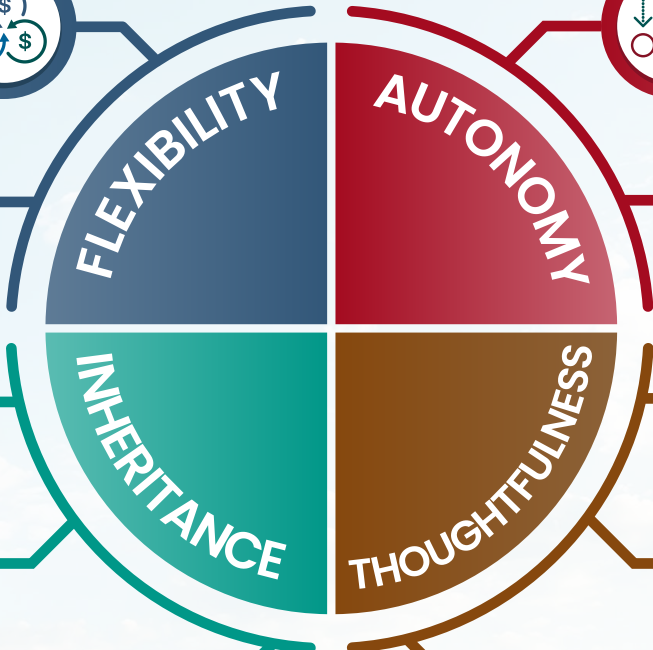
CTF Life
周大福人壽

MyWealth Beyond Savings Insurance Plan

Beyond the Unknown, Build your own

As life stages and needs continue to evolve, a static strategy may no longer be sufficient for long-term planning. **MyWealth Beyond Savings Insurance Plan ("MyWealth Beyond")** features a high degree of autonomy, allowing flexible asset allocation, and steady accumulation of long-term value.



SPECIAL-IN-MARKET

Wealth Accumulation Switching Options[1]
Allowing you to flexibly adjust your asset allocation of your policy according to different life stages through 3 preset Switching Options

Flexible policy value withdrawal arrangements
Offering one-off withdrawal or regular withdrawal payouts, with options to flexibly set up withdrawals frequencies for direct payment to designated payee(s)[2]

Flexible settlement option for Death Benefit
To provide beneficiaries with the most thoughtful support at their key life moments through pre-set choices for "Life Event Option"[3] or the first-in-market "Customised Life Event"[3]

Policy Continuation Option[4]
Allowing up to 2 designated beneficiaries to continue the policy upon the death of the Insured

Policy Custody Value-added Service[5]
To safeguard the interests of Successive Policy Owner to achieve inheritance goals

Policy Split Option[6]
Enabling the policy to be split into multiple separate policies

Free conversion of the Policy Currency[7]
To flexibly meet your global wealth management needs without additional underwriting

Extension of Premium Holiday[8]
Free extension of the Premium Holiday will be provided on a doubled basis in the event of diagnosis of a Covered Illness

Premium Waiver[9]
Future premiums will be waived in the event of specified conditions

Default Mentally Incapable Option Policy Service[10]
Ensuring the policy remains in force according to pre-set instructions through pre-arrangement even in the event of unforeseen circumstances

High Potential Projected Returns with Superior Withdrawal Scenario

Single-Premium Payment (Single Premium: USD300,000)

5-Year Premium Payment (Total Premiums Paid: USD250,000)

Remarks: The above examples assume a USD policy in single-premium/ annual payment mode (applicable to regular payment policies), and that no withdrawals, surrenders, and exercises of any policy options, and all premiums payable have been fully paid by their due dates, but excluding any other premium discounts (if any). This is calculated based on current assumed investment returns and is not guaranteed. The policy values listed above may slightly differ from the projected amounts shown in the proposal due to rounding adjustments.

MyWealth Beyond

Selected Withdrawal Plan Scenarios

Assuming Policy Value withdrawal commences from the end of the same policy year within the Premium Payment Period

Withdrawal Pattern

1-1-6	**Single premium, 1-year payment, 6% withdrawal from Year 1**	
Policy assumptions	Insured age : Premium Payment Period: Single Premium:	0 Single Premium USD300,000
Withdrawal Amount and Projected Maturity Benefit	From the 1st policy anniversary, 6% of Total Premiums Paid (USD18,000) can be withdrawn annually until the Insured reaches age 128	
	Total Withdrawal Amount (up to the 128th policy anniversary)	= **USD2,304,000**
	Projected Maturity Benefit (as at the end of the 128th policy anniversary)	= **USD73,378,660**
	Total Withdrawal Amount and Projected Maturity Benefit	= **USD75,682,660** (around 252 times of Total Premiums Paid)

Withdrawal Pattern

5-5-7	**5-year payment, 7% withdrawal from Year 5**	
Policy assumptions	Insured age : Premium Payment Period: Annual Premium: Total Premiums Paid:	0 5 years USD50,000 USD250,000
Withdrawal Amount and Projected Maturity Benefit	From the 5th policy anniversary, 7% of Total Premiums Paid (USD17,500) can be withdrawn annually until the Insured reaches age 128	
	Total Withdrawal Amount (up to the 128th policy anniversary)	= **USD2,170,000**
	Projected Maturity Benefit (as at the end of the 128th policy anniversary)	= **USD38,315,827**
	Total Withdrawal Amount and Projected Maturity Benefit	= **USD40,485,827** (around 162 times of Total Premiums Paid)

Remarks: The above examples assume a USD policy in single-premium/annual payment mode (applicable to regular payment policies), and that no prepayment or other policy options, and all premiums payable have been fully paid by their due dates, but excluding any other premium discounts (if any). This is calculated based on current assumed investment returns and is not guaranteed. The annual withdrawal amounts used to calculate the policy values shown above may slightly differ from the projected annual withdrawal amounts in the proposal due to rounding adjustments.

Example 1

Jayden (38 years old), married, has a son and a daughter

Target:
- To take care of the family's future needs and ensure proper asset allocation
- To prepare for the retirement with a steady stream of retirement income on a regular basis

MyWealth Beyond Savings Insurance Plan **(Policy A)**

Premium Payment Period:	5 years
Annual Premium:	USD60,000
Total Premiums Paid:	USD300,000
Policy Owner and Insured:	Jayden

Policy Year

0 — Jayden: 38 years old; Son: 10 years old; Daughter: 5 years old

MyWealth Beyond Policy A in effect

5

Premiums paid-up

7

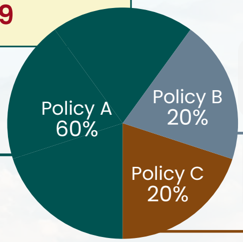
Projected breakeven

Total Policy Value[11]: **USD300,006**

15 — Jayden: 53 years old; Son: 25 years old; Daughter: 20 years old

Jayden exercises Policy Split Option[6] to allocate 40% of the Unit under the basic plan of Policy A equally into two new policies, Policy B and Policy C, and changes the Policy Owner and the Insured[12] of Policy B to his son, and the Policy Owner and the Insured[12] of Policy C to his daughter following the split.

Total Policy Value[11] (before Policy Split): **USD569,369**



Total Policy Value[11] about **USD341,621**

Total Policy Value[11] about **USD113,874**

Total Policy Value[11] about **USD113,874**

16 — Jayden: 54 years old; Son: 26 years old; Daughter: 21 years old

Jayden's son exercises the Currency Switch Option[7] to change the policy currency to another currency in preparation for working and starting a new life in another country.

Total Policy Value[11] of Policy B (before Currency Switch): about **USD121,736**

27 — Jayden: 65 years old

Withdrawals have been made for 16 policy years

After that, Jayden withdraws USD30,000 annually as an additional retirement income until he turns 80 years old.

Total Withdrawals: **USD480,000**

By exercising the Wealth Accumulation Switching Option[1], Jayden may also choose to switch the policy to the "Balanced" option after retirement, so that the policy value may continue growing with a more balanced investment allocation.

42 — Jayden: 80 years old; Jayden's wife: 72 years old

Upon Jayden's death at 80 years old due to illness, Jayden's wife becomes the new Policy Owner and the new Insured of Policy A under previously designated Policy Continuation Option[4].

Total Policy Value[11]: about **USD1,441,146**

50 — Jayden's wife: 80 years old

Total Policy Value[11]: about **USD2,385,090**

60 — Jayden's wife: 90 years old

Total Policy Value[11]: about **USD4,477,143**

Jayden implements a succession solution by exercising the Policy Split Option[6] to split the original policy into two new policies for his children. The Policy Owner can also exercise the Currency Switch Option[7] and/or Wealth Accumulation Switching Option[1] to flexibly accommodate the different individual development. Even after withdrawals are made for retirement income, the policy continues to accumulate substantial value over time.

Example 2

Hailey (43 years old), unmarried

Target:
- To prepare for her own retirement
- To plan for the family's future and give back to the community

MyWealth Beyond Savings Insurance Plan

Premium Payment Period:	Single Premium
Total Premiums Paid:	USD250,000
Policy Owner and Insured:	Hailey

Policy Year

0 — Hailey: 43 years old

PAID

MyWealth Beyond Savings Single Premium Policy in effect

4 — Hailey: 47 years old

Projected breakeven

Total Policy Value[11]:
USD250,002

18 — Hailey: 61 years old

Hailey withdraws USD3,000 per month from the policy as her retirement income; and she designates her younger brother as the designated beneficiary[4] under the Policy Continuation Option to inherit the policy upon her death.

Total Withdrawals (10 policy years):
USD360,000

Total Policy Value (after withdrawal)[11]:
about **USD883,125**

Withdrawals have been made for 10 policy years

27 — Hailey: 70 years old

28 — Hailey: 71 years old

After Hailey moves into a residential care home for the elderly in Hong Kong, she makes withdrawals under previously set policy value withdrawal instructions for direct payments to Designated Payees[2]:

- withdraws **USD2,000** per month for direct payment to the residential care home for the elderly
- withdraws **USD1,000** per month for direct payment to her brother to cover her daily living expenses
- withdraws **USD500** per year for direct payment to a Hong Kong-registered charity as a donation

Total Policy Value (after withdrawals)[11]:
about **USD1,388,608**

Withdrawals have been made for 15 policy years

42 — Hailey: 85 years old

43 — Hailey: 86 years old

Upon Hailey's death at 86 years old due to illness, the Policy Continuation Option4 will be automatically exercised, and her brother will become the new Policy Owner and the new Insured.

Total Policy Value[11]:
about **USD1,478,867**

If Hailey has not made any withdrawals, the Total Policy Value[11] at the 43rd policy anniversary will be about **USD3,749,498** (around 15 times of the Total Premiums Paid)

Clients may set instructions under the Policy Continuation Option[4] to facilitate a suitable succession arrangement upon the death of the Insured. They may also make regular policy value withdrawals to designated payee(s)[2], enabling regular financial support for themselves, their families and charitable organisations, while flexibly planning their ideal life after retirement.

Notes:

1. 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%"Special-in-market" refers to the Wealth Accumulation Switching Option and is the result of comparing similar major life insurance savings products of major life insurance companies in Hong Kong as of 27 April 2026.
Within 30 days before or after the 10th policy anniversary or every policy anniversary thereafter, you may, subject to the prevailing rules of the Company, exercise the Wealth Accumulation Switching Option to adjust the Switching Option under the policy to achieve Stable Asset Account Allocation at your desire, subject to certain related conditions. Except the first time of exercise of this option, the switch date of each subsequent request must be separated by a period of not less than 1 year from the switch date of the preceding exercise of this option. Please refer to the Policy Provisions for more details of the Wealth Accumulation Switching Option.
2. Policy value withdrawal is subject to the Company's minimum Unit requirement and the relevant terms and conditions. If the Policy Owner opts to withdraw policy value in a currency other than the policy currency, the amount will be converted at the prevailing exchange rate determined by the Company from time to time with reference to market rates. Please note that currency conversion involves foreign exchange risk. For regular withdrawals to designated payee(s): (i) the minimum withdrawal amount is USD125 / HKD1,000 per month (or the equivalent amount in other currencies converted at the prevailing exchange rate as determined by the Company from time to time with reference to market exchange rates); and (ii) if the regular withdrawal instruction is exercised before the 3rd policy anniversary and the aggregated annual withdrawal amount exceeds USD15,000 / HKD120,000 (or the equivalent amount in other currencies converted at the prevailing exchange rate as determined by the Company from time to time with reference to market rates), the Policy Owner must provide proof of relationship between the Policy Owner and the designated payee(s). For the avoidance of doubt, the relationship of eligible designated payee must meet the Company's requirements. CTF Life 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. This service belongs to other policy services. For the relevant terms and conditions, please refer to the respective service application forms and the "Notification of Policy Service Confirmation".
3. For the "Customised Life Event", only one customised life event can be designated for each Primary Beneficiary, and which must be able to provide sufficient, available and satisfactory evidence. "First-in-market" service feature is the result of comparing similar major insurance policy services of major life insurance companies in Hong Kong as of 4 Dec 2025. Please note that the Death Benefit Settlement Option (including "Life Event Option") belong to other policy services. For the relevant terms and conditions, please refer to the respective service application forms and "Notification of Policy Service Confirmation".
4. Prior to the death of the Insured, the Policy Owner can assign one or two beneficiary(ies) for the Policy Continuation Option and specify the proportion of the Death Proceeds to be paid to each beneficiary for the Policy Continuation Option. 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 in order to keep the policy in force after the Insured dies. If the Policy Owner has selected both Policy Continuation Option and Death Benefit Settlement Option, Policy Continuation Option will automatically be exercised (regardless of the order of selection). Please refer to the Policy Provisions for more details of the Policy Continuation Option.
5. The Policy Custody Value-added Service is for the designation of a Contingent Owner with Restricted Rights for the relevant policy. This application does not apply to policy(ies) that is(are) (i) under declaration of trust, (ii) Investment-Linked Assurance Schemes, and/or (iii) Qualifying Deferred Annuity Policy. Policy Owner can designate one Contingent Owner with Restricted Rights by submitting a written request by our prescribed form. If the Policy Owner passes away while the policy remains in force, while the Insured is still alive, and the Insured has not yet reached the specified age (which is the Insured's age specified by the Policy Owner at which the Insured can take the ownership of the policy), the designated Contingent Owner with Restricted Rights will become the Policy Owner with Restricted Rights. Upon exercising this instruction, the Contingent Owner with Restricted Rights will assume all obligations stipulated in the policy general policy administration services, including without limitation, change in payment frequency, payment method, subject to the Company's final approval. This service belongs to other policy services. For the relevant terms and conditions, please refer to the respective service application forms and the "Notification of Policy Service Confirmation".
6. While the policy is in force and the Insured is still alive, after the end of the 3rd Policy Year or the end of the premium payment period (whichever is later), and subject to the prevailing rules of the Company, you may exercise Policy Split Option to create one or more separate policy(ies) (the "Split Policy(ies)"), allocating a portion of Unit from the basic plan of the policy to the Split Policy(ies) but subject to certain related conditions without providing any evidence of insurability. 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. On the 3rd policy anniversary or any policy anniversary thereafter and while the policy is in force, you may, subject to the prevailing rules of the Company, apply to 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 us without providing any evidence of insurability, but subject to certain related conditions. The Designated Plan may or may not be the same as the basic plan of the policy, and may have different benefits, plan features and policy terms comparing with those under the basic plan of the policy. Please refer to the Policy Provisions for more details of the Currency Switching Option.
8. Regardless of whether there has been any change of Policy Owner throughout the premium payment period, if the Policy Owner is diagnosed with Cancer, Severe Heart Attack, or Stroke (the "Covered Illness"), the Premium Holiday Period may be extended after we have 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 on the definitions of Premium Holiday and Covered Illnesses.
9. The Premium waiver benefit includes the "Premium Waiver" and the "Payor Benefit". If the incident is resulted from accident, immediate protection will be given. If a person dies or is diagnosed with total permanent disability due to illness, a 2-year waiting period is required. Please refer to the Policy Provisions for further details.
10. The "Mentally Incapable Option" is only applicable where the Policy Owner and the Insured are the same person. This service belongs to other policy services. For the relevant terms and conditions, please refer to the respective service application forms and the "Notification of Policy Service Confirmation".
11. The Total Policy Value represents the Projected Surrender Value, which is the sum of the Guaranteed Cash Value, the cash value of accumulated Reversionary Bonuses (if any), the cash value of Terminal Bonus (if any) and the accumulated value of Stable Asset Account (if any), less indebtedness (if any).
12. Changing 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), 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). The Changed New Insured must be aged 64 (last birthday) or below. We shall cease to provide any coverage for the initial Insured or the prior Insured on our record (when applicable and as the case may be) as from the Insured-Change Effective Date. Please refer to the Policy Provisions for details of Changing of Insured Option.

- The above example is an assumption and for reference only. The example is based on current assumed investment returns and is not guaranteed. It assumes all premiums payable have been fully paid by their due dates, excluding any other premium discount (if any). Values and/or figure listed in the above examples shown above are rounded to the nearest integer. The cash value of Terminal Bonus from withdrawal of non-guaranteed Reversionary Bonus or partial surrender is non-guaranteed. The examples assume that customer first withdraws the accumulated value of Stable Asset Account (if any) and the accumulated cash value of the Reversionary Bonus (if any), then withdrawing Guaranteed Cash Value and the cash value of Terminal Bonus (if any) by partial surrender. The total policy value on the designated policy anniversary is the Guaranteed Cash Value on the designated policy anniversary plus the cash value of accumulated Reversionary Bonus (if any), the cash value of Terminal Bonus (if any) and accumulated value of Stable Asset Account (if any), less indebtedness (if any) at that time. Except for the policy options mentioned, no other policy options have been exercised in the example (including but not limited to Wealth Accumulation Switching Option, Currency Switching Option, Policy Split Option, Premium Holiday (if applicable) and Policy Loan etc.). Withdrawals are subject to the Company's relevant requirements, please refer to the Policy Provisions for details. In the examples, due to integer rounding of Units for the withdrawal amount from partial surrender, the annual withdrawal amount listed in the above policy value may slightly differ from the projected annual withdrawal amount in proposal. The projected benefits and total withdrawal amount shown on the designated policy anniversary have reflected the actual withdrawal amount of the example. Please refer to detailed illustrations of the Standard Illustration of Participating Policies for details. Values shown in the examples with policy split and policy continuation options for calculation above may slightly differ from the actual values upon execution, due to the integer rounding of Units. Please refer to the detailed illustration upon execution for details.
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