

| 投資相連壽險 Investment-linked Insurance |

環球投資計劃 Global InvestPlan

GBI

YFLife
萬通保險



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The offering document (i.e. Principal Brochure) of **Global InvestPlan** consists of this “Product Key Facts and Product Brochure” and the “Investment Choice Brochure” is issued by YF Life Insurance International Ltd.

This “Product Key Facts and Product Brochure” is issued and should be read in conjunction with the “Investment Choice Brochure”.

The offering document is not an insurance contract. Policy document will be issued to you once YF Life Insurance International Ltd. (“the Company”) accepts your application. You could inspect the specimen of policy document at the Company’s office at no cost or purchase at a reasonable price before placing an application.

Global InvestPlan is offered by YF Life Insurance International Ltd., an authorized insurer in Hong Kong under the Insurance Ordinance.

This statement provides you with key information about this product.

This statement is a part of the offering document.

You should not invest in this product based on this statement alone.

There is a "Glossary" section at the end of this Product Key Facts. For those words marked with a "^", please refer to the "Glossary" section for explanations.

Quick facts

Name of insurance company	YF Life Insurance International Ltd.	Policy currency	USD
Single or regular premium	Regular premium	Minimum investment (Minimum Target Yearly Premium of Basic Plan[^])	US\$1,200 per annum
Regular premium frequency	Monthly / Quarterly / Half-yearly / Yearly	Maximum investment	Subject to individual considerations and underwriting
Minimum premium payment term (Investment Term[^])	5 years	Death benefit	The higher of: (1) 105% of the Policy Value [^] ; and (2) Total premium paid for the basic plan, net of all prior cash withdrawals (if any) and all the amount paid to you due to any prior reduction in Target Yearly Premium of Basic Plan [^]
Period with surrender charge	During the first half of Investment Term [^]	Governing Law of policy	Hong Kong

Important

- This investment-linked assurance scheme ("ILAS policy") is a long-term investment-cum-life insurance product. It is only suitable for investors who:
 - understand that the principal will be at risk.
 - are prepared to hold the policy for a long-term period.
 - have both investment and estate planning objectives as it is a packaged product that includes both investment and insurance element with death benefits payable to third party beneficiaries.

- This ILAS policy is **not** suitable for investors with short- or medium- term liquidity needs.

■ Fees and charges –

Up to 14.6% of your premiums (after taking into account all applicable non-discretionary bonuses) will be paid to the Company to cover all the fees and charges at the ILAS policy level, of which 0.3% is the cost of insurance protection, and this will reduce the amount available for investment.

Please note that the above figures are calculated based on the following assumptions: (a) the life insured is non-smoking 40 year-old male; (b) the payment of regular premium of US\$12,500* per annum for an Investment Term[^] of 20 years; (c) you hold your ILAS policy for 20 years; (d) an assumed rate of return of 3% per annum throughout 20 years; (e) any optional supplementary benefits are not included; and (f) there is no early withdrawal / termination of your ILAS policy.

* Based on an exchange rate of US\$1 = HK\$8, a regular premium of US\$12,500 is equivalent to HK\$100,000.

You must understand that these ILAS level charges are on top of, and in addition to, the underlying funds level charges. The above figures do not take into account any early surrender / withdrawal charges.

The above percentages of your premiums for covering the total fees and charges are calculated based on the assumptions above for illustration purposes. The actual percentages may change depending on individual circumstances of each case, and will be significantly higher if the premium amount is lower.

Important (Cont.)

■ Long-term features -

Early surrender charges:

- (a) Within the Surrender Charge Period[^], there will be an early surrender charge of (i) up to 88% of Target Yearly Premium of Basic Plan[^] multiplied by the number of years from the start date of the policy up to the end of policy year in which the policy will be terminated (except due to the death of the insured) or surrendered, or (ii) up to 88% of Target Yearly Premium of Basic Plan[^] reduced multiplied by the number of years from the start date of the policy up to the end of policy year in which the Target Yearly Premium of Basic Plan[^] is reduced, as the case may be. Your entitlement to loyalty bonus and first year bonus contribution may be reduced or lost.

Loyalty bonus:

- (b) For Investment Term[^] of 5 / 10 / 15 / 20 years: at the end of the Investment Term[^], you will be entitled to a loyalty bonus of 0.75% of the aggregate of the Average Policy Value[^] of each policy year during the whole Investment Term[^] if you keep your ILAS policy in force until the end of the Investment Term[^].

For Investment Term[^] of 25 years or 30 years: at the end of the 20th policy year, you will be entitled to a loyalty bonus of 0.75% of the aggregate of the Average Policy Value[^] of each policy year for the first 20 policy years if you keep your ILAS policy in force until the end of the 20th policy year. At the end of the Investment Term[^], you will also be entitled an additional loyalty bonus of 0.75% of the aggregate of the Average Policy Value[^] of each policy year for the period from the beginning of the 21st policy year to the end of the Investment Term[^] if you keep your ILAS policy in force until the end of the Investment Term[^].

If there are any prior cash withdrawals or unpaid premium before the date of crediting the loyalty bonus, the loyalty bonus to be credited will be reduced by multiplying an adjustment factor. For the details of the adjustment, please refer to the section "Loyalty Bonus" on page 19 of Product Brochure.

■ Intermediaries' remuneration

Although you may pay nothing directly to the intermediary who sells/distributes this ILAS policy to you, your intermediary will receive remuneration which, in effect, will be borne out of the charges you pay. Your intermediary should disclose to you in writing at the point-of-sale information about intermediary remuneration. The amount of remuneration actually receivable by your intermediary may vary from year to year and may be higher in the early policy years. You should ask your intermediary before taking up your ILAS policy to know more about the remuneration that your intermediary will receive in respect of your ILAS policy. If you ask, your intermediary should disclose the requested information to you.

What is this product and how does it work?

- This product is an investment-linked assurance scheme. It is a life insurance policy issued by the Company. This is not a fund authorized by the SFC pursuant to the Code on Unit Trusts and Mutual Funds ("UT Code")
- The premiums you pay, after deduction of any applicable fees and charges of your ILAS policy, will be invested by the Company in the underlying funds linked to your selected investment choices for the Company's asset liability management purposes and will accordingly go towards accretion of the value of your ILAS policy. Your ILAS Policy Value[^] will be calculated by the Company based on the performance of such underlying funds from time to time and the ongoing fees and charges which will continue to be deducted from your ILAS Policy Value[^].
- Note, however, that all premiums you pay towards your ILAS policy, and any investments made by the Company in the underlying funds linked to your selected investment choices, will become and remain the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
- Due to the various fees and charges levied by the Company on your ILAS policy, the return on your ILAS policy as a whole may be lower than the return of the underlying funds linked to your selected investment choices. Please see page 4 to 8 for details of the fees and charges payable by you.
- Underlying funds linked to your selected investment choices, which are available for selection, are the funds listed in the "Investment Choice Brochure". These are funds authorized by the SFC pursuant to the UT Code.

What is this product and how does it work? (Cont.)

- Although your ILAS policy is a life insurance policy, because part of the death benefit of your ILAS policy is linked to the performance of the underlying funds linked to your selected investment choices from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.
- You should be aware that upon reduction in Target Yearly Premium of Basic Plan[^], a significant portion of the notional units of investment choices in the policy will be redeemed automatically and the Policy Value[^] will be reduced accordingly. For details, please refer to the section “Reducing the Target Yearly Premium of Basic Plan” on page 14 of the Product Brochure. You should think carefully before reducing the Target Yearly Premium of Basic Plan[^].
- More importantly, you should be aware of the following regarding your death benefit and the cost of insurance (“insurance charges”):
 - Part of the fees and charges you pay that will be deducted from the value of your ILAS policy will be used to cover the insurance charges for the life coverage and any additional coverage you may choose.
 - The insurance charges will reduce the amount that may be applied towards investment in the underlying funds linked to your selected investment choices.
 - The insurance charges may increase significantly during the term of your ILAS policy due to factors such as insured’s age. This may result in significant or even total loss of your premiums paid.
 - If the Surrender Value[^] of your ILAS policy becomes insufficient to cover all the ongoing fees and charges, including the insurance charges, and where the No-Lapse Condition[^] is not applicable, your ILAS policy may be terminated early and you could lose all your premiums paid and all of the benefits.
 - You should consult your intermediary for details, such as how the charges may increase and could impact the value of your ILAS policy.

What are the key risks?

Investment involves risks. Please refer to the offering document for details including the risk factors.

- **Credit and insolvency risks** – This product is an insurance policy issued by the Company. Your investments are subject to the credit risks of the Company.
- The investment choices available under this product can have very different features and risk profiles. Some may be of high risk. Please read the “Investment Choice Brochure” and the offering documents of the underlying funds involved for details.
- **Early surrender/withdrawal penalty** – This ILAS policy is designed to be held for a long term period. Early surrender or withdrawal of the policy/suspension of or reduction in premium may result in a significant loss of the principal and the bonuses awarded. Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible. In addition, No-Lapse Condition[^] will cease and no longer be applicable once there is/has ever been any cash withdrawal.
- **Premium holiday** (available after the Minimum Contribution Period[^] and all the premiums for basic plan and supplementary benefits attached to the policy (if any) due during such period have been fully paid) – With no premium contribution during premium holiday, the value of this ILAS policy may be significantly reduced due to fees and charges, which are still deductible during premium holiday, and your entitlement to bonuses may also be affected. In addition, No-Lapse Condition[^] will cease and no longer be applicable once there is/has ever been any premium holiday.
- **Market risks** – Return of this ILAS policy is contingent upon the performance of the underlying funds and therefore there is a risk of capital loss.
- **Foreign exchange risks** – The investment returns of your ILAS policy may be subject to foreign exchange risks as some of the underlying funds may be denominated in a currency which is different from that of your ILAS policy.
- **Early termination risk** – Your policy may automatically be terminated in the event that (i) premiums remain outstanding during the Minimum Contribution Period[^] or (ii) the Surrender Value[^] at the beginning of any Policy Month[^] is insufficient to cover the policy charges and at the end of the 31-calendar-day grace period from the beginning of such Policy Month[^], the Surrender Value[^] is still insufficient to cover the outstanding policy charges and where the No-Lapse Condition[^] is not applicable, even if you do not make any cash withdrawal. The Surrender Value[^] at the beginning of any Policy Month[^]

What are the key risks? (Cont.)

and at the end of the 31-calendar-day grace period may drop and become insufficient to cover the policy charges under various circumstances, including but not limited to market downturn which is beyond your control. **Such termination will be subject to surrender charge within the Surrender Charge Period[^] and may result in a significant loss.**

This ILAS policy is not made available to U.S. citizens and U.S. taxpayers. In the event that you become a U.S. citizen or U.S. taxpayer after the issuance of your ILAS policy, the Company reserves the right, without first obtaining your consent, to terminate your policy acting fairly, in good faith and in a commercial reasonable manner, provided that such termination is permitted by applicable laws and regulations. Surrender charge will be waived under such situation.

Is there any guarantee?

This product does not have any guarantee of the repayment of principal. You may not get back the full amount of premium you pay and may suffer investment losses.

Other features

Accident Benefit

Global InvestPlan provides an accident benefit with no additional charge for the insured with attained age between 18 and 65 when the policy is in force during the Investment Term[^]. In the event that the insured suffers total disability caused directly by an accident for a continuous period of 6 months or above, the Company will pay premium contributions for the basic plan on your behalf, subject to a maximum of US\$10,000 per calendar year (for the insured under all **Global InvestPlan** policies), during the period in which the insured is totally disabled (including the first 6 months after the insured suffers total disability).

If the total premium contributions for the basic plan paid by the Company under this benefit in a calendar year reach the maximum limit of US\$10,000, you should pay any excess amount of premium contribution for the basic plan due for that calendar year.

If there is more than one in-force **Global InvestPlan** policy under the same insured while the insured is totally disabled, the Company will pay premium contributions according to the start dates of the policies, with premium contributions first paid for the policy with the earliest start date, subject to the maximum limit of US\$10,000 per calendar year.

What are the fees and charges?

The Company reserves the right to vary the policy charges or imposes new charges with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Scheme level

	Applicable rates/charges	How is it charged/deducted?
Administrative charge	Applicable until the end of the Investment Term [^] . 0.8% per month (i.e. 9.6% per annum) of the Target Yearly Premium of Basic Plan [^] as of the beginning of each Policy Month [^] For calculation of the administrative charge, please refer to the example 7 on page 34 of the Product Brochure.	Deducted monthly at the beginning of each Policy Month [^] from the Policy Value [^] by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value [^] .
Policy fee	Applicable until the termination of the policy. US\$4 per month (i.e. US\$48 per annum)	
Cost of insurance	Applicable until the termination of the policy. Monthly cost of insurance (COI) = Net amount at risk/1000 x annual COI rate per thousand net amount at risk/12	

What are the fees and charges? (Cont.)

Scheme level (Cont.)

	Applicable rates/charges	How is it charged/deducted?
Cost of insurance (Cont.)	<p>Net amount at risk is the higher of the following:</p> <p>(1) 5% of the Policy Value[^] at the beginning of the Policy Month[^]; and</p> <p>(2) Total premium paid for the basic plan - all prior cash withdrawals (if any) - all the amount paid to you due to any prior reduction in Target Yearly Premium of Basic Plan[^] - the Policy Value[^] at the beginning of the Policy Month[^]</p> <p>In calculating the net amount at risk, the Policy Value[^] at the beginning of the Policy Month[^] is the value after deduction of the administrative charge, policy fee, policy management fee and the reduced portion of Policy Value[^] due to reduction in Target Yearly Premium of Basic Plan[^] (if any) at the beginning of that Policy Month[^].</p> <p>If the resulting net amount at risk is zero or a negative number, no COI will incur for that Policy Month[^].</p> <p>COI rate is based on the attained age and gender of the insured.</p> <p>Please refer to page 29 of the Product Brochure for the indicative COI rates and the example 8 on page 35 of the Product Brochure for the calculation of COI. For the COI rates applicable to your policy, please refer to the illustration document or contact your intermediary.</p>	Deducted monthly at the beginning of each Policy Month [^] from the Policy Value [^] by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value [^] .
Policy management fee	<p>Applicable until the termination of the policy.</p> <p>1.25%/12 per month of the Policy Value[^] at the beginning of each Policy Month[^] (i.e. 1.25% per annum)</p> <p>In calculating the policy management fee, the Policy Value[^] at the beginning of the Policy Month[^] is the value before deduction of all the other monthly policy charges and the reduced portion of Policy Value[^] due to reduction in Target Yearly Premium of Basic Plan[^] (if any) at the beginning of that Policy Month[^].</p>	
Withdrawal charge	US\$25 for each withdrawal	Deducted from the Policy Value [^] by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant redeemed investment choice(s) relative to the total redeemed value on the date the withdrawal request is processed.

What are the fees and charges? (Cont.)

Scheme level (Cont.)

	Applicable rates/charges	How is it charged/deducted?																
Surrender charge	<p>Surrender charge is applicable in the occurrence of any of the following events during the Surrender Charge Period[^]:</p> <p>(i) policy surrender; or</p> <p>(ii) policy termination except due to the death of the insured; or</p> <p>(iii) reduction in Target Yearly Premium of Basic Plan[^]</p> <p>(A) In case of (i) policy surrender or (ii) policy termination except due to the death of the insured, the surrender charge is calculated as follows:</p> <p>• Within the 1st policy year or at the end of any policy year</p> <table><tr><td>Target Yearly Premium of Basic Plan[^]</td><td>x</td><td>No. of years since the start date of the policy till the end of the policy year in which the surrender/ termination occurs</td><td>x</td><td>Applicable surrender charge rate</td></tr></table> <p>• Within a policy year after the 1st policy year</p> <table><tr><td>Target Yearly Premium of Basic Plan[^]</td><td>x</td><td>Surrender factor*</td></tr></table> <p>For policy surrender or policy termination (except due to the death of the insured) in the first two policy years, the surrender charge is subject to a maximum amount (the “Surrender Charge Cap”) as calculated below:</p> <p>(1) 60% of the total premium paid for the basic plan; <u>plus</u></p> <p>(2) the original amount of first year bonus contribution previously credited; <u>minus</u></p> <p>(3) any surrender charges previously deducted due to reduction in Target Yearly Premium of Basic Plan[^].</p> <p>(B) In case of (iii) reduction in Target Yearly Premium of Basic Plan[^], the surrender charge is calculated as follows:</p> <p>• Within the 1st policy year or at the end of any policy year</p> <table><tr><td>Target Yearly Premium of Basic Plan[^] reduced</td><td>x</td><td>No. of years since the start date of the policy till the end of the policy year in which Target Yearly Premium of Basic Plan[^] is reduced</td><td>x</td><td>Applicable surrender charge rate</td></tr></table> <p>• Within a policy year after the 1st policy year</p> <table><tr><td>Target Yearly Premium of Basic Plan[^] reduced</td><td>x</td><td>Surrender factor*</td></tr></table>	Target Yearly Premium of Basic Plan [^]	x	No. of years since the start date of the policy till the end of the policy year in which the surrender/ termination occurs	x	Applicable surrender charge rate	Target Yearly Premium of Basic Plan [^]	x	Surrender factor*	Target Yearly Premium of Basic Plan [^] reduced	x	No. of years since the start date of the policy till the end of the policy year in which Target Yearly Premium of Basic Plan [^] is reduced	x	Applicable surrender charge rate	Target Yearly Premium of Basic Plan [^] reduced	x	Surrender factor*	<p>Deducted from the Policy Value[^] by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value[^] on the date the surrender request (in case of policy surrender) / policy termination (in case of policy termination) / reduction in Target Yearly Premium of Basic Plan[^] (in case of reduction in Target Yearly Premium of Basic Plan[^]) is processed.</p>
	Target Yearly Premium of Basic Plan [^]	x	No. of years since the start date of the policy till the end of the policy year in which the surrender/ termination occurs	x	Applicable surrender charge rate													
	Target Yearly Premium of Basic Plan [^]	x	Surrender factor*															
	Target Yearly Premium of Basic Plan [^] reduced	x	No. of years since the start date of the policy till the end of the policy year in which Target Yearly Premium of Basic Plan [^] is reduced	x	Applicable surrender charge rate													
	Target Yearly Premium of Basic Plan [^] reduced	x	Surrender factor*															

What are the fees and charges? (Cont.)

Scheme level (Cont.)

	Applicable rates/charges	How is it charged/deducted?
Surrender charge (Cont.)	<p>For each reduction in Target Yearly Premium of Basic Plan[^] in the first two policy years, the surrender charge is subject to a maximum amount as calculated below:</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> $\text{Surrender Charge Cap} \times \frac{\text{Target Yearly Premium of Basic Plan}^{\wedge} \text{ reduced}}{\text{Target Yearly Premium of Basic Plan}^{\wedge} \text{ before reduction}}$ </div> <p>* The surrender factor shall be determined as follows: $A - ((A - B) \times T_1 / T_2)$</p> <p>Where:</p> <p>A = Applicable surrender charge rate at the end of previous policy year multiplied by the no. of years from the start date of the policy to the end of previous policy year</p> <p>B = Applicable surrender charge rate at the end of the current policy year multiplied by the no. of years from the start date of the policy to the end of the current policy year</p> <p>T₁ = No. of months between the end of previous policy year and the end of Policy Month[^] in which the surrender/ termination/ reduction in Target Yearly Premium of Basic Plan[^] occurs</p> <p>T₂ = No. of months between the end of previous policy year and the end of (a) the current policy year or (b) Surrender Charge Period[^], whichever is earlier</p> <p>Please note that the application of Surrender Charge Cap will ensure that the total surrender charge incurred in the first two policy years, net of the original amount of first year bonus contribution previously credited, will not exceed 60% of the total premium paid for the basic plan.</p> <p>Applicable surrender charge rates (up to 88%), depending on the Investment Term[^] and the policy year in which the surrender charge is triggered, are set out in the "Surrender Charge Period and Surrender Charge Rate Table" on page 33 of the Product Brochure.</p> <p>Under the circumstance which the surrender charge is greater than or equal to the Policy Value[^], the Surrender Value[^] will be equal to zero. For detailed calculation of the surrender charge, please refer to the examples 9, 10, 11, 12 and 13 on page 36 to 40 of the Product Brochure.</p>	<p>Deducted from the Policy Value[^] by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value[^] on the date the surrender request (in case of policy surrender) / policy termination (in case of policy termination) / reduction in Target Yearly Premium of Basic Plan[^] (in case of reduction in Target Yearly Premium of Basic Plan[^]) is processed.</p>
Bid-offer spread of the investment choices	No bid-offer spread is levied currently.	N/A
Investment switching charge	No switching charge is levied currently.	N/A

What are the fees and charges? (Cont.)

Scheme level (Cont.)

	Applicable rates/charges	How is it charged/deducted?
Cost of supplementary benefits (for supplementary benefit (if any))	<p>Applicable until the termination of the supplementary benefits (if any).</p> <p>Based on the benefit type, sum insured, age, gender, smoking habits and risk class of the insured.</p> <p>Please contact your intermediary for details.</p>	<p>Deducted monthly at the beginning of each Policy Month[^] from the Policy Value[^] by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value[^].</p>

Please refer to the "Summary of Current Charges" (page 28) of the Product Brochure of the **Global InvestPlan** for details of the policy charges.

Underlying funds level

You should note that the underlying funds of the investment choices may have separate charges, e.g. performance fee and annual management fee. You do not pay these fees directly – the fees will be deducted and such reduction will be reflected in the unit price of the underlying funds. For details, please refer to the offering documents of the underlying funds, which are available from the Company upon request and at the Company's website.

What if you change your mind?

Cooling-off period

- Cooling-off period is a period during which life insurance policyholders may cancel their policies and get back their original investments (subject to market value adjustment) within the earlier of 21 calendar days after the delivery of the policy or delivery of a notice to you or your representative. Such notice should inform you of the availability of the policy and expiry date of the cooling-off period.
- You have to tell the Company by giving a written notice. Such notice must be signed by you and received directly by the Company at 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong.
- You may get back the amount you paid, or less if the value of the investment choices chosen has gone down.

Insurance company's information

YF Life Insurance International Ltd.

27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong

Customer Service Hotline: (852) 2533 5555

Email: enquiry@yflife.com

Fax: (852) 2591 1612

Website: www.yflife.com

Important

YF Life Insurance International Ltd. is subject to the prudential regulation of the Insurance Authority. However, the Insurance Authority does not give approval to individual insurance products, including the **Global InvestPlan** referred to in this statement.

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Glossary

- “Average Policy Value” is the sum of the Policy Values at the end of each Policy Month during the respective policy year divided by 12.
- “Investment Term” is the period, as selected by you at policy inception, during which you prepare to contribute premium continuously.
- “Minimum Contribution Period” is the minimum period during which premiums for basic plan and supplementary benefits attached to the policy (if any) must be paid. It ranges from 18 to 36 months commencing from the start date of the policy depending on the Investment Term. During the Minimum Contribution Period, if any premiums for basic plan and supplementary benefits attached to the policy (if any) remain outstanding after the expiry of 31-calendar-day grace period, the policy for the basic plan together with the attached supplementary benefits (if any) will be terminated. For avoidance of doubt, you can still choose to terminate any supplementary benefits at any time during the Investment Term even during the Minimum Contribution Period. Please refer to the sections “Various Investment Term Options” and “Supplementary Benefits (Optional)” on page 13 and 25 of the Product Brochure for details.
- “No-Lapse Condition”, subject to conditions set out on page 24 of the Product Brochure, is to ensure both the basic plan and the supplementary benefits attached to the policy (if any) will be remained in force whenever the Surrender Value is insufficient to cover the policy charges before the end of the 15th policy year or before the end of the Investment Term, whichever is earlier. If there is/has ever been any cash withdrawal or premium overdue for more than one Policy Month from the respective premium due date (including the case of premium holiday), the “No-Lapse Condition” will cease and no longer be applicable.
- “Policy Month” means each period of a complete month commencing from the start date of the policy.
- “Policy Value” is the sum of the value of investment choices you hold in the policy. The value of each investment choice equals the number of notional units of that investment choice you hold in the policy multiplied by the bid price of that investment choice. For the definition of bid price, please refer to the section “Valuation of Investment Choices” of the Product Brochure.
- “Surrender Charge Period” is the period beginning from the start date of the policy during which the surrender charge is levied on the policy upon the occurrence of event(s) set out in “Surrender Charge” in the section “Summary of Current Charges” on page 30 of the Product Brochure, and is equal to half of the Investment Term of the policy. The Surrender Charge Period for each Investment Term is set out as below:

Investment Term (Years)	Surrender Charge Period (Years) (beginning from the start date of the policy)
5	2.5
10	5
15	7.5
20	10
25	12.5
30	15

- “Surrender Value(s)” is the Policy Value less the surrender charge whenever applicable to the policy and is the amount you will receive in case of policy surrender. When the surrender charge is greater than or equal to the Policy Value, the Surrender Value becomes zero.
- “Target Yearly Premium of Basic Plan” as set out in the policy document is the annual premium amount you prepared to contribute continuously for the basic plan in each policy year during the Investment Term, and is subject to reduction upon your request from time to time as set out in the supplemental endorsement(s) (if any). Any premiums for optionally selected supplementary benefit(s) are excluded.

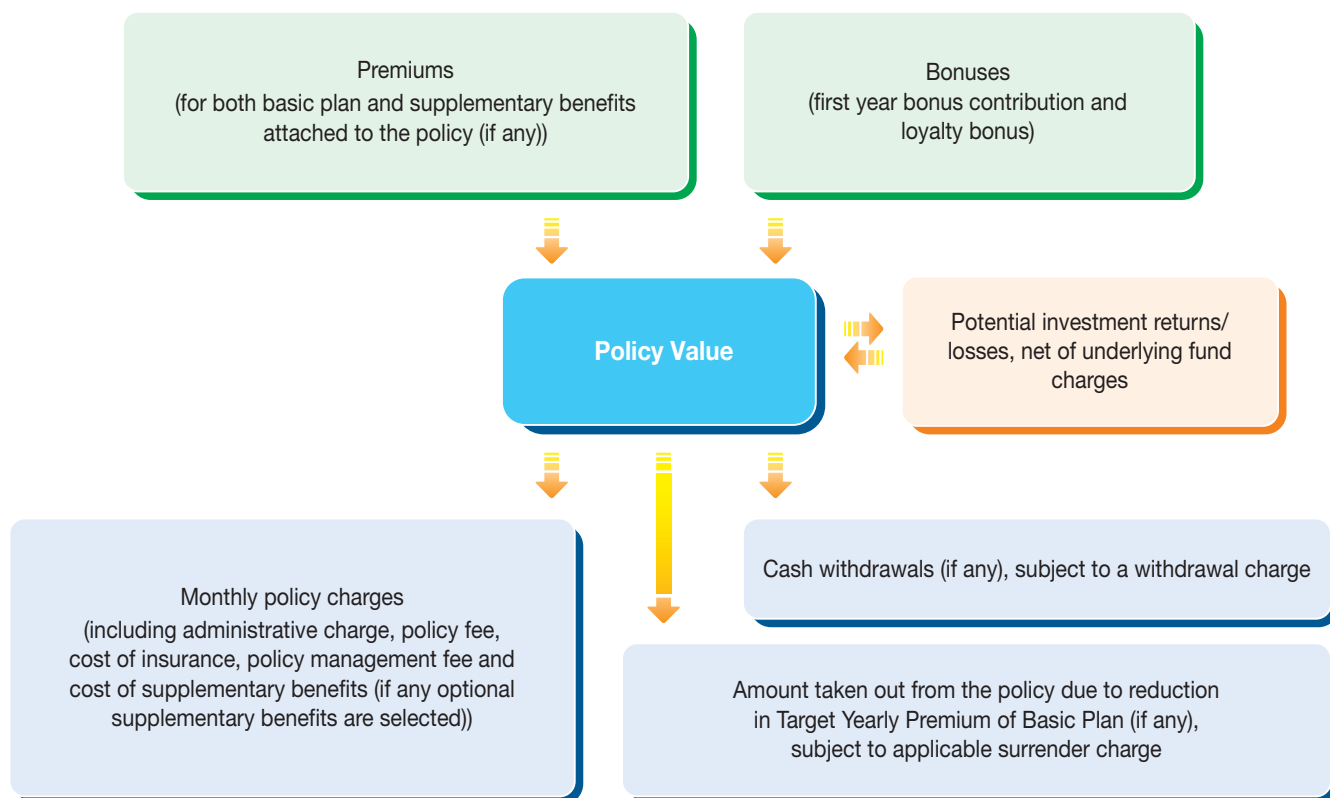
Global InvestPlan* is a regular-premium investment-linked insurance product that offers you investment features as well as insurance coverage. It gives you access to a range of over 100 global investment choices.

This investment-linked assurance scheme is a long-term investment-cum-life insurance product issued by YF Life Insurance International Ltd. ("the Company"). Your investments are subject to the Company's credit risk. Investment involves risks. This may result in significant/total loss of your investments. You should not purchase this product unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.

* **Global InvestPlan** is an investment-linked insurance product under Class C linked long-term business as defined in the Insurance Companies Ordinance (ICO).

There is a "Glossary" section at the end of this Product Brochure. For those words that are capitalized, unless defined otherwise, please refer to the "Glossary" section for definition.

How Does the Product Work?



Global InvestPlan offers you different choices of premium payment frequency to suit your financial circumstances. You may pay premiums on a monthly, quarterly, half-yearly or yearly basis and you may change the premium payment frequency subsequently subject to the Company's approval. **Global InvestPlan** policies are denominated in US Dollar. Currently, the minimum Target Yearly Premium of Basic Plan is US\$1,200 and the maximum Target Yearly Premium of Basic Plan is subject to individual considerations and underwriting. **Increase in Target Yearly Premium of Basic Plan after the issuance of the policy is not allowed.**

All premiums (for both basic plan and supplementary benefits attached to the policy (if any)) received will be allocated to the Policy Value in the form of notional units of investment choices, in accordance with your premium-allocation instruction, after deduction of any applicable fees and charges of your policy.

Important Notes:

- **The units of investment choices allocated to your policy are notional and are solely for the purposes of determining the Policy Value.**
- **The Company will invest your premiums in the respective underlying funds according to your selected investment choices, which will become and remain the assets of the Company.**
- **You are not investing in the underlying funds directly and you have no rights or ownership over any of these assets. Your recourse is against the Company only.**

Two types of bonuses (first year bonus contribution and loyalty bonus) offered by the product will be allocated to the Policy Value and are subject to applicable policy charges and conditions. Please refer to the sections "First Year Bonus Contribution" and "Loyalty Bonus" for details.

Monthly policy charges (including administrative charge, policy fee, cost of insurance, policy management fee and cost of supplementary benefits (if any optional supplementary benefits are selected)) are policy charges deducted monthly from the Policy Value by cancelling notional units of the investment choices. For details, please refer to the section "Summary of Current Charges".

After the Minimum Contribution Period and all the premiums for basic plan and supplementary benefits attached to the policy (if any) due during such period have been fully paid, you may make cash withdrawals from the Policy Value to meet emergency needs, subject to withdrawal charge (US\$25 for each withdrawal) and other conditions. Please note that No-Lapse Condition will cease and no longer be applicable once there is/has ever been any cash withdrawal. For details of withdrawal charge and other conditions, please refer to the section "Cash Withdrawal".

Throughout the Investment Term, you may reduce the Target Yearly Premium of Basic Plan subject to conditions/requirements. One of which is that an amount in the same proportion of Target Yearly Premium of Basic Plan reduced would be taken out from the policy and paid to you after deducting the applicable surrender charge. Please refer to the section "Reducing the Target Yearly Premium of Basic Plan" for details and other conditions/requirements.

Bid-offer spread of the investment choices (if applicable) and underlying fund charges are directly reflected in the unit price of the investment choices. No bid-offer spread is levied currently.

For details of all relevant charges, please refer to the section "Summary of Current Charges".



Choose from Over 100 Diversified Investment Choices

The product offers over 100 investment choices covering different asset classes, geographical locations and business sectors, with the corresponding underlying funds being managed by various investment managers. **To cater for different risk appetites, the investment choices available have very different features and risk profiles. Some may be of high risk.** For details, please refer to the “Investment Choice Brochure” and the offering documents of the respective underlying funds, which are available from the Company upon request and at the Company’s website (www.yflife.com). The available investment choices will be reviewed by the Company on a regular basis.

For each premium contribution, you may choose up to 10 investment choices and the allocation for each should not be less than 10% of the respective premium paid and should be a whole-number percentage.

The premiums you pay, subject to applicable fees and charges of your policy, will be invested by the Company in the underlying funds linked to the investment choices you selected for the Company’s asset liability management purposes and will accordingly go towards accretion of the value of your policy.

Important Notes:

- **Your Policy Value and thus your returns will be calculated by the Company with reference to the performance of such underlying funds from time to time, and the policy charges will continue to be deducted from your policy.**
- **The return under the policy as a whole may be lower than the return of the underlying funds linked to your selected investment choices, due to the various fees and charges levied by the Company on your policy.**
- **Your investments in the insurance policy will become part of the assets of the Company. You do not have any rights or ownership over any of these assets. Your recourse is against the Company only.**
- **The units of investment choices allocated to your policy are notional and are solely for the purpose of determining the Policy Value.**

Some of these investment choices may be allocated in underlying funds denominated in other currencies, such as Euro, Sterling, Japanese Yen and Hong Kong Dollar, etc. **Global InvestPlan** makes it easier for you to manage your investments. All investment choices are denominated in US Dollar. Therefore, the currency of an investment choice may be different from that

of the underlying fund and the performance of that investment choice in US Dollar may be subject to potential gain or loss due to exchange-rate fluctuations.

No Bid-offer Spread for Investment Choices

No bid-offer spread is levied currently. However, other charges (e.g. the underlying fund charges) are applicable to investment choices. Please refer to the section “Summary of Current Charges” and the offering documents of the underlying funds for details.

Free Switching of Investment Choices

As both your investment appetite and the market conditions may change from time to time, **Global InvestPlan** allows you to arrange switching of investment choices and change of investment choice allocation at any time, currently free of any switching charge.

In addition, there is no restriction on the number of switches of your investment choices and minimum switching amount requirement.

The Company reserves the right to limit from time to time the total number of notional units of an investment choice to be switched out, on any Valuation Day, to 10% of the total number of outstanding notional units of that investment choice under the Company, not limited to the restrictions imposed by investment managers of the underlying funds.



1. Various Investment Term Options

To accommodate your diverse investment needs, the product offers 6 options of Investment Term: 5, 10, 15, 20, 25 and 30 years. Each Investment Term is available to the insured and policyowner whose age is, at the time of application, within the range set out as below:

Investment Term (Years)	Age Last Birthday of the Insured	Age Last Birthday of the Policyowner
5	0 - 62	18 - 62
10	0 - 60	18 - 60
15	0 - 57	18 - 57
20	0 - 55	18 - 55
25	0 - 50	18 - 50
30	0 - 45	18 - 45

The Investment Term is chosen at policy inception and cannot be changed afterwards.

Global InvestPlan is also subject to a Minimum Contribution Period during which premiums for basic plan and supplementary benefits attached to the policy (if any) must be paid. It commences from the start date of the policy and depends on the Investment Term. The Minimum Contribution Period for each Investment Term is set out as below:

Investment Term (Years)	Minimum Contribution Period (Months)
5	18
10 / 15	24
20 / 25	30
30	36

Important Notes:

- During the Minimum Contribution Period, no cash withdrawal or premium holiday is allowed.
- During the Minimum Contribution Period, if any premiums for basic plan and supplementary benefits attached to the policy (if any) remain outstanding after the expiry of 31-calendar-day grace period, the policy for the basic plan together with the attached supplementary benefits (if any) will be terminated. In such case, there will be a surrender charge of up to 88% of Target Yearly Premium of Basic Plan multiplied by the number of years from the start date of the policy up to the end of policy year in which the policy will be terminated. The Surrender Value, as determined on the processing date (any Valuation Day no later than 20 business days after the date of termination), will be paid.

If the premiums are overdue, the Company will notify you forthwith in writing to remind you that the policy will be terminated after the expiry of 31-calendar-day grace period if the premiums remain outstanding.

2. Premium Holiday

During the Investment Term, you should contribute premium continuously until the end of the Investment Term. **Premium holiday is not allowed during the Minimum Contribution Period.**

After Minimum Contribution Period, you may submit a written request in the form specified by us for a premium holiday which allows you to temporarily skip premium payments (premiums for basic plan and supplementary benefits attached to the policy (if any)) commencing on any premium due date during the Investment Term, provided that:

- all the premiums for basic plan and supplementary benefits attached to the policy (if any) due during the Minimum Contribution Period have been fully paid; and
- your policy has sufficient Surrender Value to cover the policy charges.

A written confirmation on the commencement date and cessation date (if specified by you) of premium holiday will be provided to you. Besides, if any premium for basic plan and supplementary benefits attached to the policy (if any) due after Minimum Contribution Period is not paid in full within one Policy Month from the premium due date and your policy has sufficient Surrender Value to cover the policy charges, premium holiday will be automatically taken and a written notice to confirm the commencement of premium holiday will be provided to you.

No interest payment is required during premium holiday. You may also resume your premium payments (premiums for basic plan and supplementary benefits attached to the policy (if any)) during the Investment Term.

Important Notes:

- **No-Lapse Condition will cease and no longer be applicable once there is/has ever been any premium holiday. For details of the No-Lapse Condition, please refer to the section "No-Lapse Condition".**
- During premium holiday, no premiums will be payable while policy charges will still be deductible. The Policy Value will be reduced such that the amount of loyalty bonus will be reduced significantly and the death benefit may also be reduced. Poor performance of the underlying funds may further magnify the investment losses.



- If the Surrender Value at the beginning of any Policy Month is insufficient to cover the policy charges, the premium holiday will cease and we will notify you in writing to resume premium payment (premium for basic plan and supplementary benefits attached to the policy (if any)) within the 31-calendar-day grace period from the beginning of such Policy Month. Otherwise, if Surrender Value at the end of the 31-calendar-day grace period from the beginning of such Policy Month is still insufficient to cover the outstanding policy charges and where the No-Lapse Condition is not applicable, the policy for the basic plan together with the attached supplementary benefits (if any) will be terminated automatically and applicable surrender charge will apply. You could lose all your premiums paid and all of the benefits in the policy. You will not receive any value and any shortfall in policy charges will not be required to be paid by you to the Company.

If you would like to know what impact skipping premium payments would have on the Surrender Value, you may request an appropriate illustration document for reference.

3. *Reducing the Target Yearly Premium of Basic Plan*

Global InvestPlan allows you to reduce the Target Yearly Premium of Basic Plan throughout the Investment Term by submitting a written request in the form specified by us.

You cannot increase the Target Yearly Premium of Basic Plan once it has been reduced.

What are the conditions and requirements?

Reduction in the Target Yearly Premium of Basic Plan is subject to the following conditions/requirements:

- (a) an amount in the same proportion of Target Yearly Premium of Basic Plan reduced should be taken out from the policy and paid to you after deducting the applicable surrender charge (Details are set out in the subsection “How will the policy be affected?” below); and
- (b) the Target Yearly Premium of Basic Plan after reduction should not be less than US\$1,200. The Company reserves the right to change this minimum requirement from time to time with not less than one month's prior notice or such shorter period of notice in compliance with the relevant regulatory requirements.

When will the reduction in Target Yearly Premium of Basic Plan take effect?

Any reduction in Target Yearly Premium of Basic Plan will come into effect:

- (a) on the date we receive your written request (if such date is the beginning of the current Policy Month); or
- (b) at the beginning of next Policy Month (if the date we receive your written request is a day other than the beginning of the current Policy Month).

How will the policy be affected?

- (a) Upon each reduction in the Target Yearly Premium of Basic Plan, the notional units of investment choice(s) in the policy will be redeemed automatically in the same proportion as the reduction in the Target Yearly Premium of Basic Plan. The proportion of redemption among the investment choices in the policy is determined by the respective values of the relevant investment choice(s) relative to the Policy Value.

The Policy Value will be reduced accordingly by the same proportion as calculated based on the formula below:

Policy Value before reduction in the Target Yearly Premium of Basic Plan	X	Target Yearly Premium of Basic Plan reduced / Target Yearly Premium of Basic Plan before reduction
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- (b) Reduction in Target Yearly Premium of Basic Plan is subject to applicable surrender charge during the Surrender Charge Period. An amount, which is equal to the reduced portion of the Policy Value less the applicable surrender charge due to such reduction in the Target Yearly Premium of Basic Plan, will be paid to you. This amount will reduce the death benefit and affect the determination of net amount at risk in the calculation of cost of insurance. For details of the calculation of death benefit and cost of insurance, please refer to the section “Life Insurance Benefit” on page 22 and “Summary of Current Charges” on page 28 respectively.

Under the circumstance which the applicable surrender charge is greater than or equal to the reduced portion of Policy Value, the amount paid to you due to the reduction in the Target Yearly Premium of Basic Plan will be equal to zero.

For avoidance of doubt, the amount paid to you due to reduction in the Target Yearly Premium of Basic Plan:

- (i) is not regarded as a cash withdrawal for the purpose of calculating the adjustment factor of loyalty bonus;
- (ii) will not be subject to the withdrawal charge or the conditions of cash withdrawal; and
- (iii) will not affect the fulfillment of No-Lapse Condition.

For details of the calculation of surrender charge for reduction in Target Yearly Premium of Basic Plan, please refer to the “Summary of Current Charges” on page 28 and examples 12 and 13 on page 39 to 40.

Example 1 – Calculation of Reduced Portion of Policy Value and Amount to be Paid to Policyholder due to Reduction in Target Yearly Premium of Basic Plan

Assumptions	
Target Yearly Premium of Basic Plan at the start date of the policy	US\$12,000
At the beginning of the 4th month of the 1st policy year, the Target Yearly Premium of Basic Plan was reduced by US\$2,400 to US\$9,600.	
Policy Value just before such reduction	US\$3,500
Applicable surrender charge due to such reduction in Target Yearly Premium of Basic Plan	US\$420 (Please refer to example 12 on page 39 for the calculation method of applicable surrender charge)

Calculation	
Reduced portion of Policy Value due to reduction in the Target Yearly Premium of Basic Plan	$= \text{Policy Value before such reduction} \times \frac{\text{Target Yearly Premium of Basic Plan reduced}}{\text{Target Yearly Premium of Basic Plan before reduction}}$ $= \text{US\$3,500} \times \frac{\text{US\$2,400}}{\text{US\$12,000}}$ $= \text{US\$700}$
Amount to be paid to the policyholder due to reduction in the Target Yearly Premium of Basic Plan	$= \text{Reduced portion of Policy Value} - \text{applicable surrender charge due to such reduction in Target Yearly Premium of Basic Plan}$ $= \text{US\$700} - \text{US\$420}$ $= \text{US\$280}$
Policy Value after the reduction in the Target Yearly Premium of Basic Plan	$= \text{Policy Value before such reduction} - \text{reduced portion of Policy Value due to such reduction in Target Yearly Premium of Basic Plan}$ $= \text{US\$3,500} - \text{US\$700}$ $= \text{US\$2,800}$

The example above is for illustrative purposes only. All numbers shown are hypothetical.

- (c) If you reduce the Target Yearly Premium of Basic Plan in the first policy year, the corresponding amount of first year bonus contribution not yet credited to the policy will be reduced and calculated in accordance with the Target Yearly Premium of Basic Plan after reduction. Any first year bonus contribution already credited previously to the policy will not be affected.

For details of the first year bonus contribution and the calculation, please refer to the section “First Year Bonus Contribution” and the example 3 on page 18.

- (d) The administrative charge and subsequent surrender charges (if any) will be calculated in accordance with the Target Yearly Premium of Basic Plan after reduction starting from the effective date of such reduction.

Please refer to the section “Summary of Current Charges” and the example 7 on page 34 and example 11 on page 38 for details of the calculation of administrative charge and surrender charge upon reduction in Target Yearly Premium of Basic Plan respectively.

Important Notes:

- Any reduction in Target Yearly Premium of Basic Plan before the end of the Surrender Charge Period will be subject to a surrender charge and may result in a significant loss of the principal.
- Please note that upon reduction in Target Yearly Premium of Basic Plan, a significant portion of the notional units of investment choices in the policy will be redeemed automatically and the Policy Value will be reduced accordingly.

A reduction in the Policy Value may further lead to a reduction in the amount of loyalty bonus and death benefit of the policy. Poor performance of the underlying funds may further magnify the investment losses, while all policy charges are still deductible. Therefore, you should think carefully before reducing the Target Yearly Premium of Basic Plan.

- If the Surrender Value at the beginning of any Policy Month is insufficient to cover the policy charges and at the end of the 31-calendar-day grace period from the beginning of such Policy Month, the Surrender Value is still insufficient to cover the outstanding policy charges and where the No-Lapse Condition is not applicable, the policy for the basic plan together with the attached supplementary benefits (if any) will be terminated automatically and applicable surrender charge will apply. You could lose all your premiums paid and all of the benefits in the policy. You will not receive any value and any shortfall in policy charges will not be required to be paid by you to the Company.



When will the amount taken out from the policy be paid to you?

Under normal conditions, the amount paid to you (i.e. the reduced portion of Policy Value less the applicable surrender charge) due to reduction in Target Yearly Premium of Basic Plan will be payable within 15 business days upon the effective date of the reduction in Target Yearly Premium of Basic Plan. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. The payment will be made as soon as practicable once the Exceptional Circumstances cease. In any event, such delay will not be longer than 6 months after the effective date of the reduction in Target Yearly Premium of Basic Plan. Under all circumstances, no interest is payable on such amounts for the period between the effective date of the reduction in Target Yearly Premium of Basic Plan and the date of payment.

4. Cash Withdrawal

Global InvestPlan allows you to redeem your notional units of investment choices for cash.

During the Minimum Contribution Period, cash withdrawal is not allowed. You may make a cash withdrawal after the Minimum Contribution Period provided that:

- all the premiums for basic plan and supplementary benefits attached to the policy (if any) due during the Minimum Contribution Period have been fully paid; and
- the Surrender Value immediately after withdrawal is not less than the monthly policy charges deducted at the beginning of the Policy Month in which the cash withdrawal is made multiplied by the higher of (i) or (ii) below:
 - 2; or
 - the number of complete Policy Months from the processing date of your cash withdrawal request up to the next premium due date.

Example 2 – Determination of Eligibility for Cash Withdrawal

Assumptions	
Start date of the policy	1 Dec 2016
Investment Term	5 years
Minimum Contribution Period	18 months
A cash withdrawal request of US\$8,000 is processed on 15 Jan 2019 (i.e. after the Minimum Contribution Period).	
All premiums for basic plan and supplementary benefits attached to the policy during the Minimum Contribution Period have been fully paid.	
Surrender Value immediately before withdrawal	US\$8,500
Monthly policy charges deducted at the beginning of the Policy Month in which the cash withdrawal is made (i.e. 1 Jan 2019)	US\$30
Next premium due date	1 Mar 2019

Determination of eligibility	
Surrender Value immediately after withdrawal	= US\$8,500 – US\$8,000 = US\$500
No. of complete Policy Months from 15 Jan 2019 to 1 Mar 2019	1
The higher of (i) 2; or (ii) no. of complete Policy Months from 15 Jan 2019 to 1 Mar 2019	= the higher of (i) 2; or (ii) 1 = 2
Monthly policy charges deducted at the beginning of the Policy Month in which the cash withdrawal is made (i.e. 1 Jan 2019) x the higher of (i) 2; or (ii) no. of complete Policy Months from 15 Jan 2019 to 1 Mar 2019	= US\$30 x 2 = US\$60 (The Surrender Value immediately after withdrawal, i.e. US\$500, is not less than US\$60.)
The request for a cash withdrawal of US\$8,000 would be accepted as the request for cash withdrawal has met all the conditions of cash withdrawal.	

The above example is for illustrative purpose only. All numbers shown are hypothetical.

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If the above conditions are not met, cash withdrawal request cannot be accepted. The information in relation to the maximum amount available for cash withdrawal can be obtained at no cost from the Company upon request. For any change on the above conditions, the Company will give you not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

The above conditions are only applicable for determining whether cash withdrawal can be made. If the Policy Value and/or Surrender Value drop below the requirement after cash withdrawal due to market fluctuations or deduction of fees and charges, your policy will continue to be in effect provided that the Surrender Value at the beginning of each Policy Month is sufficient to cover the monthly policy charges.

Each cash withdrawal is subject to a withdrawal charge of US\$25. The requested cash withdrawal amount and the withdrawal charge will be deducted from the Policy Value by cancelling notional units of investment choices in proportion to the respective redeemed values of notional units of the relevant investment choice(s). For details, please refer to the section "Summary of Current Charges".

The Company reserves the right to limit from time to time the total number of notional units of an investment choice to be redeemed on any Valuation Day, to 10% of the total number of outstanding notional units of that investment choice under the Company, not limited to the restrictions imposed by investment managers of the underlying funds.

For avoidance of doubt, the amount paid to you due to reduction in the Target Yearly Premium of Basic Plan will not be subject to the withdrawal charge or the conditions of cash withdrawal.

Important Notes:

- **No-Lapse Condition will cease and no longer be applicable once there is/has ever been any cash withdrawal. For details of the No-Lapse Condition, please refer to the section "No-Lapse Condition".**
- **Cash withdrawal may result in a significant loss of the principal. The Policy Value will be reduced, such that the amount of loyalty bonus will be reduced significantly and the death benefit may also be reduced. (For details of the adjustment on loyalty bonus, please refer to the section "Loyalty Bonus" and the example 4 on page 20.) Poor performance of the underlying funds may further magnify the investment losses, while policy charges are still deductible.**

- **If the Surrender Value at the beginning of any Policy Month is insufficient to cover the policy charges and at the end of the 31-calendar-day grace period from the beginning of such Policy Month, the Surrender Value is still insufficient to cover the outstanding policy charges and where the No-Lapse Condition is not applicable, the policy for the basic plan together with the attached supplementary benefits (if any) will automatically be terminated and applicable surrender charge will apply. You could lose all your premiums paid and all of the benefits in the policy. You will not receive any value and any shortfall in policy charges will not be required to be paid by you to the Company.**

You may make a cash withdrawal by providing us with a written request in the form specified by us. The cash withdrawal amount as determined on the processing date (the next Valuation Day following a period of up to 7 business days upon the date of our receipt of the withdrawal request and all the necessary documents from the policyholders) will be paid. Under normal conditions, the cash withdrawal amount will be payable within 15 business days upon the date of our receipt of the withdrawal request and all the necessary documents from the policyholders. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. The payment will be made as soon as practicable once the Exceptional Circumstances cease. In any event, such delay will not be longer than 6 months after our receipt of the withdrawal request and all the necessary documents from the policyholders. Under all circumstances, no interest is payable on such amounts for the period between the date of our receipt of the withdrawal request and all the necessary documents from the policyholders and the date of payment.

5. Timing for redemption at your own choice

You could determine when to redeem your notional units of investment choices before policy expires. After the end of Investment Term, you may still keep your plan running up to the policy anniversary on or following the insured's 100th birthday. Relevant policy charges, including cost of insurance, policy management fee and policy fee are still deductible monthly. Withdrawal charge is also applicable upon cash withdrawal. For details, please refer to the section "Summary of Current Charges".



First Year Bonus Contribution

Global InvestPlan offers you a first year bonus contribution in the first policy year ranging from 1% to 30% of the Target Yearly Premium of Basic Plan, depending on the Target Yearly Premium of Basic Plan and the Investment Term. It will be credited evenly in 12 installments to the in-force **Global InvestPlan** policy at the beginning of each Policy Month during the first policy year in the form of additional notional units of investment choices according to your latest premium allocation instruction.

Target Yearly Premium of Basic Plan as set out in the policy document is the annual premium amount you prepared to contribute continuously during the Investment Term, subject to reduction upon your request from time to time. The higher the Target Yearly Premium of Basic Plan and the longer the Investment Term, the higher the first year bonus contribution you will receive.

First year bonus contribution is calculated by the following formula:

First year bonus contribution	=	Target Yearly Premium of Basic Plan	x	The applicable rate of first year bonus contribution
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Rates of first year bonus contribution are set out below:
Rates of first year bonus contribution

Investment Term (Years)	Target Yearly Premium of Basic Plan (US\$)			
	< \$2,000	≥ \$2,000 and < \$3,500	≥ \$3,500 and < \$12,500	≥ \$12,500
5	1.0%	2.0%	2.5%	5.0%
10	2.0%	4.0%	5.0%	10.0%
15	4.5%	7.5%	7.5%	15.0%
20	6.0%	10.0%	10.0%	20.0%
25	7.5%	12.5%	12.5%	25.0%
30	9.0%	15.0%	15.0%	30.0%

Important Notes:

- The rates for the first year bonus contribution described above do not represent the rates of return or performance of your investment.
- The first year bonus contribution will form a part of the Policy Value and is subject to applicable policy charges. Please refer to the section "Summary of Current Charges" for details.

If the policyowner reduces the Target Yearly Premium of Basic Plan in the first policy year, the corresponding amount of first year bonus contribution not yet credited to the policy will be reduced and calculated based on (i) the Target Yearly Premium of Basic Plan after reduction and (ii) the applicable rate of first year bonus contribution corresponding to the Target Yearly Premium of Basic Plan after reduction and the same Investment Term as the start date of the policy. However, any first year bonus contribution already credited to the policy before reduction of the Target Yearly Premium of Basic Plan will not be affected.

Example 3 – Calculation of First Year Bonus Contribution

Assumptions

Investment Term	15 years
Target Yearly Premium of Basic Plan at the start date of the policy	US\$12,500

(1) First year bonus contribution in the 1st policy year if there is no reduction in Target Yearly Premium of Basic Plan

Calculation

Applicable rate of first year bonus contribution based on the Target Yearly Premium of Basic Plan at the start date of the policy of US\$12,500 and a 15-year Investment Term	15%
First year bonus contribution (per month)	= Target Yearly Premium of Basic Plan x applicable rate of first year bonus contribution / 12 = US\$12,500 x 15%/12 = US\$156.25
US\$156.25 will be credited to the in-force policy in the form of notional units of investment choices at the beginning of each Policy Month during the 1st policy year.	

(2) First year bonus contribution if the Target Yearly Premium of Basic Plan is reduced in the 1st policy year

Assumptions

From the beginning of the 5th Policy Month of the 1st policy year, the Target Yearly Premium of Basic Plan is reduced by US\$2,500	
Target Yearly Premium of Basic Plan after reduction	= US\$12,500 - US\$2,500 = US\$10,000

Example 3 – Calculation of First Year Bonus Contribution (Cont.)

Before reduction:

US\$156.25 will be credited to the in-force policy in the form of notional units of investment choices at the beginning of each Policy Month from the 1st to 4th month of the 1st policy year.

After reduction:

Calculation	
Applicable rate of first year bonus contribution based on the Target Yearly Premium of Basic Plan of US\$10,000 after reduction and a 15-year Investment Term	7.5%
First year bonus contribution at the beginning of each Policy Month from the 5th to 12th month of the 1st policy year (per month)	= Target Yearly Premium of Basic Plan x applicable rate of first year bonus contribution / 12 = US\$10,000 x 7.5%/12 = US\$62.5
US\$62.5 will be credited to the in-force policy in the form of notional units of investment choices at the beginning of each Policy Month from the 5th to 12th month of the 1st policy year. Total first year bonus contribution in the 1st policy year: = (US\$156.25 x 4 months) + (US\$62.5 x 8 months) = US\$1,125	

The example above is for illustrative purposes only. All numbers shown are hypothetical.

Important Notes:

- Early surrender of the policy may result in a significant loss of the principal and the amount of first year bonus contribution. Reducing the Target Yearly Premium of Basic Plan in the first policy year will reduce the amount of first year bonus contribution.
- In the occurrence of any of the following event(s), all the original amount of first year bonus contribution previously credited to the policy, without any adjustment, will be clawed back:
 - (i) the insured commits suicide within the first policy year (please refer to the subsection “Life Insurance Benefit” on page 22 for details); or
 - (ii) the policy is cancelled within the cooling-off period. For details of cooling-off period, please refer to the section “Cooling-off Period” on page 42.

Loyalty Bonus

We treasure our long-term relationship with you. Therefore, in addition to the first year bonus contribution, you may receive a loyalty bonus.

For Investment Term of 5/10/15/20 years:

The loyalty bonus will be allocated to the in-force policy at the end of the Investment Term in the form of additional notional units of investment choices according to your latest premium allocation instruction.

Loyalty bonus credited at the end of the Investment Term is calculated by the following formula:

$$\text{Loyalty bonus} = 0.75\% \times \text{aggregate of the Average Policy Value of each policy year during the whole Investment Term}$$

For Investment Term of 25/30 years:

The loyalty bonus will be allocated to the in-force policy at the end of the 20th policy year and at the end of the Investment Term in the form of additional notional units of investment choices according to your latest premium allocation instruction.

Loyalty bonus credited at the end of the 20th policy year is calculated by the following formula:

$$\text{Loyalty bonus} = 0.75\% \times \text{aggregate of the Average Policy Value of each policy year for the first 20 policy years}$$

Loyalty bonus credited at the end of the Investment Term is calculated by the following formula:

$$\text{Loyalty bonus} = 0.75\% \times \text{aggregate of the Average Policy Value of each policy year for the period from the beginning of the 21st policy year to the end of the Investment Term}$$

Average Policy Value is the sum of the Policy Value at the end of each Policy Month during the respective policy year divided by 12.



For all Investment Terms, if there are any previous cash withdrawals or unpaid premium before the date of crediting the loyalty bonus, the loyalty bonus to be credited will be reduced by multiplying an adjustment factor determined as below:

The adjustment factor	=	(total premium paid for the basic plan - all prior cash withdrawals (if any)) / total premiums for the basic plan due since the start date of the policy up to the date loyalty bonus is credited
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For avoidance of doubt, the amount paid to you due to reduction in the Target Yearly Premium of Basic Plan is not regarded as a cash withdrawal for the purpose of calculating the adjustment factor of loyalty bonus.

Example 4 – Calculation of Loyalty Bonus

Assumptions	
Investment Term	20 years
Target Yearly Premium of Basic Plan at the start date of the policy	US\$12,500

(1) Loyalty bonus if no cash withdrawal and no unpaid premium before the date of crediting the loyalty bonus

Assume no subsequent changes on the amount of Target Yearly Premium of Basic Plan and the Average Policy Value of each policy year during Investment Term to be:

Policy Year	Average Policy Value (US\$)	Policy Year	Average Policy Value (US\$)
1	13,125	11	91,541
2	27,163	12	114,445
3	33,714	13	139,640
4	20,796	14	167,354
5	19,312	15	163,667
6	34,357	16	162,074
7	51,543	17	190,286
8	71,728	18	221,037
9	67,382	19	252,220
10	67,101	20	277,956
Aggregate of the Average Policy Value during the whole Investment Term (US\$)		2,186,441	

For the policy with Investment Term of 20 years, the loyalty bonus will be credited at the end of the Investment Term (i.e. at the end of the 20th policy year). Assuming no cash withdrawal or unpaid premium before the end of the 20th policy year, no adjustment will be made on the loyalty bonus.

Example 4 – Calculation of Loyalty Bonus (Cont.)

Loyalty bonus credited at the end of the 20th policy year

$$\begin{aligned}
 &= 0.75\% \times \text{Aggregate of the Average Policy Value of each policy year during the whole Investment Term} \\
 &= 0.75\% \times \text{US\$2,186,441} \\
 &= \text{US\$16,398.31}
 \end{aligned}$$

The loyalty bonus of US\$16,398.31 will be credited to the policy at the end of the Investment Term, in the form of notional units of investment choices.

(2) Loyalty bonus if cash withdrawal has been made and there has been unpaid premium

Assumptions

Cash withdrawal of US\$55,000 has been made in the 5th policy year.

The Target Yearly Premium of Basic Plan was reduced by US\$2,500 to US\$10,000 at the beginning of the 6th policy year and premium holiday has been exercised for the 8th and 9th policy year.

Up till the end of the 20th policy year, US\$12,500 had been paid each year during the first 5 policy years and US\$10,000 had been paid each year since the 6th policy year while the premiums for the 8th and 9th policy year was skipped (i.e. US\$10,000 paid each year for 13 years).

The aggregate of the Average Policy Value of each policy year during the whole Investment Term becomes US\$1,816,005.

The loyalty bonus to be credited will be reduced by multiplying an adjustment factor as set out below.

Adjustment factor	$ \begin{aligned} &= (\text{total premium paid for the basic plan} - \text{all prior cash withdrawals (if any)}) / \text{total premiums for the basic plan due since the start date of the policy up to the end of the 20th policy year} \\ &= (5 \times \text{US\$12,500} + 13 \times \text{US\$10,000} - \text{US\$55,000}) / (5 \times \text{US\$12,500} + (20 - 5) \times \text{US\$10,000}) \\ &= 0.65 \end{aligned} $
Loyalty bonus credited at the end of the 20th policy year	$ \begin{aligned} &= 0.75\% \times \text{Aggregate of the Average Policy Value of each policy year during the whole Investment Term} \times \text{adjustment factor} \\ &= 0.75\% \times \text{US\$1,816,005} \times 0.65 \\ &= \text{US\$8,853.02} \end{aligned} $

The loyalty bonus of US\$8,853.02 will be credited to the policy at the end of the Investment Term, in the form of notional units of investment choices.

The example above is for illustrative purposes only. All numbers shown are hypothetical.

Important Notes:

- The rate of loyalty bonus described above does not represent the rate of return or performance of your investment.
- The loyalty bonus will form a part of the Policy Value and is subject to applicable policy charges. Please refer to the section “Summary of Current Charges” for details.
- Early surrender or cash withdrawal of the policy may result in a significant loss of the principal and the amount of loyalty bonus. Reducing the Target Yearly Premium of Basic Plan, cash withdrawals and any unpaid premium will reduce the Policy Value such that the amount of loyalty bonus will be reduced.



Life Insurance Benefit

In addition to the investment features offered under the product, **Global InvestPlan** provides you with a life insurance benefit.

In the event of death of the insured (except suicide within the first policy year) while the policy is in force, the Company will pay the beneficiary(ies) the higher of:

- (i) 105% of the Policy Value as determined on the processing date (the next Valuation Day following a period of up to 7 business days upon our receipt of the completed death claim form and other necessary documents as we may require), and
- (ii) total premium paid for the basic plan, net of all prior cash withdrawals (if any) and all the amount paid to you due to any prior reduction in Target Yearly Premium of Basic Plan.

If the insured commits suicide within the first policy year, our liability and thus the amount the beneficiary will receive is limited to the aggregate of the Policy Value as determined on the processing date (the next Valuation Day following a period of up to 7 business days upon our receipt of the completed death claim form and other necessary documents as we may require) and all cost of insurance amount deducted previously from the policy, less all the original amount of first year bonus contribution previously credited to the policy without any adjustment.

Example 5 – Calculation of Death Benefit (for death cases other than suicide in the 1st policy year)

Assumptions

Investment Term	20 years
Target Yearly Premium of Basic Plan at the start date of the policy	US\$12,500

Cash withdrawal of US\$5,000 was made in the 3rd policy year.

At the beginning of the 8th policy year, Target Yearly Premium of Basic Plan was reduced by US\$2,500 to US\$10,000 and an amount of US\$13,000 was assumed to be paid to the policyholder due to such reduction.

At the end of the 10th policy year:

Completed death claim form and other necessary documents were received.

Total premium paid for the basic plan	= US\$12,500 x 7 + US\$10,000 x 3 = US\$117,500
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Policy Value as determined on the processing date	US\$93,500
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Calculation

(i) 105% of the Policy Value as determined on the processing date	= 105% x US\$93,500 = US\$98,175
(ii) total premium paid for the basic plan - all prior cash withdrawals (if any) - all the amount paid to the policyholder due to any prior reduction in Target Yearly Premium of Basic Plan	= US\$117,500 – US\$5,000 – US\$13,000 = US\$99,500
Death benefit	= The higher of (i) and (ii) = The higher of (i) US\$98,175; and (ii) US\$99,500 = US\$99,500

Example 6 – Calculation of the amount paid to the beneficiary if the insured commits suicide in the 1st policy year

Assumptions	
Investment Term	20 years
Target Yearly Premium of Basic Plan at the start date of the policy	US\$12,000
Premium payment frequency	Monthly
Monthly premium of the basic plan	= US\$12,000/12 = US\$1,000

At the end of the 5th month of the 1st policy year:

Completed death claim form (due to suicide) and other necessary documents were received.	
All the original amount of first year bonus contribution previously credited (without any adjustment)	US\$500 (Please refer to example 3 on page 18 for the calculation method of the first year bonus contribution)
All cost of insurance amount deducted previously	US\$0.5 (Please refer to example 8 on page 35 for the calculation method of cost of insurance)
Policy Value as determined on the processing date	US\$5,400

Calculation	
Amount paid to the beneficiary	= Policy Value as determined on the processing date + all cost of insurance amount deducted previously - all the original amount of first year bonus contribution previously credited to the policy without any adjustment = US\$5,400 + US\$0.5 - US\$500 = US\$4,900.5

The examples above are for illustrative purposes only. All numbers shown are hypothetical.

Important Notes:

- As part of the death benefit of the policy is linked to the performance of the underlying funds from time to time, the death benefit is subject to investment risks and market fluctuations. The death benefit payable may drop significantly and may not be sufficient for your individual needs.
- More importantly, you should be aware of the following regarding your death benefit and the cost of insurance (“insurance charges”):
 - Part of the fees and charges you pay that will be deducted from the value of your policy will be used to cover the insurance charges for the life coverage and any additional coverage you may choose.
 - The insurance charges will reduce the amount that may be applied towards investment in the underlying funds linked to your selected investment choices.
 - The insurance charges may increase significantly during the term of your policy due to factors such as insured’s age. This may result in significant or even total loss of your premiums paid. Please refer to the section “Summary of Current Charges” for the indicative cost of insurance rates and the example 8 of calculation of cost of insurance on page 35.
 - If the Surrender Value of your policy at the beginning of any Policy Month is insufficient to cover the policy charges and at the end of the 31-calendar-day grace period from the beginning of such Policy Month, the Surrender Value is still insufficient to cover the outstanding policy charges, including the insurance charges, and where the No-Lapse Condition is not applicable, your policy will be terminated automatically and you could lose all your premiums paid and all of the benefits.
 - You should consult your intermediary for details, such as how the charges may increase and could impact the value of your policy.

Under normal conditions, the death benefit will be payable within 15 business days upon our receipt of the completed death claim form and other necessary documents as we may require. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. The payment will be made as soon as practicable once the Exceptional Circumstances cease. In any event, such delay will not be longer than 6 months after our receipt of the completed death claim form and other necessary documents. Under all circumstances, no interest is payable on such amounts for the period between the date of our receipt of the completed death claim form and other necessary documents as we may require and the date of payment.



Accident Benefit

Global InvestPlan also provides an accident benefit with no additional charge for the insured with attained age between 18 and 65 when the policy is in force during the Investment Term. In the event that the insured suffers total disability caused directly by an accident for a continuous period of 6 months or above, we will pay premium contributions for the basic plan on your behalf, subject to a maximum of US\$10,000 per calendar year (for the insured under all **Global InvestPlan** policies), during the period in which the insured is totally disabled (including the first 6 months after the insured suffers total disability).

If the total premium contributions for the basic plan paid by the Company under this benefit in a calendar year reach the maximum limit of US\$10,000, you should pay any excess amount of premium contribution for the basic plan due for that calendar year following the premium payment frequency of the basic plan.

If there is more than one in-force **Global InvestPlan** policy under the same insured while the insured is totally disabled, the Company will pay premium contributions according to the start dates of the policies, with premium contributions first paid for the policy with the earliest start date, subject to the maximum limit of US\$10,000 per calendar year.

No-Lapse Condition

As Surrender Value may be depleted due to the limited accumulation period of Policy Value in the early years of the policy and exceptional market fluctuations, **Global InvestPlan** offers you a No-Lapse Condition before the end of 15th policy year or before the end of the Investment Term, whichever is earlier (i.e. the No-Lapse Condition period). However, the No-Lapse Condition will cease and no longer be applicable once:

- (1) there is/has ever been any cash withdrawal; or
- (2) premium is/has ever been overdue for more than one Policy Month from the respective premium due date (including the case of premium holiday).

You should think carefully before making any cash withdrawal or having any overdue premium. For avoidance of doubt, the amount paid to you due to reduction in the Target Yearly Premium of Basic Plan will not affect the fulfillment of No-Lapse Condition.

During the No-Lapse Condition period, whenever the Surrender Value at the beginning of any Policy Month is insufficient to cover the policy charges and at the end of the 31-calendar-day grace period from the beginning of such Policy Month, the Surrender Value is still insufficient to cover the outstanding policy charges due to certain factors, e.g., significant investment losses resulting from exceptional market fluctuations, the No-Lapse Condition ensures that the policy for the basic plan together with the attached supplementary benefits (if any) will remain in force. However, policy charges will continue to be deducted from Policy Value and the outstanding policy charges of the plan will be accrued without interest. Once any premium payment is made/ bonus is credited, deductions will be made first to offset any outstanding policy charges. Thus, no premiums/ bonuses will be allocated for investments until all outstanding policy charges are settled.

Important Notes:

Even the Policy Value is positive, if Surrender Value at the beginning of any Policy Month is insufficient to cover the policy charges and at the end of the 31-calendar-day grace period from the beginning of such Policy Month, the Surrender Value is still insufficient to cover the outstanding policy charges and where the No-Lapse Condition is not applicable, the policy for the basic plan together with the attached supplementary benefits (if any) will be terminated automatically and you will not receive any value. Any shortfall in policy charges will not be required to be paid by you to the Company.

To obtain the information on the Surrender Value of your policy, please contact your intermediary or call our customer service hotline during office hours.

Supplementary Benefits (Optional)

The product also offers you a range of supplementary benefits during the Investment Term while the policy is in force. Supplementary benefits can be selected only at policy inception and the premium for supplementary benefits is payable in addition to the premium of the basic plan in the same premium payment frequency. The premium for the supplementary benefits will be credited to the policy in the form of additional notional units of investment choices according to your latest premium allocation instruction to form part of the Policy Value and is subject to applicable policy charges under the policy.

The cost of supplementary benefits, which is equal to the annual premium of supplementary benefits divided by 12, is deducted monthly from the Policy Value until the termination of the supplementary benefit. The cost of supplementary benefits may vary depending on factors such as the type of the supplementary benefit, the sum insured of the supplementary benefit, age, gender, smoking habits and risk class of the insured. Underwriting is required if you apply for the available supplementary benefits. Please contact your intermediary for details.

You should contribute premium for supplementary benefits continuously while the supplementary benefit(s) is in force. **During the Minimum Contribution Period, if any premiums for basic plan and supplementary benefits attached to the policy (if any) remain outstanding after the expiry of 31-calendar-day grace period, the policy for the basic plan together with the attached supplementary benefits (if any) will be terminated.** After Minimum Contribution Period and all the premiums for basic

plan and supplementary benefits attached to the policy (if any) due during such period have been fully paid, premium holiday in respect of any premium for basic plan and supplementary benefit attached to the policy (if any) is allowed provided that your policy has sufficient Surrender Value to cover the policy charges. For details of premium holiday, please refer to the section "Premium Holiday" on page 13.

The cost of supplementary benefits may increase significantly during the term of supplementary benefits due to factors such as the insured's age. Once the Surrender Value at the beginning of any Policy Month is insufficient to cover the policy charges and at the end of the 31-calendar-day grace period from the beginning of such Policy Month, the Surrender Value is still insufficient to cover the outstanding policy charges, including the cost of supplementary benefits, and where the No-Lapse Condition is not applicable, the policy will be terminated automatically and you could lose all your premiums paid and all of the benefits.

You can submit a written request to terminate the supplementary benefits at any time during the Investment Term even during the Minimum Contribution Period. In addition, the supplementary benefits will be terminated automatically upon (1) the termination of the **Global InvestPlan** policy; or (2) the expiry of such supplementary benefits, whichever is earlier.

You should contact your intermediary for details, such as the supplementary benefits available or how the cost of supplementary benefits may increase and could impact the value of your policy.





Surrender

You may surrender the policy at any time by submitting a written request in the form specified by us. A surrender charge (up to 88% of Target Yearly Premium of Basic Plan multiplied by the number of years from the start date of the policy up to the end of the policy year in which the policy is surrendered) will be applicable to any policy surrender during the Surrender Charge Period, which is the period beginning from the start date of the policy during which the surrender charge is levied on the policy upon the occurrence of certain event(s) as set out in "Surrender Charge" in the section "Summary of Current Charges" on page 28, and is equal to half of the Investment Term of the policy.

Please refer to the "Surrender Charge Period and Surrender Charge Rate Table" on page 33 for details of the Surrender Charge Period and the applicable surrender charge rate. Under the circumstance which the surrender charge is greater than or equal to the Policy Value, the Surrender Value will be equal to zero. Please also refer to the section "Summary of Current Charges" on page 28 and the examples 9 to 11 on page 36 to 38 for details.

Early surrender may result in a significant loss of the principal. Poor performance of underlying funds may further magnify the investment losses, while all charges are still deductible. Upon acceptance of your surrender application, the policy will be terminated and you will receive the Surrender Value, if any.

Surrender Value as determined on the processing date (the next Valuation Day following a period of up to 7 business days upon our receipt of the surrender request and other necessary documents) will be paid. Under normal conditions, the Surrender Value will be payable within 15 business days upon our receipt of the surrender request and other necessary documents. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. The payment will be made as soon as practicable once the Exceptional Circumstances cease. In any event, such delay will not be longer than 6 months from the date the surrender request is received. Under all circumstances, no interest is payable on such amounts for the period between the date of our receipt of the surrender request and other necessary documents and the date of payment.

Termination

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

- (i) On the benefit expiry date of the policy (i.e. the policy anniversary on or following the insured's 100th birthday); or
- (ii) Death of the insured; or
- (iii) During the Minimum Contribution Period, the premium for basic plan and supplementary benefits attached to the policy (if any) remains outstanding after the expiry of 31-calendar-day grace period; or
- (iv) The Surrender Value at the beginning of any Policy Month is insufficient to cover the policy charges and at the end of the 31-calendar-day grace period from the beginning of such Policy Month, the Surrender Value is still insufficient to cover the outstanding policy charges and where the No-Lapse Condition is not applicable; or
- (v) Upon surrender of the policy

In the event of (iii), (iv) and (v) above, a surrender charge will be applicable during the Surrender Charge Period. Please refer to the section "Summary of Current Charges" for details.

In the event of (iii) above, the Surrender Value, as determined on the processing date (any Valuation Day no later than 20 business days after the date of termination), will be paid. But you will be notified in writing to remind you to pay the outstanding premiums before possible termination.

In the event of (iv) above, your policy will be terminated without any value. No amount will be paid to you and any shortfall in policy charges will not be collected upon termination. You will be notified in writing before any possible termination.

This product is not made available to U.S. citizens and U.S. taxpayers. In the event that you become a U.S. citizen or U.S. taxpayer after the issuance of your policy, the Company reserves the right, without first obtaining your consent, to terminate your policy acting fairly, in good faith and in a commercial reasonable manner, provided that such termination is permitted by applicable laws and regulations. Surrender charge will be waived under such situation. The Policy Value as determined on the processing date (the next Valuation Day following the date of termination) will be paid. Under normal conditions, the Policy Value will be payable within 15 business days from date of termination. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. The payment will be made as soon as practicable once the Exceptional Circumstances cease. In any event, such delay will not be longer than 6 months from date of termination of the policy. Under all circumstances, no interest is payable on such amounts for the period between the date of termination and the date of payment.

退保及保單終止 *Surrender and Termination*

Please refer to the subsection “Life Insurance Benefit” on page 22 for details in case of termination due to the death of the insured (i.e. event (ii) above), the subsection “Surrender” on page 26 for details in case of surrender of the policy (i.e. event (v) above) and the subsection “Policy Expiry” on page 27 for the details in case of policy expiry (i.e. event (i) above).

Policy Expiry

The policy will expire on the policy anniversary which falls on or following the 100th birthday of the insured (i.e. benefit expiry date). When the policy expires, the policy will be terminated and the Policy Value as determined on the processing date (the next Valuation Day following the benefit expiry date of the policy) will be paid to the policyowner and no death benefit will be provided.

Under normal conditions, the Policy Value will be payable within 15 business days from the benefit expiry date of the policy. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. The payment will be made as soon as practicable once the Exceptional Circumstances cease. In any event, such delay will not be longer than 6 months after the benefit expiry date of the policy. Under all circumstances, no interest is payable on such amounts for the period between the benefit expiry date of the policy and the date of payment.

收費一覽表 *Summary of Current Charges*



The Company reserves the right to vary the policy charges or to impose new charges with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Charges of the Product

Scheme level	Applicable rates/charges	How is it charged/deducted?
Administrative charge	<p>Applicable until the end of the Investment Term.</p> <p>0.8% per month (i.e. 9.6% per annum) of the Target Yearly Premium of Basic Plan as of the beginning of each Policy Month</p> <p>For calculation of the administrative charge, please refer to the example 7 on page 34.</p>	<p>Deducted monthly at the beginning of each Policy Month from the Policy Value by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value.</p>
Policy fee	<p>Applicable until the termination of the policy.</p> <p>US\$4 per month (i.e. US\$48 per annum)</p>	
Cost of insurance	<p>Applicable until the termination of the policy.</p> <p>Monthly cost of insurance (COI) = net amount at risk/1000 x annual COI rate per thousand net amount at risk/12</p> <p>Net amount at risk is the higher of the following:</p> <ol style="list-style-type: none"> (1) 5% of the Policy Value at the beginning of the Policy Month; and (2) Total premium paid for the basic plan – all prior cash withdrawals (if any) – all the amount paid to you due to any prior reduction in Target Yearly Premium of Basic Plan – the Policy Value at the beginning of the Policy Month <p>In calculating the net amount at risk, the Policy Value at the beginning of the Policy Month is the value after deduction of the administrative charge, policy fee, policy management fee and the reduced portion of Policy Value due to reduction in Target Yearly Premium of Basic Plan (if any) at the beginning of that Policy Month.</p> <p>If the resulting net amount at risk is zero or a negative number, no COI will incur for that Policy Month.</p>	

收費一覽表 *Summary of Current Charges*

Scheme level	Applicable rates/charges	How is it charged/deducted?																																				
Cost of insurance (Cont.)	<p>The table below sets out some indicative annual COI rates per thousand net amount at risk. These rates are for illustration only and may vary based on the attained age and gender of the insured. Please refer to the illustration document or contact your intermediary for the COI rates applicable to your policy.</p> <table> <tr> <th>Attained age of the insured</th><th>Male</th><th>Female</th></tr> <tr><td>0</td><td>0.8714</td><td>0.8714</td></tr> <tr><td>10</td><td>0.6500</td><td>0.6500</td></tr> <tr><td>20</td><td>0.8286</td><td>0.7795</td></tr> <tr><td>30</td><td>0.8286</td><td>0.8286</td></tr> <tr><td>40</td><td>1.4721</td><td>1.1065</td></tr> <tr><td>50</td><td>3.5003</td><td>2.3948</td></tr> <tr><td>60</td><td>10.5961</td><td>6.6951</td></tr> <tr><td>70</td><td>27.7028</td><td>19.1792</td></tr> <tr><td>80</td><td>69.9584</td><td>48.2384</td></tr> <tr><td>90</td><td>171.1317</td><td>120.6009</td></tr> <tr><td>99</td><td>351.5537</td><td>259.0555</td></tr> </table> <p>Please refer to the example 8 on page 35 for the calculation of COI.</p>	Attained age of the insured	Male	Female	0	0.8714	0.8714	10	0.6500	0.6500	20	0.8286	0.7795	30	0.8286	0.8286	40	1.4721	1.1065	50	3.5003	2.3948	60	10.5961	6.6951	70	27.7028	19.1792	80	69.9584	48.2384	90	171.1317	120.6009	99	351.5537	259.0555	Deducted monthly at the beginning of each Policy Month from the Policy Value by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value.
Attained age of the insured	Male	Female																																				
0	0.8714	0.8714																																				
10	0.6500	0.6500																																				
20	0.8286	0.7795																																				
30	0.8286	0.8286																																				
40	1.4721	1.1065																																				
50	3.5003	2.3948																																				
60	10.5961	6.6951																																				
70	27.7028	19.1792																																				
80	69.9584	48.2384																																				
90	171.1317	120.6009																																				
99	351.5537	259.0555																																				
Policy management fee	<p>Applicable until the termination of the policy.</p> <p>1.25%/12 per month of the Policy Value at the beginning of each Policy Month (i.e. 1.25% per annum)</p> <p>In calculating the policy management fee, the Policy Value at the beginning of the Policy Month is the value before deduction of all the other monthly policy charges and the reduced portion of Policy Value due to reduction in Target Yearly Premium of Basic Plan (if any) at the beginning of that Policy Month.</p>																																					
Withdrawal charge	US\$25 for each withdrawal	Deducted from the Policy Value by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant redeemed investment choice(s) relative to the total redeemed value on the date the withdrawal request is processed.																																				



Scheme level	Applicable rates/charges	How is it charged/deducted?								
Surrender charge	<p>Surrender charge is applicable in the occurrence of any of the following events during the Surrender Charge Period:</p> <p>(i) policy surrender; or</p> <p>(ii) policy termination except due to the death of the insured; or</p> <p>(iii) reduction in Target Yearly Premium of Basic Plan.</p> <p><u>(A) In case of (i) policy surrender or (ii) policy termination except due to the death of the insured, the surrender charge is calculated as follows:</u></p> <p>• Within the 1st policy year or at the end of any policy year</p> <table><tr><td>Target Yearly Premium of Basic Plan</td><td>x</td><td>No. of years since the start date of the policy till the end of the policy year in which the surrender/ termination occurs</td><td>x</td><td>Applicable surrender charge rate</td></tr></table> <p>• Within a policy year after the 1st policy year</p> <table><tr><td>Target Yearly Premium of Basic Plan</td><td>x</td><td>Surrender factor*</td></tr></table>	Target Yearly Premium of Basic Plan	x	No. of years since the start date of the policy till the end of the policy year in which the surrender/ termination occurs	x	Applicable surrender charge rate	Target Yearly Premium of Basic Plan	x	Surrender factor*	<p>Deducted from the Policy Value by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value on the date the surrender request (in case of policy surrender) / policy termination (in case of policy termination) / reduction in Target Yearly Premium of Basic Plan (in case of reduction in Target Yearly Premium of Basic Plan) is processed.</p>
	Target Yearly Premium of Basic Plan	x	No. of years since the start date of the policy till the end of the policy year in which the surrender/ termination occurs	x	Applicable surrender charge rate					
	Target Yearly Premium of Basic Plan	x	Surrender factor*							
	<p>For policy surrender or policy termination (except due to the death of the insured) in the first two policy years, the surrender charge is subject to a maximum amount (the “Surrender Charge Cap”) as calculated below:</p> <p>(1) 60% of the total premium paid for the basic plan; <u>plus</u></p> <p>(2) the original amount of first year bonus contribution previously credited; <u>minus</u></p> <p>(3) any surrender charges previously deducted due to reduction in Target Yearly Premium of Basic Plan.</p> <p><u>(B) In case of (iii) reduction in Target Yearly Premium of Basic Plan, the surrender charge is calculated as follows:</u></p> <p>• Within the 1st policy year or at the end of any policy year</p> <table><tr><td>Target Yearly Premium of Basic Plan reduced</td><td>x</td><td>No. of years since the start date of the policy till the end of the policy year in which Target Yearly Premium of Basic Plan is reduced</td><td>x</td><td>Applicable surrender charge rate</td></tr></table> <p>• Within a policy year after the 1st policy year</p> <table><tr><td>Target Yearly Premium of Basic Plan reduced</td><td>x</td><td>Surrender factor*</td></tr></table>	Target Yearly Premium of Basic Plan reduced	x	No. of years since the start date of the policy till the end of the policy year in which Target Yearly Premium of Basic Plan is reduced	x	Applicable surrender charge rate	Target Yearly Premium of Basic Plan reduced	x	Surrender factor*	
	Target Yearly Premium of Basic Plan reduced	x	No. of years since the start date of the policy till the end of the policy year in which Target Yearly Premium of Basic Plan is reduced	x	Applicable surrender charge rate					
Target Yearly Premium of Basic Plan reduced	x	Surrender factor*								

收費一覽表 *Summary of Current Charges*

Scheme level	Applicable rates/charges	How is it charged/deducted?
Surrender charge (Cont.)	<p>For each reduction in Target Yearly Premium of Basic Plan in the first two policy years, the surrender charge is subject to a maximum amount as calculated below:</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> $\text{Surrender Charge Cap} \times \frac{\text{Target Yearly Premium of Basic Plan reduced}}{\text{Target Yearly Premium of Basic Plan before reduction}}$ </div> <p>* The surrender factor shall be determined as follows: $A - ((A - B) \times T_1/T_2)$</p> <p>Where:</p> <p>A = Applicable surrender charge rate at the end of previous policy year multiplied by the no. of years from the start date of the policy to the end of previous policy year</p> <p>B = Applicable surrender charge rate at the end of the current policy year multiplied by the no. of years from the start date of the policy to the end of the current policy year</p> <p>T₁ = No. of months between the end of previous policy year and the end of Policy Month in which the surrender/ termination/ reduction in Target Yearly Premium of Basic Plan occurs</p> <p>T₂ = No. of months between the end of previous policy year and the end of (a) the current policy year or (b) Surrender Charge Period, whichever is earlier</p> <p>Please note that the application of Surrender Charge Cap will ensure that the total surrender charge incurred in the first two policy years, net of the original amount of first year bonus contribution previously credited, will not exceed 60% of the total premium paid for the basic plan.</p> <p>Applicable surrender charge rates (up to 88%), depending on the Investment Term and the policy year in which the surrender charge is triggered, are set out in the "Surrender Charge Period and Surrender Charge Rate Table" on page 33.</p> <p>Under the circumstance which the surrender charge is greater than or equal to the Policy Value, the Surrender Value will be equal to zero. For detailed calculation of the surrender charge, please refer to the examples 9, 10, 11, 12 and 13 on page 36 to 40.</p>	<p>Deducted from the Policy Value by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value on the date the surrender request (in case of policy surrender) / policy termination (in case of policy termination) / reduction in Target Yearly Premium of Basic Plan (in case of reduction in Target Yearly Premium of Basic Plan) is processed.</p>
Bid-offer spread of the investment choices	No bid-offer spread is levied currently.	N/A
Investment switching charge	No switching charge is levied currently.	N/A



Scheme level	Applicable rates/charges	How is it charged/deducted?
Cost of supplementary benefits (for supplementary benefit (if any))	<p>Applicable until the termination of the supplementary benefits (if any).</p> <p>Based on the benefit type, sum insured, age, gender, smoking habits and risk class of the insured.</p> <p>Please contact your intermediary for details.</p>	<p>Deducted monthly at the beginning of each Policy Month from the Policy Value by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value.</p>

Underlying Fund Charges

You should note that the underlying funds of the investment choices may have separate charges, e.g. performance fee and annual management fee. You do not pay these fees directly – the fees will be deducted and such reduction will be reflected in the unit price of the underlying funds. For details, please refer to the offering documents of the underlying funds, which are available from the Company upon request and at the Company's website.

收費一覽表 *Summary of Current Charges*

Surrender Charge Period and Surrender Charge Rate Table

	Investment Term (Years)					
	5	10	15	20	25	30
	Surrender Charge Period (Years) (beginning from the start date of the policy)					
	2.5	5	7.5	10	12.5	15
Timing of surrender charge triggered	Surrender charge rates					
At or before the end of policy year 1	34%	59%	68%	78%	83%	88%
At the end of policy year 2	19%	31%	42%	52%	57%	63%
At the end of policy year 3	0%	22%	30%	37%	42%	47%
At the end of policy year 4	0%	15%	24%	29%	34%	39%
At the end of policy year 5	0%	0%	18%	24%	29%	34%
At the end of policy year 6	0%	0%	12%	20%	25%	30%
At the end of policy year 7	0%	0%	6%	17%	21%	26%
At the end of policy year 8	0%	0%	0%	13%	16%	22%
At the end of policy year 9	0%	0%	0%	7%	12%	18%
At the end of policy year 10	0%	0%	0%	0%	9%	14%
At the end of policy year 11	0%	0%	0%	0%	6%	11%
At the end of policy year 12	0%	0%	0%	0%	3%	8%
At the end of policy year 13	0%	0%	0%	0%	0%	5%
At the end of policy year 14	0%	0%	0%	0%	0%	2%
At the end of policy year 15	0%	0%	0%	0%	0%	0%

For the details of calculation of surrender charge, please refer to the section “Summary of Current Charges”.

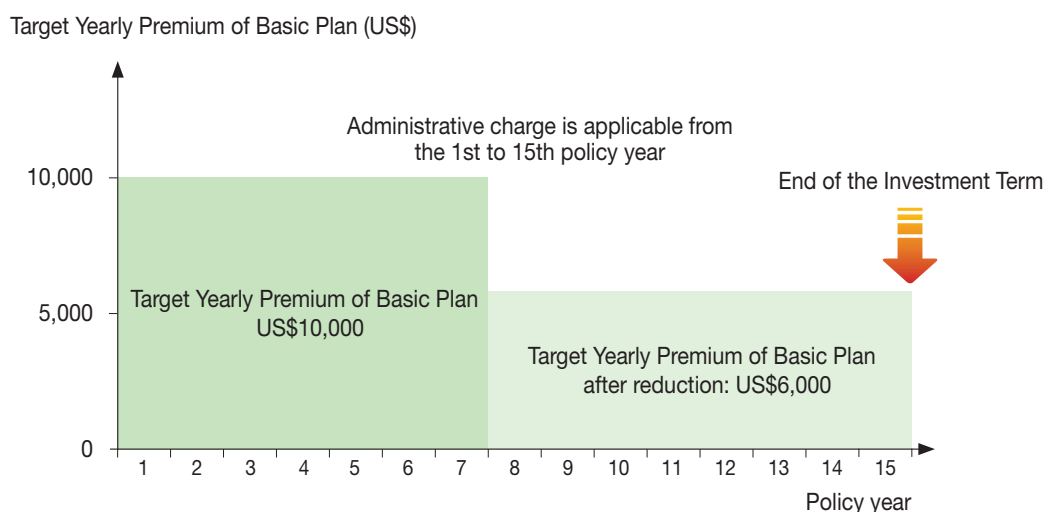


Examples – Charge Calculation

The following examples are for illustrative purposes only. All numbers shown are hypothetical.

Example 7 – Calculation of Administrative Charge

Assumptions	
Investment Term	15 years
Target Yearly Premium of Basic Plan at the start date of the policy	US\$10,000
At the beginning of the 8th policy year, the Target Yearly Premium of Basic Plan is reduced by US\$4,000 to US\$6,000.	



Calculation	
1. Administrative charge per annum from the 1st policy year to 7th policy year	
Administrative charge (per month)	= 0.8% of the Target Yearly Premium of Basic Plan = 0.8% x US\$10,000 = US\$80
Total administrative charge per annum	= US\$80 x 12 = US\$960
2. Administrative charge per annum from the 8th policy year to 15th policy year	
Administrative charge (per month)	= 0.8% of the Target Yearly Premium of Basic Plan after reduction = 0.8% x US\$6,000 = US\$48
Total administrative charge per annum	= US\$48 x 12 = US\$576

收費一覽表 *Summary of Current Charges*

Example 8 – Calculation of Cost of Insurance

Assumptions	
Life insured is a male at the age of 40 at policy issuance	
Investment Term	20 years
Premium payment frequency	yearly
Target Yearly Premium of Basic Plan at the start date of the policy	US\$10,000
At the beginning of the 4th policy year, cash withdrawal of US\$8,000 has been made.	
At the beginning of the 6th policy year, the Target Yearly Premium of Basic Plan was reduced by US\$1,000 to US\$9,000 and an amount of US\$3,800 was assumed to be paid to the policyholder due to such reduction.	
At the beginning of the 11th policy year:	
Policy Value (after deduction of the administrative charge, policy fee, policy management fee and the reduced portion of the Policy Value due to reduction in Target Yearly Premium of Basic Plan (if any) at the beginning of that Policy Month)	US\$85,500
Total premium paid for the basic plan	$= \text{US\$10,000} \times 5 + \text{US\$9,000} \times 6$ $= \text{US\$104,000}$
The annual cost of insurance rate per thousand net amount at risk for a male with attained age of 50	3.5003

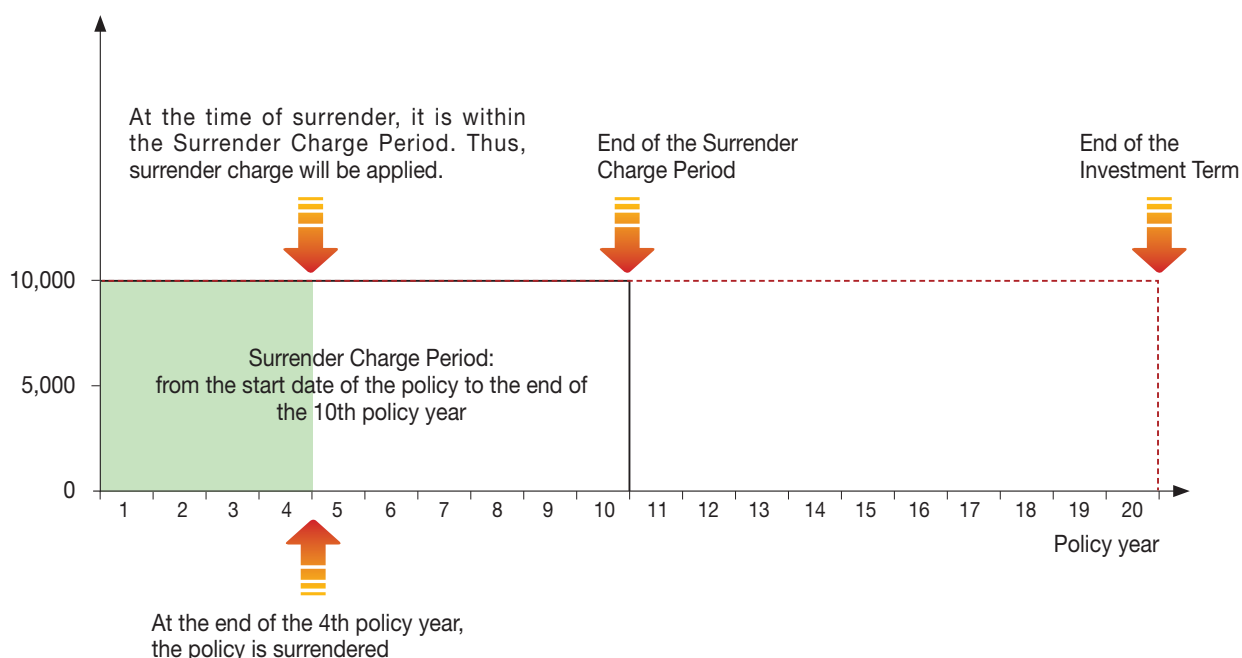
Calculation	
(1) 5% of Policy Value at the beginning of the 11th policy year	$= 5\% \times \text{US\$85,500}$ $= \text{US\$4,275}$
(2) Total premium paid for the basic plan up to the beginning of the 11th policy year – all prior cash withdrawals (if any) – all the amount paid to the policyholder due to any prior reduction in Target Yearly Premium of Basic Plan – the Policy Value at the beginning of the 11th policy year	$= \text{US\$104,000} - \text{US\$8,000} - \text{US\$3,800} - \text{US\$85,500}$ $= \text{US\$6,700}$
Net amount at risk at the beginning of the 11th policy year	$= \text{The higher of (1) and (2)}$ $= \text{The higher of (1) US\$4,275; and (2) US\$6,700}$ $= \text{US\$6,700}$
Monthly cost of insurance at the beginning of the 11th policy year	$= \text{Net amount at risk}/1000 \times \text{annual cost of insurance rate per thousand net amount at risk}/12$ $= \text{US\$6,700}/1000 \times 3.5003/12$ $= \text{US\$1.95}$



Example 9 – Calculation of Surrender Charge for Policy Surrender at the end of a policy year

Assumptions	
Investment Term	20 years
Surrender Charge Period	10 years from the start date of the policy
Target Yearly Premium of Basic Plan at the start date of the policy	US\$10,000
At the end of the 4th policy year, the Global InvestPlan policy is surrendered.	
Policy Value just before policy surrender	US\$45,000

Target Yearly Premium of Basic Plan (US\$)



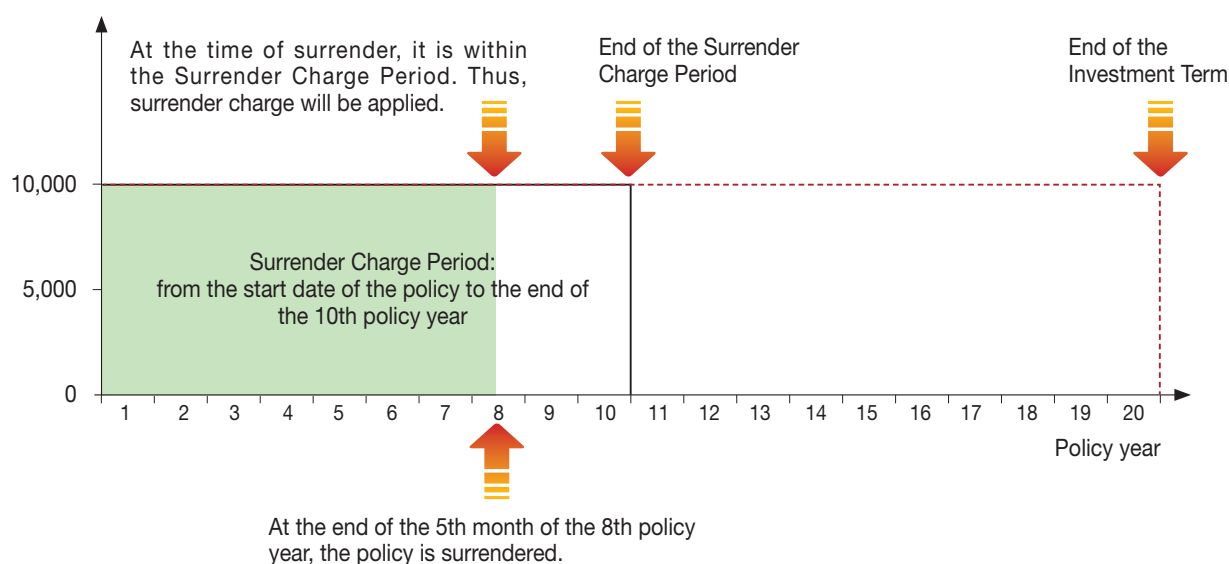
Calculation	
Applicable surrender charge rate at the end of the 4th policy year	29%
Surrender charge	$= \text{Target Yearly Premium of Basic Plan} \times \text{No. of years since the start date of the policy till the end of the policy year in which policy surrender occurs} \times \text{Applicable surrender charge rate}$ $= \text{US\$}10,000 \times 4 \times 29\%$ $= \text{US\$}11,600$
Surrender Value	$= \text{Policy Value before policy surrender} - \text{surrender charge}$ $= \text{US\$}45,000 - \text{US\$}11,600$ $= \text{US\$}33,400$

收費一覽表 *Summary of Current Charges*

Example 10 – Calculation of Surrender Charge for Policy Surrender within a policy year after the 1st policy year

Assumptions	
Investment Term	20 years
Surrender Charge Period	10 years from the start date of the policy
Target Yearly Premium of Basic Plan at the start date of the policy	US\$10,000
At the end of the 5th month of the 8th policy year, the Global InvestPlan policy is surrendered.	
Policy Value just before policy surrender	US\$89,000

Target Yearly Premium of Basic Plan (US\$)



Calculation	
A: Applicable surrender charge rate at the end of the previous policy year (i.e. the 7th policy year) multiplied by the no. of years from the start date of the policy to the end of previous policy year	$= 17\% \times 7$ $= 119\%$
B: Applicable surrender charge rate at the end of the current policy year (i.e. the 8th policy year) multiplied by the no. of years from the start date of the policy to the end of the current policy year	$= 13\% \times 8$ $= 104\%$
T₁: No. of months between the end of previous policy year and the end of Policy Month in which the policy surrender occurs	5
T₂: No. of months between the end of previous policy year and the end of (a) the current policy year or (b) Surrender Charge Period, whichever is earlier	12
Surrender factor	$= A - ((A - B) \times T_1/T_2)$ $= 119\% - ((119\% - 104\%) \times (5/12))$ $= 112.75\%$
Surrender charge	$= \text{Target Yearly Premium of Basic Plan} \times \text{Surrender factor}$ $= \text{US\$}10,000 \times 112.75\%$ $= \text{US\$}11,275$
Surrender Value	$= \text{Policy Value before policy surrender} - \text{surrender charge}$ $= \text{US\$}89,000 - \text{US\$}11,275$ $= \text{US\$}77,725$



Example 11 – Calculation of Surrender Charge for Policy Surrender in the 1st policy year

Assumptions	
Investment Term	20 years
Surrender Charge Period	10 years from the start date of the policy
Target Yearly Premium of Basic Plan at the start date of the policy	US\$12,000
Premium payment frequency	Monthly
Monthly premium of the basic plan	= US\$12,000/12 = US\$1,000
At the beginning of the 4th month of the 1st policy year, the Target Yearly Premium of Basic Plan was reduced by US\$2,400 to US\$9,600.	
Surrender charge due to reduction in Target Yearly Premium of Basic Plan	US\$420 (Please refer to example 12 for the calculation method of the surrender charge)
Revised monthly premium of the basic plan	= US\$9,600/12 = US\$800
First year bonus contribution previously credited just before such reduction	= US\$300 (Please refer to example 3 for the calculation method of the first year bonus contribution)
At the end of the 8th month of the 1st policy year, the Global InvestPlan policy is surrendered.	
Policy Value just before policy surrender	US\$8,350
First year bonus contribution previously credited just before policy surrender	US\$700

Calculation	
Total premium paid for the basic plan from the start date of the policy till the end of the 8th month of the 1st policy year	= US\$1,000 x 3 + US\$800 x 5 = US\$7,000
Applicable surrender charge rate for the 1st policy year	78%
Surrender charge for policy surrender	= Target Yearly Premium of Basic Plan x No. of years since the start date of the policy till the end of the policy year in which policy surrender occurs x Applicable surrender charge rate = US\$9,600 x 1 x 78% = US\$7,488
Cap for the surrender charge	= (1) 60% of the total premium paid for the basic plan + (2) the original amount of first year bonus contribution previously credited – (3) any surrender charges previously deducted due to reduction in Target Yearly Premium of Basic Plan = 60% x US\$7,000 + US\$700 – US\$420 = US\$4,480
As the resulted surrender charge of US\$7,488 is larger than surrender charge cap of US\$4,480, the applicable surrender charge will be US\$4,480.	
Surrender Value	= Policy Value before policy surrender – surrender charge = US\$8,350 – US\$4,480 = US\$3,870

收費一覽表 *Summary of Current Charges*

Example 12 – Calculation of Surrender Charge for Reduction in Target Yearly Premium of Basic Plan in the 1st policy year

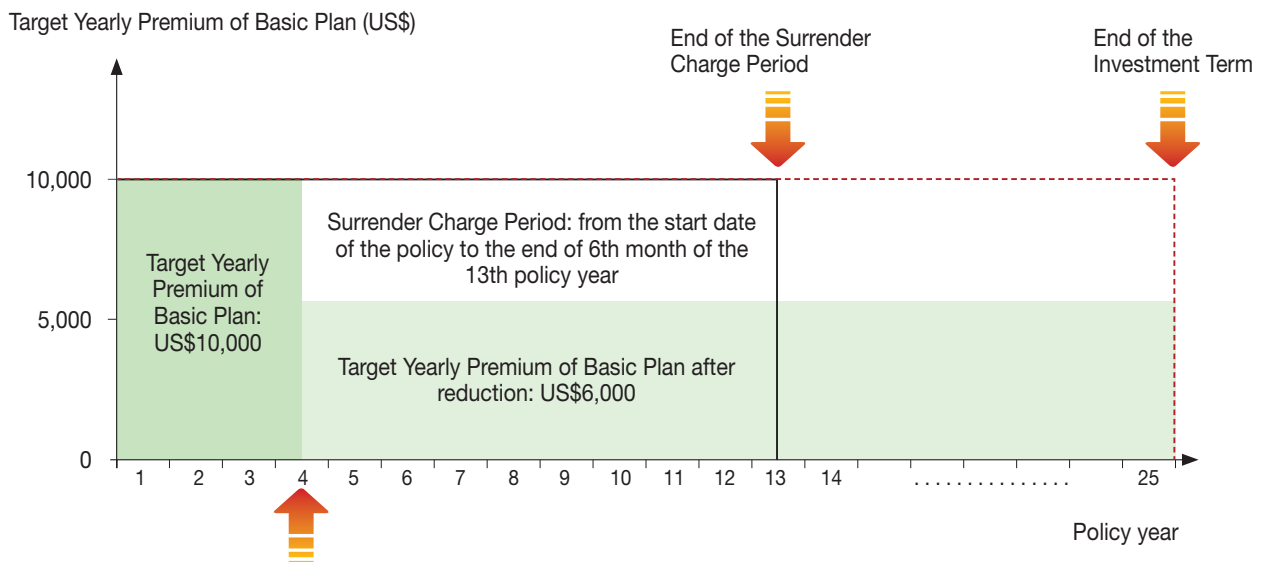
Assumptions	
Investment Term	20 years
Surrender Charge Period	10 years from the start date of the policy
Target Yearly Premium of Basic Plan at the start date of the policy	US\$12,000
Premium payment frequency	Monthly
Monthly premium of the basic plan	= US\$12,000/12 = US\$1,000
With effect from the beginning of the 4th month of the 1st policy year, the Target Yearly Premium of Basic Plan was reduced by US\$2,400 to US\$9,600.	
First year bonus contribution previously credited just before such reduction	US\$300 (Please refer to example 3 on page 18 for the calculation method of the first year bonus contribution)

Calculation	
Applicable surrender charge rate for the 1st policy year	78%
Surrender charge	= Target Yearly Premium of Basic Plan reduced x No. of years since the start date of the policy till the end of the policy year in which the Target Yearly Premium of Basic Plan is reduced x Applicable surrender charge rate = US\$2,400 x 1 x 78% = US\$1,872
Cap for the surrender charge	= [(1) + (2) – (3)] x Target Yearly Premium of Basic Plan reduced / Target Yearly Premium of Basic Plan before reduction where (1) = 60% of the total premium paid for the basic plan; (2) = the original amount of first year bonus contribution previously credited; (3) = any surrender charges previously deducted due to reduction in Target Yearly Premium of Basic Plan = [(60% x US\$1,000 x 3) + US\$300 – 0] x US\$2,400/US\$12,000 = US\$2,100 x US\$2,400/US\$12,000 = US\$420
As the resulted surrender charge of US\$1,872 is larger than surrender charge cap of US\$420, the applicable surrender charge due to reduction in Target Yearly Premium of Basic Plan will be US\$420.	



Example 13 – Calculation of Surrender Charge for Reduction in Target Yearly Premium of Basic Plan within a policy year after the 1st policy year

Assumptions	
Investment Term	25 years
Surrender Charge Period	12.5 years from the start date of the policy
Target Yearly Premium of Basic Plan at the start date of the policy	US\$10,000
Premium payment frequency	Monthly
With effect from the beginning of the 6th month of the 4th policy year, the Target Yearly Premium of Basic Plan is reduced by US\$4,000 to US\$6,000.	



At the time when Target Yearly Premium of Basic Plan is reduced, it is within the Surrender Charge Period. Thus, surrender charge will be applied.

Calculation	
A: Applicable surrender charge rate at the end of the previous policy year (i.e. the 3rd policy year) multiplied by the no. of years from the start date of the policy to the end of previous policy year	$= 42\% \times 3$ $= 126\%$
B: Applicable surrender charge rate at the end of the current policy year (i.e. the 4th policy year) multiplied by the no. of years from the start date of the policy to the end of the current policy year	$= 34\% \times 4$ $= 136\%$
T₁: No. of months between the end of previous policy year and the end of Policy Month in which the reduction in Target Yearly Premium of Basic Plan occurs	6
T₂: No. of months between the end of previous policy year and the end of (a) the current policy year or (b) Surrender Charge Period, whichever is earlier	12
Surrender factor	$= A - ((A - B) \times T_1/T_2)$ $= 126\% - ((126\% - 136\%) \times (6/12))$ $= 131\%$
Surrender charge	$= \text{Target Yearly Premium of Basic Plan reduced} \times \text{Surrender factor}$ $= \text{US\$4,000} \times 131\%$ $= \text{US\$5,240}$

Application

Global InvestPlan is available to those insured aged 0 to 62 (as of their last birthday). Currently, the product is available to insured and policyowners whose age is, at the time of application, within the range set out as below:

Investment Term (Years)	Age Last Birthday of the insured	Age Last Birthday of the policyowner
5	0 - 62	18 - 62
10	0 - 60	18 - 60
15	0 - 57	18 - 57
20	0 - 55	18 - 55
25	0 - 50	18 - 50
30	0 - 45	18 - 45

The Company reserves the right to change the above age requirement from time to time with not less than one month's prior notice or such shorter period of notice in compliance with the relevant regulatory requirements.

To apply for the product, complete and return the application form to us with relevant documents, the signed illustration document and the required premium. Approval of application is subject to the Company's prevailing underwriting guidelines.

Investment involves risks. This may result in significant/total loss of your investments. You should not purchase this product unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.

You are advised to seek independent professional advice for your own circumstances before making any investment decisions.

Valuation of Investment Choices

Currently, all the investment choices are valued on each Valuation Day which is both a local business day (excluding Saturday, Sunday and public holiday) and a business day in the country where the underlying fund is set up. The frequency of valuations of the investment choices may be changed in the future but it will normally be at least once a month. In case of any changes in the frequency of valuations of the investment choices, the Company will give you not less than one month's prior notice or such shorter period of notice in compliance with the relevant regulatory requirements. The Company reserves the right to suspend or defer valuation of any investment choices under Exceptional Circumstances. The valuation will be resumed as soon as practicable once the Exceptional Circumstances cease.

The net asset value of an investment choice on a Valuation Day is based on the net asset value of units of the corresponding underlying fund of the respective investment choice on such date, including all income accrued to the investment choice, less any liabilities and expenses incurred in administering the investment choice. For details of underlying fund charges, please refer to the offering documents of the underlying funds, which are available from the Company upon request and at the Company's website.

The bid price is the price that the Company pays when notional units of an investment choice are redeemed. It is determined by dividing the net asset value of the investment choice on the Valuation Day by the total number of outstanding notional units for the investment choice under the Company on the Valuation Day. The offer price is the price at which you subscribe to the notional units of an investment choice. It is determined by dividing the bid price of a notional unit of the investment choice on the Valuation Day by (one minus the bid-offer spread) and it is always not less than the bid price. The bid-offer spread of a notional unit of an investment choice is a percentage determined by us from time to time. No bid-offer spread is levied currently. The resulting bid prices will be rounded down to at least the nearest four decimal places. The resulting offer prices will be rounded up to at least the nearest four decimal places.

All investment choices of **Global InvestPlan** are denominated in US Dollar. The bid price of an investment choice is equal to the prevailing bid price of the respective underlying fund on the same Valuation Day, and adjusted by the foreign exchange rate (if the underlying fund is not denominated in US Dollar). Therefore, the currency of some investment choices may be different from those of the non-US dollar denominated underlying funds, and the performance of those investment choices in US Dollar may be subject to potential gain or loss due to exchange-rate fluctuations.



Policy Value and Unit Deductions

The Policy Value is the sum of the value of the notional units of investment choices you hold in the policy. The value of each investment choice equals the number of notional units of that investment choice you hold in the policy multiplied by the bid price of that investment choice.

Other than the bid-offer spread of the investment choices and underlying fund charges, all charges as specified in “Summary of Current Charges” are deducted from the Policy Value by cancelling notional units of investment choices. The resulting number of notional units to be deducted will be rounded up to at least the nearest four decimal places. During the period in which No-Lapse Condition is applicable, if the Policy Value is less than the policy charges, the charges will first be deducted by cancelling the notional units of investment choice(s) available in your policy. Any outstanding charges will then be offset by subsequent notional units of investment choices allocated to the policy when available.

Surrender Value

The Surrender Value is equal to the Policy Value less the surrender charge whenever applicable to the policy. If Surrender Value at the beginning of any Policy Month is insufficient to cover the policy charges and at the end of the 31-calendar-day grace period from the beginning of such Policy Month, the Surrender Value is still insufficient to cover the outstanding policy charges and where the No-Lapse Condition is not applicable, the policy for the basic plan together with the attached supplementary benefits (if any) will be terminated automatically and the Surrender Value becomes zero. You will not receive any value and any shortfall in policy charges will not be required to be paid by you to the Company. Surrender charge is applicable in the event of policy surrender, policy termination (except due to the death of the insured), and any reduction of Target Yearly Premium of Basic Plan before the end of the Surrender Charge Period. Please refer to the “Summary of Current Charges” for details.

Cooling-off Period

If you are not satisfied with the policy, you may return it with a signed written request for cancellation. Your request to cancel should be received by our office within 21 calendar days after the delivery of the policy or delivery of a notice (informing you or your representative about the availability of the policy and the expiry date of the cooling-off period), whichever is earlier.

The policy will then be cancelled. You will receive a refund of all premiums paid, subject to any market-value adjustment that is calculated solely with reference to the loss (if any) the Company may incur in realizing the value of any assets acquired using the premiums contributed.

You will not be entitled to the first year bonus contribution if you cancel the policy within the cooling-off period.

Identity & Citizenship

This product is not made available to U.S. citizens and U.S. taxpayers.

In the event that you become a U.S. citizen or U.S. taxpayer after the issuance of your policy, the Company reserves the right, without first obtaining your consent, to terminate your policy acting fairly, in good faith, and in a commercial reasonable manner, provided that such termination is permitted by applicable laws and regulations. Surrender charge will be waived under such situation.

Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have signed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to the Company and this ILAS policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the U.S. federal taxpayer identifying numbers, etc.); and
- (ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a “Non-Compliant Accountholder”), the Company is required to report “aggregate information” of account balances, payment amounts and number of non-consenting U.S. accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your ILAS policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your ILAS policy and remit this to the IRS; and

- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your ILAS policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your ILAS policy.

Automatic Exchange of Financial Account Information

To fight against tax evasion and to protect the integrity of tax systems, the Organization for Economic Co-operation and Development (the “OECD”) has developed Common Reporting Standard (the “CRS”), which is a set of rules for information gathering and reporting, for participating governments to implement automatic exchange of financial account information (“AEOI”).

Hong Kong has committed to support the implementation of AEOI and has enacted the Inland Revenue (Amendment)(No.3) Ordinance 2016 to incorporate the CRS requirements into the Inland Revenue Ordinance, imposing obligations on Hong Kong financial institutions:

- (i) To identify certain accounts as non-excluded “financial accounts” (“NEFAs”);
 - (ii) To identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
 - (iii) To determine the status of certain NEFA-holding entities as “passive NFEs” and identify the jurisdiction(s) in which their “controlling persons” reside for tax purposes;
 - (iv) To collect certain information on NEFAs (“Required Information”); and
 - (v) To furnish certain Required Information to the Inland Revenue Department (the “IRD”)
- (collectively, the “AEOI requirements”).

You are required to provide the Company with necessary information for the Company to comply with the AEOI requirements. Your account information (such as account balances, interest and dividend income and withdrawals) may be reported to the IRD for onward transmission to the jurisdiction(s) of which you or your controlling persons (if applicable) are a tax resident. You are also required to notify in writing to the Company as soon as possible but not later than 30 days upon any change in circumstances leading to change of the tax residency of you or your controlling persons (if applicable).



If you have any questions on AEOL or CRS, please visit the website of IRD: http://www.ird.gov.hk/eng/tax/dta_aeoi.htm. You should seek independent professional advice on the impact AEOL/CRS may have on you or your insurance policy.

Warning: A person may commit an offence under the Inland Revenue Ordinance, if the person, in relation to his/her tax residency, makes a statement which is misleading, false or incorrect.

Contracts (Rights of Third Parties) Ordinance

This ILAS policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (the “TP Ordinance”). Other than the Company and the policyholder, a person who is not a party to the ILAS policy (e.g. a third party beneficiary) should have no right under the TP Ordinance to enforce any of its terms.

You should seek independent professional advice on the impact the TP Ordinance and its exclusion may have on you or your ILAS policy.

Responsibility

YF Life Insurance International Ltd. accepts full responsibility for the accuracy of the information contained in the offering document at the date of publication. We also confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading.

Taxation

You are recommended to seek professional advice regarding your tax liabilities in your particular tax circumstances.

Governing Law

The **Global InvestPlan** policy is governed by and construed in accordance with the laws of Hong Kong.

Authorization

Global InvestPlan has been authorized by the Securities and Futures Commission (“SFC”) of Hong Kong. SFC authorization is not a recommendation or endorsement of the product nor does it guarantee the commercial merits of the product or its performance. It does not mean the product is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

The SFC does not take any responsibility for the contents of the offering document, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the offering document.

Investment Risks

Investment involves risks, including the unit price of investment choices and exchange rate fluctuations. The unit price of investment choices may go down as well as up. Past performance is not indicative of future performance.

You are strongly recommended to read the offering documents of the respective underlying funds carefully for the risks associated with the investment. Offering documents of the underlying funds are available from the Company upon request and at the Company’s website.

Enquiries and Complaints

For any enquiries and complaints in relation to this product, please contact our Customer Service Hotline (852) 2533 5555 or email enquiry@yflife.com.

Glossary

- “Average Policy Value” is the sum of the Policy Values at the end of each Policy Month during the respective policy year divided by 12.
- “Exceptional Circumstances” are circumstances which are beyond the Company’s control (including but not limited to temporary closure of or suspension of dealings on a stock exchange, suspension of valuation of or dealings in the assets of an underlying fund and military events).
- “Investment Term” is the period, as selected by you at policy inception, during which you prepare to contribute premium continuously.
- “Minimum Contribution Period” is the minimum period during which premiums for basic plan and supplementary benefits attached to the policy (if any) must be paid. It ranges from 18 to 36 months commencing from the start date of the policy depending on the Investment Term. During the Minimum Contribution Period, if any premiums for basic plan and supplementary benefits attached to the policy (if any) remain outstanding after the expiry of 31-calendar-day grace period, the policy for the basic plan together with the attached supplementary benefits (if any) will be terminated. For avoidance of doubt, you can still choose to terminate any supplementary benefits at any time during the Investment Term even during the Minimum Contribution Period. Please refer to the sections “Various Investment Term Options” and “Supplementary Benefits (Optional)” on page 13 and 25 for details.
- “No-Lapse Condition”, subject to conditions set out on page 24, is to ensure both the basic plan and the supplementary benefits attached to the policy (if any) will be remained in force whenever the Surrender Value is insufficient to cover the policy charges before the end of the 15th policy year or before the end of the Investment Term, whichever is earlier. If there is/ has ever been any cash withdrawal or premium overdue for more than one Policy Month from the respective premium due date (including the case of premium holiday), the “No-Lapse Condition” will cease and no longer be applicable.
- “Policy Month” means each period of a complete month commencing from the start date of the policy.

- “Policy Value” is the sum of the value of investment choices you hold in the policy. The value of each investment choice equals the number of notional units of that investment choice you hold in the policy multiplied by the bid price of that investment choice. For the definition of bid price, please refer to the section “Valuation of Investment Choices”.
- “Surrender Charge Period” is the period beginning from the start date of the policy during which the surrender charge is levied on the policy upon the occurrence of event(s) set out in “Surrender Charge” in the section “Summary of Current Charges” on page 28 and is equal to half of the Investment Term of the policy. The Surrender Charge Period for each Investment Term is set out as below:

Investment Term (Years)	Surrender Charge Period (Years) (beginning from the start date of the policy)
5	2.5
10	5
15	7.5
20	10
25	12.5
30	15

- “Surrender Value(s)” is the Policy Value less the surrender charge whenever applicable to the policy and is the amount you will receive in case of policy surrender. When the surrender charge is greater than or equal to the Policy Value, the Surrender Value becomes zero.
- “Target Yearly Premium of Basic Plan” as set out in the policy document is the annual premium amount you prepared to contribute continuously for the basic plan in each policy year during the Investment Term, and is subject to reduction upon your request from time to time as set out in the supplemental endorsement(s) (if any). Any premiums for optionally selected supplementary benefit(s) are excluded.
- “Valuation Day” is, in respective to an investment choice, a day on which the investment choice is valued which is both a local business day (excluding Saturday, Sunday and public holiday) and a business day in the country where the underlying fund is set up.



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 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.

註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美5大壽險公司」乃按2020年5月18日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2019年度收入排名榜合併計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Life Insurance Companies" is ranked according to the aggregate results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2019, and based on the FORTUNE 500 as published on May 18, 2020.

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於 2021 年 7 月出版)、附錄 I(於 2021 年 10 月出版)、附錄 II(於 2021 年 10 月出版)、附錄 III(於 2021 年 12 月出版)、附錄 IV(於 2022 年 1 月出版)、附錄 V(於 2022 年 3 月出版)、附錄 VI(於 2022 年 7 月出版)、附錄 VII(於 2022 年 9 月出版)、附錄 VIII(於 2022 年 12 月出版)、附錄 IX(於 2023 年 2 月出版)及附錄 X(於 2023 年 2 月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021), Addendum I (published in October 2021), Addendum II (published in October 2021), Addendum III (published in December 2021), Addendum IV (published in January 2022), Addendum V (published in March 2022), Addendum VI (published in July 2022), Addendum VII (published in September 2022), Addendum VIII (published in December 2022), Addendum IX (published in February 2023) and Addendum X (published in February 2023).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

更改投資選擇名稱及相應相關基金名稱 Change of the Name of Investment Choice and Name of Corresponding Underlying Fund – SCBRU

由 2023 年 4 月 18 日起，以下投資選擇之投資選擇名稱及相應相關基金名稱將更改為：

With effect from 18 April 2023, , the name of investment choice and the name of corresponding underlying fund for the following investment choice will be changed to:

投資選擇冊子之頁數 Page No. of Investment Choice Brochure	編號 Code	投資選擇名稱 Name of Investment Choice	相應相關基金名稱 Name of Corresponding Underlying Fund
10	SCBRU	施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國)“A1”股 Schroder International Selection Fund - BIC (Brazil, India, China) “A1” Shares	施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國) Schroder International Selection Fund - BIC (Brazil, India, China)

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於2021年7月出版)、附錄I(於2021年10月出版)、附錄II(於2021年10月出版)、附錄III(於2021年12月出版)、附錄IV(於2022年1月出版)、附錄V(於2022年3月出版)、附錄VI(於2022年7月出版)、附錄VII(於2022年9月出版)、及附錄VIII(於2022年12月出版)及附錄IX(於2023年2月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021), Addendum I (published in October 2021), Addendum II (published in October 2021), Addendum III (published in December 2021), Addendum IV (published in January 2022), Addendum V (published in March 2022), Addendum VI (published in July 2022), Addendum VII (published in September 2022), Addendum VIII (published in December 2022) and Addendum IX (published in February 2023).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

增加投資選擇 Addition of Investment Choice – JFEUU

由2023年2月17日起，以下投資選擇將加入投資選擇冊子第10頁(摩根基金 – 新興歐洲股票基金(JFEUU)之後)：

With effect from 17 February 2023, the following investment choice will be added to page 10 of the Investment Choice Brochure (after JPMorgan Funds - Emerging Europe Equity Fund (JFEUU)):

投資選擇名稱 Name of Investment Choice	編號 Code	投資風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司/基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金單位類別 Share Class of Underlying Fund	投資選擇貨幣 Currency of Investment Choice	相關基金貨幣 Currency of Underlying Fund
摩根基金 - 新興歐洲股票 II 基金* JPMorgan Funds - Emerging Europe Equity II Fund*	JFEUU	Low  High 低 高	摩根基金 - 新興歐洲股票 II 基金 JPMorgan Funds - Emerging Europe Equity II Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (分派) A (dist)	美元 USD	美元 USD

*Underlying fund dividend may be available. If there is any dividend received from the underlying fund(s) and your policy is still in force, it will be allocated as additional notional units of the investment choice corresponding to the respective underlying fund(s) at offer price and the notional units of investment choice allocated will be credited to the policy value. The Company reserves the right to vary the distribution method, subject to prior written notification, of any dividend received from the underlying funds.

*相關基金可能會派發股息。於閣下的保單生效期間，如相關基金派發股息，該股息會以發售價分配額外該相關基金所屬投資選擇的名義上之單位，而所分配的名義上之單位會撥入保單價值內。本公司保留（並以事先書面通知）任何從相關基金收到的股息的分配方法之決定權。

Investment Choice Brochure – ADDENDUM IX

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於2021年7月出版)、附錄I(於2021年10月出版)、附錄II(於2021年10月出版)、附錄III(於2021年12月出版)、附錄IV(於2022年1月出版)、附錄V(於2022年3月出版)、附錄VI(於2022年7月出版)、附錄VII(於2022年9月出版)及附錄VIII(於2022年12月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021), Addendum I (published in October 2021), Addendum II (published in October 2021), Addendum III (published in December 2021), Addendum IV (published in January 2022), Addendum V (published in March 2022), Addendum VI (published in July 2022), Addendum VII (published in September 2022), and Addendum VIII (published in December 2022).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

1. 停止投資選擇 Closure of Investment Choice – MSLAU, MLAIU

由2023年2月9日起，刊載於投資選擇冊子第10頁的投資選擇 *Morgan Stanley Investment Funds 拉丁美洲股票基金 “A” 股 (MSLAU)* 的全部資料將予以刪除。其後的所有投資選擇將會重新排序。

With effect from 9 February 2023, the information in relation to the investment choice *Morgan Stanley Investment Funds Latin American Equity Fund “A” Shares (MSLAU)* on page 10 of the Investment Choice Brochure shall be deleted in its entirety. All subsequent investment choices shall be re-numbered accordingly.

由2023年3月1日起，刊載於投資選擇冊子第10頁的投資選擇 *貝萊德全球基金 — 亞太股票入息基金 “A” (MLAIU)* 的全部資料將予以刪除。其後的所有投資選擇將會重新排序。

With effect from 1 March 2023, the information in relation to the investment choice *BlackRock Global Funds — Asia Pacific Equity Income Fund Class “A” (MLAIU)* on page 10 of the Investment Choice Brochure shall be deleted in its entirety. All subsequent investment choices shall be re-numbered accordingly.

2. 更改投資選擇名稱及相應相關基金名稱 Change of the Name of Investment Choice and Name of Corresponding Underlying Fund – LMAOU, LMUGU, LMUSU

由 2023 年 2 月 21 日前後或富蘭克林鄧普頓投資(亞洲)有限公司通知的較後日期起，以下投資選擇之投資選擇名稱及相應相關基金名稱將更改為：

With effect on, or around, 21 February 2023, or such later date as notified by Franklin Templeton Investments (Asia) Limited, the name of investment choice and the name of corresponding underlying fund for the following investment choices shall be changed to:

投資選擇冊子之頁數 Page No. of Investment Choice Brochure	編號 Code	投資選擇名稱 Name of Investment Choice	相應相關基金名稱 Name of Corresponding Underlying Fund
16	LMAOU	富蘭克林鄧普頓環球基金系列 - FTGF西方資產亞洲機會基金(分派) Franklin Templeton Global Funds plc - FTGF Western Asset Asian Opportunities Fund (CD)	富蘭克林鄧普頓環球基金系列 - FTGF西方資產亞洲機會基金 Franklin Templeton Global Funds plc - FTGF Western Asset Asian Opportunities Fund
13	LMUGU	富蘭克林鄧普頓環球基金系列 - FTGF凱利美國進取型增長基金A類累積 Franklin Templeton Global Funds plc - FTGF ClearBridge US Aggressive Growth Fund Class A Acc	富蘭克林鄧普頓環球基金系列 - FTGF凱利美國進取型增長基金 Franklin Templeton Global Funds plc - FTGF ClearBridge US Aggressive Growth Fund
13	LMUSU	富蘭克林鄧普頓環球基金系列 - FTGF銳思美國小型資本機會基金A類累積 Franklin Templeton Global Funds plc - FTGF Royce US Small Cap Opportunity Fund Class A Acc	富蘭克林鄧普頓環球基金系列 - FTGF銳思美國小型資本機會基金 Franklin Templeton Global Funds plc - FTGF Royce US Small Cap Opportunity Fund

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於 2021 年 7 月出版)、附錄 I(於 2021 年 10 月出版)、附錄 II(於 2021 年 10 月出版)、附錄 III(於 2021 年 12 月出版)、附錄 IV(於 2022 年 1 月出版)、附錄 V(於 2022 年 3 月出版)、附錄 VI(於 2022 年 7 月出版)及附錄 VII(於 2022 年 9 月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021), Addendum I (published in October 2021), Addendum II (published in October 2021), Addendum III (published in December 2021), Addendum IV (published in January 2022), Addendum V (published in March 2022), Addendum VI (published in July 2022) and Addendum VII (published in September 2022).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

1. 更改投資選擇名稱及相應相關基金名稱 Change of the Name of Investment Choice, Name of Corresponding Underlying Fund – MLGSU

由 2022 年 12 月 15 日起，以下投資選擇之投資選擇名稱及相應相關基金名稱將更改為：

With effect from 15 December 2022, the name of investment choice and the name of corresponding underlying fund for the following investment choice will be changed to:

投資選擇冊子之頁數 Page No. of Investment Choice Brochure	編號 Code	投資選擇名稱 Name of Investment Choice	相應相關基金名稱 Name of Corresponding Underlying Fund
7	MLGSU	貝萊德全球基金 - 系統分析可持續環球小型企業基金 "A" BlackRock Global Funds - Systematic Sustainable Global SmallCap Fund Class "A"	貝萊德全球基金 - 系統分析可持續環球小型企業基金 BlackRock Global Funds - Systematic Sustainable Global SmallCap Fund

(202212)

2. 投資選擇的相關基金之合併 Merger of the Underlying Fund of the Investment Choice – BADEU, BAHYU

由 2022 年 12 月 2 日起，以下投資選擇的相關基金將會合併至新的相應相關基金，投資選擇之相應相關基金名稱及相關基金的單位類別將更改為:

With effect from 2 December 2022, the corresponding underlying fund for the following investment choices will be merged into new corresponding underlying fund, the name of corresponding underlying Fund and the share class of underlying fund for the following investment choices will be changed to:

投資選擇冊子之頁數 Page No. of Investment Choice Brochure	編號 Code	投資選擇名稱 Name of Investment Choice	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的單位類別 Share Class of Underlying Fund
15	BADEU	霸菱成熟及新興市場高收益債券基金 (現金分派) Barings Developed and Emerging Markets High Yield Bond Fund (CD)	霸菱傘子基金公眾有限公司 - 霸菱成熟及新興 市場高收益債券基金 Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund	G類別美元分派 (每月) Tranche G USD Dist Monthly
15	BAHYU	霸菱成熟及新興市場高收益債券基金 Barings Developed and Emerging Markets High Yield Bond Fund	霸菱傘子基金公眾有限公司 - 霸菱成熟及新興 市場高收益債券基金 Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund	G類別美元分派 (每季) Tranche G USD Dist Quarterly

(202212)

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於 2021 年 7 月出版)、附錄 I(於 2021 年 10 月出版)、附錄 II(於 2021 年 10 月出版)、附錄 III(於 2021 年 12 月出版)、附錄 IV(於 2022 年 1 月出版)、附錄 V(於 2022 年 3 月出版)及附錄 VI(於 2022 年 7 月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021), Addendum I (published in October 2021), Addendum II (published in October 2021), Addendum III (published in December 2021), Addendum IV (published in January 2022), Addendum V (published in March 2022) and Addendum VI (published in July 2022).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

更改相關基金的管理公司/基金經理名稱 Change of the Name of Management Company/ Fund Manager of Underlying Fund – AGAPU, AGASU, AGCHU, AGEBU, AGINU, AGJAU, AGTEU & AGWOU

由 2022 年 10 月 3 日起，以下投資選擇之相關基金的管理公司/基金經理名稱將更改為：

With effect from 3 October 2022, the name of management company/ fund manager of underlying funds for the following investment choices will be changed to:

投資選擇冊子之頁數 Page No. of Investment Choice Brochure	編號 Code	投資選擇名稱 Name of Investment Choice	相關基金的管理公司/基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund
6 ADDENDUM I ADDENDUM V	AGWOU	安本標準 - 環球可持續股票基金 Aberdeen Standard SICAV I - Global Sustainable Equity Fund	abrdn Investments Luxembourg S.A.

投資選擇冊子之頁數 Page No. of Investment Choice Brochure	編號 Code	投資選擇名稱 Name of Investment Choice	相關基金的管理公司/基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund
7	AGAPU	安本標準 - 亞太可持續股票基金 Aberdeen Standard SICAV I – Asia Pacific Sustainable Equity Fund	abrdn Investments Luxembourg S.A.
	AGASU	安本標準 - 亞洲小型公司基金 Aberdeen Standard SICAV I - Asian Smaller Companies Fund	
11 ADDENDUM V	AGCHU	安本標準 - 全方位中國可持續股票基金 Aberdeen Standard SICAV I - All China Sustainable Equity Fund	
	AGINU	安本標準 - 印度股票基金 Aberdeen Standard SICAV I - Indian Equity Fund	
	AGJAU	萬通保險安本標準 - 日本可持續股票基金 YF Life Aberdeen Standard SICAV I - Japanese Sustainable Equity Fund	
14	AGEBU	安本標準 - 新興市場債券基金 Aberdeen Standard SICAV I - Select Emerging Markets Bond Fund	
17	AGTEU	安本標準 - 環球創新股票基金 Aberdeen Standard SICAV I - Global Innovation Equity Fund	

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於 2021 年 7 月出版)、附錄 I(於 2021 年 10 月出版)、附錄 II(於 2021 年 10 月出版)、附錄 III(於 2021 年 12 月出版)、附錄 IV(於 2022 年 1 月出版)及附錄 V(於 2022 年 3 月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021), Addendum I (published in October 2021), Addendum II (published in October 2021), Addendum III (published in December 2021), Addendum IV (published in January 2022) and Addendum V (published in March 2022).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

更改投資選擇名稱及相應相關基金名稱 Change of the Name of Investment Choices and Name of Corresponding Underlying Funds – BPUBU, AGAPU

由相應生效日期起，以下投資選擇之投資選擇名稱及相應相關基金名稱將更改為：

With effect from the respective effective date, the name of investment choice and the name of corresponding underlying fund for the following investment choices shall be changed to:

投資選擇冊子之頁數 Page No. of Investment Choice Brochure	編號 Code	投資選擇名稱 Name of Investment Choice	相應相關基金名稱 Name of Corresponding Underlying Fund	生效日期 Effective Date
15	BPUBU	法巴美元短期債券基金 (中文名稱維持不變) BNP Paribas Funds USD Short Duration Bond	法巴美元短期債券基金 (中文名稱維持不變) BNP Paribas Funds USD Short Duration Bond	2022 年 7 月 29 日 29 July 2022
7	AGAPU	安本標準 - 亞太可持續股票基金 Aberdeen Standard SICAV I – Asia Pacific Sustainable Equity Fund	安本標準 - 亞太可持續股票基金 Aberdeen Standard SICAV I – Asia Pacific Sustainable Equity Fund	2022 年 8 月 1 日 1 August 2022

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於 2021 年 7 月出版)、附錄 I(於 2021 年 10 月出版)、附錄 II(於 2021 年 10 月出版)、附錄 III(於 2021 年 12 月出版)及附錄 IV(於 2022 年 1 月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021), Addendum I (published in October 2021), Addendum II (published in October 2021), Addendum III (published in December 2021) and Addendum IV (published in January 2022).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

1. 更改投資選擇名稱及相應相關基金名稱 Change of the Name of Investment Choices and Name of Corresponding Underlying Funds – AGCHU, AGJAU, AGWOU

由 2022 年 4 月 11 日起，以下投資選擇之投資選擇名稱及相應相關基金名稱將更改為：

With effect from 11 April 2022, the name of investment choice and the name of corresponding underlying fund for the following investment choices shall be changed to:

投資選擇冊子之頁數 Page No. of Investment Choice Brochure	編號 Code	投資選擇名稱 Name of Investment Choice	相應相關基金名稱 Name of Corresponding Underlying Fund
11	AGCHU	安本標準 - 全方位中國可持續股票基金 Aberdeen Standard SICAV I – All China Sustainable Equity Fund	安本標準 - 全方位中國可持續股票基金 Aberdeen Standard SICAV I – All China Sustainable Equity Fund
11	AGJAU	萬通保險安本標準 - 日本可持續股票基金 YF Life Aberdeen Standard SICAV I - Japanese Sustainable Equity Fund	安本標準 - 日本可持續股票基金 Aberdeen Standard SICAV I - Japanese Sustainable Equity Fund
附錄 I ADDENDUM I	AGWOU	安本標準 - 環球可持續股票基金 Aberdeen Standard SICAV I - Global Sustainable Equity Fund	安本標準 - 環球可持續股票基金 Aberdeen Standard SICAV I - Global Sustainable Equity Fund

2. 停止投資選擇 Closure of Investment Choice – FIACU

由 2022 年 4 月 26 日起，刊載於投資選擇冊子第 20 頁的投資選擇萬通保險富達澳元現金基金 (FIACU) 的全部資料將予以刪除。其後的所有投資選擇將會重新排序。

With effect from 26 April 2022, the information in relation to the investment choice *YF Life Fidelity Australian Dollar Cash Fund (FIACU)* on page 20 of the Investment Choice Brochure shall be deleted in its entirety. All subsequent investment choices shall be re-numbered accordingly.

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於 2021 年 7 月出版)、附錄 I(於 2021 年 10 月出版)、附錄 II(於 2021 年 10 月出版)及附錄 III(於 2021 年 12 月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021), Addendum I (published in October 2021), Addendum II (published in October 2021) and Addendum III (published in December 2021).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

1. 更改投資選擇之類別 Change of the Category of Investment Choice – FIGCU

由即日起，刊載於投資選擇冊子附錄 III 的投資選擇富達基金－大中華基金"A"股 (FIGCU) 之類別由「單一國家投資」更改為「地區市場」。投資選擇冊子內的投資選擇將會重新排序。

With immediate effect, the category of investment choice *Fidelity Funds - Greater China Fund "A" Shares (FIGCU)* in Addendum III of the Investment Choice Brochure shall be changed from “Single Country Investment” to “Regional Market”. The investment choices in the Investment Choice Brochure shall be re-numbered accordingly.

2. 更改投資選擇名稱、編號及相應相關基金名稱 Change of the Name of Investment Choice, Code and Name of Corresponding Underlying Fund – SCMEU

由 2022 年 2 月 21 日起，刊載於投資選擇冊子第 11 頁的投資選擇施羅德環球基金系列-中東海灣 "A1" 股 (SCMEU) 之投資選擇名稱、編號及相應相關基金名稱將更改為:

With effect from 21 February 2022, the name of investment choice, code and the name of corresponding underlying fund for the investment choice *Schroder International Selection Fund - Middle East "A1" Shares (SCMEU)* on page 11 of the Investment Choice Brochure shall be changed to:

投資選擇名稱 Name of Investment Choice	編號 Code	相應相關基金名稱 Name of Corresponding Underlying Fund
施羅德環球基金系列 - 新領域股票 "A1" 股 Schroder International Selection Fund - Frontier Markets Equity "A1" Shares	SCFMU	施羅德環球基金系列 - 新領域股票 Schroder International Selection Fund – Frontier Markets Equity

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於2021年7月出版)、附錄I(於2021年10月出版)及附錄II(於2021年10月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021), Addendum I (published in October 2021) and Addendum II (published in October 2021).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

1. 停止投資選擇 Closure of Investment Choices – AGABU, FIMAU, FISIU

由2022年1月31日起，以下投資選擇的全部資料將予以刪除。其後的所有投資選擇將會重新排序。

With effect from 31 January 2022, the information in relation to the investment choices below shall be deleted in its entirety. All subsequent investment choices shall be re-numbered accordingly.

投資選擇冊子之頁數 Page No. of Investment Choice Brochure	投資選擇名稱 Name of Investment Choice	編號 Code
12	富達基金 – 馬來西亞基金"A"股 Fidelity Funds - Malaysia Fund "A" Shares	FIMAU
12	富達基金 – 新加坡基金"A"股 Fidelity Funds - Singapore Fund "A" Shares	FISIU
14	安本標準 – 亞洲當地貨幣短期債券基金 Aberdeen Standard SICAV I - Asian Local Currency Short Term Bond Fund	AGABU

2. 更改投資選擇名稱、編號及相應相關基金名稱 **Change of the Name of Investment Choice, Code and Name of Corresponding Underlying Fund – FITAU**

由 2022 年 1 月 17 日起，刊載於投資選擇冊子第 12 頁的投資選擇富達基金－台灣基金"A"股 (FITAU)之投資選擇名稱、編號及相應相關基金名稱將更改為:

With effect from 17 January 2022, the name of investment choice, code and the name of corresponding underlying fund for the investment choice *Fidelity Funds - Taiwan Fund "A" Shares (FITAU)* on page 12 of the Investment Choice Brochure shall be changed to:

投資選擇名稱 Name of Investment Choice	編號 Code	相應相關基金名稱 Name of Corresponding Underlying Fund
富達基金－大中華基金"A"股 Fidelity Funds – Greater China Fund "A" Shares	FIGCU	富達基金－大中華基金 Fidelity Funds – Greater China Fund

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於2021年7月出版)及附錄I(於2021年10月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021) and Addendum I (published in October 2021).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

1. 停止投資選擇 Closure of Investment Choice – JFVOU

由2021年10月29日起，刊載於投資選擇冊子第13頁的投資選擇**摩根越南機會基金 (JFVOU)**的全部資料將予以刪除。其後的所有投資選擇將會重新排序。

With effect from 29 October 2021, the information in relation to the investment choice *JPMorgan Vietnam Opportunities Fund (JFVOU)* on page 13 of the Investment Choice Brochure will shall be deleted in its entirety. All subsequent investment choices shall be re-numbered accordingly.

2. 更改投資選擇名稱及相應相關基金名稱 Change of the Name of Investment Choice and Name of Corresponding Underlying Fund – SCEMU

由2021年10月29日起，刊載於投資選擇冊子第20頁的投資選擇**施羅德環球基金系列 - 新興市場股債收息"A1"股(分派) (SCEMU)***之投資選擇名稱及相應相關基金名稱將更改為：

With effect from 29 October 2021, the name of investment choice and the name of corresponding underlying fund for the investment choice *Schroder International Selection Fund - Emerging Multi-Asset Income "A1" Shares (CD) (SCEMU)** on page 20 of the Investment Choice Brochure shall be changed to:

投資選擇名稱 Name of Investment Choice	編號 Code	相應相關基金名稱 Name of Corresponding Underlying Fund
施羅德環球基金系列 - 新興市場股債"A1"股(分派) Schroder International Selection Fund – Emerging Markets Multi-Asset "A1" Shares (CD)	SCEMU	施羅德環球基金系列 - 新興市場股債 Schroder International Selection Fund - Emerging Markets Multi-Asset

*此投資選擇只適用於環球投資整付計劃。

*This investment choice is available to Global InvestPlus only.

須釘附於「環球系列」及「財智之選系列」之投資選擇冊子 (MKT-001-V3-0721H (SFC-108-25062021))

Attached to Investment Choice Brochure for Global Series and Premier-Choice Series (MKT-001-V3-0721H (SFC-108-25062021))

本附錄須連同「環球系列」及「財智之選系列」之投資選擇冊子(於 2021 年 7 月出版)一併發出及閱讀。

This addendum is issued and should be read in conjunction with the Investment Choice Brochure for Global Series and Premier-Choice Series (published in July 2021).

以下更新適用於現行的「環球系列」及「財智之選系列」之投資選擇冊子：

Please note that the following changes apply to the current Investment Choice Brochure for Global Series and Premier-Choice Series:

1. 更改投資選擇名稱及相應相關基金名稱 Change of the Name of Investment Choice and the Name of Corresponding Underlying Fund – AGWOU, FIAUU, FIGIU

以下投資選擇之投資選擇名稱及相應相關基金名稱將更改為：

The name of investment choice and the name of corresponding underlying fund for the following investment choices shall be changed to:

投資選擇冊子之頁數 Page No. of Investment Choice Brochure	編號 Code	投資選擇名稱 Name of Investment Choice	相應相關基金名稱 Name of Corresponding Underlying Fund	生效日期 Effective Date
6	AGWOU	安本標準 - 環球可持續及負責任投資股票基金 Aberdeen Standard SICAV I – Global Sustainable and Responsible Investment Equity Fund	安本標準 - 環球可持續及負責任投資股票基金 Aberdeen Standard SICAV I – Global Sustainable and Responsible Investment Equity Fund	2021 年 10 月 1 日 1 October 2021
12	FIAUU	萬通保險富達澳洲多元化股票基金"A"股 YF Life Fidelity Australian Diversified Equity Fund "A" Shares	富達基金 - 澳洲多元化股票基金 Fidelity Funds – Australian Diversified Equity Fund	2021年10月26日 26 October 2021
19	FIGIU	富達基金－可持續發展多元收益基金"A"股 Fidelity Funds - Sustainable Multi Asset Income Fund "A" Shares	富達基金 - 可持續發展多元收益基金 Fidelity Funds – Sustainable Multi Asset Income Fund	2021年10月28日 28 October 2021

(202110)

2. **更改投資選擇名稱、相應相關基金名稱及類別** **Change of the Name of Investment Choice, the Name of Corresponding Underlying Fund and the Category – FICIU**

由 2021 年 10 月 4 日起，刊載於投資選擇冊子第 18 頁的投資選擇萬通保險富達環球消費行業基金 "A" 股 (FICIU)之投資選擇名稱及相應相關基金名稱將更改為:

With effect from 4 October 2021, the name of investment choice and the name of corresponding underlying fund for the investment choice YF Life Fidelity Global Consumer Industries Fund "A" Shares (FICIU) on page 18 of the Investment Choice Brochure shall be changed to:

投資選擇名稱 Name of Investment Choice	編號 Code	相應相關基金名稱 Name of Corresponding Underlying Fund
萬通保險富達可持續發展消費品牌基金 "A" 股 YF Life Fidelity Sustainable Consumer Brands Fund "A" Shares	FICIU	富達基金 – 可持續發展消費品牌基金 Fidelity Funds – Sustainable Consumer Brands Fund

由 2021 年 10 月 4 日起，上述投資選擇之類別將由「行業投資」變更至「環球股票市場」，投資選擇冊子內的投資選擇將會重新排序。

With effect from 4 October 2021, the category for the investment choice above shall be changed from “Sector Investment” to “Global Equity Market”. The investment choices in the Investment Choice Brochure shall be re-numbered accordingly.

| 投資相連壽險 Investment-linked Insurance |

投資選擇冊子 Investment Choice Brochure

ICB

YFLife
萬通保險

雲鋒金融集團成員



適用於「環球系列」及「財智之選系列」
與投資有關的人壽保險計劃
Applicable to "Global Series" and
"Premier-Choice Series"
Investment-linked Assurance Schemes

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投資選擇冊子

「環球系列」包括環球投資計劃及環球投資整付計劃。

「財智之選系列」包括財智之選投資萬用壽險計劃、財智之選靈活投資計劃、財智之選靈活創富投資計劃、財智之選多元投資計劃及財智之選創富投資計劃。惟「財智之選系列」不適用於新保單投保申請及不可公開銷售。

銷售文件（即計劃說明書）包括相關「產品資料概要及產品冊子」及本「投資選擇冊子」。本「投資選擇冊子」與以上產品的相關「產品資料概要及產品冊子」（如適用）同時發出，並應一併細閱。

該等與投資有關的人壽保險計劃是一項長綫投資暨保險產品，乃由萬通保險國際有限公司（“本公司”）簽發的人壽保單，而閣下的投資需承受本公司的信貸風險。

閣下所支付的保費供款，經扣除保單適用之費用及收費後，會由本公司投資於閣下所揀選的投資選擇的相關基金，以作為本公司資產負債管理用途，從而用作增加保單的價值。本公司會根據該等相關基金不時的表現，以及持續從保單中扣除保單費用，來計算保單價值及其回報。閣下於保單內所作的投資將成為本公司資產的一部份。閣下對任何該等資產均沒有任何權利或擁有權。如追討賠償，閣下只可向本公司追索。閣下於保單內獲分配的投資選擇單位乃屬名義性質，僅作為釐定保單價值之用。由於本公司會就閣下的保單徵收各項費用及收費，保單的整體回報或會低於閣下所選之投資選擇的相關基金的回報。

提早退保或提取現金/暫停保單繳款或調低保單供款可能會損失大筆本金。如相關基金表現欠佳，或會進一步擴大投資虧損，而一切保單費用仍可被扣除。

本冊子所載之投資風險水平，僅供參考之用，本公司並會不時作出檢討。各投資選擇之投資風險水平是由本公司根據相關基金的過往波幅釐定，如情況適用，亦會根據可作比較的市場指數之過往波幅釐定。本公司可在不作出預先通知的情況下作出更改。

閣下於作出任何投資決定前，應該慎重考慮閣下個人的投資目標、財務狀況及可承受風險的程度。閣下擁有最終的決定權。

Investment Choice Brochure

The Global Series includes Global InvestPlan and Global InvestPlus.

The Premier-Choice Series includes Premier-Choice ULife InvestPlan, Premier-Choice Flexi, Premier-Choice Flexi Plus, Premier-Choice InvestPlan and Premier-Choice Plus InvestPlan. However, Premier-Choice Series is not available to new policy application and is not marketed to the public.

The offering document (i.e. Principal Brochure) consists of the respective “Product Key Facts and Product Brochure” and this “Investment Choice Brochure”. This “Investment Choice Brochure” is issued and should be read in conjunction with the respective “Product Key Facts and Product Brochure” of the above products (if applicable).

These investment-linked assurance schemes are long-term investment-cum-life insurance products issued by YF Life Insurance International Ltd. (“the Company”). Your investments are subject to the Company's credit risk.

The premiums you pay, subject to the applicable fees and charges of your policy, will be invested by the Company in the underlying funds linked to the investment choices you selected for the Company's asset liability management purposes and will accordingly go towards accretion of the value of your policy. Your policy value and thus your returns will be calculated by the Company with reference to the performance of such underlying funds from time to time and the policy charges will continue to be deducted from your policy. Your investments in the insurance policy will become part of the assets of the Company. You do not have any rights or ownership over any of these assets. Your recourse is against the Company only. The units of investment choices allocated to your policy are notional and are solely for the purpose of determining the Policy Value. The return under the policy as a whole may be lower than the return of the underlying funds linked to your selected investment choices, due to the various fees and charges levied by the Company on your policy.

Early surrender or cash withdrawal/suspension of or reduction in premium of the policy may result in a significant loss of the principal. Poor performance of the underlying funds may further magnify the investment losses, while all policy charges are still deductible.

The risk level, shown in this brochure, is for reference only and subject to regular review by the Company. The risk level of each investment choice is determined by the Company according to the historical volatility of the underlying fund, or where appropriate, the historical volatility of a comparable market index, and may change without any prior notice.

You should consider your own investment objective, your personal financial circumstances and risk tolerance level before making any investment decision. The final decision is yours.

於名稱後載有「(分派)」的投資選擇(個別或統稱為「投資選擇(現金分派)」)，乃是其相關基金可能會定期支付股息的投資選擇。投資選擇(現金分派)只適用於環球投資整付計劃。如閣下所揀選的投資選擇(現金分派)的相關基金派發股息，閣下可能合資格獲得股息支付，並按閣下選擇的支付方式，以現金或單位形式收取。惟請注意：

- 相關基金的股息支付、支付的頻率、派息率及股息金額均並非保證。
- 相關基金可酌情從相關基金的資本撥付/實際上從資本中分派股息。從資本撥付的股息支付相當於退還或提取閣下原有的部份投資金額或原有投資應佔的任何資本收益的金額。任何股息分派涉及從相關基金的資本撥付/實際上從相關基金的資本撥付，均可導致相關基金的每單位的資產淨值即時減少，有可能對投資選擇(現金分派)的價格產生負面影響。
- 相對於以投資選擇(現金分派)的單位形式收取股息支付，以現金形式收取股息支付將導致保單價值及應支付的身故賠償減少。
- 就過往12個月投資選擇(現金分派)派發的股息金額及其相關基金的股息成份，本公司會應要求提供上述文件及本公司的網頁已上載上述文件。
- 在獲得證監會事先批准並向閣下發出不少於一個月的事先通知下，本公司可修改計劃之股息政策。
- 除非閣下已了解投資選擇(現金分派)並已獲解釋此等投資選擇如何適合閣下，否則請勿選擇投資選擇(現金分派)。

投資涉及風險。各投資選擇皆有潛在風險，並會受到市場及匯率波動的影響。部份投資選擇的相關基金可為投資及對沖目的而使用金融衍生工具。使用金融衍生工具可涉及額外風險，包括對手方違約風險、無力償債、波動風險、流動性風險、槓桿風險、估值風險等。閣下的投資或會蒙受重大損失。

投資選擇的單位價格可跌可升。投資的過去表現及波幅，並不一定反映或保證其將來的表現。相關產品所提供的投資選擇在產品特點或風險方面或會有很大的差異，部份選擇可能涉及高風險。詳情請參閱相關基金之銷售文件，本公司會應要求提供上述文件及本公司的網頁已上載上述文件。

投資選擇的投資及借款限制均依從相應的相關基金。詳情請參閱相關基金之銷售文件或與本公司聯絡。「環球系列」及「財智之選系列」並無借款權力。

The investment choice suffixed with “(CD)” in its name (each “Investment Choice (Cash Distribution)” or collectively the “Investment Choices (Cash Distribution)”) is an investment choice that its underlying fund may pay dividend on a regular basis. Investment Choices (Cash Distribution) are available in Global InvestPlus only. If there is any dividend received from the underlying fund of the Investment Choice (Cash Distribution) you selected, you may be entitled to dividend payout in cash or units upon your choice of payment method. However, please note that:

- The payout of dividend, the frequency of payout, the dividend rate and the dividend amount of the underlying fund are not guaranteed.
- The underlying fund may at its discretion pay / effectively pay dividend out of the capital of the underlying fund. Payment of dividends out of capital by the underlying fund amounts to a return or withdrawal of part of the original investment or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of capital / effectively out of capital may result in an immediate reduction of the net asset value per share of the underlying fund, which may have a negative impact on the price of the Investment Choices (Cash Distribution).
- By receiving dividend in cash as opposed to receiving it in units of the Investment Choice (Cash Distribution) will lead to reduction in the Policy Value of your policy and death benefit payable.
- The amount of dividend paid by the Investment Choices (Cash Distribution) and the dividend composition information of the underlying fund for the last 12 months are available from the Company upon request and at the Company's website.
- The Company may amend the distribution policy subject to SFC's prior approval and by giving not less than one month's prior notice.
- You should not select Investment Choice (Cash Distribution) unless you understand it and it has been explained to you how it is suitable for you.

Investment involves risk. Each investment choice is subject to market and exchange-rate fluctuations and to the risks inherent in all investments. The underlying funds of some investment choices may use financial derivative instruments for investment and hedging purposes. The use of financial derivative instruments may involve additional risks of counterparty default, insolvency, volatility, liquidity, leverage, valuation, etc. You may suffer significant losses of your investments.

The unit price of any investment choice may go down as well as up. Past performance and volatility level are not indicative of future performance and yields are not guaranteed. Investment choices available under the products can have very different features and risk profiles. Some may be of high risk. For details, please refer to the offering documents of the respective underlying funds, which are available from the Company upon request and at the Company's website.

The general investment and borrowing restrictions of the investment choices are in accordance with the corresponding underlying funds. For details, please refer to the offering documents of the respective underlying funds or contact the Company. Global Series and Premier-Choice Series have no borrowing powers.

投資者須知

估值

目前，所有投資選擇均於任何一個營業日估值，而該估值日必須同時為本地營業日（星期六、星期日及公眾假期除外）及相關基金的成立國家的營業日。在產品冊子中定義的特殊情況下，本公司有權暫停或延遲對任何投資選擇作出估值。

交易日

除以下投資選擇一覽內指明的個別投資選擇外，所有投資選擇的名義上之單位之買賣申請的交易日為申請獲批核後下一個本地營業日（星期六、星期日及公眾假期除外）及同時為相關基金的成立國家的營業日。在產品冊子中定義的特殊情況下，就任何已批核之投資選擇的名義上之單位的買賣申請，本公司有權暫停或延遲有關交易的申請。

費用

欲知每年相關基金費用及其他費用詳情，請參閱個別相關基金的銷售文件，本公司會應要求提供上述文件及本公司的網頁已上載上述文件。

現時所有投資選擇轉換均毋須支付手續費及買賣差價。惟本公司保留修訂的權利，並將符合相關監管規定的通知期，事先通知有關更改的收費。有關通知期詳情，請參閱相關產品之產品資料概要的「本產品涉及哪些費用及收費？」部分。

投資選擇（現金分派）的派發安排（只適用於環球投資整付計劃）

(i) 股息支付

若投資選擇（現金分派）的相關基金於記錄日*作出任何股息宣派，而閣下於記錄日持有該投資選擇（現金分派）之名義單位，閣下將有權獲得股息。股息金額是閣下於記錄日持有的投資選擇（現金分派）之名義單位的數目乘以相關基金宣佈的派息率，並會調整至小數點後兩個位。該等調整後的任何餘額將由本公司承擔或撥歸本公司所有。

*記錄日是指投資選擇（現金分派）的相關基金的管理公司/基金經理所宣佈的日期，以區分符合資格從相關基金收取股息的投資者，且每個相關基金會有所不同。

Note to Investors

Valuation

Currently, all the investment choices are valued on a daily basis on any day which is both a local business day (excluding Saturday, Sunday and public holiday) and a business day in the country where the underlying fund is set up. The Company reserves the right to suspend or defer valuation of any investment choices under Exceptional Circumstances as defined in the Product Brochure.

Dealing Day

Except those specified in the list of investment choices below, for all the investment choices, dealing day of application for subscription and redemption of notional units of the investment choices in any one day will be the next local business day (excluding Saturday, Sunday and public holiday) which is also a business day in the country where the underlying fund is set up following approval of the application. The Company reserves the right to suspend or defer dealing of any approved subscription or redemption of notional units of any investment choices under Exceptional Circumstances as defined in the Product Brochure.

Charges

For details of annual underlying fund charge and other charges, please refer to the offering documents of the respective underlying funds, which are available from the Company upon request and at the Company's website.

No switching charge and bid-offer spread are levied at the investment choices currently. The Company reserves the right to vary this charge with prior notice in compliance with the relevant regulatory requirements. For details of the notice period, please refer to the section on "What are the fees and charges?" of Product Key Facts of the respective products.

Distribution Arrangement of Investment Choice (Cash Distribution) (For Global InvestPlus Only)

(i) Dividend payout

When the underlying fund of an Investment Choice (Cash Distribution) declares dividend on the record date (the "Record Date")* and you have notional units of that Investment Choice (Cash Distribution) on the Record Date, you will be entitled to receive dividend. The dividend amount is determined by multiplying the number of notional units of Investment Choice (Cash Distribution) held by you on the Record Date by the dividend rate declared by the underlying fund rounded to the nearest two decimal places. Any remaining balance after such rounding will be borne or absorbed by the Company.

*Record Date is a date established by the management company / fund manager of an underlying fund in order to determine which investors are eligible to receive a dividend and it varies from an underlying fund to another.

(ii) 派發股息的頻率

投資選擇(現金分派)的股息支付頻率乃跟隨該投資選擇(現金分派)的相關基金之股息分派頻率。

(iii) 領取股息的資格

於記錄日持有投資選擇(現金分派)之名義單位的保單持有人均合資格領取現金股息。如於冷靜期內取消或終止保單，退回已繳付的保費將會於市值調整後扣回已支付給閣下的現金股息的金額。

(iv) 收取股息支付的途徑

a. 現金支付

股息支付將透過港元自動轉帳或本公司提供的其他方式支付。本公司會基於參照市場主要匯率以誠信且商業上合理的方式而釐定的匯率，把現金股息由投資選擇的貨幣轉換至港元。本公司會把現金股息扣除任何銀行收費及因貨幣轉換而衍生的收費，並把淨金額支付予閣下。本公司在一般情況下，將從投資選擇(現金分派)的相關基金收到股息付款後14個營業日內完成付款。然而，本公司有權因產品冊子內定義的特殊情況延遲付款。在該等情況結束後，將在實際可行的情況下盡快付款。本公司不會就付款延遲期間對股息支付發放任何利息。

提款費用並不適用於股息支付。本公司不會就現金形式的股息支付徵收手續費及收費，惟此等支付或會因自動轉帳或其他付款方式衍生任何適用的銀行收費，而任何此等收費均由保單持有人承擔。所有適用的銀行收費或會先從股息支付金額中扣除，而得出之淨餘額將支付予閣下。適用的銀行收費將不時由銀行全權酌情釐定，詳情請直接向銀行查詢。

(ii) Dividend frequency

The frequency of dividend payout of an Investment Choice (Cash Distribution) follows the frequency of dividend payout of the underlying fund linked to that Investment Choice (Cash Distribution).

(iii) Entitlement to dividend

The policyholders holding notional units of an Investment Choice (Cash Distribution) on the Record Date are entitled to receive dividend. Upon cancellation or termination of a policy during the cooling-off period, the payout amount paid to you prior to such cancellation or termination will be deducted from your refund of premium, subject to any market-value adjustment.

(iv) Options of Payment of Dividend

a. Payout in cash

The dividend payout will be made in cash through autopay in HKD or other methods available from the Company at the time of payment. We will convert cash dividend denominated in the currency of the investment choices into Hong Kong Dollars based on the prevailing exchange rate determined by us acting in good faith and commercially reasonable manner with reference to the prevailing market rates. All bank charges and cost of converting into Hong Kong Dollar may be deducted from the cash dividend received and the resulting net amount will be paid to you. The Company will normally make the payment within 14 business days after the Company has received the dividend payment from the underlying fund linked to the Investment Choice (Cash Distribution). However, the Company reserves the right to defer payment under Exceptional Circumstances as defined in the Product Brochure. When such circumstance(s) cease(s) to exist, payment will be made as soon as practicable. No interest is payable on the dividend payout for the period during which the payment is deferred.

Withdrawal charge does not apply to dividend payout. There is no handling fee and charge imposed by the Company in respect of the dividend payout in cash, but such payout may be subject to any applicable bank charges incurred by autopay or other payment methods and any such charges are to be borne by the policyholder. All applicable bank charges may be deducted from the amount of dividend payout in advance and the resulting net amount will be paid to you. The applicable bank charges will be determined by the bank at its sole discretion from time to time. Please consult the bank directly for details.

b. 單位支付

股息支付將被自動再作投資，及以相關投資選擇（現金分派）之額外的名義上單位形式分配至閣下的保單。本公司將基於此等名義上單位被分配至閣下的保單的交易日，以當日相關的投資選擇（現金分派）之名義上單位之賣出價分配單位至閣下的保單。在一般情況下，本公司將從相關基金收到股息付款後 14 個營業日內完成單位分配。

在產品冊子內定義的特殊情況下，本公司可延遲分配。在該等情況結束後，將在實際可行的情況下盡快分配。本公司不會就分配延遲期間對股息支付發放任何利息。

以單位支付的股息支付將成為保單價值的一部份，因此需收取載列於「收費一覽表」的適用的保單收費。

於申請環球投資整付計劃時，閣下可選取上述其中一項途徑收取股息支付。已選的途徑將適用於閣下的保單下之所有投資選擇（現金分派）。閣下可隨時於保單繕發後透過本公司指定的形式發出書面請求以更改有關途徑。如本公司沒有收到指示，收取股息支付的方式將預設為途徑 b.「單位支付」。

b. Payout in unit(s)

The dividend payout will be automatically re-invested and allocated to your policy in the form of additional notional unit(s) of the relevant Investment Choice (Cash Distribution). The Company will normally allocate the notional unit(s) within 14 business days after the Company has received the dividend payment from the underlying fund based on the offer price of a notional unit of the Investment Choice (Cash Distribution) on the dealing day on which such notional unit(s) is / are allocated to your policy.

The Company may defer the allocation under Exceptional Circumstances as defined in the Product Brochure. When such circumstance(s) cease(s) to exist, allocation will be made as soon as practicable. No interest is payable on the dividend payout for the period during which the allocation is deferred.

Dividend payout in unit(s) will form a part of the policy value and therefore be subject to applicable policy charges as set out in the section “Summary of Current Charges”.

You could select one of the above options for receiving dividend payout when you apply for Global InvestPlus. The selected option will apply to all Investment Choices (Cash Distribution) under your policy. You could change the option at any time after policy issuance by giving us a written request in the form specified by us. If no instruction is received by us, the default option for receiving dividend payout is option b. “Payout in unit(s)”.

「環球系列」及「財智之選系列」提供的投資選擇一覽







環球系列及財智之選系列為你提供逾100款多元化投資選擇，以達致你的投資目標。

閣下應參閱相關基金銷售文件(包括產品資料概要)，以了解相關基金的詳情(包括但不限於相關基金的投資目標及策略、風險因素及費用)，本公司會應要求提供上述文件。

List of Investment Choices available under “Global Series” and “Premier-Choice Series”

To meet your investment objectives, we offer you the option of investing in over 100 investment choices as the investment component of your **Global Series** and **Premier-Choice Series** products.

You should read the offering documents (including the product key facts statements) of the underlying funds, which are available from the Company upon request, for details of the underlying funds (including, without limitation, their investment objectives and policies, risk factors and charges).









	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
環球股票市場 Global Equity Market								
1	安本標準 — 世界股票基金 Aberdeen Standard SICAV I — World Equity Fund	AGWOU	 低 Low 高 High	安本標準 — 世界股票基金 Aberdeen Standard SICAV I — World Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A類累積 A Acc	美元 USD	美元 USD
2	富達基金 — 環球焦點基金“A”股 Fidelity Funds — Global Focus Fund “A” Shares	FIGFU	 低 Low 高 High	富達基金 — 環球焦點基金 Fidelity Funds — Global Focus Fund	FIL Investment Management (Luxembourg) S.A.	A- 累積 A-ACC	美元 USD	美元 USD
3	首源全球基建基金* First Sentier Global Listed Infrastructure Fund*	FSGIU	 低 Low 高 High	首源投資環球傘子基金有限公司 — 首源 全球基建基金 First Sentier Investors Global Umbrella Fund plc — First Sentier Global Listed Infrastructure Fund	首源投資(香港)有限公司 First Sentier Investors (Hong Kong) Limited	I (派息) I (Distributing)	美元 USD	美元 USD
4	富蘭克林鄧普頓投資基金 — 鄧普頓環球 美元基金“A(累算)”股 Franklin Templeton Investment Funds — Templeton Global Fund “A (acc)” Shares	FTGLU	 低 Low 高 High	富蘭克林鄧普頓投資基金 — 鄧普頓環球 美元基金 Franklin Templeton Investment Funds — Templeton Global Fund	Franklin Templeton International Services S.à r.l.	A (累算) A (acc)	美元 USD	美元 USD
5	富蘭克林鄧普頓投資基金 — 鄧普頓環球 小型公司基金“A(累算)”股 Franklin Templeton Investment Funds — Templeton Global Smaller Companies Fund “A (acc)” Shares	FTGSU	 低 Low 高 High	富蘭克林鄧普頓投資基金 — 鄧普頓環球 小型公司基金 Franklin Templeton Investment Funds — Templeton Global Smaller Companies Fund	Franklin Templeton International Services S.à r.l.	A (累算) A (acc)	美元 USD	美元 USD
6	滙豐環球投資基金 — 環球股票氣候變化 概念“AD”類** HSBC Global Investment Funds — Global Equity Climate Change Class “AD”**	HSECU	 低 Low 高 High	滙豐環球投資基金 — 環球股票氣候變化 概念 HSBC Global Investment Funds — Global Equity Climate Change	HSBC Investment Funds (Luxembourg) S.A.	AD	美元 USD	美元 USD

* 相關基金可能會派發股息。於閣下的保單生效期間，如相關基金派發股息，該股息會以發售價分配額外該相關基金所屬投資選擇的名義上之單位，而所分配的名義上之單位會撥入保單價值內。本公司保留(並事先書面通知)任何從相關基金收到的股息的分配方法之決定權。

** 只適用於環球投資計劃及環球投資整付計劃。

* Underlying fund dividend may be available. If there is any dividend received from the underlying fund(s) and your policy is still in force, it will be allocated as additional notional units of the investment choice corresponding to the respective underlying fund(s) at offer price and the notional units of investment choice allocated will be credited to the policy value. The Company reserves the right to vary the distribution method, subject to prior written notification, of any dividend received from the underlying funds.

** Available to Global InvestPlan and Global InvestPlus only

	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
7	貝萊德全球基金 — 系統分析環球小型企業基金“A” BlackRock Global Funds — Systematic Global SmallCap Fund Class “A”	MLGSU	 低 Low 高 High	貝萊德全球基金 — 系統分析環球小型企業基金 BlackRock Global Funds — Systematic Global SmallCap Fund	BlackRock (Luxembourg) S.A.	A2	美元 USD	美元 USD
8	Morgan Stanley Investment Funds 環球品牌基金“A”股 Morgan Stanley Investment Funds Global Brands Fund “A” Shares	MSBRU	 低 Low 高 High	Morgan Stanley Investment Funds 環球品牌基金 Morgan Stanley Investment Funds Global Brands Fund	MSIM Fund Management (Ireland) Limited	A	美元 USD	美元 USD
9	景順環球股票收益基金A(累積) Invesco Global Equity Income Fund A (Acc)	MSGVU	 低 Low 高 High	景順盧森堡基金系列 — 景順環球股票收益基金 Invesco Funds — Invesco Global Equity Income Fund	Invesco Management S.A.	A (累積) A Accumulation	美元 USD	美元 USD
10	施羅德環球基金系列 — 環球持續增長“A”股** Schroder International Selection Fund — Global Sustainable Growth “A” Shares**	SCSGU	 低 Low 高 High	施羅德環球基金系列 — 環球持續增長 Schroder International Selection Fund — Global Sustainable Growth	Schroder Investment Management (Europe) S.A.	A (累積) A Accumulation	美元 USD	美元 USD
地區市場 Regional Market								
11	安本標準 — 亞太股票基金 Aberdeen Standard SICAV I — Asia Pacific Equity Fund	AGAPU	 低 Low 高 High	安本標準 — 亞太股票基金 Aberdeen Standard SICAV I — Asia Pacific Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A 類累積 A Acc	美元 USD	美元 USD
12	安本標準 — 亞洲小型公司基金 Aberdeen Standard SICAV I — Asian Smaller Companies Fund	AGASU	 低 Low 高 High	安本標準 — 亞洲小型公司基金 Aberdeen Standard SICAV I — Asian Smaller Companies Fund	Aberdeen Standard Investments Luxembourg S.A.	A 類累積 A Acc	美元 USD	美元 USD
13	霸菱東歐基金* Barings Eastern Europe Fund*	BAEEU	 低 Low 高 High	霸菱環球傘子基金 — 霸菱東歐基金 Barings Global Umbrella Fund — Barings Eastern Europe Fund	Baring International Fund Managers (Ireland) Limited	A 收益 A Inc	美元 USD	美元 USD
14	萬通保險霸菱歐洲精選基金* YF Life Barings Europe Select Trust*	BAEUU	 低 Low 高 High	霸菱歐洲精選基金 Barings Europe Select Trust	Baring Fund Managers Limited	A 收入 A Inc	美元 USD	英鎊 GBP
15	霸菱香港中國基金* Barings Hong Kong China Fund*	BAHCU	 低 Low 高 High	霸菱國際傘子基金 — 霸菱香港中國基金 Barings International Umbrella Fund — Barings Hong Kong China Fund	Baring International Fund Managers (Ireland) Limited	A 收益 A Inc	美元 USD	美元 USD

* 相關基金可能會派發股息。於閣下的保單生效期間，如相關基金派發股息，該股息會以發售價分配額外該相關基金所屬投資選擇的名義上之單位，而所分配的名義上之單位會撥入保單價值內。本公司保留（並以事先書面通知）任何從相關基金收到的股息的分配方法之決定權。

** 只適用於環球投資計劃及環球投資整付計劃。










* Underlying fund dividend may be available. If there is any dividend received from the underlying fund(s) and your policy is still in force, it will be allocated as additional notional units of the investment choice corresponding to the respective underlying fund(s) at offer price and the notional units of investment choice allocated will be credited to the policy value. The Company reserves the right to vary the distribution method, subject to prior written notification, of any dividend received from the underlying funds.

** Available to Global InvestPlan and Global InvestPlus only

	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
16	霸菱大東協基金* Barings ASEAN Frontiers Fund*	BAPAU	 低 高 Low High	霸菱國際傘子基金 — 霸菱大東協基金 Barings International Umbrella Fund — Barings ASEAN Frontiers Fund	Baring International Fund Managers (Ireland) Limited	A 收益 A Inc	美元 USD	美元 USD
17	富達基金 — 亞太股息基金“A”股* Fidelity Funds — Asia Pacific Dividend Fund “A” Shares*	FIAPU	 低 高 Low High	富達基金 — 亞太股息基金 Fidelity Funds — Asia Pacific Dividend Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	美元 USD
18	富達基金 — 東協基金“A”股* Fidelity Funds — ASEAN Fund “A” Shares*	FIASU	 低 高 Low High	富達基金 — 東協基金 Fidelity Funds — ASEAN Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	美元 USD
19	富達基金 — 新興亞洲基金“A”股 Fidelity Funds — Emerging Asia Fund “A” Shares	FIEAU	 低 高 Low High	富達基金 — 新興亞洲基金 Fidelity Funds — Emerging Asia Fund	FIL Investment Management (Luxembourg) S.A.	A- 累積 A-ACC	美元 USD	美元 USD
20	富達基金 — 新興市場基金“A累算” Fidelity Funds — Emerging Markets Fund “A-acc”	FIEFU	 低 高 Low High	富達基金 — 新興市場基金 Fidelity Funds — Emerging Markets Fund	FIL Investment Management (Luxembourg) S.A.	A- 累積 A-ACC	美元 USD	美元 USD
21	萬通保險富達歐洲增長基金“A”股* YF Life Fidelity European Growth Fund “A” Shares*	FIEGU	 低 高 Low High	富達基金 — 歐洲增長基金 Fidelity Funds — European Growth Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	歐元 EUR
22	富達基金 — 新興「歐非中東」基金“A累算” Fidelity Funds — Emerging Europe, Middle East and Africa Fund “A-acc”	FIEMU	 低 高 Low High	富達基金 — 新興「歐非中東」基金 Fidelity Funds — Emerging Europe, Middle East and Africa Fund	FIL Investment Management (Luxembourg) S.A.	A- 累積 A-ACC	美元 USD	美元 USD
23	富達基金 — 太平洋基金“A”股* Fidelity Funds — Pacific Fund “A” Shares*	FIPAU	 低 高 Low High	富達基金 — 太平洋基金 Fidelity Funds — Pacific Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	美元 USD
24	富達基金 — 可持續發展亞洲股票基金 “A”股* Fidelity Funds — Sustainable Asia Equity Fund “A” Shares*	FISEU	 低 高 Low High	富達基金 — 可持續發展亞洲股票基金 Fidelity Funds — Sustainable Asia Equity Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	美元 USD
25	首域盈信亞洲股本優點基金* FSSA Asian Equity Plus Fund*	FSAEU	 低 高 Low High	首源投資環球傘子基金有限公司 — 首域 盈信亞洲股本優點基金 First Sentier Investors Global Umbrella Fund plc — FSSA Asian Equity Plus Fund	首源投資(香港)有限公司 First Sentier Investors (Hong Kong) Limited	I (派息) I (Distributing)	美元 USD	美元 USD
26	首域盈信大中華增長基金 FSSA Greater China Growth Fund	FSGCU	 低 高 Low High	首源投資環球傘子基金有限公司 — 首域 盈信大中華增長基金 First Sentier Investors Global Umbrella Fund plc — FSSA Greater China Growth Fund	首源投資(香港)有限公司 First Sentier Investors (Hong Kong) Limited	I	美元 USD	美元 USD

* 相關基金可能會派發股息。於閣下的保單生效期間，如相關基金派發股息，該股息會以發售價分配額外該相關基金所屬投資選擇的名義上之單位，而所分配的名義上之單位會撥入保單價值內。本公司保留（並以事先書面通知）任何從相關基金收到的股息的分配方法之決定權。

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	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
27	富蘭克林鄧普頓投資基金 — 鄧普頓亞洲 增長基金“A (累算)”股 Franklin Templeton Investment Funds — Templeton Asian Growth Fund “A (acc)” Shares	FTAGU	 低 Low 高 High	富蘭克林鄧普頓投資基金 — 鄧普頓亞洲 增長基金 Franklin Templeton Investment Funds — Templeton Asian Growth Fund	Franklin Templeton International Services S.à r.l.	A (累算) A (acc)	美元 USD	美元 USD
28	萬通保險富蘭克林鄧普頓東歐基金 “A (累算)”股 YF Life Franklin Templeton Eastern Europe Fund “A (acc)” Shares	FTEEU	 低 Low 高 High	富蘭克林鄧普頓投資基金 — 鄧普頓東歐 基金 Franklin Templeton Investment Funds — Templeton Eastern Europe Fund	Franklin Templeton International Services S.à r.l.	A (累算) A (acc)	美元 USD	歐元 EUR
29	富蘭克林鄧普頓投資基金 — 鄧普頓新興 市場基金“A (累算)”股 Franklin Templeton Investment Funds — Templeton Emerging Markets Fund “A(acc)” Shares	FTEMU	 低 Low 高 High	富蘭克林鄧普頓投資基金 — 鄧普頓新興 市場基金 Franklin Templeton Investment Funds — Templeton Emerging Markets Fund	Franklin Templeton International Services S.à r.l.	A (累算) A(acc)	美元 USD	美元 USD
30	富蘭克林鄧普頓投資基金 — 鄧普頓新興 市場小型公司基金“A (累算)”股 Franklin Templeton Investment Funds — Templeton Emerging Markets Smaller Companies Fund “A(acc)” Shares	FTESU	 低 Low 高 High	富蘭克林鄧普頓投資基金 — 鄧普頓新興 市場小型公司基金 Franklin Templeton Investment Funds — Templeton Emerging Markets Smaller Companies Fund	Franklin Templeton International Services S.à r.l.	A (累算) A(acc)	美元 USD	美元 USD
31	滙豐環球投資基金 — 環球新興市場股票 “AD”類* HSBC Global Investment Funds — Global Emerging Markets Equity Class “AD” *	HSEMU	 低 Low 高 High	滙豐環球投資基金 — 環球新興市場股票 HSBC Global Investment Funds — Global Emerging Markets Equity	HSBC Investment Funds (Luxembourg) S.A.	AD	美元 USD	美元 USD
32	景順亞洲機遇股票基金A (累積) Invesco Asia Opportunities Equity Fund A (Acc)	INAOU	 低 Low 高 High	景順盧森堡基金系列 — 景順亞洲機遇股 票基金 Invesco Funds — Invesco Asia Opportunities Equity Fund	Invesco Management S.A.	A (累積) A Accumulation	美元 USD	美元 USD
33	景順亞洲消費動力基金A (累積) Invesco Asia Consumer Demand Fund A (Acc)	INCDU	 低 Low 高 High	景順盧森堡基金系列 — 景順亞洲消費動 力基金 Invesco Funds — Invesco Asia Consumer Demand Fund	Invesco Management S.A.	A (累積) A Accumulation	美元 USD	美元 USD
34	萬通保險景順泛歐洲基金A (每年派息)* YF Life Invesco Pan European Equity Fund A (Adis) *	INPEU	 低 Low 高 High	景順盧森堡基金系列 — 景順泛歐洲基金 Invesco Funds — Invesco Pan European Equity Fund	Invesco Management S.A.	A (每年派息) A Annual Distribution	美元 USD	美元 USD
35	摩根亞洲增長基金 JPMorgan Asia Growth Fund	JFADU	 低 Low 高 High	摩根亞洲增長基金 JPMorgan Asia Growth Fund	摩根基金(亞洲)有限公司 JPMorgan Funds (Asia) Ltd.	累計 acc	美元 USD	美元 USD





* 相關基金可能會派發股息。於閣下的保單生效期間，如相關基金派發股息，該股息會以發售價分配額外該相關基金所屬投資選擇的名義上之單位，而所分配的名義上之單位會撥入保單價值內。本公司保留(並以事先書面通知)任何從相關基金收到的股息的分配方法之決定權。

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






	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
36	摩根東協基金 JPMorgan ASEAN Fund	JFASU	 低 Low 高 High	摩根東協基金 JPMorgan ASEAN Fund	摩根基金(亞洲)有限公司 JPMorgan Funds (Asia) Ltd.	累計 acc	美元 USD	美元 USD
37	萬通保險摩根亞洲小型企業基金 YF Life JPMorgan Asian Smaller Companies Fund	JFACU	 低 Low 高 High	摩根亞洲小型企業基金 JPMorgan Asian Smaller Companies Fund	摩根基金(亞洲)有限公司 JPMorgan Funds (Asia) Ltd.	累計 acc	美元 USD	港元 HKD
38	摩根基金 — 新興歐洲股票基金* JPMorgan Funds — Emerging Europe Equity Fund*	JFEEU	 低 Low 高 High	摩根基金 — 新興歐洲股票基金 JPMorgan Funds — Emerging Europe Equity Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (分派) A (dist)	美元 USD	美元 USD
39	貝萊德全球基金 — 亞太股票入息基金“A” BlackRock Global Funds — Asia Pacific Equity Income Fund Class “A”	MLAIU	 低 Low 高 High	貝萊德全球基金 — 亞太股票入息基金 BlackRock Global Funds — Asia Pacific Equity Income Fund	BlackRock (Luxembourg) S.A.	A2	美元 USD	美元 USD
40	萬通保險貝萊德全球基金 — 新興歐洲基金“A” YF Life BlackRock Global Funds — Emerging Europe Fund Class “A”	MLEEU	 低 Low 高 High	貝萊德全球基金 — 新興歐洲基金 BlackRock Global Funds — Emerging Europe Fund	BlackRock (Luxembourg) S.A.	A2	美元 USD	美元 USD
41	萬通保險貝萊德全球基金 — 歐洲特別時機基金“A” YF Life BlackRock Global Funds — European Special Situations Fund Class “A”	MLESU	 低 Low 高 High	貝萊德全球基金 — 歐洲特別時機基金 BlackRock Global Funds — European Special Situations Fund	BlackRock (Luxembourg) S.A.	A2	美元 USD	美元 USD
42	貝萊德全球基金 — 拉丁美洲基金“A” BlackRock Global Funds — Latin American Fund Class “A”	MLLAU	 低 Low 高 High	貝萊德全球基金 — 拉丁美洲基金 BlackRock Global Funds — Latin American Fund	BlackRock (Luxembourg) S.A.	A2	美元 USD	美元 USD
43	Morgan Stanley Investment Funds 拉丁美洲股票基金“A”股 Morgan Stanley Investment Funds Latin American Equity Fund “A” Shares	MSLAU	 低 Low 高 High	Morgan Stanley Investment Funds 拉丁美洲股票基金 Morgan Stanley Investment Funds Latin American Equity Fund	MSIM Fund Management (Ireland) Limited	A	美元 USD	美元 USD
44	施羅德環球基金系列 — 金磚四國 (巴西、俄羅斯、印度、中國) — “A1”股 Schroder International Selection Fund — BRIC (Brazil, Russia, India, China) — “A1” Shares	SCBRU	 低 Low 高 High	施羅德環球基金系列 — 金磚四國 (巴西、俄羅斯、印度、中國) Schroder International Selection Fund — BRIC (Brazil, Russia, India, China)	Schroder Investment Management (Europe) S.A.	A1 累積 A1 Accumulation	美元 USD	美元 USD
45	萬通保險施羅德歐元股票基金“A1”股 YF Life Schroder EURO Equity Fund “A1” Shares	SCEEU	 低 Low 高 High	施羅德環球基金系列 — 歐元股票 Schroder International Selection Fund — EURO Equity	Schroder Investment Management (Europe) S.A.	A1 累積 A1 Accumulation	美元 USD	歐元 EUR

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
	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
46	施羅德環球基金系列 — 大中華“A1”股 Schroder International Selection Fund — Greater China “A1” Shares	SCGCU	 低 高 Low High	施羅德環球基金系列 — 大中華 Schroder International Selection Fund — Greater China	Schroder Investment Management (Europe) S.A.	A1 累積 A1 Accumulation	美元 USD	美元 USD
47	施羅德環球基金系列 — 中東海灣“A1”股 Schroder International Selection Fund — Middle East “A1” Shares	SCMEU	 低 高 Low High	施羅德環球基金系列 — 中東海灣 Schroder International Selection Fund — Middle East	Schroder Investment Management (Europe) S.A.	A1 累積 A1 Accumulation	美元 USD	美元 USD
48	惠理價值基金 — “C” 單位 Value Partners Classic Fund — “C” Unit	VPCFU	 低 高 Low High	惠理價值基金 Value Partners Classic Fund	惠理基金管理香港有限公司 Value Partners Hong Kong Limited	C 單位 C Units	美元 USD	美元 USD
49	惠理高息股票基金 — A1 類別* Value Partners High-Dividend Stocks Fund — Class A1*	VPH DU	 低 高 Low High	惠理高息股票基金 Value Partners High-Dividend Stocks Fund	惠理基金管理香港有限公司 Value Partners Hong Kong Limited	A1	美元 USD	美元 USD

單一國家投資 Single Country Investment

50	聯博 — 印度增長基金“AX” AB SICAV I — India Growth Portfolio Class “AX”	ACILU	 低 高 Low High	聯博 — 印度增長基金 AB SICAV I — India Growth Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AX	美元 USD	美元 USD
51	安本標準 — 全方位中國股票基金 Aberdeen Standard SICAV I — All China Equity Fund	AGCHU	 低 高 Low High	安本標準 — 全方位中國股票基金 Aberdeen Standard SICAV I — All China Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A 類累積 A Acc	美元 USD	美元 USD
52	安本標準 — 印度股票基金 Aberdeen Standard SICAV I — Indian Equity Fund	AGINU	 低 高 Low High	安本標準 — 印度股票基金 Aberdeen Standard SICAV I — Indian Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A 類累積 A Acc	美元 USD	美元 USD
53	萬通保險安本標準 — 日本股票基金 YF Life Aberdeen Standard SICAV I — Japanese Equity Fund	AGJAU	 低 高 Low High	安本標準 — 日本股票基金 Aberdeen Standard SICAV I — Japanese Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A 類累積 A Acc	美元 USD	日圓 JPY
54	萬通保險霸菱德國增長基金 A 類別美元 累積 YF Life Barings German Growth Trust Class A USD Acc	BAGGU	 低 高 Low High	霸菱德國增長基金 Barings German Growth Trust	Baring Fund Managers Limited	A 累計 A Acc	美元 USD	美元 USD
55	霸菱韓國聯接基金 Barings Korea Feeder Fund	BAKFU	 低 高 Low High	霸菱韓國聯接基金 Barings Korea Feeder Fund	Baring International Fund Managers (Ireland) Limited	A 累積 A Acc	美元 USD	美元 USD
56	法巴巴西股票基金 BNP Paribas Funds Brazil Equity	BPBEU	 低 高 Low High	法巴巴西股票基金 BNP Paribas Funds Brazil Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 — 資本 Classic- Capitalisation	美元 USD	美元 USD












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* Underlying fund dividend may be available. If there is any dividend received from the underlying fund(s) and your policy is still in force, it will be allocated as additional notional units of the investment choice corresponding to the respective underlying fund(s) at offer price and the notional units of investment choice allocated will be credited to the policy value. The Company reserves the right to vary the distribution method, subject to prior written notification, of any dividend received from the underlying funds.

	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
57	法巴中國股票基金 BNP Paribas Funds China Equity	BPHCU	 低 Low 高 High	法巴中國股票基金 BNP Paribas Funds China Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 — 資本 Classic- Capitalisation	美元 USD	美元 USD
58	法巴俄羅斯股票基金 BNP Paribas Funds Russia Equity	BPREU	 低 Low 高 High	法巴俄羅斯股票基金 BNP Paribas Funds Russia Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 — 資本 Classic- Capitalisation	美元 USD	美元 USD
59	華夏投資信託 — 華夏中國聚焦基金 ChinaAMC Investment Trust — ChinaAMC China Focus Fund	CTCSU	 低 Low 高 High	華夏投資信託 — 華夏中國聚焦基金 ChinaAMC Investment Trust — ChinaAMC China Focus Fund	華夏基金(香港)有限公司 China Asset Management (Hong Kong) Limited	美元單位 USD Units	美元 USD	美元 USD
60	萬通保險富達澳洲基金“A”股* YF Life Fidelity Australia Fund “A” Shares*	FIAUU	 低 Low 高 High	富達基金 — 澳洲基金 Fidelity Funds — Australia Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	澳元 AUD
61	富達基金 — 中國焦點基金“A”股* Fidelity Funds — China Focus Fund “A” Shares*	FICFU	 低 Low 高 High	富達基金 — 中國焦點基金 Fidelity Funds — China Focus Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	美元 USD
62	富達基金 — 馬來西亞基金“A”股* Fidelity Funds — Malaysia Fund “A” Shares*	FIMAU	 低 Low 高 High	富達基金 — 馬來西亞基金 Fidelity Funds — Malaysia Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	美元 USD
63	富達基金 — 新加坡基金“A”股* Fidelity Funds — Singapore Fund “A” Shares*	FISIU	 低 Low 高 High	富達基金 — 新加坡基金 Fidelity Funds — Singapore Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	美元 USD
64	富達基金 — 台灣基金“A”股* Fidelity Funds — Taiwan Fund “A” Shares*	FITAU	 低 Low 高 High	富達基金 — 台灣基金 Fidelity Funds — Taiwan Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	美元 USD
65	首域盈信中國增長基金 FSSA China Growth Fund	FSCHU	 低 Low 高 High	首源投資環球傘子基金有限公司 — 首域 盈信中國增長基金 First Sentier Investors Global Umbrella Fund plc — FSSA China Growth Fund	首源投資(香港)有限公司 First Sentier Investors (Hong Kong) Limited	I	美元 USD	美元 USD
66	富蘭克林鄧普頓投資基金 — 富蘭克林 美國機會基金“A(累算)”股 Franklin Templeton Investment Funds — Franklin U.S. Opportunities Fund “A(acc)” Shares	FTUSU	 低 Low 高 High	富蘭克林鄧普頓投資基金 — 富蘭克林 美國機會基金 Franklin Templeton Investment Funds — Franklin U.S. Opportunities Fund	Franklin Templeton International Services S.à r.l.	A (累算) A (acc)	美元 USD	美元 USD
67	滙豐環球投資基金 — 中國股票“AD”類* HSBC Global Investment Funds — Chinese Equity Class “AD” *	HSCHU	 低 Low 高 High	滙豐環球投資基金 — 中國股票 HSBC Global Investment Funds — Chinese Equity	HSBC Investment Funds (Luxembourg) S.A.	AD	美元 USD	美元 USD











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	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
68	滙豐環球投資基金 — 印度股票“AD”類* HSBC Global Investment Funds — Indian Equity Class “AD” *	HSINU	 低 Low 高 High	滙豐環球投資基金 — 印度股票 HSBC Global Investment Funds — Indian Equity	HSBC Investment Funds (Luxembourg) S.A.	AD	美元 USD	美元 USD
69	萬通保險景順日本股票探索價值社會責任 基金 A (累積 / 美元對沖) YF Life Invesco Responsible Japanese Equity Value Discovery Fund A (acc/USD Hgd)	INJDU	 低 Low 高 High	景順盧森堡基金系列 — 景順日本股票探索 價值社會責任基金 Invesco Funds — Invesco Responsible Japanese Equity Value Discovery Fund	Invesco Management S.A.	A (美元對沖) A (USD Hgd)	美元 USD	美元 USD
70	摩根印尼基金 JPMorgan Indonesia Fund	JFINU	 低 Low 高 High	摩根印尼基金 JPMorgan Indonesia Fund	摩根基金(亞洲)有限公司 JPMorgan Funds (Asia) Ltd.	累計 acc	美元 USD	美元 USD
71	摩根南韓基金 JPMorgan Korea Fund	JFKOU	 低 Low 高 High	摩根南韓基金 JPMorgan Korea Fund	摩根基金(亞洲)有限公司 JPMorgan Funds (Asia) Ltd.	累計 acc	美元 USD	美元 USD
72	摩根馬來西亞基金 JPMorgan Malaysia Fund	JFMAU	 低 Low 高 High	摩根馬來西亞基金 JPMorgan Malaysia Fund	摩根基金(亞洲)有限公司 JPMorgan Funds (Asia) Ltd.	累計 acc	美元 USD	美元 USD
73	摩根菲律賓基金 JPMorgan Philippine Fund	JFPHU	 低 Low 高 High	摩根菲律賓基金 JPMorgan Philippine Fund	摩根基金(亞洲)有限公司 JPMorgan Funds (Asia) Ltd.	累計 acc	美元 USD	美元 USD
74	摩根台灣基金 A* JPMorgan Taiwan Fund A*	JFTAU	 低 Low 高 High	摩根基金 — 台灣基金 JPMorgan Funds — Taiwan Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (分派) A (dist)	美元 USD	美元 USD
75	摩根泰國基金 JPMorgan Thailand Fund	JFTHU	 低 Low 高 High	摩根泰國基金 JPMorgan Thailand Fund	摩根基金(亞洲)有限公司 JPMorgan Funds (Asia) Ltd.	累計 acc	美元 USD	美元 USD
76	摩根越南機會基金 JPMorgan Vietnam Opportunities Fund	JFVOU	 低 Low 高 High	摩根越南機會基金 JPMorgan Vietnam Opportunities Fund	摩根基金(亞洲)有限公司 JPMorgan Funds (Asia) Ltd.	累計 acc	美元 USD	美元 USD
77	美盛環球基金系列 — 美盛凱利美國 進取型增長基金 A 類累積 Legg Mason Global Funds Plc — Legg Mason ClearBridge US Aggressive Growth Fund Class A Acc	LMUGU	 低 Low 高 High	美盛環球基金系列 — 美盛凱利美國 進取型增長基金 Legg Mason Global Funds Plc — Legg Mason ClearBridge US Aggressive Growth Fund	Franklin Templeton International Services S.à r.l.	A 累積 A Accumulating	美元 USD	美元 USD
78	美盛環球基金系列 — 美盛銳思美國小型 資本機會基金 A 類累積 Legg Mason Global Funds Plc — Legg Mason Royce US Small Cap Opportunity Fund Class A Acc	LMUSU	 低 Low 高 High	美盛環球基金系列 — 美盛銳思美國小型 資本機會基金 Legg Mason Global Funds Plc — Legg Mason Royce US Small Cap Opportunity Fund	Franklin Templeton International Services S.à r.l.	A 累積 A Accumulating	美元 USD	美元 USD

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

	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
79	萬通保險貝萊德全球基金 — 日本 中小型企業特別時機基金“A” YF Life BlackRock Global Funds — Japan Small & MidCap Opportunities Fund Class “A”	MLJOU	 低 Low 高 High	貝萊德全球基金 — 日本中小型企業特別 時機基金 BlackRock Global Funds — Japan Small & MidCap Opportunities Fund	BlackRock (Luxembourg) S.A.	A2	美元 USD	美元 USD
80	Morgan Stanley Investment Funds 美國優勢基金“A”股 Morgan Stanley Investment Funds US Advantage Fund “A” Shares	MSUAU	 低 Low 高 High	Morgan Stanley Investment Funds 美國優勢基金 Morgan Stanley Investment Funds US Advantage Fund	MSIM Fund Management (Ireland) Limited	A	美元 USD	美元 USD
81	萬通保險施羅德香港股票基金“A1”股 YF Life Schroder Hong Kong Equity Fund “A1” Shares	SCHEU	 低 Low 高 High	施羅德環球基金系列 — 香港股票 Schroder International Selection Fund — Hong Kong Equity	Schroder Investment Management (Europe) S.A.	A1 累積 A1 Accumulation	美元 USD	港元 HKD
82	Value Partners 中華匯聚基金* Value Partners China Convergence Fund*	VPBHU	 低 Low 高 High	智者之選基金 — 中華匯聚基金 Value Partners Intelligent Funds — China Convergence Fund	惠理基金管理公司 Value Partners Limited	A	美元 USD	美元 USD
83	Value Partners 中國大陸焦點基金* Value Partners Chinese Mainland Focus Fund*	VPMFU	 低 Low 高 High	智者之選基金 — 中國大陸焦點基金 Value Partners Intelligent Funds — Chinese Mainland Focus Fund	惠理基金管理公司 Value Partners Limited	A	美元 USD	美元 USD
債券市場 Bond Market								
84	AB FCP I — 美元收益基金“A2” AB FCP I — American Income Portfolio Class “A2”	ACAIU	 低 Low 高 High	AB FCP I — 美元收益基金 AB FCP I — American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	美元 USD	美元 USD
85	AB FCP I — 環球高收益基金“A2” AB FCP I — Global High Yield Portfolio Class “A2”	ACGHU	 低 Low 高 High	AB FCP I — 環球高收益基金 AB FCP I — Global High Yield Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	美元 USD	美元 USD
86	安本標準 — 亞洲當地貨幣短期債券基金 Aberdeen Standard SICAV I — Asian Local Currency Short Term Bond Fund	AGABU	 低 Low 高 High	安本標準 — 亞洲當地貨幣短期債券基金 Aberdeen Standard SICAV I — Asian Local Currency Short Term Bond Fund	Aberdeen Standard Investments Luxembourg S.A.	A 類累積 A Acc	美元 USD	美元 USD
87	安本標準 — 新興市場債券基金 Aberdeen Standard SICAV I — Select Emerging Markets Bond Fund	AGEBU	 低 Low 高 High	安本標準 — 新興市場債券基金 Aberdeen Standard SICAV I — Select Emerging Markets Bond Fund	Aberdeen Standard Investments Luxembourg S.A.	A 類累積 A Acc	美元 USD	美元 USD
88	霸菱環球高收益債券基金(分派)*** Barings Global High Yield Bond Fund (CD)***	BAGHU	 低 Low 高 High	霸菱傘子基金公眾有限公司 — 霸菱環球 高收益債券基金 Barings Umbrella Fund plc — Barings Global High Yield Bond Fund	Baring International Fund Managers (Ireland) Limited	G 類別美元 分派(每月) Tranche G USD Dist Monthly	美元 USD	美元 USD

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*** 只適用於環球投資整付計劃。

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*** Available to Global InvestPlus only

	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
89	霸菱成熟及新興市場高收益債券基金 (分派)*** Barings Developed and Emerging Markets High Yield Bond Fund (CD)***	BADEU	 低 Low High	霸菱環球傘子基金 — 霸菱成熟及新興市 場高收益債券基金 Barings Global Umbrella Fund — Barings Developed and Emerging Markets High Yield Bond Fund	Baring International Fund Managers (Ireland) Limited	A 類別美元 收益 (每月) A USD Inc Monthly	美元 USD	美元 USD
90	霸菱成熟及新興市場高收益債券基金 * Barings Developed and Emerging Markets High Yield Bond Fund*	BAHYU	 低 Low High	霸菱環球傘子基金 — 霸菱成熟及新興市 場高收益債券基金 Barings Global Umbrella Fund — Barings Developed and Emerging Markets High Yield Bond Fund	Baring International Fund Managers (Ireland) Limited	A 收益 A Inc	美元 USD	美元 USD
91	霸菱環球債券基金 * Barings Global Bond Fund*	BAIBU	 低 Low High	霸菱國際傘子基金 — 霸菱環球債券基金 Barings International Umbrella Fund — Barings Global Bond Fund	Baring International Fund Managers (Ireland) Limited	A 收益 A Inc	美元 USD	美元 USD
92	霸菱環球高級抵押債券基金 (分派) *** Barings Global Senior Secured Bond Fund (CD)***	BASSU	 低 Low High	霸菱傘子基金公眾有限公司 — 霸菱環球 高級抵押債券基金 Barings Umbrella Fund plc — Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	G 類別美元 分派 (每月) Tranche G USD Dist Monthly	美元 USD	美元 USD
93	法巴全球可換股債券基金 BNP Paribas Funds Global Convertible	BPWCU	 低 Low High	法巴全球可換股債券基金 BNP Paribas Funds Global Convertible	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 — 資本 Classic- Capitalisation	美元 USD	美元 USD
94	法巴新興市場智取債券基金 BNP Paribas Funds Emerging Bond Opportunities	BPEMU	 低 Low High	法巴新興市場智取債券基金 BNP Paribas Funds Emerging Bond Opportunities	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 — 資本 Classic- Capitalisation	美元 USD	美元 USD
95	萬通保險法巴全球通脹掛鈎債券基金 YF Life BNP Paribas Funds Global Inflation-Linked Bond	BPIBU	 低 Low High	法巴全球通脹掛鈎債券基金 BNP Paribas Funds Global Inflation-Linked Bond	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 — 資本 Classic- Capitalisation	美元 USD	美元 USD
96	法巴美元短期債券基金 BNP Paribas Funds US Short Duration Bond	BPUBU	 低 Low High	法巴美元短期債券基金 BNP Paribas Funds US Short Duration Bond	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 — 資本 Classic- Capitalisation	美元 USD	美元 USD
97	富達基金 — 美元債券基金“A”股** Fidelity Funds — US Dollar Bond Fund “A” Shares**	FIUBU	 低 Low High	富達基金 — 美元債券基金 Fidelity Funds — US Dollar Bond Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	美元 USD

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








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** Available to Global InvestPlan and Global InvestPlus only

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	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
98	富蘭克林鄧普頓投資基金 — 鄧普頓新興市場債券基金“A (每季派息)”股* Franklin Templeton Investment Funds — Templeton Emerging Markets Bond “A(Qdis)” Shares*	FTEBU	 低 Low High	富蘭克林鄧普頓投資基金 — 鄧普頓新興市場債券基金 Franklin Templeton Investment Funds — Templeton Emerging Markets Bond Fund	Franklin Templeton International Services S.à r.l.	A (每季派息) A(Qdis)	美元 USD	美元 USD
99	富蘭克林鄧普頓投資基金 — 鄧普頓環球債券基金“A (每月派息)”股* Franklin Templeton Investment Funds — Templeton Global Bond Fund “A (Mdis)” Shares*	FTGBU	 低 Low High	富蘭克林鄧普頓投資基金 — 鄧普頓環球債券基金 Franklin Templeton Investment Funds — Templeton Global Bond Fund	Franklin Templeton International Services S.à r.l.	A (每月派息) A(Mdis)	美元 USD	美元 USD
100	滙豐亞洲債券基金“AC”類 HSBC Asian Bond Fund Class “AC”	HSABU	 低 Low High	滙豐投資信託基金 — 滙豐亞洲債券基金 HSBC Investment Funds Trust — HSBC Asian Bond Fund	滙豐投資基金(香港)有限公司 HSBC Investment Funds (Hong Kong) Limited	AC	美元 USD	美元 USD
101	滙豐亞洲高收益債券基金“AM2”類(分派)*** HSBC Asian High Yield Bond Fund Class “AM2” (CD)***	HSAHU	 低 Low High	滙豐投資信託基金 — 滙豐亞洲高收益債券基金 HSBC Investment Funds Trust — HSBC Asian High Yield Bond Fund	滙豐投資基金(香港)有限公司 HSBC Investment Funds (Hong Kong) Limited	AM2	美元 USD	美元 USD
102	滙豐環球投資基金 — 環球高入息債券“AM2”類(分派)*** HSBC Global Investment Funds — Global High Income Bond Class “AM2” (CD)***	HSGHU	 低 Low High	滙豐環球投資基金 — 環球高入息債券 HSBC Global Investment Funds — Global High Income Bond	HSBC Investment Funds (Luxembourg) S.A.	AM2	美元 USD	美元 USD
103	摩根亞洲總收益債券基金* JPMorgan Asian Total Return Bond Fund*	JFABU	 低 Low High	摩根亞洲總收益債券基金 JPMorgan Asian Total Return Bond Fund	摩根基金(亞洲)有限公司 JPMorgan Funds (Asia) Ltd.	每月派息 mth	美元 USD	美元 USD
104	摩根基金 — 環球債券收益基金(分派)*** JPMorgan Funds — Income Fund (CD)***	JFICU	 低 Low High	摩根基金 — 環球債券收益基金 JPMorgan Funds — Income Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (每月派息) — 美元 A (mth) - USD	美元 USD	美元 USD
105	美盛環球基金系列 — 美盛西方資產亞洲機會基金(分派)*** Legg Mason Global Funds Plc — Legg Mason Western Asset Asian Opportunities Fund (CD)***	LMAOU	 低 Low High	美盛環球基金系列 — 美盛西方資產亞洲機會基金 Legg Mason Global Funds Plc — Legg Mason Western Asset Asian Opportunities Fund	Franklin Templeton International Services S.à r.l.	A精選派息(M) A Distributing (M) Plus	美元 USD	美元 USD
106	貝萊德全球基金 — 貝萊德亞洲老虎債券基金“A” BlackRock Global Funds — Asian Tiger Bond Fund Class “A”	MLABU	 低 Low High	貝萊德全球基金 — 亞洲老虎債券基金 BlackRock Global Funds — Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	A2	美元 USD	美元 USD

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








	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
107	貝萊德全球基金 — 美元高收益債券基金“A” BlackRock Global Funds — US Dollar High Yield Bond Fund Class “A”	MLUHU	 低 Low 高 High	貝萊德全球基金 — 美元高收益債券基金 BlackRock Global Funds — US Dollar High Yield Bond Fund	BlackRock (Luxembourg) S.A.	A2	美元 USD	美元 USD
108	Morgan Stanley Investment Funds 環球債券基金“A”股 Morgan Stanley Investment Funds Global Bond Fund “A” Shares	MSGBU	 低 Low 高 High	Morgan Stanley Investment Funds 環球債券基金 Morgan Stanley Investment Funds Global Bond Fund	MSIM Fund Management (Ireland) Limited	A	美元 USD	美元 USD
109	施羅德環球基金系列 — 亞洲債券“A1”股 Schroder International Selection Fund — Asian Bond Total Return “A1” Shares	SCABU	 低 Low 高 High	施羅德環球基金系列 — 亞洲債券 Schroder International Selection Fund — Asian Bond Total Return	Schroder Investment Management (Europe) S.A.	A1 累積 A1 Accumulation	美元 USD	美元 USD
110	萬通保險施羅德港元債券基金“A1”累算股 YF Life Schroder Hong Kong Dollar Bond Fund “A1” Accumulation Shares	SCHBU	 低 Low 高 High	施羅德環球基金系列 — 港元債券 Schroder International Selection Fund — Hong Kong Dollar Bond	Schroder Investment Management (Europe) S.A.	A1 累積 A1 Accumulation	美元 USD	港元 HKD
行業投資 Sector Investment								
111	聯博 — 國際健康護理基金“A” AB SICAV I — International Health Care Portfolio “A”	ACIHU	 低 Low 高 High	聯博 — 國際健康護理基金 AB SICAV I — International Health Care Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	美元 USD	美元 USD
112	安本標準 — 環球創新股票基金 Aberdeen Standard SICAV I — Global Innovation Equity Fund	AGTEU	 低 Low 高 High	安本標準 — 環球創新股票基金 Aberdeen Standard SICAV I — Global Innovation Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A 類累積 A Acc	美元 USD	美元 USD
113	安聯環球人工智能股票基金** Allianz Global Artificial Intelligence**	ALAIU	 低 Low 高 High	安聯環球投資基金 — 安聯環球人工智能股票基金 Allianz Global Investors Fund — Allianz Global Artificial Intelligence	Allianz Global Investors GmbH	AT	美元 USD	美元 USD
114	霸菱環球資源基金* Barings Global Resources Fund*	BAGRU	 低 Low 高 High	霸菱環球傘子基金 — 霸菱環球資源基金 Barings Global Umbrella Fund — Barings Global Resources Fund	Baring International Fund Managers (Ireland) Limited	A 收益 A Inc	美元 USD	美元 USD
115	萬通保險法巴水資源基金** YF Life BNP Paribas Funds Aqua**	BPAQU	 低 Low 高 High	法巴水資源基金 BNP Paribas Funds Aqua	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 — 資本 Classic- Capitalisation	美元 USD	歐元 EUR

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116	法巴主要消費品創新股票基金 BNP Paribas Funds Consumer Innovators	BPCIU	 低 Low 高 High	法巴主要消費品創新股票基金 BNP Paribas Funds Consumer Innovators	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 — 資本 Classic- Capitalisation	美元 USD	美元 USD
117	法巴能源轉型基金 BNP Paribas Funds Energy Transition	BPWEU	 低 Low 高 High	法巴能源轉型基金 BNP Paribas Funds Energy Transition	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 — 資本 Classic- Capitalisation	美元 USD	美元 USD
118	萬通保險富達環球消費行業基金“A”股* YF Life Fidelity Global Consumer Industries Fund “A” Shares*	FICIU	 低 Low 高 High	富達基金 — 環球消費行業基金 Fidelity Funds — Global Consumer Industries Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	歐元 EUR
119	萬通保險富達環球金融服務基金“A”股* YF Life Fidelity Global Financial Services Fund “A” Shares*	FIFSU	 低 Low 高 High	富達基金 — 環球金融服務基金 Fidelity Funds — Global Financial Services Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	歐元 EUR
120	富蘭克林鄧普頓投資基金 — 富蘭克林生 物科技新領域基金“A (累算)”股 Franklin Templeton Investment Funds — Franklin Biotechnology Discovery Fund “A(acc)” Shares	FTBDU	 低 Low 高 High	富蘭克林鄧普頓投資基金 — 富蘭克林 生物科技新領域基金 Franklin Templeton Investment Funds — Franklin Biotechnology Discovery Fund	Franklin Templeton International Services S.à r.l.	A (累算) A(acc)	美元 USD	美元 USD
121	富蘭克林鄧普頓投資基金 — 富蘭克林科 技基金“A (累算)”股 Franklin Templeton Investment Funds — Franklin Technology Fund “A(acc)” Shares	FTTEU	 低 Low 高 High	富蘭克林鄧普頓投資基金 — 富蘭克林 科技基金 Franklin Templeton Investment Funds — Franklin Technology Fund	Franklin Templeton International Services S.à r.l.	A (累算) A(acc)	美元 USD	美元 USD
122	景順環球消費趨勢基金A (累積) Invesco Global Consumer Trends Fund A (Acc)	INGLU	 低 Low 高 High	景順盧森堡基金系列 — 景順環球消費趨 勢基金 Invesco Funds — Invesco Global Consumer Trends Fund	Invesco Management S.A.	A (累積) A Accumulation	美元 USD	美元 USD
123	摩根環球天然資源基金“A” JPMorgan Funds — Global Natural Resources Fund Class “A”	JFNRU	 低 Low 高 High	摩根基金 — 環球天然資源基金 JPMorgan Funds — Global Natural Resources Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (累計) A (acc)	美元 USD	美元 USD
124	貝萊德全球基金 — 可持續能源基金“A” BlackRock Global Funds — Sustainable Energy Fund Class “A”	MLNEU	 低 Low 高 High	貝萊德全球基金 — 可持續能源基金 BlackRock Global Funds — Sustainable Energy Fund	BlackRock (Luxembourg) S. A.	A2	美元 USD	美元 USD
125	貝萊德全球基金 — 營養科學基金“A” BlackRock Global Funds — Nutrition Fund Class “A”	MLWAU	 低 Low 高 High	貝萊德全球基金 — 營養科學基金 BlackRock Global Funds — Nutrition Fund	BlackRock (Luxembourg) S. A.	A2	美元 USD	美元 USD

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126	貝萊德全球基金 — 世界能源基金“A” BlackRock Global Funds — World Energy Fund Class “A”	MLWEU	 低 Low 高 High	貝萊德全球基金 — 世界能源基金 BlackRock Global Funds — World Energy Fund	BlackRock (Luxembourg) S. A.	A2	美元 USD	美元 USD
127	貝萊德全球基金 — 世界金融基金“A” BlackRock Global Funds — World Financials Fund Class “A”	MLWFO	 低 Low 高 High	貝萊德全球基金 — 世界金融基金 BlackRock Global Funds — World Financials Fund	BlackRock (Luxembourg) S. A.	A2	美元 USD	美元 USD
128	貝萊德全球基金 — 世界黃金基金“A” BlackRock Global Funds — World Gold Fund Class “A”	MLWGU	 低 Low 高 High	貝萊德全球基金 — 世界黃金基金 BlackRock Global Funds — World Gold Fund	BlackRock (Luxembourg) S. A.	A2	美元 USD	美元 USD
129	貝萊德全球基金 — 世界健康科學基金“A” BlackRock Global Funds — World Healthscience Fund Class “A”	MLWHU	 低 Low 高 High	貝萊德全球基金 — 世界健康科學基金 BlackRock Global Funds — World Healthscience Fund	BlackRock (Luxembourg) S. A.	A2	美元 USD	美元 USD
130	貝萊德全球基金 — 世界礦業基金“A” BlackRock Global Funds — World Mining Fund Class “A”	MLWMU	 低 Low 高 High	貝萊德全球基金 — 世界礦業基金 BlackRock Global Funds — World Mining Fund	BlackRock (Luxembourg) S. A.	A2	美元 USD	美元 USD
131	惠理醫藥行業基金** Value Partners Health Care Fund**	VPFCU	 低 Low 高 High	惠理基金(愛爾蘭)ICAV — 惠理醫藥行 業基金 Value Partners Ireland Fund ICAV — Value Partners Health Care Fund	惠理基金管理香港有限公司 Value Partners Hong Kong Limited	A (非對沖) A (Unhedged)	美元 USD	美元 USD
組合資產 Mixed Asset								
132	安聯亞洲多元入息基金** Allianz Asian Multi Income Plus**	ALAMU	 低 Low 高 High	安聯環球投資基金 — 安聯亞洲多元入息 基金 Allianz Global Investors Fund — Allianz Asian Multi Income Plus	Allianz Global Investors GmbH	AT	美元 USD	美元 USD
133	安聯收益及增長基金(分派)*** Allianz Income and Growth (CD)***	ALIGU	 低 Low 高 High	安聯環球投資基金 — 安聯收益及增長基金 Allianz Global Investors Fund — Allianz Income and Growth	Allianz Global Investors GmbH	AM	美元 USD	美元 USD
134	富達基金 — 多元收益基金“A”股* Fidelity Funds — Multi Asset Income Fund "A" Shares*	FIGIU	 低 Low 高 High	富達基金 — 多元收益基金 Fidelity Funds — Multi Asset Income Fund	FIL Investment Management (Luxembourg) S.A.	A	美元 USD	美元 USD

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






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	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
135	富蘭克林鄧普頓投資基金 — 鄧普頓環球 均衡增長基金“A (每季派息)”股* Franklin Templeton Investment Funds — Templeton Global Balanced Fund “A(Qdis)” Shares*	FTBAU	 低 Low High	富蘭克林鄧普頓投資基金 — 鄧普頓環球 均衡增長基金 Franklin Templeton Investment Funds — Templeton Global Balanced Fund	Franklin Templeton International Services S.à r.l.	A (每季派息) A(Qdis)	美元 USD	美元 USD
136	景順亞洲資產配置基金A (累積) Invesco Asia Asset Allocation Fund A (Acc)	INABU	 低 Low High	景順盧森堡基金系列 — 景順亞洲資產配 置基金 Invesco Funds — Invesco Asia Asset Allocation Fund	Invesco Management S.A.	A (累積) A Accumulation	美元 USD	美元 USD
137	貝萊德全球基金 — 環球資產配置基金“A” BlackRock Global Funds — Global Allocation Fund Class “A”	MLGAU	 低 Low High	貝萊德全球基金 — 環球資產配置基金 BlackRock Global Funds — Global Allocation Fund	BlackRock (Luxembourg) S. A.	A2	美元 USD	美元 USD
138	施羅德環球基金系列 — 新興市場股債收 息“A1”股(分派)*** Schroder International Selection Fund — Emerging Multi-Asset Income “A1” Shares (CD)***	SCEMU	 低 Low High	施羅德環球基金系列 — 新興市場股債收息 Schroder International Selection Fund — Emerging Multi-Asset Income	Schroder Investment Management (Europe) S.A.	美元 A1 類別 收息單位 A1 USD Dis MF	美元 USD	美元 USD
貨幣市場 Money Market								
139	萬通保險富達澳元現金基金 YF Life Fidelity Australian Dollar Cash Fund	FIACU	 低 Low High	富達基金 — 澳元現金基金 Fidelity Funds — Australian Dollar Cash Fund	FIL Investment Management (Luxembourg) S.A.	A- 累積 A-ACC	美元 USD	澳元 AUD
140	摩根基金 — 美元浮動淨值貨幣基金# JPMorgan Funds — USD Money Market VNAV Fund#	JFMMU	 低 Low High	摩根基金 — 美元浮動淨值貨幣基金 JPMorgan Funds — USD Money Market VNAV Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (累計) A (acc)	美元 USD	美元 USD
141	貝萊德全球基金 — 美元貨幣基金“A” BlackRock Global Funds — US Dollar Reserve Fund Class “A”	MLUDU	 低 Low High	貝萊德全球基金 — 美元貨幣基金 BlackRock Global Funds — US Dollar Reserve Fund	BlackRock (Luxembourg) S. A.	A2	美元 USD	美元 USD
142	萬通保險施羅德金融市場基金^ YF Life Schroder HK Money Market Fund^	SCHDU	 低 Low High	施羅德金融市場基金 Schroder Hong Kong Money Market Fund	施羅德投資管理(香港)有限 公司 Schroder Investment Management (Hong Kong) Limited	-	美元 USD	港元 HKD

* 相關基金可能會派發股息。於閣下的保單生效期間，如相關基金派發股息，該股息會以發售價分配額外該相關基金所屬投資選擇的名義上之單位，而所分配的名義上之單位會撥入保單價值內。本公司保留(並以事先書面通知)任何從相關基金收到的股息的分配方法之決定權。

*** 只適用於環球投資整付計劃。

獲批核的投資選擇名義上之單位之買賣申請的交易日為申請獲批核後的第二個估值日。




^ 獲批核的投資選擇名義上之單位之買賣申請的交易日為申請獲批核後的第三個估值日。

* Underlying fund dividend may be available. If there is any dividend received from the underlying fund(s) and your policy is still in force, it will be allocated as additional notional units of the investment choice corresponding to the respective underlying fund(s) at offer price and the notional units of investment choice allocated will be credited to the policy value. The Company reserves the right to vary the distribution method, subject to prior written notification, of any dividend received from the underlying funds.

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Dealing day of application for subscription and redemption of notional units of the investment choice approved on any one day will be the second valuation day after the approval of the application.

^ Dealing day of application for subscription and redemption of notional units of the investment choice approved on any one day will be the third valuation day after the approval of the application.

	投資選擇名稱 Name of Investment Choice	編號 Code	投資 風險水平 Risk Level	相應相關基金名稱 Name of Corresponding Underlying Fund	相關基金的管理公司 / 基金經理名稱 Name of Management Company/ Fund Manager of Underlying Fund	相關基金 單位類別 Share Class of Underlying Fund	投資選擇 貨幣 Currency of Investment Choice	相關基金 貨幣 Currency of Underlying Fund
房地產投資 Property Market								
143	Morgan Stanley Investment Funds 亞洲房地產基金“A”股 Morgan Stanley Investment Funds Asian Property Fund “A” Shares	MSAPU	 低 Low 高 High	Morgan Stanley Investment Funds 亞洲房地產基金 Morgan Stanley Investment Funds Asian Property Fund	MSIM Fund Management (Ireland) Limited	A	美元 USD	美元 USD
144	Morgan Stanley Investment Funds 美國房地產基金“A”股 Morgan Stanley Investment Funds US Property Fund “A” Shares	MSUPU	 低 Low 高 High	Morgan Stanley Investment Funds 美國房地產基金 Morgan Stanley Investment Funds US Property Fund	MSIM Fund Management (Ireland) Limited	A	美元 USD	美元 USD
145	施羅德環球基金系列 — 環球城市“A1”股 Schroder International Selection Fund — Global Cities “A1” Shares	SCGPU	 低 Low 高 High	施羅德環球基金系列 — 環球城市 Schroder International Selection Fund — Global Cities	Schroder Investment Management (Europe) S.A.	A1 累積 A1 Accumulation	美元 USD	美元 USD

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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 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.

註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美5大壽險公司」乃按2020年5月18日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2019年度收入排名榜合併計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Life Insurance Companies" is ranked according to the aggregate results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2019, and based on the FORTUNE 500 as published on May 18, 2020.

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