

# Series of Regent Prime Insurance Plan (Premier) Series of Regent Elite Insurance Plan (Premier)



## Promotion of First-Year Premium Refund & Extra High Interest Rate on Prepaid Premium

### Promotion Period

Application Submission Date: 22 April 2021 - 30 June 2021 (both days inclusive)

Last Approval Date: 30 July 2021

### First-Year Premium Refund Reward

(Applicable to 1. Regent Prime Insurance Plan (Premier) and 2. Regent Elite Insurance Plan (Premier))

Annual Premium <sup>^</sup> (USD)	First-Year Premium Refund Rate
> = 250,000	6.00%
125,000 - < 250,000	5.50%
80,000 - < 125,000	4.00%
40,000 - < 80,000	3.00%
5,000 - < 40,000	2.00%

Example:

Annual Premium <sup>^</sup> (USD)	First-Year Premium Refund Rate	First-Year Premium Refund Amount (USD)
300,000	6.00%	300,000 x 6.00% = 18,000
150,000	5.50%	150,000 x 5.50% = 8,250
100,000	4.00%	100,000 x 4.00% = 4,000

<sup>^</sup> It is referring to the annual premium after the large size discount for whole premium payment period ("Large Size Discount")

### Extra High Interest Rate on Prepaid Premium

(Applicable to 1. Regent Prime Insurance Plan II (Premier), 2. Regent Prime Insurance Plan (Premier), 3. Regent Elite Insurance Plan II (Premier) and 4. Regent Elite Insurance Plan (Premier))

During the promotion period, upon successful application of series of "Regent Prime" or series of "Regent Elite" with all premiums paid in a lump sum upon application, the prepaid premium can enjoy **an extra guaranteed interest rate of 1.5% p.a.**, which means a total interest rate of up to 3.5% p.a. for the first year, thereby accelerating your wealth accumulation.

For details, please refer to the Product Brochure



Regent Prime Insurance Plan II (Premier)



Regent Prime Insurance Plan (Premier)



Regent Elite Insurance Plan II (Premier)



Regent Elite Insurance Plan (Premier)



For enquiry, please contact Partnership Concierge Hotline at 3192 8333.

**Terms & Conditions of First-Year Premium Refund Reward:**

1. To enjoy the reward, customer must submit the application(s) of Regent Prime Insurance Plan (Premier) and/or Regent Elite Insurance Plan (Premier) from 22 April 2021 - 30 June 2021 ("Promotion Period") and such application(s) must be approved by FTLife Insurance Company Limited ("FTLife") on or before 30 July 2021.
2. First-year premium refund is only applicable to the basic premium of Regent Prime Insurance Plan (Premier) and/or Regent Elite Insurance Plan (Premier). Premium of other rider(s) (if applicable) will not be calculated in Annual Premium requirement and will not be entitled to any premium refund.
3. First-year premium refund is offered to each eligible policy of Regent Prime Insurance Plan (Premier) and/or Regent Elite Insurance Plan (Premier). If customer has applied for more than one policy of Regent Prime Insurance Plan (Premier) and/or Regent Elite Insurance Plan (Premier), all of the eligible policies could enjoy the premium refund. However, the annual premium of these policies will not be aggregated in calculating the first-year premium refund rate.
4. The amount of first-year premium refund will be equal to the first year basic premium of Regent Prime Insurance Plan (Premier) and/or Regent Elite Insurance Plan (Premier) paid in the first 12 months after the policy issue date (net annual premium after Large Size Discount (USD) with maximum of 12 months of basic premium) times the designated first-year premium refund rate of this policy.
5. First-year premium refund amount will be credited to the premium suspense account within 3 months after we received the first installment premium of 2<sup>nd</sup> policy year for paying future premium. Client can only withdraw the remaining balance of the first year 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 after the premium refund amount is credited to the client's premium suspense account.
6. FTLife reserves the right to claw back the premium refund amount if the policy is terminated within 2 years from the policy commencement date.
7. The eligible policy must be in force at the time of the release of premium refund in order to enjoy the reward.

**Terms & Conditions of Extra High Interest Rate on Prepaid Premium:**

1. To enjoy the reward, customer must submit the application(s) of Regent Prime Insurance Plan II (Premier), Regent Prime Insurance Plan (Premier) (series of Regent Prime Insurance Plan (Premier)), Regent Elite Insurance Plan II (Premier) or Regent Elite Insurance Plan (Premier)(series of Regent Elite Insurance Plan (Premier)) from 22 April 2021 - 30 June 2021 ("Promotion Period") and such application(s) must be approved by FTLife on or before 30 July 2021.
2. The premium prepayment option is only applicable to policies with annual premium payment mode. Prepaid premium will be credited into your premium deposit account. For successful application(s) of the plans during the promotion period, relevant prepaid premium in the premium deposit account will enjoy interest rate of up to 3.5% per annum for the first year. From the second year onwards, prepaid premium in the premium deposit account will accumulate at the prevailing interest rate offered at that time (the current interest rate offered is 2% per annum, but is not guaranteed). For details of the premium prepayment arrangement, please refer to the relevant Product Brochure.
3. FTLife will claw back any interest distributed if the client withdraws full amount from the premium deposit account before policy maturity or policy termination.

**Terms & Conditions Applicable to All above Promotions:**

1. 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 applications without any further notice.
2. 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.
3. 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.
4. 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.

**FTLife Insurance Company Limited**

(Incorporated in Bermuda with limited liability)

**New World Group Member**