CTF Life
周大福人壽

Last Extension Act Now

Regent Leap Savings Insurance Plan

Enjoy up to 10.1% p.a. Guaranteed Interest Rate on Prepaid Premiums

Promotion Period

Application Submission Date: 26 September 2025 to 30 January 2026 (both days inclusive)

Last Approval Date: 27 February 2026

During the promotion period, upon **successful application for Regent Leap Savings Insurance Plan with all Premiums Payable[1] settled in lump sum prepayment** upon life insurance application, the remaining balance from the prepayment will enjoy a **guaranteed interest rate of up to 10.1% p.a.** (“Guaranteed Interest Rate for Prepaid Premium Offer / This Offer”), thereby accelerating your wealth accumulation.

Guaranteed Interest Rate for Prepaid Premium Offer[2]

Annual Premium	>= USD 100,000	< USD 100,000
Guaranteed Interest Rate for Prepaid Premium	10.1%	5.0%

Illustrative example

Scenario without Any Offer*

Annual Premium: USD 100,000.41

Annual Levy: USD 12.82

2-year Total Premiums*
USD 200,026.46

Guaranteed Interest Rate for Prepaid Premium Offer#

The remaining balance from prepayment[1,3] can enjoy 8.1% Extra Interest Rate and 2% Guaranteed Basic Prepaid Premium Interest Rate interest (after deducting the premium due and premium levy)

(10.1% in total), Total interest earned: USD 9,174.69

Payable Premiums in lump sum prepayment[1]
USD 200,026.46 - USD 9,174.69 = USD 190,851.77

The total interest earned allows you to pay a lower premium upfront when applying for the policy

* This is the 2-year total premiums payable (including premium levy), assuming none of the offers is applicable to this policy and the rate of levy remains unchanged while the policy remains inforce and the policyholder did not exercise any policy options / changes throughout the 2-year payment period.

\# This example is calculated by policy entitled with interest of 8.1% of Extra Interest Rate and 2% of Basic Prepaid Premium Interest Rate throughout the whole premium payment period (total 10.1% Guaranteed Interest Rate) with payable levy amount, assuming the rate of levy remains unchanged while the policy remains in force and the policyholder did not exercise any policy options / changes throughout the 2-year payment period.

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 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 of the related insurance plan.

Guaranteed Interest Rate for Prepaid Premium Offer Terms & Conditions:

1. During the promotion period, upon successful application of Regent Leap Savings Insurance Plan in annual payment mode and such application has been approved on or before 27 February 2026 together with the lump sum payment on the premiums of the basic plan ("Eligible Policy"), the Total Premiums Payable (including premium levy, deducted the interest and eligible premium offer (if any) and interest) ("Premiums Payable") will deduct the annual premium due and premium levy, with the accumulated interest as the remaining balance, and deposit into the premium deposit account to obtain interest of the designated guaranteed interest rate ("Guaranteed Interest Rate for Prepaid Premium Offer").
2. Guaranteed Interest Rate for Prepaid Premium Offer will be determined according to the annual premium amount, which refers to 3.0% to 8.1% Extra Interest Rate ("Extra Interest Rate") and Basic Prepaid Premium Interest Rate (the current interest rate offered is 2% per annum, but is not guaranteed). If the non-guaranteed Basic Prepaid Premium Interest Rate increases or decreases, the Extra Interest Rate will be adjusted accordingly to ensure the interest rate of This Offer reaches the guaranteed 5.0% to 10.1%.
3. Interest of the Guaranteed Interest Rate for Prepaid Premium Offer is determined based on the Premiums Payable (deducting the annual premium due and premium levy, with accumulated interest) from the policy issue date to the last premium payment due date. Total Interest of the Extra Interest Rate will be automatically deposited to the premium deposit account before the last premium due date for premiums payable of that Policy year (include the premium levy). Interest of Basic Prepaid Premium Interest Rate will be automatically credited to the premium deposit account on the corresponding Policy Anniversary.
4. This Offer is applicable to each eligible policy. If customer has applied for more than one eligible policy, each eligible policy can enjoy This Offer. Prepaid Premium of each eligible policy can enjoy offer of guaranteed interest rate on prepayment once only. 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).
5. Other than the Premiums Payable under This Offer, any other amount in the premium deposit account will not be entitled to any Interest of the Extra Interest Rate. Please refers to Policy Illustration for the other terms and conditions of Basic Prepaid Premium Interest Rate.
6. Client may withdraw the entire amount form the premium deposit account before policy termination or maturity but any interest credited will be forfeited. We reserve the right of final decision on any withdrawal requests on the premium deposit account. We will claw back any interest from Extra Interest Rate distributed under This Offer if the client has changed the premium payment mode during premium payment period as it would not be entitled to this Offer. For premium prepayment details, please refer to relevant product brochure.
7. If there is any remaining balance in the premium deposit account, it will be refunded upon termination or maturity 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 policyowner.
8. 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 Offer. CTF Life reserves all the rights to disqualify the entitlement of This Offer without any further notice.
9. 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.
10. CTF Life reserves all the rights to suspend or terminate the offer or amend the terms and conditions of This Offer at any time without prior notice.
11. This flyer should be read in conjunction with the relevant Product Brochure. For details of the Designated Basic Plan, please refer to the Product Brochure and Policies or https://www.ctflife.com.hk .
12. 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.
13. 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.

Chow Tai Fook Life Insurance Company Limited
(Incorporated in Bermuda with limited liability)
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CTF Life 周大福人壽 | 40th ANNIVERSARY

Reaching 10 Years of Dividends and Bonuses

Achievements, A Decade of Glory

3 Signature Product Series* fully attained
Fulfillment Ratio Goals in 2025
Reaching 100% or more for 10 consecutive years^

Savings
"Regent" Series
(Similar products as "MyWealth")

Critical Illness
"HealthCare 168" Series
(Similar products as "FamCare 198")

Wealth Planning
"Fortune Saver" Series
(Similar products as "Prime Treasure" & "Ever Shine")

Confidence backed by Award-winning Products

MyWealth Savings Insurance Plan 2

The Hong Kong Insurance Awards 2025 Top 3

The Hong Kong Insurance Awards 2025
Most Innovative Product/Service Award (Wealth) Top 3 Finalist

Bloomberg Businessweek 彭博商業周刊/中文版 Financial Institutions 2025

"Bloomberg Businessweek/Chinese Edition Financial Institutions Awards 2025"
- **Outstanding Performance – Saving Plan**
- **Outstanding Performance – Product Innovation**

大灣區保險業大獎 2025 香港及澳門 HK & MACAU GBA INSURANCE AWARDS

"Metro Finance GBA Insurance Awards – Hong Kong & Macau 2025"
Most Innovative Product Award (Life - Wealth)

"FamCare 198" Critical Illness Protector

10th ANNIVERSARY | The Hong Kong INSURANCE AWARDS 2024 Top 3

The Hong Kong Insurance Awards 2024
Most Innovative Product/Service Award (Health) Top 3 Finalist

Bloomberg Businessweek 彭博商業周刊/中文版 Financial Institutions 2024

Bloomberg Businessweek / Chinese Edition "Financial Institutions Awards 2024"
- **Outstanding Performance – Critical Illness Protection**
- **Outstanding Performance – Integrated Marketing (Product / Service)**

大灣區保險業大獎 2024 香港及澳門 HK & MACAU GBA INSURANCE AWARDS 新城財經台

"Metro Finance GBA Insurance Awards – Hong Kong & Macau 2024"
- **Most Innovative Product Award (Life - Health)**
- **Outstanding Integrated Marketing Strategies Award**

"ChampCare" Medical Insurance Plan

The Hong Kong Insurance Awards 2025 Top 3

The Hong Kong Insurance Awards 2025
Most Innovative Product/Service Award (Health) Top 3 Finalist

大灣區保險業大獎 2025 香港及澳門 HK & MACAU GBA INSURANCE AWARDS

"Metro Finance GBA Insurance Awards – Hong Kong & Macau 2025"
Outstanding Medical Insurance Award

* The three signature product series include: (i) "Regent" Series (similar products as "MyWealth" Series), (ii) "HealthCare 168" Series (similar products as "FamCare 198"), and (iii) "Fortune Saver" series (similar products as "Prime Treasure" and "Ever Shine").

^ For policies under the above three signature product series that took effect between 2015 and 2024, the fulfillment ratio for annual dividends / reversionary bonuses and terminal dividends / bonuses reached 100% or above for each policy year. The Fulfillment Ratios for Reporting Year 2025 will be published on CTF Life's official website in Q2 2026.

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MKT/PM/0622/GEN/2510