

第 8143 號公告

保險業條例 (第 41 章)

保險業監管局 (「保監局」) 現依據《保險業條例》(第 41 章) (「《條例》」) 附表 11 第 9 部第 125 條，刊登保監局根據《條例》附表 11 第 9 部第 123 及 124 條從香港保險業聯會及香港專業保險經紀協會所收到的規則。

2019 年 12 月 20 日

保險業監管局行政總監張雲正

於憲報刊登的適用規則列表

香港保險業聯會所發出的適用規則
(截至 2019 年 9 月 22 日)

香港保險業聯會

適用規則	版本	生效日期	中文 版本 (有/否)	於 2019 年 9 月 22 日 或以前生效 (是/否)
Frequently Asked Questions on Updated Requirements Relating to the Sale of Investment Linked Assurance Scheme (“ILAS”) to Enhance Customer Protection 投資相連壽險計劃－加強保障客戶權益的最新規定之常見問題	1	2013 年 10 月 22 日	否	是
Explanatory Notes to Customer Protection Declaration Form 《客戶保障聲明書》註釋	1	2008 年 10 月 1 日	有	是
Relevant Questions regarding completing the Customer Protection Declaration (CPD) Form 有關填寫《客戶保障聲明書》(《聲明書》)的問題	1	2008 年 10 月 1 日	有	是
HKFI Guidance Note on ILAS Illustration Document 投資成分壽險利益說明指引	1	2015 年 1 月 1 日	有	是
Standard Illustration for Participating Policies 分紅保單利益說明	1	新產品 (2016 年 4 月 1 日)；現行產品之新造及有效保單 (2017 年 1 月 1 日)	有	是

Standard Illustration for Universal Life (Non-Linked) Policies 萬用壽險 (非投資相連) 利益說明	1	新產品 (2016 年 4 月 1 日)；現行產品之新造及有效保單 (2017 年 1 月 1 日)	有	是
Questions and Answers on ‘Guidance Note on Illustration Document for Participating Policies’ and Guidance Note on Illustration Document for Universal Life (Non-Linked) Policies 「分紅保單利益說明」及「萬用壽險（非投資相連）利益說明」指引之常見問題	1	2017 年 5 月 19 日	否	是

《投資相連壽險計劃－加強保障客戶權益的最新規定之常見問題》

第 1 版

詳情請參閱英文版本。

《客戶保障聲明書》註釋

- (A) 申請人/投保人申請/投保每一份新個人壽險保單時，保險代理/經紀必須協助申請人/投保人填寫《客戶保障聲明書》(下稱《聲明書》)。保險代理/經紀必須告知申請人/投保人，根據《壽險轉保守則》(下稱《守則》)，新壽險保單的保險公司 (i) 會於保單獲簽發後，將《聲明書》的副本隨保單文件送交申請人/投保人，(ii) 並會將《聲明書》的副本送交所有已被取代或將會被取代的現有壽險保單的保險公司。《聲明書》所指的保險代理/經紀，均包括其負責人/行政總裁及業務代表。

為使新壽險保單的保險公司能處理申請人/投保人的投保申請，申請人/投保人應與保險代理/經紀合作填寫《聲明書》；《聲明書》將根據《守則》及保險業監督根據《保險公司條例》指明的適用於保險經紀的「最低限度規定」條文作為監管之用，而《聲明書》的副本或會被轉交予《聲明書》內「申請人/投保人聲明」下指定的機構。如欲查閱及/或更正《聲明書》內資料(如適用者)，申請人/投保人可向查閱及/或更正投保申請書內資料的同一單位提出。

- (B) 保險代理/經紀必須協助申請人/投保人填寫新壽險保單的保險公司的全名(保險公司可以於《聲明書》上預先印備商號)、有關投保申請書/建議書編號、新壽險保單申請人/投保人姓名、以及新壽險保單申請人/投保人的香港身分證/護照號碼，以資識別。
- (C) 任何購買壽險的交易，如涉及(i)任何現有壽險保單或其基本壽險保障的大部分保額已被終止或將被終止，或(ii)現有壽險保單內大部分的保證現金價值已被減少/將被減少，包括：大部分的保證現金價值已被提取/將被提取作為保單借貸，均會被視為「轉保」。現有壽險保單包括在新購壽險保單生效日前後的12個月內，申請人/投保人已經終止或將會終止的任何壽險保單。壽險保單包括所有類型的傳統壽險、年金及其他非傳統壽險保單。終止保單包括：讓保單失效、退保、或根據現有壽險保單的不能作廢條款，將保單轉為減額繳清/展期保單。「大部分」指「50%或以上」。若根據現有壽險保單的保單條款，將定期壽險保單轉為終身壽險保單(或某些形式的長期壽險保單)，則不會被視為「轉保」。
- (D) 如果申請人/投保人回答A部第1(a)及1(b)項時都選擇「否」，則只須詳閱A部的「聲明」並簽署，而毋須填寫其餘部分。

(E) 如何填寫《聲明書》

- (1) 如果申請人/投保人回答(a)及(b)項時都選擇「否」，在申請人/投保人簽署A部之前，保險代理/經紀必須向申請人/投保人解釋「聲明」的內容。申請人/投保人毋須填寫B部。

如果申請人/投保人回答(a)或(b)項時選擇「是」，保險代理/經紀則必須協助申請人/投保人填妥第2至5項，並必須向申請人/投保人解釋和商討以新壽險保單取代任何現有壽險保單，或取代任何現有壽險保單內大部分的壽險成分，對申請人/投保人在財務、受保資格及索償資格產生的所有影響，以及其他考慮因素。申請人/投保人或需向其現有壽險保單的保險公司查詢進一步資料。申請人/投保人毋須簽署A部。

- (2a) 保險代理/經紀必須協助申請人/投保人填寫轉保構成的估計損失，可用開立保單費用一般為已被取代或將會被取代的基本壽險保單的兩年保費或整付保費的10%作為參考。如果保險代理/經紀填寫的估計損失等同或高於參考金額，則保險代理/經紀毋須交代原因。保險代理/經紀可用其他方法計算財務損失，但必須有合理理據支持其估計損失。假如保險代理/經紀認為轉保對申請人/投保人不造成任何財務損失或估計損失少於兩年保費或整付保費的10%，則必須交代原因及理據。

- (2b) 保險代理／經紀必須協助申請人／投保人以相同的保額來比較現有壽險保單和新壽險保單的年付保費；假如保險代理／經紀認為新壽險保單的年付保費不會較現有壽險保單為高，則必須交代原因。
- (2c) 保險代理／經紀必須協助申請人／投保人填寫現有壽險保單和新壽險保單於申請人／投保人剛年滿 65 歲的保單周年日時的保證現金價值，或如果上述其中一份保單／所有保單於 65 歲前期滿，則以最先期滿的保單的期滿年度為準，填寫各保單於該年度的周年日之保證現金價值。除非申請人／投保人在「現有壽險保單的保證現金價值」下預留的空格上書面聲明他／她不願意披露該等資料，否則保險代理／經紀必須向申請人／投保人索取該等資料。
- (3) 在申請人／投保人回答此問題之前，保險代理／經紀必須向申請人／投保人解釋健康狀況、職業、生活習慣／嗜好及參與的康樂活動的改變對是次轉保的影響。
- (4a) 保險代理／經紀必須協助申請人／投保人填寫現有壽險保單和新壽險保單的「自殺條款」期限的屆滿日期。新壽險保單的「自殺條款」期限的屆滿日期會是新壽險保單簽發日後的月數。除非申請人／投保人在「現有壽險保單」下預留的空格上書面聲明他／她不願意披露該等資料，否則保險代理／經紀必須向申請人／投保人索取該等資料。
- (4b) 保險代理／經紀必須協助申請人／投保人填寫現有壽險保單和新壽險保單的「可爭議期」的屆滿日期。新壽險保單的「可爭議期」期限的屆滿日期會是新壽險保單簽發日後的月數。除非申請人／投保人在「現有壽險保單」下預留的空格上書面聲明他／她不願意披露該等資料，否則保險代理／經紀必須向申請人／投保人索取該等資料。
- (4c) 保險代理／經紀必須向申請人／投保人解釋，當保單持有人被誘導轉保後，並選擇由非銷售保單的保險公司恢復原有保單的效力，現有壽險保單的保險公司毋須負責因轉保而引致現有壽險保單失效或被退保期間出現的任何索償。而銷售新壽險保單的保險公司應按照新壽險保單之條款負責有關賠償。
- (5a) 保險代理／經紀必須協助申請人／投保人詳列在現有壽險保單下享有而新壽險保單卻沒有提供的附加保障利益，但毋須填寫每項附加保障利益的細節。除非申請人／投保人在預留的空格上書面聲明他／她不願意披露該等資料，否則保險代理／經紀必須向申請人／投保人索取該等資料。
- (5b) 除非申請人／投保人在預留的空格上書面聲明他／她不介意新壽險保單是否較為切合他／她，否則保險代理／經紀必須協助申請人／投保人詳列新壽險保單較為切合申請人／投保人之原因。
- (5c) 保險代理／經紀必須協助申請人／投保人回答此問題。
- (6) 在申請人／投保人簽署「申請人／投保人聲明」之前，保險代理／經紀必須向申請人／投保人解釋「聲明」的內容。
- (7) 保險代理／經紀必須簽署「保險代理／經紀聲明」，聲明他／她已經向申請人／投保人全面解釋申請人／投保人就取代任何現有壽險保單作出的決定對申請人／投保人造成的有關影響，並聲明他／她沒有作出任何不正確或有誤導成分的言論和比較，或隱瞞任何資料，以致影響申請人／投保人的決定。
- (註： 如果《聲明書》預留的空格不足，請附加紙張，但保險代理／經紀及申請人／投保人必須在所有附加紙張上簽署。)

~ 完 ~

Relevant Questions regarding completing the Customer Protection Declaration (CPD) Form

有關填寫《客戶保障聲明書》(《聲明書》) 的問題

Questions 問題	Answers 答案
Replacement or not a Replacement: 轉保或非轉保：	
1. A substantial part of a term rider or a substantial part of a rider (e.g. hospital or accident rider which has no saving elements) attached to the existing policy has lapsed/will lapse or is surrendered/will be surrendered but the basic cover of the existing policy is not affected. Is it a replacement? 現有保單內大部分定期附加保障或大部分附加保障 (例如：沒有儲蓄成分的醫療或意外附加保障) 已經失效/將會失效/已經被退保/將被退保，但並不影響現有保單的基本壽險保障。這是否轉保？	None of the cases mentioned is a replacement because the basic cover of the existing policy is not affected. 因現有保單的基本壽險保障並不受影響，故左列所述的情況都 不是 轉保。
2. A policyholder chooses the Vanishing Premium/Premium Offset option under the existing policy with the premium to be deducted from the dividend accumulation account. Is it a replacement? 保單持有人行使現有保單的「保費消失」/「對減保費」選擇權，從累積紅利戶口中扣除保費。這是否轉保？	No, it is not a replacement because Vanishing Premium/Premium Offset option is a premium payment method using the policy's dividends and the policy continues to be premium-paying without any change. 這 不是 轉保，因為行使「保費消失」/「對減保費」選擇權是用保單紅利支付保費的一種方法，而保單仍是以保費繳付，並無任何改變。
3. Is it a replacement to apply Premium Holiday feature under the existing policy? 行使現有保單的「寬限保費假期」是否轉保？	No, it is not a replacement because Premium Holiday is a feature in the policy allowing temporary discontinuation of premiums and the policy continues to be premium-paying without any change. 這 不是 轉保，因為「寬限保費假期」是保單特點之一，容許客戶暫停繳付保費，而保單仍是以保費繳付，並無任何改變。
4. A man (i.e. the policyholder) bought a life policy X with his wife as the life insured and six months later, his wife bought a life policy Y with herself as the policyholder and insured and asked her husband to terminate the policy	No, it is not regarded as a replacement because the CPD Form is to be completed by the applicant/proposer and is not applicable to such "change". (Note: When deciding as to whether a replacement has occurred,

X. Is it a replacement? 保單持有人為妻子投購壽險保單 X，以其妻子為被保人。六個月後，其妻以自己為保單持有人及被保人投購壽險保單 Y，並要求他終止保單 X。這是否轉保？	one of the conditions is that both the applicant/proposer and the life insured under the existing policy(ies) are same as those under the new policy.) 這不是轉保，因為《聲明書》需由申請人／投保人填寫，並不適用於此類「轉讓」。(註：在判斷是否轉保時，其中一項考慮因素是：現有保單的申請人／投保人及被保人均與新保單的申請人／投保人及被保人相同。)
5. Is it regarded as a replacement when replacing an Accident/Health/Disability policy (with minimal amount of/without life coverage) by a life policy or another Accident/Health/Disability policy (with minimal amount of/without life coverage)? 以壽險保單或另一意外／健康／殘疾保單（含少量或沒有壽險保障）取代原有意外／健康／殘疾保單（含少量或沒有壽險保障）。這是否被視為轉保？	None of the cases mentioned is a replacement. The CPD Form applies to replacing life coverage by life coverage only and is not required in those cases. Those Accident/Health/Disability policies mentioned in the questions do not provide life coverage in substance and hence the CPD Form does not apply. 左列所述的情況都不是轉保。《聲明書》祇適用於以壽險保單取代壽險保障的情況，故並不適用於左列的情況。問題涉及的意外／健康／殘疾保單實質上並不（或主要並非）提供壽險保障，因此《聲明書》並不適用。
6. Is it regarded as a replacement if policy X is not taken because of another new policy Y? For example, cancellation of a policy within the Cooling-off Period. 因新保單 Y 而決定退還壽險保單 X，例如：在冷靜期內取消保單，這是否轉保？	As “not taken” means life policy X has never been in force, it is not a replacement. Policies terminated by exercising Cooling-off right are considered as “not taken” cases. 因「退還」保單指該壽險保單 Y 從未生效，這就不構成轉保。因行使「冷靜期」權益而被終止的保單都被視為「退還」保單。
7. A man surrendered his own policy a few months ago due to bad insurance service by an agent A/insurer and had no intention to buy a new one at that time. However, he later met a trustworthy agent B of the same insurer and felt comfortable to start a new policy of the same type of insurance plan. Is agent B required to handle this case as a replacement? 某人在數月前因保險代理 A／保險公司的服務欠佳而退保。當時他並無打算再投保。然而，他其後遇見同一保險公司另一名可靠的保險代理 B，因而打算再投購同類保險計劃。保險代理 B 應否視此為轉保處理？	If the surrender of the first policy occurs within 12 months before or after the purchase of the new policy, it is a replacement and a CPD Form is required. 假如舊保單於新購保單生效前後的 12 個月內退保，即被視為轉保，需要填寫《聲明書》。

8.	Is it a replacement if more than 50% of the non-guaranteed cash value of an investment-linked policy is taken out? 提取投資相連保單內超過 50%的非保證現金價值是否轉保？	Yes, it is a replacement if the sum insured is reduced by more than 50%. 如果保額減少多於 50%，即屬轉保。
Term conversion: 轉換定期壽險：		
9.	Is replacing a term life policy by a permanent life policy a replacement? 以終身壽險保單取代定期壽險保單是否轉保？	Replacing a term life policy by a permanent life policy within the same insurer under the term conversion privilege of the original term policy is not a replacement. Otherwise, it is a replacement. 根據原有定期保單的「轉換定期壽險權益」，以同一保險公司的終身壽險保單取代定期壽險保單，這 並非 轉保。但除此之外則會被視為轉保。
10.	Is replacing a partially convertible term life policy by a permanent life policy and at the same time terminating the remaining part (50% or above) under policy provisions of the existing policy a replacement? 根據現有保單的保單條款，將部分可轉換定期壽險保單轉為終身壽險保單，同時終止餘下（50%或以上）壽險部分是否轉保？	If this kind of replacement is allowed under the term conversion privilege of the original term policy, it is not a replacement. 如果原有定期保單的「轉換定期壽險權益」容許這種轉換保方式，則 不 被視為轉保。
11.	Is replacing an investment-linked life insurance by a permanent life insurance under the conversion privilege of the policy provisions of the existing policy within the same insurer construed as a policy replacement? 根據現有保單的「轉換權益」條款，以同一保險公司的終身壽險取代投資相連壽險是否構成轉保？	No. Same as Q10 above. 這 不 構成轉保。原因如上文第 10 題所述。
Policy Loan: 保單貸款：		
12.	50% of a policy's guaranteed cash value ("GCV") is taken out as a policy loan, of which 20% is used for purchasing a new life policy and 30% is used for other purposes by the client. Is this a replacement? 客戶以保單貸款形式，提取50%的保單保證現金價值，以20%購買新壽	Although the amount of money put back from a withdrawal of GCV into purchasing a new policy is less than 50% of the GCV of the existing policy, it is still regarded as a replacement under the definition of "Policy Replacement" of the <i>Code of Practice for Life Insurance Replacement</i> , i.e.

險保單，另30%作其他用途。這是否轉保？	50% or above of the GCV of the existing life insurance policy was/will be reduced. 雖然提取用作購買新保單的金額，少於 50%的現有保單保證現金價值，但根據《壽險轉保守則》的轉保定義，即：50%或以上的保證現金價值已被減少／將被減少，這仍會被視為轉保。
13. A policy loan is taken out from an existing policy against 20% of the GCV. Two months later, another policy loan equal to 30% of the GCV is taken out to purchase a new policy. It is an accumulative 50% policy loan against GCV. Is it a replacement? 以保單貸款形式提取20%的保證現金價值。兩個月後，再透過貸款提取另一筆相等於30%的保證現金價值，用作購買新保單。累計保單貸款額達50%的保證現金價值。這是否轉保？	If the loans are taken out within 12 months before or after the purchase of the new policy, it is a replacement. 如所有貸款是在購買新保單前後的 12 個月內提取，即屬轉保。
When completing a CPD Form: 當填寫《聲明書》時：	
Re: estimated loss - 有關估計損失 -	
14. Does “two years premiums” include premium paid for riders? 「兩年保費」是否包括附加保障的保費？	No, it does not. It includes basic life insurance only . 不包括。「兩年保費」只包括 基本壽險保障 的保費。
15. Does the term “two years premiums” refer to the premiums paid for the first two years from the policy inception (i.e. initial premium), or the premiums paid for the last two years (i.e. current premium) before the policy is replaced? 「兩年保費」是指保單生效起計算之首兩年已繳保費（即初期保費），還是保單被取代前的最後兩年已繳保費（即目前保費）？	Normally it is initial premium but sometimes current premium is more suitable. So, whether it is initial premium or current premium, it should be determined by the agent/broker as long as he/she can explain (defend) the rationale. 通常指初期保費，但於某些情況下目前保費會較為適用。只要保險代理／經紀能解釋／辨證其理據，這應由他／她自行決定以初期保費，還是目前保費計算。
16. Would the loss of “two years annual premium or 10% of single premium” apply to all types of policy(ies), including term life policy(ies) without	It should be determined by the agent/broker as long as he/she can explain (defend) the rationale.

cash value? 「兩年之年付保費」或「整付保費的 10%」的損失是否適用於所有種類的保單，包括沒有現金價值的定期壽險保單？	只要保險代理／經紀能解釋（辨證）其理據，適用與否應由他／她自行決定。
17. Is the following explanation acceptable if the set-up cost of a term life policy is neither two years premiums nor 10% of single premium? “The existing policy is a term life policy, the premium paid is for the benefit of protection coverage and hence the loss of set up cost is zero.” 如開立定期壽險保單的費用既非兩年保費，亦非整付保費的 10%，以下的解釋可否接受？ 「現有保單是定期壽險保單，已繳的保費用於提供保障，因此，開立保單費用的損失是零。」	Yes, it is acceptable. 這解釋可以接受。
18. How to calculate the estimated loss of replacing an investment-linked policy? 怎樣計算取代投資相連保單的估計損失？	One of the possible calculations suggested is the difference between two years premiums and the surrender value at the end of the second year of the existing policy (or the policy termination date if earlier) assuming the investment/interest return is zero. 其中一種建議的可行計算方法是：在計算時把投資／利息假設為零，估計損失便是兩年保費與現有保單於第二年度年底（或保單終止日，以較早者為準）的退保現金價值的差額。
Re: premiums of the new policy / guaranteed cash values - 有關新保單之保費及保證現金價值 -	
19. As each insurer has its unique actuarial calculation and underwriting requirements, different premium rate may be charged for the same sum insured. Can the agent/broker skip the "reason column" in the CPD Form if the premium amount for new policy is lower? 因每間保險公司的精算方法及核保要求各有其獨特之處，每間保險公司就相同的保額也可能會收取不同的保費。如新保單的保費較低，保險代理／經紀可否不填寫《聲明書》內「原因」一欄？	No. 不可以。

20.	If the existing life policy(ies) or the new life policy(ies) is/are a unit-linked policy without guaranteed cash value, can the agent/broker either fill in "N/A" or just fill in the projected values? 如現有壽險保單或新壽險保單是沒有保證現金價值的投資相連保單，保險代理／經紀可否填「不適用」或只填寫預計價值？	No, the agent/broker should put "zero" as the answer to the Guaranteed Cash Value. 不可以。保險代理／經紀應在「保證現金價值」一欄填寫「零」。
Re: Suicide Clause / Contestability Period / riders or supplementary benefits that will not have under the new policy – 有關「自殺條款」、「可爭議期」或新保單沒有提供的附加保障利益		
21.	If the applicant/proposer does not want to provide the following information, can the applicant/proposer just state that "I do not want to disclose such information": - the expiry date of the suicide clause; - the expiry date of the contestability period; and - the riders/supplementary benefits that will not have under the new life insurance policy? 如申請人／投保人不提供以下資料，他／她可否只填「我不想披露有關資料」： - 自殺條款期限的屆滿日期； - 可爭議期的屆滿日期；及 - 新壽險保單沒有提供的附加保障利益？	Yes. 可以。
22.	What should the agent/broker do/help if the applicant/proposer is unable to provide the information mentioned under Q21 above? 如果申請人／投保人不能提供上述第 21 題提及的資料，保險代理／經紀可以怎樣做或可以怎樣提供協助？	The agent/broker should advise the applicant/proposer not to replace. 保險代理／經紀應該建議申請人／投保人不要轉保。
23.	Under what circumstances would an insurer consider to exceptionally re-calculate the "contestable period"? 在甚麼情況下保險公司會考慮破例重新計算「可爭議期」？	Generally, the contestability period will restart when any new policy is purchased. However, each insurer may have its own internal guidelines regarding the re-calculation of the contestability period on an exceptional basis. It should be noted that any exception should be clearly spelt out in the new policy.

		一般而言，當購買新保單時，「可爭議期」會重新計算。但是，每間保險公司或會有其關於彼例重新計算「可爭議期」的內部指引。應注意：任何「例外情況」都應在新保單內清楚說明。
24.	Should the applicant/proposer provide all the benefit details of the rider(s) in the existing policy(ies) in the CPD Form? What kinds of details should be provided? 申請人／投保人應否在《聲明書》內填寫現有保單提供的附加保障的所有利益細節？應填寫哪類細節？	The names of the benefits would suffice. 填寫利益的名稱已經足夠。
Others - 其他 -		
25.	Who is responsible for completing the CPD Form? 誰負責填寫《聲明書》？	The applicant/proposer is responsible for completing the CPD Form, but the agent/broker is responsible for helping the applicant/proposer to complete the CPD Form. 應由申請人／投保人負責填寫《聲明書》，但保險代理／經紀有責任協助申請人／投保人填寫。
26.	Does the agent/broker need to sign item 7 (i.e. Declaration by the Agent/Broker) if the applicant/proposer answers "No" to both questions 1a and 1b of the CPD Form? 如申請人／投保人在《聲明書》的第 1a 及 1b 項均選擇「否」，保險代理／經紀是否需要簽署第 7 項，即「保險代理／經紀聲明」？	No. 不需要。
When printing a CPD Form: 當印製《聲明書》時：		
27.	Is it a must to use double-sided bilingual CPD Form and Explanatory Notes with the Chinese version printed in the front and the English at the back or vice versa? 保險公司是否必須雙面印製雙語的《聲明書》及《註釋》，即中文版在正面，英文版在背面，或反之亦然？	As long as the English and Chinese pages/versions are bound together in one single document, it is acceptable. 只要中英文版面／版本釘裝為同一份文件便可。

	28. Is it acceptable for an insurer to print the CPD Form without Section A if it opts to incorporate Section A of the CPD Form into its application/proposal? 如保險公司選擇將《聲明書》的 A 部納入其申請書／建議書內，印製《聲明書》時可否不包括 A 部？	Yes, it is acceptable provided the CPD Form is completed with an/a application/proposal. 可以。但該《聲明書》必須與申請書／建議書一併填寫。
Others: 其他：		
29.	If, for whatever reasons, the old CPD Form is used after the effective date of the new CPD Form, will the insurer/agent/broker using the old Form be considered having discharged its/his duty, and the signed CPD Form in the old version be considered valid? 如基於某些原因，保險公司／代理／經紀在新版《聲明書》生效日後仍採用舊版《聲明書》，它／他會否被視為已盡其責任？已簽署的舊版《聲明書》會否被視為有效？	No. This is the responsibility of the insurer's underwriting staff not to accept the old CPD Form. 不會。保險公司的核保職員有責任不接受舊版《聲明書》。

~ End ~
~ 完 ~

HKFI GUIDANCE NOTE ON ILAS ILLUSTRATION DOCUMENT

(I) Objective

The objective of this Guidance Note is to ensure that there is more consistency of approach in the illustration documents for ILAS policies, to ensure that customers receive proper information and disclosure and that the rates of illustration are appropriate to the current investment environment.

(II) Background

The contents of this Guidance Note have been created by the Life Insurance Council if the HKFI. Office of the Commissioner of Insurance and the Securities and Futures Commission, have been consulted about the contents of this Guidance Note.

(III) Guideline

Insurers have the choice of one of the two options below to illustrate the assumed rates of return:

- 1) four assumed rates of return for illustration, 0%, 3%, 6% and 9% on two pages with surrender value and death benefit shown on first and second page respectively, and
- 2) three assumed rates of return for illustration, 0%, 3% and 6% on one page with both surrender value and death benefit shown on the same page.

For both options, other than the 0% assumed rate of return, all rates of return are maximum rates and insurers can choose to illustrate lower rates. For further details regarding the above options, please refer to the sample templates attached in appendix A and B.

The illustration is prepared so that it includes all policy level charges but not the fund management charges. Here, the fund management charges are defined as solely the charges charged by fund managers.

Any charges applied by insurers in the form of fund management charges should be reflected through the numerical illustration no matter whether the charge is deducted through unit deduction or the charge is reflected through its unit price calculation (i.e. under the circumstance of “mirror fund”). For example, if there is a fund management charges applied by insurers either directly or in the form of “mirror fund”, above charges should be part of the numerical illustration e.g. if there is a 1% fund management charge accruing to the insurer and a 1.5% fund management charge accruing to the fund house then the expectation is that the numerical illustration will include the 1% charge mentioned above and the 1.5% fund management charge accruing to the fund house will be mentioned in the notes to the illustration.

Since it is possible to have zero policy value in a low investment yield scenario and only positive policy values in the high investment yield scenarios, a clear statement should be in place to remind policyholders regarding this situation like:

“Under the projection at x% investment return, your policy will remain in force up to an attained age of xx of the individual insured. The policy will terminate afterwards.” Please kindly note that above statement should cover the respective 0%, 3%, 6% and 9% investment return scenarios if applicable.

For example, assume that the projected policy value will become zero when the insured reaches attained age 58 and 67 under the assumed rates of return at 0% and 3% respectively. Below reminder statement will be in place in the illustration.

“Under the projection at 0% and 3% investment return, your policy will remain in force up to an attained age of 57 and 66 of the individual insured respectively. The policy will terminate afterwards. Your policy may also terminate under other adverse investment scenarios. If the actual investment return is below the above projected investment return, the policy may terminate earlier than above attained age(s). You could lose all your premiums paid and benefits accrued if any condition of automatic early termination is triggered.”

Under above example, 6% and 9% investment return is not applicable since the projected policy value will not become zero before the end of the illustration period.

The projected surrender values should be shown as at the end of each of the first five years of the contract, and for every fifth year thereafter until maturity or the end of policy whichever is applicable, after deduction of all relevant charges as described in the above approach. The number of policy year should not be illustrated higher than customer's age at one-hundred (100). Besides, the last few lines should be illustrated by “at age 90”, “at age 95” and “at age 100” for the better understanding of customers.

The declaration in the notes should include reference to the fact that the fund management charges levied by the fund houses are not included in the illustration. Hence, the gross return required is higher (see example for the standard wording).

A warning statement is required alerting the proposer that early surrender or early premium discontinuance may result in significant loss. The standard wording for this is shown in the example illustration.

Insurers will be required to prepare an illustration reflecting the particulars of the customer (rather than using a standard illustration for all customers). The particulars of the customer should include but not limited to age, gender, target product, target premium amount, payment term and currency.

Insurers should present the illustration document in a font (i.e. typeface and size) that is easy to read and legible.

The principles and intent in this guideline should apply towards all pages of the benefit illustration.

The Appointed Actuary should be responsible for the accuracy of the calculations and the preparation of the illustration so that the presentation of the illustration will not mislead the customers.

(IV) Effective Date

Insurers which sell ILAS products are required to implement this Guidance Note no later than 1st January 2015. Early adoption before the effective date is highly recommended.

Questions regarding the interpretation of this Guidance Note should be addressed to the HKFI.

Appendix A

退保說明文件須披露的資料

根據以下資料作出的退保發還金額及身故賠償額說明：

產品名稱：[產品名稱]

保險公司名稱：[保險公司名稱]

申請人名稱：[申請人名稱]

以下假設的比率僅作說明之用，並非一項保證或按照過往業績為基礎，亦非根據過往表現釐定，因此與實際的回報率可能有所差別！

注意：

下文僅概括說明「產品名稱」的退保發還金額及身故賠償額(表列在下一頁)，旨在根據下述的假設顯示出有關的費用和收費如何影響退保發還金額及身故賠償額，然而卻絕不影響保單所訂明的條款及條件。

合約年期：[實際合約年期]

[保費供款年期:] [(如有別於實際合約年期)]

保費: [實際保費金額]

假設回報率：以每年0%、[3%]、[6%] 及 [9%] 說明ⁱ

預計退保發還金額 - 以[產品名稱][定期/一次過繳付]保費(供款[SXXX]，共[XXX]期)計					
保單生效後的 年數	保單生效後繳 付的保費總額	假設淨回報率為 每年0%*	假設淨回報率為 每年[3%]*	假設淨回報率為 每年[6%]*	假設淨回報率為 每年[9%]*
1					
2					
3					
4					
5					
10					
XX					

聲明

我確認已閱讀及明白本退保說明文件所提供的資料，並已收到本計劃的主要推銷刊物。

簽署及日期：_____

[申請人全名(以正楷填寫)]

ⁱ 此等假設回報率必須符合香港保險業聯會的壽險總會不時發出的指引。

(Effective no later than 1st January 2015)

Appendix A

預計身故賠償額 - 以[產品名稱][定期／一次過繳付]保費(供款[\$XXX], 共[XXX 期])計					
保單生效後的 年數	保單生效後繳 付的保費總額	假設淨回報率為 每年0%*	假設淨回報率為 每年3%*	假設淨回報率為 每年6%*	假設淨回報率為 每年9%*
1					
2					
3					
4					
5					
10					
XX					

* 以上說明摘要所列出的退保發還金額及身故賠償額，是根據淨回報率計算。淨回報率是經扣除基金公司收取的基金費用及收費後的淨額回報，而基金費用及收費會因基金不同而有所分別。假設基金費用及收費為每年 [1.50%]，根據以上說明摘要，總回報率則分別為每年[1.50%]、每年[4.50%]、每年 [7.50%] 及每年[10.50%]。關於基金費用及收費詳情，請參閱有關基金的銷售文件。請注意，如果你日後轉換基金，本說明摘要可能未必適用於屆時情況。如欲了解詳情，請向你的顧問查詢。如你選擇的是貨幣市場基金或定息基金，上述的假設回報率在很多情況下會被視為偏高，如低息環境持續，可取得上述回報率的機會不大。無論屬首次或日後的基金選擇，你應諮詢你的財務顧問以獲取更多有關該等基金的資料。

[以每年0%及b%為假設回報率，你的保單將維持有效至受保人分別年屆x[及y]歲，有關保單因而會被終止。你的保單亦可能會因應其他不利的投資情況而終止。若實際的投資回報率低於上述假設回報率，你的保單可能在到達以上年齡前提早被終止。假如出現保單自動提早終止的情況，你會因此損失所有已付的保費及累積權益。]

警告： 除非你有意就已選擇的保險計劃年期支付全期保費，否則不應投資於本產品。如果你提早終止投資於本產品或提前停止支付保費，則可能會蒙受重大損失。

聲明

我確認已閱讀及明白本退保說明文件所提供的資料，並已收到本計劃的主要推銷刊物。

簽署及日期：_____

[申請人全名(以正楷填寫)]

i 此等假設回報率必須符合香港保險業聯會的壽險總會不時發出的指引。

(Effective no later than 1st January 2015)

退保說明文件須披露的資料

根據以下資料作出的退保發還金額及身故賠償額說明：

產品名稱：[產品名稱]
保險公司名稱：[保險公司名稱]
申請人名稱：[申請人名稱]

以下假設的比率僅作說明之用，並非一項保證或按照過往業績為基礎，亦非根據過往表現釐定，因此與實際的回報率可能有所差別！

注意：

下文僅概括說明〔產品名稱〕的退保發還金額及身故賠償額，旨在根據下述的假設顯示出有關的費用和收費如何影響退保發還金額及身故賠償額，然而卻絕不影響保單所訂明的條款及條件。

合約年期：[實際合約年期]
[保費供款年期：] [(如有別於實際合約年期)]
保費：[實際保費金額]
假設回報率：以每年0%、[3%]及[6%]說明¹

預計退保發還金額及身故賠償額 - 以[產品名稱]定期／一次過繳付保費(供款[XXXX]，共[XXX 期])計							
保單生效後的 年數	保單生效後繳 付的保費總額	假設淨回報率為 每年0%*		假設淨回報率為 每年[3%]*		假設淨回報率為 每年[6%]*	
		退保發還 金額	身故賠償額	退保發還金 額	身故賠償額	退保發還金 額	身故賠償額
1							
2							
3							
4							
5							
10							
XX							

* 以上說明摘要所列出的退保發還金額及身故賠償額，是根據淨回報率計算。淨回報率是經扣除基金公司收取的基金費用及收費後的淨額回報，而基金費用及收費會因基金不同而有所不同。假設基金費用及收費為每年 [1.50%]，根據以上說明摘要，總回報率則分別為每年[1.50%]、每年 [4.50%] 及每年[7.50%]。關於基金費用及收費詳情，請參閱有關基金的銷售文件。請注意，如果你日後轉換基金，本說明摘要可能未必適用於屆時情況。如欲了解詳情，請向你的顧問查詢。如你選擇的是貨幣市場基金或定息基金，上述的假設回報率在很多情況下會被視為偏高，如低息環境持續，可取得上述回報率的機會不大。無論屬首次或日後的基金選擇，你應諮詢你的財務顧問以獲取更多有關該等基金的資料。

[以每年0%[及]1%]為假設回報率，你的保單將維持有效至受保人分別年屆x[及]y歲，有關保單因而會被終止。你的保單亦可能會因應其他不利的投資情況而終止。若實際的投資回報率低於上述假設回報率，你的保單可能在到達以上年齡前提早被終止。假如出現保單自動提早終止的情況，你會因此損失所有已付的保費及累計權益。]

警告：除非你有意就已選擇的保險計劃年期支付全期保費，否則不應投資於本產品。如果你提早終止投資於本產品或提前停止支付保費，則可能會蒙受重大損失。

聲明

我確認已閱讀及明白本退保說明文件所提供的資料，並已收到本計劃的主要推銷刊物。

簽署及日期：_____

[申請人全名(以正楷填寫)]

¹ 此等假設回報率必須符合香港保險業聯會的壽險總會不時發出的指引。

(Effective no later than 1st January 2015)

分紅保單利益說明

XYZ 人壽保險公司

[A] 重要事項:

此文件僅概括說明閣下保單的預計退保發還金額及身故賠償額，旨在顯示任何非保證金額的比重，並闡釋在指定情景下非保證金額的變動情況。然而卻絕不影響保單合約內所訂明的條款及條件。

[B] [產品名稱] 建議書摘要

1. 受保人姓名: 年齡: 性別: [C] 吸煙者 / 非吸煙者

2. 保障摘要

[D] 保單貨幣:

保障項目	[E] [投保時]保險金額 / 保障金額	[F] [投保時]每[月/季/半年/年]保費	保費供款年期	保障年期
基本計劃 附加保障計劃 如: 意外死亡保障 雙倍賠償 住院現金				

[G] [投保時]每[月/季/半年/年]總保費: =====

申請人姓名: 簽署: 日期:

生效日期:
(1) 新產品 (不遲於 2016 年 4 月 1 日)
(2) 現行產品之新造及有效保單 (不遲於 2017 年 1 月 1 日)

3. 基本計劃－說明摘要

[H] 保單 年度終 結	[I] 繳付保費 總額	退保發還金額				身故賠償額			
		[J-1] 保證金額	非保證金額		[J-4] 總額	[K-1] 保證金額	非保證金額		[K-4] 總額
			[J-2] 累積紅利及 利息	[J-3] 終期紅利			[K-2] 累積紅利及 利息	[K-3] 終期紅利	
1	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
2									
3									
4									
5									
10									
15									
20									
25									
30									
65歲 (5年區 間)									
100歲									

以上摘要說明: 請參考說明部份。

申請人姓名: _____ 簽署: _____ 日期: _____

退保發還金額 – 不同投資回報下的說明

XYZ人壽保險公司

下表旨在說明在悲觀及樂觀情景下對退保發還金額的影響。這兩種情景是分別假設投資回報低於及高於本公司現時預計的投資回報，並假設其他相關影響因素維持不變而計算的金額。此兩種情景並不代表實際投資回報的上限和下限，實際支付的非保證金額或會比所示者較高或較低。以下情景僅用以表達因應本保單的投資政策及目標而對本公司預計回報可能引致的差異，只作參考用途。

4 基本計劃 – 退保發還金額 –不同投資回報下的說明

[H] 保單 年度終結	[I] 繳付保費 總額	[J-1] 保證金額	退保發還金額					
			悲觀情景			樂觀情景		
			非保證金額		[J-4] 總額	非保證金額		[J-4] 總額
			[J-2] 累積紅利及 利息	[J-3] 終期紅利		[J-2] 累積紅利及 利息	[J-3] 終期紅利	
1	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
2								
3								
4								
5								
10								
15								
20								
25								
30								
65歲 (5年區間)								
100歲								

以上摘要說明: 請參考說明部份。

申請人姓名: _____ 簽署: _____ 日期: _____

身故賠償額-不同投資回報下的說明

XYZ人壽保險公司

下表旨在說明在悲觀及樂觀情景下對身故賠償額的影響。這兩種情景是分別假設投資回報低於及高於本公司現時預計的投資回報，並假設其他相關影響因素維持不變而計算的金額。此兩種情景並不代表實際投資回報的上限和下限，實際支付的非保證金額或會比所示者較高或較低。以下情景僅用以表達因應本保單的投資政策及目標而對本公司預計回報可能引致的差異，只作參考用途。

5. 基本計劃 – 身故賠償額 – 不同投資回報的說明

[H] 保單 年度終結	[I] 繳付保費 總額	身故賠償額						
		[K-1] 保證金額	悲觀情景		[K-4] 總額	樂觀情景		
			非保證金額			非保證金額		[K-4] 總額
			[K-2] 累積紅利及 利息	[K-3] 終期紅利		[K-2] 累積紅利及 利息	[K-3] 終期紅利	
1	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	
2								
3								
4								
5								
10								
15								
20								
25								
30								
65歲 (5年區 間)								
100歲								

以上摘要說明: 請參考說明部份。

申請人姓名: _____ 簽署: _____ 日期: _____

6. 說明

- (i) 第3、4及5部份乃概括說明閣下基本計劃的主要利益，並未將第2部份所列之附加保障（如適用者）計算在內，且假設閣下已全數支付應繳保費。如欲得悉更多資料，或索取更詳盡的建議書，請與本公司或閣下的保險中介人聯絡。

[非必須] (ii) 由於需要將金額調整為整數，上列保費總額或會與應繳保費總額稍有出入。

[只適用於復歸紅利計劃] (iii) 任何復歸紅利和終期紅利之面值將在公司支付身故賠償額時一同派發。在保單退保(全部或部份)或保單終止(非因受保人身故而引致)時，公司會支付該等紅利之現金價值。該等紅利之現金價值及面值未必相等。

[只適用於復歸紅利計劃] (iv) 復歸紅利一經派發，其面值即為保證金額，但其現金價值並非保證金額。/ [復歸紅利一經派發，其面值及現金價值即為保證金額。]

- (v) 第3部份預計的非保證金額乃根據本公司現時假設投資回報而計算，該金額並非保證。實際獲發之金額或會比所示者較高或較低。第4及5部份作為例子，說明因本公司現時假設的投資回報轉變而對退保發還金額及身故賠償額可能造成的影響。在某些情況下，非保證金額可能為零。

- (vi) 第4及5部份下悲觀情景是假設年度化投資回報率比現時預期每年下跌約x%；樂觀情景是假設年度化投資回報率比現時預期每年上升約y%。

- (vii) 如第3、4及5部份所示，閣下可將預計的非保證紅利金額及其他現金保障收益存放於本公司生息，有關息率為非保證類別。第3部份用以計算累積金額之現時年利率為 A%，實際利率將不時調整，或會比A%較高或較低。因應上述提及第4、5部份假設投資回報的改變，悲觀及樂觀情景下用以計算累積金額之年利率分別為 B%及C%，此利率是非保證的。閣下可選擇提取全數或部份金額，此舉將不會影響第2部分所示保障額，惟上列退保發還金額及身故賠償額將會相應調低。

- (viii) 當檢視第3、4及5部份說明的金額時，應留意未來生活成本很可能因通脹而上調。

7. 過往紅利資料

[顯示過往派發紅利資料的網址]

若閣下希望知道本公司過往派發紅利的資料作參考用途，可瀏覽以上網址。

警告

- 除非閣下打算就已選擇的保險計劃期內支付全期保費，否則不應投保本產品。
- 如果閣下提早終止本產品或提前停止支付保費，閣下可能會蒙受重大損失。

聲明

我確認已閱讀及明白本銷售說明文件所提供的資料，並已收到本計劃的主要推銷文件及相關的過往紅利資料(如適用)。

申請人姓名: _____ 簽署: _____ 日期: _____

3. 基本計劃 – 說明摘要

[H] 保單 年度終 結	[I] 繳付保費 總額	退保發還金額				身故賠償額			
		[J-1] 保證金額	非保證金額		[J-4] 總額	[K-1] 保證金額	非保證金額		[K-4] 總額
			[J-2] 累積紅利及 利息	[J-3] 終期紅利			[K-2] 累積紅利及 利息	[K-3] 終期紅利	
1	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
2									
3									
4									
5									
10									
15									
20									
25									
30									
65歲 (5年區 間)									
100歲									

以上摘要說明: 請參考說明部份。

申請人姓名: _____ 簽署: _____ 日期: _____

退保發還金額 – 不同投資回報下的說明

XYZ人壽保險公司

下表旨在說明在悲觀及樂觀情景下對退保發還金額的影響。這兩種情景是分別假設投資回報低於及高於本公司現時預計的投資回報，並假設其他相關影響因素維持不變而計算的金額。此兩種情景並不代表實際投資回報的上限和下限，實際支付的非保證金額或會比所示者較高或較低。以下情景僅用以表達因應本保單的投資政策及目標而對本公司預計回報可能引致的差異，只作參考用途。

4 基本計劃 – 退保發還金額 –不同投資回報下的說明

[H] 保單 年度終結	[I] 繳付保費 總額	[J-1] 保證金額	退保發還金額					
			悲觀情景			樂觀情景		
			非保證金額		[J-4] 總額	非保證金額		[J-4] 總額
			[J-2] 累積紅利及 利息	[J-3] 終期紅利		[J-2] 累積紅利及 利息	[J-3] 終期紅利	
1	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
2								
3								
4								
5								
10								
15								
20								
25								
30								
65歲 (5年區間)								
100歲								

以上摘要說明: 請參考說明部份。

申請人姓名: _____ 簽署: _____ 日期: _____

身故賠償額-不同投資回報下的說明

XYZ人壽保險公司

下表旨在說明在悲觀及樂觀情景下對身故賠償額的影響。這兩種情景是分別假設投資回報低於及高於本公司現時預計的投資回報，並假設其他相關影響因素維持不變而計算的金額。此兩種情景並不代表實際投資回報的上限和下限，實際支付的非保證金額或會比所示者較高或較低。以下情景僅用以表達因應本保單的投資政策及目標而對本公司預計回報可能引致的差異，只作參考用途。

5. 基本計劃 – 身故賠償額 – 不同投資回報的說明

[H] 保單 年度終結	[I] 繳付保費 總額	身故賠償額						
		[K-1] 保證金額	悲觀情景		[K-4] 總額	樂觀情景		
			非保證金額			非保證金額		[K-4] 總額
			[K-2] 累積紅利及 利息	[K-3] 終期紅利		[K-2] 累積紅利及 利息	[K-3] 終期紅利	
1	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999	9,999,999
2								
3								
4								
5								
10								
15								
20								
25								
30								
65歲 (5年區 間)								
100歲								

以上摘要說明： 請參考說明部份。

申請人姓名: _____ 簽署: _____ 日期: _____

6. 說明

- (i) 第3、4及5部份乃概括說明閣下基本計劃的主要利益，並未將第2部份所列之附加保障（如適用者）計算在內，且假設閣下已全數支付應繳保費。如欲得悉更多資料，或索取更詳盡的建議書，請與本公司或閣下的保險中介人聯絡。

[非必須] (ii) 由於需要將金額調整為整數，上列保費總額會與應繳保費總額稍有出入。

[只適用於復歸紅利計劃] (iii) 任何復歸紅利和終期紅利之面值將在公司支付身故賠償額時一同派發。在保單退保(全部或部份)或保單終止(非因受保人身故而引致)時，公司會支付該等紅利之現金價值。該等紅利之現金價值及面值未必相等。

[只適用於復歸紅利計劃] (iv) 復歸紅利一經派發，其面值即為保證金額，但其現金價值並非保證金額。/ [復歸紅利一經派發，其面值及現金價值即為保證金額。]

- (v) 第3部份預計的非保證金額乃根據本公司現時假設投資回報而計算，該金額並非保證。實際獲發之金額或會比所示者較高或較低。第4及5部份作為例子，說明因本公司現時假設的投資回報轉變而對退保發還金額及身故賠償額可能造成的影響。在某些情況下，非保證金額可能為零。

- (vi) 第4及5部份下悲觀情景是假設年度化投資回報率比現時預期每年下跌約x%；樂觀情景是假設年度化投資回報率比現時預期每年上升約y%。

- (vii) 如第3、4及5部份所示，閣下可將預計的非保證紅利金額及其他現金保障收益存放於本公司生息，有關息率為非保證類別。第3部份用以計算累積金額之現時年利率為 A%，實際利率將不時調整，或會比A%較高或較低。因應上述提及第4、5部份假設投資回報的改變，悲觀及樂觀情景下用以計算累積金額之年利率分別為 B%及C%，此利率是非保證的。閣下可選擇提取全數或部份金額，此舉將不會影響第2部分所示保障額，惟上列退保發還金額及身故賠償額將會相應調低。

- (viii) 當檢視第3、4及5部份說明的金額時，應留意未來生活成本很可能因通脹而上調。

7. 過往紅利資料

[顯示過往派發紅利資料的網址]

若閣下希望知道本公司過往派發紅利的資料作參考用途，可瀏覽以上網址。

警告

- 除非閣下打算就已選擇的保險計劃期內支付全期保費，否則不應投保本產品。
- 如果閣下提早終止本產品或提前停止支付保費，閣下可能會蒙受重大損失。

聲明

我確認已閱讀及明白本銷售說明文件所提供的資料，並已收到本計劃的主要推銷文件及相關的過往紅利資料(如適用)。

申請人姓名: _____ 簽署: _____ 日期: _____

HKFI Guidance Note on Illustration Document for Participating Policies

1. Purpose

The purpose is to ensure each prospective policyholder is provided as a minimum with a summary illustration of the benefits of a participating insurance (except universal life).

2. Standard Requirements

The standard information to be included in the Illustration Document of a typical participating policy (except universal life) is set out on the attached sample format.

3. Company Customization

Companies may customize the Illustration Document, except otherwise stated, to exclude the information not applicable to the product and not relevant to customers; and to include additional information provided that such additional information is not misleading and does not otherwise detract from the information disclosed in the standard requirements. The additional information should be relevant to illustrate the product details to customers.

Despite that, companies are required to follow the insurance terminology specified in the template wherever possible for the sake of consistency across industry. In cases where the company has genuine need to use its own terminology, Insurance Authority ("IA") will consider on individual case basis depending on its justifications and whether the terminology is misleading or not. In addition, companies should follow the order of table whereby total premiums paid column is shown before the benefit payment columns, and surrender values are shown before the death payments.

Only those figures which are guaranteed can be highlighted (i.e. bold or color font). The Illustration Document can be prepared on more than one sheet of A4 paper, if necessary, with printing on both sides in which event there must be an indication that the illustration continues overleaf. Applicant's signature is required for all pages of the Illustration Document.

4. Assumption setting

In setting the best estimate assumptions for the base scenario, Appointed Actuary should have regard to the AGN on Best Estimate Assumptions by ASHK, in particular Appendix A, which provides guidance and consideration on setting the benefit illustration assumptions.

5. Pessimistic and Optimistic Scenarios

According to GN16, additional high and low return scenarios must be provided in the benefit illustration to show the variability of the ultimate results. A wider range of scenarios is expected for investment strategy with higher volatility. For consistency purpose, the terms "Pessimistic Scenario" and "Optimistic Scenario" should be used. The underlying change in investment returns and accumulation interest rate (if applicable) in these scenarios are required to be disclosed in the Explanation Notes underneath.

Companies are required to adopt 25th and 75th percentiles of the investment returns in the projections as pessimistic and optimistic scenarios (except otherwise as allowed by the IA after a company has demonstrated to the satisfaction of the IA that it has practical difficulties for so doing) while keeping other assumptions (except dividend/coupon accumulation interest rates, if applicable) unchanged. Companies could adopt a lower than 25th percentile as the pessimistic scenario but could not adopt a higher than 75th percentile as the optimistic scenario.

6. Illustration Preparation

An Illustration Document must be prepared by the company in conjunction with each policy to be issued. This document has to be provided to the prospective policyholder for review prior to signing the application form in which case the prospective policyholder must sign a Declaration as stated in the attached sample in respect of the illustration of benefits and premiums which will be those stated in the policy.

7. **Language & Font**

The Illustration Document will be in the same language(s) as used by the company in its other pre-sale literature. English or Chinese translation of the Illustration Document should be available to customers upon request. The Illustration Document should be presented in a font (i.e. typeface and size) that is easy to read and legible.

8. **Complaints or Disputes**

Companies are required to maintain records in respect of complaints or disputes arising from the issue of the Illustration Document and to provide these records to the HKFI and the IA upon request.

9. **Commencement Date**

The requirement to provide an Illustration Document based on this updated requirement will apply to all policies and come into effect with the same timeline as GN16, but companies are encouraged to comply with this request before such date.

HKFI Guidance Note on Illustration Document for Participating Policies
Explanatory Notes to Companies

- A. This "health warning" is required to be stated clearly in the format shown at the beginning of all Illustration Documents.
- B. The Illustration Document is to be provided for each participating product/policy/plan offered by the company (except universal life). Only those figures which are guaranteed can be highlighted (i.e. bold and/or color font).
- C. If a Smoker/Non Smoker discount is provided then the appropriate class must be stated otherwise this section may be blank.
- D. If payment currency is different from policy currency or policy currency is other than Hong Kong Dollars, it should be stated clearly and the applicant should be aware of the relevant exchange rate risk.
- E. The protection amount could be a sum assured or the value of a regular payment as in the case of hospital income riders attaching to the policy. Where the sum assured varies, the initial sum assured at the policy commencement has to be stated.
- F. Where the premium varies over the premium payment term, the initial premium at the policy commencement has to be stated. The monthly, quarterly, semi-annually or annually premium actually paid by the policyholder is to be stated. In case of single premium, it should be stated as 'Single Premium' with premium payment term of 1.
- G. This is the total (initial) monthly, quarterly, semi-annually or annually premium paid by the policyholder for the basic plan and its riders (if applicable) which may differ from the sum of the individual monthly, quarterly, semi-annually or annually premiums depending on the rounding convention used by the company.
- H. Only End of Policy Year should be shown. Illustrations of benefits are to be provided to maturity and for the years:
 - (a) stated for not less than 30 years (with a 5-year interval after policy year 5) or benefit term if shorter, and
 - (b) at age 65 or on the maturity of the policy if earlier, and
 - (c) at age 100 or on the maturity of the policy if earlier.
- I. The total premiums each year are the accumulated premiums actually due to be paid by the policyholder since policy inception.
- J-1. Guaranteed Surrender Value refers to the total of the values the company guarantees to pay upon total surrender of the policy provided premiums are fully paid. If the company offers no guaranteed cash values then the amounts shown must be zeros.
- J-2. Non guaranteed Surrender Value – Accumulated Dividends (or Reversionary Bonus) and Interest refers to the total of the non guaranteed annual/regular dividend (or cash value of Reversionary Bonus) projected to be declared by the company plus any interest accumulation on dividends or any guaranteed cash payments or endowments if the interest rate is not guaranteed.
- J-3. Non guaranteed Surrender Value – Terminal Dividend (or Bonus) refers to the non-guaranteed elements projected to be paid by the company upon total surrender of the policy provided premiums are fully paid (e.g. Terminal dividend or terminal bonus).
- J-4. Surrender Value is the total value of the policy including all guaranteed and non-guaranteed amounts (i.e. sum of J-1 to J-3).
- K-1. Guaranteed Death Benefit refers to the total of the values the company guarantees to pay upon death of the person insured. If the company offers no guaranteed death benefits then the amounts shown must be zeros.

- K-2. Non guaranteed Death Benefit – Accumulated Dividends (or Reversionary Bonus) and Interest refers to the total of the non guaranteed annual/regular dividend (or Reversionary Bonus) projected to be declared by the company plus any interest rate accumulation if the interest is non guaranteed on the dividends or any guaranteed cash payments or endowments.
- K-3. Non guaranteed Death Benefit – Terminal Dividend (or Bonus) refers to the non-guaranteed elements projected to be paid by the company upon death of the insured (e.g. Terminal dividend or terminal bonus).
- K-4. Death Benefit will include guaranteed death benefit, any projected dividends, reversionary bonus or terminal bonus and accumulated guaranteed cash payment or endowments paid by the company plus any interest rate accumulation (i.e. sum of K-1 to K-3) (please refer to Explanation Notes (iv) and (vi)).
- L. The date on which the illustration is generated or printed is to be provided for possible future reference.

萬用壽險(非投資相連)利益說明

XYZ 人壽保險公司

[A] 重要事項:
此文件旨在概括說明閣下保單的退保發還金額及身故賠償額，然而卻絕不影響保單所訂明的條款及條件。以下假設的派息率僅作說明之用，除非另有指明，否則該派息率並非保證利率，亦非根據過往表現而釐定。將來實際的派息率可能有所差別!

[B] [產品名稱] 建議書摘要

1.

受保人姓名:	年齡:	性別:	[C] 吸煙者 / 非吸煙者
--------	-----	-----	----------------

2. 保障摘要

[D] 保單貨幣:

保障項目	[E] [投保時]保險金額 / 保障金額	[F] [投保時]每[月/季/半年/年]保費	保費供款年期	保障年期
基本計劃				
附加保障計劃 如: 意外死亡保障 雙倍賠償 住院現金				

[G] [投保時]每[月/季/半年/年]總保費:
=====

申請人姓名: 簽署: 日期:

生效日期:
(1) 新產品 (不遲於 2016 年 4 月 1 日)
(2) 現行產品之新造及有效保單 (不遲於 2017 年 1 月 1 日)

3a. 基本計劃 - 說明摘要

下表旨在說明在保證基礎/保守假設基礎及現時假設基礎下計算的保單價值。保證基礎是以保證最低派息率及最高收費來計算，並不包括任何非保證紅利(如有)。/[保守假設基礎是以保證最低派息率 / 每年派息率為 0% 及最高收費 / 現時收費(收費率有可能調整)來計算，並不包括任何非保證紅利(如有)。]現時假設基礎是以現時預計派息率及現時收費(收費率有可能調整)來計算，並包括任何非保證紅利(如有)，計算的金額並非保證金額。實際獲發之金額比所示者會較高或較低。在某些情況下，非保證紅利可能為零(如適用)。現時假設派息率並不應理解為對未來投資回報的預期或估計。將來的派息率或會較高或較低。關於最高收費及現時收費，請參考收費摘要。

[H] 保單 年度終結	[I]繳付保費 總額	[L] 保證基礎 / 保守假設基礎			[M] 現時假設基礎		
		[保證最低派息率的描述 / 每年 0%派息率]			[現時假設派息率的描述]		
		以最高收費 / 現時收費計算			以現時收費計算		
		[J] 戶口 價值	[J] 退保發 還金額	[J] 身故賠 償額	[K] 戶口 價值	[K] 退保 發還金額	[K] 身故 賠償額
1							
2							
3							
4							
5							
10							
15							
20							
25							
30							
65 歲 (5 年區 間)							
100 歲							

以上摘要說明: 請參考說明部份。

3b. 基本計劃 – 說明摘要 (非必須)

下表是用作說明在悲觀及樂觀情景下計算的戶口價值、退保發還金額以及身故賠償額。所示的金額是根據悲觀及樂觀情景下設定的未來派息率、現時收費水平及非保證紅利(如有) 作出計算，該金額並非保證。此估算僅用以表達按照本公司目前的投資政策及目標，本保單在不同市場情況下計算出的戶口價值、退保發還金額以及身故賠償額，只作參考用途。此兩種情景並不代表實際派息率的上限和下限。實際獲發之金額或會比所示者較高或較低。在某些情況下，非保證紅利可能為零(如適用)。此假設的派息率並不應被理解為對未來投資回報的預期或估計。將來的派息率或會較高或較低。關於現時收費，請參考收費摘要。

[H] 保單年度 終結	[I]繳付保費 總額	[N] 悲觀情景			[N] 樂觀情景		
		派息率: 每年 X%			派息率: 每年 Y%		
		以現時的收費計算			以現時的收費計算		
		[O] 戶口 價值	[O] 退保發 還金額	[O] 身故賠 償額	[O] 戶口 價值	[O] 退保 發還金額	[O] 身故 賠償額
1							
2							
3							
4							
5							
10							
15							
20							
25							
30							
65 歲 (5年區間)							
100 歲							

以上摘要說明: 請參考說明部份。

4. 說明

- (i) 上列為保單主要利益的說明摘要，如欲得悉更多資料，或索取更詳盡的建議書，請與本公司或閣下的保險中介人聯絡。
 - (ii) 第 3a 及 3b(非必須)部份顯示的乃基本計劃說明摘要，並未將第 2 部份所列之附加或額外保障（如適用者）計算在內，且假設閣下沒有行使停止支付保費選擇，及已全數支付應繳保費。
- [非必須]
- (iii) 由於需要將金額調整為整數，上列保費總額或會與應繳保費總額稍有出入。
 - (iv) 當檢視以上說明的金額時，閣下請考慮因通脹而引致未來生活成本上漲的風險。

5. 過往派息率資料

[顯示過往派息率資料的網址]

若閣下希望知道本公司過往派息率的資料作參考用途，可瀏覽以上網址。請注意，網址上所顯示的過往派息率並未扣除相關保單收費(如保險成本、保單行政費用等)。

申請人姓名: _____ 簽署: _____ 日期: _____

收費摘要

以下顯示第三部份所用以計算基本計劃的收費。除非另有列明，否則現時收費並非保證，本公司有權在提前#個月以書面通知閣下調整相關收費。(註: # 不可以少於 1)

- 1) 保費費用
所繳保費的 x%會即時被扣除。

- 2) 退保費用
若保單於第 N 年之前終止[或保單期滿(如適用)]，閣下會被收取下表的退保費用。

保單年度	退保費用率(按[戶口價值]計算) [P]
1	
2	
3	
等	

- 3) 保險成本
保險成本金額會按受保人的實際年齡、性別、吸煙習慣、保險金額及下表的保險成本費率而釐定。保險成本費率會按淨保額計算，淨保額為保險金額減去戶口價值或零，以較高者為準。本公司保留增加保險成本費率至下列最高費率的權利[如有最高費率] / 本公司保留增加不設上限的保險成本費率[如沒有最高費率]。

保單年度 [Q]	實際年齡	保險成本費率 (現時費率)	保險成本費率 (最高費率) [R]
1			(如沒有最高費率，請列明“不適用”)
2			
3			
等			
(保單完結年度)	(期滿時的年齡)		

- 4) 保單行政費用
保單行政費用將會從戶口中扣除，並會按[戶口價值]及下表的保單行政費率而釐定。本公司保留增加保單行政費率至下列最高費率的權利[如有最高費率] / 本公司保留增加不設上限的保單行政費率[如沒有最高費率]。

保單年度	保單行政費率 (按[戶口價值]計算) (現時費率)	保單行政費率 (按[戶口價值]計算) (最高費率) [R]
1		(如沒有最高費率，請列明“不適用”)
2		
3		
等		

- 5) 所有其他現時及最高(如適用)的收費及費用(例如保單費用等)亦須披露。

警告

- 除非閣下打算就已選擇的保險計劃期內支付全期保費，否則不應投保本產品。
- 如果閣下提早終止本產品或提前停止支付保費，閣下可能會蒙受重大損失。
- 如(i)閣下戶口價值不足繳付保單收費、或(ii)保單借貸結餘(如適用)超過戶口價值，閣下的保單可能會被終止。

聲明

我確認已閱讀及明白本銷售說明文件及收費摘要所提供的資料，並已收到本計劃的主要推銷文件及相關的過往派息率資料(如適用)。

申請人姓名: _____ 簽署: _____ 日期: _____

HKFI Guidance Note on Illustration Document for Universal Life (Non-Linked) Policies

1. Purpose

The purpose is to ensure each prospective policyholder is provided as a minimum with a summary illustration of the benefits of a universal life (non-linked) insurance.

2. Standard Requirements

The standard information to be included in the Illustration Document of a typical universal life (non-linked) policy is set out on the attached sample format.

3. Company Customization

Companies may customize the Illustration Document, except otherwise stated, to exclude the information not applicable to the product and not relevant to customers; and to include additional information provided that such additional information is not misleading and does not otherwise detract from the information disclosed in the standard requirements. The additional information should be relevant to illustrate the product details to customers.

Despite that, companies are required to follow the insurance terminology specified in the template wherever possible for the sake of consistency across industry. In cases where the company has genuine need to use its own terminology, Insurance Authority ("IA") will consider on individual case basis depending on its justifications and whether the terminology may be misleading or not. In addition, companies should follow the order of table whereby total premiums paid column is shown before the benefit payment columns, and surrender values are shown before the death payments.

Only those figures which are guaranteed can be highlighted (i.e. bold and/or color font). The Illustration Document can be prepared on more than one sheet of A4 paper, if necessary, with printing on both sides in which event there must be an indication that the illustration continues overleaf. Applicant's signature is required for all pages of the Illustration Document.

4. Charges

The charges adopted in producing the illustration have either to be those used currently by the company or if different then this must be clearly stated and the charges could be higher than that of the current level. Companies are reminded that no misleading statement, promise or representation is made in the illustration, and that the Appointed Actuary has the responsibility to take all reasonable steps to ensure that the company's potential policyholders should not be misled as to their expectations.

5. Rate of Return

Companies should project the values using two different assumptions. The first one is based on the minimum guaranteed crediting interest rates prescribed under the policy. If the policy does not offer any minimum guaranteed crediting interest rate, a conservative crediting interest rate of 0% per annum should be used. The second one is based on the current assumed crediting interest rate (i.e. the current crediting interest rate assumption based on best estimate) forecast by the companies. The crediting interest rates are before policy charges. In setting the best estimate assumptions in the Current Assumed Basis, Appointed Actuary should have regard to the AGN on Best Estimate Assumptions by ASHK, in particular Appendix A, which provides guidance and consideration on setting the benefit illustration assumptions.

6. Illustration Preparation

An Illustration Document must be prepared by the company in conjunction with each policy to be issued. This document has to be provided to the prospective policyholder for review prior to signing the application form in which case the prospective policyholder must sign a Declaration as stated in the attached sample in respect of the illustration of benefits and premiums which will be those stated in the policy.

7. Language & Font

The Illustration Document will be in the same language(s) as used by the company in its other pre-sale literature. English or Chinese translation of the Illustration Document should be available to customers

upon request. The Illustration Document should be presented in a font (i.e. typeface and size) that is easy to read and legible.

8. **Complaints or Disputes**

Companies are required to maintain records in respect of complaints or disputes arising from the issue of the Illustration Document and to provide these records to the HKFI and the IA upon request.

9. **Commencement Date**

The requirement to provide an Illustration Document based on this updated requirement will apply to all policies and come into effect on the same timeline as GN16, but companies are encouraged to comply with this request before such date.

HKFI Guidance Note on Illustration Document for Universal Life (Non-Linked) Policies
Explanatory Notes to Companies

- A. This "health warning" is required to be stated clearly in the format shown at the beginning of all Illustration Documents.
- B. The Illustration Document is to be provided for each universal life (non-linked) product/policy/plan offered by the company. Only those figures which are guaranteed can be highlighted (i.e. bold and/or color font).
- C. If a Smoker/Non Smoker discount is provided then the appropriate class must be stated otherwise this section may be blank.
- D. If payment currency is different from policy currency or policy currency is other than Hong Kong Dollars, it should be stated clearly and the applicant should be aware of the relevant exchange rate risk.
- E. The protection amount may be a sum assured or the value of a regular payment as in the case of hospital income for riders attaching to the policy. Where the sum assured varies, the initial sum assured is to be stated.
- F. Where the premium varies over the premium payment term, the initial premium at the policy commencement has to be stated. The monthly, quarterly, semi-annually or annually premium actually paid by the policyholder is to be stated. In case of single premium, it should be stated as 'Single Premium' with premium payment term of 1.
- G. This is the total (initial) monthly, quarterly, semi-annually or annually premium paid by the policyholder for the basic plan and its riders (if applicable) which may differ from the sum of the individual monthly, quarterly, semi-annually or annually premiums depending on the rounding convention used by the company.
- H. Only End of Policy Year should be shown. Illustrations of benefits are to be provided to maturity and for the years:
 - (a) stated for not less than 30 years (with a 5-year interval after policy year 5) or benefit term if shorter, and
 - (b) at age 65 or on the maturity of the policy if earlier, and
 - (c) at age 100 or on the maturity of the policy if earlier.
- I. The total premiums each year are the accumulated premiums actually due to be paid by the policyholder since policy inception.
- J. Account Value, the total benefit amount payable on total surrender of the policy and the total benefit amount payable on death under Guaranteed Basis / Conservative Basis shall include only the guaranteed benefit and exclude any non-guaranteed bonus.
- K. Account Value, the total benefit amount payable on total surrender of the policy and the total benefit amount payable on death under Current Assumed Basis shall include both the guaranteed and non-guaranteed bonus.
- L. Under Guaranteed Basis or Conservative Basis, minimum guaranteed crediting interest rate (or 0% p.a. if not available) and maximum scale of charges (or current scale of charges if not available) should be adopted in the projection. The term "Guaranteed Basis" can only be used if and only if all values under the projection are guaranteed; otherwise, the term "Conservative Basis" should be used.
- M. Under Current Assumed Basis, current best estimate crediting interest rate and current scale of charges should be adopted in the projection. From time to time, current best estimate crediting interest rate may not be the same as the current crediting interest rate.
- N. Illustration based on an assumed crediting interest rate under Pessimistic and Optimistic Basis. This illustration is optional and can be shown only if:
 - (a) the plan has significant (which is 20% or more) target equity investment, and
 - (b) in the opinion of the company's appointed actuary, the optional illustration is not misleading to the applicants.

This illustration is allowed mainly for demonstration of variability of crediting interest rates due to exposure of equities. It should not be used as benchmark for future crediting interest rates in misleading applicants.

Companies are required to adopt 25th and 75th percentiles of the investment returns in the projections (except otherwise as allowed by the IA after a company has demonstrated to the satisfaction of the IA that it has practical difficulties for so doing) as pessimistic and optimistic scenarios while keeping other assumptions (except dividend/coupon accumulation interest rates, if applicable) unchanged.

- O. Account Value, the total benefit amount payable on total surrender of the policy and the total benefit amount payable on death under Pessimistic Basis and Optimistic Basis shall include both the guaranteed and non-guaranteed bonus.
- P. Surrender charge rates / surrender charge amount (if applicable) should be disclosed. For surrender charge rates shown, the base to which the rates apply should be clearly stated.
- Q. Cost of Insurance rates in each of the first 10 policy years should be disclosed. For charges in later years, companies can show the rates with a 5-year interval until maturity.
- R. A column disclosing maximum rates of charges should be shown. In case there is no maximum charge, "N.A." should be marked in the column to represent 'not applicable'.
- S. The date on which the illustration is generated or printed is to be provided for possible future reference.

《「分紅保單利益說明」及「萬用壽險（非投資相連）利益說明」 指引之常見問題》

第 1 版

詳情請參閱英文版本。

於憲報刊登的適用規則列表

香港專業保險經紀協會發佈的適用規則
(截至 2019 年 9 月 22 日)

香港專業保險經紀協會

適用規則	版本	生效日期	中文 版本 (有/否)	於 2019 年 9 月 22 日 或以前生效 (是/否)
Circular letter: OCI's Guidance Note on (all authorized Insurers) Underwriting Class C (Investment-Linked Assurance Schemes ("ILAS")) Business (GN15) 通函：關於 OCI（所有授權保險公司）核保 C 類（投資相連計劃）業務的指南（GN15）	1	2014 年 8 月 22 日	否	是
Circular letter: (1) Updates on OCI's Guidance Note on (all authorized Insurers) Underwriting Class C (Investment-Linked Assurance Schemes ("ILAS")) Business (GN15); (2) PIBA's Guidance Note 1 on Conducting Investment Linked Business 通函：（1）關於 OCI（所有授權保險公司）核保 C 類（投資相連計劃）業務的指南（GN15）的更新； （2）PIBA 關於進行投資相連業務的指導說明 1	1	2014 年 12 月 24 日	否	是
Circular letter: Financial Needs Analysis ("FNA") applicable to Class A* and Class C Business effective 1 January 2016 通函：適用於 A *類和 C 類業務的財務需求分析 – 自 2016 年 1 月 1 日起生效	1	2016 年 1 月 1 日	否	是

Circular letter: PIBA Financial Needs Analysis (“FNA”) Form for both Class A and C Products pursuant to “Initiative on FNA” issued by the Hong Kong Federation of Insurers (“HKFI”) 通函：PIBA 現根據香港保險業聯會所發布的 “FNA 新措施” 而發出適用於 A 類和 C 類產品的財務需求分析表格	1	2015 年 12 月 22 日	否	是
Circular letter: Recent Updates on Financial Needs Analysis (“FNA”) Form 通函：財務需求分析表格的更新	1	2016 年 6 月 28 日	否	是
Circular letter: Enhanced PIBA Financial Needs Analysis (“FNA”) Form (Version: PIBA-FNA-2016-002) effective from 30 September 2016 通函：改進 PIBA 財務需求分析表格（版本：PIBA-FNA-2016-002）– 於 2016 年 9 月 30 日生效	1	2016 年 9 月 30 日	否	是
Circular letter: Important Facts Statement for Mainland Policyholder (“IFS-MP”) 通函：內地投保人重要資料聲明	1	2016 年 9 月 1 日	否	是
Circular letter: Important Facts Statement for Mainland Policyholder (“IFS-MP”) – Control Measures for Change of Policy Ownership or Policy Assignment to Mainlanders 通函：內地保單持有人重要情況說明書 – 更改保單持有人或轉讓給內地人的管制措施	1	2016 年 9 月 1 日	否	是

《通函：關於 OCI（所有授權保險公司）核保 C 類（投資相連計劃）業務的指南（GN15）》

第 1 版

詳情請參閱英文版本。

《通函：（1）關於 OCI（所有授權保險公司）核保 C 類（投資相連計劃）業務的指南（GN15）的更新；（2）PIBA 關於進行投資相連業務的指導說明 1》

第 1 版

詳情請參閱英文版本。

《通函：適用於 A *類和 C 類業務的財務需求分析 – 自 2016 年 1
月 1 日起生效》

第 1 版

詳情請參閱英文版本。

《通函：PIBA 現根據香港保險業聯會所發布的“FNA 新措施”而
發出適用於 A 類和 C 類產品的財務需求分析表格》

第 1 版

詳情請參閱英文版本。

《通函：財務需求分析表格的更新》

第 1 版

詳情請參閱英文版本。

《通函：改進 PIBA 財務需求分析表格（版本：PIBA-
FNA-2016-002） - 於 2016 年 9 月 30 日生效》
第 1 版

詳情請參閱英文版本。

《通函：內地投保人重要資料聲明》

第 1 版

詳情請參閱英文版本。

《通函：內地保單持有人重要情況說明書 - 更改保單持有人或轉讓給內地人的管制措施》

第 1 版

詳情請參閱英文版本。