

# VHIS Refund Reward

## Promotion Period:

Application Submission Date: 1 January 2021 to 31 March 2021  
(both dates inclusive)

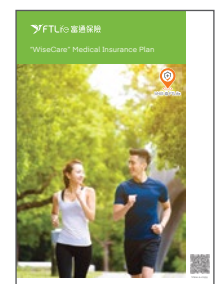
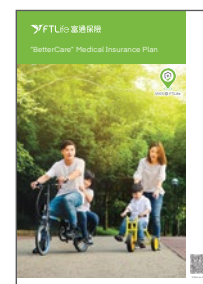
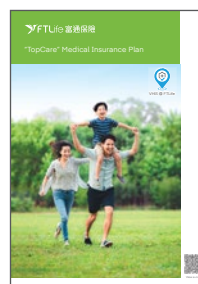
Last Approval Date : 31 May 2021



FTLife's certified plans under the Voluntary Health Insurance Scheme ("VHIS") (Company Registration Number: 00028) which combines the advantages of VHIS taking good care of your health needs.

Upon successful application(s) of VHIS during the promotion period, you will enjoy **up to 3 months First-Year Premium Refund**. Don't miss this opportunity!

## VHIS



### First-Year Premium Refund<sup>1,2</sup>

During the Promotion Period, you can enjoy **1 month First-Year Premium Refund** upon successful application(s) of VHIS.

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

During the Promotion Period, you can enjoy **2 months Extra First-Year Premium Refund** for VHIS plan(s) upon successful application of VHIS plan(s) with any Designated Basic Plan\* listed below.

#### Designated Basic Plan\*

Regent Insurance Plan 2 (Prestige)/(Global Prestige)

Prosperous Deferred Annuity Plan

Important Reminder: VHIS and the aforementioned Designated Basic Plans can be purchased as a standalone insurance policy instead of bundling with other types of insurance products. The product information of this document does not contain the full terms of VHIS and the full terms can be found in the policy document.



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

## Terms and Conditions of VHIS Premium Refund Reward

1. Customers must submit the application(s) of an eligible VHIS plan ("TopCare" Medical Insurance Plan / "BetterCare" Medical Insurance Plan / "WiseCare" Medical Insurance Plan) (Basic Plan / Rider) from 1 January 2021 to 31 March 2021 (both days inclusive) ("Promotion Period"), and application(s) must be completed underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 31 May 2021. Policy owner can enjoy the First-Year Premium Refund.
2. The First-Year Premium Refund is only applicable to eligible VHIS plan that is submitted during the Promotion Period and approved on or before 31 May 2021, including (i) newly issued eligible VHIS plan (Basic Plan / Rider), or (ii) existing medical plan migrated to eligible VHIS plan and attached to a new Basic Plan listed below. If the existing medical plan (Basic Plan / Rider) is changed to an eligible VHIS plan (Basic Plan / Rider) only, the premium of the migrated VHIS plan will not be entitled to a First-Year Premium Refund.

Attached Basic Plan		
Regent Insurance Plan 2 (Prestige)/(Global Prestige)	"IncomePro" Annuity Plan	"HealthCare 168" Critical Illness Protector 2
@MyLove Insurance Plan	"Fortune 100" Insurance Series	Health@Ease Critical Illness Protector
Regal Premier Saver	"MediSave" Medical Account	"Smiley Kid" Critical Illness Insurance Plan
Joyful Life Insurance Plan	"On Your Mind" Insurance Plan (Supreme Version) /(Smart Version)	"HealthCare 168 Plus" Critical Illness Protector

3. To enjoy the Extra First-Year Premium Refund ("Extra First-Year Premium Refund"), customer must fulfill point 1 and point 2 listed above and submit the application(s) of any designated Basic Plan during the Promotion Period, while such application(s) of the designated Basic Plan must be approved by FTLife on or before 31 May 2021.
4. The First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) is only applicable to the basic premium of the eligible VHIS plan (Basic Plan / Rider). Loading premium (if applicable) or premium of other non-VHIS Basic Plan / Rider (if applicable) will not be entitled to First-Year Premium Refund and Extra First-Year Premium Refund (if applicable).
5. The First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) will be credited to the premium suspense account within 3 months after the first instalment premium of the second policy year is received for paying future premium. To enjoy the offer(s), eligible VHIS plan(s) and Designated Basic Plan must be in force at the time of the offer is credited.
6. FTLife reserves the right to claw back the First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) of the eligible VHIS policy and / or designated basic plan if the eligible policy and / or designated basic plan is terminated within 2 years from the policy commencement date.
7. First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) is offered to each eligible policy of eligible VHIS plan. If customer has applied for more than one policy of VHIS plan during the promotion period, all of the eligible policies could enjoy First-Year Premium Refund and Extra First-Year Premium Refund (if applicable).
8. 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 and Extra First-Year Premium Refund (if applicable) of the policy:  
Annual premium: annual premium amount ÷12  
Semi-annual premium: half-year premium amount ÷6  
Monthly premium: monthly premium amount
9. Exchange rate of HKD 7.8 = USD 1 will be used to calculate the relevant first-year premium for policy denominated in USD.
10. For details of VHIS, please browse the VHIS website at <http://www.vhis.gov.hk>. For VHIS product information of FTLife, please browse the company website at [www.ftlife.com.hk](http://www.ftlife.com.hk).
11. 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 and deduct all the relevant premium refund amount without further notice.
12. FTLife reserves all the rights to make all final decisions on the approval of the application(s) of any plan(s). In case of any disputes in relation to these offers, our decision shall be final and binding.
13. 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.
14. 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.
15. 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.

"TopCare" Medical Insurance Plan (Certification Number: F00037-01-000-01/F00037-02-000-01/F00037-03-000-01/F00037-04-000-01/F00037-05-000-01/F00037-06-000-01/F00037-07-000-01/F00037-08-000-01)

"BetterCare" Medical Insurance Plan (Certification Number: F00021-01-000-01/F00021-02-000-01/F00021-03-000-01/F00021-04-000-01/F00021-05-000-01/F00021-06-000-01)

"WiseCare" Medical Insurance Plan (Certification Number: S00028-01-000-01)

### FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

### New World Group Member