

# Prime Treasure Savings Insurance Plan

Up to 6% of Single Premium Discount

## Promotion Period:

Application Submission Date: 1 May 2025 to 30 May 2025 (both days inclusive)

Last Approval Date: 30 June 2025



For details,  
please refer to the  
Product Brochure  
of "Prime Treasure"

**Prime Treasure Savings Insurance Plan** ("Prime Treasure") offers a flexible and stable savings and asset planning solution through a **lump sum single premium**. During the Promotion Period, you can enjoy **up to 6% of Single Premium Discount** upon successful application of Prime Treasure!

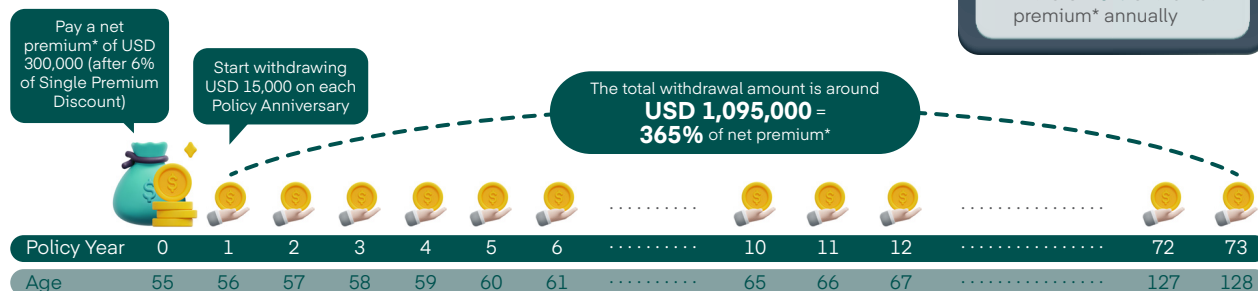
## Single Premium Discount

Single Premium <sup>^</sup> (USD)	Single Premium Discount
≥ 300,000	6%
< 300,000	4%

## Example of Withdrawal 1 1 5

Mr. Chow has applied Prime Treasure at the age of 55 for himself during the Promotion Period. After the discount, he **only needs to pay USD 300,000 of net premium\*** (after 6% of Single Premium Discount) to establish the Policy with an original single premium<sup>^</sup> of USD 319,149, **saving a total of USD 19,149!**

The plan also allows Mr. Chow to create his own pension. Starting from the 1<sup>st</sup> Policy Anniversary, he can **withdraw USD 15,000 annually** (5% of net premium\*) for retirement living purpose until the policy matures. On the 73<sup>rd</sup> Policy Anniversary, he can also receive a **maturity benefit of USD 1,000,262**.



### Withdrawal 1 1 5

- Settle by paying a **single** premium
- Starting from the **1st** Policy Anniversary : withdraw **5%** of the net premium\* annually

On the 73<sup>rd</sup> Policy Anniversary<sup>#</sup>  
Policy value reaches **USD 1,000,262 = 333% of net premium\***

\* Net premium refers to the single premium after the large size discount and the 6% Single Premium Discount.

<sup>^</sup> Single premium refers to the single premium after the large size discount.

Remarks: The example is an assumption and for reference only. The above example does not include premium levy, and the figures listed in the example are rounded to the nearest integer. Besides the mentioned exercised options, the policy was not fully surrendered, no other policy option was exercised, and there are no claims or indebtedness. The cash withdrawal in the example is achieved by first withdrawing the accumulated annual dividends and interest (if any), and then withdrawing the Guaranteed Cash Value and related terminal dividend (if any) by means of reduction of the Units of the Policy. For details, please refer to the "Withdrawal Arrangement" section in the product brochure. Cash withdrawals will lead to the adjustment and reduction of subsequent Guaranteed Cash Value, non-guaranteed annual dividend, non-guaranteed terminal dividend, and Total Death Benefit. Cash withdrawals are subject to the Company's minimum Unit requirements. If a cash withdrawal would reduce the Units of the Policy to be less than the minimum unit amount requirement, no cash withdrawal is allowed. All the policy values in the example are calculated based on the Company's current projected dividend rate and accumulated annual dividend interest rate and are not guaranteed, therefore the illustrated withdrawal amount might not be sustainable. If there are any changes of the policy dividend declaration or accumulated interest rate, the Units may reduce earlier or later in order to withdraw the stated amount above. The actual policy value may differ from the above example. Relevant requirements set by the Company have to be met before exercising the policy options. Please refer to the Product Brochure and Policy Provisions for more information.



**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: Prime Treasure Savings Insurance Plan 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 Prime Treasure Savings Insurance Plan Single Premium Discount:**

1. To enjoy the Single Premium Discount ("Single Premium Discount" / "this offer"), customers must submit the application(s) of Prime Treasure during the period from 1 May 2025 to 30 May 2025 (both days inclusive) ("Promotion Period"), and such application(s) must have completed the underwriting process and approved by Chow Tai Fook Life Insurance Company Limited ("CTF Life") on or before 30 June 2025 ("Eligible Policy").
2. The Single Premium Discount is only applicable to the single basic premium of the Eligible Policy after deduction of the large size discount (if any). Eligible customers are required to pay only the remaining amount of the single premium (i.e. the amount after deduction of large size discount (if any) and Single Premium Discount) and premium levy upon new application. If customer holds a Premium Discount Coupon, it can also be used to pay for the total premium payable (i.e., the remaining amount of the total premium after deduction of large size discount (if any) and Single Premium Discount).
3. This offer is offered to each Eligible Policy. If customer has applied for more than one Eligible Policy during the Promotion Period, all of the Eligible Policies could enjoy the Single Premium Discount. The premium levy collected by the Insurance Authority will be calculated based on the premium after deduction of the large size discount (if any) and before the Single Premium Discount.
4. CTF Life reserves the right to claw back the entitled amount of Single Premium Discount if the Eligible Policy is terminated within 2 years from the policy effective date.
5. In case of any excessive premium paid, the excessive premium will be credited to the customer's premium suspense account automatically without interest.
6. Premium refund arrangement for the cooling-off period is as follows (for details of the cooling-off period, please refer the latest guidelines regarding cooling-off rights issued by the Insurance Authority from time to time): If customer cancels an Eligible Policy within the cooling-off period, CTF Life will only refund the actual premium paid by the customer excluding the amount of the Single Premium Discount.
7. This flyer should be read in conjunction with the relevant Product Brochure. For details of Prime Treasure, please refer to the relevant Product Brochure and Policy Document or [www.ctflife.com.hk](http://www.ctflife.com.hk).
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 applications and deduct all the relevant Single Premium Discount without further notice.
9. CTF Life reserves all the rights to make all final decisions on the approval of the application(s) of this offer. In case of any disputes in relation to this offer, CTF Life's decision shall be final and binding.
10. CTF Life reserves all the rights to terminate the Single Premium Discount and / or amend the terms and conditions of the offer(s) at any time without prior notice.
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. 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.

**Chow Tai Fook Life Insurance Company Limited**

(Incorporated in Bermuda with limited liability)

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