



# Generali Customer Promotion Offer

Successfully apply for designated plans from **1 April to 30 June 2023** to enjoy the following customer promotion offers (the "Promotion")<sup>1</sup>.

## Premium Refund Promotion<sup>3</sup>

### LionTycoon Beyond 2 (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
2 years	1%
5 years	12%
8 years	20%
10 years	25%

### LionGuardian Beyond (Critical Illness Plan)

Annualized Premium <sup>2</sup>	Premium refund percentage
< USD 2,000	4%
≥ USD 2,000	8%

### LionGuardian PlusOne (Critical Illness Plan)

Only applicable to policies with annual premium payment mode

Annualized Premium <sup>2</sup>	Premium refund percentage
≥ USD 500	50%

### LionTycoon (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
3 years	2%
5 years	5%
8 years	25%
10 years	30%

### LionPainter Flexi (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
16-20 years	8%
21-25 years	12%

## Generali Supreme Gold Plan (Life Protection Plan)

Only applicable to policies with annual premium payment mode

Premium Rate Structure	Annualized Premium <sup>2</sup>	Premium refund percentage
All	≥ USD 1,000	50%

## Premium Discount Promotion<sup>4</sup>

LionHarvest Pro Deferred Annuity (Qualifying Deferred Annuity Policy)

Premium Term	Premium discount percentage
5 years	3%
10 years	8%

## LionPrima (Savings and Life Plan)

Only applicable to policies with annual premium payment mode

Premium Payment Term	Premium discount percentage
2 years	2%
5 years	5%
8 years	8%



## Blissful Offer – Up to 16% premium refund

### Extra Customer Promotion Offer<sup>5</sup>

Eligible customers applying for **LionGuardian Beyond** and/or **LionPainter Flexi** may enjoy **EXTRA 4%** of premium refund, if he/she has another in force Generali life insurance policy(ies) issued prior to/within the Promotion Period.

Designated plans	Annualized Premium <sup>2</sup>	Premium Refund Promotion <sup>3</sup>	Extra Customer Promotion Offer <sup>5</sup>	Total
LionGuardian Beyond	< USD 2,000	4%	<b>+ 4%</b>	8%
	≥ USD 2,000	8%		12%
LionPainter Flexi	Premium Payment Term	Premium Refund Promotion <sup>3</sup>		Total
	16-20 years	8%		12%
	21-25 years	12%		16%

## Terms & Conditions

1. The Promotion is exclusive to selected brokers and agency. The promotion period is from 1 April to 30 June 2023, both days inclusive, with successful policy issuance on or before 31 August 2023 (“Promotion Period”).
2. Annualized Premium refers to the premium(s) due and paid within the 1<sup>st</sup> Policy Year, excluding loading premiums, levy(ies) and supplementary benefit’s premium.
3. **Premium Refund Promotion**
  - a. Premium refund amount for “Generali Supreme Gold Plan” and “LionGuardian PlusOne” will only be deposited into the policy(ies) in the 2<sup>nd</sup> Policy Year if the premium payment mode of the policy(ies) remains annual in the 2<sup>nd</sup> Policy Year.
  - b. Premium refund amount for “LionTycoon Beyond 2”, “LionGuardian Beyond”, “LionTycoon” and “LionPainter Flexi” will only be deposited into the policy(ies) in the 2<sup>nd</sup> Policy Year after the premium(s) of the 1<sup>st</sup> Policy Year are fully paid.
  - c. The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of premium refund.
  - d. The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2<sup>nd</sup> Policy Year, withdrawal of the premium refund is not allowed.
4. **Premium Discount Promotion**
  - a. The premium discount amount is equal to 1<sup>st</sup> Policy Year’s due premiums multiplied by the designated percentage of premium discount. Any loading premiums, levy(ies) and supplementary benefit’s premium will be excluded from the calculation of the premium discount amount.
  - b. To entitle the Premium Discount Promotion for “LionPrima”, the Insured’s issue age must be between 15 days after birth and age 65.
  - c. The amount of premium discount for “LionHarvest Pro Deferred Annuity” will not be counted as premiums paid for the purposes of tax deduction application.
5. **Extra Customer Promotion Offer**
  - a. Eligible customers are the Policyholders of an in-force life insurance policy(ies) underwritten by Generali Life (Hong Kong) Limited (the “Company”) (exclude “Generali Supreme Gold Plan” and “LionMaster”) which is applied on or before 30 June 2023 and issued on or before 31 August 2023 (“Other Policy(ies)”).
  - b. The eligible customer must apply for “LionGuardian Beyond” and/or “LionPainter Flexi” during the Promotion Period, he/she must be the Policyholder of such Policy.
  - c. If Other Policy(ies) is also “LionGuardian Beyond” or “LionPainter Flexi”, which is applied and issued within the Promotion Period, the Insureds of these policies must be different in order to be entitled to the Extra Customer Promotion Offer.
  - d. The Company will notify all Policyholders of “LionGuardian Beyond” and “LionPainter Flexi”, who are eligible to the Extra Customer Promotion Offer, on or before 30 November 2023.
  - e. The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage under Extra Customer Promotion Offer.
  - f. The premium refund amount will only be deposited into “LionGuardian Beyond” and/or “LionPainter Flexi” policy(ies) in the 2<sup>nd</sup> Policy Year after the premium(s) of the 1<sup>st</sup> Policy Year are fully paid. “LionGuardian Beyond” and/or “LionPainter Flexi” policy(ies) and Other Policy(ies) should remain in force at the time of premium refund. Otherwise, Extra Customer Promotion Offer will be forfeited.
  - g. The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement of “LionGuardian Beyond” and/or “LionPainter Flexi” policy(ies) in the 2<sup>nd</sup> Policy Year, withdrawal of the premium refund is not allowed.

**The above plans can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the above plans, the full terms can be found in the Policy Provisions.**

The Promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. 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 Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid. This Promotion cannot be used in conjunction with other promotional offers, unless stated otherwise.

Generali Life (Hong Kong) Limited (the “Company”) reserves the right to vary or terminate this Promotion at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. the Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

All above plans are underwritten by the Company. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the designated plans. For Policy Provisions and product details, please contact your Insurance Advisers or the Company’s Representatives.

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