

| 儲蓄及退休 Save and Retire |

富饶传承储蓄计划3

Infinity Saver 3

IS3

YFLife
萬通保險

雲鋒金融集團成員



《指标》
2021年财富管理大奖
退休产品 - 杰出表现奖



新城财经台大湾区保险业大奖2021 - 香港站
杰出财富传承奖

未來在我手
Own the future

富饶传承 掌握未来

Own the future with
the legacy of wealth

曾孙的
无限潜能开发
My great-
grandson's
potential



孙女的教育大计
My grand-daughter's
education



儿子的事业发展
My son's business



我的退休生活
My retirement



创造财富 开展富饶未来

富饶传承储蓄计划3是一项提供更高潜在回报的灵活保险储蓄计划，备有多达8种保单货币选择，并可于日后灵活转换保单货币，以争取更高潜在回报，让资产稳健增值，为您和家人实现美好的未来。

财富倍增 恒久传承

计划除提供支取资金及保费假期的灵活性，更备有把现金价值转换为“终身年金”*的自主性。您更可将保单所累积的财富直接传承给挚爱，让保单的财富倍增，延续世代。

为自己及挚爱塑造幸福未来

日后，您的家人将会衷心感激您，因为您今天的明智决定，不仅让您安享富饶未来，亦能惠泽挚爱家人。选择富饶传承储蓄计划3为您建立财富，让您见证财富增长及传承对家人的爱。

Protected wealth that grows for the future

Infinity Saver 3 is a flexible insurance savings plan designed to grow assets and help you and your family achieve a brighter future. The plan offers a choice of up to 8 currencies, and you may change the policy currency in the future for potentially higher returns. With Infinity Saver 3 you accumulate capital that grows for the future.

Create an inheritance

The plan not only offers flexible withdrawal and premium holiday options, but also the freedom to convert the cash value into lifetime annuity income*. You may change your policy ownership over time to transfer the accumulated wealth to your loved ones.

For your family's future happiness

Your family will look back and thank you for your wisdom today in building a legacy of wealth for yourself and your family. Choose Infinity Saver 3, watch it grow and share your blessings across the generations.

* 适用于美元、人民币、港元或澳门元之保单。

Applicable to US Dollar, Renminbi, HK Dollar or Macau Pataca policies.



富饶传承储蓄计划3提供多达8种保单货币选择, 包括美元、英镑、澳元、加元、人民币、新加坡元、港元及澳门元[#]; 每种货币均提供不同的回报, 您可根据个人的长线理财规划需要, 选取保单货币。

Infinity Saver 3 offers a choice of up to 8 policy currencies, including US Dollar (US\$), British Pound (GBP), Australian Dollar (AUD), Canadian Dollar (CAD), Renminbi (RMB), Singapore Dollar (SGD), HK Dollar (HK\$) and Macau Pataca (MOP)[#]. Each currency offers different returns. You may choose a policy currency that best suits your long-term financial needs.

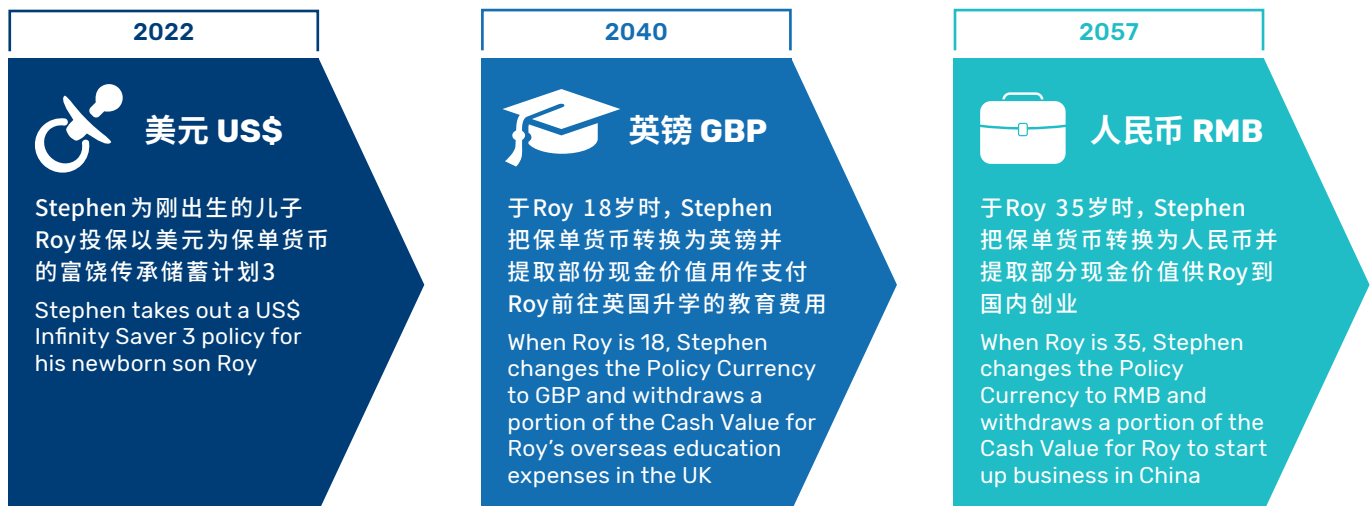
货币转换权益

让您及您的子女实践不同人生阶段的目标及把握环球货币机遇, 您于第3个保单周年日起, 申请行使“货币转换权益”¹, 把原有保单货币转换至新保单货币。无论是子女海外升学、外地置业或创业, 计划均可配合您的财务需要。

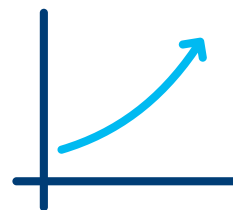
Currency Exchange Option

For you and your children to achieve your goals at different stages of life and to seize global currency opportunities, you may exercise the Currency Exchange Option¹ to change the original Policy Currency to a New Policy Currency from the third policy anniversary onwards. Whether it is for children to study abroad, asset purchase overseas, or to start a new business, the plan can be tailored to suit your financial needs.

例子 Example:



[#] 只适用于澳门缮发之保单。
For policy issued in Macau only.



万通保险专业的投资团队采用积极的资产配置策略，为您投资遍及全球，以获取更高的长期回报。

At YF Life, our professional investment team implements a proactive asset allocation strategy. By investing in a globally-diversified portfolio, we aim to achieve higher long-term returns.

资产配置策略

我们会按照一定程序，定期检视计划的投资策略，并根据全球经济环境为资产配置作出适时的调配，务求能抓紧市场的新机遇，为您争取更佳且稳健的长线回报潜力。

自保单生效满3年起²，除保证现金价值外，保单更提供非保证“年终红利”及“终期红利”以分享投资收益，为您提供资产管理并调配回报潜力，让您保单的现金价值³不断递增。

Asset Allocation Strategy

We adopt a systematic approach in reviewing the investment strategy, and implement timely rebalancing of the asset allocation according to the global economic scenario to optimize market opportunities for attractive and stable long-term returns.

In addition to the Guaranteed Cash Value, the plan shares the profits of the investments in the form of non-guaranteed “Annual Dividend” and “Terminal Bonus” from the third policy anniversary onwards², providing you with enhanced potential investment returns. In this way, your Cash Value³ will grow continuously.

$$\begin{array}{l} \text{现金价值}^3 \\ \text{Cash Value}^3 \end{array} = \begin{array}{l} \text{保证现金价值} \\ \text{Guaranteed Cash Value} \end{array} + \begin{array}{l} \text{累积年终红利及利息} \\ \text{accumulated Annual} \\ \text{Dividends and Interest} \end{array} + \begin{array}{l} \text{终期红利} \\ \text{Terminal Bonus} \end{array}$$

保证现金价值² – 无论经济环境如何，我们将根据缴付保费年期、保单年期及保单货币为您提供保证现金价值。

年终红利 – 于保单生效满3年起每年派发非保证年终红利²，您可随时提取使用，又或将已派发的红利累积于保单内，继续获利滚存⁴，赚取更多回报。

终期红利 – 于保单生效满3年起最少每年公布一次非保证终期红利²，并将于退保或保单终止时派发⁵，为财富增值。

Guaranteed Cash Value² – Based on the Premium Payment Term, the duration for which the policy has been in force, and the Policy Currency, no matter the economic climate.

Annual Dividend – Effective from the third policy anniversary onwards, the non-guaranteed Annual Dividend will be payable annually². You may choose to withdraw the declared dividend anytime or to leave it to accumulate in your policy⁴ for further growth.

Terminal Bonus – From the third policy anniversary onwards, the non-guaranteed Terminal Bonus will be declared at least once a year², and will be payable upon surrender or termination of the policy⁵.

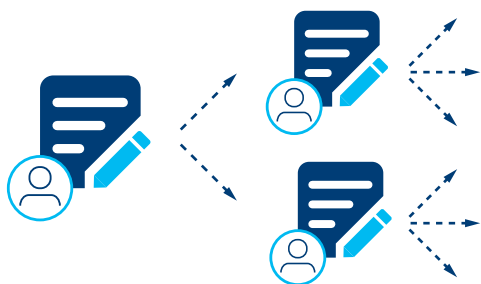


计划提供多项灵活的选项，助您策划未来。

Make plans for your future with our flexible options.

保单分拆权益⁶

自保单生效满3年起，您可将保单的部分现金价值分拆成数份保单，馈赠给多位挚爱，让爱与财富延续。您亦可将各份保单转换成不同的货币，灵活应对人生不同阶段的需要。



Policy-split Option⁶

From the third policy anniversary onwards, you can split your policy into several policies by converting a portion of its Cash Value. You may then pass the policies to your loved ones to share your love and wealth. You may also change the Policy Currency for each policy so as to satisfy your needs in different stages of life.



保费假期⁷

您可于第2个保单周年日起，申请长达4年的保费假期^{*}，让您可灵活处理不时的财务需要。于保费假期期间保单仍然生效，保单内所累积的年终红利及利息亦会继续滚存生息；于保费假期期间，每个保单年后将暂停派发年终红利，以及保单内的保证现金价值将维持于保费假期生效日期的水平⁸。于保费假期后，保证现金价值及终期红利将会被调整。

Premium Holiday⁷

From the second policy anniversary onwards, you may apply for a Premium Holiday of up to four years^{*} in order to cope with your financial needs. The policy will be in force during the Premium Holiday Period, and the accumulated Annual Dividends and Interest in the policy will continue to accrue interest. During the Premium Holiday Period, the Annual Dividends following each of the policy years will be suspended, while the Guaranteed Cash Value will remain at the level on the Premium Holiday Commencement Date⁸. After the end of the Premium Holiday, the Guaranteed Cash Value and Terminal Bonus will be adjusted.

年终红利

可套现使用，或于保单内继续滚存生息⁴。

Annual Dividend

You may make withdrawals or leave it to accumulate⁴ in the policy.

终期红利锁定权益⁹

为您更好掌握市场机遇，您可于第15个保单周年日起，申请行使终期红利锁定权益，将部分终期红利所提供的回报锁定，转换为年终红利以提取使用，或于保单内滚存生息⁴，以争取更高收益。于保单生效期内，您可锁定高达60%的终期红利。

Terminal Bonus Lock-in Option⁹

From the 15th policy anniversary onwards, to capitalize on any market opportunities, you may convert a portion of the Terminal Bonus into Annual Dividend by exercising the Terminal Bonus Lock-in Option. You may then cash out or leave it to accumulate in the policy⁴ to enjoy higher returns. While the policy is in force, up to 60% of the Terminal Bonus may be converted.

此外，你可透过部分退保¹⁰，于保单内提取部分现金价值使用，亦可透过保单借贷，获享高达90%保证现金价值的贷款额，助您灵活调动资金，同时让余下的现金价值继续滚存累积。

You may also withdraw a portion of the Cash Value by partial surrender¹⁰ or get access to cash by taking out a policy loan of up to 90% of the Guaranteed Cash Value. The remaining value will meanwhile continue to accumulate.

^{*} 缴付保费年期为5年的保单，保费假期上限为2年；而缴付保费年期为10年的保单，保费假期上限为4年。

For policies with 5-year premium payment term, the maximum aggregate premium holiday period is 2 years; for those with 10-year premium payment term, the maximum aggregate premium holiday period is 4 years.

4

财富世代传承

Spread Your Wealth Across Generations



您可以透过“更改受保人”¹¹，将保单传承予挚爱。更改受保人次数不限，亦不影响保单的现金价值，让您安心把财富持续稳健增值，世代共享。

主动更改 – 于第1个保单周年日起，您可于保单生效期内随时把保单的受保人更改为子女、孙儿、又或您的挚爱，让保单世代传承。

预先设定 – 您可预先设定后续保单持有人¹²，一旦不幸身故，保单仍可自动延续；另外，亦可预先设定指定受益人，于受保人不幸离世后，指定受益人自动成为新受保人^{12,13}，保证传承。

换言之，您的挚爱可直接承继保单资产，无须等候遗产承办，并有助分散税务风险[^]。

Transfer your policy ownership to your loved ones by “changing the Insured”¹¹ unlimited times without affecting the Cash Value of the policy. Grow and share the wealth across the generations.

Change whenever you wish – From the first policy anniversary onwards, you may change the Insured to your child, grandchild or loved one anytime while the policy is in force, to let your wealth grow across the generations.

Advance instructions – You may provide advance instructions, nominating a contingent Policy Owner¹² to ensure the policy will be inherited upon the death of the Policy Owner. Prior instructions may also be created by nominating a designated beneficiary to become the new Insured^{12,13} in the event of the death of the Insured.

This means there’s no need to wait for the completion of probate, thus potentially earning tax advantages[^].

[^] 有关个别国家或地区的税务详情，请咨询独立法律及专业意见。

Please consult your own legal advisor as regards taxation in an individual country or region.

5

兼享终身年金

Enjoy Lifetime Annuity Income



您于55岁及保单已生效满10年起，随时灵活选择将全数或部分现金价值转为年金¹⁴，保证终身派发，确保退休后一辈子有收入，长享长有。

您所享有的为市场上少有的“真年金”，犹如您的私人长俸，并备有11种年金权益随意选择，全面照顾您和配偶的退休需要，活到多少岁都可以持续领取，享受丰盛无忧的退休生活。

When you reach the age of 55 and the 10th policy anniversary, you may decide at any time to convert all or part of the Cash Value to an annuity¹⁴ with guaranteed lifetime payouts.

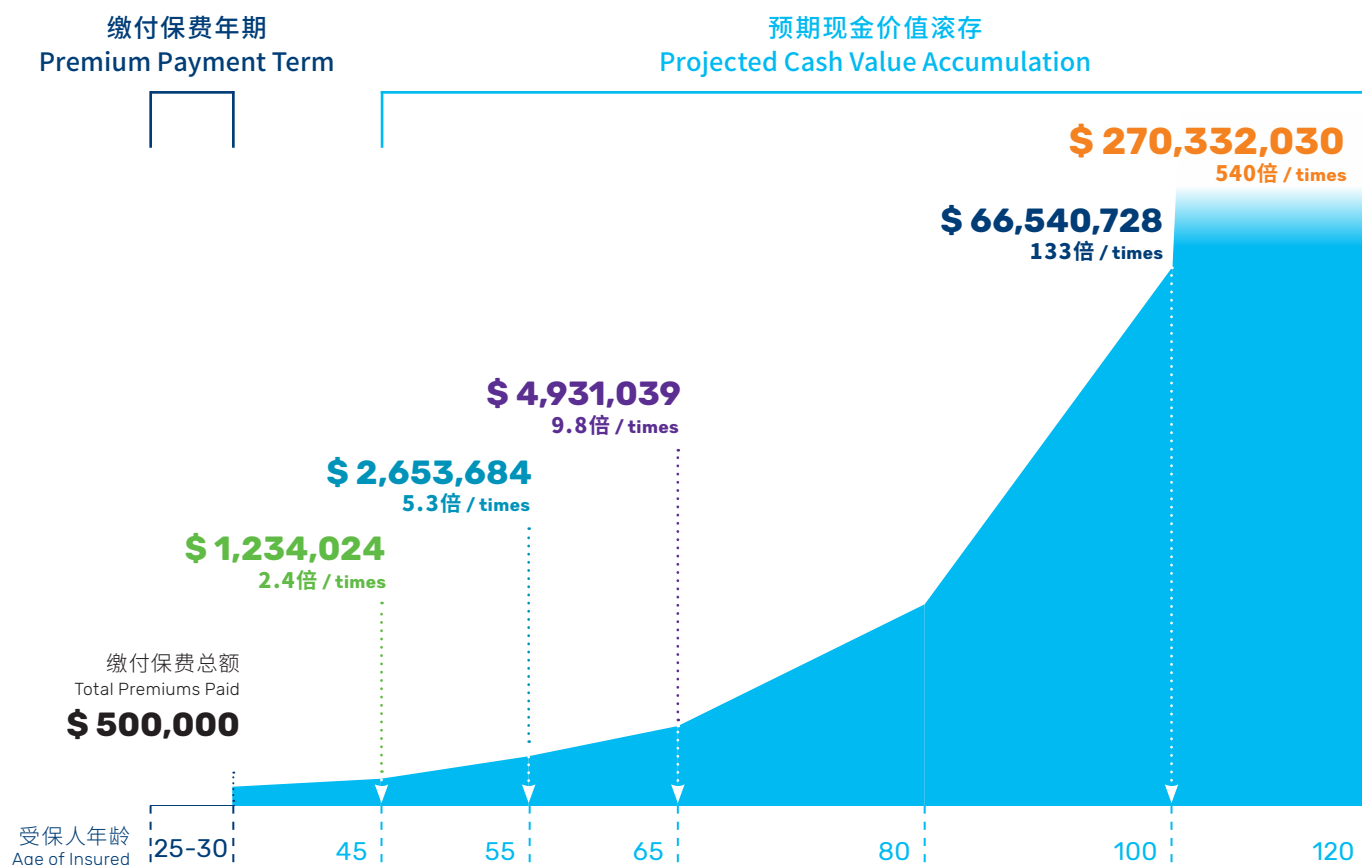
“Annuity” is like your private pension. Infinity Saver 3 offers guaranteed lifetime annuity income that is not widely available in the market. The plan offers 11 annuity options to fully cater for you and your spouse’s needs and to enjoy a worry-free retirement.

财富倍增 享受人生

Grow your wealth exponentially and enjoy life

例子: David于25岁时投保富饶传承储蓄计划3, 所选择的缴付保费年期为5年, 每年保费为100,000美元, 缴付保费总额为500,000美元。

Example: David insured with Infinity Saver 3 at age 25. He chooses a 5-year premium payment term. The Annual Premium of the plan is US\$100,000. The total premiums paid amounted to US\$500,000.



灵活资金安排 Flexible funding

可选择部分退保, 提取
现金价值实现未来目标:

Choose to withdraw
a portion of the Cash
Value to achieve future
goals:



创业大计 Start his business



环游世界 Travel around the world



个人的退休生活 Retire comfortably



世代传承 Pass on wealth to next generations

注: 以上数字均为假设, 仅供举例说明之用。预期现金价值乃按现时预期的累积年终红利及利息、终期红利、保单以年缴方式依期缴付至缴付保费年期完结, 以及于保单生效期内并没有提取任何现金价值、保单借贷、没有行使货币转换权益、保单分拆权益、年金权益及保费假期计算。

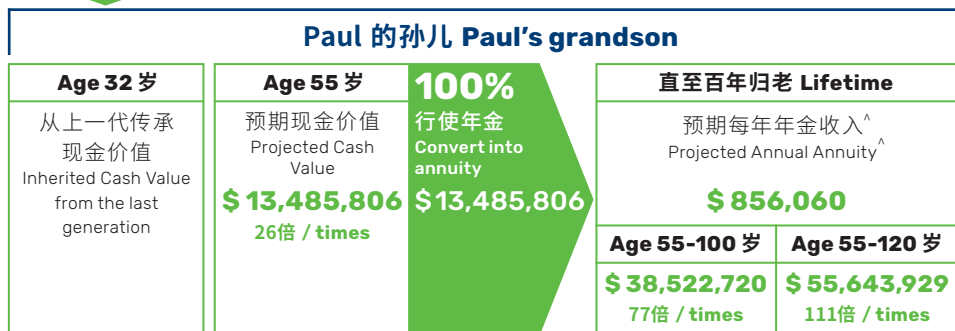
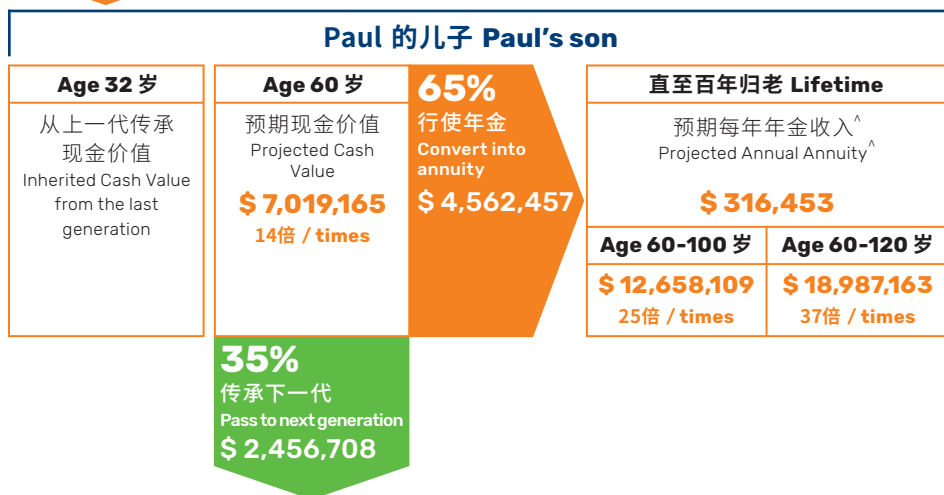
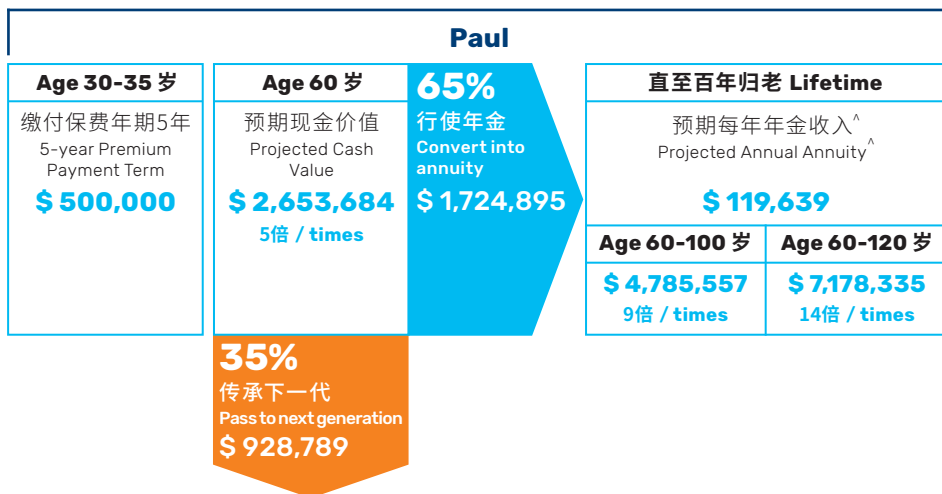
Remark: The above figures are hypothetical and for reference only. The projected Cash Value amounts are calculated based on the current projected accumulated Annual Dividends and Interest, Terminal Bonus and premium paid annually in full during the premium payment term, and provided that no cash withdrawal and policy loan have been made, no Currency Exchange Option, Policy-split Option, annuity option and Premium Holiday have been exercised while the policy is in force.

财富世代共享 兼享终身年金

Spread your wealth across generations while enjoying lifetime annuity

例子: Paul于30岁时投保富饶传承储蓄计划3, 运用计划的高潜在回报、年金及传承特点, 为自己及后代策划未来。

Example: Paul insured with Infinity Saver 3 at age 30. He leverages the plan's benefits to maximize potential returns, guaranteed annuity income and legacy creation to plan for himself and his descendants' future.



总年金收入[#]

Total Annuity Income[#]

\$ 7,178,335 + \$ 18,987,163 + \$ 55,643,929 = \$ 81,809,427 163倍 / times

注: 以上数字均为假设, 仅供举例说明之用。预期现金价值乃按现时预期的累积年终红利及利息、终期红利、保单以年缴方式依期缴付至保费年期完结, 以及于保单生效期内并没有提取任何现金价值、保单借贷、行使货币转换权益、保单分拆权益及保费假期计算。预期回报数字经调整舍入至整数。

[^] 按“定额终身年金”年金权益选择以及现时假设的年金率计算。

[#] 以每人年金收入至120岁计算。

Remarks: The above figures are hypothetical and for reference only. The projected Cash Value amounts are calculated based on the current projected accumulated Annual Dividends and Interest, Terminal Bonus and premium paid annually in full during the premium payment term, and provided that no cash withdrawal and policy loan have been made and no Currency Exchange Option, Policy-split Option and Premium Holiday have been exercised while the policy is in force. The projected Total Return is rounded to the nearest integer.

[^] Calculated based on "Lifetime fixed-income Annuity" option and the current assumed annuity rate.

[#] Calculated based on annuity income until age 120 for each person.



豁免保费保障¹⁵

个人保障 – 若受保人¹⁶不幸于65岁前因疾病或意外受伤引致连续6个月或以上完全伤残，我们会代付伤残期间的所需保费，总额高达200,000美元或等值¹⁷，以确保您的理财大计万无一失。

子女保障 – 若为18岁以下子女投保¹⁸，万一保单持有人¹⁹不幸身故，或于65岁前因疾病或意外受伤引致连续6个月或以上完全伤残，可获豁免保费保障，总额高达200,000美元或等值¹⁷，以确保为子女筹划的大计可如期实现。

身故保障²⁰自选赔付方式

若受保人不幸身故，计划将支付予指定受益人：

- 保证现金价值 + 累积年终红利及利息（如有）+ 终期红利（如有），或
 - 100%已缴保费总额²¹ + 累积年终红利及利息（如有）
- （以较高者为准）

此外，除可以一笔过形式领取身故赔偿外，保单持有人亦可预先设定，让受益人以每月分期方式领取身故赔偿，毋须安排信托，亦可令下一代生活无忧。

Waiver of Premium Benefit¹⁵

Personal protection – If the Insured¹⁶ suffers from Total Disability resulting from disease or accidental bodily injury for a continuous period of not less than 6 months before age 65, the premiums during that period will be waived. The maximum amount to be waived can be up to US\$200,000 or equivalent¹⁷.

Child protection – If the Insured is a child under age 18¹⁸, in the unfortunate event of the Policy Owner's¹⁹ death, or Total Disability resulting from disease or accidental bodily injury for a continuous period of not less than 6 months before age 65, the Waiver of Premium Benefit will be paid. The maximum amount to be waived can be up to US\$200,000 or equivalent¹⁷, so that the future plan for the child can still be achieved.

Death Benefit²⁰ Payment Options

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

- Guaranteed Cash Value + accumulated Annual Dividends and Interest (if any) + Terminal Bonus (if any), or
- 100% of total Annual Premiums paid²¹ + accumulated Annual Dividends and Interest (if any)

(whichever is higher)

In addition, the Policy Owner may give advance instructions to pay the Death Benefit to the beneficiary in monthly instalments, instead of a lump-sum payment, in order to avoid trust handling and for a worry-free life for your future generations.



缴付保费年期短至5年或10年，让您轻松累积丰厚财富，且申请简易毋需进行验身。何不立刻行动？

Get started right away with a premium payment term of five or ten years. It's so easy to accumulate a sizeable sum. Application is easy and no medical examination is required. What are you waiting for?

附注

1. 适用于生效满3年或以上及并未将所有现金价值转换为年金的保单（不适用于已预缴保费或于保费假期期间的保单），并须于每个保单周年日起计的30日内递交书面申请。每个保单年只可行使货币转换权益一次。如于行使货币转换权益时本公司不再提供富饶传承储蓄计划3，则保单将转换至一个当时我们可提供的新计划，该计划可能与现有产品不同。于行使此权益前应仔细评估产品间之保障、权益及保单条款等之差别，并考虑相关产品是否符合您的个人需要。行使货币转换权益后的现金价值（包括：保证现金价值、累积红利及利息、年终红利及终期红利）及基本计划的每年保费将按不同因素厘定及调整，包括但不限于当时的市场货币汇率（由我们酌情决定）、新旧资产组合的投资收益和资产价值及 / 或由现有资产转移至新资产之交易，并有可能低于或高于转换前之相应价值。行使货币转换权益后的基本计划的每年保费须不少于计划要求的最低保费。保单债项（如有）须于行使货币转换前全数偿还。有关货币转换权益之详情，请参阅条款及细则。
2. 行使保费假期及 / 或货币转换权益会对保证现金价值、年终红利及终期红利有所影响。有关保费假期及货币转换之详情，请参阅条款及细则。
3. 须扣除保单债项。
4. 累积年终红利的积存利率并非保证，并按所选择之保单货币而有所不同，由本公司不时厘定。
5. 如保单因受保人身故而终止，而身故保障相等于100%已缴保费总额 + 累积年终红利及利息（如有），则终期红利将不会派发。
6. 适用于生效满3年或以上及并未将所有现金价值转换为年金的保单（不适用于已预缴保费或于保费假期期间的保单），并须于每个保单周年日起计的30日内递交书面申请。每个保单年只可分拆保单一次，但每次分拆的保单数目不限。分拆保单的保单生效日及缴付保费年期与原有保单相同。按现行规定，每次分拆保单时，转换至每张新保单的现金价值需达10,000美元 / 7,500 英镑 / 15,000澳元 / 加元 / 新加坡元 / 65,000人民币 / 80,000港元 / 澳门元；而分拆保单后未转换部分的基本计划的每年保费需不少于最低保费规定。保单债项（如有）须于分拆保单前全数偿还。有关保单分拆权益之详情，请参阅条款及细则。
7. 适用于生效满2年或以上的保单（不适用于已预缴保费或具保单债项之保单），并须于保单周年日前的60日内递交书面申请，而保费假期将于该保单周年日起生效。每次申请之保费假期年期必须为1年的倍数。保费假期不可行使货币转换权益及保单分拆权益。有关保费假期之详情，请参阅条款及细则。
8. 如保单之每年保费于保费假期期间被减少，保证现金价值亦会被相应减少。

Notes

1. Applicable to policies that have been in force for at least three years and have not yet exercised an annuity option with the full Cash Value (not applicable to policies with any prepaid premium or during the Premium Holiday Period). You may submit a written request within 30 days after each policy anniversary. Currency Exchange Option can only be exercised once per policy year. If Infinity Saver 3 is unavailable when the Currency Exchange Option is exercised, the policy will be exchanged for a plan we offer at the time of change, which may be different from the existing plan. Please evaluate the difference (e.g., benefits, options, policy terms, etc.) between the products carefully before exercising the Currency Exchange Option and consider whether the relevant product suits your needs. The Cash Value (including Guaranteed Cash Value, accumulated Dividends and Interest, Annual Dividends and Terminal Bonus) and the Annual Premium of Basic Plan after exercising the Currency Exchange Option will be determined and adjusted based on factors including but not limited to the prevailing market-based currency exchange rate (determined by us at our discretion), the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing to new assets, and may be lower or higher than the corresponding values before the exchange. The Annual Premium of Basic Plan should not be less than the minimum Annual Premium of Basic Plan as required after exercising the Currency Exchange Option. All Policy Debt (if any) should be repaid before exercising the Currency Exchange Option. Please refer to the terms and conditions for the details of the Currency Exchange Option.
2. Guaranteed Cash Value, Annual Dividends and Terminal Bonus may be affected when the Premium Holiday and/or Currency Exchange Option is exercised. Please refer to the terms and conditions for the details of Premium Holiday and Currency Exchange Option.
3. Net of any policy debt.
4. The interest rate for the accumulation of Annual Dividends is not guaranteed and varies by the Policy Currency. This will be determined by the Company from time to time.
5. If the policy is terminated due to the death of the Insured and the Death Benefit paid is equal to 100% of total Annual Premium paid + accumulated Annual Dividends and Interest (if any), the Terminal Bonus will not be payable.
6. Applicable to policies that have been in force for at least three years and have not yet exercised an annuity option with the full Cash Value (not applicable to policies with any prepaid premium or during the Premium Holiday Period). You may submit a written request within 30 days after each policy anniversary. The policy can be split once per policy year, but there is no limit for the number of policies into which the policy is split. The policy effective date and premium payment term of the split policies are same as the original policy. For every time a policy is split, the current requirement on the minimum Cash Value to be transferred to each new policy is US\$10,000 / GBP7,500 / AUD / CAD / SGD15,000 / RMB65,000 / HK\$ / MOP80,000. After splitting the policy, the Annual Premium of Basic Plan for the unconverted portion shall meet the minimum premium requirement. All Policy Debt (if any) should be repaid before splitting the policy. Please refer to the terms and conditions for the details of Policy-split Option.
7. Applicable to policies that have been in force for at least two years (not applicable to policies with any prepaid premium or policy debt). You may submit a written request within 60 days before a policy anniversary and the Premium Holiday will become effective on that policy anniversary. The Premium Holiday Period for each application should be a multiple of one year. Currency Exchange Option and Policy-split Option cannot be exercised during the Premium Holiday Period. Please refer to the terms and conditions for the details of the Premium Holiday.
8. A decrease in the Annual Premium within the Premium Holiday Period will reduce the amount of the Guaranteed Cash Value.

9. 于保单生效满15年后, 每个保单周年日起计的30日内, 可提出书面要求行使终期红利锁定权益, 每次转换的锁定百分比现时最少为5%及锁定百分比的总和最高为60%。已转换的终期红利将不可被还原。须符合当时的行政规则。
10. 部分退保会令日后的保证现金价值、年终红利及终期红利按比例相应减少。
11. 适用于保单生效1年后, 有关详情以当时的行政规则为准。
12. 须符合当时的行政规则。
13. 若保单持有人在受保人在生时指定一位受益人为后续受保人, 则受保人身故后, 该受益人会成为新受保人, 计划将不会支付身故保障, 而保单亦不会被终止。须符合当时的行政规则。
14. 于行使年金权益时, 保单货币须为美元、人民币、港元或澳门元。按现行规定, 转换年金时的现金价值需达10,000 美元 / 65,000人民币 / 80,000港元 / 澳门元。实际的年金收入按所选择的年金权益、用作行使年金的现金价值及当时适用的年金率计算。每位受保人只可以行使年金权益1次。我们保证提供年金权益选择1“定额终身年金”, 并保留不时修订本计划所提供的年金权益、于首次支付年金时厘定关于年金的条款及年金金额的绝对权利。
15. 同一保单只可以以获享个人保障或子女保障。有关其他条款及细则, 请参阅保单的条款及保障。
16. 适用于投保或更改受保人时, 受保人 / 新受保人之年龄为18岁或以上之保单。
17. 在任何情况下, 个人于本公司所有富饶传承储蓄计划2及富饶传承储蓄计划3保单所获享的豁免保费保障总额最高为二十万美元或等值。
18. 适用于投保或更改受保人时, 受保人 / 新受保人之年龄为18岁以下之保单。
19. 适用于投保或最后的保单拥有权更改的生效日期时, 保单持有人年龄为18至60岁。
20. 身故保障只适用于保单生效期间及于全额现金价值行使年金权益前。身故保障并不包括已被递减的基本计划的每年保费 (即部分退保)。须扣除保单债项。
21. 金额乃按已缴基本计划的每年保费计算。
22. 按现行规定, 投保人在选择行使此项年金权益时, 其配偶须年满40岁。
23. 不适用于年金生效日前出现的严重疾病及已存在的病征或病状。
9. 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%. The conversion of Terminal Bonus cannot be reversed once the lock-in option is exercised. Subject to prevailing administrative rules.
10. Partial surrender of the policy will reduce the amount of the Guaranteed Cash Value, Annual Dividend and Terminal Bonus on a pro-rata basis accordingly.
11. Applicable after the first policy year, subject to the prevailing administrative rules.
12. Subject to prevailing administrative rules.
13. If a designated beneficiary is named by the Policy Owner as the contingent Insured before the death of the Insured, the Death Benefit will not be payable, the policy will not be terminated on the death of the Insured, and the designated beneficiary will become the new Insured. Subject to prevailing administrative rules.
14. Annuity option is only applicable to US Dollar, Renminbi, HK Dollar, or Macau Pataca policies. Current requirement on minimum Cash Value when exercising an annuity is US\$10,000 / RMB65,000 / HK\$ / MOP80,000. The actual annuity income is subject to the annuity option selected, the Cash Value applied for exercising the annuity, and the applicable annuity rate in effect on the annuity date. Each Insured can exercise the annuity option once only. The availability of annuity option 1 "Lifetime fixed-income annuity" is guaranteed. We reserve the right to determine the annuity options available for this plan from time to time, the terms and conditions of the annuity, and the annuity payment amount at the time the first annuity payment is made.
15. You are entitled to either personal protection or child protection per policy. For details of other terms and conditions, please refer to the Terms and Benefit of the policy.
16. Applicable to policies with the issue age of the Insured at the time of policy issuance and attained age of the latest new Insured at the time of changing Insured being 18 or above.
17. In any event, all the Waiver of Premium Benefit payable under all Infinity Saver 2 and Infinity Saver 3 policies issued by the Company will be subject to US\$200,000 or equivalent per life limit.
18. Applicable to policies with the issue age of the Insured at the time of policy issuance and attained age of the latest new Insured at the time of changing Insured being less than age 18.
19. Applicable to Policy Owner aged 18-60 when the policy is issued or on the effective date of the latest change of ownership.
20. The Death Benefit is applicable when the policy remains in force and before an annuity option is exercised with the full Cash Value. The Death Benefit shall not include the Annual Premium of Basic Plan that had been reduced (i.e. partial surrender). Net of any policy debt.
21. The total Annual Premium paid is calculated based on the Annual Premium of Basic Plan.
22. Current requirement of the age of spouse when exercising this annuity option is 40 or above.
23. Not applicable to critical illnesses occurred before the annuity date, or signs and symptoms which existed before the annuity date.

重要资料

红利 / 终期红利理念

公司已成立一个委员会，在厘定年终红利及 / 或终期红利派发之金额时向公司董事会提供独立意见。实际年终红利及 / 或终期红利派发之金额会先由委任精算师建议，然后经此委员会审议决定，最后由公司董事会（包括一个或以上独立非执行董事）批准。

你的保单为分红保险计划并可分享由我们厘定之相关产品组别中的盈余。于厘定年终红利及 / 或终期红利时，我们致力确保保单持有人和本公司能得到合理的盈余分配。此计划的利润与亏损会因包括但不限于投资及保单续保率而影响你的资产份额。为使我们与你的利益一致，我们的目标是将不少于90%的可分配利润分配予你，余下的部分则归于我们。可分配利润和总利润是分

开计算且可能不同。

终期红利并不是永久附加于保单。本公司有权决定公布终期红利之频率及终期红利金额。我们将最少每年检视及厘定年终红利及 / 或终期红利一次。我们将会参考包括但不限于以下因素的过往经验和预期未来展望，以厘定保单的年终红利及 / 或终期红利。

投资回报：包括所投资的资产赚取的利息 / 红利收入及市场价格变动。投资表现会受利息 / 红利收入之波动以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格、商品价格之波动、汇率及流动性等而影响。

退保：包括保单失效、退保、部分退保及其他扣减项目及保障支付，以及其对投资的相关影响。

为提供更平稳的年终红利及 / 或终期红利，我们或会在投资表现强劲的时期保留回报，用作在投资表现较弱的时期支持或维持较高之年终红利及 / 或终期红利。

年终红利及 / 或终期红利之决定会先由委任精算师建议，然后经由包括一名或以上独立非执行董事的公司董事会批准。

投资政策、目标及策略

万通保险国际有限公司（“万通保险”）的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具，可能包括环球股票、债券及其他固定收益资产、房地产、商品市场及另类投资等。此多元化之投资组合务求达到可观且稳定的长线投资回报。

我们会根据过往及预期回报、波幅及相关投资风险来选择投资资产及管理我们的投资组合。

为达至长线目标回报，万通保险采用一套以固定收益资产及股票类资产为组合的投资策略。现时的长线投资策略投资在以下资产并按下述比例分配：

资产类别	目标资产组合 (%)
债券及其他固定收益资产	25% - 100%
股票类资产	0% - 75%

债券及其他固定收益资产主要包括拥有高信用评级的政府债券及不同行业的企业债券，提供一个多元化及高质量的债券投资组合。

Important Information

Dividend / Terminal Bonus Philosophy

A committee has been set up to provide independent advice on the determination of the Annual Dividend and / or Terminal Bonus amounts to the Board of the Company. The actual Annual Dividends and / or Terminal 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.

Your policy is a participating policy and can share the divisible surplus from the product group determined by us. Annual Dividends and / or Terminal Bonuses will be determined with an aim to ensure fair sharing of profits between policyholders and the Company. In the plan, profit and loss arising from including, but not limited to, investment and policy persistency will impact your asset share. To align our interest with yours, we aim to share with you no less than 90% of the distributable profit while the remaining portion goes to us. The amount of the distributable profits is determined separately from and may not be the same as the total profits.

Terminal Bonus does not form a permanent addition to the policy. The Company has the right to determine the declaration frequency and the declared Terminal Bonus amount. The Annual Dividends and / or Terminal Bonuses will be reviewed and determined by us at least once per year. In determining the Annual Dividends and / or Terminal 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, 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 Annual Dividends and/or Terminal Bonuses, we may retain returns during periods of strong performance to support or maintain stronger Annual Dividends and/or Terminal Bonuses during periods of less favourable performance.

The determination of Annual Dividends and/or Terminal Bonuses will be recommended by the Appointed Actuary and approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

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 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 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	25% - 100%
Equity-like assets	0% - 75%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds across a variety of industries, making up a diversified bond portfolio with high asset quality.

股票类资产可能包括环球股票（公共及 / 或私募股权）、互惠基金、交易所买卖基金、高息债券、房地产、商品市场及另类投资等。投资遍布不同地区及行业。投资资产将涉及不同货币并有可能与保单货币不同。

此外，我们或会使用衍生工具作风险管理之用，以减低利率、货币及其他市场因素所带来的风险。

为有效地管理及优化投资组合，我们可能在若干时期内偏离上述目标。

投资策略或会按市场环境及经济展望而作出变动。

相关详情及过往派息率资料请浏览本公司网页：



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



澳门：
<https://corp.yflife.com/sc/Macau/Individual/Services/Useful-Information/Investment-Strategy>

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 various geographical areas and industries. Investment assets may be invested in a currency other than the underlying policy denomination.

Derivatives may be used for risk-management purposes to reduce market risks including but not limited to interest rate and currency risk.

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.

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



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

主要产品说明

缴付保费年期及保障年期

阁下应就已选择的缴付保费年期持续缴付保费。如在保费到期日起计31天宽限期届满前仍未缴付保费，自动保费贷款将会生效。如逾期未缴付的保费加上任何尚未偿还的保单债项超过当时的保证现金价值，保单的所有保障将会终止，而于偿还保单债项后所剩余的现金价值（如有）将会支付予阁下。如保单于澳门签发，受澳门银行之法律及规例所限，你或未能以已选择的保单货币缴付保费，根据现时规则，你可以美元、港元或澳门元缴付保费。

保障年期为受保人终身。

保费假期

本保单提供保费假期。如要申请保费假期，你须要缴付所有保单债项及本保单内的所有附加保障将会被终止。你的要求获批准后，保费假期将不能取消。如没有减少本保单之每年保费，保证现金价值将于保费假期年期内维持于保费假期年期开始时的水平。而保费假期年期后的保证现金价值将会被修订。于每个紧接着保费假期年期的保单年的保单周年将没有年终红利拨入此保单，惟于保费假期年期内利息将继续就任何保留于本保单内积存生息的年终红利派发。任何保费假期年期的终期红利及将来的终期红利将会以我们根据保费假期年期决定的比率相应地调整。于保费假期年期内将不能作出保单借贷、行使货币转换权益及保单分拆权益。

保单借贷

如本保单有保证现金价值，你可提出借贷要求。最高借贷限额为保证现金价值的90%。你可借贷的数额为最高借贷限额扣除任何尚未偿还的保单债项。贷款利息将由本公司厘定。如利息于保单周年当天尚未支付，该数额便会被加于尚欠的贷款内。

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. 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). If the policy is issued in Macau, you may not be able to pay the premiums in the policy currency due to the laws and regulations from banks in Macau. Based on the prevailing rules, you may pay the premiums in US Dollar, HK Dollar or Macau Pataca.

The Benefit Term is whole of life of the Insured.

Premium Holiday

This policy offers Premium Holiday. To take a Premium Holiday, you will have to repay all policy debt and all supplementary benefits attached to this policy will be terminated. Premium Holiday cannot be cancelled upon approval of your request. The Guaranteed Cash Value will remain at the level at the beginning of the Premium Holiday Period during the Premium Holiday Period provided that there is no decrease in the Annual Premium of this policy. The Guaranteed Cash Value after the Premium Holiday Period will be revised. No Annual Dividends will be credited to this policy on the policy anniversaries immediately following a policy year falling within the Premium Holiday Period while interests will continue to be credited on any Annual Dividends left in the policy for accumulation. Terminal Bonus during the Premium Holiday Period and future Terminal Bonus will be adjusted at a rate determined by us based on the duration of the Premium Holiday Period. No loans on this policy can be made, no Currency Exchange Option and no Policy-split Option can be exercised during the Premium Holiday Period.

Borrowing

If this 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.

延迟付款期

除非该笔款项是用作缴付由本公司签发保单的保费，我们有权押后借贷，最长不超过接获有关书面要求后六个月。我们保留押后终期红利转换，最长不超过接获书面要求选择行使终期红利锁定权益当日后六个月。

终止

在下列任何情况下，保单將會终止：

- 宽限期届满，除非自动保费贷款适用
- 保单债项到达保证现金价值
- 保单持有人呈交书面要求终止本保单
- 受保人身故*

提早退保

本产品是为长线持有而设。如提早终止保单，阁下所获得的现金价值或会远低于阁下的已缴保费。

通胀风险

当实际通胀率较预期为高，即使万通保险按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

信贷风险

本计划由万通保险承保及负责，阁下的保单权益会受其信贷风险所影响。

汇率风险

如选择的保单货币并非本地货币，阁下须承受汇率风险。汇率可能波动，因而影响你以本地货币计算时所需缴付保费及利息的金额。

如于行使货币转换权益时本公司不再提供富饶传承储蓄计划3，则保单将转换至一个当时我们可提供的新计划，所有保障、权益及其他保单条款将根据新计划所提供的保障、权益及条款。基本计划的每年保费、保证现金价值、累积红利及利息、年终红利及终期红利可能显著调整（增加或减少），而行使货币转换权益后的金额可能相对少于已缴的总保费。行使该权益时可供选择之货币将受适用之法律及规例所限。

主要不保事项

因以下一种或多种情况而直接或间接引致身故或永久伤残，将不获赔偿豁免保费保障：

- 投保时或最后的更改受保人生效日期（如曾有任何受保人更改）（以较后日期为准）前，受保人已存在的病征及病状；
- 在以下最后的日期前，所有保单持有人已存在的病征及病状；
 - （一）保障生效日期；
 - （二）最后的保单拥有权更改的生效日期（如曾有任何保单拥有权更改）；及
 - （三）最后符合以下所有条件的受保人更改（如有）之更改受保人生效日期：
 - 原有受保人在保单日期（如没有前次受保人更改）或前次受保人更改的更改受保人生效日期（如有）的实际年龄为18岁或以上；及
 - 新受保人在该更改受保人生效日期的实际年龄少于18岁。
- 受保人在保障生效日期或最后的更改受保人生效日期（如曾有任何受保人更改）（以较后日期为准）的一年内出现的疾病；

*除非保单持有人在受保人在生期间已指定一位后续受保人

*Unless a contingent Insured is named by the Policy Owner before the death of the Insured

Deferred Payment Period

We may delay making any loan for a period up to six months from the date we receive your written request, unless they are to be used to pay premium to us. We may defer conversion of any Terminal Bonus for the period of not more than six 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:

- The Grace Period ends, except if the Automatic Premium Loan applies
- The amount of Policy Debt reaches the Guaranteed Cash Value
- The policy owner submits a written request to terminate this policy
- The Insured dies*

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.

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.

If Infinity Saver 3 is unavailable when the Currency Exchange Option is exercised, the policy will be exchanged for a plan we offer at the time of change. All benefits, options and other policy terms will follow from those as provided by the new plan. Moreover, Annual Premium of Basic Plan, Guaranteed Cash Value, Accumulated Dividends and Interest, Annual Dividends and Terminal Bonus may be adjusted significantly (either increase or decrease). The amount after exercising the Currency Exchange Option may be considerably less than the total amount of premiums paid. The availability of currency at the time of exercising the Currency Exchange Option will be subject to the prevailing laws and regulations.

Key Exclusions

The Waiver of Premium Benefit of the policy will not pay any benefit claim for death or Total Disability caused directly or indirectly, by or resulting from one or more of the following:

- Pre-existing symptoms or conditions of the Insured existed before the Effective Date of Coverage or the latest Effective Date of Change of Insured (if there is any change of Insured), whichever is later;
- All pre-existing symptoms or conditions of the Policy Owner existed before the latest of the following dates:
 1. the Effective Date of Coverage;
 2. the effective date of the latest change of ownership (if there is any change of ownership); and
 3. the Effective Date of Change of Insured for the latest change of Insured fulfilling all of the following conditions (if any):
 - the attained age of the Existing Insured on the Policy Date (if there is no preceding change of Insured) or the Effective Date of Change of Insured for the preceding change of Insured (if any) is 18 or above; and
 - the attained age of the New Insured on such Effective Date of Change of Insured is below 18.
- Any diseases or illnesses of the Insured which occurred within one year after the Effective Date of Coverage or the latest Effective Date of Change of Insured (if there is any change of Insured), whichever is later;

- 保单持有人在以下最后的日期的一年内出现的疾病：
 - (一) 保障生效日期；
 - (二) 最后的保单拥有权更改的生效日期（如曾有任何保单拥有权更改）；及
 - (三) 最后符合以下所有条件的受保人更改（如有）之更改受保人生效日期：
 - 原有受保人在保单日期（如没有前次受保人更改）或前次受保人更改的更改受保人生效日期（如有）的实际年龄为18岁或以上；及
 - 新受保人在该更改受保人生效日期的实际年龄少于18岁。
- 自杀或在神智不清醒的状况下受伤；自伤身体；酒精或药物中毒（除非由医生处方）；吸入气体（因工作需要而引致则除外）；
- 因战争或民间骚动引致；在战争中参与军事服务；犯法、企图犯法或拒捕；
- 参与任何驾驶或骑术赛事；专业运动；需使用呼吸用具之潜水活动；乘搭或驾驶任何飞机（除非为民航机的持票乘客）；
- 任何人类免疫力缺乏症病毒及 / 或与此有关之病症，包括爱滋病。

受保人若在保单日期或最后的更改受保人生效日期（如曾有任何受保人更改）（以较后日期为准）起计一年内自杀，无论其是否在神智清醒的情况下，万通保险的全部责任将只限于退还已支付之保费（扣除已支付或将获支付之赔偿额及保单债项（如有））。

提供资料责任及未符合这要求的后果

在投保时，你 / 你们必须提供一切知悉或据常理知悉的资料，因万通保险会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期（以较后日期为准）完成。你 / 你们若不清楚某一事项是否重要，请将该事项填写于申请书内。若未符合以上要求，该保单可能因此而作废。

索偿程序

有关索偿程序，请浏览本公司网页：

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

澳门：<https://corp.yflife.com/sc/Macau/Individual/Services/Claims-Corner>

保费征费（只适用于香港）

保监局会透过保险公司向所有保单持有人，为其于香港续发之保单，于每次缴付保费时收取征费。有关征费之详情，请浏览保监局网站专页www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足你的要求，你可以书面方式要求取消保单，连同保单退回本公司（香港：香港湾仔骆克道33号万通保险大厦27楼 / 澳门：澳门苏亚利士博士大马路320号澳门财富中心8楼A座），并确保本公司的办事处处于交付保单的21个日历日内，或向你 / 你的代表人交付《通知书》（说明已经可以领取保单和冷静期届满日）后起计的21个日历日内（以较早者为准）收到书面要求。于收受书面要求后，保单将被取消，你将可获退回已缴保费金额及你所缴付的征费（适用于香港），但不包括任何利息。若曾获赔偿或将获得赔偿，则不获发还保费。

退保

如需申请退保，你只需填妥、签署并寄回由本公司提供的特定表格，以及你的有效身份证明文件副本及固定住址证明（如适用），本公司将安排退保事宜。

- Any diseases or illnesses in respect of the Policy Owner which occurred within one year after the latest of the following dates:
 1. the Effective Date of Coverage;
 2. the effective date of the latest change of ownership (if there is any change of ownership); and
 3. the Effective Date of Change of Insured for the latest change of Insured fulfilling all of the following conditions (if any):
 - the attained age of the Existing Insured on the Policy Date (if there is no preceding change of Insured) or the Effective Date of Change of Insured for the preceding change of Insured (if any) is 18 or above; and
 - the attained age of the New Insured on such Effective Date of Change of Insured is below 18.
- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; military services in time of war; violation or attempted violation of the law or resistance to arrest;
- 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;
- Any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS.

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or from the Effective Date of Change of Insured, whichever is later, the total liability of YF Life Insurance International Ltd. shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any).

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://corp.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://corp.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 together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

“富饶传承储蓄计划3”一览表

Infinity Saver 3 – at a glance

利益项目 Benefits		
货币转换权益 ¹ Currency Exchange Option ¹	于保单第3个周年日起可申请转换保单货币至美元、英镑、澳元、加元、人民币、新加坡元、港元或澳门元（只适用于澳门缮发之保单） From the third policy anniversary onwards, the Policy Currency may be changed to US\$, GBP, AUD, CAD, RMB, SGD, HK\$ or MOP (for policy issued in Macau only)	
现金价值 ³ Cash Value ³	保证现金价值 + 非保证累积年终红利及利息 + 非保证终期红利 Guaranteed Cash Value + non-guaranteed accumulated Annual Dividends and Interest + non-guaranteed Terminal Bonus	
保证现金价值 Guaranteed Cash Value	由保单生效满3年起 ² ，可于退保或终止保单时提取 Starting from the third policy anniversary ² , the Guaranteed Cash Value will be paid upon surrender or termination of the policy	
年终红利 Annual Dividend	于保单第3个周年日起每年公布 ² ，可套现使用，或于保单内继续滚存生息 ⁴ The Annual Dividend declared every year will be credited to the policy from the third policy anniversary onwards ² , you may make withdrawals or leave it to accumulate in the policy ⁴	
终期红利 Terminal Bonus	于保单第3个周年日起最少每年公布一次非保证终期红利 ² ，可于退保或保单终止时 ⁵ 提取 The non-guaranteed Terminal Bonus will be declared at least once a year from the third policy anniversary onwards ² , and will be payable upon surrender or termination of the policy ⁵	
保单分拆权益 ⁶ Policy-split Option ⁶	于保单第3个周年日起可将保单的部分现金价值分拆成数份保单 The policy can be split into several policies by converting a portion of its Cash Value from the third policy anniversary onwards	
保费假期 ⁷ Premium Holiday ⁷	缴付保费年期 Premium Payment Term	保费假期上限 Maximum aggregate Premium Holiday Period
	5年 years 10年 years	2年 years 4年 years
终期红利锁定权益 ⁹ Terminal Bonus Lock-in Option ⁹	每次转换（现时最少） Each Conversion (current minimum):	5%
	最高锁定百分比总和 Maximum Aggregate Lock-in Percentage:	60%
终身年金权益 ¹⁴ Lifetime Annuity Option ¹⁴		
选择 Option 1 定额终身年金 Lifetime fixed-income Annuity	受保人可终身收取定额年金，直至百年归老 The Insured receives a lifetime fixed-income annuity	
选择 Option 2 / 3 定额终身年金 – 现金价值回奉保证 / 125% 现金价值回奉保证 Lifetime fixed-income annuity – guaranteed refund of Cash Value / 125% Cash Value	若受保人于身故时已收取的年金收入总额少于用作行使年金权益的现金价值 / 现金价值的125%，计划会继续派发年金予指定受益人，直至余额付清 If, when the Insured passes away, the total annuity income already received is less than the Cash Value / 125% of the Cash Value applied for exercising the annuity option, the beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid	
选择 Option 4 / 5 递增终身年金 / 递增终身年金 – 现金价值回奉保证 Lifetime increasing-income annuity / Lifetime increasing-income annuity – guaranteed refund of Cash Value	受保人所享有的终身年金，金额会每两年递增5%，直至百年归老 适用于选择5：若受保人于身故时已收取的年金收入总额少于用作行使年金权益的现金价值，计划会继续派发年金予指定受益人，直至余额付清 The annuity income will increase by 5% every two years until the Insured passes away For Option 5: If, when the Insured passes away, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the beneficiary will continue to receive the increasing-income annuity until the balance has been fully paid	
选择 Option 6 / 7 / 8 定额终身年金 – 10 / 15 / 20年保证期 Lifetime fixed-income annuity with 10 / 15 / 20 years guaranteed payment	若受保人于保证期内身故，计划会继续派发年金予指定受益人，直至保证期终结为止 If the Insured passes away during the guaranteed period, the beneficiary will continue to receive the fixed-income annuity until the end of the guaranteed period	

终身年金权益¹⁴ Lifetime Annuity Option¹⁴

选择 Option 9

定额终身年金 – 联合年金领取人²²

Lifetime fixed-income annuity – joint annuitant²²

受保人可与配偶共享100%年金，于其中一人身故后，另一人亦可无限期继续收取2/3年金金额，直至百年归老

The Insured has the option of sharing a 100% fixed-income annuity with his / her spouse. In the event of the death of either annuitant, the other will continue to receive 2/3 of the annuity for the rest of his / her life

选择 Option 10

定额终身年金 – 联合年金领取人²²及现金价值回奉保证

Lifetime fixed-income annuity – joint annuitant²² and guaranteed refund of Cash Value

受保人可与配偶共享100%年金。若其中一人身故时，而已收取的年金收入总额已达到用作行使年金权益的现金价值，其配偶仍可继续收取2/3年金，直至百年归老。若二人于身故时收取的年金收入总额少于用作行使年金权益的现金价值，计划会继续派发年金予指定受益人，直至余额付清

The Insured has the option of sharing a 100% fixed-income annuity with his / her spouse. If, when either annuitant passes away, the total annuity income already received has reached the Cash Value applied for exercising the annuity option, his / her spouse will continue to receive 2/3 of the annuity for the rest of his / her life. If, when both the Insured and his / her spouse pass away, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid

选择 Option 11

定额终身年金 – 危疾双倍年金及现金价值回奉保证

Lifetime fixed-income annuity – Critical illness double annuity and guaranteed refund of Cash Value

于年金期内，若受保人不幸首次确诊患上指定严重疾病²³包括非初期癌症、心脏病、肾衰竭及中风，又或需接受冠状动脉（回接）手术，每月年金收入将会以双倍计算，长达60个月。于双倍年金入息期过后，受保人仍可继续收取100%每月年金收入，直至百年归老。若受保人于身故时已收取的年金总额少于用作行使年金权益的现金价值，计划会继续派发年金予指定受益人，直至余额付清

If the Insured is first diagnosed to be suffering from a critical illness²³, including later-stage cancer, heart attack, kidney failure and stroke, or having coronary artery bypass surgery during the annuity period, the monthly annuity income will be doubled, subject to a maximum of 60 months. The Insured will continue to receive 100% annuity income after the annuity period in which annuity payments are doubled. If, when the Insured dies, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid

其他保障 Other Benefits

身故保障²⁰ (于全额现金价值用作行使年金权益前)

Death Benefit²⁰ (Before exercising an annuity option with the full Cash Value)

- 保证现金价值 + 累积年终红利及利息（如有）+ 终期红利（如有）或
Guaranteed Cash Value + accumulated Annual Dividends and Interest (if any) + Terminal Bonus (if any), or
 - 100% 已缴保费总额²¹ + 累积年终红利及利息（如有）
of total Annual Premiums paid²¹ + accumulated Annual Dividends and Interest (if any)
- (以较高者为准 whichever is higher)

豁免保费保障¹⁵

Waiver of Premium Benefit¹⁵

受保人投保年龄为18岁或以上： 高达200,000美元或等值¹⁷
For Insured at issue age 18 or above: Up to US\$200,000 or equivalent¹⁷
受保人投保年龄为18岁以下¹⁹： 高达200,000美元或等值¹⁷
For Insured at issue age below 18¹⁹: Up to US\$200,000 or equivalent¹⁷

保单资料 Policy Information		
保单类别 Plan Type	基本计划 Basic Plan	
保单货币单位 Currency	美元 / 英镑 / 澳元 / 加元 / 人民币 / 新加坡元 / 港元 / 澳门元 (澳门元只适用于澳门缮发之保单) US\$ / GBP / AUD / CAD / RMB / SGD / HK\$ / MOP (MOP is for policy issued in Macau only)	
保费 Premium	固定及保证 Level and guaranteed	
缴费方式 Payment Mode	每年 / 每半年 / 每季 / 每月缴付 Annual / Semi-annual / Quarterly / Monthly	
最低保费 Minimum Premium	每年1,800美元 / 1,350英镑 / 2,700澳元 / 加元 / 新加坡元 / 11,700人民币 / 14,400港元 / 澳门元 US\$1,800 / GBP1,350 / AUD / CAD / SGD2,700 / RMB11,700 / HK\$ / MOP14,400 annually	
最高保费 Maximum Premium	个别考虑 Individual consideration	
投保资料 Basic Information		
缴付保费年期 Premium Payment Term	5年 Years	10年 Years
投保年龄 Issue Age	0 – 75	0 – 70
保障年期 Benefit Term	终身 Whole of life	

以上为计划的一般资料，只供参考之用，并非保单的一部份，亦未涵盖保单的所有条款。有关保障范围、详情及条款，以及不保事项，请参阅保单文件。如有垂询或欲索取保单文件之范本，欢迎与本公司之顾问、特许分销商或保险经纪联络。其他查询请致电客户服务热线：香港 (852) 2533 5555 / 澳门 (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

万通保险国际有限公司为港交所上市公司云锋金融集团成员，集团的主要股东包括云锋金融控股有限公司以及“全美5大互惠寿险公司”之一的美国万通人寿保险公司。凭借雄厚实力及稳健可靠的背景，我们承诺为客户提供专业及科技化的一站式风险及财富管理，以及强积金服务，一起建构非凡未来。

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 Mutual Life Insurance Companies”. Leveraging our robust financial background and solid reliability, we are committed to creating a brighter future for our customers by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

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注：云锋金融控股有限公司及美国万通人寿保险公司间接持有云锋金融集团。“全美5大互惠寿险公司”乃按2022年5月23日《FORTUNE 500》公布的“互惠寿险公司”2021年度收入排名榜计算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Mutual Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” on total revenues for 2021, and based on the FORTUNE 500 as published on May 23, 2022.

万通保险国际有限公司
YF Life Insurance International Ltd.
www.yflife.com

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