

CHUBB®

# Chubb MyLegacy Insurance Plan III





A photograph of a dining table with a white tablecloth and a framed picture on the wall. The table is in the foreground, and the wall is in the background. The picture is a framed abstract artwork. The lighting is warm and indoor.

# Build your wealth through flexible planning and build a more prosperous future for future generations

You and your loved one may have different goals when it comes to planning for the future and how you hope to pass on your life's achievements for generations to come.

Chubb MyLegacy Insurance Plan III ("Chubb MyLegacy III") offers a stable return on your policy through guaranteed cash value, as well as non-guaranteed Reversionary Bonus and Terminal Bonus. Additionally, you have the option to pass on your legacy by changing the Insured of the Policy or converting a portion of the Partial Surrender Value of the Policy into a Split Policy.

The Plan helps you build wealth through 3 sources of growth to meet your needs across every stage of life so you can seize every opportunity that comes your way. Moreover, it allows you to designate a specific date to reward future generations, all while achieving your own long-term financial goals.



## Plan Highlights





## Wealth Accumulation to meet your financial needs

- Chubb MyLegacy III provides 3 avenues to accumulate your wealth - guaranteed cash value, non-guaranteed Reversionary Bonus and non-guaranteed Terminal Bonus
- You can withdraw the non-guaranteed cash value of Reversionary Bonus and its corresponding non-guaranteed cash value of Terminal Bonus (if any) to meet your various needs; or to secure your earnings by leaving the Withdrawal Amount in the Policy to accumulate with non-guaranteed interest



## Steady income streams for your retirement

- You can exercise the annuity option up to 2 times to secure streams of steady income
- You can receive a fixed monthly annuity income until Age 120 to enjoy a worry-free retirement



## Greater flexibility to pass your wealth to your generations

- You can pass your accumulated wealth to your loved ones by either changing the Insured of the Policy or converting Partial Surrender Value of the Policy to a Split Policy, for unlimited times
- You can select the Policy Continuation Option for the designated Beneficiary(ies). The designated Beneficiary will become insured of a new Chubb MyLegacy III policy in the event of the Insured's death.



## Helps you get through the unexpected

- Premium Holiday up to 2 Policy Years to ease your financial burdens during the premium payment period
- Standby Regular Withdrawal Instruction to provide steady financial support for the Insured in the event of a Specific Illness
- Successor Owner can manage the Policy when the unexpected happens



## Life Insurance Proceeds Settlement Option helps you plan your legacy

- You can choose the payout / legacy planning arrangement that best suits your preferences for each Beneficiary. This includes options such as receiving a lump sum payment, annual instalments, or monthly instalments over a duration of 10, 20, or 30 years. You can also opt for a combination of both lump sum and instalment payments, or consider the Policy Continuation Option. In addition, you have the choice to designate a specific date for the payout arrangement.

# 01

## Wealth Accumulation to meet your financial needs

- **Chubb MyLegacy III helps you build wealth through 3 sources of growth**
  - (i) **Guaranteed Cash Value** may increase as the Policy ages, to assure your savings can grow steadily even though there is market fluctuation.
  - (ii) **Reversionary Bonus and Terminal Bonus** are 2 types of non-guaranteed bonuses offered by Chubb MyLegacy III which is a participating savings insurance plan, enable you to share the Company's divisible surplus earnings.

*Reversionary Bonus* will be declared annually starting from the 3<sup>rd</sup> Policy Anniversary, provided that all Premiums due have been paid in full and the Policy remains in force. Reversionary Bonus is determined by the Company, has a notional value and is subject to change from time to time. Once credited to the Policy, the notional value of the Reversionary Bonus is guaranteed and forms a permanent addition to your Policy. This notional value forms part of the Death Benefit calculation. The Reversionary Bonus also carries a non-guaranteed cash value, and becomes payable in the event of Standby Regular Withdrawal Instruction being carried out, Cash Withdrawal, surrender (including partial surrender) or maturity of the Policy. Please note this cash value may not be equal to the notional value of the Reversionary Bonus.

*Terminal Bonus* is determined by the Company from time to time. The Policy will be eligible to share the Company's divisible surplus earnings in the form of Terminal Bonus annually after the Policy has been in force for certain years, provided that all Premiums due have been paid in full. Terminal Bonus carries a notional value and cash value, the former counting as part of the Death Benefit calculation. The cash value of the Terminal Bonus becomes payable in the event of Standby Regular Withdrawal Instruction being carried out, Cash Withdrawal, surrender (including partial surrender) or maturity of the Policy. Both the notional value and cash value of Terminal Bonus are not guaranteed and are determined by us when they become payable. Please note this cash value may not be equal to the notional value of the Terminal Bonus. Neither notional value nor cash value of the Terminal Bonus is guaranteed until payment. It should also be noted the Terminal Bonus may rise or fall. It does not accumulate within the Policy, nor forms a permanent addition to the Policy.

- **Cash Withdrawal secures non-guaranteed bonuses**

Chubb MyLegacy III provides the flexibility to meet you and your family's changing financial needs by offering an option to make Cash Withdrawal if there is a cash value of accumulated Reversionary Bonus in the Policy. The Withdrawal Amount will be paid out from the cash value of accumulated Reversionary Bonus and the cash value of its corresponding Terminal Bonus (if any).

Alternatively, you can also choose to keep the Withdrawal Amount in the Policy on or after the 10<sup>th</sup> Policy Anniversary. The amount will be accumulated with interest at a rate determined by us from time to time. The aggregated Withdrawal Amount accumulated under your Policy together with non-guaranteed interests (if any) shall form the Accumulated Withdrawal Amount.

## Steady income streams for your retirement

To secure streams of steady income, you can exercise the annuity option up to 2 times: once upon Cash Withdrawal (fully cash out option) or partial surrender, and once upon the surrender of the whole Policy. Change of Insured is still available after you exercise the annuity option through Cash Withdrawal or partial surrender.

You may elect one of the below annuity options or any other annuity option offered by the Company at the time of annuitization:

- **Fixed Income Annuity**

A fixed monthly annuity income, determined by the Company at our sole discretion, will be paid to the Annuitant until the Annuitant reaches the Age of 120, or passes away, whichever event occurs first.

- **Fixed Income Annuity with 20-Year Annuity Income Payment Guarantee Period**

A fixed monthly annuity income, determined by the Company at our sole discretion, will be paid to the Annuitant for a period of not less than 20 years from the time we approve your request for annuitization ("Guarantee Period").

If the Annuitant survives the Guarantee Period, we will pay the fixed monthly annuity income to the Annuitant until the Annuitant reaches the Age of 120, or passes away, whichever event occurs first.

If the Annuitant passes away during the Guarantee Period, the fixed monthly annuity income will be paid to the Annuitant when he/she is alive; and upon the death of the Annuitant, the fixed monthly annuity income will be paid to the designated beneficiary until the end of the Guarantee Period.

02



# 03

## Greater flexibility to pass your wealth to your generations

Chubb MyLegacy III helps you pass your accumulated wealth to your loved ones.

- **Changing the Insured for unlimited times**

Chubb MyLegacy III allows you to change the Insured for an unlimited number of times, and each New Insured can be covered until the Age of 120. This option becomes available to you starting from the 1<sup>st</sup> Policy Anniversary, subject to specified conditions. The Maturity Date will be adjusted to the Policy Anniversary on which the Age of the New Insured is 120, while all Policy values remain the same.

- **Converting Partial Surrender Value to a Split Policy for unlimited times**

There may be a couple of loved ones to whom you want to pass on your accumulated wealth. Starting from the specific Policy Anniversary, Chubb MyLegacy III allows you to convert Partial Surrender Value of the Policy to a Split Policy and name a person as the insured of the Split Policy (the "Split Policy Insured").

The policy date and policy year of the Split Policy are the same as those of the original Policy. The maturity date of the Split Policy will be the Policy Anniversary on which the Age of the Split Policy Insured is 120.

# 04

## Helps you get through the unexpected

- **Premium Holiday to ease the burdens during your financial difficulties**

You can apply for Premium Holiday for up to 2 Policy Years after the 1<sup>st</sup> Policy Anniversary. The Premium Holiday will start from the next Policy Anniversary following our approval. The Premium Holiday is applicable to a policy with 5-year, 8-year and 18-year premium payment term only.

- **Standby Regular Withdrawal Instruction to provide steady financial support for the Insured to face a Specific Illness**

You can submit a Standby Regular Withdrawal Instruction to us on or after the 3<sup>rd</sup> Policy Anniversary. It will be carried out when the Insured has been diagnosed with a Specific Illness, and the selected amounts will be paid to you regularly.

- **Successor Owner can manage the policy when the unexpected happens**

You can name a person as the Successor Owner. If the Owner passes away or is diagnosed with Alzheimer's Disease, Coma, Loss of Independent Existence or Parkinson's Disease, the Successor Owner will become the new Owner of the policy.

05

## Life Insurance Proceeds Settlement Option helps you plan your legacy

Chubb MyLegacy III enables you to enjoy peace of mind because it covers the life of the Insured up to Age 120. If the Insured passes away, the Death Benefit payable will be the higher of:

- The guaranteed cash value of the Basic Plan, plus the notional value of accumulated Reversionary Bonus (if any), plus the notional value of Terminal Bonus (if any); or
- 101% of the Total Basic Premiums Paid, less any Withdrawal Amount(s) paid under the Policy.

If the beneficiary is a Charity, we will pay the Life Insurance Proceeds to the designated Charity(ies) based on the specified proportion provided by you and we will make a donation to the designated Charity(ies) in a total amount which is equivalent to the Life Insurance Proceeds payable which will be capped at US\$10,000, if the aggregate amount of Life Insurance Proceeds payable exceeds US\$10,000.

What's more, Chubb MyLegacy III offers the alternative payout and/or legacy planning options for Life Insurance Proceeds in addition to a traditional lump-sum payment. This allows you to choose a payout and/or legacy planning arrangement for each Beneficiary that best suits your preferences in respect of Life Insurance Proceeds. The payout / legacy planning can be structured as annual or monthly payments over a period of 10, 20 or 30 years, and the choice to designate a specific date for the payout arrangement is available. You can also opt for a combination of both lump sum and instalment payments or consider the Policy Continuation Option. With the Policy Continuation Option, you can name a person as the New Policy Insured and New Policy Owner, which means this person will become the insured and the policy owner of a new Chubb MyLegacy III policy when the Insured passes away.

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## Application is easy – no medical examination required

No medical examination is required in general, provided that the total Notional Amount does not exceed the aggregate limit set for each Insured as determined by the Company from time to time.

# Case Studies


## Case 1

<b>Owner and Insured</b>	Paul	<b>Issue Age</b>	40
<b>Premium Payment Mode</b>	Annual	<b>Annual Basic Premium</b>	US\$500,000
<b>Premium Payment Term</b>	2 years	<b>Total Basic Premiums Paid</b>	US\$1,000,000


Paul is a successful entrepreneur and owns a company. Paul gets married and Paul’s wife Emma gives birth to his daughter Emily.

To accumulate and pass on his wealth, Paul decides to take out a Policy of Chubb MyLegacy III at the age of 40, which enables him to benefit the future generations, with a 2-year premium payment term and annual basic premium of US\$500,000.


Paul leverages the flexibility of Chubb MyLegacy III’s Life Insurance Proceeds Settlement Option and with the following arrangements for his wife and daughter, and also names a Charity as one of the Beneficiaries.



**Wife: Emma**  
 Full payment by installments: monthly installment over a period of 10 years will be paid as soon as practicable after the claim for Life Insurance Proceeds is approved by us.



**Daughter: Emily**  
 Policy Continuation Option: Paul selects the Policy Continuation Option for Emily. Emily will become the insured and owner of a new Chubb MyLegacy III Policy and inherit 40% of the Policy Value accumulated under Paul's Policy.



**Charity**  
 Lump sum payment: a single lump sum of Life Insurance Proceeds will be paid as soon as practicable after the claim for Life Insurance Proceeds is approved by us.





Policy Starts

0

Paul takes out a Policy of Chubb MyLegacy III with a 2-year premium payment term and annual basic premium of US\$500,000.



2<sup>nd</sup> Policy Anniversary

2

Paul finishes paying all Premiums.

Surrender Value: US\$15,434



20<sup>th</sup> Policy Anniversary

20

At the age of 60 (20<sup>th</sup> Policy Year), Paul reaches retirement age. Although he does not have an immediate financial need, he is concerned about potential health deterioration and his ability to take care of himself. Therefore, he submits a Standby Regular Withdrawal Instruction.

Surrender Value: US\$2,722,439



25<sup>th</sup> Policy Anniversary

25

At the age of 65 (25<sup>th</sup> Policy Year), Paul is diagnosed with Parkinson's disease, and the Company carries out the Standby Regular Withdrawal Instruction. The regular payout of US\$50,000 each year supports his medical and living expenses.

Surrender Value: Before the execution of the Standby Withdrawal Instruction: US\$3,779,325

Aggregated withdrawal amount: US\$1,050,000.

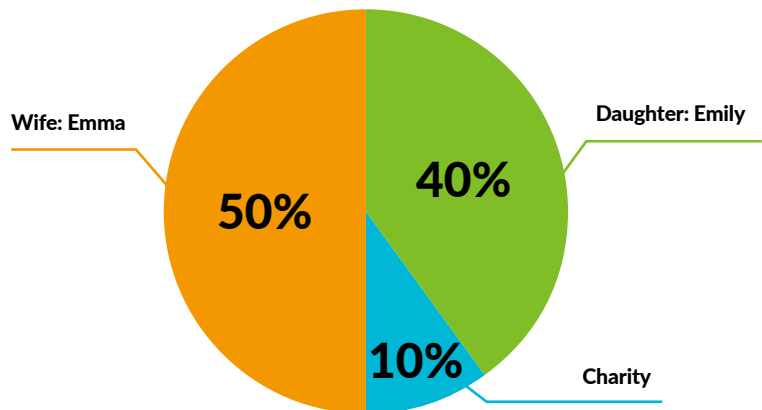
Surrender Value: After the execution of the Standby Withdrawal Instruction: US\$12,866,294



45<sup>th</sup> Policy Anniversary

45

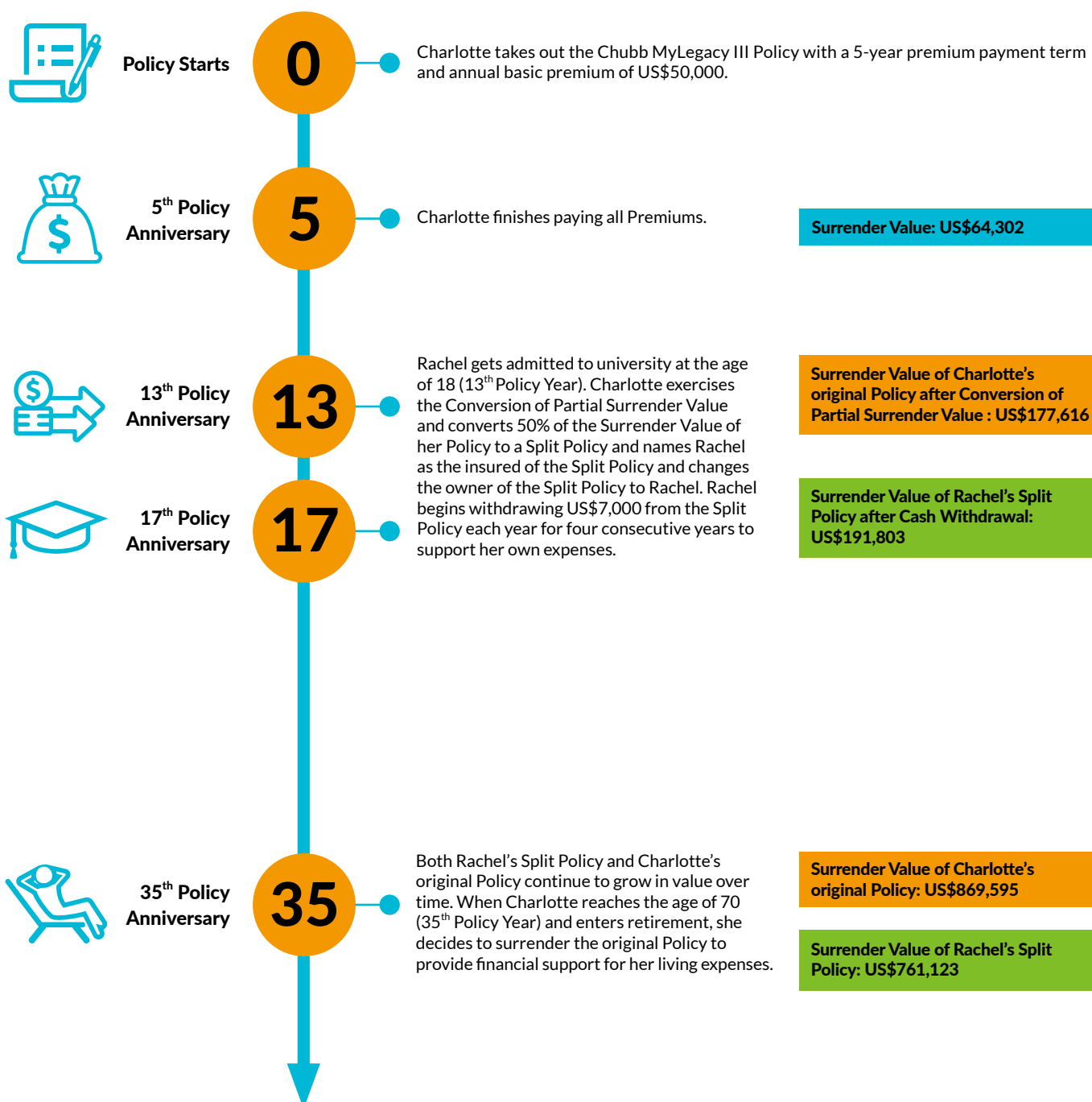
Unfortunately, Paul passes away at the age of 85 (45<sup>th</sup> Policy Year), his wife Emma begins receiving monthly installment of Life Insurance Proceeds of US\$53,609 for 10 years, any accumulated interest will be paid to Emma in the last installment of payment. His daughter Emily becomes the insured and owner of a new Chubb MyLegacy III Policy with Surrender Value of US\$5,146,517 at the end of the Policy Year, Emily lets the policy value of the new Policy continues to accumulate. Meanwhile, 10% of the Life Insurance Proceeds, which is equal to US\$1,286,629, will be paid to the Charity designated by Paul, and Chubb Life will donate US\$10,000 to the same Charity as the aggregate amount of Life Insurance Proceeds payable to the Charity exceeds US\$10,000.



Case 2

<b>Owner and Insured</b>	Charlotte, aged 35, married with 1 daughter		
<b>Premium Payment Mode</b>	Annual	<b>Annual Basic Premium</b>	US\$50,000
<b>Premium Payment Term</b>	5 years	<b>Total Basic Premiums Paid</b>	US\$250,000

Charlotte, a 35-year-old lawyer, is married and has a 5-year-old daughter named Rachel. She enrolls a Chubb MyLegacy III Policy with a 5-year premium payment term, paying an annual basic premium of US\$50,000 to map out a future for Rachel, while also achieve her own financial goals.



**^Notes:**

- I. These case studies are purely fictional and is for illustrative purposes only. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of these case studies herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, these case studies should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant Policy. It is important to note that each actual case is unique.
- II. Figures are based on current projection and rounded to the nearest whole number.
- III. This example involves some assumptions, including the following:
  - (i) All Premiums are paid in full when due and insurance levy is not included;
  - (ii) No Policy loans or Premium Holiday are taken throughout the Policy term;
  - (iii) No Successor Owner has been designated;
  - (iv) Designated Beneficiary under the Original Policy has consented to be the New Policy Insured and New Policy Owner in writing;
  - (v) The aggregate Notional Amount of Chubb MyLegacy III original Policy and Split Policy and the premium payment mode remain unchanged throughout the Policy term;
  - (vi) The Owner requests to make Cash Withdrawal (fully cash out option). It is assumed that Owner requests to use the cash value of accumulated Reversionary Bonus and the cash value of its corresponding Terminal Bonus (if any) to pay for the amount of the Cash Withdrawal.
  - (vii) Projected Surrender Value includes, on top of guaranteed cash value, the non-guaranteed cash value of accumulated Reversionary Bonus and the non-guaranteed cash value of Terminal Bonus, which are projected based on current scales of bonuses. Bonuses included in the projection of non-guaranteed benefits are based on the Company's current assumed bonuses scales which are not guaranteed and are determined by the Company from time to time and based on the Company's experiences and expectation of a series of factors including but not limited to investment return, claims, policy surrenders and expenses. The actual amount of Surrender Value payable may change anytime with the values being higher or lower than those illustrated; and
  - (viii) Standby Regular Withdrawal Instruction is carried out on an annual basis and it is assumed that the payout is made at the end of the Policy Year.
- IV. The Owner must have adequate insurable interest in the proposed Split Policy Insured in accordance with our prevailing underwriting requirements and we may require explanation or proof of such insurable interest.
- V. Written requests are required for the Standby Regular Withdrawal Instruction, change of Owner, Life Insurance Proceeds Settlement Option, surrender of the Policy, making Cash Withdrawal and conversion of Partial Surrender Value to the Split Policy. Such arrangements are valid only if recorded and approved by us. Please refer to the policy provision of this product for the exact terms and conditions.

## More about the plan





# Basic Information

<b>Product Type</b>	Basic plan	
<b>Policy Term</b>	Up to Age 120 of the Insured	
<b>Premium Payment Term</b>	2 years/ 5 years / 8 years / 18 years	
<b>Issue Age of the Insured</b>	<b>Premium Payment Term</b>	<b>Issue Age of the Insured</b>
	2 years	Age 0 (15 days) - 75
	5 years	
	8 years	
18 years	Age 0 (15 days) - 65	
<b>Premium Payment Mode</b>	Monthly / quarterly / semi-annual / annual	
<b>Premium Structure</b>	Premium rate is guaranteed and remains unchanged throughout the premium payment term. Please refer to the benefit illustration for the premium amount.	
<b>Currency</b>	US Dollar	
<b>Notional Amount</b>	The Notional Amount of Chubb MyLegacy III is used for the calculation of the Premium, Reversionary Bonus, Terminal Bonus and other relevant policy values of Chubb MyLegacy III only. It does not represent the amount of Death Benefit payable upon death of the Insured.	
	The amounts listed below are valid as at the date of this product brochure.	
	<ul style="list-style-type: none"> <li>Minimum amount:</li> </ul>	
	<b>Premium Payment Term</b>	<b>Minimum amount</b>
2 years	US\$ 10,000	
5 years		
8 years		
18 years	US\$ 20,000	
<ul style="list-style-type: none"> <li>Maximum amount: Individual consideration, subject to the maximum limit determined by the Company.</li> </ul>		
<b>Maturity Value</b>	<p>It is equal to:</p> <ul style="list-style-type: none"> <li>(i) any Cash Value; plus</li> <li>(ii) the cash value of accumulated Reversionary Bonus (if any); plus</li> <li>(iii) the cash value of Terminal Bonus (if any); plus</li> <li>(iv) any Accumulated Withdrawal Amount; less</li> <li>(v) Indebtedness, if any</li> </ul> <p>on the Maturity Date.</p>	

<b>Surrender Value</b>	<p>It is equal to:</p> <ul style="list-style-type: none"><li>(i) any Cash Value; plus</li><li>(ii) the cash value of accumulated Reversionary Bonus (if any); plus</li><li>(iii) the cash value of Terminal Bonus (if any); plus</li><li>(iv) any Accumulated Withdrawal Amount; less</li><li>(v) Indebtedness, if any</li></ul> upon Policy surrender.
<b>Partial Surrender Value</b>	<p>It is equal to:</p> <ul style="list-style-type: none"><li>(i) any guaranteed cash value of the Basic Plan; plus</li><li>(ii) the cash value of accumulated Reversionary Bonus (if any); plus</li><li>(iii) the cash value of Terminal Bonus (if any); less</li><li>(iv) Indebtedness, if any</li></ul> upon partial surrender, where (i), (ii) and (iii) shall be calculated in proportion to the most recently reduced part of Notional Amount.
<b>Death Benefit</b>	<p>The higher of the following at the death of the Insured:</p> <ul style="list-style-type: none"><li>▪ the guaranteed cash value of the Basic Plan; plus the notional value of accumulated Reversionary Bonus (if any); plus the notional value of Terminal Bonus (if any); or</li><li>▪ 101% of Total Basic Premiums Paid less any Withdrawal Amount(s) paid under the Policy.</li></ul>

# Remarks

## Cash Withdrawal

1. After Cash Withdrawals, the notional value of accumulated Reversionary Bonus credited to the Policy will be proportionally reduced to reflect the withdrawals. Correspondingly, the notional value of Terminal Bonus will also be reduced.
2. When you apply for Cash Withdrawal, you may choose to (i) receive full cash pay-out, (ii) accumulate interest, or (iii) use the Withdrawal Amount towards payment of Premium.

(i) Fully Cash Out  
You may choose to receive a full cash pay-out of the Withdrawal Amount.

(ii) Interest Accumulation  
On or after the 10<sup>th</sup> Policy Anniversary, you may choose to accumulate the Withdrawal Amount when you apply for Cash Withdrawal. Once your request is approved by the Company, the amount will be accumulated under your Policy with interest at the interest rate determined by the Company from time to time.

If there is any Accumulated Withdrawal Amount accumulated in your Policy, we will pay to you the Accumulated Withdrawal Amount in the event of Standby Regular Withdrawal Instruction being carried out, surrender of the whole Policy and maturity of the Policy. You may also submit a request to us to take out this portion anytime during the Policy term subject to any administrative rules as determined by us from time to time.

If there is any Accumulated Withdrawal Amount accumulated in your Policy upon the Insured's death, Accumulated Withdrawal Amount will be included in the amount of Life Insurance Proceeds.

(iii) Payment of Premium  
You may request to use the Withdrawal Amount towards payment of Premium, subject to our prevailing administrative rules.

## Annuity option

3. During the lifetime of the Insured, you may exercise the annuity option if the following conditions are fulfilled and subject to our approval:
  - (i) You are the Insured of the Policy;
  - (ii) The Policy has been in force for over 10 years;
  - (iii) Chubb MyLegacy III has been fully paid-up;
  - (iv) You exercise the annuity option after the paid-up date of Chubb MyLegacy III as specified on the Policy Data Page;
  - (v) All indebtedness has been repaid; and
  - (vi) Your Age satisfies the minimum and maximum requirements as determined by the Company from time to time when you exercise the annuity option. As at the date of this product brochure, the relevant minimum and maximum age requirements are 55 and 85, respectively;
  - (vii) The Withdrawal Amount (i.e. the cash value of Reversionary Bonus and the cash value of its corresponding Terminal Bonus), or the amount of Partial Surrender Value or Surrender Value that you apply for annuitization must not be less than the minimum requirement as determined by the Company from time to time. As at the date of this product brochure, the relevant minimum requirement is US\$50,000;
  - (viii) The Policy has been in force for over 5 years after (i) the effective date of the last change of Insured; or (ii) New Policy Effective Date (if applicable) or (iii) the date a Split Policy (if applicable) is issued (by way of conversion of the Partial Surrender Value of the original Policy) (whichever is the latest); and
  - (ix) Annuity option can be exercised up to 2 times: once upon Cash Withdrawal (fully cash out option) or partial surrender and once upon the surrender of the whole Policy.
4. Once annuitization is approved, the annuity will be paid to the Annuitant who is the Insured under your Policy at the time when your request for exercising annuity option is approved by the Company. The portion of Withdrawal Amount, Partial Surrender Value and Surrender Value corresponding to the annuitized portion will no longer be payable.
5. Once an annuity option is elected by you and approved by the Company, it is irrevocable.

## Donation to Charity

6. Charity refers to a charitable institution or trust of a public character, which is exempt from tax under section 88 of the Inland Revenue Ordinance (Cap. 112) in Hong Kong.
7. If the beneficiary is a Charity, we will pay the Life Insurance Proceeds to the designated Charity(ies) based on the specified proportion provided by you. If the aggregate amount of Life Insurance Proceeds payable to all the designated Charity(ies) does not exceed US\$10,000, we will make a donation to the designated Charity(ies) of which the total amount is equivalent to the Life Insurance Proceeds payable to such Charity(ies).
8. If the aggregate amount of Life Insurance Proceeds payable to all the designated Charity(ies) exceeds US\$10,000, we will make a donation which is capped at a total sum of US\$10,000, distributed according to the proportion specified by you among such designated Charity(ies).
9. The donations together with the Life Insurance Proceeds will be made in a single lump sum to each of the Charities designated by you according to the proportion specified by you on the Designated Date or after we approve the claim for Life Insurance Proceeds, as the case may be.

**Change of Insured**

10. You may change the Insured if all the following conditions are fulfilled:
  - (i) Your application of the change is made on or after the 1<sup>st</sup> Policy Anniversary while the Policy is in force and during the lifetime of the Insured;
  - (ii) The proposed New Insured and the assignee (if any) of the Policy must consent to the change of Insured in writing;
  - (iii) Both the Insured and the New Insured must be alive during your application of the change;
  - (iv) At the time when we receive your request:
    - a. The attained Age of the New Insured must be 65 or below;
    - b. The New Insured must meet the prevailing underwriting requirements determined by the Company from time to time.
  - (v) The evidence of insurability of the New Insured is provided upon our request and to our satisfaction;
  - (vi) You must have adequate insurable interest in the New Insured; and
  - (vii) Any other prevailing rules as determined by the Company in its sole discretion from time to time have been complied with.
11. Please note that all riders attached to the Policy will be terminated on the Effective Date of Change. New riders can be applied, subject to underwriting, but they will incur an additional premium.
12. Standby Regular Withdrawal Instruction which has not been carried out will be cancelled on the Effective Date of Change.

**Conversion of Partial Surrender Value**

13. While the Policy is in force and during the lifetime of the Insured, on or after the specific Policy Anniversary as stated below, you may convert Partial Surrender Value of the original Policy to a Split Policy and name a person as the insured of the Split Policy:

Premium payment term	Policy Anniversary
2-year	5 <sup>th</sup> Policy Anniversary
5-year	8 <sup>th</sup> Policy Anniversary
8-year	11 <sup>th</sup> Policy Anniversary
18-year	21 <sup>st</sup> Policy Anniversary

14. The conversion of Partial Surrender Value to the Split Policy is subject to the following conditions:
  - (i) The remaining Surrender Value under the original Policy after the conversion and the Partial Surrender Value being converted to the Split Policy will not be less than the respective minimum requirement as determined by the Company from time to time;
  - (ii) The assignee (if any) of the original Policy must consent to the conversion of Partial Surrender Value to the Split Policy and the proposed Split Policy Insured must consent to be named as the Split Policy Insured in writing;
  - (iii) Both the Insured and the Split Policy Insured must be alive on the effective date of conversion;
  - (iv) At the time when we receive your request,
    - a. The attained Age of the proposed Split Policy Insured must be 65 or below;
    - b. The proposed Split Policy Insured must meet the prevailing underwriting requirements determined by the Company from time to time;
  - (v) The evidence of insurability of the proposed Split Policy Insured is provided upon our request and to our satisfaction;
  - (vi) You must have adequate insurable interest in the proposed Split Policy Insured;
  - (vii) All loans together with accrued interest that is owed by you to the Company up to the effective date of conversion has been repaid; and
  - (viii) Any other prevailing rules as determined by the Company in its sole discretion from time to time have been complied with.
15. After your request is approved, based on the amount of the Partial Surrender Value that you apply to be converted to the Split Policy, Notional Amount, Premium amount of the Basic Plan, Death Benefit, guaranteed cash value of the original Policy and notional value of accumulated Reversionary Bonus credited to the original Policy the Split Policy, as well as any Accumulated Withdrawal Amount will be proportionally reduced and converted to the Split Policy. Correspondingly, the notional value of Terminal Bonus (if any) will also be reduced. For the avoidance of doubt, the Insured and any riders attached to the original Policy shall remain unchanged. There is no impact on the Standby Regular Withdrawal Instruction and/or Life Insurance Proceeds Settlement Option under the original Policy.

**Premium Holiday**

16. Premium Holiday is applicable to policies with 5-year, 8-year and 18-year premium payment term only. You may submit a written notice to us to apply for a Premium Holiday after the 1<sup>st</sup> Policy Anniversary. The Premium Holiday will start on the next Policy Anniversary after we approve your request. You may apply for Premium Holiday on full year basis and the total Premium Holiday is up to 2 Policy Years. For the avoidance of doubt, Premiums must have been paid for at least 2 Policy Years before the Premium Holiday starts.



17. Premium Holiday is not a waiver of Premium. Premium Due Dates will be deferred until after the Premium Holiday ends. Maturity Date will remain unchanged, unless otherwise specified. The guaranteed cash value of the Basic Plan will remain unchanged during the Premium Holiday. The guaranteed cash value of the Basic Plan after the Premium Holiday will be shown in an endorsement. The Policy will still be eligible to share our divisible surplus in the form of Reversionary Bonus and Terminal Bonus during the Premium Holiday but the amount of such bonus will be equivalent to the values of Reversionary Bonus and Terminal Bonus at the Policy Anniversary on which the Premium Holiday commences, which is not guaranteed and shall be determined by the Company at its sole discretion from time to time.
18. Premium Holiday does not apply to rider(s) which will be terminated once Premium Holiday commences. You may apply for the rider(s) again after the Premium Holiday subject to our approval and may require an additional premium.

**Life Insurance Proceeds Settlement Option**

19. You may submit a request to us to exercise the Life Insurance Proceeds Settlement Option. The Life Insurance Proceeds Settlement Option can be different for each Beneficiary, as requested by you.
  - a. Lump sum payment at a Designated Date  
You may request the Life Insurance Proceeds to be paid to the Beneficiary(ies) in a single lump sum on the Designated Date.
  - b. Full payment or partial payment by installments  
You may specify a percentage of the Life Insurance Proceeds to be paid to the Beneficiary(ies) in monthly or annual installments over a period of 10, 20 or 30 years. The remaining portion of the Life Insurance Proceeds, if any, will be paid in a single lump sum after the claim for Life Insurance Proceeds is approved by us.
  - c. Full payment or partial payment by installments starting from the Designated Date  
You may specify a percentage of the Life Insurance Proceeds to be paid to the Beneficiary(ies) in monthly or annual installments over a period of 10, 20 or 30 years starting from the Designated Date. The remaining portion of the Life Insurance Proceeds, if any, will be paid in a single lump sum on the Designated Date. The Designated Date for the installment and/or single lump sum payment can be different.
  - d. Policy Continuation Option  
You may select the Policy Continuation Option for the designated Beneficiary(ies). The designated Beneficiary will become the New Policy Insured upon the death of Insured, if all requirements specified in the policy provision are met.
20. The Life Insurance Proceeds Settlement Option is subject to the following conditions:
  - (i) The request is made by you during the Insured's lifetime while your Policy is in force and the Policy has not been assigned;
  - (ii) The Beneficiary(ies), at all times, does not have the right to change this Life Insurance Proceeds Settlement Option selected by the Owner;
  - (iii) If the Life Insurance Proceeds payable is less than the minimum Life Insurance Proceeds per Policy determined by the Company from time to time, the Life Insurance Proceeds will be paid to Beneficiary(ies) in lump sum;
  - (iv) Any payment or installments shall be made to the Beneficiary(ies) through the Company's designated payment method. The Company reserves the right to change the method for making the payment or installments. If the Designated Date and/or the date for making the payment or installment of the Life Insurance Proceeds Settlement Option is not a Business Day, we reserve the right to make any payment or installments on the next available Business Day.
  - (v) If the Policy has been assigned (including but not limited to collateral assignment, absolute assignment) or the Owner has been changed, the Life Insurance Proceeds Settlement Option will be revoked and the Company will pay the Life Insurance Proceeds in a lump sum payment. After the Policy assignment has been cancelled or the Owner has been changed, the Owner or the new Owner can apply for the Life Insurance Proceeds Settlement Option again;
  - (vi) The Company reserves the right to request the Beneficiary(ies) to provide the proof of survival satisfactory to the Company;
  - (vii) Once the full amount of the Life Insurance Proceeds and accrued interest (if any) are paid, the Company shall have no further liability under the Policy; and
  - (viii) Any other terms and conditions determined by the Company from time to time must be satisfied

21. If the Policy Continuation Option is selected by you for a Beneficiary, upon the date of death of the Insured, your Policy ("Original Policy") will be terminated and a New Policy will be formed. The designated Beneficiary of the Original Policy will become the New Policy Insured and the New Policy Owner, provided that the following requirements must all be met:
- (i) The designated Beneficiary under the Original Policy must consent to be the New Policy Insured and the New Policy Owner in writing;
  - (ii) If the designated Beneficiary under the Original Policy is a minor, the legal guardian of such Beneficiary must consent to be the New Policy Owner in writing;
  - (iii) At the time when we receive your request, the attained Age of the designated Beneficiary who will become the New Policy Insured must be 65 or below;
  - (iv) The New Policy Insured is alive on the New Policy Effective Date;
  - (v) Satisfactory evidence of insurability of the New Policy Insured must be provided upon our request and to our satisfaction; and
  - (vi) Any other prevailing rules determined by us in our sole discretion from time to time have been complied with.

### **Standby Regular Withdrawal Instruction**

22. On or after the 3<sup>rd</sup> Policy Anniversary while the Policy is in force, you may submit a Standby Regular Withdrawal Instruction to us. The Company will carry out the Standby Regular Withdrawal Instruction once we are notified that the Insured has been diagnosed with a Specific Illness. You must notify the Company in writing within 60 days from the date of initial diagnosis of the above illnesses of the Insured and provided to us at your own expenses all relevant proof within 180 days from the date of the initial diagnosis. The selected amount specified in the Standby Regular Withdrawal Instruction will be paid to you monthly or annually in the following manner:
- (i) The selected amount will be first made from any Accumulated Withdrawal Amount.
  - (ii) If the aforesaid value is insufficient to pay for the selected amount, the cash value of accumulated Reversionary Bonus and the cash value of its corresponding Terminal Bonus (if any) will then be withdrawn by way of Cash Withdrawal.
  - (iii) If it is still insufficient to pay for the selected amount, the guaranteed cash value and the cash value of its corresponding Terminal Bonus (if any) will then be withdrawn by way of partial surrender of the Policy.
23. Carrying out the Standby Regular Withdrawal Instruction is subject to the following conditions:
- (i) all Indebtedness (if any) has been repaid;
  - (ii) the selected amount must not be less than the minimum requirement as determined by the Company from time to time; and
  - (iii) any other prevailing rules determined by the Company in its sole discretion from time to time have been complied with.

### **Other information**

24. We will set off all Indebtedness before paying the benefit under Chubb MyLegacy III. "Indebtedness" means any amount owing by you to us under your Policy including but not limited to any outstanding Premium and any unpaid loans together with accrued interest.
25. In this product brochure, "Age" refers to the age at the nearest birthday. "You" or "your" refers to the Policyowner.
26. "Total Basic Premiums Paid" means total Premiums of Chubb MyLegacy III paid to the Company excluding any extra premiums and any surplus of Premiums of Chubb MyLegacy III paid for the period after the date of death of the Insured to the date preceding the next premium Due Date. If the Notional Amount of Chubb MyLegacy III is reduced under any circumstances, Total Basic Premiums Paid during the period since the Date of Issue of the Policy till the effective date of the most recent Notional Amount reduction shall be reduced on a pro-rata basis.
27. Unless otherwise specified in this product brochure, capitalised terms used in this product brochure shall have the same meaning ascribed to them in the policy provision. If there is any discrepancy between the definition in this product brochure and the policy provision, the definition in the policy provision shall prevail.

# Important Information



This product brochure is for general reference only and is not part of the Policy. Please refer to the Policy provisions for the definitions of capitalized terms. This product brochure provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product. Such materials include, but not limited to, Policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other Policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

Chubb MyLegacy III is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities, providing regular income in the future, saving up for the future and wealth accumulation through investment. Early surrender of this product may result in significant losses that the surrender value may be less than the total premiums paid.

## Bonus Philosophy and Investment Philosophy, Policy and Strategy

### Bonus Philosophy

Participating insurance plans are designed to be held long term. Through the policy bonuses declaration, the policyowners can share the divisible surplus (if any) of the participating insurance plans. We aim to ensure a fair sharing of profits between policyowners and shareholders, and among different groups of policyowners.

We will review and determine the amounts of bonuses at least once per year, and a smoothing process is applied when the actual bonuses are determined. The bonuses declared may be higher or lower than those illustrated in any product information provided. The bonus review would be approved by the Chairman of the Board, one Independent Non-Executive Director and the Appointed Actuary of the Company. In case of any change in the actual bonuses against the illustration or should there be a change in the projected future bonuses, such change will be reflected in the policy annual statement and benefit illustration.

To determine the policy bonuses, we may consider the past experience and future outlook of various factors such as:

- **Investment returns:** include both interest income and change in market value of the asset supporting the policies. The investment returns could also be subject to market risks such as change in interest rate, credit quality and default, equity price movement, as well as currency price of the backing assets against your policy currency etc.

- **Claims:** include the cost of providing death benefit and other insured benefits under the policies.
- **Surrenders:** include policy surrenders and withdrawals; and the corresponding impact on investment.
- **Expenses:** include both direct expenses which are directly related to the policies, such as commission, underwriting, issuance and premium collection expense etc., as well as indirect expenses such as general overhead costs allocated to the policies.

### Investment Philosophy, Policy and Strategy

The investment policy of the Company is formulated with the objective to achieve targeted long-term investment results, taking into account risk control and diversification, liquidity and relationship between assets/liabilities.

Our current long-term target asset mix attributed to Chubb MyLegacy III is as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed income instruments	30% - 50%
Equity-like assets	50% - 70%

The bonds and other fixed income instruments predominantly include government and corporate bonds (both investment grade and non-investment grade). Equity-like assets may include both listed equity, mutual fund and private equity. Investment assets are predominantly denominated in U.S. dollars and Hong Kong dollars, and are mainly invested in the United States and Asia. Derivatives may be used to manage our investment risk exposures.

We will pool the investment from other products together for actual investment and the returns will be allocated with reference to the target asset mix. Actual investments would depend on market opportunities at the time of purchase. Therefore, the actual asset mix may differ from the target.

The investment strategy may be subject to change depending on a number of factors, including but not limited to the market conditions and economic outlook.

For products that offer annuity option, the investment strategy supporting the annuity payment may not be the same as that of the basic plan.

If there are any material changes in the investment strategy, we will inform our policyowners for the changes, reasons for the changes and the impact to the policyowners.

For the historical fulfillment ratios of participating insurance plans, please visit the webpage of the Company at <https://www.chubblife.com.hk/en/customer-service/fulfillment-ratios-of-dividend.html>. Please note that historical fulfillment ratios should not be taken as indicator of the future performance of this product.



## Key Product Risks

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The following information helps you better understand the key product risks associated with this product that you may need to pay attention before application.

- **Risk of Non-payment of Premium**  
You should only apply for this product if you intend to pay the premium for the whole of the premium payment term. Should you cease paying premiums early, your policy may be terminated. You will lose your insurance coverage and even the premiums paid as a result.  
  
Non-payment options available under your policy are intended to keep your policy in force for as long as possible during non-payment of premium. However, you should be aware that when non-payment option is in effect, your entitlement to the benefits provided under the policy may be affected. Please refer to the policy provisions for the exact terms and conditions.
- **Risk of Taking Premium Holiday**  
During the Premium Holiday, the guaranteed Cash Value of the Basic Plan will remain unchanged and will be recorded in an endorsement. Please note that Reversionary Bonus and Terminal Bonus are not guaranteed and shall be determined by the Company at our sole discretion from time to time. Any rider(s) attached to the Basic Plan will be terminated once the Premium Holiday commences.
- **Risk from exercising the annuity option**  
If you exercise the annuity option for your Partial Surrender Value, Surrender Value or Withdrawal Amount, upon the choice of fixed income annuity option, the annuity income may vary depending on the age of the annuitant, and the amount received can be higher or lower than the Partial Surrender Value, Surrender Value or Withdrawal Amount.

- **Liquidity Risk/Early Surrender**  
If you have any unexpected liquidity needs, you may apply for cash withdrawal (if applicable), partially surrender (if applicable) the policy for its partial surrender value (if any) or surrender the whole policy for its surrender value (if any). Please note that making cash withdrawal (if applicable) or partial surrender (if applicable) will lead to a reduction in benefits payable under the policy. You are also reminded that if your policy is surrendered in early years, the surrender value payable may be less than the premiums paid by you.
- **Market Risk**  
The non-guaranteed benefits of this product are based on the Company's bonuses scales, which are not guaranteed and are determined by the Company from time to time and based on the Company's experiences and expectation of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The actual amount of non-guaranteed benefits payable may be higher or lower than the amount illustrated in any product information provided to you.
- **Credit Risk**  
This product is issued and underwritten by the Company. Your policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the policy, you may lose your insurance coverage and the premiums paid.
- **Exchange Rate Risk**  
For the policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the policy currency.
- **Inflation Risk**  
Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

## Termination

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The Policy and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Lapse of the Policy;
- Surrender of the whole Policy;
- The Insured's death;
- The Maturity Date of the Policy, i.e. the Policy Anniversary on which the Insured reaches the Age of 120;
- Our receipt of your request for cancellation of the Policy; or
- The unpaid loan together with accrued interest is in excess of the sum of Cash Value and any cash value of accumulated Reversionary Bonus of the Policy.

You may surrender your Policy by submitting the form prescribed by the Company. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

## Key Exclusions

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We will not pay the Life Insurance Proceeds if the Insured commits suicide, while sane or insane, within 2 years of the Date of Issue or the effective date of change of Insured or the date of last reinstatement of your Policy, whichever is the latest. For the avoidance of doubt, the relevant period will be recounted from the New Policy Effective Date under the New Policy (if applicable) or from the effective date of Split Policy under the Split Policy (if applicable). Instead, the insurance coverage of your Policy will be terminated and we will only pay to you the total Premium(s) paid to us without any interest, less any amount which has been paid to you by the Company under the Policy and any unpaid loans together with accrued interest.

## Cooling-off Period

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If you or the New Policy Owner (as the case may be) are not satisfied with your Policy or the New Policy (applicable when the Policy Continuation Option has been exercised), you or the New Policy Owner have the right to cancel it by submitting a signed notice and return the Policy or New Policy document (if any) to Chubb Life Insurance Hong Kong Limited at 35/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the Policy or New Policy or a notice informing you or your nominated representative about the availability of the Policy or New Policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day. Upon such cancellation of the Policy, we will refund the total amount of premiums you paid without any interest, less any amount paid to you by the Company under the Policy, in the original currency paid by you subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount you paid in the original currency under the Policy. Upon cancellation of the New Policy, we will pay the specified portion of Life Insurance Proceeds to the New Policy Owner in a single lump sum as if the Policy Continuation Option has not been exercised. If there is any premium payment for the New Policy, we will refund the total amount of premiums the New Policy Owner paid without any interest, less any amount paid to the New Policy Owner by the Company under the New Policy, in the original currency paid by the New Policy Owner subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount the New Policy Owner paid in the original currency under the New Policy.

## Collection of Premium Levy by Insurance Authority

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The Insurance Authority started collecting levy on insurance premiums from policyowners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at [life.chubb.com/hk](http://life.chubb.com/hk) or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.



## U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have signed an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to Chubb Life Insurance Hong Kong Limited (the "Company") and this Product. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information and documentation including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and
- (ii) consent to the Company reporting this information and documentation and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a "Non-Compliant Accountholder"), the Company is required to report "aggregate information" of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your Policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your Policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your Policy.

# Automatic Exchange of Financial Account Information

Automatic Exchange of Financial Account Information (“AEOI”) is an arrangement that involves the transmission of financial account information from Hong Kong to an overseas tax jurisdiction with which Hong Kong has entered into an AEOI agreement. In Hong Kong, the relevant legislative framework for implementation of AEOI is laid down in the Inland Revenue Ordinance.

The Inland Revenue (Amendment) (No. 3) Ordinance 2016 requires financial institutions in Hong Kong, to identify and report information relating to financial accounts held by customers that are tax residents of reportable jurisdictions to the Hong Kong Inland Revenue Department (“IRD”).

Chubb Life Insurance Hong Kong Limited (“Chubb”) must comply with the following requirements of Inland Revenue Ordinance to facilitate the IRD automatically exchanging certain financial account information as provided for thereunder:

- (i) to identify certain accounts as “non-excluded financial accounts” (“NEFAs”);
- (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
- (iii) to determine the status of certain NEFA-holding entities as “passive NFEs” and identify the jurisdiction(s) in which their “controlling persons” reside for tax purposes;
- (iv) to collect certain information on NEFAs (“Required Information”); and
- (v) to furnish certain Required Information to the IRD (collectively, the “AEOI requirements”).

In order to comply with the AEOI requirement, from January 1, 2017, Chubb requires account holders (including individual, entities and controlling person) for all new accounts to complete and provide us with a self-certification for tax residence. As for pre-existing accounts, if Chubb has doubt about the tax residence of an account holder (including individual, entities and controlling person), it may require the account holder to provide a self-certification for tax residence.

As a financial institution, Chubb cannot provide you with any tax advice. If you have any doubts about your tax residence status and the impact of AEOI on your Policy, you should seek independent professional advice.

It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HK\$10,000).

# Every Way of Life —— Chubb Insured.

CHUBB®

## Contact Us

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Chubb Life Insurance Hong Kong Limited

35/F, Chubb Tower, Windsor House,  
311 Gloucester Road, Causeway Bay,  
Hong Kong

 [life.chubb.com/hk](https://life.chubb.com/hk)

 2894 9833

This product brochure is intended as a general reference and does not form part of the policy. Please refer to the policy documents for the exact terms and conditions. It 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 of our products outside Hong Kong.

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