YF Life
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

不止穩健 更見增長

More than Stability. Built for Growth.

在變化愈趨複雜的市場環境下，真正的財富增長不再只是被動儲蓄，而是以清晰策略在波動中駕馭機會，將不確定性轉化為增長動能。

對於志在以資本實現可觀回報、提前部署人生藍圖的投資者而言，傳統儲蓄的回報已難以支撐提早退休或財務自由的規劃，而頻繁的短線操作與市場波幅，則需要投入時間緊貼走勢，並承受相應波動。在「穩健」與「增長」之間，他們追求一種更理想的平衡——在把握增長機遇的同時，守住已有成果。

盈耀萬用壽險保險計劃（「此計劃」）以基本派息率助您捕捉市場增長機遇，同時有效抵禦下行風險，配合三重獎賞，有助實現穩健的資產增值。為應對多元需求，此計劃提供高靈活性的財務管理，除可轉換現金價值為年金輕鬆實踐無憂退休，亦兼備多重保障及傳承策劃方案，助您全方位佈局財務規劃。

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.

「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.

^109.43
VOL: 1.2M
-763 -1.28

盈耀萬用壽險保險計劃
WealthPulse Universal Life Insurance Saver

攻守兼備　穩中求進
Balance Risk and Protection to Pursue Growth with Stability

- 透過基本派息率捕捉上行潛力
  Offers upside potential with base crediting interest rate
- 基本派息率保證不少於每年0%以抵禦市場下行風險
  Base crediting interest rate guaranteed to be no less than 0% p.a. to shield you from market downside risk
- 在申請全額年金、保單完全退保或支付身故保障時提供保證最低賬戶價值
  Provides the Guaranteed Minimum Account Value upon the application of the Full Annuity, full surrender of the Policy or the payment of Death Benefit
- 三重獎賞提升增長潛力
  Triple rewards for growth potential

靈活財務管理
Flexible Financial Management

自由選擇供款年期以助實現財富增值目標
Flexible premium payment terms to support your wealth growth goals

靈活調整保費掌握市場機遇
Flexible adjustment of premium to seize market opportunity

彈性資金運用應對人生所需
Flexible financial management to meet your life's needs

彈性支援　逆境同行
Flexible Support to Walk through Adversity

- 遇上突如其來的財務需要或不幸完全傷殘時提供靈活保費安排
  Flexible premium arrangement to tackle sudden financial needs or Total Disability
- 在您精神上無行為能力時給予支援，避免家人在緊急狀況下陷入財困
  Provides support for you in the event of mental incapacitation, preventing your family from falling into financial difficulties during emergency

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

全方位傳承策劃
Holistic Legacy Planning Solutions

更改受保人及/或保單持有人，靈活配合傳承大計
Accommodates your legacy planning through changing the Insured and/or the Policy Owner

預先提名第二保單持有人及第二受保人，讓財富代代相傳
Prior nomination of Contingent Policy Owners and Contingent Insureds for sharing wealth across generations

分拆保單及保單分拆預設指示，彈性分配資產
Policy-split and Policy-split Advance Instruction Options for flexible asset allocation

11種身故保障自選支付方案，為摯愛選擇最合適的傳承安排
Choose the most suitable legacy planning options for your loved ones from 11 Death Benefit settlement options

不失效保證提供保障持續保證
No Lapse Guarantee for continuous protection

1 攻守兼備　穩中求進

Balance Risk and Protection to Pursue Growth with Stability

上行潛力與下行保障

盈耀萬用壽險保險計劃具備多元化資產配置，涵蓋股票、債券及商品市場（如黃金）類別，有效分散單一市場風險，並配合風險控制機制，隨市況靈活調整投資比重，在市況平穩時把握增長潛力，在市況波動時限制下行風險。透過有效管理市場波動，提升回報的穩定性，實現財富的長線穩健增值。

此計劃提供的基本派息率[1]，以複式計算並撥入賬戶價值，助您掌握市場增長潛力。另外，基本派息率保證不會少於每年0%，讓您的資產免受市況疲弱時影響[2]，助您有效抵禦下行風險。具吸引力的上行潛力及於市場下行時免受損失的理財策略讓您兼享長遠潛在收益和保障財富。

在申請全額年金、保單完全退保或支付身故保障時，此計劃提供保證最低賬戶價值[3]，保證最低賬戶價值於首20個保單年及其後分別以年利率3%及年利率2%的保證最低賬戶價值派息率累積，讓您在市場表現未如理想時仍可確保財富穩定增長。

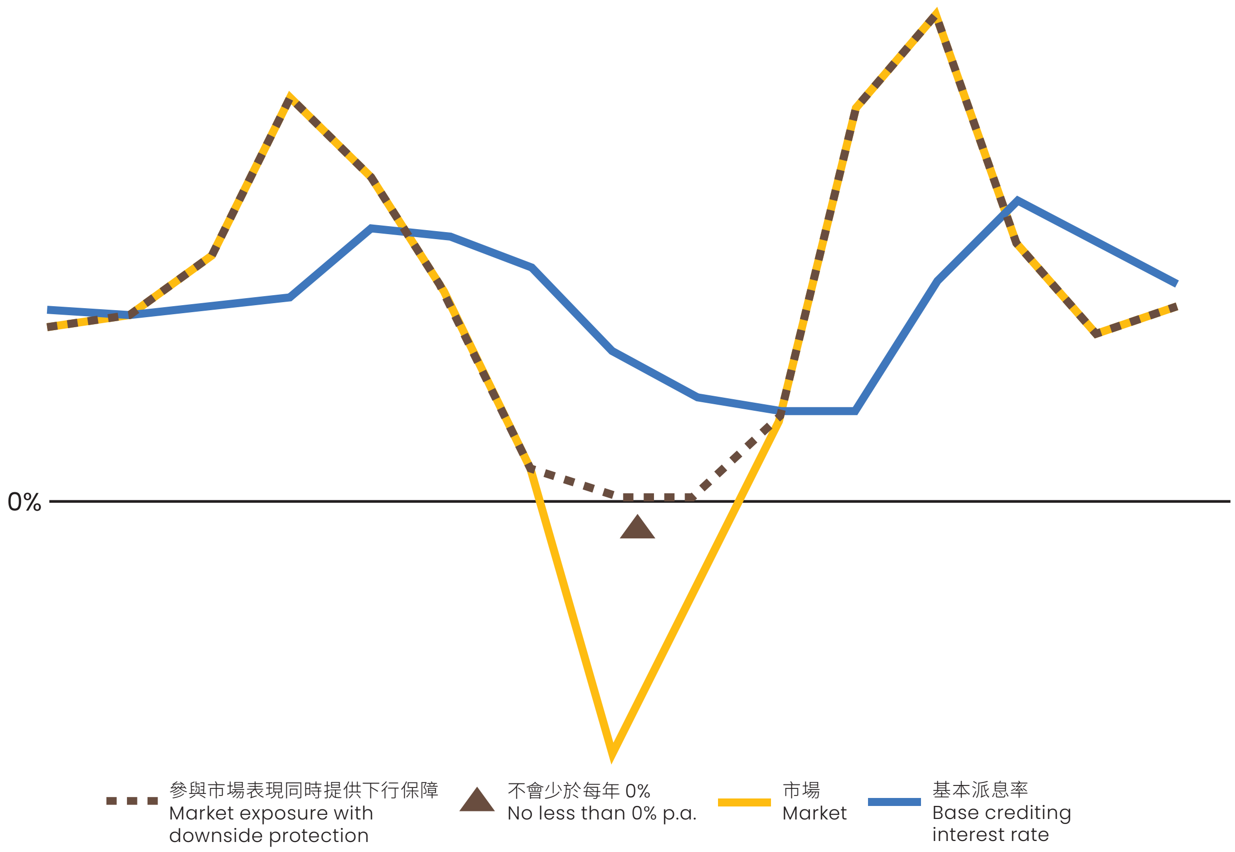
Upside Potential and Downside Protection

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 rate[1] 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 effectively[2]. 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 Value[3] 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：基本派息率掌握財富增長潛力及在市場下行時保障財富
Illustration example: Base crediting interest rate helping to unlock wealth growth potential and protect wealth during market downside



在投資表現強勁的時期保留回報，以在投資表現較弱的時期支持或維持較高的基本派息率，提供相對較低波動性的基本派息率
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

附註：上述假設示例僅供舉例說明之用，請注意實際基本派息率或會較高或較低，甚至可能為零。基本派息率可升可跌，須視乎相關資產配置的表現。投資回報受多項因素影響，詳情請參閱此產品冊子中重要資料部分的派息率理念，以進一步了解本公司的投資策略。
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.

三重獎賞助累積財富

為感謝您持續的支持，在保單生效期間及全額年金生效日[4]前，此計劃提供迎新獎賞、特別獎賞[5]及長期獎賞[6]，助您加速財富累積。

Triple Rewards for Wealth Accumulation

In appreciation of your continued trust, the Plan offers Welcome Bonus, Special Bonus[5] and Loyalty Bonus[6] when the Policy is in force and before the Full Annuity Date[4] to accelerate your wealth.

<table>
<tr><td>迎新獎賞
Welcome Bonus</td><td colspan="3">於第1個保單週年及每次增加基本計劃的每年基本保費的生效日期起計第12個月結日派發至賬戶價值。每個保費層的迎新獎賞為該保費層相應的「基本計劃的每年基本保費」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</td></tr>
</table>

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<table>
<tr><td rowspan="4">特別獎賞[5]
Special Bonus[5]</td><td colspan="3">於第10個保單週年及其後每5年的保單週年派發至賬戶價值
Credited to the Account Value at the 10th policy anniversary and the policy anniversary(ies) of every 5 years thereafter</td></tr>
<tr><td>保單週年
Policy anniversary</td><td colspan="2">現時假設特別獎賞率
The current assumed Special Bonus Rate</td></tr>
<tr><td>第10、15、20及25個
The 10th, 15th, 20th and 25th</td><td>每年2% p.a.</td><td rowspan="2">按平均每月賬戶價值[7]計算
Based on the Average Monthly Account Value[7]</td></tr>
<tr><td>第30個及其後每5年
The 30th and every 5 years thereafter</td><td>每年5% p.a.</td></tr>
</table>

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<table>
<tr><td>長期獎賞[6]
Loyalty Bonus[6]</td><td>於第15個保單週年回贈首15個保單年已支付的保單管理費用總額的60%至賬戶價值
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</td></tr>
</table>

2 靈活財務管理 Flexible Financial Management

此計劃提供多項靈活的理財選項，為您匠心打造適切的資產配置。助您輕鬆駕馭人生變數，盡享財務彈性。

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.

靈活供款年期

您可按需要自由選擇繳付保費年期，最短為2年。此計劃亦提供預繳保費選項，助您實現財富增值的長遠目標。

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.

靈活增加保費

為賺取更豐厚的潛在回報，更快達到理財目標，您可選擇增加定期保費[8]，以掌握市場機遇累積財富。

Flexible Increase of Premium

To achieve your financial goals faster with attractive potential returns, you can choose to increase regular premiums[8] to capture market growth and accumulate wealth.

彈性提取[9]

在保單生效期間及全額年金生效日[4]前，只要保單內已累積有一定金額的現金價值，並足以支付每月費用[10]，您便可靈活套現，從保單中提取[11]以應不時之需。

定期提取權益[12] – 您可於第1個保單週年起設立定期提取指示，於指定時期內定期作出定額提取，並可獲豁免支付提取費用，讓理財安排更有規劃。

彈性提取權益[13] – 您可於第1個保單週年起申請設立指示，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。

Flexible Withdrawals[9]

Provided that your Policy has accumulated sufficient Cash Value to cover the Monthly Deduction[10], and while the Policy is in force as well as before the Full Annuity Date[4], you can enjoy the flexibility to access funds from your Policy by withdrawal[11] to cope with emergencies.

Regular Withdrawal Option[12] – 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.

Flexi Withdrawal Option[13] – 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 彈性支援　逆境同行
Flexible Support to Walk through Adversity

面對未來變數，此計劃提供多項貼心的靈活保費安排及應變機制，助您在突發狀況下減輕財務負擔，並保障家人。

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.

保費假期

因應不同人生階段的流動性需求，您可靈活運用保費假期[9,14]。在保單累積的現金價值足以支付每月費用[10]的情況下，即使暫停繳付保費，保障仍能繼續生效，讓您的財富管理更具彈性。

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 Deduction[10], you can suspend premium payments while maintaining continuous protection, allowing for greater financial flexibility.

雖然此計劃為您提供供款彈性，但如欲投保此計劃，您必須準備於所選定的繳付保費年期內支付全期保費。提取、減低保費、行使保費假期/暫停繳付保費，或將部分現金價值轉為年金，將會減少此計劃所累積的現金價值，而每月費用[10]仍會被扣除。保單的每月費用[10]不會因行使保費假期/停繳保費而降低。如現金價值不足以支付每月費用[10]及保單未能根據不失效保證繼續生效，保單將會終止而沒有任何價值。

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 Deduction[10] is still deductible. The Monthly Deduction[10] will not be reduced due to exercising premium holiday/skipping premium payments. If the Cash Value is insufficient to cover the Monthly Deduction[10] and the Policy is not being continued under the No Lapse Guarantee, the Policy will lapse with zero value.

豁免保費意外保障

若受保人在18至65歲之間不幸因意外受傷引致連續6個月或以上完全傷殘[15]，於其完全傷殘[15]期間所需的基本計劃的每年基本保費將獲豁免，賠償額高達每年10,000美元。

Accident Waiver of Premium Benefit

If the Insured suffers from Total Disability[15] 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 Disability[15] of the Insured will be waived. The benefit amount can be up to US$10,000 annually.


MARKET OVERVIEW

精神上無行為能力預設指示權益[16]

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，您可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，為您作合適的安排。

Mental Incapacity Advance Instruction Option[16]

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.

自選附加保障[17]

您亦可以相宜保費增添更全面的附加保障：

- 自選豁免保費計劃[18]
  若受保人不幸於65歲生日的保單週年前因患病或意外受傷引致連續6個月或以上完全傷殘[15]，我們會於此附加保障下代付傷殘期間所需的保費。

- 自選繳款人保障計劃[19]
  萬一保單持有人於（一）65歲生日的保單週年或（二）在受保孩子年滿25歲的保單週年（以較早者為準）前不幸身故或完全傷殘[15]持續達6個月以上，我們會於此附加保障下分別代付身故當天起的所需保費或傷殘期間所需的保費，直至受保孩子年滿25歲的保單週年為止，確保您為孩子籌劃的大計可如期實現。

Optional Supplementary Benefits[17]

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

- Optional Waiver of Premium Benefit[18]
  If the Insured suffers from Total Disability[15] 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 Benefit[19]
  In the unfortunate event of the Policy Owner's death or Total Disability[15] 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 終身年金 退而無憂
Lifetime Annuity for Worry-free Retirement

您可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[20]

在保單生效期間，您可於受保人年滿50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[9,21]，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[20]

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.

^ 有關12種年金權益之詳情，請參閱此產品冊子中的「**盈耀萬用壽險保險計劃**一覽表」。
For details of the 12 annuity options, please refer to the "**WealthPulse Universal Life Insurance Saver** – at a glance" in this product brochure.

5 全方位傳承策劃
Holistic Legacy Planning Solutions

一份周全的保險計劃，為您的人生各個里程碑作好準備。無論是建立家庭還是養育子女，守護家人的未來將成為您的首要重心。此計劃提供多樣化的傳承策劃工具，助您將豐盛財富跨代延續，成就傳世家業。

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/或保單持有人

您可於保單生效期間，無限次要求更改受保人[22]，配合您傳承規劃的變化。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 accommodate changes in your legacy planning, you may request changing the Insured[22] 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.

預先提名新的保單持有人及/或受保人

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，其中一名第二保單持有人將按您預設的繼承次序繼承保單[23]；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，其中一名第二受保人將按您預設的繼承次序成為新受保人[24]，讓保單延續下去，令財富得以世代傳承。

Prior Nomination of the New Policy Owner and/or 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[23]. 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 Insured[24] according to your pre-set sequence of succession for the continuation of the Policy, ensuring legacy of your wealth across generations.

保單分拆權益[25]

您可按不同時間的意願分配財富，最快於第1個保單週年起，將保單的部分現金價值分拆成數份保單，餽贈給多位摯愛，實踐您的資產分配安排。

Policy-split Option[25]

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.

保單分拆預設指示權益[26]

市場首創[20]

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一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，確保資產在穩健的安排下，實現世代傳承。

Policy-split Advance Instruction Option[26]

First-in-market[20]

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.

身故保障[3,27]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。您可因應受益人的需求及人生不同階段，透過11種的身故保障自選支付方案*預先設定賠償方式，為受益人選定最合適的安排，讓財富妥善傳承。

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.

不失效保證

在首10個保單年或供款到期日前（以較早者為準），只要已繳保費總額（減去任何提取及任何用以支付年金的現金價值）等於或超過累計基本保費[28]，保單在現金價值為零時仍會持續生效，免除保單失效。

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 premium[28], 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).

* 有關11種身故保障自選支付方案之詳情，請參閱此產品冊子中的「**盈耀萬用壽險保險計劃**一覽表」。
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.

盈耀萬用壽險保險計劃一覽表
WealthPulse Universal Life Insurance Saver – at a glance

利益項目 Benefits

基本派息率[1]
Base Crediting Interest Rate[1]

基本派息率由本公司不時公佈，以複式計算並每月派息至賬戶價值

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

保證最低賬戶價值[3]
Guaranteed Minimum Account Value[3]

於申請全額年金、保單完全退保或支付身故保障時適用。保證最低賬戶價值於首20個保單年及其後分別以年利率3%及年利率2%的保證最低賬戶價值派息率累積

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

迎新獎賞
Welcome Bonus

全額年金生效日[4]前，於第1個保單週年及每次增加基本計劃的每年基本保費的生效日期起計第12個月結日派發至賬戶價值。每個保費層的迎新獎賞為該保費層相應的「基本計劃的每年基本保費」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

特別獎賞[5]
Special Bonus[5]

全額年金生效日[4]前，於第10個保單週年及其後每5年的保單週年派發至賬戶價值

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>
<tr><th>保單週年
Policy anniversary</th><th colspan="2">現時假設特別獎賞率
The current assumed Special Bonus Rate</th></tr>
<tr><td>第10、15、20及25個
The 10^{th}, 15^{th}, 20^{th} and 25^{th}</td><td>每年2% p.a.</td><td rowspan="2">按平均每月賬戶價值[7]計算
Based on the Average Monthly Account Value[7]</td></tr>
<tr><td>第30個及其後每5年
The 30^{th} and every 5 years thereafter</td><td>每年5% p.a.</td></tr>
</table>

長期獎賞[6]
Loyalty Bonus[6]

全額年金生效日[4]前，於第15個保單週年回贈首15個保單年已支付的保單管理費用總額的60%至賬戶價值

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]

現金價值
Cash Value

賬戶價值減去適用的退保費用

Account Value less applicable Surrender Charge

退保價值[3]
Surrender Value[3]

保單在退保時的現金價值

The Cash Value at the time of surrender

利益項目 Benefits	
定期提取權益[12] **Regular Withdrawal Option[12]**	您可於第1個保單週年起設立定期提取指示，於指定時期內定期作出定額提取 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
彈性提取權益[13] **Flexi Withdrawal Option[13]**	您可於第1個保單週年起申請設立指示，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。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一個指示 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
豁免保費意外保障 **Accident Waiver of Premium Benefit**	受保人如在18至65歲之間因意外受傷引致連續6個月或以上完全傷殘[15]，於其完全傷殘[15]期間所需的基本計劃的每年基本保費將獲豁免，最高每年10,000美元（以同一受保人於本公司投保的此計劃之所有保單計算） If the Insured suffers Total Disability[15] 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 Disability[15] 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)
精神上無行為能力預設指示權益[16] **Mental Incapacity Advance Instruction Option[16]**	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。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
第二保單持有人提名[23] **Contingent Policy Owner Nomination[23]**	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，其中一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[24] **Contingent Insured Nomination[24]**	您可預先提名最多3名第二受保人，於受保人不幸離世後，其中一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[25] **Policy-split Option[25]**	您可於第1個保單週年起將保單的部分現金價值分拆成數份保單 You can split the Policy into several policies by converting a portion of its Cash Value from the 1st policy anniversary onwards

利益項目 Benefits	
保單分拆預設指示權益[26] **Policy-split Advance Instruction Option[26]**	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一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
身故保障[3, 27] **Death Benefit[3, 27]**	– 若受保人於繳付保費年期屆滿日或第5個保單週年當天或之前（以較後者為準）身故，受益人將獲得 (一) 賬戶價值的101%或 (二) 基本計劃的每年基本保費之總金額（須扣減任何提取及任何用以支付年金的現金價值），以較高者為準 – 若受保人於繳付保費年期屆滿日或第5個保單週年之後（以較後者為準）身故，受益人將獲得 (一) 相等於賬戶價值的100%或 (二) 基本計劃的每年基本保費之總金額（須扣減任何提取及任何用以支付年金的現金價值），以較高者為準 – 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種身故保障自選支付方案 **11 Death Benefit Settlement Options**	– 一筆過[29]；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[29]; 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

終身年金權益[21] Lifetime Annuity Option[21]	
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[30] Lifetime fixed-income annuity – joint annuitant[30]	受保人可與配偶共享100%年金，於其中一人身故後，另一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[30]及現金價值回奉保證 Lifetime fixed-income annuity – joint annuitant[30] and guaranteed refund of Cash Value	受保人可與配偶共享100%年金。若其中一人身故時，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[21] Lifetime Annuity Option[21]	
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一種[31]，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[31]，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[31], 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[31] 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

自選附加保障[17] Optional Supplementary Benefits[17]	
豁免保費計劃[18] Waiver of Premium Benefit[18]	若受保人不幸於65歲生日的保單週年前因患病或意外受傷引致連續6個月或以上完全傷殘[15]，我們會於此附加保障下代付傷殘期間所需的保費 If the Insured suffers from Total Disability[15] 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
繳款人保障計劃[19] Payor's Benefit[19]	萬一保單持有人於 (一) 65歲生日的保單週年或 (二) 在受保孩子年滿25歲的保單週年 (以較早者為準) 前不幸身故或完全傷殘[15]持續達6個月以上，我們會於此附加保障下分別代付身故當天起的所需保費或傷殘期間所需的保費，直至受保孩子年滿25歲的保單週年為止 In the unfortunate event of the Policy Owner's death or Total Disability[15] 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

費用與收費[32] Fees and Charges[32]	
一般行政費用 Administrative Charge	於保單日期/每次增加基本計劃的每年基本保費的生效日期起計首5年（適用於繳付保費年期不超過5年）或保費繳付年期內（適用於繳付保費年期超過5年），按基本計劃的名義金額每個保單月開始時收取，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
保單管理費用[33] Policy Management Fee[33]	每個保單月開始時的賬戶價值的0.1%，於每個保單月開始時收取 0.1% of the Account Value at the beginning of each policy month, charged at the beginning of each policy month

費用與收費[32] Fees and Charges[32]

提取費用 Withdrawal Charge	提取的次數不限，每次提取須收取25美元的提取費用。定期提取權益及彈性提取權益下定期提取之提取費用將被豁免 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
退保費用 Surrender Charge	於保單日期/每次增加基本計劃的每年基本保費的生效日期起計首5年（適用於繳付保費年期不超過5年）或10年（適用於繳付保費年期超過5年），將按下列情況收取退保費用： – 保單失效或退保時，按基本計劃的名義金額收取 – 減少基本計劃的每年基本保費時（因行使保單分拆權益而減少除外），按基本計劃所遞減的名義金額收取 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 (如適用) Cost of Supplementary Benefits (if applicable)	只適用於附設附加保障之保單。按所附設的附加保障於每個保單月開始時收取 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$		
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月 Annual / Semi-annual / Quarterly / Monthly		
最低每年基本保費 Minimum Target Yearly Premium	2年至4年繳付保費年期 Premium Payment Term of 2 to 4 years	5年至9年繳付保費年期 Premium Payment Term of 5 to 9 years	10年繳付保費年期起 Premium Payment Term of 10 years and onwards
	US$6,000美元	US$3,000美元	US$1,800美元
最高每年基本保費 Maximum Target Yearly Premium	個別考慮 Individual consideration		
增加基本保費 Increase of Target Premium	每次最低金額為每年500美元 Minimum amount is US$500 annually		

投保資料 Basic Information

繳付保費年期 Premium Payment Term	2-82年Years（投保年齡加上繳付保費年期 ≤ 82歲 Issue age plus Premium Payment Term ≤ age 82）
投保年齡（以上次生日年齡計算） Issue Age (At Last Birthday)	0-80歲 Age 0-80
保障年期 Benefit Term	終身 Whole of life

註

1. 基本派息率由我們不時公佈，但不會少於每年0%。
2. 於每年0%的基本派息率適用時，每月費用仍將從保單的賬戶價值中扣除。
3. 保證最低賬戶價值可能會增加用以支付全額年金的現金價值、退保價值及身故保障，但不會增加可提取的數額。保證最低賬戶價值適用時，保證最低賬戶價值將被用作計算用以支付全額年金的現金價值，退保價值或身故保障下的賬戶價值。
4. 全額年金之年金生效日。全額年金指用以支付年金的金額相等於全部現金價值的年金。若在應用保證最低賬戶價值後之現金價值較大，則全額年金是指在應用保證最低賬戶價值後之全部現金價值所支付之年金。
5. 現時假設特別獎賞率為此計劃於2026年6月推出時適用，並非保證，日後或會更改。
6. 用於計算保證最低賬戶價值的長期獎賞相等於首15個保單年內按保證最低賬戶價值計算之保單管理費用總額的60%。
7. 平均每月賬戶價值相等於過去60個月（包括當前保單月）每個月結日的賬戶價值的總和除以60。
8. 於增加基本計劃的每年基本保費時，保單尚餘的繳付保費年期至少須為2年，而受保人之年齡亦必須為80歲或以下。任何基本計劃的每年基本保費的增加必須根據我們當時的行政規則獲我們接納。任何基本計劃的每年基本保費的增加將從賬戶價值中扣除相應基本計劃的每年基本保費的保費層被徵收的每月費用。
9. 提取、行使定期提取權益及彈性提取權益、申請保費假期/暫停繳付保費或將現金價值轉為年金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，導致其後的賬戶價值及現金價值相應減少。因此將減少身故保障、退保保障及保單的價值，而每月費用仍會被扣除，如現金價值不足以支付每月費用及保單未能根據不失效保證繼續生效，保單將會終止而沒有任何價值。
10. 相等於保單管理費用、一般行政費用及附加保障的成本（如有）的總和，並於保單日期及每個月結日從保單的賬戶價值中扣除。
11. 每次提取須支付提取費用。
12. 按現行規定，定期提取權益的每月提取金額最低為500美元，提取年期最短1年；而每年提取金額最低為6,000美元，提取年期最短3年。定期提取的提取費用將被豁免，取消或任何定期提取指示的更改將被徵收一項25美元的手續費。

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。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。定期提取的提取費用將被豁免，但取消或任何定期提取指示的更改將被徵收一項25美元的手續費。有關彈性提取權益的詳情，請參閱保單條款及細則。
14. 如保單內已累積的現金價值足以支付每月費用，您可以申請保費假期。雖然此計劃為投保人提供供款彈性，但如欲投保此計劃，投保人必須準備於所選定的繳付保費年期內支付全期保費。詳情請參閱主要產品說明下之繳付保費年期及保障年期。
15. 完全傷殘是指在保單生效期間，(一) 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（適用於豁免保費意外保障）；或 (二) 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（適用於豁免保費計劃）；或 (三) 在緊接保單持有人65歲生日的保單週年（如保單週年為保單持有人生日即為保單持有人65歲生日當天）或以前（適用於繳款人保障計劃），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。
16. 您可預先作出指示，提名指定人士在您確診患上任何一種指定疾病（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。（續）

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一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。

17. 附加保障會於全額現金價值用作行使年金權益（即全額年金）後或附加保障本身的保障期完結時（以較早者為準）終止。
18. 如保費已獲得附加自選豁免保費計劃的豁免，便將不會獲得豁免保費意外保障的賠償。
19. 自選繳款人保障將於受保人年滿25歲的保單週年或保單持有人年滿65歲的保單週年終止，以較早者為準。
20. 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5月1日，與香港主要人壽保險公司公開發售予個人客戶的萬用壽險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。
21. 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50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 (一) 需達10,000美元，(二) 不可多於應用保證最低賬戶價值前之現金價值，除非應用保證最低賬戶價值後之現金價值較大，則可應用保證最低賬戶價值後之全部現金價值以支付全額年金，及 (三) 現金價值的結餘不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一次。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（即全額年金）後終止。

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一年。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。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。
23. 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。
24. 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（如適用）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。
25. 適用於生效滿一年或以上及並未將所有現金價值轉換為年金的保單，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一次，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基本保費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。

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. 只可將保單的部分現金價值分拆成另一張保單。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。
27. 身故保障只適用於保單生效期間及於全額年金生效日前，並且於受保人身故後沒有更改受保人。若受保人於繳付保費年期屆滿日或第5個保單週年當天或之前（以較後者為準）身故，受益人將獲得 (一) 賬戶價值的101%或 (二) 基本計劃的每年基本保費之總金額（須扣減任何提取及任何用以支付年金的現金價值），以較高者為準。若受保人於繳付保費年期屆滿日或第5個保單週年之後（以較後者為準）身故，受益人將獲得 (一) 相等於賬戶價值的100%或 (二) 基本計劃的每年基本保費之總金額（須扣減任何提取及任何用以支付年金的現金價值），以較高者為準。
28. 自第1個保單月至進行不失效保證測試的保單月（包括該保單月）所對應之每年基本保費的十二份之一之累計總數。
29. 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，我們將以一筆過方式支付。如每次支付數額少於50美元，我們有權以較疏的次數支付款額。
30. 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。
31. 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。
32. 有關費用與收費的詳情，請參閱利益說明文件。
33. 用於計算保證最低賬戶價值的保單管理費用會以每個保單月開始時的保證最低賬戶價值的0.1%計算。

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.

重要資料

派息率理念

此保險計劃為萬用壽險計劃。戶口價值根據派息率賺取非保證回報及/或累積利息。於釐定派息率及/或非保證回報時，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分配。

本公司已成立一個委員會，在釐定派息率及/或非保證回報時向本公司董事會提供獨立意見。實際派息率及/或非保證回報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。

我們將不時檢視及釐定派息率及/或非保證回報。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，以釐定保單的派息率及/或非保證回報。

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。

為了提供更平穩的派息率及/或非保證回報，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派息率及/或非保證回報。

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：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	60% - 100%
股票類資產	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%

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。

我們可利用投資組合所產生的回報來配置衍生工具，從而投資於債券及其他固定收益資產（如美國國債）、股票（如美股）及商品市場（如黃金）等資產，在控制下行風險的同時，提升潛在回報。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。

相關詳情及過往派息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

請注意過往派息率不可用作預測該產品將來的表現。

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.

主要產品說明

繳付保費年期及保障年期

您應就已選擇的繳付保費年期持續繳付保費。提取、減低保費、行使保費假期/暫停繳付保費（如適用）或將現金價值轉為年金，將會減少此計劃所累積的現金價值，而每月費用仍會被扣除。如現金價值（或保證最低賬戶價值）不足以支付每月費用及在保費到期日起計31天寬限期屆滿前繳付足夠保費，保單未能根據不失效保證繼續生效，保單將會終止而沒有任何價值。

保障年期為受保人終身。

終止

在下列任何情況下，除任何年金生效日早於該情況發生的年金所支付的年金入息將繼續根據保障條款支付外，保單將會終止：

- 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。
- 在寬限期屆滿前，不足夠的現金價值支付每月費用，並且保單未能根據不失效保證繼續生效。

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。

非保證保障

此計劃中的一部分保障（包括但不限於派息率及/或非保證回報）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「派息率理念」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（包括但不限於派息率及/或非保證回報）可能為零。

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，您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。

自殺不保條款

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，或於增加每年基本保費的生效日期起計，或於批准保單復效申請當天起計（以最後者為準）一年內自殺，無論其是否在神智清醒的情況下，我們的全部責任將只限於受保人身故當天的賬戶價值。

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。

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：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。

延遲付款期

我們保留押後支付退保保障之權利，最長不超過接獲有關書面退保或提取要求後6個月。

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.

盈耀萬用壽險保險計劃由萬通保險國際有限公司（「萬通保險」）承保。此產品冊子只提供一般資料，僅作參考之用，並非保單的一部分，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單的條款及保障/保單文件。此產品冊子不能作為萬通保險與任何人士或團體所訂立之任何合約。

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儘管萬通保險已謹慎處理此產品冊子所載列之資料，但萬通保險並不會對其內容的準確性作任何明示或暗示擔保，亦不會承擔任何相關責任。若內容與相關保單合同之間存在任何不一致或歧義，則以相關保單合同為準。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：香港 (852) 2533 5555。

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

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

Although care is taken in preparing this product brochure, YF Life disclaims any express or implied warranty as to the accuracy of the content and any liability with respect to it. In the event of any conflict or inconsistency between the contents of this product brochure and the relevant policy contracts, the relevant policy contract shall prevail. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555.

客戶服務
香港：香港尖沙咀廣東道9號港威大廈6座12樓1211室
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
Hong Kong: Suite 1211, 12/F, Tower 6, The Gateway,
9 Canton Road, Tsimshatsui, Hong Kong
Customer Service Hotline: (852) 2533 5555
Mainland China Toll-Free: 400 842 3983

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萬通保險國際有限公司（萬通保險）的主要權益股東*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）為長久戰略合作夥伴，憑藉獨佔鰲頭的環球投資實力與合作網絡，攜金融科技創新強勁動能，居香港保險業領先地位。

*美國萬通及雲鋒金融控股有限公司為間接持有萬通保險國際有限公司的股份。

**美國五大壽險公司乃按2025年6月2日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2024年收入排行榜合併計算。

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.

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卓越多元投資策略應用

《資本雜誌》
資本卓越銀行及金融大獎
2012-2024
資本卓越保險服務大獎

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