

保費表

PREMIUM PLAN

兒童年齡 Child Age	保單年期 Policy Duration	每月保費(美元) Monthly Premium (USD)	
		個人計劃 Single Plan	夫婦計劃 Couple Plan
0	18	66.10	69.40
1	17	70.20	73.70
2	16	74.80	78.50
3	15	80.10	84.10
4	14	86.20	90.50
5	13	93.10	97.80
6	12	101.20	106.30
7	11	110.80	116.30
8	10	122.30	128.40
9	9	136.40	143.20
10-13	8	154.00	161.70

兒童年齡以足歲計。於0至10歲投保之兒童，於保單到期時之年齡為18歲。於11至13歲時投保之兒童，於保單期滿時之年齡則為19至21歲。

Child's age is in complete years. For child's age from 0 to 10 years old, the child's age at maturity is 18 years old. For child's age from 11 to 13 years old, the child's age at maturity is 19 to 21 years old respectively.

計劃摘要

PLAN SUMMARY

計劃幣值 Plan Currency	美元 USD
被保人投保年齡 Insured's Entry Age	18 - 58歲 18 - 58 years old
兒童投保年齡 Child Age at Subscription	0 - 13歲 0 - 13 years old
保費付款方式 Premium Payment Mode	月繳 Monthly

* 被保人於保單期滿時之年齡必須為66歲以下。

* The Insured must be under age of 66 years old at Policy Maturity Date.

以上保險案例為一般資料並只供參考，有關詳情請參閱保單一般條款。
The case illustrations contain general information and are for reference purposes only.
For more details, please refer to Policy General Conditions.

投保「升學保」教育儲蓄計劃，請聯絡大西洋銀行各分行。
You can subscribe to Guaranteed Education Plan at any BNU branch.

本產品之承保公司為

This product is underwritten by:

忠誠澳門人壽保險股份有限公司

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教育儲蓄計劃

Guaranteed Education Plan

BNU

Banco Nacional Ultramarino
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忠誠保險

教育資金有保障 升學無憂倍安心

EDUCATION FUND WITH PROTECTION

計劃特點

PLAN CHARACTERISTICS

保障子女的將來

Secure your Child's Future

若被保人因意外或疾病而不幸身故或完全永久傷殘，計劃內所有剩餘保費將可獲豁免，以確保子女的教育經費可得到全面保障。

In the unfortunate event of the insured's death or total permanent disability (due to accident or sickness), all remaining premiums will be waived, assuring full financial security for the child.

集結投資及儲蓄於一身

Invest and Save in One Plan

本計劃之目標儲蓄金額由申請人決定，金額為**15,000美元之倍數，最高300,000美元**。計劃於保單期滿時享有保證期滿利益，相關金額不受市場波動影響。

Depending on the applicant's savings target (multiples of USD15,000, up to USD300,000), a Guaranteed Maturity Benefit is secured for the Child upon maturity, safe from market volatility.

安心保障，父母同享

Parents Peace of Mind

只需額外5%保費，夫婦雙方均可獲得同等保護，並保障孩子的未來。With an additional premium of 5%, both parents can enjoy this plan protection and safeguard their child's future.

潛在非保證紅利

Potential Non-Guaranteed Dividends

除期滿利益外，本計劃亦設非保證紅利，紅利於每個日曆年年終派發，並可累積利息至保單期滿日。

In addition to the Guaranteed Maturity Benefit, this plan also features a Non-Guaranteed Dividend, distributed at the end of each calendar year and accumulating interest up to maturity.

每月固定保費

Steady Monthly Savings

申請人可設立一個月供的計劃，每月保費可低至美元66.10，以確保擁有一個持續及舒適的供款儲蓄計劃。

The applicant may set up the plan with fixed monthly premium payments as low as USD 66.10, assuring continuous and comfortable savings.

保險案例1

CASE ILLUSTRATION 1

Jenny正在為最近出生的兒子籌備將來，而目標是為兒子建立一筆教育資金以保障他將來能有足夠的經費以接受高等教育。

她選擇投保「升學保」直至兒子成年。

Jenny recently gave birth to her son and has many plans and dreams for his future!

Her goal is to set up a plan to ensure that she can afford tertiary education for her new born son. She decided to subscribe the Guaranteed Education Plan until he is 18-year-old.

Jenny兒子於投保時之年齡 Jenny's son age at Subscription	保單年期 Policy Duration	月供金額 Monthly Premium
0歲 0 years old	18年 18 years	66.10 美元 USD 66.10

已繳保費總額 Total Premium Paid
14,277.60 美元 USD 14,277.60

期滿利益 Maturity Benefit
15,000美元保證到期利益 + 非保證紅利及利息 USD15,000 Guaranteed Maturity Benefit + Non-Guaranteed Dividends and Interests

當Jenny兒子年滿18歲時，因投保了「升學保」而於保單期滿時獲得一筆資金，她即可輕鬆地運用該筆資金以應付兒子高昂的學費，為未來奠定基礎。

When Jenny's son reaches 18 years old, she will receive the funds from her Guaranteed Education Plan and will be **financially ready to afford his tuition fees**, making grounds for his successful career path.

保險案例2

CASE ILLUSTRATION 2

Jenny於兒子出生後投保了「升學保」。四年後，她不幸地確診患上危疾而非非常擔心兒子的將來。所幸地，她因投保了「升學保」繼而獲得了計劃的保障，若她不幸地身故或完全永久傷殘時，所有剩餘保費將可獲豁免，而她的兒子亦可如期獲得相關之款項。

Jenny subscribed the Guaranteed Education Plan when her son was born. Unfortunately, four years later, she is diagnosed with terminal illness and is worried about her child's future.

Jenny knows that, in case of death or total permanent disability, this plan will guarantee the same maturity benefit to her son and **all future premiums will be waived**.

Jenny兒子於投保時之年齡 Jenny's son age at Subscription	保單年度 Policy Year	月供金額 Monthly Premium
0歲 0 years old	1-4 年 1-4 years	66.10 美元 USD 66.10
	5-18 年 5-18 years	豁免 Waived

已繳保費總額 Total Premium Paid
3,172.80 美元 USD 3,172.80

期滿利益 Maturity Benefit
15,000美元保證到期利益 + 非保證紅利及利息 USD15,000 Guaranteed Maturity Benefit + Non-Guaranteed Dividends and Interests

當Jenny兒子年滿18歲時，他將如期獲得所有期滿利益，縱使沒有Jenny的扶助，他亦能輕鬆地承擔高昂的學費。

When Jenny's son reaches 18 years old, he will receive the Maturity Benefit. **Despite the absence of Jenny, he can now afford his tuition fees without any concern.**