

In the New Quarter, Empowering You To Own A New Future

YF Life is committed to safeguarding your health and wealth, helping you to 'own the future' with full confidence. Entering the new quarter, we are pleased to present you with an array of premium discount offers for medical insurance, critical illness coverage, savings insurance, and annuity plans.

**Limited Time Upgrade Offers:
Enroll in Selected Critical Illness Products**

and enjoy **Up to 100%**
annualized premium discount

Act Now!

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2024 Quarter 4 Promotions

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2024 Quarter 4 Promotions

Critical Illness Products

YF PrimeHealth Pro (Signature) (PHPS) / YF PrimeHealth Pro Jr. Care (PHPJ) / YF PrimeHealth Pro (Essential) (PHP)

Promotion period for PHPS and PHPJ: July 15, 2024 – October 31, 2024

Extended Offer! ACT NOW!

Promotion period for PHP: July 6, 2024 – October 31, 2024

Offer 1: Basic Offer (USD policies only)

Premium Payment Term	First-Year Premium Discount	Second-Year Premium Discount	Third-Year Premium Discount	Fourth-Year Premium Discount	First to Fourth Year Premium Discounts
10-Year / 15-Year	5%	5%	5%	5%	20% in total
20-Year / 25-Year	5%	5%	10%	10%	30% in total

Offer 2: Up to 80% Extra Coverage^{14(e)} and Guaranteed Future Insurability Option^{14(d)} (USD policies only)

Eligible policy will be entitled to extra coverage of Major Critical Illness and Death Benefit:

Eligible plans	Issue Age	Extra Coverage
YF PrimeHealth Pro (Signature) ^{14(f)}	Under 30	80% extra coverage for the first 15 policy years
	30 to 55	50% extra coverage for the first 10 policy years
	56 to 70	10% extra coverage for the first 5 policy years
YF PrimeHealth Pro Jr. Care ^{14(g)}	All issue ages	80% extra coverage for the first 15 policy years
YF PrimeHealth Pro (Essential) ^{14(h)}	Under 30	60% extra coverage for the first 15 policy years
	30 to 65	35% extra coverage for the first 10 policy years
	66 to 70	15% extra coverage for the first 5 policy years

Upon the expiry of the extra coverage, the policyowner would be entitled to purchase a designated critical illness basic plan for the same Insured without having to provide evidence of insurability.

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Critical Illness Products

YF PrimeHealth Pro (Signature)[^] (PHPS) / YF PrimeHealth Pro Jr. Care[^] (PHPJ) / YF PrimeHealth Pro (Essential) (PHP)

Promotion period: July 6, 2024 – October 31, 2024

Extended Offer! ACT NOW!

Offer 3: “Critical Illness + Savings / Medical / Annuity Combo” Premium Discount (USD policies only)

If you successfully apply during the promotion period for one of the **Selected Critical Illness Product(s)** USD policies and any of the selected Savings / Medical / Annuity Product(s) below, all your eligible **Selected Critical Illness Product** USD policies may enjoy an extra combo premium discount offer (“Combo Offer”).

Selected Critical Illness Products	Selected Medical / Annuity Products (Category A)	Selected Savings Products (Category B)
<ul style="list-style-type: none"> YF PrimeHealth Pro (Signature) YF PrimeHealth Pro Jr. Care YF PrimeHealth Pro (Essential) 	+	<ul style="list-style-type: none"> Infinity Saver 3 Prosperous Infinity Saver
	<ul style="list-style-type: none"> MY Flexi Lifetime Annuity MY Flexi Generations Saver MY Deferred Annuity 2* Prestige MediCare TaxVantage Prestige Medical Plan* Supreme MediCare TaxVantage Plus Medical Plan* VIP Worldwide MediCare TaxVantage Medical Plan* VIP Global MediCare Hospital Benefits 	or

Premium Payment Term	Basic Offer	Combo Offer		
	First to Fourth Year Premium Discounts	Fifth-Year Premium Discount <small>(Applicable to subscription of selected critical illness + any one of the Category A / B products)</small>	Sixth-Year Premium Discount <small>(Only applicable to subscription of selected critical illness + any one of the Category B products)</small>	Seventh-Year Premium Discount <small>(Only applicable to subscription of selected critical illness + any one of the Category B products)</small>
10-Year/ 15-Year	20% in total	+ 10%	+ 15%	+ 15%
20-Year/ 25-Year	30% in total	+ 20%	+ 25%	+ 25%

Up to **100%**
annualized premium discount in total

[^] The promotion period starts from the product launch date (July 15, 2024)

* Selected products are available in Hong Kong only

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Medical Products

TaxVantage Plus Medical Plan* (TVP) /

TaxVantage Medical Plan* (TVM) / Hospital Benefits (HBP)

Promotion period: October 1, 2024 – January 3, 2025

First-Year Premium Discount	3 Months
Second-Year Premium Discount	3 Months



TaxVantage Prestige Medical Plan* (TVPR) /

Prestige Medicare (PMC) / Supreme Medicare (SMC) /

VIP Worldwide Medicare (VWM) / VIP Global Medicare (VGM)

Promotion period: October 1, 2024 – January 3, 2025

First-Year Premium Discount	2 Months
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*The above plans qualify as tax-deductible products in Hong Kong only.

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2024 Quarter 4 Promotions



Annuity Products



合資格延期年金保單
Qualifying Deferred
Annuity Policy

MY Deferred Annuity 2* (MDA2)

Promotion period: October 1, 2024 – January 3, 2025

Premium Payment Term	Annualized Premium (USD)	Basic Offer	Selected Customer Offer [#] Offer ^{16c}	Basic Offer + Selected Customer Offer
		First-Year Premium Discount	Extra Second-Year Premium Discount	
5-Year	< \$7,500	8%	1.5%	9.5% in total
	≥ \$7,500	15%	1.5%	16.5% in total

[#]Selected Customer means a newly subscribed eligible MDA2 policyowner or an Insured who also holds another in-force policy or is the Insured of another in-force policy with the Company.

*The above plans qualify as tax-deductible products in Hong Kong only.

MY Flexi Lifetime Annuity (MFA) / MY Flexi Generations Saver (MFS)

Promotion period: October 1, 2024 – January 3, 2025

Policy with premium payment term of 5 years or more may enjoy:

Up to **6%** Crediting Interest Rate^{17(c)} for the First Policy Year

(incorporating a non-guaranteed current base crediting interest rate of 4% plus a guaranteed additional crediting interest rate of 2%)

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Savings Products

Infinity Saver 3 (IS3)

Promotion period: October 1, 2024 – October 31, 2024

Premium Payment Term	Annualized Premium (USD or its equivalent) ^{18(c)}	First-Year Premium Discount	Second-Year Premium Discount
5-Year	< 30,000	10%	4%
	30,000 - < 100,000		10%
	≥ 100,000		14%
10-Year	< 30,000	10%	6%
	30,000 - < 100,000		16%
	≥ 100,000		20%



Prosperous Infinity Saver (PIS)

Promotion period: October 1, 2024 – October 31, 2024

Premium Payment Term	Annualized Premium (USD or its equivalent) ^{19(c)}	First-Year Premium Discount	Second-Year Premium Discount
2-Year	< 30,000	--	--
	30,000 - < 100,000	1%	--
	100,000 - < 250,000	3%	--
	≥ 250,000	5%	--
5-Year	< 30,000	10%	4%
	30,000 - < 100,000		10%
	≥ 100,000		14%
10-Year	< 30,000	10%	6%
	30,000 - < 100,000		16%
	≥ 100,000		20%



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Savings Products

Infinity Wealth Builder 2 (IW2)

Promotion period: October 1, 2024 – January 3, 2025

Policies with a single prepayment of 2 years of premiums in one installment may enjoy^{20(a)} :

Offer 1: Premium Discount

Annualized Premium (USD or its equivalent) ^{20(b)}	First-Year Premium Discount
< 100,000	4%
100,000 -< 300,000	6%
≥ 300,000	8%

Offer 2: Preferential Interest Rate on Future Premium Deposits

Preferential interest rate on Future Premium Deposits

4.5% p.a.

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General Terms and Conditions

1. The promotional offers (the "Promotions") are applicable to policies issued in Hong Kong and 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. ("the Company") during the Promotion Period for each respective promotion, and the application must be approved, with the initial premium payment and required insurance levy(ies) (applicable only to policies issued in Hong Kong) paid on or before the approval deadline for each respective promotion.
3. Unless otherwise specified below, as in clause 15, the premium discount amount will be equal to the annualized premium (including the premium for the basic plan and the supplementary benefits attached) of each eligible policy multiplied by the applicable premium discount rate for the policy. For calculation of annualized premium, please refer to the table below. If the premium discount amount is not an integer, the amount will be rounded off to the nearest two decimal places. The insurance levy will not be applied when calculating the premium discount.

Payment Mode	Annualized Premium Calculation Method
Monthly Payment	= monthly premium x 12
Quarterly Payment	= quarterly premium x 4

Payment Mode	Annualized Premium Calculation Method
Half-yearly Payment	= half-yearly premium x 2
Annual Payment	= annual premium x 1

4. The premium discount is 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 premium discount. However, the annualized premiums of these policies will not be aggregated when calculating the premium discount rate.
5. The First-Year premium discount amount will be used to settle the initial premium payment of the first policy year of the eligible policy. The Second-Year/ Third-Year/ Fourth-Year/ Fifth-Year/ Sixth-Year/ Seventh-Year premium discount amounts (if applicable) will be used to settle the renewal premium due at the beginning of the second/ third/ fourth/ fifth/ sixth/ seventh policy years of the eligible policy. If the premium discount amount exceeds the modal premium due to be paid, any remaining balance of the premium discount for the eligible policy will be applied to subsequent modal premium(s) due to be paid, until that balance is exhausted.
6. Eligible policies must be in force when the 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.
7. If the policyowner requests a change in the premium or annualized premium (including but not limited to change of premium mode, reduced sum assured, and change of plan level) for the eligible policy within the first, second (if applicable), third (if applicable), fourth (if applicable), fifth (if applicable), sixth (if applicable) and seventh (if applicable) policy years, the First-Year, Second-Year, Third-Year, Fourth-Year, Fifth-Year, Sixth-Year, and Seventh-Year premium discount (if applicable) and premium discount amounts to which the policyowner is entitled will be recalculated based on the revised premium or annualized premium. The Company reserves the right to request the policyowner to pay back the difference between the respective premium discount amounts.
 - If the eligible policy is an HBP which allows policy changes resulting in a change of premium at any time, then, even if a policyowner changes the premium within the policy year, the Second-Year premium discount amount will be calculated based on the 13th-month premium
 - If the eligible policy is a PIS and the policyowner exercises the right to split the policy on the first policy anniversary date, the premium discount and premium discount amounts for the second year (if applicable) for both the original policy and the split policy(ies) will be recalculated based on the revised annualized premium.
8. The premium discount offers under the Promotions will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the premium discount offers under the terms and conditions of the Promotions are satisfactorily fulfilled.
9. 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.
10. 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.
11. Under no circumstances are the Promotions exchangeable, redeemable for cash, or transferable to others or to other policy(ies).

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12. 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, 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 (for definition of the “same plan type,” please refer to the relevant clause under each Promotion).
13. 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.

14. **YF PrimeHealth Pro (Essential) (PHP), YF PrimeHealth Pro (Signature) (PHPS) and YF PrimeHealth Pro Jr. Care (PHPJ) (USD policies only)**

Offer 1 : Basic Offer

- a) The insurance application must be submitted within the following promotion periods and approved on or before **January 31, 2025**.
 - i. Promotion period for YF PrimeHealth Pro (Essential) (PHP): between **July 6, 2024, and 5:30pm on October 31, 2024**
 - ii. Promotion period for YF PrimeHealth Pro (Signature) (PHPS) and YF PrimeHealth Pro Jr. Care (PHPJ): between **July 15, 2024, and 5:30pm on October 31, 2024**
- b) Under Offer 1 of PHP, PHPS, and PHPJ, the “same plan type” as specified in clause 12 above refers to any PHO, PHJR, PHP, PHPS, or PHPJ policy.

Offer 2: Up to 100% Extra Coverage and Guaranteed Future Insurability Option

- c) The insurance application must be submitted within following promotion periods:
 - i. Promotion period for YF PrimeHealth Pro (Essential) (PHP): between **July 6, 2024, and 5:30pm on October 31, 2024**
 - ii. Promotion period of YF PrimeHealth Pro (Signature) (PHPS) and YF PrimeHealth Pro Jr. Care (PHPJ): between **July 15, 2024, and 5:30pm on October 31, 2024**
- d) The Guaranteed Future Insurability Option 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.
- e) “Extra Coverage” refers to extra benefit upon diagnosis of a Major Critical Illness or the Death Benefit of the Insured.
- f) YF PrimeHealth Pro (Signature) (PHPS):
 - For eligible policies with issue age under 30, the extra coverage for the first 15 years is equivalent to 80% of the Basic Sum Insured;
 - For eligible policies with issue age 30 to 55, the extra coverage for the first 10 years is equivalent to 50% of the Basic Sum Insured;
 - For eligible policies with issue age 56 to 70, the extra coverage for the first 5 years is equivalent to 10% of the Basic Sum Insured.
- g) YF PrimeHealth Pro Jr. Care (PHPJ):
 - For eligible policies of all issue ages, the extra coverage for the first 15 years is equivalent to 80% of the Basic Sum Insured.
- h) YF PrimeHealth Pro (Essential) (PHP):
 - For eligible policies with issue age under 30, the extra coverage for the first 15 years is equivalent to 60% of the Basic Sum Insured;
 - For eligible policies with issue age 30 to 65, the extra coverage for the first 10 years is equivalent to 35% of the Basic Sum Insured;
 - For eligible policies with issue age 66 to 70, the extra coverage for the first 5 years is equivalent to 15% of the Basic Sum Insured.
- i) Please note that this offer is not applicable to a PHP and PHPS policy purchased by exercising the Guaranteed Future Insurability Option.
- j) For exact terms and conditions (including exclusions) of “Extra Coverage”, please refer to the related policy document.
- k) Under Offer 2 of PHP, PHPS, and PHPJ, the “same plan type” as specified in clause 12 above refers to any PHO, PHJR, PHP, PHPS, or PHPJ policy.

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Offer 3: Critical Illness + Savings/ Medical/ Annuity Combo Offer (applicable to PrimeHealth Pro (PHO), PrimeHealth Jr. Care (PHJR), YF PrimeHealth Pro (Essential) (PHP), YF PrimeHealth Pro (Signature) (PHPS), YF PrimeHealth Pro Jr. Care (PHPJ), Prosperous Infinity Saver (PIS), Infinity Saver 3 (IS3), TaxVantage Prestige Medical Plan (TVPR), TaxVantage Plus Medical Plan (TVP), TaxVantage Medical Plan (TVM), Hospital Benefits (HBP), Prestige MediCare (PMC), Supreme MediCare (SMC), VIP Worldwide MediCare (VWM), VIP Global MediCare (VGM), MY Deferred Annuity 2 (MDA2), MY Flexi Lifetime Annuity (MFA), and MY Flexi Generations Saver (MFS))

- l) All eligible policies within a “Critical Illness + Savings/ Medical/ Annuity Combo” shall meet the following requirements in order for eligible policy(ies) of the critical illness product to enjoy an extra combo premium discount (“Combo Offer”):
- i. The insurance application of the above products is submitted during the Promotion Period, which is between **July 6, 2024, and 5:30pm on October 31, 2024. However**, for the Promotion Periods of the products listed below, please see as follows:
 - for YF PrimeHealth Pro (Signature) (PHPS) and YF PrimeHealth Pro Jr. Care (PHPJ), the insurance application should be submitted between **July 15, 2024, and 5:30pm on October 31, 2024** (the Promotion Period).
 - for PrimeHealth Pro (PHO) and PrimeHealth Jr. Care (PHJR), the insurance application should be submitted between **July 6, 2024, and 5:30pm on September 30, 2024** (the Promotion Period).
 - ii. The PHO, PHJR, PHP, PHPS, PHPJ, TVPR, TVP, TVM, HBP, PMC, SMC, VWM, or VGM policies must be approved on or before **January 31, 2025**, and the PIS, IS3, MDA2, MFA, or MFS policies must be approved on or before **November 30, 2024**.
- m) A “Policy Bundle” of the “Critical Illness + Savings/ Medical/ Annuity Combo” refers to the same policyowner successfully subscribing to one or more eligible policies of selected critical illness product(s), and one or more policies among the selected savings/ medical/ annuity product(s) (as listed below) within the Promotion Period:
- Selected critical illness products: PHO, PHJR, PHP, PHPS, PHPJ
 - Selected savings products: PIS, IS3
 - Selected medical products: TVPR, TVP, TVM, HBP, PMC, SMC, VWM, VGM
 - Selected annuity products: MDA2, MFA, MFS
- n) The fifth-year premium discount for the Combo Offer is applicable to the same policyowner who successfully subscribes to one or more eligible policies of selected critical illness product(s), and one or more eligible policies of selected savings/ medical/ annuity product(s) within Promotion Period.
- o) The sixth-year and seventh-year premium discount for the Combo Offer is applicable to the same policyowner who successfully subscribes to one or more eligible policies of the selected critical illness product(s), and one or more eligible policies of the selected savings product(s) within the Promotion Period.
- p) The Combo Offer for the fifth, sixth (if applicable) and seventh (if applicable) policy years is applicable to PHO, PHJR, PHP, PHPS, and PHPJ policies only, and not to any policy(ies) of the selected savings/ medical/ annuity product(s) within a Policy Bundle.
- q) If the same policyowner has successfully subscribed to more than one PHO, PHJR, PHP, PHPS, or PHPJ policy, all of the eligible PHO, PHJR, PHP, PHPS, and PHPJ policies may enjoy the Combo Offer.
- r) When the premium discount for the Combo Offer is applied, selected savings/ medical/ annuity product(s) within the Policy Bundle must remain in force, and all policies within the Policy Bundle must have the same policyowner.
- s) Under Offer 3 of PHO, PHJR, PHP, PHPS, and PHPJ, the “same plan type” as specified in clause 12 above refers to any PHO, PHJR, PHP, PHPS, PHPJ, PIS, IS3, TVPR, TVP, TVM, HBP, PMC, SMC, VWM, VGM, MDA2, MFA, or MFS policy.

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15. **TaxVantage Plus Medical Plan* (TVP), TaxVantage Medical Plan* (TVM), TaxVantage Prestige Medical Plan* (TVPR), Hospital Benefits (HBP), Prestige MediCare (PMC), Supreme MediCare (SMC), VIP Worldwide MediCare (VWM), and VIP Global MediCare (VGM) (*Plans above are available in Hong Kong only)**

- a) To be eligible for the premium discount, the insurance application must be submitted between **October 1, 2024, and 5:30pm on January 3, 2025** (the Promotion Period), and approved on or before **March 31, 2025**.
- b) Calculation of the First-Year and Second-Year (if applicable) premium discount for medical policies:

Payment Mode	Premium Discount Amount	
	TaxVantage Plus Medical Plan (TVP) / TaxVantage Medical Plan (TVM) / Hospital Benefits (HBP)	TaxVantage Prestige Medical Plan (TVPR) / Prestige MediCare (PMC) / Supreme MediCare (SMC) / VIP Worldwide MediCare (VWM) / VIP Global MediCare (VGM)
Monthly Payment	First-year = First-year monthly premium x 3 Second-year = Second-year monthly premium x 3	First-year = First-year monthly premium x 2
Quarterly Payment	First-year = First-year quarterly premium Second-year = Second-year quarterly premium	First-year = First-year quarterly premium ÷ 3 x 2
Half-yearly Payment	First-year = First-year half-yearly premium ÷ 6 x 3 Second-year = Second-year half-yearly premium ÷ 6 x 3	First-year = First-year half-yearly premium ÷ 6 x 2
Annual Payment	First-year = First-year annual premium ÷ 12 x 3 Second-year = Second-year annual premium ÷ 12 x 3	First-year = First-year annual premium ÷ 12 x 2

- c) Only the actual premiums paid for VHIS Certified Plans qualify as related tax deductions, whereas the premium discount (if any) does not. For details on tax deductions, please refer to the HKSAR Government website at http://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html
- d) No premium discount will be offered if the policies for the above products are converted from other insurance plans with the Company.
- e) Referring to clause 12 above, under this premium discount offer:
 - i. The "same plan type" as TVP, TVM, and HBP refers to any TVP, TVM, or HBP policy,
 - ii. The "same plan type" as TVPR, VWM, VGM, PMC, and SMC refers to any TVPR, VWM, VGM, PMC, or SMC policy.

16. **MY Deferred Annuity 2 (MDA2) (Available in Hong Kong only)**

- a) This promotion is only applicable to MDA2 policies with 5-year premium payment term and the insurance application must be submitted between **October 1, 2024, and 5:30pm on January 3, 2025** (the Promotion Period), and approved on or before **January 31, 2025** ("eligible MDA2 policy").
- b) Basic Offer: applicable to all newly subscribed eligible MDA2 policies.
- c) Selected Customer Offer: the policyowner or insured of the newly subscribed eligible MDA2 (an "eligible MDA2 policy customer") qualifies as a "Selected Customer" if they meet the following requirements:
 - i. As of January 31, 2025, the eligible MDA2 policy customer is also the policyowner or insured of another in-force policy with the Company.
 - ii. When the second-year premium discount of the Selected Customer Offer is applied, the eligible MDA2 policy customer is also the policyowner or insured of another in-force policy with the Company.
- d) Apart from the Basic Offer (first-year premium discount), Selected Customer can also enjoy the extra second-year premium discount under the "Selected Customer Offer".
- e) Only the actual premiums paid for a Qualifying Deferred Annuity Policy may qualify for application for a tax deduction, whereas the premium discount (if any) does not. For details on tax deductions, please refer to the website of the Inland Revenue Department: <https://www.ird.gov.hk>.
- f) Under this Basic Offer and Selected Customer Offer, the "same plan type" as specified in clause 12 above refers to any MDA2 policy.

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17. MY Flexi Lifetime Annuity (MFA) and MY Flexi Generations Saver (MFS)

- The insurance application must be submitted between **October 1, 2024, and 5:30pm on January 3, 2025** (the Promotion Period).
- This offer is not applicable to policies with a single premium as the premium payment term.
- This offer is applicable to all policy currencies (including US dollars (US\$), HK dollars (HK\$), Macau pataca (MOP; only for policies issued in Macau), Renminbi (RMB), Canadian dollars (CAD), Australian dollars (AUD), Singapore Dollar (SGD), and British pound sterling (GBP)). For details, please refer to the following table:

Crediting Interest Rate for the First Policy Year			
USD/HKD/MOP/RMB	CAD/AUD	SGD	GBP
6% (including a non-guaranteed current base crediting interest rate of 4% plus a guaranteed additional crediting interest rate of 2%)	5.75% (including a non-guaranteed current base crediting interest rate of 3.75% plus a guaranteed additional crediting interest rate of 2%)	5.5% (including a non-guaranteed current base crediting interest rate of 3.5% plus a guaranteed additional crediting interest rate of 2%)	5% (including a non-guaranteed current base crediting interest rate of 3% plus a guaranteed additional crediting interest rate of 2%)

18. Infinity Saver 3 (IS3)

- The insurance application must be submitted between **October 1, 2024, and 5:30pm on October 31, 2024** (the Promotion Period), and approved on or before **November 30, 2024**.
- Premium discount is applicable to all policy currencies (including US dollars (US\$), HK dollars (HK\$), Macau pataca (MOP; only for policies issued in Macau), Renminbi (RMB), British pound sterling (GBP), Canadian dollars (CAD), Australian dollars (AUD), and Singapore Dollars (SGD)).
- If the policy is issued in a currency other than USD, please refer to the following table:

5-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount	Second-Year Premium Discount
USD	HKD/MOP	RMB	GBP	CAD/ AUD/ SGD		
< 30,000	< 240,000	< 195,000	< 22,500	< 45,000	10%	4%
30,000 - < 100,000	240,000 - < 800,000	195,000 - < 650,000	22,500 - < 75,000	45,000 - < 150,000		10%
≥ 100,000	≥ 800,000	≥ 650,000	≥ 75,000	≥ 150,000		14%

10-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount	Second-Year Premium Discount
USD	HKD/MOP	RMB	GBP	CAD/ AUD/ SGD		
< 30,000	< 240,000	< 195,000	< 22,500	< 45,000	10%	6%
30,000 - < 100,000	240,000 - < 800,000	195,000 - < 650,000	22,500 - < 75,000	45,000 - < 150,000		16%
≥ 100,000	≥ 800,000	≥ 650,000	≥ 75,000	≥ 150,000		20%

- Clause 12 above is not applicable to Offer 1.

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19. Prosperous Infinity Saver (PIS)

- The insurance application must be submitted between **October 1, 2024, and 5:30pm on October 31, 2024** (the Promotion Period), and approved on or before **November 30, 2024**.
- Premium discount is applicable to all policy currencies (including US dollars (US\$), HK dollars (HK\$), Macau pataca (MOP; only for policies issued in Macau), Renminbi (RMB), British pound sterling (GBP), Swiss Franc (CHF), Canadian dollars (CAD), Australian dollars (AUD), and Singapore Dollars (SGD)).
- If the policy is issued in a currency other than USD, please refer to the following table:

2-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount
USD	HKD/MOP	RMB	GBP/ CHF	CAD/ AUD/ SGD	
< 30,000	< 240,000	< 195,000	< 22,500	< 45,000	-
30,000 - < 100,000	240,000 - < 800,000	195,000 - < 650,000	22,500 - < 75,000	45,000 - < 150,000	1%
100,000 - < 250,000	800,000 - < 2,000,000	650,000 - < 1,625,000	75,000 - < 187,500	150,000 - < 375,000	3%
≥ 250,000	≥ 2,000,000	≥ 1,625,000	≥ 187,500	≥ 375,000	5%

5-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount	Second-Year Premium Discount
USD	HKD/MOP	RMB	GBP/ CHF	CAD/ AUD/ SGD		
< 30,000	< 240,000	< 195,000	< 22,500	< 45,000	10%	4%
30,000 - < 100,000	240,000 - < 800,000	195,000 - < 650,000	22,500 - < 75,000	45,000 - < 150,000		10%
≥ 100,000	≥ 800,000	≥ 650,000	≥ 75,000	≥ 150,000		14%

10-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount	Second-Year Premium Discount
USD	HKD/MOP	RMB	GBP/ CHF	CAD/ AUD/ SGD		
< 30,000	< 240,000	< 195,000	< 22,500	< 45,000	10%	6%
30,000 - < 100,000	240,000 - < 800,000	195,000 - < 650,000	22,500 - < 75,000	45,000 - < 150,000		16%
≥ 100,000	≥ 800,000	≥ 650,000	≥ 75,000	≥ 150,000		20%

- Clause 12 above is not applicable to Offer 1.

20. Infinity Wealth Builder 2 (IW2)

- In order to be eligible for the premium discount (Offer 1) and the Preferential Interest Rate on Future Premium Deposits (Offer 2), the insurance application must be submitted between **October 1, 2024, and 5:30pm on January 3, 2025** (the Promotion Period), and approved, with two years of premiums (i.e., first-year premium and the prepaid second-year premium) paid on or before **March 31, 2025**.

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- b) Premium discount is applicable to all policy currencies (including US dollars (USD), HK dollars (HKD), Macau pataca (MOP; only for policies issued in Macau), and Renminbi (RMB)). If the policy is issued in a currency other than USD, please refer to the following table:

Annualized Premium			First-Year Premium Discount
USD	HKD/MOP	RMB	
< 100,000	< 800,000	< 650,000	4%
100,000 -< 300,000	800,000 -< 2,400,000	650,000 -< 1,950,000	6%
≥300,000	≥2,400,000	≥1,950,000	8%

- c) Preferential Interest Rate on Future Premium Deposits refers to the interest rate on future premiums deposited into the Premium Deposits Account ("PDA"). Please refer to your insurance proposal for details.
- d) If the approved policy is terminated for any reason other than the death of the Insured, the policyowner will not be eligible for Offer 2, and the remaining balance of the PDA (without interest) will be returned to the policyowner. If there is a withdrawal from the PDA after the policy has been approved, the policyowner will not be eligible for Offers 1 and 2. In case of any withdrawal of the balance from the PDA, any remaining balance (without interest) will be returned to the policyowner, and any premium discount amount the policyowner was originally entitled to will be clawed back.
- e) For Offer 1 of IW2, the "same plan type" as specified in clause 12 above refers to any IW2 policy.

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).

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