

Thousand Protection

Thousand Times Protection

Enjoy HK\$2,000,000 protection and premium refund up to 105% with affordable monthly premium



We, Pacific Life, understand that you are seeking for the growth of your wealth while providing protection to your family when you are young, and looking for a more favourable price to prepare a safety net to your loved ones when you are preparing for retirement. **Thousand Protection** is the right plan for you!

Level Premium

For Insured age⁽¹⁾ from 19 to 54, regardless of gender or smoking status, based on your needs and budget, you may choose "Plan 500" or "Plan 1000" with level premium, providing the most suitable protection to the ones you are concerned.



Thousand Times Protection

You can provide a thousand times protection to your beloved family with affordable premium. Please find the details in the following table:

Plan	Monthly Premium	Life Benefit	Accidental Death Benefit	Total Sum Insured
Plan 500	500	500,000	500,000	1,000,000
Plan 1000	1,000	1,000,000	1,000,000	2,000,000

*The above figures are in Hong Kong Dollar

Guaranteed Return

In addition to the above benefits, **Thousand Protection** may also grow your wealth at the same time. When the policy matures after 10 years, you will be guaranteed a cash return up to HK\$126,000, which equals to 105% of total premium paid⁽²⁾. If you need to surrender the policy in the interim, you can also get back the relevant cash value. For details, please refer to the Guaranteed Surrender Value Table of the relevant plan.

Plan 500 Guaranteed Surrender Value Table (HK\$)

Policy Year ⁽³⁾	Issue Age ⁽¹⁾						
	19-24	25-29	30-34	35-39	40-44	45-49	50-54
1	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0
4	3,566	3,497	3,463	3,429	3,326	3,120	2,777
5	8,914	8,743	8,657	8,571	8,314	7,800	6,943
6	16,046	15,737	15,583	15,429	14,966	14,040	12,497
7	24,960	24,480	24,240	24,000	23,280	21,840	19,440
8	35,657	34,971	34,629	34,286	33,257	31,200	27,771
9	48,137	47,211	46,749	46,286	44,897	42,120	37,491
10	62,400	61,200	60,600	60,000	58,200	54,600	48,600

Plan 1000 Guaranteed Surrender Value Table (HK\$)

Policy Year ⁽³⁾	Issue Age ⁽¹⁾						
	19-24	25-29	30-34	35-39	40-44	45-49	50-54
1	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0
4	7,200	7,063	6,994	6,926	6,720	6,309	5,623
5	18,000	17,657	17,486	17,314	16,800	15,771	14,057
6	32,400	31,783	31,474	31,166	30,240	28,389	25,303
7	50,400	49,440	48,960	48,480	47,040	44,160	39,360
8	72,000	70,629	69,943	69,257	67,200	63,086	56,229
9	97,200	95,349	94,423	93,497	90,720	85,166	75,909
10	126,000	123,600	122,400	121,200	117,600	110,400	98,400

Guaranteed Renewal

When the policy matures after 10 years, and if your age⁽¹⁾ is 54 or below, you are guaranteed to renew⁽⁴⁾ the policy without the need to provide additional proof, which allows you to have a better planning and budget for your protection.

Flexible Payment

In order to meet your personal needs, besides monthly payment (only autopay is accepted), you may choose to pay the premium annually.

- (1) Age of next birthday.
- (2) Based on "Plan 1000" with basic monthly premium HK\$1,000, exclusive of levy and any other charges.
- (3) By the end of policy year.
- (4) The Company reserves the right to review and adjust the premium.

If you are interested or have any questions, you may contact your insurance intermediary or contact our customer service officer at 2876 0876.

This pamphlet is for reference only. For actual terms and conditions, please refer to the policy document.

The Pacific Life Assurance Co., Ltd.

Address: 10/F., Dominion Centre, 43-59 Queen's Road East, Wanchai, Hong Kong

Tel. No.: (852) 2876-0880

Website: www.pacificlife.com.hk

Fax. No.: (852) 2876-0678

Email: cs-pla@pacificgroup.com.hk

Key Product Risks

- You should pay premium on time and according to the selected premium payment schedule. If you stop paying the premium before completion of the premium payment term, you may surrender the policy, otherwise, the premium will be covered by a loan taken out on the policy automatically. When the loan balance exceeds the sum of guaranteed cash value, the policy will terminate and you will lose the cover. The surrender value of the policy will be used to repay the loan balance, and we will refund any remaining value..
- The Policy shall terminate immediately subject to payment of any proceeds and any premium not already due shall cease to be payable on:
 - The date on which the Policy has been discharged, surrendered, expired, lapsed, cancelled or terminated for whatever reason(s);
 - The date on the death of the Insured from any cause;
 - The date on which the Expiry Date of the Policy as specified in the Policy Schedule;
 - The date on which receipt of the Policy Owner's written request for cancellation of the Policy; or
 - The date next to due date of the Grace Period if the Total Modal Premium is not fully paid and the outstanding debt exceeds the guaranteed cash value of your policy.
- 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.
- 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.

Suicide

If the Insured commits suicide within the first 2 years from the Policy Commencement Date or the Policy Reinstatement Date of the Policy, whichever is later, whether sane or insane, the Death Benefit payable under the Policy shall be limited to a refund of the premiums paid without interest.

Accidental Dismemberment Benefit Rider Exclusions

This Rider shall not cover any loss caused directly or indirectly from any of the following:

- Disease or infection (except infections which occur through an accidental cut or wound);
- Pregnancy, childbirth or miscarriage irrespective of whether such event is accelerated or induced by an injury;
- Intentional self-inflicted injury or attempted suicide, while sane or insane;
- Being under the influence of alcohol or drugs other than those prescribed by a qualified and registered medical practitioner;
- Poison, gas or fumes, voluntarily or otherwise taken, absorbed or inhaled, other than as a result of an accident arising from a hazardous incident in relation to the Insured's occupation;
- Declared or undeclared war or war like activities, or service in the armed forces of any country at war or in a civilian force auxiliary thereto;
- Riot, civil commotion, strike, insurrection or terrorist activities;
- Travel on any aircraft, except as a fare paying passenger in a commercial aircraft operated by a recognized airline or chartered operator;
- The commitment of or attempt to commit a criminal offence;
- Engaging or taking part in professional sports or hazardous activities, including but not limited to martial arts, scuba diving, mountaineering or rock climbing; or
- Radioactive contamination, whether arising directly or indirectly.

Renewability and Premium Adjustment

The Policy, while in force, shall be renewed without further evidence of insurability on each 10th Policy anniversary prior to the Expiry Date upon payment of premiums. The premium payable on each renewal of the Policy will be shown in the Table of Premium Rate attached to the Policy. The Company reserves the right to change the Table of Premium Rates upon prior written notice and such change will take effect from the date of notice.