



## PrimeHealth Series

PS1000 / PHC / PHE



### Multiple Benefit

Extra claims for recurrent illness, e.g. Cancer



### Extra Life Protection

May opt for a new permanent life insurance even after being diagnosed with a Critical Illness



### Guaranteed Refund of Premiums

Refund upon policy surrender, without deduction of any claims paid

From **January 1 to January 29, 2021**, upon successful application for designated Critical Illness Plans, including **PrimeHealth Saver 1000**, **PrimeHealth Extra Care**, and **PrimeHealth Extra Saver** US dollar policies, you can enjoy:

#### Premium Discount

##### Offer 1

#### Premium Payment Term

10 / 15 years

20 years

#### First-Year Premium Discount

**15%**

**20%**

#### Extra Coverage

##### Offer 2

#### Free Extra Coverage for you or your child

If the Basic Sum Insured is below US\$100,000, you may enjoy one of the following extra coverages for free, and enjoy both if it is US\$100,000 or above.



Care2Share

**20%**

Extra Coverage for your child

- Before your child's 18th birthday: Care2Share offers an extra coverage of 20% of your policy's Basic Sum Insured on Major Critical Illness for your child, of up to US\$125,000
- You may nominate the Covered Child at the time when a claim is made. The coverage is applicable to natural children, stepchildren, or adopted children born before or after the policy comes into force



iCare

**30% / 50%**

Extra Coverage

- First 10 years: Basic Sum Insured is increased to 130% / 150%
- After 10 years: Upon expiry of the extra coverage, you are entitled to a Guaranteed Future Insurability Option, enabling you to enroll in a designated critical illness basic plan without being required to provide evidence of insurability



# 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.  
**For six consecutive years, we have received the award for Excellence / Outstanding Performance for Critical Illness Product from Bloomberg.**



## Excellence / Outstanding Performance Critical Illness

Bloomberg Businessweek  
Financial Institution Awards  
2015 - 2020



## Outstanding Achiever Critical Illness Product

BENCHMARK  
Wealth Management Awards  
2020



## Best Innovative Product

iMONEY  
Insurance Excellence Awards  
2018

### Terms and conditions for PrimeHealth Series (PS1000 / PHC / PHE)

#### Offer 1:

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. An eligible policy must be a designated Critical Illness Plan, including "PrimeHealth Saver 1000", "PrimeHealth Extra Care", and "PrimeHealth Extra Saver" US dollar policies newly issued by the Company during the Promotion Period. The Premium Discount is offered to each eligible policy, so if the customer has applied for more than one designated Critical Illness Plans, all eligible policies may 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 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. 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 policy 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 to the Company.
7. Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.

#### Offer 2:

8. In order to enjoy Offer 2, the insurance application must be submitted and received by the Company from January 1 to March 31, 2021, and eligible customers are required to submit the signed supplementary information to PrimeHealth Series (PS1000 / PHC / PHE) (G03 - CI) to the Company upon policy subscription.
9. "Care2Share 20%" refers to the 20% Extra Coverage of Insured's child for designated Critical Illness Plans.
10. "iCare 30%" / "iCare 50%" refers to the 30% / 50% Extra Coverage of Insured for designated Critical Illness Plans.
11. "Adopted Child" of the Insured means child(ren) legally adopted in Hong Kong or Macau.
12. The "Care2Share 20%" benefit will only be payable once per policy.
13. The benefits of all "Care2Share 20%" issued by the Company will only be paid once for the same Covered Child diagnosed with a major critical illness. The aggregate benefit payment payable under all "Care2Share 20%" for the same Covered Child will be limited to US\$125,000.
14. "Care2Share 20%" is applicable to the Covered Child from the age of 30 days up to and including the 18th birthday. The benefit is paid only if the child survives for 14 days beyond the date of diagnosis.
15. The Guaranteed Future Insurability Option under "iCare 30%" or "iCare 50%" 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.
16. For the key exclusions to "Care2Share 20%", "iCare 30%", and "iCare 50%", and important information on "PrimeHealth Saver 1000", "PrimeHealth Extra Care", and "PrimeHealth Extra Saver", please refer to the corresponding product brochures. For exact terms and conditions of "Care2Share 20%", "iCare 30%", and "iCare 50%", please refer to the related policy document.
17. Any exclusions to the basic plan subscribed to shall also be applied to "iCare30%" and "iCare 50%".
18. Please note that this offer is not applicable to the designated critical illness policy (including "PrimeHealth Saver 1000", "PrimeHealth Extra Care", "PrimeHealth Extra Saver") purchased through exercising the Guaranteed Future Insurability Option.

The above Offers 1 & 2 will not be offered if, during the respective Promotion Period or within 90 days after the issue date of eligible policies, the policyowner or proposed policyowner (applicable to offer 1) / Insured (applicable to offer 2) (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 respective 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.

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions.



Customer Service Hotline:  
Hong Kong (852) 2533 5555  
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