

# “Gorgeous” Life Protection + Asset Allocation Strategy Guide

“Gorgeous” Universal Life Protection Plan provides you comprehensive life protection along with annual interest returns, and all the flexibility you need to meet your financial needs. It is your first choice in **life protection**, **wealth appreciation** and **inheritance**.

## Key Features of “Gorgeous” Universal Life Protection Plan

- ✓ Comprehensive life protection with **sum insured at your choice** and **Advanced Death Benefit**<sup>1</sup>
- ✓ Enjoy annual interest returns to continuously accumulate wealth with **Minimum Guaranteed Crediting Interest rate**<sup>2,3</sup> of **no less than 2% p.a.**
- ✓ Pay either **single premium** or **regular premium**; and the option to inject lump sum **Top-up premium**<sup>4</sup> gives you even more flexibility
- ✓ Meet your financial needs with **Free-of-charge withdrawal arrangement**<sup>5,6</sup>, and **up to 2 years of Premium Holiday**<sup>7</sup> for regular premium plan
- ✓ **Cost transparency** for total peace of mind



\* Please refer to the promotional flyer of “Crediting Interest Rate Offer” for details, terms and condition.

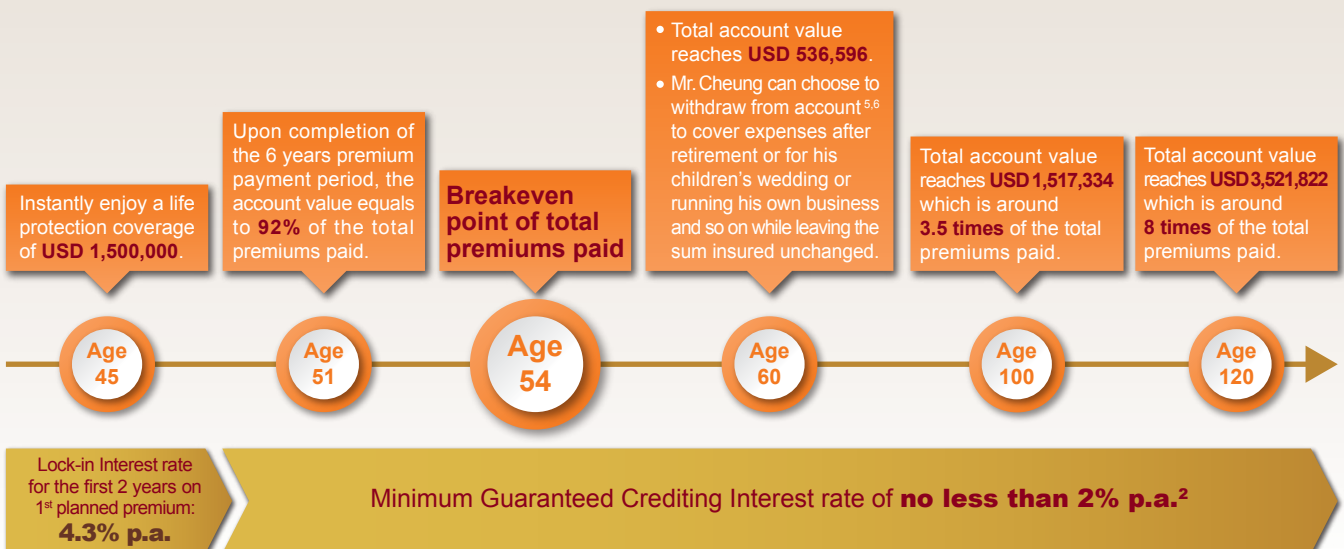
## Example 1: Life protection and wealth appreciation for financial flexibility



**Introduction** - Mr Cheung (Age 45, Partner of a partnership business, non-smoker, and breadwinner of a family of 3)  
 - Existing wealth management and investment instruments: real estate, savings life insurance and investment funds

**Goals** - Seek the best possible asset allocation solution for risk diversification and steady returns, providing income and increase savings for the future  
 - Due to ups and downs of the business, he hopes to flexibly adjust premium contributions from time to time by taking advantages of features such as Premium Holiday<sup>7</sup>, Free-of-charge withdrawal arrangement<sup>5,6</sup> and Top-up premium<sup>4</sup> of a Universal Life Protection Plan  
 - Get life protection coverage

**Options** - “Gorgeous” Universal Life Protection Plan (Standard) with 6 years premium payment period  
 - Annual planned premium: USD 73,110  
 - Sum insured: USD 1,500,000 (around HKD 11,700,000)



Remarks: Please refer to the details, terms and conditions of “Crediting Interest Rate Offer” for details of Lock-in Interest rate. The above example assumes that no Top-up premium has been paid, no withdrawal has been made, no Advanced Death Benefit has been paid, no Premium Holiday and policy surrender have been exercised.

## Example 2: Succession of prominent achievements and wealth



**Introduction** - Mr Chan (Age 55, successful entrepreneur, non-smoker, has a son and a daughter)

- Goals**
- Proper estate arrangement to reserve and allocate funds for his offspring
  - Reserve funds for retirement and other uses on occasional needs from time to time
  - Get life protection coverage

- Options**
- "Gorgeous" Universal Life Protection Plan (Standard) with single premium
  - Single premium: USD 1,838,900
  - Sum insured: USD 5,000,000 (around HKD 39,000,000)

### Original estate arrangement and retirement plan



Allocation for estate:  
USD 5 million



Company, real estate, stocks and  
bonds: USD 10 million



### Increase current asset and estate arrangement through "Gorgeous"

Increase  
liquid  
assets



Retirement  
& other uses:  
USD 3.16  
million



Invest a lump sum  
of USD 1.84 million  
in "Gorgeous" with  
a sum insured of  
USD 5 million



Company, real estate, stocks and  
bonds: USD 10 million



Leave an estate of  
USD 5 million to  
family members  
(Sum insured of  
"Gorgeous" Universal  
Life Protection Plan)

Estate  
arrangement  
remains  
unchanged

Remarks: The above example assumes that no Top-up premium has been paid, no withdrawal has been made, no Advanced Death Benefit has been paid, no Premium Holiday and policy surrender have been exercised.

# “Gorgeous” Universal Life Protection Plan Crediting Interest Rate Offer

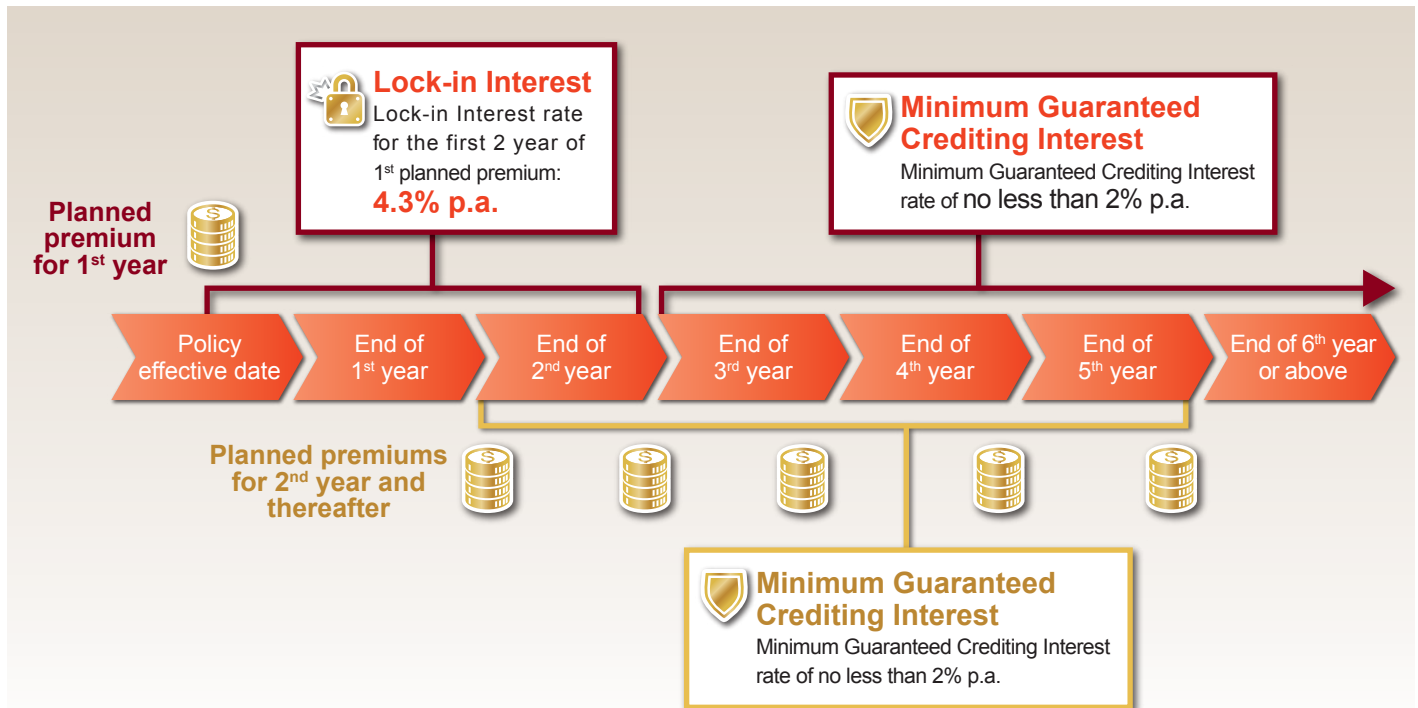


Apply “Gorgeous” Universal Life Protection Plan now and enjoy the “Lock-in Interest” offer with a rate of 4.3% p.a. and “Minimum Guaranteed Crediting Interest”.

## Single Premium



## Regular Premium



**Enjoy substantial annual interest returns while the policy is in force.**

- ☪ **“Lock-in Interest” offer** – Enjoy a particularly high crediting interest rate during the lock-in period. (For this promotion, the lock-in interest rate for the first 2 years of a single premium policy is 4.3% p.a.; while the lock-in interest rate for the first 2 years of the first planned premium of a regular premium policy is 4.3% p.a.)
- ☪ **“Minimum Guaranteed Crediting Interest”<sup>2</sup>** – After the lock-in period, the Minimum Guaranteed Crediting Interest rate is no less than 2% p.a..

**Please refer to the product brochure, contact your consultant or our Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333 for details of the “Gorgeous” Universal Life Protection Plan and Crediting Interest Rate Offer. Limited quota only. Act now and enjoy the offer immediately!**

**Important Reminder:** The product(s) 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.

**Notes of "Gorgeous" Universal Life Protection Plan:**

1. Advanced Death Benefit is payable only when the insured provides proof that has been certified by 2 medical practitioners acknowledged by FTLife Insurance (us) that the insured has no more than 12 months left to live from the date of such diagnosis. For details, please refer to the policy provisions.
2. We determine and announce the crediting interest rates at our sole discretion. Therefore, the crediting interests are not guaranteed, and the account value can be lower or higher than expected. The Minimum Guaranteed Crediting Interest rate of no less than 2% p.a. is only applicable to the basic account. Please contact your financial consultant or visit our company website from time to time for the latest applicable rates.
3. The full year crediting interest on the planned premium of the first policy year will be credited to the basic account in one lump sum upon the payment of the planned premium. Interests for the top-up account and the basic account (from the second policy year onwards) will be calculated on a daily accrual basis and credited to the relevant accounts on each policy anniversary until the insured reaches 120 years of age. Under exceptional circumstances, including but not limited to, any financial crisis or suspension of dealings on a major stock exchange, where we are not reasonably practicable to determine the crediting interest rate, we may defer the announcement of the crediting interest rate for a period not exceeding 6 months.
4. You may request to pay top-up premium, subject to the terms and conditions in the policy provisions. We reserve the right to reject such requests and shall not be liable for any loss arising from such rejections. For single premium plan, the planned premium must be fully settled before a request to pay top-up premium in the first policy year can be made.
5. The withdrawal sequence is first-in-first-out from the top-up account layers and then first-in-first-out from the basic account. Withdrawal from the basic account value may trigger a decrease of the sum insured, but withdrawal from the top-up account will not affect the sum insured. We have the right to postpone the payment of withdrawal or surrender value up to six months from the date of your request. We shall not be liable for any loss incurred as a result of such postponement. We reserve the right to change the terms and conditions for withdrawal sequence and decrement of the sum insured from time to time by giving you one month's prior written notice.
6. You may make withdrawal at any time, subject to the prevailing administrative requirements for minimum withdrawal amount at the time of each withdrawal. The immediate account value after the withdrawal should meet the minimum account balance requirement and the minimum sum insured should also be maintained.
7. The length of a Premium Holiday of each application must be either 1 year or 2 years, and the maximum of the total length of Premium Holiday per policy must not exceed 2 years. The Premium Holiday shall take effect from the following policy anniversary after the approval of your request. During the Premium Holiday, you do not need to pay the premium of this plan and the sum insured will remain unchanged. We will continue to deduct the policy charges from and credit crediting interests to the account value. The premium end date and premium due date will be deferred according to the Premium Holiday period. After the Premium Holiday, you should resume paying the planned premium otherwise the policy may be terminated. Premium Holiday is only applicable to any policy with a premium payment term of 6, 9 or 12 years on condition that all planned premium of the first 3 years or above are fully paid. Premium Holiday is not applicable to any policy with a single premium payment or a policy loan. Please refer to the policy provisions for details about the Premium Holiday.
8. In Example 1, all figures of the "Gorgeous" Universal Life Protection Plan is calculated based on the Lock-in Interest rate for the first premium during the first two years is 4.3% p.a. and the crediting interest rate is 4.3% p.a. afterwards. During the promotion period, the period and crediting interest rate of the "Lock-in Interest" will be determined and guaranteed upon policy issuance. The crediting interest rate per annum after the lock-in period is not guaranteed. The Minimum Guaranteed Crediting Interest rate for the basic account is 2% p.a. while the Minimum Guaranteed Crediting Interest rate for the top-up account layers is 0% p.a..
9. The examples above stated are postulations for illustration only. Customer should consider applying for a new policy per actual needs and should not formulate their own financial plans based on such examples.

**"Crediting Interest Rate Offer" Terms and conditions:**

1. "Lock-in Interest" offer has a limited quota and is offered on a first-come-first-serve basis. Please contact your financial consultant for the latest crediting interest rate offered and details of the promotion.
2. FTLife (We) determine and announce the crediting interest rates at our sole discretion. The crediting interest rate is non-guaranteed, and the account value can be lower or higher than expected. The Minimum Guaranteed Crediting Interest rate of no less than 2% p.a. is only applicable to the basic account. You may browse [www.ftlife.com.hk](http://www.ftlife.com.hk) to understand the company's crediting interest rate history. Please note that crediting interest rate history is not indicative of future performance of the products.
3. The "Lock-in Interest" offer is only applicable to the basic account.
4. FTLife reserves the right to make all final decisions on the approval of the application(s) of "Gorgeous" Universal Life Protection Plan and this offer. In case of any disputes in relation to this offer, our decision shall be final and binding.
5. FTLife reserves all the rights to suspend or terminate the offer or amend the terms and conditions of the offer at any time without prior notice.
6. 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.
7. The above example assumes that no Top-up premium has been paid, no withdrawal has been made, no Advanced Death Benefit has been paid, no Premium Holiday and policy surrender have been exercised.

**FTLife Insurance Company Limited**

(Incorporated in Bermuda with limited liability)

**New World Group Member**

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