

Regal Heritage Savings Insurance Plan

Guaranteed Preferential Interest Rate for Prepaid Premium



For successful enrollment in Regal Heritage Savings Insurance Plan during the Promotion Period with full premiums prepaid at application, you will enjoy a **guaranteed preferential interest rate of up to 5% p.a.!**

Insurance plan	Premium payment term	Premium payment mode	Policy currency	Guaranteed preferential interest rate for prepaid premium
Regal Heritage Savings Insurance Plan	2 years	Annual and premium prepayment	HKD / USD	5% p.a.
	5 years			3.5% p.a.

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

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Illustrative example 1 (2-year premium payment term)

Assume the annual premium of Regal Heritage Savings Insurance Plan is HKD100,000, annual and premium prepayment option is chosen with the full 2-year premium paid upon application, and the new policy fulfils all requirements of this Offer.

First policy year's premium	HKD 100,000
+	
Second policy year's premium	HKD 95,238 i.e. $\text{HKD}100,000 \div (1 + 5\%)$
Lump-sum prepaid premium	HKD 195,238

If annual premium payment is selected, the total 2-year premium will be HKD200,000. **As such, HKD4,762 will be saved with premium prepaid upfront!**

Illustrative example 2 (5-year premium payment term)

Assume the annual premium of Regal Heritage Savings Insurance Plan is HKD40,000, annual and premium prepayment option is chosen with the full 5-year premium paid upon application, and the new policy fulfils all requirements of this Offer.

First policy year's premium	HKD 40,000
+	
Second policy year's premium	HKD 38,647 i.e. $\text{HKD}40,000 \div (1 + 3.5\%)$
+	
Third policy year's premium	HKD 37,340 i.e. $\text{HKD}40,000 \div (1 + 3.5\%) \div (1 + 3.5\%)$
+	
Fourth policy year's premium	HKD 36,078 i.e. $\text{HKD}40,000 \div (1 + 3.5\%) \div (1 + 3.5\%) \div (1 + 3.5\%)$
+	
Fifth policy year's premium	HKD 34,858 i.e. $\text{HKD}40,000 \div (1 + 3.5\%) \div (1 + 3.5\%) \div (1 + 3.5\%) \div (1 + 3.5\%)$
Lump-sum prepaid premium	HKD 186,923

If annual premium payment is selected, the total 5-year premium will be HKD200,000. **As such, HKD13,077 will be saved with premium prepaid upfront!**

The above figures are rounded to nearest whole number and for illustrative purpose only.

Terms and conditions:

1. This guaranteed preferential interest rate (the "Offer") is valid from 24 November 2025 (the "Promotion Period") and is subject to change as announced by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") from time to time.
2. The Offer is only applicable to the application submitted through the broker channel of 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 submit the completed application and proposal illustration during the Promotion Period and within the validity period as specified on the proposal illustration;
 - (b) the application sign date must be within the Promotion Period; and
 - (c) premium must be paid in annual and premium prepayment mode at application.
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. For the exact discount amount available for each individual insurance policy, please refer to the respective sales illustration document.
5. The amount of premium due will be deducted from designated account annually within the premium payment period. If there is shortage of full amount of premium due to various factors (including but not limited to withdrawal of prepaid premium balance and change of premium payment mode), the Premium Notice will be issued by China Life (Overseas) in requesting for the payment of premium shortage as to retain policy effective. China Life (Overseas) reserves the right to revise this rule at any time.
6. Prepaid premium balance (if any) is on deposit in a designated account of the policy which is subject to an interest. The current interest rate for 2-year premium payment term and 5-year premium payment term is 5% p.a. and 3.5% p.a. respectively, and the interest rate is guaranteed.
7. The Offer is not applicable to any premium levy.
8. 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.
9. 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.
10. 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.
11. By participating in the Offer, policyholders agree that they have read and agreed with the terms and conditions herein.
12. The terms and conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.
13. 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)