Sharing the Prosperity Through Generations

# Everlasting Joy
## Savings Insurance Plan 3

中国太平洋保险
China Pacific Insurance

中國太平洋人壽保險(香港)有限公司
China Pacific Life Insurance (H.K.) Co. Ltd.

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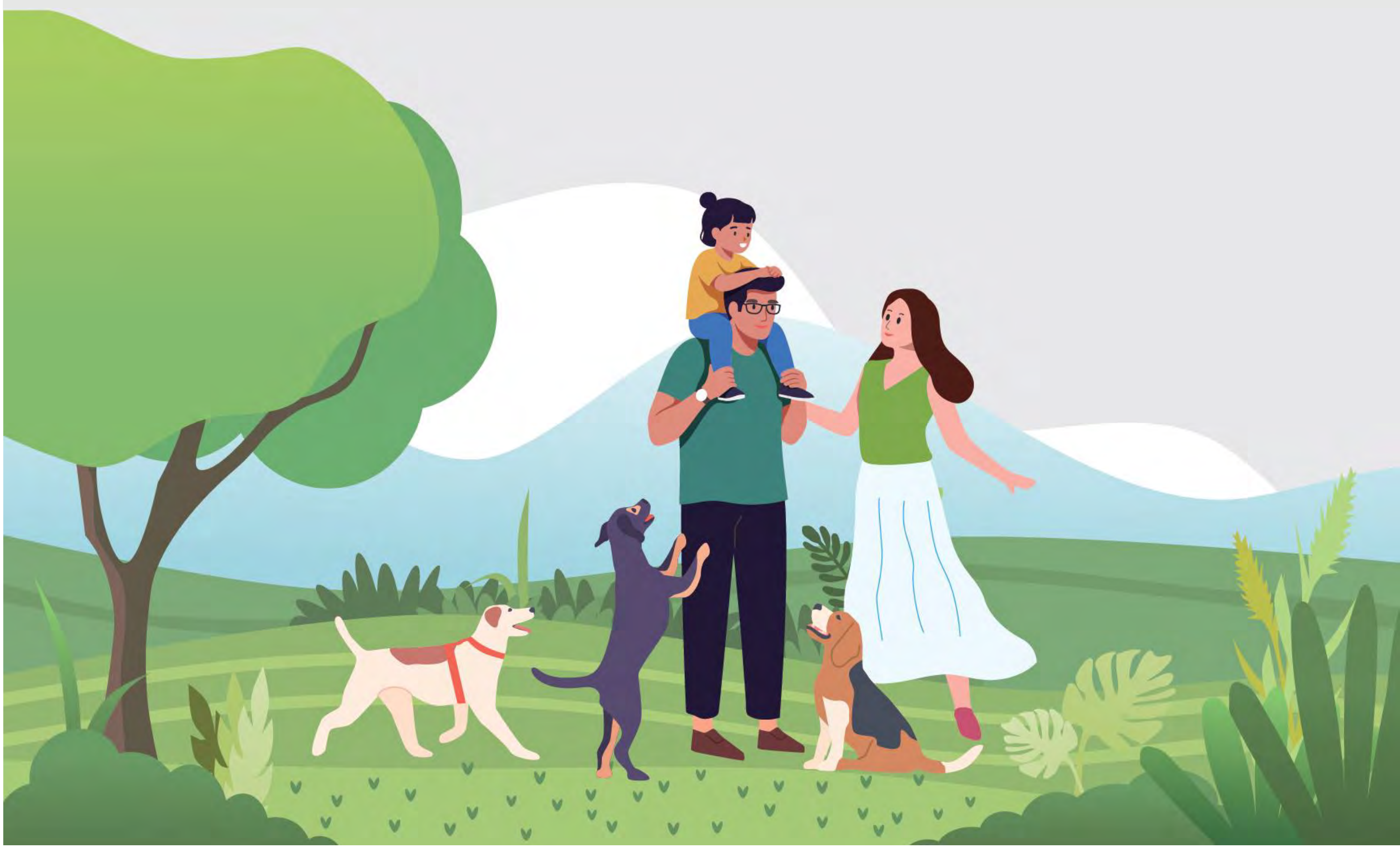
# Everlasting Joy Savings Insurance Plan 3 Key Product Features[1]

## Sharing the Prosperity Through Generations

The world is fast-changing. Developing a wealth accumulation and succession plan as early as possible has become a commitment for many families.

Everlasting Joy Savings Insurance Plan 3 ("Everlasting Joy 3") offers returns with long-term growth potential, turning what you save today into a solid foundation for your family's future. The plan also provides a wide range of flexible financial and succession options that not only cater to your needs at different life stages, but also pass down your love and wealth with precision so that every generation can share the everlasting prosperity.



## Trio Returns to Grow Your Assets over the Long Term

Everlasting Joy 3 is a participating life insurance plan. In addition to providing **Guaranteed Cash Value** that can bring you stable returns, it also provides two **non-guaranteed bonuses** to increase the growth potential of your wealth in the long run. For the details of the non-guaranteed bonuses, please refer to “Important Notes - Reversionary Bonus and Terminal Bonus” section.

### Guaranteed Cash Value

- Guaranteed Cash Value increases gradually over the policy duration
- **The amount is specified in the policy document**

### Non-guaranteed Reversionary Bonus

- Reversionary Bonus is non-guaranteed. The face value and cash value of Reversionary Bonus shall be declared by us annually starting from the designated policy anniversary date. **The amount will be guaranteed once declared**
- Face value of Reversionary Bonus is equal to its cash value
- Face value of Reversionary Bonus shall become part of the Death Benefit; while the cash value of Reversionary Bonus is only payable upon specified events (such as withdrawal, policy surrender or policy maturity)

### Non-guaranteed Terminal Bonus

- Terminal Bonus is non-guaranteed. The face value and cash value of Terminal Bonus shall be declared by us from time to time starting from the designated policy anniversary date. The amount declared is also not guaranteed
- Face value of Terminal Bonus may not be equal to its cash value
- Face value of Terminal Bonus shall become part of the Death Benefit; while the cash value of Terminal Bonus is only payable upon specified events (such as policy surrender or policy maturity)
- The actual amount of the face value or cash value of Terminal Bonus paid by us may be higher or lower than the amount declared by us

## Safeguard Your Loved Ones against the Unforeseeable

**Accidental Death Benefit** – If the death of insured occurs before the 5th policy anniversary date and is resulted from an accident[2], the Death Benefit will include the additional "Accidental Death Benefit" (only applicable to insured whose age is between 18 and 60 at the time of becoming the insured of the policy), which **is equal to 100% of total Basic Plan Premiums paid, subject to a maximum amount of USD125,000**. For the detailed calculation and maximum limit of the Death Benefit, please refer to Product Summary - Death Benefit section.

**Death Benefit Settlement Option[3]** – You can choose to pay the death benefit to the beneficiary in a lump sum and/or by installment. The "Lump Sum Option" is the default option of the policy, while you can select the "Installment Option" that suits the specific needs of the beneficiary. Currently, we offer the following Installment Options:

- **Customized period** – You can pay the death benefit in 5 to 20 years and the same amount will be paid in each installment.
- **Customized period and amount** (under this option, you can also apply to increase the installment amount each year by a percentage specified by you) –
  a) You can specify the amount for each installment and the installment will be paid subject to a maximum of 20 years.
  b) You can specify the amount for each installment and pay it in 5 to 20 years.
  c) You can specify the installment to be paid up to a certain age of the beneficiary, subject to a maximum of 20 years.

Under the Installment Option, once the first installment is paid by us, non-guaranteed interest will be accrued on the balance of Death Benefit which is yet to be paid at an interest rate to be determined by us from time to time at our sole discretion. All interest accrued (if any) and any balance of Death Benefit shall be payable only in the last installment.

## Multi Policy Options to Enhance Financial Flexibility

**Currency Conversion Option**[4] – On or after the 3rd policy anniversary date, **you may apply to convert the policy currency to a different currency (including HKD, RMB or any other currency(ies) made available by us)** to suit your financial planning. Upon currency conversion, we will issue a new policy to you to supersede the original policy while keeping the policy commencement date unchanged. Values of the new policy will be re-determined based on the new policy currency.

Currency conversion may involve the conversion of the original policy into a new policy under another insurance plan, and such plan may not be the same as Everlasting Joy 3. For the details of the terms and risks associated with Currency Conversion Option, please refer to remark 4 and the “Key Product Risks – Risk from Exercising Currency Conversion Option” section.

**Bonus Lock-in Option**[5] – On or after the 10th policy anniversary date, you can exercise Bonus Lock-in Option to lock-in the return. **Currently, you may lock-in up to 75% of the declared cash value of Terminal Bonus**, and such amount will be accumulated in the Bonus Lock-in Account under the policy to earn non-guaranteed interest.

**Regular Withdrawal Instruction**[6,13] – On or after the 10th policy anniversary date, you may submit a Regular Withdrawal Instruction to us to **automatically withdraw your specified amount from the policy annually or monthly**, allowing you greater flexibility when realizing your long-term financial goals. Furthermore, **you can designate a family member or an organization (which is agreed by us) to be the recipient** of the regular withdrawal, ensuring optimal flexibility in managing your funds.

When we execute your Regular Withdrawal Instruction, we will first withdraw the amount in the Bonus Lock-in Account (if any) of the policy, and then from the cash value of Reversionary Bonus (if any). When such amount is exhausted, we will then withdraw the Guaranteed Cash Value and the cash value of Terminal Bonus (if any) of the policy by way of partial surrender.

Please note that exercising Regular Withdrawal Instruction will affect the benefits of the policy. For details, please refer to remark 13 and the “Key Product Risks – Risk of Early Surrender / Partial Surrender” section.

**Premium Holiday**[7] (only applicable to policy with a 5-year or 10-year Premium Payment Period) – On or after the 2nd policy anniversary date, you may apply for a Premium Holiday to temporarily suspend payment of premium to cope with your financial needs. You can exercise a 1-year Premium Holiday at each application, and you may apply more than once. If the premium payment period of the policy is 5 years, you can exercise 2-year Premium Holiday in total, or if the premium payment period of the policy is 10 years, a total of 4-year Premium Holiday can be exercised.

**Ready-for-You Cash** (i.e. policy loan) – the loan facility of your policy may serve as your back-up when unexpected situations arise. While your policy is in force and is not on Premium Holiday, you may apply to us for a loan secured by the policy, subject to a maximum amount of 90% of the sum of the followings: (i) Guaranteed Cash Value; (ii) cash value of Reversionary Bonus; (iii) 80% of the cash value of Terminal Bonus; and (iv) amount in the Bonus Lock-in Account.

Policy loan will incur interest at a rate to be determined by us from time to time at our sole discretion. Please refer to the “Key Product Risks – Risk of Policy Loan” section for the details of risk associated with policy loan.

## Policy Continuation Solutions to Pass On Your Wealth

**Change of Insured**[8] – On or after the 1st policy anniversary date, you may apply to change the insured of the policy for unlimited times. After the change, the benefit end date of the policy will be changed to the policy anniversary date on which the new insured reaches age 130. The policy can therefore continue to capture potential future gains.

**Policy Split Option**[9] – On or after the 3rd policy anniversary date, you may apply to split the policy into two or more new policies (“Split Policy”). You can decide how much policy value to split for each Split Policy, as well as change the policy owner and the insured for the Split Policy and pass on your wealth to your loved ones easily.

**Policy Succession Option**[10] – You can select the Policy Succession Option for the beneficiary. Upon the death of the insured, such beneficiary could become the new insured of the policy or become both the new insured and new policy owner of the policy (as the case may be), and therefore the policy can be passed on. If the beneficiary is not the sole beneficiary of the policy, we will determine the proportion of the policy to be passed on based on the proportion of the Death Benefit allocated to the beneficiary.

## First-in-market^ - Policy Succession Booster

We are delighted to witness your policy being passed from generation to generation, helping every generation live the life they aspire to. Each time the policy is continued by the execution of Policy Succession Option, we will pay the Policy Succession Booster[11] after 5 years from the relevant Policy Succession Option Effective Date, provided that such policy succession occurs 5 years after the policy comes into effect or from the last policy succession. **The amount of the Policy Succession Booster is equal to 10% of the Notional Amount**, and it will be paid to the Bonus Lock-in Account of the policy to accumulate with non-guaranteed interest, empowering every generation with added value.

^ As of April 2026, the Company is the first life insurance company to offer “Policy Succession Booster”, as compared with similar insurance products of major life insurance companies in Hong Kong.

## Other policy administration arrangement that may facilitate policy succession

**Contingent Owner*** – If you are not the insured of the policy, you may nominate a contingent owner for the policy. If you unfortunately pass away or become mentally incapacitated, the contingent owner can apply to become the new policy owner to ensure that the policy will be properly managed.

**Interim Policy Owner*** – If you wish to nominate the insured to be the contingent owner and designate the age at which the insured can take over the policy, you can nominate an **interim policy owner** for the policy at the same time. If you unfortunately pass away or become mentally incapacitated before the insured reaching the designated age, **the interim policy owner can take over the policy temporarily**. When the insured reaches the designated age, the insured can apply to become the policy owner of the policy.

* Contingent Owner and Interim Policy Owner are policy administration arrangement and are not product features. Please refer to the relevant form for their detailed requirements and conditions.

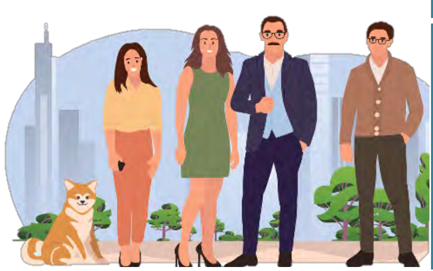
# Example (The following example is hypothetical and is for illustrative purpose only.)

## How does Everlasting Joy 3 help Alfred achieve cross-generation wealth succession with ease?

Policy owner and insured: Alfred, 50 years old, male, non-smoker
Family status: Married with a son, Edward, 25 years old

| 1st Generation - **Alfred** | |
|---|---|
| **50 years old** | Alfred purchased a **5-pay Everlasting Joy 3** for himself. He designated his 25-year-old son, Edward, to be the beneficiary and selected **Policy Succession Option** for him. |
| **61 years old** | Alfred's wife passed away early. He chose to move into a high-end retirement community after retirement. He exercised **Regular Withdrawal Instruction** under his policy, making annual withdrawal from the policy to pay for the expenses of the retirement community. |
| **65 years old** (Son - Edward 40 years old) | Alfred passed away. Edward exercised **Policy Succession Option** and became the policy owner and insured of the succeeding policy. |

| 2nd Generation - **Edward** | |
|---|---|
| **45 years old** | Edward's Everlasting Joy 3 policy paid the **Policy Succession Booster** which is equal to 10% of the Notional Amount to the Bonus Lock-in Account of his policy. Edward withdrew the amount and took a trip with his family. |
| **60 years old** | Edward and his wife retired and moved into a high-end retirement community. He exercised **Regular Withdrawal Instruction** and made annual withdrawal from the policy between age 60 and 80 to pay for the expenses of the retirement community. |
| **80 years old** | Edward's wife passed away due to illness. He applied for **Change of Policy Owner** and **Change of Insured** to transfer the policy to his 45-year-old son, Felix. |



| 3rd Generation - **Felix** | |
|---|---|
| **45 years old** (Father – Edward 80 years old) | Felix set up a new **Regular Withdrawal Instruction**, withdrawing annually to support his father's living and fund the education of his children. |
| **55 years old** | Edward passed away at age 90. As Felix's children have graduated and begun their career, Felix exercised **Policy Split** to split the policy into three: keeping 30% of the policy value for himself and his wife, and giving 35% to his son Luke and daughter Serena each. The policy was thereby transferred to the 4th generation. |

Please note that exercising Regular Withdrawal Instruction will affect the benefits of the policy. For details, please refer to remark 13 and the "Key Product Risks – Risk of Early Surrender / Partial Surrender" section.

# Product Summary

| | | | | |
|---|---|---|---|---|
| Premium Payment Period | Single Premium | 2 Years | 5 Years | 10 Years |
| Issue Age (Age at last birthday) | 15 Days - Age 80 | 15 Days - Age 80 | 15 Days - Age 75 | 15 Days - Age 70 |
| Payment Mode | Single Premium | Annual / Monthly | | |
| Premium Structure | Level, premium is guaranteed to remain unchanged | | | |
| Benefit Term | Up to age 130 of the insured | | | |
| Policy Currency | USD | | | |
| Minimum Notional Amount | USD25,000 | | | |
| Surrender Benefit | If the policy owner surrenders the policy, we will pay the Surrender Benefit and the amount is[12]:<br>i) Guaranteed Cash Value at the effective date of surrender; plus<br>ii) cash value of Reversionary Bonus (if any); plus<br>iii) cash value of Terminal Bonus (if any); plus<br>iv) amount in the Bonus Lock-in Account (if any); less<br>v) indebtedness of the policy (if any). | | | |

| | |
|---|---|
| Maturity Value | If the insured is alive on the benefit end date, we will pay the Maturity Value and the amount is:<br>i) Guaranteed Cash Value as at the benefit end date; plus<br>ii) cash value of Reversionary Bonus (if any); plus<br>iii) cash value of Terminal Bonus (if any); plus<br>iv) amount in the Bonus Lock-in Account (if any); less<br>v) indebtedness of the policy (if any). |
| Death Benefit | If the insured dies while the policy is in force, we will pay the Death Benefit to the beneficiary and the amount is:<br><br>i) the higher of the following as at the date of death of the insured:<br>• 105% of the total Basic Plan premiums paid; or<br>• the sum of Guaranteed Cash Value, face value of Reversionary Bonus (if any) and face value of Terminal Bonus (if any); plus<br>ii) Accidental Death Benefit which is equal to 100% of the total Basic Plan premiums paid (if applicable) (the aggregate payment amount for Accidental Death Benefit is subject to a cap of USD125,000 for the Everlasting Joy 3 policy and all policies of the Company for the same insured. If other currencies are involved, the payment amount shall be converted into United States Dollar at the prevailing exchanged rate determined at our sole discretion for calculating the cap); plus<br>iii) amount in the Bonus Lock-in Account (if any), less<br>iv) indebtedness of the policy (if any).<br><br>For the purpose of Death Benefit calculation (including Accidental Death Benefit, if applicable), total Basic Plan Premiums paid includes only Basic Plan Premiums which have been due and paid before the death of the insured and excludes any prepaid premiums. If the Notional Amount is reduced under any circumstances, Basic Plan Premiums due and paid before the reduction of Notional Amount shall be proportionally reduced, and such reduced amounts shall be used to calculate this benefit. For the Notional Amount applicable to the policy at application, please refer to the benefit illustration. Such Notional Amount is used to calculate the premiums of the policy and the relevant policy values but will not be directly used to calculate the Death Benefit. |
| Underwriting | If the total premiums of the policy do not exceed our specified premium amount, we will waive the medical examination requirement. |

Remarks:

1. In addition to the terms stipulated under the relevant remarks, all product features are also subject to other terms. Please refer to the policy provisions for details.

2. Accidental death must be resulted directly, and independently of all other causes, from bodily injury effected solely by an unforeseen and unexpected event and such death occurs within 180 days from such bodily injury.

3. Lump Sum Option is the default Death Benefit Settlement Option of the policy. If you do not select Death Benefit Settlement Option or Policy Succession Option for a beneficiary, or the Installment Option or Policy Succession Option cannot be exercised or is revoked for any reasons, we shall pay the Death Benefit to that beneficiary by Lump Sum Option.

   The Installment Option can be selected and exercised provided that the following conditions are satisfied:
   (i) the insured must be alive on the date we approve the request;
   (ii) the policy is not assigned as collateral security;
   (iii) you have not selected Policy Succession Option for the relevant beneficiary;
   (iv) such beneficiary must be a natural individual;
   (v) only one Installment Option can be selected for each beneficiary;
   (vi) for each beneficiary, the amount of Death Benefit allocated for paying out by installments and the amount of each installment must not be less than the minimum amount prescribed by us from time to time;
   (vii) Installment Option is also subject to the terms under the "PAYMENT TO BENEFICIARY" provision set out in the policy provisions;
   (viii) once the selected Installment Option has been commenced, you or the beneficiary cannot change the payment intervals, payment period and the amount of each installment, or change it to Lump Sum Option; and
   (ix) Installment Option is exercisable subject to all applicable laws and regulations and other prevailing administrative rules as determined by us from time to time.

   We may change the choices under Installment Option without prior notice, but it will not affect your selected Installment Option.

4. The currency conversion shall be executed by way of converting the policy into a new policy under a plan that offers the new policy currency as indicated below ("New Policy"). The plan(s) available for exercising Currency Conversion Option ("New Plan") shall be determined by us at our absolute discretion and may not be the same as the Basic Plan. Unless otherwise expressly specified and/or disclosed to you when you exercise this option, if your request to exercise the Currency Conversion Option is approved by us, your benefit entitlement, rights and obligations under the policy will cease to be effective and they will be converted to and governed by the New Policy.

   Your request to exercise the Currency Conversion Option is subject to our approval, all applicable laws and regulations, and the prevailing administrative rules as determined by us at our absolute discretion from time to time, including but not limited to the followings:
   (i) your request must be made within 30 days after each policy anniversary date;
   (ii) new policy currency must be different from the existing policy currency of the policy;
   (iii) all premiums due under the policy have been paid;
   (iv) the policy is not on Premium Holiday;
   (v) there is no indebtedness under the policy;
   (vi) the policy is not assigned as collateral security;
   (vii) the insured must be alive on the date we approve the currency conversion request ("Effective Date of Currency Conversion");
   (viii) after currency conversion, the notional amount of the New Policy (as converted in accordance with below) must not be less than the then prevailing minimum amount as determined by us from time to time;
   (ix) if the request for exercising Bonus Lock-in Option is submitted together with the request for exercising Currency Conversion Option, the former will be executed first; and
   (x) any approved request for exercising Currency Conversion Option cannot be changed, cancelled or reverted.

   New policy currency can be one of the following: Hong Kong Dollar, Renminbi, United States Dollar, or any other currency(ies) made available by us at the time you submit the request. If a currency is demonetized by the issuance country or region, it will not be available for selection.

   Upon our approval of your request,
   (i) the original policy will be converted into the New Policy in the new policy currency selected by you;
   (ii) relevant policy values of the original policy will be converted to the new policy currency under the New Policy. As a result of currency conversion, the values of the New Policy after conversion will be determined and adjusted (either increase or decrease) by us. The latest amount of Notional Amount, total premiums paid, Guaranteed Cash Value, face value and cash value of Reversionary Bonus (if any), face value and cash value of Terminal Bonus (if any) and the amount in the Bonus Lock-in Account (if any) of the original policy will be converted and the converted amount under the New Policy will be determined and adjusted based on factors including but not limited to the prevailing currency exchange rate (which is determined by us at our absolute discretion from time to time with reference to the prevailing foreign currency exchange rate in the market), the change in investment return and asset

values of the new and existing underlying portfolio of assets and/or the transaction gain or loss from asset transfer due to currency conversion;

(iii) future premiums due under the New Policy (if any) will be determined based on the notional amount of the New Policy after currency conversion;

(iv) the projection of the values of the New Policy after currency conversion will be determined based on factors including but not limited to projected investment return and asset values of the underlying portfolio of assets of the New Plan;

(v) the policy commencement date, premium end date, policy succession option effective date (if applicable to the New Policy), policy owner, insured and beneficiary of the New Policy will be the same as those under the original policy, while the benefit end date of the New Policy may be adjusted in accordance with the New Plan;

(vi) any record of exercised Premium Holiday under the original policy will automatically become the record of exercised premium holiday under the New Policy (if applicable to the New Policy);

(vii) any Death Benefit Settlement Option, Policy Succession Option and Regular Withdrawal Instruction chosen and/or designated under the original policy will not be applied to the New Policy; and

(viii) we will inform you of the Effective Date of Currency Conversion in writing. After conversion, the New Policy shall contain all the benefits, options and terms and conditions of the New Plan. For avoidance of doubt, “COOLING-OFF PERIOD” provision set out in the policy provisions is not applicable to the New Policy.

5. Your request for exercising Bonus Lock-in Option is subject to our approval, all applicable laws and regulations, and the prevailing administrative rules as determined by us at our absolute discretion from time to time, including but not limited to the followings:

(i) your request for exercising Bonus Lock-in Option must be submitted to us within 30 days after each policy anniversary date and this option shall only be exercised once each policy year;

(ii) the policy is not on Premium Holiday;

(iii) there is no indebtedness under the Policy;

(iv) you may specify a percentage (“Lock-in Percentage”) of declared cash value of Terminal Bonus to be locked-in. The Lock-in Percentage is subject to the minimum and maximum percentage as determined by us from time to time. Currently, the maximum Lock-in Percentage is 75%, and the Lock-in Percentage must be an integer;

(v) once your application of exercising Bonus Lock-in Option is approved, it cannot be changed, cancelled or reverted; and

(vi) if your Bonus Lock-in Option and cash withdrawal (including Regular Withdrawal Instruction) requests are to be processed by us on the same day, we shall process the Bonus Lock-in Option first.

Once the Bonus Lock-in Option is executed, the locked-in cash value of Terminal Bonus will be deposited into the Bonus Lock-in Account of the policy to accumulate at a non-guaranteed interest rate to be determined by us from time to time at our sole discretion. While the policy is in force, you may request to withdraw all or part of the amount in the Bonus Lock-in Account (if any). Any indebtedness of the policy shall be deducted from your withdrawal amount before the balance (if any) is paid to you.

Exercising Bonus Lock-in Option will not affect the Notional Amount of the policy, but the amount of declared cash value of Terminal Bonus will be reduced by the locked-in amount. The face value of Terminal Bonus will be reduced proportionally. The amount of any future face value and cash value of Terminal Bonus will also be reduced and adjusted at a rate determined by us based on the locked-in amount.

6. Your Regular Withdrawal Instruction is subject to our approval, all applicable laws and regulations, and the prevailing administrative rules as determined by us at our absolute discretion from time to time, including but not limited to the followings:

(i) the policy has been fully paid-up;

(ii) there is no indebtedness under the policy;

(iii) the policy is not assigned as collateral security;

(iv) the regular withdrawal amount must not be less than the minimum amount as determined by us from time to time; and

(v) if your Bonus Lock-in Option and cash withdrawal (including Regular Withdrawal Instruction) requests are to be processed by us on the same day, we shall process the Bonus Lock-in Option first.

You may designate a recipient other than you to receive the withdrawal amount (“Recipient”) payable under a Regular Withdrawal Instruction. Your request to designate a Recipient is subject to our approval, all applicable laws and regulations, and the prevailing administrative rules as determined by us at our absolute discretion from time to time, including but not limited to the following:

(i) the Recipient must be your spouse, parent, child or any other person or organization agreed by us; and

(ii) the attained age of the Recipient must be 18 or above (if such Recipient is a natural individual) at the time we receive the request.

Upon our approval of your request, the withdrawal amount specified in your Regular Withdrawal Instruction will be paid to you or the Recipient monthly or annually. The payment date of the withdrawal amount will be subject to the prevailing administrative rules as determined by us at our absolute discretion from time to time

Regular Withdrawal Instruction will be terminated upon the occurrence of any of the following events, whichever is the earliest:

(i) when exercising Regular Withdrawal Instruction will result in the Notional Amount falling below the minimum requirement as determined by us from time to time;
(ii) death of the insured;
(iii) the policy is terminated;
(iv) your request to exercise the Currency Conversion Option is approved by us;
(v) any policy loan is granted under the policy;
(vi) there is change of the policy owner or the policy is assigned as collateral security;
(vii) the payment method specified by you to receive the regular withdrawal amount becomes invalid;
(viii) you fail to provide the living proof of yourself and the insured upon our request; or
(ix) your request of termination of the Regular Withdrawal Instruction is approved by us.

If there is a designated Recipient for a Regular Withdrawal Instruction, the designation and such Regular Withdrawal Instruction will also be terminated upon the occurrence of any of the following events:
(i) death of the policy owner (unless we have agreed, at the time your application for Regular Withdrawal Instruction was approved, that the regular withdrawal shall continue to be paid to the Recipient after the death of the policy owner until the occurrence of other termination events);
(ii) death of the Recipient (if such Recipient is a natural individual);
(iii) you change or remove the Recipient; or
(iv) you fail to provide the living proof of the Recipient upon our request (if such Recipient is a natural individual).

If there is, or we reasonably believe that there is, a dispute between the Recipient and any other person or organization in respect of the Regular Withdrawal Instruction relevant to the Recipient, or that we may incur liability as a result of us paying the withdrawal amount to the Recipient, we reserve the right to withhold the payment until such dispute is resolved.

7. Your request to exercise Premium Holiday is subject to our approval, all applicable laws and regulations, and the prevailing administrative rules as determined by us at our absolute discretion from time to time, including but not limited to the followings:
(i) premium payment period of the policy must be 5 years or 10 years;
(ii) Premium Holiday must commence on a policy anniversary date;
(iii) your request on Premium Holiday must be submitted to us within 30 days before each policy anniversary date;
(iv) all premiums due before the commencement of Premium Holiday have been paid;
(v) Premium Holiday must be exercised for 1 year at each application. You may apply for more than once, but the total Premium Holiday period cannot exceed 2 years (if the premium payment period of the policy is 5 years) or 4 years (if the premium payment period of the policy is 10 years);
(vi) the policy is not assigned as collateral security;
(vii) there is no indebtedness under the policy; and
(viii) there are no prepaid premiums under the policy.

After we approve your request,
(i) Premium Holiday will commence at the policy anniversary date following our approval;
(ii) the next due date of the premiums and the premium end date of the policy will be postponed by one year, but the benefit end date will not be affected;
(iii) an endorsement specifying the new premium end date and a revised table of guaranteed cash values will be issued to you; and
(iv) any approved Premium Holiday request cannot be changed, cancelled or reverted.

During Premium Holiday,
(i) Guaranteed Cash Value will not increase;
(ii) face value and cash value of Reversionary Bonus will not be declared by us;
(iii) face value and cash value of Terminal Bonus are not guaranteed and may be subject to change even during the Premium Holiday;
(iv) interest will continue to accrue on the amount in the Bonus Lock-in Account (if any); and
(v) you cannot apply to exercise Bonus Lock-in Option, Currency Conversion Option and Policy Split Option, and no policy loan can be applied.

8. Your request to change the insured is subject to our approval, all applicable laws and regulations, and the prevailing administrative rules as determined by us at our absolute discretion from time to time, including but not limited to the followings:
(i) the attained age of the proposed new insured (“New Insured”) must satisfy the issue age requirement of the Basic Plan at the time you submit the change request;
(ii) the New Insured must have insurable interest with the policy owner and the beneficiary;
(iii) both the insured and the New Insured must be alive on the date we approve the change of insured request (“Effective Date of Change of Insured”);
(iv) such change must be consented by the policy owner, the insured, the New Insured, the beneficiary (if applicable) and the assignee of the policy (if any) in writing. Where the insured, the New Insured or the beneficiary is a minor at the time we receive the change request, the change shall be consented by the guardian or trustee (as the case may be) of such party; and
(v) the New Insured must meet the prevailing underwriting requirements determined by us from time to time.

After we approve your request, the benefit end date will be changed to the policy anniversary date on which the age of the New Insured reaches 130. Except for those provisions specified in the policy provisions, the policy values (i.e. total premiums paid, Guaranteed Cash Value, face value and cash value of Reversionary Bonus (if any), face value and cash value of Terminal Bonus (if any) and the amount in the Bonus Lock-in Account (if any)), Notional Amount, future premiums due (if any), policy issue date, policy commencement date, policy succession option effective date (if any) and all the terms and conditions of the policy will not be affected by the change of the insured.

9. Your request to exercise Policy Split Option is subject to our approval, all applicable laws and regulations, and the prevailing administrative rules as determined by us at our absolute discretion from time to time, including but not limited to the followings:
   (i) your request must be made within 30 days after each policy anniversary date;
   (ii) you may apply to exercise Policy Split Option only once per each policy year;
   (iii) the original policy is not on Premium Holiday;
   (iv) all premiums due under the original policy have been paid;
   (v) there is no indebtedness under the original policy;
   (vi) the original policy is not assigned as collateral security;
   (vii) the insured must be alive on the date we approve the policy split request ("Effective Date of Policy Split");
   (viii) the Notional Amount of the original policy and the notional amount of the Split Policy must not be less than the minimum amount as determined by us from time to time;
   (ix) on the Effective Date of Policy Split, the policy owner, insured and beneficiary of the Split Policy will be the same persons as in the original policy; and
   (x) any approved policy split request cannot be changed, cancelled or reverted.

   Upon the Effective Date of Policy Split, the original policy will be split according to the approved instructions. The policy values (i.e. total premiums paid, Guaranteed Cash Value, face value and cash value of Reversionary Bonus (if any), face value and cash value of Terminal Bonus (if any) and the amount in the Bonus Lock-in Account (if any)) of the original policy will be split and transferred to the Split Policy and the Notional Amount of the original policy will be reduced accordingly. Unless otherwise specified:
   (i) the said values and future premiums due (if any) under original policy and the Split Policy will then be determined based on the adjusted Notional Amount;
   (ii) the policy issue date, the policy commencement date, the policy succession option effective date (if any), and all terms and conditions of the Split Policy will be the same as those under the original policy;
   (iii) any record of exercised Premium Holiday under the original policy will automatically become the record of exercised Premium Holiday under the Split Policy;
   (iv) any Death Benefit Settlement Option and Policy Succession Option chosen and/or designated under the original policy will automatically apply to the Split Policy until we receive your written request for revocation of the option;
   (v) Regular Withdrawal Instruction (if any) made under the original policy will continue but it will not be applied to the Split Policy;
   (vi) Bonus Lock-in Option under the Split Policy may only be exercised starting from the next policy anniversary date following the Effective Date of Policy Split, but cannot be earlier than the $10^{th}$ policy anniversary date; and
   (vii) "COOLING-OFF PERIOD" provision set out in the policy provisions is not applicable to the Split Policy.

10. Your request to select Policy Succession Option is subject to our approval. Upon the death of the insured, if there is approved Policy Succession Option under the policy, the relevant beneficiary (or the guardian or trustee of the beneficiary who is a minor) may opt to convert his entitlement to the payable Death Benefit to a policy for his own life. The approved Policy Succession Option will be executed by us in the following manner:
   (i) if the insured is also the policy owner, or if the insured is not the policy owner but the policy owner dies at the same time as the insured or within 14 days after the death of the insured, or if the policy owner is a mentally incapacitated person when the Insured dies, the original policy shall terminate and a new policy shall be issued ("Succeeding Policy"). The beneficiary will become both the insured of this Succeeding Policy ("Successor Insured") and the policy owner of this Succeeding Policy ("Successor Owner"). Where the beneficiary is a minor, the guardian or trustee (as the case may be) of the beneficiary will become the Successor Owner.
      a) If such beneficiary's proportion of Death Benefit is 100%, the notional amount of the Succeeding Policy will be the same as the original policy.
      b) If such beneficiary's proportion of Death Benefit is less than 100%, the notional amount of the Succeeding Policy will be equal to the Notional Amount of the original policy multiplied by the proportion of Death Benefit allocated to this beneficiary.
   (ii) if the policy owner is alive and is not a mentally incapacitated person at the death of the insured:
      a) If such beneficiary's proportion of Death Benefit is 100%, the original policy shall continue and the beneficiary will become the new insured of the original policy.
      b) If such beneficiary's proportion of Death Benefit is less than 100%, the original policy shall terminate and a Succeeding Policy shall be issued. The notional amount of the Succeeding Policy will be equal to the Notional Amount of the original policy multiplied by the proportion of Death Benefit allocated to this beneficiary. The beneficiary will become the Successor Insured of the Succeeding

Policy and the policy owner of the original policy shall become the policy owner of the Succeeding Policy.

If for any reasons the approved Policy Succession Option cannot be exercised within 6 months from the date of death of the insured, the Death Benefit will be paid to the relevant beneficiary in lump sum.

The selection or change of Policy Succession Option is subject to the following conditions:
(i) the insured must be alive at the time your request is approved by us;
(ii) the policy is not assigned as collateral security;
(iii) such beneficiary must be a natural individual;
(iv) the attained age of the beneficiary must satisfy the issue age requirement of the Basic Plan at the time we receive the request; and
(v) at the time we approve your request, the Death Benefit Settlement Option (whether it is Lump Sum Option or Installment Option) of the relevant beneficiary will be revoked.

Policy Succession Option is exercisable subject to the following conditions:
(i) all premiums due under the policy have been paid;
(ii) there is no indebtedness under the policy;
(iii) the attained age of the beneficiary must satisfy the issue age requirement of the Basic Plan at the time of exercising this option;
(iv) at the time of exercising this option, the beneficiary must have insurable interest with the policy owner if the policy owner is alive;
(v) the beneficiary must be alive on the policy succession option effective date (i.e. the date of death of the insured);
(vi) consent in writing from the beneficiary and the policy owner (if applicable) must be obtained for exercising this option. Where the beneficiary is a minor, the consent shall be provided by the guardian or trustee (as the case may be) of the beneficiary;
(vii) the beneficiary must meet the prevailing underwriting requirements determined by us from time to time;
(viii) the notional amount of the Succeeding Policy must not be less than the minimum amount as determined by us from time to time; and
(ix) this option is exercisable subject to all applicable laws, regulations and other prevailing administrative rules as determined by us from time to time.

Upon our execution of the Policy Succession Option:
(i) If the beneficiary becomes the new insured under the original policy - the benefit end date will be changed to the policy anniversary date on which the attained age of this beneficiary reaches 130. Except for those provisions specified in the policy provisions, the policy values (i.e. total premiums paid, Guaranteed Cash Value, face value and cash value of Reversionary Bonus (if any), face value and cash value of Terminal Bonus (if any) and the amount in the Bonus Lock-in Account (if any)), Notional Amount, future premiums due (if any), policy issue date, policy commencement date and all the terms and conditions of the original policy will not be affected by the execution of Policy Succession Option.
(ii) If the beneficiary becomes the Successor Insured under the Succeeding Policy - the benefit end date of the Succeeding Policy will be the policy anniversary date on which the attained age of this beneficiary reaches 130. The policy values (i.e. total premiums paid, Guaranteed Cash Value, face value and cash value of Reversionary Bonus (if any), face value and cash value of Terminal Bonus (if any) and the amount in the Bonus Lock-in Account (if any)) of the original policy on the Policy Succession Option Effective Date shall be transferred to the Succeeding Policy, and all the amounts shall be adjusted proportionally based on the notional amount of the Succeeding Policy. Future premiums due under the Succeeding Policy (if any) will be determined based on the notional amount of the Succeeding Policy. Except for those provisions specified in the policy provisions, the policy issue date, policy commencement date and all other terms and conditions of the Succeeding Policy will be the same as those under the original policy. Any record of exercised Premium Holiday under the original policy will automatically become the record of exercised premium holiday under the Succeeding Policy. Any Death Benefit Settlement Option, Policy Succession Option and Regular Withdrawal Instruction chosen and/or designated under the original policy will not be applied to the Succeeding Policy.

11. After each execution of Policy Succession Option, we will pay a Policy Succession Booster to the policy or the Succeeding Policy after 5 years from the latest policy succession option effective date if all of the following conditions are met:
    (i) the latest policy succession option effective date must be at least 5 years from the policy commencement date or the last policy succession option effective date, whichever is later; and
    (ii) the policy or the Succeeding Policy is in force and has been fully paid-up at the time the Policy Succession Booster is paid.

    The amount of Policy Succession Booster is equal to 10% of the Notional Amount of the policy or that of the Succeeding Policy at the time this Policy Succession Booster is paid. It will be paid to the Bonus Lock-in Account of the policy or to that of the Succeeding Policy, forming part of the value in the account to accumulate at a non-guaranteed interest rate to be determined by us from time to time at our sole discretion, withdrawal of which shall be subject to the rules prescribed in the “BONUS LOCK-IN

OPTION" provision and "REGULAR WITHDRAWAL INSTRUCTION PROVISIONS" of the policy provisions.

For avoidance of doubt, if the policy or the Succeeding Policy is split as a result of execution of policy split option before the Policy Succession Booster is paid, such split polic(ies) shall also be entitled to the Policy Succession Booster provided that all of the conditions above are satisfied. The amount of Policy Succession Booster to be paid to each split policy will be calculated based on the notional amount of the split policy.

12. If you request to reduce the Notional Amount of the policy for partial surrender, the relevant Surrender Benefit you may receive upon partial surrender is equal to:
    (i) Guaranteed Cash Value at the effective date of partial surrender; plus
    (ii) cash value of Terminal Bonus (if any); less
    (iii) indebtedness of the policy (if any),
    whereas (i) and (ii) above will be first reduced in proportion to the reduced Notional Amount for the calculation of the relevant Surrender Benefit.

13. In any events (e.g. payment of your regular withdrawal amount), if the cash value of Reversionary Bonus (if any) of the policy is withdrawn, the face value of Reversionary Bonus (if any) will be reduced proportionally; if the Guaranteed Cash Value and the cash value of Terminal Bonus (if any) of the policy is withdrawn by way of partial surrender, the Notional Amount, total premiums paid and the face value of Terminal Bonus (if any) of the policy will be reduced proportionally. Reduction in Notional Amount will affect the policy's Guaranteed Cash Value, and the face value and cash value of Reversionary Bonus (if any) and face value and cash value of Terminal Bonus (if any) to be declared in future, and therefore all the benefit amounts under the policy will be adjusted.

# Important Notes

This product brochure is published by China Pacific Life Insurance (H.K.) Company Limited. In this product brochure, the expressions "we", "us", "our", "CPIC Life (HK)" or "the Company" refer to China Pacific Life Insurance (H.K.) Company Limited and the expressions "you" or "your" refer to the policy owner. "Everlasting Joy 3" or "the Basic Plan" refer to "Everlasting Joy Savings Insurance Plan 3".

Everlasting Joy 3 is underwritten by CPIC Life (HK). This product brochure 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 of our products outside Hong Kong.

This product brochure does not constitute any contract between the Company and any person. For detailed terms, conditions and exclusions of Everlasting Joy 3, please refer to the relevant policy provisions which can be provided upon your request.

## i) Cooling-off Period

If the Company directly receives your request to cancel the policy in a written notice signed by you and the returned policy (if applicable) within 21 calendar days immediately following either the day of the delivery of the policy or the cooling-off notice to you or your nominated representative (whichever is earlier), and provided that no claim payment under the policy has been made, the Company shall cancel the policy and refund the premium(s) paid by you without interest.

## ii) Grace Period (Not applicable to single premium policy)

You will have a period of 30 days ("Grace Period") after the date the premium is due to pay the premium due. If any premium due remains unpaid at the end of the Grace Period, the policy will cease to be in force subject to the "NON-FORFEITURE PROVISIONS" of the policy provisions.

## iii) Suicide Exclusion

If the insured commits suicide, whether sane or insane, within 1 year after the latest of (i) the policy commencement date; (ii) the policy issue date, or (iii) the reinstatement date, the Company's liability in respect of Death Benefit under the policy will be limited to a refund of all premiums paid, without interest, less any amount paid by us and any indebtedness under the policy. In the case of reinstatement, the refund of all premiums paid will be calculated from the reinstatement date.

If the insured has been changed pursuant to the Change of Insured or Policy Succession Option features, and the insured commits suicide, whether sane or insane, within 1 year after the effective date of Change of Insured or policy succession option effective date (as the case may be), the Company's liability in respect of Death Benefit under the policy will be determined in accordance with the "CHANGE OF INSURED PROVISIONS" and "POLICY SUCCESSION OPTION PROVISIONS" (as the case may be) of the policy provisions.

### iv) Collection of Premium Levy by Insurance Authority ("IA")

Effective from 1 January 2018, all policy owners are required to pay a levy on their premium to IA through insurance company. For details, please visit IA's website www.ia.org.hk.

### v) Policy Termination

Everlasting Joy 3 shall automatically be terminated on the occurrence of the earliest of the following:

- the end of Grace Period if the policy lapses pursuant to "GRACE PERIOD" provision of the policy provisions;
- the death of the insured and the policy will not continue in accordance with "POLICY SUCCESSION OPTION PROVISIONS" of the policy provisions;
- the amount of outstanding policy loan (including accrued interest) of the policy exceeds the sum of Guaranteed Cash Value, cash value of Reversionary Bonus (if any), cash value of Terminal Bonus (if any) and amount in Bonus Lock-in Account (if any);
- when the policy is converted into a new policy in accordance with "CURRENCY CONVERSION OPTION PROVISIONS" of the policy provisions;
- the surrender of the policy; or
- the maturity of the policy.

Unless otherwise stated, termination of the policy will not affect any rights, claim or benefit arising under the policy prior to the termination.

### vi) Reversionary Bonus and Terminal Bonus

Starting from the relevant policy anniversary date specified in the table below, provided that (i) the policy is in force; (ii) you have paid all premiums due and payable and (iii) the policy is not on Premium Holiday, (a) the face value and cash value of Reversionary Bonus and (b) the face value and cash value of Terminal Bonus of the policy shall be declared by us. The amount to be declared shall be determined by us in our absolute discretion and is not guaranteed. If Premium Holiday has been taken before the relevant policy anniversary date specified in the table below, the declaration of Reversionary Bonus and Terminal Bonus shall be deferred by the Premium Holiday period taken.

**Reversionary Bonus**

- The face value and cash value of Reversionary Bonus of the policy shall be declared by us on each policy anniversary date. The amount will be guaranteed once declared.
- The cash value of Reversionary Bonus is equal to its face value.
- The face value of Reversionary Bonus shall become part of the Death Benefit.
- The cash value of Reversionary Bonus is only payable upon the surrender of the policy (excluding partial surrender), the maturity of the policy, the policy lapses or withdrawal of cash value of Reversionary Bonus[13].

| Premium payment period | Policy anniversary date from which the face value and cash value of Reversionary Bonus is declared |
|---|---|
| Single premium | 3rd policy anniversary date |
| 2 years | 3rd policy anniversary date |
| 5 years | 5th policy anniversary date |
| 10 years | 5th policy anniversary date |

**Terminal Bonus**

- The face value and cash value of Terminal Bonus shall be determined and declared by us from time to time. The amount declared is also not guaranteed.
- The face value of Terminal Bonus may not be equal to its cash value.
- The face value of Terminal Bonus shall become part of the Death Benefit.
- The cash value of Terminal Bonus is only payable upon the surrender of the policy (including partial surrender[13]), the maturity of the policy or the policy lapses .
- The actual amount of the face value or cash value of Terminal Bonus paid by us may be higher or lower than the amount declared by us.

| Premium payment period | Policy anniversary date from which the face value and cash value of Terminal Bonus is declared |
|---|---|
| Single premium | 3rd policy anniversary date |
| 2 years | 3rd policy anniversary date |
| 5 years | 5th policy anniversary date |
| 10 years | 10th policy anniversary date |

### vii) Exclusions for Accidental Death Benefit

No Accidental Death Benefit shall be payable by us if the death of the insured is a direct or indirect result or consequence of, or directly or indirectly attributable to, any of the followings:

(i) assault, murder, riot, civil commotion, strikes or terrorist activities;
(ii) war whether declared or undeclared or any act thereof, invasion or any warlike operations;
(iii) suicide or self-inflicted injuries while sane or insane;
(iv) violation or attempted violation of the law or resistance to arrest or participation in any brawl or affray;
(v) engaging in or taking part in driving or riding in any kind of race, professional sports, underwater activities involving the use of breathing apparatus, or flying or other aerial activity except as a fare-paying passenger in a commercial aircraft;
(vi) accident occurring while or because the insured is affected by alcohol or any drug;
(vii) poison, gas or fumes whether voluntarily or involuntarily taken;
(viii) disease or infection (except infection which occurs through an accidental cut or wound), including infection with any Human Immunodeficiency Virus (HIV) and / or any HIV-related illness including AIDS and / or any mutations, derivations or variations thereof; or
(ix) childbirth, pregnancy, miscarriage or abortion.

## Key Product Risks

### Non-Guaranteed Benefits

The total return of Everlasting Joy 3 consists of Guaranteed Cash Value, non-guaranteed face value and cash value of Reversionary Bonus and non-guaranteed face value and cash value of Terminal Bonus. The actual amount of non-guaranteed benefits payable may be different from those illustrated in the benefit illustration. Everlasting Joy 3 may make certain portion of its investment in growth assets. Returns of growth assets are generally more volatile than bonds and other fixed income assets. Please read carefully the target asset allocation of the product disclosed in this product brochure which may affect the dividend/bonus payable. If you wish to learn more about our investment strategy, asset allocations and dividend and bonus philosophy, please read the “Participating Policy” section.

### Risk of Non-Payment of Premium (Not applicable to single premium policy)

We recommend you to pay all premium(s) on time, otherwise you may receive an amount considerably less than the total amount of premiums paid. If any premium remains unpaid at the end of Grace Period, the policy will be automatically terminated and you will lose your coverage.

### Risk of Early Surrender / Partial Surrender

We recommend you to carefully consider your financial capability, cash flow and liquidity needs before making any purchase decision. The return you may get back upon early surrender of the policy may be substantially less than the amount you expected and even less than the total premiums you have paid, resulting in significant loss. Partial surrender of the policy will lower the benefits payable under the policy and the ability to reach your financial goals.

### Risk of Policy Loan

Your policy will lapse if the outstanding loan under your policy together with accrued interest exceeds the maximum limit allowed. You should refer to the policy provisions for the details of the maximum limit. Upon lapse of the policy, outstanding loan together with accrued interest will be deducted from any amount payable to you. Should your policy lapse in early policy years, the return you may get back from the policy may be substantially less than the amount you expected and even less than the total premiums you have paid, resulting in significant loss.

### Inflation Risk

If the actual rate of inflation in future is higher than expected, the purchasing power of the amount you receive from the policy may be lower than expected.

### Credit Risk

Everlasting Joy 3 is subject to the credit risk of CPIC Life (HK). If CPIC Life (HK) defaults on its obligations in respect of the policy, you may lose the premiums paid and benefits.

### Currency Risk

Foreign Exchange Rate Risk - Currency exchange rate may rise as well as fall. Any transactions involving foreign currencies are subject to currency risk. The exchange rate between foreign currency and HKD will be the market-based prevailing exchange rate determined by CPIC Life (HK) from time to time, which may not be the same as the spot rate of banks. If the policy currency is denominated in a currency other than HKD, the fluctuation in the exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests to receive surrender value or other policy entitlements payable in HKD.

### Risk from Exercising Currency Conversion Option

The plan(s) we offer for exercising Currency Conversion Option (“New Plan”) may not be the same as Everlasting Joy 3. The differences include but not limited to product features, terms and conditions, investment strategy and risks. Currency Conversion Option and other policy options may also not apply to the New Plan. If we approve your conversion request, your benefit entitlement, rights and obligations under the original policy will cease to be effective and they will be converted to and governed by the new policy. In addition, values, notional amount and future premiums (if any) of the new policy after currency conversion will be adjusted (being higher or lower than the amounts before your exercise this option). Your Guaranteed Cash Value, face value and cash value of Reversionary Bonus (if any), face value and cash value of Terminal Bonus (if any) and the amount in Bonus Lock-in Account (if any) will be affected and the adjustment could be substantial. You should not purchase Everlasting Joy 3 solely for the Currency Conversion Option. Please carefully evaluate the impact to your policy as a result of currency conversion and consider whether the New Plan suits your needs.

## Participating Policy

### Investment Strategy

Our investment philosophy aims to provide you with stable returns, protect your interest and reasonable expectations on risks, minimize volatility in investment returns, manage risk and asset-liability matching effectively and maintain reasonably adequate liquidity. We will regularly review our long-term investment strategy. If there is any material change, we will make timely disclosure on the respective changes in dividends/bonuses, accumulation interest rate, etc. and the impacts.

### Asset Allocations

Currently, the target asset allocation of Everlasting Joy 3 is as follows:

| Asset Class | Target Asset Mix |
|---|---|
| Bonds and other fixed income assets | 20% - 100% |
| Growth assets | 0% - 80% |

The assets predominantly consist of fixed income assets with solid credit ratings and long-term prospects issued by government and corporate entities as well as private debt investment. Growth assets might include equity type investments and alternative investments (e.g. private equity investment).

### Currency Strategy

For bond or other fixed income assets, we aim to match reasonably well with the underlying policy currency to minimize currency risk. For growth assets, currency risk exposure will depend on our investment philosophy, policy and the geographic location of the underlying investment. We may use currency derivatives to manage the impact of currency risk.

### Dividend and Bonus Philosophy

Participating policy provides policy owners an opportunity to receive a share of profits attributable to the participating life insurance business of CPIC Life (HK) by means of dividends/bonuses. The actual amount of dividends/bonuses is determined by the stipulated surplus sharing approach in our policy, which is based on our past experience and the long-term expectation of the participating life insurance business in the future. Dividend/bonus amount mainly depends on the overall performance of the participating life insurance business of the Company, taking into account factors including but not limited to investment returns from premium paid and prepaid premium (if any), claims experience, policy persistency and operating expenses. The actual amount of dividends/bonuses payable is recommended by our appointed actuary according to the Company's policy and approved by the board of directors.

Please refer to the following webpage to find out more about our dividend/bonus management philosophy and dividend/bonus history.

English:
*https://www.cpiclifehk.com.hk/en/customerSupport/importantInfo*
Traditional Chinese:
*https://www.cpiclifehk.com.hk/customerSupport/importantInfo*
Simplified Chinese:
*https://www.cpiclifehk.com.hk/sc/customerSupport/importantInfo*

Please note that past performance of dividend/bonus is not an indicator for its future performance.

## China Pacific Life Insurance (H.K.) Company Limited

22/F, Tower 2, The Gateway, Harbour City,
Tsim Sha Tsui, Kowloon, Hong Kong

**Website:** www.cpiclifehk.com.hk

**Customer Service Email:** wecare@cpiclife.com.hk

**Customer Service Hotline:**

Hong Kong: (852) 3169 5500
Mainland: 95500

### More about China Pacific Life Insurance (H.K.) Company Limited

China Pacific Life Insurance (H.K.) Company Limited ("CPIC Life (HK)" or "the Company") is a wholly-owned subsidiary of China Pacific Life Insurance Co., Ltd., with a vision "to be the best customer experience life insurance company in Hong Kong". CPIC Life (HK) is committed to providing customers with comprehensive life insurance and wealth management products to meet the customers' needs at different stages of life. The Company persists in customer orientation and consistently upgrades the Golden Triangle system of products and services centring on 3 core needs of customers: health protection, wealth management and retirement and offers the brand image of "Responsible, Intelligent and Caring" CPIC service to the customers.