



THE PACIFIC GROUP

太平洋人壽保險有限公司

THE PACIFIC LIFE ASSURANCE CO., LTD.

(INCORPORATED IN HONG KONG IN 1960)

Payor Benefit Rider

Coverage

If the policy owner unfortunately passes away or is totally and permanently disabled before attaining the age of 60, this plan provides a premium waiver until he / she reaches the age of 60 or until expiry of the basic plan, whichever is the earlier.

Premium

Premium remains level during the Benefit Period of the Rider.

Issue Age (Age Next Birthday)

Age 19 to 55 of the policy owner

Benefit Period (Age Next Birthday)

Same as the Basic Plan to which this Rider is attached or up to the Insured's Age 60 (whichever is the earlier)

Key Product Risks

1. This Rider shall automatically terminate on the earliest of the following:
 - the date the Basic Policy terminates or becomes paid-up; or
 - the Expiry Date of this Rider; or
 - the first premium due date which occurs after the Company's receipt of the Policy Owner's written request for termination of this Rider.
 - on the occurrence of any claim under this Rider which the Company has assessed and admitted as payable.
2. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.
3. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
4. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.



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Exclusions

No premiums shall be waived under this Rider if the death or totally and permanently disabled of the Policy Owner occurs within ninety (90) days from the Effective Date of this Rider, or is directly or indirectly caused by:

1. intentional self-inflicted injury or attempted suicide, while sane or insane;
2. violation or attempted violation of the law or resistance to arrest or participation in any brawl;
3. declared or undeclared war or act of war or service in the armed forces of any country at war or in a civilian force auxiliary thereto;
4. engaging in or taking part on:
 - i. driving or riding in any kind of race;
 - ii. professional sports or other hazardous sports;
 - iii. underwater activities involving the use of breathing apparatus;
 - iv. flying or other aerial activities other than as a fare-paying passenger.
5. pregnancy, childbirth, or any complication thereof;
6. any drug unless taken in accordance with the lawful directions and prescription of a qualified and registered medical practitioner;
7. taking poison or alcohol, gas or fumes whether voluntarily or involuntarily taken;
8. infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC) or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.

Remark: This rider benefit can only be attached to designated basic plan.