

Empowering You To Achieve A Brighter Future

YF Life is committed to safeguarding your health and wealth, helping you to 'own the future' with confidence. Entering the new season, we are pleased to present to you an array of premium discount offers for medical insurance, critical illness coverage, accident insurance, savings insurance, and annuity plans.

Special Offer for selected critical illness products

Annualized premium discount

Up to **50%** in total

Act Now!

YFLife
萬通保險



2023 Quarter 3 Promotions

(Updated version)

Critical Illness Products

PrimeHealth Pro (PH0) / PrimeHealth Jr. Care (PHJR) /
YF PrimeHealth Pro (Essential) (PHP)* **NEW**

Promotion period: July 5 – September 29, 2023

Offer 1: Single Policy Premium Discount (USD policies only)

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



Offer 2: Up to 100% 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 Illness and Death Benefit:

Eligible plans	Issue Age	Extra Coverage
PrimeHealth Pro ^{14(f)}	Under 30	100% extra coverage for the first 15 policy years
	30 to 65	60% extra coverage for the first 10 policy years
	66 to 70	30% extra coverage for the first 5 policy years
PrimeHealth Jr. Care ^{14(g)}	All issue ages	100% 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 an option to purchase a designated critical illness basic plan for the same Insured without having to provide evidence of insurability.

*promotion period is starting from product launch date



Critical Illness Products

PrimeHealth Pro (PH0) / PrimeHealth Jr. Care (PHJR) /

YF PrimeHealth Pro (Essential) (PHP)*

NEW

Promotion period: July 5 – September 29, 2023

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 [PrimeHealth Pro / PrimeHealth Jr. Care / YF PrimeHealth Pro \(Essential\)](#) USD policies and any of the selected Savings / Medical / Annuity Insurance Plan(s) below, all your eligible [PrimeHealth Pro / PrimeHealth Jr. Care / YF PrimeHealth Pro \(Essential\)](#) USD policies may enjoy an extra combo premium discount (“Combo Offer”) for the fifth policy year.

Single policy premium discount (USD policies only)		
Premium Payment Term	10-Year /15-Year	20-Year /25-Year
First-Year Premium Discount	10%	10%
Second-Year Premium Discount	5%	10%
Third-Year Premium Discount	5%	10%
Fourth-Year Premium Discount	5%	10%



Successfully apply for one or more
Selected Savings / Medical / Annuity Insurance Plan(s)

Savings Plan	<ul style="list-style-type: none"> Infinity Saver 3 	
Medical Plan(s)	<ul style="list-style-type: none"> TaxVantage Prestige Medical Plan* TaxVantage Plus Medical Plan* TaxVantage Medical Plan* Hospital Benefits 	<ul style="list-style-type: none"> Prestige MediCare Supreme MediCare VIP Worldwide MediCare VIP Global MediCare
Annuity Plan(s)	<ul style="list-style-type: none"> MY Flexi Lifetime Annuity 	<ul style="list-style-type: none"> MY Flexi Generations Saver

*Available in Hong Kong only



All [PrimeHealth Pro / PrimeHealth Jr. Care / YF PrimeHealth Pro \(Essential\) \(PHP\)](#) (USD policies only) may enjoy a Combo Offer for the fifth policy year

Premium Payment Term	10-Year /15-Year	20-Year /25-Year
Fifth-Year Premium Discount	5%	10%



*promotion period is starting from product launch date



Medical Products

TaxVantage Plus Medical Plan* (TVP) /

TaxVantage Medical Plan* (TVM) / Hospital Benefits (HBP)

Promotion period: July 5 – September 29, 2023

First-Year Premium Discount	3 Months
Second-Year Premium Discount	3 Months



TaxVantage Prestige Medical Plan* (TVPR) /

Prestige Medicare (PMC) / Supreme Medicare (SMC) /

VIP Worldwide Medicare (VWM) / VIP Global Medicare (VGM)

Promotion period: July 5 – September 29, 2023

First-Year Premium Discount	2 Months
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Accident Protection

100% Reward For You Accident Protector (RUA)

Promotion period: July 5 – September 29, 2023

First-Year Premium Discount	1 Month
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*The above plans are qualified as tax-deductible products in Hong Kong only.



Annuity Products

MY Deferred Annuity 2* (MDA2)



合資格延期年金保單
Qualifying Deferred
Annuity Policy

Promotion period: July 5 – September 29, 2023

Annualized Premium (USD)	First-Year Premium Discount	
	5-Year Premium Payment Term	10-Year Premium Payment Term
< 8,000	3%	8%
8,000 - < 15,000	5%	12%
≥ 15,000	10%	20%

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

Promotion period: July 5 – September 29, 2023

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

Up to **6%** Crediting Interest Rate^{17(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 qualified as tax-deductible products in Hong Kong only.



Savings Products

Infinity Saver 3 (IS3)

Promotion period: July – September 29, 2023

Offer 1: Premium Discount

Premium Payment Term	Annualized Premium (USD or its equivalent) ^{19(c)}	First-Year Premium Discount	Second-Year Premium Discount
5-Year	< 5,000	10%	-
	5,000 -< 30,000	11%	-
	≥ 30,000	12%	10%
10-Year	< 5,000	10%	10%
	5,000 -< 30,000	11%	11%
	≥ 30,000	12%	12%



Offer 2: Preferential Interest Rate on Future Premium Deposits

USD policy (5-Year premium payment term) ^{19(e)} with a prepayment of 5 years of premium in one installment may also enjoy :

Preferential interest rate on Future Premium Deposits of **5%** p.a.



Savings Products

Infinity Wealth Builder 2 (IW2)

Promotion period: July 5– September 29, 2023

Policies with 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 of **4.5%** p.a.

General Terms and Conditions

1. The promotional offers (the "Promotions") are applicable to policies issued in Hong Kong and Macau only.
2. 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.
3. Unless otherwise specified below, as in clause 15 and 18, the premium discount amount will be equal to the annualized premium (including the premium for the basic plan and the supplementary benefits attached) of each eligible policy multiplied by the applicable premium discount rate for the policy. For calculation of annualized premium, please refer to the table below. 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.

Payment Mode	Annualized Premium Calculation Method
Monthly Payment	= monthly premium x 12
Quarterly Payment	= quarterly premium x 4

Payment Mode	Annualized Premium Calculation Method
Half-yearly Payment	= half-yearly premium x 2
Annual Payment	= annual premium x 1

4. 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.
5. The First-Year premium discount amount will be used to settle the initial premium payment of the first policy year of the eligible policy. The Second-Year/ Third-Year/ Fourth-Year/ Fifth-Year premium discount amount (if applicable) will be used to settle the renewal premium due at the beginning of the second/ third/ fourth / fifth policy year of the eligible policy. If the premium discount amount exceeds the modal premium due to be paid, any remaining balance of the premium discount for the eligible policy will be applied to subsequent modal premium(s) due to be paid, until that balance is exhausted.
6. 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.
7. If the policyowner requests a change in the premium or annualized premium (including but not limited to change of premium mode, reduced sum assured, and change of plan level) for the eligible policy within the first, second (if applicable), third (if applicable), fourth (if applicable) or fifth (if applicable) policy years, the First-Year, Second-Year, Third-Year, Fourth-Year, and Fifth-Year premium discount amounts to which the policyowner is entitled will be recalculated based on the revised premium or annualized premium. (If the eligible policy is an HBP which allows policy changes resulting in a change of premium at any time, then, even if a policyowner changes the premium within the first policy year, the Second-Year premium discount amount will be calculated based on the 13th-month premium.) The Company reserves the right to claw back the difference between the respective premium discount amounts.
8. 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.
9. 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.
10. 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.
11. Under no circumstances are the Promotions exchangeable, redeemable for cash, or transferable to others or to other policy(ies).
12. The Promotions are not applicable to customers who have submitted applications for a policy of the same plan type before the respective Promotion Period but withdraw the applications or cancel the issued policies during the Promotion Period, and re-submit another new policy application within the respective Promotion Period (for definition of the "same plan type", please refer to the relevant clause under each Promotion)
13. 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.

2023 Quarter 3 Promotions (Updated version)

14. PrimeHealth Pro (PHO), PrimeHealth Jr. Care (PHJR), YF PrimeHealth Pro (Essential) (PHP)(USD policies only) Offer 1 : Premium discount on a single policy

- a) To be eligible for the premium discount, the insurance application must be submitted between **July 5, 2023, and 5:30pm on September 29, 2023** (the Promotion Period), and approved on or before **December 31, 2023**.
- b) Under Offer 1 of PHO, PHJR and PHP, the "same plan type" as specified in clause 12 above refers to any PHO, PHJR or PHP policy.

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

- c) The insurance application must be submitted between **July 5, 2023 and 5:30pm on September 29, 2023** (the Promotion Period). Eligible customers are required to submit the signed supplementary information on PrimeHealth Pro (PHO) / PrimeHealth Jr. Care (PHJR) / YF PrimeHealth Pro (Essential) (PHP) (G03-PHO/PHJR/PHP) to the Company upon policy subscription in order to enjoy this offer.
- 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. Currently, the minimum sum insured is US\$15,000, with a minimum annual premium requirement of US\$200.
- e) "Extra Coverage" refers to extra benefit upon diagnosis of a Major Critical Illness or the Death Benefit of the Insured.
- f) PrimeHealth Pro (PHO):
 - For eligible policies with issue age under 30, the extra coverage for the first 15 years is equivalent to 100% 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 60% 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 30% of the Basic Sum Insured.
- g) For PrimeHealth Jr. Care (PHJR) eligible policies of all issue ages, the extra coverage for the first 15 years is equivalent to 100% 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 PHO and PHP 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 PHO, PHJR and PHP, the "same plan type" as specified in clause 12 above refers to any PHO, PHJR or PHP policy.

Offer 3: Critical Illness + Savings/ Medical/ Annuity Combo Offer (applicable to PrimeHealth Pro (PHO), PrimeHealth Jr. Care (PHJR), YF PrimeHealth Pro (Essential) (PHP), Infinity Saver 3 (IS3), TaxVantage Prestige Medical Plan (TVPR), TaxVantage Plus Medical Plan (TVP), TaxVantage Medical Plan (TVM), Hospital Benefits (HBP), Prestige MediCare (PMC), Supreme MediCare (SMC), VIP Worldwide MediCare (VWM), VIP Global MediCare (VGM), MY Flexi Lifetime Annuity (MFA), and MY Flexi Generations Saver (MFS))

- l) All eligible policies within a "Critical Illness + Savings/ Medical/ Annuity Combo" shall meet the following requirements in order to enjoy an extra combo premium discount ("Combo Offer") for the fifth policy year:
 - i. The insurance application is submitted between **July 5, 2023 and 5:30pm on September 29, 2023** (the Promotion Period),
 - ii. The PHO, PHJR, PHP, TVPR, TVP, TVM, HBP, PMC, SMC, VWM, or VGM policy is approved on or before **December 31, 2023**, and the IS3, MFA, or MFS policy is approved on or before **October 31, 2023**.
- m) A "Policy Bundle" of the "Critical Illness + Savings/ Medical/ Annuity Combo" refers to the same policyowner successfully subscribing to one or more PHO, PHJR or PHP policies, and one or more policies among the Selected Savings / Medical/ Annuity Insurance Plan(s) within the Promotion Period. Selected Savings / Medical/ Annuity Insurance Plan(s) refer to IS3, TVPR, TVP, TVM, HBP, PMC, SMC, VWM, VGM, MFA, and MFS.
- n) The Combo Offer for the fifth policy year is applicable to PHO, PHJR and PHP policies only, and not to any policy/policies of the Selected Savings/Medical/ Annuity Insurance Plan(s) within a Policy Bundle.
- o) If the same policyowner has successfully subscribed for more than one PHO, PHJR or PHP policy, all of the PHO, PHJR and PHP policies may enjoy the Combo Offer.
- p) When the premium discount for the Combo Offer is applied, Selected Savings/ Medical/ Annuity Insurance Plan(s) within the Policy Bundle must remain in force, and all policies within the Policy Bundle must have the same policyowner.
- q) Under Offer 3 of PHO, PHJR and PHP, the "same plan type" as specified in clause 12 above refers to any PHO, PHJR, PHP, IS3, TVPR, TVP, TVM, HBP, PMC, SMC, VWM, VGM, MFA, or MFS policy.

15. **TaxVantage Plus Medical Plan* (TVP), TaxVantage Medical Plan* (TVM), TaxVantage Prestige Medical Plan* (TVPR), Hospital Benefits (HBP), Prestige MediCare (PMC), Supreme MediCare (SMC), VIP Worldwide MediCare (VWM), and VIP Global MediCare (VGM) (*Plans above are available in Hong Kong only)**

- a) To be eligible for the premium discount, the insurance application must be submitted between **July 5, 2023 and 5:30pm on September 29, 2023** (the Promotion Period), and approved on or before **December 31, 2023**.
- b) Calculation of the First-Year and Second-Year (if applicable) premium discount for medical policies:

Payment Mode	Premium Discount Amount	
	TaxVantage Plus Medical Plan (TVP) / TaxVantage Medical Plan (TVM) / Hospital Benefits (HBP)	TaxVantage Prestige Medical Plan (TVPR) / Prestige MediCare (PMC) / Supreme MediCare (SMC) / VIP Worldwide MediCare (VWM) / VIP Global MediCare (VGM)
Monthly Payment	First-year = First-year monthly premium x 3 Second-year = Second-year monthly premium x 3	First-year = First-year monthly premium x 2
Quarterly Payment	First-year = First-year quarterly premium Second-year = Second-year quarterly premium	First-year = First-year quarterly premium ÷ 3 x 2
Half-yearly Payment	First-year = First-year half-yearly premium ÷ 6 x 3 Second-year = Second-year half-yearly premium ÷ 6 x 3	First-year = First-year half-yearly premium ÷ 6 x 2
Annual Payment	First-year = First-year annual premium ÷ 12 x 3 Second-year = Second-year annual premium ÷ 12 x 3	First-year = First-year annual premium ÷ 12 x 2

- c) 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
- d) No premium discount will be offered if the policies for the above products are converted from other insurance plans with the Company.
- e) Referring to clause 12 above, under this premium discount offer:
 - i. The "same plan type" as TVP, TVM, and HBP refers to any TVP, TVM, or HBP policy.
 - ii. The "same plan type" as TVPR, VWM, VGM, PMC, and SMC refers to any TVPR, VWM, VGM, PMC, or SMC policy.

16. **MY Deferred Annuity 2 (MDA2) (Available in Hong Kong only)**

- a) The insurance application must be submitted between **July 5, 2023 and 5:30pm on September 29, 2023** (the Promotion Period) and approved on or before **October 31, 2023**.
- b) Only the actual premiums paid for Qualifying Deferred Annuity Policy may qualify for application of tax deductions, 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) Under this premium discount offer, the "same plan type" as specified in clause 12 above refers to any MDA2 policy.

17. **MY Flexi Lifetime Annuity (MFA) and MY Flexi Generations Saver (MFS)**

- a) The insurance application must be submitted between **July 5, 2023 and 5:30pm on September 29, 2023** (the Promotion Period).
- b) This offer is not applicable to policies with a single premium as the premium payment term.
- 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%)

2023 Quarter 3 Promotions (Updated version)

18. 100% Reward For You Accident Protector (RUA)

- a) The insurance application must be submitted between **July 5, 2023 and 5:30pm on September 29, 2023** (the Promotion Period), and approved on or before **December 31, 2023**:
- b) Calculation of the premium discount:

Payment Mode	Premium Discount Amount
Monthly Payment	= monthly premium
Quarterly Payment	= quarterly premium ÷ 3

Payment Mode	Premium Discount Amount
Half-yearly Payment	= half-yearly premium ÷ 6
Annual Payment	= annual premium ÷ 12

- c) Under this premium discount offer, the "same plan type" as specified in clause 12 above refers to any RUA policy.

19. Infinity Saver 3 (IS3)

- a) 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 5, 2023 and 5:30pm on September 29, 2023** (the Promotion Period), and approved on or before **October 31, 2023**.

Offer 1: Premium Discount

- b) 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), Canadian dollars (CAD), Australian dollars (AUD), and Singapore Dollars (SGD)).
- c) If the policy is issued in a currency other than USD, please refer to the following table:

5-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount	Second-Year Premium Discount
USD	HKD/MOP	RMB	GBP	CAD/ AUD/ SGD		
< 5,000	< 40,000	< 32,500	< 3,750	< 7,500	10%	/
5,000 -< 30,000	40,000 -< 240,000	32,500 -< 195,000	3,750 -< 22,500	7,500 -< 45,000	11%	/
≥ 30,000	≥ 240,000	≥ 195,000	≥ 22,500	≥ 45,000	12%	10%

10-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount	Second-Year Premium Discount
USD	HKD/MOP	RMB	GBP	CAD/ AUD/ SGD		
< 5,000	< 40,000	< 32,500	< 3,750	< 7,500	10%	10%
5,000 -< 30,000	40,000 -< 240,000	32,500 -< 195,000	3,750 -< 22,500	7,500 -< 45,000	11%	11%
≥ 30,000	≥ 240,000	≥ 195,000	≥ 22,500	≥ 45,000	12%	12%

- d) Under Offer 1 of IS3, the "same plan type" as specified in clause 12 above refers to any IS3 policy with 5 years or 10 years premium payment term.

Offer 2: Preferential Interest Rate on Future Premium Deposits

- e) In order to be eligible for Offer 2, customer must select annual premium payment mode and premium prepayment option upon policy application, and the insurance application must be approved with total 5 years of premiums paid in one lump sum on or before **October 31, 2023**.
- f) Offer 2 is only applicable to a USD policy.
- g) Offer 2 is a limited-time and limited-quota promotion, and only available on a first-come, first-served basis and while stocks last.
- h) Preferential Interest Rate on Future Premium Deposits refers to the interest rate on future renewal premiums deposited into the Premium Deposit Account ("PDA"). Please refer to your insurance proposal for details.
- i) 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 balance of the PDA (if any) will be returned to the policyowner, but any interest on the balance of the PDA in such policy year will be forfeited.
- j) Under Offer 2 of IS3, the "same plan type" as specified in clause 12 above refers to any IS3 policy with 5-Year premium payment term.

2023 Quarter 3 Promotions (Updated version)

20. Infinity Wealth Builder 2 (IW2)

- a) 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 5, 2023 and 5:30pm on September 29, 2023** (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, 2023**.
- 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 renewal 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 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.