



MyWealth Savings Insurance Plan (Premier)

Up to 26% of First-Year Premium Refund

CTF Life has always prepared a diversified range of financial products with ingenuity to help you explore more possibilities. During the promotional period, you can enjoy **up to 26% of First-Year Premium Refund** upon successful application of MyWealth Savings Insurance Plan (Premier) (5 Years premium payment period).



Please refers to the plan webpage for details

Promotion Period

Application Submission Date: 1 October 2024 to 31 December 2024 (both days inclusive)

Last Approval Date: 28 February 2025

First-Year Premium Refund Offer

| Policy Currency | | | First-Year Premium Refund Rate 5 Years Premium Payment Period |
|-----------------------------|------------------------|------------------------|--|
| Annual Premium ⁴ | | | |
| USD | HKD | CNY | |
| >=500,000 | >=4,000,000 | >=3,500,000 | 26.0% |
| 250,000 - <500,000 | 2,000,000 - <4,000,000 | 1,750,000 - <3,500,000 | 24.0% |
| 100,000 - <250,000 | 800,000 - <2,000,000 | 700,000 - <1,750,000 | 22.0% |
| 50,000 - <100,000 | 400,000 - <800,000 | 350,000 - <700,000 | 20.0% |
| 30,000 - <50,000 | 240,000 - <400,000 | 210,000 - <350,000 | 15.0% |
| 10,000 - <30,000 | 80,000 - <240,000 | 70,000 - <210,000 | 12.0% |
| 5,000 - <10,000 | 40,000 - <80,000 | 35,000 - <70,000 | 5.0% |

Example:

| Applicable Premium Payment Period | Annual Premium ⁴ (USD) | First-Year Premium Refund Rate | First-Year Premium Refund Amount (USD) |
|-----------------------------------|-----------------------------------|--------------------------------|--|
| 5 Years | 500,000 | 26.0% | 500,000 x 26.0% = 130,000 |
| | 300,000 | 24.0% | 300,000 x 24.0% = 72,000 |
| | 150,000 | 22.0% | 150,000 x 22.0% = 33,000 |
| | 50,000 | 20.0% | 50,000 x 20.0% = 10,000 |



For enquiry, please call Partnership Concierge Hotline at 3192 8333 or Premier Business Hotline at 3192 8388.

Terms & Conditions of First-Year Premium Refund Offer ("This Offer") :

1. To enjoy the First-Year Premium Refund Offer, customer must submit the application(s) of MyWealth Savings Insurance Plan (Premier) with 5-Year premium payment period from 1 October 2024 to 31 December 2024 ("Promotion Period") ("Eligible Policy(ies)") and such application(s) must be approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 28 February 2025.
2. First-Year Premium Refund Offer is only applicable to the basic premium of Eligible Policy(ies). Prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated in Annual Premium requirement and will not be entitled to any First-Year Premium Refund Offer.
3. First-Year Premium Refund Offer is offered to each Eligible Policy. If customer has applied for more than one policy of eligible plan, all of the Eligible Policies could enjoy the First-Year Premium Refund Offer. However, the annual premium of these policies will not be aggregated in calculating the First-Year Premium Refund Rate.
4. This Offer is applicable to Eligible Policy(ies) in monthly, semi-annual and annual payment mode. The amount of First-Year Premium Refund Offer will be equal to the first year basic premium of Eligible Policy paid in the first 12 months after the policy issue date (net annual premium after Large Size Discount and before any other premium discount (if any) with maximum of 12 months of basic premium) ("Annual Premium") times the designated First-Year Premium Refund Rate of this policy.
5. First-Year Premium Refund amount will be credited to the premium suspense account by the end of the 1st policy year (applicable to Eligible Policy(ies) in annual payment mode) or within 3 months after we received the first installment premium of 2nd policy year (applicable to Eligible Policy(ies) in semi-annual and/or monthly payment mode) for paying future premium. Customer can only withdraw the remaining balance of the first-year premium refund (if any) after the end of premium payment period but if the customer has prepaid all the premiums, the customer can withdraw the excess premium due to the prepayment (if any) after the premium refund amount is credited to the customer's premium suspense account.
6. CTF Life reserves the right to claw back the premium refund amount if the Eligible Policy is terminated within 2 years from the policy commencement date.
7. The Eligible Policy must be in force at the time of the release of First-Year Premium Refund Offer in order to enjoy the First-Year Premium Refund Offer.
8. Any information provided by the applicants which is incomplete, false, fake, feigned, inappropriate, illegal, forged and misused will be considered as violating the terms and conditions of this promotion. CTF Life reserves all the rights to disqualify the reward without any further notice.
9. CTF Life reserves the right to make all final decisions on policy application, approval and all relevant above mentioned promotion activity. In case of any disputes in relation to the above mentioned offer, our decision shall be final and binding.
10. CTF Life reserves all the rights to suspend or terminate the above mentioned offer or amend the terms and conditions of the offer at any time without prior notice.
11. No person other than the customer and CTF Life will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
12. This flyer should be read in conjunction with the relevant Product Brochure. For details of "MyWealth Savings Insurance Plan (Premier)", please refer to the Product Brochure and Policies.
13. This flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. Chow Tai Fook Life Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.