



# PrimeHealth Cancer Saver

PCS



### Comprehensive Coverage

Covers Cancer, Carcinoma-in-situ and Early Stage Cancers. Simple application. No medical examination required



### Cancer Advisory Services

Second medical opinion by US medical specialists and quality treatment referrals in the US



### Cash Value

Get Cash Value upon policy surrender, without deduction of any claims paid

From **January 1 to January 29, 2021**, upon successful application for US dollar policies of **PrimeHealth Cancer Saver**, you can enjoy:

Premium Discount Offer 1	Premium Payment Term	10 / 15 years	20 / 25 years
	First-Year Premium Discount		15%

Extra Coverage Offer 2	Extra 5 Years of 100% Coverage <sup>9</sup>	
	Existing Policyowner <sup>10</sup>	▶ Apply for PrimeHealth Cancer Saver
Non-Existing Policyowner <sup>11</sup>	▶ Apply for PrimeHealth Cancer Saver and another insurance basic plan at the same time	

Eligible to enjoy below upgraded offer		
Original		Total
First 5 years of extra 100% cancer benefit	+ Extra 5 years	= First 10 years of extra 100% cancer benefit



# 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 Cancer Saver

#### Offer 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.
- An eligible policy must be a "PrimeHealth Cancer Saver" US dollar policy 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 PrimeHealth Cancer Saver ("PCS") policy, all eligible policies may enjoy the Premium Discount. The Premium Discount Notice will be delivered with policy documents to the consultant upon policy approval.
- 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'.
- 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 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 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.
- Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.

#### Offer 2:

- 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 Cancer Saver (G03 - PCS) to the Company upon policy subscription.
- Extra 5 Years of "Cancer Benefit Booster" ("Extra Benefit") means that if the insured is diagnosed to be suffering from cancer during the 6<sup>th</sup> to the 10<sup>th</sup> policy year, an extra benefit of 100% sum insured will be payable.
- "Existing Policyowner" is required to hold an inforce YF Life individual insurance policy ( non-PCS policy) at the time of policy submission.
- For "Non-Existing Policyowner", if the non-PCS policy (which is submitted together with the PCS) is cancelled during the cooling-off period or the application for it is not approved, the PCS policy shall not be entitled to Offer 2.
- The Guaranteed Future Insurability Option provided by the PCS can be exercised after the 10<sup>th</sup> policy anniversary upon the expiry of the extended "Cancer Benefit Booster".
- For exact terms and conditions (including exclusions) of "PrimeHealth Cancer Saver Extra Coverage", please refer to the related policy document.
- Please note that this offer is not applicable to the "PrimeHealth Cancer Saver" policy 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:  
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