

| 人寿 Life |

万用寿险 (非投资相连) 产品
Universal Life Insurance (Non-Linked) Product

首选灵活万用寿险计划 FLEXI-ULife Prime Saver

FP

YFLife 萬通保險



《指标》
2020年财富管理大奖

万用寿险—杰出表现奖



《彭博商业周刊》
金融机构大奖2018

人寿保险—杰出大奖

Outstanding Performance
Insurance - Life Insurance

未来在我手
Own the future

您可创造更丰厚的财富, 尽享更精彩人生, 只要您及早作出妥善的理财规划。一份兼具灵活弹性和回报增长的万用寿险计划, 正是伴您一生的最佳保障及理财方案。

With proper financial planning, you can achieve better wealth creation and enjoy a brighter future. A universal life insurance plan combining high flexibility and value growth is the best solution for your life protection and wealth management.



子女成才
教育基金
Education Funds

家人的生活保障
Protection for Family

灵活方案
配合您一生的需要
Flexible solutions to cater
for your lifelong needs

财富增值
Wealth
Appreciation

万用寿险在成熟市场已超越传统寿险，成为客户的寿险首选。

Universal Life has taken over Traditional Life to become the preferred option in developed markets.



万用寿险

Universal Life Insurance

43%

传统寿险

Traditional Life Insurance

36%

其它

Others

21%

资料来源：LIMRA International Inc. - 2016年美国寿险市场占有率数据 (2017年3月出版)

Source: LIMRA International Inc. - 2016 Life Insurance Penetration Rate in USA (Published in Mar 2017)

妥善的财产分配
Wealth Preservation
& Distribution

丰盛退休生活
Enjoyable
Retirement





万用寿险 — 真正为客户度身订造的保险计划

Universal Life Insurance – a tailor-made insurance plan

		万用寿险 Universal Life Insurance	传统寿险 Traditional Life Insurance
灵活增减保障额 Flexible Coverage	<p>可于原有保单内增加保障额，无须另购新保单，省却额外保单费用。</p> <p>Simply adjust the original Policy to increase the sum insured. No need to apply for a new Policy, thus saving additional policy charges.</p>	✓	✗
优惠保费率 Preferential Premium Rates	<p>加保时仍按最初投保时年龄计算保费率。</p> <p>The premium rate for new coverage will be based on the insured's age when the Policy was first issued instead of current age.</p>	✓	✗
缴款弹性 Premium Flexibility	<p>如保单已累积现金价值，便可暂停缴交保费，而无须支付贷款利息。</p> <p>Allows you to skip payments if the Policy has accumulated a cash value, without any loan interest.</p>	✓	✗
每月派息复式计算 Monthly interest at a compound rate		✓	✗
灵活提取现金 Flexible cash withdrawal	<p>继续享有保障，无须减低保障额。</p> <p>Still enjoy protection without the need to reduce the sum insured.</p>	✓	✗

注：以上资料仅供参考，关于个别计划的保障范围，请参阅有关保单文件。

Remarks: The above information is for reference only. Please refer to policy document for detailed benefit coverage.

首选灵活万用寿险计划

FLEXI-ULife Prime Saver

1

灵活保障 Flexible Protections



- 可于同一保单增加保障额, 无须另购新单
Simply adjust the original Policy to increase the Sum Insured without applying for a new Policy
- 保单增值权益及保证可保权益
Policy Enhancement Option and Guaranteed Insurability Option

4

提存弹性 Financial Flexibilities



- 灵活增加保费
Flexible increase in premium
- 定期提款权益
Automatic periodic withdrawal option
- 暂停缴付保费
Skip premium payments

2

寿险保障选择 Life Protection Options



- 储蓄成份较高的固定寿险保障
Level Benefit – with more savings
- 保障成份较高的递增寿险保障 / 特级递增寿险保障
Increasing Benefit / Increasing Benefit Plus – both with more protection
- 平衡保障及储蓄的渐进寿险保障
Incremental Benefit – balancing savings and protection

5

额外安心保障 Extra Protections for Total Peace of Mind



- 失业保障
Unemployment Protection
- 末期病症保障
Terminal Illness Benefit
- 自选附加保障
Optional Supplementary Benefits

3

财富增值优势 Value-creating Advantages



- 每月派息并以复式计算, 带来稳定而丰厚的回报
Interest credited monthly at a compound rate
- 额外利息及额外回报
Retrospective additional interest and Extra bonus
- 2.5%长线利率保证
2.5% long-term guaranteed interest rate

1

灵活保障

Flexible Protections



增加投保额

Increase Coverage

可于同一保单增加基本保障额，无须另购新单，省却额外的保单费用。如有需要，亦可调低基本保障额，惟须于账户价值中扣除适用的退保费用¹。

Simply adjust the original Policy to increase the Basic Sum Insured. There's no need to apply for a new Policy, thus saving additional policy charges. You may also decrease the Basic Sum Insured if necessary. However, this may be subject to the deduction of a surrender charge¹ from the Account Value.

保单增值权益²

Policy Enhancement Option²

于每个保单周年，获自动增加基本保障额，无须提交任何投保资料证明（可于投保时同时申请）。

The Basic Sum Insured will be automatically increased on each policy anniversary without being required to provide evidence of insurability (can be elected at the time of application).

保证可保权益³

Guaranteed Insurability Option³

注册结婚或子女出世时，可于无须提供任何投保资料证明的情况下，选择增加基本保障额，保证受保。

Upon registering a marriage or the birth of your child, you may choose to increase the Basic Sum Insured without being required to provide evidence of insurability.

优惠保费率

Preferential Premium Rate

于原有保单增加基本保障额时，计划会按您最初投保时的年龄计算保费率。

Premium rate for the increased Basic Sum Insured will be based on your age when the Policy was first issued.





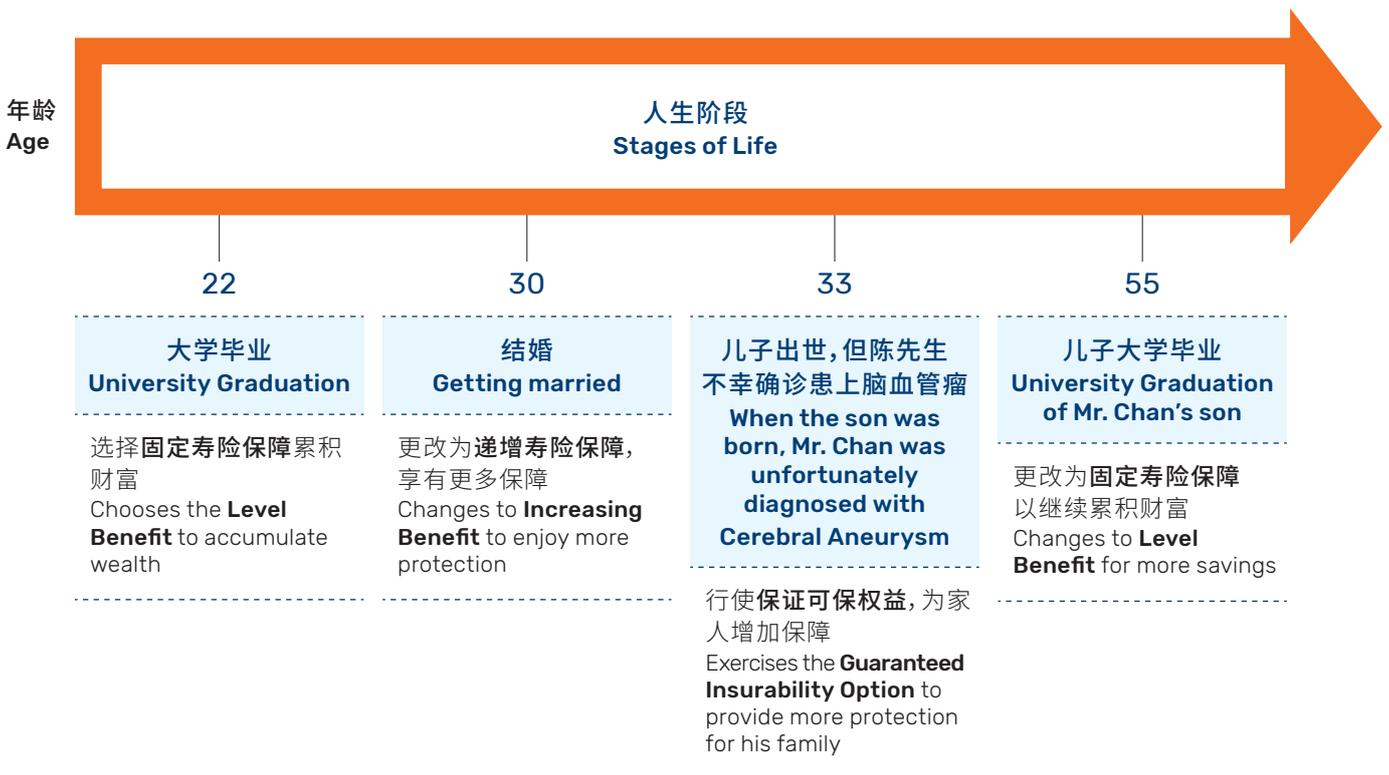
选择 Options	特点 Feature	身故保障 Death Benefit
固定寿险保障 Level Benefit	储蓄成份较高 With more savings	“账户价值”或“基本保障额” ⁴ (两者取其较高者) “Account Value” OR “Basic Sum Insured” ⁴ (whichever is higher)
递增寿险保障/ 特级递增寿险保障 Increasing Benefit/ Increasing Benefit Plus	两者的保障成份较高。递增寿险保障的短线资金增长较快, 而特级递增寿险保障的长线资金增长则更佳。 With more protection for both. Increasing Benefit provides a faster capital growth in the short term, while Increasing Benefit Plus provides better capital growth in the long term.	“账户价值” + “基本保障额” “Account Value” + “Basic Sum Insured”
渐进寿险保障 Incremental Benefit	平衡保障及储蓄 Balancing savings and protection	“账户价值”或“基本保障额 + 账户价值的50%” ⁵ (两者取其较高者) “Account Value” OR “Basic Sum Insured + 50% of Account Value” ⁵ (whichever is higher)

例子

陈先生于22岁时投保**首选灵活万用寿险计划**, 度身订造的计让他可以灵活应变人生各阶段的不同需要。

Example

Mr. Chan insured with **FLEXI-ULife Prime Saver** at age 22. The tailor-made plan caters to his changing needs at different stages of life.



3

财富增值优势

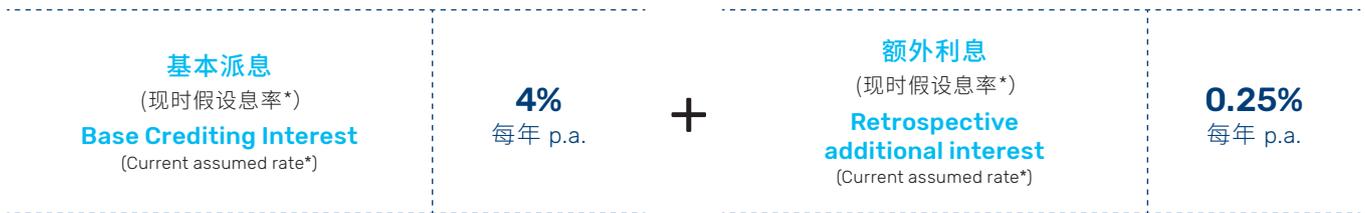
Value-creating Advantages



您的供款会于扣除任何适用的费用后，存入账户价值内，并获享较一般银行存款优厚的利息。此外，我们保证无论经济环境如何，于保单生效满15年或以上，账户价值(包括拨入保单的利息及额外回报的总额)将不会少于每年以派息率2.5%计算而累积的账户价值。

Your premium will be credited to the Account Value after deduction of any applicable charges and you will enjoy a relatively higher rate of return than most bank deposits.

In addition, when a Policy has been in force for 15 years or more, the total interest and Extra Bonus credited to the Policy will be such that the Account Value is guaranteed to have accumulated to at least an amount as if the interest rate credited had been 2.5% p.a., regardless of the economic situation.



例子 Example

保单年 Policy Year	现时假设基本派息率* Current assumed base crediting interest rate* 每月拨入账户价值，并以复式计算 Credited monthly to the Account Value at a compound rate	现时假设额外利息息率* Current assumed retrospective additional interest rate* 于第20年及其后每5年派发 Credited to the Account Value at the end of the 20 th policy year and for every 5 years thereafter
1	4%	0.25%
2	4%	0.25%
3	4%	0.25%
·	·	·
·	·	·
·	·	·
19	4%	0.25%
20	4%	0.25%
21	4%	0.25%
·	·	·
·	·	·
25	4%	0.25%
·	·	·

累积至第20年派发[^]
Credited at the end of the 20th policy year[^]

其后每5年派发[#]
Credited every 5 years thereafter[#]

* 上述之现时假设基本派息率及现时假设额外利息息率为本册子于2022年1月刊发时适用，并非保证，日后或会更改。

[^] 自保单第1年起计算至第20年，并于第20年年终拨入账户价值内。

[#] 而由第20年起，其后每5年派发一次，将由每5年期的第1年起计算至第5年，并于第5年年终时拨入账户价值内。

* The current assumed base crediting interest rate and the current assumed retrospective additional interest rate are quoted as of the print date of this brochure in January 2022, and are not guaranteed. They are subject to change.

[^] This will be credited to the Account Value at the end of the 20th policy year, calculated from year 1 through 20.

[#] For every 5 years thereafter, this interest will be credited to the Account Value at the end of the 5-year period, calculated from year 1 through 5 of each period.

额外回报于第15个保单周年日及其后每5年派发。

Extra Bonus will be credited to the Policy at the end of the 15th policy year and for every 5 years thereafter.

$$\text{额外回报计算方法} \\ \text{Extra Bonus calculation} = \text{过往5年的平均每月账户价值} \\ \text{Average Monthly Account Value of the preceding 5 years} \times \text{额外回报率} \\ \text{Extra Bonus rate}$$

	保单年 Policy Year	现时假设额外回报率 The current assumed Extra Bonus rate
额外回报 Extra Bonus	第15年、20年及25年 15 th year, 20 th year and 25 th year	2.75%
	第30年及其后每5年 The 30 th year and every 5 years thereafter	5.5%

例子 Example

于第15个保单周年日派发之“额外回报”：

Extra Bonus to be credited to the Policy at the end of the 15th policy year:

保单年 Policy Year	平均每月账户价值 Average Monthly Account Value
11	\$566,000
12	\$633,000
13	\$702,000
14	\$774,000
15	\$869,000
过往5年平均每月账户价值 Average Account Value of the preceding 5 years	
	\$708,800

过往5年的平均每月账户价值
Average Monthly Account Value of the preceding 5 years

\$708,800

额外回报率
Extra Bonus rate

2.75%

额外回报
Extra Bonus

\$19,492

(以派发时适用的额外回报率为准)
(subject to the Extra Bonus rate at distribution)

以上假设数字仅供举例之用，并非实际数字。
The above figures are not actual and are for illustrative purposes only.

4

提存弹性

Financial Flexibilities



灵活增加保费

Flexible Increase of Premium

为赚取更丰厚利息及回报，更快达至理财目标，您可随时增加定期 / 非定期供款以累积财富。

To achieve your financial goals faster with higher returns, you can increase regular or unscheduled premiums at any time to accumulate wealth.

灵活套现

Greater Liquidity

只要保单内已累积有足够的现金价值，您可行使定期提款权益⁶，自由设定每月 / 每年提款金额及年期，让各项理财安排（例如子女升学及退休等）更有规划。此外，您亦可随时提取部分现金价值⁷，以应不时之需。

When your Policy has accumulated a Cash Value, you can exercise the automatic periodic withdrawal option⁶ to withdraw a specified amount of Cash Value monthly / annually at preset time intervals, so that you can easily map out your financial needs, e.g. children's university education funds and retirement expenses. In addition, you can withdraw a portion of the Cash Value⁷ at any time to cope with emergencies.

暂停缴付保费

Skip Premium Payments

若需要应急，只要保单内已累积有足够的现金价值，您可暂停缴付保费，令理财更具弹性。

When your Policy has accumulated a Cash Value, you may skip premium payments to cope with emergencies.

$$\text{现金价值} = \text{账户价值} - \text{适用的退保费用}$$

$$\text{Cash Value} = \text{Account Value} - \text{Applicable surrender charge}$$

提取现金、减低或暂停缴付保费，将会影响计划所累积的现金价值，而每月费用仍会被扣除，如现金价值不足以支付每月费用时，保单便会终止而没有任何价值。

Cash withdrawal, reducing the premium amount, or skipping premium payments will affect the accumulation of the Cash Value, while the monthly charges are still deductible. If the Cash Value is not sufficient to cover the monthly charges, the Policy will lapse with zero value.

5

额外安心保障

Extra Protections for Total Peace of Mind



失业保障
Unemployment
Protection

万一投保人于保单有效期内不幸遭裁员或遣散，即可享有长达365日的“特惠宽限期”，于该期限内仍可继续享有十足保障⁸。

Should the Policy Owner be made redundant, there is an option which allows suspension of premium payments for 365 days. During this entire "Special Grace Period", you will remain fully covered by the insurance⁸.

末期病症保障
Terminal Illness
Benefit

若受保人不幸被首次确诊患上末期病症⁹，便可获得末期病症保障赔偿，即基本计划及附加保障（如适用）的身故保障，以纾缓经济上的压力。

In the event of the Insured being first diagnosed with Terminal Illness⁹, a sum of Terminal Illness Benefit will be paid, which is the Death Benefit of the basic plan and supplementary benefit(s) (if any), to help relieve the financial burden.

附加保障
Supplementary
Benefits

此外，您亦可以小额保费享有一系列附加保障：

- **豁免保费计划** – 若受保人不幸于65岁或以前因患病或意外受伤引致连续6个月或以上不能工作，计划会代付伤残期间所需的保费。
- **其它附加保障** – 严重疾病保障、意外保障等。

The plan also offers you a full spectrum of supplementary benefits at an additional premium:

- **Waiver of Premium Benefit** – If the Insured suffers from total disability for a continuous period of not less than 6 months resulting from disease or bodily injury before the age of 65, the premiums required during the period of disability will be payable by the benefit.
- **Other supplementary benefits** – Critical Illness Benefit, Accident Benefit, etc.



附注

1. 调低基本保障额时，会以后进先出方式先扣除最近期生效的基本保障额，并会按此计算适用的退保费用。
2. 保单增值权益有效至受保人51岁的保单周年日止。有关其它条款及细则，请参阅保单文件。
3. 保证可保权益只适用于保障生效日期一年后行使，至受保人51岁的保单周年日止。权益亦适用于合法领养18岁以下子女。于每次行使权益时，所增加的基本保障额最高为行使权益前基本保障额的25%，而受保人的所有首选灵活万用寿险计划保单，因每次行使保证可保权益所增加的基本保障额合共最高为50,000美元/400,000港元/400,000澳门元；此权益最多只可行使两次。有关详情及条款，请参阅保单文件。
4. 基本保障额须扣除受保人身故日前12个月内曾提取的总金额。
5. 基本保障额及账户价值的50%之总额须扣除受保人身故日前12个月内曾提取的总额的50%。
6. 定期提款权益只适用于生效满10年或以上的保单，并可获豁免支付提款费用。按现行规定，每月提款金额最低为500美元/4,000港元/400,000澳门元，提款年期最短一年；而每年提款金额最低为6,000美元/48,000港元/48,000澳门元，提款年期最短三年。如欲更改已确认的定期提款权益，须支付手续费。
7. 现时提款费用每次25美元/200港元/200澳门元。
8. 失业保障只适用于基本计划。
9. 末期病症指根据本公司委任医疗顾问的意见，受保人因患病以致其寿命很可能不会多于十二个月。于作出末期病症保障赔偿后，有关的保单及附加保障将自动终止。有关详情及条款，请参阅保单文件。
10. 现时的收费标准并非保证，以及受制于本公司在提前一个月以书面通知后作出改变的全权酌情决定权。

Notes

1. Decrease in the Basic Sum Insured will be implemented on a last-in-first-out basis, where the most recently commenced layer of Basic Sum Insured will be deducted first and the applicable surrender charge will be calculated accordingly.
2. Policy Enhancement Option will terminate on the policy anniversary following the Insured's 51st birthday. Please refer to the policy document for other terms and conditions.
3. The Guaranteed Insurability Option can be exercised one year after the Effective Date of Coverage, and will terminate on the policy anniversary following the Insured's 51st birthday. This option is also applicable to legal adoption of a child under the age of 18. For each time the Guaranteed Insurability Option is exercised, the increase in Basic Sum Insured shall not exceed 25% of the Basic Sum Insured before exercising the option, the aggregate increase in Basic Sum Insured of all FLEXI-ULife Prime Saver policies under the Insured by this option shall not exceed US\$50,000/HK\$400,000 /MOP400,000, and this option can at most be exercised twice. Please refer to the policy document for the relevant terms and conditions.
4. The Basic Sum Insured will be net of all withdrawals made in the 12-month period preceding the date of the Insured's death.
5. The sum of the Basic Sum Insured and 50% of Account Value will be net of 50% of all withdrawals made in the 12-month period preceding the date of the Insured's death.
6. Automatic periodic withdrawal option is only applicable if the Policy has been in force for at least 10 years, the withdrawal charge will be waived. Current requirement on minimum monthly withdrawal amount is US\$500/HK\$4,000/MOP4,000, with minimum withdrawal period of one year; and the minimum annual withdrawal amount is US\$6,000/HK\$48,000/MOP48,000, with minimum withdrawal period of three years. For any change after the application has been confirmed, a nominal fee will be levied.
7. The current charge for each withdrawal is US\$25/HK\$200/MOP200.
8. Unemployment Protection is only applicable to the Basic Plan.
9. Terminal Illness means a disease of the Insured, which in the opinion of our appointed medical consultant is likely to lead to death of the Insured within twelve months. Upon payment of the Terminal Illness Benefit, the related policies and all the supplementary benefit(s) attached will automatically be terminated. Please refer to the policy document for the relevant terms and conditions.
10. The current scale of fees and charges is not guaranteed and is subject to the Company's sole discretion to change with one-month prior written notice.

重要资料

派息率理念

我们将不时检视及厘定派息率及 / 或非保证回报。派息率及 / 或非保证回报会根据当时的回报率、最佳估算假设的长线回报率及我们每年0% - 1.5%的目标利差（视乎保单年期）而厘定。部份的投资回报在扣除利差后，将会以派息率及 / 或非保证回报派发给保单持有人。

我们已成立一个委员会，在厘定派息率及 / 或非保证回报时向公司董事会提供独立意见。实际派息率及 / 或非保证回报会先由委任精算师建议，然后经此委员会审议决定，最后由公司董事会（包括一个或以上独立非执行董事）批准。

我们将会参考包括但不限于以下因素的过往经验和预期未来展望，以厘定派息率及 / 或非保证回报。

投资回报：包括所投资的资产赚取的利息 / 红利收入及市场价格变动。投资表现会受利息 / 红利收入之波动以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格及商品价格之波动及汇率而影响。

退保：包括保单失效、退保、部分退保及其他扣减项目及保障支付，以及其对投资的相关影响。

为了提供更平稳的派息率及 / 或非保证回报，我们或在投资表现强劲的时期保留回报，用作在投资表现较弱的时期支持或维持较高之派息率及 / 或非保证回报。

投资政策、目标及策略

万通保险国际有限公司（“万通保险”）的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具，可能包括环球股票、债券及其他固定收益资产、房地产和商品市场。此多元化之投资组合目的在于达到可观且稳定的长线投资回报。

我们会根据投资的资产之过往及预期的表现、波幅及相关风险去选择投资的资产及管理我们的投资组合。

为达至长线目标回报，万通保险采用一套以固定收益资产及股票类资产为组合的投资策略。现时的长线投资策略按以下分配，投资在以下资产：

资产类别	目标资产组合 (%)
债券及其他固定收益资产	80% - 100%
股票类资产	0% - 20%

债券及其他固定收益资产主要包括拥有高信用评级的政府债券及不同行业的企业债券（主要投资于美国市场），提供一个多元化及高质素之债券投资组合。

股票类资产可能包括环球股票（公共及 / 或私募股权）、互惠基金、交易所交易基金、高息债券、房地产及商品市场。投资遍布于不同地区及涉及不同的行业。另外，我们或会使用衍生工具作为资产风险管理。

投资策略或会不时根据市场环境及经济展望而作变动。

相关详情及过往派息率资料请浏览本公司网页：



香港：
<https://www.yflife.com/sc/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



澳門：
<https://www.yflife.com/sc/Macau/Individual/Services/Useful-Information/Investment-Strategy>

Important Information

Crediting Interest Rate Philosophy

The crediting interest rate and/or non-guaranteed bonuses will be reviewed and determined by us from time to time. The crediting interest rate and/or non-guaranteed bonuses will be determined based on the current earned rate, the best estimate long term earned rate and our target interest spread of 0% - 1.5% p.a. depends on the policy duration. Policy Owners will receive a portion of the investment returns, net of interest spread, in the form of crediting interest rate and/or bonuses.

A committee has been set up to provide independent advice on the determination of the crediting interest rates and/or non-guaranteed bonuses to the Board of the Company. The actual crediting interest rates and/or non-guaranteed bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

In determining the crediting interest rate and/or non-guaranteed bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

Surrenders: These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable crediting interest rate and/or non-guaranteed bonuses, we may retain returns during periods of strong investment performance to support or maintain stronger crediting interest rate and/or non-guaranteed bonuses during periods of less favourable investment performance.

Investment Policy, Objective and Strategy

YF Life Insurance International Ltd.'s investment objective is to optimize Policy Owners' returns over the long-term with an acceptable level of risk. Assets are invested in a broad range of investment vehicles, which may include global equities, bonds and other fixed-income instruments, properties and commodities. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

To achieve the long-term target returns, YF Life Insurance International Ltd. implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	80% - 100%
Equity-like assets	0% - 20%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) across a variety of industries, making up a diversified bond portfolio with high asset quality.

Equity-like assets may include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and historical crediting interest rate, please visit our website:



Hong Kong：
<https://www.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



Macau：
<https://www.yflife.com/en/Macau/Individual/Services/Useful-Information/Investment-Strategy>

主要产品说明

缴付保费年期及保障年期

缴付保费年期及保障年期最长可至受保人100岁。提取现金、减低或暂停缴付保费（如适用），将会减少计划所累积的现金价值，而每月费用仍会被扣除。我们将至少每年检视非保证之费用，于需要时非保证之费用可能会被调整，并会提前一个月以书面通知您有关更改。我们将会参考包括但不限于理赔、支出费用、投资回报及退保等因素的过往经验和预期未来展望，以厘定任何非保证费用的调整。如现金价值不足以支付每月费用，而在保费到期日起计31天宽限期届满前仍未缴付保费，保单便会终止而没有任何价值。

终止

在下列任何情况下，保单将会终止：

- 于保障到期日当日
- 宽限期届满
- 保单持有人呈交书面要求终止保单
- 在受保人经确诊患上末期病症而需要作出末期病症保障赔偿后
- 受保人身故

期满价值

如受保人在保单期满日仍然在生，您将获得相等于保单期满日的账户价值的期满价值。

提早退保

本产品是为长线持有而设。如提早终止保单，您所获得的现金价值或会远低于您的已缴保费。

通胀风险

当实际通胀率较预期为高，即使万通保险按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

信贷风险

本计划由万通保险承保及负责，保单持有人的保单权益会受其信贷风险所影响。

主要不保事项

受保人若在保单日期起计一年内自杀，无论其是否在神智清醒的情况下，我们的全部责任将只限于退还直至受保人身故当天在保单所累积的账户价值的金额加上已扣除的保险成本（不包括利息）。

适用于末期病症保障

末期病症保障将不会支付任何保障的赔偿予因以下一种或多种情况而直接或间接引致的末期病症：

- 在保障生效日期或批准复效日期（以较后日期为准）的六十日内出现的疾病；
- 在保障生效日期或批准复效日期（以较后日期为准）前，所有受保人本身已存在的情况及按受保人已呈现的病症及病状，受保人已知悉或据常理应该已知悉的情况；
- 自杀、企图自杀或因神智不清醒、自残或精神状态异常的状况下受伤；
- 药瘾、酗酒或因酒精或药物中毒（除非由医生处方）；
- 任何人类免疫力缺乏症病毒及 / 或与此有关之病症，包括爱滋病及 / 或任何由此而产生的病症；或
- 任何在十八岁前因患上或出现之先天性畸形或反常的情况而引致的疾病或病患。

Key Product Disclosures

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured. Cash withdrawals, reducing the premium amount, or skipping premium payments (if applicable) will reduce the accumulation of the Cash Value, while the monthly charges are still deductible. Non-guaranteed charges will be reviewed at least annually and may be adjusted if necessary. You will be notified the related changes with prior written notice 1 month before effective. In determining any changes in charges, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, claims, expenses, investment performance and surrenders. If the Cash Value is not sufficient to cover the monthly charges and no premiums are made before the end of the 31-day Grace Period from such premium due date, the Policy will lapse with zero value.

Termination

The Policy will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends
- The Policy Owner submits a written request to terminate the Policy
- The Insured is diagnosed with terminal illness giving rise to the payment of Terminal Illness Benefit
- The Insured dies

Maturity Benefit

If the Insured were living on the Maturity Date of the Policy, you will receive a maturity benefit equals to the Account Value on the Maturity Date.

Early Surrender

The product is intended to be held in the long-term. Should you terminate the Policy early, you may receive a Cash Value considerably less than the total premiums paid.

Inflation Risk

Where the actual rate of inflation is higher than expected, the Policy Owner might receive less in real terms even if YF Life Insurance International Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, our total liability shall be limited to the aggregate of the Account Value on the date of death of the Insured and the Cost of Insurance deducted (without any interest).

For Terminal Illness Benefit

The Terminal Illness Benefit will not be paid for Terminal Illness caused, directly or indirectly, by or resulted from one or more of the following:

- Any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage or the approval date of reinstatement, whichever is later;
- All pre-existing conditions in respect of the Insured existed before the Effective Date of Coverage or the approval date of reinstatement, whichever is later, and presented signs and symptoms of which the Insured has been aware or should reasonably have been aware;
- Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of mind;
- Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor;
- Any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof; or
- Any diseases or illnesses which are due to congenital defect or condition and occurred before the Insured reaches 18 years of age.

提供资料责任及未符合这要求的后果

在投保时，您 / 你们必须提供一切知悉或据常理知悉的资料，因万通保险会按照所提供的资料评核接受投保及决定保险条款。提供资料的责任将会在投保申请表的签署日期或任何补充文件的签署日期（以较后日期为准）完成。您 / 你们若不清楚某一事项是否重要，请将该事项填写于申请书内。若未符合以上要求，该保单可能因此而作废。

索偿程序

有关索偿程序，请浏览本公司网页：

香港：<https://www.yflife.com/sc/Hong-Kong/Individual/Services/Claims-Corner>

澳门：<https://www.yflife.com/sc/Macau/Individual/Services/Claims-Corner>

保费征费（只适用于香港）

保监局会透过保险公司向所有保单持有人，为其于香港续发之保单，于每次缴付保费时收取征费。有关征费之详情，请浏览保监局网站专页www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足您的要求，您可以书面方式要求取消保单，连同保单退回本公司（香港：香港湾仔骆克道33号万通保险大厦27楼 / 澳门：澳门苏亚利斯博士大马路320号澳门财富中心8楼A座），并确保本公司的办事处于交付保单的21个日历日内，或向您 / 您的代表人交付《通知书》（说明已经可以领取保单和冷静期届满日）后起计的21个日历日内（以较早者为准）收到书面要求。于收受书面要求后，保单将被取消，您将可获退回已缴保费金额及您所缴付的征费（适用于香港），但不包括任何利息。若曾获赔偿或将获得赔偿，则不获发还保费。

期满及退保

如需申请退保，您只需填写、签署并寄回由本公司提供的特定表格，本公司将安排退保事宜。

于保单期满时，本公司将致函通知您，安排保单终止事宜。

延迟付款期

我们保留押后支付退保价值之权利，最长不超过接获退保要求后六个月。

Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life Insurance International Ltd. will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the Policy issued voidable.

Claims Procedures

For details of the procedures for making claims, please refer to our website at:

Hong Kong: <https://www.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://www.yflife.com/en/Macau/Individual/Services/Claims-Corner>

Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) collects levy on insurance premiums from policy holders through the Company for insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation

If you are not satisfied with the Policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the Policy or delivery of the Notice (which states that the Policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the Policy upon receipt of your written request and refund all premiums and the levy you paid (applicable to Hong Kong only), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Maturity and Surrender

You may surrender the Policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly.

Deferred Payment Period

We may defer payment of any Surrender Value for the period up to six months from the date we receive the surrender request.

“首选灵活万用寿险计划”一览表

FLEXI-ULife Prime Saver – at a glance

利益项目 Benefits							
基本派息率* Base crediting interest rate*	<p>现时假设基本派息率为每年4.0%。基本派息会每月派发，并拨入账户价值，以复式计算</p> <p>Current assumed base crediting interest rate is 4.0% p.a. The base crediting interest will be credited monthly to the Account Value at a compound rate</p>						
额外利息* Retrospective additional interest*	<p>于保单第20个保单周年日及其后每5年派发，现时假设额外利息息率为每年0.25%</p> <p>Credited to the Account Value at the end of the 20th policy year and for every 5 years thereafter. The current assumed retrospective additional interest rate is 0.25% p.a.</p>						
额外回报 Extra Bonus	<p>于保单第15个保单周年日及其后每5年派发</p> <p>Credited to the Policy at the end of the 15th policy year and for every 5 years thereafter</p> <table border="1"> <thead> <tr> <th>现时假设额外回报率 The current assumed Extra Bonus rate</th> <th>保单年 Policy Year</th> </tr> </thead> <tbody> <tr> <td>2.75%</td> <td>15/20/25</td> </tr> <tr> <td>5.5%</td> <td>30及其后每5年 The 30th year and every 5 years thereafter</td> </tr> </tbody> </table>	现时假设额外回报率 The current assumed Extra Bonus rate	保单年 Policy Year	2.75%	15/20/25	5.5%	30及其后每5年 The 30 th year and every 5 years thereafter
现时假设额外回报率 The current assumed Extra Bonus rate	保单年 Policy Year						
2.75%	15/20/25						
5.5%	30及其后每5年 The 30 th year and every 5 years thereafter						
利息保证 Guaranteed interest	<p>账户价值（包括已拨入保单的利息及额外回报的总额）保证不会少于每年以派息率2.5%计算而累积的账户价值（适用于已生效满15年或以上的保单）</p> <p>Account Value (including the total interest and Extra Bonus credited to the Policy) is guaranteed to have accumulated to at least an amount as if the interest rate credited had been 2.5% p.a. (Applicable to a Policy that has been in force for 15 years or more)</p>						
身故保障选择 Death Benefit Options	<p>固定寿险保障 / 递增寿险保障 / 特级递增寿险保障 / 渐进寿险保障</p> <p>Level Benefit / Increasing Benefit / Increasing Benefit Plus / Incremental Benefit</p>						
保证可保权益 ³ Guaranteed Insurability Option ³	<p>每次增加之基本保障额为行使权益前基本保障额的25%或50,000美元 / 400,000港元 / 400,000澳门元（以较低者为准）；最多可行使权益两次</p> <p>For each exercise, the increase in Basic Sum Insured shall not exceed 25% of the Basic Sum Insured before exercising this option or US\$50,000/HK\$400,000/MOP400,000 (whichever is lower). This option can be exercised up to two times</p>						
失业保障 ⁸ Unemployment Benefit ⁸	<p>可享有长达365日的特惠宽限期</p> <p>A Special Grace Period of up to 365 days</p>						
末期病症保障 ⁹ Terminal Illness Benefit ⁹	<p>基本计划及附加保障（如适用）的身故保障</p> <p>The Death Benefit of the Basic Plan and supplementary benefit(s)</p>						
附加保障 Supplementary Benefits	<p>豁免保费计划、严重疾病保障、意外保障等</p> <p>Waiver of Premium Benefit, Critical Illness Benefit, Accident Benefit, etc.</p>						
保单资料 Policy Information							
保单类别 Plan Type	<p>基本计划</p> <p>Basic Plan</p>						
保单货币单位 Currency	<p>香港保单：美元 / 港元</p> <p>澳门保单：美元 / 澳门元 / 港元</p> <p>Policy issued in Hong Kong: US\$ / HK\$</p> <p>Policy issued in Macau: US\$ / MOP / HK\$</p>						
缴费方式 Payment Mode	<p>每年 / 每半年 / 每季 / 每月缴付</p> <p>Annual / Semi-annual / Quarterly / Monthly Payment</p>						

最低保障额 Minimum Sum Insured	<table border="1"> <thead> <tr> <th data-bbox="512 248 719 286"></th> <th data-bbox="719 248 1102 286">< Age 45 岁</th> <th data-bbox="1102 248 1490 286">≥ Age 45 岁</th> </tr> </thead> <tbody> <tr> <td data-bbox="512 286 719 562"> FP80/100/130 </td> <td data-bbox="719 286 1102 562"> 香港保單 Hong Kong Policies US\$30,000美元 / HK\$240,000港元 澳門保單 Macau Policies US\$25,000美元 / MOP / HK\$200,000澳門元 / 港元 </td> <td data-bbox="1102 286 1490 562"> US\$15,000美元 / HK\$ / MOP120,000港元 / 澳門元 </td> </tr> <tr> <td data-bbox="512 562 719 651"> FP180/280 </td> <td data-bbox="719 562 1102 651"> US\$15,000美元 / HK\$ / MOP120,000港元 / 澳門元 </td> <td data-bbox="1102 562 1490 651"> US\$8,000美元 / HK\$ / MOP64,000港元 / 澳門元 </td> </tr> <tr> <td data-bbox="512 651 719 725"> 其他 Others </td> <td colspan="2" data-bbox="719 651 1490 725"> US\$5,000美元 / HK\$ / MOP40,000港元 / 澳門元 </td> </tr> </tbody> </table>		< Age 45 岁	≥ Age 45 岁	FP80/100/130	香港保單 Hong Kong Policies US\$30,000美元 / HK\$240,000港元 澳門保單 Macau Policies US\$25,000美元 / MOP / HK\$200,000澳門元 / 港元	US\$15,000美元 / HK\$ / MOP120,000港元 / 澳門元	FP180/280	US\$15,000美元 / HK\$ / MOP120,000港元 / 澳門元	US\$8,000美元 / HK\$ / MOP64,000港元 / 澳門元	其他 Others	US\$5,000美元 / HK\$ / MOP40,000港元 / 澳門元	
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FP180/280	US\$15,000美元 / HK\$ / MOP120,000港元 / 澳門元	US\$8,000美元 / HK\$ / MOP64,000港元 / 澳門元											
其他 Others	US\$5,000美元 / HK\$ / MOP40,000港元 / 澳門元												
最高保障额 Maximum Sum Insured	个别考虑 Individual consideration												
增加 / 减少保障额 Increase / Decrease Sum Insured	每次更改之最低金额为5,000美元 / 40,000港元 / 40,000澳门元 The minimum amount of increase / decrease is US\$5,000 / HK\$40,000 / MOP40,000												
保费行政费用¹⁰ Premium Expense Charge¹⁰	按每次缴交的定期或非定期保费收取： 在保单生效第一至第三年，费用为该段期间缴付的保费的10%，在保单生效第四至第九年内，为缴付保费的7%，而期后则为5% Charged based on each scheduled or unscheduled premium payment: This charge is 10% of premium payments made in policy years 1 to 3 inclusive, 7% of premium payments made in policy years 4 to 9 inclusive and 5% of premium payments made thereafter												
保险成本¹⁰ Cost of Insurance¹⁰	按净承担风险总值乘保险成本费率计算，每月收取。 净承担风险总值的定义如下： 固定寿险保障：净承担风险总值 = 基本保障额 - 账户价值 渐进寿险保障：净承担风险总值 = 基本保障额 - 账户价值的50% 递增寿险保障 / 特级递增寿险保障：净承担风险总值 = 基本保障 在任何情况下，净承担风险总值不会少于零。 保险成本费率按投保人的性别、投保年龄(只适用于特级递增寿险保障选择)、实际年龄、吸烟习惯、风险级别、寿险保障选择而厘定 Charged monthly, determined by multiplying the Net Amount At Risk by the Cost of Insurance Rate. Net Amount At Risk is defined as follows: For Level Benefit: Net Amount At Risk = Basic Sum Insured - Account Value For Incremental Benefit: Net Amount At Risk = Basic Sum Insured - 50% of Account Value For Increasing Benefit / Increasing Benefit Plus: Net Amount At Risk = Basic Sum Insured Under all circumstances, the Net Amount At Risk will not be less than zero. Cost of Insurance Rate depends on the gender, issue age (for Increasing Benefit Plus option only), attained age, smoking habit and risk class of the Insured and Life Protection Option chosen												
一般行政费用¹⁰ Administrative Charge¹⁰	按基本计划的每层保障额及一般行政费用率计算，每月收取，再加每月4美元 / 32港元 / 32澳门元 一般行政费用率根据投保人的性别、投保年龄、吸烟习惯、风险级别及已生效的年期而厘定 Charged monthly, determined based on each layer of Basic Sum Insured and the Administrative Charge Rate, plus US\$4 / HK\$32 / MOP32 per month. The Administrative Charge Rate depends on the gender, issue age, smoking habit, risk class of the Insured and years in effect												

保单资料 Policy Information

退保费用¹⁰ Surrender Charge¹⁰	<p>按基本计划的每层保障额及退保费用率计算。适用于保单日期 / 每次增加基本保障额的生效日期起计首14年, 于下列情况收取退保费用:</p> <ul style="list-style-type: none">- 保单失效或退保- 减少基本计划的保障额 <p>退保费用率根据投保人的性别、投保年龄、吸烟习惯、风险级别及已生效的年期而厘定</p> <p>Determined based on each layer of Basic Sum Insured and the Surrender Charge Rate and applicable in the first 14 years from Policy Date / effective date of each increase in Basic Sum Insured upon:</p> <ul style="list-style-type: none">- Policy lapse or surrender- Decrease in Basic Sum Insured <p>Surrender Charge Rate depends on gender, issue age, smoking habit, risk class of the Insured and years in effect</p>
提取现金价值 Cash Value Withdrawal	<p>次数不限, 现时每次收取25美元 / 200港元 / 200澳门元提款费用¹⁰; 定期提款权益则可获豁免</p> <p>Unlimited frequency. Currently, each cash withdrawal is subject to a withdrawal charge¹⁰ of US\$25/HK\$200/MOP200. Withdrawal charge is waived for automatic periodic withdrawal option</p>

投保资料 Basic Information

投保年龄 (以上次生日年龄计算) Issue Age (At Last Birthday)	0 – 75岁 (如选择特级递增寿险保障, 投保年龄则为0 – 55岁) Age 0 – 75 (For Increasing Benefit Plus, Issue Age is 0 – 55)
保障年期 Benefit Term	至100岁 To Age 100
缴付保费年 Premium Payment Term	至100岁 To Age 100

以上为计划的一般资料，只供参考之用，并非保单的一部份，亦未涵盖保单的所有条款。有关保障范围、详情及条款，以及不保事项，请参阅保单文件。如有垂询或欲索取保单文件之范本，欢迎与本公司之顾问、特许分销商或保险经纪联络。其他查询请致电客户服务热线：香港 (852) 2533 5555 / 澳门 (853) 2832 2622。

The above contains general information and is for reference only. It does not form part of the Policy and does not contain the full terms of the Policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. 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 / Macau (853) 2832 2622.

YFLife 萬通保險

萬通保險國際有限公司(萬通保險)的主要權益股東* 包括擁有174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)為長久戰略合作夥伴, 憑藉獨佔鰲頭的環球投資實力與合作網絡, 攜金融科技創新強勁動能, 居香港保險業領先地位。

The major shareholders* of YF Life Insurance International Limited (YF Life) include Massachusetts Mutual Life Insurance Company (MassMutual), which itself has 174 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.

Own the future.



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* 美國萬通及雲鋒金融控股有限公司為間接持有萬通保險國際有限公司的股份。

** 美國五大壽險公司乃按2025年6月2日《FORTUNE 500》公佈的“互惠壽險公司”及“上市股份壽險公司”2024年收入排行榜合併計算。

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

** 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 2024, and based on the FORTUNE 500 as published on June 2, 2025.

萬通保險國際有限公司
YF Life Insurance International Ltd.
www.yflife.com

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