

CTF Life
周大福人壽

Regent Leap

Savings Insurance Plan

Wealth+ Series



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Regent Leap Savings Insurance Plan

An ideal wealth appreciation strategy is not only about continuous accumulation, but also about valuing flexibility and efficiency. It helps you achieve both long-term and short-term goals with a balanced approach to growth and protection.

Regent Leap Savings Insurance Plan (“this Plan” or “the Plan”) allows you to flexibly switch **among the 3 Switching Options (“Advance”, “Balanced” and “Conservative”)** through the **special-in-market¹ “Wealth Accumulation Switching Options”²**. By adapting to different market cycles and personal risk appetites, you can enjoy greater financial autonomy. The Plan also provides other advantages such as **“Policy Split Option”³**, and **“Dual Succession”**. These artisanal designed features empower you to plan comprehensively from wealth accumulation to intergenerational allocation, ensuring your legacy of wealth and love endures for the next generation.



Special-in-market¹

“Wealth Accumulation Switching Option”²

Switching Options with artisanal design (including “Advance”, “Balanced” and “Conservative”) allow you to **flexibly choose the value ratio of “Stable Asset Account”⁴ by 3 preset Switching Options** starting from the 10th policy anniversary, letting you better meet your financial needs at different life stages



“Policy Split Option”³

allocating a portion of Unit from the basic plan to a **separate “Split Policy”** for planning your assets with flexibility



Dual Succession allows wealth to be passed on from generation to generation

- **Unlimited changes of Insured⁵** and protection period will cover until new Insured reaches age 128, to pass on your wealth infinitely
- **Policy Continuation Option (to one designated beneficiary)⁶** to match with your policy inheritance plan



Premium waiver⁷

eases your burden from making future payments in the event of unfortunate happenings



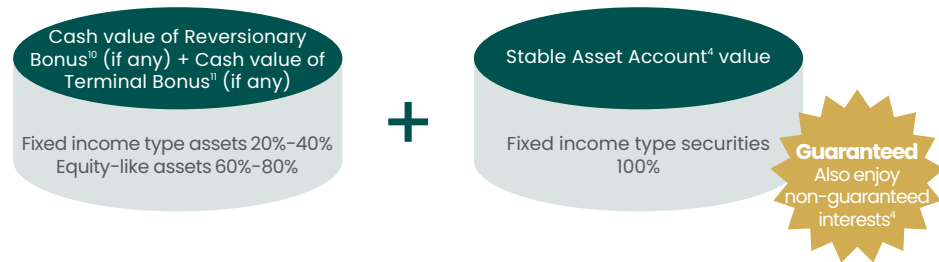
Flexible settlement option for Death Benefit⁸ / Full Surrender⁹

to customise your needs and for your peace of mind



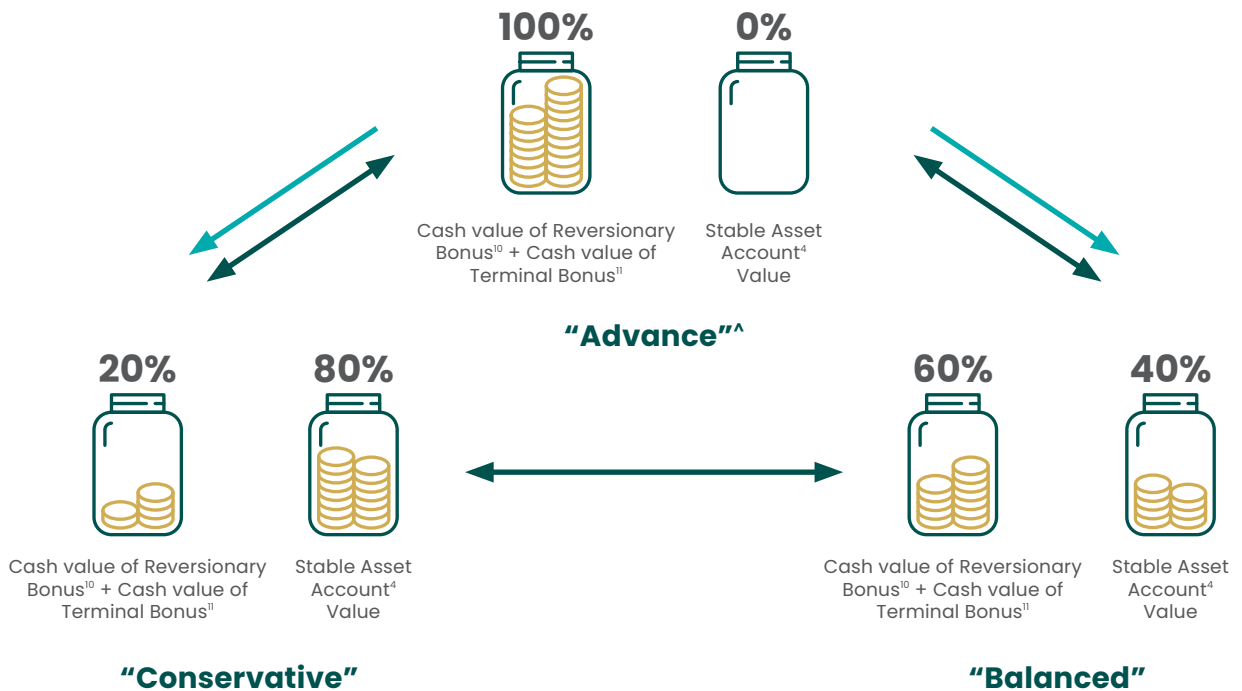
Wealth Accumulation Switching Option²

To cater your various financial needs or investment preferences at different life stages, this Plan features the "Wealth Accumulation Switching Option"², which included 3 Switching Options - "Advance"[^], "Balanced" and "Conservative". Each option is equipped with different ratios of "Stable Asset Account"⁴ value to the cash value of Reversionary Bonus¹⁰ (if any) and cash value of Terminal Bonus¹¹ (if any), allowing you to make flexible switching.



On the 10th policy anniversary and every policy anniversary thereafter, and while the policy is in force, you can apply to exercise this option to allocate the portfolio ratio of (i) the value of "Stable Asset Account"⁴ (if any) and (ii) the cash value of non-guaranteed Reversionary Bonus¹⁰ and the cash value of non-guaranteed Terminal Bonus¹¹ (if any). The value in "Stable Asset Account"⁴ will accumulate with interest at the non-guaranteed interest rate determined by the Company from time to time. You can withdraw the accumulated value from your account at any time.

On the 10th Policy anniversary and every policy anniversary thereafter, you can exercise the Switching Options to switch from default "Advance"[^] to "Balanced" or "Conservative"



After first exercising "Wealth Accumulation Switching Option"², each application for exercising this option must be separated for at least one year and you may flexibly switch among the Switching Option of "Advance"[^], "Balanced" and "Conservative"

Remarks:

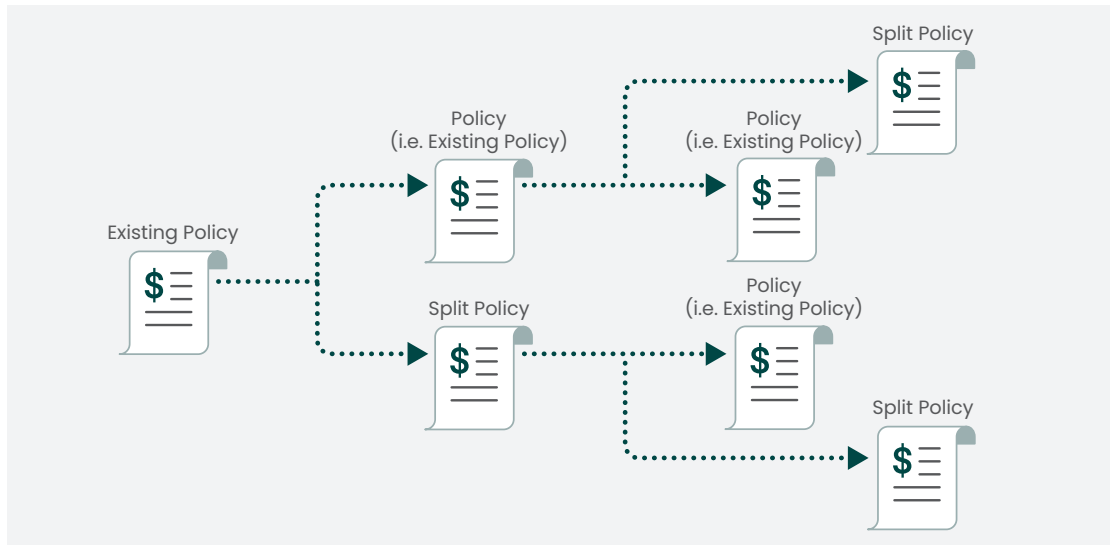
[^] The Switching Option is pre-set as "Advance" upon policy issuance until the first-time exercise of "Wealth Accumulation Switching Option"².



Policy Split Option³ achieves independent asset planning with ease

While the policy is in force and the Insured is still alive, after the end of the 5th Policy Year, you can split the existing policy into two, which means the Units of the basic plan under the existing policy will be partially allocated to a separate policy (the "Split Policy"). After exercising Policy Split Option³, the basic plan of the existing policy will remain in force and the effective date shall remain unchanged. Other policy information and instructions under the Split Policy will be the same as the basic plan of the existing policy except Unit, total premiums paid², Guaranteed Cash Value, face value and cash value of Reversionary Bonus¹⁰ and Terminal Bonus¹¹ (if any), accumulated value of Stable Asset Account⁴ (if any) and future premium.

After split, you can change other policy options or instructions at any time. Moreover, you can exercise Policy Split Option³ once per Policy Year. Policy Split Option³ is also applicable to the Split Policy, maximizing the power of asset allocation.





Guaranteed Cash Value, non-guaranteed Reversionary Bonus¹⁰ and non-guaranteed Terminal Bonus¹¹

In addition to the increases of Guaranteed Cash Value over the policy years, starting from the 1st policy anniversary, the Plan declares non-guaranteed Reversionary Bonus¹⁰ annually and non-guaranteed Terminal Bonus¹¹ at least annually, allowing you to earn potential long-term return (please refer to At-a-Glance Table for details of non-guaranteed Reversionary Bonus¹⁰ and non-guaranteed Terminal Bonus¹¹).

Guaranteed Cash Value	The Plan provides Guaranteed Cash Value to grow your wealth continuously. Please refer to the Policy Provisions for details of "Cash Values".
Non-guaranteed Reversionary Bonus¹⁰	A non-guaranteed Reversionary Bonus ¹⁰ may be declared from the Policy Year determined by the Company and at each subsequent policy anniversary under the Plan, provided that all premiums due have been paid up to each relevant policy anniversary. Non-guaranteed Reversionary Bonus ¹⁰ and its amount may be declared at the sole discretion of the Company. Once declared, the declared face value of Reversionary Bonus ¹⁰ will become guaranteed and forms a permanent addition to the policy, whereas the cash value is not guaranteed. The accumulated cash value of Reversionary Bonus ¹⁰ (if any) can be withdrawn or the face value of Reversionary Bonus ¹⁰ can be accumulated continuously in the policy.
Non-guaranteed Terminal Bonus¹¹	A non-guaranteed Terminal Bonus ¹¹ may be declared from the Policy Year determined by the Company. Non-guaranteed Terminal Bonus ¹¹ and its amount may be paid at the sole discretion of the Company. A non-guaranteed Terminal Bonus ¹¹ will not be accumulated in the policy and its amount will be updated in each declaration. Each declaration of non-guaranteed Terminal Bonus ¹¹ will be based on a number of factors, including but not limited to investment returns and market volatility, which may be greater or less than the previous amount declared.

In the event of death of the Insured and assumed that Policy Continuation Option⁶ has not been exercised, the face value of Reversionary Bonus¹⁰ (if any) and face value of Terminal Bonus¹¹ (if any) will be paid along with the death benefit. We will pay the cash value of Reversionary Bonus¹⁰ (if any) and Terminal Bonus¹¹ upon policy surrender (full or partially) or policy termination (other than death of the Insured). The cash value of Reversionary Bonus¹⁰ (if any), cash value of Terminal Bonus¹¹ (if any) and value of Stable Asset Account⁴ (if any) will be adjusted when you exercise the "Wealth Accumulation Switching Option"². These cash values and face values of the bonuses may not be equal.



Dual Succession for passing on legacy to next generations

Unlimited changes of Insured⁵ and protection of new Insured up to age 128, pass on wealth to your next generations infinitely

After the 6th policy monthly anniversary, you may change the Insured for unlimited times⁵. The coverage period will be adjusted to age 128 of the new Insured ("Changed New Insured"), allowing the policy to have sufficient time for wealth accumulation and can be passed on to the next generations.

Policy Continuation Option (to a designated beneficiary)⁶

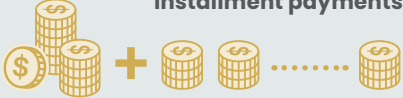
Apart from unlimited changes of Insured⁵, the Plan specially provides "Policy Continuation Option"⁶. While the Insured is alive and the policy is in force, the Policy Owner can assign one beneficiary under this option. Upon the unfortunate death of the Insured, the designated beneficiary will become the new Policy Owner (if applicable) and the new Insured ("Continued New Insured"). The coverage period will also be adjusted to age 128 of the Continued New Insured, giving you the flexibility on inheritance.



Settlement options for Death Benefit⁸ or Full Surrender⁹

Flexible Death Benefit Settlement Option⁸ to meet your needs



While the Insured is still alive and the policy is in force, the Policy Owner can choose one of the following Death Benefit Settlement Options flexibly regarding payment of death benefit to (up to 10) different beneficiary(ies) in different ways in the unfortunate event of the Insured's death. This allows each beneficiary to receive the most appropriate arrangement.

<p>i) A lump sum payment; or</p>	
<p>ii) Regular installment payment⁸ – Monthly, semi-annually or annually over 10, 20 or 30 years; or</p>	
<p>iii) Increasing installment payments⁸ – The beneficiary can receive a specified amount of first installment of death benefit monthly, semi-annually or annually. Such installments will be increased by 3% each year starting from the 2nd year until all death benefit and / or accumulated interest¹³ (if any) are fully paid; or</p>	<p>increased by 3% each year</p> 
<p>iv) Customised payment – You can designate a specified year or a specified age of the beneficiary, to start paying (i) regular death benefit to the beneficiary monthly, semi-annually or annually; or (ii) a specified amount of first installment of the death benefit to the beneficiary monthly, semi-annually or annually, and such installments will be increased by 3% each year starting from the 2nd year until all death benefit and / or accumulated interest¹³ (if any) are fully paid; or</p>	<p>Start at a specified year or age of the beneficiary</p> <p>(i) regular payment</p>  <p>(ii) increased by 3% each year</p> 
<p>v) A lump sum payment for a specified percentage of the death benefit, such percentage must be equal to or more than 5% of the death benefit, and the remaining will be paid by regular installment payments⁸.</p>	<p>Specified percentage The remaining will be paid by regular installment payments</p> 

For death benefit to be paid to the beneficiary(ies) at regular installment, increasing installment or customised payments, the amount of death benefit payable or the remaining amount of death benefit (after deduction of a lump sum payment of a certain percentage of the death benefit, if applicable) must be at least USD 50,000. The amount of death benefit which is yet to be paid under the Death Benefit Settlement Option⁸ can also earn interest¹³ (if any).

Full Surrender Settlement Options⁹

Once the policy has been in force for 5 years, and if the Policy Owner fully surrenders⁹ the policy. Other than a lump sum payment, the Policy Owner can also choose one of the following options to receive the surrender payment if the surrender payment is at least USD 50,000.

<p>i) Payments at regular⁹ – Monthly, semi-annually or annually over 10, 20 or 30 years; or</p>	
<p>ii) Increasing payments⁹ – You can specify the first installment of surrender amount to be received monthly, semi-annually or annually. Such installment will be increased by 3% each year beginning from the 2nd year until all surrender value and / or accumulated interest¹³ (if any) are fully paid. The amount of the surrender payment which is yet to be paid can also enjoy an interest¹³ (if any).</p>	<p>increased by 3% each year</p> 



Premium Waiver⁷

Accidents are unforeseeable. Under the following circumstances, we will pay the future premiums of the basic plan to give your beloved ones an extra peace of mind.

- 1) **If the Insured is 18 years old or above⁷**, and is the Policy Owner at the same time, being diagnosed with Total Permanent Disability¹⁴ due to an injury caused by an accident before the age of 75, he or she will entitle to the "Waiver of Premium Benefit"⁷. We will pay the future premium of the basic plan for you, up to USD 500,000 until the premium end date that is set at the time of policy issuance. It ensures your wealth will not be affected. (Please refers to the At-a-Glance Table for details of the maximum total amount of premium waived.)
- 2) **If the Insured is 17 years old or below⁷**, and the Policy Owner (including Contingent Policy Owner¹⁵) dies or is diagnosed with Total Permanent Disability¹⁴ due to an injury caused by an accident before the age of 75, he or she will entitle to the "Payor Benefit"⁷, and we will pay the future premiums of the basic plan for you, up to USD 500,000 until the premium end date that is set at the time of policy issuance to safeguard your child's future. (Please refers to the At-a-Glance Table for details of the maximum total amount of premium waived.)

Waiver of Premium Benefit⁷ is subject to designated exclusions. Please refer to the "Key Exclusions Section" and Policy Provisions for more details.



Maximise your wealth's growth potential with prepayment

Regent Leap Savings Insurance Plan is available with a 2-year premium payment period. You may choose to prepay the premium¹⁶ by lump sum payment, thereby enjoying the benefit of paying up the Plan at a lower cost. Interest¹³ (if any) will also be earned on the prepaid premium¹⁶.



No medical underwriting – hassle-free application

The application process of basic plan is simple, and no medical check-up is required, this allows you to accumulate wealth with ease.



Free worldwide emergency assistance service¹⁷

Once enrolled in this Plan, the Insured will have access to free 24-hour worldwide emergency assistance¹⁷ for immediate support wherever he/she may be. The maximum benefit (per incident) is up to USD 1,000,000, including services of emergency evacuation or repatriation and delivery of mortal remains. For details, please refer to related documents.

For details, please contact your financial consultant / call Customer Service Hotline at 2866 8898, Partnership Concierge Hotline at 3192 8333 or Premier Business Hotline at 3192 8388 or browse the company website at www.ctflife.com.hk.

At-a-Glance Table

Basic Information			
Protection Category	Basic Plan		
Policy Currency	US dollars (USD)		
Premium Payment Period	2 years (Available with lump sum prepayment option)		
Issue Age	From 15 days to 80 years old		
Minimum Premium¹⁸	Annual Payment	Semi-annual Payment	Monthly Payment
	USD 4,500	USD 2,340	USD 405
	The premium and all benefits of your Policy are calculated based on the Units.		
Premium Mode	Annual / semi-annual / monthly payment		
Policy Term	Up to 128 years old of the Insured		
“Waiver of Premium” / “Payor Benefit at Death or Disability”⁷	Maximum Total Amount of Premium Waived ⁷ (per Insured): USD 500,000		
Large Size Discount throughout the whole premium payment period¹⁹	Eligible Annual Premium* (USD)		Large Size Discount¹⁹ Rate
	7,500-<12,500		1.11%
	12,500-<25,000		2.78%
	25,000-<50,000		3.78%
	50,000-<200,000		4.33%
	>=200,000		4.44%
	* After the applicable Large Size Discount ¹⁹ and before any other premium discount (if any). Large size discount is applicable to monthly, semi-annual and annual payment mode. If you chose monthly or semi-annual payment mode for premium payment, the Large Size Discount ¹⁹ rate will be based on the relative premium amount under annual premium payment mode.		
Death Benefit	The higher of the following: i) 101% of total premiums paid ²⁰ ; or ii) the sum of the Guaranteed Cash Value, the face value of accumulated Reversionary Bonuses ¹⁰ (if any) and the face value of Terminal Bonus ¹¹ (if any) as at the date of death of the Insured, plus accumulated value of Stable Asset Account ⁴ (if any), less indebtedness (if any).		
Surrender Benefit / Maturity Benefit	The sum of Guaranteed Cash Value, the cash value of accumulated Reversionary Bonuses ¹⁰ (if any), the cash value of Terminal Bonus ¹¹ (if any) and accumulated value of Stable Asset Account ⁴ (if any), less indebtedness (if any).		

Cash Withdrawal

Withdrawal Arrangement

- 1) **Withdrawal of Reversionary Bonus¹⁰**
While the policy is in force, the Policy Owner can choose to withdraw the cash value of accumulated Reversionary Bonuses¹⁰ (if any) in cash. After the withdrawal of Reversionary Bonus¹⁰, the face value of accumulated Reversionary Bonuses¹⁰ (if any) and the face value and cash value (if any) of non-guaranteed Reversionary Bonus¹⁰ of the Policy in the future will be reduced.
- 2) **Withdrawal of accumulated value of Stable Asset Account⁴**
At any time while the policy is in force, the Policy Owner may request a withdrawal from accumulated value of Stable Asset Account⁴ (if any).
- 3) **Partial surrender**
For partial surrender, the Policy Owner can choose to partially withdraw the Guaranteed Cash Value, the cash value of accumulated Reversionary Bonuses¹⁰ (if any) and the cash value of non-guaranteed Terminal Bonus¹¹ (if any) in cash. After partial surrender, the Units, Guaranteed Cash Value, the face value of Reversionary Bonus¹⁰ (if any), the face value of non-guaranteed Terminal Bonus¹¹ (if any) will be reduced. Once partial surrender request is approved, the reduced Unit(s) is no longer in force and is not eligible for reinstatement.

The minimum Unit of the policy after reduction is 500 Units.

Loans

Policy Loan / Automatic Premium Loan

You may consider applying for a policy loan during the policy in force. The amount of the policy loan will be subject to our discretion. The policy may also be subject to an automatic premium loan if there is any non-payment of premiums. Whenever an automatic premium loan is applicable, we will advance the premium due as a loan.

Any policy loan and automatic premium loan on the policy will bear interest at a rate determined by us, which we reserve the right to change the interest rate from time to time. Unpaid interest at any Policy anniversary will be added to the principal of such loan and will bear interest at the same rate. Please refer to the policy Loan Form or Automatic Premium Loan Notice for the current interest rate.

The policy will automatically be terminated at any time if the loan balance with interest equals to or exceeds the sum of Guaranteed Cash Value, the cash value of accumulated Reversionary Bonuses¹⁰ (if any) and accumulated value of Stable Asset Account⁴ (if any), and you will lose your insurance protection under the policy.

Remarks:

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

2. Wealth Accumulation Switching Options and its 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, you 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 at your desire, subject to the following conditions: (i) the Switching Option applied for must be different from the default Switching Option of the Basic Plan of the policy (for the first exercise of this option) or the latest Switching Option as shown in our record (if you have already exercised this option before); (ii) except the first time of exercise of this option, the switch date of each subsequent request must be separated by a period of not less than 1 year from the switch date of the preceding exercise of this option; and (iii) all indebtedness must be fully settled before exercising this option. Once the Wealth Accumulation Switching Option is exercised, we will correspondingly adjust the amount of any future cash values and face values of Reversionary Bonus and Terminal Bonus at a rate to be determined by us based on the change(s) of the cash values of Reversionary Bonus and Terminal Bonus. Once the Company approves the request of Wealth Accumulation Switching Option, we will determine the value of Stable Asset Account immediately following such exercise of Wealth Accumulation Switching Option ("Target Value"). The Target Value equals the product of Stable Asset Account Allocation of the elected Switching Option and the aggregate of (i) the accumulated value of Stable Asset Account (if any) immediately before such exercise ("Existing Value"); and (ii) the cash values of Reversionary Bonus and Terminal Bonus immediately before such exercise. We will then adjust the balance of Stable Asset Account from the Existing Value to the Target Value at the switch date, which in the case that the Existing Value is lower than the Target Value, the deficit will be resolved by transferring the latest cash value of Reversionary Bonus (if any) and cash value of Terminal Bonus (if any) to the Stable Asset Account; or in the case that the Existing Value is higher than the Target Value, the surplus from the Stable Asset Account will become the cash value of Reversionary Bonus and cash value of Terminal Bonus. Please refer to the Policy Provisions for more details of the Wealth Accumulation Switching Option.

3. While the policy is in force and the Insured is still alive, after the end of the 5th Policy Year, and subject to the prevailing rules of the Company, you 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 following conditions without providing any evidence of insurability: (i) after the Policy Split Option has been exercised (the "Split"), the respective Unit of the basic plan of the policy and Split Policy must not be less than the minimum Unit amount we permit at the time of your request; (ii) the insured of the Split Policy must be the same as the Insured of the basic plan of the policy; (iii) no claim is in progress under the basic plan of the policy upon request exercising this option; (iv) your request for the Policy Split Option cannot be changed or withdrawn once it is submitted; (v) any indebtedness under the basic plan of the policy must be fully repaid before we approve your request; and (vi) Policy Split Option can only be exercised once during a Policy Year. After the Split is approved, (i) the provisions of the Split Policy will be the same as the basic plan of the policy unless otherwise specified; (ii) the Unit, face value and cash value of Reversionary Bonus and Terminal Bonus (if any), accumulated value of Stable Asset Account (if any) will be reduced and transferred to the Split Policy according to the ratio of the Unit allocated to the basic plan of the policy and the Split Policy. We will determine the existing and future amounts of Guaranteed Cash Value, the face value and cash value of Reversionary Bonus and Terminal Bonus (if any); and future premium respectively for both the basic plan of the policy and the Split Policy according to your allocation of the Units; (iii) the total premiums paid for both the basic plan of the policy and the Split Policy will be adjusted according to your allocation of Units and will be used to calculate death benefit; (iv) subject to the rules of the Company, all riders (if any) under the policy will continue to be effective after the Split; (v) the beneficiary(ies), Policy Owner, Contingent Policy Owner (if designated), Initial Insured, Insured, Policy Currency, Policy Date, Policy Effective Date and Policy Years of the basic plan of this Policy will remain unchanged and the Split Policy will have the same beneficiary(ies), Policy Owner, Contingent Policy Owner (if designated), Initial Insured, Insured, Policy Currency, Policy Date, Policy Effective Date and Policy Years of the basic plan of this Policy; and (vi) previous instruction(s) made under the basic plan of the policy including but not limited to Wealth Accumulation Switching Option, Death Benefit Settlement Option and Policy Continuation Option will also apply to the Split Policy unless otherwise specified. 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 Policy Split Option.
4. Account determined in accordance with the Wealth Accumulation Switching Option provision in which its long-term target asset allocation 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.
5. 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). The Changed New Insured must be aged 64 (last birthday) or below. The change of Insured must be endorsed by the Policy Owner, proposed new Insured and Assignee (if any). Both the new Insured and the current Insured must be alive and the policy is in force at the time the Insured is changed and provided with satisfactory proof of evidence of insurability for the proposed new Insured. We shall cease to provide any coverage for the initial Insured or the prior Insured on our record (when applicable and as the case may be) as from the Insured-Change Effective Date. All riders (if any) will be terminated on the Insured-Change Effective Date. Please refer to the Policy Provisions for details of Changing of Insured Option.
6. The Policy Owner can assign one beneficiary for the Policy Continuation Option while he/she is still alive. 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). The surrender payment may be equal to or lower than death benefit before this option has been exercised. You shall cancel the Death Benefit Settlement Option arrangement for the beneficiary before your submission of written request for the Policy Continuation Option. All riders (if any) will be terminated on the Policy Continuation Effective Date. If the Policy Owner has selected both Policy Continuation Option and Death Benefit Settlement Option, Policy Continuation Option will automatically be exercised (regardless of the order of selection). After Policy Continuation Option has been exercised, the Policy Continuation Option and Death Benefit Settlement Option previously selected by the Policy Owner will automatically become invalid. Please refer to the Policy Provisions for details of Policy Continuation Option.

7. There are 2 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. After the waived premium of the basic plan reaches the maximum total amount of premium waived (per Insured) and/ or on the waiver of premium end date (until the premium end date that is set at the time of policy issuance), the Policy Owner should pay the remaining premium; otherwise, the automatic premium loan will be applied, or the policy will be terminated. In addition to the premiums stated above, if premiums falling due in the relevant Waiver of Premium Benefit Period are paid before we approve a claim of this benefit, such premiums will be fully refunded (with no interest). Please refer to the Policy Provisions for details of "Waiver of Premium Benefit" and "Payor Benefit".
8. If the Policy Owner opts for by payment of a specified percentage of the death benefit in a lump sum and the remaining balance by regular installments, the lump sum amount should equal to or greater than 5% of the death benefit. However, interest on unpaid death benefit is not guaranteed, therefore interest may be less than expected and the actual payout period may be shorter than the selected period. Only lump sum death benefit is applicable if an assignment is made. If the beneficiary(ies) die(s) while receiving the death benefit payments, the remaining amount will be paid to the beneficiary(ies)' estate. If no beneficiary(ies) survives upon the death of the Insured yet the Policy Owner is still alive, the death benefit will be paid to the Policy Owner in accordance with the Death Benefit Settlement Option. Policy Owner may also request to receive the death benefit in lump sum. If the Policy Owner dies while receiving the death benefit payment, the remaining death benefit will be paid in a lump sum to the Policy Owner's estate. If the Death Benefit and/or accrued interest (if any) remain after the last installment is paid, we will pay the remaining balance of the Death Benefit and accrued interest (if any) in a lump sum to the beneficiary. If the beneficiary has been selected as designated beneficiary for the Policy Continuation Option, you shall cancel of the Policy Continuation Option by written request before your submission of Death Benefit Settlement Option for the beneficiary. If the Policy Owner has selected both Policy Continuation Option and Death Benefit Settlement Option, Policy Continuation Option will automatically be exercised (regardless of the order of selection). After Policy Continuation Option has been exercised, the Policy Continuation Option and Death Benefit Settlement Option previously selected by the Policy Owner will automatically become invalid. Please refer to the Policy Provisions for details of Death Benefit Settlement Option.
9. Upon full surrender, the Policy Owner may choose to receive surrender payment in a fixed amount on payments at regular intervals or by increasing payments. However, interest on unpaid surrender payment is not guaranteed, therefore interest may be less than expected and the actual payout period may be shorter than the selected or expected period. If the Policy Owner dies while receiving the surrender payments and/or accumulated interest (if any), the remaining surrender payment and/or accumulated interest (if any) will be paid in lump sum to the Policy Owner's estate. Please refer to the Policy Provisions for details of Full Surrender.
10. 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. Non-guaranteed Reversionary Bonus may be declared at the sole discretion of the Company (i) from the 1st policy anniversary; and provided that (ii) all premiums due have been paid up to each relevant Policy anniversary. We will pay the cash value of Reversionary Bonus (if any) upon surrender (full surrender or partial surrender), maturity, policy termination due to non-payment of premium; or transfer the cash value of Reversionary Bonus (if any) to the Stable Asset Account (if applicable) under the Wealth Accumulation Switching Option provision. You may withdraw cash value of the Reversionary Bonus (if any) (in full surrender or partial surrender) by written. After the withdrawal of cash value of Reversionary Bonus, the face value of Reversionary Bonus, and the face value and cash value of Reversionary Bonus of the policy in the future will be reduced. Please refer to the Policy Provisions for details of Reversionary Bonus.
11. 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. We will pay the cash value of Terminal Bonus (if any) upon surrender (full surrender or partial surrender), maturity, policy termination due to non-payment of premium; or transfer the cash value of Terminal Bonus (if any) to the Stable Asset Account (if applicable) under the Wealth Accumulation Switching Option provision.
12. Total premiums paid referred as the total amount of premium(s) due and paid for the basic plan of the policy or Split Policy (if established under the terms of Policy Split Option), and (i) after Large Size Discount (if applicable) but before any other premium discount (if any); (ii) pro-rated by the ratio of remaining Units after partial surrender to the Units at policy issuance; if the policy is partially surrendered, the total premiums paid will be proportionately reduced, and (iii) any amount in the Premium Deposit Account (if applicable) does not form part of the total premiums paid.
13. The current interest rate offered is 2% p.a., but it is not guaranteed.
14. 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.
15. 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.
16. 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). You 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.
17. Free Worldwide Emergency Assistance Services are provided by the third party service provider. We reserve the right to change the terms and conditions of Free Worldwide Emergency Assistance Service and assumes no responsibility of the services provided by the third party service provider.
18. The minimum premium is calculated before any other premium discount (if any).
19. Large Size Discount is only applicable to basic premium of this Plan. Premium of other riders (if applicable) will not be entitled to the Large Size Discount. The Large Size Discount is offered to each eligible Policy of this Plan. If customer has enrolled for more than one Policy of this Plan, all policies will be entitled to Large Size Discount. However, the eligible annual premium of these Policies will not be aggregated in calculating the rate of Large Size Discount. The Large Size Discount will be adjusted according to the reduced Units upon partial surrender.
20. Total premiums paid is defined as the total amount of premium(s) due and paid for the basic plan of the policy or Split Policy (if created pursuant to Policy Split Option provision) up to the date of death of the Insured and (i) after Large Size Discount (if applicable) but before any other premium discount (if any); (ii) pro-rated by the ratio of remaining Units at the time of death of the Insured to the Units at policy issuance; and (iii) any amount in the Premium Deposit Account (if applicable) does not form part of the total premiums paid.

Key Exclusions

With respect to Waiver of Premium Benefit and Payor Benefit, we will not cover any of the following conditions that result in total permanent disability:

1. self-inflicted injury, including suicide or any attempt to do so; or
2. use of narcotics unless taken as prescribed by a Medical Practitioner, abuse of drugs and / or alcohol; or
3. any violation or attempted violation of the law.

We will not pay any Waiver of Premium Benefit and Payor Benefit under any existence of pre-existing conditions.

The above list is for reference only. Please refer to the policy Provision for the complete list and details of exclusions.

Disclosure of Important Information

1. Regent Leap Savings Insurance Plan is designed for individuals who look for long-term savings; it is not suitable for people who look for short-term gains.

2. Cooling Off Right

If you wish to exercise your cooling-off right, you can cancel the policy and obtain a refund of premium and levy paid by giving a written notice to us. Such notice must be signed by you and submitted to our office at 7/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon within 21 calendar days immediately following the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative (whichever is earlier). The Cooling-off Notice should inform you of the availability of the policy and expiry date of the cooling-off period.

3. Key Product Risks

- i. Non-guaranteed Benefits
Dividends / bonus is not guaranteed. We will review the dividends / bonus regularly, and the actual dividends / bonus can be different from those shown in the benefit illustration.
- ii. Termination
The policy shall be terminated upon the earliest of the followings:
 1. any premium under the policy remains in default at the end of the Grace Period unless an automatic premium loan is obtained from the policy to settle the premium; or
 2. the policy is fully surrendered; or
 3. the amount of indebtedness from the policy equals to or exceeds the sum of the guaranteed cash value, the cash value of accumulated Reversionary Bonuses (if any) and accumulated value of Stable Asset Account (if any); or
 4. the death of the Insured unless Policy Continuation Option has been exercised; or
 5. any circumstance contemplated in Policy Continuation Option provision has occurred rendering this Policy unable to continue; or
 6. matures on the plan end date.Termination of Policy will result in loss of coverage. Upon early termination, you may also suffer a significant loss.
- iii. Policy Reinstatement
If the policy terminates due to non-payment of any premium, you can request for reinstatement within 2 years from the due date of the premium, subject to the prevailing administrative rules of the Company. Please refer to Policy Provision for details of Policy reinstatement.
- iv. Inflation Risk
When you review the values shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case, you will receive less in real terms even if we meet all of our contractual obligations under the policy.
- v. Other Key Product Risks
 - Early surrender of your Policy could result in significant losses, in that case, you may get back considerably less than the total premiums paid.
 - Regent Leap Savings Insurance Plan is issued in US dollar. The premiums received by us in a currency different from your policy currency will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your Policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your Policy will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore, it may be subject to foreign exchange risks in the process of currency conversion.
 - Regent Leap Savings Insurance Plan is an insurance Policy issued by us. The insurance benefits are subject to the company's credit risks.

4. Suicide Clause

If the initial Insured commits suicide within one year from (i) the policy effective date; or (ii) the last reinstatement date (whichever is later), our liability will be limited to the refund of total premiums paid for the basic plan, all riders and complementary policies (if any) starting from (i) the policy effective date; or (ii) the last reinstatement date (if applicable) (whichever is later), less any type of dividends / bonus withdrawal, any withdrawal from Stable Asset Account, indebtedness and claims. If you commit suicide within one year from the effective date of any increase in sum insured / Unit or any subsequent addition of plan, our liability will be limited to the refund of the corresponding increment of premium paid under the policy and any complementary policy less any type of dividends / bonus withdrawal, any withdrawal from Stable Asset Account and any claim which have been paid by us in respect of the relevant increase of sum insured / Unit or addition of plan under the policy and any complementary policy and any indebtedness.

After changing the Insured or exercising Policy Continuation Option, if the new Insured commits suicide within one year from (i) the Insured-Change Effective Date; or (ii) Policy Continuation Effective Date; or (iii) the last reinstatement date (whichever is later), our liability will be limited to the refund of total premiums paid for the basic plan, all riders and complementary policies (if any) less any type of dividends / bonus withdrawal, any withdrawal from Stable Asset Account, indebtedness and claims.

5. Dividend / Bonus Philosophy

- i. Premium income received from the Policy Owner is invested in an investment portfolio to support the product groups determined by us according to the investment Policy. The Policy Owners participate in the financial performance of the product groups through the dividends / bonuses declaration. The dividends / bonuses declaration may be affected by both past experience and future outlook for all the factors including, but not limited to, the following:
 1. Investment returns: include both interest earnings and any changes in the market value of the asset allocated to this product. Investment returns could be affected by fluctuations in interest income (both interest earnings and outlook of interest rate) and various market risks, including credit spread and default risk, fluctuations in equity price and currency price of the asset against the policy currency.
 2. Surrender and withdrawal: include policy surrender, partial surrender, withdrawal of Reversionary Bonus and policy lapse experience; and the corresponding impact on investments.
 3. Claims: include the cost of providing the death benefit and other insured benefits under the product.
 4. Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expenses) and indirect expenses allocated to the product groups (e.g. general administrative costs).
 5. Exercise of options: include exercising the Wealth Accumulation Switching Option and other options, and their impact on the investment related to this product.
- ii. Future investment performances are unpredictable, and we aim to provide a more stable dividend payment / bonus distribution. We may spread out the financial gains and losses in a particular year over a longer period of time to smooth out the short-term volatility of dividend / bonus rates over the course of the policy term. When future investment performance is worse than expected, the company's shareholder may share less from the investment performance such that more may be allocated for dividend payment / bonus distribution, and vice versa.
- iii. The Board, having regard to the advice of the Appointed Actuary and reviewed by Risk Committee which must include independent non-executive director(s), will review and determine the dividend / bonus rate at least once a year. The declared dividend / bonus rate may be different from those illustrated in the relevant product information provided, e.g. benefit illustration. In case of any difference in the actual dividend / bonus rate against the illustration or should there be a change in the projected future dividend / bonus rates, such change will be reflected in the policy anniversary statement and the benefit summary.

6. Investment Philosophy, Policy and Strategy

- i. Our investment Policy aims to achieve the targeted long-term investment results and reduce volatility in investment returns over time. It also aims to control and diversify risk exposures, maintaining adequate liquidity and manage the assets with respect to the product features.
- ii. Our current long-term target asset allocation attributed to this product is as follows:

Target Asset Mix		
General		Stable Asset Account
Fixed income type assets (Investment grade and non-investment grade)	Equity-like assets	Fixed income type securities
20% - 40%	60% - 80%	100%

- iii. Investment instruments include cash, deposits, sovereign bonds, corporate bonds, listed equities, funds, private investments and/or other investment products. Derivatives and other hedging instruments may be used to manage investment risk at the Company's decision based on its long-term market view and asset-liability positions. It should be noted that residual investment risk may still exist after hedging.
- iv. The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support. The currency exposure of the underlying policies is mitigated by closely matching either through direct investments in the same currency denomination or the use of currency hedging instruments. Furthermore, the asset portfolio is actively managed by investment professionals, who will also closely monitor the investment performance.
- v. The investment strategy may be subject to change depending on the investment views and economic outlook. In case of any changes in the investment strategy, we will inform our Policy Owners for any material changes, rationale for the change and any impact to the Policy Owners.

You may browse the company website at www.ctflife.com.hk/en/support/important-information/fulfillment-ratios-dividends to better understand the company's dividend/bonus history. Please note that the dividend/bonus history is not indicative of future performance of our products.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy Provision for the full terms and conditions.

This document 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.

A person who is not a party to the policy (including but not limited to the Insured and the Beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

Insurance Policy Product Brochure Addendum –

I. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have agreed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to Chow Tai Fook Life Insurance Company Limited (the “Company”) and this Policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc.); and
- (ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a “Non-Compliant Accountholder”), the Company is required to report “aggregate information” of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

II. Common Reporting Standard

Hong Kong has put in place a framework implementing the Automatic Exchange of Financial Account Information (“AEOI”) which allows for the exchange of financial information among tax authorities. The Company, as a reporting financial institution under the law, is required to collect and provide certain information of policyholders and beneficiaries to the Inland Revenue Department of the Hong Kong Special Administrative Region which exchanges such information with tax authorities of another jurisdiction or jurisdictions which has/have signed an AEOI agreement with Hong Kong and of which the policyholders and beneficiaries may be resident for tax purposes. Where a policyholder or beneficiary fails to provide any requested information, the Company reserves the right to take any action as it deems necessary in order for it to comply with the law.

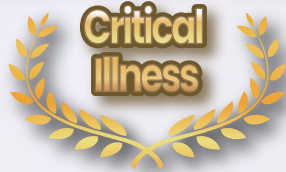
Reaching **10 Years** of Dividends and Bonuses Achievements, A Decade of Glory

3 Signature Product Series* fully attained
Fulfillment Ratio Goals in 2025

Reaching **100%** or more for **10 consecutive years**[^]



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



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



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

Confidence backed by Award-winning Products



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

MyWealth Savings Insurance Plan 2



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



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



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

"FamCare 198" Critical Illness Protector



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



"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
Most Innovative Product/Service Award (Health) Top 3 Finalist



"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.

CTF Life

周大福人壽

Chow Tai Fook Life Insurance Company Limited
(Incorporated in Bermuda with limited liability)

MKT/PM/0615/GEN/2509