

Limited-time Offer!
Extra K Dollars Reward for Existing Customers
Extra Reward up to 2,000 K Dollars on top of protection

*Plan Ahead with You amidst of the Pandemic
 Embark on the Journey to Savor Your Life*



FTLife keeps your company and spares no effort to protect the health and wealth of you and your family. To appreciate your support to FTLife, aside from First-Year Premium Refund, we have launched "Extra K Dollars Reward for Existing Customers". Existing Customers¹ who apply for Designated Plans during the Promotion Period can earn Reward of up to **2,000 K Dollars**. Leveraging on the multi-dimensional ecosystem of New World Group, FTLife strives to create a life of abundance with its customers. Please seize the opportunity to protect you and your loved ones!

Promotion Period

Application Submission Date : 1 April 2022 to 30 June 2022 (both dates inclusive)

Last Approval Date : 31 August 2022

Total Annualised First Year Premium of Designated Plans which are purchased during the Promotion Period (Including Basic Plans and Riders)	K Dollars Reward
HKD 4,000 - < 8,000	100
HKD 8,000 - < 20,000	250
HKD 20,000 - < 60,000	600
>= HKD 60,000	2,000

What is K Dollar?

1 K Dollar can serve as HKD 1 for instant cash consumption at designated participating merchants of K Dollar Program or pay premium at FTLife later this year.

You can apply for the following designated plans (including basic plans and riders) based on different needs of yourself and your family:

Type	Plan
Saving	<ul style="list-style-type: none"> Fortune Saver Insurance Plan 3 Regent Insurance Plan 3 (Premier) New Regent Insurance Plan 2 (Global Premier)
Critical Illness / Medical	<ul style="list-style-type: none"> "HealthCare 168 Plus" Critical Illness Protector MediGold Plus Insurance Plan
VHIS* <small>Tax Deductible</small>	<ul style="list-style-type: none"> "FlexiCare" Medical Insurance Plan New "TopCare" Medical Insurance Plan "BetterCare" Medical Insurance Plan "WiseCare" Medical Insurance Plan
Accident / Life	<ul style="list-style-type: none"> "Be With You" Personal Accident Plan "On Your Mind" Insurance Plan

* VHIS means Voluntary Health Insurance Scheme

For the product details, please refer to the relevant Product Brochure by FTLife's website and First-Year Premium Refund Promotion Flyers.



Product Brochure



First-Year Premium Refund Promotion Flyers



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

Important Reminder: The product(s) as mentioned in this document 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 and Conditions of the Promotion of "Extra K Dollars Reward for Existing Customers" ("This Promotion")

- Existing Customers are Policy Owners with at least one in-force policy at FTLife Insurance Company Limited ("FTLife") on 17 March 2022 ("Existing Customers").
- To enjoy the K Dollars Reward ("Reward"), Existing Customers must submit the application(s) of the Designated plan(s) mentioned in this flyer (Basic Plan and/or Rider) ("Designated Plan") during the period of 1 April 2022 to 30 June 2022 (both days inclusive) ("Promotion Period"), and complete the underwriting process and be approved by FTLife on or before 31 August 2022 ("Eligible Policy"). If the customer cancels all the Eligible Policy of the Designated Plan within the cooling-off period, customer will not be entitled to the K Dollars Reward.
- This Promotion can be used in conjunction with First-Year Premium Refund for Designated Plan(s) (if any).
- Existing Customer(s) can enjoy the Reward stated in the following table based on the total Annualised First Year Premium of Designated Plan(s) as Policy Owner(s) during the Promotion Period. Each eligible Existing Customer can enjoy up to 2,000 K Dollars.

Total Annualised First Year Premium	K Dollars Reward
HKD 4,000 - < 8,000	100 K Dollars
HKD 8,000 - < 20,000	250 K Dollars
HKD 20,000 - < 60,000	600 K Dollars
>= HKD60,000	2,000 K Dollars

- Total Annualised First Year Premium is calculated based on the Eligible Plan(s) belonging to the same Policy Owner during the Promotion Period. We will calculate the total Annualised First Year Premium applicable to the Eligible Policy(ies) according to the following approach:
 - Single premium: 10% of total premium paid
 - Annual premium: annual premium amount
 - Semi-annual premium: half-year premium amount x 2
 - Monthly premium: monthly premium amount x 12
 The exchange rate of HKD 7.8 = USD 1 will be used to calculate the Annualised First Year Premium for policies denominated in USD. Premium of the new Rider attached on the existing Basic Plan, 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 Reward.
- All Eligible Policy(ies) must be still in force when the Reward is issued. If any Eligible Policy is terminated within two years from the effective date, FTLife reserves the right to deduct all amounts equal to the premium rebate of the relevant Reward.
- Eligible Existing Customers must be K Dollar Program members at the time of Reward redemption and provide valid membership numbers to FTLife to enjoy Reward.
- The notification with Reward redemption details will be sent via email or SMS or correspondence to eligible Existing Customers on or before 31 October 2022 according to their latest correspondence record at FTLife. Eligible Existing Customers shall redeem their Reward according to the instructions, terms and conditions stated in the email or SMS or correspondence. Those who have no valid correspondence record at FTLife will not receive any notification.
- The Reward are not convertible to cash and must be used before the expiry date.
- Where the Reward under this Promotion are not offered for any reason, other rewards will serve as alternatives, and FTLife will contact eligible customers for relevant arrangements.
- FTLife is not the provider of K Dollar and the K Dollar Program and shall not be liable or responsible for any matters related to the rewards and services as well as the consequences of using such rewards and services. The use of K Dollars is subject to the terms and conditions of the K Dollar Program.
- FTLife's Voluntary Health Insurance Scheme("VHIS") are certified plans under the VHIS but this does not necessarily mean Policy Owner(s) or related person(s) are eligible for tax deductions on the premiums paid for the VHIS. The nature of VHIS Plan of FTLife's VHIS Plan depends on the features of the product as well as approval issued by Food and Health Bureau, rather than the personal circumstances of the Policy Owner(s) and related person(s). Policy Owner(s) or relevant parties must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region("HKSAR") before you can claim these tax deductions. Any general tax information mentioned in this leaflet is for reference only and does not constitute any tax or financial advice. You should not make any tax-related decisions based on such information alone. FTLife cannot provide any tax, legal or accounting advice or consultation. If you have any questions, please consult the Inland Revenue Department (website: www.ird.gov.hk) or seek your independent tax, legal and accounting advisor.
 - "FlexiCare" Medical Insurance Plan (VHIS Plan Certified Product Number: F00064-01-000-01/F00064-02-000-01/F00064-03-000-01/F00064-04-000-01)
 - "TopCare" Medical Insurance Plan (VHIS Plan Certified Product Number: F00037-01-000-02 / F00037-02-000-02 / F00037-03-000-02 / F00037-04-000-02 / F00037-05-000-02 / F00037-06-000-02 / F00037-07-000-02 / F00037-08-000-02)
 - "BetterCare" Medical Insurance Plan (VHIS Plan Certified Product Number: F00021-01-000-02 / F00021-02-000-02 / F00021-03-000-02 / F00021-04-000-02 / F00021-05-000-02 / F00021-06-000-02)
 - "WiseCare" Medical Insurance Plan (VHIS Plan Certified Product Number: S00028-01-000-02)
- This flyer should be read in conjunction with the relevant Product Brochure. Please browse the VHIS website at <http://www.vhis.gov.hk> for the details of VHIS and browse the company website for the product information of FTLife VHIS. For details of other relevant plan(s), please refer to the relevant products information on FTLife's website at: www.ftlife.com.hk
- 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. FTLife reserves all the rights to disqualify the applications and deduct all the relevant Reward amount without further notice.
- FTLife reserves all the rights to make all final decisions on all relevant above-mentioned Promotion and /approval. In case of any disputes in relation to this Promotion, our decision shall be final and binding.
- FTLife reserves all the rights to suspend or terminate the above-mentioned Promotion and / or amend the terms and conditions of the offer(s) at any time without prior notice. The eligible policy(ies) issued prior to such termination, suspend or change of this Promotion will remain unaffected. Any dispute arises from this Promotion, FTLife's decision should be final and conclusive.
- 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.
- 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 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 FTLife is illegal.

FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

New World Group Member

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