

| 投資相連壽險 Investment-linked Insurance |

# 網上投資智庫 Wealth Suite Online Services

**YFLife**  
萬通保險



資本卓越銀行及金融大獎2022  
資本卓越保險服務大獎

未來在我手  
Own the future

# 薈萃投資睿智

## A Portfolio of Investment Wisdom

萬通保險「網上投資智庫」，薈萃投資智慧，與你時刻緊貼市場脈搏。「網上投資智庫」為你提供一系列設計先進、功能強勁的投資增值服務，讓你可隨時隨地管理及策劃你的個人投資組合及瀏覽最新的投資資訊，運籌帷幄。

Stay ahead of the rapidly changing investment market with YF Life Wealth Suite Online Services! The services offer an impressive array of value-added investment services with a sophisticated design architecture and powerful features. Now you can manage and map out your personal investment portfolio whenever and wherever you like. You also have full access to the latest investment information, making portfolio management so much easier for you.

# 1

## YFLink 服務及資訊應用程式—方便管理 YFLink Info-service App – Easy Management



可下載於智能手機及平板電腦的一站式流動服務及資訊應用程式，除方便管理保單，更可讓你快捷地查閱保單現況、更改投資分配比率及進行投資選擇轉換。你亦可經互聯網使用「網上保單服務」以進行相同的操作，以及額外獲取「投資組合表現報告」<sup>1</sup>。

YFLink Info-service App is a one-stop mobile service and information app that can be used in smartphones and tablets. With YFLink, you can manage your policy easily, review your policy status whenever you need, make a change in investment allocation and switch investment choices. These services are also available in our “e-Policy Service”, plus you may obtain an additional Portfolio Review Report<sup>1</sup>.

# 2

## iWealth投資大計應用程式—掌握走勢 iWealth Application – Stay Ahead



可下載於智能手機及平板電腦的流動投資理財應用程式，助你隨時隨地掌握最新投資走勢，輕鬆策劃個人理財大計。iWealth除了提供投資選擇的表現數據、不同投資類別的最佳表現投資選擇資訊、每日最新價格及環球市場資訊外，更提供一系列互動功能，包括：

- **搜尋功能**：除輸入關鍵字外，更可自設累積或年度回報率作為搜尋投資選擇之用
- **關注列表**：可將「心水」投資選擇加入關注列表，讓你時刻緊貼其走勢，掌握投資先機
- **個人投資組合**：已登記為「網上保單服務」之投資相連壽險保單客戶，可即時獲取每日更新的「投資組合表現報告」<sup>1</sup>及更改投資組合

The iWealth Application can be used in smartphones and tablets to help you stay ahead of the investment market and map out your financial plan, whenever and wherever you like. iWealth not only provides performance data on investment choices, but also on top-performing investment choices in different categories, the latest unit prices of investment choices, and global market insights, as well as a range of interactive features, including:

- **Advance searching**: Besides using keywords, you can pre-set cumulative or calendar-year return rates to refine your search for investment choices.
- **Watch List**: Enables you to easily track the performance of your preferred investment choices by adding them to the watch list.
- **My Portfolio**: Policyholders of investment-linked assurance schemes who have registered for the “e-Policy Service” can obtain the daily updated Portfolio Review Report<sup>1</sup> to revise the investment portfolio.

由諾貝爾經濟學獎得主哈里馬爾科維茨提出的「組合式投資法」(Modern Portfolio Theory) 乃是將多款相關性低的資產項目結合成一個投資組合，藉此於爭取更高潛在回報的同時，亦能有效地減低投資組合的風險。就此，萬通保險特別設計了功能強勁的「iPES投資組合智能系統」<sup>1, 2</sup>。

系統儲存了由 Morningstar, Inc. 提供的龐大投資數據，你只需輸入自選的「心水」投資組合，系統即會自動進行精確的投資數據分析，讓你快捷地取得組合於過去 60 個月內的表現，包括組合及個別相關基金的回報分析、相關性分析、風險分析及經調整風險後的回報分析等；此外，你亦可將資料編印成「投資組合分析報告」以作參考，助你策劃更優化的投資組合。

The Modern Portfolio Theory developed by Nobel economics laureate Harry Markowitz indicates that, by constructing a portfolio of investment items with low correlations, their unrelated return cycles will help offset each other's volatility, so that the overall risk of the investment portfolio can be reduced whilst pursuing a relatively higher return. Taking advantage of this theory, YF Life has specially designed the iPortfolio Expert System<sup>1, 2</sup>.

The system's sophistication is supported by a huge investment database sourced from Morningstar, Inc. On simply entering your ideal investment portfolio, the system generates a detailed analysis of returns, correlation, volatility, and risk-adjusted returns. You can then print out the report for further study, making it a powerful financial tool for optimizing your investment portfolio.

你亦可透過萬通保險網站以獲取更多投資及市場資訊：

**單位價格及指數化表現** — 除提供每日單位報價外，你亦可按自選年期取得過往單位價格的指數化表現走勢圖、價格數據及投資選擇的表現比較。

**投資表現報告** — 每月提供 2 款投資表現報告：

- 「累積回報及年度回報」報告備有多達 13 項投資表現排列方式，包括按「資產類別」、「年初至今回報」、「5 年回報」等，讓你方便快捷地比較過往的投資表現；
- 「年度回報及投資排名」報告除提供年度回報表現數據，更按 5 項資產類別，詳列每項表現最佳的 3 款投資選擇於過去 3 個月、12 個月及經調整風險後的回報表現；
- 此外，亦備有由基金公司提供個別相關基金的最新表現資料。

The YF Life website provides you with the latest investment and market information:

**e-Price and Indexed Performance** – In addition to daily unit prices, you can also obtain historical unit prices presented as both indexed performance charts and in data format, as well as performance comparisons among investment choices.

**Investment Performance Report** – Provides two monthly performance reports:

- The “Cumulative Rates of Returns and Rates of Returns by Calendar Year” report can be sorted in 13 different ways, such as by asset type, by year-to-date returns, or by 5-year returns for your easy reference;
- The “Rates of Returns by Calendar Year and Investment Ranking” report not only provides the rates of returns by calendar year, but also lists the three best investment choices based on the last 3-month and 12-month cumulative returns, as well as risk-adjusted returns ratio, for each of the five asset categories;
- The latest performance of underlying funds provided by individual fund houses is also available.

**市場分析** — 每月由專業投資銀行或資產管理公司撰寫的「市場觀望」，為你分析環球投資市場走勢及動向。

**相關基金資料** — 為你提供相關基金的詳情，包括資產類別、投資風險水平、相關基金單張、相關基金銷售文件及相關基金產品資料概要等。

**相關基金獎項** — 獎項乃頒予由不同基金經理管理的相關基金，你可隨時按年份查閱獲表揚的相關基金資料。

**e-市場速遞<sup>1</sup>** — 透過電郵為你每月速遞所選擇的投資增值資訊項目。

**Market Analysis** – “Eye on the Market” provides an overall commentary on global investment-market trends as viewed by investment banks/asset management companies every month.

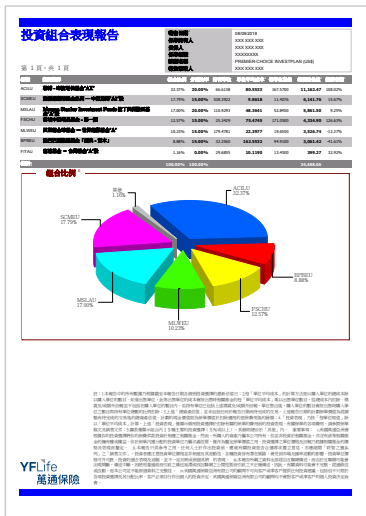
**Underlying Fund Information** – Provides details of the underlying funds, including asset type, risk level, Underlying Fund Fact Sheet, Underlying Fund Offering Document, and Underlying Fund Product Key Facts, etc.

**Underlying Fund Awards** – Awards based on the merits of the underlying funds managed by different investment managers. You may sort the details of the recognized underlying funds by year anytime.

**e-Market Express<sup>1</sup>** - Sends a monthly e-mail to you with the latest market information and investment performance reports of your choice.



iWealth投資大計應用程式  
iWealth Application



投資組合表現報告  
Portfolio Review Report



投資組合分析報告  
Portfolio Investment Report



市場觀望  
Eye on the Market

- 附註:
1. 只供指定計劃之保單持有人使用。請先於本公司網站 (www.yflife.com) 的「網上保單服務」登記成為網上保單服務用戶，以享用服務。
  2. 建議瀏覽器為最新版本的Microsoft Edge、Mozilla Firefox、Safari或Google Chrome。

- Notes:
1. For policyholders of designated plans only. Please visit “e-Policy Service” on our website (www.yflife.com) and register as an e-Policy Service user prior to using this service.
  2. Best Browsed with the latest version of Microsoft Edge, Mozilla Firefox, Safari or Google Chrome.

本單張只載有一般資料供參考之用，並不構成任何投資買賣的建議。有關個別計劃之詳情，請參閱計劃說明書。投資涉及風險，包括投資選擇的市場價格及匯率的波動。投資選擇的單位價格可升可跌。投資的過去表現並不一定反映其將來的表現。

This leaflet contains general information only and no material provided herein constitutes a recommendation or offer for the purchase or sale of any investment choice. For details of individual plans, please refer to the respective offering documents. Investment involves risks, including the market 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