

## Regent Insurance Plan 3 (Prestige)

Up to 12.5% of First-Year Premium Refund

During the Promotion Period, you can enjoy the premium refund as listed below upon successful application(s) of Regent Insurance Plan 3 (Prestige Version) :

### Promotion Period

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

Last Approval Date : 28 February 2025

For details, please refer to the Product Brochure



Regent Insurance Plan 3  
(Prestige Version)



### First-Year Premium Refund Reward

Annual Premium (USD)	First-Year Premium Refund Rate		
	4-Year Premium Payment Period	6-Year Premium Payment Period	9-Year, 12-Year, 15-Year and 18-Year Premium Payment Period
=>300,000	3.0%	8.0%	12.0%
125,000 - <300,000	2.0%	6.0%	9.0%
70,000 - <125,000	1.5%	5.0%	7.0%
50,000 - <70,000	1.0%	4.0%	6.5%
3,000 - <50,000	1.0%	3.0%	5.0%

During the promotion period, upon successful application of Regent Insurance Plan 3 (Prestige Version) as well as reaching the above-mentioned Annual Premium requirements and the following requirement(s), you can enjoy extra reward(s).

### Extra Reward (Applicable to 6-Year or above Premium Payment Period only)

During the promotion period, upon successful application of Regent Insurance Plan 3 (Prestige Version) and 1) submit together with any designated riders# from below under the same policy; or 2) newly add any designated riders# from below after the policy approved successfully during the promotion period, the policy of Regent Insurance Plan 3 (Prestige Version) basic plan can **obtain 0.5% Extra First-Year Premium Refund**.

#Designated Riders	"TopCare" Medical Insurance Plan	"BetterCare" Medical Insurance Plan
	"MediChamp" Insurance Plan	"MediCare" Medical Insurance Plan
	"HealthCare Choice" Critical Illness Protector	"TargetCare" Cancer Plan
	FlexiCare " Medical Insurance Plan	



For enquiry, please contact your financial consultant or call CTF Life Customer Service Hotline at 2866 8898.

**Important Reminder:** The product(s) as mentioned in this document (except "HealthCare Choice" Critical Illness Protector) may be purchased as standalone plan(s) without bundling with other type(s) of insurance product. The product information in this document does not contain the full terms of the products as mentioned in this document and the full terms can be found in the policy document.

**Terms & Conditions:**

1. To enjoy the First-Year Premium Refund Reward, customer must submit the application(s) of Regent Insurance Plan 3 (Prestige Version) 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. To enjoy the Extra First-Year Premium Refund Reward, customer must submit the application(s) of Regent Insurance Plan 3 (Prestige Version) from 1 October 2024 to 31 December 2024 ("Promotion Period") as well as reaching designated Annual Premium and submit any designated riders under the same policy, while such application(s) of the basic plan and the designated rider must be approved by CTF Life on or before 28 February 2025. This reward is applicable to policy with 6-year or above premium payment period only.
3. First-Year Premium Refund is only applicable to the basic premium of Regent Insurance Plan 3 (Prestige Version) Premium of other rider(s) (if applicable) will not be calculated in Annual Premium requirement and will not be entitled to any premium refund.
4. First-Year Premium Refund is offered to each eligible policy of Regent Insurance Plan 3 (Prestige Version). If customer has applied for more than one policy of Regent Insurance Plan 3 (Prestige Version) all of the eligible policies could enjoy the premium refund. However, the annual premium of these policies will not be aggregated in calculating the First-Year Premium Refund rate. In case of submission together with any designated riders when successful application of Regent Insurance Plan 3 (Prestige Version) or newly add any designated riders after successful application, the maximum Extra First-Year Premium Refund Reward of each eligible policy is 0.5% per policy.
5. The policy of Regent Insurance Plan 3 (Prestige Version) can obtain a maximum of 0.5% Extra First-Year Premium Refund upon the new policy meet the requirements of extra reward.
6. The amount of First-Year Premium Refund will be equal to the first year basic premium of Regent Insurance Plan 3 (Prestige Version) paid in the first 12 months after the policy issue date (with maximum of 12 months of basic premium) times the designated First-Year Premium Refund rate of this policy.
7. 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.
8. CTF Life reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
9. The eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward.
10. 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 applications without any further notice.
11. 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 this offer, our decision shall be final and binding.
12. CTF Life reserves all the rights to suspend or terminate the offer or amend the terms and conditions of the offer at any time without prior notice.
13. 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.
14. 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.  
"FlexiCare" Medical Insurance Plan (VHIS Plan Certification Number: F00064-01-000-02/F00064-02-000-02/F00064-03-000-02/F00064-4-000-02)  
"TopCare" Medical Insurance Plan (VHIS Plan Certification Number: F00037-01-000-03/F00037-02-000-03/F00037-03-000-03/F00037-04-000-03/F00037-05-000-03/F00037-06-000-03/F00037-07-000-03/F00037-08-000-03)  
"BetterCare" Medical Insurance Plan (VHIS Plan Certification Number: F00021-01-000-03/F00021-02-000-03/F00021-03-000-03/F00021-04-000-03/F00021-05-000-03/F00021-06-000-03)