

# Swiss Prime Savings Insurance Plan

## One-off extra bonus

### Promotion Period<sup>1</sup>

Application submission date:

From May 1 to May 29, 2026 (for paper application)

From May 1 to May 31, 2026 (for e-application)

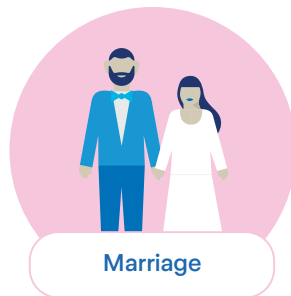
Policy Issue Date<sup>2</sup>: On or before June 30, 2026

Apply for **Swiss Prime Savings Insurance Plan** (“Swiss Prime”) during the Promotion Period<sup>1</sup> to enjoy the one-off extra bonus<sup>3</sup>.

When one of the following designated events occurs after the 10th Policy Anniversary or when the latest Policyholder reaches age 60 (whichever is later), you will receive a one-off extra bonus equal to **5% of the premiums paid** for the 2nd policy year (for 2-year premium payment term) or the 5th policy year (for 5-year premium payment term) :



Designated events (in Hong Kong or overseas) of the latest Policyholder, his/her spouse, children, or grandchildren:



### Remarks

1. “Promotion Period” means the period during which applications are submitted from May 1 to May 29, 2026 for paper applications, and from May 1 to May 31, 2026 for e-applications, provided that the relevant policies are issued on or before June 30, 2026.
2. “Policy Issue Date” refers to the date the policy is issued, which must be on or before June 30, 2026.
3. Terms and conditions apply.

#### Important notes

- **Swiss Prime** is a participating insurance product which is a life insurance policy underwritten by Zurich Life Insurance (Hong Kong) Limited ("Zurich", "We", "we", "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 risk disclosures.
- The one-off extra bonus will only be paid once under each policy. Please refer to the policy endorsement for the full terms and conditions of the one-off extra bonus.

#### Terms and conditions for One-off Extra Bonus (this "Offer")

- To be eligible for this Offer, customers need to submit the completed application(s) of **Swiss Prime** within the Promotion Period, and such policy must be issued by Zurich on or before the Policy Issue Date ("**Eligible Policy**").
- The one-off extra bonus will be paid upon the occurrence of the designated events set out below ("**Designated Events**") after we have received satisfactory proof of the designated events. We reserve the right to request more documents or satisfactory evidence at your own expense to help us assess the request. Designated Events refer to any of the following events:
  - **Marriage:** The latest Policyholder or his/her child/grandchild enters into a legally recognized marriage in Hong Kong or overseas.
  - **Childbirth or adoption of child:** The latest Policyholder or his/her spouse/child/grandchild gives birth to any natural or biological child in Hong Kong or overseas; or adopts any child from a legally registered organization in Hong Kong only.
  - **Graduation from university:** The latest Policyholder or his/her spouse/child/grandchild graduates from a legally registered university in Hong Kong or overseas.
  - **Purchase of a residential property:** The latest Policyholder or his/her spouse/child/grandchild acquires a residential property (including both first-hand and second-hand residential property) in Hong Kong or overseas.The one-off extra bonus is equal to 5% of the premiums paid for the second policy year for a 2-year premium payment term, or for the fifth policy year for a 5-year premium payment term. Please see the calculation below:  
**For a 2-year premium payment term**
  - Monthly premium payment frequency: one-off extra bonus = (monthly premium paid on the 24th policy month x 12) x 5%
  - Annual premium payment frequency: one-off extra bonus = annual premium paid at the 1st policy anniversary x 5%**For a 5-year premium payment term**
  - Monthly premium payment frequency: one-off extra bonus = (monthly premium paid on the 60th policy month x 12) x 5%
  - Annual premium payment frequency: one-off extra bonus = annual premium paid at the 4th policy anniversary x 5%If your policy is on premium holiday (applicable to 5-year premium payment term), the applicable policy year for bonus calculation will be postponed by the length of the premium holiday.
- 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.
- The one-off extra bonus will only be paid once under each eligible policy. For the case of policy split, the split policy(ies) are not entitled to this Offer.
- Any policy change(s) within the Premium Payment Term that may result in a reduction of Notional Amount and/or premiums may affect the amount of bonus you are entitled to receive. Additionally, any change of Policyholder may affect the timing of bonus entitlement.
- This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. Customers must complete the financial needs analysis before applying for any insurance product. The product information in this leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, important information and key product risks, please refer to the relevant product brochure and policy provisions.
- In any circumstances, this Offer is not exchangeable for cash and is not transferrable.
- The Offer is not applicable to applicants who have submitted applications before Promotion Period but withdrawn the applications or cancelled policies during the Promotion Period and then re-applied for **Swiss Prime**.
- This Offer can be used in conjunction with other promotional offers (if applicable) unless otherwise specified.
- 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 document, Zurich reserves the right to make the final decision.
- This Offer is offered by Zurich, and subject to all respective policy terms and conditions.

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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