

YFLife 萬通保險

雲鋒金融集團成員



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未來在我手
Own the future

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When a critical illness strikes, not only will you lose your health, but also your wealth.

8 Cancer



Zæ (YkQ8f&¥) Rd&g(YGV&s
1 in 4 males may suffer from
cancer^A



Zæ (Y9O8f&¥) Rd&g'fGV&s
1 in 5 females may suffer from
cancer^A

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Cancer is now striking many people at a much younger age. Almost 35%^B of people newly diagnosed with cancer are aged in their 20s to 50s and in the middle of their careers. Moreover, cancers may relapse even after treatment. Thanks to the advances in medical science, the cure rate for cancer has been significantly improving. Taking colorectal cancer as an example, the 5-year survival rate for Stages 1, 2 and 3 can be as high as 95%, 87% and 68% respectively^C. The key to a successful cure therefore is to have adequate financial support for prompt and quality treatment.

Đ Ô 7 Heart Attack

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People under age 40 who are newly diagnosed with heart attacks doubled in 10 years^D.



Cf-y i 5^
10 years ago Now

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Source:

- Percentage of Hong Kong people developing cancer before the age of 75, according to the Overview of Hong Kong Cancer Statistics of 2019, Hong Kong Cancer Registry, Hospital Authority, Hong Kong (published in October 2021).
- Percentage of cancer new cases aged from 20 to 59 among all age groups, according to the No. of New Cases by Year and Age Groups 2015-2019, Hong Kong Cancer Registry, Hospital Authority, Hong Kong (downloaded in October 2021).
- The overall 5-year relative survival rate of colorectal cancer, according to the Overview of Hong Kong Cancer Statistics of 2018, Hong Kong Cancer Registry, Hospital Authority, Hong Kong (published in October 2020).
- Information from Hospital Authority, Hong Kong (2010).
- Statistical Report, Hospital Authority, Hong Kong (published in May 2016).



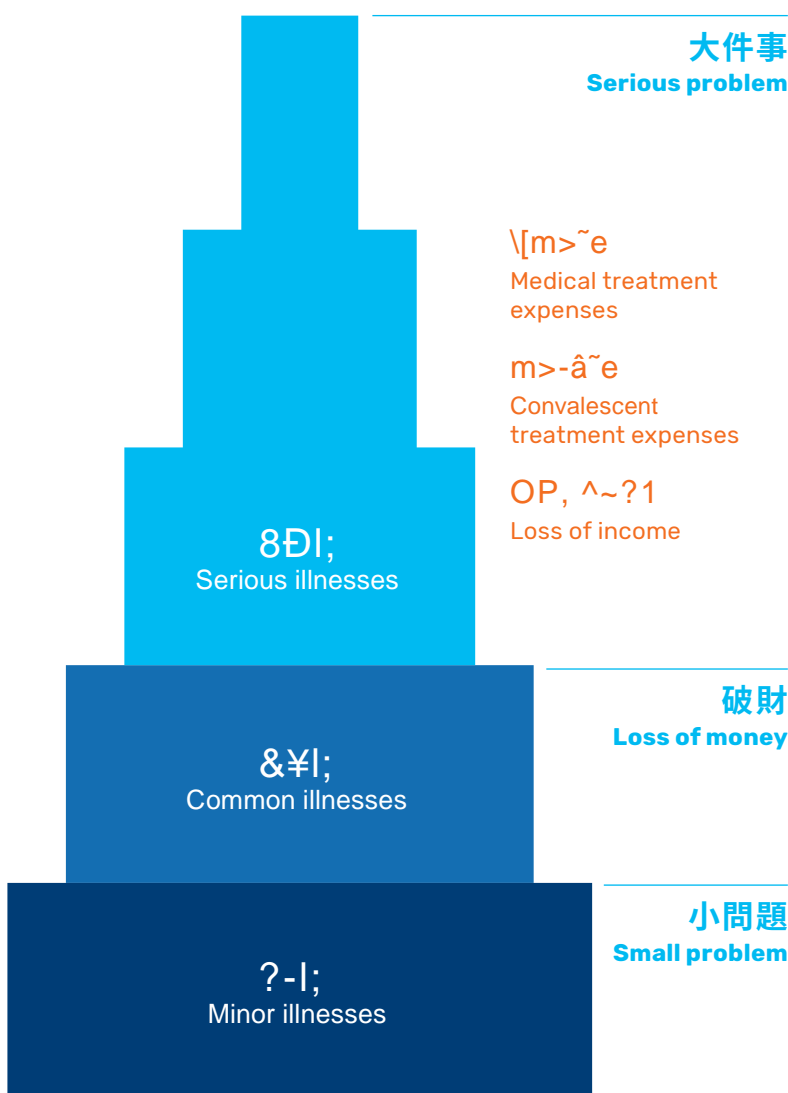
C,5³ZæP^&¥- 'fO,
The number of people on average
suffer a stroke every day

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Every day in Hong Kong, some 68 people on average suffer a stroke^E, whether recurring or for the first time. A stroke can cause paralysis and loss of consciousness. Long-term healthcare is required and thus it may lead to loss of income.



6 7 – ǐ ě Illness Pyramid



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Considerable financial burden
entailed when contracting a critical
illness

K~ uç&rR•,MmS“TMvǐæ%
Based on a case of stage-3 colon cancer:

Based on a case of stage-3 colon cancer:

\[m>~e \$1,100,000

Medical treatment expenses

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v “TMvǐ

Monoclonal antibodies, surgical
operation, chemotherapy,
radiotherapy and immunotherapy,
etc. for stage-3 colon cancer

m>-â~e \$550,000

Convalescent treatment expenses

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Monitoring investigation, stoma,
psychological counselling, home
nursing, etc

OP, M&8B \$662,400

Loss of income

\$18,400 X 36 Rb months

|M~TM

Total
Amount

\$2,312,400

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Remark :The above treatment expenses are hypothetical, which are provided by a registered medical practitioner and are for reference only. Actual fees depend upon the actual medical condition, medication, fees charged by attending doctors and hospitals, etc. The income amount is based on the median monthly wage of employees in the 2020 Report on Annual Earnings and Hours Survey, Census and Statistics Department, Hong Kong (Published in April 2021).

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Knowing that good health is your prime concern, YF Life is proud to offer you its PrimeHealth Extra Saver. The plan offers not only multiple protections to safeguard your health, but also guaranteed refund of premiums, providing you with health and wealth protection. What’s more, you can spend the cash reimbursement at your total discretion to cover medical expenses as well as loss of income.



PrimeHealth Extra Saver – Extra protections in one policy

1 Extra Protections



- Covering 116 illnesses in 5 Critical Illness Groups
- Total benefit up to 700% of Basic Sum Insured¹

4 Extra Life Protections



- Life protection
- Extension of Life Protection

2 Extra Claims



- Offering multiple claims that cover angioplasty and recurrence of cancer

5 Extra Medical Support



- Second medical opinion provided by US medical specialists
- Quality treatment referrals in the USA

3 Extra Guarantees



- Guaranteed refund of premiums
- Guaranteed waiver of premiums

¹You can enjoy absolute peace of mind, knowing that the benefit term may last up to age 100. You may also select from three premium payment term options: 10 Years, 15 Years and 20 Years. Best of all, you will continue to enjoy full protection beyond the premium payment term without paying any further premiums.

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Extra Protections



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PrimeHealth Extra Saver covers up to 116 Critical Illnesses, i.e., 53 Major Critical Illnesses and 63 Early Stage Illnesses, including various Carcinoma-in-situ/Early Stage Cancers and Severe Child Diseases. All Critical Illnesses are being categorized into 5 Critical Illness Groups, namely, "Cancer", "Cardiovascular Diseases", "Brain Diseases / Disorders", "Organ Critical Illness and Failure" and "Other Critical Illnesses". Each Group offers an individual maximum benefit, with the maximum aggregate benefits of all Groups up to 700% of the Basic Sum Insured¹, and benefits are provided in two phases.

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Maximum Aggregate Benefits 700% of Basic Sum Insured

		RS± ~i+%o Maximum Benefit
	zl-= 1 mSI? Group Cancer	300%
	zl-= 2 Eñf5•NvØI-I; Group Cardiovascular Diseases	100%
	zl-= 3 ,Is0I-I; k~C"G•\c Group Brain Diseases / Disorders	100%
	zl-= 4 4<>=4Âĵ~I-I;/û••uk Group Organ Critical Illness and Failure	100%
	zl-= 5 ,&'@4Âĵ~I-I; Group Other Critical Illnesses	100%

第1階段: 6ÇR¥)C@{-TM Phase 1: 100% of Basic Sum Insured

Yý©cZ`L¿(Øm,|M~!+%~TMc@ 6ÇR¥)C@{-TM} This phase provides a total benefit of 100% of the Basic Sum Insured plus the non-guaranteed "Terminal Bonus", with coverage of 116 "Early Stage Illnesses" and "Major Critical Illnesses", up to age 100.

ZæI?)C@{ Coverage per Illness	-2R•I-I; Early Stage Illness ² : 30% / 50% 6ÇR¥)C@{-TM} of Basic Sum Insured
	&o'´4Âj~I-I; Major Critical Illness: 100% 6ÇR¥)C@{-TM} of Basic Sum Insured
M~!+%~ Total Benefit	100% 6ÇR¥)C@{-TM} + Non-guaranteed Terminal Bonus ³ OR Cash Value (whichever is higher)

第2階段: 6ÇR¥)C@{-TM Phase 2: 600% of Basic Sum Insured

P4|M~!+%~ž" 6ÇR¥)C@{-TM}E•ö9)C2ò' RZ|Ø|ö After the total benefit paid has reached 100% of the Basic Sum Insured, the policy will remain in force and continue to offer the insured with "Major Critical Illnesses"⁴ coverage of up to 600% of the Basic Sum Insured during Phase 2, subject to the remaining benefit in each Critical Illness Group. The coverage may last up to age 75.

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Example of Multiple Claims

ÿ"äi Cf Z m, RÛ+Ók0Ji)C'+@÷ÿ *4D 8µj~)Cö9 Assume Mr Lee, aged 35, took out a PrimeHealth Extra Saver policy with a Basic Sum Insured of US\$100,000.

)C2òCf Policy Year)C@{-³=- Type of Protection	% 6ÇR¥)C@{-TM of Basic Sum Insured	~!+%~TM Benefit Payable
第1階段 Phase 1 y-2R•I-I; z Coverages of "Early Stage Illnesses" æz y&´4Âj~I-I)C@{ "Major Critical Illnesses"	2	za,M/²(YmS Carcinoma-in-situ: Colon	zI=- Group 1 30%	\$30,000
	3	yžš«z ø Angioplasty	zI=- Group 2 30%	\$30,000
	5	&¥- Stroke	zI=- Group 3 100%	\$100,000
第2階段 Phase 2 y&´4Âj~I-I)C@{ Coverage of "Major Critical Illnesses" æz)C~e-+"ÿ Waiver of Premiums	8	Eñf5I; Heart Attack	zI=- Group 2 70%*	\$70,000
	10	€³mS Lung Cancer	zI=- Group 1 100%	\$100,000
)C2ò' Ø ök0j f[0)C'f The Policy remains in force and provides coverage up to age		75z	平均每月保費 \$276 Average monthly premium	

zI=- ??@ m,)C@{i,-TM
The remaining benefit limit in Group 2

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 Remark : The above example is based on a 20-year premium payment term and premiums paid annually. It is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.

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Table of Critical Illness Coverage & Benefit

<p>I-I; zI=- ZæzI=-~!+%o"ó-™ Critical Illness Group / Maximum Benefit Per Group % 6ÇR¥)C@{-™ of Basic Sum Insured</p>	<p>-2R•I-I; Early Stage Illness Zæ~*I-I;)C@{ 30% 6ÇR¥)C@{-™ Benefit per illness of Basic Sum Insured²</p>	<p>&°' 4Âĳ~I-I; Major Critical Illness⁴ Zæ~*I-I;)C@{ 100% 6ÇR¥)C@{-™ Benefit per illness of Basic Sum Insured</p>																																																		
<div data-bbox="113 477 234 600"> </div> <p data-bbox="245 501 357 568">zI=- Group 1</p> <p data-bbox="108 616 199 676">mSI? Cancer</p> <p data-bbox="108 698 296 763">300%</p>	<p data-bbox="411 470 639 499">/²(YmS -2R•mSP?</p> <p data-bbox="411 501 951 530">\$ B S D J O P N B J O T J U V & B S M Ž</p> <table border="1" data-bbox="411 537 938 1422"> <tr><td>' J<</td><td>Breast</td></tr> <tr><td>=@>h~x</td><td>Cervix</td></tr> <tr><td>=@>h</td><td>Uterus</td></tr> <tr><td>/tBα</td><td>Ovary</td></tr> <tr><td>œR/tvØ</td><td>Fallopian Tube</td></tr> <tr><td>@%ž¥</td><td>Vagina</td></tr> <tr><td>o)&·</td><td>Testis</td></tr> <tr><td>@%†â</td><td>Penis</td></tr> <tr><td>za,MIônl,M</td><td>Colon or Rectum</td></tr> <tr><td>€¾</td><td>Lung</td></tr> <tr><td>€Ëlô-zž¥</td><td>Stomach or Oesophagus</td></tr> <tr><td>,™1q</td><td>Nasopharynx</td></tr> <tr><td>€~</td><td>Liver</td></tr> <tr><td>?vž¥</td><td>Urinary Tract</td></tr> <tr><td>" + \$ \$uç'3R•lô'Á&S</td><td>Non Melanoma Skin Cancer of AJCC Stage II or above</td></tr> <tr><td>m,« ±,€lýmü,•mS</td><td></td></tr> <tr><td>-y-*,R</td><td>Prostate</td></tr> <tr><td>P•RlG'R'~g</td><td>Early Stage Papillary Carcinoma of the Thyroid</td></tr> <tr><td>g mS</td><td></td></tr> </table>	' J<	Breast	=@>h~x	Cervix	=@>h	Uterus	/tBα	Ovary	œR/tvØ	Fallopian Tube	@%ž¥	Vagina	o)&·	Testis	@%†â	Penis	za,MIônl,M	Colon or Rectum	€¾	Lung	€Ëlô-zž¥	Stomach or Oesophagus	,™1q	Nasopharynx	€~	Liver	?vž¥	Urinary Tract	" + \$ \$uç'3R•lô'Á&S	Non Melanoma Skin Cancer of AJCC Stage II or above	m,« ±,€lýmü,•mS		-y-*,R	Prostate	P•RlG'R'~g	Early Stage Papillary Carcinoma of the Thyroid	g mS		<p data-bbox="986 470 1294 499">nSP Cancer</p> <p data-bbox="986 501 1236 530">4 U B H F \$ B O D F S</p>												
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<div data-bbox="113 1440 234 1563"> </div> <p data-bbox="245 1464 368 1532">zI=- Group 2</p> <p data-bbox="108 1579 295 1671">Eñf5•NvØI-I; Cardiovascular Diseases</p> <p data-bbox="108 1693 284 1758">100%</p>	<table border="1" data-bbox="411 1433 938 2119"> <tr><td>,_g .[•m,•NvØlí</td><td>Angioplasty and Other Surgeries for Coronary Artery^{6a}</td></tr> <tr><td>EN•o/ú,&> ,_g .[</td><td></td></tr> <tr><td>•m,•NvØJ[•o B</td><td></td></tr> <tr><td>);sÖž \š'«</td><td></td></tr> <tr><td>EÏ-¾F•nllz,~g .[</td><td>Minimally Invasive Direct Coronary Artery By-pass^a</td></tr> <tr><td>•MiX •o B</td><td></td></tr> <tr><td>Eñj« ,™I-I;m, Y,,yù</td><td>Less Invasive Treatments of Heart Valve Disease</td></tr> <tr><td>-¾*ËF•[m></td><td></td></tr> <tr><td>Y,,yù4Âĳ~Eñj5</td><td>Less Severe Heart Disease</td></tr> <tr><td>I-I;</td><td></td></tr> <tr><td>Eñ.«- © •o</td><td>Pericardectomy</td></tr> <tr><td>&°.[•I-I;lô&°.[</td><td>Endovascular Treatments of Aortic Disease or Aortic Aneurysm</td></tr> <tr><td>•lým,•NvØ*,</td><td></td></tr> <tr><td>\[m></td><td></td></tr> <tr><td>•ý« •ž•aí4<UÁ,</td><td>Insertion of a Vena-cava Filter</td></tr> <tr><td>B>@±!;F</td><td>Kawasaki Disease^e</td></tr> </table>	,_g .[•m,•NvØlí	Angioplasty and Other Surgeries for Coronary Artery ^{6a}	EN•o/ú,&> ,_g .[•m,•NvØJ[•o B);sÖž \š'«		EÏ-¾F•nllz,~g .[Minimally Invasive Direct Coronary Artery By-pass ^a	•MiX •o B		Eñj« ,™I-I;m, Y,,yù	Less Invasive Treatments of Heart Valve Disease	-¾*ËF•[m>		Y,,yù4Âĳ~Eñj5	Less Severe Heart Disease	I-I;		Eñ.«- © •o	Pericardectomy	&°.[•I-I;lô&°.[Endovascular Treatments of Aortic Disease or Aortic Aneurysm	•lým,•NvØ*,		\[m>		•ý« •ž•aí4<UÁ,	Insertion of a Vena-cava Filter	B>@±!;F	Kawasaki Disease ^e	<table border="1" data-bbox="986 1433 1484 2119"> <tr><td>Eñf5];</td><td>Heart Attack</td></tr> <tr><td>,_g .[• •~Lz</td><td>Coronary Artery Bypass Surgery</td></tr> <tr><td>J[•o</td><td></td></tr> <tr><td>,&> 4Âĳ~,_g .[•</td><td>Other Serious Coronary Artery Disease</td></tr> <tr><td>I-I;</td><td></td></tr> <tr><td>&°'.[•J[•o</td><td>Surgery to Aorta</td></tr> <tr><td>Eñj«~(LÖ</td><td>Heart Valve Replacement</td></tr> <tr><td>Eñ€N];</td><td>Cardiomyopathy</td></tr> <tr><td>€¾.[•±•N8:</td><td>Pulmonary Arterial Hypertension</td></tr> </table>	Eñf5];	Heart Attack	,_g .[• •~Lz	Coronary Artery Bypass Surgery	J[•o		,&> 4Âĳ~,_g .[•	Other Serious Coronary Artery Disease	I-I;		&°'.[•J[•o	Surgery to Aorta	Eñj«~(LÖ	Heart Valve Replacement	Eñ€N];	Cardiomyopathy	€¾.[•±•N8:	Pulmonary Arterial Hypertension
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Group 3

Brain Diseases / Disorders

100%

Angioplasty and Other Surgeries for Carotid Arteries	Stroke
Moderately Severe Parkinson's Disease	Parkinson's Disease
Cerebral Aneurysm Requiring Surgery	Benign Brain Tumour
60% of Basic Sum Insured	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
Cerebral Shunt Insertion	Coma
Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease	Apallic Syndrome
Less Severe Bacterial Meningitis	Bacterial Meningitis
Less Severe Coma	Encephalitis
Less Severe Encephalitis	Brain Surgery
Moderately Severe Brain Damage	Major Head Trauma
Surgery for Subdural Haematoma	Multiple Sclerosis
Surgical Removal of Pituitary Tumour	Motor Neurone Disease
Moderately Severe Paralysis	Poliomyelitis
Autism ^e	Progressive Supranuclear Palsy
Intellectual Impairment due to Sickness and / or Accidental Bodily Injury ^e	Muscular Dystrophy
	Brain Damage / Loss of Independent Existence
	Paralysis



Group 4

Organ Critical Illness and Failure

100%

Biliary Tract Reconstruction Surgery	Kidney Failure
Early Chronic Lung Disease	Chronic Liver Failure
Hepatitis with Cirrhosis	Major Organ Transplant
Less Severe Kidney Disease	Fulminant Viral Hepatitis
Liver Surgery	Medullary Cystic Disease
Major Organ Transplantation (on Waiting List)	Ulcerative Colitis
Surgical Removal of One Lung	Chronic Lung Disease
Severe Asthma ^e	Chronic Auto-immune Hepatitis
Insulin Dependent Diabetes Mellitus, Juvenile Onset ^e	Crohn's Disease
	Chronic Relapsing Pancreatitis

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Remarks: For the definition of each illness, please refer to the policy document.

a. Subject to US\$37,500 / HK\$/MOP300,000 per type of illness per life limit under all benefits issued by the Company.

b. Reimburses the actual amount of hospitalization and medical expenses not yet reimbursed.

c. Subject to US\$18,750 / HK\$/MOP150,000 per type of illness per life limit under all benefits issued by the Company; coverage may last up to age 70 of the Insured.

d. Coverage for "Total and Permanent Disability" is only applicable to Insured aged 18-65.

e. All Severe Child Diseases in total can be claimed once only, and the coverage may last up to age 25 of the Insured, subject to US\$37,500 / HK\$/MOP300,000 per life limit under all benefits issued by the Company.

^{6ÇR¥}Coverage for Terminal Illness, Dysfunction, and Total and Permanent Disability is only applicable to Phase 1 when the total benefit paid has not reached 100% of the Basic Sum Insured.

2

μã & μ Extra Claims



On view of the high risk of cancer recurrence⁸, PrimeHealth Extra Saver provides extra coverage for Cancer, which can be claimed up to five times, with a benefit limit up to 300% of the Basic Sum Insured. For Angioplasty and Other Surgeries for Coronary Artery, the claim may be made twice.

Illness	Max. No. of Claims	Benefit Limit per Illness	Max. Benefit
Group 1 mSI? Cancer	/2(YmS -2R•mSI? Carcinoma-in-situ / Early Stage Cancer ⁵	30% ⁷	300%
&0'4Âj~l-l; æ mSI? Major Critical Illness – Cancer ⁴	3	100%	
Group 2 (SPV2) Eñf5•NvØl-l; Cardiovascular Diseases	,_g .[•m,•NvØlIEN•o/ú,&> ,_g .[• m,•NvØJ[•o) :sÖyž \š'« z Angioplasty and Other Surgeries for Coronary Artery ⁶	30% ⁷	100%

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Example of Multiple Claims

Example of Multiple Claims

Assume Ms Chan, aged 30, is insured with a PrimeHealth Extra Saver policy with a Basic Sum Insured of US\$50,000.

Policy Year	Type of Protection	% of Basic Sum Insured	Benefit Payable
1	za,M/2(YmS Carcinoma-in-situ: Colon	zI=- Group 1 30%	\$15,000
3	' J</2(YmS Carcinoma-in-situ: Breast	zI=- Group 1 30%	\$15,000
4	za,MmS Colon Cancer	zI=- Group 1 100%	\$50,000
6	€¾mS Lung Cancer	zI=- Group 1 100%	\$50,000
13	€¾mSEÂm® Lung Cancer recurrence ⁸	zI=- Group 1 40%*	\$20,000

The Policy remains in force and provides coverage of other Critical Illness Groups up to age 75Z

平均每月保費
Average monthly premium **\$110**

Remark: The above example is based on a 20-year premium payment term and premiums paid annually. It is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.

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Remaining benefit limit in Group 1



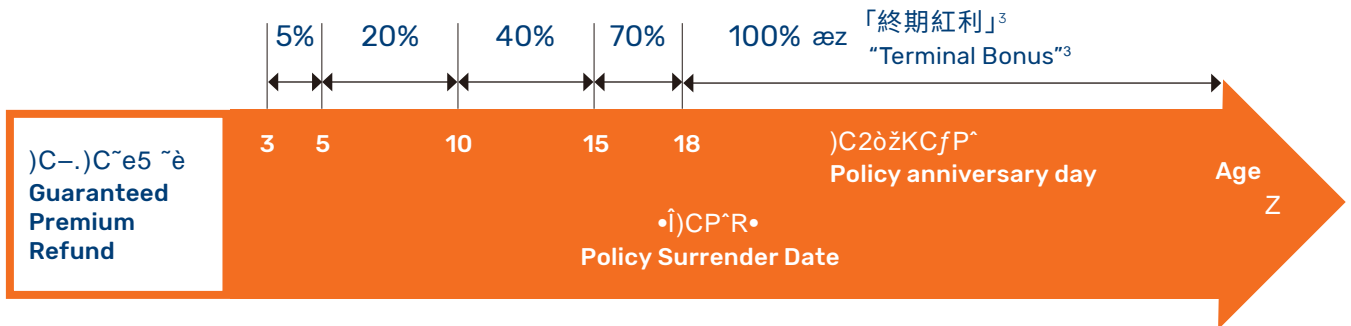
3. Guaranteed Refund of Premiums

Phase 1: If you surrender the policy at the 18th policy anniversary onwards, the plan offers you a guaranteed "Refund of Premiums"⁹, and a "Terminal Bonus"³, without deduction of any claims paid. What's more, starting from the third policy anniversary onwards, the plan offers you a partial "Refund of Premiums" upon policy surrender.

Guaranteed Refund of Premiums

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Cash Value (% of Total Premiums Paid⁹)



3. Guaranteed Waiver of Premiums

After the total benefit paid has reached 100% of the Basic Sum Insured, not only can you continue to enjoy coverage of "Major Critical Illnesses" with total benefit up to 600% of the Basic Sum Insured up to age 75, but also a waiver of premiums for the remaining premium-payment term while the policy remains in force.

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Life Protection

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of the Basic Sum Insured + Non-guaranteed
"Terminal Bonus"³ OR Cash Value

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whichever is higher, after deduction of any claims paid

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Extension of Life Protection

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MediNet Pro

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1) **Second medical opinion provided by US medical specialists¹¹**, and
2) **Quality treatment referrals in the USA**, and assistance in obtaining the competitive pricing¹¹

YF Life

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Important Information

Terminal Bonus Philosophy

A committee has been set up to provide independent advice on the determination of the terminal bonus amounts to the Board of the Company. The actual terminal bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

Terminal bonuses will be determined with an aim to ensure fair sharing of profits between policyholders and the Company. In the plan, profit and loss arising from including, but not limited to, investment performance and surrenders will impact your asset share. To align our interest with yours, we aim to share with you no less than 90% of the distributable profit while the remaining portion goes to us. The amount of the distributable profits is determined separately from and may not be the same as the total profits.

The terminal bonuses will be reviewed and determined by us at least once per year. In determining the terminal bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

Surrenders: These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable terminal bonuses, we may retain returns during periods of strong performance to support or maintain stronger terminal bonuses during periods of less favourable performance.

Investment Policy, Objective and Strategy

The investment objective of YF Life Insurance International Ltd. ("the Company") is to optimize policyholders' returns over the long-term with an acceptable level of risk. Assets are invested in a broad range of investment vehicles, which may include global equities, bonds and other fixed income instruments, properties and commodities. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

To achieve the long-term target returns, the Company implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	80% - 100%
Equity-like assets	0% - 20%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) across a variety of industries, making up a diversified bond portfolio with high asset quality.

Equity-like assets may include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and historical crediting interest rate, please visit our website:



Hong Kong:
<https://corp.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



Macau:
<https://corp.yflife.com/en/Macau/Individual/Services/Useful-Information/Investment-Strategy>

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Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated and the Cash Value (if any) would be payable.

The Benefit Term is up to age 100 of the Insured.

Termination

The policy will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The Insured dies

Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Cash Value considerably less than the total premiums paid.

Premium Adjustment

The policy will be renewed at each policy anniversary for another one year term on receipt of the payment of the required premium. The Company reserves the right to change the premium on each renewal for all Insureds of the same class, and notifies you the related changes by giving you a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience and persistency experience of the Company, expenses, the expected claim costs in the future, and the investment environment.

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if the Company meets all of its contractual obligations.

Credit Risk

This plan is underwritten by the Company. The insurance benefits are held solely responsible by the Company and subject to its credit risk.

Medically Necessary

Means all of the following conditions are met:

1. Consistent with the diagnosis and customary medical treatment for the condition.
2. In accordance with standards of good medical practice.
3. Not for the convenience of the Insured and / or the Doctor.

Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, the total liability of the Company shall be limited to the premiums paid less any benefit amount that has been paid or is payable.

The policy will not pay any benefit claim to a Critical Illness caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; military services in time of war; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage; any diseases or illnesses which are due to a congenital defect or condition and occurred before the Insured reaches 18 years of age; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS; the Insured, after the diagnosis of a Critical Illness giving rise to the Reaching of Aggregate Limit, dies within 14 days after the diagnosis of a subsequent Critical Illness

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Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because the Company will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

Claims Procedures

For details of the procedures for making claims, please refer to our website at:
Hong Kong: <https://corp.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>
Macau: <https://corp.yflife.com/en/Macau/Individual/Services/Claims-Corner>

Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) collects levy on insurance premiums from policy holders through the Company for insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation






If you are not satisfied with the policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and levy you paid (applicable to Hong Kong only), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Maturity and Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.
Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly, upon receipt of your valid identification document copy.

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PrimeHealth Extra Saver – at a glance

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6ÇR¥)C@{-™b of Basic Sum Insured				
 Zl=- Group 1: mSI? Cancer	30%	100%	300%	700%
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 Zl=- Group 3: ,!s0l-l; k~C"G•\c Brain Diseases / Disorders	30% / 50%*	100%	100%	
 Zl=- Group 4: 4<>=4Âĵ~l-l;/û••uk Organ Critical Illness and Failure	30%	100%	100%	
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<p>)C~e5 ~è)C-.æwi i„+F)éæx</p> <p>Guaranteed Refund of Premiums (Cash Value)</p> <p>žàk=P4uç @cZæ%~y)C~e5 èz «)C-.yzER•yË-D z</p> <p>æw)C2ðk00j` Cj™qö9P4ÿ Nu•Î)CQ žàk=æx</p> <p>Applicable to Phase 1: Guaranteed "100% Refund of Premiums"⁹ + Non-guaranteed "Terminal Bonus"³ (Applicable from the 18th policy anniversary onwards upon policy surrender)</p>				
<p>)C~e—+Ý)C-.</p> <p>Guaranteed Waiver of Premiums</p> <p>žàk=P4uç @cZæ%—+Ý@ &t ç'°)C~eCfR•m,J>a>)C~e</p> <p>Applicable to Phase 2: Premiums are waived for the remaining premium payment term</p>				
<p>hOf~l+‰</p> <p>Death Benefit</p> <p>žàk=P4uç @cZæ%ö³ 6ÇR¥)C@{-™ «)C-.yzER•yË-D z</p> <p>æwÄñ±•Oc@_Kö9~J~@ 'ä(frNOE'°m,~l+‰j„~™æx</p> <p>žàk=P4uç /ûuç @cZæ%hOfi j„\øf ~a+Ë ^l+Ë aMšl+Ë</p> <p>Phase 1: "100% of the Basic Sum Insured + Non-guaranteed Terminal Bonus³" OR Cash Value (whichever is higher, after deduction of any claims paid)</p> <p>Phase 1 and 2: Compassionate Cash Benefit US\$1,000 / HK\$ / MOP8,000</p>				

Extension of Life Protection	<p>Up to 100% of Basic Sum Insured (Applicable within 90 days following the end of one year after the diagnosis date of a covered Critical Illness, which results in the total benefit paid reaching 100% of the Basic Sum Insured)</p>
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MediNet Pro¹¹	<p>"Second Medical Opinion Provided by US Medical Specialists" and "Quality Treatment Referrals in the USA"</p>
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Policy Information

Plan Type	Basic Plan
Currency	<p>Policy Issued in Hong Kong: US\$ / HK\$ Policy Issued in Macau: US\$ / MOP / HK\$</p>
Premium¹²	Premium is non-guaranteed
Payment Mode	Annual / Semi-annual / Quarterly / Monthly Payment
Minimum Basic Sum Insured	<p>Basic Sum Insured: US\$15,000 美元 / HK\$ / MOP120,000 港元 / 澳門元 或 OR Annual premium: US\$200 美元 / HK\$ / MOP1,600 港元 / 澳門元 , •00 ,&•ñ± •0 whichever is higher</p>
Maximum Basic Sum Insured¹³	US\$ / HK\$ / MOP / US\$ / HK\$
Type of Benefit	Non-indemnity Product – Non-reimbursable Critical Illness Plan

Basic Information

Premium Payment Term¹²	CfYears	CfYears	CfYears
Issue Age (At Last Birthday)	Ë	Ë	Ë
Benefit Term	f[Z To Age 100		

* Applicable to Cerebral Aneurysm Requiring Surgery

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. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

YFLife 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及「全美5大互惠壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，一起建構非凡未來。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the "Five Largest US Mutual Life Insurance Companies". Leveraging our robust financial background and solid reliability, we are committed to creating a brighter future for our customers by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

Own the future.



Facebook



Instagram



WeChat



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Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Mutual Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" on total revenues for 2020, and based on the FORTUNE 500 as published on June 1, 2021.

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YF Life Insurance International Ltd.
www.yflife.com

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Customer Service:
Suite 1208, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,
8 Andar A, Macau



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