



# FTLlife

## “MediGold” Exclusive Privileges

“MediGold” Worldwide Medical Insurance Plan brings you a series of exclusive privileges to keep you healthy.



### Promotion Period

Application Submission Date: From 24 October to 31 December 2016

Last Approval Date: 27 January 2017

### 1<sup>st</sup> Reward Premium Refund

You can enjoy **25% First Year Premium Refund** upon successful application(s) of the “MediGold” Worldwide Medical Insurance Plan during the promotion period. It brings you a lifetime protection limit of CNY100 million at preferential price.

Additionally, you can enjoy **up to 50% First Year Premium Refund** if you apply for “MediGold” and “Wealth Achiever” Universal Life Protection Plan at the same time. The details are as follows:

Designated Plan(s)	First-Year Premium Refund Rate for “MediGold” Worldwide Medical Insurance Plan
“MediGold” Worldwide Medical Insurance Plan	25%
“MediGold” Worldwide Medical Insurance Plan AND “Wealth Achiever” Universal Life Protection Plan (with sum insured < US\$ 5 million)	30%
“MediGold” Worldwide Medical Insurance Plan AND “Wealth Achiever” Universal Life Protection Plan (with sum insured ≥ US\$ 5 million)	50%



### 2<sup>nd</sup> Reward FREE Health Check at FTL Prestige Service Centre

During the promotion period, successful applicants of “MediGold” Worldwide Medical Insurance Plan will enjoy a prestige **Tumour Profile Screening<sup>#</sup>** and **Cardiovascular Risk Assessment** conducted by the doctors at FTL Prestige Service Centre.



Come and experience our newly established FTL Prestige Service Centre

#### Key assessments:

- ✓ Tumour profile and chest X-ray help to diagnose tumour in early stages
- ✓ Total cholesterol and blood glucose test provide data about the cardiovascular risk in 10 years' time



#### 1 Tumour profile screening

##### Male

- AFP (Alpha-Fetoprotein), CEA (Carcinoembryonic Antigen), EBV (Epstein-Barr Virus EBNA-IgA), CA 19.9(Cancer Antigen 19-9), SCC (Squamous cell carcinoma), PSA Total (Prostate-Specific Antigen, total), PSA Free (Free Prostate-Specific Antigen Ratio)
- Chest X-Ray Posteroanterior (1 view)



##### Female

- AFP (Alpha-Fetoprotein), CEA (Carcinoembryonic Antigen), EBV (Epstein-Barr Virus EBNA-IgA), CA 19.9(Cancer Antigen 19-9), SCC (Squamous cell carcinoma), CA15.3 (Cancer Antigen 15-3), CA125 (Cancer Antigen 125)
- Chest X-Ray Posteroanterior (1 view)



#### 2 Cardiovascular risk assessment

- Total Cholesterol, Low-Density Lipoprotein, High-Density Lipoprotein and Triglycerides
- Fasting Blood Glucose
- Blood Pressure Measurement

#### 3 Health Questionnaire conducted by registered medical doctor/ nurse

#### 4 Doctor's explanation of the lab test results

<sup>#</sup> The above services are provided by HMG and the relevant medical doctors.

## “MediGold” Worldwide Medical Insurance Plan highlights<sup>^</sup>:

- ✓ Full cover to a lifetime protection limit of CNY100 million (USD16 million/HKD128 million)
- ✓ Simple procedures to enjoy the cashless hospitalisation arrangement
- ✓ Worldwide cover highlighting a top-notch hospital network in China
- ✓ First in the market - Integrated Global Emergency Service
- ✓ Guaranteed lifetime renewal
- ✓ Exclusive new Medical Concierge Service

<sup>^</sup> Relevant Terms and Conditions apply. For more details, please refer to the product brochure.



Don't miss the chance to enjoy the offer! Please contact your Consultant or call our Customer Service Hotline at 2866 8898 for any enquiry or to obtain product information.

### Premium Refund Terms and Conditions:

1. Premium Refund is only applicable to the basic premium of “MediGold” Worldwide Medical Insurance Plan. Loading premium is not applicable.
2. To enjoy this reward, please submit the application(s) of “MediGold” Worldwide Medical Insurance Plan on or before 31 Dec 2016, and such application(s) must be approved on or before 27 Jan 2017.
3. Premium Refund is offered in the unit of each policy of “MediGold” Worldwide Medical Insurance Plan.
4. The amount of the first-year premium refund equals to the total first-year basic premium multiplies by the designated rate of the premium refund.
5. To enjoy additional first-year premium refund by applying for “MediGold” Worldwide Medical Insurance Plan AND “Wealth Achiever” Universal Life Protection Plan at the same time, all relevant policies must be in force at the time of premium refund as well as the insured of the relevant policies must be the same.
6. First year premium refund amount will be credited to your premium suspense account after the 13th month of the policy issue date for the payment of future premiums. Withdrawal or refund is not allowed.
7. FTLife Insurance Company Limited (“FTLife”) reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
8. All relevant policies must be in force at the time of premium refund in order to enjoy the reward.
9. FTLife reserves the right to make final decision for all matters in relation to the application for “MediGold” Worldwide Medical Insurance Plan as well as this promotion.

### FREE Health Check Terms and Conditions:

1. To enjoy the reward, customers must submit the application for “MediGold” Worldwide Medical Insurance Plan on or before 31 Dec 2016, and such application must be approved on or before 27 Jan 2017.
2. All eligible policies must be in force at the time when the reward is given out.
3. This reward is offered in the unit of each policy. It is applicable for either policy owner or insured.
4. Reward Delivery: FTLife will post the confirmation letter to the policy holder within 6 weeks after the cooling-off period.
5. If the reward cannot be offered for any reasons, FTLife reserves the right to grant an alternative reward of equal value.
6. All rewards cannot be exchanged for cash or transferable to any third party.
7. FTLife is not a provider of the reward, and shall not be responsible for any matters in relation to the product and services. Reward cannot be replaced in the event of damage, loss of mail or loss.
8. FTLife reserves the right to make final decision for all matters in relation to the application for “MediGold” Worldwide Medical Insurance Plan as well as this promotion.

**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

