

Everglow 128 Insurance Plan

Up to 18.5% of First-Year Premium Refund

During the promotion period, you can enjoy the below listed offers upon successful application(s) of Everglow 128 Insurance Plan.

Promotion Period

Application Submission Date: 1 April 2025 – 30 June 2025 (both days inclusive)

Last Approval Date: 29 August 2025



For details, please refer to the Product Brochure



First-Year Premium Refund

Annual Premium [^] (USD)	First-Year Premium Refund Rate		
	2-Year Premium Payment Period	5-Year Premium Payment Period	10-Year & 15-Year Premium Payment Period
>=50,000	2%	15%	18%
>=20,000 - <50,000	2%	12%	15%
>=10,000 - <20,000	2%	11%	12%
Minimum premium requirement - <10,000	2%	10%	10%

[^] Annual premium is only calculated for the first-year basic premium of eligible policy, any other premium discount (if any), prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated in annual premium requirement.



EXTRA First-Year Premium Refund

During the promotion period, upon successful application of Everglow 128 Insurance Plan (only applicable for 5-year premium payment period or above) and meet the annual premium requirement as stated in above table ("The Policy"), also successful application of any designated riders[#] under The Policy stated below, the basic plan of Everglow 128 Insurance Plan of The Policy can obtain 0.5% extra first-year premium refund.

#Designated Riders	
"ChampCare" Medical Insurance Plan	"FlexiCare" Medical Insurance Plan
"TopCare" Medical Insurance Plan	"BetterCare" Medical Insurance Plan
MediChamp Insurance Plan	"MediCare" Medical Insurance Plan
"HealthCare Choice" Critical Illness Protector	"TargetCare" Cancer Plan



For enquiry, please contact your consultant / CTF Life Customer Service Hotline at 2866 8898, Partnership Concierge Hotline at 3192 8333 or Premier Business Hotline at 3192 8388.

Important Reminder: The product(s) as mentioned in this document (except "HealthCare Choice" Critical Illness Protector) may be purchased as standalone plan(s) without bundling with other type(s) of insurance product. The product information in this document does not contain the full terms of the products as mentioned in this document and the full terms can be found in The Policy document.

Terms & Conditions :

1. To enjoy the first-year premium refund, customer must submit the application(s) of Everglow 128 Insurance Plan from 1 April 2025 - 30 June 2025 (both days inclusive) ("Promotion Period") and reach the designated annual premium, also such application(s) must be approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 29 August 2025 ("Eligible Policy").
2. To enjoy the extra first-year premium refund, customers must comply with point 1 stated above and apply any designated rider under the same Eligible Policy during the promotion period, also such designated rider must be approved by CTF Life on or before 29 August 2025. The extra first-year premium refund is only applicable to Eligible Policy of 5-year premium payment period or above.
3. Annual premium is only calculated for the first-year basic premium of Eligible Policy, any other premium discount (if any), prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated in annual premium requirement.
4. The amount of first-year premium refund and extra first-year premium refund (if applicable) will be equaled to the first-year basic premium of Eligible Policy paid in the first 12 months after The Policy issue date (net annual premium before any other premium discount (if any) with maximum of 12 months of basic premium; prepaid premium (if applicable), loading premium (if applicable) and premium of other rider(s) (if applicable) will not be calculated) times the designated first-year premium refund and extra first-year premium refund (if applicable) rate of The Policy.
5. First-year premium refund and extra first-year premium refund (if applicable) is offered to each Eligible Policy. If customer has applied for more than 1 Eligible Policy, all of the Eligible Policies could enjoy the first-year premium refund and extra first-year premium refund (if applicable). However, the annual premiums of different policies cannot be accumulated to calculate the first-year premium refund rate. The maximum extra first-year premium refund of each Eligible Policy is 0.5%. For the avoidance of doubt, if customer apply for multiple Eligible Policies and 1 designated rider that complies with point 2 stated above, each Eligible Policy will be entitled to first-year premium refund and extra first-year premium refund.
6. The first-year premium refund and extra first-year premium refund (if applicable) amount will be credited to the premium suspense account within 3 months after we received the first installment premium of 2nd policy year for paying future premium. Customer can only withdraw the remaining balance of the first-year premium refund and extra first-year premium refund (if applicable) after the end of premium payment period but if the client has prepaid all the premiums, the client can withdraw the excess premium due to the prepayment after the first-year premium refund extra first-year premium refund (if applicable) amount is credited to the client's premium suspense account.
7. CTF Life reserves the right to claw back the first-year premium refund and extra first-year premium refund (if applicable) amount if the Eligible Policy is terminated within 2 years from The Policy commencement date.
8. If the designated rider under the Eligible Policy is terminated within 2 years from The Policy commencement date of the Eligible Policy, CTF Life reserves the right to deduct the amount of the extra first-year premium refund (if applicable).
9. The Eligible Policy must be in force at the time of the release of first-year premium refund and extra first-year premium refund (if applicable) in order to enjoy the first-year premium refund and extra first-year premium refund (if applicable).
10. To enjoy the extra first-year premium refund (if applicable), the designated rider under the Eligible Policy must be in force while the Eligible Policy receives the extra first-year premium refund (if applicable).
11. 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 offer, our decision shall be final and binding.
12. CTF Life reserves all the rights to suspend or terminate the above offer or amend the terms and conditions of the offer at any time without prior notice.
13. This flyer should be read in conjunction with the relevant Product Brochure. For details of Everglow 128 Insurance Plan and other plans mentioned in this flyer, please refer to the Product Brochure and Policies.
14. 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.
15. 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.
16. 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.

"ChampCare" Medical Insurance Plan (VHIS Plan Certification Number: F00077-01-000-01/F00077-02-000-01/F00077-03-000-01/F00077-04-000-01/F00077-05-000-01/F00077-06-000-01/F00077-07-000-01/F00077-08-000-01/F00077-09-000-01/F00077-10-000-01/F00077-11-000-01/F00077-12-000-01/F00077-13-000-01/F00077-14-000-01)

"FlexiCare" Medical Insurance Plan (VHIS Plan Certification Number: F00064-01-000-02/F00064-02-000-02/F00064-03-000-02/F00064-04-000-02)

"TopCare" Medical Insurance Plan (VHIS Plan Certification Number: F00037-01-000-03/F00037-02-000-03/F00037-03-000-03/F00037-04-000-03/F00037-05-000-03/F00037-06-000-03/F00037-07-000-03/F00037-08-000-03)

"BetterCare" Medical Insurance Plan (VHIS Plan Certification Number: F00021-01-000-03/F00021-02-000-03/F00021-03-000-03/F00021-04-000-03/F00021-05-000-03/F00021-06-000-03)