

5-Year GoalAhead Insurance Saver

Earn up to 3.75%^ annualized guaranteed rate of return upon policy maturity after 5 years **Limited-quota offer**

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Starting from January 3, 2026, upon successful application for the “**5-Year GoalAhead Insurance Saver (GAS2)**” – and meeting the specified requirements – eligible GAS2 policies may enjoy a **First-Year premium discount offer**, thereby securing a higher annualized guaranteed rate of return (which may vary based on the chosen policy currency and premium payment mode). Details are as follows :

| Policy Currency | First-Year Premium Discount | Annualized Guaranteed Rate of Return Upon Policy Maturity^ | |
|-----------------|-----------------------------|--|----------------------|
| | | Annual Payment | Lump Sum Prepayment* |
| USD | 6.75% | 2.87% | 3.75% |
| HKD | 6.78% | 2.26% | 3.20% |

* Customer must opt for depositing future premiums into the Premium Deposit Account upon policy application. If the customer withdraws any balance of future premiums from the Premium Deposit Account, the annualized guaranteed rate of return upon policy maturity will be affected.

^ The annualized guaranteed rate of return is rounded to 2 decimal places, and reflects the First-Year premium discount.

Please contact your consultant for more information!

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General Terms and Conditions

1. The First-Year premium discount offer (the "Promotion") is applicable to policies issued in Hong Kong and Macau only.
2. This Promotion has a limited quota. YF Life Insurance International Ltd. ("YF Life" or the "Company") reserves the right to change or stop this offer without prior notice. Also, 5-Year GoalAhead Insurance Saver (GAS2) is offered for a limited period and on a limited quota basis, and its availability is at the discretion of The Company. The Company reserve the right to decline applications for the Plan with a full refund of any premium paid by you and premium levy paid (applicable to policies issued in Hong Kong only) without interest.
3. In order for customers to enjoy the Promotion, the insurance application must be submitted and received by the Company from January 3, 2026 onwards and the application must be approved, with the initial premium payment — Including (i) the First-Year premium (applicable to policies selecting annual payment as the payment mode) or a one-off payment of two years' premiums (applicable to policies selecting lump sum prepayment as the payment mode), and (ii) required insurance levy(ies) (applicable only to policies issued in Hong Kong) paid. All specified requirements must also be satisfied.
4. The First-Year premium discount amount will be equal to the annual premium of each eligible policy multiplied by the applicable First-Year premium discount rate for the policy. If the premium discount amount is not an integer, it will be rounded to the nearest two decimal places. The insurance levy (applicable only to policies issued in Hong Kong) will not be included when calculating the premium discount.
5. The First-Year premium discount amount will only be used to settle the initial premium payment of the eligible policy.
6. This Promotion 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.
7. Eligible policies must remain in force when premium discount is applied. The policyowner will not be eligible for the premium discount if the approved policy is terminated for any reason. 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. The premium discount offer under the Promotion will form part of the policy contract upon the respective policy being issued provided the requirements of the premium discount offers under the terms and conditions of the Promotion are satisfactorily fulfilled.
9. For details and terms and conditions regarding lump sum prepayment, please refer to the relevant policy proposal.
10. 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.
11. 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.
12. Under no circumstances are the Promotion exchangeable, redeemable for cash, or transferable to others or to other policy(ies).
13. The Company reserves the right to change, terminate or cancel the Promotion 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.

The above information contains general information of the plan and is for reference only. 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).

You and other interested parties should seek independent financial, tax, legal advice. Although care is taken in preparing the above information, YF Life disclaims any express or implied warranty as to the accuracy of the content and any liability with respect to it. 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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