

富饶千秋储蓄计划 Prosperous Infinity Saver

PIS

YFLife 萬通保險



《彭博商业周刊》
金融机构大奖2023
卓越大奖
卓越大奖
卓越大奖

年金计划 - 卓越大奖



10Life 5星保險大奖
2024

5星儲蓄保險獎#

未來在我手
Own the future

富泽多代 创造不一样的未来

Own the future with a difference - by creating an inheritance

您努力累积财富，为的是过上更好的生活、子女接受更佳的教育、享受更丰盛的退休人生，富饶千秋储蓄计划（“此计划”）助您理想成真。这是一项备有多达9种保单货币的灵活保险储蓄计划，让您日后弹性转换保单货币，成就理财的高度自主。

此计划还设有分拆保单、锁定红利、保费假期及多种预设指示的灵活性，更备有将现金价值转换为“终身年金”的自主性。您又可将既灵活且自主的保单所累积的财富传承给挚爱，与下一代共享财富。

You work hard for financial success in order to enjoy a higher standard of living, a better education for your children, and a secure and comfortable life after retirement. Prosperous Infinity Saver (the "Plan") now helps you realize these dreams. As a flexible insurance savings plan, it offers a choice of up to 9 policy currencies. With an option of converting the currencies, it meets your personal needs and achieves shrewd financial management.

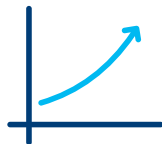
The Plan not only offers flexible policy-split, bonus lock-in, premium holiday, and various advance instruction options, but also the freedom to convert the cash value into lifetime annuity income. What's more, by taking out the plan as a way to transfer the accumulated wealth to your loved ones, you can build a legacy of wealth for yourself and your family and share your good fortune across the generations.



富饶千秋储蓄计划 Prosperous Infinity Saver

1

稳定财富增长
兼备高回报潜力
Stable Wealth
Growth with Higher
Potential Returns



- 保证现金价值
Guaranteed Cash Value
- 复归红利
Reversionary Bonus
- 终期红利
Terminal Bonus

2

灵活理财 更具弹性
Financial Flexibility



- 多元货币选择
Multiple Currency Options
- 货币转换权益
Currency Exchange Option
- 保单分拆权益
Policy-split Option
- 12款终身年金选择
12 Lifetime Annuity Options
市场独有¹ Unique in market¹
- 红利锁定权益
Bonus Lock-in Option
- 保费假期
Premium Holiday
- 灵活提取现金
Flexible Cash Withdrawal

3

未雨绸缪
财富世代传承
Spread Your Wealth
Across Generations
with Advance
Planning



- “精神上无行为能力”预设指示权益
Mental Incapacity Advance Instruction Option
市场罕有¹ Rare in market¹
- 保单分拆预设指示权益
Policy-split Advance Instruction Option
市场首创¹ First in market¹
- 可更改投保人及 / 或保单持有人，让财富世代传承
Allows change of the Insured and / or the Policy Owner
so as to pass on accumulated wealth to future
generations
- 预先安排新的保单持有人及投保人，以延续保单
Prior arrangement for the New Policy Owner and
New Insured to ensure policy continuation

4

安枕无忧的保障
Worry-free Protections

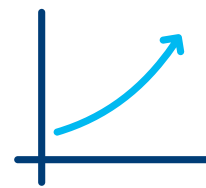


- 身故保障自选支付方案
Death Benefit Settlement Options
- 豁免保费保障
Waiver of Premium Benefit

1

稳定财富增长 兼备高回报潜力

Stable Wealth Growth with Higher Potential Returns



富饶千秋储蓄计划由专业投资团队管理，透过资产配置，配合动态调整策略，建立跨地域、跨行业、跨周期的多元投资组合，有效管理投资风险，达致可接受的水平。

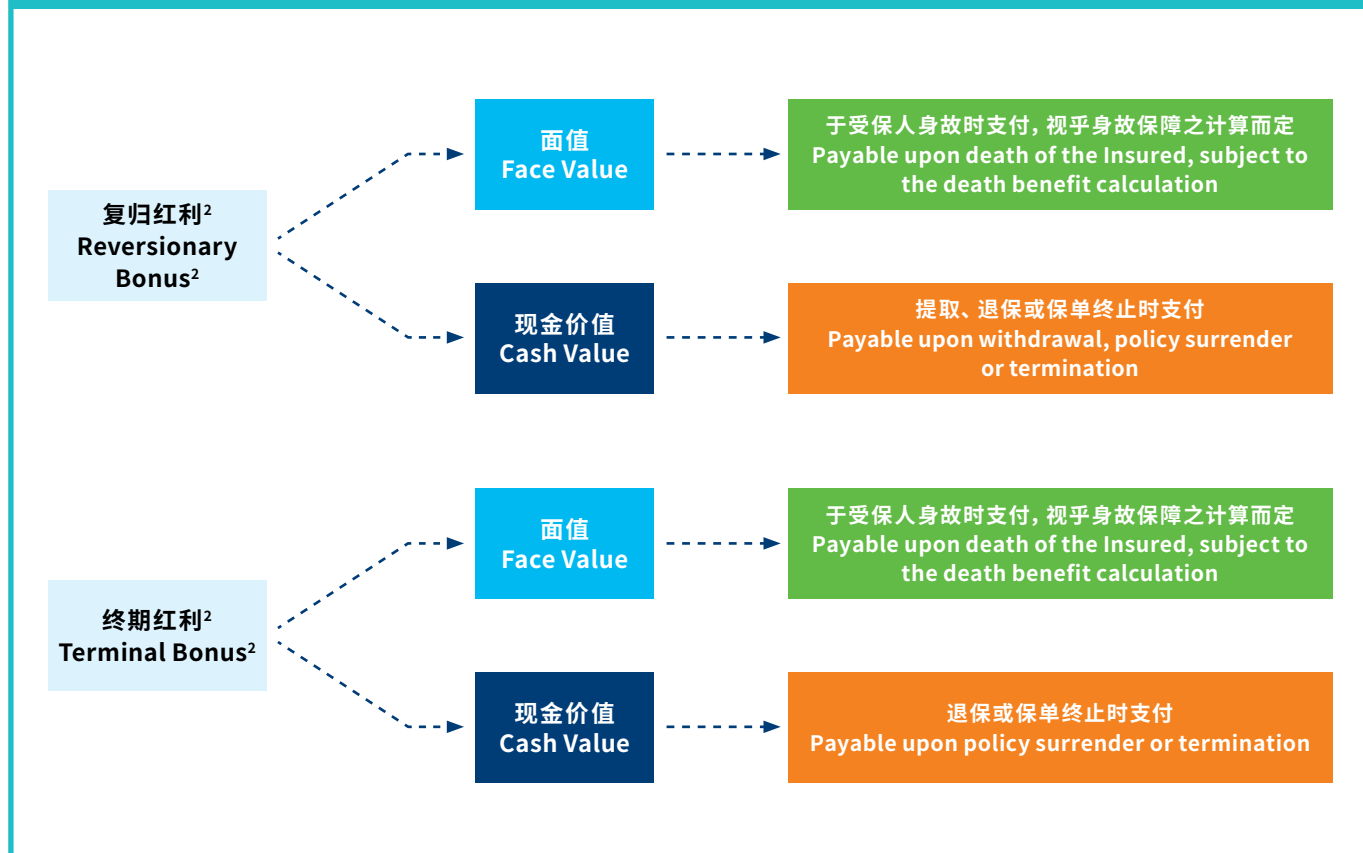
除保证现金价值²外，此计划更提供非保证“复归红利”²及“终期红利”²，为您的保单提供更高投资回报潜力，让您保单的现金价值³不断递增。

Prosperous Infinity Saver is managed by a professional investment team. Using asset allocation based on a dynamic positioning strategy, the multi-asset portfolio is diversified by geographical region and industry across economic cycles to effectively manage investment risk at an acceptable level.

In addition to the Guaranteed Cash Value², the Plan offers non-guaranteed “Reversionary Bonus”² and “Terminal Bonus”², providing to your insurance policy with enhanced potential investment returns. In this way, Cash Value³ in your policy will grow continuously.



复归红利 / 终期红利小贴士 Tips of Reversionary Bonus / Terminal Bonus



2

灵活理财 更具弹性 Financial Flexibility



多元货币选择

此计划因应您和孩子的长线理财规划需要，提供多达9种保单货币选择，包括美元、港元、澳门元#、人民币、英镑、新加坡元、澳元、加元及瑞士法郎，您可根据个人和家人的意愿，例如在不同地点退休或接受教育、或达成其他目标，而选取所需的保单货币。

Multiple Currency Options

To meet your and your children's long-term financial needs, the Plan offers you a choice of up to 9 policy currencies, including US Dollar (US\$), HK Dollar (HK\$), Macau Pataca (MOP)#, Renminbi (RMB), British Pound (GBP), Singapore Dollar (SGD), Australian Dollar (AUD), Canadian Dollar (CAD) and Swiss Franc (CHF). You may choose a policy currency to fulfil your and your family's aspirations, e.g., according to the locations where you plan to retire or your children go to study, or other goals you want to achieve.

货币转换权益

您最快可于第1个保单周年日起，申请行使“货币转换权益”⁴，把原有保单货币转换至新保单货币，以应对不断转变的计划，实践您及子女的不同人生阶段的目标。无论是子女海外升学、外地置业或创业，此计划均可配合您的财务需要。

Currency Exchange Option

You may exercise the Currency Exchange Option⁴ to change the original policy currency to a new policy currency as soon as from the first policy anniversary onwards, so as to address your changing plans for you and your children to achieve your goals at the different stages of life. Whether it is for children to study abroad, asset purchase overseas, or to start a new business, the Plan can be tailored to suit your financial needs.



只适用于澳门缮发之保单。

For policy issued in Macau only.

保单分拆权益⁵

您最快可于第1个保单周年日起，将保单的部分现金价值分拆成数份保单，馈赠给多位挚爱，让爱与财富延续。您亦可将各份保单转换成不同的货币，灵活应对人生不同阶段的需要。

Policy-split Option⁵

As soon as from the first policy anniversary onwards, you can split your policy into several policies by converting a portion of its Cash Value. You may then pass the policies to your loved ones to share your love and wealth. You may also change the policy currency for each policy so as to satisfy your needs in the different stages of life.

12款终身年金选择 市场独有¹

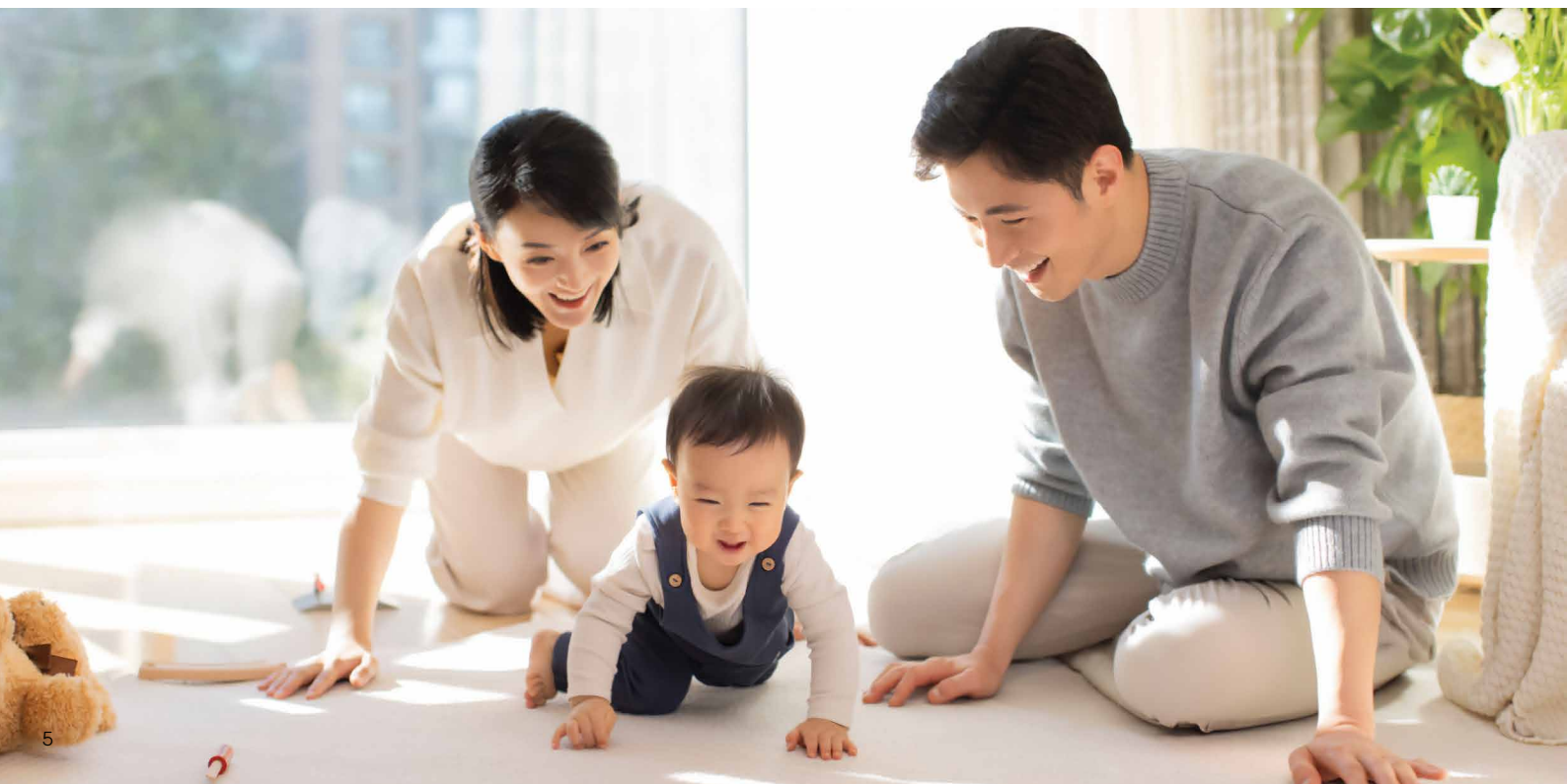
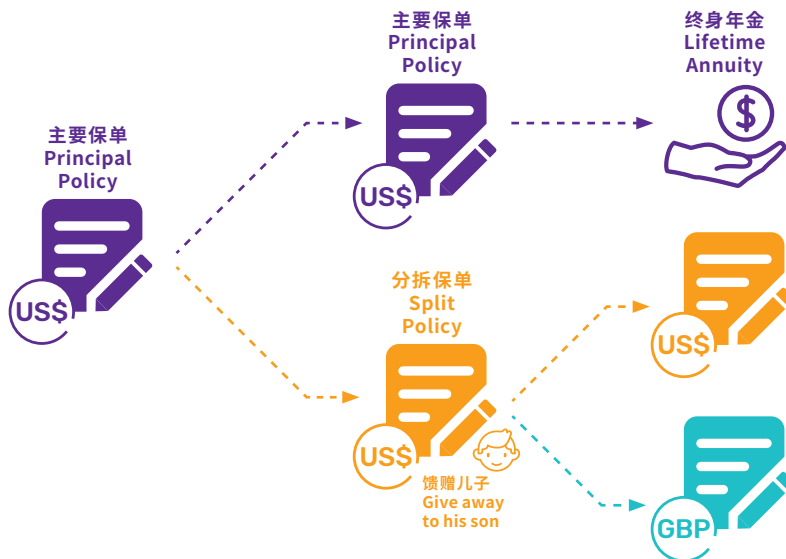
您可于55岁及保单已生效满10年起，随时灵活选择将全数或部分现金价值转为年金⁶，年金保证终身派发，确保退休后一辈子有收入，长享长有。

您可选择市场上少有的“终身派发年金”，年金的支付方式犹如您的私人长俸，并备有12种年金权益随意选择，您可按自己需要，选择与配偶共享年金；或者在出现危疾或严重认知障碍时，获取双倍年金。活到多少岁都可以持续领取，享受丰盛无忧的退休生活。

12 Lifetime Annuity Options Unique in market¹

When you reach the age of 55 and the 10th policy anniversary, you may decide at any time to convert all or part of the Cash Value to an annuity⁶ with guaranteed lifetime payouts.

The way of lifetime annuity payments is like your private pension. The Plan offers an option to convert to guaranteed lifetime annuity income that is not widely available in the market. With 12 annuity options, you may select one that suits your needs the best, such as sharing the annuity with your spouse or receiving double annuity income in case of critical illness or Severe Dementia. In this way, you may enjoy a worry-free retirement.



红利锁定权益⁷

为了让您锁定潜在回报，您可用于第15个保单周年日起，申请行使红利锁定权益，将复归红利及终期红利的最新现金价值转移至您的红利锁定户口，并以非保证利率赚取利息。

另一方面，您可随时从红利锁定户口提取现金⁸，以满足不同人生阶段的理财需要。

保费假期⁹

您可用于第2个保单周年日起，申请长达4年的保费假期，让您可灵活处理突如其来的财务需要。保单于保费假期内仍然生效，于保费假期期间，每个保单年后将暂停公布复归红利之面值，以及保单内的保证现金价值及复归红利之面值将维持于保费假期生效日期的水平¹⁰。

Bonus Lock-in Option⁷

To enable you realize potential returns, you may exercise the Bonus Lock-in Option from the 15th policy anniversary onwards and transfer the latest Cash Values of the Reversionary Bonus and Terminal Bonus to a Bonus Lock-in Account to earn interest at a non-guaranteed rate.

By withdrawing cash⁸ from the Bonus Lock-in Account, you can enjoy further flexibility for your financial needs throughout various life stages.

Premium Holiday⁹

From the 2nd policy anniversary onwards, you may apply for a Premium Holiday of up to four years in order to cope with your unexpected financial needs. During the Premium Holiday Period, the policy will be in force, the Face Value of Reversionary Bonus following each of the policy years will not be declared, while the Guaranteed Cash Value and Face Value of Reversionary Bonus will remain at the level on the Premium Holiday Commencement Date¹⁰.

缴付保费年期 Premium Payment Term	保费假期上限 Maximum Aggregate Premium Holiday Period
2 年 years	不适用 Not applicable
5 年 years	2 年 years
10 年 years	4 年 years

灵活提取现金

您要不断累积资本，方可实现财富增长。然而，在人生不同阶段，您可能会有各式各样的需求。为了让您享有足够的财务弹性，此计划方便您灵活提取⁸复归红利之现金价值及红利锁定户口之余额，您亦可透过部分退保⁸以提取部分保证现金价值、复归红利之现金价值、终期红利之现金价值及红利锁定户口之余额，实现人生理想。此外，您可保单借贷¹¹，获高达90%保证现金价值的贷款额，以应付意料之外的需求。

Flexible Cash Withdrawal

To grow your wealth, you have to accumulate the capital. However, various needs may arise when you are in different life stages. To ensure you enjoy sufficient financial flexibility to realize your dreams, the Plan allows you to withdraw⁸ Cash Value of Reversionary Bonus and the balance of Bonus Lock-in Account or you can opt for partial surrender⁸ to withdraw part of the Guaranteed Cash Value, Cash Value of Reversionary Bonus, Cash Value of Terminal Bonus and the balance of Bonus Lock-in Account.

You may also get access to cash by taking out a policy loan¹¹ of up to 90% of the Guaranteed Cash Value to meet unexpected needs.

3

未雨绸缪 财富世代传承

Spread Your Wealth Across Generations with Advance Planning



预设指示权益

I. “精神上无行为能力” 预设指示权益¹²

市场罕有¹

保单持有人可透过预设指示权益，于患上严重认知障碍症等指定疾病或其他情况以致精神上失去行为能力时，转赠整份保单或分拆保单予挚爱持有，确保家人可于紧急情况下动用其资产。

Advance Instruction Options

I. Mental Incapacity Advance Instruction Option¹²

Rare in market¹

The Policy Owner can make an advance instruction to nominate his/her loved ones to own the whole policy or a split policy in the unfortunate event of mental incapacitation or designated illnesses such as Severe Dementia. This is to ensure the family member has access to his/her asset in case of emergency.

II. 保单分拆预设指示权益¹³

市场首创¹

保单持有人可预设指示，于其去世时，将保单的部分现金价值分拆成另一张保单，让保单内累积的财富可以传承下去。

II. Policy-split Advance Instruction Option¹³

First in market¹

With an advance instruction, the Policy Owner can split his/her policy to another policy when he/she passes away by converting a portion of its Cash Value so as to pass on the hard-earned wealth to the next generation.

更改受保人及 / 或保单持有人

保单持有人可于保单生效期，无限次更改受保人¹⁴，将财富世代传承。此外，您亦可按需要转换保单持有人，将保单传承予挚爱。更改次数不限，亦不影响保单的现金价值，让您安心将财富与后代共享。

Change of the Insured and / or the Policy Owner

To share the wealth across the generations, the Policy Owner may change the Insured¹⁴ while the policy is in force, to let the policy be passed on. Meanwhile, you may also change the Policy Owner to your loved one on a need basis. There is no limit on the change of the Insured or the Policy Owner, while the Cash Value of the policy won't be affected either.

预先安排新的保单持有人及受保人

保单持有人可预先安排后续保单持有人¹⁵，一旦不幸身故，后续保单持有人可继承保单；另外，亦可预先安排指定受益人¹⁶成为新受保人，于受保人不幸离世后，保单仍可延续下去。

Prior Arrangement for the New Policy Owner and New Insured

The Policy Owner may plan and nominate a contingent Policy Owner¹⁵ to inherit the policy upon the death of the Policy Owner. Prior arrangement may also be made by nominating a designated beneficiary¹⁶ to become the new Insured for the continuation of the policy in the event of the death of the Insured.

4

安枕无忧的保障 Worry-free Protections



身故保障¹⁷ 自选支付方案

若受保人不幸身故，身故保障将支付予指定受益人：

- 保证现金价值 + 复归红利之面值 (如有) + 终期红利之面值 (如有) + 红利锁定户口之余额 (如有)，或
- 100%已缴每年保费总额¹⁸ + 红利锁定户口之余额 (如有)

(以较高者为准)

此外，保单持有人可预先设定，让受益人以不同方式领取身故保障：

Death Benefit¹⁷ Settlement Options

In the unfortunate event of the death of the Insured, Death Benefit will be payable to the designated beneficiary:

- Guaranteed Cash Value + Face Value of Reversionary Bonus (if any) + Face Value of Terminal Bonus (if any) + Balance of Bonus Lock-in Account (if any), or
- 100% of total Annual Premiums paid¹⁸ + Balance of Bonus Lock-in Account (if any)
(whichever is higher)

In addition, the Policy Owner may give advance instructions to pay the Death Benefit to the beneficiary in following ways:

<p>一笔过形式 In a lump-sum payment</p>	
<p>每月分期形式 In monthly payments</p>	
<p>未成年受益人之支付方案¹⁹ 市场首创¹</p> <p>万一受保人身故时受益人仍未成年，身故保障可暂存直到受益人18岁时，再一笔过给予受益人</p> <p>Settlement Option for Juvenile Beneficiary¹⁹ First in market¹</p> <p>In case that the beneficiary has not yet come of age when the Insured passes away, the Death Benefit can be kept until the beneficiary reaches the age of 18. Then, he or she can receive the Death Benefit in a lump-sum payment</p>	

豁免保费保障²⁰

个人保障 – 若受保人²¹不幸于65岁前因疾病或意外受伤引致连续6个月或以上完全伤残，我们会代付伤残期间的所需保费，总额高达200,000美元或等值²²，让您的理财大计顺利进行。

子女保障 – 若为18岁以下子女投保²³，万一保单持有人²⁴不幸身故，或于65岁前因疾病或意外受伤引致连续6个月或以上完全伤残，可获豁免保费保障，总额高达200,000美元或等值²²，让您为子女筹划的大计可如期实现。

Waiver of Premium Benefit²⁰

Personal protection – If the Insured²¹ suffers from Total Disability resulting from disease or accidental bodily injury for a continuous period of not less than 6 months before age 65, the premiums during that period will be waived. The maximum amount to be waived can be up to US\$200,000 or equivalent²².

Child protection – If the Insured is a child under age 18²³, in the unfortunate event of the Policy Owner's²⁴ death, or Total Disability resulting from disease or accidental bodily injury for a continuous period of not less than 6 months before age 65, the Waiver of Premium Benefit will be paid. The maximum amount to be waived can be up to US\$200,000 or equivalent²², so that the future plan for the child is still achievable.

财富倍增 灵活应对人生变化

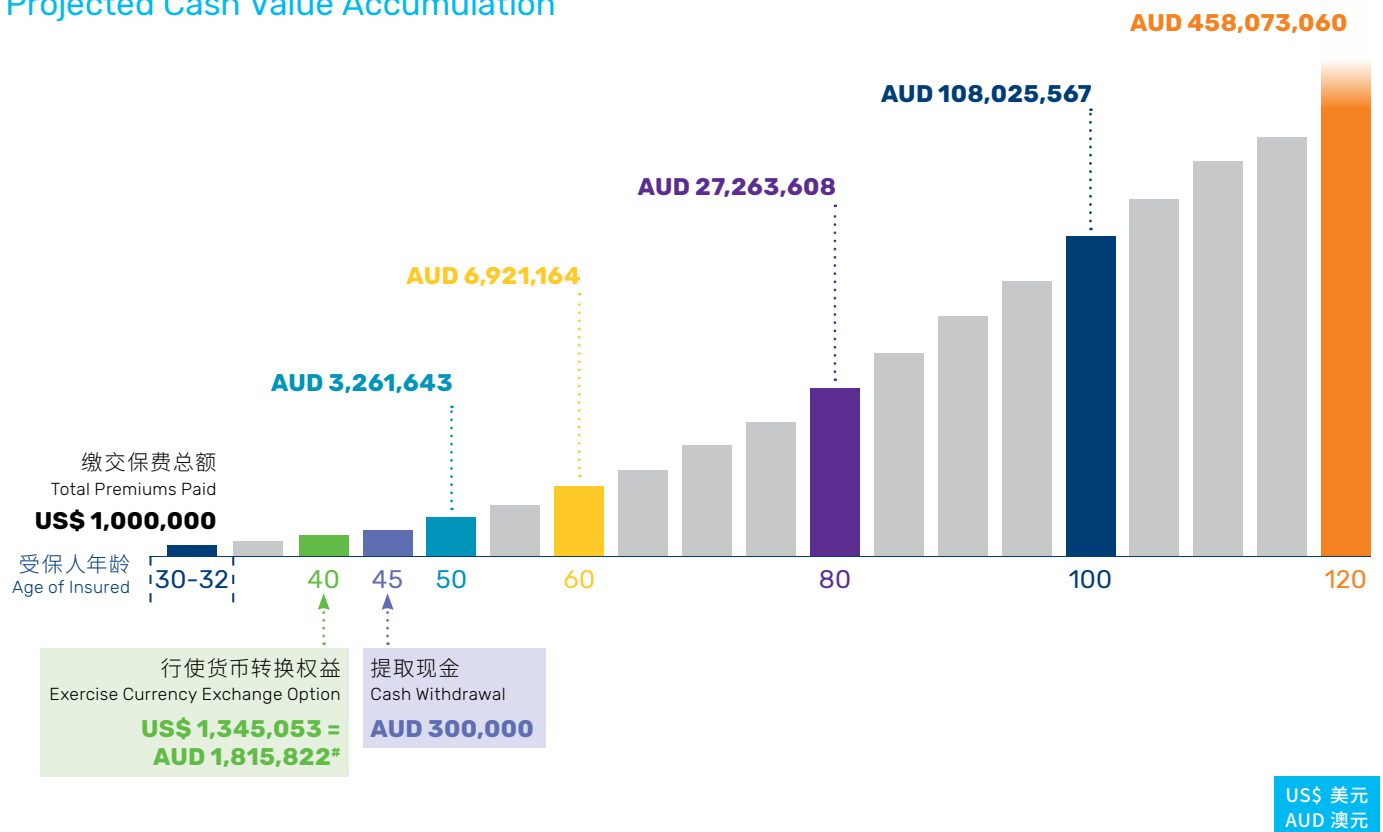
Grow your wealth exponentially and flexibly cater for changes in life

例子： Arthur是专业人士，于30岁时投保富饶千秋储蓄计划，缴付保费年期为2年，每年保费500,000美元。10年后，他打算移民澳洲，并在当地展开新生活，于是将保单货币转换为澳元，以便累积现金价值作日后生活开支之用；5年后他再提取300,000澳元，而保单余下的现金价值亦继续递增。

Example: Arthur is a professional and takes out Prosperous Infinity Saver at age 30. He chooses a 2-year premium payment with annual premium of US\$500,000. 10 years later, he plans to migrate to Australia and starts a new life. Thus, he converts the policy currency into AUD to accumulate the Cash Value for future expenses. After another 5 years, he withdraws AUD300,000 from the policy, and the remaining Cash Value of the policy grows continuously.

预期现金价值滚存

Projected Cash Value Accumulation



注：以上数字均为假设，仅供举例说明之用。预期现金价值乃按现时预期的复归红利、终期红利、保单以年缴方式依期缴付至缴付保费年期完结，以及除示例中的现金价值提取外，于保单生效期内并没有提取任何现金价值、没有保单借贷、没有行使保单分拆权益、年金权益及保费假期计算。预期现金价值经调整舍入至整数。

* 以上数字乃按假设转换率1美元: 1.35澳元计算，此假设转换率仅供举例说明之用。实际适用之转换率将按不同因素厘定，包括但不限于当时的市场货币汇率（由我们酌情决定）、新旧资产组合的投资收益和资产价值及/或由现有资产转移至新资产之交易，并有可能不同于上述之假设转换率。

Remarks: The above figures are hypothetical and for reference only. The projected Cash Value amounts are calculated based on the current projected Reversionary Bonus, Terminal Bonus and premium paid annually in full during the premium payment term, and provided that no cash withdrawal other than the illustrated withdrawal, no policy loan have been made, and no Policy-split Option, annuity option and Premium Holiday have been exercised while the policy is in force. The projected Cash Value amounts are rounded to the nearest integer.

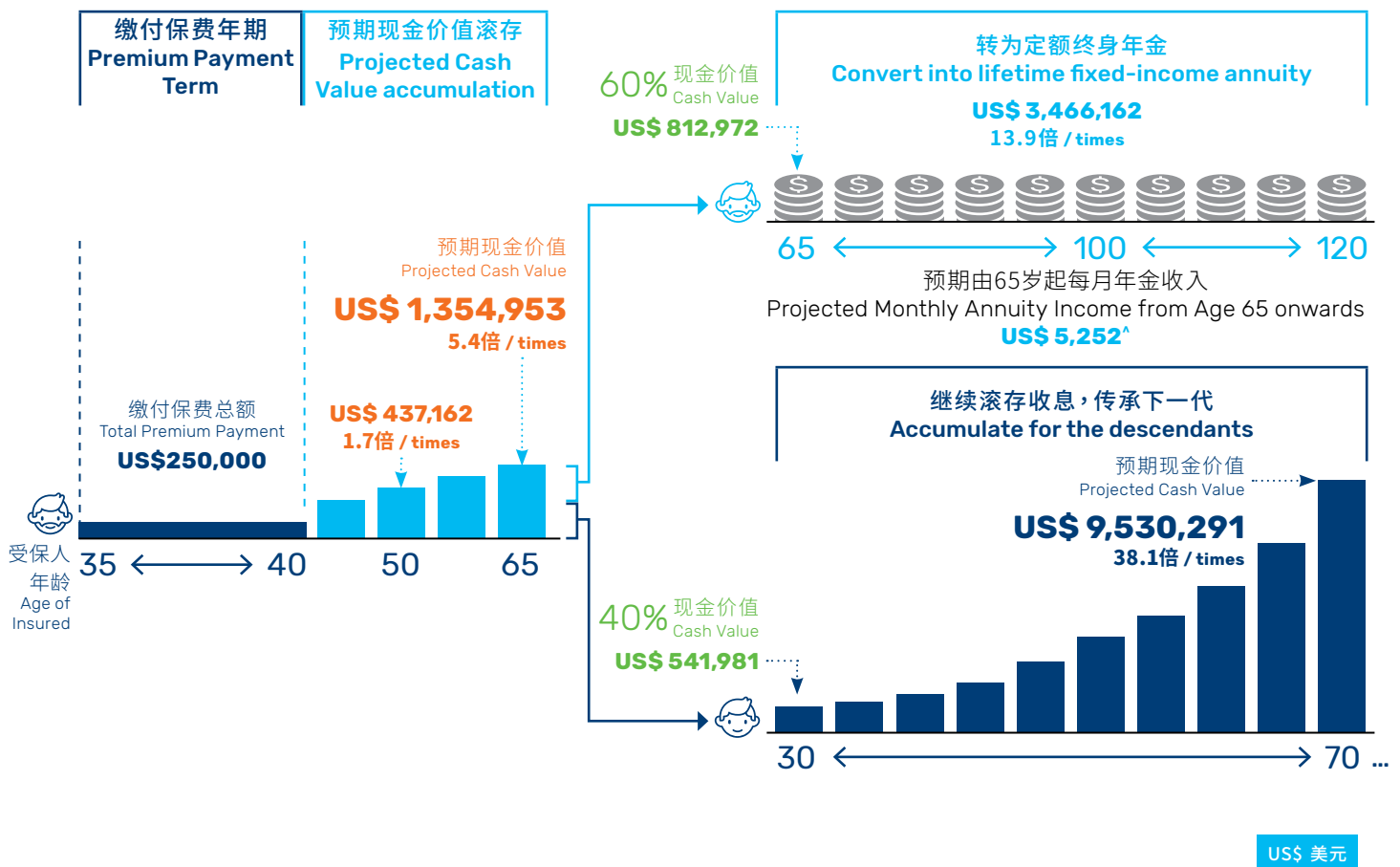
* The above figures are based on the assumed conversion rate of USD1: AUD1.35. The assumed conversion rate is for reference only. The actual conversion rate applicable will be determined based on factors including but not limited to the prevailing market-based currency exchange rate (determined by us 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 not be the same as the assumed conversion rate shown above.

财富世代共享 兼享终身年金

Spread your wealth across generations while enjoying lifetime annuity

例子： Benedict已婚，育有一名儿子。他于35岁时投保富饶千秋储蓄计划，缴付保费年期为5年，每年保费50,000美元。65岁时，他行使保单分拆权益将保单分拆成两份，第一份保单有60%现金价值，全数转换为年金留给自己过退休生活；第二份保单有40%现金价值，他转换保单持有人及受保人，馈赠给30岁的儿子。

Example: Benedict has been married and got a son. He takes out Prosperous Infinity Saver at age 35 and chooses a 5-year premium payment with annual premium of US\$50,000. At age 65, he exercises the policy-split option to split the policy into two. The first policy, carrying 60% Cash Value, is fully converted into an annuity for his retirement. The second one, carrying 40% Cash Value, is bestowed to his 30-year-old son by changing the Policy Owner and the Insured.



注：以上数字均为假设，仅供举例说明之用。预期现金价值乃按现时预期的复归红利、终期红利、保单以年缴方式依期缴付至缴付保费年期完结，以及于保单生效期内并没有提取任何现金价值、没有保单借贷、没有行使货币转换权益及保费假期计算。预期现金价值经调整舍入至整数。

[^] 按“定额终身年金”年金权益选择以及现时假设的年金率计算。

Remarks: The above figures are hypothetical and for reference only. The projected Cash Value amounts are calculated based on the current projected Reversionary Bonus, Terminal Bonus and premium paid annually in full during the premium payment term, and provided that no cash withdrawal, no policy loan have been made, and no Currency Exchange Option and Premium Holiday have been exercised while the policy is in force. The projected Cash Value amounts are rounded to the nearest integer.

[^] Calculation based on 'Lifetime fixed-income Annuity' option and the current assumed annuity rate.

附注

1. 以2023年12月1日港澳市场之同类计划为准。
2. 行使保费假期及 / 或货币转换权益会对保证现金价值、复归红利及终期红利有所影响。有关保费假期及货币转换之详情，请参阅条款及细则。
3. 须扣除保单债项。
4. 适用于生效满1年或以上及并未将所有现金价值转换为年金的保单（不适用于已预缴保费或于保费假期期间的保单），并须于每个保单周年日起计的30日内递交书面申请。每个保单年只可行使货币转换权益一次。如于行使货币转换权益时本公司不再提供富饶千秋储蓄计划，则保单将转换至一个当时我们可提供的新计划，该计划可能与现有产品不同。于行使此权益前应仔细评估产品间之保障、权益及保单条款等之差别，并考虑相关产品是否符合您的个人需要。行使货币转换权益后的保证及非保证保单价值及基本计划的每年保费将按不同因素厘定及调整，包括但不限于当时的市场货币汇率（由我们酌情决定）、新旧资产组合的投资收益和资产价值及/ 或由现有资产转移至新资产之交易，并有可能低于或高于转换前之相应价值。行使货币转换权益后的基本计划的每年保费须不少于计划要求的最低保费。保单债项（如有）须于行使货币转换前全数偿还。有关货币转换权益之详情，请参阅条款及细则。
5. 适用于生效满1年或以上及并未将所有现金价值转换为年金的保单（不适用于已预缴保费或于保费假期期间的保单），并须于每个保单周年日起计的30日内递交书面申请。每个保单年只可分拆保单一次，但每次分拆的保单数目不限。分拆保单的保单生效日及缴付保费年期与原有保单相同。按现行规定，每次分拆保单时，转换至每张新保单的现金价值需达10,000美元/ 80,000港元/ 80,000澳门元/ 65,000人民币/ 7,500 英镑/ 15,000新加坡元/ 15,000澳元/ 15,000加元/ 7,500瑞士法郎；而分拆保单后未转换部分的基本计划的每年保费需不少于最低保费规定。保单债项（如有）须于分拆保单前全数偿还。有关保单分拆权益之详情，请参阅条款及细则。
6. 年金生效日必须是保单日期起10年后的任何一个月结日并且不可先于受保人已到达55岁之保单周年日。于行使年金权益时，保单须仍然生效，保单货币须为美元、人民币、港元或澳门元，即其他保单货币的保单并不可行使年金权益，以及保单没有需要支付之身故赔偿。按现行规定，用作行使年金权益的现金价值需达10,000美元/ 65,000人民币 / 80,000港元 / 80,000澳门元，不可多于现金价值，而现金价值的结余不会少于我们指定的最低要求。保单之任何附加保障将于全额年金生效日终止。只可为每位受保人行使年金权益1次。我们保证提供年金权益选择1“定额终身年金”，并保留不时修订本计划所提供的年金权益、于首次支付年金时厘定关于年金的条款及年金金额的绝对权利。

Notes

1. Based on similar types of plans in the Hong Kong and Macau market, as of 1 December 2023.
2. Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus may be affected when the Premium Holiday and/or Currency Exchange Option is exercised. Please refer to the terms and conditions for the details of Premium Holiday and Currency Exchange Option.
3. Net of any policy debt.
4. Applicable to policies that have been in force for at least one year and have not yet exercised an annuity option with the full Cash Value (not applicable to policies with any prepaid premium or during the Premium Holiday Period). You may submit a written request within 30 days after each policy anniversary. Currency Exchange Option can only be exercised once per policy year. If Prosperous Infinity 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, policy terms, etc.) between the products carefully before exercising the Currency Exchange Option and consider whether the relevant product suits your needs. The guaranteed and non-guaranteed policy values and the Annual Premium of Basic Plan after exercising the Currency Exchange Option will be determined and adjusted based on factors including but not limited to the prevailing market-based currency exchange rate (determined by us at our discretion), the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing to new assets, and may be lower or higher than the corresponding values before the exchange. The Annual Premium of Basic Plan should not be less than the minimum Annual Premium of Basic Plan as required after exercising the Currency Exchange Option. All Policy Debt (if any) should be repaid before exercising the Currency Exchange Option. Please refer to the terms and conditions for the details of the Currency Exchange Option.
5. Applicable to policies that have been in force for at least one year and have not yet exercised an annuity option with the full Cash Value (not applicable to policies with any prepaid premium or during the Premium Holiday Period). You may submit a written request within 30 days after each policy anniversary. The policy can be split once per policy year, but there is no limit for the number of policies into which the policy is split. The policy effective date and premium payment term of the split policies are same as the original policy. For every time a policy is split, the current requirement on the minimum Cash Value to be transferred to each new policy is US\$10,000 / HK\$80,000 / MOP80,000 / RMB65,000 / GBP7,500 / SGD15,000 / AUD15,000 / CAD15,000 / CHF7,500. After splitting the policy, the Annual Premium of Basic Plan for the unconverted portion shall meet the minimum premium requirement. All Policy Debt (if any) should be repaid before splitting the policy. Please refer to the terms and conditions for the details of Policy-split Option.
6. 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, i.e. annuity option is not available for policies with other policy currencies, 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. The availability of annuity option 1 "Lifetime fixed-income annuity" is guaranteed. We reserve the right to determine the annuity options available for this plan from time to time, the terms and conditions of the annuity, and the annuity payment amount at the time the first annuity payment is made.

7. 于保单生效满15年后，每个保单周年日起计的30日内，可提出书面要求行使红利锁定权益，每次转换的锁定百分比现时最少为5%及锁定百分比的总和最高为60%。已转换的红利将不可被还原。须符合当时的行政规则。在行使红利锁定权益后，复归红利及终期红利将会按已转换的复归红利及终期红利金额减少，而任何将来的复归红利及终期红利亦会以我们根据已转换的复归红利及终期红利决定的比率相应地减少。
 8. 该金额须扣除保单债项（如有）。提取复归红利的现金价值会减少复归红利的面值。部分退保并会令保证现金价值、复归红利的面值及现金价值、终期红利的面值及现金价值、红利锁定户口之余额及基本计划的每年保费减少，本保单将来的价值因此会被减少。
 9. 适用于生效满2年或以上的保单（不适用于2年缴保单或已预缴保费或具保单债项之保单），并须于保单周年日前的60日内递交书面申请，而保费假期将于该保单周年日起生效。每次申请之保费假期年期必须为1年的倍数。保费假期内不可行使货币转换权益及保单分拆权益。有关保费假期之详情，请参阅条款及细则。
 10. 于保费假期期间，保证现金价值及复归红利之面值可能会因保单之每年保费被减少及/或提取现金被相应减少。保费假期年期的终期红利、将来的保证现金价值、复归红利及终期红利将会被调整。
 11. 保单贷款的利息将由本公司厘定。如本保单所欠的未偿还总额（包括利息）超过其保证现金价值，本保单将会终止。
 12. 保单持有人可预先作出指示，指明在其精神上失去行为能力后的新保单持有人；或预先订明分拆比例及分拆保单的保单持有人，在保单持有人精神上失去行为能力后分拆保单。于年金期内，年金受保人可预先设定指示，指定在其精神上失去行为能力后有关的年金收入将支付予的人士，而该要求必须由年金受保人与保单持有人提出。本公司将于收到保单持有人/年金受保人确诊为永久精神上无行为能力人士、植物人、脑部受损/失去独立生存的能力、昏迷或严重认知障碍症的证明文件时，处理有关指示。有关精神上无行为能力预设指示权益之详情，请参阅条款及细则。
 13. 保单持有人可预先订明在其去世后保单的分拆比例及分拆保单的保单持有人，本公司将于收到保单持有人的死亡证明后，处理有关的指示。有关保单分拆预设指示权益之详情，请参阅条款及细则。
 14. 两次更改受保人之间必须至少相隔一年。新受保人与保单持有人需有可保利益的证明。新受保人于更改受保人生效日期的实际年龄须符合保单投保年龄的要求。本公司保留权利要求提交可保证明。更改受保人后，任何原本于本保单内的附加保障将会终止。有关更改受保人的详情，请参阅条款及细则。
 15. 在本保单生效期间，保单持有人可提交要求提名后续保单持有人的申请。于保单持有人身故及更改保单拥有权的申请获批准后，新保单持有人将可行使本保单赋予保单持有人的所有权利并须承担本保单的所有责任。有关保单拥有权的详情，请参阅条款及细则。
7. After the policy has been in force for 15 years, and within 30 days after each policy anniversary, you may submit a written request to exercise the Bonus Lock-in Option. The Lock-in Percentage for each conversion cannot be less than 5% and the aggregate Lock-in Percentage cannot exceed 60%. The conversion of Bonus cannot be reversed once the lock-in option is exercised. Subject to prevailing administrative rules. After the Bonus Lock-in Option is exercised, the Reversionary Bonus and Terminal Bonus will be reduced by the amount of Reversionary Bonus and Terminal Bonus converted and the amount of any future Reversionary Bonus and Terminal Bonus will be reduced at a rate to be determined by us based on the Reversionary Bonus and Terminal Bonus which have been converted.
 8. The amount payable will be net of Policy Debt (if any). Withdrawals of Cash Value of Reversionary Bonus will reduce the Face Value of Reversionary Bonus. Partial surrender of the policy will reduce the amount of the Guaranteed Cash Value, Cash Value and Face Value of Reversionary Bonus, Cash Value and Face Value of Terminal Bonus, Balance of Bonus Lock-in Account and Annual Premium of Basic Plan. The future value of the Policy will therefore be reduced.
 9. Applicable to policies that have been in force for at least two years (not applicable to 2-year pay policies or policies with any prepaid premium or policy debt). You may submit a written request within 60 days before a policy anniversary and the Premium Holiday will become effective on that policy anniversary. The Premium Holiday Period for each application should be a multiple of one year. Currency Exchange Option and Policy-split Option cannot be exercised during the Premium Holiday Period. Please refer to the terms and conditions for the details of the Premium Holiday.
 10. The Guaranteed Cash Value and Face Value of Reversionary Bonus may be reduced by a decrease in the Annual Premium / cash withdrawals within the Premium Holiday Period. The Terminal Bonus during the Premium Holiday Period, future Guaranteed Cash Values, Reversionary Bonuses and Terminal Bonuses will be adjusted.
 11. Interest will be charged on the policy loan at a rate determined by the Company. If the total outstanding amount (including interest) under the policy exceeds the Guaranteed Cash Value, the policy will be terminated.
 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. 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 diagnosis as a permanently 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.
 13. The Policy Owner can make an advance instruction about splitting policy (including split percentage and the Policy Owner of the Split Policy) when he/she passes away. The Company will process the instruction when the proof of death is received. Please refer to the terms and conditions for the details of Policy-split Advance Instruction Option.
 14. There shall be at least one year between two changes of Insured. There must be insurable interest between the new Insured and the Policy Owner. The attained age of the new Insured on the effective date of Change of Insured must meet the issue age requirements of the policy. The Company reserves the right of satisfactory evidence of insurability to be submitted. Any supplementary benefits originally attached to the policy will be terminated after the Change of Insured. Please refer to the terms and conditions for the details of Changing the Insured.
 15. While the policy is in force, the Policy Owner may submit a request to nominate a contingent Policy Owner. After change of policy ownership has been approved in the event of the Policy Owner's death, the new Policy Owner shall take up all the rights and liabilities of this Policy. Please refer to the terms and conditions for the details of the Policy Ownership.

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| <p>16. 若保单持有人在受保人在生时指定一位受益人为后续受保人，则受保人身故后六个月内，该受益人须提交书面要求以成为新受保人，此计划将不会支付身故保障，而保单亦不会被终止。须符合当时的行政规则。</p> <p>17. 身故保障只适用于保单生效期间及于全额现金价值行使年金权益前。身故保障并不包括已被递减的基本计划的每年保费（即部分退保）。须扣除保单债项。</p> <p>18. 金额乃按已缴基本计划的每年保费计算。</p> <p>19. 身故保障金额将不会累积利息。有关选择赔偿方式的详情，请参阅条款及细则。</p> <p>20. 同一保单只可以获享个人保障或子女保障。有关其他条款及细则，请参阅保单的条款及保障。</p> <p>21. 适用于投保或更改受保人时，受保人 / 新受保人之年龄为18岁或以上之保单。</p> <p>22. 在任何情况下，个人于所有由本公司继承的保单及附加保障所获享的豁免保费保障总额最高为二十万美元或等值。</p> <p>23. 适用于投保或更改受保人时，受保人 / 新受保人之年龄为18岁以下之保单。</p> <p>24. 适用于投保或最后的保单拥有权更改的生效日期时，保单持有人年龄为18至60岁。</p> <p>25. 按现行规定，投保人在选择行使此项年金权益时，其配偶须年满40岁。</p> <p>26. 不适用于年金生效日前出现的严重疾病 / 严重认知障碍及已存在的病征或病状。</p> | <p>16. If a designated beneficiary is named by the Policy Owner as the contingent Insured before the death of the Insured, the designated beneficiary has to submit a written request within six months after the death of the existing Insured to become the new Insured. The Death Benefit will not be payable and the policy will not be terminated. Subject to prevailing administrative rules.</p> <p>17. The Death Benefit is applicable when the policy remains in force and before an annuity option is exercised with the full Cash Value. The Death Benefit shall not include the Annual Premium of Basic Plan that had been reduced (i.e., partial surrender). Net of any policy debt.</p> <p>18. The total Annual Premium paid is calculated based on the Annual Premium of Basic Plan.</p> <p>19. No interest will accrue on the Death Benefit. Please refer to the terms and conditions for the details of Settlement Options.</p> <p>20. You are entitled to either personal protection or child protection per policy. For details of other terms and conditions, please refer to the Terms and Benefit of the policy.</p> <p>21. Applicable to policies with the issue age of the Insured at the time of policy issuance and attained age of the latest new Insured at the time of changing Insured being 18 or above.</p> <p>22. In any event, all the Waiver of Premium Benefit payable under all policies and supplementary benefits issued by the Company will be subject to US\$200,000 or equivalent per life limit.</p> <p>23. Applicable to policies with the issue age of the Insured at the time of policy issuance and attained age of the latest new Insured at the time of changing Insured being less than age 18.</p> <p>24. Applicable to Policy Owner aged 18-60 when the policy is issued or on the effective date of the latest change of ownership.</p> <p>25. Current requirement of the age of spouse when exercising this annuity option is 40 or above.</p> <p>26. Not applicable to critical illnesses / Severe Dementia occurred before the annuity date, or signs and symptoms which existed before the annuity date.</p> |
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重要资料

红利理念

公司已成立一个委员会，在厘定复归红利及／或终期红利派发之金额时向公司董事会提供独立意见。实际复归红利及／或终期红利派发之金额会先由委任精算师建议，然后经此委员会审议决定，最后由公司董事会（包括一个或以上独立非执行董事）批准。

你的保单为分红保险计划并可分享由我们厘定之相关产品组别中的盈余。于厘定复归红利及／或终期红利时，我们致力确保保单持有人和本公司能得到合理的盈余分配。此计划的利润与亏损会因包括但不限于投资及保单续保率而影响你的资产份额。为使我们与你的利益一致，我们的目标是将不少于 90% 的可分配利润分配予你，余下的部分则归于我们。可分配利润和总利润是分开计算且可能不同。

复归红利及终期红利并非保证。本公司有权决定公布复归红利及／或终期红利之频率及复归红利及／或终期红利金额。我们将最少每年检视及厘定复归红利及／或终期红利一次。我们将会参考包括但不限于以下因素的过往经验及预期未来展望，以厘定保单的复归红利及／或终期红利。

理赔：包括产品所提供的身故保障及其他保障的成本。

Important Information

Bonus Philosophy

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

Your policy is a participating policy and can share the divisible surplus from the product group determined by us. Reversionary Bonus and / or Terminal Bonus will be determined with an aim to ensure fair sharing of profits between policyholders and the Company. In the plan, profit and loss arising from including, but not limited to, investment and policy persistency will impact your asset share. To align our interest with yours, we aim to share with you no less than 90% of the distributable profit while the remaining portion goes to us. The amount of the distributable profits is determined separately from and may not be the same as the total profits.

Reversionary Bonus and Terminal Bonus are non-guaranteed. The Company has the right to determine the declaration frequency and the declared Reversionary Bonus and / or Terminal Bonus amounts. The Reversionary Bonus and / or Terminal Bonus will be reviewed and determined by us at least once per year. In determining the Reversionary Bonus and / or Terminal Bonus, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

Claims: These include the costs of providing coverage such as death benefit and other benefits.

投资回报: 包括所投资的资产赚取的利息/红利收入及市场价格变动。投资表现会受利息/红利收入之波动以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格、商品价格之波动、汇率及流动性等而影响。

退保: 包括保单失效、退保、部分退保及其他扣减项目及保障支付, 以及其对投资的相关影响。

为提供更平稳的复归红利及/或终期红利, 我们或会在投资表现强劲的时期保留回报, 用作在投资表现较弱的时期支持或维持较高之复归红利及/或终期红利。

复归红利及/或终期红利之决定会先由委任精算师建议, 然后经由包括一名或以上独立非执行董事的公司董事会批准。

你的保单可让你行使红利锁定权益将复归红利及终期红利的最新现金价值转移至红利锁定户口并以非保证利率积存。我们将会参考这些金额所投资的资产的回报表现的过往经验及预期未来展望, 以厘定该非保证积存利率。这些投资可能包括债券及其他固定收益资产并与公司的其他投资分开。

投资政策、目标及策略

万通保险国际有限公司(“万通保险”)的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具, 可能包括环球股票、债券及其他固定收益资产、房地产、商品市场及另类投资等。此多元化之投资组合务求达到可观且稳定的长线投资回报。

我们会根据过往及预期回报、波幅及相关投资风险来选择投资资产及管理我们的投资组合。

为达至长线目标回报, 万通保险采用一套以固定收益资产及股票类资产为组合的投资策略。现时的长线投资策略投资在以下资产并按下述比例分配:

资产类别	目标资产组合 (%)
债券及其他固定收益资产	25% - 100%
股票类资产	0% - 75%

债券及其他固定收益资产主要包括拥有高信用评级的政府债券及不同行业的企业债券, 提供一个多元化及高质量的债券投资组合。

股票类资产可能包括环球股票(公共及/或私募股权)、互惠基金、交易所买卖基金、高息债券、房地产、商品市场及另类投资等。投资遍布不同地区及行业。投资资产将涉及不同货币并有可能与保单货币不同。

此外, 我们或会使用衍生工具作风险管理之用, 以减低利率、货币及其他市场因素所带来的风险。

为有效地管理及优化投资组合, 我们可能在若干时期内偏离上述目标。

投资策略或会按市场环境及经济展望而作出变动。

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 Reversionary Bonus and / or Terminal Bonus, we may retain returns during periods of strong performance to support or maintain stronger Reversionary Bonus and / or Terminal Bonus during periods of less favourable performance.

The determination of Reversionary Bonus and / or Terminal Bonus will be recommended by the Appointed Actuary and approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

Your policy allows you to transfer the latest Cash Values of the Reversionary Bonus and Terminal Bonus to a Bonus Lock-in Account by the Bonus Lock-in Option and accumulate at a non-guaranteed interest rate. In determining such non-guaranteed interest rate, we will take into account both past experience and expected future outlooks for the returns on the assets in which these amounts are invested. The investments may include bonds and other fixed-income instruments and are segregated from other investments of the Company.

Investment Policy, Objective and Strategy

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

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

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

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	25% - 100%
Equity-like assets	0% - 75%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds across a variety of industries, making up a diversified bond portfolio with high asset quality.

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.

相关详情及过往派息率 / 分红实现率资料请浏览本公司网页：



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



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

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>

主要产品说明

缴付保费年期及保障年期

阁下应就已选择的缴付保费年期持续缴付保费。如在保费到期日起计 31 天宽限期届满前仍未缴付保费，自动保费贷款将会生效。如逾期未缴付的保费加上任何尚未偿还的保单债项超过当时的保证现金价值，保单的所有保障将会终止，而于偿还保单债项后所剩余的现金价值(如有)将会支付予阁下。

保障年期为受保人终身。

保费假期

本保单提供保费假期。如要申请保费假期，你须要缴付所有保单债项及本保单内的所有附加保障将会被终止。你的要求获批准后，保费假期将不能取消。如没有减少本保单之每年保费，保证现金价值将于保费假期年期内维持于保费假期生效日期的水平。而保费假期年期后的保证现金价值将会被修订。于每个紧接着保费假期年期的保单年的保单周年将没有复归红利拨入此保单，如没有减少本保单之基本计划的每年保费及提取现金，复归红利之面值将于保费假期年期内维持于保费假期生效日期的水平。将来的复归红利将会以我们根据保费假期年期决定的比率相应地调整。任何保费假期年期的终期红利及将来的终期红利将会以我们根据保费假期年期决定的比率相应地调整。于保费假期年期内将不能作出保单借贷，行使货币转换权益及保单分拆权益。

保单借贷

如本保单有保证现金价值，你可提出借贷要求。最高借贷限额为保证现金价值的 90%。你可借贷的数额为最高借贷限额扣除任何尚未偿还的保单债项。贷款利息将由本公司厘定。如利息于保单周年当天尚未支付，该数额将会被加于尚欠的贷款内。

延迟付款期

除非该笔款项是用作缴付由本公司签发保单的保费，我们有权押后借贷，最长不超过接获有关书面要求后六个月。我们保留押后复归红利及终期红利转换，最长不超过接获书面要求选择行使红利锁定权益当日后六个月。

终止

在下列任何情况下，保单将会终止：

- 宽限期届满前，到期的保费仍未能缴付，除非自动保费贷款适用
- 保单债项超过保证现金价值
- 保单持有人呈交书面要求终止本保单
- 受保人身故，除非受益人根据保单持有人预先设定指示成为新受保人

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Guaranteed Cash Value, all coverage under the policy will be terminated and the Cash Value (after deducting any policy debt) will be paid to you (if any).

The Benefit Term is whole of life of the Insured.

Premium Holiday

This policy offers Premium Holiday. To take a Premium Holiday, you will have to repay all policy debt and all supplementary benefits attached to this policy will be terminated. Premium Holiday cannot be cancelled upon approval of your request. The Guaranteed Cash Value will remain at the level on the Premium Holiday Commencement Date during the Premium Holiday Period provided that there is no decrease in the Annual Premium of this policy. The Guaranteed Cash Value after the Premium Holiday Period will be revised. No Reversionary Bonus will be credited to this policy on the policy anniversaries immediately following a policy year falling within the Premium Holiday Period and the Face Value of Reversionary Bonus will remain at the level on the Premium Holiday Commencement Date provided that there are no decrease in the Annual Premium of this policy and cash withdrawals. Future Reversionary Bonus will be adjusted at a rate to be determined by us based on the duration of the Premium Holiday Period. Terminal Bonus during the Premium Holiday Period and future Terminal Bonus will be adjusted at a rate determined by us based on the duration of the Premium Holiday Period. No loans on this policy can be made. No Currency Exchange Option and no Policy-split Option can be exercised during the Premium Holiday Period.

Borrowing

If this Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged at a rate determined by us. Interest payments are due on each policy anniversary. If interest is not paid when due, it will be added to the outstanding loans.

Deferred Payment Period

We may delay making any loan for a period up to six months from the date we receive your written request, unless the loan is to be used to pay premium to us. We may defer conversion of any Reversionary Bonus and Terminal Bonus for the period of not more than six months from the date we receive your written request to exercise the Bonus Lock-in Option.

Termination

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

- The due premium is still unpaid at the end of the Grace Period, except if the Automatic Premium Loan applies
- The amount of Policy Debt exceeds the Guaranteed Cash Value
- The policy owner submits a written request to terminate this policy
- The Insured dies, unless the beneficiary becomes the new Insured according to the Policy Owner's prior instruction

提早退保

本产品是为长线持有而设。如提早终止保单，阁下所获得的现金价值或会远低于阁下的已缴保费。

通胀风险

在通胀下，未来生活费用将会增加，导致现有的预期保障可能无法满足未来的需求。当实际通胀率较预期为高，即使万通保险按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

信贷风险

本计划由万通保险承保及负责，保单持有人的保单权益会受我们的信贷风险所影响。若我们无法按保单的承诺履行其财务责任，您可能损失保单的价值及其保障。

汇率风险

如选择的保单货币并非本地货币，阁下须承受汇率风险。汇率可能波动，因而影响你以本地货币计算时所需缴付保费及利息的金额。

如于行使货币转换权益时本公司不提供富饶千秋储蓄计划，保单将转换至一个当时我们可提供的计划，所有保障、权益及其他保单条款将根据新计划所提供的保障、权益及条款。基本计划的每年保费、保证现金价值、复归红利之面值及现金价值、终期红利之面值及现金价值及红利锁定户口之余额可能显著调整（增加或减少），而行使货币转换权益后的金额可能相对少于已缴的总保费。行使该权益时可供选择之货币将受适用之法律及规例所限。

主要不保事项

因以下一种或多种情况而直接或间接引致身故或永久伤残，将不获赔偿豁免保费保障：

- 投保时或最后的更改受保人生效日期（如曾有任何受保人更改）（以较后日期为准）前，受保人已存在的病征及病状；
- 在以下最后的日期前，所有保单持有人已存在的病征及病状；
 - （一）保障生效日期；
 - （二）最后的保单拥有权更改的生效日期（如曾有任何保单拥有权更改）；及
 - （三）最后符合以下所有条件的受保人更改（如有）之更改受保人生效日期：
 - 原有受保人在保单日期（如没有前次受保人更改）或前次受保人更改的更改受保人生效日期（如有）的实际年龄为 18 岁或以上；及
 - 新受保人在该更改受保人生效日期的实际年龄少于 18 岁
- 受保人在保障生效日期或最后的更改受保人生效日期（如曾有任何受保人更改）（以较后日期为准）的一年内出现的疾病；
- 保单持有人在以下最后的日期的一年内出现的疾病：
 - （一）保障生效日期；
 - （二）最后的保单拥有权更改的生效日期（如曾有任何保单拥有权更改）；及
 - （三）最后符合以下所有条件的受保人更改（如有）之更改受保人生效日期：
 - 原有受保人在保单日期（如没有前次受保人更改）或前次受保人更改的更改受保人生效日期（如有）的实际年龄为 18 岁或以上；及
 - 新受保人在该更改受保人生效日期的实际年龄少于 18 岁。

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

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

If Prosperous Infinity 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, Annual Premium of Basic Plan, Guaranteed Cash Value, face values and cash values of Reversionary Bonus, face values and cash values of Terminal Bonus and balance of Bonus Lock-in Account may be adjusted significantly (either increase or decrease). The amount after exercising the Currency Exchange Option may be considerably less than the total amount of premiums paid. The availability of currency at the time of exercising the Currency Exchange Option will be subject to the prevailing laws and regulations.

Key Exclusions

The Waiver of Premium Benefit of the policy will not pay any benefit claim for death or Total Disability caused directly or indirectly, by or resulting from one or more of the following:

- Pre-existing symptoms or conditions of the Insured existed before the Effective Date of Coverage or the latest Effective Date of Change of Insured (if there is any change of Insured), whichever is later;
- All pre-existing symptoms or conditions of the Policy Owner existed before the latest of the following dates:
 1. the Effective Date of Coverage;
 2. the effective date of the latest change of ownership (if there is any change of ownership); and
 3. the Effective Date of Change of Insured for the latest change of Insured fulfilling all of the following conditions (if any):
 - the attained age of the Existing Insured on the Policy Date (if there is no preceding change of Insured) or the Effective Date of Change of Insured for the preceding change of Insured (if any) is 18 or above; and
 - the attained age of the New Insured on such Effective Date of Change of Insured is below 18.
- Any diseases or illnesses of the Insured which occurred within one year after the Effective Date of Coverage or the latest Effective Date of Change of Insured (if there is any change of Insured), whichever is later;
- Any diseases or illnesses in respect of the Policy Owner which occurred within one year after the latest of the following dates:
 1. the Effective Date of Coverage;
 2. the effective date of the latest change of ownership (if there is any change of ownership); and
 3. the Effective Date of Change of Insured for the latest change of Insured fulfilling all of the following conditions (if any):
 - the attained age of the Existing Insured on the Policy Date (if there is no preceding change of Insured) or the Effective Date of Change of Insured for the preceding change of Insured (if any) is 18 or above; and
 - the attained age of the New Insured on such Effective Date of Change of Insured is below 18.

- 自杀或在神智不清醒的状况下受伤; 自伤身体; 酒精或药物中毒 (除非由医生处方); 吸入气体 (因工作需要而引致则除外);
- 因战争或民间骚动引致; 在战争中参与军事服务; 犯法、企图犯法或拒捕;
- 参与任何驾驶或骑术赛事; 专业运动; 需使用呼吸用具之潜水活动; 乘搭或驾驶任何飞机 (除非为民航机的持票乘客);
- 任何人类免疫力缺乏症病毒及 / 与此有关之病症, 包括爱滋病。

受保人若在保单日期或最后的更改受保人生效日期 (如曾有任何受保人更改) (以较后日期为准) 起计一年内自杀, 无论其是否在神智清醒的情况下, 万通保险的全部责任将只限于退还已支付之保费 (扣除已支付或将获支付之赔偿额及保单债项 (如有))。

提供资料责任及未符合这要求的后果

本保单是基于你和受保人于投保申请表内提供给我们的资料。重要的是, 你和受保人对所提供的所有资料都是真实和准确的, 因为这些资料有助于我们决定你和受保人是否符合本保单的资格。如果你或受保人提供给我们的资料不准确、误导或被夸大, 你应该立即通知我们。如你或受保人未有提供准确及真实的资料, 或你或受保人提供误导或被夸大的资料, 本保单的保障可能会受到影响。

于本保单作为依据的投保申请内, 或任何足以影响本保单的任何事项、或有关依据本保单提出任何索偿事宜中, 如有任何诈骗、关键性的错误陈述或隐瞒, 我们有绝对权决定本保单自成立之日起无效及本保单的所有索偿失效。任何已支付的保费, 将在此情况下不被发还及没收。

索偿程序

有关索偿程序, 请浏览本公司网页:

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

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

保费征费 (只适用于香港)

保监局会透过保险公司向所有保单持有人, 为其于香港签发之保单, 于每次缴付保费时收取征费。有关征费之详情, 请浏览保监局网站网页 www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足你的要求, 你可以书面方式要求取消保单, 连同保单退回本公司 (香港: 香港湾仔骆克道 33 号万通保险大厦 27 楼 / 澳门: 澳门苏亚利斯博士大马路 320 号澳门财富中心 8 楼 A 座), 并确保本公司的办事处处于交付保单的 21 个日历日内, 或向你 / 你的代表人交付《通知书》(说明已经可以领取保单和冷静期届满日) 后起计的 21 个日历日内 (以较早者为准) 收到书面要求。于收受书面要求后, 保单将被取消, 你将可获退回已缴保费金额及你所缴付的征费 (适用于香港), 但不包括任何利息。若曾获赔偿或将获得赔偿, 则不获发还保费。

退保

如需申请退保, 你只需填妥、签署并寄回由本公司提供的特定表格, 以及你的有效身份证明文件副本及固定住址证明 (如适用), 本公司将安排退保事宜。

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; military services in time of war; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS.

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or from the Effective Date of Change of Insured, whichever is later, the total liability of YF Life Insurance International Ltd. shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any).

Duty of Disclosure and the Consequences of Not Making Full Disclosure

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 webpages 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 levy you paid (applicable to Hong Kong), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

“富饶千秋储蓄计划”一览表

Prosperous Infinity Saver – at a glance

利益项目 Benefits	
现金价值³ Cash Value³	保证现金价值 + 非保证复归红利之现金价值 + 非保证终期红利之现金价值 + 红利锁定户口之余额 (如有) Guaranteed Cash Value + Cash Value of non-guaranteed Reversionary Bonus + Cash Value of non-guaranteed Terminal Bonus + Balance of Bonus Lock-in Account (if any)
保证现金价值² Guaranteed Cash Value²	无论经济环境如何, 将根据缴付保费年期、保单年期及保单货币提供保证现金价值 The Guaranteed Cash Value will be based on the Premium Payment Term, the duration for which the policy has been in force, and the policy currency, no matter the economic climate
复归红利² Reversionary Bonus²	于保单第1个周年日(适用于2年缴保单)或保单第2个周年日(适用于5年及10年缴保单)起最少每年公布一次复归红利 Reversionary Bonus will be declared at least once a year from the first policy anniversary (applicable to 2-year pay policies) or the second policy anniversary (applicable to 5-year and 10-year pay policies) onwards <ul style="list-style-type: none"> - 非保证红利, 可套现或将其留在保单内累积滚存 Non-guaranteed bonus that may be cashed out or left to accumulate in the policy - 面值一经公布, 便会永久附加于保单, 并将根据身故保障之计算, 用作支付部分身故保障 Face Value forms a permanent addition to your policy once declared, and it is payable as part of the death benefit, according to the death benefit calculation - 现金价值为非保证并在提取、退保或保单终止时支付 Cash value is non-guaranteed and payable upon withdrawal, policy surrender or termination
终期红利² Terminal Bonus²	于保单第2个周年日(适用于2年缴保单)或保单第3个周年日(适用于5年及10年缴保单)起最少每年公布一次终期红利 Terminal Bonus will be declared at least once a year from the second policy anniversary (applicable to 2-year pay policies) or the third policy anniversary (applicable to 5-year and 10-year pay policies) onwards <ul style="list-style-type: none"> - 非累积、非保证分红 Non-cumulative, non-guaranteed bonus - 金额将于每次公布时更新 Amount valid until next declaration - 终期红利并不是永久附加于本保单, 已公布的终期红利或会在本公司其后公布时增加或减少 The Terminal Bonus does not form a permanent addition to the Policy. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company - 面值为非保证并将根据身故保障之计算, 用作支付部分身故保障 Face Value is non-guaranteed and payable as part of the death benefit, according to the death benefit calculation - 现金价值为非保证并在退保或保单终止时支付 Cash Value is non-guaranteed and payable upon policy surrender or termination
货币转换权益⁴ Currency Exchange Option⁴	于保单第1个周年日起可申请转换保单货币至美元、港元、澳门元、人民币、英镑、新加坡元、澳元、加元或瑞士法郎 (澳门元只适用于澳门缮发之保单) From the first policy anniversary onwards, the policy currency may be changed to US\$, HK\$, MOP, RMB, GBP, SGD, AUD, CAD or CHF (MOP is for policy issued in Macau only)
保单分拆权益⁵ Policy-split Option⁵	于保单第1个周年日起可将保单的部分现金价值分拆成数份保单 The policy can be split into several policies by converting a portion of its Cash Value from the first policy anniversary onwards

红利锁定权益⁷ Bonus Lock-in Option⁷	<p>可于第15个保单周年日起行使，将复归红利及终期红利的最新现金价值锁定，转移到红利锁定户口内滚存生息，或提取使用</p> <p>Can be exercised from the 15th policy anniversary onwards. The latest Cash Values of the Reversionary Bonus and Terminal Bonus can be locked-in and transferred to Bonus Lock-in Account to accrue interest or cash out</p> <p>每次转换（现时最少） Each Conversion (current minimum): 5%</p> <p>最高锁定百分比总和 Maximum Aggregate Lock-in Percentage: 60%</p>								
保费假期⁹ Premium Holiday⁹	<table border="1"> <thead> <tr> <th>缴付保费年期 Premium Payment Term</th> <th>保费假期上限 Maximum aggregate Premium Holiday Period</th> </tr> </thead> <tbody> <tr> <td>2年 years</td> <td>不适用 Not applicable</td> </tr> <tr> <td>5年 years</td> <td>2年 years</td> </tr> <tr> <td>10年 years</td> <td>4年 years</td> </tr> </tbody> </table>	缴付保费年期 Premium Payment Term	保费假期上限 Maximum aggregate Premium Holiday Period	2年 years	不适用 Not applicable	5年 years	2年 years	10年 years	4年 years
缴付保费年期 Premium Payment Term	保费假期上限 Maximum aggregate Premium Holiday Period								
2年 years	不适用 Not applicable								
5年 years	2年 years								
10年 years	4年 years								
“精神上无行为能力” 预设指示权益¹² Mental Incapacity Advance Instruction Option¹²	<p>保单持有人可预先作出指示，在其精神上失去行为能力后转换新的保单持有人，或进行分拆保单（包括订明分拆比例及分拆保单的保单持有人）。于年金期内，年金受保人与保单持有人亦可预先设定指示，指定在年金受保人精神上失去行为能力后有关的年金收入将支付予指定人士</p> <p>The Policy Owner can provide advance instruction to change the new Policy Owner or split policy (including split percentage and Policy Owner of the Split Policy) in the event of his/her mental incapacity. During Annuity Period, the Annuity Insured and the Policy Owner can jointly pre-set instructions to designate that annuity payments payable will be paid to a designated person in case the Annuity Insured is diagnosed of mental incapacitation</p>								
保单分拆预设指示权益¹³ Policy-split Advance Instruction Option¹³	<p>保单持有人可预设指示，于其去世时，将保单的部分现金价值分拆成另一张保单</p> <p>The Policy Owner can make an advance instruction to split his/her policy to another policy when he/she passes away by converting a portion of its Cash Value</p>								
身故保障¹⁷（于全额现金价值用作行使年金权益前） Death Benefit¹⁷（Before exercising an annuity option with the full Cash Value）	<ul style="list-style-type: none"> - 保证现金价值 + 复归红利之面值（如有）+ 终期红利之面值（如有）+ 红利锁定户口之余额（如有）或 Guaranteed Cash Value + Face Value of Reversionary Bonus (if any) + Face Value of Terminal Bonus (if any) + Balance of Bonus Lock-in Account (if any), or - 100% 已缴每年保费总额¹⁸ + 红利锁定户口之余额（如有） of total Annual Premiums paid¹⁸ + Balance of Bonus Lock-in Account (if any) <p>（以较高者为准 whichever is higher）</p>								
身故保障自选支付方案 Death Benefit Settlement Options	<ul style="list-style-type: none"> - 一笔过形式领取身故保障；或 Pay the Death Benefit in a lump-sum payment - 以每月分期方式领取身故保障；或 Pay the Death Benefit in monthly payments - 如受益人仍未成年，可将身故保障暂存直到受益人18岁时，再一笔过给予受益人¹⁹ If the beneficiary has not come of age, keep the Death Benefit until he/she reaches the age of 18 and pay the Death Benefit in a lump-sum payment¹⁹ 								
豁免保费保障²⁰ Waiver of Premium Benefit²⁰	<p>受保人投保年龄为18岁或以上：高达200,000美元或等值²² For Insured at issue age 18 or above: Up to US\$200,000 or equivalent²²</p> <p>受保人投保年龄为18岁以下²⁴：高达200,000美元或等值²² For Insured at issue age below 18²⁴: Up to US\$200,000 or equivalent²²</p>								

终身年金权益⁶ Lifetime Annuity Option⁶

选择 Option 1

定额终身年金

Lifetime fixed-income Annuity

受保人可终身收取定额年金，直至百年归老

The Insured receives a lifetime fixed-income annuity

选择 Option 2 / 3

定额终身年金 - 现金价值回奉保证 / 125% 现金价值回奉保证

Lifetime fixed-income annuity - guaranteed refund of Cash Value / 125% Cash Value

若受保人于身故时已收取的年金收入总额少于用作行使年金权益的现金价值 / 现金价值的125%，此计划会继续派发年金予指定年金受益人，直至余额付清

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

选择 Option 4 / 5

递增终身年金 / 递增终身年金 - 现金价值回奉保证

Lifetime increasing-income annuity / Lifetime increasing-income annuity - guaranteed refund of Cash Value

受保人所享有的终身年金，金额会每两年递增5%，直至百年归老

适用于选择5: 若受保人于身故时已收取的年金收入总额少于用作行使年金权益的现金价值，此计划会继续派发年金予指定年金受益人，直至余额付清

The annuity income will increase by 5% every two years until the Insured passes away
For Option 5: If, when the Insured passes away, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the increasing-income annuity until the balance has been fully paid

选择 Option 6 / 7 / 8

定额终身年金 - 10 / 15 / 20年保证期
Lifetime fixed-income annuity with 10 / 15 / 20 years guaranteed payment

若受保人于保证期内身故，此计划会继续派发年金予指定年金受益人，直至保证期终结为止

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

选择 Option 9

定额终身年金 - 联合年金领取人²⁵
Lifetime fixed-income annuity - joint annuitant²⁵

受保人可与配偶共享100%年金，于其中一人身故后，另一人亦可无限期继续收取2/3年金金额，直至百年归老

The Insured has the option of sharing a 100% fixed-income annuity with his / her spouse. In the event of the death of either annuitant, the other will continue to receive 2/3 of the annuity for the rest of his / her life

选择 Option 10

定额终身年金 - 联合年金领取人²⁵及现金价值回奉保证
Lifetime fixed-income annuity - joint annuitant²⁵ and guaranteed refund of Cash Value

受保人可与配偶共享100%年金。若其中一人身故时，而已收取的年金收入总额已达到用作行使年金权益的现金价值，其配偶仍可继续收取2/3年金，直至百年归老。若二人于身故时收取的年金收入总额少于用作行使年金权益的现金价值，此计划会继续派发年金予指定年金受益人，直至余额付清

The Insured has the option of sharing a 100% fixed-income annuity with his / her spouse. If, when either annuitant passes away, the total annuity income already received has reached the Cash Value applied for exercising the annuity option, his / her spouse will continue to receive 2/3 of the annuity for the rest of his / her life. If, when both the Insured and his / her spouse pass away, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid

选择 Option 11 / 12

定额终身年金 - 危疾双倍年金 / 严重认知障碍保障及现金价值回奉保证
Lifetime fixed-income annuity - Critical illness double annuity / Severe Dementia benefit and guaranteed refund of Cash Value

于年金期内，若受保人不幸首次确诊患上指定严重疾病²⁶包括非初期癌症、心脏病、肾衰竭及中风，或需接受冠状动脉（回接）手术，又或首次确诊患上严重认知障碍²⁶，每月年金收入将会以双倍计算，长达60个月。于双倍年金入息期过后，受保人仍可继续收取100%每月年金收入，直至百年归老。若受保人于身故时已收取的年金总额少于用作行使年金权益的现金价值，此计划会继续派发年金予指定年金受益人，直至余额付清

If the Insured is first diagnosed to be suffering from a critical illness²⁶, 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 Dementia²⁶ during the annuity period, the monthly annuity income will be doubled, subject to a maximum of 60 months. The Insured will continue to receive 100% annuity income after the annuity period in which annuity payments are doubled. If, when the Insured dies, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid

保单资料 Policy Information

保单类别 Plan Type	基本计划 Basic Plan		
保单货币单位 Currency	美元 / 港元 / 澳门元 / 人民币 / 英镑 / 新加坡元 / 澳元 / 加元 / 瑞士法郎 (澳门元只适用于澳门缮发之保单) US\$ / HK\$ / MOP / RMB / GBP / SGD / AUD / CAD / CHF (MOP is for policy issued in Macau only)		
保费 Premium	固定及保证 Level and guaranteed		
缴费方式 Payment Mode	适用于2年缴保单： 每年缴付 For 2-year pay policies: Annual Payment	适用于5年及10年缴保单： 每年 / 每半年 / 每季 / 每月缴付 For 5-year and 10-year pay policies: Annual / Semi-annual / Quarterly / Monthly	
最低保费 Minimum Premium	适用于2年缴保单： 每年10,000美元 / 80,000港元 / 80,000澳门元 / 65,000人民币 / 7,500英镑 / 15,000新加坡元 / 15,000澳元 / 15,000加元 / 7,500瑞士法郎 For 2-year pay policies: US\$10,000 / HK\$80,000 / MOP80,000 / RMB65,000 / GBP7,500 / SGD15,000 / AUD15,000 / CAD15,000 / CHF7,500 annually	适用于5年及10年缴保单： 每年1,800美元 / 14,400港元 / 14,400澳门元 / 11,700人民币 / 1,350英镑 / 2,700新加坡元 / 2,700澳元 / 2,700加元 / 1,350瑞士法郎 For 5-year and 10-year pay policies: US\$1,800 / HK\$14,400 / MOP14,400 / RMB 11,700 / GBP1,350 / SGD2,700 / AUD2,700 / CAD2,700 / CHF1,350 annually	
最高保费 Maximum Premium	个别考虑 Individual consideration		

投保资料 Basic Information

缴付保费年期 Premium Payment Term	2年 Years	5年 Years	10年 Years
投保年龄 Issue Age	0 - 80	0 - 75	0 - 70
保障年期 Benefit Term	终身 Whole of life		

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