

Consultant's Name
顧問姓名: _____
Division - Agent Code
組別 - 營業員編號: _____

Proposal / Policy Number(s)
申請書編號 / 保單號碼: _____
Life Proposed / Life Assured's Name
受保人姓名: _____

Death Benefit Settlement Option 身故賠償支付選擇

Please select one option (If you select the option ii or iii as below, please also select one of the "payout period")

請選擇其中一項 (如選取以下選擇 ii 或 iii, 請同時選取「支付年期」)

<input type="checkbox"/> i. Lump sum payment to Beneficiary(ies) in cheque (Default option if no death benefit settlement option is selected) 以支票一筆過形式派發予保單受益人(如沒有選取任何身故賠償支付選擇, 將以此為預設選擇)	
<input type="checkbox"/> ii. As monthly instalments to Beneficiary(ies) 以每月分期形式派發予保單受益人	Payout period 支付年期 <input type="checkbox"/> 10 years 10 年 <input type="checkbox"/> 20 years 20 年 <input type="checkbox"/> 30 years 30 年 <input type="checkbox"/> 40 years 40 年
<input type="checkbox"/> iii. A fixed percentage (as below) to be paid in a lump sum and the remaining balance by monthly instalments to Beneficiary(ies) 下列指定百分比以一筆過形式支付, 餘額以每月分期形式派發予保單受益人 _____ %* *Minimum percentage is 5% and the percentage must be an integer *百分比最少為 5% 及必須為整數	

Important Notes for all death benefit settlement options

所有身故賠償支付選擇的注意事項

1. The death benefit settlement option is only applied to designated products. Please contact your Financial Consultant or Broker for details.
身故賠償支付選擇只適用於指定產品。詳情請與閣下的理財顧問 / 經紀聯絡。
2. If no beneficiary is designated, death benefit proceeds for this policy shall be paid to the Policyowner or his/her estate in a lump sum in cheque (denominated in Policy currency).
如未有委任任何受益人, 本保單的身故賠償將按保單貨幣一筆過以支票支付予保單持有人或其遺產繼承人。
3. The Beneficiary(ies), at all times, does not have the right to change this death benefit settlement option selected by the Policyowner.
於任何情況下, 受益人並不能更改由保單持有人所訂定此身故賠償支付選擇的指示。
4. Accidental death benefit (if any) and Extended Accidental Death Cover (if any) shall be paid in a lump sum payment.
意外身故賠償 (如有) 及延伸意外身故保障 (如有) 會以一筆過形式支付。
5. If the Life Assured has been changed or the policy has been assigned, including but not limited to collateral assignment, absolute assignment or transfer of policy ownership, the death benefit settlement option will be revoked and Prudential Hong Kong Limited (Macau Branch) will only pay the death benefit in a lump sum payment.
如受保人已被更換或保單已被轉讓, 包括但不限於抵押轉讓、絕對轉讓或保單權益轉讓, 身故賠償支付選擇將被撤銷。保誠保險有限公司 (澳門分行) 會以一筆過的形式支付身故賠償。
6. The death benefit settlement option must be elected while the life assured is still alive.
身故賠償支付選擇必須於受保人在生時選擇。
7. The death benefit settlement option you elected for shall be applied to all Beneficiaries if more than one Beneficiary is designated.
如委任多於一位受益人, 身故賠償支付選擇將適用於所有受益人。



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Important Notes for death benefit settlement option ii and iii

身故賠償支付選擇 ii 或 iii 的注意事項

- The monthly instalments shall be paid to the Beneficiary(ies) through Prudential's designated payment method. Prudential reserves the right to change the date and/or method for making payment of the Monthly Instalments with prior notification.
每月分期形式將根據保誠指定的付款形式派發予受益人。保誠保留權利更改支付每月分期派發之日期及 / 或方式，並會就此更改作出事先通知。
- If the death benefit payment for settlement by instalments is less than US\$50,000/HK\$400,000/RMB300,000, we will only pay out the death benefit in a lump sum payment regardless which death benefit settlement option has been selected by the Policyowner.
不論保單持有人已訂定任何身故賠償支付選擇，如以每月分期形式派發之身故賠償額少於美元50,000 / 港元400,000 / 人民幣300,000，保誠會以一筆過的形式支付身故賠償。
- In the event a Beneficiary dies before the end of the payout period, Prudential shall pay the remaining balance of death benefit as at the date of death of the Beneficiary to the estate of the deceased Beneficiary(ies) in a lump sum upon receipt of satisfactory proof of death of the deceased Beneficiary(ies). If there is more than one Beneficiary assigned by the Policyowner, Prudential shall pay the portion of death benefit payment attributable to the deceased Beneficiary in a lump sum to his/her estate. The surviving Beneficiary(ies) shall continue to receive his/her respective own portion of monthly instalments.
如受益人於支付年期完結前身故，保誠將於收到有關已故受益人合理的死亡證明後，向其遺產管理人以一筆過的形式支付於受益人身故當日的身故賠償餘額。若保單持有人有超過一名指定受益人，則本公司將向已故受益人的遺產管理人以一筆過形式支付該受益人應佔的身故賠償的部分；而在生的受益人將繼續獲得他/她各自應佔的每月分期部分。

Important Note: 注意事項：

As time is required for the review of the application, receipt of this form by Financial Consultants or your Broker does not constitute receipt or approval by Prudential. Prudential shall have the right to reject this form if Prudential's requirements are not fulfilled.

由於此申請需要時間審核，理財顧問或閣下的經紀收到此表格並不代表保誠已收到或已批核此申請。若未能符合保誠的有關規定，保誠有權拒絕此表格。

Declaration: 聲明：

I/We declare that I/we have read and confirm understanding of the above content.

本人/吾等在此聲明本人/吾等已閱讀並確認明白上述之內容。

_____/_____/_____
Day Month Year
日 月 年

Signature of Proposer /
Policyowner
(if other than the Life
Proposed / Life Assured)
投保人 / 保單持有人簽署 (如投保
人 / 保單持有人與受保人同為一
人，可免簽署此欄)

Two witnesses are required if signature chop or fingerprint is used to sign.
若以圖章蓋印或指紋簽署，須有兩位見證人。

Signature of Life Proposed / Life
Assured
受保人簽署

Signature of Consultant as Witness
顧問 (即見證人) 簽署
Name 姓名：

Please DO NOT sign on BLANK form. 請勿在空白表格上簽署。

