



“RewardPro” Insurance Plan

6 Months First-Year Premium Refund Reward

Fabulous Reward – Especially for you

Promotion Period

Application Submission Date : 9 March 2020 - 29 January 2021 (both days inclusive)

Last Approval Date : 26 February 2021

FTLife's “RewardPro” Insurance Plan provides 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 **6 months first-year premium refund reward** upon successful application(s) of “RewardPro” Insurance Plan during the promotion period.



Fabulous reward: 6 Months First-Year Premium Refund

Any Premium Amount

All can enjoy 6 Months First-Year Premium Refund



For details, please contact your consultant or FTLife Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333.



Terms and Conditions of First-Year Premium Refund:

- To enjoy the above reward, customer must submit the application(s) of “RewardPro” Insurance Plan from 9 March 2020 to 29 January 2021 (“Promotion Period”) and such application(s) must be underwritten and approved by FTLife Insurance Company Limited (“FTLife” as stated below) on or before 26 February 2021.
- First-year premium refund is only applicable to the first year basic premium of “RewardPro” Insurance Plan paid within 12 months of policy effective date (net annual premium after large size discount with maximum of 12 months of basic premium). Prepaid premium (if applicable) and premium of other rider(s) (if applicable) will not be entitled to the first-year premium refund.
- The first-year premium refund will be calculated by 1-month premium refund amount based on the below table times 6 months for the first-year premium refund:

Annual Premium	Annual Premium amount divided by 12
Semi-annual Premium	Semi-annual Premium amount divided by 6
Monthly Premium	Equal to Monthly Premium

- First-year premium refund is offered to each eligible policy. If customer has applied for more than one policy of “RewardPro” Insurance Plan, all of the eligible policies could enjoy the premium refund.
- First-year premium refund amount will be credited to the premium suspense account within 3 months after we received the first instalment premium of 2nd policy year for 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 but if the customer has prepaid all the premiums, the customer can withdraw the excess premium due to the prepayment after the premium refund amount is credited to the customer's premium suspense account.
- The eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward.
- FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date. If unit reduction or partial surrender is performed within 2 years from the policy commencement date, the first-year premium refund amount may be affected.
- 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.
- 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.
- FTLife reserves the right to make all final decisions on all the issues related to this offer and the approval of the application(s) of “RewardPro” Insurance Plan. In case of any disputes in relation to this offer, our decision shall be final and binding.
- 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.
- This flyer should be read in conjunction with the relevant Product Brochure. For details of the “RewardPro” Insurance Plan, please refer to the relevant Product Brochure and policy document.
- This flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal.

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

Incorporated in Bermuda with limited liability

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