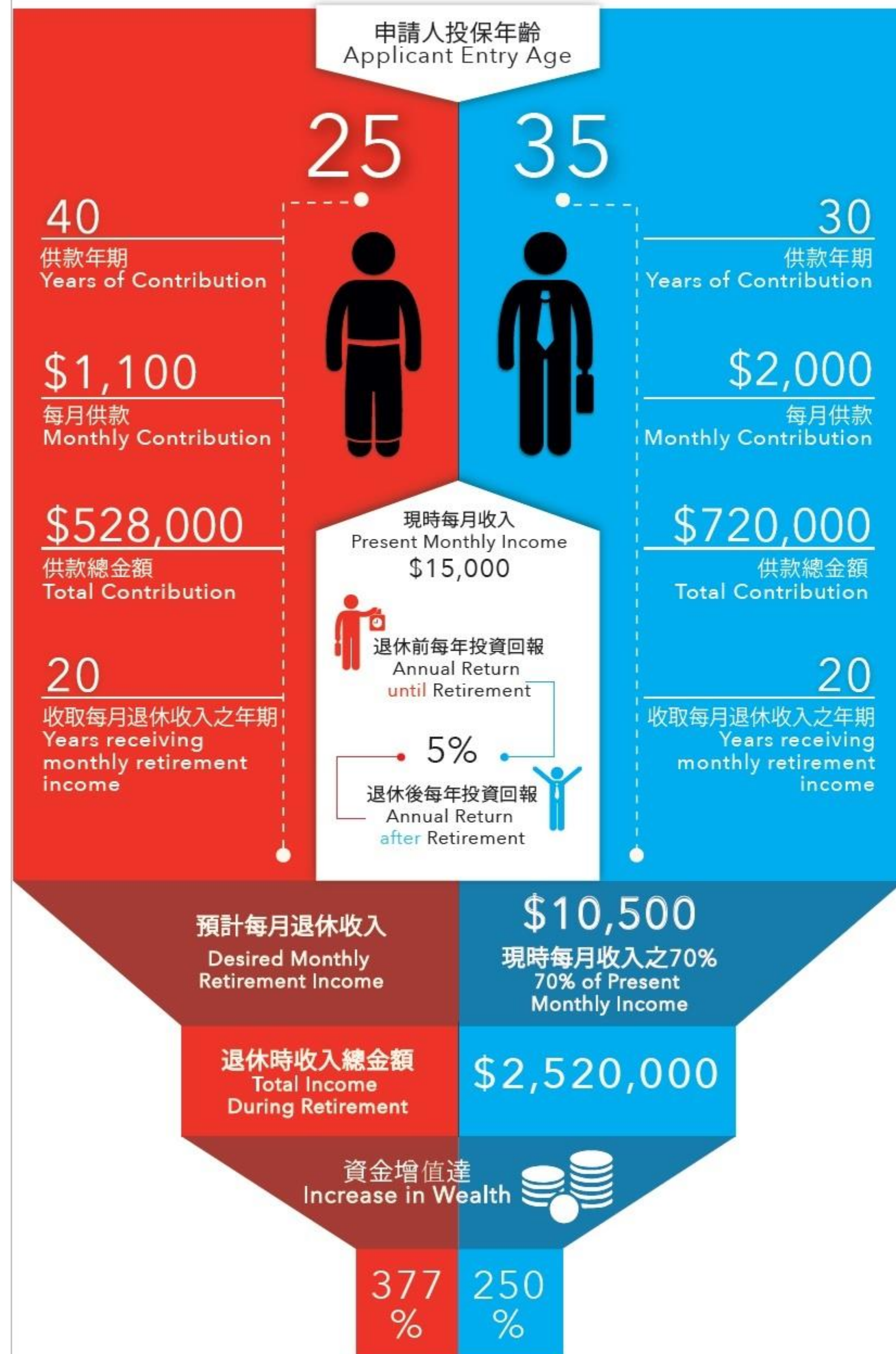


## 例子一 EXAMPLE 1

以下例子顯示兩位分別打算於65歲退休，並連續20年提取\$10,500作每月退休入息之人士每月需供款之金額：

The following example demonstrates how much a person with the following conditions should contribute monthly in order to receive a monthly retirement income of \$10,500 from the age of 65 during a period of 20 years:

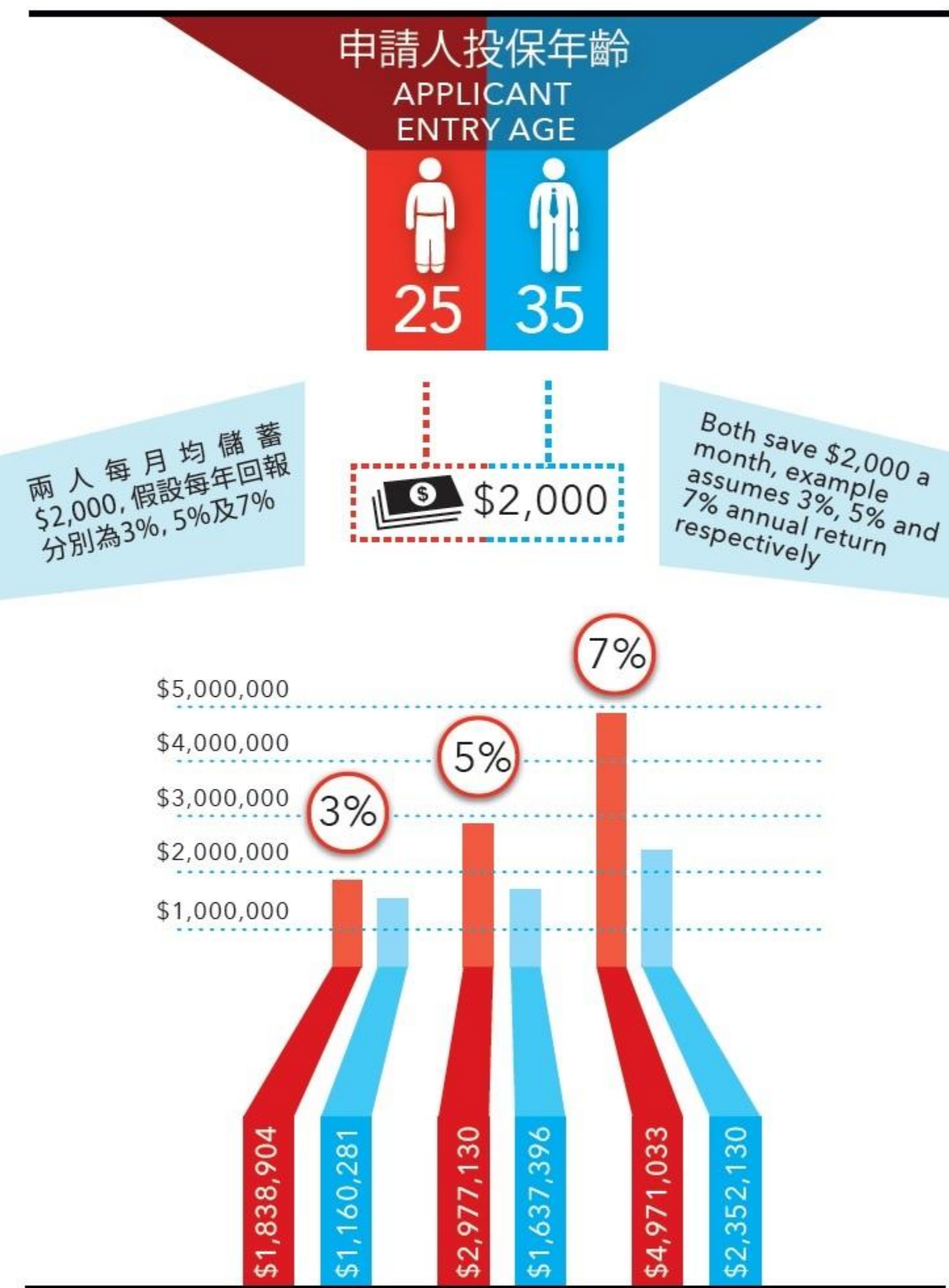


以上資料僅供參考。舉例之數值只供說明用途而非保證。實際應收之金額將視乎真正的投資回報而定，並可能高出或低於說明數字。  
The information above is for reference only. The actual receivable amount depends on the actual investment returns and may be higher or lower than the illustrative figures.

## 例子二 EXAMPLE 2

以下例子顯示越早開始儲蓄，累積財富之時間越多。縱使每月只是小額供款，相比起較遲開始儲蓄，將有更多時間累積儲蓄金額。

The following example shows that the earlier you start saving, the more time you have to build wealth. Even small monthly contributions allow your money to yield better results over time than if you start saving at a later age.



以上圖表之數值為假設，並不代表實際表現。實際應收之金額將視乎真正的投資回報而定，並可能高出或低於說明數字。

This chart is a hypothetical illustration and is not an indication of real performance. The actual receivable amount depends on the actual investment returns and may be higher or lower than the illustrative figures.

本單張內容為一般資料並只供參考。有關詳情請參閱保單條款全文及除外條款。  
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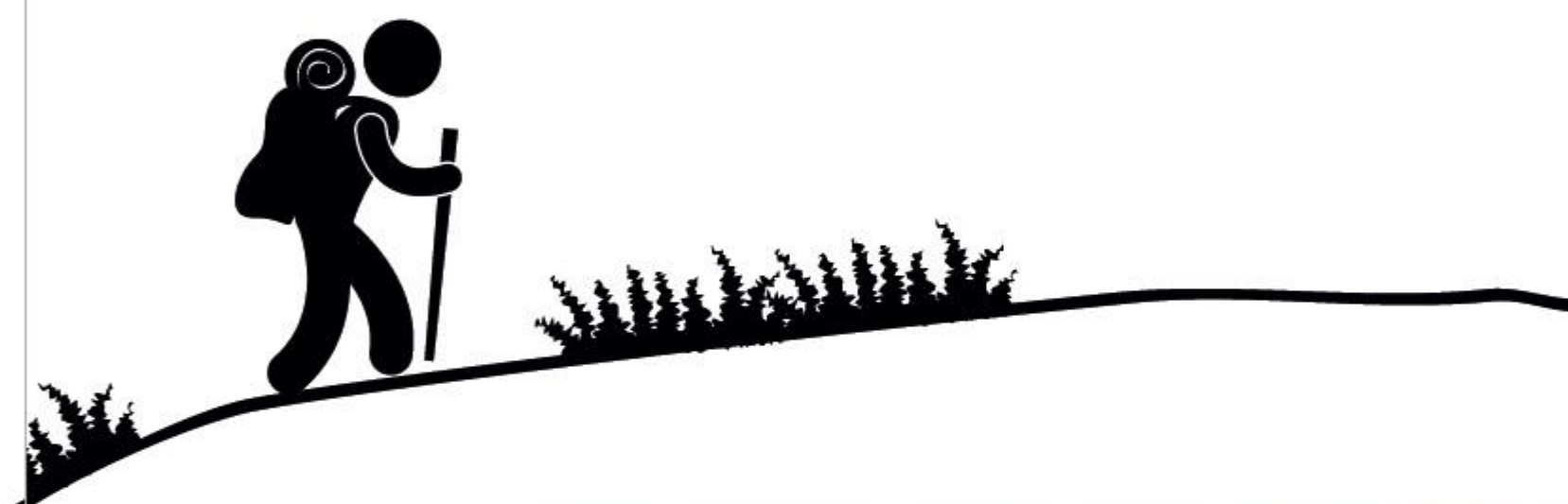
忠誠保險



「退安心」退休儲蓄計劃  
SmartRetire Savings Plan

現今人類擁有健康的生活模式，亦較以往活得長壽。為了在退休後可維持既有的生活水平，您需要盡早開始您的儲蓄計劃，您是否已作好了充足的準備？「退安心」退休儲蓄計劃會根據您的財務狀況及人生不同階段，助您活出更理想的人生！

Nowadays, people are having healthier lifestyles and are expected to live much longer than in the past. To maintain your living standard after you retire, you may need to set aside more of your earnings or start saving earlier. Are you well prepared? SmartRetire Savings Plan will help you achieve the lifestyle you prefer and accomplish your goals depending on your financial capabilities and different stages of your life cycle.



毋須憂慮市場波動  
Worry free from market fluctuation!

「退安心」退休儲蓄計劃提供100%本金保證，您毋須受到金融危機及市場波動的影響。在您享受每年正回報的同時，更可無憂無慮地為日後的退休生活打好根基。

While saving with SmartRetire, you are safe from any market fluctuation and financial crisis as your savings capital is 100% guaranteed. The return you will get can only be positive and your foundation for retirement can be achieved with peace-of-mind.



保證每年發放紅利  
Guaranteed return declared every year!

本計劃除了提供本金保證外，您亦可獲取每年公佈之保證回報。此保證回報以提供比其他短期儲蓄計劃較高之回報為目標。每年派發之回報將自動存入計劃內。若市場表現理想，您更有機會獲取額外回報。

Apart from enjoying the capital guaranteed protection, you will enjoy a guaranteed return to be declared every year. This guaranteed return targets to beat other short term savings applications. Interest will be credited into your plan every year. In addition, you will also have the opportunity to receive a non-guaranteed return on top of the guaranteed return depending on the markets' performance.

建立個人儲蓄模式  
Build your own savings pattern!

「退安心」退休儲蓄計劃因應您的生活模式及財政預算，為您提供以每月或一整筆的供款方式，助您達成預設的儲蓄目標。當資金充裕時，您可隨時額外存入儲蓄金額，一切由您掌握！

SmartRetire Savings Plan provides various contribution methods to tailor your individual lifestyle and budget. You can make extra savings when your financial situation changes. Whenever you want to save more, it is up to you!



靈活提款 Flexibility in Withdrawals!

您可隨時以每月、部份或一整筆的方式提取您的儲蓄。

You can, at any time, withdraw your savings, monthly, partially or totally, to meet your needs.



額外保障 Extra Protection

「退安心」退休儲蓄計劃除了提供每年保證回報及獲取額外回報機會的同時，亦為您18至69歲間提供保障。若不幸因意外引致身故，計劃將作出相等於儲蓄結餘五份之五的意外身故賠償，最高達\$100,000。

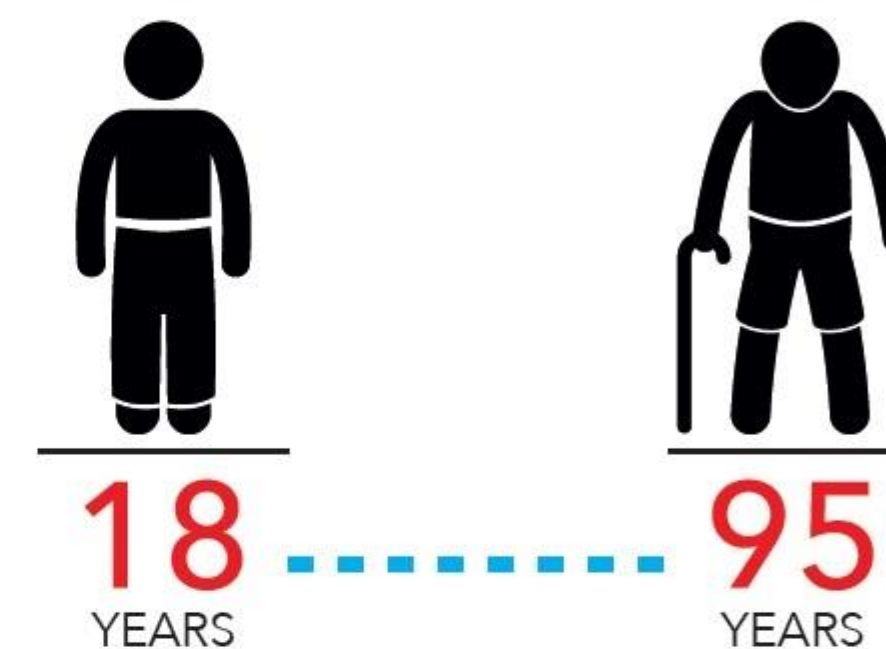
While enjoying annual guaranteed return and the opportunity to earn extra return, SmartRetire Savings Plan provides you a comprehensive insurance protection between the ages of 18 and 69. In case of accidental death, in addition to the savings balance the plan will pay a benefit equal to 5% of the savings balance subject to a maximum amount of \$100,000.



計劃摘要  
PLAN SUMMARY

澳門幣 MOP 港幣 HKD

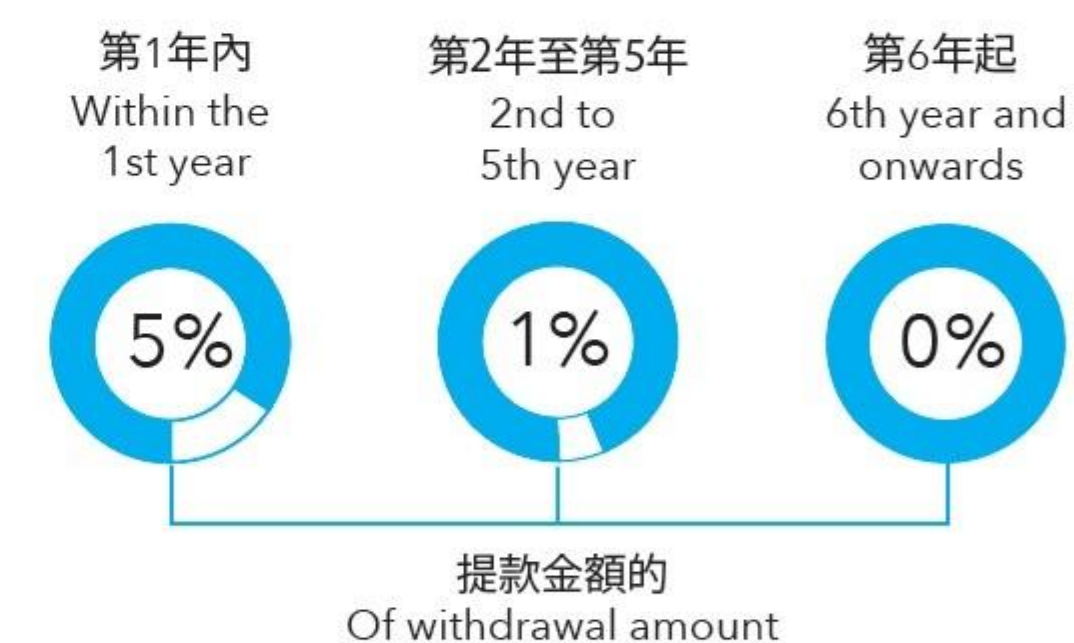
申請人投保年齡  
Applicant Entry Age



最低供款金額 Minimum Contribution Amount



提款手續費 Withdrawal Fee



最低提款金額 Minimum amount of withdrawal

