

Special Offer for Member of The International Chamber of Commerce – Hong Kong

Subscribe to designated YF Life insurance products and enjoy premium discount of up to
25% of first-year target premium

From now until 31 August 2020, upon successful application for specific insurance products, ICC-HK members can enjoy YF Life’s customer promotion offer below.

| Type of Product | First-Year Premium Discount Rate |
|-------------------------|----------------------------------|
| Annuity | Up to 15% |
| Critical Illness | Up to 20% |
| VHIS | 25% |
| Deferred Annuity | Up to 16% |

**Tax
Deductible**

Interested member, please feel free to contact Ms Cindy Lui via email: cindylui@yflife.com or telephone: 2919-9542 directly for details.

About YF Life

YF Life Insurance International Limited (YF Life) is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the “Five Largest US Life Insurance Companies”. We are committed to providing professional and technology-enhanced one-stop risk-and wealth-management consulting services, as well as MPF services.

Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Life Insurance Companies” is ranked according to the aggregate results of “Insurance: Life, Health (Mutual)” and “Insurance: Life, Health (Stock)” on total revenues for 2019, and based on the FORTUNE 500 as published on May 18, 2020.



Note:

1. Please visit <https://corp.yflife.com/en/Hong-Kong/About/Current-Promotions> for details of the current customer promotions.
2. YF Life reserves the right to modify, add or delete, or interpret any of the above without any prior notice. In case of any dispute, YF Life reserves the right of final decision.



MY Lifetime Annuity / Generations Saver

From **August 1 to August 31, 2020**, you can enjoy up to **15%** first-year premium discount upon successful application for the following designated plans (USD policies only) when meeting the requirements shown below.



MY Lifetime Annuity / Generations Saver

| Premium Payment Term | First Year Premium Discount |
|----------------------|-----------------------------|
| 5 – 9 years | 6% |
| 10 – 19 years | 8% |
| 20 years or above | 15% |

Awards and Accolades

Testimony to Solid Performance

YF Life is evolving to take on the future of insurance.

Leveraging advanced Fintech capabilities, we are dedicated to delivering flexible and innovative insurance and financial solutions for an all-round and engaging customer experience. Thanks to this commitment, we have been honored with awards and accolades demonstrating wide customer recognition and support for our first-class financial-planning services.

At YF Life, we are committed to you as your retirement planning expert.

With our innovative and market-unique annuity solutions, we stand out as the only insurance company to receive the Best-in-Class/Outstanding Achiever award* for 8 consecutive years in the Annuity Product/Retirement Product – convincing testimony to our solid performance.

Own the future



Green Council Hong Kong Green Awards 2019
Green Management Award – Corporate (Large Corporation) – Merit



The only insurance company in the market awarded **8** years in a row for **Best-in-Class / Outstanding Achiever – Annuity Product and Retirement Product**



iMONEY
Insurance Excellence Awards 2019
Most Popular Insurance Brand

Terms and Conditions

1. Insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") from August 1 to August 31, 2020 ("the Promotion Period"), and the application must be approved with the first premium payment paid on or before September 30, 2020, in order to enjoy the premium discount ("Premium Discount").
2. Eligible policies include 'MY Lifetime Annuity' or 'Generations Saver' USD policies newly issued by the Company during the Promotion Period. Applications for an increase in Annualized Premium of designated plans that fulfill all stated requirements are also eligible for this promotion. For details, please contact the Company's consultants.
3. The Premium Discount is offered to each eligible policy, if customer has applied for more than one policy of 'MY Lifetime Annuity' or 'Generations Saver', all of the eligible policies could enjoy the Premium Discount. The Premium Discount Notice will be delivered with policy documents to the consultant upon policy approval.
4. The Premium Discount amount (i.e., first-year 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'.
5. 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.
6. 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.
7. 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.
8. If the eligible policyowner requests a reduction in the Annualized Premium within 12 months after policy approval, the Premium Discount amount to which the policyowner is entitled will be recalculated based on the reduced premium and the policyowner will be required to pay back the difference in the Premium Discount amount to the Company.
9. Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.
10. 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.

* Awardee in the BENCHMARK Wealth Management Awards 2012-2019

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Infinity Saver 2

From August 1 to August 31, 2020, upon successful application for **Infinity Saver 2**, you can enjoy:



Offer 1: Premium Discount

| Premium Payment Term | First-Year Premium Discount |
|----------------------|-----------------------------|
| 5 Years | 10% |
| 10 Years | 15% |



Offer 2: Enjoy a 3.2% p.a. Interest Rate on Future Premium Deposits

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1. In order to enjoy Offer 1 and/or Offer 2, the insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") from August 1 to August 31, 2020 ("the Promotion Period"), and the application must be approved, with the first premium payment paid on or before September 30, 2020.

Offer 1:

2. Eligible policy must be an 'Infinity Saver 2' plan newly issued by the Company during the Promotion Period. The Premium Discount is offered to each eligible policy, and if customer has applied for more than one 'Infinity Saver 2' policy, all the eligible policies could enjoy the Premium Discount. The Premium Discount Notice will be delivered with policy documents to the consultant upon policy approval.
3. The Premium Discount amount (i.e., first-year 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'. Please contact your consultant for details.
4. The 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 amount to which the policyowner is entitled will be recalculated based on the reduced premium and the policyowner will be required to pay back the difference in the Premium Discount amount to the Company.
7. Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.

Offer 2:

8. Interest Rate on Future Premium Deposit refers to the guaranteed interest rate on future premiums deposited into the Premium Deposit Account ("PDA"). Please refer to your insurance proposal for details. This offer is subject to a quota; the Company reserves the right to modify or discontinue the promotion.

The above offers 1 & 2 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 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 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 application within 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 reserves the right of final decision.

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PrimeHealth Saver 500+

From **August 1 to August 31, 2020**, upon successful application for a US dollar "PrimeHealth Saver 500+" policy, you can enjoy the trio of offers below:

Offer **1** Premium Discount

| Premium Payment Term | First-Year Premium Discount |
|----------------------|-----------------------------|
| 10 / 15 years | 15% |
| 20 / 25 years | 20% |

Offer **2** Extra Reward

Annualized Premium of **US\$2,400** or above may enjoy the free gift shown below:

OTO Nectonic Wireless Intelligent Stimulator

Compact and handy wireless massager, with 5 auto-massage modes and 15 levels of intensity plus heat therapy.



(Model No: N-900)
Original Price: HK \$1,280

Offer **3** Up to 100% Extra Coverage and Guaranteed Future Insurability Option

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

| Issue Age | Extra Coverage ¹³ |
|-------------|--------------------------------------|
| Under 30 | Extra 100% for first 15 years |
| 30 or above | Extra 60% for first 10 years |

Upon the expiry of the extra coverage, you are entitled to purchase a designated critical illness basic plan without having to provide evidence of insurability.

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Own the future

Terms and conditions

Offer 1 & 2:

1. In order to enjoy Offer 1 & 2, the insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") from August 1 to August 31, 2020 ("the Promotion Period"), and the application must be approved, with the first premium payment paid, on or before November 30, 2020 (applicable to Offer 1) / October 30, 2020 (applicable to Offer 2).
2. An eligible policy must be a "PrimeHealth Saver 500+" US dollar policy newly issued by the Company during the Promotion Period.
3. The Premium Discount is offered to each eligible policy; so if the customer has applied for more than one "PrimeHealth Saver 500+" policy, all eligible policies may enjoy the Premium Discount.
4. 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'.
5. 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. The policyowner will not be eligible for Offer 1 if the approved policy is terminated for any reason. The premium to be refunded, if applicable, will not include the Premium Discount amount.
6. Each Insured may qualify for Offer 2 once only during the Promotion Period. The gift will be offered to the policyowner. If a customer has subscribed to two or more policies, the Annualized Premium will not be aggregated for measuring the eligibility of Offer 2.
7. A redemption SMS (with a unique redemption code) will be sent to the policyowner's mobile number registered in our system record after the expiry of the cooling-off period. Customer or his/her authorized person ("designated person") may redeem the gift by presenting the redemption code. The gift may be redeemed only within the redemption period and the offer shall expire after the redemption period. Please note that the redemption code can be used ONCE only and will become void once used. Please keep your redemption code appropriately; no replacement will be issued if lost. No redemption SMS will be sent if you request to cancel your policy during the cooling off period. The designated policy must remain in-force at the time of gift redemption.
8. If the eligible policyowner requests a reduction in the "Annualized Premium" within 12 months after policy approval, the Premium Discount amount to which the policyowner 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. If the reduced premium does not fulfill the requirements of Offer 2, customer will not be eligible for any gift and will be required to refund the value of the gift (HKD 1,280) to the Company if the gift has already been redeemed.
9. Under no circumstances are Offer 1 & 2 exchangeable, redeemable for cash or transferable.
10. The Company is not the provider of the gift, and will not be liable for the quality of the product or service as provided.

Offer 3:

11. Insurance application must be submitted and received by the Company during the Promotion Period.
12. 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. Currently, the minimum sum insured is US\$15,000, with a minimum annual premium requirement of US\$200.
13. "Extra Coverage" refers to extra benefit upon diagnosis of a Major Critical Illness or the Death Benefit of the Insured. For Insured issue age under 30, extra coverage for the first 15 years is equivalent to 100% of the Basic Sum Insured; for Insured issue age 30 or above, extra coverage for the first 10 years is equivalent to 60% of the Basic Sum Insured.
14. For exact terms and conditions (including exclusions) of "Extra Coverage", please refer to the related policy document.
15. Please note that this offer is not applicable to the "PrimeHealth Saver 500+" policy purchased through exercising the Guaranteed Future Insurability Option.

The above Offers 1 - 3 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 (applicable to Offer 1 & 2)/ the insured (applicable to Offer 3) (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.

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Please fill in information below, sign and return to the Company with your policy subscription.

Name of proposed policyowner: _____ Policy number: _____

Signature of proposed policyowner: _____ Date: _____ Consultant code: _____





MY Deferred Annuity



From **August 1 to August 31, 2020**, upon successful application for a **MY Deferred Annuity**, you can enjoy up to **16% first-year premium discount** on each eligible policy:

| Annualized Premium (USD) | First-Year Premium Discount Rate | |
|-----------------------------|----------------------------------|---------------------------------|
| | 5-Year Premium Payment Term | 10-Year Premium Payment Term |
| < 7,500 | 6% | 10% |
| 7,500 - < 15,000 | 8% | 12% |
| ≥ 15,000 | 10% | 16% |

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Terms and Conditions

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2. An eligible policy must be a 'MY Deferred Annuity' plan newly issued by the Company during the Promotion Period. The Premium Discount is offered to each eligible policy, and where a customer has applied for more than one 'MY Deferred Annuity' policy, all of those eligible policies shall qualify for the Premium Discount. However, the Annualized Premiums of these policies will not be aggregated when calculating the first-year premium discount rate. The Premium Discount Notice will be delivered with policy documents to the consultant upon policy approval.
3. The Premium Discount amount (i.e., first-year 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. The above offer 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 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 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 application within the Promotion Period.
5. 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.
6. 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.
7. If the eligible policyowner requests a reduction in the "Annualized Premium" within 12 months after policy approval, the premium discount amount to which the policyowner is entitled will be recalculated based on the reduced premium and the discount rate (if applicable), and the policyowner will be required to pay back the difference in Premium Discount amount to the Company.
8. Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.
9. Only the actual premiums paid for Qualifying Deferred Annuity Policy may qualify for application of tax deductions, whereas the Premium Discount (if any) does not qualify. For details on tax deductions, please refer to the website of the Inland Revenue Department: <https://www.ird.gov.hk>.
10. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. For detailed features, terms, conditions and exclusions of the relevant insurance products, please refer to its product brochure(s) and Terms and Benefits.
11. 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 reserves the right of final decision.

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VHIS series

From **August 1 to August 31, 2020**, you can enjoy the following first-year premium discount upon successful application for a **TaxVantage Plus Medical Plan** or **TaxVantage Medical Plan**. Don't miss this great opportunity!



First-Year
Premium Discount **25%**

Terms and Conditions

1. In order to enjoy the premium discount ("Premium Discount"), the insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") from August 1 to August 31, 2020 ("the Promotion Period"), and the application must be approved, with the first premium payment paid on or before November 30, 2020.
2. Premium Discount is only applicable to "TaxVantage Medical Plan" and "TaxVantage Plus Medical Plan" policies (including any supplementary benefits attached to the policies) newly issued by the Company.
3. Each eligible policy is entitled to a one-off premium discount in the first policy year, which will be credited as premium at the time when the initial premium payment is made. It may not be used to settle the premiums of other policies.
4. 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'.
5. Premium Discount will not be offered if:
 - (i) the policy is issued through migrating from other insurance policies issued by the Company; or
 - (ii) during the Promotion Period, the Policy Holder surrenders/cool-off/withdraws a new application for/withdraws an application for an increase in plan level of/decreases a plan level of a policy of any medical plans, and re-submits a new application for any of the designated plans under the same Insured.
6. 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. If the eligible policyowner requests a reduction in the Annualized Premium within 12 months after policy approval, the Premium Discount amount to which the policyowner is entitled will be recalculated based on the reduced premium and the policyowner will be required to pay back the difference in the Premium Discount amount to the Company.
7. Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.
8. Only the actual premiums paid for VHIS Certified Plans will be subject to the related tax deductions, whereas the Premium Discount (if any) is not included. For details on tax deductions, please refer to the website of the Food and Health Bureau of the HKSAR at www.vhis.gov.hk/en/consumer_corner/tax-deduction.html
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