的保費）。

以下說明摘要闡述假設年度淨回報率1為每年3%的情況下，扣除相關費用後可用作投資的淨保費。由於相關/參考基金的實際表現可能高於或低於3%的假設年度淨回報率1，實際應繳保險費用及其他費用和收費可能有所不同。另外，此說明摘要並沒有將提早退保/提取保單價值的收費和相關基金的收費（例如管理費和表現費）包括在內。

保單貨幣: HK$

投保時保障金額: 9,999,999

| 保單年度 | 該保單年度內的已繳保費 | 假設年度淨回報率1為3%  (僅作闡述用途) |
| --- | --- | --- |
| 平台費 | 保險費用 | 紅利（如適用） | 可用作投資的淨保費 |
| 前期收費 | 經常性的平台費 |
| (A) | (B) | (C) | (D) | (E) | (F) = (A) - (B) - (C) - (D) + (E) |
| 1 | 9,999,999 | 9,999,999 | 9,999,999 | 9,999,999 | 9,999,999 | 9,999,999 |
| 2 |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |
| 4 |  |  |  |  |  |  |
| 5 |  |  |  |  |  |  |
| 6 |  |  |  |  |  |  |
| 7 |  |  |  |  |  |  |
| 8 |  |  |  |  |  |  |
| 9 |  |  |  |  |  |  |
| 10 |  |  |  |  |  |  |
| 1 年度淨回報率是扣除個別基金公司所收取的相關/參考基金的費用及收費後的回報率，而該基金費用及收費會因相關/參考基金的不同而有所差異。 |
| 11 | N/A | N/A |  |  |  | N/A |
| 12 | N/A | N/A |  |  |  | N/A |
| 13 | N/A | N/A |  |  |  | N/A |
| 14 | N/A |  N/A |  |  |  | N/A |
| 15 | N/A | N/A |  |  |  | N/A |
| 16 | N/A | N/A |  |  |  | N/A |
| 17 | N/A | N/A |  |  |  | N/A |
| 18 | N/A | N/A |  |  |  | N/A |
| 19 | N/A | N/A |  |  |  | N/A |
| 20 | N/A | N/A |  |  |  | N/A |
| 21 | N/A | N/A |  |  |  | N/A |
| 22 | N/A | N/A |  |  |  | N/A |
| 23 | N/A | N/A |  |  |  | N/A |
| 24 | N/A | N/A |  |  |  | N/A |
| 25 | N/A | N/A |  |  |  | N/A |
| … | N/A | N/A |  |  |  | N/A |
| … | N/A | N/A |  |  |  | N/A |

根據以上說明摘要，以下表格分別列舉持有投連壽險保單10、15和20年時的應繳總保單費用。

|  |  |  |  |
| --- | --- | --- | --- |
| **持有年期** | **10 年** | **15 年** | **20 年** |
| 應繳總平台費（扣除紅利） | 9,999,999 | 9,999,999 | 9,999,999 |
| 應繳總保險費用 | 9,999,999 | 9,999,999 | 9,999,999 |
| **總額** | **9,999,999** | **9,999,999** | **9,999,999** |

備註: 紅利（如有）已在計算應繳總平台費時扣除。

|  |
| --- |
| **獲授權保險人注意事項：**1. 獲授權保險人可加入或移除保單費用的種類[和紅利]（例如移除「前期收費」一欄(如適用）)；以及在不誤導和保留此補充文件原有目的的前提下作出適當修改。
2. 補充文件必須包含直至保單年期屆滿的所有保單費用[和紅利]，而其使用的描述和詞彙必須與列載於產品小冊子、產品資料概要和利益說明文件中的其他部份一致。
3. 假如產品小冊子和產品資料概要分別說明各項費用和收費，獲授權保險人不可在說明摘要中歸類或綜合各項費用和收費。
4. 說明摘要必須按照受保人的個別情況而制訂，其必須反映因應受保人的風險級別而衍生的額外費用和收費。
5. 說明摘要中每個行列的數字只代表該估算年度內的數額（即並不是累積數額）。

於保費供款年期過後的保單年度，獲授權保險人應在欄目A、B、E（如適用）和F填上「N/A」。此範本闡述保費供款年期為10年的投連壽險保單。 |

1. Net Rate of Return is net of any underlying/reference fund charges levied by fund houses which vary with different underlying/reference funds. [↑](#footnote-ref-2)