Savings and Retirement

Case flyer

MY Flexi Lifetime Annuity

MFA

In an age of constant change, the ideal retirement solution would be one that provides you with a steady cash flow, plus the flexibility to make changes according to your various needs at the different stages of your life, as well as deal with circumstances beyond your control.

MY Flexi Lifetime Annuity^ offers an option to convert the Cash Value into a guaranteed annuity*, and on top of that it gives you a range of options including multiple policy currencies and policy splitting. With such flexibility, you can manage your future with confidence in spite of uncertainty.

^ The above plan is a universal life insurance product with annuity option.
* The actual annuity income will be calculated based on the Cash Value and the then annuity rate in effect on the annuity date.

Case: Flexible Financial Solutions

30-year-old David takes out **MY Flexi Lifetime Annuity** for 3 flexible financial solutions offered by the plan. He aims to:

- Enjoy worry-free retirement life at later stage
- Transfer wealth to his descendants

Policy Information
Policy Owner and the Insured: David
Premium Payment Term: 25 years
Monthly Premium: US$330
Total Premium Paid: US$100,150

Solution 1

Convert all the Cash Value into lifetime annuity income

Premium Payment Term			Lifetime increasing-income annuity	
Average Target Monthly Premium	$330	▶	Projected Monthly Annuity Income from Age 60 onwards	$1,000
Premium Payment Term	25 Years Age 30-55	▶	Annuity Period	Guaranteed Lifetime
Total Premium Payment	$100,150	▶	Projected Total Annuity Income Age 60 – 80 Age 60 – 90 Age 60 – 100	 **$301,940** (301%) **$518,000** (517%) **$793,760** (793%)

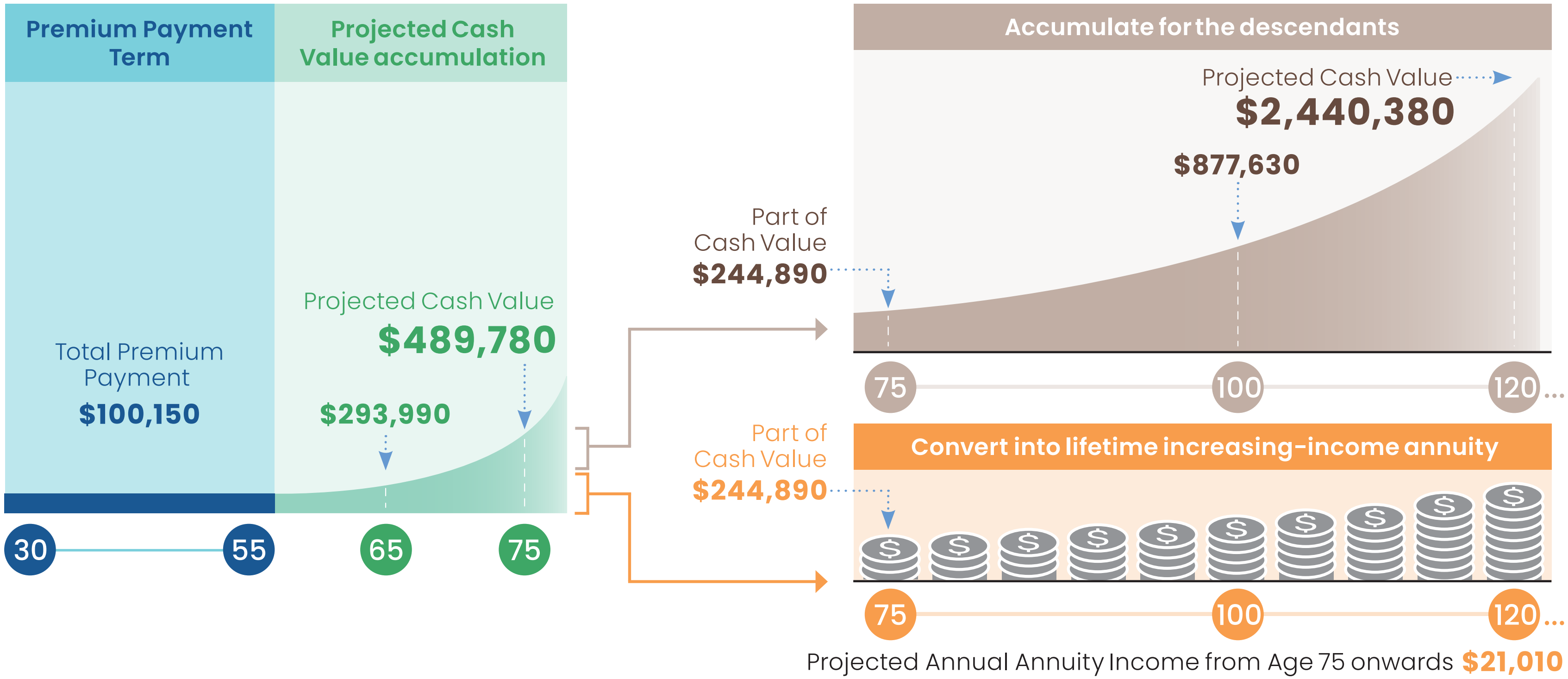
Premium

30 — 55

60 — 100 or longer ...

Solution 2

Convert part of the Cash Value into lifetime annuity income and leave the balance to accumulate for the descendants



Solution 3

Pass on all the Cash Value for the descendants

Continue to accumulate all the Cash Value and change the Insured

Remarks: The above example is based on a male customer insured with a US$-denominated policy of **MY Flexi Lifetime Annuity**. The target premium is paid annually and the figures for the target yearly premium and total premium payment are rounded to the nearest ten dollars. The figures illustrated are based on the current assumed base crediting interest rate of 4% p.a., current assumed additional interest rate^, current assumed Special Bonus, premium paid in full during the premium payment term, and current scale of charges for the plan. The current assumed base crediting interest rate, current assumed additional interest rate and Special Bonus are not guaranteed and do not represent the upper or lower limits of the actual rate and bonus to be declared. The current assumed base crediting interest rate, current assumed additional interest rate and Special Bonus are for reference only. The annual annuity income is calculated based on the accumulated Cash Value, lifetime increasing-income annuity option, and current assumed annuity rate. The annuity rate is calculated based on the mortality rate, annuity interest rate, expenses, etc. The actual annual annuity income will be calculated based on the annuity rate in effect on the annuity date.

^ The additional interest is payable at the end of policy year 20 and every 5 years thereafter, and it is calculated at (an) annual interest rate(s) determined by the Company at the time of crediting. The current assumed additional interest rate for accruing the additional amount of interest from the 1st policy year to the 20th policy year is 0.80% p.a. and the additional interest will be credited at the end of 20th policy year. The current assumed additional interest rate for accruing the additional amount of interest within each five-year interval after the 20th policy year is 1.25% p.a. and the additional interest will be credited at the end of each five-year interval after the 20th policy year.

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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 **MY Flexi Lifetime Annuity** 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.

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PSP-261-V1-0726H-E (CI-260706-110)