

"Protect Starter" Critical Illness Protector

**2 Months
First-Year Premium Refund**



FTLife's "Protect Starter" Critical Illness Protector ("Protect Starter"), a reliable critical illness protection plan which help you to build up the protection at ease!

Promotion Period

Application Submission Date : 22 August 2022 to 30 December 2022 (both dates inclusive)

Last Approval Date : 28 February 2023



For details,
please refer to the
Product Brochure
of "Protect Starter"

First-Year Premium Refund

During the Promotion Period, you can enjoy **2 Months First-Year Premium Refund** upon successful application(s) of "Protect Starter" Critical Illness Protector!



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: "Protect Starter" Critical Illness Protector 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 product as mentioned in this document and the full terms can be found in the policy document.

Terms and Conditions of "Protect Starter" Critical Illness Protector First-Year Premium Refund:

1. To enjoy 2 Months First-Year Premium Refund ("First-Year Premium Refund / this promotion"), all customers must submit the application(s) of "Protect Starter" Critical Illness Protector ("Protect Starter") during the period of 22 August 2022 to 30 December 2022 (both dates inclusive)("Promotion Period"), and such application(s) must complete the underwriting process and obtain approval by FTLife Insurance Company Limited ("FTLife") on or before 28 February 2023.
2. This promotion is only applicable to the basic premium of "Protect Starter" 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 the First-Year Premium Refund.
3. The 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
4. The First-Year Premium Refund will be credited to the premium suspense account within 3 months after the first installment premium of the second policy year is received. The eligible policy of "Protect Starter" must be in-force at the time of the release of First-Year Premium Refund in order to enjoy the First-Year Premium Refund. For the avoidance of doubt, the First-Year Premium Refund will not be applicable if the eligible policy of "Protect Starter" is terminated at the time of the release of First-Year Premium Refund. All premium refund amount is only for the purpose of paying future premium. Customer can only withdraw the remaining balance of the 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 (if any) after the premium refund amount is credited to the customer's premium suspense account.
5. This promotion is offered to each eligible policy. If customer has applied for more than one policy of "Protect Starter" during the Promotion Period, all of the eligible policies can enjoy the First-Year Premium Refund. FTLife reserves the right to claw back the First-Year Premium Refund of the eligible policy of "Protect Starter" if the eligible policy of "Protect Starter" is terminated within 2 years from the policy commencement date.
6. 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 this promotion without any further notice.
7. FTLife reserves the right to make all final decisions on policy application, approval and all relevant above mentioned of this promotion. In case of any disputes in relation to this promotion, our decision shall be final and binding.
8. FTLife reserves all the rights to suspend or terminate this promotion or amend the terms and conditions of this promotion at any time without prior notice.
9. 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.
10. This flyer should be read in conjunction with the relevant Product Brochure. For details of "Protect Starter", please refer to the Product Brochure and Policies.
11. 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

MKT/DPM/0498/GEN/2208