



## Life Insurance Product Brighter Future Income Plan Blissful Life Insurance Plan Shining Years Deferred Annuity Plan

Underwritten by: Tahoe Life Insurance Company Limited  
(Incorporated in Bermuda with limited liability)

### First year premium discount offer

From now until 31 December 2020<sup>1</sup>, customer who successfully takes out the following designated plans and pays the first year premium in annual payment mode can enjoy the first year premium discount offer:

Brighter Future Income Plan		
Premium payment term	First year premium	First year premium discount <sup>2</sup>
6 years	USD1,875 or above	0.5 month
9 years		1 month
12 years		1.5 months

Blissful Life Insurance Plan		
Premium payment term	First year premium	First year premium discount <sup>2</sup>
5 years	USD1,875 / HKD15,000 or above	0.5 month
10 years		1 month
15 years		1 month
20 years or above		1.5 months

Shining Years Deferred Annuity Plan		
Premium payment term	First year premium	First year premium discount <sup>2</sup>
5 years	USD7,500 / HKD60,000 or above	0.5 month
10 years		1 month

Want to learn more?

For more information, please contact Tahoe Life.

📍 15/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong

☎ (852) 3767 8777

🌐 [www.tahoelife.com.hk](http://www.tahoelife.com.hk)

Underwritten by:



**Tahoe**  
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**Terms and conditions:**

1. First year premium discount offer (the "Offer") is offered by Tahoe Life Insurance Company Limited ("Tahoe Life") and covers the period from 1 October 2020 to 31 December 2020, both dates inclusive (the "Promotion Period").
2. In order to enjoy the Offer, your completed application and required documents of the designated plan together with full premium payable must be successfully submitted to and received by Tahoe Life on or before 31 December 2020 (the "Eligible Policy"). If you cancel the application before policy approval / cancel the Eligible Policy during the policy cooling-off period or your application is not accepted by Tahoe Life, you will not be entitled to the Offer. Tahoe Life shall only refund the actual amount of premium and levy on insurance premium paid to you. For more details of the policy cooling-off period, please refer to the "Cooling-off right" set out in the designated plan's product brochure.
3. The first year premium of the Eligible Policy must be paid in annual payment mode. Levy on insurance premium which is collected by the Insurance Authority is not included in the first year premium. If premium prepayment option is available to the designated plans, the Offer is applicable to the first year annual premium only.

The calculation of the Offer is to multiply the first year premium by the first year premium discount percentage. The first year premium discount percentages are set out below with a maximum discounted amount up to USD5,000 / HKD40,000:

First year premium discount	First year premium discount percentage
0.5 month	4.17%
1 month	8.34%
1.5 months	12.50%

4. The Offer will be issued in the form of premium voucher. For detailed terms and conditions of the premium voucher, please refer to the premium voucher printed along with the proposal. Each premium voucher can be used once and for one application of Eligible Policy only.
5. If you are entitled to other promotional offers simultaneously, Tahoe Life reserves the discretion of whether to grant the Offer.
6. The Offer is not for sale, resale or cannot be transferred to others and cannot be converted to cash, other products, services or discounts offers. Unless otherwise specified by Tahoe Life, the Offer cannot be used in conjunction with other offers of the related services provided by Tahoe Life.
7. Tahoe Life reserves the right of final approval of the application for the designated plan.
8. Tahoe Life has the right to terminate or change the Offer and / or change any of the relevant terms and conditions at any time without prior notice. If there is any dispute, Tahoe Life reserves the right of final decision.
9. For details of the designated plan, please refer to the relevant product brochure.

This leaflet is for use in Hong Kong only and shall not be construed as an offer to provide or sell or solicitation to buy any insurance products outside Hong Kong. Tahoe Life does not offer or sell any insurance products in any jurisdiction outside Hong Kong where such offering or sale of the insurance products is illegal under the laws of such jurisdiction. The information shown is only a brief description of the life insurance products mentioned in this leaflet for your reference and does not constitute any offer or invitation, or basis of any offer or invitation to purchase insurance products mentioned above. The information contained herein is not exhaustive and does not form part of a contract of insurance. You should read carefully the relevant policy contract for the details of the product and terms and conditions and the policy contract shall prevail. Applicant should seek independent professional advice before making any decision if necessary.

"Tahoe Life" or the "Company" refers to Tahoe Life Insurance Company Limited (Incorporated in Bermuda with limited liability).