

InfinityEnrich Wealth Builder 2 (IEW2)

Limited Quota

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

Policies with a single prepayment of 2 years of premiums in one installment may enjoy³ :

Offer 1: Premium Discount

Annualized Premium (USD)	First-Year Premium Discount
< 50,000	6%
50,000 - < 100,000	12%
100,000 - < 150,000	16%
≥ 150,000	20%

Offer 2: Preferential Interest Rate on Future Premium Deposits

Preferential interest rate on Future Premium Deposits

12% p.a.

General Terms and Conditions

1. The premium discount (Offer 1) and the Preferential Interest Rate on Future Premium Deposits (Offer 2) (the "Promotions") are applicable to policies issued in Hong Kong and Macau only.
2. InfinityEnrich Wealth Builder 2 (IEW2) offers in limited quota. YF Life Insurance International Ltd. ("the Company") reserves the right to stop accepting applications of the InfinityEnrich Wealth Builder 2 (IEW2) without prior notice.
3. In order for customers to enjoy the Promotions, the insurance application must be submitted and received by the Company between **July 1, 2025 to 5:30pm on September 30, 2025** (the Promotion Period), and the application must be approved, with two years of premiums (i.e., first-year premium and the prepaid second-year premium) and required insurance levy(ies) (applicable only to policies issued in Hong Kong) paid on or before **October 31, 2025**.
4. The premium discount amount will be equal to the annualized premium (which equals to the annual premium for policy with annual payment mode) of each eligible policy multiplied by the applicable premium discount rate for the policy. If the premium discount amount is not an integer, the amount will be rounded off to the nearest two decimal places. The insurance levy will not be applied when calculating the premium discount.
5. 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.
6. The First-Year premium discount amount will be used to settle the initial premium payment of the first policy year of the eligible policy.
7. Eligible policies must be in force when the 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.
8. If the policyowner requests a change in the annualized premium (including but not limited to reduced sum assured) for the eligible policy within the first policy year, the First-Year premium discount and premium discount amounts to which the policyowner is entitled will be recalculated based on the revised annualized premium. The Company reserves the right to request the policyowner to pay back the difference between the respective premium discount amounts.
9. 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 if the requirements of the premium discount offers under the terms and conditions of the Promotions are satisfactorily fulfilled.
10. 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.
11. 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 the Promotions. 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.
12. 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.
13. 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.
14. Under no circumstances are the Promotions exchangeable, redeemable for cash, or transferable to others or to other policy(ies).
15. 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.

Please note that the promotions are limited-time offers. If your insurance application of a relevant product is submitted after the corresponding promotion period, the aforementioned promotions will no longer apply. The promotion applies only to the policy years as 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.

Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure and terms and conditions. Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). The above does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents. This leaflet is intended to be distributed in Hong Kong/Macau 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 insurance product of the Company outside Hong Kong/Macau. If you are not currently in Hong Kong/Macau, the Company will not be able to provide you with related products and promotional offer(s).

In the event of any conflict or inconsistency between the contents of the above information and the relevant policy contracts, the relevant policy contract shall prevail. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

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