YFLife
萬通保險

儲蓄及退休 Savings and Retirement

富饶传家储蓄保险计划
Vantage Infinity Savings Insurance Plan

VIS

以远见布局未来
让选择家传世代

Empowering Future Generations with Foresight and Choice

为人父母最大的理想，便是成就子女过着有自由选择的人生。现今的新世代重视生活体验及无压力的自主生活，事业发展以喜好为先，追梦为上。因此，“传承”不仅仅是财富的传递，更是赋予他们更大的选择空间，延续一个“有底气”的未来。无论是读书、创业还是旅居，都能轻松决定。

富饶传家储蓄保险计划（“此计划”）以长线财富管理为核心，具备长期回报潜力，并提供红利锁定及解锁功能，让您把握保值与增值的机会。此计划稳健守护您的财富及传承部署，并涵盖多项传承管理工具，包括第二保单持有人及/或第二受保人、保单分拆、保单分拆预设指示、更改受保人及/或保单持有人及11种身故保障自选支付方案等，助您随时修订规划，灵活成就子女的梦想人生。

As parents, our greatest aspiration is to empower our children to lead lives filled with freedom of choice. Today's new generation values experiences and a stress-free, autonomous lifestyle, prioritizing personal interests in their career development and pursuing their dreams. Therefore, "legacy" is not merely about transferring wealth; it is about providing greater choices and ensuring a confident future. Whether they choose to pursue education, start a business, or experience short stays in different places, they can make decisions with ease.

Vantage Infinity Savings Insurance Plan (the "Plan") emphasizes long-term wealth management, offering potential for long-term returns, along with features for bonus locking and unlocking, allowing you to seize opportunities for value preservation and appreciation. Alongside robust protection for your wealth and legacy planning, the Plan encompasses a variety of legacy solution tools, including Contingent Policy Owners and/or Contingent Insureds, policy split, Policy-split Advance Instruction, Change of the Insured and/or the Policy Owner, and 11 Death Benefit settlement options, enabling you to adjust your planning as needed and helping you flexibly realize your children's dreams.

“您”、“您的”及“阁下”指保单持有人。“万通保险”、“本公司”、“我们”及“我们的”指万通保险国际有限公司。
"You" and "your" refer to the Policy Owner. "YF Life", "the Company", "we", "our" and "us" refer to YF Life Insurance International Limited.

富饶传家储蓄保险计划
Vantage Infinity Savings Insurance Plan

长线财富增值
Long-term Wealth Growth

1 具长期增长潜力
Long-term Growth Potential

提供保证现金价值及非保证红利现金价值，助您达成长远储蓄目标
Provide Guaranteed Cash Value and the cash value of non-guaranteed bonuses to support your long-term savings goal

2 锁定或解锁红利　攻守兼备
Advance and Safeguard by Locking or Unlocking Your Bonuses

按时所需，锁定或解锁红利，掌握保值与增值时机
Seize the opportunities for value preservation and growth by locking or unlocking the bonuses

3 终身年金　退而无忧
Lifetime Annuity for Worry-free Retirement

多达12种终身年金选择，帮助实现退休后的财富自主
Choose from up to 12 lifetime annuity options to help achieve financial independence after retirement

传承策划
Legacy Planning

4 世代传承保单效益 Transferring Policy Across Generations

预先提名最多3名第二保单持有人及3名第二受保人，世代延续保单权益
Prior nomination of up to 3 Contingent Policy Owners and 3 Contingent Insureds to ensure your policy endurance

5 灵活资产分配 Flexible Wealth Allocation

分拆保单及保单分拆预设指示以配合您的财产分配安排
Split the Policy and Policy-split Advance Instruction to match with your wealth allocation arrangement

6 重新安排传承规划 Re-arrangement to Align Your Legacy Planning

可更改受保人或保单持有人，重新安排传承规划
Changing the Insured or the Policy Owner to align with your most current legacy planning

7 丧失自我照顾能力时的守护 Protection for Inability to Self-care

为在精神上无行为能力时的预设安排，确保家人可于紧急情况下持有及管理资产，避免家人在紧急状况下陷入财困
Advance instruction for mental incapacitation, ensuring your family can own and manage your assets in case of emergency, to prevent them from falling into financial difficulties

8 11种身故保障自选支付方案配合所需 11 Death Benefit Settlement Options Tailored for Different Payout Arrangements

提供11种身故保障自选支付方案，为挚爱选择最合适的支付安排
Choose from 11 Death Benefit settlement options to select the most suitable payout arrangement for your loved ones

应急资金安排
Emergency Financing Arrangements

9 额外财务安排　以应不时之需 Extra Financial Arrangements to Meet Unexpected Needs

助您有迫切的财务需要或不幸完全伤残时作出应变
Allows you to respond to urgent financial needs or Total Disability

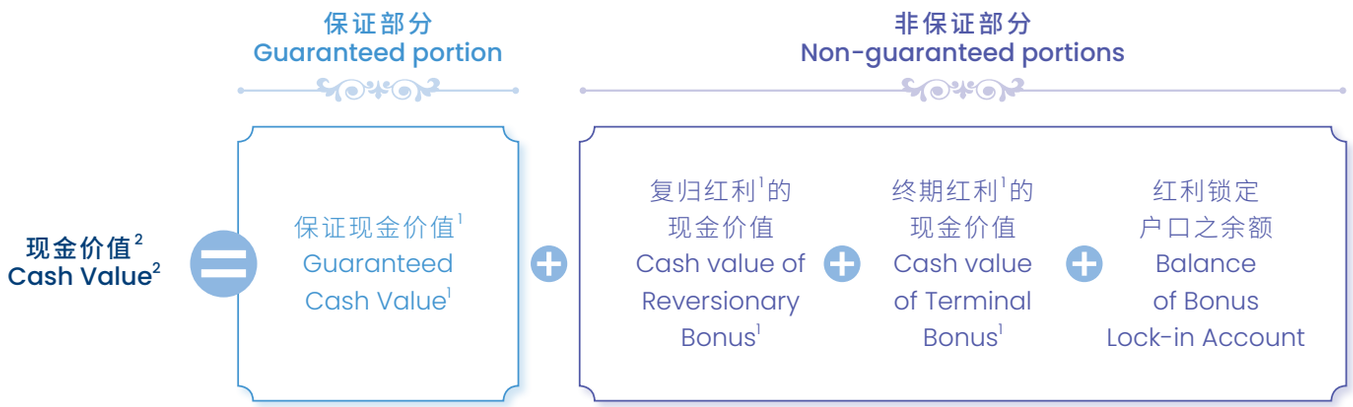
1 具长期增长潜力
Long-term Growth Potential

此计划为您提供本公司的投资管理，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[1]外，此计划更提供非保证复归红利[1]及非保证终期红利[1]，实现长远财富累积的目标。为您的保单提供投资回报潜力，让您保单的现金价值[2]不断递增。

The Plan provides you with the Company's investment management. Through asset allocation based on dynamic positioning strategies, 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 Value[1], the Plan offers non-guaranteed Reversionary Bonus[1] and non-guaranteed Terminal Bonus[1] to achieve the savings objectives of long-term wealth accumulation. The Plan provides your insurance policy with potential investment returns. In this way, Cash Value[2] in your policy will grow continuously.



您知道吗？ Do you know?

如何计算复归红利[3]：可以在保单生效期间或保单终止时提取。在计算身故保障时会以面值计算；在提取[4]、部分退保[4]、退保或保单终止（非因受保人身故而引致）时，则会按当时的现金价值计算。

如何计算终期红利[5]：在计算身故保障时会以面值计算；在部分退保[4]、退保或保单终止（非因受保人身故而引致）时，会按当时的现金价值计算。

How to calculate Reversionary Bonus[3]: may be withdrawn while the Policy is in force or upon policy termination. The calculation for the Death Benefit will be based on its face value. For withdrawals[4], partial surrender[4], surrender or policy termination (other than due to the death of the Insured), the amount will be calculated based on the current cash value.

How to calculate Terminal Bonus[5]: the calculation for the Death Benefit will be based on its face value. For partial surrender[4], surrender or policy termination (other than due to the death of the Insured), the amount will be calculated based on the current cash value.

在计算复归红利[3]及终期红利[5]时，在以下不同的情况会分别以面值或现金价值支付。
When calculating Reversionary Bonus[3] and Terminal Bonus[5], the face value or cash value will be paid respectively under the below conditions.

	复归红利[1] Reversionary Bonus[1]		终期红利[1] Terminal Bonus[1]	
何时支付？ When to pay?	于赔偿身故保障时支付* Payable upon the payment of Death Benefit*	于提取[4]、部分退保[4]、退保或保单终止时支付 Payable upon withdrawal[4], partial surrender[4], policy surrender or policy termination	于赔偿身故保障时支付* Payable upon the payment of Death Benefit*	于部分退保[4]、退保或保单终止时支付 Payable upon partial surrender[4], policy surrender or policy termination
以面值还是现金价值支付? Whether to be paid in face value or cash value?	面值 Face value	现金价值 Cash value	面值 Face value	现金价值 Cash value

* 视乎身故保障计算而定，有关身故保障之计算详情，请参阅此产品册子中的“**富饶传家储蓄保险计划**一览表”。
Subject to the Death Benefit calculation. For details of the Death Benefit calculation, please refer to the "**Vantage Infinity Savings Insurance Plan** - at a glance" in this product brochure.

2 锁定或解锁红利　攻守兼备
Advance and Safeguard by Locking or Unlocking Your Bonuses

您可看准时机锁定或解锁红利现金价值，掌握保值与增值时机，享受潜在回报。

Grow your wealth by seizing the opportunities for value preservation and enjoy potential returns by locking or unlocking the bonuses at the right time.

红利锁定权益[6]

为了让您锁定潜在回报，您可于第10个保单周年起，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[4]，以满足不同人生阶段的理财需要。

Bonus Lock-in Option[6]

To enable you realize potential returns, you may exercise the Bonus Lock-in Option from the 10th 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 cash[4] from the Bonus Lock-in Account, you can enjoy further flexibility for your financial needs throughout various life stages.

红利解锁权益[7]

为配合您的理财需要，您可于行使红利锁定权益1年后，选择行使红利解锁权益，将部分或全部红利锁定户口中的最新价值转为复归红利及终期红利，累积潜在回报。

Bonus Unlock Option[7]

To meet your financial needs, you may exercise the Bonus Unlock Option one year after exercising the Bonus Lock-in Option. This allows you to transfer part or all of the latest value in the Bonus Lock-in Account to Reversionary Bonus and Terminal Bonus and accumulate potential returns.

您知道吗？ Do you know?

您可选择行使红利锁定权益，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，可以非保证利率积存生息。此非保证积存利率会参考所投资的资产的过往经验及预期未来回报表现厘定。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。

You may opt to transfer the latest cash values of the Reversionary Bonus and Terminal Bonus to a Bonus Lock-in Account by exercising the Bonus Lock-in Option and accumulate interest 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.

3 终身年金　退而无忧
Lifetime Annuity for Worry-free Retirement

您可以将保单内的现金价值转为年金，为退休后无忧生活作好准备，享受悠游退休生活。

You can convert the Cash Value of the Policy into an annuity to ensure a worry-free retirement and enjoy a leisurely retired life.

12款终身年金选择

市场独有[8]

在保单生效期间，您可于受保人年满55岁及由第10个保单周年起，随时灵活选择将全数或部分现金价值转为年金[9]，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；或者在首次确诊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 market[8]

While the Policy is in force, when the Insured has reached the age of 55 and from the 10th policy anniversary onwards, you may decide at any time to convert all or part of the Cash Value to an annuity[9] with guaranteed lifetime payouts, securing a lifetime income throughout your retirement.

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 the first diagnosis of a critical illness or Severe Dementia. In this way, you may enjoy a worry-free retirement.

^ 有关12种年金权益之详情，请参阅此产品册子中的“**富饶传家储蓄保险计划**一览表”。
For details of the 12 annuity options, please refer to the “**Vantage Infinity Savings Insurance Plan** – at a glance” in this product brochure.

4 世代传承保单效益 Transferring Policy Across Generations

为未知的变化早作安排，延续保单权益，令财富得以世代传承。

Make advance arrangements for the uncertainty, ensuring the continuation of the policy benefits and ensuring legacy of your wealth across generations.

预先提名新的保单持有人及受保人

您可预先提名最多3名第二保单持有人，一旦保单持有人不幸身故，其中1名第二保单持有人将按您预设的继承次序继承保单[10]；另外，亦可预先提名最多3名第二受保人，于受保人不幸离世后，其中1名第二受保人将按您预设的继承次序成为新受保人[11]，让保单延续下去。

Prior Nomination of the New Policy Owner and New Insured

You may make an upfront arrangement by nominating up to 3 Contingent Policy Owners. One of the Contingent Policy Owners will inherit the Policy according to your pre-set sequence of succession upon the death of the Policy Owner[10]. Prior arrangement may also be made by nominating up to 3 Contingent Insureds. One of the Contingent Insureds will become the New Insured according to your pre-set sequence of succession for the continuation of the Policy in the event of the death of the Insured[11].

5 灵活资产分配 Flexible Wealth Allocation

按不同时间的意愿分配财富，实践您的资产分配安排，传承予多位挚爱。

Flexibly allocate your wealth according to your specific time-based wishes, implementing your asset distribution plan and passing on your legacy to multiple loved ones.

保单分拆权益[12]

您最快可于第1个保单周年起，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。

Policy-split Option[12]

As soon as from the 1st 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.

保单分拆预设指示权益[13]

市场首创[8]

您可预设指示，于您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。同时，您可就指示提名最多3名指定人士并让其中1名指定人士按您预设的继承次序成为分拆保单的保单持有人。

Policy-split Advance Instruction Option[13]

First in market[8]

With an advance instruction, you can split the Policy to another policy when you pass away by converting a portion of its Cash Value so as to pass on the hard-earned wealth to the next generations. In addition, you can also nominate up to 3 designated persons. One of the designated persons will become the Policy Owner of the Split Policy according to your pre-set sequence of succession.

小贴士 Tips

每个保单年只可行使保单分拆权益1次，但每次分拆的保单数目不限。如透过行使保单分拆预设指示权益分拆保单，则只可将保单的部分现金价值分拆成另一张保单。

Policy-split Option can only be exercised once per policy year, but there is no limit to the number of policies that can be split each time. If the Policy is split through exercising Policy-split Advance Instruction Option, only one other policy can be split by converting a portion of its Cash Value.

6 重新安排传承规划 Re-arrangement to Align Your Legacy Planning

配合您传承规划的变化，无论是为新生儿孙或为各子女需要改变的准备，您都可以透过更改受保人或保单持有人去达成您传承大计的改动。

To accommodate changes in your legacy planning, whether it's preparing for a newborn grandchild or adjusting for changing needs of your different children, you can achieve the necessary adjustments to your legacy plan by changing the Insured or the Policy Owner.

更改受保人及/或保单持有人

您可于保单生效期间，无限次要求更改受保人[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。

Changing the Insured and/or the Policy Owner

To share the wealth across the generations, you may request changing the Insured[14] for unlimited times 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 number of changes of the Insured or the Policy Owner, while the Cash Value of the Policy won't be affected either, ensuring a worry-free transfer of wealth to future generations.

小贴士 Tips

每次更改受保人之间必须至少相隔1年。

There shall be at least one year between each Change of Insured.

7 丧失自我照顾能力时的守护 Protection for Inability to Self-care

若不幸在精神上失去行为能力，一般情况下家人须经过相关法律程序方可代替该人士管理资产。透过精神上无行为能力预设指示权益[15]，您可预设指示将整份保单或1张分拆保单转赠挚爱，确保家人可于紧急情况下持有及管理保单，为您作合适的安排。

In the unfortunate event of mental incapacitation, one's family members generally have to go through the relevant legal procedures to be granted the authority to manage the assets on behalf of that individual. A Mental Incapacity Advance Instruction Option[15] to nominate your loved ones to own the whole policy or a split policy, allowing your family to own and manage your policy to support the best arrangement for you.

精神上无行为能力预设指示权益[15]

您可透过预设指示，于患上严重认知障碍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1张分拆保单予挚爱持有。您可就指示提名最多3名指定人士，一旦您精神上失去行为能力后，其中一名指定人士将按您预设的继承次序继承保单或分拆保单，确保家人可于最需要的时候获得应急资金。

Mental Incapacity Advance Instruction Option[15]

You can make an advance instruction to nominate your 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. To do so, you can nominate up to 3 designated persons. One of the designated persons will inherit the Policy or the Split Policy according to your pre-set sequence of succession should you become mentally incapacitated. This is to ensure your family has access to emergency funds when they need it most.

小贴士 Tips

于年金期内，年金受保人可预先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年金收益人，而该要求必须由年金受保人与保单持有人一同提出。

During the annuity period, the annuity payments payable will be paid to the annuity recipient 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.

8 11种身故保障自选支付方案配合所需
11 Death Benefit Settlement Options Tailored for Different Payout Arrangements

您可预先透过多达11种的身故保障自选支付方案，为受益人选定妥善安排。

You can pre-arrange the appropriate option for the Beneficiary with the 11 different Death Benefit settlement options.

身故保障[16]自选支付方案

若受保人不幸身故，身故保障将支付予受益人：

Death Benefit[16] Settlement Options

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

一次过缴付保费的保单 Single Premium policies

- 保证现金价值 + 复归红利的面值（如有）+ 终期红利的面值（如有）+ 红利锁定户口之余额（如有），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),

或 or

- 100%一次过缴付保费总额+ 红利锁定户口之余额（如有）
- 100% of total Single Premium paid + balance of Bonus Lock-in Account (if any)

以较高者为准 whichever is higher

5年缴付保费年期的保单 Policies with 5-year Premium Payment Term

- 保证现金价值 + 复归红利的面值（如有）+ 终期红利的面值（如有）+ 红利锁定户口之余额（如有），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),

或 or

- 100%已缴每年保费总额[17] + 红利锁定户口之余额（如有）
- 100% of total Annual Premium paid[17] + balance of Bonus Lock-in Account (if any)

以较高者为准 whichever is higher

此外，您可预先设定赔偿方式，让受益人按以下不同方式领取身故保障：
In addition, you may give advance instructions on the below settlement options to pay the Death Benefit to the Beneficiary in following ways:

即时开始支付 Immediate Payment

1. 一笔过[18] Lump Sum[18]
2. 每月定期赔款 Monthly Payments for a Fixed Period
3. 每月定额赔款 Monthly Payments of a Fixed Amount
4. 以每月赔款支付部分金额 Partial Payment in Monthly Payments
5. 以每月赔款支付部分金额至受益人指定年龄 Partial Payment in Monthly Payments till Specified Age of the Beneficiary

预设开始支付 Scheduled Payment

6. 于受益人指定年龄以一笔过支付赔款 Lump Sum Payment at Specified Age of the Beneficiary
7. 于受益人指定年龄起每月定期赔款 Monthly Payments for a Fixed Period Commencing from Specified Age of the Beneficiary
8. 于受益人指定年龄起每月定额赔款 Monthly Payments of a Fixed Amount Commencing from Specified Age of the Beneficiary
9. 于受益人指定年龄起以每月赔款支付部分金额 Partial Payment in Monthly Payments Commencing from Specified Age of the Beneficiary
10. 于受益人指定年龄之间以每月赔款支付部分金额 Partial Payment in Monthly Payments between Specified Ages of the Beneficiary

11. 保单利益延续权益 Continuation of Policy Benefit Option

9 额外财务安排　以应不时之需
Extra Financial Arrangements to Meet Unexpected Needs

在财政上有迫切需要时，您可以申请保费假期或提取现金。在豁免保费保障下，若不幸完全伤残[19]，可获豁免保费。

In reacting to urgent needs in your financial situation, you may apply for Premium Holiday or make cash withdrawal. Premiums will be waived for Total Disability[19] with Waiver of Premium Benefit.

保费假期[20]

您可于第2个保单周年起，就5年缴付保费年期的保单申请长达2年的保费假期，灵活处理突如其来的财务需要。保单于保费假期年期内仍然生效，于保费假期年期间，每个保单年后将暂停公布复归红利的面值，以及保单内的保证现金价值及复归红利的面值将维持于保费假期生效日期[21]的水平。

Premium Holiday[20]

From the 2nd policy anniversary onwards, you may apply for a Premium Holiday of up to 2 years for the Policy with 5-year Premium Payment Term 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 during the Premium Holiday Period 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 Date[21].

灵活提取

为了让您享有足够的财务弹性，此计划下您可提取[4]复归红利的现金价值及红利锁定户口之余额。

弹性提取权益[22] — 您可于第1个保单周年（适用于一次过缴付保费的保单）或第6个保单周年（适用于5年缴付保费年期的保单）起申请设立指示，从保单中提取及/或定期提取，并指定一名收取款项对象收取该提取金额，让您享有更具弹性的理财选择。您可无限次更改有关指示或收取款项对象，但每次只能就保单设立一个指示。

部分退保[4] — 您亦可透过部分退保以提取部分保证现金价值、复归红利的现金价值、终期红利的现金价值及红利锁定户口之余额。

保单贷款[23] — 您可申请保单贷款，贷款额高达90%保证现金价值。保单贷款须支付利息，利息将由本公司厘定。

Flexible Withdrawals

To ensure you enjoy sufficient financial flexibility, the Plan allows you to withdraw[4] cash value of Reversionary Bonus and the balance of Bonus Lock-in Account.

Flexi Withdrawal Option[22] — Starting from the 1st policy anniversary (applicable to Single Premium policies) or the 6th policy anniversary (applicable to policies with 5-year Premium Payment Term), you can apply to set up an instruction to make a withdrawal and/or regular withdrawals from the Policy and to designate a payment recipient to receive such withdrawal payments for enhanced financial flexibility. You can change the instruction or the payment recipient for unlimited times, but only one instruction can be set up under the Policy at a time.

Partial surrender[4] — You can opt for partial surrender 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.

Policy loan[23] — You may also apply for a policy loan of up to 90% of the Guaranteed Cash Value to meet unexpected needs. Interest will be charged at a rate determined by us.

豁免保费保障[24]

若不幸完全伤残，您可就5年缴付保费年期的保单获得保费豁免。

个人保障 — 若受保人[25]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[19]，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[26]。

子女保障 — 若为18岁以下子女投保[27]，万一保单持有人[28]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[19]，可获豁免保费保障，总额高达200,000美元或等值[26]，让您为子女筹划的未来得以安心延续，不受突如其来的变故所影响。

Waiver of Premium Benefit[24]

In the unfortunate event of Total Disability, the premiums will be waived for the Policy with 5-year Premium Payment Term.

Personal protection — If the Insured[25] suffers from Total Disability[19] 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 equivalent[26].

Child protection — If the Insured is a child under age 18[27], in the unfortunate event of the Policy Owner's[28] death, or Total Disability[19] 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 provided. The maximum amount to be waived can be up to US$200,000 or equivalent[26], allowing your future plan for your child to continue uninterruptedly, even in the face of life's unexpected challenges.

您知道吗？
Do you know?

保费假期、提取现金价值、部分退保或保单贷款或会影响退保时保单的现金价值。若到期的保费未能缴付或保单债项超过保证现金价值，保单将会终止。

Premium Holiday, withdrawal of Cash Value, partial surrender or policy loan may affect the Cash Value of the Policy upon policy surrender. If due premium is unpaid or the amount of Policy Debt exceeds the Guaranteed Cash Value, the Policy shall terminate.

富饶传家储蓄保险计划一览表
Vantage Infinity Savings Insurance Plan – at a glance

利益项目 Benefits	
现金价值[2] **Cash Value[2]**	保证现金价值 ⊕ 复归红利的现金价值（如有）⊕ 终期红利的现金价值（如有）⊕ 红利锁定户口之余额（如有） Guaranteed Cash Value ⊕ cash value of Reversionary Bonus (if any) ⊕ cash value of Terminal Bonus (if any) ⊕ balance of Bonus Lock-in Account (if any)
保证现金价值[1] **Guaranteed Cash Value[1]**	无论经济环境如何，将根据缴付保费年期及保单已生效的年期提供保证现金价值 The Guaranteed Cash Value will be based on the Premium Payment Term, and the duration for which the Policy has been in force, no matter the economic climate
复归红利[1] **Reversionary Bonus[1]**	于第2个保单周年（适用于一次过缴付保费的保单）或第6个保单周年（适用于5年缴付保费年期的保单）起最少每年公布1次复归红利 Reversionary Bonus will be declared at least once a year from the 2nd policy anniversary (applicable to Single Premium policies) or the 6th policy anniversary (applicable to policies with 5-year Premium Payment Term) onwards
	– 非保证红利，可套现或将其留在保单内累积滚存 – 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 – 现金价值为非保证并在提取、部分退保、退保或保单终止时支付 – Non-guaranteed bonus that may be cashed out or left to accumulate in the Policy – 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 – Cash value is non-guaranteed and payable upon withdrawal, partial surrender, policy surrender or policy termination
终期红利[1] **Terminal Bonus[1]**	于第3个保单周年（适用于一次过缴付保费的保单）或第6个保单周年（适用于5年缴付保费年期的保单）起最少每年公布1次终期红利 Terminal Bonus will be declared at least once a year from the 3rd policy anniversary (applicable to Single Premium policies) or the 6th policy anniversary (applicable to policies with 5-year Premium Payment Term) onwards
	– 非累积、非保证分红 – 金额将于每次公布时更新 – 终期红利并不是永久附加于保单，已公布的终期红利或会在本公司其后公布时增加或减少 – 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 – 现金价值为非保证并在部分退保、退保或保单终止时支付 – Non-cumulative, non-guaranteed bonus – Amount valid until next declaration – 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 – Face value is non-guaranteed and payable as part of the Death Benefit, according to the Death Benefit calculation – Cash value is non-guaranteed and payable upon partial surrender, policy surrender or policy termination

利益项目 Benefits

红利锁定权益[6] **Bonus Lock-in Option[6]**	可于第10个保单周年起行使，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以非保证利率滚存生息，或提取使用 Can be exercised from the 10th 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 at a non-guaranteed interest rate or cash out 每次转换 (现时最少) Each transfer (current minimum): 5% 最高锁定百分比总和 Maximum Aggregate Lock-in Percentage: 60% 锁定红利的现金价值会减少其面值 Locking-in of cash value of bonuses will reduce their face value
红利解锁权益[7] **Bonus Unlock Option[7]**	可于行使红利锁定权益1年后行使，将红利锁定户口中的最新价值转为复归红利及终期红利 Can be exercised one year after exercising the Bonus Lock-in Option. Transferring part or all of the latest value in the Bonus Lock-in Account as Reversionary Bonus and Terminal Bonus 每次转换 (现时最少) Each transfer (current minimum): 10% 每次转换 (现时最多) Each transfer (current maximum): 100%
第二保单持有人提名[10] **Contingent Policy Owner Nomination[10]**	您可预先提名最多3名第二保单持有人，一旦保单持有人不幸身故，其中1名第二保单持有人将按您预设的继承次序继承保单 You may make an upfront arrangement by nominating up to 3 Contingent Policy Owners. One of the Contingent Policy Owners will inherit the Policy according to your pre-set sequence of succession upon the death of the Policy Owner
第二受保人提名[11] **Contingent Insured Nomination[11]**	您可预先提名最多3名第二受保人，于受保人不幸离世后，其中1名第二受保人将按您预设的继承次序成为新受保人 You may make an upfront arrangement by nominating up to 3 Contingent Insureds and specify the sequence of succession. One of the Contingent Insureds will become the New Insured according to your pre-set sequence of succession upon the death of the Insured
保单分拆权益[12] **Policy-split Option[12]**	您可于保单第1个周年起将保单的部分现金价值分拆成数份保单 You can split the Policy into several policies by converting a portion of its Cash Value from the 1st policy anniversary onwards
保单分拆预设指示权益[13] **Policy-split Advance Instruction Option[13]**	您可预设指示，于您去世时将保单的部分现金价值分拆成另一张保单。您可就指示提名最多3名指定人士并让其中1名指定人士按您预设的继承次序成为分拆保单的保单持有人 You can make an advance instruction to split the Policy to another policy when you pass away by converting a portion of its Cash Value. You can also nominate up to 3 designated persons. One of the designated persons will become the Policy Owner of the Split Policy according to your pre-set sequence of succession

利益项目 Benefits

精神上无行为能力预设指示权益[15] Mental Incapacity Advance Instruction Option[15]	您可透过预设指示，于患上严重认知障碍等指定疾病或其他情况以致精神上失去行为能力时，转赠整份保单或一张分拆保单予挚爱持有。您可就指示提名最多3名指定人士，一旦您精神上失去行为能力后，其中1名指定人士将按您预设的继承次序继承保单或分拆保单。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年金收益人 You can make an advance instruction to nominate your 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. To do so, you can nominate up to 3 designated persons. One of the designated persons will inherit the Policy or the Split Policy according to your pre-set sequence of succession should you become mentally incapacitated. 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 the annuity recipient in case the Annuity Insured is diagnosed of mental incapacitation	
身故保障[16] Death Benefit[16]	一次过缴付保费的保单 Single Premium policies	5年缴付保费年期的保单 Policies with 5-year Premium Payment Term
	保证现金价值 ⊕ 复归红利的面值（如有）⊕ 终期红利的面值（如有）⊕ 红利锁定户口之余额（如有） 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)	
	或 or	
	– 100%一次过缴付保费总额 ⊕ 红利锁定户口之余额（如有） – 100% of total Single Premium paid ⊕ balance of Bonus Lock-in Account (if any)	– 100%已缴每年保费总额[17] ⊕ 红利锁定户口之余额（如有） – 100% of total Annual Premium paid[17] ⊕ balance of Bonus Lock-in Account (if any)
	以较高者为准 Whichever is higher	

利益项目 Benefits

身故保障自选支付方案 **Death Benefit Settlement Options**	– 一笔过[18]；或 – 每月定期赔款；或 – 每月定额赔款；或 – 以每月赔款支付部分金额；或 – 以每月赔款支付部分金额至受益人指定年龄；或 – 于受益人指定年龄以一笔过支付赔款；或 – 于受益人指定年龄起每月定期赔款；或 – 于受益人指定年龄起每月定额赔款；或 – 于受益人指定年龄起以每月赔款支付部分金额；或 – 于受益人指定年龄之间以每月赔款支付部分金额；或 – 保单利益延续权益 – Lump Sum[18]; or – Monthly Payments for a Fixed Period; or – Monthly Payments of a Fixed Amount; or – Partial Payment in Monthly Payments; or – Partial Payment in Monthly Payments till Specified Age of the Beneficiary; or – Lump Sum Payment at Specified Age of the Beneficiary; or – Monthly Payments for a Fixed Period Commencing from Specified Age of the Beneficiary; or – Monthly Payments of a Fixed Amount Commencing from Specified Age of the Beneficiary; or – Partial Payment in Monthly Payments Commencing from Specified Age of the Beneficiary; or – Partial Payment in Monthly Payments between Specified Ages of the Beneficiary; or – Continuation of Policy Benefit Option
弹性提取权益[22] **Flexi Withdrawal Option**[22]	您可于第1个保单周年（适用于一次过缴付保费的保单）或第6个保单周年（适用于5年缴付保费年期的保单）起申请设立指示，从保单中提取及/或定期提取，并指定1名收取款项对象收取该提取金额。您亦可无限次更改有关指示或收取款项对象，但每次只能就保单设立1个指示 Starting from the 1st policy anniversary (applicable to Single Premium policies) or the 6th policy anniversary (applicable to policies with 5-year Premium Payment Term), you can apply to set up an instruction to make a withdrawal and/or regular withdrawals from the Policy and to designate a payment recipient to receive such withdrawal payments. You can change the instruction or the payment recipient for unlimited times, but only one instruction can be set up under the Policy at a time
保费假期[20]（只适用于5年缴付保费年期的保单） **Premium Holiday**[20] (Applicable to policies with 5-year Premium Payment Term only)	保费假期年期上限为2年 Maximum aggregate Premium Holiday Period of 2 years
豁免保费保障[24]（只适用于5年缴付保费年期的保单） **Waiver of Premium Benefit**[24] (Applicable to policies with 5-year Premium Payment Term only)	受保人投保年龄为18岁以下[28] For Insured with an issue age below 18[28] 受保人投保年龄为18岁或以上 For Insured with an issue age of 18 or above 高达200,000美元或等值[26] Up to US$200,000 or equivalent[26]

终身年金权益[9] Lifetime Annuity Option[9]

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2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 2 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[29] Lifetime fixed-income annuity – joint annuitant[29]	受保人可与配偶共享100%年金，于其中1人身故后，另1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[29]及现金价值回奉保证 Lifetime fixed-income annuity – joint annuitant[29] and guaranteed refund of Cash Value	受保人可与配偶共享100%年金。若其中1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2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

终身年金权益[9] Lifetime Annuity Option[9]

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5种指定严重疾病的其中1种[30]，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[30]，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 one of the 5 designated critical illnesses[30], 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 Dementia[30] 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 for the rest of his/her life. 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 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 **Policy Currency**	美元 US$	
保费 **Premium**	固定及保证 Level and guaranteed	
缴费方式 **Payment Mode**	适用于一次过缴付保费的保单： 一次过缴付保费 Applicable to Single Premium policies: Single Premium	适用于5年缴付保费年期的保单： 每年 / 每半年 / 每季 / 每月 Applicable to policies with 5-year Premium Payment Term: Annual / Semi-annual / Quarterly / Monthly
最低保费 **Minimum Premium**	500,000美元 US$500,000	每年100,000美元 US$100,000 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**	一次过缴付保费 Single Premium	5年 Years
投保年龄 **Issue Age**	Age 0-80岁	Age 0-75岁
保障年期 **Benefit Term**	终身 Whole of life	

注

1. 行使保费假期及/或弹性提取权益将会对保证现金价值、复归红利及终期红利有所影响。有关保费假期及弹性提取权益之详情，请参阅保单条款及细则。
2. 应付金额须扣除保单债项(如有)。保单债项指您尚未偿还予本公司的所有保单贷款(包括任何自动保费贷款)连同累积的利息。
3. 复归红利的面值一经公布后会永久附加于保单，在计算身故保障时会以其最新的面值计算。复归红利的现金价值并非保证，该金额将会相等于或少于复归红利的面值，本公司保留绝对的酌情权决定复归红利的现金价值。复归红利的现金价值将于提取、部分退保、退保或保单终止(非因受保人身故而引致)时支付。
4. 应付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。部分退保指减少保单之基本计划的每年保费(适用于5年缴付保费年期的保单)或一次过缴付保费(适用于一次过缴付保费的保单)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及红利锁定户口之余额减少，保单将来的价值因此会被减少，可能导致延迟实现阁下目标的预期时间。
5. 终期红利并不是永久附加于保单，已公布的终期红利金额或会在本公司其后公布时增加或减少。终期红利的面值为非保证，并将根据身故保障之计算，用作支付部分身故保障。终期红利的现金价值并非保证，并在部分退保、退保或保单终止(非因受保人身故而引致)时支付，该金额将会相等于或少于终期红利的面值，本公司保留绝对的酌情权决定终期红利的现金价值。
6. 于保单生效满10年起，每个保单周年起计的30日内，您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%，我们有权不时厘定最低及最高锁定百分比。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。
7. 于行使红利锁定权益1年后，每个保单周年起计的30日内，可提出书面要求行使红利解锁权益，将指定的百分比之红利锁定户口的最新价值转移为复归红利及终期红利。每次解锁百分比现时必须在10%及100%之间(最低解锁金额为500美元)，我们有权不时厘定最低及最高解锁百分比。最新红利锁定户口的价值，会以批准当日为准，用以决定转为复归红利和终期红利的金额。我们于相应保单周年及将来公布的任何复归红利和终期红利将会调整。红利解锁金额会由于红利锁定户口的保证价值转为复归红利和终期红利的非保证价值。

Remarks

1. Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus will be affected when the Premium Holiday and/or Flexi Withdrawal Option is exercised. Please refer to the terms and conditions of the Policy for the details of Premium Holiday and Flexi Withdrawal Option.
2. The amount payable will be net of Policy Debt (if any). Policy Debt means all outstanding loans against the Policy (including any Automatic Premium Loans) plus accrued interest that you owe us.
3. Once declared, the face value of Reversionary Bonus forms a permanent addition to the Policy and is guaranteed in calculation of the Death Benefit based on its latest face value. The cash value of Reversionary Bonus is not guaranteed and will be equal to or less than the face value of Reversionary Bonus as determined by us in our absolute discretion. The cash value of Reversionary Bonus will be paid upon withdrawal, partial surrender, policy surrender or policy termination (other than due to the death of the Insured).
4. 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 refers to any decrease in the Annual Premium of Basic Plan (applicable to policies with 5-year Premium Payment Term) or Single Premium (applicable to Single Premium policies) of the Policy which will reduce the amount of the Guaranteed Cash Value, face value and cash value of Reversionary Bonus, face value and cash value of Terminal Bonus and balance of Bonus Lock-in Account. The future value of the Policy will therefore be reduced, possibly delaying the expected time to achieve your objectives.
5. 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. Face value of Terminal Bonus is non-guaranteed and payable as part of the Death Benefit, according to the Death Benefit calculation. The cash value of Terminal Bonus is not guaranteed and payable upon partial surrender, policy surrender or policy termination (other than due to the death of the Insured). It will be equal to or less than the face value of Terminal Bonus as determined by us in our absolute discretion.
6. After the Policy has been in force for 10 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 currently cannot be less than 5% and the aggregate Lock-in Percentage cannot exceed 60%. We have the right to determine the minimum and maximum Lock-in Percentage from time to time. 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.
7. After one year of exercising the Bonus Lock-in Option, you may submit a written request within 30 days after each policy anniversary if you wish to exercise the Bonus Unlock Option to transfer a specified percentage of the latest value of Bonus Lock-in Account as Reversionary Bonus and Terminal Bonus. The Unlock Percentage currently must be between 10% and 100%. Minimum unlock amount is US$500. We have the right to determine the minimum and maximum Unlock Percentage from time to time. The latest value of the Bonus Lock-in Account in effect as of the date of approval will be used to determine the amount to be transferred as the Reversionary Bonus and Terminal Bonus. Any Reversionary Bonus and Terminal Bonus which we may declare on the relevant policy anniversary and in future will be adjusted. The Unlock Amount will be changed from guaranteed value in the Bonus Lock-in Account to non-guaranteed value as Reversionary Bonus and Terminal Bonus.

8. 以上有关“市场独有”及“市场首创”的描述是基于我们对现有市场资讯的理解及解读，并根据截至2026年4月1日，与香港主要人寿保险公司公开发售予个人客户的多元货币储蓄保险计划分别就终身年金权益及保单分拆预设指示权益所作之比较。
9. 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。于行使年金权益时，保单须仍然生效，以及保单没有需要支付之身故保障。按现行规定，用作行使年金权益的现金价值需达10,000美元，不可多于现金价值，而现金价值的结余不可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。只可为每名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”，并保留不时修订此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。保单的所有保障(收取年金除外)和任何原本于保单内的附加保障将于全额现金价值用作行使年金权益后终止。
10. 在保单生效期间，您可提交要求提名最多3名第二保单持有人的申请，并指明第二保单持有人继承的先后次序。于保单持有人身故后6个月内，第二保单持有人须提交书面要求成为保单的新保单持有人，并可行使保单赋予保单持有人的所有权利并须承担保单的所有责任，惟须于保单持有人身故后9个月内，获我们接纳其连同保单持有人身故的证据及任何我们要求的文件的申请。如第一顺位的第二保单持有人未能符合相关要求及/或我们当时的行政规则，则由符合相关要求及我们当时的行政规则的下一顺位的第二保单持有人成为保单的新保单持有人，如此类推。有关保单拥有权的详情，请参阅保单条款及细则。
11. 在保单生效期间及没有选择保单利益延续权益的情况下，您可提交要求提名最多3名第二受保人的申请，并指明第二受保人继承的先后次序。于受保人身故后6个月内，您或第二保单持有人须提交书面要求更改至第二受保人，惟须于受保人身故后9个月内，获我们接纳其连同受保人身故的证据及任何我们要求的文件的申请。如第一顺位的第二受保人未能符合相关要求及/或我们当时的行政规则，则由符合相关要求及我们当时的行政规则的下一顺位的第二受保人成为保单的新受保人，如此类推。如我们批准申请，此计划将不会支付身故保障，而保单亦不会被终止。有关更改至第二受保人的详情，请参阅保单条款及细则。

8. The above descriptions of “Unique in market” and “First in market” are based on our understanding and interpretation of the current market information, by comparing Lifetime Annuity Option and Policy-split Advance Instruction Option respectively with other publicly available multi-currency savings insurance plans issued by major Hong Kong life insurance companies for individual customers as of April 1, 2026.
9. 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, and no Death Benefit has become payable. Current requirement on minimum Cash Value applied for exercising annuity option is US$10,000. 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 the 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. All benefits under the Policy (except for receiving any annuity payments) and any supplementary benefits originally attached to the Policy will be terminated after exercising an annuity option with all Cash Value.
10. While the Policy is in force, you may submit a request to nominate up to 3 Contingent Policy Owners and specify the sequence of succession. In the event of the Policy Owner’s death, the Contingent Policy Owners have to submit a written request within 6 months after the death of the Existing Policy Owner to become the New Policy Owner of the Policy and take up all the rights and liabilities of the Policy, provided that we are satisfied with the submission together with satisfactory proof of the Policy Owner’s death and any other documents as requested by us within 9 months from the date of the Policy Owner’s death. If the Contingent Policy Owner first in sequence fails to fulfill the relevant requirements and/or our then prevailing administrative rules, the next Contingent Policy Owner in sequence who fulfills the relevant requirements and our then prevailing administrative rules will become the New Policy Owner of the Policy, and so on. Please refer to the terms and conditions of the Policy for the details of the policy ownership.
11. While the Policy is in force and Continuation of Policy Benefit Option is not chosen, you may submit a request to nominate up to 3 Contingent Insureds and specify the sequence of succession. You have or the Contingent Policy Owner has to submit a written request within 6 months after the death of the Insured for Change to Contingent Insured, provided that we are satisfied with the submission together with satisfactory proof of the Insured’s death and any other documents as requested by us within 9 months from the date of the Insured’s death. If the Contingent Insured first in sequence fails to fulfill the relevant requirements and/or our then prevailing administrative rules, the next Contingent Insured in sequence who fulfills the relevant requirements and our then prevailing administrative rules will become the New Insured of the Policy, and so on. If we approve the application, the Death Benefit will not be payable and the Policy will not be terminated. Please refer to the terms and conditions of the Policy for the details of Change to Contingent Insured.

12. 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年期的保单),并须于每个保单周年起计的30日内递交书面申请。每个保单年只可分拆保单1次,但每次分拆的保单数目不限。分拆保单的保单日期及供款到期日与原有保单相同。按现行规定,每次分拆保单时,转换至每张分拆保单的现金价值需达10,000美元;而分拆保单后未转换部分的基本计划的每年保费(适用于5年缴付保费年期的保单)或一次过缴付保费(适用于一次过缴付保费的保单)需不少于本公司当时的行政规则所定之最低保费规定。有关保单分拆权益之详情,请参阅保单条款及细则。
13. 您可预先订明在您去世后保单的分拆比例及分拆保单的保单持有人,并可就指示安排最多3名指定人士并指明继承的先后次序成为分拆保单的保单持有人。于保单持有人身故后6个月内,指定人士须提交书面要求成为分拆保单的保单持有人,并可行使保单赋予保单持有人的所有权利并须承担保单的所有责任,惟须于保单持有人身故后9个月内,获我们接纳其连同保单持有人身故的证据及任何我们要求的文件的申请。如第一顺位的指定人士未能符合相关要求及/或我们当时的行政规则,则由符合相关要求及我们当时的行政规则的下一顺位的指定人士成为分拆保单的保单持有人,如此类推。为免存疑,每次只有一名指定人士可成为该分拆保单的保单持有人。当其中一名指定人士获我们核准成为分拆保单的保单持有人时,为分拆保单提名的其他指定人士(如有)将会被撤销。有关保单分拆预设指示权益之详情,请参阅保单条款及细则。
14. 只接受于全额年金生效日前递交的更改受保人的要求。每次更改受保人之间必须至少相隔1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,请参阅保单条款及细则。
15. 您可预先作出指示,提名指定人士在您确诊患上任何1种指定疾病(即被诊断为永久精神上无行为能力或确诊患上以下任何疾病: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)后取替您成保单的保单持有人,或进行保单分拆(包括定明分拆比例及分拆保单的保单持有人)。就所选的预设指示,您可安排最多3名指定人士,一旦您确诊患上指定疾病后,其中一名指定人士将按您预设的继承次序成为保单或分拆保单的保单持有人。于保单持有人确诊患上指定疾病后6个月内,指定人士须提交书面要求成为保单的新保单持有人或分拆保单的保单持有人,并可行使保单或分拆保单赋予保单持有人的所有权利并须承担保单或分拆保单的所有责任,惟须于保单持有人确诊患上指定疾病后9个月内,获我们接纳其申请、保单持有人确诊患上指定疾病的证据及任何我们要求的文件。

12. 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 Date and Premium Expiry Date 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 split policy is US$10,000. After splitting the Policy, the Annual Premium of Basic Plan (applicable to policies with 5-year Premium Payment Term) or Single Premium (applicable to Single Premium policies) for the unconverted portion shall meet the minimum premium requirement under the then prevailing administrative rules of the Company. Please refer to the terms and conditions of the Policy for the details of Policy-split Option.
13. You can make an advance instruction about splitting policy (including split percentage and the Policy Owner of the Split Policy) when you pass away and nominate up to 3 designated persons and specify the sequence of succession to be the Policy Owner of the Split Policy. In the event of the Policy Owner's death, the designated persons have to submit a written request within 6 months after the death of the Existing Policy Owner to become the Policy Owner of the Split Policy and take up all the rights and liabilities of the Split Policy, provided that we are satisfied with the submission together with satisfactory proof of Policy Owner's death and any other documents as requested by us within 9 months from the date of the Policy Owner's death. If the designated person first in sequence fails to fulfill the relevant requirements and/or our then prevailing administrative rules, the next designated person in sequence who fulfills the relevant requirements and our then prevailing administrative rules will become the Policy Owner of the Split Policy, and so on. For the avoidance of doubt, only one designated person may become the Policy Owner of the Split Policy each time. The nomination of other designated person(s) (if any) for the Split Policy shall be revoked when one of the designated persons is approved by us to become the Policy Owner of the Split Policy. Please refer to the terms and conditions of the Policy for the details of Policy-split Advance Instruction Option.
14. The request of Change of Insured will only be accepted before the Full Annuity Date. There shall be at least one year between each Change 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 of the Policy for the details of Changing the Insured.
15. You can provide an advance instruction to either nominate a designated person who will replace you as the Policy Owner of the Policy or carry out policy split (including specifying the split percentage and the Policy Owner of the Split Policy) should you be diagnosed with any Designated Illness (i.e. diagnosed as a permanent Mentally Incapacitated Person or diagnosis of any of the following illnesses: Apallic Syndrome, Brain Damage/Loss of Independent Existence, Coma or Severe Dementia). For the chosen advance instruction, you can nominate up to 3 designated persons. One of the designated persons will become Policy Owner of the Policy or the Split Policy according to your pre-set sequence of succession should you be diagnosed with any Designated Illness. The designated person has to submit a written request within 6 months after the diagnosed date of Designated Illness of the Policy Owner to become the New Policy Owner of the Policy or the Policy Owner of the Split Policy and take up all the rights and liabilities of the Policy or the Split Policy, provided that we are satisfied with the submission together with satisfactory proof of Policy Owner's diagnosis of Designated Illnesses and any other documents as requested by us within 9 months from the diagnosed date of Designated Illness of the Policy Owner.

如第一顺位的指定人士未能符合相关要求及/或我们当时的行政规则，则由符合相关要求及我们当时的行政规则的下一顺位的指定人士成为新保单持有人或分拆保单的保单持有人，如此类推。于年金期内，年金受保人可预先设定指示，指定在其确诊患上任何1种指定疾病后有关的年金收入将支付予年金收益人，而该要求必须由年金受保人与保单持有人提出。本公司将于收到年金受保人确诊患上指定疾病的证明文件时，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，请参阅保单条款及细则。

16. 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，并且于受保人身故后没有更改受保人。身故保障并不包括已被递减的基本计划的每年保费(适用于5年缴付保费年期的保单)或一次过缴付保费(适用于一次过缴付保费的保单)(即部分退保)。应付金额须扣除保单债项(如有)。更改受保人指因根据您在受保人在生时的要求更改受保人，或因更改至第二受保人，或因行使保单利益延续权益，而使受保于保单的受保人由一名人士更改至另一名人士。有关更改受保人的详情，请参阅保单条款及细则。
17. 金额乃按基本计划的每年保费计算。
18. 如您没有选择其中任何赔偿方式，我们将会一笔过支付身故保障额。如赔偿予任何一位人士的数额少于5,000美元或以保单之货币计算的同等数值，我们将以一笔过方式支付。如每次支付数额少于50美元或以保单之货币计算的同等数值，我们有权以较疏的次数支付款额。
19. 完全伤残指(一)就受保人而言：在保单生效期间，于受保人年满18岁或以后及在紧接受保人65岁生日的保单周年(如保单周年为受保人生日即为受保人65岁生日当天)或以前，因意外身体受伤或疾病而导致连续6个月或以上完全伤残，使之无法从事任何可获报酬的职业或工作；或(二)就您而言：在保单生效期间，于您年满18岁或以后及在您年满65岁前，因意外身体受伤或疾病而导致连续6个月或以上完全伤残，使之无法从事任何可获报酬的职业或工作。完全伤残必须经由我们认可的医生证实，并且持续时间不少于6个月，索偿方可获得考虑。我们可要求您/受保人在合理的时段下提供持续完全伤残的合理及必要的证明文件。
20. 适用于生效满2年或以上的保单(不适用于一次过缴付保费的保单或已预缴保费或具保单债项之保单)，您可于保单周年前的60日内递交书面申请，而保费假期将在我们批核后于该保单周年起生效。每次申请之保费假期年期必须为1年的倍数。任何原本于保单内的附加保障将会于保费假期生效日期被终止。保费假期内不可行使保单分拆权益。有关保费假期之详情，请参阅保单条款及细则。
21. 于保费假期年期间，保证现金价值及复归红利的面值可能会因保单之每年保费被减少或提取现金被相应减少。保费假期年期内的终期红利、将来的保证现金价值、复归红利及终期红利将会被调整。

If the designated person first in sequence fails to fulfill the relevant requirements and/or our then prevailing administrative rules, the next designated person in sequence who fulfills the relevant requirements and our then prevailing administrative rules will become the New Policy Owner of the Policy or the Policy Owner of the Split Policy, and so on. During the annuity period, the annuity payments payable will be paid to the annuity recipient who is nominated by the Annuity Insured in advance if he/she is diagnosed with any Designated Illness. 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 of Designated Illness of the Annuity Insured is received. Please refer to the terms and conditions of the Policy for the details of Mental Incapacity Advance Instruction Option.

16. The Death Benefit is applicable when the Policy remains in force and before an annuity option is exercised with the full Cash Value, as long as there is no Change of Insured after the death of Insured. The Death Benefit shall not include the Annual Premium of Basic Plan (applicable to policies with 5-year Premium Payment Term) or Single Premium (applicable to Single Premium policies) that had been reduced (i.e. partial surrender). The amount payable will be net of Policy Debt (if any). Change of Insured means the Insured being insured by the Policy is changed from one person to another person by changing the Insured during the Insured's lifetime as requested by you, or by changing to Contingent Insured, or by exercising the Continuation of Policy Benefit Option. Please refer to the terms and conditions of the Policy for the details of the Change of Insured.
17. The amount is calculated based on the Annual Premium of Basic Plan.
18. If you do not elect any of the settlement options, we will pay the Death Benefit in a lump sum. If the amount to be applied under any option for any one person is less than US$5,000 or equivalent in the currency of the Policy, we may instead pay that amount in one lump sum. If the payments under any option come to less than US$50 each or equivalent in the currency of the Policy, we have the right to make payments at less frequent intervals.
19. Total Disability means (1) with respect to the Insured: the complete incapacity, resulting from Accidental Bodily Injury or disease, which occurs while the Policy is in force, on or after the Insured has attained the age of 18 and before the policy anniversary immediately following the 65th birthday of the Insured (or on the 65th birthday of the Insured, if such date is a policy anniversary), and which prevents the Insured from engaging in any occupation or performing any work for remuneration or profit; or (2) with respect to you: the complete incapacity, resulting from Accidental Bodily Injury or disease, which occurs while the Policy is in force, on or after you have attained the age of 18 and before you have attained the age of 65, and which prevents you from engaging in any occupation or performing any work for remuneration or profit. The Total Disability must be certified by a Doctor acceptable to us and have continued for a period of not less than 6 months before a claim can be considered. We may require you/the Insured to provide reasonable and necessary proof of continuing Total Disability at reasonable intervals.
20. Applicable to policies that have been in force for at least 2 years (not applicable to Single Premium 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 upon our approval. The Premium Holiday Period for each application should be a multiple of one year. Any supplementary benefits originally attached to the Policy will be terminated on the Premium Holiday Commencement Date. Policy-split Option cannot be exercised during the Premium Holiday Period. Please refer to the terms and conditions of the Policy for the details of the Premium Holiday.
21. The Guaranteed Cash Value and face value of Reversionary Bonus may be reduced by a decrease in the Annual Premium or 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.

22. 您于此权益下从保单中提取保单价值以支付予收取款项对象的申请(包括但不限于每笔提取款项的金额、付款次数及支付方式)须受限于在您申请时我们在弹性提取权益所提供的选择及当时的行政规例。任何提取金额将会首先从红利锁定户口的金额(如有)中提取,然后从复归红利的现金价值(如有)中提取。若红利锁定户口的金额(如有)及复归红利的现金价值(如有)不足,提取金额的余额将以部分退保的形式从保证现金价值及终期红利的现金价值(如有)中提取。在此权益下任何提取保单价值以支付予收取款项对象将会降低保单的价值以及保单价值的可持续性和潜在增长。倘若任何提取保单价值会导致保单的基本计划的每年保费(适用于5年缴付保费年期的保单)或一次过缴付保费(适用于一次过缴付保费的保单)减少,其后的保证现金价值、任何复归红利的面值及现金价值、任何终期红利的面值及现金价值,及所有已缴付的保费将全部按照已减少的基本计划的每年保费(适用于5年缴付保费年期的保单)或一次过缴付保费(适用于一次过缴付保费的保单)而相应减少,而本公司其后可能公布的任何复归红利及任何终期红利则将相应减少。因此,该提取将减少身故保障、退保保障及保单的价值。您从保单中作出提取及/或定期提取的要求和收取款项对象必须符合我们当时的行政规则,而我们拥有绝对决定权不时厘定行政规则。有关弹性提取权益的详情,请参阅保单条款及细则。
23. 保单贷款的利息将由本公司厘定。如保单所欠的未偿还总额(包括利息)超过其保证现金价值,保单将会终止。
24. 只适用于5年缴付保费年期的保单。同一保单只可以获享个人保障或子女保障。于任何保费假期年期内将没有所需缴付的保费,我们将不会于任何受保人处于完全伤残期间(适用于个人保障)或于任何您身故当天或之后或您处于完全伤残期间(适用于子女保障),但处于保费假期年期内的时期支付豁免保费保障。有关详情,请参阅保单条款及细则。
25. 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。
26. 在任何情况下,个人于所有由本公司缮发的保单及附加保障所获享的豁免保费保障总额最高为200,000美元或等值。
27. 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。
28. 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。
29. 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。
30. 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。

22. Your request to withdraw policy values from the Policy for payment to the payment recipient under this option (including but not limited to the amount of each withdrawal payment, the frequency of payments and the method of payment) is subject to the choices made available by us under Flexi Withdrawal Option and the then prevailing administrative rules at the time of your application. Any withdrawal amount will be taken from the balance of the Bonus Lock-in Account (if any), followed by the cash value of the Reversionary Bonus (if any). If there is not enough balance of the Bonus Lock-in Account (if any) and cash value of the Reversionary Bonus (if any), the remaining withdrawal amount will be taken from the Guaranteed Cash Value and the cash value of the Terminal Bonus (if any), as in the form of partial surrender. Any withdrawal of policy values for payment to the payments recipient under this option will reduce the value of the Policy as well as the sustainability and potential growth of the value of the Policy. If any withdrawal of policy values will have the effect of reducing the Annual Premium of Basic Plan (applicable to policies with 5-year Premium Payment Term) or Single Premium (applicable to Single Premium policies), the subsequent Guaranteed Cash Value, face value and cash value of any Reversionary Bonus, face value and cash value of any Terminal Bonus, and all premiums paid will all be reduced based on the reduced Annual Premium of Basic Plan (applicable to policies with 5-year Premium Payment Term) or Single Premium (applicable to Single Premium policies), and that any Reversionary Bonus and any Terminal Bonus which the Company may declare subsequently will be reduced accordingly. Therefore, such withdrawal will reduce the Death Benefit, the Surrender Benefit and the value of the Policy. Your request to make a withdrawal and/or regular withdrawals from the Policy and the payment recipient would be subject to the then prevailing administrative rules as determined by the Company from time to time at the sole discretion of the Company. Please refer to the terms and conditions of the Policy for the details of Flexi Withdrawal Option.
23. 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.
24. Applicable to the policies with 5-year Premium Payment Term only. You are entitled to either personal protection or child protection per policy. No premiums shall be payable during any Premium Holiday Period and we shall not pay the Waiver of Premium Benefit for any period while the Insured remains Totally Disabled (applicable to personal protection) or for period on or after your date of death or while you remain Totally Disabled (applicable to child protection) but within Premium Holiday Period. For details, please refer to the terms and conditions of the Policy.
25. 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.
26. 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.
27. 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.
28. Applicable to Policy Owner aged 18-60 when the Policy is issued or on the effective date of the latest change of policy ownership.
29. Current requirement of the age of spouse when exercising this annuity option is 40 or above.
30. Not applicable to critical illnesses/Severe Dementia occurred before the annuity date, or signs and symptoms which existed before the annuity date.

重要资料

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。于厘定复归红利及终期红利时，我们致力确保保单持有人和本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，余下的部分则归于本公司。

本公司已成立一个委员会，在厘定复归红利及终期红利派发之金额时向本公司董事会提供独立意见。实际复归红利及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，最后由本公司董事会（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复归红利及终期红利1次。复归红利面值一经公布便会永久附加于保单并为保证，而复归红利现金价值为非保证。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，以厘定保单的复归红利及终期红利。

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。

为了提供更平稳的复归红利及终期红利，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终期红利，反之亦然。

此保险计划可让保单持有人行使红利锁定权益，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。

投资政策、目标及策略

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：

Important Information

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. Reversionary Bonus and 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 Reversionary Bonus and Terminal Bonus amounts to the Board of the Company. The actual Reversionary Bonus and 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 Reversionary Bonus and Terminal Bonus will be reviewed and determined by us at least once per year. Face value of Reversionary Bonus forms a permanent addition to the Policy and is guaranteed once declared, while cash value of Reversionary Bonus is non-guaranteed. Terminal Bonus does not form a permanent addition to the Policy. In determining the Reversionary Bonus and 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 Reversionary Bonus and Terminal Bonus, we may retain returns during periods of strong performance to support stronger Reversionary Bonus and Terminal Bonus in times of less favourable performance, and vice versa.

This insurance plan allows policy owners 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, which may include bonds and other fixed-income instruments and equity-like assets, are segregated from the investments backing the participating policy.

Investment Policy, Objective and Strategy

YF Life'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 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:

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。

此外，我们或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

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

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

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

Investments are diversified across geographical areas and industries.

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

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

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

In order to manage the portfolio efficiently and optimize the return and risk, this investment strategy may be subject to change, depending on the then 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

主要产品说明

缴付保费年期及保障年期

适用于5年缴付保费年期的保单：您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)将会支付予您。

富饶传家储蓄保险计划的保障年期为受保人终身。

适用于一次过缴付保费的保单：您应一次过缴付保费，**富饶传家储蓄保险计划**的保障年期为受保人终身。

保费假期(只适用于5年缴付保费年期的保单)

保单提供保费假期。如要申请保费假期，您须要缴付所有保单债项及保单内的所有附加保障将会被终止。您的要求获批准后，保费假期将不能取消。如没有减少保单之每年保费，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内的保单年的保单周年将没有复归红利拨入保单，如没有减少保单之基本计划的每年保费及提取现金，复归红利的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。任何保费假期年期内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及保单分拆权益。

Key Product Disclosures

Premium Payment Term and Benefit Term

For the Policy with 5-year Premium Payment Term: You should pay the premium(s) in accordance with the premium payment term. If the premium is not paid before the end of 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Guaranteed Cash Value, all coverage under the Policy will be terminated and the Cash Value (after deducting any outstanding Policy Debt) will be paid to you (if any).

The Benefit Term for **Vantage Infinity Savings Insurance Plan** is whole of life of the Insured.

For Single Premium Policy: You should pay the Single Premium and the Benefit Term for **Vantage Infinity Savings Insurance Plan** is whole of life of the Insured.

Premium Holiday (applicable to policies with 5-year Premium Payment Term only)

The Policy offers Premium Holiday. To take a Premium Holiday, you will have to repay all Policy Debt and all supplementary benefits attached to the 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 the Policy. The Guaranteed Cash Value after the Premium Holiday Period will be revised. No Reversionary Bonus will be credited to the 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 is no decrease in the Annual Premium of the Policy and no 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 the Policy can be made and no Policy-split Option can be exercised during the Premium Holiday Period.

保单贷款

如保单有保证现金价值，您可提出保单贷款要求。最高贷款限额为保证现金价值的90%。您可借贷的最高数额为最高贷款限额扣除任何尚未偿还的保单债项。我们会就保单贷款金额向您收取利息，贷款利息由本公司不时厘定。贷款利息将按日累积并于每个保单周年被计入尚欠的贷款。

如保单债项超过保证现金价值，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)将会支付予您。

延迟付款期

除非该笔款项是用作缴付保费予本公司，我们保留押后批准保单贷款及支付退保保障之权利，最长不超过接获有关书面要求后6个月。我们保留押后批准复归红利及终期红利转换之权利，最长不超过接获书面要求选择行使红利锁定权益当日后6个月。

终止

在下列任何情况下，保单及保单下的所有保障将会终止：

- 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(适用于5年缴付保费年期的保单)
- 保单债项超过保证现金价值
- 您呈交书面要求终止保单。此要求将会构成对保单的退保
- 受保人身故，除非保单于受保人身故后有任何更改受保人

Borrowing

If the Policy has a Guaranteed Cash Value, you can apply for a loan against the Policy. The Maximum Loan Limit is 90% of the Guaranteed Cash Value. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged on policy loan amounts at a rate determined by us from time to time. Interest will accrue daily on policy loan amounts and will be added to the outstanding loans on each policy anniversary.

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

Deferred Payment Period

We reserve the right to delay approving any policy loan and payment of any Surrender Benefit for a period up to 6 months from the date we receive your written request, unless the amount 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 6 months from the date we receive your written request to exercise the Bonus Lock-in Option.

Termination

The Policy and all coverage under 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 (applicable to policies with 5-year Premium Payment Term)
- The amount of Policy Debt exceeds the Guaranteed Cash Value
- You submit a written request to terminate the Policy. Such request will constitute a surrender of the Policy
- The Insured passes away unless there is any Change of Insured under the Policy after the death of the Insured

主要产品风险

提早退保

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

未有缴交保费(只适用于5年缴付保费年期的保单)

您应在整个缴付保费年期内缴交保费。当宽限期届满时，如有任何尚欠的保费会导致保单被终止。您可能会丧失保单所提供的保障，而您所获得的现金价值(如有)或会远低于您的已缴保费总额。

自动保费贷款风险(只适用于5年缴付保费年期的保单)

如在宽限期满时仍未缴付逾期的保费，而当时的保证现金价值不少于逾期未缴付的保费金额加任何尚未偿还的保单债项，则自动保费贷款设施将会以借贷形式，缴付逾期的保费，而保单将会继续生效。如保证现金价值少于逾期未缴付的保费金额加任何尚未偿还的保单债项，本公司会向您支付保单的现金价值(如有)，而保单亦会终止。我们会就贷款金额(包括自动保费贷款)向您收取利息，贷款利息将由本公司不时厘定。贷款利息将按日累积并于每个保单周年被计入尚欠的贷款。

如保单债项超过保证现金价值，保单的所有保障将会终止，本公司会向您支付于偿还保单债项后所剩余的现金价值(如有)。

非保证保障

此计划中的一部分保障(包括但不限于复归红利及终期红利)为非保证，及受包括但不限于理赔、支出费用、投资回报及退保等因素影响。详情请参考"红利理念"部分。实际之保障金额及/或回报或会与产品资料中所显示的不同。某些情况下，非保证保障(包括但不限于复归红利及终期红利)可能为零。

Key Product Risks

Early Surrender

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

Non-payment of Premium (applicable to policies with 5-year Premium Payment Term only)

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

Automatic Premium Loan Risk (applicable to policies with 5-year Premium Payment Term only)

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

If the amount of Policy Debt exceeds the Guaranteed Cash Value, all coverage under the Policy will be terminated and we will pay you the Cash Value (after deducting any outstanding Policy Debt) (if any).

Non-guaranteed Benefits

A portion of the benefits provided by the Plan (including but not limited to Reversionary Bonus and Terminal Bonus) is non-guaranteed and subject to factors including but not limited to claims, expenses, investment performance and surrenders. Please refer to "Bonus Philosophy" sections in details. The actual amounts of benefits and/or returns may be different from the benefits and/or returns illustrated in the product materials. Under certain circumstances, the non-guaranteed benefits (including but not limited to Reversionary Bonus and Terminal Bonus) can be zero.

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，您获得的金额的实质价值可能较少。

信贷风险

此计划由万通保险承保及负责，保单持有人的保单权益会受其信贷风险所影响。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

外币的汇率可能波动，因而影响您以本地货币计算时所需缴付保费及利益的金额。如选择的保单货币并非本地货币，阁下须承受汇率风险。

主要不保事项

适用于5年缴付保费年期的保单：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更改受保人(如有)的生效日期：
    - 现有受保人在保单日期(如没有前次更改受保人)或前次更改受保人的生效日期(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，或该更改至第二受保人生效日期或该保单利益延续权益的生效日期(视情况而定)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的生效日期(如曾有任何更改受保人)(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更改受保人(如有)的生效日期：
    - 现有受保人在保单日期(如没有前次更改受保人)或前次更改受保人的生效日期(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，或该更改至第二受保人生效日期或该保单利益延续权益的生效日期(视情况而定)的实际年龄少于18岁。
- 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/或与此有关之病症，包括爱滋病。

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, you might receive less in real terms even if YF Life meets all of its contractual obligations.

Credit Risk

This plan is underwritten by YF Life. The insurance benefits are held solely responsible by the Company and subject to its credit risk. If we are unable to satisfy the financial obligations of the Policy, you may lose the value of policy and its coverage.

Exchange Rate Risk

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

Key Exclusions

For the Policy with 5-year Premium Payment Term: We will not pay any benefit claim for death or Total Disability under Waiver of Premium Benefit 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 effective date of the latest 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 policy ownership (if there is any change of policy ownership); and
  3. the effective date of 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 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, such Effective Date of Change to Contingent Insured, or such Continuation of Policy Benefit Option Effective Date (as the case may be) 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 policy ownership (if there is any change of policy 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, such Effective Date of Change to Contingent Insured, or such Continuation of Policy Benefit Option Effective Date (as the case may be) is below 18.
- 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.

受保人若在保单日期起计，或于更改受保人生效日期/更改至第二受保人生效日期起计，或于保单利益延续权益的生效日期起计，或于批准保单复效申请当天起计(以最后者为准)1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))或现金价值，以较高者作准。

适用于一次过缴付保费的保单：受保人若在保单日期起计，或于更改受保人生效日期／更改至第二受保人生效日期起计，或于保单利益延续权益的生效日期起计(以最后者为准)1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))或现金价值，以较高者作准。

有关不保事项之详情，请参阅保单条款及细则。

提供资料责任及未符合这要求的后果

保单是基于您和受保人于投保申请表内提供给我们的资料。重要的是，您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您和受保人是否符合保单的资格。如果您或受保人提供给我们的资料不准确、误导或被夸大，您应该立即通知我们。如您或受保人未有提供准确及真实的资料，或您或受保人提供误导或被夸大的资料，保单的保障可能会受到影响。

于保单作为依据的投保申请内，或任何足以影响保单的任何事项、或有关依据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，我们有绝对权决定保单自成立之日起无效及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

保费征费

所有保单持有人，须就其于香港缮发之保单，在每次缴付保费时向保险业监管局缴付征费。有关征费之详情，请浏览保险业监管局网站专页www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足您的要求，您可以书面方式要求取消保单，连同保单退回本公司(香港湾仔骆克道33号万通保险大厦27楼)，并确保本公司的办事处于交付保单的21个历日内，或向您/您的代表人交付《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，您将可获退回已缴保费金额及您所缴付的征费，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，您只需填妥、签署并寄回由本公司提供的特定表格，本公司将安排退保事宜。

如需索取有关表格，请联络您的持牌保险中介人或致电本公司客户服务热线：香港(852) 2533 5533。

If the Insured commits suicide, whether sane or insane, within one year from the latest of the Policy Date or the Effective Date of Change of Insured/the Effective Date of Change to Contingent Insured, or the Continuation of Policy Benefit Effective Date, or the date we approve the reinstatement application, the total liability of YF Life shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any) or the Cash Value, whichever is higher.

For Single Premium Policy: If the Insured commits suicide, whether sane or insane, within one year from the latest of the Policy Date or the Effective Date of Change of Insured/the Effective Date of Change to Contingent Insured, or the Continuation of Policy Benefit Effective Date, the total liability of YF Life shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any) or the Cash Value, whichever is higher.

Please refer to the terms and conditions of the Policy for the details of Exclusions.

Duty of Disclosure and the Consequences of Not Making Full Disclosure

The 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 the Policy may be affected.

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

Claims Procedures

For details of the procedures for making claims, please refer to our website at:

Hong Kong: https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner

Premium Levy

All policy owners are required to pay a levy on insurance premiums for all new and in-force insurance policies issued in Hong Kong to the Insurance Authority (IA). For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation

If you are not satisfied with the Policy, you may return it under a signed covering letter to us (27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong) within 21 calendar days after the delivery of the Policy or delivery of the Notice (which states that the Policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the Policy upon receipt of your written request and refund all premiums and levy you paid, without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Surrender

You may surrender the Policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender.

You may contact your licensed insurance intermediary or contact our Customer Service Hotline at Hong Kong (852) 2533 5533 to get a copy of the form.

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此产品册子仅旨在香港传阅，不能诠释为万通保险在香港境外提供或出售或游说购买、要约、招揽及建议任何保险产品。如您现时本人不是身在香港境内，万通保险将无法向您提供有关产品及优惠。您和相关各方应寻求独立的财务、税务及法律建议。

尽管万通保险已谨慎处理此产品册子所载列之资料，但万通保险并不会对其内容的准确性作任何明示或暗示担保，亦不会承担任何相关责任。若内容与相关保单合同之间存在任何不一致或歧义，则以相关保单合同为准。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 。

Vantage Infinity Savings Insurance Plan is underwritten by YF Life Insurance International Limited ("YF Life").
This product brochure provides information for general reference only. It does not form part of the Policy and does not contain the full terms of the Policy. Please refer to the terms and benefits of the Policy/policy documents for exact benefit coverage, terms and conditions, and exclusions. This product brochure does not represent a contract between YF Life and anyone or any entity else.

This product brochure is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any insurance product of YF Life outside Hong Kong. If you are not currently in Hong Kong, YF Life will not be able to provide you with related products and offers. You and other interested parties should seek independent financial, tax, and legal advice.

Although care is taken in preparing this product brochure, YF Life disclaims any express or implied warranty as to the accuracy of the content and any liability with respect to it. In the event of any conflict or inconsistency between the contents of this product brochure and the relevant policy contracts, the relevant policy contract shall prevail. 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.

客户服务

香港：香港尖沙咀广东道9号港威大厦6座12楼1211室

万通保险客户服务热线：(852) 2533 5555

中国内地免费热线：400 842 3983

Customer Service

Hong Kong: Suite 1211, 12/F, Tower 6, The Gateway,
9 Canton Road, Tsimshatsui, Hong Kong

Customer Service Hotline: (852) 2533 5555

Mainland China Toll-Free: 400 842 3983

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万通保险国际有限公司（“万通保险”）的主要间接股东*包括拥有超过170年历史、美国五大寿险公司**之一的Massachusetts Mutual Life Insurance Company（“美国万通”），以及云锋金融控股有限公司等。

万通保险与Barings（霸菱）为长期战略合作伙伴。我们凭借卓越的环球投资实力、广泛的合作网络，以及金融科技创新强劲动能，居香港保险业的领先地位。

*美国万通及云锋金融控股有限公司间接持有万通保险的股份。

** “美国五大寿险公司”乃按2026年6月3日《FORTUNE 500》公布的“互惠寿险公司”及“上市股份寿险公司”2025年度收入排名榜合并计算。

The major indirect shareholders* of YF Life Insurance International Limited ("YF Life") include Massachusetts Mutual Life Insurance Company ("MassMutual"), which itself has over 170 years of experience and is one of the Five Largest US Life Insurance Companies**, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life.

** The "Five Largest US Life Insurance Companies" are ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2025, and based on the FORTUNE 500 as published on June 3, 2026.

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保险服务卓越大奖2025-2026
卓越多元投资策略应用

《iMONEY智富杂志》
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