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"Autumn" Abundant Reward
2026 Fourth Quarter Promotions

BOC Group Life Assurance Company Limited ("BOC Life") is committed to offering our customers a wide range of financial solutions encompassing life insurance, wealth management, medical and retirement protection, with the goal of supporting their diverse needs and helping them achieve their financial objectives.

From 1 October 2026 until 31 December 2026 (both dates inclusive), you may enjoy promotion offers upon successful enrollment and fulfillment of the designated requirements in the following insurance plans underwritten by BOC Life. Unless otherwise stated, please refer to "General Terms and Conditions of the Offers" for the terms and conditions of the relevant offers.

Wealth Accumulation

IncomeJoy Lifelong Insurance Plan

Premium Payment Term	First Year Premium^ Discount Rate for the Basic Plan and the Supplementary Rider(s) Attached (if any)
2 Years	1%
5 Years	2%

Glamorous Glow Global Whole Life Insurance Plan Up to 10% Off!

Premium Payment Term	First Year Premium^ Discount Rate for the Basic Plan and the Supplementary Rider(s) Attached (if any)	
	Mass Customer and Preferred Customer#	
	RMB / AUD / CAD / EUR / GBP / SGD	HKD / USD
2 Years	2%	7%
5 Years	6%	Mass Customer: 8% Preferred Customer#: **10%**
10 Years	**10%**	

"Preferred Customer" refers to:

(i) the proposed Policy Owner or proposed Insured of "Glamorous Glow Global Whole Life Insurance Plan" who is an existing Policy Owner or Insured of any BOC Life's insurance plan(s), or a new applicant or new Insured of any BOC Life's insurance plan(s). In case for whatever reason all the aforesaid concurrent policy(ies)/application(s) no longer exist(s) during the cooling-off period of the concerned Eligible Policy of "Glamorous Glow Global Whole Life Insurance Plan", even if the concerned Eligible Policy has been issued, BOC Life reserves the right to forfeit the entitlement to the relevant offer; or

(ii) a non-permanent Hong Kong resident holding a valid Hong Kong Identity Card; or

(iii) a customer holding a proof of identity as a non-Hong Kong resident; or

(iv) a customer with a non-Hong Kong residential address.

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Glamorous Glow Global Whole Life Insurance Plan
3 Years Pay / Single-Payment USD Policy Up to 9% Off!

Premium Payment Term	First Year Premium^ Requirement for the Basic Plan	First Year Premium^ Discount Rate for the Basic Plan and the Supplementary Rider(s) Attached (if any)
3 Years	USD50,000 to below USD200,000	3.5%
	USD200,000 to below USD333,333	6%
	USD333,333 or above	**9%**
Single-Payment	Below USD150,000	5.5%
	USD150,000 to below USD600,000	6.7%
	USD600,000 to below USD1,000,000	7.5%
	USD1,000,000 or above	8.5%

Glamorous Glow Global Whole Life Insurance Plan
Single-Payment Policy Up to 5.5% Off!

Premium Payment Term	Policy Currency	Single Premium^ Discount Rate for the Basic Plan and the Supplementary Rider(s) Attached (if any)
Single-Payment	**HKD**	**5.5%**
	RMB	2.8%
	AUD	3.3%
	CAD / GBP	3.1%
	SGD	2.4%
	EUR	1.7%

Forever Wellbeing Whole Life Insurance Plan Up to 10% Off!

Premium Payment Term	First Year Premium^ Requirement for the Basic Plan			First Year Premium^ Discount Rate for the Basic Plan and the Supplementary Rider(s) Attached (if any)
	Policy Currency			
	RMB	HKD	USD	
2 Years	160,000 or above	200,000 or above	25,000 or above	2%
5 Years	32,000 or above	40,000 or above	5,000 or above	
10 Years	8,000 or above	10,000 or above	1,250 or above	**10%**

Target Savings
Target 5 Years Plus Insurance Plan

Policy Currency	First Year Premium^ Discount Rate for the Basic Plan and the Supplementary Rider(s) Attached (if any)
RMB	2.86%

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Annuity

"BOC Life Deferred Annuity (Fixed Term)" and "BOC Life Deferred Annuity (Lifetime)" are collectively referred to as "the Deferred Annuity Plans".
For the terms and conditions of the offers for the Deferred Annuity Plans (collectively referred to as the "Offer for the Deferred Annuity Plans", please refer to "Terms and Conditions of the Offer for the Deferred Annuity Plans".

BOC Life Deferred Annuity (Fixed Term)

[Applicable to USD policy only]

First Year Premium^ Requirement for the Basic Plan	Policy Term (Years)	Premium Discount Rate@ for the Entire Five Years Premium Payment Period								
		Quintuple Discount Offer%								
		1st Year Premium^		2nd Year Premium		3rd Year Premium		4th Year Premium		5th Year Premium
USD5,000 or above	15	3.7%	+	3.7%	+	3.7%	+	3.7%	+	3.7%
	20/25/30	**4%**	+	**4%**	+	**4%**	+	**4%**	+	**4%**

@ The deducted premium amount under the Offer for the Deferred Annuity Plans will not be regarded as qualifying annuity premiums paid for the purposes of claiming a tax deduction. The mere fact that "BOC Life Deferred Annuity (Fixed Term)" has been certified by Insurance Authority does not mean that the premiums paid for policies under "BOC Life Deferred Annuity (Fixed Term)" are eligible for tax deductions.

% If customers successfully enroll in "BOC Life Deferred Annuity (Fixed Term)" (First Year Premium for the basic plan – USD5,000 or above), renew in the entire 5-year premium payment period, pay all premiums and all requirements for the relevant offer are met, the above mentioned designated premium discount offer will be applicable for the entire 5-year premium payment period. Customers could enjoy a total saved amount in the entire 5-year premium payment period equivalent to 18.5% (Policy Term – 15 Years) and 20% (Policy Term 20/25/30 Years) of the First Year Premium^ respectively.

[Applicable to HKD policy only]

First Year Premium^ Requirement for the Basic Plan	Policy Term (Years)	First Year Premium^ Discount Rate@
HK$40,000 or above	15	3.5%
	20	6%
	25	8%
	30	**10.5%**

@ The deducted premium amount under the Offer for the Deferred Annuity Plans will not be regarded as qualifying annuity premiums paid for the purposes of claiming a tax deduction. The mere fact that "BOC Life Deferred Annuity (Fixed Term)" has been certified by Insurance Authority does not mean that the premiums paid for policies under "BOC Life Deferred Annuity (Fixed Term)" are eligible for tax deductions.

BOC Life Deferred Annuity (Lifetime)

First Year Premium^ Requirement for the Basic Plan	First Year Premium^ Discount Rate@	
	Premium Payment Term	
	5 Years	10 Years
RMB20,000 to RMB37,499	Not applicable	**30%**
HK$20,000 to HKD37,499		
USD2,700 to USD4,999		
RMB37,500 or above	15%	
HK$37,500 or above		
USD5,000 or above		

@ The deducted premium amount under the Offer for the Deferred Annuity Plans will not be regarded as qualifying annuity premiums paid for the purposes of claiming a tax deduction. The mere fact that "BOC Life Deferred Annuity (Lifetime)" has been certified by Insurance Authority does not mean that the premiums paid for policies under "BOC Life Deferred Annuity (Lifetime)" are eligible for tax deductions.

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Health & Life Protection

CoverU Whole Life Insurance Plan

Up to 11% Off for the First Three Years Annually!

	Premium Discount Rate for the First Three Policy Years Applicable to the Basic Plan and the Supplementary Rider(s) Attached (if any)				
	Discount Offer				
	1st Year Premium^		2nd Year Premium		3rd Year Premium
Mass Customer	10%	+	10%	+	10%
Preferred Customer#	**11%**	**+**	**11%**	**+**	**11%**

"Preferred Customer" refers to:

(i) the proposed Policy Owner or proposed Insured of "CoverU Whole Life Insurance Plan" who is an existing Policy Owner or Insured of any BOC Life's insurance plan(s), or a new applicant or new Insured of any BOC Life's insurance plan(s). In case for whatever reason all the aforesaid concurrent policy(ies)/application(s) no longer exist(s) during the cooling-off period of the concerned Eligible Policy of "CoverU Whole Life Insurance Plan", even if the concerned Eligible Policy has been issued, BOC Life reserves the right to forfeit the entitlement to the relevant offer; or

(ii) a non-permanent Hong Kong resident holding a valid Hong Kong Identity Card; or

(iii) a customer holding a proof of identity as a non-Hong Kong resident; or

(iv) a customer with a non-Hong Kong residential address.

Critical Illness 188 Whole Life Insurance Plan

Up to 11% Off for the First Three Years Annually!

	Premium Discount Rate for the First Three Policy Years Applicable to the Basic Plan and the Supplementary Rider(s) Attached (if any)				
	Discount Offer				
	1st Year Premium^		2nd Year Premium		3rd Year Premium
Mass Customer	10%	+	10%	+	10%
Preferred Customer#	**11%**	**+**	**11%**	**+**	**11%**

"Preferred Customer" refers to:

(i) the proposed Policy Owner or proposed Insured of "Critical Illness 188 Whole Life Insurance Plan" who is an existing Policy Owner or Insured of any BOC Life's insurance plan(s), or a new applicant or new Insured of any BOC Life's insurance plan(s). In case for whatever reason all the aforesaid concurrent policy(ies)/application(s) no longer exist(s) during the cooling-off period of the concerned Eligible Policy of "Critical Illness 188 Whole Life Insurance Plan", even if the concerned Eligible Policy has been issued, BOC Life reserves the right to forfeit the entitlement to the relevant offer; or

(ii) a non-permanent Hong Kong resident holding a valid Hong Kong Identity Card; or

(iii) a customer holding a proof of identity as a non-Hong Kong resident; or

(iv) a customer with a non-Hong Kong residential address.

SmartViva Flexi VHIS Up to 25% Off!

Premium Discount` Rate for the First Three Policy Years Applicable to the Basic Plan and the Supplementary Rider(s) Attached (if any)				
1st Year Premium^		2nd Year Premium		3rd Year Premium
15%	+	**25%**	+	**20%**

` The deducted premium amount under the Offer will not be regarded as qualifying premiums paid for the purposes of claiming a tax deduction.

^ "First Year Premium" / "Single Premium" is based on the "Initial Annual Premium" / "Initial Single Premium" in the proposal. "First Year Premium" / "Single Premium" does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).

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Act now!

For enquiry, please contact your Financial Consultants.
Enquiry Hotline: (852) 3111 8222

General Terms and Conditions of the Offers:

1. Unless otherwise specified, Promotion Period refers to the period from 1 October 2026 until 31 December 2026 (both dates inclusive) ("the Promotion Period").
2. For the offers stated as "Limited", such offers are subject to time and a quota limit and available on a first-come first-served basis. The relevant offers may be terminated before the end of the Promotion Period. Please confirm the available quota with your Financial Consultants before submitting insurance application.
3. To be eligible for the above-mentioned premium discount offers ("the Offer"), applicant(s) must fulfill all of the following requirements:
   (i) the application(s) for the above-mentioned plan(s) must fulfill the First Year Premium / Single Premium requirement for the relevant basic plan as specified above (if any);
   (ii) the proposed Policy Owner or proposed Insured must be a Preferred Customer as mentioned above (if applicable);
   (iii) the application form(s) must be duly completed and signed during the Promotion Period;
   (iv) unless otherwise specified, the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 4 p.m. (Hong Kong time), 29 January 2027 (the time when BOC Life receives the documents is based on the record of BOC Life);
   (v) the print date of insurance proposal(s) of the above-mentioned plan(s) must fall within the Promotion Period;
   (vi) the initial premium must be settled on or before the above-mentioned date (if applicable); and
   (vii) the application(s) must be accepted by BOC Life.
   Policy(ies) that fulfill the above-mentioned requirements (i) to (vii) is / are known as "Eligible Policy(ies)".
4. For prepayment cases, premium discount is only applicable to the First Year Premium (if applicable). For CoverU Whole Life Insurance Plan / Critical Illness 188 Whole Life Insurance Plan / SmartViva Flexi VHIS, premium discount is applicable to premium for the first three policy years; for BOC Life Deferred Annuity (Fixed Term) (First Year Premium for the basic plan – USD5,000 or above), annual premium discount is applicable to premium for the entire 5-year premium payment period. For the determination of premium discounted amount, premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
5. For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first three months. The rest of the discounted premiums shall be deducted monthly from the customer's designated account during the 4th to remaining months. For premiums paid on a quarterly, semi-annual or annual basis, the discounted premium shall be paid in accordance with the default premium payment date.
6. The Offer is applicable to the basic plan of the Eligible Policy(ies) and the supplementary rider(s) attached (if any) based on their standard premium, while the premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).
7. The Offer will be applicable to the above-mentioned plan(s) only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the above-mentioned plan(s) that an applicant would apply for.
8. The 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 Offer is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer and / or reduce the eligible premium discount amount proportionally.
9. The Offer cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
10. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Offer will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.
11. Except for designated promotions specified by BOC Life, the Offer cannot be used in conjunction with other promotion offers of BOC Life.
12. 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.
13. In case of any dispute, the decision of BOC Life shall be final.
14. The contents of this promotion leaflet are only related to the Offer. For details of the above-mentioned plan(s), please refer to the relevant product brochures, benefit illustration and provisions.
15. Should there be any discrepancy between the Chinese and English versions of this promotion leaflet, the English version shall prevail.
16. 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 of the People's Republic of China.

Terms and Conditions of the Offer for the Deferred Annuity Plans:

1. The deducted premium amount under the Offer for the Deferred Annuity Plans will not be regarded as qualifying annuity premiums paid for the purposes of claiming a tax deduction.
2. Promotion Period refers to the period from 1 October 2026 until 31 December 2026 (both dates inclusive) ("the Promotion Period").
3. To be eligible for the Offer for the Deferred Annuity Plans, applicant(s) must fulfill all of the following requirements:
   (i) the application(s) for the Deferred Annuity Plans must fulfill the First Year Premium requirement for the basic plan as specified above;
   (ii) the application form(s) must be duly completed and signed during the Promotion Period;
   (iii) the completed and signed application form(s) together with the other required documents must be submitted to BOC Life on or before 4 p.m. (Hong Kong time), 29 January 2027 (the time when BOC Life receives the documents is based on the record of BOC Life);
   (iv) the print date of insurance proposal(s) of the Deferred Annuity Plans must fall within the Promotion Period;
   (v) the initial premium must be settled on or before 29 January 2027; and
   (vi) the application(s) must be accepted by BOC Life.
   Policy(ies) that fulfill the above-mentioned requirements (i) to (vi) is / are known as "Eligible Policy(ies)".
4. For prepayment cases, premium discount is only applicable to the First Year Premium. For BOC Life Deferred Annuity (Fixed Term) (First Year Premium for the basic plan – USD5,000 or above), annual premium discount is applicable to premium for the entire 5-year premium payment period. For the determination of premium discounted amount, premium does not include levy, pre-paid premium(s) (if applicable) and extra premium loading imposed due to health condition (if applicable).
5. For premiums paid on a monthly basis, the initial premium would be the sum of discounted premiums for the first three months. The rest of the discounted premiums shall be deducted monthly from the customer's designated account during the 4th to remaining months. For premiums paid on a quarterly, semi-annual or annual basis, the first year discounted premium shall be paid in accordance with the default premium payment date.
6. The Offer for the Deferred Annuity Plans is applicable to the basic plan of the Eligible Policy(ies) and the supplementary riders attached (if any) based on their standard premium, while the premium discount rate is determined in accordance with the standard premium of the basic plan of the Eligible Policy(ies).

7. The Offer for the Deferred Annuity Plans will be applicable to the Deferred Annuity Plans only and there is no limit (acceptance of application(s) would be subject to underwriting result) on the number of policies of the Deferred Annuity Plans that an applicant would apply for.
8. The Eligible Policy(ies) must be in force and the Guaranteed Monthly Annuity Income amount, Notional Amount, Sum Insured amount 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 Offer for the Deferred Annuity Plans is applied, otherwise BOC Life reserves the right to forfeit the entitlement to the Offer for the Deferred Annuity Plans and / or reduce the eligible premium discount amount proportionally.
9. In case the Eligible Policy is lapsed or surrendered before any premium for the 2nd policy year is duly paid, the premium discounted amount will be deducted from the refunded value to the Policy Owner. For the avoidance of doubt, any prepaid premium in Premium Deposit Account will not be taken as premium paid for the 2nd policy year until it is deducted from the Premium Deposit Account when due.
10. In case the Policy Owner reduces the Guaranteed Monthly Annuity Income amount of the Eligible Policy, the reduced annual premium must meet the above-mentioned minimum First Year Premium requirement of the Offer for the Deferred Annuity Plans.
11. The Offer for the Deferred Annuity Plans cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
12. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Offer for the Deferred Annuity Plans will under no circumstances be counted as premium paid for reckoning the refundable amount of total premium paid.
13. Except for designated promotions specified by BOC Life, the Offer for the Deferred Annuity Plans cannot be used in conjunction with other promotion offers of BOC Life.
14. BOC Life reserves the right to amend, suspend or terminate the Offer for the Deferred Annuity Plans and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
15. In case of any dispute, the decision of BOC Life shall be final.
16. The contents of this promotion leaflet are only related to the Offer for the Deferred Annuity Plans. For details of the Deferred Annuity Plans, please refer to the relevant product brochures, benefit illustration and provisions.
17. Should there be any discrepancy between the Chinese and English versions of this promotion leaflet, the English version shall prevail.
18. The Terms and Conditions of the Offer for the Deferred Annuity Plans shall be governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region of the People's Republic of China.

RMB Conversion Limitation Risk:
(Only applicable to Individual Customers) RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance. (Only applicable to Corporate Customers) RMB is currently not fully freely convertible. Corporate customers that intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Exchange Rate and Currency Risk of RMB / Foreign currency:
RMB / Foreign currency exchange rates may fluctuate. As a result, you may incur a substantial loss when you choose to convert your payout benefits to other currencies. The subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. Additionally, the conversion of your benefits to other currencies is subject to currency exchange restrictions applicable at the time when the benefits are paid. If your policy currency is not your local currency, your policy value may appreciate or depreciate when viewed against your local currency.

RMB / Foreign currency policies are subject to exchange rate risk. We may illustrate a different future policy value for policies denominated in different currencies, with the expected foreign exchange movements reflected. The exchange rate between RMB / foreign currency and HKD may rise as well as fall. Therefore, if calculated in HKD, premiums, fees and charges (where applicable), account value/ surrender value (where applicable) and other benefits payable under RMB / foreign currency policy will vary with the exchange rate. The exchange rate between RMB / foreign currency and HKD will be the market-based prevailing exchange rate determined by BOC Life from time to time, which may not be the same as the spot rate of banks. The fluctuation in exchange rate may result in losses if a customer chooses to pay premiums in HKD, or requests the insurer to pay the account value/ surrender value (where applicable) or other benefits payable in HKD, for RMB / foreign currency policy

Other Key Risks:
- The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. Nevertheless, it is subject to the automatic premium loan (if applicable) (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions (if applicable). If the policy is terminated or lapsed due to non-payment of premium, the surrender value received by the Policy Owner may be less than the total premiums paid and the Policy Owner will lose the insurance protection provided by the policy.
- BOC Life may terminate the policy if any one of the following events occurs:
  (i) the death of the Insured; or
  (ii) BOC Life approves the Policy Owner's written request for surrender; or
  (iii) the policy lapses after the end of the grace period; or
  (iv) the non-forfeiture value is less than zero (if applicable); or
  (v) the aggregate amount paid or payable by BOC Life has reached the maximum benefit amount of all coverage of the policy (if applicable); or
  (vi) BOC Life's payment of Terminal Illness Benefit (if applicable).
- The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.
- The policy may lapse when the account value falls to zero or negative. (if applicable)

Credit Risk:
Insurance contract is signed between customers and BOC Life. Therefore, customers are subject to the credit risk of BOC Life. Premiums paid by Policy Owner will become part of BOC Life. If BOC Life becomes insolvent or goes into liquidation or defaults on its obligations, customers may result in substantial losses.

Premium Overdue Risk:
The Policy Owner should pay premium on time during the premium payment term. It may result in lapse or termination of the policy if the required amount (such as premium) is not made before expiry of the grace period (if applicable) as prescribed by BOC Life. Nevertheless, it is subject to the automatic premium loan (if applicable) (BOC Life will advance the premium due from the non-forfeiture value as an automatic premium loan) and non-forfeiture provisions (if applicable). If the policy is terminated or lapsed due to non-payment of premium, the surrender value received by the Policy Owner may be less than the total premiums paid and the Policy Owner will lose the insurance protection provided by the policy.

Inflation Risk:
The actual rate of inflation may be higher than expected, therefore the amount you receive may be less in real terms.

Taxation Risk (if applicable):
There might not be tax deduction benefits for retired Policy Owners who are not subject to salaries tax or tax under personal assessment.

About CoverU Whole Life Insurance Plan

- **About Policy Reverse Mortgage Programme ("PRMP")**
  Please note that CoverU Whole Life Insurance Plan is an eligible life insurance plan under PRMP (only applicable to HKD and USD policies), but it does not necessarily mean that your PRMP application will be approved. The eligibility of this product under the PRMP is based on the features of the product. Therefore, you and your life insurance policy are still required to meet all the eligibility requirements under PRMP before you apply for the policy reverse mortgage loan.
  Any general information provided on PRMP is for your reference only, and you should not make any decisions based on such information alone. BOC Life shall not be responsible for the policyowner's suitability and eligibility to apply for policy reverse mortgage. You should always seek for advice from professional bodies if you have any doubts. Please note that the information provided is subject to change including the eligibility criteria for PRMP. We do not take any responsibility to inform you about any changes and how they may affect you. The Policy Reverse Mortgage Programme is operated by HKMC Insurance Limited, a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited. For further information, please refer to The Hong Kong Mortgage Corporation Limited website: www.hkmc.com.hk.

About the Deferred Annuity Plans

- **Early Surrender Risk:**
  The Deferred Annuity Plans are designed to be held for a long term period. Early surrender, partial withdrawal, reduction or suspension of premium may result in a significant loss of principal.
- Please note that the Qualifying Deferred Annuity Policy ("QDAP") status of the Deferred Annuity Plans does not necessarily mean you are eligible for tax deduction available for QDAP premiums paid. The Deferred Annuity Plans' QDAP status is based on the features of the product as well as certification by the Insurance Authority ("IA") and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of HKSAR ("Inland Revenue Department") before you can claim these tax deductions. BOC Life Deferred Annuity (Lifetime) is available to individuals aged 65 or above to enroll. Please note that tax deduction for premiums paid under BOC Life Deferred Annuity (Lifetime) may not be applicable to retirees aged 65 or above who do not have taxable income. Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. BOC Life does not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to QDAP may be found at the website of IA www.ia.org.hk and website of Inland Revenue Department www.ird.gov.hk.
- [Applicable to BOC Life Deferred Annuity (Lifetime) only] Supplementary riders are not part of QDAP and the premium paid for such will not be eligible for tax deduction. Supplementary riders are subject to underwriting and corresponding issue age eligibilities. Premiums of such may be changed from time to time.
- **Certification by the Insurance Authority:**
  The mere fact that the Deferred Annuity Plans have been certified by IA does not mean that the premiums paid for policies under the Deferred Annuity Plans are eligible for tax deductions. Certification by IA is only an indication that the product complies with the criteria set out by IA. IA's certification is not a recommendation or endorsement of the Deferred Annuity Plans nor does it guarantee the commercial merits of the policy or its performance. It does not mean the Deferred Annuity Plans are suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. The Deferred Annuity Plans have been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the Deferred Annuity Plans, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the Deferred Annuity Plans.

About SmartViva Flexi VHIS

- SmartViva Flexi VHIS is a certified plan under VHIS. Policy Holders can apply SmartViva Flexi VHIS for themselves or their specified relatives. If the Policy Holder is a taxpayer in Hong Kong and fulfils the requirements set under the Inland Revenue Ordinance announced by the HKSAR Government, the Policy Holder can apply for deduction concerning salaries tax or tax under personal assessment on paid qualifying premiums (excluding premium levy) of the certified plan policies. The maximum deduction for qualifying premiums paid for each Insured Person is HK$8,000 for each assessment year. There is no upper limit on the number of specified relatives that are eligible for deduction. For details of tax deductions, please refer to the relevant information published on the website of VHIS or website of Inland Revenue Department of HKSAR.

The Important Notice of Forever Wellbeing Whole Life InsurancePlan / Critical Illness 188 Whole Life Insurance Plan:

You have an option to purchase Forever Wellbeing Whole Life Insurance Plan / Critical Illness 188 Whole Life Insurance Plan as a standalone critical illness insurance plan instead of 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.

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).

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Important Notes:

- The above-mentioned plans and the supplementary riders (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 above-mentioned plans 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 above-mentioned plans 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.

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Printed in October 2026 ORIXPromo/F/V01/1026