

MyWealth Beyond Savings Insurance Plan

**Exclusive Premium
Discount upon application**



MyWealth Beyond Savings Insurance Plan combines flexible financial planning with legacy planning and offers multiple premium payment period options, allowing you to tailor long-term planning according to your personal financial goals. During the promotional period, successful application under the single premium payment mode **entitles to an exclusive Premium Discount of up to 6%**. With a one-off premium payment, you can effortlessly embark on a journey of a lifelong protection, helping you and your family build the life you aspire to.



Please refer to the plan webpage for details

Promotion Period

Application Submission Date: 27 April 2026 to 30 June 2026 (both days inclusive)

Last Approval Date: 31 August 2026

Premium Discount Offer

Single Premium [^] (USD)	Single Premium Discount Rate
≥1,500,000	6%
500,000 - <1,500,000	5%
300,000 - <500,000	4%
50,000 - <300,000	2%
< 50,000	1%

Example:

Single Premium [^] (USD)	Premium Discount Rate	Total Premium Discount Amount (USD)
300,000	4%	300,000 x 4% = 12,000
150,000	2%	150,000 x 2% = 3,000
40,000	1%	40,000 x 1% = 400

Applications under the **regular premium payment option** are also eligible for **premium discount offers**. Scan the QR code below now to learn more!



Regular premium payment option
premium discount offer



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

Remarks:

^ Single premium does not include any other premium discount.

Terms & Conditions of MyWealth Beyond Savings Insurance Plan Premium Discount Offer for Single Premium Payment Mode ("This Offer"):

1. To enjoy This Offer, customer must submit the application(s) of MyWealth Beyond Savings Insurance Plan with single premium payment mode from 27 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.
2. This Offer is only applicable to the basic premium of Eligible Policy(ies). Eligible customers are required to pay only the remaining amount of the single premium (i.e. the amount after deduction of Single Premium Discount) and premium levy upon new application. If customer holds a Premium Discount Coupon, it can also be used to pay for the total premium payable (i.e., the remaining amount of the total premium after deduction of Single Premium Discount).
3. 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).
4. This Offer is offered to each Eligible Policy. If the customer has applied for more than one policy of the eligible plan, all Eligible Policies could enjoy This Offer. However, the single premium of these Eligible Policies will not be aggregated in calculating the applicable Premium Discount Rate. The premium levy collected by the Insurance Authority will be calculated based on the premium before deduction of the Premium Discount Offer for Single Premium Payment Mode .
5. In case of any excessive premium paid, the excessive premium will be credited to the customer's premium suspense account automatically without interest.
6. 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 offer without any further notice.
7. 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.
8. 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.
9. 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.
10. This flyer should be read in conjunction with the relevant Product Brochure. For details of key risks, exclusions and full terms and conditions of the "MyWealth Beyond Savings Insurance Plan", please refer to the Product Brochure and Policies.
11. 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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