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savings product and  
enjoy a total discount  
equivalent to up to  
28% of the first-year  
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**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.**

Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

## Savings Products

### Beyond Infinity Savings Insurance Plan (BIS)

Promotion period: January 3, 2026 – March 31, 2026

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

Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

## Savings Products

### InfinityEdge Wealth Insurance Plan (IEW3) [ Limited Quota<sup>15(b)</sup> ]

Promotion period: January 2, 2026 – March 31, 2026

Policies with a lump-sum payment of 2 years of premiums in one installment may enjoy<sup>15(a)</sup> :

#### Offer 1: Premium Discount

| Annualized Premium<br>(USD or its equivalent) <sup>15(c)</sup> | Premium<br>Discount<br>for the 1 <sup>st</sup> Policy<br>Year | Premium<br>Discount<br>for the 2 <sup>nd</sup> Policy<br>Year | Total Discount<br>as a Percentage of<br>First-Year Premium<br>(Premium Discount for the<br>1 <sup>st</sup> Policy Year +<br>Premium Discount for the<br>2 <sup>nd</sup> Policy Year) |
|--|---|---|--|
| 50,000 – < 100,000   | <b>1%</b>   | <b>1%</b>   | <b>= 2%</b>  |
| 100,000 – < 150,000  | <b>3%</b>   | <b>3%</b>   | <b>= 6%</b>  |
| ≥ 150,000  | <b>6%</b>   | <b>6%</b>   | <b>= 12%</b>   |

#### Offer 2: Preferential Interest Rate on Future Premium Deposits

Preferential interest rate on Future Premium Deposits

**4.5% p.a.**

Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

## Savings Products

### Infinity Wealth Builder 2 (IW2)

Promotion period: January 3, 2026 – March 31, 2026

Policies with a lump-sum payment of 2 years of premiums in one installment may enjoy<sup>16(a)</sup> :

#### Offer 1: Premium Discount

| Annualized Premium<br>(USD or its equivalent) <sup>16(b)</sup> | Premium Discount for the 1 <sup>st</sup> Policy Year |
|--|--|
| < 100,000  | <b>4%</b>  |
| 100,000 – < 300,000  | <b>6%</b>  |
| ≥ 300,000  | <b>8%</b>  |

#### Offer 2: Preferential Interest Rate on Future Premium Deposits

Preferential interest rate on Future Premium Deposits

**4.5% p.a.**

Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

## Annuity Products

### MY Deferred Annuity 3\*<sup>Δ</sup> (MDA3)



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

Promotion period: January 3, 2026 – March 31, 2026

| Premium Payment Term | Basic Offer              |  | Selected Customer <sup>#</sup> Offer <sup>17(b)</sup>      | Total Offer  |
|----------------------|--------------------------|--|--|--|
|                      | Annualized Premium (USD) | Premium Discount   | Extra Premium Discount for the 2 <sup>nd</sup> Policy Year | (Basic Offer + Selected Customer Offer)              |
| 5-Year               | < \$7,500                | <b>3% each year</b><br>(for the 1 <sup>st</sup> – 5 <sup>th</sup> policy year) | <b>+ 1.5%</b>  | equivalent to <b>16.5%</b> of the first-year premium |
|                      | ≥ \$7,500                | <b>5% each year</b><br>(for the 1 <sup>st</sup> – 5 <sup>th</sup> policy year) | <b>+ 1.5%</b>  | equivalent to <b>26.5%</b> of the first-year premium |
| 10-Year              | < \$7,500                | <b>3% each year</b><br>(for the 1 <sup>st</sup> – 7 <sup>th</sup> policy year) | <b>+ 3%</b>  | equivalent to <b>24%</b> of the first-year premium   |
|                      | ≥ \$7,500                | <b>5% each year</b><br>(for the 1 <sup>st</sup> – 7 <sup>th</sup> policy year) | <b>+ 3%</b>  | equivalent to <b>38%</b> of the first-year premium   |

\*The above plan qualifies as tax-deductible products in Hong Kong only.

<sup>#</sup>Selected Customer refers to the policyowner or insured under an MDA3 policy newly subscribed during the Promotion Period (an “MDA3 policy customer”), who also holds – or is the insured under – another in-force policy with the Company from April 30, 2026, until the end of the second policy year of the MDA3 policy.

<sup>Δ</sup>Only the actual premiums paid for a Qualifying Deferred Annuity Policy may qualify for application for a tax deduction, 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>.

### MY Flexi Lifetime Annuity (MFA) / MY Flexi Generations Saver (MFS)<sup>^</sup>

Promotion period: January 3, 2026 – March 31, 2026

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

Up to **6%** Crediting Interest Rate<sup>18(c)</sup> for the 1<sup>st</sup> Policy Year

(incorporating a non-guaranteed current base crediting interest rate of 4% plus a guaranteed additional crediting interest rate of 2%)

<sup>^</sup> The above plans are universal life insurance products with annuity option.

Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

## Critical Illness Products

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

Promotion period: January 3, 2026 – March 31, 2026

#### Offer 1: Basic Offer (USD policies only)

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

#### Offer 2: Up to 80% Extra Coverage<sup>19(e)</sup> and Guaranteed Future Insurability Option<sup>19(d)</sup> (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) <sup>19(f)</sup> | Under 30       | <b>80%</b> extra coverage for the first 15 policy years |
|   | 30 to 55       | <b>50%</b> extra coverage for the first 10 policy years |
|   | 56 to 70       | <b>10%</b> extra coverage for the first 5 policy years  |
| YF PrimeHealth Pro Jr. Care <sup>19(g)</sup>    | All issue ages | <b>80%</b> extra coverage for the first 15 policy years |
| YF PrimeHealth Pro (Essential) <sup>19(h)</sup> | Under 30       | <b>60%</b> extra coverage for the first 15 policy years |
|   | 30 to 65       | <b>35%</b> extra coverage for the first 10 policy years |
|   | 66 to 70       | <b>15%</b> 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.

Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

## Critical Illness Products

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

Promotion period: January 3, 2026 – March 31, 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"> <li>YF PrimeHealth Pro (Signature)</li> <li>YF PrimeHealth Pro Jr. Care</li> <li>YF PrimeHealth Pro (Essential)</li> </ul> | + | <ul style="list-style-type: none"> <li>MY Flexi Lifetime Annuity</li> <li>Beyond Infinity Savings Insurance Plan</li> <li>TaxVantage PrimeChoice Medical Plan*</li> <li>TaxVantage Medical Plan*</li> <li>TaxVantage Prestige Medical Plan*</li> <li>E+ Medicare</li> <li>MY Deferred Annuity 3*</li> <li>MY Flexi Generations Saver</li> <li>Prestige MediCare</li> <li>Supreme MediCare</li> <li>VIP Worldwide MediCare</li> <li>VIP Global MediCare</li> </ul> |



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 | <b>Total Offer</b><br>(Basic Offer + Combo Offer)  |
|----------------------|--------------------------------|-----------------------------|-----------------------------|-----------------------------|--------------------------------|--|
|                      | 1 <sup>st</sup> Policy Year    | 2 <sup>nd</sup> Policy Year | 3 <sup>rd</sup> Policy Year | 4 <sup>th</sup> Policy Year | 5 <sup>th</sup> Policy Year    |  |
| 10-Year/<br>15-Year  | <b>5%</b>                      | <b>5%</b>                   | <b>5%</b>                   | <b>5%</b>                   | <b>+ 10%</b>                   | equivalent to <b>30%</b> of the first-year premium |
| 20-Year/<br>25-Year  | <b>5%</b>                      | <b>5%</b>                   | <b>10%</b>                  | <b>10%</b>                  | <b>+ 20%</b>                   | equivalent to <b>50%</b> of the first-year premium |

\* The above plans qualify as tax-deductible products in Hong Kong only.



Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

## Critical Illness Products

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

Promotion period: January 3, 2026 – March 31, 2026

| Premium Discount for the 1 <sup>st</sup> Policy Year | Premium Discount for the 2 <sup>nd</sup> Policy Year |
|--|--|
| <b>5%</b>  | <b>5%</b>  |

## Medical Products

**TaxVantage PrimeChoice Medical Plan\*<sup>△</sup> (TVPC) /  
TaxVantage Medical Plan\*<sup>△</sup> (TVM)**

Promotion period: January 3, 2026 – March 31, 2026

| Premium Discount for the 1 <sup>st</sup> Policy Year | Premium Discount for the 2 <sup>nd</sup> Policy Year |
|--|--|
| <b>25%</b>   | <b>25%</b>   |

**TaxVantage Prestige Medical Plan\*<sup>△</sup> (TVPR) / E+ Medicare (EMC) /  
Prestige Medicare (PMC) / Supreme Medicare (SMC) /  
VIP Worldwide Medicare (VWM) / VIP Global Medicare (VGM)**

Promotion period: January 3, 2026 – March 31, 2026

| Premium Discount for the 1 <sup>st</sup> Policy Year | Premium Discount for the 2 <sup>nd</sup> Policy Year |
|--|--|
| <b>15%</b>   | <b>15%</b>   |

\*The above plans qualify as tax-deductible products in Hong Kong only.

<sup>△</sup> 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's VHIS website at [http://www.vhis.gov.hk/en/consumer\\_corner/tax-deduction.html](http://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html)



Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

## General Terms and Conditions

- The promotional offers (the "Promotions") are applicable to policies issued in Hong Kong and Macau only.
- 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 and required insurance levy(ies) (applicable only to policies issued in Hong Kong) 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. The Promotions are not applicable to policies with back-dating arrangements.
- 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. The insurance levy (applicable only to policies issued in Hong Kong) will not be included when calculating the premium discount.

| Premium Payment Mode | Premium discount amount for each modal premium due and payable<br>(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                   |

- For promotions that entail annualized premium requirements, please refer to the table below for the calculation of the annualized premium.

| Payment Mode      | Annualized Premium<br>Calculation Method | Payment Mode        | Annualized Premium<br>Calculation Method |
|-------------------|--|---------------------|--|
| Monthly Payment   | = monthly premium x 12                   | Half-yearly Payment | = half-yearly premium x 2                |
| Quarterly Payment | = quarterly premium x 4                  | Annual Payment      | = annual premium x 1                     |

- 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.
- 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.
- 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 / sixth / seventh policy years (as the case may be), the premium discount rate for the first / second / third / fourth / fifth / sixth / seventh policy year (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.

Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

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 life insured during the application.
10. 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.
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 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).
13. 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.

**14. Beyond Infinity Savings Insurance Plan (BIS)**

- a. The insurance application must be submitted between January 3, 2026, and **5:30pm on March 31, 2026** (the Promotion Period), and approved on or before **April 30, 2026**.
- 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), 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 <sup>st</sup> 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 <sup>st</sup> Policy Year | Premium Discount for the 2 <sup>nd</sup> 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%  |

Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

**10-Year Premium Payment Term:**

| Annualized Premium |                     |                     |                   |                    | Premium Discount for the 1 <sup>st</sup> Policy Year | Premium Discount for the 2 <sup>nd</sup> 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 12 above refers to any BIS policy.

**15. 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 **January 2, 2026, and 5:30pm on March 31, 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 **April 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 and premium levy paid (applicable to policies issued in Hong Kong only) 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 <sup>st</sup> Policy Year | Premium Discount for the 2 <sup>nd</sup> 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) Clause 12 of the above terms does not apply to this offer.

**16. 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 **January 3, 2026, and 5:30pm on March 31, 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 **June 30, 2026**.
- 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)). Please refer to the following table for

Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

details:

| Annualized Premium  |                       |                       | Premium Discount<br>for the 1 <sup>st</sup> 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 12 above refers to any IW2 policy.

**17. MY Deferred Annuity 3 (MDA3) (Available in Hong Kong only)**

- a) The insurance application must be submitted between **January 3, 2026, and 5:30pm on March 31, 2026** (the Promotion Period), and approved on or before **April 30, 2026**.
- b) The policyowner or insured of the newly subscribed MDA3 (an "MDA3 policy customer") qualifies as a "Selected Customer" if they meet the following requirements:
- During the period from April 30, 2026, until the end of the second policy year of the MDA3 policy (i.e. after the premium discount for the 2<sup>nd</sup> policy year under the Selected Customer Offer have been distributed), the MDA3 policy customer is also the policyowner or insured of another in-force policy ("Category B policy") with the Company. (For the avoidance of doubt, once a Category B policy is terminated or lapsed, causing the MDA3 policy to no longer qualify for the Selected Customer Offer, even if the Category B policy is subsequently reinstated, the MDA3 policy will no longer be eligible for the Selected Customer Offer).
- c) Apart from the "Basic Offer", Selected Customer can also enjoy the extra second-year premium discount under the "Selected Customer Offer".
- d) The "same plan type" as specified in clause 12 above refers to any MDA3 policy.

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

- a) The insurance application must be submitted between **January 3, 2026, and 5:30pm on March 31, 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; only for policies issued in Macau), 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%<br>(including a non-guaranteed current base crediting interest rate of 4% plus a guaranteed additional crediting interest rate of 2%) | 5.75%<br>(including a non-guaranteed current base crediting interest rate of 3.75% plus a guaranteed additional crediting interest rate of 2%) | 5.5%<br>(including a non-guaranteed current base crediting interest rate of 3.5% plus a guaranteed additional crediting interest rate of 2%) | 5%<br>(including a non-guaranteed current base crediting interest rate of 3% plus a guaranteed additional crediting interest rate of 2%) |

Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

## 19. 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 **January 3, 2026, and 5:30pm on March 31, 2026** (the Promotion Period), and approved on or before **June 30, 2026**.
- b) Under Offer 1 of PHP, PHPS, and PHPJ, the “same plan type” as specified in clause 12 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 **January 3, 2026, and 5:30pm on March 31, 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.
- 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) Under Offer 2 of PHP, PHPS, and PHPJ, the “same plan type” as specified in clause 12 above refers to any PHP, PHPS, or PHPJ policy.

**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), TaxVantage Prestige Medical Plan\* (TVPR), TaxVantage PrimeChoice Medical Plan\* (TVPC), TaxVantage Medical Plan\* (TVM), Prestige MediCare (PMC), Supreme MediCare (SMC), VIP Worldwide MediCare (VWM), VIP Global MediCare (VGM), MY Deferred Annuity 3\* (MDA3), MY Flexi Lifetime Annuity (MFA), and MY Flexi Generations Saver (MFS)) (\*Plans above are available in Hong Kong only)**

- 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”):

**Savings**

**Annuity**

**Critical Illness**

**Medical**

**Terms and  
Conditions**

- 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 products: BIS
  - Selected medical products: TVPR, TVPC, TVM, EMC, PMC, SMC, VWM, VGM
  - Selected annuity products: MDA3, MFA, MFS; and
- ii. The insurance application must be submitted between **January 3, 2026, and 5:30pm on March 31, 2026** (the Promotion Period); and
- iii. The PHP, PHPS, PHPJ, EMC, TVPR, TVPC, TVM, PMC, SMC, VWM, or VGM policies must be approved on or before **June 30, 2026**, and the BIS, MDA3, MFA, or MFS policies must be approved on or before **April 30, 2026**.
- m) The premium discounts for the fifth policy year under the Combo Offer are 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 12 above refers to any PHP, PHPS, PHPJ, EMC, TVPR, TVPC, TVM, PMC, SMC, VWM, VGM, BIS, MDA3, MFA, or MFS policy.

**20. CitiCare Continuation Cardio Insurance Plan (CCA), CitiCare Continuation Cancer Insurance Plan (CCC) and CitiCare Continuation Diabetes Insurance Plan (CCD)**

- a) The insurance application must be submitted between **January 3, 2026, and 5:30pm on March 31, 2026** (the Promotion Period), and approved on or before **June 30, 2026**.
- b) The "same plan type" as specified in clause 12 above refers to any CCA, CCC or CCD policy.

**21. TaxVantage PrimeChoice Medical Plan\* (TVPC), TaxVantage Medical Plan\* (TVM), TaxVantage Prestige Medical Plan\* (TVPR), E+ Medicare (EMC), Prestige MediCare (PMC), Supreme MediCare (SMC), VIP Worldwide MediCare (VWM), and VIP Global MediCare (VGM) (\*Plans above are available in Hong Kong only)**

- a) The insurance application must be submitted between **January 3, 2026, and 5:30pm on March 31, 2026** (the Promotion Period), and approved on or before **June 30, 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.



Savings

Annuity

Critical Illness

Medical

Terms and  
Conditions

- d) Referring to clause 12 above, under this premium discount offer:
  - i. The “same plan type” as TVPC and TVM refers to any TVPC or TVM policy,
  - ii. The “same plan type” as TVPR, EMC, PMC, SMC, VWM and VGM refers to any TVPR, EMC, PMC, SMC, VWM or VGM policy.

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. 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).

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