



# MY Lifetime Annuity / Generations Saver

MLA / GS

Rex Tso  
MY Lifetime Annuity Policy Owner



### Earlier is Easier

Pay a thousand now and receive thousands during retirement\*



### Guaranteed Lifetime Annuity

No pre-set annuity payout period



### Various Annuity Options

11 options available. Lifetime annuity can be enjoyed across generations

From **January 1 to January 29, 2021**, you can enjoy up to **15%** first-year premium discount upon successful application for **MY Lifetime Annuity** or **Generations Saver** (USD policies only) when meeting the requirements shown below.

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



Product brochure



Product video

Terms and conditions apply to the product(s) and promotional offers. Please refer to the overleaf for details.

## Awards and Accolades Testimony to Solid Performance

Leveraging advanced Fintech capabilities, YF Life is dedicated to delivering flexible and innovative insurance and financial solutions.

Thanks to this commitment, we have been honored with multiple awards and accolades.

**YF Life is the only insurance company to have received the Best-in-Class / Outstanding Achiever award for 9 consecutive years in the Annuity Plan & Retirement Product.**



**Best-in-Class / Outstanding Achiever  
Annuity Plan / Retirement Product**  
BENCHMARK  
Wealth Management Awards  
2012-2020



**Excellence /  
Outstanding Performance  
Annuity Product**  
Bloomberg Businessweek  
Financial Institution Awards  
2015 - 2020



**Outstanding Annuity /  
Retirement Planning Product Award**  
Metro Finance  
GBA Insurance Award – HK Region  
2020

### Terms and conditions for MY Lifetime Annuity / Generations Saver

1. Insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") from January 1 to January 29, 2021 ("the Promotion Period"), and the application must be approved with the first premium payment paid on or before February 10, 2021, 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. 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.
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 policyowner will be required to pay back the difference in the Premium Discount amount to the Company.
8. Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.
9. 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.
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.

\*The above contains general information and the figures are hypothetical, and are for reference only. They do not form part of the policy and do not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions.

