



Gold Fortune Deferred Annuity Plan Premium Discount Offer

Gold Fortune Deferred Annuity Plan (“**Gold Fortune**”) is certified by the Insurance Authority as a **Qualifying Deferred Annuity Policy**. It is an annuity insurance plan providing regular annuity income for achieving a hassle-free retirement with tax deduction benefit and flexibility. Even more, you can now enjoy up to 12% premium discount in the first 5 policy years upon successful enrolment of “**Gold Fortune**” within the Promotion Period.

Premium payment term	Total annualised premium of “Gold Fortune” (US\$) (“Minimum Required Amount”)	Premium discount rate
5-year	6,000 or above	12% for 1 st – 5 th policy years
10-year	3,000 or above	

Promotion Period:

**1 Apr -
30 Jun 2024**

(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.

Terms and Conditions:

1. This premium discount offer is only applicable to application(s) of **Gold Fortune Deferred Annuity Plan** ("**Gold Fortune**") (valid for monthly / quarterly / semi-annual / annual premium payment mode), signed and submitted to Chubb Life Insurance Hong Kong Limited ("**Chubb Life**") between 1 April 2024 and 30 June 2024 (both dates inclusive) ("**Promotion Period**"), and the policy(ies) of a successful application(s) must be issued by Chubb Life on or before 31 August 2024 ("**Eligible Policy(ies)**"). The premium discount will be applied on each premium payment for the first 5 policy years according to the premium payment mode of the Eligible Policy(ies).
2. For the calculation of premium discount, the total annualised premium of an Eligible Policy only refers to the annualised premium payable for the basic plan of "**Gold Fortune**" including the additional premium (if any) due to underwriting. The premium and the additional premium (if any) due to underwriting payable for any rider(s) will be excluded. When the premium discount is applied, the total annualised premium payable for "**Gold Fortune**" must be not less than the Minimum Required Amount and the Eligible Policy(ies) must remain in force.
3. For full terms and conditions, and risk disclosures of "**Gold Fortune**", please refer to the product brochure and policy documents.
4. In this leaflet, "You", "you" or "your" refers to the policyowner. For the avoidance of doubt, the monthly annuity income is paid to the annuitant as the insured.
5. The amount of 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.
6. The premium discount offer is not eligible to applicant(s) who has submitted applications of "**Gold Fortune**" policy(ies) before the Promotion Period but withdrew the applications or cancelled their "**Gold Fortune**" policy(ies) during the cooling-off period and then re-applied for the same product.
7. The premium discount offer cannot be used in conjunction with any other promotion(s) offered by Chubb Life, unless otherwise expressly agreed by Chubb Life in writing.
8. The total amount of premium discount will not be entitled to a tax deduction. For details of the tax deduction, please refer to the product brochure and information provided by Inland Revenue Department.
9. Chubb Life reserves the right to change any terms and conditions herein without issuing further notices. In the event of any disputes, Chubb Life shall have the absolute discretion to make the final decision. For the avoidance of doubt, the premium discount applicable to an Eligible Policy(ies) issued prior to such change of the premium discount offer will remain unaffected.
10. 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.
11. 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 not limited to, product brochure that contains key product risks, policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other 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", "our" or "us" herein refers to Chubb Life Insurance Hong Kong Limited.

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