

YFLife
萬通保險

儲蓄 Savings

富饶盈家儲蓄保險計劃

InfinityEdge Wealth Insurance Plan

IEW3

限时限額
Limited Offer



紧握创富现在 迎接万变未来

Seize Wealth Creation Today to Embrace an Ever-Changing Future

限时限额*
Limited Offer*

在这充满挑战的时代，成功创富要把握先机。**富饶盈家储蓄保险计划**（「此计划」）不仅为您提供优厚的潜在回报，亦能满足对资金灵活性的需求，以应对人生的种种变化。此计划缴付保费年期为2年，助您轻松实现创富目标，亦设有身故保障及意外身故保障，同时保障自己与挚爱。

In this challenging era, seizing opportunities is the key to achieving financial success. **InfinityEdge Wealth Insurance Plan** (the "Plan") not only offers the potential for attractive returns but also provides the financial flexibility needed to navigate life's various changes. The Plan offers a 2-year premium payment term, making it easier for you to achieve your wealth creation goals, along with a Death Benefit and Accidental Death Benefit, to safeguard yourself and your loved ones.

「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（只适用于香港续发之保单）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.



富饶盈家储蓄保险计划

InfinityEdge Wealth Insurance Plan

2年缴付保费年期

2-year Premium Payment Term

- 预缴的保费于首个保单年可享利息
Earns interest for the first policy year toward prepaid premium

优厚潜在回报

Attractive Potential Returns

- 提供保证现金价值及非保证终期红利, 潜在回报优厚
Provides Guaranteed Cash Value and non-guaranteed Terminal Bonus for attractive potential returns
- 锁定非保证终期红利后, 以累积红利及利息形式滚存生息
Lock-in non-guaranteed Terminal Bonus and accumulate interest in the form of Accumulated Dividends and Interest

灵活资金安排

Flexible Funding

- 可套现累积红利及利息, 以应付不时之需
Enables cash out of Accumulated Dividends and Interest for contingencies

财富转赠挚爱

Bequeathing Wealth to Loved Ones

- 可无限次更改保单持有人及/或受保人, 让财富世代传承
Allows change of Policy Owner and/or the Insured for unlimited times to pass on accumulated wealth to future generations
- 预先设定第二保单持有人, 确保保单利益延续性
Nominate Contingent Policy Owner in advance to ensure the continuity of policy benefits

安心保障

Worry-free Protections

- 提供身故保障及意外身故保障, 更可预先指定自选支付方案, 照顾家人的突发需要
Offers Death Benefit and Accidental Death Benefit, along with advance instructions on settlement options to address the sudden needs of your family
- 可选择加入保单利益延续权益, 预先设定受益人成为新受保人
Pre-appoint the Beneficiary to become the new Insured by selecting Continuation of Policy Benefit Option



1

2年缴付保费年期 2-year Premium Payment Term



富饶盈家储蓄保险计划的缴付保费年期为2年。您亦可选择连同第2个保单年保费一笔过全部缴付，预缴的第2个保单年保费于首个保单年可享利息¹。财富即时开始滚存，让您轻松累积财富，更快达到理想目标。

InfinityEdge Wealth Insurance Plan offers a premium payment term of 2 years. You can also choose to pay the premiums in a lump sum including the premium for the 2nd policy year, with the prepaid 2nd policy year premium earning interest in the first policy year¹. This allows your wealth to start accumulating immediately and helps you reach your desired goals more easily and quickly.

2

优厚潜在回报 Attractive Potential Returns



除保证现金价值外，此计划提供非保证终期红利，并可行使终期红利锁定权益²，转换终期红利为累积红利以获取利息³，让保单的现金价值⁴不断增长。

In addition to Guaranteed Cash Value, the Plan offers non-guaranteed Terminal Bonus. By exercising the Terminal Bonus Lock-in Option², you can earn interest³ by converting Terminal Bonus to Accumulated Dividends, so as to grow the Cash Value⁴ in the Policy continuously.



3

灵活资金安排 Flexible Funding



此计划为您提供灵活的理财安排，以应付未来多变的需求。除可于有需要时套现已锁定的累积红利及利息外，您亦可透过部分退保⁶，于保单内提取部分现金价值使用；或可透过保单借贷⁷，获高达90%保证现金价值的贷款额，以应不时之需。

The Plan provides flexible funding options to adapt to your changing needs in the future. You can cash out the locked-in Accumulated Dividends and Interest as necessary. To address contingencies, you may withdraw a portion of the Cash Value in the Policy through partial surrender⁶ or access cash by taking out a policy loan⁷ of up to 90% of the Guaranteed Cash Value.

4

财富转赠挚爱 Bequeathing Wealth to Loved Ones



于保单生效期间，您可随时更改保单持有人。而于第1个保单周年起，可按需要转换保单的受保人⁸，更改次数不限，并不会影响保单的现金价值。将保障延续、世代共享财富。

此外，您亦可预先设定第二保单持有人⁹，一旦保单持有人不幸身故，第二保单持有人可继承保单。

The Policy Owner can be changed at any time while the Policy is in force. However, the change of Insured⁸ can only take place starting from the 1st policy anniversary. There is no limit on the number of changes and the Cash Value of the Policy won't be affected. Extending protection and sharing the wealth across the generations.

In addition, you may nominate a Contingent Policy Owner⁹, allowing he/she to inherit the Policy upon the unfortunate passing of the Policy Owner.

5

安心保障 Worry-free Protections



身故保障¹⁰

若受保人不幸身故，身故保障将支付予受益人：

- 保证现金价值 + 非保证终期红利 (如有) + 非保证累积红利及利息 (如有)，或
 - 100% 已缴每年保费总额¹¹ + 非保证累积红利及利息 (如有)
- 以较高者为准

Death Benefit¹⁰

In the unfortunate event of the death of the Insured, Death Benefit will be payable to the Beneficiary:

- Guaranteed Cash Value + non-guaranteed Terminal Bonus (if any) + non-guaranteed Accumulated Dividends and Interest (if any), or
 - 100% of total Annual Premium paid¹¹ + Non-guaranteed Accumulated Dividends and Interest (if any)
- whichever is higher

意外身故保障¹²

如受保人于保单生效首 5 个保单年内或 80 岁前 (以较早者为准) 意外身故，除上述身故保障外，此计划亦会额外支付相等于 100% 已缴每年保费总额¹¹ 予受益人，并以 150,000 美元或等值为限，以减轻家庭的财政负担。

Accidental Death Benefit¹²

If the Insured passes away as a result of an accident within the first 5 policy years or before attaining age 80, whichever is earlier, an additional amount equivalent to 100% of total Annual Premium paid¹¹, up to a limit of US\$150,000 or equivalent, will be payable to the Beneficiary to ease the family's financial burden.

自选支付方案

您可预先指定领取身故保障及意外身故保障 (如适用) 的方式，让受益人可以一笔过或每月分期¹³ 方式领取。另外，您亦可选择加入保单利益延续权益，预先设定受益人¹⁴ 成为新受保人，于受保人不幸离世后，保单仍可延续下去。

Settlement Options

You may give advance instructions to pay the Death Benefit and Accidental Death Benefit (if applicable) to the Beneficiary in a lump sum or monthly payments¹³, or you can choose to include the Continuation of Policy Benefit Option to pre-nominate the Beneficiary¹⁴ to become the new Insured for the continuation of the Policy in the event of the passing of the Insured.

富饶盈家储蓄保险计划一览表

InfinityEdge Wealth Insurance Plan – at a glance

利益项目 Benefits

<p>现金价值⁴ Cash Value⁴</p>	<p>保证现金价值 + 非保证终期红利 + 非保证累积红利及利息 (如有) Guaranteed Cash Value + non-guaranteed Terminal Bonus + non-guaranteed Accumulated Dividends and Interest (if any)</p>
<p>保证现金价值 Guaranteed Cash Value</p>	<p>将根据保单已生效的年期及保单货币提供保证现金价值, 并不受经济环境因素影响 The Guaranteed Cash Value will be based on the duration for which the Policy has been in force, and the policy currency, no matter the economic climate</p>
<p>终期红利⁵ Terminal Bonus⁵</p>	<p>于第3个保单周年起, 最少每年公布一次非保证终期红利 The non-guaranteed Terminal Bonus will be declared at least once a year from the 3rd policy anniversary onwards</p> <ul style="list-style-type: none"> • 非累积、非保证分红 • 金额将于每次公布时更新 • 终期红利并不是永久附加于保单, 已公布的终期红利或会在本公司其后公布时增加或减少 • 在部分退保、退保或保单终止时支付 • Non-cumulative, non-guaranteed bonus • Amount valid until next declaration • The Terminal Bonus does not form a permanent addition to the Policy. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company • Payable upon partial surrender, policy surrender or policy termination
<p>累积红利及利息³ Accumulated Dividends and Interest³</p>	<p>可于第15个保单周年起, 申请行使终期红利锁定权益², 将指定百分比的终期红利成为累积红利及利息的一部分 累积红利及利息为保留于保单内积存的已转换终期红利及所派发的利息之总和。可在保单内滚存生息³或套现使用 From the 15th policy anniversary onwards, you may exercise the Terminal Bonus Lock-in Option² and convert a specified percentage of the Terminal Bonus to become a part of Accumulated Dividends and Interest The aggregate of the converted Terminal Bonus left in the Policy for accumulation and the interests credited is the Accumulated Dividends and Interest, which can be accumulated in the Policy for further growth³ or cash out 每次转换 (现时最少) Each Conversion (current minimum): 5% 最高锁定百分比总和 Maximum Aggregate Lock-in Percentage: 60%</p>

其他保障 Other Benefits

<p>身故保障¹⁰ Death Benefit¹⁰</p>	<p>保证现金价值 + 非保证终期红利 (如有) + 非保证累积红利及利息 (如有), 或 100% 已缴每年保费总额¹¹ + 非保证累积红利及利息 (如有)</p> <p>以较高者为准 Guaranteed Cash Value + non-guaranteed Terminal Bonus (if any) + non-guaranteed Accumulated Dividends and Interest (if any), or 100% of total Annual Premium paid¹¹ + non-guaranteed Accumulated Dividends and Interest (if any) whichever is higher</p>
<p>意外身故保障¹² Accidental Death Benefit¹²</p>	<p>受保人于保单生效首 5 个保单年内或 80 岁前 (以较早者为准) 意外身故:</p> <ul style="list-style-type: none"> • 100% 已缴每年保费总额¹¹, 或 • 150,000 美元或等值 <p>以较低者为准</p> <p>The Insured passes away as a result of an accident within first 5 policy years or before the Insured attains age 80, whichever is earlier:</p> <ul style="list-style-type: none"> • 100% of total Annual Premium paid¹¹, or • US\$150,000 or equivalent <p>whichever is lower</p>
<p>自选支付方案 Settlement Options</p>	<p>领取身故保障及意外身故保障 (如适用) 的方式:</p> <ul style="list-style-type: none"> • 一笔过形式领取; 或 • 以每月定期赔款或每月定额赔款方式每月分期领取¹³ <p>可选择行使保单利益延续权益, 预先设定受益人¹⁴ 成为新受保人</p> <p>The Death Benefit and Accidental Death Benefit (if applicable) will be settled by:</p> <ul style="list-style-type: none"> • A lump sum payment; or • Monthly payments¹³ for a Fixed Period or in a Fixed Amount <p>Or exercise the Continuation of Policy Benefit Option to pre-nominate the Beneficiary¹⁴ as the new Insured</p>

保单资料 Policy Information

<p>保单类别 Plan Type</p>	<p>基本计划 Basic Plan</p>
<p>保单货币 Policy Currency</p>	<p>美元 / 港元 US\$ / HK\$</p>
<p>保费 Premium</p>	<p>固定及保证 Level and guaranteed</p>
<p>缴费方式 Payment Mode</p>	<p>每年缴付 Annual payment</p>
<p>最低保费 Minimum Premium</p>	<p>每年 10,000 美元 / 80,000 港元 US\$10,000 / HK\$80,000 annually</p>
<p>最高保费 Maximum Premium</p>	<p>个别考虑 Individual consideration</p>

投保资料 Basic Information

<p>缴付保费年期 Premium Payment Term</p>	<p>2 年 Years</p>
<p>投保年龄 Issue Age</p>	<p>Age 0 – 80 岁</p>
<p>保障年期 Benefit Term</p>	<p>终身 Whole of life</p>

注

1. 受有关条款及细则约束，详情请浏览 <https://www.yflife.com> 参阅相关宣传单张。
2. 于保单生效满15年后，每个保单周年起计的30日内，您可提出书面要求行使终期红利锁定权益，每次转换的锁定百分比现时最少为5%及锁定百分比的总和不得超过60%，我们有权不时厘定最低及最高锁定百分比。已转换的终期红利将不可被还原。在行使终期红利锁定权益后，终期红利将会按已转换的终期红利金额减少，而任何将来的终期红利亦会以我们根据已转换的终期红利决定的比率相应地调整。
3. 累积红利及利息的积存利率并非保证，由本公司不时厘定。
4. 须扣除保单债项。
5. 于第3个保单周年起，只要保单仍然生效及您已缴付截至保单周年所有到期应付之保费，终期红利将会于每个保单周年公布，本公司保留绝对的酌情权决定就保单公布终期红利之频率及终期红利金额。终期红利并非永久附加于保单，已公布的终期红利或会在本公司其后公布时增加或减少，因此已公布的终期红利的金额并非保证。
6. 该金额须扣除保单债项(如有)。部分退保会令保证现金价值、累积红利及利息(如有)，以及终期红利(如有)按比例相应减少，保单将来的价值因此会被减少，可能导致延迟实现阁下目标的预期时间。
7. 保单贷款的利息将由本公司不时厘定。如保单所欠的未偿还总额(包括利息)超过其保证现金价值，保单将会终止，可能导致阁下无法实现目标。
8. 适用于保单生效1年后，而每次更改受保人之间必须至少相隔一年。保单持有人必须提供我们满意并接纳新受保人与保单持有人有可保利益的证明及新受保人的可保资料的证据。新受保人于更改受保人生效日期的实际年龄不可超过80岁。本公司保留权利要求提交可保证明。更改受保人后，任何原本于保单内的附加保障将会终止。有关更改受保人的详情，请参阅保单条款及细则。
9. 在保单生效期间，保单持有人可提交要求提名第二保单持有人的申请。于保单持有人身故后6个月内，第二保单持有人须提交书面要求成为保单的新保单持有人，并可行使保单赋予保单持有人的所有权利并须承担保单的所有责任，惟须于保单持有人身故后9个月内，获我们接纳其连同保单持有人身故的证据及任何我们要求的文件的申请。有关保单拥有权的详情，请参阅保单条款及细则。
10. 身故保障只适用于保单生效期间，并且于受保人身故后没有更改受保人。应付金额须扣除保单债项(如有)。任何预缴保费(如适用)亦将获退还。
11. 金额乃按已缴基本计划的每年保费计算，不包括已被递减的基本计划的每年保费(即部分退保)及预缴保费。
12. 并不包括已被递减的基本计划的每年保费(即部分退保)。同一受保人于我们香港总公司或其任何分公司投保的所有保单中的意外身故保障总赔偿额以150,000美元或等值为限。适用于受保人直接及纯粹因意外受伤而非其他原因导致死亡。于保单下，不论多少名受保人因意外受伤而导致死亡，于任何情况下意外身故保障不会作出多于一次赔偿。
13. 如赔偿予任何一位受益人的数额少于5,000美元或以保单之货币计算的同等数值，我们将以一笔过方式支付。如每次支付数额少于50美元或以保单之货币计算的同等数值，我们有权以较疏的次數支付款额。
14. 若保单持有人在保单生效期间要求选择保单利益延续权益为受益人的身故保障赔偿方式，则受保人身故后6个月内，该受益人须提交书面要求以成为新受保人。如我们批准申请，此计划将不会支付身故保障，而保单亦不会被终止。如意外身故保障根据保障条款所载而可获支付，此计划仍将会支付意外身故保障予受益人。有关保单利益延续权益的详情，请参阅保单条款及细则。

Remarks

1. Subject to the relevant terms and conditions, please visit <https://www.yflife.com> to refer to the related promotional leaflet.
2. After the Policy has been in force for 15 years, and within 30 days after each policy anniversary, you may submit a written request to exercise the Terminal Bonus Lock-in Option. The Lock-in Percentage for each conversion cannot be less than 5% and the aggregate Lock-in Percentage cannot exceed 60%. We have the right to determine the minimum and maximum Lock-in Percentage from time to time. The conversion of Terminal Bonus cannot be reversed once the Lock-in Option is exercised. After the Terminal Bonus Lock-in Option is exercised, the Terminal Bonus will be reduced by the amount of Terminal Bonus converted and the amount of any future Terminal Bonus will be adjusted at a rate to be determined by us based on the Terminal Bonus which have been converted.
3. The accumulated interest rate for Accumulated Dividends and Interest is not guaranteed and will be determined by the Company from time to time.
4. Net of any Policy Debt.
5. Subject to our right to determine the declaration frequency and the declared bonus amount in respect of the Policy in our absolute discretion, a Terminal Bonus will be declared on each policy anniversary beginning on the 3rd policy anniversary, provided that the Policy is in force and you have paid all premium due and payable up to the policy anniversary. The Terminal Bonus does not form a permanent addition to the Policy. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company and therefore is non-guaranteed.
6. The amount payable will be net of Policy Debt (if any). Partial surrender of the Policy will reduce the amount of the Guaranteed Cash Value, Accumulated Dividends and Interest (if any), and Terminal Bonus (if any) on a pro-rata basis accordingly. The future value of the Policy will therefore be reduced, possibly delaying the expected time to achieve your objectives.
7. Interest will be charged on the policy loan at a rate determined by us from time to time. If the total outstanding amount (including interest) under the Policy exceeds the Guaranteed Cash Value, the Policy will be terminated, possibly resulting in failing to achieve your objectives.
8. Applicable after the 1st policy year and there shall be at least one year between each change of Insured. The Policy Owner's submission of satisfactory proof of insurable interest and insurability of the New Insured is provided and accepted by us. The attained age of the new Insured on the Effective Date of Change of Insured must not exceed age of 80. The Company reserves the right of satisfactory evidence of insurability to be submitted. Any supplementary benefits originally attached to the Policy will be terminated after the Change of Insured. Please refer to the terms and conditions of the Policy for the details of Changing the Insured.
9. While the Policy is in force, the Policy Owner may submit a request to nominate a Contingent Policy Owner. In the event of the Policy Owner's death, the Contingent Policy Owner has to submit a written request within 6 months after the death of the Policy Owner to become the New Policy Owner of the Policy and take up all the rights and liabilities of the Policy, provided that we are satisfied with the submission together with satisfactory proof of the Policy Owner's death and any other documents as requested by us within 9 months from the date of the Policy Owner's death. Please refer to the terms and conditions of the Policy for the details of the Policy Ownership.
10. The Death Benefit is applicable when the Policy remains in force and there is no Change of Insured after the death of Insured. The amount payable is net of any Policy Debt. Any prepaid premium (if applicable) will also be returned.
11. The amount is calculated based on the Annual Premium of Basic Plan. It does not include any Annual Premium of Basic Plan that had been reduced (i.e., partial surrender) or prepaid premium.
12. It does not include any Annual Premium of Basic Plan that had been reduced (i.e., partial surrender). Maximum benefit amount from Accidental Death Benefit of all policies issued by our Hong Kong head office and any of its branch office under the same Insured is limited to US\$150,000 or equivalent. Applicable when the Insured dies resulting directly and independently of all other causes from Accidental Bodily Injury. Under no circumstances shall the Accidental Death Benefit payment be made more than once, regardless of how many Insureds under the Policy die from Accidental Bodily Injury.
13. If the amount to be applied under any option for any one person is less than US\$5,000 or equivalent in the currency of the Policy, we may instead pay that amount in one lump sum. If the payments under any option come to less than US\$50 each or equivalent in the currency of the Policy, we have the right to make payments at less frequent intervals.
14. If the Policy Owner selected the Continuation of Policy Benefit Option as the Death Benefit settlement option for the Beneficiary, the designated beneficiary has to submit a written request within 6 months after the death of the existing Insured to become the new Insured. If we approve the application, the Death Benefit will not be payable and the Policy will not be terminated. If the Accidental Death Benefit is payable according to the Benefit Provisions, the Accidental Death Benefit will be payable. Please refer to the terms and conditions of the Policy for the details of the Continuation of Policy Benefit Option.

重要资料

1. 红利理念

此分红保险计划可分享由我们厘定之相关产品组别中的盈余。相关产品组别中的盈余为可分配给保单持有人的利润。于厘定终期红利时，我们致力确保保单持有人和公司之间以及不同组别之保单持有人之间能得到合理的利润分配。我们的目标是将不少于90%的盈余分配予保单持有人，余下的部分则归于公司。

公司已成立一个委员会，在厘定终期红利派发之金额时向公司董事会提供独立意见。实际终期红利派发之金额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。

我们将最少每年检视及厘定终期红利一次。终期红利并不是永久附加于保单上。我们将会参考包括但不限于以下因素的过往经验及预期未来展望，以厘定保单的终期红利。

理赔：包括此保险计划所提供的身故保障及其他保障的成本。

支出费用：包括与保单直接有关的支出费用（例如分销开支、核保费用、缮发和收取保费的支出费用）及分配至此保险计划的间接开支（例如一般行政费用）。

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（利息/红利收入和利率前景）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、汇率（如投资资产货币与保单货币不同）及流动性而影响。

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。

为了提供更平稳的终期红利，我们或会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终期红利，反之亦然。

此保险计划可让保单持有人行使终期红利锁定权益，将部分终期红利锁定为累积红利，并按非保证利率积存。我们将会参考这些金额所投资的资产的回报表现的过往经验及预期未来展望，以厘定该非保证积存利率。这些投资可能包括债券及其他固定收益资产及股票类资产，并与此分红保单的投资分开。

Important Information

1. Bonus Philosophy

This is a participating insurance plan which can share the divisible surplus from the product group determined by us. Divisible surplus refers to profits available for distribution back to policy owners as determined by us. Terminal Bonus will be determined with an aim to ensure a fair sharing of profits between policy owners and the Company, as well as among different groups of policy owners. We aim to share with policy owners no less than 90% of the divisible surplus while the remaining portion goes to the Company.

A committee has been set up to provide independent advice on the determination of the Terminal Bonus amounts to the Board of the Company. The actual Terminal Bonus, 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.

The Terminal Bonus will be reviewed and determined by us at least once per year. Terminal Bonus does not form a permanent addition to the Policy. In determining the Terminal Bonus, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

Claims: These include the costs of providing coverage such as Death Benefit and other benefits under the insurance plan.

Expenses: These include both expenses directly related to the Policy (e.g. distribution costs, underwriting, issue and premium collection expenses) and indirect expenses allocated to the insurance plan (e.g. general administrative costs).

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 (both interest/dividend earnings and the outlook for interest rates) and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates if the currency of the backing asset is different from the policy currency, and liquidity risk, 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 Terminal Bonus, we may retain returns during periods of strong performance to support stronger Terminal Bonus in times of less favourable performance, and vice versa.

This insurance plan allows policy owners to convert a portion of the Terminal Bonus into Accumulated Dividends by the Terminal Bonus Lock-in Option and accumulate at a non-guaranteed interest rate. In determining such non-guaranteed interest rate, we will take into account both past experience and expected future outlooks for the returns on the assets in which these amounts are invested. The investments, which may include bonds and other fixed-income instruments and equity-like assets, are segregated from the investments backing the participating policy.

2. 投资政策、目标及策略

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、商品市场及另类投资等。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。

我们会根据过往及预期回报、波幅及相关投资风险来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	35% - 100%
股票类资产	0% - 65%

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,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、商品市场及另类投资等。

投资遍布于不同地区及行业。

此外,我们或会使用衍生工具作为风险管理之用,以减低市场因素所带来的风险,包括但不限于利率及货币风险。

投资资产将涉及不同货币并有可能与保单货币不同。

为有效地管理及优化投资组合,我们可能在若干时期内偏离上述目标。

投资策略或会不时根据市场环境及经济展望而作变动。

相关详情及分红实现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>



澳门:

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

2. Investment Policy, Objective and Strategy

YF Life'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 instruments, which may include global equities, bonds and other fixed-income instruments, properties, commodities and other alternative investment assets. 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 implements a strategy utilizing a mix of fixed-income and equity-like instruments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	35% - 100%
Equity-like assets	0% - 65%

Bonds and other fixed-income instruments mainly include high-credit-rated government bonds and corporate bonds across various industries, creating a diversified credit 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, commodities and alternative investment assets.

Investments are diversified across geographical areas and industries.

Derivatives may be employed for risk management purpose to mitigate market risks, including but not limited to interest rate and currency risk.

Investment assets may also be invested in currencies other than the underlying policy denomination.

There may be some degree of deviation from the above targets in certain periods in order to manage the portfolio efficiently and to optimize the portfolio return and risk.

In order to manage the portfolio efficiently and optimize the return and risk, this investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and fulfillment ratio, 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

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，自动保费贷款将会生效。如逾期未缴付的保费加上任何尚未偿还的保单债项超过当时的保证现金价值，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。

保障年期为受保人终身。

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%。您可借贷的最高数额为贷款当天的最高借贷限额扣除任何尚未偿还的保单债项。贷款利率将由本公司厘定。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。

延迟付款期

除非该笔借款是用作缴付由本公司签发保单的保费，我们有权押后借贷，最长不超过接获书面借款要求后6个月。我们保留押后终期红利转换，最长不超过接获书面要求选择行使终期红利锁定权益当日后6个月。

终止

在下列任何情况下，保单将会终止：

- 您呈交书面要求终止保单
- 受保人身故，除非保单于受保人身故后有任何更改受保人
- 在宽限期届满前，到期的保费仍未能缴付，除非自动保费贷款适用
- 保单债项超过保证现金价值

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

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需缴付保费及利益的金额。

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, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Guaranteed Cash Value, all coverage under the Policy will be terminated and the Cash Value (after deducting any Policy Debt) will be paid to you (if any).

The Benefit Term is whole of life of the Insured.

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.

Deferred Payment Period

We may delay making any loan for a period up to 6 months from the date we receive your written request, unless the loan is to be used to pay premium to us. We may defer conversion of any Terminal Bonus for the period of not more than 6 months from the date we receive your written request to exercise the Terminal Bonus Lock-in Option.

Termination

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

- You submit a written request to terminate the Policy
- The Insured passes away, unless there is any Change of Insured under this Policy after the death of the Insured
- The due premium is still unpaid at the end of the Grace Period, except if the Automatic Premium Loan applies
- The amount of Policy Debt exceeds the Guaranteed Cash Value

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

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 our 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.

主要不保事项

因以下一种或多种情况而直接或间接引致身故，将不获意外身故保障赔偿：

- 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）；
- 吸入气体（因工作需要而引致则除外）；
- 在战争（无论宣战与否）中参与军事服务；
- 因战争（无论宣布或未宣布）、侵略、抗敌、民间骚动、叛乱或暴动引致的任何行动；
- 参与任何驾驶或骑术赛事、专业运动或需使用呼吸用具之潜水活动；
- 乘搭或驾驶任何飞机（除非为民航机的持票乘客）；
- 犯法或企图犯法、拒捕或参与任何刑事的非法行为；或
- 在保单计划表或修订文件内所有注明之不保情况（如有）。

受保人若在保单日期起计、或于更改受保人生效日期起计、或于保单利益延续权益的生效日期起计，或于批准保单复效申请当日起计（以最后者为准）一年内自杀，无论其是否神智清醒的情况下，万通保险的全部责任将只限于退还已支付之保费（扣除已支付或将获支付之保障金额及保单债项（如有））或现金价值（以较高者为准）。

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内提供给我们的资料。重要的是，您和受保人对所提供的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用及您所缴付的征费（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。

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。

Key Exclusions

The Accidental Death Benefit will not be paid for death caused, directly or indirectly, by or resulting from one or more of the following:

- Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of the mind;
- Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor;
- Inhaling gas (except from hazard incidental to occupation);
- Military services in time of declared or undeclared war;
- Any act due to war, declared or undeclared, invasion, hostilities, civil commotion, rebellion or riot;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus;
- Travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Violation or attempted violation of the law or resistance to arrest or participation in any criminal act; or
- All excluded condition(s) as specified in the Policy Schedule or endorsement(s), if any.

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

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 holders through the Company for insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated webpages 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.

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.

富饶盈家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。

InfinityEdge Wealth Insurance Plan 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 documents 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-230-VI-0126B-SC (50-2025)2121073

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，凭借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.

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



《信報》
保險服務卓越大獎2025
卓越多元投資策略應用



《明報》
卓越財經大獎2024
大湾区卓越保險服務大獎



Facebook



Instagram



WeChat



YouTube



REDnote