

## "FamCare 198" Critical Illness Protector /

## "FamCare 198" Critical Illness Protector – Pregnancy Baby Protection

Up to 4 Months 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"):



For details, please refer to the Product Brochure of "FamCare 198"

### Promotion Period:

Application Submission Date: 1 July 2025 – 30 September 2025(both days inclusive)

Last Approval Date: 28 November 2025

### Offer 1: First-Year Premium Refund<sup>1</sup>

You can enjoy **2 months First-Year Premium Refund** upon successful application(s) of "FamCare 198".

### Offer 2: Extra First-Year Premium Refund<sup>1,2</sup>

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<sup>#</sup> listed below under same Policy Owner and Insured.

### Offer 3: FamCare Together Extra First-Year Premium Refund<sup>3</sup>

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**.

*Designated Basic Plans		
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"
BetterCare" Medical Insurance Plan	"TopCare" Medical Insurance Plan	MediChamp Insurance Plan
"MediCare" Medical Insurance Plan	"MediSave" Medical Account	"TargetCare" Cancer Plan

  

#Designated Riders		
"ChampCare" Medical Insurance Plan	"FlexiCare" Medical Insurance Plan	"BetterCare" Medical Insurance Plan
"TopCare" Medical Insurance Plan	MediChamp Insurance Plan	"MediCare" Medical Insurance Plan
"HealthCare Choice" Critical Illness Protector	"TargetCare" Cancer Plan	



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.

# Example

## Example 1:

Policy Owner	Insured	Policy(ies) Enrolled	Eligible Offer(s)	Total Number of Month(s) for Premium Refund
Mrs Chan	Mrs Chan	"FamCare 198" Critical Illness Protector	Offer 1 + Offer 3	3 Months
	Mr Chan	"FamCare 198" Critical Illness Protector + "TopCare" Medical Insurance Plan (Rider)	Offer 1 + Offer 2 + Offer 3	4 Months
	Mrs Chan's unborn son (Mrs Chan would be the Insured upon Policy Issuance, her son will become the Insured immediately after livebirth)	"FamCare 198" Critical Illness Protector – Pregnancy Baby Protection	Offer 1 + Offer 3	3 Months

## Example 2:

Policy Owner	Insured	Policy(ies) Enrolled	Eligible Offer(s)	Total Number of Month(s) for Premium Refund
Mrs Wong	Mrs Wong	"FamCare 198" Critical Illness Protector	Offer 1	2 Months
	Mrs Wong	"FamCare 198" Critical Illness Protector + "TopCare" Medical Insurance Plan (Rider)	Offer 1 + Offer 2	3 Months

Note: Mrs. Wong owns more than one "FamCare 198" policies with herself as the Insured. Thus, none of her policies are eligible for the FamCare Together Extra First-Year Premium Refund offer.

Important Reminder: The product(s) as mentioned in this document (except "HealthCare Choice" Critical Illness Protector) 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 all relevant the products as mentioned in this document and the full terms can be found in the policy document.

### 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 July 2025 – 30 September 2025 ("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 28 November 2025.
- 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 28 November 2025.
- 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.
- 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).
- 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.
- 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.
- 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 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.
- 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 should be read in conjunction with the relevant Product Brochure. For details of the "FamCare 198", Designated Basic Plan and Designated Rider, please refer to the Product Brochure and Policies.
- 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.

## Chow Tai Fook Life Insurance Company Limited

(Incorporated in Bermuda with limited liability)

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