

## Standard Chartered partners with Prudential to safeguard your health at every stage of your life.



Plan your different life stages with our insurance solutions.

At Standard Chartered, we always strive to provide you with one-stop, comprehensive life insurance solutions that can fulfil your protection and financial needs at different stages of life, giving you and your family peace of mind for today and the future.



### Financial Visions Your thoughts and needs are our top priority

#### Family Protection

**You** have different dreams. You want to pursue your dreams with the assurance of building a happy family with your loved ones and complete peace of mind. You have yet to reach the pinnacle of your life.

#### AND YOU NEED

a **whole life insurance plan** so that your designated beneficiary will receive the insured amount to cope with the unexpected financial burden due to emergencies. Plus, the policy value accumulated will help you grow your wealth.

#### Quality Medical Protection

**You** are aware of the medical costs which increase year after year and worry that the huge medical expenses will create havoc in your life.

#### AND YOU NEED

a **quality medical and critical illness insurance plan** to fully cover your hospitalisation expenses with a cashless arrangement service. It should also provide adequate medical protection and allow multiple claims for treatment of critical illnesses such as cancer, stroke, coronary artery disease, and etc. This also comes with a longer protection period.

#### Children's Education Fund

**You** hope your children will receive the best education possible to fully equip them for their career.

#### AND YOU NEED

to contribute to an **education savings insurance plan** and grow within the plan. It minimises the possibility of loss due to market fluctuations while giving you a better idea of the amount accumulated so that you can budget for your ideal educational arrangements.

#### Comprehensive Retirement Planning

**You** have worked hard for decades to build up a successful career and a happy family. Now you are nursing great ideas on how to enjoy your retirement.

#### AND YOU NEED

a **comprehensive retirement plan** for a life-long monthly income to be credited into your designated account. You will also be able to withdraw the money anytime for your daily expenses or for your dream life after retirement.

#### Legacy Planning

**You** see your children finally reach adulthood or even married. You are suddenly relieved of a heavy responsibility. Now you are pondering on how your wealth can be passed from generation to generation.

#### AND YOU NEED

a **universal life insurance** as your legacy planning tool to transfer and allocate your wealth according to your wishes. You may also top up with a lump sum additional premium to grow the wealth in the policy and offer greater benefit to your family.

### Trusted Partner The best choice for you

#### Strong Strategic Alliance

You can benefit from our partnership with Prudential Hong Kong Limited ("Prudential"). Backed by the strengths of Standard Chartered and Prudential, you can rest assured you will enjoy comprehensive insurance coverage and the much-needed wealth management services at the same time.

#### Professional Experts

Able supported by an experienced and proficient team of Insurance Specialists, your dedicated Relationship Manager listens to your ideas, analyses your protection needs carefully and identifies suitable insurance plans for your selection to fit your different needs and help you achieve various financial goals.

#### Quality Services

**Prudential Client Service Hotline Dedicated for Standard Chartered<sup>1</sup>** 2281 1188 is ready to answer your enquiries regarding policy information, claims and other designated services.

\* The life insurance products are underwritten by Prudential; Standard Chartered is an insurance agent of Prudential.

**Act now. Please contact us to make an appointment for the financial planning services.**  
Enquiry Hotline: 2281 1188

#### Remark:

1. This hotline is provided, managed, and operated by Prudential. For enquiries after service hours (service hours: Monday – Friday 9:00a.m. – 8:00p.m.; Saturday 9:00a.m. – 3:00p.m. and except public holidays), policyowners are able to access designated services through the hotline's Interactive Voice Response System. Alternatively, policyowners can simply leave messages, and Prudential's Client Service Officers will follow up on the next working day.

#### General Terms and Conditions:

1. Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered") and Prudential Hong Kong Limited ("Prudential") shall have the right to amend and terminate any of the above services or vary any of the terms and conditions for the above services without prior notice. In case of any disputes, Standard Chartered and Prudential shall have the absolute discretion to make the final decision.

2. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

#### Notes:

The life assurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential Hong Kong Limited (A member of Prudential plc group) ("Prudential"). Some of these plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium pays for the insurance and related costs.

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice signed by you should be received directly by the Prudential's Hong Kong Office at 8/F Prudential Tower, The Gateway Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period (that is, within 21 days after the delivery of the policy or issue of a notice (informing you or your representative about the availability of the policy and expiry date of the cooling-off period), whichever is the earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value (if applicable) may be less than the total premium you have paid. You should check with Prudential if you have any doubt regarding your cooling-off right.

Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered") is an insurance agent of Prudential.

As the issuer of the life assurance plans, Prudential will be responsible for all protection and claims issues. Prudential is not an associate or subsidiary company of Standard Chartered. This leaflet is not a contract of insurance and is intended to be a general summary for reference purpose only. Please refer to the policy for full terms and conditions. Standard Chartered does not accept any responsibilities regarding any statements provided by Prudential or any discrepancies or omissions in the contract of insurance nor shall Standard Chartered be held liable in any manner whatsoever in relation to your contract of insurance.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential and Standard Chartered do not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions. This leaflet does not constitute a contract of insurance or an offer, invitations or recommendation to any person to enter into any contract of insurance or any transaction described therein or any similar transaction.

Whether to apply for insurance coverage is your own individual decision. **During the sales process, this document should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to the relevant product brochure and policy document and read carefully.**

In respect of an eligible dispute arising between Standard Chartered and the client out of the selling process or processing of the related transaction, Standard Chartered is required to enter into a Financial Dispute Resolution Scheme process with the client; however any dispute over the contractual terms of the product should be resolved directly between Prudential and the client.

## 渣打夥拍保誠伴您 一步一生，跨越健康 抉擇



渣打一直致力為您提供一站式的全面人壽保險方案，滿足您於人生不同階段的保障及財務需要，讓您及摯愛家人安享現在與未來。

### 周全保險方案，籌劃人生不同階段



### 理財遠景

您的想法和需要，  
才是我們最關心的

#### 家庭保障

“您  
有大小不同的夢想，希望跟摯愛建立幸福家庭，無後顧地向夢想進發，為自己寫下精彩的一頁。”

#### 而您需要

一份**保障終身的保險計劃**，於不幸事件發生時，確保您指定的受益人可收到賠償金額，以減輕突如其來的經濟負擔。同時保單內累積的價值更可為您的財富增值。

#### 優質醫療保障

“您  
意識到醫療費用逐年攀升，擔心將來一旦需要支付龐大的醫療開支會為生活帶來壓力。”

#### 而您需要

一份**優質醫療危疾保險計劃**為您支付全數住院費用，出院更可免找數。而對癌症、中風、冠狀動脈疾病等嚴重疾病更可作多次賠償，並提供更長的保障期。

#### 子女教育資金

“您  
希望子女接受最好的教育，為將來自力更生作最充足的準備。”

#### 而您需要

及早讓資金於**子女教育儲蓄保險計劃**內生息滾存，減低因市場波動而虧損的機會之餘，亦較易預計未來積存的金額，對將來的教育安排更有掌握。

#### 周全退休計劃

“您  
拼搏廿載後，事業家庭兩得意，心底裡還不時浮現退休時享受生活的好主意。”

#### 而您需要

一份**周全的退休計劃**，安排每月穩定退休入息並終身派發至您選擇的銀行賬戶，讓您方便提取，輕鬆應付生活所需之外，當然就是實踐您的退休好主意。

#### 財富傳承策劃

“您  
看著子女終於長大成人，成家立室，數十年的重擔子忽然輕鬆了不少。現在想著自己如何將財富傳承下去。”

#### 而您需要

一份**萬用壽險**，將財富按您的意願傳承下去之餘，增加額外保費更可讓財富繼續增值，讓家人受惠更多。

### 合作夥伴 您最好的選擇

#### 雄厚合作聯盟

憑藉與保誠保險有限公司(「保誠」)結盟\*，配合渣打及保誠的穩健實力優勢，讓您同時享有全面保險保障及各項財富管理服務。

#### 資深顧問團隊

您的專屬客戶經理由資深保險策劃經理全力支援，細心聆聽您的想法，小心分析您的理財需要，從而提供不同的保險產品給您挑選，配合您人生不同階段的需要，以達成不同的理財目標。

#### 優質服務

特設**保誠 — 渣打客戶服務專線** 2281 1188，為您解答有關保單資料、理賠事宜及其他指定事項之查詢。

\*人壽保險計劃乃由保誠承保；渣打為保誠之保險代理。

**立即行動。請即聯絡我們預約理財策劃服務。  
查詢熱線：2281 1188**

#### 備註：

1. 此服務專線由保誠提供並負責操作及管理。於服務時間後(服務時間：星期一至五上午9時至晚上8時；星期六上午9時至下午3時，公眾假期除外)，保單持有人更可透過專線之互動語音應答系統選擇指定服務。保單持有人並可留言查詢，保誠客戶服務主任將於下一個工作天內回覆並跟進有關查詢。

#### 一般條款及細則：

1. 渣打銀行(香港)有限公司(「渣打」)及保誠保險有限公司(「保誠」)保留隨時更改及終止以上任何服務以及更改以上服務之任何條款及細則之權利而毋須預先通知。如有任何爭議，渣打及保誠擁有最終決定權。

2. 中英文版之內容如有任何歧異，在任何情況下概以英文版本為準。

#### 註：

人壽保險計劃乃由保誠保險有限公司(英國保誠集團成員)(「保誠」)承保之人壽保險產品及非銀行存款。部分人壽保險計劃可能含有儲蓄成份，但並非儲蓄存款或定期存款。部分的保費付作保險及相關費用。

若閣下不滿意保單，閣下有權在冷靜期內取消保單，並獲退回已扣除任何曾提取現金金額後(如適用)之任何已繳交的保費，惟本保單須未曾作出任何理賠。閣下須將書面通知於冷靜期內送達保誠設於香港九龍尖沙咀廣東道21號海港城港威大廈英國保誠保險大樓8樓之辦事處(即由保單交付予閣下或閣下代表後，或發出有關通知書(以說明本保單已經備妥及冷靜期的屆滿日期)予閣下或閣下代表後，起計的21天內，以較先者為準)。冷靜期結束後，若閣下在期滿前取消保單，預計的總現金價值(如適用)可能少於閣下已付的保費總額。如閣下對此有任何疑問，應儘快與保誠聯絡。

渣打銀行(香港)有限公司(「渣打」)為保誠之保險代理。

作為保單締發人，保誠會負責處理一切關於保障及賠償事宜。保誠並非渣打之聯營或附屬機構。此單張乃資料摘要，只供參考之用，並不構成任何保險合約。有關計劃之詳細條款及細則，概以保單為準。對保誠所提供之資料或任何有關該公司保單條文之歧異或缺漏；及對閣下之保單內容，渣打概毋須負責。

此單張僅旨在香港派發，並不能詮釋為在香港境外提供或出售或游說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠及渣打不會在該司法管轄區提供或出售該保險產品。此單張並不構成跟任何人之保單合約或任何提議、邀請或建議簽訂此單張所說明之任何保險合約或任何交易或類似之交易。

閣下投保與否乃個人之獨立決定。在銷售過程中此文件必須與有關產品冊子一起閱讀。有關保險計劃之產品條款、細則及風險披露，請仔細閱讀有關計劃之產品冊子及保單文件。

對於渣打與客戶之間因銷售過程或處理有關交易而產生的合資格爭議，渣打須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議應由保誠與客戶直接解決。