



香港年金

HKMC ANNUITY

HKMC Annuity Plan Lifelong Monthly Income Booster



Never too Old to be Bold

 2512 5000 | www.hkmca.hk

HKMC Annuity Plan Lifelong Monthly Income Booster Promotional Offerⁱ

Enjoy Increased Monthly Income and Enhanced Financial Protection for Life

For the **first HK\$300,000** premium of new HKMC Annuity Plan applications per each insured, insureds can enjoy a **25% increase** in monthly annuity payoutsⁱⁱ for life upon successful application during the Promotion Period.

Examples of Total Annual Annuity Payments (based on a new premium of HK\$300,000)

Age Last Birthday at Application	Annual Amount (HK\$)					
	Guaranteed Annuity Payment		Extra Payment		Total	
	Male	Female	Male	Female	Male	Female
75	\$26,496	\$23,112	\$6,624	\$5,778	\$33,120	\$28,890
70	\$23,616	\$21,024	\$5,904	\$5,256	\$29,520	\$26,280
65	\$20,880	\$19,080	\$5,220	\$4,770	\$26,100	\$23,850
60	\$18,360	\$16,920	\$4,590	\$4,230	\$22,950	\$21,150

The above is a high-level summary table of the total annual payments and please refer to the terms and conditions of the HKMC Annuity Plan for details.

Please visit www.hkmca.hk to learn more.

ⁱ This Promotional Offer is subject to a per-life premium cap of HK\$300,000 for each insured.

ⁱⁱ The monthly annuity payout varies with the insured's age and gender at application. If partial surrender or special withdrawal has been made, the subsequent monthly annuity payout will be reduced accordingly.

“Lifelong Monthly Income Booster” Promotional Offer (“Promotional Offer”)

Terms and Conditions

1. This Promotional Offer is offered by HKMC Annuity Limited (“HKMCA”), subject to the following terms and conditions.

2. Definitions

Unless otherwise defined, the following terms should have the following meanings:

“Eligible Customer” refers to a customer who (i) contacts the HKMCA during the Promotion Period to make a sales appointment for the HKMC Annuity Plan (“Plan”) and (ii) has successfully applied for the Plan and pay in full the premium within 10 calendar days from the application signing date. The eligibility for this Promotional Offer shall be determined by the HKMCA at its sole discretion.

“Eligible Policy” means the policy to be issued to the Eligible Customer under this Promotional Offer by the HKMCA.

“Extra Monthly Payment” means the extra monthly payment payable to the Eligible Customer under this Promotional Offer, the amount of which will be specified in the Policy Endorsement of the Eligible Policy.

“Guaranteed Period” means the guaranteed period shown in the Policy Schedule of the Eligible Policy.

“Policy Endorsement” means the endorsement attached to the Eligible Policy specified the respective amounts of the Qualified Premium and the Extra Monthly Payment of the Eligible Policy.

“Policy Schedule” means the policy schedule of the Eligible Policy.

“Premium” means the single premium paid under the Eligible Policy shown in the Policy Schedule.

“Promotion Period” means the period from 29 April 2024 to 31 December 2024 (both dates inclusive).

“Qualified Premium” means the amount of Premium qualified for the Extra Monthly Payment under this Promotional Offer which will be specified in the Policy Endorsement of the Eligible Policy. The aggregate amount of the Qualified Premiums for all policies issued and to be issued to the Eligible Customer under this Promotional Offer shall not exceed HK\$300,000.

3. During the insured's lifetime and while the Eligible Policy is in force, the Extra Monthly Payment will be paid directly into the designated bank account of the policyowner subject to the terms and conditions of the Eligible Policy.
4. In the event that the insured passes away within the Guaranteed Period of the Eligible Policy and the designated beneficiary chooses to receive the death benefit on a monthly basis pursuant to the relevant option and subject to the relevant terms and conditions under the Eligible Policy, the designated beneficiary will continue to receive the remaining Extra Monthly Payment for the duration of Guaranteed Period remaining after the death claim application is received by the HKMCA. For the avoidance of doubt, no Extra Monthly Payment shall be payable if the designated beneficiary chooses to receive the death benefit in a lump sum.
5. If the Eligible Customer exercises his/her right of partial surrender or special withdrawal under the Eligible Policy and as a result there is a reduction in the amount of the Qualified Premium, the subsequent Extra Monthly Payment will be reduced proportionally based on the ratio of the reduced amount of the Qualified Premium to the amount of the Qualified Premium before such partial surrender or special withdrawal.
6. If the Eligible Customer cancels the Eligible Policy within the cooling-off period, the HKMCA shall only refund the actual amount of premium paid less any withdrawals, Guaranteed Monthly Annuity Payment and Extra Monthly Payment that have already been made.
7. Unless otherwise specified by the HKMCA, in respect of each policy taken out by the Eligible Customer, this Promotional Offer may not be applied in conjunction with any other promotion or discount offered by the HKMCA.
8. Under no circumstances is this Promotional Offer transferrable, exchangeable or redeemable for cash.
9. Each application for the Plan (including this Promotional Offer) is subject to the approval of the HKMCA. The HKMCA reserves the right to make any such determination with respect to such approval as it sees fit.
10. The HKMCA reserves the right to vary, suspend or discontinue this Promotional Offer and/or amend or alter the terms and conditions (in whole or in part) of this Promotional Offer at any time without any prior notice.
11. In the event of any dispute that may arise from this Promotional Offer, the decision of the HKMCA shall be final and conclusive.

HKMC Annuity Limited Customer Service Centres

**Suites 3202-5, 32/F, Tower One,
Times Square, 1 Matheson Street, Causeway Bay, Hong Kong**

19/F, Two Harbour Square, 180 Wai Yip Street, Kwun Tong, Kowloon

22/F, 909 Cheung Sha Wan Road, Lai Chi Kok, Kowloon

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If you do not wish to continue to receive our promotional materials, please write to our Personal Data Protection Officer at 19/F, Two Harbour Square, 180 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.

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