

Regent Prime Insurance Plan (Premier) & Regent Elite Insurance Plan (Premier)

First-Year Premium Refund Reward



Promotion Period

Application Submission Date: 1 January 2021 - 26 February 2021

Last Approval Date: 31 March 2021

Regent Prime Insurance Plan (Premier) and Regent Elite Insurance Plan (Premier) provide several new pioneer product features for you and your loved ones to create a fruitful life and pass on your wealth to the next generations infinitely.

You can enjoy **up to 6% of first-year premium refund reward** upon successful application(s) of "Regent Prime" or "Regent Elite" during the promotion period.

First-Year Premium Refund Reward

Annual Premium ^A (USD)	First-Year Premium Refund Rate	
	2-Year Premium Payment Period*	5-Year Premium Payment Period
> = 250,000	2.00%	6.00%
125,000 - < 250,000	1.50%	5.50%
80,000 - < 125,000	1.50%	4.00%
40,000 - < 80,000	1.00%	3.00%
5,000 - < 40,000	1.00%	2.00%

Example:

Premium Payment Period: 5-Year		
Annual Premium ^A (USD)	First-Year Premium Refund Rate	First-Year Premium Refund Amount (USD)
300,000	6.00%	300,000 x 6.00% = 18,000
150,000	5.50%	150,000 x 5.50% = 8,250
100,000	4.00%	100,000 x 4.00% = 4,000

Extra High Interest Rate on Prepaid Premium

During the promotion period, upon successful application of "Regent Prime" or "Regent Elite" (2-Year* and 5-Year Premium Payment Period) with all premiums paid in a lump sum upon application, the prepaid premium can enjoy an extra guaranteed interest rate of 1.5% p.a., which means a total interest rate of up to 3.5% p.a. for the first year, thereby accelerating your wealth accumulation.



For details, please contact Partnership
Concierge Hotline at 3192 8333.

Terms & Conditions of First-Year Premium Refund Reward:

1. To enjoy the reward, customer must submit the application(s) of Regent Prime Insurance Plan (Premier) or Regent Elite Insurance Plan (Premier) from 1 January 2021 - 26 February 2021 ("Promotion Period") and such application(s) must be approved by FTLife Insurance Company Limited ("FTLife") on or before 31 March 2021.
2. First-year premium refund is only applicable to the basic premium of Regent Prime Insurance Plan (Premier) and Regent Elite Insurance Plan (Premier). Premium of other rider(s) (if applicable) will not be calculated in Annual Premium requirement and will not be entitled to any premium refund.
3. First-year premium refund is offered to each eligible policy of Regent Prime Insurance Plan (Premier) and Regent Elite Insurance Plan (Premier). If customer has applied for more than one policy of Regent Prime Insurance Plan (Premier) and Regent Elite Insurance Plan (Premier), 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.
4. The amount of first-year premium refund will be equal to the first year basic premium of Regent Prime Insurance Plan (Premier) or Regent Elite Insurance Plan (Premier) paid in the first 12 months after the policy issue date (net annual premium after large size discount (USD) with maximum of 12 months of basic premium) times the designated first-year premium refund rate of this policy.
5. 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.
6. FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
7. The eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward.

Terms & Conditions of Extra High Interest Rate on Prepaid Premium:

1. To enjoy the reward, customer must submit the application(s) of Regent Prime Insurance Plan (Premier) or Regent Elite Insurance Plan (Premier) (2-Year (if applicable) or 5-Year Premium Payment Period) from 1 January 2021 - 26 February 2021 ("Promotion Period") and such application(s) must be approved by FTLife on or before 31 March 2021.
2. The premium prepayment option is only applicable to policies with annual premium payment mode. Prepaid premium will be credited into your premium deposit account. For successful application(s) of the plans during the promotion period, relevant prepaid premium in the premium deposit account will enjoy interest rate of up to 3.5% per annum for the first year. From the second year onwards, prepaid premium in the premium deposit account will accumulate at the prevailing interest rate offered at that time (the current interest rate offered is 2% per annum, but is not guaranteed). For details of the premium prepayment arrangement, please refer to the relevant Product Brochure.
3. FTLife will claw back any interest distributed if the client withdraws full amount from the premium deposit account before policy maturity or policy termination.

Terms & Conditions Applicable to All above Promotions:

1. 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.
 2. FTLife reserves the right to make all final decisions on policy application, approval and all relevant above mentioned promotion activity. In case of any disputes in relation to this offer, our decision shall be final and binding.
 3. 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.
 4. 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.
- * Applicable to Regent Prime Insurance Plan (Premier)
- ^ It is referring to the annual premium after the large size discount.

FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

New World Group Member