

| 儲蓄及退休 Save and Retire |

萬通多元終身年金 MY Flexi Lifetime Annuity

MFA

YFLife
萬通保險



《指標》
財富管理大獎2012-2022

年金及退休產品 - 同級最佳/傑出表現大獎



Financial Institutions 2023

Excellence Performance
Insurance Sector - Annuity Plan

《彭博商業周刊》
金融機構大獎2015-2023

年金計劃 - 卓越/傑出大獎

未來在我手
Own the future

在計劃跟不上變化的年代，一個理想的退休方案除了可以向你供應源源不絕的現金流外，更可讓你隨機應變，因應外部環境和人生不同階段的需要作出調整。

萬通多元終身年金[^]保證派發終身年金，並提供多元選項，包括多元保單貨幣選擇和分拆保單權益，縱使未來變化不定，仍可讓你靈活自主，有信心掌握未來。

In an age of constant change, the ideal retirement solution would be one that provides you with a steady cash flow, plus the flexibility to make changes according to your various needs at the different stages of your life, as well as deal with circumstances beyond your control.

MY Flexi Lifetime Annuity[^] offers a guaranteed annuity, and on top of that it gives you a range of options including multiple policy currencies and policy splitting. With such flexibility, you can manage your future with confidence in spite of uncertainty.

[^] 以上計劃為附年金權益的萬用壽險產品。

The above plan is a universal life insurance product with annuity option.

理想的年金計劃應具6大特點

Six major features of an ideal annuity plan

貨幣選擇
Currency Options

穩定增長
Stable Growth

終身派發
Lifetime Payouts

傳承後代
Estate Planning

靈活自主
Flexible Options

額外保障
Additional Protections



萬通多元終身年金

MY Flexi Lifetime Annuity

挑選一個合適的年金計劃，最重要是……

The most important features for your ideal annuity plan are...

1 多元貨幣選擇 Multiple Currency Options



- 多達8種保單貨幣任你選擇
Up to 8 policy currencies of your choice
- 享有貨幣轉換權益
Entitled to Currency Exchange Option

2 穩定財富增長 Stable Wealth Accumulation



- 派息以複式計算，帶來穩定而豐厚的回報
Interest credited at a compound rate to provide stable returns
- 高達每年2%派息率保證
Up to 2% p.a. guaranteed crediting interest rate

3 終身年金收入 Lifetime Annuity Income



- 終身保證，長享長有
Guaranteed annuity income for life

4 傳承最愛 Your Loved Ones can Inherit your Wealth



- 可選擇將全部/部分現金價值傳承給子女，子再傳孫，代代相傳
Pass on all or part of the Cash Value to your descendants
- 子女亦可享終身年金
Lifetime annuity income for your next generations

5 靈活理財 更具彈性 Financial Flexibility



- 靈活套現
Greater liquidity
- 定期提款權益
Automatic Periodic Withdrawal Option
- 靈活增加保費
Flexible increase in premium
- 自由分拆保單
Free to split the policy

6 周全準備 Comprehensive Planning



- 12款年金權益選擇
12 Annuity Options
- 可享疾病雙倍年金
Double annuity for illnesses
- 可夫婦共享
Joint annuitant for couples
- 高達125%現金價值回奉保證
Guaranteed refund of up to 125% Cash Value

7 安心保障 Worry-free Protections



- 「精神上無行為能力」預設指示權益
Mental Incapacity Advance Instruction Option
- 身故保障提供回本保證
Death Benefit – Guaranteeing Refund of Capital
- 豁免保費意外保障
Accident Waiver of Premium Benefit

1

多元貨幣選擇

Multiple Currency Options

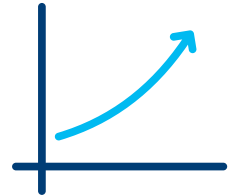


- 提供多達8種保單貨幣選擇，包括美元、英鎊、澳元、加元、人民幣、新加坡元、港元及澳門元¹；每種貨幣均提供不同的回報，你可根據個人的長線理財規劃需要，選取保單貨幣
- 於第3個保單週年日起，你更可申請行使「貨幣轉換權益」²，把原有保單貨幣轉換至新保單貨幣，以掌握環球貨幣機遇，並實踐不同人生階段的目標
- Offers a choice of up to 8 policy currencies, including US Dollar (US\$), British Pound (GBP), Australian Dollar (AUD), Canadian Dollar (CAD), Renminbi (RMB), Singapore Dollar (SGD), Hong Kong Dollar (HK\$) and Macau Pataca (MOP)¹. Each currency offers different returns. You may choose a policy currency that best suits your long-term financial needs
- From the third policy anniversary onwards, you may exercise the Currency Exchange Option² to change the original policy currency to a new policy currency to seize global currency opportunities and to achieve your goals at different stages of life

2

穩定財富增長

Stable Wealth Accumulation



- 優化整個投資組合的配置、平衡投資風險，以提升組合回報的穩定性
- 於計劃的累積期內，利息以複式計算，藉著「雪球效應」，讓賬戶價值享有遞增的力量
- 計劃更提供特別回報³、額外利息及高達每年2%派息率保證⁴
- Optimize asset allocation and diversify investment risk for stable portfolio returns
- During the accumulation period, interest is credited at a compound rate, so that you can enjoy the power of the “snowball effect” to compound your wealth in Account Value over time
- The plan also offers Special Bonus³, additional interest and up to 2% p.a. guaranteed crediting interest rate⁴

3

終身年金收入

Lifetime Annuity Income



- 計劃為市場上少有的「真年金」，保證終身派發
- 可自行決定何時開始收取每月年金收入⁵，無須預先設定，靈活自在
- 於年金期內，即使年金受保人活到100歲或更長壽，仍可於在世時收取年金，一輩子有收入，直至百年歸老，有助減低長壽帶來的財務風險
- The plan is a genuine lifetime annuity plan, offering you guaranteed lifetime annuity income that is not widely available in the market
- Free to decide when to start receiving the monthly annuity income⁵ and enjoy flexibility
- During the annuity period, even if the Annuity Insured lives until 100 years old or even longer, the plan guarantees lifelong income and effectively mitigate the financial risk of longevity

4

傳承最愛

Your Loved Ones can Inherit Your Wealth



- 保單持有人可於保單生效期間，申請轉換保單持有人及 / 或受保人⁶，將已累積的財富，安心傳承予摯愛或下一代，轉換次數沒有限制
- 保單持有人亦可預先設定後續保單持有人，一旦不幸身故，後續保單持有人可繼承保單⁷；另外，亦可預先設定指定受益人自動成為新受保人，於受保人不幸離世後，保單仍可自動延續⁸
- 更改保單持有人及受保人並不會影響保單的現金價值
- 下一代亦可享年金權益選擇
- The Policy Owner may apply to change the Policy Owner and / or the Insured⁶ while the policy is in force so as to pass on the accumulated wealth to his/her loved ones or descendants. There is no limit on the number of changes
- The Policy Owner may provide advance instructions, nominating a contingent Policy Owner⁷ 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 for the continuation of the policy⁸, in the event of the death of the Insured
- Changing the Policy Owner and the Insured will not affect the Cash Value of the policy
- Your next generation can also enjoy the annuity options

5

靈活理財 更具彈性

Financial Flexibility



- 靈活供款年期 — 定期供款最短為5年，或可選擇整付保費
- 靈活資金運用 — 只要保單內已累積有一定金額的現金價值，並足以支付每月費用，你便可靈活套現，從保單中提取資金^{9,10}、行使定期提款權益^{9,11}或申請保費假期^{9,12}；計劃更可讓你靈活增加基本保費¹³，更快達成退休目標
- 靈活保單安排 — 於第3個保單週年日起，你可將保單的部分現金價值分拆成數份保單¹⁴，饋贈給多位摯愛，讓愛與財富傳承下去；你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
- 靈活資產配置 — 可選擇將全數現金價值轉為年金，亦可選擇只轉換部分⁹，並將餘下的現金價值繼續於賬戶內滾存收息，傳承下一代；當然亦可將全部現金價值傳承下一代
- Flexible premium payment terms – the plan offers various premium-payment-term options, from 5 years up. A single-premium payment option is also available
- Flexible financials – when your policy has accumulated a certain amount of Cash Value sufficient to cover the monthly charges, you may obtain funds from your policy by withdrawing a portion of the Cash Value^{9,10}, exercise the Automatic Periodic Withdrawal Option^{9,11} or apply for Premium Holiday^{9,12}. The plan also offers you the flexibility to increase the Target Yearly Premium¹³ to reach your retirement targets earlier
- Flexible policy arrangement – From the third policy anniversary onwards, you can split your policy into several policies¹⁴ by converting a portion of the 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
- Flexible asset allocation – you may convert the entire Cash Value into annuity income, or convert part of the Cash Value into annuity income⁹ and leave the balance to accumulate in the policy for your descendants. You may also leave the entire Cash Value for your descendants



選擇為現時市場上最多，保單持有人可按個人、家庭或財務需要選擇最適合的年金權益⁵。

以下是各款年金權益的特色：

定額終身年金：受保人可終身收取定額年金，直至百年歸老。

遞增終身年金：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。

保證期：若受保人於保證期內身故，計劃會繼續派發年金予指定年金受益人，直至保證期終結為止。

聯合年金領取人¹⁶：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。

疾病雙倍年金：於年金期內，若受保人不幸首次確診患上指定嚴重疾病¹⁷包括非初期癌症、心臟病、腎衰竭及中風，或需接受冠狀動脈（迴接）手術，又或首次確診患上嚴重認知障礙¹⁷，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。

現金價值回奉保證：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年金受益人，直至餘額付清。

在選擇3中，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的125%，計劃會繼續派發年金予指定年金受益人，直至餘額付清。

在選擇10中，若受保人及配偶其中一人身故時，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年金受益人，直至餘額付清。

The plan offers the most comprehensive annuity options in the market. The Policy Owner may choose the annuity option⁵ based on personal, family or financial needs.

The characteristics of each annuity option are elaborated as follows:

Lifetime fixed-income annuity: The Insured receives a lifetime fixed-income annuity.

Lifetime increasing-income annuity: The Insured receives a lifetime income annuity that will increase by 5% every two years until he/she passes away.

Guaranteed Period: If the Insured passes away during the guaranteed period, the annuity beneficiary will continue to receive the fixed-income annuity until the end of the guaranteed period.

Joint annuitant¹⁶: 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.

Double annuity for illnesses: If the Insured is first diagnosed to be suffering from a critical illness¹⁷, including later-stage cancer, heart attack, kidney failure and stroke, or having coronary artery bypass surgery, or is first diagnosed to be suffering from Severe Dementia¹⁷ 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.

Guaranteed refund of Cash Value: 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 annuity beneficiary will continue to receive the annuity until the balance has been fully paid.

For Option 3, If, when the Insured passes away, the total annuity income already received is less than 125% of the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid.

For Option 10, 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 annuity beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid.

| | 定額 終身年金 Lifetime fixed- income annuity | 遞增 終身年金 Lifetime increasing- income annuity | 保證期 Guaranteed Period | 聯合年金 領取人 Joint annuitant | 疾病 雙倍年金 Double annuity for illnesses | 現金價值 回奉保證 Guaranteed refund of Cash Value |
|---|---|--|-----------------------------|-----------------------------------|---|---|
| 選擇 Option 1: 定額終身年金 Lifetime fixed-income annuity | ✓ | | | | | |
| 選擇 Option 2: 定額終身年金 – 現金價值回奉保證 Lifetime fixed-income annuity – guaranteed refund of Cash Value | ✓ | | | | | ✓ |
| 選擇 Option 3: 定額終身年金 – 125%現金價值回奉保證 Lifetime fixed-income annuity – guaranteed refund of 125% Cash Value | ✓ | | | | | ✓ (125%) |
| 選擇 Option 4: 遞增終身年金 Lifetime increasing-income annuity | | ✓ | | | | |
| 選擇 Option 5: 遞增終身年金 – 現金價值回奉保證 Lifetime increasing-income annuity – guaranteed refund of Cash Value | | ✓ | | | | ✓ |
| 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 | ✓ | | ✓ | | | |
| 選擇 Option 9: 定額終身年金 – 聯合年金領取人 ¹⁶ Lifetime fixed-income annuity – joint annuitant ¹⁶ | ✓ | | | ✓ | | |
| 選擇 Option 10: 定額終身年金 – 聯合年金領取人 ¹⁶ 及 現金價值回奉保證 Lifetime fixed-income annuity – joint annuitant ¹⁶ and guaranteed refund of Cash Value | ✓ | | | ✓ | | ✓ |
| 選擇 Option 11: 定額終身年金 – 危疾雙倍年金 ¹⁷ 及 現金價值回奉保證 Lifetime fixed-income annuity – Critical illness double annuity ¹⁷ and guaranteed refund of Cash Value | ✓ | | | | ✓ | ✓ |
| 選擇 Option 12: 定額終身年金 – 嚴重認知障礙保障 ¹⁷ 及 現金價值回奉保證 Lifetime fixed-income annuity – Severe Dementia benefit ¹⁷ and guaranteed refund of Cash Value | ✓ | | | | ✓ | ✓ |

可提供的選擇視乎您行使權益時而定，我們保證提供年金權益選擇1「定額終身年金」¹⁵。

Options are subject to availability at the time you exercise them. The availability of the annuity option 1 "Lifetime fixed-income annuity" is guaranteed¹⁵.

市場唯一*
Market Unique*

12款終身派發的年金權益可供選擇！
12 annuity options with lifetime income of your choice!

* 以本計劃於2023年4月推出時，市場之延期年金計劃為準。

Based on the deferred annuity plans in the market, as of the launch date of this plan in April 2023.



計劃更為你提供多項額外保障，讓你和家人倍感輕鬆：

市場罕有

- 「精神上無行為能力」預設指示權益¹⁸：保單持有人可預先作出指示，萬一因患上嚴重認知障礙症等指定疾病或精神上失去行為能力，其保單可由摯愛持有或作出適當安排，確保家人可於緊急情況下運用其資產
- 身故保障提供回本保證¹⁹
- 豁免保費意外保障²⁰

The plan also offers you an array of extra protections for you and your family:

Rare in the market

- Mental Incapacity Advance Instruction Option¹⁸: The Policy Owner can make an advance instruction to nominate his/her loved one to own the policy or make appropriate arrangement in the unfortunate event of mental incapacitation or incidence of designated illnesses such as severe dementia. It is to ensure the family member has access to his/her asset in case of emergency
- Death Benefit – Guaranteeing Refund of Capital¹⁹
- Accident Waiver of Premium Benefit²⁰

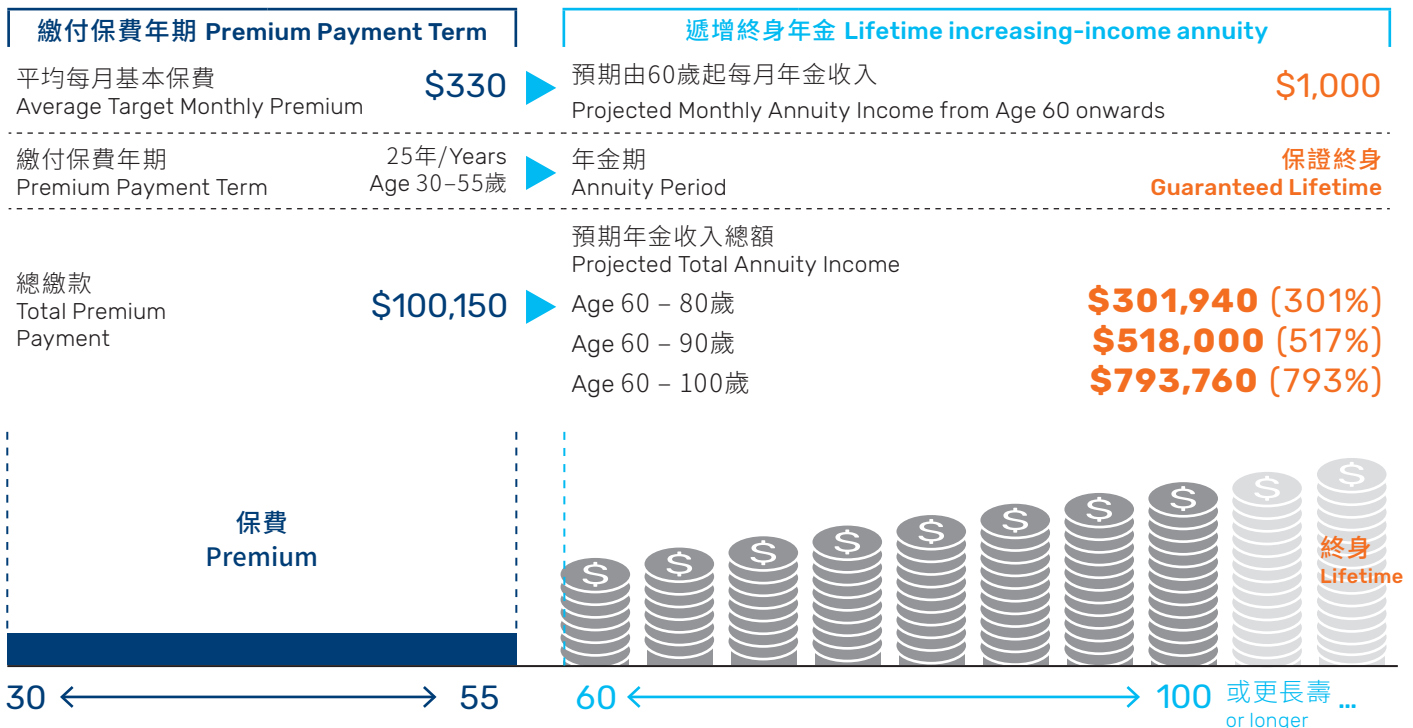
例子：David於30歲時投保萬通多元終身年金美元保單，計劃為他提供三個自主理財方案。

Example: David insured with a US\$-denominated policy of MY Flexi Lifetime Annuity at age 30. The plan offers three flexible financial solutions for him.

方案 Solution 1

將全部現金價值轉為終身年金

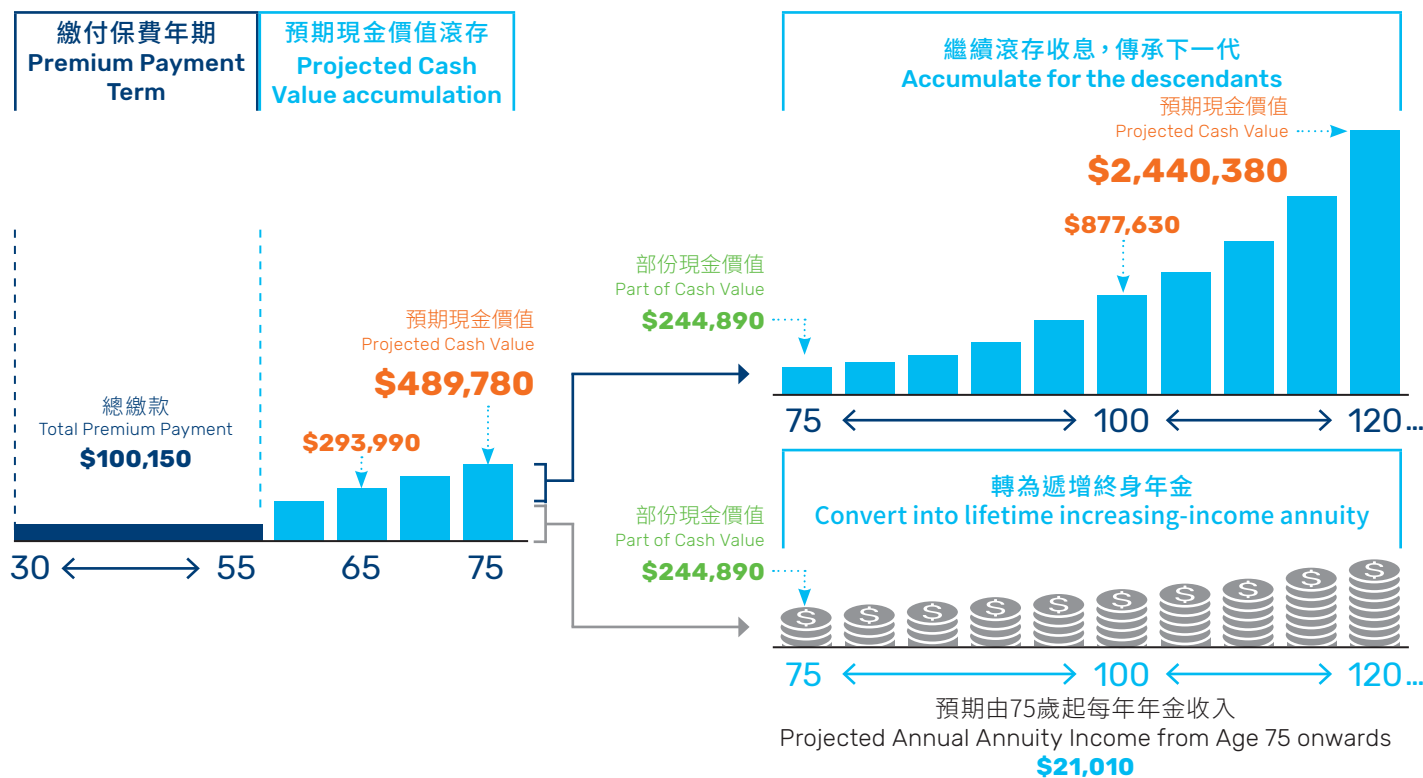
Convert all the Cash Value into lifetime annuity income



方案 Solution 2

選擇轉換部分現金價值為終身年金，餘下的則於賬戶內繼續滾存收息，傳承下一代

Convert part of the Cash Value into lifetime annuity income and leave the balance to accumulate for the descendants



方案 Solution 3

將全部現金價值傳承下一代

Pass on all the Cash Value for the descendants

將所有現金價值繼續滾存，並同時更改受保人

Continue to accumulate all the Cash Value and change the Insured

註：以上乃根據一名男性客戶投保萬通多元終身年金美元保單為例，每年基本保費以年繳方式繳付，而每年基本保費及繳款的金額乃經捨入至十位。以上數字乃按每年4%現時假設基本派息率、現時假設額外利息息率[^]、現時假設特別回報、保費依期繳付至繳付保費年期完結、計劃現時的收費計算。現時假設基本派息率、現時假設額外利息息率及特別回報僅供參考，並非保證，實際基本派息率、額外利息息率及特別回報可能高於或低於以上數字。每年年金收入乃按計劃累積的現金價值、「遞增終身年金」年金權益選擇以及現時假設的年金率計算。而年金率則按死亡率、年金利率及開支等計算。實際每年年金收入將根據於年金生效日之實際年金率計算。

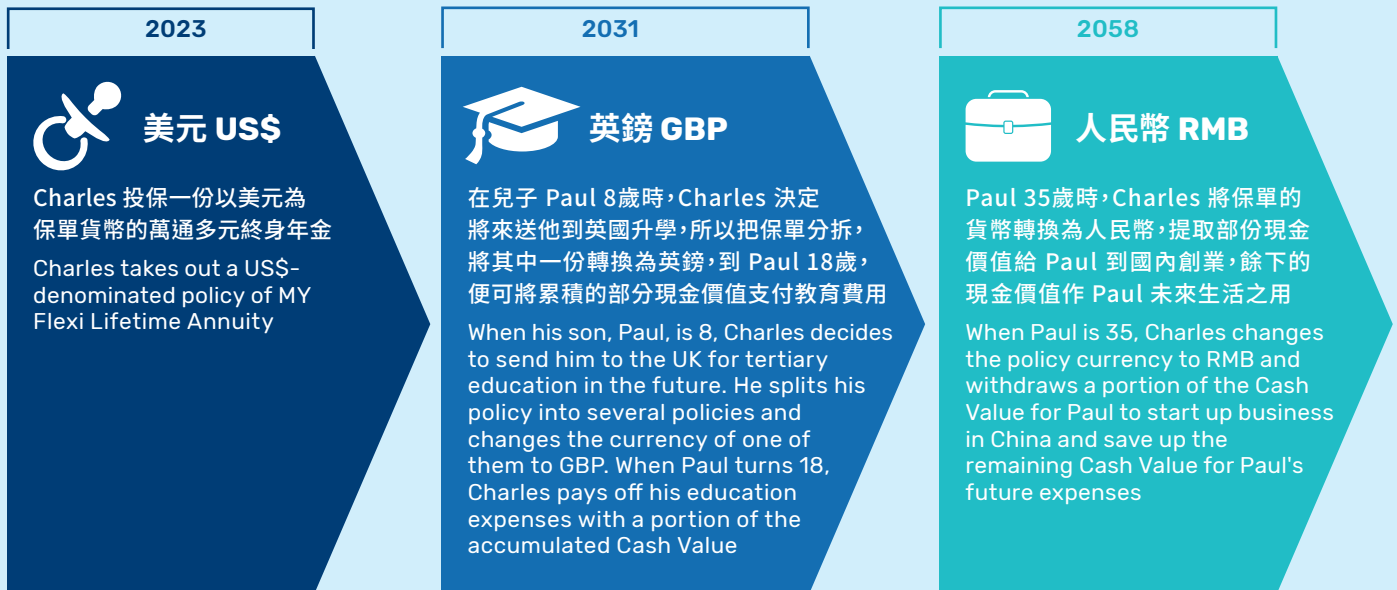
[^] 額外利息會於第20個保單年終結時及後每滿5年派發，並按本公司於派發時決定的年利率計算。現時用於積存第1個保單年至第20個保單年之額外利息的假設額外利息息率為每年0.80%，此額外利息將於第20個保單年終結時派發至賬戶價值。現時用於積存第20個保單年後每5年期內之額外利息的假設額外利息息率為每年1.25%，此額外利息將於每5年期終結時派發至賬戶價值。

Remarks: The above example is based on a male customer insured with a US\$-denominated policy of MY Flexi Lifetime Annuity. The target premium is paid annually and the figures for the target yearly premium and total premium payment are rounded to the nearest ten dollars. The figures illustrated are based on the current assumed base crediting interest rate of 4% p.a., current assumed additional interest rate[^], current assumed Special Bonus, premium paid in full during the premium payment term, and current scale of charges for the plan. The current assumed base crediting interest rate, current assumed additional interest rate and Special Bonus are not guaranteed and do not represent the upper or lower limits of the actual rate and bonus to be declared. The current assumed base crediting interest rate, current assumed additional interest rate and Special Bonus are for reference only. The annual annuity income is calculated based on the accumulated Cash Value, lifetime increasing-income annuity option, and current assumed annuity rate. The annuity rate is calculated based on the mortality rate, annuity interest rate, expenses, etc. The actual annual annuity income will be calculated based on the annuity rate in effect on the annuity date.

[^] The additional interest is payable at the end of policy year 20 and every 5 years thereafter, and it is calculated at (an) annual interest rate(s) determined by the Company at the time of crediting. The current assumed additional interest rate for accruing the additional amount of interest from the 1st policy year to the 20th policy year is 0.80% p.a. and the additional interest will be credited at the end of 20th policy year. The current assumed additional interest rate for accruing the additional amount of interest within each five-year interval after the 20th policy year is 1.25% p.a. and the additional interest will be credited at the end of each five-year interval after the 20th policy year.

例子：善用保單分拆及貨幣轉換權益，靈活應對人生不同階段

Example: Flexibility to fit different stages of life with Policy-split and Currency Exchange Options



附註

1. 只適用於澳門總發之保單。
2. 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，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萬通多元終身年金，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、費用及收費、保單條款等之差別，並考慮相關產品是否符合你的個人需要。行使貨幣轉換權益後的賬戶價值、現金價值、基本計劃的基本保費、額外利息、特別回報及於保證利率下的賬戶價值（及保證利率）等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基本保費須不少於計劃要求的最低保費。有關貨幣轉換權益之詳情，請參閱條款及細則。
3. 於保單第10個及第15個週年日派發。如為定期供款的保單，每次增加每年基本保費之生效日期起計的第10及第15年終結時可獲享特別回報；若於派發特別回報前減低每年基本保費，可獲享的特別回報將會遞減。如為整付保費的保單，每次將非定期保費存入保單之生效日期起計的第10及第15年終結時可獲享特別回報；若於派發特別回報前從保單提款或用作行使年金權益的現金價值超過兌現限額，或在行使保單分拆權益後一次過繳付保費及非定期保費被減少，可獲享的特別回報將會遞減。特別回報為非保證並將由本公司決定。
4. 於保單生效滿15年或以上，賬戶價值會獲保證將不會少於保證利率下的賬戶價值。保證利率下的賬戶價值是以保證利率作為基本派息率，並且沒有派發任何額外利息及特別回報計算的賬戶價值。由保單日期至首次行使貨幣轉換權益的生效日期（如有）適用的保證利率將按於保單日期的保單貨幣而定。各種保單貨幣的保證利率分別為每年2%（適用於美元 / 人民幣 / 港元 / 澳門元保單） / 1.75%（適用於澳元 / 加元保單） / 1.5%（適用於新加坡元保單） / 1%（適用於英鎊保單）。如貨幣轉換權益已被行使，由該次行使貨幣轉換權益的生效日期起適用的保證利率將於行使貨幣轉換權益時由本公司決定。
5. 年金生效日必須是保單日期起10年後的任何一個月結日並且不可先於受保人已到達55歲之保單週年日。於行使年金權益時，保單須仍然生效，保單貨幣須為美元、人民幣、港元或澳門元，以及保單沒有需要支付之身故賠償。按現行規定，用作行使年金權益的現金價值需達10,000美元 / 65,000人民幣 / 80,000港元 / 80,000澳門元，不可多於現金價值，而現金價值的結餘不會少於我們指定的最低要求。保單之任何附加保障將於全額年金生效日終止。只可為每位受保人行使年金權益1次。
6. 保單持有人可於保單生效1年後更改受保人。保單的附加保障（如適用）會於更改受保人生效日起同時終止。有關詳情及條款，請參閱保單文件。
7. 須符合當其時的行政規則。
8. 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。須符合當其時的行政規則。

Notes

1. For policy issued in Macau only.
2. 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. 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 MY Flexi Lifetime Annuity 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, fees and charges, policy terms, etc.) between the products carefully before exercising the Currency Exchange Option and consider whether the relevant product suits your needs. The Account Value, Cash Value, the Target Premium of Basic Plan, additional interest, Special Bonus and the Account Value under Guaranteed Interest Rate (and the guaranteed interest rate), etc. 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 Target Premium of Basic Plan should not be less than the minimum Target Premium of Basic Plan as required after exercising the Currency Exchange Option. Please refer to the terms and conditions for the details of the Currency Exchange Option.
3. Credited to the policy at the 10th and at the 15th policy anniversary. For regular-premium policies, Special Bonus will be credited for every increase in Target Yearly Premium of the Basic Plan at the end of the 10th and 15th year after the effective date of such increase. If the Target Yearly Premium of the Basic Plan is reduced before the Special Bonus is credited, the Special Bonus will be reduced. For single-premium policies, Special Bonus will be credited for every payment of unscheduled premium at the end of the 10th year and 15th year after the effective date of such unscheduled premium. If any cash withdrawal amount or Cash Value applied for exercising annuity option exceeds the encashment limit before the Special Bonus is credited, or the Single Premium and any Unscheduled Premium amount is reduced after the Policy-split Option is exercised, the Special Bonus will be reduced. Special Bonus is non-guaranteed and will be determined by the Company.
4. The Account Value is guaranteed to have accumulated to at least the Account Value under Guaranteed Interest Rate, provided that the policy has been in force for 15 years or more. The Account Value under Guaranteed Interest Rate is the Account Value calculated as if the base crediting interest rate had been a guaranteed interest rate and no additional interest and Special Bonus had been credited. The guaranteed interest rate applicable from the Policy Date to the effective date of first exercising the Currency Exchange Option (if any) will depend on the Policy Currency on the Policy Date. The guaranteed interest rate for each Policy Currency is 2% p.a. (applicable to US\$ / RMB / HK\$ / MOP policies) / 1.75% p.a. (applicable to AUD / CAD policies) / 1.5% p.a. (applicable to SGD policies) / 1% p.a. (applicable to GBP policies) respectively. If the Currency Exchange Option has been exercised, the guaranteed interest rate applicable from the effective date of exercising that Currency Exchange Option will be determined by us when the Currency Exchange Option is exercised.
5. An annuity date must be any Monthly Anniversary Date which is at least 10 years after the Policy Date and must not be earlier than the policy anniversary date on which the Insured has reached the age of 55. Annuity option is only allowed to be exercised for in-force policies with policy Currency in US Dollar, Renminbi, HK Dollar, or Macau Pataca, and no Death Benefit has become payable. Current requirement on minimum Cash Value applied for exercising annuity option is US\$10,000 / RMB65,000 / HK\$80,000 / MOP80,000. The amount is not more than the Cash Value and the remaining balance of the Cash Value is not less than the minimum requirements. All Supplementary Benefits of the policy will be terminated on the Full Annuity Date. The annuity option can be exercised once only for each Insured.
6. The Policy Owner may change the Insured after the 1st policy year. All supplementary benefit(s) (if applicable) will be terminated upon the effective date of the change of Insured. Please refer to the policy document for the relevant terms and conditions.
7. Subject to prevailing administrative rules.
8. 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.

9. 提取現金、行使定期提款權益、申請保費假期或將現金價值轉為年金將會影響計劃所累積的現金價值，而每月費用仍會被扣除，如現金價值不足以支付每月費用，保單將會終止而沒有任何價值。
10. 每次提取現金須支付提款費用，另外，如為整付保費的保單，於投入最後一次保費的5年內提取現金超過兌現限額（即提取現金前的賬戶價值減提取現金前60個月內已繳首次整付保費及所有非定期保費總和之50%）需繳付退保費用，而於提款後的賬戶價值餘額必須不低於5,000美元 / 3,750英鎊 / 7,500澳元 / 7,500加元 / 7,500新加坡元 / 32,500人民幣 / 40,000港元 / 40,000澳門元。
11. 定期提款權益只適用於生效滿10年或以上的定期供款保單或滿1年或以上的整付保費保單，並可獲豁免支付提款費用。按現行規定，每月提款金額最低為500美元 / 375英鎊 / 750澳元 / 750加元 / 750新加坡元 / 3,250人民幣 / 4,000港元 / 4,000澳門元，提款年期最短一年；而每年提款金額最低為6,000美元 / 4,500英鎊 / 9,000澳元 / 9,000加元 / 9,000新加坡元 / 39,000人民幣 / 48,000港元 / 48,000澳門元，提款年期最短三年。如更改已確認的定期提款權益，須支付手續費25美元 / 19英鎊 / 38澳元 / 38加元 / 38新加坡元 / 163人民幣 / 200港元 / 200澳門元。
12. 如保單內有現金價值，你可以申請保費假期。雖然計劃為投保人提供供款彈性，但如欲投保本計劃，投保人必須準備於所選定的繳付保費年內支付全期保費。
13. 增加基本計劃的每年基本保費時保單尚餘的繳付保費年期至少須為5年，而受保人之年齡亦必須為75歲或以下。若所投保的為整付保費計劃，則可於受保人年齡為75歲或以下時一筆過將非定期保費存入保單。一般行政費用及退保費用將適用於增加的基本計劃的每年基本保費及非定期保費。
14. 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，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 / 15,000加元 / 15,000新加坡元 / 65,000人民幣 / 80,000港元 / 80,000澳門元；而分拆保單後未轉換部分的基本保費需不少於最低保費規定。有關保單分拆權益之詳情，請參閱條款及細則。
15. 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的絕對決定權。
16. 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。
17. 不適用於年金生效日前出現的嚴重疾病 / 嚴重認知障礙及已存在的病徵或病狀。
18. 保單持有人可預先作出指示，指明在其精神上失去行為能力後的新保單持有人；或預先訂明分拆比例及分拆保單的保單持有人，在保單持有人精神上失去行為能力後分拆保單。於年金期內，年金受保人可預先設定指示，指定在其精神上失去行為能力後有關的年金收入將支付予的人士，而該要求必須由年金受保人與保單持有人提出。本公司將於收到保單持有人 / 年金受保人確診為永久精神上無行為能力人士、植物人、腦部受損 / 失去獨立生存的能力、昏迷或嚴重認知障礙的證明文件時，處理有關指示。有關精神上無行為能力預設指示權益之詳情，請參閱條款及細則。
9. Cash withdrawals, Automatic Periodic Withdrawal Option, Premium Holiday or converting Cash Value into annuity income will affect the accumulation of the Cash Value, while the monthly charges are still deductible. If the Cash Value is insufficient to cover the monthly charges, the policy will lapse with zero value.
10. Each cash withdrawal is subject to a withdrawal charge. In addition, for single-premium policies, surrender charge will be applied if cash withdrawals made within 5 years after the last premium is paid exceed the encashment limit (i.e., the Account Value prior to the cash withdrawal minus 50% of the initial single premium and all unscheduled premiums paid within the past 60 months before the withdrawal is made). The balance of the Account Value after withdrawal must not be less than US\$5,000 / GBP3,750 / AUD7,500 / CAD7,500 / SGD7,500 / RMB32,500 / HK\$40,000 / MOP40,000.
11. Automatic Periodic Withdrawal Option is only applicable if the regular-premium policy has been in force for at least 10 years or the single-premium policy has been in force for at least 1 year, and the withdrawal charge will be waived. Current requirement on minimum monthly withdrawal amount is US\$500 / GBP375 / AUD750 / CAD750 / SGD750 / RMB3,250 / HK\$4,000 / MOP4,000, with minimum withdrawal period of one year; the minimum annual withdrawal amount is US\$6,000 / GBP4,500 / AUD9,000 / CAD9,000 / SGD9,000 / RMB39,000 / HK\$48,000 / MOP48,000, with minimum withdrawal period of three years. For any change after the application has been confirmed, a nominal fee of US\$25 / GBP19 / AUD38 / CAD38 / SGD38 / RMB163 / HK\$200 / MOP200 will be levied.
12. You can apply for Premium Holiday if there is Cash Value in your policy. Though this plan provides you with some flexibility in premium payment, you should have every intention of paying the premium for the whole of your chosen Premium Payment Term.
13. The Target Yearly Premium of the Basic Plan may be increased on or before the Insured reaches age 75 provided the Premium Payment Term still has at least 5 years to run, or you may credit a lump-sum unscheduled premium to a single-premium policy on or before the Insured reaches age 75. Administrative Charge and Surrender Charge will be applied to the increase in Target Yearly Premium of the Basic Plan and lump-sum unscheduled premium.
14. 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. 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 / AUD15,000 / CAD15,000 / SGD15,000 / RMB65,000 / HK\$80,000 / MOP80,000. After splitting the policy, the Target Premium of Basic Plan for the unconverted portion shall meet the minimum premium requirement. Please refer to the terms and conditions for the details of Policy-split Option.
15. The availability of the 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.
16. Current requirement of the age of spouse when exercising this annuity option is 40 or above.
17. Not applicable to critical illnesses / Severe Dementia occurred before the annuity date, or signs and symptoms which existed before the annuity date.
18. The Policy Owner can make an advance instruction about the new Policy Owner or splitting policy (including split percentage and the Policy Owner of the Split Policy) should he/she become mentally incapacitated. During the annuity period, the annuity payments payable will be paid to a designated person who is nominated by the Annuity Insured in advance if he/she becomes mentally incapacitated. The request shall be submitted by the Annuity Insured together with the Policy Owner. The Company will process the instruction when the proof of the diagnosis as permanent mentally incapacitated person, Apallic Syndrome, Brain Damage / Loss of Independent Existence, Coma or Severe Dementia of the Policy Owner / Annuity Insured is received. Please refer to the terms and conditions for the details of Mental Incapacity Advance Instruction Option.

19. 若受保人於全額現金價值用作行使年金權益前身故，保單的指定受益人可獲身故保障。若受保人於繳付保費年期屆滿前，又或整付保費保單生效5年內身故，保單的指定受益人可全數取回總繳基本保費（需扣除已提取的現金款項及用作行使年金權益的現金價值），又或賬戶價值的101%，以較高者為準。如受保人於繳付保費年期屆滿後，又或整付保費保單生效5年後身故，則計劃會支付相等於100%賬戶價值或總繳基本保費（需扣除已提取的現金款項及用作行使年金權益的現金價值）的身故賠償，以較高者為準。
20. 不適用於整付保費保單。若受保人於65歲或之前因意外受傷引致連續6個月或以上完全傷殘，於傷殘期間所需的基本保費將獲豁免。豁免基本保費最高為每年10,000美元或等值（以每位受保人計算）。有關豁免保費意外保障之詳情，請參閱條款及細則。
21. 現時假設基本派息率及現時假設額外利息息率為本計劃於2023年4月推出時適用，並非保證，日後或會更改。
22. 附加保障僅適用於美元 / 港元 / 澳門元的定期供款保單，並不會因基本計劃的繳付保費年期完結而終止，而會於全額現金價值用作行使年金權益後或附加保障本身的保障期完結時（以較早者為準）終止，附加保障之保費可能須於基本計劃的繳付保費年期完結後繼續繳付。
23. 現時的收費標準並非保證，以及受制於本公司在提前一個月以書面通知後作出改變的全權酌情決定權。
19. If the death of the Insured occurs before exercising an annuity option with the full Cash Value, Death Benefit will be paid to the policy beneficiary. If the death of the Insured occurs on or before the end of the Premium Payment Term or within the first 5 policy years of a single-premium policy while the policy is in force, the total premiums paid for the basic plan (net of any cash withdrawal amount and the Cash Value applied for exercising annuity option), or 101% of the Account Value, whichever is higher, will be paid to the policy beneficiary. If the death of the Insured occurs after the end of the Premium Payment Term or after first 5 policy years of a single-premium policy, a death benefit equal to 100% of the Account Value or total premiums paid for the basic plan (net of any cash withdrawal amount and the Cash Value applied for exercising the annuity option), whichever is higher, will be payable.
20. Not applicable to single-premium policies. 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 target premium payments of the basic plan will be waived as long as the Insured remains totally disabled, up to US\$10,000 or equivalent annually (on a per-life basis). Please refer to the terms and conditions for the details of Accident Waiver of Premium Benefit.
21. The current assumed base crediting interest rate and the current assumed additional interest rate are quoted as of the launch date of this plan in April 2023, and are not guaranteed. The rates are subject to change.
22. The supplementary benefits are only applicable to regular-premium policies in US\$ / HK\$ / MOP. They will not be terminated at the end of premium payment term of Basic Plan. Instead, they will be terminated upon exercising an annuity option with the full Cash Value or their own coverage term, whichever is earlier. Premiums for supplementary benefits may have to be paid after the end of premium payment term of Basic Plan.
23. The current scale of fees and charges is not guaranteed and is subject to the Company's sole discretion to change with one-month prior written notice.

重要資料

派息率理念

我們將不時檢視及釐定派息率及/或非保證回報。派息率及/或非保證回報會根據當時的回報率、最佳估算假設的長線回報率及我們每年0% - 1.5%的目標利差（視乎保單年期）而釐定。部份的投資回報在扣除利差後，將會以派息率及/或非保證回報派發給保單持有人。

公司已成立一個委員會，在釐定派息率及/或非保證回報時向公司董事會提供獨立意見。實際派息率及/或非保證回報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，以釐定派息率及/或非保證回報。

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。

為提供更平穩的派息率及/或非保證回報，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派息率及/或非保證回報。

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。

Important Information

Crediting Interest Rate Philosophy

The crediting interest rate and/or non-guaranteed bonuses will be reviewed and determined by us from time to time. The crediting interest rate and/or non-guaranteed bonuses will be determined based on the current earned rate, the best estimate long term earned rate and our target interest spread of 0% - 1.5% p.a. depending on the policy duration. Policyholders will receive a portion of the investment returns, net of interest spread, in the form of crediting interest rate and/or bonuses.

A committee has been set up to provide independent advice on the determination of the crediting interest rate and/or non-guaranteed bonuses to the Board of the Company. The actual crediting interest rate and/or non-guaranteed 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.

In determining the crediting interest rate and/or non-guaranteed 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 crediting interest rate and/or non-guaranteed bonuses, we may retain returns during periods of strong investment performance to support or maintain stronger crediting interest rate and/or non-guaranteed bonuses during periods of less favourable investment performance.

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.

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 | 70% - 100% |
| 股票類資產 | 0% - 30% |

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。

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/分紅實現率資料請瀏覽本公司網頁：



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



澳門：
<https://www.yflife.com/tc/Macau/Individual/Services/Useful-Information/Investment-Strategy>

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。提取現金、減低或暫停繳付保費（如適用）或將現金價值轉為年金，將會減少計劃所累積的現金價值，而每月費用仍會被扣除。我們將至少每年檢視非保證之費用，於需要時非保證之費用可能會被調整，並會提前一個月以書面通知你有關更改。我們將參考包括但不限於理賠、支出費用、投資回報及退保等因素的過往經驗和預期未來展望，以釐定任何非保證費用的調整。如現金價值不足以支付每月費用，除非保單為定期供款保單而在保費到期日起計31天寬限期屆滿前繳付足夠保費，保單便會終止而沒有任何價值。

保障年期為受保人終身。

終止

在下列任何情況下，除任何年金生效日早於該情況發生的年金所支付的年金入息將繼續根據條款及細則支付外，保單將會終止：

- 在寬限期屆滿前，沒有足夠的保費支付每月保費（適用於定期供款保單）
- 現金價值不足以支付一般行政費用（適用於整付保費保單）
- 保單持有人呈交書面要求終止本保單
- 受保人身故，除非受益人根據保單持有人預先設定指示成為新受保人

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。

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。

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 | 70% - 100% |
| Equity-like assets | 0% - 30% |

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.

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 / fulfillment ratio, please visit our website:



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



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

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. Cash withdrawals, reducing the premium amount, skipping premium payments (if applicable) or converting Cash Value into annuity income will reduce the accumulation of the Cash Value, while the monthly charges are still deductible. Non-guaranteed charges will be reviewed at least annually and may be adjusted if necessary. You will be notified the related changes with prior written notice 1 month before effective. In determining any changes in charges, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, claims, expenses, investment performance and surrenders. If the Cash Value is not sufficient to cover the monthly charges, unless the policy is a regular-premium policy and sufficient premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse with zero value.

The benefit term is whole of life of the Insured.

Termination

The policy will be terminated when one of the following events occurs, except that the annuity payments under any annuities of which the annuity date is prior to the occurrence of the event will continue to be payable according to the terms and conditions:

- Insufficient premium to cover the monthly charges by the end of the Grace Period (applicable to regular-premium policies)
- Cash Value is insufficient to cover the Administrative Charge (applicable to single-premium policies)
- The Policy Owner submits a written request to terminate this policy
- The Insured dies, unless the beneficiary becomes the new Insured according to the Policy Owner's prior instruction

Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Cash Value considerably less than the total premiums paid.

Inflation Risk

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

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我們的信貸風險所影響。若我們無法按保單的承諾履行其財務責任，您可能損失保單的價值及其保障。

匯率風險

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

人民幣目前並非自由兌換，其兌換可能受特定政策、監管要求和 / 或限制的影響（此等政策、監管要求和 / 或限制可能隨時變更，恕不另行通知）。實際的兌換安排將依據當時的相關政策、監管要求和 / 或限制而定。

如於行使貨幣轉換權益時本公司不再提供萬通多元終身年金，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。基本計劃的每年基本保費（適用於定期供款保單）、一次過繳付保費及任何非定期保費（適用於整付保費保單）、總繳保費、已提取的現金款項、已用作行使年金權益的現金價值、賬戶價值、現金價值、額外利息、特別回報及於保證利率下的賬戶價值（及保證利率）可能顯著調整（增加或減少），而行使貨幣轉換權益後的賬戶價值及 / 或現金價值可能相對於已繳的總保費。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

適用於定期供款保單：

若受保人在保單日期或在增加本保單之基本計劃的每年基本保費的生效日期（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受保人身故當天的賬戶價值。

受保人若在任何附加定期人壽保障或增加附加定期人壽保障的生效日期一年內自殺，該附加定期人壽保障額或增加附加定期人壽保障額將不獲賠償。我們的全部責任將只限於退還已扣除有關之附加保障的成本（不包括利息）。

適用於整付保費保單：

若受保人在保單日期或在任何獲我們接納之非定期保費當天（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受保人身故當天的賬戶價值。

提供資料責任及未符合這要求的後果

本保單是基於你和受保人於投保申請表內提供給我們的資料。重要的是，你和受保人對所提供的資料都是真實和準確的，因為這些資料有助於我們決定你和受保人是否符合本保單的資格。如果你或受保人提供給我們的資料不準確、誤導或被誇大，你應該立即通知我們。如你或受保人未有提供準確及真實的資料，或你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>

澳門：<https://www.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

保費徵費（只適用於香港）

保監局會透過保險公司向所有保單持有人，為其於香港續發之保單，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。

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。於收受書面要求後，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（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。

延遲付款期

我們有權押後支付退保價值，最長不超過接獲退保要求後六個月。

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 our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose the value of policy and its coverage.

Exchange Rate Risk

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

Renminbi is currently not freely convertible and conversion of Renminbi may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

If MY Flexi Lifetime Annuity 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, Target Yearly Premium of Basic Plan (applicable to regular-premium policy), single premium and any unscheduled premium amount (applicable to single-premium policy), the total premiums paid for the basic plan, cash withdrawal amount, the Cash Value applied for exercising annuity option, Account Value, Cash Value, additional interest, Special Bonus, and the Account Value under Guaranteed Interest Rate (and the guaranteed interest rate) may be adjusted significantly (either increase or decrease). The Account Value and / or Cash Value 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

For regular-premium policy:

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or within one year from the effective date of any increase of Target Yearly Premium of Basic Plan of this Policy, whichever is later, our total liability shall be limited to the Account Value on the date of death of the Insured.

If the Insured commits suicide, whether sane or insane, within one year from the effective date of any term life supplementary benefit(s) or any addition in term life supplementary benefit(s), the term life supplementary benefit(s) Sum Insured or the increased term life supplementary benefit(s) Sum Insured will not be payable. Our total liability with respect to the benefit(s) shall be limited to the respective Cost of Supplementary Benefits of the benefit deducted (without any interest).

For single-premium policy:

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or within one year from the date on which any payment of Unscheduled Premium has been accepted by us, whichever is later, our total liability shall be limited to the Account Value on the date of death of the Insured.

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>

Macau: <https://www.yflife.com/en/Macau/Individual/Services/Claims-Corner>

Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) collects levy on insurance premiums from policy holders through the Company for insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong/Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and the levy you paid (applicable to Hong Kong only), 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.

Deferred Payment Period

We may defer payment of any Surrender Value for the period up to six months from the date we receive the surrender request.

「萬通多元終身年金」一覽表

MY Flexi Lifetime Annuity – at a glance

| 利益項目 Benefits | | | | | | | | | | |
|---|--|--|--|--|------------------|-------------|---|---|--------------|--|
| 現金價值 / 退保價值 Cash Value / Surrender Value | 賬戶價值減去適用的退保費用 Account Value minus applicable surrender charge | | | | | | | | | |
| 基本派息率 ²¹ Base crediting interest rate²¹ | 現時假設基本派息率為每年4%（適用於美元 / 人民幣 / 港元 / 澳門元保單） / 3.75%（適用於澳元 / 加元保單） / 3.5%（適用於新加坡元保單） / 3%（適用於英鎊保單）。基本派息以複式計算並撥入賬戶價值 Current assumed base crediting interest rate is 4% p.a. (applicable to US\$ / RMB / HK\$ / MOP policies) / 3.75% p.a. (applicable to AUD / CAD policies) / 3.5% p.a. (applicable to SGD policies) / 3% p.a. (applicable to GBP policies). The base crediting interest will be credited to the Account Value at a compound rate | | | | | | | | | |
| 額外利息 ²¹ Additional interest²¹ | 於保單第20個週年日及其後每5年派發 Credited to the Account Value at the 20th policy anniversary and every 5 years thereafter <table border="1"> <thead> <tr> <th>保單週年日 Policy Anniversary</th> <th>現時假設額外利息息率 The current assumed additional interest rate</th> <th></th> </tr> </thead> <tbody> <tr> <td>第20個 The 20th</td> <td>每年0.8% p.a.</td> <td>按第1至第20個保單年的賬戶價值計算 Based on the Account Value from the 1st to 20th policy year</td> </tr> <tr> <td>第25個及其後每5年 The 25th and every 5 years thereafter</td> <td>每年1.25% p.a.</td> <td>按額外利息派發前5年內的賬戶價值計算 Based on the Account Value in the 5 years before the additional interest is credited</td> </tr> </tbody> </table> | 保單週年日 Policy Anniversary | 現時假設額外利息息率 The current assumed additional interest rate | | 第20個 The 20th | 每年0.8% p.a. | 按第1至第20個保單年的賬戶價值計算 Based on the Account Value from the 1st to 20th policy year | 第25個及其後每5年 The 25th and every 5 years thereafter | 每年1.25% p.a. | 按額外利息派發前5年內的賬戶價值計算 Based on the Account Value in the 5 years before the additional interest is credited |
| 保單週年日 Policy Anniversary | 現時假設額外利息息率 The current assumed additional interest rate | | | | | | | | | |
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| 第25個及其後每5年 The 25th and every 5 years thereafter | 每年1.25% p.a. | 按額外利息派發前5年內的賬戶價值計算 Based on the Account Value in the 5 years before the additional interest is credited | | | | | | | | |
| 特別回報 ³ Special Bonus³ | 於保單第10個及第15個週年日派發 Credited to the policy at the 10th and at the 15th policy anniversary | | | | | | | | | |
| 利息保證 Interest Guarantee | 保證賬戶價值將不會少於以每年2%（適用於美元 / 人民幣 / 港元 / 澳門元保單） / 1.75%（適用於澳元 / 加元保單） / 1.5%（適用於新加坡元保單） / 1%（適用於英鎊保單）的保證利率作為基本派息率，並且沒有派發任何額外利息及特別回報下計算的賬戶價值（適用於已生效滿15年或以上的保單） 如貨幣轉換權益已被行使，由該次行使貨幣轉換權益的生效日期起適用的保證利率將於行使貨幣轉換權益時由本公司決定 The Account Value is guaranteed to have accumulated to at least the Account Value calculated as if the base crediting interest rate had been a guaranteed interest rate of 2% p.a. (applicable to US\$ / RMB / HK\$ / MOP policies) / 1.75% p.a. (applicable to AUD / CAD policies) / 1.5% p.a. (applicable to SGD policies) / 1% p.a. (applicable to GBP policies) and no additional interest and Special Bonus had been credited (applicable for policies which have been in force for 15 years or more) If the Currency Exchange Option has been exercised, the guaranteed interest rate applicable from the effective date of exercising that Currency Exchange Option will be determined by us when the Currency Exchange Option is exercised | | | | | | | | | |
| 貨幣轉換權益 ² Currency Exchange Option² | 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 ¹ From the third policy anniversary onwards, the policy currency may be changed to US\$, GBP, AUD, CAD, RMB, SGD, HK\$ or MOP ¹ | | | | | | | | | |
| 保單分拆權益 ¹⁴ Policy-split Option¹⁴ | 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 | | | | | | | | | |

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| <p>年金權益選擇¹⁵ Annuity Options¹⁵</p> | <ol style="list-style-type: none"> 1. 定額終身年金 Lifetime fixed-income annuity 2. 定額終身年金 – 現金價值回奉保證 Lifetime fixed-income annuity - guaranteed refund of Cash Value 3. 定額終身年金 – 125%現金價值回奉保證 Lifetime fixed-income annuity - guaranteed refund of 125% Cash Value 4. 遞增終身年金 Lifetime increasing-income annuity 5. 遞增終身年金 – 現金價值回奉保證 Lifetime increasing-income annuity - guaranteed refund of Cash Value 6. 定額終身年金 – 10年保證期 Lifetime fixed-income annuity with 10 years guaranteed payment 7. 定額終身年金 – 15年保證期 Lifetime fixed-income annuity with 15 years guaranteed payment 8. 定額終身年金 – 20年保證期 Lifetime fixed-income annuity with 20 years guaranteed payment 9. 定額終身年金 – 聯合年金領取人¹⁶ Lifetime fixed-income annuity - joint annuitant¹⁶ 10. 定額終身年金 – 聯合年金領取人¹⁶及現金價值回奉保證 Lifetime fixed-income annuity - joint annuitant¹⁶ and guaranteed refund of Cash Value 11. 定額終身年金 – 危疾雙倍年金¹⁷及現金價值回奉保證 Lifetime fixed-income annuity - Critical illness double annuity¹⁷ and guaranteed refund of Cash Value 12. 定額終身年金 – 嚴重認知障礙保障¹⁷及現金價值回奉保證 Lifetime fixed-income annuity - Severe Dementia benefit¹⁷ and guaranteed refund of Cash Value |
| <p>定期提款權益^{9,11} Automatic Periodic Withdrawal Option^{9,11}</p> | <p>適用於生效滿10年或以上的定期供款保單或滿1年或以上的整付保費保單，並可獲豁免支付提款費用</p> <p>Applicable if the regular-premium policy has been in force for at least 10 years or the single-premium policy has been in force for at least 1 year, and the withdrawal charge will be waived</p> |
| <p>「精神上無行為能力」預設指示權益¹⁸ Mental Incapacity Advance Instruction Option¹⁸</p> | <p>保單持有人可預先作出指示，指明在其精神上失去行為能力後的新保單持有人；或預先訂明分拆比例及分拆保單的保單持有人，在其精神上失去行為能力後分拆保單。於年金期內，年金受保人可預先設定指示，指定在其精神上失去行為能力後有關的年金收入將支付予的人士，而該要求必須由年金受保人與保單持有人提出</p> <p>The Policy Owner can make an advance instruction about the new Policy Owner or splitting policy (including split percentage and Policy Owner of the Split Policy) should he/she become mentally incapacitated. During Annuity Period, the annuity payments payable will be paid to a designated person which is nominated by the Annuity Insured in advance if the Annuity Insured becomes mentally incapacitated. The request shall be submitted by the Annuity Insured together with the Policy Owner</p> |
| <p>身故保障 (全額現金價值用作行使年金權益前) Death Benefit (Before exercising an annuity option with the full Cash Value)</p> | <ul style="list-style-type: none"> - 若受保人於繳付保費年期屆滿前，又或整付保費保單生效5年內身故，保單的指定受益人可全數取回總繳基本保費（需扣除已提取的現金款項及用作行使年金權益的現金價值），又或賬戶價值的101%，以較高者為準 If the death of the Insured occurs on or before the end of the Premium Payment Term or within the first 5 policy years of a single-premium policy while the policy is in force, the total premiums paid for the basic plan (net of any cash withdrawal amount and the Cash Value applied for exercising annuity option), or 101% of the Account Value, whichever is higher, will be paid to the policy beneficiary - 若受保人於繳付保費年期屆滿後，又或整付保費保單生效5年後身故，則計劃會支付相等於100%賬戶價值或總繳基本保費（需扣除已提取的現金款項及用作行使年金權益的現金價值）的身故賠償，以較高者為準 If the death of the Insured occurs after the end of the Premium Payment Term or after first 5 policy years of a single-premium policy, a death benefit equal to 100% of the Account Value or total premiums paid for the basic plan (net of any cash withdrawal amount and the Cash Value applied for exercising the annuity option), whichever is higher, will be payable |
| <p>豁免保費意外保障²⁰ Accident Waiver of Premium Benefit²⁰</p> | <p>最高每年10,000美元或等值（以每位受保人計算） Up to US\$10,000 or equivalent annually (on a per-life basis)</p> |
| <p>自選附加保障²² Optional Supplementary Benefits²²</p> | <p>意外保障、嚴重疾病保障、定期壽險等 Accident benefits, critical illness benefits, term life, etc.</p> |

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 Currency | 美元 / 英鎊 / 澳元 / 加元 / 人民幣 / 新加坡元 / 港元 / 澳門元 ¹ US\$ / GBP / AUD / CAD / RMB / SGD / HK\$ / MOP ¹ |
| 繳費方式 Payment Mode | 定期供款 (每年 / 每半年 / 每季 / 每月) 或整付 Regular Premium (Annual/Semi-annual/Quarterly/Monthly) OR Single Premium |
| 最低基本保費 Minimum Target Premium | <p>定期供款保單: 每年 1,200 美元 / 900 英鎊 / 1,800 澳元 / 1,800 加元 / 1,800 新加坡元 / 7,800 人民幣 / 9,600 港元 / 9,600 澳門元</p> <p>整付保費保單: 10,000 美元 / 7,500 英鎊 / 15,000 澳元 / 15,000 加元 / 15,000 新加坡元 / 65,000 人民幣 / 80,000 港元 / 80,000 澳門元</p> <p>(若保單持有人已投保任何「目標必達」系列保單、萬通多元終身年金、萬通終身年金、萬通多元教育儲蓄計劃、世代傳承教育基金，或同時申請以上系列的定期供款或整付保費保單，則最低整付保費為 5,000 美元 / 3,750 英鎊 / 7,500 澳元 / 7,500 加元 / 7,500 新加坡元 / 32,500 人民幣 / 40,000 港元 / 40,000 澳門元)</p> <p>Regular-premium Policies: US\$1,200 / GBP900 / AUD1,800 / CAD1,800 / SGD1,800 / RMB7,800 / HK\$9,600 / MOP9,600 annually</p> <p>Single-premium Policies: US\$10,000 / GBP7,500 / AUD15,000 / CAD15,000 / SGD15,000 / RMB65,000 / HK\$80,000 / MOP80,000</p> <p>(The minimum single premium for existing Policy Owners of the "Target Annuity Saver" series, MY Flexi Lifetime Annuity, MY Lifetime Annuity, MY Flexi Generations Saver and Generations Saver or for those applying for regular-premium or single-premium policies of the above series at the same time is US\$5,000 / GBP3,750 / AUD7,500 / CAD7,500 / SGD7,500 / RMB32,500 / HK\$40,000 / MOP40,000)</p> |
| 最高基本保費 Maximum Target Premium | 個別考慮 Individual consideration |
| 增加基本保費 Increase of Target Premium | <p>定期供款保單: 每次最低金額為每年 100 美元 / 75 英鎊 / 150 澳元 / 150 加元 / 150 新加坡元 / 650 人民幣 / 800 港元 / 800 澳門元</p> <p>整付保費保單: 每次最低金額為 5,000 美元 / 3,750 英鎊 / 7,500 澳元 / 7,500 加元 / 7,500 新加坡元 / 32,500 人民幣 / 40,000 港元 / 40,000 澳門元</p> <p>Regular-premium Policies: Minimum amount is US\$100 / GBP75 / AUD150 / CAD150 / SGD150 / RMB650 / HK\$800 / MOP800 annually</p> <p>Single-premium Policies: Minimum amount is US\$5,000 / GBP3,750 / AUD7,500 / CAD7,500 / SGD7,500 / RMB32,500 / HK\$40,000 / MOP40,000</p> |
| 一般行政費用²³ Administrative Charge²³ | <p>定期供款保單: 按基本計劃的每年基本保費按月收取，再加每月 4 美元 / 3 英鎊 / 6 澳元 / 6 加元 / 6 新加坡元 / 26 人民幣 / 32 港元 / 32 澳門元</p> <p>整付保費保單: 按一次過繳付保費及 / 或非定期保費按月收取</p> <p>Regular-premium Policies: Charged monthly based on Target Yearly Premium of Basic Plan, plus US\$4 / GBP3 / AUD6 / CAD6 / SGD6 / RMB 26 / HK\$32 / MOP32 per month</p> <p>Single-premium Policies: Charged monthly based on the single premium and / or unscheduled premium amount</p> |

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| 退保費用 Surrender Charge | <p>定期供款保單：適用於保單日期 / 每次增加基本計劃的每年基本保費的生效日期起計首 10 年，將按下列情況收取退保費用：</p> <ul style="list-style-type: none"> - 保單失效或退保 - 減少基本計劃的每年基本保費（因行使保單分拆權益而減少除外） <p>整付保費保單：適用於保單日期 / 非定期保費生效日期起計首 5 年，將按下列情況收取退保費用：</p> <ul style="list-style-type: none"> - 保單失效或退保 - 現金提取 / 行使年金權益的數額超過兌現限額 <p>Regular-premium Policies: Based on the Target Yearly Premium of Basic Plan and applicable in the first 10 years from Policy Date / effective date of each increase in Target Yearly Premium of Basic Plan upon:</p> <ul style="list-style-type: none"> - Policy lapse or surrender - Decrease in Target Yearly Premium of Basic Plan (except decreases resulting from exercising Policy-split Option) <p>Single-premium Policies: Based on the single premium and / or unscheduled premium amount and applicable in the first 5 years from Policy Date / effective date of each unscheduled premium upon:</p> <ul style="list-style-type: none"> - Policy lapse or surrender - Withdrawal / Cash Value applied for exercising an annuity option exceeding the encashment limit |
| 提取現金價值 Cash Value Withdrawal | <p>次數不限，現時每次收取 25 美元 / 19 英鎊 / 38 澳元 / 38 加元 / 38 新加坡元 / 163 人民幣 / 200 港元 / 200 澳門元提款費用</p> <p>Unlimited frequency. Currently, each cash withdrawal is subject to a withdrawal charge of US\$25 / GBP19 / AUD38 / CAD38 / SGD38 / RMB163 / HK\$200 / MOP200</p> |

投保資料 Basic Information

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| 投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday) | Age 18 - 75 歲 |
| 保障年期 Benefit Term | 終身 Whole of Life |
| 繳付保費年期 Premium Payment Term | <ul style="list-style-type: none"> - 定期供款：5 至 62 年（投保年齡加上繳付保費年期 ≤ 80 歲） Regular Premium: 5 to 62 years (issue age plus premium payment term ≤ Age 80) - 整付保費 Single Premium |

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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。

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