

“MediCare” Premium Special Offer

Promotion Period

Application Submission Date : 1 January to 28 February 2018

Last Approval Date : 30 April 2018



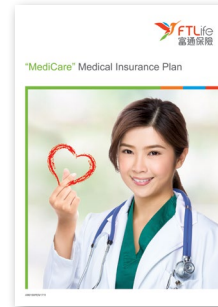
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Family Premium Refund for “MediCare” and “MediSave”

2018 Q1 Promotion

Enrol “**MediCare**” **Medical Insurance Plan** and / or “**MediSave**” **Medical Account** together with your family members^{1,2}, each of the members^{1,2} can enjoy **up to 20% first year premium refund**^{3,7,8}. This offer is also eligible for family members applying the two different plans above. It grants you greater flexibility.

No. of eligible family members enrolling together	First-year Premium Refund Rate for “MediCare” Medical Insurance Plan	First-year Premium Refund Rate for “MediSave” Medical Account	
		15-year Premium Payment Period	20 / 25 / 30-year Premium Payment Period
2	4%	8%	4%
3	6%	12%	6%
4	8%	16%	8%
5 or above	10%	20%	10%



or



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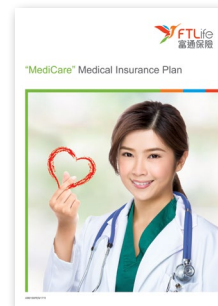
“MediCare” + “TargetCare” Enjoy Premium Discount for Premium Payment Period

Cancer is the top killer disease in Hong Kong. Your medical coverage can be more thorough with cancer protection. Within the Promotion Period, i) new customer enrolls “**MediCare**” **Medical Insurance Plan** alongside “**TargetCare**” **Cancer Plan** or ii) existing customer enrolls in new rider(s) and fulfills the below combinations of the designated plans requirement¹, **an annual premium discount rate up to 20% for the whole Premium Payment Period will be offered to the “TargetCare” Cancer Plan** during the protection period^{1,2,3,4}. So you and your family can get extra health protection with ease.

Applicable combinations of the designated plans

“MediCare” Medical Insurance Plan (Basic Plan)* + “TargetCare” Cancer Rider
“TargetCare” Cancer Plan + “MediCare” Medical Insurance Plan (Rider)*
Any basic plan + “TargetCare” Cancer Rider + “MediCare” Medical Insurance Plan (Rider)*

*The offer is not applicable to the Private Plan / Private Plus Plan.



and



Class of the Plan	Annual Premium Discount Rate
“TargetCare” Standard Plan	20%
“TargetCare” Advance Plan	20%
“TargetCare” Premier Plan	10%

¹Promotion Period for existing customer will be started from 22 January 2018

Don't miss this opportunity to get health coverage for you and your family at a favourable price!
For details, please contact your financial consultant or call FTLife Customer Service Hotline at 2866 8898.

Terms and Condition - Family Premium Refund for “MediCare” and “MediSave”

1. To enjoy the reward, customer and his / her family members must submit their applications of “MediCare” Medical Insurance Plan / “MediSave” Medical Account from 1 January 2018 to 28 February 2018, and such applications must complete underwriting process and be approved by FTLife Insurance Company Limited (“FTLife”) on or before 30 April 2018, as well as successfully form a Family Group by completing and signing back the “Family Premium Refund for “MediCare” and “MediSave”” Application Form. Please note that one policy can only belong to one Family Group.
2. Family members for forming a Family Group refers to (i) parents / parents-in-law, (ii) spouse, (iii) children and / or (iv) siblings of the key insured. We reserve the right to request proofs of family relationship.
3. First-year premium refund is only applicable to the basic premium of “MediSave” Medical Account / “MediCare” Medical Insurance Plan. Loading premium or premium of other riders (if applicable) will not be entitled to any first-year premium refund.
4. The amount of first-year premium refund will equal to the first year basic premium (after applying the size discount, if applicable) of “MediSave” Medical Account / “MediCare” Medical 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 is offered to each eligible policy. Each approved policy with its application number marked in the application form of “Family Premium Refund for “MediCare” and “MediSave”” Application Form will get the first-year premium refund. If an insured has applied for more than one plan during the promotion period, he / she will only be regarded as one family member.
6. If an insured has applied for more than one policy of “MediCare” Medical Insurance Plan / “MediSave” Medical Account within the promotion period, all of the eligible policies can enjoy the premium refund.
7. 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, only for the purpose of paying future premium. Customer can only withdraw the remaining balance of the first year premium refund (if any) after the end of premium payment period.
8. FTLife reserves all the rights to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
9. Eligible policies must be in force at the time of premium refund in order to enjoy this offer. Otherwise, only the policies that are still in force will be counted to calculate the applicable first year premium refund rate. For details of “MediCare” Medical Insurance Plan / “MediSave” Medical Account, please refer to the relevant product brochures.
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 this promotion. FTLife reserves all the rights to disqualify the applications without any further notice.

Terms and conditions - Premium Discount Offer for “TargetCare” Cancer Plan

1. To enjoy this offer, a customer must submit the application(s) of the combination of the designated plan(s) from 1 January 2018 to 28 February 2018 (“Promotion Period”) and such application(s) must complete the underwriting process and be approved by FTLife on or before 30 April 2018.
2. Existing customer must submit the change form for “MediCare” Medical Insurance Rider / “TargetCare” Cancer Rider from 22 January 2018 to 28 February 2018 (“Promotion Period for Existing Customer”) and such application(s) must complete the underwriting process and be approved by FTLife on or before 30 April 2018. Premium Discount Offer will be effective on the next premium due date and reflected in the Endorsement at the time of application.
3. The premium discount offer is only applicable to the basic premium of “TargetCare” Cancer Plan / Rider under the combination of the designated plans. Loading premium or premium of other riders (if applicable) will not be entitled to any premium discounts.
4. If the policies of the combination of the designated plan(s) are new applications, the premium discount amount will be reflected in the policy proposal at the time of application.
5. Designated premium discount offer is offered per unit of each approved policy. If a customer has enrolled in more than one policy, the “TargetCare” Cancer Plan / Rider combined with those policies fulfilling the designated requirements of the plan combination are entitled to this offer.
6. To enjoy this offer, all eligible policies of “MediCare” Medical Insurance Plan / Rider and “TargetCare” Cancer Plan / Rider under the combination of the designated plans must be in force at the time of renewal.
7. For details of the plans, please refer to the relevant product brochures.

Terms and conditions for the above offers

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