

富通保險

閃耀人生 迎新獎賞推廣

推廣日期：2018年4月1日至6月30日

重要事項：

1. 閃耀人生是由富通保險有限公司（「富通保險」）發出的保單，計劃的利益與閣下所揀選的投資選擇的表現掛鉤。閣下的投資受富通保險的信貸風險影響。
2. 閣下就閃耀人生支付的所有保費，以及富通保險對閣下所選相關基金的任何投資，均會成為及一直屬於富通保險資產的一部分。閣下對任何該等資產均沒有任何權利或擁有權。如追討賠償，閣下只可向富通保險追索。
3. 富通保險會因應閣下的投資選擇，參照與該投資選擇所掛鉤的相關基金的表現來計算閃耀人生的投資回報。相關基金的詳情載於主要推銷刊物（包括產品指南及投資指南）內。由於富通保險需就閃耀人生收取各項收費，閃耀人生的投資選擇之表現可能遜於證券及期貨事務監察委員會認可的相關基金之表現。
4. 閃耀人生所提供的投資選擇在產品特點及風險方面或會有很大的差異，部分選擇可能涉及高風險。請參閱主要推銷刊物及相關基金的銷售文件。閣下可向我們索取或可於本公司的網站www.ftlife.com.hk下載。
5. 閃耀人生是為長線投資而設，閣下若提早退保或提取款項/暫停繳交或調低保費（如適用），或會損失大筆本金及/或已給付的獎賞。如相關基金表現欠佳，或會進一步擴大投資損，而富通保險仍可繼續徵收一切收費。
6. 雖然閣下在保費假期內無須繳付保費，但在保費假期內富通保險仍然繼續收取有關費用及收費及附加契約之額外保費（如有），保單價值或會因而大幅減少，而閣下收取獎賞的權利亦可能會受到影響。
7. 投資涉及風險，若閣下並未完全明白閃耀人生的內容，亦未獲得清楚解釋閃耀人生為何適合閣下，則閣下不應投保。閣下須自行作出最終決定。
8. 如總帳戶價值在保費繳付年期屆滿後降至低於最低持有金額要求，我們保留終止保單之權利。現時最低持有金額要求為零。富通保險可不時調整最低持有金額要求，屆時將於更改的一個月前向閣下發出書面通知。
9. 如（1）部分相關基金與閣下的保單以不同的貨幣計值及 / 或（2）閣下所繳付的保費或我們給付閣下的金額與閣下的保單貨幣不同，則閣下的保單的投資回報可能在貨幣轉換過程中蒙受匯率風險。
10. 請勿單憑本推廣小冊子作投保決定。在申請閃耀人生前，請參閱閃耀人生的產品指南及產品資料概要而了解費用及收費和投資風險等詳情。

投資帶有風險及投資價值可升可跌。投資回報並無保證，過往表現並非未來業績的指標。

閃耀人生

閃耀人生屬《保險公司條例》下「類別C — 相連長期業務」之投資相連壽險計劃。此計劃由香港《保險公司條例》授權的保險公司富通保險提供。

主要產品特點

(以下只提供閃耀人生某些主要產品特點，計劃詳情請參閱產品指南內相關部分)

保單貨幣

閃耀人生以美元或港元為保單貨幣。閣下可於投保時指定保單貨幣，但保單一經發出，閣下便不能更改保單貨幣。

保費繳付年期

閣下可揀選以下列表之保費繳付年期(受保人及保單持有人的投保年齡^{註釋1}須符合有關要求)。保費繳付年期在保單開始時一經選定便不能更改。

保費繳付年期(年)	受保人的投保年齡 ^{註釋1}	保單持有人的投保年齡 ^{註釋1}
5	初生15日 — 60歲	18 — 60歲
10	初生15日 — 55歲	18 — 55歲
15	初生15日 — 55歲	18 — 55歲
20	初生15日 — 55歲	18 — 55歲
25	初生15日 — 50歲	18 — 50歲

註釋1：上次生日的年齡(以保單開始之日計)

定期保費

閃耀人生的最低定期保費為每年1,200美元 / 9,600港元，閣下可選擇以每月、每半年或每年的方式繳付定期保費。有關每個保費繳付方式下的最低定期保費金額，詳情請參閱產品指南內「定期保費」部分。

我們會按閣下在我們記錄上的最近期的分配指示，根據以下列表所列的保費繳付年期將閣下已為最初供款期(「最初供款期」)繳付的定期保費用作分配投資選擇的名義單位至閣下的最初供款帳戶(「最初供款帳戶」)內。

保費繳付年期(年)	最初供款期
5	首18個保單月份
10	首24個保單月份
15	首30個保單月份
20	首36個保單月份
25	首36個保單月份

而非為最初供款期所繳付的定期保費將用作分配投資選擇的名義單位至閣下的累積供款帳戶(「累積供款帳戶」)內，直至保費繳付年期屆滿。分配至每項投資選擇的保費金額比重須最少為已付保費的10%。

閣下須於所選擇的整個保費繳付年期內繳付定期保費。在最初供款期內，閣下不能暫停繳付定期保費、調低定期保費或提取最初供款帳戶的帳戶價值。假如保單終止，富通保險須收取最多相等於最初供款帳戶的帳戶價值的80%的退保費用，而本金會因此受到重大虧損。

額外一筆過投資(自選)

除定期保費外，閣下亦可在保單有效期內，隨時以一筆過投資保費形式投入額外的投資保費。富通保險會從每一筆過投資扣除其中的5%作為保費費用，然後按閣下在我們記錄上的最近期的分配指示將餘額用作分配投資選擇的名義單位至閣下的一筆過投資帳戶(「一筆過投資帳戶」)內。最低的一筆過投資保費金額為1,000美元(適用於美元保單) / 8,000港元(適用於港元保單)。詳情請參閱產品指南內「額外一筆過投資(自選)」部分。

轉換投資選擇

目前，轉換投資選擇無需收取轉換費用。請參閱產品指南內「轉換投資選擇」部分而了解最低轉換金額及轉換後每項投資選擇的最低持有金額。

退保

閣下可隨時以我們指定的書面格式提出退保。當閣下退保，我們或會扣除金額最多為最初供款帳戶的帳戶價值的80%作退保費用。詳情請參閱產品指南內「退保」部分。**請注意：閃耀人生是為長線持有而設，閣下的本金及/或已獲發放之獎賞可能會因提早退保而蒙受重大虧損。**

迎新獎賞

每份閃耀人生的新保單都可獲得迎新獎賞，迎新獎賞以首個保單年度繳付的定期保費乘以適用的迎新獎賞比率計算，迎新獎賞比率會因你所選的每年定期保費金額及保費繳付年期而不同。由於閣下可每月、每半年或每年繳付定期保費，請參閱此單張第5頁的註釋4，有關計算每年定期保費金額及保費繳付方式（「**每年定期保費**」）。

如閣下於冷靜期內取消保單，閣下將不享有任何迎新獎賞。如受保人在首個保單年度內自殺身故，我們將會從最初供款帳戶的帳戶價值扣除早前存入保單的迎新獎賞的原額。若該帳戶的帳戶價值不足，我們將會從一筆過投資帳戶的帳戶價值（如適用）扣回餘額。

詳情請參閱產品指南內「迎新獎賞」部分。

長期客戶獎賞

於保單有效期間，閣下將會在第10個及第20個保單年度屆滿時獲得長期客戶獎賞。詳情請參閱產品指南內「長期客戶獎賞」部分。

身故賠償

我們將給付受益人身故賠償，金額相等於 (i) 總帳戶價值的105%或 (ii) 已繳保費總額扣除所有提款總額，以較高者為準。

請注意：若受保人在首個保單年度內自殺身故，其身故賠償將不獲給付。關於因在首個保單年度內自殺所得的身故收益，詳情請參閱產品指南內「身故賠償」、「自殺」及「費用及收費一覽表」部分。

意外身故保障

首2個保單年度內，若受保人因意外導致死亡，而死亡日期在意外發生該日起計一百八十天內，意外身故保障金額相等於在身故當日的每年定期保費乘以保費繳付年期得出的金額，並以最多50,000美元（適用於美元保單）/ 400,000港元（適用於港元保單）為限。

詳情請參閱產品指南內「意外身故保障」部分。

保單終止

閣下的保單將在下列情況下（以最早者為準）被自動終止：

- (i) 保單被退保；或
- (ii) 受保人身故；或
- (iii) 已屆受保人100歲生日當天的或之後的保單週年日；或
- (iv) 最初供款期內應繳的定期保費在其到期日起計31日的寬限期結束當日或之前仍然未繳清；或
- (v) 最初供款期後應繳的定期保費在其到期日起計31日的寬限期結束當日或之前仍然未繳清，而總帳戶價值不足以用作扣除單位以支付適用費用及收費；或
- (vi) 於保費假期期間，總帳戶價值在某一個保單週月日不足以用作扣除單位以支付適用費用及收費，而在該保單週月日起計31日或之前閣下未恢復繳付定期保費及附加契約之額外保費（如有）；或
- (vii) 於保費繳付年期屆滿後總帳戶價值降至零。

詳情請參閱產品指南內「保單終止」部分。

費用及收費

以下列出當前保單費用及收費（如適用）。詳情請參閱產品指南內「費用及收費一覽表」。

保單計劃 費用及收費	<ul style="list-style-type: none">• 保費費用• 保險費用• 保單收費• 行政費用（只適用於最初供款帳戶）• 投資選擇的投資管理費用• 退保費用（只適用於最初供款帳戶）• 買賣差價• 轉換費用
相關基金的 費用及收費	<ul style="list-style-type: none">• 相關基金之管理費用• 相關基金的基金經理可能收取的其他費用 <p>詳情請參閱個別相關基金的銷售文件。</p>

富通保險保留日後更改上述費用及收費和增加新收費之權利。屆時將於不少於一個月前預先向閣下發出書面通知，或按照符合相關法例規定的其他期限預先向閣下發出通知。

請參閱閃耀人生之主要推銷刊物，了解計劃特點、條款及細則、費用及收費及風險因素等詳情。

請參閱個別相關基金的銷售文件以了解相關基金的詳情（包括但不限於其投資目標及政策、風險因素及收費）請瀏覽本公司的網站www.ftlife.com.hk，查閱相關基金的銷售文件。

投資帶有風險及投資價值可升可跌。投資回報並無保證，過往表現並非未來業績的指標。



迎新獎賞推廣

2018年4月1日至6月30日期間(包括首尾兩日) (「推廣期」)，您只需投保閃耀人生保單，連同(1) 於推廣期內填妥及簽署閃耀人生的投保申請書及其他所需的相關表格及文件，一併交回富通保險，(2) 並於2018年7月31日或以前成功獲批核及發出保單(「合資格保單」)，即可獲享以下列表所列的迎新獎賞。

迎新獎賞將按下列方程式計算：

迎新獎賞 = 首個保單年度繳付的定期保費 × 迎新獎賞比率 (如下列表所列)

除特別於此單張列明，迎新獎賞之細則、特點、機制及條款與產品指南「迎新獎賞」部分所列之迎新獎賞為一致。詳情請參閱產品指南。

適用的迎新獎賞比率會因每年定期保費金額及保費繳付年期而不同，詳述如下：

保費水平	於保單開始時的每年定期保費 ^{註釋4}		迎新獎賞比率				
			保費繳付年期(年)				
	適用於美元保單 (美元)	適用於港元保單 (港元)	5	10	15	20	25
1 ^{註釋2}	1,200 – 5,999	9,600 – 47,999	2.5%	7.5%	10.0%	12.5%	15.0%
2 ^{註釋2}	6,000 – 14,999	48,000 – 119,999	5.0%	15.0%	20.0%	25.0%	30.0%
3 ^{註釋3}	≥15,000	≥120,000	10.0%	30.0%	40.0%	50.0%	60.0%

註釋2：保費水平1及2之迎新獎賞比率與產品指南「迎新獎賞」部分所列之迎新獎賞比率為一致。合資格保單將只能獲享相等於未能在推廣期內投保的閃耀人生所能獲享的迎新獎賞優惠。

註釋3：保費水平3之迎新獎賞比率只適用於推廣期間。合資格保單將獲享此等迎新獎賞比率，並替代產品指南內「迎新獎賞」部分所載列之迎新獎賞比率。

註釋4：以不同的保費繳付方式繳付的每年定期保費詳述如下：

保費繳付方式	每年定期保費
每年	每年定期保費 × 1
每半年	每半年定期保費 × 2
每月	每月定期保費 × 12

上述的迎新獎賞比率並不代表閣下的投資的回報率或表現。

我們會按在發放迎新獎賞時閣下在我們記錄上最近期的分配指示，將迎新獎賞用作分配額外的投資選擇名義單位至閣下的最初供款帳戶內。當我們就首個保單年度繳付的定期保費用作分配投資選擇的名義單位時，我們將同時將迎新獎賞記入保單。我們會就迎新獎賞徵收適用於最初供款帳戶的一般費用及收費。詳情請參閱閃耀人生產品指南內「費用及收費一覽表」。

迎新獎賞計算說明例子：

保費繳付年期	= 10年
每年定期保費	= 20,000美元
適用的迎新獎賞比率	= 30%
首個保單年度的迎新獎賞總額	= 20,000美元 x 30% = <u>6,000美元</u>

以上例子純屬假設，只供說明之用。

迎新獎賞之收回

- (1) 如閣下於冷靜期內取消保單，閣下將不會享有任何迎新獎賞，詳情請參閱閃耀人生產品指南內「冷靜期」部分。
- (2) 如受保人在首個保單年度內自殺身故，我們將會從最初供款帳戶的帳戶價值扣除早前存入保單的迎新獎賞的金額。若該帳戶的帳戶價值不足，我們將會從一筆過投資帳戶的帳戶價值（如適用）扣回餘額。詳情請參閱閃耀人生產品指南內「自殺」部分。

如有任何查詢有關此推廣，請與閣下之理財顧問或致電2866 8898與客戶服務部聯絡。

請注意，富通保險保留變更或終止是次推廣或在不事先通知閣下的情況下修改是次推廣條款及條件的權利。任何保單於是次推廣條款及條件作出任何修改前已發出保單將不會受到影響。

發行人：富通保險有限公司

AMCI073/1804

FTLife

Oscar

Welcome Bonus Promotion

Promotional period – 1 April to 30 June 2018

Important Notes:

1. Oscar is an insurance policy issued by FTLife Insurance Company Limited (“FTLife”) with benefits linked to the performance of investment choices selected by you. Your investments are subject to the credit risk of FTLife.
2. All premiums you pay towards Oscar, and any investments made by FTLife in the underlying funds you selected, will become and remain part of the assets of FTLife. You do not have any rights or ownership over any of those assets. Your recourse is against FTLife only.
3. Your return on investments is calculated by FTLife with reference to the performance of the underlying funds as referred to in the Principal Brochure of Oscar (consists of the Product Guide (“Product Guide”) and the Investment Guide) which correspond to the investment choices selected by you. The return of investments under Oscar shall be subject to the charges of Oscar and may be lower than the return of the corresponding SFC-authorized fund.
4. The investment choices available under Oscar can have very different features and risk profiles. Some may be of high risk. Please read the Principal Brochure and the offering documents of the underlying funds involved, which will be made available upon request or downloaded at our website: www.ftlife.com.hk.
5. Oscar is designed to be held for a long term period. Early surrender or withdrawal of the policy, suspension of or reduction in premium (if applicable) may result in a significant loss of principal and / or bonuses awarded. Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.
6. With no premium contribution during premium holiday, the value of Oscar may be significantly reduced due to fees and charges, and additional premium for optional rider(s) (if any), which are still deductible during premium holiday, and your entitlement to bonuses may also be affected.
7. Investment involves risk. You should not purchase Oscar unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
8. We reserve the right to terminate the policy if the total account value falls below the minimum holding requirement after the premium payment period. The minimum holding requirement is zero at present. FTLife may change the minimum holding requirement from time to time by giving a one month’s prior written notice.
9. The investment returns of your policy may be subject to foreign exchange risks in the process of currency conversion in case (1) some of the underlying funds are denominated in a currency which is different from that of your policy and / or (2) the premiums you pay or the amount we pay to you is in a currency different from your policy currency.
10. You should not invest based on this promotion flyer only. For details, including the fees and charges and risk factors, please refer to the Principal Brochure and the Product Key Facts Statement of Oscar before you apply for Oscar.

Investment involves risks, and the value of investments may go up as well as down. Investment returns are not guaranteed. Past performance is not indicative of future performance.

Oscar

Oscar is an investment-linked assurance scheme and is classified as “Class C – linked long term business” plan under the Insurance Companies Ordinance (“ICO”). It is offered by FTLife, an insurance company authorized under the ICO in Hong Kong.

Key Product Features

(The following provides a highlight of certain key product features of Oscar only. Please refer to the specific section in the Product Guide for details of the scheme.)

Policy Currency

Oscar is issued in US dollar or HK dollar. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.

Premium Payment Period

You may choose a premium payment period as set out below (subjecting to the issue age^{Note 1} of the insured and the policyholder). **Once the premium payment period is chosen at policy inception, it cannot be changed afterwards.**

Premium Payment Period (Years)	Issue Age ^{Note 1} of Insured	Issue Age ^{Note 1} of Policyholder
5	15 days old - 60 years old	18 - 60 years old
10	15 days old - 55 years old	18 - 55 years old
15	15 days old - 55 years old	18 - 55 years old
20	15 days old - 55 years old	18 - 55 years old
25	15 days old - 50 years old	18 - 50 years old

Note 1: The age on the last birthday at policy inception.

Regular Premium

The minimum regular premium of an Oscar policy is US\$1,200 / HK\$9,600 per year and you may choose to pay regular premium monthly, semi-annually or annually. Please refer to section of **Regular Premium** in the Product Guide for the minimum regular premium amount under each payment frequency.

Regular premium paid for the initial contribution period as set out below (“**Initial Contribution Period**”) will be used to allocate notional units of investment choices to an initial account (“**Initial Account**”) according to your latest allocation instruction in our records.

Premium Payment Period (Years)	Initial Contribution Period
5	First 18 policy months
10	First 24 policy months
15	First 30 policy months
20	First 36 policy months
25	First 36 policy months

Regular premium paid for the period after the Initial Contribution Period will be used to allocate notional units of investment choices to an accumulation account (“**Accumulation Account**”) until the end of the premium payment period. The amount of premium allocated to each investment choice should be at least equal to 10% of the premium paid.

You should pay regular premium for the whole of your chosen premium payment period. Suspension of regular premium payment, reduction of regular premium and withdrawal from the account value of the Initial Account are not allowed during the Initial Contribution Period. In case of policy termination, a surrender charge of up to 80% of the account value of the Initial Account will be deducted and it will result in significant loss of principal.

Additional Lump Sum Investment (Optional)

You can supplement your regular premium at any time while the policy is in effect with lump sum investment premium subject to a premium charge of 5% for each lump sum investment. The lump sum investment premium after deduction of the premium charge will be used to allocate notional units of investment choices to a lump sum investment account (“**Lump Sum Investment Account**”) according to your latest allocation instruction in our records. The minimum lump sum investment premium is US\$1,000 (for US dollar policy) / HK\$8,000 (for HK dollar policy). Please refer to section of **Additional Lump Sum Investment (Optional)** in the Product Guide for details.

Switching

Currently, switching between investment choices is free of charge. Please refer to the section of **Switching** in the Product Guide for details regarding the minimum switching amount and minimum holding amount of each investment choice right after a switch.

Surrender

You may surrender your policy at any time in writing in our prescribed form. A surrender charge of up to 80% of the account value of the Initial Account may be deducted when the policy is surrendered. Please refer to section of **Surrender** in the Product Guide for details. **Please note that Oscar is designed to be held for a long term period. Early surrender of the policy may result in a significant loss of principal and / or bonuses awarded.**

Welcome Bonus

A welcome bonus is offered to each newly issued Oscar policy. The welcome bonus is calculated by multiplying the regular premium paid for the first policy year by the applicable welcome bonus rate. The welcome bonus rate varies by the annual regular premium amount and premium payment period selected by you. Since regular premium can be paid monthly, semi-annually or annually, please refer to Note 4 on page 5 of this promotion flyer for details regarding the calculation of annual regular premium for different premium payment frequency (“**Annual Regular Premium**”).

You will not be entitled to any welcome bonus if you cancel the policy within the cooling-off period. If the insured commits suicide within the first policy year, the original amount of welcome bonus previously credited to the policy will be deducted from the account value of the Initial Account and if the account value in this account is insufficient for deduction, the remaining amount will be deducted from the account value of the Lump Sum Investment Account (if applicable).

Please refer to the section of **Welcome Bonus** in the Product Guide for details.

Loyalty Bonus

You will be entitled to a loyalty bonus at the end of each of the 10th and the 20th policy year provided that the policy is in effect at the end of each of the 10th and the 20th policy year. Please refer to section of Loyalty Bonus in the Product Guide for details.

Death Benefit

The amount of death benefit payable to the beneficiary(ies) under the policy equals to the higher of (i) 105% of the total account value or (ii) the aggregate amount of all premiums paid less the aggregate amount of all withdrawals made.

Please note that if the insured commits suicide within the first policy year, the death benefit will not be payable. Please refer to sections of **Death Benefit, Suicide** and **Summary of Fees and Charges** in the Product Guide for details.

Accidental Death Benefit

During the first 2 policy years, in the event of death of the insured as a result of an accident and death occurs within 180 days from the date of accident, the amount of accidental death benefit equals to the Annual Regular Premium as at the date of death multiplied by the premium payment period, subject to a maximum amount of US\$50,000 (for US dollar policy) / HK\$400,000 (for HK dollar policy).

Please refer to the section of **Accidental Death Benefit** in the Product Guide for details.

Termination

Your policy will automatically terminate in the earliest of the following circumstances:

- (i) The policy is surrendered; or
- (ii) The death of the insured; or
- (iii) On the policy anniversary that is on or after the insured's 100th birthday; or
- (iv) The regular premium for the Initial Contribution Period is not paid on or before the end of the grace period of 31 days from its due date; or
- (v) While the regular premium for the period after the Initial Contribution Period is not paid on or before the end of the grace period of 31 days from its due date and the total account value is insufficient for unit deduction of the applicable fees and charges; or
- (vi) During premium holiday, the total account value is insufficient for unit deduction of the applicable fees and charges on a policy monthly anniversary, and the payment for regular premium and additional premium for rider(s) (if any) are not resumed on or before 31 days from that policy monthly anniversary; or
- (vii) The total account value drops to zero after the end of the premium payment period.

Please refer to section of **Termination** in the Product Guide for details.

Fees and Charges

The following table sets out the current policy fees and charges (where applicable). Please refer to the section of **Summary of Fees and Charges** in the Product Guide for details.

<p>Fees and charges at the scheme level</p>	<ul style="list-style-type: none"> • Premium charge • Insurance charge • Policy fee • Administration fee (for Initial Account only) • Investment management fee for investment choices • Surrender charge (for Initial Account only) • Bid-offer spread • Switching fee
<p>Fees and charges at underlying funds level</p>	<ul style="list-style-type: none"> • Management charge for underlying funds • Other charges imposed by the fund managers of the underlying funds <p>For details, please refer to the offering document of the respective underlying funds.</p>

FTLife reserves the right to vary the above fees and charges or impose new charges with not less than one month's prior written notice or other period of notice in compliance with the relevant regulatory requirements.

For further details of plan features, terms & conditions and fees & charges and risk factors, please refer to the offering documents of Oscar.

Please refer to the offering documents of the relevant underlying funds for details of the underlying funds, including but not limited to, their investment objectives and policies, risk factors and charges. Copies of the offering documents of the underlying funds can be downloaded at our website: www.ftlife.com.hk.

Investment involves risks, and the value of investments may go up as well as down. Investment returns are not guaranteed. Past performance is not indicative of future performance.



Welcome Bonus Promotion

During the promotion period from 1 April to 30 June 2018 (both dates inclusive) (the “**Promotion Period**”), if you apply for a new Oscar policy with: (1) the completed and signed application form together with other required relevant forms and documents submitted to FTLife during this Promotion Period; and (2) the application is approved and your policy is issued on or before 31 July 2018 (the “**Eligible Policy**”); you may enjoy the welcome bonus rates as described in the table below.

The welcome bonus will be calculated according to the following formula:
Welcome bonus = The regular premium paid for the first policy year X applicable welcome bonus rate (as described in the table below)

Unless otherwise specified in this promotion flyer, the terms, features, mechanism and conditions of the welcome bonus will remain the same as stated in the section of **Welcome Bonus** in the Product Guide. Please refer to the Product Guide for details.

The applicable welcome bonus rate varies with the annual regular premium amount and the premium payment period you selected as set out below:

Premium Level	Annual Regular Premium ^{Note 4} at Policy Inception		Welcome Bonus Rate				
			Premium Payment Period (Years)				
	For US dollar policy (US\$)	For HK dollar policy (HK\$)	5	10	15	20	25
1 ^{Note 2}	1,200 - 5,999	9,600 - 47,999	2.5%	7.5%	10.0%	12.5%	15.0%
2 ^{Note 2}	6,000 - 14,999	48,000 - 119,999	5.0%	15.0%	20.0%	25.0%	30.0%
3 ^{Note 3}	≥ 15,000	≥ 120,000	10.0%	30.0%	40.0%	50.0%	60.0%

Note 2: The welcome bonus rates of premium level 1 and 2 are the same as those listed in the section of **Welcome Bonus** in the Product Guide. Eligible Policy will only enjoy the same welcome bonus offer when the new Oscar policy is not applied during the Promotion Period.

Note 3: The welcome bonus rates of premium level 3 are only applicable during the Promotion Period. Eligible Policy will enjoy these welcome bonus rates in replacement of those listed in the section of **Welcome Bonus** in the Product Guide.

Note 4: Annual regular premium for different premium payment frequency is calculated as follows:

Premium Payment Frequency	Annual Regular Premium
Annually	Annual Regular Premium x 1
Semi-annually	Semi-annually regular premium x 2
Monthly	Monthly regular premium x 12

The welcome bonus rates as described above do not represent the rate of return or performance of your investment.

The welcome bonus will be credited to the Initial Account in the form of additional notional units of investment choices according to your latest allocation instruction in our records at the time of bonus payment. It is credited at the same time as the regular premium for the first policy year is used to allocate notional units of investment choices to the policy and **is subject to the usual fees and charges of the Initial Account**. Please refer to the section of **Summary of Fees and Charges** in the Product Guide for details.

Illustrative example for calculation of the welcome bonus:

Premium payment period	= 10 years
Annual Regular Premium	= US\$20,000
Applicable welcome bonus rate	= 30%
Total welcome bonus amount for the first policy year	= US\$20,000 x 30% = <u>US\$6,000</u>

The above illustration is hypothetical and for illustrative purpose only.

Clawback of welcome bonus

- (1) You will not be entitled to any welcome bonus if you cancel the policy within the cooling-off period. Please refer to the section of Cooling-off Period in the Product Guide for details.**
- (2) If the insured commits suicide within the first policy year, the amount of welcome bonus previously credited to the policy will be deducted from the account value of the Initial Account and if the account value in this account is insufficient for deduction, the remaining amount will be deducted from the account value of the Lump Sum Investment Account (if applicable). Please refer to the section of Suicide in the Product Guide for details.**

Please contact your consultant or call our Customer Service Hotline on 2866 8898 for more details regarding this promotion.

Notes: FTLife reserves the right to alter or terminate this promotion or amend these terms and conditions at any time without prior notice. Any policies issued prior to such termination or any amendments to the terms and conditions of this promotion will not be affected.

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