

Fortune Saver Insurance Plan 3

Single Premium Discount



FTLife's Fortune Saver Insurance Plan 3 ("Fortune Saver 3"), which is a single premium savings insurance plan that helps you to plan the wealth of future wisely. During the Promotion Period, you can enjoy **4% of Single Premium Discount** upon successful application(s) of Fortune Saver 3!



For details, please refer to the Product Brochure of Fortune Saver 3

Promotion Period

Application Submission Date: 1 October 2022 to 31 December 2022 (both dates inclusive)

Last Approval Date: 28 February 2023



For enquiry, please contact your consultant / FTLife Customer Service Hotline at 2866 8898, Partnership Concierge Hotline at 3192 8333 or Premier Business Hotline at 3192 8388.

Important Reminder: Fortune Saver Insurance Plan 3 as mentioned in this document may be purchased as standalone plan(s) without bundling with other type(s) of insurance product. The product information in this document does not contain the full terms of the products as mentioned in this document and the full terms can be found in the policy document.

Terms and Conditions of Fortune Saver Insurance Plan 3 Single Premium Discount:

1. To enjoy the 4% Single Premium Discount ("Single Premium Discount" / "this offer"), all customers must submit the application(s) of Fortune Saver Insurance Plan 3 ("Fortune Saver 3") during the period from 1 October 2022 to 31 December 2022 (both days inclusive) ("Promotion Period"), and such application(s) must be completed underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 28 February 2023 ("Eligible Policy").
2. This offer only applicable to the basic premium of Fortune Saver 3, loading premium (if applicable) and premium of any riders (if applicable) will not be entitled to the Single Premium Discount.
3. The Single Premium Discount is only applicable to the basic premium of the Eligible Policy after deduction of large size discount (if any). Eligible customers require to pay only the remaining amount of the single premiums (i.e. the amount after deduction of large size discount, Single Premium Discount (if any) and Premium Discount Coupon (if any)) upon the new application.
4. This offer is offered to each Eligible Policy. If customer has applied for more than one Eligible Policy during the Promotion Period, all of the Eligible Policies could enjoy the Single Premium Discount. Single Premium Discount is calculated based on the single premium after deducting large size discount (if any). The premium levy collected by the Insurance Authority will be calculated based on the premium after deduction of the large size discount (if any) and before Single Premium Discount (if any).
5. FTLife reserves the right to claw back the entitled amount of Single Premium Discount if the Eligible Policy is terminated within 2 years from the Policy commencement date.
6. In case of any excessive premium paid, the excessive premium will be credited to the eligible customer's premium suspense account automatically without interest.
7. Premium refund arrangement for the cooling-off period is as follows (for details of cooling-off period, please refer the latest guidelines regarding cooling-off rights issued by the Insurance Authority from time to time): If customer cancels the Eligible Policy within the cooling-off period, FTLife shall refund the actual premium paid by customer excluding the amount of first-year premium discount.
8. This flyer should be read in conjunction with the relevant Product Brochure. For details of Fortune Saver 3, please refer to the relevant Product Brochure and Policy document.
9. 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 offer. FTLife reserves all the rights to disqualify the applications and deduct all the relevant Single Premium Discount without further notice.
10. FTLife reserves all the rights to make all final decisions on the approval of the application(s) of this offer. In case of any disputes in relation to this offer, FTLife's decision shall be final and binding.
11. FTLife reserves all the rights to terminate the Single Premium Discount and / or amend the terms and conditions of the offer(s) at any time without prior notice.
12. 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.
13. This document 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 under the laws of that jurisdiction.

FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

New World Group Member

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