



## PRESS RELEASE

### FOR IMMEDIATE RELEASE

#### **Fubon Bank Exclusively Distributes China Life Insurance (Overseas) New “Smart 6 Plus Endowment Plan” Guaranteed 4.11% p.a. Return in 1<sup>st</sup> Year Plus Chinese New Year “Gold” Gift Reward**

(Hong Kong: 25 October 2010) Fubon Bank (Hong Kong) Limited (“the Bank”) exclusively distributes the new “Smart 6 Plus Endowment Plan” of China Life Insurance (Overseas) Company Limited (“CLI (Overseas)”). Customers who successfully take out the “Smart 6 Plus Endowment Plan” (“the Plan”) on or before 30 November 2010 and prepay all premium can exclusively enjoy guaranteed return of 4.11% p.a.\* in the first year and dividend of up to 3.19% p.a. thereafter, with the option to withdraw dividend yearly. In celebration of the upcoming year of the rabbit, customers whose first year premium payment reaches a designated amount will be entitled to an attractive Chinese New Year “Gold” Gift Reward. Customers can also choose to withdraw the coupon, equivalent to the annual premium amount, yearly for a period of 3 years commencing from the end of the 4<sup>th</sup> policy year to the 6<sup>th</sup> policy year, letting customers enjoy high returns while managing their finances with flexibility. Details are as follows:

#### **“Smart 6 Plus Endowment Plan” – Chinese New Year “Gold” Gift Reward**

From now till 30 November 2010, customers who successfully take out the Plan with designated premium payment amount in the first year will receive a 24K Gold-plated Chinese New Year Ornament:

First Year Premium Payment	24K Gold-plated Chinese New Year Ornament Entitlement
HK\$150,000 / US\$18,750 or above	Rabbit-of-Riches
Below HK\$150,000 / US\$18,750	God-of-Fortune

#### **“Smart 6 Plus Endowment Plan” Features**

The plan helps customers achieve their savings target steadily while benefiting from financial flexibility as well as life protection. Features include:

- **Guaranteed 1<sup>st</sup> Year 4.11% p.a.\* Return, Up to 3.19% p.a. Yearly Dividend Thereafter, Total Return Up to 23.28%\*\* of Total Premium Paid Including Non-Guaranteed Interest**
  - 1<sup>st</sup> year Return at 4.11% p.a.\* – Bonus refund for total premium paid at interest rate 3.05% p.a. equivalent, plus guaranteed policy dividend for total premium paid at interest rate 1.06% p.a. equivalent.
  - 2<sup>nd</sup> policy year to the 6<sup>th</sup> policy year – Guaranteed policy dividend for total premium paid (less redeemed coupon (if any)) at interest rate 1.06% to 3.19% p.a. equivalent.
  - Total Return – Up to 23.28%\*\* of total premium paid, including premium refund, dividend and non-guaranteed interest.
  - Customers may withdraw the policy dividend in cash yearly or accumulate the dividend in their policy account to earn interest.
- **Yearly Coupon Withdrawal Option - Early Refund of Premium Paid**
  - The Plan is a 6-year life insurance savings plan. Customers can choose to withdraw the coupon, equivalent to the annual premium amount, yearly for 3 years payable from the end of the 4<sup>th</sup> policy year to the 6<sup>th</sup> policy year.
- **101% Life Protection**
  - Offers refund of 101% premium paid (less redeemed coupon (if any)) together with prepaid premium balance, accumulated dividend with interest and accumulated coupon with interest if any, in the event of the death of the insured person.
- **Earn Interest for Funds Accumulated**
  - Customers may opt to accumulate all guaranteed dividend and coupon in their policy account until policy maturity, and earn interest at the prevailing interest rate 5.5% p.a.^.

\* Only applicable to customers who prepay all premium (customers can receive bonus refund for total premium paid at interest rate 3.05% p.a. equivalent within the first 3 months, plus guaranteed policy dividend for total premium paid at interest rate 1.06% p.a. equivalent at the end of the first policy year); customers who opt for annual premium payment can enjoy yearly policy dividend for premium paid (less redeemed coupon (if any)) at interest rate up to 3.19% p.a. equivalent (guaranteed minimum yearly policy dividend at interest rate 1.06% p.a.).

\*\* The above information is for reference only and subject to terms and conditions, please refer to the Policy Provisions for the terms and conditions and full details of the Plan.

^ This prevailing accumulated dividend/coupon interest rate p.a. is not guaranteed and/or will be revised from time to time.

**“Smart 6 Plus Endowment Plan” Enrolment Terms**

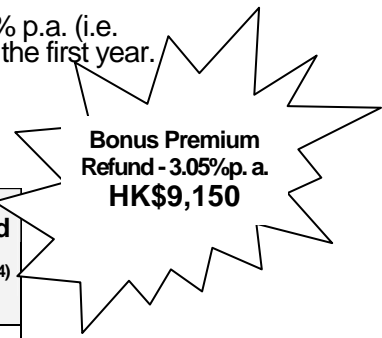
- Entry Age: from 15 days after birth to 75 years old
- Currency: HKD or USD
- Premium Payment Term: 3 years
- Premium Payment Method: Prepay All Premium or Annual Premium Payment
- Minimum Sum Assured: HK\$150,000 or USD\$18,750
- Insurance Period: 6 years

Mr. Harrison Ho, First Vice President & Head of Insurance, Fubon Bank (Hong Kong) Limited, said, “The series of CLI (Overseas) endowment plans exclusively distributed by the Bank has become customers’ all-time favorite. Joining hands with CLI (Overseas) once again, we exclusively distribute their newly upgraded “Smart 6 Plus Insurance Plan” within a limited offer period. Retaining original popular features of guaranteed dividend, premium refund in installments and life protection, the Plan has been upgraded with “Plus” features of bonus return and attractive gift reward. Customers can rest assured enjoying value-added rewards on top of steady return, comprehensive life protection and flexible cash flow.”

Customers who are interested in taking out CLI (Overseas)’s “Smart 6 Plus Endowment Plan” can call Fubon Bank’s **Insurance Hotline at 2566 8181** or visit any Fubon Bank branches.

**“Smart 6 Plus Endowment Plan”<sup>(1)</sup> Example**

- **Sum Assured: HK\$300,000**
- **“Plus” Features (limited offer valid till 30 November 2010):**
  - 1<sup>st</sup> year return at 4.11% p.a. - bonus premium refund at interest rate 3.05% p.a. (i.e. HK\$9,150) within the first 3 months coupled with 1.06% p.a. dividend in the first year.
  - Customer will receive a 24K Gold-plated Chinese New Year Ornament “Rabbit-of-Riches”
  - Total Return up to 23.28%<sup>(2)</sup> of total premium paid including premium refund, dividend and non-guaranteed interest



**Bonus Premium Refund - 3.05%p.a. HK\$9,150**

Policy Year	Prepay All Premium <sup>(3)</sup> (HK\$)	Yearly Withdrawal Option		Accumulate for Interest Option		Cash Value	Expected Cash Balance <sup>(4)</sup>
		Guaranteed Dividend	Coupon	Accumulated Dividend with Interest <sup>(4)</sup>	Accumulated Coupon with Interest <sup>(4)</sup>		
1	300,000	3,192		3,192	0	75,109	78,301
2	0	6,381		9,749	0	165,221	174,970
3	0	9,570		19,855	0	264,033	283,888
4	0	9,570	100,000	30,517	100,000	176,033	306,550
5	0	6,381	100,000	38,577	205,500	88,021	332,098
6	0	3,192	100,000	43,890	316,803	0	360,693

**Notes:**

- (1) “Smart 6 Plus Endowment Plan” is subject to terms and conditions, for details, please refer to the Policy Provisions.
- (2) The above information is for reference only and subject to terms and conditions, please refer to the Policy Provisions for the terms and conditions and full details of the Plan.
- (3) Customers can select the annual premium payment option, with annual premium payable in 3 installments of HK\$100,000 (annual premium amount) each year.
- (4) Expected Cash Balance is inclusive of cash value, accumulated dividend with interest and accumulated coupon with interest. The prevailing interest rate of 5.5% p.a. is not guaranteed and CLI (Overseas) reserves the right to make revisions from time to time. Please refer to the Insurance Proposal for more details.

**Remarks:**

1. The above information is for reference only. The “Smart 6 Plus Endowment Plan” (the “Plan”) is underwritten by China Life Insurance (Overseas) Company Limited (“CLI (Overseas)”) and distributed by Fubon Bank (Hong Kong) Limited (“Fubon Bank”). Please refer to the Policy Provisions for the terms and conditions and full details of the Plan.
2. The Plan’s promotion period is valid till 30 November 2010 (30 November 2010 inclusive).
3. The Plan is subject to relevant terms and conditions, for details, please contact staff of Fubon Bank (Hong Kong) Limited (“the Bank”).
4. The Plan’s offers are limited and on a first-come-first-served basis.
5. The Golden Ornaments offered under The Plan are provided by the relevant suppliers. Their sizes and colors are subject to the condition of actual products. The Bank is not the supplier and shall have no direct or indirect liability relating to any aspect of the Golden Ornaments.
6. The Plan contains exclusions; CLI (Overseas), the insurance underwriter of the Plan, shall be solely responsible for all Plan features, approval, coverage and benefit payment. In case of disputes, the decision of Fubon Bank and CLI (Overseas) is final and conclusive.



**Fubon Bank**  
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### **Fubon Bank (Hong Kong) Limited**

Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a subsidiary of Fubon Financial Holding Co., Ltd., a leading financial services group in Taiwan which is engaged in corporate and investment banking, financial markets, consumer finance, wealth management, investment management and insurance. Fubon Bank operates 24 retail outlets in Hong Kong including 22 branches and 2 Securities Services Centres, and provides a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, securities brokerage and investment services. Fubon Bank is listed on the Stock Exchange of Hong Kong (stock code: 636) and holds an A-2 short-term, BBB+ long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

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