

適用計劃 Applicable Products (分紅基本計劃 Par - Basic Plans)	GN16 前常用保險用語 Terminology before GN16	GN16 新常用保險用語 New Terminology under GN16		
<ul style="list-style-type: none"> 生命雋富保 LIFE Brilliance 	Face Amount	Sum Assured		
	特別紅利 (Special Bonus)	終期紅利 (Terminal Bonus)		
	增保花紅	歸原紅利		
	現金價值 (Cash Value)	退保價值 (Surrender Value)		
<ul style="list-style-type: none"> 生命安心保 LIFE Super 生命安多保 LIFE Super Plus 暖意退休計劃 WARMTH Retirement 展望成才計劃 HOPE Educator 	Face Amount	Sum Assured		
	現金價值 (Cash Value)	退保價值 (Surrender Value)		
	增購繳清壽險	紅利繳清保險		
<ul style="list-style-type: none"> 歲悅儲蓄計劃 SunPromise Income Plan 	投保額 (Face Amount)	初始金額 (Initial Amount)		
	現金價值 (Cash Value)	退保價值 (Surrender Value)		
<ul style="list-style-type: none"> 紅寶儲蓄計劃 Ruby Endowment Plan 	Face Amount	Sum Assured		
	現金價值 (Cash Value)	退保價值 (Surrender Value)		
<ul style="list-style-type: none"> 永明鑽石入息保 Sun Diamond Income Plan 永明學子飛揚計劃 SunEducator 	現金價值 (Cash Value)	退保價值 (Surrender Value)		
適用計劃 Applicable Products (獨立風險保障產品 Standalone Risk Protection Products)	GN16 前常用保險用語 Terminology before GN16	GN16 新常用保險用語 New Terminology under GN16		
<ul style="list-style-type: none"> 危疾護您保障計劃 II Critical Medical Care Insurance Plan II 一年定期壽險計劃 II One Year Term Plan II 五年定期壽險計劃 II Five Year Term Plan II 永關心意外保障計劃 SunCare Accident Protection Plan 	Face Amount	Sum Assured		
	適用計劃 Applicable Products (萬用壽險 – 基本計劃 Universal Life - Basic Plans)	GN16 前常用保險用語 Terminology before GN16	GN16 新常用保險用語 New Terminology under GN16	
		<ul style="list-style-type: none"> 明智萬用壽險(人民幣) BRIGHT UL (RMB) 	供款 (Contribution)	保費 (Premium)
			供款假期 (Contribution Holiday)	保費假期 (Premium Holiday)
Face Amount			Sum Assured	
戶口利率 (Account Rate)			派息率 (Crediting Interest Rate)	
保證最低利率 (Guaranteed Interest Rate)	保證最低派息率 (Minimum Guaranteed Crediting Interest Rate)			

	承保額 (Sum Assured of the Coverage)	淨承擔風險總值 (Net Amount at Risk)
	供款費用 (Contribution Charge)	保費費用 (Premium Charge)
	首次行政費用 (Initial Charge)	保單行政費用 (Policy Administration Fee)
	每月保險費用 (Monthly Insurance Charge)	基本計劃 Basic Plan: 保險成本(Cost of Insurance) 附加保障 Rider Benefit: 附加保障每月保險費用 (Monthly Insurance Charge of Rider Benefit)
	現金價值 (Cash Value)	退保價值 (Surrender Value)
<ul style="list-style-type: none"> 明智豐裕保 BRIGHT Achiever 	供款 (Contribution)	保費 (Premium)
	供款假期 (Contribution Holiday)	保費假期 (Premium Holiday)
	戶口利率 (Account Rate)	派息率 (Crediting Interest Rate)
	保證最低利率 (Guaranteed Interest Rate)	保證最低派息率 (Minimum Guaranteed Crediting Interest Rate)
	保單管理費用 (Policy Maintenance Charge)	保單行政費用 (Policy Administration Fee)
	行政費用 (Administration Fee)	行政費用 (Policy Fee)
	提取費用 (Withdrawal Charge)	退保費用 (Surrender Charge)
<ul style="list-style-type: none"> 明智創富萬用壽險 BRIGHT UL Wealth-Builder 	供款 (Contribution)	保費 (Premium)
	供款假期 (Contribution Holiday)	保費假期 (Premium Holiday)
	保證最低利率 (Guaranteed Interest Rate)	保證最低派息率 (Minimum Guaranteed Crediting Interest Rate)
	獎賞利率 (Bonus Interest Rate)	獎賞派息率 (Bonus Crediting Interest Rate)
	供款費用 (Contribution Charge)	保費費用 (Premium Charge)
	行政費用 (Administration Charge)	保單費用 (Policy Fee)
	提取費用 (Withdrawal Charge)	退保費用 (Surrender Charge)
	戶口利率 (Account Rate)	派息率 (Crediting Interest Rate)
	現金價值 (Cash Value)	退保價值 (Surrender Value)

適用計劃 Applicable Products (附加保障 Rider Benefits)	GN16 前常用保險用語 Terminology before GN16	GN16 新常用保險用語 New Terminology under GN16
<ul style="list-style-type: none"> • 綜合意外保障 Accident Benefit • 殘疾現金預支保障 Advance Payment Disability Benefit • 兒童安健保 Child Accident and Illness Benefits • 危疾現金援助保障 Crisis Advance Rider • 康乃馨懷孕保障 Carnation Pregnancy Cover • 保證可增購壽險 Guaranteed Insurability Benefit • 住院入息保障 Hospital Income Benefit • 薰衣草女性保障 Lavender Lady's Benefit • 自主人生附加保障 LIFE Flexi Rider • 危疾萬全保 Living Master Benefit • 危疾額外萬全保 Living Master Extra Benefit • 危疾多重保 II (危疾護您 II) Multi Protection Benefit II (on CMC II only) • 殘疾豁免保障 Total Disability Benefit • 成長樂 Tender Care Benefit • 一年定期壽險保障 One Year Term Benefit • 五年定期壽險保障 Five Year Term Benefit 	Face Amount	Sum Assured