YFLife
萬通保險

儲蓄及退休 Savings and Retirement

富饒傳家儲蓄保險計劃
Vantage Infinity Savings Insurance Plan

VIS

以遠見佈局未來 讓選擇家傳世代

Empowering Future Generations with Foresight and Choice

為人父母最大的理想，便是成就子女過著有自由選擇的人生。現今的新世代重視生活體驗及無壓力的自主生活，事業發展以喜好為先，追夢為上。因此，「傳承」不僅僅是財富的傳遞，更是賦予他們更大的選擇空間，延續一個「有底氣」的未來。無論是讀書、創業還是旅居，都能輕鬆決定。

富饒傳家儲蓄保險計劃（「此計劃」）以長線財富管理為核心，具備長期回報潛力，並提供紅利鎖定及解鎖功能，讓您把握保值與增值的機會。此計劃穩健守護您的財富及傳承部署，並涵蓋多項傳承管理工具，包括第二保單持有人及/或第二受保人、保單分拆、保單分拆預設指示、更改受保人及/或保單持有人及11種身故保障自選支付方案等，助您隨時修訂規劃，靈活成就子女的夢想人生。

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「閣下」指保單持有人。「萬通保險」、「本公司」、「我們」及「我們的」指萬通保險國際有限公司。
"You" and "your" refer to the Policy Owner. "YF Life", "the Company", "we", "our" and "us" refer to YF Life Insurance International Limited.

富饒傳家儲蓄保險計劃
Vantage Infinity Savings Insurance Plan

長線財富增值
Long-term Wealth Growth

1 具長期增長潛力
Long-term Growth Potential

提供保證現金價值及非保證紅利現金價值，助您達成長遠儲蓄目標
Provide Guaranteed Cash Value and the cash value of non-guaranteed bonuses to support your long-term savings goal

2 鎖定或解鎖紅利　攻守兼備
Advance and Safeguard by Locking or Unlocking Your Bonuses

按時所需，鎖定或解鎖紅利，掌握保值與增值時機
Seize the opportunities for value preservation and growth by locking or unlocking the bonuses

3 終身年金　退而無憂
Lifetime Annuity for Worry-free Retirement

多達12種終身年金選擇，幫助實現退休後的財富自主
Choose from up to 12 lifetime annuity options to help achieve financial independence after retirement

傳承策劃
Legacy Planning

4 世代傳承保單效益
Transferring Policy Across Generations

預先提名最多3名第二保單持有人及3名第二受保人，世代延續保單權益
Prior nomination of up to 3 Contingent Policy Owners and 3 Contingent Insureds to ensure your policy endurance

5 靈活資產分配
Flexible Wealth Allocation

分拆保單及保單分拆預設指示以配合您的財產分配安排
Split the Policy and Policy-split Advance Instruction to match with your wealth allocation arrangement

6 重新安排傳承規劃
Re-arrangement to Align Your Legacy Planning

可更改受保人或保單持有人，重新安排傳承規劃
Changing the Insured or the Policy Owner to align with your most current legacy planning

7 喪失自我照顧能力時的守護
Protection for Inability to Self-care

為在精神上無行為能力時的預設安排，確保家人可於緊急情況下持有及管理資產，避免家人在緊急狀況下陷入財困
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種身故保障自選支付方案配合所需
11 Death Benefit Settlement Options Tailored for Different Payout Arrangements

提供11種身故保障自選支付方案，為摯愛選擇最合適的支付安排
Choose from 11 Death Benefit settlement options to select the most suitable payout arrangement for your loved ones

應急資金安排
Emergency Financing Arrangements

9 額外財務安排　以應不時之需
Extra Financial Arrangements to Meet Unexpected Needs

助您有迫切的財務需要或不幸完全傷殘時作出應變
Allows you to respond to urgent financial needs or Total Disability

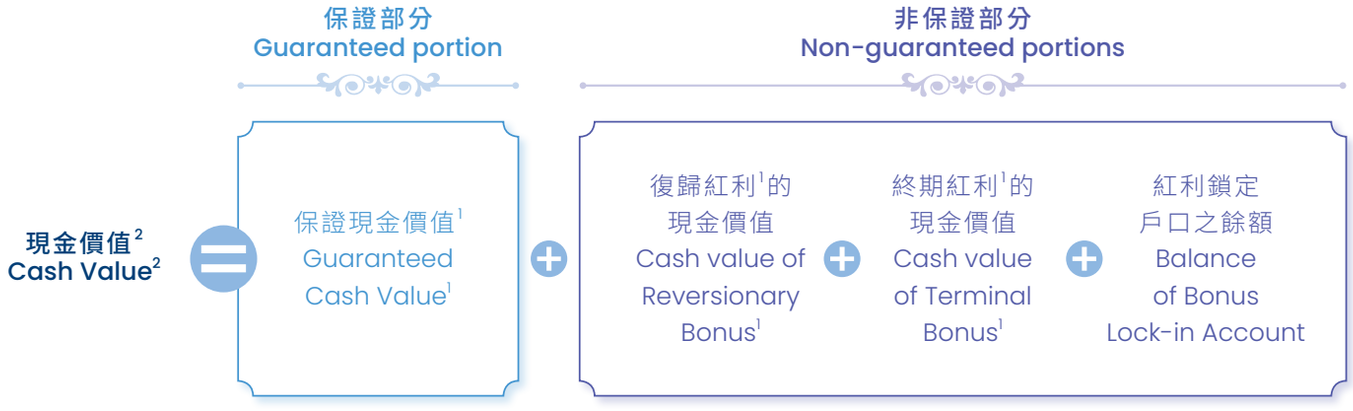
1 具長期增長潛力 Long-term Growth Potential

此計劃為您提供本公司的投資管理，透過資產配置，配合動態調整策略，建立跨地域、跨行業、跨週期的多元投資組合，有效管理投資風險，達致可接受的水平。

除保證現金價值[1]外，此計劃更提供非保證復歸紅利[1]及非保證終期紅利[1]，實現長遠財富累積的目標。為您的保單提供投資回報潛力，讓您保單的現金價值[2]不斷遞增。

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.



您知道嗎？ Do you know?

如何計算復歸紅利[3]：可以在保單生效期間或保單終止時提取。在計算身故保障時會以面值計算；在提取[4]、部分退保[4]、退保或保單終止（非因受保人身故而引致）時，則會按當時的現金價值計算。

如何計算終期紅利[5]：在計算身故保障時會以面值計算；在部分退保[4]、退保或保單終止（非因受保人身故而引致）時，會按當時的現金價值計算。

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.

在計算復歸紅利[3]及終期紅利[5]時，在以下不同的情況會分別以面值或現金價值支付。
When calculating Reversionary Bonus[3] and Terminal Bonus[5], the face value or cash value will be paid respectively under the below conditions.

	復歸紅利[1] Reversionary Bonus[1]		終期紅利[1] Terminal Bonus[1]	
何時支付？ When to pay?	於賠償身故保障時支付* Payable upon the payment of Death Benefit*	於提取[4]、部分退保[4]、退保或保單終止時支付 Payable upon withdrawal[4], partial surrender[4], policy surrender or policy termination	於賠償身故保障時支付* Payable upon the payment of Death Benefit*	於部分退保[4]、退保或保單終止時支付 Payable upon partial surrender[4], policy surrender or policy termination
以面值還是現金價值支付？ Whether to be paid in face value or cash value?	面值 Face value	現金價值 Cash value	面值 Face value	現金價值 Cash value

* 視乎身故保障計算而定，有關身故保障之計算詳情，請參閱此產品冊子中的「**富饒傳家儲蓄保險計劃**一覽表」。
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 鎖定或解鎖紅利　攻守兼備
Advance and Safeguard by Locking or Unlocking Your Bonuses

您可看準時機鎖定或解鎖紅利現金價值，掌握保值與增值時機，享受潛在回報。

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

紅利鎖定權益[6]

為了讓您鎖定潛在回報，您可於第10個保單週年起，申請行使紅利鎖定權益，將復歸紅利及終期紅利的最新現金價值轉移至您的紅利鎖定戶口，並以非保證利率賺取利息。

另一方面，您可隨時從紅利鎖定戶口提取現金[4]，以滿足不同人生階段的理財需要。

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.

紅利解鎖權益[7]

為配合您的理財需要，您可於行使紅利鎖定權益1年後，選擇行使紅利解鎖權益，將部分或全部紅利鎖定戶口中的最新價值轉為復歸紅利及終期紅利，累積潛在回報。

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.

您知道嗎？
Do you know?

您可選擇行使紅利鎖定權益，將復歸紅利及終期紅利的最新現金價值轉移至紅利鎖定戶口，可以非保證利率積存生息。此非保證積存利率會參考所投資的資產的過往經驗及預期未來回報表現釐定。這些投資可能包括債券及其他固定收益資產及股票類資產，並與此分紅保單的投資分開。

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 終身年金　退而無憂
Lifetime Annuity for Worry-free Retirement

您可以將保單內的現金價值轉為年金，為退休後無憂生活作好準備，享受悠遊退休生活。

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款終身年金選擇

市場獨有[8]

在保單生效期間，您可於受保人年滿55歲及由第10個保單週年起，隨時靈活選擇將全數或部分現金價值轉為年金[9]，年金保證終身派發，確保退休後一輩子有收入，長享長有。

您可選擇市場上少有的「終身派發年金」，年金的支付方式有12種年金權益^隨意選擇，您可按自己需要，選擇與配偶共享年金；或者在首次確診危疾或嚴重認知障礙時，獲取雙倍年金。活到多少歲都可以持續領取，享受豐盛無憂的退休生活。

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.

^ 有關12種年金權益之詳情，請參閱此產品冊子中的「**富饒傳家儲蓄保險計劃**一覽表」。
For details of the 12 annuity options, please refer to the "**Vantage Infinity Savings Insurance Plan** – at a glance" in this product brochure.

4 世代傳承保單效益
Transferring Policy Across Generations

為未知的變化早作安排，延續保單權益，令財富得以世代傳承。

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

預先提名新的保單持有人及受保人

您可預先提名最多3名第二保單持有人，一旦保單持有人不幸身故，其中1名第二保單持有人將按您預設的繼承次序繼承保單[10]；另外，亦可預先提名最多3名第二受保人，於受保人不幸離世後，其中1名第二受保人將按您預設的繼承次序成為新受保人[11]，讓保單延續下去。

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 靈活資產分配 Flexible Wealth Allocation

按不同時間的意願分配財富，實踐您的資產分配安排，傳承予多位摯愛。

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.

保單分拆權益[12]

您最快可於第1個保單週年起，將保單的部分現金價值分拆成數份保單，饋贈給多位摯愛，讓愛與財富延續。

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.

保單分拆預設指示權益[13]

市場首創[8]

您可預設指示，於您去世時將保單的部分現金價值分拆成另一張保單，讓保單內累積的財富可以傳承下去。同時，您可就指示提名最多3名指定人士並讓其中1名指定人士按您預設的繼承次序成為分拆保單的保單持有人。

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.

小貼士 Tips

每個保單年只可行使保單分拆權益1次，但每次分拆的保單數目不限。如透過行使保單分拆預設指示權益分拆保單，則只可將保單的部分現金價值分拆成另一張保單。

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 重新安排傳承規劃 Re-arrangement to Align Your Legacy Planning

配合您傳承規劃的變化，無論是為新生兒孫或為各子女需要改變的準備，您都可以透過更改受保人或保單持有人去達成您傳承大計的改動。

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/或保單持有人

您可於保單生效期間，無限次要求更改受保人[14]，將財富世代傳承。此外，您亦可按需要轉換保單持有人，將保單傳承予摯愛。更改次數不限，亦不影響保單的現金價值，讓您安心將財富與後代共享。

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.

小貼士 Tips

每次更改受保人之間必須至少相隔1年。

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

7 喪失自我照顧能力時的守護
Protection for Inability to Self-care

若不幸在精神上失去行為能力，一般情況下家人須經過相關法律程序方可代替該人士管理資產。透過精神上無行為能力預設指示權益[15]，您可預設指示將整份保單或1張分拆保單轉贈摯愛，確保家人可於緊急情況下持有及管理保單，為您作合適的安排。

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.

精神上無行為能力預設指示權益[15]

您可透過預設指示，於患上嚴重認知障礙等指定疾病或其他情況以致精神上失去行為能力時，轉贈整份保單或1張分拆保單予摯愛持有。您可就指示提名最多3名指定人士，一旦您精神上失去行為能力後，其中一名指定人士將按您預設的繼承次序繼承保單或分拆保單，確保家人可於最需要的時候獲得應急資金。

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.

小貼士 Tips

於年金期內，年金受保人可預先指定在其精神上失去行為能力後，有關的年金收入將支付予年金收益人，而該要求必須由年金受保人與保單持有人一同提出。

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種身故保障自選支付方案配合所需
11 Death Benefit Settlement Options Tailored for Different Payout Arrangements

您可預先透過多達11種的身故保障自選支付方案，為受益人選定妥善安排。

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

身故保障[16]自選支付方案

若受保人不幸身故，身故保障將支付予受益人：

Death Benefit[16] Settlement Options

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

一次過繳付保費的保單
Single Premium policies

- 保證現金價值 + 復歸紅利的面值 (如有) + 終期紅利的面值 (如有) + 紅利鎖定戶口之餘額 (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%一次過繳付保費總額+ 紅利鎖定戶口之餘額 (如有)
- 100% of total Single Premium paid + balance of Bonus Lock-in Account (if any)

以較高者為準 whichever is higher

5年繳付保費年期的保單
Policies with 5-year Premium Payment Term

- 保證現金價值 + 復歸紅利的面值 (如有) + 終期紅利的面值 (如有) + 紅利鎖定戶口之餘額 (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%已繳每年保費總額[17] + 紅利鎖定戶口之餘額 (如有)
- 100% of total Annual Premium paid[17] + balance of Bonus Lock-in Account (if any)

以較高者為準 whichever is higher

此外，您可預先設定賠償方式，讓受益人按以下不同方式領取身故保障：
In addition, you may give advance instructions on the below settlement options to pay the Death Benefit to the Beneficiary in following ways:

即時開始支付 Immediate Payment

1. 一筆過[18] Lump Sum[18]
2. 每月定期賠款 Monthly Payments for a Fixed Period
3. 每月定額賠款 Monthly Payments of a Fixed Amount
4. 以每月賠款支付部分金額 Partial Payment in Monthly Payments
5. 以每月賠款支付部分金額至受益人指定年齡 Partial Payment in Monthly Payments till Specified Age of the Beneficiary

預設開始支付 Scheduled Payment

6. 於受益人指定年齡以一筆過支付賠款 Lump Sum Payment at Specified Age of the Beneficiary
7. 於受益人指定年齡起每月定期賠款 Monthly Payments for a Fixed Period Commencing from Specified Age of the Beneficiary
8. 於受益人指定年齡起每月定額賠款 Monthly Payments of a Fixed Amount Commencing from Specified Age of the Beneficiary
9. 於受益人指定年齡起以每月賠款支付部分金額 Partial Payment in Monthly Payments Commencing from Specified Age of the Beneficiary
10. 於受益人指定年齡之間以每月賠款支付部分金額 Partial Payment in Monthly Payments between Specified Ages of the Beneficiary

11. 保單利益延續權益 Continuation of Policy Benefit Option

9 額外財務安排　以應不時之需
Extra Financial Arrangements to Meet Unexpected Needs

在財政上有迫切需要時，您可以申請保費假期或提取現金。在豁免保費保障下，若不幸完全傷殘[19]，可獲豁免保費。

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.

保費假期[20]

您可於第2個保單週年起，就5年繳付保費年期的保單申請長達2年的保費假期，靈活處理突如其來的財務需要。保單於保費假期年期內仍然生效，於保費假期年期間，每個保單年後將暫停公佈復歸紅利的面值，以及保單內的保證現金價值及復歸紅利的面值將維持於保費假期生效日期[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].

靈活提取

為了讓您享有足夠的財務彈性，此計劃下您可提取[4]復歸紅利的現金價值及紅利鎖定戶口之餘額。

彈性提取權益[22] — 您可於第1個保單週年(適用於一次過繳付保費的保單)或第6個保單週年(適用於5年繳付保費年期的保單)起申請設立指示，從保單中提取及/或定期提取，並指定一名收取款項對象收取該提取金額，讓您享有更具彈性的理財選擇。您可無限次更改有關指示或收取款項對象，但每次只能就保單設立一個指示。

部分退保[4] — 您亦可透過部分退保以提取部分保證現金價值、復歸紅利的現金價值、終期紅利的現金價值及紅利鎖定戶口之餘額。

保單貸款[23] — 您可申請保單貸款，貸款額高達90%保證現金價值。保單貸款須支付利息，利息將由本公司釐定。

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.

豁免保費保障[24]

若不幸完全傷殘，您可就5年繳付保費年期的保單獲得保費豁免。

個人保障 — 若受保人[25]不幸於65歲前因疾病或意外受傷引致連續6個月或以上完全傷殘[19]，我們會代付傷殘期間的所需保費，總額高達200,000美元或等值[26]。

子女保障 — 若為18歲以下子女投保[27]，萬一保單持有人[28]不幸身故，或於65歲前因疾病或意外受傷引致連續6個月或以上完全傷殘[19]，可獲豁免保費保障，總額高達200,000美元或等值[26]，讓您為子女籌劃的未來得以安心延續，不受突如其來的變故所影響。

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.

您知道嗎？ Do you know?

保費假期、提取現金價值、部分退保或保單貸款或會影響退保時保單的現金價值。若到期的保費未能繳付或保單債項超過保證現金價值，保單將會終止。

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.

富饒傳家儲蓄保險計劃一覽表
Vantage Infinity Savings Insurance Plan – at a glance

利益項目 Benefits	
現金價值[2] **Cash Value[2]**	保證現金價值 ⊕ 復歸紅利的現金價值 (如有) ⊕ 終期紅利的現金價值 (如有) ⊕ 紅利鎖定戶口之餘額 (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)
保證現金價值[1] **Guaranteed Cash Value[1]**	無論經濟環境如何，將根據繳付保費年期及保單已生效的年期提供保證現金價值 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
復歸紅利[1] **Reversionary Bonus[1]**	於第2個保單週年 (適用於一次過繳付保費的保單) 或第6個保單週年 (適用於5年繳付保費年期的保單) 起最少每年公佈1次復歸紅利 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
	– 非保證紅利，可套現或將其留在保單內累積滾存 – 面值一經公佈，便會永久附加於保單，並將根據身故保障之計算，用作支付部分身故保障 – 現金價值為非保證並在提取、部分退保、退保或保單終止時支付 – 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
終期紅利[1] **Terminal Bonus[1]**	於第3個保單週年 (適用於一次過繳付保費的保單) 或第6個保單週年 (適用於5年繳付保費年期的保單) 起最少每年公佈1次終期紅利 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
	– 非累積、非保證分紅 – 金額將於每次公佈時更新 – 終期紅利並不是永久附加於保單，已公佈的終期紅利或會在本公司其後公佈時增加或減少 – 面值為非保證並將根據身故保障之計算，用作支付部分身故保障 – 現金價值為非保證並在部分退保、退保或保單終止時支付 – 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

利益項目 Benefits

紅利鎖定權益[6] **Bonus Lock-in Option[6]**	可於第10個保單週年起行使，將復歸紅利及終期紅利的最新現金價值鎖定，轉移到紅利鎖定戶口內以非保證利率滾存生息，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 每次轉換 (現時最少) Each transfer (current minimum): 5% 最高鎖定百分比總和 Maximum Aggregate Lock-in Percentage: 60% 鎖定紅利的現金價值會減少其面值 Locking-in of cash value of bonuses will reduce their face value
紅利解鎖權益[7] **Bonus Unlock Option[7]**	可於行使紅利鎖定權益1年後行使，將紅利鎖定戶口中的最新價值轉為復歸紅利及終期紅利 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 每次轉換 (現時最少) Each transfer (current minimum): 10% 每次轉換 (現時最多) Each transfer (current maximum): 100%
第二保單持有人提名[10] **Contingent Policy Owner Nomination[10]**	您可預先提名最多3名第二保單持有人，一旦保單持有人不幸身故，其中1名第二保單持有人將按您預設的繼承次序繼承保單 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]**	您可預先提名最多3名第二受保人，於受保人不幸離世後，其中1名第二受保人將按您預設的繼承次序成為新受保人 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
保單分拆權益[12] **Policy-split Option[12]**	您可於保單第1個週年起將保單的部分現金價值分拆成數份保單 You can split the Policy into several policies by converting a portion of its Cash Value from the 1st policy anniversary onwards
保單分拆預設指示權益[13] **Policy-split Advance Instruction Option[13]**	您可預設指示，於您去世時將保單的部分現金價值分拆成另一張保單。您可就指示提名最多3名指定人士並讓其中1名指定人士按您預設的繼承次序成為分拆保單的保單持有人 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

利益項目 Benefits

精神上無行為能力預設指示權益[15] **Mental Incapacity Advance Instruction Option[15]**	您可透過預設指示，於患上嚴重認知障礙等指定疾病或其他情況以致精神上失去行為能力時，轉贈整份保單或一張分拆保單予摯愛持有。您可就指示提名最多3名指定人士，一旦您精神上失去行為能力後，其中1名指定人士將按您預設的繼承次序繼承保單或分拆保單。於年金期內，年金受保人與保單持有人亦可預先設定指示，指定在年金受保人精神上失去行為能力後有關的年金收入將支付予年金收益人 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]**	一次過繳付保費的保單 Single Premium policies	5年繳付保費年期的保單 Policies with 5-year Premium Payment Term
	保證現金價值 ⊕ 復歸紅利的面值(如有) ⊕ 終期紅利的面值(如有) ⊕ 紅利鎖定戶口之餘額(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%一次過繳付保費總額 ⊕ 紅利鎖定戶口之餘額(如有) – 100% of total Single Premium paid ⊕ balance of Bonus Lock-in Account (if any)	– 100%已繳每年保費總額[17] ⊕ 紅利鎖定戶口之餘額(如有) – 100% of total Annual Premium paid[17] ⊕ balance of Bonus Lock-in Account (if any)
	以較高者為準 Whichever is higher	

利益項目 Benefits

身故保障自選支付方案 **Death Benefit Settlement Options**	– 一筆過[18]；或 – 每月定期賠款；或 – 每月定額賠款；或 – 以每月賠款支付部分金額；或 – 以每月賠款支付部分金額至受益人指定年齡；或 – 於受益人指定年齡以一筆過支付賠款；或 – 於受益人指定年齡起每月定期賠款；或 – 於受益人指定年齡起每月定額賠款；或 – 於受益人指定年齡起以每月賠款支付部分金額；或 – 於受益人指定年齡之間以每月賠款支付部分金額；或 – 保單利益延續權益 – 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
彈性提取權益[22] **Flexi Withdrawal Option**[22]	您可於第1個保單週年（適用於一次過繳付保費的保單）或第6個保單週年（適用於5年繳付保費年期的保單）起申請設立指示，從保單中提取及/或定期提取，並指定1名收取款項對象收取該提取金額。您亦可無限次更改有關指示或收取款項對象，但每次只能就保單設立1個指示 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
保費假期[20]（只適用於5年繳付保費年期的保單） **Premium Holiday**[20] (Applicable to policies with 5-year Premium Payment Term only)	保費假期年期上限為2年 Maximum aggregate Premium Holiday Period of 2 years
豁免保費保障[24]（只適用於5年繳付保費年期的保單） **Waiver of Premium Benefit**[24] (Applicable to policies with 5-year Premium Payment Term only)	受保人投保年齡為18歲以下[28] For Insured with an issue age below 18[28] 高達200,000美元或等值[26] Up to US$200,000 or equivalent[26] 受保人投保年齡為18歲或以上 For Insured with an issue age of 18 or above

終身年金權益[9] Lifetime Annuity Option[9]

選擇 Option 1 定額終身年金 Lifetime fixed-income Annuity	受保人可終身收取定額年金，直至百年歸老 The Insured receives a lifetime fixed-income annuity
選擇 Option 2 / 3 定額終身年金 – 現金價值回奉保證 / 125%現金價值回奉保證 Lifetime fixed-income annuity – guaranteed refund of Cash Value / 125% Cash Value	若受保人於身故時已收取的年金收入總額少於用作行使年金權益的現金價值 / 現金價值的125%，此計劃會繼續派發年金予指定年金受益人，直至餘額付清 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
選擇 Option 4 / 5 遞增終身年金 / 遞增終身年金 – 現金價值回奉保證 Lifetime increasing-income annuity / Lifetime increasing-income annuity - guaranteed refund of Cash Value	受保人所享有的終身年金，金額會每2年遞增5%，直至百年歸老 適用於選擇5：若受保人於身故時已收取的年金收入總額少於用作行使年金權益的現金價值，此計劃會繼續派發年金予指定年金受益人，直至餘額付清 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
選擇 Option 6 / 7 / 8 定額終身年金 – 10 / 15 / 20年保證期 Lifetime fixed-income annuity with 10 / 15 / 20 years guaranteed payment	若受保人於保證期內身故，此計劃會繼續派發年金予指定年金受益人，直至保證期終結為止 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
選擇 Option 9 定額終身年金 – 聯合年金領取人[29] Lifetime fixed-income annuity – joint annuitant[29]	受保人可與配偶共享100%年金，於其中1人身故後，另1人亦可無限期繼續收取2/3年金金額，直至百年歸老 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
選擇 Option 10 定額終身年金 – 聯合年金領取人[29]及現金價值回奉保證 Lifetime fixed-income annuity – joint annuitant[29] and guaranteed refund of Cash Value	受保人可與配偶共享100%年金。若其中1人身故時，而已收取的年金收入總額已達到用作行使年金權益的現金價值，其配偶仍可繼續收取2/3年金，直至百年歸老。若2人於身故時收取的年金收入總額少於用作行使年金權益的現金價值，此計劃會繼續派發年金予指定年金受益人，直至餘額付清 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

終身年金權益[9] Lifetime Annuity Option[9]

選擇 Option 11 / 12 定額終身年金 – 危疾雙倍年金 / 嚴重認知障礙保障及現金價值回奉保證 Lifetime fixed-income annuity – Critical illness double annuity / Severe Dementia benefit and guaranteed refund of Cash Value	於年金期內，若受保人不幸首次確診患上5種指定嚴重疾病的其中1種[30]，包括非初期癌症、心臟病、腎衰竭及中風，或需接受冠狀動脈(迴接)手術，又或首次確診患上嚴重認知障礙[30]，每月年金收入將會以雙倍計算，長達60個月。於雙倍年金入息期過後，受保人仍可繼續收取100%每月年金收入，直至百年歸老。若受保人於身故時已收取的年金總額少於用作行使年金權益的現金價值，此計劃會繼續派發年金予指定年金受益人，直至餘額付清 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

保單資料 Policy Information

保單類別 **Plan Type**	基本計劃 Basic Plan	
保單貨幣 **Policy Currency**	美元 US$	
保費 **Premium**	固定及保證 Level and guaranteed	
繳費方式 **Payment Mode**	適用於一次過繳付保費的保單： 一次過繳付保費 Applicable to Single Premium policies: Single Premium	適用於5年繳付保費年期的保單： 每年 / 每半年 / 每季 / 每月 Applicable to policies with 5-year Premium Payment Term: Annual / Semi-annual / Quarterly / Monthly
最低保費 **Minimum Premium**	500,000美元 US$500,000	每年100,000美元 US$100,000 annually
最高保費 **Maximum Premium**	個別考慮 Individual consideration	

投保資料 Basic Information

繳付保費年期 **Premium Payment Term**	一次過繳付保費 Single Premium	5年 Years
投保年齡 **Issue Age**	Age 0-80歲	Age 0-75歲
保障年期 **Benefit Term**	終身 Whole of life	

註

1. 行使保費假期及/或彈性提取權益將會對保證現金價值、復歸紅利及終期紅利有所影響。有關保費假期及彈性提取權益之詳情，請參閱保單條款及細則。
2. 應付金額須扣除保單債項(如有)。保單債項指您尚未償還予本公司的所有保單貸款(包括任何自動保費貸款)連同累積的利息。
3. 復歸紅利的面值一經公佈後會永久附加於保單，在計算身故保障時會以其最新的面值計算。復歸紅利的現金價值並非保證，該金額將會相等於或少於復歸紅利的面值，本公司保留絕對的酌情權決定復歸紅利的現金價值。復歸紅利的現金價值將於提取、部分退保、退保或保單終止(非因受保人身故而引致)時支付。
4. 應付金額須扣除保單債項(如有)。提取復歸紅利的現金價值會減少復歸紅利的面值。部分退保指減少保單之基本計劃的每年保費(適用於5年繳付保費年期的保單)或一次過繳付保費(適用於一次過繳付保費的保單)並會令保證現金價值、復歸紅利的面值及現金價值、終期紅利的面值及現金價值及紅利鎖定戶口之餘額減少，保單將來的價值因此會被減少，可能導致延遲實現閣下目標的預期時間。
5. 終期紅利並不是永久附加於保單，已公佈的終期紅利金額或會在本公司其後公佈時增加或減少。終期紅利的面值為非保證，並將根據身故保障之計算，用作支付部分身故保障。終期紅利的現金價值並非保證，並在部分退保、退保或保單終止(非因受保人身故而引致)時支付，該金額將會相等於或少於終期紅利的面值，本公司保留絕對的酌情權決定終期紅利的現金價值。
6. 於保單生效滿10年起，每個保單週年起計的30日內，您可提出書面要求行使紅利鎖定權益，每次轉換的鎖定百分比現時最少為5%及鎖定百分比的總和最高為60%，我們有權不時釐定最低及最高鎖定百分比。在行使紅利鎖定權益後，復歸紅利及終期紅利將會按已轉換的復歸紅利及終期紅利金額減少，而任何將來的復歸紅利及終期紅利亦會以我們根據已轉換的復歸紅利及終期紅利決定的比率相應地減少。
7. 於行使紅利鎖定權益1年後，每個保單週年起計的30日內，可提出書面要求行使紅利解鎖權益，將指定的百分比之紅利鎖定戶口的最新價值轉移為復歸紅利及終期紅利。每次解鎖百分比現時必須在10%及100%之間(最低解鎖金額為500美元)，我們有權不時釐定最低及最高解鎖百分比。最新紅利鎖定戶口的價值，會以批准當日為準，用以決定轉為復歸紅利和終期紅利的金額。我們於相應保單週年及將來公佈的任何復歸紅利和終期紅利將會調整。紅利解鎖金額會由於紅利鎖定戶口的保證價值轉為復歸紅利和終期紅利的非保證價值。

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. 以上有關「市場獨有」及「市場首創」的描述是基於我們對現有市場資訊的理解及解讀，並根據截至2026年4月1日，與香港主要人壽保險公司公開發售予個人客戶的多元貨幣儲蓄保險計劃分別就終身年金權益及保單分拆預設指示權益所作之比較。
9. 年金生效日必須是保單日期起10年後的任何一個月結日並且不可先於受保人已到達55歲之保單週年。於行使年金權益時，保單須仍然生效，以及保單沒有需要支付之身故保障。按現行規定，用作行使年金權益的現金價值需達10,000美元，不可多於現金價值，而現金價值的結餘不可少於我們指定的最低要求。保單之任何附加保障將於全額年金生效日終止。只可為每名受保人行使年金權益1次。我們保證提供年金權益選擇1「定額終身年金」，並保留不時修訂此計劃所提供的年金權益、於首次支付年金時釐定關於年金的條款及年金金額的絕對權利。保單的所有保障(收取年金除外)和任何原本於保單內的附加保障將於全額現金價值用作行使年金權益後終止。
10. 在保單生效期間，您可提交要求提名最多3名第二保單持有人的申請，並指明第二保單持有人繼承的先後次序。於保單持有人身故後6個月內，第二保單持有人須提交書面要求成為保單的新保單持有人，並可行使保單賦予保單持有人的所有權利並須承擔保單的所有責任，惟須於保單持有人身故後9個月內，獲我們接納其連同保單持有人身故的證據及任何我們要求的文件的申請。如第一順位的第二保單持有人未能符合相關要求及/或我們當時的行政規則，則由符合相關要求及我們當時的行政規則的下一順位的第二保單持有人成為保單的新保單持有人，如此類推。有關保單擁有權的詳情，請參閱保單條款及細則。
11. 在保單生效期間及沒有選擇保單利益延續權益的情況下，您可提交要求提名最多3名第二受保人的申請，並指明第二受保人繼承的先後次序。於受保人身故後6個月內，您或第二保單持有人須提交書面要求更改至第二受保人，惟須於受保人身故後9個月內，獲我們接納其連同受保人身故的證據及任何我們要求的文件的申請。如第一順位的第二受保人未能符合相關要求及/或我們當時的行政規則，則由符合相關要求及我們當時的行政規則的下一順位的第二受保人成為保單的新受保人，如此類推。如我們批准申請，此計劃將不會支付身故保障，而保單亦不會被終止。有關更改至第二受保人的詳情，請參閱保單條款及細則。

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. 適用於生效滿1年或以上及並未將所有現金價值轉換為年金的保單(不適用於已預繳保費或於保費假期年期的保單),並須於每個保單週年起計的30日內遞交書面申請。每個保單年只可分拆保單1次,但每次分拆的保單數目不限。分拆保單的保單日期及供款到期日與原有保單相同。按現行規定,每次分拆保單時,轉換至每張分拆保單的現金價值需達10,000美元;而分拆保單後未轉換部分的基本計劃的每年保費(適用於5年繳付保費年期的保單)或一次過繳付保費(適用於一次過繳付保費的保單)需不少於本公司當時的行政規則所定之最低保費規定。有關保單分拆權益之詳情,請參閱保單條款及細則。

13. 您可預先訂明在您去世後保單的分拆比例及分拆保單的保單持有人,並可就指示安排最多3名指定人士並指明繼承的先後次序成為分拆保單的保單持有人。於保單持有人身故後6個月內,指定人士須提交書面要求成為分拆保單的保單持有人,並可行使保單賦予保單持有人的所有權利並須承擔保單的所有責任,惟須於保單持有人身故後9個月內,獲我們接納其連同保單持有人身故的證據及任何我們要求的文件的申請。如第一順位的指定人士未能符合相關要求及/或我們當時的行政規則,則由符合相關要求及我們當時的行政規則的下一順位的指定人士成為分拆保單的保單持有人,如此類推。為免存疑,每次只有一名指定人士可成為該分拆保單的保單持有人。當其中一名指定人士獲我們核准成為分拆保單的保單持有人時,為分拆保單提名的其他指定人士(如有)將會被撤銷。有關保單分拆預設指示權益之詳情,請參閱保單條款及細則。

14. 只接受於全額年金生效日前遞交的更改受保人的要求。每次更改受保人之間必須至少相隔1年。新受保人與保單持有人需有可保利益的證明。新受保人於更改受保人生效日期的實際年齡須符合保單投保年齡的要求。本公司保留權利要求提交可保證明。更改受保人後,任何原本於保單內的附加保障將會終止。有關更改受保人的詳情,請參閱保單條款及細則。

15. 您可預先作出指示,提名指定人士在您確診患上任何1種指定疾病(即被診斷為永久精神上無行為能力或確診患上以下任何疾病:植物人、腦部受損/失去獨立生存的能力、昏迷或嚴重認知障礙)後取替您成保單的保單持有人,或進行保單分拆(包括定明分拆比例及分拆保單的保單持有人)。就所選的預設指示,您可安排最多3名指定人士,一旦您確診患上指定疾病後,其中一名指定人士將按您預設的繼承次序成為保單或分拆保單的保單持有人。於保單持有人確診患上指定疾病後6個月內,指定人士須提交書面要求成為保單的新保單持有人或分拆保單的保單持有人,並可行使保單或分拆保單賦予保單持有人的所有權利並須承擔保單或分拆保單的所有責任,惟須於保單持有人確診患上指定疾病後9個月內,獲我們接納其申請、保單持有人確診患上指定疾病的證據及任何我們要求的文件。

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.

如第一順位的指定人士未能符合相關要求及/或我們當時的行政規則，則由符合相關要求及我們當時的行政規則的下一順位的指定人士成為新保單持有人或分拆保單的保單持有人，如此類推。於年金期內，年金受保人可預先設定指示，指定在其確診患上任何1種指定疾病後有關的年金收入將支付予年金收益人，而該要求必須由年金受保人與保單持有人提出。本公司將於收到年金受保人確診患上指定疾病的證明文件時，處理有關指示。有關精神上無行為能力預設指示權益之詳情，請參閱保單條款及細則。

16. 身故保障只適用於保單生效期間及於全額現金價值行使年金權益前，並且於受保人身故後沒有更改受保人。身故保障並不包括已被遞減的基本計劃的每年保費(適用於5年繳付保費年期的保單)或一次過繳付保費(適用於一次過繳付保費的保單)(即部分退保)。應付金額須扣除保單債項(如有)。更改受保人指因根據您在受保人在生時的要求更改受保人，或因更改至第二受保人，或因行使保單利益延續權益，而使受保於保單的受保人由一名人士更改至另一名人士。有關更改受保人的詳情，請參閱保單條款及細則。
17. 金額乃按基本計劃的每年保費計算。
18. 如您沒有選擇其中任何賠償方式，我們將會一筆過支付身故保障額。如賠償予任何一位人士的數額少於5,000美元或以保單之貨幣計算的同等數值，我們將以一筆過方式支付。如每次支付數額少於50美元或以保單之貨幣計算的同等數值，我們有權以較疏的次數支付款額。
19. 完全傷殘指(一)就受保人而言：在保單生效期間，於受保人年滿18歲或以後及在緊接受保人65歲生日的保單週年(如保單週年為受保人生日即為受保人65歲生日當天)或以前，因意外身體受傷或疾病而導致連續6個月或以上完全傷殘，使之無法從事任何可獲報酬的職業或工作；或(二)就您而言：在保單生效期間，於您年滿18歲或以後及在您年滿65歲前，因意外身體受傷或疾病而導致連續6個月或以上完全傷殘，使之無法從事任何可獲報酬的職業或工作。完全傷殘必須經由我們認可的醫生證實，並且持續時間不少於6個月，索償方可獲得考慮。我們可要求您/受保人在合理的時段下提供持續完全傷殘的合理及必要的證明文件。
20. 適用於生效滿2年或以上的保單(不適用於一次過繳付保費的保單或已預繳保費或具保單債項之保單)，您可於保單週年前的60日內遞交書面申請，而保費假期將在我們批核後於該保單週年起生效。每次申請之保費假期年期必須為1年的倍數。任何原本於保單內的附加保障將會於保費假期生效日期被終止。保費假期內不可行使保單分拆權益。有關保費假期之詳情，請參閱保單條款及細則。
21. 於保費假期年期間，保證現金價值及復歸紅利的面值可能會因保單之每年保費被減少或提取現金被相應減少。保費假期年期內的終期紅利、將來的保證現金價值、復歸紅利及終期紅利將會被調整。

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. 您於此權益下從保單中提取保單價值以支付予收取款項對象的申請(包括但不限於每筆提取款項的金額、付款次數及支付方式)須受限於在您申請時我們在彈性提取權益所提供的選擇及當時的行政規例。任何提取金額將會首先從紅利鎖定戶口的金額(如有)中提取,然後從復歸紅利的現金價值(如有)中提取。若紅利鎖定戶口的金額(如有)及復歸紅利的現金價值(如有)不足,提取金額的餘額將以部分退保的形式從保證現金價值及終期紅利的現金價值(如有)中提取。在此權益下任何提取保單價值以支付予收取款項對象將會降低保單的價值以及保單價值的可持續性和潛在增長。倘若任何提取保單價值會導致保單的基本計劃的每年保費(適用於5年繳付保費年期的保單)或一次過繳付保費(適用於一次過繳付保費的保單)減少,其後的保證現金價值、任何復歸紅利的面值及現金價值、任何終期紅利的面值及現金價值,及所有已繳付的保費將全部按照已減少的基本計劃的每年保費(適用於5年繳付保費年期的保單)或一次過繳付保費(適用於一次過繳付保費的保單)而相應減少,而本公司其後可能公佈的任何復歸紅利及任何終期紅利則將相應減少。因此,該提取將減少身故保障、退保保障及保單的價值。您從保單中作出提取及/或定期提取的要求和收取款項對象必須符合我們當時的行政規則,而我們擁有絕對決定權不時釐定行政規則。有關彈性提取權益的詳情,請參閱保單條款及細則。

23. 保單貸款的利息將由本公司釐定。如保單所欠的未償還總額(包括利息)超過其保證現金價值,保單將會終止。

24. 只適用於5年繳付保費年期的保單。同一保單只可以獲享個人保障或子女保障。於任何保費假期年期內將沒有所需繳付的保費,我們將不會於任何受保人處於完全傷殘期間(適用於個人保障)或於任何您身故當天或之後或您處於完全傷殘期間(適用於子女保障),但處於保費假期年期內的時期支付豁免保費保障。有關詳情,請參閱保單條款及細則。

25. 適用於投保或更改受保人時,受保人/新受保人之年齡為18歲或以上之保單。

26. 在任何情況下,個人於所有由本公司繕發的保單及附加保障所獲享的豁免保費保障總額最高為200,000美元或等值。

27. 適用於投保或更改受保人時,受保人/新受保人之年齡為18歲以下之保單。

28. 適用於投保或最後的保單擁有權更改的生效日期時,保單持有人年齡為18至60歲。

29. 按現行規定,投保人在選擇行使此項年金權益時,其配偶須年滿40歲。

30. 不適用於年金生效日前出現的嚴重疾病/嚴重認知障礙及已存在的病徵或病狀。

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.

重要資料

紅利理念

此分紅保險計劃可分享由我們釐定之相關產品組別中的盈餘。相關產品組別中的盈餘為可分配給保單持有人的利潤。於釐定復歸紅利及終期紅利時，我們致力確保保單持有人和本公司之間以及不同組別之保單持有人之間能得到合理的利潤分配。我們的目標是將不少於90%的盈餘分配予保單持有人，餘下的部分則歸於本公司。

本公司已成立一個委員會，在釐定復歸紅利及終期紅利派發之金額時向本公司董事會提供獨立意見。實際復歸紅利及終期紅利派發之金額會先由委任精算師建議，然後經此委員會審議決定，最後由本公司董事會（包括一個或以上獨立非執行董事）批准。

我們將最少每年檢視及釐定復歸紅利及終期紅利1次。復歸紅利面值一經公佈便會永久附加於保單並為保證，而復歸紅利現金價值為非保證。終期紅利並不是永久附加於保單上。我們將會參考包括但不限於以下因素的過往經驗及預期未來展望，以釐定保單的復歸紅利及終期紅利。

理賠：包括此保險計劃所提供的身故保障及其他保障的成本。

支出費用：包括與保單直接有關的支出費用（例如分銷開支、核保費用、繕發和收取保費的支出費用）及分配至此保險計劃的間接開支（例如一般行政費用）。

投資回報：包括所投資的資產賺取的利息/紅利收入及市場價格變動。投資表現會受利息/紅利收入之波動（利息/紅利收入和利率前景）以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動、滙率（如投資資產貨幣與保單貨幣不同）及流動性而影響。

退保：包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的復歸紅利及終期紅利，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之復歸紅利及終期紅利，反之亦然。

此保險計劃可讓保單持有人行使紅利鎖定權益，將復歸紅利及終期紅利的最新現金價值轉移至紅利鎖定戶口，並按非保證利率積存。我們將會參考這些金額所投資的資產的回報表現的過往經驗及預期未來展望，以釐定該非保證積存利率。這些投資可能包括債券及其他固定收益資產及股票類資產，並與此分紅保單的投資分開。

投資政策、目標及策略

萬通保險的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，可能包括環球股票、債券及其他固定收益資產、房地產、商品市場及另類投資等。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據過往及預期回報、波幅及相關投資風險來選擇投資的資產及管理我們的投資組合。

為達至長線目標回報，萬通保險採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

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:

資產類別	目標資產組合 (%)
債券及其他固定收益資產	25% - 100%
股票類資產	0% - 75%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券，提供一個多元化及高質素之債券投資組合。

股票類資產可能包括環球股票(公共及/或私募股權)、互惠基金、交易所交易基金、高息債券、房地產、商品市場及另類投資等。

投資遍佈於不同地區及行業。

此外，我們或會使用衍生工具作為風險管理之用，以減低市場因素所帶來的風險，包括但不限於利率及貨幣風險。

投資資產將涉及不同貨幣並有可能與保單貨幣不同。

為有效地管理及優化投資組合，我們可能在若干時期內偏離上述目標。

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及分紅實現率資料請瀏覽本公司網頁：

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

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

主要產品說明

繳付保費年期及保障年期

適用於5年繳付保費年期的保單：您應就已選擇的繳付保費年期持續繳付保費。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過當時的保證現金價值，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值(如有)將會支付予您。

富饒傳家儲蓄保險計劃的保障年期為受保人終身。

適用於一次過繳付保費的保單：您應一次過繳付保費，**富饒傳家儲蓄保險計劃**的保障年期為受保人終身。

保費假期(只適用於5年繳付保費年期的保單)

保單提供保費假期。如要申請保費假期，您須要繳付所有保單債項及保單內的所有附加保障將會被終止。您的要求獲批准後，保費假期將不能取消。如沒有減少保單之每年保費，保證現金價值將於保費假期年期內維持於保費假期生效日期的水平。而保費假期年期後的保證現金價值將會被修訂。於每個緊接著保費假期年期內的保單年的保單週年將沒有復歸紅利撥入保單，如沒有減少保單之基本計劃的每年保費及提取現金，復歸紅利的面值將於保費假期年期內維持於保費假期生效日期的水平。將來的復歸紅利將會以我們根據保費假期年期決定的比率相應地調整。任何保費假期年期內的終期紅利及將來的終期紅利將會以我們根據保費假期年期決定的比率相應地調整。於保費假期年期內將不能作出保單借貸及保單分拆權益。

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.

保單貸款

如保單有保證現金價值，您可提出保單貸款要求。最高貸款限額為保證現金價值的90%。您可借貸的最高數額為最高貸款限額扣除任何尚未償還的保單債項。我們會就保單貸款金額向您收取利息，貸款利息由本公司不時釐定。貸款利息將按日累積並於每個保單週年被計入尚欠的貸款。

如保單債項超過保證現金價值，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值(如有)將會支付予您。

延遲付款期

除非該筆款項是用作繳付保費予本公司，我們保留押後批准保單貸款及支付退保保障之權利，最長不超過接獲有關書面要求後6個月。我們保留押後批准復歸紅利及終期紅利轉換之權利，最長不超過接獲書面要求選擇行使紅利鎖定權益當日後6個月。

終止

在下列任何情況下，保單及保單下的所有保障將會終止：

- 寬限期屆滿前，到期的保費仍未能繳付，除非自動保費貸款適用(適用於5年繳付保費年期的保單)
- 保單債項超過保證現金價值
- 您呈交書面要求終止保單。此要求將會構成對保單的退保
- 受保人身故，除非保單於受保人身故後有任何更改受保人

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

主要產品風險

提早退保

本產品是為長線持有而設。如提早終止保單，您所獲得的現金價值或會遠低於您的已繳保費。

未有繳交保費(只適用於5年繳付保費年期的保單)

您應在整個繳付保費年期內繳交保費。當寬限期屆滿時，如有任何尚欠的保費會導致保單被終止。您可能會喪失保單所提供的保障，而您所獲得的現金價值(如有)或會遠低於您的已繳保費總額。

自動保費貸款風險(只適用於5年繳付保費年期的保單)

如在寬限期滿時仍未繳付逾期的保費，而當時的保證現金價值不少於逾期未繳付的保費金額加任何尚未償還的保單債項，則自動保費貸款設施將會以借貸形式，繳付逾期的保費，而保單將會繼續生效。如保證現金價值少於逾期未繳付的保費金額加任何尚未償還的保單債項，本公司會向您支付保單的現金價值(如有)，而保單亦會終止。我們會就貸款金額(包括自動保費貸款)向您收取利息，貸款利息將由本公司不時釐定。貸款利息將按日累積並於每個保單週年被計入尚欠的貸款。

如保單債項超過保證現金價值，保單的所有保障將會終止，本公司會向您支付於償還保單債項後所剩餘的現金價值(如有)。

非保證保障

此計劃中的一部分保障(包括但不限於復歸紅利及終期紅利)為非保證，及受包括但不限於理賠、支出費用、投資回報及退保等因素影響。詳情請參考「紅利理念」部分。實際之保障金額及/或回報或會與產品資料中所顯示的不同。某些情況下，非保證保障(包括但不限於復歸紅利及終期紅利)可能為零。

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.

通脹風險

在通脹下，未來生活費用將會增加，導致現有的預期保障可能無法滿足未來的需求。當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，您獲得的金額的實質價值可能較少。

信貸風險

此計劃由萬通保險承保及負責，保單持有人的保單權益會受其信貸風險所影響。若我們無法按保單的承諾履行其財務責任，您可能損失保單的價值及其保障。

匯率風險

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

主要不保事項

適用於5年繳付保費年期的保單：因以下一種或多種情況而直接或間接引致身故或永久傷殘，將不獲賠償豁免保費保障：

- 投保時或最後的更改受保人生效日期(如曾有任何受保人更改)(以較後日期爲準)前，受保人已存在的病徵及病狀；
- 在以下最後的日期前，所有保單持有人已存在的病徵及病狀；
  (一) 保障生效日期；
  (二) 最後的保單擁有權更改的生效日期(如曾有任何保單擁有權更改)；及
  (三) 最後符合以下所有條件的更改受保人(如有)的生效日期：
    - 現有受保人在保單日期(如沒有前次更改受保人)或前次更改受保人的生效日期(如有)的實際年齡為18歲或以上；及
    - 新受保人在該更改受保人生效日期，或該更改至第二受保人生效日期或該保單利益延續權益的生效日期(視情況而定)的實際年齡少於18歲
- 受保人在保障生效日期或最後的更改受保人的生效日期(如曾有任何更改受保人)(以較後日期爲準)的一年內出現的疾病；
- 保單持有人在以下最後的日期的一年內出現的疾病：
  (一) 保障生效日期；
  (二) 最後的保單擁有權更改的生效日期(如曾有任何保單擁有權更改)；及
  (三) 最後符合以下所有條件的更改受保人(如有)的生效日期：
    - 現有受保人在保單日期(如沒有前次更改受保人)或前次更改受保人的生效日期(如有)的實際年齡為18歲或以上；及
    - 新受保人在該更改受保人生效日期，或該更改至第二受保人生效日期或該保單利益延續權益的生效日期(視情況而定)的實際年齡少於18歲。
- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒(除非由醫生處方)；吸入氣體(因工作需要而引致則除外)；
- 因戰爭或民間騷動引致；在戰爭中參與軍事服務；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機(除非為民航機的持票乘客)；
- 任何人類免疫力缺乏症病毒及/或與此有關之病症，包括愛滋病。

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.

受保人若在保單日期起計，或於更改受保人生效日期/更改至第二受保人生效日期起計，或於保單利益延續權益的生效日期起計，或於批准保單復效申請當天起計(以最後者為準)1年內自殺，無論其是否在神智清醒的情況下，萬通保險的全部責任將只限於退還已支付之保費(扣除已支付或將獲支付之賠償額及保單債項(如有))或現金價值，以較高者作準。

適用於一次過繳付保費的保單：受保人若在保單日期起計，或於更改受保人生效日期／更改至第二受保人生效日期起計，或於保單利益延續權益的生效日期起計(以最後者為準)1年內自殺，無論其是否在神智清醒的情況下，萬通保險的全部責任將只限於退還已支付之保費(扣除已支付或將獲支付之賠償額及保單債項(如有))或現金價值，以較高者作準。

有關不保事項之詳情，請參閱保單條款及細則。

提供資料責任及未符合這要求的後果

保單是基於您和受保人於投保申請表內提供給我們的資料。重要的是，您和受保人對所提供的所有資料都是真實和準確的，因為這些資料有助於我們決定您和受保人是否符合保單的資格。如果您或受保人提供給我們的資料不準確、誤導或被誇大，您應該立即通知我們。如您或受保人未有提供準確及真實的資料，或您或受保人提供誤導或被誇大的資料，保單的保障可能會受到影響。

於保單作為依據的投保申請內，或任何足以影響保單的任何事項、或有關依據保單提出任何索償事宜中，如有任何詐騙、關鍵性的錯誤陳述或隱瞞，我們有絕對權決定保單自成立之日起無效及保單的所有索償失效。任何已支付的保費，將在此情況下不被發還及沒收。

索償程序

有關索償程序，請瀏覽本公司網頁：

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

保費徵費

所有保單持有人，須就其於香港繕發之保單，在每次繳付保費時向保險業監管局繳付徵費。有關徵費之詳情，請瀏覽保險業監管局網站專頁www.ia.org.hk/tc/levy。

保單冷靜期及取消保單的權利

如保單未能滿足您的要求，您可以書面方式要求取消保單，連同保單退回本公司(香港灣仔駱克道33號萬通保險大廈27樓)，並確保本公司的辦事處於交付保單的21個曆日內，或向您/您的代表人交付《通知書》(說明已經可以領取保單和冷靜期屆滿日)後起計的21個曆日內(以較早者為準)收到書面要求。於收妥書面要求後，保單將被取消，您將可獲退回已繳保費金額及您所繳付的徵費，但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

退保

如需申請退保，您只需填妥、簽署並寄回由本公司提供的特定表格，本公司將安排退保事宜。

如需索取有關表格，請聯絡您的持牌保險中介人或致電本公司客戶服務熱線：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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Vantage Infinity Savings Insurance Plan is underwritten by YF Life Insurance International Limited ("YF Life").
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客戶服務

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萬通保險客戶服務熱線：(852) 2533 5555

中國內地免費熱線：400 842 3983

Customer Service

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Customer Service Hotline: (852) 2533 5555

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萬通保險國際有限公司（「萬通保險」）的主要間接股東*包括擁有超過170年歷史、美國五大壽險公司**之一的Massachusetts Mutual Life Insurance Company（「美國萬通」），以及雲鋒金融控股有限公司等。

萬通保險與Barings（霸菱）為長期戰略合作夥伴。我們憑藉卓越的環球投資實力、廣泛的合作網絡，以及金融科技創新強勁動能，居香港保險業的領先地位。

*美國萬通及雲鋒金融控股有限公司間接持有萬通保險的股份。

**「美國五大壽險公司」乃按2026年6月3日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2025年度收入排名榜合併計算。

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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