



“IncomePro” Annuity Plan

First-Year Premium
Refund Reward



Promotion Period

Application Submission Date : 1 October 2018 – 31 December 2018

Last Approval Date : 31 January 2019

FTLife has launched “IncomePro” Annuity Plan and provides a variety of financial flexibility and comprehensive additional protection to help you plan smart for a better retirement and enjoy every moment in your golden years!

You can enjoy **up to 9% of first-year premium refund reward¹** upon successful application(s) of “IncomePro” Annuity Plan during the promotion period. Existing customers can enjoy an additional 0.5% first-year premium refund² upon successful enrolment.



First-Year Premium Refund Reward

Annual Premium (USD)	First-Year Premium Refund Rate		
	5-Year Premium Payment Period	9-Year Premium Payment Period	12-Year Premium Payment Period
≥6,000	5%	7%	9%
3,800 - < 6,000	3%	5%	7%

Existing customers can enjoy an additional 0.5% First-Year Premium Refund²

Example:

Premium Payment Period: 12-Year		
Annual Premium (USD)	First-Year Premium Refund Rate	First-Year Premium Refund Amount (USD)
12,000	9%	12,000 x 9% = 1,080

For details, please contact your consultant or FTLife Customer Service Hotline at 2866 8898.

Terms & Conditions of “IncomePro” Annuity Plan First-Year Premium Refund Reward:

- To enjoy the reward, customer must submit the application(s) of “IncomePro” Annuity Plan from 1 October 2018 till 31 December 2018 (“Promotion Period”) and such application(s) must be approved by FTLife Insurance Company Limited (“FTLife”) on or before 31 January 2019.
- Customer successfully enrolled in new policy of “IncomePro” Annuity Plan during the Promotion Period and have at least one inforced policy as the policyowner and issued by FTLife (excluding the premium-free policy and the new policy of “IncomePro” Annuity Plan enrolled during the Promotion Period) (“Eligible policy”) at the time of release of First-Year Premium Refund, can enjoy an additional 0.5% First-Year Premium Refund.
- First-year premium refund is only applicable to the basic premium of “IncomePro” Annuity Plan. Premium of other rider(s) (if applicable) will not be calculated in Annual Premium requirement and will not be entitled to any premium refund.
- First-year premium refund is offered to each eligible policy of “IncomePro” Annuity Plan. If customer has applied for more than one policy of “IncomePro” Annuity 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 of “IncomePro” Annuity 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 of this policy.
- 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 but if the client has prepaid all the premiums, the client can withdraw the excess premium due to the prepayment after the premium refund amount is credited to the client's premium suspense account.
- 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.
- For details, please refer to the product brochure of “IncomePro” Annuity Plan.
- 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.
- FTLife reserves the right to make all final decisions on the approval of the application(s) of “IncomePro” Annuity 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 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.

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