

# "HealthCare 168 Plus" Critical Illness Protector

## First-Year Premium Refund and Extra First-Year Premium Refund



FTLife's "HealthCare 168 Plus" Critical Illness Protector ("HealthCare 168 Plus"), aggregates well-considered protections items. It offers you and your family a comprehensive package of enhanced support that truly caters to urbanites' demand for Critical Illness protection.

During the Promotion Period, you can enjoy a **First-Year Premium Refund up to 1 month** upon successful application(s) of "HealthCare 168 Plus".

### Promotion Period:

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

Last Approval Date: 31 May 2021



For details, please refer to the Product Brochure of "HealthCare 168 Plus"

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

During the Promotion Period, you can enjoy **0.5 month First-Year Premium Refund** upon successful application(s) of "HealthCare 168 Plus" with USD3,000 or above Annualized First Year Premium.

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

During the Promotion Period, you can enjoy **0.5 month Extra First-Year Premium Refund** for "HealthCare 168 Plus" upon successful application of "HealthCare 168 Plus" which meets the criteria of the First-Year Premium Refund, with any Designated Basic Plan\* and / or Designated Rider<sup>#</sup> listed below.

Designated Basic Plan*		
Regent Insurance Plan 2 (Prestige) / (Global Prestige)	"TopCare" Medical Insurance Plan	"BetterCare" Medical Insurance Plan
MediGold Plus Insurance Plan	"MediCare" Medical Insurance Plan	"MediSave" Medical Account
"TargetCare" Cancer Plan	Prosperous Deferred Annuity Plan	"On Your Mind" Insurance Plan (Supreme Version) / (Smart Version)
Designated Rider <sup>#</sup>		
"Be With You" Personal Accident Plan	MediGold Plus Insurance Plan	"TopCare" Medical Insurance Plan
"BetterCare" Medical Insurance Plan	"MediCare" Medical Insurance Plan	"TargetCare" Cancer Plan
"HealthCare Choice" Critical Illness Protector		

Important Reminder: "HealthCare 168 Plus" and the aforementioned Designated Riders (except "HealthCare Choice" Critical Illness Protector) 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 "HealthCare 168 Plus" and the full terms can be found in the policy document.

**Please contact your financial consultant or call FTLife Customer Service Hotline at 2866 8898 to enjoy this offer.**

## Terms & Conditions of First-Year Premium Refund and Extra First-Year Premium Refund:

1. To enjoy the First-Year Premium Refund ("First-Year Premium Refund"), customer must submit the application(s) of "HealthCare 168 Plus" Critical Illness Protector ("HealthCare 168 Plus") during the period of 1 January 2021 to 31 March 2021 ("Promotion Period") (both days inclusive) with USD3,000 or above Annualized First Year Premium, and such application(s) must complete the underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 31 May 2021.
2. First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) ("Extra First-Year Premium Refund") are only applicable to the first year basic premium of "HealthCare 168 Plus" paid in the first 12 months after the policy issue date. Prepaid premium (if applicable), loading premium (if applicable) and premium of any riders (if applicable) will not be entitled to any First-Year Premium Refund or Extra First-Year Premium Refund.
3. To enjoy the Extra First-Year Premium Refund, customer must fulfill point 1 listed above and submit any designated basic plan and / or submit the application(s) of designated rider attaching to the policy of "HealthCare 168 Plus", while such application(s) of the designated basic plan and / or designated rider must be approved by FTLife on or before 31 May 2021.
4. The First-Year Premium Refund and Extra First-Year Premium Refund will be calculated by 1-month premium refund amount based on the calculations below times the applicable months of premium refund of the policy:  
Annual premium: annual premium amount ÷12  
Semi-annual premium: half-year premium amount ÷6  
Monthly premium: monthly premium amount
5. The First-Year Premium Refund and Extra First-Year Premium Refund amount will be credited to the premium suspense account within 3 months after the first instalment premium of the second policy year is received. The eligible policy (including eligible policy of "HealthCare 168 Plus" and designated basic plan and / or designated rider (if applicable)) must be in force at the time of the release of First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) in order to enjoy the First-Year Premium Refund and Extra First-Year Premium Refund (if applicable). For the avoidance of doubt, the Extra First-Year Premium Refund (if applicable) will not be applicable if the eligible policy of "HealthCare 168 Plus" and / or designated basic plan and / or designated rider is terminated at the time of the release of Extra First-Year Premium Refund (if applicable). All premium refund amount is only for the purpose of paying future premium. Client can only withdraw the remaining balance of the 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 (if any) after the premium refund amount is credited to the client's premium suspense account.
6. The First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) are offered to each eligible policy of "HealthCare 168 Plus". If customer has applied for more than one policy of "HealthCare 168 Plus" during the Promotion Period, all of the eligible policies could enjoy the First-Year Premium Refund and Extra First-Year Premium Refund (if applicable).
7. FTLife reserves the right to claw back the First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) of the eligible policy of "HealthCare 168 Plus" and / or designated basic plan and / or designated rider if the eligible policy of "HealthCare 168 Plus" and / or designated basic plan and / or designated rider is terminated within 2 years from the policy commencement date. For the avoidance of doubt, FTLife reserves the right to claw back the First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) of the eligible policy of "HealthCare 168 Plus" if the eligible policy of "HealthCare 168 Plus" is terminated within 2 years from the policy commencement date.
8. 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 First-Year Premium Refund and Extra First-Year Premium Refund (if applicable) without any further notice.
9. 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.
10. FTLife reserves all the rights to suspend or terminate the First-Year Premium Refund and Extra First-Year Premium Refund or amend the terms and conditions of the offer at any time without prior notice.
11. 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.
12. This flyer should be read in conjunction with the relevant Product Brochure. For details of the "HealthCare 168 Plus", designated basic plan and designated rider, please refer to the Product Brochure and Policies.
13. 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 under the laws of that jurisdiction.

### FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

### New World Group Member

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