YF Life
萬通保險

儲蓄 Savings

富饒盈家儲蓄保險計劃
InfinityEdge Wealth Insurance Plan

IEW3

限時限額
Limited Offer

緊握創富現在　迎接萬變未來

Seize Wealth Creation Today to Embrace an Ever-Changing Future

限時限額*
Limited Offer*

在這充滿挑戰的時代，成功創富要把握先機。**富饒盈家儲蓄保險計劃**（「此計劃」）不僅能為您提供優厚的潛在回報，亦能滿足對資金靈活性的需求，以應對人生的種種變化。此計劃繳付保費年期為2年，助您輕鬆實現創富目標，亦設有身故保障及意外身故保障，同時保障自己與摯愛。

In this challenging era, seizing opportunities is the key to achieving financial success. **InfinityEdge Wealth Insurance Plan** (the "Plan") not only offers the potential for attractive returns but also provides the financial flexibility needed to navigate life's various changes. The Plan offers a 2-year premium payment term, making it easier for you to achieve your wealth creation goals, along with a Death Benefit and Accidental Death Benefit, to safeguard yourself and your loved ones.

「您」、「您的」及「閣下」指保單持有人。「萬通保險」、「本公司」、「我們」及「我們的」指萬通保險國際有限公司。

"You" and "your" refer to the Policy Owner. "YF Life", "the Company", "we", "our" and "us" refer to YF Life Insurance International Limited.

* 此計劃為限額發售產品，供應期有限，並由萬通保險酌情決定。我們保留不接受客戶保單申請之權利，並全數退回閣下已繳交之保費及保費徵費（只適用於香港繕發之保單）而不會支付任何利息。

The Plan is offered for a limited period and on a limited quota basis, and its availability is at the discretion of YF Life. We reserve the right to decline applications for the Plan with a full refund of any premium paid by you and premium levy paid (applicable to policies issued in Hong Kong only) without interest.

富饒盈家儲蓄保險計劃
InfinityEdge Wealth Insurance Plan

2年繳付保費年期
2-year Premium Payment Term

- 預繳的保費於首個保單年可享利息
  Earns interest for the first policy year toward prepaid premium

優厚潛在回報
Attractive Potential Returns

- 提供保證現金價值及非保證終期紅利，潛在回報優厚
  Provides Guaranteed Cash Value and non-guaranteed Terminal Bonus for attractive potential returns
- 鎖定非保證終期紅利後，以累積紅利及利息形式滾存生息
  Lock-in non-guaranteed Terminal Bonus and accumulate interest in the form of Accumulated Dividends and Interest

靈活資金安排
Flexible Funding

- 可套現累積紅利及利息，以應付不時之需
  Enables cash out of Accumulated Dividends and Interest for contingencies

財富轉贈摯愛
Bequeathing Wealth to Loved Ones

- 可無限次更改保單持有人及/或受保人，讓財富世代傳承
  Allows change of Policy Owner and/or the Insured for unlimited times to pass on accumulated wealth to future generations
- 預先設定第二保單持有人，確保保單利益延續性
  Nominate Contingent Policy Owner in advance to ensure the continuity of policy benefits

安心保障
Worry-free Protections

- 提供身故保障及意外身故保障，更可預先指定自選支付方案，照顧家人的突發需要
  Offers Death Benefit and Accidental Death Benefit, along with advance instructions on settlement options to address the sudden needs of your family
- 可選擇加入保單利益延續權益，預先設定受益人成為新受保人
  Pre-appoint the Beneficiary to become the new Insured by selecting Continuation of Policy Benefit Option

1 2年繳付保費年期
2-year Premium Payment Term

富饒盈家儲蓄保險計劃的繳付保費年期為2年。您亦可選擇連同第2個保單年保費一筆過全部繳付，預繳的第2個保單年保費於首個保單年可享利息[1]。財富即時開始滾存，讓您輕鬆累積財富，更快達到理想目標。

InfinityEdge Wealth Insurance Plan offers a premium payment term of 2 years. You can also choose to pay the premiums in a lump sum including the premium for the 2nd policy year, with the prepaid 2nd policy year premium earning interest in the first policy year[1]. This allows your wealth to start accumulating immediately and helps you reach your desired goals more easily and quickly.

2 優厚潛在回報
Attractive Potential Returns

除保證現金價值外，此計劃提供非保證終期紅利，並可行使終期紅利鎖定權益[2]，轉換終期紅利為累積紅利以獲取利息[3]，讓保單的現金價值[4]不斷增長。

In addition to Guaranteed Cash Value, the Plan offers non-guaranteed Terminal Bonus. By exercising the Terminal Bonus Lock-in Option[2], you can earn interest[3] by converting Terminal Bonus to Accumulated Dividends, so as to grow the Cash Value[4] in the Policy continuously.

現金價值[4] Cash Value[4] = 保證部分 Guaranteed portion: 保證現金價值 Guaranteed Cash Value + 非保證部分 Non-guaranteed portions: 終期紅利[5]（如有）Terminal Bonus[5] (if any) + 累積紅利及利息[3]（如有）Accumulated Dividends and Interest[3] (if any)

3 靈活資金安排
Flexible Funding

此計劃為您提供靈活的理財安排，以應付未來多變的需求。除可於有需要時套現已鎖定的累積紅利及利息外，您亦可透過部分退保[6]，於保單內提取部分現金價值使用；或可透過保單借貸[7]，獲高達90%保證現金價值的貸款額，以應不時之需。

The Plan provides flexible funding options to adapt to your changing needs in the future. You can cash out the locked-in Accumulated Dividends and Interest as necessary. To address contingencies, you may withdraw a portion of the Cash Value in the Policy through partial surrender[6] or access cash by taking out a policy loan[7] of up to 90% of the Guaranteed Cash Value.

4 財富轉贈摯愛
Bequeathing Wealth to Loved Ones

於保單生效期間，您可隨時更改保單持有人。而於第1個保單週年起，可按需要轉換保單的受保人[8]，更改次數不限，並不會影響保單的現金價值。將保障延續、世代共享財富。

此外，您亦可預先設定第二保單持有人[9]，一旦保單持有人不幸身故，第二保單持有人可繼承保單。

The Policy Owner can be changed at any time while the Policy is in force. However, the change of Insured[8] can only take place starting from the 1st policy anniversary. There is no limit on the number of changes and the Cash Value of the Policy won't be affected. Extending protection and sharing the wealth across the generations.

In addition, you may nominate a Contingent Policy Owner[9], allowing he/she to inherit the Policy upon the unfortunate passing of the Policy Owner.

5 安心保障
Worry-free Protections

身故保障[10]

若受保人不幸身故，身故保障將支付予受益人：

- 保證現金價值 + 非保證終期紅利（如有）+ 非保證累積紅利及利息（如有），或
- 100% 已繳每年保費總額[11] + 非保證累積紅利及利息（如有）

以較高者為準

Death Benefit[10]

In the unfortunate event of the death of the Insured, Death Benefit will be payable to the Beneficiary:

- Guaranteed Cash Value + non-guaranteed Terminal Bonus (if any) + non-guaranteed Accumulated Dividends and Interest (if any), or
- 100% of total Annual Premium paid[11] + Non-guaranteed Accumulated Dividends and Interest (if any)

whichever is higher

意外身故保障[12]

如受保人於保單生效首 5 個保單年內或 80 歲前（以較早者為準）意外身故，除上述身故保障外，此計劃亦會額外支付相等於 100% 已繳每年保費總額[11] 予受益人，並以 150,000 美元或等值為限，以減輕家庭的財政負擔。

Accidental Death Benefit[12]

If the Insured passes away as a result of an accident within the first 5 policy years or before attaining age 80, whichever is earlier, an additional amount equivalent to 100% of total Annual Premium paid[11], up to a limit of US$150,000 or equivalent, will be payable to the Beneficiary to ease the family's financial burden.

自選支付方案

您可預先指定領取身故保障及意外身故保障（如適用）的方式，讓受益人可以一筆過或每月分期[13]方式領取。另外，您亦可選擇加入保單利益延續權益，預先設定受益人[14]成為新受保人，於受保人不幸離世後，保單仍可延續下去。

Settlement Options

You may give advance instructions to pay the Death Benefit and Accidental Death Benefit (if applicable) to the Beneficiary in a lump sum or monthly payments[13], or you can choose to include the Continuation of Policy Benefit Option to pre-nominate the Beneficiary[14] to become the new Insured for the continuation of the Policy in the event of the passing of the Insured.

富饒盈家儲蓄保險計劃一覽表
InfinityEdge Wealth Insurance Plan – at a glance

利益項目 Benefits	
現金價值[4] Cash Value[4]	保證現金價值 + 非保證終期紅利 + 非保證累積紅利及利息(如有) Guaranteed Cash Value + non-guaranteed Terminal Bonus + non-guaranteed Accumulated Dividends and Interest (if any)
保證現金價值 Guaranteed Cash Value	將根據保單已生效的年期及保單貨幣提供保證現金價值，並不受經濟環境因素影響 The Guaranteed Cash Value will be based on the duration for which the Policy has been in force, and the policy currency, no matter the economic climate
終期紅利[5] Terminal Bonus[5]	於第3個保單週年起，最少每年公佈一次非保證終期紅利 The non-guaranteed Terminal Bonus will be declared at least once a year from the 3rd policy anniversary onwards
	• 非累積、非保證分紅 • 金額將於每次公佈時更新 • 終期紅利並不是永久附加於保單，已公佈的終期紅利或會在本公司其後公佈時增加或減少 • 在部分退保、退保或保單終止時支付 • Non-cumulative, non-guaranteed bonus • Amount valid until next declaration • The Terminal Bonus does not form a permanent addition to the Policy. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company • Payable upon partial surrender, policy surrender or policy termination
累積紅利及利息[3] Accumulated Dividends and Interest[3]	可於第15個保單週年起，申請行使終期紅利鎖定權益[2]，將指定百分比的終期紅利成為累積紅利及利息的一部分 累積紅利及利息為保留於保單內積存的已轉換終期紅利及所派發的利息之總和。可在保單內滾存生息[3]或套現使用 From the 15th policy anniversary onwards, you may exercise the Terminal Bonus Lock-in Option[2] and convert a specified percentage of the Terminal Bonus to become a part of Accumulated Dividends and Interest The aggregate of the converted Terminal Bonus left in the Policy for accumulation and the interests credited is the Accumulated Dividends and Interest, which can be accumulated in the Policy for further growth[3] or cash out 每次轉換 (現時最少) Each Conversion (current minimum): 5% 最高鎖定百分比總和 Maximum Aggregate Lock-in Percentage: 60%

其他保障 Other Benefits

身故保障[10] Death Benefit[10]	保證現金價值 + 非保證終期紅利(如有) + 非保證累積紅利及利息(如有),或 100% 已繳每年保費總額[11] + 非保證累積紅利及利息(如有) 以較高者為準 Guaranteed Cash Value + non-guaranteed Terminal Bonus (if any) + non-guaranteed Accumulated Dividends and Interest (if any), or 100% of total Annual Premium paid[11] + non-guaranteed Accumulated Dividends and Interest (if any) whichever is higher
意外身故保障[12] Accidental Death Benefit[12]	受保人於保單生效首 5 個保單年內或 80 歲前(以較早者為準)意外身故: • 100% 已繳每年保費總額[11],或 • 150,000 美元或等值 以較低者為準 The Insured passes away as a result of an accident within first 5 policy years or before the Insured attains age 80, whichever is earlier: • 100% of total Annual Premium paid[11], or • US$150,000 or equivalent whichever is lower
自選支付方案 Settlement Options	領取身故保障及意外身故保障(如適用)的方式: • 一筆過形式領取;或 • 以每月定期賠款或每月定額賠款方式每月分期領取[13] 可選擇行使保單利益延續權益,預先設定受益人[14] 成為新受保人 The Death Benefit and Accidental Death Benefit (if applicable) will be settled by: • A lump sum payment; or • Monthly payments[13] for a Fixed Period or in a Fixed Amount Or exercise the Continuation of Policy Benefit Option to pre-nominate the Beneficiary[14] as the new Insured

保單資料 Policy Information

保單類別 Plan Type	基本計劃 Basic Plan
保單貨幣 Policy Currency	美元 / 港元 US$ / HK$
保費 Premium	固定及保證 Level and guaranteed
繳費方式 Payment Mode	每年繳付 Annual payment
最低保費 Minimum Premium	每年 10,000 美元 / 80,000 港元 US$10,000 / HK$80,000 annually
最高保費 Maximum Premium	個別考慮 Individual consideration

投保資料 Basic Information

繳付保費年期 Premium Payment Term	2 年 Years
投保年齡 Issue Age	Age 0 – 80 歲
保障年期 Benefit Term	終身 Whole of life

註

1. 受有關條款及細則約束，詳情請瀏覽 https://www.yflife.com 參閱相關宣傳單張。
2. 於保單生效滿15年後，每個保單週年起計的30日內，您可提出書面要求行使終期紅利鎖定權益，每次轉換的鎖定百分比現時最少為5%及鎖定百分比的總和不得超過60%，我們有權不時釐定最低及最高鎖定百分比。已轉換的終期紅利將不可被還原。在行使終期紅利鎖定權益後，終期紅利將會按已轉換的終期紅利金額減少，而任何將來的終期紅利亦會以我們根據已轉換的終期紅利決定的比率相應地調整。
3. 累積紅利及利息的積存利率並非保證，由本公司不時釐定。
4. 須扣除保單債項。
5. 於第3個保單週年起，只要保單仍然生效及您已繳付截至保單週年所有到期應付之保費，終期紅利將會於每個保單週年公佈，本公司保留絕對的酌情權決定就保單公佈終期紅利之頻率及終期紅利金額。終期紅利並不是永久附加於保單，已公佈的終期紅利或會在本公司其後公佈時增加或減少，因此已公佈的終期紅利的金額並非保證。
6. 該金額須扣除保單債項(如有)。部分退保會令保證現金價值、累積紅利及利息(如有)，以及終期紅利(如有)按比例相應減少，保單將來的價值因此會被減少，可能導致延遲實現閣下目標的預期時間。
7. 保單貸款的利息將由本公司不時釐定。如保單所欠的未償還總額(包括利息)超過其保證現金價值，保單將會終止，可能導致閣下無法實現目標。
8. 適用於保單生效1年後，而每次更改受保人之間必須至少相隔一年。保單持有人必須提供我們滿意並接納新受保人與保單持有人有可保利益的證明及新受保人的可保資料的證據。新受保人於更改受保人生效日期的實際年齡不可超過80歲。本公司保留權利要求提交可保證明。更改受保人後，任何原本於保單內的附加保障將會終止。有關更改受保人的詳情，請參閱保單條款及細則。
9. 在保單生效期間，保單持有人可提交要求提名第二保單持有人的申請。於保單持有人身故後6個月內，第二保單持有人須提交書面要求成為保單的新保單持有人，並可行使保單賦予保單持有人的所有權利並須承擔保單的所有責任，惟須於保單持有人身故後9個月內，獲我們接納其連同保單持有人身故的證據及任何我們要求的文件的申請。有關保單擁有權的詳情，請參閱保單條款及細則。
10. 身故保障只適用於保單生效期間，並且於受保人身故後沒有更改受保人。應付金額須扣除保單債項(如有)。任何預繳保費(如適用)亦將獲退還。
11. 金額乃按已繳基本計劃的每年保費計算，不包括已被遞減的基本計劃的每年保費(即部分退保)及預繳保費。
12. 並不包括已被遞減的基本計劃的每年保費(即部分退保)。同一受保人於我們香港總公司或其任何分公司投保的所有保單中的意外身故保障總賠償額以150,000美元或等值為限。適用於受保人直接及純粹因意外受傷而非其他原因導致死亡。於保單下，不論多少名受保人因意外受傷而導致死亡，於任何情況下意外身故保障不會作出多於一次賠償。
13. 如賠償予任何一位受益人的數額少於5,000美元或以保單之貨幣計算的同等數值，我們將以一筆過方式支付。如每次支付數額少於50美元或以保單之貨幣計算的同等數值，我們有權以較疏的次數支付款額。
14. 若保單持有人在保單生效期間要求選擇保單利益延續權益為受益人的身故保障賠償方式，則受保人身故後6個月內，該受益人須提交書面要求以成為新受保人。如我們批准申請，此計劃將不會支付身故保障，而保單亦不會被終止。如意外身故保障根據保障條款所載而可獲支付，此計劃仍將會支付意外身故保障予受益人。有關保單利益延續權益的詳情，請參閱保單條款及細則。

Remarks

1. Subject to the relevant terms and conditions, please visit https://www.yflife.com to refer to the related promotional leaflet.
2. After the Policy has been in force for 15 years, and within 30 days after each policy anniversary, you may submit a written request to exercise the Terminal Bonus Lock-in Option. The Lock-in Percentage for each conversion cannot be less than 5% and the aggregate Lock-in Percentage cannot exceed 60%. We have the right to determine the minimum and maximum Lock-in Percentage from time to time. The conversion of Terminal Bonus cannot be reversed once the Lock-In Option is exercised. After the Terminal Bonus Lock-in Option is exercised, the Terminal Bonus will be reduced by the amount of Terminal Bonus converted and the amount of any future Terminal Bonus will be adjusted at a rate to be determined by us based on the Terminal Bonus which have been converted.
3. The accumulated interest rate for Accumulated Dividends and Interest is not guaranteed and will be determined by the Company from time to time.
4. Net of any Policy Debt.
5. Subject to our right to determine the declaration frequency and the declared bonus amount in respect of the Policy in our absolute discretion, a Terminal Bonus will be declared on each policy anniversary beginning on the 3rd policy anniversary, provided that the Policy is in force and you have paid all premium due and payable up to the policy anniversary. The Terminal Bonus does not form a permanent addition to the Policy. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company and therefore is non-guaranteed.
6. The amount payable will be net of Policy Debt (if any). Partial surrender of the Policy will reduce the amount of the Guaranteed Cash Value, Accumulated Dividends and Interest (if any), and Terminal Bonus (if any) on a pro-rata basis accordingly. The future value of the Policy will therefore be reduced, possibly delaying the expected time to achieve your objectives.
7. Interest will be charged on the policy loan at a rate determined by us from time to time. If the total outstanding amount (including interest) under the Policy exceeds the Guaranteed Cash Value, the Policy will be terminated, possibly resulting in failing to achieve your objectives.
8. Applicable after the 1st policy year and there shall be at least one year between each change of Insured. The Policy Owner's submission of satisfactory proof of insurable interest and insurability of the New Insured is provided and accepted by us. The attained age of the new Insured on the Effective Date of Change of Insured must not exceed age of 80. The Company reserves the right of satisfactory evidence of insurability to be submitted. Any supplementary benefits originally attached to the Policy will be terminated after the Change of Insured. Please refer to the terms and conditions of the Policy for the details of Changing the Insured.
9. While the Policy is in force, the Policy Owner may submit a request to nominate a Contingent Policy Owner. In the event of the Policy Owner's death, the Contingent Policy Owner has to submit a written request within 6 months after the death of the Policy Owner to become the New Policy Owner of the Policy and take up all the rights and liabilities of the Policy, provided that we are satisfied with the submission together with satisfactory proof of the Policy Owner's death and any other documents as requested by us within 9 months from the date of the Policy Owner's death. Please refer to the terms and conditions of the Policy for the details of the Policy Ownership.
10. The Death Benefit is applicable when the Policy remains in force and there is no Change of Insured after the death of Insured. The amount payable is net of any Policy Debt. Any prepaid premium (if applicable) will also be returned.
11. The amount is calculated based on the Annual Premium of Basic Plan. It does not include any Annual Premium of Basic Plan that had been reduced (i.e., partial surrender) or prepaid premium.
12. It does not include any Annual Premium of Basic Plan that had been reduced (i.e., partial surrender). Maximum benefit amount from Accidental Death Benefit of all policies issued by our Hong Kong head office and any of its branch office under the same Insured is limited to US$150,000 or equivalent. Applicable when the Insured dies resulting directly and independently of all other causes from Accidental Bodily Injury. Under no circumstances shall the Accidental Death Benefit payment be made more than once, regardless of how many Insureds under the Policy die from Accidental Bodily Injury.
13. If the amount to be applied under any option for any one person is less than US$5,000 or equivalent in the currency of the Policy, we may instead pay that amount in one lump sum. If the payments under any option come to less than US$50 each or equivalent in the currency of the Policy, we have the right to make payments at less frequent intervals.
14. If the Policy Owner selected the Continuation of Policy Benefit Option as the Death Benefit settlement option for the Beneficiary, the designated beneficiary has to submit a written request within 6 months after the death of the existing Insured to become the new Insured. If we approve the application, the Death Benefit will not be payable and the Policy will not be terminated. If the Accidental Death Benefit is payable according to the Benefit Provisions, the Accidental Death Benefit will be payable. Please refer to the terms and conditions of the Policy for the details of the Continuation of Policy Benefit Option.

重要資料

1. 紅利理念
此分紅保險計劃可分享由我們釐定之相關產品組別中的盈餘。相關產品組別中的盈餘為可分配給保單持有人的利潤。於釐定終期紅利時，我們致力確保保單持有人和公司之間以及不同組別之保單持有人之間能得到合理的利潤分配。我們的目標是將不少於90%的盈餘分配予保單持有人，餘下的部分則歸於公司。

公司已成立一個委員會，在釐定終期紅利派發之金額時向公司董事會提供獨立意見。實際終期紅利派發之金額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。

我們將最少每年檢視及釐定終期紅利一次。終期紅利並不是永久附加於保單上。我們將會參考包括但不限於以下因素的過往經驗及預期未來展望，以釐定保單的終期紅利。

理賠: 包括此保險計劃所提供的身故保障及其他保障的成本。

支出費用: 包括與保單直接有關的支出費用（例如分銷開支、核保費用、繕發和收取保費的支出費用）及分配至此保險計劃的間接開支（例如一般行政費用）。

投資回報: 包括所投資的資產賺取的利息/紅利收入及市場價值變動。投資表現會受利息/紅利收入之波動（利息/紅利收入和利率前景）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、滙率（如投資資產貨幣與保單貨幣不同）及流動性而影響。

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。

為了提供更平穩的終期紅利，我們或會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終期紅利，反之亦然。

此保險計劃可讓保單持有人行使終期紅利鎖定權益，將部分終期紅利鎖定為累積紅利，並按非保證利率積存。我們將會參考這些金額所投資的資產的回報表現的過往經驗及預期未來展望，以釐定該非保證積存利率。這些投資可能包括債券及其他固定收益資產及股票類資產，並與此分紅保單的投資分開。

Important Information

1. Bonus Philosophy
This is a participating insurance plan which can share the divisible surplus from the product group determined by us. Divisible surplus refers to profits available for distribution back to policy owners as determined by us. Terminal Bonus will be determined with an aim to ensure a fair sharing of profits between policy owners and the Company, as well as among different groups of policy owners. We aim to share with policy owners no less than 90% of the divisible surplus while the remaining portion goes to the Company.

A committee has been set up to provide independent advice on the determination of the Terminal Bonus amounts to the Board of the Company. The actual Terminal Bonus, 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.

The Terminal Bonus will be reviewed and determined by us at least once per year. Terminal Bonus does not form a permanent addition to the Policy. In determining the Terminal Bonus, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

Claims: These include the costs of providing coverage such as Death Benefit and other benefits under the insurance plan.

Expenses: These include both expenses directly related to the Policy (e.g. distribution costs, underwriting, issue and premium collection expenses) and indirect expenses allocated to the insurance plan (e.g. general administrative costs).

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 (both interest/dividend earnings and the outlook for interest rates) and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates if the currency of the backing asset is different from the policy currency, and liquidity risk, 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 Terminal Bonus, we may retain returns during periods of strong performance to support stronger Terminal Bonus in times of less favourable performance, and vice versa.

This insurance plan allows policy owners to convert a portion of the Terminal Bonus into Accumulated Dividends by the Terminal Bonus Lock-in Option and accumulate at a non-guaranteed interest rate. In determining such non-guaranteed interest rate, we will take into account both past experience and expected future outlooks for the returns on the assets in which these amounts are invested. The investments, which may include bonds and other fixed-income instruments and equity-like assets, are segregated from the investments backing the participating policy.

2. 投資政策、目標及策略

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、商品市場及另類投資等。 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。

我們會根據過往及預期回報、波幅及相關投資風險來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	35% - 100%
股票類資產	0% - 65%

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，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、商品市場及另類投資等。

投資遍佈於不同地區及行業。

此外，我們或會使用衍生工具作為風險管理之用，以減低市場因素所帶來的風險，包括但不限於利率及貨幣風險。

投資資產將涉及不同貨幣並有可能與保單貨幣不同。

為有效地管理及優化投資組合，我們可能在若干時期內偏離上述目標。

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及分紅實現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

2. Investment Policy, Objective and Strategy

YF Life's investment objective is to optimize policy owners' returns over the long term with an acceptable level of risk. Assets are invested in a broad range of investment instruments, which may include global equities, bonds and other fixed-income instruments, properties, commodities and other alternative investment assets. 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 implements a strategy utilizing a mix of fixed-income and equity-like instruments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	35% - 100%
Equity-like assets	0% - 65%

Bonds and other fixed-income instruments mainly include high-credit-rated government bonds and corporate bonds across various industries, creating a diversified credit 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, commodities and alternative investment assets.

Investments are diversified across geographical areas and industries.

Derivatives may be employed for risk management purpose to mitigate market risks, including but not limited to interest rate and currency risk.

Investment assets may also be invested in currencies other than the underlying policy denomination.

There may be some degree of deviation from the above targets in certain periods in order to manage the portfolio efficiently and to optimize the portfolio return and risk.

In order to manage the portfolio efficiently and optimize the return and risk, this investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and fulfillment ratio, 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

主要產品說明

繳付保費年期及保障年期
閣下應就2年的繳付保費年期持續繳付保費。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過當時的保證現金價值，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值（如有）將會支付予閣下。

保障年期為受保人終身。

保單借貸
如保單有保證現金價值，您可提出借貸要求。最高借貸限額為保證現金價值的90%。您可借貸的最高數額為貸款當天的最高借貸限額扣除任何尚未償還的保單債項。貸款利息將由本公司釐定。如利息於保單週年當天尚未支付，該數額便會被加於尚欠的貸款內。

延遲付款期
除非該筆借款是用作繳付由本公司簽發保單的保費，我們有權押後借貸，最長不超過接獲書面借款要求後6個月。我們保留押後終期紅利轉換，最長不超過接獲書面要求選擇行使終期紅利鎖定權益當日後6個月。

終止
在下列任何情況下，保單將會終止：
- 您呈交書面要求終止保單
- 受保人身故，除非保單於受保人身故後有任何更改受保人
- 在寬限期屆滿前，到期的保費仍未能繳付，除非自動保費貸款適用
- 保單債項超過保證現金價值

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

通脹風險
在通脹下，未來生活費用將會增加，導致現有的預期保障可能無法滿足未來的需求。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
此計劃由萬通保險承保及負責，保單持有人的保單權益會受我們的信貸風險所影響。若我們無法按保單的承諾履行其財務責任，您可能損失保單的價值及其保障。

匯率風險
如選擇的保單貨幣並非本地貨幣，閣下須承受匯率風險。匯率可能波動，因而影響您以本地貨幣計算時所需繳付保費及利益的金額。

Key Product Disclosures

Premium Payment Term and Benefit Term
You should pay the premium(s) in accordance with the premium payment term of 2 years. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Guaranteed Cash Value, all coverage under the Policy will be terminated and the Cash Value (after deducting any Policy Debt) will be paid to you (if any).

The Benefit Term is whole of life of the Insured.

Borrowing
If the Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged at a rate determined by us. Interest payments are due on each policy anniversary. If interest is not paid when due, it will be added to the outstanding loans.

Deferred Payment Period
We may delay making any loan for a period up to 6 months from the date we receive your written request, unless the loan is to be used to pay premium to us. We may defer conversion of any Terminal Bonus for the period of not more than 6 months from the date we receive your written request to exercise the Terminal Bonus Lock-in Option.

Termination
The Policy will be terminated when one of the following events occurs:
- You submit a written request to terminate the Policy
- The Insured passes away, unless there is any Change of Insured under this Policy after the death of the Insured
- The due premium is still unpaid at the end of the Grace Period, except if the Automatic Premium Loan applies
- The amount of Policy Debt exceeds the Guaranteed Cash Value

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
The current planned benefit may not be sufficient to meet future needs due to higher living costs under inflation. Where the actual rate of inflation is higher than expected, the Policy Owner might receive less in real terms even if YF Life meets all of its contractual obligations.

Credit Risk
The Plan is underwritten by YF Life. The insurance benefits are held solely responsible by the Company and subject to our credit risk. If we are unable to satisfy the financial obligations of the Policy, you may lose the value of policy and its coverage.

Exchange Rate Risk
Should you choose a policy currency other than the local currency, you are subject to exchange rate risk. Exchange rates fluctuate from time to time, which may affect the premium and benefit amounts in local currency.

主要不保事項
因以下一種或多種情況而直接或間接引致身故，將不獲意外身故保障賠償：
- 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）；
- 吸入氣體（因工作需要而引致則除外）；
- 在戰爭（無論宣戰與否）中參與軍事服務；
- 因戰爭（無論宣佈或未宣佈）、侵略、抗敵、民間騷動、叛亂或暴動引致的任何行動；
- 參與任何駕駛或騎術賽事、專業運動或需使用呼吸用具之潛水活動；
- 乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 犯法或企圖犯法、拒捕或參與任何刑事的非法行為；或
- 在保單計劃表或修訂文件內所有註明之不保情況（如有）。

受保人若在保單日期起計、或於更改受保人生效日期起計、或於保單利益延續權益的生效日期起計，或於批准保單復效申請當日起計（以最後者為準）一年內自殺，無論其是否在神智清醒的情況下，萬通保險的全部責任將只限於退還已支付之保費（扣除已支付或將獲支付之保障金額及保單債項（如有））或現金價值（以較高者為準）。

提供資料責任及未符合這要求的後果
保單是基於您和受保人於投保申請內提供給我們的資料。重要的是，您和受保人對所提供的所有資料都是真實和準確的，因為這些資料有助於我們決定您和受保人是否符合保單的資格。如果您或受保人提供給我們的資料不準確、誤導或被誇大，您應該立即通知我們。 如您或受保人未有提供準確及真實的資料，或您或受保人提供誤導或被誇大的資料，保單的保障可能會受到影響。

於保單作為依據的投保申請內，或任何足以影響保單的任何事項、或有關依據保單提出任何索償事宜中，如有任何詐騙、關鍵性的錯誤陳述或隱瞞，我們有絕對權決定保單自成立之日起無效及保單的所有索償失效。任何已支付的保費，將在此情況下不被發還及沒收。

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，為其於香港繕發之保單，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。

保單冷靜期及取消保單的權利
如保單未能滿足您的要求，您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，或向您/您的代表人交付《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，您將可獲退回已繳保費金額及您所繳付的徵費（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。

退保
如需申請退保，您只需填妥、簽署並寄回由本公司提供的特定表格，本公司將安排退保事宜。

如需索取有關表格，請聯絡您的持牌保險中介人或致電本公司客戶服務熱線：香港（852）2533 5533 / 澳門（853）2832 2622。

Key Exclusions
The Accidental Death Benefit will not be paid for death caused, directly or indirectly, by or resulting from one or more of the following:
- Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of the mind;
- Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor;
- Inhaling gas (except from hazard incidental to occupation);
- Military services in time of declared or undeclared war;
- Any act due to war, declared or undeclared, invasion, hostilities, civil commotion, rebellion or riot;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus;
- Travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Violation or attempted violation of the law or resistance to arrest or participation in any criminal act; or
- All excluded condition(s) as specified in the Policy Schedule or endorsement(s), if any.

If the Insured commits suicide, whether sane or insane, within one year from the latest of the Policy Date, or the Effective Date of Change of Insured, or the Continuation of Policy Benefit Effective Date, or the date we approve the reinstatement application, the total liability of YF Life shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any), or Cash Value, whichever is higher.

Duty of Disclosure and the Consequences of Not Making Full Disclosure
The Policy is based on the information you and the Insured gave us in your insurance application. It is important that you and the Insured were truthful and accurate with all of the information provided, as this information helped us to decide if you and the Insured were eligible for the Policy. You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or the Insured gave misleading or exaggerated information, the benefits under the Policy may be affected.

If there is any fraud, material misstatement or concealment in the insurance application on which the Policy is based, or in relation to any other matter affecting the Policy, or in connection with the making of any claim under the Policy, we shall have the sole and absolute discretion to render the Policy null and void from the date of inception and forfeit all claims. Any premium paid shall not be refundable and shall be forfeited.

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 webpages at 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 levy you paid (applicable to Hong Kong), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Surrender
You may surrender the Policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender.

You may contact your licensed insurance intermediary or contact our Customer Service Hotline at Hong Kong (852) 2533 5533 / Macau (853) 2832 2622 to get a copy of the form.

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萬通保險與Barings（霸菱）為長久戰略合作夥伴，憑藉獨佔鰲頭的環球投資實力與合作網絡，攜金融科技創新強勁動能，居香港保險業領先地位。

*美國萬通及雲鋒金融控股有限公司為間接持有萬通保險國際有限公司的股份。

**美國五大壽險公司乃按2025年6月2日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2024年收入排行榜合併計算。

The major shareholders* of YF Life Insurance International Limited (YF Life) include Massachusetts Mutual Life Insurance Company (MassMutual), which itself has 174 years of experience and is one of the Five Largest US Life Insurance Companies**, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life Insurance International Limited.

** The "Five Largest US Life Insurance Companies" are ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2024, and based on the FORTUNE 500 as published on June 2, 2025.

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