

Lifelong Partner • Golden Age Deferred Annuity Insurance Plan Value-added Service Guide



Lifelong Promise • Lifelong Partner

Customer Service Hotline

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Lifelong Partner • Golden Age Deferred Annuity Insurance Plan

Value-added Service Guide

Thank you for choosing Lifelong Partner • Golden Age Deferred Annuity Insurance Plan (the “Plan”). The Plan offers comprehensive support tailored to different stages of life, addressing a wide range of living and retirement needs.

Through its three key pillars – retirement, health and lifestyle – the Plan provides a diverse array of services and exclusive discounts. These benefits are designed to support your retirement planning and help you embrace a fulfilling and vibrant second chapter of life with confidence.

Support for Every Stage of Life

Through the three key pillars of retirement, health, and lifestyle, you can enjoy a comprehensive suite of value-added services (“Value-added Services”). These include priority access to designated premium senior living communities, discounted fees, trial-stay opportunities, direct connections to medical resources, and exclusive lifestyle privileges – all thoughtfully designed to provide well-rounded support at every stage of life.



In today's era of population aging, we are redefining what “quality retirement living” means.

Backed by the strong financial foundation of China Life Group, a Fortune Global 500 enterprise, we deliver retirement solutions that are truly full-scenario, full-cycle, and global.

By integrating three core resources, we provide high-standard options that meet the diverse needs of both middle-to-high-end clients and the wider community. Our goal is to empower seniors to enjoy a retirement where they find security in their needs, joy in their days, and peace in their hearts.

Home-based Senior Care

- Support services for aging at home, such as coordination for age-friendly home modifications, smart home care solutions, and housekeeping services, all with discount privileges
- Coordination of inhome nursing services, providing professional care at discounted rates

Institutional Senior Care

- Information inquiry and reservation services for wellness institutions
- Discounted admission fees for retirement communities
- Direct pay senior care service[^]
- Priority admission to designated retirement communities

Travelbased Senior Care

- Discounted stays at China Life Caregarden or other designated third-party retirement institutions in Mainland China

[^] For details, terms and conditions of the direct pay senior care service, please refer to China Life (Overseas)'s website at <https://www.chinalife.com.hk/direct-pay-SCS>



We are committed to building a comprehensive health management platform that offers convenient medical services, disease prevention, health information, and holistic care for both body and mind – safeguarding the wellbeing of you and your family.

- Video consultation services in Hong Kong, with discount privileges
- Dental care and treatment services, with discount privileges
- Early screening, risk assessment, and CtDNA circulating tumor gene testing, with discount privileges
- Comprehensive health check-ups, with discount privileges
- Mental health support, including health coaching and emotional counseling, with discount privileges
- Onestop crossborder medical services, offering escort services, with special offers



We are dedicated to creating a more comfortable and efficient daily living experience for our customers, offering practical benefits such as hotel discounts and reservations, festive privileges, and lifestyle information — helping you enjoy a higher quality of life.

- Special discounts on designated hotel room bookings
- Spending privileges for travel to Mainland China
- Wellness and health experiences combined with leisure travel

Exclusive Customer Privileges

Customers who enroll in the Plan on or before 31 December, 2026 ("Eligible Policyholders"), after the cooling-off period (i.e., starting from the 22nd day after the policy effective date) and during the premium payment term, will be entitled to receive an exclusive gift* (the "Exclusive Gift"), calculated based on the annual mode premium payment.

During the first policy year, Eligible Policyholders will be entitled to the following Exclusive Gift:

Category	Calculated based on annual mode premium payment	Exclusive Gift*
Tier 1	Below HKD50,000 / Below USD6,250	-
Tier 2	HKD50,000 – below HKD100,000 / USD6,250 – below USD12,500	Cash coupon equivalent to HKD1,000
Tier 3	HKD100,000 – below HKD200,000 / USD12,500 – below USD25,000	Cash coupon / travel package equivalent to HKD2,000
Tier 4	HKD200,000 and above / USD25,000 and above	Cash coupon / travel package equivalent to HKD4,000

During the premium payment term and starting from the second policy year, Eligible Policyholders will be entitled to the following Exclusive Gift:

Category	Calculated based on annual mode premium payment	Exclusive Gift*
Tier 1	Below HKD50,000 / Below USD6,250	Cash coupon equivalent to HKD500
Tier 2	HKD50,000 – below HKD100,000 / USD6,250 – below USD12,500	Cash coupon equivalent to HKD1,000
Tier 3	HKD100,000 – below HKD200,000 / USD12,500 – below USD25,000	Cash coupon / travel package equivalent to HKD2,000
Tier 4	HKD200,000 and above / USD25,000 and above	Cash coupon / travel package equivalent to HKD4,000

*For the validity period of individual Exclusive Gift, please refer to the terms and conditions of the cash coupon or travel packages.

China Life (Overseas) reserves the right to amend, terminate or revoke the Exclusive Gift at any time without issuing further notice. The form and/or value of any substituted Exclusive Gift may differ from the original.

Terms and Conditions:

1. The Value-added Services and/or Exclusive Gift are only applicable to China Life (Overseas)'s "Lifelong Partner · Golden Age Deferred Annuity Insurance Plan", and have to fulfill the following requirements:
 - (a) customers must submit the completed application and initial premium on or before 31 December, 2026; and
 - (b) the application sign date must be on or before 31 December, 2026.
2. The Value-added Services and Exclusive Gift are non-transferable or non-redeemable for cash.
3. The Exclusive Gift is calculated in annual mode premium (excluding premium levy) and on a per policy basis. If a policyholder applies more than one policy of the Plan, each policy will be eligible for the Exclusive Gift.
4. Each Exclusive Gift tier has specific requirement for the amount of annual mode premium payment may be imposed and revised by China Life (Overseas) from time to time. If the Eligible Policyholder reduces the basic amount (if applicable), the Exclusive Gift tier for the subsequent policy years will be calculated based on the annual mode premium payment after the reduction of the basic amount.
5. Eligible Policyholders must log in to the ENRICH Service Platform (<https://enrich.chinalife.com.hk>) to register and redeem Value-added Services and Exclusive Gift. The policy of the Plan must be in force at the time of redeeming Value-added Services and Exclusive Gift.
6. ENRICH is a service brand, not an insurance product. The eco-services involved are provided by third-party service providers. All services mentioned above are subject to the relevant terms and conditions as published by China Life (Overseas) from time to time.
7. The Value-added Services and Exclusive Gift for the first policy year will be released on the ENRICH Service Platform by 15 March, 2027. Provided that all due Premiums have been fully paid by the Eligible Policyholder, the Value-added Services and Exclusive Gift for the second policy year and following policy years in premium payment term will be released on the ENRICH Service Platform on the policy anniversary of respective policies.
8. The Plan is underwritten by China Life (Overseas) and is subject to all respective policy terms and conditions. This service guide 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 Value-added Services and/or Exclusive Gift or terminate or revoke the Value-added Services and/or Exclusive Gift at any time without issuing further notice. The form and/or value of any substituted Value-added Services or Exclusive Gift may differ from the original. 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 redeeming Value-added Services and Exclusive Gift, 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 service guide 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.

The Lifelong Partner · Golden Age Deferred Annuity Insurance Plan – Value-added Service Guide (the "Service Guide") is for reference only. It does not form a contract between China Life (Overseas) and anyone or any entity else. The detailed terms, conditions and exclusions of the Plan are subject to the relevant policy contract. You are reminded to review the policy contract and all relevant product materials and to seek independent professional advice if necessary. For a copy of the policy contract, please contact China Life (Overseas) for enquiry.

The Plan is underwritten by China Life Insurance (Overseas) Company Limited ("China Life (Overseas)", the "Company" or "us/we/our").

All services stated in this services guide are provided by third party service provider(s) and are not part of the policy. China Life (Overseas) make no representation, warranty or undertaking as to the quality and availability of the services, and shall not accept any responsibility or liability for the services provided by the designated service provider concerned. Under no circumstance shall China Life (Overseas) be responsible or liable for the acts or omissions or services of the designated service provider. China Life (Overseas) reserves the right to replace the designated service provider and review, revise and change the details, the terms and conditions of the services to be provided from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving prior notice. The provision of such services by the designated service provider and/or the acceptance thereof by you shall constitute a contract between you and the service provider concerned which is separate and independent from the Plan.

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