

YFLife
萬通保險

50

2025 Quarter 3 Promotions



YF Life
50th Anniversary Specials
Premium Coupon

Up to **HK\$ 2,000**



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50th Anniversary Specials	Other 2025Q3 Promotions				Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	

YF Life 50th Anniversary Specials

Enjoy a premium coupon worth up to HKD2,000 or equivalent

Promotion Period: July 1, 2025 – August 29, 2025

This year marks YF Life’s 50th anniversary. To sincerely thank our customers for their continued support, we are delighted to present the “YF Life 50th Anniversary Specials - Premium Coupon”, a limited-time offer for new policy applications! During the Promotion Period, if you successfully apply for a [selected savings, annuity, critical illness, medical, or accident product](#) below, opt for annual premium payment mode, and meet the specified requirements, each eligible policy will qualify for a premium coupon worth up to HKD2,000 or equivalent value^{vi}. This coupon can be used to immediately deduct the initial premium of that policy. What’s even better? **You can combine this Premium Coupon with other current premium discount offers for maximum savings! Plus, every eligible policy you apply for qualifies for a Premium Coupon - so the more policies you purchase, the more you save!**

YF Life 50th Anniversary Specials	
Annualized Premium of each Eligible Policy (HKD or equivalent) ^{vi}	Premium Coupon Amount <u>(Can be used to deduct the initial premium of the eligible policy)</u> (HKD or equivalent) ^{vi}
10,000 - <25,000	\$200
25,000 - < 50,000	\$500
50,000 - < 100,000	\$1,000
≥100,000	\$2,000



Selected Savings Product	<ul style="list-style-type: none"> Prosperous Infinity Saver 		
Selected Annuity Products	<ul style="list-style-type: none"> MY Deferred Annuity 3* 	<ul style="list-style-type: none"> MY Flexi Lifetime Annuity 	<ul style="list-style-type: none"> MY Flexi Generations Saver
Selected Critical Illness Products	<ul style="list-style-type: none"> YF PrimeHealth Pro (Signature) 	<ul style="list-style-type: none"> YF PrimeHealth Pro Jr. Care 	<ul style="list-style-type: none"> YF PrimeHealth Pro (Essential)
Selected Medical and Accident Protection Products	<ul style="list-style-type: none"> TaxVantage PrimeChoice Medical Plan*^ TaxVantage Prestige Medical Plan* Supreme MediCare 100% Reward For You Accident Protector 	<ul style="list-style-type: none"> TaxVantage Plus Medical Plan* E+ Medicare VIP Worldwide MediCare 	<ul style="list-style-type: none"> TaxVantage Medical Plan* Prestige Medicare VIP Global MediCare

*The above plans qualify as tax-deductible products in Hong Kong only.

^The Promotion Period commences from the product launch date.

Please contact your consultant for more information!

50th Anniversary Specials	Other 2025Q3 Promotions				Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	

Critical Illness Products

YF PrimeHealth Pro (Signature) (PHPS) / YF PrimeHealth Pro Jr. Care (PHPJ) / YF PrimeHealth Pro (Essential) (PHP)

Promotion period: July 1, 2025 - September 30, 2025

Offer 1: Basic Offer (USD policies only)

Premium Payment Term	First-Year Premium Discount	Second-Year Premium Discount	Third-Year Premium Discount
10-Year / 15-Year	5%	5%	5%
20-Year / 25-Year	5%	5%	10%

Offer 2: Up to 80% Extra Coverage^{14(e)} and Guaranteed Future Insurability Option^{14(d)} (USD policies only)

Eligible policy will be entitled to extra coverage of Major Critical Illnesses and extra Death Benefit:

Eligible plans	Issue Age	Extra Coverage
YF PrimeHealth Pro (Signature) ^{14(f)}	Under 30	80% extra coverage for the first 15 policy years
	30 to 55	50% extra coverage for the first 10 policy years
	56 to 70	10% extra coverage for the first 5 policy years
YF PrimeHealth Pro Jr. Care ^{14(g)}	All issue ages	80% extra coverage for the first 15 policy years
YF PrimeHealth Pro (Essential) ^{14(h)}	Under 30	60% extra coverage for the first 15 policy years
	30 to 65	35% extra coverage for the first 10 policy years
	66 to 70	15% extra coverage for the first 5 policy years

Upon the expiry of the extra coverage, the policyowner would be entitled to purchase a designated critical illness basic plan for the same Insured without having to provide evidence of insurability.

50th Anniversary Specials	Other 2025Q3 Promotions					Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	Savings	

Critical Illness Products

YF PrimeHealth Pro (Signature) (PHPS) / YF PrimeHealth Pro Jr. Care (PHPJ) / YF PrimeHealth Pro (Essential) (PHP)

Promotion period: July 1, 2025 - September 30, 2025

Offer 3: "Critical Illness + Savings / Medical / Annuity Combo" Premium Discount (USD policies only)

If you successfully apply during the promotion period for one of the **Selected Critical Illness Product(s)** USD policies and any of the selected Savings / Medical / Annuity Product(s) below, all your eligible **Selected Critical Illness Product(s)** USD policies may **enjoy an extra combo premium discount offer ("Combo Offer")**.

Selected Critical Illness Products	+	Selected Savings / Medical / Annuity Products
<ul style="list-style-type: none"> YF PrimeHealth Pro (Signature) YF PrimeHealth Pro Jr. Care YF PrimeHealth Pro (Essential) 		<ul style="list-style-type: none"> MY Flexi Lifetime Annuity Prosperous Infinity Saver TaxVantage PrimeChoice Medical Plan* TaxVantage Plus Medical Plan* TaxVantage Medical Plan* TaxVantage Prestige Medical Plan* E+ Medicare MY Deferred Annuity 3* MY Flexi Generations Saver Prestige MediCare Supreme MediCare VIP Worldwide MediCare VIP Global MediCare



All YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care / YF PrimeHealth Pro (Essential) (USD policies only) may **enjoy a Combo Offer for the fourth and fifth policy years**

Premium Payment Term	Basic Offer			Combo Offer		Total Offer (Basic Offer + Combo Offer)
	First-Year Premium Discount	Second-Year Premium Discount	Third-Year Premium Discount	Fourth-Year Premium Discount	Fifth-Year Premium Discount	
10-Year/15-Year	5%	5%	5%	+ 5%	+ 10%	equivalent to 30% of the first-year premium
20-Year/25-Year	5%	5%	10%	+ 10%	+ 20%	equivalent to 50% of the first-year premium

* Selected plans are available in Hong Kong only

50th Anniversary Specials	Other 2025Q3 Promotions				Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	

Medical Products

**TaxVantage PrimeChoice Medical Plan*[^] (TVPC) /
TaxVantage Plus Medical Plan* (TVP) /
TaxVantage Medical Plan* (TVM) / E+ Medicare (EMC)**

Promotion period: July 1, 2025 - September 30, 2025

First-Year Premium Discount	Second-Year Premium Discount
20%	20%

**TaxVantage Prestige Medical Plan* (TVPR) /
Prestige Medicare (PMC) / Supreme Medicare (SMC) / VIP Worldwide
Medicare (VWM) / VIP Global Medicare (VGM) /**

Promotion period: July 1, 2025 - September 30, 2025

First-Year Premium Discount	Second-Year Premium Discount
10%	10%

Accident Protection

100% Reward For You Accident Protector (RUA)

Promotion period: July 1, 2025 - September 30, 2025

First-Year Premium Discount
10%

*The above plans qualify as tax-deductible products in Hong Kong only.

[^]The Promotion Period commences from the product launch date.

50th Anniversary Specials	Other 2025Q3 Promotions				Savings	Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity		

Annuity Products

MY Deferred Annuity 3* (MDA3)

Promotion period: July 1, 2025 - September 30, 2025



Premium Payment Term	Basic Offer		Selected Customer Offer [#] Offer ^{17c}	Total Offer (Basic Offer + Selected Customer Offer)
	Annualized Premium (USD)	Premium Discount	Extra Second-Year Premium Discount	
5-Year	< \$7,500	2.5% each year (for the 1 st – 5 th policy year)	+ 1.5%	equivalent to 14% of the first-year premium
	≥ \$7,500	4% each year (for the 1 st – 5 th policy year)	+ 1.5%	equivalent to 21.5% of the first-year premium
10-Year	< \$7,500	2.5% each year (for the 1 st – 7 th policy year)	+ 3%	equivalent to 20.5% of the first-year premium
	≥ \$7,500	4% each year (for the 1 st – 7 th policy year)	+ 3%	equivalent to 31% of the first-year premium

*The above plan qualify as tax-deductible products in Hong Kong only.

Selected Customer means a newly subscribed eligible MDA3 policyowner or the insured (an “MDA3 policy customer”) who also holds another in-force policy or is the insured of another in-force policy with the Company during the period from October 31, 2025 until the end of the second policy year.

MY Flexi Lifetime Annuity (MFA) / MY Flexi Generations Saver (MFS) ^

Promotion period: July 1, 2025 - September 30, 2025

Policy with premium payment term of 5 years or more may enjoy:

Up to **6%** Crediting Interest Rate^{18(c)} for the First Policy Year
(incorporating a non-guaranteed current base crediting interest rate of 4% plus a guaranteed additional crediting interest rate of 2%)

^ The above plans are universal life insurance products with annuity option.

50th Anniversary Specials	Other 2025Q3 Promotions				Terms and Conditions
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Savings Products

Prosperous Infinity Saver (PIS)

Promotion period: July 1, 2025 - September 30, 2025

Premium Payment Term	Annualized Premium (USD or its equivalent) <small>19(c)</small>	First-Year Premium Discount	Second-Year Premium Discount	Total Discount as Percentage of First-Year Premium (First-Year Premium Discount + Second-Year Premium Discount)
2-Year	30,000 - < 100,000	2%	--	= 2%
	100,000 - < 250,000	4%	--	= 4%
	≥ 250,000	6%	--	= 6%
5-Year	2,500 - < 5,000	6%	--	= 6%
	5,000 - < 30,000	10%	2%	= 12%
	30,000 - < 100,000		10%	= 20%
	100,000 - < 250,000		14%	= 24%
	≥ 250,000		16%	= 26%
10-Year	2,500 - < 5,000	8%	--	= 8%
	5,000 - < 30,000	10%	4%	= 14%
	30,000 - < 100,000		16%	= 26%
	≥ 100,000		18%	= 28%

50th Anniversary Specials	Other 2025Q3 Promotions					Terms and Conditions
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Savings Products

Infinity Wealth Builder 2 (IW2)

Promotion period: July 1, 2025 - September 30, 2025

Policies with a single prepayment of 2 years of premiums in one installment may enjoy^{20(a)} :

Offer 1: Premium Discount

Annualized Premium (USD or its equivalent) ^{20(b)}	First-Year Premium Discount
< 100,000	4%
100,000 -< 300,000	6%
≥ 300,000	8%

Offer 2: Preferential Interest Rate on Future Premium Deposits

Preferential interest rate on Future Premium Deposits
4.5% p.a.

50th Anniversary Specials		Other 2025Q3 Promotions				Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	Savings	

Terms and Conditions of “YF Life 50th Anniversary Specials - Premium Coupon”

I. “YF Life 50th Anniversary Specials - Premium Coupon” (the “Premium Coupon”) is applicable to new policy application for selected savings, annuity, critical illness, medical, and accident protection product issued in Hong Kong and Macau only.

- Selected savings product	: Prosperous Infinity Saver (PIS)
- Selected annuity products	: MY Deferred Annuity 3 (MDA3) 、 MY Flexi Lifetime Annuity (MFA) or MY Flexi Generations Saver (MFS)
- Selected critical illness products	: YF PrimeHealth Pro (Essential) (PHP) 、 YF PrimeHealth Pro Jr. Care (PHPJ) or YF PrimeHealth Pro (Signature) (PHPS)
- Selected medical and accident protection products	: TaxVantage PrimeChoice Medical Plan (TVPC) 、 TaxVantage Plus Medical Plan (TVP) 、 TaxVantage Medical Plan (TVM) 、 TaxVantage Prestige Medical Plan (TVPR) 、 E+ Medicare (EMC) 、 Prestige Medicare (PMC) 、 Supreme Medicare (SMC) 、 VIP WORLDWIDE MEDICARE (VWM) 、 VIP GLOBAL MEDICARE (VGM) or 100% Reward For You Accident Protector (RUA)

- II. All eligible policies must meet the following requirements in order to be qualified for the Premium Coupon:
 - i. Customers must opt for the annual premium payment mode during insurance application;
 - ii. The insurance application must be submitted and received by YF Life Insurance International Ltd. (“the Company”) between **July 1, 2025, and 5:30pm on August 29, 2025** (the Promotion Period);
 - iii. The application of selected critical illness, medical and accident protection products must be approved, with the initial premium payment and required insurance levy(ies) (applicable only to policies issued in Hong Kong) paid on or before **December 31, 2025**, while the application of selected savings and annuity products must be approved, with the initial premium payment and required insurance levy(ies) (applicable only to policies issued in Hong Kong) paid on or before **October 31, 2025**.
- III. Only policy with annual payment mode is eligible for this promotion and therefore the annualized premium of the policy shall equal to the annual premium.
- IV. The Premium Coupon is only applicable for deducting the initial premium of eligible policies (including the premium for the basic plan and the supplementary benefits attached), and not applicable for deducting insurance levy.
- V. Premium Coupon is applicable to all policy currencies (including US dollars (USD), HK dollars (HKD), Macau pataca (MOP; only for policies issued in Macau), Renminbi (RMB), British pound sterling (GBP), Swiss Franc (CHF), Canadian dollars (CAD), Australian dollars (AUD), Singapore Dollars (SGD), and Euro (EUR)).
- VI. If the policy is issued in a currency other than HKD, please refer to the following table:

HKD/MOP		USD/EUR		RMB	
Annualized Premium	Premium Coupon Amount	Annualized Premium	Premium Coupon Amount	Annualized Premium	Premium Coupon Amount
10,000 - <25,000	\$200.00	1,250 - < 3,125	\$25.00	8,125 - < 20,313	\$162.50
25,000 - < 50,000	\$500.00	3,125 - < 6,250	\$62.50	20,313 - < 40,625	\$406.25
50,000 - < 100,000	\$1,000.00	6,250 - < 12,500	\$125.00	40,625 - < 81,250	\$812.50
≥100,000	\$2,000.00	≥12,500	\$250.00	≥81,250	\$1,625.00

GBP/CHF		CAD/AUD/SGD	
Annualized Premium	Premium Coupon Amount	Annualized Premium	Premium Coupon Amount
938 - < 2,344	\$18.75	1,875 - < 4,688	\$37.50
2,344 - < 4,688	\$46.88	4,688 - < 9,375	\$93.75
4,688 - < 9,375	\$93.75	9,375 - < 18,750	\$187.50
≥9,375	\$187.50	≥18,750	\$375.00

- VII. The Premium Coupon can be used in conjunction with other current premium discount offers. If an eligible policy also qualifies for other premium discount promotions, the Premium Coupon Amount entitled will be calculated based on the first-year annualized premium of the eligible policy before any discounts are applied. The customer will only need to pay the remaining premium balance after all premium discounts and the Premium Coupon Amount have been deducted, along with any required insurance levy(ies) (applicable only to policies issued in Hong Kong).
- VIII. Each eligible policy is entitled to a Premium Coupon. During the Promotion Period, if a customer subscribes to more than one eligible policy, each policy shall qualify for the Premium Coupon. However, the annualized premiums from separate policies cannot be combined to calculate the Premium Coupon amount. If the same policyowner subscribes to more than

50th Anniversary Specials	Other 2025Q3 Promotions				Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	

one policy of the same product and for the same insured person, only the first eligible policy issued will qualify for the Premium Coupon. Subsequent policies will not be eligible. If a non-qualified policy has already enjoyed the discount from Premium Coupon, the Company reserves the right to reclaim the coupon amount from the policyholder.

- IX. In case of a premium refund, any part of the premium payments that is offset by the premium discount may under no circumstances be counted as premium paid and will not be included in the refund amount.
- X. If, during the first policy year, the policyowner requests a change in the premium of an eligible policy (including but not limited to a change of sum assured, change of plan level, or exercising policy split), and:
 - i. If the change results in an increase in annualized premium, the applicable Premium Coupon amount will be calculated based on the annualized premium at the time of initial policy approval.
 - ii. If the change results in a decrease in annualized premium, the applicable Premium Coupon amount will be recalculated based on the reduced annualized premium. The Company reserves the right to request the policyowner to repay the difference between the respective Premium Coupon amounts.
- XI. The Premium Coupon is not applicable to policies with back-dating arrangement.
- XII. If an eligible policy is reinstated by redating after approval, the policy will no longer qualify for the Premium Coupon.
- XIII. The Premium Coupon is not applicable to other policies converted from other insurance plans with the Company.
- XIV. Under no circumstances are the Premium Coupons for sale, exchangeable, redeemable for cash, other products, services or discount offers, or transferable to others or to other policy(ies).
- XV. The Premium Coupon under the "YF Life 50th Anniversary Specials" promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued provided the requirements of the Premium Coupon under the terms and conditions of the "YF Life 50th Anniversary Specials" are satisfactorily fulfilled.
- XVI. The Company reserves the right to accept or reject any application for the insurance plan based on the information provided by the customer as the proposed policyowner and/ or the proposed life insured during the application.
- XVII. For an eligible policy issued in Hong Kong, the insurance levy on the insurance premium to be collected by the Insurance Authority is calculated based on the premium after deducting the Premium Coupon amount.
- XVIII. The Promotions are not applicable to any customer who: (a) has already submitted an application for a policy of the same plan type but withdraws or cancels any application, or (b) cancels any issued policy of the same plan type, or (c) reduces the premium of an approved policy of the same plan type, during the Promotion Period, and re-submits another new policy application for the same plan type within the Promotion Period. For definition of the "same plan type," please refer to the list below.

- The same plan type of selected savings product	: Prosperous Infinity Saver (PIS)
- The same plan type of selected annuity products	: MY Deferred Annuity 3 (MDA3) 、 MY Flexi Lifetime Annuity (MFA) or MY Flexi Generations Saver (MFS)
- The same plan type of selected critical illness products	: YF PrimeHealth Pro (Essential) (PHP) 、 YF PrimeHealth Pro Jr. Care (PHPJ) 、 YF PrimeHealth Pro (Signature) (PHPS)
- The same plan type of selected medical and accident protection products	: TaxVantage PrimeChoice Medical Plan (TVPC) 、 TaxVantage Plus Medical Plan (TVP) 、 TaxVantage Medical Plan (TVM) 、 TaxVantage Prestige Medical Plan (TVPR) 、 E+ Medicare (EMC) 、 Prestige Medicare (PMC) 、 Supreme Medicare (SMC) 、 VIP WORLDWIDE MEDICARE (VWM) 、 VIP GLOBAL MEDICARE (VGM) or 100% Reward For You Accident Protector (RUA)

- XIX. The Company reserves the right to change, terminate or cancel the Promotions and any terms and conditions at any time without prior notice. In case of any dispute, the Company's decision shall be final and conclusive.

50th Anniversary Specials	Other 2025Q3 Promotions					Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	Savings	

General Terms and Conditions for Other 2025Q3 Promotions

- The promotional offers (the "Promotions") are applicable to policies issued in Hong Kong and Macau only.
- In order for customers to enjoy the Promotions, the insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") during the Promotion Period for each respective promotion, and the application must be approved, with the initial premium payment and required insurance levy(ies) (applicable only to policies issued in Hong Kong) paid on or before the approval deadline for each respective promotion. The Promotions are not applicable to policies with back-dating arrangement.
- The applicable premium discount will be applied to each modal premium due and payable (including the premium for the basic plan and the supplementary benefits attached) within each policy year that is eligible for the Promotions. The calculation method of the premium discount amount for different premium payment modes are stipulated in the table below. If the premium discount amount is not an integer, it will be rounded to the nearest two decimal places. The insurance levy will not be included when calculating the premium discount.

Premium Payment Mode	Premium discount amount for each modal premium due and payable (Calculation Method)
Monthly Payment	= Monthly Premium x the applicable premium discount rate for the year
Quarterly Payment	= Quarterly Premium x the applicable premium discount rate for the year
Half-yearly Payment	= Semi-annual premium x the applicable premium discount rate for the year
Annual Payment	= Annual premium x the applicable premium discount rate for the year

- For promotions that entail annualized premium requirements, please refer to the table below for the calculation of the annualized premium.

Payment Mode	Annualized Premium Calculation Method	Payment Mode	Annualized Premium Calculation Method
Monthly Payment	= monthly premium x 12	Half-yearly Payment	= half-yearly premium x 2
Quarterly Payment	= quarterly premium x 4	Annual Payment	= annual premium x 1

- The premium discount is offered to each eligible policy; and where a customer has applied for more than one eligible policy, all such eligible policies shall qualify for the premium discount. However, the annualized premiums of these policies will not be aggregated when calculating the premium discount rate.
- Eligible policies must remain in force when each premium discount is applied. The policyowner will not be eligible for the premium discount if the approved policy is terminated for any reason, whereupon any unapplied premium discount amount (if applicable) will be forfeited. In case of a premium refund, any part of the premium payments that is offset by the premium discount may under no circumstances be counted as premium paid and will not be included in the refund amount.
- If the policyowner requests a change in the premium (including but not limited to a change of premium mode, reduced sum assured, and change of plan level) for the eligible policy within the first / second / third / fourth / fifth / sixth / seventh policy years (as the case may be), the First-Year / Second-Year / Third-Year / Fourth-Year / Fifth-Year / Sixth-Year / Seventh-Year premium discount rate (as the case may be) to which the policyowner is entitled will be recalculated based on the revised premium or annualized premium. In other words, after the premium change becomes effective, the entitled premium discount amount will be recalculated by multiplying the revised modal premium by the applicable premium discount rate. The Company reserves the right to request the policyowner to pay back the difference between the respective premium discount amounts.
 - If the eligible policy is a PIS and the policyowner exercises the right to split the policy on the first policy anniversary date, the premium discount rate for both the original policy and the split policy(ies) will be recalculated based on the revised annualized premium of each policy. In other words, after exercising the policy split, the premium discount amount to which each respective policy is entitled will be recalculated by multiplying the revised modal premium of each respective policy by the applicable premium discount rate.
- The premium discount offers under the Promotions will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued provided the requirements of the premium discount offers under the terms and conditions of the Promotions are satisfactorily fulfilled.
- The Company reserves the right to accept or reject any application for the insurance plan based on the information provided by the customer as the proposed policyowner and/ or the proposed life insured during the application.
- For an eligible policy issued in Hong Kong, the insurance levy on the insurance premium to be collected by the Insurance Authority is calculated based on the premium after deducting the premium discount amount.
- Under no circumstances are the Promotions exchangeable, redeemable for cash, or transferable to others or to other policy(ies).
- The Promotions are not applicable to any customer who:
 - has already submitted an application for a policy of the same plan type but withdraws or cancels any application, or
 - cancels any issued policy of the same plan type, or
 - reduces the premium of an approved policy of the same plan type, during the Promotion Period, and re-submits another new policy application for the same plan type within the Promotion Period (for definition of the "same plan type," please refer to the relevant clause under each Promotion).
- The Company reserves the right to change, terminate or cancel the Promotions and any terms and conditions at any time without prior notice. In case of any dispute, the Company's decision shall be final and conclusive.

50th Anniversary Specials	Other 2025Q3 Promotions					Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	Savings	

14. YF PrimeHealth Pro (Essential) (PHP), YF PrimeHealth Pro (Signature) (PHPS) and YF PrimeHealth Pro Jr. Care (PHPJ) (USD policies only)

Offer 1 : Basic Offer

- a) The insurance application must be submitted between **July 1, 2025, and 5:30pm on September 30, 2025** (the Promotion Period), and approved on or before **December 31, 2025**.
- b) Under Offer 1 of PHP, PHPS, and PHPJ, the “same plan type” as specified in clause 12 above refers to any PHP, PHPS, or PHPJ policy.

Offer 2: Up to 100% Extra Coverage and Guaranteed Future Insurability Option

- c) The insurance application must be submitted between **July 1, 2025, and 5:30pm on September 30, 2025** (the Promotion Period).
- d) The Guaranteed Future Insurability Option is applicable only to policies issued at standard terms and with no claims made. Exercising the Option is subject to the prevailing requirements for maximum issue age of the Insured, minimum sum insured, and minimum premium.
- e) “Extra Coverage” refers to extra benefit upon diagnosis of a Major Critical Illness or the Death Benefit of the Insured.
- f) YF PrimeHealth Pro (Signature) (PHPS):
 - For eligible policies with issue age under 30, the extra coverage for the first 15 years is equivalent to 80% of the Basic Sum Insured;
 - For eligible policies with issue age 30 to 55, the extra coverage for the first 10 years is equivalent to 50% of the Basic Sum Insured;
 - For eligible policies with issue age 56 to 70, the extra coverage for the first 5 years is equivalent to 10% of the Basic Sum Insured.
- g) YF PrimeHealth Pro Jr. Care (PHPJ):
 - For eligible policies of all issue ages, the extra coverage for the first 15 years is equivalent to 80% of the Basic Sum Insured.
- h) YF PrimeHealth Pro (Essential) (PHP):
 - For eligible policies with issue age under 30, the extra coverage for the first 15 years is equivalent to 60% of the Basic Sum Insured;
 - For eligible policies with issue age 30 to 65, the extra coverage for the first 10 years is equivalent to 35% of the Basic Sum Insured;
 - For eligible policies with issue age 66 to 70, the extra coverage for the first 5 years is equivalent to 15% of the Basic Sum Insured.
- i) Please note that this offer is not applicable to a PHP and PHPS policy purchased by exercising the Guaranteed Future Insurability Option.
- j) For exact terms and conditions (including exclusions) of “Extra Coverage”, please refer to the related policy document.
- k) Under Offer 2 of PHP, PHPS, and PHPJ, the “same plan type” as specified in clause 12 above refers to any PHP, PHPS, or PHPJ policy.

Offer 3: Critical Illness + Savings/ Medical/ Annuity Combo Offer (applicable to YF PrimeHealth Pro (Essential) (PHP), YF PrimeHealth Pro (Signature) (PHPS), YF PrimeHealth Pro Jr. Care (PHPJ), Prosperous Infinity Saver (PIS), E+ Medicare (EMC), TaxVantage Prestige Medical Plan* (TVPR), TaxVantage PrimeChoice Medical Plan* (TVPC), TaxVantage Plus Medical Plan* (TVP), TaxVantage Medical Plan* (TVM), Prestige MediCare (PMC), Supreme MediCare (SMC), VIP Worldwide MediCare (VWM), VIP Global MediCare (VGM), MY Deferred Annuity 3* (MDA3), MY Flexi Lifetime Annuity (MFA), and MY Flexi Generations Saver (MFS)) (*Plans above are available in Hong Kong only)

- l) All eligible policies within a “Critical Illness + Savings/ Medical/ Annuity Combo” shall meet the following requirements in order for eligible policy(ies) of the critical illness product to enjoy an extra combo premium discount (“Combo Offer”):
 - i. The insurance application must be submitted between **July 1, 2025, and 5:30pm on September 30, 2025** (the Promotion Period);
 - ii. The PHP, PHPS, PHPJ, EMC, TVPR, TVPC, TVP, TVM, PMC, SMC, VWM, or VGM policies must be approved on or before **December 31, 2025**, and the PIS, MDA3, MFA, or MFS policies must be approved on or before **October 31, 2025**.
- m) A “Policy Bundle” of the “Critical Illness + Savings/ Medical/ Annuity Combo” refers to the same policyowner successfully subscribing to one or more eligible policies of selected critical illness product(s), and one or more policies among the selected savings/ medical/ annuity product(s) (as listed below) within the Promotion Period:
 - Selected critical illness products: PHP, PHPS, PHPJ
 - Selected savings products: PIS
 - Selected medical products: TVPR, TVPC, TVP, TVM, EMC, PMC, SMC, VWM, VGM
 - Selected annuity products: MDA3, MFA, MFS
- n) The fourth-year and fifth-year premium discounts for the Combo Offer are applicable to the same policyowner who successfully subscribes to one or more eligible policies of selected critical illness product(s), and one or more eligible policies of selected savings/ medical/ annuity product(s) within the Promotion Period.

50th Anniversary Specials	Other 2025Q3 Promotions					Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	Savings	

- o) The Combo Offer for the fourth and fifth policy year are applicable to PHP, PHPS, and PHPJ policies only, and not to any policy(ies) of the selected savings/ medical/ annuity product(s) within a Policy Bundle.
- p) If the same policyowner has successfully subscribed to more than one PHP, PHPS, or PHPJ policy, all of the eligible PHP, PHPS, and PHPJ policies may enjoy the Combo Offer.
- q) Selected savings/ medical/ annuity product(s) within the Policy Bundle must remain in force from the policy issuance date to each time the premium discount for the Combo Offer is applied, and all policies within the Policy Bundle must have the same policyowner. For the avoidance of doubt, once the policy of the selected savings/medical/annuity product is terminated or lapsed, causing the critical illness policy to no longer qualify for the Combo Offer, even if the savings/ medical/ annuity product(s) is subsequently reinstated (i.e., reconstituting a 'policy bundle'), the critical illness policy will no longer be eligible for the bundle discount under the Combo Offer.
- r) Arrangements for a customer who selects the premium prepayment option: if a customer applies for a PHP, PHPS or PHPJ and chooses to make a single prepayment of premiums in one installment, any remaining balance (if any) in the Premium Deposit Account derived from Offer 3 will be returned to the customer in the policy year which the prepayment period ends.
- s) Under Offer 3 of PHP, PHPS, and PHPJ, the "same plan type" as specified in clause 12 above refers to any PHP, PHPS, PHPJ, PIS, EMC, TVPR, TPVC, TVP, TVM, PMC, SMC, VWM, VGM, MDA3, MFA, or MFS policy.
- 15. TaxVantage PrimeChoice Medical Plan* (TVPC), TaxVantage Plus Medical Plan* (TVP), TaxVantage Medical Plan* (TVM), TaxVantage Prestige Medical Plan* (TVPR), E+ Medicare (EMC), Prestige MediCare (PMC), Supreme MediCare (SMC), VIP Worldwide MediCare (VWM), and VIP Global MediCare (VGM) (*Plans above are available in Hong Kong only)**
- a) The insurance application must be submitted between **July 1, 2025, and 5:30pm on September 30, 2025** (the Promotion Period), and approved on or before **December 31, 2025**.
- b) Only the actual premiums paid for VHIS Certified Plans qualify as related tax deductions, whereas the premium discount (if any) does not. For details on tax deductions, please refer to the HKSAR Government website at http://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html
- c) No premium discount will be offered if the policies for the above products are converted from other insurance plans with the Company.
- d) If the eligible policy is reinstated by redating after approval, the policy will no longer qualify for the premium discount.
- e) Referring to clause 12 above, under this premium discount offer:
- i. The "same plan type" as TVPC, TVP, TVM and EMC refers to any TVPC, TVP, TVM or EMC policy,
 - ii. The "same plan type" as TVPR, VWM, VGM, PMC, and SMC refers to any TVPR, VWM, VGM, PMC, or SMC policy.
- 16. 100% Reward For You Accident Protector (RUA)**
- a) The insurance application must be submitted between **July 1, 2025, and 5:30pm on September 30, 2025** (the Promotion Period), and approved on or before **December 31, 2025**.
- b) The "same plan type" as specified in clause 12 above refers to any RUA policy.
- 17. MY Deferred Annuity 3 (MDA3) (Available in Hong Kong only)**
- a) The insurance application must be submitted between **July 1, 2025, and 5:30pm on September 30, 2025** (the Promotion Period), and approved on or before **October 31, 2025**.
- b) Only the actual premiums paid for a Qualifying Deferred Annuity Policy may qualify for application for a tax deduction, whereas the premium discount (if any) does not. For details on tax deductions, please refer to the website of the Inland Revenue Department: <https://www.ird.gov.hk>.
- c) The policyowner or insured of the newly subscribed MDA3 (an "MDA3 policy customer") qualifies as a "Selected Customer" if they meet either of the following requirements:
- During the period from October 31, 2025, until the end of the second policy year (i.e. after the distribution of the second-year premium discount of Selected Customer Offer), the MDA3 policy customer is also the policyowner or insured of another in-force policy ("Category B policy") with the Company. (For the avoidance of doubt, once a Category B policy is terminated or lapsed, causing the MDA3 policy to no longer qualify for the Selected Customer Offer, even if the Category B policy is subsequently reinstated, the MDA3 policy will no longer be eligible for the Selected Customer Offer).
- d) Apart from the "Basic Offer", Selected Customer can also enjoy the extra second-year premium discount under the "Selected Customer Offer".
- e) The "same plan type" as specified in clause 12 above refers to any MDA3 policy.
- 18. MY Flexi Lifetime Annuity (MFA) and MY Flexi Generations Saver (MFS)**
- a) The insurance application must be submitted between **July 1, 2025, and 5:30pm on September 30, 2025** (the Promotion Period).
- b) This offer is not applicable to policies with a single premium as the premium payment term.

50th Anniversary Specials	Other 2025Q3 Promotions					Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	Savings	

- c) This offer is applicable to all policy currencies (including US dollars (US\$), HK dollars (HK\$), Macau pataca (MOP; only for policies issued in Macau), Renminbi (RMB), Canadian dollars (CAD), Australian dollars (AUD), Singapore Dollar (SGD), and British pound sterling (GBP)). For details, please refer to the following table:

Crediting Interest Rate for the First Policy Year			
USD/HKD/MOP/RMB	CAD/AUD	SGD	GBP
6% (including a non-guaranteed current base crediting interest rate of 4% plus a guaranteed additional crediting interest rate of 2%)	5.75% (including a non-guaranteed current base crediting interest rate of 3.75% plus a guaranteed additional crediting interest rate of 2%)	5.5% (including a non-guaranteed current base crediting interest rate of 3.5% plus a guaranteed additional crediting interest rate of 2%)	5% (including a non-guaranteed current base crediting interest rate of 3% plus a guaranteed additional crediting interest rate of 2%)

19. Prosperous Infinity Saver (PIS)

- The insurance application must be submitted between **July 1, 2025, and 5:30pm on September 30, 2025** (the Promotion Period), and approved on or before **October 31, 2025**.
- Premium discount is applicable to all policy currencies (including US dollars (US\$), HK dollars (HK\$), Macau pataca (MOP; only for policies issued in Macau), Renminbi (RMB), British pound sterling (GBP), Swiss Franc (CHF), Canadian dollars (CAD), Australian dollars (AUD), Singapore Dollars (SGD), and Euro (EUR)).
- If the policy is issued in a currency other than USD, please refer to the following table:

2-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount
USD/EUR	HKD/MOP	RMB	GBP/CHF	CAD/AUD/SGD	
30,000 - < 100,000	240,000 - < 800,000	195,000 - < 650,000	22,500 - < 75,000	45,000 - < 150,000	2%
100,000 - < 250,000	800,000 - < 2,000,000	650,000 - < 1,625,000	75,000 - < 187,500	150,000 - < 375,000	4%
≥ 250,000	≥ 2,000,000	≥ 1,625,000	≥ 187,500	≥ 375,000	6%

5-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount	Second- Year Premium Discount
USD/EUR	HKD/MOP	RMB	GBP/CHF	CAD/AUD/SGD		
2,500 - < 5,000	20,000 - < 40,000	16,250 - < 32,500	1,875 - < 3,750	3,750 - < 7,500	6%	--
5,000 - < 30,000	40,000 - < 240,000	32,500 - < 195,000	3,750 - < 22,500	7,500 - < 45,000	10%	2%
30,000 - < 100,000	240,000 - < 800,000	195,000 - < 650,000	22,500 - < 75,000	45,000 - < 150,000		10%
100,000 - < 250,000	800,000 - < 2,000,000	650,000 - < 1,625,000	75,000 - < 187,500	150,000 - < 375,000		14%
≥ 250,000	≥ 2,000,000	≥ 1,625,000	≥ 187,500	≥ 375,000		16%

10-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount	Second- Year Premium Discount
USD/EUR	HKD/MOP	RMB	GBP/CHF	CAD/AUD/SGD		
2,500 - < 5,000	20,000 - < 40,000	16,250 - < 32,500	1,875 - < 3,750	3,750 - < 7,500	8%	--
5,000 - < 30,000	40,000 - < 240,000	32,500 - < 195,000	3,750 - < 22,500	7,500 - < 45,000	10%	4%
30,000 - < 100,000	240,000 - < 800,000	195,000 - < 650,000	22,500 - < 75,000	45,000 - < 150,000		16%
≥ 100,000	≥ 800,000	≥ 650,000	≥ 75,000	≥ 150,000		18%

- d. The "same plan type" as specified in clause 12 above refers to any PIS policy.

20. Infinity Wealth Builder 2 (IW2)

- In order to be eligible for the premium discount (Offer 1) and the Preferential Interest Rate on Future Premium Deposits (Offer 2), the insurance application must be submitted between **July 1, 2025, and 5:30pm on September 30, 2025** (the Promotion Period), and approved, with two years of premiums (i.e., first-year premium and the prepaid second-year premium) paid on or before **December 31, 2025**.

50th Anniversary Specials	Other 2025Q3 Promotions					Terms and Conditions
	Critical Illness	Medical	Accident Protection	Annuity	Savings	

- b) Premium discount is applicable to all policy currencies (including US dollars (USD), HK dollars (HKD), Macau pataca (MOP; only for policies issued in Macau), and Renminbi (RMB)). If the policy is issued in a currency other than USD, please refer to the following table:

Annualized Premium			First-Year Premium Discount
USD	HKD/MOP	RMB	
< 100,000	< 800,000	< 650,000	4%
100,000 -< 300,000	800,000 -< 2,400,000	650,000 -< 1,950,000	6%
≥ 300,000	≥ 2,400,000	≥ 1,950,000	8%

- c) Preferential Interest Rate on Future Premium Deposits refers to the interest rate on future premiums deposited into the Premium Deposits Account ("PDA"). Please refer to your insurance proposal for details.
- d) If the approved policy is terminated for any reason other than the death of the Insured, the policyowner will not be eligible for Offer 2, and the remaining balance of the PDA (without interest) will be returned to the policyowner. If there is a withdrawal from the PDA after the policy has been approved, the policyowner will not be eligible for Offers 1 and 2. In case of any withdrawal of the balance from the PDA, any remaining balance (without interest) will be returned to the policyowner, and any premium discount amount the policyowner was originally entitled to will be clawed back.
- e) For Offer 1 of IW2, the "same plan type" as specified in clause 12 above refers to any IW2 policy.

Please note that the above promotions are limited-time offers. If your insurance application for a relevant product is submitted after the corresponding promotion period, these promotions will no longer apply. The promotions apply only to the policy years specified in the terms. Once all eligible promotions have been distributed, the eligible policy will require payment of renewal premiums according to the applicable premium table at that time.

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