



Term Life Insurance

Securing high coverage lifelong protection at a low cost



Endow your loved ones with financial security

Plan ahead at every stage of life with financial security, proLife Series - Term Life Insurance offers Yearly Renewable Term Life, variable level term periods and currency selections giving you great flexibility to tailor made your plan in accordance with your preference and needs. You and your loved ones can enjoy an optimal protection and a peace of mind against unpredictable events in life.

Benefits at a glance



Variable sum assured, level term periods and policy currency to suit your life stage needs



Affordable premium with lifelong protection



Guaranteed renewable no matter how your health conditions change



Free Terminal Illness equals to 50% of the Life Insurance benefit



Unique optional Total and Permanent Disability Benefit Rider

Plan Features

Entry Age		Choice of Level Terms
18-55		5 years, 10 years, 20 years, 25 years, 30 years
56-60		5 years, 10 years, 20 years, 25 years
61-65		5 years, 10 years, 20 years

Insurable Age	
Maximum Insurable Age	99

Sum Insured	
Minimum Insured Amount	HK\$1,000,000/US\$125,000

Free Benefits	
Free Terminal Illness Protection If the insured diagnosed with any terminal illness	50% of the Term Life Insurance benefit will be prepaid as a immediate financial assistance

Optional Cover	
Optional Total & Permanent Disablement Benefit Rider Total & Permanent Disablement whether caused by an illness or an injury	A lump sum payment will be paid immediately subject to the maximum benefit payable

Notes

- The premium will be fixed on each level term period, hereafter disregard of any adverse changes in your health condition, you will be guaranteed for renewal after the expiry of each level term period. For the details of the policy term renewal, please refer to our quotation.
- This plan has no surrender value.

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The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.



Underwritten by **Liberty International Insurance Limited**
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個人定期壽險

低成本高效益的人壽保障



為摯愛家人提供安穩的財務保障

提前規劃人生不同階段的生活需要，利安人壽系列 — 個人定期壽險設有每年續保計劃，亦提供多種固定保費繳付期及投保貨幣選項，您可以按個人需求靈活制定計劃安排未來。為您和家人提供一個周全的保障，讓您安心無憂面對人生中不能預測的疾病及意外。

保障特點



靈活保額、保費繳付期及投保貨幣選項滿足您不同階段的生活需要



以相宜保費提供終身的保障



不論受保人健康狀況有任何轉變，保證續保



相等於壽險保障50%的免費末期疾病保障



獨有的完全及永久傷殘附加保障

計劃特點

投保年齡	可供選擇固定保費期
18-55歲	5年、10年、20年、25年、30年
56-60歲	5年、10年、20年、25年
61-65歲	5年、10年、20年

受保年齡	
最高受保年齡	99歲

投保額	
最低保障金額	1,000,000港元/125,000美元

免費保障	
免費末期疾病保障 一旦受保人不幸被證實患上末期疾病	預先賠償不多於人壽保障金額之五成

自選附加保障	
完全及永久傷殘附加保障 不論因疾病或受傷導致完全及永久傷殘	預先賠償不多於基本計劃保障額之整付賠償金

備註

- 每個固定保費期內保費不會變動。不論健康狀況，我們會在每個固定保費期完結後，保證為您安排下一個固定保費期。有關續期保費固定期之詳情，請參閱「建議書」。
- 本計劃沒有任何退保價值。

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此計劃受相關保單合約的條款、細則及不保事項所約束。利寶保險保留接受任何申請的最終權利。本產品說明書僅提供一般資料，僅供參考。有關詳細條款、細則及不保事項，請參閱有關產品保單內容。如英文版本與翻譯版本之間存在任何歧義或不相符之處，則以英文版本為準。



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