

“HealthCare 168” & “Health@Ease” Double Health Rewards



Promotion Period

Application Submission Date : 1 January – 28 February 2018
 Last Approval Date : 30 April 2018

FTLife launched “HealthCare 168” Critical Illness Protector (“HealthCare 168”) and “Health@Ease” Critical Illness Protector (“Health@Ease”) to offer you comprehensive protection and extensive care. You can enjoy up to 2 months premium refund or free DNA health test upon successful application(s)¹ of designated plans or packages (if applicable) below.



Reward 1 Enjoy up to 2 months first-year premium refund

2018 Q1 promotion

(i) Enroll in “HealthCare 168” or “Health@Ease” to enjoy the first-year premium refund

You can enjoy a **first-year premium refund^{1,2} up to 1 month** upon successful application of “HealthCare 168” or “Health@Ease” during the promotion period.

“HealthCare 168” or “Health@Ease” AFYP(USD)	First-Year Premium Refund ³
≥3,000	1 month
2,000 - < 3,000	0.5 month



or

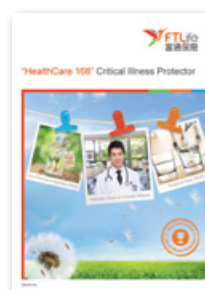


(ii) Enroll together with any other basic plan, and enjoy up to 2 months premium refund on “HealthCare 168” or “Health@Ease”

Enroll in “HealthCare 168 or “Health@Ease” along with any one of other basic plans (non-single payment and required to meet the premium requirements, please refer to the table below), and enjoy **up to 2 months premium refund on the “HealthCare 168” or “Health@Ease” policy^{1,2,4}**. It allows you to enjoy comprehensive protection and wealth growth with lower premiums.

First-Year Premium Refund³ on “HealthCare 168” or “Health@Ease” :

“HealthCare 168” or “Health@Ease” AFYP(USD)	Any Basic Plan AFYP (USD)	
	3,000 - < 10,000	≥ 10,000
≥ 3,000	1.5 months	2 months
2,000 - < 3,000	1 month	1.5 months
1,500 - < 2,000	0.5 month	1 month



or



+

Any Other Basic Plan



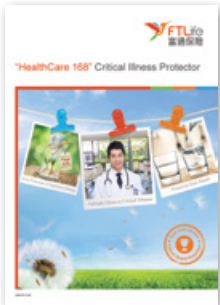
Up to 2 months premium refund* on “HealthCare168” or “Health@Ease”

* Required to enroll “HealthCare 168” or “Health@Ease” and any other basic plan together. Please refer to the Terms and Conditions for details.

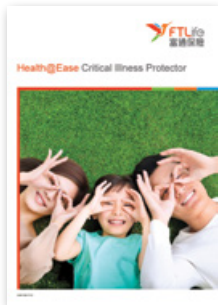


Reward 2 FREE Health Check Reward*

As your “Health Manager”, FTLife cares about your health protection. Within the promotion period, successful applicants of i) “HealthCare 168” / “Health@Ease” alongside ii) any policy of other basic plan (Non-Investment Linked Insurance Plans reaching a first-year premium of USD 10,000)[#] can enjoy one of the following **FREE Health Check Rewards**:



or



+

Any Other Basic Plan



Select 1 of the 2 Health Checks[^]

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

* 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.

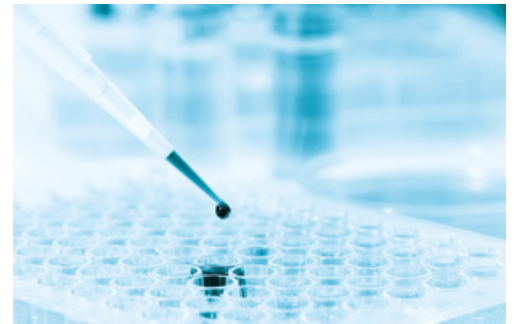
[^] Please inform your consultant about your selection of the rewards within two weeks after the submission of the application(s). Otherwise, FTLife will decide which reward to give out at its sole discretion. No change can be made once the reward is chosen.

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
- Addictive 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 DNA 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.

For any enquiries, please call our customer service hotline on 2866 8898, or contact your consultant for details.

Terms and conditions of Premium Refund Reward

1. To enjoy the reward, customer must submit the application(s) of "HealthCare168" or "Health@Ease" and "HealthCare 168" or "Health@Ease" together with any one other basic plans (if applicable) during the period of 1 January 2018 to 28 February 2018 (both days inclusive), and such application(s) must be completed underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 30 April 2018.
2. The premium refund is only applicable to the basic premium of "HealthCare 168" or "Health@Ease". Prepaid premium (if applicable), loading premium (if applicable) or premium of other riders (if applicable) is not entitled to any premium refund.
3. The premium refund amount of each month is shown in the following calculations:
Annual premium: annual premium amount ÷ 12
Semi-annual premium: half year premium amount ÷ 6
Monthly premium: equals to monthly premium amount
4. 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 eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward. Client can only withdraw the remaining balance of the first year premium refund (if any) after the end of premium payment period.
5. The designated premium refund applies to in the unit of each approved policy. If a customer enrolls in more than one "HealthCare 168" or "Health@Ease" policy within the promotion period, each eligible "HealthCare 168" or "Health@Ease" policy can get a premium refund. However, only the combination of i) one policy of a non-"HealthCare 168" or non-"Health@Ease" basic plan together with one "HealthCare 168" or "Health@Ease" policy and ii) the policyowners of the two policies must be the same in order to enjoy extra premium refund on the "HealthCare 168" or "Health@Ease" policy.
6. FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
7. For details, please refer to the product brochures of "HealthCare 168", "Health@Ease" and other plans.

Terms and conditions for Health Rewards

1. To enjoy the rewards, customer must submit new application(s) of i) "HealthCare 168" / "Health@Ease" and ii) any one policy of other basic plan (Non- Investment Linked Insurance Plans, reaching a first-year premium of USD 10,000), during the period of 1 January 2018 to 28 February 2018 (both days inclusive), and such application(s) must complete underwriting process and approved by FTLife on or before 30 April 2018.
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" , "Health@Ease" or other 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 terms and conditions of this promotion. FTLife reserves all the rights to disqualify the applications without any further notice. as violating the
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.



富通保險有限公司

於百慕達註冊成立之有限公司

FTLife Insurance Company Limited

A company incorporated in Bermuda with limited liabilities

AMCI105/1801