YF Life 萬通保險

Savings

Case Flyer

MY Flexi Generations Saver

MFS

All parents dream of seeing their children flourish. To help them get a bachelor's degree or study abroad is the key to enhancing their competitiveness. In view of the continuous increases in education expenses, **MY Flexi Generations Saver**^ can help you to ensure a brighter future for your children by planning ahead.

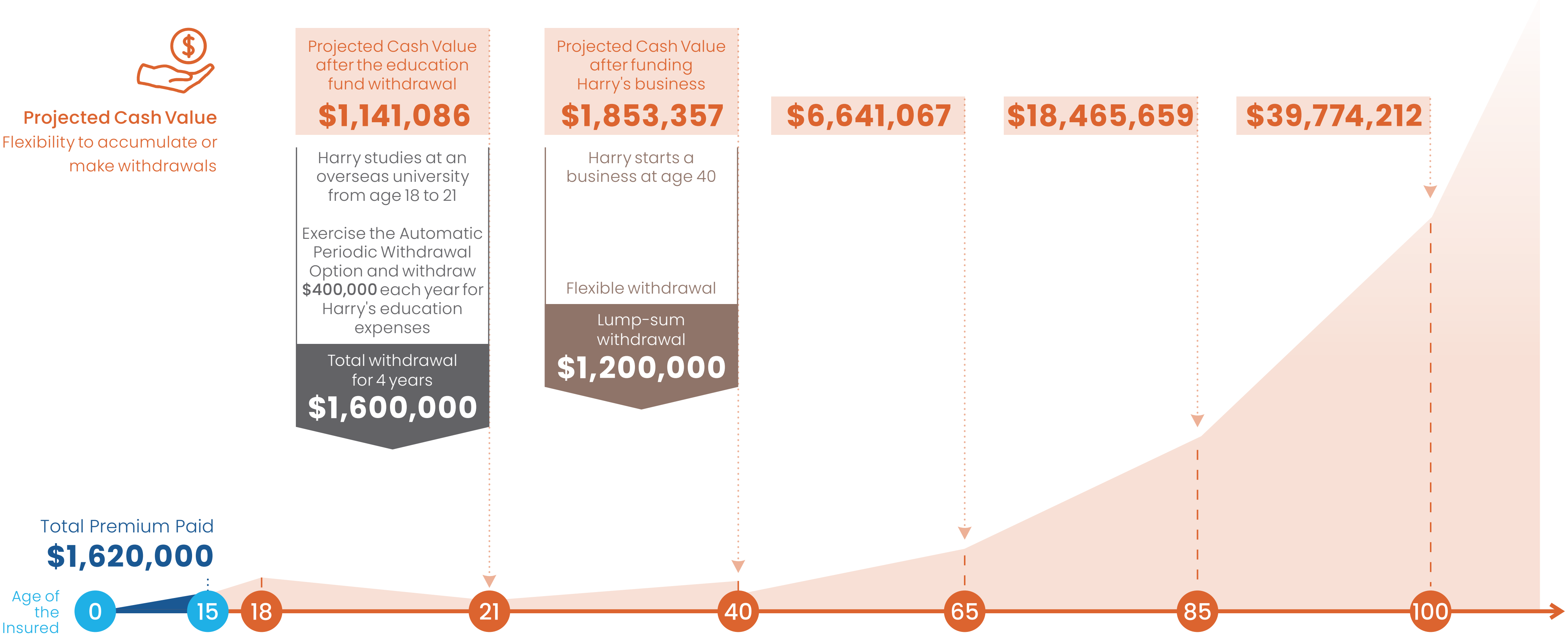
^ The above plan is a universal life insurance product with annuity option.

Case: Saving up for Future Needs

Henry takes out a **MY Flexi Generations Saver** for his 6-month-old son Harry, to

- Have the flexibility for withdrawal in future; or
- Accumulate the wealth for future generations

Policy Information	
Policy Owner: Henry	The Insured: Harry
Premium Payment Term: 15 years	
Monthly Premium: HKD 9,000	
Total Premium Paid: HKD 1,620,000	



The above figures are based on the example of a boy aged 0 insured with a HK$-denominated policy of **MY Flexi Generations Saver**. The target premium is paid annually. 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 Superscript Bonus are for references only.

^ 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 Generation Saver** 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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YF Life Insurance International Ltd.
www.yflife.com

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