

Regent Prime Insurance Plan II (Premier) / Regent Elite Insurance Plan II (Premier)

**First-Year Premium Refund Reward and First-Year 1.5%
Extra Guaranteed Interest Rate on Prepaid Premium**



Promotion Period

Application Submission Date: 27 September 2021 – 15 December 2021
(both days inclusive)
Last Approval Date: 31 December 2021

For details, please refer to the
Product Brochure



Regent Prime Insurance
Plan II (Premier)



Regent Elite Insurance
Plan II (Premier)

During the promotion period, you can enjoy the below listed offers upon successful application(s) of Regent Prime Insurance Plan II (Premier) or Regent Elite Insurance Plan II (Premier):

Applicable Premium Payment Period	Eligible Offer
2 years	First-Year 1.5% Extra Guaranteed Interest Rate on Prepaid Premium
5 years	First-Year Premium Refund Reward + First-Year 1.5% Extra Guaranteed Interest Rate on Prepaid Premium

First-Year Premium Refund Reward

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

Example:

Applicable Premium Payment Period	Annual Premium^ (USD)	First-Year Premium Refund Rate	First-Year Premium Refund Amount (USD)
5 years	300,000	6.00%	300,000 × 6.00% = 18,000
	150,000	5.50%	150,000 × 5.50% = 8,250
	100,000	4.00%	100,000 × 4.00% = 4,000

^ Net annual premium after Large Size Discount and before any other premium discount (if any).

First-Year 1.5% Extra Guaranteed Interest Rate on Prepaid Premium

Applicable Premium Payment Period	Offer for Premium Paid in Lump Sum
2 years / 5 years	An extra guaranteed interest rate of 1.5% p.a. for the first year You may enjoy the total interest rate of up to 3.5% p.a. for the first year (the current interest rate offered is 2% p.a. but is not guaranteed)



For enquiry, please call Partnership Concierge Hotline
at 3192 8333 or Premier Business Hotline at 3192 8388.

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

1. To enjoy the First-Year Premium Refund Reward, customer must submit the application(s) of Regent Prime Insurance Plan II (Premier) and/or Regent Elite Insurance Plan II (Premier) from 27 September 2021 to 15 December 2021 ("Promotion Period") and such application(s) must be approved by FTLife Insurance Company Limited ("FTLife") on or before 31 December 2021.
2. First-Year Premium Refund Reward is only applicable to the basic premium of eligible policy. Prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated in Annual Premium requirement and will not be entitled to any First-Year Premium Refund Reward.
3. First-Year Premium Refund Reward is offered to each eligible plan policy. If customer has applied for more than one policy of eligible plan, all of the eligible policies could enjoy the First-Year Premium Refund Reward. However, the annual premium of these policies will not be aggregated in calculating the First-Year Premium Refund rate.
4. The amount of First-Year Premium Refund Reward will be equal to the first year basic premium of eligible plan policy paid in the first 12 months after the policy issue date (net annual premium after Large Size Discount and before any other premium discount (if any) with maximum of 12 months of basic premium) times the designated First-Year Premium Refund rate of this policy.
5. First-Year Premium Refund amount will be credited to the premium suspense account within 3 months after we received the first installment premium of 2nd policy year for paying future premium. Customer can only withdraw the remaining balance of the first year premium refund (if any) after the end of premium payment period but if the client has prepaid all the premiums, the client can withdraw the excess premium due to the prepayment after the premium refund amount is credited to the client's premium suspense account.
6. FTLife reserves the right to claw back the premium refund amount if the eligible plan policy is terminated within 2 years from the policy commencement date.
7. The eligible plan policy must be in force at the time of the release of First-Year Premium Refund Reward in order to enjoy the First-Year Premium Refund Reward.

Terms & Conditions of "First-Year 1.5% Extra Guaranteed Interest Rate on Prepaid Premium":

1. To enjoy the First-Year 1.5% Extra Guaranteed Interest Rate on Prepaid Premium, customer must submit the application(s) of Regent Prime Insurance Plan II (Premier) and/or Regent Elite Insurance Plan II (Premier) from 27 September 2021 to 15 December 2021 ("Promotion Period") and such application(s) must be approved by FTLife on or before 31 December 2021.
2. The premium prepayment option is only applicable to policies with annual premium payment mode. Prepaid premium will be credited into your premium deposit account. For successful application(s) of Regent Prime Insurance Plan II (Premier) and / or Regent Elite Insurance Plan II (Premier) during the Promotion Period, an 1.5% p.a. extra guaranteed interest rate will be offered for the first year of prepaid premium in the premium deposit account, with the prevailing interest rate for prepaid premium in the premium deposit account accumulated at the offered at that time by FTLife (the current interest rate offered is 2% p.a. but is not guaranteed), relevant prepaid premium in the premium deposit account will have a chance to enjoy interest rate of up to 3.5% p.a. for the first year. From the second year onwards, prepaid premium in the premium deposit account will accumulate at the prevailing interest rate offered at that time by FTLife (the current interest rate offered is 2% p.a. but is not guaranteed). For details of the premium prepayment arrangement, please refer to the relevant Product Brochure.
3. FTLife will claw back any interest distributed if the client withdraws full amount from the premium deposit account before policy maturity or policy termination.

Terms & Conditions Applicable to All above Promotions:

1. Any information provided by the applicants which is incomplete, false, fake, feigned, inappropriate, illegal, forged and misused will be considered as violating the terms and conditions of this promotion. FTLife reserves all the rights to disqualify the reward without any further notice.
2. FTLife reserves the right to make all final decisions on policy application, approval and all relevant above mentioned promotion activity. In case of any disputes in relation to the above offer, our decision shall be final and binding.
3. FTLife 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.
4. No person other than the customer and FTLife will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
5. This flyer should be read in conjunction with the relevant Product Brochure. For details of Regent Prime Insurance Plan II (Premier) and Regent Elite Insurance Plan II (Premier), please refer to the Product Brochure and Policies.
6. This flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. FTLife Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of FTLife Insurance Company Limited is illegal under the laws of that jurisdiction.

FTLife Insurance Company Limited

(Incorporated in Bermuda with limited liability)

New World Group Member