

| 投資相連壽險 Investment-linked Insurance |

環球投資整付計劃

Global InvestPlus

GBP

YFLife
萬通保險



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環球投資整付計劃的銷售文件（即計劃說明書）包括本「產品資料概要及產品冊子」及「投資選擇冊子」，並由萬通保險國際有限公司發出。

本「產品資料概要及產品冊子」與「投資選擇冊子」同時發出，並應一併細閱。

銷售文件並非保單合約。保單文件將於萬通保險國際有限公司（“本公司”）接受閣下之申請後發出。如欲於遞交申請前參閱保單文件，可親臨本公司辦事處免費查閱，或以合理費用購買有關文件的樣本。

環球投資整付計劃由萬通保險國際有限公司所提供。萬通保險國際有限公司乃保險業條例下一間香港獲授權保險公司。

The offering document (i.e. Principal Brochure) of **Global InvestPlus** consists of this “Product Key Facts and Product Brochure” and the “Investment Choice Brochure” and 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 InvestPlus is offered by YF Life Insurance International Ltd., an authorized insurer in Hong Kong under the Insurance Ordinance.

**本概要提供本產品的重要資料，
是銷售文件的一部分。
請勿單憑本概要作投保決定。**

本產品資料概要的後部份載有「詞彙表」。欲知附有「^」詞彙的註解，請參閱「詞彙表」。

資料便覽

保險公司名稱	萬通保險國際有限公司	保單貨幣	美元
整付或定期供款	整付供款。於保單簽發後將不接受存入額外供款。	最低投資額	10,000美元
定期供款次數	不適用	最高投資額	不適用
最短供款年期	不適用	身故賠償額	保單價值 [^] 的105%
徵收退保費用年期	首5個保單年內	保單的管制法例	澳門

重要事項

- 本份與投資有關的人壽保險計劃（投資壽險保單）是一項長綫投資暨保險產品，僅適合以下投資者：
 - 明白本金會蒙受風險。
 - 那些兼顧投資及遺產策劃目標的人士，因為本投資壽險保單是一項同時含有投資及保險成分（包括向第三方受益人支付身故賠償）的組合式產品。
- 本投資壽險保單**不適合**有短期或中期流動資金需要的投資者。

費用及收費 —

閣下供款的25.6%（已包括所有非酌情特別獎賞）將繳付予萬通保險國際有限公司（“本公司”），以支付所有投資壽險保單層面的費用及收費，而其中的0.5%是用於支付人壽保障的費用。此費用安排會令可用作投資的金額減少。

請注意，上述數字是基於以下假設所計算：(a)受保人為40歲非吸煙男性；(b)閣下繳付的整付供款為125,000美元*；(c)閣下持有此投資壽險保單20年；(d)往後20年的假設回報率為每年3%；及(e)閣下並不會提早提取款項或終止此投資壽險保單。

* 根據兌換率1美元 = 澳門幣8元，整付供款125,000美元相等於澳門幣1,000,000元

閣下須明白，此等投資壽險保單層面的收費是除相關基金層面收費以外的額外收費。上述數字並不包括任何提早退保/提取款項的收費。

上述所列所有費用及收費佔供款總額的百分比乃基於以上假設所計算，僅作說明用途。視乎每宗個案的個別情況，實際百分比可能會有所變動；如果供款額較低，有關百分比可能遠高於上述數字。

重要事項 (續)**■ 有關此投資壽險保單的長期特點 —****提早退保/提取款項的收費：**

- (a) (i) 如果於首5個保單年內退保或終止保單（因退保價值[^]於任何保單月[^]開始時不足以支付每月保單費用），閣下將需支付「需被徵收費用的數額」[^]的最高8.5%作為提早退保的收費；或(ii) 如果於首5個保單年內提取現金，而提取金額超出「兌現限額」[^]時，閣下將需支付提取金額超出「兌現限額」[^]的金額的最高8.5%作為提早退保的收費。由於提取現金後，保單價值[^]及「淨投資額」[^]將會減少，閣下亦可能損失獲得特別獎賞的權利，或閣下獲得的特別獎賞的數額或會減少。

此外，每次提取現金將需支付25美元的提款費用。

特別獎賞：

- (b) 由第2個保單月[^]起，若於任何保單月[^]開始時，閣下保單的「淨投資額」[^]或保單價值[^]（取其較高者）達30,000美元或以上，閣下將有權每月獲得相等於保單價值[^]的最多0.7%/12作為特別獎賞，而閣下的投資壽險保單必需維持生效。

■ 中介人的酬勞

雖然閣下可能沒有直接向銷售/推介此投資壽險保單的中介人支付任何款項，但中介人會收取酬勞，而該酬勞實際上是來自閣下所繳付的收費。中介人應在銷售時以書面向閣下披露有關中介人酬勞的資料。中介人實際收取的酬勞可能每年都不一樣，而且可能於保單初期收取較高金額的酬勞。請於投保前向中介人查詢以進一步了解中介人就此投資壽險保單所收取的酬勞。若閣下作出查詢，中介人應向閣下披露所要求的資料。

這是甚麼產品？如何運作？

- 本產品是與投資有關的人壽保險計劃，壽險保單由本公司發出。
- 閣下就投資壽險保單繳付的整付供款，經扣除任何適用費用及收費後，會由本公司投資於閣下選取的投資選擇的相關基金，並作為本公司資產負債管理用途，從而用作增加投資壽險保單的價值。本公司會根據該等相關基金不時的表現，以及持續從保單價值[^]扣除的費用及收費，來計算保單價值[^]。
- 但請注意，閣下就投資壽險保單繳付的供款，以及本公司對閣下所選取之投資選擇的相關基金作出的任何投資，均會成為及一直屬於本公司的資產。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。
- 由於本公司會就投資壽險保單徵收各項費用及收費，投資壽險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。有關閣下須支付的費用及收費的詳情，請參閱第4至5頁。
- 可供閣下選取的投資選擇的相關基金均為「投資選擇冊子」內列明的基金。
- 雖然投資壽險保單屬人壽保險計劃，但由於身故賠償與閣下所選之投資選擇的相關基金不時的表現掛鉤，因此身故賠償會受投資風險及市場波動所影響。最終獲得的身故賠償額或會遠低於閣下已付的供款，並可能不足以應付閣下的個別需要。

這是甚麼產品？如何運作？（續）

- 更重要的是，閣下應留意以下有關身故賠償及保險成本（保險收費）的事宜：
 - 本公司會從投資壽險保單的價值扣除閣下支付的部分費用及收費，以抵銷人壽保障的保險收費。
 - 扣除保險收費後，可用作投資於閣下所選之投資選擇的相關基金的金額會因而減少。
 - 基於投保人的年齡因素，保險收費或會在投資壽險保單的保單期內大幅增加，結果閣下可能會損失大部分甚至全部供款。
 - 如投資壽險保單的退保價值[^]不足以抵銷所有持續費用及收費（包括保險收費），投資壽險保單可能會被提早終止，而閣下可能會失去全部供款及利益。
 - 閣下應向中介人查詢有關詳情，例如相關收費在甚麼情況下會有所增加，以及對投資壽險保單的價值有何影響。

本產品有哪些主要風險？

投資涉及風險。請參閱銷售文件，了解風險因素等資料。

- **信貸風險及無力償債風險** — 本產品是由本公司發出的保單，因此閣下的投資受本公司的信貸風險所影響。
- 本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。請參閱「投資選擇冊子」及相關基金的銷售文件了解詳情。
- **提早退保或提取款項的費用** — 本投資壽險保單是為長線投資而設，閣下若提早退保或提取款項，或會損失大筆本金及獲派發的獎賞。如相關基金表現欠佳，或會進一步擴大投資虧損，而一切收費仍可被扣除。
- **市場風險** — 本投資壽險保單的回報取決於相關基金的表現，閣下的投資本金可能會出現虧蝕。
- **匯率風險** — 由於部分相關基金與閣下的投資壽險保單或以不同的貨幣計值，因此保單的投資回報可能涉及匯率風險。
- **提早終止保單風險** — 即使閣下未曾提取現金，於任何保單月[^]開始時，在退保價值[^]不足以支付每月保單費用的情況下，閣下的保單將會自動終止。在不同情況下，包括但不限於閣下不能控制的市況下調，退保價值[^]可能下降以致不足以支付每月保單費用。**於首5個保單年內，因上述情況而終止保單，退保費用會被收取並可能引致重大損失。**

本投資壽險保單不適用於持美國公民身份的人士以及美國納稅人。若閣下在投資壽險保單簽發後成為美國公民或納稅人，在適用法規及條例許可下，本公司有權在未獲得閣下同意的情况下，以公正的方式及具誠信與合理商業理由終止閣下的保單。在此情況下的退保費用將會被豁免。

本產品有否提供保證？

本產品不設任何退還本金保證。閣下或無法取回全部已付供款，並可能會蒙受投資虧損。

本產品涉及哪些費用及收費？

本公司保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期而更改保單收費或施加新收費。

保險計劃方面

	適用的比率/收費	如何收取/扣減？
行政費用	適用於首5個保單年內的「需被徵收費用的數額」 [^] 。 以下列月率計算： 每個保單月 [^] 開始時的「需被徵收費用的數額」 [^] 的1.5%/12（即每年1.5%） 有關行政費用的詳細計算方法，請參閱產品冊子第30至32頁的說明例子。	於每個保單月 [^] 開始時從保單價值 [^] 中以減少投資選擇的名義上之單位方式每月扣減，所扣除之單位數額將會按各投資選擇的相應價值，相對保單價值 [^] 而釐定的比例計算。
保險成本	適用於保單直到保單終止。 每月保險成本 = 風險淨值 [^] /1000 x 每千元風險淨值 [^] 的每年保險成本率/12 風險淨值 [^] 為於保單月 [^] 開始時的保單價值 [^] （已扣除該保單月 [^] 的行政費用、保單管理費用及該保單月 [^] 開始時扣除的退保費用（如有））之5%。 保險成本率乃根據投保人的實際年齡及性別而定。 有關指示性的保險成本率及計算保險成本的說明例子，請分別參閱產品冊子第27及30頁。有關適用於閣下的保單的保險成本率，請參閱保單建議書或聯絡閣下的顧問。	
保單管理費用	適用於保單直到保單終止。 每月為每個保單月 [^] 開始時的保單價值 [^] 之1.2%/12（即每年1.2%）	
提款費用	每次提取現金收取25美元	於處理提取現金申請當日，從保單價值 [^] 中以減少投資選擇的名義上之單位方式扣減，所扣除之單位數額將會按各贖回投資選擇的相應價值，相對贖回款項總值而釐定的比例計算。

本產品涉及哪些費用及收費？(續)

保險計劃方面 (續)

	適用的比率/收費	如何收取/扣減？														
退保費用	<p>於首5個保單年內，以下任何情況發生時，退保費用將適用：</p> <p>i. 退保；或</p> <p>ii. 提取現金（如提取金額超出「兌現限額」^）；或</p> <p>iii. 保單終止（當於任何保單月^開始時的退保價值^不足以支付每月保單費用）</p> <p>以下列比率計算：</p> <table><tr><th>保單年</th><th>退保費用比率</th></tr><tr><td>1</td><td>8.5%</td></tr><tr><td>2</td><td>6.0%</td></tr><tr><td>3</td><td>4.5%</td></tr><tr><td>4</td><td>3.0%</td></tr><tr><td>5</td><td>1.5%</td></tr><tr><td>6及其後</td><td>不適用</td></tr></table> <p>於首5個保單年內退保/終止保單（即上述情況i.及iii.），退保費用將適用。退保費用將根據上表所列的退保費用比率，按「需被徵收費用的數額」^計算。</p> <p>於首5個保單年內提取現金，而提取金額超出「兌現限額」^時（即上述情況ii.），本公司會收取退保費用。退保費用將根據上表所列的退保費用比率，按超出金額計算。</p> <p>在退保費用高於或相等於保單價值^的情況下，退保價值^會等於零。</p> <p>有關退保費用的詳細計算方法，請參閱產品冊子第31至32頁的說明例子。</p>	保單年	退保費用比率	1	8.5%	2	6.0%	3	4.5%	4	3.0%	5	1.5%	6及其後	不適用	<p>退保/保單終止：</p> <p>在處理退保申請（在退保的情況下）/保單終止（在保單終止的情況下）當日從保單價值^中以減少投資選擇的名義上之單位方式扣除，所扣除之單位數額將會按各投資選擇的相應價值，相對保單價值^而釐定的比例計算。</p> <p>提取現金：</p> <p>在處理提取現金申請當日，從提取金額中扣減。</p>
保單年	退保費用比率															
1	8.5%															
2	6.0%															
3	4.5%															
4	3.0%															
5	1.5%															
6及其後	不適用															
投資選擇的買賣差價	現時所有投資選擇均豁免認購或轉換時的買賣差價	不適用														
轉換投資選擇費用	現時轉換投資選擇毋須支付費用	不適用														

有關上述保單費用詳情，請參閱環球投資整付計劃的產品冊子之「收費一覽表」（第26至32頁）。

相關基金方面

請注意，閣下所選的投資選擇的相關基金或會另行徵收費用，例如表現費及每年管理費。閣下不需直接繳付這些費用，因為費用會自動扣減並於相關基金的單位價格中反映。詳情請參閱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。

若最後決定不投保，須辦理哪些手續？**冷靜期**

- 在冷靜期內，投保人可取消已購買的保單，取回原來的投資金額（須按市值調整）；冷靜期為將保單交付閣下或其代表後或將《通知書》交付予閣下或其代表後，起計的21個曆日，以較先者為準。《通知書》應說明保單已經可以領取，並列明冷靜期的屆滿日期。
- 閣下須以書面知會本公司有關取消保單的決定。該通知必須由閣下簽署及直接送達本公司（澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座）。
- 閣下可取回已付金額，但若閣下所選的投資選擇的價值下跌，可取回的金額將會減少。

保險公司資料**萬通保險國際有限公司**

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重要提示

閣下如有疑問，應諮詢專業意見。

詞彙表

- 「需被徵收費用的數額」用於釐定「行政費用」、「兌現限額」及「退保費用」。於保單生效日，「需被徵收費用的數額」等於已繳付的整付供款。每當提取現金而提取金額超出「兌現限額」，「需被徵收費用的數額」會扣減該次超出的金額。因此，現行的「需被徵收費用的數額」將會等於已繳付的整付供款，減去過往每次提取現金所超出的金額（如有）之總和。
- 提取現金的「兌現限額」，為提取該筆現金前當時的「保單價值」，減去提取該筆現金前的「需被徵收費用的數額」之50%。若計算結果為負數，「兌現限額」將會等於零。
- 「風險淨值」用於計算每個保單月開始時的保險成本，並相等於該保單月開始時的保單價值之5%。
- 「淨投資額」為整付供款，扣除保單持有人曾收取的所有淨提取金額（已減去退保費用，如有）。
- 「保單月」是從保單生效日起計的一個完整月份的每段時段。
- 「保單價值」相等於保單內閣下所持有的每項投資選擇的名義上之單位數量，乘以相關的單位贖回價之總和。贖回價指本公司向閣下贖回投資選擇的名義上之單位時所付出的價格。
- 「退保價值」相等於「保單價值」減去適用於保單的退保費用，當退保費用高於或相等於「保單價值」時，「退保價值」會等於零。

YF Life Insurance International Ltd.

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	Single premium. No additional premium will be accepted after the policy has been issued.	Minimum Investment	US\$10,000
Regular Premium Frequency	N/A	Maximum Investment	N/A
Minimum Premium Payment Term	N/A	Death Benefit	105% of the Policy Value [^]
Period with Surrender Charge	Within the first 5 policy years	Governing Law of Policy	Macau

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.
 - 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 –

25.6% of your premiums (after taking into account all non-discretionary Special Bonus) will be paid to YF Life Insurance International Ltd. ("the Company") to cover all the fees and charges at the ILAS policy level, of which 0.5% is the cost of life 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 single premium of US\$125,000*; (c) you hold your ILAS policy for 20 years; (d) an assumed rate of return of 3% per annum throughout 20 years; and (e) there is no early withdrawal / termination of your ILAS policy.

* Based on an exchange rate of US\$1 = MOP8, a single premium of US\$125,000 is equivalent to MOP1,000,000.

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.

■ Long-term features -

Early surrender/withdrawal charges:

- There will be an early surrender charge of (i) up to 8.5% of the Chargeable Amount[^] in case of policy surrender or termination (due to the Surrender Value[^] at the beginning of any Policy Month[^] is insufficient to cover the monthly policy charges), or (ii) up to 8.5% of the cash withdrawal amount in excess of the Encashment Limit[^] in case of cash withdrawal whereby the cash withdrawal amount exceeds the Encashment Limit[^], within the first 5 policy years. As the Policy Value[^] and Net Investment[^] will be reduced after cash withdrawal, you may also lose your entitlement to Special Bonus or the amount of Special Bonus you entitle may be reduced.

Important (Cont.)

Besides, each withdrawal will be subject to a withdrawal charge of US\$25.

Special Bonus:

- (b) You will be entitled to a Special Bonus of up to 0.7%/12 of the Policy Value[^] monthly, if the Net Investment[^] or Policy Value[^] (whichever is higher) of your policy attains US\$30,000 or above at the beginning of any Policy Month[^] effective from the 2nd Policy Month[^], if you keep your ILAS policy in-force.

■ **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.
- The single premium 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 the premium 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 9 to 12 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".
- Although your ILAS policy is a life insurance policy, because 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 premium paid 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 ILAS policy will be used to cover the insurance charges for the life coverage.
 - 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 premium paid.
 - If the Surrender Value of your ILAS policy becomes insufficient to cover all the ongoing fees and charges, including the insurance charges, your ILAS policy may be terminated early and you could lose all your premium paid and 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 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 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.
- **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 will automatically be terminated in the event that the Surrender Value[^] at the beginning of any Policy Month[^] is insufficient to cover the monthly policy charges, even if you do not make any cash withdrawal. The Surrender Value[^] may drop and become insufficient to cover the monthly 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 first 5 policy years and may result in a significant loss.**

This ILAS is not made available to U.S. citizens and U.S. taxpayers. In the event that you become a U.S. citizen or 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.

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 it is charged/deducted?
Administrative Charge	<p>Applicable to the Chargeable Amount[^] for the first 5 policy years.</p> <p>At the following monthly rate:</p> <p>1.5%/12 (i.e. 1.5% per annum) of the Chargeable Amount[^] at the beginning of each Policy Month[^]</p> <p>For detailed calculation of the Administrative Charge, please refer to the illustrative example on page 30 to 32 of the Product Brochure.</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>

What are the fees and charges? (Cont.)

Scheme Level (Cont.)

	Applicable Rates/Charges	How it is charged/deducted?
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 5% of the Policy Value[^] at the beginning of the Policy Month[^] after deduction of the Administrative Charge, Policy Management Fee and Surrender Charge deducted at the beginning of that Policy Month[^] (if any).</p> <p>COI rate is based on the attained age and gender of the insured.</p> <p>Please refer to page 27 and page 30 of the Product Brochure for the indicative COI rates and illustrative example of COI calculation respectively. Please refer to the illustration document or contact the consultant for the COI rates applicable to your policy.</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 Management Fee	<p>Applicable until the termination of the policy.</p> <p>1.2%/12 of the Policy Value[^] at the beginning of each Policy Month[^] per month (i.e. 1.2% per annum)</p>	
Withdrawal Charge	US\$25 for each withdrawal	<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 redeemed investment choice(s) relative to the total redeemed value on the date the withdrawal request is processed.</p>

What are the fees and charges? (Cont.)

Scheme Level (Cont.)

	Applicable Rates/Charges	How it is charged/deducted?														
Surrender Charge	<p>Surrender Charge is applicable in the occurrence of any of the following events within the first 5 policy years:</p> <p>i. policy surrender; or</p> <p>ii. cash withdrawal if the cash withdrawal amount exceeds the Encashment Limit[^]; or</p> <p>iii. policy termination when the Surrender Value[^] at the beginning of any Policy Month[^] is insufficient to cover the monthly policy charges.</p> <p>At the following rates:</p> <table><tr><th>Policy Year</th><th>Surrender Charge Rate</th></tr><tr><td>1</td><td>8.5%</td></tr><tr><td>2</td><td>6.0%</td></tr><tr><td>3</td><td>4.5%</td></tr><tr><td>4</td><td>3.0%</td></tr><tr><td>5</td><td>1.5%</td></tr><tr><td>6 and thereafter</td><td>Nil</td></tr></table> <p>In the event of policy surrender / policy termination (i.e. events i. and iii. above) within the first 5 policy years, a Surrender Charge will be applicable and it will be calculated as a percentage of the Chargeable Amount[^] using the surrender charge rate set out in the table above.</p> <p>Any cash withdrawal whereby the cash withdrawal amount exceeds the Encashment Limit[^] (i.e. event ii. above) will trigger a Surrender Charge if the withdrawal is made within the first 5 policy years. The Surrender Charge will be calculated as a percentage of such excess amount using the surrender charge rate set out in the table above.</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.</p> <p>For detailed calculation of the Surrender Charge, please refer to the illustrative example on page 31 to 32 of the Product Brochure.</p>	Policy Year	Surrender Charge Rate	1	8.5%	2	6.0%	3	4.5%	4	3.0%	5	1.5%	6 and thereafter	Nil	<p>For policy surrender / policy termination:</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 surrender) / termination (in case of termination) is processed.</p> <p>For cash withdrawal:</p> <p>Deducted from the cash withdrawal amount on the date the withdrawal request is processed.</p>
Policy Year	Surrender Charge Rate															
1	8.5%															
2	6.0%															
3	4.5%															
4	3.0%															
5	1.5%															
6 and thereafter	Nil															
Bid-offer Spread of the investment choices	No Bid-offer Spread is levied currently during subscription or switching of investment choices.	N/A														
Investment Switching Charge	No switching charge is levied currently.	N/A														

Please refer to the "Summary of Current Charges" (page 26-32) of the Product Brochure of the **Global InvestPlus** for details of the policy charges.

What are the fees and charges? (Cont.)

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 Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau.
- 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. Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau
 Customer Service Hotline: (853) 2832 2622 Fax: (853) 2832 2042
 Email: enquiry@yflife.com Website: www.yflife.com

Important

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

Glossary

- "Chargeable Amount" is maintained for the purpose of determining the Administrative Charge, Encashment Limit and Surrender Charge. At the start date of the policy, it is equal to the single premium paid. For each cash withdrawal whereby the cash withdrawal amount exceeds the Encashment Limit, the Chargeable Amount will be reduced by such excess amount. As such, the prevailing Chargeable Amount will be equal to the single premium paid minus the sum of such excess amount in respective of each prior cash withdrawal (if any).
- "Encashment Limit" for a particular cash withdrawal is the prevailing Policy Value (prior to such cash withdrawal) minus 50% of the Chargeable Amount (prior to such cash withdrawal). In case the calculation results in a negative number, the Encashment Limit will be equal to zero.
- "Net Amount at Risk" is used for the purpose of calculating the Cost of Insurance at the beginning of each Policy Month. It is equal to 5% of the Policy Value at the beginning of that Policy Month.
- "Net Investment" is the single premium less all prior net cash withdrawal amounts (after deducting the Surrender Charge, if any) received by the policyowner.
- "Policy Month" means each period of a complete month commencing from the start date of the policy.
- "Policy Value" is the sum of the number of notional units of each investment choice you hold in the policy multiplied by their respective bid prices. The bid price is the price paid by the Company to you when notional units of an investment choice are redeemed.
- "Surrender Value" is the Policy Value less the Surrender Charge whenever applicable to the policy. When the Surrender Charge is greater than or equal to the Policy Value, the Surrender Value becomes zero.

環球投資整付計劃* 乃一整付供款投資相連壽險產品，同時為閣下提供投資特點及人壽保障，並提供一系列逾100款投資選擇，覆蓋不同資產類別、地區及行業。

本份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。投資涉及風險，或會導致閣下的投資出現重大/全部損失。除非閣下已完全明白本產品並獲解釋本產品如何切合閣下的需要，否則請勿投保本產品。閣下擁有最終的投保決定權。

* 環球投資整付計劃為《保險公司條例》類別C（相連長期）業務的投資相連壽險產品。

本產品冊子的後部份載有「詞彙表」。欲知附有「^」詞彙的釋義，請參閱「詞彙表」。

Global InvestPlus* is a single-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 investment choices covering different asset classes, geographical locations and business sectors.

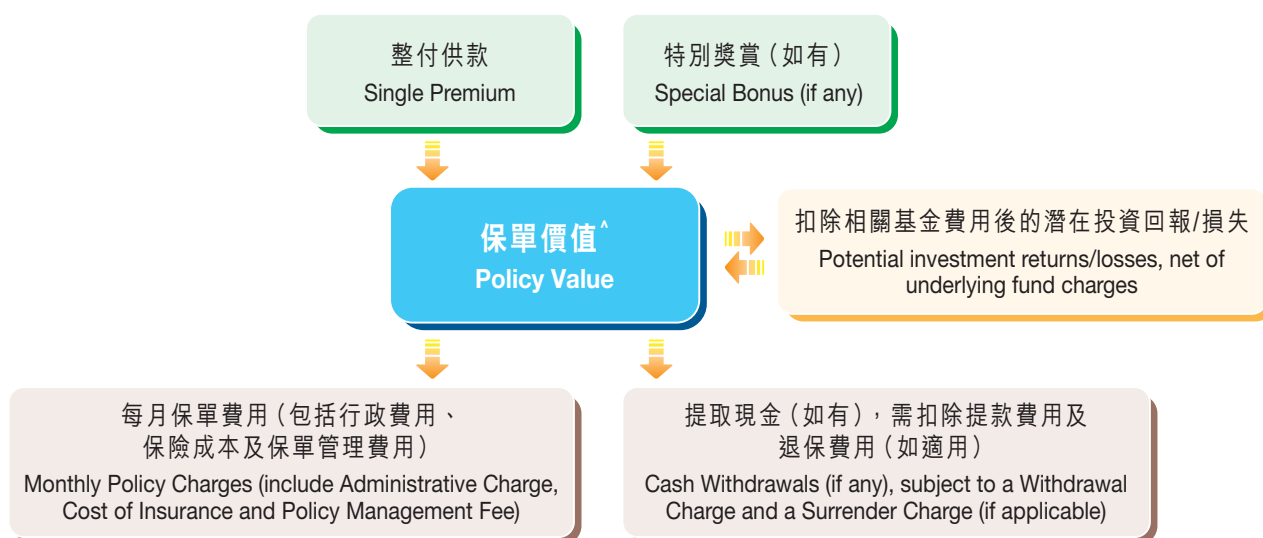
This investment-linked assurance scheme is a long-term investment-cum-life insurance product issued by YF Life Insurance International Ltd. (“the Company”). Your investments are subject to the Company’s credit risk. Investment involves risks. This may result in significant/total loss of your investments. 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 InvestPlus** 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. Please refer to the “Glossary” section for definition of various capitalized terms.

產品如何運作？

How Does the Product Work?



環球投資整付計劃的最低整付供款額為10,000美元。於保單簽發後將不接受存入額外供款。最高整付供款額按個別情況而定。所收取的整付供款將於扣除任何適用費用及收費後，按閣下的保費分配方式以投資選擇的名義上之單位分配至保單價值[^]內。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。

Global InvestPlus requires a minimum single premium of US\$10,000. No subsequent premium will be accepted after the issuance of the policy. The maximum single premium is subject to individual considerations. The single premium received will be allocated to the Policy Value in the form of notional units of investment choices, in accordance with your premium-allocation instructions, after deduction of any applicable fees and charges of your policy. **The units of investment choices allocated to your policy are notional and are solely for the purpose of determining the Policy Value.**



本公司會根據閣下所選的投資選擇將閣下的保費供款投資於相應的相關基金，所購入的資產均會成為及一直屬於本公司所有。閣下並非直接投資於相關基金，亦對任何該等資產均沒有權利或擁有權。如追討賠償，閣下只可向本公司追索。

產品提供的特別獎賞（如有）亦會於扣除適用的保單費用後分配至保單價值[^]內。詳情請參閱「特別獎賞」部份。

每月保單費用（包括行政費用、保險成本及保單管理費用）將會以扣減投資選擇的名義上之單位方式從保單價值[^]中扣除。詳情請參閱「收費一覽表」部份。

閣下可從保單價值[^]中提取現金以應不時之需，惟需支付相關費用（例如每次提款費用25美元及退保費用（如適用））並受有關條款限制。詳情請參閱「提取現金」部份。

投資選擇的買賣差價（如適用）及相關基金費用會直接於投資選擇的單位價格中反映。

所有相關收費的詳情，請參閱「收費一覽表」部份。

The Company will invest your premium 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 of these assets. Your recourse is against the Company only.

Special Bonus (if any) offered by the product will also be allocated to the Policy Value and subject to applicable policy charges. Please refer to the section “Special Bonus” for details.

Monthly policy charges (including Administrative Charge, Cost of Insurance and Policy Management Fee) will be deducted from the Policy Value by cancelling notional units of your investment choice(s). Please refer to the section “Summary of Current Charges” for details.

You may make cash withdrawals from the Policy Value to meet emergency needs, subject to applicable charges (e.g. US\$25 for each withdrawal and a Surrender Charge (if applicable)) and conditions. For details, please refer to the section “Cash Withdrawal”.

Bid-offer Spread of the investment choices (if applicable) and underlying fund charges are directly reflected in the unit price of the investment choices.

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

逾100款多元化投資選擇

產品提供逾100款投資選擇，覆蓋不同資產類別、地區及行業，相關基金均由不同的投資經理管理。為配合不同投資者的風險承受程度，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「投資選擇冊子」及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 (www.yflife.com) 已上載上述文件。本公司會定期檢討現時提供的投資選擇。

保費供款方面，閣下可選取多達十項投資選擇，而每一項閣下所選的投資選擇的分配比率須最少為保費供款的10%，及須為整數。

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。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。閣下於保單內所作的投資將成為本公司資產的一部分。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。

部分投資選擇的相關基金可能會以其他貨幣計值，如歐元、英鎊、日圓及港幣等。為讓閣下可更輕鬆地管理投資，環球投資整付計劃的所有投資選擇均會以美元計值。因此，該等投資選擇的貨幣可能會與相關基金的貨幣不同，而該等以美元計值的投資選擇，其表現亦會因匯率波動而可能出現收益或虧損。

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

The premium 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. 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 Euros, Sterling, Japanese Yen and Hong Kong Dollars, etc. **Global InvestPlus** 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.



豁免投資選擇的買賣差價

現時，所有投資選擇均豁免認購或轉換時的買賣差價，惟投資選擇會收取其他適用的費用（例如相關基金費用）。詳情請參閱「收費一覽表」部份及相關基金的銷售文件。

免費轉換投資選擇

由於閣下的投資需要及環球市況會不時轉變，**環球投資整付計劃**讓閣下可隨時轉換投資選擇或調整投資選擇分配比率，現時轉換費用全免。

此外，投資選擇的轉換次數及最低轉換額不限。

除相關基金的投資經理所訂的限制外，本公司亦有權限制於任何一個估值日¹可轉換投資選擇的名義上之單位的數量上限，為本公司持有該投資選擇的未贖回名義上之單位總數的10%。

No Bid-offer Spread for Investment Choices

No Bid-offer Spread is levied currently during subscription or switching of investment choices. 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 market conditions may change, **Global InvestPlus** 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.



由第2個保單月[^]起，於任何保單月[^]開始時，若淨投資額[^]或保單價值[^]（取其較高者）達30,000美元或以上，本公司會於該保單月[^]開始時派發特別獎賞，並存入生效的保單內。

淨投資額[^]為整付供款，扣除保單持有人曾收取的所有淨提取金額（已減去退保費用，如有）。

特別獎賞會按閣下當時所選定的投資選擇分配比率，將額外的投資選擇的名義上之單位存入保單內。

Effective from the 2nd Policy Month, if the Net Investment or the Policy Value (whichever is higher) attains US\$30,000 or above at the beginning of any Policy Month, a Special Bonus will be credited to the in-force policy at the beginning of that particular Policy Month.

Net Investment is the single premium less all prior net cash withdrawal amounts (after deducting the Surrender Charge, if any) received by the policyowner.

The Special Bonus will be credited in the form of additional notional units of investment choices according to your investment choices allocation in effect at the time.

特別獎賞
Special Bonus

=

每個保單月[^]開始時的保單價值[^]
Policy Value at the beginning of each Policy Month

x

適用的每月特別獎賞比率
applicable rate of Special Bonus on a monthly basis

適用的每月特別獎賞比率，將會按每個保單月[^]開始時的淨投資額[^]或保單價值[^]（取其較高者）而釐定：

The applicable rate of Special Bonus on a monthly basis will be determined according to the Net Investment or Policy Value as at the beginning of each Policy Month, whichever is higher:

每個保單月 [^] 開始時的淨投資額 [^] /保單價值 [^] (美元)(取其較高者) Net Investment/Policy Value as at the beginning of each Policy Month (US\$) (whichever is higher)	適用的每月特別獎賞比率 The applicable rate of Special Bonus on a monthly basis
≥ 30,000 及 and < 100,000	0.25%/12
≥ 100,000 及 and < 200,000	0.45%/12
≥ 200,000	0.70%/12

上述適用的特別獎賞比率並不代表閣下的投資回報率或表現。特別獎賞將成為保單價值[^]的一部份，並需繳付於「收費一覽表」所列適用的保單費用。提早退保或提取現金可能會令保單價值[^]及/或淨投資額[^]減低，因此可能會損失獲得特別獎賞的權利，或所獲享的特別獎賞或會減少。

The applicable rates of Special Bonus described above do not represent the rates of return or performance of your investment. The Special Bonus will form a part of the Policy Value and is subject to applicable policy charges as set out on the section “Summary of Current Charges”. Early surrender or cash withdrawal of the policy may result in a loss of entitlement to Special Bonus or reduction in Special Bonus due to the decrease in Policy Value and/or Net Investment.



例子 – 計算特別獎賞

假設：

- 整付供款：130,000美元
- 截至第1個保單月[^]完結時，保單持有人未曾收取淨提取金額（扣除任何適用的退保費用後）
- 第2個保單月[^]開始時的保單價值[^]：135,000美元
- 截至第8個保單月[^]完結時，保單持有人未曾收取淨提取金額（扣除任何適用的退保費用後）及於第9個保單月[^]，保單持有人曾收取的淨提取金額（扣除任何適用的退保費用後）：31,000美元
- 第10個保單月[^]開始時的保單價值[^]：101,000美元

特別獎賞適用於由第2個保單月[^]起，淨投資額[^]或保單價值[^]達30,000美元或以上的生效保單。

適用的特別獎賞比率乃按每個保單月[^]開始時的淨投資額[^]/保單價值[^]（取其較高者）而釐定。

第2個保單月[^]：

第2個保單月[^]開始時的淨投資額[^]
= 130,000美元

由於保單價值[^]（135,000美元）高於淨投資額[^]（130,000美元），適用的特別獎賞比率乃按保單價值[^]而定。按第17頁的表中所示，適用的特別獎賞比率為0.45%/12（每月）。

第2個保單月[^]獲享的特別獎賞

= 135,000美元 x 0.45%/12
= **50.63美元**

於第2個保單月[^]開始時，相等於50.63美元的投資選擇的名義上之單位將會存入生效的保單內。

第3至第9個保單月[^]：

第2個保單月[^]後，如任何保單月[^]開始時，淨投資額[^]（130,000美元）或保單價值[^]（取其較高者）達30,000美元或以上，本公司會於該保單月[^]開始時派發特別獎賞，並存入生效的保單內。

Example – Calculation of Special Bonus

Assumptions:

- Single premium: US\$130,000
- No prior net cash withdrawal amounts (after deducting any applicable Surrender Charge) received by the policyowner up to the end of the 1st Policy Month
- Policy Value at the beginning of the 2nd Policy Month: US\$135,000
- No prior net cash withdrawal amounts (after deducting any applicable Surrender Charge) received by the policyowner up to the end of the 8th Policy Month and a net cash withdrawal amount (after deducting any applicable Surrender Charge) of US\$31,000 received by the policyowner in the 9th Policy Month
- Policy Value at the beginning of the 10th Policy Month: US\$101,000

The Special Bonus is applicable to an in-force policy with Net Investment or Policy Value attaining US\$30,000 or above with effect from the 2nd Policy Month.

The Net Investment/Policy Value (whichever is higher) as at the beginning of each Policy Month will be used to determine the applicable rate of Special Bonus.

For the 2nd Policy Month:

Net Investment at the beginning of the 2nd Policy Month
= US\$130,000

Since the Policy Value (US\$135,000) is higher than the Net Investment (US\$130,000), the applicable rate of Special Bonus will be determined according to the Policy Value. With reference to the table on page 17, the applicable rate of Special Bonus is 0.45%/12 (per month).

Special Bonus entitled in the 2nd Policy Month

= US\$135,000 x 0.45%/12
= **US\$50.63**

US\$50.63 will be credited to the in-force policy in the form of notional units of investment choice(s) at the beginning of the 2nd Policy Month.

For the 3rd to 9th Policy Month:

After the 2nd Policy Month, if the Net Investment (US\$130,000) or the Policy Value (whichever is higher) attains US\$30,000 or above at the beginning of any Policy Month, a Special Bonus will be credited to the in-force policy at the beginning of that particular Policy Month.

Special Bonus

例子 – 計算特別獎賞 (續)

第10個保單月[^]:

第10個保單月[^]開始時的淨投資額[^]

= 整付供款 - 保單持有人曾收取的所有淨提取金額
(已減去退保費用, 如有)

= 130,000美元 - 31,000美元

= 99,000美元

由於保單價值[^] (101,000美元) 高於淨投資額[^] (99,000美元), 適用的特別獎賞比率乃按保單價值[^]而定。按第17頁的表中所示, 適用的特別獎賞比率為0.45%/12 (每月)。

第10個保單月[^]獲享的特別獎賞

= 101,000美元 x 0.45%/12

= **37.88美元**

於第10個保單月[^]開始時, 相等於37.88美元的投資選擇的名義上之單位將會存入生效的保單內。

以上例子僅作說明之用, 所有數字乃屬假設。

Example – Calculation of Special Bonus (Cont.)

For the 10th Policy Month:

Net Investment at the beginning of the 10th Policy Month

= Single premium - all prior net cash withdrawal amounts
(after deducting any applicable Surrender Charge) received
by the policyowner

= US\$130,000 - US\$31,000

= US\$99,000

Since the Policy Value (US\$101,000) is higher than the Net Investment (US\$99,000), the applicable rate of Special Bonus will be determined according to the Policy Value. With reference to the table on page 17, the applicable rate of Special Bonus is 0.45%/12 (per month).

Special Bonus entitled in the 10th Policy Month

= US\$101,000 x 0.45%/12

= **US\$37.88**

US\$37.88 will be credited to the in-force policy in the form of notional units of investment choice(s) at the beginning of the 10th Policy Month.

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



環球投資整付計劃讓閣下可於保單生效期間，贖回所持的投資選擇的名義上之單位以提取現金。

只要符合以下全部條件，閣下便可隨時提取現金：

- (i) 提取現金後即時的保單價值[^]餘額，須不少於本公司不時規定的現行最低要求（現時該餘額須不少於5,000美元）；及
- (ii) 提取現金後即時的退保價值[^]餘額，須不少於該保單月[^]開始時所扣減的每月保單費用的兩倍。

如未能滿足上述任何條件，提取現金申請將不會被接受。如欲獲悉最高提取金額，本公司會應要求免費提供。如上述條件有任何更改（包括最低餘額要求），本公司將事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期。

上述條件只適用於釐定提取現金申請能否獲批核。於提取現金後，如保單價值[^]及/或退保價值[^]因市場波動或扣減的費用及收費而下降至低於上述條件，只要於每個保單月[^]開始時的退保價值[^]足以支付每月保單費用，閣下的保單將會維持生效。

每次提取現金需支付25美元的提款費用。

除相關基金的投資經理所訂的限制外，本公司亦有權限制於任何一個估值日[^]可贖回投資選擇的名義上之單位的數量上限，為本公司持有該投資選擇的未贖回的名義上之單位總數的10%。

若提取金額不超過兌現限額[^]，即無需支付退保費用。提取現金的兌現限額[^]，為提取該筆現金前當時的保單價值[^]，減去提取該筆現金前的「需被徵收費用的數額」[^]之50%。若計算結果為負數，兌現限額[^]將會等於零。「需被徵收費用的數額」[^]用於釐定行政費用、兌現限額[^]及退保費用。於保單生效日，「需被徵收費用的數額」[^]等於已繳付的整付供款。每當提取現金而提取金額超出兌現限額[^]，「需被徵收費用的數額」[^]會扣減該次超出的金額。因此，現行的「需被徵收費用的數額」[^]將會等於已繳付的整付供款，減去過往每次提取現金所超出的金額（如有）之總和。如欲獲悉

Global InvestPlus allows you to redeem your notional units of investment choices for cash while the policy is in force.

Cash withdrawal can be made provided that all of the following conditions are fulfilled:

- (i) the balance of Policy Value immediately after withdrawal is not less than our prevailing minimum requirements as determined by us from time to time (which is US\$5,000 currently); and
- (ii) the balance of the Surrender Value immediately after the withdrawal is not less than two times the monthly policy charges deducted at the beginning of the current Policy Month.

If any of the above conditions is not met, cash withdrawal request cannot be accepted. 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 (including the minimum balance requirements), the Company will give 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 these requirements 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 withdrawal will be subject to a Withdrawal Charge of US\$25.

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.

No Surrender Charge will be incurred for any cash withdrawal within the Encashment Limit. The Encashment Limit for a particular cash withdrawal is equal to the prevailing Policy Value (prior to such cash withdrawal) minus 50% of the Chargeable Amount (prior to such cash withdrawal). In case the calculation results in a negative number, the Encashment Limit will be equal to zero. Chargeable Amount is maintained for the purpose of determining the Administrative Charge, Encashment Limit and Surrender Charge. At the start date of the policy, it is equal to the single premium paid. For each cash withdrawal whereby the cash withdrawal amount exceeds the Encashment Limit, the Chargeable Amount will be reduced by such excess amount. As such, the prevailing Chargeable Amount will be equal to the single premium

提取現金 Cash Withdrawal

現行「需被徵收費用的數額」[^]，本公司會應要求免費提供。

若提取金額超出兌現限額[^]，退保費用（最高為超出兌現限額[^]的提取金額之8.5%）將會於首5個保單年內適用。退保費用將會從提取金額中扣除。提取金額將會以從保單價值[^]中以減少投資選擇的名義上之單位的方式被扣減，並按保單內相應之各投資選擇的總值比例計算。詳情請參閱「收費一覽表」部份（包括第30至32頁的「說明例子」分部）。

於第5個保單年完結後提取現金，將毋須支付退保費用，惟每次提取現金仍需支付25美元的提款費用。

提取現金可能會損失大筆本金。由於提取現金後，保單價值[^]及淨投資額[^]將會減低，閣下亦可能損失獲得特別獎賞的權利，或閣下所獲享的特別獎賞數額或會減少。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。如於任何保單月[^]開始時的退保價值[^]不足以支付每月保單費用，保單將會自動終止，而保單內的所有保障亦將會終止。因此，本公司並不建議閣下從保單提取全數退保價值[^]。

閣下可按本公司提供的特定表格申請提取現金。本公司將支付於處理日（本公司收到保單持有人的提取現金申請及所有必要文件當日起計最多7個營業日後的下一個估值日[^]）釐定的淨提取金額（已減去退保費用，如有）。一般情況下，淨提取金額將於本公司從保單持有人收到提取現金申請及所有必要文件當日起計15個營業日內支付。然而，本公司有權因特殊情況[^]及在該情況期間延遲付款。惟於任何情況下，延遲付款的時間不會超過由本公司收到保單持有人的提取現金申請及所有必要文件當日起計6個月。本公司一概不會就收到保單持有人的提取現金申請及所有必要文件當日至付款日之間所涉及的相關金額支付利息。

paid minus the sum of such excess amount in respective of each prior cash withdrawal (if any). The prevailing Chargeable Amount can be obtained at no cost from the Company upon request.

If the cash withdrawal exceeds the Encashment Limit, a Surrender Charge (up to 8.5% of the cash withdrawal amount in excess of the Encashment Limit) will be applied within the first 5 policy years. The Surrender Charge will be deducted from the cash withdrawal amount. The cash withdrawal amount will be deducted from the Policy Value by cancelling notional units of investment choices in proportion to the respective values of the relevant investment choices of the policy. For details, please refer to the section "Summary of Current Charges" (including the subsection "Illustrative Examples" on page 30 to 32).

For cash withdrawals made after the end of the 5th policy year, no Surrender Charge is applicable while the Withdrawal Charge of US\$25 is still applicable to each withdrawal.

Cash withdrawal may result in a significant loss of the principal. As the Policy Value and Net Investment will be reduced after cash withdrawal, you may also lose your entitlement to Special Bonus or the amount of Special Bonus you entitle may be reduced. Poor performance of the underlying funds may further magnify the investment losses, while all policy charges are still deductible. If the Surrender Value at the beginning of any Policy Month is insufficient to cover the monthly policy charges, the policy will automatically be terminated. All coverage under the policy will be terminated. Therefore, you are not recommended to withdraw all the Surrender Value from the policy.

You may make a cash withdrawal by providing us with a written request in the form specified by us. The net cash withdrawal amount (after deducting the Surrender Charge, if any) 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 net cash withdrawal amount will be payable within 15 business days upon the date of our receipt of the withdrawal request and all 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. 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. 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.



除上述的投資特點外，**環球投資整付計劃**更為閣下提供壽險保障。

若受保人於保單生效期間身故（於首個保單年內自殺除外），本公司將支付於處理日（本公司收到完整人壽保險索償申請書及其他所需文件當日起計最多7個營業日後的下一個估值日[^]）釐定的保單價值[^]之105%作為身故賠償。若受保人於首個保單年內自殺，本公司的責任及受益人因此而收取的數額，僅限於處理日（本公司收到完整人壽保險索償申請書及其他所需文件當日起計最多7個營業日後的下一個估值日[^]）釐定的保單價值[^]，再加上過往從保單扣減的所有保險成本。

由於身故賠償不時與相關基金的表現掛鉤，因此身故賠償會受投資風險及市場波動所影響。最終獲得的身故賠償額或會遠低於閣下已付的供款，並可能不足以應付閣下的個別需要。

更重要的是，閣下應留意以下有關身故賠償及保險成本（保險收費）的事宜：

- 本公司會從保單的價值扣除閣下支付的部分費用及收費，以抵銷人壽保障的保險收費。
- 扣除保險收費後，可用作投資於閣下所選之投資選擇的相關基金的金額會因而減少。
- 基於受保人的年齡因素，保險收費或會在保單的保單期內大幅增加，結果閣下可能會損失大部分甚至全部供款。有關指示性的保險成本率及計算保險成本的說明例子，請參閱第27及30頁的「收費一覽表」部份。
- 如保單的退保價值[^]不足以抵銷所有持續費用及收費（包括保險收費），保單可能會被提早終止，而閣下可能會失去全部供款及利益。
- 閣下應向中介人查詢有關詳情，例如相關收費在甚麼情況下會有所增加，以及對保單的價值有何影響。

In addition to the investment features offered under the product, **Global InvestPlus** 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, 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) will be paid. 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 deducted previously from the policy.

As 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 be significantly less than your premium paid 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.
- 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 premium paid. Please refer to the section "Summary of Current Charges" for the indicative Cost of Insurance rates and illustrative example of calculation of Cost of Insurance on page 27 and 30.
- If the Surrender Value becomes insufficient to cover all the ongoing fees and charges, including the insurance charges, your policy may be terminated early and you could lose all your premium paid and benefits.
- You should consult your intermediary for details, such as how the charges may increase and could impact the value of your policy.

一般情況下，身故賠償將於本公司收到完整人壽保險索償申請書及其他所需文件後15個營業日內支付。然而，本公司有權因特殊情況[^]及該情況期間延遲付款。惟於任何情況下，延遲付款的時間不會超過由本公司收到完整人壽保險索償申請書及其他所需文件當日起計6個月。本公司一概不會就收到完整人壽保險索償申請書及其他所需文件當日至付款日之間所涉及的相關賠償金額支付利息。

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. 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. 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.



Surrender and Termination



退保

閣下可隨時以本公司提供的特定表格申請退保。於首5個保單年內退保，本公司會收取退保費用（最高為「需被徵收費用的數額」[^]的8.5%）。在退保費用高於或相等於保單價值[^]的情況下，退保價值[^]會等於零。詳情請參閱「收費一覽表」部份。

提早退保或會損失大筆本金。如相關基金表現欠佳，或會進一步擴大投資虧損，而一切收費仍可被扣除。於接納閣下的退保申請後，保單便會終止，閣下將會獲取退保價值[^]（如有）。

本公司將支付於處理日（本公司收到退保申請及其他所需文件當日起計最多7個營業日後的下一個估值日[^]）釐定的退保價值[^]。一般情況下，退保價值[^]將於本公司收到退保申請及其他所需文件後15個營業日內支付。然而，本公司有權因特殊情況[^]及在該情況期間延遲付款。惟於任何情況下，延遲付款的時間不會超過由本公司收到退保申請當日起計6個月。本公司一概不會就收到退保申請及其他所需文件當日至付款日之間所涉及的相關金額支付利息。

保單終止

保單將於下列任何情況下自動終止：

- (i) 於保單的保障到期日（即受保人100歲生日當天或緊隨之保單週年）；或
- (ii) 受保人身故；或
- (iii) 當於任何保單月[^]開始時的退保價值[^]不足以支付每月保單費用（即行政費用、保險成本及保單管理費用）；或
- (iv) 退保

於上述(iii)及(iv)的情況下，本公司會於首5個保單年內收取退保費用（最高為「需被徵收費用的數額」[^]的8.5%）。詳情請參閱「收費一覽表」部份。於上述(iii)的情況下，閣下的保單將會在沒有任何價值下被終止。沒有金額將支付予閣下，而所欠的費用將不會於保單終止後收取。

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 8.5% of the Chargeable Amount) will be applicable to any policy surrender within the first 5 policy years. 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 refer to the section "Summary of Current Charges" 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. In any event, such delay will not be longer than 6 months from the date the surrender request is received. 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) When the Surrender Value at the beginning of any Policy Month is insufficient to cover the monthly policy charges (i.e. Administrative Charge, Cost of Insurance and Policy Management Fee); or
- (iv) Upon surrender of the policy

In the events of (iii) and (iv) above, a Surrender Charge (up to 8.5% of the Chargeable Amount) will apply within the first 5 policy years. Please refer to the section "Summary of Current Charges" for details. In the event of (iii) above, your policy will be terminated without any value. No amount will be paid to you and any shortfall in charges will not be collected upon termination.

退保及保單終止 *Surrender and Termination*

本產品不適用於持美國公民身份的人士以及美國納稅人。若閣下在保單簽發後成為美國公民或納稅人，在適用法規及條例許可下，本公司有權在未獲得閣下同意的情況下，以公正的方式及具誠信與合理商業理由終止閣下的保單。在此情況下的退保費用將會被豁免。本公司將支付於處理日（保單終止當日後的下一個估值日[^]）釐定的保單價值[^]。一般情況下，保單價值[^]將於保單終止日後15個營業日內支付。然而，本公司有權因特殊情況[^]及在該情況期間延遲付款。惟於任何情況下，延遲付款的時間不會超過由保單終止當日起計6個月。本公司一概不會就保單終止當日至付款日之間所涉及的相關金額支付利息。

有關受保人身故（即上述情況(ii)）而終止保單的詳情，請參閱第22頁「人壽保障」的部份；有關退保（即上述情況(iv)）的詳情，請參閱第24頁「退保」分部；有關保單到期的詳情（即上述情況(i)），請參閱第25頁「保單到期」的部份。

保單到期

保單將於受保人100歲生日當天或緊隨之保單週年時（即保障到期日）到期。當保單到期時，保單隨即終止，本公司將支付於處理日（保單的保障到期日後的下一個估值日[^]）釐定的保單價值[^]予保單持有人，並將不會提供身故賠償。

一般情況下，保單價值[^]將於保單的保障到期日後15個營業日內支付。然而，本公司有權因特殊情況[^]及在該情況期間延遲付款。惟於任何情況下，延遲付款的時間不會超過保單的保障到期日起計6個月。本公司一概不會就保單的保障到期日至付款日之間所涉及的相關金額支付利息。

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 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 the date of termination. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. In any event, such delay will not be longer than 6 months from date of termination of the policy. No interest is payable on such amounts for the period between the date of termination and the date of payment.

Please refer to section “Life Coverage” on page 22 for details in case of termination due to the death of the insured (i.e. event (ii) above), subsection “Surrender” on page 24 for details in case of surrender of the policy (i.e. event (iv) above) and section “Policy Expiry” on page 25 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. In any event, such delay will not be longer than 6 months after the benefit expiry date of the policy. 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



本公司保留權利，藉事先給予不少於一個月的書面通知或符合相關監管規定的較短通知期而更改保單收費或施加新收費。

The Company reserves the right to vary the policy charges or 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.

產品收費

Charges of the Product

保險計劃方面 Scheme Level	適用的比率/收費 Applicable Rates/Charges	如何收取/扣減? How it is charged/deducted?
行政費用 Administrative Charge	<p>適用於首5個保單年內的「需被徵收費用的數額」[^]。</p> <p>以下列月率計算：</p> <p>每個保單月[^]開始時的「需被徵收費用的數額」[^]的1.5%/12（即每年1.5%）</p> <p>有關行政費用的計算方法，請參閱第30至32頁的例子。</p> <p>Applicable to the Chargeable Amount for the first 5 policy years.</p> <p>At the following monthly rate: 1.5%/12 (i.e. 1.5% per annum) of the Chargeable Amount at the beginning of each Policy Month</p> <p>Please refer to the example on page 30 to 32 for calculation of the Administrative Charge.</p>	
保險成本 Cost of Insurance	<p>適用於保單直到保單終止。</p> <p>每月保險成本 = 風險淨值[^]/1000 x 每千元風險淨值[^]的每年保險成本率/12</p> <p>風險淨值[^]為於保單月[^]開始時的保單價值[^]（已扣除該保單月[^]的行政費用、保單管理費用及該保單月[^]開始時扣除的退保費用（如有））之5%。</p> <p>下表顯示部份指示性的每年保險成本率（按每千元風險淨值[^]計算）。下列比率僅作說明用途，或會根據投保人的實際年齡及性別而有所改變。有關適用於閣下的保單的保險成本率，請參閱保單建議書或聯絡閣下的顧問。</p> <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 5% of the Policy Value at the beginning of the Policy Month after deduction of the Administrative Charge, Policy Management Fee and Surrender Charge deducted at the beginning of that Policy Month (if any).</p> <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 the consultant for the COI rates applicable to your policy.</p>	<p>於每個保單月[^]開始時從保單價值[^]中以減少投資選擇的名義上之單位方式每月扣減，所扣除之單位數額將會按各投資選擇的相應價值，相對保單價值[^]而釐定的比例計算。</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>

收費一覽表 *Summary of Current Charges*

保險計劃方面 Scheme Level	適用的比率/收費 Applicable Rates/Charges			如何收取/扣減? How it is charged/deducted?
保險成本 (續) Cost of Insurance (Cont.)	受保人的實際年齡 Attained age of the Insured	男性 Male	女性 Female	於每個保單月 [^] 開始時從保單價值 [^] 中以減少投資選擇的名義上之單位方式每月扣減，所扣除之單位數額將會按各投資選擇的相應價值，相對保單價值 [^] 而釐定的比例計算。 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.
	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	
	有關保險成本的計算方法，請參閱第30頁的說明例子。 Please refer to page 30 for illustrative example of COI calculation.			
保單管理費用 Policy Management Fee	適用於保單直到保單終止。 每月為每個保單月 [^] 開始時的保單價值 [^] 之1.2%/12（即每年1.2%） Applicable until the termination of the policy. 1.2%/12 of the Policy Value at the beginning of each Policy Month per month (i.e. 1.2% per annum)			
提款費用 Withdrawal Charge	每次提取現金收取25美元 US\$25 for each withdrawal 於處理提取現金申請當日，從保單價值 [^] 中以減少投資選擇的名義上之單位方式扣減，所扣除之單位數額將會按各贖回投資選擇的相應價值，相對贖回款項總值而釐定的比例計算。 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.			



保險計劃方面 Scheme Level	適用的比率/收費 Applicable Rates/Charges	如何收取/扣減？ How it is charged/deducted?														
退保費用 Surrender Charge	於首5個保單年內，以下任何情況發生時，退保費用將適用：															
	i. 退保；或	退保/保單終止：														
	ii. 提取現金（如提取金額超出兌現限額 [^] ）；或	在處理退保申請（在退保的情況下）/保單終止（在保單終止的情況下）當日從保單價值 [^] 中以減少投資選擇的名義上之單位方式扣除，所扣除之單位數額將會按各投資選擇的相應價值，相對保單價值 [^] 而釐定的比例計算。														
	iii. 保單終止（當於任何保單月 [^] 開始時的退保價值 [^] 不足以支付每月保單費用）	提取現金：														
	Surrender Charge is applicable in occurrence of any of the following events within the first 5 policy years:	在處理提取現金申請當日，從提取金額中扣減。														
	i. policy surrender; or															
	ii. cash withdrawal if the cash withdrawal amount exceeds the Encashment Limit; or															
	iii. policy termination when the Surrender Value at the beginning of any Policy Month is insufficient to cover the monthly policy charges.															
	以下列比率計算：															
	At the following rates:															
	<table><tr><th>保單年 Policy Year</th><th>退保費用比率 Surrender Charge Rate</th></tr><tr><td>1</td><td>8.5%</td></tr><tr><td>2</td><td>6.0%</td></tr><tr><td>3</td><td>4.5%</td></tr><tr><td>4</td><td>3.0%</td></tr><tr><td>5</td><td>1.5%</td></tr><tr><td>6 及其後 6 and thereafter</td><td>不適用 Nil</td></tr></table>	保單年 Policy Year	退保費用比率 Surrender Charge Rate	1	8.5%	2	6.0%	3	4.5%	4	3.0%	5	1.5%	6 及其後 6 and thereafter	不適用 Nil	For policy surrender / policy termination: 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 choices relative to the Policy Value on the date the surrender request (in case of surrender) / termination (in case of termination) is processed.
保單年 Policy Year	退保費用比率 Surrender Charge Rate															
1	8.5%															
2	6.0%															
3	4.5%															
4	3.0%															
5	1.5%															
6 及其後 6 and thereafter	不適用 Nil															
	於首5個保單年內退保/終止保單（即上述情況 i. 及 iii.），退保費用將適用。退保費用將根據上表所列的退保費用比率，按「需被徵收費用的數額」 [^] 計算。	For cash withdrawal: Deducted from the cash withdrawal amount on the date the withdrawal request is processed.														
	於首5個保單年內提取現金，而提取金額超出兌現限額 [^] 時（即上述情況 ii.），本公司會收取退保費用。退保費用將根據上表所列的退保費用比率，按超出金額計算。															
	在退保費用高於或相等於保單價值 [^] 的情況下，退保價值 [^] 會等於零。															
	有關退保費用的計算方法，請參閱第31至32頁的說明例子。															

收費一覽表 *Summary of Current Charges*

保險計劃方面 Scheme Level	適用的比率/收費 Applicable Rates/Charges	如何收取/扣減? How it is charged/deducted?
退保費用 (續) Surrender Charge (Cont.)	<p>In the event of policy surrender / policy termination (i.e. events i. and iii. above) within the first 5 policy years, a Surrender Charge will be applicable and it will be calculated as a percentage of the Chargeable Amount using the surrender charge rate set out in the table above.</p> <p>Any cash withdrawal whereby the cash withdrawal amount exceeds the Encashment Limit (i.e. event ii. above) will trigger a Surrender Charge if the withdrawal is made within the first 5 policy years. The Surrender Charge will be calculated as a percentage of such excess amount using the surrender charge rate set out in the table above.</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.</p> <p>Please refer to the illustrative example on page 31 to 32 for calculation of the Surrender Charge.</p>	<p>退保/保單終止： 在處理退保申請（在退保的情況下）/保單終止（在保單終止的情況下）當日從保單價值[^]中以減少投資選擇的名義上之單位方式扣除，所扣除之單位數額將會按各投資選擇的相應價值，相對保單價值[^]而釐定的比例計算。</p> <p>提取現金： 在處理提取現金申請當日，從提取金額中扣減。</p> <p>For policy surrender / policy termination: 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 choices relative to the Policy Value on the date the surrender request (in case of surrender) / termination (in case of termination) is processed.</p> <p>For cash withdrawal: Deducted from the cash withdrawal amount on the date the withdrawal request is processed.</p>
投資選擇的買賣差價 Bid-offer Spread of the investment choices	<p>現時所有投資選擇均豁免認購或轉換時的買賣差價</p> <p>No Bid-offer Spread is levied currently during subscription or switching of investment choices.</p>	<p>不適用</p> <p>N/A</p>
轉換投資選擇費用 Investment Switching Charge	<p>現時轉換投資選擇毋須支付費用</p> <p>No switching charge is levied currently</p>	<p>不適用</p> <p>N/A</p>

相關基金費用

請注意，閣下所選的投資選擇的相關基金或會另行徵收費用，例如表現費及每年管理費。閣下不需直接繳付這些費用，因為費用會自動扣減並於相關基金的單位價格中反映。詳情請參閱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。

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.



說明例子

例子 – 行政費用的計算方法

假設：

- 整付供款：10,000美元（即於保單生效日的「需被徵收費用的數額」[^]）
- 過往從未提取現金

行政費用比率適用於首5個保單年內的「需被徵收費用的數額」[^]。

首5個保單年內的每月行政費用

$$= 1.5\%/12 \times \text{「需被徵收費用的數額」}^{\wedge}$$

$$= 0.125\% \times 10,000 \text{ 美元}$$

$$= \mathbf{12.5 \text{ 美元}}$$

於第6個保單年及其後的每月行政費用為零。

以上例子僅作說明之用，所有數字乃屬假設。

例子 – 保險成本的計算方法

假設：

- 於保單生效日，受保人為40歲男性
- 整付供款：150,000美元
- 於第11個保單月[^]開始時的保單價值[^]（已扣除該保單月[^]的行政費用、保單管理費用及該保單月[^]開始時扣除的退保費用（如有））為152,000美元
- 一名實際年齡40歲的男性按每千元風險淨值[^]計算的每年保險成本率：1.4721

① 於第11個保單月[^]開始時的風險淨值[^]

$$= 5\% \times \text{於第11個保單月}^{\wedge} \text{開始時的保單價值}^{\wedge}$$

（已扣除該保單月[^]的行政費用、保單管理費用及該保單月[^]開始時扣除的退保費用（如有））

$$= 5\% \times 152,000 \text{ 美元}$$

$$= \mathbf{7,600 \text{ 美元}}$$

② 於第11個保單月[^]開始時的保險成本

$$= \text{風險淨值}^{\wedge} / 1000 \times \text{每千元風險淨值}^{\wedge} \text{的每年保險成本率} / 12$$

$$= 7,600 \text{ 美元} / 1000 \times 1.4721 / 12$$

$$= \mathbf{0.93 \text{ 美元}}$$

以上例子僅作說明之用，所有數字乃屬假設。

Illustrative Examples

Example – Calculation of Administrative Charges

Assumptions:

- Single premium: US\$10,000 (i.e. the Chargeable Amount at the start date of the policy)
- No cash withdrawal has ever been made.

The rate of Administrative Charge is applicable to the Chargeable Amount for the first 5 policy years.

Monthly Administrative Charge for the first 5 policy years

$$= 1.5\%/12 \times \text{Chargeable Amount}$$

$$= 0.125\% \times \text{US\$10,000}$$

$$= \mathbf{\text{US\$12.5}}$$

Monthly Administrative Charge for the 6th policy year and thereafter is zero.

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

Example – Calculation of Cost of Insurance

Assumptions:

- Life insured is a male of age 40 at the start date of the policy
- Single premium: US\$150,000
- Policy Value at the beginning of the 11th Policy Month after deduction of the Administrative Charge, Policy Management Fee and Surrender Charge deducted at the beginning of that Policy Month (if any): US\$152,000
- The annual Cost of Insurance rate per thousand Net Amount at Risk for a male with attained age of 40: 1.4721

① Net Amount at Risk at the beginning of 11th Policy Month

$$= 5\% \times \text{Policy Value at the beginning of 11th Policy Month after deduction of the Administrative Charge, Policy Management Fee and Surrender Charge deducted at the beginning of that Policy Month (if any)}$$

$$= 5\% \times \text{US\$152,000}$$

$$= \mathbf{\text{US\$7,600}}$$

② Cost of Insurance at the beginning of 11th Policy Month

$$= \text{Net Amount at Risk} / 1000 \times \text{annual COI rate per thousand Net Amount at Risk} / 12$$

$$= \text{US\$7,600} / 1000 \times 1.4721 / 12$$

$$= \mathbf{\text{US\$0.93}}$$

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

收費一覽表

Summary of Current Charges

例子 – 提取金額超出兌現限額[^]

假設：

- 整付供款：75,000美元（即於保單生效日的「需被徵收費用的數額」[^]）
- 於第5個保單年開始時的保單價值[^]為90,000美元；同時，保單持有人要求從保單中提取現金80,000美元

① 計算退保費用

A) 第5個保單年開始時的「需被徵收費用的數額」[^]（提取現金前）：

由於從未在首4個保單年內提取現金，於第5個保單年開始時的「需被徵收費用的數額」[^]（提取現金前）等於75,000美元。

B) 第5個保單年開始時的兌現限額[^]：

= 提取現金前的保單價值[^] - 提取現金前的「需被徵收費用的數額」[^]之50%
= 90,000美元 - (50% x 75,000美元)
= **52,500美元**

C) 第5個保單年開始時適用的退保費用：

由於提取金額超出兌現限額[^]，退保費用將會按超出金額計算。

超出兌現限額[^]的提取金額
= 80,000美元 - 52,500美元
= **27,500美元**

退保費用
= 適用的退保費用比率 x 超出兌現限額[^]的提取金額
= 1.5%（即第5個保單年適用的退保費用比率）x 27,500美元
= 412.5美元

保單持有人將收取的淨提取金額為80,000美元 - 412.5美元 = 79,587.5美元。25美元的提款費用將從保單價值[^]中扣除。

D) 提取現金後的「需被徵收費用的數額」[^]：

= 已繳付的整付供款減去過往每次提取現金時提取金額超出兌現限額[^]的總和
= 75,000美元 - 27,500美元
= **47,500美元**

Example – Cash withdrawal exceeds the Encashment Limit

Assumptions:

- Single premium: US\$75,000 (i.e. the Chargeable Amount at the start date of the policy)
- At the beginning of the 5th policy year, the Policy Value is US\$90,000, at the same time, a policyholder requested a cash withdrawal of US\$80,000 from the policy.

① Calculation of Surrender Charge

A) Chargeable Amount at the beginning of the 5th policy year (prior to cash withdrawal):

As no cash withdrawal has been made in the first 4 policy years, the Chargeable Amount at the beginning of the 5th policy year (prior to cash withdrawal) is equal to US\$75,000.

B) Encashment Limit at the beginning of the 5th policy year:

= Policy Value prior to cash withdrawal – 50% of the Chargeable Amount prior to cash withdrawal
= US\$90,000 – (50% x US\$75,000)
= **US\$52,500**

C) Surrender Charge applicable at the beginning of the 5th policy year:

As the cash withdrawal amount exceeds the Encashment Limit, the excess amount is subject to a Surrender Charge.

The cash withdrawal amount in excess of the Encashment Limit
= US\$80,000 – US\$52,500
= **US\$27,500**

Surrender Charge
= Applicable surrender charge rate x cash withdrawal amount in excess of the Encashment Limit
= 1.5% (i.e. surrender charge rate applicable to the 5th policy year) x US\$27,500
= US\$412.5

The policyholder will receive a net cash withdrawal amount of US\$80,000 - US\$412.5 = US\$79,587.5. A Withdrawal Charge of US\$25 will also be deducted from the Policy Value.

D) Chargeable Amount after the cash withdrawal:

= the single premium paid minus the sum of the cash withdrawal amount in excess of the Encashment Limit in respective of each prior cash withdrawal
= US\$75,000 – US\$27,500
= **US\$47,500**



例子 – 提取金額超出兌現限額[^] (續)

Example – Cash withdrawal exceeds the Encashment Limit (Cont.)

② 計算行政費用

Calculation of Administrative Charges

行政費用比率適用於首5個保單年的「需被徵收費用的數額」[^]。

The rate of Administrative Charge is applicable to the Chargeable Amount for the first 5 policy years.

保單年 Policy Year	需被徵收費用的數額 [^] Chargeable Amount	每月行政費用 Monthly Administrative Charge
第1年至第4年完結時 1st year to end of 4th year	75,000 美元 即保單生效日的「需被徵收費用的數額」 [^] US\$75,000 i.e. Chargeable Amount at the start date of the policy	75,000 美元 x 0.125 % = 93.75 美元 US\$75,000 x 0.125 % = US\$93.75
第5年 (提取現金後) 5th year (After cash withdrawal has been made)	47,500 美元 即 75,000 美元 (已繳付的整付供款) - 27,500 美元 (過往每次提取現金而提取金額超出兌現限額 [^] 的總和) US\$47,500 i.e. US\$75,000 (Single premium paid) – US\$27,500 (Sum of the cash withdrawal amount in excess of the Encashment Limit in respective of each prior cash withdrawal)	47,500 美元 x 0.125 % = 59.38 美元 US\$47,500 x 0.125 % = US\$59.38

以上例子僅作說明之用，所有數字乃屬假設。

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

例子 – 退保費用及退保價值[^]的計算方法

Example – Calculation of Surrender Charge and Surrender Value

假設：

- 整付供款：100,000 美元 (即於保單生效日「需被徵收費用的數額」[^])
- 於第3個保單年開始時，保單價值[^]為 105,000 美元。過往未曾從保單提取現金。同時，保單持有人要求退保。

Assumptions:

- Single premium: US\$100,000 (i.e. the Chargeable Amount at the start date of the policy)
- At the beginning of the 3rd policy year, the Policy Value is US\$105,000. No cash withdrawal has ever been made. At the same time, the policyowner requests to surrender his policy.

① 於第3個保單年開始時的退保費用

$$\begin{aligned}
 &= \text{「需被徵收費用的數額」}^{\wedge} \times \text{適用於第3個保單年的退保費用比率} \\
 &= 100,000 \text{ 美元} \times 4.5\% \\
 &= 4,500 \text{ 美元}
 \end{aligned}$$

① Surrender Charge at the beginning of the 3rd policy year

$$\begin{aligned}
 &= \text{Chargeable Amount} \times \text{surrender charge rate applicable to the 3rd policy year} \\
 &= \text{US\$100,000} \times 4.5\% \\
 &= \text{US\$4,500}
 \end{aligned}$$

② 退保價值[^]

$$\begin{aligned}
 &= \text{保單價值}^{\wedge} - \text{退保費用} \\
 &= 105,000 \text{ 美元} - 4,500 \text{ 美元} \\
 &= \text{100,500 美元}
 \end{aligned}$$

② Surrender Value

$$\begin{aligned}
 &= \text{Policy Value} - \text{Surrender Charge} \\
 &= \text{US\$105,000} - \text{US\$4,500} \\
 &= \text{US\$100,500}
 \end{aligned}$$

以上例子僅作說明之用，所有數字乃屬假設。

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

投保申請

環球投資整付計劃可供0歲至75歲（以上次生日計算）的人士投保。如欲投保本產品，請填妥投保申請書並連同所需文件、已簽署的保險利益說明及所需保費一併送交本公司。投保申請將根據本公司當時的核保程序審批。

投資涉及風險，或會導致閣下的投資出現重大/全部損失。除非閣下已完全明白本產品並獲解釋本產品如何切合閣下的需要，否則請勿投保本產品。閣下擁有最終的投保決定權。

在作出任何投資決定前，本公司建議閣下就個人情況尋求獨立的專業意見。

投資選擇估值

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（星期六除外）及相關基金的成立國家的營業日。在特殊情況[^]下，本公司有權暫停或延遲對任何投資選擇作出估值。

投資選擇於估值日[^]的資產淨值計算是按照其相應投資選擇的相關基金單位於該日之資產淨值，包括投資選擇的所有應計收入，並需扣除有關管理該投資選擇之任何負債及行政開支。有關相關基金費用的詳情，請參閱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。

贖回價指本公司贖回投資選擇的名義上之單位時付出的價格，並按於估值日[^]的投資選擇資產淨值除以本公司於估值日[^]所擁有的未贖回的投資選擇的名義上之單位總數而釐定。發售價是閣下購入投資選擇的名義上之單位時支付的價格。發售價的釐定方式為按名義上之單位的贖回價除以（一減去投資選擇的買賣差價百分比），而且永不會低於贖回價。投資選擇的名義上之單位之買賣差價百分比由本公司決定，並可不時作出更改。現時所有投資選擇均豁免認購或轉換時的買賣差價。所得的贖回價將被調低捨入至最少小數點後四位。所得的發售價將被調高捨入至最少小數點後四位。

Application

Global InvestPlus is available to those insured aged 0 to 75 (as of their last birthday). 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 a daily basis on any day which is both a local business day (except Saturday) 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.

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 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 during subscription or switching of investment choices. 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.



環球投資整付計劃的所有投資選擇均會以美元計值。投資選擇的贖回價相等於相應的相關基金於同一估值日[^]現行的贖回價，並以匯率調整（倘若相關基金並非以美元計值）。因此，部份投資選擇的貨幣，可能會與非美元計值的相關基金不同，而該等以美元計值的投資選擇，其表現亦會因匯率波動而可能出現收益或虧損。

保單價值及扣除單位

保單價值[^]相等於保單內閣下所持有的每項投資選擇的名義上之單位數量，乘以相關的單位贖回價之總和。

除投資選擇的買賣差價、相關基金費用及提取現金時的退保費用（退保費用會從提取金額中扣減）外，「收費一覽表」內列出的所有其他費用將會於保單價值[^]中以減少投資選擇的名義上之單位方式扣除，扣除之單位數額將會按各投資選擇的價值的比例計算。被扣除的名義上之單位數額將被調高捨入至最少小數點後四位。

退保價值

退保價值[^]相等於保單價值[^]減去適用於保單的退保費用。在退保費用高於或相等於保單價值[^]的情況下，退保價值[^]會等於零。於首5個保單年內退保、終止保單（當於任何保單月[^]開始時的退保價值[^]不足以支付每月保單費用）及提取現金超出兌現限額[^]時，需支付退保費用。詳情請參閱「收費一覽表」。

All investment choices of **Global InvestPlus** are denominated in US Dollars. 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 Dollars). 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 Dollars 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 number of notional units of each investment choice you hold in the policy multiplied by their respective bid prices.

Other than the Bid-offer Spread of the investment choices, underlying fund charges and the surrender charge for cash withdrawal (which is deducted from the cash withdrawal amount), all other charges as specified in “Summary of Current Charges” are deducted from the Policy Value by cancelling notional units of investment choices in proportionate to the respective values of the relevant investment choices of the policy. The resulting number of notional units to be deducted will be rounded up to at least the nearest four decimal places.

Surrender Value

The Surrender Value is equal to the Policy Value less the Surrender Charge whenever applicable to the policy. Under the circumstance which the Surrender Charge is greater than or equal to the Policy Value, the Surrender Value will be equal to zero. A Surrender Charge is applicable in the event of policy surrender, policy termination (when the Surrender Value at the beginning of any Policy Month is insufficient to cover the monthly policy charges), and cash withdrawal exceeding the Encashment Limit within the first 5 policy years. Please refer to the section “Summary of Current Charges” for details.

一般資料 General Information

保單冷靜期

如保單未能滿足閣下的要求，閣下可以書面方式要求取消保單，連同保單退回本公司，並確保本公司的辦事處於保單冷靜期內收到書面要求。冷靜期為將保單交付閣下或閣下的代表後或將《通知書》交付閣下或閣下的代表後，起計的21個曆日內，以較先者為準。《通知書》應說明保單已經可以領取，並列明冷靜期的屆滿日期。

於收妥書面要求後，保單將被取消，閣下將收到相等於經市值調整後的保費退款，市值調整的計算會根據本公司因贖回以該等保費購入的資產後可能招致的損失（如有）。

身份更新事宜

本產品不適用於持美國公民身份的人士以及美國納稅人。

若閣下在保單簽發後成為美國公民或納稅人，在適用法規及條例許可下，本公司有權在未獲得閣下同意的情况下，以公正的方式及具誠信與合理商業理由終止閣下的保單。在此情况下的退保費用將會被豁免。

美國海外賬戶稅收合規法案

根據美國海外賬戶稅收合規法案（「FATCA」），海外金融機構（「FFI」）須向美國稅務局披露美國人士於該 FFI 內擁有在美國以外的戶口的某些資料，及取得他們的同意讓 FFI 轉移該資料給美國稅務局。若 FFI 沒有與美國稅務局簽定或同意遵守有關 FATCA 的協議（「FFI 協議」）的要求及/或不獲得豁免（統稱「不參與金融機構」），便須就其源自美國的所有「可預扣付款」（根據 FATCA 的定義）扣除百分之三十的預扣稅（「FATCA 預扣稅」）（最初包括紅利、利息和某些衍生款項）。

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 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 or your representative of the availability of the policy and expiry date of the cooling-off period.

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.

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 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).



美國與澳門已於2014年11月30日達成實質協議，澳門已同意被加入FATCA名單，以促成澳門的FFI遵從FATCA及為澳門的FFI創造框架使其可按簡化盡職審查程序去(i)識別美國身份標記、(ii)就披露帳戶資料一事徵求美國保單持有人同意及(iii)向美國稅務局匯報有關保單持有人的相關稅務資料。

FATCA 適用於本公司及本投資壽險保單。本公司是參與金融機構並承諾遵從 FATCA。因此，本公司要求閣下：

- (i) 向本公司提供某些資料包括（如適用）閣下的美國身分證明詳細資料（例如：姓名、地址及美國聯邦納稅人識別號碼等）；及
- (ii) 同意本公司向美國稅務局披露這些資料及閣下帳戶的資料（如帳戶結餘、利息、紅利收入和支取情況）。

若閣下不遵從這些義務（即「非遵從帳戶持有人」），本公司須向美國稅務局報告非同意美國帳戶的帳戶結餘、收支總額及數量的「綜合資料」。

本公司可能，在某些情況下，須要在閣下的投資壽險保單存入或支付的款項內徵收 FATCA 預扣稅。現時只有在這些情況下，本公司須要徵收 FATCA 預扣稅：

- (i) 如澳門稅務科無法根據「跨政府協議」（及澳門和美國之間的相關稅務資料交換協議）與美國稅務局交換資料，這個情況下，本公司可能在閣下的投資壽險保單之可預扣付款中扣除和預扣「預扣稅」，及將「預扣稅」匯給美國稅務局；
- (ii) 如閣下（或任何其他帳戶持有人）是不參與金融機構，這個情況下，本公司可在閣下的投資壽險保單之可預扣付款中扣除和預扣「預扣稅」，及將「預扣稅」匯給美國稅務局。

閣下應該就 FATCA 可能對閣下或閣下的投資壽險保單的影響尋求獨立的專業意見。

The U.S. and Macao have reached agreements in substance as of November 30, 2014 and Macao has consented to being included on the FATCA list to facilitate compliance by FFIs in Macao with FATCA and which creates a framework for Macao 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 Macao Tax Bureau fails to exchange information with the IRS under an inter-governmental agreement (“IGA”) (and the relevant tax information exchange agreement between Macao 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.

自動交換財務帳戶資料

為了打擊漏稅和保護稅制的完整性，經濟合作與發展組織（“經合組織”）制定了“通用報送標準”（“CRS”），這是一套資料收集及報稅規則，供參與國家政府推行自動交換財務帳戶資料（“AEOI”）。

澳門表示對自動交換財務帳戶資料支持，並已頒布“第5/2017號法律”推行通用報送標準，規定澳門金融機構有責任：

- (i) 識別某些帳戶為非豁除之金融戶口；
- (ii) 識別那些非豁除之金融戶口的個人持有人和某些非豁除之金融戶口的實體持有人的稅務居留管轄區；
- (iii) 確定某些非豁除之金融戶口的實體持有人為“消極非金融實體”的地位，並確定其“控制人”的稅務居留管轄區；
- (iv) 收集非豁除之金融戶口的某些資料（“所需資料”）；和
- (v) 向澳門財政局（“財政局”）提供某些所需資料（統稱為“自動交換財務帳戶資料規定”）。

閣下需向公司提供所要求的資料使公司能符合自動交換財務帳戶資料規定。閣下的帳戶資料（例如帳戶餘額、利息和股息收入和提取）可能會被報告給財政局，以便轉發到閣下或閣下之控制人（如適用）的稅務居留管轄區。如有任何情況更改導致閣下或閣下之控制人（如適用）的居留管轄區有所更改，閣下需要盡快但不遲於30天內以書面形式通知公司。

如果閣下對自動交換財務帳戶資料或通用報送標準有任何疑問，請到財政局網站查閱：<http://www.dsf.gov.mo/trocainfo/>。閣下應就自動交換財務帳戶資料/通用報送標準對閣下或閣下持有的保單的影響尋求獨立的專業意見。

警告：根據“第5/2017號法律”任何人士提供或報送的信息不正確或不完整並屬故意造成者可受處罰。

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”).

Macao has committed to support the implementation of AEOI and has enacted the “Law No. 5/2017” to implement CRS, imposing obligations on Macao 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 Financial Services Bureau (the “FSB”) (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 FSB 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 AEOI or CRS, please visit the website of FSB: <http://www.dsf.gov.mo/trocainfo/>. You should seek independent professional advice on the impact AEOI/CRS may have on you or your insurance policy.

Warning: A person may suffer penalty under the “Law No. 5/2017”, if the person intends to provide or report incorrect or incomplete information.



責任

萬通保險國際有限公司會對銷售文件於刊發日期所載資料的準確性承擔全部責任，並確認作出一切合理查詢後，盡本公司所知所信，並無遺漏足以令銷售文件的任何聲明具誤導成分的其他事實。

稅務

本公司建議閣下就個人的稅務事宜尋求專業意見。

監管法例

環球投資整付計劃保單受到澳門的法例約束並據其詮釋。

計劃認可

環球投資整付計劃已獲得澳門金融管理局認可，澳門金融管理局的認可不等如對該產品作出推介或認許，亦不是對本產品的商業利弊或表現作出保證，更不代表本產品適合所有保單持有人，或認許該產品適合任何個別保單持有人或任何類別的保單持有人。澳門金融管理局對銷售文件的內容概不負責，對其準確性或完整性亦不作出任何申述，並且明確表示，因銷售文件全部或部份內容而產生或因依賴這些內容而引致的損失，澳門金融管理局概不承擔任何法律責任。

投資風險

投資涉及風險，包括投資選擇的單位價格及匯率的波動。投資選擇的單位價格可跌可升。投資的過去表現並不一定反映其將來的表現。

閣下應細閱各相關基金的銷售文件，以了解有關投資的風險。本公司會應要求提供相關基金的銷售文件及本公司的網頁已上載上述文件。

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 InvestPlus** policy is governed by and construed in accordance with the laws of Macau.

Authorization

Global InvestPlus has been authorized by the Monetary Authority of Macao ("AMCM"). AMCM authorization is not a recommendation or endorsement of a product nor does it guarantee the commercial merits of a product or its performance. It does not mean the product is suitable for all policyholders nor is it an endorsement of its suitability for any particular policyholder or class of policyholders. The AMCM 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.

查詢及投訴

若閣下對本產品有任何查詢及投訴，請致電本公司客戶服務熱線 (853) 2832 2622 或電郵至 enquiry@yflife.com。

詞彙表

- 「需被徵收費用的數額」用於釐定「行政費用」、「兌現限額」及「退保費用」。於保單生效日，「需被徵收費用的數額」等於已繳付的整付供款。每當提取現金而提取金額超出「兌現限額」，「需被徵收費用的數額」會扣減該次超出的金額。因此，現行的「需被徵收費用的數額」將會等於已繳付的整付供款，減去過往每次提取現金所超出的金額（如有）之總和。
- 提取現金的「兌現限額」，為提取該筆現金前當時的「保單價值」，減去提取該筆現金前的「需被徵收費用的數額」之50%。若計算結果為負數，「兌現限額」將會等於零。
- 「特殊情況」指本公司不能控制的情況（包括但不限於證券交易所暫時關閉或暫停交易、相關基金的資產暫停估值或交易及軍事事件）。
- 「風險淨值」用於計算每個保單月開始時的保險成本，並相等於該保單月開始時的保單價值之5%。
- 「淨投資額」為整付供款，扣除保單持有人曾收取的所有淨提取金額（已減去退保費用，如有）。
- 「保單月」是從保單生效日起計的一個完整月份的每段時段。
- 「保單價值」相等於保單內閣下所持有的每項投資選擇的名義上之單位數量，乘以相關的單位贖回價之總和。贖回價指本公司向閣下贖回投資選擇的名義上之單位時所付出的價格。

Enquiries and Complaints

For any enquiries and complaints in relation to this product, please contact our Customer Service Hotline (853) 2832 2622 or email enquiry@yflife.com.

Glossary

- “Chargeable Amount” is maintained for the purpose of determining the Administrative Charge, Encashment Limit and Surrender Charge. At the start date of the policy, it is equal to the single premium paid. For each cash withdrawal whereby the cash withdrawal amount exceeds the Encashment Limit, the Chargeable Amount will be reduced by such excess amount. As such, the prevailing Chargeable Amount will be equal to the single premium paid minus the sum of such excess amount in respective of each prior cash withdrawal (if any).
- “Encashment Limit” for a particular cash withdrawal is the prevailing Policy Value (prior to such cash withdrawal) minus 50% of the Chargeable Amount (prior to such cash withdrawal). In case the calculation results in a negative number, the Encashment Limit will be equal to zero.
- “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).
- “Net Amount at Risk” is used for the purpose of calculating the Cost of Insurance at the beginning of each Policy Month. It is equal to 5% of the Policy Value at the beginning of that Policy Month.
- “Net Investment” is the single premium less all prior net cash withdrawal amounts (after deducting the Surrender Charge, if any) received by the policyowner.
- “Policy Month” means each period of a complete month commencing from the start date of the policy.
- “Policy Value” is the sum of the number of notional units of each investment choice you hold in the policy multiplied by their respective bid prices. The bid price is the price paid by the Company to you when notional units of an investment choice are redeemed.



- 「退保價值」相等於「保單價值」減去適用於保單的退保費用，當退保費用高於或相等於「保單價值」時，「退保價值」會等於零。
- 「估值日」即個別投資選擇進行估值的日子，需為本地營業日（星期六除外）及相關基金的成立國家的營業日。
- “Surrender Value” is the Policy Value less the Surrender Charge whenever applicable to the policy. When the Surrender Charge is greater than or equal to the Policy Value, the Surrender Value becomes zero.
- “Valuation Day” is, in respect to an investment choice, a day which is both a local business day (except Saturday) and a business day in the country where the underlying fund is set up.

YFLife 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及 Fortune 500「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，協助客戶規劃未來，體現「未來在我手」的品牌承諾。

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" on the Fortune 500. Leveraging our robust financial background and solid reliability, we are committed to helping customers "own the future" by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

Own the future.



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WeChat



YouTube

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2024年6月4日《FORTUNE 500》公布的「互惠壽險公司」及「上市股份壽險公司」2023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 results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2023, and based on the FORTUNE 500 as published on June 4, 2024.

萬通保險國際有限公司
YF Life Insurance International Ltd.
www.yflife.com

客戶服務：

香港尖沙咀廣東道9號港威大廈6座12樓1211室
澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座

Customer Service:

Suite 1211, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,
8 Andar A, Macau



| 投資相連壽險 Investment-linked Insurance |

投資選擇冊子

Investment Choice Brochure

ICB

YFLife
萬通保險

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

未來在我手
Own the future

「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。

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。

	投資選擇名稱	編號	投資 風險水平	相應相關基金名稱	相關基金的管理公司/ 基金經理名稱	相關基金 單位類別	投資選擇 貨幣	相關基金 貨幣
環球股票市場								
1	聯博－低波幅策略股票基金"AD" (分派)**	ACLVU	 低 高	聯博－低波幅策略股票基金	AllianceBernstein (Luxembourg) S.à r.l.	AD	美元	美元
2	安本基金－環球可持續股票基金	AGWOU	 低 高	安本基金－環球可持續股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
3	萬通保險富達環球消費品牌基金 "A" 股*	FICIU	 低 高	富達基金－環球消費品牌基金	FIL Investment Management (Luxembourg) S.A.	A	美元	歐元
4	富達基金－環球焦點基金"A"股	FIGFU	 低 高	富達基金－環球焦點基金	FIL Investment Management (Luxembourg) S.A.	A-累積	美元	美元
5	首源全球基建基金*	FSGIU	 低 高	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 (Ireland) Limited	I (派息)	美元	美元
6	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	FTGSU	 低 高	富蘭克林鄧普頓投資基金－鄧普頓環球小型公司基金	Franklin Templeton International Services S.à r.l.	A (累積)	美元	美元
7	滙豐環球投資基金－環球股票氣候變化概念"AD"類	HSECU	 低 高	滙豐環球投資基金－環球股票氣候變化概念	HSBC Investment Funds (Luxembourg) S.A.	AD	美元	美元
8	貝萊德全球基金－系統分析環球小型企業基金"A"	MLGSU	 低 高	貝萊德全球基金－系統分析環球小型企業基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
9	貝萊德全球基金－系統分析環球股票高息基金"A" (分派)**	MLSGU	 低 高	貝萊德全球基金－系統分析環球股票高息基金	BlackRock (Luxembourg) S.A.	A6	美元	美元
10	Morgan Stanley Investment Funds 環球品牌基金"A"股	MSBRU	 低 高	Morgan Stanley Investment Funds 環球品牌基金	MSIM Fund Management (Ireland) Limited	A	美元	美元
11	景順環球股票收益基金 A (累積)	MSGVU	 低 高	景順盧森堡基金系列－景順環球股票收益基金	Invesco Management S.A.	A (累積)	美元	美元
12	施羅德環球基金系列－環球持續增長"A"股	SCSGU	 低 高	施羅德環球基金系列－環球持續增長	Schroder Investment Management (Europe) S.A.	A (累積)	美元	美元

*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。

	投資選擇名稱	編號	投資 風險水平	相應相關基金名稱	相關基金的管理公司/ 基金經理名稱	相關基金 單位類別	投資選擇 貨幣	相關基金 貨幣
地區市場								
13	安本基金－亞太可持續股票基金	AGAPU	 低 高	安本基金－亞太可持續股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
14	安本基金－亞洲小型公司基金	AGASU	 低 高	安本基金－亞洲小型公司基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
15	安本基金－新興市場小型公司基金	AGESU	 低 高	安本基金－新興市場小型公司基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
16	霸菱東歐基金*	BAEAU	 低 高	霸菱國際傘子基金－霸菱東歐基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
17	霸菱東歐（側袋）基金*	BAEEU	 低 高	霸菱環球傘子基金－霸菱東歐（側袋）基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
18	萬通保險霸菱歐洲精選基金*	BAEUU	 低 高	霸菱歐洲精選基金	Baring Fund Managers Limited	A 收入	美元	英鎊
19	霸菱香港中國基金*	BAHCU	 低 高	霸菱國際傘子基金－霸菱香港中國基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
20	霸菱大東協基金*	BAPAU	 低 高	霸菱國際傘子基金－霸菱大東協基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
21	富達基金－亞太股息基金"A"股*	FIAPU	 低 高	富達基金－亞太股息基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
22	富達基金－東協基金"A"股*	FIASU	 低 高	富達基金－東協基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
23	富達基金－新興亞洲基金 "A" 股	FIEAU	 低 高	富達基金－新興亞洲基金	FIL Investment Management (Luxembourg) S.A.	A-累積	美元	美元
24	富達基金－新興市場基金 "A 累算"	FIEFU	 低 高	富達基金－新興市場基金	FIL Investment Management (Luxembourg) S.A.	A-累積	美元	美元
25	萬通保險富達歐洲增長基金"A"股*	FIEGU	 低 高	富達基金－歐洲增長基金	FIL Investment Management (Luxembourg) S.A.	A	美元	歐元
26	富達基金－新興「歐非中東」基金"A 累算"	FIEMU	 低 高	富達基金－新興「歐非中東」基金	FIL Investment Management (Luxembourg) S.A.	A-累積	美元	美元
27	富達基金－大中華基金"A"股*	FIGCU	 低 高	富達基金－大中華基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
28	富達基金－太平洋基金"A"股*	FIPAU	 低 高	富達基金－太平洋基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元

*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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29	富達基金－亞洲股票 ESG 基金"A"股*	FISEU	 低 高	富達基金－亞洲股票 ESG 基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
30	首域盈信亞洲股本優點基金*	FSAEU	 低 高	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 (Ireland) Limited	I (派息)	美元	美元
31	首域盈信大中華增長基金	FSGCU	 低 高	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 (Ireland) Limited	I	美元	美元
32	富蘭克林鄧普頓投資基金－鄧普頓亞洲增長基金"A(累算)"股	FTAGU	 低 高	富蘭克林鄧普頓投資基金－鄧普頓亞洲增長基	Franklin Templeton International Services S.à r.l.	A (累算)	美元	美元
33	萬通保險富蘭克林鄧普頓東歐基金"A(累算)"股	FTEEU	 低 高	富蘭克林鄧普頓投資基金－鄧普頓東歐基金	Franklin Templeton International Services S.à r.l.	A (累算)	美元	歐元
34	富蘭克林鄧普頓投資基金－鄧普頓新興市場基金"A(累算)"股	FTEMU	 低 高	富蘭克林鄧普頓投資基金－鄧普頓新興市場基金	Franklin Templeton International Services S.à r.l.	A (累算)	美元	美元
35	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	FTESU	 低 高	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 International Services S.à r.l.	A (累算)	美元	美元
36	滙豐環球投資基金－環球新興市場股票"AD"類*	HSEMU	 低 高	滙豐環球投資基金－環球新興市場股票	HSBC Investment Funds (Luxembourg) S.A.	AD	美元	美元
37	景順亞洲機遇股票基金 A (累積)	INAOU	 低 高	景順盧森堡基金系列－景順亞洲機遇股票基金	Invesco Management S.A.	A (累算)	美元	美元
38	景順亞洲消費動力基金 A (累積)	INCDU	 低 高	景順盧森堡基金系列－景順亞洲消費動力基金	Invesco Management S.A.	A (累算)	美元	美元
39	萬通保險景順泛歐洲基金 A (每年派息)*	INPEU	 低 高	景順盧森堡基金系列－景順泛歐洲基金	Invesco Management S.A.	A (每年派息)	美元	美元
40	摩根亞洲增長基金	JFADU	 低 高	摩根亞洲增長基金	摩根基金（亞洲）有限公司	累計	美元	美元
41	摩根東協基金	JFASU	 低 高	摩根東協基金	摩根基金（亞洲）有限公司	累計	美元	美元
42	萬通保險摩根亞洲小型企業基金	JFACU	 低 高	摩根亞洲小型企業基金	摩根基金（亞洲）有限公司	累計	美元	港元
43	摩根基金－新興歐洲股票基金*	JFEEU	 低 高	摩根基金－新興歐洲股票基金	JPMorgan Asset Management (Europe) S.à r.l.	A (分派)	美元	美元
44	摩根基金－中東、非洲及新興歐洲機會基金*	JFM EU	 低 高	摩根基金－中東、非洲及新興歐洲機會基金	JPMorgan Asset Management (Europe) S.à r.l.	A (分派)	美元	美元
45	貝萊德全球基金－新興市場(中國除外)基金"A"	MLERU	 低 高	貝萊德全球基金－新興市場(中國除外)基金	BlackRock (Luxembourg) S.A.	A2	美元	美元

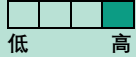

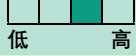
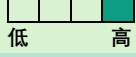
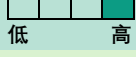
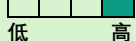
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46	萬通保險貝萊德全球基金－新興歐洲基金"A"	MLEEU	 低 高	貝萊德全球基金－新興歐洲基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
47	萬通保險貝萊德全球基金－歐洲特別時機基金"A"	MLESU	 低 高	貝萊德全球基金－歐洲特別時機基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
48	貝萊德全球基金－拉丁美洲基金"A"	MLLAU	 低 高	貝萊德全球基金－拉丁美洲基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
49	施羅德環球基金系列－新興三國股票(巴西、印度及中國)"A1"股	SCBRU	 低 高	施羅德環球基金系列－新興三國股票(巴西、印度及中國)	Schroder Investment Management (Europe) S.A.	A1 累積	美元	美元
50	萬通保險施羅德歐元股票基金"A1"股	SCEEU	 低 高	施羅德環球基金系列－歐元股票	Schroder Investment Management (Europe) S.A.	A1 累積	美元	歐元
51	施羅德環球基金系列－大中華"A1"股	SCGCU	 低 高	施羅德環球基金系列－大中華	Schroder Investment Management (Europe) S.A.	A1 累積	美元	美元
52	施羅德環球基金系列－新領域股票"A1"股	SCFMU	 低 高	施羅德環球基金系列－新領域股	Schroder Investment Management (Europe) S.A.	A1 累積	美元	美元
53	惠理價值基金－"C" 單位	VPCFU	 低 高	惠理價值基金	惠理基金管理香港有限公司	C 單位	美元	美元
54	惠理高息股票基金－A1 類別*	VPHDU	 低 高	惠理高息股票基金	惠理基金管理香港有限公司	A1	美元	美元
單一國家投資								
55	安本基金－全方位中國可持續股票基金	AGCHU	 低 高	安本基金－全方位中國可持續股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
56	安本基金－印度股票基金	AGINU	 低 高	安本基金－印度股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
57	萬通保險安本基金－日本可持續股票基金	AGJAU	 低 高	安本基金－日本可持續股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	日圓
58	萬通保險霸菱德國增長基金 A 類別美元累積	BAGGU	 低 高	霸菱德國增長基金	Baring Fund Managers Limited	A 累計	美元	美元
59	霸菱韓國聯接基金	BAKFU	 低 高	霸菱韓國聯接基金	Baring International Fund Managers (Ireland) Limited	A 累積	美元	美元
60	法巴巴西股票基金	BPBEU	 低 高	法巴巴西股票基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典－資本	美元	美元
61	法巴中國股票基金	BPHCU	 低 高	法巴中國股票基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典－資本	美元	美元





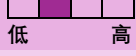


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62	法巴俄羅斯股票基金	BPREU	 低 高	法巴俄羅斯股票基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典-資本	美元	美元
63	華夏投資信託－華夏中國聚焦基金	CTCSU	 低 高	華夏投資信託－華夏中國聚焦基金	華夏基金(香港)有限公司	美元單位	美元	美元
64	萬通保險富達澳洲多元化股票基金 "A" 股*	FIAUU	 低 高	富達基金－澳洲多元化股票基金	FIL Investment Management (Luxembourg) S.A.	A	美元	澳元
65	富達基金－中國焦點基金"A"股*	FICFU	 低 高	富達基金－中國焦點基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
66	首域盈信中國增長基金	FSCHU	 低 高	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 (Ireland) Limited	I	美元	美元
67	首域盈信印度次大陸基金	FSISU	 低 高	首源投資環球傘子基金有限公司－首域盈信印度次大陸基金	First Sentier Investors (Ireland) Limited	I	美元	美元
68	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	FTUSU	 低 高	富蘭克林鄧普頓投資基金－富蘭克林美國機會基金	Franklin Templeton International Services S.à r.l.	A (累算)	美元	美元
69	滙豐環球投資基金－中國股票"AD"類*	HSCHU	 低 高	滙豐環球投資基金－中國股票	HSBC Investment Funds (Luxembourg) S.A.	AD	美元	美元
70	滙豐環球投資基金－印度股票"AD"類*	HSINU	 低 高	滙豐環球投資基金－印度股票	HSBC Investment Funds (Luxembourg) S.A.	AD	美元	美元
71	萬通保險景順日本股票優勢基金 A (累積/美元對沖)	INJEU	 低 高	景順盧森堡基金系列－景順日本股票優勢基金	Invesco Management S.A.	A (美元對沖)	美元	美元
72	摩根南韓基金	JFKOU	 低 高	摩根南韓基金	摩根基金（亞洲）有限公司	累計	美元	美元
73	摩根台灣基金 A*	JFTAU	 低 高	摩根基金－台灣基金	JPMorgan Asset Management (Europe) S.à r.l.	A (分派)	美元	美元
74	摩根泰國基金	JFTHU	 低 高	摩根泰國基金	摩根基金（亞洲）有限公司	累計	美元	美元
75	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	LMUGU	 低 高	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 International Services S.à r.l.	A 累積	美元	美元

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76	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	LMUSU	 低 高	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 International Services S.à r.l.	A 累積	美元	美元
77	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”	MLJOU	 低 高	貝萊德全球基金–日本中小型企業特別 時機基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
78	Morgan Stanley Investment Funds 美國優勢基金“A”股	MSUAU	 低 高	Morgan Stanley Investment Funds 美國優勢基金	MSIM Fund Management (Ireland) Limited	A	美元	美元
79	萬通保險施羅德香港股票基金“A1”股	SCHEU	 低 高	施羅德環球基金系列 – 香港股票	Schroder Investment Management (Europe) S.A.	A1 累積	美元	港元
80	Value Partners 中華匯聚基金*	VPBHU	 低 高	智者之選基金 – 中華匯聚基金	惠理基金管理公司	A	美元	美元
81	Value Partners 中國大陸焦點基金*	VPMFU	 低 高	智者之選基金 – 中國大陸焦點基金	惠理基金管理公司	A	美元	美元

債券市場

82	AB FCP I – 美元收益基金“AA” (分派)**	ACAAU	 低 高	AB FCP I – 美元收益基金	AllianceBernstein (Luxembourg) S.à r.l.	AA	美元	美元
83	AB FCP I – 美元收益基金“A2”	ACAIU	 低 高	AB FCP I – 美元收益基金	AllianceBernstein (Luxembourg) S.à r.l.	A2	美元	美元
84	AB FCP I – 環球高收益基金“A2”	ACGHU	 低 高	AB FCP I – 環球高收益基金	AllianceBernstein (Luxembourg) S.à r.l.	A2	美元	美元
85	安本基金 – 印度債券基金	AGIBU	 低 高	安本基金 – 印度債券基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
86	安本基金 – 新興市場債券基金	AGEBU	 低 高	安本基金 – 新興市場債券基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
87	安聯美國短存續期高收益債券基金(分派)**	ALSHU	 低 高	安聯環球投資基金 – 安聯美國短存續期高收 益債券基金	Allianz Global Investors GmbH	AM	美元	美元
88	霸菱環球高收益債券基金(分派)**	BAGHU	 低 高	霸菱傘子基金公眾有限公司 – 霸菱環球 高收益債券基金	Baring International Fund Managers (Ireland) Limited	G 類別 美元分派 (每月)	美元	美元
89	霸菱成熟及新興市場高收益債券基金 (分派)**	BADEU	 低 高	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	Baring International Fund Managers (Ireland) Limited	G 類別 美元分派 (每月)	美元	美元

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	投資選擇名稱	編號	投資 風險水平	相應相關基金名稱	相關基金的管理公司/ 基金經理名稱	相關基金 單位類別	投資選擇 貨幣	相關基金 貨幣
90	霸菱成熟及新興市場高收益債券基金*	BAHYU	 低 高	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	Baring International Fund Managers (Ireland) Limited	G 類別 美元分派 (每季)	美元	美元
91	霸菱環球債券基金*	BAIBU	 低 高	霸菱國際傘子基金 – 霸菱環球債券基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
92	霸菱環球高級抵押債券基金(分派)**	BASSU	 低 高	霸菱傘子基金公眾有限公司 – 霸菱環球高級抵押債券基金	Baring International Fund Managers (Ireland) Limited	G 類別 美元分派 (每月)	美元	美元
93	法巴全球可換股債券基金	BPWCU	 低 高	法巴全球可換股債券基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 – 資本	美元	美元
94	法巴新興市場智取債券基金	BPEMU	 低 高	法巴新興市場智取債券基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 – 資本	美元	美元
95	法巴全球通脹掛鈎債券基金	BPIBU	 低 高	法巴全球通脹掛鈎債券基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 – 資本	美元	美元
96	法巴美元短期債券基金	BPUBU	 低 高	法巴美元短期債券基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 – 資本	美元	美元
97	富達基金 – 美元債券基金"A"股	FIUBU	 低 高	富達基金 – 美元債券基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
98	首源亞洲優質債券基金	FSAQU	 低 高	首源投資環球傘子基金有限公司 – 首源亞洲優質債券基金	First Sentier Investors (Ireland) Limited	I	美元	美元
99	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*	FTEBU	 低 高	富蘭克林鄧普頓投資基金 – 鄧普頓新興市場債券基金	Franklin Templeton International Services S.à r.l.	A (每季派息)	美元	美元
100	富蘭克林浮動息率基金"A(派息)"股(分派)**	FTFRU	 低 高	富蘭克林浮動息率基金	Franklin Templeton International Services S.à r.l.	A(派息)	美元	美元
101	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*	FTGBU	 低 高	富蘭克林鄧普頓投資基金 – 鄧普頓環球債券基金	Franklin Templeton International Services S.à r.l.	A (每月派息)	美元	美元
102	滙豐亞洲債券基金 "AC"類	HSABU	 低 高	滙豐投資信託基金 – 滙豐亞洲債券基金	滙豐投資基金 (香港) 有限公司	AC	美元	美元
103	滙豐亞洲高收益債券基金"AM2"類(分派)**	HSAHU	 低 高	滙豐投資信託基金 – 滙豐亞洲高收益債券基金	滙豐投資基金 (香港) 有限公司	AM2	美元	美元
104	滙豐環球投資基金 – 環球高入息債券 "AM2"類(分派)**	HSGHU	 低 高	滙豐環球投資基金 – 環球高入息債券	HSBC Investment Funds (Luxembourg) S.A.	AM2	美元	美元

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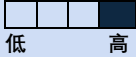

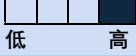
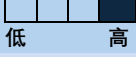
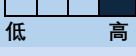
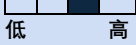
	投資選擇名稱	編號	投資 風險水平	相應相關基金名稱	相關基金的管理公司/ 基金經理名稱	相關基金 單位類別	投資選擇 貨幣	相關基金 貨幣
105	摩根亞洲總收益債券基金*	JFABU	 低 高	摩根亞洲總收益債券基金	摩根基金（亞洲）有限公司	每月派息	美元	美元
106	摩根基金－環球債券收益基金(分派)**	JFICU	 低 高	摩根基金－環球債券收益基金	JPMorgan Asset Management (Europe) S.à r.l.	A（每月派息）美元	美元	美元
107	富蘭克林鄧普頓環球基金系列－FTGF 西方資產亞洲機會基金(分派)**	LMAOU	 低 高	富蘭克林鄧普頓環球基金系列－FTGF 西方資產亞洲機會基金	Franklin Templeton International Services S.à r.l.	A 精選派息 (M)	美元	美元
108	貝萊德全球基金－貝萊德亞洲老虎債券基金"A"	MLABU	 低 高	貝萊德全球基金－亞洲老虎債券基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
109	貝萊德全球基金－中國債券基金"A"	MLCBU	 低 高	貝萊德全球基金－中國債券基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
110	貝萊德全球基金－環球債券收益基金"A" (分派)**	MLSBU	 低 高	貝萊德全球基金－環球債券收益基金	BlackRock (Luxembourg) S.A.	A10	美元	美元
111	貝萊德全球基金－美元高收益債券基金"A"	MLUHU	 低 高	貝萊德全球基金－美元高收益債券基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
112	Morgan Stanley Investment Funds 環球債券基金"A"股	MSGBU	 低 高	Morgan Stanley Investment Funds 環球債券基金	MSIM Fund Management (Ireland) Limited	A	美元	美元
113	信安環球投資基金－優先證券基金(分派)**	PRPIU	 低 高	信安環球投資基金－優先證券基金	Principal Global Investors (Ireland) Limited	D2 類添利單位	美元	美元
114	信安環球投資基金－優先證券基金	PRPSU	 低 高	信安環球投資基金－優先證券基金	Principal Global Investors (Ireland) Limited	A 累積	美元	美元
115	施羅德環球基金系列－亞洲債券"A1"股	SCABU	 低 高	施羅德環球基金系列－亞洲債券	Schroder Investment Management (Europe) S.A.	A1 累積	美元	美元
116	萬通保險施羅德港元債券基金"A1"累算股	SCHBU	 低 高	施羅德環球基金系列－港元債券	Schroder Investment Management (Europe) S.A.	A1 累積	美元	港元
117	泰康開泰基金－泰康開泰海外短期債券基金	TKSBU	 低 高	泰康開泰基金－泰康開泰海外短期債券基金	泰康資產管理(香港)有限公司	A-美元累積	美元	美元

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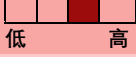
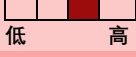
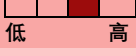
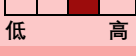
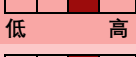
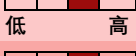

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行業投資								
118	聯博－國際健康護理基金"A"	ACIHU	 低 高	聯博－國際健康護理基金	AllianceBernstein (Luxembourg) S.à r.l.	A	美元	美元
119	安本基金－環球創新股票基金	AGTEU	 低 高	安本基金－環球創新股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
120	安聯環球人工智能股票基金	ALAIU	 低 高	安聯環球投資基金－安聯環球人工智能股票基金	Allianz Global Investors GmbH	AT	美元	美元
121	霸菱環球農業基金	BAGAU	 低 高	霸菱投資傘子基金－霸菱環球農業基金	Baring Fund Managers Limited	A 美元累積	美元	美元
122	霸菱環球資源基金*	BAGRU	 低 高	霸菱環球傘子基金－霸菱環球資源基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
123	萬通保險法巴水資源基金	BPAQU	 低 高	法巴水資源基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典－資本	美元	歐元
124	法巴主要消費品創新股票基金	BPCIU	 低 高	法巴主要消費品創新股票基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典－資本	美元	美元
125	法巴潔淨能源基金	BPWEU	 低 高	法巴潔淨能源基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典－資本	美元	美元
126	萬通保險富達環球金融服務基金"A"股*	FIFSU	 低 高	富達基金－環球金融服務基金	FIL Investment Management (Luxembourg) S.A.	A	美元	歐元
127	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	FTBDU	 低 高	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 International Services S.à r.l.	A(累算)	美元	美元
128	富蘭克林鄧普頓投資基金－富蘭克林科技基金"A(累算)"股	FTTEU	 低 高	富蘭克林鄧普頓投資基金－富蘭克林科技基金	Franklin Templeton International Services S.à r.l.	A(累算)	美元	美元
129	景順環球消費趨勢基金 A(累積)	INGLU	 低 高	景順盧森堡基金系列－景順環球消費趨勢基金	Invesco Management S.A.	A(累積)	美元	美元
130	摩根環球天然資源基金"A"	JFNRU	 低 高	摩根基金－環球天然資源基金	JPMorgan Asset Management (Europe) S.à r.l.	A(累計)	美元	美元
131	摩根基金－美國科技基金*	JFUTU	 低 高	摩根基金－美國科技基金	JPMorgan Asset Management (Europe) S.à r.l.	A(分派)	美元	美元
132	貝萊德全球基金－可持續能源基金"A"	MLNEU	 低 高	貝萊德全球基金－可持續能源基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
133	貝萊德全球基金－天然資源基金"A"	MLNRU	 低 高	貝萊德全球基金－天然資源基金	BlackRock (Luxembourg) S.A.	A2	美元	美元

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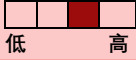
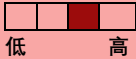
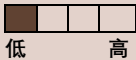



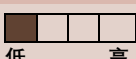

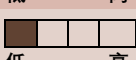

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134	貝萊德全球基金－營養科學基金"A"	MLWAU	 低 高	貝萊德全球基金－營養科學基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
135	貝萊德全球基金－世界能源基金"A"	MLWEU	 低 高	貝萊德全球基金－世界能源基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
136	貝萊德全球基金－世界金融基金"A"	MLWFO	 低 高	貝萊德全球基金－世界金融基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
137	貝萊德全球基金－世界黃金基金"A"	MLWGU	 低 高	貝萊德全球基金－世界黃金基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
138	貝萊德全球基金－世界健康科學基金 "A"	MLWHU	 低 高	貝萊德全球基金－世界健康科學基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
139	貝萊德全球基金－世界礦業基金"A"	MLWMU	 低 高	貝萊德全球基金－世界礦業基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
140	惠理醫藥行業基金	VPHCU	 低 高	惠理基金(愛爾蘭)ICAV－惠理醫藥行業 基金	惠理基金管理香港有限公司	A (非對沖)	美元	美元

組合資產

141	安本基金－多元化收益基金(分派)**	AGDIU	 低 高	安本基金－多元化收益基金	abrdn Investments Luxembourg S.A.	A 類 總每月 加速派息	美元	美元
142	安聯亞洲多元入息基金	ALAMU	 低 高	安聯環球投資基金－安聯亞洲多元入息 基金	Allianz Global Investors GmbH	AT	美元	美元
143	安聯收益及增長基金(分派)**	ALIGU	 低 高	安聯環球投資基金－安聯收益及增長基 金	Allianz Global Investors GmbH	AM	美元	美元
144	富達基金－多元收益 ESG 基金"A"股*	FIGIU	 低 高	富達基金－多元收益 ESG 基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
145	首源亞洲鐵橋基金*	FSABU	 低 高	首源投資傘子基金－首源亞洲鐵橋基金	首源投資（香港）有限公司	I	美元	美元
146	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*	FTBAU	 低 高	富蘭克林鄧普頓投資基金－鄧普頓環球 均衡增長基金	Franklin Templeton International Services S.à r.l.	A (每季派息)	美元	美元
147	摩根全方位入息基金(分派)**	JFMIU	 低 高	摩根全方位入息基金	摩根基金（亞洲）有限公司	每月派息	美元	美元
148	貝萊德全球基金－環球資產配置基金 "A"	MLGAU	 低 高	貝萊德全球基金－環球資產配置基金	BlackRock (Luxembourg) S.A.	A2	美元	美元

*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（並以此事先書面通知）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。

	投資選擇名稱	編號	投資 風險水平	相應相關基金名稱	相關基金的管理公司/ 基金經理名稱	相關基金 單位類別	投資選擇 貨幣	相關基金 貨幣
149	貝萊德全球基金－ESG 多元資產基金 "A"	MLMAU	 低 高	貝萊德全球基金－ESG 多元資產基金	BlackRock (Luxembourg) S.A.	A2 (美元對沖)	美元	美元
150	施羅德環球基金系列－新興市場股債 "A1"股(分派)**	SCEMU	 低 高	施羅德環球基金系列－新興市場股債	Schroder Investment Management (Europe) S.A.	美元 A1 類 別收息單位	美元	美元
貨幣市場								
151	摩根基金－美元浮動淨值貨幣基金#	JFMMU	 低 高	摩根基金－美元浮動淨值貨幣基金	JPMorgan Asset Management (Europe) S.à r.l.	A (累計)	美元	美元
152	貝萊德全球基金－美元貨幣基金 "A"	MLUDU	 低 高	貝萊德全球基金－美元貨幣基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
153	萬通保險施羅德金融市場基金 ^	SCHDU	 低 高	施羅德金融市場基金	施羅德投資管理（香港）有限 公司	-	美元	港元
154	萬通保險泰康開泰港元貨幣基金(分 派)**#	TKHCU	 低 高	泰康開泰基金－泰康開泰港元貨幣基金	泰康資產管理(香港)有限公司	C 港元分派	美元	港元
155	萬通保險泰康開泰港元貨幣基金#	TKHDU	 低 高	泰康開泰基金－泰康開泰港元貨幣基金	泰康資產管理(香港)有限公司	A	美元	港元
156	泰康開泰基金－泰康開泰美元貨幣基金 (分派)**#	TKUCU	 低 高	泰康開泰基金－泰康開泰美元貨幣基金	泰康資產管理(香港)有限公司	C 美元分派	美元	美元
157	泰康開泰基金－泰康開泰美元貨幣基金 #	TKUDU	 低 高	泰康開泰基金－泰康開泰美元貨幣基金	泰康資產管理(香港)有限公司	A	美元	美元
房地產投資								
158	施羅德環球基金系列－環球城市"A1"股	SCGPU	 低 高	施羅德環球基金系列－環球城市	Schroder Investment Management (Europe) S.A.	A1 累積	美元	美元

**只適用於環球投資整付計劃。





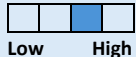
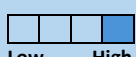
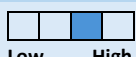

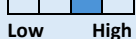
#獲批核的投資選擇名義上之單位之買賣申請的交易日為申請獲批核後的第二個估值日。

^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。

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








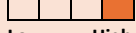
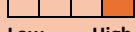
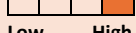
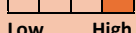

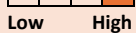


To meet your investment objectives, we offer you the option of investing in over 100 investment choices as the investment component of your **Global Series** and **Premier-Choice Series** products.

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).

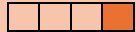







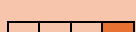
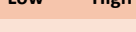

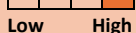
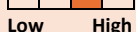
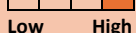
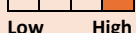

	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
Global Equity Market								
1	AB SICAV I - Low Volatility Equity Portfolio "AD" (CD)**	ACLVU	 Low High	AB SICAV I - Low Volatility Equity Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AD	USD	USD
2	abrdn SICAV I - Global Sustainable Equity Fund	AGWOU	 Low High	abrdn SICAV I - Global Sustainable Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
3	YF Life Fidelity Global Consumer Brands Fund "A" Shares*	FICIU	 Low High	Fidelity Funds - Global Consumer Brands Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	EUR
4	Fidelity Funds - Global Focus Fund "A" Shares	FIGFU	 Low High	Fidelity Funds - Global Focus Fund	FIL Investment Management (Luxembourg) S.A.	A-ACC	USD	USD
5	First Sentier Global Listed Infrastructure Fund*	FSGIU	 Low High	First Sentier Investors Global Umbrella Fund plc - First Sentier Global Listed Infrastructure Fund	First Sentier Investors (Ireland) Limited	I (Distributing)	USD	USD
6	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund "A(acc)" Shares	FTGSU	 Low High	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
7	HSBC Global Investment Funds - Global Equity Climate Change Class "AD"	HSECU	 Low High	HSBC Global Investment Funds - Global Equity Climate Change	HSBC Investment Funds (Luxembourg) S.A.	AD	USD	USD
8	BlackRock Global Funds - Systematic Global SmallCap Fund Class "A"	MLGSU	 Low High	BlackRock Global Funds - Systematic Global SmallCap Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
9	BlackRock Global Funds – Systematic Global Equity High Income Fund Class "A" (CD)**	MLSGU	 Low High	BlackRock Global Funds – Systematic Global Equity High Income Fund	BlackRock (Luxembourg) S.A.	A6	USD	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.

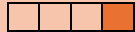





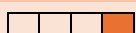
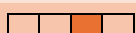
** Available to Global InvestPlus only

	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
10	Morgan Stanley Investment Funds Global Brands Fund "A" Shares	MSBRU	 Low High	Morgan Stanley Investment Funds Global Brands Fund	MSIM Fund Management (Ireland) Limited	A	USD	USD
11	Invesco Global Equity Income Fund A (Acc)	MSGVU	 Low High	Invesco Funds - Invesco Global Equity Income Fund	Invesco Management S.A.	A Accumulation	USD	USD
12	Schroder International Selection Fund - Global Sustainable Growth "A" Shares	SCSGU	 Low High	Schroder International Selection Fund - Global Sustainable Growth	Schroder Investment Management (Europe) S.A.	A Accumulation	USD	USD
Regional Market								
13	abrdn SICAV I - Asia Pacific Sustainable Equity Fund	AGAPU	 Low High	abrdn SICAV I - Asia Pacific Sustainable Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
14	abrdn SICAV I - Asian Smaller Companies Fund	AGASU	 Low High	abrdn SICAV I - Asian Smaller Companies Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
15	abrdn SICAV I - Emerging Markets Smaller Companies Fund	AGESU	 Low High	abrdn SICAV I - Emerging Markets Smaller Companies Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
16	Barings Eastern Europe Fund*	BAEAU	 Low High	Barings International Umbrella Fund - Barings Eastern Europe Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
17	Barings Eastern Europe (SP) Fund*	BAEEU	 Low High	Barings Global Umbrella Fund - Barings Eastern Europe (SP) Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
18	YF Life Barings Europe Select Trust*	BAEUU	 Low High	Barings Europe Select Trust	Baring Fund Managers Limited	A Inc	USD	GBP
19	Barings Hong Kong China Fund*	BAHCU	 Low High	Barings International Umbrella Fund - Barings Hong Kong China Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
20	Barings ASEAN Frontiers Fund*	BAPAU	 Low High	Barings International Umbrella Fund - Barings ASEAN Frontiers Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
21	Fidelity Funds - Asia Pacific Dividend Fund "A" Shares*	FIAPU	 Low High	Fidelity Funds - Asia Pacific Dividend Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
22	Fidelity Funds - ASEAN Fund "A" Shares*	FIASU	 Low High	Fidelity Funds - ASEAN Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
23	Fidelity Funds - Emerging Asia Fund "A" Shares	FIEAU	 Low High	Fidelity Funds - Emerging Asia Fund	FIL Investment Management (Luxembourg) S.A.	A-ACC	USD	USD
24	Fidelity Funds - Emerging Markets Fund "A-acc"	FIEFU	 Low High	Fidelity Funds - Emerging Markets Fund	FIL Investment Management (Luxembourg) S.A.	A-ACC	USD	USD
25	YF Life Fidelity European Growth Fund "A" Shares*	FIEGU	 Low High	Fidelity Funds – European Growth Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	EUR



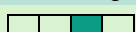
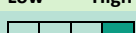
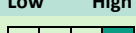

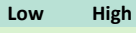


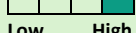

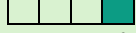



* Underlying fund dividend may be available. If there is any dividend received from the underlying fund(s) and your policy is still in force, it will be allocated as additional notional units of the investment choice corresponding to the respective underlying fund(s) at offer price and the notional units 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.

	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
26	Fidelity Funds - Emerging Europe, Middle East and Africa Fund "A-acc"	FIEMU	 Low High	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	FIL Investment Management (Luxembourg) S.A.	A-ACC	USD	USD
27	Fidelity Funds - Greater China Fund "A" Shares*	FIGCU	 Low High	Fidelity Funds - Greater China Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
28	Fidelity Funds - Pacific Fund "A" Shares*	FIPAU	 Low High	Fidelity Funds - Pacific Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
29	Fidelity Funds - Asia Equity ESG Fund "A" Shares*	FISEU	 Low High	Fidelity Funds - Asia Equity ESG Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
30	FSSA Asian Equity Plus Fund*	FSAEU	 Low High	First Sentier Investors Global Umbrella Fund plc - FSSA Asian Equity Plus Fund	First Sentier Investors (Ireland) Limited	I (Distributing)	USD	USD
31	FSSA Greater China Growth Fund	FSGCU	 Low High	First Sentier Investors Global Umbrella Fund plc - FSSA Greater China Growth Fund	First Sentier Investors (Ireland) Limited	I	USD	USD
32	Franklin Templeton Investment Funds - Templeton Asian Growth Fund "A(acc)" Shares	FTAGU	 Low High	Franklin Templeton Investment Funds – Templeton Asian Growth Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
33	YF Life Franklin Templeton Eastern Europe Fund "A(acc)" Shares	FTEEU	 Low High	Franklin Templeton Investment Funds – Templeton Eastern Europe Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	EUR
34	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund "A(acc)" Shares	FTEMU	 Low High	Franklin Templeton Investment Funds – Templeton Emerging Markets Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
35	Franklin Templeton Investment Funds - Templeton Emerging Markets Smaller Companies Fund "A(acc)" Shares	FTESU	 Low High	Franklin Templeton Investment Funds – Templeton Emerging Markets Smaller Companies Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
36	HSBC Global Investment Funds - Global Emerging Markets Equity Class "AD" *	HSEMU	 Low High	HSBC Global Investment Funds – Global Emerging Markets Equity	HSBC Investment Funds (Luxembourg) S.A.	AD	USD	USD
37	Invesco Asia Opportunities Equity Fund A (Acc)	INAOU	 Low High	Invesco Funds - Invesco Asia Opportunities Equity Fund	Invesco Management S.A.	A Accumulation	USD	USD
38	Invesco Asia Consumer Demand Fund A (Acc)	INCDU	 Low High	Invesco Funds - Invesco Asia Consumer Demand Fund	Invesco Management S.A.	A Accumulation	USD	USD
39	YF Life Invesco Pan European Equity Fund A (Adis) *	INPEU	 Low High	Invesco Funds - Invesco Pan European Equity Fund	Invesco Management S.A.	A Annual Distribution	USD	USD
40	JPMorgan Asia Growth Fund	JFADU	 Low High	JPMorgan Asia Growth Fund	JPMorgan Funds (Asia) Ltd.	acc	USD	USD
41	JPMorgan ASEAN Fund	JFASU	 Low High	JPMorgan ASEAN Fund	JPMorgan Funds (Asia) Ltd.	acc	USD	USD


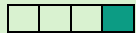






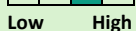

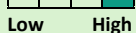
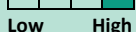
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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
42	YF Life JPMorgan Asian Smaller Companies Fund	JFACU	 Low High	JPMorgan Asian Smaller Companies Fund	JPMorgan Funds (Asia) Ltd.	acc	USD	HKD
43	JPMorgan Funds - Emerging Europe Equity Fund*	JFEEU	 Low High	JPMorgan Funds - Emerging Europe Equity Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (dist)	USD	USD
44	JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund*	JFMEU	 Low High	JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (dist)	USD	USD
45	BlackRock Global Funds - Emerging Markets Ex-China Fund Class "A"	MLERU	 Low High	BlackRock Global Funds - Emerging Markets Ex-China Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
46	YF Life BlackRock Global Funds - Emerging Europe Fund Class "A"	MLEEU	 Low High	BlackRock Global Funds - Emerging Europe Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
47	YF Life BlackRock Global Funds - European Special Situations Fund Class "A"	MLESU	 Low High	BlackRock Global Funds - European Special Situations Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
48	BlackRock Global Funds - Latin American Fund Class "A"	MLLAU	 Low High	BlackRock Global Funds - Latin American Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
49	Schroder International Selection Fund - BIC (Brazil, India, China) "A1" Shares	SCBRU	 Low High	Schroder International Selection Fund - BIC (Brazil, India, China)	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	USD
50	YF Life Schroder EURO Equity Fund "A1" Shares	SCEEU	 Low High	Schroder International Selection Fund - EURO Equity	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	EUR
51	Schroder International Selection Fund - Greater China "A1" Shares	SCGCU	 Low High	Schroder International Selection Fund - Greater China	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	USD
52	Schroder International Selection Fund - Frontier Markets Equity "A1" Shares	SCFMU	 Low High	Schroder International Selection Fund - Frontier Markets Equity	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	USD
53	Value Partners Classic Fund - "C" Unit	VPCFU	 Low High	Value Partners Classic Fund	Value Partners Hong Kong Limited	C Units	USD	USD
54	Value Partners High-Dividend Stocks Fund - Class A1*	VPHDU	 Low High	Value Partners High-Dividend Stocks Fund	Value Partners Hong Kong Limited	A1	USD	USD











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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
Single Country Investment								
55	abrdn SICAV I - All China Sustainable Equity Fund	AGCHU	 Low High	abrdn SICAV I - All China Sustainable Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
56	abrdn SICAV I - Indian Equity Fund	AGINU	 Low High	abrdn SICAV I - Indian Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
57	YF Life abrdn SICAV I - Japanese Sustainable Equity Fund	AGJAU	 Low High	abrdn SICAV I - Japanese Sustainable Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	JPY
58	YF Life Barings German Growth Trust Class A USD Acc	BAGGU	 Low High	Barings German Growth Trust	Baring Fund Managers Limited	A Acc	USD	USD
59	Barings Korea Feeder Fund	BAKFU	 Low High	Barings Korea Feeder Fund	Baring International Fund Managers (Ireland) Limited	A Acc	USD	USD
60	BNP Paribas Funds Brazil Equity	BPBEU	 Low High	BNP Paribas Funds Brazil Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
61	BNP Paribas Funds China Equity	BPHCU	 Low High	BNP Paribas Funds China Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
62	BNP Paribas Funds Russia Equity	BPREU	 Low High	BNP Paribas Funds Russia Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
63	ChinaAMC Investment Trust - ChinaAMC China Focus Fund	CTCSU	 Low High	ChinaAMC Investment Trust - ChinaAMC China Focus Fund	China Asset Management (Hong Kong) Limited	USD Units	USD	USD
64	YF Life Fidelity Australian Diversified Equity Fund "A" Shares*	FIAUU	 Low High	Fidelity Funds – Australian Diversified Equity Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	AUD
65	Fidelity Funds - China Focus Fund "A" Shares*	FICFU	 Low High	Fidelity Funds - China Focus Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
66	FSSA China Growth Fund	FSCHU	 Low High	First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund	First Sentier Investors (Ireland) Limited	I	USD	USD
67	FSSA Indian Subcontinent Fund	FSISU	 Low High	First Sentier Investors Global Umbrella Fund plc - FSSA Indian Subcontinent Fund	First Sentier Investors (Ireland) Limited	I	USD	USD
68	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund "A(acc)" Shares	FTUSU	 Low High	Franklin Templeton Investment Funds – Franklin U.S. Opportunities Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
69	HSBC Global Investment Funds - Chinese Equity Class "AD" *	HSCHU	 Low High	HSBC Global Investment Funds – Chinese Equity	HSBC Investment Funds (Luxembourg) S.A.	AD	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
70	HSBC Global Investment Funds - Indian Equity Class "AD" *	HSINU	 Low High	HSBC Global Investment Funds – Indian Equity	HSBC Investment Funds (Luxembourg) S.A.	AD	USD	USD
71	YF Life Invesco Japanese Equity Advantage Fund A (acc/USD Hgd)	INJEU	 Low High	Invesco Funds - Invesco Japanese Equity Advantage Fund	Invesco Management S.A.	A(USD Hgd)	USD	USD
72	JPMorgan Korea Fund	JFKOU	 Low High	JPMorgan Korea Fund	JPMorgan Funds (Asia) Ltd.	acc	USD	USD
73	JPMorgan Taiwan Fund A*	JFTAU	 Low High	JPMorgan Funds - Taiwan Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (dist)	USD	USD
74	JPMorgan Thailand Fund	JFTHU	 Low High	JPMorgan Thailand Fund	JPMorgan Funds (Asia) Ltd.	acc	USD	USD
75	Franklin Templeton Global Funds plc - FTGF ClearBridge US Aggressive Growth Fund Class A Acc	LMUGU	 Low High	Franklin Templeton Global Funds plc - FTGF ClearBridge US Aggressive Growth Fund	Franklin Templeton International Services S.à r.l.	A Accumulating	USD	USD
76	Franklin Templeton Global Funds plc - FTGF Royce US Small Cap Opportunity Fund Class A Acc	LMUSU	 Low High	Franklin Templeton Global Funds plc - FTGF Royce US Small Cap Opportunity Fund	Franklin Templeton International Services S.à r.l.	A Accumulating	USD	USD
77	YF Life BlackRock Global Funds - Japan Small & MidCap Opportunities Fund Class "A"	MLJOU	 Low High	BlackRock Global Funds - Japan Small & MidCap Opportunities Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
78	Morgan Stanley Investment Funds US Advantage Fund "A" Shares	MSUAU	 Low High	Morgan Stanley Investment Funds US Advantage Fund	MSIM Fund Management (Ireland) Limited	A	USD	USD
79	YF Life Schroder Hong Kong Equity Fund "A1" Shares	SCHEU	 Low High	Schroder International Selection Fund – Hong Kong Equity	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	HKD
80	Value Partners China Convergence Fund*	VPBHU	 Low High	Value Partners Intelligent Funds - China Convergence Fund	Value Partners Limited	A	USD	USD
81	Value Partners Chinese Mainland Focus Fund*	VPMFU	 Low High	Value Partners Intelligent Funds - Chinese Mainland Focus Fund	Value Partners Limited	A	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
Bond Market								
82	AB FCP I - American Income Portfolio Class "AA" (CD)**	ACAAU	 Low High	AB FCP I - American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AA	USD	USD
83	AB FCP I - American Income Portfolio Class "A2"	ACAIU	 Low High	AB FCP I - American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	USD
84	AB FCP I - Global High Yield Portfolio Class "A2"	ACGHU	 Low High	AB FCP I - Global High Yield Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	USD
85	abrdn SICAV I – Indian Bond Fund	AGIBU	 Low High	abrdn SICAV I – Indian Bond Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
86	abrdn SICAV I - Emerging Markets Bond Fund	AGEBU	 Low High	abrdn SICAV I - Emerging Markets Bond Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
87	Allianz US Short Duration High Income Bond (CD)**	ALSHU	 Low High	Allianz Global Investors Fund - Allianz US Short Duration High Income Bond	Allianz Global Investors GmbH	AM	USD	USD
88	Barings Global High Yield Bond Fund (CD) **	BAGHU	 Low High	Barings Umbrella Fund plc - Barings Global High Yield Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G USD Dist Monthly	USD	USD
89	Barings Developed and Emerging Markets High Yield Bond Fund (CD)**	BADEU	 Low High	Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G USD Dist Monthly	USD	USD
90	Barings Developed and Emerging Markets High Yield Bond Fund*	BAHYU	 Low High	Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G USD Dist Quarterly	USD	USD
91	Barings Global Bond Fund*	BAIBU	 Low High	Barings International Umbrella Fund - Barings Global Bond Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
92	Barings Global Senior Secured Bond Fund (CD)**	BASSU	 Low High	Barings Umbrella Fund plc - Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G USD Dist Monthly	USD	USD
93	BNP Paribas Funds Global Convertible	BPWCU	 Low High	BNP Paribas Funds Global Convertible	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic- Capitalisation	USD	USD
94	BNP Paribas Funds Emerging Bond Opportunities	BPEMU	 Low High	BNP Paribas Funds Emerging Bond Opportunities	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic- Capitalisation	USD	USD
95	BNP Paribas Funds Global Inflation-Linked Bond	BPIBU	 Low High	BNP Paribas Funds Global Inflation-Linked Bond	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic- Capitalisation	USD	USD





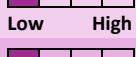
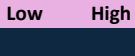
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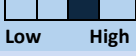
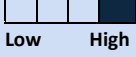
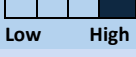
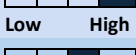


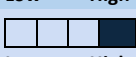
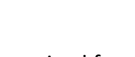
	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
96	BNP Paribas Funds USD Short Duration Bond	BPUUB	 Low High	BNP Paribas Funds USD Short Duration Bond	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic- Capitalisation	USD	USD
97	Fidelity Funds - US Dollar Bond Fund "A" Shares	FIUBU	 Low High	Fidelity Funds - US Dollar Bond Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
98	First Sentier Asian Quality Bond Fund	FSAQU	 Low High	First Sentier Investors Global Umbrella Fund plc - First Sentier Asian Quality Bond Fund	First Sentier Investors (Ireland) Limited	I	USD	USD
99	Franklin Templeton Investment Funds - Templeton Emerging Markets Bond "A(Qdis)" Shares*	FTEBU	 Low High	Franklin Templeton Investment Funds – Templeton Emerging Markets Bond Fund	Franklin Templeton International Services S.à r.l.	A(Qdis)	USD	USD
100	Franklin Floating Rate Fund plc "A(dis)" Shares (CD)**	FTFRU	 Low High	Franklin Floating Rate Fund plc	Franklin Templeton International Services S.à r.l.	A(dis)	USD	USD
101	Franklin Templeton Investment Funds - Templeton Global Bond Fund "A(Mdis)" Shares*	FTGBU	 Low High	Franklin Templeton Investment Funds – Templeton Global Bond Fund	Franklin Templeton International Services S.à r.l.	A(Mdis)	USD	USD
102	HSBC Asian Bond Fund Class "AC"	HSABU	 Low High	HSBC Investment Funds Trust - HSBC Asian Bond Fund	HSBC Investment Funds (Hong Kong) Limited	AC	USD	USD
103	HSBC Asian High Yield Bond Fund Class "AM2" (CD)**	HSAHU	 Low High	HSBC Investment Funds Trust - HSBC Asian High Yield Bond Fund	HSBC Investment Funds (Hong Kong) Limited	AM2	USD	USD
104	HSBC Global Investment Funds - Global High Income Bond Class "AM2" (CD)**	HSGHU	 Low High	HSBC Global Investment Funds - Global High Income Bond	HSBC Investment Funds (Luxembourg) S.A.	AM2	USD	USD
105	JPMorgan Asian Total Return Bond Fund*	JFABU	 Low High	JPMorgan Asian Total Return Bond Fund	JPMorgan Funds (Asia) Ltd.	mtH	USD	USD
106	JPMorgan Funds - Income Fund (CD)**	JFICU	 Low High	JPMorgan Funds - Income Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (mtH) - USD	USD	USD
107	Franklin Templeton Global Funds plc - FTGF Western Asset Asian Opportunities Fund (CD)**	LMAOU	 Low High	Franklin Templeton Global Funds plc - FTGF Western Asset Asian Opportunities Fund	Franklin Templeton International Services S.à r.l.	A Distributing (M) Plus	USD	USD
108	BlackRock Global Funds - Asian Tiger Bond Fund Class "A"	MLABU	 Low High	BlackRock Global Funds - Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
109	BlackRock Global Funds – China Bond Fund Class "A"	MLCBU	 Low High	BlackRock Global Funds – China Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
110	BlackRock Global Funds - Global Bond Income Fund "A" (CD)**	MLSBU	 Low High	BlackRock Global Funds - Global Bond Income Fund	BlackRock (Luxembourg) S.A.	A10	USD	USD
111	BlackRock Global Funds - US Dollar High Yield Bond Fund Class "A"	MLUHU	 Low High	BlackRock Global Funds - US Dollar High Yield Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD

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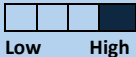

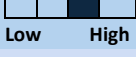
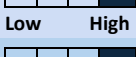
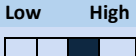
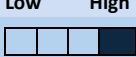
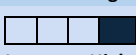

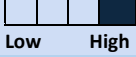
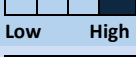
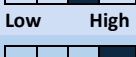
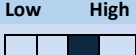
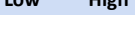

	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
112	Morgan Stanley Investment Funds Global Bond Fund "A" Shares	MSGBU	 Low High	Morgan Stanley Investment Funds Global Bond Fund	MSIM Fund Management (Ireland) Limited	A	USD	USD
113	Principal Global Investors Funds - Preferred Securities Fund (CD)**	PRPIU	 Low High	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors (Ireland) Limited	D2 Class Income Plus Units	USD	USD
114	Principal Global Investors Funds - Preferred Securities Fund	PRPSU	 Low High	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors (Ireland) Limited	A Accumulation	USD	USD
115	Schroder International Selection Fund - Asian Bond Total Return "A1" Shares	SCABU	 Low High	Schroder International Selection Fund - Asian Bond Total Return	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	USD
116	YF Life Schroder Hong Kong Dollar Bond Fund "A1" Accumulation Shares	SCHBU	 Low High	Schroder International Selection Fund - Hong Kong Dollar Bond	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	HKD
117	Taikang Kaitai Funds - Taikang Kaitai Overseas Short Tenor Bond Fund	TKSBU	 Low High	Taikang Kaitai Funds - Taikang Kaitai Overseas Short Tenor Bond Fund	Taikang Asset Management (Hong Kong) Company Limited	A–USD–ACC	USD	USD

Sector Investment

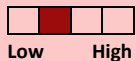

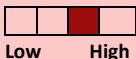






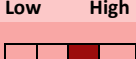
118	AB SICAV I - International Health Care Portfolio "A"	ACIHU	 Low High	AB SICAV I - International Health Care Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD	USD
119	abrdn SICAV I - Global Innovation Equity Fund	AGTEU	 Low High	abrdn SICAV I - Global Innovation Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
120	Allianz Global Artificial Intelligence	ALAIU	 Low High	Allianz Global Investors Fund - Allianz Global Artificial Intelligence	Allianz Global Investors GmbH	AT	USD	USD
121	Barings Global Agriculture Fund	BAGAU	 Low High	Barings Investment Umbrella Fund - Barings Global Agriculture Fund	Baring Fund Managers Limited	A USD Acc	USD	USD
122	Barings Global Resources Fund*	BAGRU	 Low High	Barings Global Umbrella Fund - Barings Global Resources Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
123	YF Life BNP Paribas Funds Aqua	BPAQU	 Low High	BNP Paribas Funds Aqua	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	EUR
124	BNP Paribas Funds Consumer Innovators	BPCIU	 Low High	BNP Paribas Funds Consumer Innovators	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
125	BNP Paribas Funds Clean Energy Solutions	BPWEU	 Low High	BNP Paribas Funds Clean Energy Solutions	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
126	YF Life Fidelity Global Financial Services Fund "A" Shares*	FIFSU	 Low High	Fidelity Funds – Global Financial Services Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	EUR

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
127	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund "A(acc)" Shares	FTBDU	 Low High	Franklin Templeton Investment Funds – Franklin Biotechnology Discovery Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
128	Franklin Templeton Investment Funds - Franklin Technology Fund "A(acc)" Shares	FTTEU	 Low High	Franklin Templeton Investment Funds – Franklin Technology Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
129	Invesco Global Consumer Trends Fund A (Acc)	INGLU	 Low High	Invesco Funds - Invesco Global Consumer Trends Fund	Invesco Management S.A.	A Accumulation	USD	USD
130	JPMorgan Funds - Global Natural Resources Fund Class "A"	JFNRU	 Low High	JPMorgan Funds - Global Natural Resources Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (acc)	USD	USD
131	JPMorgan Funds - US Technology Fund*	JFUTU	 Low High	JPMorgan Funds - US Technology Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (dist)	USD	USD
132	BlackRock Global Funds - Sustainable Energy Fund Class "A"	MLNEU	 Low High	BlackRock Global Funds - Sustainable Energy Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
133	BlackRock Global Funds – Natural Resources Fund Class "A"	MLNRU	 Low High	BlackRock Global Funds – Natural Resources Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
134	BlackRock Global Funds - Nutrition Fund Class "A"	MLWAU	 Low High	BlackRock Global Funds - Nutrition Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
135	BlackRock Global Funds - World Energy Fund Class "A"	MLWEU	 Low High	BlackRock Global Funds - World Energy Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
136	BlackRock Global Funds - World Financials Fund Class "A"	MLWFO	 Low High	BlackRock Global Funds – World Financials Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
137	BlackRock Global Funds - World Gold Fund Class "A"	MLWGU	 Low High	BlackRock Global Funds - World Gold Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
138	BlackRock Global Funds - World Healthscience Fund Class "A"	MLWHU	 Low High	BlackRock Global Funds – World Healthscience Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
139	BlackRock Global Funds - World Mining Fund Class "A"	MLWMU	 Low High	BlackRock Global Funds - World Mining Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
140	Value Partners Health Care Fund	VPFCU	 Low High	Value Partners Ireland Fund ICAV - Value Partners Health Care Fund	Value Partners Hong Kong Limited	A (Unhedged)	USD	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.

	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
Mixed Asset								
141	abrdn SICAV I – Diversified Income Fund (CD)**	AGDIU	 Low High	abrdn SICAV I – Diversified Income Fund	abrdn Investments Luxembourg S.A.	A Gross MIncA	USD	USD
142	Allianz Asian Multi Income Plus	ALAMU	 Low High	Allianz Global Investors Fund - Allianz Asian Multi Income Plus	Allianz Global Investors GmbH	AT	USD	USD
143	Allianz Income and Growth (CD)**	ALIGU	 Low High	Allianz Global Investors Fund - Allianz Income and Growth	Allianz Global Investors GmbH	AM	USD	USD
144	Fidelity Funds - Multi Asset Income ESG Fund "A" Shares*	FIGIU	 Low High	Fidelity Funds - Multi Asset Income ESG Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
145	First Sentier Asian Bridge Fund*	FSABU	 Low High	First Sentier Investors Umbrella Funds - First Sentier Asian Bridge Fund	First Sentier Investors (Hong Kong) Limited	I	USD	USD
146	Franklin Templeton Investment Funds - Templeton Global Balanced Fund "A(Qdis)" Shares*	FTBAU	 Low High	Franklin Templeton Investment Funds – Templeton Global Balanced Fund	Franklin Templeton International Services S.à r.l.	A(Qdis)	USD	USD
147	JPMorgan Multi Income Fund (CD)**	JFMIU	 Low High	JPMorgan Multi Income Fund	JPMorgan Funds (Asia) Ltd.	mth	USD	USD
148	BlackRock Global Funds - Global Allocation Fund Class "A"	MLGAU	 Low High	BlackRock Global Funds - Global Allocation Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
149	BlackRock Global Funds – ESG Multi-Asset Fund Class "A"	MLMAU	 Low High	BlackRock Global Funds – ESG Multi-Asset Fund	BlackRock (Luxembourg) S.A.	A2 (USD Hedged)	USD	USD
150	Schroder International Selection Fund - Emerging Markets Multi-Asset "A1" Shares (CD)**	SCEMU	 Low High	Schroder International Selection Fund - Emerging Markets Multi-Asset	Schroder Investment Management (Europe) S.A.	A1 USD Dis MF	USD	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.

** Available to Global InvestPlus only

	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
Money Market								
151	JPMorgan Funds - USD Money Market VNAV Fund#	JFMMU	<div><div></div><div></div><div></div><div></div></div> Low High	JPMorgan Funds - USD Money Market VNAV Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (acc)	USD	USD
152	BlackRock Global Funds - US Dollar Reserve Fund Class "A"	MLUDU	<div><div></div><div></div><div></div><div></div></div> Low High	BlackRock Global Funds - US Dollar Reserve Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
153	YF Life Schroder HK Money Market Fund^	SCHDU	<div><div></div><div></div><div></div><div></div></div> Low High	Schroder Hong Kong Money Market Fund	Schroder Investment Management (Hong Kong) Limited	-	USD	HKD
154	YF Life Taikang Kaitai Hong Kong Dollar Money Market Fund (CD)**#	TKHCU	<div><div></div><div></div><div></div><div></div></div> Low High	Taikang Kaitai Funds - Taikang Kaitai Hong Kong Dollar Money Market Fund	Taikang Asset Management (Hong Kong) Company Limited	C-HKD-DIST	USD	HKD
155	YF Life Taikang Kaitai Hong Kong Dollar Money Market Fund#	TKHDU	<div><div></div><div></div><div></div><div></div></div> Low High	Taikang Kaitai Funds - Taikang Kaitai Hong Kong Dollar Money Market Fund	Taikang Asset Management (Hong Kong) Company Limited	A	USD	HKD
156	Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund (CD)**#	TKUCU	<div><div></div><div></div><div></div><div></div></div> Low High	Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund	Taikang Asset Management (Hong Kong) Company Limited	C-USD-DIST	USD	USD
157	Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund#	TKUDU	<div><div></div><div></div><div></div><div></div></div> Low High	Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund	Taikang Asset Management (Hong Kong) Company Limited	A	USD	USD
Property Market								
158	Schroder International Selection Fund - Global Cities "A1" Shares	SCGPU	<div><div></div><div></div><div></div><div></div></div> Low High	Schroder International Selection Fund - Global Cities	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	USD

** Available to Global InvestPlus only

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.

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