



## Savings and Retirement

### Case Flyer

## WealthPulse Universal Life Insurance Saver

### WPS

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.

# Case 1: Build a worry-free retirement solution



40-year-old Calvin is a professional with a busy work schedule. By taking out the **WealthPulse Universal Life Insurance Saver**, he aims to:

- Pursue capital preservation
- Combat inflation, address longevity risk, while managing uncertainty through market ups and downs
- Maintain liquidity for emergency use
- Accumulate retirement funds with a stable approach

## Policy Information

Policy Owner and the Insured: Calvin

Premium Payment Term: 2 years

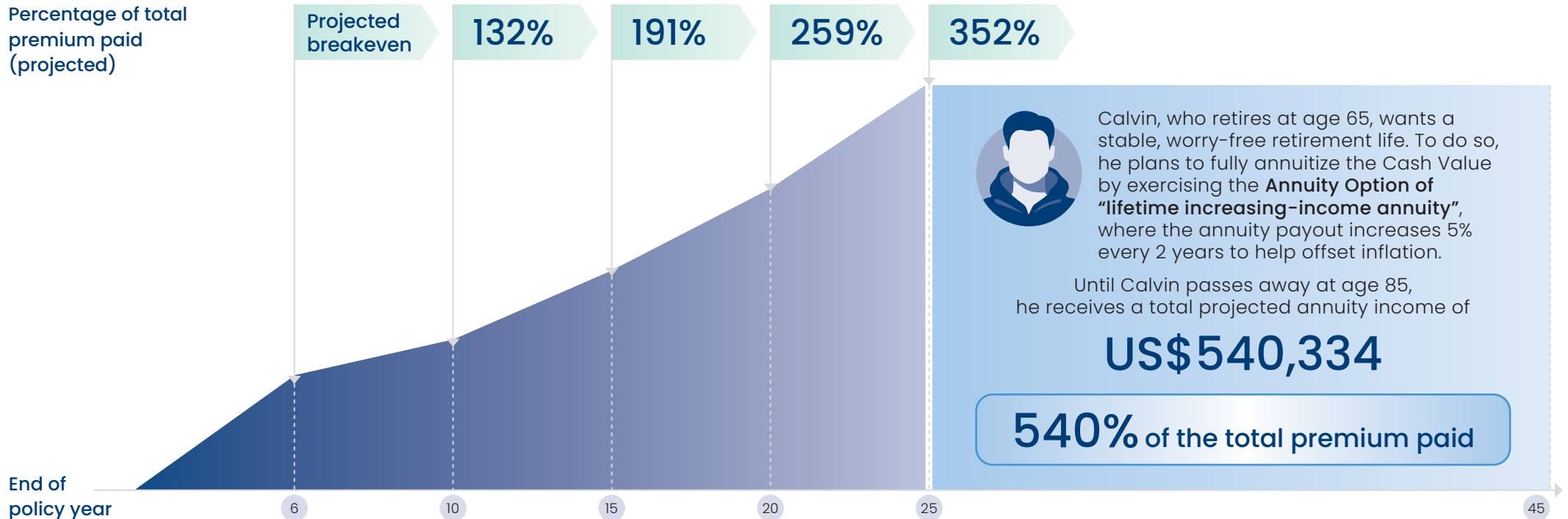
Annual Premium: US\$50,000

Total Premium Paid: US\$100,000

Flexible funds for contingency needs

Create a stable, predictable, and worry-free lifetime monthly cash flow for retirement

Percentage of total premium paid (projected)



## Remarks:

1. The above figures are based on assumptions and are for illustration only. The actual Account Value may be higher or lower than those illustrated. Total premium paid does not include premium levies. The projected Account Values are calculated based on the following assumptions: the current first year guaranteed base crediting interest rate of 8% and Welcome Bonus rate (applicable to the promotion period only and subject to the relevant terms and conditions, please refer to the related promotional material for details); the current assumed base crediting interest rate of 7.25% (declared by us and is subject to change from time to time at our discretion but will be no less than 0% p.a.) for each subsequent policy year; the current guaranteed scale of fees and charges; the Loyalty Bonus and the current assumed non-guaranteed Special Bonus are included. The projected Account Values are rounded to the nearest integer.
2. The projected Account Values are calculated based on all the annual premiums are paid in full until the end of the premium payment term, the Target Yearly Premium of the Basic Plan remains unchanged with no withdrawals, no policy-split, and without exercising the Premium Holiday, and no benefit claims are paid while the Policy is in force.
3. The above projected annuity income is non-guaranteed.
4. 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](http://www.ia.org.hk/en/levy).
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, the policy documents and the benefit illustration.

# Case 2: Create a promising future for the next generation



35-year-old George wants to build long-term wealth for his newborn daughter, Doris, to support her future aspirations. He takes out the **WealthPulse Universal Life Insurance Saver** to:

- Safeguard capital while seizing market opportunities for wealth accumulation
- Transfer wealth seamlessly to the daughter at the right time

## Policy Information

Policy Owner and the Insured: George

Premium Payment Term: 5 years

Annual Premium: US\$40,000

Total Premium Paid: US\$200,000

## Full support for dream of studying abroad

By exercising Regular Withdrawal Option, George funds Doris's tuition at a world-class Ivy League school with US\$400,000

**200%** of the total premium paid



## Seamless transfer of wealth to daughter

By changing the Policy Owner and the Insured to Doris, George transfers the wealth to Doris

Projected Account Value:

**US\$207,667**

**104%** of the total premium paid

Projected breakeven

End of policy year

7

17

18

19

20

41

### Remarks:

1. The above figures are based on assumptions and are for illustration only. The actual Account Value may be higher or lower than those illustrated. Total premium paid does not include premium levies. The projected Account Values are calculated based on the following assumptions: the current first year guaranteed base crediting interest rate of 8% and Welcome Bonus rate (applicable to the promotion period only and subject to the relevant terms and conditions, please refer to the related promotional material for details); the current assumed base crediting interest rate of 7.25% (declared by us and is subject to change from time to time at our discretion but will be no less than 0% p.a.) for each subsequent policy year; the current guaranteed scale of fees and charges; the Loyalty Bonus and the current assumed non-guaranteed Special Bonus. The projected Account Values are rounded to the nearest integer.
2. The projected Account Values are calculated based on all the annual premiums are paid in full until the end of the premium payment term, the Target Yearly Premium of the Basic Plan remains unchanged with no policy-split, and without exercising the Annuity Options and Premium Holiday, and no benefit claims are paid while the Policy is in force.
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](http://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, the policy documents and the benefit illustration.

## Customer Service

Suite 1211, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsim Sha Tsui, Hong Kong

Customer Service Hotline: (852) 2533 5555

Mainland China Toll-Free: 400 842 3983



Product Brochure

## 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 **WealthPulse Universal Life Insurance Saver** product brochure and the terms and conditions. For more details, please refer to the product brochure, the policy provisions and the benefit illustration 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-265-VI-0626H-E(CI-260519-073)