

詞彙表

在原有含義沒有改變的情況下，在一般條款、建議書、承保表、產品簡介及其他保單相關信函中所使用的保險詞彙，將以澳門金融管理局發出的指引內的標準詞彙重新命名。詞彙重新命名將不會對您的保單構成任何影響。原有詞彙及重新命名的詞彙謹列如下：

產品： 高息三年儲蓄計劃、高息三年儲蓄計劃(III)、高息五年儲蓄計劃

原有詞彙	重新命名後的詞彙
紅利賬戶	戶口價值
保證紅利	保證利息
非保證紅利	非保證利息

產品： 「易儲保」保險儲蓄計劃、「退安心」退休儲蓄計劃

原有詞彙	重新命名後的詞彙
儲蓄結餘	戶口價值
保證紅利	保證利息
非保證紅利	非保證利息
提款/提取	退保

Glossary for Insurance Terminology

The insurance terminology that is currently used in General Conditions, Benefit Illustration, Policy Schedule, Product Summary and other relevant policy correspondence will be renamed and replaced by the standard terms following the guideline issued by the Monetary Authority of Macau. There is no change in the original meanings and such rename has no impact on your Policy. Please refer to the table below for the list of terminology currently used and after renamed:

Product: Guaranteed Savings 3 Years, Guaranteed Savings 3 Years (Series III), Guaranteed Savings 5 Years

Terminology currently used	Terminology after Renamed
Dividend Account	Account Value
Guaranteed Dividend	Guaranteed Interest
Non-Guaranteed Dividend	Non-Guaranteed Interest

Product: Easy Saver Insurance Plan, SmartRetire Savings Plan

Terminology currently used	Terminology after Renamed
Savings Balance	Account Value
Guaranteed Dividend	Guaranteed Interest
Non-Guaranteed Dividend	Non-Guaranteed Interest
Withdrawal	Surrender