

YFLife
萬通保險

人壽 Life

萬用壽險(非投資相連)產品

Universal Life Insurance (Non-Linked) Product

優裕萬用壽險卓越計劃

Prestige-Ulife Plus Insurance Plan

PUP



一步創富

A Full Swing to Wealth Creation

身處亞洲福地，坐擁豐厚財富的您，當然深諳財富增值之道。事實上，**優裕萬用壽險卓越計劃**（「此計劃」）助您建立根基穩固的財富金字塔，除可發揮保障人才資本的功能外，亦是創造財富的理財工具，惠澤摯愛家人。此外，這項全面的風險管理方案能有助分散風險，優化整體投資組合。

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.



優裕萬用壽險卓越計劃 Prestige-Ulife Plus Insurance Plan

度身訂造的壽險計劃 Your Personalized Life Insurance Plan



- 特為尊貴人士而設
Designed exclusively for those who have achieved the high ground
- 保障額由100萬美元起
Minimum Sum Insured of US\$1 million

靈活自主 Flexible Tailor-made Plan



- 可於同一保單增加保障額，無須另購新單
Increase the Sum Insured without applying for a new policy
- 可隨時繳付額外保費、減低保費金額或暫時停繳保費
Pay extra premiums, reduce the premium amount or skip payments at any time

回報豐厚 Higher Returns



- 每月派息，並以複式計算
Interest credited monthly at a compound rate
- 1%年息率「額外利息」
1% p.a. "additional interest bonus"
- 2.5%派息率保證
2.5% Guaranteed Crediting Interest Rate

靈活提款

Flexible Withdrawals

- 提供高達90%現金價值的貸款額，以應不時之需
Policy loan of up to 90% of total Cash Value to cope with any emergency



收費保證

Guaranteed Charges

- 保證每月費用不會超越保單內指定之限額
The monthly charges will not exceed the upper limits specified in the policy schedule



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度身訂造的壽險計劃 Your Personalized Life Insurance Plan



擁有優越條件的您，自然會追求享受非凡的人生。配合您的尊貴身分，您需要一個穩健而靈活的理財計劃，讓您安心享受並繼續延展優越生活。

此計劃是特為尊貴人士而設，配合現今理財需要靈活多變，為您度身訂造一個由您全面操控的壽險計劃。此計劃保障額由100萬美元起，提供更獨特、更尊尚、更靈活的選擇，滿足您的個人需要，讓您延展優質生活。

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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靈活自主 Flexible Tailor-made Plan



此計劃突破傳統壽險的種種規限，為您度身訂造壽險計劃之餘，更讓您隨時隨意調整保障額、保費金額以至繳款期，助您靈活操控個人財務，以配合生活需要。

靈活調整保障額

打破傳統壽險鎖定保障額不變的枷鎖，您可於原有保單內直接增加保障額，無須另購新保單，以省卻額外的保單行政費用，讓您可將更多資金撥作儲蓄。

靈活調整保費及繳款期

推翻傳統壽險鎖定保費金額及繳款期不變的定律，您可隨時繳付額外保費作儲蓄之用，以賺取豐厚利息。另外，您可按需要減低保費金額，甚至暫時停繳保費，而無須支付任何貸款利息，只要保單已累積有現金價值並足以支付保單的「每月費用」即可；同時，您仍可享有十足基本保障，保障額不受任何影響。

彈性壽險保障選擇

配合您的保障及儲蓄需要，此計劃為您提供「固定壽險保障」及「遞增壽險保障」兩項選擇，讓您可配合不同人生階段的需要，隨時作出更改申請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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回報豐厚 Higher Returns



為您提供穩健而理想的回報，續享尊尚生活，是我們的目標。就此，我們聘用經驗豐富的投資經理，為您運籌帷幄。現時保單資產主要投資於優質信貸評級的債券，以及可接受風險範圍內的優質證券。

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.

額外利息 複息計算

此計劃不單每月派息，更以複息計算，不似一般傳統壽險每年只派紅利一次，讓您的儲蓄更快增值。此外，此計劃更為長期客戶提供年息率1%「額外利息」²，讓您獲取更高回報，賺取豐厚收益。

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% 派息率保證

此計劃提供派息率保證³，無論經濟環境如何，此計劃內的賬戶價值將不會少於每年以派息率2.5%計算而累積的賬戶價值，穩健回報保證讓您倍感安心。

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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靈活提款 Flexible Withdrawals



一般傳統壽險計劃規限客戶只可透過保單貸款以提取計劃內的累積金額，此計劃卻讓您於無須支付任何貸款利息的情況下，隨時提取此計劃內的累積現金價值⁴，每年金額可高達該保單年度開始時的現金價值的10%。如金額超過10%，您亦可以減低保障額方式提取⁵。此外，若您需要額外現金應急，此計劃可提供高達90%現金價值的貸款額，讓您無須為籌措現金而煩惱，助您靈活調動資金，財務周轉更輕鬆。

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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收費保證 Guaranteed Charges



有別於一般壽險計劃，此計劃為懂得選擇的您，提供收費保證。此計劃保證每月費用不會超越單內指定之限額，令您的資金增長更有保證。

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.

優裕萬用壽險卓越計劃一覽表

Prestige-ULife Plus Insurance Plan – at a glance

利益項目 Benefits		
基本派息率 ⁶ Base crediting interest rate ⁶	現時假設基本派息率為每年3.7%。基本派息會每月派發，並撥入賬戶價值，以複式計算 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	
額外利息 Additional interest bonus	於保單生效後第 21 年起每月派發，額外利息息率為每年 1% Credited monthly to the Account Value from the 21 st policy year. The additional interest bonus rate is 1% p.a.	
利息保證 Guaranteed interest	賬戶價值保證不會少於每年以派息率2.5%計算而累積的賬戶價值(適用於已生效滿15年或以上的保單) 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)	
身故保障選擇 Death Benefit Options	固定壽險保障 Level Life Protection Option	遞增壽險保障 Increasing Life Protection Option
	「賬戶價值」或「基本保障額」 ⁷ "Account Value" OR "Basic Sum Insured" ⁷ (兩者取其較高者 whichever is higher)	「賬戶價值」+「基本保障額」 "Account Value" + "Basic Sum Insured"
保單資料 Policy Information		
保單類別 Plan Type	基本計劃 Basic Plan	
保單貨幣 Policy Currency	美元 US\$	
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月 Annual / Semi-annual / Quarterly / Monthly	
最低保障額 Minimum Sum Insured	1,000,000 美元 US\$1,000,000	

保單資料 Policy Information

保費行政費用⁸ Premium Expense Charge⁸

按每次繳交的定期或非定期保費收取，費用為每筆繳付保費的 7%
Charged based on each scheduled or unscheduled premium payment. This charge is 7% of each premium payment

保險成本⁸ Cost of Insurance⁸

按淨承擔風險總值乘保險成本費率計算，每月收取。
淨承擔風險總值的定義如下：
固定壽險保障：淨承擔風險總值 = 基本保障額 - 賬戶價值
遞增壽險保障：淨承擔風險總值 = 基本保障額
在任何情況下，淨承擔風險總值不會少於零。
保險成本費率按受保人的性別、實際年齡、吸煙習慣、風險級別而釐定
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

一般行政費用⁸ Administrative Charge⁸

按基本計劃的每層保障額及一般行政費用率計算，每月收取，再加每月 10 美元
一般行政費用率根據受保人的性別、投保年齡、吸煙習慣、風險級別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

退保費用⁸ Surrender Charge⁸

按基本計劃的每層保障額及退保費用率計算。適用於保單日期/每次增加基本保障額的生效日期起計首 14 年，於下列情況收取退保費用：
- 保單失效或退保
- 減少基本計劃的保障額
- 提取超過豁免退保費用之部份退保限額
退保費用率根據受保人的性別、投保年齡、吸煙習慣、風險級別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

提取現金價值 Cash Value Withdrawal

次數不限，現時每次收取 25 美元提款費用⁸
Unlimited frequency. Currently, each cash withdrawal is subject to a withdrawal charge⁸ of US\$25

投保資料 Basic Information

投保年齡(以上次生日年齡計算) Issue Age (At Last Birthday)

Age 18 - 65 歲

保障年期 Benefit Term

至 100 歲
To Age 100

繳付保費年期 Premium Payment Term

至 100 歲
To Age 100

註

1. 由「固定壽險保障」更改為「遞增壽險保障」，需經核保審批受保人的健康狀況及於受保人65歲前辦理。
2. 「額外利息」將於保單生效後第21年起派發。
3. 派息率保證只適用於已生效達15年或以上的保單。
4. 提取現金將會影響此計劃所累積的現金價值，而每月費用仍會被扣除，如現金價值不足以支付每月費用時，保單便會終止而沒有任何價值。
5. 如於保障生效後或增加保障後的首14年內退保、減低保障額或提取超過該保單年度開始時的現金價值的10%，須支付退保費用。
6. 現時假設派息率為本冊子於2022年1月刊發時適用之派息率，並非保證，日後或會更改。
7. 基本保障額須扣除受保人身故日前12個月內曾提取的總金額。
8. 現時的收費標準並非保證，以及受制於本公司在提前一個月以書面通知後作出改變的全權酌情決定權。無論在任何情況下，收費標準將不會高過註明於保單計劃表或任何附加的修訂文件內的最高收費標準。

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.

重要資料

派息率理念

我們將不時檢視及釐定派息率及/或非保證回報。派息率及/或非保證回報會根據當時的回報率、最佳估算假設的長線回報率及我們0% - 2.5%的目標利差（視乎保單年期）而釐定。部份的投資回報在扣除利差後，將會以派息率及/或非保證回報派發給保單持有人。

我們已成立一個委員會，在釐定派息率及/或非保證回報時向公司董事會提供獨立意見。實際派息率及/或非保證回報會先由委任精算師建議，然後經此委員會審議決定，最後由公司董事會（包括一個或以上獨立非執行董事）批准。

我們將會參考包括但不限於以下因素的過往經驗和預期未來展望，以釐定派息率及/或非保證回報。

投資回報：包括所投資的資產賺取的利息/紅利收入及市場價格變動。投資表現會受利息/紅利收入之波動以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動及滙率而影響。

退保：包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的派息率及/或非保證回報，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之派息率及/或非保證回報。

投資政策、目標及策略

萬通保險的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，包括環球股票、債券及其他固定收益資產、房地產和商品市場。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據投資的資產之過往及預期的表現、波幅及相關風險去選擇投資的資產及管理我們的投資組合。

萬通保險採取積極的資產配置策略，資產分佈將會不時因市場環境的轉變及經濟展望而作出調整。

為達至長線目標回報，萬通保險採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	80% - 100%
股票類資產	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%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券（主要投資於美國市場），提供一個多元化及高質素之債券投資組合。

股票類資產主要包括環球股票（公共及/或私募股權）、互惠基金、交易所交易基金、高息債券、房地產及商品市場。投資遍佈於不同地區及涉及不同的行業。另外，我們或會使用衍生工具作為資產風險管理。

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及過往派息率資料請瀏覽本公司網頁：



香港：

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



澳門：

<https://www.yflife.com/tc/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>

主要產品說明

繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人100歲。提取現金、減低或暫停繳付保費（如適用），將會減少此計劃所累積的現金價值，而每月費用仍會被扣除。我們將至少每年檢視非保證之費用，於需要時非保證之費用可能會被調整，並會提前一個月以書面通知您有關更改。我們將會參考包括但不限於理賠、支出費用、投資回報及退保等因素的過往經驗和預期未來展望，以釐定任何非保證費用的調整。如現金價值減去保單債項後不足以支付每月費用，而在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單便會終止而沒有任何價值。

保單借貸

如保單有現金價值，您可提出借貸要求。最高借貸限額為現金價值的90%。您可借貸的數額為最高借貸限額扣除任何尚未償還的保單債項。利息按保單每月計積累，利率由我們釐定，相關之利息會於每個保單月開始計算於保單債項內。如利息於保單週年當天尚未支付，該數額便會被加於尚欠的借貸內。我們保留決定計算利息之方法的權利。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 您呈交書面要求終止保單
- 受保人身故

期滿價值

如受保人在保單期滿日仍然在生，您將獲得相等於保單期滿日的賬戶價值扣除保單債項的期滿價值。

提早退保

本產品是為長線持有而設。如提早終止保單，您所獲得的現金價值或會遠低於您的已繳保費。

通脹風險

當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

此計劃由萬通保險承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

受保人若在保單日期起計一年內自殺，無論其是否在神智清醒的情況下，我們的全部責任將只限於退還直至受保人身故當天在保單所累積的賬戶價值的金額加上已扣除的保險成本(不包括利息)，扣除保單債項(如有)。

受保人若在任何附加定期人壽保障或增加附加定期人壽保障或增加基本計劃保障的生效日期一年內自殺，無論其是否在神智清醒的情況下，附加定期人壽保障額、增加附加定期人壽保障額或增加基本計劃保障將不獲賠償。我們全部責任將只限於退還已扣除有關之保險成本及/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).

提供資料責任及未符合這要求的後果

保單是基於您和受保人於投保申請表內提供給我們的資料。重要的是，您和受保人對所提供的資料都是真實和準確的，因為這些資料有助於我們決定您和受保人是否符合保單的資格。如果您或受保人提供給我們的資料不準確、誤導或被誇大，您應該立即通知我們。如您或受保人未有提供準確及真實的資料，或您或受保人提供誤導或被誇大的資料，保單的保障可能會受到影響。

於保單作為依據的投保申請內，或任何足以影響保單的任何事項、或有關依據保單提出任何索償事宜中，如有任何詐騙、關鍵性的錯誤陳述或隱瞞，我們有絕對權決定保單自成立之日起無效及保單的所有索償失效。任何已支付的保費，將在此情況下不被發還及沒收。

索償程序

有關索償程序，請瀏覽本公司網頁：

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

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

保費徵費（只適用於香港）

保監局會透過保險公司向所有保單持有人，為其於香港繕發之保單，於每次繳付保費時收取徵費。有關徵費之詳情，請瀏覽保監局網站專頁www.ia.org.hk/tc/levy。

保單冷靜期及取消保單的權利

如保單未能滿足您的要求，您可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道33號萬通保險大廈27樓 / 澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座，並確保本公司的辦事處於交付保單的21個曆日內，或向您/您的代表人交付《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21個曆日內（以較早者為準）收到書面要求。於收妥書面要求後，保單將被取消，您將可獲退回已繳保費金額及您所繳付的徵費（適用於香港），但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

期滿及退保

如需申請退保，您只需填妥、簽署並寄回由本公司提供的特定表格，本公司將安排退保事宜。

於保單期滿時，本公司將致函通知您，安排保單終止事宜。

延遲付款期

我們有權押後借貸及支付退保價值，最長不超過接獲有關書面要求後6個月。

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.

優裕萬用壽險卓越計劃由萬通保險國際有限公司（「萬通保險」）承保。此產品冊子只提供一般資料，僅作參考之用，並非保單的一部分，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單的條款及保障/保單文件。此產品冊子不能作為萬通保險與任何人士或團體所訂立之任何合約。

此產品冊子僅旨在香港/澳門傳閱，不能詮釋為萬通保險在香港/澳門境外提供或出售或游說購買、要約、招攬及建議任何保險產品。如您現時本人不是身在香港/澳門境內，萬通保險將無法向您提供有關產品及優惠。您和相關各方應尋求獨立的財務、稅務及法律建議。

儘管萬通保險已謹慎處理此產品冊子所載列之資料，但萬通保險並不會對其內容的準確性作任何明示或暗示擔保，亦不會承擔任何相關責任。若內容與相關保單合同之間存在任何不一致或歧義，則以相關保單合同為準。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：

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.

客戶服務

香港：香港尖沙咀廣東道9號港威大廈6座12樓1211室

澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座

萬通保險客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622

中國內地免費熱線：香港 400 842 3983 / 澳門 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

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。

*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。

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.



《指標》
財富管理大獎 2014-2020

萬用壽險 – 同級最佳/傑出表現獎



《彭博商業周刊》
金融機構大獎2018

人壽保險 – 傑出大獎

萬通保險國際有限公司

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