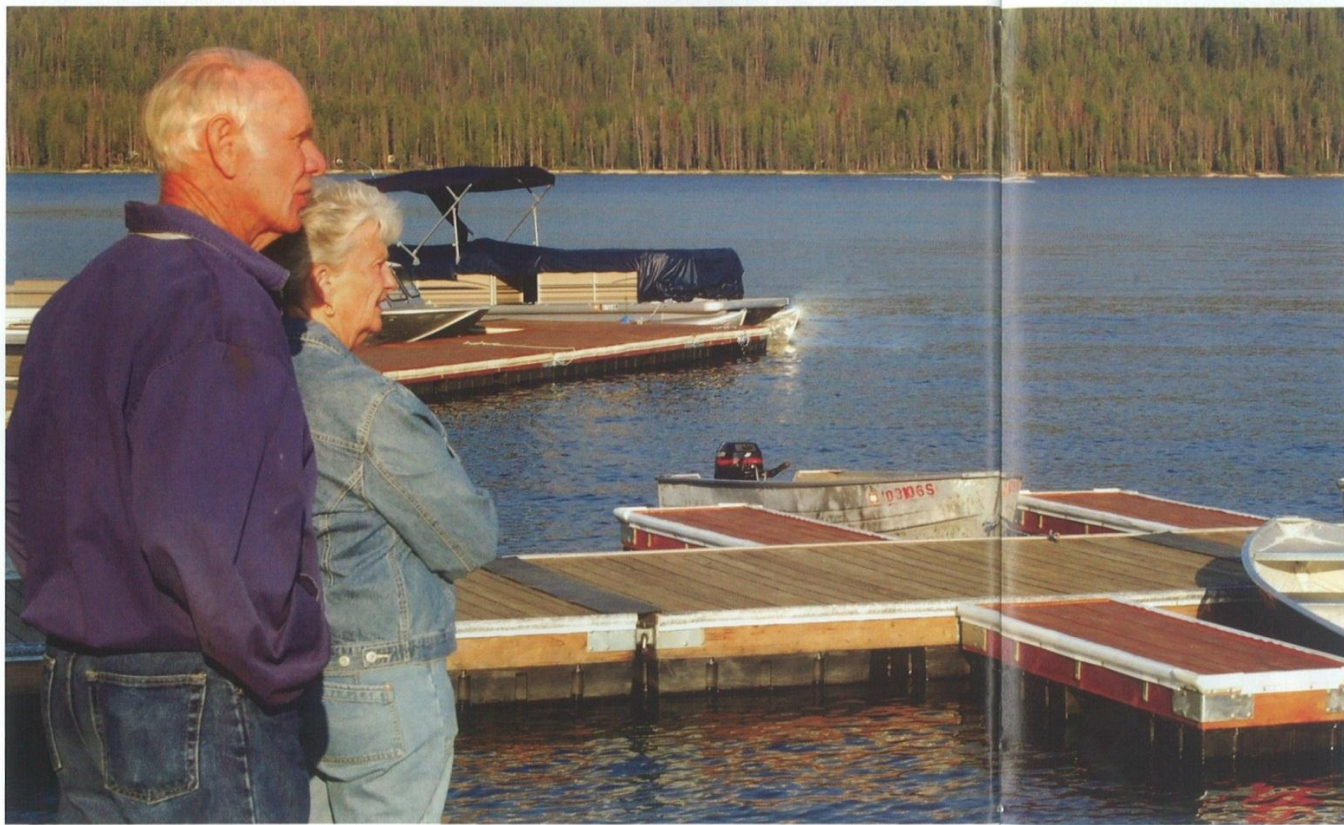


Take Steps in the Right Direction to Protect Your Loved Ones

正确投保以使家人获得保障

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购买保险的五大要点

众所周知, 生命充满着不定数, 一个人一旦发生不测, 比如罹患重病, 该怎么办? 或者当他发生意外而造成严重或终身残障, 又该怎么办? 如果他突然逝世, 对其家属又会造成怎样的影响? 此时, 他恐怕立即会想到人寿保险(终身保险)。

在生活中, 一个人一旦发生事故时, 人寿保险犹如金融风暴中的一种防护工具, 可减少投保人及其家属所面对的风

险。人寿保险的好处不但立竿见影, 甚至在受保人逝世数年后, 依然长年累月地利益着作为保单受益人的家人至亲, 所以人寿保险是可依赖的生活保障工具。

然而, 在保险市场上, 并没有一种万全适用的保单, 市场上普遍充斥着各种各样可供选择的终身保险产品, 哪一种才是适合的保单, 往往令人踌躇不决! 以下探讨投保人在签下保单之前所应当考虑的几个因素:

一、个人保险需要

每个人都有不同的财务需要和目的, 因此, 并无一定法则可作为购买保险的依据。但是, 每个人都应该购买保险, 以作为理财目的。

问问自己, 人寿保险计划是否能帮自己储蓄? 万一自己患上重病或发生意外而伤残, 购买这种保险是否可防备自己和家人处于经济窘境? 再者, 在这种情况下, 多少保险金才充足? 另外, 自己是否为孩子未来教育而储蓄? 自己是否计划要有

Five keys to an ideal life insurance plan

Life as we know is filled with uncertainties. You can never be too sure of what the future may hold. What happens if you become the victim of unexpected misfortunes like contracting a critical illness? Or meeting an accident that leaves you

with a severe or even permanent disability? What would be the consequences if you pass away suddenly?

Immediately, life insurance comes to mind.

Life insurance works like a tool you can use to mitigate the risk of putting yourself and your loved ones in a financial turmoil, should the unexpected occur. Its benefits are not just immediate, but they work for the long term and even years after you pass away, so that your family can count on it.

However, there is no 'one-size-fits-all' policy. The market is generally filled with a wide array of life insurance products to choose from, finding the 'right' one can be a mind boggling process for many of us. Let's explore some factors you should consider before signing the papers.

1. Your insurance needs

Everyone has different financial needs and goals. Therefore, there is no rule of thumb that can tell you exactly what life insurance products to buy.

Firstly, you should set your financial objectives of buying an insurance straight. Is your life insurance plan supposed to help you save? Is it supposed to protect you and your family from financial stress in the event of critical illness or disability? How much coverage

would be adequate in such circumstances? Are you looking to put aside money for your child's education? Are you planning to save up enough to support your preferred lifestyle upon retirement?

The amount of benefits you need depends on several aspects, such as the number of dependants you have, if you have any existing debts or mortgages that you have to pay for, or even the standard of living you want your family to maintain when you are no longer able to contribute to the household income. While all of your needs are important, it may not be possible to have a policy that satisfies all of them and still be affordable. Thus, you should prioritise your needs.

2. The fact-find

It is not easy at all to narrow down the most appropriate plan for you. That is why it is imperative to go through a fact-find process with your financial advisor. A fact-find is a personal financial health assessment that helps your financial advisor to assess your needs, goals and financial situation. It guides you to the most appropriate life insurance product based on an objective evaluation.

Bear in mind that you will need to reveal certain personal information to your financial advisor – for instance, your monthly income, assets and

二、评估财务状况

靠个人的能力, 并不容易找出最适合自己的保险计划, 所以打算投保人士应该和财务顾问先进行一项财务实况分析过程。它是一项个人财务状况评估, 以协助评估个人的财务状况、需要和目的, 并且凭着客观的评估, 以引导该人选购最适当的终身保险产品。

重要的一点, 打算投保人士需要对财务顾问坦白提供某些个人资料, 诸如每月收入、资产、婚姻状况和其他种种, 以便财务顾问根据这些真实资料推荐适合而又完备的保险计划。再者, 由财务顾问所提供的专业意见, 可确保投保人在适当的终身保险计划中充分受保。

三、衡量投保能力

购买人寿保险是一项终身的财务契约, 所以在购买保险之前, 应该肯定自己是否有能力缴付保险费。若无法长期按时地缴付保费, 就可能被迫中途断保, 这将损失历年所累积的保险利益, 保险公司所付给投保者的断保现金价值, 可能少于他过去所

缴付的保费总额。

投保人要谨记自己必须有能力长期缴付保费, 才能获得人寿保险计划所带来的利益。如果投保人面对无法继续缴付保费的情况, 他一定要请教财务顾问, 以寻求有效的解决方法。中途断保的决定, 并不明智, 唯有在反复考虑而又无计可施下, 才走这最后的一步棋。

四、重估已购保单

最后, 当一个人终于做出选择而购买保险后, 他和财务顾问的关系不应该就此结束, 他需要和财务顾问进行例常保险重估, 至少每年一次。特别是当他刚经过重大的生活改变时, 诸如更换工作、婚姻状况有所改变、需要负担的家属人数增减, 他应该与财务顾问会面, 以重新评估已购买的保单, 这将让他知道所购买的保险是否依然满足个人的财务需要和目的。

五、把握现有保单

在大多数情况下, 保险公司不建议投保人终止或更易现有的保单, 因为这样做可

充足的储蓄, 以维持在退休后想过的充裕晚年生活?

一个人所需要的保险取决于几个方面: 诸如所需要负担的家属人数、自己目前是否有任何债务或贷款需要偿还、甚至当自己不再有能力赚钱养家时, 所希望维持的家庭生活水准。自己所有的财务需要固然重要, 但是不可能有一种保单, 既可符合个人所有的财务需要而保费又是他所能负担的, 所以, 他应该区分理出财务需要的轻重缓急。

marital status, amongst many others. It is important to be completely open and honest about your personal information as it will ensure the recommended life insurance plan have every aspect covered, leaving no gaps.

With professional advice from a financial advisor, you can be assured that in time of need, you will be adequately covered by an appropriate life insurance plan.

3. The amount of premiums

Life insurance is a life-long commitment. Before you buy a life insurance policy, be sure you can afford the premiums. If you cannot afford the premiums for the long haul, you may have to terminate the policy midway, and this will only result in the loss of valuable benefits that you have accumulated over time. The payout you receive may be less than the total premiums you would have paid over the period of time.

Bear in mind that you must be able to make a long term financial commitment to your life insurance plan to reap the benefits it offers. If you face a certain situation that does not allow you to continue paying for your policy premiums, always consult a financial advisor to find out the available solutions he can offer. Choosing to terminate your policy before it matures should only be done

能需要额外的费用，也可能因此失去保单所附含的可观利益。投保人在做出任何决定之前，应该仔细考虑所有的各种因素，在仓促间做出的保险决定，可能造成严重的影响。投保人终止一项保险计划后，可能永远无法找到另一种具有类似利益的保单，这在于年龄的增长或健康状况的不同。在这些情况下，投保人可能得要支付较高的保费或可能不受保于某种范围内。

与其更易现有的保单，不如考虑添购“附加保险”，以提高人寿保险的价值。所谓“附加保险”是对现有保单的一种改进和增益，让受保人获得额外的保障和利益，例如：“家庭收入附加保险”承保一旦受保人英年早逝，保险公司将按月赔付予其家人受保人在生前的每月收入。所以，添购“附加保险”是值得考虑的一项明智之举。

after a thorough deliberation and as the very last resort.

4. Reviewing of your policy

Now, you have chosen and decided to buy an insurance policy at last, but this should not be the end of your relationship with your financial advisor. It is essential that you review your policy with your advisor at least once a year as a routine assessment. It is also a good idea to arrange an appointment with your advisor when you are experiencing a major change in life – for instance, a change of job, marital status, or having additional dependants. It will put your mind at ease to know your policy stays relevant in terms of meeting your financial needs and goals.

5. Your existing policy

In most situations, it is not advisable to terminate or replace your current policy as it may incur additional fees

and valuable benefits that came with the plan may also be lost. Take your time to consider all the various factors carefully before you make any decision. You do not want to lose the policy in haste as there may be dire implications. Upon termination of the insurance plan, you may never get another one with similar benefits again, simply because of a shift in age group or health conditions. In such cases, you could end up paying higher premiums or may be excluded from certain coverage.

Rather than replacing your current policy, consider attaching policy riders to enhance your life insurance plan. A 'rider' is a modification to an existing insurance policy that provides additional coverage and benefits. For instance, a family income rider ensures your loved ones to continue receiving your monthly income should you meet an early demise.

