

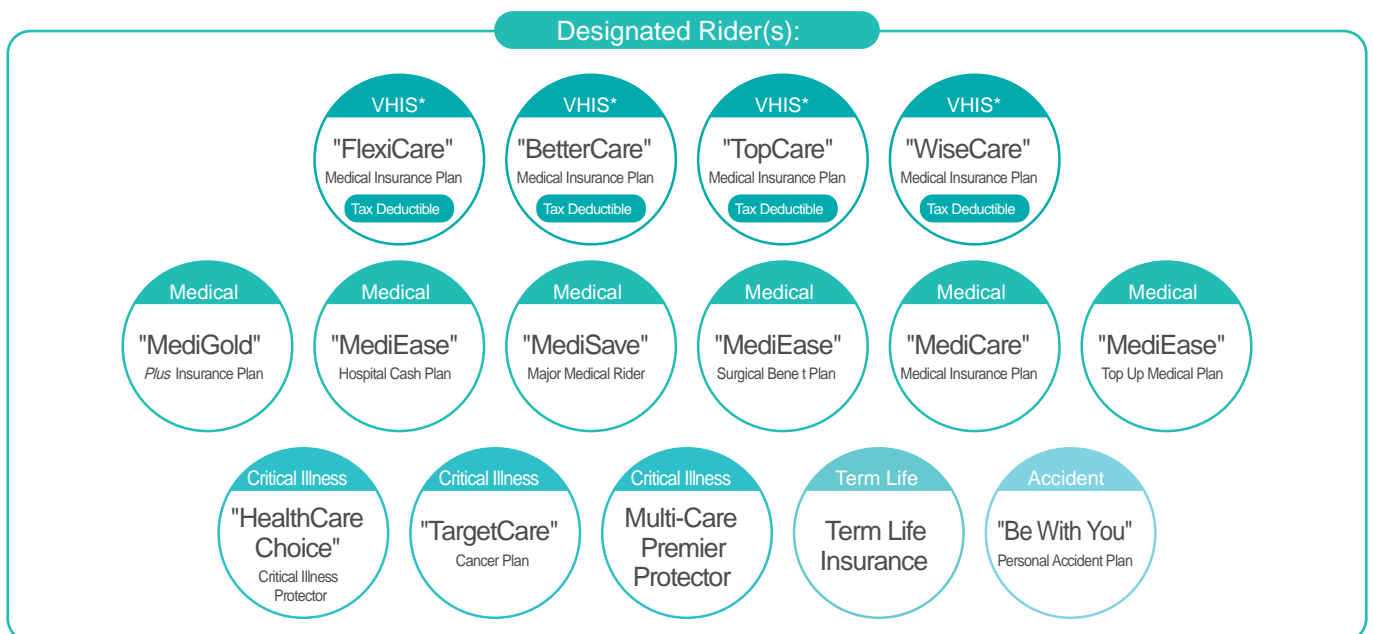
With FTLife's "Limited-time Flexible Combo Rewards", you can enjoy up to 4 months First-Year Premium Refund of each Designated Rider, meanwhile, fully fill the protection gap. Don't miss this opportunity!

Promotion Period

Application Submission Date : 16 May 2022 to 31 August 2022 (both dates inclusive)
 Last Approval Date : 31 October 2022

During the Promotion Period, you can enjoy the following First-Year Premium Refund for each Designated Rider upon any successful application(s) of FTLife's Designated Basic Plan(s) ¹ which the First-Year Premium reaches HK\$12,000 / US\$1,500 or above and attaches with Designated Rider(s).

Number of Designated Rider(s) attached to the same Designated Basic Plan policy:	Eligible First-Year Premium Refund for each Designated Rider:
1	1 month
2	2 months
3	3 months
4 or more	4 months



* VHIS means Voluntary Health Insurance Scheme



For enquiry, please contact your financial consultant / call FTLife Customer Service Hotline at 2866 8898, Partnership Concierge Hotline at 3192 8333 or Premier Business Hotline at 3192 8388.

Important Reminder: The product(s) as mentioned in this document may be purchased as standalone plan(s) (except Multi-Care Premier Protector, "HealthCare Choice" Critical Illness Protector and "MediSave" Major Medical Rider) 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 Limited-time Flexible Combo Rewards ("the Promotion"):

1. To enjoy the First-Year Premium Refund for each Designated Rider, customers must submit the application(s) of any Basic Plan (except Investment-linked assurance scheme) ("Designated Basic Plan") of FTLife Insurance Company Limited ("FTLife") with First-Year Premium of HK\$12,000 or US\$1,500 or above and attach such policy(ies) with the aforesaid Designated Rider(s) during the period of 16 May 2022 to 31 August 2022 (both days inclusive) ("Promotion Period"), and complete the underwriting process and be approved by FTLife on or before 31 October 2022.
2. The First-Year Premium Refund of each Designated Rider is capped at 4 months. For the avoidance of doubt, the Original First-Year Premium Refund for the Designated Rider(s) (if any) will not be applicable for those which is / are eligible for the First-Year Premium Refund under this Promotion.
3. If customers have purchased more than one Designated Basic Plans with Designated Rider(s) respectively during the Promotion Period, each eligible Designated Rider will be entitled to the First-Year Premium Refund. However, the number of Designated Rider(s) is calculated based on the attached Designated Basic Plan. If two or more Designated Basic Plans have been purchased at the same time and each Designated Basic Plan is attached with Designated Rider(s) respectively, the number of Designated Rider(s) will be calculated based on each Designated Basic Plan.
4. The First-Year Premium Refund will be calculated by 1-month premium refund amount based on the calculations below times the applicable months of premium refund of the policy:
Annual premium: annual premium amount ÷12
Semi-annual premium: half-year premium amount ÷6
Monthly premium: monthly premium amount
5. First-Year Premium Refund is only calculated for the first-year basic premium of eligible Designated Rider(s) paid in the first 12 months after the policy issue date. Prepaid premium (if applicable) and loading premium (if applicable) will not be entitled to any First-Year Premium Refund.
6. The First-Year Premium Refund will be credited per policy currency to the premium suspense account within 3 months after the first instalment premium of the second policy year is received. The Policy with Designated Basic Plan and relevant Designated Rider(s) must be in force at the time of the credit of First-Year Premium Refund. All premium refund amount is only for the purpose of paying future premium of relevant eligible Designated Rider(s).
7. FTLife reserves the right to claw back the First-Year Premium Refund of the relevant eligible policy if the Designated Basic Plan and / or any of the relevant Designated Rider(s) is terminated within 2 years from the policy commencement date.
8. FTLife's Voluntary Health Insurance Scheme are certified plans under the VHIS but this does not necessarily mean policyowners 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 policyowner(s) and related person(s). Policyowners 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.
9. This flyer should be read in conjunction with the relevant Product Brochure. For details of VHIS, please browse the VHIS website at www.vhis.gov.hk. For the product information of FTLife VHIS, please browse the company website at www.ftlife.com.hk. For details of the applicable Designated Rider(s), please refer to the relevant products information by FTLife's website at: www.ftlife.com.hk
10. 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 the Promotion. FTLife reserves all the rights to disqualify the applications and deduct all the relevant First-Year Premium Refund amount without further notice.
11. 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.
12. FTLife reserves all the rights to suspend or terminate the Promotion and / or amend the terms and conditions of the offer(s) at any time without prior notice. The eligible policy(s) issued prior to such termination, suspend or change of this First-Year Premium Refund will remain unaffected. Any dispute arises from the Promotion, FTLife's decision should be final and conclusive.
13. 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.
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 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.

Please refer to the Product Brochure for details



VHIS / Medical Protection /
Critical Illness Protection



Life Protection



Accident Protection

"FlexiCare" Medical Insurance Plan (VHIS Plan Certification Number: F00064-01-000-01 / F00064-02-000-01 / F00064-03-000-01 / F00064-04-000-01)

"TopCare" Medical Insurance Plan (VHIS Plan Certification 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 Certification 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 Certification Number: S00028-01-000-02)

FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

New World Group Member

MKT/DPM/0482/GEN/2207