



“Regent • Prestige” Insurance Plan

Size Discount & First-year Premium Refund

2018 Q1 Promotion

Promotion Period

Application Submission Date: 1 January 2018 till 31 January 2018

Last Approval Date: 28 February 2018

You can enjoy premium discount throughout the whole premium payment period and up to 7.5% first-year premium refund upon successful application of “Regent • Prestige” Insurance Plan with premium reaching specific amount. So you can enjoy wealth accumulation at a preferential price.

Size Discount for Whole Premium Payment Period

Annual premium (USD)	Annual premium discount	
	8-year premium payment period	15-year premium payment period
≥50,000	7.00%	8.57%
20,000 - <50,000	6.58%	8.43%
10,000 - <20,000	6.17%	8.14%
6,000 - <10,000	5.76%	7.86%
2,000 - <6,000	5.35%	7.14%

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
	8-year & 15-year premium payment period
≥125,000	7.5%
50,000 - <125,000	7.0%
30,000 - <50,000	5.0%
15,000 - <30,000	4.0%
2,000 - <15,000	3.0%

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.

Terms & Conditions for First-year Premium Refund

- To enjoy the reward, customer must submit the application(s) of “Regent • Prestige” 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.
- First-year premium refund is only applicable to the basic premium of “Regent • Prestige” Insurance Plan. Premium of other riders (if applicable) will not be entitled to any premium refund.
- First-year premium refund is offered to each eligible policy of “Regent • Prestige” Insurance Plan. If customer has applied for more than one policy of “Regent • Prestige” 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.
- 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 • Prestige” 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.
- 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.
- FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
- The eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward.
- FTLife reserves the right to make all final decisions on the approval of the application(s) for “Regent • Prestige” Insurance Plan. In case of any disputes in relation to this offer, our decision shall be final and binding.
- FTLife reserves all the rights to suspend or terminate the offer and / or amend the terms and conditions of the offer at any time without prior notice.
- 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.

For details of the “Regent • Prestige” Insurance Plan, please contact your Consultant or call our Customer Service Hotline on 2866 8898.

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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