

"On Your Mind" Insurance Plan

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



FTLife is proud to present "**On Your Mind**" Insurance Plan (Supreme Version) and "**On Your Mind**" Insurance Plan (Smart Version) ("**On Your Mind**"), making a revolutionary breakthrough in traditional life insurance with various pioneering product features to cater your needs at different life stages.

During the Promotion Period, you can enjoy a **First-Year Premium Refund up to 2.5 months** upon successful application(s) of "**On Your Mind**". Don't miss this opportunity!

Promotion Period:

Application Submission Date: 10 September 2020 to 15 December 2020 (both days inclusive)
Last Approval Date: 31 December 2020



For details, please refer to the Product Brochure of "**On Your Mind**"



First-Year Premium Refund^{1,2}

During the Promotion Period, you can enjoy a **First-Year Premium Refund up to 2 months** upon successful application(s) of "**On Your Mind**".

6-Year and 12-Year Premium Payment Period	20-Year and 25-Year Premium Payment Period
1.5 Months	2 Months



Extra First-Year Premium Refund^{2,3}

During the Promotion Period, you can enjoy **0.5 month Extra First-Year Premium Refund** for "**On Your Mind**" upon successful application of "**On Your Mind**" with any Designated Rider[#] listed below.

#Designated Rider		
"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		

Please contact your financial consultant or call FTLife Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333 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 "On Your Mind" Insurance Plan (Supreme Version) and / or "On Your Mind" Insurance Plan (Smart Version) ("On Your Mind") during the period of 10 September 2020 to 15 December 2020 ("Promotion Period") (both days inclusive), and such application(s) must complete the underwriting process and approved by FTLife Insurance Company Limited ("FTLife") on or before 31 December 2020.
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 "On Your Mind" 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 the application(s) of any designated rider attaching to the policy of "On Your Mind", while such application(s) of the designated rider must be approved by FTLife on or before 31 December 2020.
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 "On Your Mind" and 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 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 "On Your Mind". If customer has applied for more than one policy of "On Your Mind" 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) if the policy 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 "On Your Mind" 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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