

Press release

29 September 2025

**CTF Life Celebrates 40th Anniversary with Launch of Regent Leap Savings Insurance Plan
Special-in-Market Wealth Accumulation Switching Option Offers Greater Financial Autonomy
Apply now to enjoy up to 10.1% p.a. Guaranteed Interest Rate on Prepaid Premiums**

Hong Kong – To celebrate its 40th anniversary, CTF Life announced the launch of **Regent Leap Savings Insurance Plan (“Regent Leap” or “the Plan”)**, a new offering built around the concept of “**dynamic and stable**” financial planning, designed to balance the needs of flexible capital withdrawal and stable returns accumulation. It features the special-in-market¹ **Wealth Accumulation Switching Option**², which allows customers to **switch flexibly among three switching options** – “**Advance**”, “**Balanced**” and “**Conservative**”. The Plan also offers the **Policy Split Option**³ and **Dual Succession advantages**, empowering customers to achieve long-term wealth planning and cross-generation legacy goals.

Regent Leap is a USD-denominated savings insurance plan with a two-year premium payment period. During the promotional period, customers who successfully apply the new Plan and choose to prepay the premium in lump-sum will be entitled to receive additional interest on the prepaid amount, with a **guaranteed interest rate of up to 10.1% p.a.**⁴.

Jarita Kwan, Chief Product Officer of CTF Life, said: “An effective wealth management strategy demands more than continuous accumulation, it requires flexible management and robust growth. To commemorate our 40th anniversary, we proudly present Regent Leap, a limited-time offering that not only reaffirms our leading position in the savings insurance sector, but also serves as a powerful tool designed to help customers to achieve financial autonomy and legacy planning. With a suite of flexible options, Regent Leap enables customers to grow their wealth while maintaining access to policy value to meet evolving life needs. This launch exemplifies our commitment to delivering more personalised, forward-looking financial planning solutions, and our steadfast dedication to creating value beyond insurance.”

The leading features of the **Regent Leap** include:

1. **Wealth Accumulation Switching Option**²: With this special-in-market¹ option, starting from the 10th policy anniversary, customers can flexibly switch the value of the Stable Asset Account⁵ and the cash value of the Reversionary Bonus⁶ (if any) and the Terminal Bonus⁷ (if any) using one of the three pre-set Switching Options – “Advance”, “Balanced” and “Conservative.”
2. **Policy Split Option**³: After the end of the 5th Policy Year, customers can split the existing policy during each policy year. The units of the basic plan under the existing policy will be partially allocated to a separate policy (the “Split Policy”). The Policy Split Option³ is also applicable to the Split Policy, maximising the power of asset allocation.
3. **Dual Succession**: After the 6th policy monthly anniversary, customers may change the Insured for unlimited times⁸. In addition, the Plan provides a Policy Continuation Option⁹. The Policy Owner can

assign one beneficiary under this option. Upon the unfortunate death of the Insured, the designated beneficiary⁹ will become the new Policy Owner (if applicable) and the new Insured. The coverage period will also be adjusted to the age of 128 for the new Insured, providing customers with the flexibility in inheritance to ensure an enduring legacy that can be passed down through generations.

4. **Premium Waiver¹⁰:** If the Insured is 18 years old or above¹⁰, and is also the Policy Owner at the same time, future premiums of the basic plan will be waived under the Waiver of Premium Benefit¹⁰ if the Insured is diagnosed with Total Permanent Disability¹¹ due to an injury caused by an accident before the age of 75. If the Insured is 17 years old or below¹⁰, and the Policy Owner (including Contingent Policy Owner¹²) passes away or is diagnosed with Total Permanent Disability¹¹ due to an injury caused by an accident before the age of 75, future premiums of the basic plan will also be waived under the Payor Benefit¹⁰. Premiums can be waived up to USD500,000 for above benefits, and the waiver period will last until the premium end date or until the maximum waiver amount is reached – ensuring the policy remains in force during times of adversity, providing protection for loved ones.
5. **Flexible Settlement Options for Death Benefit¹³ / Full Surrender¹⁴:** Customers can choose from five flexible options for death benefit payment for each beneficiary to ensure the most suitable arrangement. These options include a lump sum payment, a regular instalment payment¹³, increasing instalment payments¹³, or a customised option where part of the benefit can be paid as a lump sum, with the remainder in increasing instalments, or customised payments starting from a specified year or age of the beneficiary, either in fixed or increasing instalments. Once the policy has been in force for five years, and if the Policy Owner fully surrenders¹⁴ the policy, the customer may choose to receive the surrender payment¹⁴ as a lump sum or in regular or increasing instalments, offering flexible options to meet financial needs.
6. **Prepaid Premium to Maximise Wealth Accumulation:** Regent Leap is available with a two-year premium payment period. Customers may choose to prepay the premium¹⁵ by lump sum payment, thereby enjoying the benefit of paying up the policy at a lower cost. Interest¹⁵ (if any) will also be earned on the prepaid premium¹⁶.

Notes:

1. “Special-in-market” is the result of comparing similar savings products of major life insurance companies in Hong Kong as of 26 September 2025.

2. Wealth Accumulation Switching Option and 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, customers 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. Subject to specified conditions. Please refer to the Policy Provisions for more details of the Wealth Accumulation Switching Option.

3. While the policy is in force and after the end of the 5th Policy Year, Policy Owner 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 specific 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 the Policy Split Option.

4. The application submission period is from 26 September 2025 to 28 November 2025 (Including the first and last days). For details, please refer to the promotion leaflets: [<https://www.ctflife.com.hk/pdf/en/regent-leap-prepaid-premium-promotion-flyer.pdf>].
5. Account determined in accordance with the Wealth Accumulation Switching Option provision in which its long-term target asset allocation of the Stable Asset Account is 100% in fixed income type securities. The value in the Stable Asset Account will be accumulated at such interest rate as may be declared by us from time to time. Interest rates on the Stable Asset Account are not guaranteed and may even be 0% in any year.
6. The face value and cash value of Reversionary Bonus are non-guaranteed. However, once declared, the declared face value of Reversionary Bonus will become guaranteed and forms a permanent addition to the policy. Please refer to the Policy Provisions for details of Reversionary Bonus.
7. A non-guaranteed Terminal Bonus may be declared for this Plan by the company starting from the 1st policy anniversary. Non-guaranteed Terminal Bonus and its amount may be paid at the sole discretion of the Company. The cash value of Terminal Bonus should be either equal to or less than the face value of Terminal Bonus.
8. 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). Please refer to the Policy Provisions for details of Changing of Insured Option.
9. 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. 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). Please refer to the Policy Provisions for details of Policy Continuation Option.
10. There are two types of premium waivers: (i) "Waiver of Premium Benefit" is applicable to the Insured whose age at policy issuance or the change of Insured is between 18 and 60 and is the Policy Owner at the same time, and is diagnosed with Total Permanent Disability due to an injury caused by an accident before the age of 75. (ii) "Payor Benefit" is applicable to the latest Insured whose age at policy issuance or the change of the Insured is at the age 17 or below; the latest Policy Owner (including contingent Policy Owner) whose age at policy issuance or the change of the Policy Owner (including Contingent Policy Owner) is at the age of 60 or below, and dies or is diagnosed with Total Permanent Disability due to an injury caused by an accident before the age of 75. Please refer to the Policy Provisions for details of "Waiver of Premium Benefit" and "Payor Benefit".
11. Total permanent disability refers to any of the following that results from an injury: i) the total and irrecoverable loss of sight of both eyes; or (ii) the complete and permanent paralysis of 2 limbs or actual severance at or above wrist or ankle of 2 limbs; or (iii) total and irrecoverable loss of the sight of 1 eye and either the complete and permanent paralysis of 1 limb or actual severance at or above wrist or ankle of 1 limb.
12. The Contingent Policy Owner refers to the person who is appointed by the Policy Owner on our company's application or on our designated form and is approved as Contingent Policy Owner by our company. Please refer to Policy Provisions for details about the Contingent Policy Owner.
13. Subject to specified conditions. Please refer to the Policy Provisions for details of Death Benefit Settlement Option.
14. Subject to specified conditions. Please refer to the Policy Provisions for details of Full Surrender.
15. The premium prepayment option is only applicable to annual premium payment mode. The prepaid premium will be credited to the premium deposit account and accumulate at the prevailing interest rate offered at that time (The current interest rate offered is 2% per annum, but it is not guaranteed). Customers can withdraw the full amount of the prepaid premiums from the premium deposit account. However, any interest credited will be forfeited. If the amount of the premium deposit account is not sufficient to pay the premium and premium levy due to a decrease in interest rate, the Policy Owner is required to make up the relevant premium difference (including premium levy). Otherwise, the policy will be terminated or subject to an automatic premium loan. If the Insured passes away, the premium deposit account balance (if any) will be payable to the Policy Owner without any charge.
16. The current interest rate offered is 2% per annum and non-guaranteed.

Important Notice:

- The information contained in this press release is intended as a general summary of information for reference only. For more details, please refer to relevant product brochures, promotion leaflets, and policy documents. For details regarding the CTF Life Regent Leap Savings Insurance Plan, please refer to the policy contract for details of the full terms and conditions.
- This press release does not contain the full provisions of the Regent Leap Savings Insurance Plan, and the full terms can be found in the Policy documents. The Regent Leap Savings Insurance Plan may serve as a standalone plan(s) without bundling with other type(s) of insurance product. Please refer to the main product brochure and policy terms and conditions, as well as the explanatory documents provided by your licensed insurance intermediary, to fully understand the details and complete terms and conditions regarding the mentioned definitions, fees, product features, exclusions, and compensation payment conditions related to Regent Leap Savings Insurance Plan.
- Please refer to the product brochure for more information on the Regent Leap Savings Insurance Plan: <https://www.ctflife.com.hk/pdf/en/regent-leap-savings-insurance-plan-brochure.pdf>
- For further details, please contact CTF Life's Customer Service Hotline on +852 2866 8898.

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About CTF Life

Chow Tai Fook Life Insurance Company Limited (“CTF Life”) is proud of its rich, 40-year legacy in Hong Kong. CTF Life is a wholly-owned subsidiary of CTF Services Limited (“CTFS”) (Hong Kong Stock Code: 659) and one of the most well-established life insurance companies in Hong Kong. As a member of Chow Tai Fook Enterprises Limited, CTF Life consistently strengthens its collaboration with the Chow Tai Fook Group ecosystem to support customers and their loved ones in navigating life’s journey with personalised planning solutions, lifelong protection and diverse lifestyle experiences. By leveraging the Group’s robust financial strength and strategic investments across the globe, CTF Life aspires to become a leading insurance company in Asia while continuously creating value beyond insurance.

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