

備忘錄 Memorandum

PM-2026028A Extension & Update of Client Promotion in 2026 Q3
PM-2026028A - 延續及更新 2026 年第三季客戶推廣優惠

延續及更新2026年第三季客戶推廣優惠

為配合理財顧問於2026年爭取更好佳績，周大福人壽將更新及延續以下客戶推廣計劃，詳情如下：

有關推廣之產品	推廣項目	申請遞交日期 (包括首尾兩天)	最後批核日期
1. 「匠心・傳承」儲蓄壽險計劃 2 (尊尚版) 不變	首兩年保費折扣優惠	2026年7月1日 至 2026年8月31日	2026年10月30日
2. 「匠心・飛越」儲蓄壽險計劃 延續	首兩年保費折扣優惠	2026年7月1日 至 2026年9月30日	2026年11月30日
3. 「匠心・飛越」儲蓄壽險計劃 延續	高達 6%整付保費折扣	2026年7月1日 至 2026年9月30日	2026年11月30日
4. 「榮耀世代」儲蓄壽險計劃 不變	高達 5%整付保費折扣	2026年7月1日 至 2026年9月30日	2026年11月30日
5. 「守護家倍 198」危疾保障計劃 / 「守護家倍 198」危疾保障計劃 – 孕期保寶 不變	首年保費回贈優惠及 額外首年保費回贈	2026年7月1日 至 2026年9月30日	2026年11月30日
6. 「富緻 128」壽險計劃 不變	首年保費回贈優惠	2026年7月1日 至 2026年9月30日	2026年11月30日
7. 「匠心」系列及「富緻 128」壽險計劃 提升	預繳保費全期保證年利率 優惠 - (適用於美元及港元 保單)	2026年7月1日 至 2026年9月30日	2026年10月30日
8. 盈晉之選 2 不變	客戶迎新獎賞	2026年7月1日 至 2026年9月30日	2026年11月30日

有關推廣之產品	推廣項目	申請遞交日期 (包括首尾兩天)	最後批核日期
9. 「迎尚」保障相連保險計劃 不變	額外獎賞推廣	2026年7月1日 至 2026年9月30日	2026年11月30日
10. 「鑽裕」指數型萬用保險計劃 不變	迎新獎賞推廣	2026年5月20日 至 2026年9月30日	2026年11月30日
11. 「裕享」延期年金計劃 2 不變	全期保費折扣優惠	2026年7月1日 至 2026年9月30日	/
12. 「裕享」延期年金計劃 2 - 特選現有客戶優惠 不變	全期保費折扣	2026年7月1日 至 2026年9月30日	/
13. 從「身」出發優惠 首年保費回贈優惠 「世逸」特級醫療保障計劃/ 「摯康健」醫療保障計劃/ 「逸康保」醫療保障計劃/ 「悅康保」醫療保障計劃/ 「摯康保」醫療保障計劃 / 「卓康保」醫療保障計劃 不變	首年保費回贈	2026年7月1日 至 2026年9月30日	2026年11月30日
14. 從「身」出發一家投保加碼賞 不變	額外首年保費回贈	2026年7月1日 至 2026年9月30日	2026年11月30日
15. 自願醫保 / 「摯康健」醫療保障計劃; 及「護痊保」癌症保障計劃 不變	自願醫保 / 「摯康健」+ 「護痊保」尊享全期保費折扣	2026年1月1日 至 2026年12月31日	2027年2月26日

有關上述推廣計劃詳情，請參閱附件。

1. 「匠心・傳承」儲蓄壽險計劃 2(尊尚版)之保費回贈優惠

凡於推廣期內，客戶成功投保「匠心・傳承」儲蓄壽險計劃 2(尊尚版)，可獲享高達 **24%**首兩年保費回贈。

推廣計劃詳情

投保申請遞交日期

2026 年 7 月 1 日至 2026 年 8 月 31 日 (包括首尾兩天)

最後保單批核日期

2026 年 10 月 30 日

保費回贈優惠

「匠心•傳承」儲蓄壽險計劃 2 (尊尚版) 提供多種保費貨幣選項，包括美元、港元、人民幣、澳元、加元、歐元、英鎊及新加坡元。於推廣期內成功投保，可獲享首兩年保費折扣優惠，總保費折扣高達 24%：

首兩年保費回贈優惠⁴

港元及人民幣

保單貨幣 年度化保費 ³		5 年保費繳付年期		
港元	人民幣	首年 保費折扣率	第 2 年 保費折扣率	總折扣率
>= 2,000,000	>= 1,750,000	8%	16%	24%
800,000 - <2,000,000	700,000 - <1,750,000	8%	14%	22%
400,000 - <800,000	350,000 - <700,000	8%	12%	20%
240,000 - <400,000	210,000 - <350,000	8%	7%	15%
80,000 - <240,000	70,000 - <210,000	8%	4%	12%
40,000 - <80,000	35,000 - <70,000	5%	0%	5%

其他保單貨幣

保單貨幣 年度化保費 ³				5 年保費繳付年期		
美元	澳元 / 加元 / 新加坡元	歐元	英鎊	首年 保費折扣率	第 2 年 保費折扣率	總折扣率

>= 250,000	>= 350,000	>= 225,000	>= 200,000	8%	10%	18%
100,000 - <250,000	140,000 - <350,000	90,000 - <225,000	80,000 - <200,000	8%	8%	16%
50,000 - <100,000	70,000 - <140,000	45,000 - <90,000	40,000 - <80,000	8%	8%	16%
30,000 - <50,000	42,000 - <70,000	27,000 - <45,000	24,000 - <40,000	8%	4%	12%
10,000 - <30,000	14,000 - <42,000	9,000 - <27,000	8,000 - <24,000	8%	2%	10%
5,000 - <10,000	7,000 - <14,000	4,500 - <9,000	4,000 - <8,000	53%	0%	3%

「首兩年保費折扣優惠」(「此優惠」)之條款及細則：

- 客戶須於**2026年7月1日至2026年8月31日**期間(「推廣期」)投保5年保費繳付年期之「匠心•傳承」儲蓄壽險計劃2(尊尚版)(「合資格保單」)並於**2026年10月30日**或之前獲周大福人壽保險有限公司(下稱「周大福人壽」)批核,方可享有首兩年保費折扣優惠。
- 此優惠只適用於合資格保單之基本保費、預繳保費(如適用)、附加保費(如適用)及其他附加保障(如適用)之保費將不獲計算於年度化保費要求內,亦不會獲享首兩年保費折扣優惠。
- 我們將以下列方法根據保費繳付模式計算年度化基本保費(為該保單年度內所應繳交之12個月基本保費(以扣除全期大額保費折扣後及任何其他保費折扣(如有)前計算)):

年繳 : 相等於每期應繳之保費
 半年繳 : 每期應繳之保費 x 2
 月繳 : 每期應繳之保費 x 12
- 此優惠適用於月繳、半年繳及年繳保費模式的合資格保單。每期保費折扣金額將相等於(i)合資格保單於保單續發日後每期應繳之基本保費(以扣除全期大額保費折扣後及任何其他保費折扣(如有)前計算),乘以(ii)根據該保單年度之年度化保費可獲享之保費折扣率得出(「保費折扣金額」)。客戶只需在保費繳費期內支付已扣除保費折扣金額後(如有)的每期應繳之基本保費及保費徵費金額。為免存疑,若每期應繳之基本保費於首2個保單年度增加或減少,可獲享之保費折扣率將根據每期保費繳費期時之當時年度化保費而定。
- 首兩年保費折扣優惠以每份合資格保單作單位計算,如同時投保多份合資格保單,每份合資格保單均可獲享此首兩年保費折扣優惠;但不可累積不同合資格保單之年度化保費以計算可獲享之保費折扣率。
- 如有關合資格保單於生效日起兩年內終止,周大福人壽保留追溯有關此優惠金額之權利。如合資格保單於冷靜期內被取消,周大福人壽只會退回實際已繳付之保費金額,並不包括此優惠金額(有關冷靜期詳情,請參閱保險業監管局就冷靜期權益不時發出的最新指引)。
- 有關合資格保單必須於獲派首兩年保費折扣優惠時仍然生效方可獲享。
- 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當及濫用行為等情況或違反此優惠的條款及細則或誠信原則取得任何以上優惠,周大福人壽有權取消其優惠而毋須另行通知。
- 周大福人壽保留所有有關投保申請及批核和一切有關以上優惠的最終決定權。若因任何以上優惠而產生任何爭議,周大福人壽的決定為最終及具有約束力。
- 周大福人壽保留終止任何以上優惠之權利或在任何時間更改此條款及細則,而不需作任何事先通

	知。 11. 除客戶及周大福人壽以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。 12. 此單張應與有關產品小冊子一併細閱。有關「匠心•傳承」儲蓄壽險計劃 2（尊尚版）之詳情，請參閱相關產品小冊子及保單文件。 13. 此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。
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2. 「匠心・飛越」儲蓄保險計劃之保費折扣優惠

凡於推廣期內，客戶成功投保「匠心・飛越」儲蓄保險計劃，可獲享高達 **33%** 首兩年保費折扣。

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)						延續																																																																																				
最後保單批核日期	2026 年 11 月 30 日																																																																																										
保費回贈優惠	「匠心・飛越」儲蓄保險計劃揉合靈活的財務與傳承規劃，讓您輕鬆制定長遠目標，締造豐盛未來。 於推廣期間成功投保，可獲享保費折扣優惠，首兩年總保費折扣更高達 33%，助您與家人共建理想人生。 保費折扣優惠 <table><tr><th rowspan="2">年度化保費# (美元)</th><th colspan="3">5 年</th><th colspan="3">12 年</th></tr><tr><th>首年 保費折扣率</th><th>第 2 年 保費折扣率</th><th>總折扣率</th><th>首年 保費折扣率</th><th>第 2 年 保費折扣率</th><th>總折扣率</th></tr><tr><td>>=1,000,000</td><td>8%</td><td>22%</td><td>30%</td><td>5%</td><td>28%</td><td>33%</td></tr><tr><td>500,000 - <1,000,000</td><td>8%</td><td>22%</td><td>30%</td><td>5%</td><td>25%</td><td>30%</td></tr><tr><td>250,000 - <500,000</td><td>8%</td><td>16%</td><td>24%</td><td>5%</td><td>19%</td><td>24%</td></tr><tr><td>100,000 - <250,000</td><td>8%</td><td>14%</td><td>22%</td><td>5%</td><td>17%</td><td>22%</td></tr><tr><td>50,000 - <100,000</td><td>8%</td><td>12%</td><td>20%</td><td>5%</td><td>15%</td><td>20%</td></tr><tr><td>30,000 - <50,000</td><td>8%</td><td>12%</td><td>20%</td><td>5%</td><td>15%</td><td>20%</td></tr><tr><td>10,000 - <30,000</td><td>8%</td><td>4%</td><td>12%</td><td>5%</td><td>7%</td><td>12%</td></tr><tr><td>5,000 - <10,000</td><td>5%</td><td>0%</td><td>5%</td><td>5%</td><td>0%</td><td>5%</td></tr></table> 例子： <table><tr><th>適用之保費繳付年期</th><th>年度化保費# (美元)</th><th>首年保費折扣率</th><th>第 2 年保費折扣率</th><th>總保費折扣金額 (美元)</th></tr><tr><td>5 年</td><td>300,000</td><td>8%</td><td>16%</td><td>(300,000 x 8%) + (300,000 x 16%) = 72,000</td></tr><tr><td>12 年</td><td>150,000</td><td>5%</td><td>17%</td><td>(150,000 x 5%) + (150,000 x 17%) = 33,000</td></tr></table> 註： # 我們將以下列方法根據保費繳付模式計算年度化基本保費 (為於該保單年度內所應繳交之 12 個月基本保費 (以扣除任何其他保費折扣 (如有) 前計算)： 年繳：相等於每期應繳之保費							年度化保費# (美元)	5 年			12 年			首年 保費折扣率	第 2 年 保費折扣率	總折扣率	首年 保費折扣率	第 2 年 保費折扣率	總折扣率	>=1,000,000	8%	22%	30%	5%	28%	33%	500,000 - <1,000,000	8%	22%	30%	5%	25%	30%	250,000 - <500,000	8%	16%	24%	5%	19%	24%	100,000 - <250,000	8%	14%	22%	5%	17%	22%	50,000 - <100,000	8%	12%	20%	5%	15%	20%	30,000 - <50,000	8%	12%	20%	5%	15%	20%	10,000 - <30,000	8%	4%	12%	5%	7%	12%	5,000 - <10,000	5%	0%	5%	5%	0%	5%	適用之保費繳付年期	年度化保費# (美元)	首年保費折扣率	第 2 年保費折扣率	總保費折扣金額 (美元)	5 年	300,000	8%	16%	(300,000 x 8%) + (300,000 x 16%) = 72,000	12 年	150,000	5%	17%	(150,000 x 5%) + (150,000 x 17%) = 33,000
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半年繳：每期應繳之保費 x 2

月繳：每期應繳之保費 x 12

「匠心・飛越」儲蓄保險計劃定期保費折扣優惠（「此優惠」）之條款及細則：

1. 客戶須於 2026 年 7 月 1 日至 2026 年 9 月 30 日期間（「推廣期」）投保 5 年及 / 或 12 年保費繳付年期「匠心・飛越」儲蓄保險計劃（「合資格保單」）並於 2026 年 11 月 30 或之前獲周大福人壽保險有限公司（下稱「周大福人壽」）批核，方可享有此優惠。
2. 此優惠適用於月繳、半年繳及年繳保費模式的合資格保單。每期保費折扣金額將相等於 (i) 合資格保單於保單繕發日後每期應繳之基本保費（以扣除任何其他保費折扣（如有）前計算），乘以 (ii) 根據該保單年度之年度化保費可獲享之保費折扣率得出（「保費折扣金額」）。客戶只需在保費繳費期內支付已扣除保費折扣金額後（如有）的每期應繳之基本保費及保費徵費金額。為免存疑，若每期應繳之基本保費於首 2 個保單年度增加或減少，可獲享之保費折扣率將根據每期保費繳費期時之當時年度化保費而定。
3. 此優惠只適用於合資格保單之基本保費。預繳保費（如適用）、附加保費（如適用）及其他附加保障（如適用）之保費將不獲計算於年度化保費要求內，亦不會獲享此優惠。
4. 此優惠以每份合資格保單作單位計算，如同時投保多份合資格保單，每份合資格保單均可獲享此優惠；但不可累積不同合資格保單之年度化保費以計算可獲享之保費折扣率。保險業監管局所收取的保費徵費將會以扣除定期保費折扣前之保費來計算。
5. 如有關合資格保單於生效日起兩年內終止，周大福人壽保留追溯有關此優惠金額之權利。如合資格保單於冷靜期內被取消，周大福人壽只會退回實際已繳付之保費金額，並不包括此優惠金額（有關冷靜期詳情，請參閱保險業監管局就冷靜期權益不時發出的最新指引）。
6. 有關合資格保單必須於獲派此優惠時仍然生效方可獲享。
7. 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當及濫用行為等情況或違反此優惠的條款及細則或誠信原則取得任何以上優惠，周大福人壽有權取消其優惠而毋須另行通知。
8. 周大福人壽保留所有有關投保申請及批核和一切有關以上優惠的最終決定權。若因任何以上優惠而產生任何爭議，周大福人壽的決定為最終及具有約束力。
9. 周大福人壽保留終止任何以上優惠之權利或在任何時間更改此條款及細則，而不需作任何事先通知。
10. 除客戶及周大福人壽以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
11. 此單張應與有關產品小冊子一併細閱。有關「匠心・飛越」儲蓄保險計劃條款及細則、產品主要風險及所有不保事項的詳情，請參閱相關產品小冊子及保單文件。
12. 此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

3. 「匠心・飛越」儲蓄保險計劃之保費折扣優惠

於推廣期間以整付保費繳付模式成功投保，即可獲整付保費折扣**高達 6%**。只需一次過繳付保費，即可輕鬆展開終身保障之旅，助您與家人共建理想人生。

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)	延續																								
最後保單批核日期	2026 年 11 月 30 日																									
保費回贈優惠	「匠心・飛越」儲蓄保險計劃揉合靈活的財務與傳承規劃，讓您輕鬆制定長遠目標，締造豐盛未來。於推廣期間成功投保，可獲享保費折扣優惠，整付保費折扣更高達 6%，助您與家人共建理想人生。 保費折扣優惠 <table><tr><th>整付保費^ (美元)</th><th>整付保費折扣率</th></tr><tr><td>≥1,500,000</td><td>6%</td></tr><tr><td>500,000 - <1,500,000</td><td>5%</td></tr><tr><td>300,000 - <500,000</td><td>4%</td></tr><tr><td>50,000 - <300,000</td><td>2%</td></tr><tr><td>< 50,000</td><td>1%</td></tr></table> 例子： <table><tr><th>整付保費^ (美元)</th><th>保費折扣率</th><th>總保費折扣金額 (美元)</th></tr><tr><td>300,000</td><td>4%</td><td>300,000 x 4% = 12,000</td></tr><tr><td>150,000</td><td>2%</td><td>150,000 x 2% = 3,000</td></tr><tr><td>40,000</td><td>1%</td><td>40,000 x 1% = 400</td></tr></table> ^整付保費並沒有計算其他保費折扣在內。 「匠心・飛越」儲蓄保險計劃整付保費折扣優惠(「此優惠」)之條款及細則： - 客戶須於2026 年7月1日至2026 年9月30 日期間(「推廣期」)以整付保費繳付模式投保「匠心・飛越」儲蓄保險計劃(「合資格保單」)並於2026 年11月30 日或之前獲周大福人壽保險有限公司(下稱「周大福人壽」)批核，方可享有此優惠。 - 此優惠只適用於合資格保單之整付基本保費。合資格客戶於投保時只需繳付整付保費餘額(即扣減整付保費折扣後之數額)及保費徵費。如客戶持有保費折扣券，亦可用作抵付全期應繳保費(即扣減整付保費折扣後之全期保費餘額)。 - 如有關合資格保單於生效日起兩年內終止，周大福人壽保留追溯有關此優惠金額之權利。如合資格保單於冷靜期內被取消，周大福人壽只會退回實際已繳付之保費金額，並不包括此優惠金額(有關冷靜期詳情，請參閱保險業監管局就冷靜期權益不時發出的最新指引)。		整付保費^ (美元)	整付保費折扣率	≥1,500,000	6%	500,000 - <1,500,000	5%	300,000 - <500,000	4%	50,000 - <300,000	2%	< 50,000	1%	整付保費^ (美元)	保費折扣率	總保費折扣金額 (美元)	300,000	4%	300,000 x 4% = 12,000	150,000	2%	150,000 x 2% = 3,000	40,000	1%	40,000 x 1% = 400
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4. 此優惠以每份合資格保單作單位，如客戶於推廣期內投保多於一份合資格保單，每份合資格保單均可獲享此優惠；但不可累積不同合資格保單之整付基本保費以計算可獲享之整付保費折扣率。保險業監管局所收取的保費徵費將會以扣除整付保費折扣前之保費來計算。
5. 如客戶有多繳保費，該等保費將被自動存至客戶的保費餘額戶口，並不帶利息。
6. 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當及濫用行為等情況或違反此優惠的條款及細則或誠信原則取得任何以上優惠，周大福人壽有權取消其優惠而毋須另行通知。
7. 周大福人壽保留所有有關投保申請及批核和一切有關以上優惠的最終決定權。若因任何以上優惠而產生任何爭議，周大福人壽的決定為最終及具有約束力。
8. 周大福人壽保留終止任何以上優惠之權利或在任何時間更改此條款及細則，而不需作任何事先通知。
9. 除客戶及周大福人壽以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
10. 此單張應與有關產品小冊子一併細閱。有關「匠心・恒相伴」儲蓄保險計劃條款及細則、產品主要風險及所有不保事項的詳情，請參閱相關產品小冊子及保單文件。
11. 此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

4. 「榮耀世代」儲蓄壽險計劃之客戶推廣優惠

凡於推廣期內，客戶成功投保「榮耀世代」儲蓄壽險計劃，可獲享 **5% 整付保費折扣優惠**

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)	不變										
最後保單批核日期	2026 年 11 月 30 日											
整付保費折扣優惠	「榮耀世代」儲蓄壽險計劃 (「榮耀世代」) 透過一筆過繳付保費，就能實現靈活穩健的儲蓄及資產規劃方案。現於推廣期內成功投保「榮耀世代」，更可享高達 5%整付保費折扣！ 整付保費折扣 <table><tr><th>整付保費 (美元)</th><th>整付保費折扣</th></tr><tr><td>≥1,000,000</td><td>5%</td></tr><tr><td>≥300,000 – <1,000,000</td><td>4%</td></tr><tr><td>≥150,000 – <300,000</td><td>2%</td></tr><tr><td>≥50,000 – <150,000</td><td>1%</td></tr></table> 「榮耀世代」儲蓄壽險計劃整付保費折扣之條款及細則： - 客戶須於年 7 月 1 日至 2026 年 9 月 30 日期間 (包括首尾兩天) (「推廣期」) 投保「榮耀世代」並於 2026 年 11 月 30 日或之前獲周大福人壽保險有限公司 (下稱「周大福人壽」) 完成核保程序並批核 (「合資格保單」)，方可享有整付保費折扣 (下稱「整付保費折扣 / 此優惠」)。 - 整付保費折扣只適用於合資格保單之整付基本保費。合資格客戶於投保時只需繳付整付保費餘額 (即扣減整付保費折扣後之數額) 及保費徵費。如客戶持有保費折扣券，亦可用作抵付全期應繳保費 (即扣減整付保費折扣後之全期保費餘額)。 - 此優惠以每份合資格保單作單位，如客戶於推廣期內投保多於一份合資格保單，每份合資格保單均可獲享整付保費折扣；但不可累積不同合資格保單之整付基本		整付保費 (美元)	整付保費折扣	≥1,000,000	5%	≥300,000 – <1,000,000	4%	≥150,000 – <300,000	2%	≥50,000 – <150,000	1%
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保費以計算可獲享之整付保費折扣率。保險業監管局所收取的保費徵費將會以扣除整付保費折扣前之保費來計算。

4. 如合資格保單於生效日起兩年內終止，周大福人壽保留收取已享之整付保費折扣金額之權利。
5. 如客戶有多繳保費，該等保費將被自動存至客戶的保費餘額戶口，並不帶利息。
6. 於冷靜期內的保費退回安排如下（有關冷靜期詳情，請參閱保險業監管局就冷靜期權益不時發出的最新指引）：如客戶於冷靜期內取消已購買的合資格保單，周大福人壽只會退回客戶實際已繳保費金額，並不包括整付保費折扣金額。
7. 此單張應與有關產品小冊子一併細閱。有關「榮耀世代」之產品詳情，請參閱相關產品小冊子及保單文件或 www.ctflife.com.hk。
8. 如發現閣下提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當及有任何濫用行為或違反此整付保費折扣的條款及細則或誠信原則以取得此優惠，周大福人壽有權取消其整付保費折扣而毋須另行通知。
9. 周大福人壽保留所有有關投保申請及批核和一切有關此優惠的最終決定權。若因此優惠而產生任何爭議，周大福人壽的決定為最終及具約束力。
10. 周大福人壽保留終止一切有關是次整付保費折扣的權利、或在任何時間更改此條款及細則，而不需作任何事先通知。
11. 除客戶及周大福人壽以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
12. 此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

5. 「守護家倍 198」危疾保障計劃 / 「守護家倍 198」危疾保障計劃 – 孕期保寶之首年保費回贈優惠

凡於推廣期內，客戶成功投保「守護家倍 198」危疾保障計劃 / 「守護家倍 198」危疾保障計劃 – 孕期保寶 (統稱「守護家倍 198」)，即可獲高達 4 個月首年保費回贈！

推廣計劃詳情

不變

不變

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)														
最後保單批核日期	2026 年 11 月 30 日														
保費回贈優惠	優惠 1: 首年保費回贈 ¹ 成功投保「守護家倍 198」可獲享 2 個月首年保費回贈。														
	優惠 2: 額外首年保費回贈 ^{1,2} 推廣期內，同一保單持有人及受保人成功投保「守護家倍 198」及以下任何一份指定基本計劃 * 及 / 或指定附加保障 #，該「守護家倍 198」保單更可獲 1 個月額外首年保費回贈。														
	優惠 3: 「家」倍同賞首年保費回贈 ³ 如客戶與摯愛一同投保「守護家倍 198」，所有屬於同一保單持有人的「守護家倍 198」保單，更可獲 1 個月額外首年保費回贈。														
	*指定基本計劃 <table><tr><td>「匠心・飛越」儲蓄保險計劃</td><td>「匠心・傳承」儲蓄壽險計劃 2 (優越版)</td><td>「匠心・傳承」儲蓄壽險計劃 2 (尊尚版)</td></tr><tr><td>「裕享」延期年金計劃 2</td><td>「按您想」壽險計劃(卓越版) / (精明版)</td><td>「逸康保」醫療保障計劃</td></tr><tr><td>「悅康保」醫療保障計劃</td><td>「摯康保」醫療保障計劃</td><td>「世逸」特級醫療保障計劃</td></tr><tr><td>「摯康健」醫療保障計劃</td><td>「一世無憂」醫療戶口</td><td>「護痊保」癌症保障計劃</td></tr></table>			「匠心・飛越」儲蓄保險計劃	「匠心・傳承」儲蓄壽險計劃 2 (優越版)	「匠心・傳承」儲蓄壽險計劃 2 (尊尚版)	「裕享」延期年金計劃 2	「按您想」壽險計劃(卓越版) / (精明版)	「逸康保」醫療保障計劃	「悅康保」醫療保障計劃	「摯康保」醫療保障計劃	「世逸」特級醫療保障計劃	「摯康健」醫療保障計劃	「一世無憂」醫療戶口	「護痊保」癌症保障計劃
	「匠心・飛越」儲蓄保險計劃	「匠心・傳承」儲蓄壽險計劃 2 (優越版)	「匠心・傳承」儲蓄壽險計劃 2 (尊尚版)												
「裕享」延期年金計劃 2	「按您想」壽險計劃(卓越版) / (精明版)	「逸康保」醫療保障計劃													
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#指定附加保障 <table><tr><td>「世逸」特級醫療保障計劃</td><td>「護痊保」癌症保障計劃</td><td>「悅康保」醫療保障計劃</td></tr></table>			「世逸」特級醫療保障計劃	「護痊保」癌症保障計劃	「悅康保」醫療保障計劃										
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「摯康保」醫療保障計劃	「逸康保」醫療保障計劃	「摯康健」醫療保障計劃
「守護安心保」危疾保障計劃		

「守護家倍 198」首年保費回贈之條款及細則：

1. 客戶必須於 **2026 年 7 月 1 日至 2026 年 9 月 30 日** 期間（包括首尾兩天）（「推廣期」）投保「守護家倍 198」，並於 **2026 年 11 月 30 日** 或之前獲周大福人壽保險有限公司（下稱「周大福人壽」）完成核保程序並批核，方可享首年保費回贈（下稱「首年保費回贈」）。
2. 同一保單持有人及受保人必須符合上述第 1 點，及於推廣期內投保任何一份指定基本計劃及 / 或指定附加保障計劃，並於 **2026 年 11 月 30 日** 或之前獲周大福人壽保險批核該指定基本計劃及 / 或指定附加保障計劃方可享有額外首年保費回贈（下稱「額外首年保費回贈」）。
3. 若同一保單持有人投保多於一份屬不同受保人之「守護家倍 198」保單，而每一份保單亦符合上述第 1 點，每份保單均可享有「家」倍同賞首年保費回贈（下稱「「家」倍同賞保費回贈」）。如有多於一份屬於同一保單持有人及同一受保人的「守護家倍 198」保單，則所有保單均不能享受「家」倍同賞保費回贈。為免存疑，如因保單持有人（準媽媽）為其未出生寶寶投保「守護家倍 198」危疾保障計劃 – 孕期保寶，而準媽媽於寶寶出生前為多於一份保單之受保人則不受此限。
4. 我們將以下列方法計算一個月保費回贈金額，並乘以該保單適用之保費回贈月數，以計算適用之首年保費回贈、額外首年保費回贈（如適用）及「家」倍同賞首年保費回贈（如適用）：
 年繳保費：年繳保費金額 ÷ 12
 半年繳保費：半年繳保費金額 ÷ 6
 月繳保費：相等於月繳保費金額
5. 首年保費回贈、額外首年保費回贈（如適用）及「家」倍同賞首年保費回贈（如適用）只適用於「守護家倍 198」保單於保單繕發日後 12 個月內所繳交之首年基本保費、預繳保費（如適用）、附加保費（如適用）及任何附加保障（如適用）的保費將不會獲享任何首年保費回贈。
6. 首年保費回贈、額外首年保費回贈（如適用）及「家」倍同賞首年保費回贈（如適用）將於收訖第 2 個保單年度的首期保費後 3 個月內存入客戶的保費餘額戶口。有關保單（包括合資格之「守護家倍 198」及指定基本計劃及 / 或指定附加保障（如適用））必須於獲派首年保費回贈、額外首年保費回贈（如適用）及「家」倍同賞首年保費回贈（如適用）時仍然生效方可獲享首

年保費回贈、額外首年保費回贈（如適用）及「家」倍同賞首年保費回贈（如適用）。所有回贈金額只作繳付往後保費之用，客戶只可於保費繳付年期完結後，提取保費回贈金額之餘額（如有），但如客戶已預繳所有保費，可於保費回贈金額存入客戶的保費餘額戶口後提取因預繳多出的保費（如有）。

7. 指定首年保費回贈、額外首年保費回贈（如適用）及「家」倍同賞首年保費回贈（如適用）以每份獲批核的保單作單位，如同一保單持有人於推廣期內投保多於一份「守護家倍 198」之保單，每份合資格保單均可獲享首年保費回贈、額外首年保費回贈（如適用）及「家」倍同賞首年保費回贈（如適用）。
8. 如有關合資格之「守護家倍 198」保單及 / 或指定基本計劃及 / 或指定附加保障於生效日起兩年內終止，周大福人壽保留扣除所有與該合資格之「守護家倍 198」保單及 / 或指定基本計劃及 / 或指定附加保障有關之首年保費回贈、額外首年保費回贈（如適用）及「家」倍同賞首年保費回贈（如適用）金額之權利。
9. 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當及濫用行為等情況或違反是次推廣活動的條款及細則或誠信原則取得此保費回贈，周大福人壽有權取消其首年保費回贈、額外首年保費回贈（如適用）及「家」倍同賞首年保費回贈（如適用）而毋須另行通知。
10. 周大福人壽保留所有有關投保申請及批核和一切有關以上推廣活動的最終決定權。若因此推廣活動而產生任何爭議，周大福人壽的決定為最終及具約束力。
11. 周大福人壽保留暫停或終止以上一切有關是次「守護家倍198」首年保費回贈之權利或在任何時間更改此條款及細則，而不需作任何事先通知。
12. 除客戶及周大福人壽以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
13. 此單張應與有關產品小冊子一併細閱。有關「守護家倍198」、指定基本計劃及指定附加保障之產品主要風險、所有不保事項的詳情及完整條款，請參閱產品小冊子及保單文件。
14. 此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

6. 「富繳 128」壽險計劃之客戶推廣優惠

凡於推廣期內，客戶成功投保「富繳128」，即可獲高達**18%**首年保費回贈。

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)			不變
最後保單批核日期	2026 年 11 月 30 日			
保費回贈優惠	首年保費回贈			
	年繳保費^ (美元)	首年保費回贈比率		
		2 年 保費繳付年期	5 年 保費繳付年期	10 年及 15 年 保費繳付年期
	>=50,000	2%	15%	18%
	>=20,000 - <50,000	2%	12%	15%
	>=10,000 - <20,000	2%	11%	12%
	最低保費要求 - <10,000	2%	10%	10%
^ 年繳保費只計算合資格計劃的首年基本保費，任何其他保費折扣 (如有) 、預繳保費 (如適用) 、附加保費 (如適用) 及其他附加保障 (如適用) 之保費將不獲計算於年繳保費要求內。 條款及細則： 1. 客戶須於 2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天) 期間 (「推廣期」) 投保「富繳 128」壽險計劃並達至指定年繳保費，並於 2026 年 11 月 30 日或之前獲周大福人壽保險有限公司 (下稱「周大福人壽」) 批核 (「合資格計劃」) ，方可享有首年保費回贈。 2. 年繳保費只計算合資格計劃的首年基本保費，任何其他保費折扣 (如有) 、預繳保費 (如適用) 、附加保費 (如適用) 及其他附加保障 (如適用) 之保費將不獲計算於年繳保費要求內。 3. 首年保費回贈金額將相等於合資格計劃保單於保單繕發日後 12 個月內所繳交之首年基本保費 (以扣除任何其他保費折扣 (如有) 前計算並以 12 個月基本保費為限；預繳保費 (如適用) 、附加保費 (如適用) 及其他附加保障 (如適用) 之保費不會獲計算在內) ，乘以該保單可獲享之首年保費回贈比率。				

4. 首年保費回贈以每份合資格計劃保單作單位，如同時投保多份合資格計劃，每份合資格計劃之保單均可獲享首年保費回贈；但不可累積不同保單之年繳保費以計算可獲享之首年保費回贈比率。
5. 首年保費回贈金額將於收訖第 2 個保單年度的首期保費後 3 個月內存入客戶的保費餘額戶口，作繳付往後保費之用。客戶只可於保費繳付期完結後，提取首年保費回贈金額之餘額（如有），但如客戶已預繳所有保費，可於首年保費回贈金額存入客戶的保費餘額戶口後提取因預繳多出的保費（如有）。
6. 如有關合資格計劃保單於生效日起兩年內終止，周大福人壽保留扣除有關首年保費回贈金額之權利。
7. 有關合資格計劃保單必須於獲派首年保費回贈時仍然生效方可獲享此首年保費回贈。
8. 周大福人壽保留接受所有有關投保申請之批核和一切有關以上推廣活動的最終決定權。若因此優惠而產生任何爭議，周大福人壽的決定為最終及具有約束力。
9. 周大福人壽保留終止以上優惠之權利或在任何時間更改此條款及細則，而不需作任何事先通知。
10. 此單張應與有關產品小冊子一併細閱。有關「富繳 128」壽險計劃提及的計劃之詳情，請參閱相關產品小冊子及保單文件。
11. 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當及濫用行為等情況或違反是次推廣活動的條款及細則或誠信原則取得此獎賞，周大福人壽有權取消其獎賞而毋須另行通知。
12. 除客戶及周大福人壽以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
13. 此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

7. 「匠心」系列及「富繳 128」壽險計劃之預繳保費全期保證年利率優惠 - (適用於美元及港元保單)

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)					提升																																																						
最後保單批核日期	2026 年 10 月 30 日																																																											
預繳保費特高利率優惠	於推廣期內成功投保以下指定保費繳付年期之儲蓄保險計劃，只需於遞交人壽保險投保申請時選擇以一筆過形式清繳應繳保費 ¹ ，預繳金額的每年結餘 ^{1,2} 可獲享保證每年高達 7.1% 年利率之利息(「預繳保費保證利率優惠 / 此優惠」)，為您財富加快增值。																																																											
	 優惠一：「匠心·飛越」儲蓄保險計劃首年額外 2% 年利率，達最高 6.5% 保證年利率³ <table><tr><th rowspan="3">指定計劃</th><th rowspan="3">適用之保費繳付年期</th><th colspan="4">各年繳保費可享之保證年利率</th></tr><tr><th colspan="2">>= 80,000 美元</th><th colspan="2">< 80,000 美元</th></tr><tr><th>首年保證年利率</th><th>其後保費繳付年度之保證年利率</th><th>首年保證年利率</th><th>其後保費繳付年度之保證年利率</th></tr><tr><td>「匠心·飛越」儲蓄保險計劃</td><td>5 年</td><td>6.50%</td><td>4.50%</td><td>6%</td><td>4%</td></tr></table> 首年額外 2% 年利率  優惠二：指定計劃可獲最高全期 7.1% 保證年利率 <table><tr><th colspan="2" rowspan="3">指定計劃</th><th rowspan="3">適用之保費繳付年期</th><th colspan="4">各年繳保費可享之全期保證年利率</th></tr><tr><th colspan="2">美元</th><th colspan="2">港元</th></tr><tr><th>>= 80,000</th><th>< 80,000</th><th>>= 640,000</th><th>< 640,000</th></tr><tr><td rowspan="3">「匠心」2</td><td>「匠心·傳承」儲蓄壽險計劃 2 (尊尚版)</td><td>2 年</td><td>7.10%</td><td rowspan="3">4%</td><td rowspan="3">3.50%</td><td rowspan="3">3%</td></tr><tr><td>「匠心·傳承」儲蓄壽險計劃 2 (優越版)</td><td rowspan="2">5 年</td><td rowspan="2">4.50%</td></tr><tr><td>「匠心·傳承」儲蓄壽險計劃 2 (尊尚版)</td></tr><tr><td colspan="2">「富緻 128」壽險計劃⁵</td><td>2 年/ 5 年</td><td colspan="2">4%</td><td colspan="2">不適用</td></tr></table>							指定計劃	適用之保費繳付年期	各年繳保費可享之保證年利率				>= 80,000 美元		< 80,000 美元		首年保證年利率	其後保費繳付年度之保證年利率	首年保證年利率	其後保費繳付年度之保證年利率	「匠心·飛越」儲蓄保險計劃	5 年	6.50%	4.50%	6%	4%	指定計劃		適用之保費繳付年期	各年繳保費可享之全期保證年利率				美元		港元		>= 80,000	< 80,000	>= 640,000	< 640,000	「匠心」2	「匠心·傳承」儲蓄壽險計劃 2 (尊尚版)	2 年	7.10%	4%	3.50%	3%	「匠心·傳承」儲蓄壽險計劃 2 (優越版)	5 年	4.50%	「匠心·傳承」儲蓄壽險計劃 2 (尊尚版)	「富緻 128」壽險計劃 ⁵		2 年/ 5 年	4%		不適用	
指定計劃	適用之保費繳付年期	各年繳保費可享之保證年利率																																																										
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「匠心·飛越」儲蓄保險計劃	5 年	6.50%	4.50%	6%	4%																																																							
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			美元		港元																																																							
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「富緻 128」壽險計劃 ⁵		2 年/ 5 年	4%		不適用																																																							

預繳保費保證利率優惠條款及細則：

- 凡於推廣期內成功投保以上任何指定計劃並於2026年10月30日或之前獲批核，只需於遞交人壽保險投保申請時選擇年繳模式及以一筆過形式預繳基本計劃保費（「合資格保單」），全期應繳保費（包含保單徵費並扣除合資格的保費推廣（如適用）及利息）（「應繳保費」）扣除每年保費及保單徵費並加上累積的利息為結餘存入保費儲存戶口中於整個保費繳付期可根據保單貨幣獲享適用之保證年利率的利息（「預繳保費保證利率優惠」）。保險業監管局所收取的保費徵費將會以扣除任何保費折扣前之保費來計算。
- 預繳保費保證利率優惠之利息將根據應繳保費於保單續發日至最後一期的保費繳付到期日的每年於扣除年繳保費和保單徵費並加上累積的利息後計算，額外年利率之利息總額將於最後一期的保費繳付到期日前自動存入保費儲存戶口以繳付該年度應繳的保費（包括保單徵費）。而基本預繳保費年利率或保證基本預繳保費年利率之利息，會於相關保單週年日自動存入保費儲存戶口。
- 就「匠心·飛越」儲蓄保險計劃而言，預繳保費保證利率優惠年利率將根據年繳保費而定，包括(i)4%至4.5%之首年額外年利率；及(ii)2%至2.5%之第2至第4年額外年利率（「額外年利率」）及(iii)基本預繳保費年利率（現時年利率為2%，惟此利率並非保證）。如非保證之基本預繳保費年利率有增加或減少，額外年利率會作相應調整以確保此優惠之年利率達至以下預繳保費保證利率優惠之年利率。各年利率詳情，請參閱以下表列：

保單貨幣	保費繳付年期	年繳保費	額外年利率	基本預繳保費年利率	預繳保費保證利率優惠年利率
美元	5年	≥ 80,000	首年：每年 4.5% 第 2 至第 4 年：每年 2.5%	2%	首年：每年 6.5% 第 2 至第 4 年：每年 4.5%
		< 80,000	首年：每年 4% 第 2 至第 4 年：每年 2%		首年：每年 6.0% 第 2 至第 4 年：每年 4%

- 就「匠心」2系列而言，預繳保費保證利率優惠年利率將根據保單貨幣、保費繳付年期及年繳保費而定，包括1%至5.1%之額外年利率（「額外年利率」）及基本預繳保費年利率（現時年利率為2%，惟此利率並非保證）。如非保證之基本預繳保費年利率有增加或減少，額外年利率會作相應調整以確保此優惠之年利率達至保證之3%至7.1%。各年利率詳情，請參閱以下表列：

保單貨幣	保費繳付年期	年繳保費	額外年利率	基本預繳保費年利率	預繳保費保證利率優惠年利率
美元	2年	≥ 80,000	5.1%	2%	7.1%
		< 80,000	2%		4%
	5年	≥ 80,000	2.5%		4.5%
		< 80,000	2%		4%
港元	2年	≥ 640,000	1.5%		3.5%
		< 640,000	1%		3%
	5年	≥ 640,000	1.5%		3.5%
		< 640,000	1%		3%

- 就「富繳128」壽險計劃而言，預繳保費保證利率優惠年利率為2%額外年利率（「額外年利率」）及保證基本預繳保費年利率（年利率為保證2%），以確保此優惠之年利率達至保證4%
- 此優惠以每份合資格的保單作單位，如於推廣期內同時投保多於一份合資格保單，每份合資格保單均可獲享此優惠，惟每份合資格保單就預繳保費只可享用一次預繳保費保證利率優惠。此優惠可與其他推廣（如適用）一同享用，有關該等優惠之條款及細則，請瀏覽<https://www.ctflife.com.hk/tc/promotion>。
- 此優惠只適用於以上指定保費繳付年期的保單，其他保費繳付年期選項不適用於此優惠。
- 除了此優惠下之應繳保費外，保費儲存戶口內的任何其他款項將不能獲派任何額外年利率之利息。有關基本預繳保費年利率之其他條款及細則，請參閱保單建議書。
- 客戶可在保單期滿或保單終止前全數提取保費儲存戶口內之金額，但我們將會收回任何已派發的利息。我們對任何保費儲存戶口的提取要求保留最終決定權。如客戶在保單繳付期內曾更改保費繳付模式亦不可享受額外年利率，我們將會收回任何已派發有關的利息。有關預繳保費，詳情請參閱相關產品小冊子。
- 於保單終止或期滿時，如保費儲存戶口內有任何餘額，將會退還予您。如受保人身故，保費儲存戶口內之金額

將成為保單持有人之財產 / 遺產，故不會成為付予受益人的給付金額之一部份。

11. 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當及濫用行為等情況或違反此優惠的條款及細則或誠信原則取得此優惠，周大福人壽有權取消其享用此優惠的資格而毋須另行通知。
12. 周大福人壽保留接受所有有關投保申請之批核和一切有關以上推廣活動的最終決定權。若因此優惠而產生任何爭議，周大福人壽的決定為最終及具有約束力。
13. 周大福人壽保留終止此優惠之權利或在任何時間更改此條款及細則，而不需作任何事先通知。
14. 此單張應與有關產品小冊子一併細閱。有關指定保險計劃及其他於此單張提及的計劃之條款及細則、產品主要風險及所有不保事項的詳情，請參閱相關產品小冊子及保單文件或 <https://www.ctflife.com.hk>。
15. 除客戶及周大福人壽以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
16. 此單張只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

8. 「盈晉之選 2」之推廣計劃

凡於推廣期內，客戶成功投保「盈晉之選 2」，可獲迎新獎賞優惠。

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)	不變											
最後保單批核日期	2026 年 11 月 30 日												
優惠內容	於推廣期內由 2026 年 7 月 1 日至 2026 年 9 月 30 日(包括首尾兩天) (「推廣期」) 投保全新的「盈晉之選 2」保單及： (1) 已繳整付保費達62,500美元 / 500,000港元或以上； (2) 於推廣期內填妥及簽署投保申請書及其他所需的相關表格及文件，一併交回周大福人壽；及 (3) 於2026年11月30日或之前獲成功批核及發出保單 (「合資格保單」)，即可獲得下表所述的迎新獎賞推廣率 (「推廣率」)。 迎新獎賞將根據下列公式計算： 迎新獎賞 = 已繳整付保費 x 適用的推廣率 (如下表所示) 適用的推廣率會因已繳整付保費而不同，詳述如下： <table><tr><th colspan="2">已繳整付保費</th><th rowspan="2">適用的推廣率</th></tr><tr><th>適用於美元保單</th><th>適用於港元保單</th></tr><tr><td>≥ 62,500 美元至 <125,000 美元</td><td>≥ 500,000 港元至 <1,000,000 港元</td><td>1.0%</td></tr><tr><td>≥ 125,000 美元</td><td>≥ 1,000,000 港元</td><td>1.5%</td></tr></table> 上述適用的推廣率並不代表 閣下的投資回報率或投資表現。 按照產品指南中「迎新獎賞」部分，當已繳整付保費達到 25,000 美元 / 200,000 港元或以上，即可獲發迎新獎賞，相等於 0.1%的已繳整付保費 (「原有率」)。在此推廣下，已繳整付保費介乎 25,000 美元 / 200,000 港元至 62,500 美元 / 500,000 港元以下將按照原有率計算。而已繳整付保費達到 62,500 美元 / 500,000 港元或以上，迎新獎賞將根據已繳整付保費及適用的推廣率計算，並將取代「盈晉之選 2」的原有率。		已繳整付保費		適用的推廣率	適用於美元保單	適用於港元保單	≥ 62,500 美元至 <125,000 美元	≥ 500,000 港元至 <1,000,000 港元	1.0%	≥ 125,000 美元	≥ 1,000,000 港元	1.5%
已繳整付保費		適用的推廣率											
適用於美元保單	適用於港元保單												
≥ 62,500 美元至 <125,000 美元	≥ 500,000 港元至 <1,000,000 港元	1.0%											
≥ 125,000 美元	≥ 1,000,000 港元	1.5%											

除非本宣傳單張中另有說明，迎新獎賞的細則、特點及條款將與產品指南中「迎新獎賞」的部分相同。詳情請參閱產品指南。

迎新獎賞將以額外名義單位的方式，根據閣下在我們記錄中的分配指示，於收到保費的第二個估值日當天之單位價格，分配額外名義單位。迎新獎賞將成為帳戶價值的一部分，因此將要支付適用於保單的相關費用及收費。詳情請參閱產品指南的「費用及收費一覽表」部分。

迎新獎賞的收回：

- (1) 以下情況迎新獎賞會被收回：(a) 閣下於冷靜期內取消保單；或 (b) 首名受保人於首個保單年度內自殺身故而 (i) 閣下沒有選擇保單延續選項；或 (ii) 閣下已選擇保單延續選項，惟未獲周大福人壽所接納。
- (2) 就有關收回，迎新獎賞不會就以下作出任何調整：(a) 該等投資選擇名義單位的投資收益或虧損；及 (b) 已就該等名義單位所收取的相應費用及收費。詳情請參閱產品指南的「迎新獎賞」、「保單延續選項」及「身故賠償」部分。

就已繳整付保費達 100,000 美元的迎新獎賞計算說明例子：

已繳整付保費	= 100,000 美元
適用的推廣率 (若保單於推廣期內投保且該申請於 2026 年 11 月 30 日 或之前獲批核及發出)	= 1.0%
總迎新獎賞金額	= 100,000 美元 x 1.0% = 1,000 美元

若首名受保人於第一個保單年度內自殺身故並且沒有選擇保單延續選項，迎新獎賞原額將被收回。

以上例子純屬假設，只供說明之用。

本宣傳單張應與「盈晉之選 2」的銷售文件（包括產品指南、產品資料概要及投資指南）一併閱讀以了解「盈晉之選 2」的詳情。

註：

1. 本宣傳單張由周大福人壽保險有限公司（下稱「周大福人壽」）發出。

- | | |
|--|---|
| | <ol style="list-style-type: none">2. 就迎新獎賞所分配至保單的名義單位數量將下調至小數點後四個位以存入保單。下調後的餘數歸周大福人壽所有。3. 在任何情況下，迎新獎賞均不可轉讓及不可兌換成現金。4. 若客戶於推廣期內投保多於一份「盈晉之選 2」保單，該等保單的已繳整付保費不可合併計算以決定保費水平，因此每份合資格保單之適用的推廣率將獨立地以每筆已繳整付保費而計算。 |
|--|---|

9. 「迎尚」之推廣計劃

凡於推廣期內，客戶成功投保「迎尚」，可獲額外獎賞推廣。

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)						不變																																						
最後保單批核日期	2026 年 11 月 30 日																																												
額 外 獎 賞 推 廣	於推廣期內由 2026 年 7 月 1 日至 2026 年 9 月 30 日(包括首尾兩天) (「推廣期」) 投保全新的「迎尚」保單及： 1. 保額為 125,000 美元 / 1,000,000 港元或以上 (相應每年基本保費金額如下表) ； 2. 於推廣期內填妥及簽署投保申請書及其他所需的相關表格及文件，一併交回周大福人壽；及 3. 於2026年11月30日或之前獲成功批核及發出保單 (「合資格保單」)。 額外獎賞推廣將根據下列公式計算： 適用的額外獎賞率會因第 1 個保單年度的保額及你所選的保費繳付年期而不同，詳述如下：																																												
<table><tr><th rowspan="2">保費繳付年期 (年)</th><th rowspan="2">保額</th><th colspan="4">不同受保人年齡的每年基本保費金額 *</th><th rowspan="2">適用的 額外獎 賞率</th><th rowspan="6">額外 獎賞 受回 扣條 件約 束， 最長 回扣 期限 為 5 年。 有關 詳情， 請參 閱額 外獎 賞回 扣部 分。</th></tr><tr><th>受 保 人 的 年 齡 ^0- 29</th><th>受 保 人 的 年 齡 ^30- 39</th><th>受 保 人 的 年 齡 ^40- 49</th><th>受 保 人 的 年 齡 ^50- 60</th></tr><tr><td rowspan="3">5</td><td>125,000 美 元至 <250,000 美 元 / 1,000,000 港 元至 < 2,000,000港 元</td><td>5,000 美元 至 <10,000 美元 / 40,000 港 元至 <80,000 港元</td><td>7,143 美元 至 <14,286 美元 / 57,143 港 元至 <114,286 港元</td><td>10,000 美 元至 <20,000 美元 / 80,000 港 元至 <160,000 港元</td><td>16,667 美 元至 <33,334 美元 / 133,334 港 元至 <266,667 港元</td><td>1.0%</td></tr><tr><td>250,000 美 元至 <625,000 美 元 / 2,000,000 港 元至 <5,000,000 港元</td><td>10,000 美 元至 <25,000 美元 / 80,000 港 元至 <200,000 港元</td><td>14,286 美 元至 <35,715 美元 / 114,286 港 元至 <285,715 港元</td><td>20,000 美 元至 <50,000 美元 / 160,000 港 元至 <400,000 港元</td><td>33,334 美 元至 <83,334 美元 / 266,667 港 元至 <666,667 港元</td><td>3.5%</td></tr><tr><td>≥625,000 美 元 / ≥ 5,000,000 港元</td><td>≥25,000 美 元 / ≥ 200,000 港元</td><td>≥35,715 美 元 / ≥ 285,715 港元</td><td>≥50,000 美 元 / ≥ 400,000 港元</td><td>≥83,334 美 元 / ≥ 666,667 港元</td><td>7.0%</td></tr><tr><td>20</td><td>125,000 美</td><td>1,728 美</td><td>1,786 美</td><td>2,500 美</td><td>4,167 美</td><td>5.0%</td></tr></table>								保費繳付年期 (年)	保額	不同受保人年齡的每年基本保費金額 *				適用的 額外獎 賞率	額外 獎賞 受回 扣條 件約 束， 最長 回扣 期限 為 5 年。 有關 詳情， 請參 閱額 外獎 賞回 扣部 分。	受 保 人 的 年 齡 ^0- 29	受 保 人 的 年 齡 ^30- 39	受 保 人 的 年 齡 ^40- 49	受 保 人 的 年 齡 ^50- 60	5	125,000 美 元至 <250,000 美 元 / 1,000,000 港 元至 < 2,000,000港 元	5,000 美元 至 <10,000 美元 / 40,000 港 元至 <80,000 港元	7,143 美元 至 <14,286 美元 / 57,143 港 元至 <114,286 港元	10,000 美 元至 <20,000 美元 / 80,000 港 元至 <160,000 港元	16,667 美 元至 <33,334 美元 / 133,334 港 元至 <266,667 港元	1.0%	250,000 美 元至 <625,000 美 元 / 2,000,000 港 元至 <5,000,000 港元	10,000 美 元至 <25,000 美元 / 80,000 港 元至 <200,000 港元	14,286 美 元至 <35,715 美元 / 114,286 港 元至 <285,715 港元	20,000 美 元至 <50,000 美元 / 160,000 港 元至 <400,000 港元	33,334 美 元至 <83,334 美元 / 266,667 港 元至 <666,667 港元	3.5%	≥625,000 美 元 / ≥ 5,000,000 港元	≥25,000 美 元 / ≥ 200,000 港元	≥35,715 美 元 / ≥ 285,715 港元	≥50,000 美 元 / ≥ 400,000 港元	≥83,334 美 元 / ≥ 666,667 港元	7.0%	20	125,000 美	1,728 美	1,786 美	2,500 美	4,167 美	5.0%
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元 至 <250,000 美 元 / 1,000,000 港 元 至 < 2,000,000 港 元	元至 <2,500 美元 / 13,800 港 元至 <20,000 港元	元至 <3,572 美元 / 14,286 港 元至 <28,572 港元	元至 <5,000 美元 / 20,000 港 元至 <40,000 港元	元至 <8,334 美元 / 33,334 港 元至 <66,667 港元		
250,000 美 元至 <625,000 美 元 / 2,000,000 港 元至 <5,000,000 港元	2,500 美 元至 <6,250 美元 / 20,000 港 元至 <50,000 港元	3,572 美 元至 <8,929 美元 / 28,572 港 元至 <71,429 港元	5,000 美 元至 <12,500 美元 / 40,000 港 元至 <100,000 港元	8,334 美 元至 <20,834 美元 / 66,667 港 元至 <166,667 港元	15.0%	
≥625,000 美 元 / ≥ 5,000,000 港元	6,250 美 元 / ≥50,000 港 元	≥8,929 美 元 / ≥71,429 港 元	≥ 12,500 美元 / ≥ 100,000 港元	≥ 20,834 美元 / ≥ 166,667 港元	28.0%	

*每年基本保費金額向上調整至最接近的整數以供參考。適用的額外獎賞率僅取決於保單的保額。

^ 受保人上次生日的年齡（以保單發出之日計）。

上述適用的額外獎賞率並不代表您的投資回報率或投資表現。

額外獎賞將以投資選擇的額外名義單位的方式，根據您在我們記錄中的最新分配指示，於緊接我們收到第 1 個保單年度的每期基本保費付款後的第 2 個估值日當天之單位價格，分配額外名義單位，並記入基本帳戶。您應注意額外獎賞是基本帳戶的帳戶價值的一部分，因此將被收取適用於保單的相關費用及收費。有關詳情，請參閱產品指南中的費用及收費一覽表部分。

額外獎賞回扣

如發生以下情況，我們會扣回自保單日期起記入的額外獎賞原額：

- (i) 保單於首 5 個保單年度內退保；或
- (ii) 保單於首 5 個保單年度內的到期基本保費因未全數繳付而終止；或
- (iii) 於首 5 個保單年度內行使保費假期；或
- (iv) 於首 5 個保單年度內調低基本保費金額；或
- (v) 受保人於第 1 個保單年度內自殺。

被回扣的額外獎賞金額將為已記入保單額外獎賞的原額，而不會就額外獎賞所分配投資選擇的名義單位的投資收益或虧損，及該等名義單位所收取的任何費用及收費作出任何調整。額外獎賞一經回扣，將不會在任何情況下再記入您的保單。

在上述事件 (i) 和 (ii) 發生時，額外獎賞將在計算退保費用及相應收益前從基本帳戶中被回扣。在上述事件 (iii) 和 (iv) 發生時，額外獎賞將於緊接相關事件生效日後按下一個適用的估值日的單位價格，以扣除投資選擇名義單位的方式，按其各自的比例從基本帳戶的帳戶價值中被回扣。

在上述事件 (v) 發生時，額外獎賞將從自殺收益中被回扣，且不受退保費用影響。

若您於冷靜期內取消保單，額外獎賞將不包括在退款內。有關冷靜期下退款的詳情，請參閱產品指南中一般資料部分下的冷靜期分節。

以 5,000,000 港元之保額計算額外獎賞的說明例子

保單發出時受保人的年齡	40
保費繳付年期	20 年
保費繳付方式	每年
每年保費	100,000 港元
保額	5,000,000 港元
適用的額外獎賞率	28%
於第 1 個保單年度內已付年繳保費後的額外獎賞	$= 100,000 \text{ 港元} \times 28\%$ $= 28,000 \text{ 港元}$

附註：

1. 本宣傳單張由周大福人壽保險有限公司（「周大福人壽」）發出。
2. 就額外獎賞所分配至保單的名義單位數量將下調至小數點後四個位以記入保單。下調後的餘數歸周大福人壽所有。
3. 在任何情況下，額外獎賞均不可轉讓及不可兌換成現金。
4. 若保單持有人於推廣期內投保多於一份「迎尚」保單，該等保單的第 1 個保單年度的保額不可合併計算以決定保額水平，因此每份合資格保單之適用的額外獎賞率將獨立地以各保額而計算。
5. 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、

不當及濫用情況，將會被視為違反本次推廣的條款及細則。周大福人壽有權取消其參與此優惠的資格而毋須另行通知。

6. 周大福人壽保留所有有關投保申請及批核和一切有關以上優惠的最終決定權。若因任何以上推廣而產生任何爭議，周大福人壽的決定為最終及具有約束力。
7. 周大福人壽保留隨時更改、暫停或終止此推廣或修改此推廣的條款和細則的權利，恕不另行通知。在此推廣終止、暫停或更改之前提交的「迎尚」保單申請將不受影響。因本次推廣而產生的任何爭議，周大福人壽保留最終決定權。
8. 此宣傳單張只適宜於香港分發，不應被詮釋為在香港以外地區作出要約、游說購買或提供周大福人壽的任何產品。如在香港境外之任何司法管轄區的法律下作出要約、游說購買或提供任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區作出要約、游說購買或提供其任何產品。
9. 此宣傳單張應與「迎尚」的銷售文件（包括產品指南、投資指南及產品資料概要）一併細閱，以獲取有關「迎尚」之產品詳情。

宣傳單張應與「迎尚」的銷售文件（包括產品指南、產品資料概要及投資指南）一併閱讀以了解「迎尚」的詳情。

10. 「鑽裕」指數型萬用保險計劃之迎新獎賞推廣

推廣計劃詳情

投保申請遞交日期	2026 年 5 月 20 日至 2026 年 9 月 30 日 (包括首尾兩天)	不變						
最後保單批核日期	2026 年 11 月 30 日							
迎新獎賞推廣	於推廣期內成功投保「鑽裕」指數型萬用保險計劃 (「鑽裕」)，並於繳付首個保單年度的整付保費或首年保費後，即可獲享迎新獎賞。 迎新獎賞 = 於首個保單年度已繳的整付保費或首年保費 x 適用的迎新獎賞比率(如下表所示) <table><tr><td>保費繳付年期</td><td>整付保費</td><td>5 年保費繳付年期</td></tr><tr><td>迎新獎賞比率</td><td>1.0%</td><td>3.5%</td></tr></table> 註：迎新獎賞金額將依照客戶釐定的淨保費分配比例及平均成本選項(如適用)分配至固定帳戶及/或指數帳戶。(存入至指數帳戶之金額將先分配至暫存帳戶，直至該轉出的金額在分段建立日建立分段)。 迎新獎賞 (「此優惠」) 之條款及細則： - 客戶須於 2026 年 5 月 20 日至 2026 年 9 月 30 日期間 (「推廣期」) 投保「鑽裕」指數型萬用保險計劃，並於繳付首個保單年度的整付保費或首年保費後，其保單須於 2026 年 11 月 30 日或之前獲周大福人壽保險有限公司 (下稱「周大福人壽」) 批核 (下稱「合資格保單」)，方可享有迎新獎賞。 - 此優惠只適用於合資格保單於首個保單年度已繳付的整付保費或首年保費，任何其他額外保費 (如適用) 之保費將不獲計算在內，亦不會獲享迎新獎賞。 - 迎新獎賞金額將相等於合資格保單於保單繕發日後 12 個月內所繳交之整付保費或首年保費 (以 12 個月保費為限；額外保費 (如適用) 之保費將不獲計算在內)，乘以保單可獲享之迎新獎賞比率。 - 此優惠以每份合資格保單作單位計算，如同時投保多份合資格保單，每份合資格保單均可獲享此迎新獎賞；但不可累積不同合資格保單之保費以計算可獲享之迎新獎賞比率。 - 在任何情況下，迎新獎賞均不可轉讓及不可兌換成現金。 - 如合資格保單於冷靜期內被取消或受保人於首個保單年度內自殺，迎新獎賞將會被收回。詳情請參閱保單資料說明及保單條款的相關部分。 - 周大福人壽保留所有有關投保申請及批核和一切有關以上優惠的最終決定權。若因任何以上優惠而產生任何爭議，周大福人壽的決定為最終及具有約束力。		保費繳付年期	整付保費	5 年保費繳付年期	迎新獎賞比率	1.0%	3.5%
保費繳付年期	整付保費	5 年保費繳付年期						
迎新獎賞比率	1.0%	3.5%						

8. 周大福人壽保留終止任何以上優惠之權利或在任何時間更改此條款及細則，而不需作任何事先通知。
9. 此單張應與有關產品小冊子一併細閱。有關「鑽裕」指數型萬用保險計劃條款及細則、產品主要風險及所有不保事項的詳情，請參閱相關產品小冊子及保單文件。
10. 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當及濫用行為等情況或違反此優惠的條款及細則或誠信原則取得任何以上優惠，周大福人壽有權取消其優惠而毋須另行通知。
11. 除客戶及周大福人壽以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
12. 此單張只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

11. 「裕享」延期年金計劃 2 - 全期保費折扣優惠

現於推廣期內成功投保「裕享」延期年金計劃 2，即可享 **高達全期每年 8% 保費折扣**！

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)		不變
「裕享」延期年金計劃2全期保費折扣優惠	現於推廣期內成功投保「裕享」延期年金計劃 2 可獲享高達 全期每年 8%保費折扣 (適用於 5 年保費繳付期保單) ，機會難逢！		
	全期每年 8%保費折扣		
	保費繳付年期	年繳保費	保費折扣率^
	5 年	5,300 美元或以上	8% x 5 年
	^保費折扣金額不會享有稅項扣減(扣除保費折扣金額後之實際保費方可享有稅項扣減，並須符合相關要求)。「裕享」延期年金計劃 2 屬於合資格延期年金保單，但並不代表您符合資格就已繳付的合資格延期年金保費，享有稅項扣減。您必須符合香港特別行政區稅務局《稅務條例》規定之所有資格要求，方可申領有關稅項扣減。有關稅項扣減和其要求之詳情，請瀏覽稅務局網頁：www.ird.gov.hk		
	「裕享」2 全期保費折扣優惠條款及細則 (「此推廣」)：		
	1. 客戶必須於2026年7月1日至2026年9月30日期間 (包括首尾兩天) (「推廣期」) 投保「裕享」延期年金計劃 2，方可享有全期保費折扣優惠 (「合資格保單」)，優惠將根據合資格保單之保費繳付年期及年繳保費而定。 2. 「裕享」2全期保費折扣 (「全期保費折扣優惠」)，只適用於合資格之「裕享」2 (5 年保費繳付年期)，並以年繳及定繳方式繳付保費之保單的基本保費，而其他保費繳付年期、其他繳費模式、預繳保費及任何附加保障 (如適用) 的保費均不享有任何保費折扣。折扣金額將相等於合資格保單之年度基本保費 (「年繳保費」)，乘以8%保費折扣率。客戶只需在保費繳費期內支付已扣除保費折扣後的年繳保費金額及年度保費徵費金額。 3. 此推廣以每份獲批核的合資格之「裕享」2 保單作單位，如您於推廣期內投保多於一份「裕享」延期年金計劃 2 保單，每份合資格之「裕享」2 保單均可獲享此推廣。 4. 此推廣不可與周大福人壽保費折扣券與其他「裕享」2之優惠同時使用。 5. 如合資格保單於生效日起兩年內更改繳費模式、部分 / 完全退保或終止保單，周大福人壽保留追索有關保費折扣金額之權利。 6. 如合資格保單於冷靜期內被取消，周大福人壽只會退回實際已繳付之保費金額，並不包括保費折扣金額 (有關冷靜期詳情，請參閱保險業監管局就冷靜期權益不時發出的最新指引)。 7. 此單張應與有關產品小冊子一併細閱。有關「裕享」延期年金計劃 2 詳情，請參閱有關產品小冊子。 8. 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當或就保費折扣金額有任何濫用行為或任何違反此推廣的條款及細則或誠信原則以取得此推廣，周大福人壽有權取消其保費折扣而毋須另行通知。		

9. 周大福人壽保留所有有關投保申請及批核和一切有關此優惠的最終決定權。若因此推廣而產生任何爭議，周大福人壽的決定為最終及具約束力。
10. 周大福人壽保留終止一切有關此推廣的權利、或在任何時間更改此條款及細則，而不需作任何事先通知。於終止或更改此推廣前所發出的合資格保單將不受影響。若因此推廣而產生任何爭議，周大福人壽的決定為最終及具有約束力。
11. 除客戶及周大福人壽以外，並無其他人士有權按《合約(第三者權益)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
12. 「裕享」延期年金計劃 2 屬於合資格延期年金保單，但並不代表您符合資格就已繳付的合資格延期年金保費，享有稅項扣減。您必須符合香港特別行政區稅務局《稅務條例》規定之所有資格要求，方可申領有關稅項扣減。
13. 此單張提及的任何一般稅務資料僅作參考用途，並不構成任何稅務或財務的建議。您不應單憑這些資料作出任何稅務相關決定。周大福人壽不能提供任何稅務、法律或會計建議或諮詢。如有任何疑問，請諮詢稅務局網頁 (www.ird.gov.hk) 或尋求您的獨立稅務、法律和會計顧問。
14. 此單張只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

12. 「裕享」延期年金計劃 2 - 特選現有客戶優惠

特選現有客戶於推廣期內成功投保「裕享」延期年金計劃 2，即可享 **高達全期每年 10% 保費折扣**！

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日		不變						
「裕享」延期年金計劃2 - 特選現有客戶優惠	「裕享」/「裕享」2 特選現有客戶(「特選現有客戶」):定義為現時持有獲周大福人壽簽發的「裕享」/「裕享」2 並維持生效之保單持有人，並於截至 2026 年 3 月 31 日時，已為其持有之「裕享」/「裕享」2 保單繳付所有應繳保費，於推廣期內成功投保「裕享」延期年金計劃 2 可獲享高達全期每年 10%保費折扣 (適用於 5 年保費繳付期保單)，機會難逢！ 全期每年 10%保費折扣 <table><tr><th>保費繳付年期</th><th>年繳保費</th><th>保費折扣率^</th></tr><tr><td>5 年</td><td>5,300 美元或以上</td><td>10% x 5 年</td></tr></table> 保費折扣金額不會享有稅項扣減(扣除保費折扣金額後之實際保費方可享有稅項扣減，並須符合相關要求)。「裕享」延期年金計劃 2 屬於合資格延期年金保單，但並不代表您符合資格就已繳付的合資格延期年金保費，享有稅項扣減。您必須符合香港特別行政區稅務局《稅務條例》規定之所有資格要求，方可申領有關稅項扣減。有關稅項扣減和其要求之詳情，請瀏覽稅務局網頁：www.ird.gov.hk 「裕享」/「裕享」2 特選現有客戶尊享保費折扣之條款及細則(「保費折扣優惠」/「此優惠」)： - 特選現有客戶必須於2026年7月1日至2026年9月30日期間(包括首尾兩天)(「推廣期」)投保「裕享」2(「合資格保單」)並於表格上填上推廣編號「RECAPQDAP1」。 - 此優惠只適用於合資格之「裕享」2(5年保費繳付年期)，並以年繳及定繳方式繳付保費之保單的基本保費，而其他保費繳付年期、其他繳費模式、預繳保費及任何附加保障(如適用)的保費均不享有任何保費折扣。 - 保費折扣金額將相等於合資格保單之年度基本保費(「年繳保費」)，乘以10%保費折扣率。特選現有客戶只需在保費繳費期內支付已扣除保費折扣後的年繳保費金額及年度保費徵費金額。 - 此優惠以每份獲批核的合資格之「裕享」2 保單作單位，如您於推廣期內投保多於一份「裕享」2 保單，每份合資格之「裕享」2 保單均可獲享此優惠。 - 此優惠不可與周大福人壽保費折扣券與其他「裕享」2之優惠同時使用。 - 如合資格保單於生效日起兩年內更改繳費模式、部分/完全退保或終止保單，周大福人壽保留追索有關保費折扣金額之權利。 - 如合資格保單於冷靜期內被取消，周大福人壽只會退回實際已繳付之保費金額，並不包括保費折扣金額(有關冷靜期詳情，請參閱保險業監管局就冷靜期權益不時發出的最新指引)。 - 此單張應與有關產品小冊子一併細閱。有關「裕享」2 詳情，請參閱有關產品小冊子。			保費繳付年期	年繳保費	保費折扣率^	5 年	5,300 美元或以上	10% x 5 年
保費繳付年期	年繳保費	保費折扣率^							
5 年	5,300 美元或以上	10% x 5 年							

9. 如發現特選現有客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當或就此保費折扣金額有任何濫用行為或任何違反此推廣的條款及細則或誠信原則以取得此優惠，周大福人壽有權取消其保費折扣而毋須另行通知。
10. 周大福人壽保留所有有關投保申請及批核和一切有關保費折扣優惠的最終決定權。若因此推廣而產生任何爭議，周大福人壽的決定為最終及具約束力。
11. 周大福人壽保留終止一切有關此推廣的權利、或在任何時間更改此條款及細則，而不需作任何事先通知。於終止或更改此推廣前所發出的合資格保單將不受影響。若因此推廣而產生任何爭議，周大福人壽的決定為最終及具有約束力。
12. 除客戶及周大福人壽以外，並無其他人士有權按《合約(第三者權益)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
13. 「裕享」2 屬於合資格延期年金保單，但並不代表您符合資格就已繳付的合資格延期年金保費，享有稅項扣減。您必須符合香港特別行政區稅務局《稅務條例》規定之所有資格要求，方可申領有關稅項扣減。
14. 此單張提及的任何一般稅務資料僅作參考用途，並不構成任何稅務或財務的建議。您不應單憑這些資料作出任何稅務相關決定。周大福人壽不能提供任何稅務、法律或會計建議或諮詢。如有任何疑問，請諮詢稅務局網頁(www.ird.gov.hk)或尋求您的獨立稅務、法律和會計顧問。
15. 此單張只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

13. 從「身」出發 首年保費回贈優惠

「世逸」特級醫療保障計劃 / 「摯康健」醫療保障計劃 / 「逸康保」醫療保障計劃 / 「悅康保」醫療保障計劃 / 「摯康保」醫療保障計劃 / 「樂康保」醫療保障計劃 / 「卓康保」醫療保障計劃之首年保費回贈

現於推廣期內成功投保指定醫療保障計劃/合資格自願醫保計劃，可獲享 **4 個月首年保費回贈！**

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)	不變											
最後保單批核日期	2026 年 11 月 30 日												
保費回贈優惠	首年保費回贈 現於推廣期內成功投保下列任何醫療保障計劃/合資格自願醫保計劃，無論基本計劃或附加保障均可獲享 4 個月首年保費回贈! <table><tr><th>基本計劃 / 附加保障</th><th>首年保費回贈</th></tr><tr><td>醫療保障計劃</td><td rowspan="8"> 4 個月 👍 優惠升級 </td></tr><tr><td>「世逸」特級醫療保障計劃</td></tr><tr><td>「摯康健」醫療保障計劃</td></tr><tr><td>合資格自願醫保計劃</td></tr><tr><td>「逸康保」醫療保障計劃</td></tr><tr><td>「悅康保」醫療保障計劃</td></tr><tr><td>「摯康保」醫療保障計劃</td></tr><tr><td>「卓康保」醫療保障計劃</td></tr></table> 額外優惠* 與家人一同投保更可同享「一家投保加碼賞」*，獲享額外 1 個月首年保費回贈! 從「身」出發首年保費回贈 (「首年保費回贈」) 之條款及細則： 第一部分 - 適用於本文件所述的合資格醫療保障計劃 (「世逸」特級醫療保障計劃/「摯康健」醫療保障計劃) 1. 客戶必須於 2026 年 7 月 1 日至 2026 年 9 月 30 日期間 (包括首尾兩天) (「推廣期」) 投保合資格醫療保障計劃的基本計劃 / 附加保障之新保單(「合資格保單」)，而附加保障所配搭之基本計劃亦必須為同時遞交之新投保申請，並於 2026 年 11 月 30 日或之前獲周大福人壽保險有限公司 (下稱「周大福人壽」) 完成核保程序並批核，方可享有 4 個月首年保費回贈。 第二部分 - 適用於本文件所述的合資格自願醫保計劃 (「逸康保」醫療保障計劃/「悅康保」醫療保障計劃 /「摯康保」醫療保障計劃 /「卓康保」醫療保障計劃) (基本計劃 / 附加保障) (「合資格保單」)：		基本計劃 / 附加保障	首年保費回贈	醫療保障計劃	4 個月 👍 優惠升級	「世逸」特級醫療保障計劃	「摯康健」醫療保障計劃	合資格自願醫保計劃	「逸康保」醫療保障計劃	「悅康保」醫療保障計劃	「摯康保」醫療保障計劃	「卓康保」醫療保障計劃
基本計劃 / 附加保障	首年保費回贈												
醫療保障計劃	4 個月 👍 優惠升級												
「世逸」特級醫療保障計劃													
「摯康健」醫療保障計劃													
合資格自願醫保計劃													
「逸康保」醫療保障計劃													
「悅康保」醫療保障計劃													
「摯康保」醫療保障計劃													
「卓康保」醫療保障計劃													

1. 此推廣只適用於在推廣期內成功遞交並於 **2026 年 11 月 30 日** 或之前獲批核的 (i) 合資格保單(基本計劃 / 附加保障) 之新投保申請 (包括附加保障所配搭之基本計劃亦必須為同時遞交之新投保申請)；或(ii) 由現有周大福人壽醫療保單轉換至合資格自願醫保計劃附加保障並附加於基本計劃 (投資相連壽險計劃及萬用壽險計劃除外) 之新投保申請 (所配搭之基本計劃亦必須為同時遞交之新投保申請)。如只由現有周大福人壽醫療保單之基本計劃/ 附加保障更改至合資格自願醫保計劃保單之基本計劃/ 附加保障，經此轉移之自願醫保保單並不可享有首年保費回贈。
2. 此單張應與有關產品小冊子一併細閱。有關自願醫保之詳情可瀏覽「自願醫保計劃」網頁：<https://www.vhis.gov.hk> 及請透過周大福人壽網頁參閱有關周大福人壽自願醫保產品資料：www.ctflife.com.hk。
3. 周大福人壽自願醫保計劃屬於獲認可的自願醫保計劃，但並不代表保單持有人及相關人士符合資格就已繳付的自願醫保計劃保費享有稅項扣減。周大福人壽自願醫保計劃的自願醫保計劃性質取決於產品特點及醫務衛生局發出的認證，而非按保單持有人及相關人士的個人情況而定。

第三部分 - 適用於本文件所述的所有產品:

1. 此首年保費回贈只適用於上述的合資格保單於保單繕發日後 12 個月內所繳交之首年基本保費，預繳保費（如適用）、附加保費（如適用）及任何附加保障（如適用）的保費將不會獲享首年保費回贈。
2. 首年保費回贈金額將於收訖第 2 個保單年度的首期保費後 3 個月內存入客戶的保費餘額戶口。有關保單必須於獲派首年保費回贈時仍然生效方可獲享首年保費回贈。所有回贈金額僅限於作繳付往後保費之用。
3. 我們將以下列方法計算一個月保費回贈金額，並乘以該保單適用之首年保費回贈月數，以計算首年保費回贈：
 年繳保費：年繳保費金額 ÷ 12
 半年繳保費：半年繳保費金額 ÷ 6
 月繳保費：相等於月繳保費金額
4. 此推廣以每份獲批核的保單作單位，如客戶於推廣期內成功投保多於一份合資格保單，每份獲批核的合資格保單均可獲享首年保費回贈。如有關合資格保單於生效日起兩年內終止，周大福人壽保留扣除所有與該合資格保單之首年保費回贈金額之權利。
5. 有關合資格之本文件所述的產品保單之詳情，請參閱有關產品小冊子。
6. 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當及濫用行為等情況或違反是次推廣活動的條款及細則或誠信原則取得此首年保費回贈，周大福人壽有權取消其首年保費回贈而毋須另行通知。

7. 周大福人壽保留所有有關投保申請及批核和一切有關以上推廣的最終決定權。若因此推廣而產生任何爭議，周大福人壽的決定為最終及具約束力。
8. 周大福人壽保留暫停或終止以上一切有關此推廣之權利或在任何時間更改此推廣之條款及細則，而不需作任何事先通知。於終止、暫停或更改是次首年保費回贈前所發出的合資格保單將不受影響。若因此首年保費回贈而產生任何爭議，周大福人壽的決定為最終及具有約束力。
9. 除客戶及周大福人壽以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
10. 此單張應與有關產品小冊子一併細閱。有關本文件所述的產品之產品詳情，請參閱產品小冊子及保單文件。
11. 此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售或游說購買該產品。

14.從「身」出發 一家投保加碼賞一家同保可享額外首年保費回贈

同一保單持有人名下的所有合資格保單可獲**額外 1 個月首年保費回贈**

推廣計劃詳情

投保申請遞交日期	2026 年 7 月 1 日至 2026 年 9 月 30 日 (包括首尾兩天)				不變																																								
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優惠詳情	加上首年保費回贈優惠*，可享高達 6 個月首年保費回贈。 <table><tr><th colspan="2">指定醫療保障計劃或合資格自願醫保之基本計劃／附加保障</th></tr><tr><td>醫療保障計劃</td><td rowspan="9"> 一同投保獲 額外 1 個月首年保費回贈 屬同一保單持有人之合資格保單²均可享優惠， 數目不設上限！ </td></tr><tr><td>「世逸」特級醫療保障計劃</td></tr><tr><td>「摯康健」醫療保障計劃</td></tr><tr><td>合資格自願醫保計劃</td></tr><tr><td>「逸康保」醫療保障計劃</td></tr><tr><td>「悅康保」醫療保障計劃</td></tr><tr><td>「摯康保」醫療保障計劃</td></tr><tr><td>「卓康保」醫療保障計劃</td></tr></table> 首年保費回贈優惠* 於推廣期內成功投保上列計劃即可獲享 4 個月首年保費回贈*！ 例子 例子一：<table><tr><th>保單持有人</th><th>受保人</th><th>已投保之保單</th><th>可享之優惠</th><th>總保費回贈月數</th></tr><tr><td rowspan="3">李先生</td><td>李先生</td><td>「守護家倍 198」危疾保障計劃 + 「逸康保」醫療保障計劃 (附加保障)</td><td rowspan="3">首年保費回贈優惠 + 一家同保加碼賞</td><td>5 個月</td></tr><tr><td>李太太 (妻子)</td><td>「世逸」特級醫療保障計劃</td><td>5 個月</td></tr><tr><td>李先生的兒子</td><td>「悅康保」醫療保障計劃</td><td>5 個月</td></tr></table> 例子二:<table><tr><th>保單持有人</th><th>受保人</th><th>已投保之保單</th><th>可享之優惠</th><th>總保費回贈月數</th></tr><tr><td rowspan="2">黃小姐</td><td>黃小姐</td><td>「世逸」特級醫療保障計劃</td><td>首年保費回贈優惠</td><td>4 個月</td></tr><tr><td>黃小姐</td><td>「裕享」延期年金計劃 2 + 「卓康保」醫療保障計劃 (附加保障)</td><td>首年保費回贈優惠</td><td>4 個月</td></tr></table>					指定醫療保障計劃或合資格自願醫保之基本計劃／附加保障		醫療保障計劃	一同投保獲 額外 1 個月首年保費回贈 屬同一保單持有人之合資格保單²均可享優惠， 數目不設上限！	「世逸」特級醫療保障計劃	「摯康健」醫療保障計劃	合資格自願醫保計劃	「逸康保」醫療保障計劃	「悅康保」醫療保障計劃	「摯康保」醫療保障計劃	「卓康保」醫療保障計劃	保單持有人	受保人	已投保之保單	可享之優惠	總保費回贈月數	李先生	李先生	「守護家倍 198」危疾保障計劃 + 「逸康保」醫療保障計劃 (附加保障)	首年保費回贈優惠 + 一家同保加碼賞	5 個月	李太太 (妻子)	「世逸」特級醫療保障計劃	5 個月	李先生的兒子	「悅康保」醫療保障計劃	5 個月	保單持有人	受保人	已投保之保單	可享之優惠	總保費回贈月數	黃小姐	黃小姐	「世逸」特級醫療保障計劃	首年保費回贈優惠	4 個月	黃小姐	「裕享」延期年金計劃 2 + 「卓康保」醫療保障計劃 (附加保障)	首年保費回贈優惠
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註: 黃小姐持有多於一份為同一受保人(黃小姐本人)的指定醫療保障計劃／合資格自願醫保之基本計劃/附加保障保單，其所有保單均不能享受一家同保加碼賞。

一家投保加碼賞額外 1 個月首年保費回贈條款及細則：

1. 同一保單持有人及其保單受保人必須於 **2026 年 7 月 1 日至 2026 年 9 月 30 日** 期間（包括首尾兩天）（「推廣期」）(i) 成功投保指定醫療保障計劃／合資格自願醫保之基本計劃/附加保障之新保單，而附加保障所配搭之基本計劃亦必須為同時遞交之新投保申請，及/或(ii)由現有周大福人壽醫療保單轉換至合資格自願醫保計劃附加保障並附加於基本計劃（投資相連壽險計劃及萬用壽險計劃除外）之新投保申請（所配搭之基本計劃亦必須為同時遞交之新投保申請），(iii) 並於 **2026 年 11 月 30 日** 或之前獲周大福人壽保險有限公司（下稱「周大福人壽」）完成核保程序並批核（「合資格保單」），方可有享一家投保加碼賞額外 1 個月首年保費回贈（「一家投保加碼賞」/「此推廣」）。如只由現有周大福人壽醫療保單之基本計劃/附加保障更改至合資格自願醫保計劃保單之基本計劃/附加保障，經此轉移之自願醫保保單並不可享有一家投保加碼賞。
2. 若同一保單持有人投保多於一份屬不同受保人之合資格保單，而每一份保單亦符合上述第 1 點，每份保單均可享有一家投保加碼賞。如有多於一份屬於同一保單持有人及同一受保人的合資格保單，則所有保單均不能享受一家投保加碼賞。有關詳情可參考例子。
3. 我們將以下列方法計算 1 個月保費回贈金額，並乘以該保單適用之保費回贈月數，以計算適用之一家投保加碼賞：
 年繳保費：年繳保費金額 ÷ 12
 半年繳保費：半年繳保費金額 ÷ 6
 月繳保費：相等於月繳保費金額
4. 一家投保加碼賞只適用於合資格保單於保單繕發日後 12 個月內所繳交之首年基本保費，預繳保費（如適用）、附加保費（如適用）及任何附加保障（如適用）的保費將不會獲享一家投保加碼賞。
5. 一家投保加碼賞將於收訖第 3 個保單年度的首期保費後 3 個月內存入客戶的保費餘額戶口。有關合資格保單必須於獲派一家投保加碼賞時仍然生效方可獲享 1 個月首年保費回贈之一家投保加碼賞。所有回贈金額只作繳付往後保費之用，客戶只可於保費繳付年期完結後，提取保費回贈金額之餘額（如有），但如客戶已預繳所有保費，可於保費回贈金額存入客戶的保費餘額戶口後提取因預繳多出的保費（如有）。
6. 如有關合資格保單於生效日起兩年內終止，周大福人壽保留扣除所有與該合資格保單有關此推廣金額之權利。

7. 如發現客戶提供之資料有不完整、不實、冒用、不符、偽造、不合法、欺騙、不當及濫用行為等情況或違反是次推廣活動的條款及細則或誠信原則取得此保費回贈，周大福人壽有權取消其一家投保加碼賞而毋須另行通知。
8. 周大福人壽保留所有有關投保申請及批核和一切有關此推廣的最終決定權。若因此推廣而產生任何爭議，周大福人壽的決定為最終及具約束力。
9. 周大福人壽保留暫停或終止以上一切有關此推廣之權利或在任何時間更改此條款及細則，而不需作任何事先通知。
10. 除客戶及周大福人壽以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
11. 此單張應與有關產品小冊子一併細閱。有關指定醫療保障計劃基本計劃/附加保障之產品詳情，請參閱產品小冊子及保單文件。有關自願醫保之詳情可瀏覽「自願醫保計劃」網頁：<https://www.vhis.gov.hk>、周大福人壽網頁：www.ctflife.com.hk 及保單文件。
12. 周大福人壽自願醫保計劃屬於獲認可的自願醫保計劃，但並不代表保單持有人及相關人士符合資格就已繳付的自願醫保計劃保費享有稅項扣減。周大福人壽自願醫保計劃的自願醫保計劃性質取決於產品特點及醫務衛生局發出的認證，而非按保單持有人及相關人士的個人情況而定。
13. 此文件只適宜於香港分發，不應被詮釋為在香港以外地區提供本公司的任何產品，或就其作出要約或招攬。如在香港境外之任何司法管轄區的法律下提供或出售或游說購買任何周大福人壽保險有限公司的產品屬違法，周大福人壽保險有限公司在此聲明無意在該司法管轄區提供或出售 或游說購買該產品。

15.自願醫保 / 「摯康健」+「護痊保」, 尊享全期保費折扣

現同時成功投保「護痊保」及「自願醫保」/「摯康健」指定計劃組合,「護痊保」可獲全期保費折扣優惠。
推廣計劃詳情

投保申請遞交日期	2026 年 1 月 1 日至 2026 年 12 月 31 日 (包括首尾兩天)	不變																
最後保單批核日期	2027 年 2 月 26 日																	
優惠詳情	癌症為港人頭號殺手，投保醫療保障的同時加設癌症保障實不可少。現於推廣期內，客戶同時成功投保「自願醫保」/「摯康健」醫療保障計劃及「護痊保」癌症保障計劃（請參考以下指定計劃組合要求），於保障期內可尊享「護痊保」癌症保障計劃<u>全期保費折扣</u>，每年保費折扣高達 20%，讓您和家人更輕鬆設立更大健康安全網。 <table><tr><th colspan="2">適用之指定計劃組合</th></tr><tr><td>1)</td><td>「自願醫保」/「摯康健」基本計劃* + 「護痊保」癌症附加保障</td></tr><tr><td>2)</td><td>「護痊保」癌症保障基本計劃 + 「摯康健」附加保障 *</td></tr><tr><td>3)</td><td>任何基本計劃 + 「護痊保」癌症附加保障 + 「自願醫保」/「摯康健」附加保障*</td></tr></table> 「逸康保」醫療保障計劃不適用於此推廣計劃。 *私家房計劃 / 私家房特級計劃級別不適用於此推廣計劃。 <table><tr><th>計劃級別</th><th>全期每年保費折扣</th></tr><tr><td>「護痊保」標準計劃</td><td>20%</td></tr><tr><td>「護痊保」優越計劃</td><td>20%</td></tr><tr><td>「護痊保」尊尚計劃</td><td>10%</td></tr></table> 請注意： 1) 客戶必須於 2026 年 1 月 1 日至 2026 年 12 月 31 日期間（推廣期）遞交投保指定計劃組合的建議書，並於 2027 年 2 月 26 日或之前獲完成核保程序並批核，方可享有此優惠。 2) 如指定計劃組合之保單均為新申請，保費折扣金額將於投保時直接反映於建議書。 3) 現有「護痊保」癌症保障計劃及「自願醫保」/「摯康健」醫療保障計劃之客戶，須由 2018 年 1 月 22 日起至 2026 年 12 月 31 日期間，遞交投保「護痊保」癌症附加保障或 / 及「自願醫保」/「摯康健」醫療附加保障之更改申請書(附健康狀況問題)，並於 2027 年 2 月 26 日或之前獲完成核保程序並批核，方可享有此優惠。保費折扣優惠將於新附加保障生效後下一個保費到期日生效，並於投保時反映於批註中。 4) 保費折扣優惠只適用於合資格的指定計劃組合下的「護痊保」癌症保障基本計劃 / 附加保障之基本保費，附加保費及其他附加保障（如適用）的保費將不會獲享保費折扣。 5) 指定保費折扣優惠以每個獲批核的保單作單位，如客戶同時投保多份保單，而各保單符合指定計劃組合要求，保單內的「護痊保」癌症保障計劃 / 附加保障均可獲得指定保費折扣優惠。 6) 合資格之「摯康健」或「自願醫保」及「護痊保」癌症保障計劃 / 附加保障指定計劃組合必須於保單續保時仍然同時生效，方可獲享此全期保費折扣優惠。 7) 有關「自願醫保」、「摯康健」醫療保障計劃及「護痊保」癌症保障計劃詳情，請參閱相關產品小冊子。		適用之指定計劃組合		1)	「 自願醫保 」/「 摯康健 」基本計劃* + 「 護痊保 」癌症附加保障	2)	「 護痊保 」癌症保障基本計劃 + 「 摯康健 」附加保障 *	3)	任何基本計劃 + 「 護痊保 」癌症附加保障 + 「 自願醫保 」/「 摯康健 」附加保障*	計劃級別	全期每年保費折扣	「 護痊保 」標準計劃	20%	「 護痊保 」優越計劃	20%	「 護痊保 」尊尚計劃	10%
適用之指定計劃組合																		
1)	「 自願醫保 」/「 摯康健 」基本計劃* + 「 護痊保 」癌症附加保障																	
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計劃級別	全期每年保費折扣																	
「 護痊保 」標準計劃	20%																	
「 護痊保 」優越計劃	20%																	
「 護痊保 」尊尚計劃	10%																	

Extension & Update of Client Promotion in 2026Q3

CTF Life will update and extend the below client promotion campaigns, details are as follows:

Product	Promotion item	Submission Date (both days inclusive)	Last Approval Date
1. MyWealth Savings Insurance Plan 2 (Premier) Unchanged	First 2 Year Premium Discount Offer	1 Jul 2026 to 31 Aug 2026	30 Oct 2026
2. MyWealth Beyond Savings Insurance Plan Extended	First 2 Year Premium Discount Offer	1 Jul 2026 to 30 Sep 2026	30 Nov 2026
3. MyWealth Beyond Savings Insurance Plan Extended	Up to 6% of Single Premium Discount	1 Jul 2026 to 30 Sep 2026	30 Nov 2026
4. Ever Shine Savings Insurance Plan Unchanged	Up to 5% of Single Premium Discount	1 Jul 2026 to 30 Sep 2026	30 Nov 2026
5. FamCare 198" Critical Illness Protector and/or "FamCare 198" Critical Illness Protector – Pregnancy Baby Protection Unchanged	First Year Premium Refund Offer and Extra First-Year Premium Refund	1 Jul 2026 to 30 Sep 2026	30 Nov 2026
6. Everglow 128 Insurance FPlan Unchanged	First Year Premium Refund	1 Jul 2026 to 30 Sep 2026	30 Nov 2026
7. MyWealth Insurance & Everglow 128 Series Uplifted	Extra Guaranteed Interest Rate on Prepaid Premiums for the Entire Payment Period - (Applicable to USD and HKD Policy)	1 Jul 2026 to 30 Sep 2026	30 Oct 2026
8. Legend 2 Unchanged	Welcome Bonus for Clients	1 Jul 2026 to 30 Sep 2026	30 Nov 2026
9. We Shine Unchanged	Extra Bonus for Clients	1 Jul 2026 to 30 Sep 2026	30 Nov 2026
10. Shiny Treasure Indexed Universal Life Insurance Plan Unchanged	Welcome Bonus Promotion	20 May 2026 to 30 Sep 2026	30 Nov 2026
11. Prosperous Deferred Annuity Plan 2 Unchanged	Premium Discount Offer	1 Jul 2026 to 30 Sep 2026	/

Product	Promotion item	Submission Date (both days inclusive)	Last Approval Date
12. Prosperous Deferred Annuity Plan 2 - Selected Existing Customers Offer Unchanged	Premium Discount Offer	1 Jul 2026 to 30 Sep 2026	/
13. Designated Medical Insurance Plans' First Year Premium Refund Unchanged	First-Year Premium Refund Offer	1 Jul 2026 to 30 Sep 2026	30 Nov 2026
14. Extra Reward for Family Enrolment for Designated Medical Insurance Plans Unchanged	Extra First-Year Premium Refund	1 Jul 2026 to 30 Sep 2026	30 Nov 2026
15. VHIS / MediCare Medical Insurance Plan; and "TargetCare" Cancer Plan Unchanged	VHIS / "MediCare" + "TargetCare" Enjoy Premium Discount for Whole Premium Payment Period	1 Jan 2026 to 31 Dec 2026	26 Feb 2027

For the details of new client promotion, please refer to the attachment.

1. Promotional campaign of MyWealth Savings Insurance Plan 2 (Premier)

During the promotion period, clients can enjoy exclusive Premium Discount for the First 2 Years with up to a **Total Premium Discount of 24%** upon successful application(s) of MyWealth Savings Insurance Plan 2 (Premier).

Promotional Campaign Details

Submission Date of Application

From 1 Jul 2026 to 31 Aug 2026 (both days inclusive)

Last Approval Date

30 Oct 2026

Premium Discount Offer

MyWealth Savings Insurance Plan 2 (Premier) offers multiple Policy Currency Options, including USD, HKD, CNY, AUD, CAD, EUR, GBP and SGD. During the promotional period, you can enjoy an **exclusive Premium Discount for the First 2 Years with up to a Total Premium Discount of 24%** upon successful application of MyWealth Savings Insurance Plan 2 (Premier).

Premium Discount Offer for the First 2 Years⁴



HKD and CNY

Policy Currency		5-Year Premium Payment Period		
Annualised Premium ³				
HKD	CNY	1 st Year Premium Discount Rate	2 nd Year Premium Discount Rate	Total Discount Rate
>= 2,000,000	>= 1,750,000	8%	16%	24%
800,000 - <2,000,000	700,000 - <1,750,000	8%	14%	22%
400,000 - <800,000	350,000 - <700,000	8%	12%	20%
240,000 - <400,000	210,000 - <350,000	8%	7%	15%
80,000 - <240,000	70,000 - <210,000	8%	4%	12%
40,000 - <80,000	35,000 - <70,000	5%	0%	5%



Other Policy Currencies

Policy Currency				5-Year Premium Payment Period		
Annualised Premium ³						
USD	AUD / CAD / SGD	EUR	GBP	1 st Year Premium Discount Rate	2 nd Year Premium Discount Rate	Total Discount Rate

>= 250,000	>= 350,000	>= 225,000	>= 200,000	8%	10%	18%
100,000 - <250,000	140,000 - <350,000	90,000 - <225,000	80,000 - <200,000	8%	8%	16%
50,000 - <100,000	70,000 - <140,000	45,000 - <90,000	40,000 - <80,000	8%	8%	16%
30,000 - <50,000	42,000 - <70,000	27,000 - <45,000	24,000 - <40,000	8%	4%	12%
10,000 - <30,000	14,000 - <42,000	9,000 - <27,000	8,000 - <24,000	8%	2%	10%
5,000 - <10,000	7,000 - <14,000	4,500 - <9,000	4,000 - <8,000	3%	0%	3%

Terms & Conditions of Premium Discount Offer for the First 2 Years (This Offer):

- To enjoy the Premium Discount Offer for the First 2 Years, customer must submit the application(s) of MyWealth Savings Insurance Plan 2 (Premier) with 5-Year premium payment period from **1 July 2026 to 31 August 2026** ("Promotion period") ("Eligible Policy(ies)") and such application(s) must be approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before **30 October 2026**.
- This Offer is only applicable to the basic premium of Eligible Policy(ies). Prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated in Annualised Premium requirement and will not be entitled to Premium Discount Offer for the First 2 Years.
- We will calculate the annualised basic premium (which is the total basic premium payable for a 12-month period within that policy year (calculated after deducting the Large Size Discount and before any other premium discounts (if any)) based on the premium payment mode by the following methods:
Annual Payment: Equal to each premium payable.
Semi-annual Payment: Each premium payable x 2.
Monthly Payment: Each premium payable x 12.
This Offer is applicable to Eligible Policy(ies) in monthly, semi-annual, and annual payment modes. The Premium Discount amount for each payment will be calculated as (i) each basic premium payable of the Eligible Policy(ies) after the policy issue date (after Large Size Discount and before any other premium discount, if any) multiplied by (ii) the applicable Premium Discount rate based on the annualised premium for that policy year. ("Premium Discount Amount"). Customers are only required to pay the basic premium payable after deducting the Premium Discount Amount (if any) for each payment together with the applicable premium levy amount, within the premium payment period. For the avoidance of doubt, if the basic premium payable for each payment increases or decreases within the first 2 policy years, the applicable Premium Discount rate will be determined based on the then- current annualised premium at the time each premium payment is due.
- Premium Discount Offer for the First 2 Years is offered to each Eligible Policy. If customer has applied for more than one policy of the eligible plan, all Eligible Policies could enjoy the Premium Discount Offer for the First 2 Years. However, the annualised premium of these policies will not be aggregated in calculating the applicable Premium Discount Rate.
- CTF Life reserves the right to claw back the premium discount amount of This Offer if the Eligible Policy(ies) is/are terminated within 2 years from the policy commencement date. If the Eligible Policy(ies) is/are cancelled within the cooling-off period, CTF Life shall refund the actual premium paid excluding the amount of premiums discount (for details of cooling-off period, please refer the latest guidelines regarding cooling-off rights issued by the Insurance Authority from time to time).
- The Eligible Policy(ies) must be in force at the time of the release of Premium Discount Offer for the First 2 Years in order to enjoy This Offer.
- 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. CTF Life reserves all the rights to disqualify the reward without any further notice.
- CTF Life 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 the above mentioned offer, our decision shall

	be final and binding. 10. CTF Life reserves all the rights to suspend or terminate the above mentioned offer or amend the terms and conditions of This Offer at any time without prior notice. 11. No person other than the customer and CTF Life 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 "MyWealth Savings Insurance Plan 2 (Premier)", 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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.
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2. MyWealth Beyond Savings Insurance Plan Premium Discount

During the promotional period, the customer can enjoy an **exclusive Premium Discount for the First 2 Years with up to a Total Premium Discount of 33% upon successful application.**

Promotion Detail

Submission Date	From 1 Jul 2026 to 30 Sep 2026 (both dates inclusive)	Extended																																																																																										
Last Approval Date	30 Nov 2026																																																																																											
Single Premium Discount	MyWealth Beyond Savings Insurance Plan combines flexible financial planning with legacy planning, empowering you to set long-term goals with ease and build a prosperous future. During the promotional period, you can enjoy an exclusive Premium Discount for the First 2 Years with up to a Total Premium Discount of 33% upon successful application, helping you and your family work towards an ideal life together. Premium Discount Offer <table><tr><th rowspan="3">Annualised Premium[#] (USD)</th><th colspan="6">Premium Payment Period</th></tr><tr><th colspan="3">5-Year</th><th colspan="3">12-Year</th></tr><tr><th>1st Year Premium Discount Rate</th><th>2nd Year Premium Discount Rate</th><th>Total Discount Rate</th><th>1st Year Premium Discount Rate</th><th>2nd Year Premium Discount Rate</th><th>Total Discount Rate</th></tr><tr><td>>=1,000,000</td><td>8%</td><td>22%</td><td>30%</td><td>5%</td><td>28%</td><td>33%</td></tr><tr><td>500,000 - <1,000,000</td><td>8%</td><td>22%</td><td>30%</td><td>5%</td><td>25%</td><td>30%</td></tr><tr><td>250,000 - <500,000</td><td>8%</td><td>16%</td><td>24%</td><td>5%</td><td>19%</td><td>24%</td></tr><tr><td>100,000 - <250,000</td><td>8%</td><td>14%</td><td>22%</td><td>5%</td><td>17%</td><td>22%</td></tr><tr><td>50,000 - <100,000</td><td>8%</td><td>12%</td><td>20%</td><td>5%</td><td>15%</td><td>20%</td></tr><tr><td>30,000 - <50,000</td><td>8%</td><td>12%</td><td>20%</td><td>5%</td><td>15%</td><td>20%</td></tr><tr><td>10,000 - <30,000</td><td>8%</td><td>4%</td><td>12%</td><td>5%</td><td>7%</td><td>12%</td></tr><tr><td>5,000 - <10,000</td><td>5%</td><td>0%</td><td>5%</td><td>5%</td><td>0%</td><td>5%</td></tr></table> Example: <table><tr><th>Applicable Premium Payment Period</th><th>Annualised Premium[#] (USD)</th><th>1st Year Premium Discount Rate</th><th>2nd Year Premium Discount Rate</th><th>Total Premium Discount Amount (USD)</th></tr><tr><td>5-Year</td><td>300,000</td><td>8%</td><td>16%</td><td>(300,000 x 8%) + (300,000 x 16%) = 72,000</td></tr><tr><td>12-Year</td><td>150,000</td><td>5%</td><td>17%</td><td>(150,000 x 5%) + (150,000 x 17%) = 33,000</td></tr></table>		Annualised Premium [#] (USD)	Premium Payment Period						5-Year			12-Year			1 st Year Premium Discount Rate	2 nd Year Premium Discount Rate	Total Discount Rate	1 st Year Premium Discount Rate	2 nd Year Premium Discount Rate	Total Discount Rate	>=1,000,000	8%	22%	30%	5%	28%	33%	500,000 - <1,000,000	8%	22%	30%	5%	25%	30%	250,000 - <500,000	8%	16%	24%	5%	19%	24%	100,000 - <250,000	8%	14%	22%	5%	17%	22%	50,000 - <100,000	8%	12%	20%	5%	15%	20%	30,000 - <50,000	8%	12%	20%	5%	15%	20%	10,000 - <30,000	8%	4%	12%	5%	7%	12%	5,000 - <10,000	5%	0%	5%	5%	0%	5%	Applicable Premium Payment Period	Annualised Premium [#] (USD)	1 st Year Premium Discount Rate	2 nd Year Premium Discount Rate	Total Premium Discount Amount (USD)	5-Year	300,000	8%	16%	(300,000 x 8%) + (300,000 x 16%) = 72,000	12-Year	150,000	5%	17%	(150,000 x 5%) + (150,000 x 17%) = 33,000
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	Remarks: #: We will calculate the annualised basic premium (which is the total basic premium payable for a 12-month period within that policy year (calculated after deducting before any other premium discounts, if any)) based on the premium payment mode by the following methods: Annual Payment: Equal to each premium payable. Semi-annual Payment: Each premium payable x 2. Monthly Payment: Each premium payable x 12. Terms & Conditions of MyWealth Beyond Savings Insurance Plan Premium Discount Offer for Regular Premium Payment Mode ("This Offer"): - To enjoy This Offer, customer must submit the application(s) of MyWealth Beyond Savings Insurance Plan with 5-Year and/or 12-Year premium payment period from 1 Jul 2026 to 30 Sep 2026 ("Promotion period") ("Eligible Policy(ies)") and such application(s) must be approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 30 Nov 2026. - This Offer is applicable to Eligible Policy(ies) in monthly, semi-annual, and annual payment modes. The Premium Discount amount for each payment will be calculated as (i) each basic premium payable of the Eligible Policy after the policy issue date (before any other premium discount, if any) multiplied by (ii) the applicable Premium Discount rate based on the annualised premium for that policy year ("Premium Discount Amount"). Customers are only required to pay the basic premium payable after deducting the Premium Discount Amount (if any) for each payment together with the applicable premium levy amount, within the premium payment period. For the avoidance of doubt, if the basic premium payable for each payment increases or decreases within the first 2 policy years, the applicable Premium Discount rate will be determined based on the then-current annualised premium at the time each premium payment is due. - This Offer is only applicable to the basic premium of Eligible Policy(ies). Prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated in Annualised Premium requirement and will not be entitled to This Offer. - This Offer is offered to each Eligible Policy. If the customer has applied for more than one policy of the eligible plan, all Eligible Policies could enjoy This Offer. However, the annualised premium of these policies will not be aggregated in calculating the applicable Premium Discount Rate. The premium levy collected by the Insurance Authority will be calculated based on the premium before deduction of the Regular Payment Premium Discount. - CTF Life reserves the right to claw back the premium discount amount of This Offer if the Eligible Policy(ies) is/are terminated within 2 years from the policy commencement date. If the Eligible Policy(ies) is/are cancelled within the cooling-off period, CTF Life shall refund the actual premium paid excluding the amount of premiums discount (for details of cooling-off period, please refer the latest guidelines regarding cooling-off rights issued by the Insurance Authority from time to time). - The Eligible Policy(ies) must be in force at the time of the release of This Offer in order to enjoy This Offer. - 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. CTF Life reserves all the rights to disqualify the reward without any further notice. - CTF Life 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 the above-mentioned offer, our decision shall be final and binding. - CTF Life reserves all the rights to suspend or terminate the above-mentioned offer or amend the
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	terms and conditions of This Offer at any time without prior notice. 10. No person other than the customer and CTF Life 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. 11. This flyer should be read in conjunction with the relevant Product Brochure. For details of key risks, exclusions and full terms and conditions of the "MyWealth Beyond Savings Insurance Plan", please refer to the Product Brochure and Policies. 12. 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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.
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3. MyWealth Beyond Savings Insurance Plan Premium Discount

During the promotional period, successful application under the single premium payment mode **entitles to an exclusive Premium Discount of up to 6%**.

Promotion Detail

Submission Date	From 1 Jul 2026 to 30 Sep 2026 (both dates inclusive)	Extended																								
Last Approval Date	30 Nov 2026																									
Single Premium Discount	MyWealth Beyond Savings Insurance Plan combines flexible financial planning with legacy planning and offers multiple premium payment period options, allowing you to tailor long-term planning according to your personal financial goals. During the promotional period, successful application under the single premium payment mode entitles to an exclusive Premium Discount of up to 6%. With a one-off premium payment, you can effortlessly embark on a journey of a lifelong protection, helping you and your family build the life you aspire to. Premium Discount Offer <table><tr><th>Single Premium^ (USD)</th><th>Single Premium Discount Rate</th></tr><tr><td>≥1,500,000</td><td>6%</td></tr><tr><td>500,000 – <1,500,000</td><td>5%</td></tr><tr><td>300,000 – <500,000</td><td>4%</td></tr><tr><td>50,000 – <300,000</td><td>2%</td></tr><tr><td>< 50,000</td><td>1%</td></tr></table> Example: <table><tr><th>Single Premium^ (USD)</th><th>Premium Discount Rate</th><th>Total Premium Discount Amount (USD)</th></tr><tr><td>300,000</td><td>4%</td><td>300,000 x 4% = 12,000</td></tr><tr><td>150,000</td><td>2%</td><td>150,000 x 2% = 3,000</td></tr><tr><td>40,000</td><td>1%</td><td>40,000 x 1% = 400</td></tr></table> Remarks: ^ Single premium does not include any other premium discount. Terms & Conditions of MyWealth Beyond Savings Insurance Plan Premium Discount Offer for Regular Premium Payment Mode ("This Offer"): - To enjoy This Offer, customer must submit the application(s) of MyWealth Beyond Savings Insurance Plan with single premium payment mode from 1 Jul 2026 to 30 Sep 2026 ("Promotion period") ("Eligible Policy(ies)") and such application(s) must be approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 30 Nov 2026. - This Offer is only applicable to the basic premium of Eligible Policy(ies). Eligible customers are required to pay only the remaining amount of the single premium (i.e. the amount after deduction of Single Premium Discount) and premium levy upon new application. If customer holds a Premium Discount Coupon, it can also be used to pay for the total premium payable (i.e., the remaining amount of the total premium after deduction of		Single Premium^ (USD)	Single Premium Discount Rate	≥1,500,000	6%	500,000 – <1,500,000	5%	300,000 – <500,000	4%	50,000 – <300,000	2%	< 50,000	1%	Single Premium^ (USD)	Premium Discount Rate	Total Premium Discount Amount (USD)	300,000	4%	300,000 x 4% = 12,000	150,000	2%	150,000 x 2% = 3,000	40,000	1%	40,000 x 1% = 400
Single Premium^ (USD)	Single Premium Discount Rate																									
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	Single Premium Discount). 3. CTF Life reserves the right to claw back the premium discount amount of This Offer if the Eligible Policy(ies) is/are terminated within 2 years from the policy commencement date. If the Eligible Policy(ies) is/are cancelled within the cooling-off period, CTF Life shall refund the actual premium paid excluding the amount of premiums discount (for details of cooling-off period, please refer the latest guidelines regarding cooling-off rights issued by the Insurance Authority from time to time). 4. This Offer is offered to each Eligible Policy. If the customer has applied for more than one policy of the eligible plan, all Eligible Policies could enjoy This Offer. However, the single premium of these Eligible Policies will not be aggregated in calculating the applicable Premium Discount Rate. The premium levy collected by the Insurance Authority will be calculated based on the premium before deduction of the Premium Discount Offer for Single Premium Payment Mode. 5. In case of any excessive premium paid, the excessive premium will be credited to the customer's premium suspense account automatically without interest. 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. CTF Life reserves all the rights to disqualify the offer without any further notice. 7. CTF Life 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 the above-mentioned offer, our decision shall be final and binding. 8. CTF Life reserves all the rights to suspend or terminate the above-mentioned offer or amend the terms and conditions of This Offer at any time without prior notice. 9. No person other than the customer and CTF Life 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 key risks, exclusions and full terms and conditions of the "MyWealth Beyond Savings Insurance Plan", 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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.
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4. Ever Shine Savings Insurance Plan promotional campaign

During the promotion period, upon successful application for the Ever Shine Savings Insurance Plan, you can enjoy up to **5% of Single Premium Discount**.

Promotion Detail

Submission Date

1 Jul 2026 to 30 Sep 2026 (both days inclusive)

Last Approval Date

30 Nov 2026

Single Premium Discount

Ever Shine Savings Insurance Plan ("Ever Shine") offers a flexible and stable savings and asset planning solution through a lump sum single premium. During the Promotion Period, you can enjoy 5% of Single Premium Discount upon successful application of Ever Shine!

Single Premium (USD)	Single Premium Discount
≥1,000,000	5%
≥300,000 – <1,000,000	4%
≥150,000 – <300,000	2%
≥50,000 – <150,000	1%

Terms and Conditions of Ever Shine Savings Insurance Plan Single Premium Discount:

1. To enjoy the Single Premium Discount ("Single Premium Discount" / "this offer"), customers must submit the application(s) of Ever Shine during the period from 1 Jul 2026 to 30 Sep 2026 (both days inclusive) ("Promotion Period"), and such application(s) must have completed the underwriting process and approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 30 Nov 2026 ("Eligible Policy").

2. The Single Premium Discount is only applicable to the single basic premium of the Eligible Policy. Eligible customers are required to pay only the remaining amount of the single premium (i.e. the amount after deduction of Single Premium Discount) and premium levy upon new application. If customer holds a Premium Discount Coupon, it can also be used to pay for the total premium payable (i.e., the remaining amount of the total premium after deduction of Single Premium Discount).

3. This offer is offered to each Eligible Policy. If customer has applied for more than one Eligible Policy during the Promotion Period, all of the Eligible Policies could enjoy the Single Premium Discount. However, the single premium of these Eligible Policies will not be aggregated in calculating the applicable Premium Discount Rate. The premium levy collected by the Insurance Authority will be calculated based on the premium before deduction of the Single Premium Discount.

4. CTF Life reserves the right to claw back the entitled amount of Single Premium Discount if the Eligible Policy is terminated within 2 years from the policy effective date.

5. In case of any excessive premium paid, the excessive premium will be credited to the customer's premium suspense account automatically without interest.

Unchanged

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| | <ol style="list-style-type: none"> 6. Premium refund arrangement for the cooling-off period is as follows (for details of the cooling-off period, please refer the latest guidelines regarding cooling-off rights issued by the Insurance Authority from time to time): If customer cancels an Eligible Policy within the cooling-off period, CTF Life will only refund the actual premium paid by the customer excluding the amount of the Single Premium Discount. 7. This flyer should be read in conjunction with the relevant Product Brochure. For details of Ever Shine, please refer to the relevant Product Brochure and Policy Document or www.ctflife.com.hk. 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 offer. CTF Life reserves all the rights to disqualify the applications and deduct all the relevant Single Premium Discount without further notice. 9. CTF Life reserves all the rights to make all final decisions on the approval of the application(s) of this offer. In case of any disputes in relation to this offer, CTF Life's decision shall be final and binding. 10. CTF Life reserves all the rights to terminate the Single Premium Discount and / or amend the terms and conditions of the offer(s) at any time without prior notice. 11. No person other than the customer and CTF Life 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 document 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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction. |
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5. “FamCare 198” Critical Illness Protector and/or “FamCare 198” Critical Illness Protector – Pregnancy Baby Protection – First year premium Refund

During the Promotion Period, you can enjoy up to **4 months of first year premium refund** as listed below upon successful application(s) of “FamCare 198” Critical Illness Protector and/or “FamCare 198” Critical Illness Protector – Pregnancy Baby Protection (“FamCare 198”):

Promotion details:

Application Submission Date:	1 Jul 2026 to 30 Sep 2026 (both days inclusive)	Unchanged																								
Last Approval Date:	30 Nov 2026																									
Premium Refund:	Offer 1: First-Year Premium Refund ¹ You can enjoy 2 months First-Year Premium Refund upon successful application(s) of “FamCare 198”. Offer 2: Extra First-Year Premium Refund^{1,2} During the Promotion Period, you can enjoy 1 month Extra First-Year Premium Refund for “FamCare 198” upon successful application of “FamCare 198” with any Designated Basic Plan* and / or Designated Rider# listed below under same Policy Owner and Insured. Offer 3: FamCare Together Extra First-Year Premium Refund³ Apply “FamCare 198” with your beloved ones, all “FamCare 198” policies under the same Policy Owner can enjoy 1 month Extra First-Year Premium Refund. <table><tr><th colspan="3">*Designated Basic Plans</th></tr><tr><td>MyWealth Beyond Savings Insurance Plan</td><td>MyWealth Savings Insurance Plan 2 (Prestige)</td><td>MyWealth Savings Insurance Plan 2 (Premier)</td></tr><tr><td>Prosperous Deferred Annuity Plan 2</td><td>“On Your Mind” Insurance Plan (Supreme Version) / (Smart Version)</td><td>“ChampCare” Medical Insurance Plan</td></tr><tr><td>“FlexiCare” Medical Insurance Plan ”</td><td>“TopCare” Medical Insurance Plan</td><td>MediChamp Insurance Plan</td></tr><tr><td>“MediCare” Medical Insurance Plan</td><td>“MediSave” Medical Account</td><td>“TargetCare” Cancer Plan</td></tr></table> <table><tr><th colspan="3"># Designated Riders</th></tr><tr><td>MediChamp Insurance Plan</td><td>“TargetCare” Cancer Plan</td><td>“FlexiCare” Medical Insurance Plan</td></tr><tr><td>“TopCare” Medical Insurance Plan</td><td>“ChampCare” Medical Insurance Plan</td><td>“MediCare” Medical Insurance Plan</td></tr></table>		*Designated Basic Plans			MyWealth Beyond Savings Insurance Plan	MyWealth Savings Insurance Plan 2 (Prestige)	MyWealth Savings Insurance Plan 2 (Premier)	Prosperous Deferred Annuity Plan 2	“On Your Mind” Insurance Plan (Supreme Version) / (Smart Version)	“ChampCare” Medical Insurance Plan	“FlexiCare” Medical Insurance Plan ”	“TopCare” Medical Insurance Plan	MediChamp Insurance Plan	“MediCare” Medical Insurance Plan	“MediSave” Medical Account	“TargetCare” Cancer Plan	# Designated Riders			MediChamp Insurance Plan	“TargetCare” Cancer Plan	“FlexiCare” Medical Insurance Plan	“TopCare” Medical Insurance Plan	“ChampCare” Medical Insurance Plan	“MediCare” Medical Insurance Plan
*Designated Basic Plans																										
MyWealth Beyond Savings Insurance Plan	MyWealth Savings Insurance Plan 2 (Prestige)	MyWealth Savings Insurance Plan 2 (Premier)																								
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MediChamp Insurance Plan	“TargetCare” Cancer Plan	“FlexiCare” Medical Insurance Plan																								
“TopCare” Medical Insurance Plan	“ChampCare” Medical Insurance Plan	“MediCare” Medical Insurance Plan																								

	“HealthCare Choice” Critical Illness Protector		
	Terms & Conditions of “FamCare 198” First-Year Premium Refund: - To enjoy the First-Year Premium Refund (“First-Year Premium Refund”), customer must submit the application(s) of “FamCare 198” during the period of 1 Jul 2026 to 30 Sep 2026 (“Promotion Period”) (both days inclusive), and such application(s) must complete the underwriting process and approved by Chow Tai Fook Life Insurance Company Limited (“CTF Life”) on or before 30 Nov 2026. - To enjoy the Extra First-Year Premium Refund (“Extra First-Year Premium Refund”), same Policy Owner and Insured must fulfill point 1 listed above and submit any application(s) of Designated Basic Plan and / or Designated Rider, while such application(s) of the Designated Basic Plan and / or Designated Rider must be approved by CTF Life on or before 30 Nov 2026. - If the same Policy Owner applies more than one “FamCare 198” policies for different Insured, and each policy meets the criteria mentioned in point 1 above, each policy is eligible for the “FamCare Together Extra First-Year Premium Refund” (“FamCare Together Premium Refund”). However, if there are multiple policies under the same Policy Owner and Insured, none of the policies are eligible for the FamCare Together Premium Refund. For the avoidance of doubt, this limitation does not apply to the scenario that a Policy Owner (expectant mother) applies the “FamCare 198” Critical Illness Protector – Pregnancy Baby Protection for an unborn baby, and the expectant mother is the Insured for more than one policy before the livebirth of her baby,. Please refer to the Examples for further details. - The First-Year Premium Refund, Extra First-Year Premium Refund and FamCare Together 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 - First-Year Premium Refund, Extra First-Year Premium Refund (if applicable) and FamCare Together Premium Refund (if applicable) are only applicable to the first year basic premium of “FamCare 198” 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, Extra First-Year Premium Refund or FamCare Together Premium Refund (if applicable). - First-Year Premium Refund, Extra First-Year Premium Refund (if applicable) and FamCare Together Premium Refund (if applicable) 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 “FamCare 198” and Designated Basic Plan and / or Designated Rider (if applicable)) must be in force at the time		

	of the release of First- Year Premium Refund, Extra First-Year Premium Refund (if applicable) and FamCare Together Premium Refund (if applicable) in order to enjoy the First- Year Premium Refund, Extra First-Year Premium Refund (if applicable) and FamCare Together Premium Refund (if applicable). All premium refund amount is only for the purpose of paying future premium only. 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. 7. First-Year Premium Refund, Extra First-Year Premium Refund (if applicable) and FamCare Together Premium Refund (if applicable) are offered to each eligible policy of "FamCare 198". If customer has applied for more than one policy of "FamCare 198" during the Promotion Period, all of the eligible policies could enjoy the First-Year Premium Refund, Extra First-Year Premium Refund (if applicable) and FamCare Together Premium Refund (if applicable). 8. CTF Life reserves the right to claw back the First-Year Premium Refund, Extra First-Year Premium Refund (if applicable) and FamCare Together Premium Refund (if applicable) of the eligible policy of "FamCare 198" and / or Designated Basic Plan and / or Designated Rider if the eligible policy of "FamCare 198" and / or Designated Basic Plan and / or Designated Rider is terminated within 2 years from the policy commencement date. 9. 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. CTF Life reserves all the rights to disqualify the First-Year Premium Refund, Extra First-Year Premium Refund (if applicable) and FamCare Together Premium Refund (if applicable) without any further notice. 10. CTF Life 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. 11. CTF Life reserves all the rights to suspend or terminate the First-Year Premium Refund, Extra First-Year Premium Refund and FamCare Together Premium Refund or amend the terms and conditions of the offer at any time without prior notice. 12. No person other than the customer and CTF Life 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. 13. This flyer should be read in conjunction with the relevant Product Brochure. For details of the key risks, exclusions and full terms and conditions of the "FamCare 198", Designated Basic Plan and Designated Rider, please refer to the Product Brochure and Policies. 14. 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. Chow Tai Fook Life 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
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	product of Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.
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6. Everglow 128 Insurance Plan – Client Promotion Campaign

During the promotion period, customers can enjoy up to **18%** first year premium refund upon successful application(s) of **Everglow 128**.

Promotional Campaign Details

Submission Date of Application	1 Jul 2026 to 30 Sep 2026 (both days inclusive)			Unchanged																						
Last Approval Date	30 Nov 2026																									
Premium Refund Offer	First-Year Premium Refund Reward <table><thead><tr><th rowspan="2">Annual Premium^ (USD)</th><th colspan="3">First-Year Premium Refund Rate</th></tr><tr><th>2-Year Premium Payment Period</th><th>5-Year Premium Payment Period</th><th>10-Year & 15-Year Premium Payment Period</th></tr></thead><tbody><tr><td>>=50,000</td><td>2%</td><td>15%</td><td>18%</td></tr><tr><td>>=20,000 - <50,000</td><td>2%</td><td>12%</td><td>15%</td></tr><tr><td>>=10,000 - <20,000</td><td>2%</td><td>11%</td><td>12%</td></tr><tr><td>Minimum premium requirement - <10,000</td><td>2%</td><td>10%</td><td>10%</td></tr></tbody></table> ^ Annual premium is only calculated for the first-year basic premium of eligible policy, any other premium discount (if any), prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated in annual premium requirement. Terms and Conditions: - To enjoy the first-year premium refund, customer must submit the application(s) of Everglow 128 Insurance Plan from 1 Jul 2026 to 30 Sep 2026 (both days inclusive) ("Promotion Period") and reach the designated annual premium, also such application(s) must be approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 30 Nov 2026 ("Eligible Policy"). - Annual premium is only calculated for the first-year basic premium of Eligible Policy, any other premium discount (if any), prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated in annual premium requirement. - The amount of first-year premium refund will be equaled to the first-year basic premium of Eligible Policy paid in the first 12 months after The Policy Issue Date (net annual premium before any other premium discount (if any) with maximum of 12 months of basic premium; prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated) times the designated first-year premium refund rate of the Policy. - First-year Premium Refund is offered to each Eligible Policy. If customer has applied for more than 1 Eligible Policy, all the Eligible Policies could enjoy the				Annual Premium^ (USD)	First-Year Premium Refund Rate			2-Year Premium Payment Period	5-Year Premium Payment Period	10-Year & 15-Year Premium Payment Period	>=50,000	2%	15%	18%	>=20,000 - <50,000	2%	12%	15%	>=10,000 - <20,000	2%	11%	12%	Minimum premium requirement - <10,000	2%	10%
Annual Premium^ (USD)	First-Year Premium Refund Rate																									
	2-Year Premium Payment Period	5-Year Premium Payment Period	10-Year & 15-Year Premium Payment Period																							
>=50,000	2%	15%	18%																							
>=20,000 - <50,000	2%	12%	15%																							
>=10,000 - <20,000	2%	11%	12%																							
Minimum premium requirement - <10,000	2%	10%	10%																							

First-year Premium Refund . However, the annual premiums of different policies cannot be accumulated to calculate the first-year premium refund rate.

5. The first-year premium refund amount will be credited to the premium suspense account within 3 months after we received the first installment premium of 2nd policy year for paying future premium. Customer can only withdraw the remaining balance of first-year premium refund 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 first-year premium refund amount is credited to the client's premium suspense account.
6. CTF Life reserves the right to claw back the first-year premium refund amount if the Eligible 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 First-year Premium Refund in order to enjoy the First-year Premium Refund.
8. CTF Life 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 Promotion, our decision shall be final and binding.
9. CTF Life reserves all the rights to suspend or terminate the above offer or amend the terms and conditions of the offer at any time without prior notice.
10. This flyer should be read in conjunction with the relevant Product Brochure. For details of Everglow 128 Insurance Plan mentioned in this flyer, please refer to the Product Brochure and Policy Documents.
11. 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. CTF Life reserves all the rights to disqualify the reward without any further notice.
12. No person other than the customer and CTF Life 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.
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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.

7. MyWealth Series Insurance Plan and Everglow 128 and's Extra Guaranteed Interest Rate on Prepaid Premium for the Entire Payment Period - (Applicable to USD and HKD Policy)

Promotional Campaign Details

Submission Date of Application

From 1 Jul 2026 to 30 Sep 2026 (both dates inclusive)

Uplifted

Last Approval Date

30 Oct 2026

Extra Guaranteed Interest Rate on Prepaid Premium

During the promotion period, upon successful application for the designated saving insurance plan(s) in applicable premium payment period with all Premiums Payable¹ settled in lump sum prepayment upon life insurance application, the annual remaining balance from the prepayment^{1,2} will enjoy a **guaranteed interest rate of up to 7.1% p.a.** ("Guaranteed Interest Rate for Prepaid Premium Offer / This Offer"), thereby accelerating your wealth accumulation.



Offer 1: **Extra 2% Interest Rate in the 1st Year, achieving up to 6.5% p.a. Guaranteed Interest Rate** for MyWealth Beyond Savings Insurance Plan³

Designated Plan	Applicable Premium Payment Period	Guaranteed Interest Rate for Each Policy Year according to the Annual Premium Amount			
		>= USD 80,000		< USD 80,000	
		1 st Year Guaranteed Interest Rate	2 nd to 4 th year Guaranteed Interest Rate	1 st Year Guaranteed Interest Rate	2 nd to 4 th year Guaranteed Interest Rate
MyWealth Beyond Savings Insurance Plan	5 years	6.5%	4.5%	6%	4%

Extra 2% Interest Rate in the First Year



Offer 2: Designated Plans Can **Enjoy Up to 7.1% p.a. Guaranteed Interest Rate** throughout the whole Premium Payment Period

Designated Plans		Applicable Premium Payment Period	Guaranteed Interest Rate for the Whole Premium Payment Period according to the Annual Premium amount			
			USD		HKD	
			>= 80,000	< 80,000	>= 640,000	< 640,000
MyWealth 2 Series ⁴	MyWealth Savings Insurance Plan 2 (Premier)	2 years	7.1%			
	MyWealth Savings Insurance Plan 2 (Prestige)	5 years	4.5%	4%	3.5%	3%
	MyWealth Savings Insurance Plan 2 (Premier)					

Everglow 128 Insurance Plan⁵

2 / 5 years

4%

Not Applicable

Guaranteed Interest Rate for Prepaid Premium Offer Terms & Conditions:

- During the promotion period, upon successful application of any of the above designated plan(s) in annual payment mode and such application has been approved on or before 30 October 2026 together with the lump sum payment on the premiums of the basic plan ("Eligible Policy"), the Total Premiums Payable (including premium levy, deducted the eligible premium offer (if any) and interest) ("Premiums Payable") will deduct the annual premium due and premium levy, with the accumulated interest as the remaining balance, and deposit into the premium deposit account to obtain interest of the designated guaranteed interest rate according to the policy currency ("Guaranteed Interest Rate for Prepaid Premium Offer"). The premium levy collected by the Insurance Authority will be calculated based on the premium before deduction of any premium discount.
- Interest of the Guaranteed Interest Rate for Prepaid Premium Offer is determined based on the Premiums Payable (deducting the annual premium due and premium levy, with accumulated interest) from the policy issue date to the last premium payment due date by annum. Total Interest of the Extra Interest Rate will be automatically deposited to the premium deposit account before the last premium due date for premiums payable of that Policy year (include the premium levy). Interest of Basic Prepaid Premium Interest Rate or Guaranteed Basic Prepaid Premium Interest Rate will be automatically credited to the premium deposit account on the corresponding Policy Anniversary.
- For MyWealth Beyond Savings Insurance Plan, the Guaranteed Interest Rate for Prepaid Premium Offer will be determined according to the annual premium amount, comprising (i) a 4% to 4.5% Extra Interest Rate in the 1st Policy Year; (ii) a 2% to 2.5% Extra Interest Rate in 2nd to 4th Policy Year ("Extra Interest Rate"); and (iii) the Basic Prepaid Premium Interest Rate (the current interest rate offered is 2% p.a., but is not guaranteed). If the non-guaranteed Basic Prepaid Premium Interest Rate increases or decreases, the Extra Interest Rate will be adjusted accordingly to ensure the interest rate of This Offer reaches the Guaranteed Interest Rate for Prepaid Premium Offer set out below. Please refer to the table below for interest rates details:

Policy Currency	Premium payment period	Annual Premium	Extra Interest Rate	Basic Prepaid Premium Interest Rate	Guaranteed Interest Rate for Prepaid Premium Offer
USD	5 years	>= 80,000	1 st year: 4.5% p.a. 2 nd to 4 th year: 2.5% p.a.	2%	1 st year: 6.5% p.a. 2 nd to 4 th year: 4.5% p.a.
		< 80,000	1 st year: 4% p.a. 2 nd to 4 th year: 2% p.a.		1 st year: 6.0% p.a. 2 nd to 4 th year: 4% p.a.

- For MyWealth 2 Series, Guaranteed Interest Rate for Prepaid Premium Offer will be determined according to the policy currency, premium payment period and annual premium amount, which refers to 1% to 5.1% Extra Interest Rate ("Extra Interest Rate") and Basic Prepaid Premium Interest Rate (the current interest rate offered is 2% p.a., but is not guaranteed). If the non-guaranteed Basic Prepaid Premium Interest Rate increases or decreases, the Extra Interest Rate will be adjusted accordingly to ensure the interest rate of This Offer reaches the guaranteed 3% to 7.1%. Please refer to the table below for interest rate details:

Policy Currency	Premium payment period	Annual Premium	Extra Interest Rate	Basic Prepaid Premium Interest Rate	Guaranteed Interest Rate for Prepaid Premium Offer
USD	2 years	>= 80,000	5.1%	2%	7.1%
		< 80,000	2%		4%
	5 years	>= 80,000	2.5%		4.5%
		< 80,000	2%		4%
HKD	2 years	>= 640,000	1.5%		3.5%
		< 640,000	1%		3%
	5 years	>= 640,000	1.5%		3.5%
		< 640,000	1%		3%

- For Everglow 128 Insurance Plan, Guaranteed Interest Rate for Prepaid Premium Offer refers to 2% Extra Interest Rate ("Extra Interest Rate") and Guaranteed Basic Prepaid Premium Interest Rate (guaranteed at 2% p.a.) to ensure the interest rate of This Offer reaches the guaranteed 4%.
- This Offer is applicable to each eligible policy. If customer has applied for more than one eligible policy, each eligible policy can enjoy This Offer. Prepaid Premium of each eligible policy can enjoy offer of guaranteed interest rate on prepayment once only. This Offer can be entitled in conjunction with other offers (if applicable), please visit <https://www.ctflife.com.hk/en/promotion> for the related terms and condition of the offer(s).
- This Offer is only applicable to policy(ies) of the designated plan(s) with designated premium payment period, other premium payment periods options are not applicable to This Offer.
- Other than the Premiums Payable under This Offer, any other amount in the premium deposit account will not be entitled to any Interest of the Extra Interest Rate. Please refers to Policy Illustration for the other terms and conditions of Basic Prepaid Premium Interest Rate.
- Clients may withdraw the entire amount from the premium deposit account before policy termination or maturity but any interest credited will be forfeited. We reserve the right of final decision on any withdrawal requests on the premium deposit account. We will claw back any interest from Extra Interest Rate distributed under This Offer if the client has changed the premium payment mode during premium payment period as it would not be entitled to this Offer. For premium prepayment details, please refer to relevant product brochure.
- If there is any remaining balance in the premium deposit account, it will be refunded upon termination or maturity of the policy. The value in premium deposit account will not be paid as a part of benefit to the beneficiary on the death of the insured, but will be treated as the property or the estate of the policyowner.
- 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 Offer. CTF Life reserves all the rights to disqualify the entitlement of This Offer without any further notice.
- CTF Life 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.
- CTF Life reserves all the rights to suspend or terminate the offer or amend the terms and conditions of This Offer at any time without prior notice.
- This flyer should be read in conjunction with the relevant Product Brochure. For details of the key risks, exclusions and full terms and conditions of the Designated Basic Plan, please refer to the Product Brochure and Policies or <https://www.ctflife.com.hk>.
- No person other than the customer and CTF Life 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.
- 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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal.
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8. Legend 2 - Client Promotion Campaign

During the promotion period, customers can enjoy the promotional welcome bonus rate upon successful application(s) of **Legend 2**.

Promotional Campaign Details

Submission Date of Application

1 Jul 2026 to 30 Sep 2026 (both days inclusive)

Last Approval Date

30 Nov 2026

Welcome bonus offer

During the promotion period from 1 Jul 2026 to 30 Sep 2026 (both dates inclusive) (the “Promotion Period”), if you apply for a new Legend 2 policy with:

(1) the single premium paid of USD62,500 / HKD500,000 or above;

(2) the completed and signed application form together with other required relevant forms and documents submitted to CTF Life during this Promotion Period; and

(3) the application is approved and your policy is issued on or before 30 Nov 2026 (the “Eligible Policy”), you will enjoy the promotional welcome bonus rate (“Promotion Rate”) as described in the table below.

Welcome bonus will be calculated according to the following formula:
Welcome bonus = single premium paid x applicable Promotion Rate
(as described in the table below)

The applicable Promotion Rate varies with the single premium paid as set out below:

Single premium paid		Applicable Promotion Rate
For USD policy	For HKD policy	
≥USD62,500 to <USD125,000	≥HKD500,000 to <HKD1,000,000	1.0%
≥USD125,000	≥HKD1,000,000	1.5%

The applicable Promotion Rate as described above do not represent the rate of return or performance of your investment.

According to section of **Welcome Bonus** in the Product Guide, welcome bonus would be offered when the single premium paid is USD25,000 / HKD200,000 or above, which is equal to 0.1% single premium paid (“**Original Rate**”). Under this promotion, single premium paid from USD25,000 / HKD 200,000 to below USD62,500 / HKD500,000 will be subject to the Original Rate. The calculation of the welcome bonus will be based on the single premium paid and the applicable Promotion Rate, which shall replace the Original Rate of Legend 2 if the single premium paid is USD62,500 / HKD500,000 or above.

Unless otherwise specified in this promotion flyer, the terms, features and conditions of the welcome bonus will remain the same as stated in the section

Unchanged

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

The welcome bonus will be allocated in the form of additional notional units of investment choice(s) at Unit Price according to your allocation instruction in our record on the 2nd Valuation Date after the receipt of premium. **The welcome bonus will then form part of the Account Value, therefore it is subject to the relevant fees and charges applicable to the policy.** Please refer to the section of **Summary of Fees and Charges in the Product Guide** for details.

Claw back of Welcome bonus:

(1) The welcome bonus will be clawed back under the following circumstances: (a) you cancel the policy within the cooling-off period; or (b) the initial insured commits suicide within the 1st Policy Year and provided that (i) the policy continuation option has not been selected by you; or (ii) the policy continuation option has been selected by you, but is not accepted by CTF Life.

(2) Regarding to the claw back, no adjustment on the welcome bonus in respect of (a) the investment gain or loss arising from the notional units of investment choice(s) allocated; and (b) the corresponding fees and charges that have been imposed on these notional units. Please refer to the sections of Welcome bonus, Policy Continuation Option and Death Benefit in the Product Guide for details.

Illustrative example for calculation of the welcome bonus with a single premium paid of USD100,000:

Single premium paid	= USD100,000
Applicable Promotion Rate (If the policy is applied during the Promotion Period and provided that the application is approved and the policy is issued on or before 30 Nov 2026)	= 1.0%
Total welcome bonus amount	= USD100,000 x 1.0% = USD1,000

If the initial insured commits suicide within the 1st Policy Year with no policy continuation option is elected, the original amount of welcome bonus will be clawed back.

The above illustration is hypothetical and for illustrative purpose only.

This flyer should be read in conjunction with the offering documents of Legend 2 (which consist of the Product Guide, Product Key Facts Statement and Investment Guide) for the details of Legend 2.

Notes:

1. This flyer is issued by Chow Tai Fook Life Insurance Company Limited

	("CTF Life"). 2. The number of notional units to be allocated to the policy for the welcome bonus credited in the policy is rounded down to 4 decimal places. Any residual balance after such rounding will be absorbed by CTF Life. 3. In any circumstances, the welcome bonus is not transferable and is not convertible to cash. 4. If customer has applied for more than one policy of Legend 2 during the Promotion Period, the single premium paid of these policies shall not be aggregated in determining the premium level, therefore the applicable Promotion Rate would be determined separately for each Eligible Policy under the plan based on the respective single premium paid. 5. Any information provided by the applicants which is incomplete, false, fake, feigned, forged, illegal, fraud, inappropriate and misused will be considered as violating the terms and conditions of this promotion. CTF Life reserves all the rights to disqualify their eligibility to this promotion without any further notice.
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9 .We Shine - Client Promotion Campaign

During the promotion period, customers can enjoy the extra bonus promotion upon successful application(s) of **We Shine**.

Promotional Campaign Details

Submission Date of Application	1 Jul 2026 to 30 Sep 2026 (both days inclusive)						Unchanged
Last Approval Date	30 Nov 2026						
Extra Bonus Promotion	During the promotion period from 1 Jul 2026 to 30 Sep 2026 (both dates inclusive) (the "Promotion Period"), if you apply for a new "We Shine" policy with: - the sum insured of US\$125,000 / HK\$1,000,000 or above (where the corresponding annual Basic Premium amount is shown in the table below); - the completed and signed application form together with other required relevant forms and documents submitted to CTF Life during this Promotion Period; and - the application is approved and your policy is issued on or before 30 Nov 2026 (the "Eligible Policy"), Extra bonus promotion will be calculated according to the following formula: Extra bonus = Basic Premium paid in the first Policy Year x applicable extra bonus rate (as described in the table below) The applicable extra bonus rate varies with the sum insured in the first Policy Year and the premium payment period you selected as set out below:						
Premium Payment Period (Years)	Sum Insured	Annual Basic Premium amount* for different age of the insured				Applicable extra bonus rate	The extra bonus is subject to claw back for a maximum period of 5 years. For details, please refer to Extra Bonus Claw Back section.
		Age^ of the insured 0-29	Age^ of the insured 30-39	Age^ of the insured 40-49	Age^ of the insured 50-60		
5	US\$125,000 to US\$<250,000 / HK\$1,000,000 to < HK\$2,000,000	US\$5,000 to US\$<10,000 / HK\$40,000 to HK\$<80,000	US\$7,143 to US\$<14,286 / HK\$57,143 to HK\$<114,286	US\$10,000 to US\$<20,000 / HK\$80,000 to HK\$<160,000	US\$16,667 to US\$<33,334 / HK\$133,334 to HK\$<266,667	1.0%	
	US\$250,000 to US\$<625,000 / HK\$2,000,000 to HK\$<5,000,000	US\$10,000 to US\$<25,000 / HK\$80,000 to HK\$<200,000	US\$14,286 to US\$<35,715 / HK\$114,286 to HK\$<285,715	US\$20,000 to US\$<50,000 / HK\$160,000 to HK\$<400,000	US\$33,334 to US\$<83,334 / HK\$266,667 to HK\$<666,667	3.5%	
	US\$ ≥ 625,000 / HK\$ ≥ 5,000,000	US\$ ≥ 25,000 / HK\$ ≥ 200,000	US\$ ≥ 35,715 / HK\$ ≥ 285,715	US\$ ≥ 50,000 / HK\$ ≥ 400,000	US\$ ≥ 83,334 / HK\$ ≥ 666,667	7.0%	
20	US\$125,000 to US\$<250,000 / HK\$1,000,000 to < HK\$2,000,000	US\$1,728 to US\$<2,500 / HK\$13,800 to < HK\$20,000	US\$1,786 to US\$<3,572 / HK\$14,286 to < HK\$20,000	US\$2,500 to US\$<5,000 / HK\$20,000 to < HK\$33,334	US\$4,167 to US\$<8,334 / HK\$33,334 to < HK\$50,000	5.0%	

HK\$2,000,000	HK\$<20,000	HK\$<28,572	<HK\$40,000	HK\$<66,667	
US\$250,000 to US\$<625,000 / HK\$2,000,000 to HK\$<5,000,000	US\$2,500 to US\$<6,250 / HK\$20,000 to HK\$<50,000	US\$3,572 to US\$<8,929 / HK\$28,572 to HK\$<71,429	US\$5,000 to US\$<12,500 / HK\$40,000 to HK\$<100,000	US\$8,334 to US\$<20,834 / HK\$66,667 to HK\$<166,667	15.0%
US\$ ≥ 625,000 / HK\$ ≥ 5,000,000	US\$6,250 / HK\$ ≥ 50,000	US\$ ≥ 8,929 / HK\$ ≥ 71,429	US\$ ≥ 12,500 / HK\$ ≥ 100,000	US\$ ≥ 20,834 / HK\$ ≥ 166,667	28.0%

* Amount of annual Basic Premium is rounded up to the nearest integer for reference.

The applicable extra bonus rate depends solely on Sum Insured of the policy.

^ The age on the last birthday of the insured at policy issuance.

The applicable extra bonus rates as described above does not represent the rate of return or performance of your investments.

Extra bonus will be credited to the Basic Account by allocating additional notional units of Investment Choice(s) according to your latest allocation instruction on our record at the Unit Price on the 2nd Valuation Date immediately after we have received each Basic Premium payment for the first Policy Year. You should note that the extra bonus forms part of the Account Value of the Basic Account, therefore it is subject to the relevant fees and charges applicable to the policy. Please refer to the section of Summary of Fees and Charges in the Product Guide for details.

Extra bonus Claw Back

The original amount of extra bonus credited since Policy Date will be clawed back if

- (i) the policy is surrendered within first 5 Policy Years; or
- (ii) the policy is terminated due to any Basic Premium due is not fully paid within first 5 Policy Years; or
- (iii) the premium holiday has been exercised within first 5 Policy Years; or
- (iv) the amount of Basic Premium has been reduced within first 5 Policy Years; or
- (v) the insured commits suicide in the first Policy Year.

The extra bonus amount to be clawed back will be the original amount of the extra bonus credited without any adjustment on the investment gain or loss of the notional units of Investment Choices allocated as regards the extra bonus or any fees and charges imposed on these notional units. Once the extra bonus is clawed back, it will not be credited back to your policy in any situation.

Upon occurrence of above events (i) and (ii), the extra bonus will be clawed back from the Basic Account before calculating the surrender charge and the corresponding proceeds.

Upon occurrence of above events (iii) and (iv), the extra bonus will be clawed back by the deduction of notional units of Investment Choices at the Unit Price on the next available Valuation Date immediately after the effective date of the corresponding event in proportion to their respective values in the Basic Account.

Upon occurrence of above event (v), the extra bonus will be clawed back from the suicide proceeds and not subject to the surrender charge.

The proceeds will not include the extra bonus if you cancel the policy within the cooling-off period. For the details of the payment to be refunded under cooling-off, please refer to sub-section of Cooling-off Period under the section of General Information in the Product Guide.

Illustrative example for calculation of the extra bonus with sum insured of HK\$5,000,000

Age of insured at policy issuance	40
Premium Payment Period	20 years
Premium Payment Frequency	Annually
Annual Premium	HK\$100,000
Sum Insured	HK\$5,000,000
Applicable Extra Bonus Rate	28%
Extra Bonus for annual premium paid in the first Policy Year	= HK\$100,000 x 28% = HK\$28,000

Notes :

1. This flyer is issued by Chow Tai Fook Life Insurance Company Limited ("CTF Life").
2. The number of notional units to be allocated to the policy for the extra bonus credited in the policy is rounded down to 4 decimal places. Any residual balance after such rounding will be absorbed by CTF Life.
3. In any circumstances, the extra bonus is not transferable and is not convertible to cash.
4. If the owner has applied for more than one policy of "We Shine" during the Promotion Period, the sum insured in the first Policy Year of these policies shall not be aggregated in determining the sum insured level, therefore the applicable extra bonus rate would be determined separately for each Eligible Policy under the plan based on the respective sum insured.
5. Any information provided by the applicants which is incomplete, false, fake, feigned, forged, illegal, fraud, inappropriate and misused will be considered as violating the terms and conditions of this promotion. CTF Life reserves all the rights to disqualify their eligibility to this promotion without any further notice.
6. CTF Life 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.
7. CTF Life reserves all the rights to alter, suspend or terminate this promotion or amend its terms and conditions at any time without prior notice. "We Shine" policy application submitted prior to such termination, suspension or change of this promotion will remain unaffected. Any dispute arises from this promotion, CTF Life's decision should be final and conclusive.
8. 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 CTF Life's products

outside Hong Kong. CTF Life hereby declares that it has no intention to offer or 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 CTF Life is illegal.

9. This flyer should be read in conjunction with the offering documents of “We Shine” (which consist of the Product Guide, Product Key Facts Statement and Investment Guide) for the details of “We Shine”.

This flyer should be read in conjunction with the offering documents of “We Shine” (which consist of the Product Guide, Product Key Facts Statement and Investment Guide) for the details of “We Shine”.

10. Shiny Treasure Indexed Universal Life Insurance Plan Welcome Bonus Promotion

Promotion Detail

Submission Date	From 20 May 2026 to 30 Sep 2026 (both dates inclusive)	Unchanged						
Last Approval Date	30 Nov 2026							
Welcome Bonus Promotion	During the promotion period, you can enjoy the Welcome Bonus upon successful application of Shiny Treasure Indexed Universal Life Insurance Plan ("Shiny Treasure") and following the payment of the Single Premium or First-Year Premium for the first policy year. Welcome Bonus = Single Premium or First-Year Premium paid for the first policy year x applicable Welcome Bonus rate (as described in the table below) <table border="1"> <thead> <tr> <th>Premium Payment Period</th><th>Single Premium</th><th>5-Year Premium Payment Period</th></tr> </thead> <tbody> <tr> <td>Welcome Bonus Rate</td><td>1.0%</td><td>3.5%</td></tr> </tbody> </table> Note: The Welcome Bonus amount will be allocated to the Fixed Account and/or Index Account (the amounts allocated to the Index Account will first be placed in a Holding Account until the transfer amount is used to create a Segment on the relevant Segment Creation Date) according to the net premium allocation ratio and Dollar Cost Averaging Option (if applicable) determined by the customer. Terms & Conditions of Welcome Bonus ("This Offer"): - To enjoy the Welcome Bonus, customer must submit the application(s) of Shiny Treasure Indexed Universal Life Insurance Plan with Single Premium or First-Year Premium paid in the first policy year from 20 May 2026 to 30 September 2026 ("Promotion period") and such application(s) must be approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 30 November 2026. ("Eligible Policy(ies)") - This Offer is only applicable to Single Premium or First-Year Premium paid in the first policy year of the Eligible Policy(ies). Any top-up premium (if applicable) will not be calculated and will not be entitled to Welcome Bonus. - The amount of Welcome Bonus will be equaled to the Single Premium or First-Year Premium of the Eligible Policy paid in the first 12 months after The Policy Issue Date (with maximum of 12 months of premium; top-up premium (if applicable) will not be calculated) times the designated Welcome Bonus rate of the policy. - This Offer is offered to each Eligible Policy. If customer has applied for more than one policy of the eligible plan, all the Eligible Policies could enjoy the Welcome Bonus. However, the premiums of different policies cannot be accumulated to calculate with the Welcome Bonus rate. - In any circumstances, the Welcome Bonus is not transferable and is not convertible to cash.		Premium Payment Period	Single Premium	5-Year Premium Payment Period	Welcome Bonus Rate	1.0%	3.5%
Premium Payment Period	Single Premium	5-Year Premium Payment Period						
Welcome Bonus Rate	1.0%	3.5%						

6. The Welcome Bonus will be clawed back if the Eligible Policy(ies) is/are cancelled during the cooling-off period or if the Insured commits suicide within the first policy year. Please refer to the Policy Illustration and the relevant sections of the Policy Provisions for further details.
7. CTF Life 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 the above mentioned offer, our decision shall be final and binding.
8. CTF Life reserves all the rights to suspend or terminate the above mentioned offer or amend the terms and conditions of This Offer at any time without prior notice.
9. This flyer should be read in conjunction with the relevant Product Brochure. For details of key risks, exclusions and full terms and conditions of the Shiny Treasure Indexed Universal Life Insurance Plan, please refer to the Product Brochure and Policy Document.
10. 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 Offer. CTF Life reserves all the rights to disqualify the offer without any further notice.
11. No person other than the customer and CTF Life 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 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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.

11. Prosperous Deferred Annuity Plan 2 - Premium Discount Offer

During the Promotion Period, you can enjoy up to **8% annual premium discount** upon successful application(s) of Prosperous Deferred Annuity Plan 2!

Promotional Campaign Details

Submission Date of Application	From 1 Jul 2026 to 30 Sep 2026 (both days inclusive)	Unchanged						
Prosperous Deferred Annuity Plan 2 Premium Discount Offer	You can enjoy up to 8% annual premium discount (for 5-year premium payment period) upon successful application(s) of Prosperous Deferred Annuity Plan 2 during the promotion period. Don't miss this opportunity! 8% Annual Premium Discount for the Entire Premium Payment Period <table> <tr> <th>Premium Payment Period</th><th>Annual Premium</th><th>Premium Discount Rate[^]</th></tr> <tr> <td>5 Years</td><td>USD 5,300 or above</td><td>8% x 5 years</td></tr> </table> [^]Premium discount amount cannot be eligible for tax deduction (net premium after deduction of premium discount amount can be eligible for tax deduction subject to the relevant requirement). Prosperous Deferred Annuity Plan 2 is a Qualified Deferred Annuity Policy but this does not necessarily mean you are eligible for tax deduction available for premiums paid. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region ("HKSAR") before you can claim these tax deductions. For detail of tax deduction and requirement, please visit Inland Revenue Department website: www.ird.gov.hk Terms and Conditions for the Premium Discount Offer for Prosperous 2 ("This Offer"): - To enjoy the Premium Discount Offer, customers must submit the application(s) of Prosperous 2 from 1 Jul 2026 to 30 Sep 2026 (both dates inclusive) ("Promotion Period") ("Eligible Policy(ies)"). Eligibility for the offer will depend on the premium payment period and annual premium of the Eligible Policy(ies). - Prosperous 2 annual premium discount for the entire premium payment period ("Premium Discount Offer") is only applicable to the basic premium of the eligible Prosperous 2 policy(ies) with a 5-year premium payment period in annual payment mode and regular payments. Premiums of policy(ies) in other premium payment period, other payment mode, prepaid premium and premium of any riders (if applicable) are not entitled to any premium discount. The premium discount amount will be equal to the annual basic premium of the Eligible Policy(ies) times the 8% Premium Discount Rate. Customers are required to pay only the annual premium amount after deduction the premium discount and the annual premium levy amount within the premium payment period. - This offer is offered to each Eligible Policy of Prosperous 2. If you have applied for more than one policy of Prosperous 2 during the Promotion Period, all of the Eligible Policies can enjoy This Offer. - This Offer cannot be used in conjunction with CTF Life's Premium Discount Coupon or any other promotions of Prosperous 2. - CTF Life reserves the right to claw back the amount of premium discount granted if the Eligible Policy(ies) change the premium payment mode or are partially / fully surrendered or terminated within 2 years from the policy commencement date. - If the Eligible Policy is cancelled within the cooling-off period, CTF Life shall refund the actual premium paid excluding the amount of premiums discount (for details of cooling-off period, please refer the latest guidelines regarding cooling-off rights issued by the Insurance Authority from time to time).		Premium Payment Period	Annual Premium	Premium Discount Rate [^]	5 Years	USD 5,300 or above	8% x 5 years
Premium Payment Period	Annual Premium	Premium Discount Rate [^]						
5 Years	USD 5,300 or above	8% x 5 years						

7. This flyer should be read in conjunction with the relevant Product Brochure. For details of the Prosperous Deferred Annuity Plan 2, please refer to the relevant Product Brochure.
8. If the data provided by the customer is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or there is any abusive usage of this premium discount amount, any violation of terms and conditions or integrity of obtaining This Offer, CTF Life reserves the right to cancel its premium discount without any prior notice.
9. CTF Life reserves all the rights to make all final decisions on the approval of the application(s) of any plan(s). In case of any disputes in relation to This Offer, our decision shall be final and binding.
10. CTF Life reserves rights to terminate This Offer, or to change these terms and conditions any time, without any prior notice. The eligible policy(s) issued prior to such termination or change will remain unaffected. Any dispute arises from This Offer, CTF Life's decision should be final and conclusive.
11. No person other than the customer and CTF Life 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. Prosperous Deferred Annuity Plan 2 is a Qualified Deferred Annuity Policy but this does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region ("HKSAR") before you can claim these tax deductions.
13. Any general tax information mentioned in this leaflet is for reference only and does not constitute any tax or financial advice. You should not make any tax-related decisions based on such information alone. CTF Life cannot provide any tax, legal or accounting advice or consultation. If you have any questions, please consult the Inland Revenue Department (website: www.ird.gov.hk) or seek your independent tax, legal and accounting advisor.
14. 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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction

12. Prosperous Deferred Annuity Plan 2 - Selected Existing Customers Offer

During the Promotion Period, Selected Existing Customers can enjoy up to **10% annual premium discount** upon successful application(s) of Prosperous Deferred Annuity Plan 2!

Promotional Campaign Details

Submission Date of Application	From 1 Jul 2026 to 30 Sep 2026 (both days inclusive)	Unchanged						
Prosperous Deferred Annuity Plan 2 – Selected Existing Customer Offer	Prosperous/ Prosperous 2 Selected Existing Customers (“Selected Existing Customers”) refer to the policy owner who is now holding any in-force policy(ies) of Prosperous/ Prosperous 2 issued by CTF Life and has fully paid all the payable premium of his/her Prosperous/ Prosperous 2 policy(ies) as of 31 Mar 2026. Selected Existing Customers can enjoy up to 10% annual premium discount (for 5-year premium payment period) upon successful application(s) of Prosperous Deferred Annuity Plan 2 during the promotion period. Don't miss this opportunity! 10% Annual Premium Discount for the Entire Premium Payment Period <table> <tr> <th>Premium Payment Period</th><th>Annual Premium</th><th>Premium Discount Rate[^]</th></tr> <tr> <td>5 Years</td><td>USD 5,300 or above</td><td>10% x 5 years</td></tr> </table> [^] Premium discount amount cannot be eligible for tax deduction (net premium after deduction of premium discount amount can be eligible for tax deduction subject to the relevant requirement). Prosperous Deferred Annuity Plan 2 is a Qualified Deferred Annuity Policy but this does not necessarily mean you are eligible for tax deduction available for premiums paid. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region (“HKSAR”) before you can claim these tax deductions. For detail of tax deduction and requirement, please visit Inland Revenue Department website: www.ird.gov.hk Terms and Conditions for Special Premium Discount Offer for Prosperous/ Prosperous 2 Selected Existing Customers (“Premium Discount Offer for Prosperous/ Prosperous 2 Selected Existing Customers” / “This Offer”): - To enjoy This Offer, Selected Existing Customers must submit the application(s) of Prosperous 2 from 1 Jul 2026 to 30 Sep 2026 (both dates inclusive) (“Promotion Period”) with campaign code “RECAPQDAP2” on the application form (“Eligible Policy(ies)”). - This Offer is only applicable to the basic premium of the eligible Prosperous 2 policy(ies) with a 5-year premium payment period in annual payment mode and regular payments. Premiums of policy(ies) in other premium payment period, other payment mode, prepaid premium and premium of any riders (if applicable) are not entitled to any premium discount. - The premium discount amount will be equal to the annual basic premium of the Eligible Policy(ies) times the 10% Premium Discount Rate. Selected Existing Customers are required to pay only the annual premium amount after deduction the Premium Discount and the annual premium levy amount within the premium payment period. - This offer is offered to each Eligible Policy of Prosperous 2. If you have applied for more than one policy of Prosperous 2 during the Promotion Period, all of the Eligible Policies can enjoy This Offer. - This Offer cannot be used in conjunction with CTF Life's Premium Discount Coupon or any other promotions of Prosperous 2.		Premium Payment Period	Annual Premium	Premium Discount Rate [^]	5 Years	USD 5,300 or above	10% x 5 years
Premium Payment Period	Annual Premium	Premium Discount Rate [^]						
5 Years	USD 5,300 or above	10% x 5 years						

6. CTF Life reserves the right to claw back the amount of premium discount granted if the Eligible Policy(ies) change the premium payment mode or are partially / fully surrendered or terminated within 2 years from the policy commencement date.
7. If Eligible Policy is cancelled within the cooling-off period, CTF Life shall refund the actual premium paid excluding the amount of premiums discount amount (for details of cooling-off period, please refer the latest guidelines regarding cooling-off rights issued by the Insurance Authority from time to time).
8. This flyer should be read in conjunction with the relevant Product Brochure. For details of the Prosperous 2, please refer to the relevant Product Brochure.
9. If the data provided by the Selected Existing Customer is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or there is any abusive usage of this premium discount amount, any violation of terms and conditions or integrity of obtaining This Offer, CTF Life reserves the right to cancel its premium discount without any prior notice.
10. CTF Life reserves all the rights to make all final decisions on the approval of the application(s) of any plan(s). In case of any disputes in relation to the Premium Discount Offer for Selected Existing Customers, our decision shall be final and binding.
11. CTF Life reserves rights to terminate this offer, or to change these terms and conditions any time, without any prior notice. The eligible policy(s) issued prior to such termination or change will remain unaffected. Any dispute arises from this offer, CTF Life's decision should be final and conclusive.
12. No person other than the customer and CTF Life 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.
13. Prosperous 2 is a Qualified Deferred Annuity Policy but this does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region ("HKSAR") before you can claim these tax deductions.
14. Any general tax information mentioned in this leaflet is for reference only and does not constitute any tax or financial advice. You should not make any tax-related decisions based on such information alone. CTF Life cannot provide any tax, legal or accounting advice or consultation. If you have any questions, please consult the Inland Revenue Department (website: www.ird.gov.hk) or seek your independent tax, legal and accounting advisor.
15. 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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.

13. Designated Medical Insurance Plans' First-Year Premium Refund

You can enjoy **4-Month First-Year Premium Refund** upon successful application(s) of basic plan or rider under the listed designated Medical Insurance Plan or eligible Voluntary Health Insurance Scheme (VHIS) plan during the Promotion Period.

Promotional Campaign Details

Submission Date of Application	1 Jul 2026 to 30 Sep 2026 (both days inclusive)	Unchanged												
Last Approval Date	30 Nov 2026													
Premium Refund Offer	First-Year Premium Refund You can enjoy 4-Month First-Year Premium Refund upon successful application(s) of basic plan or rider under the listed designated Medical Insurance Plan or eligible Voluntary Health Insurance Scheme (VHIS) plan during the Promotion Period. <table><thead><tr><th>Basic Plan / Rider</th><th>First-Year Premium Refund</th></tr></thead><tbody><tr><td>Medical Insurance Plan</td><td rowspan="9"> 4-Month Upgraded Offer </td></tr><tr><td>MediChamp Insurance Plan</td></tr><tr><td>"MediCare" Medical Insurance Plan</td></tr><tr><td>Eligible VHIS Plans</td></tr><tr><td>"ChampCare" Medical Insurance Plan</td></tr><tr><td>"FlexiCare" Medical Insurance Plan</td></tr><tr><td>"TopCare" Medical Insurance Plan</td></tr><tr><td>"WiseCare" Medical Insurance Plan</td></tr><tr><td>Extra Offer*</td></tr></tbody></table> Enrol together with your family can enjoy an extra 1-Month First-year Premium Refund under the "Extra Reward for Family Enrolment" * Terms and Conditions of Kick-start 2026 with Health Protection First-Year Premium Refund ("First-Year Premium Refund" / "This promotion"): Part 1 - Applicable to the designated Medical Insurance Plan as mentioned in this document (MediChamp Insurance Plan / "MediCare" Medical Insurance Plan): 1. To enjoy the 4-Month First-year Premium Refund, customers must submit the new application(s) of designated medical insurance plan(s)'s Basic plan / rider ("Eligible Policy(ies)") from 1 Jul 2026 to 30 Sep 2026 (both dates inclusive) ("Promotion Period"), the applicable basic plan for the rider to be attached must also be a new application submitted at the same time, and such application(s) must be completed underwriting process and approved by CTF Life on or before 30 Nov 2026. Part 2 - Applicable to the designated Voluntary Health Insurance Scheme (VHIS) Plan as mentioned in this document ("ChampCare" Medical Insurance Plan / "FlexiCare" Medical Insurance Plan/ "TopCare" Medical Insurance Plan/ "WiseCare" Medical Insurance Plan) ("Eligible Policy(ies)") : 1. This promotion only applicable to successfully submitted application(s) during the Promotion Period and approved on or before 30 Nov 2026: (i) new application(s) for Eligible		Basic Plan / Rider	First-Year Premium Refund	Medical Insurance Plan	4-Month Upgraded Offer	MediChamp Insurance Plan	"MediCare" Medical Insurance Plan	Eligible VHIS Plans	"ChampCare" Medical Insurance Plan	"FlexiCare" Medical Insurance Plan	"TopCare" Medical Insurance Plan	"WiseCare" Medical Insurance Plan	Extra Offer*
Basic Plan / Rider	First-Year Premium Refund													
Medical Insurance Plan	4-Month Upgraded Offer													
MediChamp Insurance Plan														
"MediCare" Medical Insurance Plan														
Eligible VHIS Plans														
"ChampCare" Medical Insurance Plan														
"FlexiCare" Medical Insurance Plan														
"TopCare" Medical Insurance Plan														
"WiseCare" Medical Insurance Plan														
Extra Offer*														

policy(ies) (Basic Plan / Rider) (where the applicable Basic Plan to be attached by the Rider must also be submitted as a new application at the same time), and/or (ii) new application(s) to convert an existing CTF Life medical policy to an eligible VHIS Rider attached to a Basic Plan (excluding Investment-Linked Assurance Scheme (ILAS) plans and Universal Life plans), where the applicable Basic Plan must also be submitted as a new application at the same time.

2. This flyer should be read in conjunction with the relevant Product Brochure. For details of VHIS, please browse the VHIS website at <https://www.vhis.gov.hk>. For VHIS product information of CTF Life, please browse the company website at www.ctflife.com.hk.
3. CTF Life VHIS Plans are the Certified VHIS Plans but this does not necessarily mean the Policy Owner(s) and related person(s) are eligible for tax deduction available for VHIS premiums paid. The nature of the VHIS Plan of CTF Life VHIS plan depends on the features of the product and the approval issued by the Health Bureau, rather than the personal circumstances of the Policy Owner(s) and related person(s).

Part 3 – Applicable to the product(s) as mentioned in this document:

1. This First-Year Premium Refund is only applicable to the basic premium of the Eligible Policy(ies) paid in the first 12 months after the policy issue date. Prepaid premium (if applicable), loading premium (if applicable) or premium of other Rider (if applicable) will not be entitled to First-Year Premium Refund.
2. The First-Year Premium Refund will be credited per policy to the premium suspense account within 3 months after the first instalment premium of the second policy year is received for paying future premium. The eligible policy must be in force at the time of the release of First-Year Premium Refund. All premium refund amount is only for the purpose of paying future premium of related eligible policy.
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 First-Year Premium Refund of the policy:
 Annual premium: $\text{annual premium amount} \div 12$
 Semi-annual premium: $\text{half-year premium amount} \div 6$
 Monthly Premium: $\text{monthly premium amount}$
4. This First-year Premium Refund Flyer is offered to each Eligible Policy. If customer has applied for more than one Eligible Policy during the Promotion Period, all the Eligible Policies can enjoy the First-year Premium Refund. CTF Life reserves the right to claw back the First-year Premium Refund of the Eligible Policy if the Eligible Policy is terminated within 2 years from the policy commencement date.
5. 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. CTF Life reserves all the rights to disqualify the applications and deduct all the First-year Premium Refund amount without further notice.

6. CTF Life reserves all the rights to make all final decisions on the approval of the application(s) of This Promotion. In case of any disputes in relation to This Promotion, our decision shall be final and binding.
7. CTF Life reserves all the rights to suspend or terminate This Promotion and / or amend the terms and conditions of the offer(s) at any time without prior notice. The Eligible Policy(ies) issued prior to such termination, suspend or change of This Promotion will remain unaffected. Any dispute arises from this Promotion, CTF Life's decision should be final and conclusive.
8. No person other than the customer and CTF Life 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.
9. This flyer should be read in conjunction with the relevant Product Brochure. For details of the product(s) as mentioned in this document, please refer to the Product Brochure and Policies.
10. 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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.

14. Extra Reward for Family Enrolment for Designated Medical Insurance Plans

All policies of the designated plans under the same policyholder can enjoy extra 1-month First Year Premium Refund

Promotional Campaign Details

Submission Date of Application	1 Jul 2026 to 30 Sep 2026 (both days inclusive)	Unchanged																											
Last Approval Date	30 Nov 2026																												
Campaign Details	Enjoy up to 6-Month of First-year Premium Refund by combining with the First-year Premium Refund Offer*! <table><tr><th colspan="2">Designated Medical Insurance Plan or Eligible VHIS Basic Plan / Rider</th></tr><tr><td>Medical Insurance Plan</td><td rowspan="8">Enrol together and get Extra 1-Month First-year Premium Refund All Eligible Policies² under the same Policy Owner can enjoy this offer with NO LIMIT on the number!</td></tr><tr><td>MediChamp Insurance Plan</td></tr><tr><td>“MediCare” Medical Insurance Plan</td></tr><tr><td>Eligible VHIS Plan</td></tr><tr><td>“ChampCare” Medical Insurance Plan</td></tr><tr><td>“FlexiCare” Medical Insurance Plan</td></tr><tr><td>“TopCare” Medical Insurance Plan</td></tr><tr><td>“WiseCare” Medical Insurance Plan</td></tr></table> First-year Premium Refund Offer* Successfully enrol in the above plan(s) during the promotion period to enjoy 4-Month First-year Premium Refund*! Example Example 1: <table><tr><th>Policy Owner</th><th>Insured</th><th>Policy(ies) Enrolled</th><th>Eligible Offer(s)</th><th>Total Number of Month(s) for Premium Refund</th></tr><tr><td rowspan="3">Mr Lee</td><td>Mr Lee</td><td>“FamCare 198” Critical Illness Protector + “ChampCare” Medical Insurance Plan (Rider)</td><td rowspan="3">First-year Premium Refund Offer + Extra Reward for Family Enrolment</td><td>5 Months</td></tr><tr><td>Mrs Lee (Wife)</td><td>MediChamp Insurance Plan</td><td>5 Months</td></tr><tr><td>Mr Lee’s son</td><td>“FlexiCare” Medical Insurance Plan</td><td>5 Months</td></tr></table> Example 2:		Designated Medical Insurance Plan or Eligible VHIS Basic Plan / Rider		Medical Insurance Plan	Enrol together and get Extra 1-Month First-year Premium Refund All Eligible Policies ² under the same Policy Owner can enjoy this offer with NO LIMIT on the number!	MediChamp Insurance Plan	“MediCare” Medical Insurance Plan	Eligible VHIS Plan	“ChampCare” Medical Insurance Plan	“FlexiCare” Medical Insurance Plan	“TopCare” Medical Insurance Plan	“WiseCare” Medical Insurance Plan	Policy Owner	Insured	Policy(ies) Enrolled	Eligible Offer(s)	Total Number of Month(s) for Premium Refund	Mr Lee	Mr Lee	“FamCare 198” Critical Illness Protector + “ChampCare” Medical Insurance Plan (Rider)	First-year Premium Refund Offer + Extra Reward for Family Enrolment	5 Months	Mrs Lee (Wife)	MediChamp Insurance Plan	5 Months	Mr Lee’s son	“FlexiCare” Medical Insurance Plan	5 Months
Designated Medical Insurance Plan or Eligible VHIS Basic Plan / Rider																													
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“TopCare” Medical Insurance Plan																													
“WiseCare” Medical Insurance Plan																													
Policy Owner	Insured	Policy(ies) Enrolled	Eligible Offer(s)	Total Number of Month(s) for Premium Refund																									
Mr Lee	Mr Lee	“FamCare 198” Critical Illness Protector + “ChampCare” Medical Insurance Plan (Rider)	First-year Premium Refund Offer + Extra Reward for Family Enrolment	5 Months																									
	Mrs Lee (Wife)	MediChamp Insurance Plan		5 Months																									
	Mr Lee’s son	“FlexiCare” Medical Insurance Plan		5 Months																									

Policy Owner	Insured	Policy(ies) Enrolled	Eligible Offer(s)	Total Number of Month(s) for Premium Refund
Ms Wong	Ms Wong	MediChamp Insurance Plan	First-year Premium Refund Offer	4 Months
	Ms Wong	Prosperous Deferred Annuity Plan 2 + "WiseCare" Medical Insurance Plan (Rider)	First-year Premium Refund Offer	4 Months

Note: Ms Wong owns more than one Designated Medical Insurance Plan or Eligible VHIS Basic Plan / Rider policies with the same Insured (Ms Wong herself). Thus, none of her policies are eligible for the Extra Reward for Family Enrolment.

Terms and Conditions of Extra 1-Month First-year Premium Refund for Extra Reward for Family Enrolment:

- During **1 Jul 2026 to 30 Sep 2026** (both days inclusive) ("Promotion Period"), to enjoy the Extra 1-Month First-year Premium Refund under the Extra Reward for Family Enrolment ("Extra Reward for Family Enrolment" / "This Offer"), the same Policy Owner and Insured(s) must (i) successfully apply for new policies of Designated Medical Insurance Plan or Eligible VHIS Basic Plan / Rider (where the applicable Basic Plan to be attached by the Rider must also be submitted as a new application at the same time), and/or (ii) submit a new application to convert an existing CTF Life medical policy to an Eligible VHIS Rider attached to a Basic Plan (excluding Investment-Linked Assurance Scheme (ILAS) plans and Universal Life plans), where the applicable Basic Plan must also be submitted as a new application at the same time; and (iii) have the application(s) completed underwriting process and approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before **30 Nov 2026**.
- If the same Policy Owner applies more than one Eligible Policies for different Insured, and each policy meets the criteria mentioned in point 1 above, each policy is eligible for the Extra Reward for Family Enrolment. However, if there are multiple policies under the same Policy Owner and same Insured, none of the policies are eligible for the Extra Reward for Family Enrolment. Please refer to the Examples for further details.
- The Extra Reward for Family Enrolment will be calculated by 1-Month premium refund amount based on the calculations below times the applicable months of First-Year 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 Extra Reward for Family Enrolment is only applicable to the basic premium of the Eligible Policies paid in the first 12 months after the policy issue date. Prepaid premium (if applicable), loading premium (if applicable) or premium of other Rider (if applicable) will not be entitled to the Extra Reward for Family Enrolment.
5. Extra Reward for Family Enrolment will be credited to the premium suspense account within 3 months after the first instalment premium of the third policy year is received. The eligible policies must be in force at the time of the release of Extra Reward for Family Enrolment. All premium refund amount is only for the purpose of paying future premium only. 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. CTF Life reserves the right to claw back the premium refund amount of This Offer if the Eligible Policy(ies) is/are terminated within 2 years from the policy commencement date.
7. 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 Offer. CTF Life reserves all the rights to disqualify the applications and deduct all the relevant refund amount without further notice.
8. CTF Life reserves all the rights to make all final decisions on the approval of the application(s) of This Offer. In case of any disputes in relation to This Offer, our decision shall be final and binding.
9. CTF Life reserves all the rights to suspend or terminate This Offer and / or amend the terms and conditions of the offer(s) at any time without prior notice.
10. No person other than the customer and CTF Life 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.
11. This flyer should be read in conjunction with the relevant Product Brochure. For details of the Designated Medical Insurance Plan or Eligible VHIS Basic Plan / Rider, please refer to the Product Brochure and Policies. For details of VHIS, please browse the VHIS website at <https://www.vhis.gov.hk>, CTF Life website at www.ctflife.com.hk and the policy document(s).
12. CTF Life VHIS Plans are the Certified VHIS Plans but this does not necessarily mean the Policy Owner(s) and related person(s) are eligible for tax deduction available for VHIS premiums paid. The nature of the VHIS Plan of CTF Life VHIS plan depends on the features of the product and the approval issued by the Health Bureau, rather than the personal circumstances of the Policy Owner(s) and related person(s).
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. Chow Tai Fook Life 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 Chow Tai Fook Life Insurance Company Limited is illegal.
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15. "VHIS" / "MediCare" + "TargetCare" Enjoy Premium Discount for Whole Premium Payment Period

Enjoy premium discount for whole premium payment period of "TargetCare" Cancer Plan when applying **"VHIS"** / "MediCare" Medical Insurance Plan and "TargetCare" Cancer Plan together.

Promotional Campaign Details

Submission Date of Application	From 1 Jan 2026 to 31 Dec 2026 (both days inclusive)	Unchanged																
Last Approval Date	26 Feb 2027																	
Campaign Details	Cancer is the top killer disease in Hong Kong. Clients' medical coverage can be more thorough with cancer protection. Apply "VHIS" / "MediCare" Medical Insurance Plan alongside "TargetCare" Cancer Plan at the same time during promotion period (refer below applicable combinations of the designated plans), clients can enjoy an annual premium discount rate up to 20% for the whole premium payment period of "TargetCare" Cancer Plan during the protection period and thus clients and clients' family can get extra health protection with ease. <table><tr><th colspan="2">Applicable combinations of the designated plans</th></tr><tr><td>1)</td><td>"VHIS" / "MediCare" Medical Insurance Plan (Basic Plan)* + "TargetCare" Cancer Rider</td></tr><tr><td>2)</td><td>"TargetCare" Cancer Plan + "MediCare" Medical Insurance Plan (Rider)*</td></tr><tr><td>3)</td><td>Any basic plan + "TargetCare" Cancer Rider + "VHIS" / "MediCare" Medical Insurance Plan (Rider)*</td></tr></table> The offer is not applicable to "ChampCare" Medical Insurance Plan <u>*The offer is not applicable to the Private Plan / Private Plus Plan.</u> <table><tr><th>Class of the Plan</th><th>Annual Premium Discount Rate</th></tr><tr><td>"TargetCare" Standard Plan</td><td>20%</td></tr><tr><td>"TargetCare" Advance Plan</td><td>20%</td></tr><tr><td>"TargetCare" Premier Plan</td><td>10%</td></tr></table> Please note: 1) To enjoy this offer, a customer must submit the application(s) of the combination of the designated plan(s) from 1 Jan 2026 to 31 Dec 2026 and such application(s) must complete the underwriting process and be approved by CTF Life on or before 26 February 2027. 2) If the policies of the combination of the designated plan(s) are new applications, the premium discount amount will be reflected in the policy proposal at the time of application 3) Existing customer must submit the change form for "VHIS" / "MediCare" Medical Insurance Rider / "TargetCare" Cancer Rider from 22 December 2018 to 31 December 2026 and such application(s) must complete the underwriting process and be approved by CTF Life on or before 26 February 2027. Premium Discount Offer will be effective on the next premium due date and reflected in the Endorsement at the time of application. 4) The premium discount offer is only applicable to the basic premium of "TargetCare" Cancer Plan / Rider under the combination of the designated plans. Loading premium or premium of other riders (if applicable) will not be entitled to any premium discounts. 5) Designated premium discount offer is offered per unit of each approved policy. If a customer has enrolled in more than one policy, the "TargetCare" Cancer		Applicable combinations of the designated plans		1)	"VHIS" / "MediCare" Medical Insurance Plan (Basic Plan)* + "TargetCare" Cancer Rider	2)	"TargetCare" Cancer Plan + "MediCare" Medical Insurance Plan (Rider)*	3)	Any basic plan + "TargetCare" Cancer Rider + "VHIS" / "MediCare" Medical Insurance Plan (Rider)*	Class of the Plan	Annual Premium Discount Rate	"TargetCare" Standard Plan	20%	"TargetCare" Advance Plan	20%	"TargetCare" Premier Plan	10%
Applicable combinations of the designated plans																		
1)	"VHIS" / "MediCare" Medical Insurance Plan (Basic Plan)* + "TargetCare" Cancer Rider																	
2)	"TargetCare" Cancer Plan + "MediCare" Medical Insurance Plan (Rider)*																	
3)	Any basic plan + "TargetCare" Cancer Rider + "VHIS" / "MediCare" Medical Insurance Plan (Rider)*																	
Class of the Plan	Annual Premium Discount Rate																	
"TargetCare" Standard Plan	20%																	
"TargetCare" Advance Plan	20%																	
"TargetCare" Premier Plan	10%																	

	Plan / Rider combined with those policies fulfilling the designated requirements of the plan combination are entitled to this offer. 6) To enjoy this offer, all eligible policies of “VHIS” / “MediCare” Medical Insurance Plan / Rider and “TargetCare” Cancer Plan / Rider under the combination of the designated plans must be in force at the time of renewal. 7) For details of “VHIS” / “MediCare” Medical Insurance Plan and “TargetCare” Cancer Plan, please refer to the relevant product brochures.
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