



FIDELIDADE

忠誠保險

EASYSaver
INSURANCE
PLAN

PROTECTION AND SAVINGS
MADE EASY

NOW, WITH A **2.55% GUARANTEED CREDITING
INTEREST RATE APPLICABLE TO 2020**

This insurance product is underwritten by Fidelidade Macau Life – Insurance Company Limited and distributed by BNU.

Product Information

Goal

Provide to our customers a high-demanded product with attractive Crediting Interest Rates in a time period where COVID-19 epidemic impact on the worldwide economy is already very significant.

Product Features

- ▶ **Guaranteed Crediting Interest Rates:** 2.55% for Year 2020, i.e. until end of 31 December 2020. Guaranteed Crediting Interest Rate in 2021 and onwards will be declared at end of previous calendar year.
- ▶ **Potential Extra Non-Guaranteed Interest** (to be declared at the end of each calendar year).
- ▶ **Accidental Death Benefit:** 5% of Account Value (Max. Benefit Amount is \$100,000)
- ▶ **Partial Policy Surrender** (Single Surrender: Min. \$5,000)
- ▶ **Total Policy Surrender**

Subscription Conditions

- ▶ Applicable to HKD Plan
 - ▶ Insured Age: 18 to 55*
- * Customer aged over age 55 (age last birthday) is not accepted.

Premium

- ▶ **Initial Single Premium:** Min.: **\$5,000** | Max: **\$500,000** per policy
- ▶ **Monthly Premium:** Min.: **\$500** | Max.: **\$10,000** per policy

For details of coverage, terms, conditions and exclusions, please refer to [Policy General Conditions](#).

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「易儲保」
保險儲蓄計劃

保障加儲蓄
簡單容易又輕鬆

2020年適用保證派息率為
2.55%

本保險產品由「忠誠澳門人壽保險股份有限公司」承保，並由「大西洋銀行」代理。

產品資料

目標

當新型冠狀病毒(COVID-19)疫情對全球經濟帶來顯著影響之時，我們為客戶提供這類需求極高的保證派息產品。

產品特點

- ▶ **保證派息率**：直至2020年12月31日，2020年的保證派息率為2.55%。2021年及往後每年的保證派息率將於前一個曆年年底公佈
- ▶ **潛在額外非保證利息**：於每個曆年年底公佈
- ▶ **意外身故賠償**：戶口價值的5%（最高賠償額為\$100,000）
- ▶ **部份退保**（單次退保最低金額為\$5,000）
- ▶ **完全退保**

投保條件

- ▶ 只適用於港元計劃
 - ▶ 受保年齡：18至55歲*
- * 保單生效時，投保人之年齡不得超過55歲（最後生日之年歲）

保費

- ▶ **首次（單次）保費**：最低 \$5,000 | 最高 \$500,000（每保單計）
- ▶ **每月保費**：最低 \$500 | 最高 \$10,000（每保單計）