

Ever Shine Savings Insurance Plan

Up to 5% of
Single Premium Discount

Ever Shine Savings Insurance Plan ("Ever Shine") offers **a flexible and reliable solution for savings and legacy planning** through **a lump sum single premium, empowering your wealth grows steadily while striving to accelerate both guaranteed and projected breakeven period**. During the promotion period, you can enjoy **up to 5%** of Single Premium Discount upon successful application of Ever Shine!

Promotion Period:

Application Submission Date: 22 August 2025 to 30 September 2025 (both days inclusive)

Last Approval Date: 31 October 2025



For details, please
refer to the
Product Brochure
of Ever Shine

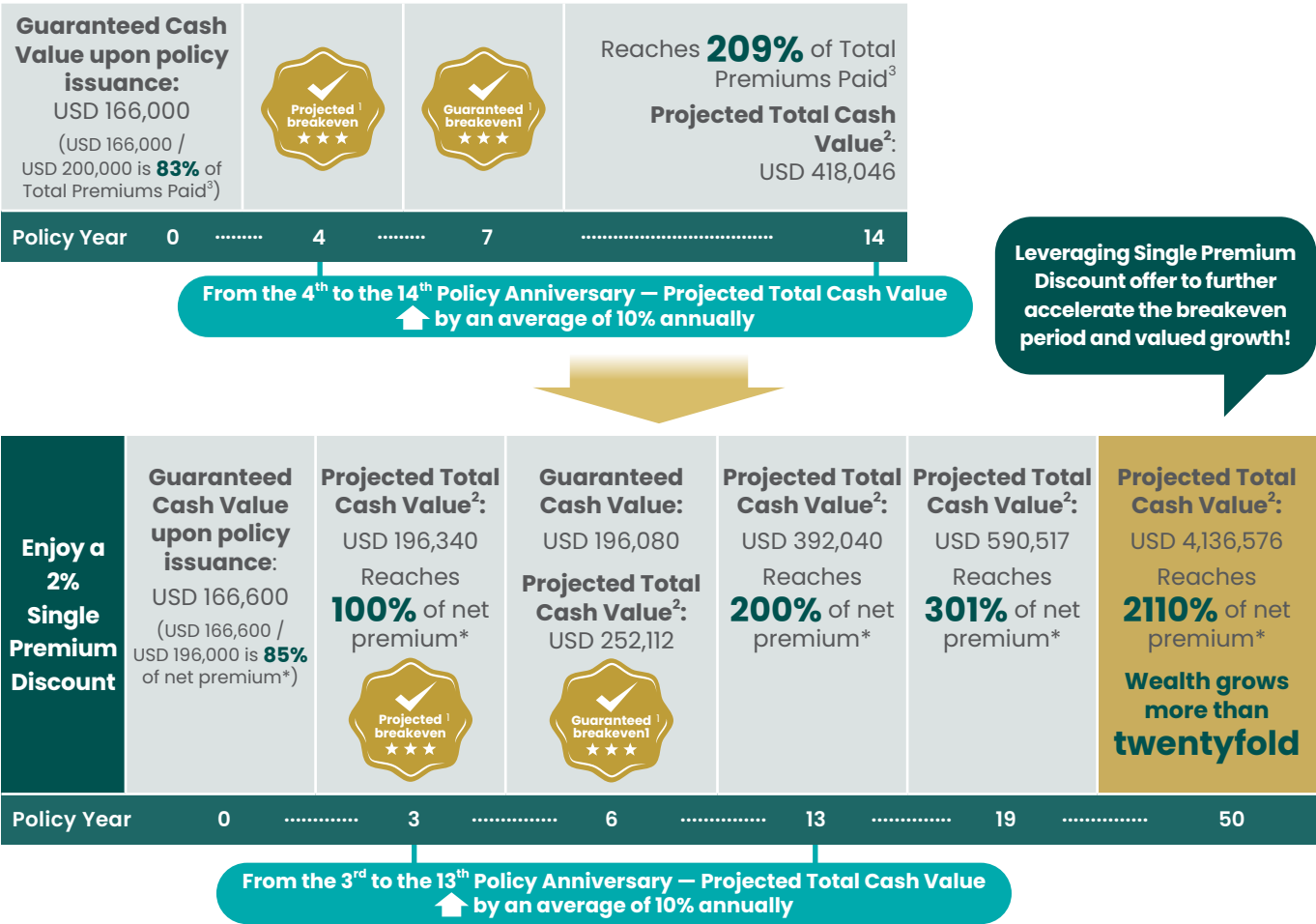
Single Premium Discount

| Single Premium [^] (USD) | Single Premium Discount Rate |
|-----------------------------------|------------------------------|
| ≥1,500,000 | 5% |
| 300,000 – <1,500,000 | 4% |
| 150,000 – <300,000 | 2% |
| 50,000 – <150,000 | 1% |

Example 1 – Accelerate the breakeven period and valued growth

Enrolled Plan: Ever Shine Savings Insurance Plan

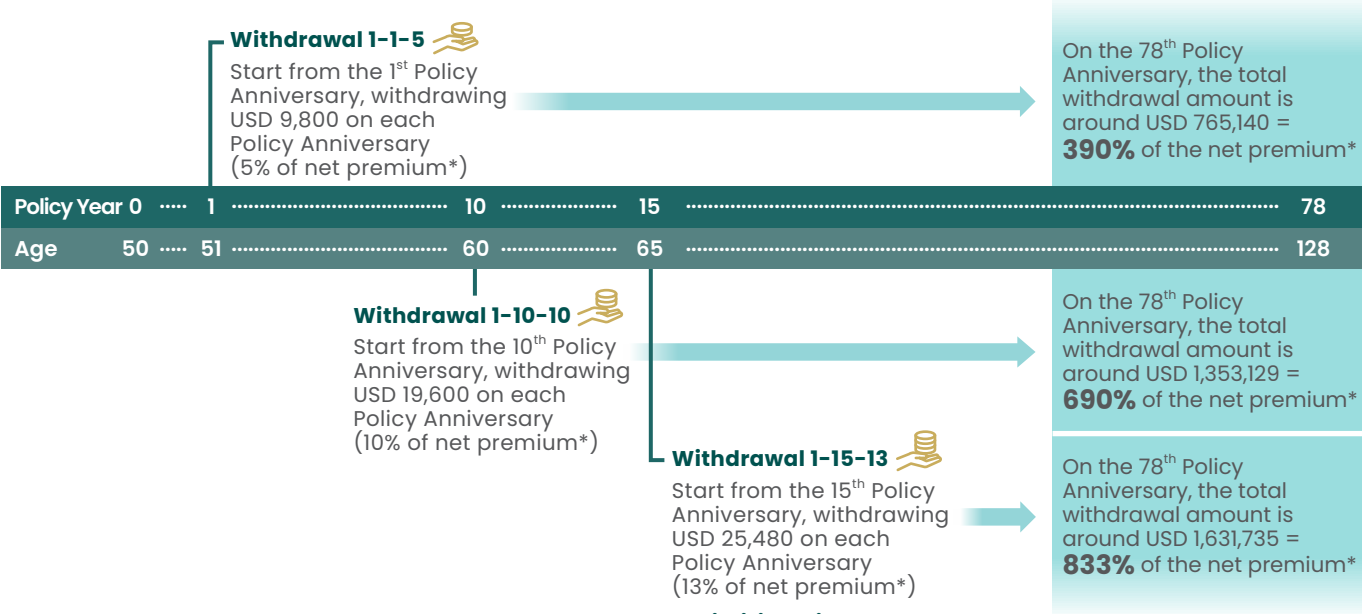
Single Premium[^]: USD 200,000 (pay a net premium* of USD 196,000 only after 2% of Single Premium Discount)



Example 2 – Diversified Withdrawal Solution

Enrolled Plan: Ever Shine Savings Insurance Plan

Single Premium[^]: USD 200,000 (pay a net premium* of USD 196,000 only after 2% of Single Premium Discount)



[^] Single premium does not include any other premium discount.
^{*} Net premium refers to the single premium after the Single Premium Discount.

Optimizing withdrawal outcomes through an extended accumulation period!

Notes:

1. The guaranteed breakeven period as short as 6 years / projected breakeven period even as short as 3 years is only applicable to Policy(ies) with a single premium of USD 150,000 (after calculation of 2% Single Premium Discount) or above. The guaranteed breakeven period as short as 7 years / projected breakeven period even as short as 4 years is applicable to all Policy(ies) that meet the minimum single premium requirement of this product. The guaranteed breakeven period / projected breakeven period refers to the Policy Year which the Guaranteed Cash Value / Projected Total Cash Value is equal to or greater than the Total Premiums Paid for the first time by the end of such Policy Year.
2. Projected Total Cash Value refers to the aggregate of Guaranteed Cash Value, non-guaranteed accumulated annual dividend and interest (if any) and non-guaranteed terminal dividend (if any).
3. Total Premiums Paid is defined as the total amount of premium(s) due and paid for the basic plan of the Policy but does not include any other premium discount (if any).
4. The example is an assumption and for reference only. The above example does not include premium levy, and the figures listed in the example are rounded to the nearest integer and integer percentage. In Example 1, the Policy was not any withdrawal made, fully surrendered, no other policy options were exercised, and there are no claims or indebtedness. In Example 2, the Policy was not fully surrendered, no other policy options were exercised, and there are no claims or indebtedness.
5. All the cash value in the example are calculated based on the Company's current projected dividend rate and accumulated annual dividend interest rate and are not guaranteed, therefore the illustrated withdrawal amount might not be sustainable. If there are any changes of the policy dividend declaration or accumulated interest rate, the Units may reduce earlier or later in order to withdraw the stated amount above. The actual cash value may differ from the above example. For details of Withdrawal Arrangement, please refer to the "Withdrawal Arrangement" section in the product brochure.
6. The above information shall not be constituted as an offer, invitation to sell and a recommendation of whatsoever kind to any person or groups as the basis for any insurance contracts (or investment or other decision). Please obtain professional advice before making a decision. CTF Life assumes no responsibility for the use or interpretation by others of any information in this document.



For enquiry, please contact your consultant / CTF Life Customer Service Hotline at 2866 8898, Partnership Concierge Hotline at 3192 8333 or Premier Business Hotline at 3192 8388.

Important Reminder: Ever Shine Savings Insurance Plan may be purchased as standalone plan(s) without bundling with other type(s) of insurance product. The product information in this document does not contain the full terms of the products as mentioned in this document and the full terms can be found in The Policy document.

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 22 August 2025 to 30 September 2025 (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 31 October 2025 ("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.
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.

Chow Tai Fook Life Insurance Company Limited

(Incorporated in Bermuda with limited liability)

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