PRODUCT BROCHURE

MyLegacy Multi-Currency
Insurance Plan

A World of Possibilities. A Legacy for Generations.

Tomorrow's possibilities may extend beyond today's plans. Family priorities may shift and new opportunities may arise; the financial arrangements you prepare today may evolve with your life stages, place of residence, and legacy planning across generations. That is why a well-considered solution can help you adapt with confidence as life unfolds.

Chubb MyLegacy Multi-Currency Insurance Plan ("**Chubb MyLegacy Multi-Currency**" or the "**Plan**") is a participating whole life insurance plan designed to support your evolving life goals and future financial ambitions. With a range of Policy Currency options and flexible withdrawal features, the Plan enables you to prepare for the future with greater autonomy, while enhancing liquidity to meet changing life needs and helping create a lasting legacy for the people who matter most, wherever tomorrow takes shape.

Product Highlights

Build the wealth that powers your future

- Structured wealth accumulation with guaranteed value and substantial long-term growth potential
- Keep your options open with Policy Currency choices and currency conversion flexibility
- Secure future access with Terminal Bonus Lock-in Option

Flexible withdrawal options for greater financial access

- One-time or regular Cash Withdrawal for timely financial access
- Pre-set withdrawal instruction with financial safety net for life's uncertainties
- Annuity option to provide a steady retirement income

Thoughtful legacy planning with flexible multi-generational tools

- Up to 5 Interim Owners to help preserve your legacy across generations
- **First-in-market**
  Customized life events to pass on your assets on your terms
- Multiple flexible settlement payout options to align with your family's intentions
- Options to change the Insured and name the Successor Owner and Successor Insured, helping the Policy continue seamlessly

Additional benefits to support life's important moments

- Academic Achievement Award to celebrate the next generation's success
- Premium Holiday for added flexibility in challenging times

The Benefits

Build the wealth that powers your future

Long-term planning begins with building value that can support the life you envision. **Chubb MyLegacy Multi-Currency** provides 3 main sources of wealth growth: guaranteed Cash Value, non-guaranteed Reversionary Bonus and Terminal Bonus. These features help you preserve your assets while steadily accumulating wealth, so you can stay prepared as your goals and priorities evolve.

Guaranteed Cash Value

It may increase steadily as your Policy ages, providing a stable base for your savings regardless of market conditions.

+

Non-guaranteed Reversionary Bonus and Terminal Bonus

Reversionary Bonus and Terminal Bonus have both notional value and cash value. The amount of notional value and cash value may not be the same.

	Non-guaranteed Reversionary Bonus	Non-guaranteed Terminal Bonus
Bonus entitlement*	• Reversionary Bonus will be declared annually at our sole discretion starting from the Policy Anniversary determined by us.	• You may be entitled to Terminal Bonus after your Policy has been in force and until the relevant Policy Anniversary determined by us.
Notional value	• We will determine the amount of notional value of Reversionary Bonus (if any) to be declared for your Policy at our sole discretion. • Upon declaration of Reversionary Bonus, the notional value is guaranteed and shall form a permanent addition to your Policy.	• The notional value of Terminal Bonus (if any) is not guaranteed and is determined by us at our sole discretion for calculation of Death Benefit when Life Insurance Proceeds become payable.
Cash value	• The cash value of accumulated Reversionary Bonus and the cash value of Terminal Bonus are not guaranteed. • They are determined by us at our sole discretion when used for the calculation of: (i) the amount payable in the event of Standby Regular Withdrawal Instruction being carried out; (ii) the amount payable in the event of Cash Withdrawal; (iii) the Surrender Value or Partial Surrender Value upon full surrender or partial surrender of the Policy; and (iv) the Maturity Value upon maturity of the Policy.	

* Your entitlement to both Reversionary Bonus and Terminal Bonus is conditional upon that all Premiums due have been paid in full and your Policy remains in force.

The Benefits

Keep your options open for future currency needs

As life evolves, your financial needs may change with your location and currency requirement. Whether you are planning for overseas education, global investments, retirement abroad, or simply looking to diversify your asset allocation, **Chubb MyLegacy Multi-Currency** offers a range of Policy Currency options, giving you more room to plan in the currency that suits your financial priorities.

As your life priorities change, you may also exercise the Currency Conversion Option[1] starting from the 3rd Policy Anniversary to convert the Policy to another available Policy Currency of your choice[1]. The option can be applied once per Policy Year within 30 days before each Policy Anniversary, with no handling fee and no limit on the number of applications.

Secure future access with Terminal Bonus Lock-in Option[2]

Starting from the 10th Policy Anniversary, you may apply to exercise the Terminal Bonus Lock-in Option[2], allowing you to lock in 10% to 50% of the non-guaranteed cash value of your Terminal Bonus by transferring it to a Settlement Deposit Account, offering you a sense of security and peace of mind. The locked-in amount can either accumulate with interest at a non-guaranteed rate or be fully cashed out, creating a protected base for future access.

Did you know?

The average life expectancy in major Asian cities is **82.96 years**[i], meaning that retirement funds may need to last for as long as **20 years**.

On average, pre-retirees need **HKD 5.45 million** to feel financially secure[ii].

The number of international migrants reached 304 million in 2024 — an increase of over **74%** from 175 million in 2000[iii] — marking a record high. Asia is among the world's largest regions of origin for international migrants, and over **128,000 millionaires** relocated internationally in 2024 alone, a record-breaking figure[iv].

Over the past **10 years**, overseas tuition fees have continued to rise.

Average annual tuition and required fees for undergraduate students at private 4-year institutions in the US have increased by around **44%**[v]

Average tuition fees for international undergraduate students in Canada have increased by around **87%**[vi]

Sources:

(i) Major Asian cities include Hong Kong, Japan, South Korea, Singapore, Macao and China. Life expectancy - Country rankings, https://www.theglobaleconomy.com/rankings/Life_expectancy/Asia/

(ii) Hong Kong Deposit Protection, Survey on "Hongkongers' Sense of Security on Savings", 2024, https://www.media-outreach.com/news/hong-kong/2024/11/26/344878/hkdpb-announces-key-findings-of-hongkongers-sense-of-security-on-savings-survey-for-the-seventh-consecutive-year/

(iii) The World Migration Report, Migration and Migrants: A Global Overview, Chapter 2, 2026, https://worldmigrationreport.iom.int/what-we-do/world-migration-report-2026/chapter-2/international-migrants-numbers-and-trends

(iv) Henley & Partners, The Henley Private Wealth Migration Report 2024, https://www.henleyglobal.com/newsroom/press-releases/henley-private-wealth-migration-report-2024

(v) Calculated using current-dollar figures for average undergraduate tuition and required fees at private nonprofit and for-profit four-year institutions, from USD 24,523 in 2012/13 to USD 35,248 in 2022/23. National Center for Education Statistics, https://nces.ed.gov/programs/digest/d23/tables/dt23_330.10.asp

(vi) Calculated using current-dollar figures for full-time international undergraduate students, from CAD 22,346 in 2015/16 to CAD 41,746 in 2025/26. Statistics Canada, https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710004501

Note:

The above information is obtained from sources that Chubb Life believes to be reliable and is for reference only. However, Chubb Life has not independently verified the information. Chubb Life does not guarantee, represent or warrant the accuracy and completeness of the information and does not assume any responsibility or liability for the information. Chubb Life shall not be responsible or liable for any loss incurred by any person due to reliance on such information.

The Benefits

Flexible withdrawal options for greater financial access

As life changes, the value you have built should remain within reach when the need arises. **Chubb MyLegacy Multi-Currency** offers a range of withdrawal and annuity options to give you flexible access to your accumulated policy value for education needs, retirement planning, health challenges or other family commitments.

Cash Withdrawal[3] for timely financial access

Scan for more details:

With flexible withdrawal options across multiple currencies, the Plan gives you more ways to turn long-term planning into timely support. Subject to our prevailing administrative arrangements, you may apply for Cash Withdrawal[3] from the non-guaranteed cash value of the accumulated Reversionary Bonus. Withdrawals may be made on a one-time or regular basis, allowing you to adapt to changing needs.

You can also designate a Designated Recipient[4] to receive the Withdrawal Amount, or alternatively choose to use the Withdrawal Amount toward your premium payments for other basic plan(s). For added convenience, you may transfer the Withdrawal Amount to your own or Designated Recipient's[4] overseas bank account, subject to the applicable administrative rules and terms and conditions as determined and revised by us from time to time, helping you meet your overseas financial needs.

Pre-set withdrawal instruction[5,6] with financial safety net for life's uncertainties

Scan for more details:

Life can be unpredictable. In times of adversity, such as serious illness or mental incapacity, maintaining financial liquidity can be especially important.

While the Policy is in force, you may set up a Standby Regular Withdrawal Instruction[5,6]. Once approved by us, if the Owner or the Insured designated by you (as the case may be) is diagnosed with Alzheimer's Disease, Coma, Loss of Independent Existence, Mental Incapacity or Parkinson's Disease on or after the 3rd Policy Anniversary, we will carry out the pre-set instruction.

Under the Standby Regular Withdrawal Instruction[5,6], you may specify a Withdrawal Amount to be paid to you or the Designated Recipient[4] on a monthly or annual basis. To provide a safety net to ensure continued financial liquidity, you may designate up to 5 Designated Recipients[4] and pre-set the sequence in which they will receive the Withdrawal Amount. In the unfortunate event that the Designated Recipient[4] passes away or otherwise does not comply with our prevailing administrative rules, the subsequent Withdrawal Amount will be paid to the next eligible Designated Recipient[4] according to your pre-set sequence.

Annuity option[5] to provide a steady retirement income

Scan for more details:

When you're ready for retirement, **Chubb MyLegacy Multi-Currency** adapts with you. Upon requesting any Cash Withdrawal[3] (full cash out option) or surrender (including full surrender or partial surrender) of the Policy, you can exercise the annuity option to convert all or part of the applicable Withdrawal Amount, Partial Surrender Value or Surrender Value into fixed monthly annuity income payments. The relevant amount may also be converted to an available currency under the annuity option at the prevailing currency exchange rate determined by us, subject to the applicable administrative rules and terms and conditions as determined and revised by us from time to time, so that you can plan for retirement with ease wherever you are.

The Benefits

Craft a legacy that lives on

Legacy planning is the most enduring part of your financial journey. With enduring value and flexible features built to move with you, **Chubb MyLegacy Multi-Currency** helps you not only take charge of today but also shape what's next on your own terms.

If your plans change

Change of Insured[7]

Starting from the 1st Policy Anniversary, you can change the Insured of the Policy as many times as you wish, subject to the terms and conditions of the Policy. This allows you to extend your plan across generations, preserving accumulated Policy value while keeping your long-term strategy on track.

In case the Insured passes away

Naming Successor Insured Option[8]

You can name up to 5 Successor Insured(s) and specify the sequence of succession. In the unfortunate event of the Insured's passing, the Successor Insured will become the new Insured according to the pre-set sequence, and the remaining Successor Insured(s) and the succession sequence on record will remain unchanged, ensuring Policy continuity and the continued growth in the value of the Policy.

In case the Owner can no longer manage the Policy

Naming a Successor Owner[9]

By designating up to 5 Successor Owner(s) and specifying the sequence of succession, you can ensure the continuity of your Policy and your legacy plan. If the Owner passes away or is diagnosed with Alzheimer's Disease, Coma, Loss of Independent Existence, Mental Incapacity or Parkinson's Disease, the Successor Owner will become the new Owner of the Policy according to the pre-set sequence.

If you are planning for more than one loved one

Conversion of Partial Surrender Value[5]

Scan for more details:

You may wish to pass on your accumulated wealth to more than one loved one, each with different needs or future plans. With **Chubb MyLegacy Multi-Currency**, you can convert the Partial Surrender Value of the Policy into a Split Policy, allowing you to allocate separate policy values for different legacy planning purposes. For each Split Policy, starting from the Policy Anniversary, you may also choose a Policy Currency different from the original Policy by exercising the Currency Conversion Option[1], helping you shape your legacy with greater intention.

If the Policy is intended for a child

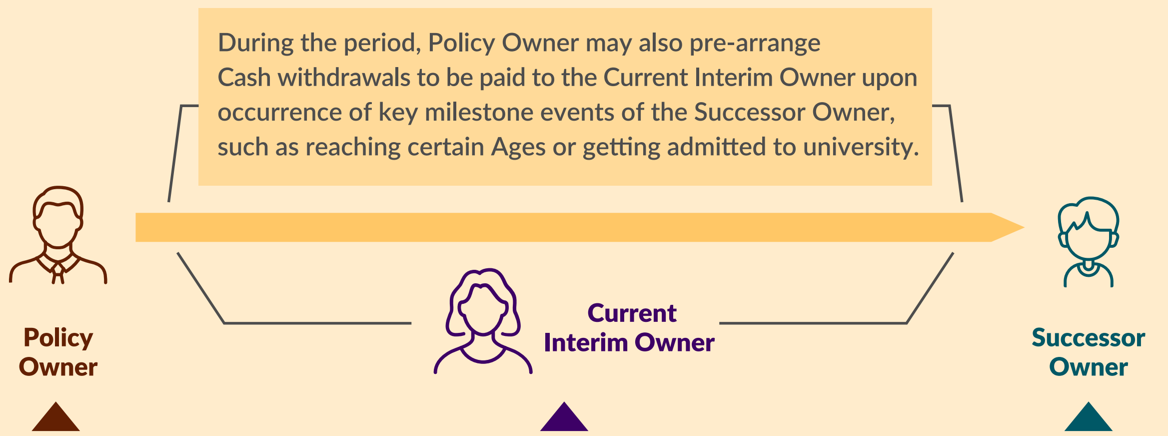
Policy Guardian with up to 5 Interim Owners

Scan for more details:

We are committed to helping you plan ahead for the people who matter most. **Chubb MyLegacy Multi-Currency** offers Policy Guardian under the Successor Owner arrangement, providing a thoughtful way to safeguard your legacy for the next generation.

If the Policy is set up for a child under the Age of 18, you may name the child as the Successor Owner and designate up to 5 Interim Owners in an order of priority determined by you to manage the Policy with limited rights until the child reaches the designated Age set by you. Once the Interim Owner takes up the ownership of the Policy according to the designated order of priority, the remaining Interim Owner(s) and the succession sequence on record will remain unchanged.

This helps ensure the Policy remains in trusted hands while preserving your intended arrangements for the child's future. You may also pre-arrange Cash Withdrawal[3] to be paid to the Interim Owner upon the occurrence of important life events designated by you, such as the child reaching a certain Age or being admitted to university.



Policy Owner	Current Interim Owner	Successor Owner
In the unfortunate event of the Policy Owner's passing or if other conditions are met according to the provision of your designated plan, the Policy administration will be handled by the Current Interim Owner ("the highest priority Interim Owner") with limited right(s).	• The Current Interim Owner will only have limited Policy administration right(s) until the Successor Owner reaches the Designated Age. • If unfortunately the Current Interim Owner passes away, the Interim Owner next in the designated order of priority will become the next Current Interim Owner.	• Once the Successor Owner reaches the Designated Age, he/she will take up the ownership of the Policy after our approval. • Any Policy administration right(s) granted to the Current Interim Owner will be terminated automatically.

The Benefits

Life Insurance Proceeds Settlement Option[5] to pass on your assets on your terms

Every legacy is unique and holds a different meaning for everyone. **Chubb MyLegacy Multi-Currency** gives you the flexibility to ensure your wealth is distributed according to your wishes.

Lump sum payment

You may choose to pay the Life Insurance Proceeds to your loved ones in a lump sum on a specific payout date ("Designated Date").

Full payment or partial payment by installments

Under the "full payment or partial payment by installments" options, you can choose from different payout arrangements to suit your needs. You may arrange for the Life Insurance Proceeds to be paid in annual or monthly installments, starting from a Designated Date. You may also opt for a combination of lump sum and installment payments. Additionally, you can choose to have installments increased annually by a percentage you specify.

First-in-market[10]

Payment upon occurrence of a customized life event

In addition to payment by lump sum or by installments, you can pre-set a lump sum payment to be made upon the occurrence of your customized life event(s) of the Beneficiary(ies). These may include important life milestones or unforeseen circumstances, for example:

- getting married
- giving birth to or adopting a child
- graduating from university
- purchasing residential property

This helps ensure the payout arrangement stays aligned with your intentions and offers timely support to your loved ones when it matters most.

Policy Continuation Option

You can designate any Beneficiary(ies) and the designated Beneficiary(ies) will become the Owner and Insured of a new **Chubb MyLegacy Multi-Currency Policy** when the Insured passes away, provided that there is no eligible Successor Insured on record.

Scan for more details:

Other Benefits

Academic Achievement Award[11] to celebrate the next generation's success

Your child's future may take shape through different education paths and opportunities. To recognize their academic achievements along the way, **Chubb MyLegacy Multi-Currency** offers an Academic Achievement Award[11] if the Insured attains any one of the specified achievements. The award covers a range of local and international examinations, language tests and admission to the world's top universities.

Academic achievements	Award amount^
1. **General Certificate of Secondary Education ("GCSE")** At least 5 subjects attained Grade 9 and at least 7 subjects are taken in one sitting	USD 250
2. **Hong Kong Diploma of Secondary Education (HKDSE)** At least 3 subjects are awarded Level 5* or above from an attempt of at least 6 subjects or more in one HKDSE sitting	USD 350 for every subject with Level 5* grade or above
3. **General Certificate of Education Advanced Levels (GCE AL)** At least 2 grade A or above from an attempt of 3 subjects or more in 1 GCE AL sitting	USD 350 for every subject awarded grade A or above
4. **Advanced Placement in the U.S. or Canada (AP)** At least 2 grade 5 from an attempt of 3 subjects or more in 1 AP sitting	USD 350 for every subject awarded grade 5
5. **Australian Tertiary Admissions Rank (ATAR)** Score of 90 or above from an attempt of 5 subjects (including English as a compulsory subject) or more in 1 ATAR sitting	USD 800
6. **Test of English as a Foreign Language (TOEFL)** Total score of 110 or above	USD 800
7. **International English Language Testing System (IELTS)** Overall band score of 8 or above	USD 800
8. **International Baccalaureate Diploma Programme (IBDP)** Total score of 41 or above	USD 800
9. **Mainland Gaokao** Total score of 600 or above	USD 800
10. **SAT** Total score of 1500 or above in one SAT sitting	USD 800
11. **ACT** Score of 34 or above in the composite score	USD 800
12. **Admission to the world's top 10 universities** (i) including full-time undergraduate or postgraduate programs (ii) the ranking is based on the latest information published on the Company's website	Top 1 – 3 universities: USD 5,000 Top 4 – 10 universities: USD 3,000

^ If the Policy Currency is not United States Dollars, the Academic Achievement Award shall be paid in the equivalent amount in such currency. The applicable exchange rate shall be the prevailing currency exchange rate determined by us at our sole discretion from time to time.

Lifetime protection with meaningful giving

Planning ahead means more than protecting your loved ones — it can also be a chance to make a lasting impact. **Chubb MyLegacy Multi-Currency** provides life coverage for the Insured up to Age 120, also giving you the flexibility to designate the Policy Beneficiary(ies) according to your wishes.

If the Beneficiary is a Charity[12], we will pay the Life Insurance Proceeds to the designated Charity(ies) according to the proportion you have specified. In addition, we will make a corresponding donation to the same designated Charity(ies), subject to an aggregate cap in the applicable Policy Currency, providing you with a simple and meaningful way to give back to the community.

Premium Holiday[13] for added flexibility in challenging times

If you encounter financial difficulties, you can apply to start a Premium Holiday[13] of up to 2 years on or after the 2nd Policy Anniversary, provided that the Premiums for at least 2 Policy Years have been paid. Once approved by us, the Premium Holiday[13] will commence from the next Policy Anniversary, giving you temporary relief from Premium payments while keeping your Policy in force.

Easy Application with no medical underwriting required[14]

Starting your long-term planning journey with **Chubb MyLegacy Multi-Currency** is simple. No medical underwriting is required[14], making it easier for you to put your plans into action.

More about the Plan

<table>
<tr><td>Product Type</td><td>Basic Plan</td></tr>
<tr><td>Policy Term</td><td>Up to Age 120 of the Insured</td></tr>
<tr><td>Premium Payment Term</td><td>2 years / 5 years</td></tr>
<tr><td>Issue Age of the Insured</td><td>15 days – Age 75</td></tr>
<tr><td>Premium Payment Mode</td><td>Monthly / Quarterly / Semi-annual / Annual</td></tr>
<tr><td>Premium Structure</td><td>Premium rate for the Basic Plan is guaranteed and will remain unchanged throughout the Premium payment term. Please refer to the benefit illustration for the Premium amount.</td></tr>
<tr><td>Currency</td><td>US Dollar (USD) / HK Dollar (HKD)</td></tr>
<tr><td>Notional Amount</td><td>The Notional Amount of the Basic Plan is used for the calculation of the Premium of the Basic Plan, guaranteed cash value of the Basic Plan, Reversionary Bonus, Terminal Bonus and other relevant Policy values only. It does not represent the amount of Death Benefit payable upon death of the Insured.

The minimum Notional Amount listed below are valid as at the date of this product brochure:

<table>
<tr><th>Premium Payment Term</th><th>Minimum Notional Amount</th></tr>
<tr><td>2 years</td><td rowspan="2">USD 10,000 / HKD 78,000</td></tr>
<tr><td>5 years</td></tr>
</table>
</td></tr>
<tr><td>Maturity Value</td><td>It is equal to:
(i) any Cash Value; plus
(ii) the cash value of accumulated Reversionary Bonus, if any; plus
(iii) the cash value of Terminal Bonus, if any; plus
(iv) the balance of the Settlement Deposit Account, if any; less
(v) Indebtedness, if any,
on the Maturity Date.</td></tr>
<tr><td>Surrender Value</td><td>It is equal to:
(i) any Cash Value; plus
(ii) the cash value of accumulated Reversionary Bonus, if any; plus
(iii) the cash value of Terminal Bonus, if any; plus
(iv) the balance of the Settlement Deposit Account, if any; less
(v) Indebtedness, if any,
upon Policy surrender.</td></tr>
</table>

Partial Surrender Value	It is equal to: (i) any guaranteed cash value of the Basic Plan; plus (ii) the cash value of accumulated Reversionary Bonus, if any; plus (iii) the cash value of Terminal Bonus, if any; less (iv) Indebtedness, if any, upon partial surrender of the Policy, whereas (i) to (iii) above will be calculated in proportion to the most recently reduced part of Notional Amount.
Life Insurance Proceeds	It is equal to: (i) Death Benefit of the Basic Plan; plus (ii) the balance of the Settlement Deposit Account, if any; plus (iii) benefits from riders, if any; plus (iv) surplus of Premium paid for the period after the date of death of the Insured, if any; less (v) Indebtedness, if any.
Death Benefit	Death Benefit payable under the Basic Plan is equal to: (i) the guaranteed cash value of the Basic Plan; plus the notional value of accumulated Reversionary Bonus (if any); plus the notional value of Terminal Bonus (if any); or (ii) 101% of Total Basic Premiums Paid; less the aggregate amount of Lock-in Amount; less any Withdrawal Amount(s) paid under the Policy at the Insured's death, whichever is higher.

Remarks

Currency Conversion Option

1. Whilst the Policy is in force, starting from the 3rd Policy Anniversary, subject to the consent of any irrevocable Beneficiary(ies) and any assignee(s), you may submit an application to convert the Policy to the plan designated by us (the "Designated Plan") and change the currency of the Policy to a different currency ("New Policy Currency"), as we make available at our sole discretion from time to time in our prescribed form, without providing us any evidence of insurability. Any such application is subject to our approval and provided that:
   (i) Your application to exercise this Currency Conversion Option must be submitted within 30 days before a Policy Anniversary;
   (ii) You can only submit an application to exercise this Currency Conversion Option once every Policy Year;
   (iii) All Premiums due of the Policy have been paid and there is no Indebtedness under the Policy;
   (iv) Your application cannot be withdrawn or amended once it is made;
   (v) The Policy is not in the status of Premium Holiday stated in Policy provision;
   (vi) The Notional Amount after we approve your application must not be less than the minimum amount requirement of the Designated Plan as determined by us at the time of your application; and
   (vii) No claims have been submitted to us, are currently being processed or have been made under the Policy.

   After we approve your request, with effect from the Policy Anniversary immediately after our approval, the Policy will be fully converted to a Designated Plan denominated in the New Policy Currency of your selection ("Converted Policy"). For the avoidance of doubt, the Designated Plan may or may not be the same as the insurance plan of this Policy. Therefore, plan features, benefits and policy terms of the Converted Policy may be different from those under the Policy.

   When all the conditions stated in Policy provisions are satisfied, we will approve the change and issue an endorsement to you with the effective date of change. Once we approve your request to exercise this Currency Conversion Option:
   (i) All benefits, terms and conditions of the Converted Policy shall follow those as provided under the Designated Plan, except for the Date of Issue, Policy Date and Policy Year of the Policy which shall remain unchanged.
   (ii) Surrender Value of the Policy shall be converted to the New Policy Currency under the Converted Policy according to the prevailing currency exchange rate determined by us in our sole discretion as at the effective date of the Currency Conversion Option.
   (iii) After the Policy Currency of the Policy has been converted to the New Policy Currency under the Converted Policy, we will adjust (either increase or decrease) in our sole discretion the current and future policy values, notional amount and premiums payable (if any) for the Converted Policy , based on factors including but not limited to prevailing currency exchange rate, the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the relevant transaction converting from the existing to new assets, but the notional amount of the Converted Policy should not be less than the minimum amount and other relevant requirements as may be determined by us from time to time. We will also adjust in our sole discretion the balance of the Settlement Deposit Account (if any) for the Converted Policy based on the prevailing currency exchange rate.
   (iv) Any prior designation of Standby Regular Withdrawal Instruction irrespective of whether such instruction has been carried out will be cancelled on the date of our approval for exercising this Currency Conversion Option.
   (v) Any riders attached to this Policy will remain in force in the Converted Policy and the currency of such rider will be converted to the New Policy Currency, provided that such rider is offered under the Designated Plan and is available in the New Policy Currency. For the avoidance of doubt and without prejudice to the termination clause of the rider(s) attached to the Policy, the rider(s) shall be automatically terminated from the effective date specified in the relevant endorsement if such rider is not offered under the Designated Plan or is not available in the New Policy Currency.

   For details, please refer to the Policy provisions.

Terminal Bonus Lock-in Option

2. To exercise the Terminal Bonus Lock-in Option, the following requirements must be met:
   (i) the minimum Lock-in Percentage for each application is 10%;
   (ii) the maximum total Lock-in Percentage for all applications shall not exceed 50%, after which, the Terminal Bonus Lock-in Option shall no longer be available;
   (iii) the irrevocable Beneficiary(ies) and assignee of the Policy (if any) must consent to exercise the Terminal Bonus Lock-in Option in writing; and
   (iv) any other prevailing rules determined by us in our sole discretion from time to time.

   When you apply to exercise the Terminal Bonus Lock-in Option, you can choose to either accumulate interest or receive full cash pay-out. If your request is submitted together with a request for Currency Conversion Option for the same Policy Anniversary, the Terminal Bonus Lock-in Option request will be processed first.
   (i) Interest Accumulation - You can choose to allocate the Lock-in Amount to the Settlement Deposit Account to accumulate interest at an interest rate determined by us from time to time.
   (ii) Fully Cash Out - You can choose to receive a full cash pay-out of the Lock-in Amount by you or the Designated Recipient.

   Upon exercising the Terminal Bonus Lock-in Option, notional value and cash value of Terminal Bonus (if any) will be adjusted accordingly.

Cash Withdrawal

3. After Cash Withdrawal is made, notional value of accumulated Reversionary Bonus credited to your Policy will be proportionally reduced to reflect the withdrawals, while the Notional Amount remains unchanged. Any Cash Withdrawals will first be deducted from any cash value of accumulated Reversionary Bonus. Any amount exceeding that balance will then be deducted from the Guaranteed Cash Value and the cash value of the corresponding Terminal Bonus (if any) through partial surrender, which will be taken out by way of partial surrender.

   When you apply for Cash Withdrawal, you may choose to receive a full cash pay-out or use the Withdrawal Amount towards payment of premium for other basic plan(s).

   (i) Fully Cash Out - You may choose to receive a full cash pay-out of the Withdrawal Amount by you or the Designated Recipient.

   (ii) Payment of premium - Subject to our prevailing administrative rules, you may request to use the Withdrawal Amount towards payment of premium for other basic plan(s).

4. "Designated Recipient" refers to a person or person(s) as designated by you and recorded and approved by us to receive relevant payout from the Policy pursuant to the administrative rules to be determined by us from time to time. The relationship between the Owner and Designated Recipient must meet the requirement as determined by us from time to time. You must provide the relationship proof between the Owner and Designated Recipient to our satisfaction when you designate a Designated Recipient. We reserve the right to request you to provide the relationship proof to us to our satisfaction from time to time.

5. These are specific administrative arrangements that are not part of the product features. These applications are subject to the applicable administrative rules which are determined by us from time to time. For detailed terms and conditions of these administrative rules, please contact us or refer to the relevant product fact sheets provided.

Standby Regular Withdrawal Instruction

6. Whilst the Policy is in force, during the lifetime of the Insured, subject to the consent of any irrevocable Beneficiary(ies) and any assignee(s), you may submit a request to us for the Standby Regular Withdrawal Instruction. Once your request for the Standby Regular Withdrawal Instruction is approved by us, we will carry out the Standby Regular Withdrawal Instruction when the Owner or the Insured (as the case may be) has been diagnosed with Alzheimer's Disease, Coma, Loss of Independent Existence, Mental Incapacity or Parkinson's Disease on or after the 3rd Policy Anniversary, the relevant payout will be made to you or the Designated Recipient (as the case may be), subject to the applicable administrative rules and terms and conditions as determined and revised by us from time to time.

Change of Insured

7. You may change the Insured if all the following conditions are fulfilled:

   (i) the proposed new insured ("New Insured"), the irrevocable Beneficiary(ies) and the assignee of your Policy (if any) must consent to the change of Insured in writing;

   (ii) both the Insured and the New Insured must be alive during the application;

   (iii) at the time when we receive your request,
   - the attained Age of the New Insured must be 65 or below;
   - the New Insured must meet the prevailing underwriting requirements determined by us from time to time;

   (iv) you must provide the evidence of insurability of the New Insured upon our request and to our satisfaction;

   (v) you must have adequate insurable interest in the New Insured; and

   (vi) any other prevailing rules determined by us in our sole discretion from time to time have been complied with.

   After we approve your request for change of Insured, the New Insured will become the Insured on the effective date as specified on the relevant endorsement ("Effective Date of Change"). We will cease to provide any coverage for the prior Insured commencing on the Effective Date of Change. All riders attached to the Policy (if any) will be terminated on the Effective Date of Change except Easy Shield Waiver of Premium Benefit. Subject to the underwriting requirement as determined by us from time to time, new riders can be applied but may incur an additional premium. Standby Regular Withdrawal Instruction will be automatically cancelled on the Effective Date of Change, irrespective of whether such instruction has been carried out.

Naming Successor Insured Option

8. Upon the death of the Insured, Life Insurance Proceeds will not be paid and the Successor Insured 1st in sequence will become the new Insured provided that the following requirements must all be met. If the 1st Successor Insured fails to meet the following requirements, the Successor Insured 2nd in sequence who meets the following requirements will become the new Insured, and so on:
   (i) the Successor Insured, the irrevocable Beneficiary(ies) and the assignee of the Policy (if any) must consent to such change of Insured in writing;
   (ii) at the time when we receive your request,
      - the attained Age of the Successor Insured must be 65 or below;
      - the Successor Insured must meet the prevailing underwriting requirements determined by us from time to time;
   (iii) you must provide the evidence of insurability of the Successor Insured upon our request and to our satisfaction;
   (iv) you have adequate insurable interest in the Successor Insured; and
   (v) any other prevailing rules determined by us in our sole discretion from time to time have been complied with.

Naming a Successor Owner

9. In the event that the Owner passes away or is diagnosed with Alzheimer's Disease, Coma, Loss of Independent Existence, Mental Incapacity or Parkinson's Disease, the Successor Owner 1st in sequence shall become the new Owner. If the 1st Successor Owner fails to comply with the relevant requirements, the Successor Owner 2nd in sequence who has complied with the relevant requirements will become the new Owner, and so on. All rights of ownership in your Policy will be passed to the Successor Owner after the Owner dies or is diagnosed with a Specific Illness. When the Owner is changed, any prior designation of Successor Owner(s), and / or Successor Insured(s) and / or Standby Regular Withdrawal Instruction irrespective of whether such instruction has been carried out will be cancelled. For details, please refer to the Policy provisions.
10. It is based on a comparison with other participating savings insurance plans offered by Composite and Long-Term Businesses as identified in the Register of Authorized Insurers by Insurance Authority as of 28 August 2026.

Academic Achievement Award

11. Whilst the Policy is in force, upon our receipt of proof of academic results to our satisfaction, we will pay the Academic Achievement Award to the Owner if the Insured achieves any one of the academic results after 1 year from the Policy Date as stated in the Policy provisions, reinstatement date or the effective date of change of Insured (whichever is later) and (i) before the Policy Anniversary on or immediately following the Insured's attained Age of 25, or (ii) if the Insured is admitted to a full-time postgraduate program at one of the Top 10 universities in the world, before the Policy Anniversary on or immediately following the Insured's attained Age of 30.

    The Academic Achievement Award is payable once upon the occurrence of any academic achievement as described in Policy provisions by the Insured for all in force **Chubb MyLegacy Multi-Currency** Policy(ies). Once the Academic Achievement Award is paid, the Academic Achievement Award shall be terminated, and we will not make other payment for any academic achievement by the Insured under any **Chubb MyLegacy Multi-Currency** Policy(ies).

    Provided that the Academic Achievement Award has not been paid under the Policy, we will pay the Academic Achievement Award:
    (i) if we approve your application for change of Insured, upon the occurrence of any academic achievement by the New Insured; or
    (ii) if we approve your application to convert the Partial Surrender Value of the Policy to a Split Policy, upon the occurrence of any academic achievement by the Insured, but there will not be Academic Achievement Award in the Split Policy; or
    (iii) if we issue a new policy pursuant to a Life Insurance Proceeds Settlement Option of the Basic Plan Provision, upon the occurrence of any academic achievement by the insured of the new policy being obtained at least one (1) year after the effective date of the new policy.

    We reserve the right to amend the terms and conditions of the Academic Achievement Award from time to time. For the avoidance of doubt, the Academic Achievement Award is subject to the administrative rules as determined and revised by us from time to time.

Donation to Charity

12. Charity refers to a charitable institution or trust of a public character, which is exempt from tax under section 88 of the Inland Revenue Ordinance (Cap. 112) in Hong Kong.

    If the Beneficiary is a Charity, we will pay the portion of Life Insurance Proceeds to the designated Charity(ies) as specified by you. If the aggregate amount of Life Insurance Proceeds payable to all the designated Charity(ies) as specified by you does not exceed USD 10,000, or its equivalent at the prevailing currency exchange rate determined by us at our sole discretion, we will make a corresponding donation to the designated Charity(ies) so that the total amount of our donation is equivalent to the designated proportion of Life Insurance Proceeds payable to such designated Charity(ies).

    If the aggregate amount of Life Insurance Proceeds payable to all the designated Charity(ies) as specified by you exceeds USD 10,000, or its equivalent at the prevailing currency exchange rate determined by us at our sole discretion, we will make a corresponding donation which is capped at a total sum of USD 10,000, distributed according to the proportion specified by you among such designated Charity(ies).

    The donations together with the Life Insurance Proceeds will be made in a single lump sum to each of the Charities designated by you according to the proportion specified by you on the 1st installment or a single lump sum payment of the Life Insurance Proceeds (as the case may be) payable to each of the Charities or after we approve the claim for Life Insurance Proceeds, as the case may be.

Premium Holiday

13. Premium Holiday is applicable to policies with 5-year premium payment term. Subject to our approval, you may request to start the Premium Holiday on or after the 2nd Policy Anniversary by submitting a written notice to us, provided that Premiums for at least 2 Policy Years have been paid in full. The Premium Holiday will start on the next Policy Anniversary after we approve your request. You may apply for Premium Holiday on a full year basis and the total Premium Holiday is up to 2 Policy Years.

    If we approve your request, you do not need to pay Premium for the Basic Plan during the Premium Holiday provided that you have paid in full all Premiums due before the start of the Premium Holiday. You will need to resume payment of Premium once the Premium Holiday ends. Premium Holiday is not a waiver of Premium. The Premium Due Date will be deferred until after the Premium Holiday ends.

    If we approve your request for Premium Holiday:

    (i) The guaranteed cash value of the Basic Plan will remain unchanged during the Premium Holiday. The guaranteed cash value of the Basic Plan after the Premium Holiday will be shown in the new Table of Guaranteed Values in an endorsement issued by us; and

    (ii) The Policy will still be eligible to share in our divisible surplus in the form of Reversionary Bonus and Terminal Bonus during the Premium Holiday but the amount of such bonus will be equivalent to the values of Reversionary Bonus and Terminal Bonus at the Policy Anniversary on which the Premium Holiday commences, which is not guaranteed and shall be determined by us at our sole discretion from time to time. We will inform you of the values of Reversionary Bonus and Terminal Bonus on or before the Policy Anniversary on which the Premium Holiday commences; and

    (iii) Maturity Date will remain unchanged, unless otherwise specified.

    Premium Holiday does not apply to rider(s). Any rider(s) attached to the Basic Plan will be terminated once the Premium Holiday commences. After the Premium Holiday, you may apply to re-attach rider(s) to the Basic Plan subject to our approval and any additional premium payable to be determined by us.

14. Simplified Issue Offer is only applicable when the total Premium payable is within the aggregate limit set for each Insured, as determined by us from time to time.

Notes

- We will set off all Indebtedness before paying the benefit under **Chubb MyLegacy Multi-Currency**. “Indebtedness” means any amount owing by you to us under your Policy including but not limited to any outstanding Premium and any unpaid loans together with accrued interest.
- “Age” refers to the age at the nearest birthday.
- “You” or “your” refers to the Policyowner.
- “Total Basic Premiums Paid” means total Premiums of **Chubb MyLegacy Multi-Currency** paid to the Company excluding any extra Premiums and any surplus of Premiums of **Chubb MyLegacy Multi-Currency** paid for the period after the date of death of the Insured to the date preceding the next Premium Due Date. If the Notional Amount of **Chubb MyLegacy Multi-Currency** is reduced under any circumstances, the Total Basic Premiums Paid during the period since the Date of Issue of the Policy till the effective date of the most recent Notional Amount reduction will be reduced on a pro-rata basis.

Important Information

The product information for this product brochure does not contain the full terms and conditions of the Policy and for general reference only and is not part of the Policy. Please refer to the Policy provisions for the definitions of capitalized terms. This product brochure provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product before making an application. Such materials include, but are not limited to, 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.

Chubb MyLegacy Multi-Currency Insurance Plan is designed for individuals looking for long-term financial planning to meet their needs for financial protection with currency options against adversities, providing regular income in the future, saving up for the future and wealth accumulation through investment. Early surrender of this product may result in significant losses that the surrender value may be less than the total premiums paid.

Dividend/Bonus Philosophy and Investment Philosophy, Policy and Strategy

Dividend/Bonus Philosophy

Participating insurance plans are designed to be held long term. Through the policy dividends/bonuses declaration, the Policyowners can share the divisible surplus (if any) of the participating insurance plans. We aim to ensure a fair sharing of profits between policyowners and shareholders, and among different groups of policyowners.

We will review and determine the amounts of dividends/bonuses at least once per year, and a smoothing process is applied when the actual dividends/bonuses are determined. The dividends/bonuses declared may be higher or lower than those illustrated in any product information provided. The dividend/bonus review would be approved by the Board of Directors with the advice from the Participating Business Committee and the Appointed Actuary of the Company. In case of any change in the actual dividends/bonuses against the illustration or should there be a change in the projected future dividends/bonuses, such change will be reflected in the Policy annual statement and benefit illustration.

To determine the Policy dividends/bonuses, we may consider the past experience and future outlook of various factors such as:

- **Investment returns:** include both interest income and change in market value of the assets supporting the policies. The investment returns could also be subject to market risks such as change in interest rate, credit quality and default, equity price movement, as well as foreign exchange rates if the currency of the backing assets is different from the Policy Currency etc.
- **Claims:** include the cost of providing Death Benefit and other Insured benefits under the policies.
- **Surrenders:** include Policy surrenders and withdrawals; and the corresponding impact on investment.
- **Expenses:** include both direct expenses which are directly related to the policies, such as commission, underwriting, issuance and premium collection expense etc, as well as indirect expenses such as general overhead costs allocated to the policies.

Investment Philosophy, Policy and Strategy

The investment Policy of the Company is formulated with the objective to achieve targeted long-term investment results, taking into account risk control and diversification, liquidity and relationship between assets/liabilities.

Our current long-term target asset mix attributed to **Chubb MyLegacy Multi-Currency** is as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed income instruments	20% - 100%
Equity-like assets	0% - 80%

The bonds and other fixed income instruments predominantly include government and corporate bonds (both investment grade and non-investment grade). Equity-like assets may include both listed equity, mutual fund and private equity. Investment assets are predominantly denominated in U.S. dollars and Hong Kong dollars, and are mainly invested in the United States and Asia. Derivatives may be used to manage our investment and currency risk exposures.

We will pool the investment from participating products together for actual investment and the participating policyholders will participate in a share of the returns from the pool of investment with reference to the target asset mix. Actual investments would depend on market opportunities at the time of purchase. Therefore, the actual asset mix may differ from the target.

The investment strategy may be subject to change depending on a number of factors, including but not limited to the market conditions and economic outlook.

For products that offer annuity option, the investment strategy supporting the annuity payment may not be the same as that of the basic plan.

If there are any material changes in the investment strategy, we will inform our policyowners for the changes, reasons for the changes and the impact to the policyowners.

Fulfillment Ratios

For the fulfillment ratio of participating insurance plans, please visit the webpage of the Company at https://www.chubblife.com.hk/en/customer-service/fulfillment-ratios-of-dividend.html. Please note that fulfillment ratio should not be taken as indicator of the future performance of this product.

Key Product Risks

The following information helps you better understand the key product risks associated with this product that you may need to pay attention before Application.

- **Risk of Non-payment of Premium**

  You should only apply for this product if you intend to pay the Premium for the whole of the Premium payment term. If you do not pay the Premium by the relevant Premium Due Date, we allow a Grace Period of 31 days from the relevant Premium Due Date for payment of each Premium except when any waiver of Premium has been approved by us. All insurance coverage shall remain in full force and effect during the Grace Period. If we have not received the relevant Premium by the end of the Grace Period, all coverage will automatically lapse on the Grace Period expiry date, and your Policy may be terminated if it has no Surrender Value that has built up in the Policy. You will lose your insurance coverage and even the Premiums paid as a result.

  The Automatic Premium Loan available under the Policy is intended to keep your Policy in force for as long as possible during non-payment of Premium if there is Surrender Value in the Policy. However, you should be aware that the loan interest rate is determined by us from time to time which may fluctuate. Automatic Premium Loan would be treated as part of Policy loan, which will lead to a reduction in benefits payable under the Policy. Please refer to the Policy provisions for the exact terms and conditions.

- **Risk of Taking Premium Holiday**

  During the Premium Holiday, the guaranteed cash value of the Basic Plan will remain unchanged and will be recorded in an endorsement. Please note that Reversionary Bonus and Terminal Bonus are not guaranteed and shall be determined by the Company at our sole discretion from time to time. Any rider(s) attached to the Basic Plan will be terminated once the Premium Holiday commences.

- **Risk from exercising the annuity option**

  If you exercise the annuity option for your Partial Surrender Value, Surrender Value or Withdrawal Amount, upon the choice of fixed income annuity option, the annuity income may vary depending on the age of the annuitant, and the amount received can be higher or lower than the Partial Surrender Value, Surrender Value or Withdrawal Amount.

- **Liquidity Risk / Early Surrender**

  If you have any unexpected liquidity needs, you may apply for Cash Withdrawal (if applicable), exercise the Terminal Bonus Lock-in Option (if applicable), partially surrender (if applicable) the Policy for its Partial Surrender Value (if any) or surrender the whole Policy for its surrender value (if any). Please note that making Cash Withdrawal (if applicable), exercising the Terminal Bonus Lock-in Option (if applicable), or partial surrender (if applicable) will lead to a reduction in benefits payable under the Policy. You are also reminded that if your Policy is surrendered in early years, the surrender value payable may be less than the Premiums paid by you.

- **Market Risk**

  The non-guaranteed benefits of this product are based on the Company's bonuses scales, which are not guaranteed and are determined by the Company from time to time and based on the Company's experiences and expectation of a series of factors including but not limited to investment returns, claims, Policy surrenders and expenses. The actual amount of non-guaranteed benefits payable may be higher or lower than the amount illustrated in any product information provided to you.

- **Credit Risk**

  This product is issued and underwritten by the Company. Your Policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the Policy, you may lose your insurance coverage and the Premiums paid.

- **Exchange Rate Risk**

  For the Policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the Policy Currency.

  The guaranteed and non-guaranteed policy values and any future premiums during and after exercising the Currency Conversion Option:

  (i) will be determined and adjusted based on factors including but not limited to the prevailing market-based currency exchange rate (determined by us at our discretion), the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing to new assets, and

  (ii) may be lower or higher than the corresponding values before the exchange.

- **Inflation Risk**

  Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

Termination

The Policy and its coverage will be automatically terminated on the occurrence of the earliest of the following:

a. lapse of the Policy;
b. surrender of the Policy;
c. the Insured's death and the Successor Insured has not become the new Insured;
d. the Maturity Date;
e. our receipt of your request for cancellation of the Policy; or
f. the unpaid loan together with accrued interest exceeding the sum of Cash Value and any cash value of accumulated Reversionary Bonus.

You may surrender your Policy by submitting the form prescribed by the Company. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

Key Exclusions

We will not pay the Life Insurance Proceeds if the Insured commits suicide, while sane or insane, within 2 years of the Date of Issue or the effective date of change of Insured or the date of last reinstatement of your Policy, whichever is the latest. Instead, the coverage of your Policy will be terminated and we will only pay to you the total Premium(s) paid to us without any interest, less any amount which has been paid to you the higher of the following:

(i) the total Premium(s) paid to us without any interest, less any amount which has been paid to you by us under the Policy and any unpaid loans together with accrued interest; or
(ii) the Surrender Value.

Disclosure

If your Policy was obtained by fraudulent misrepresentation or fraudulent non-disclosure, your Policy will be treated as void from inception and all the monies paid to us under the Policy will be forfeited.

Cooling-off Period

If you are not satisfied with your Policy, you have the right to cancel it by submitting a signed notice and return the Policy document (if any) to Chubb Life Insurance Hong Kong Limited at 35/F, Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the Policy or a notice informing you or your nominated representative about the availability of the Policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day. Upon such cancellation of the Policy, we will refund the total amount of Premiums you paid without any interest, less any amount paid to you by the Company under the Policy, in the original currency paid by you subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount you paid in the original currency under the Policy.

Collection of Premium Levy by Insurance Authority

The Insurance Authority started collecting levy on insurance premiums from Owners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at life.chubb.com/hk or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

U.S. 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 signed 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 the Company and this Product. 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 and documentation 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 documentation 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.

Automatic Exchange of Financial Account Information

Automatic Exchange of Financial Account Information ("AEOI") is an arrangement that involves the transmission of financial account information from Hong Kong to an overseas tax jurisdiction with which Hong Kong has entered into an AEOI agreement. In Hong Kong, the relevant legislative framework for implementation of AEOI is laid down in the Inland Revenue Ordinance.

The Inland Revenue (Amendment) (No. 3) Ordinance 2016 requires financial institutions in Hong Kong, to identify and report information relating to financial accounts held by customers that are tax residents of reportable jurisdictions to the Hong Kong Inland Revenue Department ("IRD").

The Company must comply with the following requirements of Inland Revenue Ordinance to facilitate the IRD automatically exchanging certain financial account information as provided for thereunder:

(i) to identify certain accounts as "non-excluded financial accounts" ("NEFAs");
(ii) to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
(iii) to determine the status of certain NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their "controlling persons" reside for tax purposes;
(iv) to collect certain information on NEFAs ("Required Information"); and
(v) to furnish certain Required Information to the IRD (collectively, the "AEOI requirements").

In order to comply with the AEOI requirement, from January 1, 2017, the Company requires account holders (including individual, entities and controlling person) for all new accounts to complete and provide us with a self-certification for tax residence. As for pre-existing accounts, if the Company has doubt about the tax residence of an account holder (including individual, entities and controlling person), it may require the account holder to provide a self-certification for tax residence.

As a financial institution, the Company cannot provide you with any tax advice. If you have any doubts about your tax residence status and the impact of AEOI on your policy, you should seek independent professional advice.

It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HKD 10,000).

Contact Us

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This product brochure is intended as a general reference and does not form part of the Policy. Please refer to the Policy documents for the exact terms and conditions. It is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

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