The newly launched “HealthCare 168” Critical Illness Protector (“HealthCare 168”) offers you various first-in-market features. You can enjoy exclusive rewards, such as premium refund, free DNA Health test or tumour profile screening upon successful application(s) of “HealthCare 168” together with any other plans (if applicable).

**Reward 1** Enjoy premium refund of up to 15% for the first 2 years

You can enjoy a first-year premium refund up to 15% upon successful application of “HealthCare 168” during the promotion period.

<table>
<thead>
<tr>
<th>Sum Insured (USD)</th>
<th>5/10/15/20-Year Premium Payment Period</th>
<th>25-Year Premium Payment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>≥150,000</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td>100,000 - &lt; 150,000</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td>50,000 - &lt; 100,000</td>
<td>5%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Enroll together with any other basic plan, and enjoy premium refund on “HealthCare 168” for the first 2 years

Enroll in “HealthCare 168” along with any one of other basic plans (required to meet the premium requirement, please refers to the table below), and enjoy the same premium refund on the “HealthCare 168” policy in the first two policy years. It allows you to enjoy comprehensive protection and wealth growth with lower premiums.

**Premium requirement for other basic plans:**

<table>
<thead>
<tr>
<th>Premium Payment Period</th>
<th>Single Premium</th>
<th>2-Year</th>
<th>3-Years or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Year Premium (USD)</td>
<td>100,000</td>
<td>50,000</td>
<td>20,000</td>
</tr>
</tbody>
</table>

**Example:**

Non-smoking male aged 30 enrolls in:

1. “HealthCare 168” with 5-year premium payment period and USD 150,000 sum insured and first year premium.
2. “Regent • Prestige” Insurance Plan with 8-year premium payment period and a USD 30,000 first year premium.

**Premium refund on “HealthCare 168” policy:**

First-year Premium Refund: USD 12,359.5 (Annual Premium) x 15% = USD 1,853.93
Second-year Premium Refund: USD 12,359.5 (Annual Premium) x 15% = USD 1,853.93
Total USD 3,707.86

* Required to enroll “HealthCare 168” and any other basic plan together. Please refers to the Terms and Conditions for details.

* The premium refund rate of second year will be same as first year premium refund rate shown as above.
As your “Health Manager”, FTLife cares about your health protection. Within the promotion period, successful applicants of i) “HealthCare 168”/“MediSave” Medical Account alongside ii) any one policy of other basic plan (Non-Investment Linked Insurance Plans reaching a first-year premium of USD 20,000) can enjoy one of the following FREE Health Check Rewards:

**Select 1 of the 3 Health Checks**

1. Health & Wellness DNA Test for Urbanites (Reference Price: HKD 5,500)
2. KidzGENE Child DNA Panel (Reference Price: HKD 6,900)
3. Premier Health Check (Reference Price: HKD 3,620)

Any Other Basic Plan

The reward is offered in the unit of each policyholder.

# Rider premium, prepaid premium, loading premium or cancelled policies within the cooling off period will not be counted. We will multiply the single premium amount by 10% to determine the first year premium.

^ Please inform your consultant about your selection of the rewards within two weeks after the submission of the application(s). Otherwise, FTLife will decide which reward to give out at its sole discretion. No change can be made once the reward is chosen.

* Eligible to Mainland Chinese residents only.

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**Reward 3** Premier Medical Concierge Service

As your Health Manager, FTLife always cares about you and your loved one’s health. Apply ANY PLAN (except Investment Linked Insurance Plans) with annualized first year premium reaching HK$15,000 or more within the Promotion Period, the insured can enjoy a one-year Premier Medical Concierge Service. It offers you one-stop medical service to back you up as always.

**Premier Medical Concierge Service includes:**

- **24-Hour Medical Concierge Service Hotline** – Arranges doctor consultation for you to help you get the most suitable medical advice promptly.

- **Doctor and Hospital Referral Service** – Provides a strong and powerful medical network (including 12 private hospitals in Hong Kong and 90 top-grade hospitals in mainland China, including some grade 3A hospitals), and assists you with medical treatment and in-patient admission.

- **Inpatient Medical Advice Service** – Provides information and summary of your current medical condition, regimen of alternative medical treatments and the range of expenses of such medical treatment.

- **Claim Assistance Service** – Assists you to collect the claims related documents from the relevant network hospitals and send to FTLife, so that you don’t need to worry about the tiresome claim procedures.

- **Integrated Global Emergency Service** – Provides services including emergency medical evacuation and repatriation service to you if you suffer serious bodily injury or sudden illness while travelling 150 km outside of your place of residence.

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*The reward is offered in the unit of each policyholder.

* Rider premium, prepaid premium, loading premium or cancelled policies within the cooling off period will not be counted. We will multiply the single premium amount by 10% to determine the first year premium.

* Please inform your consultant about your selection of the rewards within two weeks after the submission of the application(s). Otherwise, FTLife will decide which reward to give out at its sole discretion. No change can be made once the reward is chosen.

* Eligible to Mainland Chinese residents only.
Details of FREE Health Check Plans

1. Health & Wellness DNA Test for Urbanites

It examines the following which are influenced by your genes:

- Increased blood cholesterol
- Relative resting metabolic rate
- Additive behaviours
- Alcohol and caffeine metabolism
- Diabetes management
- Dietary iron metabolism
- Obesity
- Sugar and carbohydrate metabolism
- Fast twitch muscle fibre activity
- Dietary fat intake and response to blood cholesterol
- Lactose intolerance and bone health
- Vitamin (e.g. A, D) and folate/folic acid metabolism

The DNA test report will be explained by registered dietitians or other healthcare professionals. The above information and relevant services are provided by ADVANCED GENOMIC SOLUTIONS (AGS) LTD.

2. KidzGENE Child DNA Panel

- Based on individual DHA test data
- Refer to the child’s unique genetic composition
- Get support from professionals in genetics, you can now choose personalized parental care by taking both the child’s genetic traits and environmental factors into consideration

Items included in KidzGENE Child DNA Panel (Select 1 of the following 3 options):

1. IQ, working memory, learning/language abilities
2. Asthma, allergic rhinitis, eczema/skin allergy, lactose intolerance, fructose intolerance, gluten intolerance
3. Child obesity, genetic conditions of skin, vision, endurance exercise, muscle type/strength

The DNA test report will be explained by medical/genetic consultants. The above information and relevant services are provided by LeGene Limited.

3. Premier Health Check

Key assessment:

- Tumour profile and chest X-ray help to diagnose tumour in early stages
- Total cholesterol and blood glucose test provide data about the cardiovascular risk in 10 years’ time:

Including:

1. Tumour Profile Screening
   Male
   - AFP (Alpha-Fetoprotein), CEA (Carcinoembryonic Antigen), EBV (Epstein-Barr Virus EBNA-IgA), CA 19.9(Cancer Antigen 19-9), SCC (Squamous cell carcinoma), PSA Total (Prostate-Specific Antigen, Total), PSA Free (Free Prostate-Specific Antigen Ratio)
   - Chest X-Ray Posteroanterior (1 view)
   Female
   - AFP (Alpha-Fetoprotein), CEA (Carcinoembryonic Antigen), EBV (Epstein-Barr Virus EBNA-IgA), CA 19.9(Cancer Antigen 19-9), SCC (Squamous cell carcinoma), CA15.3 (Cancer Antigen 15-3), CA125 (Cancer Antigen 125)
   - Chest X-Ray Posteroanterior (1 view)

2. Cardiovascular risk assessment
   - Total Cholesterol, Low-Density Lipoprotein, High-Density Lipoprotein and Triglycerides
   - Fasting Blood Glucose
   - Blood Pressure Measurement

3. Health questionnaire conducted by registered medical doctor/nurse
4. Doctor’s explanation of the lab test results

The above information and relevant services are provided by medical doctors managed and partnered with HMG.

For any enquiries, please contact your financial consultants or FTLife Customer Service Hotline at 2866 8898.
Terms and conditions of Premium Refund Reward

1. To enjoy the reward, customer must submit the application(s) of "HealthCare168" / "HealthCare 168" together with any one other plans (if applicable) during the period of 1 September 2017 to 31 October 2017, and such application(s) must complete underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 30 December 2017.

2. The premium refund is only applicable to the basic premium of "HealthCare 168". Prepaid premium (if applicable), loading premium (or premium) or premium of other riders (if applicable) is not entitled to any premium refund.

3. The amount of first-year premium refund is equal to the first year basic premium of "HealthCare 168" 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. All eligible policies must be in force at the time when the premium refund reward is released.

4. The second-year premium refund applies to successful applications of "HealthCare 168" together with any other basic plan (required to meet the premium requirement(s) after applying the wholeperiod premium discount (if applicable)). The amount of second-year premium refund is equal to the total amount of basic premium of "HealthCare 168" paid for the second policy year (with maximum of 12 months of basic premium in that policy year) in the first 24 months after the policy issue date times the premium refund rate applicable to the policy. All eligible policies (including the basic plan successfully enrolled together with "HealthCare 168") must be in force at the time when the premium refund reward is awarded.

5. The first-year premium refund amount will be credited to the premium suspense account within 3 months after the first instalment premium of the second policy year is received. The second-year premium refund (if applicable) will be credited to the premium suspense account within 3 months after the first instalment premium of the third policy year is received. All premium refunds can only be used for future premium payment, and cannot be withdrawn or reimbursed.

6. The designated premium refund applies to in the unit of each approved policy. If a customer enrolls in more than one "HealthCare 168" policy within the promotion period, each eligible "Healthcare 168" policy can get a premium refund. However, only the combination of i) one policy of a non-"Healthcare 168" basic plan together with one "Healthcare 168" policy and ii) the policyowners of the two policies must be the same in order to enjoy the second-year premium refund on the "Healthcare 168" policy.

7. FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.

8. For details, please refer to the product brochures of "HealthCare 168" and other plans.

Terms and conditions for Health Rewards

1. To enjoy the rewards, customer must submit new application(s) of i) "Healthcare 168" Critical Illness Protector / "MediSave" Medical Account and ii) any one policy of other basic plan (Non-Investment Linked Insurance Plans reaching a first-year premium of USD 20,000) during the period of 1 September 2017 to 31 October 2017, and such application(s) must complete underwriting process and approved by FTLife on or before 30 December 2017.

2. Rider premium, prepaid premium and loading premium and cancelled policy within the cooling-off period will not be counted.

3. If the customer selects single premium payment mode, we will multiply the single premium amount by 10 % to determine the first year premium.

4. All eligible policies must be in force at the time when the reward is given out.

5. The reward is offered in the unit of each policyholder. Each policyholder can enjoy a maximum of one reward.

6. Customer must provide the Reward Selection. Otherwise, FTLife will decide which reward to give out at its own sole discretion. No change can be made once the reward is chosen.

7. Reward delivery: FTLife will mail the acknowledgement letter(s) to policyholder within a month after the Last Approval Date.

8. If any reward cannot be offered for any reasons, FTLife reserves the right to grant an alternative reward of equal value.

9. All rewards are not convertible to cash.

10. The prices of all health checks are provided by the service providers for your reference only. The final prices are based on the charges set by the service providers.

11. FTLife is not the providers of the health rewards and shall not be responsible for any matters in relation to the product and services. Rewards cannot be replaced in the event of damaged, lost in mail or lost.

12. For details, please refer to the product brochures of "HealthCare 168" Critical Illness Protector / "MediSave" Medical Account or other plans.

Terms and Conditions for Premier Medical Concierge Service

1. To enjoy the reward, customer must submit the application(s) of any plan (excluding ILAS plans) with HK$15,000 or more annualized first year premium during from 1 August 2017 to 31 October 2017("Promotion Period"), and must complete underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 30 December 2017. Annualized first year premium is based on premium of the basic plan and rider. Prepaid premium, loading premium or cancelled policies within the cooling off period will not be counted. For single premium policy, 10% of the premium amount will be counted as the annualized first year premium.

2. Premier Medical Concierge Service is eligible to the insured listed in the eligible policy, each insured can only enjoy this offer once during the Promotion Period.

3. Operation hours of the Medical Concierge Services Hotline may vary depending on the eligible policies. For details, please refer to the terms and conditions of Medical Concierge Programme Document.

4. All relevant policy must be in force at the time of using the Premier Medical Concierge Service in order to enjoy the offer. FTLife reserves all the rights to charge for the Premier Medical Concierge Service if the policy is terminated within 2 years from the policy commencement date.

5. Premier Medical Concierge Service Offer Delivery: FTLife will mail the acknowledgement letter to the policyholder within 4 weeks after the policy inception date. Premier Medical Concierge Service will be effective for 12 months after the acknowledgement letter issue date.

6. If medical concierge service is included in the enrolled policy, insured can still receive one Premier Medical Concierge Service Offer which is transferrable to third party. For details, please refer to the acknowledgement letter.

7. The Medical Concierge Service Hotline, Doctor and Hospital Referral Service, Inpatient Medical Advice Service and Claim Assistance Service are provided by Actuarial Insourcing Services Limited (AIS). Integrated Global Emergency Service is provided by EMA Global Hong Kong Limited.

8. Inpatient Medical Advice shall not be considered as a medical consultation. If a consultation is needed, a normal medical consultation appointment will be arranged upon the client’s request, for which normal medical fee will be charged.

9. Claim Assistance Service will be provided subject to the following conditions:
   (i) The client must be admitted to one of the Medical Network hospital through arrangement of Medical Concierge Hotline; and
   (ii) The client must be an insured of one of FTLife’s health insurance, which such policy must be in effect upon requesting the service.

10. If Premier Medical Concierge Service cannot be offered for any reasons, FTLife reserves the right to grant an alternative reward of equal value.

11. Premier Medical Concierge Service is not convertible to cash.

12. For details of Premier Medical Concierge Service, please refers to the Medire Concierge Service Flyer or contact your financial consultant. For details of any plans offered by FTLife, please refer to the product brochures of the plans.

Terms and conditions applicable to all above promotions:

1. 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 without any further notice.

2. FTLife reserves all the rights to make all final decisions on the approval of the application(s) for any plan(s). In case of any disputes in relation to these offers, our decision shall be final and binding.

3. FTLife reserves all the rights to suspend or terminate the offer(s) and / or amend the terms and conditions of the offer(s) at any time without prior notice.

4. 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.