

產品特點

PRODUCT FEATURES

 把一筆過的儲蓄轉化為穩定的現金收入，自製退休後的長糧
Convert lump sum savings into stable cash inflow to create your own pension


 美元保單
USD policy


 保證每月年金利益由您決定
Free to set your desired amount of Guaranteed Monthly Annuity Benefit

 額外非保證每月年金利益*
Additional Non-Guaranteed Monthly Annuity Benefit*

 靈活繳費方式，配合您的財務計劃
Flexible premium payment options to fit your financial plan

 長達40年的年金收入
40 years of annuity income stream

 於保單期滿時或在一次性身故保障中發放終期紅利*
Payment of Terminal Dividend* upon policy maturity or Lump Sum Death Benefit

 簡易申請，無需驗身或填寫健康問卷
Easy application process, no need for a medical examination or health questions

 延續性身故保障，發揮簡易信託功能
Extended Death Benefit option as a simple trust function

 聯名壽險（最後一位受保人身故）
Joint Lives Last Death

 優先入住指定養老社區權益[^]
Preferential Entry Right to designated Elderly Homes[^]

 靈活提取終期紅利*
Flexible Terminal Dividend* withdrawal

*額外的非保證每月年金利益及終期紅利之派發為非保證，並取決於一些因素，包括投資回報、身故賠付、開支、續保率等。

*The additional Non-Guaranteed Monthly Annuity Benefit and Terminal Dividend are non-guaranteed and depend on a number of factors such as investment return, mortality experience, expense experience, persistency experience, etc.

[^] 優先入住指定養老社區權益為非保證權益。權益之持有人可優先於其他客戶排候養老社區的房間/床位但並不保證在權益行使時，房間/床位可提供。

[^] The Preferential Entry Right is a non-guaranteed benefit. A preferential entry right holder will have priority over other customers when queuing for the vacant room/bed in Elderly Home but it is not guaranteed that such vacancy must be available when the right is exercised.

本單張僅提供保單摘要並僅供參考。有關保單保障範圍、承保條款及不保事項詳情，請參閱保單一般條款。
The leaflet contains general information of the Policy and is for reference only. For details of coverage, terms, conditions and exclusions, please refer to the Policy General Conditions.

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
Fidelidade Macau Life - Insurance Company Limited

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BNU

Banco Nacional Ultramarino
大西洋銀行

大西洋銀行為本保險產品之代理 BNU is the distributor of this insurance product.

 儲蓄及投資
SAVINGS AND INVESTMENT

 「優悠退休」年金計劃
RetireJoy Annuity Plan



享受您想退休生活

ENJOY THE BEST
OF YOUR RETIREMENT

請即投保
SUBSCRIBE
NOW

FIDELIDADE
忠誠保險

計劃摘要 PLAN SUMMARY

只要有充足的準備，
您的退休生活
可變得多姿多采！

RETIREMENT CAN BE WONDERFUL, IF YOU'RE PREPARED FOR IT!

「優悠退休年金計劃」為您提供長期的資金增長並在年金期內提供穩定的每月年金收入，助您達成退休目標。

您可選擇最合適的保費繳付期及保證每月年金利益金額。

從今日起，讓您輕鬆籌劃退休生活！

RetireJoy Annuity Plan helps you to achieve your retirement goals by providing long term capital growth and stable monthly annuity payments during Annuity Period.

You can choose from the best fit Premium Paying Period and Guaranteed Monthly Annuity Benefit.

Get started with your retirement plan at ease from now on!

產品 Product	「優悠退休年金計劃」 RetireJoy Annuity Plan			
保單貨幣 Policy Currency	美元 USD			
年金利益 Annuity Benefit	在年金期內，將每月派發保證每月年金利益及非保證每月年金利益 Guaranteed Monthly Annuity Benefit and Non-guaranteed Monthly Annuity Benefit, to be paid during the Annuity Period			
期滿利益 Maturity Benefit	終期紅利 Terminal Dividend			
年金期 Annuity Period	40年 years 年金期將在累積期完結後開始 Annuity Period starts immediately after the Accumulation Period			
身故保障 Death Benefit	一次性身故保障 Lump Sum Death Benefit	或 Or	延續性身故保障 Extended Death Benefit	
養老社區 Elderly Home	優先入住指定優質養老社區權益 ¹ Preferential Entry Right to designated high quality Elderly Home ¹ 此權益只適用於保費總額為125,000美元(折算約為澳門幣100萬元)或以上之保單 This offer is applicable to policies with a total premium of USD 125,000 (approx. MOP 1,000,000) or above.			
保費繳付期 Premium Paying Period	整付保費 Single Premium	3年 Years	5年 Years	8年 Years
投保年齡 ² (歲) Insured Age ² (years old)	18 - 70	18 - 68	18 - 65	18 - 63
累積期(年) Accumulation Period (years)	3	5	8	10
保證每月年金利益(美元) Guaranteed Monthly Annuity Benefit (USD)	200或以上 or above	90或以上 or above		
保費總額(美元) Total Premium (USD)	72,000或以上 or above	32,400或以上 or above		

¹ 優先入住指定養老社區權益為非保證權益。權益之持有人可優先於其他客戶排候養老社區的房間/床位但並不保證在權益行使時，房間/床位可提供。

¹ The Preferential Entry Right is a non-guaranteed benefit. A preferential entry right holder will have priority over other customers when queuing for the vacant room/bed in Elderly Home but it is not guaranteed that such vacancy must be available when the right is exercised.

² 若選擇聯名壽險(最後一位受保人身故)，投保年齡的限制以較年輕的受保人之年齡計算。

² For joint lives last death, the maximum Insured Age counts on the younger Insured.

當您退休時，您的儲蓄及未來收入是否足夠應付每月家庭開支？

Are your savings and future income sufficient to support your monthly household expenditure at retirement?

生活費用
Cost of Living

開始為您的退休收入擔憂？
START WORRYING ABOUT YOUR RETIREMENT INCOME?

聯絡我們，讓我們為您提供解決方案
Reach us for a solution

忠誠保險辦事處
Fidelidade's office

大西洋銀行各分行
Any BNU branch

索取適合您財務計劃的建議書
Get a proposal that fits your financial plan

了解更多關於他們的個案
To find out more about their case

