

# Preferential Interest Rate on Future Premium Deposits

## WealthPulse Universal Life Insurance Saver (WPS)



### Promotion Period: July 3, 2026 to July 31, 2026

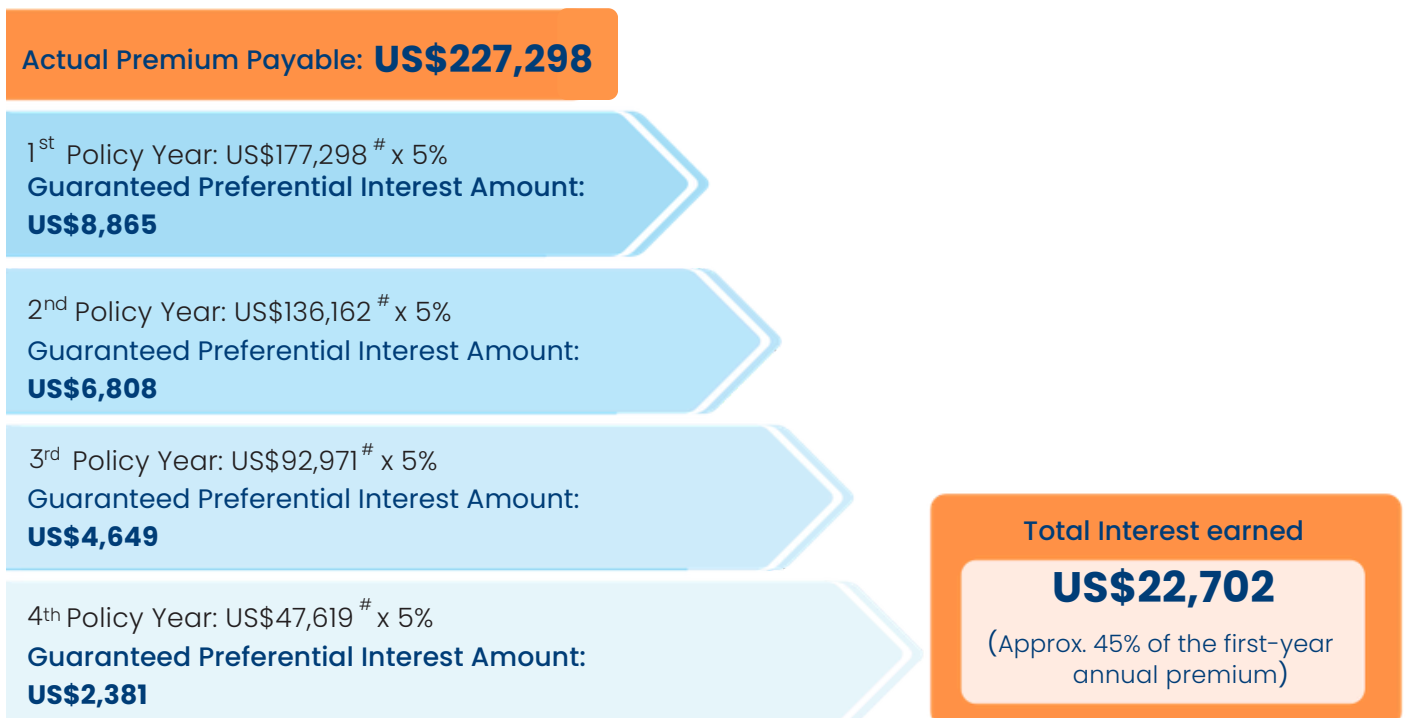
Customers who successfully apply for the "WealthPulse Universal Life Insurance Saver (WPS)"\* during the Promotion Period, and prepay the premium in one installment with their policy application, may enjoy the following promotion:

Selected Insurance Plan	Preferential Interest Rate on Future Premium Deposits	
	Target Yearly Premium of Basic Plan (USD)	
WealthPulse Universal Life Insurance Saver	< \$50,000	≥ \$50,000
	4.5%	5%

\* Customer must select annual premium payment mode and premium prepayment option upon policy application, and may choose to prepay up to a maximum of four years of future premiums.

### Illustrative Example

Jim has enrolled in a "WealthPulse Universal Life Insurance Saver (WPS)" to build long-term wealth for his daughter's future. Jim chose a 5-year premium payment term with annual premium of US\$50,000, and upon application paid the total 5-year premiums in a lump sum of US\$250,000. Through the premium prepayment arrangement, Jim 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 Jim was able to **pay US\$22,702 less in premiums.**



<sup>#</sup>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 5% p.a. for the first to fourth policy years. The figures in the above illustrative example are rounded to the nearest integer.

**Please contact your consultant for more information!**

## General Terms and Conditions

1. The preferential interest rate on future premium deposits (the "Promotion") is applicable to policies issued in Hong Kong only.
2. The insurance application must be submitted and received by YF Life Insurance International Ltd. (the "Company") between **July 3, 2026, and 5:30pm on July 31, 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 initial premium and prepaid future premiums for the 2<sup>nd</sup> to the 5<sup>th</sup> policy years (depending on the selected Premium Deposit Period) and required insurance levy(ies) paid in one lump sum on or before **August 31, 2026**. All times and dates related to the Promotion are based on the Company's system records.
3. 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.
4. 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").
5. 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.
6. For details and terms and conditions regarding premium prepayment, please refer to the relevant policy proposal.
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 insured during the application.
8. 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.
9. Under no circumstances is this Promotion exchangeable, redeemable for cash, or transferable to others or to other policy(ies).
10. 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 WPS policy).
11. The Company reserves the right to change, terminate, or cancel the Promotion and any terms and conditions at any time without prior notice. In case of any dispute, the Company's decision shall be final and conclusive.

The above information contains general information of the plan(s) and is for reference only. Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure(s) 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 Hong Kong 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. If you are not currently in Hong Kong, 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 but not limited to 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.