

# INFINITY PRESTIGE LIFE INSURANCE PLAN

**Infinity Prestige Life Insurance Plan ("Infinity Prestige")** is a participating whole life insurance plan crafted for individuals who aspire to shape the future for generations ahead. It offers not only the life protection you expect but also the potential for financial growth and liquidity. With the first-in-the-market<sup>1</sup> joint-life underwriting option and 2 options for Death Benefit, **Infinity Prestige** provides utmost flexibility to meet your unique needs. It empowers your family to achieve even greater milestones, no matter what challenges the future may hold.

## Product Highlights



Lifelong protection with 2 options of Death Benefit to suit your needs



Life Insurance Proceeds Settlement Option to pass on your assets on your terms



Preserve, grow and pass on your legacy by a single Premium payment



**First-in-the-market<sup>1</sup>**  
Joint-life underwriting option for comprehensive family wealth protection




Empowering legacy preservation and business continuity

Find out more about  
**Infinity Prestige**



Case Studies: Case 1

As Tim approaches the Age of 40, he realizes that securing his family’s future and preserving their well-being is his top priority, especially as his daughter continues to grow. He decides to acquire **Infinity Prestige – Venture**, which offers not only life protection but also potential for financial growth.



Owner and the Insured:  
**Tim**

Age: **40**

Gender: **Male**

Smoking Status: **Non-smoker**


Health Condition: **Healthy**

Risk Class: **Standard**


Residence: **Hong Kong**

Sum Assured: **USD 2,000,000**


Single Premiums Paid: **USD 249,960**



Unfortunately, Tim passes away at Age 80. Understanding the importance of planning ahead, he had opted for **Life Insurance Proceeds Settlement Option** during his lifetime.

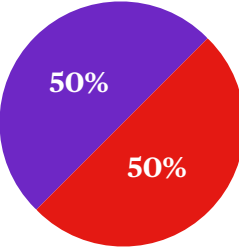


His wife, Emma, receives a single **lump sum of Life Insurance Proceeds of USD 1,131,427** after the claim for Life Insurance Proceeds is approved by us.

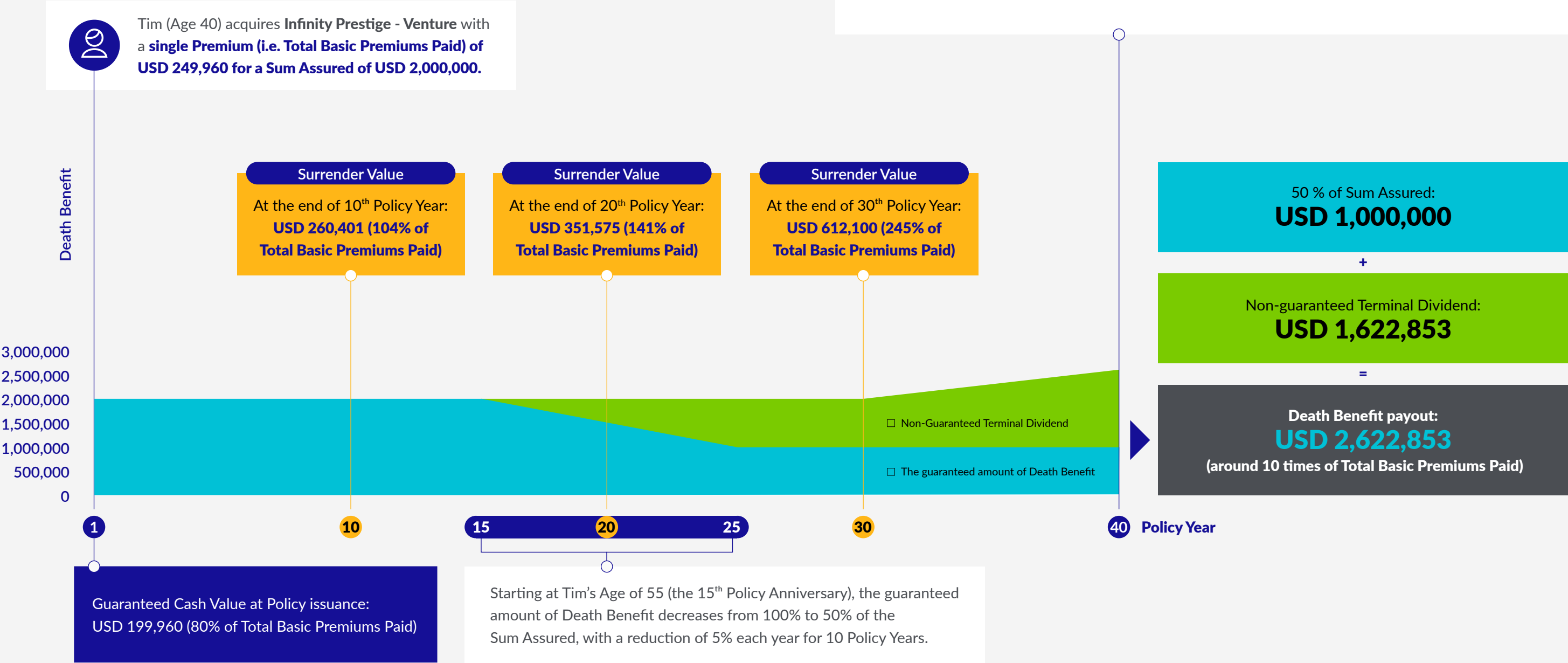


Tim selected **full payment by increasing annual installments** under **Life Insurance Proceeds Settlement Option** for his daughter, Emily. She receives the **1<sup>st</sup> installment of USD 104,264** once the claim for Life Insurance Proceeds is approved by us. Starting from the following year, **the installments will increase by 5% each year until the 10<sup>th</sup> year (total USD 1,311,427)**. Also, **the accumulated interest<sup>2</sup> of USD 142,676** will be received with the last installment payment.

Wife: Emma



Daughter: Emily



 **First-in-the-market<sup>1</sup>**

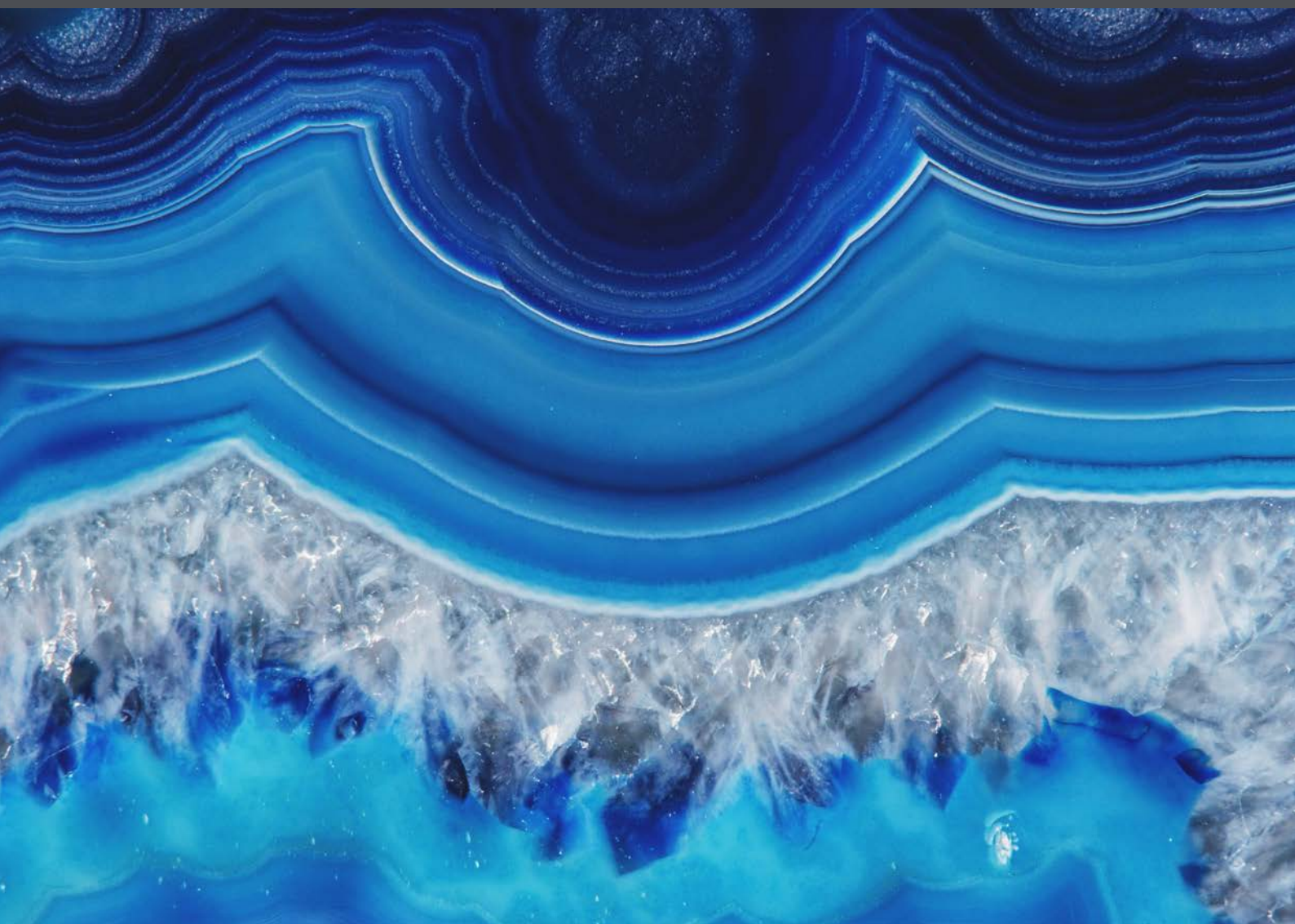
## Joint-life underwriting option for comprehensive family wealth protection

Exclusive to **Infinity Prestige**, this first-in-the-market<sup>1</sup> joint-life underwriting option offers an innovative approach to safeguarding your family's future wealth with flexibility while optimising your insurance coverage.

If you opt for joint-life underwriting option at Policy application<sup>3</sup>, you have to designate a person as Successor Insured who will also be the Successor Owner under your Policy, ensuring the Policy continuity.

The Premium factors of both the Insured and the Successor Insured will be considered, including but not limited to their Ages and health conditions. The Premium is determined based on the individual among the two with the relatively lower Premium rate. This flexibility allows for greater underwriting efficiency without compromising the level of protection.

The following case illustrates how the joint-life underwriting option can bring benefits and enhance flexibility.



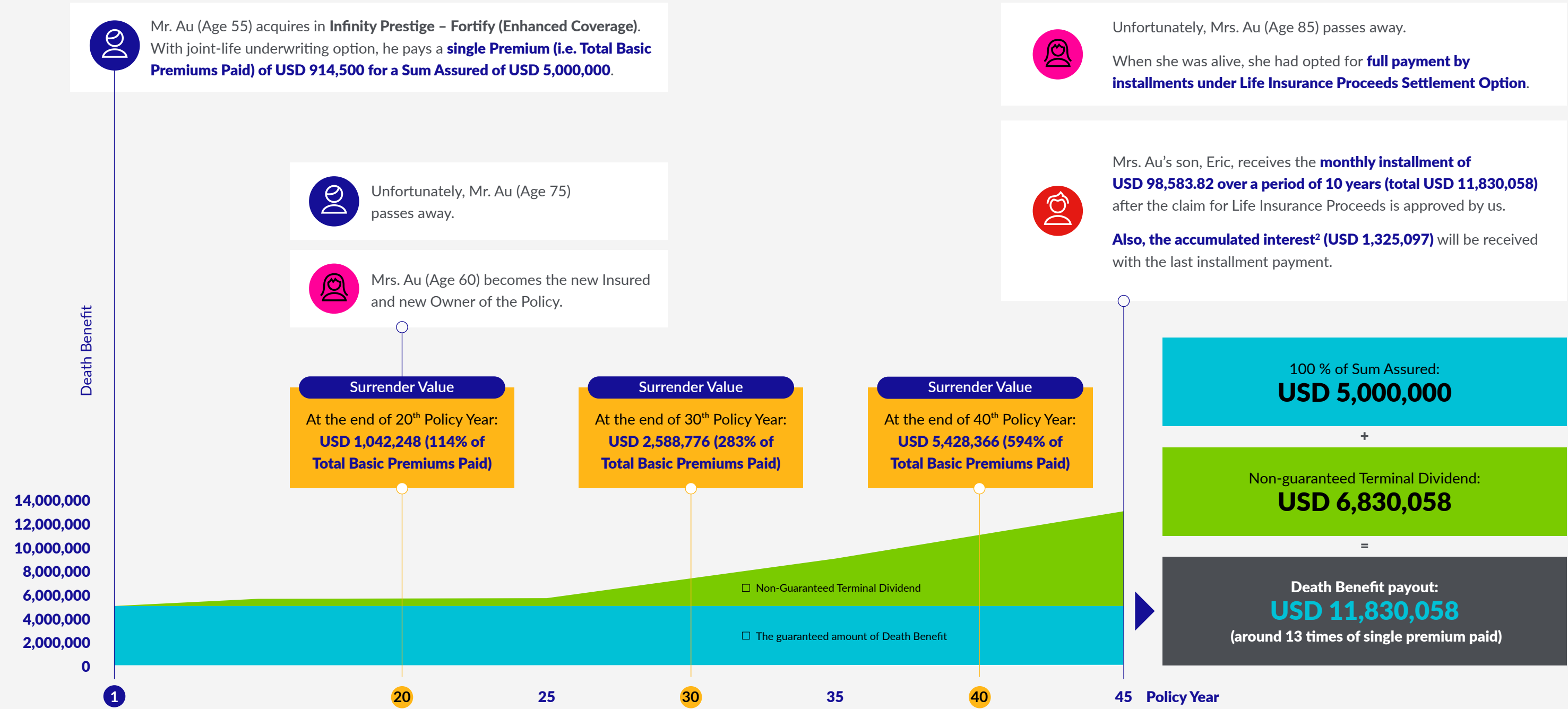


Case Studies: Case 2

To plan ahead for legacy on wealth and protect the future life for his beloved family, Mr. Au (Age 55) decides to acquire **Infinity Prestige – Fortify (Enhanced Coverage)**. To manage the Premium payments more affordably, he chooses joint-life underwriting option at the Policy application<sup>3</sup>, naming his wife, Mrs. Au (Age 40) as the Successor Insured and their son, Eric as the Beneficiary.

With joint-life underwriting option, the premiums factors of both Mr. and Mrs. Au are considered.

 Owner and the Insured: <b>Mr. Au</b>	Age: <b>55</b>	 Successor Insured and Successor Owner: <b>Mrs. Au</b>	Age: <b>40</b>
	Gender: <b>Male</b>		Gender: <b>Female</b>
	Smoking Status: <b>Smoker</b>		Smoking Status: <b>Non-smoker</b>
	Health Condition: <b>Healthy</b>		Health Condition: <b>Healthy</b>
	Risk Class: <b>Standard</b>		Risk Class: <b>Preferred</b>
	Residence: <b>Hong Kong</b>		Residence: <b>Hong Kong</b>
	Sum Assured: <b>USD 5,000,000</b>		Sum Assured: <b>USD 5,000,000</b>
	Premium: <b>USD 2,002,850</b>		Premium: <b>USD 914,500</b>
Therefore, the Premium is calculated based on Mrs. Au's rate, which is relatively lower. <b>Single Premiums Paid: USD 914,500</b>			



## Notes for the Case Studies:

- Each of the cases above is purely fictional and is for illustrative purposes only. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of the cases herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, these cases should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant Policy. It is important to note that each actual case is unique. Unless otherwise specified, the figures above (including percentages) have been rounded to the nearest whole number.
- Each of the cases involves some assumptions, including the following:
  - (i) Insurance levy is not included, and no Policy loans are taken out throughout the Policy term;
  - (ii) the requirements of a successful claim are fulfilled;
  - (iii) the Sum Assured remains unchanged throughout the Policy term;
  - (iv) the projected Surrender Value include the guaranteed Cash Value and the non-guaranteed Terminal Dividend. The projected Death Benefit include the guaranteed amount of Death Benefit and the non-guaranteed Terminal Dividend. Terminal Dividend included in the projection of non-guaranteed benefits are based on the Company's current assumed dividend scales which are not guaranteed and are determined by the Company from time to time and based on the Company's experiences and expectation of a series of factors including but not limited to investment return, claims, policy surrenders and expenses. The actual amount of Surrender Value and Death Benefit payable may change anytime with the values being higher or lower than those illustrated;
  - (v) written request is required for the Life Insurance Proceeds Settlement Option. Such arrangements are valid only if recorded and approved by us. The accumulated interest included in the projection of non-guaranteed benefits is based on the Company's current assumed interest rate, which is not guaranteed and are determined by the Company from time to time;
  - (vi) except for the Policy options exercised in the respective cases, no other Policy options have been exercised during the Policy term; and
  - (vii) for case 2, there is no change of relationship between (1) the Owner and Insured and (2) the Successor Insured and Successor Owner during the Policy term.

## Remarks:

1. It is based on a comparison with other whole life protection plans for new Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of 26 April 2025.
2. The unpaid balance of the Life Insurance Proceeds will be left with us to accumulate interest after 30 days from the date when we have received all the relevant proof of claim in accordance with the requirement stated in the Policy Provisions at the interest rate determined by us from time to time. The accumulated interest (if any) will be paid to Beneficiary(ies) in the last installment of payment or single lump sum payment (as the case may be).
3. At Policy application, you may submit a request to us to name a person as the Successor Insured of your Policy, provided that the following requirements must all be met:
  - (i) the irrevocable Beneficiary(ies) and the assignee of the Policy (if any) must consent in writing;
  - (ii) at the time when we receive the request,
    - the attained Age of the Successor Insured must be 75 or below;
    - the Successor Insured must meet the prevailing underwriting requirements determined by us from time to time;
  - (iii) you must provide the evidence of insurability of the Successor Insured upon our request and to our satisfaction;
  - (iv) you have adequate insurable interest in the Successor Insured; and
  - (v) any other prevailing rules determined by us in our sole discretion from time to time have been.

The Successor Insured is also the Successor Owner of the Policy. If the Owner passes away or is diagnosed with Alzheimer's Disease, Coma, Loss of Independent Existence, Mental Incapacity or Parkinson's Disease, the Successor Owner will become the new Owner of the Policy. The Successor Insured does not have the rights of ownership in the Policy until the Successor Insured becomes the Owner of the Policy.

## Notes:

- We will set off all indebtedness before paying the benefit under **Infinity Prestige**. “Indebtedness” means any amount owing by you to us under your Policy including but not limited to any outstanding Premium and any unpaid loans together with accrued interest.
- “Age” refers to the age at the nearest birthday.
- In this leaflet, “you” or “your” refers to the Owner of the Policy.

## Contact Us

### Chubb Life Insurance Hong Kong Limited

35/F, Chubb Tower, Windsor House,  
311 Gloucester Road, Causeway Bay,  
Hong Kong

life.chubb.com/hk  
2894 9833

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