

| 人壽 Life |

# 首選靈活萬用壽險計劃

## FLEXI-ULife Prime Saver

FP

YFLife  
萬通保險



《指標》  
2020年財富管理大獎

萬用壽險 - 傑出表現獎



《彭博商業周刊》  
金融機構大獎2018

人壽保險 - 傑出大獎

Outstanding Performance  
Insurance - Life Insurance

未來在我手  
Own the future

你可創造更豐厚的財富，盡享更精彩人生，只要你及早作出妥善的理財規劃。一份兼具靈活彈性和回報增長的萬用壽險計劃，正是伴你一生的最佳保障及理財方案。

With proper financial planning, you can achieve better wealth creation and enjoy a brighter future. A universal life insurance plan combining high flexibility and value growth is the best solution for your life protection and wealth management.



子女成才  
教育基金  
Education Funds

家人的生活保障  
Protection for Family

靈活方案  
配合你一生的需要  
Flexible solutions to cater  
for your lifelong needs

財富增值  
Wealth  
Appreciation



萬用壽險在成熟市場已超越傳統壽險，成為客戶的壽險首選。

Universal Life has taken over Traditional Life to become the preferred option in developed markets.



萬用壽險

Universal Life Insurance

43%

傳統壽險

Traditional Life Insurance

36%

其他

Others

21%

資料來源：LIMRA International Inc. - 2016年美國壽險市場佔有率數據 (2017年3月出版)

Source: LIMRA International Inc. - 2016 Life Insurance Penetration Rate in USA (Published in Mar 2017)

妥善的財產分配  
Wealth Preservation  
& Distribution

豐盛退休生活  
Enjoyable  
Retirement





## 萬用壽險 — 真正為客戶度身訂造的保險計劃

### Universal Life Insurance – a tailor-made insurance plan

		萬用壽險 Universal Life Insurance	傳統壽險 Traditional Life Insurance
<b>靈活增減保障額</b> <b>Flexible Coverage</b>	可於原有保單內增加保障額，無須另購新保單，省卻額外保單費用。 Simply adjust the original policy to increase the sum insured. No need to apply for a new policy, thus saving additional policy charges.	✓	✗
<b>優惠保費率</b> <b>Preferential Premium Rates</b>	加保時仍按最初投保時年齡計算保費率。 The premium rate for new coverage will be based on the insured's age when the policy was first issued instead of current age.	✓	✗
<b>繳款彈性</b> <b>Premium Flexibility</b>	如保單已累積現金價值，便可暫停繳交保費，而無須支付貸款利息。 Allows you to skip payments if the policy has accumulated a cash value, without any loan interest.	✓	✗
<b>每月派息複式計算</b> <b>Monthly interest at a compound rate</b>		✓	✗
<b>靈活提取現金</b> <b>Flexible cash withdrawal</b>	繼續享有保障，無須減低保障額。 Still enjoy protection without the need to reduce the sum insured.	✓	✗

註：以上資料僅供參考，關於個別計劃的保障範圍，請參閱有關保單文件。

Remark: The above information is for reference only. Please refer to policy document for detailed benefit coverage.



# 首選靈活萬用壽險計劃

## FLEXI-ULife Prime Saver

1

### 靈活保障 Flexible Protections



- 可於同一保單增加保障額，無須另購新單  
Simply adjust the original policy to increase the Sum Insured without applying for a new policy
- 保單增值權益及保證可保權益  
Policy Enhancement Option and Guaranteed Insurability Option

4

### 提存彈性 Financial Flexibilities



- 靈活增加保費  
Flexible increase in premium
- 定期提款權益  
Automatic periodic withdrawal option
- 暫停繳付保費  
Skip premium payments

2

### 壽險保障選擇 Life Protection Options



- 儲蓄成份較高的固定壽險保障  
Level Benefit – with more savings
- 保障成份較高的遞增壽險保障 / 特級遞增壽險保障  
Increasing Benefit / Increasing Benefit Plus – both with more protection
- 平衡保障及儲蓄的漸進壽險保障  
Incremental Benefit – balancing savings and protection

5

### 額外安心保障 Extra Protections for Total Peace of Mind



- 失業保障  
Unemployment Protection
- 末期病症保障  
Terminal Illness Benefit
- 自選附加保障  
Optional Supplementary Benefits

3

### 財富增值優勢 Value-creating Advantages



- 每月派息並以複式計算，帶來穩定而豐厚的回報  
Interest credited monthly at a compound rate
- 額外利息及額外回報  
Retrospective additional interest and Extra bonus
- 2.5%長線利率保證  
2.5% long-term guaranteed interest rate

## 1

# 靈活保障

## Flexible Protections



### 增加投保額

#### Increase Coverage

可於同一保單增加基本保障額，無須另購新單，省卻額外的保單費用。如有需要，亦可調低基本保障額，惟須於賬戶價值中扣除適用的退保費用<sup>1</sup>。

Simply adjust the original policy to increase the Basic Sum Insured. There's no need to apply for a new policy, thus saving additional policy charges. You may also decrease the Basic Sum Insured if necessary. However, this may be subject to the deduction of a surrender charge<sup>1</sup> from the Account Value.

### 保單增值權益<sup>2</sup>

#### Policy Enhancement Option<sup>2</sup>

於每個保單週年，獲自動增加基本保障額，無須提交任何投保資料證明（可於投保時同時申請）。

The Basic Sum Insured will be automatically increased on each policy anniversary without being required to provide evidence of insurability (can be elected at the time of application).

### 保證可保權益<sup>3</sup>

#### Guaranteed Insurability Option<sup>3</sup>

註冊結婚或子女出世時，可於無須提供任何投保資料證明的情況下，選擇增加基本保障額，保證受保。

Upon registering a marriage or the birth of your child, you may choose to increase the Basic Sum Insured without being required to provide evidence of insurability.

### 優惠保費率

#### Preferential Premium Rate

於原有保單增加基本保障額時，計劃會按你最初投保時的年齡計算保費率。

Premium rate for the increased Basic Sum Insured will be based on your age when the policy was first issued.



## 2

# 壽險保障選擇

## Life Protection Options



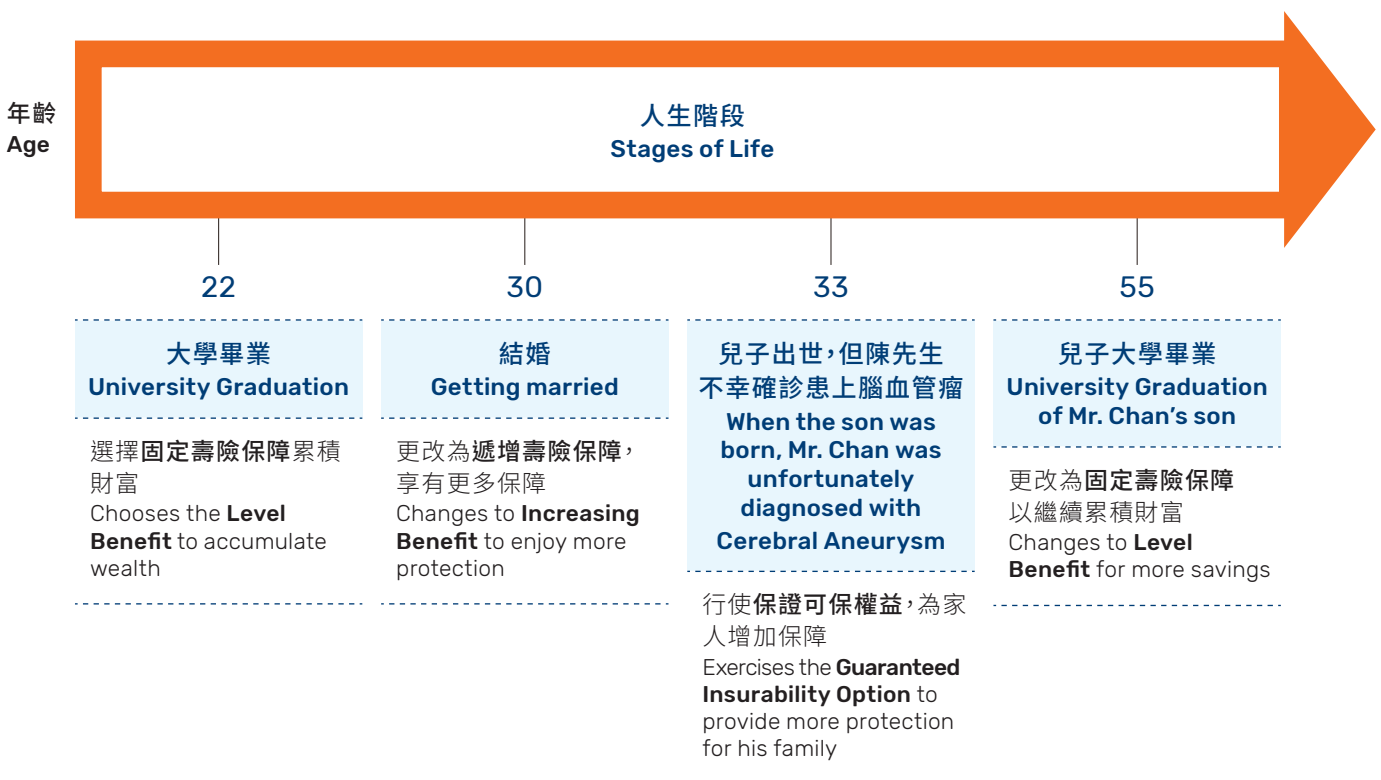
選擇 Options	特點 Feature	身故保障 Death Benefit
固定壽險保障 Level Benefit	儲蓄成份較高 With more savings	「賬戶價值」或「基本保障額」 <sup>4</sup> (兩者取其較高者) "Account Value" OR "Basic Sum Insured" <sup>4</sup> (whichever is higher)
遞增壽險保障/ 特級遞增壽險保障 Increasing Benefit/ Increasing Benefit Plus	兩者的保障成份較高。遞增壽險保障的短線資金增長較快，而特級遞增壽險保障的長線資金增長則較佳。 With more protection for both. Increasing Benefit provides a faster capital growth in the short term, while Increasing Benefit Plus provides better capital growth in the long term.	「賬戶價值」+「基本保障額」 "Account Value" + "Basic Sum Insured"
漸進壽險保障 Incremental Benefit	平衡保障及儲蓄 Balancing savings and protection	「賬戶價值」或「基本保障額 + 賬戶價值的50%」 <sup>5</sup> (兩者取其較高者) "Account Value" OR "Basic Sum Insured + 50% of Account Value" <sup>5</sup> (whichever is higher)

### 例子

陳先生於22歲時投保**首選靈活萬用壽險計劃**，度身訂造的計劃讓他可以靈活應變人生各階段的不同需要。

### Example

Mr. Chan insured with **FLEXI-ULife Prime Saver** at age 22. The tailor-made plan caters to his changing needs at different stages of life.



## 3

## 財富增值優勢

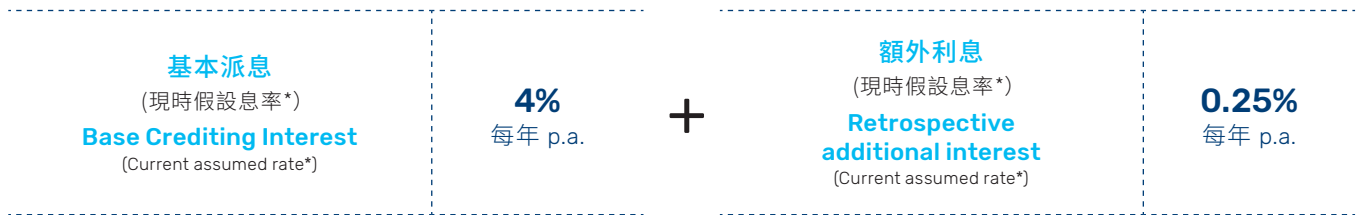
### Value-creating Advantages



你的供款會於扣除任何適用的費用後，存入賬戶價值內，並獲享較一般銀行存款優厚的利息。此外，我們保證無論經濟環境如何，於保單生效滿15年或以上，賬戶價值(包括撥入保單的利息及額外回報的總額)將不會少於每年以派息率2.5%計算而累積的賬戶價值。

Your premium will be credited to the Account Value after deduction of any applicable charges and you will enjoy a relatively higher rate of return than most bank deposits.

In addition, when a policy has been in force for 15 years or more, the total interest and Extra Bonus credited to the policy will be such that the Account Value is guaranteed to have accumulated to at least an amount as if the interest rate credited had been 2.5% p.a., regardless of the economic situation.



### 例子 Example

保單年 Policy Year	現時假設基本派息率* Current assumed base crediting interest rate* 每月撥入賬戶價值，並以複式計算 Credited monthly to the Account Value at a compound rate	現時假設額外利息息率* Current assumed retrospective additional interest rate* 於第20年及其後每5年派發 Credited to the Account Value at the end of the 20 <sup>th</sup> policy year and for every 5 years thereafter
1	4%	0.25%
2	4%	0.25%
3	4%	0.25%
⋮	⋮	⋮
19	4%	0.25%
20	4%	0.25%
21	4%	0.25%
⋮	⋮	⋮
25	4%	0.25%
⋮	⋮	⋮

累積至第20年派發<sup>^</sup>  
Credited at the end of the 20<sup>th</sup> policy year<sup>^</sup>

其後每5年派發<sup>#</sup>  
Credited every 5 years thereafter<sup>#</sup>

\* 上述之現時假設基本派息率及現時假設額外利息息率為本冊子於2022年1月刊發時適用，並非保證，日後或會更改。

<sup>^</sup> 自保單第1年起計算至第20年，並於第20年年終撥入賬戶價值內。

<sup>#</sup> 而由第20年起，其後每5年派發一次，將由每5年期的第1年起計算至第5年，並於第5年年終時撥入賬戶價值內。

\* The current assumed base crediting interest rate and the current assumed retrospective additional interest rate are quoted as of the print date of this brochure in January 2022, and are not guaranteed. They are subject to change.

<sup>^</sup> This will be credited to the Account Value at the end of the 20<sup>th</sup> policy year, calculated from year 1 through 20.

<sup>#</sup> For every 5 years thereafter, this interest will be credited to the Account Value at the end of the 5-year period, calculated from year 1 through 5 of each period.



額外回報於第15個保單週年日及其後每5年派發。

Extra Bonus will be credited to the policy at the end of the 15<sup>th</sup> policy year and for every 5 years thereafter.

$$\text{額外回報計算方法} = \text{過往5年的平均每月賬戶價值} \times \text{額外回報率}$$

**Extra Bonus calculation** = Average Monthly Account Value of the preceding 5 years X Extra Bonus rate

	保單年 Policy Year	現時假設額外回報率 The current assumed Extra Bonus rate
額外回報 Extra Bonus	第15年、20年及25年 15 <sup>th</sup> year, 20 <sup>th</sup> year and 25 <sup>th</sup> year	<b>2.75%</b>
	第30年及其後每5年 The 30 <sup>th</sup> year and every 5 years thereafter	<b>5.5%</b>

## 例子 Example

於第15個保單週年日派發之「額外回報」：

Extra Bonus to be credited to the policy at the end of the 15<sup>th</sup> policy year:

保單年 Policy Year	平均每月賬戶價值 Average Monthly Account Value
11	\$566,000
12	\$633,000
13	\$702,000
14	\$774,000
15	\$869,000
<b>過往5年平均每月賬戶價值 Average Account Value of the preceding 5 years</b>	
	<b>\$708,800</b>

過往5年的平均每月賬戶價值  
Average Monthly Account Value of the preceding 5 years

**\$708,800**

額外回報率  
Extra Bonus rate

**2.75%**

額外回報  
Extra Bonus

**= \$19,492**

(以派發時適用的額外回報率為準)  
(subject to the Extra Bonus rate at distribution)

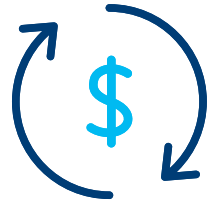
以上假設數字僅供舉例之用，並非實際數字。

The above figures are not actual and are for illustrative purposes only.

## 4

## 提存彈性

### Financial Flexibilities



#### 靈活增加保費

##### Flexible Increase of Premium

為賺取更豐厚利息及回報，更快達至理財目標，你可隨時增加定期 / 非定期供款以累積財富。

To achieve your financial goals faster with higher returns, you can increase regular or unscheduled premiums at any time to accumulate wealth.

#### 靈活套現

##### Greater Liquidity

只要保單內已累積有足夠的現金價值，你可行使定期提款權益<sup>6</sup>，自由設定每月 / 每年提款金額及年期，讓各項理財安排（例如子女升學及退休等）更有規劃。此外，你亦可隨時提取部分現金價值<sup>7</sup>，以應不時之需。

When your policy has accumulated a Cash Value, you can exercise the automatic periodic withdrawal option<sup>6</sup> to withdraw a specified amount of Cash Value monthly / annually at preset time intervals, so that you can easily map out your financial needs, e.g. children's university education funds and retirement expenses. In addition, you can withdraw a portion of the Cash Value<sup>7</sup> at any time to cope with emergencies.

#### 暫停繳付保費

##### Skip Premium Payments

若需要應急，只要保單內已累積有足夠的現金價值，你可暫停繳付保費，令理財更具彈性。

When your policy has accumulated a Cash Value, you may skip premium payments to cope with emergencies.

$$\text{現金價值} = \text{賬戶價值} - \text{適用的退保費用}$$

Cash Value = Account Value - Applicable surrender charge

提取現金、減低或暫停繳付保費，將會影響計劃所累積的現金價值，而每月費用仍會被扣除，如現金價值不足以支付每月費用時，保單便會終止而沒有任何價值。

Cash withdrawal, reducing the premium amount, or skipping premium payments will affect the accumulation of the Cash Value, while the monthly charges are still deductible. If the Cash Value is not sufficient to cover the monthly charges, the policy will lapse with zero value.







<b>失業保障</b> <b>Unemployment Protection</b>	<p>萬一投保人於保單有效期內不幸遭裁員或遣散，即可享有長達365日的「特惠寬限期」，於該期限內仍可繼續享有十足保障<sup>8</sup>。</p> <p>Should the policyowner be made redundant, there is an option which allows suspension of premium payments for 365 days. During this entire "Special Grace Period", you will remain fully covered by the insurance<sup>8</sup>.</p>
<b>末期病症保障</b> <b>Terminal Illness Benefit</b>	<p>若受保人不幸被首次確診患上末期病症<sup>9</sup>，便可獲得末期病症保障賠償，即基本計劃及附加保障（如適用）的身故保障，以紓緩經濟上的壓力。</p> <p>In the event of the Insured being first diagnosed with Terminal Illness<sup>9</sup>, a sum of Terminal Illness Benefit will be paid, which is the Death Benefit of the basic plan and supplementary benefit(s) (if any), to help relieve the financial burden.</p>
<b>附加保障</b> <b>Supplementary Benefits</b>	<p>此外，你亦可以小額保費享有一系列附加保障：</p> <ul style="list-style-type: none"> <li>■ <b>豁免保費計劃</b> – 若受保人不幸於65歲或以前因患病或意外受傷引致連續6個月或以上不能工作，計劃會代付傷殘期間所需的保費。</li> <li>■ <b>其他附加保障</b> – 嚴重疾病保障、意外保障等。</li> </ul> <p>The plan also offers you a full spectrum of supplementary benefits at an additional premium:</p> <ul style="list-style-type: none"> <li>■ <b>Waiver of Premium Benefit</b> – If the Insured suffers from total disability for a continuous period of not less than 6 months resulting from disease or bodily injury before the age of 65, the premiums required during the period of disability will be payable by the benefit.</li> <li>■ <b>Other supplementary benefits</b> – Critical Illness Benefit, Accident Benefit, etc.</li> </ul>

#### 附註

1. 調低基本保障額時，會以後進先出方式先扣除最近期生效的基本保障額，並會按此計算適用的退保費用。
2. 保單增值權益有效至受保人51歲的保單週年日止。有關其他條款及細則，請參閱保單文件。
3. 保證可保權益只適用於保障生效日期一年後行使，至受保人51歲的保單週年日止。權益亦適用於合法領養18歲以下子女。於每次行使權益時，所增加的基本保障額最高為行使權益前基本保障額的25%，而受保人的所有首選靈活萬用壽險計劃保單，因每次行使保證可保權益所增加的基本保障額合共最高為50,000美元/400,000港元/澳門元；此權益最多只可行使兩次。有關詳情及條款，請參閱保單文件。
4. 基本保障額須扣除受保人身故日前12個月內曾提取的總金額。
5. 基本保障額及賬戶價值的50%之總額須扣除受保人身故日前12個月內曾提取的總額的50%。
6. 定期提款權益只適用於生效滿10年或以上的保單，並可獲豁免支付提款費用。按現行規定，每月提款金額最低為500美元/4,000港元/澳門元，提款年期最短一年；而每年提款金額最低為6,000美元/48,000港元/澳門元，提款年期最短三年。如欲更改已確認的定期提款權益，須支付手續費。
7. 現時提款費用每次25美元或200港元/澳門元。
8. 失業保障只適用於基本計劃。
9. 末期病症指根據本公司委任醫療顧問的意見，受保人因患病以致其壽命很可能不會多於十二個月。於作出末期病症保障賠償後，有關的保單及附加保障將自動終止。有關詳情及條款，請參閱保單文件。

#### Notes

1. Decrease in the Basic Sum Insured will be implemented on a last-in-first-out basis, where the most recently commenced layer of Basic Sum Insured will be deducted first and the applicable surrender charge will be calculated accordingly.
2. Policy Enhancement Option will terminate on the policy anniversary following the Insured's 51<sup>st</sup> birthday. Please refer to the policy document for other terms and conditions.
3. The Guaranteed Insurability Option can be exercised one year after the Effective Date of Coverage, and will terminate on the policy anniversary following the Insured's 51<sup>st</sup> birthday. This option is also applicable to legal adoption of a child under the age of 18. For each time the Guaranteed Insurability Option is exercised, the increase in Basic Sum Insured shall not exceed 25% of the Basic Sum Insured before exercising the option, the aggregate increase in Basic Sum Insured of all FLEXI-ULife Prime Saver policies under the Insured by this option shall not exceed US\$50,000/HK\$/MOP400,000, and this option can at most be exercised twice. Please refer to the policy document for the relevant terms and conditions.
4. The Basic Sum Insured will be net of all withdrawals made in the 12-month period preceding the date of the Insured's death.
5. The sum of the Basic Sum Insured and 50% of Account Value will be net of 50% of all withdrawals made in the 12-month period preceding the date of the Insured's death.
6. Automatic periodic withdrawal option is only applicable if the policy has been in force for at least 10 years, the withdrawal charge will be waived. Current requirement on minimum monthly withdrawal amount is US\$500/HK\$/MOP4,000, with minimum withdrawal period of one year; and the minimum annual withdrawal amount is US\$6,000/HK\$/MOP48,000, with minimum withdrawal period of three years. For any change after the application has been confirmed, a nominal fee will be levied.
7. The current charge for each withdrawal is US\$25 or HK\$/MOP200.
8. Unemployment Protection is only applicable to the Basic Plan.
9. Terminal Illness means a disease of the Insured, which in the opinion of our appointed medical consultant is likely to lead to death of the Insured within twelve months. Upon payment of the Terminal Illness Benefit, the related policies and all the supplementary benefit(s) attached will automatically be terminated. Please refer to the policy document for the relevant terms and conditions.

## 重要資料

### 派息率理念

我們將不時檢視及釐定派息率及 / 或非保證回報。派息率及 / 或非保證回報會根據當時的回報率、最佳估算假設的長線回報率及我們每年0% - 1.5%的目標利差（視乎保單年期）而釐定。部份的投資回報在扣除利差後，將會以派息率及 / 或非保證回報派發給保單持有人。

我們已成立一個委員會，在釐定派息率及 / 或非保證回報時向公司董事會提供獨立意見。實際派息率及 / 或非保證回報會先由委任精算師建議，然後經此委員會審議決定，最後由公司董事會（包括一個或以上獨立非執行董事）批准。

我們將會參考包括但不限於以下因素的過往經驗和預期未來展望，以釐定派息率及 / 或非保證回報。

**投資回報：**包括所投資的資產賺取的利息 / 紅利收入及市場價格變動。投資表現會受利息 / 紅利收入之波動以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動及滙率而影響。

**退保：**包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的派息率及 / 或非保證回報，我們或在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之派息率及 / 或非保證回報。

### 投資政策、目標及策略

萬通保險國際有限公司（「萬通保險」）的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，可能包括環球股票、債券及其他固定收益資產、房地產和商品市場。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據投資的資產之過往及預期的表現、波幅及相關風險去選擇投資的資產及管理我們的投資組合。

為達至長線目標回報，萬通保險採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	80% - 100%
股票類資產	0% - 20%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券（主要投資於美國市場），提供一個多元化及高質素之債券投資組合。

股票類資產可能包括環球股票（公共及 / 或私募股權）、互惠基金、交易所交易基金、高息債券、房地產及商品市場。投資遍佈於不同地區及涉及不同的行業。另外，我們或會使用衍生工具作為資產風險管理。

投資策略或會不時根據市場環境及經濟展望而作變動。相關詳情及過往派息率資料請瀏覽本公司網頁：



香港：  
<https://www.yflife.com/tc/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



澳門：  
<https://www.yflife.com/tc/Macau/Individual/Services/Useful-Information/Investment-Strategy>

## 主要產品說明

### 繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人100歲。提取現金、減低或暫停繳付保費（如適用），將會減少計劃所累積的現金價值，而每月費用仍會被扣除。我們將至少每年檢視非保證之費用，於需要時非保證之費用可能會被調整，並會提前一個月以書面通知你有關更改。我們將參考包括但不限於理賠、支出費用、投資回報及退保等因素的過往經驗和預期未來展望，以釐定任何非保證費用的調整。如現金價值不足以支付每月費用，而在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單便會終止而沒有任何價值。

## Important Information

### Crediting Interest Rate Philosophy

The crediting interest rate and/or non-guaranteed bonuses will be reviewed and determined by us from time to time. The crediting interest rate and/or non-guaranteed bonuses will be determined based on the current earned rate, the best estimate long term earned rate and our target interest spread of 0% - 1.5% p.a. depends on the policy duration. Policyholders will receive a portion of the investment returns, net of interest spread, in the form of crediting interest rate and/or bonuses.

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

In determining the crediting interest rate and/or non-guaranteed bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

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

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

To provide more stable crediting interest rate and/or non-guaranteed bonuses, we may retain returns during periods of strong investment performance to support or maintain stronger crediting interest rate and/or non-guaranteed bonuses during periods of less favourable investment performance.

### Investment Policy, Objective and Strategy

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

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

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

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

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

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

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

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



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



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

## Key Product Disclosures

### Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured. Cash withdrawals, reducing the premium amount, or skipping premium payments (if applicable) will reduce the accumulation of the Cash Value, while the monthly charges are still deductible. Non-guaranteed charges will be reviewed at least annually and may be adjusted if necessary. You will be notified the related changes with prior written notice 1 month before effective. In determining any changes in charges, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, claims, expenses, investment performance and surrenders. If the Cash Value is not sufficient to cover the monthly charges and no premiums are made before the end of the 31-day Grace Period from such premium due date, the policy will lapse with zero value.



## 終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單持有人呈交書面要求終止本保單
- 在受保人經確診患上末期病症而需要作出末期病症保障賠償後
- 受保人身故

## 期滿價值

如受保人在保單期滿日仍然在生，你將獲得相等於保單期滿日的賬戶價值的期滿價值。

## 提早退保

本產品是為長線持有而設。如提早終止保單，你所獲得的現金價值或會遠低於你的已繳保費。

## 通脹風險

當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

## 信貸風險

本計劃由萬通保險承保及負責，保單持有人的保單權益會受其信貸風險所影響。

## 主要不保事項

受保人若在保單日期起計一年內自殺，無論其是否在神智清醒的情況下，我們的全部責任將只限於退還直至受保人身故當天在本保單所累積的賬戶價值的金額加上已扣除的保險成本（不包括利息）。

## 適用於末期病症保障

末期病症保障將不會支付任何保障的賠償予因以下一種或多種情況而直接或間接引致的末期病症：

- 在保障生效日期或批准復效日期（以較後日期為準）的六十日內出現的疾病；
- 在保障生效日期或批准復效日期（以較後日期為準）前，所有受保人本身已存在的情況及按受保人已呈現的病徵及病狀，受保人已知悉或據常理應該已知悉的情況；
- 自殺、企圖自殺或因神智不清醒、自殘或精神狀態異常的狀況下受傷；
- 藥癮、酗酒或因酒精或藥物中毒（除非由醫生處方）；
- 任何人類免疫力缺乏症病毒及 / 或與此有關之病症，包括愛滋病及 / 或任何由此而產生的病症；或
- 任何在十八歲前因患上或出現之先天性畸形或反常的情況而引致的疾病或病患。

## 提供資料責任及未符合這要求的後果

在投保時，你 / 你們必須提供一切知悉或據常理知悉的資料，因萬通保險會按照所提供的資料評核接受投保及決定保險條款。提供資料的責任將會在投保申請表的簽署日期或任何補充文件的簽署日期（以較後日期為準）完成。你 / 你們若不清楚某一事項是否重要，請將該事項填寫於申請書內。若未符合以上要求，該保單可能因此而作廢。

## 索償程序

有關索償程序，請瀏覽本公司網頁：

香港：<https://www.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>

澳門：<https://www.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

## 保費徵費（只適用於香港）

保監局會透過保險公司向所有保單持有人，為其於香港續發之保單，於每次繳付保費時收取徵費。有關徵費之詳情，請瀏覽保監局網站專頁[www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

## 保單冷靜期及取消保單的權利

如保單未能滿足你的要求，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道33號萬通保險大廈27樓 / 澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座），並確保本公司的辦事處於交付保單的21個曆日內，或向你 / 你的代表人交付《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21個曆日內（以較早者為準）收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額及你所繳付的徵費（適用於香港），但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

## 期滿及退保

如需申請退保，你只需填妥、簽署並寄回由本公司提供的特定表格，以及你的有效身份證明文件副本及固定住址證明（如適用），本公司將安排退保事宜。

於保單期滿時，本公司將致函通知你，並會於接獲你的有效身份證明文件副本後安排保單終止事宜。

## 延遲付款期

我們保留押後支付退保價值之權利，最長不超過接獲退保要求後六個月。

## Termination

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

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The Insured is diagnosed with terminal illness giving rise to the payment of Terminal Illness Benefit
- The Insured dies

## Maturity Benefit

If the Insured were living on the Maturity Date of the Policy, you will receive a maturity benefit equals to the Account Value on the Maturity Date.

## Early Surrender

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

## Inflation Risk

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

## Credit Risk

This plan is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

## Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, our total liability shall be limited to the aggregate of the Account Value on the date of death of the Insured and the Cost of Insurance deducted (without any interest).

## For Terminal Illness Benefit

The Terminal Illness Benefit will not be paid for Terminal Illness caused, directly or indirectly, by or resulted from one or more of the following:

- Any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage or the approval date of reinstatement, whichever is later;
- All pre-existing conditions in respect of the Insured existed before the Effective Date of Coverage or the approval date of reinstatement, whichever is later, and presented signs and symptoms of which the Insured has been aware or should reasonably have been aware;
- Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of mind;
- Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor;
- Any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof; or
- Any diseases or illnesses which are due to congenital defect or condition and occurred before the Insured reaches 18 years of age.

## Duty of Disclosure and the Consequences of Not Making Full Disclosure

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

## Claims Procedures

For details of the procedures for making claims, please refer to our website at:

Hong Kong: <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://www.yflife.com/en/Macau/Individual/Services/Claims-Corner>

## Premium Levy (Applicable to Hong Kong only)

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

## Cooling-off Period and Right of Cancellation

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

## Maturity and Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly, upon receipt of your valid identification document copy.

## Deferred Payment Period

We may defer payment of any Surrender Value for the period up to six months from the date we receive the surrender request.

# 「首選靈活萬用壽險計劃」一覽表

## FLEXI-ULife Prime Saver – at a glance

利益項目 Benefits							
基本派息率* Base crediting interest rate*	現時假設基本派息率為每年4.0%。基本派息會每月派發，並撥入賬戶價值，以複式計算 Current assumed base crediting interest rate is 4.0% p.a. The base crediting interest will be credited monthly to the Account Value at a compound rate						
額外利息* Retrospective additional interest*	於保單第20個保單週年日及其後每5年派發，現時假設額外利息息率為每年0.25% Credited to the Account Value at the end of the 20 <sup>th</sup> policy year and for every 5 years thereafter. The current assumed retrospective additional interest rate is 0.25% p.a.						
額外回報 Extra Bonus	於保單第15個保單週年日及其後每5年派發 Credited to the policy at the end of the 15 <sup>th</sup> policy year and for every 5 years thereafter  <table border="1"> <thead> <tr> <th>現時假設額外回報率 The current assumed Extra Bonus rate</th> <th>保單年 Policy Year</th> </tr> </thead> <tbody> <tr> <td>2.75%</td> <td>15/20/25</td> </tr> <tr> <td>5.5%</td> <td>30及其後每5年 The 30<sup>th</sup> year and every 5 years thereafter</td> </tr> </tbody> </table>	現時假設額外回報率 The current assumed Extra Bonus rate	保單年 Policy Year	2.75%	15/20/25	5.5%	30及其後每5年 The 30 <sup>th</sup> year and every 5 years thereafter
現時假設額外回報率 The current assumed Extra Bonus rate	保單年 Policy Year						
2.75%	15/20/25						
5.5%	30及其後每5年 The 30 <sup>th</sup> year and every 5 years thereafter						
利息保證 Guaranteed interest	賬戶價值（包括已撥入保單的利息及額外回報的總額）保證不會少於每年以派息率2.5%計算而累積的賬戶價值（適用於已生效滿15年或以上的保單） Account Value (including the total interest and Extra Bonus credited to the policy) is guaranteed to have accumulated to at least an amount as if the interest rate credited had been 2.5% p.a. (Applicable to a policy that has been in force for 15 years or more)						
身故保障選擇 Death Benefit Options	固定壽險保障 / 遞增壽險保障 / 特級遞增壽險保障 / 漸進壽險保障 Level Benefit / Increasing Benefit / Increasing Benefit Plus / Incremental Benefit						
保證可保權益 <sup>3</sup> Guaranteed Insurability Option <sup>3</sup>	每次增加之基本保障額為行使權益前基本保障額的25%或50,000美元 / 400,000港元 / 澳門元（以較低者為準）；最多可行使權益兩次。 For each exercise, the increase in Basic Sum Insured shall not exceed 25% of the Basic Sum Insured before exercising this option or US\$50,000/HK\$/MOP400,000 (whichever is lower). This option can be exercised up to two times						
失業保障 <sup>8</sup> Unemployment Benefit <sup>8</sup>	可享有長達365日的特惠寬限期 A Special Grace Period of up to 365 days						
末期病症保障 <sup>9</sup> Terminal Illness Benefit <sup>9</sup>	基本計劃及附加保障（如適用）的身故保障 The Death Benefit of the Basic Plan and supplementary benefit(s)						
附加保障 Supplementary Benefits	豁免保費計劃、嚴重疾病保障、意外保障等 Waiver of Premium Benefit, Critical Illness Benefit, Accident Benefit, etc.						
保單資料 Policy Information							
保單類別 Plan Type	基本計劃 Basic Plan						
保單貨幣單位 Currency	香港保單：美元 / 港元 澳門保單：美元 / 澳門元 / 港元 Policy issued in Hong Kong: US\$ / HK\$ Policy issued in Macau: US\$ / MOP / HK\$						
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment						



最低保障額 Minimum Sum Insured	<b>FP80/100/130</b>	<b>&lt; Age 45 歲</b> 香港保單 <b>Hong Kong Policies</b> US\$30,000美元 / HK\$240,000港元 澳門保單 <b>Macau Policies</b> US\$25,000美元 / MOP / HK\$200,000澳門元 / 港元	<b>≥ Age 45 歲</b> US\$15,000美元 / HK\$ / MOP120,000港元 / 澳門元
	<b>FP180/280</b>	US\$15,000美元 / HK\$ / MOP120,000港元 / 澳門元	US\$8,000美元 / HK\$ / MOP64,000港元 / 澳門元
	<b>其他 Others</b>	US\$5,000美元 / HK\$ / MOP40,000港元 / 澳門元	
最高保障額 Maximum Sum Insured	個別考慮 Individual consideration		
增加 / 減少保障額 Increase / Decrease Sum Insured	每次更改之最低金額為5,000美元 / 40,000港元 / 澳門元 The minimum amount of increase / decrease is US\$5,000 / HK\$ / MOP40,000		
提取現金價值 Cash Value Withdrawal	次數不限，現時每次收取25美元或200港元 / 澳門元提款費用；定期提款權益則可獲豁免 Unlimited frequency. Currently, each cash withdrawal is subject to a withdrawal charge of US\$25 or HK\$/MOP200. Withdrawal charge is waived for automatic periodic withdrawal option.		

## 投保資料 Basic Information

投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0 – 75歲 (如選擇特級遞增壽險保障，投保年齡則為0 – 55歲) Age 0 – 75 (For Increasing Benefit Plus, Issue Age is 0 – 55)
保障年期 Benefit Term	至100歲 To Age 100
繳付保費年期 Premium Payment Term	至100歲 To Age 100

以上為計劃的一般資料，只供參考之用，並非保單的一部份，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622。

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

# YFLife 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及 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.

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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.

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