Taiping Crisis Care –
Supreme Whole Life Plan
Company Profile

China Taiping Insurance Group Ltd (abbreviated as “China Taiping”) is a Chinese state-owned financial and insurance group whose management headquarters is located in Hong Kong. China Taiping Life Insurance (Hong Kong) Company Limited (abbreviated as “TPLHK”) is a wholly-owned life insurance subsidiary of China Taiping Insurance Holdings Company Limited under the China Taiping (abbreviated as “China Taiping Holdings”, HK00966), which is responsible for life insurance business in Hong Kong.
Taiping Crisis Care – Supreme Whole Life Plan

The rapid development of our society making the place of life becomes more and more hectic. Also, environmental pollution has become increasingly serious. All of these increase the risk of citizens contracting critical illnesses dramatically, and a tendency to get it in younger ages. In the unfortunate event of the onset of critical illness, you are likely to face high medical costs and experience loss of income at the same time. This could put you and your family in a difficult financial situation and burden to all of your family members. TPLHK takes care of your healthy needs and bring you the “Taiping Crisis Care – Supreme Whole Life Plan” (the “Plan”). “Taiping Crisis Care – Supreme Whole Life Plan” is a participating insurance plan that covers multiple illnesses protection, whole life insurance protection as well as the opportunity of accumulating wealth, providing you and your family with comprehensive critical illness protection, and supporting you through all the different stages of your life.
Overview of Benefits

Cancer
300% of Current sum assured

Other Major Illnesses
100% of Current sum assured

Illnesses related to Major Organs and Functions
100% of Current sum assured

145 illnesses protection with multiple cover
(include 78 Early Stage Critical Illness Conditions (consist of 15 Juvenile Illnesses) and 67 Major Critical Illness Conditions)
Up to 1000% protection in total

Illnesses related to the Nervous System
100% of Current sum assured + Plus 100% additional Stroke

Illnesses related to the Heart
200% of Current sum assured

Terminal Illness and Loss of Independent Existence
100% of Current sum assured

Extra Benefit
Extra 50% of Current Sum Assured

Benign Extra Benefit
20% of the Initial Sum Assured may be offered for any cancer in each organ with covered benign conditions right at policy issue, provided that the Insured fulfills our underwriting requirements.

Cover for Undetected Congenital Condition
Provide insured under age 18 with thorough protection for covered illnesses related to congenital diseases with symptoms which remain undetected at policy issue.
Major Critical Illness Benefit
Subject to all the terms of this Policy, if the Insured is diagnosed by a Specialist with a Major Critical Illness, we will pay you a Major Critical Illness Benefit. The Major Critical Illness Benefit is equal to:

(i) the lowest of:
   • 100% of Current Sum Assured;
   • before the Policy Anniversary immediately following the Insured’s age 85
     a) Benefit Limit \( L \) of the Critical Illness Group; less
     b) total amount of Major Critical Illness Benefit and Early Stage Critical Illness Benefit paid and / or payable under respective Critical Illness Groups of this Plan;
   • on or after the Policy Anniversary immediately following the Insured’s age 85
     a) 100% of the Current Sum Assured; less
     b) total amount of Major Critical Illness Benefit and Early Stage Critical Illness Benefit paid and / or payable under all Critical Illness Groups of this Plan;

(ii) plus Extra Benefit:
   If this Policy is issued at age 0 to age 40 and the date of the event is within the first 15 policy year
   • 50% of Current Sum Assured;
   If this Policy is issued after age 40 and the date of the event is within the first 10 policy year
   • 50% of Current Sum Assured;

(iii) Plus face value Terminal Bonus (non-guaranteed; if any)
(iv) Plus Prepaid Premium (if any);
(v) Plus accumulated Interest on the Prepaid Premium (if not yet withdrawn; if any);
(vi) Less any outstanding indebtedness due from you to TPLHK under this Policy.

300% Cancer Protection
The Insured can claim up to 3 times for cancer and each for 100% of the Current Sum Assured. Total benefits payable equal to a total of 300% of Current Sum Assured, offering financial supports to the Insured for curing cancer. Each cancer claims shall be paid subject to waiting period requirements of “One-year Cancer Waiting Period” or “Three-year Cancer Waiting Period”.

Or
200% Coverage for Illnesses related to the Heart

"Taiping Crisis Care – Supreme Whole Life Plan" provides the Insured with 2 times of Major Critical Illness Benefit for Illnesses related to the Heart and each claim would be 100% of the Current Sum Assured. Total benefits payable equal to a maximum of 200% of the Current Sum Assured, providing enough financial support to the Insured and enabling them to take the treatment with peace of mind. The subsequent Illnesses related to the Heart should meet at least one year waiting period.

Multiple claims for Major Critical Illness

A maximum of 1 claim can be made from each Critical Illness Group except for cancer and Illnesses related to the Heart and there is a 1-year waiting period between the dates of diagnosis of two different major illnesses. However, the waiting period should be 5 years under the following condition:

(i) Satisfying Five-year Terminal Illness Waiting Period (as defined below) if both claims belong to Covered Major Critical Illness Group and the further major Critical Illness Benefit claim is for Terminal Illness. "Five-year Terminal Illness Waiting Period" means that the period elapsed is at least five years from the date of first diagnosis of the Major Critical Illness of the latest admitted Major Critical Illness Benefit claim and the date of first diagnosis of the further Major Critical Illness Benefit claim belongs to Critical Illness Group for Terminal Illness and loss of Independent Existence.
Early Stage Critical Illness Benefit

Subject to all the terms of this Plan, if the Insured is diagnosed by a Specialist with an Early Stage Critical Illness, we will pay you an Early Stage Critical Illness Benefit. The Early Stage Critical Illness Benefit is equal to:

(i) the lowest of:
   • 25% of Current Sum Assured;
   • before the Policy Anniversary immediately following the Insured’s age 85
      a) Benefit Limit of the Critical Illness Group; less
      b) total amount of Major Critical Illness Benefit and Early Stage Critical Illness Benefit paid and / or payable under respective Critical Illness Groups of this Plan
   • on or after the Policy Anniversary immediately following the Insured’s age 85
      a) 100% of the Current Sum Assured; less
      b) total amount of Major Critical Illness Benefit and Early Stage Critical Illness Benefit paid and / or payable under all Critical Illness Groups of this Plan

(ii) Plus Prepaid Premium (if any);
(iii) Plus accumulated Interest on the Prepaid Premium (if not yet withdrawn; if any);
(iv) Less any outstanding indebtedness due from you to TPLHK under this Policy

Benign Extra Benefit

Certain common benign conditions may potentially increase the risk of cancer. If benign conditions turn malignant and the malignancies develop to cancer, the Insured have to bear the heavy burden of medical care. "Taiping Crisis Care – Supreme Whole Life Plan" offers the Insured who have already developed benign conditions with Benign Extra Benefit, providing that the Insured fulfills our underwriting requirements.

If the Insured fulfills our underwriting requirements, the Plan will provide 20% of the Initial Sum Assured of Benign Extra Benefit for any cancer in each organ with covered benign conditions right at policy issue. Provided no claim has been made for Benign Extra Benefit for Cancer in an organ with covered benign conditions, we might extend the coverage to fully cover for that organ after one year from the Issue Date subject to the prevailing underwriting and policy service rules of the Company when the request for cancellation of the exclusion is received. Payment(s) of Benign Extra Benefit for Carcinoma-in-situ/Early Stage Malignancy will be deducted from any Benign Extra Benefit payable subsequently for Cancer in the same organ.

While this Policy is in force, if the insured is diagnosed to be suffering from a Carcinoma-in-situ or Early Malignancy specified in the Exclusion Endorsement as covered under this Benign Extra Benefit but which is otherwise excluded from coverage in accordance with the terms of such Endorsement (“Excluded Carcinoma-in-situ” or “Excluded Early Stage Malignancy” (as the case may be)), upon receipt of due proof of the relevant Early Stage Critical Illness in accordance with the Claim Provision, we will pay a benefit equal to 5% of the Initial Sum Assured.

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<table>
<thead>
<tr>
<th>At policy issue</th>
<th>Coverage after policy issue</th>
<th>After one year from the Issue Date, request for cancellation of the exclusion is received and re-underwriting is arranged.</th>
<th>Coverage after re-underwriting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured with benign conditions fulfills our underwriting requirements</td>
<td>20% of the Initial Sum Assured offered for any cancer in each organ with covered benign conditions right at policy issue</td>
<td>Fulfill re-underwriting requirements</td>
<td>Extend the coverage to fully cover for that organ (subject to policy service rules of the Company)</td>
</tr>
<tr>
<td>Cannot fulfill re-underwriting requirements</td>
<td></td>
<td>20% of the Initial Sum Assured offered remains applicable</td>
<td></td>
</tr>
</tbody>
</table>
Cover for Undetected Congenital Condition
Younger generations are being increasingly suffered from critical illness and the healthcare costs are also increasingly expensive. You will pay lower premium and enjoy longer protection period if insuring the Plan at a younger age. The Plan enables the Insured who is under age 18 with thorough protection for covered illnesses related to congenital diseases with symptoms which remain undetected at policy issue, giving you and your family extra peace of mind.

Extra Benefit of 50% of Current Sum Insured
“Taiping Crisis Care – Supreme Whole Life Plan” offers Insured with extra benefits. For any policy issued at age 0 to age 40, there is an extra 50% of Current Sum Assured for Death Benefit and Major Critical Illness Benefit in the first 15 policy years. For any policy issued after age 40, there is an extra 50% Current Sum Assured for Death Benefit and Major Critical Illness Benefit in the first 10 policy years.

<table>
<thead>
<tr>
<th>Issue Age</th>
<th>Effective Period</th>
<th>Extra Benefit (Death Benefit and Major Critical Illness Benefit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 0 to 40</td>
<td>First 15 policy years</td>
<td>Extra 50% of Current Sum Assured</td>
</tr>
<tr>
<td>Age 41 or above</td>
<td>First 10 policy years</td>
<td></td>
</tr>
</tbody>
</table>

Death Benefit
If the Insured passes away, we will pay the Death Benefit to the Beneficiary, which is equivalent to:
(i) 100% of Current Sum Assured;
(ii) Plus Extra Benefit:
   - If this Policy is issued at age 0 to age 40 and the date of the event is within the first 15 policy year
     • 50% of Current Sum Assured;
   - If this Policy is issued after age 40 and the date of the event is within the first 10 policy year
     • 50% of Current Sum Assured;
(iii) Plus face value of Terminal Bonus (non-guaranteed; if any);
(iv) Plus Prepaid Premium (if any);
(v) Plus accumulated Interest on the Prepaid Premium (if not yet withdrawn; if any);
(vi) Less Total Amount Claimed (if any);
(vii) Less any outstanding indebtedness due from you to TPLHK under this Policy.
Protection and Wealth Accumulation in one Plan
“Taiping Crisis Care – Supreme Whole Life Plan” provides Guaranteed Cash Value which will increase as the policy year passes, together with the Terminal Bonus\(^7\), enabling you to enjoy the comprehensive protection and grow your wealth at the same time.
Terminal Bonus is a one-off non-guaranteed bonus payable upon occurrence of the earliest of the following event:
(i) accumulative payment of Early Stage Critical Illness Benefit and Major Critical Illness Benefit, first reaching 100% of Current Sum Assured of this Policy; or
(ii) payment of Death Benefit; or
(iii) surrender of this Policy.
The face value of Terminal Bonus will be paid when payment is upon (i) and (ii), and the cash value of Terminal Bonus will be paid upon (iii).

Continuous Protection with Waiver of Premium
Once the total amount of Major Critical Illness Benefit claim paid and / or payable under this Plan (excluding Extra Benefit) has reached 100% of the Current Sum Assured, while this Plan is still in force after the claim payment, we will waive the premiums of this Plan until the premium term of this Plan ends.

Flexible Choices to Fit Your Needs
The plan offers various premium payment terms. You can choose to pay for 5 years, 10 years and 20 years according to your personal financial needs. Premium can be paid annually, semi-annually, quarterly, and monthly. Besides, you may choose to prepay premium at policy application subject to the “Prepay Premium” Provision. Prepaid Premium for the remaining premium years will enjoy a non-guaranteed Prepayment Interest Rate\(^8\), enabling you to achieve your saving goals more easily.
## Product Information

<table>
<thead>
<tr>
<th>Premium Payment Term and Issue Age</th>
<th>Premium Payment Term</th>
<th>Issue Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 years</td>
<td>5 years</td>
<td>15 days to age 65</td>
</tr>
<tr>
<td>10 years</td>
<td>10 years</td>
<td>15 days to age 65</td>
</tr>
<tr>
<td>15 years</td>
<td>15 years</td>
<td>15 days to age 60</td>
</tr>
<tr>
<td>20 years</td>
<td>20 years</td>
<td>15 days to age 55</td>
</tr>
</tbody>
</table>

### Coverage Period
- Whole Life

### Policy Currency
- USD / HKD

### Minimum Sum Assured
- USD 40,000 / HKD 320,000

### Premium Payment Mode
- Annual / Semi-annual / Quarterly / Monthly
  (or to choose Annual and Prepayment Premium for the remaining policy years)
(The following example and all figures below are hypothetical and for illustrative purposes only. All figures are subject to change at TPLHK’s sole discretion without prior notice.)

<table>
<thead>
<tr>
<th>Policy owner and Insured</th>
<th>Mrs. Yip (Age 40, non-smoker, and was diagnosed with breast calcification when she insured the Plan)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured Plan</td>
<td>“Taiping Crisis Care – Supreme Whole Life Plan”</td>
</tr>
<tr>
<td>Current Sum Assured</td>
<td>US$100,000</td>
</tr>
<tr>
<td>Annual premium</td>
<td>US$4,467.6</td>
</tr>
<tr>
<td>Premium Payment Term</td>
<td>15 years</td>
</tr>
</tbody>
</table>
If no claims have been made under the plan, there will be a Total Surrender Benefit which equal to **US$106,604**(vi) when Mrs. Yip reaches age 70, approximately equivalent to 1.591 times the total premium paid.

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(i) The Insured was diagnosed with breast calcification upon purchase of the plan and fulfills the underwriting requirements for offering Benign Extra Benefit.

(ii) The Insured did not apply for Benign Extra Benefit for Cancer in an organ with covered benign conditions. She applied for cancellation of the exclusion after at least one year from the Issue Date.

(iii) After re-underwriting, TPLHK agreed to extend the coverage to fully cover that organ.

(iv) The remaining premiums of her basic plan for continuous protection under the plan are waived and the whole life protection will be ended until she reaches age 85. Thereafter Death Benefit / Surrender Benefit is 0 and will not be provided any Policy Loan.

(v) The values of Terminal Bonus are determined and calculated based on our experiences and current projections of surrender values and bonus scales in relation to a number of factors including, but not limited to claims, persistency and investment experience and/or assumptions. These values are not guaranteed and are subject to review and adjustment at our absolute discretion from time to time. The Terminal Bonus benefit is available from the second Policy Anniversary onwards.

(vi) The Total Surrender Value is not guaranteed. The Total Surrender Value includes the Guaranteed Cash Value (US$58,920) and Terminal Bonus (US$47,684). The terminal Bonus are based on the company’s dividend/bonus scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change anytime with the values being higher or lower than those illustrated. The above example assumes that no claim has been paid, no loans are taken out on the Policy and all premiums are paid in full when due. To receive the amounts illustrated, the policy owner must surrender her policy at the end of respective policy year. This policy will be terminated when the total surrender value has been withdrawn entirely.
Case 2: Cover for Undetected Congenital Condition

(The following example and all figures below are hypothetical and for illustrative purposes only. All figures are subject to change at TPLHK’s sole discretion without prior notice.)

<table>
<thead>
<tr>
<th>Policy Owner</th>
<th>Mother Sally</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured</td>
<td>Son Samson (Age 0)</td>
</tr>
<tr>
<td>Insured Plan</td>
<td>“Taiping Crisis Care – Supreme Whole Life Plan”</td>
</tr>
<tr>
<td>Current Sum Assured</td>
<td>US$150,000</td>
</tr>
<tr>
<td>Annual premium</td>
<td>US$2,406.75</td>
</tr>
<tr>
<td>Premium Payment Term</td>
<td>20 Years</td>
</tr>
</tbody>
</table>
Samson can enjoy the cover of Undetected Congenital Condition when he insured the Plan successfully. He can obtain 100% Current Sum Assured of Major Critical Illness Benefit as his Deafness is relate to congenital diseases with symptoms which remain undetected at policy issue. The remaining premiums of his basic plan for continuous protection under the plan are waived and the whole life protection will be ended until he reaches age 85. Thereafter Death Benefit / Surrender Benefit is 0 and will not be provided any Policy Loan.

Samson’s second Stomach cancer is the recurrence of the first stomach cancer and the waiting period has been over 3 years. He obtained 100% of Current Sum Assured of Major Critical Illness Benefit again.

Total benefit payable to Samson: US$525,000, approximately equivalent to 109 times the total premium paid.

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*(i) Samson can enjoy the cover of Undetected Congenital Condition when he insured the Plan successfully. He can obtain 100% Current Sum Assured of Major Critical Illness Benefit as his Deafness is relate to congenital diseases with symptoms which remain undetected at policy issue. The remaining premiums of his basic plan for continuous protection under the plan are waived and the whole life protection will be ended until he reaches age 85. Thereafter Death Benefit / Surrender Benefit is 0 and will not be provided any Policy Loan.

(ii) Samson’s second Stomach cancer is the recurrence of the first stomach cancer and the waiting period has been over 3 years. He obtained 100% of Current Sum Assured of Major Critical Illness Benefit again.

(iii) Total Premium paid for the Plan is US$4,813.5 while Samson was diagnosed with Deafness.
# Covered Illnesses Schedule

## Covered Major Critical Illness Conditions

<table>
<thead>
<tr>
<th>Group 1: Cancer</th>
<th></th>
<th>Group 2: Illnesses related to Major Organs and Functions</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Cancer</td>
<td>38</td>
<td>Muscular Dystrophy</td>
<td>39</td>
</tr>
<tr>
<td>2 Cerebral Metastasis</td>
<td>39</td>
<td>Paralysis</td>
<td>40</td>
</tr>
<tr>
<td>3 Acute Necrohemorrhagic Pancreatitis</td>
<td>40</td>
<td>Poliomyelitis</td>
<td>41</td>
</tr>
<tr>
<td>4 Aplastic Anaemia</td>
<td>41</td>
<td>Primary Lateral Sclerosis</td>
<td>42</td>
</tr>
<tr>
<td>5 Chronic Relapsing Pancreatitis</td>
<td>42</td>
<td>Progressive Bulbar Palsy (PBP)</td>
<td>43</td>
</tr>
<tr>
<td>6 End Stage Liver Failure</td>
<td>43</td>
<td>Progressive Muscular Atrophy</td>
<td>44</td>
</tr>
<tr>
<td>7 End Stage Lung Disease</td>
<td>44</td>
<td>Spinal Muscular Atrophy</td>
<td>45</td>
</tr>
<tr>
<td>8 Fulminant Hepatitis</td>
<td>45</td>
<td>Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis</td>
<td>46</td>
</tr>
<tr>
<td>9 Kidney Failure</td>
<td>46</td>
<td>EBV</td>
<td>47</td>
</tr>
<tr>
<td>10 Major Organ Transplant</td>
<td>47</td>
<td>Stroke</td>
<td>48</td>
</tr>
<tr>
<td>11 Medullary Cystic Disease</td>
<td>48</td>
<td>Total Blindness</td>
<td>49</td>
</tr>
<tr>
<td>12 Severe Crohn's Disease</td>
<td>49</td>
<td>AIDS due to Blood Transfusion</td>
<td>50</td>
</tr>
<tr>
<td>13 Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis</td>
<td>50</td>
<td>Chronic Adrenal Insufficiency</td>
<td>51</td>
</tr>
<tr>
<td>14 Systemic Scleroderma</td>
<td>51</td>
<td>Diabetic Complications</td>
<td>52</td>
</tr>
<tr>
<td>15 Ulcerative Colitis</td>
<td>52</td>
<td>Ebola</td>
<td>53</td>
</tr>
<tr>
<td>Group 3: Illnesses related to the Heart</td>
<td></td>
<td>Group 5: Other Major Illnesses</td>
<td></td>
</tr>
<tr>
<td>16 Cardiomyopathy</td>
<td>53</td>
<td>HIV Acquired due to Assault</td>
<td>54</td>
</tr>
<tr>
<td>17 Dissecting Aortic Aneurysm</td>
<td>54</td>
<td>Haemolytic Streptococcal Gangrene</td>
<td>55</td>
</tr>
<tr>
<td>18 Eisenmenger’s Syndrome</td>
<td>55</td>
<td>Group 6: Terminal Illness and Loss of Independent Existence</td>
<td></td>
</tr>
<tr>
<td>19 Heart Attack</td>
<td>56</td>
<td>Loss of Limbs</td>
<td>57</td>
</tr>
<tr>
<td>20 Infective Endocarditis</td>
<td>57</td>
<td>Loss of One Limb and One Eye</td>
<td>58</td>
</tr>
<tr>
<td>21 Primary Pulmonary Arterial Hypertension</td>
<td>58</td>
<td>Loss of Speech</td>
<td>59</td>
</tr>
<tr>
<td>22 Replacement of Heart Valve</td>
<td>59</td>
<td>Major Burns</td>
<td>60</td>
</tr>
<tr>
<td>23 Surgery for Disease of the Aorta</td>
<td>60</td>
<td>Necrotising Fasciitis</td>
<td>61</td>
</tr>
<tr>
<td>24 Surgery to Coronary Arteries</td>
<td>61</td>
<td>Occupational Acquired HIV</td>
<td>62</td>
</tr>
<tr>
<td>Group 4: Illnesses related to the Nervous System</td>
<td></td>
<td>Group 6: Terminal Illness and Loss of Independent Existence</td>
<td></td>
</tr>
<tr>
<td>25 Alzheimer's Disease</td>
<td>62</td>
<td>Loss of Independent Existence</td>
<td>63</td>
</tr>
<tr>
<td>26 Amyotrophic Lateral Sclerosis (ALS)</td>
<td>63</td>
<td>Terminal Illness</td>
<td>64</td>
</tr>
<tr>
<td>27 Apallic Syndrome</td>
<td>64</td>
<td>Severe Arthritis</td>
<td>65</td>
</tr>
<tr>
<td>28 Bacterial Meningitis</td>
<td>65</td>
<td>Severe Osteoporosis</td>
<td>66</td>
</tr>
<tr>
<td>29 Benign Brain Tumour</td>
<td>66</td>
<td>Terminal Illness</td>
<td>67</td>
</tr>
<tr>
<td>30 Coma</td>
<td>67</td>
<td></td>
<td></td>
</tr>
<tr>
<td>31 Creutzfeldt-Jakob Disease</td>
<td>68</td>
<td></td>
<td></td>
</tr>
<tr>
<td>32 Deafness</td>
<td>69</td>
<td></td>
<td></td>
</tr>
<tr>
<td>33 Encephalitis</td>
<td>70</td>
<td></td>
<td></td>
</tr>
<tr>
<td>34 Hemiplegia</td>
<td>71</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35 Major Head Trauma</td>
<td>72</td>
<td></td>
<td></td>
</tr>
<tr>
<td>36 Meningal Tuberculosis</td>
<td>73</td>
<td></td>
<td></td>
</tr>
<tr>
<td>37 Multiple Sclerosis</td>
<td>74</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Group 5: Other Major Illnesses**

<table>
<thead>
<tr>
<th>50 AID due to Blood Transfusion</th>
<th>51 Chronic Adrenal Insufficiency</th>
</tr>
</thead>
<tbody>
<tr>
<td>52 Diabetic Complications</td>
<td>53 Ebola</td>
</tr>
<tr>
<td>54 Elephantiasis</td>
<td>55 Haemolytic Streptococcal Gangrene</td>
</tr>
<tr>
<td>56 HIV Acquired due to Assault</td>
<td>57 Loss of Limbs</td>
</tr>
<tr>
<td>58 Loss of One Limb and One Eye</td>
<td>59 Loss of Speech</td>
</tr>
<tr>
<td>59 Loss of Speech</td>
<td>60 Major Burns</td>
</tr>
<tr>
<td>60 Major Burns</td>
<td>61 Necrotising Fasciitis</td>
</tr>
<tr>
<td>61 Necrotising Fasciitis</td>
<td>62 Occupational Acquired HIV</td>
</tr>
<tr>
<td>62 Occupational Acquired HIV</td>
<td>63 Pheochromocytoma</td>
</tr>
<tr>
<td>63 Pheochromocytoma</td>
<td>64 Severe Rheumatoid Arthritis</td>
</tr>
<tr>
<td>64 Severe Rheumatoid Arthritis</td>
<td>65 Severe Osteoporosis</td>
</tr>
<tr>
<td>65 Severe Osteoporosis</td>
<td>66 Loss of Independent Existence</td>
</tr>
</tbody>
</table>

**Group 6: Terminal Illness and Loss of Independent Existence**

<table>
<thead>
<tr>
<th>66 Loss of Independent Existence</th>
<th>67 Terminal Illness</th>
</tr>
</thead>
<tbody>
<tr>
<td>67 Terminal Illness</td>
<td></td>
</tr>
</tbody>
</table>

FBRO0011117E
### Covered Early Stage Critical Illness

#### Group 1: Cancer
1. Carcinoma-in-situ
2. Early Malignancies

#### Group 2: Illnesses related to Major Organs and Functions
3. Less Severe Aplastic Anaemia
4. Liver Surgery
5. Hepatitis with Cirrhosis
6. Chronic Autoimmune Hepatitis
7. Chronic Lung Disease
8. Surgical Removal of One Lung
9. Less Severe Kidney Disease
10. Major Organ Transplantation (on Waiting List)
11. Moderately Severe Crohn's Disease
12. Less Severe Systemic Lupus Erythematosus
13. Early Systemic Sclerosis

#### Group 3: Illnesses related to the Heart
14. Early Cardiomyopathy
15. Insertion of Pacemaker or Defibrillator
16. Less Severe Infective Endocarditis
17. Less Invasive Treatments of Heart Valve Disease
18. Endovascular Treatments of Aortic Disease or Aortic Aneurysm
19. Minimally Invasive Direct Coronary Artery By-pass
20. Angioplasty and Other Invasive Treatments for Coronary Artery Disease

#### Group 4: Illnesses related to the Nervous System
21. Early Amyotrophic Lateral Sclerosis (ALS)
22. Less Severe Bacterial Meningitis
23. Surgical Removal of Pituitary Tumour
24. Less Severe Coma
25. Moderately Severe Creutzfeldt-Jakob Disease
26. Cochlear Implant Surgery
27. Loss of Hearing in One Ear
28. Less Severe Encephalitis
29. Moderately Severe Brain Damage
30. Surgery for Subdural Haematoma
31. Less Severe Meningial Tuberculosis

#### Others: Juvenile Illnesses
32. Severe Asthma
33. Kawasaki Disease
34. Rheumatic Fever with Valvular Impairment
35. Intellectual Impairment due to Sickness or Injury
36. Hemophilia A and Hemophilia B
37. Insulin Dependent Diabetes Mellitus (IDDM)
38. Osteogenesis Imperfecta
39. Still's Disease
40. Autism
41. Type I Juvenile Spinal Amyotrophy
42. Dengue Hemorrhagic Fever
43. Huntington's disease
44. Osteopetrosis
45. Wilson disease
46. Juvenile idiopathic arthritis

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Total Early Stage Critical Illness Benefits are capped by US$50,000 / HK$400,000

^AAA Coverage expires at age 18

# Coverage from age 65 - 85 only
1. Benefit Limit means the maximum amount of benefits under each Critical Illness Group of this Policy available before age 85, where the Benefit Limits are:
   - % of the Current Sum Assured (Group 1: Cancer): 300%
   - % of the Current Sum Assured (Group 2: Illnesses related to Major Organs and Functions): 100%
   - % of the Current Sum Assured (Group 3: Illnesses related to the Heart): 200%
   - % of the Current Sum Assured (Group 4: Illnesses related to the Nervous System): 100% Plus 100% additional Stroke
   - % of the Current Sum Assured (Group 5: Other Major Illnesses): 100%
   - % of the Current Sum Assured (Group 6: Terminal Illness and Loss of Independent Existence): 100%

   Even if the benefit limit of a Critical Illness Group is reached, the coverage of this Policy continues to subsist until the benefit limits of all other Critical Illness Groups are depleted. The above Benefit Limit does not include the Extra Benefit for Death Benefit and Major Critical Illness Benefit.

2. The Early Stage Critical Illness Benefit payment is also subject to:
   (i) the Benefit Limit of respective Critical Illness Group less total claimed amount under respective Critical Illness Group;
   (ii) US$50,000 / HK$400,000 per life assured for total Early Stage Critical Illness Benefits;
   (iii) Only two claims can be made in respect of each Early Stage Critical Illness.
   (iv) A total of two Early Stage Critical Illness Benefit claims can be made per Insured.
   (v) Juvenile Illnesses is an independent group under the Covered Early Stage Critical Illness. Juvenile Illnesses Group is subjected to the above point (ii), (iii) and (iv) but Juvenile Illnesses claims will not affect the Benefit Limit of any of the Critical Illness Group.

3. The coverage under Benign Extra Benefit herein will automatically terminate on the earliest of the following dates:
   (i) if Reaching of Benefit Limit occurs on or before the Policy Anniversary immediately following the eighty-fifth (85th) birthday of the Insured, the Policy Anniversary immediately following the Insured’s eighty-fifth (85th) birthday;
   (ii) if Reaching of Benefit Limit occurs after the Policy Anniversary immediately following the Insured’s eighty-fifth (85th) birthday, the day on which Reaching of Benefit Limit occurs; and
   (iii) the day on which the Policy is converted to Automatic Premium Loan pursuant to the NON-FORFEITURE Provisions of the Policy.

   For the avoidance of doubt, this benefit only applies to Cancer, Carcinoma-in-situ or Early Malignancy stated in the EXCLUSION ENDORSEMENT as “Except as covered under Benign Extra Benefit”. Any illnesses or conditions specified in the EXCLUSION ENDORSEMENT without such special statement are not covered under Benign Extra Benefit or otherwise under this Policy, except for purposes of the Death Benefit.

   For the further avoidance of doubt, our liability for Benign Extra Benefit is limited to payment of a maximum of twenty percent (20%) of the Initial Sum Assured for Excluded Cancer, Excluded Early Malignancy and Excluded Carcinoma-in-situ occurring in any one (1) and the same organ or Organ Group (as the case may be) (including any other cancer or illness arising therefrom, whether affecting the same or another organ or Organ Group (as the case may be)).

4. This Benign Extra Benefit will deduct any benefit(s) paid / payable under (ii) herein for any Carcinoma-in-situ or Early Malignancy occurring in the same organ or Organ Group (as the case may be) as such Excluded Cancer, subject to a maximum of one (1) payment of Benign Extra Benefit hereunder for each Excluded Cancer.

5. This Benign Extra Benefit is subject to:
   (a) the limitation that no benefit has been paid or is payable under (i) of this Policy for an Excluded Cancer occurring in the same Organ Group or organ (as the case may be);
   (b) a maximum of one (1) payment of Benign Extra Benefit hereunder for Excluded Early Malignancy occurring in each organ;
   (c) a maximum of two (2) payments of Benign Extra Benefit hereunder for Excluded Carcinoma-in-situ occurring in two different Organ Groups. In this regard, once Excluded Carcinoma-in-situ is diagnosed in one (1) covered Organ Group, the relevant Organ Group is excluded for purposes of a second claim for Excluded Carcinoma-in-situ under this Benefit. For this purpose, if the relevant Organ Group has both a left and a right component (such as, but not limited to, the lungs or breasts), the left side and right side of the Organ Group shall be considered one (1) and the same Organ Group; and
   (d) the limitation that the aggregate of the benefit (including Benign Extra Benefit) paid under this Policy and any and all payments paid or payable under other policies and Supplementary Contracts issued by the Company in respect of any illness or condition within the meaning of Early Malignancy or Carcinoma-in-situ (as the case may be) does not exceed the per life maximum for Early Malignancy or Carcinoma-in-situ (as the case may be) as stated in the EARLY STAGE CRITICAL ILLNESS BENEFIT.
6. Subject to all the terms of this Policy and whilst this Policy is in force, we shall upon receipt and approval of due proof of death in the form specified by us. If the Current Sum Assured is reduced for any reason, the Death Benefit payment will be based on that reduced coverage amount. When the Death Benefit of this Policy becomes payable in full on the death of the Insured, we will deduct from those proceeds any unpaid balance of the Premiums outstanding or due for the full Policy Year in which that death, occurs.

7. These values are determined and calculated based on our experiences and current projections of surrender values and bonus scales in relation to a number of factors including, but not limited to, claims, persistency and investment experience and/or assumptions. These values are not guaranteed and are subject to review and adjustment at our absolute discretion from time to time. The Terminal Bonus benefit is available from the second Policy Anniversary onwards...

8. The Prepayment Interest Rate is not guaranteed and is not applicable to any other products unless otherwise stated. Please refer to our official website (http://tplhk.cntaiping.com/) for the prevailing Prepayment Interest Rate.

9. The Insured’s age is calculated based on the age of the previous birthday.

10. Surrender Benefit
You can apply at any time to surrender this policy. The surrender value shall be the sum of:
(i) Guaranteed Cash Value at the date of surrender;
(ii) Plus cash value of Terminal Bonus (non-guaranteed; if any);
(iii) Plus Prepaid Premium (if any);
(iv) Plus accumulated interest on the Prepaid Premium (if not yet withdrawn; if any);
(v) Less Prepaid Premium clawback charge (if any);
(vi) Less Total Amount Claimed (if any);
(vii) Less any outstanding indebtedness due from you to us under this Policy.
If the Current Sum Assured is reduced for any reason, the Surrender Benefit payment will be based on that reduced coverage amount.

11. Waiting Period
After a Major Critical Illness Benefit claim has been paid, you are allowed to make further Major Critical Illness Benefit claim under this Policy provided that the period elapsed between the dates of first diagnosis of the two relevant claims:
(i) is at least one year; or
(ii) satisfies One-Year Cancer Waiting Period or Three-year Cancer Waiting Period (as defined below) if both claims belong to Critical Illness Group for Cancer; or
(iii) satisfies Five-year Terminal Illness Waiting Period (as defined below) if both claims belong to Covered Major Critical Illness Group and the further major Critical Illness Benefit claim is for Terminal Illness.

“One-year Cancer Waiting Period” means that the period elapsed is at least one years from the date of first diagnosis with respect to the latest admitted Major Critical Illness Benefit claim to:
(i) the date of first diagnosis with respect to the subsequent Major Critical Illness Benefit claim which is of a different pathological and histological type (whether it occurs in the same or a different organ).

“Three-year Cancer Waiting Period” means that the period elapsed is at least three years from the date of first diagnosis with respect to the latest admitted Major Critical Illness Benefit claim to:
(i) the date of first diagnosis of the recurrence or metastasis of the Major Critical Illness, or the continuation of the latest admitted Major Critical Illness Benefit claim (whether it occurs in the same or a different organ).

“Five-year Terminal Illness Waiting Period” means that the period elapsed is at least five years from the date of first diagnosis with respect to the latest admitted Major Critical Illness Benefit claim to:
(i) the date of first diagnosis of the Major Critical Illness of the latest admitted Major Critical Illness Benefit claim and the date of first diagnosis of the further Major Critical Illness Benefit claim belongs to Critical Illness Group for Terminal Illness and loss of Independent Existence.

12. Survival Period
If the Total Amount Claimed of Early Stage Critical Illness Benefit and Major Critical Illness Benefit paid and / or payable (excluding EXTRA BENEFIT) exceeds 100% of the current sum assured of this Policy, the Insured must have survived for a period of at least 14 days from the date of diagnosis of such respective illness in order to be eligible for the respective benefit.

13. Prepaid Premium
Any premium(s) paid to us but not yet due (“Prepaid Premium”) shall, subject to any maximum amount as determined by us from time to time, accumulate interest at the Prepayment Interest Rate for any Prepaid Premium. The Prepayment Interest Rate is not guaranteed.

Where the Premium for the remaining years are paid in full together with the Premium of the first year, interest will accumulate for the Prepaid Premium. The amount of the Prepaid Premium for the remaining years is equal to the amount of the Premium of the first year times the number of the remaining years. If there is an adjustment in the Premium in the remaining years subject to the “CHANGE OF PREMIUM” Provision (if any), the amount of the Prepaid Premium may be insufficient for the remaining years, in which case additional Premium would be payable by the Owner.

The Prepayment Interest Rate of this product is not applicable to any other products unless otherwise stated. You may withdraw the Prepaid Premium and / or any interest thereon in accordance with our procedures. Any interest earned but not withdrawn will be non-interest bearing for the remaining term of the Policy. The balance of any Prepaid Premium and / or interest thereon that is not withdrawn shall be automatically used to offset any premium due and payable which is not paid within the Grace Period.
Important Information

This brochure is for reference only. Please refer to the policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of the cover. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.
**Bonus Concept**

TPLHK's participating policies share the bonus from the Company’s profits from the relevant group of products (as determined by the Company) by distributing different forms of bonuses, as follows:

Bonus come from the share of divisible surplus (if any) determined by the Company every year. There is a fixed shareholder ratio between the Insured and the shareholders. Once declared by the Company, the amount of bonus declared for the year in question is not subject to change. Bonus left with the Company will accumulate interest at a non-guaranteed rate as may be determined by the Company from time to time.

Since the stated policy bonus distribution is based on the divisible surplus of the Company and the divisible surplus is unpredictable, the corresponding bonus is not guaranteed.

The premiums paid by policyholders will be used to pay all guaranteed benefits for the product and expenses of the Company. Part of it will be invested in assets selected by the Company which suit the features of the product. Based on various long-term assumptions pertaining to that product group (including but not limited to investment yields, expenses, claims and surrender experience), the Company will project a set of bonuses in the proposal which is provided to each prospective policyholder before they apply for a life insurance policy. These bonuses are calculated with the prevailing bonus scale of the Company. When setting the long-term assumptions, the Company will take into account the past experience of similar policies and consider the likely future development. Thus the bonuses projected in the proposal reflect the Company's reasonable estimate at the time of application and are not guaranteed.

The Company will review the actual experience of the products of the relevant product group (including but not limited to investment yields, expenses, claims and surrender) against the long-term assumptions it made when projecting the bonus scale at least once a year (or more frequently upon change in economic and other related factors, if applicable). If the recent actual experience turns out to be different from the long-term assumptions, the Company will decide whether any bonuses payable need to be adjusted. The adjustment will also depend on the accumulated divisible surplus from previous years on the policies of the relevant product group.

Due to the different benefit and premium structure of different products, the change in bonus scale will vary for different products. Even for the same product, the change in bonus scale will vary among policies denominated in different currencies and policies of different policy classes (e.g. based on age, gender, underwriting class, in-force duration etc.).

The final determination of the bonus scale of the participating policy account will first be recommended by the appointed actuary and subsequently approved and implemented by the professional committee of the board of directors of the Company.

You may browse TPLHK’s website (http://tplhk.cntaiping.com/) to understand the company’s bonus history, profit sharing ratio and bonus fulfillment ratio for reference purposes. Bonus history is not an indicator of future performance of the participating products.

**Investment Philosophy and Strategy**

Our investment philosophy is to achieve sustainable and stable returns on investments whilst maintaining moderate investment risk levels in the long term. We strive to reward our policyholders with investment returns and protect their interests and reasonable expectations.

Through active portfolio management, we will invest in multiple asset classes to diversify investment risk and secure potential and stable returns under different economic conditions. In general, it is expected that we will, through this product, invest in a variety of asset classes, including but not limited to stocks, real estates, government bonds, corporate bonds, funds, alternative investments and cash. If needed, we may also utilize derivatives to manage our risk exposures, such as currency risk exposures.

In terms of our geographic allocation of investments, we are inclined towards allocating our assets in various geographic regions and our major investment areas are Asia, North America and Pan-European regions currently. Our present currency exposures are mainly in USD and HKD and if we invest in assets in other currencies, we will hedge the foreign exchange risk with the use of FX derivatives.

The asset allocation under our long-term investment strategy for this product is as follows:

<table>
<thead>
<tr>
<th>Asset Category</th>
<th>Long-Term Target Allocation (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Income and Alternative Investment</td>
<td>60% to 100%</td>
</tr>
<tr>
<td>Equity and Fund</td>
<td>0% to 40%</td>
</tr>
</tbody>
</table>

Our investment strategy will be constantly adjusted according to changes in the investment market and economic conditions. We will review our long-term investment targets on a regular basis to ensure that they are in line with our business and financial goals. If there is material change in our investment strategy, we will inform the policyholder of the details of the change, the reasons for the change as well as the impact it may have on the relevant policy.
Key Product Risks

“Taiping Crisis Care – Supreme Whole Life Plan” is issued and underwritten by China Taiping Life Insurance (Hong Kong) Company Limited (“TPLHK”). Please note the following Key Product Risks.

1. Exchange Rate Risk
The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency’s exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies’ control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of the benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, the potential loss arising from such exchange rate movement may have a negative impact on your benefits to be received from the product and your burden of the premium payment. You may browse our official website (http://tplhk.cntaiping.com/) to find out the latest prevailing exchange rate for reference.

2. Early Surrender Risk
The Plan is designed for persons looking for critical illness and life protection as their goal. If you terminate the Policy prior to claims, a loss of all premium paid may take effect as a result. While the Policy is in force, the policyholder may terminate the Policy by sending a written termination request. If the Policy is terminated or surrendered before claims of the Policy, the Surrender Value received by the policyholder may be less than the Total Premiums Paid.

3. Premium Adjustment Risk
Premium may vary. We reserve the right to review the premium rates annually on each policy anniversary and adjust the premium rates accordingly across a particular risk class (including but not limited to age, gender, smoking status, premium term, nationality and currency) but not to any particular individual customer, based on the claim record of the class, such that the financial performance of the class can be within the expected range of the Company.

4. Premium Term Risk
The Minimum Premium term of this policy is the Premium Term shown on the first page of this proposal. Non-payment of premium within the premium term may result in loss of coverage and financial loss.

5. Prepaid Premium Clawback Charge
Prepaid Premium clawback is permitted for the Prepaid Premium, subject to a clawback charge of USD 260, or 3.5% of claw back amount, whichever is higher. The clawback charge would be deducted from the Total Surrender Value. No interest would be accrued to the policyholder if the Prepaid Premium is clawed back. Partial clawback is not permitted. We reserves the right to review and adjust the clawback charge and from time to time.

6. Termination Conditions
This Policy will terminate automatically upon the following whichever is the earliest:
1) upon the death of the Insured; or
2) upon surrender of the Policy; or
3) before the Policy Anniversary which immediately follows the Insured’s age 85 at the time when the total amount of Early Stage Critical Illness Benefit and Major Critical Illness Benefit claims paid and / or payable reaches 100% of the Current Sum Assured of this Policy; or
4) on the Policy Anniversary which immediately follows the Insured’s age 85 if the total amount of Early Stage Critical Illness Benefit and Major Critical Illness Benefit claims paid and / or payable equals or exceeds 100% of the Current Sum Assured of this Policy; or
5) after the Policy Anniversary which immediately follows the Insured’s age 85 at the time when the total amount of Early Stage Critical Illness Benefit and Major Critical Illness Benefit claims paid and / or payable equals 100% of the Current Sum Assured of this Policy; or
6) if any Premium remains unpaid at the end of the Grace Period (subject to “AUTOMATIC PREMIUM LOAN” provision; or
7) if the amount of the outstanding indebtedness under this Policy exceeds 90% of the Guaranteed Cash Value of this Policy minus Total Amount Claimed. Termination of your Policy under the circumstances stated above will not affect any claim or benefit arising prior to such termination unless otherwise stated.

7. Automatic Premium Loan Risk
The premium of the Policy should be paid in full for the whole payment term. If you fail to pay the Premium due at the end of the Grace Period, the Automatic Premium Loan Option will be automatically exercised. Any Premium remaining unpaid at the end of the Grace Period will be paid by way of an automatic premium loan (“Automatic Premium Loan”) provided that the Guaranteed Cash Value is then equal to or greater than the amount of that unpaid Premium. If the Guaranteed Cash Value is insufficient to the cover the full amount of the premium in default plus any money due by you to us, no Automatic Premium Loan will be extended and the Policy will lapse, and we will refund to you the balance of any remaining Guaranteed Cash Value and the cash value of Special Bonus (if any). You may browse our official website (http://tplhk.cntaiping.com/) to find out the relevant Automatic Premium Loan Rate for reference.
8. Credit Risk of Issuer
The Plan is issued and underwritten by the Company. Your Policy is subject to the credit risk of the Company and in extreme and the worst scenarios, you are at risk of losing all the premium paid and benefit amount.

9. Inflation Risk
When reviewing the values shown in the illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

10. Key Exclusion
No Death Benefit shall be paid if the Insured commits suicide, whether sane or insane, within one (1) year after whichever is the later of (i) the Issue Date; (ii) the Effective Date as indicated in the relevant Endorsement or Supplementary Contract and (iii) the Reinstatement Date, the Company’s liability under the Plan will be limited to a refund of the Basic Plan Premiums paid, without interest and after deducting any indebtedness to the Company under the Plan. In the case of reinstatement, the refund of the Basic Plan Premiums will be calculated from the Reinstatement Date.

No Major Critical Illness Benefit or Early Stage Critical Illness Benefit will be paid in the following circumstances:
(i) the Critical Illness existed before the Effective Date of this Policy, or in case of reinstatement, before the Effective Date of such reinstatement, whichever the later; or
(ii) the Insured suffers from any pre-existing condition, or shows any signs or symptoms of any pre-existing condition, which may be the cause or triggering condition to a Critical Illness before the Effective Date of this Policy, or in case of reinstatement, before the Effective Date of such reinstatement, whichever the later; or
(iii) the Insured is diagnosed by a Registered Specialist with a Critical Illness, or the Insured has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Critical Illness within 90 days from the Effective Date of this Policy, or in case of reinstatement, from the Effective Date of such reinstatement (except that this exclusion does not apply if the Critical Illness is caused by an Accident and the Insured is diagnosed as having the Critical Illness within 90 days of the Accident); or
(iv) the Critical Illness is a direct or indirect result of:
   a) the insured’s attempted suicide or self-inflicted injuries while sane or insane; or
   b) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV) except for AIDS due to blood transfusion or occupationally acquired HIV; or
   c) any congenital or inherited disorder or developmental conditions of the Insured; or
   d) narcotics used by the Insured unless taken as prescribed by a Registered Doctor, or the Insured’s abuse of drugs and / or alcohol

11. Further Assessment
Issuance of the Policy, the proposed Sum Assured and risk class are subject to underwriting approval and are not guaranteed. The Company reserves the final right to make the offer subject to the risk as identified.

12. Investment Risk
Our investments are based on policy details. Professional and licensed asset management company has been appointed to manage duration, currency exposure and the return according to the characteristics of the insurance products. The portfolios are built up and attain a balanced portfolio by investing in mainly fixed return financial assets, long term equity investments · fund investments and etc.
(i) Interest Rate Risk and Credit risk
The investments in debt and debt-related securities are subject to interest rate risk and credit risk. Interest rate fluctuations may affect the market value of underling investments. Where long term interest rates rise, the market value of underling investments is likely to fall and vice versa. Interest rate risk is the chance that such movements in interest rates will negatively affect the value of a security. Securities with greater interest rate sensitivity and longer maturities tend to produce higher yields, but are subject to greater fluctuations in value.
Credit risk reflects the ability of the borrower (bond issuer) to meet its obligations (pay the interest on a bond and return the capital on redemption date). Changes in the financial condition of an issuer, changes in economic and political conditions in general, or changes in economic and political conditions specific to an issuer, are all factors that may have an adverse impact on an issuer’s credit quality and security values. The credit worthiness of each issuer will be considered carefully and certain level of diversification will be pursued by the portfolio manager.

(ii) Liquidity risk
This product is a long term insurance policy. The policy contains value and, if you surrender your policy in the early policy years or before its maturity date, the amount you get back may be considerably less than the total premium you have paid. Application of the plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the plan. Our investment manager will closely monitor the duration gap between assets and liabilities and will ensure to prepare sufficient fund to meet each maturity of insurance contracts. Marketable fixed income instruments can be sold to provide cash flow for policy surrender when necessary.
Cancellation Right

A customer who has purchased the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to TPLHK within 21 days after: (1) the delivery of the policy or (2) notification (informing the availability of the policy and expiry date of the cooling-off period) to the customer/his/her representative, whichever is earlier. The premium will be refunded in the currency of premium payment at the time of application for this policy. If the currency of premium payment is not the same as the plan currency, the refundable premium amount in plan currency under this policy will be converted to the currency of premium payment at the prevailing currency exchange rate as determined by TPLHK in its absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value may be substantially less than the total amount of premiums paid.
Important Notes

- “Taiping Crisis Care – Supreme Whole Life Plan” (the “Plan”) is underwritten by China Taiping Life Insurance (Hong Kong) Company Limited (“TPLHK”).
- TPLHK is authorized and regulated by Insurance Authority (“IA”) to carry on long-term business in the Hong Kong Special Administrative Region of the People’s Republic of China (“HKSAR”).
- TPLHK reserves the right to decide at its sole discretion whether to accept or decline any application for the Plan according to the information provided by the applicant and the proposed insured at the time of application.
- TPLHK reserves the right to amend, suspend, terminate or amend the relevant terms of the Plan at any time at its sole discretion without prior notice. In case of any dispute, the decision of TPLHK shall be final.
- The Plan is a product of TPLHK and it is intended only for sale in the HKSAR.
- This promotional material is for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by TPLHK. Chinese version of this Policy is provided for reference only. In case of discrepancies between the Chinese and English versions of this Policy, the English version shall prevail.

Need more details? Get in touch with us

Please contact your consultant or call our Customer Service Hotline at (852) 800 961 589
Or visit our website at http://tplhk.cntaiping.com for more details