



Savings and Retirement

Case Flyer

Vantage Infinity Savings Insurance Plan

VIS

Wealth allocation and optimization

As parents, our greatest aspiration is to empower our children to lead lives filled with freedom of choice. Today's new generation values experiences and a stress-free, autonomous lifestyle, prioritizing personal interests in their career development and pursuing their dreams. Therefore, "legacy" is not merely about transferring wealth; it is about providing greater choices and ensuring a confident future. Whether they choose to pursue education, start a business, or experience short stays in different places, they can make decisions with ease.

Vantage Infinity Savings Insurance Plan emphasizes long-term wealth management, offering potential for long-term returns. Alongside robust protection for your wealth and legacy planning, it encompasses a variety of legacy solution tools, enabling you to adjust your planning as needed and helping you flexibly realize your children's dreams.

Case 1A: Driving steady, long-term wealth growth



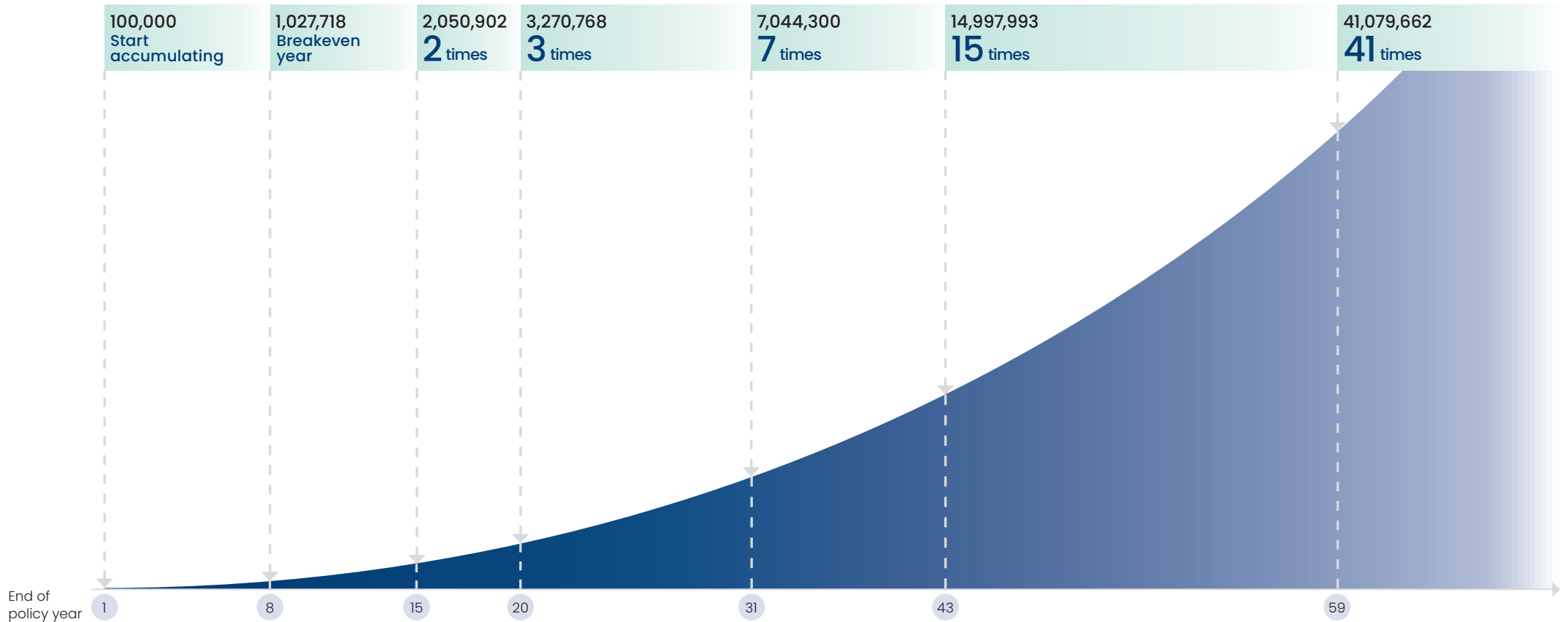
Steven, a 32-year-old single professional, takes out the **Vantage Infinity Savings Insurance Plan** to:

- Power long-term appreciation while balancing short-term returns
- Efficient wealth management and optimization

Policy Information

Policy Owner and the Insured: Steven
Premium Payment Term: Single Premium
Total Premium Paid: US\$1,000,000

Projected Cash Value (US\$)



Remarks:

1. The above figures are based on assumptions and are for illustration only. The projected cash values include a guaranteed portion (Guaranteed Cash Value) and a non-guaranteed portion (cash value of Reversionary Bonus, cash value of Terminal Bonus, and balance of the Bonus Lock-in Account). Total premium paid does not include premium levies and the project cash values are calculated based on the current projected Reversionary Bonus and Terminal Bonus, with no withdrawal and no policy loan and no policy-split, and without exercising the Annuity Options, Bonus Lock-in Option and Bonus Unlock Option while the Policy is in force. The projected cash values are rounded to the nearest integer.
2. The above projected cash values are non-guaranteed, and 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.
3. 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.
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 1B: Driving steady, long-term wealth growth



Steven, a 32-year-old single professional, takes out the **Vantage Infinity Savings Insurance Plan** to:

- Power long-term appreciation while balancing short-term returns
- Efficient wealth management and optimization

Policy Information

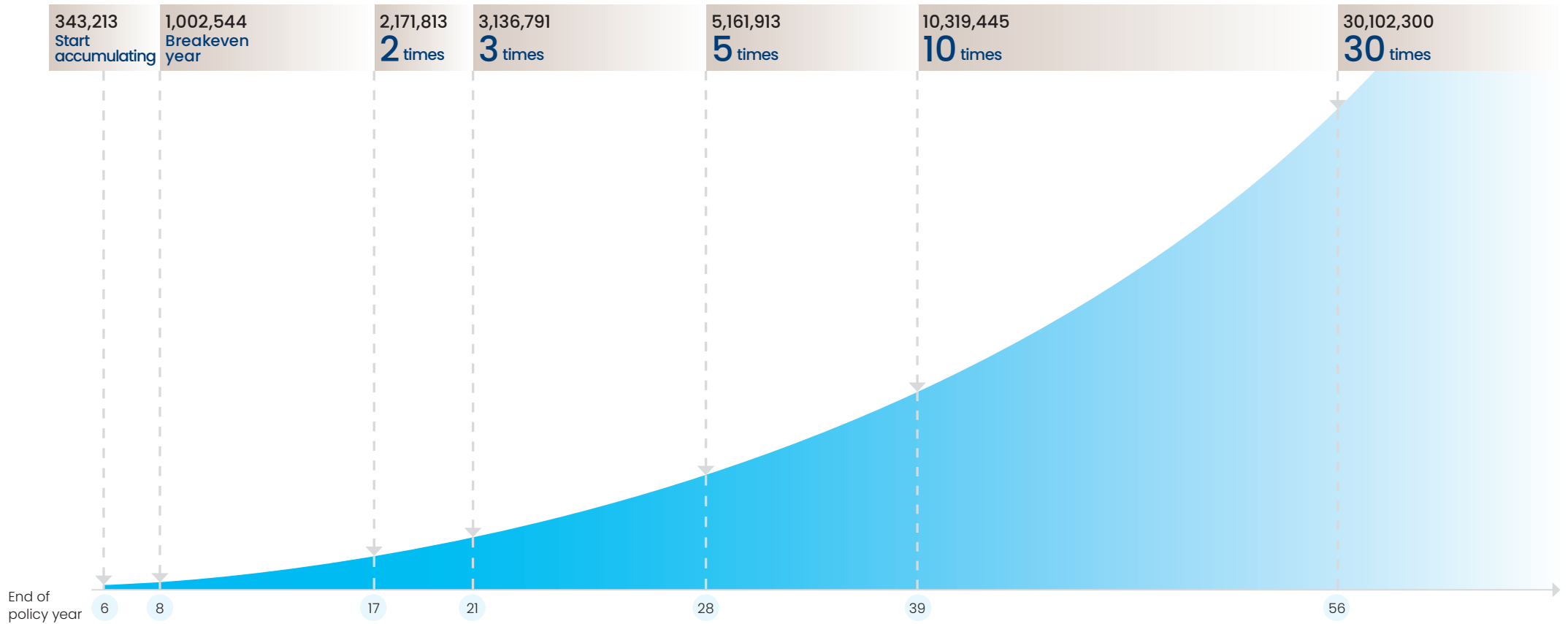
Policy Owner and the Insured: Steven

Premium Payment Term: 5 Years

Annual Premium: US\$200,00

Total Premium Paid: US\$1,000,000

Projected Cash Value (US\$)



Remarks:

1. The above figures are based on assumptions and are for illustration only. The projected cash values include a guaranteed portion (Guaranteed Cash Value) and a non-guaranteed portion (cash value of Reversionary Bonus, cash value of Terminal Bonus, and balance of the Bonus Lock-in Account). Total premium paid does not include premium levies and the project cash values are calculated based on the current projected Reversionary Bonus and Terminal Bonus, with no withdrawal and no policy loan and no policy-split, and without exercising the Annuity Options, Bonus Lock-in Option and Bonus Unlock Option while the Policy is in force. The projected cash values are rounded to the nearest integer.
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Case 2: Securing futures for loved ones, passing on a legacy across generations

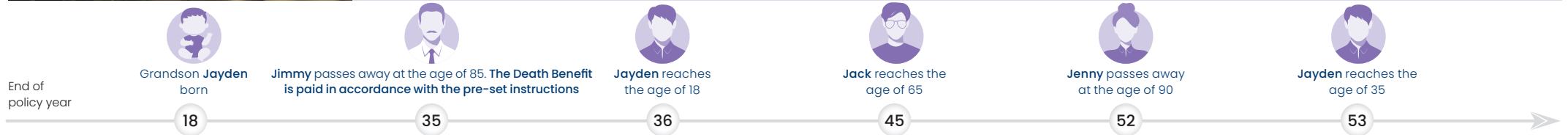


Jimmy, 50, and his wife Jenny (38) have a 20-year-old son, Jack. Jimmy takes out **Vantage Infinity Savings Insurance Plan** to:

- Grow wealth with stability
- Distribute wealth to family with precision and achieve multi-generational legacy planning
- Safeguard his family's current lifestyle and supporting their needs at every stage of life

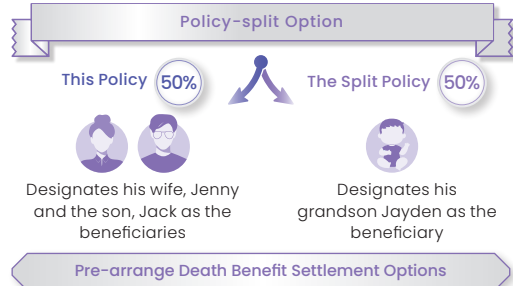
Policy Information

Policy Owner and the Insured: Jimmy	
Premium Payment Term: 5 Years	Annual Premium: US\$1,000,000
Total Premium Paid: US\$5,000,000	



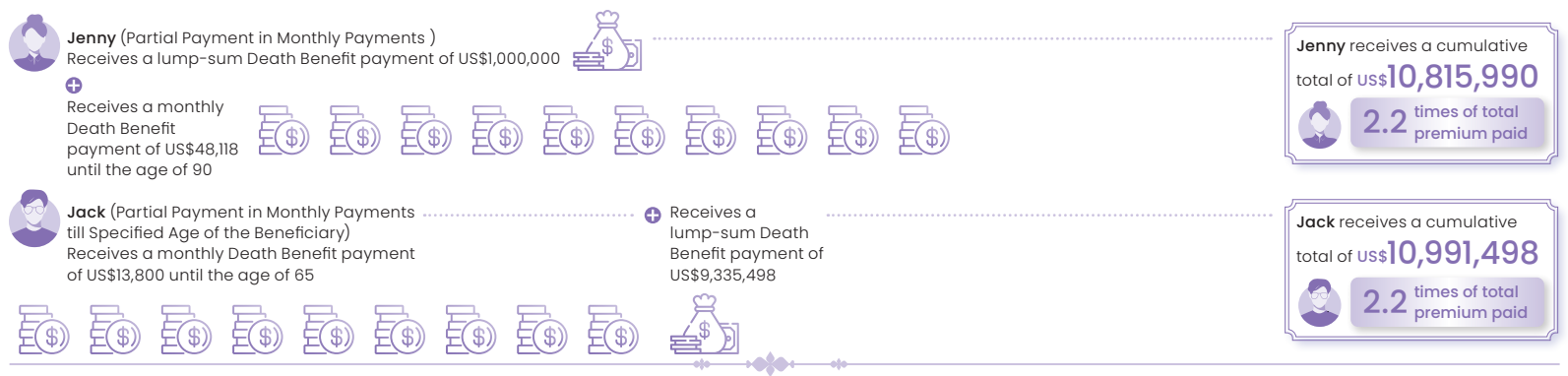
Projected Cash Value of this Policy:
US\$11,906,928
(=2.4 times of total premium paid)

Jimmy exercises the following instructions:

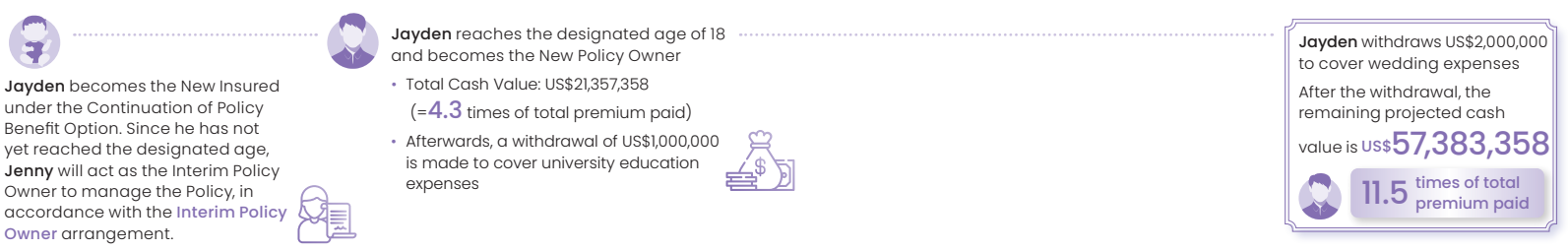


- Pre-arrange Death Benefit Settlement Options**
- 50% of the Death Benefit to be paid to Jenny (Partial Payment in Monthly Payments: Receive a partial lump sum of the Death Benefit first, followed by monthly payments for the remaining balance.)
 - 50% of the Death Benefit to be paid to Jack (Partial Payment in Monthly Payments till Specified Age of the Beneficiary: Receive monthly Death Benefit payments until the Beneficiary reaches a specified age (Age 65), with the remaining balance paid as a lump sum.)
 - Continuation of Policy Benefit Option
- Interim Policy Owner**
The Interim Policy Owner is Jenny

← This Policy →



← The Split Policy →



Remarks:

1. The above figures are based on assumptions and are for illustration only. Accumulated interest on the Death Benefit will be calculated based on the actual interest rate applicable at the time.
2. The projected cash values include a guaranteed portion (Guaranteed Cash Value) and a non-guaranteed portion (cash value of Reversionary Bonus, cash value of Terminal Bonus, and balance of the Bonus Lock-in Account). Total premium paid does not include premium levies and the project cash values are calculated based on the current projected Reversionary Bonus and Terminal Bonus and annual premiums are paid in full until the end of the premium payment term, with no policy loan, and without exercising the Annuity Options, 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.
3. The above projected cash values are non-guaranteed, and 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.
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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.
6. The Interim Policy Owner Service is an administrative arrangement and does not constitute a product feature or form part of the policy contract. The Company reserves the sole and absolute discretion to amend and/or withdraw the terms and conditions of the Interim Policy Owner Service at any time (such amendments will be reflected in the Company's prescribed application form(s)) without any obligation to give prior notice. For details of the designated plans or the terms and conditions applicable to the Interim Policy Owner Service, please refer to the relevant forms and contact our consultants, franchised agents or brokers.

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Product
Brochure



Interim
Policy Owner
Service Flyer

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 **Vantage 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.

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