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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。

Remarks: The offer of this product may be suspended without notice by Fidelidade Macau Life – Insurance Company Limited. The above product information is for reference only. For details of coverage, terms, conditions and exclusions, please refer to Policy General Conditions.

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# FIDELIDADE

## 忠誠保險

保證派息率高達  
GUARANTEED CREDITING  
INTEREST RATES UP TO

# 3.88%



MOP HKD USD EUR

為您及地球的未來  
參與一舉兩得的計劃  
A PLAN THAT  
BENEFITS TWO FUTURES:  
YOURS AND THE PLANET'S

高息五年儲蓄計劃  
(III)  
GUARANTEED  
SAVINGS 5 YEARS  
(III)

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





## 可持續發展的投資方式

### Sustainable Investment Approach

忠誠人壽與客戶同樣關心對全球可持續發展因素的正面及實際影響。本產品當中大部分資產將投資在有利「環境、社會及管治」(ESG) 特色的企業債務證券。

我們以可持續的投資方式，首選投資於綠色金融、再生能源、醫療保健、科技、通訊及媒體等產業，此外亦優先選擇具有優良 ESG 特徵並能長期及短期地推動大眾利益改革的企業。我們不會投資於不利可持續發展的產業，如熱能煤、爭議性武器、煙草業及 ESG 評級未如理想的企業。

Fidelidade Life shares its clients' concerns for a positive and real impact on global sustainable factors. The product invests most of its assets in debt securities of companies with favourable environmental, social and governance (ESG) characteristics.

Our sustainable investment approach prioritizes investing in industries like green finance, renewable energies, healthcare, technology, media and telecommunications, and in companies with favourable ESG characteristics that can drive real change for the common good in the short and long term. We will not invest in industries that may raise sustainability concerns like thermal coal, controversial weapons and tobacco nor in companies with adverse ESG ratings.



## 100% 本金保證

### 100% Guaranteed Capital



## 每年保證派息率<sup>1</sup>

### Annual Guaranteed Crediting Interest Rate<sup>1</sup>

年度 YEAR	澳門元 MOP	港元 HKD	美元 USD	歐元 EUR
1	3.25%	3.35%	3.75%	1.75%
2	3.30%	3.40%	3.80%	1.90%
3	3.35%	3.45%	3.85%	2.05%
4	3.36%	3.46%	3.86%	2.06%
5	3.38%	3.48%	3.88%	2.08%

<sup>1</sup> 以複式利率計算，並於每個保單週年日派發至保單內。

<sup>1</sup> Compound interest, to be paid into the policy at each Policy Anniversary Date.



## 意外身故賠償保障

### Accidental Death Benefit

保障額相等於保費的5% (已扣除部分退保保費)，最高保障額為澳門元／港元50,000，或美元／歐元6,000，按保單貨幣而定。被保人在意外發生日必須年滿十八 (18) 歲且未滿七十 (70) 歲。根據保單一般條款中不受保事項所述。

Benefit equals to 5% of the premium (net of any partial surrender of premium), with a maximum limit of MOP/HKD50,000, or USD/EUR6,000, according to the policy currency. The Insured must have reached eighteen (18) years of age but be under seventy (70) years of age on the date of the Accident. Subject to exclusions as stated in the Policy General Conditions.



## 靈活退保

### Flexible Surrender

可全部或部份退保，第一至三、四及五個保單年度之退保手續費為退保保費的10%、8%及5%。可完全退保累積的保證利息，而無須任何費用。

Total or partial surrender is available subject to a fee of 10%, 8% and 5% on premium surrendered in policy year 1 to 3, 4 and 5 respectively. Total surrender of guaranteed interest is available with no fees.

## 計劃摘要

### Plan Summary

保單貨幣 Policy Currency	澳門元 MOP	港元 HKD	美元 USD	歐元 EUR
最低保費 Minimum Premium	\$25,000	\$25,000	\$3,000	€3,000
保費付款方式 Premium Payment Mode	整付 Lump Sum			
意外身故賠償保障 Accidental Death Benefit	保費的5% 5% of Premium			