



## International Protector Asia 「誠安」定期壽險/危疾保障計劃

Hong Kong  
香港

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英國友誠國際有限公司

## International Protector Asia 「誠安」定期壽險/危疾保障計劃

### Welcome to Friends Provident International Limited 英國友誠國際有限公司歡迎你

Since 1978, Friends Provident International Limited has been continually adapting to the changing demands of individuals and companies around the world.

We are a member of the Friends Provident Group, one of the UK's most progressive and successful insurance and financial services groups. Founded in 1832, the Group has over 175 years of protection experience and, with its multiple award-winning product portfolio, is widely respected as a major provider of protection products in the UK.

With such a demonstrable track record and proven UK experience, it seems only natural that Friends Provident International Limited draws on these strengths and adapts them for its international customers.

International Protector Asia is a flexible protection plan providing cost-effective Life, Disability and Critical Illness Cover. The plan can be tailored to

meet individual needs and requirements with the flexibility to increase or change the cover in the future should you require it.

International Protector Asia is simple, yet can have many uses. It can provide protection for you and your family, your mortgage, your business or indeed all of these.

Above all, International Protector Asia provides you and your family with peace of mind.

You can be sure that no matter what the future may hold, you and your family are protected.

自1978年起，英國友誠國際有限公司一直與時並進，照顧世界各地個人和公司不斷轉變的需要。

我們是英國發展最迅速和成功的保險及金融服務集團——英國友誠集團——的成員。英國友誠集團於1832年成立，擁有超過175年保險業務的經驗，以及一系列屢獲殊榮的產品，是英國廣受推崇的大型保險供應商。

擁有如此輝煌的往績、以及在英國豐富的經驗，英國友誠國際有限公司善用這些優勢，為世界各地客戶服務。

「誠安」定期壽險/危疾保障計劃是一個富彈性的保險計劃，提供合乎成本效益的壽險、殘疾及危疾保障。計劃可按個別人士需要和要求制訂，而且更可讓你將來因應需要增加或改變保障。

「誠安」定期壽險/危疾保障計劃設計簡單實用，能為你和你家人、以及你的業務提供保障、助你清還按揭，用途廣泛。

最重要的是，「誠安」定期壽險/危疾保障計劃讓你和你的家人可以安枕無憂。

你可以安心相信，無論未來會怎樣，你和你家人都受到保障。

## How well protected are you?

### It's a fact that people are living longer.

Over the past 75 years, life expectancies have risen dramatically. Despite this trend, it doesn't remove the risks that we all face should the worst happen.

It's also important to remember that it's not just the risk of dying but also the implications of surviving a major illness that needs to be considered. Medical advances mean more and more people are surviving critical illnesses, but this in turn means that more people are taking prolonged periods of time off work for treatment and recovery, which can have a huge impact on their personal finances.

### Think about your home and family...

What would happen to them if the worst should happen?

How would your family cope if you do nothing now to meet your commitments?

That's why you need to ensure that you, your home and your family are protected.

## 你的保障周全充足嗎？

### 現代人壽命愈來愈長 — 這是毋庸置疑的事實

過去75年來，人們的預期壽命上升不少。儘管如此，我們都無法避免面對每個人終有一天會離世的現實。

同時，重要的是我們需要面對的不僅是死亡，而且還要考慮罹患嚴重疾病後痊癒引發的後果。醫學進步，讓愈來愈多人即使罹患危疾仍能存活下來。然而，這也代表更多人需要因接受治療和休養而長時間離開工作崗位，對他們的個人財政可能造成重大影響。

### 想想你的房子和家人……

如發生最壞情況，他們會怎樣？

假如你現在不作任何事，你的家人將可以如何應對？

因此，你需要確保自己、你的房子和家人都得到保障。



## International Protector Asia 「誠安」定期壽險/危疾保障計劃

# Protection for the ones you love

**If the worst did happen, would your partner and children be able to continue to afford life's little luxuries – annual holidays, music and sports lessons, school trips or fees for private education?**

Or would paying for even the basics of everyday living such as clothing and food, loan and credit card repayments become a problem, let alone more expensive items such as medical expenses and child-care costs.

What if you or your partner were diagnosed with a critical illness and were unable to work again? Would you be able to continue repaying your mortgage and other financial commitments?

Lack of attention to something that costs relatively little can have a devastating effect on the financial security of a family. Every family has the right to be protected so isn't it time you made sure yours are?

By taking out International Protector Asia, you would have the peace of mind of knowing that your family has an appropriate amount of protection to help them to survive financially.

## 保障你的摯愛

**假如最壞的情況真的發生了，你的伴侶和子女仍能夠繼續負擔較優質的生活，如每年外遊度假、音樂和運動課程、學校旅行或私人補習的費用嗎？**

抑或就連支付日常生活基本開支如衣履飲食、貸款和信用卡欠款等都成問題，更遑論醫療和照顧幼兒費用等較昂貴的開支呢？

假如你或伴侶不幸被診斷患上危疾而無法再次工作，你們可以如何應對？你有能力繼續償還按揭貸款及履行其他財務承諾嗎？

忽略一些開支相對較小的項目，可能對一個家庭的財政穩定性造成嚴重影響。每個家庭都有權利得到保障，現在是時候確定自己的家庭是否得到保障？

選擇投保「誠安」定期壽險/危疾保障計劃，你可安枕無憂，因為你的家人會得到適當的保障，讓他們財政上得到適切幫助。



# Protection for your business

## Have you ever considered what would happen to your business if the worst did happen?

Would your organisation survive such a disruptive time?

There is no escaping the fact that whatever type of business you have, if it is not protected, the effects could be catastrophic on its future, not to mention the financial impact on your estate and the inheritance you wish to leave your chosen beneficiaries.

Whether you are a sole proprietor, a partner, or a controlling shareholder in a business, you need to ensure that business profits are not disrupted should the worst happen. Similarly, the loss of any 'keyperson' would have a serious effect on the financial status and future profits of a business and possibly its long term survival.

Although you cannot be replaced, the proceeds of International Protector Asia will go some way towards compensating the business and/or your beneficiaries for your loss.

# 保障你的業務

## 你可曾想過，如最壞的情況真的發生了，對你的業務會有何影響？

你的公司能安然渡過如此困難紛亂的時期嗎？

如沒有得到保障，無論你的業務屬何類型，當最壞情況發生，對公司的前景都可以造成災難性的影響，更遑論對你的物業和留給你所選受益人的遺產帶來的財務影響。

不論你是獨資擁有、與人合夥、抑或是控股股東，你都需要確保當最壞情況發生時，生意利潤不受影響。同樣地，公司如失去任何一名「關鍵人物」，都可能嚴重影響其財政狀況、未來盈利以及長遠經營能力。

你是固然不可取代的，但「誠安」定期壽險/危疾保障計劃帶來的收益，總能幫助補償你萬一離去對業務及/或受益人造成的損失。



## International Protector Asia 「誠安」定期壽險/危疾保障計劃

# Protection against potential liability for death duties

International Protector Asia from Friends Provident International Limited may be used in estate planning\*. Your beneficiaries may have to pay tax on any assets you leave them. The plan can help protect your beneficiaries from this tax by making a cash sum available to pay any death duties on the assets you leave to them.

Alternatively, an International Protector Asia Plan may help to reduce and possibly avoid any liability to death duties.

\* Estate duty is currently not applicable in Hong Kong.

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## 潛在繳納遺產稅責任的保障

英國友誠國際有限公司的「誠安」定期壽險/危疾保障計劃，也可用於遺產策劃\*。你的受益人可能需要就你留給他們的任何資產繳稅。「誠安」定期壽險/危疾保障計劃在這方面可為你的受益人提供保障，在他們需要為你留給他們的資產繳納任何遺產稅時，提供一筆現金款項。

另外，「誠安」定期壽險/危疾保障計劃更可幫助減少或甚至避免繳納遺產稅。

\* 遺產稅目前不適用於香港。

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Incorporated company limited by shares  
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Authorised by the Isle of Man Insurance & Pensions Authority  
Provider of life assurance and investment products

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Authorised by the Office of the Commissioner of Insurance to conduct long-term insurance business in Hong Kong

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登記為股份有限公司

在馬恩島的註冊號碼為 11494

獲馬恩島保險及退休金管理局認可  
人壽保險及投資產品的提供者

本公司在香港的指定代表是

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獲保險業監理處授權在香港經營長期保險業務

