

Preferential Interest Rate on Future Premium Deposits Beyond Infinity Savings Insurance Plan (BIS)



Promotion Period: January 3, 2026 to January 30, 2026

Customers who successfully apply for the "Beyond Infinity Savings Insurance Plan (BIS)*" during the Promotion Period, and prepay the premium in one installment with their policy application, may enjoy the following promotion:

Premium Payment Term	Preferential Interest Rate on Future Premium Deposits for the 1st policy year	
	USD Policy(ies)	HKD / MOP / RMB Policy(ies)
2-Year	5.25%	3.25%
5-Year	7.20%[^]	-- ^{**}

* Customer must select annual premium payment mode and premium prepayment option upon policy application

[^] From the second to fourth policy years, the current prevailing interest rate of 3.2% p.a. will apply to Future Premium Deposits for 5-year premium payment term USD policies.

^{*} HKD, MOP, or RMB policies with a 5-year premium payment term are not eligible for a preferential interest rate on future premium deposits; however, the prevailing interest rate shall apply to such future premium deposits. The current prevailing interest rate is 2.2% p.a. for RMB policies and 2% p.a. for HKD or MOP policies.

Remarks: The current prevailing interest rates specified above are non-guaranteed. If the current prevailing interest rates increase or decrease before a policy is issued, the required prepaid premium will be adjusted accordingly. However, once the policy is issued, the prevailing interest rate will be fixed

Illustrative Example

Marcus has enrolled in a "Beyond Infinity Savings Insurance Plan (BIS)" for his newborn son Karl, aged 0, as financial preparation for his future education costs. Marcus chose a 5-year premium payment term with annual premium of US\$20,000, and upon application paid the total 5-year premiums in a lump sum of US\$100,000. Through the premium prepayment arrangement, Marcus was able to pay less premium upfront, and the amount of premium paid less is equal to the relevant interest on the prepaid premiums. In other words, initially Marcus was able to **pay US\$8,773 less in premiums**.

Actual Premium Payable: **US\$91,227**

1st Policy Year: US\$71,227[#] x 7.2%

Guaranteed

Preferential Interest Amount: **US\$5,128**

2nd Policy Year: US\$56,355[#] x 3.2%

Prevailing Interest Amount: **US\$1,803**

3rd Policy Year: US\$38,159[#] x 3.2%

Prevailing Interest Amount: **US\$1,221**

4th Policy Year: US\$19,380[#] x 3.2%

Prevailing Interest Amount: **US\$620**

Total Interest earned

US\$8,773

(Approx. 44% of the first-year annual premium)

[#]Future premiums deposited (deducting the premium due for basic plan) and accumulated interest for the corresponding policy year

The above illustrative example does not include any insurance levy and is calculated based on the guaranteed preferential interest rate of 7.2% p.a. for the first policy year and the prevailing interest rate of 3.2% p.a. for the second to fourth policy years. The figures in the above illustrative example are rounded to the nearest integer.

Please contact your consultant for more information!

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General Terms and Conditions

1. The preferential interest rate on future premium deposits (the "Promotion") are applicable to policies issued in Hong Kong and Macau only.
2. The insurance application must be submitted and received by YF Life Insurance International Ltd. (the "Company") between **January 3, 2026, and 5:30pm on January 30, 2026** (the "Promotion Period"). To enjoy the Promotion, customer must select annual premium payment mode and premium prepayment option upon policy application, and the insurance application must be approved with a total of 2 years of premiums (applicable to 2-Year Premium Payment Term policy) or 5 years of premiums (applicable to 5-Year Premium Payment Term policy) and required insurance levy(ies) (applicable only to policies issued in Hong Kong) paid in one lump sum on or before **February 27, 2026**. All times and dates related to the Promotion are based on the Company's system records.
3. This promotion is only applicable to a policy of designated currencies mentioned above.
4. This promotion is a limited-time and limited-quota promotion, and only available on a first-come, first-served basis. The Company reserves the right to accept or decline any applications subject to the offer's availability.
5. Preferential Interest Rate and the prevailing interest rate on Future Premium Deposits refer to the interest rate on future premiums deposited into the Premium Deposit Account ("PDA").
6. If the approved policy is terminated for any reason other than the death of the Insured, or if there is a withdrawal from the PDA, the balance of the PDA (if any) will be returned to the policyowner, but all interest credited to the PDA will be totally forfeited.
7. For details and terms and conditions regarding premium prepayment, please refer to the relevant policy proposal.
8. 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.
9. 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.
10. Under no circumstances is this Promotion exchangeable, redeemable for cash, or transferable to others or to other policy(ies).
11. This Promotion is 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 ("same plan type" refers to any BIS policy with a 2-Year or 5-Year premium payment term.)
12. 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 plans 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. All case studies and other illustrations or examples given in the above information are for information and illustrative purposes and do not predict future performance. The actual premiums, charges and benefits are dependent on factors including the insured's age, gender, risk class, smoking status and country of residence. Although care is taken in preparing the above information, the Company 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.