

MyWealth Savings Insurance Plan 2 (Premier)

Exclusive Premium Discount for the First 2 Years

CTF Life continues to provide high quality financial products with ingenuity to help you achieve your evolving financial ambition. MyWealth Savings Insurance Plan 2 (Premier) offers multiple Policy Currency Options, including USD, HKD, CNY, AUD, CAD, EUR, GBP and SGD. During the promotional period, you can enjoy an **exclusive Premium Discount for the First 2 Years with up to a Total Premium Discount of 24%** upon successful application of MyWealth Savings Insurance Plan 2 (Premier).



Please refer to the plan webpage for details

Promotion Period

Application Submission Date: 1 April 2026 to 30 June 2026 (both days inclusive)

Last Approval Date: 31 August 2026

Premium Discount Offer for the First 2 Years⁴

Policy Currency Annualised Premium ³			5-Year Premium Payment Period		
USD	HKD	CNY	1 st Year Premium Discount Rate	2 nd Year Premium Discount Rate	Total Discount Rate
>= 250,000	>= 2,000,000	>= 1,750,000	8%	16%	24%
100,000 - <250,000	800,000 - <2,000,000	700,000 - <1,750,000	8%	14%	22%
50,000 - <100,000	400,000 - <800,000	350,000 - <700,000	8%	12%	20%
30,000 - <50,000	240,000 - <400,000	210,000 - <350,000	8%	7%	15%
10,000 - <30,000	80,000 - <240,000	70,000 - <210,000	8%	4%	12%
5,000 - <10,000	40,000 - <80,000	35,000 - <70,000	5%	0%	5%

For discount rate in other Policy Currencies, please refer to Clause 5 of the Terms and Conditions.

Example:

Applicable Premium Payment Period	Annualised Premium ³ (USD)	1 st Year Premium Discount Rate	2 nd Year Premium Discount Rate	Total Premium Discount Amount (USD)
5-Year	300,000	8%	16%	$(300,000 \times 8\%) + (300,000 \times 16\%) = 72,000$
	150,000	8%	14%	$(150,000 \times 8\%) + (150,000 \times 14\%) = 33,000$
	50,000	8%	12%	$(50,000 \times 8\%) + (50,000 \times 12\%) = 10,000$



For enquiry, please contact your consultant / CTF Life Customer Service Hotline at 2866 8898.

Terms & Conditions of Premium Discount Offer for the First 2 Years (This Offer”):

- To enjoy the Premium Discount Offer for the First 2 Years, customer must submit the application(s) of MyWealth Savings Insurance Plan 2 (Premier) with 5-Year premium payment period from 1 April 2026 to 30 June 2026 (“Promotion period”) (“Eligible Policy(ies)”) and such application(s) must be approved by Chow Tai Fook Life Insurance Company Limited (“CTF Life”) on or before 31 August 2026.
- This Offer is only applicable to the basic premium of Eligible Policy(ies). Prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated in Annualised Premium requirement and will not be entitled to Premium Discount Offer for the First 2 Years.
- We will calculate the annualised basic premium (which is the total basic premium payable for a 12-month period within that policy year (calculated after deducting the Large Size Discount and before any other premium discounts (if any))) based on the premium payment mode by the following methods:
Annual Payment: Equal to each premium payable.
Semi-annual Payment: Each premium payable x 2.
Monthly Payment: Each premium payable x 12.
- This Offer is applicable to Eligible Policy(ies) in monthly, semi-annual, and annual payment modes. The Premium Discount amount for each payment will be calculated as (i) each basic premium payable of the Eligible Policy(ies) after the policy issue date (after Large Size Discount and before any other premium discount, if any) multiplied by (ii) the applicable Premium Discount rate based on the annualised premium for that policy year. (“Premium Discount Amount”). Customers are only required to pay the basic premium payable after deducting the Premium Discount Amount (if any) for each payment together with the applicable premium levy amount, within the premium payment period. For the avoidance of doubt, if the basic premium payable for each payment increases or decreases within the first 2 policy years, the applicable Premium Discount rate will be determined based on the then-current annualised premium at the time each premium payment is due.
- This Offer is also applicable to below Policy Currencies:

Policy Currency			5-Year Premium Payment Period		
Annualised Premium ³			1 st Year Premium Discount Rate	2 nd Year Premium Discount Rate	Total Discount Rate
AUD / CAD / SGD	EUR	GBP			
> = 350,000	> = 225,000	> = 200,000	8%	16%	24%
140,000 - <350,000	90,000 - <225,000	80,000 - <200,000	8%	14%	22%
70,000 - <140,000	45,000 - <90,000	40,000 - <80,000	8%	12%	20%
42,000 - <70,000	27,000 - <45,000	24,000 - <40,000	8%	7%	15%
14,000 - <42,000	9,000 - <27,000	8,000 - <24,000	8%	4%	12%
7,000 - <14,000	4,500 - <9,000	4,000 - <8,000	5%	0%	5%

- Premium Discount Offer for the First 2 Years is offered to each Eligible Policy. If customer has applied for more than one policy of the eligible plan, all Eligible Policies could enjoy the Premium Discount Offer for the First 2 Years. However, the annualised premium of these policies will not be aggregated in calculating the applicable Premium Discount Rate.
- CTF Life reserves the right to claw back the premium discount amount of This Offer if the Eligible Policy(ies) is/are terminated within 2 years from the policy commencement date. If the Eligible Policy(ies) is/are cancelled within the cooling-off period, CTF Life shall refund the actual premium paid excluding the amount of premiums discount (for details of cooling-off period, please refer the latest guidelines regarding cooling-off rights issued by the Insurance Authority from time to time).
- The Eligible Policy(ies) must be in force at the time of the release of Premium Discount Offer for the First 2 Years in order to enjoy This Offer.
- 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 reward 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 the above mentioned offer, our decision shall be final and binding.
- CTF Life reserves all the rights to suspend or terminate the above mentioned offer or amend the terms and conditions of This 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 “MyWealth Savings Insurance Plan 2 (Premier)”, 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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