






VIP MediCare series

VWM / VGM



 **Full Medical Coverage**
Up to HK\$70,000,000
lifetime cover

 **Full Reimbursement**
Standard private room,
physiotherapy, post-surgery
home nursing, etc.

 **Full-service Support**
Cashless Hospitalization Service,
MediCare Concierge Services,
Worldwide Emergency
Assistance Benefits

From **January 1 to January 29, 2021**, you can enjoy the following premium discount upon successful application for a **VIP Worldwide MediCare** or **VIP Global MediCare** policy. Don't miss this great opportunity!

Premium Discount Offer	First-Year Premium Discount	18%
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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.



**Best
Medical Insurance Product/
Claim Service**
iMONEY
Insurance Excellence Awards
2019



**Outstanding Claims Management Awards
Life Insurance (Top 3)**
The Hong Kong Federation of Insurers
The Hong Kong Insurance Awards
2019



**Best in Insurance
CAPITAL
Merits of Achievement in
Banking and Finance
2012 - 2019**



Most Popular Insurance Brand
iMONEY
Insurance Excellence Awards
2018 - 2019



Innovative Insurance Company
Hong Kong Business
High Flyers Awards
2014 -2018

Terms and conditions for VIP MediCare series

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 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.
2. Premium Discount is only applicable to "VIP Worldwide MediCare" and "VIP Global MediCare" 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. 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.
6. Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.
7. 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 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.

