

# Prosperous Deferred Annuity Plan

## First-Year Premium Refund



### Promotion Period

Application Submission Date : 1 May 2020 – 29 January 2021 (both dates inclusive)

FTLife is proud to launch **Prosperous Deferred Annuity Plan**, a **Qualifying Deferred Annuity Policy** certified by the Insurance Authority, which takes good care of your retirement needs.

You can enjoy **up to 7% of first-year premium refund** upon successful application(s) of Prosperous Deferred Annuity Plan during the promotion period. Don't miss this opportunity!



**Up to 7% of First-year Premium Refund!**  
**Save more together with Tax Deduction!**



### First-Year Premium Refund<sup>1,3</sup>

During the promotion period, upon successful application of Prosperous Deferred Annuity Plan, you can enjoy a first-year premium refund<sup>1,3</sup>:

First-Year Premium Refund Rate <sup>^</sup>	
5-Year Premium Payment Period	9-Year Premium Payment Period
4%	6%



### Extra First-Year Premium Refund<sup>2,3</sup>

During the promotion period, upon successful application of Prosperous Deferred Annuity Plan and submit together with any designated Health Protection Plan<sup>#</sup>(Basic Plan/ Rider) listed below, Prosperous Deferred Annuity Plan can obtain extra first-year premium refund<sup>2,3</sup>:

Extra First-Year Premium Refund Rate of Prosperous Deferred Annuity Plan <sup>^</sup>	
5-Year Premium Payment Period	9-Year Premium Payment Period
1%	1%

<sup>^</sup>Premium refund amount cannot be eligible for tax deduction (net premium after deduction of premium refund amount can be eligible for tax deduction subject to the relevant requirement). Prosperous Deferred Annuity Plan is a Qualified Deferred Annuity Policy but this does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region ("HKSAR") before you can claim these tax deductions. For detail of tax deduction and requirement, please visit Inland Revenue Department website: [www.ird.gov.hk](http://www.ird.gov.hk)

