成立保險信託有那些好處?

1. **高度靈活的資金分配控制權** 即使成立人已離世，仍可確保保險賠償金會按照成立人的意願，按時分期分派予家人，有效避免資金一次過落入揮霍無度的配偶或子女手中。

2. **保障年幼的受益人** 若您摯愛的家人倘年幼或沒有足夠能力管理財富，保險信託能為他們妥善管理大額的保險賠償金，確保他們在生活上經濟無憂。

3. **保障您的資產** 一個經妥善設立的保險信託亦能保障您壽險保單內的現金價值，有效避免債權人未來的索償。

4. **保障私隱** 由於您購買的保單是由受託人以信託名義持有，而信託亦為該保單的受益人，因此，您和保險賠償金之最終受益人的身份得以保密。

5. **保障家族財富** 保險信託能避免資產落入企圖謀取您家族財富及不懷好意之徒(如女婿和媳婦等)，亦可避免揮霍無度的承繼人因未能妥善理財而令家族財富有所流失。

6. **節省稅務開支** 視乎成立人及受益人居住的國家而定，保險信託可有效減輕受益人各類形式的稅務負擔(如遺產稅、入息稅和財富轉移稅等)。

註: 保險信託或不能完全照顧您所有的需要。請與我們的信託專責同事聯絡，以進一步了解我們提供的全面服務，助您進一步計劃未來。

歡迎親臨我們的辦事處
或致電信託服務熱線：2905 8726 查詢詳情！
www.bocomtrust.com.hk

交通銀行信託有限公司
香港中環德輔道中121號遠東發展大廈1樓

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What are the benefits?

1. **Control over distribution after your lifetime.** It is very beneficial especially if your spouse or child has poor spending habits as an Insurance Trust gives you control, even after your lifetime, over how the insurance proceeds are used for your family.

2. **Protection of young beneficiaries.** A trust is an effective tool to protect the interests of your loved ones who may be too young or not be capable to manage their own affairs.

3. **Asset protection.** The cash value of your policy held by a properly structured Insurance Trust is protected against potential creditor claims.

4. **Confidentiality.** Both the identity of beneficiaries and yours are kept private as the insurance policy is held in the name of the Trustee who is also named as the policy beneficiary.

5. **Family wealth protection.** Insurance proceeds can be protected by an Insurance Trust from improvident heirs, fortune hunters marrying into the family and inept heirs who may dissipate the family wealth.

6. **Tax saving.** It is possible to reduce the impact of various taxes (i.e. estate taxes, income taxes and wealth transfer taxes, etc.) depending on settlor and beneficiaries' country of residence.

Note: An Insurance Trust may not meet all you needs. To consider further options for your planning and more information regarding our services, please get in touch with our caring professionals.

Please visit our office
or call our Trust Services Hotline at 2905 8726
for further details!
www.bocomtrust.com.hk

Bank of Communications Trustee Limited
1/F., Far East Consortism Bldg.,
121 Des Voeux Road Central, Hong Kong

This publication should be viewed as a general guide, and professional advice should be obtained for specific situations. No liability will be accepted by Bank of Communications Trustee Limited in this respect.

專業信託服務:**保險信託**
Professional Trustee Services: **Insurance Trust**



交通銀行信託有限公司 (交通銀行股份有限公司全資附屬公司)
BANK OF COMMUNICATIONS TRUSTEE LIMITED (A Wholly Owned Subsidiary of Bank of Communications Co., Ltd.)

善用【保險信託】再配合壽險產品 能確保您對家人資金分配的意願得以實行

An "Insurance Trust" coupled with a life insurance fully respects your unique wishes for a proper asset distribution to your family

人壽保險提供的流動資金能在您離世後解決您摯愛經濟上的所需，而保險信託則賦予您更靈活的資金分配控制權，具極高彈性，確保從壽險產品所獲取的保險賠償金能靈活配合您的個人意願，由信託按時分期分派予家人，而毋須受一般壽險保單的分派限制。例如保險信託能將信託資產(即保險賠償金)的投資收益作為您配偶的生活費用，而同時將信託資產的本金好好保存，留給子女及下一代，讓財富世代相傳。

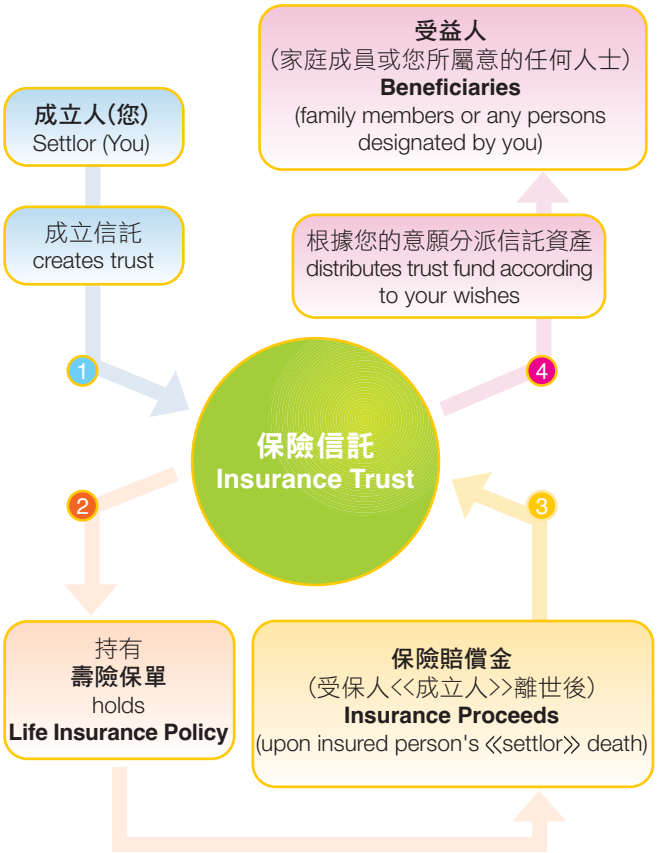
一個經妥善設立的保險信託亦能保障您壽險保單內的現金價值，有效避免債權人未來的索償。此外，您和您的家人也可享有保險信託所提供的高度私隱，讓您和受益人的身份得以保密。

A life insurance helps provide liquidity to meet the financial needs of your loved ones while an Insurance Trust gives you more flexible control, even after your lifetime, over how the insurance proceeds are to be distributed to your family and used in a manner that may be prohibited by the insurance policy itself. For example, the investment income of the trust fund can provide your spouse with lifetime income while preserving the capital for your children and future generation.

A properly structured Insurance Trust can also help protect the cash value of your policy against potential creditors' claims. In addition, you and your family can enjoy the unique feature of an Insurance Trust that provides high level of privacy as the identity of client and beneficiaries are kept in a strictly confidential manner.

保險信託的運作流程

How an Insurance Trust works





1 保險信託由您(即成立人)設立，並由受託人(信託公司)代為購買及/或代您持有壽險保單。
You, as the settlor, create an Insurance Trust which allows the Trustee to purchase and/or hold a life insurance policy on your life.

2 您可以下列其中一種方式將壽險保單轉移至信託內:
You can transfer the insurance policy to your trust either by:

- 將您已購買的現有保單之法定擁有權轉讓予受託人，代您持有該保單; 或
  assigning the existing policy from you; OR
- 若您正計劃購買新保單，您可選擇由受託人直接代為購買並持有該保單。
  direct acquisition of a policy on your life by the Trustee (if you are planning to purchase one).

3 當成立人離世後，從壽險保單所獲取的保險賠償金將直接轉入保險信託戶口內。往後，受託人會根據信託契約的條款為受益人妥善管理信託資產。
After your lifetime, the insurance proceeds from the policy are paid directly to the Trustee as the policy beneficiary who would manage the trust fund according to the terms of the trust deed along with your letter of wishes to benefit your family or other beneficiaries.

4 無論您期望為配偶提供生活費用、支付兒孫教育開支，或捐獻給指定的慈善機構，只要您將個人意願記錄於成立人意願書內，受託人將於您辭世後，依照您特定的指引執行，按時分期分派資產，一一實現您的願望。
Whether the trust fund is to provide lifetime income for your surviving spouse, to fund education for your children or grandchildren, or to contribute to a favourite charity, it can simply be done by recording your wishes in a Letter of Wishes which provides guidelines for the trustee to follow after your lifetime.