

Swiss Prime Savings Insurance Plan

Limited-time promotion offers summary

Promotion Period¹

Application submission date: From now until April 30, 2026

Policy Issue Date²: On or before May 29, 2026

Apply for **Swiss Prime Savings Insurance Plan** during the Promotion Period to enjoy these **limited-time offers**:

Offer 1

Up to **18%**
premium discount¹



Offer 2

Up to **4.5% p.a.**
prepayment interest rate²



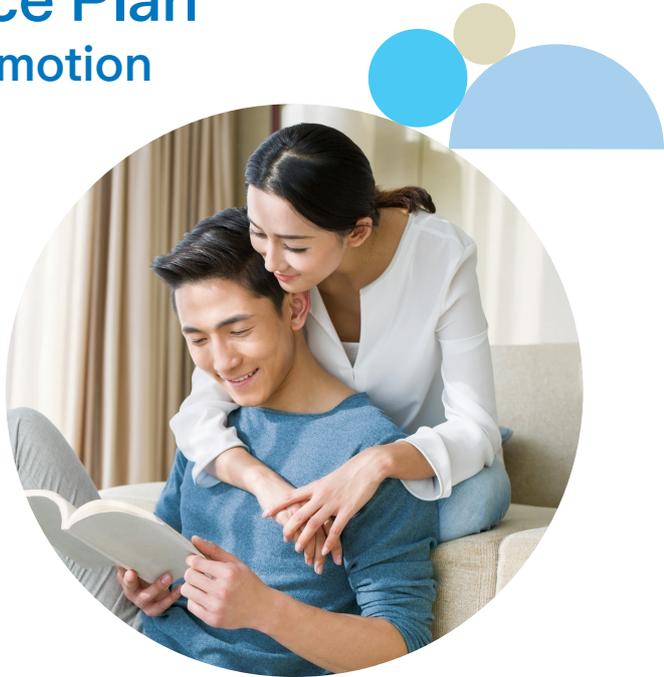
Total offer: Up to **58%**³ of the first year annualized premium (Offer 1 + Offer 2)

Remarks

1. The premium discount rate is determined by the first year annualized premium (excluding premium levy), and the actual premium discount amount for 2nd year premium is calculated based on the latest monthly or annual premium.
2. The interest is realized upfront, so the reduced premium amount is the present value of the interest to be earned on the remaining premium(s), rounded to the nearest whole number.
3. Terms and conditions apply. For details, please refer to the promotion flyers of Offer 1 and Offer 2.

Swiss Prime Savings Insurance Plan

Earn up to 18% premium discount promotion



Promotion Period¹

Application submission date: From now until April 30, 2026

Policy Issue Date²: On or before May 29, 2026

Apply for **Swiss Prime Savings Insurance Plan** (“**Swiss Prime**”) during the Promotion Period¹ to enjoy up to **18% premium discount**³ on the 2nd-year premium(s)!

Applicable premium discount rate, determined based on designated first year annualized premium, is applied to the 2nd-year premium:

First year annualized premium (excluding premium levy) (USD)	Premium payment term	
	2 years	5 years
	Premium discount rate	
<10,000	NA	2%
10,000 – 29,999		5%
30,000 – 49,999	1.5%	10%
50,000 – 99,999		12%
100,000 – 199,999		18%
200,000 or above	4%	18%



How is the total premium discount amount calculated?



Remarks

1. “Promotion Period” refers to applications submitted between now and April 30, 2026, (both dates inclusive), with policy issued on or before May 29, 2026.
2. “Policy Issue Date” refers to the date the policy is issued, which must be on or before May 29, 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 premium discount amount will be used for partial settlement of the premium and premium levy(ies) payable for the second policy year, regardless of the premium payment frequency.
- The premium discount rate is determined by the first year annualized premium (excluding premium levy) and the premium discount amount is calculated based on the latest monthly premium/annual premium.
- Please refer to the policy provisions for the full terms and conditions of the insurance policy.

Terms and conditions for the premium discount promotion (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 premium discount rate is determined by the first year annualized premium (excluding premium levy). Prepaid premiums (if any) will not be taken into account in determining the premium discount rate. For the avoidance of doubt, if there are any changes to your premium in the second policy year, the premium discount rate will remain unchanged.
- The premium discount will be used to offset premiums payable for the second Policy Year in the following manner:
 - **Annual premium payment frequency:**
For Eligible Policies with annual premium payment frequency, the premium discount will be applied towards partial payment of the premium and premium levy(ies) payable for the second policy year. The policyholder will only need to pay the net annual premium for the second policy year, which will be equal to the annual premium minus the annual premium discount.
 - **Monthly premium payment frequency:**
For Eligible Policies with monthly premium payment frequency, the premium discount will be applied monthly towards partial payment of the monthly premiums and premium levy(ies) payable 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.
 - The latest monthly premium/annual premium will be used for the calculation of the monthly/annual premium discount amount, which is illustrated as follows:

First year annualized premium (excluding premium levy) (USD)	Premium payment term	
	2 years	5 years
	Monthly/Annual premium discount amount (= monthly/annual premium x (%))	
<10,000	NA	2%
10,000 – 29,999		5%
30,000 – 49,999	1.5%	10%
50,000 – 99,999		12%
100,000 – 199,999		18%
200,000 or above	4%	

- For a policyholder who prepays total premiums at the time of the policy issuance, the net total premiums payable shall be equal to the annualized premium multiplied by the premium payment term minus (i) the interest earned on 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.
- The premium discount amount cannot be withdrawn as cash. The Eligible Policy must remain in-force on the premium due date(s) of the second policy year. If the Eligible Policy is not in-force at that time, the policyholder will not be entitled to the premium discount under this Offer.
- In case the policyholder cancels the policy within the cooling-off period, Zurich shall refund the actual premiums paid to the policyholder.
- 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 transferable.
- The 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 Prime**.
- This Offer can be used in conjunction with other promotional offers (if applicable) unless otherwise specified.
- 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.
- 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.

Swiss Prime Savings Insurance Plan

Up to 4.5% p.a. prepayment interest rate promotion

Promotion Period¹

Application submission date: From now until April 30, 2026

Policy Issue Date²: On or before May 29, 2026

Apply for **Swiss Prime Savings Insurance Plan** (“**Swiss Prime**”) during the Promotion Period¹ and choose to prepay all future premiums at the time of policy application, enjoy prepayment interest of up to 4.5% p.a. on the prepaid premium³. This offer helps you pay less total premiums, saving up to 41%⁵ of the first year annualized premium.

Up to
4.5% p.a.
prepayment
interest rate

First year annualized premium (excluding premium levy) (USD)	Premium payment term	Premium payment frequency	Prepayment interest rate (p.a.)
Below 50,000	2 years/5 years	Annual	4%
50,000 or above			4.5%

Illustrative example

Assume your annual premium with a 5-year premium payment term is USD 50,000, and you are eligible for a 10% premium discount based on your first year annualized premium.

- If you pay all 5 years’ premiums in a lump sum, you will enjoy a prepayment interest rate of 4.5%⁶ p.a. on the prepaid amount, earning USD 20,408 in prepayment interest.
- You will also receive a premium discount⁴ of USD 5,000 (calculated as USD 50,000 x 10%), which will be applied toward partial settlement of the premiums payable for the second policy year.
- Total savings: You can pay up to USD 25,408^{4,5,6} (USD 20,408^{5,6} + USD 5,000^{4,5,6}) less in premiums upfront, as a result of the combined benefits of the prepayment interest and the premium discount.



Prepaid premiums interest



Lump-sum premium paid upfront Original total premiums Prepaid premiums interest Premium discount

USD **224,592^{4,5,6}** = USD **50,000x5** - USD **20,408^{5,6}** - USD **5,000^{4,5,6}**

Total pay less

USD **25,408^{4,5,6}** = Prepaid premiums interest + Premium discount

USD **20,408** + USD **5,000**

Remarks

1. "Promotion Period" refers to applications submitted between now until April 30, 2026 (both dates inclusive), with policy issued on or before May 29, 2026.
2. "Policy Issue Date" refers to the date the policy is issued, which must be on or before May 29, 2026.
3. Terms and conditions apply.
4. Please refer to the premium discount flyer for the applicable premium discount rate. The premium discount rate is determined by the first year annualized premium (excluding premium levy) and the premium discount amount is calculated based on the latest monthly premium/annual premium.
5. The figure is rounded to the nearest whole number.
6. The prepayment interest allows you to pay less premium upfront, and the reduced premium amount is the present value of the interest that would be earned on the remaining premium(s).

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 prepayment interest is paid upfront, so the reduced premium amount is the present value of the interest to be earned on the remaining premium(s).
- The above figures are only for illustration and premium levy is not included. Please refer to the policy provisions for the full terms and conditions of the insurance policy.

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

- To be eligible for this Offer, customers shall:
 - a. submit the completed application for **Swiss Prime** within the Promotion Period with a policy issued on or before the Policy Issue Date;
 - b. select "annual premium payment frequency" and "prepayment" option at policy application; and
 - c. pay the first-year premium and prepay all future premiums (less prepayment interests and applicable premium discount) in a lump sum at the time of policy application.
- 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.
- All prepaid premiums **cannot be refunded or withdrawn** except in the event of death benefit payment, policy cancellation during the cooling-off period or policy surrender.
 - a. 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 force, all prepaid premiums, minus all premiums that have already been settled, will be refunded by us to the policyholder or policyholder's estate (if policyholder is also the life insured).
 - b. In the event of policy cancellation by the policyholder within the cooling-off period, the prepaid premiums will be refunded by us to the policyholder.
 - c. In the event of policy surrender within the first four policy years (for a 5-year premium payment term), or within the first policy year (for a 2-year premium payment term), all prepaid premiums, minus any premiums that have already been settled, will be refunded by us to the policyholder.
- Change of premium payment frequency and any change(s) that will affect the regular premiums of the policy (including but not limited to change of notional amount, partial withdrawal, partial surrender etc.) are not allowed within the first four policy years (for a 5-year premium payment term), or within the first policy year (for a 2-year premium payment term).** For details, please refer to the policy endorsement issued for this Offer.
- For policies with a 5-year premium payment term, exercise of premium holiday is not allowed within the first four policy years.
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- In any circumstances, this Offer is not transferrable.
- 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 Prime**.
- This Offer can be used in conjunction with other promotional offers (if applicable) unless otherwise specified.
- 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.
- 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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