



Savings and Retirement

Case Flyer

## Beyond Infinity Savings Insurance Plan

BIS

Behind every savings insurance plan lies a dream and a hope, encompassing personal aspirations, visions for retirement, the future of children, and even wealth inheritance.

**Beyond Infinity Savings Insurance Plan** offers comprehensive and flexible wealth management solutions that balance growth and protection. It meets your needs for legacy planning and helps you achieve dreams steadily, while safeguarding family values and enduring wealth for generations.

# Case 1: Make good use of wealth for a better living



Single Elite  
**Sammie** (Aged 28)

Objectives:

- Achieve diverse wealth-building goals
- Prepare for retirement

## Sammie takes out the Beyond Infinity Savings Insurance Plan

Policy Owner and the Insured: Sammie

Premium Payment Term: 5 years

Annual Premium: US\$8,000

Total Premium Paid: US\$40,000

Exercised Options and Benefits:



Policy-split Option



Annuity Option

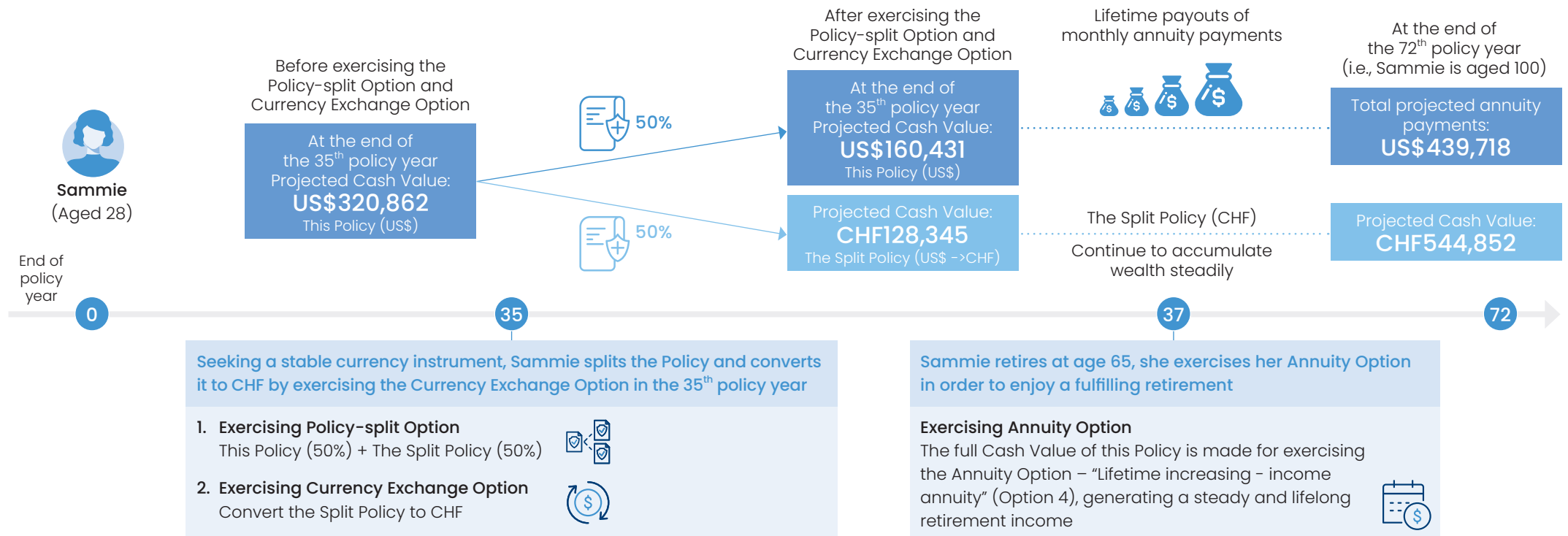


Currency Exchange Option

Exercised Options and Benefits

Policy-split Option and Currency Exchange Option

Annuity Option



Remarks:

1. The above figures are based on assumptions and are for illustration only. The projected cash values are calculated based on the current projected Reversionary Bonus, Terminal Bonus and annual premiums are paid in full until the end of the premium payment term, with no withdrawal and no policy loan, and without exercising the Bonus Lock-in Option, Bonus Unlock Option and Premium Holiday while the Policy is in force. The projected cash values are rounded to the nearest integer.
2. The above figures are calculated based on the assumed conversion rate of US\$1=CHF0.8. The assumed conversion rate is for illustration only. The actual applicable conversion rate will be determined by various factors, including but not limited to the prevailing market-based currency exchange rate (as determined at our discretion), the investment returns and asset values of the new and existing asset portfolios, and/or transactions involving the transfer of existing assets to new assets. The actual conversion rate may differ from the assumed rate mentioned above.
3. The above projected cash values and projected annuity payments are non-guaranteed.
4. Subject to the illustration rate caps imposed by the Hong Kong Insurance Authority, the total projected annuity payments and total projected cash values illustrated above are capped at an amount equivalent to a total Internal Rate of Return of 6.5% p.a. for the customer.
5. The plan is subject to the terms and conditions of the Policy. The above case does not contain the full terms and conditions of the relevant insurance plan. For the full terms and conditions, detailed information, and risk disclosures of the relevant insurance plan, please refer to the product brochure and the policy documents.

# Case 2: Plan ahead to live with peace of mind



Life as a couple  
Jim (Aged 35)

Objectives:

- Preserve enough funds to safeguard the family in times of crisis
- Prepare for retirement

## Jim takes out the Beyond Infinity Savings Insurance Plan

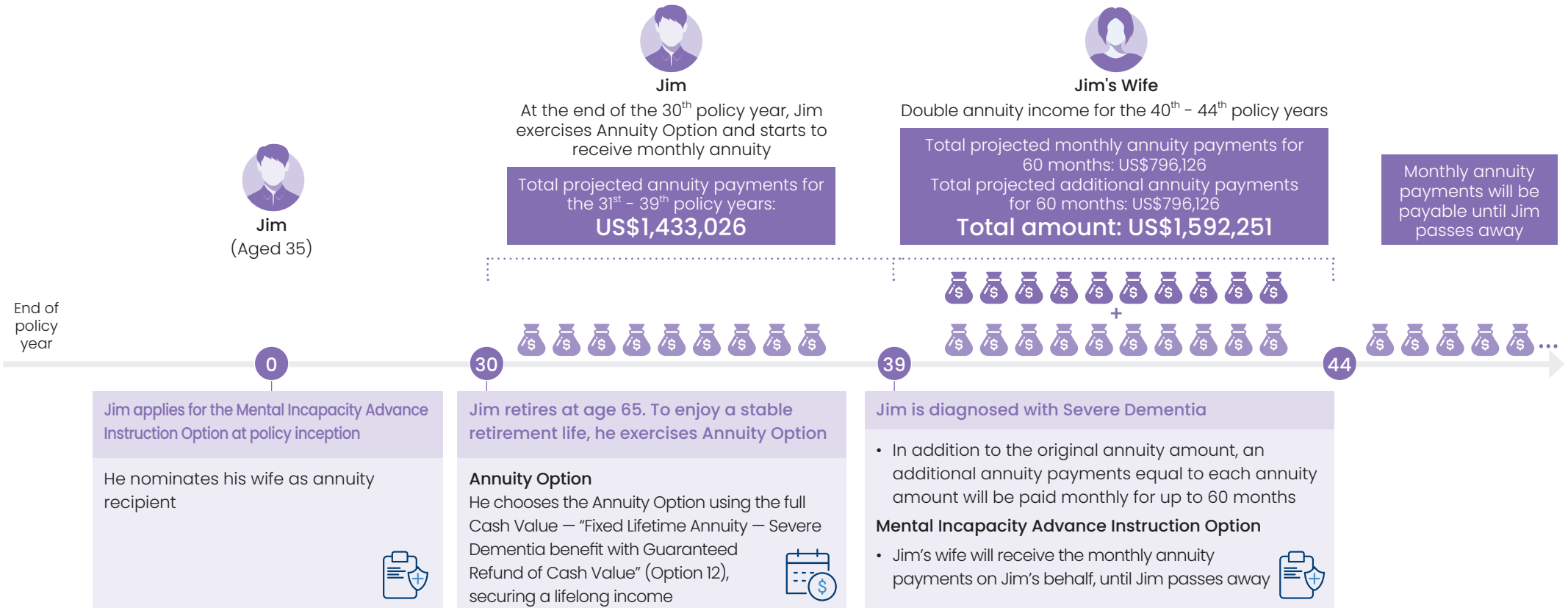
Policy Owner and the Insured: Jim	Exercised Options and Benefits:
Premium Payment Term: 10 years	
Annual Premium: US\$50,000	
Total Premium Paid: US\$500,000	



**Mental Incapacity Advance Instruction Option**



**Annuity Option**



Remarks:

1. The above figures are based on assumptions and are for illustration only. The projected monthly annuity payments are calculated based on the current projected Reversionary Bonus, Terminal Bonus and annual premiums are paid in full until the end of the premium payment term, with no withdrawal, no policy loan and no policy-split, and without exercising the Currency Exchange Option, Bonus Lock-in Option, Bonus Unlock Option and Premium Holiday while the Policy is in force. The projected monthly annuity payments are rounded to the nearest integer.
2. The above projected annuity payments are non-guaranteed.
3. Subject to the illustration rate caps imposed by the Hong Kong Insurance Authority, the total projected annuity payments illustrated above are capped at an amount equivalent to a total Internal Rate of Return of 6.5% p.a. for the customer.
4. The plan is subject to the terms and conditions of the Policy. The above case does not contain the full terms and conditions of the relevant insurance plan. For the full terms and conditions, detailed information, and risk disclosures of the relevant insurance plan, please refer to the product brochure and the policy documents.





# Case 3: Wealth succession to empower future generations



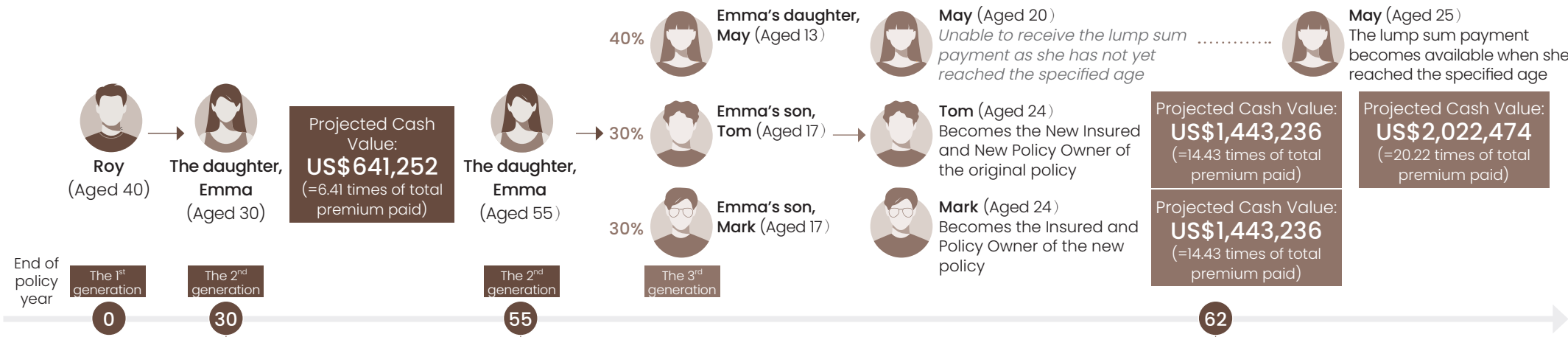
A family of three  
**Roy** (Aged 40)  
 With a newborn daughter, Emma

- Objectives:
- Secure the future for the family
  - Preserve wealth for generations

## Roy takes out the Beyond Infinity Savings Insurance Plan

Policy Owner and the Insured: Roy	Exercised Options and Benefits:
Premium Payment Term: 2 years	
Annual Premium: US\$50,000	
Total Premium Paid: US\$100,000	 <b>Changing the Insured</b>  <b>Continuation of Policy Benefit Option</b>
	 <b>Changing the Policy Owner</b>  <b>Lump Sum Payment at Specified Age</b>

Exercised Options and Benefits | Changing the Insured and Changing the Policy Owner | Continuation of Policy Benefit Option and Lump Sum Payment at Specified Age



**Roy decides to plan ahead for wealth succession as her daughter grows up. Therefore, he exercises the Change of Insured and Change of the Policy Owner**

**Changing the Insured and Changing the Policy Owner**  
 The Insured and Policy Owner are changed to Roy's daughter, Emma. Emma does not name any beneficiary

**Recognizing her advanced age, Emma decides to proactively plan for her children's future by choosing different Death Benefit Settlement Options**

**Lump Sum Payment at Specified Age of the Beneficiary**  
 Emma nominates her daughter May as Beneficiary and selects "Lump Sum Payment at Specified Age of the Beneficiary" for May. May will receive **40% of the original policy value** of Death Benefit as a lump sum at age 25

**Continuation of Policy Benefit Option**  
 Emma nominates her twin sons, Tom and Mark, as the Beneficiaries. She selects the Continuation of Policy Benefit Option for them (i.e., the Beneficiary will become the New Insured and New Policy Owner). Tom becomes the New Insured and New Policy Owner of the original policy and Mark becomes the Insured and Policy Owner of the new policy (with each policy equals to **30% of the original policy value**)

**Emma passes away at age 62**

The following policy options are for wealth succession of policy value, including but not limited to

- Policy-split Option and Policy-split Advance Instruction Option
- Contingent Policy Owner and Contingent Insured
- Changing the Insured and Policy Owner
- Death Benefit Settlement Options

Remarks:

1. The above figures are based on assumptions and are for illustration only. The projected cash values are calculated based on the current projected Reversionary Bonus, Terminal Bonus and annual premiums are paid in full until the end of the premium payment term, with no withdrawal, no policy loan and no policy-split, and without exercising the Currency Exchange Option, Annuity Option, Bonus Lock-in Option, Bonus Unlock Option and Premium Holiday while the Policy is in force. The projected cash values are rounded to the nearest integer.
2. The balance of Death Benefit is assumed to be accumulated at an annual interest rate of 1%. The interest will be calculated at the interest rate determined at the time the claim for Death Benefit is approved.
3. The above projected cash values are non-guaranteed.
4. Subject to the illustration rate caps imposed by the Hong Kong Insurance Authority, the total projected cash values illustrated above are capped at an amount equivalent to a total Internal Rate of Return of 6.5% p.a. for the customer.
5. The plan is subject to the terms and conditions of the Policy. The above case does not contain the full terms and conditions of the relevant insurance plan. For the full terms and conditions, detailed information, and risk disclosures of the relevant insurance plan, please refer to the product brochure and the policy documents.

# Case 4: Flexible arrangement to protect your loved ones



A family of three  
**Ben** (Aged 30)  
 With a 1-year-old son, Kelvin

- Objectives:
- Protect family living expenses
  - Pass on the wealth to the family

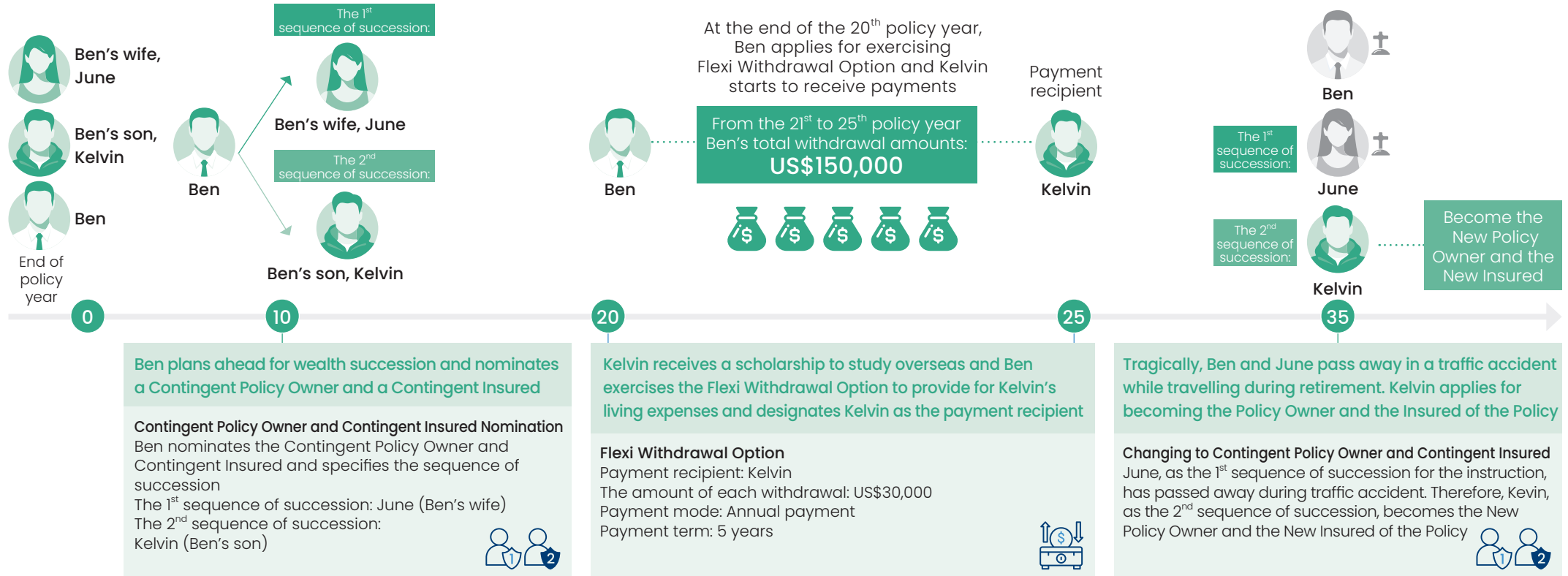
## Ben takes out the Beyond Infinity Savings Insurance Plan

Policy Owner and the Insured: Ben
Premium Payment Term: 2 years
Annual Premium: US\$200,000
Total Premium Paid: US\$400,000

Exercised Options and Benefits:



Exercised Options and Benefits | Changing to Contingent Policy Owner and Contingent Insured | Flexi Withdrawal Option | Changing to Contingent Policy Owner and Contingent Insured



Remarks:

1. The above figures are based on assumptions and are for illustration only. Upon exercising Flexi Withdrawal Option, the withdrawal amounts are calculated based on the current projected Reversionary Bonus, Terminal Bonus and annual premiums are paid in full until the end of the premium payment term, with no policy loan, no policy loan and no withdrawal, and without exercising the Currency Exchange Option, Bonus Lock-in Option, Bonus Unlock Option, Premium Holiday and Annuity Option while the Policy is in force. The withdrawal amounts are rounded to the nearest integer.
2. The payment recipient must satisfy the Company's due diligence requirements, the Anti-Money Laundering and Counter-Terrorist Financing Ordinance (or any similar laws of the jurisdiction in which this Policy is issued), and any other applicable laws and guidelines.
3. Upon exercising the Flexi Withdrawal Option, if the balance of the Bonus Lock-in account (if any) and cash value of Reversionary Bonus (if any) are not sufficient, the balance of withdrawal amounts from Flexi Withdrawal Option will be drawn from Guaranteed Cash Value and cash value of Terminal Bonus (if any) in form of partial surrender.
4. The plan is subject to the terms and conditions of the Policy. The above case does not contain the full terms and conditions of the relevant insurance plan. For the full terms and conditions, detailed information, and risk disclosures of the relevant insurance plan, please refer to the product brochure and the policy documents.



## Customer Service

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

## Important Information

This case flyer provides information for general reference only. It does not form part of the Policy and does not contain the full terms of the Policy and should be read in conjunction with the **Beyond Infinity Savings Insurance Plan** product brochure and the terms and conditions. For more details, please refer to the product brochure and the policy provisions for the full terms and conditions, including the exact benefit coverage, terms and conditions, risk disclosures and exclusions. This case flyer does not represent a contract between YF Life Insurance International Limited ("YF Life") and anyone or any entity else.

This case flyer 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 insurance, financial, tax, legal advice. All case studies and other illustrations or examples given in this case flyer are for information and illustrative purposes and do not predict future performance. The actual premiums, charges and benefits are dependent on factors including the Insured's age, gender, risk class, smoking status and country of residence. Although care is taken in preparing this case flyer, YF Life disclaims any express or implied warranty as to the accuracy of the content and any liability with respect to it (whether in tort or contract or otherwise).

In the event of any conflict or inconsistency between the contents of this case flyer 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.

**YF Life Insurance International Ltd.**

[www.yflife.com](http://www.yflife.com)

PSP-225-V2-0126H-E (50-20251104063)