

MyHarvest Savings Insurance Plan III

First Year Premium Discount Promotion



For successful enrollment in MyHarvest Savings Insurance Plan III during the Promotion Period with all premiums prepaid at application, you can enjoy **15% premium discount on the first year's premium.**

Insurance plan	Premium payment mode	First year basic amount	Premium discount on the first year's premium
MyHarvest Savings Insurance Plan III	Annual and premium prepayment	HKD64,000 or above / USD8,000 or above	15%

For terms and conditions, please refer to the next page.

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Terms and conditions:

1. This first year premium discount promotion (the "Offer") is valid from 1 October 2026 to 31 December 2026 (both dates inclusive) (the "Promotion Period").
2. The Offer is only applicable to the application submitted through the broker channel of China Life Insurance (Overseas) Company Limited ("China Life (Overseas)").
3. The Offer is only applicable to China Life (Overseas)'s "MyHarvest Savings Insurance Plan III" (the "Plan"), and has to fulfill the following requirements:
 - (a) customers must submit the completed application and proposal illustration during the Promotion Period and within the validity period as specified on the proposal illustration;
 - (b) the application sign date must be within the Promotion Period; and
 - (c) all premium must be paid in annual and premium prepayment mode at application.
4. The Offer is non-transferable or non-redeemable for cash.
5. The Offer is calculated on a per policy basis. If a policyholder applies more than one policy of the Plan, each policy will be eligible for the Offer. For the exact discount amount available for each individual insurance policy, please refer to the respective sales illustration document.
6. The Offer is not applicable to any premium levy and extra premium.
7. The Plan is underwritten by China Life (Overseas) and is subject to all respective policy terms and conditions. This promotion material should be read in conjunction with the product brochure of the Plan. For product information and key risk disclosures of the Plan, please refer to the terms and conditions set out in the product brochures and the provisions of the policy issued by China Life (Overseas). All details of the Plan will be subject to the provisions of the policy.
8. China Life (Overseas) reserves the right to amend all or part of the terms and conditions of the Offer or terminate or revoke the Offer at any time without issuing further notice. In the event of any disputes, China Life (Overseas) shall have absolute discretion in making a final decision.
9. Save and except China Life (Overseas) and policyholders, no other person or entity shall have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce any of these terms and conditions.
10. By participating in the Offer, policyholders agree that they have read and agreed with the terms and conditions herein.
11. The terms and conditions are governed by and must be construed in accordance with the laws of Hong Kong Special Administrative Region.
12. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product of China Life (Overseas) outside Hong Kong.

China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability)