

## 人身保险投保提示书（银保专用） Important Information Concerning Life Insurance Products (for Bancassurance Only)

The English version is for reference only. The Chinese version shall prevail in case of any conflicts.

尊敬的客户Dear clients:

您购买的是人身保险产品，人身保险是以人的寿命和身体为保险标的的保险，当被保险人发生死亡、伤残、疾病等风险事故时或者达到合同约定的年龄、期限时，保险公司按照保险合同约定给付保险金。人身保险具有保障功能，可以用于为人们的生活进行长期财务规划。为帮助您更好地认识和购买人身保险产品，保护您的合法权益，保险监督管理机构请您在填写投保单之前认真阅读以下内容：You are buying life insurance products. A life insurance product is insured against risks to one's life and body. The insurance company will, when the insured suffers the peril, including but not limited to death, injury or disease, or meet the requirement on age or term specified in the contract, pay the insurance benefit in accordance with the contract. A life insurance product is a kind of protection and can be used to make long-term financial plan. In order to help you better understand life insurance products for your benefit, insurance regulatory authorities advises you to read the following clauses carefully before filling in the application form:

### 一、请您确认保险机构和销售人员的合法资格Please check the qualification of the insurance organizations and agents.

请您从持有保险监督管理机构颁发《经营保险业务许可证》或《保险兼业代理许可证》的合法机构或进行执业登记具备销售资格的人员处办理保险业务。如需查询销售人员的销售资格，您可以要求销售人员告知具体查询方式，或登录保险中介云平台查询（网址：<https://www.insurcloud.com.cn>）。Please handle the insurance business from the legal institution holding the Insurance Business License or Insurance Concurrent Agency License issued by the insurance regulatory authorities, or the personnel with practice registration and sales qualification. If you need to know the qualification of an agent, you may inquire of the agent the inquiry method or access to the website for insurance intermediary cloud platform (<https://www.insurcloud.com.cn>).

### 二、请您根据实际保险需求和支付能力选择人身保险产品Please select life insurance products according to your actual demands and payment capacity.

请您根据自身已有的保障水平和经济实力等实际情况，选择适合自身需求的保险产品。多数人身保险产品期限较长，如果需要分期交纳保费，请您充分考虑是否有足够、稳定的财力长期支付保费，不按时交费可能会影响您的权益。建议您使用银行划账等非现金方式交纳保费。Please select appropriate life insurance products according to your owned security level and economic capabilities. Most life insurance products have a long term. If you need to pay premium by installments, please consider whether you have enough and stable source of income to afford such payment, since delayed payment of or failure to pay premium may damage your interest. We advise you to pay the premium by non-cash means, such as bank account transfer.

### 三、请您详细了解保险合同的条款和产品说明书内容Please develop a detailed understanding of the clauses in your insurance contract and the product brochures.

请您不要将保险产品的广告、公告、招贴画等宣传材料视同为保险合同，应当要求销售人员向您提供相关保险产品的条款。请您仔细阅读条款和产品说明书内容，重点关注保险责任、责任免除、投保人及被保险人权利和义务、免赔额或免赔率的计算、申请赔款的手续、退保相关约定、费用扣除、产品期限、利益演示等内容。您若对条款或产品说明书内容有疑问，您可以要求销售人员进行解释。Please never regard any promotion materials, including but not limited to advertisement, announcement and poster, as the insurance contract. Instead, you are advised to request the agent to present clauses related with the insurance product. Please read the insurance clauses and brochures carefully, especially the material contents such as coverage, exclusions, rights and obligations of the applicant and the insured, calculation basis of deductible and deductible ratio, procedures of applying for claim payment, surrender clauses, expense deduction, policy period, benefit illustration etc. You may request the agent to explain the clauses or product brochures when necessary.

### 四、请您了解“犹豫期”的有关约定Please understand the clauses on "cooling-off period".

一年期以上的人身保险产品一般有犹豫期（投保人、被保险人收到保单并书面签收之日起16日内，如监管规定或产品条款约定的犹豫期与此不同，以长者为准）的有关约定。除合同另有约定外，在犹豫期内，您可以无条件解除保险合同，但应退还保单；保险公司除扣除不超过10元的工本费以外，应无息退还您全部保费并不得对此收取其他任何费用。There are generally clauses on the cooling-off period of the life insurance product to last more than one year, which commences within 16 days from the day the applicant and the insured receive and sign the policy. If the cooling-off period of regulations or product clause is not same as 16 days, the longer period of time shall prevail. Unless otherwise specified in the contract, you may cancel the policy unconditionally in a cooling-off period, provided, however, that you have to return the policy. In addition, the insurance company shall refund all premiums without interest and charge no extra fees, except the costs of no more than RMB 10.

### 五、“犹豫期”后解除保险合同请您慎重Please deliberate whether to cancel the policy following the "cooling-off period".

若您在犹豫期过后解除保险合同，您会有一定的损失。保险公司应当自收到解除合同通知之日起三十日内，按照合同约定退还保险单的现金价值（现金价值表附在正式保险合同之中，若您存在疑问，可要求保险公司予以解释）。You will suffer certain loss if you cancel the policy following the cooling-off period. The insurance company shall refund all cash value of the policy as agreed in the contract within thirty days upon the receipt of policy cancellation notification. The cash value sheet is attached in the formal insurance contract, and you may request the insurance company to make explanation if you have any question.

### 六、请您充分认识分红保险、万能保险、投资连结保险等人身保险新型产品的风险和特点Please understand the risks and characteristics of new-type life insurance products, including participating insurance, unit-linked insurance and universal insurance.

(1) 如果您选择购买分红保险产品，请您注意以下事项：分红水平主要取决于保险公司的实际经营成果。如果实际经营成果优于定价假设，保险公司才会将部分盈余分配给您。如果实际经营成果差于定价假设，保险公司可能不会派发红利。产品说明书或保险利益测算书中关于未来保险合同利益的预测是基于公司精算假设，不能理解为对未来的预期，红利分配是不确定的。If you purchase participating insurance, please note that the bonus is determined by the business performance of the insurance company. The insurance company will distribute some bonus to you only when its business performance is better than the pricing assumption. The insurance company may distribute no bonus to you if its business performance is worse than the pricing assumption. Future interest of insurance contract in the product brochure or in the letter on estimation of insurable interest is estimated based on the company's actuarial assumption. It cannot be deemed the expectation for the future, and the bonus distribution is uncertain.

(2) 如果您选择购买万能保险产品，请您注意以下事项：万能保险产品通常有最低保证利率的约定，最低保证利率仅针对保单账户中资金。您应当详细了解万能保险的费用扣除情况，包括初始费用、死亡风险保险费、保单管理费、手续费、退保费用等。您应当要求销售人员将万能保险账户价值的详细计算方法对您进行解释。万能保险产品的投资回报具有不确定性，您要承担部分投资风险。保险公司每月公布的结算利率只适用于一个自然月，不能理解为对全年的预期，结算利率仅针对保单账户中的资金，不针对全部保险费。产品说明书或保险利益测算书中关于未来保险合同利益的预测是基于公司精算假设，最低保证利率之上的投资收益是不确定的，不能理解为对未来的预期。如果您选择灵活交费方式的，您应当要求销售人员将您停止交费可能产生的风险和不利后果对您进行解释。If you purchase universal insurance, please note that there is generally the agreed minimum guaranteed interest rate for universal insurance products, provided that the minimum guaranteed interest rate is set only for the funds in policy accounts. You are advised to develop a detailed understanding of the fees charged for universal insurance, including initial fees, mortality risk premium, policy management fees, commissions, surrender charges etc. You are advised to request the agent to explain the detailed calculation basis on account value of universal insurance. The return on investment of universal insurance products is uncertain, and you have to bear a part of investment risks. The crediting interest rate publicized by an insurance company only applicable for one month instead of any expectation for the future. The crediting interest rate is set only for the funds in policy accounts instead of the entire premium. Future interest of insurance contract in the product brochure or in the letter on estimation of insurable interest is estimated based on the company's actuarial assumption. The return on investment higher than the minimum guaranteed interest rate is uncertain and cannot be deemed the expectation for the future. If you choose flexible payment, you are advised to request the agent to explain for you the possible risks and adverse effects if you stop your payment.

(3) 如果您选择购买投资连结保险产品，请您注意以下事项：您应当详细了解投资连结保险的费用扣除情况，包括初始费用、买入卖出差价、死亡风险保险费、保单管理费、资产管理费、手续费、退保费用等。您应当要求销售人员将投资连结保险账户价值的详细计算方法对您进行解释。投资连结保险产品的投资回报具有不确定性，投资风险完全由您承担。产品说明书或保险利益测算书中关于未来保险合同利益的预测是基于公司精算假设，不能理解为对未来的预期，实际投资可能赢利或出现亏损。如果您选择灵活交费方式的，您应当要求销售人员将您停止交费可能产生的风险和不利后果对您进行解释。If you purchase unit-linked insurance, please note that you are advised to develop a detailed understanding of the fees charged for unit-linked insurance, including initial fees, bid/offer spread, mortality risk premium, policy management fees, asset management fees, commissions, surrender charges etc. You are advised to request the agent to explain the detailed calculation basis on account value of unit-linked insurance. The return on investment of unit-linked insurance products is uncertain, and you have to bear all investment risks. Future interest of insurance contract in the product brochure or in the letter on estimation of insurable interest is estimated based on the company's actuarial assumption. It cannot be deemed the expectation for the future, and you may suffer profits or loss during your investment. If you choose flexible payment, you are advised to request the agent to explain for you the possible risks and adverse effects if you stop your payment.



**七、请您正确认识人身保险新型产品与其他金融产品Please develop a correct understanding of new-type life insurance products and other financial products.**

分红保险、万能保险、投资连结保险等人身保险新型产品兼具保险保障功能和投资功能，不同保险产品对于保障功能和投资功能侧重不同，但本质上都属于保险产品，产品经营主体是保险公司。您不宜将人身保险新型产品与银行存款、国债、基金等金融产品进行片面比较，更不要仅把它作为银行存款的替代品。New-type life insurance products, including participating product, universal product, unit-linked product, have the functions of insurance protection and investment. An insurance product differs from the others in their focus on the two functions, but they are all insurance products in nature and sold by insurance companies. You are advised to neither compare new-type life insurance products with financial products, such as bank deposits, treasury bonds, funds, nor take the life insurance products as the substitute for bank deposits.

**八、选择健康保险产品时请您注意产品特性和条款具体约定Please note the product characteristics and clauses when you are selecting health insurance products.**

健康保险产品是具有较强风险保障功能的产品，既有定额给付性质的，也有费用补偿性质的。定额给付性质的健康保险按约定给付保险金，与被保险人是否获得其他医疗费用补偿无关；对于费用补偿性质的健康保险，保险公司给付的保险金会相应扣除被保险人从其他渠道所获的医疗费用补偿。请您注意条款中是否有免赔额或赔付比例约定、疾病观察期约定等。如果保险公司以附加险形式销售无保证续保条款的健康保险产品，请您注意附加健康保险的保险期限应不小于主险保险期限。请您特别注意保险条款中一些保险专业术语的解释，尤其是各种重大疾病的范围和释义。重大疾病保险产品只有在被保险人发生合同约定的疾病、达到约定的疾病状态或实施了约定的手术时，才能给付保险金。因此，请您注意产品中各种疾病的保障范围，尤其是保险责任所指的疾病状况或发展阶段。有些保险产品有等待期（观察期）的规定，请您认真阅读并清楚了解。如果在等待期出险，一般情况下，保险公司不承担保险责任。A health insurance product is a kind of protection, providing fixed benefit as well as expense reimbursement. The health insurance product with fixed benefit will provide benefit as agreed and such benefit will not change no matter whether the insured has been reimbursed for medical expenses. In respect of an expense reimbursement health insurance, the insurance company may deduct the medical expense reimbursement obtained by the insured by other ways due to the benefit given. Please note whether there are clauses on deductible, loss ratio or observation period of a disease in the insurance contract. Please note that the policy period of health insurance rider shall be no shorter than that of main coverage if an insurance company sells a health insurance product without guaranteed renewal clauses by means of rider. Please pay special attention to the explanations of professional terms in clauses, especially the scopes and definitions of various dread diseases. The benefit of dread disease product will be paid only when the insured suffered from disease stipulated in the contract, attained stipulated morbid state or carried out stipulated operation. Therefore, please note the coverage of various diseases in the contract, especially the stipulated morbid state or stage. Some products have stipulation of waiting period, please read carefully and understand clearly. If the insured event occurred during the waiting period, the insurance company will not undertake the insurance cover under normal circumstances.

**九、为未成年子女选择保险产品时保险金额应适当Please select proper amount insured when you are purchasing insurance for minor children.**

如果您为未成年子女购买保险产品，因被保险人死亡给付的保险金总和应符合保险监督管理机构的相关规定。其主要目的是为了保护未成年人权益，防止道德风险；同时，从整个家庭看，由于父母是家庭的主要经济来源和支柱，以父母为被保险人购买保险可以使整个家庭获得更加全面的保险保障。Please note, when you're purchasing insurance for minor children, that the total benefit given due to death of the insured shall be consistent with the amount specified by the insurance regulatory authorities. This is to protect the minor's interest and avoid moral risks. In addition, parents are the main source of income and the main support for a family, and they may, by purchasing insurance for themselves, provide overall protection for the whole family.

**十、请您如实填写投保资料、如实告知有关情况并亲笔抄录、签名Please fill in the application form and answer questions according to the facts, transcribe and sign the sheet.**

我国《保险法》对投保人的如实告知行为进行了明确的规定。投保时，您填写的投保单应当属实；对于销售人员询问的有关被保险人的问题，您也应当如实回答，否则可能影响您和被保险人的权益。为了有效保障自身权益，请您在投保提示书、投保单等相关文件上亲笔签名，并亲笔抄录相关内容。The Insurance Law of the People's Republic of China clearly specifies that the applicant shall make an honest disclosure. You should fill in the application form and answer the agent's questions on the insured according to the facts when you are applying for an insurance; or else, the interest of you and the insured may be damaged. Please sign this document, the application form, other documents, and transcribe related contents to protect your interest.

**十一、请您配合保险公司做好客户回访工作Please cooperate with the insurance company in client review.**

各保险公司按规定开展客户回访工作，一般通过电话、电子回访或信函、上门回访等形式进行。为确保自己的权益得到切实保障，您应如实答复回访问题，不清楚的地方可以立即提出，要求保险公司进行详细解释。请您投保时准确、完整填写家庭住址、邮编、常用联系电话等个人信息，以便保险公司能够对您及时回访。Each insurance company shall carry out customer return visit according to regulations by telephone, electronic form, letter or door-to-door visit. You are advised to answer the questions according to the facts to protect your interest and request the insurance company to make explanation if you have any question. Please correctly write down your address, postal code, phone number etc. so that the insurance company may carry out client review for you on a timely basis.

**十二、请您注意保护自身的合法权益Please well protect your legal interest.**

在您的联系地址或电话发生变更，以及发生保险事故时应及时通知保险公司，以免您的保险利益受损。如果您发现销售人员在保险销售过程中存在误导销售行为，或认为自身权益受到侵犯，请注意保留书面证据或其他证据，可向保险公司反映，也可以向当地保险监督管理机构或保险行业协会投诉，必要时还可以根据合同约定，申请仲裁或向法院起诉。In order to avoid damaging your insurance benefits, please notify insurance company in time when your contact address or telephone changed, or the insured event occurred. Please keep written evidence or other evidence, if you find that an agent is intentionally misguiding you during the insurance sales or infringing your interest, or report it to the insurance company, you may also lodge a complaint to local insurance regulatory authorities or Insurance Association; you may even apply for arbitration or file a suit to the court in accordance with the contract when necessary.

如您有任何咨询或投诉需求，您可以向本保险产品购买银行（请联系您的银行服务人员了解相关渠道）或保险公司反映（我公司全国统一服务热线：95342）。If you have any requirements of consultation or complaint, please contact the bank you buy the insurance product (you can get related channel information from your bank service staff) or the insurance company (Service hotline: 95342).

非保险金融产品风险提示 risk warnings of non-insurance financial products: 保险公司、保险专业中介机构不得销售未经相关金融监管部门批准的非保险金融产品。为了维护您的合法权益，如销售人员以安联人寿保险有限公司名义向您推销非保险金融产品，请您切勿购买。Insurance companies and specialized insurance agencies are not allowed to sell any non-insurance financial product without the approval of related financial regulators. To protect your legal rights and interest, please do not buy any non-insurance product that any agent sells to you in the name of Allianz China Life Insurance Co., Ltd. 各地保险监督管理机构及保险行业协会投诉电话可以扫描右侧二维码查询 Complaint Hotlines of local insurance regulatory authorities or Insurance Association can be queried by scanning the QR code on the right:



公司最近季度的综合偿付能力充足率、风险综合评级符合监管要求，详情请扫描右侧二维码或通过链接(<https://www.allianz.com.cn/solvencyCapacity/AZ01005>)了解。

The company's comprehensive solvency ratio and integrated risk rating in the most recent quarter meet the regulator's requirement. For details, please scan the QR code on the right or learn through the link

(<https://www.allianz.com.cn/solvencyCapacity/AZ01005>).

本人已认真阅读并已完全理解上述投保提示事项。I have carefully read and understood every item listed above.

投保人签名Signature of Applicant: \_\_\_\_\_ 日期Date: \_\_\_\_\_ (签署日期不得晚于投保单签署日期The signing date here must be no later than the signing date on application form.)

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