


Subscribe to enjoy up to HK\$10,000 Premium Discount




Rex Tso
MY Lifetime Annuity
Policy Owner

To thank our customers for their loyal support, from **April 1 to June 28, 2019**¹, you can enjoy a premium discount of up to HK\$10,000 upon successful application for a designated **regular-premium annuity** or **children's education plan** with an average target monthly premium* meeting the requirements shown below.

Premium Discount Amount	HK\$10,000	HK\$1,000
Average Monthly Target Premium (for premium payment term of 10 years or above)	US\$2,000/HK\$16,000 or above	US\$375/HK\$3,000 or above

- Premium discount amount is determined by the policy currency. If the policy is denominated in HK\$/MOP, the premium discount amounts are HK\$/MOP1,000 and HK\$/MOP10,000 respectively; and if the policy is denominated in US\$, the premium discount amounts are US\$125 and US\$1,250 respectively.
- * If the policy is denominated in HK\$/MOP and with a premium payment term of 10 years or above, the minimum annualized target premium must be HK\$/MOP36,000 and HK\$/MOP192,000 respectively (equivalent to an average target monthly premium of HK\$/MOP3,000 and HK\$/MOP16,000 respectively). If the policy is denominated in US\$, the minimum annualized target premium will be US\$4,500 and US\$24,000 respectively (equivalent to an average target monthly premium of US\$375 and US\$2,000 respectively).
- * If the policy is denominated in HK\$/MOP and with a premium payment term of less than 10 years, the minimum annualized target premium must be HK\$/MOP72,000 and HK\$/MOP384,000 respectively (equivalent to an average target monthly premium of HK\$/MOP6,000 and HK\$/MOP32,000 respectively). If the policy is denominated in US\$, the minimum annualized target premium will be US\$9,000 and US\$48,000 respectively (equivalent to an average target monthly premium of US\$750 and US\$4,000 respectively).

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



Bloomberg Businessweek
Financial Institution Awards
2018
**Annuity Plan -
Excellence Performance**



BENCHMARK
Wealth Management Awards
2016 - 2017
**Annuity Plan -
Best in Class**



Capital Merits of Achievements
in Banking and Finance
2012 - 2018
Best in Insurance



iMONEY
Insurance Excellence
Awards 2018
Best Annuity Product



Hong Kong Business
High Flyers Awards
2014 - 2018

Innovative Insurance Company



Metro Daily Metro Awards for
Banking & Finance Corporations
2017

Annuity Award- Outstanding Performance



Ming Pao Weekly
Elite Awards
2016 - 2017

Life Insurance Company Award

Terms and Conditions

- Insurance application must be submitted and received by YF Life Insurance International Ltd. ("the Company") between April 1 and June 28, 2019 ("the Promotion Period"), and the application must be approved with the first premium payment paid on or before July 29, 2019, in order to enjoy the premium discount ("Premium Discount").
- Eligible policies include 'MY Lifetime Annuity' or 'Generations Saver', newly issued by the Company during the Promotion Period. Applications for an increase in target premium of designated plans that fulfill all stated requirements are also eligible for this promotion. For details, please contact the Company's consultants. The Premium Discount is offered on an insured basis, and each insured may qualify for the Premium Discount once only during the Promotion Period. The Premium Discount will be offered to the policyowner. However, if the policyowner subscribes to more than one policy of the same plan type, even if the insureds are different, he / she is only eligible for the Premium Discount offer once, at the time when the first eligible policy among those of the same plan type is approved. The Premium Discount Notice will be delivered with policy documents to the consultant upon policy approval. If a customer has subscribed to two or more policies, premium amounts will not be aggregated, regardless of the policy type. Unless otherwise specified, this offer cannot be used in conjunction with other promotional offers.
- 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.
- 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.
- 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.
- The Premium Discount amount will not be offered to the policyowner if the eligible policyowner requests a reduction in annualized target premium to an amount lower than the premium requirements of respective Premium Discounts within 12 months after policy approval. The policyowner will then be required to repay the previous Premium Discount amount credited to the policy (according to the policy currency).
- Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.
- 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.