「投資連繫壽險銷售流程」研習資料 ILAS Sales Flow Study Materials

- 銷售投資連繫壽險產品時，投資連繫壽險銷售流程之正確次序為
    1. 客戶適合性評估
    2. 建議合適準客戶的「投資連繫壽險計劃」以及提供及講解有關產品的銷售文件
    3. 處理投保程序
    4. 告知：售後電話跟進服務

  For selling ILAS product, the correct sequence/order about ILAS Sales Flow is
    1. Conduct suitability assessment with customers
    2. Recommend suitable ILAS to customer, provide and explain related product offering documents
    3. Handle application process
    4. Inform customers of Post-Sales Call

- 如果客戶拒絕完成財務需要分析或風險承擔能力問卷，**公司將拒絕接受此申請人投買投資連繫壽險保單**

  If client refuses to complete FNA or RPQ forms, **Company will reject the application of ILAS policy**

- 在銷售投資相連壽險計劃時，必須給予準客戶/客戶下列文件
    1. 「投資選擇小冊子」
    2. 「產品小冊子」
    3. 「產品資料概要」
    4. 計劃建議書 (退保說明文件

  The following documents must be given to the prospects / clients when soliciting ILAS?
    1. Investment Options Brochure
    2. Product Brochure
    3. Product Key Facts Statement
    4. Illustration Document

- 如客人在風險取向問卷中，取得中風險的分數，並選擇了 60%高風險的基金及 40%低風險的基金，客人應於「申請人聲明書」丙部：適合性聲明**選擇 B ，申請人必須親筆填寫原因並簽署確認**

  After completed the Risk Profile Questionnaire, client scored "Medium Risk" while still want to choose 60% high risk investment options and 40% low risk investment options. Client should fill in Section III: Suitability Declaration of the Applicant's Declarations (AD) **choose Box B and applicant must complete explanation in own handwriting and sign it as confirmation**

- 新簽發投資相連壽險計劃後，**所有客戶都會收到售後跟進電話**

  After purchasing ILAS Policy, **100% ILAS post-sales call shall apply to ALL customers**

這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。本文件之產品特點只供參考用途，有關產品特點、保障權益及條款、不保事項及主要風險詳情，請參閱相關產品網站、產品簡介及保單契約。

- 在銷售投資相連壽險產品過程中**不應該做**的行為

    1. **自行製造不同回報假設之文件給予客戶**
    2. **說明購買投資相連壽險產品是沒有任何風險的**

    The following **must not be done** during the selling process of ILAS products
    1. **Improvise illustrations on different return rates based on own interpretation**
    2. **State that ILAS products do not involve any risk**

- 以下屬於「重要資料聲明書」內須向客戶解釋的內容

    1. **冷靜期**
    2. **費用及收費**
    3. **中介人的酬勞**
    4. **供款假期**

    The following are important facts that include in the Important Facts Statement (IFS)
    1. **Cooling-off period**
    2. **Fees and charges**
    3. **Intermediaries' Remuneration**
    4. **Premium holiday**

- 在銷售投資相連壽險產品過程中**不應該**做的行為

    1. **使用內部/非公開的/自製的文件或材料作銷售推廣之用**
    2. **在銷售投連險的過程中向客戶提供禮品**
    3. **建議客戶以現金股息作為抵消固定開支的收入來源**
    4. **建議客戶盲目跟從參考投資組合及星級投資選項作投資選擇**

    The following **must not be done** during the selling process of ILAS products?

    1. **make use of any internal/non-public/self-made materials for sales of ILAS**
    2. **offer gifts to customers in the course of selling process**
    3. **advise customers to use the cash dividends as a source of income to offset some regular expenses**
    4. **ask customers to blindly follow reference portfolio or Best-in class funds in selecting the investment options**

- **不可以**把暫停繳費(保費假期)的可執行時期解釋為保單的最低供款期，**設定保費假期的目的只是為客戶應付短期的不時之需**

    Agents **Cannot** interrupt the period between policy issue and premium holiday available date as the minimum premium contribution period, **the objective of premium holiday is designed for customers to deal with short-term financial needs during unforeseen events**

這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。本文件之產品特點只供參考用途，有關產品特點、保障權益及條款、不保事項及主要風險詳情，請參閱相關產品網站、產品簡介及保單契約。