

MediGold *Plus* Rewards

Promotion Period

Application Submission Date : From now until 30 June 2018

Last Approval Date : 31 August 2018



The newly launched MediGold *Plus* Insurance Plan-Basic Plan/Rider (MediGold *Plus*) offers prestige and all-rounded features to protect you and your loved ones. You can enjoy first-year premium refund upon successful application(s)¹ of MediGold *Plus* or MediGold *Plus* together with any one other basic plan (if applicable).



Enjoy up to 2 months first-year premium refund

**Extended
Promotion**

i) Enroll in MediGold *Plus** to enjoy first-year premium refund^{1,2,5}

You can enjoy 1 month first-year premium refund³ upon successful application of MediGold *Plus** (applicable to any area of coverage and annual deductibles options) during the promotion period.

ii) Enroll together with any one other basic plan, and enjoy up to 2 months premium refund^{1,2,5} on MediGold *Plus**

Enroll in MediGold *Plus** along with any one other basic plan (non-single payment and required to meet the premium requirements, please refer to the table below), and enjoy up to 2 months premium refund³ on MediGold *Plus**.

Any Basic Plan AFYP(USD)	MediGold <i>Plus</i> * First-Year Premium Refund ³
3,000 - <10,000	1.5 months
≥10,000	2 months

*Enjoy first-year premium refund upon successful application of MediGold *Plus* basic plan or rider.

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

Terms and conditions of Premium Refund Reward

- To enjoy the offer, customers must submit the application(s) of MediGold *Plus* basic plan/rider (applicable to any area of coverage and annual deductibles options) or MediGold *Plus* basic plan/rider together with any one other basic plan (if applicable) from now until 30 June 2018, and such application(s) must be completed underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 31 August 2018.
- The first-year premium refund is only applicable to the basic premium of MediGold *Plus* basic plan/rider. Loading premium (if applicable) or premium of other riders (if applicable) will not be counted under the requirement of the annualized first-year premium, and will not be entitled to any premium refund.
- The first-year premium refund will be calculated by 1-month premium refund amount based on the calculations below times the applicable months of first-year premium refund of the policy:
 Annual premium: annual premium amount ÷ 12
 Semi-annual premium: half year premium amount ÷ 6
 Monthly premium: equals to monthly premium amount
- Exchange rate of HKD 7.8 = USD 1 will be used to calculate the annualized first-year premium for policy denominated in USD.
- The first-year premium refund amount will be credited to the premium suspense account within 3 months after the first instalment premium of the second policy year is received, only for the purpose of paying future premium. The eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward.
- The designated premium refund applies to in the unit of each approved MediGold *Plus*. If a customer enrolls in more than one MediGold *Plus* basic plan/rider policy within the promotion period, each eligible MediGold *Plus* basic plan/rider policy can get a first-year premium refund. However, only the combination of i) one policy of a non-MediGold *Plus* basic plan together with one MediGold *Plus* basic plan/rider policy and ii) the policyowners must be the same, can enjoy extra premium refund on the MediGold *Plus*.
- FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
- For details, please refer to the product brochures of MediGold *Plus* and other plans.
- 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 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.
- 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.
- 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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