

Subscribe to VHIS and  
enjoy a 2-month premium discount



From **April 1 to October 31, 2019** ("Promotion Period"), you can enjoy a 2-month premium discount upon successful application for a **TaxVantage Plus Medical Plan** or **TaxVantage Medical Plan**. Don't miss this great opportunity!

**YFLife**  
萬通保險

未來就在我手  
Own the future

# 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



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

Most Popular Insurance Brand



Hong Kong Business  
High Flyers Awards  
2014 - 2018

Innovative Insurance Company



Metro Daily Metro Awards for  
Banking & Finance Corporations  
2017

Outstanding Insurance Company Award



Ming Pao Weekly  
Elite Awards  
2016 - 2017

Life Insurance Company Award

### Terms and Conditions

- Insurance application for designated plans must be submitted and received by YF Life Insurance International Ltd. ("the Company") with the initial premium payment and levy paid during Promotion Period in order to enjoy the premium discount ("Premium Discount").
- 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.
- 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.
- Calculation of the Premium Discount:

Premium Payment Frequency	Premium Discount Amount*
Monthly	= Monthly premium x 2
Quarterly	= Quarterly premium ÷ 3 x 2
Half-yearly	= Half-yearly premium ÷ 6 x 2
Annually	= Annual premium ÷ 12 x 2

\*The Premium Discount amount shall be rounded up to the nearest two decimal places.

- Premium Discount will not be offered if:
  - the policy is issued through migrating from other insurance policies issued by the Company; or
  - 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 Person.
- If premium is to be refunded for any reason, the amount refunded will not include the Premium Discount amount.
- Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable. It may not be used to settle the premiums for other policies.
- 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](http://www.vhis.gov.hk/en/consumer_corner/tax-deduction.html)
- 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.
- 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.