

| 儲蓄 Save |

# 萬通多元教育儲蓄計劃

## MY Flexi Generations Saver

MFS

YFLife  
萬通保險



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



資本卓越銀行及金融大獎  
2012-2024  
資本卓越保險服務大獎

未來在我手  
Own the future

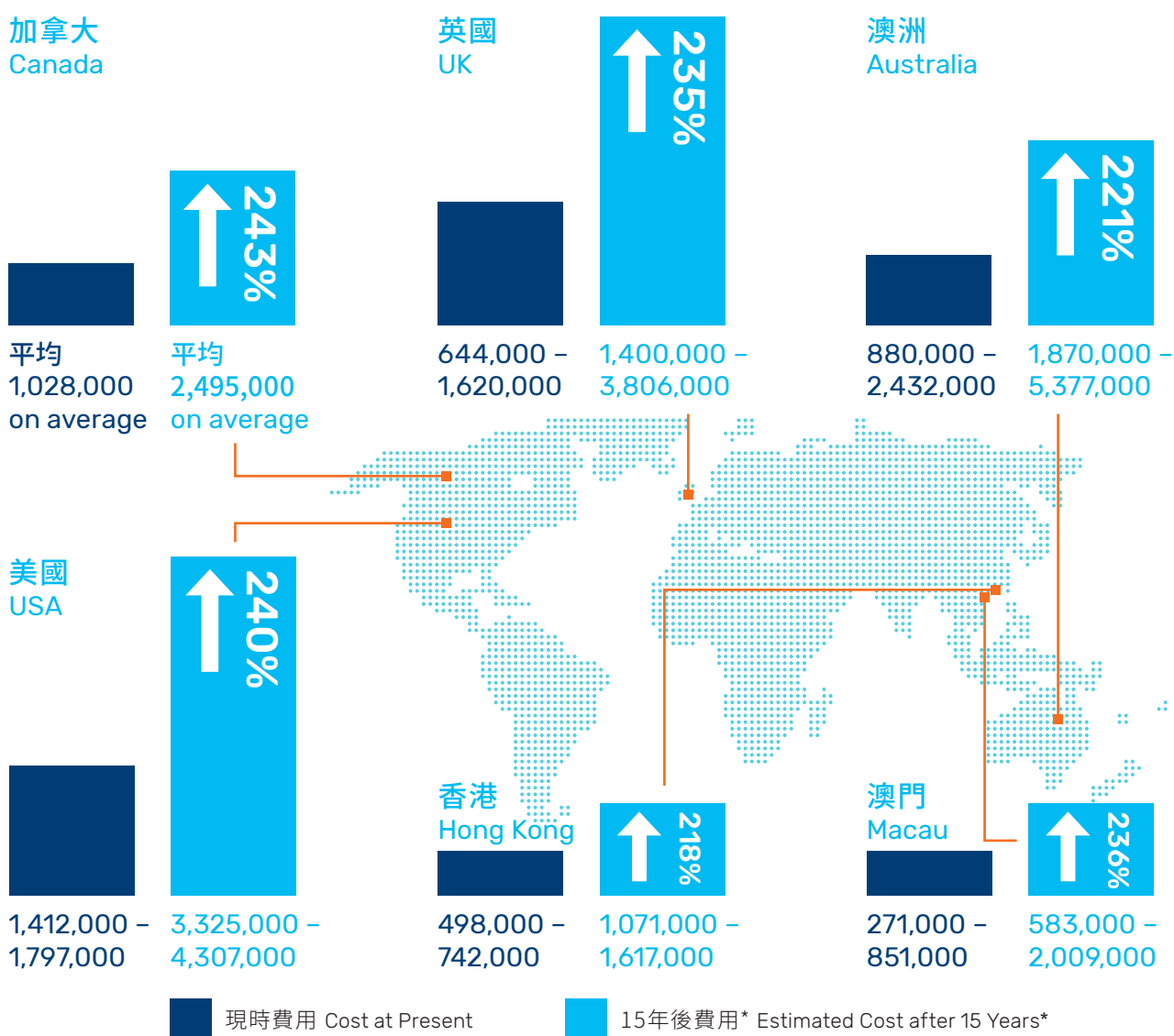
培育子女成才是每位家長的心願，擁有大學學位或到海外升學是提升競爭優勢的關鍵。面對持續增長的教育費用，萬通多元教育儲蓄計劃<sup>^</sup>能助你及早規劃，成就子女未來。

All parents dream of seeing their children flourish. To help them get a bachelor's degree or study abroad is the key to enhancing their competitiveness. In view of the continuous increases in education expenses, MY Flexi Generations Saver<sup>^</sup> can help you to ensure a brighter future for your children by planning ahead.

<sup>^</sup> 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.

## 學士學位課程 - 全期學費及生活費 (港元)

### Bachelor's Degree Program - Total Tuition Fees and Living Expenses (HK\$)



以上費用乃經調高捨入至千位計算之約數，費用僅供參考。

\*假設每年學費通脹率為6%，生活費通脹率為4%。

資料來源：美國College Board之Trends in Higher Education、Study in the UK on a Student Visa、香港教育局生涯規劃資訊 - 非本地升學、香港大學聯合招生辦法、學友社及各大學指引（數據下載日期為2023年1月）

Above figures are rounded up to the nearest thousand. For reference only.

\*Assumed average tuition fees inflation rate is 6% p.a. and average living expenses inflation rate is 4% p.a.

Source: Trends in Higher Education, College Board, USA; Study in the UK on a Student Visa; Non-local Further Studies, Life Planning Information, Education Bureau; JUPAS, Hong Kong; Hok Yau Club; and universities prospectuses (Data downloaded in Jan 2023)

# 萬通多元教育儲蓄計劃

## MY Flexi Generations Saver

除可助你為子女規劃教育大計，更可讓財富直接傳給子孫，世代相傳。

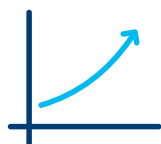
Helps you to fund your children's education and allows you to pass on wealth to future generations.

### 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 財富世代傳承 Wealth Inheritance



- 可更改保單持有人及 / 或受保人，讓財富世代傳承  
Allows change of the Policy Owner and / or the Insured so as to pass on accumulated wealth to future generations

### 4 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

### 5 安心保障 Worry-free Protections

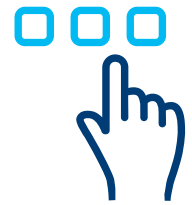


- 「精神上無行為能力」預設指示權益  
Mental Incapacity Advance Instruction Option
- 身故保障提供回本保證  
Death Benefit – Guaranteeing Refund of Capital
- 自選附加「繳款人保障」  
Optional supplementary "Payor's Benefit"

## 1

## 多元貨幣選擇

### Multiple Currency Options

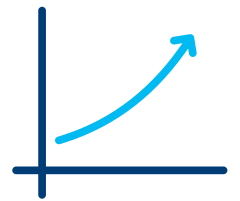


- 提供多達8種保單貨幣選擇，包括美元、英鎊、澳元、加元、人民幣、新加坡元、港元及澳門元<sup>1</sup>；每種貨幣均提供不同的回報，你可根據家庭的長線理財規劃需要，選取保單貨幣
- 於第3個保單週年日起，你更可申請行使「貨幣轉換權益」<sup>2</sup>，把原有保單貨幣轉換至新保單貨幣，讓子女實踐不同人生階段的目標
- Offers a choice of up to 8 policy currencies, including US Dollar (US\$), British Pound (GBP), Australian Dollar (AUD), Canadian Dollar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

## 2

## 穩定財富增長

### Stable Wealth Accumulation



- 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<sup>3</sup>、額外利息及高達每年2%派息率保證<sup>4</sup>
- 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 Bonus<sup>3</sup>, additional interest and up to 2% p.a. guaranteed crediting interest rate<sup>4</sup>

#### 基本派息率

##### Base crediting interest rate

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

##### Additional interest

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

#### 保單週年日

##### Policy Anniversary

#### 現時假設額外利息率\*

##### 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

#### 特別回報<sup>3</sup>

##### Special Bonus<sup>3</sup>

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

\* 上述之現時假設基本派息率及現時假設額外利息率為本計劃於2023年4月推出時適用，並非保證，日後或會更改。

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.

# 3

## 財富世代傳承 Wealth Inheritance



- 計劃可轉換保單持有人及 / 或受保人<sup>5</sup>，你可將保單已累積的現金價值，直接傳給子，子再傳孫，轉換次數沒有限制，財富可世代傳承
- 更改保單持有人及受保人並不會影響保單的現金價值
- The plan allows you to change the Policy Owner and / or the Insured<sup>5</sup> and you can pass on the accumulated wealth to your descendants. There is no limit on the number of changes
- Changing the Policy Owner and the Insured will not affect the Cash Value of the policy

# 4

## 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<sup>6,7</sup>、行使定期提款權益<sup>6,8</sup>或申請保費假期<sup>6,9</sup>；計劃更可讓你靈活增加基本保費<sup>10</sup>，更快達成目標。

### 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<sup>11</sup>，並可轉換成不同的貨幣，靈活應對子女不同人生階段的需要。

### 靈活資產配置

可選擇提取全部現金價值作為子女的教育計劃，亦可選擇只提取部分<sup>6</sup>，然後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<sup>6,7</sup>, exercise the Automatic Periodic Withdrawal Option<sup>6,8</sup> or apply for Premium Holiday<sup>6,9</sup>. The plan also offers you the flexibility to increase the Target Yearly Premium<sup>10</sup> to reach your targets earlier.

### Flexible Policy Arrangement

From the third policy anniversary onwards, you can split your policy into several policies<sup>11</sup> by converting a portion of the Cash Value. You may change the policy currency for each policy so as to cater for the needs of your children in different stages of life.

### Flexible Asset Allocation

You may withdraw the entire Cash Value for the education of your child, or withdraw part of the Cash Value<sup>6</sup> and leave the balance to accumulate in the policy for your descendants. You may also leave the entire Cash Value for your descendants.



### 市場罕有

#### 「精神上無行為能力」 預設指示權益<sup>12</sup>

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，讓孩子的未來有所保障。

### Rare in the market

#### Mental Incapacity Advance Instruction Option<sup>12</sup>

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 to protect the future of the child.

#### 身故保障提供回本保證

若受保人不幸身故，保單的指定受益人可全數取回總繳基本保費<sup>13</sup>，又或賬戶價值的101%<sup>13</sup>，以較高者為準。

#### Death Benefit – Guaranteeing Refund of Capital

In the event of the death of the Insured, the total premiums paid for the basic plan<sup>13</sup>, or 101%<sup>13</sup> of the Account Value, whichever is higher, will be paid to the policy beneficiary.

#### 附加「繳款人保障」<sup>14</sup>

你可選擇附加「繳款人保障」，萬一保單持有人於65歲前不幸身故或完全傷殘並持續達6個月以上，我們會代為支付計劃的全數保費，直至受保兒童年滿25歲為止<sup>15</sup>，確保儲蓄計劃可如期累積。

#### Supplementary “Payor’s Benefit”<sup>14</sup>

You can rest assured that the savings plan will accumulate according to schedule by simply attaching a supplementary “Payor’s Benefit” to the Plan. In the unfortunate event of the Policy Owner’s death or total disability for over 6 consecutive months before age 65, we will pay all premiums for you until the insured child reaches age 25<sup>15</sup>.

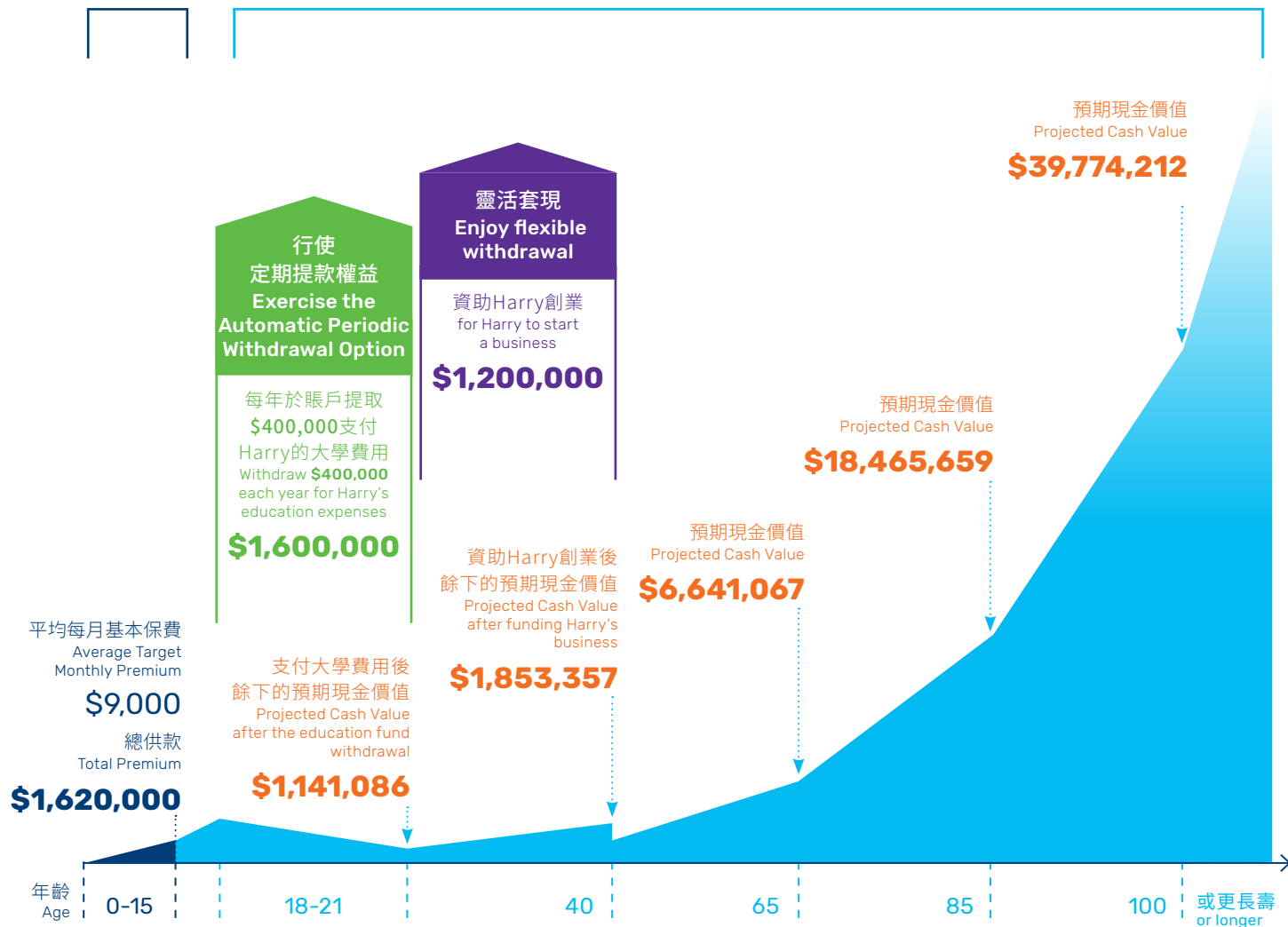


例子： 李先生為6個月大的兒子Harry投保了一份萬通多元教育儲蓄計劃港元保單。

Example: Mr. Lee takes out a HK\$-denominated policy of MY Flexi Generations Saver for his 6-month-old son Harry.

繳付保費年期  
Premium Payment Term  
(15年 Years)

可供繼續滾存，亦可靈活提取，更可代代相傳  
Harry may continue to accumulate or withdraw  
the Cash Value, or even pass on wealth to his descendants



以上數字乃根據一名0歲男童投保萬通多元教育儲蓄計劃港元保單為例，每年基本保費以年繳方式繳付。數字乃按每年4%現時假設基本派息率、現時假設額外利息率<sup>^</sup>、現時假設特別回報、保費依期繳付至繳付保費年期完結及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、額外利息率及特別回報可能高於或低於以上數字。

<sup>^</sup> 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。

The above figures are based on the example of a boy aged 0 insured with a HK\$-denominated policy of MY Flexi Generations Saver. The target premium is paid annually. The figures illustrated are based on the current assumed base crediting interest rate of 4% p.a., current assumed additional interest rate<sup>^</sup>, 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 references only.

<sup>^</sup> 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.

## 附註

1. 只適用於澳門緒發之保單。
2. 適用於生效滿3年或以上的保單，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教育儲蓄計劃，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. 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超過免現限額，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. 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。
6. 提取現金、行使定期提款權益或申請保費假期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。
7. 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年內提取現金超過免現限額（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。

## Notes

1. For policy issued in Macau only.
2. Applicable to policies that have been in force for at least three years. 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 Generations Saver 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. For regular-premium policies, the 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 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. 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.
6. Cash withdrawals, Automatic Periodic Withdrawal Option or Premium Holiday 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.
7. 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.



8. 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。
9. 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。
10. 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。若所投保的為整付保費計劃，則可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。
11. 適用於生效滿3年或以上的保單，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。
12. 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。本公司將於收到保單持有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症的證明文件時，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。
13. 基本計劃的總繳款需扣除從保單中已提取之現金款項；另外，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）的身故保障，以較高者為準。
14. 不適用於整付保費保單。
15. 「繳款人保障」將於受保人年滿25歲時或保單持有人年滿65歲時終止，以較早的日期為準。
16. 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。
17. 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，而會於附加保障本身的保障期完結時終止。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。
18. 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。
8. 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.
9. 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.
10. The Target Yearly Premium of the Basic Plan may be increased 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. Administrative Charge and Surrender Charge will be applied to the increase in Target Yearly Premium of the Basic Plan and lump-sum unscheduled premium.
11. Applicable to policies that have been in force for at least three years. 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.
12. 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. 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 is received. Please refer to the terms and conditions for the details of Mental Incapacity Advance Instruction Option.
13. The refund of total premiums paid for the basic plan will be net of any withdrawal amounts ever made. In addition, if the death of the Insured occurs after the end of the Premium Payment Term or after the 5th policy anniversary 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), whichever is higher, will be payable.
14. Not applicable to single-premium policies.
15. The "Payor's Benefit" is valid until the insured child has reached age 25 or the Policy Owner has reached age 65, whichever is sooner.
16. 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.
17. 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, but at the end of their own coverage term. Premiums for supplementary benefits may have to be paid after the end of premium payment term of Basic Plan.
18. 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。

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>

## 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.

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>

## 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），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，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。

### 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益的金額。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教育儲蓄計劃，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少於已繳的總保費。行使該權益時可供選擇之貨幣將受適用之法律及規例所限。

### 主要不保事項

#### 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）。

## 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, or skipping premium payments (if applicable) 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:

- 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.

### 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 Generations Saver 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).

#### 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>

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](http://www.ia.org.hk/tc/levy)。

#### 保單冷靜期及取消保單的權利

如保單未能滿足你的要求，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道33號萬通保險大廈27樓 / 澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座），並確保本公司的辦事處於交付保單的21個曆日內，或向你 / 你的代表人交付《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21個曆日內（以較早者為準）收到書面要求。於收受書面要求後，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。

#### 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](http://www.ia.org.hk/en/levy).

#### Cooling-off Period and Right of Cancellation

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

# 「萬通多元教育儲蓄計劃」一覽表

## MY Flexi Generations Saver – 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 <sup>16</sup> Base crediting interest rate <sup>16</sup>	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 <sup>16</sup> Additional interest <sup>16</sup>	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
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特別回報 <sup>3</sup> Special Bonus <sup>3</sup>	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 <sup>2</sup> Currency Exchange Option <sup>2</sup>	於保單第3個週年日起可申請轉換保單貨幣至美元、英鎊、澳元、加元、人民幣、新加坡元、港元或澳門元 <sup>1</sup> From the third policy anniversary onwards, the policy currency may be changed to US\$, GBP, AUD, CAD, RMB, SGD, HK\$ or MOP <sup>1</sup>									
保單分拆權益 <sup>11</sup> Policy-split Option <sup>11</sup>	於保單第3個週年日起可將保單的部分現金價值分拆成數份保單 The policy can be split into several policies by converting a portion of its Cash Value from the third policy anniversary onwards									
定期提款權益 <sup>6,8</sup> Automatic Periodic Withdrawal Option <sup>6,8</sup>	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 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									
「精神上無行為能力」預設指示權益 <sup>12</sup> Mental Incapacity Advance Instruction Option <sup>12</sup>	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 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									

<b>身故保障</b> <b>Death Benefit</b>	<ul style="list-style-type: none"> <li>- 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），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), or 101% of the Account Value, whichever is higher, will be paid to the policy beneficiary</li> <li>- 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）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), whichever is higher, will be payable</li> </ul>
<b>自選附加保障<sup>17</sup></b> <b>Optional Supplementary Benefit<sup>17</sup></b>	繳款人保障、兒童意外保障、兒童嚴重疾病保障等 Payor's Benefit, accident benefits and critical illness benefits for children, etc.

<b>保單資料 Policy Information</b>	
<b>保單類別</b> <b>Plan Type</b>	基本計劃 Basic Plan
<b>保單貨幣單位</b> <b>Currency</b>	美元 / 英鎊 / 澳元 / 加元 / 人民幣 / 新加坡元 / 港元 / 澳門元 <sup>1</sup> US\$ / GBP / AUD / CAD / RMB / SGD / HK\$ / MOP <sup>1</sup>
<b>繳費方式</b> <b>Payment Mode</b>	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
<b>最低基本保費</b> <b>Minimum Target Premium</b>	<p><b>定期供款保單：</b>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><b>整付保費保單：</b>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><b>Regular-premium Policies:</b> US\$1,200 / GBP900 / AUD1,800 / CAD1,800 / SGD1,800 / RMB7,800 / HK\$9,600 / MOP9,600 annually</p> <p><b>Single-premium Policies:</b> 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>
<b>最高基本保費</b> <b>Maximum Target Premium</b>	個別考慮 Individual consideration
<b>增加基本保費</b> <b>Increase of Target Premium</b>	<p><b>定期供款保單：</b>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><b>整付保費保單：</b>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><b>Regular-premium Policies:</b> Minimum amount is US\$100 / GBP75 / AUD150 / CAD150 / SGD150 / RMB650 / HK\$800 / MOP800 annually</p> <p><b>Single-premium Policies:</b> Minimum amount is US\$5,000 / GBP3,750 / AUD7,500 / CAD7,500 / SGD7,500 / RMB32,500 / HK\$40,000 / MOP40,000</p>
<b>一般行政費用<sup>18</sup></b> <b>Administrative Charge<sup>18</sup></b>	<p><b>定期供款保單：</b>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><b>整付保費保單：</b>按一次過繳付保費及/或非定期保費按月收取</p> <p><b>Regular-premium Policies:</b> 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><b>Single-premium Policies:</b> Charged monthly based on the single premium and / or unscheduled premium amount</p>

<b>退保費用</b> <b>Surrender Charge</b>	<p><b>定期供款保單：</b>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"> <li>- 保單失效或退保</li> <li>- 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）</li> </ul> <p><b>整付保費保單：</b>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"> <li>- 保單失效或退保</li> <li>- 現金提取的數額超過兌現限額</li> </ul> <p><b>Regular-premium Policies:</b> 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"> <li>- Policy lapse or surrender</li> <li>- Decrease in Target Yearly Premium of Basic Plan (except decreases resulting from exercising Policy-split Option)</li> </ul> <p><b>Single-premium Policies:</b> 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"> <li>- Policy lapse or surrender</li> <li>- Withdrawal exceeding the encashment limit</li> </ul>
<b>提取現金價值</b> <b>Cash Value Withdrawal</b>	<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

<b>投保年齡</b> （以上次生日年齡計算） <b>Issue Age</b> (At Last Birthday)	Age 0 – 17 歲
<b>保障年期</b> <b>Benefit Term</b>	終身 Whole of Life
<b>繳付保費年期</b> <b>Premium Payment Term</b>	<ul style="list-style-type: none"> <li>- 定期供款：5 年起（投保年齡加上繳付保費年期 ≤ 80 歲）            Regular Premium: At least 5 years (issue age plus premium payment term ≤ Age 80)</li> <li>- 整付保費            Single Premium</li> </ul>

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# YFLife 萬通保險

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