

| 人寿 Life |

尚裕终身寿险 Preeminence

PWL

YFLife
萬通保險



《iMoney智富杂志》优秀保险企业大奖2018-2019
最受欢迎保险品牌



《彭博商业周刊》
金融机构大奖2018
人寿保险—杰出大奖

未來在我手
Own the future

成就卓越今天 延续非凡未来

Own the future by passing on the success of today

为了挚爱，您坚持不懈，成就卓越。建立丰厚财富后，您更要作出妥善规划，为自己、为挚爱，延续今天美好的优质生活。

You have achieved preeminence in your career. You lead a life marked by superlative accomplishments. Naturally, you want your loved ones to continue to enjoy the high standard of living you have created. Prudent, long-range financial planning is therefore of paramount importance in achieving your goals.



财富增值 · 财富传承 · 业务保障

万通保险深知您心，特意推出**尚裕终身寿险**，提供保证现金价值及终期红利，让您轻松坐享财富增值优势。计划更提供终身寿险保障，将富裕生活传承挚爱，让爱延续；同时，计划也可作为公司要员保险或股权保障，降低公司因重要员工或合伙人不幸离世而导致的财务损失，确保业务得以延续。

实力雄厚 财策伙伴

万通保险为港交所上市公司云锋金融集团成员，集团的主要股东包括云锋金融控股有限公司以及“全美5大互惠寿险公司”之一的美国万通人寿保险公司。万通保险实力雄厚，并荣获惠誉国际评级有限公司给予“A-”（强劲）保险公司财务实力 (IFS) 评级，具有强劲的资本水平、稳健的财务表现及稳定的发展前景，是您人生旅途上值得信赖的财务策划及理财伙伴。

Wealth accumulation · legacy planning · business continuity

YF Life's **Preeminence** offers a Guaranteed Cash Value, a Terminal Bonus and whole life protection in such a way that your loved ones can inherit your wealth. The plan can also be used as keyman insurance and for business continuity planning, mitigating any financial loss to the company due to the untimely demise of key persons or partners.

Your trusted partner in financial planning

YF Life is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the “Five Largest US Mutual Life Insurance Companies”. Thanks to its solid financial background, Fitch Ratings has awarded YF Life an ‘A-’ (Strong) insurer financial strength rating. Leveraging this strong capitalization, robust financial performance and stable outlook, YF Life will always be your trusted partner in financial planning and financial management.



注：云锋金融控股有限公司及美国万通人寿保险公司间接持有云锋金融集团。“全美5大互惠寿险公司”乃按2023年6月6日《FORTUNE 500》公布的“互惠寿险公司”2022年度收入排名榜计算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Mutual Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” on total revenues for 2022, and based on the FORTUNE 500 as published on June 6, 2023.

1

守护终身 保障挚爱

Lifelong Protection



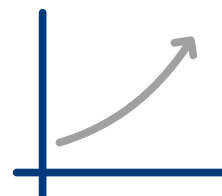
尚裕终身寿险保证提供终身保障，万一受保人不幸身故，计划会将身故赔偿支付予指定的受益人，保证挚爱能够继承丰厚财富，延续优质生活。

Preeminence guarantees protection that lasts for a lifetime. In the unfortunate event of the death of the Insured, the death benefit will be paid directly to the designated beneficiary. Thus you can rest assured that your loved ones will inherit your wealth according to your wishes and continue to enjoy the same quality of life.

2

财富稳健增长

Stable Wealth Accumulation



为确保您努力建立的财富能持续稳健增长，计划提供保证现金价值、非保证“终期红利”及终期红利锁定权益，让保单的现金价值¹不断增长。

The plan provides you with not only a Guaranteed Cash Value but also a non-guaranteed Terminal Bonus, as well as a Terminal Bonus Lock-in Option, so as to grow the Cash Value¹ continuously.

$$\begin{array}{lcl}
 \text{现金价值}^1 & = & \text{保证现金价值} \\
 \text{Cash Value}^1 & & \text{Guaranteed Cash Value}
 \end{array}
 +
 \begin{array}{lcl}
 \text{终期红利} & + & \text{累积红利及利息 (如有)} \\
 \text{Terminal Bonus} & & \text{Accumulated Dividends} \\
 & & \text{and Interest (if any)}
 \end{array}$$

保证现金价值 — 无论经济环境如何，保单为您提供保证现金价值。

终期红利 — 于保单生效满3年起最少每年公布一次非保证的终期红利，于退保或保单终止时派发。

累积红利及利息 — 为让您更好掌握财富增值，您于第15个保单周年日起，申请行使**终期红利锁定权益**²，将部分终期红利所提供的回报锁定为累积红利，在保单内继续滚存生息³，并可随时提取使用。于保单生效期内，您可锁定高达60%的终期红利。

Guaranteed Cash Value — Regardless of the economic climate, the policy will deliver a Guaranteed Cash Value.

Terminal Bonus — From the 3rd policy anniversary onwards, a non-guaranteed Terminal Bonus will be declared at least once a year, and will be payable upon surrender or termination of the policy.

Accumulated Dividends and Interest — To capitalize on any market opportunities, from the 15th policy anniversary onwards, you may exercise the **Terminal Bonus Lock-in Option**² and convert a portion of the Terminal Bonus into Accumulated Dividends. You may then leave them to accumulate in your policy for further growth³ or withdraw them at anytime. While the policy is in force, up to 60% of the Terminal Bonus may be converted.



若受保人不幸身故，计划将根据保单持有人的意愿支付身故赔偿予指定受益人，毋须等候遗产承办，避免纠纷，同时有助分散税务风险[^]。

In the unfortunate event that the Insured passes away, the death benefit will be provided to the designated beneficiary as specified by the Policy Owner, without the need to wait for completion of probate. This avoids disputes and may potentially qualify for tax advantages[^].

身故赔偿¹
Death Benefit¹

$$= \left[\begin{array}{l} \text{保证身故保障} \\ \text{Guaranteed} \\ \text{Death Benefit} \end{array} \right] + \left[\begin{array}{l} \text{终期红利} \\ \text{Terminal} \\ \text{Bonus} \end{array} \right] + \left[\begin{array}{l} \text{累积红利及利息 (如有)} \\ \text{Accumulated Dividends} \\ \text{and Interest (if any)} \end{array} \right] \text{ 或 } \left[\begin{array}{l} \text{现金价值} \\ \text{Cash Value} \end{array} \right]$$

(以较高者为准 whichever is higher)

💎 钻石周年日之前

如受保人不幸于“钻石周年日”（即紧接70岁的保单周年日或第20个保单周年日，以较后之日期为准）之前身故，计划提供**100%保障额**的保证身故保障。

💎 Before the Diamond Anniversary

If the Insured passes away before the Diamond Anniversary (the policy anniversary following the 70th birthday of the Insured or the 20th policy anniversary, whichever is later), **the Guaranteed Death Benefit will be 100% of the Sum Insured.**

💎 钻石周年日或之后

随着年岁渐长，您对家庭的财务责任可能相对较轻，因此，于“钻石周年日”起，**保证身故保障会由100%保障额每年递减5%，于第10年起，保证身故保障会维持于50%保障额。**

💎 On or after the Diamond Anniversary

As the years go by, your financial commitments to your family may be reduced. Thus, starting from the Diamond Anniversary, the **Guaranteed Death Benefit will be reduced by 5% each year from 100% of the Sum Insured. From the 10th year onwards, the Guaranteed Death Benefit will be fixed at 50% of the Sum Insured.**

您亦可因应自己的需要，申请**升级保障权益⁴**，于“钻石周年日”起将递减的保证身故保障提升至高达100%保障额⁵。

To suit your needs, you may also take out the **Death Benefit Enhancement Option⁴** to top up the reducing Guaranteed Death Benefit to up to 100% of the Sum Insured⁵ from the Diamond Anniversary onwards.

自订身故赔偿赔付方式

您可预先设定指定受益人以一笔过形式领取身故赔偿，又或以每月分期方式领取，毋须安排信托，亦可令下一代生活无忧。

Death Benefit Payment Options

You may give advance instructions to pay the Death Benefit to the beneficiary in a lump-sum payment, or in monthly instalments, giving your dependents a worry-free life without the complications of setting up a trust.

[^] 有关个别国家或地区的税务情况，请咨询独立法律意见。

Please consult your own legal advisor as regards taxation in an individual country or region.

4

资金灵活安排 Flexible Funding



计划为您提供灵活的理财安排，除可套现使用累积红利外，亦可随时透过保单贷款或部份退保⁶套现，以应不时之需。

The plan offers you flexible funding options. You may cash out the Accumulated Dividends whenever you wish. To deal with contingencies, you may also take out a policy loan or make partial surrender⁶.

5

自主供款年期选择 Flexibility of Premium Payment Term



计划备有5、10、20年缴付保费年期或整付保费可供选择，并设有6款核保级别，让健康良好的受保人可享较优惠的保费率。

You may opt for 5, 10 or 20-year premium-payment terms or a single premium payment. In addition, the plan offers 6 underwriting classes. A preferential premium rate will be offered to an Insured with good health.

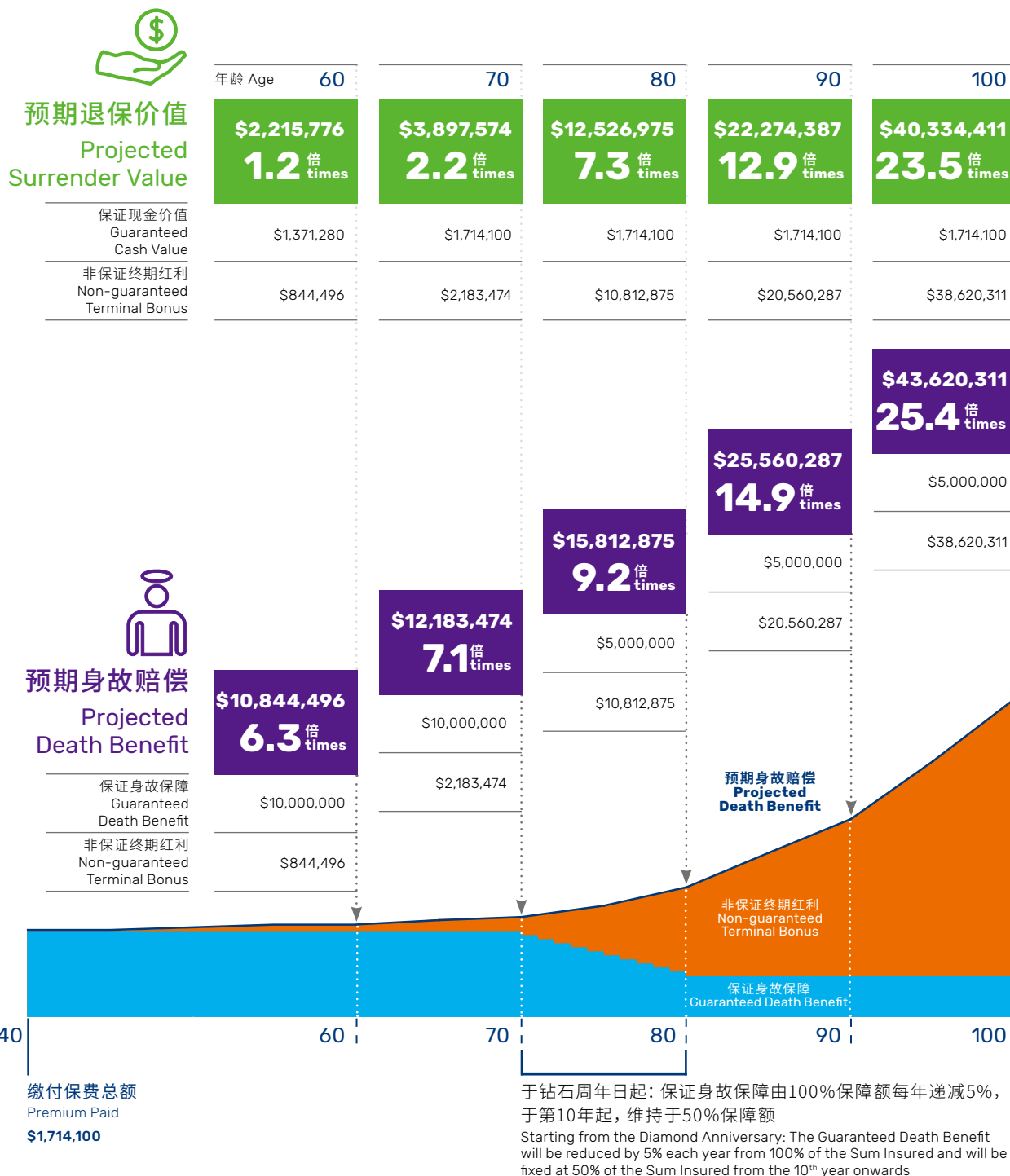


一蹴而就 达致财富传承

Create a lasting legacy in one go

例子: 40岁的企业家Calvin从事科技行业, 为了让挚爱家人得到足够保障, 他投保尚裕终身寿险, 保障额为10,000,000美元, 以一笔过缴付保费1,714,100美元。

Example: Calvin, aged 40, is an IT entrepreneur. To protect his loved ones, he takes out a Preeminence policy with a Sum Insured of US\$10,000,000, paying a lump-sum premium of US\$1,714,100.



注: 以上乃以一名居于香港、特级优越非吸烟核保级别的40岁男性, 投保尚裕终身寿险为例, 预期退保价值及预期身故赔偿乃按现时预期的终期红利计算, 并于保单生效期内并没有锁定任何终期红利、更改保障额及保单借贷。以上数字均为假设, 经调整至整数, 仅供举例说明之用。

Remarks: The above example is based on a preferred plus non-smoking male aged 40 living in Hong Kong who takes out a Preeminence policy. The projected Surrender Value and Death Benefit are calculated based on the current projected Terminal Bonus, and provided that no Terminal Bonus Lock-in Option has been exercised, no change in Sum Insured and no policy loan has been made while the policy is in force. The above figures are hypothetical and for reference only, and are rounded to the nearest integer.



循序渐进 为挚爱家人建立财富

Build substantial family wealth at your own pace

例子: 35岁的John快将成为人父, 因此他投保尚裕终身寿险, 保障额为1,000,000美元, 分20年缴付保费, 每年10,600美元, 总保费为212,000美元。

Example: John, aged 35 and soon to be a father, takes out a Preeminence policy with a Sum Insured of US\$1,000,000 with an annual premium of US\$10,600 for 20 years. The total premiums amount to US\$212,000.



预期退保价值 Projected Surrender Value

保证现金价值
Guaranteed Cash Value

非保证终期红利
Non-guaranteed Terminal Bonus

年龄 Age	60	70	80	90	100
预期退保价值 Projected Surrender Value	\$306,489 1.4 倍 times	\$436,290 2.0 倍 times	\$1,284,042 6.0 倍 times	\$2,240,408 10.5 倍 times	\$4,019,052 18.9 倍 times
保证现金价值 Guaranteed Cash Value	\$212,000	\$212,000	\$212,000	\$212,000	\$212,000
非保证终期红利 Non-guaranteed Terminal Bonus	\$94,489	\$224,290	\$1,072,042	\$2,028,408	\$3,807,052



预期身故赔偿 Projected Death Benefit

保证身故保障
Guaranteed Death Benefit

非保证终期红利
Non-guaranteed Terminal Bonus

预期身故赔偿 Projected Death Benefit	\$1,094,489 5.1 倍 times	\$1,224,290 5.7 倍 times	\$1,572,042 7.4 倍 times	\$2,528,408 11.9 倍 times	\$4,307,052 20.3 倍 times
保证身故保障 Guaranteed Death Benefit	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000
非保证终期红利 Non-guaranteed Terminal Bonus	\$94,489	\$224,290	\$1,072,042	\$2,028,408	\$3,807,052



注: 以上乃以一名居于香港、特级优越非吸烟核保级别的35岁男性, 投保尚裕终身寿险为例, 预期退保价值及预期身故赔偿乃按现时预期的终期红利计算, 保单以年缴方式依期缴付至保费年期完结, 并于保单生效期内并没有锁定任何终期红利、更改保障额及保单借贷。以上数字均为假设, 经调整至整数, 仅供举例说明之用。

Remarks: The above example is based on a preferred plus non-smoking male aged 35 living in Hong Kong who takes out a Preeminence policy. The projected Surrender Value and Death Benefit are calculated based on the current projected Terminal Bonus, and premium paid annually in full during the premium payment term, and provided that no Terminal Bonus Lock-in Option has been exercised, no change in Sum Insured and no policy loan has been made while the policy is in force. The above figures are hypothetical and for reference only, and are rounded to the nearest integer.

附注

1. 须扣除保单债项。
2. 由保单生效满15年起,于每个保单周年日起计的三十日内,您可提出书面要求行使终期红利锁定权益,将指定百分比的终期红利转换成为累积红利,每次转换的锁定百分比现时最少为5%,而锁定百分比的总和最高为60%。须符合当时的行政规则。已转换的终期红利不可被还原;转换后,终期红利将会减少。
3. 累积红利的积存利率并非保证,由本公司不时厘定。
4. 须于“钻石周年日”前六十日内提出书面申请,并符合以下要求:(i)受保人于“钻石周年日”的实际年龄为75岁或以下;(ii)保单不属非标准级别;(iii)通过简单健康核保;及(iv)缴付所需之额外保费。每张保单最多只可行使“升级保障权益”一次。
5. 升级保障权益会按下表提供额外“保证身故保障”:

受保人身故于	额外 “保证身故保障” (%升级基本保障额)
钻石周年日起第1个保单年内	5%
钻石周年日起第2个保单年内	10%
钻石周年日起第3个保单年内	15%
钻石周年日起第4个保单年内	20%
钻石周年日起第5个保单年内	25%
钻石周年日起第6个保单年内	30%
钻石周年日起第7个保单年内	35%
钻石周年日起第8个保单年内	40%
钻石周年日起第9个保单年内	45%
钻石周年日起第10个保单年 及其后	50%

自订的“升级基本保障额”不可少于1,000,000美元,而上限为(i)基本保障额或(ii)10,000,000美元(以同一受保人于本公司投保的所有尚裕终身寿险的升级基本保障总额计算),以较低者为准。若基本保障总额高于10,000,000美元,于行使“升级保障权益”后的保证身故保障总额会低于100%基本保障总额。

6. 部份退保会令保证现金价值、终期红利、累积红利及利息(如有)及升级基本保障额(如适用)按比例相应减少。

Notes

1. Net of any policy debt.
2. 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 Terminal Bonus Lock-in Option. The Lock-in Percentage for each conversion may not be less than 5% and the aggregate Lock-in Percentage may not exceed 60% of the Terminal Bonus. Subject to prevailing administrative rules. The conversion of Terminal Bonus cannot be reversed once the lock-in option is exercised. After conversion, the Terminal Bonus amount will be decreased.
3. The accumulated interest rate for Accumulated Dividends is not guaranteed and will be determined by the Company from time to time.
4. A written request shall be submitted within 60 days before the Diamond Anniversary, subject to: (i) the Insured is aged 75 or below at the Diamond Anniversary, (ii) the policy is not at substandard terms, (iii) simple medical underwriting, and (iv) the required additional premiums are paid. The Death Benefit Enhancement Option can be exercised once only for each policy.
5. Upon exercising the Death Benefit Enhancement Option, the additional Guaranteed Death Benefit will be provided as follows:

Occurrence of the death of the Insured	Additional Guaranteed Death Benefit (% of Enhanced Basic Sum Insured)
Within the 1 st policy year from the Diamond Anniversary	5%
Within the 2 nd policy year from the Diamond Anniversary	10%
Within the 3 rd policy year from the Diamond Anniversary	15%
Within the 4 th policy year from the Diamond Anniversary	20%
Within the 5 th policy year from the Diamond Anniversary	25%
Within the 6 th policy year from the Diamond Anniversary	30%
Within the 7 th policy year from the Diamond Anniversary	35%
Within the 8 th policy year from the Diamond Anniversary	40%
Within the 9 th policy year from the Diamond Anniversary	45%
Within the 10 th policy year from the Diamond Anniversary & thereafter	50%

You may specify the Enhanced Basic Sum Insured which cannot be lower than US\$1,000,000 and the maximum amount shall be the lower of the following: (i) the Basic Sum Insured; or (ii) US\$10,000,000 (based on the aggregate Enhanced Basic Sum Insured of all Preeminence policies under the same Insured with the Company). If the aggregate Basic Sum Insured is higher than US\$10,000,000, the aggregate Guaranteed Death Benefit will be lower than 100% of the aggregate Basic Sum Insured upon exercising the Death Benefit Enhancement Option.

6. Partial surrender of the policy will reduce the amount of the Guaranteed Cash Value, Terminal Bonus, Accumulated Dividends and interest (if any) and Enhanced Basic Sum Insured (if applicable) on a pro-rata basis accordingly.

重要资料

1. 红利理念

此分红保险计划可分享由我们厘定之相关产品组别中的盈余。相关产品组别中的盈余为可分配给保单持有人的利润。于厘定终期红利时，我们致力确保保单持有人和公司之间以及不同组别之保单持有人之间能得到合理的利润分配。我们的目标是将不少于 90% 的盈余分配予保单持有人，余下的部分则归于公司。

公司已成立一个委员会，在厘定终期红利派发之金额时向公司董事会提供独立意见。实际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。我们将最少每年检视及厘定终期红利一次。终期红利并不是永久附加于保单上。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，以厘定保单的终期红利。

理赔：包括此保险计划所提供的身故保障及其他保障的成本。

支出费用：包括与保单直接有关的支出费用（例如分销开支、核保费用、缮发和收取保费的支出费用）及分配至此保险计划的间接开支（例如一般行政费用）。

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（利息／红利收入和利率前景）以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格及商品价格之波动、汇率（如投资资产货币与保单货币不同）及流动性而影响。

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。

为了提供更平稳的终期红利，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终期红利，反之亦然。

此保险计划可让保单持有人行使终期红利锁定权益，将部分终期红利锁定为累积红利，并按非保证利率积存。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及股票类资产，并与此分红保单的投资分开。

2. 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目的在于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的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按以下分配，投资在以下资产：

资产类别	目标资产组合 (%)
债券及其他固定收益资产	55% - 75%
股票类资产	25% - 45%

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素之债券投资组合。

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、交易所交易基金、高息债券、房地产、商品市场及另类投资等。

投资遍布于不同地区及行业。

Important Information

1. Bonus Philosophy

This is a participating insurance plan which can share the divisible surplus from the product group determined by us. Divisible surplus refers to profits available for distribution back to policy owners as determined by us. Terminal Bonus will be determined with an aim to ensure a fair sharing of profits between policy owners and the company, as well as among different groups of policy owners. We aim to share with policy owners no less than 90% of the divisible surplus while the remaining portion goes to the company.

A committee has been set up to provide independent advice on the determination of the Terminal Bonus amounts to the Board of the Company. The actual 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.

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

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

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

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

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

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

This insurance plan allows policy owners to convert a portion of the Terminal Bonus into Accumulated Dividends by the Terminal 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, which may include bonds and other fixed-income instruments and equity-like assets, are segregated from the investments backing the participating policy.

2. Investment Policy, Objective and Strategy

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

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

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

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	55%-75%
Equity-like assets	25%-45%

Bonds and other fixed-income instruments mainly include high-credit-rated government bonds and corporate bonds across various industries, creating a diversified credit portfolio with high asset quality.

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

Investments are diversified across geographical areas and industries.

此外，我们可能会使用衍生工具作为风险管理之用，以减低市场因素所带来的风险，包括但不限于利率及货币风险。

投资资产将涉及不同货币并有可能与保单货币不同。

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。

投资策略或会不时根据市场环境及经济展望而作变动。

相关详情及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/>

主要产品说明

缴付保费年期及保障年期

适用于定期供款保单：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。

适用于整付保单：阁下应一次过缴付保费，保障年期为受保人终身。

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%。贷款利息将由本公司厘定。如利息于保单週年当天尚未支付，该数额便会被加于尚欠的贷款内。

延迟付款期

除非该笔借款是用作缴付由本公司签发保单的保费，我们有权押后借贷，最长不超过接获书面借贷要求后六个月。

终止

在下列任何情况下，保单将会终止：

- 宽限期届满，除非自动保费贷款适用（适用于定期供款保单）
- 保单债项到达保证现金价值
- 保单持有人呈交书面要求终止本保单
- 受保人身故

另外，在下列任何情况下，已行使的升级保障权益将会终止：

- 升级保障权益的宽限期届满，除非自动保费贷款适用
- 保单持有人呈交书面要求终止已行使的升级保障权益
- 保单终止

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。

保费调整（只适用于升级保障权益）

如接获所需保费（根据受保人当时实际年龄及当时同类权益的保费率计算），已行使的升级保障权益会于每个保单週年获续期一年。在每次续期时，万通保险国际有限公司（「万通保险」）保留随时更改保费之权利，并会于每个保单週年日不少于 30 日前以书面通知你有关更改。保费会因应某些因素而作出调整，这些因素包括但不限于万通保险过去的索偿纪录及开支。

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

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

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

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

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



Hong Kong:

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



Macau:

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

Key Product Disclosures

Premium Payment Term and Benefit Term

For regular-premium policy: 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.

For single-premium policy: You should pay the single premium and the Benefit Term is whole of life of the Insured.

Borrowing

If this Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value. 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.

Termination

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

- The Grace Period ends, except if the Automatic Premium Loan applies (applicable for regular-premium policy)
- The amount of Policy Debt reaches the Guaranteed Cash Value
- The policy owner submits a written request to terminate this policy
- The Insured dies

The exercised Death Benefit Enhancement Option will be terminated when one of the following events occurs:

- The Grace Period for Death Benefit Enhancement Option ends, except if the Automatic Premium Loan applies
- The policy owner submits a written request to terminate the exercised Death Benefit Enhancement Option
- The policy terminates

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.

Premium Adjustment (Applicable to Death Benefit Enhancement Option only)

The exercised Death Benefit Enhancement Option will be renewed at each policy anniversary upon receipt of the payment of the premium in accordance with the premium rate in effect of the same option at the then attained age of the Insured on the date of renewal. YF Life Insurance International Ltd. reserves the right to change the premium on each renewal at any time, and notifies you the related changes by giving you a written notice no less than 30 days prior to each policy anniversary. The major factors to consider for premium adjustment include, but not limited to, the claim experience of YF Life Insurance International Ltd. and expenses.

通胀风险

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，阁下的保单权益会受其信贷风险所影响。

主要不保事项

受保人若在保单日期起计一年内自杀，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））。

（只适用于升级保障权益）受保人若在（一）钻石周年日或（二）升级保障权益的批核日期（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升级保障权益没有生效时的身故保障及退回所有就升级保障权益已缴付的保费（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

在投保时，你 / 你们必须提供一切知悉或据常理知悉的资料，因万通保险会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期（以较后日期为准）完成。你 / 你们若不清楚某一事项是否重要，请将该事项填写于申请书内。若未符合以上要求，该保单可能因此而作废。

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，为其于香港续发之保单，于每次缴付保费时收取征费。有关征费之详情，请浏览保监局网站专页 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。于收妥书面要求后，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。

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if YF Life Insurance International Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, 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).

(Applicable to Death Benefit Enhancement Option only) If the Insured commits suicide, whether sane or insane, within one year from (1) the Diamond Anniversary or (2) the approval date of the Death Benefit Enhancement Option, whichever is later, the total liability of YF Life Insurance International Ltd. shall be limited to the Death Benefit as if no Death Benefit Enhancement Option is in effect plus the premiums paid for Death Benefit Enhancement Option 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

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life Insurance International Ltd. will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

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/Service/Claims-Corner>

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

Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) imposes a levy on insurance premiums from policy for all new and in-force insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated 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.

“尚裕终身寿险”一览表

Preeminence – at a glance

利益项目 Benefits		
现金价值 ¹ Cash Value ¹	保证现金价值 + 终期红利 + 累积红利及利息 (如有) Guaranteed Cash Value + Terminal Bonus + Accumulated Dividends and Interest (if any)	
保证现金价值 Guaranteed Cash Value	可于退保或终止保单时提取 Payable upon surrender or termination of the policy	
终期红利 Terminal Bonus	于保单第3个周年日起, 最少每年公布一次非保证终期红利, 可于退保或保单终止时提取 The non-guaranteed Terminal Bonus will be declared at least once a year from the 3 rd policy anniversary onwards, and will be payable upon surrender or termination of the policy	
累积红利及利息 Accumulated Dividends and Interest	由保单第15个周年日起, 可申请终期红利锁定权益 ² , 将终期红利锁定为累积红利, 可套现使用或在保单内继续滚存生息 ³ From the 15 th policy anniversary, the Terminal Bonus Lock-in Option ² is available to convert the Terminal Bonus into Accumulated Dividends which can be cashed out or accumulated in the policy for further growth ³ 每次转换 (现时最少) Each Conversion (current minimum): 5% 最高锁定百分比总和 Maximum Aggregate Lock-in Percentage: 60%	
身故赔偿 ¹ Death Benefit ¹	– “保证身故保障 + 终期红利 + 累积红利及利息 (如有)” 或 “Guaranteed Death Benefit + Terminal Bonus + Accumulated Dividends and Interest (if any)” or – “现金价值” “Cash Value” (以较高者为准 whichever is higher)	
保证身故保障 Guaranteed Death Benefit	受保人身故于 Occurrence of the death of the Insured	保证身故保障 (%基本保障额) Guaranteed Death Benefit (% of Basic Sum Insured)
	钻石周年日*前 Before the Diamond Anniversary*	100%
	钻石周年日*起 From the Diamond Anniversary*	
	第1个保单年内 Within the 1 st policy year	95%
	第2个保单年内 Within the 2 nd policy year	90%
	第3个保单年内 Within the 3 rd policy year	85%
	第4个保单年内 Within the 4 th policy year	80%
	第5个保单年内 Within the 5 th policy year	75%
	第6个保单年内 Within the 6 th policy year	70%
	第7个保单年内 Within the 7 th policy year	65%
	第8个保单年内 Within the 8 th policy year	60%
	第9个保单年内 Within the 9 th policy year	55%
	第10个保单年 及其后 Within the 10 th policy year & thereafter	50%
	*钻石周年日: 即紧接受保人70岁的保单周年日或第20个保单周年日 (以较后之日期为准) Diamond Anniversary: the policy anniversary following the 70 th birthday of the Insured or the 20 th policy anniversary (whichever is later)	

升级保障权益 ⁴ (如适用) Death Benefit Enhancement Option ⁴ (if applicable)	受保人身故于 Occurrence of the death of the Insured	额外“保证身故保障” ⁵ (%升级基本保障额) Additional Guaranteed Death Benefit ⁵ (% of Enhanced Basic Sum Insured)
钻石周年日起 From the Diamond Anniversary		
	第1个保单年内 Within the 1 st policy year	5%
	第2个保单年内 Within the 2 nd policy year	10%
	第3个保单年内 Within the 3 rd policy year	15%
	第4个保单年内 Within the 4 th policy year	20%
	第5个保单年内 Within the 5 th policy year	25%
	第6个保单年内 Within the 6 th policy year	30%
	第7个保单年内 Within the 7 th policy year	35%
	第8个保单年内 Within the 8 th policy year	40%
	第9个保单年内 Within the 9 th policy year	45%
	第10个保单年 及其后 Within the 10 th policy year & thereafter	50%

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 US\$
保费 Premium	固定及保证 Level and guaranteed
缴费方式 Payment Mode	– 定期供款 (每年 / 每半年 / 每季 / 每月) Regular Premium (Annual / Semi-annual / Quarterly / Monthly) – 整付 Single Premium
最低保障额 Minimum Sum Insured	1,000,000美元 US\$1,000,000
最高保障额 Maximum Sum Insured	个别考虑 Individual consideration

投保资料 Basic Information

缴付保费年期 Premium Payment Term	整付 Single Premium	5年 Years	10年 Years	20年 Years
投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	0-70	0-65	0-60	0-50
保障年期 Benefit Term	终身 Whole of Life			

以上为计划的一般资料, 只供参考之用, 并非保单的一部份, 亦未涵盖保单的所有条款。有关保障范围、详情及条款, 以及不保事项, 请参阅保单文件。如有垂询或欲索取保单文件之范本, 欢迎与本公司之顾问、特许分销商或保险经纪联络。其他查询请致电客户服务热线: 香港 (852) 2533 5555 / 澳门 (853) 2832 2622。

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

YFLife

萬通保險

万通保险国际有限公司为港交所上市公司云锋金融集团成员，集团的主要股东包括云锋金融控股有限公司以及 Fortune 500 “全美5大寿险公司”之一的美国万通人寿保险公司。凭藉雄厚实力及稳健可靠的背景，我们承诺为客户提供专业及科技化的一站式风险及财富管理，以及强积金服务，协助客户规划未来，体现“未来在我手”的品牌承诺。

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

Own the future.



Facebook



Instagram



WeChat



YouTube

注：云锋金融控股有限公司及美国万通人寿保险公司间接持有云锋金融集团。“全美5大寿险公司”乃按2024年6月4日《FORTUNE 500》公布的“互惠寿险公司”及“上市股份寿险公司”2023年度收入排名榜合併计算。

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

万通保险国际有限公司
YF Life Insurance International Ltd.
www.yflife.com

客户服务：
香港尖沙咀广东道9号港威大厦6座12楼1211室
澳门苏亚利斯博士大马路320号澳门财富中心8楼A座
Customer Service:
Suite 1211, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong
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