




Exclusive campaign offers summary

Zurich Life Insurance (Hong Kong) protect you by offering suitable life protection products, helping you and your loved ones achieve your financial aspirations, and empowering you to look beyond the present.

During the promotion period, you can enjoy exclusive offers when you successfully apply for any of the following plans. Act now to enjoy incentive up to **80%** of annualized premium when bundling all 3 campaign offers below!

Type	Plan	Campaign offers	Promotion period	Find out more
Universal life	Swiss Fortune	“Limited offer” with up to 27% of first year premium refund	Till September 30, 2024	
		Prepayment interest rate of 5% p.a. , equivalent to 45% of the first-year annual premium	Till September 30, 2024	
		Enjoy 8% first year crediting interest rate	Till September 30, 2024	

NEXT PAGE

HOME

Swiss Fortune Universal Life Plan

"Limited offer" –

Earn up to 27% premium refund promotion

Promotion period

Application submission date: from July 1, 2024 to September 30, 2024

Last approval date: October 31, 2024



NEXT PAGE

HOME

PERVIOUS PAGE



You can enjoy up to **27%** premium refund for the first year upon successful application(s) of **Swiss Fortune Universal Life Plan (“Swiss Fortune”)** during the Promotion Period. Act now to accumulate your wealth at ease!

If you (i) submit application for **Swiss Fortune** during the promotion period from July 1, 2024 to September 30, 2024 (both dates inclusive) (the “Promotion Period”) and (ii) the policy is issued successfully on or before October 31, 2024; you may be eligible for a limited offer of first year premium refund, subject to the terms and conditions as set out below. The calculation of the first year premium refund will be based on the first year annualized premium (excluding premium levy) and the applicable first year premium refund rate. The amount of the first year premium refund is calculated as follows:

$$\text{Amount of first year premium refund} = \text{First year annualized premium (excluding premium levy)} \times \text{Applicable first year premium refund rate}$$

Please refer to the table below for the applicable first year premium refund rate for the designated first year annualized premium.

First year annualized premium (excluding premium levy)	5 years premium payment term	10 years premium payment term
USD	First year premium refund rate	First year premium refund rate
4,800 – 9,999	10%	12%
10,000 – 29,999	15%	17%
30,000 – 49,999	20%	22%
50,000 or above	25%	27%

Important notes

- Swiss Fortune** is a universal life insurance product which is a life insurance policy issued by Zurich Life Insurance (Hong Kong) Limited (“Zurich”, “We”, “we”, “us”).
- Swiss Fortune** is an insurance policy issued by us. Therefore, the benefits payable under the policy are subject to our credit risks and other risks. Please refer to the product brochure for details of the risks.

Terms and conditions for the premium refund promotion (“This Offer”)

- This is a limited offer and available on a first-come, first-served basis. Its availability is at the discretion of Zurich.
- This promotion is offered by Zurich. To be eligible for This Offer, you need to submit the application(s) of **Swiss Fortune** within the Promotion Period, such application(s) must be approved by Zurich on or before October 31, 2024 (“eligible policy”).
- First year annualized premium is the standard annual premium for the first policy year excluding premium levy, all prepaid premium (if any) will not be taken into account in calculating the amount of first year’s premium refund.
- The amount of first year premium refund for the eligible policy will be refunded to the policyholder by crediting to policyholder’s designated bank account after we receive the premium due of the 17th policy month. In order to proceed with the first year premium refund, the policyholder must send us the request for the first year premium refund by completing and submitting our designated form.**
- To enjoy the first year premium refund, the eligible policy should remain in-force from the policy issue date to the 17th policy month. Otherwise, the first year premium refund will be forfeited.
- This Offer is included as an attachment to your policy and forms part of the policy. In the event of any discrepancy between This Offer and the policy terms and conditions, the terms of This Offer shall prevail.
- In case the policyholder cancels the policy within the cooling-off period, Zurich shall refund the actual premium paid by the policyholder.
- In any circumstances, This Offer is not transferrable.
- This Offer can be entitled with other promotional offers (if applicable) unless otherwise specified.
- This Offer is applicable to each eligible policy. If a customer has more than one policy and all requirements of This Offer are fulfilled, each eligible policy can enjoy This Offer. However, the first year annualized premium of these policies will not be aggregated in calculating the premium refund rate.
- Zurich reserves the right to suspend or cancel This Offer or amend the terms and conditions of This Offer at any time without prior written notice to you. In the event of any dispute in relation to this document, Zurich reserves the right to make the final decision.
- This Offer is offered by Zurich, and save and except as revised by this terms and conditions, all the remaining terms in the policy provisions are still valid and subsisting.

NEXT PAGE

HOME

PREVIOUS PAGE

Swiss Fortune Universal Life Plan

5% p.a. prepayment interest rate promotion

Promotion period:
from July 1, 2024 to September 30, 2024

During the promotion period from July 1, 2024 to September 30, 2024 (both dates inclusive) (the "Promotion Period"), upon successful application(s) of **Swiss Fortune Universal Life Plan ("Swiss Fortune")**, with 5 years premium payment term and paying the full 5 years premium in a lump sum prepayment, you will receive a prepayment interest rate of **5% p.a.** on the prepaid premium. With this Offer, you can enjoy paying less premium upfront, which is equivalent to **45%*** of the first-year annual premium). Don't miss this opportunity!

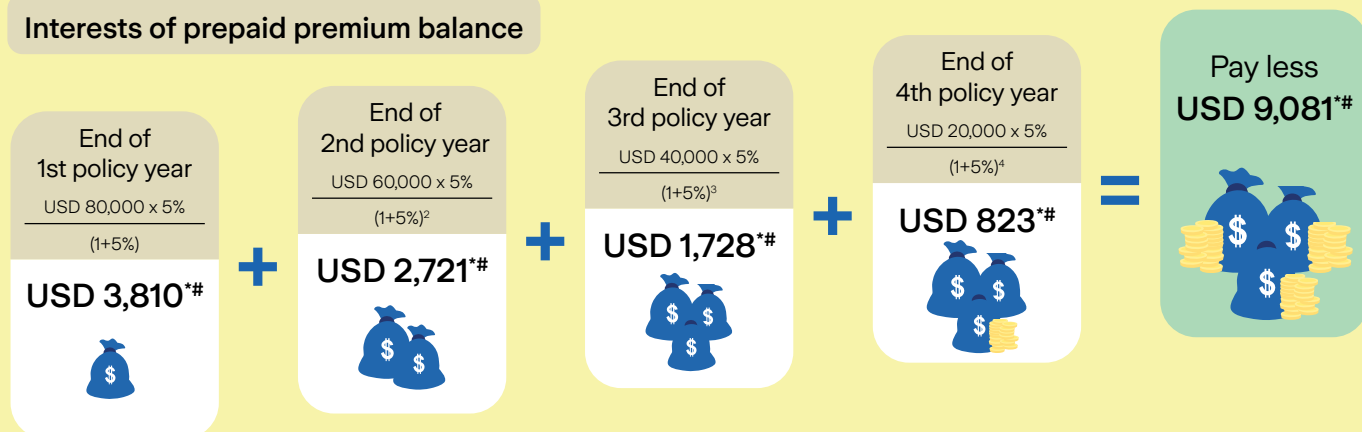


Premium payment term	Premium payment frequency	Prepayment interest rate (p.a.)
5 years	Annual	5%

Illustrative example of prepayment interest rate

Assume the annual premium of **Swiss Fortune** (5 years premium payment term) is USD 20,000 and pay the total of 5 years premium in a lump sum upon application, you can enjoy a prepayment interest rate of **5%#** p.a. on the prepaid premium. This means you can then pay USD 9,081*# less premium upfront.

Interests of prepaid premium balance



Lump-sum prepaid premium

$$\text{USD } 20,000 \times 5 - \text{USD } 9,081^{\#} = \text{USD } 90,919$$

The above figures are only for illustration and assumed premium levy is not included. Please refer to the policy provisions for the full terms and conditions of the insurance policy.

* The figure is rounded to the nearest whole number.

The interest is realized upfront, so the reduced premium amount is the present value of the interest to be earned.

NEXT PAGE

HOME

PREVIOUS PAGE

Important notes

1. **Swiss Fortune** is a universal life insurance product which is a life insurance policy issued by Zurich Life Insurance (Hong Kong) Limited ("Zurich", "We", "we", "us").
2. The prepayment interest is realized upfront, so the reduced premium amount is the present value of the interest to be earned.
3. **Swiss Fortune** is an insurance policy issued by us. Therefore, the benefits payable under the policy are subject to our credit risks and other risks. Please refer to the product brochure for details of the risks.

Terms and conditions for the prepayment interest rate promotion ("This Offer")

- i. To be eligible for This Offer,
 - a) customers need to submit the completed application for **Swiss Fortune** within the Promotion Period;
 - b) the policy is issued successfully within 60 calendar days from the application submission date;
 - c) customers must choose the 5 years premium payment term;
 - d) customer must pay the full 5 years premium in lump-sum (less reduced premium amount) and premium levy upon application;
 - e) with annual premium payment frequency selected upon policy application; and
 - f) with "prepayment" option selected upon application.
- ii. All prepaid premiums shall be used to settle the subsequent premiums and premium levy when they are due, and settlement will be made one month before due.
- iii. All prepaid premiums cannot be refunded or withdrawn except on the event of death benefit payment, the policy is cancelled during the cooling-off period or policy surrender.
- iv. In the event of policy surrender within the first four policy years, all prepaid premiums received from policyholder minus all the premiums being settled will be refunded by us to the policyholder.
- v. In the event of the death of the life insured (whether or not due to the life insured committing suicide) with no contingent life insured assigned within the first four policy years while the policy is in effect, all prepaid premium minus all the premiums being settled will be refunded by us to policyholder or policyholder's estate (if policyholder is also the life insured).
- vi. Change of premium payment frequency and regular premiums are not allowed.
- vii. In case the policyholder cancels the policy within the cooling-off period, Zurich shall refund the actual premium paid to the policyholder.
- viii. In any circumstances, this Offer is not transferrable.
- ix. This Offer is not applicable to applicants who have submitted applications before Promotion Period but withdrawn the applications or cancelled the issued policies during the Promotion Period and then re-applied for **Swiss Fortune**.
- x. This Offer can be entitled with other promotional offers (if applicable) unless otherwise specified.
- xi. This Offer is applicable to each eligible policy. If a customer has applied for more than one eligible policy and all requirements of This Offer are fulfilled, each eligible policy can enjoy This Offer.
- xii. Zurich reserves the right to cancel This Offer or amend the terms and conditions of This Offer at any time without prior written notice to you. In the event of any dispute in relation to this document, Zurich reserves the right to make the final decision.
- xiii. This Offer is offered by Zurich, and subject to all respective policy terms and conditions.

NEXT PAGE

HOME

PREVIOUS PAGE

Swiss Fortune Universal Life Plan

Special offer for first year crediting interest

Promotion period: from July 1, 2024 to September 30, 2024



NEXT PAGE

HOME

PERVIOUS PAGE

Special offer for first year crediting interest

You can enjoy 8% first year crediting interest upon successful application(s) of **Swiss Fortune Universal Life Plan (“Swiss Fortune”)** during the Promotion Period. Don't miss this opportunity!

If (i) you submit application for **Swiss Fortune** during the promotion period from July 1, 2024 to September 30, 2024 (both dates inclusive) (the “Promotion Period”); and (ii) the policy is issued successfully within 60 calendar days from the application submission date; you may enjoy the special offer for first year crediting interest, subject to terms and conditions as set out below. The calculation of the special offer of first year crediting interest will be based on the total regular premium due in the first policy year and the first year crediting interest promotion rate.

The amount of special offer for first year crediting interest payable is calculated as follows:

$$\text{First year crediting interest} = \text{Total regular premium due in the first policy year} \times \text{Applicable first year crediting interest promotion rate}$$

First year crediting interest promotion rate	
5 years premium payment term	10 years premium payment term
8%	8%

Important notes

- Swiss Fortune** is a universal life insurance product which is a life insurance policy issued by Zurich Life Insurance (Hong Kong) Limited (“Zurich”, “We”, “we”, “us”).
- The first year crediting interest rate credited will form part of the account value and will be subject to applicable fees and charges of the policy.
- Swiss Fortune** is an insurance policy issued by us. Therefore, the benefits payable under the policy are subject to our credit risks and other risks. Please refer to the product brochure for details of the risks.

Terms and conditions for the special offer for first year crediting interest

- This promotion is offered by Zurich. To be eligible for the special offer for first year crediting interest, you need to submit application for Swiss Fortune to us and the policy is issued successfully within 60 calendar days from the application submission date.
- First year crediting interest will be credited to the policy at the first policy anniversary subject to our approval for policy issuance.
- In any circumstances, the first year crediting interest is not transferable.
- Zurich reserves the right to cancel this promotion or amend the terms and conditions of this promotion at any time without prior written notice to you. For the avoidance of doubt, if the application is submitted before the cancellation of this promotion or amendment of the terms and conditions, you will still be entitled to this special offer for first year crediting interest.
- In the event of any dispute in relation to this document, Zurich reserves the right to make the final decision.

This document is issued by Zurich Life Insurance (Hong Kong) Limited

This leaflet contains general information for reference only. You are recommended to seek professional advice from your independent advisors if you find it necessary. For more details of the product features and important information including the risk disclosure, please refer to the product brochure. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Life Insurance (Hong Kong) Limited reserves the right of final approval and decision on all matters.

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