

## 如何申請 How to Apply

您可透過以下途徑投保「鼎峰 20 儲蓄計劃」：  
You can subscribe to MaxValue 20 Endowment Plan:


 忠誠保險辦事處  
At Fidelidade Macao Office

 大西洋銀行各分行  
At BNU Branches

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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 **(853) 2833 9472**

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# BNU

Banco Nacional Ultramarino  
大西洋銀行

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

# FIDELIDADE

## 忠誠保險



## 讓您享有豐裕人生

## LIFE HAS GOOD RETURNS

鼎峰 20 儲蓄計劃  
MAXVALUE 20  
ENDOWMENT PLAN

MV20-LF-202208.01

fidelidade.com.mo

您是否正在計劃...

ARE YOU PLANNING FOR ...



子女的教育  
KIDS' EDUCATION



安穩的退休生活  
A PEACEFUL RETIREMENT



多元化的投資組合  
A DIVERSIFIED PORTFOLIO

本產品提供一體化的方案，以滿足您對長線儲蓄的需求，讓您從市場上升階段獲利的同時，亦可在市場下行時保障您的本金。

This product provides you an all-in-one solution to meet your long-term savings needs, allows you to benefit from MARKET UPSIDE PERFORMANCE and CAPITAL PROTECTION against downside risk.

保障期 Policy Term	保單貨幣 Policy Currency	最低保費 Min. Premium	付款方式 Payment Mode	投保年齡 Issue Age
20 年 Years	美元 USD	10,000	整付 Single Premium	18-65 歲 Years

觀看產品影片以獲取更多資訊!

Watch our product video and find out more!



播放影片  
PLAY VIDEO

本單張之產品資料只供參考。有關保障範圍、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 and is for reference only. For details of coverage, terms, conditions and exclusions, please refer to the Policy General Conditions.

主要特色

KEY FEATURES



本金保障  
CAPITAL PROTECTION

本計劃在保單期滿時或受保人身故時提供本金保證。

This plan offers capital guarantee upon maturity and in case of death of the Insured.



高位鎖定  
HIGH WATER MARK

本計劃的高位鎖定特點，確保在保障期內每個保單月結日鎖定指數的正向表現。

The High-Water Mark (HWM) feature ensures a lock-in of positive index performance on each policy monthiversary during the policy lifetime.



上行潛力  
UPSIDE POTENTIAL

保費將投資於財富700指數，一個包括股票及債券的多元化投資策略的指數。

The premium is invested in BEST Index Series Fortuna 700 that includes equities and bonds, in a customized well diversified investment strategy.



靈活退保  
SURRENDER FLEXIBILITY

本計劃提供部分及全部退保，不設退保手續費，增加資金的靈活性，以應付突發需要。

This plan offers partial or total surrender option with no surrender charge.

如何運作

HOW IT WORKS

1. 首設保證最低累積利益與已繳付保費金額相同。
2. 在每個保單月結日，
  - ▶ 當指數上升，保證最低累積利益會隨之而增加。
  - ▶ 當指數下跌，保證最低累積利益會與上一個保單月結日相同，維持不變。因此，之前的投資收益已被鎖定。
3. 保證最低累積利益將會是保單期滿時收到的金額。

1. The initial GMAB is set as the Premium Amount paid.
2. On each policy monthiversary:
  - ▶ when the index goes up, the GMAB will go up.
  - ▶ when the index goes down, the GMAB will remain unchanged from the previous policy monthiversary, thus the previous investment gains are safe and locked in.
3. The GMAB is the amount to be received upon maturity.



試算您的潛在回報!  
Simulate your potential earnings!

立即試算  
SIMULATE NOW