

Limited-time Offer!
 Exclusive **DOUBLE** Rewards
 for **Selected Existing Customers**
 Over **2,000 K Dollar Reward** to You



Offer 1

Earn K Dollar Reward by Purchasing Policy

Offer 2

Pay by K Dollars to Earn up to 100% K Dollar Reward

FTLife always protects the health and wealth of you and your family. As our Selected Existing Customers[#], you may now earn Reward of up to **2,000 K Dollars** by purchasing the Designated Plan(s) during the Promotion Period; at the same time, **FTLife will reward up to 100% corresponding K Dollars*** for customers settling the initial premium of the New Policy(ies) purchased during the Promotion Period by K Dollars. Earn Rewards through spending and enjoy First-Year Premium Refund (if applicable)! Offers fully Power Up!

Promotion Period

Application Submission Date: 1 October 2022 to 31 December 2022 (both dates inclusive)

Last Approval Date : 28 February 2023

Offer 1: "Earn K Dollar Reward by Purchasing Policy"

Selected Existing Customers[#] who purchased Designated Plan(s) during the Promotion Period can earn Reward of up to 2,000 K Dollars.

Total Annualised First-Year Premium of Designated Plans which are purchased during the Promotion Period (Including Basic Plans and Riders)	K Dollar 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 be used as HKD 1 instant cash at designated participating merchants of K Dollar Program in Hong Kong.

You can purchase the following Designated Plans (including Basic Plans and Riders) based on different needs of yourself and your family:

Type	Plan
Savings	<ul style="list-style-type: none"> Fortune Saver Insurance Plan 3 Regent Insurance Plan 3 (Premier) Regent Insurance Plan 2 (Global Premier) Everglow 128 Insurance Plan New
Critical Illness / Medical	<ul style="list-style-type: none"> "HealthCare 168 Plus" Critical Illness Protector "MediGold Plus" Insurance Plan "Protect Starter" Critical Illness Protector
VHIS <small>Tax Deductible</small>	<ul style="list-style-type: none"> "FlexiCare" Medical Insurance Plan "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

[#] Selected Existing Customers are Policy Owners with at least one in-force policy at FTLife on 30 September 2022

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



Product Brochure



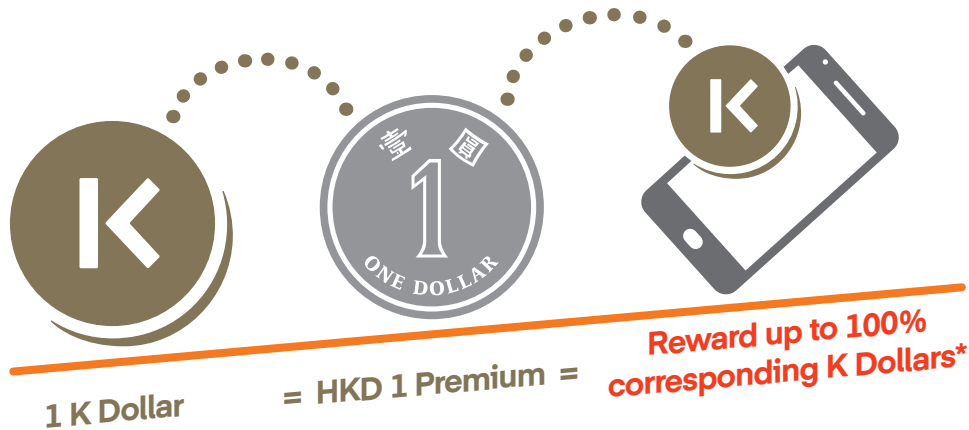
First-Year Premium Refund Promotion Flyers

Offer 2: "Pay by K Dollars to Earn up to 100% K Dollar Reward"

FTLife leverages the synergy created by the extensive support from New World Group. From now, customers can settle the premium by K Dollars, with 1 K Dollar offsetting HKD 1 initial premium of the New Policy(ies) purchased.

To settle the initial premium of the New Policy(ies) purchased during the Promotion Period (Basic Plan(s) and Rider(s) (if applicable)) by K Dollars, FTLife will reward up to 100% corresponding K Dollars* to you!

* The K Dollar Reward is subject to a maximum of 10% of Annualised First-Year Premium for New Policy(ies) purchased during the Promotion Period; all New Policy(ies) involving investment-linked assurance scheme (ILAS) and Prosperous Deferred Annuity Plan 2 are not entitled to enjoy the K Dollar Reward under Offer 2. For details, please refer to point 2 of the terms and conditions applicable to Offer 2.



Settling premium by K Dollars is no different from the consumption at merchants. All you need is to settle the premium via the "POS" Mobile App of FTLife (if applicable) or settle policy payments in person at our Cashier Office.



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 "Exclusive Double Rewards for Selected Existing Customers" ("This Promotion")

Terms and conditions applicable to Offer 1: "Earn K Dollar Reward by Purchasing Policy" ("Offer 1") and Offer 2: "Pay by K Dollars to Earn up to 100% K Dollar Reward" ("Offer 2")

1. The Promotion Periods under This Promotion ("Promotion Period") are as follows:

Application Submission Date	1 October 2022 to 31 December 2022 (both days inclusive)
Last Approval Date	28 February 2023

2. All Eligible Policy(ies) must be still in force when the K Dollar Reward ("Reward") is issued. If any Eligible Policy is terminated or partially surrendered (if applicable) within 2 years from the effective date or any Eligible Rider attached to the Eligible Policy is terminated within 2 years from the effective date, FTLife Insurance Company Limited ("FTLife") reserves the right to deduct all amounts equal to the relevant Reward. If the customer cancels all the Eligible Policy(ies) of the Designated Plan(s) within the cooling-off period, customer will not be entitled to the K Dollar Reward.
3. This Promotion can be used in conjunction with First-Year Premium Refund for Designated Plan(s) (if applicable).
4. Eligible Customers must be K Dollar Program members at the time of Reward redemption and provide valid K Dollar Program membership number to FTLife to enjoy the Reward.
5. The notification with Reward redemption details will be sent via email or SMS or correspondence to Eligible Customers on or before 30 April 2023 according to their latest correspondence record at FTLife. Eligible Customers shall redeem their Reward according to the instructions, terms and conditions stated in relevant correspondence. Those who have no valid correspondence record at FTLife will not receive any notification.
6. The Rewards under This Promotion are not convertible to cash, other prizes or privileges. And must be used before K Dollar expiry date.
7. Where the Rewards under This Promotion are not offered for any reason, other rewards will serve as alternatives, and FTLife will contact Eligible Customers for relevant arrangements.
8. FTLife is not the provider of K Dollars 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 K Dollar Program terms and conditions.
9. The sole responsibility for verifying any data or information that is sent to customer in connection with payment by K Dollars remains exclusively with customer. FTLife shall have no liability or obligation whatsoever in relation to your use of such payment method.
10. In case of any disputes, FTLife and Missions Points Network Company Limited, the operator of the K Dollar Program, reserve the right of final decision.

11. Any information provided by the applicants which is incomplete, false, fake, feigned, forged, illegal, fraud, inappropriate and misused will be considered as violating the terms and conditions of This Promotion. FTLife reserves all the rights to disqualify the Reward without any further notice.
12. FTLife reserves the right to make all final decisions on policy application, approval and all activities related to This Promotion. In case of any disputes in relation to This Promotion, our decision shall be final and binding.
13. FTLife reserves all the rights to suspend or terminate This Promotion or amend its terms and conditions at any time without prior notice. The Eligible Policy(ies) issued prior to such termination, suspension or change of This Promotion will remain unaffected. Any dispute arises from This Promotion, FTLife's decision should be final and conclusive.
14. No person other than the customer and FTLife will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce any of the provisions under these terms and conditions or enjoy the benefit of any of the provisions of these terms and conditions.
15. 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 FTLife's products outside Hong Kong. FTLife hereby declares that it has no intention to offer or 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.

Applicable to Offer 1: Terms and Conditions of "Earn K Dollar Reward by Purchasing Policy"

1. Selected Existing Customers are Policy Owners with at least one in-force policy at FTLife on 30 September 2022 ("Selected Existing Customers").
2. To earn the K Dollar Reward, Selected Existing Customers must purchase the Designated Plan(s) mentioned in this flyer (Basic Plans and/or Riders) ("Designated Plan") during the Promotion Period with purchase amount reaches designated total Annualised First-Year Premium, and complete the underwriting process and be approved by FTLife on or before 28 February 2023 ("Eligible Policy"). If the Selected customer cancels all the Eligible Policy of the Designated Plan within the cooling-off period, Selected customer will not be entitled to the K Dollar Reward.
3. Selected 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 Selected Existing Customer can enjoy up to 2,000 K Dollars within the Promotion Period.

Total Annualised First-Year Premium	K Dollar 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

4. Total Annualised First-Year Premium is calculated based on the Designated Plan(s) purchased by the same Policy Owner during the Promotion Period. FTLife 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

For policy(ies) denominated in USD, FTLife will calculate the Total Annualised First-Year Premium based on the exchange rate declared by FTLife on the policy issue date of the relevant policy(ies). For details, please refer to the website: www.ftlife.com.hk/en/support/insurance-premium-exchange-rate.cshml

Premium of the new Rider attached to 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) and the cancelled Designated Policy(ies) within the cooling-off period are not entitled to the Reward.

5. FTLife's 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 Health Bureau, rather than the personal circumstances of the Policy Owner(s) and related person(s). To claim these tax deductions, Policy Owners or related person(s) must meet all the eligibility requirements set out under the Inland Revenue Ordinance issued by the Inland Revenue Department of Hong Kong Special Administrative Region ("HK SAR") 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 No.: F00064-01-000-01/F00064-02-000-01/F00064-03-000-01/F00064-04-000-01)
 - "TopCare" Medical Insurance Plan (VHIS Plan Certified Product No.: 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 No.: 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 No.: S00028-01-000-02)
6. 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.

Applicable to Offer 2: Terms and Conditions of "Pay by K Dollars to Earn up to 100% K Dollar Reward"

1. 1 K Dollar can be used as HKD 1 to settle initial premium of the New Policy(ies) purchased. At least 10 K Dollars shall be used for each transaction.
2. FTLife will reward up to 100% corresponding K Dollars for Selected Existing Customers and other customers settling the initial premium of any plan(s) purchased during the Promotion Period (including Basic Plans and Riders (if applicable), except for those involving investment-linked assurance scheme (ILAS (and the Rider attached thereto)) and Prosperous Deferred Annuity Plan 2) ("New Policy"). The K Dollar Reward is calculated based on each New Policy, subject to a maximum of 10% of Annualised First-Year Premium for each New Policy.

Examples:

New Policy(ies) purchased and approved during the Promotion Period		Annualised First-Year Premium (HKD)	Maximum Reward (K Dollar) (10% of Annualised First-Year Premium)	Actual Amount of Initial Premium settled by K Dollars (K Dollar) (1 K Dollar = HKD 1 premium)	Actual Reward Receivable (K Dollar)
Basic Plan	"HealthCare 168 Plus" Critical Illness Protector	8,000	800	500	500
Basic Plan	"FlexiCare" Medical Insurance Plan	6,000	600	800	600
Basic Plan Rider	Oscar "FlexiCare" Medical Insurance Plan	18,000 Basic Plan: 12,000 Rider: 6,000	Not Applicable	18,000	Not Applicable

Annualised First-Year Premium stated in the examples are for reference only.

3. Annualised First-Year Premium is calculated based on each New Policy. For the avoidance of doubt, any Rider(s) attached to the New Policy(ies) purchased and approved outside of the Promotion Period shall be excluded from the calculation of Annualised First-Year Premium. FTLife shall calculate the 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
- For policy(ies) denominated in USD, FTLife will calculate the Annualised First-Year Premium based on the exchange rate declared by FTLife on the policy issue date of the relevant policy(ies). For details, please refer to the website: www.ftlife.com.hk/en/support/insurance-premium-exchange-rate.cshhtml
- Premium of the new Rider(s) attached to the existing Basic Plan(s), policy migration premium from any existing Health Protection Plan(s) to plan(s) under the VHIS premium levy, pre-paid premium(if applicable), loading premium(if applicable) and the cancelled Designated Policy(ies) within the cooling-off period are not entitled to the Reward.
4. All payments by K Dollars and all refund (if any) made subsequently from this K Dollar payment shall be made in K Dollars. Customer shall bear any currency conversion costs (if any) in processing a refund (if any). FTLife shall not be held liable for any direct, indirect, special or consequential loss or damages arising from any currency conversion costs or other charges in processing payment transactions for insurance premium or refund request.
5. In the event of policy cancellation (where applicable including withdrawal of policy application, unsuccessful policy application, cancellation of payment and cancellation of policy within cooling-off period), corresponding K Dollar payment will be refunded to customers' K Dollar Program account, the expiry date of the corresponding refunded K Dollars used in this transaction shall follow its original expiry date at the time it is being debited for the policy premium payment.
6. For details of using K Dollars to settle initial premium of New Policy(ies) purchased through the "POS" Mobile App of FTLife (if applicable), please inquire your financial consultant.
7. For details of the procedures, terms and conditions of premium payment in K Dollars, please refer to the website www.ftlife.com.hk/en/support/customer-service/premium-payment-KD.html and relevant terms and conditions set out in "POS" Mobile App of FTLife (if applicable) or at FTLife Cashier Office which shall prevail and be binding.

FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

New World Group Member

MKT/DPM/0483/AEN/2210