

| 退休 Retire |

# 萬通延期年金3 MY Deferred Annuity 3

MDA3

**YFLife**  
萬通保險



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



資本卓越銀行及金融大獎  
2012-2023  
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



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# 穩定年金收入 掌握自主未來

Own the future with  
a stable stream of annuity income







萬通延期年金 3（「此計劃」）為您帶來持續及穩定的每月保證及非保證年金入息。您可靈活選擇固定年期 (10 / 20 年) 或終身的年金派發選項，自信地開展人生新篇章！

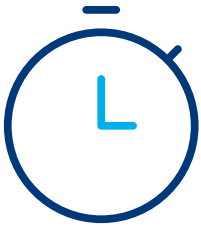
此外，為助您實現理想的退休生活，此計劃提供一系列靈活彈性的累積期、年金期及每月年金入息收取方式選項。

**MY Deferred Annuity 3** (the “Plan”) offers you a steady stream of Guaranteed and Non-guaranteed Monthly Annuity Payments. You can flexibly choose a fixed term (for 10/20 years) or lifetime annuity payout options. Start a new chapter in your life with confidence!

What’s more, to help you realize your ideal retirement life, the Plan provides a range of flexible options for the accumulation period, the annuity period, and the Monthly Annuity Payments - just the way you like it.

1

## 靈活供款選項 Flexi Premium Payment Options

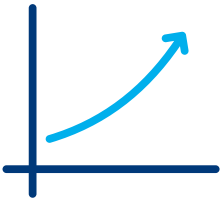


繳付保費年期短至5或10年，且無需驗身，助您可以輕鬆地為退休生活做好準備。

Get off to an easy start with a short 5-year or 10-year premium payment term, with no requirement for a medical examination. You can easily prepare for your retirement life.

2

## 保證及非保證每月年金入息 Guaranteed and Non-guaranteed Monthly Annuity Payments



於年金期內，我們會支付保證每月年金入息，更提供非保證每月年金入息<sup>2</sup>，讓您享有穩定的每月收入。

During the annuity period, we will pay you a stable stream of Guaranteed Monthly Annuity Payments. You may also receive Non-guaranteed Monthly Annuity Payments<sup>2</sup>, allowing you to enjoy steady monthly income.

3

## 靈活自主享年金 Enjoy Greater Annuity Flexibilities



此計劃提供多種靈活選項，讓您自主策劃退休所需：

The Plan offers various options to give you the freedom to tailor your individual retirement needs:

### 自選累積期

自選10／20／30年的累積期。累積期滿後，您將可以開始收取每月年金入息。

### Choice of Accumulation Period

Choose an accumulation period of 10/20/30 years. After the accumulation period, you will start receiving the Monthly Annuity Payments.

### 自選年金期

按個人的退休需要，自選10／20年的固定年金期或受保人終身的年金期。

### Choice of Annuity Period

Decide an annuity period as you wish – fixed annuity period of 10/20 years or the lifetime of the Insured, to meet the retirement lifestyle that you desire.

### 自選每月年金入息收取方式

年金期內可自選以現金方式收取每月年金入息<sup>3</sup>作為預設選項，或將每月年金入息<sup>3</sup>積存於保單內繼續滾存生息<sup>4</sup>，於日後隨時提取而無需收取額外費用。

### Choice of Monthly Annuity Payment Options

Receive your Monthly Annuity Payments<sup>3</sup> in cash during the annuity period as the default option **OR** accumulate the Monthly Annuity Payment<sup>3</sup> in the Policy to generate interest<sup>4</sup> for future optional withdrawals without additional charges.

每月年金入息包括保證每月年金入息及非保證每月年金入息。您亦可更改年金收取方式，次數不限，費用全免。

Monthly Annuity Payment includes both Guaranteed Monthly Annuity Payment and Non-guaranteed Monthly Annuity Payment. You may change the payment options without limits, totally free of charge.



4

額外保障  
Extra Protections



此計劃為您提供額外保障，讓您倍感安心：

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

豁免保費意外保障

於繳付保費年期內，若受保人不幸於65歲以前因意外而直接導致連續6個月或以上完全傷殘<sup>5</sup>，在受保人處於完全傷殘期間，基本計劃下所需的保費將獲豁免<sup>6</sup>。

Accident Waiver of Premium Benefit

During the premium payment term, in the unfortunate event that the Insured suffers total disability<sup>5</sup>, as a direct result of an accident, for a continuous period of not less than six months before age 65, all premium payments will be waived under the Basic Plan<sup>6</sup> while the Insured remains Totally Disabled.

身故保障

累積期	(1) 110%已繳保費總額 <sup>7</sup> ；或 (2) 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	(1) 110%已繳保費總額 <sup>7</sup> - 已派發之保證每月年金入息總額 <sup>8</sup> ；或 (2) 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>4</sup> 及須扣除任何保單債項。 如年金期為10／20年的保單，受益人可選擇繼續每月收取餘下的年金入息。

Death Benefit

Accumulation Period	(1) 110% of total premiums paid <sup>7</sup> ; or (2) Guaranteed Cash Value + Terminal Bonus (if any); whichever is higher and net of any outstanding policy debt.
Annuity Period	(1) 110% of total premiums paid <sup>7</sup> - total Guaranteed Monthly Annuity Payment paid <sup>8</sup> ; or (2) Guaranteed Cash Value + Terminal Bonus (if any); whichever is higher + any Accumulated Monthly Annuity Payment and Interest <sup>4</sup> and net of any outstanding policy debt. For policies with annuity period of 10/20 years, the Beneficiary may choose to continue to receive the unpaid Annuity Payments monthly.

豁免保費附加保障

若您想在豁免保費意外保障之上，加強因疾病或受傷以致完全傷殘的保障，您可選擇在此計劃上附加「豁免保費附加保障」。於繳付保費年期內，若受保人不幸於65歲以前因疾病或受傷，以致連續6個月或以上完全傷殘<sup>5</sup>，在受保人處於完全傷殘期間基本計劃所需的保費將獲豁免。申請批核須符合本公司當時的核保規定。

Supplementary Waiver of Premium Benefit

On top of Accident Waiver of Premium Benefit, if you wish to strengthen the protection against total disability resulting from disease or bodily injury, you may choose to attach the supplementary Waiver of Premium Benefit to the Plan. During the premium payment term, if the Insured suffers from total disability<sup>5</sup>, resulting from disease or bodily injury, for a continuous period of not less than 6 months before age of 65, the premiums required for the Basic Plan during the period of the Insured's total disability will be waived. Approval of application is subject to the Company's prevailing underwriting requirements.

請注意，若選擇在此計劃上附加「豁免保費附加保障」須繳付額外保費，此額外保費不可作稅務扣除。

Please note that an additional premium is required to be paid for attaching the supplementary Waiver of Premium Benefit to the Plan and the premium paid is non-tax deductible.

5

扣稅優惠  
Tax Deduction



萬通延期年金3為保險業監管局認證的合資格延期年金保單。香港納稅人可就合資格延期年金保費申請稅務扣除優惠<sup>1</sup>。每名納稅人在每個課稅年度的稅務扣除額為可用作扣稅的繳付合資格延期年金保費和強積金自願性供款的總和，最高為60,000港元 (如符合資格)。如欲了解有關詳情，請瀏覽稅務局的網頁 <https://www.ird.gov.hk>。

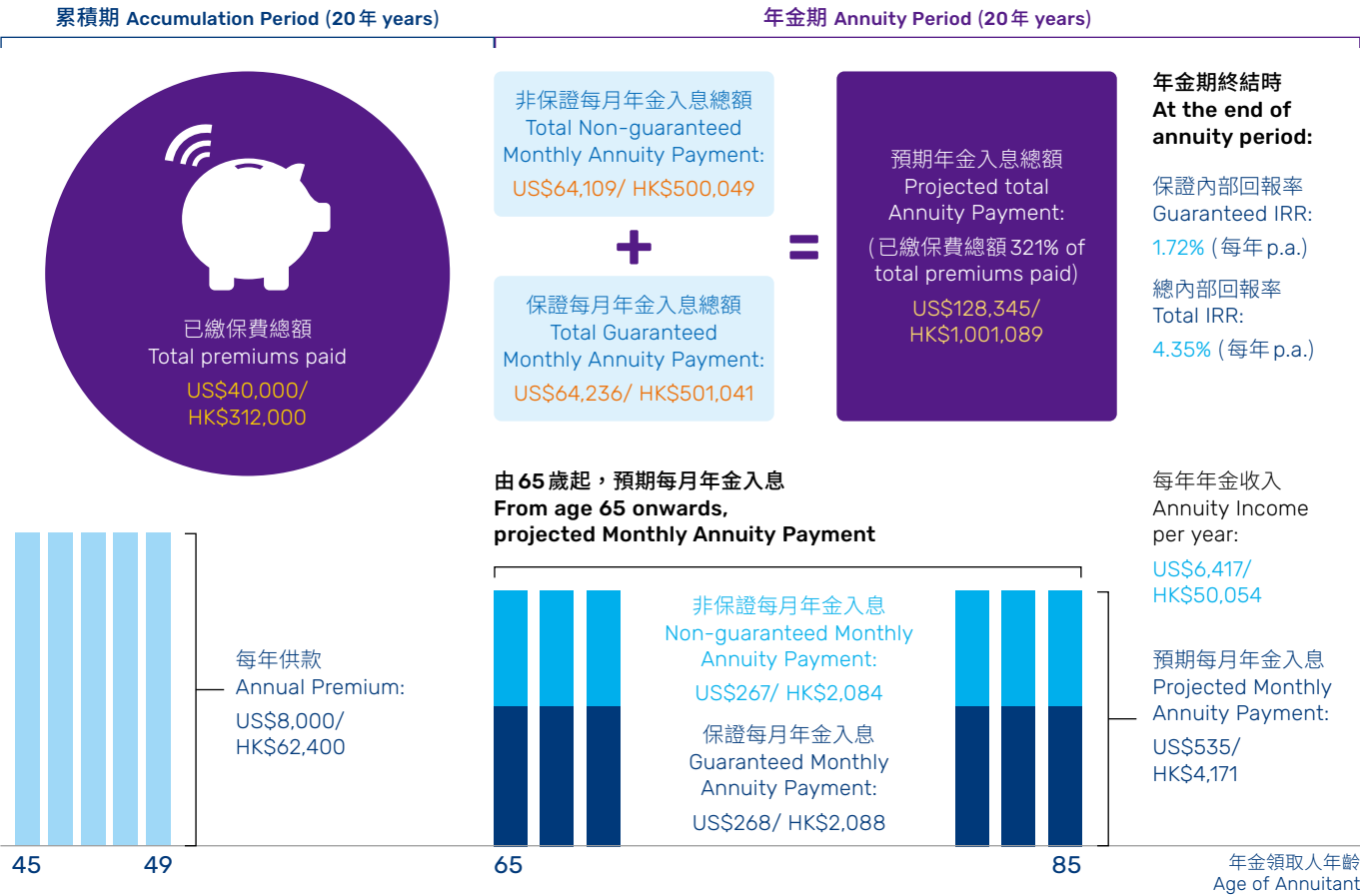
MY Deferred Annuity 3 is certified by the Insurance Authority as a **Qualifying Deferred Annuity Policy (QDAP)**. Hong Kong taxpayers can apply for a tax deduction<sup>1</sup> on qualifying deferred annuity premiums. The tax deductible amount per taxpayer per tax assessment year is the sum of qualifying deferred annuity premiums and mandatory provident fund ("MPF") tax deductible voluntary contributions, with a maximum of HK\$60,000, if eligible. For details of tax deductions, please refer to the website of the Inland Revenue Department: <https://www.ird.gov.hk>.

# 例子： Example:

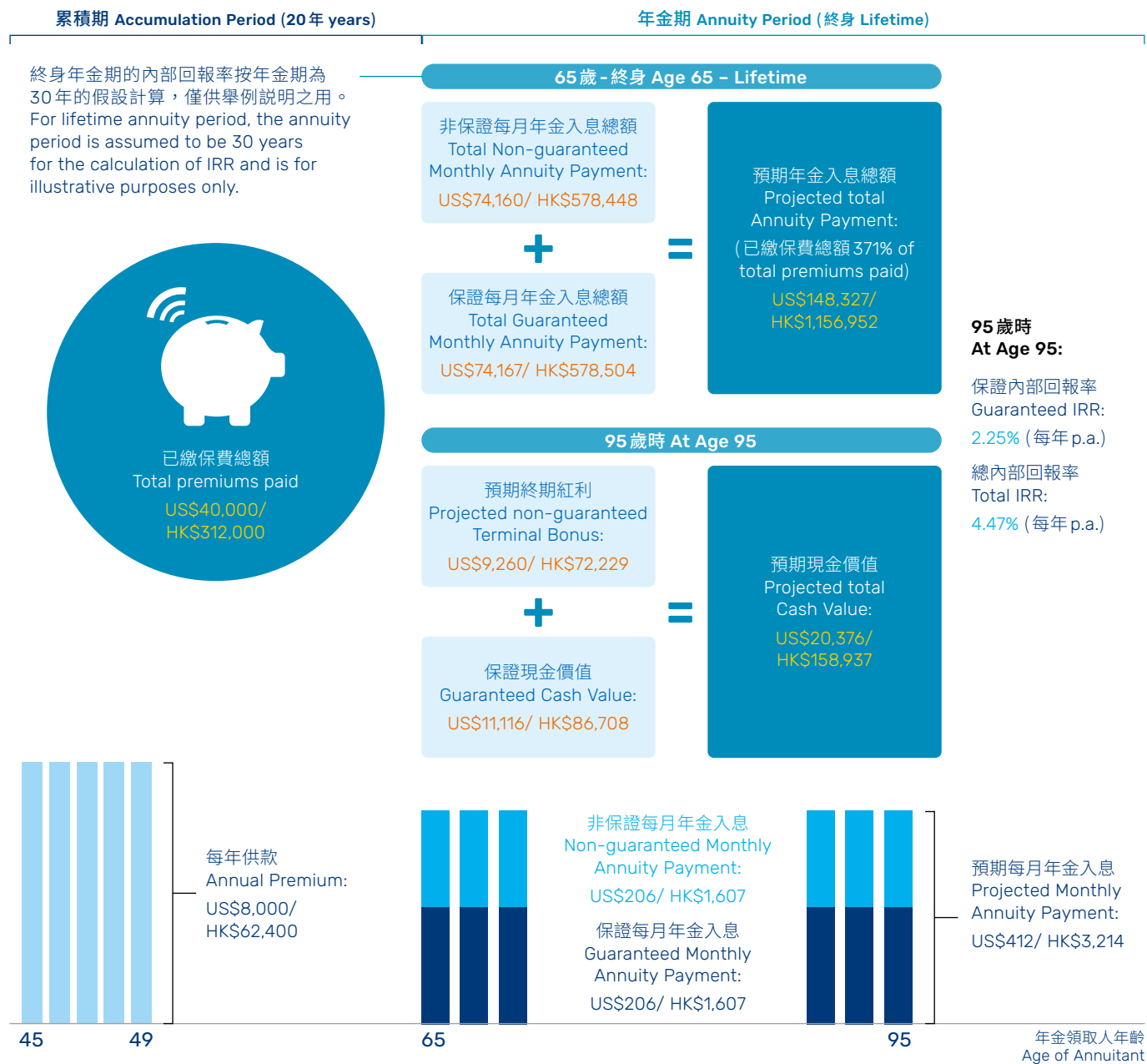
此例子僅供舉例說明之用。部分每月年金入息為非保證。  
This example is strictly for illustration purposes only. Part of the Monthly Annuity Payment is non-guaranteed.

**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，希望享有穩定的年金收入來源，讓他實現攝影的夢想。所以，他決定投保一份每年保費8,000美元 (相當於每年62,400港元) 的萬通延期年金3。  
John is an accountant, aged 45, married, and a non-smoker. He wishes to secure a steady stream of annuity 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 3** with an Annual Premium of US\$8,000 (which is equivalent to HK\$62,400 per annum).

年金期: 固定 Annuity Period: Fixed Term	受保人背景 Background of the Insured	45 歲 / 男性 / 非吸煙人士 Aged 45/ Male/ Non-smoker
	每年保費 Annual Premium	8,000 美元 (62,400 港元) US\$8,000 (HK\$62,400)
	繳付保費年期 Premium payment term	5 年 (年繳) 5 years (paid annually)
	累積期 Accumulation period	20 年 years
	年金期 Annuity period	20 年 years



年金期：終身 Annuity Period: Lifetime	受保人背景 Background of the Insured	45 歲／男性／非吸煙人士 Aged 45/ Male/ Non-smoker
	每年保費 Annual Premium	8,000 美元 (62,400 港元) US\$8,000 (HK\$62,400)
	繳付保費年期 Premium payment term	5 年 (年繳) 5 years (paid annually)
	累積期 Accumulation period	20 年 years
	年金期 Annuity period	終身 Lifetime



毋須繳付香港特別行政區之薪俸稅或個人入息課稅的保單持有人可能無法享有稅務扣除優惠。稅務扣減的程度會受多個因素所影響，具體取決於納稅人自身的情況。

Policy Owners who are not subject to salaries tax or tax under personal assessment in HKSAR might not be eligible for tax deduction benefits. The degree of tax deduction is affected by various factors and depends on the individual circumstances of taxpayers.

可享稅務扣除優惠

如夫婦二人均有應課稅入息，他們可自由分配資格延期年金保單保費的稅務扣除額，每個課稅年度二人稅務扣除總額上限合共為120,000港元<sup>1</sup>。

換言之，John作為保單持有人從他的保費減去60,000港元(每名納稅人每個課稅年度稅務扣除額上限)後，可將剩下的可扣稅保費餘額(2,400港元)分配予他太太作稅務扣除申請。

Potential Tax Deduction

If the couple both have income chargeable to tax, they can freely allocate tax deductions for qualifying deferred annuity premiums between themselves with total maximum tax deductible limit per tax assessment year of HK\$120,000<sup>1</sup>.

In other words, after deducting HK\$60,000 (the maximum tax deduction amount for each taxpayer per tax assessment year) from his annual premium, John as the Policy Owner may allocate the remaining tax deductible balance (HK\$2,400) to his wife for tax deduction application.

(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)
每個課稅年度稅務扣除額上限 <sup>1</sup> Maximum tax-deductible limit per tax assessment year <sup>1</sup>	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

個人  
Personal  
10,200

夫婦  
Couple  
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3的保費能否獲得稅務局薪俸稅及個人入息稅之稅務扣除，乃取決於個別情況，有關稅務扣除的詳情請參閱稅務局網頁(https://www.ird.gov.hk)，或向您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 3 shall be subject to individual circumstances. Regarding details of tax deduction, please refer to the website of the Inland Revenue Department (https://www.ird.gov.hk), or consult your tax and accounting advisors for tax advice.

每名納稅人在每個課稅年度的稅務扣除額為可用作扣稅的合資格延期年金保費和強積金自願性供款的總和，最高為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。

The tax deductible amount per taxpayer per tax assessment year is the sum of qualifying deferred annuity premiums and mandatory provident fund ("MPF") tax deductible voluntary contributions, with a maximum of HK\$60,000. Please refer to the section of "Important Information – 3. Tax implication of Qualifying Deferred Annuity Insurance Policy" below for details.



## 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。本計劃為您提供不同繳付保費年期、繳費方式、累積期，以及年金期，全面配合您所需。

因應受保人的投保年齡及所選的繳付保費年期、繳費方式、累積期，以及年金期，保證內部回報率及總內部回報率將為：

繳費方式 Premium Payment Mode	保證內部回報率 Guaranteed IRR	總內部回報率 Total IRR
年繳 Annual	1.01% - 2.79%	3.07% - 4.97%
月繳 Monthly	0.62% - 2.68%	2.62% - 4.84%

若繳費方式為每半年或每季繳費，對應的保證內部回報率及總內部回報率將界乎年繳及月繳之間。  
If the premium payment mode is semi-annual or quarterly, the corresponding guaranteed IRR and total IRR will fall between those of premium payment modes of annual and monthly.

10 / 20 年年金期的保證內部回報率乃按 (1) 就基本計劃所繳付之保費及 (2) 保證每月年金入息計算；總內部回報率則按 (1) 就基本計劃所繳付之保費及 (2) 保證及非保證每月年金入息計算。  
For 10/20 years annuity periods, the calculation of guaranteed IRR takes (1) the premiums paid for the Basic Plan and (2) the Guaranteed Monthly Annuity Payments into account; while the calculation of total IRR takes (1) the premiums paid for the Basic Plan and (2) the Guaranteed and Non-guaranteed Monthly Annuity Payments into account.

終身年金期的內部回報率按年金期為 30 年的假設計算，僅供舉例說明之用。其保證內部回報率乃按 (1) 就基本計劃所繳付之保費、(2) 保證每月年金入息及 (3) 保證現金價值計算；總內部回報率則按 (1) 就基本計劃所繳付之保費、(2) 保證及非保證每月年金入息、(3) 保證現金價值及 (4) 終期紅利計算。保費折扣（如有）並沒有計算在內。  
For lifetime annuity period, the annuity period is assumed to be 30 years for the calculation of IRR and is for illustrative purposes only. The calculation of guaranteed IRR takes (1) the premiums paid for the Basic Plan, (2) the Guaranteed Monthly Annuity Payments and (3) Guaranteed Cash Value into account; while the calculation of total IRR takes (1) the premiums paid for the Basic Plan, (2) the Guaranteed and Non-guaranteed Monthly Annuity Payments, (3) Guaranteed Cash Value and (4) Terminal Bonus into account. Premium discounts (if any) are excluded.

## 年金期 – 10/20 年：

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 歲的男性按月收取每月年金入息計算。



## Internal Rate of Return



The 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 premium payment term, premium payment mode, accumulation period, and annuity period to best fit your needs.

Depending on the issue age of the Insured and the combination of premium payment term, premium payment mode, accumulation period, and annuity period, the guaranteed IRR and total IRR will be:

## Annuity Period – 10/20 Years:

The tables below illustrate the IRR at the end of annuity periods under different combinations, which is calculated based on a male aged 45 at policy issue and where Monthly Annuity Payments are received each month.

繳費方式：年繳 Premium Payment Mode: Annual					
 繳付保費年期 Premium Payment Term	 累積期 Accumulation Period	年金期：10 年 Annuity Period: 10 Years		年金期：20 年 Annuity Period: 20 Years	
		保證內部回報率 Guaranteed IRR	總內部回報率 Total IRR	保證內部回報率 Guaranteed IRR	總內部回報率 Total IRR
5 年 years	10 年 years	1.20%	3.12%	1.27%	3.54%
	20 年 years	1.65%	3.93%	1.72%	4.35%
	30 年 years	2.02%	4.00%	2.13%	4.06%
10 年 years	10 年 years	1.15%	3.07%	1.22%	3.49%
	20 年 years	1.51%	3.90%	1.58%	4.20%
	30 年 years	1.97%	3.95%	2.08%	4.01%

繳費方式：月繳 Premium Payment Mode: Monthly					
 繳付保費年期 Premium Payment Term	 累積期 Accumulation Period	年金期：10年 Annuity Period: 10 Years		年金期：20年 Annuity Period: 20 Years	
		保證內部回報率 Guaranteed IRR	總內部回報率 Total IRR	保證內部回報率 Guaranteed IRR	總內部回報率 Total IRR
5年 years	10年 years	0.78%	2.75%	0.96%	3.28%
	20年 years	1.42%	3.74%	1.53%	4.20%
	30年 years	1.87%	3.87%	2.00%	3.94%
10年 years	10年 years	0.62%	2.62%	0.86%	3.19%
	20年 years	1.25%	3.69%	1.37%	4.03%
	30年 years	1.80%	3.81%	1.94%	3.89%

實際內部回報率會因繳付保費年期、繳費方式、累積期及實際年金期可能有所不同。  
The actual IRR may vary, depending on premium payment term, premium payment mode, accumulation period, and the actual annuity period.

若繳費方式為每半年或每季繳費，對應的保證內部回報率及總內部回報率將界乎年繳及月繳之間。  
If the premium payment mode is semi-annual or quarterly, the corresponding guaranteed IRR and total IRR will fall between those of premium payment modes of annual and monthly.



10 / 20年年金期的保證內部回報率乃按 (1) 就基本計劃所繳付之保費及 (2) 保證每月年金入息計算；總內部回報率則按 (1) 就基本計劃所繳付之保費及 (2) 保證及非保證每月年金入息計算。保費折扣（如有）並沒有計算在內。  
For 10/20 years annuity periods, the calculation of guaranteed IRR takes (1) the premiums paid for the Basic Plan and (2) the Guaranteed Monthly Annuity Payments into account; while the calculation of total IRR takes (1) the premiums paid for the Basic Plan and (2) the Guaranteed and Non-guaranteed Monthly Annuity Payments into account. Premium discounts (if any) are excluded.

## 年金期 – 終身：



下表說明了不同組合於年金期開始後第30個保單年屆滿時的內部回報率，該等回報率乃接受保人為一名於投保時45歲的男性按月收取每月年金入息計算。

## Annuity Period – Lifetime:

The tables below illustrate the IRR at the end of the 30<sup>th</sup> policy year after the annuity period starts under different combinations, which is calculated based on a male aged 45 at policy issue and where Monthly Annuity Payments are received each month.

繳費方式：年繳 Premium Payment Mode: Annual			
 繳付保費年期 Premium Payment Term	 累積期 Accumulation Period	年金期：終身 Annuity Period: Lifetime	
		保證內部回報率 Guaranteed IRR	總內部回報率 Total IRR
5年 years	10年 years	1.93%	3.83%
	20年 years	2.25%	4.47%
	30年 years	2.55%	4.32%
10年 years	10年 years	1.77%	3.97%
	20年 years	1.98%	4.34%
	30年 years	2.43%	4.30%



繳費方式：月繳 Premium Payment Mode: Monthly			
 繳付保費年期 Premium Payment Term	 累積期 Accumulation Period	年金期：終身 Annuity Period: Lifetime	
		保證內部回報率 Guaranteed IRR	總內部回報率 Total IRR
5年 years	10年 years	1.73%	3.64%
	20年 years	2.10%	4.34%
	30年 years	2.44%	4.22%
10年 years	10年 years	1.55%	3.77%
	20年 years	1.82%	4.20%
	30年 years	2.30%	4.19%

實際內部回報率會因受保人投保年齡、繳付保費年期、繳費方式、累積期及實際年金期可能有所不同。  
The actual IRR may vary, depending on the issue age of the Insured, premium payment term, premium payment mode, accumulation period, and the actual annuity period.

若繳費方式為每半年或每季繳費，對應的保證內部回報率及總內部回報率將界乎年繳及月繳之間。  
If the premium payment mode is semi-annual or quarterly, the corresponding guaranteed IRR and total IRR will fall between those of premium payment modes of annual and monthly.

終身年金期的內部回報率按年金期為30年的假設計算，僅供舉例說明之用。其保證內部回報率乃按(1)就基本計劃所繳付之保費、(2)保證每月年金入息及(3)保證現金價值計算；總內部回報率則按(1)就基本計劃所繳付之保費、(2)保證及非保證每月年金入息、(3)保證現金價值及(4)終期紅利計算。保費折扣（如有）並沒有計算在內。  
For lifetime annuity period, the annuity period is assumed to be 30 years for the calculation of IRR and is for illustrative purposes only. The calculation of guaranteed IRR takes (1) the premiums paid for the Basic Plan, (2) the Guaranteed Monthly Annuity Payments and (3) Guaranteed Cash Value into account; while the calculation of total IRR takes (1) the premiums paid for the Basic Plan, (2) the Guaranteed and Non-guaranteed Monthly Annuity Payments, (3) Guaranteed Cash Value and (4) Terminal Bonus into account. Premium discounts (if any) are excluded.

附註： (i) 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) 每月年金入息於每當可提取時立即以現金方式提取及 (4) 沒有任何保單債項。  
(ii) 以上所示之本公司非保證每月年金入息及終期紅利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。  
(iii) 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。

Notes: (i) 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 once available, and (4) no policy debt has been incurred.  
(ii) The values illustrated are based on the Company's scales for Non-guaranteed Monthly Annuity Payments and Terminal Bonus determined under the current assumed investment return and are not guaranteed. The actual amount payable may change from time to time with the values being higher and lower than those illustrated.  
(iii) The IRR figures are rounded to the nearest two decimal places and levy collected by the Insurance Authority is excluded in the calculation of IRR.

此合資格延期年金計劃為一項將儲蓄轉化成穩定年金收入的長期保險產品。提早退保或終止此計劃年金保單有可能會導致嚴重財務損失。退保／終止保單時的現金價值有可能會遠低於已繳保費的總額。

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

若於第一個保單年完結時退保，在第一個保單年內所繳交每10,000美元基本保單的保費可獲取的現金價值<sup>^</sup>如下：

If you surrender the policy at the end of the 1<sup>st</sup> policy year, for every US\$10,000 of your premium(s) paid for the Basic Plan in the 1<sup>st</sup> policy year, the Cash Value<sup>^</sup> you will receive is indicated in the table below:

繳付保費年期 Premium Payment Term	現金價值 <sup>^</sup> Cash Value <sup>^</sup>	現金價值佔已繳保費總額之百分比 <sup>^</sup> Cash Value as % of total 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及百分比 Figures rounded to the nearest integer and percentage

附註： (i) 以上假設 (1) 所有保費依期全數繳交、(2) 繳費方式為年繳並在第一個保單年內維持不變、(3) 基本計劃之每年保費在第一個保單年內維持不變、(4) 在第一個保單年內未有作出部份退保以及沒有任何保單債項。

Note: (i) The above assumes (1) all premiums are paid in full when due, (2) the premium payment mode is annual and remains unchanged throughout the 1<sup>st</sup> policy year, (3) the Annual Premium of the Basic Plan remains unchanged throughout the 1<sup>st</sup> policy year, (4) no partial surrender has been made and no policy debt has been incurred throughout the 1<sup>st</sup> policy year.

# 「萬通延期年金3」一覽表

## MY Deferred Annuity 3 - at a glance

利益項目 Benefits	
保證現金價值 Guaranteed Cash Value	<p>將根據繳付保費年期、年金期、累積期、投保年齡 (只適用於終身年金期) 及保單生效年期提供保證現金價值，而不受經濟環境因素影響</p> <p>The Guaranteed Cash Value will be based on the premium payment term, annuity period, accumulation period, issue age (lifetime annuity period only) and the duration for which the policy has been in force, no matter the economic climate</p>
終期紅利 Terminal Bonus	<p>終期紅利將於第五個保單週年起公佈，並於保單退保、受保人身故、寬限期屆滿 (除非自動保費貸款適用) 或保單債項超過保證現金價值而終止時可能獲支付。</p> <ul style="list-style-type: none"><li>· 為非累積、非保證紅利</li><li>· 金額將於每次公佈時更新</li><li>· 終期紅利並不是永久附加於本保單，已公佈的終期紅利或會在本公司其後公佈時增加或減少</li></ul> <p>Terminal Bonus will be declared from the 5<sup>th</sup> policy anniversary onwards and may be paid upon policy termination due to surrender, death of the Insured, end of Grace Period (unless the Automatic Premium Loan applies), or the amount of policy debt exceeding the Guaranteed Cash Value.</p> <ul style="list-style-type: none"><li>· Non-cumulative, non-guaranteed bonus</li><li>· The amount will be updated in each declaration</li><li>· The Terminal Bonus does not form a permanent addition to the Policy. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company</li></ul>
退保保障 Surrender Benefit	<p>相等於以下之總和的現金價值會於退保時獲支付：</p> <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>4</sup> (如有)</li></ul> <p>(須扣除任何保單債項)</p> <p>When Cash Value is equivalent to the sum of the below will be paid upon surrender:</p> <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>4</sup> (if any)</li></ul> <p>(net of any outstanding policy debt)</p>
累積期 Accumulation Period	
累積期 Accumulation Period	10 年 years/ 20 年 years/ 30 年 years
豁免保費意外保障 <sup>6</sup> Accident Waiver of Premium Benefit <sup>6</sup>	<p>最高每年 10,000 美元 (以每位受保人計算)</p> <p>Up to US\$10,000 annually (per Insured)</p>
豁免保費附加保障 Supplementary Waiver of Premium Benefit	<p>於繳付保費年期內，若受保人不幸於 65 歲以前因疾病或受傷，以致連續 6 個月或以上完全傷殘<sup>5</sup>，在傷殘期間基本計劃所需的保費將獲豁免。申請批核須符合本公司當時的核保規定，並須繳付額外保費，此額外保費不可作稅務扣除。</p> <p>During the premium payment term, if the Insured suffers from total disability<sup>5</sup>, resulting from disease or bodily injury, for a continuous period of not less than 6 months before age of 65, the premiums required for the Basic Plan during the period of the disability will be waived. Approval of application is subject to the Company's prevailing underwriting requirements, and an additional premium is required to be paid for attaching the supplementary Waiver of Premium Benefit to the Plan and the premium paid is non-tax deductible.</p>
身故保障 Death Benefit	<p>(1) 110% 已繳保費總額<sup>7</sup>; 或</p> <p>(2) 保證現金價值 + 終期紅利 (如有);</p> <p>以較高者為準及須扣除任何保單債項。</p> <p>(1) 110% of total premiums paid<sup>7</sup>; or</p> <p>(2) Guaranteed Cash Value + Terminal Bonus (if any);</p> <p>whichever is higher and net of any outstanding policy debt.</p>
年金期 Annuity Period	
年金期 Annuity Period	10 年 years/ 20 年 years/ 終身 Lifetime
年金開始日 Annuity Start Date	累積期結束後 After the accumulation period
每月年金入息 <sup>3</sup> Monthly Annuity Payment <sup>3</sup>	<p>保證每月年金入息 + 非保證每月年金入息<sup>2</sup></p> <p>Guaranteed Monthly Annuity Payment + Non-guaranteed Monthly Annuity Payment<sup>2</sup></p>



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 Payments in cash (the default option) Option 2: Accumulate the Monthly Annuity Payments in the policy to generate interest
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	(1) 110% 已繳保費總額 <sup>7</sup> - 已派發之保證每月年金入息總額 <sup>8</sup> ; 或 (2) 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>4</sup> 及須扣除任何保單債項。 如年金期為 10 / 20 年的保單, 受益人可選擇繼續每月收取餘下的年金入息。 (1) 110% of total premiums paid <sup>7</sup> - total Guaranteed Monthly Annuity Payment paid <sup>8</sup> ; or (2) Guaranteed Cash Value + Terminal Bonus (if any); whichever is higher + any Accumulated Monthly Annuity Payment and Interest <sup>4</sup> and net of any outstanding policy debt. For policies with annuity period of 10/20 years, the Beneficiary may choose to continue to receive the unpaid Annuity Payments monthly.
期滿保障 Maturity Benefit	如年金期為 10 / 20 年的保單於年金期完結時仍然生效, 累積每月年金入息及利息 (如有) 將獲支付。 If policies with annuity period of 10/20 years are still in force at the end of the annuity period, the Accumulated Monthly Annuity Payment and Interest, if any, will be paid.

保單資料 Policy Information
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保單類別 Plan Type	基本計劃 Basic Plan
保單貨幣單位 Plan Currency	美元 US\$
繳費方式 Premium 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	5 年繳付保費年期: 5,000 美元 5-year Premium Payment Term: US\$5,000 10 年繳付保費年期: 2,500 美元 10-year Premium Payment Term: US\$2,500
最高每年基本保費 Maximum Annual Target Premium	個別考慮 Individual Consideration

投保資料 Basic Information
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繳付保費年期 Premium Payment Term	5 年 years/ 10 年 years								
投保年齡 <sup>9</sup> (以上次生日年齡計算) Issue Age <sup>9</sup> (At Last Birthday)	<table><tr><th>累積期 Accumulation Period</th><th>投保年齡<sup>9</sup> Issue Age<sup>9</sup></th></tr><tr><td>10 年 Years</td><td>Age 40 - 70 歲</td></tr><tr><td>20 年 Years</td><td>Age 30 - 60 歲</td></tr><tr><td>30 年 Years</td><td>Age 20 - 50 歲</td></tr></table>	累積期 Accumulation Period	投保年齡 <sup>9</sup> Issue Age <sup>9</sup>	10 年 Years	Age 40 - 70 歲	20 年 Years	Age 30 - 60 歲	30 年 Years	Age 20 - 50 歲
累積期 Accumulation Period	投保年齡 <sup>9</sup> Issue Age <sup>9</sup>								
10 年 Years	Age 40 - 70 歲								
20 年 Years	Age 30 - 60 歲								
30 年 Years	Age 20 - 50 歲								
保障年期 Benefit Term	10 / 20 年年金期: 直至年金期結束 終身年金期: 終身 For annuity period of 10/20 years: Up to the end of the annuity period For lifetime annuity period: Whole of life								

產品特點 Product Features	例子 Example	內部回報率 Internal Rate of Return	一覽表 At a Glance	註 Remarks	重要資料 Important Information
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註

- 每名納稅人在每個課稅年度的稅務扣除額為可用作扣稅的合資格延期年金保費和強積金自願性供款的總和，最高為 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。
- 一般情況下，本公司會每年公佈非保證每月年金入息一次。於年金期內其價值有可能受多個因素影響而增加或減少，包括但不限於理賠、支出費用、投資回報及退保等因素影響。某些情況下，非保證每月年金入息可能為零。
- 如於年金期開始後有任何保單債項，每月年金入息將會用作償還保單債項。於全額償還保單債項後，餘額將按您所選擇的收取方式支付。
- 年金入息之累積利率為非保證，並由本公司不時釐訂。
- 適用於保單生效期間，若受保人不幸在年滿 18 歲或以後及 65 歲的保單週年日前，因意外受傷而導致完全傷殘，以至受保人無法從事任何可獲報酬或利潤的職業或工作。
- 只適用於 65 歲以下的受保人。若受保人於 65 歲以前因意外受傷，以致連續 6 個月或以上完全傷殘，只要受保人仍屬完全傷殘，基本計劃下所需的餘下年期保費將獲豁免。同一受保人於萬通延期年金、萬通延期年金 2 及／或萬通延期年金 3 內所獲得的意外保障賠償額最高為每年一萬美元。若受保人於完全傷殘期間已獲得本保單內豁免保費附加保障的賠償，豁免保費意外保障將不會獲得賠償。完全傷殘須經由我們認可的醫生證實並持續六個月或以上。
- 已繳保費總額乃按基本計劃之每年保費計算，不包括任何附加保障之保費。
- 此金額為不論收取年金的方式為何，由年金開始日起至受保人身故當日可獲支付的保證每月年金入息的總額。為免存疑，任何用於償還保單債項的保證每月年金入息，於計算身故保障時仍會被視為可獲支付的保證每月年金入息。
- 已年屆退休年齡（如 65 歲）成為退休人士的保單持有人可能毋須繳付香港特別行政區之薪俸稅或個人入息課稅並無法享有稅務扣除優惠。稅務扣減的程度會受多個因素所影響，具體取決於納稅人自身的情況。

Remarks

- The tax deductible amount per taxpayer per tax assessment year is the sum of qualifying deferred annuity premiums and Mandatory Provident Fund ("MPF") tax deductible voluntary contributions, with a maximum of HK\$60,000. Please refer to the section of "Important Information – 3. Tax implication of Qualifying Deferred Annuity Insurance Policy" below for details.
- The Non-guaranteed Monthly Annuity Payment is normally declared annually by the Company and the amount may increase or decrease during the annuity period, subject to factors including but not limited to claims, expenses, investment performance and surrenders. Under certain circumstances, the Non-guaranteed Monthly Annuity Payments can be zero.
- If there is any policy debt outstanding after the start of the annuity period, Monthly Annuity Payment will be applied to repay the policy debt. Any remaining balance of the Monthly Annuity Payment will be paid according to the payment option chosen by you provided that the policy debt has been fully repaid.
- The Annuity Payments accumulation interest rate is not guaranteed and shall be determined by the Company from time to time.
- Applicable if the Insured suffered from complete incapacity, resulting from accidental bodily injury, which occurs while this Policy is in force, on or after the Insured has attained the age of 18 and before the policy anniversary on or following the Insured's 65<sup>th</sup> birthday, and which prevents the Insured from engaging in any occupation or performing any work for remuneration or profit.
- 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 under the Basic Plan as long as the Insured remains totally disabled, payable under all MY Deferred Annuity, MY Deferred Annuity 2, and/ or **MY Deferred Annuity 3** policies issued by the Company up to US\$10,000 per annum per Insured. During the total disability of the Insured, if the premium is waived by the supplementary Waiver of Premium Benefit attached to this Policy, the Accident Waiver of Premium Benefit will not be payable. The total disability must be certified by a Doctor acceptable to us and have continued for a period of not less than 6 months.
- The total premiums paid is calculated based on the Annual Premium of the Basic Plan, but any premiums paid for supplementary benefits will be excluded.
- The amount is the total of all Guaranteed Monthly Annuity Payments, which will be payable from the annuity start date to the Insured's date of death regardless of which annuity payment options had been applied to these Annuity Payments. For avoidance of doubt, any Guaranteed Monthly Annuity Payment applied to repay any policy debt will also be considered as Guaranteed Monthly Annuity Payment payable in the calculation of the Death Benefit.
- Policy Owners who have reached the retirement age (e.g. age 65) and are retired might not be subject to salaries tax or tax under personal assessment in HKSAR and might not be eligible for tax deduction benefits. The degree of tax deduction is affected by various factors and depends on the individual circumstances of taxpayers.



重要資料

1. 紅利理念

此分紅保險計劃可分享由我們釐定之相關產品組別中的盈餘。相關產品組別中的盈餘為可分配給保單持有人的利潤。於釐定終期紅利及非保證每月年金入息時，我們致力確保保單持有人和本公司之間以及不同組別之保單持有人之間能得到合理的利潤分配。

公司已成立一個委員會，在釐定終期紅利及非保證每月年金入息派發之金額時向公司董事會提供獨立意見。實際終期紅利及非保證每月年金入息派發之金額會先由委任精算師建議，然後經此委員會審議決定，最後由公司董事會（包括一個或以上獨立非執行董事）批准。

我們將最少每年檢視及釐定終期紅利及非保證每月年金入息一次。終期紅利並不是永久附加於保單上。我們將會參考包括但不限於以下因素的過往經驗及預期未來展望，以釐定保單的終期紅利及非保證每月年金入息。

**理賠：**包括此保險計劃所提供的身故保障及其他保障的成本。

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

**投資回報：**包括所投資的資產賺取的利息／紅利收入及市場價格變動。投資表現會受利息／紅利收入之波動（利息／紅利收入和利率前景）以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動、滙率（如投資資產貨幣與保單貨幣不同）及流動性而影響。

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

為了提供更平穩的終期紅利及非保證每月年金入息，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及非保證每月年金入息，反之亦然。

此保險計劃可讓保單持有人將保證及非保證每月年金入息儲存在保單之內，並按非保證利率積存。我們將會參考這些金額所投資的資產的回報表現的過往經驗及預期未來展望，以釐定該非保證積存利率。這些投資可能包括債券及其他固定收益資產及股票類資產，並與此分紅保單的投資分開。

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、債券及其他固定收益資產、房地產、商品市場及另類投資等。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據過往及預期回報、波幅及相關投資風險來選擇投資的資產及管理我們的投資組合。

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

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

Important Information

1. Bonus Philosophy

This is a participating insurance plan which can share the divisible surplus from the product group determined by us. Divisible surplus refers to profits available for distribution back to Policy Owners as determined by us. Terminal Bonus and Non-guaranteed Monthly Annuity Payments will be determined with an aim to ensure a fair sharing of profits between Policy Owners and the company, as well as among different groups of Policy Owners.

A committee has been set up to provide independent advice on the determination of the Terminal Bonus and Non-guaranteed Monthly Annuity Payments amounts to the Board of the Company. The actual Terminal Bonus and Non-guaranteed Monthly Annuity Payments, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

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

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

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

**Investment performance:** This includes interest/ dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest/ dividend income (both interest/ dividend earnings and the outlook for interest rates) and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates if the currency of the backing asset is different from the policy currency, and liquidity risk, etc.

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

To provide more stable Terminal Bonus and Non-guaranteed Monthly Annuity Payments, we may retain returns during periods of strong performance to support stronger Terminal Bonus and Non-guaranteed Monthly Annuity Payments in times of less favourable performance, and vice versa.

This insurance plan allows Policy Owners to place the Guaranteed and Non-guaranteed Monthly Annuity Payments to the company and accumulate at a non-guaranteed interest rate. In determining such non-guaranteed interest rate, we will take into account both past experience and expected future outlooks for the returns on the assets in which these amounts are invested. The investments, which may include bonds and other fixed-income instruments and equity-like assets, are segregated from the investments backing the participating policy.

2. Investment Policy, Objective and Strategy

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

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

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

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

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

股票類資產可能包括環球股票（公共及／或私募股權）、互惠基金、交易所交易基金、高息債券、房地產、商品市場及另類投資等。

投資遍佈於不同地區及行業。

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

投資資產將涉及不同貨幣並有可能與保單貨幣不同。

為有效地管理及優化投資組合，我們可能在若干時期內偏離上述目標。

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及分紅實現率資料請瀏覽本公司網頁：



<https://www.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除。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除。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除優惠。

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除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。有關稅務扣除詳情，請參閱稅務局網站 <https://www.ird.gov.hk>。

### 4. 合資格延期年金保單的認證

此計劃已獲保險業監管局的認證，並不等於此計劃下所繳保費已合資格獲得稅務扣除。保險業監管局的認證僅代表此產品符合保險業監管局所訂定的條件。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 instruments mainly include high-credit-rated government bonds and corporate bonds across various industries, creating a diversified credit portfolio with high asset quality.

Equity-like assets may include global equities (public and/ or private), mutual funds, exchange-traded funds, high yield debts, properties, commodities and alternative investment assets.

Investments are diversified across geographical areas and industries.

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

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

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

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

For relevant details and fulfillment ratio, please visit our website:



<https://www.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). For details of tax deduction, please refer to the website of the Inland Revenue Department: <https://www.ird.gov.hk>.

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

The Plan has been certified by IA does not mean that the premiums paid for policies under the Plan are eligible for tax deductions. Certification by IA is only an indication that the product complies with the criteria set out by IA. The IA certification is not a recommendation or endorsement of the Plan or does it guarantee the commercial merits of the Plan or its performance. It does not mean the Plan is suitable for all Policy Owners nor is it an endorsement of its suitability for any particular Policy Owner or class of Policy Owners. The Plan 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 Plan, 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 Plan.



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## 主要產品說明

### 繳付保費年期及保障年期

您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)將會支付予您。

10 / 20 年年金期的保障年期直至年金期結束，終身年金期保障年期為受保人終身。

### 保單冷靜期及取消保單的權利

如保單未能滿足您的要求，您可以書面方式要求取消保單，連同保單退回本公司(香港灣仔駱克道 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，或向您／您的代表人交付《通知書》(說明已經可以領取保單和冷靜期屆滿日)後起計的 21 個曆日內(以較早者為準)收到書面要求。於收妥書面要求後，保單將被取消，您將可獲退回已繳保費金額及您所繳付的徵費，但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

### 退保

如需申請退保，您只需填妥、簽署並寄回由本公司提供的特定表格，以及您的有效身份證明文件副本，本公司將安排退保事宜。

### 保單貸款

如本保單有保證現金價值，您可提出保單貸款要求。最高貸款限額為保證現金價值的 90%。您可借貸的最高數額為最高貸款限額扣除任何尚未償還的保單債項。我們會就保單貸款金額向您收取利息，貸款利息由本公司不時釐定。貸款利息將按日累積並於每個保單週年被計入尚欠的貸款。

如保單債項超過保證現金價值，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)將會支付予您。

### 延遲付款期

除非該筆款項是用作繳付保費予本公司，我們保留押後批准保單貸款及支付退保保障之權利，最長不超過接獲有關書面要求後六個月。

### 終止 (適用於 10 / 20 年年金期)

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
- 保單債項超過保證現金價值
- 保單持有人呈交書面要求終止本保單
- 保障到期日當日(即年金期完結時)
- 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)

### 終止 (適用於終身年金期)

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
- 保單債項超過保證現金價值
- 保單持有人呈交書面要求終止本保單
- 受保人身故

### 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，您所獲得的現金價值或會遠低於您的已繳保費。

#### 未有繳交保費

您應在整個繳付保費年期內繳交保費。當寬限期屆滿時，如有任何尚欠的保費可能會導致保單被終止。您可能會喪失保單所提供的保障，而您所獲得的現金價值(如有)或會遠低於您的已繳保費總額。

#### 自動保費貸款風險

如在寬限期滿時仍未繳付逾期的保費，而當時的保證現金價值不少於逾期未繳付的保費數目加任何尚未償還的保單債項，則自動保費貸款設施將會以借貸形式，繳付逾期的保費，而保單將會繼續生效。否則，本公司會繳付保單的現金價值，而本保單亦會終止。我們會就自動保費貸款金額向您收取利息，貸款利息將由本公司不時釐定。貸款利息將按日累積並於每個保單週年被計入尚欠的貸款。

## 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 debt) will be paid to you (if any).

The benefit term is up to the end of the annuity period for annuity period of 10/20 years and whole of life of the Insured for lifetime annuity period.

### 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.

### 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. We will arrange the policy surrender.

### Borrowing

If this Policy has a Guaranteed Cash Value, you can apply for a loan against the Policy. 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 on policy loan amounts at a rate determined by us from time to time. Interest will accrue daily on policy loan amounts and will be added to the outstanding loans on each policy anniversary.

If the amount of policy debt exceeds the Guaranteed Cash Value, all coverage under the policy will be terminated and the Cash Value (after deducting any outstanding policy debt) will be paid to you (if any).

### Deferred Payment Period

We reserve the right to delay approving any policy loan and payment of any Surrender Benefit for a period up to six months from the date we receive your written request, unless the amount is to be used to pay premium to us.

### Termination (Applicable for annuity period of 10/20 years)

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

- The Grace Period ends, unless the Automatic Premium Loan applies
- The amount of policy debt exceeds the Guaranteed Cash Value
- The Policy Owner submits a written request to terminate this policy
- On the Benefit Expiry Date (i.e. end of annuity period)
- The Insured dies, unless receiving the unpaid Monthly Annuity Payments is elected as the option of receiving the Death Benefit

### Termination (Applicable for lifetime annuity period)

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

- The Grace Period ends, unless the Automatic Premium Loan applies
- The amount of policy debt exceeds the Guaranteed Cash Value
- The Policy Owner submits a written request to terminate this policy
- The Insured dies

### 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-payment of Premium

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the Grace Period may lead to termination of the policy. You may lose the insurance protection offered by the policy and the Cash Value (if any) to be received may be considerably less than the total premiums paid.

#### Automatic Premium Loan Risk

If overdue premium has not been paid by the end of its Grace Period, an automatic premium loan facility will automatically be triggered to settle for the overdue premium by a loan against the Policy provided that the Guaranteed Cash Value at the time of applying the Automatic Premium Loan is at least equal to the amount of the overdue premium plus any existing policy debt and the Policy will continue to remain in force. Otherwise, we will pay you the Cash Value of this Policy and the Policy will be terminated. Interest will be charged on automatic premium loan amounts at a rate determined by us from time to time. Interest will accrue daily on automatic premium loan amounts and will be added to the outstanding loans on each policy anniversary.

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如於年金生效日後有任何尚欠的保單債項，每月年金入息將會用作償還尚欠保單債項。若保單債項已被全額償還，任何每月年金入息的餘額將按您所選擇的支付選項支付。

如保單債項超過保證現金價值，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）將會支付予您。

• **非保證保障**

此計劃中的一部份保障（包括但不限於終期紅利、非保證每月年金入息及用以累積儲存在保單之內的每月年金入息的利息）為非保證，及受包括但不限於理賠、支出費用、投資回報及退保等因素影響。詳情請參考「紅利理念」部份。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。某些情況下，非保證保障（包括但不限於終期紅利、非保證每月年金入息及用以累積儲存在保單之內的每月年金入息的利息）可能為零。

• **通脹風險**

在通脹下，未來生活費用將會增加，導致現有的預期保障可能無法滿足未來的需求。當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

• **信貸風險**

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。若我們無法按保單的承諾履行其財務責任，您可能損失保單的價值及其保障。

• **匯率風險**

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

**主要不保事項**

受保人若在保單日期或批准保單復效申請當日（以較後者為準）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（一）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））或（二）現金價值，以較高者為準。

因以下一種或多種情況而直接或間接引致受保人完全傷殘，將不獲豁免保費意外保障賠償：

- 自殺或因神智不清醒或自殘的狀況下受傷；因酒精或藥物中毒（除非由醫生處方）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致的任何行動；在戰爭中參與軍事服務；犯法或企圖犯法、拒捕或參與任何刑事的非法行為；
- 參與任何駕駛或騎術賽事、專業運動或需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）。

**提供資料責任及未符合這要求的後果**

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

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

**索償程序**

有關索償程序，請瀏覽本公司網頁：

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

**保費徵費**

所有保單持有人，須就其於香港繕發之保單，在每次繳付保費時向保險業監管局繳付徵費。有關徵費之詳情，請瀏覽保險業監管局網站專頁 [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

If there is any policy debt outstanding after the Annuity Date, Monthly Annuity Payment will be applied to repay the policy debt. Any remaining balance of the Monthly Annuity Payment will be paid according to the payment option chosen by you provided that the policy debt has been fully repaid.

If the amount of policy debt exceeds the Guaranteed Cash Value, all coverage under the policy will be terminated and the Cash Value (after deducting any outstanding policy debt) will be paid to you (if any).

• **Non-guaranteed Benefits**

A portion of the benefits provided by the Plan (including but not limited to Terminal Bonus, Non-guaranteed Monthly Annuity Payments and interest on Monthly Annuity Payments placed to the Company for accumulation) is non-guaranteed and subject to factors including but not limited to claims, expenses, investment performance and surrenders. Please refer to “Bonus Philosophy” sections in details. The actual amounts of benefits and/ or returns may be different from the benefits and/ or returns illustrated in the product materials. Under certain circumstances, the non-guaranteed benefits (including but not limited to Terminal Bonus, Non-guaranteed Monthly Annuity Payments and interest on accumulated Monthly Annuity Payments placed to the Company for accumulation) can be zero.

• **Inflation Risk**

The current planned benefit may not be sufficient to meet future needs due to higher living costs under inflation. Where the actual rate of inflation is higher than expected, the Policy Owner might receive less in real terms even if YF Life 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. If we are unable to satisfy the financial obligations of the policy, you may lose the value of policy and its coverage.

• **Exchange Rate Risk**

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

**Key Exclusions**

If the Insured commits suicide, whether sane or insane, within one year from the policy date or within one year from the date we approve the reinstatement application, whichever is later, our total liability shall be limited to (1) the premiums paid less any benefit amount that has been paid or is payable and policy debt (if any) or (2) the Cash Value, whichever is higher. The Accident Waiver of Premium Benefit of the policy will not pay any benefit claim for total disability caused directly or indirectly, by or resulting from one or more of the following:

- 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 or participation in any criminal act;
- 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.

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

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

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

**Claims Procedures**

For details of the procedures for making claims, please refer to our website at: Hong Kong: <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

**Premium Levy**

All Policy Owners are required to pay a levy on insurance premiums for all new and in-force insurance policies issued in Hong Kong to the Insurance Authority (IA). 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).

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**MY Deferred Annuity 3** is underwritten by YF Life Insurance International Limited ("YF Life"). This product brochure provides information for general 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 exact benefit coverage, terms and conditions, and exclusions. This product brochure does not represent a contract between YF Life and anyone or any entity else.

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# YFLife

## 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及 Fortune 500「全美5大壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，協助客戶規劃未來，體現「未來在我手」的品牌承諾。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the "Five Largest US Life Insurance Companies" on the Fortune 500. Leveraging our robust financial background and solid reliability, we are committed to helping customers "own the future" by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

### 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大壽險公司」乃按2024年6月4日《FORTUNE 500》公布的「互惠壽險公司」及「上市股份壽險公司」2023年度收入排名榜合併計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2023, and based on the FORTUNE 500 as published on June 4, 2024.

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

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