

| 退休 Retire |

# 萬通延期年金2

## MY Deferred Annuity 2

MDA2

**YFLife**  
**萬通保險**

雲鋒金融集團成員



合資格延期年金保單  
Qualifying Deferred  
Annuity Policy



資本卓越銀行及金融大獎  
2012-2021  
資本卓越保險服務大獎



《iMONEY 智富雜誌》優秀保險企業大獎2018-2019  
最受歡迎保險品牌

未來在我手  
Own the future



# 穩定收入 樂享退休

Own the future with  
a stable stream of income





## 穩定現金流 未來樂無憂

**萬通延期年金2**提供保證定額收入及更高潛在回報，讓你享有10/20年的穩定年金入息<sup>#</sup>，盡情開展人生新一頁！

## 靈活自主的退休方案

計劃提供一系列靈活彈性，讓你度身訂造理想的退休生活——可自選累積期、年金期及年金入息收取方式。

## 扣稅優惠

**萬通延期年金2**為保險業監管局認證的**合資格延期年金保單**。計劃中合乎資格的保費可享有稅務扣除優惠<sup>1</sup>。每位納稅人每年可申請的稅務扣除額上限為6萬港元。

## Enjoy retirement with stable income

**MY Deferred Annuity 2** offers you both guaranteed fixed financial rewards and higher potential returns. With its 10/20-year stable annuity payment<sup>#</sup> stream, you can start a new chapter in your life with total confidence!

## Flexibility to create your own retirement

The plan is tailored just for you. It provides a range of flexible options to help you realize your dream retirement – you can choose your accumulation period, annuity period and the way you receive your annuity payment.

## Bundle with tax incentive

As **MY Deferred Annuity 2** is certified by the Insurance Authority as a **Qualifying Deferred Annuity Policy (QDAP)**, the qualifying premiums paid are tax deductible<sup>1</sup>, up to HK\$60,000 annually per taxpayer.

<sup>#</sup> 年金入息包括保證年金入息及非保證年金入息。

Annuity payment includes both guaranteed annuity payment and non-guaranteed annuity payment.

1

## 短期供款

### Short Premium Term



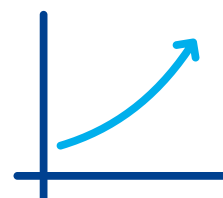
繳付保費年期短至5或10年，你便可以輕鬆地為退休生活做好準備，且無需進行驗身。

Get off to an easy start with a short 5-year or 10-year premium payment term, with no requirement for a medical examination. Gearing up for the future has never been so easy!

2

## 更高回報潛力

### Higher Potential Returns



於年金期內，我們會支付每月保證定額年金入息，更提供每月非保證年金入息<sup>2</sup>，讓你享有更豐厚的潛在回報。

During the annuity period, not only do you enjoy a stable stream of monthly guaranteed fixed annuity payment, you may also receive monthly non-guaranteed annuity payment<sup>2</sup>, reaping the benefit from higher potential returns.

3

## 靈活自主享年金

### Enjoy Annuity with Flexibility



計劃提供多項靈活選擇，讓你自主策劃退休大計：

#### 自選累積期

計劃提供10年、20年或30年的累積期。累積期滿後，你便可以開始每月收取年金。

#### 自選年金期

你可按個人的退休需要，選擇10年或20年的年金期。

#### 自選每月年金入息收取方式

於年金期內，你可選擇預設選項，以現金方式收取每月年金入息；**又或**將每月年金入息積存於保單內繼續滾存生息<sup>3</sup>，於日後隨時提取。

你更可隨時更改年金收取方式，次數不限，費用全免。

The plan offers various options to empower you with the total freedom to tailor your individual retirement needs:

#### Choice of Accumulation Period

Choose an accumulation period of 10, 20 or 30 years. After the accumulation period, you will start receiving the annuity payments.

#### Choice of Annuity Period

Decide on an annuity period as you wish – 10 or 20 years, to meet the retirement lifestyle that you desire.

#### Choice of Monthly Annuity Payment Options

Receive monthly annuity payment in cash during the annuity period as the default option **OR** accumulate the monthly annuity payment in the policy to gain additional interest income<sup>3</sup> for future withdrawal.

Best of all, you may change the payment options anytime, without limitation on the number of changes, absolutely free of charge.

## 4

## 安枕無憂 Worry-free Protections



計劃為你提供周全的保障，讓你倍感安心：

### 豁免保費意外保障

若受保人不幸於65歲或以前因意外受傷，以致連續6個月或以上完全傷殘，我們將代繳傷殘期間基本計劃所需的保費<sup>4</sup>。

### 身故保障

#### 年金期前

- (i) 110%總繳保費<sup>5</sup>；或
  - (ii) 保證現金價值 + 終期紅利（如有）；
- 以較高者為準及須扣除任何保單債項。

#### 年金期內

- (i) 110%總繳保費<sup>5</sup> - 已派發每月保證定額年金總額<sup>6</sup>；或
  - (ii) 保證現金價值 + 終期紅利（如有）；
- 以較高者為準 + 任何累積每月年金入息及利息<sup>3</sup>及須扣除任何保單債項。

The plan also provides you with extra protections for total peace of mind:

### Accident Waiver of Premium Benefit

If you unfortunately get in an accident of total disability for a continuous period of not less than six months before age 65, we will take care of all subsequent premium payments under the basic plan<sup>4</sup>.

### Death Benefit

#### Before the annuity period

- (i) 110% of the total premiums paid<sup>5</sup>; or
  - (ii) Guaranteed Cash Value + Terminal Bonus (if any);
- whichever is higher and net of any outstanding policy loan.

#### Within the annuity period

- (i) 110% of the total premiums paid<sup>5</sup> - total monthly guaranteed fixed annuity payment payable<sup>6</sup>; or
  - (ii) Guaranteed Cash Value + Terminal Bonus (if any);
- whichever is higher + any accumulated monthly annuity payment and interest<sup>3</sup> and net of any outstanding policy loan.

## 5

## 扣稅優惠 Tax Deduction



萬通延期年金2中合乎資格的保費可享有稅務扣除優惠<sup>1</sup>。如欲了解有關詳情，請瀏覽稅務局的網頁 <https://www.ird.gov.hk>。

The qualifying premiums paid into the MY Deferred Annuity 2 policy are tax deductible<sup>1</sup>. For details of tax deduction, please refer to the website of the Inland Revenue Department: <https://www.ird.gov.hk>.

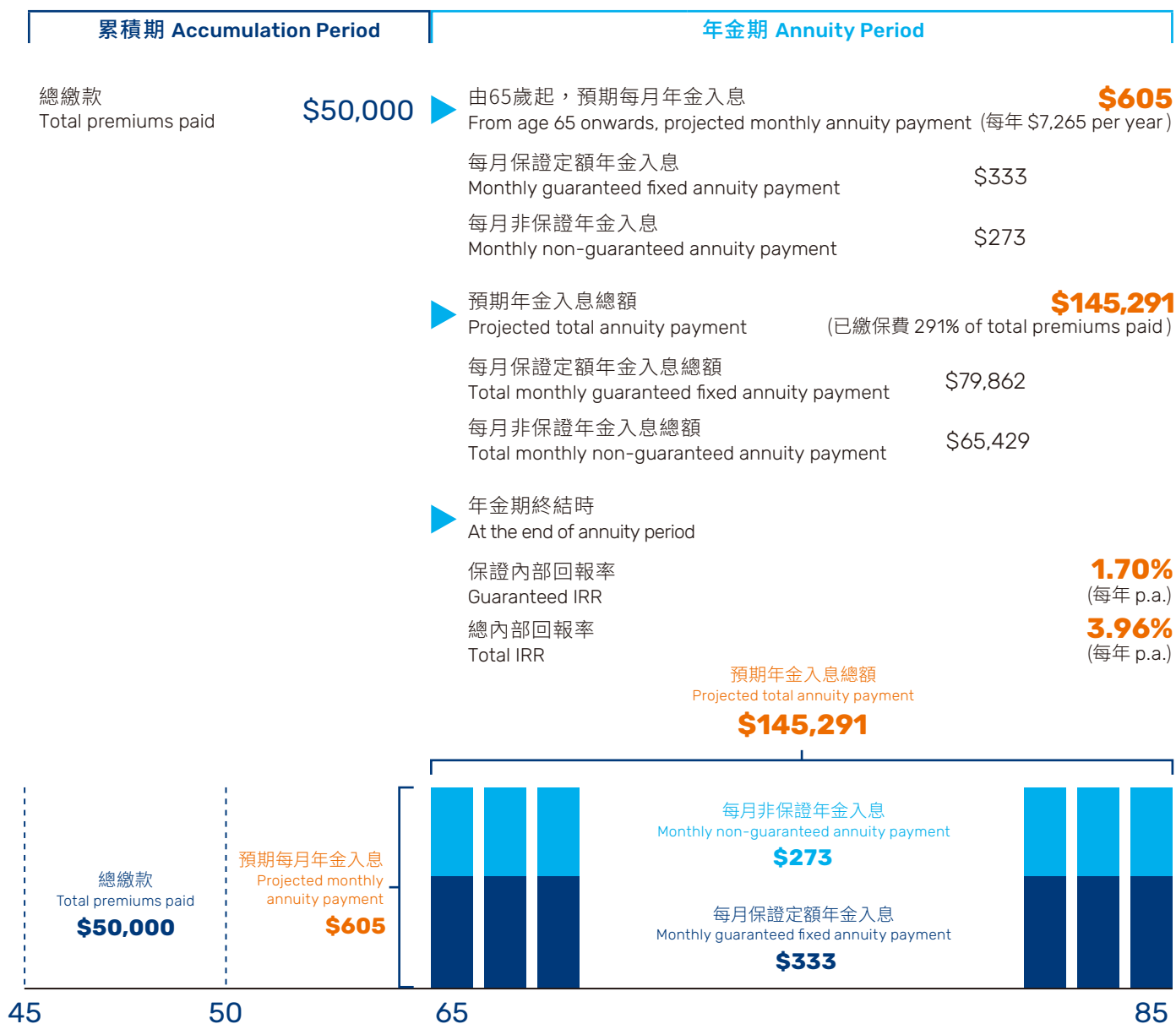


以下例子僅供舉例說明之用。部分年金入息為非保證。

The following example is strictly for illustration purpose only. Part of the annuity payment is non-guaranteed.

例子： John是一位會計師，45歲已婚，為非吸煙人士。他計劃於65歲退休，希望享有穩定的保證收入來源，讓他可盡情享受攝影的樂趣。所以，他決定投保一份每年保費10,000美元，供款期5年，累積期20年及年金期20年的萬通延期年金2。

Example: John is an accountant, aged 45 and married, non-smoking. He wishes to secure a steady stream of guaranteed income when he starts his retirement at age 65, so that he can pursue his dream of photography. So he decides to take out a MY Deferred Annuity 2 with an annual premium of US\$10,000, while the premium payment term is 5 years, the accumulation period is 20 years and the annuity period is 20 years.



以上數字均為假設，僅供舉例說明之用。預期之累積每月年金入息乃按於保單生效期間依期繳交保費，基本計劃之每年保費維持不變，每月年金入息在宣布後立即以現金方式提取，以及沒有任何保單債項的假設計算。預期之保單價值經調整捨入至整數，而內部回報率的數值則捨入至小數點後兩個位。

保證內部回報率及總內部回報率按多種因素而釐定，例如累積期、年金期、繳付保費年期，以及繳付保費方式等。保證內部回報率及總內部回報率的計算並不包括徵費對收取的保費的影響。於整個保單期內，實際每月非保證年金入息有可能按公司的決定而不時變動，以及高於或低於預期價值。總內部回報率為非保證。

The above figures are hypothetical and strictly for illustrative purposes only. The projected cumulative amount of the monthly annuity payment is based on the assumption that all premiums are paid in full when due, the Annual Premium of Basic Plan remains unchanged, every monthly annuity payment will be cashed out immediately after being declared and no policy loan has been made throughout the benefit term. The projected values of benefits are rounded to integer while IRR figures are rounded to two decimal places.

The guaranteed IRR and total IRR are determined by a combination of factors, such as accumulation period, annuity period, premium payment term and premium payment mode. The calculation of guaranteed IRR and total IRR does not include the effect of the levy/levies on the premiums collected. The actual monthly non-guaranteed annuity payment throughout the policy period may vary at the Company's discretion, and may be higher or lower than the projected value. The total IRR is not guaranteed.

### 可享稅務扣除優惠

須繳稅的已婚夫婦之間可自行分配合資格延期年金保單保費的稅務扣除額，二人合共每年稅務扣除總額上限為120,000港元。

換言之，John從他的保費減去60,000港元（每名納稅人每年稅務扣除額上限）後，可將剩下的可扣稅保費分配予他太太的萬通延期年金2保單。

### Potential Tax Deduction

A taxpaying married couple is allowed to allocate tax deductions for qualifying deferred annuity premiums between themselves with total maximum tax deductible limit per year of HK\$120,000.

In other words, after deducting HK\$60,000 (the max. tax deduction amount for each taxpayer per year) out of his annual premium, John can allocate the remaining tax-deductible premium to his wife's MY Deferred Annuity 2 policy.

(港元 HK\$)

	John 合資格納稅人 an eligible taxpayer	須繳稅的夫婦 Taxpaying Couple (每名納稅人稅務扣除上限為60,000元 the tax deduction for each taxpayer does not exceed the limit of \$60,000)
每年稅務扣除額上限 Maximum tax deductible limit per year	60,000	120,000
假設適用稅率 Assumed applicable tax rate	17%	17%
最高可節省稅款 Maximum tax saving amount	10,200	20,400

以上數字均為假設，僅供舉例說明之用。閣下繳付至萬通延期年金2的保費能否獲得稅務局薪俸稅及個人入息稅之稅務扣除，乃取決於你的個別情況，詳情請參閱稅務局網頁，或向你的稅務及會計顧問徵詢稅務意見。

The above figures are hypothetical and strictly for illustrative purposes only. Tax deductions under salaries tax and personal assessment with Inland Revenue Department on premiums paid under MY Deferred Annuity 2 shall be subject to your individual circumstances. Regarding details of tax deduction, please refer to the website of the Inland Revenue Department, or consult your tax and accounting advisors for tax advice.

## 內部回報率

內部回報率為投資項目的複式回報率，用於衡量該項投資的獲利能力。

本計劃讓你自由組合累積期、年金期、繳付保費年期，以及繳付保費方式，全面配合你所需。

下表說明了不同組合於年金期終結時的內部回報率，該等回報率乃按受保人為一名於投保時45歲的男性按月收取年金計算。

## Internal Rate of Return

Internal Rate of Return (IRR) is the compound rate of return of an investment, which measures the profitability of the investment.

The plan offers a combination of choices of accumulation period, annuity period, premium payment term and premium payment mode to best fit your needs. The table below illustrates the range of the IRR at the end of annuity period under different combinations, which is calculated based on a male aged 45 at policy issue and monthly annuity payments are received each month.

繳付保費年期 Premium Payment Term	累積期 Accumulation Period	年金期終結時之 每年保證內部回報率 Range of guaranteed IRR per annum at the end of annuity period		年金期終結時之 每年總內部回報率 Range of total IRR per annum at the end of annuity period	
		年金期 Annuity Period		年金期 Annuity Period	
		10年 Years	20年 Years	10年 Years	20年 Years
5年 Years	10年 Years	0.78% - 1.20%	0.96% - 1.27%	2.75% - 3.12%	3.28% - 3.54%
	20年 Years	1.42% - 1.65%	1.51% - 1.70%	3.62% - 3.81%	3.81% - 3.96%
	30年 Years	1.87% - 2.02%	2.00% - 2.13%	3.87% - 4.00%	3.94% - 4.06%
10年 Years	10年 Years	0.62% - 1.15%	0.86% - 1.22%	2.62% - 3.07%	3.19% - 3.49%
	20年 Years	1.34% - 1.60%	1.44% - 1.65%	3.55% - 3.77%	3.74% - 3.92%
	30年 Years	1.80% - 1.97%	1.94% - 2.08%	3.81% - 3.95%	3.89% - 4.01%

- 註：
- 以上假設 1) 所有保費依期全數繳交，2) 基本計劃之每年保費維持不變，3) 每月年金入息在宣布後立即以現金方式提取，4) 沒有任何保單償項。
  - 保證內部回報率乃按 1) 就基本計劃所繳付之保費及 2) 每月保證定額年金入息計算；總內部回報率則按 1) 就基本計劃所繳付之保費及 2) 每月保證及非保證年金入息計算。
  - 以上所示之每月非保證年金入息是根據現行假設的投資回報而計算，並非保證。實際支付的金額或會不時變動而高於或低於以上所示之價值。
  - 內部回報率的數值經調整捨入至小數點後兩個位，由保險業監管局收取的徵費並未包括在內部回報率的計算當中。

- Remarks:
- The above assumes 1) all premiums are paid in full when due, 2) the Annual Premium of Basic Plan remains unchanged, 3) every monthly annuity payment will be cashed out immediately after being declared, 4) no policy loan has been made.
  - The calculation of guaranteed IRR takes 1) the premiums paid for the basic plan and 2) the monthly guaranteed fixed annuity payments into account; while the calculation of total IRR takes 1) the premiums paid for the basic plan and 2) the monthly guaranteed and non-guaranteed annuity payments into account.
  - The values illustrated are based on the current scale of monthly non-guaranteed annuity payment determined under the current assumed investment return which is not guaranteed. The actual amount payable may change anytime with the values being higher and lower than those illustrated.
  - The IRR figures are rounded to the nearest two decimal places and levy collected by Insurance Authority is excluded in the calculation of IRR.



合資格延期年金為一項將儲蓄轉化為穩定現金流的長期保險產品。提早退保或終止年金保單有可能會導致**嚴重**財務損失。退保價值有可能會遠低於已繳保費的總額。

若於第一個保單年完結時退保，每10,000美元年繳保費可獲取的退保價值如下：

QDAP is a long-term insurance product designed to convert savings into a steady stream of income. Early surrender or termination of an annuity plan may cause **significant** financial loss. The cash value upon surrender/ termination may be much less than the total amount of premiums paid.

If you fully surrender the policy at the end of the 1st policy year, for every US\$10,000 of your annual premium paid in the 1st policy year, the Cash Value you will receive is indicated in the table below:

繳付保費年期 Premium Payment Term	退保價值 <sup>^</sup> Cash Value <sup>^</sup>	退保價值佔已繳保費之百分比 <sup>^</sup> Cash Value as % of premiums paid <sup>^</sup>
5年 Years	US\$2,000 美元	20%
10年 Years	US\$1,500 美元	15%

<sup>^</sup> 數字經調整捨入至最接近之整數  
Figures rounded to the nearest integer



# 「萬通延期年金2」一覽表

## MY Deferred Annuity 2 - at a glance

利益項目 Benefits	
保證現金價值 Guaranteed Cash Value	由保單生效起，可於退保或作出身故賠償時被提取 Starting from the effective date of the policy, the Guaranteed Cash Value will be paid upon surrender or the death of the Insured
終期紅利 Terminal Bonus	非保證終期紅利將於第三個保單週年起公佈，並可於退保或作出身故賠償時獲支付 The non-guaranteed Terminal Bonus will be declared from the 3rd policy anniversary onwards and paid upon surrender or the death of the Insured
現金價值 Cash Value	現金價值會於退保、保單到期日或作出身故賠償時支付，其價值等於以下之總和： <ul style="list-style-type: none"> <li>- 保證現金價值</li> <li>- 終期紅利（如有）</li> <li>- 累積每月年金入息及利息<sup>3</sup>（如有）</li> </ul> （須扣除任何保單債項） Cash Value is payable upon surrender, policy maturity or the death of the Insured and is equal to the sum of: <ul style="list-style-type: none"> <li>- Guaranteed Cash Value</li> <li>- Terminal Bonus (if any)</li> <li>- Accumulated monthly annuity payment and interest<sup>3</sup> (if any)</li> </ul> (net of any outstanding policy loan)
年金期前 Before the Annuity Period	
累積期 Accumulation Period	10年 Years / 20年 Years / 30年 Years
年金開始日 Annuity Start Date	累積期結束後 After the accumulation period
豁免保費意外保障 <sup>4</sup> Accident Waiver of Premium Benefit <sup>4</sup>	最高每年10,000美元（以每位受保人計算） Up to US\$10,000 annually (on a per-life basis)
附加額外保障 Optional Supplementary Benefit	豁免保費保障（就此保障所繳付之保費不可扣稅） Waiver of Premium Benefit (premium for this benefit is non-tax deductible)
身故保障 Death Benefit	110%總繳保費 <sup>5</sup> 或 保證現金價值 + 終期紅利（如有） （以較高者為準） 須扣除任何保單債項 110% of total premiums paid <sup>5</sup> OR Guaranteed Cash Value + Terminal Bonus (if any) (whichever is higher) net of any outstanding policy loan
年金期內 Within the Annuity Period	
年金期 Annuity Period	10年 Years / 20年 Years
每月年金入息 Monthly Annuity Payment	每月保證定額年金入息 + 每月非保證年金入息 <sup>2</sup> Monthly guaranteed fixed annuity payment + monthly non-guaranteed annuity payment <sup>2</sup>
每月年金入息收取方式 Monthly Annuity Payment Options	選項1：以現金方式收取每月年金入息（預設選項） 選項2：將每月年金入息積存於保單內滾存生息 Option 1: Receive monthly annuity payment in cash (the default option) Option 2: Accumulate the monthly annuity payment in the policy to gain additional interest income
年金入息之累積利率 Annuity Payments Accumulation Interest Rate	現時利率為每年3.75%（利率為非保證，並由本公司不時釐定） Current interest rate is 3.75% p.a. (The interest rate is not guaranteed and shall be determined by the Company from time to time)



身故保障 Death Benefit	<p>110%總繳保費<sup>5</sup> - 已派發每月保證定額年金總額<sup>6</sup> 或 保證現金價值 + 終期紅利 (如有) (以較高者為準)</p> <p><b>加</b>任何累積每月年金入息及利息<sup>3</sup> 並減去任何保單債項</p> <p>指定受益人可選擇以一筆過收取身故保障或繼續每月收取餘下的年金入息</p> <p>110% of total premiums paid<sup>5</sup> - total monthly guaranteed fixed annuity payment payable<sup>6</sup></p> <p><b>OR</b> Guaranteed Cash Value + Terminal Bonus (if any) (whichever is higher)</p> <p><b>Plus</b> any accumulated monthly annuity payment and interest<sup>3</sup> and net of any outstanding policy loan</p> <p>The beneficiary can choose to receive a lump-sum payment, or continue to receive the unpaid annuity payment monthly</p>
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## 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 US\$
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly
最低每年基本保費 Minimum Annual Target Premium	<p>5年繳付保費年期：5,000美元</p> <p>10年繳付保費年期：2,500美元</p> <p>5-year Premium Payment Term: US\$5,000</p> <p>10-year Premium Payment Term: US\$2,500</p>
最高每年基本保費 Maximum Annual Target 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 (以上次生日年齡計算) Issue Age (At Last Birthday)	<p><b>累積期 Accumulation Period</b></p> <p>10年 Years</p> <p>20年 Years</p> <p>30年 Years</p>	<p><b>投保年齡 Issue Age</b></p> <p>Age 40 - 70歲</p> <p>Age 30 - 60歲</p> <p>Age 20 - 50歲</p>
保障年期 Benefit Term	<p>直至年金期結束</p> <p>Up to the end of the annuity period</p>	

## 附註

1. 每名納稅人可用作扣稅的合資格延期年金保費和強積金自願性供款之最高合共稅務扣除額為每年60,000港元。有關詳情，請參閱「重要資料」中「3. 合資格延期年金保單的稅務定義」部分。
2. 一般情況下，每月非保證年金入息會每年釐定一次，其價值有可能受多個因素影響，包括但不限於投資回報表現及退保經驗，而於年金期內增加或減少。
3. 年金入息之累積利率為非保證，並由本公司不時釐訂。
4. 只適用於65歲或以下的受保人。若受保人於65歲或以前因意外受傷，以致連續6個月或以上完全傷殘，於傷殘期間之所需的基本保費將獲豁免。豁免基本保費最高為每年10,000美元（以每位受保人計算）。
5. 總繳保費乃按基本計劃之每年保費計算。
6. 此金額為於沒有保單債項的情況下，不論收取年金的方式為何，由年金開始日起可獲支付的保證每月年金入息的總額。

## Notes

1. The maximum tax deductible limit per taxpayer per year for qualifying annuity premiums and MPF tax deductible voluntary contributions is HK\$60,000. Please refer to "Important Information - 3. Tax implication of Qualifying Deferred Annuity Insurance Policy" section for details.
2. The monthly non-guaranteed annuity payment is normally determined annually and the amount may increase or decrease during the annuity period, subject to a number of factors including but not limited to investment performance and surrender experience.
3. The annuity payments accumulation interest rate is not guaranteed and shall be determined by the Company from time to time.
4. Applicable if the Insured is aged below 65. In the event that the Insured suffers total disability due to accident for a continuous period of not less than 6 months before the age of 65, all subsequent premium payments will be waived as long as the Insured remains totally disabled, up to US\$10,000 per annum (on a per-life basis).
5. The total premiums paid is calculated based on the Annual Premium of the Basic Plan.
6. The amount is the total of all monthly guaranteed fixed annuity payments, which will be payable from the annuity start date if no policy loan has ever been made, regardless of which annuity payment options had been applied to these annuity payments.

## 重要資料

### 1. 終期紅利理念

我們將最少每年檢視及釐定終期紅利一次。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、房地產價格及商品價格之波動及匯率而影響。

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

為了提供更平穩的終期紅利，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之終期紅利。

### 2. 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、再保險資產、債券及其他固定收益資產、房地產和商品市場。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

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

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

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

## Important Information

### 1. Terminal Bonus philosophy

The terminal bonuses will be reviewed and determined by us at least once per year. In determining the 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, etc.

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

To provide more stable terminal bonuses, we may retain returns during periods of strong performance to support or maintain stronger terminal bonuses during periods of less favourable performance.

### 2. Investment Policy, Objective and Strategy

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

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

To achieve the long-term target returns, YF Life Insurance International Ltd. implements a strategy utilizing a mix of reinsurance assets, 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, and other assets	80% - 100%
Equity-like assets	0% - 20%



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

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

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及過往派息率資料請瀏覽本公司網頁：



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

### 3. 合資格延期年金保單的稅務定義

請注意此產品之合資格延期年金保單的狀況，並不表示您為合資格延期年金保單已繳付的保費可符合資格申領稅務扣減。此合資格延期年金保單的狀況是基於產品的特性及保險業監管局的認證，並非您的個人事實情況而定。您必須同時符合稅務條例中列明的合資格條件，以及香港稅務局制定的指引，才可申請認領這些稅務扣減。本保單可獲的實際稅務優惠將取決於您的個人稅務狀況。如您毋須於相關評稅年度繳納薪俸稅及個人入息稅，您未必能享有稅務扣減優惠。

在此提供的任何一般稅務資訊只僅供參考之用，您不應僅按此作出任何稅務決定。如有疑問，必需諮詢合資格的專業稅務顧問。請注意稅務法律、規定或詮釋可能會隨時更改，或會影響申領稅務扣減的合資格條件等任何有關稅務優惠的內容。對於未能適時知會您有關這些法律、規定或詮釋的更改，以及其對您所帶來的影響，我們概不承擔任何責任。更多資訊或可於保險業監管局網站[www.ia.org.hk](http://www.ia.org.hk)查詢。

### 4. 合資格延期年金保單的認證

保險業監管局的認證並非等同推薦或支持此計劃，亦不保證計劃的商業利益或表現。這不代表此計劃適合所有保單持有人，亦不代表適合任何特定保單持有人或一類保單持有人。此計劃已獲保險業監管局的認證，但此認證並不意味官方的推薦。保險業監管局對本計劃的產品簡介內容並不負上任何責任，對其準確度及完整性亦不發表任何聲明，並明確表示概不對因本計劃的產品簡介內容而產生或因倚賴該等內容而引致的任何損失承擔任何法律責任。

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

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

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

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



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

### 3. Tax implication of Qualifying Deferred Annuity Insurance Policy

Please note that the qualifying deferred annuity policy ("QDAP") status of this product does not necessarily mean you are eligible for the tax deduction available for QDAP premiums paid. This product's QDAP status is based on the features of the product as well as certification by the Insurance Authority ("IA") and not the facts of your own situation. You must also meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department (IRD) of HKSAR before you can claim these tax deductions. The actual tax benefits of this policy would depend on your personal tax position and there might not be tax deductions benefits if you are not subject of salaries tax and personal assessment in the relevant year of assessment.

Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult with a professional tax advisor if you have any doubts. Please note that tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. We do not take any responsibility to inform you about any changes in the laws, regulations or interpretations, and how they may affect you. Further information may be found in IA's website at [www.ia.org.hk](http://www.ia.org.hk).

### 4. Certification of Qualifying Deferred Annuity Insurance Policy

The IA certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all policyholders nor is it an endorsement of its suitability for any particular policyholder or class of policyholders. The policy has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the policy.

## 主要產品說明

### 繳付保費年期及保障年期

你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）將會支付予你。

保障年期直至年金期結束。

### 終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿，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（除非選擇收取未獲支付的每月年金入息為收取身故保障選項）

### 主要產品風險

#### • 提早退保

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

#### • 非保證保障

此產品中的一部份保障（包括但不限於終期紅利及每月非保證年金入息）為非保證。實際之保障金額及/或回報或會與產品資料中所顯示的不同。

#### • 通脹風險

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

#### • 信貸風險

本計劃由萬通保險承保及負責，保單持有人的保單權益會受其信貸風險所影響。

#### • 匯率風險

若保險計劃的貨幣並非本地貨幣，您須承受匯率風險。匯率會不時波動。當您選擇將所發放的利益價值兌換至其他貨幣時，可能因匯率之波動而蒙受損失。您應留意匯率風險並決定是否承擔該風險。

### 自殺條款

受保人若在保單日期起計一年內自殺，無論其是否在神智清醒的情況下，我們的全部責任將只限於退還已支付之保費（扣除已支付或將獲支付之賠償金額及保單債項（如有））。

### 保費徵費

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

### 保單冷靜期及取消保單的權利

如保單未能滿足你的要求，你可以書面方式要求取消保單，連同保單退回本公司（香港灣仔駱克道33號萬通保險大廈27樓），並確保本公司的辦事處於交付保單的21個曆日內，或向你/你的代表人交付《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21個曆日內（以較早者為準）收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額及你所繳付的徵費，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。

## Key Product Disclosures

### Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with the premium payment term. If the premium is not paid before the end of 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 outstanding policy loan) will be paid to you (if any).

The benefit term is up to the end of the annuity period.

### Termination

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

- On the Benefit Expiry Date
- The Grace Period ends, unless the Automatic Premium Loan applies
- The amount of policy loan reaches the Guaranteed Cash Value
- The policy owner submits a written request to terminate this policy
- The Insured dies, unless receiving the unpaid monthly annuity payment is elected as the option of receiving the Death Benefit

### Key Product Risks

#### • 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.

#### • Non-guaranteed Benefits

A portion of the benefits provided by the product (including but not limited to Terminal Bonus and monthly non-guaranteed annuity payment) is non-guaranteed. The actual amounts of benefits and/or returns may be different from the benefits and/or returns illustrated in the product materials.

#### • 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

You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss when you convert your benefits to other currencies as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.

### Suicide Clause

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, our total liability shall be limited to the premiums paid less any benefit amount that has been paid or is payable and policy loan.

### Premium Levy

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).

### Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong) 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, without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.



以上為計劃的一般資料，只供參考之用，並非保單的一部分，並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，請參閱保單的條款及保障。如有垂詢，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555。

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 Terms and Benefits of the policy for benefit coverage, exact terms and conditions and exclusions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555.

# 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.

## Own the future.



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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.

萬通保險國際有限公司  
YF Life Insurance International Ltd.  
www.yflife.com

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