

YFLife
萬通保險

儲蓄 Savings

5年GoalAhead儲蓄 保險計劃

5-Year GoalAhead
Insurance Saver

GAS2

限时限额
Limited Offer



稳步增值 目标在望

Grow Steady Goal Ahead

限时限额*
Limited Offer*

想轻轻松松在短时间内达成短期储蓄目标，您需要一个稳健可靠的理财方案。
5年GoalAhead储蓄保险计划（“此计划”）提供保证回报及人寿保障，助您稳步累积财富，同时为您与家人提供保障，让您轻松实现储蓄目标，安心规划未来。

To effortlessly reach your short-term savings goals, you need a reliable and robust financial solution. The **5-Year GoalAhead Insurance Saver** (the “Plan”) offers guaranteed returns and life insurance protection, helping you steadily grow your wealth while providing protection for you and your family. With the Plan, you can achieve your savings goals with ease and look forward to a brighter future.

“您”、“您的”及“阁下”指保单持有人。“万通保险”、“本公司”、“我们”及“我们的”指万通保险国际有限公司。
“You” and “your” refer to the Policy Owner. “YF Life”, “the Company”, “we”, “our” and “us” refer to YF Life Insurance International Limited.

* 此计划为限额发售产品，供应期有限，并由万通保险酌情决定。我们保留不接受客户保单申请之权利，并全数退回阁下已缴交之保费及保费征费（只适用于香港继发之保单）而不会支付任何利息。

The Plan is offered for a limited period and on a limited quota basis, and its availability is at the discretion of YF Life. We reserve the right to decline applications for the Plan with a full refund of any premium paid by you and premium levy paid (applicable to policies issued in Hong Kong only) without interest.



1

2年缴付保费年期

2-year Premium Payment Term



此计划的缴付保费年期仅为2年，您亦可选择以一笔过预缴（即于投保时，除首年保费外，预先缴付第2年保费），预缴保费可享首年保证年利率12%¹。投保无需验身，让您轻松累积财富，何不立刻行动？

The premium payment term for the Plan is only 2 years. You can also opt for the lump sum prepayment, i.e., to prepay the premium for the 2nd year along with the 1st year premium at the time of application, and earn a guaranteed interest rate of 12% p.a.¹ for the prepaid premium for the 1st year. No medical examination is required and you can accumulate wealth with ease. Let's act now!

2

保证回报

Guaranteed Returns



于保单第5个保单周年期满时，您便可获取高达已缴保费总额115.93%²的保证现金价值，除可一笔过提取外，您亦可选择每月领取，灵活配合您的理财需要。

When the Policy matures on the 5th policy anniversary, a guaranteed cash value of up to 115.93%² of total premiums paid will be available to you. You may opt to receive the savings in a lump sum or by monthly payments to cater for your financial needs.

保证回报因应您所选择的保单货币及缴费方式而有所不同，详情请参阅此产品册子中的“5年GoalAhead储蓄保险计划一览表”。

The guaranteed return is subject to the policy currency and payment mode you choose, please refer to “5-Year GoalAhead Insurance Saver – at a glance” in this product brochure for details.

3

安枕无忧

Worry-free Protection



身故保障提供回奉保证

若受保人不幸身故，受益人可选择即时支付或延后支付³来收取身故保障⁴：

即时支付：(i) 已缴保费总额⁵的105%或(ii) 保证现金价值（以较高者为准）⁶。

延后支付³：如身故保障金额少于保障到期日（即保单期满时）的现金价值，受益人可选择延后至保单期满时才收取身故保障，金额将相等于保单期满时的保证现金价值。

Death Benefit Guaranteeing Refund of Capital

In the unfortunate event of the death of the Insured, the Beneficiary can opt to receive the Death Benefit⁴ by immediate payment or deferred payment³:

Immediate payment: (i) 105% of total premiums paid⁵ or (ii) Guaranteed Cash Value, whichever is higher⁶.

Deferred payment³: If the amount of the Death Benefit is less than the Cash Value as at the Benefit Expiry Date (i.e., upon policy maturity), the Beneficiary may opt to defer receiving the Death Benefit till policy maturity. The benefit will be equal to the Guaranteed Cash Value upon policy maturity.

例子：选对工具 理想指日可待

Example: Pick the Right Tool and Your Dreams are within Reach

25岁的Roy是初创公司的创办人，为了公司的未来拓展大计，他选择投保5年GoalAhead储蓄保险计划，目标于保单期满时达到储蓄金额250,000美元，以便扩充公司的规模。

25-year-old Roy is the founder of a start-up. To prepare for the growth of his company, he chose to take out the **5-Year GoalAhead Insurance Saver**, aiming to accumulate a savings amount of US\$250,000 upon policy maturity in order to expand his company's scale.

按年缴付： 首年及次年保费为113,929美元，总缴保费为227,859美元。

一笔过预缴： 首年保费为113,929美元，而预缴保费是以12%保证年利率计算，所以预缴保费为101,723美元，一笔过的总缴保费为215,652美元。

Annual payment: US\$113,929 annual premiums for the 1st and 2nd years. The total premium amount is US\$227,859.

Lump sum prepayment: US\$113,929 annual premium for the 1st year. As a guaranteed interest rate of 12% p.a. will be offered on the prepaid premium, the prepaid premium amount for the 2nd year is US\$101,723. The total lump sum premium amount is US\$215,652.

保单年终结 End of Policy Year	保证现金价值 Guaranteed Cash Value	身故保障 Death Benefit	按年缴付 Annual Payment	一笔过预缴 Lump Sum Prepayment
1	\$92,675*	\$119,626*	 <p>保费总额 Total Premiums \$227,859</p>	 <p>保费总额 Total Premiums \$215,652</p>
2	\$203,200	\$239,252		
3	\$204,550	\$239,252		
4	\$205,900	\$239,252		
5	\$250,000	\$250,000		
			<p>保单期满时的 保证回报 Guaranteed Return at Policy Maturity 109.72% 保费总额 of Total Premiums</p>	<p>保单期满时的 保证回报 Guaranteed Return at Policy Maturity 115.93% 保费总额 of Total Premiums</p>

* 如以一笔过形式缴付首年及预缴次年保费，于首个保单年终结时现金价值总额⁷为203,187美元，而身故保障则包括预缴保费连利息，金额为233,555美元。

If the 1st year premium is paid along with a lump sum prepayment for 2nd year, at the end of the 1st policy year, the total Cash Value⁷ will be US\$203,187 and the Death Benefit will be US\$233,555 (including the prepaid premium plus interest).

附注：以上例子之数字经四舍五入调整至整数，保费金额并不包括保费折扣及保费征费（只适用于香港缮发之保单）。

Note: The figures in the above example are rounded to the nearest integer. The premium discount and premium levy (applicable to policies issued in Hong Kong only) are not included in the premium amount.

以上个案仅供参考及作说明用途，并不包括将来表现的预测。

The above case study is for information and illustrative purposes and does not predict future performance.

5年GoalAhead储蓄保险计划一览表

5-Year GoalAhead Insurance Saver – at a glance

利益项目 Benefits			
保证现金价值 Guaranteed Cash Value	可于退保、保单期满或保单终止时被提取 To be paid upon surrender, policy maturity or termination of the Policy		
	保单期满保证回报 Guaranteed return upon policy maturity	美元保单 US\$ policy	港元保单 HK\$ policy
	按年缴交保费 Premium paid annually	% 已缴保费总额 ⁵ of total premiums paid ⁵	109.72% 106.82%
		保证年化回报率 Annualized guaranteed rate of return	2.08% 1.47%
	预缴保费 Premium prepayment	% 已缴保费总额 ² of total premiums paid ²	115.93% 112.87%
		保证年化回报率 Annualized guaranteed rate of return	3% 2.45%
预缴保费保证利率 ¹ Guaranteed interest rate on prepaid premium ¹	首年12% p.a. for the 1 st year		
其他保障 Other Benefits			
身故保障 ⁴ Death Benefit ⁴	<p>即时支付： 105%已缴保费总额⁵或保证现金价值，以较高者为准⁶</p> <p>延后支付³： 如延后至保单期满时才收取身故保障，则金额将等同于保单期满时的保证现金价值</p> <p>Immediate payment: 105% of total premiums paid⁵ or Guaranteed Cash Value, whichever is higher⁶</p> <p>Deferred payment³: If the payment of the Death Benefit is deferred till policy maturity, it will be equal to the Guaranteed Cash Value upon policy maturity</p>		
保单资料 Policy Information			
保单类别 Plan Type	基本计划 Basic Plan		
保单货币 Policy Currency	美元 / 港元 US\$ / HK\$		
保费 Premium	固定及保证 Level and guaranteed		
缴费方式 Payment Mode	年缴或一笔过预缴 Annual payment or lump sum prepayment		
最低保费 Minimum Premium	每年10,000 美元 / 80,000 港元 US\$10,000 / HK\$80,000 annually		
最高保费 Maximum Premium	Age 0-60岁： 每年2,500,000 美元 / 20,000,000 港元 US\$2,500,000 / HK\$20,000,000 annually Age 61-70岁： 每年1,250,000 美元 / 10,000,000 港元 US\$1,250,000 / HK\$10,000,000 annually (以每位保单持有人及每位受保人计算 on a per Policy Owner basis and per Insured basis)		
投保资料 Basic Information			
投保年龄 Issue Age	Age 0-70岁		
缴付保费年期 Premium Payment Term	2年 Years		
保障年期 Benefit Term	5年 Years		

<p>产品概览 Product Highlights</p>	<p>产品特点 Product Features</p>	<p>例子 Example</p>	<p>一览表 At a Glance</p>	<p>注 Remarks</p>	<p>主要产品说明 Key Product Disclosures</p>
------------------------------------	----------------------------------	-----------------------	----------------------------	----------------------	---



注

1. 预缴保费保证年利率指阁下存放未来续期保费至保费储备金户口（“储备金户口”）内可享之利率。由保单日期当天起，储备金户口内的存放金额将以每年12%的保证利率积存生息。如没有提取储备金户口内之结余（如有），利息将于第1个保单年终结束时给付至储备金户口，惟保单须仍然生效。当续期保费到期时，储备金户口内之结余（如有）只会被用作清缴基本计划之续期保费。有关预缴保费的详情，请参阅利益说明文件。
2. 保单期满时的最高保证现金价值为已缴保费总额的115.93%，并仅适用于预缴保费的美元保单。已缴保费总额不包括已被递减的基本计划的每年保费（即部分退保）。
3. 适用于受保人在身故当天保单已缴交全数保费，并没有保单债项或提取预缴保费。
4. 您可在受保人在生期间及保障到期日前作出赔偿方式选择（包括每月定期赔款或定额赔款）。如在受保人身故时，身故保障额是以一笔过方式赔偿予受益人，则受益人可重新选择一项获我们同意的赔偿方式。
5. 不包括已被递减的基本计划的每年保费（即部分退保）或预缴保费。
6. 所支付金额包括预缴保费连利息（如适用），惟须扣除保单债项（如有）。
7. 预缴保费将存于储备金户口，您只可全数提取储备金户口内之结余（如有）。当储备金户口内之结余被提取，或保单因退保、宽限期届满或保单债项超过保证现金价值而终止时，万通保险将收取储备金户口内之结余（如有）的3%作行政费用。储备金户口内之结余（如有）的97%将获退还。

Remarks

1. Guaranteed interest rate on prepaid premiums in the Premium Deposit Account ("PDA") refers to the interest rate on future premiums deposited into the PDA. The deposited amount in the PDA will generate interest at a guaranteed rate of 12% p.a. from the Policy Date. If no withdrawal has been made to the balance of the PDA (if any), interest will be credited to the PDA at the end of the 1st policy year, provided that the Policy remains in force. The balance of the PDA (if any) will only be used to settle the renewal premiums of the basic plan when due. Please refer to the benefit illustration for details of premium prepayment.
2. The highest Guaranteed Cash Value upon the policy maturity is 115.93% of total premiums paid, and is only applicable to US dollar prepayment policies. The Annual Premium of a basic plan that had been reduced (i.e., partial surrender) is excluded from the total premiums paid.
3. Applicable if the premiums have been fully paid on the day the Insured passes away, with no Policy Debt or withdrawal of prepaid premium.
4. You may elect an option (including monthly payments for a fixed period or of a fixed amount) during the lifetime of the Insured and before the Benefit Expiry Date. If the Death Benefit is payable in one lump sum when the Insured passes away, the Beneficiary may elect an option with our consent.
5. Excluding the Annual Premium of a basic plan that had been reduced (i.e., partial surrender) or any prepaid premium.
6. The payment includes the prepaid premium plus interest (if applicable), net of Policy Debt (if any).
7. The prepaid premiums will be stored in the PDA and the balance of the PDA (if any) can only be withdrawn in full. In case of withdrawal of the balance from the PDA or termination of the Policy due to surrender, end of Grace Period or Policy Debt exceeding the Guaranteed Cash Value, an amount equal to 3% of the balance of the PDA (if any) will be charged. 97% of the balance of the PDA (if any) will be returned.

主要产品说明

缴付保费年期及保障年期

阁下应就2年的缴付保费年期持续缴付保费。如在保费到期日起计31天宽限期届满前仍未缴付保费，保单的所有保障将会终止，而于偿还保单债项后所剩余的现金价值（如有）将会支付予阁下。阁下所获得的现金价值或会远低于阁下的已缴保费。

保障年期为5年。

保单借贷

如保单有保证现金价值，您可提出借贷要求。最高借贷限额为保证现金价值的90%。您可借贷的数额为最高借贷限额扣除任何尚未偿还的保单债项。贷款利息将由本公司厘定。如利息于保单周年当天尚未支付，该数额便会被加于尚欠的贷款内。如保单债项超过保证现金价值，保单便会终止而没有任何价值。

终止

在下列任何情况下，保单的所有保障将会终止：

- 您呈交书面要求终止保单。此要求将会构成对保单的退保。
- 受保人身故。
- 列明于保单计划表内的保障到期日当日。
- 在缴付保费条款内定明之宽限期届满前，到期的保费仍未能缴付。
- 保单债项超过保证现金价值。

提早退保风险

本产品是为持有保单至期满而设。如提早终止保单，阁下所获得的现金价值或会远低于阁下的已缴保费。

通胀风险

在通胀下，未来生活费用将会增加，导致现有的预期保障可能无法满足未来的需求。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

此计划由万通保险承保及负责，保单持有人的保单权益会受我们的信贷风险所影响。若我们无法按保单的承诺履行其财务责任，您可能损失保单的价值及其保障。

汇率风险

如选择的保单货币并非本地货币，阁下须承受汇率风险。汇率可能波动，因而影响您以本地货币计算时所需缴付保费及利息的金额。

自杀不保条款

受保人若在保单日期或批准保单复效申请当日（以较后者为准）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（一）已支付之保费（扣除已支付或将获支付之保障赔偿金额及保单债项（如有））或（二）现金价值，以较高者作准。

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with the premium payment term of 2 years. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the Policy will be terminated and the Cash Value (after deducting any Policy Debt) will be paid to you (if any). You may receive a Cash Value considerably less than the total premiums paid.

The Benefit Term is 5 years.

Borrowing

If the Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged at a rate determined by us. Interest payments are due on each policy anniversary. If interest is not paid when due, it will be added to the outstanding loans. If the amount of Policy Debt exceeds the Guaranteed Cash Value, the Policy will lapse with zero value.

Termination

All coverage under the Policy shall terminate when one of the following events occurs:

- You submit a written request to terminate the Policy. Such request will constitute a surrender of the Policy.
- The Insured passes away.
- On the Benefit Expiry Date as shown in the Policy Schedule.
- The due premium is still unpaid at the end of the Grace Period as defined in the Premium Payments Provisions.
- The amount of Policy Debt exceeds the Guaranteed Cash Value.

Risk of Early Surrender

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

Inflation Risk

The current planned benefit may not be sufficient to meet future needs due to higher living costs under inflation. Where the actual rate of inflation is higher than expected, the Policy Owner might receive less in real terms even if YF Life meets all of its contractual obligations.

Credit Risk

The Plan is underwritten by YF Life. The insurance benefits are held solely responsible by the Company and subject to its credit risk. If we are unable to satisfy the financial obligations of the Policy, you may lose the value of policy and its coverage.

Exchange Rate Risk

Should you choose a policy currency other than the local currency, you are subject to exchange rate risk. Exchange rates fluctuate from time to time, which may affect the premium and benefit amounts in local currency.

Suicide Exclusion

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or within one year from the date we approve the reinstatement application, whichever is later, our total liability shall be limited to (1) the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any) or (2) the Cash Value, whichever is higher.

提供资料责任及未符合这要求的后果

保单是基于您和受保人于投保申请表内提供给我们的资料。重要的是，您和受保人对所提供的所有资料都是真实和准确的，因为这些资料有助于我们决定您和受保人是否符合保单的资格。如果您或受保人提供给我们的资料不准确、误导或被夸大，您应该立即通知我们。如您或受保人未有提供准确及真实的资料，或您或受保人提供误导或被夸大的资料，保单的保障可能会受到影响。

于保单作为依据的投保申请内，或任何足以影响保单的任何事项、或有关依据保单提出任何索偿事宜中，如有任何诈骗、关键性的错误陈述或隐瞒，我们有绝对权决定保单自成立之日起无效及保单的所有索偿失效。任何已支付的保费，将在此情况下不被发还及没收。

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，为其于香港缮发之保单，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：澳门苏亚利士博士大马路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个历日内(以较早者为准)收到已签署的书面要求。于收妥书面要求后，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，您只需填妥、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。

如需索取有关表格，请联络您的持牌保险中介人或致电本公司客户服务热线：香港(852) 2533 5533 / 澳门(853) 2832 2622。

于保单期满时，本公司将致函通知您，并安排保单终止事宜。

延迟付款期

除非该笔款项是用作缴付本公司签发保单的保费，我们有权押后借贷及支付退保价值，最长不超过接获有关书面要求后6个月。

Duty of Disclosure and the Consequences of Not Making Full Disclosure

The Policy is based on the information you and the Insured gave us in your insurance application. It is important that you and the Insured were truthful and accurate with all of the information provided, as this information helped us to decide if you and the Insured were eligible for the Policy. You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or the Insured gave misleading or exaggerated information, the benefits under the Policy may be affected.

If there is any fraud, material misstatement or concealment in the insurance application on which the Policy is based, or in relation to any other matter affecting the Policy, or in connection with the making of any claim under the Policy, we shall have the sole and absolute discretion to render the Policy null and void from the date of inception and forfeit all claims. Any premium paid shall not be refundable and shall be forfeited.

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 owners 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 levy you paid (applicable to Hong Kong), 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.

You may contact your licensed insurance intermediary or contact our Customer Service Hotline at Hong Kong (852) 2533 5533 / Macau (853) 2832 2622 to get a copy of the form.

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

Deferred Payment Period

We may delay making any loan and payment of any Surrender Value for a period up to 6 months from the date we receive your written request, unless they are to be used to pay premium to us.

5年GoalAhead储蓄保险计划由万通保险国际有限公司（“万通保险”）承保。此产品册子只提供一般资料，仅作参考之用，并非保单的一部分，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，请参阅保单的条款及保障/保单文件。此产品册子不能作为万通保险与任何人士或团体所订立之任何合约。

此产品册子仅旨在香港/澳门传阅，不能诠释为万通保险在香港/澳门境外提供或出售或游说购买、要约、招揽及建议任何保险产品。如您现时本人不是身在香港/澳门境内，万通保险将无法向您提供有关产品及优惠。您和相关各方应寻求独立的财务、税务及法律建议。

尽管万通保险已谨慎处理此产品册子所载列之资料，但万通保险并不会对其内容的准确性作任何明示或暗示担保，亦不会承担任何相关责任。若内容与相关保单合同之间存在任何不一致或歧义，则以相关保单合同为准。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。

5-Year GoalAhead Insurance Saver is underwritten by YF Life Insurance International Limited (“YF Life”). This product brochure provides information for general reference only. It does not form part of the Policy and does not contain the full terms of the Policy. Please refer to the terms and benefits of the Policy/policy document for exact benefit coverage, terms and conditions, and exclusions. This product brochure does not represent a contract between YF Life and anyone or any entity else.

This product brochure is intended to be distributed in Hong Kong/Macau 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/Macau. If you are not currently in Hong Kong/Macau, YF Life will not be able to provide you with related products and offers. You and other interested parties should seek independent financial, tax, and legal advice.

Although care is taken in preparing this product brochure, YF Life disclaims any express or implied warranty as to the accuracy of the content and any liability with respect to it. In the event of any conflict or inconsistency between the contents of this product brochure 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 / Macau (853) 2832 2622.

客户服务

香港：香港尖沙咀广东道9号港威大厦6座12楼1211室
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
万通保险客户服务热线：香港 (852) 2533 5555 / 澳门 (853) 2832 2622
中国内地免费热线：香港 400 842 3983 / 澳门 400 842 3607



PSP-228-VI-0126B-SC (50-20251210072)

Customer Service

Hong Kong: Suite 1211, 12/F, Tower 6, The Gateway,
9 Canton Road, Tsimshatsui, Hong Kong
Macau: Avenida Doutor Mario Soares No. 320,
Finance and IT Center of Macau, 8 Andar A, Macau
Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622
Mainland China Toll-Free: Hong Kong 400 842 3983 / Macau 400 842 3607

万通保险国际有限公司（万通保险）的主要权益股东*包括拥有174年历史、美国五大寿险公司**之一的Massachusetts Mutual Life Insurance Company（美国万通），以及云锋金融控股有限公司等。

万通保险与Barings（霸菱）为长久战略合作伙伴，凭藉独占鳌头的环球投资实力与合作网络，携金融科技创新强劲动能，居香港保险业领先地位。

*美国万通及云锋金融控股有限公司为间接持有万通保险国际有限公司的股份。

**美国五大寿险公司乃按2025年6月2日《FORTUNE 500》公布的“互惠寿险公司”及“上市股份寿险公司”2024年收入排行榜合并计算。

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.

* 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.



《信報》
保險服務卓越大獎2025
卓越多元投资策略应用



资本卓越银行及金融大獎
2012-2024
资本卓越保险服务大獎

万通保险国际有限公司
YF Life Insurance International Ltd.
www.yflife.com

