

Press release  
27 April 2026

**CTF Life Launches MyWealth Beyond Savings Insurance Plan  
Solid Leadership Backed by a Proven Dividend Track Record  
Fastest Route to the Highest Returns with Flexible Allocation and Diversified Wealth  
Planning in Hong Kong  
Maximum Premium Discount of up to 24% on Total Premiums for the First Two Years  
and Guaranteed Interest Rate for Prepaid Premiums**

**Hong Kong** – CTF Life announced today the launch of the **MyWealth Beyond Savings Insurance Plan** (the Plan) a robust, one-stop wealth management solution offering long-term wealth accumulation potential with flexibility. The plan offers both single-premium and regular-premium payment options, with an expected total internal rate of return (IRR) of up to 6.5% in the 20th policy year for a single-premium USD policy –the fastest and highest in the Hong Kong market<sup>1</sup> – enabling customers to realise attractive potential returns earlier.

The Plan also features the special-in-market<sup>2</sup> **“Wealth Accumulation Switching Option”**<sup>3</sup>, allowing customers to flexibly adjust their wealth management strategy by switching among three options (Advance, Balanced and Conservative) – to align with their evolving financial goals. Product features such as the **“Currency Switching Option”**<sup>4,5</sup> and **“Policy Split Option”**<sup>6</sup>, as well as multiple product advantages are designed to comprehensively address customers’ financial needs and global wealth-planning objectives across different life stages.

Harnessing its sound investment strategy and strong financial strength, CTF Life has maintained a non-guaranteed accumulation interest rate of 4.25% p.a.<sup>7</sup> on participating USD policies for the 14<sup>th</sup> consecutive year. In addition, the three signature product series<sup>8</sup> have achieved a 100% or more fulfilment ratio for ten consecutive years<sup>9</sup>, demonstrating the Company’s consistency and reliability in delivering customer returns. As of 31 December 2025, CTF Life’s solvency ratio under the Hong Kong Risk-Based Capital (HKRBC) regime stands at 282%<sup>10</sup>, leading the market<sup>11</sup> and well above the minimum regulatory requirement of 100%, providing solid assurance for customers’ long-term wealth accumulation.

Customers who successfully apply for the Plan within the designated period can enjoy a maximum **premium discount of up to 24% on the total premiums for the first two policy years, together with a guaranteed interest rate offer on prepaid premiums.** \*

The new MyWealth Beyond Savings Insurance Plan reflects CTF Life’s deep understanding of customer needs. In addition to offering market-leading wealth accumulation potential, the Plan incorporates a range of flexible and innovative legacy planning features, empowering customers to manage their wealth with confidence at every stage of life. Key features and dedicated services of the Plan include:

- 1. Wealth Accumulation Switching Option**<sup>3</sup>: While the policy is in force, customers may leverage the special-in-market<sup>2</sup> switching options with artisanal design to manage their wealth. On the 10<sup>th</sup> policy anniversary and every policy anniversary thereafter, customers can flexibly switch among the

“Advance”, “Balanced”, and “Conservative” switching options. Each option is equipped with different ratio of the “Stable Asset Account”<sup>12</sup> value to the cash value of Reversionary Bonus<sup>13</sup> (if any) and Terminal Bonus<sup>14</sup> (if any).

2. **Free Policy Currency Conversion:** From the 3<sup>rd</sup> policy anniversary and any policy anniversary thereafter and while the policy is in force, customers may apply to exercise the Currency Switch Option<sup>4,5</sup>, changing the policy currency of the basic plan of the policy to a different currency (like US Dollar, Hong Kong Dollar, Chinese Yuan, Australian Dollar, Canadian Dollar, Euro, British Pound Sterling or Singapore Dollar) without having to provide any evidence of insurability.
3. **Policy Split Option<sup>6</sup>:** While the policy is in force and the Insured is still alive, after the end of the 3<sup>rd</sup> Policy Year or the end of the premium payment period (whichever is later), customers may split the original policy by allocating part of the Units of the basic plan to one or more separate policy(ies). This option also applies to the split policy(ies), enabling enhanced flexibility in asset allocation.
4. **Multiple innovative legacy edges:** After the 6<sup>th</sup> policy monthly anniversary, customers may change the Insured for unlimited times<sup>15</sup>. The plan specially provides the Policy Continuation Option<sup>16</sup>, allowing designated beneficiaries to become new Policy Owners and Insureds upon the death of the original Insured. Upon exercising either of these two options, the coverage will be adjusted to the age of 128 for the new Insured, providing greater flexibility for customers' inheritance arrangements and enabling wealth to be passed on to future generations.
5. **Flexible policy value withdrawal arrangements:** In addition to setting up standing instructions for regular withdrawals<sup>17</sup> for the Policy Owner, he/she may also arrange for payments to be directly credited to designated payee(s), such as family members, hospitals, residential care homes for the elderly or charitable institutions. The “Artisanal Default Policy Service” further complements the Plan through a range of dedicated arrangements, offering customers greater flexibility and convenience in withdrawal arrangements.
6. **Premium Holiday<sup>18</sup> of up to 8 years:** If the Policy Owner is unfortunately diagnosed with a specified Covered Illness, including cancer, severe heart attack or stroke, the Premium Holiday period may be extended free of charge, giving customers additional financial buffer and peace of mind.
7. **Flexible settlement options for Death Benefit<sup>19</sup> / Full Surrender<sup>20</sup>:** Customers can choose from a wide range of Death Benefit Settlement Options for each beneficiary, including a lump-sum payment, regular installment payment<sup>19</sup>, or increasing installment payments<sup>19</sup>. Customers can also choose to receive part of the benefit as a lump sum with the remaining balance paid for increasing installments or customise the payment to start at a specified year or at a specified age of the beneficiary with fixed or increasing installments, ensuring each beneficiary receives the most appropriate arrangement.
8. **Market-First Customised Life Event Option<sup>21</sup>:** In conjunction with the applicable instalment Death Benefit Settlement Options and the “Life Event Option”, customers may choose to arrange death benefit payouts upon any of the nine preset life events of the Primary Beneficiary, such as marriage or home purchase. Through the first-in-market “Customised Life Event” Option<sup>21</sup>, customers can also freely customise lump-sum payouts at meaningful life milestones. More than one Life Event Options can be assigned for each primary beneficiary, making protection even more thoughtful and flexible.

**9. Flexible premium payment options:** MyWealth Beyond Savings Insurance Plan offers a choice of single-premium, 5-year and 12-year premium payment periods. For the 5-year premium payment period, customers may also choose to prepay the premiums<sup>22</sup> by lump sum payment upon application, thereby enjoying the benefit of paying up the Plan at a lower cost. Interest<sup>23</sup> (if any) will also be earned on the prepaid premiums<sup>22</sup>.

**Notes:**

\* Application submission period is from 27 April 2026 to 30 June 2026 (both dates inclusive). For details, please refer to the promotional leaflet: [https://www.ctflife.com.hk/pdf/en/home/premium\\_offer\\_flyer.pdf](https://www.ctflife.com.hk/pdf/en/home/premium_offer_flyer.pdf)

1 An expected total internal rate of return (IRR) of 6.5% by the 20th policy year applies to single-premium USD policies that meet the minimum premium requirement, assuming no withdrawals, surrender or exercise of any policy options. As of 31 March 2026, the “fastest and highest in the Hong Kong market” refers to the highest expected total IRR of 6.5% and a total return multiple of 3.5 times by the 20th policy year (being the expected total cash value divided by the total premiums paid). These figures are calculated based on the current assumed investment returns, are not guaranteed, are shown on a rounded basis, and are the result of the Company’s comparison among major savings insurance products of major life insurance companies in Hong Kong.

2 “Special-in-market” is the result of comparing similar major life insurance savings products of major life insurance companies in Hong Kong as of 27 April 2026.

3 Wealth Accumulation Switching Options and its portfolio ratio:

Switching option(s)	“Stable Asset Account” allocation	Allocation of the cash value of Reversionary Bonus (if any) and cash value of Terminal Bonus (if any)
Advance	0%	100%
Balanced	40%	60%
Conservative	80%	20%

“Stable Asset Account Allocation” = the value of “Stable Asset Account” ÷ (cash value of Reversionary Bonus (if any) + cash value of Terminal Bonus (if any) + value of Stable Asset Account) x 100%. Within 30 days before or after the 10th policy anniversary or every policy anniversary thereafter, customers may, subject to the prevailing rules of the Company, exercise the Wealth Accumulation Switching Option to adjust the Switching Option of the basic plan of the policy to achieve Stable Asset Account Allocation at customers’ desire. Subject to specified conditions. Please refer to the Policy Provisions for more details of the Wealth Accumulation Switching Option.

4 On the 3<sup>rd</sup> policy anniversary or any policy anniversary thereafter and while the policy is in force, customers may change the policy currency of the basic plan of the policy to a different currency (“New Policy Currency”) through converting the existing basic plan of the policy to a designated new plan (“Designated Plan”) denominated in the New Policy Currency that is available and determined by the Company without providing any evidence of insurability. Subject to specified conditions. Please refer to the Policy Provisions for more details of the Currency Switch Option.

5 Upon the effective date of Currency Change, the basic plan of the policy will be converted to the Designated Plan denominated in the New Policy Currency. Policy Effective Date and Policy Years of the policy will remain unchanged after the Currency Switch. The existing and future amounts of Unit, Guaranteed Cash Value, premium(s) due and payable (if any), total premiums paid, face value and cash value of Reversionary Bonus and Terminal Bonus (if any), accumulated value of Stable Asset Account (if any) of the basic plan of the policy will be determined and adjusted by the Company at its sole discretion. Any complementary policies and riders under the policy will remain in force under the original policy after the Currency Switch. If any complementary policies and riders are not accepted to retain under the original policy, such complementary policies and riders shall be automatically terminated from the effective date of Currency Switch.

6 While the policy is in force and after the end of the 3<sup>rd</sup> Policy Year, the Policy Owner may exercise the Policy Split Option to create one or more separate policy(ies) (the “Split Policy(ies)”), allocating a portion of the Units from the basic plan of the original policy to the Split Policy(ies) without providing any evidence of insurability, subject to specified conditions. The Split Policy(ies) will be effective only after its Policy Provisions and policy specifications are issued. Please refer to the Policy Provisions for more details of Policy Split Option.

7 The interest rate is not guaranteed and may be adjusted from time to time.

8 The three signature product series include: (i) “Regent” Series (similar products as “MyWealth” Series), (ii) “HealthCare 168” Series (similar products as “FamCare 198”), and (iii) “Fortune Saver” series (similar products as “Ever Shine”).

9 For policies under the above product series issued during the years from 2015 to 2024, the dividend fulfilment ratio of the Annual Dividend / Reversionary Bonus / Terminal Dividend / Terminal Bonus for each policy issue year reached 100% or above. Please visit CTF Life’s website for the latest dividend fulfilment ratio information of the above or other products.

10 Source: CTF Services Limited Interim Report 2025–2026. As of 31 December 2025, CTF Life’s solvency ratio under the Hong Kong Risk-Based Capital regime was 282%.

- 11 Based on an analysis and comparison of the solvency ratios of the 15 insurance companies with the highest total gross premiums for 2024, as announced in September 2025. Such information is based on the data disclosed by the relevant insurance companies as of 31 December 2024 in accordance with the public disclosure requirements of the Insurance Authority.
- 12 Account determined in accordance with the Wealth Accumulation Switching Option provision in which its long-term target asset allocation is 100% in fixed income type securities. The value in the Stable Asset Account will be accumulated at such interest rate as may be declared by the Company from time to time. However, interest rates on the Stable Asset Account are not guaranteed and may even be 0% in any year.
- 13 The face value and cash value of Reversionary Bonus are non-guaranteed. However, once declared, the declared face value of Reversionary Bonus will become guaranteed and forms a permanent addition to the policy. Please refer to the Policy Provisions for details of Reversionary Bonus.
- 14 A non-guaranteed Terminal Bonus may be declared for this Plan by the Company starting from the 1st policy anniversary. Non-guaranteed Terminal Bonus and its amount may be paid at the sole discretion of the Company. The cash value of Terminal Bonus should be either equal to or less than the face value of Terminal Bonus.
- 15 Change of the Insured is subject to the prevailing administrative rules and designated requirements. The Unit, Guaranteed Cash Value, the face value of accumulated Reversionary Bonuses (if any) and the face value of Terminal Bonus (if any), any accumulated value of Stable Asset Account, Policy Date and Policy Years will remain the same on the Insured-Change Effective Date while the Plan End Date will be adjusted to the date of policy anniversary on the 128th birthday of the Changed New Insured or following the 128th birthday of the Changed New Insured (whichever is applicable). Please refer to the Policy Provisions for details of Change of Insured Option.
- 16 Upon the death of the Insured, if the Policy Owner (still alive) and the Insured are different persons, the beneficiary will become the Continued New Insured; if the Policy Owner died at the same time or the Policy Owner and the Insured is the same person, subject to the prevailing administrative rules of the Company, the beneficiary will become the new Policy Owner and Continued New Insured of the policy. After this option has been exercised, all Units, total premiums paid, Guaranteed Cash Value, the face value of accumulated Reversionary Bonuses (if any), the face value of Terminal Bonus (if any) and any accumulated value of Stable Asset Account (if any), Policy Date and Policy Years will remain unchanged on the Policy Continuation Effective Date, while the respective plan end date of the basic plan of the policy will be adjusted to the date of policy anniversary on the 128th birthday of the Continued New Insured or the immediately following policy anniversary (whenever is applicable). Please refer to the Policy Provisions for details of Policy Continuation Option.
- 17 Policy value withdrawal is subject to the Company's minimum Unit requirement and the relevant terms and conditions. For regular withdrawals to designated payee(s), the relationship of eligible designated payee(s) must meet the Company's requirements. The Company reserves the right, at its discretion, to request proof of relationship and to amend the relevant terms and conditions from time to time as necessary. Policy value withdrawal belongs to other policy services. For details, please refer to the relevant service application form and the "Notification of Policy Service Confirmation."
- 18 Premium Holiday is not applicable to the policy with single premium as the premium payment period. Regardless of whether there has been any change of Policy Owner throughout the premium payment period, if the Policy Owner is diagnosed with the Covered Illness, the Premium Holiday Period may be extended after the Company has received the prescribed form submitted by the Policy Owner together with the medical certificate completed by the attending doctor of the Policy Owner, in accordance with the applicable premium payment period. Please refer to the Policy Provisions for details of Premium Holiday and Covered Illness.
- 19 Subject to specified conditions. Please refer to the Policy Provisions for details of Death Benefit Settlement Option.
- 20 Subject to specified conditions. Please refer to the Policy Provisions for details of Full Surrender.
- 21 "First-in-market" service feature is the results of comparing similar major insurance policy services of major life insurance companies in Hong Kong as of 4 Dec 2025. For the relevant terms and conditions, please refer to the respective service application forms and "Notification of Policy Service Confirmation".
- 22 The premium prepayment option is only applicable to annual premium payment mode. The prepaid premium will be credited to the premium deposit account and accumulate at the prevailing interest rate offered at that time (the current interest rate offered is 2% p.a.), but it is not guaranteed. The Policy Owner can withdraw the full amount of the prepaid premiums from the premium deposit account. However, any interest credited will be forfeited. If the amount of the premium deposit account is not sufficient to pay the premium and premium levy due to a decrease in interest rate, the Policy Owner is required to make up the relevant premium difference (including premium levy). Otherwise, the policy will be terminated or subject to an automatic premium loan. If the Insured passes away, the premium deposit account balance (if any) will be payable to the Policy Owner without any charge.
- 23 The current interest rate offered is 2% p.a. but it is not guaranteed.

**Important Notice:**

- The information contained in this press release is intended as a general summary of information for reference only. For more details, please refer to relevant product brochures, promotion leaflets, and policy documents. For details regarding the CTF Life MyWealth Beyond Savings Insurance Plan, please refer to the policy contract for details of the full terms and conditions.
- This press release does not contain the full provisions, key product risks, and all exclusions of the MyWealth Beyond Savings Insurance Plan, and the full terms can be found in the Policy documents. The MyWealth Beyond Savings Insurance Plan may serve as a standalone plan(s) without bundling with other type(s) of insurance product. Please refer to the main product brochure and policy terms and conditions, as well as the explanatory documents provided by your licensed insurance intermediary, to fully understand the details and complete terms

and conditions regarding the mentioned definitions, fees, product features, exclusions, and compensation payment conditions related to MyWealth Beyond Savings Insurance Plan.

- Please refer to the product brochure for more information on the MyWealth Beyond Savings Insurance Plan:  
<https://www.ctflife.com.hk/pdf/en/mywealth-beyond-savings-insurance-plan-brochure.pdf>
- For more information on the Artisanal Default Policy Service, please visit:  
<https://www.ctflife.com.hk/pdf/en/artisanal-default-policy-service-flyer.pdf>
- For further details, please contact CTF Life's Customer Service Hotline on +852 2866 8898.
- This press release 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.

#####

### **About CTF Life**

Chow Tai Fook Life Insurance Company Limited ("CTF Life") is proud of its rich, 40-year legacy in Hong Kong. CTF Life is a wholly-owned subsidiary of CTF Services Limited ("CTFS") (Hong Kong Stock Code: 659) and one of the most well-established life insurance companies in Hong Kong. As a member of Chow Tai Fook Enterprises Limited, CTF Life consistently strengthens its collaboration with the Chow Tai Fook Group ecosystem to support customers and their loved ones in navigating life's journey with personalised planning solutions, lifelong protection and diverse lifestyle experiences. By leveraging the Group's robust financial strength and strategic investments across the globe, CTF Life aspires to become a leading insurance company in Asia while continuously creating value beyond insurance.

### **Media enquiries**

#### **CTF Life**

Anki Chong

+852 2591 8427

[anki.chong@ctflife.com.hk](mailto:anki.chong@ctflife.com.hk)

Chow Tai Fook Life Insurance Company Limited (Incorporated in Bermuda with limited liability)