

YFLife
萬通保險

人寿 Life

万用寿险(非投资相连)产品

Universal Life Insurance (Non-Linked) Product

优裕万用寿险卓越计划

Prestige-Ulife Plus Insurance Plan

PUP



一步创富

A Full Swing to Wealth Creation

身处亚洲福地，坐拥丰厚财富的您，当然深谙财富增值之道。事实上，**优裕万用寿险卓越计划**（“此计划”）助您建立根基稳固的财富金字塔，除可发挥保障人才资本的功能外，亦是创造财富的理财工具，惠泽挚爱家人。此外，这项全面的风险管理方案能有助分散风险，优化整体投资组合。

As one of Asia's affluent elites, you have already made distinct achievements in wealth creation. In fact, **Prestige-ULife Plus Insurance Plan** (the "Plan") is an indispensable cornerstone of wealth creation. Not only does it protect our human capital, it also acts as an ideal wealth-creation tool for our loved ones. That's why this all-round risk-management solution is an effective means of risk diversification that help reduce the overall risk to an investment portfolio.



优裕万用寿险卓越计划 Prestige-ULife Plus Insurance Plan

度身订造的寿险计划 Your Personalized Life Insurance Plan



- 专为尊贵人士而设
Designed exclusively for those who have achieved the high ground
- 保障额由100万美元起
Minimum Sum Insured of US\$1 million

灵活自主 Flexible Tailor-made Plan



- 可于同一保单增加保障额, 无须另购新单
Increase the Sum Insured without applying for a new policy
- 可随时缴付额外保费、减低保费金额或暂时停缴保费
Pay extra premiums, reduce the premium amount or skip payments at any time

回报丰厚 Higher Returns



- 每月派息, 并以複式计算
Interest credited monthly at a compound rate
- 1%年息率“额外利息”
1% p.a. "additional interest bonus"
- 2.5%派息率保证
2.5% Guaranteed Crediting Interest Rate

灵活提款 Flexible Withdrawals



- 提供高达90%现金价值的贷款额, 以应不时之需
Policy loan of up to 90% of total Cash Value to cope with any emergency

收费保证 Guaranteed Charges



- 保证每月费用不会超越保单内指定之限额
The monthly charges will not exceed the upper limits specified in the policy schedule



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度身订造的寿险计划

Your Personalized Life Insurance Plan



拥有优越条件的您，自然会追求享受非凡的人生。配合您的尊贵身分，您需要一个稳健而灵活的理财计划，让您安心享受并继续延展优越生活。

此计划是专为尊贵人士而设，配合现今理财需要灵活多变，为您度身订造一个由您全面操控的寿险计划。此计划保障额由100万美元起，提供更独特、更尊贵、更灵活的选择，满足您的个人需要，让您延展优质生活。

A successful and affluent individual like you aspires to a life less ordinary. Your prestige status thus dictates a solid and highly flexible financial plan, giving you the peace of mind to plan ahead for an exceptional future.

The Plan is designed exclusively for those like you who have achieved the high ground, offering full control of your own personalized life insurance plan. The Plan is made available with a minimum Sum Insured of US\$1 million, providing you with uniquely high flexibility, and enabling you to live the lifestyle you have planned for.

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灵活自主

Flexible Tailor-made Plan



此计划突破传统寿险的种种规限，为您度身订造寿险计划之余，更让您随时随意调整保障额、保费金额以至缴款期，助您灵活操控个人财务，以配合生活需要。

灵活调整保障额

打破传统寿险锁定保障额不变的枷锁，您可于原有保单内直接增加保障额，无须另购新保单，以省却额外的保单行政费用，让您可将更多资金拨作储蓄。

灵活调整保费及缴款期

推翻传统寿险锁定保费金额及缴款期不变的定律，您可随时缴付额外保费作储蓄之用，以赚取丰厚利息。另外，您可按需要减低保费金额，甚至暂时停缴保费，而无须支付任何贷款利息，只要保单已累积有现金价值并足以支付保单的“每月费用”即可；同时，您仍可享有十足基本保障，保障额不受任何影响。

弹性寿险保障选择

配合您的保障及储蓄需要，此计划为您提供“固定寿险保障”及“递增寿险保障”两项选择，让您可配合不同人生阶段的需要，随时作出更改申请¹。

The Plan frees you from the rigid limitations of traditional life insurance by offering you unmatched flexibility. The Sum Insured, premium amount and even payment periods can be adjusted at any time so as to accommodate changes in your financial situation.

Flexible Coverage

Breaking the fixed-sum-insured rule of traditional life insurance, you can now increase your Sum Insured without applying for a new policy. You simply adjust your existing policy, thus avoiding additional policy charges, leaving you with more cash available for savings.

Exclusive Premium Flexibility

Unlike traditional plans with fixed premiums and payment-period terms, the Plan allows you to pay extra premiums at any time to boost your savings and earn extra interest. You may also reduce the premium amount or even skip payments to cope with any financial emergencies without loan interest charges, provided your Policy has accumulated a Cash Value sufficient to pay the “Monthly Deductions”. Most importantly, you still enjoy 100% protection.

More Protection Options

To match both your protection and savings needs, the Plan provides you with Level Life Protection and Increasing Life Protection as options, so that you may apply to switch between the 2 options to better suit your circumstances at every stage of your life¹.

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回报丰厚 Higher Returns



为您提供稳健而理想的回报，续享尊尚生活，是我们的目标。就此，我们聘用经验丰富的投资经理，为您运筹帷幄。现时保单资产主要投资于优质信贷评级的债券，以及可接受风险范围内的优质证券。

Our goal is to provide you with a steady and promising stream of returns to enhance your enjoyment of the privilege life. YF Life has thus appointed a team of renowned investment veterans to manage the life fund. Currently, our assets are mainly invested in a prudently diversified portfolio of highly rated bonds and risk-tolerant securities.

额外利息 複息计算

此计划不单每月派息，更以複息计算，不似一般传统寿险每年只派红利一次，让您的储蓄更快增值。此外，此计划更为长期客户提供年息率1%“额外利息”²，让您获取更高回报，赚取丰厚收益。

Additional Interest Bonus at Compound Rates

Unlike traditional plans that credit dividends once a year, the Plan credits interest monthly at a compound rate that helps your savings grow much faster. In addition, as a long-term customer, you may reap the “additional interest bonus”² of 1% p.a., for a further boost to your Account Value.

2.5% 派息率保证

此计划提供派息率保证³，无论经济环境如何，此计划内的账户价值将不会少于每年以派息率2.5%计算而累积的账户价值，稳健回报保证让您倍感安心。

2.5% Guaranteed Crediting Interest Rate

To give you further security, the Plan offers you a guaranteed crediting interest rate³, so that the total interest credited to the Policy will be such that the Account Value is guaranteed to have accumulated to an amount at least as if the interest rate credited had been 2.5% p.a., giving you further peace of mind.

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灵活提款 Flexible Withdrawals



一般传统寿险计划规限客户只可透过保单贷款以提取计划内的累积金额，此计划却让您于无须支付任何贷款利息的情况下，随时提取此计划内的累积现金价值⁴，每年金额可高达该保单年度开始时的现金价值的10%。如金额超过10%，您亦可以减低保障额方式提取⁵。此外，若您需要额外现金应急，此计划可提供高达90%现金价值的贷款额，让您无须为筹措现金而烦恼，助您灵活调动资金，财务周转更轻松。

Unlike former plans requiring cash withdrawals to take the form of a policy loan, once the Policy has accumulated a Cash Value, you can enjoy the flexibility to withdraw cash without having to pay any loan interest⁴. The withdrawal amount in each policy year can be up to 10% of the Cash Value at the beginning of that policy year. If the cash withdrawal amount exceeds 10%, the extra amount can be withdrawn by reducing the Sum Insured⁵. Moreover, if you need cash for an emergency, you can get instant access to a policy loan of up to 90% of the total Cash Value, which frees you from the hassle of having to raise the cash elsewhere.

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收费保证 Guaranteed Charges



有别于一般寿险计划，此计划为懂得选择的您，提供收费保证。此计划保证每月费用不会超越保单内指定之限额，令您的资金增长更有保证。

To differentiate itself from traditional plans, the Plan provides you with the benefit of guaranteed charges. The monthly charges will not exceed the upper limits specified in the policy schedule. You are thus safeguarded with more promising returns on your savings.

优裕万用寿险卓越计划一览表

Prestige-ULife Plus Insurance Plan – at a glance

利益项目 Benefits	
基本派息率 ⁶ Base crediting interest rate ⁶	现时假设基本派息率为每年3.7%。基本派息会每月派发，并拨入账户价值，以複式计算 Current assumed base crediting interest rate is 3.7% p.a. The base crediting interest will be credited monthly to the Account Value at a compound rate
额外利息 Additional interest bonus	于保单生效后第 21 年起每月派发，额外利息息率为每年 1% Credited monthly to the Account Value from the 21 st policy year. The additional interest bonus rate is 1% p.a.
利息保证 Guaranteed interest	账户价值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) Account Value 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)
身故保障选择 Death Benefit Options	固定寿险保障 Level Life Protection Option
	递增寿险保障 Increasing Life Protection Option
	“账户价值”或“基本保障额” ⁷ "Account Value" OR "Basic Sum Insured" ⁷ (两者取其较高者 whichever is higher)
	“账户价值”+“基本保障额” "Account Value" + "Basic Sum Insured"
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 US\$
缴费方式 Payment Mode	每年 / 每半年 / 每季 / 每月 Annual / Semi-annual / Quarterly / Monthly
最低保障额 Minimum Sum Insured	1,000,000 美元 US\$1,000,000

保单资料 Policy Information

<p>保费行政费用⁸ Premium Expense Charge⁸</p>	<p>按每次缴交的定期或非定期保费收取, 费用为每笔缴付保费的 7% Charged based on each scheduled or unscheduled premium payment. This charge is 7% of each premium payment</p>
<p>保险成本⁸ Cost of Insurance⁸</p>	<p>按淨承担风险总值乘保险成本费率计算, 每月收取。 淨承担风险总值的定义如下: 固定寿险保障: 淨承担风险总值 = 基本保障额 - 账户价值 递增寿险保障: 淨承担风险总值 = 基本保障额 在任何情况下, 淨承担风险总值不会少于零。 保险成本费率按投保人的性别、实际年龄、吸烟习惯、风险级别而釐定 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 Life Protection Option: Net Amount At Risk = Basic Sum Insured - Account Value For Increasing Life Protection Option: 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, attained age, smoking habit and risk class of the Insured</p>
<p>一般行政费用⁸ Administrative Charge⁸</p>	<p>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 10 美元 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釐定 Charged monthly, determined based on each layer of Basic Sum Insured and the Administrative Charge Rate, plus US\$10 per month The Administrative Charge Rate depends on the gender, issue age, smoking habit, risk class of the Insured and years in effect</p>
<p>退保费用⁸ Surrender Charge⁸</p>	<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: - 保单失效或退保 - 减少基本计划的保障额 - 提取超过豁免退保费用之部份退保限额 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釐定 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: - Policy lapse or surrender - Decrease in Basic Sum Insured - Withdrawal exceeding the Surrender-Charge-Free Partial Surrender Limit Surrender Charge Rate depends on gender, issue age, smoking habit, risk class of the Insured and years in effect</p>
<p>提取现金价值 Cash Value Withdrawal</p>	<p>次数不限, 现时每次收取 25 美元提款费用⁸ Unlimited frequency. Currently, each cash withdrawal is subject to a withdrawal charge⁸ of US\$25</p>

投保资料 Basic Information

<p>投保年龄(以上次生日年龄计算) Issue Age (At Last Birthday)</p>	<p>Age 18 - 65 岁</p>
<p>保障年期 Benefit Term</p>	<p>至 100 岁 To Age 100</p>
<p>缴付保费年期 Premium Payment Term</p>	<p>至 100 岁 To Age 100</p>

注

1. 由“固定寿险保障”更改为“递增寿险保障”，需经核保审批受保人的健康状况及于受保人65岁前办理。
2. “额外利息”将于保单生效后第21年起派发。
3. 派息率保证只适用于已生效达15年或以上的保单。
4. 提取现金将会影响此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。
5. 如于保障生效后或增加保障后的首14年内退保、减低保障额或提取超过该保单年度开始时的现金价值的10%，须支付退保费用。
6. 现时假设派息率为本册子于2022年1月刊发时适用之派息率，并非保证，日后或会更改。
7. 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。
8. 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。无论在任何情况下，收费标准将不会高过註明于保单计划表或任何附加的修订文件内的最高收费标准。

Remarks

1. Any change from the Level Life Protection Option to the Increasing Life Protection Option is subject to underwriting of the Insured's health. The Insured must also apply before the age of 65 to take advantage of this option.
2. The "additional interest bonus" is applicable from the 21st policy year and thereafter.
3. The Guaranteed Crediting Interest Rate is only applicable to a policy that has been in force for 15 years or more.
4. Cash withdrawal 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. A surrender charge will be applied within the first 14 years from the effective date of the Policy or the effective date of each layer of Basic Sum Insured in the following circumstances: surrender of the Policy, decrease in Basic Sum Insured, or cash withdrawal if the withdrawal amount exceeds 10% of the Cash Value at the beginning of each policy year.
6. The current assumed crediting interest rate is quoted as of the print date of this brochure in January 2022, and is not guaranteed. It is subject to change.
7. The Basic Sum Insured will be net of all withdrawals made in the 12-month period preceding the date of the Insured's death.
8. 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. Under no circumstances will the scale of fees and charges be greater than the maximum scale as specified in the policy schedule or any endorsement.

重要资料

派息率理念

我们将不时检视及釐定派息率及/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0% - 2.5%的目标利差（视乎保单年期）而釐定。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，在釐定派息率及/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，以釐定派息率及/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派息率及/或非保证回报。

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，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。

万通保险采取积极的资产配置策略，资产分佈将会不时因市场环境的转变及经济展望而作出调整。

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%

Important Information

Bonus 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% - 2.5% 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'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, including 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.

YF Life implements a proactive asset-allocation strategy and asset allocations are adjusted in response to changing market conditions and economic outlook.

To achieve the long-term target returns, YF Life 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%

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。

股票类资产主要包括环球股票（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>



澳门：

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

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 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），将会减少此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，以釐定任何非保证费用的调整。如现金价值减去保单债项后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。

保单借贷

如保单有现金价值，您可提出借贷要求。最高借贷限额为现金价值的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。利息按保单每月计积累，利率由我们釐定，相关之利息会于每个保单月开始计算于保单债项内。如利息于保单週年当天尚未支付，该数额便会被加于尚欠的借贷内。我们保留决定计算利息之方法的权利。

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
- 您呈交书面要求终止保单
- 受保人身故

期满价值

当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扣除保单债项的期满价值。

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

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)，扣除保单债项(如有)。

受保人若在任何附加定期人寿保障或增加附加定期人寿保障或增加基本计划保障的生效日期一年内自杀，无论其是否在神智清醒的情况下，附加定期人寿保障额、增加附加定期人寿保障额或增加基本计划保障将不获赔偿。我们全部责任将只限于退还已扣除有关之保险成本及/或附加保障的成本(不包括利息)。

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 less any Policy Debt 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.

Borrowing

If the Policy has a Cash Value, you can make loans. The Maximum Loan Limit is 90% of the 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 accrues on a policy monthly basis in advance at a rate determined by us and becomes part of the Policy Debt at the beginning of each respective policy month. If the interest is not paid on the date of policy anniversary, it will be added to the outstanding loans. We reserve the right to determine the calculation method of the interest.

Termination

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

- On the Benefit Expiry Date
- The Grace Period ends
- You submit a written request to terminate the Policy
- 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 less any Policy Debt.

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 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.

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) less any Policy Debt.

If the Insured commits suicide, whether sane or insane, within one year from the effective date of any term life supplementary benefit(s) or any addition in term life supplementary benefit(s) or Basic Sum Insured, the term life supplementary benefit(s) Sum Insured or the increased term life supplementary benefit(s) Sum Insured or the increased Basic Sum Insured will not be payable. Our total liability with respect to the benefit(s) shall be limited to the respective Cost of Insurance and/or the Cost of Supplementary Benefits of the benefit deducted (without any interest).

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>

保费徵费（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徵费。有关徵费之详情，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处于交付保单的21个曆日内，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个曆日内（以较早者为准）收到书面要求。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徵费（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。

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 this 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 IA 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 the 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.

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.

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儘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 / 澳門 (853) 2832 2622。

Prestige-ULife Plus 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



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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，凭借独占鳌头的全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.



《指标》
财富管理大奖 2014-2020

万用寿险—同级最佳/杰出表现奖



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金融机构大奖2018

人寿保险—杰出大奖

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