

# Swiss Fortune (Premier) Universal Life Insurance Plan

## Limited-time promotion offers summary

Zurich Life Insurance (Hong Kong) protect you by offering suitable life protection products, helping you and your loved ones achieve your financial aspirations, and empowering you to look beyond the present.

From now until October 31, 2025, you can enjoy limited-time offers when you successfully apply for **Swiss Fortune (Premier) Universal Life Insurance Plan**. Act now to enjoy an incentive, which is up to **77%<sup>1</sup>** of the annualized premium when bundling all 3 promotion offers below!

### Promotion period

Application submission date: From now until October 31, 2025

Last issue date: November 28, 2025



#### Offer 1

Up to **27%**  
premium discount  
promotion<sup>2</sup>

Offer 2  
Up to **5%<sub>p.a.</sub>**  
prepayment interest  
rate promotion<sup>3</sup>



#### Offer 3

**8%**  
first year  
bonus<sup>3</sup>

Total offer: Up to **77%<sup>1</sup>** of the annualized premium (Offer 1 + Offer 2 + Offer 3)

#### Remarks

1. Terms and conditions apply. For details, please refer to the promotion flyers of Offer 1, Offer 2 and Offer 3.
2. The premium discount will be calculated based on the first year annualized premium (excluding premium levy) and the applicable premium discount rate.
3. The reduced premium amount is the present value of the interest to be earned and be rounded to the nearest whole number. Offer 2 is applicable to 2 years and 5 years premium payment term.

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# Swiss Fortune (Premier) Universal Life Insurance Plan

## Earn up to 27% premium discount promotion

Promotion period

Application submission date: From now until October 31, 2025  
Last issue date: November 28, 2025

You can enjoy up to **27%** premium discount on future premium(s) upon successful application(s) of **Swiss Fortune (Premier) Universal Life Insurance Plan (“Swiss Fortune (Premier)”)** during the Promotion Period. Act now to accumulate your wealth at ease!

If you (i) submit application for **Swiss Fortune (Premier)** during the promotion period from now until October 31, 2025 (both dates inclusive) (the “Promotion Period”) and (ii) the policy is issued successfully on or before November 28, 2025; you may be eligible for the premium discount promotion, subject to the terms and conditions as set out below. The premium discount amount will be used for partial settlement of the premium payment for the second policy year, regardless of the premium payment frequency. The premium discount will be calculated based on the first year annualized premium (excluding premium levy) and the applicable premium discount rate.

The total premium discount amount is calculated as follows:

Total premium discount amount

=

First year annualized premium  
(excluding premium levy)

x

Applicable premium discount rate



Up to

27%

premium discount promotion

Please refer to the table below for the applicable premium discount rate for the designated first year annualized premium.

First year annualized premium (excluding premium levy) USD	Premium discount rate		
	2 years premium payment term	5 years premium payment term	10 years premium payment term
4,800 – 19,999	1.5%	10%	12%
20,000 – 29,999	2.5%	18%	20%
30,000 – 49,999	3%	20%	22%
50,000 or above	4%	25%	27%

Important notes

1. **Swiss Fortune (Premier)** is a universal life insurance product which is a life insurance policy issued by Zurich Life Insurance (Hong Kong) Limited (“Zurich”, “We”, “we”, “us”).
2. **Swiss Fortune (Premier)** is an insurance policy issued by us. Therefore, the benefits payable under the policy are subject to our credit risks and other risks. Please refer to the product brochure for details of the risks.

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Terms and conditions for the premium discount promotion (“Offer”)

- i. Premium discount application:
- Annual premium payment frequency: For Eligible Policies with an annual premium payment frequency in the second policy year, the premium discount will be applied towards partial payment of the premiums and premium levy(ies) due for the second policy year. The policyholder will only need to pay the net annual premium for the second year, which will be equal to the annual premium minus the annual premium discount amount.
  - Monthly premium payment frequency: For Eligible Policies with a monthly premium payment frequency in the second policy year, the premium discount will be applied towards partial payment of the premiums and premium levy(ies) due for the 13th – 24th policy months. The policyholder will only need to pay the net monthly premium for the 13th – 24th policy months, which will be equal to the monthly premium minus the monthly premium discount amount.

The monthly/annual premium discount amount will be calculated as follows:

First year annualized premium (excluding premium levy) USD	Premium payment term		
	2 years	5 years	10 years
	Monthly/Annual premium discount amount (= monthly/annual premium x (%))		
4,800 – 19,999	1.5%	10%	12%
20,000 – 29,999	2.5%	18%	20%
30,000 – 49,999	3%	20%	22%
50,000 or above	4%	25%	27%

- ii. For a policyholder who prepays total premiums for 2 years or 5 years premium payment term at the time of the policy issuance, the net total premiums shall be equal to the original total premiums minus (i) the interest of the prepaid premiums and (ii) applicable premium discount as described above. Please refer to the benefit illustration for the specific net total premium amount in relation to specific policy.
- iii. This promotion is offered by Zurich. To be eligible for this Offer, you need to submit the application(s) of **Swiss Fortune (Premier)** within the Promotion Period, such application(s) must be approved by Zurich on or before November 28, 2025 (“Eligible Policy”). If you cancelled any applications for **Swiss Fortune (Premier)** which were submitted or effected on or before the start date of the Promotional Period and re-apply during the Promotional Period, the new application is not eligible for this Offer.
- iv. First year annualized premium is the standard annual premium for the first policy year excluding premium levy, all prepaid premium (if any) will not be taken into account in calculating the amount of premium discount.
- v. In case the policyholder cancels the policy within the cooling-off period, Zurich shall refund the actual premium paid by the policyholder.
- vi. In any circumstances, this Offer is not exchangeable for cash and is not transferrable.
- vii. This Offer can be used in conjunction with other promotional offers (if applicable) unless otherwise specified.
- viii. This Offer is applicable to each Eligible Policy. If a customer has more than one policy and all requirements of this Offer are fulfilled, each Eligible Policy can enjoy this Offer. However, the first year annualized premium of these policies will not be aggregated in determining the premium discount rate.
- ix. Withdrawing the premium discount amount is not allowed. Moreover, the Eligible Policy should remain in-force on the second policy year premium due date. Otherwise, the premium discount amount will be forfeited.
- x. Zurich reserves the right to suspend, terminate or withdraw this Offer or amend the terms and conditions of this Offer at any time without prior written notice to you. In the event of any dispute in relation to this Offer, the decision of Zurich shall be final and conclusive.

# Swiss Fortune (Premier) Universal Life Insurance Plan

## Up to 5% p.a. prepayment interest rate promotion

**Promotion period**

Application submission date: From now until October 31, 2025  
Last issue date: November 28, 2025

From now until October 31, 2025 (both dates inclusive) (the “Promotion Period”), upon successful application(s) of **Swiss Fortune (Premier) Universal Life Insurance Plan (“Swiss Fortune (Premier)”)**, with 2 years or 5 years premium payment term and paying the full premiums in a lump sum prepayment, you will receive a prepayment interest rate of up to **5% p.a.** on the prepaid premium.

With this Offer, you can enjoy paying less premium upfront, which is up to **44%\*** of the first year annual premium. Don’t miss this opportunity!

First year annualized premium (excluding premium levy)	Premium payment term	Premium payment frequency	Prepayment interest rate (p.a.)
USD 49,999 or below	2 years or 5 years	Annual	4.8%
USD 50,000 or above			5%


**Illustrative example of prepayment interest rate**

Assume the annual premium for **Swiss Fortune (Premier)** with a 5 years premium payment term is USD 50,000, and there is a 25% premium discount based on the first year’s annual premium. If you choose to pay the total of 5 years’ premium in a lump sum, you can enjoy a prepayment interest rate of 5%<sup>#</sup> p.a.. You would earn USD 22,107 in prepayment interest on the prepaid premium. Additionally, you would receive a premium discount<sup>\*</sup> of **USD 12,500 (USD 50,000 x 25%)** for partial settlement of the premium payment for the second policy year. This means you can then pay USD 34,607<sup>^\*#</sup> (USD 22,107<sup>#</sup> + USD 12,500<sup>^\*</sup>) less premium upfront.

**Interests of prepaid premium balance**

End of 1st policy year


$$\frac{\text{USD } 187,500 \times 5\%}{(1+5\%)}$$

 USD 8,929<sup>\*\*</sup>

+

End of 2nd policy year


$$\frac{\text{USD } 150,000 \times 5\%}{(1+5\%)^2}$$

 USD 6,803<sup>\*\*</sup>

+

End of 3rd policy year


$$\frac{\text{USD } 100,000 \times 5\%}{(1+5\%)^3}$$

 USD 4,319<sup>\*\*</sup>

+

End of 4th policy year


$$\frac{\text{USD } 50,000 \times 5\%}{(1+5\%)^4}$$

 USD 2,057<sup>\*\*</sup>

=

Pay less

USD 22,107<sup>\*\*</sup>



Prepaid premiums interest

USD 22,107

+

Premium discount

USD 12,500

=

Total pay less

USD 34,607<sup>^\*#</sup>

Original total premiums

USD 250,000

(USD 50,000 x 5 years)

-

Prepaid premiums interest

USD 22,107<sup>#</sup>

-

Premium discount

USD 12,500<sup>^\*#</sup>

(USD 50,000 x 25%)

=

Lump sum prepaid premium

USD 215,393<sup>^\*#</sup>



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The above figures are only for illustration and assumed premium levy is not included. Please refer to the policy provisions for the full terms and conditions of the insurance policy.

<sup>^</sup>Please refer to the premium discount flyer for the applicable premium discount rate. The premium discount will be calculated based on the first year annualized premium (excluding premium levy) and the applicable premium discount rate.

<sup>\*</sup>The figure is rounded to the nearest whole number.

<sup>#</sup>The interest is realized upfront, so the reduced premium amount is the present value of the interest to be earned.

#### Important notes

1. **Swiss Fortune (Premier)** is a universal life insurance product which is a life insurance policy issued by Zurich Life Insurance (Hong Kong) Limited ("Zurich", "We", "we", "us").
2. The prepayment interest is realized upfront, so the reduced premium amount is the present value of the interest to be earned.
3. **Swiss Fortune (Premier)** is an insurance policy issued by us. Therefore, the benefits payable under the policy are subject to our credit risks and other risks. Please refer to the product brochure for details of the risks.

#### Terms and conditions for the prepayment interest rate promotion ("This Offer")

- i. To be eligible for This Offer,
  - a) customers need to submit the completed application for **Swiss Fortune (Premier)** within the Promotion Period;
  - b) the policy is issued on or before November 28, 2025;
  - c) customers must choose the 2 years or 5 years premium payment term;
  - d) customers must pay the full premiums in lump-sum (less reduced premium amount) and premium levy upon application;
  - e) with annual premium payment frequency selected upon policy application; and
  - f) with "prepayment" option selected upon application.
- ii. All prepaid premiums shall be used to settle the subsequent premiums and premium levy when they are due, and settlement will be made one month before due.
- iii. All prepaid premiums cannot be refunded or withdrawn except on the event of death benefit payment, the policy is cancelled during the cooling-off period or policy surrender.
- iv. In the event of policy surrender within the first four policy years for 5 years premium payment term, or within the first policy year for 2 years premium payment term, all prepaid premiums received from policyholder minus all the premiums being settled will be refunded by us to the policyholder.
- v. In the event of the death of the life insured (whether or not due to the life insured committing suicide) with no contingent life insured assigned within the first four policy years while the policy is in effect, all prepaid premium minus all the premiums being settled will be refunded by us to policyholder or policyholder's estate (if policyholder is also the life insured).
- vi. Change of premium payment frequency and regular premiums are not allowed.
- vii. In case the policyholder cancels the policy within the cooling-off period, Zurich shall refund the actual premium paid to the policyholder.
- viii. In any circumstances, This Offer is not transferrable.
- ix. This Offer is not applicable to applicants who have submitted applications before Promotion Period but withdrawn the applications or cancelled the issued policies during the Promotion Period and then re-applied for **Swiss Fortune (Premier)**.
- x. This Offer can be entitled with other promotional offers (if applicable) unless otherwise specified.
- xi. This Offer is applicable to each eligible policy. If a customer has applied for more than one eligible policy and all requirements of This Offer are fulfilled, each eligible policy can enjoy This Offer.
- xii. Zurich reserves the right to cancel This Offer or amend the terms and conditions of This Offer at any time without prior written notice to you. In the event of any dispute in relation to this document, Zurich reserves the right to make the final decision.
- xiii. This Offer is offered by Zurich, and subject to all respective policy terms and conditions.



# Swiss Fortune (Premier) Universal Life Insurance Plan

## Special offer for 8% first year bonus

Promotion period

Application submission date: From now until October 31, 2025

Last issue date: November 28, 2025

You can enjoy **8%** first year bonus upon successful application(s) of **Swiss Fortune (Premier) Universal Life Insurance Plan** (“Swiss Fortune (Premier)”) during the Promotion Period. Don’t miss this opportunity!

If (i) you submit application for **Swiss Fortune (Premier)** during the promotion period from now until October 31, 2025 (both dates inclusive) (the “Promotion Period”); and (ii) the policy is issued successfully on or before November 28, 2025 from the application submission date; you may enjoy the special offer for 8% first year bonus, subject to terms and conditions as set out below. The calculation of the special offer of first year bonus will be based on the total regular premium due in the first policy year and the first year bonus rate.



The amount of special offer for first year bonus payable is calculated as follows:

First year bonus

=

Total regular premium due in the first policy year

x

Applicable first year bonus rate

8%

first year bonus

First year bonus rate	
2 years premium payment term	8%
5 years premium payment term	
10 years premium payment term	

Important notes

- Swiss Fortune (Premier)** is a universal life insurance product which is a life insurance policy issued by Zurich Life Insurance (Hong Kong) Limited (“Zurich”, “We”, “we”, “us”).
- The 8% first year bonus rate credited will form part of the account value and will be subject to applicable fees and charges of the policy.
- Swiss Fortune (Premier)** is an insurance policy issued by us. Therefore, the benefits payable under the policy are subject to our credit risks and other risks. Please refer to the product brochure for details of the risks.

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**Terms and conditions for the special offer for 8% first year bonus**

- i. This promotion is offered by Zurich. To be eligible for the special offer for 8% first year bonus, you need to submit application for **Swiss Fortune (Premier)** to us and the policy is issued successfully on or before November 28, 2025 from the application submission date.
- ii. The 8% first year bonus will be credited to the policy at the first policy anniversary subject to our approval for policy issuance.
- iii. In any circumstances, the 8% first year bonus is not transferable.
- iv. Zurich reserves the right to cancel this promotion or amend the terms and conditions of this promotion at any time without prior written notice to you. For the avoidance of doubt, if the application is submitted before the cancellation of this promotion or amendment of the terms and conditions, you will still be entitled to this special offer for 8% first year bonus.
- v. In the event of any dispute in relation to this document, Zurich reserves the right to make the final decision.

This document is issued by Zurich Life Insurance (Hong Kong) Limited

This leaflet contains general information for reference only. You are recommended to seek professional advice from your independent advisors if you find it necessary. For more details of the product features and important information including the risk disclosure, please refer to the product brochure. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Life Insurance (Hong Kong) Limited reserves the right of final approval and decision on all matters.

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