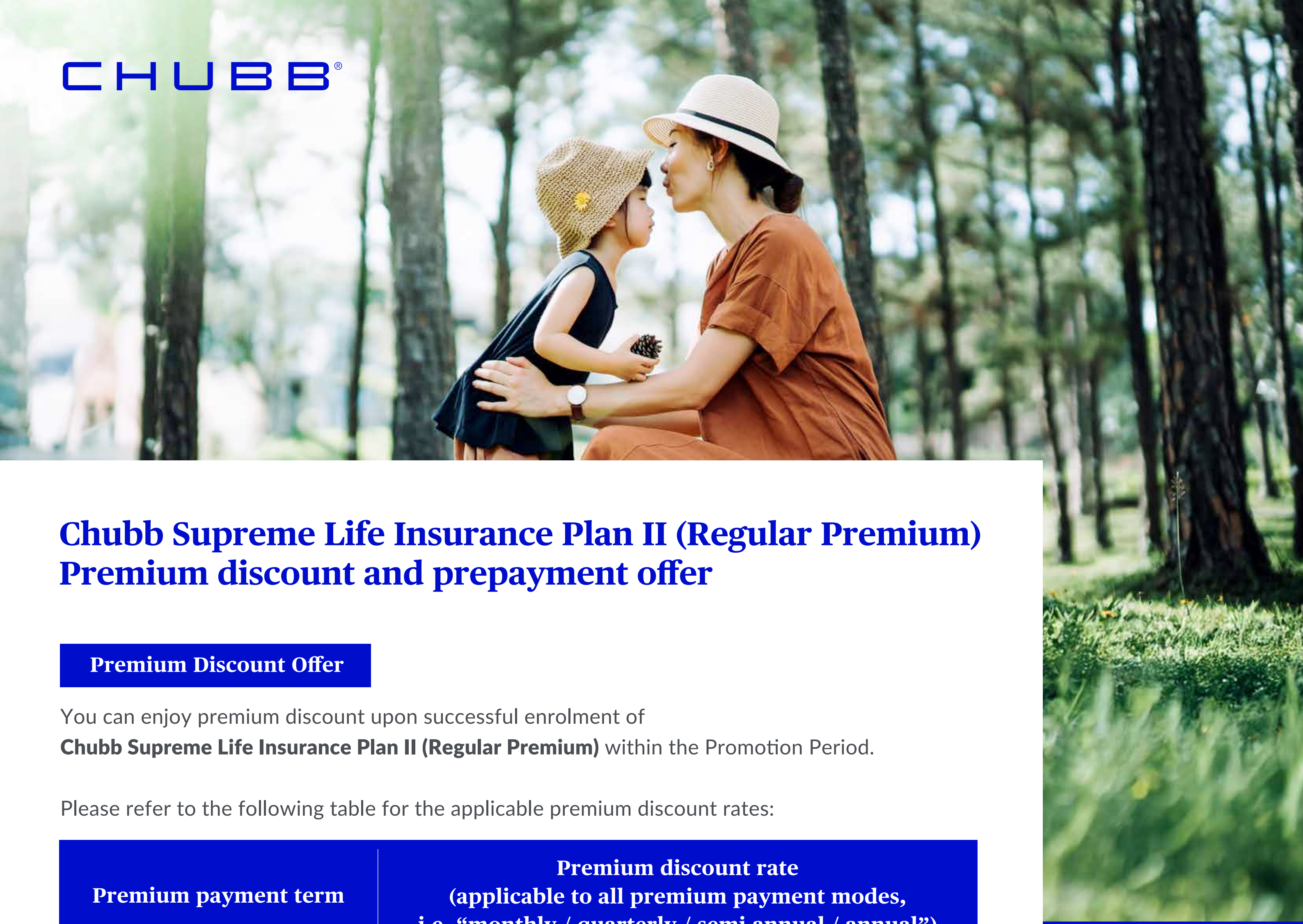
CHUBB®



Chubb Supreme Life Insurance Plan II (Regular Premium) Premium discount and prepayment offer

Premium Discount Offer

You can enjoy premium discount upon successful enrolment of **Chubb Supreme Life Insurance Plan II (Regular Premium)** within the Promotion Period.

Please refer to the following table for the applicable premium discount rates:

Premium payment term	Premium discount rate (applicable to all premium payment modes, i.e. "monthly / quarterly / semi-annual / annual")
5-year	**8%** each year for the 1st – 5th policy year
10-year	**8%** each year for the 1st – 10th policy year

Prepayment Offer

When you pay the 1st year and subsequent-year premiums together with the insurance levy in a lump sum for **Chubb Supreme Life Insurance Plan II (Regular Premium)** (5-year premium payment term with annual premium payment mode) within the Promotion Period, you can enjoy non-guaranteed prepayment interest on the prepaid amount.

Please refer to the following table for the non-guaranteed prepayment interest rate:

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

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.

Terms and Conditions

Premium Discount Offer

1. The premium discount offer ("Premium Discount Offer") is only applicable to the application(s) of **Chubb Supreme Life Insurance Plan II (Regular Premium)** signed and submitted to Chubb Life Insurance Hong Kong Limited ("Chubb Life") between 1 July 2026 and 30 September 2026 (both dates inclusive) ("Promotion Period"), and the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 30 November 2026 ("Eligible Policy(ies)"). The Premium Discount Offer is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy(ies). The Premium Discount Offer will be applied on each premium payment according to the 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
5-year	8% for the 1st – 5th policy year
10-year	8% each year for the 1st – 10th policy year

2. When the premium discount is applied, the Eligible Policy(ies) must remain in force.
3. For the avoidance of doubt, the Premium Discount Offer will be applied to the actual amount of premium paid for the basic plan of the Eligible Policy(ies), including the additional premium (if any) due to underwriting, as determined at the issuance of the Eligible Policy(ies), and excluding levy (if any).
4. The amount of the 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.
5. The Premium Discount Offer is not eligible to applicant(s) who has submitted application(s) of **Chubb Supreme Life Insurance Plan II (Regular Premium)** policy(ies) before or within the Promotion Period but later on withdraw the application(s) or cancel his/her **Chubb Supreme Life Insurance Plan II (Regular Premium)** policy(ies) during the cooling-off period, and then re-apply for the same product during the Promotion Period.
6. Unless otherwise expressly agreed by Chubb Life in writing, the Premium Discount Offer cannot be used in conjunction with any other promotion(s) offered by Chubb Life, save and except the Prepayment Offer (please refer to the terms and conditions below).

Prepayment Offer

7. The prepayment offer ("Prepayment Offer") is only applicable to the application(s) of **Chubb Supreme Life Insurance Plan II (Regular Premium)** (5-year premium payment term) signed and submitted to Chubb Life between 1 July 2026 and 30 September 2026 (both dates inclusive) and the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 30 November 2026. The Prepayment Offer is only applicable to annual premium payment mode with prepayment option being selected upon policy application. The non-guaranteed prepayment interest rate ("Prepayment Interest Rate") will be applied to the prepaid premium and insurance levy ("Prepaid Amount") as specified in the table below.

Premium payment term	Current Prepayment Interest Rate on the Prepaid Amount
5-year	4% p.a.

8. You must pay the 1st year and subsequent-year premiums together with the insurance levy in a lump sum, as stated in "Illustration of Premiums and Insurance Levy Prepayment" upon policy application. The Prepaid Amount will be first used to pay the 1st year premium and the 1st 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 and insurance levy payments will need to be made to keep the policy in force.
9. The Prepayment Interest Rate is not guaranteed and we reserve the right to change it from time to time.
10. We will refund to you or your estate, as the case may be, if there is any excess amount 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, and the POD Account will be forthwith terminated.
11. For full terms and conditions of the premiums and insurance levy prepayment, please refer to the "Illustration of Premiums and Insurance Levy Prepayment".

Other Terms and Conditions

12. For details of the benefits and the full terms and conditions, and risk disclosures of **Chubb Supreme Life Insurance Plan II (Regular Premium)**, please refer to the product brochure(s) and policy document(s).
13. 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.
14. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
15. 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.
16. 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. Please refer to the above materials for the definitions of capitalized terms. You might also consider seeking independent professional advice if needed.

This plan is a standalone product. You can purchase this product without bundling with other insurance products.

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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