



“Regent • Premier” Insurance Plan

Multiple offers that you can enjoy protection as well as wealth accumulation

Promotion Period

Application Submission Date: 1 January 2018 till 31 January 2018

Last Approval Date: 28 February 2018

2018 Q1 Promotion

Size Discount for Whole Premium Payment Period

Annual premium (USD)	Annual premium discount	
	2-year premium payment period	5-year premium payment period
≥200,000	4.33%	7.22%
75,000 - <200,000	4.22%	6.94%
30,000 - <75,000	4.11%	6.67%
12,500 - <30,000	3.89%	6.11%
7,500 - <12,500	1.89%	2.78%

Remarks:

- The above annual premium amount is the actual premium payable which has already reflected the relevant size discount.
- Since the actual annual premium payable is calculated based on initial units, therefore the initial annual premium in the benefit illustration may differ slightly from the above annual premium.

First-year Premium Refund

Annual premium (USD)	First-year premium refund rate	
	2-year premium payment period	5-year premium payment period
≥200,000	3.0%	6.0%
80,000 - <200,000	2.0%	4.0%
40,000 - <80,000	1.5%	3.0%
5,000 - <40,000	1.25%	2.5%

Remark: The annual premium of first-year premium refund is based on the annual premium after applying the size discount, customers can enjoy both size discount for the whole premium payment period (if applicable) and first-year premium refund.

Extra High Interest Rate on Prepaid Premium

During the promotion period, upon successful application of “Regent • Premier” Insurance Plan (2-Year Premium Payment Period) with all premiums paid in a lump sum upon application, the prepaid premium can enjoy **guaranteed interest rate of 3.25% p.a.** for the first year, thereby accelerating your wealth accumulation.

Accidental Death Benefit Offer

Upon successful application of “Regent • Premier” Insurance Plan, in the unfortunate event of the death of the insured due to accident occurred in Hong Kong during the premium payment period, the beneficiary will receive 100% of the annual premium of the basic plan or US\$100,000 (per insured) (whichever is lower) as accidental death benefit.

For details of the “Regent • Premier” Insurance Plan, please call Partnership Concierge Hotline on 3192 8333.

Terms & Conditions for First-year Premium Refund

1. To enjoy the reward, customer must submit the application(s) of "Regent • Premier" Insurance Plan from 1 January 2018 till 31 January 2018 ("Promotion Period") and such application(s) must be approved by FTLife Insurance Company Limited ("FTLife") on or before 28 February 2018.
2. First-year premium refund is only applicable to the basic premium of "Regent • Premier" Insurance Plan. Premium of other riders (if applicable) will not be entitled to any premium refund.
3. First-year premium refund is offered to each eligible policy of "Regent • Premier" Insurance Plan. If customer has applied for more than one policy of "Regent • Premier" Insurance Plan, all of the eligible policies could enjoy the premium refund. However, the annual premium of these policies will not be aggregated in calculating the first-year premium refund rate.
4. The amount of first-year Premium Refund will be equal to the first year basic premium (after applying the size discount, if applicable) of "Regent • Premier" Insurance Plan 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.
5. First year premium refund amount will be credited to the premium suspense account within 3 months after we received the first installment premium of 2nd policy year for paying future premium. Client can only withdraw the remaining balance of the first year premium refund (if any) after the end of premium payment period.
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. The eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward.

Terms & Conditions for Extra High Interest Rate on Prepaid Premium

1. To enjoy the reward, customer must submit the application(s) of "Regent • Premier" Insurance Plan (2-Year Premium Payment Period) from 1 January 2018 till 31 January 2018 ("Promotion Period") and such application(s) must be approved by FTLife on or before 28 February 2018.
2. The premium prepayment option is only applicable to policies with annual premium payment mode. Prepaid premium will be credited into your premium deposit account. For successful applications during the promotion period, relevant prepaid premium in the premium deposit account will enjoy guaranteed extra high interest rate of 3.25% per annum for the first year. From the second year onwards, prepaid premium will accumulate at the prevailing interest rate offered at that time (the current interest rate offered is 2% per annum, but is not guaranteed).

Terms & Conditions for Accidental Death Benefit Offer

1. To enjoy the reward, customer must submit the application(s) of "Regent • Premier" Insurance Plan from 1 January 2018 till 31 January 2018 ("Promotion Period") and such application(s) must be approved by FTLife on or before 28 February 2018.
2. If the insured is involved in an accident occurred in Hong Kong that directly leads to his / her death within 180 days of the accident, FTLife will pay this accidental death benefit to the beneficiary.

Terms and conditions applicable to all above promotions:

1. 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.
2. 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.
3. 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

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