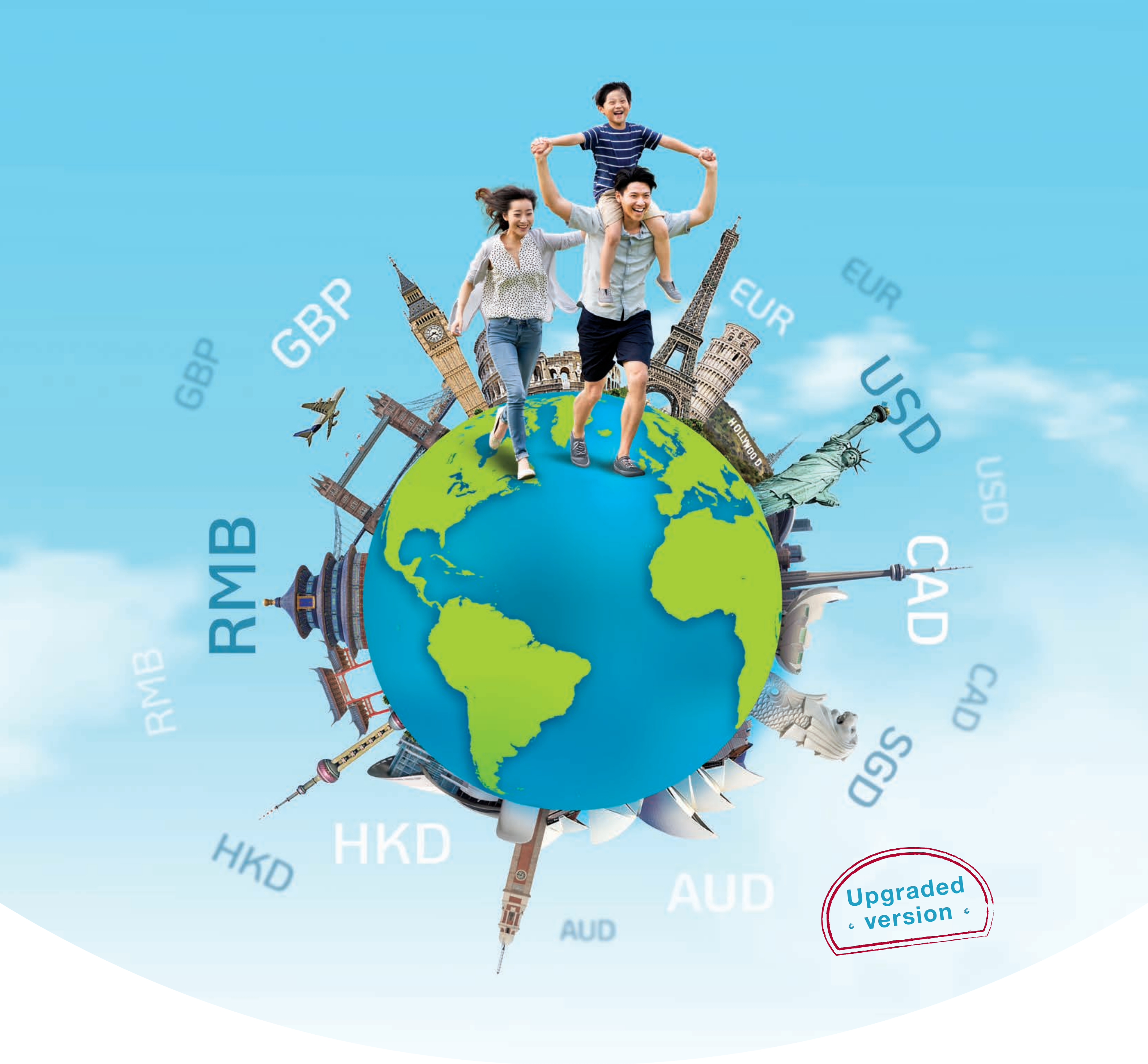

Glamorous Glow Global Whole Life Insurance Plan

Capture global opportunities and
pass on your wealth through generations

Multi-Currency Option

中銀人壽
BOC LIFE

您的終身夥伴
YOUR LIFE PARTNER

Under the trend of globalisation, our opportunities are not limited to the place of origin – study overseas, dispatched to work abroad, travel abroad for experiencing life etc. – are already the new norm in our daily living. To grasp every global opportunity on time, we need to be prepared. BOC Group Life Assurance Company Limited ("BOC Life") is pleased to introduce the upgraded version of **Glamorous Glow Global Whole Life Insurance Plan** ("the Plan") to help our customers to meet the ever-changing needs. There are 8 choices of policy currencies, which include RMB, HKD, USD, AUD, CAD, EUR, GBP and SGD to support the Currency Exchange Option[1] and Policy Split Option[2] are offered to help you seize the global opportunities for the goals and needs at different stages of life. The Plan can also be a tool for legacy planning and helping you to pass on your assets for generations to come.

Capture Global Opportunities with Flexible Arrangement

NEW Various Policy Options for an Enhanced Financial and Legacy Planning Solution

The Plan provides various policy options: 8 choices of policy currencies to support the Currency Exchange Option[1], Policy Split Option[2], Change of Insured Option[3a], Contingent Insured Option[3b] and the Death Benefit Settlement Options of "Prosperity Wealth" Advance Policy Instruction[4] etc., assisting customers to tailor a more comprehensive solution for financial and legacy planning.

OPT Different Policy Options which Help You Capture Various Opportunities in Your Life

8 choices of policy currencies to support the Currency Exchange Option[1]
For your needs to capture global opportunities

Policy Split Option[2]
For your financial needs at different life stages

Change of Insured Option[3a] and Contingent Insured Option[3b]
For your needs on legacy planning

Upgraded
12 Settlement Options of "Prosperity Wealth" Advance Policy Instruction[4]
For your wealth Ignited by wisdom, and your legacy built with love

8 choices of policy currencies to support the Currency Exchange Option[1] for Your Needs to Capture Global Opportunities

The Plan offers up to 8 policy currencies for your selection at the time of enrolment, which include RMB, HKD, USD, AUD, CAD, EUR, GBP and SGD, assisting you to deploy your global financial plan.

Within 31 days on or after any Policy Anniversary commencing from the 3rd Policy Anniversary, you may exercise the Currency Exchange Option[1] once per Policy Year to convert the current policy currency to any of the policy currencies as mentioned above as the new policy currency, helping you keep abreast of market trends while providing a greater financial flexibility to help you seize global opportunities.

When you exercise the Currency Exchange Option[1] to convert the policy currency, the Basic Plan of the original policy will be changed to another plan under Glamorous Glow Global Series. The terms of the policy will be revised to follow all benefits, options and other policy terms as provided by such new plan, which may be significantly different from the Basic Plan of the original policy. The Notional Amount, guaranteed and non-guaranteed policy value, future premium(s) due and payable (if any) and interest rate for the dividend accumulations (if any) may be affected by your exercise of the Currency Exchange Option[1]. You can refer to the section of “Exchange Rate and Currency Risk” and remark 1 below or contact BOC Life at 2860 0688 for more details about Currency Exchange Option[1].

Policy Split Option[2] for Your Financial Needs at Different Life Stages

The policy of the Plan allows for policy split[2] in accordance with your life plan or change of plan, such that you can rearrange and reallocate your wealth accumulated to fit for your current planning. Complemented by the Currency Exchange Option[1], the Plan provides a more flexible solution which helps you to prepare for various opportunities and achieve different life goals.

From the 3rd Policy Anniversary or after the end of the premium payment term (whichever is later), you may apply for Policy Split Option[2] to transfer certain policy values of the policy to a separate new policy or multiple separate new policies as you wish, provided that Policy Split Option[2] can only be exercised once per Policy Year. There is no evidence of insurability required for the policy split[2]. After the policy has been split[2], you can also apply for change of policy currency[1] and/or change of insured[3a] and/or nomination of Contingent Insured[3b], which may help you achieve greater financial flexibility and meet the needs of wealth inheritance. Please contact BOC Life at 2860 0688 for more details about Policy Split Option[2].

Pass On Your Legacy

Multiple Options of Premium Payment Term Enjoy up to 6% Guaranteed Interest Rate[5] Per Annum on Prepaid Premiums

The Plan offers premium payment terms of single-payment, 2 years, 3 years, 5 years or 10 years for your selection. Apart from exercising the Currency Exchange Option[1] and Policy Split Option[2], the premium amount will remain unchanged throughout the premium payment term once it is determined.

If you choose the premium payment term of 2 years or 3 years and prepay the premiums in a lump sum[5] upon application, the prepaid premiums[5] of the Basic Plan will be accumulated at a guaranteed interest rate[5] of up to 6% per annum, assisting you to achieve a hassle-free financial planning and wealth accumulation.

Potential Returns Help You to Grow Your Assets

Apart from the Guaranteed Cash Value, Annual Dividend[6] (non-guaranteed) (if any) will also be distributed in every Policy Anniversary. You may choose to cash out the Annual Dividend[6] (non-guaranteed) (if any) or leave them with BOC Life for interest accumulation[6]. In addition, Terminal Dividend[6] (non-guaranteed) (if any) may be payable upon the death of the Insured[7] (non-guaranteed) (if applicable) or surrender of the policy.

Flexible Financial Arrangement Helps You to Grow Your Assets

Starting from the 20th Policy Anniversary, if you choose to surrender and withdraw the full amount of surrender value from the policy, you may cash it out in a lump sum or opt to have a new arrangement[8] with BOC Life, leaving the entire or part of the surrender value with BOC Life for interest accumulation[8] (non-guaranteed) during the Insured's lifetime, with the possibility to grow your assets continuously in a flexible and prudent manner.

Change of Insured Option[3a] and Contingent Insured Option[3b] for Your Needs on Legacy Planning

You can choose to change the Insured[3a] to continue the policy, helping you to further accumulate the policy value of the policy. In addition, you can nominate a Contingent Insured[3b] in advance who may become the New Insured[3b] when the current Insured dies, assisting your wealth to be passed on from generation to generation.

12 Settlement Options of "Prosperity Wealth" Advance Policy Instruction[4] for Your Wealth Ignited by Wisdom, and Your Legacy Built with Love

As the Policy Owner, by utilising the "Prosperity Wealth" Advance Policy Instruction[4], whilst the Insured is alive, you may designate one or more Beneficiary(ies) to receive his/her/their Determined Portion of Death Benefit[4] upon the death of the Insured in accordance with any one or more payment option(s) and/or payment deferral arrangement(s) ("Settlement Option(s)") offered by BOC Life with a total of 12 Settlement Options, giving your beloved ones a continuous and stable financial support, inspiring wealth legacy with wisdom, allowing love to endure. A non-guaranteed interest rate declared by BOC Life from time to time will be applied to the unpaid Determined Portion of Death Benefit[4] accumulated with BOC Life. The payments amount is therefore not guaranteed. For details, please refer to the flyer enclosed with the product brochure.

Comprehensive Protection for Your Loved Ones

Increasing Life Protection

The Plan provides whole life protection[7] for the Insured. If the Insured passes away while the policy is in force and there is no Contingent Insured[3b] nominated who has successfully become the New Insured[3b] of the policy, the Plan will pay Death Benefit[7] to the Beneficiary. The amount of the Death Benefit[7] equals to:

(a) the higher of the following:

- (i) the sum of the Guaranteed Cash Value and Terminal Dividend (non-guaranteed) (if any) as at the date of death; or
- (ii) a designated percentage of the Total Premiums Paid as at the date of death, such percentage will be 100% during the 1st Policy Year and increased by 3.8% on each Policy Anniversary up to a maximum of 138% at the 10th Policy Anniversary which will remain unchanged thereafter, subject to the maximum amount of 100% of the Total Premiums Paid as at the date of death plus RMB2,375,000 / HK$3,040,000 / USD380,000 / AUD420,000/ CAD420,000 / EUR300,000 / GBP245,000 / SGD500,000*; plus

(b) the Additional Accidental Death Benefit[9] payable (if applicable); plus

(c) dividend accumulations (non-guaranteed) (if any); less

(d) Indebtedness (if any) and outstanding premiums (if any).

* If the Insured is covered by more than one policy under Eternal Fortune Global Whole Life Insurance Plan, any plan under the Eternal Fortune Global Series, Forever Fortune Whole Life Insurance Plan, Glamorous Glow Global Whole Life Insurance Plan, Glamorous Glow Whole Life Insurance Plan and/or any plan under the Glamorous Glow Global Series, the maximum amount of the Death Benefit[7] equals to:

(a) the higher of the following:

- (i) the sum of Guaranteed Cash Value and Terminal Dividend (non-guaranteed) (if any) as at the date of death; or
- (ii) 100% of the Total Premiums Paid as at the date of death of all such policies plus RMB2,375,000 / HK$3,040,000 / USD380,000 / AUD420,000 / CAD420,000 / EUR300,000 / GBP245,000 / SGD500,000 or if the Insured is covered by policies denominated in a combination of RMB and/or HKD and/or USD and/or AUD and/or CAD and/or EUR and/or GBP and/or SGD, adopting the highest of the stated amount in currency denomination as expressed in those of the relevant policies; plus

(b) the Additional Accidental Death Benefit[9] payable (if applicable) under all such policies; plus

(c) dividend accumulations (non-guaranteed) (if any) under all such policies; less

(d) Indebtedness (if any) and outstanding premiums (if any) under all such policies.

BOC Life shall only be required to pay the above amount once for all such policies.

Additional Accidental Death Benefit[9]

Within the first 5 Policy Years or on or before the Policy Anniversary on or immediately following the Insured's 60th birthday (whichever is earlier), in the event that the Insured has an Accident and dies within 180 days thereafter as a result of that Accident and there is no Contingent Insured[3b] nominated who has successfully become the New Insured[3b] of the policy, an Additional Accidental Death Benefit[9] will be payable which is equivalent to 10% of the Total Premiums Paid as at the date of the Insured's death and subject to a maximum amount of RMB100,000 / HK$100,000 / USD12,500 / AUD13,800 / CAD13,800 / EUR10,000 / GBP8,000 / SGD16,000[9].

Accidental ICU Benefit[10]

Within the first 5 Policy Years or on or before the Policy Anniversary on or immediately following the Insured's 60th birthday (whichever is earlier), the Plan covers any life-threatening medical condition which is caused by Accident that requires admission to Intensive Care Unit[10] within 14 days after the Accident for at least 24 consecutive hours. An Accidental ICU Benefit[10] will be payable which is equivalent to 10% of the Total Premiums Paid as at the date of the Insured's Accident and subject to a maximum amount of RMB100,000 / HK$100,000 / USD12,500 / AUD13,800 / CAD13,800 / EUR10,000 / GBP8,000 / SGD16,000[10].

Supplementary Benefits[11] for Comprehensive Planning

You may enhance your coverage by attaching the "Payor's Death Or Disability Rider" or "Waiver Of Premium Rider"[11] to the policy. For details, please contact your Financial Consultants.

Simple Underwriting

No Medical Examination[12]

No medical examination[12] is required, which is convenient and time saving.

Basic Eligibility Requirements

Premium Payment Term	Single-payment	2 years (lump sum prepayment option available[5])	3 years (lump sum prepayment option available[5])	5 years	10 years
Issue Age	From 15 days after birth to age 80			From 15 days after birth to age 70	From 15 days after birth to age 65
Policy Currencies	RMB / HKD / USD / AUD / CAD / EUR / GBP / SGD				
Premium Payment Mode	Single-payment / Annual / Semi-annual / Quarterly / Monthly				
Coverage Period	Whole Life				
Minimum Notional Amount	RMB60,000 (RMB policy) / HK$72,000 (HKD policy) / USD10,000 (USD policy) / AUD9,600 (AUD policy) / CAD9,600 (CAD policy) / EUR7,200 (EUR policy) / GBP6,000 (GBP policy) / SGD12,000 (SGD policy)				
Maximum Notional Amount	No maximum Notional Amount, subject to underwriting result				

Illustrative Example

Policy Owner and Insured: **Calvin**, Age 35, male, non-smoker

Family Status: Married, with two sons Nathan and James, age 5 and age 0

A Chinese businessman who invests most of his assets in the UK

Notional Amount: **GBP200,000**

Premium Payment Term: **2 years** (lump sum prepayment[5])

Total Prepaid Premium*: **GBP196,852** (equal to HK$1,968,520)

* The guaranteed interest rate per annum on prepaid premiums is 3.25%[5], saving a total of **GBP3,148** by prepayment compared to regular payment

Current Financial Goal: Early planning to Grow Current Assets

In order to facilitate future business development, Calvin opts to apply for the upgraded version of **Glamorous Glow Global Whole Life Insurance Plan** in GBP while in Hong Kong, China. This comprehensive insurance plan combines wealth accumulation, life protection, and flexibility, assisting Calvin to accumulate wealth for future business endeavors while supporting family protection and financial needs.

Current Financial Goal: Seeking Out and Capturing Global Opportunities While Balancing Family Aspirations

Calvin is optimistic about the technological development potential of the Greater Bay Area, China ("GBA"). He plans to relocate some of his business to GBA within the next 5 years. Consequently, he decides to equally split[2] his current GBP policy into 2 policies. At the same time, he opts to convert the policy currency[1] of one of such policies to RMB, in order to create a reserve fund for future business development in China. He also opts to convert the policy currency[1] of the other policy to USD, creating a reserve fund for his two sons' future education or career development, capturing all kinds of future opportunities for them.

Current Financial Goal: Effective Asset Division for Legacy Planning

After a lifetime of hard work, Calvin plans to establish roots for his family in Hong Kong, China. He aims to prepare for his retirement with his lifetime's wealth and plans to pass on his legacy to his two sons, Nathan and James.

Calvin

Age 35 policy in force

Age 38 exercise the Currency Exchange Option[1] and Policy Split Option[2]

Age 55 apply for change of Insured[3a] and exercise "Prosperity Wealth" Advance Policy Instruction[4]

Age 68

GBP Current policy
Policy currency: GBP
Guaranteed Cash Value: **GBP168,102**
Projected total cash value (non-guaranteed)[6,^]: **GBP168,122**

USD — 50% of original policy value of original policy Split[2] and set up **policy A**
Policy currency converted[1] to USD
Projected total cash value (non-guaranteed)[6,^]: **USD105,076**
as a reserve fund for two sons' future education or career development

RMB — 50% of original policy value of original policy Split[2] and set up **policy B**
Policy currency converted[1] to RMB
Projected total cash value (non-guaranteed)[6,^]: **RMB756,549**
as a reserve fund for developing business in China in the future

Policy A Policy currency: USD
Guaranteed Cash Value: **USD133,045**
Projected total cash value (non-guaranteed)[6,^]: **USD305,942**

Policy B Policy currency: RMB
Guaranteed Cash Value: **RMB 937,924**
Projected total cash value (non-guaranteed)[6,^]: **RMB1,952,237**

USD — 50% of original policy value of policy A Split[2] and set up **policy C**
Policy currency: USD
As his own retirement fund, he also chooses the "Prosperity Wealth" Advance Policy Instruction[4], assigning his 20-year-old son, James to be the Beneficiary. He hopes that after his death, his younger son can receive a fixed annual income, to help him cope with his daily life for 15 years

USD — 50% of original policy value of policy A Split[2] and set up **policy D**
Policy currency: USD
He assigns his 25-year-old elder son, Nathan to be the Policy Owner and Insured[3a], in preparation for all kinds of future family needs

HKD — Convert to policy E
Policy currency converted[1] to HKD
As his own retirement fund

Policy C
Projected total cash value (non-guaranteed)[6,^]: **USD308,975**
Guaranteed Cash Value: **USD74,346**

+

Policy D
Projected total cash value (non-guaranteed)[6,^]: **USD308,975**
Guaranteed Cash Value: **USD74,346**

+

Policy E
Projected total cash value (non-guaranteed)[6,^]: **HK$4,230,941**
Guaranteed Cash Value: **HK$1,124,685**

=

the total value of all policies' (policy C + policy D + policy E) projected total cash value (non-guaranteed)[6,^]:

HK$9,174,539 (equal to GBP917,454)

4.7 times[^] of actual Total Premiums Paid

^ In the above examples, the projected total cash value includes Guaranteed Cash Value; plus the projected Terminal Dividend (non-guaranteed)[6] (if any); plus the projected accumulated Annual Dividends (non-guaranteed)[6] (if any); plus interest accrued thereon at current interest rate of 3.5% (RMB) / 4% (HKD) / 4.25% (USD) / 2.75% (GBP) per annum[6] (non-guaranteed) (if any); less Indebtedness (if any). The projected dividends[6] are based on BOC Life's dividend scales determined under current assumed investment return and are not guaranteed. The actual return may be higher or lower than the amounts quoted in the examples. The amounts of projected total cash value are rounded to the nearest whole number, and the multiples of projected total cash value over the actual Total Premiums Paid of the policy in the above examples are rounded to 1 decimal place and are for illustrative purposes only. Please refer to the illustration summaries of the proposal for details. The above figures are subject to the Insured's age, policy currency, premium payment term and premium payment mode. The above examples assume that all premiums have been paid in full during the premium payment term, and no withdrawal and/or policy loan have been made on the policy value and/or Premium Deposit Account[5] during the policy term, and include 3.25% (GBP) guaranteed interest rate[5] per annum on prepaid premiums. The figures in the illustrative examples do not include levy and premium discount (if any). The figures in the above example are calculated based on the following assumed currency exchange rates: GBP to USD = 1:1.25; GBP to RMB = 1:9; RMB to HKD = 1:1.1; USD to HKD = 1:8; GBP to HKD = 1:10. The aforementioned assumed currency exchange rates are for reference only, and the actual exchange rates will be based on the exchange rates on the day of exercise of Currency Exchange Option[1]. For details of Currency Exchange Option[1] and Policy Split Option[2], please refer to the remarks and the policy provisions issued by BOC Life.

Act now!

Please contact your Financial Consultants for details of the Plan.

BOC Life

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Investment Strategy, Philosophy in Deciding Dividends and Fulfilment Ratio:

BOC Life invests globally in various types of assets, in order to achieve the advantages of diversification in investment portfolio. The assets supporting the policies under the Plan mainly consist of the following:

	Mix
Fixed income instruments or interest-bearing securities	35% - 55%
Growth assets	45% - 65%

Fixed income instruments or interest-bearing securities include but not limited to government and corporate bonds, etc.

- BOC Life primarily invests in investment-grade bonds, together with a small portion of high-yield bonds and emerging-market bonds to further improve yield.
- Under normal circumstances, the major markets invested by BOC Life are North America, the Chinese Mainland, Hong Kong China and other Asian developed countries.

Growth assets include but not limited to listed equity, private equity, mutual funds, properties investment, etc. BOC Life invests in diversified growth assets, which aims to achieve a higher long-term return over fixed income investments.

With the aim of achieving our long-term investment target, BOC Life, at our sole discretion, reserves the right to adjust the aforementioned asset allocation when there are material changes in market outlook and condition, or engage in other financial arrangements including but not limited to reinsurance arrangement. BOC Life aims at investing in assets denominated in policy's currency. If the currency by which the assets are denominated is not the same as policy currency, BOC Life may use derivatives to manage the impact of currency risk.

For the latest Investment Strategy, please refer to BOC Life website www.boclife.com.hk

Philosophy in Deciding Dividends:

Participating insurance plans provide policy owners an opportunity to receive a share of profits attributable to the participating life insurance business of BOC Life by means of dividends, with the potential prospect of long-term rates of return. To accomplish the purpose, we invest in a wide range of asset portfolios that are prudently chosen by BOC Life to balance the risk. In general, the asset portfolios mainly consist of fixed income securities and equity investments.

The actual amount of dividends is determined by the stipulated surplus sharing approach in BOC Life's policy, which is based on the past experience of BOC Life and the long-term expectation of the participating life insurance business in the future. Dividends amount mainly depends on the overall performance of the participating life insurance business of BOC Life, taking into account factors including investment returns, claim experience, persistency and operating expense. The actual amount of dividends payable is recommended by our Appointed Actuary according to the aforementioned company's policy and approved by the Board of Directors of BOC Life.

Annual dividends paid can be left with BOC Life and accumulate with interest. The interest rate (Dividends Accumulation Rate) is determined based on market conditions and expected investment return of BOC Life.

In light of the above factors, dividends and Dividend Accumulation Rate are not guaranteed and may be higher or lower than the values illustrated in the benefit illustration provided at point of sale.

You may browse the following website, www.boclife.com.hk/ps, to understand BOC Life's philosophy in deciding dividends as well as dividend history for reference purposes. Please note that past performance of dividend is not an indicator for its future performance.

Risk Disclosure of RMB and USD Insurance:

RMB and USD policies are subject to exchange rate risk. The exchange rate between RMB and HKD or USD and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value/ surrender value and other benefits payable under RMB or USD policy will vary with the exchange rate. The exchange rate between RMB and HKD or USD and HKD will be the market-based prevailing exchange rate determined by BOC Life from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value/surrender value or other benefits payable in HKD, for RMB or USD policy. **RMB Conversion Limitation Risk -** RMB Insurance is subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into HKD or other foreign currencies. (Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Exchange Rate and Currency Risk:

Foreign currency exchange rates may fluctuate. As a result, you may incur a substantial loss when you choose to convert your payout benefits to other currencies. The subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. Additionally, the conversion of your benefits to other currencies is subject to currency exchange restrictions applicable at the time when the benefits are paid. If your policy currency is not your local currency, your policy value may appreciate or depreciate when viewed against your local currency. We may illustrate a different future policy value for policies denominated in different currencies, with the expected foreign exchange movements reflected. When you view the policy values in your local currency over the long-term, those illustrated differences may not be realised and may change depending on the actual foreign exchange movement. In the short-term, foreign exchange movements can be large and difficult to predict. You have the sole responsibility to decide if you want to convert your benefits to other currencies.

Other Key Risks:

- Key Exclusions for Additional Accidental Death Benefit: BOC Life shall not be liable to pay any Additional Accidental Death Benefit in respect of death of the Insured that 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. Notwithstanding anything to the contrary, it is understood and agreed that this clause shall not apply provided that the Insured has not committed or attempted to commit the acts stated in this clause;
  - (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 Exclusions for Accidental ICU Benefit:

  BOC Life shall not be liable to pay any Accidental ICU Benefit in respect of the Insured's admission to Intensive Care Unit ("ICU") that is a direct or indirect result or consequence of, or directly or indirectly attributable to, any of the following:

(i) assault, murder, riot, civil commotion, strikes or terrorist activities. Notwithstanding anything to the contrary, it is understood and agreed that this clause shall not apply provided that the Insured has not committed or attempted to commit the acts stated in this clause;

(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;

(ix) any treatment or surgical procedure for congenital abnormalities or deformities including hereditary and developmental conditions;

(x) childbirth (including surgical delivery), pregnancy and complications thereof, miscarriage, abortion, infertility, sterilization, pre-natal and post-natal care and conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility;

(xi) elective surgeries or procedures such as but not limited to plastic/cosmetic surgery, gender changes, bariatric surgery or any experiment, investigation or surgery of research nature; or

(xii) psychotic, mental or nervous disorders (including psychosis, neurosis and their physiological psychosomatic manifestations).

- The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. Nevertheless, it is subject to the automatic premium loan (if applicable) (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions (if applicable). If the policy is terminated or lapsed due to non-payment of premium, the surrender value received by the Policy Owner may be less than the Total Premiums Paid and the Policy Owner will lose the insurance protection provided by the policy.
- BOC Life may terminate the policy if any one of the following events occurs:
  (i) the death of the Insured and the Death Benefit is approved; or
  (ii) BOC Life approves the Policy Owner's written request for surrender; or
  (iii) the policy lapses after the end of the grace period; or
  (iv) the non-forfeiture value is less than zero (if applicable); or
  (v) the aggregate amount paid or payable by BOC Life has reached the maximum benefit amount of all coverage of the policy (if applicable).
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

Remarks:

1. Within 31 days on or after any Policy Anniversary commencing from the 3rd Policy Anniversary, the Policy Owner may apply for changing the current policy currency to a different currency available for selection, by exchanging the policy for a plan under the Glamorous Glow Global Series offered at BOC Life's sole discretion in the new policy currency, without (i) providing any evidence of insurability, (ii) surrendering the current Policy or (iii) changing the Policy Date and Policy Issue Date of the current policy, provided that all of the following conditions are met: (i) the Application for currency exchange must be submitted by the Policy Owner within 31 days on or after any Policy Anniversary commencing from the 3rd Policy Anniversary; (ii) there is no premium(s) in default or outstanding Indebtedness under the policy; (iii) there is no claim in progress under the policy; (iv) the Notional Amount of the policy following the currency exchange must not be less than the minimum Notional Amount BOC Life permits at the time of the application; (v) the Application for currency exchange cannot be withdrawn or changed once made; (vi) the Policy Owner can submit an Application for currency exchange only 1 time during a Policy Year; and (vii) the Policy Owner provides such other information as may be requested by BOC Life in processing the application for currency exchange. The new policy currency will not be available for selection if it is demonetised by the issuance country or region at

the time of currency exchange. The acceptance of any Policy Owner's application for currency exchange will be entirely at BOC Life's discretion, and subject to such other terms and conditions as BOC Life shall determine from time to time. The terms of the policy will be revised to follow all benefits, options and other policy terms as provided by such new plan, which may be significantly different from the Basic Plan of the original policy.

Significant differences include but are not limited to: product features (e.g. benefits, policy terms and conditions, investment strategy, portfolio of target assets and the return and restrictions of relevant investment) and policy value (such as policy value will be adjusted significantly (higher or lower), and may be relatively less than the Total Premiums Paid). If the customer exercises the Currency Exchange Option within the premium payment term, the subsequent premiums will be adjusted (based on the factors including but not limited to the prevailing market-based currency exchange rate as determined by BOC Life from time to time (subject to the discretion by BOC Life), the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the adjustment for transactions from the existing assets to new assets).

If the Policy Owner intends to apply for the Currency Exchange Option in the future, please contact BOC Life for details and further handling.

The Notional Amount shall be rounded off to the nearest integer after exercising the Currency Exchange Option. BOC Life will determine and adjust (either increase or decrease) the Notional Amount, guaranteed and non-guaranteed policy values, future premium(s) due and payable (if any) and interest rate for the dividend accumulations (if any) in the new policy currency based on factors including but not limited to the prevailing market-based currency exchange rate as determined by BOC Life from time to time, the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing assets to new assets. Any dividend accumulations under the policy will be adjusted according to the prevailing market-based currency exchange rate as determined by BOC Life from time to time. The Total Premiums Paid for the policy after currency exchange will be adjusted according to the new Notional Amount of the policy, and will become the basis for the calculation of Death Benefit, Additional Accidental Death Benefit (if applicable), Accidental ICU Benefit (if applicable) and other benefits (if applicable) of the policy. All supplementary benefit(s) (if any) will remain in force and be changed to the new policy currency. If the chosen new policy currency is not offered under such supplementary benefit(s) or such supplementary benefit cannot be attached to the new plan after currency exchange, such supplementary benefit(s) will automatically end when the currency exchange takes effect. Currency Exchange Option is subject to the prevailing rules and conditions of BOC Life. For details, please refer to the provisions issued by BOC Life.

Policy Owner should evaluate in detail for the differences between the offerings of the original plan and the plan available for currency exchange under the Glamorous Glow Global Series at that time, and consider whether the relevant product meets his/her own individual needs, and should not convert to the plan solely for the sake of exercising the Currency Exchange Option. The approval of application to exercise the Currency Exchange Option and the currencies available for selection when exercising the option will be subject to relevant applicable laws and regulations.

2. From the 3rd Policy Anniversary or after the end of the premium payment term (whichever is later), Policy Owner may make an application to transfer certain policy values of the original policy to a separate new policy or multiple separate new policies ("Split Policy"), without providing any evidence of insurability, provided that all of the following conditions are met: (i) the Application for policy split can only be submitted by the Policy Owner after the Basic Plan is paid-up or after the 3rd Policy Anniversary (whichever is later); (ii) there is no premium(s) in default or outstanding Indebtedness under the original Policy; (iii) there is no claim in progress under the original Policy; (iv) the respective Notional Amount of the original policy and the Split Policy following the split must not be less than the minimum amount permitted at the time of the application; (v) the Application for split cannot be withdrawn, changed or reverted once made; (vi) the original policy can only be split once during a Policy Year; and (vii) the Policy Owner provides such other information as may be requested by BOC Life in processing the application for split. The acceptance of any Policy Owner's application for split will be entirely at BOC Life's discretion, and subject to such other terms and conditions as BOC Life shall determine from time to time.

   Upon BOC Life's approval of the application for split, certain policy values of the original policy will be transferred to the Split Policy and the Notional Amount of the original policy will be reduced. All terms and conditions of the Split Policy will follow the original policy; save and except for the condition where Accidental ICU Benefit has been paid under the original Policy before split, the Accidental ICU Benefit will not be applicable to the Split Policy and the original policy after split. The Policy Date and Policy Issue Date of the Split Policy will be the same as the original policy. Time shall not run afresh in respect of the computation of Policy Years, and the operation of Incontestability clause and Suicide clause of the Split Policy. There is no cooling off period for the Split Policy. For details, please refer to the provisions issued by BOC Life.

The Notional Amount shall be rounded off to the nearest integer after exercising the Policy Split Option. BOC Life will determine the new Notional Amount of the original policy after split and the Split Policy respectively based on the instruction in the Application for policy split that BOC Life has accepted and approved, and determine the existing and future amounts of the guaranteed and non-guaranteed policy values for both the original policy after split and the Split Policy according to their respective new Notional Amounts. Any dividend accumulations of the original policy will be split according to the respective new Notional Amounts of the original policy after split and the Split Policy. The Total Premiums Paid for both the original policy after split and the Split Policy will be adjusted according to the respective new Notional Amounts of the original policy after split and the Split Policy, and will become the basis for the calculation of Death Benefit, Additional Accidental Death Benefit (if applicable), Accidental ICU Benefit (if applicable) and other benefits (if applicable) under the original policy after split and the Split Policy.

After policy split, the aggregate amount of the policy value and the benefits for the original policy after split and the Split Policy will remain the same as that of the original policy before such split.

If the Policy Owner intends to apply for the Policy Split Option in the future, please contact BOC Life for details and further handling.

Policy Split Option is subject to the prevailing rules and conditions of BOC Life. For details, please refer to the provisions issued by BOC Life.

3a. During the lifetime of both of the existing and new Insureds and while the policy is in force, you may make an application for change of Insured within 31 days before or after any Policy Anniversary. The New Insured is subject to underwriting rules of BOC Life. The attained Age of the New Insured on the date of the submission of the Application for Change of Insured must be between 15 days and 65 and the attained Age of the New Insured must not exceed the attained Age of the first Insured (i.e. the Insured upon issuance of the policy) for 10 years or more. Various terms of the policy will be revised upon the approval of the application for change of Insured. If the new Insured dies within 2 years from the effective date of change of Insured and the death is not an Accidental Death, the Death Benefit amount payable by BOC Life will be calculated as follows:

(i) the higher of:

(a) the sum of Guaranteed Cash Value and any Terminal Dividend (non-guaranteed) applicable as at the date of death; or

(b) 100% of Total Premiums Paid as at the date of death; plus

(ii) dividend accumulations (non-guaranteed) (if any); less

(iii) Indebtedness (if any) and outstanding premiums (if any).

For details, please refer to the sample of endorsement to be issued after approval of the application. Change of Insured is subject to the prevailing rules and conditions of BOC Life. For more details regarding change of Insured, please contact BOC Life at 2860 0688.

3b. During the lifetime of the Insured and while the policy is in force, the Policy Owner may make an application to nominate a Contingent Insured who may become the Insured of the policy when the current Insured dies, provided that all of the following conditions are met:

(i) satisfactory proof of the insurability of the Contingent Insured is provided and accepted by BOC Life;

(ii) satisfactory proof of the Policy Owner's insurable interest in the Contingent Insured is provided and accepted by BOC Life;

(iii) satisfactory proof of the Beneficiary(ies)'s insurable interest in the Contingent Insured is provided and accepted by BOC Life;

(iv) the attained Age of the Contingent Insured on the date of the submission of the Application for Nomination of Contingent Insured must be between 15 days and 65;

(v) the attained Age of the Contingent Insured must not exceed the attained Age of the first Insured (i.e. the Insured upon issuance of the Policy) for 10 years or more;

(vi) the Policy Owner, Contingent Insured, assignee (if any), irrevocable Beneficiary (if any) and any relevant person(s) as may be requested BOC Life must sign on BOC Life's prescribed application for Contingent Insured; and

(vii) the Policy Owner provides such other information as may be requested by BOC Life in processing the application for nomination of Contingent Insured.

If the current Insured dies and there is a Contingent Insured duly nominated, while the policy is in force and within 1 year from the date of death of the current deceased Insured, the Policy Owner may make an application for change of Insured to BOC Life to apply for replacing the current deceased Insured with the Contingent Insured. BOC Life's approval of such application is subject to the following requirements:

(i) the Contingent Insured is alive on the date of death of the current deceased Insured;

(ii) Death Benefit is not paid under the policy;

(iii) satisfactory proof of death of the current deceased Insured is provided and accepted by BOC Life;

(iv) satisfactory proof of the insurability of the Contingent Insured is provided and accepted by BOC Life;

(v) satisfactory proof of the Policy Owner's insurable interest in the Contingent Insured is provided and accepted by BOC Life;

(vi) satisfactory proof of the Beneficiary(ies)'s insurable interest in the Contingent Insured is provided and accepted by BOC Life;

(vii) the attained Age of the Contingent Insured on the date of death of the current deceased Insured must be between 15 days and 65;

(viii) the Policy Owner, Contingent Insured, assignee (if any), irrevocable Beneficiary (if any) and any relevant person(s) as may be requested by BOC Life from time to time must sign on BOC Life's prescribed Application for change of Insured; and

(ix) the Policy Owner provides such other information as may be requested by BOC Life in processing the application for change of Insured.

The acceptance of Policy Owner's application for change of Insured to the Contingent Insured will be entirely at BOC Life's discretion, and subject to such other terms and conditions as BOC Life shall determine from time to time. Various terms of the policy will be revised upon the approval of the application for change of Insured to the Contingent Insured. For details, please refer to the sample of endorsement to be issued after approval of the application.

In the event that there is a Contingent Insured nominated under the policy, BOC Life will not process any claim for Death Benefit within 1 year from the date of death of the current deceased Insured. BOC Life will only process a claim for Death Benefit in respect of the current deceased Insured if there is no application for change of Insured submitted within 1 year from the date of death of the current deceased Insured, such application for change of Insured is rejected, or the Contingent Insured is removed, whichever is the earliest. For the avoidance of doubt, if there is a Contingent Insured nominated and such Contingent Insured has successfully become the Insured of the policy, the Death Benefit under the policy will not be payable for the death of the current deceased Insured.

4. While the policy is in force and during the lifetime of the Insured, the Policy Owner may request in writing to have the Death Benefit payable to the Beneficiary(ies) in the occurrence of the death of the Insured in accordance with any one or more payment option(s) and/or payment deferral arrangement(s) offered at BOC Life's sole discretion ("Settlement Option(s)") ("'Prosperity Wealth' Advance Policy Instruction"). Upon BOC Life's approval of the death claim, payments calculated by the Determined Portion of Death Benefit shall be paid to the designated Beneficiary(ies) in accordance with the Settlement Option(s) chosen by the Policy Owner which respectively apply(ies) to each of such designated Beneficiary(ies). If the Settlement Option(s) chosen by the Policy Owner include(s) payment deferral arrangement(s), such payments shall be paid to the designated Beneficiary(ies) on or commencing from (as the case may be) the Designated Date of Payment under "Prosperity Wealth" Advance Policy Instruction. For the avoidance of doubt, should the Designated Date of Payment under "Prosperity Wealth" Advance Policy Instruction fall before our approval of the death claim, such payment deferral arrangement(s) shall be deemed to be cancelled, and the payment(s) to each of the designated Beneficiaries shall be released in accordance with the payment option(s) under the Settlement Option(s) chosen by the Policy Owner which respectively apply(ies) to each of such designated Beneficiary(ies) after BOC Life's approval of the death claim. A non-guaranteed interest rate declared by BOC Life from time to time will be applied to the unpaid Determined Portion of Death Benefit accumulated with BOC Life. The payments amount is therefore not guaranteed.

5. (i) Premium Deposit Account is only applicable to the policy with designated premium payment term and the policy with annual premium payment mode. The regular premiums and Levy (if any) for the Basic Plan and supplementary benefits (if applicable) must be made in lump sum upon application whereas further prepayment of premiums and Levy (if any) will not be accepted thereafter. (ii) If "Payor's Death Or Disability Rider" or "Waiver Of Premium Rider" or is attached to the policy, Premium Deposit Account is not applicable. (iii) Annual premiums and Levy (if any) will be deducted automatically from the Premium Deposit Account on each Policy Anniversary when due. The Premium

Deposit Account balance (if any) should be sufficient to pay the entire amount of annual premiums and Levy (if any) of the policy, and cannot be used for partial settlement of annual premiums and/or Levy (if any). (iv) The Premium Deposit Account balance of Basic Plan (if any) including Levy (if any) is accumulated with BOC Life at a guaranteed accumulation interest rate of 3% (applicable to policy currency in RMB), 6% (applicable to policy currency in HKD and USD), 3.5% (applicable to policy currency in AUD), 3.25% (applicable to policy currency in CAD and GBP), 1.75% (applicable to policy currency in EUR) and 2.5% (applicable to policy currency in SGD) per annum and the Premium Deposit Account balance of supplementary benefits (if any) is accumulated at a special accumulation interest rate determined by BOC Life from time to time. Since the special accumulation interest rate of the Premium Deposit Account of supplementary benefits and premiums for some supplementary benefits (if applicable) are not guaranteed and may be changed from time to time by BOC Life, the Premium Deposit Account balance (if any) is not guaranteed to be sufficient to cover all premiums for the whole premium payment term. When the Premium Deposit Account balance (if any) is insufficient to pay the annual premium payable and/or Levy (if any), BOC Life will issue a payment notice and/or levy reminder to customer, and interest will not be accrued on the residual value. (v) If the Insured passes away and there is no Contingent Insured nominated who has successfully become the New Insured of the policy, the Premium Deposit Account balance (if any) together with the Death Benefit will be payable to the Beneficiary. (vi) For details, please refer to the proposal and provisions issued by BOC Life.

6. The Plan is a participating policy. Nevertheless, Annual Dividend (if any) and the annual interest rate for dividend accumulation, and Terminal Dividend (if any) are not guaranteed and may be changed from time to time. Past performance is not indicative of future performance. The actual amount received may be higher or lower than the estimated amount. BOC Life reserves the right to change them from time to time. If the Policy Owner chooses to withdraw the Annual Dividend (if any) and/or interest accumulated (if any), the Annual Dividend (if any) and/or accumulated interest (if any) withdrawn will no longer be accumulated as part of the total cash value and the total Death Benefit of the policy. The total cash value, the surrender value and the total Death Benefit of the policy will be reduced accordingly. Annual Dividend accruing on the 1st Policy Anniversary (if any) shall be credited after the 2nd Policy Year's premium has been paid in full. Terminal Dividend (if any) may be payable upon the death of the Insured (if applicable) or surrender of the policy. Nevertheless, no Terminal Dividend will be payable if the Death Benefit reaches the upper limit in the event of death of the Insured. For details, please refer to policy documents and provisions issued by BOC Life.

   Withdrawal of policy values may involve partial surrender of the policy. If the Policy Owner early terminates the policy or withdraws policy values, the amounts received may be lower than the amount of premium paid. The Policy Owner may sustain a substantial loss.

7. If the Insured passes away and there is no Contingent Insured nominated who has successfully become the New Insured of the policy, the Death Benefit is equal to:
   (a) The higher of:
      (i) The sum of Guaranteed Cash Value plus Terminal Dividend (non-guaranteed) (if any) applicable as at the date of death; or
      (ii) 100% of Total Premiums Paid as at the date of death where such percentage will be 100% during the 1st Policy Year and increased by 3.8% on each Policy Anniversary up to a maximum of 138% at the 10th Policy Anniversary which will remain unchanged thereafter, subject to the maximum amount of 100% of the Total Premiums Paid as at the date of death plus RMB2,375,000 / HK$3,040,000 / USD380,000 / AUD420,000 / CAD420,000 / EUR300,000 / GBP245,000 / SGD500,000; plus
   (b) the Additional Accidental Death Benefit payable (if applicable); plus
   (c) dividend accumulations (non-guaranteed) (if any); less
   (d) Indebtedness (if any) and outstanding premiums (if any).

   If the Insured is covered by more than one policy under Eternal Fortune Global Whole Life Insurance Plan, any plan under the Eternal Fortune Global Series, Forever Fortune Whole Life Insurance Plan, Glamorous Glow Global Whole Life Insurance Plan, Glamorous Glow Whole Life Insurance Plan and/or any plan under the Glamorous Glow Global Series, the total amount of the Death Benefit payable by BOC Life under all such policies shall be subject to a maximum amount of equal to:
   (a) the higher of the following:
      (i) the sum of Guaranteed Cash Value and Terminal Dividend (non-guaranteed) (if any) applicable as at the date of death of all such policies; or
      (ii) 100% of Total Premiums Paid as at the date of death of all such policies plus RMB2,375,000 / HK$3,040,000 / USD380,000 / AUD420,000 / CAD420,000 / EUR300,000 / GBP245,000 / SGD500,000; or if the Insured is covered by

policies denominated in a combination of RMB and/or HKD and/or USD and/or AUD and/or CAD and/or EUR and/or GBP and/or SGD, the highest of RMB2,375,000 / HK$3,040,000 / USD380,000 / AUD420,000 / CAD420,000 / EUR300,000 / GBP245,000 / SGD500,000 (adopting the highest of the stated amount in currency denomination as expressed in those of the relevant policies); plus

(b) the Additional Accidental Death Benefit payable (if applicable) under all such policies; plus

(c) dividend accumulations (non-guaranteed) (if any) under all such policies; less

(d) Indebtedness (if any) and outstanding premiums (if any) under all such policies.

BOC Life shall only be required to pay the above amount once for all such policies.

"Total Premiums Paid" means the total premiums paid for the Basic Plan. Any Premium Deposit Account balance or rider premiums (if applicable) shall be excluded. Premium discount (if any) will not be taken into account when calculating the Death Benefit. If the Insured is covered by more than one policy under Eternal Fortune Global Whole Life Insurance Plan, any plan under the Eternal Fortune Global Series, Forever Fortune Whole Life Insurance Plan, Glamorous Glow Global Whole Life Insurance Plan, Glamorous Glow Whole Life Insurance Plan and/or any plan under the Glamorous Glow Global Series, please refer to the policy documents and provisions issued by BOC Life for details regarding the maximum amount of the Death Benefit payable. Indebtedness shall include but not limited to any policy loan that has been taken by the Policy Owner and its interest (if any). Whilst the policy is in force, the Policy Owner can apply for a policy loan against Guaranteed Cash Value of the policy subject to the policy loan provision. Upon the termination of policy, if the policy loan and its interest (if any) have not been settled in full, they will be deducted from the total cash value or Death Benefit (as the case may be) thereupon. Once the Policy Owner is unable to repay the policy loan and interest, where the total amount of Indebtedness is equal to or higher than Guaranteed Cash Value, the policy will lapse, and the life protection and supplementary benefits (if any) will be terminated without providing any surrender value, and the Policy Owner may sustain a substantial loss. For details, please refer to the policy provisions issued by BOC Life. The Notional Amount of the Plan is used for projecting the premiums, dividends and other policy values only, the Death Benefit amount payable upon the Insured's death may be less than the Notional Amount.

8. Upon encashment of total cash value, the policy and corresponding protection including life protection will be terminated, and the total cash value received may be lower than the amount of premium paid. Once the policy is terminated, customer may opt to have a new arrangement with BOC Life, having part or all of the cash value of the policy left with BOC Life for interest accumulation (non-guaranteed). Such arrangement (including but not limited to the death benefit of the new arrangement) can only be exercised subject to the conditions imposed by BOC Life and upon approval by BOC Life in writing, and shall be subject to the formal policy documents and provisions issued by BOC Life. The provisions of the new arrangement are determined at BOC Life's discretion after receiving the Policy Owner's request. In addition, the interest rate for the accumulated account of such new arrangement is not guaranteed. BOC Life reserves the right to amend at any time at its sole discretion. Subject to the provisions of the new arrangement, if the Insured passes away while the new arrangement is in force, BOC Life will pay a death benefit equivalent to the then accumulated values of the new arrangement plus RMB5,000 / HK$6,000 / USD750 / AUD800 / CAD800 / EUR600 / GBP500 / SGD1,000 under the new arrangement.

9. Additional Accidental Death Benefit applies to the Insured whose issue age is between 18 and 60. The Additional Accidental Death Benefit of the Plan is applicable to the Insured who has an Accident during the first 5 policy years or on or before the Policy Anniversary on or immediately following the Insured's 60th birthday (whichever is earlier). Such Accident should be direct, independent and the sole cause of, and should result in the death of the Insured within 180 days after the Accident and before termination of coverage under the relevant policy. Additional Accidental Death Benefit will only be payable for the death of the current deceased Insured if there is no Contingent Insured nominated who has successfully become the New Insured of the policy. If the Insured is covered by more than one policy under Eternal Fortune Global Whole Life Insurance Plan, any plan under the Eternal Fortune Global Series, Forever Fortune Whole Life Insurance Plan, Glamorous Glow Global Whole Life Insurance Plan, Glamorous Glow Whole Life Insurance Plan and/or any plan under the Glamorous Glow Global Series, the total maximum amount of the Additional Accidental Death Benefit of all these policies shall be equal to 10% of the Total Premiums Paid under all such policies as at the date of the Insured's death (subject to a maximum amount of RMB100,000 / HK$100,000 / USD12,500 / AUD13,800 / CAD13,800 / EUR10,000 / GBP8,000 / SGD16,000).

BOC Life shall only pay the said total maximum amount once for all such policies. For details, please refer to policy documents and provisions issued by BOC Life.

10. Accidental ICU Benefit applies to the Insured whose issue age is between 18 and 60. The Accidental ICU Benefit of the Plan is applicable to the Insured who has an Accident during the first 5 policy years or on or before the Policy Anniversary on or immediately following the Insured's 60th birthday (whichever is earlier). The Insured is admitted for at least 24 consecutive hours into an ICU, and has been treated with life supporting medical devices, certified to be Medically Necessary by a Physician who is a specialist of the relevant field due to a life-threatening medical condition; and the Insured is admitted to the ICU within 14 days after the Accident and before termination of coverage under the policy. The Accidental ICU Benefit will only be paid once under each policy of Eternal Fortune Global Whole Life Insurance Plan, any plan under the Eternal Fortune Global Series, Forever Fortune Whole Life Insurance Plan, Glamorous Glow Global Whole Life Insurance Plan, Glamorous Glow Whole Life Insurance Plan and/or any plan under the Glamorous Glow Global Series covering the same Insured irrespective of the number of admissions to ICU. If the Insured is covered by more than one policy under Eternal Fortune Global Whole Life Insurance Plan, any plan under the Eternal Fortune Global Series, Forever Fortune Whole Life Insurance Plan, Glamorous Glow Global Whole Life Insurance Plan, Glamorous Glow Whole Life Insurance Plan and/or any plan under the Glamorous Glow Global Series, the total maximum amount of the Accidental ICU Benefit of all these policies shall be equal to 10% of the Total Premiums Paid under all such policies as at the date of the Insured's Accident (subject to a maximum amount of RMB100,000 / HK$100,000 / USD12,500 / AUD13,800 / CAD13,800 / EUR10,000 / GBP8,000 / SGD16,000). BOC Life shall only pay the said total maximum amount once for all such policies. As regards admission to ICU in Mainland and Macau, if the hospital is not on the prevailing "List of Specified Hospitals in the Mainland and Macao" maintained by BOC Life and uploaded to the website of BOC Life at the time of admission to the hospital, then such admission to ICU is not covered by the policy. For details, please refer to policy documents and provisions issued by BOC Life.

11. Underwriting is required for attaching supplementary benefits to the policy and supplementary benefits are subject to the corresponding issue age eligibilities, premium payment term and policy currency. Premiums of such may be changed from time to time. For details, please contact your Financial Consultants.

12. No medical examination is required for application as long as the total premiums (including lump sum prepayment) does not exceed the aggregate limit set for each Insured, subject to the relevant requirements in accordance with the prevailing underwriting rules and guidelines of BOC Life. Normal underwriting is required if the policy is attached with "Payor's Death Or Disability Rider" or "Waiver Of Premium Rider". For details, please contact your Financial Consultants.

13. Change of Policy Owner is subject to the prevailing rules, conditions of BOC Life and the relevant terms and conditions. For more details regarding change of Policy Owner, please contact BOC Life at 2860 0688.

Cancellation rights and refund of premium(s) and levy within cooling-off period:

Policy Owner has the right to cancel the policy / application form and obtain a refund of any premium(s) and the levy paid, which are collected by BOC Life on behalf of the Insurance Authority according to the relevant requirements, less any difference caused by exchange rate fluctuation, where applicable, by giving a written notice to BOC Life. Policy Owner understands that to exercise this right, the notice of cancellation must be signed by the Policy Owner and received directly by BOC Life's Principal Office at 13/F, 1111 King's Road, Taikoo Shing, Hong Kong within the Cooling-off Period. Policy Owner understands that the Cooling-off Period is the period of **21 calendar days** immediately following either the day of the delivery of the policy or the Cooling-off Notice to the Policy Owner or the representative nominated by the Policy Owner (whichever is the earlier). Policy Owner understands that BOC Life will indicate the last day of the Cooling-off period in the Cooling-off Notice and text message issued to the Policy Owner (if applicable), if the last day of the Cooling-off Period as indicated in the Cooling-off Notice and the text message (if applicable) is not a working day, the period shall include the next working day. Policy Owner understands that the Cooling-off Notice is a notice that will be sent to the Policy Owner or the nominated representative of the Policy Owner by BOC Life to notify the Policy Owner of the Cooling-off Period around the time the policy is delivered. In addition, the Policy Owner understands that no refund of premium(s) and the levy can be made if a claim payment under the policy has been made to the Policy Owner prior to the request for the cancellation.

Levy Collection Arrangement:

Insurance companies collect levies from policy owners on behalf of the Insurance Authority according to relevant requirement. For your convenience, levy will be collected together with the premium via the same manner (including automatic premium loan (if applicable)) whenever BOC Life collects premium from you.

Important Notes:

- The Plan and the supplementary riders (if any) are underwritten by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long-term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Plan and the supplementary rider(s) (if any) according to the information provided by the proposed Insured and the applicant at the time of application.
- The Plan and the supplementary rider(s) (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOC Life reserves the right to amend, suspend or terminate the Plan at any time and to amend the relevant terms and conditions. In case of dispute(s), the decision of BOC Life shall be final.

Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.

This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. Please refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Plan and the supplementary rider(s) (if any). For enquiry, please contact your Financial Consultants.

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“Prosperity Wealth” Advance Policy Instruction **12** Death Benefit Settlement Options

中銀人壽 BOC LIFE

“Prosperity Wealth” Advance Policy Instruction

Wealth Ignited by Wisdom, Legacy Built with Love

BOC Group Life Assurance Company Limited (“BOC Life”)’s designated plans[1] provide “Prosperity Wealth” Advance Policy Instruction[2] (the “Instruction”) which allows the Policy Owner to select from 12 different Settlement Options in respect of the payment of Death Benefit (including payment arrangements and/or payment options) for the Beneficiary(ies), to assist your family’s financial planning and embrace future unpredictability with confidence.

Payment Arrangements

Payment Deferral Arrangements	Time of Payment of Death Benefit to the Beneficiary(ies)
✗	a) After claim approval
✓	b) On or commencing from **a specified year** after the death of the Insured
	c) On or commencing from **a specified age** of the designated Beneficiary(ies)

Payment Options

Lump Sum Payment	• Death Benefit will be paid in a lump sum.
or	
Regular Annuity Payments[3]	• Death Benefit will be paid by regular annuity payments[3] according to your chosen annuity payment period (2 to 50 years) and annuity payment mode (annual/monthly). • The annuity payments amount will be calculated and determined by the Death Benefit and the non-guaranteed accumulation interest rate[3].
or	
Initial Lump Sum Payment + Regular Annuity Payments[3]	• A specified percentage (must be equal to or more than 5%) of Death Benefit will be paid in a lump sum initially followed by regular annuity payments[3] of the remaining balance according to your chosen annuity payment period (2 to 50 years) and annuity payment mode (annual/monthly) . The first annuity payment will be paid together with the initial lump sum payment. • The annuity payments amount will be calculated and determined by the remaining balance of Death Benefit after deducting the initial lump sum payment, and the non-guaranteed accumulation interest rate[3].
or	
Increasing Annuity Payments[3]	• You could designate a first annuity payment amount and annuity payment mode (annual/monthly). The annuity payments amount will be increased by 3% each year starting from the second year until the remaining balance of Death Benefit and/or the accumulated interest[3] (if any) are fully paid. The final annuity payment amount may be less than or equal to the previous annuity payment amounts. • Please note the annuity payment period cannot be specified under this payment option.

12 Settlement Options

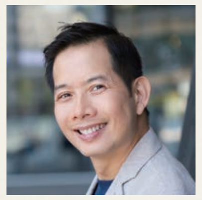
3 Payment Arrangements

- Payment after claim approval
- Deferred payment on or commencing from **a specified year** after the date of death of the Insured
- Deferred payment on or commencing from **a specified age** of the Beneficiary(ies)

4 Payment Options

- Lump Sum Payment
- Regular Annuity Payments[3]
- Initial Lump Sum Payment + Regular Annuity Payments[3]
- Increasing Annuity Payments[3]

Illustrative Example



Calvin (55 years old)

- Family status: **married with two sons and one daughter**, Alex (23), Nathan (18), and Amy (8)
- Notional Amount: **HK$1,000,000***

* The Notional Amount is used for projecting the premiums, dividends and other policy values only, the Death Benefit amount payable upon the Insured's death may be less than the Notional Amount.

Calvin intends to prepare early for his wealth legacy to ensure that his loved ones are protected in the event of his unfortunate passing. He plans to allocate the Death Benefit to four Beneficiaries respectively, namely, his wife, two sons and one daughter.

Assuming that Calvin (the Insured) dies at the age of 60, the projected Death Benefit is HK$1,050,312[4].
The details of the Death Benefit allocated to each of the four beneficiaries are as follows:

Wife

Mary

Determined Portion of Death Benefit	**40%**
Payment Deferral Arrangement	**Not applicable**
Payment Option	**Lump Sum Payment**

Mary is allocated 40% of the Death Benefit. According to the Instruction designated by Calvin, Mary will receive her Determined Portion of Death Benefit after claim approval as a **lump sum payment** of **HK$420,125**[4].

Lump Sum Payment Amount:

HK$420,125[4] (HK$1,050,312 × 40%)

Son

Alex

Determined Portion of Death Benefit	**20%**
Payment Deferral Arrangement	**Not applicable**
Payment Option	**Increasing Annuity Payments (Annual)**[3]

Alex is allocated 20% of the Death Benefit, and according to Calvin's Instruction, his Determined Portion of Death Benefit will be paid by **increasing annuity payments**[3] after claim approval. Calvin specified that the first annuity payment amount shall be **HK$15,000**[4]. Starting from the second year of receiving the first annuity payment, the annuity payments amount will increase by 3% each year until the remaining balance of his Determined Portion of Death Benefit and/or the accumulated interest[3] (if any) are fully paid.

Alex's Determined Portion of Death Benefit:

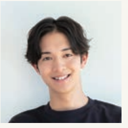
HK$210,062[4] (HK$1,050,312 × 20%)

Annuity Payment Amount[#]:

1st Year: **HK$15,000**[4]
2nd Year: **HK$15,450**[4] (HK$15,000 × (1 + 3%)^1)[#]
3rd Year: **HK$15,914**[4] (HK$15,000 × (1 + 3%)^2)[#]
⋮
13th Year: **HK$21,386**[4] (HK$15,000 × (1 + 3%)^12)[#]
14th Year: **HK$13,511**[4,#]

Annuity payments will cease when the balance of Alex's Determined Portion of Death Benefit and/or the accumulated interest[3] (if any) are fully paid.

[#] Assuming the non-guaranteed accumulation interest rate of HKD declared by BOC Life is 2.5% p.a. and such interest rate remains unchanged for the entire annuity payment period. The actual annuity payment period may be longer or shorter than the annuity payment period quoted in the example. The final annuity payment amount may be less than or equal to the previous annuity payment amounts.



Son

Nathan

Determined Portion of Death Benefit	**20%**
Payment Deferral Arrangement	**Not applicable**
Payment Option	**Initial Lump Sum Payment (40%) + Regular Annuity Payments[3] (60%) (Annually for 10 years)**

Nathan is allocated 20% of the Death Benefit. According to Calvin's Instruction, 40% of his Determined Portion of Death Benefit shall be paid as an **initial lump sum payment** after claim approval, and the remaining balance shall be paid by **regular annuity payments**[3] for 10 years. Nathan will receive an initial lump sum payment amount of **HK$84,025**[4] together with the first annuity payment after claim approval, and the remaining balance of his Determined Portion of Death Benefit will be paid annually by annuity payments of **HK$14,050**[4,@] thereafter, HK$140,500[@] in total.

Nathan's Determined Portion of Death Benefit:

HK$210,062[4] (HK$1,050,312 × 20%)

Initial Lump Sum Payment Amount:

HK$84,025[4] (HK$210,062 × 40%)

Annuity Payment Amount[@]:

HK$14,050[4,@] **per year**
(HK$14,050[4,@] to be paid annually for 10 years = HK$140,500[4,@])

[@] Assuming the non-guaranteed accumulation interest rate of HKD declared by BOC Life is 2.5% p.a. and such interest rate remains unchanged for the entire annuity payment period. The actual total annuity payments amount may be higher or lower than the amount quoted in the example.

Daughter

Amy

Determined Portion of Death Benefit	**20%**
Payment Deferral Arrangement	**Designated Date of Payment - Amy's birthday when she attains the age of 18**
Payment Option	**Regular Annuity Payments[3] (Annually for 10 years)**

When Calvin dies, his daughter Amy will be 13 years old and she is allocated 20% of the Death Benefit. According to Calvin's Instruction, her Determined Portion of Death Benefit will be paid by **regular annuity payments**[3] for 10 years which shall commence after five years when Amy attains the age of 18. The annuity payments amount Amy will receive shall be **HK$26,493**[4,~] **per year**, **HK$264,930**[4,~] in total.

Amy's Determined Portion of Death Benefit:

**HK$210,062**[4] (HK$ 1,050,312 × 20%)

Amy's Determined Portion of Death Benefit after five years:

**HK$237,666**[4] (HK$ 210,062 × (1 + 2.5%)^5)

Annuity Payments Amount commencing after five years:

HK$26,493[4,~]
(HK$26,493[4,~] to be paid annually for 10 years = HK$264,930[4,~])

[~] Assuming the non-guaranteed accumulation interest rate of HKD declared by BOC Life is 2.5% p.a. and such interest rate remains unchanged during the first five years immediately following Calvin's death and the annuity payment period thereafter. The actual total annuity payments amount may be higher or lower than the amount quoted in the example.

Remarks:

1. Please contact our Financial Consultant for details of the designated plan(s).
2. Subject to the written consent of the assignee of the policy (if any), and all applicable laws and regulations, the prevailing rules and conditions of BOC Life, while the policy is in force and during the lifetime of the Insured, the Policy Owner may request in writing to have the Death Benefit payable by BOC Life be paid to the Beneficiary(ies) in the occurrence of the death of the Insured (the "Instruction") in accordance with any one or more payment option(s) and/or payment deferral arrangement(s) offered at BOC Life's sole discretion ("Settlement Option(s)"), provided that the Death Benefit is approved by BOC Life. The Instruction shall only be exercised subject to the conditions to be imposed by BOC Life from time to time and must be approved and endorsed by BOC Life in writing prior to the death of the Insured. The Beneficiary(ies), at all times, do(es) not have the right to change the Instruction or any part thereof, including but not limited to the Settlement Option(s) and/or annuity payment mode(s) once approved by BOC Life. For the avoidance of doubt, if no Instruction is given by the Policy Owner, BOC Life will pay the Death Benefit in a lump sum to all Beneficiaries after the approval of the death claim. For details, please refer to the policy provisions issued by BOC Life.
3. The remaining balance of the Determined Portion of Death Benefit after deducting the initial lump sum payment paid (if applicable) and subsequent annuity payments paid will accumulate with interest at a non-guaranteed interest rate declared by BOC Life from time to time. BOC Life retains the right to adjust the non-guaranteed accumulation interest rate throughout the annuity payment period. The annuity payments amount is therefore not guaranteed. As of the print date of this flyer, the non-guaranteed accumulation interest rates are as follows:

Policy Currency	USD	HKD	RMB	AUD	CAD	GBP	EUR	SGD
Non-guaranteed Accumulation Interest Rate	3%	2.5%	3%	2.25%	2%	2%	1%	1.5%

4. The figures in the above illustrative example are rounded to whole number and for illustrative purposes only.

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