



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

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

Early Bird Offer on Selected Savings Product :

Enjoy a total discount
equivalent to up to **30%**
of the first-year premium

Act Now!

YFLife
萬通保險



2025 Quarter 1 Promotions

(Updated version launched on January 13, 2025)

2025 Quarter 1 Promotions (Jan 13 updated version)

Critical Illness Products

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

Promotion period: January 4, 2025 – March 31, 2025

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
10-Year / 15-Year	5%	5%	5%	5%
20-Year / 25-Year	5%	5%	10%	10%

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 Illnesses and extra 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.

2025 Quarter 1 Promotions (Jan 13 updated version)

Critical Illness Products

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

Promotion period: January 4, 2025 – March 31, 2025

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(s)** USD policies may **enjoy an extra combo premium discount offer (“Combo Offer”)**.

Selected Critical Illness Products	+	Selected Savings / Medical / Annuity Products
<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"> MY Flexi Lifetime Annuity Prosperous Infinity Saver TaxVantage Prestige Medical Plan* TaxVantage Plus Medical Plan* TaxVantage Medical Plan* E+ Medicare NEW MY Deferred Annuity 3* NEW MY Flexi Generations Saver Prestige MediCare Supreme MediCare VIP Worldwide MediCare VIP Global MediCare

All YF PrimeHealth Pro (Signature) / YF PrimeHealth Pro Jr. Care / YF PrimeHealth Pro (Essential) (USD policies only) may **enjoy a Combo Offer for the fifth policy year**

Premium Payment Term	Basic Offer				Combo Offer	Total Offer (Basic Offer + Combo Offer)
	First-Year Premium Discount	Second-Year Premium Discount	Third-Year Premium Discount	Fourth-Year Premium Discount	Fifth-Year Premium Discount	
10-Year/15-Year	5%	5%	5%	5%	+ 5%	equivalent to 25% of the first-year premium
20-Year/25-Year	5%	5%	10%	10%	+ 10%	equivalent to 40% of the first-year premium

* Selected plans are available in Hong Kong only

2025 Quarter 1 Promotions (Jan 13 updated version)

Medical Products

TaxVantage Plus Medical Plan* (TVP) /

TaxVantage Medical Plan* (TVM)

Promotion period: January 4, 2025 – March 31, 2025

First-Year Premium Discount	Second-Year Premium Discount
25%	25%

TaxVantage Prestige Medical Plan* (TVPR) /

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

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

E+ Medicare (EMC) 

Promotion period: January 4, 2025 – March 31, 2025

First-Year Premium Discount	Second-Year Premium Discount
10%	10%

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

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Annuity Products

MY Deferred Annuity 3* (MDA3)

NEW



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

Promotion period: January 13, 2025 – March 31, 2025

Premium Payment Term	Basic Offer		Selected Customer Offer [#] Offer ^{16c}	Total Offer (Basic Offer + Selected Customer Offer)
	Annualized Premium (USD)	Premium Discount	Extra Second-Year Premium Discount	
5-Year	< \$7,500	3% each year (for the 1 st – 5 th policy year)	+ 1.5%	equivalent to 16.5% of the first-year premium
	≥ \$7,500	5% each year (for the 1 st – 5 th policy year)	+ 1.5%	equivalent to 26.5% of the first-year premium
10-Year	< \$7,500	3% each year (for the 1 st – 7 th policy year)	+ 3%	equivalent to 24% of the first-year premium
	≥ \$7,500	5% each year (for the 1 st – 7 th policy year)	+ 3%	equivalent to 38% of the first-year premium

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

[#]Selected Customer means a newly subscribed eligible MDA3 policyowner or the insured who also holds another in-force policy or is the insured of another in-force policy with the Company.

MY Flexi Lifetime Annuity (MFA) / MY Flexi Generations Saver (MFS) [^]

Promotion period: January 4, 2025 – March 31, 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%)

[^] The above plans are universal life insurance products with annuity option.

2025 Quarter 1 Promotions (Jan 13 updated version)

Early Bird Offer

Savings Products

Prosperous Infinity Saver (PIS)

Promotion period: January 4, 2025 – February 28, 2025

Premium Payment Term	Annualized Premium (USD or its equivalent) <small>18(c)</small>	First-Year Premium Discount	Second-Year Premium Discount	Total Discount as Percentage of First-Year Premium (First-Year Premium Discount + Second-Year Premium Discount)
2-Year	30,000 - < 100,000	2%	--	= 2%
	100,000 - < 250,000	6%	--	= 6%
	≥ 250,000	8%	--	= 8%
5-Year	2,500 - < 5,000	8%	--	= 8%
	5,000 - < 30,000	10%	4%	= 14%
	30,000 - < 100,000		10%	= 20%
	100,000 - < 250,000		14%	= 24%
	250,000 - < 500,000		16%	= 26%
	≥ 500,000		18%	= 28%
10-Year	2,500 - < 5,000	10%	--	= 10%
	5,000 - < 30,000		6%	= 16%
	30,000 - < 100,000		16%	= 26%
	≥ 100,000		20%	= 30%

2025 Quarter 1 Promotions (Jan 13 updated version)

Savings Products

Infinity Wealth Builder 2 (IW2)

Promotion period: January 4, 2025 – March 31, 2025

Policies with a single prepayment of 2 years of premiums in one installment may enjoy^{19(a)} :

Offer 1: Premium Discount

Annualized Premium (USD or its equivalent) ^{19(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.

2025 Quarter 1 Promotions (Jan 13 updated version)

General Terms and Conditions

- The promotional offers (the "Promotions") are applicable to policies issued in Hong Kong and Macau only.
- 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. The Promotions are not applicable to policies with back-dating arrangement.
- The applicable premium discount will be applied to each modal premium due and payable (including the premium for the basic plan and the supplementary benefits attached) within each policy year that is eligible for the Promotions. The calculation method of the premium discount amount for different premium payment modes are stipulated in the table below. If the premium discount amount is not an integer, it will be rounded to the nearest two decimal places. The insurance levy will not be included when calculating the premium discount.

Premium Payment Mode	Premium discount amount for each modal premium due and payable (Calculation Method)
Monthly Payment	= Monthly Premium x the applicable premium discount rate for the year
Quarterly Payment	= Quarterly Premium x the applicable premium discount rate for the year
Half-yearly Payment	= Semi-annual premium x the applicable premium discount rate for the year
Annual Payment	= Annual premium x the applicable premium discount rate for the year

- For promotions that entail annualized premium requirements, please refer to the table below for the calculation of the annualized premium.

Payment Mode	Annualized Premium Calculation Method	Payment Mode	Annualized Premium Calculation Method
Monthly Payment	= monthly premium x 12	Half-yearly Payment	= half-yearly premium x 2
Quarterly Payment	= quarterly premium x 4	Annual Payment	= annual premium x 1

- 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.
- Eligible policies must remain in force when each 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.
- If the policyowner requests a change in the premium (including but not limited to a change of premium mode, reduced sum assured, and change of plan level) for the eligible policy within the first / second / third / fourth / fifth policy years (as the case may be), the First-Year / Second-Year / Third-Year / Fourth-Year / Fifth-Year premium discount rate (as the case may be) to which the policyowner is entitled will be recalculated based on the revised premium or annualized premium. In other words, after the premium change becomes effective, the entitled premium discount amount will be recalculated by multiplying the revised modal premium by the applicable premium discount rate. 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 a PIS and the policyowner exercises the right to split the policy on the first policy anniversary date, the premium discount rate for both the original policy and the split policy(ies) will be recalculated based on the revised annualized premium of each policy. In other words, after exercising the policy split, the premium discount amount to which each respective policy is entitled will be recalculated by multiplying the revised modal premium of each respective policy by the applicable premium discount rate.
- 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 provided the requirements of the premium discount offers under the terms and conditions of the Promotions are satisfactorily fulfilled.
- 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.
- 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.
- Under no circumstances are the Promotions exchangeable, redeemable for cash, or transferable to others or to other policy(ies).
- The Promotions are not applicable to any customer who:
 - has already submitted an application for a policy of the same plan type but withdraws or cancels any application, or
 - cancels any issued policy of the same plan type, or
 - 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).

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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 between **January 4, 2025, and 5:30pm on March 31, 2025** (the Promotion Period), and approved on or before **June 30, 2025**
- b) Under Offer 1 of PHP, PHPS, and PHPJ, the "same plan type" as specified in clause 12 above refers to any PHP, PHPS, or PHPJ policy.

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

- c) The insurance application must be submitted between **January 4, 2025, and 5:30pm on March 31, 2025** (the Promotion Period).
- 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 PHP, PHPS, or PHPJ policy.

Offer 3: Critical Illness + Savings/ Medical/ Annuity Combo Offer (applicable to YF PrimeHealth Pro (Essential) (PHP), YF PrimeHealth Pro (Signature) (PHPS), YF PrimeHealth Pro Jr. Care (PHPJ), Prosperous Infinity Saver (PIS), E+ Medicare (EMC), TaxVantage Prestige Medical Plan* (TVPR), TaxVantage Plus Medical Plan* (TVP), TaxVantage Medical Plan* (TVM), Prestige MediCare (PMC), Supreme MediCare (SMC), VIP Worldwide MediCare (VWM), VIP Global MediCare (VGM), MY Deferred Annuity 3* (MDA3), MY Flexi Lifetime Annuity (MFA), and MY Flexi Generations Saver (MFS)) (*Plans above are available in Hong Kong only)

- 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 must be submitted between **January 4, 2025, and 5:30pm on March 31, 2025** (the Promotion Period);
 - ii. The PHP, PHPS, PHPJ, EMC, TVPR, TVP, TVM, PMC, SMC, VWM, or VGM policies must be approved on or before **June 30, 2025**, and the PIS, MDA3, MFA, or MFS policies must be approved on or before **April 30, 2025**.
- 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: PHP, PHPS, PHPJ
 - Selected savings products: PIS
 - Selected medical products: TVPR, TVP, TVM, EMC, PMC, SMC, VWM, VGM
 - Selected annuity products: MDA3, MFA, MFS

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- 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 Combo Offer for the fifth policy year is applicable to PHP, PHPS, and PHPJ policies only, and not to any policy(ies) of the selected savings/ medical/ annuity product(s) within a Policy Bundle.
 - p) If the same policyowner has successfully subscribed to more than one PHP, PHPS, or PHPJ policy, all of the eligible PHP, PHPS, and PHPJ policies may enjoy the Combo Offer.
 - q) Selected savings/ medical/ annuity product(s) within the Policy Bundle must remain in force from the policy issuance date to each time the premium discount for the Combo Offer is applied, and all policies within the Policy Bundle must have the same policyowner. For the avoidance of doubt, once the policy of the selected savings/medical/annuity product is terminated or lapsed, causing the critical illness policy to no longer qualify for the Combo Offer, even if the savings/ medical/ annuity product(s) is subsequently reinstated (i.e., reconstituting a 'policy bundle'), the critical illness policy will no longer be eligible for the bundle discount under the Combo Offer.
 - r) Arrangements for a customer who selects the premium prepayment option: if a customer applies for a PHP, PHPS or PHPJ and chooses to make a single prepayment of premiums in one installment, any remaining balance (if any) in the Premium Deposit Account derived from Offer 3 will be returned to the customer in the policy year which the prepayment period ends.
 - s) Under Offer 3 of PHP, PHPS, and PHPJ, the "same plan type" as specified in clause 12 above refers to any PHP, PHPS, PHPJ, PIS, EMC, TVPR, TVP, TVM, PMC, SMC, VWM, VGM, MDA3, MFA, or MFS policy.
15. **TaxVantage Plus Medical Plan* (TVP), TaxVantage Medical Plan* (TVM), TaxVantage Prestige Medical Plan* (TVPR), E+ Medicare (EMC), 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 **January 4, 2025, and 5:30pm on March 31, 2025** (the Promotion Period), and approved on or before **June 30, 2025**.
 - b) 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
 - c) No premium discount will be offered if the policies for the above products are converted from other insurance plans with the Company.
 - d) If the eligible policy is reinstated by redating after approval, the policy will no longer qualify for the premium discount.
 - e) Referring to clause 12 above, under this premium discount offer:
 - i. The "same plan type" as TVP and TVM refers to any TVP or TVM policy,
 - ii. The "same plan type" as EMC, TVPR, VWM, VGM, PMC, and SMC refers to any EMC, TVPR, VWM, VGM, PMC, or SMC policy.
16. **MY Deferred Annuity 3 (MDA3) (Available in Hong Kong only)**
- a) The insurance application must be submitted between **January 13, 2025, and 5:30pm on March 31, 2025** (the Promotion Period), and approved on or before **April 30, 2025** ("eligible MDA3 policy").
 - b) Basic Offer: applicable to all newly subscribed eligible MDA3 policies.
 - c) Selected Customer Offer: the policyowner or insured of the newly subscribed eligible MDA3 (an "eligible MDA3 policy customer") qualifies as a "Selected Customer" if they meet the following requirement:
During the period from April 30, 2025, until the end of the second policy year (i.e. after the distribution of the second-year premium discount of Selected Customer Offer), the eligible MDA3 policy customer is also the policyowner or insured of another in-force policy ("Category B policy") with the Company. For the avoidance of doubt, once a Category B policy is terminated or lapsed, causing the MDA3 policy to no longer qualify for the Selected Customer Offer, even if the Category B policy is subsequently reinstated, the MDA3 policy will no longer be eligible for the Selected Customer Offer.
 - d) Apart from the "Basic Offer", 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>.
17. **MY Flexi Lifetime Annuity (MFA) and MY Flexi Generations Saver (MFS)**
- a) The insurance application must be submitted between **January 4, 2025, and 5:30pm on March 31, 2025** (the Promotion Period).
 - b) This offer is not applicable to policies with a single premium as the premium payment term.

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- c) 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. Prosperous Infinity Saver (PIS)

- a) The insurance application must be submitted between **January 4, 2025, and 5:30pm on February 28, 2025** (the Promotion Period), and approved on or before **March 31, 2025**.
- b) 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), Singapore Dollars (SGD), and Euro (EUR)).
- c) 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/EUR	HKD/MOP	RMB	GBP/CHF	CAD/AUD/SGD	
30,000 - < 100,000	240,000 - < 800,000	195,000 - < 650,000	22,500 - < 75,000	45,000 - < 150,000	2%
100,000 - < 250,000	800,000 - < 2,000,000	650,000 - < 1,625,000	75,000 - < 187,500	150,000 - < 375,000	6%
≥ 250,000	≥ 2,000,000	≥ 1,625,000	≥ 187,500	≥ 375,000	8%

5-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount	Second-Year Premium Discount
USD/EUR	HKD/MOP	RMB	GBP/CHF	CAD/AUD/SGD		
2,500 - < 5,000	20,000 - < 40,000	16,250 - < 32,500	1,875 - < 3,750	3,750 - < 7,500	8%	--
5,000 - < 30,000	40,000 - < 240,000	32,500 - < 195,000	3,750 - < 22,500	7,500 - < 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 - < 250,000	800,000 - < 2,000,000	650,000 - < 1,625,000	75,000 - < 187,500	150,000 - < 375,000		14%
250,000 - < 500,000	2,000,000 - < 4,000,000	1,625,000 - < 3,250,000	187,500 - < 375,000	375,000 - < 750,000		16%
≥ 500,000	≥ 4,000,000	≥ 3,250,000	≥ 375,000	≥ 750,000		18%

10-Year Premium Payment Term:

Annualized Premium					First-Year Premium Discount	Second-Year Premium Discount
USD/EUR	HKD/MOP	RMB	GBP/CHF	CAD/AUD/SGD		
2,500 - < 5,000	20,000 - < 40,000	16,250 - < 32,500	1,875 - < 3,750	3,750 - < 7,500	10%	--
5,000 - < 30,000	40,000 - < 240,000	32,500 - < 195,000	3,750 - < 22,500	7,500 - < 45,000		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%

- d) The "same plan type" as specified in clause 12 above refers to any PIS policy.

19. Infinity Wealth Builder 2 (IW2)

- a) 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 **January 4, 2025, and 5:30pm on March 31, 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 **June 30, 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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