

| 儲蓄及退休 Save and Retire |

# 富饒傳承儲蓄計劃3

## Infinity Saver 3

IS3

**YFLife**  
**萬通保險**

雲鋒金融集團成員



《指標》  
2021年財富管理大獎  
退休產品 - 傑出表現獎



新城財經台大灣區保險業大獎2021 - 香港站  
傑出財富傳承獎

未來在我手  
Own the future

# 富饒傳承 掌握未來

Own the future with  
the legacy of wealth

曾孫的  
無限潛能開發  
My great-  
grandson's  
potential



孫女的教育大計  
My grand-daughter's  
education



兒子的事業發展  
My son's business



我的退休生活  
My retirement



## 創造財富 開展富饒未來

**富饒傳承儲蓄計劃3**是一項提供更高潛在回報的靈活保險儲蓄計劃，備有多達8種保單貨幣選擇，並可於日後靈活轉換保單貨幣，以爭取更高潛在回報，讓資產穩健增值，為您和家人實現美好的未來。

## 財富倍增 恆久傳承

計劃除提供支取資金及保費假期的靈活性，更備有把現金價值轉換為「終身年金」\*的自主性。您更可將保單所累積的財富直接傳承給摯愛，讓保單的財富倍增，延續世代。

## 為自己及摯愛塑造幸福未來

日後，您的家人將會衷心感激您，因為您今天的明智決定，不僅讓您安享富饒未來，亦能惠澤摯愛家人。選擇富饒傳承儲蓄計劃3為您建立財富，讓您見證財富增長及傳承對家人的愛。

## 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.

\* 適用於美元、人民幣、港元或澳門元之保單。

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



富饒傳承儲蓄計劃3提供多達8種保單貨幣選擇，包括美元、英鎊、澳元、加元、人民幣、新加坡元、港元及澳門元<sup>#</sup>；每種貨幣均提供不同的回報，您可根據個人的長線理財規劃需要，選取保單貨幣。

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)<sup>#</sup>. Each currency offers different returns. You may choose a policy currency that best suits your long-term financial needs.

### 貨幣轉換權益

為讓您及您的子女實踐不同人生階段的目標及把握環球貨幣機遇，您可於第3個保單週年日起，申請行使「貨幣轉換權益」<sup>1</sup>，把原有保單貨幣轉換至新保單貨幣。無論是子女海外升學、外地置業或創業，計劃均可配合您的財務需要。

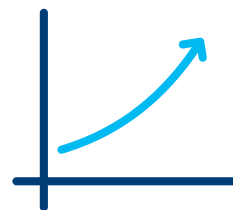
### Currency Exchange Option

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 Option<sup>1</sup> 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:



<sup>#</sup> 只適用於澳門續發之保單。  
For policy issued in Macau only.



萬通保險專業的投資團隊採用積極的資產配置策略，為您投資遍及全球，以獲取更高的長期回報。

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.

### 資產配置策略

我們會按照一定程序，定期檢視計劃的投資策略，並根據全球經濟環境為資產配置作出適時的調配，務求能抓緊市場的新機遇，為您爭取更佳且穩健的長線回報潛力。

自保單生效滿3年起<sup>2</sup>，除保證現金價值外，保單更提供非保證「年終紅利」及「終期紅利」以分享投資收益，為您提供資產管理並調配回報潛力，讓您保單的現金價值<sup>3</sup>不斷遞增。

### 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 onwards<sup>2</sup>, providing you with enhanced potential investment returns. In this way, your Cash Value<sup>3</sup> will grow continuously.

$$\begin{array}{l}
 \text{現金價值}^3 \\
 \text{Cash Value}^3
 \end{array}
 =
 \begin{array}{l}
 \text{保證現金價值} \\
 \text{Guaranteed Cash Value}
 \end{array}
 +
 \begin{array}{l}
 \text{累積年終紅利及利息} \\
 \text{accumulated Annual} \\
 \text{Dividends and Interest}
 \end{array}
 +
 \begin{array}{l}
 \text{終期紅利} \\
 \text{Terminal Bonus}
 \end{array}$$

**保證現金價值<sup>2</sup>** – 無論經濟環境如何，我們將根據繳付保費年期、保單年期及保單貨幣為您提供保證現金價值。

**年終紅利** – 於保單生效滿3年起每年派發非保證年終紅利<sup>2</sup>，您可隨時提取使用，又或將已派發的紅利累積於保單內，繼續獲利滾存<sup>4</sup>，賺取更多回報。

**終期紅利** – 於保單生效滿3年起最少每年公佈一次非保證終期紅利<sup>2</sup>，並將於退保或保單終止時派發<sup>5</sup>，為財富增值。

**Guaranteed Cash Value<sup>2</sup>** – 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 annually<sup>2</sup>. You may choose to withdraw the declared dividend anytime or to leave it to accumulate in your policy<sup>4</sup> for further growth.

**Terminal Bonus** – From the third policy anniversary onwards, the non-guaranteed Terminal Bonus will be declared at least once a year<sup>2</sup>, and will be payable upon surrender or termination of the policy<sup>5</sup>.

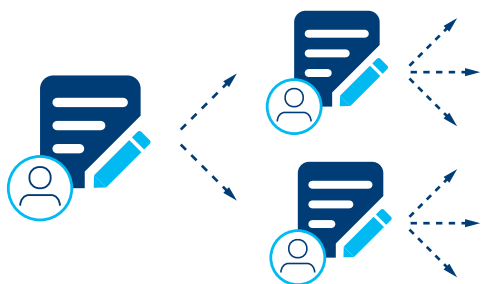


計劃提供多項靈活的選項，助您策劃未來。

Make plans for your future with our flexible options.

### 保單分拆權益<sup>6</sup>

自保單生效滿3年起，您可將保單的部分現金價值分拆成數份保單，饋贈給多位摯愛，讓愛與財富延續。您亦可將各份保單轉換成不同的貨幣，靈活應對人生不同階段的需要。



### Policy-split Option<sup>6</sup>

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.



### 保費假期<sup>7</sup>

您可於第2個保單週年日起，申請長達4年的保費假期<sup>\*</sup>，讓您可靈活處理不時的財務需要。於保費假期內保單仍然生效，保單內所累積的年終紅利及利息亦會繼續滾存生息；於保費假期期間，每個保單年後將暫停派發年終紅利，以及保單內的保證現金價值將維持於保費假期生效日期的水平<sup>8</sup>。於保費假期後，保證現金價值及終期紅利將會被調整。

### Premium Holiday<sup>7</sup>

From the second policy anniversary onwards, you may apply for a Premium Holiday of up to four years<sup>\*</sup> 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 Date<sup>8</sup>. After the end of the Premium Holiday, the Guaranteed Cash Value and Terminal Bonus will be adjusted.

### 年終紅利

可套現使用，或於保單內繼續滾存生息<sup>4</sup>。

### Annual Dividend

You may make withdrawals or leave it to accumulate<sup>4</sup> in the policy.

### 終期紅利鎖定權益<sup>9</sup>

為讓您更好掌握市場機遇，您可於第15個保單週年日起，申請行使終期紅利鎖定權益，將部分終期紅利所提供的回報鎖定，轉換為年終紅利以提取使用，或於保單內滾存生息<sup>4</sup>，以爭取更高收益。於保單生效期內，您可鎖定高達60%的終期紅利。

### Terminal Bonus Lock-in Option<sup>9</sup>

From the 15<sup>th</sup> 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 policy<sup>4</sup> to enjoy higher returns. While the policy is in force, up to 60% of the Terminal Bonus may be converted.

此外，你可透過部分退保<sup>10</sup>，於保單內提取部分現金價值使用，亦可透過保單借貸，獲享高達90%保證現金價值的貸款額，助您靈活調動資金，同時讓餘下的現金價值繼續滾存累積。

You may also withdraw a portion of the Cash Value by partial surrender<sup>10</sup> 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.

<sup>\*</sup> 繳付保費年期為5年的保單，保費假期上限為2年；而繳付保費年期為10年的保單，保費假期上限為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

## 財富世代傳承

## Spread Your Wealth Across Generations



您可以透過「更改受保人」<sup>11</sup>，將保單傳承予摯愛。更改受保人次數不限，亦不影響保單的現金價值，讓您安心把財富持續穩健增值，世代共享。

**主動更改** – 於第1個保單週年日起，您可於保單生效期內隨時把保單的受保人更改為子女、孫兒、又或您的摯愛，讓保單世代傳承。

**預先設定** – 您可預先設定後續保單持有人<sup>12</sup>，一旦不幸身故，保單仍可自動延續；另外，亦可預先設定指定受益人，於受保人不幸離世後，指定受益人自動成為新受保人<sup>12,13</sup>，保證傳承。

換言之，您的摯愛可直接承繼保單資產，無須等候遺產承辦，並有助分散稅務風險<sup>^</sup>。

Transfer your policy ownership to your loved ones by “changing the Insured”<sup>11</sup> 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 Owner<sup>12</sup> 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<sup>12,13</sup> 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<sup>^</sup>.

<sup>^</sup> 有關個別國家或地區的稅務詳情，請諮詢獨立法律及專業意見。

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

## 5

## 兼享終身年金

## Enjoy Lifetime Annuity Income



您可於55歲及保單已生效滿10年起，隨時靈活選擇將全數或部分現金價值轉為年金<sup>14</sup>，保證終身派發，確保退休後一世「有糧出」，長享長有。

您所享有的為市場上少有的「真年金」，猶如您的私人長俸，並備有11種年金權益隨意選擇，全面照顧您和配偶的退休需要，活到多少歲都可以持續領取，享受豐盛無憂的退休生活。

When you reach the age of 55 and the 10<sup>th</sup> policy anniversary, you may decide at any time to convert all or part of the Cash Value to an annuity<sup>14</sup> with guaranteed lifetime payouts.

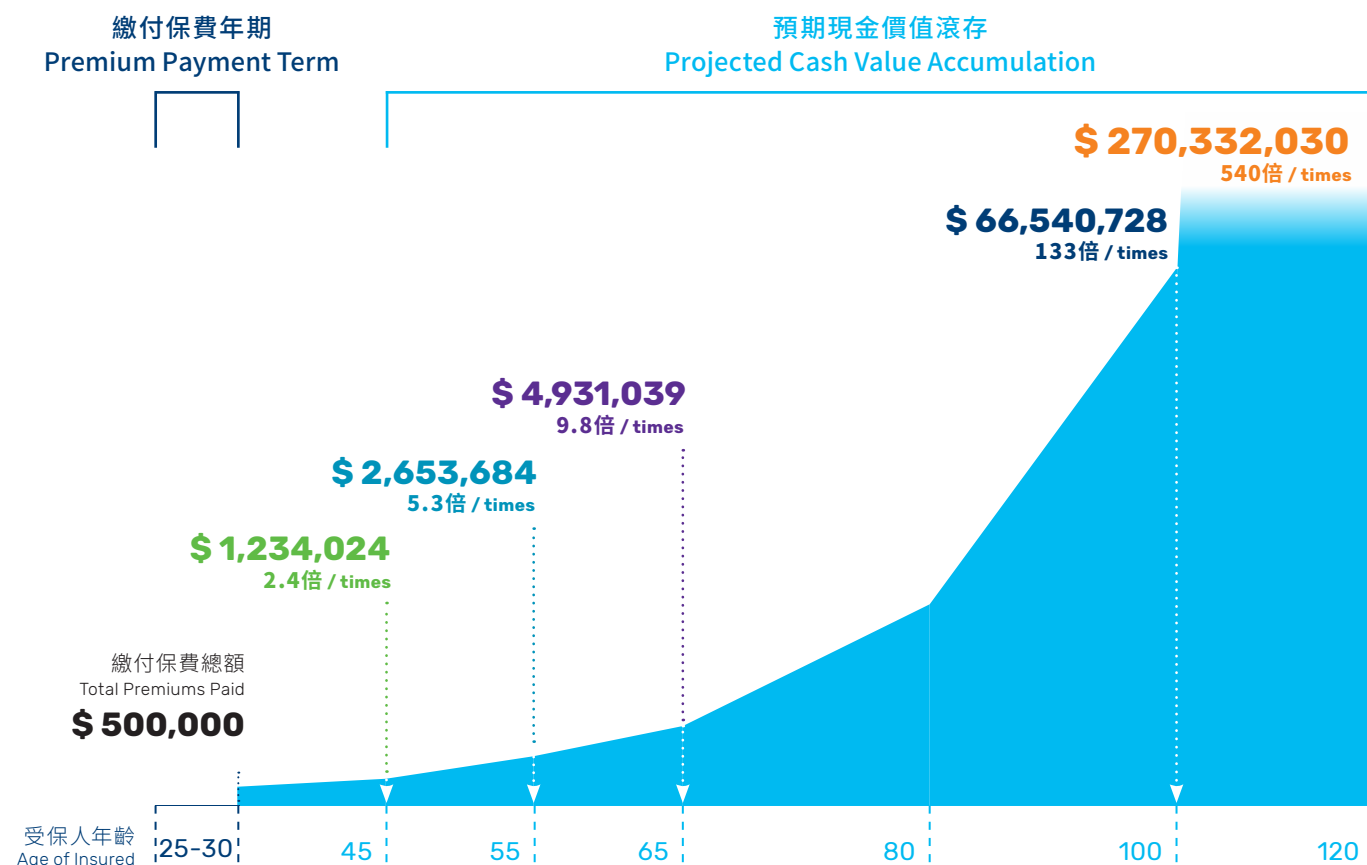
“Annuity” is like your private pension. Infinity Saver 3 offers guaranteed lifetime annuity income that is not widely available in the market. The plan offers 11 annuity options to fully cater for you and your spouse’s needs and to enjoy a worry-free retirement.

# 財富倍增 享受人生

Grow your wealth exponentially and enjoy life

例子： David於25歲時投保富饒傳承儲蓄計劃3，所選擇的繳付保費年期為5年，每年保費為100,000美元，繳付保費總額為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.



## 靈活資金安排 Flexible funding

可選擇部分退保，提取現金價值實現未來目標：

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



創業大計 Start his business



環遊世界 Travel around the world



個人的退休生活 Retire comfortably



世代傳承 Pass on wealth to next generations

註： 以上數字均為假設，僅供舉例說明之用。預期現金價值乃按現時預期的累積年終紅利及利息、終期紅利、保單以年繳方式依期繳付至繳付保費年期完結，以及於保單生效期內並沒有提取任何現金價值、保單借貸、沒有行使貨幣轉換權益、保單分拆權益、年金權益及保費假期計算。

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.

# 財富世代共享 兼享終身年金

Spread your wealth across generations while enjoying lifetime annuity

例子： Paul於30歲時投保富饒傳承儲蓄計劃3，運用計劃的高潛在回報、年金及傳承特點，為自己及後代策劃未來。

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.

Paul			
<b>Age 30-35 歲</b>	<b>Age 60 歲</b>	<b>65%</b>	<b>直至百年歸老 Lifetime</b>
繳付保費年期5年 5-year Premium Payment Term <b>\$ 500,000</b>	預期現金價值 Projected Cash Value <b>\$ 2,653,684</b> 5倍 / times	行使年金 Convert into annuity <b>\$ 1,724,895</b>	預期每年年金收入 <sup>^</sup> Projected Annual Annuity <sup>^</sup> <b>\$ 119,639</b>
			<b>Age 60-100 歲</b> <b>Age 60-120 歲</b>
			<b>\$ 4,785,557</b> <b>\$ 7,178,335</b> 9倍 / times 14倍 / times

**35%**  
傳承下一代  
Pass to next generation  
**\$ 928,789**

Paul的兒子 Paul's son			
<b>Age 32 歲</b>	<b>Age 60 歲</b>	<b>65%</b>	<b>直至百年歸老 Lifetime</b>
從上一代傳承 現金價值 Inherited Cash Value from the last generation	預期現金價值 Projected Cash Value <b>\$ 7,019,165</b> 14倍 / times	行使年金 Convert into annuity <b>\$ 4,562,457</b>	預期每年年金收入 <sup>^</sup> Projected Annual Annuity <sup>^</sup> <b>\$ 316,453</b>
			<b>Age 60-100 歲</b> <b>Age 60-120 歲</b>
			<b>\$ 12,658,109</b> <b>\$ 18,987,163</b> 25倍 / times 37倍 / times

**35%**  
傳承下一代  
Pass to next generation  
**\$ 2,456,708**

Paul的孫兒 Paul's grandson			
<b>Age 32 歲</b>	<b>Age 55 歲</b>	<b>100%</b>	<b>直至百年歸老 Lifetime</b>
從上一代傳承 現金價值 Inherited Cash Value from the last generation	預期現金價值 Projected Cash Value <b>\$ 13,485,806</b> 26倍 / times	行使年金 Convert into annuity <b>\$ 13,485,806</b>	預期每年年金收入 <sup>^</sup> Projected Annual Annuity <sup>^</sup> <b>\$ 856,060</b>
			<b>Age 55-100 歲</b> <b>Age 55-120 歲</b>
			<b>\$ 38,522,720</b> <b>\$ 55,643,929</b> 77倍 / times 111倍 / times

總年金收入<sup>#</sup>  
Total Annuity Income<sup>#</sup>

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

註：以上數字均為假設，僅供舉例說明之用。預期現金價值乃按現時預期的累積年終紅利及利息、終期紅利、保單以年繳方式依期繳付至保費年期完結，以及於保單生效期內並沒有提取任何現金價值、保單借貸、行使貨幣轉換權益、保單分拆權益及保費假期計算。預期回報數字經調整捨入至整數。

<sup>^</sup> 按「定額終身年金」年金權益選擇以及現時假設的年金率計算。

<sup>#</sup> 以每人年金收入至120歲計算。

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.

<sup>^</sup> Calculated based on "Lifetime fixed-income Annuity" option and the current assumed annuity rate.

<sup>#</sup> Calculated based on annuity income until age 120 for each person.



#### 豁免保費保障<sup>15</sup>

**個人保障** – 若受保人<sup>16</sup>不幸於65歲前因疾病或意外受傷引致連續6個月或以上完全傷殘，我們會代付傷殘期間的所需保費，總額高達200,000美元或等值<sup>17</sup>，以確保您的理財大計萬無一失。

**子女保障** – 若為18歲以下子女投保<sup>18</sup>，萬一保單持有人<sup>19</sup>不幸身故，或於65歲前因疾病或意外受傷引致連續6個月或以上完全傷殘，可獲豁免保費保障，總額高達200,000美元或等值<sup>17</sup>，以確保為子女籌劃的大計可如期實現。

#### Waiver of Premium Benefit<sup>15</sup>

**Personal protection** – If the Insured<sup>16</sup> 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 equivalent<sup>17</sup>.

**Child protection** – If the Insured is a child under age 18<sup>18</sup>, in the unfortunate event of the Policy Owner's<sup>19</sup> 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 equivalent<sup>17</sup>, so that the future plan for the child can still be achieved.

#### 身故保障<sup>20</sup>自選賠付方式

若受保人不幸身故，計劃將支付予指定受益人：

- 保證現金價值 + 累積年終紅利及利息（如有）+ 終期紅利（如有），或
  - 100%已繳保費總額<sup>21</sup> + 累積年終紅利及利息（如有）
- （以較高者為準）

此外，除可以一筆過形式領取身故賠償外，保單持有人亦可預先設定，讓受益人以每月分期方式領取身故賠償，毋須安排信託，亦可令下一代生活無憂。

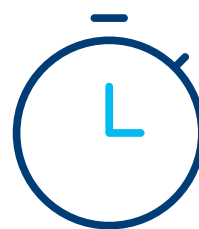
#### Death Benefit<sup>20</sup> Payment Options

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 paid<sup>21</sup> + 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.



繳付保費年期短至5年或10年，讓您輕鬆累積豐厚財富，且申請簡易毋需進行驗身。何不立刻行動？

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?

## 附註

1. 適用於生效滿3年或以上及並未將所有現金價值轉換為年金的保單（不適用於已預繳保費或於保費假期期間的保單），並須於每個保單週年日起計的30日內遞交書面申請。每個保單年只可行使貨幣轉換權益一次。如於行使貨幣轉換權益時本公司不再提供富饒傳承儲蓄計劃3，則保單將轉換至一個當時我們可提供的新計劃，該計劃可能與現有產品不同。於行使此權益前應仔細評估產品間之保障、權益及保單條款等之差別，並考慮相關產品是否符合您的個人需要。行使貨幣轉換權益後的現金價值（包括：保證現金價值、累積紅利及利息、年終紅利及終期紅利）及基本計劃的每年保費將按不同因素釐定及調整，包括但不限於當時的市場貨幣匯率（由我們酌情決定）、新舊資產組合的投資收益和資產價值及 / 或由現有資產轉移至新資產之交易，並有可能低於或高於轉換前之相應價值。行使貨幣轉換權益後的基本計劃的每年保費須不少於計劃要求的最低保費。保單債項（如有）須於行使貨幣轉換前全數償還。有關貨幣轉換權益之詳情，請參閱條款及細則。
2. 行使保費假期及 / 或貨幣轉換權益會對保證現金價值、年終紅利及終期紅利有所影響。有關保費假期及貨幣轉換之詳情，請參閱條款及細則。
3. 須扣除保單債項。
4. 累積年終紅利的積存利率並非保證，並按所選擇之保單貨幣而有所不同，由本公司不時釐定。
5. 如保單因受保人身故而終止，而身故保障相等於100%已繳保費總額 + 累積年終紅利及利息（如有），則終期紅利將不會派發。
6. 適用於生效滿3年或以上及並未將所有現金價值轉換為年金的保單（不適用於已預繳保費或於保費假期期間的保單），並須於每個保單週年日起計的30日內遞交書面申請。每個保單年只可分拆保單一次，但每次分拆的保單數目不限。分拆保單的保單生效日及繳付保費年期與原有保單相同。按現行規定，每次分拆保單時，轉換至每張新保單的現金價值需達10,000美元 / 7,500 英鎊 / 15,000澳元 / 加元 / 新加坡元 / 65,000人民幣 / 80,000港元 / 澳門元；而分拆保單後未轉換部分的基本計劃的每年保費需不少於最低保費規定。保單債項（如有）須於分拆保單前全數償還。有關保單分拆權益之詳情，請參閱條款及細則。
7. 適用於生效滿2年或以上的保單（不適用於已預繳保費或具保單債項之保單），並須於保單週年日前的60日內遞交書面申請，而保費假期將於該保單週年日起生效。每次申請之保費假期年期必須為1年的倍數。保費假期內不可行使貨幣轉換權益及保單分拆權益。有關保費假期之詳情，請參閱條款及細則。
8. 如保單之每年保費於保費假期期間被減少，保證現金價值亦會被相應減少。

## 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. 於保單生效滿15年後，每個保單週年日起計的30日內，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最高為60%。已轉換的終期紅利將不可被還原。須符合當時的行政規則。
10. 部分退保會令日後的保證現金價值、年終紅利及終期紅利按比例相應減少。
11. 適用於保單生效1年後，有關詳情以當時的行政規則為準。
12. 須符合當時的行政規則。
13. 若保單持有人在受保人在生時指定一位受益人為後續受保人，則受保人身故後，該受益人會成為新受保人，計劃將不會支付身故保障，而保單亦不會被終止。須符合當時的行政規則。
14. 於行使年金權益時，保單貨幣須為美元、人民幣、港元或澳門元。按現行規定，轉換年金時的現金價值需達10,000 美元 / 65,000人民幣 / 80,000港元 / 澳門元。實際的年金收入按所選擇的年金權益、用作行使年金的現金價值及當時適用的年金率計算。每位受保人只可以行使年金權益1次。我們保證提供年金權益選擇1「定額終身年金」，並保留不時修訂本計劃所提供的年金權益、於首次支付年金時釐定關於年金的條款及年金金額的絕對權利。
15. 同一保單只可以獲享個人保障或子女保障。有關其他條款及細則，請參閱保單的條款及保障。
16. 適用於投保或更改受保人時，受保人 / 新受保人之年齡為18歲或以上之保單。
17. 在任何情況下，個人於本公司所有富饒傳承儲蓄計劃2及富饒傳承儲蓄計劃3保單所獲享的豁免保費保障總額最高為二十萬美元或等值。
18. 適用於投保或更改受保人時，受保人 / 新受保人之年齡為18歲以下之保單。
19. 適用於投保或最後的保單擁有權更改的生效日期時，保單持有人年齡為18至60歲。
20. 身故保障只適用於保單生效期間及於全額現金價值行使年金權益前。身故保障並不包括已被遞減的基本計劃的每年保費（即部分退保）。須扣除保單債項。
21. 金額乃按已繳基本計劃的每年保費計算。
22. 按現行規定，投保人在選擇行使此項年金權益時，其配偶須年滿40歲。
23. 不適用於年金生效日前出現的嚴重疾病及已存在的病徵或病狀。
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.

## 重要資料

### 紅利 / 終期紅利理念

公司已成立一個委員會，在釐定年終紅利及 / 或終期紅利派發之金額時向公司董事會提供獨立意見。實際年終紅利及 / 或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。

你的保單為分紅保險計劃並可分享由我們釐定之相關產品組別中的盈餘。於釐定年終紅利及 / 或終期紅利時，我們致力確保保單持有人和本公司能得到合理的盈餘分配。此計劃的利潤與虧損會因包括但不限於投資及保單續保率而影響你的資產份額。為使我們與你的利益一致，我們的目標是將不少於90%的可分配利潤分配予你，餘下的部分則歸於我們。可分配利潤和總利潤是分開計算且可能不同。

終期紅利並不是永久附加於保單。本公司有權決定公佈終期紅利之頻率及終期紅利金額。我們將最少每年檢視及釐定年終紅利及 / 或終期紅利一次。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，以釐定保單的年終紅利及 / 或終期紅利。

**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、商品價格之波動、匯率及流動性等而影響。

**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。

為提供更平穩的年終紅利及 / 或終期紅利，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年終紅利及 / 或終期紅利。

年終紅利及 / 或終期紅利之決定會先由委任精算師建議，然後經由包括一名或以上獨立非執行董事的公司董事會批准。

### 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、商品市場及另類投資等。此多元化之投資組合務求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投資在以下資產並按下述比例分配：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	25% - 100%
股票類資產	0% - 75%

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的債券投資組合。

## 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、交易所買賣基金、高息債券、房地產、商品市場及另類投資等。投資遍佈不同地區及行業。投資資產將涉及不同貨幣並有可能與保單貨幣不同。

此外，我們或會使用衍生工具作風險管理之用，以減低利率、貨幣及其他市場因素所帶來的風險。

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。

投資策略或會按市場環境及經濟展望而作出變動。

相關詳情及過往派息率資料請瀏覽本公司網頁：



香港：

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



澳門：

<https://corp.yflife.com/tc/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>

## 主要產品說明

### 繳付保費年期及保障年期

閣下應就已選擇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。如保單於澳門續發，受澳門銀行之法律及規例所限，你或未能以已選擇的保單貨幣繳付保費，根據現時規則，你可以美元、港元或澳門元繳付保費。

保障年期為受保人終身。

### 保費假期

本保單提供保費假期。如要申請保費假期，你須要繳付所有保單債項及本保單內的所有附加保障將會被終止。你的要求獲批准後，保費假期將不能取消。如沒有減少本保單之每年保費，保證現金價值將於保費假期年期內維持於保費假期年期開始時的水平。而保費假期年期後的保證現金價值將會被修訂。於每個緊接著保費假期年期內的保單年的保單週年將沒有年終紅利撥入此保單，惟於保費假期年期內利息將繼續就任何保留於本保單內積存生息的年終紅利派發。任何保費假期年期內的終期紅利及將來的終期紅利將會以我們根據保費假期年期決定的比率相應地調整。於保費假期年期內將不能作出保單借貸、行使貨幣轉換權益及保單分拆權益。

### 保單借貸

如本保單有保證現金價值，你可提出借貸要求。最高借貸限額為保證現金價值的90%。你可借貸的數額為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。

## 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.

### 延遲付款期

除非該筆款項是用作繳付由本公司簽發保單的保費，我們有權押後借貸，最長不超過接獲有關書面要求後六個月。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六個月。

### 終止

在下列任何情況下，保單將會終止：

- 寬限期屆滿，除非自動保費貸款適用
- 保單債項到達保證現金價值
- 保單持有人呈交書面要求終止本保單
- 受保人身故\*

### 提早退保

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

### 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，閣下的保單權益會受其信貸風險所影響。

### 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，因而影響你以本地貨幣計算時所需繳付保費及利益的金額。

如於行使貨幣轉換權益時本公司不再提供富饒傳承儲蓄計劃3，則保單將轉換至一個當時我們可提供的新計劃，所有保障、權益及其他保單條款將根據新計劃所提供的保障、權益及條款。基本計劃的每年保費、保證現金價值、累積紅利及利息、年終紅利及終期紅利可能顯著調整（增加或減少），而行使貨幣轉換權益後的金額可能相對少於已繳的總保費。行使該權益時可供選擇之貨幣將受適用之法律及規例所限。

### 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或永久傷殘，將不獲賠償豁免保費保障：

- 投保時或最後的更改受保人生效日期（如曾有任何受保人更改）（以較後日期為準）前，受保人已存在的病徵及病狀；
- 在以下最後的日期前，所有保單持有人已存在的病徵及病狀；
  - （一）保障生效日期；
  - （二）最後的保單擁有權更改的生效日期（如曾有任何保單擁有權更改）；及
  - （三）最後符合以下所有條件的受保人更改（如有）之更改受保人生效日期：
    - 原有受保人在保單日期（如沒有前次受保人更改）或前次受保人更改的更改受保人生效日期（如有）的實際年齡為18歲或以上；及
    - 新受保人在該更改受保人生效日期的實際年齡少於18歲。
- 受保人在保障生效日期或最後的更改受保人生效日期（如曾有任何受保人更改）（以較後日期為準）的一年內出現的疾病；

\*除非保單持有人在受保人在生期間已指定一位後續受保人

\*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;

- 保單持有人在以下最後的日期的一年內出現的疾病：
    - (一) 保障生效日期；
    - (二) 最後的保單擁有權更改的生效日期（如曾有任何保單擁有權更改）；及
    - (三) 最後符合以下所有條件的受保人更改（如有）之更改受保人生效日期：
      - 原有受保人在保單日期（如沒有前次受保人更改）或前次受保人更改的更改受保人生效日期（如有）的實際年齡為18歲或以上；及
      - 新受保人在該更改受保人生效日期的實際年齡少於18歲。
  - 自殺或在神智不清醒的狀況下受傷；自傷身體；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）；
  - 因戰爭或民間騷動引致；在戰爭中參與軍事服務；犯法、企圖犯法或拒捕；
  - 參與任何駕駛或騎術賽事；專業運動；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）；
  - 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。
- 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](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 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.

受保人若在保單日期或最後的更改受保人生效日期（如曾有任何受保人更改）（以較後日期為準）起計一年內自殺，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賠償額及保單債項（如有））。

#### **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://corp.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>

澳門：<https://corp.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，為其於香港緒發之保單，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，你可將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。

#### **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。

# 「富饒傳承儲蓄計劃3」一覽表

## Infinity Saver 3 – at a glance

利益項目 Benefits	
貨幣轉換權益 <sup>1</sup> Currency Exchange Option <sup>1</sup>	於保單第3個週年日起可申請轉換保單貨幣至美元、英鎊、澳元、加元、人民幣、新加坡元、港元或澳門元（只適用於澳門繕發之保單） 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)
現金價值 <sup>3</sup> Cash Value <sup>3</sup>	保證現金價值 + 非保證累積年終紅利及利息 + 非保證終期紅利 Guaranteed Cash Value + non-guaranteed accumulated Annual Dividends and Interest + non-guaranteed Terminal Bonus
保證現金價值 Guaranteed Cash Value	由保單生效滿3年起 <sup>2</sup> ，可於退保或終止保單時提取 Starting from the third policy anniversary <sup>2</sup> , the Guaranteed Cash Value will be paid upon surrender or termination of the policy
年終紅利 Annual Dividend	於保單第3個週年日起每年公佈 <sup>2</sup> ，可套現使用，或於保單內繼續滾存生息 <sup>4</sup> The Annual Dividend declared every year will be credited to the policy from the third policy anniversary onwards <sup>2</sup> , you may make withdrawals or leave it to accumulate in the policy <sup>4</sup>
終期紅利 Terminal Bonus	於保單第3個週年日起最少每年公佈一次非保證終期紅利 <sup>2</sup> ，可於退保或保單終止時 <sup>5</sup> 提取 The non-guaranteed Terminal Bonus will be declared at least once a year from the third policy anniversary onwards <sup>2</sup> , and will be payable upon surrender or termination of the policy <sup>5</sup>
保單分拆權益 <sup>6</sup> Policy-split Option <sup>6</sup>	於保單第3個週年日起可將保單的部分現金價值分拆成數份保單 The policy can be split into several policies by converting a portion of its Cash Value from the third policy anniversary onwards
保費假期 <sup>7</sup> Premium Holiday <sup>7</sup>	繳付保費年期 Premium Payment Term
	保費假期上限 Maximum aggregate Premium Holiday Period
	5年 years 10年 years
	2年 years 4年 years
終期紅利鎖定權益 <sup>9</sup> Terminal Bonus Lock-in Option <sup>9</sup>	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%
終身年金權益 <sup>14</sup> Lifetime Annuity Option <sup>14</sup>	
選擇 Option 1 定額終身年金 Lifetime fixed-income Annuity	受保人可終身收取定額年金，直至百年歸老 The Insured receives a lifetime fixed-income annuity
選擇 Option 2 / 3 定額終身年金 – 現金價值回奉保證 / 125%現金價值回奉保證 Lifetime fixed-income annuity – guaranteed refund of Cash Value / 125% Cash Value	若受保人於身故時已收取的年金收入總額少於用作行使年金權益的現金價值 / 現金價值的125%，計劃會繼續派發年金予指定受益人，直至餘額付清 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
選擇 Option 4 / 5 遞增終身年金 / 遞增終身年金 – 現金價值回奉保證 Lifetime increasing-income annuity / Lifetime increasing-income annuity – guaranteed refund of Cash Value	受保人所享有的終身年金，金額會每兩年遞增5%，直至百年歸老 適用於選擇5：若受保人於身故時已收取的年金收入總額少於用作行使年金權益的現金價值，計劃會繼續派發年金予指定受益人，直至餘額付清 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
選擇 Option 6 / 7 / 8 定額終身年金 – 10 / 15 / 20年保證期 Lifetime fixed-income annuity with 10 / 15 / 20 years guaranteed payment	若受保人於保證期內身故，計劃會繼續派發年金予指定受益人，直至保證期終結為止 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

## 終身年金權益<sup>14</sup> Lifetime Annuity Option<sup>14</sup>

### 選擇 Option 9

定額終身年金 – 聯合年金領取人<sup>22</sup>

Lifetime fixed-income annuity – joint annuitant<sup>22</sup>

受保人可與配偶共享100%年金，於其中一人身故後，另一人亦可無限期繼續收取2/3年金金額，直至百年歸老

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

### 選擇 Option 10

定額終身年金 – 聯合年金領取人<sup>22</sup>及現金價值回奉保證

Lifetime fixed-income annuity – joint annuitant<sup>22</sup> and guaranteed refund of Cash Value

受保人可與配偶共享100%年金。若其中一人身故時，而已收取的年金收入總額已達到用作行使年金權益的現金價值，其配偶仍可繼續收取2/3年金，直至百年歸老。若二人於身故時收取的年金收入總額少於用作行使年金權益的現金價值，計劃會繼續派發年金予指定受益人，直至餘額付清

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

### 選擇 Option 11

定額終身年金 – 危疾雙倍年金及現金價值回奉保證

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

於年金期內，若受保人不幸首次確診患上指定嚴重疾病<sup>23</sup>包括非初期癌症、心臟病、腎衰竭及中風，又或需接受冠狀動脈（迴接）手術，每月年金收入將會以雙倍計算，長達60個月。於雙倍年金入息期過後，受保人仍可繼續收取100%每月年金收入，直至百年歸老。若受保人於身故時已收取的年金總額少於用作行使年金權益的現金價值，計劃會繼續派發年金予指定受益人，直至餘額付清

If the Insured is first diagnosed to be suffering from a critical illness<sup>23</sup>, 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<sup>20</sup> (於全額現金價值用作行使年金權益前)

Death Benefit<sup>20</sup> (Before exercising an annuity option with the full Cash Value)

– 保證現金價值 + 累積年終紅利及利息 (如有) + 終期紅利 (如有) 或  
Guaranteed Cash Value + accumulated Annual Dividends and Interest (if any) + Terminal Bonus (if any), or

– 100% 已繳保費總額<sup>21</sup> + 累積年終紅利及利息 (如有)  
of total Annual Premiums paid<sup>21</sup> + accumulated Annual Dividends and Interest (if any)

(以較高者為準 whichever is higher)

豁免保費保障<sup>15</sup>

Waiver of Premium Benefit<sup>15</sup>

受保人投保年齡為18歲或以上： 高達200,000美元或等值<sup>17</sup>

For Insured at issue age 18 or above: Up to US\$200,000 or equivalent<sup>17</sup>

受保人投保年齡為18歲以下<sup>19</sup>： 高達200,000美元或等值<sup>17</sup>

For Insured at issue age below 18<sup>19</sup>: Up to US\$200,000 or equivalent<sup>17</sup>

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	美元 / 英鎊 / 澳元 / 加元 / 人民幣 / 新加坡元 / 港元 / 澳門元 (澳門元只適用於澳門繕發之保單) US\$ / GBP / AUD / CAD / RMB / SGD / HK\$ / MOP (MOP is for policy issued in Macau only)	
保費 Premium	固定及保證 Level and guaranteed	
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly	
最低保費 Minimum Premium	每年1,800美元 / 1,350英鎊 / 2,700澳元 / 加元 / 新加坡元 / 11,700人民幣 / 14,400港元 / 澳門元 US\$1,800 / GBP1,350 / AUD / CAD / SGD2,700 / RMB11,700 / HK\$ / MOP14,400 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	5年 Years	10年 Years
投保年齡 Issue Age	0 – 75	0 – 70
保障年期 Benefit Term	終身 Whole of life	

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「全美5大互惠壽險公司」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，一起建構非凡未來。

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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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大互惠壽險公司」乃按2022年5月23日《FORTUNE 500》公佈的「互惠壽險公司」2021年度收入排名榜計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US 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.

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