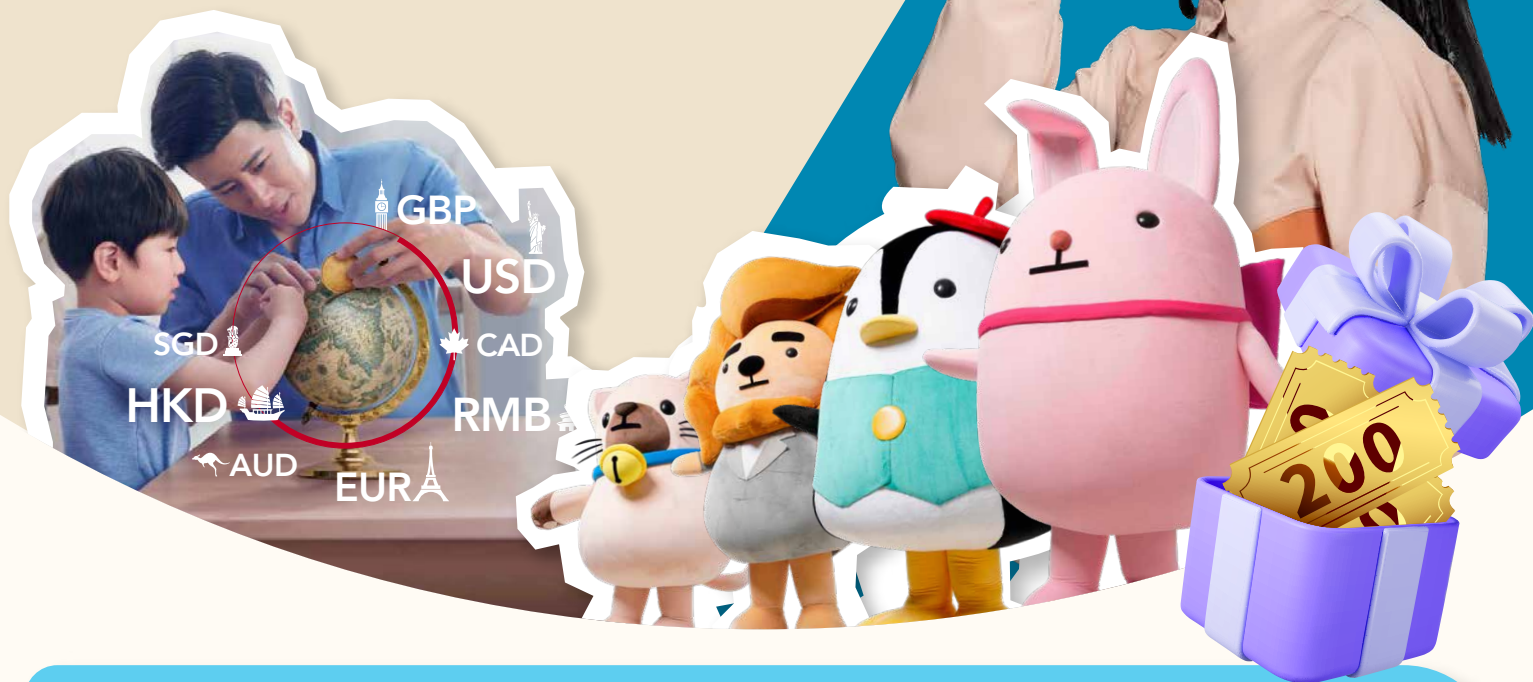


Eternal Fortune Global Whole Life Insurance Plan ✕

Live Young – Premium Voucher*

Reward for Insurance Application (“the Promotion”)

From 1 May 2025 to 30 June 2025¹, customers who successfully apply for “Eternal Fortune Global Whole Life Insurance Plan” (“the Plan”) underwritten by BOC Group Life Assurance Company Limited (“BOC Life”) which fulfills the First Year Premium[^] requirement for the basic plan (calculated based on the amount before premium discount)² of the Plan, successfully register as members of “Live Young Rewards Program” (“Live Young”) and upgrade to Advanced Members, may be entitled to receive a specified number of pieces of “Live Young – Premium Voucher”^{1*} (“Premium Voucher(s)”^{1*}) corresponding to the First Year Premium[^] requirement for the basic plan of the Plan.



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

Policy Currency			Number of Premium Vouchers* entitled to be received (valued at HKD200 each)	Total Value of the Premium Vouchers* entitled to be received (HKD)
HKD	RMB	USD		
30,000 or above to 40,000	25,000 or above to 33,000	3,800 or above to 5,100	4	800
40,000 above to 50,000	33,000 above to 42,000	5,100 above to 6,400	6	1,200
50,000 above to 100,000	42,000 above to 83,000	6,400 above to 12,800	10	2,000
above 100,000	above 83,000	above 12,800	25	5,000

* The use of Premium Voucher is subject to terms and conditions, please refer to the relevant promotion leaflet for details.

[^] “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).

Premium Voucher(s)* is/are limited and available on a first-come-first-served basis while stock lasts.

The Promotion is subject to the following terms and conditions.

For enquiry, please call BOC Life Customer Service hotline at (852) 2860 0688.





Features of the Premium Voucher* :

May be used for settling the premium due and levies (except the initial payment for the first year and specified scenarios³) for valid policy(ies) of the following BOC Life's Premium Voucher Designated Insurance Plans ("Premium Voucher Eligible Policy(ies)"), or shared with your family and friends.

BOC Life's Premium Voucher Designated Insurance Plans

Basic Plan

CoverU Whole Life Insurance Plan
Forever Wellbeing Whole Life Plan
SmartGuard Critical Illness Plan
Critical Illness 188 Whole Life Insurance Plan

Supplementary Rider(s) attached to the Basic Plan(s) (if any)

Accidental Death Rider	Waiver Of Premium Rider
Comprehensive Personal Accident Rider	Hospital Income Rider
Critical Illness Rider (Additional)	Comprehensive Hospital & Surgical Rider
Cancer Rider	Enhanced Hospital & Surgical Rider
Payor's Death Or Disability Rider	Yearly Renewable Term Rider

Each Policy Owner is allowed to deposit Premium Voucher(s)* worth up to a **maximum amount of HKD 5,000** per calendar year (i.e. 1st January – 31st December) (cap for all Premium Voucher Eligible Policy(ies) / all Premium Voucher Account(s) in aggregate).

Other BOC Life's Premium Voucher Designated Insurance Plans are available. For details, please refer to <https://www.boclif.com.hk/en/liveyoung/premiumvoucher.html>

How to Use Premium Voucher(s)*:

01

Collection

upon successful registration as member of "Live Young" and upgrade to Advanced Member, BOC Life will distribute Premium Voucher(s)*⁵ to Eligible Customer(s)*⁴ via the Redeemed Rewards in Rewards page of "Live Young" Rewards App ("Rewards App").

02

Deposit

via Premium Voucher platform in the Rewards App or BOC Life eService platform, deposit Premium Voucher(s)* into the Premium Voucher Account(s) of Premium Voucher Eligible Policy(ies) by selecting or inputting the policy number(s) of the relevant Premium Voucher Eligible Policy(ies) and the redemption code of Premium Voucher(s)*.

03

Pay

the amount in Premium Voucher Account may be used for settling the premium due and levies (except the initial payment for the first year and specified scenarios³) for Premium Voucher Eligible Policy(ies).

Learn More



* The use of Premium Voucher(s) is subject to terms and conditions, please refer to the relevant promotion leaflet for details.

Terms and conditions of the Promotion:

- The promotion period is from 1 May 2025 to 30 June 2025 (both dates inclusive) (“the Promotion Period”).
- First Year Premium requirement for the basic plan of the Plan and corresponding entitlement to the number of pieces of Premium Voucher (“the Gift”) are set out as follows:

Eternal Fortune Global Whole Life Insurance Plan	First Year Premium requirement of the basic plan (calculated based on amount before premium discount)			Number of Premium Vouchers entitled to be received (valued at HKD200 each)	Total Value of the Premium Vouchers entitled to be received (HKD)
	Policy Currency				
	HKD	RMB	USD		
	30,000 or above to 40,000	25,000 or above to 33,000	3,800 or above to 5,100	4	800
	40,000 above to 50,000	33,000 above to 42,000	5,100 above to 6,400	6	1,200
	50,000 above to 100,000	42,000 above to 83,000	6,400 above to 12,800	10	2,000
	above 100,000	above 83,000	above 12,800	25	5,000

- All amounts in the Premium Voucher Account(s) shall not be applicable in the following situations:
 - Paying the initial monthly/ quarterly/ semi-annual/ annual premiums (depending on premium payment mode, as the case may be due and levies for the first policy year of Premium Voucher Eligible Policy(ies); **AND**
 - Paying the premium due and levies (if any) required for the change of premium payment mode; **AND**
 - Paying all the premium overdue and interest (if any) required for the reinstatement of Premium Voucher Eligible Policy(ies); **AND**
 - Repaying any policy loan and interest (if any) of Premium Voucher Eligible Policy(ies) (if any); **AND**
 - Paying the premium due and levies for policy(ies) attached with BOC Life VHIS Rider. If BOC Life VHIS Rider is attached to Premium Voucher Eligible Policy(ies), deposit of Premium Voucher(s) into the Premium Voucher Account(s) of the said policy(ies) will not be accepted and any amount already deposited in such Premium Voucher Account(s) cannot be used to settle the premium due and levies of the said policy(ies) until the BOC Life VHIS Rider attached to the said policy(ies) is/are cancelled or terminated.
- In order to be eligible for the Gift, all of the following requirements must be fulfilled:
 - the applicant must successfully apply for the Plan which fulfills the First Year Premium requirement as stated in clause (2) within the Promotion Period; **AND**
 - the applicant must not be a staff of Bank of China (Hong Kong) Limited or staff or tied agent of BOC Life during the Promotion Period; **AND**
 - Financial Needs Analysis must be completed before insurance application to ensure that the Plan is suitable for the applicant; **AND**
 - the completed and signed application form(s) for the Plan together with the other required documents must be submitted to BOC Life within the Promotion Period; **AND**
 - the proposal of the Plan must be printed within the Promotion Period; **AND**
 - the insurance application must be accepted by BOC Life; **AND**
 - the relevant policy(ies) must be issued on or before 31 July 2025; **AND**
 - the relevant policy(ies) 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**
 - the cooling off period of the relevant policy(ies) must be expired and the relevant policy(ies) must not be cancelled within the cooling-off period. Policy(ies) that fulfil(s) all of the abovementioned requirements is/are known as **“Eligible Policy(ies)”**.
 - Within two months of successful issuance of the relevant Eligible Policy(ies), policy holder(s) of such Eligible Policy(ies) must successfully register as member(s) of “Live Young” and upgrade to “Live Young” Advanced Member(s). If policy holder(s) of such Eligible Policy(ies) is/are existing “Live Young” Advanced Member(s), registration or upgrading of “Live Young” membership(s) is/are not required; conversely, if policy holder(s) of such Eligible Policy(ies) is/are current Basic Member(s) or is/are neither current Basic Member(s) nor Advanced Member(s) of “Live Young”, successful registration as “Live Young” Basic Member(s) (if applicable) and upgrading to “Live Young” Advanced Member(s) with the date of birth and identity document number of policy holder(s) of Eligible Policy(ies) is/are required.

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 be entitled to the Gift once in respect of each Eligible Policy applied for during the Promotion Period, subject to quota, first-come-first-served while stock lasts.

- After the expiry of cooling off period of the relevant Eligible Policy(ies), BOC Life will dispatch the Gift according to the following schedule to the Rewards App of the Eligible Customer(s) and push notification on Rewards App will be received. Eligible Customer(s) may follow the instructions listed in the Gift and deposit Premium Voucher(s) into the Premium Voucher Account(s) of Premium Voucher Eligible Policy(ies) according to his/her/their needs within six months from the date of issuance of the Gift via either of the following methods: (1) access the Premium Voucher platform in the Rewards App, then enter the policy number(s) of Premium Voucher Eligible Policy(ies) and the redemption code of the Gift(s); or (2) login to BOC Life eService platform, and then select the policy number(s) of Premium Voucher Eligible Policy(ies) and enter the redemption code of the Gift(s). 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(s) and the supplementary rider(s) attached (if any) to such Eligible Policy(ies) must remain unchanged when the Gift 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(s) have/has to ensure that the information provided is/are accurate for receiving the Gift by the Rewards App. Besides, an Eligible Customer must maintain the validity of his/her “Live Young” Advanced Membership at the time of crediting the Gift(s), otherwise he/she will not be able to receive the Gift(s).

Application Date	1 May 2025 to 30 June 2025
Policy Issue Date	On or before 31 July 2025
Date of Issuance of the Gift	The last working day of the month after the expiry of the cooling-off period of the relevant policy

- To apply for membership of “Live Young” (“Membership”), applicants must be 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. Each applicant is entitled to only one Membership and the Membership is personal to the applicant only.
- For the record of issuance of the Gift, the records of BOC Life shall prevail. BOC Life shall not be responsible for any delay, loss, error, identification failure or Eligible Customer(s) being unable to receive the Gift 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.
- The Promotion can be used in conjunction with other promotion offers for the Plan (unless otherwise specified).
- 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) under any circumstances and will not reissue or replace any of them. The Gift(s) will be valid for 6 months from the date of issuance of the Gift and must be used on or before the specified deadline, otherwise it will be invalid and BOC Life will not reissue the Gift(s).
- 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.
- In case of any dispute arising out of the Promotion, the decision of BOC Life shall be final.
- The contents of this promotion material are only related to the Promotion. For details of the Plan, please refer to the relevant product brochure, benefit illustration, policy documents and provisions. For enquiry, please contact BOC Life customer hotline at 2860 0688.

14. Should there be any discrepancy between the Chinese and English versions of this promotion material, the English version shall prevail.
15. 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.

Notes:

- “Live Young” Rewards App is provided and managed by ReMark, an InsureTech company under French reinsurer group SCOR, exclusively for the members of Live Young Rewards Program.
- For information on “Live Young”’s membership, the Rewards App, campaigns, —○ Coins and 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>.

Important Notes:

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

This promotion material is published by BOC Life
Published in May 2025 LY/F/NB/V01/PV2505EN