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保證派息率高達

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GUARANTEED CREDITING
INTEREST RATES UP TO

- 每年保證派息率 **Annual Guaranteed Crediting Interest Rate**
- 潛在額外回報1 Potential extra return<sup>1</sup>
- 100% 本金保證 100% Guaranteed Capital
- 靈活退保2 Flexible surrender<sup>2</sup>





### 保證派息率3 (澳門元/港元/美元)

#### Guaranteed Crediting Interest Rates<sup>3</sup> (MOP/HKD/USD)

	保證派息率 Guaranteed Crediting Interest Rates		
年度 Year	澳門元 MOP	港元 HKD	美元 USD
1	1.1%	1.2%	1.3%
2	1.2%	1.3%	1.4%
3	1.88%	1.88%	1.88%

## 計劃摘要 Plan Summary

幣別 Currency	澳門元 MOP	港元 HKD	美元 USD
最低保費 Minimum Premium	\$25,000	\$25,000	\$3,125
保費付款方式 Premium Payment Mode	整付 Lump Sum		
意外身故賠償保障 <sup>4</sup> Accidental Death Benefit <sup>4</sup>	保費的5% 5% of Premium		

- 1. 潛在額外回報並非保證,並按本產品的投資回報、開支、賠償記錄等釐定。 Potential extra return is not guaranteed and is calculated based on the product's investment return,
- 2. 可全部或部份退保,第一/二/三個保單年度之退保手續費為退保保費的 10%/8%/5%。
  Total or partial surrender is available subject to a fee of 10%/8%/5% on premium surrendered in policy year 1/2/3 respectively.
- 3. 以複式利率計算,並於每個保單週年日派發至保單內。
  Compound interest, to be paid into the policy at each Policy Anniversary Date.
- 4. 此保障只適用於 18-69 歲之被保人,最高保障額為澳門元/港元 100,000 或美元 12,500。 This benefit is only applicable to insured aged from 18-69 years with a maximum limit of MOP/HKD 100,000 or USD 12,500.

註:忠誠澳門人壽保險股份有限公司可隨時停止此保險之認購推廣,不作另行通知。

**Note:** The offer of this product may be suspended without notice by Fidelidade Macau Life – Insurance Company Limited.

以上提供之產品資料只供參考,有關保障範圍及承保條款,請參閱保單一般條款。

The above product information is for reference only. For details of coverage, terms, conditions and exclusions, please refer to Policy General Conditions.

# 本產品之承保公司為:

surrender and claims experience, etc.

This life insurance product is underwritten by:

# 忠誠澳門人壽保險股份有限公司 Fidelidade Macau Life – Insurance Company Limited

澳門南灣大馬路567號大西洋銀行大廈14樓 Av. Praia Grande, No. 567, BNU Building, 14/F, Macau (China)



(853) 2833 8549



info@fidelidade.com.mo



(853) 2833 9472



fidelidade.com.mo