

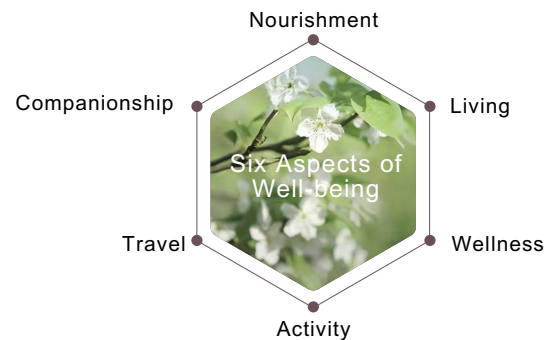
Enjoy Different Seasons of Life



Experience a Sensory Journey Through Asia



BOC Life “RetireCation” Experience Program¹ (“RetireCation”) provides an exclusive and brand-new experience to selected customers. BOC Group Life Assurance Company Limited (“BOC Life”) partners with various business partners to establish the retirecation network, which currently spans 20 cities across the Greater Bay Area and other livable cities in Mainland. Additionally, this network extends to 7 countries, including Japan, Korea, Thailand and other popular Southeast Asian countries, allowing selected customers to indulge deeply in the retirecation experience while embracing “Six Aspects of Well-being” .



Member Privileges 2,6,7,8,9,11,12,13,14

Fantastic deals at our 30 retirecation destinations

- 7 days, 6 nights retirecation package booking discounts (up to 71% off)
- 30 days, 29 nights retirecation package booking discounts (up to 64% off)

Dedicated retirecation concierge service¹⁰

- Tailored devising and planning on retirecation itinerary
- Retirecation itinerary resources recommendations and booking (e.g. transportation and dining, etc.)
- Handling support for emergency situation



For the booking discounts and details of retirecation packages, members can contact the dedicated retirecation concierge hotline stated in the confirmation email sent from BOC Life after successful registration.

Membership Eligibility²

Registration for “RetireCation” is free. Any successful registration as a “RetireCation” member can enjoy free membership. Membership commences from the date when the membership is granted by BOC Life up to 31 December of that year with annual renewal for 12 months³. Please refer to <https://www.boclif.com.hk/en/retirecation/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 “RetireCation”, applicants must fulfill all of the below requirements:

- holding an effective policy of any of the BOC Life Selected Insurance Plan(s)^{5,15} or Selected individual⁴; and
- have a valid email address; and
- have a valid mobile phone number

If the applicant holds more than one effective policy of BOC Life Selected Insurance Plan(s) at the time of membership application, the applicant must select one of his/her effective policies for applying for and maintaining the membership.

Who are BOC Life Selected Policyholders?

If you are holding an effective policy of any of the below BOC Life Selected Insurance Plan(s)^{5,15}, you can register as a “RetireCation” member for free to enjoy the above Member Privileges*.

BOC Life Selected Insurance Plans

IncomeJoy Lifelong Insurance Plan
Star Legacy Private Wealth Whole Life Insurance Plan
Elite Generations Global Whole Life Insurance Plan
Assure Together Global Whole Life Insurance Plan
Glamorous Glow Global Whole Life Insurance Plan
Glamorous Glow Whole Life Insurance Plan
Eternal Fortune Global Whole Life Insurance Plan
MaxiWealth ULife Insurance Plan
Forever Wellbeing Whole Life Insurance Plan
Forever Legacy Whole Life Insurance Plan II
Forever Legacy Whole Life Plan
Luminous Prime ULife Insurance Plan

Forever Glorious ULife Insurance Plan II
Forever Glorious ULife Plan
SmartUp Pro Whole Life Plan
SmartUp Whole Life Insurance Plan
SmartUp Plus Whole Life Insurance Plan
Forever Fortune Whole Life Insurance Plan
MaxiGrowth ULife Insurance Plan
Smart Immediate Annuity Insurance Plan
SmartRetire Annuity Insurance Plan
BOC Life Deferred Annuity (Lifetime)
BOC Life Deferred Annuity (Fixed Term)
BOC Life Deferred Annuity (Fixed Term)
(Apply via mobile banking)

*For information on “RetireCation”’s membership, Member Privileges, rewards, terms and conditions and other details, please refer to the latest announcements at “RetireCation” Official Website <https://www.boclif.com.hk/en/retirecation/home.html>.

More about
“RetireCation” Experience Program



Notes:

1. "RetireCation" is organized by BOC Life.
2. The membership eligibility, Member Privileges, the redemption method of Member Privileges of "RetireCation" are subject to change at BOC Life's sole discretion without prior notification. Please refer to the relevant terms and conditions of "RetireCation" for details.
3. To enjoy free membership, you must first register as a member of "RetireCation". 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.
4. BOC Life may at any time at its sole and absolute discretion grant membership to selected individual(s) conditionally or unconditionally, who will be deemed to have satisfied the eligibility requirements to apply for the membership. The choice of selected individual(s) and the condition(s) so imposed (if any) shall be at the sole and absolute discretion of BOC Life.
5. BOC Life reserves the right to amend, add to or remove the applicable insurance plans under BOC Life Selected Insurance Plan(s) 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 Plan(s).
6. Member Privileges are provided and/or arranged by third-party business partners, their subsidiaries and/or the business partners of such third-party business partners and their subsidiaries as may be designated by BOC Life including but not limited to Towa Tours Limited (Travel Agent License: 351144) currently appointed by BOC Life (collectively the "Supplier"). Member Privileges including but not limited to the prices, the booking discounts and the contents of the retirecation packages are subject to change from time to time at the Supplier's sole discretion. "RetireCation" members can contact the dedicated retirecation concierge manager for the latest update.
7. Unless otherwise specified, the prices of retirecation package, the costs of all items arranged by the dedicated retirecation concierge service and all expenses incurred out of the scope of retirecation package must be borne by "RetireCation" member(s) and shall be subject to the terms and conditions of the Supplier.
8. By using the Member Privileges, you agree to be bound by all relevant terms and conditions of "RetireCation" and undertake and confirm that all participants who take part in enjoying the Member Privileges including retirecation packages have received and accepted such terms and conditions. You agree to release BOC Life and shall indemnify BOC Life against all liabilities howsoever and wheresoever which may be incurred by BOC Life and all actions and proceedings which may be brought by or against BOC Life arising out of any breach of the relevant terms and conditions by you and/or the participants and/or any breach of the said undertaking and confirmation by you.
9. "RetireCation" members must make reservations through the dedicated retirecation concierge hotline by providing the "RetireCation" membership number. Dedicated retirecation concierge hotline service is provided by the Supplier and subject to the terms and conditions. Service hours for the dedicated retirecation concierge hotline are Mondays to Fridays from 9 AM to 6 PM, closed on Saturdays, Sundays, and public holidays (based on Hong Kong time zone and holidays). "RetireCation" member must call the dedicated retirecation concierge hotline to make reservations, changes, cancellations, and inquiries regarding retirecation packages and/or dedicated retirecation concierge service at least five working days (based on Hong Kong time zone and holidays) before departure. Once a booking is confirmed, any changes must be requested through the dedicated retirecation concierge hotline and may incur additional costs (which must be borne by the "RetireCation" member). Any cancellations must also be requested through the dedicated retirecation concierge hotline. Once a booking is canceled or if it cannot take place for any reason (including but not limited to force majeure or no-show on the departure date), no retirecation package, or dedicated retirecation concierge service will be reissued by BOC Life and/or the Supplier. Whether the canceled booking can be rescheduled will be subject to the final discretion of the Supplier. Any costs already paid or any additional costs incurred by the cancelation or rescheduling must be borne by the "RetireCation" member.
10. The dedicated retirecation concierge service can only be used in conjunction with the retirecation package.
11. The Supplier reserve(s) the right of final decision on the supply and contents of the Member Privileges, which may be subject to change from time to time without further notice. The Member Privileges and relevant items may not be arranged in accordance with "RetireCation" member's desired dates of accommodation and transportation due to limit on availability.
12. All Member Privileges cannot be exchanged, returned, exchanged for other items or cash. The Member Privileges are provided by the Supplier, and are subject to terms and conditions of the Supplier. Before using the Member Privileges, all participants must understand and agree to the terms and conditions, the privacy policy and personal information collection statement issued by the Supplier.
13. BOC Life is not the supplier of the Member Privileges, and gives no guarantee to the products and/or services provided by the Supplier and/or the quality and/or supply thereof. To the fullest extent permissible pursuant to applicable law, BOC Life does not accept any liability arising in conjunction with the use of the products and/or the services provided by the Supplier. Any liability arising in conjunction with the use of the products and/or the services provided by the Supplier and/or the quality thereof should be resolved between the Supplier and the participants. Any enquiry, feedback or complaint in respect of the Member Privileges and/or the products and/or services provided by the Supplier and/or the quality and/or supply thereof should be directed to the Supplier including via the dedicated retirecation concierge hotline stated in the confirmation email sent from BOC Life.
14. Any reports/information (if applicable) on related items provided in connection with the use of Member Privileges ("the Information") are for reference only. BOC Life and/or the Supplier do(es) not guarantee that such Information can fulfill any participants' health or medical needs, nor is it intended for diagnostic or treatment purposes and is not a substitute for any qualified professional medical or healthcare advice and should not be relied upon for such purposes. If participants have any questions regarding medical or health condition, they should seek the professional advice of a qualified medical professional or health care provider. BOC Life and/or the Supplier shall not be liable for any use or interpretation of such Information by others, and the Information and/or any information related to the participants' health conditions will not be shared with BOC Life and/or the Supplier.
15. If the policy of BOC Life Selected Insurance Plan(s) that "RetireCation" member used to apply for membership is no longer effective, his/her membership and Member Privileges will be automatically terminated on the date of that policy of BOC Life Selected Insurance Plan(s) being terminated without any prior notice, and all rights associated with the membership including all rights, benefits, offers, rewards and entitlements accrued prior to termination will cease upon termination of membership.
16. For details of the Personal Information Collection Statement of "RetireCation", you may visit "RetireCation" Official Website at <https://www.boclif.com.hk/en/retirecation/pics.html>. You may opt out of receiving any marketing promotional materials related to BOC Life (including "RetireCation") by advising BOC Life's Data Protection Officer in writing, address as follows: 13/F, 1111 King's Road, Taikoo Shing, Hong Kong.