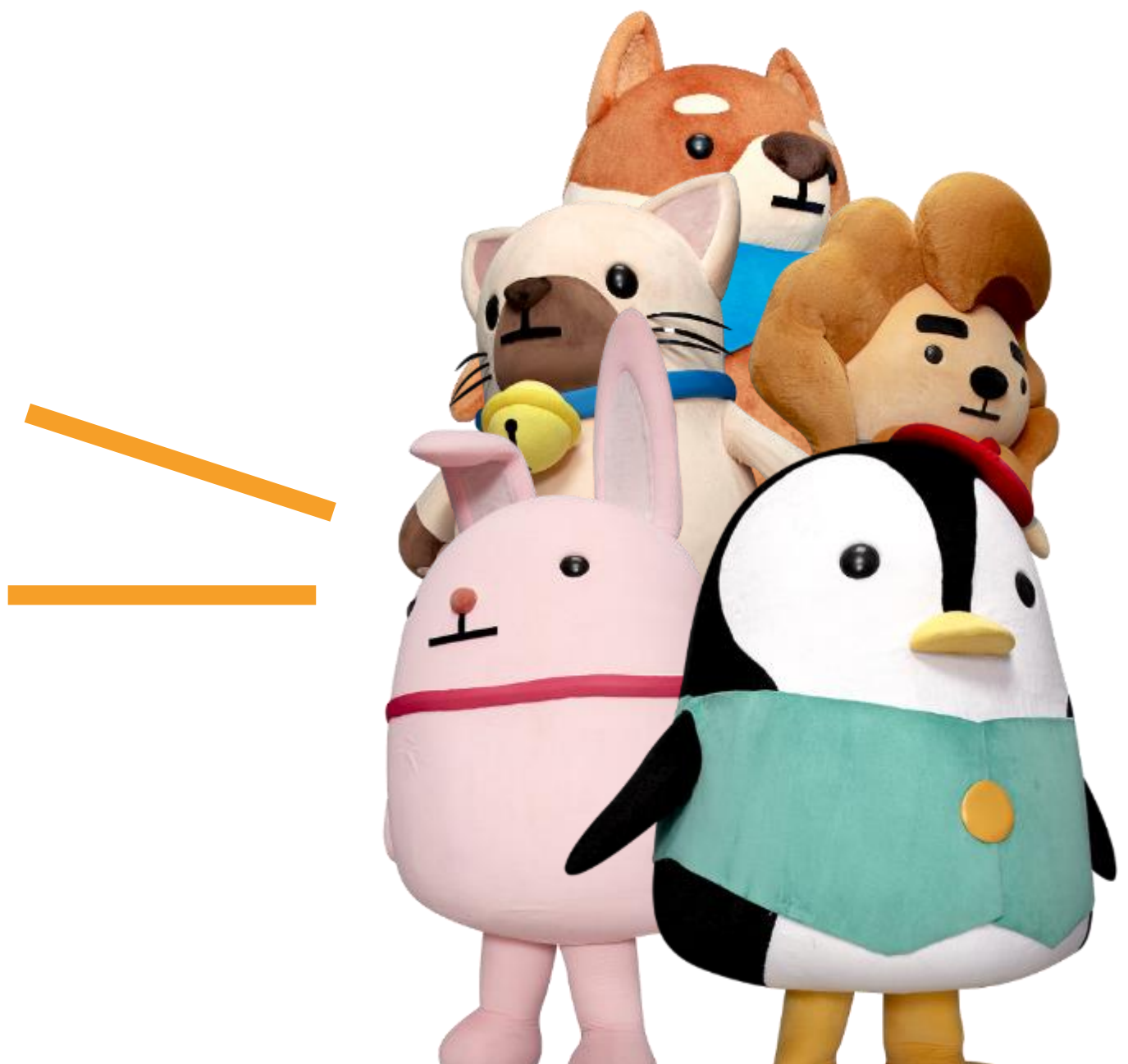


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Live Young Program Details



BOC Life “Live Young” Rewards Program (“Live Young”), through the “Live Young” Rewards App (“the Rewards App”)¹ takes you through a “Live Young” Journey every month, which enables you to earn Energy via syncing daily Bio Age Reduction Results and completing designated Missions. Use Energy to move along the journey and open up Treasure Boxes to get —○ Coins^{2,3,4}. You may use —○ Coins to make charity donations or redeem eVouchers (“Gift(s)”) ⁵ from a wide range of hottest merchants without any spending required. Encourage yourself, your family and friends to maintain a healthy lifestyle and to keep moving, keep earning, and be rewarded!

Membership Eligibility

Registration for “Live Young” is free. Any successful registration as a “Live Young” member can enjoy free membership. Membership commences from the date when the membership is granted by BOC Group Life Assurance Company Limited (“BOC Life”) up to 31 December of that year with annual renewal for 12 months⁶. Please refer to <https://www.boclif.com.hk/en/liveyoung/member.html> for details on the registration procedures.

Each applicant is entitled to only one membership and the membership is personal to the applicant only. In order to be eligible to apply for membership of “Live Young”, applicants must fulfill all of the below requirements:

- aged 18 or above at the time of application; and
- have a valid email address; and
- have a Hong Kong mobile number which is registered under the applicant’s real name; and
- be situated in Hong Kong at the time of application.

There are 2 member types for “Live Young”:

Advanced Member	BOC Life Selected Policyholders ^{6,7,8}
Basic Member	BOC Life Non-Selected Policyholders ^{6,7,8,9} or Non-BOC Life policyholders ^{6,9}

“Live Young” members can download “Live Young” Rewards App, and can enjoy below listed functions of the Rewards App according to their member type:

Member Type	Basic Member		Advanced Member
Membership Stage	New Basic Member 90-day Trial Period ⁹	Passed the New Basic Member 90-day Trial Period ⁹	Until the insurance policy that is used to register for or upgrade to Advanced Membership is no longer effective or has matured ⁸
Functions			
Get —○ Coins ^{2,3,4}	✓	Small amounts may be distributed by system ^{2,3,4}	Earn more than Basic Members ^{2,3,4}
Rewards ⁵ and Charity Donations	✓	Only Premium Vouchers and charity donation will be available for redemption ⁹	✓
Bio Age Reduction Result ⁴	✓	✓	✓
Add Friends	✓	✓	✓
Special Challenges	✓	X	✓
Share —○ Coins with friends ¹⁰	✓	X	✓
Membership upgrade	BOC Life Selected Policyholder ^{7,8} can become Advanced Member ⁸ To enjoy all functions!		X

Who are BOC Life Selected Policyholders?

If you are holding an effective policy of any of the below BOC Life Selected Insurance Plans ^{7,8}, you can directly register or upgrade as “Advanced Member” ⁸ to enjoy all the above functions*.

Type	Selected Insurance Plan
Whole Life Protection	Eternal Fortune Global Whole Life Insurance Plan
	Glamorous Glow Global Whole Life Insurance Plan
	Forever Wellbeing Whole Life Plan
	CoverU Whole Life Insurance Plan
	CoverU Whole Life Insurance Plan (Delight Version)
	SmartUp Pro Whole Life Plan
Medical Protection	iRefund Hospital Cash Plan
	SmartViva Flexi VHIS
Critical Illness Protection	iProtect 10 Years Insurance Plan
	Along Pro Critical Illness Plan
	BestCare Pro Critical Illness Plan
	SmartGuard Critical Illness Plan
	Critical Illness 188 Whole Life Insurance Plan
Other Protection	iMortgage-Linked Term Life Insurance Plan
	IncomeJoy Lifelong Insurance Plan
Annuity	BOC Life Deferred Annuity (Lifetime)
	BOC Life Deferred Annuity (Fixed Term)
	BOC Life Deferred Annuity (Fixed Term) (Apply via mobile banking)

*For information on “Live Young”’s membership, the Rewards App, campaigns, —○ Coins, rewards, terms and conditions, and other details, please refer to the latest announcements at “Live Young” Official Site <https://www.boclif.com.hk/en/liveyoung/home.html> .

Notes:

1. "Live Young" Rewards App is provided and managed by ReMark, an InsurTech company under French reinsurer group SCOR, exclusively for the members of "Live Young" Rewards Program in Hong Kong. Upon user's authorization, "Live Young" Rewards App will record user's health data in the Rewards App he/she downloaded and will collect the information required for joining "Live Young". Please refer to the Personal Information Collection Statement and Privacy Policy Statement of "Live Young" Rewards App and the "Live Young" Rewards Program to understand the collection, usage and retention of personal data in detail.
2. The calculation method of Bio Age Reduction Results, Energy and/or —○ Coins (including the ways in which Bio Age Reduction Results, Energy and/or —○ Coins are earned, credited, accumulated or structured) , the redemption method of Gifts, and conversion rate of —○ Coins to Gifts, and the rewards and/or offers of "Live Young" are subject to change at BOC Life and/or ReMark's sole discretion without prior notification. Please refer to the relevant terms and conditions of BOC Life and/or ReMark for details.
3. Members may receive Energy via Bio Age Reduction Results by synchronizing activity data daily and/or completing designated Missions via the "Live Young" Rewards App. Upon earning sufficient Energy, Treasure Boxes will open up automatically in the Rewards App and —○ Coins will be credited into the Rewards App. Such —○ Coins can be used to redeem rewards in the Rewards App.
4. The calculations and records of daily activity data and Bio Age Reduction Results in "Live Young" Rewards App's backend system are final and conclusive. In case of any dispute, the decision of BOC Life shall be final.
5. The Gifts are provided and/or arranged by independent supplier(s), and are subject to terms and conditions of the relevant supplier(s). BOC Life is not the supplier of the Gifts, and gives no guarantee to the products and/or services provided by the relevant supplier(s) and/or the quality and/or supply thereof, and does not accept any liability arising in conjunction with the use of the products and/or the services provided by the relevant supplier(s). Any enquiry, feedback or complaint in respect of the Gifts and/or the products and/or services provided by the relevant supplier(s) and/or the quality and/or supply thereof should be directed to the relevant supplier(s).
6. To enjoy free membership, you must first register as a member of "Live Young" Rewards Program and complete the account activation procedures in the Rewards App. Membership commences from the date when membership is granted by BOC Life up to 31st December of that calendar year, which is subject to annual renewal for a period of 12 months running from 1st January of each subsequent year in accordance with the then prevailing renewal procedures and conditions as may be prescribed by BOC Life. BOC Life reserves the right to change the membership eligibility and the relevant terms and conditions at any time.
7. BOC Life Selected Insurance Plans currently include: iProtect 10 Years Insurance Plan, iRefund Hospital Cash Plan, AlongPro Critical Illness Plan, BOC Life Deferred Annuity (Lifetime), Forever Wellbeing Whole Life Plan, BestCare Pro Critical Illness Plan, SmartViva Flexi VHIS, SmartGuard Critical Illness Plan, Glamorous Glow Global Whole Life Insurance Plan, Eternal Fortune Global Whole Life Insurance Plan, CoverU Whole Life Insurance Plan, CoverU Whole Life Insurance Plan (Delight Version), Critical Illness 188 Whole Life Insurance Plan, iMortgage-Linked Term Life Insurance Plan, IncomeJoy Lifelong Insurance Plan, SmartUp Pro Whole Life Plan, BOC Life Deferred Annuity (Fixed Term), BOC Life Deferred Annuity (Fixed Term) (Apply via mobile banking) ("BOC Life Selected Insurance Plans"). BOC Life reserves the right to amend, add to or remove the applicable insurance plans under "BOC Life Selected Insurance Plans" and to amend the relevant terms and conditions at any time at its sole discretion without prior notice. BOC Life Selected Policyholder refers to a person who holds effective policy(ies) of BOC Life Selected Insurance Plans. BOC Life Non-Selected Policyholder refers to a person who holds effective policy(ies) of any BOC Life insurance plan(s) other than BOC Life Selected Insurance Plans.
8. Regardless of whether an Advanced Member is a BOC Life Selected Policyholder or BOC Life Non-Selected Policyholder, if the relevant policy that he/she used to register for or upgrade to his/her Advanced Membership is no longer effective, and at the same time he/she does not hold any other effective policy(ies) of BOC Life Selected Insurance Plans, his/her member type will automatically be adjusted to Basic Member on the date of that policy of BOC Life Selected Insurance Plan(s) being terminated without any prior notice.

9. BOC Life Non-Selected Policyholders and non-BOC Life policyholders who register for “Live Young” will be set as Basic Members by default and can enjoy a 90-day free trial (during the 90 days consecutively counting from the date of registration as Basic Member at “Live Young” Official Site, time of registration as determined by BOC Life’s system) (“New Basic Member 90-Day Trial Period”) to experience the abovementioned functions in Rewards App. After the New Basic Member 90-Day Trial Period, the said member may still retain his/her membership and can continue to use other functions of the Rewards App such as Bio Age Reduction Result, subject to restrictions on the function of using —○ Coins to redeem rewards, namely that only Premium Vouchers and charity donations will be available on Rewards page for redemption. For the avoidance of doubt, (1) the New Basic Member 90-Day Trial Period is not applicable to (i) registration as Advanced Member directly or (ii) existing Advanced Members who at any time revert to Basic Members, even if such members had not yet previously completed his/her New Basic Member 90-Day Trial Period for whatever reason; and (2) if at any time a Basic Member successfully upgrades to Advanced Member, his/her New Basic Member 90-Day Trial Period shall be terminated forthwith notwithstanding that the 90 days’ period counting from his/her date of registration as Basic Member has not expired.
10. Share —○ Coins with friends function means member can give out his/her —○ Coins earned to other member(s), regardless of member type.
11. For details of the Personal Information Collection Statement of “Live Young”, you may visit “Live Young” Official Website at <https://www.boclif.com.hk/en/liveyoung/pics.html>. You may opt out of receiving any marketing promotional materials related to BOC Life (including “Live Young”) by advising BOC Life’s Data Protection Officer in writing, address as follow: 13/F, 1111 King’s Road, Taikoo Shing, Hong Kong.

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