

FTLife Limited Time K Dollar Reward Programme

Earn up to \$1,000 K Dollars

During the Promotion Period, upon successful application(s) of any life insurance plans (excluding investment-linked life insurance plans and qualifying deferred annuity policy) with the accumulated Annualised First Year Premium (AFYP) stated below, you will receive up to **\$1,000 K Dollars***. Enjoy shopping, dining and entertainment at K11 MUSEA, K11 ART MALL, K11 ARTUS, Rosewood Hong Kong and designated Chow Tai Fook stores.

Accumulated AFYP	Rewards
≥ HK\$30,000	\$300 K Dollars
≥ HK\$50,000	\$500 K Dollars
≥ HK\$100,000	\$1,000 K Dollars

* The eligible policyowner must be a KLUB 11 Member in order to receive K Dollar. If the eligible policyowner is not a KLUB 11 Member, he/she shall first register as a KLUB 11 Member (no spending requirement for registering as a KLUB 11 General Member).

Promotion Period

Application Submission Period: 21 January 2021 to 30 April 2021 (both dates inclusive)

Last Policy Approval Date: 31 May 2021

K Dollar is the mean of payment which can be used as instant cash at over 400 participating merchants at K11 MUSEA, K11 ART MALL, K11 ARTUS, Rosewood Hong Kong and designated Chow Tai Fook stores.

K11 is Hong Kong's retail landmark that integrates creativity, culture and innovation, offering a variety of cuisines such as Chinese, Japanese, Korean, Thai and French dishes. The cultural retail destination offers you truly global shopping experiences by bringing renowned brands from all over the world.

K Dollar also allows you to enjoy creative workshops organised by K11 KULTURE ACADEMY, and the thematic edutainment zone Donut Playhouse at K11 MUSEA.

Don't miss out on the luxury accommodation and dining experience at K11 ARTUS and Rosewood Hong Kong, as well as the luxurious jewellery at designated Chow Tai Fook stores in Hong Kong!



Scan this QR code for a list of participating merchants that accept K Dollars.

Terms & Conditions for "FTLife Limited Time K Dollar Reward Programme" ("Rewards") :

1. To enjoy the rewards, the policyowners must submit the application(s) of any life insurance plans (except investment-linked life insurance plans and qualifying deferred annuity policy) with the designated accumulated Annualised First Year Premium ("AFYP") from 21 January 2021 to 30 April 2021 (both dates inclusive) ("Promotion Period"). All application(s) must be approved by FTLife Insurance Company Limited ("FTLife") on or before 31 May 2021.
2. The accumulated AFYP is calculated based on 1) the total AFYP of basic plans and riders (if any), and 2) 10% of the single premium of all eligible policies belonging to the same policyowner during the "Promotion Period". Exchange rate of US\$1 = HK\$7.8 will be used to calculate the AFYP for policy denominated in US\$. Policy migration premium from any existing Health Protection Plan(s) to plan(s) under the Voluntary Health Insurance Scheme, premium levy, pre-paid premium (if applicable), loading premium (if applicable) or the premium of cancelled policies within the cooling-off period are not entitled to the rewards.
3. The rewards are not applicable to the applications for all riders attached to the existing basic plan(s).
4. Rewards up to \$1,000 K Dollars are calculated based on each policyowner and his/her AFYP during the Promotion Period.
5. All eligible policies must be in force at the time when the rewards are given out.
6. FTLife will send out the notifications starting from late June 2021 to inform the eligible policyowners about the redemption arrangements by email or SMS.
7. The eligible policyowners must be a KLUB 11 Member in order to receive K Dollar. The rewards will be sent out by KLUB 11 through the "K11 HK" Mobile App. K Dollar will be credited to the member's account in the form of KLUB Points based on the member's membership tier at the time of reward redemption.
8. The rewards are not convertible to cash and must be used before the specified expiry date.
9. If the rewards of "FTLife Limited Time K Dollar Reward Programme" cannot be given for whatever reasons, they will be replaced by other rewards, and FTLife will contact the eligible policyowners for further arrangements.
10. FTLife reserves all the rights to make final decisions on the approval of the application(s) of any plan(s). FTLife and K11 Loyalty Program Limited reserve all the rights to make final decisions regarding this promotion.
11. No person other than the customer and FTLife 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. "FTLife Limited Time K Dollar Reward Programme" cannot be used in conjunction with other staff offers.
13. FTLife is not the provider of K Dollar and KLUB 11 Membership and shall not be liable or responsible for any matters related to the rewards and services as well as the consequences of using those rewards and services.
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. FTLife 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 FTLife is illegal under the laws of that jurisdiction.

Please contact your financial consultant or call FTLife Customer Service Hotline at 2866 8898, or Partnership Concierge Hotline at 3192 8333 for details!

FTLife Insurance Company Limited

(incorporated in Bermuda with limited liability)

New World Group Member