



Generali Supreme Gold Plan Proposal

Generali, your lifetime insurance partner

For **Mr. MC CREA Colin Joon Hee**
By **Generali Hong Kong**

GENERALI, YOUR LIFETIME PARTNER

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A was first registered as an authorized insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

Generali Hong Kong has been assigned a Financial Strength Rating of **A** by A.M. Best (as of Aug 2022).

Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of €75.8 billion in 2021. With around 75,000 employees serving 67 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.



A.M. Best Financial Strength **Rating A**



Fitch Financial Strength **Rating A**



75,000 employees in more than **50** countries



€ 710 billion of assets under management



€ 75.8 billion in premiums



Consistently **Top 100** in Fortune Global 500 Companies

(as of Dec 2021)

Generali Life (Hong Kong) Limited provides life insurance, whereas Assicurazioni Generali S.p.A offers general insurance, speciality insurance, and employee benefits.

Generali Hong Kong

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Generali Hong Kong



GENERALI THROUGH HISTORY

1



Generali was born

In 1831, Generali was born. The day is remembered for a tempestuous storm that struck Trieste, immortalised in a famous painting as a reminder of life's uncertainty.

2

The Legendary Picasso

Pablo Picasso was commissioned by a Spanish insurance company (which was part of the Generali Group) in 1900 to present a drawing that encapsulated the idea of insurance.

3

Italy's first scientific satellite and first astronaut

In 1964, Generali was the insurer of the San Marco programme that launched Italy's first scientific satellite into orbit. Continuing our achievements in space, in 1992, we insured Italy's first astronaut.

4

Insurer of expedition to the Antarctic

Generali insured an Italian scientific expedition to the Antarctic in 1988, providing assurance for the courageous scientists who risked their lives for a deeper understanding.

5

Record breaking US\$25 million payout

In 1997, Generali paid a record breaking US\$25 million in compensation for infertility damages for Cigar, one of the greatest American thoroughbreds in history.

6

First flying urban laboratory

Since 2013, Ballon de Generali has been flying over Paris, measuring air quality at 150 metres and relaying data to the ground, raising air quality awareness for the city.

7

Italy's largest agricultural company

Genagricola was established in 1974.

Today

900 ha of vineyard

to produce **4** million bottles each year



12,000 ha farmland to

produce diverse crops
enough durum wheat to produce
6 million packs of pasta



8 livestock farms

9,000 pigs
1,200 buffaloes
600 dairy cows



2 biogas plants
to generate

for **6,000** families





Generali Customer Promotion Offer

Successfully apply for designated plans from **1 October to 31 December 2022** to enjoy the following customer promotion offers (the "Promotion")¹.

Offer 1 - Premium Refund Promotion³

LionTycoon Beyond (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
2 years	1%
5 years	8%
8 years	20%
10 years	25%

LionGuardian Beyond (Critical Illness Plan)

Annualized Premium ²	Premium refund percentage
< USD 2,000	8%
≥ USD 2,000	12%

LionGuardian PlusOne (Critical Illness Plan)

Only applicable to policies with annual premium payment mode

Annualized Premium ²	Premium refund percentage
≥ USD 500	50%

LionTycoon (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
3 years	3%
5 years	5%
8/10 years	30%

LionPromise Pro (Retirement Plan)

Premium Payment Term	Premium refund percentage
2 years	2%
5 years	5%

LionPainter Flexi (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
16-20 years	4%
21-25 years	8%

Generali Supreme Gold Plan (Life Protection Plan)

Only applicable to policies with annual premium payment mode

Premium Rate Structure	Annualized Premium ²	Premium refund percentage
All	≥ USD 1,000	50%

Offer 2 - Premium Discount Promotion⁴

LionHarvest Pro Deferred Annuity (Qualifying Deferred Annuity Policy)

Premium Term	Premium discount percentage
5 years	5%
10 years	10%

Terms & Conditions

- The Promotion is only applicable to “LionTycoon Beyond”, “LionGuardian Beyond”, “LionGuardian PlusOne”, “LionTycoon”, “LionPromise Pro”, “LionPainter Flexi”, “Generali Supreme Gold Plan” and “LionHarvest Pro Deferred Annuity”. The promotion period is from 1 October to 31 December 2022, both days inclusive, with successful policy issuance on or before 28 February 2023.
- Annualized Premium refers to the premium(s) due and paid within the 1st Policy Year, excluding substandard premiums, loading premiums, levy(ies) and Supplementary Benefit's premium.
- Offer 1 - Premium Refund Promotion**
 - The Premium Refund Promotion for “LionPromise Pro” is only applicable to policies with Insured's issue age between 15 days after birth and age 59.
 - Premium refund amount for “Generali Supreme Gold Plan” and “LionGuardian PlusOne” will only be deposited into the policy(ies) in the 2nd Policy Year if the insurance policy(ies) is still in force and the premium payment mode remains annual in the 2nd Policy Year.
 - Premium refund amount for “LionTycoon Beyond”, “LionGuardian Beyond”, “LionTycoon”, “LionPromise Pro” and “LionPainter Flexi” will only be deposited into the policy(ies) in the 2nd Policy Year after the premium(s) of the 1st Policy Year are fully paid and the policy(ies) is still in force.
 - The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2nd Policy Year, withdrawal of the premium refund is not allowed.
 - The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of premium refund.
- Offer 2 - Premium Discount Promotion**

The premium discount amount is equal to 1st Policy Year's due premiums multiplied by the designated percentage of premium discount. Any substandard premiums, loading premiums, levy(ies) and Supplementary Benefit's premium will be excluded from the calculation of the premium discount amount. The amount of premium discount will not be counted as premiums paid for the purposes of tax deduction application.
- The Promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid.
- This Promotion cannot be used in conjunction with other promotional offers.

The above plans can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the above plans, the full terms can be found in the Policy Provisions.

Generali Life (Hong Kong) Limited (“Generali”) reserves the right to vary or terminate this Promotion at any time without prior notice. In case of any dispute(s), the decision of Generali shall be final. Generali reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

All designated plans are underwritten by Generali. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provision, product brochure and other supplementary materials (if applicable) of the designated plans. For Policy Provisions and product details, please contact your Insurance Advisers or Generali's Representatives.

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Generali Life (Hong Kong) Limited Proposal Summary



Proposal Summary for Generali Supreme Gold Plan 10

1. Name of Life Insured (Basic Plan): MC CREA Colin Joon Hee Age: 33 Sex: Male (Non-smoker)

2. Benefit Summary

Policy Currency: HKD

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Benefit Term
<u>Basic Plan</u>				
Generali Supreme Gold Plan 10	HKD 5,000,000	HKD 4,850.00	57 Years	57 Years
Total Annual Premium :		HKD 4,850.00 #		
Levy*:		HKD 4.85		
Total Annual Payable:		HKD 4,854.85		

Premium for the first 10 Policy Years. Please refer to Section 3 for details of the premium after first 10 Policy Years.

* Levy on insurance premium collected by the Insurance Authority will be imposed on this policy. The amount of levy stated above is for reference only. Levy is subject to the prescribed rate and maximum cap, and may be changed in the future. For further information, please visit www.generali.com.hk/customer-service/levy or contact (852) 3187 6187.

3. Table of Premium Rate after first 10 Policy Years (per 1000 Sum Assured)

Policy Year	Annual Premium Rate	Policy Year	Annual Premium Rate	Policy Year	Annual Premium Rate
11	1.97	27	4.91	43	48.33*
12	1.97	28	4.91	44	54.21*
13	1.97	29	4.91	45	60.81*
14	1.97	30	4.91	46	68.23*
15	1.97	31	13.25	47	76.55*
16	1.97	32	13.25	48	85.88*
17	1.97	33	13.25	49	96.34*
18	1.97	34	13.25	50	108.08*
19	1.97	35	13.25	51	121.25*
20	1.97	36	13.25	52	136.03*
21	4.91	37	13.25	53	152.61*
22	4.91	38	13.25	54	171.20*
23	4.91	39	13.25	55	192.08*
24	4.91	40	13.25	56	215.48*
25	4.91	41	38.39*	57	241.74*
26	4.91	42	43.08*		

Modal loading applies if payment mode is not annual.

* Premium rates are not guaranteed. Generali Life (Hong Kong) Limited ("the Company") reserves the right to revise the premium rates as its absolute discretion.

Warning:

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- Should you terminate this product early or cease paying premium early, you may suffer a significant loss.
- All premium payments and benefit payouts will be at the Policy Currency. If you request a payment currency different from the Policy Currency subject to our administrative rules, the payable premium amount or the benefit payout amount will be converted to payment currency according to the latest exchange rate solely decided by the Company based on any relevant banks' exchange rate. Fluctuation of exchange rate will impact the actual amount payable in payment currency.
- This illustration document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.
- The details listed in this illustration document are for reference only and do not constitute any contract or any part thereof between Generali Life (Hong Kong) Limited and any other parties. For the terms and conditions of this plan, please refer to the policy provisions.
- This document is valid within 30 days from the Print Date.

Summary of Benefits

Death Benefit

- In the event of death of the Insured, the amount of Sum Assured will be paid to Beneficiary.
- Upon the payment of Death Benefit, the Policy will be terminated.
- For any suicide of Insured occurred within 1 year from the later of Date of Issue or effective date of any reinstatement of the Policy, the liability of the Company shall be limited to return of premiums paid without interest, less any benefits paid and any Indebtedness.

Guaranteed Conversion Option

- If this Policy is still in force after the 1st Policy Anniversary and before Insured's Age 70, you may request to convert this Policy to a product offered by the Company without further evidence of insurability.
- Sum assured of new policy must be the same as or lower than this Policy's. Upon successful conversion, this Policy will be terminated.

Guaranteed Insurability Option

- If this Policy is still in force after the 1st Policy Anniversary and before Insured's Age 65, you may request to purchase a product offered by the Company on the life of the Insured without further evidence of insurability when any one of the insurable events listed below happens to the Insured:

Insurable Events

- First wedding anniversary
- 60th birthday
- Giving birth
- Graduation
- Residential property purchase with mortgage newly set up
- Sum assured of the new policy is subject to a maximum of HKD 1,200,000 per life or 50% of the Sum Assured of this Policy, whichever is lower.
- Each policy can exercise Guaranteed Insurability Option once only and the event must fulfill the definition of Insurable Event defined by the Company. For details of definition of Insurable Events, please refer to Policy Provisions.