

FIDELIDADE

忠誠保險

MOP

HKD

USD

把握時機令你的儲蓄茁壯增長

IT'S TIME TO MAKE
YOUR SAVINGS GROW

高息三年儲蓄計劃
(IV)

GUARANTEED
SAVINGS 3 YEARS
(SERIES IV)

保證派息率高達

GUARANTEED CREDITING
INTEREST RATES UP TO

3.40%

▶ 每年保證派息率
Annual Guaranteed
Crediting Interest Rate

▶ 100% 本金保證
100% Guaranteed Capital

▶ 意外身故賠償保障³
Accidental Death Benefit³

▶ 靈活退保¹
Flexible surrender¹



保證派息率² (澳門元/港元/美元) Guaranteed Crediting Interest Rates² (MOP/HKD/USD)

年度 Year	保證派息率 ² Guaranteed Crediting Interest Rates ²		
	澳門元 MOP	港元 HKD	美元 USD
1	2.80%	2.90%	3.30%
2	2.85%	2.95%	3.35%
3	2.90%	3.00%	3.40%

計劃摘要 Plan Summary

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

- 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%。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%/5% on premium surrendered in policy year 1/2/3 respectively. Total surrender of guaranteed interest is available with no fees.
- 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.
- 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。
Benefit equal to 5% of the premium (net of any partial surrender of premium), with a maximum limit of MOP/HKD50,000, or USD6,000, 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.

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：
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

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