Chubb MyLegacy Insurance Plan V – Blossom Triple Customer Rewards

Premium Discount Offer

Enjoy a premium discount ("Premium Discount Offer") upon successful enrolment in **Chubb MyLegacy Insurance Plan V – Blossom ("Chubb MyLegacy V – Blossom")** (2-year or 5-year premium payment term) within the Promotion Period. Details are set out below:

Premium payment term	Premium discount rate
2-year	**10%** for the 1st policy year **3.71%** for the 2nd policy year (Applicable only if the required prepaid premium is paid in a lump sum at the time of application without applying together with **Easy Shield Waiver of Premium Benefit**)
5-year	**10% each year** for the 1st – 5th policy year

Extra Premium Discount Offer

What's more, upon successful enrolment in **Chubb MyLegacy V - Blossom** with 2-year or 5-year premium payment term together with **Easy Shield Waiver of Premium Benefit** within the Promotion Period, you can enjoy an additional premium discount ("Extra Premium Discount Offer"). Details are set out below:

Premium payment term	Premium discount rate
2-year	**Extra 2%** for the 1st policy year **2%** for 2nd policy year (Only applicable for non-prepaid premium policy) **5.63%** for the 2nd policy year (Applicable only if the required prepaid premium is paid in a lump sum at the time of application)
5-year	**Extra 2% each year** for the 1st – 5th policy year

Promotion Period:
1 July 2026 –
30 September 2026
(both dates inclusive)

For details, please refer to the Terms and Conditions of this leaflet.

Please contact your insurance consultant or call our Customer Service Hotline at
2894 9833
for more details.

Prepayment Offer

During the Promotion Period, upon successful enrolment in **Chubb MyLegacy V – Blossom** with a 2-year or 5-year premium payment term and annual premium payment mode, and upon payment in full of the 1^{st} year premium and the prepaid total annual premium payable for the 2^{nd} Policy Years (applicable to 2-year premium payment term) or the 2^{nd} to 5^{th} Policy Years, (applicable to 5-year premium payment term) inclusive of any applicable insurance levy in a lump sum, you can enjoy non-guaranteed prepayment interest on the prepaid amount. Details are set out below:

Premium payment term	Current non-guaranteed prepayment interest rate on the Prepaid Amount (applicable to annual premium payment mode only)
2-year	4% p.a.
5-year	

Cumulative Customer Rewards (Available for 2 Year Premium Payment Term only)

During the Promotion Period, upon successful enrolment in **Chubb MyLegacy V – Blossom** with 2-year premium payment term under the annual premium payment mode, and upon payment in full of the 1^{st} year premium together with the prepaid total annual premium payable for the 2^{nd} year premium inclusive of any applicable insurance levy in a lump sum, your prepaid amount can cumulative the above non-guaranteed prepayment interest and a second-year premium discount, which equivalent to an approximate non-guaranteed prepayment interest rate of 8%. Details are set out below:

Premium payment term	Cumulative Customer Rewards		
2-year	Current non-guaranteed prepayment interest rate **4% p.a.**	A second-year premium discount as **3.71%** **If Easy Shield Waiver of Premium Benefit is applied at the same time:** A second-year premium discount as **5.63%**	The prepaid amount can enjoy a non-guaranteed prepaid interest rate equivalent to **8% p.a.**

Terms and Conditions

Chubb Life Insurance Hong Kong Limited ("Chubb Life") provides the following offers during the Promotion Period. For avoidance of doubt, the term Eligible Policy(ies) under each offer shall refer to the Eligible Policy(ies) of that particular offer.

Premium Discount Offer

1. The Premium Discount Offer is only applicable to the following eligible policies (the "Eligible Policy(ies)"):
   a) The application(s) for **Chubb MyLegacy V – Blossom** (2-year or 5-year premium payment term) must be signed and submitted to Chubb Life during the Promotion Period; and
   b) the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 31 October 2026.

   The Premium Discount Offer shall be applied to each premium payment, in accordance with the applicable premium payment mode of the Eligible Policy(ies) for the designated policy year(s) as specified in the table below.

Premium payment term	Premium discount rate
2-year	**10%** for the 1st policy year **3.71%** for the 2nd policy year (Applicable only if the required prepaid premium is paid in a lump sum at the time of application without applying together with **Easy Shield Waiver of Premium Benefit**)
5-year	**10%** each year for the 1st – 5th policy year

Extra Premium Discount Offer

2. The Extra Premium Discount Offer is only applicable to the the following eligible policies (the "Eligible Policy(ies)"):
   a) The application(s) for **Chubb MyLegacy V – Blossom** (2-year or 5-year premium payment term) together with **Easy Shield Waiver of Premium Benefit** must be signed and submitted to Chubb Lifeduring the Promotion Period; and
   b) the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 31 October 2026.

   The Extra Premium Discount Offer shall be applied to each premium payment in accordance with the applicable premium payment mode (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy(ies) for the designated policy year(s) as specified in the table below.

Premium payment term	Premium discount rate
2-year	Extra **2%** each year for the whole policy year **2%** for 2nd policy year (Only applicable for non prepaid policy) **5.63%** for the 2nd policy year (Applicable only if the required prepaid premium is paid in full at application)
5-year	Extra **2%** each year for the 1st – 5th policy year

   The Extra Premium Discount Offer for the subsequent policy year(s) will cease to apply if the **Easy Shield Waiver of Premium Benefit** terminated for whatever reasons.

Prepayment Offer

3. The Prepayment Offer is only applicable to the following eligible policies (the "Eligible Policy(ies)"):
   a) The application(s) for **Chubb MyLegacy V – Blossom** (5-year premium payment term) must be signed and submitted to Chubb Life during the Promotion Period; and
   b) the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 31 October 2026.
      The Prepayment Offer is only applicable to annual premium payment mode with prepayment option being selected upon policy application.

Premium payment term	Current non-guaranteed prepayment interest rate on the Prepaid Amount (applicable to annual premium payment mode only)
2-year	4% p.a.
5-year	

4. You must pay the 1st year premium and the prepaid total annual premium payable for the 2nd year premium (applicable to 2-year premium payment term) or the 2nd to 5th year premium (applicable to 5-year premium payment term) together with the insurance levy in a lump sum, as stated in "Illustration of Premiums and Insurance Levy Prepayment" in the proposal upon policy application. The required premium paid in a lump sum at the time of application will be first used to pay the first-year premium and the first-year insurance levy, and the balance will be deposited into your interest-bearing premium on deposit account (the "POD Account"). Interest calculated at an interest rate, which is not guaranteed and subject to change by the Company from time to time, will be credited to the POD Account. The current interest rate is 4% per annum and interest is compounded annually. While there is sufficient balance in the POD Account, future premiums and future insurance levy payable under the policy will be deducted from the POD Account when due. Otherwise, additional out-of-pocket premium payments will need to be made to keep the policy in force.

5. The Prepayment Interest Rate is not guaranteed and we reserve the right to change it from time to time.

6. We will refund to you or your estate, as the case may be, if there is any balance in the POD Account (after deduction of all withdrawal charges, if applicable) at the time the policy is cancelled, surrendered, terminated or paid-up, whichever is the earliest.

7. For full terms and conditions of the premiums and insurance levy prepayment, please refer to the "Illustration of Premiums and Insurance Levy Prepayment" in the proposal.

Other Terms and Conditions

8. When the premium discount is applied, the Eligible Policy(ies) must remain in force.
9. For the avoidance of doubt, the Premium Discount Offer and Extra Premium Discount Offer will be applied to the actual amount of premium paid for the basic plan of the Eligible Policy(ies), including any additional premium payable (if any) due to any underwriting requirements, as determined at the issuance of the Eligible Policy(ies), and excluding premium paid for rider(s) (if any) and levy (if any).
10. The amount of the Premium Discount Offer and Extra Premium Discount Offer is non-transferable and cannot be redeemed for cash. If the Eligible Policy(ies) is cancelled during the cooling-off period, the policyowner will receive the actual amount of premium paid and levy (if any) only.
11. The Premium Discount Offer and Extra Premium Discount Offer do not apply to applicant(s) who has submitted application(s) of **Chubb MyLegacy V - Blossom** policy(ies) before or within the Promotion Period but later on withdraw the application(s) or cancel his / her **Chubb MyLegacy V - Blossom** policy(ies) during the cooling-off period, and then re-apply for the same product during the Promotion Period.
12. Unless otherwise expressly agreed by Chubb Life in writing, the Premium Discount Offer and Extra Premium Discount Offer cannot be used in conjunction with any other promotion(s) offered by Chubb Life.
13. For details of the benefits and the full terms and conditions, and risk disclosures of **Chubb MyLegacy V - Blossom** and applicable rider(s), please refer to the respective product brochure(s) and policy document(s).
14. Chubb Life reserves the right to vary, suspend or terminate all or part of the offers and / or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the Premium Discount Offer applicable to any Eligible Policy(ies) issued prior to such variation, suspension or termination of such offers will remain unaffected.
15. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
16. These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The policyowner and Chubb Life shall irrevocably submit to the exclusive jurisdiction of the courts of Hong Kong in relation to any matter, claim, or dispute arising out of or in connection with these terms and conditions.
17. No person other than Chubb Life and the applicant / policyowner of the Eligible Policy(ies) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any of these terms and conditions.

Contact Us

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This leaflet is for general reference only and should not be regarded as professional advice, recommendation and it is not part of the policy. It should be read along with other materials which provide details of the product information. Such materials include, but are not limited to, product brochure that contains key product risks, policy provisions that contain exact terms and conditions, benefit illustrations (if any), policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, solicitation or persuasion to buy or provision of any of insurance products outside Hong Kong.

"Chubb Life", "we", "our" or "us" herein refers to Chubb Life Insurance Hong Kong Limited.

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