

## Chubb MyLegacy Insurance Plan V - Harvest Extra First-Year Premium Discount Offer for Selected Existing Customers

Selected Existing Customers who successfully enrol in **Chubb MyLegacy Insurance Plan V - Harvest** ("Chubb MyLegacy V - Harvest") (5-year premium payment term) within the promotion period from 1 September 2025 to 30 September 2025 (both dates inclusive) ("Promotion Period") can enjoy an extra 5% premium discount on the first-year total annualised premium ("Extra Premium Discount Offer").

The Extra Discount Offer is applicable to all premium payment modes (i.e. monthly / quarterly / semi-annual / annual) of the Eligible Policy(ies).

Please refer to the following table for the applicable premium discount rate for the Extra Premium Discount Offer :

Chubb MyLegacy V - Harvest Premium payment term	First-year total annualised premium discount rate
5-year	<b>Extra 5%</b> for the 1 <sup>st</sup> Policy Year

The Capitalized terms shall have the meanings as defined in the terms and conditions of this leaflet.



Promotion Period:  
1 September -  
30 September 2025  
(both dates inclusive)



For details, please  
refer to the Terms  
and Conditions of  
this leaflet.



Please contact  
your insurance  
consultant or call  
our Customer  
Service Hotline at  
**2894 9833**  
for more details.

## Terms and Conditions

1. The Extra Premium Discount Offer is only available for Selected Existing Customers who hold existing policy(ies) ("Existing Policy(ies)") of the following insurance plans which are issued by Chubb Life Insurance Hong Kong Limited ("Chubb Life") on or before 28 August 2025 and such Existing Policy(ies) remains in force during the Promotion Period:
  - a) **Chubb FlexiLiving Deferred Annuity Plan;**
  - b) **Chubb Gold Fortune Deferred Annuity Plan;**
  - c) **Gold Fortune Deferred Annuity Plan;** and/or
  - d) **Chubb Smart Endowment Plan.**
2. The Extra Premium Discount Offer is only applicable to eligible policy(ies) ("Eligible Policy(ies)") held by Selected Existing Customers. In order to be qualified as Eligible Policy(ies) for the Extra First-Year Premium Discount Offer:
  - a) the application(s) for **Chubb MyLegacy V - Harvest** (5-year premium payment term) must be signed and submitted to Chubb Life by the Selected Existing Customers during the Promotion Period; and
  - b) the policy(ies) of the successful application(s) must be issued by Chubb Life on or before 31 October 2025.
3. The Extra Premium Discount Offer amount will be equal to the annualised premium of the Eligible Policy(ies) multiplied by the applicable first-year annualized premium discount rate. The Extra Premium Discount Offer will be applied to the relevant Eligible Policy(ies) on each premium payment for the 1<sup>st</sup> policy year according to the premium payment mode of such Eligible Policy(ies).
4. The amount of the Extra Premium Discount Offer will be calculated in the currency under which the relevant Eligible Policy(ies) is denominated.
5. When the Extra Premium Discount Offer is applied, both of the Eligible Policy(ies) and the Existing Policy(ies) must remain in force.
6. For the avoidance of doubt, the Extra Premium Discount Offer will be applied to the actual amount of first-year total annualised premium paid for the basic plan of the Eligible Policy(ies), including the additional premium (if any) due to underwriting, as determined at the issuance of the Eligible Policy(ies), and excluding levy (if any).
7. For details of the benefits and full terms and conditions, and risk disclosures of **Chubb MyLegacy V - Harvest**, please refer to the respective product brochure(s) and policy document(s).
8. The amount of the Extra Premium Discount Offer is non-transferable and cannot be redeemed for cash. If the Eligible Policy(ies) is cancelled during the cooling-off period, the policyowner will receive the actual amount of premium paid and levy (if any) only.
9. The Extra Premium Discount Offer is not eligible to applicant(s) who has submitted applications of **Chubb MyLegacy V - Harvest** policy(ies) before the Promotion Period but withdrew the applications or cancelled their **Chubb MyLegacy V - Harvest** policy(ies) during the cooling-off period and then re-applied for the same product.
10. The Extra Premium Discount Offer cannot be used in conjunction with any other promotion(s) except the premium discount and/or prepayment offers for **Chubb MyLegacy V – Harvest, Chubb FlexiLiving Deferred Annuity Plan, Chubb Gold Fortune Deferred Annuity Plan, Gold Fortune Deferred Annuity Plan** and/or **Chubb Smart Endowment Plan** offered by Chubb Life, unless otherwise expressly agreed by Chubb Life in writing.
11. Chubb Life reserves the right to vary, suspend or terminate all or part of the offers and / or amend the terms and conditions herein at any time without prior notice. For the avoidance of doubt, the Extra Premium Discount Offer(s) applicable to any Eligible Policy(ies) issued prior to such variation, suspension or termination of the premium discount offer(s) will remain unaffected.
12. The decision of Chubb Life on all matters and disputes relating to this promotion shall be final and conclusive.
13. These terms and conditions are governed by and shall be construed in accordance with the laws of Hong Kong SAR. The policyowner and Chubb Life shall irrevocably submit to the exclusive jurisdiction of the courts of Hong Kong in relation to any matter, claim, or dispute arising out of or in connection with these terms and conditions.
14. No person other than Chubb Life and the applicant / policyowner of the Eligible Policy(ies) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) to enforce any of these terms and conditions.

## Contact Us

### **Chubb Life Insurance Hong Kong Limited**

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Hong Kong

[life.chubb.com/hk](http://life.chubb.com/hk)

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 include, but are not limited to, product brochure that contains key product risks, policy provisions that contain exact terms and conditions, benefit illustrations (if any) 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", "our" or "us" herein refers to Chubb Life Insurance Hong Kong Limited.

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