

2026 Quarter 1 Promotions

E+ Total Care (ETC)

From February 9, 2026 to March 31, 2026 (Promotion Period), if you successfully apply for the “E+ Total Care*” plan – and meets the specified requirements – you can enjoy a total discount **equivalent to up to 50% of the first-year premium**. Details are as follows:

Offer 1: Basic offer

Premium Discount for the 1 st Policy Year	Premium Discount for the 2 nd Policy Year
15%	15%

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 may **enjoy an extra combo premium discount offer (“Combo Offer”)**.

<p><u>Medical Product</u> E+ Total Care</p>	+	<p><u>Selected Savings / Annuity Products</u></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	
15%	15%	+ 20%	equivalent to 50% of the first-year premium

*This plan is available for sale in Macau only.

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Terms and Conditions

1. The Offer 1 and/ or Offer 2 (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") between **February 9, 2026, and 5:30pm on March 31, 2026** (the Promotion Period), and the application must be approved, with the initial premium payment paid on or before the approval deadlines outlined below (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 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. The Promotions are 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 Promotions.
5. 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.
6. The premium discount offers under the Promotions 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 Promotions are satisfactorily fulfilled.
7. 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.
8. Under no circumstances are the Promotions exchangeable, redeemable for cash, or transferable to others or to other policy(ies).
9. 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, 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).
10. 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.
11. Offer 1 : Additional Terms and Conditions for the Basic Offer
 - a) The insurance application of E+ Total Care (ETC) must be submitted between **February 9, 2026, and 5:30pm on March 31, 2026** (the Promotion Period), and approved on or before **June 30, 2026**.
 - b) Clause 9 of the above terms does not apply to Offer 1.

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12. Offer 2: Additional Terms and Conditions for the 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)) (*Plan above is available in Macau only)
- a) 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”):
 - 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 **February 9, 2026, and 5:30pm on March 31, 2026** (the Promotion Period); and
 - iii. The ETC policy(ies) must be approved on or before **June 30, 2026**, and the BIS, MFA, or MFS policies must be approved on or before **April 30, 2026**.
 - b) 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.
 - c) 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.
 - d) 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.
 - e) Under Offer 2, the “same plan type” as specified in clause 9 above refers to any BIS, MFA, or MFS 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 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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YF Life Insurance International Ltd. Customer Service:
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau

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