

PrimeHealth Critical Illness protection series

Take off on your health protection journey and enjoy dual offers!



Free
Extra Coverage

Up to 10%
First-Year
Premium Discount

From **August 29 to October 31, 2019**, upon successful application for designated Critical Illness Plans, including "PrimeHealth Saver 1000", "PrimeHealth Extra Care", and "PrimeHealth Extra Saver" US dollar policies, you can enjoy:

Offer 1: Premium Discount Promotion

Eligible policy with Annualized Premium of US\$2,500 or above and meeting the following premium payment terms may enjoy the below offer:

Premium Payment Term	First-Year Premium Discount
10 /15 years	8%
20 years	10%

Offer 2: Free Extra Coverage for you or your child

Free Extra Coverage details:

If the Basic Sum Insured is below US\$100,000, you may enjoy one of the following extra coverages for free, and enjoy both if it is US\$100,000 or above.



Care2Share

20% Extra Coverage for your child

- ▶ **Before your child's 18th birthday:** Care2Share offers an extra coverage of 20% of your policy's Basic Sum Insured on Major Critical Illness for your child, of up to US\$125,000
- ▶ You may nominate the Covered Child at the time when a claim is made. The coverage is applicable to natural children, stepchildren, or adopted children born before or after the policy comes into force



iCare

**30% / 50% Extra Coverage +
Guaranteed Future Insurability Option**

- ▶ **First 10 years:** Basic Sum Insured is increased to 130% / 150%
- ▶ **After 10 years:** Upon the expiry of the extra coverage, you are entitled to purchase a designated critical illness basic plan without being required to provide evidence of insurability

Free Extra Benefit Selection Form

Eligible customers are required to submit the Free Extra Benefit Selection Form below to the Company upon policy subscription. Please put a "✓" in the appropriate box.

Free Extra Benefit	Basic Sum Insured of below US\$100,000 <small>(Please tick one below)</small>	Basic Sum Insured of US\$100,000 or above <small>(Please tick one below)</small>
Care2Share 20% (CR)	<input type="checkbox"/>	<input type="checkbox"/>
iCare 30% (U2R)	<input type="checkbox"/>	<input type="checkbox"/>
iCare 50% (I2R)	<input type="checkbox"/>	<input type="checkbox"/>

Name of proposed policyowner: Policy number:

Signature of proposed policyowner: Consultant code:

Date:

Remarks: i) Customers eligible for "PrimeHealth Saver 1000", "PrimeHealth Extra Care", and "PrimeHealth Extra Saver" are required to submit this form to the Company upon policy subscription. For policies with a Basic Sum Insured of less than US\$100,000, if no decision on the choice of extra benefit as shown above is indicated, "iCare 30%" will be offered. For policies with a Basic Sum Insured of US\$100,000 or above, if no decision on the choice of the above extra benefit is indicated, "iCare 50%" will be offered. ii) No change to the extra benefit selection is allowed once the form has been submitted.



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
Critical Illness
Excellence Performance



BENCHMARK
Wealth Management Awards 2016- 2017
Critical Illness Insurance
Best-In-Class



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



優秀保險企業大獎2018
Insurance Excellence Awards
iMONEY
Insurance Excellence Awards
2018
Best Innovative Product

Terms and conditions

Offer 1:

1. Insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") between August 29 and 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").
2. An eligible policy must be a designated Critical Illness Plan, including "PrimeHealth Saver 1000", "PrimeHealth Extra Care", and "PrimeHealth Extra Saver" US dollar policies newly issued by the Company during the Promotion Period. The Premium Discount is offered to each eligible policy, so if the customer has applied for more than one designated Critical Illness Plans, all eligible policies may enjoy the Premium Discount. If a customer has subscribed to two or more policies, premium amounts will not be aggregated, regardless of the policy type. The Premium Discount Notice will be delivered with policy documents to the consultant upon policy approval. Unless otherwise specified, this offer cannot be used in conjunction with other promotional offers.
3. The Premium Discount amount will be equal to the Annualized Premium of the eligible policy multiplied by the applicable first-year premium discount rate for the policy. For monthly/ quarterly/ half-yearly/ annual payment modes, the Annualized Premium will be defined as, respectively, 'Monthly Premium multiplied by 12/ 'Quarterly Premium multiplied by 4/ 'Half-Yearly Premium multiplied by 2/ 'Annual Premium multiplied by 1.
4. Premium Discount amount is only applicable to the first premium payment. Policyowner may not use the Premium Discount amount to settle the premiums of other policies.
5. 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.
6. If the eligible policyowner requests a reduction in the "Annualized Premium" within 12 months after policy approval, the Premium Discount rate to which the policy is entitled will be re-calculated based on the reduced premium and the policyowner will be required to pay back the difference in the Premium Discount amount.
7. Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.

Offer 2:

8. Insurance application must be submitted and received by the Company during the Promotion Period.
9. "Care2Share 20%" refers to the 20% Extra Coverage of Insured's child for designated Critical Illness Plans.
10. "iCare 30%" / "iCare 50%" refers to the 30% / 50% Extra Coverage of Insured for designated Critical Illness Plans.
11. "Adopted Child" of the Insured means child(ren) legally adopted in Hong Kong or Macau.
12. The benefits provided by all "Care2Share 20%" issued by the Company to the same Insured will only be paid for one Covered Child diagnosed with a major critical illness.
13. The benefits of all "Care2Share 20%" issued by the Company will only be paid once for the same Covered Child diagnosed with a major critical illness. The aggregate benefit payment payable under all "Care2Share 20%" for the same Covered Child will be limited to US\$125,000.
14. "Care2Share 20%" is applicable to the Covered Child from the age of 30 days up to and including the 18th birthday. The benefit is paid only if the child survives for 14 days beyond the date of diagnosis.
15. The Guaranteed Future Insurability Option under "iCare 30%" or "iCare 50%" 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. Currently, the minimum sum insured is US\$15,000, with a minimum annual premium requirement of US\$200.
16. For the key exclusions to "Care2Share 20%", "iCare 30%", and "iCare 50%", and important information on "PrimeHealth Saver 1000", "PrimeHealth Extra Care", and "PrimeHealth Extra Saver", please refer to the corresponding product brochures. For exact terms and conditions of "Care2Share 20%", "iCare 30%", and "iCare 50%", please refer to the related policy document.
17. Any exclusions to the basic plan subscribed to shall also be applied to "iCare30%" and "iCare 50%".

The above Offers 1 & 2 will not be offered if, during the Promotion Period or within 90 days after the issue date of eligible policies, the policyowner or proposed policyowner (i) withdraws an existing application for a policy of the same plan type; (ii) cancels a policy of the same plan type during the cooling-off period; (iii) the application for the same plan type is cancelled by the Company due to expiry of the application follow-up deadline; or (iv) requests a reduction in premium of an approved policy, or a policy application submitted before the Promotion Period. The Company reserves the right to modify, add or delete, or interpret any of the above terms and conditions without any prior notice. In case of any dispute, the Company's decision shall be final.