CTF Life
周大福人壽

Limited-Time Offer Act Now

Sky Leap 88 Insurance Plan

with Value Enhance Option

Secure at least an 8% First-Year Premium Discount through Prepayment with No Additional Annual Premium Requirement

During the promotion period, customers who **successfully enrol in the Sky Leap 88 Savings Insurance Plan (attached with Value Enhance Option) with all Premiums Payable settled in lump sum prepayment**[1] can enjoy **a Limited-Time Premium Discount of up to 10% for the First Year** ("First-Year Premium Discount Offer"). The Guaranteed Cash Value and Total Policy Value can be enhanced throughout the policy term, helping you build wealth while reaching both Guaranteed and Projected Breakeven sooner. For details, please refer to the Product Brochure.

Please refer to the plan webpage for details

Promotion Period
Application Submission Date: 21 September 2026 to 31 December 2026 (both days inclusive)
Last Approval Date: 26 February 2027

First-Year Premium Discount Offer[2]

Annual Premium	First-Year Premium Discount Rate
>= USD 100,000	10%
< USD 100,000	8%

Secure The Limited-Time Offer & Unlock Your Wealth Growth Potential

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

Important Reminder: The product information in this document does not contain the full terms, key risks and exclusions of the products as mentioned in this document and the full terms can be found in the policy document of the related insurance plan.

Terms & Conditions for First-Year Premium Discount Offer ("This Offer"):

1. During the promotion period, customers who apply for the Sky Leap 88 Savings Insurance Plan (with "Value Enhance Option"), choose the annual payment mode and prepay all premiums and premium levy of the basic plan in a lump sum upon application, and whose application is successfully approved on or before 26 February 2027 ("Eligible Policy") shall be entitled to the First-Year Premium Discount Offer ("First-Year Premium Discount Offer"/ "This Offer").
2. The First-Year Premium Discount Rate will be determined according to the annual premium amount. Customer shall prepay the First Year Annual Premium (including premium levy) and First Year Extra Lump Sum (including premium levy) of the basic plan in full in advance at policy issuance and which will be deposited into the Premium Deposit Account. Annual Premium (including premium levy) of the basic plan due will be automatically deducted from the Premium Deposit Account on the respective premium due date. No interest shall be credited to any amount maintained in the Premium Deposit Account.
3. This Offer is applicable to each Eligible Policy. If a customer successfully applies for more than one Eligible Policy during the Promotion Period, each Eligible Policy may enjoy This Offer. Each Eligible Policy may enjoy the First-Year Premium Discount once only, and basic premiums of these different Eligible Policies cannot be aggregated for determining the applicable First-Year Premium Discount Rate. The premium levy collected by the Insurance Authority will be calculated based on the premium before deduction of the First-Year Premium Discount. This Offer can be entitled in conjunction with other offers (if applicable), please visit https://www.ctflife.com.hk/en/promotion for the related terms and condition of the offer(s).
4. No withdrawals from the Premium Deposit Account are allowed while the policy is in force, except in connection with a full or partial surrender. Upon full surrender of the policy and approved by the Company, the remaining balance in the Premium Deposit Account will be refunded to the Policy Owner in a lump sum. Upon partial surrender and approved by the Company, the amount available for withdrawal from the Premium Deposit Account will be adjusted in proportion to the reduced Units and Cash Value resulting from the partial surrender.
5. If there is any remaining balance in the Premium Deposit Account, it will be refunded upon termination or cancellation of the policy. The value in Premium Deposit Account will not be paid as a part of benefit to the beneficiary on the death of the Insured, but will be treated as the property or the estate of the Policy Owner.
6. Any information provided by the applicants which is incomplete, false, fake, feigned, inappropriate, illegal, forged and misused, violation of the terms and conditions, or obtaining the offer contrary to the principle of good faith will be considered as violating the terms and conditions of This Offer. CTF Life reserves all the rights to disqualify the entitlement of This 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 This Offer, our decision shall be final and binding.
8. CTF Life reserves all the rights to terminate the offer or amend the terms and conditions of This Offer at any time without prior notice.
9. This flyer should be read in conjunction with the relevant Product Brochure. For details of the key risks, exclusions and full terms and conditions of the Sky Leap 88 Insurance Plan, please refer to the Product Brochure and Policy Documents.
10. 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.
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.

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