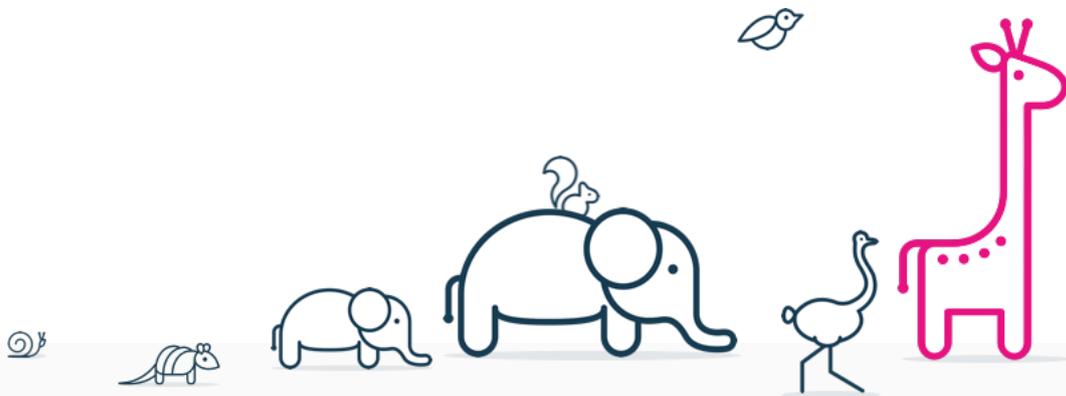


# terms & conditions of insurance



yulife membership and yulife lite membership are insurance products that open a whole yu-niverse of benefits and rewards. These are the terms and conditions that apply to this insurance (and the top-ups available to update this insurance), whether it is purchased as part of a business plan or as a consumer.

We have tried to make these terms and conditions clear and easy to understand. However, as this document forms the legal basis of your insurance cover, we sometimes use words or phrases that require a precise definition. We have italicised these terms and included their definitions at the back of this document to help you understand them.

We have also separately provided you with a policy summary (or, for employees receiving insurance purchased through a business plan, a guide to your insurance) which includes the most important information about your insurance benefits.

## about yulife

Welcome to Yu Life, insurance with ♥

We are a new insurance company and we do things differently. Now that you are a member, we are committing to you! We want to help you live a longer, happier, healthier life, and we've got your back if things go wrong. It's pretty simple.

We think that life protection is one of the most important products you will ever own, and so we have made ours easy to understand, easy to take out and (most importantly) easy to claim on should it ever be needed.

We harness intuitive tech to give members access to great rewards for doing healthy stuff, because we believe in creating a virtuous cycle of inspiration, motivation & healthy living. As a member you will be granted access to our mobile apps and

rewards programme. These benefits are offered by Yu Life separately from the insurance you (or your employer) are purchasing and are governed by our rewards policy and end user licence agreement.

In the future we may sell additional products that help our members achieve their optimum physical, mental and financial health. These products are called boosters and will have their own terms and conditions.

In these terms and conditions, Yu Life is also referred to as “we”, “us” or “our”.

We are also a regulated entity and want you to understand how we are regulated, how this protects you and how we get paid. This information is included in the “Regulatory Information” section below.

## our insurance partners

AIG Life Limited provides the insurance benefits included in yulife membership and yulife lite membership. AIG Life Limited are our insurance partners, they are not responsible for any of the other benefits, rewards or perks that we offer our members.

American International Group Inc. (AIG) is a leading international insurance organisation serving customers in more than 80 countries and jurisdictions. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc.

AIG Life Limited is the life insurance arm of AIG in the UK, Channel Islands and the Isle of Man. AIG Life Limited provides financial and practical support for individuals, families and businesses when illness or injury threatens their life, lifestyle or livelihood.

Information about AIG Life Limited, their performance and financial position, and how they control their business and manage risks can be found in their Solvency & Financial Condition Report (SFCR) available on their website [www.aiglife.co.uk](http://www.aiglife.co.uk).

## eligibility

To be eligible for yulife membership or yulife lite membership (and any top-up), the member must be aged between 18 and 69, resident in the United Kingdom, not a member of the armed forces, territorial army or reservists and not employed in any of the following hazardous occupations:

- Commercial diving;
- Commercial aviation (as pilot or crew);

- Offshore work (including gas or oil platforms);
- Offshore fishing; or
- Working with explosives.

If the yulife membership or yulife lite membership is purchased as part of a business plan, the member must not be a sole trader with no employees, an equity partner of a partnership nor an equity member of a limited liability partnership.

If the member does not meet the above conditions, they are not eligible for and will not be covered by the insurance cover specified in these terms and condition of insurance.

## the insurance cover

If the insurance documentation relating to a policy specifies that it includes life cover, the member will receive the following insurance benefits:

1. Life cover;
2. Terminal illness benefit; and
3. Funeral expenses benefit.

If the insurance documentation relating to a policy specifies that it includes accidental death benefit, the member will receive the following insurance benefits:

1. Accidental death benefit; and
2. Funeral expenses benefit.

The insurance documentation will specify that it includes life cover if the member has yulife membership and their answers to the health and wellbeing questions on the sign-up journey allow us to determine that they are eligible for life cover.

The meaning of the different insurance benefits are explained below.

### **Life cover**

This type of cover pays out if the member dies as a result of an accident, ill health or natural causes during the period they are covered.

### **Terminal illness benefit**

This benefit allows the member to claim their life cover early if, during the period they are covered, they are diagnosed with a terminal illness from which they are not expected to survive for more than 12 months.

A terminal illness is an illness that:

- has no known cure or has progressed to the point where it cannot be cured; and
- in the opinion of AIG's Consultant Medical Officer, is expected to lead to death within 12 months.

If terminal illness benefit pays out, no amount will be able to be claimed on the associated life cover after the death of the member.

### **Accidental Death Benefit**

This type of cover pays out if the member dies as a result of an accident during the period they are covered. It will not pay out, though, if the member dies from ill health or natural causes.

### **Funeral Expenses Benefit**

This type of cover advances up to £10,000 to help with the costs of a member's funeral if they die during the period they are covered, and AIG Life Limited have agreed to pay the claim relating to their death. The advance can be paid directly to the funeral directors in charge of the member's funeral. Any advance claimed in this way will be deducted from the final pay-out on the accidental death benefit or life cover held by that member. This benefit confers no advantage to a policy that is held in trust.

## **exclusions**

All of the insurance benefits included with yulife membership or yulife lite membership (and any top-ups) will not pay out if:

- the member (and/or, if different, the person paying the subscription) give us inaccurate, incomplete or false information when purchasing the membership or completing the sign-up journey which would affect our decision to offer the relevant insurance cover, or would have led us to offer it with different conditions;
- the person paying the subscription has stopped paying for the membership or has defaulted on the payment of another amount due to yulife and we have cancelled the policy (see below on cancellation);
- the member or their legal representatives or doctors they have attended do not give us medical or other evidence that we ask for at the time of the claim.

Accidental death benefit (and any funeral expenses benefit included in the same policy as accidental death benefit) will not pay out if:

- the member's death is due to ill-health or natural causes;
- the member's death is due solely or in part to:
  - o suicide, intentional and serious self-injury, or an event where (in the reasonable opinion of AIG Life Limited) the member took their own life;
  - o taking part or attempting to take part in any aerial flight other than as a fare paying passenger on a licensed airline;
  - o committing, attempting or provoking an assault or criminal offence;
  - o taking part in an act of terrorism, war (whether declared or not), riot or civil commotion;
  - o armed forces active duty; or
  - o taking part in any of the following dangerous activities or pastimes
    - mountaineering or rock climbing outside of the UK;
    - private aviation including parachuting or gliding;
    - scuba diving, other than as a holiday activity;
    - motor car/bike racing;
    - extreme sports e.g. BASE jumping;
    - travel to areas of armed conflict or war zones; or
    - intoxication due to the consumption of alcohol or recreational drugs.

Life cover (and any terminal illness benefit or funeral expenses benefit included in the

same policy as life cover) will not pay out if, in the first 12 months of membership, the member's death is solely or partly due to suicide, intentional and serious self-injury, or an event where (in the reasonable opinion of AIG Life Limited) the member took their own life.

The matters that will be taken into account by AIG Life Limited when considering whether a member took their own life include:

- The method and timing of death;
- The evidence available from the time and place of death;
- Any documentation left by the deceased or available from others; and
- Previous medical history that they are reasonably entitled to obtain.

## subscriptions

For any yulife membership or yulife lite membership purchased as part of a business plan, the person paying the subscription for that membership is the business that has purchased the business plan. However, if the member purchases a top-up, that member is the person paying the subscription for that top-up.

For any other yulife membership or yulife lite membership (or top-up), the member is also the person paying the subscription.

The due date and the amount of any subscription due for a membership or top-up is specified in the insurance documentation. It is important that the person paying the subscription pays these amounts when they are due.

If a payment of a subscription or any other amount due to yulife is missed or not paid in full, we will notify the person paying the subscription to allow them to make the payment. If we still haven't received the full payment before the next payment is due, we will try and collect the missed payment with that next payment. If the person paying the subscription does not pay both payments in full at this time, we will consider the original payment to remain outstanding and may cancel the relevant membership.

If the membership was purchased as part of a business plan, we will notify the relevant member of the outstanding payments at least 15 days prior to any cancellation due to non-payment to give them the opportunity to pay for their membership or any other amount due to Yu Life themselves.

On each subscription review date we may review the subscriptions payable for that

membership. We will notify the person paying the subscription at least 3 months (or, in the case of memberships purchased as part of a business plan, 1 month) prior to such review date of the amended subscription amount (if there is any change). If no such notification is made, the amount of the subscription will not change. The amended subscription amount will be payable on and from the relevant review date, if the membership has not been cancelled before that date.

## cancellation

The person paying the subscription may cancel any yulife membership or yulife lite membership or top-up by simply contacting Yu Life. If this cancellation is within 30 days of the membership or top-up being purchased, the exercise by the person paying the subscription of their right to cancel will be effective immediately and we will refund the subscriptions already paid.

All other cancellations by the person paying the subscription will be effective on the date the next subscription payment is due. Except as otherwise agreed in writing, we will not refund any previously paid subscriptions in these circumstances.

Yu Life may cancel a yulife membership or yulife lite membership or top-up in any of the following circumstances:

- the person paying the subscription fails to keep up with their payments (see the section above for further details);
- the member or the person paying the subscription acts fraudulently, or deliberately provides untrue, inaccurate or misleading information when making a purchase, completing the sign-up journey, making a claim or taking part in the yulife wellbeing benefits; or
- Yu Life suspects a member of fraudulent activity or other financial crime relating to their membership.

In such circumstances, the cancellation will be effective immediately and no refunds will be due.

Yu Life reserves the right to ask members for access to their medical records from their GP to verify that the questions we asked in the underwriting process have been answered accurately.

## term

Unless cancelled in the manner described above, yulife membership, yulife lite membership and top-ups will have the term specified in the insurance documentation. No term may continue beyond the member's 76th birthday.

## amount covered

The amount of cover is the amount that will be paid out on a valid claim under life cover, accidental death benefit or terminal illness benefit. It will be specified in the insurance documentation sent to the member. The amount covered will not reduce during the term.

## top-ups and boosters

As part of the sign-up journey, a member may have the opportunity to purchase a top-up for their membership, varying the accidental death benefit or life cover included in the membership. The insurance included with the top-up will be governed by these terms and conditions.

If a member decides to purchase a top-up to upgrade yulife lite membership provided as a part of a business plan to yulife membership, the business will continue to pay the subscription amount of yulife lite membership and the member will pay any difference between these subscription payments and those required for yulife membership.

In the future we may sell additional products that help our members achieve their optimum physical, mental and financial health. These products are called boosters and will have their own terms and conditions.

## claims

To make a claim either the *member*, one of their loved ones or the person handling their estate can call us on 020 8168 0082 or email us at [claims@yulife.com](mailto:claims@yulife.com).

We will assist AIG Life Limited by collecting the information they require to assess the validity of a claim. It may be necessary for us to ask for additional details and information. We will explain what is required to the person making the claim. We will only request as much information as is necessary to assess the claim, but failure to provide these details may result in the claim not being able to be paid.

The information we may request includes, but is not limited to:

- Evidence of the right of the person making the claim (for example, evidence of that person being named as an executor of the member's estate);
- If the payment is requested to be made outside of the member's estate, evidence of the trust or other legal structure supporting such payment (if the insurance policy is held in the yulife master trust this would not be required);
- If the claim relates to the terminal illness benefit, appropriate evidence of the diagnosis from the consultant overseeing the member's treatment. We may require further medical evidence, in which case we will require a completed medical consent form from the member. This form will explain the member's rights under the Access to Medical Reports Act. In certain circumstances we may also require the member to undergo further examination, investigations and tests by an independent doctor appointed by (and paid for by) either us or AIG Life Limited.

## payment of the claim

If AIG Life Limited agrees to pay a claim, the pay-out will be made in pounds sterling by direct credit (via the BACS system) to a UK bank account.

For any insurance benefits included in a membership purchased as a part of a business plan, the pay-out will be made to the trustee of the yulife master trust who will then distribute the pay-out in accordance with the terms of the trust. If specified by the member using the online expression of wishes form, the trustee will contact the beneficiaries to determine their correct payment details.

For any other insurance cover (including top-ups purchased by a member whose membership was purchased as part of a business plan), Yu Life will request the correct payment details from the member or the legal representatives of the member's estate.

## geographical restrictions

Some types of cover require the relevant member, or the doctor that diagnosed them, to be in a particular part of the world when a claim is made. For a claim under terminal illness benefit, the member can be residing anywhere in the world. However the consultant must be in an eligible country.

For any claim under any other cover described in these terms and conditions, the

member can be anywhere in the world.

Claims that fall outside these geographical restrictions may still be paid, if AIG Life Limited is satisfied that sufficient and reliable information is available to fully assess the claim.

## current tax rules

Yu life membership and yulife lite membership purchased as a part of a business plan have been designed to comply with the conditions for relevant life insurance contained in Section 393(B)(4) of the Income Tax (Earnings and Pensions) Act 2003 (ITEPA 2003) and sections 481 and 482 of the Income Tax (Trading and Other Income) Act 2005 (ITTOIA 2005).

To ensure the insurance meets the conditions outlined by the above legislation, it must be placed in trust with either an individual or charity as a named beneficiary. By default the insurance benefits included in a membership that is purchased as part of a business plan will be written into a trust set up by us, called the yulife master trust. If the person paying the subscription decides to opt-out of this trust, alternative trust arrangements will need to be put in place to meet these conditions.

If the insurance meets the conditions outlined by the above legislation then it is not treated as a benefit-in-kind for an employee hence they do not have to pay Income Tax or National Insurance on the premiums.

Under current legislation and HRMC practice, benefit(s) payable under this cover are normally free from Income Tax and Capital Gain Tax for UK residents.

UK laws may change in the future and we cannot be held responsible for any information given or any changes in tax provisions or legislation.

## inflation

The purchasing power of the insurance benefits included in a yulife membership or yulife lite membership may be reduced in real terms when paid out, due to the effects of inflation.

## surrender value

The insurance included with yulife membership or yulife lite membership does not

have a surrender value at any time.

## interest

If AIG pays a claim any later than eight weeks after they receive all the information they need, they will pay interest on the overdue amount from the date payment should have been made. This will be at the Bank of England base rate at the time.

## economic sanctions and restricted persons

Neither Yu Life Ltd nor AIG Life Limited will be responsible or liable for a failure to comply with these terms and conditions where doing so is prevented by any economic sanction.

Economic sanctions change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities. This means that if a member has suffered a loss which would otherwise be covered by the insurance benefits included with that membership, it may not be possible to pay a claim if it would breach an economic sanction.

The insurance over governed by these terms and conditions will not cover any injury, loss or expense sustained directly or indirectly by any person who is a terrorist organisation, narcotics trafficker, or seller of nuclear, chemical or biological weapons.

## data protection

We collect personal data about our members, including special categories of personal data (in particular, data concerning health). We will act in accordance with our obligations as a data controller under the applicable legislation relating to data privacy in force in the UK from time to time. AIG Life becomes a data controller when a policy has been issued and will process personal data for their legitimate business purposes.

We will share the personal data used to underwrite the insurance benefits included in membership with AIG Life Limited and any provider of reinsurance for the insurance benefits.

For full details the personal data we collect, how we use it, how we maintain its

security, who we share it with, a data subject's rights in relation to it and who to contact in the event of any queries, please refer to our privacy policy (available online at [join.yulife.com/static/privacyPolicy.pdf](https://join.yulife.com/static/privacyPolicy.pdf)). Whenever AIG Life uses personal information, personal data rights are considered carefully and the data subject has a right to opt-out of this processing. For more information on how AIG Life uses personal information, or how to opt-out, please see AIG Life's Privacy Policy at ([www.aiglifeco.uk/privacy-policy](https://www.aiglifeco.uk/privacy-policy)).

## the law

The law of England and Wales applies to these terms and conditions and the insurance documentation and all non-contractual relations relating to them.

## language

All our communication with you now, and throughout the term of any membership, will be English.

## contract

The contract governing yulife membership or yulife lite membership consists of the insurance documentation. The insurance documentation constitutes the entire agreement between the parties relating to yulife membership or yulife lite membership and supersedes and extinguishes all previous drafts, agreements, arrangements and understandings between them, whether written or oral, relating to its subject matter.

For the avoidance of doubt, the insurance documentation does not supersede or extinguish any terms and conditions governing a booster, any terms of business agreement between Yu Life Ltd and a person paying the subscription, nor the rewards policy and any other documentation governing the wellness benefits and rewards Yu Life Ltd make available to members.

## rights of third parties

No term of this contract is enforceable under the Contract (Right of Third Parties) Act 1999 by a person who is not a party to this contract. This does not affect any right or remedy of a third party which may exist or be available otherwise than under the act.

The person paying the subscription, Yu Life Ltd and AIG Life Limited are the parties to this contract.

## regulatory information

Yu Life is the trading name of Yu Life Ltd, a company that is authorised and regulated by the Financial Conduct Authority. Our regulatory permissions include arranging non-investment insurance contracts. Our reference number on the Financial Services Register is 783352.

AIG Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registration number is 473752.

These details can be checked on the Financial Services Register by visiting the FCA's website at [register.fca.org.uk](http://register.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

## making a complaint

If we get something wrong, we want to know about it. To make a complaint, a member or person paying the subscription may contact us by telephone on 020 3870 2604 or write to us at:

Yu Life Limited  
13 Hawley Crescent  
London  
NW1 8NP

[complaints@yulife.com](mailto:complaints@yulife.com)

We will issue a prompt written acknowledgement of any complaint and try to resolve it as soon as possible. Our final response will state whether we accept or reject the complaint. If we reject the complaint, we will state our reasons.

If we cannot settle a complaint with us, the member or person paying the subscription may be entitled to refer it to the Financial Ombudsman Service (the FOS). This does not prejudice their right to bring legal proceedings. More information about the FOS can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling them on 0800 023 4567. A copy of our full complaints procedure is available on request.

## the policies offered by yulife

Yu Life only offer life insurance policies underwritten by AIG Life Limited and do not give insurance advice. In relation to life insurance policies, we act as the agent of AIG Life Limited when sourcing a suitable policy, placing the insurance and in the event of a claim. The person paying the subscription is responsible for deciding whether any insurance cover meets their demands or needs. If they are not sure this insurance is suitable, they should seek professional advice.

## what happens if we get into financial trouble

If Yu Life gets into financial difficulty, AIG would remain liable for your insurance cover. However, AIG will be under no obligation to maintain any other benefits and rewards Yu Life Ltd makes available to members.

The Financial Services Compensation Scheme (FSCS) is designed to pay compensation when a firm is unable to pay claims, because it has stopped trading or been declared in default. AIG Life Limited is a firm for the purposes of this scheme.

Whilst most customers will be covered under the FSCS, whether or not you can claim and the amount you can claim depends on the specific circumstances of your claim. You can get further information from [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 020 7741 4100.

## glossary

The following terms are used in these terms and conditions and have the specific meaning given to them in the table.

|                                 |  |
|---------------------------------|--|
| <b>accident</b>                 | Bodily injury or death caused by violent, accidental, external and visible means   |
| <b>accidental death benefit</b> | This type of insurance cover pays out if the member dies as a result of an accident during the period they are covered. It will not pay out, though, if the member dies from ill health or natural causes. For further exclusion applicable to this insurance cover, see the “Exclusions” section.   |
| <b>amount of cover</b>          | This is the amount that will be paid out on a valid claim under life cover, accidental death benefit or terminal illness benefit. It will be specified in the insurance documentation sent to the member.  |
| <b>business plan</b>            | A membership is purchased as part of a business plan if it is purchased by a business for its employees or workers.  |
| <b>consumer</b>                 | A membership or top-up is purchased as a consumer if it is not purchased as part of a business plan.   |
| <b>consultant</b>               | a consultant doctor who: <ul style="list-style-type: none"> <li>• specialises in an area of medicine appropriate to the cause of the claim;</li> <li>• is employed at a hospital in an eligible country, and</li> <li>• is treating the person covered for their condition.</li> </ul> all diagnoses made by a consultant must be confirmed by AIG’s Consultant Medical Officer. |
| <b>eligible country</b>         | An eligible country is one of the following:<br>Australia, Austria, Belgium, Canada, Channel Islands, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, Ireland, Isle of Man, Italy, Japan, Luxembourg, Malta, The Netherlands, New Zealand, Norway, Poland, Portugal, Slovakia, Spain, Sweden, Switzerland, UK, USA.   |

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|---------------------------------|--|
| <b>expression of wishes</b>     | A form that allows a member to specify who they intend to receive a claim under the insurance included in their membership, if they are no longer alive. An expression of wishes form will only initially be available for memberships purchased as part of a business plan (and will not be applicable to any top-ups on such memberships). |
| <b>funeral expenses benefit</b> | This type of insurance cover advances up to £10,000 to help with the costs of a member's funeral if they die during the period they are covered, and AIG Life Limited have agreed to pay a claim on accidental death benefit or life cover relating to their death.  |
| <b>insurance certificate</b>    | This is a certificate issued to a member with summary details of any policies included in their membership.  |
| <b>insurance documentation</b>  | This is the documentation that, taken as a whole, governs yulife membership, yulife lite membership or any top-up . It includes any of the following: (i) these terms and conditions, (ii) the insurance certificate, (iii) the insurance report, (iv) the payments schedule and (v) the statement of facts.                                 |
| <b>insurance report</b>         | This is a report issued to a business that has purchased memberships as part of a business plan. It includes the policy numbers and the name of the relevant member for the policies issued as a part of the memberships they have purchased.  |
| <b>life cover</b>               | This type of insurance cover pays out if the member dies as a result of an accident, ill health or natural causes during the period they are covered. For the exclusions applicable to this insurance cover, see the "Exclusions" section.   |
| <b>member</b>                   | The person whose life is insured by yulife membership, yulife lite membership or any top-up.   |

|                                       |  |
|---------------------------------------|--|
| <b>person paying the subscription</b> | The person who is responsible for paying the subscription due for yulife membership, yulife lite membership or any top-up. See the section of “Subscription”.  |
| <b>policy</b>                         | The insurance cover forming yulife membership or yulife lite membership (as it may be amended by any top-up). Each policy will have its own number, its own specified types of insurance cover, its own amount of cover and its own term.  |
| <b>payments schedule</b>              | This is a document issued to the person paying the subscription that includes the amount and payment dates of their subscription payments.   |
| <b>privacy policy</b>                 | This is our published policy on the personal data we collect, use and share in our activities. The latest version is available online at <a href="https://join.yulife.com/static/privacyPolicy.pdf">join.yulife.com/static/privacyPolicy.pdf</a> , AIG Life’s privacy policy is available at ( <a href="http://www.aiglife.co.uk/privacy-policy">www.aiglife.co.uk/privacy-policy</a> ). |
| <b>rewards policy</b>                 | These are the terms and conditions governing the rewards programme we make available to members. The latest version is available online at <a href="https://join.yulife.com/static/rewardsPolicy.pdf">join.yulife.com/static/rewardsPolicy.pdf</a>   |
| <b>sign-up journey</b>                | This is an online or in-app process we ask our members to follow either before they purchase their membership (if their membership is purchased as a consumer) or directly after their membership is purchased for them (if it is purchased as part of a business plan).   |
| <b>subscription</b>                   | The amount payable for yulife membership, yulife lite membership or any top-up.  |

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|---|--|
| <b>subscription review date</b>                     | If the membership was purchased as part of a business plan, each review date specified in the written agreement governing the business plan. In all other cases, the third anniversary of a member's membership (and each third anniversary thereafter).   |
| <b>term</b>   | This is the period of time a policy will be valid, provided it is not cancelled.   |
| <b>terminal illness benefit</b>                     | <p>This benefit allows the member to claim their life cover early if, during the period they are covered, they are diagnosed with a terminal illness from which they are not expected to survive for more than 12 months.</p> <p>A terminal illness is an illness that:</p> <ul style="list-style-type: none"> <li>• has no known cure or has progressed to the point where it cannot be cured; and</li> <li>• in the opinion of AIG's Consultant Medical Officer, is expected to lead to death within 12 months.</li> </ul> |
| <b>top-up</b>                                       | This is an extension to yulife membership or yulife lite membership that varies the accidental death benefit or life cover included in that membership.  |
| <b>yulife master trust</b>                          | Yu Life has arranged for all yulife memberships and yulife lite memberships purchased as part of a business plan to, by default, be included in a trust structure called the yulife master trust. Further details of the yulife master trust are available on request.   |
| <b>yulife membership and yulife lite membership</b> | These are the insurance products offered by Yu Life Ltd that are governed by these terms and conditions.   |

Yu Life is a trading name of Yu Life Ltd, a limited liability company registered in England and Wales with company number 10308260. Registered address: 13 Hawley Crescent, London, United Kingdom, NW1 8NP. Yu Life Ltd is authorised and regulated by the Financial Conduct Authority. The registration number is 783352. This insurance is underwritten by AIG Life Limited. Telephone 0345 600 6820. If calling from outside the UK, please call +44 1737 441 820. Registered in England and Wales. Number 6367921. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. AIG Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registration number is 473752.

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