

Regal Heritage Savings Insurance Plan

Premium Discount Promotion

Enjoy a **premium discount equivalent up to 24% of the first year's premium** upon successful enrollment in Regal Heritage Savings Insurance Plan during the Promotion Period!

Premium payment mode	Premium payment term	First year annual premium (excluding premium levy)	Premium discount on the first year's premium	Renewal premium discount (for the 2 nd policy year)
Annual	5 years	HKD12,800 to below HKD160,000 / USD1,600 to below USD20,000 / CNY10,240 to below CNY128,000	6%	Not applicable
		HKD160,000 to below HKD400,000 / USD20,000 to below USD50,000 / CNY128,000 to below CNY320,000		4%
		HKD400,000 to below HKD800,000 / USD50,000 to below USD100,000 / CNY320,000 to below CNY640,000		14%
		HKD800,000 to below HKD1,600,000 / USD100,000 to below USD200,000 / CNY640,000 to below CNY1,280,000		16%
		HKD1,600,000 or above / USD200,000 or above / CNY1,280,000 or above		18%

For terms and conditions, please refer to the next page.

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Customer Service Hotline

399 95519

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Terms and conditions:

1. This first year and renewal premium discount promotion (the "Offer") is valid from 24 November 2025 to 31 December 2025 (both dates inclusive) (the "Promotion Period").
2. The Offer is only applicable to the application submitted through the broker channel of China Life Insurance (Overseas) Company Limited ("China Life (Overseas)").
3. The Offer is only applicable to China Life (Overseas)'s "Regal Heritage Savings Insurance Plan" (the "Plan"), and has to fulfill the following requirements:
 - (a) customers must sign the completed application form and other required documents during the Promotion Period;
 - (b) the premium must be paid in annual mode; and
 - (c) the premium payment term must be 5 years.
4. The renewal premium discount will be provided in the 2nd policy year while the policy is still in force, and will only be applicable to the payment of the due premium for the 2nd policy year.
5. At the time of or before providing the renewal premium discount, if any of the following events (whichever is the earliest) occurs, the Offer will cease to apply:
 - (a) the policy has been lapsed; or
 - (b) decrease of the basic amount; or
 - (c) premium payment mode is not annual mode.Upon the occurrence of the aforementioned events (whichever is the earliest), the policyholder will be required to pay the full premium due to keep the policy in force.
6. The Offer is non-transferable or non-redeemable for cash. In case of policy termination for whatever reason during the premium payment term, any part of premium payment that is offset by the Offer can under no circumstances be counted as premium paid and will not be included in the annual premium balance (if any).
7. 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. For the exact discount amount available for each individual insurance policy, please refer to the respective sales illustration document.
8. The Offer is not applicable to any premium levy and prepaid premiums.
9. 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.
10. 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 at any time without issuing further notice. In the event of any disputes, China Life (Overseas) shall have absolute discretion in making a final decision.
11. 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.
12. By participating in the Offer, policyholders agree that they have read and agreed with the terms and conditions herein.
13. The terms and conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.
14. 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)