

MyWealth Savings Insurance Plan 2 (Premier)

CTF Life
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MyWealth Savings Insurance Plan 2 (Premier) ("MyWealth 2") offers a variety of flexible features, empowering you to "Switch" and "Boost Up" with autonomy as your life evolves.



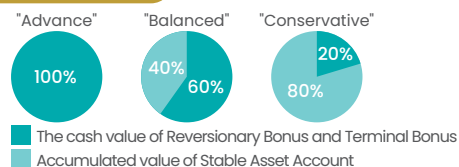
"Wealth Booster Option"¹ **First-in-market***

Allows you to change the amount components under the policy¹ to enhance the projected returns.



"Wealth Accumulation Switching Option"² **Special-in-market***

Flexibly choose the value ratio of "Stable Asset Account" by 3 preset Switching Options (including "Advance", "Balanced" and "Conservative"), allowing you to better meet your financial needs at different life stages



Free conversion of the policy currency³ and Policy Split⁴

- 8 currency options (USD, HKD, CNY, AUD, CAD, EUR, GBP and SGD) to complement your global development blueprint
- Allocate a portion of the Units of the basic plan to a separate "Split Policy" for planning your assets with flexibility



Dual Succession to pass on the wealth infinitely

- **Unlimited changes of Insured⁵**
Protection period will cover until new Insured reaches age 128
- **Policy Continuation Option (for up to 2 designated beneficiaries)⁶**
To match with your policy inheritance plan









Dynamic personalized withdrawal solution

Create your own passive income with ease





Dynamic personalized withdrawal solution to achieve your ideal wealth management plan

1st Policy Value Withdrawal Period	Early Stage		Middle Stage	Mid-Long Stage				
Withdrawal Passcode	MyWealth 2->2->5		MyWealth 5->6->7	MyWealth 5->10->10				
	2 Payments – 2 Years – 5% Withdrawal		5 Payments – 6 Years – 7% Withdrawal	5 Payments – 10 Years – 10% Withdrawal	5 Payments – 15 Years – 14% Withdrawal			
Applicable Group of Customers	 Pre-retirees planning for retirement income		 Middle-aged and working individuals looking for increasing passive income	 Parents preparing for the next generation				
Example								
Enrolment Details	Issue Age: Age 55 Annual Premium: USD 100,000 Premium Payment Period: 2 Years Total Premiums Paid: USD 200,000	Issue Age: Age 50 Annual Premium: USD 80,000 Premium Payment Period: 5 Years Total Premiums Paid: USD 400,000	Issue Age: Age 40 Annual Premium: USD 40,000 Premium Payment Period: 5 Years Total Premiums Paid: USD 200,000	Issue Age: Age 0 Annual Premium: USD 20,000 Premium Payment Period: 5 Years Total Premiums Paid: USD 100,000				
Withdrawal Amount and Maturity Benefit	<ul style="list-style-type: none"> From the 2nd Policy Anniversary, withdraw 5% of the Total Premiums Paid annually (USD 10,000) until Insured reaches age 128 Total withdrawal amount (until the 73rd Policy Anniversary) = USD 720,826 Maturity benefit (at the end of the 73rd Policy Anniversary) = USD 2,673,796 	<ul style="list-style-type: none"> From the 6th Policy Anniversary, withdraw 7% of the Total Premiums Paid annually (USD 28,000) until Insured reaches age 128 Total withdrawal amount (until the 78th Policy Anniversary) = USD 2,044,587 Maturity benefit (at the end of the 78th Policy Anniversary) = USD 6,599,917 	<ul style="list-style-type: none"> From the 10th Policy Anniversary, withdraw 10% of the Total Premiums Paid annually (USD 20,000) until Insured reaches age 128 Total withdrawal amount (until the 88th Policy Anniversary) = USD 1,581,551 Maturity benefit (at the end of the 88th Policy Anniversary) = USD 1,027,500 	<ul style="list-style-type: none"> From the 15th Policy Anniversary, withdraw 14% of the Total Premiums Paid annually (USD 14,000) until Insured reaches age 128 Total withdrawal amount (until the 128th Policy Anniversary) = USD 1,626,357 Maturity benefit (at the end of the 128th Policy Anniversary) = USD 10,364,938 				
	Total withdrawal amount and maturity benefit = USD 3,394,622 (around 17 times of Total Premiums Paid)		Total withdrawal amount and maturity benefit = USD 8,644,504 (around 22 times of Total Premiums Paid)		Total withdrawal amount and maturity benefit = USD 2,609,051 (around 13 times of Total Premiums Paid)		Total withdrawal amount and maturity benefit = USD 11,991,295 (around 120 times of Total Premiums Paid)	
	 Enhancement Effect with Wealth Booster Option ¹	 By exercising the Wealth Booster Option ¹ at the 10 th Policy anniversary, withdrawals can be enhanced to 5->5->7 – starting as early as the 5th Policy Anniversary, 7% of the Total Premiums Paid can be withdrawn annually until the Insured reaches age 128.		 By exercising the Wealth Booster Option ¹ at the 10 th Policy anniversary, withdrawals can be enhanced to 5->15->15 – starting from the 15th Policy Anniversary, 15% of the Total Premiums Paid can be withdrawn annually until the Insured reaches age 128.				



Example 2 John, married, has a daughter and a son



Goals

- Plan for the family's future by supporting their development with effective assets planning
- Plan for the retirement life by preparing a regular retirement income



Enrolled Plan

MyWealth Savings Insurance Plan 2 (Premier) (Policy A)
 Premium Payment Period: 5 years Annual Premium: USD 50,000
 Total Premiums Paid: USD 250,000

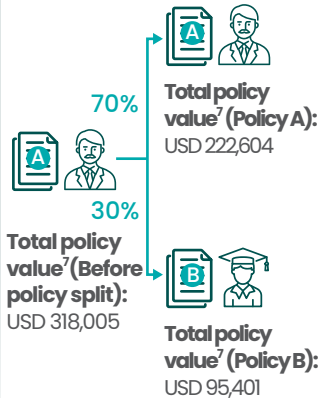
Policy Year	0	5	7	10	12	15	20	43
	John : Age 40 Son : Age 8 Daughter: Age 3	Premiums paid up	Expected Breakeven	John : Age 50 Son : Age 18 Daughter: Age 13	John : Age 52 Son : Age 20 Daughter: Age 15	John : Age 55 Son : Age 23 Daughter: Age 18	John : Age 60	John : Age 83



"MyWealth 2"
Policy A effective



Total policy value⁷:
USD 256,354



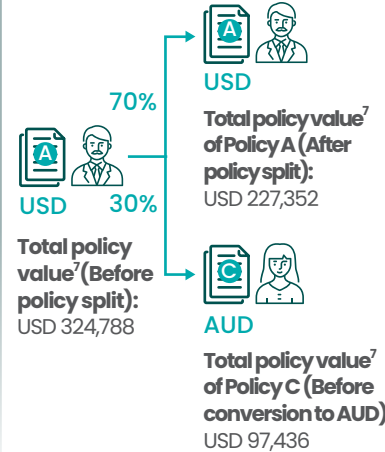
John exercised the **Policy Split Option⁴**, splitting 30% of the Units from the basic plan into a new policy (Policy B) and **changed the policy owner and Insured⁵ of Policy B** to his son after the split.

John's son exercised the **Currency Switching Option³** to convert the policy currency to GBP in preparation for studying and living in the UK.



Total policy value⁷ (Before conversion to GBP):
USD 103,992

John exercised the **Policy Split Option⁴** again to allocate 30% of the Units from the basic plan of Policy A into a new policy (Policy C) and changed the policy currency to AUD by **Currency Switching Option³**. He also **changed the policy owner and Insured⁵ of Policy C** to his daughter after the split and conversion, preparing for her studies and life in Australia.



John retired and exercised **Wealth Accumulation Switching Option²** to "Balanced", allowing the policy value to maintain growth with a more balanced approach.

	"Advance"	"Balanced"
Cash value of Reversionary Bonus and Terminal Bonus:	USD 209,637 (100%)	USD 125,782 (60%)
Accumulated value of Stable Asset Account:	N/A	USD 83,855 (40%)

John passed away at age 83 due to illness. Death benefit⁸ of the policy was paid to his wife (beneficiary) in a lump sum payment as her living expenses, continuing to support the rest of her life.

Total death benefit⁸:
USD 1,249,225



John implemented his inheritance plan using the **Policy Split Option⁴**, dividing the policy among his children. He also gained flexibility by taking advantage of the **Currency Switching Option³** and/or the **Wealth Accumulation Switching Option²** to align with their individual development, highlighting the plan's autonomy.

Remarks:

* "Special-in-market" and "First-in-market" are the results of comparing similar major life insurance savings products of major life insurance companies in Hong Kong as of 26 January 2026.

- The amount components refer to Guaranteed Cash Value, face value and cash value of accumulated Reversionary Bonuses (if any), face value and cash value of Terminal Bonus (if any) and accumulated value of Stable Asset Account (if any) of the basic plan. 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 Booster Option to adjust the Guaranteed Cash Value, face value and cash value of accumulated Reversionary Bonuses (if any), face value and cash value of Terminal Bonus (if any), and the accumulated value of Stable Asset Account (if any) of the basic plan to other pre-set level(s) (to be determined by the Company and elaborated in an endorsement and new policy specifications) according to the new long-term target asset allocation, without providing any evidence of insurability while subject to the relevant conditions. This Option can only be exercised once under the policy. After exercised the Wealth Booster Option, the Wealth Accumulation Switching Option will be reset as "Advance" (i.e. the allocation and value in Stable Asset Account are both zero). In the event that both Wealth Booster Option and Wealth Accumulation Switching Option are elected on the same policy anniversary, the Wealth Booster Option will be exercised while the elected Wealth Accumulation Switching Option will be automatically withdrawn immediately. Policy Owner may elect the Wealth Accumulation Switching Option again in the next policy anniversary. As the equity-like assets in the new long-term target asset allocation are relatively higher, the Guaranteed Cash Value may be subject to reduction and the risk may increase accordingly after the Wealth Booster Option has been exercised. If you have any questions, you can contact your financial consultant for more details or seek independent professional advice. For the long-term target asset allocation of the Wealth Booster Option, please refer to "Investment Philosophy, Policy and Strategy" under "Disclosure of Important Information" from the product brochure. Please refer to the Policy Provisions for more details of the Wealth Booster Option.

- Wealth Accumulation Switching Option 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%

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 of the basic plan of the policy to achieve Stable Asset Account Allocation at your desire, subject to the relevant 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. In the event that both Wealth Booster Option and Wealth Accumulation Switching Option are elected on the same policy anniversary, the Wealth Booster Option will be exercised while the elected Wealth Accumulation Switching Option will be automatically withdrawn immediately. Policy Owner may elect the Wealth Accumulation Switching Option again in the next policy anniversary. Please refer to the Policy Provisions for more details of the Wealth Accumulation Switching Option.

- 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, subject to the relevant 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.
- While the policy is in force and the Insured is still alive, after the end of the 5th Policy Year, and subject to the prevailing rules of the Company, you may exercise Policy Split Option to create a separate policy (the "Split Policy"), allocating a portion of Unit from the basic plan of the policy to the Split Policy but subject to the relevant conditions without providing any evidence of insurability. The Split Policy 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.
- 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) and 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.
- 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 Policy Continuation Option has been exercised, and (i) only one beneficiary is designated under the policy and such beneficiary has been elected for the Policy Continuation Option prior to the death of the Insured, after this option has been exercised, all Units, Total Premiums Paid, Guaranteed Cash Value, the face value of accumulated Reversionary Bonuses (if any), the face value of Terminal Bonus (if any) and any accumulated value of Stable Asset Account (if any), Policy Date and Policy Years will remain unchanged on the Policy Continuation Effective Date, while the respective plan end date of the basic plan of the policy will be adjusted to the date of policy anniversary on the 128th birthday of the Continued New Insured or the immediately following policy anniversary (whenever is applicable); (ii) if there is more than one beneficiary designated under the policy and one or two beneficiary(ies) has/have been elected for the Policy Continuation Option prior to the death of the Insured, one or two basic plan(s) of the policy will be created upon the death of the Insured, and regarding each newly created basic plan, the respective unit, Total Premiums Paid, Guaranteed Cash Value, the respective face value of accumulated Reversionary Bonuses (if any) and the respective face value of Terminal Bonus (if any) and any respective accumulated values of the Stable Asset Account will be adjusted according to the proportion of the Death Proceeds specified by the Policy Owner for each beneficiary selected for the Policy Continuation Option. The respective Policy Date and Policy Years will remain unchanged on the Policy Continuation Effective Date, while the respective plan end date of the basic plan of the policy will be adjusted to the date of policy anniversary on the 128th birthday of the Continued New Insured or the immediately following policy anniversary (whenever is applicable). The surrender payment may be equal to or lower than death benefit before this option has been exercised. If the Death Benefit Settlement Option has already been selected for the beneficiary who has also been elected for the Policy Continuation Option, you shall cancel the Death Benefit Settlement Option arrangement for such beneficiary before your submission of any written request for the Policy Continuation Option. All riders (if any) will be terminated on the Policy Continuation Effective Date. For the beneficiary(ies) who has/have not been elected for the Policy Continuation Option (if any), the Death Benefit will be paid to each of these beneficiary(ies) in a lump sum or the respective option under the Death Benefit Settlement Option provision elected by the Policy Owner. 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). After Policy Continuation Option has been exercised, the Policy Continuation Option and Death Benefit Settlement Option previously selected by the Policy Owner will automatically become invalid. Please refer to the Policy Provisions for details of Policy Continuation Option.
- Total policy value is the expected surrender benefit, refers to the sum of Guaranteed Cash Value, 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).
- Interest on unpaid death benefit is not guaranteed, therefore interest may be less than expected and the actual payout period may be shorter than the selected period. Only lump sum death benefit is applicable if an assignment is made. If the Death Benefit and/or accrued interest (if any) remain after the last instalment is paid, we will pay the remaining balance of the Death Benefit and accrued interest (if any) in a lump sum to the beneficiary. If the beneficiary(ies) has been selected as designated beneficiary(ies) for the Policy Continuation Option, you shall cancel of the Policy Continuation Option by written request before your submission of Death Benefit Settlement Option for the respective beneficiary(ies). For the beneficiary(ies) who has/have not been elected for the Policy Continuation Option, the Death Benefit will be paid in a lump sum or pursuant to the Death Benefit Settlement Option provision to each of these beneficiary(ies) depending on the respective option elected by the Policy Owner. 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). After Policy Continuation Option has been exercised, the Policy Continuation Option and Death Benefit Settlement Option previously selected by the Policy Owner will automatically become invalid. Please refer to the Policy Provisions for details of Death Benefit Settlement Option.
- The total death benefit is the higher of the following: i) 101% of total premiums paid; or (ii) the sum of the Guaranteed Cash Value, the face value of accumulated Reversionary Bonus (if any) and the face value of Terminal Bonus (if any) as at the date of death of the Insured; plus accumulated value of Stable Asset Account (if any), less indebtedness (if any).
- The above example is an assumption and for reference only. It is assumed that the interest rate on accumulated value of Stable Asset Account is 4.25% p.a. (USD Policy), and it is not guaranteed. The example is based on current assumed investment return and are not guaranteed. It assumes all premiums payable have been fully paid as scheduled, including the large size discount (if applicable) throughout the whole payment term and excluding any other premium discount (if any). We will round off the values and/or figures listed in the above example to integer. The cash value of Terminal Bonus from withdrawal of non-guaranteed Reversionary Bonus or partial surrender is non-guaranteed. The examples assume customer first withdrawing 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, Wealth Booster 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 differ slightly from the projected annual withdrawal amount in proposal. The expected 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 differ slightly from the actual values upon execution, due to the integer rounding of units. Please refer to the detailed illustration upon execution.

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Chow Tai Fook Life Insurance Company Limited

(Incorporated in Bermuda with limited liability)

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