


## Important Facts Statement And Applicant's Declarations Investment-Linked Assurance Scheme ("ILAS") Policy

Policy Number:	Insured:	Policyowner: (if other than Insured)

**Chubb Life Insurance Hong Kong Limited**

**Name of the ILAS Policy: WealthMaster Variable Universal Life (WMVUL)**

### PART I: Important Facts Statement

You should carefully consider the information in this statement and the product documents (including the Product Brochure, Investment Options Brochure and Product Key Facts Statement). **If you do not understand any of the following paragraphs or do not agree to any particular paragraph or what your licensed insurance agent has told you is different from what you have read or understood from this statement, please do not sign the confirmation and do not purchase the ILAS policy.**

**You may request the Chinese version of this statement from your licensed insurance agent.**

**閣下可向銷售的持牌保險代理人索取本文件的中文版本。**

### SOME IMPORTANT FACTS YOU SHOULD KNOW

- (1) Statement of Purpose:** Please set out your reasons/considerations for making this **\*(Additional Planned Premium/Extra Contribution/Unscheduled Contribution)**. The licensed insurance agent is required to take due account of the reasons/considerations as set out by you, together with other relevant information, in assessing whether making this **\*(Additional Planned Premium/Extra Contribution/Unscheduled Contribution)** is suitable for you. *(Customer must set out your own reasons/considerations.)*
- (2) No Ownership of Assets and No Guarantee for Investment Returns:** You do not have any rights to or ownership over any of the underlying investment assets of this ILAS policy. Your recourse is against Chubb Life Insurance Hong Kong Limited only. You are subject to the credit risk of Chubb Life Insurance Hong Kong Limited. Investment returns are not guaranteed.

(3) **Long-term Features:**

- (a) **Upfront Charges:** A Premium Charge will be deducted upfront from the premiums/contributions you pay as charges and will not be available for investment. **This means that the remaining amount of premiums/contributions available for investment will be lower than your premiums/contributions paid.** The Premium Charge is calculated as follows:

$$\text{Premium Charge} = \text{Premiums/Contributions received} \times \text{Premium Charge \%}$$

Planned Premium/Additional Planned Premium		
Year from policy date of Planned Premium/effective date of Additional Planned Premium	Premium Charge %	% of premium received available for investment after Premium Charge
1st year:	22%	78%
2nd - 10th year:	5%	95%
11th year or after	waived	100%
Extra Contribution/Unscheduled Contribution		
Policy year	Premium Charge %	% of contribution received available for investment after Premium Charge
All years	5%	95%

- (b) **Early Surrender/Withdrawal Charges:** You will be subject to a **Surrender Charge**, if surrender or partial withdrawal from Planned Premium Account occurs within a prescribed period before the end of the policy term. The Surrender Charge is calculated as follows:

$$\text{Surrender Charge} = \text{Planned Premium Account Value surrendered/withdrawn} \times \text{Surrender Charge \%}$$

No. of months^	Surrender Charge %	No. of months^	Surrender Charge %
1 - 12	100%	73 - 84	19%
13 - 24	90%	85 - 96	14%
25 - 36	76%	97 - 108	10%
37 - 48	49%	109 - 120	5%
49 - 60	35%	121 or more	0%
61 - 72	26%		

^ Number of months refers to the actual number of months of initial monthly Planned Premium received since the policy date for the basic portion or the actual number of months of relevant initial monthly Additional Planned Premium received, since the effective date of addition for each additional portion.

- (4) **Fees and Charges:** Some fees/charges will be deducted from the contributions you pay and/or your ILAS policy value, and will reduce the amount available for investment. Accordingly, **the return on your ILAS policy as a whole may considerably be lower than the return of the underlying funds you selected.** For details, please refer to the product documents of this ILAS policy.
- (5) **Switching of Investment:** If you switch your investment choices, you may be subject to a charge and your risk may be increased or decreased.
- (6) **Premium Holiday:** Please check with your licensed insurance agent and the product documents whether and under what specific conditions a premium holiday (during which premium payment is suspended) may be taken. If your ILAS policy allows a premium holiday, you should note that:
- (a) Premium holiday means that you may temporarily suspend your regular payments for Planned Premium and any Additional Planned Premium.
  - (b) As all relevant fees and charges will continue to be deducted from your ILAS policy value during the premium holiday, **the value of your ILAS policy may be significantly reduced.**
- (7) **Risk of Early Termination:** Your ILAS policy may be automatically early terminated and you could lose all your premiums/contributions paid and benefits accrued if any condition of automatic early termination is triggered. This may happen if you fail to make premium contribution (for Planned Premium and any Additional Planned Premium), or if your policy has very low or negative value (e.g. poor investment performance, exercise of premium holiday), etc. For details, please refer to the product documents of this ILAS policy.

(8) **Licensed Insurance Intermediaries' Remuneration:** If you pay **\*(Additional Planned Premium/Extra Contribution/Unscheduled Contribution)** under your ILAS policy, the licensed insurance agent will on average receive remuneration of:

**\* For Additional Planned Premium**

**- \$3.0 per \$100 of the Additional Planned Premium that you pay**

**\* For Extra Contribution**

**- \$2.8 per \$100 of the Extra Contribution that you pay**

**\* For Unscheduled Contribution**

**- \$2.8 per \$100 of the Unscheduled Contribution that you pay**

The above remuneration is an average figure which covers all payments to the licensed insurance agent directly attributable to your contribution of the **\*(Additional Planned Premium/Extra Contribution/Unscheduled Contribution)** (including upfront and future commissions, bonuses and other incentives).

**\* In respect of the Additional Planned Premium,**

1. The average figure is calculated on the assumption that you will pay all the Additional Planned Premium throughout the entire premium payment period;
2. The amount of remuneration actually receivable by the licensed insurance agent in relation to your contribution of the Additional Planned Premium may vary from year to year and is higher in the first policy year/early policy year from the effective date of the increase in Planned Premium; and
3. As this policy involves whole-life premium payment, a 30-year period has been adopted for calculating both the total Additional Planned Premium and the total remuneration.

Certain benefits that are immaterial, not directly attributable to your contribution of the **\*(Additional Planned Premium/Extra Contribution/Unscheduled Contribution)** and not readily convertible to cash are not included from the calculation.

You are entitled to make enquiry with your licensed insurance agent if you wish to know more about the remuneration that he/she/they may receive in respect of this policy.

*I ("Policyowner") confirm that I have read and understood and agree to be bound by paragraphs above.*

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Name of Policyowner

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Signature of Policyowner

---

Date

---

Name of  
Licensed Insurance Agent

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Signature of  
Licensed Insurance Agent

---

Date

**\*Delete as appropriate**

<b>Glossary</b>	
Additional Planned Premium	means each increase of Planned Premium.
Extra Contribution	means the regular contribution of premium on top of the Planned Premium plus supplementary benefit premium (if any), which is to be invested in the underlying fund you selected after the deduction of any applicable fees and charges.
Planned Premium	means the basic premium of the ILAS policy for investment in underlying fund you selected after the deduction of any applicable fees and charges.
Planned Premium Account	means the account used to maintain the units as allocated with the Planned Premium or Additional Planned Premium paid after deduction of any applicable fees and charges.
Planned Premium Account Value	means the sum of the values of all balances in the respective investment options of Planned Premium Account where the value of each such balance is calculated by multiplying the selling price for the relevant investment option by the ILAS policy's unit balance in respect of that investment option.
Unscheduled Contribution	means the contribution(s) of premium, in addition to the Planned Premium and supplementary benefit premium (if any) and the Extra Contribution (if any), for investment in underlying fund you selected after deduction of any applicable fees and charges.

## PART II: Declaration of Policyowner

### Section I: Disclosure Declaration

- I ("Policyowner") confirm that the licensed insurance agent \_\_\_\_\_ (insert name and registration number of the relevant licensed insurance intermediary), has conducted a Financial Needs Analysis and Risk Profiling Questionnaire for me.
- I have received, read and understood the following documents (only applicable for new policy application):
  - Product Brochure
  - Product Key Facts Statement
  - Illustration Document
  - Investment Options Brochure
- I fully understand and accept the potential loss associated with any market value adjustment, where the insurer has the right and absolute discretion under certain situations (e.g. early policy surrender) to apply a downward/negative market value adjustment to the ILAS policy.

\_\_\_\_\_  
Name of Policyowner

\_\_\_\_\_  
Signature of Policyowner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of  
Licensed Insurance Agent

\_\_\_\_\_  
Signature of  
Licensed Insurance Agent

\_\_\_\_\_  
Date

# **Section II: Affordability Declaration (For regular premium payment)**

- I (“Policyowner”) anticipate that my disposable income and/or savings is/are sufficient to pay the regular premium payments for the entire payment term of the ILAS policy; and
- I confirm that I am willing to pay the premiums for the entire payment term of the ILAS policy.

\_\_\_\_\_  
Name of Policyowner

\_\_\_\_\_  
Signature of Policyowner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of  
Licensed Insurance Agent

\_\_\_\_\_  
Signature of  
Licensed Insurance Agent

\_\_\_\_\_  
Date

# **You can delete if you apply for one-off premium payment**

**Section III: Suitability Declaration**

1. I (“Policyowner”) understand and agree that (tick one only):

A ☐ the features and risk level of the ILAS policy and my selected mix of underlying investment choices are suitable for me based on my disclosed current needs and risk profile, etc. as indicated in the Financial Needs Analysis and Risk Profile Questionnaire.

OR

B ☐ despite the fact that the features and/or risk level of the ILAS policy and/or my selected mix of underlying investment choices may not be suitable for me based on my disclosed current needs and risk profile, etc. as indicated in the Financial Needs Analysis and Risk Profile Questionnaire, I confirm that it is my intention and desire to proceed with my application(s) as explained below:

*(If Box **B** is ticked, Policyowner **must** complete explanation in this box.)*

I acknowledge I should not purchase this ILAS policy and/or make top-up investment to my existing ILAS policy and/or the selected mix of underlying investment choices unless I understand these and their suitability has been explained to me and that the final decision is mine. I confirm and understand that I am willing to bear the investment risk of this ILAS policy and/or top-up investment to my existing ILAS policy.

\_\_\_\_\_  
Name of Policyowner

\_\_\_\_\_  
Signature of Policyowner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of  
Licensed Insurance Agent

\_\_\_\_\_  
Signature of  
Licensed Insurance Agent

\_\_\_\_\_  
Date

Please complete this section for retirees.

I declare that the money to be invested in the policy throughout the whole policy term will not be used to maintain my standard of living and/or to fulfil my other financial commitments. I also confirm I understand and accept that surrendering the policy and/or making partial withdrawal from Planned Premium Account Value during the surrender charge period (which will end at the end of 10<sup>th</sup> policy year) will incur surrender charge, and declare that during the surrender charge period I have no immediate need of such amount to be invested in the policy.

\_\_\_\_\_  
Name of Policyowner

\_\_\_\_\_  
Signature of Policyowner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of  
Licensed Insurance Agent

\_\_\_\_\_  
Signature of  
Licensed Insurance Agent

\_\_\_\_\_  
Date

2. Please complete this section for top up request with Financial Needs Analysis and Risk Profile Questionnaire have been done.

(a) I declare that Financial Needs Analysis and Risk Profile Questionnaire have been completed within 1 year for the policy number \_\_\_\_\_ with a copy of the same attached.

(b) I declare that there are no material changes in my circumstances, no mismatch in needs and risks tolerance level and affordability to the top up investment since the date when the above mentioned Financial Needs Analysis and Risk Profile Questionnaire were completed.

\_\_\_\_\_  
Name of Policyowner

\_\_\_\_\_  
Signature of Policyowner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of  
Licensed Insurance Agent

\_\_\_\_\_  
Signature of  
Licensed Insurance Agent

\_\_\_\_\_  
Date

**Notes:**

1. In this Statement & Declaration, "I" refers to the policyowner. The singular shall include the plural; the word "I" shall include "we"; & the word "my" shall include "our". For joint policyowners, all policyowners must sign all sections.
2. The policyowner(s) are required to inform your licensed insurance agent or us (Chubb Life Insurance Hong Kong Limited) if there is any material change of information provided in these Declarations before the policy is issued.



## 《重要資料聲明書》及《持有人聲明書》 投資相連壽險計劃（「投連壽險」）保單

保單編號:	受保人:	保單持有人: (若非受保人)
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安達人壽保險香港有限公司

投連壽險保單名稱: 匯財智保投資萬用壽險計劃 (WMVUL)

### 第一部份: 重要資料聲明書

閣下應細閱本聲明書及產品資料文件 (包括產品介紹冊、投資選擇指南及產品資料概要)。  
若閣下不明白、以下的任何一段、或不同意以下的任何特定段落、或閣下的持牌保險代理人的講述與閣下所閱讀或理解本聲明的內容，請勿簽署確認或投購此投連壽險保單。

閣下可向銷售的持牌保險代理人索取本文件的英文版本。

You may request the English version of this statement from your licensed insurance agent.

### 此乃重要資料 閣下必須細閱

- (1) **目標概要:** 請閣下列出繳付此\* (額外設定保費/定期額外投資供款/不定期額外投資供款) 的原因/考慮因素。持牌保險代理人必須就閣下列明的原因/考慮因素，以及其他相關資料，一併評估繳付此\* (額外設定保費/定期額外投資供款/不定期額外投資供款) 是否適合閣下。(客戶必須列出自己的原因/考慮因素。)

- (2) **沒有資產擁有權及沒有投資回報保證:** 對於此投連壽險保單的相關投資資產，閣下均沒有任何權利或擁有權。任何追索只可向安達人壽保險香港有限公司提出，閣下亦須承擔安達人壽保險香港有限公司的信貸風險。投資回報並沒有保證。



### (3) 計劃的長期性質：

- (a) **前期收費：**保費費用會於保單的已繳付保費 / 供款內即時扣除，有關款項將不會用作投資。換言之，可供投資的尚餘保費 / 供款金額會少於已繳付的保費 / 供款。保費費用的計算方法如下：

$$\text{保費費用} = \text{已繳付保費} / \text{供款} \times \text{保費費用} \%$$

設定保費/額外設定保費		
設定保費保單日期/ 額外設定保費生效日 後的保單年度	保費費用%	扣減保費費用後可供投資的 已繳付保費之百分率 (%)
1年	22%	78%
2 - 10年	5%	95%
11年或以上	豁免	100%
定期額外投資供款/不定期額外投資供款		
保單年度	保費費用%	扣減保費費用後可供投資的 已繳付保費之百分率 (%)
所有年度	5%	95%

- (a) **提早退保 / 提取保單款項的收費：**若閣下在保單期滿前的指定時限內退保、從設定保費戶口提取部份保單款項，均須支付退保費用。退保費用的計算方法如下：

$$\text{保費費用} = \text{退保} / \text{提取設定保費戶口價值} \times \text{退保費用} \%$$

月份數目 <sup>^</sup>	退保費用%	月份數目 <sup>^</sup>	退保費用 %
1 - 12	100%	73 - 84	19%
13 - 24	90%	85 - 96	14%
25 - 36	76%	97 - 108	10%
37 - 48	49%	109 - 120	5%
49 - 60	35%	121 或以上	0%
61 - 72	26%		

<sup>^</sup> 月份數目指於基本保障部份自保單日期起實際已收取的最初每月設定保費月份數目，或各額外保障部份自額外保費生效日起實際已收取的相關最初每月額外設定保費月份數目。

- (4) **費用及收費：**某些費用 / 收費將從閣下支付的保費 / 供款及 / 或閣下的投連壽險保單價值中扣減，並減少可供投資的金額。因此，閣下的投連壽險保單的整體回報有可能遠低於閣下所選取的相關基金的回報。詳情請參閱此投連壽險保單的產品資料文件。
- (5) **轉換投資選項：**若閣下轉換投資選項，可能需要支付相關收費，而閣下所承受的風險亦有可能因而增加或減少。

- (6) **供款假期**：請向閣下的持牌保險代理人查詢及參閱產品資料文件，以確認此投連壽險保單是否設有供款假期（即在此期間可暫停保費供款），以及可行使供款假期權利所需符合的指定條件。若閣下的投連壽險保單設有供款假期，閣下必須注意以下事項：
- (a) 供款假期指閣下可在該期間暫時停止定期支付設定保費及任何額外設定保費。
- (b) 由於在供款假期內所有費用及收費仍會繼續從閣下的投連壽險保單價值中扣除，因此，閣下的投連壽險保單價值或會因此而大幅減少。
- (7) **提早終止的風險**：若有任何啟動保單自動提早終止的情況出現，閣下的投連壽險保單或被自動提早終止，而閣下亦會因此損失所有已繳付的保費 / 供款及累算權益。此可能啟動保單自動提早終止的情況包括：閣下未能定期支付設定保費及任何額外設定保費，或閣下的保單價值處於十分低或負數的水平（例如：投資表現不理想或於行使供款假期權利後等）。詳情請參閱此投連壽險保單的產品資料文件。
- (8) **持牌保險中介人的酬勞**：若閣下於閣下的保單繳付 \*（額外設定保費 / 定期額外投資供款 / 不定期額外），持牌保險代理人將會獲取：

**\* 就額外設定保費**

- 平均\$3.0的酬勞（就閣下每繳付\$100元額外設定保費金額計）

**\* 就定期額外投資供款**

- 平均\$2.8的酬勞（就閣下每繳付\$100元定期額外投資供款金額計）

**\* 就不定期額外投資供款**

- 平均\$2.8的酬勞（就閣下每繳付\$100元不定期額外投資供款金額計）

上述的酬勞是一個平均值，該酬勞包括所有直接因閣下所繳付的 \*（額外設定保費 / 定期額外投資供款 / 不定期額外投資供款）而向持牌保險代理人支付的款項（包括前期及其後的佣金、花紅及其他獎金）。

**\* 就額外設定保費而言，**

1. 有關平均值是基於閣下會繳付整個供款期內所有額外設定保費的假設下計算所得；
2. 持牌保險代理人就閣下所繳付的額外設定保費每年實際上可獲取的酬勞金額可能有所不同，而酬勞金額於保單首年/早年會較高；及
3. 此保單涉及終生保費供款，計算總額外設定保費及總酬勞金額時採用三十年為供款期的假設。

某些無關重要、並非直接因閣下所繳付的 \*（額外設定保費/定期額外投資供款/不定期額外投資供款）而支付及難以兌現為現金的酬勞並不包括在計算當中。

如果閣下希望進一步了解持牌保險代理人就此保單可能取得的酬勞，閣下有權向閣下的持牌保險代理人查詢。

本人（「保單持有人」）現確認已閱讀及明白，並同意受以上各段之約束。

保單持有人姓名

保單持有人簽署

日期

持牌保險代理人姓名

持牌保險代理人簽署

日期

\*請刪去不適用者

詞彙	
額外設定保費	指每次增加之設定保費。
定期額外投資供款	指除設定保費及附加保障保費 (如有) 外，已扣除所需之任何費用及收費後，投資於閣下所選相關基金之定期供款。
設定保費	指已扣除所需之任何費用及收費後，投資於閣下所選相關基金之投資壽險保單基本保費。
設定保費戶口	指維持單位之戶口，單位來自己扣除所需的任何費用及收費的設定保費及/或額外設定保費。
設定保費戶口價值	指存放在設定保費戶口內各投資選擇中所有結餘之價值。該等結餘之個別價值，乃透過有關投資選擇之賣出價，乘以投資壽險保單中各投資選擇之單位結餘而計算所得。
不定期額外投資供款	指除設定保費、附加保障保費 (如有) 及定期額外投資供款 (如有) 外，已扣除所需之任何費用及收費後，投資於閣下所選相關基金之供款。

## 第二部份：保單持有人聲明

### 甲部：披露聲明

- 本人 (「保單持有人」) 確認持牌保險代理人 \_\_\_\_\_  
(填上相關持牌保險代理人的姓名及登記編號) 已為本人進行「財務需要分析」及「風險承擔能力問卷」。
- 本人已收取、閱讀及明白下列文件 (只適用於新保單申請):
  - 產品介紹冊
  - 產品資料概要
  - 利益說明文件
  - 投資選擇指南
- 本人完全明白及同意承受可能因市值調整所引致的潛在損失，及保險公司在一些特定情況下 (例如：提前退保) 有權及擁有絕對的酌情權對投連壽險保單作出市場價值下調/負市場價值調整。

\_\_\_\_\_  
保單持有人姓名

\_\_\_\_\_  
保單持有人簽署

\_\_\_\_\_  
日期

\_\_\_\_\_  
持牌保險代理人姓名

\_\_\_\_\_  
持牌保險代理人簽署

\_\_\_\_\_  
日期

# 乙部: 負擔能力聲明 (只適用於定期保費供款)

- 本人(「保單持有人」)預期本人的可動用收入及/或儲蓄將足以支付此投連壽險保單的整個保費繳付期的定期保費供款; 以及
- 本人確認本人願意就此投連壽險保單的整個保費繳付期支付保費。

\_\_\_\_\_  
保單持有人姓名

\_\_\_\_\_  
保單持有人簽署

\_\_\_\_\_  
日期

\_\_\_\_\_  
持牌保險代理人姓名

\_\_\_\_\_  
持牌保險代理人簽署

\_\_\_\_\_  
日期

# 假如申請的是不定期額外投資供款, 則乙部可以刪除。

丙部: 適合性聲明

1. 本人(保單持有人)明白並同意(只可選一項):

A ☐ 根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的現時需要及風險承擔能力等資料, 此投連壽險保單之特點和其風險水平, 及本人所選擇的相關投資選項組合均適合本人。

或

B ☐ 儘管根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的現時需要及風險承擔能力等資料, 此投連壽險保單之特點及/或風險水平及/或本人所選擇的相關投資選項組合可能並不適合本人, 但本人確認基於下述原因, 本人打算及意欲申請此投連壽險保單:

(如選擇「B」項, 保單持有人**必須**於此欄內提供解釋)

本人確認, 除非本人清楚了解此投連壽險保單及/或額外投資供款及/或所選擇的相關投資選項組合, 並已獲解釋此投連壽險保單的合適性; 否則, 本人不應購買此投連壽險保單及/或額外投資供款及/或選取相關的投資選項組合。本人擁有最終的決定權。本人確認及明白並願意承擔有關投連壽險保單及/或額外投資供款所涉及的投資風險。

\_\_\_\_\_  
保單持有人姓名

\_\_\_\_\_  
保單持有人簽署

\_\_\_\_\_  
日期

\_\_\_\_\_  
持牌保險代理人姓名

\_\_\_\_\_  
持牌保險代理人簽署

\_\_\_\_\_  
日期

**退休人士請填報此部份**

本人謹此聲明本人於整個保單年期將會投資於保單中的資金將不會用作維持本人的生活水平及/或履行其他的財政承諾。本人亦確認本人理解並接受如本人在退保費用徵收年期內(退保費用徵收年期將於第10個保單年度結束時完結)作出退保及/或從設定保費戶口價值提取部份款項，貴公司將收取退保費用，而本人聲明在退保費用徵收年期內本人對於將會投資於保單中的資金並沒有迫切需要。

保單持有人姓名

保單持有人簽署

日期

持牌保險代理人姓名

持牌保險代理人簽署

日期

2. 申請額外投資供款相關投資項目及於過去一年內填寫過財務需要分析及風險承擔能力問卷，請填妥及提供以下資料：

(a) 本人謹此確認於過去一年內就保單編號\_\_\_\_\_已完成財務需要分析及風險承擔能力問卷並附上相關文件副本。

(b) 本人謹此確認在上述之財務需要分析及風險承擔能力問卷的簽署日期後本人的狀況並無重大改變，而就此額外投資供款，本人的財務需要、風險承擔能力及負擔能力亦無錯配。

保單持有人姓名

保單持有人簽署

日期

持牌保險代理人姓名

持牌保險代理人簽署

日期

**註釋：**

1. 就《重要資料聲明書》及《持有人聲明書》而言，「本人」指保單持有人。單數包含複數；「本人」包括「我們」的涵義；及「本人的」包括「我們的」之涵義。若為聯名保單持有人，所有保單持有人必須在所有部分內簽署。
2. 若《重要資料聲明書》及《持有人聲明書》上填報的資料有任何重大變更，閣下在保單發出前，必須通知閣下的持牌保險代理人或保險香港公司（安達人壽保險香港有限公司）。