友邦香港

香港北角
電氣道 183 號
友邦廣場 12 樓
電話：(852) 2881 3333

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保單預期價值一覽表

保單資料：

保單號碼：	B340410965
保單持有人：	LI WAI PING
受保人：	MAK TAK FAI
繕發年齡：	33
保單日期：	2018年06月28日
現時保單週年日：	2023年06月28日
列印日期：	2023年06月28日

1. 建議書摘要：「才雋之寶」終身壽險連額外保障計劃

受保人姓名：MAK TAK FAI	已達之年齡：38	性別：男

2.保障摘要

保單貨幣：美元

保障項目	現時保額^	現時每年保費	保費供款年期	保障年期
「才雋之寶」終身壽險連額外保障計劃	48,000.00	451.20	67	終身
自選人身意外保險2 – 意外死亡及斷肢	50,000.00	250.00	43	43
自選人身意外保險2 – 意外醫療	2,500.00	81.25	43	43

^視乎閣下的基本計劃契約而定，保額亦可表達為主要保額/基本金額/基本保額。醫療及個人意外保障則可定義為利益金額。

現時每年總保費：782.45

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3. 基本計劃 – 說明摘要

您現時之週年紅利選擇: 積存

保單年度終結	繳付保費總額（基本計劃）	退保發還金額				身故賠償額			
		保證金額	非保證金額		總額	保證金額	非保證金額		總額
			累積週年紅利、累積非保證現金保障收益及利息（如有）	終期紅利（如有）			累積週年紅利、累積非保證現金保障收益及利息（如有）	終期紅利（如有）	
		(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(D)+(E)+(F)
5	2,030	577	0	0	577	48,017	0	0	48,017
6	2,482	857	17	0	874	48,017	17	0	48,034
7	2,933	1,097	38	0	1,136	48,017	38	0	48,056
8	3,384	1,377	66	0	1,443	48,017	66	0	48,083
9	3,835	1,657	99	0	1,756	48,017	99	0	48,116
10	4,286	1,937	139	0	2,077	48,017	139	0	48,157
11	4,738	2,217	187	0	2,404	48,017	187	0	48,204
12	5,189	2,497	242	0	2,739	48,017	242	0	48,259
13	5,640	2,777	305	0	3,083	48,017	305	0	48,323
14	6,091	3,057	378	0	3,436	48,017	378	0	48,396
15	6,542	3,337	460	0	3,798	48,017	460	0	48,478
16	6,994	3,657	553	0	4,211	48,017	553	0	48,571
17	7,445	3,937	658	0	4,595	48,017	658	0	48,675
18	7,896	4,257	775	0	5,032	48,017	775	0	48,792
19	8,347	4,577	904	0	5,482	48,017	904	0	48,922
20	8,798	4,897	1,048	600	6,546	48,017	1,048	600	49,666
21	9,250	5,217	1,207	630	7,055	48,017	1,207	630	49,855
22	9,701	5,497	1,382	770	7,649	48,017	1,382	770	50,169
23	10,152	5,817	1,573	805	8,195	48,017	1,573	805	50,395
24	10,603	6,097	1,781	840	8,718	48,017	1,781	840	50,638
25	11,054	6,417	2,007	875	9,299	48,017	2,007	875	50,899
26	11,506	6,697	2,252	1,040	9,989	48,017	2,252	1,040	51,309
27	11,957	7,017	2,518	1,080	10,615	48,017	2,518	1,080	51,615
28	12,408	7,337	2,806	1,260	11,403	48,017	2,806	1,260	52,083
29	12,859	7,617	3,117	1,305	12,039	48,017	3,117	1,305	52,439
30	13,310	7,937	3,452	1,350	12,739	48,017	3,452	1,350	52,819
31	13,762	8,257	3,813	1,550	13,620	48,017	3,813	1,550	53,380
65 歲	14,213	8,537	4,201	1,600	14,338	48,017	4,201	1,600	53,818
66 歲	14,664	8,857	4,618	1,815	15,290	48,017	4,618	1,815	54,450
67 歲	15,115	9,137	5,065	1,870	16,073	48,017	5,065	1,870	54,953
68 歲	15,566	9,417	5,545	2,100	17,062	48,017	5,545	2,100	55,662
69 歲	16,018	9,697	6,059	2,160	17,916	48,017	6,059	2,160	56,236
70 歲	16,469	9,977	6,608	2,405	18,990	48,017	6,608	2,405	57,030
71 歲	16,920	10,257	7,195	2,470	19,923	48,017	7,195	2,470	57,683
72 歲	17,371	10,537	7,822	2,730	21,089	48,017	7,822	2,730	58,569
73 歲	17,822	10,777	8,491	2,800	22,068	48,017	8,491	2,800	59,308
74 歲	18,274	11,057	9,204	3,075	23,337	48,017	9,204	3,075	60,297
75 歲	18,725	11,297	9,965	3,150	24,412	48,017	9,965	3,150	61,132
76 歲	19,176	11,577	10,751	3,440	25,769	48,017	10,751	3,440	62,209
77 歲	19,627	11,817	11,566	3,740	27,123	48,017	11,566	3,740	63,323
78 歲	20,078	12,057	12,409	3,825	28,292	48,017	12,409	3,825	64,252
79 歲	20,530	12,297	13,282	4,140	29,719	48,017	13,282	4,140	65,439
80 歲	20,981	12,537	14,185	4,465	31,187	48,017	14,185	4,465	66,667
81 歲	21,432	12,737	15,119	4,800	32,657	48,017	15,119	4,800	67,937
82 歲	21,883	12,937	16,087	4,900	33,924	48,017	16,087	4,900	69,004
83 歲	22,334	13,137	17,088	5,250	35,475	48,017	17,088	5,250	70,355
84 歲	22,786	13,337	18,124	5,610	37,072	48,017	18,124	5,610	71,752
85 歲	23,237	13,537	19,197	5,980	38,714	48,017	19,197	5,980	73,194
86 歲	23,688	13,697	20,307	6,360	40,364	48,017	20,307	6,360	74,684
87 歲	24,139	13,897	21,456	6,750	42,103	48,017	21,456	6,750	76,223
88 歲	24,590	14,057	22,645	7,425	44,128	48,017	22,645	7,425	78,088
89 歲	25,042	14,257	23,876	7,840	45,973	48,017	23,876	7,840	79,733
90 歲	25,493	14,417	25,150	8,550	48,117	48,017	25,150	8,550	81,717
91 歲	25,944	14,617	26,468	9,280	50,365	48,017	26,468	9,280	83,765
92 歲	26,395	14,777	27,833	10,325	52,935	48,017	27,833	10,325	86,175
93 歲	26,846	14,977	29,245	11,400	55,622	48,017	29,245	11,400	88,662
94 歲	27,298	15,177	30,707	12,810	58,694	48,017	30,707	12,810	91,534
95 歲	27,749	15,417	32,220	14,260	61,897	48,017	32,220	14,260	94,497

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96 歲	28,200	15,657	33,786	16,695	66,138	48,017	33,786	16,695	98,498
97 歲	28,651	15,937	35,406	19,200	70,544	48,017	35,406	19,200	102,624
98 歲	29,102	16,177	37,084	22,750	76,011	48,017	37,084	22,750	107,851
99 歲	29,554	16,417	38,820	27,720	82,957	48,017	38,820	27,720	114,557
100 歲	30,005	48,017	40,617	33,500	122,134	48,017	40,617	33,500	122,134

以上摘要說明：請參考說明部份。

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4.說明

(i) 於此保單預期價值一覽表內，下列定義與本保單預期價值一覽表其他說明、產品簡介及其他相關文件內的定義相同：

保單預期價值一覽表：	本保單預期價值一覽表其他說明、產品簡介及其他相關文件：
終期紅利	期滿紅利
現金保障收益	保證的現金保障收益種類：現金支付、可支取現金、保證現金、保證每月入息、保證退休獎賞、保證獎賞及/或保證每年入息 非保證的現金保障收益種類：非保證每月入息

(ii) 視乎閣下的基本計劃契約而定，保額亦可表達為主要保額/基本金額/基本保額。醫療及個人意外保障則可定義為利益金額。

(iii) 此保單預期價值一覽表假設現時沒有任何保單貸款、整個保單年期內沒有任何未來保單貸款，以及沒有行使終期紅利鎖定選項（如適用者）。它並且假設現時的保障額及保費金額不會被您改變、將來不會支付任何預支保額、於整個保單年期內沒有任何未來現金提取及身故賠償於受保人身故時以一筆過形式支付。此一覽表亦不包括現金儲備金戶口內之任何金額。

(iv) 第3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）計算在內，且假設閣下會全數支付應繳保費。如欲知悉更多資料，請與閣下的持牌保險中介人或本公司聯絡。

(v) 第3部份退保發還金額的保證金額相等於保證現金價值、任何已支付的累積現金保障收益及利息、任何未支付的累積保證現金保障收益（不包括利息）及任何已支付的累積週年紅利及利息的總和。

(vi) 第3部份退保發還金額預計的非保證金額相等於任何預計的累積未支付的週年紅利及利息、任何預計的累積未支付的非保證的現金保障收益及利息、任何由累積已支付的保證現金保障收益及利息及累積已支付的週年紅利及利息積存之預計利息、任何終期紅利及任何加購付清保險之現金價值的總和。

(vii) 此保單的身故賠償額已計算於本保單預期價值一覽表內之身故賠償總額內。身故賠償額的保證金額會於受保人身故時保證支付。視乎詳載於保單契約內身故賠償之計算方式，顯示於本保單預期價值一覽表內之身故賠償額的非保證金額可能不會於受保人身故時支付。所以，身故賠償總額之計算方法可能並不等於身故賠償的保證金額加非保證金額。

(viii) 本保單預期價值一覽表內之「身故賠償額」包括任何加購付清保險及任何基本計劃的額外保障，但不包括任何額外意外身故賠償 。實際的身故賠償將按照保單契約內列明的特別條款(如有)支付。

(ix) 第3部份預計的非保證利益乃根據本公司現時假設投資回報而計算，該利益並非保證金額。實際獲發之金額或會被不時調整而比所顯示者較高或較低。在某些情況下，非保證金額可能為零。

(x) 如第3部份所示，閣下可將任何週年紅利存放於本公司作生息之用，惟有關息率則不獲保證。本公司於第3部份用以計算累積金額之年利率為 3.50%。實際利率將不時調整並可能比 3.50%較高或較低。閣下可選擇提取全數或部份週年紅利金額，而此舉將不會影響第2部分所示的保障額，惟上述之退保發還金額及身故賠償額將因此相應地減少。

(xi) 於審視第3部份說明的金額時，應注意未來的生活成本很可能會因通脹而上升。

(xii) 以上顯示之數字已將金額調整為整數。

(xiii) 本公司會審核產品的實際經驗(包括但不限於投資回報、支出費用、理賠及退保情況)，並決定是否需要調整該年度所派發的紅利(如適用)。考慮調整紅利時，本公司或會平均化過往數年經驗以派發相對較穩定的紅利金額。當投資市場變得波動，調整紅利(如適用)的機會將變得較高。故此實際應派發的週年紅利(如適用)及終期紅利(如適用)或會比所列出的較高或較低。這種審核應至少每年進行一次，當經濟及其他相關因素改變時，紅利調整的次數可能會較每年調整一次更頻繁。

(xiv) 此說明文件假設整個保單年期內沒有包括任何保費徵費。

<u>警告</u>

- 如果閣下提前終止本保單或提前停止支付保費，則可能會蒙受重大損失。
- 請注意若閣下已選購任何醫療保障計劃/附加契約，您須繳付醫療保障的保費至保障期完結。如果您打算以提取基本保單的累積價值來繳付醫療保障的保費，未來任何積存息率、紅利或分紅之改變，以及醫療保障保費的調升（因醫療通脹及整體賠償情況惡化）將有機會令基本保單的累積價值不足以繳付將來醫療保障的保費，您因而需要恢復繳付醫療保障的保費。

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Policy Future Value Illustration

Policy Information:

Policy Number:	B340410965
Policy Owner:	LI WAI PING
Insured:	MAK TAK FAI
Issue Age:	33
Policy Date:	28 Jun 2018
Current Policy Anniversary Date:	28 Jun 2023
Print Date:	28 Jun 2023

Section 1 – Summary for EXCEL GRADED PREMIUM WHOLE LIFE AP

Name of Life Insured: MAK TAK FAI	Attained Age: 38	Sex: Male

Section 2 – Benefit Summary

Policy Currency: US$

Benefit Description	Current Sum Assured^	Current Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
EXCEL GRADED PREMIUM WHOLE LIFE AP	48,000.00	451.20	67	Whole Life
PAC SELECT 2 - ADD	50,000.00	250.00	43	43
PAC SELECT 2 - MR	2,500.00	81.25	43	43

^ Sum Assured can also be expressed as Principal Sum/Principal Amount/Face Amount in accordance with your Basic Plan Contract. For any medical and accident coverage, this can be defined as Benefit Amount.

Total Current Annual Premium: 782.45

Reference Only

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Section 3 – Basic Plan - Illustration Summary

Your current Annual Dividend option is: Accumulation

End of Policy Year	Total Premiums Paid for Basic Plan	SURRENDER VALUE				DEATH BENEFIT			
		Guaranteed	Non-Guaranteed		Total	Guaranteed	Non-Guaranteed		Total
			Accumulated Annual Dividends and Accumulated Non-guaranteed Cash Payments with Interest (if any)	Terminal Dividend (if any)			Accumulated Annual Dividends and Accumulated Non-guaranteed Cash Payments with Interest (if any)	Terminal Dividend (if any)	
		(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(D)+(E)+(F)
5	2,030	577	0	0	577	48,017	0	0	48,017
6	2,482	857	17	0	874	48,017	17	0	48,034
7	2,933	1,097	38	0	1,136	48,017	38	0	48,056
8	3,384	1,377	66	0	1,443	48,017	66	0	48,083
9	3,835	1,657	99	0	1,756	48,017	99	0	48,116
10	4,286	1,937	139	0	2,077	48,017	139	0	48,157
11	4,738	2,217	187	0	2,404	48,017	187	0	48,204
12	5,189	2,497	242	0	2,739	48,017	242	0	48,259
13	5,640	2,777	305	0	3,083	48,017	305	0	48,323
14	6,091	3,057	378	0	3,436	48,017	378	0	48,396
15	6,542	3,337	460	0	3,798	48,017	460	0	48,478
16	6,994	3,657	553	0	4,211	48,017	553	0	48,571
17	7,445	3,937	658	0	4,595	48,017	658	0	48,675
18	7,896	4,257	775	0	5,032	48,017	775	0	48,792
19	8,347	4,577	904	0	5,482	48,017	904	0	48,922
20	8,798	4,897	1,048	600	6,546	48,017	1,048	600	49,666
21	9,250	5,217	1,207	630	7,055	48,017	1,207	630	49,855
22	9,701	5,497	1,382	770	7,649	48,017	1,382	770	50,169
23	10,152	5,817	1,573	805	8,195	48,017	1,573	805	50,395
24	10,603	6,097	1,781	840	8,718	48,017	1,781	840	50,638
25	11,054	6,417	2,007	875	9,299	48,017	2,007	875	50,899
26	11,506	6,697	2,252	1,040	9,989	48,017	2,252	1,040	51,309
27	11,957	7,017	2,518	1,080	10,615	48,017	2,518	1,080	51,615
28	12,408	7,337	2,806	1,260	11,403	48,017	2,806	1,260	52,083
29	12,859	7,617	3,117	1,305	12,039	48,017	3,117	1,305	52,439
30	13,310	7,937	3,452	1,350	12,739	48,017	3,452	1,350	52,819
31	13,762	8,257	3,813	1,550	13,620	48,017	3,813	1,550	53,380
Age 65	14,213	8,537	4,201	1,600	14,338	48,017	4,201	1,600	53,818
Age 66	14,664	8,857	4,618	1,815	15,290	48,017	4,618	1,815	54,450
Age 67	15,115	9,137	5,065	1,870	16,073	48,017	5,065	1,870	54,953
Age 68	15,566	9,417	5,545	2,100	17,062	48,017	5,545	2,100	55,662
Age 69	16,018	9,697	6,059	2,160	17,916	48,017	6,059	2,160	56,236
Age 70	16,469	9,977	6,608	2,405	18,990	48,017	6,608	2,405	57,030
Age 71	16,920	10,257	7,195	2,470	19,923	48,017	7,195	2,470	57,683
Age 72	17,371	10,537	7,822	2,730	21,089	48,017	7,822	2,730	58,569
Age 73	17,822	10,777	8,491	2,800	22,068	48,017	8,491	2,800	59,308
Age 74	18,274	11,057	9,204	3,075	23,337	48,017	9,204	3,075	60,297
Age 75	18,725	11,297	9,965	3,150	24,412	48,017	9,965	3,150	61,132
Age 76	19,176	11,577	10,751	3,440	25,769	48,017	10,751	3,440	62,209
Age 77	19,627	11,817	11,566	3,740	27,123	48,017	11,566	3,740	63,323
Age 78	20,078	12,057	12,409	3,825	28,292	48,017	12,409	3,825	64,252
Age 79	20,530	12,297	13,282	4,140	29,719	48,017	13,282	4,140	65,439
Age 80	20,981	12,537	14,185	4,465	31,187	48,017	14,185	4,465	66,667
Age 81	21,432	12,737	15,119	4,800	32,657	48,017	15,119	4,800	67,937
Age 82	21,883	12,937	16,087	4,900	33,924	48,017	16,087	4,900	69,004
Age 83	22,334	13,137	17,088	5,250	35,475	48,017	17,088	5,250	70,355
Age 84	22,786	13,337	18,124	5,610	37,072	48,017	18,124	5,610	71,752
Age 85	23,237	13,537	19,197	5,980	38,714	48,017	19,197	5,980	73,194
Age 86	23,688	13,697	20,307	6,360	40,364	48,017	20,307	6,360	74,684
Age 87	24,139	13,897	21,456	6,750	42,103	48,017	21,456	6,750	76,223
Age 88	24,590	14,057	22,645	7,425	44,128	48,017	22,645	7,425	78,088
Age 89	25,042	14,257	23,876	7,840	45,973	48,017	23,876	7,840	79,733
Age 90	25,493	14,417	25,150	8,550	48,117	48,017	25,150	8,550	81,717
Age 91	25,944	14,617	26,468	9,280	50,365	48,017	26,468	9,280	83,765

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Age 92	26,395	14,777	27,833	10,325	52,935	48,017	27,833	10,325	86,175
Age 93	26,846	14,977	29,245	11,400	55,622	48,017	29,245	11,400	88,662
Age 94	27,298	15,177	30,707	12,810	58,694	48,017	30,707	12,810	91,534
Age 95	27,749	15,417	32,220	14,260	61,897	48,017	32,220	14,260	94,497
Age 96	28,200	15,657	33,786	16,695	66,138	48,017	33,786	16,695	98,498
Age 97	28,651	15,937	35,406	19,200	70,544	48,017	35,406	19,200	102,624
Age 98	29,102	16,177	37,084	22,750	76,011	48,017	37,084	22,750	107,851
Age 99	29,554	16,417	38,820	27,720	82,957	48,017	38,820	27,720	114,557
Age 100	30,005	48,017	40,617	33,500	122,134	48,017	40,617	33,500	122,134

Explanation on above illustration: Please refer to the Explanation Notes Section.

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Section 4 – Explanation Notes

(i) The following definitions used in this Policy Future Value Illustration are identical to the corresponding definitions used in other sections of this illustration, the product brochure and other relevant documents.

Policy Future Value Illustration:	Other sections of this illustration, the product brochure and other relevant documents:
Terminal Dividend	Maturity Dividend
Cash Payment	Types of guaranteed cash payment: Coupon Payment, Cash Endowment, Guaranteed Cash Payment, Guaranteed Monthly Income, Guaranteed Retirement Bonus, Guaranteed Bonus and/or Guaranteed Annual Income Types of non-guaranteed cash payment: Non-Guaranteed Monthly Income

(ii) Sum Assured in this Illustration of Policy Future Value Illustration can also be expressed as Principal Sum/Principal Amount/Face Amount in accordance with your Basic Plan Contract. For any medical and accident coverage, this can be defined as Benefit Amount.

(iii) This Policy Future Value Illustration assumes that there are currently no loans taken under the policy, no future loans will be taken throughout the term of the policy and no Terminal Dividend Lock-in Option is exercised (if applicable). It also assumes that the existing insurance coverage and premium amounts will not be changed by you, no advance payment (if any) will be paid in the future, no future cash withdrawals will be made throughout the term of the policy, and Death Benefit is paid in lump sum at the death of insured. Any amounts in your FPDA are excluded in this Illustration.

(iv) Section 3 is only summary illustration of the major benefits of your basic plan excluding any supplementary benefits as shown in Section 2 (if applicable) and assume that all premiums are paid in full when due. You should refer to your licensed insurance intermediary or the Company for more information.

(v) In Section 3, Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value, any paid accumulated Cash Payments with interest, any accumulated unpaid guaranteed Cash Payments (excluding interest) and any paid accumulated Annual Dividends with interest.

(vi) In Section 3, projected non-guaranteed amount of SURRENDER VALUE equals to the sum of any projected accumulated unpaid Annual Dividends with interest, any projected accumulated unpaid non-guaranteed Cash Payments with interest, any projected interest earned from paid accumulated Cash Payments with interest and paid accumulated Annual Dividends with interest, any Terminal Dividend and any cash value of Paid-Up Addition.

(vii) The Death Benefit amount of this policy is illustrated as TOTAL DEATH BENEFIT in this Policy Future Value Illustration. The guaranteed amount of DEATH BENEFIT is guaranteed to pay out when the insured passes away. Depending on the Death Benefit calculation as set out in the policy contract, the non-guaranteed amount of DEATH BENEFIT stated in this Policy Future Value Illustration may not be paid out when the insured passes away. Therefore, the TOTAL DEATH BENEFIT calculation may not be equal to the sum of guaranteed amount and non-guaranteed amount of the Death Benefit.

(viii) The Death Benefits shown in this illustration includes any Paid-Up Addition and any extra coverage of the Basic Plan, but excludes any additional Accidental Death Benefit. The actual Death Benefit payable is subject to the special terms (if any) specified in your policy contract.

(ix) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated. Under certain circumstances, the non-guaranteed benefits may be **zero**.

(x) As illustrated in Section 3, you can leave any Annual Dividends with the Company for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation in Section 3 is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%. You may cash all or part of the amount of any Annual Dividends without affecting the protection amount shown in Section 2 but the Surrender Values and Death Benefits shown above will be reduced accordingly.

(xi) When reviewing the values shown in the illustrations in Section 3, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

(xii) The figures illustrated above are rounded to the nearest whole numbers.

(xiii) The Company will review the actual experience of the product (including but not limited to investment returns, expenses, claims and surrenders) and determine whether the dividends payable (if applicable) for the year need to be adjusted. When considering the dividends adjustment, we may smooth out the experience over a few years to provide a more stable dividends payout (if applicable). When the investment market becomes volatile, chances of dividends adjustment (if applicable) are higher. Accordingly, the actual Annual Dividends and Terminal Dividend paid (if applicable) may be higher or lower than those illustrated. Such review shall be performed at least annually and dividends may be adjusted more frequently than annually upon change in economic and other related factors.

(xiv) This illustration assumes no levy on insurance premium is included throughout the term of the policy.

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Warning

- Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.
- Please note that if you have purchased any medical protection insurance plans/riders, the medical protection insurance premiums are required to be paid until the end of the benefit period. If you plan to pay for the medical protection insurance premium by deducting the values accumulated in the Basic Policy, any change in the future interest rate for accumulation, dividend, or bonus, or the increase of medical protection insurance premiums due to medical cost inflation and worsening of overall claim experience, may lead to the accumulated values of the Basic Policy being insufficient to pay for the future medical protection insurance premiums, and you may then need to resume the premium payments.

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