

Treasure of Life
Crafted by you

**Life Insurance Product
Supreme Saver Protection Plan**

Underwritten by: Tahoe Life Insurance Company Limited
(Incorporated in Bermuda with limited liability)

Craft Your Future
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Life Insurance Product

Supreme Saver Protection Plan

Are there some financial goals on your bucket list which have been set aside for a long time? A plan with guaranteed return could help you achieve your goals. Tahoe Life's **Supreme Saver Protection Plan** (the "Plan") addresses your savings needs as well as protection needs. With 2 years premium paid, you can enjoy 5 years of protection. It also brings you guaranteed return which helps you accumulate wealth steadily and effectively within a designated timeframe.

Plan Highlights

- Guaranteed Return Rate Up to 4% p.a.
- 2-year Short Premium Payment Term with 5-year Benefit Term
- Accumulate Prepaid Premium at Guaranteed Interest Rate of 5.15% p.a.
- Life Protection
- Accidental Death Benefit
- No Medical Underwriting

Plan Features

- **Guaranteed Return Rate Up to 4% p.a.**

The policy currency is in USD. When the policy matures (i.e. on the 5th policy anniversary date), the Plan will provide you with a guaranteed Maturity Benefit¹ of 118.71%² of the total premium paid, which is equivalent to a guaranteed return rate of 3.88% p.a.².

If you choose to prepay your 2nd year premium at the time of policy application, you can enjoy guaranteed Maturity Benefit¹ of 121.68%² of the total premium paid, which is equivalent to a guaranteed return rate of 4.00% p.a.². It helps you accumulate wealth easier and achieve your savings target within an expected timeframe.

- **2-year Short Premium Payment Term with 5-year Benefit Term**

The premium payment term of the Plan is just 2 years, while the benefit term is 5 years. The premium is guaranteed to remain unchanged once it is determined and will not be increased with your age, facilitating better financial planning for your future.

- **Accumulate Prepaid Premium at Guaranteed Interest Rate of 5.15% p.a.³**

You can choose to prepay your 2nd year premium at the time of policy application to help you save on premium. The prepaid premium will be accumulated at a guaranteed interest rate of 5.15 % p.a.. The guaranteed interest will only be used for the settlement of the 2nd year premium, you are only required to pay the net premium after deducting the guaranteed interest.

- **Life Protection**

The Plan provides savings returns as well as life insurance, offering additional protection for you and your loved ones. In the unfortunate event of the death of the insured, the designated beneficiary will receive a Death Benefit which is equivalent to 105% of the total premiums due and paid or guaranteed cash value (whichever is higher), less any indebtedness of the policy.

- **Accidental Death Benefit**

The Plan provides an additional Accidental Death Benefit. Its coverage is equivalent to 100% of the total premiums due and paid, up to USD 125,000 (per insured), providing added protection to you and your loved ones.

- **No Medical Underwriting**

Simple application procedure with no health declaration and medical underwriting are required. You could instantly kick start your savings plan after the simplified approval process is completed.



Information at a Glance

Supreme Saver Protection Plan	
Premium Payment Term	2 years
Issue Age (last birthday of the insured)	15 days to age 75
Premium Structure	Guaranteed fixed premium
Benefit Term	5 years
Policy Currency	USD
Payment Mode	Annual
Premium Prepayment Interest Rate	Guaranteed interest rate 5.15% p.a.
Guaranteed Maturity Benefit ¹	Payable on the 5 th policy anniversary date <ul style="list-style-type: none"> • Prepayment of the 2nd year premium: 121.68%² of the total premium paid • Without prepayment of premium: 118.71%² of the total premium paid
Maturity Benefit / Surrender Benefit	Guaranteed cash value - any indebtedness of the policy
Death Benefit	The higher of the following: <ul style="list-style-type: none"> (i) 105% of total premiums due and paid of the policy; or (ii) guaranteed cash value - any indebtedness of the policy
Accidental Death Benefit	100% of the total premiums due and paid of the policy, up to USD 125,000 (per insured)

Want to learn more? For more information, please contact your insurance consultant.

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Remarks :

1. The amount of Maturity Benefit will be equal to the guaranteed cash value at maturity, less any indebtedness of the policy. In case of early surrender, guaranteed cash value will be payable at the respective time. Early surrender may result in surrender value receivable considerably less than the premiums paid.
2. Illustrated percentages are rounded to two decimal places.
3. The application of prepayment of the 2nd year premium ("prepaid premium") can only be valid when the prepaid premium is paid at the time of policy application together with the filled application form and signed illustration of prepayment option. The prepaid premium will only be used for the settlement of premium due. Prior to the settlement of the 2nd year premium, the prepaid premium will be kept in a designated account of the policy but will not form part of the paid premium until it is payable. The prepaid premium will not form part of the guaranteed cash value or any benefit under the policy and will not be attributed to the calculation of Death Benefit. Only request of full withdrawal of the balance of the prepaid premium will be accepted by Tahoe Life. If the insured passed away before the end of the premium payment term, the remaining balance of prepaid premium shall be returned to the policyowner or his / her estate. Upon policy surrender or full withdrawal of the balance of the prepaid premium before the end of the premium payment term, the surrender benefit or amount being withdrawn shall be returned to the policyowner, and any interest on the balance of the prepaid premium of that policy year will be forfeited.

Major Exclusions

The Accidental Death Benefit shall not cover death caused directly or indirectly, wholly or partly by any of the following:

1. suicide, attempted suicide, self-inflicted injury while sane or insane; or from deliberate exposure to exceptional danger (except in an attempt to save human life);
2. taking alcohol in combination with any drug, medication or sedative, or the insured being under the influence of alcohol, drug or medication unless, in the case of drug or medication consumption, it is proved that such drug or medication was taken by the insured in accordance with proper medical prescription or treatment;
3. the insured being in a state of insanity or psychiatric or psychological disturbance or any mental, nervous or sleep disorders;
4. the military or naval service of the insured in the time of declared or undeclared war or while the insured is under orders for warlike operations or the restoration of public order;
5. declared or undeclared war, revolution or any warlike operations;
6. aviation except as a fare-paying passenger in an aircraft operated by a commercial passenger airline (a) over its established passenger route or (b) as a chartered flight;
7. any violation or attempted violation of the law, resistance to arrest; illegal acts of the insured;
8. any riot or civil disorder, strike or terrorist activities;
9. engaging in or taking part in hazardous sports or activities, such as but not limited to underwater activities requiring the use of artificial breath apparatus, torrent rafting, any kind of outdoor climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungi-jumping, boxing of any kind, any activities involving explosives or explosion (including but not limited to firework or firecracker), outdoor winter sports such as skiing or snow boarding, hunting or driving or riding in any kind of race and all forms of professional sports;

10. voluntary or involuntary gas inhalation (except from hazard incidental to occupation) or poison voluntarily taken, administered or inhaled; or
11. nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste.

For the full list and details of the exclusions, please refer to the policy contract of the Plan which shall prevail.

Important Notes

1. Suicide Exclusion

If the insured (whether sane or insane) commits suicide within one year after the issue date, the effective date (as indicated in the relevant endorsement) or the reinstatement date of the policy, whichever is later, Tahoe Life's liability under the Plan will be limited to a refund of the premium paid to the basic plan of the policy, not including interest, less any indebtedness of the policy. In the case of reinstatement, the refund of premiums of the basic plan of the policy will be calculated from the reinstatement date.

2. Cooling-off Right

If you are not happy with your policy, you have a right to cancel it within the cooling off period and obtain a refund of any premiums paid. A written notice signed by you and the policy should be received by Tahoe Life's Hong Kong Office at 20/F, Island Place Tower, 510 King's Road, North Point, Hong Kong within the cooling off period (that is, 21 days after the delivery of the policy or issue of a notice (informing you / your representative about the availability of the policy and expiry date of the cooling off period), whichever is the earlier).

The policy will then be cancelled and the premiums paid will be refunded provided that no claim has been made under the policy.

After the expiration of the cooling off period, if you cancel the policy before the end of the policy term, the projected total cash value may be less than the total premium you have paid.

3. Overdue & Non-payment of Premium

If any premium due remains unpaid at the end of the 31-day grace period, Tahoe Life has the right to terminate the policy and all the benefits under the policy will automatically be terminated.

4. Policy Loan

You may apply for a policy loan from Tahoe Life with an amount not exceeding 80% of the guaranteed cash value available at the time of the policy loan's approval. A policy loan will bear interest at a rate determined by Tahoe Life from time to time. You may inquire about the latest interest rate from Tahoe Life before applying the policy loan. Any indebtedness of the policy may reduce the surrender benefit and the Death Benefit and lead to early termination of the policy. Tahoe Life has the right to terminate the policy if any indebtedness of the policy exceeds the guaranteed cash value and all the benefits under the policy will automatically be terminated. Please refer to the policy contract for details.

Key Product Risks

1. Premium Payment Term and Related Costs

The premium payment term of the Plan is 2 years. It is, therefore, important for you to reserve sufficient funds to pay all the premiums within the required premium payment term. Part of the premiums paid will be used to pay for the cost of insurance and related costs.

2. Prepayment Risk

Only full withdrawal of the balance of the prepaid premium will be accepted by Tahoe Life. Upon policy surrender or full withdrawal of the balance of the prepaid premium before the end of the premium payment term, the surrender benefit or amount being withdrawn shall be returned to the policyowner, and any interest on the balance on the prepaid premium of that policy year will be forfeited.



3. Termination Conditions

Upon occurrence of any of the following events, Tahoe Life has the right to terminate the Plan before the maturity of the policy:

- 3.1 death of the insured;
- 3.2 failure to pay all the premiums due within the grace period; or
- 3.3 any indebtedness of the policy exceeding the guaranteed cash value of the policy.

Please refer to the policy contract for details.

4. Early Surrender Risk

If you surrender your policy before the maturity of the policy, you may only receive the surrender benefit with all the indebtedness of the policy deducted which may be considerably less than the total amount of premiums paid.

5. Liquidity Risk

The Plan is designed for a long-term purpose. You may choose to apply for a policy loan while the policy is effective. But this may reduce the Death Benefit. If you surrender your policy before the maturity of the policy, you may only receive the surrender benefit with all the indebtedness of the policy deducted which may be considerably less than the total amount of premiums paid. The total amount of surrender value as set out in the illustrations of the Plan is for reference only.

6. Exchange Rate Risk

You will be exposed to exchange rate risk if you pay your premium in a currency (e.g. Hong Kong dollars) other than the denominated currency of your policy (e.g. US dollars). The fluctuation in the exchange rates of the relevant currencies may render you to pay more premium than your last payment. When you convert the policy benefits into the currency of the premium you pay, you may suffer loss in your policy benefits as a result of the relevant exchange rate fluctuation. Where the policy currency and/or the settlement currency differ(s) from your home currency, you will be subject to an exchange rate risk against your home currency.

7. Credit Risk

Benefits of your insurance policy issued by Tahoe Life are subject to the credit risk of Tahoe Life. If Tahoe Life becomes insolvent or default on any obligations under your policy, you could, in the worst case scenario, lose the entire premium(s) paid and policy benefits.

8. Inflation Risk

It is worth noting that the cost of living may be higher due to inflation. Where the actual rate of inflation is higher than expected, the payable benefits under the policy might become lesser in real terms than expected after adjustment of inflation even if Tahoe Life meets all of the contractual obligations.

This product brochure is for use in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy any insurance products outside Hong Kong. Tahoe Life does not offer or sell any insurance products in any jurisdiction outside Hong Kong where such offering or sale of the insurance products is illegal under the laws of such jurisdiction. The information shown is only a brief description of the life insurance product mentioned in this product brochure for your reference. The information contained herein is not exhaustive and does not form part of a contract of insurance. You should read carefully the relevant policy contract for the exact terms and conditions and the policy contract shall prevail. Applicant should seek independent professional advice before making any decision if necessary.

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Main Features of Supreme Saver

Life Insurance Product Supreme Saver Protection Plan



As you go through stages of life, you will have different financial goals. You may want to achieve your goals within a designated time with certain return on investment, but the potential risk of some investment tools may bring you unpredictable loss. **Supreme Saver Protection Plan** ("Supreme Saver" or the "Plan") enables you to achieve your saving targets effectively through the below features:

- ✓ The policy currency is **USD**
- ✓ Provides **stable and guaranteed return**
- ✓ The **premium payment term** of the Plan is just **2 years**, while the **life protection term is 5 years**
- ✓ **Prepaid premium** will be accumulated at **guaranteed interest rate of 5.15% p.a.**
- ✓ By choosing **prepayment of the 2nd year premium** at the time of policy application, the guaranteed return is **121.68%** of the total premium paid when the policy matures, guaranteed return rate at **4.00% p.a.**

Example (The following figures are hypothetical and for illustrative purpose only)

Annual Premium: USD 80,000 | Premium Payment Term: 2 years, prepay 2nd year premium | Benefit Term: 5 years

End of Policy Year	Annual Premium: USD 80,000	Guaranteed Cash Value# (USD)	Guaranteed Death Benefit* (USD)	Additional Accidental Death Benefit (USD)
	Prepayment of the 2 nd Year Premium			
1	Total premiums paid= USD 156,082	64,800	84,000	80,000
2	Guaranteed Maturity Benefit= 121.68% of total premiums paid	145,600	168,000	160,000
3		153,600	168,000	160,000
4	Equivalent to Guaranteed Return Rate at Policy Maturity= 4.00% p.a.	167,120	168,000	160,000
5		189,930 (Maturity Benefit**)	189,930	160,000

The above illustrated percentages are rounded to 2 decimal places. Early surrender may result in surrender value receivable considerably less than the premiums paid.

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Main Features of Supreme Saver

#Upon policy surrender or full withdrawal of the balance of the prepaid premium before the end of the premium payment term, the surrender benefit or amount being withdrawn shall be returned to the policyowner, and any interest on the balance of the prepaid premium of that policy year will be forfeited.

*If the insured passed away before the end of the premium payment term, the remaining balance of prepaid premium shall be returned to the policyowner or his / her estate.

**Less any indebtedness of the policy.

Remarks :

1. This flyer should be read in conjunction with the product brochure of Supreme Saver Protection Plan. For details of the product and important notes, please refer to the product brochure.

2. The rate of returns stated in this flyer is for illustration only, and is subject to the illustrations on the proposal.

3. The customer can prepay the 2nd year premium at the time of policy application. The prepaid premium will be accumulated at a guaranteed interest rate of 5.15% p.a. for the settlement of the 2nd year premium only. For details of the prepayment of premium, please refer to the product brochure of the Plan.

4. The guaranteed interest for prepayment of premium will only be used for the settlement of the 2nd year premium, customer is only required to pay the net premium after deducting the guaranteed interest.

5. The information shown is for reference only and does not constitute any offer or invitation, or any offer or invitation to purchase insurance product mentioned above, and does not form part of a contract of insurance. For details of the relevant plan coverage, exact terms and conditions, eligibility for enrolment and exclusions, please refer to the policy contract of the Plan which shall prevail.

Major Exclusions

The Accidental Death Benefit shall not cover death caused directly or indirectly, wholly or partly by any of the following:

1. suicide, attempted suicide, self-inflicted injury while sane or insane; or from deliberate exposure to exceptional danger (except in an attempt to save human life);
2. taking alcohol in combination with any drug, medication or sedative, or the insured being under the influence of alcohol, drug or medication unless, in the case of drug or medication consumption, it is proved that such drug or medication was taken by the insured in accordance with proper medical prescription or treatment;

3. the insured being in a state of insanity or psychiatric or psychological disturbance or any mental, nervous or sleep disorders;
4. the military or naval service of the insured in the time of declared or undeclared war or while the insured is under orders for warlike operations or the restoration of public order;
5. declared or undeclared war, revolution or any warlike operations;
6. aviation except as a fare-paying passenger in an aircraft operated by a commercial passenger airline (a) over its established passenger route or (b) as a chartered flight;
7. any violation or attempted violation of the law, resistance to arrest; illegal acts of the insured;
8. any riot or civil disorder, strike or terrorist activities;
9. engaging in or taking part in hazardous sports or activities, such as but not limited to underwater activities requiring the use of artificial breath apparatus, torrent rafting, any kind of outdoor climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungi-jumping, boxing of any kind, any activities involving explosives or explosion (including but not limited to firework or firecracker), outdoor winter sports such as skiing or snow boarding, hunting or driving or riding in any kind of race and all forms of professional sports;
10. voluntary or involuntary gas inhalation (except from hazard incidental to occupation) or poison voluntarily taken, administered or inhaled; or
11. nuclear fission, nuclear fusion, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste.

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Key Product Risks

1. Premium Payment Term and Related Costs

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premiums paid will be used to pay for the cost of insurance and related costs.

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3. Termination Conditions

Upon occurrence of any of the following events, Tahoe Life has the right to terminate the Plan before the maturity of the policy:

- 3.1 death of the insured;
- 3.2 failure to pay all the premiums due within the grace period; or
- 3.3 any indebtedness of the policy exceeding the guaranteed cash value of the policy.

Please refer to the policy contract for details.

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8. Inflation Risk

It is worth noting that the cost of living may be higher due to inflation. Where the actual rate of inflation is higher than expected, the payable benefits under the policy might become lesser in real terms than expected after adjustment of inflation even if Tahoe Life meets all of the contractual obligations.

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