



Ever-growing Whole Life Insurance Plan (“Ever-growing”)

Offer Period: 8 August 2023 to 30 September 2023 (both dates inclusive)

You may enjoy the following offers if applying for Ever-growing within the above Offer Period:

Offer 1: Prepaying full premium to enjoy guaranteed interest rate at 5.2% p.a.

Limited Offer

Enjoy guaranteed interest rate of 5.2% p.a. if you apply for **USD policy with 5-year premium payment period** and prepay in full.


Offer 2: Premium Discount Offer

2nd Year Premium Discount Offer:

Premium Payment Period	Premium Discount Rate	Discount Code
5 Years	10%	G1
10 Years	30%	

Example for Offer 1 and Offer 2:

Plan: Ever-growing Whole Life Insurance Plan – 5-year premium payment period
Annual Premium: USD100,000



Paying 5-Year Total Net Premium: USD443,448
 (after deducting the guaranteed interest payable under Offer 1 and the premium discount under Offer 2)

After deducting the first-year premium of USD100,000, the balance of prepaid premiums, USD343,448, will be deposited into the Premium Deposit Account for paying future premium when due and earning guaranteed interest.

1

1st Policy Anniversary

Guaranteed Interest: \$17,859 (\$343,448 X 5.2%)

Account balance after deducting 2nd year premium: \$271,307

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2nd year premium after premium discount = 90,000

2

2nd Policy Anniversary

Guaranteed Interest: \$14,108 (\$271,307 X 5.2%)

Account balance after deducting 3rd year premium: \$185,415

3

3rd Policy Anniversary

Guaranteed Interest: \$9,642 (\$185,415 X 5.2%)

Account balance after deducting 4th year premium: \$95,057

4



4th Policy Anniversary

Guaranteed Interest: \$4,943 (\$95,057 X 5.2%)

Account balance after deducting 5th year premium: \$0

Total Guaranteed Interest + Premium Discount Amount
 (\$17,859 + \$14,108 + \$9,642 + \$4,943) + \$10,000
= \$56,552

(Total offer is equivalent to 57% of annual premium)

* Numbers are rounded to the nearest integer.

Terms and conditions of Ever-growing's Offer 1 and Offer 2:

Applicable to Offer 1

1. Offer 1 is subject to quota. We will stop Offer 1 without prior notice when the quota is full. If we are unable to accept your application, we will refund your premiums paid without any interest.
2. Offer 1 is only applicable to Ever-growing's USD policy with 5-year premium payment period. To be eligible for the guaranteed interest rate of 5.2% p.a., customer must apply for Ever-growing within the Offer Period, pay the 5 years' total net premium in full (i.e., the total of 5 years' annual premium minus the total amount of guaranteed interest payable under Offer 1 and the premium discount amount under Offer 2), and such policy must be issued by China Pacific Life Insurance (H.K.) Company Limited ("CPIC Life (HK)") on or before 30 November 2023.
3. The premiums prepaid by the customer and the guaranteed interest payable by us under Offer 1 will be deposited into Premium Deposit Account of the policy. We will deduct the premium from this account directly when it is due. For the prepaid premium amount, guaranteed interest amount, and other terms of premium prepayment, please refer to the benefit illustration.
4. Customer may withdraw any amount from the Premium Deposit Account, subject to a withdrawal charge if the withdrawal is made in the first 3 policy years. Please refer to the benefit illustration for details. After the policy comes into effect, no amount can be deposited into the Premium Deposit Account whether or not the customer has made any withdrawal from the Premium Deposit Account.
5. If customer withdraws any amount from the Premium Deposit Account, or the amount of annual premium is adjusted, the prepaid premium may not be sufficient to settle all future premiums due, in which case customer will need to make additional payments to keep the policy in force.

Applicable to Offer 2

1. Offer 2 is only applicable to Ever-growing's policy which is applied within the Offer Period and issued by CPIC Life (HK) on or before 30 November 2023, and remains in-force on the second policy year premium due date.
2. The premium discount amount will be used in offsetting the second-year premium of the policy when it falls due. The premium discount amount for policy with 5-year and 10-year premium payment period is equivalent to 10% and 30% of the second-year annual premium respectively. The Policy Owner only needs to pay the net annual premium for the second year, which will be equal to the annual premium minus the premium discount amount.
3. Once we approve your application, a Confirmation Letter for Premium Discount will be sent out to confirm the premium discount offer.
4. If the premium of the policy is increased or decreased, the premium discount amount will be calculated based on the latest adjusted premium.
5. Premium levy will be calculated based on the net premium under Offer 2.
6. The premium discount amount will be rounded to the nearest two decimal places in the policy currency. The premium discount cannot be transferred or redeemed for cash.

Applicable to Offer 1 and Offer 2 ("Offers")

1. Subject to the fulfilment of the terms and conditions hereof, the Offers are considered as part of the policy.
2. The Offers cannot be used in conjunction with other promotional offers. We reserve the right to suspend or cancel the Offers and amend the terms and conditions at any time without prior notice.
3. Should there be any dispute over the Offers, our decision shall be final and conclusive.
4. For product features, terms, conditions and key product risks of Ever-growing, please refer to the product brochure and the benefit illustration for details. Policy provisions of Ever-growing shall always prevail.

In this promotional leaflet, the expressions "we", "us", "our", "CPIC Life (HK)" or "the Company" refer to China Pacific Life Insurance (H.K.) Company Limited and the expressions "you" or "your" refer to the Policy Owner. "Ever-growing" refers to "Ever-growing Whole Life Insurance Plan". This promotional leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

Ever-growing is subject to the terms, conditions and exclusions of the relevant policy provisions. It is underwritten by CPIC Life (HK). CPIC Life (HK) is authorized and regulated by the Insurance Authority to carry on long-term business in HKSAR and is responsible for all matters related to the plan details, policy issuance and claim payment. We reserve the final right to accept the application of Ever-growing.

China Pacific Life Insurance (H.K.) Company Limited

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Service Hours:

Mon-Fri 9:00am – 6:00pm, Sat, Sun & Public Holidays Closed



Everlasting Joy Savings Insurance Plan (“Everlasting Joy”)

Offer Period: 1 August 2023 to 30 September 2023 (both dates inclusive)

You may enjoy the following offers if applying for Everlasting Joy within the above Offer Period:

Offer 1: Prepaying full premium to enjoy guaranteed interest rate at 5.2% p.a. (only applicable to policy with annual payment mode)

Limited Offer

Enjoy guaranteed interest rate of 5.2% p.a. if you apply for policy with 5-year premium payment period and prepay in full.

Offer 2: Premium Discount Offer (only applicable to policy with annual payment mode)

2nd Year Premium Discount Offer:

Premium Payment Period	Premium Discount Rate	Discount Code
5 Years	10%	
10 Years	25%	J1
15 & 20 Years	35%	

Example for Offer 1 and Offer 2:

Plan: Everlasting Joy Savings Insurance Plan – 5-year premium payment period
Annual Premium: USD100,000



Paying 5-Year Total Net Premium: USD443,448
(after deducting the guaranteed interest payable under Offer 1 and the premium discount under Offer 2)

After deducting the first-year premium of USD100,000, the balance of prepaid premiums, USD343,448, will be deposited into the Premium Deposit Account for paying future premium when due and earning guaranteed interest.



1st Policy Anniversary

Guaranteed Interest: \$17,859 ($\$343,448 \times 5.2\%$)
Account balance after deducting 2nd year premium: \$271,307

2nd year premium after premium discount = 90,000



2nd Policy Anniversary

Guaranteed Interest: \$14,108 ($\$271,307 \times 5.2\%$)
Account balance after deducting 3rd year premium: \$185,415



3rd Policy Anniversary

Guaranteed Interest: \$9,642 ($\$185,415 \times 5.2\%$)
Account balance after deducting 4th year premium: \$95,057



4th Policy Anniversary

Guaranteed Interest: \$4,943 ($\$95,057 \times 5.2\%$)
Account balance after deducting 5th year premium: \$0

Total Guaranteed Interest + Premium Discount Amount
($\$17,859 + \$14,108 + \$9,642 + \$4,943$) + \$10,000
= \$56,552

(Total offer is equivalent to 57% of annual premium)



* Numbers are rounded to the nearest integer.

Terms and conditions of Everlasting Joy's Offer 1 and Offer 2:

Applicable to Offer 1

1. Offer 1 is subject to quota. We will stop the Offer without prior notice when the quota is full. If we are unable to accept your application, we will refund your premiums paid without any interest.
2. Offer 1 is only applicable to Everlasting Joy's policy with 5-year premium payment period. To be eligible for the guaranteed interest rate of 5.2% p.a., customer must apply for Everlasting Joy in annual payment mode within the Offer Period, pay the 5 years' total net premium in full (i.e., the total of 5 years' annual premium minus the total amount of guaranteed interest payable under Offer 1 and the premium discount amount under Offer 2), and such policy must be issued by China Pacific Life Insurance (H.K.) Company Limited ("CPIC Life (HK)") on or before 30 November 2023.
3. The premiums prepaid by the customer and the guaranteed interest payable by us under Offer 1 will be deposited into Premium Deposit Account of the policy. We will deduct the premium from this account directly when it is due. For the prepaid premium amount, guaranteed interest amount, and other terms of premium prepayment, please refer to the benefit illustration.
4. Customer may withdraw any amount from the Premium Deposit Account, subject to a withdrawal charge if the withdrawal is made in the first 3 policy years. Please refer to the benefit illustration for details. After the policy comes into effect, no amount can be deposited into the Premium Deposit Account whether or not the customer has made any withdrawal from the Premium Deposit Account.

Applicable to Offer 2

1. Offer 2 is only applicable to Everlasting Joy's policy with annual payment mode which is applied within the Offer Period and issued by CPIC Life (HK) on or before 30 November 2023, and remains in-force on the second policy year premium due date.
2. The premium discount amount will be used in offsetting the second-year premium of the policy when it falls due. The premium discount amount for policy with 5-year, 10-year, 15-year and 20-year premium payment period is equivalent to 10%, 25%, 35% and 35% of the second-year annual premium respectively. The Policy Owner only needs to pay the net annual premium for the second year, which will be equal to the annual premium minus the premium discount amount.
3. Once we approve your application, a Confirmation Letter for Premium Discount will be sent out to confirm the premium discount offer.
4. If the premium of the policy is increased or decreased, the premium discount amount will be calculated based on the latest adjusted premium.
5. Premium levy will be calculated based on the net premium under Offer 2.
6. The premium discount amount will be rounded to the nearest two decimal places in the policy currency. The premium discount cannot be transferred or redeemed for cash.

Applicable to Offer 1 and Offer 2 ("Offers")

1. Subject to the fulfilment of the terms and conditions hereof, the Offers are considered as part of the policy.
2. The Offers cannot be used in conjunction with other promotional offers. We reserve the right to suspend or cancel the Offers and amend the terms and conditions at any time without prior notice.
3. Should there be any dispute over the Offers, our decision shall be final and conclusive.
4. For product features, terms, conditions and key product risks of Everlasting Joy, please refer to the product brochure and the benefit illustration for details. Policy provisions of Everlasting Joy shall always prevail.

In this promotional leaflet, the expressions "we", "us", "our", "CPIC Life (HK)" or "the Company" refer to China Pacific Life Insurance (H.K.) Company Limited and the expressions "you" or "your" refer to the Policy Owner. "Everlasting Joy" refers to "Everlasting Joy Savings Insurance Plan". This promotional leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

Everlasting Joy is subject to the terms, conditions and exclusions of the relevant policy provisions. It is underwritten by CPIC Life (HK). CPIC Life (HK) is authorized and regulated by the Insurance Authority to carry on long-term business in HKSAR and is responsible for all matters related to the plan details, policy issuance and claim payment. We reserve the final right to accept the application of Everlasting Joy.

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Everlasting Treasure Savings Insurance Plan ("Everlasting Treasure")

Offer Period: 1 July 2023 to 30 September 2023 (both dates inclusive)

Premium Discount Offer

You may enjoy the **1st Year Premium Discount Offer** if applying for Everlasting Treasure within the above Offer Period:

Premium Payment Period	Premium Discount Rate	Discount Code
3 Years	3%	E1

Terms and conditions of Everlasting Treasure's Offer ("Offer"):

1. The Offer is only applicable to Everlasting Treasure's policy which is applied within the Offer Period and issued by China Pacific Life Insurance (H.K.) Company Limited ("CPIC Life (HK)") on or before 30 November 2023.
2. The premium discount amount will be used in offsetting the first-year premium of the policy. The premium discount amount is equivalent to 3% of the first-year premium. The Policy Owner only needs to pay the net annual premium, which will be equal to the annual premium minus the premium discount amount.
3. If the premium of the policy is increased or decreased, the premium discount amount will be calculated based on the latest adjusted premium.
4. Premium levy will be calculated based on the net premium under the Offer.
5. The premium discount amount will be rounded to the nearest two decimal places in the policy currency. The premium discount cannot be transferred or redeemed for cash.
6. Subject to the fulfilment of the terms and conditions hereof, the Offer is considered as part of the policy.
7. The Offer cannot be used in conjunction with other promotional offers. We reserve the right to suspend or cancel the Offer and amend the terms and conditions at any time without prior notice.
8. Should there be any dispute over the Offer, our decision shall be final and conclusive.
9. For product features, terms, conditions and key product risks of Everlasting Treasure, please refer to the product brochure and the benefit illustration for details. Policy provisions of Everlasting Treasure shall always prevail.

In this promotional leaflet, the expressions "we", "us", "our", "CPIC Life (HK)" or "the Company" refer to China Pacific Life Insurance (H.K.) Company Limited and the expressions "you" or "your" refer to the Policy Owner. "Everlasting Treasure" refers to "Everlasting Treasure Savings Insurance Plan". This promotional leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

Everlasting Treasure is subject to the terms, conditions and exclusions of the relevant policy provisions. It is underwritten by CPIC Life (HK). CPIC Life (HK) is authorized and regulated by the Insurance Authority to carry on long-term business in HKSAR and is responsible for all matters related to the plan details, policy issuance and claim payment. We reserve the final right to accept the application of Everlasting Treasure.

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Aging with Grace Deferred Annuity Plan (Lifetime) (“Aging with Grace”)

Offer Period: 1 July 2023 to 30 September 2023 (both dates inclusive)

Premium Discount Offer (only applicable to policy with annual payment mode)

You may enjoy the **2nd Year Premium Discount Offer** if applying for Aging with Grace* within the above Offer Period:

Premium Payment Period	Premium Discount Rate	Discount Code
5 Years	8%	08
10 Years	20%	

**Aging with Grace Deferred Annuity Plan (Lifetime) is a Qualifying Deferred Annuity Policy (“QDAP”) that has been certified by the Insurance Authority (“IA”). As of June 2023, the aggregate annual tax-deductible limit for the qualifying deferred annuity premiums and MPF voluntary contribution is HKD60,000, and the Policy Owner (as taxpayer) may claim deductions under salaries tax and personal assessment.*

Please note that the QDAP status of this product does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. This product’s QDAP status is based on the features of the product as well as certification by the IA and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR before you can claim these tax deductions. For those issue age over 65, please pay special attention on whether tax deductible is applicable under your own situation particularly at the retirement stage. Any general tax information provided is for your reference only, and please do not make any tax-related decisions based on such information alone. We recommend that you consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. CPIC Life (HK) does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of the IA www.ia.org.hk.

Terms and conditions of Aging with Grace’s Offer (“Offer”):

- The Offer is only applicable to Aging with Grace’s policy with annual payment mode which is applied within the Offer Period and issued by China Pacific Life Insurance (H.K.) Company Limited (“CPIC Life (HK)”) on or before 30 November 2023, and remains in-force on the second policy year premium due date.
- The premium discount amount will be used in offsetting the second-year premium of the policy. The premium discount amount for policy with 5-year and 10-year premium payment period is equivalent to 8% and 20% of the second-year annual premium respectively. The Policy Owner only needs to pay the net annual premium for the second year, which will be equal to the annual premium minus the premium discount amount.
- Once we approve your application, a Confirmation Letter for Premium Discount will be sent out to confirm the premium discount offer.
- If the premium of the policy is increased or decreased, the premium discount amount will be calculated based on the latest adjusted premium.
- Premium levy will be calculated based on the net premium under the Offer.
- The premium discount amount will be rounded to the nearest two decimal places in the policy currency. The premium discount cannot be transferred or redeemed for cash.
- Subject to the fulfilment of the terms and conditions hereof, the Offer is considered as part of the policy.
- The premium discount amount under the Offer will not be regarded as premiums paid for the purpose of calculating the tax-deductible amount.
- The Offer cannot be used in conjunction with other promotional offers. We reserve the right to suspend or cancel the Offer and amend the terms and conditions at any time without prior notice.
- Should there be any dispute over the Offer, our decision shall be final and conclusive.
- For product features, terms, conditions and key product risks of Aging with Grace, please refer to the product brochure and the benefit illustration for details. Policy provisions of Aging with Grace shall always prevail.

In this promotional leaflet, the expressions “we”, “us”, “our”, “CPIC Life (HK)” or “the Company” refer to China Pacific Life Insurance (H.K.) Company Limited and the expressions “you” or “your” refer to the Policy Owner. “Aging with Grace” refers to “Aging with Grace Deferred Annuity Plan (Lifetime)”. This promotional leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

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