

Terms and Conditions for Family Coverage Campaign

- The promotion period for China Life Family Coverage Campaign (“Promotion”) is from 1 July 2022 to 30 September 2022 (both dates inclusive) (“Promotion Period”).
- Qualifying Plans for this Promotion are:
 - China Life Term Guardian (SGD)
 - China Life Term Guardian Plus (SGD)
 - China Life Lifetime Income Plan(excludes Single Premium version)
 - China Life Harvest Income Plan (USD)
 - China Life Prosperous Retirement (SGD)
 - China Life Whole Life Guardian (SGD)
 - China Life Multiplier Guardian (SGD)
 - China Life Multiplier Guardian Plus (SGD)

Which are on yearly premium payment mode (“Qualifying Plans”). For the avoidance of doubt, policies which are on monthly, quarterly or half-yearly premium payment mode will not qualify for this Promotion.

- Eligible customers who purchase any of the Qualifying Plans will be entitled to a cash reward as set out in the table below.

Group	Qualifying Plans	First Year Premium (SGD)	Basic Cash Reward	Max Cash Reward*
Group1	- China Life Term Guardian - China Life Term Guardian Plus	NA	15%	30%
	- China Life Multiplier Guardian - China Life Multiplier Guardian Plus - China Life Whole Life Guardian	NA	8%	16%
Group2	- China Life Lifetime Income Plan (excludes Single Premium version) - China Life Harvest Income Plan (USD)	\$0 - \$49,999	2%	4%
	- China Life Prosperous Retirement	\$50,000 and above	3%	6%

*** Enjoy Max Cash Reward:**

Customers need to buy at least two Qualifying Plans during the promotion period, and at least one plan must be from Group 1. Otherwise, only Basic Cash Reward will be applied. (All plans must be under the same policyholder)

To qualify for this Promotion:

- (i) The application documents for the Qualifying Plan must be dated between 1 July 2022 and 30 September 2022;
 - (ii) All application documents and first-year premium must be submitted and received by China Life Insurance. ("us", "we", "our") by (on/before) 30 September 2022; and
 - (iii) All Qualifying Plans must be issued by (on/before) 15 October 2022;
 - (iv) For China Life Harvest Income Plan (USD), we will convert the USD premium to SGD using CLIS exchange rate to determine the Cash Reward tier.
4. For the cash rewards denominated in Singapore Dollar (SGD), we will credit to the eligible customer's bank account stated in the payment instruction form within three (3) months from policy issuance. If the credit is unsuccessful or without the payment instruction form submitted, the cash rewards will be issued by cheque. The actual cash rewards amount may differ from the table set out in Clause 3 should the cash rewards be paid out in USD as there may be bank charges associated with cheque clearing imposed by receiving banks. For the avoidance of doubt, we will not be liable of any charges imposed by the receiving banks. Any cash rewards amount is not exchangeable.
 5. If the customer fails to respond with the China Life Client Promotion Payment Form, the cash reward will be credited via the default payment method customer has registered with us. If customer has no existing payment method registered with us, the cash reward will be paid via cheque.
 6. We reserve the right to recover the full amount of the cash reward from customers who cancel their Qualifying Plan during the free-look period.
 7. We may at our sole and absolute discretion and without prior notice, withdraw or cease this Promotion or vary the terms and conditions of this Promotion at any time. In the event of dispute, the decision by us in interpreting the Terms and Conditions shall be final.
 8. All decisions made by us on all matters relating to this Promotion shall be final and binding on all parties.
 9. The Terms and Conditions governing qualification may be reviewed at the end of the qualifying period and our decision shall be final.

Note: You should seek advice from a financial adviser representative before making a commitment to purchase the plan.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This marketing material is for reference only and does not consider your specific investment objectives, financial situation or needs. It is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. The specific details applicable to this insurance plan are set out in the policy contract.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 July 2022.