

Chubb Life Boosts Up Your Happiness!

Enrol together with Designated Plan(s) to enjoy guaranteed crediting interest rate of 1% p.a. for the first 5 years for Easy Premium Saver

Promotion Period: 1 Jan – 31 Dec 2024 (both dates inclusive)

CHUBB®
安達人壽



More savings mean better opportunities to realise your life goals. Our insurance savings plans can help you build your wealth while giving you comprehensive protection. That way, you will have the money to live the life you want.

Within the Promotion Period, upon successful enrolment of the Designated Plan(s) together with Easy Premium Saver and Easy Premium Saver as a prepayment option of the subsequent premiums payable after the first policy year of the Designated Plan(s), you can enjoy a **guaranteed crediting interest rate of 1% per annum for the first 5 years of Easy Premium Saver** (herein called “Easy Premium Saver (Premium Prepayment Campaign)”) as a further booster of your wealth accumulation.

Please refer to the below Promotion Offer Table and the Terms and Conditions for details.

Designated Plan	Easy Premium Saver (Premium Prepayment Campaign)
Chubb Life Yearly Income Plan <ul style="list-style-type: none"> 3-year premium payment term 5-year premium payment term 	<div style="text-align: center;"> <p>1st - 5th Policy Year:</p> <p>Guaranteed crediting interest rate at 1% per annum</p> </div> <hr/> <div style="text-align: center;"> <p>6th Policy Year onwards:</p> <p>Crediting interest rate (non-guaranteed) as determined by Chubb Life</p> </div>
Chubb MyLegacy Insurance Plan III <ul style="list-style-type: none"> 2-year premium payment term 5-year premium payment term 	
Gold Fortune Deferred Annuity Plan <ul style="list-style-type: none"> 5-year premium payment term 	
Smart Sight Universal Life Plan <ul style="list-style-type: none"> 3-year premium payment term 	
EasyRetire Annuity Plan <ul style="list-style-type: none"> 5-year premium payment term 	
Custom Whole Life <ul style="list-style-type: none"> 5-year premium payment term 	
Flexi Savings <ul style="list-style-type: none"> 5-year premium payment term 	
Super Care Critical Illness Protector <ul style="list-style-type: none"> 3-year premium payment term 	

Act Now! Contact your insurance consultant or call our Customer Service Hotline at 2894 9833.

Terms and Conditions

1. The guaranteed crediting interest rate of 1% per annum for the first 5 policy years offer for the Easy Premium Saver (Premium Prepayment Campaign), also refer to as the “Offer” below, is only for the application of Easy Premium Saver, signed and submitted together with the application of any one of the Designated Plans to Chubb Life between 1 January 2024 and 31 December 2024 (both dates inclusive), and both policies of the successful applications must be issued by Chubb Life on or before 31 January 2025.
2. The applicable crediting interest rate of Easy Premium Saver (Premium Prepayment Campaign) is determined as follows:

Policy Year	Easy Premium Saver (Premium Prepayment Campaign)
1 st - 5 th	Guaranteed crediting interest rate at 1% per annum
6 th onwards	Crediting interest rate (non-guaranteed) as determined by Chubb Life

3. The premium payable of Easy Premium Saver under the Offer shall not exceed the annualized premium (exclude any rider premium) and levy of the policy of the Designated Plan times the number of years of the premium payment term of Designated Plan minus 1 year, subject to the aggregate maximum limit of USD5 million per each insured for all policies of Easy Premium Saver (with or without the Offer) issued by Chubb Life.

Calculation:

Premium payable of Easy Premium Saver (Premium Prepayment Campaign) ≤ (annualized premium + levy of the Designated Plan) x (the number of years of the premium payment term of Designated Plan - 1 year)

4. When the Offer is applied, the cash withdrawal from the account value of the Easy Premium Saver policy will be made yearly to settle subsequent premiums of the policy of the Designated Plan. Such cash withdrawal will not be subject to surrender charge. Otherwise, for the cash withdrawal which is not for the purpose of premium settlement will incur surrender charge.
5. The policy of the Designated Plan must be in annual premium payment mode. For details on the benefits and the full terms and conditions of the Designated Plan and Easy Premium Saver, please refer to the respective product brochure(s) and policy document(s).
6. The Offer is not eligible to policyowner(s) who has cancelled their policies of the Designated Plan(s) and/or Easy Premium Saver during cooling-off period.
7. The Offer above cannot be used in conjunction with any other promotion(s) offered by Chubb Life, unless otherwise expressly agreed by Chubb Life in writing.
8. Chubb Life reserves the right to, at any time without prior notice, vary, suspend or terminate any of the above Offer, and to amend the terms and conditions of the above Offer. For the avoidance of doubt, the guaranteed crediting interest rate applicable to Easy Premium Saver policy issued prior to such variation, suspension or termination of the Offer will remain unaffected.
9. The decision of Chubb Life on all matters and disputes relating to the above offer shall be final and conclusive.
10. These terms and conditions are governed by and shall construed in accordance with the laws of Hong Kong. The courts of Hong Kong shall have exclusive jurisdiction in any dispute arising out of these terms and conditions.
11. No person other than Chubb Life and the applicants/owners of the eligible policies will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any provision of these terms and conditions.

Contact Us

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This leaflet is for general reference only and should not be regarded as professional advice, recommendation and it is not part of the policy. It should be read along with other materials which provide details of the product information. Such materials including, but not limited to, product brochure that contains key product risks, policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, solicitation or persuasion to buy or provision of any of insurance products outside Hong Kong.

Chubb Life refers to Chubb Life Insurance Hong Kong Limited.

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