

Glossary for Insurance Terminology

| Terminology currently used (if applicable) | Terminology after renamed | General Meanings |
|--|---|---|
| Applicable to all products | | |
| Policy Term / Coverage up to | Policy Term (Applicable to Basic Plan) Benefit Term (Applicable to Rider) | The period where the basic plan or rider provide insurance coverage |
| Guaranteed Cash Coupons | Guaranteed Cash Coupons | Guaranteed amount that is payable to the policy at a specific period |
| Sum Assured / Sum Insured / Face Amount / Benefit Amount (Protection Oriented Product) | Sum Assured | The basic death benefit amount of the policy |
| Sum Assured (Saving Oriented Product) | Principal Amount | The amount is used to calculate premium and relevant policy values, but not counted as the death benefit amount |
| Special Dividend | Terminal Dividend | A <u>non-guaranteed</u> payment that is payable upon termination of the policy (e.g. policy surrender, death claims or critical illness claims) |
| Accumulated Dividends / Accumulated Annual Dividends | Accumulated Dividends and Interest | A <u>non-guaranteed</u> share of divisible surplus of the Company apportioned to the policy on each policy anniversary |
| Applicable to Universal Life product Only | | |
| Crediting Rate | Crediting Interest Rate | Prevailing interest rate that is applicable to the policy for account value accumulation |
| Initial Sum Assured | Initial Sum Assured (Rename only applicable for Chinese terminology; no change for English) | Sum Assured amount at policy issuance |

保險詞彙對照表

| 現用詞彙 (如適用) | 重新命名後詞彙 | 一般含義 |
|------------------|----------------------------------|--|
| 適用於所有保險產品 | | |
| 保單期限 | 保單年期 (適用於基本計劃) 保障年期 (適用於附加保障) | 基本計劃或附加保障提供保險保障之期限 |
| 保證現金 / 保證現金紅利 | 保證可支取現金 | 於保單某指定的時間發放之保證金額 |
| 保險金額 (保障類型產品) | 保險金額 | 保險金額為保單中的基本身故賠償金額 |
| 保險金額 (儲蓄類型產品) | 基本金額 | 基本金額只用作計算保費及相關保單價值，但不計算在身故賠償金額 |
| 特別紅利 | 終期紅利 | 於保單終止時派發的 <u>非保證</u> 金額 (例如：退保、身故賠償或危疾賠償) |
| 累積紅利 / 累積年度紅利 | 累積紅利及利息 | 於每一個保單週年日，本公司可予分配給保單的 <u>非保證</u> 盈餘 |
| 適用於萬用壽險產品 | | |
| 派息率 | 派息率 (重新命名只適用於英文詞彙；中文並沒有更新) | 適用於保單賬戶價值累積之現行利率 |
| 首次保險金額 | 投保時保險金額 | 保單於投保時之保險金額 |