



Diamond Wealthy Universal Life Insurance Plan - Promotion

From now till 31 March 2024, you will enjoy the following fabulous offers (the “Promotion”) upon successful application of Diamond Wealthy Universal Life Insurance Plan (the “Plan”).

1) Guaranteed Prepayment Interest Rate of 4.35% per annum

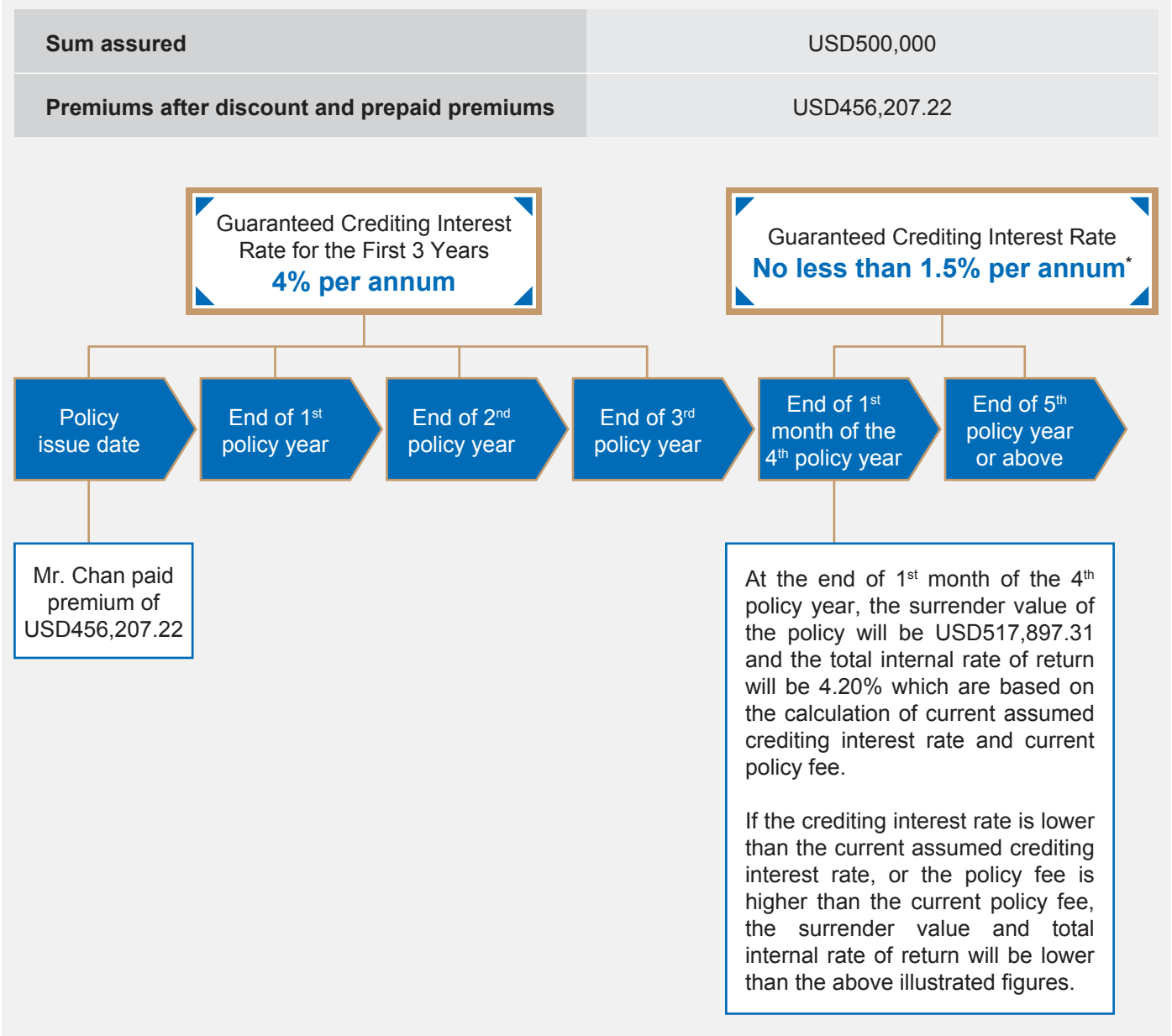
If you pay the premiums of the remaining period of the premium term (“Prepaid Premium”) together with the first year premium upon application, the amount of Prepaid Premium will accumulate interest at a [guaranteed prepayment interest rate of 4.35% per annum](#), which help accelerate your wealth building with ease.

2) 14.55% Premium Discount for the Second Year

You can enjoy a [premium discount of 14.55% for the second year](#) simultaneously if you choose to prepay premium for the policy at application

Case Illustration 1

Mr. Chan, age 35, non-smoking person, he applied the Plan and paid the premiums of remaining period of premium term upon application:

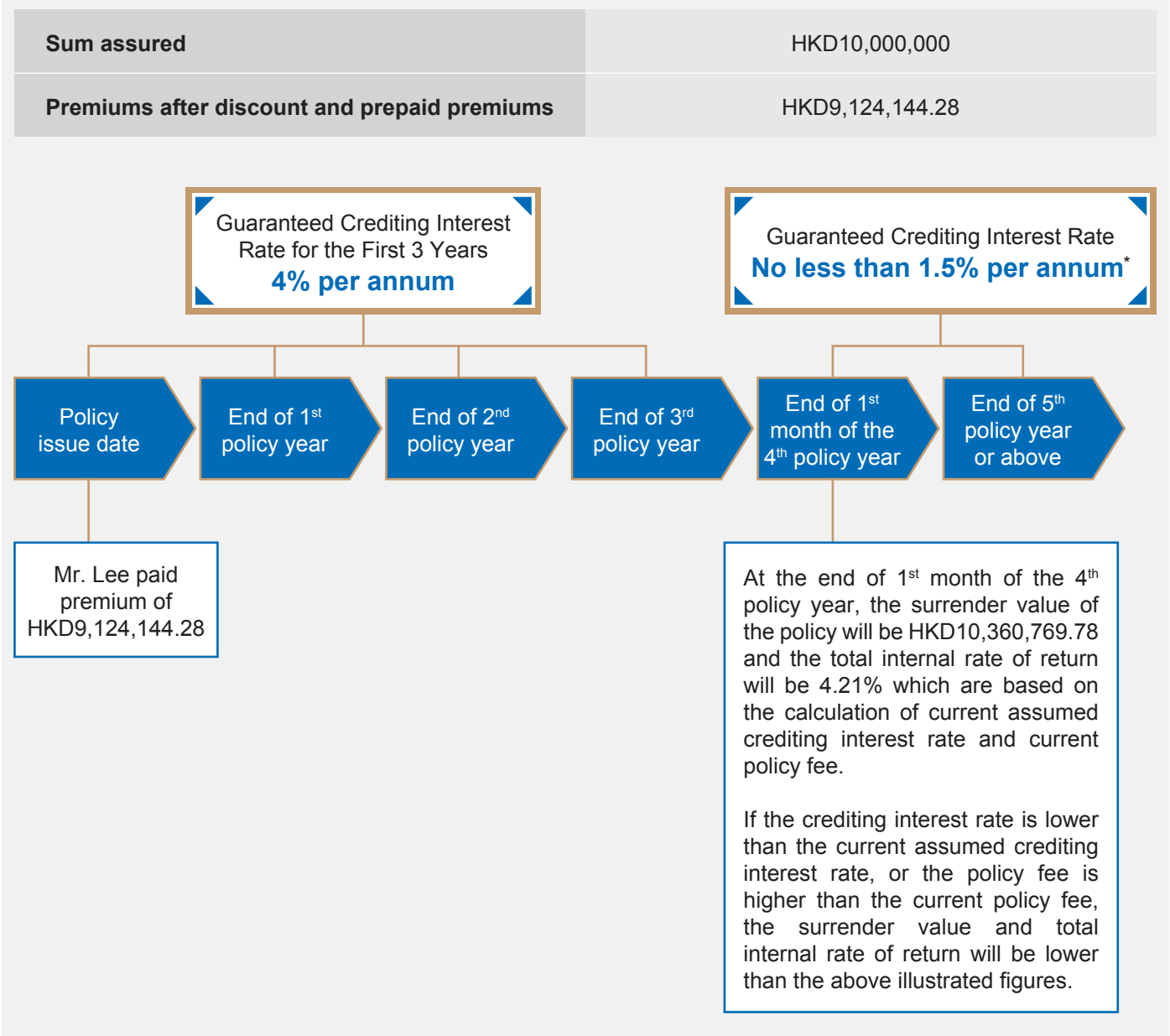


* Starting from the 4th policy year, the guaranteed crediting interest rate is no less than 1.5% per annum, the actual crediting interest rate will be determined by the Company in its absolute discretion.

The above example and all figures are hypothetical and for illustrative purposes only. Assumption: There is no advanced claim paid and no policy loan, change in sum assured nor partial withdrawals is made on the policy. There is no indebtedness due to the Company under the policy and all premiums are paid in full when due.

Case Illustration 2

Mr. Lee, age 28, non-smoking person, he applied the Plan and paid the premiums of remaining period of premium term upon application:



* Starting from the 4th policy year, the guaranteed crediting interest rate is no less than 1.5% per annum, the actual crediting interest rate will be determined by the Company in its absolute discretion.

The above example and all figures are hypothetical and for illustrative purposes only. Assumption: There is no advanced claim paid and no policy loan, change in sum assured nor partial withdrawals is made on the policy. There is no indebtedness due to the Company under the policy and all premiums are paid in full when due.

Apply now!

Terms and conditions:

Guaranteed Prepayment Interest Rate of 4.35% per annum

1. The promotion period is from 1 January 2024 to 31 March 2024, both days inclusive (the "Promotion Period").
2. The guaranteed prepayment interest rate is only applicable to the Plan and subject to the following conditions:
 - a. The proposal and application form (if any) of the Plan must be signed and submitted to the China Taiping Life Insurance (Hong Kong) Company Limited (the "Company") during the Promotion Period; and
 - b. The relevant application and relevant policy must be approved and issued by the Company and become effective (No time limit for approval).
3. The prepaid premium shall be credited with interest at guaranteed prepayment interest rate (if applicable) at the end of each policy year until the end of the relevant premium term. Any withdrawal of the prepaid premium (together with accrued interest, if any) during a policy year shall bear no interest, but any interest previously credited to you in previous policy year(s) shall not be affected.

14.55% Premium Discount for the Second Year

1. The promotion period is from 1 January 2024 to 31 March 2024, both days inclusive (the "Promotion Period").
2. The premium discount is only applicable to the Plan and subject to the following conditions:
 - a. The proposal and application form (if any) of the Plan must be signed and submitted to the Company during the Promotion Period; and
 - b. The relevant application and relevant policy must have been approved and issued by the Company and become effective (no time limit for approval); and
 - c. Customer must select to prepay all premiums of the premium term at application; and
 - d. All the premiums and levy (if any) for the first policy year must have been fully settled.
3. Customer will be entitled to the premium discount of the Promotion on the second policy year.
4. Calculation of the premium discount: Total amount of annual premium(s) payable for the second policy year x designated premium discount rate.
5. Premium discount is not applicable to loading premium and levy, if any.

General terms and conditions:

1. Except as otherwise stated herein, the premium discount of the Promotion cannot be withdrawn, transferred or redeemed for cash.
2. Except as otherwise stated herein, the Promotion cannot be used in conjunction with other promotion offers.
3. The date regarding policy application, policy approval and issuance are based on the records of the Company. The records of the Company shall be conclusive.
4. The Company shall have the right to decide whether or not to accept the insurance application based on information provided by the applicant or the insured upon application. The Company reserves the right of final decision on approval of any applications and any disputes that may arise from the Promotion.
5. The Company reserves the right to suspend, vary or terminate the Promotion and to amend the terms and conditions of the Promotion, including, without limitation, discontinuing or extending the Promotion, at any time without prior notice. The Company also reserves the right of final decision on all matters relating to the Promotion, which shall be binding on all parties concerned.
6. The promotional offer on the relevant product(s) distributed through different sales channels may be different. Please refer to the promotion materials of the relevant sales channel.
7. The Plan is underwritten by the Company. The Company is authorized and regulated by Insurance Authority to carry on long-term business in the Hong Kong Special Administrative Region of the People's Republic of China ("HKSAR").
8. The Plan is insurance product. All premiums paid are used for the insurance and related costs of the policy. The premiums paid are not the savings deposit or time deposit of the bank. It is not protected deposit under the Deposit Protection Scheme in the HKSAR. The Plan is intended only for sale in the HKSAR.
9. This leaflet is issued by the Company and is intended to be distributed in the HKSAR only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of the Company outside the HKSAR.
10. The Chinese version of this leaflet is available upon request. Should there be any discrepancy between the English and Chinese versions of this leaflet, the English version shall apply and prevail.
11. The above information is for reference only. The Plan is subject to all the terms and conditions of its policy, please refer to the relevant terms and conditions set out in the product brochure and policy provision for more details.

Customer Enquiry

Customer Service Hotline : (852) 800 961 589 ; (86) 95589 **Website :** <http://tplhk.cntaiping.com>

Customer Service Centre : 7/F, China Taiping Tower Phase I, 8 Sunning Road, Causeway Bay, Hong Kong