

Great Harvest Income Plan

First Year Premium Discount Promotion



Enjoy **up to 10% premium discount on the first year's premium** upon successful enrollment in Great Harvest Income Plan during the promotion period!

Insurance plan	Premium payment mode	First year basic amount	Premium discount on the first year's premium
Great Harvest Income Plan	Annual	HKD200,000 to below HKD500,000 / USD25,000 to below USD62,500	2%
		HKD500,000 to below HKD800,000 / USD62,500 to below USD100,000	5%
		HKD800,000 or above / USD100,000 or above	10%

Lifelong Promise • Lifelong Partner

Terms and conditions:

1. This first year premium discount promotion (the "Offer") is valid from 18 September 2023 to 31 December 2023 (both dates inclusive) (the "Promotion Period").
2. The Offer is only applicable to the application submitted through the agency channel of China Life Insurance (Overseas) Company Limited ("China Life (Overseas)").
3. The Offer is only applicable to China Life (Overseas)'s "Great Harvest Income Plan" (the "Plan"), and has to fulfill the following requirements:
 - (a) customers must submit the completed application and initial premium during the Promotion Period;
 - (b) the application sign date must be within the Promotion Period;
 - (c) the first year basic amount must be HKD200,000 or above/USD25,000 or above; and
 - (d) the premium must be paid in annual and premium prepayment or annual mode.
4. The Offer is calculated on a per policy basis. If a policyholder applies more than one policy of the Plan, each policy will be eligible for the Offer.
5. The Offer is not applicable to any premium levy and prepaid premiums.
6. The Plan is underwritten by China Life (Overseas) and is subject to all respective policy terms and conditions. This promotion material should be read in conjunction with the product brochure of the Plan. For product information and key risk disclosures of the Plan, please refer to the terms and conditions set out in the product brochures and the provisions of the policy issued by China Life (Overseas). All details of the Plan will be subject to the provisions of the policy.
7. China Life (Overseas) reserves the right to amend all or part of the terms and conditions of the Offer or terminate or revoke the Offer without issuing further notice. In the event of any disputes, China Life (Overseas) shall have absolute discretion in making a final decision.
8. Save and except China Life (Overseas) and policyholders, no other person or entity shall have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce any of these terms and conditions.
9. By participating in the Offer, policyholders agree that they have read and agreed with the terms and conditions herein.
10. The terms and conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.
11. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product of China Life (Overseas) outside Hong Kong.

China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability)