



Prosperous Deferred Annuity Plan 2

Special 10% Premium Discount Every Policy Year for Selected Existing Customers of the Deferred Annuity Plan!

Chow Tai Fook Life Insurance Company Limited ("CTF Life") is pleased to share the time-limited special offer for you - our valued Selected Existing Customers of the Prosperous Deferred Annuity Plan / Prosperous Deferred Annuity Plan 2 ("Prosperous" / "Prosperous 2")*. You can now **enjoy a 10% premium discount for whole payment term upon successful application for Prosperous 2 with a 5-year premium payment period** during the promotion period.

Prosperous 2 is a Qualifying Deferred Annuity Policy certified by the Insurance Authority, it helps you to start the ideal retirement savings plan with favorable wealth solutions.

Promotion Period

Application Submission Date: 1 July 2026 to 30 September 2026 (both dates inclusive)

Promotion Offer

Premium Payment Period	Annual Premium Requirement	Premium Discount Rate
5 years	USD 5,300 or above	10% x 5 years

^ Premium discount amount cannot be eligible for tax deduction (net premium after deduction of premium discount amount can be eligible for tax deduction subject to the relevant requirement). Prosperous Deferred Annuity Plan 2 is a Qualified Deferred Annuity Policy but this does not necessarily mean you are eligible for tax deduction available for premiums paid. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region ("HKSAR") before you can claim these tax deductions. For detail of tax deduction and requirement, please visit Inland Revenue Department website: www.ird.gov.hk



For enquiry, please contact CTF Life Customer Service Hotline at 2866 8898.

Important Reminder: The product(s) as mentioned in this document 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 and Conditions of Special Premium Discount Offer for Prosperous/ Prosperous 2 Selected Existing Customers (“Premium Discount Offer for Prosperous/ Prosperous 2 Selected Existing Customers” / “This Offer”):

* Prosperous/ Prosperous 2 Selected Existing Customers (“Selected Existing Customers”) refer to the policy owner who is now holding any in-force policy(ies) of Prosperous/ Prosperous 2 issued by CTF Life and has fully paid all the payable premium of his/her Prosperous/ Prosperous 2 policy(ies) as of 31 March 2026.

To enjoy This Offer, Selected Existing Customers must submit the application(s) of Prosperous 2 from 1 July 2026 to 30 September 2026 (both dates inclusive) (“Promotion Period”) with **campaign code “RECAPQDAP1”** on the application form (“Eligible Policy(ies)”).

1. This Offer is only applicable to the basic premium of the eligible Prosperous 2 policy(ies) with a 5-year premium payment period in annual payment mode and regular payments. Premiums of policy(ies) in other premium payment period, other payment mode, prepaid premium and premium of any riders (if applicable) are not entitled to any premium discount.
2. The premium discount amount will be equal to the annual basic premium of the Eligible Policy(ies) times the 10% Premium Discount Rate. Selected Existing Customers are required to pay only the annual premium amount after deduction the Premium Discount and the annual premium levy amount within the premium payment period.
3. This offer is offered to each Eligible Policy of Prosperous 2. If you have applied for more than one policy of Prosperous 2 during the Promotion Period, all of the Eligible Policies can enjoy This Offer.
4. This Offer cannot be used in conjunction with CTF Life’s Premium Discount Coupon or any other promotions of Prosperous 2.
5. CTF Life reserves the right to claw back the amount of premium discount granted if the Eligible Policy(ies) change the premium payment mode or are partially / fully surrendered or terminated within 2 years from the policy commencement date.
6. If Eligible Policy is cancelled within the cooling-off period, CTF Life shall refund the actual premium paid excluding the amount of premiums discount amount (for details of cooling-off period, please refer the latest guidelines regarding cooling-off rights issued by the Insurance Authority from time to time).
7. This flyer should be read in conjunction with the relevant Product Brochure. For details of the Prosperous 2, please refer to the relevant Product Brochure.
8. If the data provided by the Selected Existing Customer is found to be incomplete, untrue, fraudulent, inconsistent, falsified, illegal, deceptive, improper or there is any abusive usage of this premium discount amount, any violation of terms and conditions or integrity of obtaining This Offer, CTF Life reserves the right to cancel its premium discount without any prior notice.
9. CTF Life reserves all the rights to make all final decisions on the approval of the application(s) of any plan(s). In case of any disputes in relation to the Premium Discount Offer for Selected Existing Customers, our decision shall be final and binding.
10. CTF Life reserves rights to terminate this offer, or to change these terms and conditions any time, without any prior notice. The eligible policy(s) issued prior to such termination or change will remain unaffected. Any dispute arises from this offer, CTF Life’s decision should be final and conclusive.
11. 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.
12. Prosperous 2 is a Qualified Deferred Annuity Policy but this does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of Hong Kong Special Administrative Region (“HKSAR”) before you can claim these tax deductions.
13. Any general tax information mentioned in this leaflet is for reference only and does not constitute any tax or financial advice. You should not make any tax-related decisions based on such information alone. CTF Life cannot provide any tax, legal or accounting advice or consultation. If you have any questions, please consult the Inland Revenue Department (website: www.ird.gov.hk) or seek your independent tax, legal and accounting advisor.
14. 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.