
















Limited-time Premium Offers

CTF Life always thinks for you and proudly presents a series of Limited-time Premium Offers which help you to enjoy life protection at ease. During the promotion period, you can enjoy the Limited-time Premium Offers upon successful application of any following plans. Assist you in planning for life protection with ease.

Your needs	Plan	Offer	Promotion Period (Last Application Submission Date*)
 Tax Deduction	• Prosperous Deferred Annuity Plan 2	<b>Up to 8% Annual Premium Discount</b> for the entire premium payment period^ 	till 30 September 2025
	<b>VHIS series</b> • "ChampCare" Medical Insurance Plan • "FlexiCare" Medical Insurance Plan • "TopCare" Medical Insurance Plan • "BetterCare" Medical Insurance Plan • "WiseCare" Medical Insurance Plan	<b>Up to 4 Months</b> First-Year Premium Refund^ 	
 Critical Illness Protection	• "FamCare 198" Critical Illness Protector • "FamCare 198" Critical Illness Protector – Pregnancy Baby Protection	<b>Up to 4 Months</b> First-Year Premium Refund 	till 30 September 2025
	• "HealthCare 168 Plus" Critical Illness Protector	<b>Up to 1.5 Months</b> First-Year Premium Refund 	
 Wealth Accumulation	• Prime Treasure Savings Insurance Plan	<b>Up to 9%</b> of Single Premium Discount 	till 31 July 2025
	• MyWealth Savings Insurance Plan 2 (Prestige) • MyWealth Savings Insurance Plan 2 (Premier)	<b>Up to 26%</b> First-Year Premium Refund  	
	• Everglow 128 Insurance Plan	<b>Up to 18.5%</b> First-Year Premium Refund and Guaranteed Interest Rate for Prepaid Premium Offer # 	till 30 September 2025
	# <b>Guaranteed Interest Rate</b> for Prepaid Premium Offer	Enjoy <b>up to 10.1% Guaranteed Interest Rate on Prepaid Premium</b> for the ENTIRE payment period 	till 31 July 2025
 Medical Protection	• MediChamp Insurance Plan	<b>Up to 4 Months</b> First-Year Premium Refund 	till 30 September 2025
	• "TargetCare" Cancer Plan	<b>Up to 20%</b> Premium Discount for the Whole Premium Payment Period 	till 31 December 2025

**Remarks:**  
^ Premium refund/discount amount cannot be eligible for tax deduction (net premium after deduction of premium refund/discount amount can be eligible for tax deduction subject to the relevant requirement).  
\* Please refer to the relevant promotion flyer(s) to learn the last approval date of relevant promotion(s).

Terms and conditions of Limited-time Premium Offers apply. Please refer to the relevant promotion flyer(s).

- Important Reminder**
- The product(s) as mentioned in this flyer may be purchased as standalone plan(s) without bundling with other type(s) of insurance product. The product information in this flyer does not contain the full terms of the products as mentioned in this flyer and the full terms can be found in the policy document.
  - 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.
  - This flyer should be read in conjunction with the relevant Product Brochure and promotion flyer. For details of the plan abovementioned, please refer to the relevant Policy document and the Product Brochure uploaded on CTF Life website at [www.ctflife.com.hk](http://www.ctflife.com.hk).
  - Prosperous Deferred Annuity Plan 2 is a Qualified Deferred Annuity Policy but this does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the Insurance Authority and not the facts of your own situation.
  - CTF Life VHIS Plans are the Certified VHIS Plans but this does not necessarily mean the policyowner(s) and related person(s) are eligible for tax deduction available for VHIS premiums paid. The nature of the VHIS Plan of CTF Life VHIS plan depends on the features of the product and the approval issued by Health Bureau, rather than the personal circumstances of the policyowner(s) and related person(s). Policyowner(s) or relevant parties must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region ("HKSAR") before you can claim these tax deductions.
  - Any general tax information mentioned in this flyer is for reference only and does not constitute any tax or financial advice. You should not make any tax-related decisions based on such information alone. CTF Life cannot provide any tax, legal or accounting advice or consultation. If you have any questions, please consult the Inland Revenue Department (website: [www.ird.gov.hk](http://www.ird.gov.hk)) or seek your independent tax, legal and accounting advisor.