

Insurer:

 **BOC LIFE**

Life Insurance
BOC Group Life Assurance Company Limited



BOC Life Designated Insurance Plans × **大家減齡 Live Young Limited Offer**

From now until 31 December 2022 (“Promotion Period”)¹, upon successful application of any of the following designated insurance plans^{1,2,3} underwritten by BOC Group Life Assurance Company Limited (“BOC Life”) and becoming an advanced member of “Live Young” Rewards Program (“Live Young”), you may earn an extra 3,000 Bio Age Points^{4,5} (“Reward Points”) (the “Offer”) for wellness reward redemption and/ or charitable voucher donation⁵ in “Live Young” Rewards App, so as to take care of yourself as well as show your care to the community:

- ▶ **CoverU Whole Life Insurance Plan¹¹**
- ▶ **SmartViva Flexi VHIS¹¹**



Download “Live Young” to start a new wellness lifestyle now!



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The Offer is subject to terms and conditions. For enquiry related to “Live Young”, please call BOC Life Customer Service hotline (852) 2862 9811. For enquiry related to the Offer and/ or the designated insurance plan(s), please call the above BOC Life Customer Service hotline or visit any branch of the major insurance agencies.

The Offer is subject to terms and conditions.

Terms and Conditions of the Offer:

1. Promotion period starts from 29 August 2022 until 31 December 2022 (both dates inclusive) (the "Promotion Period"). The Offer is only applicable to the following insurance plans ("Designated Insurance Plan(s)") and is subject to a quota limit and available on a first-come first-served basis:
 - CoverU Whole Life Insurance Plan; and
 - SmartViva Flexi VHISThe Offer may be terminated before the end of the Promotion Period. Please confirm the end date of the Offer with BOC Life before submitting the insurance application.
2. To be eligible for the Offer, applicant(s) must fulfill all of the following requirements:
 - (i) Financial Needs Analysis must be completed before application to ensure that the relevant Designated Insurance Plan is a suitable plan for the applicant; and
 - (ii) The application form(s) must be duly completed and signed during the Promotion Period; and
 - (iii) The completed and signed application form(s) together with the other required documents must be submitted to BOC Life within the Promotion Period; and
 - (iv) The application(s) must be accepted by BOC Life (policy(ies) that fulfill the requirements (i) to (iv) is/ are known as "Eligible Policy(ies)"); and
 - (v) The holder(s) of the Eligible Policy(ies) must be registered as "Live Young" member(s) (the membership account(s) of which will be used for receiving the Reward Point(s)); and
 - (vi) Login to "Live Young" and proceed to upgrade as an Advanced Member within 2 months upon successful issuance of the relevant Eligible Policy(ies) (no further action required if an applicant is already an Advanced Member).Applicant(s) who has/ have completed the above steps (i) to (vi) ("Designated Requirement(s)") will be known as "Eligible Member(s)".
3. In terms of fulfilling the abovementioned requirements, BOC Life's system record shall prevail, and BOC Life reserves the right of final decision. The Reward Points will be distributed directly to the Eligible Member(s)'s registered "Live Young" account within 14 working days after the cooling off period of the Eligible Policy(ies), or within 14 working days after the date of upgrade to Advanced Member for Eligible Member(s)'s membership of the registered "Live Young" account(s) (whichever is later). At the same time, the Eligible Member(s) will receive a notification message on "Live Young" Rewards App ("App") as well. For the record of issuance of the Rewards Points, BOC Life's record shall prevail. BOC Life shall not be responsible for the Eligible Member(s) being unable to receive the Reward Points arising out of network error, malfunctions in communication facilities, technical problem or any other reason that cannot be attributed to the fault of BOC Life.
4. The Offer will be provided per Eligible Policy, i.e. Each Eligible Member will be entitled to Reward Points upon each successful enrollment and issuance of an Eligible Policy. Each Eligible Member can be entitled to the Reward Points more than once.
5. Both Bio Age Points and Reward Points ("Points") do not represent any monetary value and may not be used for premium payment, are non-transferable (except for the Points sharing function in the App), and may not be returned, exchanged for other gifts (except for gifts redemption with Points in the App) or exchanged for cash. BOC Life shall not be liable for loss of the Points under any circumstances and will not reissue the same. For the terms and conditions of the use of Points, please refer to the App and official website of "Live Young". Rewards that are redeemed with Bio Age Points ("Gifts") are provided by individual independent suppliers and are subject to the terms and conditions stipulated by their suppliers. BOC Life is not the merchant supplier of the Gifts. Any enquiry or complaint in respect of the Gifts should be directed to the relevant supplier. BOC Life gives no guarantee to the Gifts and/or goods and/or service quality and/or available supply provided by the supplier, and does not accept any liability arising with the use of the Gifts and/or goods and/or services provided by the Supplier. Gifts must be used before the specified time limit, otherwise it will be invalid and BOC Life and/or the relevant suppliers will not re-issue the gift.
6. The Eligible Policy(ies) must be in force when the Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer.
7. In case of cancellation of the policy during the cooling off period or in any event of a refund of premium, the Reward Points received under the Offer will under no circumstances be counted as premiums paid for reckoning the refundable amount of total premiums paid.
8. Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
9. The Offer is made by BOC Life. BOC Life reserves the right to amend, suspend or terminate the Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
10. In case of any dispute, the decision of BOC Life shall be final.
11. The contents of this promotion material are only related to the Offer. For the terms and conditions of "Live Young" and the App, please refer to the App and the official website of "Live Young". For details of the Designated Insurance Plan(s), please refer to the relevant product brochure(s), benefit illustration(s) and provision(s).
12. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
13. The Terms and Conditions of the Offer shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Notes:

- “Live Young” Rewards App is provided and managed by ReMark, an InsurTech company under French reinsurer group SCOR, exclusively for the members in Hong Kong.
- For information on “Live Young”’s membership, the rewards app, campaigns, Points and rewards, terms and conditions and other details, please refer to the “Live Young” Rewards App and official website of “Live Young”.

Important Notes

The Important Notice of SmartViva Flexi VHIS

- **You have an option to purchase SmartViva Flexi VHIS as a standalone certified plan under the VHIS without bundling with other type(s) of insurance product. The product information does not contain the full terms of the policy and the full terms can be found in the policy documents.**
- **SmartViva Flexi VHIS (certification number of VHIS Certified Plan: F00057) is underwritten by BOC Life (VHIS provider registration number: 00022).**

Other Important Notes

- The Designated Insurance Plan(s) and the supplementary rider(s) (if any) are underwritten by BOC Life. Bank of China (Hong Kong) Limited ("BOCHK") is the major insurance agency appointed by BOC Life.
- BOC Life is authorised and regulated by Insurance Authority to carry on long term business in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong").
- BOCHK is granted insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong (insurance agency licence no. of BOCHK is FA2855).
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the Designated Insurance Plan(s) and the supplementary rider(s) (if any) according to the information provided by the proposed insured and the applicant at the time of application.
- The Designated Insurance Plan(s) and the supplementary rider (s) (if any) are subject to the formal policy documents and provisions issued by BOC Life. Please refer to the relevant policy documents and provisions for details of the insured items and coverage, provisions and exclusions.
- BOCHK is the appointed insurance agency of BOC Life for distribution of life insurance products. The life insurance product is a product of BOC Life but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or

processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance product should be resolved directly between BOC Life and the customer.

- This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOC Life outside Hong Kong. The full terms of the policy(ies) are not included in the product information, but can be found in the policy document. Please refer to the sales documents, including product brochure, benefit illustration, policy documents and provisions issued by BOC Life for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Designated Insurance Plan(s) and the supplementary rider(s) (if any). For enquiry, please contact the branch staff of the major insurance agencies.

This promotion material is published by BOC Life

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Live Young Rewards Program

- 1** Free register as a member
- 2** Earn points with health data
- 3** Redeem rewards

5 Metrics for BAM Solution



Steps



Active Calories



Sleeping Hours



Resting Heart Rate



BMI

How to upgrade to Advanced Member upon receipt of insurance policy?



5 Metrics for BAM Solution

"Live Young" Rewards App¹ introduces The Biological Age Model BAM™ Solution for the first time, which is developed by ReMark, an InsurTech company under French reinsurer group SCOR.

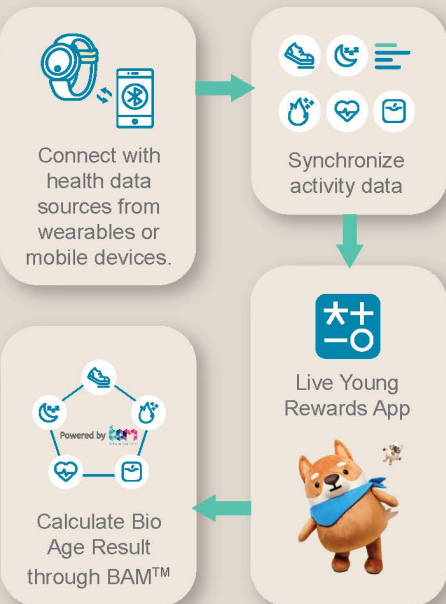
Live Young Daily Rewards

We calculate your daily Bio Age Result and convert into Bio Age Points.

Special Campaign

✓ Earn extra points

Join special campaign to earn extra Bio Age Points.



Bio Age Points² can redeem

- ✓ Hottest rewards from a wide spectrum of merchants
 - Garmin
 - Healthy Diet
 - Lifestyle
 - Explore & Experience
 - Healthcare
 - Grocery
 - Mindfulness
 - Sportswear
 - Stay Home Safe
- ✓ Donation vouchers for charity organizations
 - Kindness

Combining Social Elements

- ✓ Add friends
- ✓ Share points
- ✓ Create groups



Live Young Rewards Program is organized by BOC Life

Partners:



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.

² For information on Live Young's membership, the Rewards App, campaigns, points and rewards, terms and conditions, and other details, please refer to the latest announcements at Live Young Rewards App and Official Site.