

Preferential Interest Rate Promotion (Limited Quota)

Successfully apply for designated plans from **October 1 to December 31, 2023** to enjoy a **preferential Premium Deposit Fund (“PDF”) interest rate of up to 5.5% p.a.*** on the prepaid premium during the Premium Prepayment Period, on top of any prevailing customer promotion(s)~.

Preferential PDF interest rate	Designated plans≈	Initial annual and prepaid premium	
4.5% p.a.*	LionTycoon Beyond 2	2-Year Premium Payment Term: Pay the total premiums in a lump sum	Less preferential PDF interest® and any prevailing customer promotion(s)~
5.5% p.a.*	LionPrima	5/8/10-Year Premium Payment Terms: Pay the first 5 policy years’ premiums in a lump sum	
	LionTycoon		
	LionTycoon Beyond 2		

- * The preferential PDF interest rate is not guaranteed. Generali Life (Hong Kong) Limited (the “Company”) reserves the right to revise the rates from time to time.
- ~ Prevailing customer promotion(s) refers to any customer promotions of designated plans offered concurrently at the time of the application of such plan. For details, please refer to the relevant promotion flyer.
- ≈ Not applicable to policies with supplementary benefit attached upon policy issuance.
- ® Preferential PDF interest refers to the difference between i) the total premiums/first 5 policy years’ premiums after customer promotion (if any), and ii) the present value of the total premiums/first 5 policy years’ premiums and customer promotion (if any) calculated with preferential PDF interest rate.

Example:

Plan Name:	LionTycoon Beyond 2
Premium Payment Term:	5 years
Premium Prepayment Period:	4 years
Premium Payment Mode:	Annual
Annual Premium:	USD 10,000
Customer promotion~:	14% of premium refund in the 2 nd Policy Year

Pay annual premium every year (Excluded customer promotion~)	Prepay required premiums upfront (Included customer promotion~)
USD 10,010 x 5 = USD 50,050	USD 43,770
Saved USD 6,280	

Remarks:

- The above example is hypothetical and is strictly for illustrative purposes. The amounts illustrated are rounded to the nearest integer.
- Levy has been reflected in the above example.

Terms and Conditions

1. The promotion period is from October 1 to December 31, 2023, both days inclusive ("Promotion Period"), with successful policy issuance on or before February 29, 2024.
2. The Preferential Interest Rate Promotion is offered with limited quota. Generali Life (Hong Kong) Limited (the "Company") reserves the right to stop this promotion without prior notice.
3. Under Preferential Interest Rate Promotion, the preferential PDF interest rate for the Policy applying LionTycoon Beyond 2 with a 2-Year Premium Payment Term is 4.5% p.a. while the preferential PDF interest rate for the Policy applying LionPrima with a 2-Year Premium Payment Terms or applying LionTycoon and LionTycoon Beyond 2 with a 5/8/10-Year Premium Payment Terms is 5.5% p.a.. These rates have included the prevailing PDF interest rate of 3.0% p.a and the extra interest rate of 1.5% p.a. and 2.5% p.a. respectively. These rates are not guaranteed. The Company reserves the right to revise the rates from time to time. You may be required to pay any outstanding premium(s) and/or levy(ies) in case the balance of PDF is not sufficient to pay any renewal premium(s) and/or levy(ies) due and payable.
4. The interest from the extra interest rate ("Extra Interest") will be deposited into the insurance policy at the end of the Premium Prepayment Period as shown in the "Premium Deposit Fund (PDF) Illustration - Preferential Interest Rate Promotion" to settle the due premium(s) and levy(ies) only. Before the Company deposits the Extra Interest into the insurance policy, PDF interest will be calculated based on the prevailing PDF interest rate.
5. In order to be eligible for the "Preferential Interest Rate Promotion" offer:
 - a. The plan must be applied within the Promotion Period and issued on or before February 29, 2024;
 - b. Annual payment mode with premium prepayment option must be selected upon policy application;
 - c. No policy year back-dating arrangement;
 - d. No supplementary benefit attached upon policy issuance;
 - e. You have paid the initial annual and prepaid premium, as stated in the "Premium Deposit Fund (PDF) Illustration - Preferential Interest Rate Promotion" in a lump sum at policy application; and
 - f. The policy(ies) must remain in force when the Company deposits the Extra Interest into the policy(ies).
6. For any alterations of the policy before the Company deposits the Extra Interest into the policy(ies) (including but not limited to the below), the preferential PDF interest rate will be totally forfeited, and the balance of the PDF will accumulate interest at the prevailing PDF interest rate.
 - a. Withdrawal from the PDF account (early withdrawal charge may be applicable) or add additional fund to the PDF account;
 - b. Change of premium payment mode;
 - c. Change of notional amount/sum assured;
 - d. Addition of supplementary benefit(s);
 - e. Policy surrender;
 - f. Policy termination due to reasons other than clause 7 below; or
 - g. Any changes that will affect the annualized premium of the policy.
7. In the event of waiver of all future premiums or policy termination due to claims before the end of the Premium Prepayment Period, the Extra Interest will be calculated and paid on pro-rata basis.
8. For policy(ies) with more than 5-year Premium Payment Terms, you can either choose to i) prepay future premiums with prevailing PDF interest rate; or ii) pay future premiums regularly, after the period of the preferential PDF interest rate entitlement.
9. The promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.

The above plans can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the above plans, the full terms can be found in the Policy Provisions.

Generali Life (Hong Kong) Limited (the "Company") reserves the right to vary or terminate this promotion at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. The Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

All above plans are underwritten by the Company. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure and "Premium Deposit Fund (PDF) Illustration - Preferential Interest Rate Promotion". For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the designated plans. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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