

YFLife
萬通保險

儲蓄及退休 Savings and Retirement

盈耀萬用壽險保險計劃

WealthPulse Universal Life Insurance Saver

WPS



不止稳健 更见增长

More than Stability. Built for Growth.

在变化愈趋复杂的市场环境下，真正的财富增长不再只是被动储蓄，而是以清晰策略在波动中驾驭机会，将不确定性转化为增长动能。

对于志在以资本实现可观回报、提前部署人生蓝图的投资者而言，传统储蓄的回报已难以支撑提早退休或财务自由的规划，而频繁的短线操作与市场波幅，则需要投入时间紧贴走势，并承担相应波动。在“稳健”与“增长”之间，他们追求一种更理想的平衡——在把握增长机遇的同时，守住已有成果。

盈耀万用寿险保险计划（“此计划”）以基本派息率助您捕捉市场增长机遇，同时有效抵御下行风险，配合三重奖赏，有助实现稳健的资产增值。为应对多元需求，此计划提供高灵活性的财务管理，除可转换现金价值为年金轻松实践无忧退休，亦兼备多重保障及传承策划方案，助您全方位布局财务规划。

In an era of volatile and increasingly complex financial markets, true wealth creation has evolved beyond passive saving. It is now about navigating opportunities with a clear strategy: transforming market uncertainty into growth momentum.

For ambitious investors aiming to generate substantial returns and accelerate their roadmap to success, traditional savings plans simply cannot keep pace with the aspirations of early retirement or true financial independence. Yet, constant short-term trading often demands excessive time and carries unpredictable risks. Between stability and growth, a more balanced approach is emerging—capturing opportunities while preserving what matters.

WealthPulse Universal Life Insurance Saver (the “Plan”) offers a base crediting interest rate to help you capture market growth opportunities while effectively let you stay protected against downside risks. Along with triple rewards, the Plan offers stable potential for wealth growth. To meet your diverse needs, it provides high financial flexibility and allows you to convert Cash Value into an annuity for a worry-free retirement with multi-faceted protection and legacy planning built in, offering all-round support for your strategic financial planning.

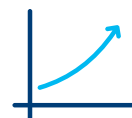


盈耀万用寿险保险计划

WealthPulse Universal Life Insurance Saver

攻守兼备 稳中求进

Balance Risk and Protection to Pursue Growth with Stability



- 透过基本派息率捕捉上行潜力
Offers upside potential with base crediting interest rate
- 基本派息率保证不少于每年0%以抵御市场下行风险
Base crediting interest rate guaranteed to be no less than 0% p.a. to shield you from market downside risk
- 在应用全额年金、保单完全退保或支付身故保障时提供保证最低账户价值
Provides the Guaranteed Minimum Account Value upon the application of the Full Annuity, full surrender of the Policy or the payment of Death Benefit
- 三重奖赏提升增长潜力
Triple rewards for growth potential

灵活财务管理

Flexible Financial Management



自由选择供款年期以助实现财富增值目标
Flexible premium payment terms to support your wealth growth goals



灵活调整保费掌握市场机遇
Flexible adjustment of premium to seize market opportunity



弹性资金运用应对人生所需
Flexible financial management to meet your life's needs

弹性支援 逆境同行

Flexible Support to Walk through Adversity



- 遇上突如其来的财务需要或不幸完全伤残时提供灵活保费安排
Flexible premium arrangement to tackle sudden financial needs or Total Disability
- 在您精神上无行为能力时给予支援，避免家人在紧急状况下陷入财困
Provides support for you in the event of mental incapacitation, preventing your family from falling into financial difficulties during emergency

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

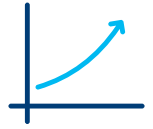
全方位传承策划 Holistic Legacy Planning Solutions



1

攻守兼备 稳中求进

Balance Risk and Protection to Pursue Growth with Stability



上行潜力与下行保障

盈耀万用寿险保险计划具备多元化资产配置，涵盖股票、债券及商品市场（如黄金）类别，有效分散单一市场风险，并配合风险控制机制，随市况灵活调整投资比重，在市况平稳时把握增长潜力，在市况波动时限制下行风险。透过有效管理市场波动，提升回报的稳定性，实现财富的长线稳健增值。

此计划提供的基本派息率¹，以复式计算并拨入账户价值，助您掌握市场增长潜力。另外，基本派息率保证每年不会少于0%，让您的资产免受市况疲弱时影响²，助您有效抵御下行风险。具吸引力的上行潜力及于市场下行时免受损失的理财策略让您兼享长远潜在收益和保障财富。

在申请全额年金、保单完全退保或支付身故保障时，此计划提供保证最低账户价值³，保证最低账户价值于首20个保单年及其后分别以年利率3%及年利率2%的保证最低账户价值派息率累积，让您在市场表现未如理想时仍可确保财富稳定增长。

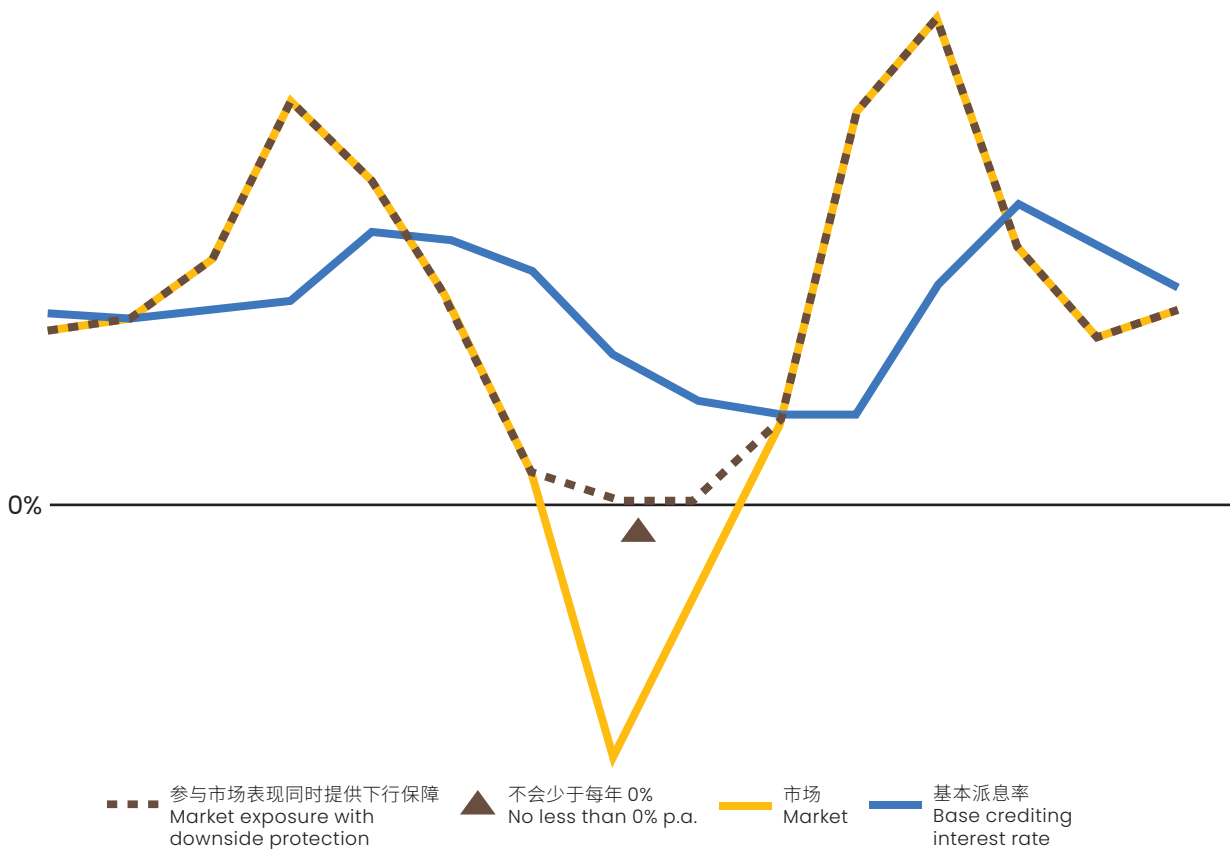
Upside Potential and Downside Protection

WealthPulse Universal Life Insurance Saver features a diversified asset allocation strategy spanning equities, fixed income and commodities (e.g., gold) to effectively mitigate the market volatility. Integrated with a risk control mechanism, we adjust the exposure flexibly based on market performance to capture growth potential during calm periods and minimize downside risk during volatile periods. By managing fluctuations actively, we enhance return stability to achieve steady, long-term wealth accumulation.

The Plan offers a base crediting interest rate¹ at which interests will be credited to the Account Value at a compound rate for capturing market growth. Furthermore, the base crediting interest rate is guaranteed to be no less than 0% p.a. that shields your assets from market volatility and mitigates downside risk effectively². This financial strategy provides attractive upside potential while protecting you against losses during market downturns, empowering you to capture long-term potential returns and wealth protection.

In the event of an application of the Full Annuity, a full surrender of the Policy or when the Death Benefit is payable, the Guaranteed Minimum Account Value³ will apply. The Guaranteed Minimum Account Value accumulates with a Guaranteed Minimum Account Value Crediting Interest Rate at 3% p.a. during the first 20 policy years and 2% p.a. thereafter, securing steady wealth growth regardless of market performance.

示例：基本派息率掌握财富增长潜力及在市场下行时保障财富
Illustration example: Base crediting interest rate helping to unlock wealth growth potential and protect wealth during market downside



在投资表现强劲的时期保留回报，以在投资表现较弱的时期支持或维持较高的基本派息率，提供相对较低波动性的基本派息率

By retaining returns during periods of strong investment performance to support or maintain stronger base crediting interest rate during periods of less favourable investment performance, the Plan provides comparatively less volatile base crediting interest rate

附注：上述假设示例仅供举例说明之用，请注意实际基本派息率或会较高或较低，甚至可能为零。基本派息率可升可跌，须视乎相关资产配置的表现。投资回报受多项因素影响，详情请参阅此产品册子中重要资料部分的派息率理念，以进一步了解本公司的投资策略。

Note: This is a hypothetical example for illustrative purposes only. Please note that the actual base crediting interest rate may fluctuate and may be zero. Base crediting interest rate may increase or decrease based on the performance of underlying multi-asset portfolio. The investment returns depend on multiple factors. Please refer to the Crediting Interest Rate Philosophy under the Important Information section of this product brochure for details of our investment strategies.

三重奖赏助累积财富

为感谢您持续的支持，在保单生效期间及全额年金生效日⁴前，此计划提供迎新奖赏、特别奖赏⁵及长期奖赏⁶，助您加速财富累积。

Triple Rewards for Wealth Accumulation

In appreciation of your continued trust, the Plan offers Welcome Bonus, Special Bonus⁵ and Loyalty Bonus⁶ when the Policy is in force and before the Full Annuity Date⁴ to accelerate your wealth.

<p>迎新奖赏 Welcome Bonus</p>	<p>于第1个保单周年及每次增加基本计划的每年基本保费的生效日期起计第12个月结日派发至账户价值。每个保费层的迎新奖赏为该保费层相应的“基本计划的每年基本保费”的1% Credited to the Account Value at the 1st policy anniversary and at the 12th Monthly Anniversary Date from the effective date of each increase in Target Yearly Premium of Basic Plan. Welcome Bonus of each premium layer is equal to 1% of the Target Yearly Premium of Basic Plan of the corresponding premium layer</p>		
+			
<p>特别奖赏⁵ Special Bonus⁵</p>	<p>于第10个保单周年及其后每5年的保单周年派发至账户价值 Credited to the Account Value at the 10th policy anniversary and the policy anniversary(ies) of every 5 years thereafter</p>		
	<p>保单周年 Policy anniversary</p>	<p>现时假设特别奖赏率 The current assumed Special Bonus Rate</p>	
	<p>第10、15、20及25个 The 10th, 15th, 20th and 25th</p>	<p>每年2% p.a.</p>	<p>按平均每月账户价值⁷计算 Based on the Average Monthly Account Value⁷</p>
<p>第30个及其后每5年 The 30th and every 5 years thereafter</p>	<p>每年5% p.a.</p>		
+			
<p>长期奖赏⁶ Loyalty Bonus⁶</p>	<p>于第15个保单周年回赠首15个保单年已支付的保单管理费用总额的60%至账户价值 On the 15th policy anniversary, 60% of the total Policy Management Fee paid during the first 15 policy years will be refunded to the Account Value</p>		

2

灵活财务管理 Flexible Financial Management



此计划提供多项灵活的理财选项，为您匠心打造适切的资产配置。助您轻松驾驭人生变数，尽享财务弹性。

The Plan provides you with a range of flexible financial solutions to craft a tailored asset allocation for your life journey. It helps you master life's variables with ease and gives you maximum financial flexibility.

灵活供款年期

您可按需要自由选择缴付保费年期，最短为2年。此计划亦提供预缴保费选项，助您实现财富增值的长远目标。

Flexible Premium Payment Terms

You can freely choose a premium payment term that suits your needs, from 2 years up. The Plan also offers premium prepayment option and helps you achieve long-term wealth growth.

灵活增加保费

为赚取更丰厚的潜在回报，更快达到理财目标，您可选择增加定期保费⁸，以掌握市场机遇累积财富。

Flexible Increase of Premium

To achieve your financial goals faster with attractive potential returns, you can choose to increase regular premiums⁸ to capture market growth and accumulate wealth.

弹性提取⁹

在保单生效期间及全额年金生效日⁴前，只要保单内已累积有一定金额的现金价值，并足以支付每月费用¹⁰，您便可灵活套现，从保单中提取¹¹以应不时之需。

Flexible Withdrawals⁹

Provided that your Policy has accumulated sufficient Cash Value to cover the Monthly Deduction¹⁰, and while the Policy is in force as well as before the Full Annuity Date⁴, you can enjoy the flexibility to access funds from your Policy by withdrawal¹¹ to cope with emergencies.

定期提取权益¹² - 您可于第1个保单周年起设立定期提取指示，于指定时期内定期作出定额提取，并可获豁免支付提取费用，让理财安排更有规划。

Regular Withdrawal Option¹² - Starting from the 1st policy anniversary, you can set up an instruction to withdraw a fixed amount from the Cash Value regularly for a fixed period and the Withdrawal Charge will be waived, so that you can easily map out your financial needs.

弹性提取权益¹³ - 您可于第1个保单周年起申请设立指示，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。

Flexi Withdrawal Option¹³ - Starting from the 1st policy anniversary, 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.

3

弹性支援 逆境同行

Flexible Support to Walk through Adversity



面对未来变数，此计划提供多项贴心的灵活保费安排及应变机制，助您在突发状况下减轻财务负担，并保障家人。

Life is unpredictable. The Plan offers flexible premium arrangements and contingency planning to alleviate financial burdens during unexpected events, ensuring your loved ones remains safeguarded.

保费假期

因应不同人生阶段的流动性需求，您可灵活运用保费假期^{9,14}。在保单累积的现金价值足以支付每月费用¹⁰的情况下，即使暂停缴付保费，保障仍能继续生效，让您的财富管理更具弹性。

Premium Holiday

To meet your liquidity needs across different life stages, you may apply for premium holiday^{9,14}. Provided that your Policy has accumulated sufficient Cash Value to cover the Monthly Deduction¹⁰, you can suspend premium payments while maintaining continuous protection, allowing for greater financial flexibility.

虽然此计划为您提供供款弹性，但如欲投保此计划，您必须准备于所选定的缴付保费年期内支付全期保费。提取、减低保费、行使保费假期/暂停缴付保费，或将部分现金价值转为年金，将会减少此计划所累积的现金价值，而每月费用¹⁰仍会被扣除。保单的每月费用¹⁰不会因行使保费假期/停缴保费而降低。如现金价值不足以支付每月费用¹⁰及保单未能根据不失效保证继续生效，保单将会终止而没有任何价值。

Though the Plan provides you with some flexibility in premium payment, you should have every intention of paying the premium for the whole of your chosen Premium Payment Term. Withdrawals, reducing the premium amount, exercising premium holiday/skipping premium payments or partially converting Cash Value into annuity will reduce the accumulation of the Cash Value, while the Monthly Deduction¹⁰ is still deductible. The Monthly Deduction¹⁰ will not be reduced due to exercising premium holiday/skipping premium payments. If the Cash Value is insufficient to cover the Monthly Deduction¹⁰ and the Policy is not being continued under the No Lapse Guarantee, the Policy will lapse with zero value.

豁免保费意外保障

若受保人在18至65岁之间不幸因意外受伤引致连续6个月或以上完全伤残¹⁵，于其完全伤残¹⁵期间所需的基本计划的每年基本保费将获豁免，赔偿额高达每年10,000美元。

Accident Waiver of Premium Benefit

If the Insured suffers from Total Disability¹⁵ due to accident for a continuous period of not less than 6 months between the age of 18 and 65, all Target Yearly Premium of the Basic Plan during the Total Disability¹⁵ of the Insured will be waived. The benefit amount can be up to US\$10,000 annually.



精神上无行为能力预设指示 权益¹⁶

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，您可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，为您作合适的安排。

Mental Incapacity Advance Instruction Option¹⁶

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.

With the Mental Incapacity Advance Instruction Option, you can 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 and manage your Policy to support the best arrangement for you.

自选附加保障¹⁷

您亦可以相宜保费增添更全面的附加保障：

- 自选豁免保费计划¹⁸
若投保人不幸于65岁生日的保单周年前因患病或意外受伤引致连续6个月或以上完全伤残¹⁵，我们会于此附加保障下代付伤残期间所需的保费。
- 自选缴款人保障计划¹⁹
万一保单持有人于（一）65岁生日的保单周年或（二）在受保孩子年满25岁的保单周年（以较早者为准）前不幸身故或完全伤残¹⁵持续达6个月以上，我们会于此附加保障下分别代付身故当天起的所需保费或伤残期间所需的保费，直至受保孩子年满25岁的保单周年为止，确保您为孩子筹划的大计可如期实现。

Optional Supplementary Benefits¹⁷

You may also enhance your protection with supplementary benefits at an affordable premium:

- Optional Waiver of Premium Benefit¹⁸
If the Insured suffers from Total Disability¹⁵ for a continuous period of not less than 6 months resulting from disease or bodily injury before the policy anniversary following his/her 65th birthday, the premiums required during the period of disability will be payable under this supplementary benefit.
- Optional Payor's Benefit¹⁹
In the unfortunate event of the Policy Owner's death or Total Disability¹⁵ for over 6 consecutive months before (1) the policy anniversary following his/her 65th birthday or (2) the policy anniversary following the insured child's 25th birthday, whichever is earlier, the premiums required from the date of death of the Policy Owner or the premiums required during the period of disability will be payable under this supplementary benefit respectively until the policy anniversary following the insured child's 25th birthday, so that your entire plan for the child can still be achieved.

4

终身年金 退而无忧

Lifetime Annuity for Worry-free Retirement



您可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²⁰

在保单生效期间，您可于受保人年满50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^{9,21}，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-market²⁰

While the Policy is in force, when the Insured has reached the age of 50 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^{9,21} with guaranteed lifetime payouts, securing a lifetime income throughout retirement.

The Plan offers an option to convert to guaranteed lifetime annuity 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 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“盈耀万用寿险保险计划一览表”。
For details of the 12 annuity options, please refer to the “WealthPulse Universal Life Insurance Saver – at a glance” in this product brochure.



5

全方位传承策划 Holistic Legacy Planning Solutions



一份周全的保险计划，为您的人生各个里程碑作好准备。无论是建立家庭还是养育子女，守护家人的未来将成为您的首要重心。此计划提供多样化的传承策划工具，助您将丰盛财富跨代延续，成就传世家业。

A comprehensive insurance plan prepares you for every milestone in life. As you embrace marriage and parenthood, protecting your family's future naturally becomes your top priority. The Plan offers a range of legacy planning tools empowering you to pass on your abundant wealth across generations, building a heritage that lasts.

更改受保人及/或保单持有人

Changing the Insured and/or the Policy Owner

您可于保单生效期间，无限次要求更改受保人²²，配合您传承规划的变化。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。

To accommodate changes in your legacy planning, you may request changing the Insured²² 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 and/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.

预先提名新的保单持有人及/或受保人

Prior Nomination of the New Policy Owner and/or New Insured

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，其中一名第二保单持有人将按您预设的继承次序继承保单²³；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，其中一名第二受保人将按您预设的继承次序成为新受保人²⁴，让保单延续下去，令财富得以世代传承。

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 Owner²³. Prior arrangement may also be made by nominating up to 3 Contingent Insureds. In the event of the death of the Insured, one of the Contingent Insureds will become the New Insured²⁴ according to your pre-set sequence of succession for the continuation of the Policy, ensuring legacy of your wealth across generations.

保单分拆权益²⁵

Policy-split Option²⁵

您可按不同时间的意愿分配财富，最快于第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，实践您的资产配置安排。

You can flexibly allocate your wealth according to your specific time-based wishes. 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. In this way, you can implement your asset distribution plan freely.

保单分拆预设指示权益²⁶

市场首创²⁰

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一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，确保资产在稳健的安排下，实现世代传承。

身故保障^{3,27}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。您可因应受益人的需求及人生不同阶段，透过11种的身故保障自选支付方案*预先设定赔偿方式，为受益人选定最合适的安排，让财富妥善传承。

不失效保证

在首10个保单年或供款到期日前（以较早者为准），只要已缴保费总额（减去任何提取及任何用以支付年金的现金价值）等于或超过累计基本保费²⁸，保单在现金价值为零时仍会持续生效，免除保单失效。

Policy-split Advance Instruction Option²⁶

First-in-market²⁰

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, securing wealth transfer and lasting legacy through robust arrangement.

Death Benefit^{3,27} Settlement Options

In the unfortunate event of the death of the Insured, Death Benefit will be payable to the Beneficiary. You may give advance instructions to select the most suitable payout arrangement from the 11 different Death Benefit settlement options*, adapting to the Beneficiary's evolving needs throughout different stages of life. This ensures a lasting legacy to pass on to your loved ones.

No Lapse Guarantee

As long as the total premium paid less the aggregate of any withdrawals and any Cash Value applied to provide an annuity equals to or exceeds the cumulative target premium²⁸, the Policy remains in force even if the Cash Value equals to zero in the first 10 policy years or the Premium Expiry Date (whichever is earlier).

* 有关11种身故保障自选支付方案之详情，请参阅此产品册子中的“盈耀万用寿险保险计划一览表”。

For details of the 11 different Death Benefit settlement options, please refer to the “WealthPulse Universal Life Insurance Saver – at a glance” in this product brochure.

盈耀万用寿险保险计划一览表

WealthPulse Universal Life Insurance Saver – at a glance

利益项目 Benefits									
基本派息率¹ Base Crediting Interest Rate¹	基本派息率由本公司不时公布，以复式计算并每月派息至账户价值 The base crediting interest rate is declared by us and subject to change from time to time at our discretion. The interest will be credited to the Account Value monthly at a compound rate								
保证最低账户价值³ Guaranteed Minimum Account Value³	于申请全额年金、保单完全退保或支付身故保障时适用。保证最低账户价值于首20个保单年及其后分别以年利率3%及年利率2%的保证最低账户价值派息率累积 Applicable in the event of an application of the Full Annuity, a full surrender of the Policy or when the Death Benefit is payable. Guaranteed Minimum Account Value will accumulate at a Guaranteed Minimum Account Value Crediting Interest Rate at 3% p.a. during the first 20 policy years and 2% p.a. thereafter								
迎新奖赏 Welcome Bonus	全额年金生效日 ⁴ 前，于第1个保单周年及每次增加基本计划的每年基本保费的生效日期起计第12个月结日派发至账户价值。每个保费层的迎新奖赏为该保费层相应的“基本计划的每年基本保费”的1% Credited to the Account Value at the 1 st policy anniversary and at the 12 th Monthly Anniversary Date from the effective date of each increase in Target Yearly Premium of Basic Plan before the Full Annuity Date ⁴ . Welcome Bonus of each premium layer is equal to 1% of the Target Yearly Premium of Basic Plan of the corresponding premium layer								
特别奖赏⁵ Special Bonus⁵	全额年金生效日 ⁴ 前，于第10个保单周年及其后每5年的保单周年派发至账户价值 Credited to the Account Value at the 10 th policy anniversary and the policy anniversary(ies) of every 5 years thereafter before the Full Annuity Date ⁴ <table border="1" data-bbox="507 1297 1481 1701"> <thead> <tr> <th>保单周年 Policy anniversary</th> <th colspan="2">现时假设特别奖赏率 The current assumed Special Bonus Rate</th> </tr> </thead> <tbody> <tr> <td>第10、15、20及25个 The 10th, 15th, 20th and 25th</td> <td>每年2% p.a.</td> <td rowspan="2">按平均每月账户价值⁷计算 Based on the Average Monthly Account Value⁷</td> </tr> <tr> <td>第30个及其后每5年 The 30th and every 5 years thereafter</td> <td>每年5% p.a.</td> </tr> </tbody> </table>	保单周年 Policy anniversary	现时假设特别奖赏率 The current assumed Special Bonus Rate		第10、15、20及25个 The 10 th , 15 th , 20 th and 25 th	每年2% p.a.	按平均每月账户价值 ⁷ 计算 Based on the Average Monthly Account Value ⁷	第30个及其后每5年 The 30 th and every 5 years thereafter	每年5% p.a.
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第30个及其后每5年 The 30 th and every 5 years thereafter	每年5% p.a.								
长期奖赏⁶ Loyalty Bonus⁶	全额年金生效日 ⁴ 前，于第15个保单周年回赠首15个保单年已支付的保单管理费用总额的60%至账户价值 60% of the total Policy Management Fee paid during the first 15 policy years will be refunded to the Account Value on the 15 th policy anniversary before the Full Annuity Date ⁴								
现金价值 Cash Value	账户价值减去适用的退保费用 Account Value less applicable Surrender Charge								
退保价值³ Surrender Value³	保单在退保时的现金价值 The Cash Value at the time of surrender								

利益项目 Benefits

<p>定期提取权益¹² Regular Withdrawal Option¹²</p>	<p>您可用于第1个保单周年起设立定期提取指示，于指定时期内定期作出定额提取</p> <p>Starting from the 1st policy anniversary, you can set up an instruction to withdraw a fixed amount from the Cash Value regularly for a fixed period</p>
<p>弹性提取权益¹³ Flexi Withdrawal Option¹³</p>	<p>您可用于第1个保单周年起申请设立指示，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。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一个指示</p> <p>Starting from the 1st policy anniversary, you can 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</p>
<p>豁免保费意外保障 Accident Waiver of Premium Benefit</p>	<p>受保人如在18至65岁之间因意外受伤引致连续6个月或以上完全伤残¹⁵，于其完全伤残¹⁵期间所需的基本计划的每年基本保费将获豁免，最高每年10,000美元（以同一受保人于本公司投保的此计划之所有保单计算）</p> <p>If the Insured suffers Total Disability¹⁵ due to accident for a continuous period of not less than 6 months between the age of 18 and 65, all Target Yearly Premium of the Basic Plan during the Total Disability¹⁵ of the Insured will be waived, up to US\$10,000 annually (based on all policies of the Plan under the same Insured with the Company)</p>
<p>精神上无行为能力 预设指示权益¹⁶ Mental Incapacity Advance Instruction Option¹⁶</p>	<p>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。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</p> <p>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</p>
<p>第二保单持有人提名²³ Contingent Policy Owner Nomination²³</p>	<p>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，其中一名第二保单持有人将按您预设的继承次序继承保单</p> <p>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</p>
<p>第二受保人提名²⁴ Contingent Insured Nomination²⁴</p>	<p>您可预先提名最多3名第二受保人，于受保人不幸离世后，其中一名第二受保人将按您预设的继承次序成为新受保人</p> <p>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</p>
<p>保单分拆权益²⁵ Policy-split Option²⁵</p>	<p>您可用于第1个保单周年起将保单的部分现金价值分拆成数份保单</p> <p>You can split the Policy into several policies by converting a portion of its Cash Value from the 1st policy anniversary onwards</p>

利益项目 Benefits

保单分拆预设指示权益²⁶ Policy-split Advance Instruction Option²⁶

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一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

身故保障^{3, 27} Death Benefit^{3, 27}

- 若受保人于缴付保费年期届满日或第5个保单周年当天或之前（以较后者为准）身故，受益人将获得（一）账户价值的101%或（二）基本计划的每年基本保费之总金额（须扣减任何提取及任何用以支付年金的现金价值），以较高者为准
- 若受保人于缴付保费年期届满日或第5个保单周年之后（以较后者为准）身故，受益人将获得（一）相等于账户价值的100%或（二）基本计划的每年基本保费之总金额（须扣减任何提取及任何用以支付年金的现金价值），以较高者为准
- If the Insured passes away on or before the end of Premium Payment Term or the 5th policy anniversary, whichever is later, a Death Benefit equals to (1) 101% of Account Value or (2) total Target Yearly Premium of Basic Plan (net of any withdrawals and the Cash Value applied to provide an annuity), whichever is higher, will be payable to the Beneficiary
- If the Insured passes away after the end of Premium Payment Term or the 5th policy anniversary, whichever is later, a Death Benefit equals to (1) 100% of the Account Value or (2) total Target Yearly Premium of Basic Plan (net of any withdrawals and the Cash Value applied to provide an annuity), whichever is higher, will be payable to the Beneficiary

11种身故保障自选支付方案 11 Death Benefit Settlement Options

- 一笔过²⁹；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 Sum²⁹； 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

终身年金权益²¹ Lifetime Annuity Option²¹

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³⁰
Lifetime fixed-income annuity - joint annuitant³⁰

受保人可与配偶共享100%年金，于其中一人身故后，另一人亦可无限期继续收取2/3年金金额，直至百年归老
The Insured has the option of sharing a 100% fixed-income annuity with his/her spouse. In the event of the death of either annuitant, the other will continue to receive 2/3 of the annuity for the rest of his/her life

选择 Option 10

定额终身年金 - 联合年金领取人³⁰及现金价值回奉保证
Lifetime fixed-income annuity - joint annuitant³⁰ and guaranteed refund of Cash Value

受保人可与配偶共享100%年金。若其中一人身故时，而已收取的年金收入总额已达到用作行使年金权益的现金价值，其配偶仍可继续收取2/3年金，直至百年归老。若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²¹ Lifetime Annuity Option²¹

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一种³¹，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³¹，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 illnesses³¹, 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 Dementia³¹ during the annuity period, the monthly annuity income will be doubled, subject to a maximum of 60 months. After the period of double annuity, the Insured will continue to receive 100% of the monthly annuity income 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

自选附加保障¹⁷ Optional Supplementary Benefits¹⁷

豁免保费计划¹⁸

Waiver of Premium Benefit¹⁸

若受保人不幸于65岁生日的保单周年前因患病或意外受伤引致连续6个月或以上完全伤残¹⁵，我们会于此附加保障下代付伤残期间所需的保费

If the Insured suffers from Total Disability¹⁵ for a continuous period of not less than 6 months resulting from disease or bodily injury before the policy anniversary following his/her 65th birthday, the premiums required during the period of disability will be payable under this supplementary benefit

缴款人保障计划¹⁹

Payor's Benefit¹⁹

万一保单持有人于（一）65岁生日的保单周年或（二）在受保孩子年满25岁的保单周年（以较早者为准）前不幸身故或完全伤残¹⁵持续达6个月以上，我们会于此附加保障下分别代付身故当天起的所需保费或伤残期间所需的保费，直至受保孩子年满25岁的保单周年为止

In the unfortunate event of the Policy Owner's death or Total Disability¹⁵ for over 6 consecutive months before (1) the policy anniversary following his/her 65th birthday or (2) the policy anniversary following the insured child's 25th birthday, whichever is earlier, the premiums required from the date of death of the Policy Owner or the premiums required during the period of disability will be payable under this supplementary benefit until the policy anniversary following the insured child's 25th birthday

费用与收费³² Fees and Charges³²

一般行政费用

Administrative Charge

于保单日期/每次增加基本计划的每年基本保费的生效日期起计首5年（适用于缴付保费年期不超过5年）或保费缴付年期内（适用于缴付保费年期超过5年），按基本计划的名义金额每个保单月开始时收取，再加每月6美元

Applicable in the first 5 years (applicable to Premium Payment Term of no more than 5 years) or within the Premium Payment Term (applicable to Premium Payment Term of more than 5 years) from Policy Date/effective date of each increase in Target Yearly Premium of Basic Plan and charged at the beginning of each policy month based on the Notional Amount of Basic Plan, plus US\$6 per month

保单管理费用³³

Policy Management Fee³³

每个保单月开始时的账户价值的0.1%，于每个保单月开始时收取

0.1% of the Account Value at the beginning of each policy month, charged at the beginning of each policy month

费用与收费³² Fees and Charges³²

提取费用 Withdrawal Charge

提取的次数不限，每次提取须收取25美元的提取费用。定期提取权益及弹性提取权益下定期提取之提取费用将被豁免

Unlimited frequency for withdrawal. Each withdrawal is subject to a Withdrawal Charge of US\$25. The Withdrawal Charge for regular withdrawals under Regular Withdrawal Option and Flexi Withdrawal Option will be waived

退保费用 Surrender Charge

于保单日期/每次增加基本计划的每年基本保费的生效日期起计首5年（适用于缴付保费年期不超过5年）或10年（适用于缴付保费年期超过5年），将按下列情况收取退保费用：

- 保单失效或退保时，按基本计划的名义金额收取
- 减少基本计划的每年基本保费时（因行使保单分拆权益而减少除外），按基本计划所递减的名义金额收取

Based on the Target Yearly Premium of Basic Plan and applicable in the first 5 years (applicable to Premium Payment Term of no more than 5 years) or 10 years (applicable to Premium Payment Term of more than 5 years) from Policy Date/effective date of each increase in Target Yearly Premium of Basic Plan upon:

- Policy lapse or surrender and charged based on the Notional Amount of Basic Plan
- Decrease in Target Yearly Premium of Basic Plan (except decreases resulting from exercising Policy-split Option) and charged based on the decrease in the Notional Amount of Basic Plan

附加保障的成本 (如适用) Cost of Supplementary Benefits (if applicable)

只适用于附设附加保障之保单。按所附设的附加保障于每个保单月开始时收取

Only applicable to policies with supplementary benefit(s) attached. Charged at the beginning of each policy month based on the supplementary benefit(s) attached

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\$

缴费方式 Payment Mode

每年 / 每半年 / 每季 / 每月
Annual / Semi-annual / Quarterly / Monthly

最低每年基本保费 Minimum Target Yearly Premium

2年至4年缴付保费年期 Premium Payment Term of 2 to 4 years	5年至9年缴付保费年期 Premium Payment Term of 5 to 9 years	10年缴付保费年期起 Premium Payment Term of 10 years and onwards
US\$6,000美元	US\$3,000美元	US\$1,800美元

最高每年基本保费 Maximum Target Yearly Premium

个别考虑
Individual consideration

增加基本保费 Increase of Target Premium

每次最低金额为每年500美元
Minimum amount is US\$500 annually

投保资料 Basic Information

缴付保费年期 Premium Payment Term

2-82年Years (投保年龄加上缴付保费年期 ≤ 82岁
Issue age plus Premium Payment Term ≤ age 82)

投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)

0-80岁
Age 0-80

保障年期 Benefit Term

终身
Whole of life

注

1. 基本派息率由我们不时公布, 但不会少于每年0%。
2. 于每年0%的基本派息率适用时, 每月费用仍将从保单的账户价值中扣除。
3. 保证最低账户价值可能会增加用以支付全额年金的现金价值、退保价值及身故保障, 但不会增加可提取的数额。保证最低账户价值适用时, 保证最低账户价值将被用作计算用以支付全额年金的现金价值, 退保价值或身故保障下的账户价值。
4. 全额年金之年金生效日。全额年金指用以支付年金的金额相等于全部现金价值的年金。若在应用保证最低账户价值后之现金价值较大, 则全额年金是指在应用保证最低账户价值后之全部现金价值所支付之年金。
5. 现时假设特别奖赏率为此计划于2026年6月推出时适用, 并非保证, 日后或会更改变。
6. 用于计算保证最低账户价值的长期奖赏相等于首15个保单年内按保证最低账户价值计算之保单管理费用总额的60%。
7. 平均每月账户价值相等于过去60个月(包括当前保单月) 每个月结日的账户价值的总和除以60。
8. 于增加基本计划的每年基本保费时, 保单尚余的缴付保费年期至少须为2年, 而受保人之年龄亦必须为80岁或以下。任何基本计划的每年基本保费的增加必须根据我们当时的行政规则获我们接纳。任何基本计划的每年基本保费的增加将从账户价值中扣除相应基本计划的每年基本保费的保费层被征收的每月费用。
9. 提取、行使定期提取权益及弹性提取权益、申请保费假期/暂停缴付保费或将现金价值转为年金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, 导致其后的账户价值及现金价值相应减少。因此将减少身故保障、退保保障及保单的价值, 而每月费用仍会被扣除, 如现金价值不足以支付每月费用及保单未能根据不失效保证继续生效, 保单将会终止而没有任何价值。
10. 相等于保单管理费用、一般行政费用及附加保障的成本(如有)的总和, 并于保单日期及每个月结日从保单的账户价值中扣除。
11. 每次提取须支付提取费用。
12. 按现行规定, 定期提取权益的每月提取金额最低为500美元, 提取年期最短1年; 而每年提取金额最低为6,000美元, 提取年期最短3年。定期提取的提取费用将被豁免, 取消或任何定期提取指示的更改将被征收一项25美元的手续费。

Remarks

1. The base crediting interest rate is declared by us and is subject to change from time to time at our discretion but will be no less than 0% p.a.
2. Monthly Deduction will still be deducted from Account Value of the Policy when the base crediting interest rate of 0% p.a. is applied.
3. Guaranteed Minimum Account Value may increase the Cash Value available to be applied to provide Full Annuity, Surrender Value and Death Benefit, but does not increase the amount available for withdrawals. When the Guaranteed Minimum Account Value applies, the Guaranteed Minimum Account Value will be applied as the Account Value used for the calculation of the Cash Value available to be applied to provide the Full Annuity, the Surrender Value or Death Benefit.
4. The annuity date of the Full Annuity. Full Annuity refers to the annuity which the amount to be applied to provide such annuity is equal to the whole Cash Value. If the Cash Value is larger after the application of the Guaranteed Minimum Account Value, Full Annuity is the annuity provided by applying the whole Cash Value after the application of the Guaranteed Minimum Account Value.
5. The current assumed Special Bonus Rate is quoted as of the launch date of the Plan in June 2026, and is not guaranteed. The rate is subject to change.
6. The Loyalty Bonus for the calculation of the Guaranteed Minimum Account Value will be equal to 60% of the total Policy Management Fee based on the Guaranteed Minimum Account Value during the first 15 policy years.
7. Average Monthly Account Value means the aggregate of the Account Value of each Monthly Anniversary Date over the previous 60 policy months (including the current policy month) divided by 60.
8. The Target Yearly Premium of the Basic Plan may be increased on or before the Insured reaches age 80 provided the Premium Payment Term still has at least 2 years to run. The amount of any increase of the Target Yearly Premium of the Basic Plan must be acceptable to us according to our then prevailing administrative rules. Any increase of Target Yearly Premium of Basic Plan will be subject to the deduction of the corresponding Monthly Deduction on the Premium Layer of Target Yearly Premium of Basic Plan from the Account Value.
9. Withdrawals, exercising Regular Withdrawal Option and Flexi Withdrawal Option, applying for premium holiday/skipping premium payments or converting Cash Value into annuity will reduce the value of the Policy as well as the sustainability and potential growth of the value of the Policy which will have the effect of reducing the subsequent Account Value and Cash Value. Therefore, it will reduce the Death Benefit, the Surrender Benefit and the value of the Policy, while the Monthly Deduction is still deductible. If the Cash Value is insufficient to cover the Monthly Deduction and the Policy is not being continued under the No Lapse Guarantee, the Policy will lapse with zero value.
10. The sum of Policy Management Fee, Administrative Charge and Cost of Supplementary Benefits (if any) and is deducted from the Account Value of the Policy on the Policy Date and each Monthly Anniversary Date.
11. Each withdrawal is subject to a Withdrawal Charge.
12. The current requirement of Regular Withdrawal Option on minimum monthly withdrawal amount is US\$500 with minimum withdrawal period of one year, while the minimum annual withdrawal amount is US\$6,000 with minimum withdrawal period of 3 years. Withdrawal Charge for the regular withdrawals will be waived; however, should you terminate or make any changes to your regular withdrawals order, a nominal fee of US\$25 will be imposed.

13. 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。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。定期提取的提取费用将被豁免，但取消或任何定期提取指示的更改将被征收一项25美元的手续费。有关弹性提取权益的详情，请参阅保单条款及细则。
14. 如保单内已累积的现金价值足以支付每月费用，您可以申请保费假期。虽然此计划为投保人提供供款弹性，但如欲投保此计划，投保人必须准备于所选定的缴付保费年期内支付全期保费。详情请参阅主要产品说明下之缴付保费年期及保障年期。
15. 完全伤残是指在保单生效期间，（一）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（适用于豁免保费意外保障）；或（二）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（适用于豁免保费计划）；或（三）在紧接保单持有人65岁生日的保单周年（如保单周年为保单持有人生日即为保单持有人65岁生日当天）或以前（适用于缴款人保障计划），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。
16. 您可预先作出指示，提名指定人士在您确诊患上任何一种指定疾病（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。（续）
13. Your request to withdraw Cash Value 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. Your request to make a withdrawal and/or regular withdrawals from the Policy and the payment recipient would be subject to our then prevailing administrative rules as determined by the Company from time to time at the sole discretion. Withdrawal Charge for the regular withdrawals will be waived; however, should you terminate or make any changes to your regular withdrawals order, a nominal fee of US\$25 will be imposed. Please refer to the terms and conditions of the Policy for the details of Flexi Withdrawal Option.
14. You can apply for premium holiday if your Policy has accumulated sufficient Cash Value to cover the Monthly Deduction. Though the Plan provides you with some flexibility in premium payment, the applicant should have every intention of paying the premium for the whole of his/her chosen Premium Payment Term. Please refer to the Premium Payment Term and Benefit Term under the Key Product Disclosures for details.
15. Total Disability means the complete incapacity for a continuous period of not less than 6 months, resulting from Accidental Bodily Injury, which occurs while the Policy is in force, (1) 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) (applicable to Accident Waiver of Premium Benefit), (2) 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) (applicable to Waiver of Premium Benefit) (3) before the policy anniversary immediately following the 65th birthday of the Policy Owner (or on the 65th birthday of the Policy Owner, if such date is a policy anniversary) (applicable to Payor's Benefit), and which prevents the Insured/the Policy Owner 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.
16. 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. (Cont'd)

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一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。

17. 附加保障会于全额现金价值用作行使年金权益（即全额年金）后或附加保障本身的保障期完结时（以较早者为准）终止。
18. 如保费已获得附加自选豁免保费计划的豁免，便不会获得豁免保费意外保障的赔偿。
19. 自选缴款人保障将于受保人年满25岁的保单周年或保单持有人年满65岁的保单周年终止，以较早者为准。
20. 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信息的理解及解读，并根据截至2026年5月1日，与香港主要人寿保险公司公开发售予个人客户的万用寿险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。
21. 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50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（一）需达10,000美元，（二）不可多于应用保证最低账户价值前之现金价值，除非应用保证最低账户价值后之现金价值较大，则可应用保证最低账户价值后之全部现金价值以支付全额年金，及（三）现金价值的结余不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一次。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（即全额年金）后终止。

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.

17. The supplementary benefits will be terminated upon exercising an annuity option with the full Cash Value (i.e., Full Annuity) or their own coverage term, whichever is earlier.
18. If the premium is waived by the optional Waiver of Premium Benefit, the Accident Waiver of Premium Benefit will not be payable.
19. The optional Payor's Benefit is valid until the policy anniversary following the insured child's 25th birthday or the Policy Owner's 65th birthday, whichever is earlier.
20. 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 universal life insurance plans issued by major Hong Kong life insurance companies for individual customers as of May 1, 2026.
21. 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 50. Annuity option is only allowed to be exercised for in-force policies, and no Death Benefit has become payable. The current requirements for the Cash Value applied for exercising annuity option are (1) a minimum amount of US\$10,000, (2) the amount is not more than the Cash Value before the application of the Guaranteed Minimum Account Value unless the Cash Value is larger after the application of the Guaranteed Minimum Account Value, in which case the whole Cash Value after the application of the Guaranteed Minimum Account Value can be applied to provide the Full Annuity and (3) the 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 (i.e., Full Annuity).

22. 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一年。新受保人与保单持有人需有可保利益的证明。新受保人于更改受保人生效日期的实际年龄须符合保单投保年龄的要求。本公司保留权利要求提交可保证明。更改受保人后，任何原本于保单内的附加保障将会终止。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。
23. 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。
24. 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（如适用）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。
25. 适用于生效满一年或以上及并未将所有现金价值转换为年金的保单，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一次，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基本保费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。
22. 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. 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 Changing the Insured.
23. 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.
24. 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 (if applicable) 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.
25. 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. 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 Target Yearly Premium of Basic Plan 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.

26. 只可将保单的部分现金价值分拆成另一张保单。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。
27. 身故保障只适用于保单生效期间及于全额年金生效日前，并且于受保人身故后没有更改受保人。若受保人于缴付保费年期届满日或第5个保单周年当天或之前（以较后者为准）身故，受益人将获得（一）账户价值的101%或（二）基本计划的每年基本保费之总金额（须扣减任何提取及任何用以支付年金的现金价值），以较高者为准。若受保人于缴付保费年期届满日或第5个保单周年之后（以较后者为准）身故，受益人将获得（一）相等账户价值的100%或（二）基本计划的每年基本保费之总金额（须扣减任何提取及任何用以支付年金的现金价值），以较高者为准。
28. 自第1个保单月至进行不失效保证测试的保单月（包括该保单月）所对应之每年基本保费的十二分之一之累计总数。
29. 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，我们将以一笔过方式支付。如每次支付数额少于50美元，我们有权以较疏的次数支付款额。
30. 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。
31. 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。
32. 有关费用与收费的详情，请参阅利益说明文件。
33. 用于计算保证最低账户价值的保单管理费用会以每个保单月开始时的保证最低账户价值的0.1%计算。
26. Only one other policy can be split by converting a portion of its Cash Value. 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.
27. The Death Benefit is applicable when the Policy remains in force and before the Full Annuity Date, as long as there is no Change of Insured after the death of Insured. If the Insured passes away on or before the end of Premium Payment Term or the 5th policy anniversary, whichever is later, a Death Benefit equals to (1) 101% of Account Value or (2) total Target Yearly Premium of Basic Plan (net of any withdrawals and the Cash Value applied to provide an annuity), whichever is higher, will be payable to the Beneficiary. If the Insured passes away after the end of Premium Payment Term or the 5th policy anniversary, whichever is later, a Death Benefit equals to (1) 100% of the Account Value or (2) total Target Yearly Premium of Basic Plan (net of any withdrawals and the Cash Value applied to provide an annuity), whichever is higher, will be payable to the Beneficiary.
28. The summation of one-twelfth of the corresponding Target Yearly Premium from the 1st policy month to, and including, the policy month in which the No Lapse Guarantee test is performed.
29. 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, we may instead pay that amount in one lump sum. If the payments under any option come to less than US\$50 each, we have the right to make payments at less frequent intervals.
30. Current requirement of the age of spouse when exercising this annuity option is 40 or above.
31. Not applicable to critical illnesses/Severe Dementia occurred before the annuity date, or signs and symptoms which existed before the annuity date.
32. Please refer to the benefit illustration for details of fees and charges.
33. The Policy Management Fee for the calculation of the Guaranteed Minimum Account Value is based on 0.1% of the Guaranteed Minimum Account Value at the beginning of the policy month.

重要资料

派息率理念

此保险计划为万用寿险计划。户口价值根据派息率赚取非保证回报及/或累积利息。于厘定派息率及/或非保证回报时，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分配。

本公司已成立一个委员会，在厘定派息率及/或非保证回报时向本公司董事会提供独立意见。实际派息率及/或非保证回报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。

我们将不时检视及厘定派息率及/或非保证回报。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，以厘定保单的派息率及/或非保证回报。

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。

为了提供更平稳的派息率及/或非保证回报，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派息率及/或非保证回报。

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：

资产类别	目标资产组合 (%)
债券及其他固定收益资产	60% - 100%
股票类资产	0% - 40%

Important Information

Crediting Interest Rate Philosophy

This is a universal life insurance plan under which the Account Value will earn non-guaranteed bonuses and/or accumulate interest at the crediting interest rate. The crediting interest rate and/or non-guaranteed bonuses will be determined with an aim to ensure fair crediting interests and/or non-guaranteed bonuses from the underlying investment and among different groups of policy owners.

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

The crediting interest rate and/or non-guaranteed bonuses will be reviewed and determined by us from time to time. In determining the crediting interest rate and/or non-guaranteed bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

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 and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

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

To provide more stable crediting interest rate and/or non-guaranteed bonuses, we may retain returns during periods of strong investment performance to support or maintain stronger crediting interest rate and/or non-guaranteed bonuses during periods of less favourable investment performance.

Investment Policy, Objective and Strategy

YF Life'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:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	60% - 100%
Equity-like assets	0% - 40%

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。

我们可利用投资组合所产生的回报来配置衍生工具，从而投资于债券及其他固定收益资产（如美国国债）、股票（如美股）及商品市场（如黄金）等资产，在控制下行风险的同时，提升潜在回报。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。

相关详情及过往派息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>

请注意过往派息率不可用作预测该产品将来的表现。

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 purchased with the support by returns from the investment portfolio to gain exposure to bonds and other fixed-income instruments (e.g., U.S. Treasuries), equities (e.g., U.S. stocks) and commodities (e.g., gold), offering upside potential while limiting downside risk. Derivatives may also be employed for risk management purpose to mitigate market risks, including but not limited to interest rate and currency risk.

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

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

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

For relevant details and historical crediting interest rate, please visit our website:



Hong Kong:

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

Please note that historical crediting interest rate are not indicators of future performance of the products.

主要产品说明

缴付保费年期及保障年期

您应就已选择的缴付保费年期持续缴付保费。提取、减低保费、行使保费假期/暂停缴付保费（如适用）或将现金价值转为年金，将会减少此计划所累积的现金价值，而每月费用仍会被扣除。如现金价值（或保证最低账户价值）不足以支付每月费用及在保费到期日起计31天宽限期届满前缴付足够保费，保单未能根据不失效保证继续生效，保单将会终止而没有任何价值。

保障年期为受保人终身。

终止

在下列任何情况下，除任何年金生效日早于该情况发生的年金所支付的年金入息将继续根据保障条款支付外，保单将会终止：

- 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。
- 在宽限期届满前，不足够的现金价值支付每月费用，并且保单未能根据不失效保证继续生效。

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. Withdrawals, reducing the premium amount, exercising premium holiday/skipping premium payments (if applicable) or converting Cash Value into annuity will reduce the accumulation of the Cash Value, while the Monthly Deduction is still deductible. If the Cash Value (or the Cash Value based on the Guaranteed Minimum Account Value, if higher) is not sufficient to cover the Monthly Deduction and no premiums are made before the end of the 31-day Grace Period from such premium due date, the Policy will lapse with zero value unless the Policy is being continued under No Lapse Guarantee.

The benefit term is whole of life of the Insured.

Termination

The Policy will be terminated when one of the following events occurs, except that the annuity payments under any annuities of which the annuity date is prior to the occurrence of the event will continue to be payable according to the terms and conditions:

- 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.
- Insufficient Cash Value to cover the Monthly Deduction by the end of the Grace Period, and the Policy is not being continued under the No Lapse Guarantee.

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。

非保证保障

此计划中的一部分保障（包括但不限于派息率及/或非保证回报）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“派息率理念”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（包括但不限于派息率及/或非保证回报）可能为零。

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，您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息的金额。如选择的保单货币并非本地货币，阁下须承受汇率风险。

自杀不保条款

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，或于增加每年基本保费的生效日期起计，或于批准保单复效申请当天起计（以最后者为准）一年内自杀，无论其是否在神智清醒的情况下，我们的全部责任将只限于受保人身故当天的账户价值。

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。

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 Surrender Value considerably less than the total premiums paid.

Non-guaranteed Benefits

A portion of the benefits provided by the Plan (including but not limited to the crediting interest rate and/or non-guaranteed bonuses) is non-guaranteed and subject to factors including but not limited to claims, expenses, investment performance and surrenders. Please refer to "Crediting Interest Rate 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 the crediting interest rate and/or non-guaranteed bonuses) can be zero.

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 product 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 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.

Suicide Exclusions

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 the Contingent Insured, or the Continuation of Policy Benefit Effective Date, or the effective date of any increase of Target Yearly Premium, or the date we approve the reinstatement application, the total liability of YF Life shall be limited to the Account Value on the date of death of the Insured.

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.

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, 须就其于香港续发之保单, 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: 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个日历日内, 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个日历日内(以较早者为准)收到书面要求。于收妥书面要求后, 保单将被取消, 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。

延迟付款期

我们保留押后支付退保保障之权利, 最长不超过接获有关书面退保或提取要求后6个月。

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 (Hong Kong: 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 the 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.

Deferred Payment Period

We may defer payment of any Surrender Value for the period up to 6 months from the date we receive the surrender or withdrawal request.

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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



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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

万通保险国际有限公司 (万通保险) 的主要权益股东*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) 为长久战略合作伙伴, 凭借独占鳌头的环球投资实力与合作网络, 携金融科技创新强劲动能, 居香港保险业领先地位。

*美国万通及云锋金融控股有限公司为间接持有万通保险国际有限公司的股份。

**美国五大寿险公司乃按2025年6月2日《FORTUNE 500》公布的“互惠寿险公司”及“上市股份寿险公司”2024年收入排行榜合并计算。

The major 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 Insurance International Limited.

**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 2024, and based on the FORTUNE 500 as published on June 2, 2025.



《信报》
保险服务卓越大奖2025
卓越多元投资策略应用



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