

Enjoy up to 10.1% p.a. Guaranteed Interest Rate on Prepaid Premiums for the ENTIRE payment period

Limited Offer Act Now

Promotion Period

Application Submission Date : 1 July 2025 to 31 July 2025 (both days inclusive)

Last Approval Date : 29 August 2025

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^{1,4} will enjoy a **guaranteed interest rate of up to 10.1% p.a.** throughout the whole premium payment period ("Guaranteed Interest Rate for Prepaid Premium Offer / This Offer"), thereby accelerating your wealth accumulation.

Designated Plans		Applicable Premium Payment Period	Guaranteed Interest Rate for the Whole Premium Payment Period according to the Annual Premium amount			
			USD		HKD	
			>= 500,000	< 500,000	>= 640,000	< 640,000
MyWealth Insurance Series	MyWealth Savings Insurance Plan 2 (Premier)	2 years	10.1%	7.1%	4%	3%
	MyWealth Savings Insurance Plan 2 (Prestige)	5 years	>= 80,000	< 80,000		
	MyWealth Savings Insurance Plan 2 (Premier)		5%	4%		
Everglow 128 Insurance Plan		2 / 5 years	4%		Not Applicable	

During the promotion period, can also enjoy the **extra First-Year Premium Refund of up to 26%***, please refer to the relevant promotion flyer for details.



Illustrative example

Plan Name: MyWealth Insurance Series

Premium Payment Year: 5 years

Scenario without Any Offer*



Annual Premium:
USD 100,000.04
Annual Levy:
USD 12.82



5-year Total Premiums* USD500,064.30

Guaranteed Interest Rate for Prepaid Premium Offer[#]

The annual remaining balance from prepayment^{1,4} can enjoy 3% Extra Interest Rate and 2% Guaranteed Basic Prepaid Premium Interest Rate interest (after deducting the annual premium due and premium levy)

(5% in total), Total interest earned: USD 45,410.79



**Payable Premiums in lump sum prepayment¹
USD 500,064.30 - USD 45,410.79 = USD 454,653.51**

The total interest earned allows you to pay a lower premium upfront when applying for the policy.

* This is the 5-year total premiums payable (including premium levy), assuming none of the offers is applicable to this policy and the rate of levy remains unchanged while the policy remains in force and the policyholder did not exercise any policy options / changes throughout the 5-year payment period.

[#] This example is calculated by policy entitled with interest of 3% of Extra Interest Rate and 2% of Basic Prepaid Premium Interest Rate throughout the whole premium payment period (total 5% Guaranteed Interest Rate) with payable levy amount, assuming the rate of levy remains unchanged while the policy remains in force and the policyholder did not exercise any policy options / changes throughout the 5-year payment period.

* This First-Year Premium Refund promotion is valid until 31 July 2025. For details of the First-Year Premium Refund, please refer to <https://www.ctflife.com.hk/en/promotion>.



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: 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 of the related insurance plan.

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 29 August 2025 together with the lump sum payment on the premiums of the basic plan ("Eligible Policy"), the Total Premiums Payable (including premium levy, deducted the interest and 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 throughout the whole premium payment period ("Guaranteed Interest Rate for Prepaid Premium Offer").
- For MyWealth Insurance 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 8.1% Extra Interest Rate ("Extra Interest Rate") and Basic Prepaid Premium Interest Rate (the current interest rate offered is 2% per annum, 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 10.1%. 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	>= 500,000	8.1%	2%	10.1%
		< 500,000	5.1%		7.1%
	5 years	>= 80,000	3%		5%
		< 80,000	2%		4%
HKD	2 years	>= 640,000	2%		4%
		< 640,000	1%		3%
	5 years	>= 640,000	2%		4%
		< 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 i) applicable to Everglow 128 Insurance Plan – Guaranteed Basic Prepaid Premium Interest Rate (guaranteed at 2% per annum). 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 4%.
- 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.
- 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.
- Client may withdraw the entire amount form 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 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.

Chow Tai Fook Life Insurance Company Limited

(Incorporated in Bermuda with limited liability)

MKT/PM/0533/GEN/2507