

YFLife 萬通保險

2023 Customer Promotions

Own your ideal future by seizing this wealth-creation opportunity

InfinityEnrich Wealth Builder (IEW) (Limited Time, Limited Quota)

Promotion period: starting from July 5, 2023²

If you successfully apply during the promotion period for an **InfinityEnrich Wealth Builder** policy with prepayment of 2 years of premiums in one installment and meet the requirements specified, the eligible policy may enjoy the promotions² below:

Offer 1: Premium discount

Annualized Premium (USD or its equivalent) ³	First-Year Premium Discount
< 100,000	4%
100,000 -< 150,000	6%
≥ 150,000	8%

Offer 2: Preferential Interest Rate on Future Premium Deposits

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

2023 Customer Promotions

InfinityEnrich Wealth Builder Promotional Offers – Terms and Conditions

1. The promotional offers (the “Promotions”) are applicable to policies issued in Hong Kong and Macau only. The sale of InfinityEnrich Wealth Builder (the “Product”) is a limited time and limited quota offer.
2. 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 and received by YF Life Insurance International Ltd. (“the Company”) between **July 5, 2023 and the last day of sales of the Product** (the Promotion Period), and 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 **March 31, 2024**.
3. 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 Offer 1 and Offer 2. However, the annualized premiums of these policies will not be aggregated when calculating the premium discount rate.
4. 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.
5. For an eligible policy issued in Hong Kong, the levy on the insurance premium to be collected by the Insurance Authority is calculated based on the premium after deducting the premium discount amount.
6. Under no circumstances are the Promotions exchangeable, redeemable for cash, or transferable to others or to other policy(ies).
7. The Company reserves the right to change, terminate or cancel the Promotions and any terms and conditions at any time without any prior notice. In case of any dispute, the Company’s decision shall be final and conclusive.

Offer 1: Premium discount

8. Premium discount is applicable to all policy currencies (including US dollars (USD) and HK dollars (HKD)). 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	
< 100,000	< 800,000	4%
100,000 – < 150,000	800,000 – < 1,200,000	6%
≥150,000	≥1,200,000	8%

9. The premium discount amount will be equal to the annualized premium for each eligible policy multiplied by the applicable premium discount rate for the policy. For annual payment mode, the annualized premium will be defined as annual premium. 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.
10. The First-Year premium discount amount will be used to settle the initial premium payment for the first policy year of the eligible policy.
11. Eligible policies must be in force when the premium discount is applied. 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.
12. If there is a withdrawal from the PDA after the policy has been approved, the policyowner will not be eligible for Offer 1. 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.
13. 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 years, the First-Year premium discount amounts to which the policyowner is entitled will be recalculated based on the revised annualized premium. The Company reserves the right to claw back the difference between the respective premium discount amounts.
14. The premium discount offers under the Promotions will form part of the policy contract upon the respective policy being issued if the requirements of the premium discount offers under the terms and conditions of the Promotions are satisfactorily fulfilled.

Offer 2: Preferential Interest Rate on Future Premium Deposits

15. Preferential Interest Rate on Future Premium Deposit refers to the interest rate on future renewal premiums deposited into the Premium Deposit Account (“PDA”). Please refer to your insurance proposal for details.
16. If the approved policy is terminated for any reason other than the death of the Insured, or if there is a withdrawal from the PDA, the policyowner will not be eligible for Offer 2, and the remaining balance of the PDA (without interest) will be returned to the policyowner.

Please refer to the terms and benefits of the policy for exact benefit coverage, terms and conditions, and exclusions. 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 offers.