



IncomeJoy New Year Retirecation Reward



From February 1, 2025 to February 14, 2025 (both days inclusive), customers who successfully apply for “IncomeJoy Lifelong Insurance Plan” (“Designated Plan”) underwritten by BOC Group Life Assurance Company Limited (“BOC Life”) which fulfills the First Year Premium[^] requirement of the basic plan (calculated based on the amount before premium discount) will be entitled to receive the Retirecation Reward (valued at HK\$20,000) upon the expiry of the cooling-off period of the relevant policy.

Designated Plan and the First Year Premium[^] Requirement

Designated Plan

IncomeJoy Lifelong Insurance Plan

First Year Premium[^] requirement of the basic plan (calculated based on amount before premium discount)

- Policy of 2-year premium payment term: HK\$750,000 (or its equivalent) or above
- Policy of 5-year premium payment term: HK\$300,000 (or its equivalent) or above

[^] “First Year Premium” is based on the “Initial Annual Premium” as stated in the proposal. First Year Premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).

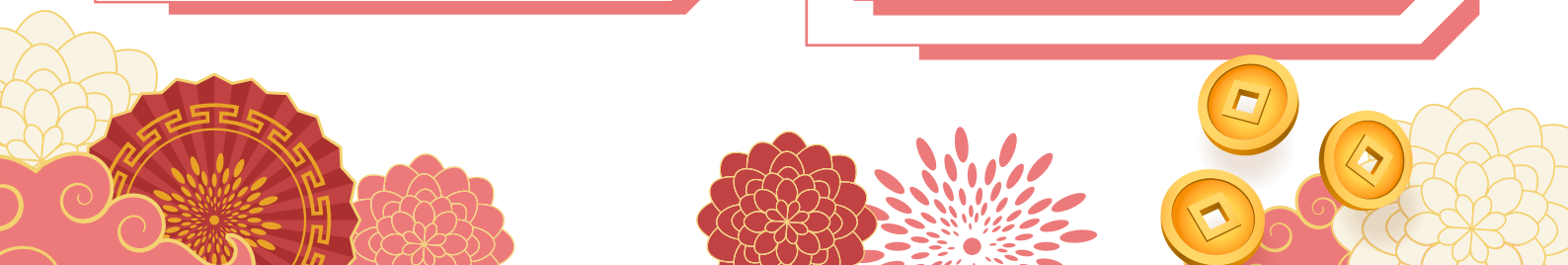
Retirecation Reward (valued at HK\$20,000) (the “Gift”)^{5,7,9,15} includes:

1 7 days, 6 nights retirecation package for 2 persons^{6,12}

- Select any one of the retirecation packages from the list below
- Double room accommodation
- Complimentary daily breakfast for 2 persons
- Specified wellness and transportation services (if applicable)

2 Dedicated retirecation concierge services^{10,11}

- Tailored devising and planning on retirecation itinerary
 - Retirecation itinerary resources recommendations and booking (e.g. transportation and dining, etc.)
 - Handling support for emergency situation
- (Any transportation, dining, attractions and activities outside the package will be at the customer’s own expense.)



Retirecation destinations and service of “Six Aspects of Well-being”

Finding tranquility in the midst of chaos, the charm of the Bay Area



Serensia Woods Hotel

Large scale wellness resort
with five-star healing experience



Conghua Sunny Home

24-hour featured concierge service and
to enjoy natural radon hot springs



White Swan Resort Green Bay

Hidden secrets paradise
with luxurious enjoyment

Urban oasis perfect for both relaxation and activity



Haitang Bay Health Valley Resort

Living by the sea with
beautiful environment



Banyan Tree Huangshan

Chic Suite Resort
perfect for vacation



MGM Qingdao

Panoramic view of red tiles
and greenery coastline

The wonders of the mountains and fields: a tranquil escape from the world



Banyan Tree Hangzhou

Modern interpretation on
oriental elegance



Six Senses Qing Cheng Mountain

Surrounded by green mountains,
perfect place for retreat



Honor Resort Yun Shu

Surrounded by Cang'er Lake,
enjoy the private luxury

Simple Reservation Steps:

1. BOC Life will send the Gift Redemption Letter⁴ to Eligible Customer³ by mail after expiry of the cooling off period of the Eligible Policy³.
2. Eligible Customer has to call the dedicated retirecation concierge hotline⁷ listed on the letter within the specified date and provide the redemption code listed on the letter.
3. The dedicated retirecation concierge manager will help you with retirecation package^{6,12} reservations and provide you with dedicated retirecation concierge services^{10,11}.

The Gift (as defined below) is limited and available on a first-come-first-served basis, while stock lasts. Please refer to the following terms and conditions overleaf for details. For enquiry, please call BOC Life Customer Service hotline at (852) 2860 0688.

More about “RetireCation”
Experience Program



“RetireCation”
Official Website

Terms and conditions of IncomeJoy New Year Retirecation Reward (“the Promotion”):

1. The promotion period is from February 1, 2025 to February 14, 2025 (both dates inclusive) (“the Promotion Period”).
2. The designated insurance plan applicable to the Promotion and the First Year Premium^ requirement of the basic plan are set out as follows:

Designated Plan	First Year Premium^ requirement of the basic plan (calculated based on amount before premium discount)
IncomeJoy Lifelong Insurance Plan	<ul style="list-style-type: none">Policy of 2-year premium payment term: HK\$750,000 (or its equivalent) or abovePolicy of 5-year premium payment term: HK\$300,000 (or its equivalent) or above

3. In order to be eligible for the Gift, all of the following requirements must be fulfilled:
- (i) the applicant must successfully apply within the Promotion Period for the Designated Plan which fulfills the First Year Premium^ requirement as stated in clause (2); **AND**
 - (ii) the applicant must not be a staff of BOCHK or staff of BOC Life or financial consultant of BOC Life or staff of the major insurance agency during the Promotion Period; **AND**
 - (iii) Financial Needs Analysis must be completed before insurance application to ensure that the relevant Designated Plan is suitable for the applicant; **AND**
 - (iv) the completed and signed application form(s) for the Designated Plan together with the other required documents must be submitted to BOC Life within the Promotion Period; **AND**
 - (v) the proposal of the Designated Plan must be printed within the Promotion Period; **AND**
 - (vi) the insurance application must be accepted by BOC Life; **AND**
 - (vii) the relevant policy must be issued on or before 14 March 2025; **AND**
 - (viii) the relevant policy must fall within the quota of the Promotion (the order of which shall be determined by the policy issue date as recorded in BOC Life’s system, and BOC Life’s system record shall prevail); **AND**
 - (ix) the cooling off period of the relevant policy must be expired.

Policy(ies) that fulfil(s) all of the abovementioned requirements is/are known as “**Eligible Policy(ies)**” . Applicant(s) who fulfill(s) all of the abovementioned requirements is/are known as “**Eligible Customer(s)**” . In terms of fulfilling the abovementioned requirements, BOC Life’s records shall prevail, and BOC Life reserve(s) the right of final decision. Each Eligible Customer can only be entitled to the Gift once under the Promotion regardless of the number of Eligible Policy(ies) applied for during the Promotion Period.

4. After the expiry of cooling off period of the concerned Eligible Policy(ies), BOC Life will send redemption letter(s) (“Gift Redemption Letter”) according to the following schedule by registered mail to the correspondence address provided by the Eligible Customer during insurance application. An Eligible Customer may follow the instructions listed in the Gift Redemption Letter and independently decide to contact the supplier of the Gift by the specified redemption date in the Gift Redemption Letter to reserve retirecation packages according to his/ her needs and depart by the departure date specified in the Gift Redemption Letter to enjoy the retirecation packages and dedicated retirecation concierge services. The concerned customer will not be entitled to the Gift if he/she cancels the issued policy(ies) within the cooling off period. The relevant Eligible Policy(ies) must be in-force and the Notional Amount, Sum Insured or the level of benefits (where applicable) of the basic plan and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Gift Redemption Letter is issued, otherwise BOC Life reserves the right to cancel the entitlement to the Gift (except the Eligible Policy(ies) being terminated in the event that the Insured dies while the Eligible Policy(ies) is in force). The Eligible Customer has to ensure that the correspondence address provided is valid for receiving the Gift Redemption Letter by post.

Application Date	1 February 2025 to 14 February 2025
Policy Issue Date	On or before 14 March 2025
Date of Issuance of the Redemption Letter	On or before 30 April 2025

5. The Gift is provided by Towa Tours Limited (Travel Agent License: 351144) and its subsidiaries and their business partners (collectively the “Supplier”).
6. Eligible Customers can choose one of the retirecation packages listed above to stay at the accommodation location of the relevant retirecation package and enjoy the transportation services (if applicable) and related in-stay wellness services and dedicated retirecation concierge service. Details of the services provided under the retirecation packages will be listed in the leaflet attached to the Gift Redemption Letter. Any costs incurred out of the scope of the retirecation package will be at the Eligible Customers’ own expense.
7. The retirecation package and dedicated retirecation concierge services must be booked through the dedicated retirecation concierge hotline by providing the redemption code listed on the Gift Redemption Letter. For the record of issuance of the Gift Redemption Letter, the records of BOC Life shall prevail. Please contact BOC Life for relevant details. BOC Life shall not be liable for loss, damage, defacement or theft of the Gift Redemption Letter under any circumstances (including at the time of mailing) and shall not reissue or replace any of them. Dedicated retirecation concierge hotline is provided by Supplier and subject to the terms and conditions of the Supplier. Service hours for 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). Eligible Customers must call the dedicated retirecation concierge hotline to make reservations, changes, cancellations, and inquiries regarding retirecation packages and/or dedicated retirecation concierge services 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 Eligible Customer). 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, dedicated retirecation concierge service, or Gift will be reissued. 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 Eligible Customers.
8. Except for the premium discount offer, the Promotion cannot be used in conjunction with other promotions for the Designated Plan. Even if an Eligible Customer fulfills the requirements under both the Promotion and “IncomeJoy Lifelong Insurance Plan” x Retirecation Reward, or applies for more than one insurance policies of the designated plan separately fulfilling the respective requirements of the said two promotions, the concerned customer can only be entitled to the Gift once under one of the promotions. A customer who has received the gift redemption letter (or any alternative gift, if applicable) under “IncomeJoy Lifelong Insurance Plan” x Retirecation Reward will not be entitled to any Gift under the Promotion.
9. The Gift is limited in quota and available on a first-come, first-served basis (based on the policy issue date of the Eligible Policy(ies)) while stocks last. In terms of the policy issue date, BOC Life’s records shall prevail, and BOC Life reserve(s) the right of final decision. All Gift(s) cannot be changed, returned, exchanged for other items or redeemed for cash. BOC Life shall not be liable for loss of the Gift(s) and/or the Gift Redemption Letter under any circumstances and will not reissue or replace any of them. The Gift is subject to the relevant terms and conditions of the Supplier.
10. Dedicated retirecation concierge services can only be enjoyed simultaneously with the retirecation package.

11. The costs of all items arranged under the dedicated retirecation concierge services are borne by the relevant Eligible Customers, and the items are subject to the Supplier's terms and conditions (if applicable).
12. The provision of the retirecation packages listed above (including but not limited to accommodation, breakfast, wellness services, and transportation services, if applicable) and dedicated retirecation concierge service is subject to the right of final decision of the Supplier and may not be arranged in accordance with the Eligible Customer's desired dates of accommodation and transportation due to limit on availability.
13. BOC Life reserves the right to replace the Gift(s) with any alternative gift(s) without prior notice. The value and features of the alternative gift(s) may be different from the original Gift(s).
14. BOC Life is not the supplier of the Gift or any alternative gift(s). Any enquiry or complaint in respect of the Gift or any alternative gift(s) should be directed to the Supplier. The contact details of the Supplier will be shown in the Gift Redemption Letter. BOC Life gives no guarantee to the Gift and/or any alternative gift(s) and/or the goods and/or services provided by the Supplier and/or the quality and/or supply thereof, and does not accept any liability arising in conjunction with the use of the Gift and/or any alternative gift(s) and/or the goods and/or services provided by the Supplier.
15. Any reports/information (if applicable) on related items provided in connection with the use of the Gift ("the Materials") are for reference only. BOC Life does not guarantee that the Materials will meet the health or medical needs of the Eligible Customers, nor is it intended for diagnosis or treatment, and cannot replace any qualified professional medical or health advice and should not be construed as such. If the Eligible Customers have any medical or health-related issues, they should seek professional advice from qualified medical professionals or healthcare service providers. BOC Life shall not be liable for any use or interpretation of the Materials by others, and the Materials and/or any information related to the Eligible Customers' health conditions will not be shared with BOC Life.
16. The Promotion is provided by BOC Life. BOC Life reserves the right to amend, suspend or terminate the Promotion and to amend the relevant Terms and Conditions at any time at its sole discretion without prior notice.
17. In case of any dispute arising out of the Promotion, the decision of BOC Life shall be final.
18. The contents of this promotion material are only related to the Promotion. For details of the Designated Plan(s), please refer to the relevant product brochure, benefit illustration and provisions. For enquiry, please contact BOC Life customer hotline at 2860 0688.
19. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
20. The Terms and Conditions of the Promotion shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

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 Plan and the supplementary rider(s) (if any). For enquiry, please call BOC Life customer hotline at 2860 0688.

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Important Notes:

- The Designated Plan and the supplementary rider(s) (if any) are underwritten 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").
- BOC Life reserves the right to decide at its sole discretion to accept or decline any application for the relevant Designated Plan 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 Plan 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.
- 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. Please