



Application/Policy Number 投保書/保單編號:

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Name of the ILAS Policy 投連壽險保單名稱:

Orion Investment Insurance Plan
盛域投資保險計劃

Important Facts Statement and Applicant's Declarations

Investment-Linked Assurance Scheme ("ILAS") Policy – Agency (Macau)

重要資料聲明書及投保人聲明書

投資連繫式壽險計劃「投連壽險」保單 – Agency (澳門)

Important Notes:

- This form is applicable to an application for a new ILAS policy or for making top-up premium payments. For the purposes of this form, top-up premium payments include any additional premium payments made under the basic plan of an existing ILAS policy in the form of an increase in regular premium, lump sum premium, increase in the basic sum insured or addition of a new benefit account but exclude any additional premium payments pursuant to an index-linked increase.
- This form is to be filled in block letters and signed by the Proposed Owner/Owner (Applicant).
- Please do not sign on blank form.

重要事項:

- 此表格適用於新的投連壽險保單之申請或適用於繳付「額外保費」之申請。對於此表格而言，「額外保費」包括就現有投連壽險保單的基本計劃繳付任何額外的保費，其中包括增加定期保費、一筆過投資保費、增加基本保額或新增新的保障戶口，但不包括因增值權益而增加的任何保費。
- 此表格應由建議持有人 / 持有人 (投保人) 以正楷填寫及簽名。
- 請勿在空白表格上簽署。

 The expression the "Company" means AXA China Region Insurance Company (Hong Kong) Limited
 “本公司”或“貴公司”指安盛金融保險(香港)有限公司

Internal Ref: ORI-AGTM-2511

Part 1: Important Facts Statement 第1部：重要資料聲明書

You should carefully consider the information in this statement and the product documents (including the Principal Brochure (which consists of the Product Key Facts Statement, the Product Brochure and the Investment Options Leaflet) and the Illustration Document). **If you do not understand any of the following paragraphs or do not agree to that particular paragraph or what your insurance intermediary has told you is different from what you have read in this statement, please do not sign the confirmation and do not purchase the ILAS policy or apply for making top-up premium payments.**

閣下應細閱本聲明書及產品計劃文件(包括主要銷售刊物(其中包括產品資料概要、產品說明書及投資選擇簡介)及說明文件)。若閣下不明白、不同意以下聲明的任何一段、或此聲明內容與保險中介人的講述有異，請勿簽署確認或投購此投連壽險保單或申請繳付「額外保費」。

SOME IMPORTANT FACTS YOU SHOULD KNOW 此乃重要資料 閣下必須細閱

- Statement of Purpose:** Please set out in your own handwriting your reasons/considerations for procuring this ILAS policy or making top-up premium payments under this policy. The insurance intermediary is required to take due account of the reasons/considerations set out by you, together with other relevant information, in assessing whether a particular ILAS policy or this application for making top-up premium payments is suitable for you.
目標概要：請閣下以親筆填寫投購此投連壽險保單或就此保單繳付額外保費的原因 / 考慮因素。保險中介人必須就閣下列明的原因及考慮因素，以及相關資料，一併評估此投連壽險保單或繳付「額外保費」之申請是否適合閣下。
- Cooling-off period (not applicable to application for top-up premium or lump sum premium payments):** You have the right to cancel this ILAS policy within the cooling-off period, which is the period of **21 calendar days** immediately following the day of delivery of the policy to you or your nominated representative. You will then obtain a refund of any premium(s) paid less any Market Value Adjustment (if applicable). Market Value Adjustment is calculated solely with reference to the loss in realising the value of any assets acquired through investment of the premiums under the policy. For details of how you can exercise this right, please refer to the application form.
冷靜期(不適用於繳付額外保費或一筆過投資保費之申請)：閣下有權在「冷靜期」內取消此投連壽險保單。冷靜期為緊接保單交付予閣下或閣下的指定代表之日起計的**21個曆日**的期間。閣下可取回經扣除市值調整金額後(如適用)之已繳付保費。市值調整的計算是僅參照於變現以保單的保費所作之投資而獲取的資產時，其所可能出現的虧損。詳情請參閱投保申請書上的「冷靜期」權益聲明。
- No ownership of assets and no guarantee for investment returns:** You do not have any rights to or ownership over any of the underlying/reference investment assets of this ILAS policy. Your recourse is against the Company only. You are subject to the credit risk of the Company. Investment returns are not guaranteed.
沒有資產擁有權及沒有投資回報保證：對於此投連壽險保單的相關 / 參考投資資產，閣下均沒有任何權利或擁有權。任何追討賠償，只可向本公司提出，閣下亦須承擔本公司的信貸風險。投資回報並沒有保證。

I confirm that I have read and understood and agree to be bound by paragraphs (1), (2) and (3) above.
 本人現確認已閱讀及明白，並同意受以上第(1)、(2)及(3)段約束。

 Name of Proposed Owner/Owner (Applicant)
 建議持有人 / 持有人 (投保人) 姓名

 Signature of Proposed Owner/Owner (Applicant)
 建議持有人 / 持有人 (投保人) 簽署

 Date signed in Macau (YYYY/MM/DD)
 在澳門簽署日期 (年 / 月 / 日)

(4) **Long-term Features 計劃的長期性質：**

(a) **Upfront charge:** The premium charge will be deducted upfront from each premium payment and will not be available for investment. **This means that the remaining amount of premiums available for investment will be lower than your premiums paid.** Under the following circumstances, the premium charge for regular premium will be deducted from the account value:

- If regular premium remains outstanding and your policy is not on a premium holiday; or
- If your policy is on a premium holiday.

前期收費：保費費用將先行從每次保費金額中扣除，有關款項將不會用作投資。換言之，可供投資的尚餘保費金額會少於已繳付的保費。於下列情況，定期保費的保費費用將由戶口價值中扣減：

- 若定期保費尚未繳清，而您的保單並無行使保費假期；或
- 若您的保單行使保費假期。

Basic premium* 基本保費*：

| Policy year starting from the policy date 自保單日期起計的保單年度 | Applicable premium charge rate (as a percentage of the prevailing basic premium) 適用的保費費用率 (佔當時基本保費的百分率) | Percentage of premium received available for investment after premium charge 已繳付保費在扣減保費費用後可用作投資的百分率 (%) |
|---|--|--|
| 1st year 第 1 年 | 100% | 0% |
| 2nd year 第 2 年 | 20% | 80% |
| 3rd to 6th year 第 3 至第 6 年 | 10% | 90% |
| 7th year onwards 第 7 年起 | 5% | 95% |

* excluding any increases in basic premium due to special increase endorsement

* 撇除任何因特別增值附加條款而增加的基本保費

Top-up premium and lump sum premium (if any) 額外投資保費及一筆過投資保費 (如有)：

| | |
|---|-----|
| Applicable premium charge rate (as a percentage of top-up premium and lump sum premium) 適用的保費費用率 (佔額外投資保費及一筆過投資保費的百分率) | 5% |
| Percentage of premium received available for investment after premium charge 因特別增值附加條款導致隨後每次增加基本保費和額外投資保費 (如適用)： | 95% |

For each subsequent increase in basic premium and top-up premium due to special increase endorsement (if applicable):

因特別增值附加條款導致隨後每次增加基本保費和額外投資保費 (如適用)：

| Year starting from the effective date of the special increase 自特別增值生效日起計的年度 | Applicable premium charge rate (as a percentage of increase in the following) 適用的保費費用率 (佔下列升幅的百分率) | | Percentage of premium received available for investment after premium charge 已繳付保費在扣減保費費用後可用作投資的百分率 (%) | |
|--|---|--------------------------|--|--------------------------|
| | Basic premium 基本保費 | Top-up premium 額外投資保費 | Basic premium 基本保費 | Top-up premium 額外投資保費 |
| 1st year 第 1 年 | 100% | 5% | 0% | 95% |
| 2nd year 第 2 年 | 20% | 5% | 80% | 95% |
| 3rd to 6th year 第 3 至第 6 年 | 10% | 5% | 90% | 95% |
| 7th year onwards 第 7 年起 | 5% | 5% | 95% | 95% |

For details, please refer to the product documents of this ILAS policy.

詳情請參閱此投連壽險保單的產品計劃文件。

(b) **Loyalty bonuses:** You will be entitled to a loyalty bonus if you meet certain conditions. For details, please refer to the product documents of this ILAS policy.

長期投保獎賞：若閣下符合指定的要求，可享有長期投保獎賞。詳情請參閱此投連壽險保單的產品計劃文件。

(5) **Fees and charges:** Some fees/charges will be deducted from the premiums you pay and/or the account value of your ILAS policy, and will reduce the amount available for investment. Accordingly, **the return on your ILAS policy as a whole may considerably be lower than the return of the reference funds which correspond to the investment options you selected.** For details, please refer to the product documents of this ILAS policy.

費用及收費：某些費用 / 收費將從閣下支付的保費及 / 或閣下的投連壽險保單之戶口價值中扣減，有關費用及收費會減少可供投資的金額。因此，閣下投連壽險保單的整體回報有可能遠低於閣下所選取的投資選擇所對應的參考基金的回報。詳情請參閱此投連壽險保單的產品計劃文件。

(6) **Switching of investment option:** If you switch your investment options, you may be subject to a switching fee (switching fee is currently waived) and your risk may be increased or decreased. For details, please refer to the product documents of this ILAS policy.

投資選擇轉換：若閣下轉換投資選擇，可能需要支付轉換費 (現時轉換費獲豁免)，而閣下所承受的投資風險亦有可能因而增加或減少。詳情請參閱此投連壽險保單的產品計劃文件。

I confirm that I have read and understood and agree to be bound by paragraphs (4), (5) and (6) above. I understand and accept all the fees and charges, including the upfront charges (if applicable) and early encashment charges (if applicable).

本人現確認已閱讀及明白，並同意受以上第(4)，(5)及(6)段約束。本人明白及接受所有費用及收費，包括前期收費 (如適用) 及提早贖回費 (如適用)。

Name of Proposed Owner/Owner (Applicant)
建議持有人 / 持有人 (投保人) 姓名

Signature of Proposed Owner/Owner (Applicant)
建議持有人 / 持有人 (投保人) 簽署

Date signed in Macau (YYYY/MM/DD)
在澳門簽署日期 (年 / 月 / 日)

- (7) **Premium holiday:** Please check with your insurance intermediary and the product documents whether and under what specific conditions a premium holiday (during which premium payment is suspended) may be taken. If your ILAS policy allows a premium holiday, you should note that:
- (a) Premium holiday means that you may temporarily suspend your regular premium payments.
- (b) As all the premium charge, insurance charge, administration charge and investment management fee will continue to be deducted from the account value of your ILAS policy during the premium holiday, **the account value of your ILAS policy will be significantly reduced.** This will therefore lead to a reduction in the loyalty bonus while the death benefit may also be reduced. **Premium holiday will lead to termination of your policy if the account value is insufficient to cover the relevant policy charges and the policy charges remain outstanding after the expiry of the 31-day grace period.**
- 保費假期：**請向保險中介人查詢及參閱產品計劃文件，以確定此保單是否設有保費假期（即在此期間可暫停供款），以及可行使保費假期需符合的指定條件。若此投連壽險保單設有保費假期，閣下必須注意以下事項：
- (a) 保費假期指閣下可在該期間暫停繳付定期保費。
- (b) 由於在保費假期內所有保費費用、保險費用、行政費用及投資管理費仍會繼續從閣下的投連壽險保單之戶口價值中扣除，因此戶口價值將會顯著減少，繼而減低長期投保獎賞之金額，至於身故賠償之金額亦可能會減少。若戶口價值不足以支付相關保單收費，而在31天的寬限期完結後，您尚未繳清保單收費，則行使保費假期將會導致您的保單終止。
- (8) **Risk of early termination:** Your ILAS policy may be automatically early terminated and you could lose all your premiums paid and benefits accrued if any condition of automatic early termination is triggered. This may happen if (i) the account value immediately after a partial withdrawal falls below the relevant minimum account balance; or (ii) the account value is insufficient to cover the relevant policy charges due after the expiry of the 31-day grace period; or (iii) the basic sum insured is reduced to zero as a result of payment of a benefit under any one of the specified supplementary benefits attached to the policy. There are other circumstances that may trigger automatic early termination. For details, please refer to the product documents of this ILAS policy.
- 提早終止風險：**若有任何啟動保單自動提早終止的情況出現，閣下的投連壽險保單或會被自動提早終止，而閣下亦會因此損失所有已繳保費及累算權益。可能啟動保單自動提早終止的情況包括：(i) 若戶口價值在緊隨提取部份款項後，跌至少於相關的最低戶口結餘；或(ii) 在31天的寬限期完結後，戶口價值不足以繳付到期的相關保單收費；或(iii) 當隨附於保單的其中一項指定附加保障的利益派發後，導致基本保額下降至零。此外，尚有其他情況會啟動保單自動提早終止。詳情請參閱此投連壽險保單的產品計劃文件。
- (9) **Post-sale Controls:** The Company's staff shall conduct a post-sale call with you on or before the 5th working day from the issue date of the ILAS policy. The purpose of the call is to confirm your consent to the suitability assessment in the Financial Needs Analysis, Risk Profile Questionnaire, Important Facts Statement and Applicant's Declarations, and to confirm your understanding of the important points of the ILAS policy. Please complete the call to ensure that your rights are fully respected and protected.
- 售後監控措施：**本公司職員將於此投連壽險保單繕發後的第5個工作天或之前與閣下進行售後跟進電話服務。有關電話服務的目的是確認閣下同意在「財務需要分析」、「風險承擔能力問卷」及「重要資料聲明書及投保人聲明書」上的適合性分析，以及確認閣下明白所投保投連壽險保單的重要內容。請閣下完成售後跟進電話服務，以確保閣下的權益獲得充分尊重及保障。

I confirm that I have read and understood and agree to be bound by paragraphs (7), (8) and (9) above.
本人現確認已閱讀及明白，並同意受以上第(7)，(8)及(9)段約束。

Name of Proposed Owner/Owner (Applicant)
建議持有人 / 持有人 (投保人) 姓名

Signature of Proposed Owner/Owner (Applicant)
建議持有人 / 持有人 (投保人) 簽署

Date signed in Macau (YYYY/MM/DD)
在澳門簽署日期 (年 / 月 / 日)

(10) Intermediaries' Remuneration: If you take up this ILAS policy or make additional premium payments under this ILAS policy, the insurance intermediary will on average receive remuneration as stated below.

中介人的酬勞：若閣下選擇投購此投連壽險保單或就此投連壽險保單繳付額外保費，保險中介人將平均獲取以下所列之酬勞。

| Premium type 保費類別 | Average remuneration receivable per \$100 of the premium that you pay 以閣下每繳付\$100元保費金額計所獲取的平均酬勞 |
|--|--|
| Basic Premium 基本保費 | \$6.45 |
| Optional Top-up Premium 可選額外投資保費 | \$5.96 |
| Optional Lump Sum Premium 可選一筆過投資保費 | \$9.74 |

The remuneration is an average figure calculated on the assumption that (a) the payment of optional lump sum premium in the amount of \$1,000,000/the payment of basic premium in the amount of \$120,000 per annum/the payment of optional top-up premium in the amount of \$120,000 per annum, and (b) you will pay all the basic premiums for 30 years. It covers all payments to the insurance intermediary directly attributable to the sale of this policy or this application for making top-up premium payments (including upfront and future commissions, bonuses and other incentives).

The amount of remuneration actually receivable by the insurance intermediary with respect to the basic premium may vary from year to year and is higher in the first policy year.

Certain benefits that are immaterial, not directly attributable to the sale of this policy or this application for making top-up premium payments and not readily convertible to cash are not included in the calculation.

As this policy involves whole-life premium payment, a 30-year period has been adopted for calculating both the total basic premiums and the total remuneration with respect to the basic premium.

Please consult your insurance intermediary if you wish to know more about the remuneration that he/she/they may receive in respect of this policy.

保險中介人的酬勞是基於(a) 可選一筆過投資保費供款金額為\$1,000,000 / 基本保費供款金額為每年\$120,000 / 可選額外投資保費供款金額為每年\$120,000，及(b) 閣下會繳付30年所有的基本保費供款的假設下計算所得的平均值。該酬勞包括所有直接因銷售此保單或因此「額外保費」之申請而向保險中介人支付的金額（包括前期及其後的佣金、花紅及其他獎金）。

保險中介人每年實際上可獲取的基本保費的酬勞金額可能不同，而酬勞金額於保單首年會較高。

一些並非直接因銷售此保單或因此「額外保費」之申請而支付的不重大及不易兌換為現金的酬勞並不包括在計算當中。

此保單涉及終生供款，計算時總基本保費及基本保費的總酬勞金額以三十年期作為假設計算。

如欲進一步了解閣下的保險中介人就此投連壽險保單所收取的酬勞詳情，請向該保險中介人查詢。

I confirm that I have read and understood and agree to be bound by paragraph (10) above.

本人現確認已閱讀及明白，並同意受以上第(10)段約束。

Name of Proposed Owner/Owner (Applicant)
建議持有人 / 持有人 (投保人) 姓名

Signature of Proposed Owner/Owner (Applicant)
建議持有人 / 持有人 (投保人) 簽署

Date signed in Macau (YYYY/MM/DD)
在澳門簽署日期 (年 / 月 / 日)

Part 2: Applicant's Declarations 第 2 部：投保人聲明書

If you do not agree to that particular section in this document or have any doubt of the following statements, please do not sign the declarations.
若閣下不同意以下聲明的任何部分、或對此聲明內容有任何疑問，請勿簽署此聲明書。

Section I: Disclosure Declaration 甲部：披露聲明

- I confirm that the insurance intermediary, _____ (full name of the relevant insurance intermediary)
_____ (registration number of the relevant insurance intermediary), has conducted a Financial Needs Analysis and Risk Profiling for me.
本人確認保險中介人 _____ (有關保險中介人之姓名) _____ (有關保險中介人之登記號碼) 已為本人進行「財務需要分析」及「風險承擔能力問卷」調查。
- I have received, read and understood the following documents (not applicable to application for top-up premium payments):
本人已收取、閱讀及明白以下文件 (不適用於繳付額外保費之申請)：
 - Principal Brochure (which consists of the Product Key Facts Statement, the Product Brochure and the Investment Options Leaflet)
主要銷售刊物 (包括產品資料概要、產品說明書及投資選擇簡介)
 - Illustration Document
說明文件
 - Insurance Options Leaflet
保險選擇簡介
- I fully understand and accept the potential loss associated with any market value adjustment, where the Company has the right under the situations stated in the Principal Brochure (e.g. cancelling during the cooling-off period) to apply a downward/negative market value adjustment to the ILAS policy.
本人完全明白及同意承受可能因市場價格調整所引致的潛在損失，及貴公司按照主要推銷刊物中所闡明的特定的情況下 (例如：在冷靜期內取消保單)，貴公司有權對投連壽險保單的價值作出市值下調 / 負市值調整。

| | | |
|---|--|---|
| _____ Name of Proposed Owner/Owner (Applicant) 建議持有人 / 持有人 (投保人) 姓名 | _____ Signature of Proposed Owner/Owner (Applicant) 建議持有人 / 持有人 (投保人) 簽署 | _____ Date signed in Macau (YYYY/MM/DD) 在澳門簽署日期 (年 / 月 / 日) |
|---|--|---|

#Section II: Affordability Declaration (For regular premium payment)

乙部：負擔能力聲明 (適用於定期保費)

- I anticipate that my disposable income and/or savings is/are sufficient to pay the regular premium payments for the entire payment term of the ILAS policy;
and
本人預計本人的可支配收入及 / 或儲蓄將足以支付此投連壽險保單的整段供款年期的定期保費；以及
- I confirm that I am willing to pay the premiums for the entire payment term of the ILAS policy.
本人確認本人願意支付此投連壽險保單的整段供款年期的定期保費。

#delete as appropriate 如不適用請刪除

| | | |
|---|--|---|
| _____ Name of Proposed Owner/Owner (Applicant) 建議持有人 / 持有人 (投保人) 姓名 | _____ Signature of Proposed Owner/Owner (Applicant) 建議持有人 / 持有人 (投保人) 簽署 | _____ Date signed in Macau (YYYY/MM/DD) 在澳門簽署日期 (年 / 月 / 日) |
|---|--|---|

Section III: Suitability Declaration 丙部：合適性聲明

I understand and agree that (tick one only) 本人明白並同意 (只可選一項)：

A the features and risk level of the ILAS policy and my selected mix of underlying investment options are suitable for me based on my disclosed current needs and risk profile as indicated in the Financial Needs Analysis and the Risk Profile Questionnaire.
根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的現時需要及投資風險概況，此投連壽險保單之特色及其風險級別與本人所選擇的相關投資選擇組合均適合本人。

OR 或

B despite the fact that the features and/or risk level of the ILAS policy and/or my selected mix of underlying investment options may not be suitable for me based on my disclosed current needs & risk profile as indicated in the Financial Needs Analysis and the Risk Profile Questionnaire, I confirm that it is my intention and desire to proceed with my application(s) as explained below:
儘管根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的現時需要及投資風險概況，此投連壽險保單之特色及 / 或風險級別及 / 或本人選擇的相關投資選擇組合可能並不適合本人，但本人確認基於下述原因，本人打算及意欲申請本保險計劃：

(If Box B is ticked, then the Proposed Owner/Owner (Applicant) must complete explanation in own handwriting in this box)
(如選擇「B」項，建議持有人 / 持有人 (投保人) 必須於此欄親筆填寫原因)

I confirm that I have been offered different insurance options which are available to meet my specific needs and financial circumstances and I consider that the ILAS policy is more suitable for me over the other insurance option(s).

本人確認本人已被提供其他適合本人具體需要及財務情況的保險選擇，而本人認為此投連壽險保單較其他保險選擇更適合本人。

I acknowledge I should not purchase this ILAS policy and/or the selected mix of underlying investment options unless I understand these and their suitability has been explained to me and that the final decision is mine.

本人確認，除非本人清楚了解此產品和相關投資項目的選擇組合，並得悉此產品如何切合本人的需要，否則本人不應投購此投連壽險保單。本人擁有最終的決定權。

Name of Proposed Owner/Owner (Applicant)
建議持有人 / 持有人 (投保人) 姓名

Signature of Proposed Owner/Owner (Applicant)
建議持有人 / 持有人 (投保人) 簽署

Date signed in Macau (YYYY/MM/DD)
在澳門簽署日期 (年 / 月 / 日)

Notes 註：

1. For the purposes of this Statement and Declarations, the singular shall include the plural; the word "I" shall include "we"; & the word "my" shall include "our". For joint applicants, all applicants must sign all sections.
就本聲明書而言，單數等同複數；「本人」包括「我們」的涵義；及「本人的」包括「我們的」的涵義。若為聯名投保人，所有投保人必須在所有部份內簽署。
2. You are required to inform your insurance intermediary or us (the Company) if there is any substantial change of information provided in this Statement and Declarations before the policy is issued.
若本聲明書上所填報的資料有重大改變，閣下在保單未簽發前必須通知本公司或閣下的保險中介人。