

HKD/MOP Policies

5 Years' Premium Lifetime Payouts

Subscribe to enjoy up to

HKD10,000 Premium Discount



To thank our customers for their loyal support, from **August 29 to October 31, 2019**¹, you can enjoy a premium discount of up to HKD10,000 upon successful application for a **'MY Lifetime Annuity'** or **'Generations Saver'** (HKD / MOP policies only) with an average target monthly premium* meeting the requirements shown below.

Premium Discount Amount HKD/ MOP	\$10,000	\$3,000	\$1,000
Average Monthly Target Premium (for premium payment term of 10 years or above) HKD/MOP	\$16,000 or above	\$5,000 or above	\$3,000 or above

- * If the premium payment term of the policy is 10 years or above, the minimum annualized target premium must be HKD/MOP 36,000, HKD/MOP 60,000 and HKD/MOP 192,000 respectively (equivalent to an average target monthly premium of HKD/MOP 3,000, HKD/MOP 5,000 and HKD/MOP 16,000 respectively).
- * If the premium payment term of the policy is less than 10 years, the minimum annualized target premium must be HKD/MOP 72,000, HKD/MOP 120,000 and HKD/MOP 384,000 respectively (equivalent to an average target monthly premium of HKD/MOP 6,000, HKD/MOP 10,000 and HKD/MOP 32,000 respectively).

Awards and Accolades

YF Life is dedicated to delivering professional insurance and financial services, and our commitment has earned us highly regarded awards.

These praises and awards demonstrate wide customer recognition and support for our first-class financial-planning services.

Own the future



Bloomberg Businessweek
Financial Institution Awards
2018
**Annuity Plan -
Excellence Performance**



BENCHMARK
Wealth Management Awards
2016 - 2017
**Annuity Plan -
Best in Class**



Capital Merits of Achievements
in Banking and Finance
2012 - 2018
Best in Insurance



iMONEY
Insurance Excellence
Awards 2018
Best Annuity Product



Hong Kong Business
High Flyers Awards
2014 - 2018
Innovative Insurance Company



Metro Daily Metro Awards for
Banking & Finance Corporations
2017
Annuity Award- Outstanding Performance



Ming Pao Weekly
Elite Awards
2016 - 2017
Life Insurance Company Award

Terms and Conditions

- Insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") between August 29 to October 31, 2019 ("the Promotion Period"), and the application must be approved with the first premium payment paid on or before November 27, 2019, in order to enjoy the premium discount ("Premium Discount").
- Eligible policies include 'MY Lifetime Annuity' or 'Generations Saver' HKD / MOP policies newly issued by the Company during the Promotion Period. Applications for an increase in target premium of designated plans that fulfill all stated requirements are also eligible for this promotion. For details, please contact the Company's consultants. The Premium Discount is offered on an insured basis, and each insured may qualify for the Premium Discount once only during the Promotion Period. The Premium Discount will be offered to the policyowner. However, if the policyowner subscribes to more than one policy of the same plan type, even if the insureds are different, he/she is only eligible for the Premium Discount offer once, at the time when the first eligible policy among those of the same plan type is approved. The Premium Discount Notice will be delivered with policy documents to the consultant upon policy approval. If a customer has subscribed to two or more policies, premium amounts will not be aggregated, regardless of the policy type. Unless otherwise specified, this offer cannot be used in conjunction with other promotional offers.
- The Premium Discount will not be offered if, during the Promotion Period (i) the policyowner cancels the policy during the cooling-off period / cancels an increase in premium application and re-submits another new policy / increase in premium application within the Promotion Period; (ii) the policyowner or proposed policyowner withdraws a new policy application / an increase in premium application submitted before the Promotion Period and re-submits another new policy / increase in premium application within the Promotion Period; and (iii) the policyowner or proposed policyowner requests a reduction in premium of (a) an approved policy, or (b) a policy application submitted before the Promotion Period, or (c) an increase in premium application, and re-submits another new policy / increase in premium application within the Promotion Period.
- Premium Discount amount is only applicable to the initial premium payment. Policyowner may not settle the premiums of other policies with the Premium Discount amount.
- The policyowner will not be eligible for the Premium Discount offer if the approved policy is terminated for any reason. The premium to be refunded, if applicable, will not include the Premium Discount amount.
- The Premium Discount amount will not be offered to the policyowner if the eligible policyowner requests a reduction in annualized target premium to an amount lower than the premium requirements of respective Premium Discounts within 12 months after policy approval. The policyowner will then be required to repay the previous Premium Discount amount credited to the policy (according to the policy currency).
- Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.
- The Company reserves the right to modify, add or delete, or interpret any of the above terms and conditions without any prior notification, including the right to change the Premium Discount. In case of any dispute, the Company reserves the right of final decision.