



專於投資之道
精於保險之本
Invest With Vision
Insure With Confidence



公司背景

萬通保險國際有限公司（「萬通保險」）的主要間接股東*包括擁有超過170年歷史、美國五大壽險公司**之一的Massachusetts Mutual Life Insurance Company（「美國萬通」），以及雲鋒金融控股有限公司等。

萬通保險與Barings（霸菱）為長期戰略合作夥伴。我們憑藉卓越的環球投資實力、廣泛的合作網絡，以及金融科技創新強勁動能，居香港保險業的領先地位。

Company Background

The major indirect shareholders* of YF Life Insurance International Limited ("YF Life") include Massachusetts Mutual Life Insurance Company ("MassMutual"), which itself has over 170 years of experience and is one of the Five Largest US Life Insurance Companies**, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

* 美國萬通及雲鋒金融控股有限公司間接持有萬通保險的股份。

** 「美國五大壽險公司」乃按2026年6月3日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2025年度收入排名榜合併計算。

* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life.

** The "Five Largest US Life Insurance Companies" are ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2025, and based on the FORTUNE 500 as published on June 3, 2026.

服務範圍

自扎根香港以來，萬通保險以環球視野與智慧科技，持續為客戶提供各種人壽保險，包括醫療、危疾、儲蓄、退休年金保險等等，以及強積金服務，讓客戶管理風險與財富。

Scope of Services

Since taking root in Hong Kong, YF Life has been providing an array of life insurance products including medical, critical illness, savings, and retirement annuity plans, as well as MPF services, enabling customers to manage their risks and wealth with our global perspective and smart technology.



投資能力

萬通保險構建了獨特的「Invesurance」投資哲學以及獨樹一幟的「1+N」投資體系。其與美國萬通旗下頂級環球資產管理公司——霸菱保持長期戰略合作，築起穩健增長的財富底倉；同時，配合公司持續擴張的全球另類投資網絡，連結N個全球頂尖投資合作夥伴，遴選全球稀缺目標，主動捕獲更高額的收益，為保險資產打開世界級投資版圖，構建值得信賴的財富保障生態。

Investment Capabilities

"Invesurance" is our unique investment philosophy, implemented via our distinctive "1+N" investment framework. With Barings, a premier global asset management firm under MassMutual, as our long-term partner, we have established a solid foundation for capital growth. On top of internal resources, we also leverage our extensive investment network and have established long-term partnerships with global asset managers (the "N" component of our investment framework), such that we can actively pursue opportunities for enhanced returns. This enables us to create a trustworthy wealth protection ecosystem for our customers.



行業領先 Industry Leader

實力雄厚

Strong
Capabilities

雙位
數字

過往廿多年，新造個人壽險
業務業績平均每年錄得雙位
數字增長*

Achieved double-digit
average annual growth
in new individual
business over the past
two decades*

1/4

香港每4張年金保單
就有一張來自萬通保險**

1 in every 4 annuity insurance
policies in Hong Kong is from
YF Life**

97%

保單續保率高達97%***

97% persistency rate***

MPF
CPF

香港強積金供應商
澳門央積金供應商

MPF service provider in Hong Kong
CPF service provider in Macau

* 數據截至2025年年底。

** 該表述不包含QDAP「退稅年金」。

*** 資料統計截至2025年年底。

* Data as of the end of 2025.

** The expression does not include QDAP
“Tax refund annuity”.

*** Information as of the end of 2025.

為港啟新

Innovating for
Hong Kong

開拓多項「港澳首創」保險方案：

- 萬用壽險計劃
- 終身年金計劃
- 保證受保的人壽計劃

不斷創新優化，引領市場多項「港澳首創」產品保障：

- 率先將年金功能引入儲蓄產品
- 12款終身年金選擇
- 生殖細胞冷凍保存保障
- 慢性疾病管理 - 糖尿病保障

Developing a number of "First in market" insurance solutions for Hong Kong and Macau:

- Universal Life Plans
- Lifetime Annuity Plans
- Guaranteed Acceptance Plans

Continuous innovation and optimization, pioneered an array of insurance solutions in Hong Kong and Macau:

- First to Introduce Annuity into Savings Plans
- 12 Lifetime Annuity Options
- Sperm/ Oocyte Cryopreservation Benefit
- Chronic Disease Management – Coverage for Diabetes

不負所託 Worthy of Trust

信心保證

Assured
Confidence

112%

旗艦儲蓄分紅險分紅實現率最高達112%*

Up to 112% fulfillment ratio for the
flagship savings insurance*

360億

累計賠付及保單利益超過
\$36,000,000,000港元***

HK\$36 billion+ paid in policy
benefits***

4%

萬通終身年金系列基本派息率在過往
20年不低於每年4%**

Stable basic crediting interest
rate of not less than 4% on
lifetime annuity policies for 20
consecutive years**

43萬

過往曾處理逾 430,000 宗索償，
包括人壽、醫療、危疾、意外等***

Paid over 430,000 claim cases,
including life insurance, medical,
critical illness, accident, etc.***

220%⁺

償付能力充足率超過220%****，
遠高於監管要求的最低水準

220%+ solvency ratio, significantly
higher than regulatory
requirements****

投資卓見

Insurance Prowess

A3

萬通保險獲穆迪「A3」保險財務實力
評級，展望穩定

YF Life reaches key milestone with
Moody's A3 Insurance Financial
Strength Rating
Outlook set as stable

A-

連續8年獲惠譽國際A-（強勁）保險
公司財務實力評級，展望穩定

'A-' (Strong) Insurer Financial
Strength Rating with a stable
outlook from Fitch Ratings for 8
consecutive years

Invesurance

開啟Invesurance保險投資新範式

With "Invesurance" as the investment philosophy, redefines the future of Insurance Investment

*數據源自萬通保險2025年分紅實現率，旗艦儲蓄分紅險指富饒傳承系列儲蓄計劃，包括：富饒傳承儲蓄計劃、富饒傳承儲蓄計劃2、富饒傳承儲蓄計劃3和富饒千秋儲蓄計劃。

**自2004年推出首個終身年金儲蓄計劃至今的基本派息率不低於每年4%。

***資料統計截至2025年年底。

****此乃2025年年底未經審計的償付能力充足率，遠高於100%的最低監管要求。

*Data derived from YF Life's fulfillment ratio in 2025. Flagship savings insurance refers to the Infinity Saver Plans, including: Infinity Saver, Infinity Saver 2, Infinity Saver 3 and Prosperous Infinity Saver.

**Basic crediting interest rate of not less than 4% per year since the launch of the first lifetime annuity plan in 2004.

***Data as of the end of 2025.

****This is the unaudited solvency ratio at the end of 2025, which is well above the regulatory minimum requirement of 100%.

品牌見證

What Makes Us Different

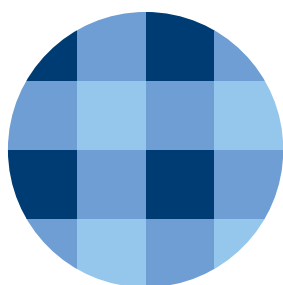


全球實力

「1+N」的全球投資能力與資源

Global Expertise

"1+N" global investment prowess



背靠包括主要權益股東美國萬通在內的全球多元股東陣容，並與全球頂流之一的投資機構霸菱合作，旨在實現投資價值；聚合遍佈世界主要經濟體的頂級投資機構與金融專家網絡，零時差鏈接全球優質在地資源，讓保單資產獲得高規格的全球配置穿透力與風險分散。

We realize our investment values leveraging the resources of our major shareholder MassMutual and our partnership with world-class asset management firm Barings. We also draw on the local expertise and real-time support from a network of top investment institutions and financial experts across the world's major economies to achieve superior global allocation and risk diversification for our policy assets.

香港模範

高度專業的制度與合規流程

Industry Pioneer

Upholding superior principles and processes



秉持客戶利益為先的基本原則，承擔保單所定明的責任，始終將保單持有人的利益置於核心，嚴守投資紀律，以最高標準的真誠、勤勉與審慎管理每份保單資產，並樂於將優質投資帶來的豐厚收益分享給相關保單。

YF Life adheres to a Customer First principle in everything we do. We fulfill the responsibilities specified in the insurance policies, placing the interests of policyholders at the core. We strictly abide by investment disciplines and manage the assets of each policy with the highest standards of integrity, diligence, and prudence. We are inclined to share a sizable portion of our investment returns with relevant policies.

用戶思維

第一性原理的保險產品創新

Customer Champion Innovating from first principles



以客戶視角，堅持從第一性原理出發，洞察社會趨勢與人群需求，隨著社會需求的變化而不斷優化產品，引領產品功能創新。同時，以滿足客戶每個人人生階段的目標為最高宗旨，在精雕細琢中不斷優化產品體驗，為每種人生劇本做好萬全準備。

We gain insights into social trends and customer needs through a first-principles approach. We design and optimize products in line with the market, leading the way in creating an array of innovative solutions and features. We continuously iterate and improve experiences to maximize the convenience for our customers, enabling them to be well-prepared for every life scenario.

智慧保險

智慧高效的金融科技實踐

Intelligent Solutions Delivering smart and efficient experiences



以智慧科技賦能保險事業，從高效的內部流程、AI驅動的投研分析，到友好的使用者介面，全方位重塑保險體驗。同時，積極探索圍繞美好人生需求的金融生態共建。

We use cutting-edge technologies to transform the insurance industry. By streamlining internal operations, utilizing AI for investment research, and creating intuitive user interfaces, we revolutionize the insurance experience. Beyond these enhancements, we also strive to build a financial ecosystem that caters to people's needs for a better life.



開啟保險投資 新範式

Redefining
Insurance
Investment



Invesurance

源於「Investment」投資之道與「Insurance」保險之本的無縫融合，是萬通保險一貫堅守的保險投資哲學。

萬通保險結合「保險」及「投資」而創立Invesurance投資管理哲學，致力於為保險資產締造長期增值動力。

從保險產品設計的萌芽階段起，已引入投資與風險管理元素，並遵從萬通保險對保單持有人的重大承諾優先原則，綜合考慮投資、風險、合規、監管等多項因素，設計出以客戶為先的優質保險產品及制定出相應的底層投資原則。

萬通保險憑藉自身獨有的企業基因，融合美國萬通逾百年保險營運經驗、霸菱跨世紀的頂尖投資能力，網羅世界各地最出色的投資經理，訂立出最適合萬通保險及其保單的資產管理模式。

The seamless integration of “Investment” and “Insurance” is the insurance investment philosophy that YF Life has always adhered to.

With “Invesurance” as our unique investment philosophy, YF Life blends insurance and investment to drive long-term growth of insurance assets.

We integrate investment and risk management elements from the initial stages of product design. Giving priority to our commitments to policyholders, we factor in investment, risk, compliance, and regulation to develop customer-centric insurance products underpinned by sound investment principles.

Leveraging our unique corporate DNA, we combine MassMutual’s century-long insurance expertise with Barings’ world-class investment prowess. By recruiting top investment managers globally, we have developed asset management models best tailored to our business and insurance policies.

頂級固收資管築穩底座，
超強另類資產投資帶來增長
Securing Stable
Foundation with Fixed
Income Assets and
Pursuing Enhanced
Returns with
Alternatives

全球頂尖固收配置，
底層資產高度分散
World-Class Fixed
Income Allocation with
Highly Diversified
Underlying Assets



跨週期平滑波動，
動態捕捉市場紅利
Smoothing Fluctuations
across Cycles and Nimble
Capturing Market Gains

收攬全球稀缺標的，
幫助相關保單資產
把握環球機遇
Sourcing Global Targets:
Enabling Underlying Policy
Assets to Seize World-Class
Opportunities

1+N結構

頂級固收資管築穩健底座，
超強另類資產投資帶來增長

1+N Framework
Securing Stable
Foundation with Fixed
Income Assets and
Enhancing Returns
through Alternatives



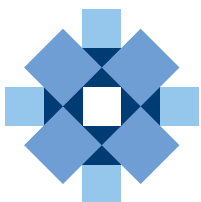
背靠全球多元股東陣容，以其中的主要權益股東美國萬通，旗下全球頂流投資機構霸菱為資產增長基石，聚合遍佈世界主要經濟體的頂級投資機構與金融專家網絡，零時差鏈接全球優質在地資源，讓保單資產獲得高規格的全球配置與風險管理。

YF Life has established a solid foundation for capital growth leveraging the resources of our major shareholder MassMutual and its asset management subsidiary Barings. YF Life also draw on the local expertise and real-time support from a network of top investment institutions and financial experts spanning across the world's major economies to achieve superior global allocation and risk management for our policy assets.

高度分散策略

全球頂尖固收配置，
底層資產高度分散

Risk Diversification
World-Class Fixed Income
Allocation with Highly
Diversified Underlying
Assets



透過與霸菱多年來的深度合作及其管理美國萬通過萬億港幣*規模資產組合配置，萬通保險的固收投資資產享有極具規模效益的優勢，同時透過深耕細化多元的固收類型投資以獲取超越市場指標的回報，維持投資風險高度分散。霸菱客戶基礎多樣化，包括養老基金和主權基金。其在固定收益領域投資能力卓越，獲得了業界的多項榮譽和認可。

Barings, a long-standing and close partner of YF Life, manages assets worth over HK\$1 trillion* for MassMutual. Thanks to our partnership with Barings, YF Life benefits from significant economies of scale in fixed income investments. By diversifying across a wide spectrum of fixed income assets, YF Life targets returns that outperform market benchmarks while maintaining a well-balanced risk profile. Barings serves a diverse range of clients, including pension funds and sovereign funds. Its outstanding fixed income investment prowess has been widely recognized by the industry, evidenced by numerous awards and accolades.

*資料來源：霸菱。截至2025年12月31日。

*Source: Barings, as of December 31, 2025.

全球資源佈局 收攬全球稀缺標的，幫助相 關保單資產把握環球機遇

Global Allocation Sourcing Global Targets: Enabling Underlying Policy Assets to Seize World-Class Opportunities



超長週期靈動策略 跨週期平滑波動， 動態捕捉市場紅利

Fluctuation Mitigation Smoothing Fluctuations across Cycles and Nimbly Capturing Market Gains



「I」- 借助霸菱嚴選全球固收投資資產類別，包括政府債、企業債、資產抵押證券等，已建立穩健的固收投資組合，其中97%為投資評級、平均信用評級為A級；

「N」- 結合萬通保險2000年代起投資全球另類基金的經驗，與頂尖的投資經理建立長期合作關係。透過嚴格經理人甄選過程，優先捕獲全球優質投資機會，聚焦於另類基金投資，包括表現最佳的25% (Top Quartile) 以上基金。

"I" - Leveraging Barings' expertise, YF Life meticulously selects global fixed income assets - ranging from government bonds and corporate bonds to asset-backed securities. Our portfolio stands strong, with 97% of assets rated Investment Grade and an overall average "A" credit rating.

"N" - Since the 2000s, YF Life has actively invested in global alternative funds and forged enduring partnerships with top-of-the-class fund managers. Our stringent fund manager selection process enables us to secure scarce, high-quality alternative assets, zeroing in on top-performing funds within the top quartile.

構建首屈一指的保險資產專業投研團隊，自建高潛質資產標的回報表現資料庫與收益歸因數據分析平台，以中長線回報為資產管理目標，提升相關保單長期派息的穩定性；持續跨週期追蹤，動態捕捉全球最新投資趨勢，即時優化投資策略，提前鎖定週期性紅利，把握最佳交易時點。

YF Life has established a top-notch research and investment team for insurance assets, along with a database tracking the return performance of high-potential assets and a platform for return-attribution analysis. Our focus on medium to long term high yields enhances the stability of dividends on insurance policies. By continuously monitoring across cycles, YF Life swiftly spots global investment trends, optimize strategies in real-time, secure cyclical gains ahead of the curve, and capture prime trading opportunities.

陪伴 美好人生全週期 Nurturing a Beautiful Life Journey



開創保險產品的可能性，為客戶的生活護航

Expanding the potential of insurance products to safeguard our customers' lives

萬通保險一直以創新和前瞻性的產品設計獲市場及客戶垂青。我們深入了解客戶的需求，並運用革新的保險產品設計理念，為客戶提供獨特而靈活的儲蓄、危疾、醫療及意外等保障方案，配合一站式增值服務，銳意讓客戶在追求精彩生活的過程中無後顧之憂。

YF Life has always been recognized by the market and customers for its innovative and forward-looking product design. We understand our customers' needs and use innovative insurance product design concepts to provide unique, flexible protection solutions for savings, critical illness, medical care, and accidents, as well as one-stop value-added services. Our goal is to enable our customers to enjoy worry-free lives.



創新精進產品與體驗

Crafting Future-Proof Solutions

萬通保險堅持從客戶視角出發，洞察社會趨勢與人群需求，隨著社會需求的變化而不斷優化產品，引領產品功能創新。同時，以滿足客戶每個人生階段的目標為最高宗旨，在精雕細琢中不斷優化產品體驗，為每個人生劇本做好萬全準備。

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開拓多項「港澳首創」保險方案

Developing a number of "First in market" insurance solutions for Hong Kong and Macau

萬用壽險計劃
Universal Life
Plans

終身年金計劃
Lifetime
Annuity Plans

保證受保的人壽計劃
Guaranteed
Acceptance
Plans

不斷創新優化，引領市場多項「港澳首創」產品保障

Continuous innovation and optimization, pioneered an array of insurance solutions in Hong Kong and Macau

率先將年金功能引入儲蓄產品
First to Introduce Annuity into Savings Plans

12款終身年金選擇
12 Lifetime Annuity Options

保單分拆預設指示權益
Policy-split Advance Instruction Option

生殖細胞冷凍保存保障
Sperm/ Oocyte Cryopreservation Benefit

罕見疾病額外保障
Rare Diseases Extra Benefits

慢性疾病管理 - 糖尿病保障
Chronic Disease Management - Coverage for Diabetes

「寵愛無憂」額外身故保障
PamperForAll Extra Death Benefit

綠色遺愛額外賠償 (ESG概念)
Green Burial Benefit

賦能投保 彰顯前沿智慧

Empowering Insurance with Cutting-Edge Intelligence

萬通保險以數智化戰略重塑保險價值，以AI、雲計算等科技為核心驅動引擎，構建全鏈路智慧資源，深度融合微信生態服務。我們以數據為紐帶，優化服務顆粒度，讓保險更智能、操作更流暢。從需求洞察到服務閉環，萬通保險用科技詮釋保障本質，以數智化內核傳遞信任力量。

YF Life has reshaped the value of insurance with its digital intelligence strategy, using AI, cloud computing and other technologies as the core driving engine, constructing a full chain of intelligent resources, and deeply integrating WeChat ecosystem services. We use data as a link to optimize our services, making insurance smarter and smoother. From demand insight to service closure, YF Life interprets the nature of protection with technology and conveys the power of trust with its digital core.

先進科技平台 Hi-tech Platforms



智慧投保平台
SMART
投保新體驗

SMART
A brand-new
insurance
experience



YFLink 及 ePS
網上保單服務
方便客戶管理保單

YFLink and ePS
(e-Policy Service)
Manage policies
with ease

與螞蟻銀行（香港）達成戰略合作， 打造全新線上投保體驗

YF Life Collaborates with Ant Bank (HK) to Redefine the Online Insurance Experience

× 萬通保險

2024年12月，萬通保險與螞蟻銀行（香港）宣佈達成戰略合作。此後，雙方陸續推出多項服務支援數碼投保，涵蓋儲蓄、意外、危疾等多元類別。此項合作為用戶帶來更便捷的投保體驗，讓用戶在香港足不出戶，即可透過移動應用程式輕鬆投保。

萬通保險是螞蟻銀行（香港）獨家數碼投保合作方，聚合雙方在投資能力、保險運營能力、智慧化、數字化的優勢，使得其成為香港保險業數字化轉型的先鋒力量之一。

未來，雙方將通過更多、更具競爭力的嵌入式場景化保險的定制設計，覆蓋客戶出行、醫療、健康管理等多樣場景。

In December 2024, YF Life Insurance International Ltd. (YF Life) announced a strategic partnership with Ant Bank (HK). Since then, the two parties have introduced a range of digital insurance services, covering savings, critical illness, accident protection, and more. These offerings aim to make insurance more accessible and seamless, allowing users in Hong Kong to purchase coverage easily through Ant Bank's mobile app—anytime, anywhere.

YF Life is the exclusive digital insurance partner of Ant Bank (HK). By bringing together their combined strengths in investment capability, insurance operations, and digital innovation, the two companies are positioned as one of the pioneering forces driving the digital transformation of Hong Kong's insurance industry.

Looking ahead, YF Life and Ant Bank plan to co-develop a wider range of scenario-based, embedded insurance solutions that are more competitive and tailored—covering diverse needs such as travel protection, medical coverage, and health management.

一站式貼心服務

One-Stop Services

YF GO! 一站式增值服務平台

YF GO! One-stop Value-added Services Platform

萬通保險一直力臻至善，致力為客戶提供專業而貼心的服務，以協助他們應對緊急需要。因此，萬通保險透過 YF GO! 一站式增值服務平台，協助客戶適時得到貼心的援助，並與家人好好守護健康，讓他們在人生的每一階段，均享有多重保障及支援，以便更有信心地掌握未來，昂首邁出人生精彩的每一步。

At YF Life, we constantly strive for excellence and are committed to providing our customers with professional and caring services to support them in responding to urgent needs. Through YF GO!, our one-stop value-added service platform that delivers the right assistance at the right time to help our customers take good care of themselves and their family's well being. With YF GO!, our customers enjoy multiple coverages and assistance in the different stages of life, enabling them to manage life with confidence and live it to the fullest.



緊急支援
Emergency Assistance



出院免找數服務
Cashless
Arrangement Service



尊屬優惠
Exclusive Offers

香港及澳門客戶服務中心

Hong Kong and Macau Customer Service Center

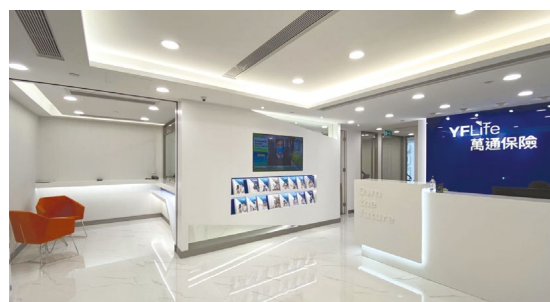
設於香港及澳門的萬通保險客戶服務中心位處商業核心地帶，緊鄰交通樞紐。以簡約時尚風格設計的客戶服務中心，環境寬敞舒適，由客戶服務專員提供保單更改及查詢、核保服務、繳費及資料查詢等服務；此外，中心亦設有獨立會客室，讓您在寧靜舒適的環境下享用服務。

Our Hong Kong and Macau Customer Service Centers are situated in the central business district, conveniently close to major transportation hubs. The décor is characterized by a contemporary minimalist style, creating a relaxing and spacious ambience. Customers can enjoy a range of services provided by Customer Service Officers, including policy enquiries and changes, underwriting services, payment services, general enquiries, and so on. In addition, separate meeting rooms are available for customers to enjoy these services in a tranquil and comfortable environment.

香港客戶服務中心
Hong Kong Customer Service Center



澳門客戶服務中心
Macau Customer Service Center



《資本雜誌》

資本卓越銀行及金融大獎

CAPITAL magazine

CAPITAL Merits of Achievement
in Banking and Finance



資本卓越保險服務大獎 2012-2024

Best in Insurance 2012-2024

《Insurance Asia》

保險亞洲大獎

Insurance Asia

Insurance Asia Awards

年度策略夥伴 (香港) 大獎 2025

Strategic Partnership of the Year - Hong Kong 2025

環保促進會

香港綠色企業大獎

Green Council

Hong Kong Green Awards



優越環保管理獎 (企業) - 優異獎 2019-2025

Green Management Award - Corporate

(Large Corporation) - Merit 2019-2025

10Life

5星保險大獎

10Life

5-Star Insurance Award



5星儲蓄保險獎 (退休規劃) 2024-2026

5星儲蓄保險獎 (財富傳承) 2024-2026

5星儲蓄保險獎 (教育升學) 2024, 2026

5星扣稅年金獎 (增長型收入) 2026

5星危疾保險獎 (終身危疾) 2025

5星自願醫保獎 2022

5-Star Savings Insurance Award (Retirement) 2024-2026

5-Star Savings Insurance (Legacy) 2024-2026

5-Star Savings Insurance Award (Education) 2024, 2026

5-Star QDAP (Growth Income) 2026

5-Star Critical Illness Insurance Award

(Lifetime Critical Illness) 2025

5-Star VHIS Award 2022

香港保險業聯會

香港保險業大獎

The Hong Kong Federation of Insurers

The Hong Kong Insurance Awards



傑出創意產品/服務大獎 - 財富管理 (年度三強) 2024

傑出創意產品/服務大獎 - 人壽保險 (年度三強) 2023

傑出創意產品/服務大獎 - 人壽保險 (健康保障) (年度三強) 2022

Most Innovative Product/Service Award - Wealth (Top 3) 2024

Most Innovative Product/Service Award - Life Insurance (Top 3) 2023

Most Innovative Product/Service Award - Life Insurance (Health) (Top3) 2022

《彭博商業周刊》

金融機構大獎

Bloomberg Businessweek

Financial Institution Awards



年金計劃 - 卓越/傑出大獎 2015-2023

危疾保障 - 卓越/傑出大獎 2015-2023

人壽保險 - 卓越/傑出大獎 2016-2018

儲蓄計劃 - 傑出大獎 2019

Annuity Plan - Excellence / Outstanding Performance 2015-2023

Critical Illness - Excellence / Outstanding Performance 2015-2023

Life Insurance - Excellence / Outstanding Performance 2016-2018

Saving Plan - Outstanding Performance 2019

新城財經台

大灣區保險業大獎

Metro Finance

GBA Insurance Awards



傑出年金產品獎 2020-2024

傑出財富傳承獎 2021

傑出退休策劃產品獎 2020

傑出儲蓄產品獎 2020

Outstanding Annuity Product Award 2020-2024

Outstanding Wealth Inheritance Award 2021

Outstanding Retirement Planning Product Award 2020

Outstanding Savings Product Award 2020

品牌類獎項/認可

Brand Awards/ Recognitions

《信報》

保險服務卓越大獎

Hong Kong Economic Journal

Outstanding Insurance Services Award



卓越多元投資策略應用 2025

Outstanding Application of Diversified Investment Strategies 2025

香港客戶中心

香港客戶中心協會大獎

Hong Kong Customer Contact Association

Hong Kong Customer Contact Association Award

神秘客戶評審大獎 (金融及保險業)

最佳實體客戶服務中心 – 金獎 2025

最佳實體客戶服務中心 – 銀獎 2024

Mystery Customer Assessment Award

(Finance and Insurance / Brick-and-mortar)

Customer Services Center – Gold 2025

Brick-and-mortar Customer Centre of the Year – Silver 2024

香港社會服務聯會

商界展關懷計劃

Hong Kong Council of Social Service

Caring Company Scheme



「商界展關懷」標誌 2005-2025

“Caring Company” logo 2005-2025

產品類獎項

Product Awards

《iMONEY智富雜誌》

財富管理大獎

iMONEY

Wealth Management Awards



最佳年金產品 2018-2024

最受歡迎危疾保障 2020-2024

最受歡迎保險品牌 2018-2019

最佳財富傳承產品 2019

最佳醫療保障 2019

最佳理賠服務 2019

最創新產品 2018

Best Annuity Product 2018-2024

Most Popular Critical Illness

Insurance Product 2020-2024

Most Popular Insurance Brand 2018-2019

Best Wealth Accumulation and

Legacy Planning 2019

Best Medical Insurance Product 2019

Best Claim Service 2019

Best Innovative Product 2018

《指標》

財富管理大獎

BENCHMARK

Wealth Management Awards



退休產品 – 同級最佳/傑出表現獎 2012-2022

萬用壽險 – 同級最佳/傑出表現獎 2014-2020

Best in Class/ Outstanding Achiever –

Retirement Product 2012-2022

Best in Class/ Outstanding Achiever –

Universal Life Insurance 2014-2020

《明報》

卓越財經大獎

Ming Pao

Awards for Excellence in Finance



大灣區卓越保險服務大獎 2024

卓越延期年金產品大獎 2024

Award for Excellence in Greater Bay Area

Insurance Service 2024

Award for Excellence in Deferred Annuity Plan 2024

GUM

GUM強積金大獎2025

GUM

GUM MPF Awards 2025



傑出表現(1年) 銅獎 2025

優異表現獎 – 綜合 2025

優異表現獎 – 股票 2025

優異表現獎 – 混合資產 2025

優異表現獎 – 固定收益 2025

Outstanding Performance (1 Year) – Bronze 2025

Excellent Performance – Composite 2025

Excellent Performance – Equity 2025

Excellent Performance – Mixed Assets 2025

Excellent Performance – Fixed Income 2025

投有遠見，保有未來

萬通保險致力成為一間創造價值，
面向未來的國際級保險企業。

YF Life

is committed to value creation and
to maintaining a reputation
as an international company
that embraces
the future.





萬通保險國際有限公司（「萬通保險」）的主要間接股東*包括擁有超過170年歷史、美國五大壽險公司**之一的Massachusetts Mutual Life Insurance Company（「美國萬通」），以及雲鋒金融控股有限公司等。

萬通保險與Barings（霸菱）為長期戰略合作夥伴。我們憑藉卓越的環球投資實力、廣泛的合作網絡，以及金融科技創新強勁動能，居香港保險業的領先地位。

The major indirect shareholders* of YF Life Insurance International Limited ("YF Life") include Massachusetts Mutual Life Insurance Company ("MassMutual"), which itself has over 170 years of experience and is one of the Five Largest US Life Insurance Companies**, as well as Yunfeng Financial Holdings Limited, among others.

YF Life is a long-term strategic partner of Barings. We stay at the forefront of Hong Kong's insurance industry with our superior global investment capabilities, extensive partnership network, and fintech innovation.

* 美國萬通及雲鋒金融控股有限公司間接持有萬通保險的股份。

** 「美國五大壽險公司」乃按2026年6月3日《FORTUNE 500》公佈的「互惠壽險公司」及「上市股份壽險公司」2025年度收入排名榜合併計算。

* MassMutual and Yunfeng Financial Holdings Limited have indirect shareholdings in YF Life.

** The "Five Largest US Life Insurance Companies" are ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2025, and based on the FORTUNE 500 as published on June 3, 2026.

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萬通保險國際有限公司

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小紅書 RedNote