

Insure with selected savings product and enjoy a total discount equivalent to up to 28% of the first-year premium

Act Now!



YF Life is committed to safeguarding your health and wealth. We are pleased to present you with an attractive selection of exclusive offers on insurance plans, including medical, critical illness, accident protection, savings, and annuity products.

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Beyond Infinity Savings Insurance Plan (BIS) ¹³

Promotion period: July 3, 2026 – September 30, 2026

Premium Payment Term	Annualized Premium (USD or its equivalent)	Premium Discount for the 1 st Policy Year	Premium Discount for the 2 nd Policy Year	Total Discount as a Percentage of First-Year Premium (Premium Discount for the 1 st Policy Year + Premium Discount for the 2 nd Policy Year)
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		4%	= 10%
	30,000 - < 100,000	8%	10%	= 18%
	100,000 - < 250,000		14%	= 22%
	250,000 - < 500,000		16%	= 24%
	≥ 500,000		18%	= 26%
10-Year	2,500 - < 5,000	8%	--	= 8%
	5,000 - < 30,000		6%	= 14%
	30,000 - < 100,000		16%	= 24%
	≥ 100,000		20%	= 28%

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InfinityEdge Wealth Insurance Plan (IEW3)¹⁴ [Limited Quota]

Promotion period: July 3, 2026 – September 30, 2026

Policies with a lump-sum payment of 2 years of premiums in one installment may enjoy :

Offer 1: Premium Discount

Annualized Premium (USD or its equivalent)	Premium Discount for the 1 st Policy Year	Premium Discount for the 2 nd Policy Year	Total Discount as a Percentage of First-Year Premium (Premium Discount for the 1 st Policy Year + Premium Discount for the 2 nd Policy Year)
50,000 – < 100,000	1%	1%	= 2%
100,000 – < 150,000	3%	3%	= 6%
≥ 150,000	6%	6%	= 12%

Offer 2: Preferential Interest Rate on Future Premium Deposits

Preferential interest rate on Future Premium Deposits

4.5% p.a.

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Infinity Wealth Builder 2 (IW2) ¹⁵

Promotion period: July 3, 2026 – September 30, 2026

Policies with a lump-sum payment of 2 years of premiums in one installment may enjoy :

Offer 1: Premium Discount

Annualized Premium (USD or its equivalent)	Premium Discount for the 1 st Policy Year
< 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.

Annuity Products

MY Flexi Lifetime Annuity (MFA) ^{16 ^} / MY Flexi Generations Saver (MFS) ^{16 ^}

Promotion period: July 3, 2026 – September 30, 2026

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

Up to **6% Crediting Interest Rate** for the 1st 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 (non-linked) products with annuity option.

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Critical Illness Products

YF PrimeHealth Pro (Signature) (PHPS)¹⁷ / YF PrimeHealth Pro Jr. Care (PHPJ)¹⁷
/ YF PrimeHealth Pro (Essential) (PHP)¹⁷

Promotion period: July 3, 2026 – September 30, 2026

Offer 1: Basic Offer (USD policies only)

Premium Payment Term	Premium Discount for the 1 st Policy Year	Premium Discount for the 2 nd Policy Year	Premium Discount for the 3 rd Policy Year	Premium Discount for the 4 th Policy Year
10-Year / 15-Year	5%	5%	5%	5%
20-Year / 25-Year	5%	5%	10%	10%

Offer 2: Up to 80% Extra Coverage and Guaranteed Future Insurability Option (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)	Under age 30	80% extra coverage for the first 15 policy years
	Age 30 - 55	50% extra coverage for the first 10 policy years
	Age 56 - 70	10% extra coverage for the first 5 policy years
YF PrimeHealth Pro Jr. Care	All issue ages	80% extra coverage for the first 15 policy years
YF PrimeHealth Pro (Essential)	Under age 30	60% extra coverage for the first 15 policy years
	Age 30 - 65	35% extra coverage for the first 10 policy years
	Age 66 - 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.

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Critical Illness Products

YF PrimeHealth Pro (Signature) (PHPS)¹⁷ / YF PrimeHealth Pro Jr. Care (PHPJ)¹⁷ / YF PrimeHealth Pro (Essential) (PHP)¹⁷

Promotion period: July 3, 2026 – September 30, 2026

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 following Selected Critical Illness Product(s) USD policies and any of the selected Savings / Medical / Annuity Product(s) below – and meets the specified requirements – 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 Beyond Infinity Savings Insurance Plan E+ Medicare E+ Total Care <ul style="list-style-type: none"> MY Flexi Generations Saver Prestige MediCare Supreme MediCare VIP Worldwide MediCare VIP Global MediCare



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

Premium Payment Term	Basic Offer – Premium Discount				Combo Offer – Premium Discount	Total Offer (Basic Offer + Combo Offer)
	1 st Policy Year	2 nd Policy Year	3 rd Policy Year	4 th Policy Year	5 th Policy Year	
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

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Critical Illness Products

**CritiCare Continuation Cardio Insurance Plan (CCA)¹⁸ /
CritiCare Continuation Cancer Insurance Plan (CCC)¹⁸ /
CritiCare Continuation Diabetes Insurance Plan (CCD)¹⁸**

Promotion period: July 3, 2026 – September 30, 2026

Premium Discount for the 1 st Policy Year	Premium Discount for the 2 nd Policy Year
5%	5%

Medical Products

**E+ Medicare (EMC)¹⁹ /
Prestige Medicare (PMC)¹⁹ / Supreme Medicare (SMC)¹⁹ /
VIP Worldwide Medicare (VWM)¹⁹ / VIP Global Medicare (VGM)¹⁹**

Promotion period: July 3, 2026 – September 30, 2026

Premium Discount for the 1 st Policy Year	Premium Discount for the 2 nd Policy Year
10%	10%

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Medical Products

E+ Total Care (ETC) ²⁰

Promotion period: July 3, 2026 – September 30, 2026

Offer 1: Basic offer

Premium Discount for the 1 st Policy Year	Premium Discount for the 2 nd Policy Year
10%	10%

Offer 2: “Medical + Savings / Annuity Combo” Premium Discount

If you successfully apply during the promotion period for “E+ Total Care” policy and any of the selected Savings / Annuity Product(s) below – and meets the specified requirements – all your eligible “E+ Total Care” policy(ies) may enjoy an extra combo premium discount offer (“Combo Offer”).

<p>Medical Product E+ Total Care</p>	+	<p>Selected Savings / Annuity Products</p> <ul style="list-style-type: none"> Beyond Infinity Savings Insurance Plan MY Flexi Lifetime Annuity MY Flexi Generations Saver
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All eligible “E+ Total Care” policy(ies) may enjoy a Combo Offer for the third policy year

Basic Offer – Premium Discount		Combo Offer – Premium Discount	Total Offer (Basic Offer + Combo Offer)
1 st Policy Year	2 nd Policy Year	3 rd Policy Year	
10%	10%	+ 20%	equivalent to 40% of the first-year premium

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Life Products

LifeDeluxe Insurance Plan (LD)²¹ / LifeDeluxe for Future (LDF)²¹

Promotion period: July 3, 2026 – September 30, 2026

Eligible policy will be entitled to extra coverage of Death Benefit :

Issue Age	Extra Death Benefit Coverage for the first 5 policy years
Under age 30	100% extra coverage
Age 30 - 50	50% extra coverage
Age 51 - 75	15% extra coverage

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General Terms and Conditions

1. The promotional offers (the “Promotions”) are applicable to policies issued in 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. (“YF Life” or “the Company”) during the Promotion Period for each respective promotion, and the application must be approved, with the initial premium payment paid on or before the approval deadline for each respective promotion (all times and dates related to the Promotions are based on the Company’s system records). All specified requirements must also be satisfied.
3. 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.

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

4. 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
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

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. 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.
7. 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 policy years (as the case may be), the premium discount rate for the first / second / third / fourth / fifth policy years (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 “Beyond Infinity Savings Insurance Plan” 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.

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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 provided 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 insured during the application.
10. Under no circumstances are the Promotions exchangeable, redeemable for cash, or transferable to others or to other policy(ies).
11. The Promotions (except promotion 2 under Clause 17 and the promotion mentioned in Clause 21) are not applicable to any customer who:
 - (i) has already submitted an application for a policy of the same plan type but withdraws or cancels any application, or
 - (ii) cancels any issued policy of the same plan type, or
 - (iii) 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).
12. 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.

13. Beyond Infinity Savings Insurance Plan (BIS)

- a. The insurance application must be submitted between **July 3, 2026, and 5:30pm on September 30, 2026** (the Promotion Period), and approved on or before **October 30, 2026**.
- b. Premium discount is applicable to all policy currencies (including US dollars (US\$), HK dollars (HK\$), Macau pataca (MOP), Renminbi (RMB), British pound sterling (GBP), Swiss Franc (CHF), Canadian dollars (CAD), Australian dollars (AUD), Singapore Dollars (SGD), and Euro (EUR)). Please refer to the following table for details:

2-Year Premium Payment Term:

Annualized Premium					Premium Discount for the 1 st Policy Year
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					Premium Discount for the 1 st Policy Year	Premium Discount for the 2 nd Policy Year
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		4%
30,000 - < 100,000	240,000 - < 800,000	195,000 - < 650,000	22,500 - < 75,000	45,000 - < 150,000	8%	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 - < 500,000	2,000,000 - < 4,000,000	1,625,000 - < 3,250,000	187,500 - < 375,000	375,000 - < 750,000		16%
≥ 500,000	≥ 4,000,000	≥ 3,250,000	≥ 375,000	≥ 750,000		18%

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10-Year Premium Payment Term:

Annualized Premium					Premium Discount for the 1 st Policy Year	Premium Discount for the 2 nd Policy Year
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		6%
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		20%

- c. The “same plan type” as specified in clause 11 above refers to any BIS policy.

14. InfinityEdge Wealth Insurance Plan (IEW3)

- 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 3, 2026, and 5:30pm on September 30, 2026** (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 **October 30, 2026**.
- b) InfinityEdge Wealth Insurance Plan (IEW3) 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 without interest.
- c) Premium discount is applicable to all policy currencies (including US dollars (USD) and HK dollars (HKD)). Please refer to the following table for details:

Annualized Premium		Premium Discount for the 1 st Policy Year	Premium Discount for the 2 nd Policy Year
USD	HKD		
50,000 - < 100,000	400,000 - < 800,000	1%	1%
100,000 - < 150,000	800,000 - < 1,200,000	3%	3%
≥ 150,000	≥ 1,200,000	6%	6%

- d) Preferential Interest Rate on Future Premium Deposits refers to the interest rate on future premiums deposited into the Premium Deposits Account (“PDA”). For details of lump sum prepayment, please refer to the relevant policy proposal.
- e) If the eligible policy is terminated after approval 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.
- f) The “same plan type” as specified in clause 11 above refers to any IEW3 policy.

15. 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 3, 2026, and 5:30pm on September 30, 2026** (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, 2026**.
- b) Premium discount is applicable to all policy currencies (including US dollars (USD), HK dollars (HKD), Macau pataca (MOP), and Renminbi (RMB)). Please refer to the following table for details:

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Annualized Premium			Premium Discount for the 1 st Policy Year
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"). For details of lump sum prepayment, please refer to the relevant policy proposal.
- d) If the eligible policy is terminated after approval 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 11 above refers to any IW2 policy.

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

- a) The insurance application must be submitted between **July 3, 2026, and 5:30pm on September 30, 2026** (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), Renminbi (RMB), Canadian dollars (CAD), Australian dollars (AUD), Singapore Dollar (SGD), and British pound sterling (GBP)). Please refer to the following table for details:

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%)

17. 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 3, 2026, and 5:30pm on September 30, 2026** (the Promotion Period), and approved on or before **December 31, 2026**.
- b) Under Offer 1 of PHP, PHPS, and PHPJ, the "same plan type" as specified in clause 11 above refers to any PHP, PHPS, or PHPJ policy.

Offer 2: Up to 80% Extra Coverage and Guaranteed Future Insurability Option

- c) The insurance application must be submitted between **July 3, 2026, and 5:30pm on September 30, 2026** (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.

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- 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 policy 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 policy 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 policy 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 policy 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 policy 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 policy 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 policy 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) If, during the Promotion Period or within 90 days after the Issue Date of the PHP, PHPS or PHPJ policy, any policy of above-mentioned plans issued by the Company for the same Insured is subject to any of the following events, this offer will not be applicable:
- i. The insurance application is withdrawn or cancelled; or
 - ii. The insurance application is cancelled by the Company due to expiry of the application follow-up deadline; or
 - iii. The issued policy is cancelled during the cooling-off period.

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), Beyond Infinity Savings Insurance Plan (BIS), E+ Medicare (EMC), E+ Total Care (ETC), 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 for eligible policy(ies) of the critical illness product to enjoy an extra combo premium discount ("Combo Offer"):
- i. 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), to constitute a "Policy Bundle" within the Promotion Period:
 - Selected critical illness products: PHP, PHPS, PHPJ
 - Selected savings product: BIS
 - Selected medical products: ETC, EMC, PMC, SMC, VWM, VGM,
 - Selected annuity products: MDA3, MFA, MFS; and
 - ii. The insurance application must be submitted between **July 3, 2026, and 5:30pm on September 30, 2026** (the Promotion Period); and
 - iii. The PHP, PHPS, PHPJ, EMC, ETC, PMC, SMC, VWM, or VGM policies must be approved on or before **December 31, 2026**, and the BIS, MFA, or MFS policies must be approved on or before **October 30, 2026**.

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- m) The premium discount for the fifth policy year under the Combo Offer is 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 the selected savings/ medical/ annuity product(s) within the Promotion Period. If the same policyowner has successfully subscribed to more than one policy of selected critical illness products, all of the eligible policies of selected critical illness products may enjoy the Combo Offer.
- n) The Combo Offer for the fifth policy year is applicable to policies of selected critical illness products only, and not to any policy(ies) of the selected savings/ medical/ annuity product(s) within a Policy Bundle.
- o) 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.
- p) 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 lump-sum 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.
- q) Under Offer 3 of PHP, PHPS, and PHPJ, the "same plan type" as specified in clause 11 above refers to any PHP, PHPS, PHPJ, EMC, ETC, PMC, SMC, VWM, VGM, BIS, MFA, or MFS policy.

18. CritiCare Continuation Cardio Insurance Plan (CCA), CritiCare Continuation Cancer Insurance Plan (CCC) and CritiCare Continuation Diabetes Insurance Plan (CCD)

- a) The insurance application must be submitted between **July 3, 2026, and 5:30pm on September 30, 2026** (the Promotion Period), and approved on or before **December 31, 2026**.
- b) The "same plan type" as specified in clause 11 above refers to any CCA, CCC or CCD policy.

19. E+ Medicare (EMC), Prestige MediCare (PMC), Supreme MediCare (SMC), VIP Worldwide MediCare (VWM), and VIP Global MediCare (VGM)

- a) The insurance application must be submitted between **July 3, 2026, and 5:30pm on September 30, 2026** (the Promotion Period), and approved on or before **December 31, 2026**.
- b) No premium discount will be offered if the policies for the above products are converted from other insurance plans with the Company.
- c) If the eligible policy is reinstated by redating after approval, the policy will no longer qualify for the premium discount.
- d) The "same plan type" as specified in clause 11 above refers to any EMC, PMC, SMC, VWM or VGM policy.

20. E+ Total Care (ETC)

Offer 1 : Basic Offer

- a) The insurance application of E+ Total Care (ETC) must be submitted between **July 3, 2026, and 5:30pm on September 30, 2026** (the Promotion Period), and approved on or before **December 31, 2026**.
- b) Under Offer 1, the "same plan type" as specified in clause 11 above refers to any ETC policy.

Offer 2: Medical + Savings/ Annuity Combo Offer (applicable to E+ Total Care(ETC), Beyond Infinity Savings Insurance Plan (BIS), MY Flexi Lifetime Annuity (MFA), and MY Flexi Generations Saver (MFS))

- c) All eligible policies within a "Medical + Savings/ Annuity Combo" shall meet the following requirements in order for eligible ETC policy(ies) to enjoy an extra combo premium discount ("Combo Offer"):

Savings

Annuity

Critical Illness

Medical

Life

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- i. Same policyowner successfully subscribing to one or more eligible ETC policies, and one or more policies among the selected savings or annuity product(s), to constitute a “Policy Bundle” within the Promotion Period:
 - Selected savings product: BIS
 - Selected annuity products: MFA, MFS; and
- ii. The insurance application must be submitted between **July 3, 2026, and 5:30pm on September 30, 2026** (the Promotion Period); and
- iii. The ETC policy(ies) must be approved on or before **December 31, 2026**, and the BIS, MFA, or MFS policies must be approved on or before **October 30, 2026**.
- d) The premium discount for the third policy year under the Combo Offer is applicable to the same policyowner who successfully subscribes to one or more eligible ETC policies, and one or more eligible policies of the selected savings or annuity product(s) within the Promotion Period. If the same policyowner has successfully subscribed to more than one ETC policy, all of the eligible ETC policies may enjoy the Combo Offer.
- e) The Combo Offer for the third policy year is applicable to ETC policy(ies) only, and not to any policy(ies) of the selected savings or annuity product(s) within a Policy Bundle.
- f) Selected savings or 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 or annuity product is terminated or lapsed, causing the ETC policy to no longer qualify for the Combo Offer, even if the savings or annuity product(s) is subsequently reinstated (i.e., reconstituting a ‘policy bundle’), the ETC policy will no longer be eligible for the bundle discount under the Combo Offer.
- g) Under Offer 2, the “same plan type” as specified in clause 11 above refers to any ETC, BIS, MFA, or MFS policy.

21. LifeDeluxe Insurance Plan (LD) and LifeDeluxe for Future (LDF)

- a) The insurance application must be submitted between **July 3, 2026, and 5:30pm on September 30, 2026** (the Promotion Period), and approved on or before **December 31, 2026**.
- b) The “Extra Death Benefit Coverage” provided under this promotion is offered as a supplementary benefit and will become effective free of charge together with the relevant eligible LifeDeluxe Insurance Plan (LD) and LifeDeluxe for Future (LDF) policies issued during the promotion period.
- c) The “Extra Death Benefit Coverage” refers to extra benefit payable if the Insured dies when this supplementary benefit is in force:
 - For eligible policies with issue age under 30, the extra coverage for the first 5 policy years is equivalent to 100% of the Basic Sum Insured;
 - For eligible policies with issue age 30 to 50, the extra coverage for the first 5 policy years is equivalent to 50% of the Basic Sum Insured;
 - For eligible policies with issue age 51 to 75, the extra coverage for the first 5 policy years is equivalent to 15% of the Basic Sum Insured.
- d) The “Extra Death Benefit Coverage” is applicable only to eligible LD and LDF policy(ies) initially issued at the Standard Rate, and does not apply to policy(ies) issued at the Standard Rate following a reduction as a result of Privilege program.
- e) Please note that this offer is not applicable to LD and LDF policy(ies) purchased by exercising the Guaranteed Future Insurability Option or Death Benefit Revival Option.
- f) For exact terms and conditions (including exclusions) of “Extra Death Benefit Coverage”, please refer to the related policy document.
- g) If, during the Promotion Period or within 90 days after the Issue Date of the LD or LDF policy, any policy of above-mentioned plans issued by the Company for the same Insured is subject to any of the following events, this offer will not be applicable:
 - i. The insurance application is withdrawn or cancelled; or

Savings

Annuity

Critical Illness

Medical

Life

Terms and
Conditions

- ii. The insurance application is cancelled by the Company due to expiry of the application follow-up deadline; or
- iii. The issued policy is cancelled during the cooling-off period.

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.

Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure and terms and conditions of the policy. 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(s). For full terms and conditions, details and risk disclosures of the relevant insurance plan(s), please refer to relevant product brochure and policy documents. This leaflet is intended to be distributed in 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 Macau. If you are not currently in /Macau, the Company will not be able to provide you with related products and promotional offer(s).

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