Investment-linked Insurance

GlobalONE Plus

GBOP

YFLife 萬通保險

Product Key Facts and Product Brochure

Own the future

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The offering document (i.e. Principal Brochure) of **GlobalONE Plus** consists of this "Product Key Facts and Product Brochure" and the "Investment Choice Brochure" and is issued by YF Life Insurance International Ltd.

This "Product Key Facts and Product Brochure" is issued and should be read in conjunction with the "Investment Choice Brochure".

The offering document is not an insurance contract. The constitutive documents (i.e. policy provisions) will be issued to you once YF Life Insurance International Ltd. ("the Company") accepts your application. You could inspect the specimen of policy provisions at the Company's office at no cost before placing an application.

GlobalONE Plus is offered by YF Life Insurance International Ltd., an authorized insurer in Hong Kong under the Insurance Ordinance.

PRODUCT KEY FACTS

GlobalONE Plus
April 2023

YF Life 萬通保險

YF Life Insurance International Ltd.

This statement provides you with key information about this product.
This statement is a part of the offering document.
You should not invest in this product based on this statement alone.

Quick facts	
Name of insurance company	YF Life Insurance International Ltd.
Single or regular premium	Single premium. No additional premium will be accepted after the policy has been issued.
Policy term	At the policy anniversary on or following the insured's 100th birthday
Minimum premium payment term	N/A
Period with surrender charge	Within the first 5 policy years
Policy currency	USD
Life insurance protection level	☐ High protection ☑ Low protection
Governing law of policy	Hong Kong

Things to know before you invest ⚠

- **This investment-linked assurance scheme ("ILAS policy") is a long-term investment-cum-life insurance product. Your principal will be at risk and subject to the credit risks of YF Life Insurance International Ltd. ("the Company").**
- **This ILAS policy is subject to a surrender charge of up to 5% of the policy value for 5 years. It is only suitable for investors who are prepared to hold the investment for a long term period.**
- **If you are not prepared to hold your policy for at least 5 years, this policy is not suitable for you and it may be cheaper to purchase an insurance policy and make separate fund investments. You should seek independent professional advice.**

What is this product and how does it work?

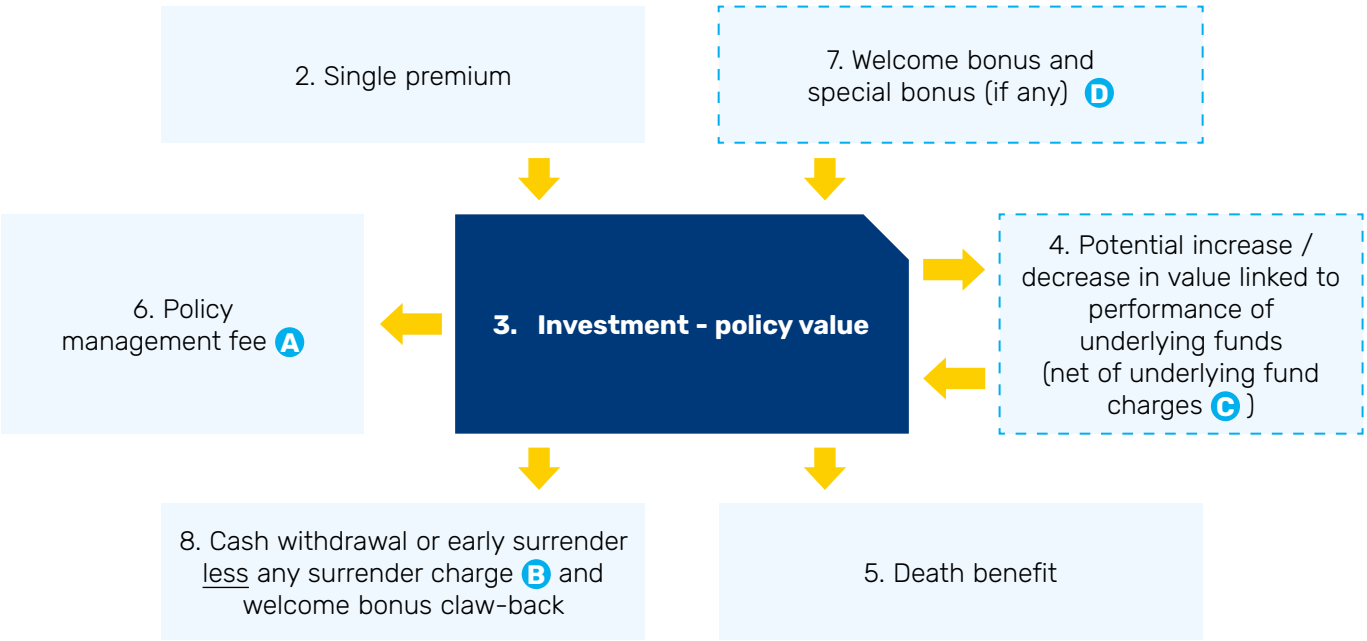
1. Product nature	Life insurance policy that provides: • Investment in investment choices; and • limited insurance protection.
2. Premiums	The premiums you pay will be used by the Company to allocate notional units of investment choices you select and will go towards accretion of the value of your ILAS policy.

3. Investment	The range of investment choices (and corresponding underlying funds) available for selection under this product are listed in the "Investment Choice Brochure" (ICB). They are funds authorized by the SFC pursuant to the Code on Unit Trusts and Mutual Funds ("UT Code"). You may switch between investment choices over time to suit your investment plan and risk profile. The features and risk profiles of the underlying funds can be found in their offering documents which are available from the Company upon request.
4. Investment returns	The value of your ILAS policy is calculated by the Company based on the performance of your selected investment choices (linked to the corresponding underlying funds). Your return under this ILAS policy is subject to various fees and charges levied by the Company (see item 6 below) and will be lower than the return of the corresponding underlying funds.
5. Insurance protection	In the event of death of the insured, 105% of the policy value will be paid.
6. Fees and charges	There are various fees and charges under this ILAS policy. Please see below for details.

Policy charges	Policy management fee A Surrender charge B
Underlying fund charges C	E.g. management fee and performance fee

Separately, the managers of the underlying funds may pay up to 65% of their annual management fees as a rebate to the Company subject to various terms and conditions.

7. Bonuses D	You may be entitled to welcome bonus and special bonus subject to conditions and welcome bonus claw-back (if applicable) in certain events.
8. Cash withdrawal and surrender	You may request to make cash withdrawal or early surrender your policy subject to conditions and any surrender charge. You may also lose part or all of your entitlement to bonuses. If you choose to fully surrender your policy early, you may not get back the full amount of premium you pay. Your personalized illustration will provide an indication of the policy surrender values over time.



The numbers in this graph follow the items numbered in the table right above.

What are the key risks?

Investment involves risks. Please refer to the principal brochure of GlobalONE Plus for details including the risk factors.

- **Credit and insolvency risks** – This product is an insurance policy issued by the Company. Your investments and insurance protection are subject to the credit risks of the Company.
- **No ownership over assets** – All premiums you pay towards your ILAS policy, and any investments made by the Company in the underlying funds, will become and remain the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
- **Insurance benefits are at risk** – As your death benefit is linked to the performance of the investment choices you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.
- **Market risks** – Return of this ILAS policy is contingent upon the performance of the underlying funds corresponding to the investment choices you selected and therefore there is a risk of capital loss.
- **Some investment choices have higher risk** – The investment choices available under this product can have very different features and risk profiles. Some may be of high risk.
  - Some investment choices linked to funds that pay dividends out of capital which may result in an immediate reduction of the funds' net asset value per unit and hence reduce the value of your ILAS policy.
- **Early termination risks** – Withdrawal from the policy may significantly reduce the value of the ILAS policy while all fees and charges are still deductible. Poor performance of the underlying funds may further magnify your investment losses. No further premium is accepted after your ILAS policy has been issued. If the policy value of your ILAS policy drops to zero, your ILAS policy will be terminated early and you could lose all your premiums paid and benefits.
- **Foreign exchange risks** – The investment returns of your ILAS policy may be subject to foreign exchange risks as some of the underlying investments may be denominated in a currency which is different from that of your ILAS policy.

Termination due to change of citizenship, residency or nationality

This ILAS policy is not made available to a person whose citizenship, residency or nationality is U.S., or person who is a resident in the U.S. for tax purposes. In the event that your citizenship, residency or nationality changes to U.S. or you become a resident in the U.S. for tax purposes after the issuance of your ILAS policy, the Company reserves the right, without first obtaining your consent, to terminate your policy acting fairly, in good faith and in a commercial reasonable manner, provided that such termination is permitted by applicable laws and regulations. Surrender charge will be waived under such situation.

Is there any guarantee?

This ILAS policy does not have any guarantee of the repayment of principal. You may not get back the full amount of premium you pay.

What are the fees and charges?

Total policy charges illustration

	Estimated policy charges for a non-smoking 40 year-old male over the respective holding periods (% of premium) (Note 1)		
	10 years	**15 years**	**20 years**
Platform fee (net of bonuses) A – D	13.6% equivalent to 1.3% of policy value per year	20.0% equivalent to 1.2% of policy value per year	26.9% equivalent to 1.1% of policy value per year
Total	13.6%	20.0%	26.9%

The actual percentage(s) may change depending on individual circumstances of each case, and will be significantly higher if your premium is lower and/or your selected underlying investments are making losses.

Policy charges payable to the Company

Platform fee		
	Applicable rate	**When and how the charges are deducted**
Policy management fee A	Applicable until the termination of the policy. Within the first 20 policy years: 1.5% per annum (i.e. 1.5%÷12 per month) of the policy value On the 21st policy year and thereafter: 1% per annum (i.e. 1%÷12 per month) of the policy value	Deducted monthly at the beginning of each policy month from the policy value by cancelling notional units of investment choice(s).
Charge on early surrender or cash withdrawal		
Surrender charge B	Surrender charge is applicable to policy surrender or cash withdrawal within the first 5 policy years. Policy year / Surrender charge rate 1 / 5% 2 / 4% 3 / 3% 4 / 2% 5 / 1% 6 and thereafter / Nil For policy surrender: In the event of policy surrender within the first 5 policy years, a surrender charge will be applicable and it will be calculated as a percentage of the policy value using the surrender charge rate set out in the table above.	For policy surrender: Deducted from the policy value by cancelling notional units of investment choice(s).

Surrender charge B	For cash withdrawal: Any cash withdrawal will trigger a surrender charge if the withdrawal is made within the first 5 policy years. The surrender charge will be calculated as a percentage of such withdrawal amount using the surrender charge rate set out in the table above. For detailed calculation of the surrender charge, please refer to the illustrative example on page 22 to 23 of the Product Brochure.	For cash withdrawal: Deducted from the cash withdrawal amount on the date the withdrawal request is processed.

The Company may vary the charges or imposes new charges with not less than 1 month prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Underlying funds charges C

Underlying funds corresponding to the investment choices have separate fees and charges on top of the policy charges set out above. Such charges will be deducted and reflected in the unit price of the underlying funds.

Intermediaries' remuneration

- Although you may pay nothing directly to the intermediary who sells/distributes this ILAS policy to you, your intermediary will receive remuneration which, in effect, will be borne out of the charges you pay and is therefore not independent. Your intermediary should disclose to you in writing at the point-of-sale information about intermediary remuneration.
- The amount of remuneration actually receivable by your intermediary may vary from year to year and may be higher in the early policy years. You should ask your intermediary before taking up your ILAS policy to know more about the remuneration that your intermediary will receive in respect of your ILAS policy. If you ask, your intermediary should disclose the requested information to you.

What if you change your mind?

Cooling-off period

- Cooling-off period is a period during which you may cancel this policy and get back your original investments (subject to market value adjustment, less any withdrawal amount received by you and less any cash dividend received by you from your selected investment choice(s)) and levy paid, provided that no claim has been made, within the earlier of 21 calendar days immediately following the day of delivery of the policy or a notice to you or your representative. Such notice should inform you of, among other things, the availability of the policy and expiry date of the cooling-off period.
- You have to tell the Company by giving a written notice. Such notice must be signed by you and received directly by the Company at 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong.
- Market value adjustment is calculated solely with reference to the loss (if any) the Company may incur in realizing the value of any assets acquired using the premiums contributed. Any welcome bonus will be forfeited and will not be payable.
- You may get back the amount you paid, or less if the value of the investment choices chosen has gone down.

Additional information

- You should read the principal brochure of GlobalONE Plus and the offering documents of the underlying funds, which are available from the Company upon request, for details of the product features, risks and charges.
- Important information about the Insurance Authority Levy:

  From 1 January 2018, the Insurance Authority starts collecting the levy from policyholders through insurance companies. Premiums of the policy will all be subject to levy and calculated under a specific rate of premium amount. For more information on levy, please visit our website at www.yflife.com.

Insurance company's information

YF Life Insurance International Ltd.

Address: 27/F, YF Life Tower, 33 Lockhart Road,
Wanchai, Hong Kong

Customer Service Hotline: (852) 2533 5555
Email: enquiry@yflife.com

Website: www.yflife.com

Important

The Company is subject to the prudential regulation of the Insurance Authority. However, the Insurance Authority does not give approval to individual insurance products, including the GlobalONE Plus referred to in this statement.

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

Note

1. The estimated total policy charges figures are calculated based on the following assumptions:

   a) The insured is a 40 year-old male;

   b) the payment of single premium of US$125,000;

   c) you hold your ILAS policy for 10, 15 and 20 years respectively;

   d) there is no early withdrawal/termination of your ILAS policy; and

   e) an assumed rate of return of 3% per annum.

The platform fee per year means the equivalent annual fee (as a percentage of policy value) in respect of the total platform fee (net of all non-discretionary bonuses) levied under this ILAS policy.

Important Notes:

1. **GlobalONE Plus** is a long-term investment-cum-life insurance product issued by YF Life Insurance International Ltd. ("the Company").
2. Your investments are subject to the Company's credit risk. Investment involves risks. This may result in significant/total loss of your investments. You should not purchase this product unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
3. The Company will invest your premium in the respective underlying funds according to your selected investment choices, which will become and remain the assets of the Company. You are not investing in the underlying funds directly and you have no rights or ownership of these assets. Your recourse is against the Company only.
4. Your Policy Value and thus your returns will be calculated by the Company with reference to the performance of such underlying funds from time to time, and the policy charges will continue to be deducted from your policy. The return under the policy as a whole may be lower than the return of the underlying funds linked to your selected investment choices, due to the various fees and charges levied by the Company on your policy.
5. Early surrender or cash withdrawal of the policy may result in a significant loss of principal and/or bonuses awarded. Poor performance of underlying funds may further magnify the investment losses, while all charges are still deductible.
6. You should note that any cash withdrawal will reduce the Policy Value. This policy does not accept further premium after the policy has been issued. If the Policy Value drops to zero, your policy will be terminated and you could lose all your premiums paid and benefits.
7. The investment choices available have very different features and risk profiles. Some may be of high risk.
8. This ILAS policy is subject to a Surrender Charge of up to 5% of the Policy Value for 5 years. It is only suitable for investors who are prepared to hold the investment for a long term period.
9. If you are not prepared to hold your policy for at least 5 years, this policy is not suitable for you and it may be cheaper to purchase an insurance policy and make separate fund investments. You should seek independent professional advice.

PRODUCT BROCHURE

GlobalONE Plus* is a single-premium investment-linked insurance product that offers you investment features as well as insurance coverage. It gives you access to a range of over 100 investment choices covering different asset classes, geographical locations and business sectors. Each investment choice is linked to an underlying fund that is authorized by the SFC* and managed by an investment manager.

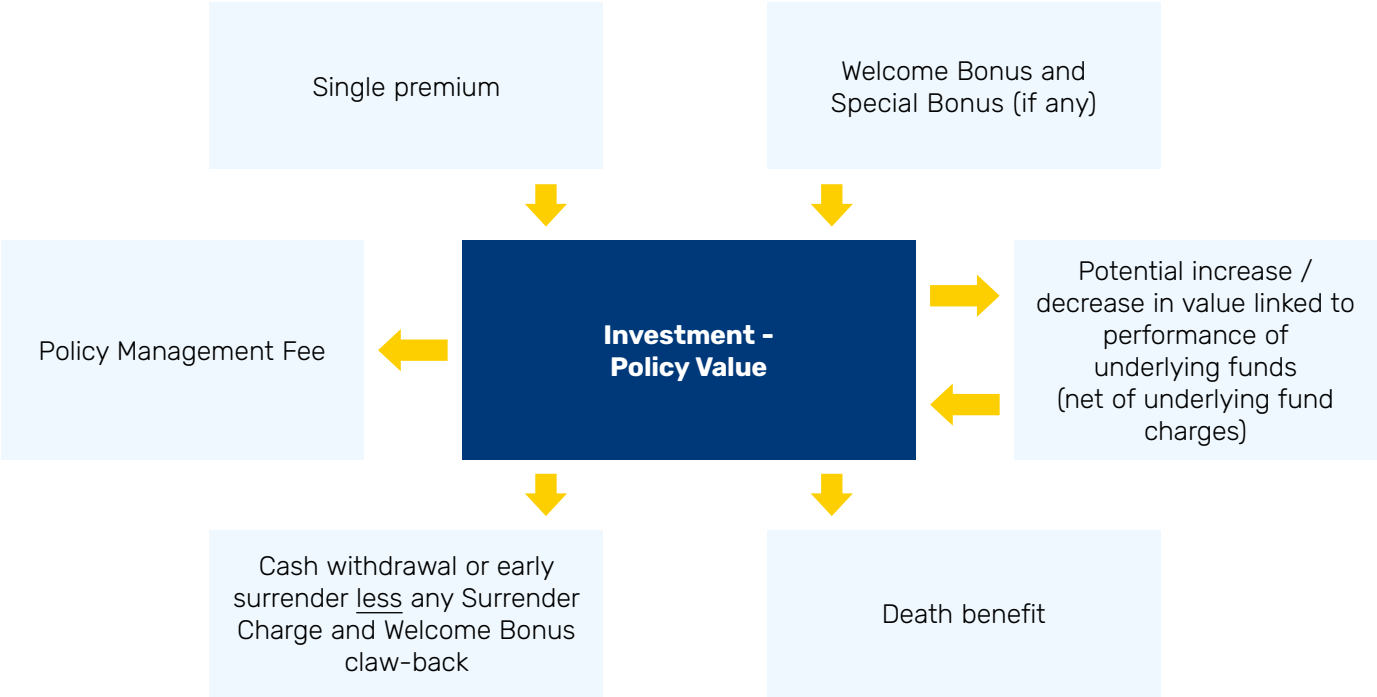
* SFC authorization is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

* **GlobalONE Plus** is an investment-linked insurance product under Class C linked long-term business as defined in the Insurance Ordinance.

There is a "Glossary" section at the end of this Product Brochure.

Please refer to the "Glossary" section for definition of various capitalized terms.

How Does the Product Work?



GlobalONE Plus requires a minimum single premium of US$12,500. No subsequent premium will be accepted after the issuance of the policy. The maximum single premium is subject to underwriting requirements. The single premium received will be allocated to the Policy Value in the form of notional units of investment choices, in accordance with your premium-allocation instructions, after deduction of any applicable fees and charges of your policy. **The units of investment choices allocated to your policy are notional and are solely for the purpose of determining the Policy Value.**

The Company will invest your premium in the respective underlying funds according to your selected investment choices, which will become and remain the assets of the Company. You are not investing in the underlying funds directly and you have no rights or ownership of these assets. Your recourse is against the Company only.

Welcome Bonus will be allocated to the Policy Value upon the issue of the policy and subject to applicable policy charges. Please refer to the section "Welcome Bonus" for details.

Special Bonus (if any) offered by the product will also be allocated to the Policy Value and subject to applicable policy charges. Please refer to the section "Special Bonus" for details.

Monthly policy charges (Policy Management Fee) will be deducted from the Policy Value by cancelling notional units of your investment choice(s). Please refer to the section "Summary of Current Charges" for details.

You may make cash withdrawals from the Policy Value to meet emergency needs, subject to a minimum withdrawal amount, a Surrender Charge (if applicable) and Welcome Bonus claw-back (if applicable) and conditions. For details, please refer to the section "Cash Withdrawal".

For details of all relevant charges, please refer to the section "Summary of Current Charges".

Investment Features

Choose from Over 100 Diversified Investment Choices

The product offers over 100 investment choices covering different asset classes, geographical locations and business sectors, with the corresponding underlying funds being managed by various investment managers. **To cater for different risk appetites, the investment choices available have very different features and risk profiles. Some may be of high risk.** For details, please refer to the "Investment Choice Brochure" and the offering documents of the respective underlying funds, which are available from the Company upon request and at the Company's website (www.yflife.com). The available investment choices will be reviewed by the Company on a regular basis.

For the premium contribution, you may choose up to 10 investment choices and the allocation towards each selected investment choice should be not less than 10% of the premium paid and should be a whole-number percentage. All the total allocation must be added up to 100%.

The premium you pay, subject to the applicable fees and charges of your policy, will be invested by the Company in the underlying funds linked to the investment choices you selected for the Company's asset liability management purposes and will accordingly go towards accretion of the value of your policy. **Your Policy Value and thus your returns will be calculated by the Company with reference to the performance of such underlying funds from time to time, and the policy charges will continue to be deducted from your policy. The return under the policy as a whole may be lower than the return of the underlying funds linked to your selected investment choices, due to the various fees and charges levied by the Company on your policy. Your investments in the insurance policy will become part of the assets of the Company. You do not have any rights or ownership over any of these assets. Your recourse is against the Company only. The units of investment choices allocated to your policy are notional and are solely for the purpose of determining the Policy Value.**

Some of these investment choices may be allocated in underlying funds denominated in other currencies, such as Euros, Sterling, Japanese Yen and Hong Kong Dollars, etc. **GlobalONE Plus** makes it easier for you to manage your investments. All investment choices are denominated in U.S. Dollars. Therefore, the currency of an investment choice may be different from that of the underlying fund and the performance of that investment choice in U.S. Dollars may be subject to potential gain or loss due to exchange-rate fluctuations.

Allocation of Single Premium to Investment Choice

The single premium paid by you is used to purchase notional units of investment choice(s) on the next Valuation Day following a period of up to 2 business days after the date of receipt of such premium by us or the issue date of your policy, whichever is the latest. No further premium will be accepted after the policy has been issued.

Free Switching of Investment Choices

As both your investment appetite and market conditions may change, **GlobalONE Plus** allows you to arrange switching of investment choices and change of investment choice allocation at any time.

In addition, there is no restriction on the number of switches of your investment choices and minimum switching amount requirement.

Upon the receipt of the switching request on a business day, we will process the cancellation of notional units of the investment choice(s) to be switched out and allocation of notional units to the investment choice(s) to be switched in at the bid price/offer price of the investment choices on the next Dealing Day (as defined in the Investment Choice Brochure) of the investment choices. The Company reserves the right to defer the processing of the switching request under Exceptional Circumstances.

Valuation of Investment Choices

Currently, all the investment choices are valued on a daily basis on any day which is both a local business day (except Saturday, Sunday and public holiday) and a business day in the country where the underlying fund is set up. The Company reserves the right to suspend or defer valuation of any investment choices under Exceptional Circumstances.

All investment choices of **GlobalONE Plus** are denominated in U.S. Dollars. The bid price and offer price of an investment choice is equal to the net asset value per unit of the corresponding underlying fund of the respective investment choice on the same Valuation Day, and adjusted by the foreign exchange rate (if the underlying fund is not denominated in U.S. Dollars). The resulting bid price and offer price of an investment choice will be rounded to the nearest four decimal places. Therefore, the currency of some investment choices may be different from those of the non-U.S. dollars denominated underlying funds, and the performance of those investment choices in U.S. Dollars may be subject to potential gain or loss due to exchange-rate fluctuations.

Dividend of Underlying Fund

In the event that dividend is to be paid under any underlying fund, the dividend will be distributed by us through (1) re-investing the dividend to purchase notional units of the investment choice linked to the underlying fund as default or (2) paying out the dividend in cash for Investment Choice (Cash Distribution) if elected by you as the distribution method. Please refer to the “Investment Choice Brochure” for details.

Termination/ Merger of or Change on Investment Choice

The Company will give you not less than 1 month prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements for termination or merger of investment choices and the change of investment objective or policy of the underlying funds linked to the investment choices.

Welcome Bonus

A one-off Welcome Bonus will be credited to the policy upon the issue of the policy. The Welcome Bonus will be credited in the form of additional notional units of investment choices on the next Valuation Day following a period of up to 2 business days after the issue date of your policy in accordance with your premium-allocation instructions.

Welcome Bonus
= Single premium x applicable rate of Welcome Bonus

The applicable rate of Welcome Bonus is 0.1%. This rate does not represent the rate of return or performance of your investment. The Welcome Bonus will form a part of the Policy Value and is subject to applicable policy charges as set out on the section "Summary of Current Charges".

If you cancel the policy within the cooling-off period, the Welcome Bonus will be forfeited and will not be payable.

In the event of cash withdrawal within the first 3 policy years, the Welcome Bonus will be clawed back in proportion to the reduction in the Policy Value, which will be deducted from the cash withdrawal amount.

In the event of policy surrender within the first 3 policy years, the Welcome Bonus will be fully clawed back, which will be deducted from Policy Value. Under the circumstances which the Policy Value, after deduction of Surrender Charge and Welcome Bonus claw-back, is less than zero, the Surrender Value will be equal to zero.

For detailed calculation of the Welcome Bonus, please refer to the illustrative example on page 22 to 23 of the Product Brochure.

Special Bonus

The Special Bonus will be credited to the in-force policy at the end of every Policy Month starting from end of the 5th policy year. The Special Bonus will be credited in the form of additional notional units of investment choices according to your investment choices allocation in effect at the time.

Special Bonus
= Average Monthly Policy Value x applicable rate of Special Bonus on a monthly basis

"Average Monthly Policy Value" means the sum of Policy Value at the end of each Policy Month over the previous 60 Policy Months (including the current Policy Month) divided by 60.

The applicable rate of Special Bonus on a monthly basis will be determined according to the Average Monthly Policy Value as at the end of each Policy Month. The amount of Special Bonus will be rounded to the nearest 2 decimal places.

Average Monthly Policy Value as at the end of each Policy Month (US$)	The applicable rate of Special Bonus on a monthly basis
First 20,000	0% ÷ 12
Next 30,000	0.3% ÷ 12
Next 50,000	0.5% ÷ 12
Next 100,000	0.8% ÷ 12
Any amount in excess of 200,000	1.0% ÷ 12

The applicable rates of Special Bonus described above do not represent the rates of return or performance of your investment. The Special Bonus will form a part of the Policy Value and is subject to applicable policy charges as set out on the section "Summary of Current Charges". Early surrender of the policy (before the end of 5th policy year) may result in a loss of entitlement to Special Bonus; and cash withdrawal of the policy may result in a reduction in Special Bonus due to decrease in Policy Value.

Example – Calculation of Special Bonus

Calculation of the Special Bonus at the end of 60th Policy Month
Assuming the sum of the Policy Value at the end of 1st Policy Month to the end of 60th Policy Month: US$11,880,000.
Average Monthly Policy Value = US$11,880,000 ÷ 60 = US$198,000

Average Monthly Policy Value (US$)	Special Bonus
First 20,000	20,000 x 0% ÷ 12 = 0
Next 30,000	30,000 x 0.3% ÷ 12 = 7.50
Next 50,000	50,000 x 0.5% ÷ 12 = 20.83
Next 100,000	(198,000 – 20,000 – 30,000 – 50,000) x 0.8% ÷ 12 = 65.33
Amount in excess of 200,000	0 x 1.0% ÷ 12 = 0
	Sum of above = 93.66

US$93.66 will be credited to the in-force policy in the form of notional units of investment choice(s) at the end of the 60th Policy Month.

Calculation of the Special Bonus at the end of 61st Policy Month
Assuming the sum of the Policy Value at the end of 2nd Policy Month to the end of 61st Policy Month: US$12,060,000.
Average Monthly Policy Value = US$12,060,000 ÷ 60 = US$201,000

Average Monthly Policy Value (US$)	Special Bonus
First 20,000	20,000 x 0% ÷ 12 = 0
Next 30,000	30,000 x 0.3% ÷ 12 = 7.50
Next 50,000	50,000 x 0.5% ÷ 12 = 20.83
Next 100,000	100,000 x 0.8% ÷ 12 = 66.67
Amount in excess of 200,000	(201,000 – 20,000 – 30,000 – 50,000 – 100,000) x 1.0% ÷ 12 = 0.83
	Sum of above = 95.83

US$95.83 will be credited to the in-force policy in the form of notional units of investment choice(s) at the end of the 61st Policy Month.

The Special Bonus would continue to be paid at every subsequent Policy Month while your policy is in-force.

The above example is for illustration purposes only. All numbers shown are hypothetical.

Cash Withdrawal

GlobalONE Plus allows you to redeem your notional units of investment choices for cash while the policy is in force.

Cash withdrawal can be made provided that all of the following conditions are fulfilled:

(i) the amount to be withdrawn is not less than minimum withdrawal amount of US$500;

(ii) the balance of Policy Value immediately after withdrawal is not less than sum of (1) US$5,000 and (2) (applicable if cash withdrawal occurs in the first 3 policy years) Welcome Bonus amount credited net of any previous Welcome Bonus claw-back.

If any of the above conditions is not met, cash withdrawal request cannot be accepted. For any change on the above conditions (including the minimum balance requirements), the Company will give not less than 1 month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

This ILAS policy is designed to be held for a long term period. The earlier a cash withdrawal is made, the higher the applicable Surrender Charge rate will be imposed. If the cash withdrawal occurs within the first 5 policy years, a Surrender Charge (up to 5% of the cash withdrawal amount) will be applied. The Surrender Charge will be deducted from the cash withdrawal amount. The cash withdrawal amount will be deducted from the Policy Value by cancelling notional units of investment choices in proportion to the respective values of the relevant investment choices of the policy. For details, please refer to the section "Summary of Current Charges" (including the subsection "Illustrative Example" on page 22-23).

For cash withdrawals made after the end of the 5th policy year, no Surrender Charge is applicable.

If the cash withdrawal occurs within the first 3 policy years, the Welcome Bonus will be clawed back in proportion to the reduction in the Policy Value and will be deducted from the cash withdrawal amount.

Cash withdrawal may result in a significant loss of the principal. As the Policy Value will be reduced after cash withdrawal, you may also lose part or all of your entitlement to Welcome Bonus and Special Bonus or the amount of Welcome Bonus and Special Bonus you entitle may be reduced. Poor performance of the underlying funds may further magnify the investment losses, while all policy charges are still deductible. This policy does not accept further premium after the policy has been issued. If the Policy Value of your ILAS policy drops to zero, your ILAS policy will be terminated early and you could lose all your premiums paid and benefits. Repayment of cash withdrawal that has been withdrawn back to the policy is not allowed.

You may make a cash withdrawal by providing us with a written request in the form specified by us. The net cash withdrawal amount (after deducting the Surrender Charge and Welcome Bonus claw-back, if any) as determined on the processing date (the next Valuation Day following a period of up to 2 business days upon the date of our receipt of the withdrawal request and all the necessary documents from the policyholders) will be paid. Under normal conditions, the net cash withdrawal amount will be payable within 15 business days upon the date of our receipt of the withdrawal request and all necessary documents from the policyholders. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. No interest is payable on such amounts for the period between the date of our receipt of the withdrawal request and all the necessary documents from the policyholders and the date of payment.

Surrender

You may surrender the policy at any time by submitting a written request in the form specified by us. This ILAS policy is designed to be held for a long term period. The earlier you surrender the policy, the higher the applicable Surrender Charge rate will be imposed. A Surrender Charge (up to 5% of the Policy Value) will be applicable to any policy surrender within the first 5 policy years. Any Welcome Bonus credited will also be fully clawed back if policy surrender occurs within the first 3 policy years. Under the circumstance which the Policy Value, after deduction of any Surrender Charge and Welcome Bonus claw-back, is less than zero, the Surrender Value will be equal to zero. Please refer to the section "Summary of Current Charges" and "Welcome Bonus" for details.

Early surrender may result in a significant loss of the principal. Poor performance of underlying funds may further magnify the investment losses, while all charges are still deductible. Upon acceptance of your surrender application, the policy will be terminated and you will receive the Surrender Value, if any.

Surrender Value as determined on the processing date (the next Valuation Day following a period of up to 2 business days upon our receipt of the surrender request and other necessary documents) will be paid. Under normal conditions, the Surrender Value will be payable within 15 business days upon our receipt of the surrender request and other necessary documents. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. No interest is payable on such amounts for the period between the date of our receipt of the surrender request and other necessary documents and the date of payment.

Changing the Insured

After the 1st policy anniversary while the insured is alive, you may change the insured to your loved one or assign a contingent insured, who will automatically become the insured in case of the death of the insured. Policy Value, policy duration for Surrender Charge and your entitlement to Special Bonus will not be affected by changing the insured, while the policy term will be up to the policy anniversary on or following the new insured's 100th birthday. Changing the insured is subject to our approval, the issue age requirement and any underwriting requirements. There is no limit on total number of times of changing the insured during the policy term but it should be at least one year between two changes of insured.

Life Coverage

In addition to the investment features offered under the product, **GlobalONE Plus** provides you with a life insurance benefit.

In the event of death of the insured with no contingent insured assigned (except suicide within the first policy year) while the policy is in force, 105% of the Policy Value as determined on the processing date (the next Valuation Day following a period of up to 2 business days upon our receipt of the completed death claim form and other necessary documents as we may require) will be paid. Please refer to Example 1 and Example 4 below for details.

If the insured commits suicide within the first policy year or within one year from the effective date of change of insured, with no contingent insured is assigned, our liability and thus the amount the beneficiary will receive is limited to the Policy Value as determined on the processing date (the next Valuation Day following a period of up to 2 business days upon our receipt of the completed death claim form and other necessary documents as we may require), less any Welcome Bonus credited if such event happens within the first three policy years. Please refer to Example 2 and Example 3 below for details.

As the death benefit of the policy is linked to the performance of the underlying funds from time to time, the death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premium paid and may not be sufficient for your individual needs.

Under normal conditions, the death benefit will be payable within 15 business days upon our receipt of the completed death claim form and other necessary documents as we may require. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. No interest is payable on such amounts for the period between the date of our receipt of the completed death claim form and other necessary documents as we may require and the date of payment.

Example 1 – Calculation of death benefit

Assumptions:
- Single premium: US$168,000
- The insured dies at the end of the 15th policy year, with no contingent insured assigned.
- The Policy Value at the end of 15th policy year: US$250,000

Death benefit payable
= 105% of the Policy Value
= 105% x US$250,000
= US$262,500

Example 2 – Calculation of the amount payable if the insured commits suicide within the first policy year

Assumptions:
- Single premium: US$180,000
- Welcome Bonus: US$180 (US$180,000 x 0.1%)
- The insured commits suicide at the end of the 8th policy month (i.e. within the first policy year), with no contingent insured assigned.
- The Policy Value at the end of 8th policy month: US$183,280

The amount payable for the death of the Insured
= Policy Value less any Welcome Bonus credited if such event happens within the first three policy years.
= US$183,280 - US$180
= US$183,100

Example 3 – Calculation of the amount payable if the insured commits suicide within one year from the effective date of change of insured

Assumptions:
- Single premium: US$180,000
- The insured is changed from Mr. A to Mr. B at the end of 6th policy year (effective date of change of insured)
- Mr. B commits suicide at the end of the 10th policy month of 7th policy year (i.e. within one year from the effective date of change of insured), with no contingent insured assigned.
- The Policy Value at the end of the 10th policy month of 7th policy year: US$220,000

The amount payable for the death of the Insured
= Policy Value less any Welcome Bonus credited if such event happens within the first three policy years.
= US$220,000 - US$0 (such event does not happen within the first three policy years)
= US$220,000

Example 4 – Calculation of the amount payable if the insured commits suicide after one year from the effective date of change of insured

Assumptions:
- Single premium: US$180,000
- The insured is changed from Mr. C to Mr. D at the end of 6th policy year (effective date of change of insured)
- Mr. D commits suicide at the end of the 4th policy month of 8th policy year (i.e. not within one year from the effective date of change of insured), with no contingent insured assigned.
- The Policy Value at the end of the 4th policy month of 8th policy year: US$250,000

The amount payable for the death of the Insured
= 105% of the Policy Value
= 105% x US$250,000
= US$262,500

The above examples are for illustration purposes only. All numbers shown are hypothetical.

Termination

The policy will automatically be terminated when any of the following events occurs:

(i) On the benefit expiry date of the policy (i.e., the policy anniversary on or following the insured's 100th birthday); or

(ii) Death of the insured with no contingent insured assigned; or

(iii) When the Policy Value is zero; or

(iv) Upon surrender of the policy

In the event of (iv) above, a Surrender Charge (up to 5% of the Policy Value) will apply within the first 5 policy years and any Welcome Bonus credited will be fully clawed back within the first 3 policy years. Please refer to the section "Summary of Current Charges" and "Welcome Bonus" for details. In the event of (iii) above, your policy will be terminated without any value. No amount will be paid to you.

This product is not made available to a person whose citizenship, residency or nationality is U.S., or person who is a resident in the U.S. for tax purposes. In the event that your citizenship, residency or nationality changes to U.S. or you become a resident in the U.S. for tax purposes after the issuance of your policy, the Company reserves the right, without first obtaining your consent, to terminate your policy acting fairly, in good faith and in a commercial reasonable manner, provided that such termination is permitted by applicable laws and regulations. Surrender Charge will be waived under such situation. The Policy Value as determined on the processing date (the next Valuation Day following the date of termination) will be paid. Under normal conditions, the Policy Value will be payable within 15 business days from the date of termination. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. No interest is payable on such amounts for the period between the date of termination and the date of payment.

Please refer to section "Surrender" on page 17 for details in case of surrender of the policy (i.e. event (iv) above), "Life Coverage" on page 17 for details in case of termination due to the death of the insured with no contingent insured assigned (i.e. event (ii) above) and section "Policy Expiry" on page 20 for the details in case of policy expiry (i.e. event (i) above).

Policy Expiry

The policy will expire on the policy anniversary which falls on or following the 100th birthday of the insured (i.e. benefit expiry date). When the policy expires, the policy will be terminated and the Policy Value as determined on the processing date (the next Valuation Day following the benefit expiry date of the policy) will be paid to the policyholder and no death benefit will be provided.

Under normal conditions, the Policy Value will be payable within 15 business days from the benefit expiry date of the policy. However, the Company reserves the right to defer payment due to and during the period in which certain Exceptional Circumstances exist. No interest is payable on such amounts for the period between the benefit expiry date of the policy and the date of payment.

Summary of Current Charges

The Company reserves the right to vary the policy charges or impose new charges with not less than 1 month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

Charges of the Product

<table>
<tr><th>Scheme Level</th><th>Applicable Rate</th><th>When and how the charges are deducted?</th></tr>
<tr><td>Policy Management Fee</td><td>Applicable until the termination of the policy.
Within the first 20 policy years:
1.5% per annum (i.e. 1.5% ÷ 12 per month) of the Policy Value
On the 21st policy year and thereafter:
1% per annum (i.e. 1%÷12 per month) of the Policy Value</td><td>Deducted monthly at the beginning of each Policy Month from the Policy Value by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choice(s) relative to the Policy Value.</td></tr>
<tr><td>Surrender Charge</td><td>Surrender Charge is applicable to policy surrender or cash withdrawal within the first 5 policy years.
<table>
<tr><th>Policy year</th><th>Surrender Charge rate</th></tr>
<tr><td>1</td><td>5%</td></tr>
<tr><td>2</td><td>4%</td></tr>
<tr><td>3</td><td>3%</td></tr>
<tr><td>4</td><td>2%</td></tr>
<tr><td>5</td><td>1%</td></tr>
<tr><td>6 and thereafter</td><td>Nil</td></tr>
</table>
<u>For policy surrender:</u>
In the event of policy surrender within the first 5 policy years, a Surrender Charge will be applicable and it will be calculated as a percentage of the Policy Value using the Surrender Charge rate set out in the table above.
<u>For cash withdrawal:</u>
Any cash withdrawal will trigger a Surrender Charge if the withdrawal is made within the first 5 policy years. The Surrender Charge will be calculated as a percentage of such withdrawal amount using the Surrender Charge rate set out in the table above.
Please refer to the illustrative example on page 22 to 23 for calculation of the Surrender Charge.</td><td><u>For policy surrender:</u>
Deducted from the Policy Value by cancelling notional units of investment choice(s), the proportion of which is determined by the respective values of the relevant investment choices relative to the Policy Value on the date the surrender request is processed.
<u>For cash withdrawal:</u>
Deducted from the cash withdrawal amount on the date the withdrawal request is processed.</td></tr>
</table>

Underlying Fund Charges

You should note that the underlying funds of the investment choices may have separate charges, including management fee, performance fee, bid-offer spread and/or other charges. You do not pay these fees directly - the fees will be deducted and such reduction will be reflected in the unit price of the underlying funds. For details, please refer to the offering documents of the underlying funds, which are available from the Company upon request and at the Company's website.

Illustrative Example

Example – Cash withdrawal and Surrender

Assumptions:

- Single premium: US$125,000
- Welcome Bonus: US$125 (US$125,000 x 0.1%)
- At the beginning of the 2nd policy year, the Policy Value is US$135,000, at the same time, the policyholder requested a cash withdrawal of US$80,000 from the policy.
- At the beginning of the 3rd policy year, the Policy Value is US$65,000, at the same time, the policyholder requested to surrender the policy.

1 Cash Withdrawal

A) Surrender Charge applicable at the beginning of the 2nd policy year:
= Cash withdrawal amount x applicable Surrender Charge rate
= US$80,000 x 4%
= US$3,200

B) Welcome Bonus claw-back applicable at the beginning of the 2nd policy year:
= Welcome Bonus x Cash withdrawal amount ÷ Policy Value
= US$125 x 80,000 ÷ 135,000
= US$74.07

C) Cash withdrawal amount received:
= Cash withdrawal amount – applicable Surrender Charge - Welcome Bonus claw-back
= US$80,000 - US$3,200 – US$74.07
= US$76,725.93

D) The Policy Value after cash withdrawal:
= US$135,000 - US$80,000
= US$55,000

Example – Cash withdrawal and Surrender (Cont.)

Conditions for cash withdrawal:

Condition (i) the amount to be withdrawn is not less than minimum withdrawal amount of US$500.

Condition (i) is fulfilled as US$80,000 is not less than US$500.

Condition (ii) the balance of Policy Value immediately after withdrawal is not less than sum of (1) our prevailing minimum requirements as determined by us from time to time (which is US$5,000 currently) and (2) (applicable if cash withdrawal occurs in the first 3 policy years) Welcome Bonus amount credited net of any previous Welcome Bonus claw-back.

Condition (ii) is fulfilled as US$55,000 is not less than US$5,000 + (US$125 - US$0).

Cash withdrawal can be made as the above conditions (i) and (ii) are fulfilled.

2 Policy Surrender

A) Surrender Charge applicable at the beginning of the 3rd policy year:
= Policy Value x Applicable Surrender Charge rate
= US$65,000 x 3%
= US$1,950

B) Welcome Bonus claw-back applicable at the beginning of the 3rd policy year:
= Welcome Bonus credited – any previous Welcome Bonus claw-back
= US$125 – US$74.07
= US$50.93

C) Surrender Value:
= Policy Value – Surrender Charge (if any) – Welcome Bonus claw-back (if any)
= US$65,000 – US$1,950 – US$50.93
= US$62,999.07

The above example is for illustration purposes only. All numbers shown are hypothetical.

General Information

Application

GlobalONE Plus is available to those policyholder aged 18 to 80 and insured aged 0 to 80 (as of their last birthday). To apply for the product, complete and return the application form to us with relevant documents, the signed illustration document and the required premium. Approval of application is subject to the Company's prevailing underwriting requirements.

Investment involves risks. This may result in significant/total loss of your investments. You should not purchase this product unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.

You are advised to seek independent professional advice for your own circumstances before making any investment decisions.

Policy Value and Unit Deductions

The Policy Value is the sum of the number of notional units of each investment choice you hold in the policy multiplied by their respective bid prices.

Other than the underlying fund charges and the Surrender Charge for cash withdrawal (which is deducted from the cash withdrawal amount), all other charges as specified in "Summary of Current Charges" are deducted from the Policy Value by cancelling notional units of investment choices in proportion to the respective values of the relevant investment choices of the policy. The resulting number of notional units to be deducted will be rounded up to at least the nearest four decimal places.

Surrender Value

The Surrender Value is equal to the Policy Value less the Surrender Charge (if any) and Welcome Bonus claw-back (if any) whenever applicable to the policy. Under the circumstance which the Policy Value, after deduction of any Surrender Charge and Welcome Bonus claw-back is less than zero, the Surrender Value will be equal to zero. A Surrender Charge is applicable in the event of policy surrender and cash withdrawal within the first 5 policy years. Please refer to the section "Summary of Current Charges" for details.

Cooling-off Period

If you are not satisfied with the policy, you may return it with a signed written request for cancellation. Your request to cancel should be received by our office within 21 calendar days after the delivery of the policy or delivery of a notice (informing you/your representative about the availability of the policy and the expiry date of the cooling-off period), whichever is earlier.

The policy will then be cancelled. You will receive a refund of all premiums (less any market value adjustment, any withdrawal amount received by you and any cash dividend received by you from your selected investment choice(s)) and levy paid, provided that no claim has been made. Market value adjustment is calculated solely with reference to the loss (if any) the Company may incur in realizing the value of any assets acquired using the premiums contributed. Any Welcome Bonus will be forfeited and will not be payable.

Important information about the Insurance Authority Levy

From 1 January 2018, the Insurance Authority starts collecting the levy from policyholders through insurance companies. Premiums of the policy will all be subject to levy and calculated under a specific rate of premium amount. For more information on levy, please visit our website at www.yflife.com.

Identity & Citizenship

This product is not made available to a person whose citizenship, residency or nationality is U.S., or person who is a resident in the U.S. for tax purposes.

In the event that your citizenship, residency or nationality changes to U.S. or you become a resident in the U.S. for tax purposes after the issuance of your policy, the Company reserves the right, without first obtaining your consent, to terminate your policy acting fairly, in good faith and in a commercial reasonable manner, provided that such termination is permitted by applicable laws and regulations. Surrender Charge will be waived under such situation.

Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have signed an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to the Company and this ILAS policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

(i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the U.S. federal taxpayer identifying numbers, etc); and

(ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a "Non-Compliant Accountholder"), the Company is required to report "aggregate information" of account balances, payment amounts and number of non-consenting U.S. accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your ILAS policy. Currently the only circumstances in which the Company may be required to do so are:

(i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your ILAS policy and remit this to the IRS; and

(ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your ILAS policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your ILAS policy.

Automatic Exchange of Financial Account Information

To fight against tax evasion and to protect the integrity of tax systems, the Organization for Economic Co-operation and Development (the "OECD") has developed Common Reporting Standard (the "CRS"), which is a set of rules for information gathering and reporting, for participating governments to implement automatic exchange of financial account information ("AEOI").

Hong Kong has committed to support the implementation of AEOI and has enacted the Inland Revenue (Amendment)(No.3) Ordinance 2016 to incorporate the CRS requirements into the Inland Revenue Ordinance, imposing obligations on Hong Kong financial institutions:

(i) To identify certain accounts as non-excluded "financial accounts" ("NEFAs");

(ii) To identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;

(iii) To determine the status of certain NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their "controlling persons" reside for tax purposes;

(iv) To collect certain information on NEFAs ("Required Information"); and

(v) To furnish certain Required Information to the Inland Revenue Department (the "IRD") (collectively, the "AEOI requirements").

You are required to provide the Company with necessary information for the Company to comply with the AEOI requirements. Your account information (such as account balances, interest and dividend income and withdrawals) may be reported to the IRD for onward transmission to the jurisdiction(s) of which you or your controlling persons (if applicable) are a tax resident. You are also required to notify in writing to the Company as soon as possible but not later than 30 days upon any change in circumstances leading to change of the tax residency of you or your controlling persons (if applicable).

If you have any questions on AEOI or CRS, please visit the website of IRD: http://www.ird.gov.hk/eng/tax/dta_aeoi.htm. You should seek independent professional advice on the impact AEOI/CRS may have on you or your insurance policy.

Warning: A person may commit an offence under the Inland Revenue Ordinance, if the person, in relation to his/her tax residency, makes a statement which is misleading, false or incorrect.

Contracts (Rights of Third Parties) Ordinance

This ILAS policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (the "TP Ordinance"). Other than the Company and the policyholder, a person who is not a party to the ILAS policy (e.g. a third party beneficiary) should have no right under the TP Ordinance to enforce any of its terms.

You should seek independent professional advice on the impact the TP Ordinance and its exclusion may have on you or your ILAS policy.

Responsibility

YF Life Insurance International Ltd. accepts full responsibility for the accuracy of the information contained in the offering document at the date of publication. We also confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there are no other facts the omission of which would make any statement misleading.

Borrowing Power

The **GlobalONE Plus** policy has no borrowing power. The general investment and borrowing restrictions of the investment choices are in accordance with the corresponding underlying funds. For details, please refer to the offering documents of the respective underlying funds or contact the Company.

Taxation

You are recommended to seek professional advice regarding your tax liabilities in your particular tax circumstances.

Governing Law

The **GlobalONE Plus** policy is governed by and construed in accordance with the laws of Hong Kong.

Authorization

GlobalONE Plus has been authorized by the Securities and Futures Commission ("SFC") of Hong Kong. SFC authorization is not a recommendation or endorsement of the product nor does it guarantee the commercial merits of the product or its performance. It does not mean the product is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.

The SFC does not take any responsibility for the contents of the offering document, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the offering document.

Investment Risks

Investment involves risks, including the unit price of investment choices and exchange rate fluctuations. The unit price of investment choices may go down as well as up. Past performance is not indicative of future performance.

You are strongly recommended to read the offering documents of the respective underlying funds carefully for the risks associated with the investment. Offering documents of the underlying funds are available from the Company upon request and at the Company's website.

Enquiries and Complaints

For any enquiries and complaints in relation to this product, please contact our Customer Service Hotline (852)2533 5555 or email enquiry@yflife.com.

Glossary

- "Average Monthly Policy Value" means the sum of Policy Value at the end of each Policy Month over the previous 60 Policy Months (including the current Policy Month) divided by 60. You can check the Average Monthly Policy Value by logging on to YFLink (mobile app version) or e-Policy Service (at our website www.yflife.com) or by calling Customer Service Hotline (852)2533 5555 from the 5th policy year.

- "Exceptional Circumstances" are circumstances which are beyond the Company's control (including but not limited to temporary closure of or suspension of dealings on a stock exchange, suspension of valuation of or dealings in the assets of an underlying fund and military events).

- "Policy Month" means each period of a complete month commencing from the start date of the policy.

- "Policy Value" is the sum of the number of notional units of each investment choice you hold in the policy multiplied by their respective bid prices. The bid price is the price paid by the Company to you when notional units of an investment choice are redeemed.

- "Surrender Value" is the Policy Value less the Surrender Charge (if any) and Welcome Bonus claw-back (if any) whenever applicable to the policy. When the Surrender Charge is greater than or equal to the Policy Value, the Surrender Value becomes zero.

- "Valuation Day" is, in respective to an investment choice, a day which is both a local business day (except Saturday, Sunday and public holiday) and a business day in the country where the underlying fund is set up.

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the "Five Largest US Life Insurance Companies" on the Fortune 500. Leveraging our robust financial background and solid reliability, we are committed to helping customers "own the future" by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

Own the future.

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Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" and "Insurance: Life, Health (Stock)" on total revenues for 2023, and based on the FORTUNE 500 as published on June 4, 2024.

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ICB

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適用於「環球系列」及「財智之選系列」
與投資有關的人壽保險計劃
Applicable to "Global Series" and
"Premier-Choice Series"
Investment-linked Assurance Schemes

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投資選擇冊子

「環球系列」包括環球投資計劃、環球投資整付計劃及環球智匯投資整付計劃。

「財智之選系列」包括財智之選投資萬用壽險計劃、財智之選靈活投資計劃、財智之選靈活創富投資計劃、財智之選多元投資計劃及財智之選創富投資計劃。惟環球投資計劃、環球投資整付計劃及「財智之選系列」不適用於新保單投保申請及不可公開銷售。

銷售文件(即計劃説明書)包括相關「產品資料概要及產品冊子」及本「投資選擇冊子」。本「投資選擇冊子」與以上產品的相關「產品資料概要及產品冊子」(如適用)同時發出，並應一併細閱。

該等與投資有關的人壽保險計劃是一項長綫投資暨保險產品，乃由萬通保險國際有限公司("本公司")簽發的人壽保單，而閣下的投資需承受本公司的信貸風險。

閣下所支付的保費供款，經扣除保單適用之費用及收費後，會由本公司投資於閣下所揀選的投資選擇的相關基金，以作為本公司資產負債管理用途，從而用作增加保單的價值。本公司會根據該等相關基金不時的表現，以及持續從保單中扣除保單費用，來計算保單價值及其回報。閣下於保單內所作的投資將成為本公司資產的一部份。閣下對任何該等資產均沒有任何權利或擁有權。如追討賠償，閣下只可向本公司追索。閣下於保單內獲分配的投資選擇單位乃屬名義性質，僅作為釐定保單價值之用。由於本公司會就閣下的保單徵收各項費用及收費，保單的整體回報或會低於閣下所選之投資選擇的相關基金的回報。

提早退保或提取現金/暫停保單繳款或調低保單供款可能會損失大筆本金。如相關基金表現欠佳，或會進一步擴大投資虧損，而一切保單費用仍可被扣除。

本冊子所載之投資風險水平，僅供參考之用，本公司並會不時作出檢討。各投資選擇之投資風險水平是由本公司根據相關基金的過往波幅釐定，如情況適用，亦會根據可作比較的市場指數之過往波幅釐定。本公司可在不作出預先通知的情況下作出更改。

閣下於作出任何投資決定前，應該慎重考慮閣下個人的投資目標、財務狀況及可承受風險的程度。閣下擁有最終的決定權。

Investment Choice Brochure

The Global Series includes Global InvestPlan, Global InvestPlus and GlobalONE Plus.

The Premier-Choice Series includes Premier-Choice ULife InvestPlan, Premier-Choice Flexi, Premier-Choice Flexi Plus, Premier-Choice InvestPlan and Premier-Choice Plus InvestPlan. However, Global InvestPlan, Global InvestPlus and Premier-Choice Series are not available to new policy application and are not marketed to the public.

The offering document (i.e. Principal Brochure) consists of the respective "Product Key Facts and Product Brochure" and this "Investment Choice Brochure". This "Investment Choice Brochure" is issued and should be read in conjunction with the respective "Product Key Facts and Product Brochure" of the above products (if applicable).

These investment-linked assurance schemes are long-term investment-cum-life insurance products issued by YF Life Insurance International Ltd. ("the Company"). Your investments are subject to the Company's credit risk.

The premiums you pay, subject to the applicable fees and charges of your policy, will be invested by the Company in the underlying funds linked to the investment choices you selected for the Company's asset liability management purposes and will accordingly go towards accretion of the value of your policy. Your policy value and thus your returns will be calculated by the Company with reference to the performance of such underlying funds from time to time and the policy charges will continue to be deducted from your policy. Your investments in the insurance policy will become part of the assets of the Company. You do not have any rights or ownership over any of these assets. Your recourse is against the Company only. The units of investment choices allocated to your policy are notional and are solely for the purpose of determining the Policy Value. The return under the policy as a whole may be lower than the return of the underlying funds linked to your selected investment choices, due to the various fees and charges levied by the Company on your policy.

Early surrender or cash withdrawal/suspension of or reduction in premium of the policy may result in a significant loss of the principal. Poor performance of the underlying funds may further magnify the investment losses, while all policy charges are still deductible.

The risk level, shown in this brochure, is for reference only and subject to regular review by the Company. The risk level of each investment choice is determined by the Company according to the historical volatility of the underlying fund, or where appropriates, the historical volatility of a comparable market index, and may change without any prior notice.

You should consider your own investment objective, your personal financial circumstances and risk tolerance level before making any investment decision. The final decision is yours.

於名稱後載有「(分派)」的投資選擇(個別或統稱為「投資選擇(現金分派)」)，乃是其相關基金可能會定期支付股息的投資選擇。投資選擇(現金分派)只適用於「環球投資整付計劃」及「環球智匯投資整付計劃」。如閣下所揀選的投資選擇(現金分派)的相關基金派發股息，閣下可能合資格獲得股息支付，並按閣下選擇的支付方式，以現金或單位形式收取。惟請注意：

- 相關基金的股息支付、支付的頻率、派息率及股息金額均並非保證。
- 相關基金可酌情從相關基金的資本撥付/實際上從資本中分派股息。從資本撥付的股息支付相當於退還或提取閣下原有的部份投資金額或原有投資應佔的任何資本收益的金額。任何股息分派涉及從相關基金的資本撥付/實際上從相關基金的資本撥付，均可導致相關基金的每單位的資產淨值即時減少，有可能對投資選擇(現金分派)的價格產生負面影響。
- 相對於以投資選擇(現金分派)的單位形式收取股息支付，以現金形式收取股息支付將導致保單價值及應支付的身故賠償減少。
- 就過往12個月投資選擇(現金分派)派發的股息金額及其相關基金的股息成份，本公司會應要求提供上述文件及本公司的網頁已上載上述文件。
- 在獲得證監會事先批准並向閣下發出不少於一個月的事先通知下，本公司可修改計劃之股息政策。
- 除非閣下已了解投資選擇(現金分派)並已獲解釋此等投資選擇如何適合閣下，否則請勿選擇投資選擇(現金分派)。

投資涉及風險。各投資選擇皆有潛在風險，並會受到市場及滙率波動的影響。部份投資選擇的相關基金可為投資及對沖目的而使用金融衍生工具。使用金融衍生工具可涉及額外風險，包括對手方違約風險、無力償債、波動風險、流動性風險、槓桿風險、估值風險等。閣下的投資或會蒙受重大損失。

投資選擇的單位價格可跌可升。投資的過去表現及波幅，並不一定反映或保證其將來的表現。相關產品所提供的投資選擇在產品特點或風險方面或會有很大的差異，部份選擇可能涉及高風險。詳情請參閱相關基金之銷售文件，本公司會應要求提供上述文件及本公司的網頁已上載上述文件。

投資選擇的投資及借款限制均依從相應的相關基金。詳情請參閱相關基金之銷售文件或與本公司聯絡。「環球系列」及「財智之選系列」並無借款權力。

The investment choice suffixed with "(CD)" in its name (each "Investment Choice (Cash Distribution)" or collectively the "Investment Choices (Cash Distribution)") is an investment choice that its underlying fund may pay dividend on a regular basis. Investment Choices (Cash Distribution) are available in Global InvestPlus and GlobalONE Plus only. If there is any dividend received from the underlying fund of the Investment Choice (Cash Distribution) you selected, you may be entitled to dividend payout in cash or units upon your choice of payment method. However, please note that:

- The payout of dividend, the frequency of payout, the dividend rate and the dividend amount of the underlying fund are not guaranteed.
- The underlying fund may at its discretion pay / effectively pay dividend out of the capital of the underlying fund. Payment of dividends out of capital by the underlying fund amounts to a return or withdrawal of part of the original investment or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of capital / effectively out of capital may result in an immediate reduction of the net asset value per share of the underlying fund, which may have a negative impact on the price of the Investment Choices (Cash Distribution).
- By receiving dividend in cash as opposed to receiving it in units of the Investment Choice (Cash Distribution) will lead to reduction in the Policy Value of your policy and death benefit payable.
- The amount of dividend paid by the Investment Choices (Cash Distribution) and the dividend composition information of the underlying fund for the last 12 months are available from the Company upon request and at the Company's website.
- The Company may amend the distribution policy subject to SFC's prior approval and by giving not less than one month's prior notice.
- You should not select Investment Choice (Cash Distribution) unless you understand it and it has been explained to you how it is suitable for you.

Investment involves risk. Each investment choice is subject to market and exchange-rate fluctuations and to the risks inherent in all investments. The underlying funds of some investment choices may use financial derivative instruments for investment and hedging purposes. The use of financial derivative instruments may involve additional risks of counterparty default, insolvency, volatility, liquidity, leverage, valuation, etc. You may suffer significant losses of your investments.

The unit price of any investment choice may go down as well as up. Past performance and volatility level are not indicative of future performance and yields are not guaranteed. Investment choices available under the products can have very different features and risk profiles. Some may be of high risk. For details, please refer to the offering documents of the respective underlying funds, which are available from the Company upon request and at the Company's website.

The general investment and borrowing restrictions of the investment choices are in accordance with the corresponding underlying funds. For details, please refer to the offering documents of the respective underlying funds or contact the Company. Global Series and Premier-Choice Series have no borrowing powers.

投資者須知

估值

目前，所有投資選擇均於任何一個營業日估值，而該估值日必須同時為本地營業日(星期六、星期日及公眾假期除外)及相關基金的成立國家的營業日。在產品冊子中定義的特殊情況下，本公司有權暫停或延遲對任何投資選擇作出估值。

交易日

除以下投資選擇一覽內指明的個別投資選擇外，所有投資選擇的名義上之單位之買賣申請的交易日為申請獲批核後下一個本地營業日(星期六、星期日及公眾假期除外)及同時為相關基金的成立國家的營業日。在產品冊子中定義的特殊情況下，就任何已批核之投資選擇的名義上之單位的買賣申請，本公司有權暫停或延遲有關交易的申請。

費用

欲知每年相關基金費用及其他費用詳情，請參閱個別相關基金的銷售文件，本公司會應要求提供上述文件及本公司的網頁已上載上述文件。

現時所有投資選擇轉換均毋須支付手續費及買賣差價。惟本公司保留修訂的權利，並將符合相關監管規定的通知期，事先通知有關更改的收費。有關通知期詳情，請參閱相關產品之產品資料概要的「本產品涉及哪些費用及收費？」部分。

投資選擇(現金分派)的派發安排(只適用於「環球投資整付計劃」及「環球智匯投資整付計劃」)

(i) 股息支付

若投資選擇(現金分派)的相關基金於記錄日*作出任何股息宣派，而閣下於記錄日持有該投資選擇(現金分派)之名義單位，閣下將有權獲得股息。股息金額是閣下於記錄日持有的投資選擇(現金分派)之名義單位的數目乘以相關基金宣佈的派息率，並會調整至小數點後兩個位。該等調整後的任何餘額將由本公司承擔或撥歸本公司所有。

*記錄日是指投資選擇(現金分派)的相關基金的管理公司/基金經理所宣佈的日期，以區分符合資格從相關基金收取股息的投資者，且每個相關基金會有所不同。

Note to Investors

Valuation

Currently, all the investment choices are valued on a daily basis on any day which is both a local business day (excluding Saturday, Sunday and public holiday) and a business day in the country where the underlying fund is set up. The Company reserves the right to suspend or defer valuation of any investment choices under Exceptional Circumstances as defined in the Product Brochure.

Dealing Day

Except those specified in the list of investment choices below, for all the investment choices, dealing day of application for subscription and redemption of notional units of the investment choices in any one day will be the next local business day (excluding Saturday, Sunday and public holiday) which is also a business day in the country where the underlying fund is set up following approval of the application. The Company reserves the right to suspend or defer dealing of any approved subscription or redemption of notional units of any investment choices under Exceptional Circumstances as defined in the Product Brochure.

Charges

For details of annual underlying fund charge and other charges, please refer to the offering documents of the respective underlying funds, which are available from the Company upon request and at the Company's website.

No switching charge and bid-offer spread are levied at the investment choices currently. The Company reserves the right to vary this charge with prior notice in compliance with the relevant regulatory requirements. For details of the notice period, please refer to the section on “What are the fees and charges?” of Product Key Facts of the respective products.

Distribution Arrangement of Investment Choice (Cash Distribution) (For Global InvestPlus and GlobalONE Plus Only)

(i) Dividend payout

When the underlying fund of an Investment Choice (Cash Distribution) declares dividend on the record date (the “Record Date”)* and you have notional units of that Investment Choice (Cash Distribution) on the Record Date, you will be entitled to receive dividend. The dividend amount is determined by multiplying the number of notional units of Investment Choice (Cash Distribution) held by you on the Record Date by the dividend rate declared by the underlying fund rounded to the nearest two decimal places. Any remaining balance after such rounding will be borne or absorbed by the Company.

*Record Date is a date established by the management company / fund manager of an underlying fund in order to determine which investors are eligible to receive a dividend and it varies from an underlying fund to another.

(ii) 派發股息的頻率

投資選擇(現金分派)的股息支付頻率乃跟隨該投資選擇(現金分派)的相關基金之股息分派頻率。

(iii) 領取股息的資格

於記錄日持有投資選擇(現金分派)之名義單位的保單持有人均合資格領取現金股息。如於冷靜期內取消或終止保單，退回已繳付的保費將會於市值調整後扣回已支付給閣下的現金股息的金額。

(iv) 收取股息支付的途徑

a. 現金支付

股息支付將透過港元自動轉帳或本公司提供的其他方式支付。本公司會基於參照市場主要匯率以誠信且商業上合理的方式而釐定的匯率，把現金股息由投資選擇的貨幣轉換至港元。本公司會把現金股息扣除任何銀行收費及因貨幣轉換而衍生的收費，並把淨金額支付予閣下。本公司在一般情況下，將從投資選擇(現金分派)的相關基金收到股息付款後14個營業日內完成付款。然而，本公司有權因產品冊子內定義的特殊情況延遲付款。在該等情況結束後，將在實際可行的情況下盡快付款。本公司不會就付款延遲期間對股息支付發放任何利息。

提款費用並不適用於股息支付。本公司不會就現金形式的股息支付徵收手續費及收費，惟此等支付或會因自動轉帳或其他付款方式衍生任何適用的銀行收費，而任何此等收費均由保單持有人承擔。所有適用的銀行收費或會先從股息支付金額中扣除，而得出之淨餘額將支付予閣下。適用的銀行收費將不時由銀行全權酌情釐定，詳情請直接向銀行查詢。

(ii) Dividend frequency

The frequency of dividend payout of an Investment Choice (Cash Distribution) follows the frequency of dividend payout of the underlying fund linked to that Investment Choice (Cash Distribution).

(iii) Entitlement to dividend

The policyholders holding notional units of an Investment Choice (Cash Distribution) on the Record Date are entitled to receive dividend. Upon cancellation or termination of a policy during the cooling-off period, the payout amount paid to you prior to such cancellation or termination will be deducted from your refund of premium, subject to any market-value adjustment.

(iv) Options of Payment of Dividend

a. Payout in cash

The dividend payout will be made in cash through autopay in HKD or other methods available from the Company at the time of payment. We will covert cash dividend denominated in the currency of the investment choices into Hong Kong Dollars based on the prevailing exchange rate determined by us acting in good faith and commercially reasonable manner with reference to the prevailing market rates. All bank charges and cost of converting into Hong Kong Dollar may be deducted from the cash dividend received and the resulting net amount will be paid to you. The Company will normally make the payment within 14 business days after the Company has received the dividend payment from the underlying fund linked to the Investment Choice (Cash Distribution). However, the Company reserves the right to defer payment under Exceptional Circumstances as defined in the Product Brochure. When such circumstance(s) cease(s) to exist, payment will be made as soon as practicable. No interest is payable on the dividend payout for the period during which the payment is deferred.

Withdrawal charge does not apply to dividend payout. There is no handling fee and charge imposed by the Company in respect of the dividend payout in cash, but such payout may be subject to any applicable bank charges incurred by autopay or other payment methods and any such charges are to be borne by the policyholder. All applicable bank charges may be deducted from the amount of dividend payout in advance and the resulting net amount will be paid to you. The applicable bank charges will be determined by the bank at its sole discretion from time to time. Please consult the bank directly for details.

b. 單位支付

股息支付將被自動再作投資，及以相關投資選擇(現金分派)之額外的名義上單位形式分配至閣下的保單。本公司將基於此等名義上單位被分配至閣下的保單的交易日，以當日相關的投資選擇(現金分派)之名義上單位之賣出價分配單位至閣下的保單。在一般情況下，本公司將從相關基金收到股息付款後14個營業日內完成單位分配。

在產品冊子內定義的特殊情況下，本公司可延遲分配。在該等情況結束後，將在實際可行的情況下盡快分配。本公司不會就分配延遲期間對股息支付發放任何利息。

以單位支付的股息支付將成為保單價值的一部份，因此需收取載列於「收費一覽表」的適用的保單收費。

於申請「環球投資整付計劃」及「環球智匯投資整付計劃」時，閣下可選取上述其中一項途徑收取股息支付。已選的途徑將適用於閣下的保單下之所有投資選擇(現金分派)。閣下可隨時於保單繕發後透過本公司指定的形式發出書面請求以更改有關途徑。如本公司沒有收到指示，收取股息支付的方式將預設為途徑b.「單位支付」。

b. Payout in unit(s)

The dividend payout will be automatically re-invested and allocated to your policy in the form of additional notional unit(s) of the relevant Investment Choice (Cash Distribution). The Company will normally allocate the notional unit(s) within 14 business days after the Company has received the dividend payment from the underlying fund based on the offer price of a notional unit of the Investment Choice (Cash Distribution) on the dealing day on which such notional unit(s) is / are allocated to your policy.

The Company may defer the allocation under Exceptional Circumstances as defined in the Product Brochure. When such circumstance(s) cease(s) to exist, allocation will be made as soon as practicable. No interest is payable on the dividend payout for the period during which the allocation is deferred.

Dividend payout in unit(s) will form a part of the policy value and therefore be subject to applicable policy charges as set out in the section “Summary of Current Charges”.

You could select one of the above options for receiving dividend payout when you apply for Global InvestPlus and GlobalONE Plus. The selected option will apply to all Investment Choices (Cash Distribution) under your policy. You could change the option at any time after policy issuance by giving us a written request in the form specified by us. If no instruction is received by us, the default option for receiving dividend payout is option b. “Payout in unit(s)”.

「環球系列」及「財智之選系列」提供的投資選擇一覽

環球系列及**財智之選系列**為你提供逾100款多元化投資選擇，以達致你的投資目標。

閣下應參閱相關基金銷售文件（包括產品資料概要），以了解相關基金的詳情（包括但不限於相關基金的投資目標及策略、風險因素及費用），本公司會應要求提供上述文件。

	投資選擇名稱	編號	投資風險水平	相應相關基金名稱	相關基金的管理公司/基金經理名稱	相關基金單位類別	投資選擇貨幣	相關基金貨幣
環球股票市場								
1	聯博－低波幅策略股票基金"AD"（分派）**	ACLVU	低 高	聯博－低波幅策略股票基金	AllianceBernstein (Luxembourg) S.à r.l.	AD	美元	美元
2	安本基金－環球可持續股票基金	AGWOU	低 高	安本基金－環球可持續股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
3	萬通保險富達環球消費品牌基金 "A" 股*	FICIU	低 高	富達基金－環球消費品牌基金	FIL Investment Management (Luxembourg) S.A.	A	美元	歐元
4	富達基金－環球焦點基金"A"股	FIGFU	低 高	富達基金－環球焦點基金	FIL Investment Management (Luxembourg) S.A.	A-累積	美元	美元
5	首源全球基建基金*	FSGIU	低 高	首源投資環球傘子基金有限公司－首源全球基建基金	First Sentier Investors (Ireland) Limited	I（派息）	美元	美元
6	富蘭克林鄧普頓投資基金－鄧普頓環球小型公司基金"A(累算)"股	FTGSU	低 高	富蘭克林鄧普頓投資基金－鄧普頓環球小型公司基金	Franklin Templeton International Services S.à r.l.	A（累積）	美元	美元
7	滙豐環球投資基金－環球股票氣候變化概念"AD"類	HSECU	低 高	滙豐環球投資基金－環球股票氣候變化概念	HSBC Investment Funds (Luxembourg) S.A.	AD	美元	美元
8	貝萊德全球基金－系統分析環球小型企業基金 "A"	MLGSU	低 高	貝萊德全球基金－系統分析環球小型企業基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
9	貝萊德全球基金－系統分析環球股票高息基金"A"（分派）**	MLSGU	低 高	貝萊德全球基金－系統分析環球股票高息基金	BlackRock (Luxembourg) S.A.	A6	美元	美元
10	Morgan Stanley Investment Funds 環球品牌基金"A"股	MSBRU	低 高	Morgan Stanley Investment Funds 環球品牌基金	MSIM Fund Management (Ireland) Limited	A	美元	美元
11	景順環球股票收益基金 A（累積）	MSGVU	低 高	景順盧森堡基金系列－景順環球股票收益基金	Invesco Management S.A.	A（累積）	美元	美元
12	施羅德環球基金系列－環球持續增長"A"股	SCSGU	低 高	施羅德環球基金系列－環球持續增長	Schroder Investment Management (Europe) S.A.	A（累積）	美元	美元

*相關基金可能會派發股息。於閣下的保單生效期間，如相關基金派發股息，該股息會以發售價分配額外該相關基金所屬投資選擇的名義上之單位，而所分配的名義上之單位會撥入保單價值內。本公司保留（並以事先書面通知）任何從相關基金收到的股息的分配方法之決定權。

**只適用於環球投資整付計劃及環球智匯投資整付計劃。

	投資選擇名稱	編號	投資風險水平	相應相關基金名稱	相關基金的管理公司/基金經理名稱	相關基金單位類別	投資選擇貨幣	相關基金貨幣
地區市場								
13	安本基金－亞太可持續股票基金	AGAPU	低 高	安本基金－亞太可持續股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
14	安本基金－亞洲小型公司基金	AGASU	低 高	安本基金－亞洲小型公司基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
15	安本基金－新興市場小型公司基金	AGESU	低 高	安本基金－新興市場小型公司基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
16	霸菱東歐基金*	BAEAU	低 高	霸菱國際傘子基金－霸菱東歐基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
17	霸菱東歐（側袋）基金*	BAEEU	低 高	霸菱環球傘子基金－霸菱東歐（側袋）基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
18	萬通保險霸菱歐洲精選基金*	BAEUU	低 高	霸菱歐洲精選基金	Baring Fund Managers Limited	A 收入	美元	英鎊
19	霸菱香港中國基金*	BAHCU	低 高	霸菱國際傘子基金－霸菱香港中國基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
20	霸菱大東協基金*	BAPAU	低 高	霸菱國際傘子基金－霸菱大東協基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
21	富達基金－亞太股息基金"A"股*	FIAPU	低 高	富達基金－亞太股息基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
22	富達基金－東協基金"A"股*	FIASU	低 高	富達基金－東協基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
23	富達基金－新興亞洲基金 "A" 股	FIEAU	低 高	富達基金－新興亞洲基金	FIL Investment Management (Luxembourg) S.A.	A-累積	美元	美元
24	富達基金－新興市場基金 "A 累算"	FIEFU	低 高	富達基金－新興市場基金	FIL Investment Management (Luxembourg) S.A.	A-累積	美元	美元
25	萬通保險富達歐洲增長基金"A"股*	FIEGU	低 高	富達基金－歐洲增長基金	FIL Investment Management (Luxembourg) S.A.	A	美元	歐元
26	富達基金－新興「歐非中東」基金"A累算"	FIEMU	低 高	富達基金－新興「歐非中東」基金	FIL Investment Management (Luxembourg) S.A.	A-累積	美元	美元
27	富達基金－大中華基金"A"股*	FIGCU	低 高	富達基金－大中華基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
28	富達基金－太平洋基金"A"股*	FIPAU	低 高	富達基金－太平洋基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元

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29	富達基金－亞洲股票 ESG 基金"A"股*	FISEU	低 高	富達基金－亞洲股票 ESG 基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
30	首域盈信亞洲股本優點基金*	FSAEU	低 高	首源投資環球傘子基金有限公司－首域盈信亞洲股本優點基金	First Sentier Investors (Ireland) Limited	I（派息）	美元	美元
31	首域盈信大中華增長基金	FSGCU	低 高	首源投資環球傘子基金有限公司－首域盈信大中華增長基金	First Sentier Investors (Ireland) Limited	I	美元	美元
32	富蘭克林鄧普頓投資基金－鄧普頓亞洲增長基金"A(累算)"股	FTAGU	低 高	富蘭克林鄧普頓投資基金－鄧普頓亞洲增長基	Franklin Templeton International Services S.à r.l.	A（累算）	美元	美元
33	萬通保險富蘭克林鄧普頓東歐基金"A(累算)"股	FTEEU	低 高	富蘭克林鄧普頓投資基金－鄧普頓東歐基金	Franklin Templeton International Services S.à r.l.	A（累算）	美元	歐元
34	富蘭克林鄧普頓投資基金－鄧普頓新興市場基金"A(累算)"股	FTEMU	低 高	富蘭克林鄧普頓投資基金－鄧普頓新興市場基金	Franklin Templeton International Services S.à r.l.	A（累算）	美元	美元
35	富蘭克林鄧普頓投資基金－鄧普頓新興市場小型公司基金 "A(累算)"股	FTESU	低 高	富蘭克林鄧普頓投資基金－鄧普頓新興市場小型公司基金	Franklin Templeton International Services S.à r.l.	A（累算）	美元	美元
36	滙豐環球投資基金–環球新興市場股票"AD"類*	HSEMU	低 高	滙豐環球投資基金－環球新興市場股票	HSBC Investment Funds (Luxembourg) S.A.	AD	美元	美元
37	景順亞洲機遇股票基金 A (累積)	INAOU	低 高	景順盧森堡基金系列－景順亞洲機遇股票基金	Invesco Management S.A.	A（累算）	美元	美元
38	景順亞洲消費動力基金 A (累積)	INCDU	低 高	景順盧森堡基金系列－景順亞洲消費動力基金	Invesco Management S.A.	A（累算）	美元	美元
39	萬通保險景順泛歐洲基金 A (每年派息)*	INPEU	低 高	景順盧森堡基金系列－景順泛歐洲基金	Invesco Management S.A.	A (每年派息)	美元	美元
40	摩根亞洲增長基金	JFADU	低 高	摩根亞洲增長基金	摩根基金（亞洲）有限公司	累計	美元	美元
41	摩根東協基金	JFASU	低 高	摩根東協基金	摩根基金（亞洲）有限公司	累計	美元	美元
42	萬通保險摩根亞洲小型企業基金	JFACU	低 高	摩根亞洲小型企業基金	摩根基金（亞洲）有限公司	累計	美元	港元
43	摩根基金－新興歐洲股票基金*	JFEEU	低 高	摩根基金 - 新興歐洲股票基金	JPMorgan Asset Management (Europe) S.à r.l.	A（分派）	美元	美元
44	摩根基金－中東、非洲及新興歐洲機會基金*	JFMEU	低 高	摩根基金 - 中東、非洲及新興歐洲機會基金	JPMorgan Asset Management (Europe) S.à r.l.	A（分派）	美元	美元
45	貝萊德全球基金－新興市場(中國除外)基金"A"	MLERU	低 高	貝萊德全球基金－新興市場(中國除外)基金	BlackRock (Luxembourg) S.A.	A2	美元	美元

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46	萬通保險貝萊德全球基金－新興歐洲基金"A"	MLEEU	低 高	貝萊德全球基金－新興歐洲基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
47	萬通保險貝萊德全球基金－歐洲特別時機基金"A"	MLESU	低 高	貝萊德全球基金－歐洲特別時機基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
48	貝萊德全球基金－拉丁美洲基金"A"	MLLAU	低 高	貝萊德全球基金－拉丁美洲基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
49	施羅德環球基金系列–新興三國股票(巴西、印度及中國)"A1"股	SCBRU	低 高	施羅德環球基金系列–新興三國股票（巴西、印度及中國）	Schroder Investment Management (Europe) S.A.	A1 累積	美元	美元
50	萬通保險施羅德歐元股票基金"A1"股	SCEEU	低 高	施羅德環球基金系列－歐元股票	Schroder Investment Management (Europe) S.A.	A1 累積	美元	歐元
51	施羅德環球基金系列－大中華"A1"股	SCGCU	低 高	施羅德環球基金系列－大中華	Schroder Investment Management (Europe) S.A.	A1 累積	美元	美元
52	施羅德環球基金系列－新領域股票"A1"股	SCFMU	低 高	施羅德環球基金系列－新領域股	Schroder Investment Management (Europe) S.A.	A1 累積	美元	美元
53	惠理價值基金－"C" 單位	VPCFU	低 高	惠理價值基金	惠理基金管理香港有限公司	C 單位	美元	美元
54	惠理高息股票基金－A1 類別*	VPHDU	低 高	惠理高息股票基金	惠理基金管理香港有限公司	A1	美元	美元
單一國家投資								
55	安本基金－全方位中國可持續股票基金	AGCHU	低 高	安本基金－全方位中國可持續股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
56	安本基金－印度股票基金	AGINU	低 高	安本基金－印度股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
57	萬通保險安本基金－日本可持續股票基金	AGJAU	低 高	安本基金－日本可持續股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	日圓
58	萬通保險霸菱德國增長基金 A 類別美元累積	BAGGU	低 高	霸菱德國增長基金	Baring Fund Managers Limited	A 累計	美元	美元
59	霸菱韓國聯接基金	BAKFU	低 高	霸菱韓國聯接基金	Baring International Fund Managers (Ireland) Limited	A 累積	美元	美元
60	法巴巴西股票基金	BPBEU	低 高	法巴巴西股票基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典–資本	美元	美元
61	法巴中國股票基金	BPHCU	低 高	法巴中國股票基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典–資本	美元	美元

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62	法巴俄羅斯股票基金	BPREU	低 高	法巴俄羅斯股票基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典–資本	美元	美元
63	華夏投資信託－華夏中國聚焦基金	CTCSU	低 高	華夏投資信託－華夏中國聚焦基金	華夏基金(香港)有限公司	美元單位	美元	美元
64	萬通保險富達澳洲多元化股票基金 "A" 股*	FIAUU	低 高	富達基金－澳洲多元化股票基金	FIL Investment Management (Luxembourg) S.A.	A	美元	澳元
65	富達基金－中國焦點基金"A"股*	FICFU	低 高	富達基金－中國焦點基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
66	首域盈信中國增長基金	FSCHU	低 高	首源投資環球傘子基金有限公司－首域盈信中國增長基金	First Sentier Investors (Ireland) Limited	I	美元	美元
67	首域盈信印度次大陸基金	FSISU	低 高	首源投資環球傘子基金有限公司－首域盈信印度次大陸基金	First Sentier Investors (Ireland) Limited	I	美元	美元
68	富蘭克林鄧普頓投資基金－富蘭克林美國機會基金 "A (累算)" 股	FTUSU	低 高	富蘭克林鄧普頓投資基金－富蘭克林美國機會基金	Franklin Templeton International Services S.à r.l.	A（累算）	美元	美元
69	滙豐環球投資基金－中國股票"AD"類*	HSCHU	低 高	滙豐環球投資基金－中國股票	HSBC Investment Funds (Luxembourg) S.A.	AD	美元	美元
70	滙豐環球投資基金－印度股票"AD"類*	HSINU	低 高	滙豐環球投資基金－印度股票	HSBC Investment Funds (Luxembourg) S.A.	AD	美元	美元
71	萬通保險景順日本股票優勢基金 A (累積/美元對沖)	INJEU	低 高	景順盧森堡基金系列－景順日本股票優勢基金	Invesco Management S.A.	A (美元對沖)	美元	美元
72	摩根南韓基金	JFKOU	低 高	摩根南韓基金	摩根基金（亞洲）有限公司	累計	美元	美元
73	摩根台灣基金 A*	JFTAU	低 高	摩根基金 - 台灣基金	JPMorgan Asset Management (Europe) S.à r.l.	A（分派）	美元	美元
74	摩根泰國基金	JFTHU	低 高	摩根泰國基金	摩根基金（亞洲）有限公司	累計	美元	美元
75	富蘭克林鄧普頓環球基金系列－FTGF 凱利美國進取型增長基金 A 類累積	LMUGU	低 高	富蘭克林鄧普頓環球基金系列－FTGF 凱利美國進取型增長基金	Franklin Templeton International Services S.à r.l.	A 累積	美元	美元

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76	富蘭克林鄧普頓環球基金系列 – FTGF 銳思美國小型資本機會基金 A 類累積	LMUSU	低 高	富蘭克林鄧普頓環球基金系列 – FTGF 銳思美國小型資本機會基金	Franklin Templeton International Services S.à r.l.	A 累積	美元	美元
77	萬通保險貝萊德全球基金 – 日本中小型企業特別時機基金"A"	MLJOU	低 高	貝萊德全球基金–日本中小型企業特別時機基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
78	Morgan Stanley Investment Funds 美國優勢基金"A"股	MSUAU	低 高	Morgan Stanley Investment Funds 美國優勢基金	MSIM Fund Management (Ireland) Limited	A	美元	美元
79	萬通保險施羅德香港股票基金"A1"股	SCHEU	低 高	施羅德環球基金系列 – 香港股票	Schroder Investment Management (Europe) S.A.	A1 累積	美元	港元
80	Value Partners 中華滙聚基金*	VPBHU	低 高	智者之選基金 – 中華匯聚基金	惠理基金管理公司	A	美元	美元
81	Value Partners 中國大陸焦點基金*	VPMFU	低 高	智者之選基金 – 中國大陸焦點基金	惠理基金管理公司	A	美元	美元
債券市場								
82	AB FCP I – 美元收益基金"AA" (分派)**	ACAAU	低 高	AB FCP I – 美元收益基金	AllianceBernstein (Luxembourg) S.à r.l.	AA	美元	美元
83	AB FCP I – 美元收益基金"A2"	ACAIU	低 高	AB FCP I – 美元收益基金	AllianceBernstein (Luxembourg) S.à r.l.	A2	美元	美元
84	AB FCP I – 環球高收益基金"A2"	ACGHU	低 高	AB FCP I – 環球高收益基金	AllianceBernstein (Luxembourg) S.à r.l.	A2	美元	美元
85	安本基金 – 印度債券基金	AGIBU	低 高	安本基金 – 印度債券基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
86	安本基金 – 新興市場債券基金	AGEBU	低 高	安本基金 – 新興市場債券基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
87	安聯美國短存續期高收益債券基金(分派)**	ALSHU	低 高	安聯環球投資基金 – 安聯美國短存續期高收益債券基金	Allianz Global Investors GmbH	AM	美元	美元
88	霸菱環球高收益債券基金(分派)**	BAGHU	低 高	霸菱傘子基金公眾有限公司 – 霸菱環球高收益債券基金	Baring International Fund Managers (Ireland) Limited	G 類別 美元分派（每月）	美元	美元
89	霸菱成熟及新興市場高收益債券基金(分派)**	BADEU	低 高	霸菱傘子基金公眾有限公司 – 霸菱成熟及新興市場高收益債券基金	Baring International Fund Managers (Ireland) Limited	G 類別 美元分派（每月）	美元	美元

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90	霸菱成熟及新興市場高收益債券基金*	BAHYU	低 高	霸菱傘子基金公眾有限公司－霸菱成熟及新興市場高收益債券基金	Baring International Fund Managers (Ireland) Limited	G 類別美元分派（每季）	美元	美元
91	霸菱環球債券基金*	BAIBU	低 高	霸菱國際傘子基金–霸菱環球債券基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
92	霸菱環球高級抵押債券基金(分派)**	BASSU	低 高	霸菱傘子基金公眾有限公司－霸菱環球高級抵押債券基金	Baring International Fund Managers (Ireland) Limited	G 類別美元分派（每月）	美元	美元
93	法巴全球可換股債券基金	BPWCU	低 高	法巴全球可換股債券基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 – 資本	美元	美元
94	法巴新興市場智取債券基金	BPEMU	低 高	法巴新興市場智取債券基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 – 資本	美元	美元
95	法巴全球通脹掛鈎債券基金	BPIBU	低 高	法巴全球通脹掛鈎債券基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 – 資本	美元	美元
96	法巴美元短期債券基金	BPUBU	低 高	法巴美元短期債券基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典 – 資本	美元	美元
97	富達基金－美元債券基金"A"股	FIUBU	低 高	富達基金－美元債券基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
98	首源亞洲優質債券基金	FSAQU	低 高	首源投資環球傘子基金有限公司－首源亞洲優質債券基金	First Sentier Investors (Ireland) Limited	I	美元	美元
99	富蘭克林鄧普頓投資基金－鄧普頓新興市場債券基金 "A(每季派息)"股*	FTEBU	低 高	富蘭克林鄧普頓投資基金－鄧普頓新興市場債券基金	Franklin Templeton International Services S.à r.l.	A (每季派息)	美元	美元
100	富蘭克林浮動息率基金"A(派息)"股(分派)**	FTFRU	低 高	富蘭克林浮動息率基金	Franklin Templeton International Services S.à r.l.	A(派息)	美元	美元
101	富蘭克林鄧普頓投資基金－鄧普頓環球債券基金"A(每月派息)"股*	FTGBU	低 高	富蘭克林鄧普頓投資基金－鄧普頓環球債券基金	Franklin Templeton International Services S.à r.l.	A (每月派息)	美元	美元
102	滙豐亞洲債券基金 "AC"類	HSABU	低 高	滙豐投資信託基金－滙豐亞洲債券基金	滙豐投資基金（香港）有限公司	AC	美元	美元
103	滙豐亞洲高收益債券基金"AM2"類(分派)**	HSAHU	低 高	滙豐投資信託基金－滙豐亞洲高收益債券基金	滙豐投資基金（香港）有限公司	AM2	美元	美元
104	滙豐環球投資基金－環球高入息債券"AM2"類(分派)**	HSGHU	低 高	滙豐環球投資基金－環球高入息債券	HSBC Investment Funds (Luxembourg) S.A.	AM2	美元	美元

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105	摩根亞洲總收益債券基金*	JFABU	低 高	摩根亞洲總收益債券基金	摩根基金（亞洲）有限公司	每月派息	美元	美元
106	摩根基金－環球債券收益基金(分派) **	JFICU	低 高	摩根基金－環球債券收益基金	JPMorgan Asset Management (Europe) S.à r.l.	A（每月派息）美元	美元	美元
107	富蘭克林鄧普頓環球基金系列－FTGF 西方資產亞洲機會基金(分派)**	LMAOU	低 高	富蘭克林鄧普頓環球基金系列－FTGF 西方資產亞洲機會基金	Franklin Templeton International Services S.à r.l.	A 精選派息 (M)	美元	美元
108	貝萊德全球基金－貝萊德亞洲老虎債券基金"A"	MLABU	低 高	貝萊德全球基金－亞洲老虎債券基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
109	貝萊德全球基金－中國債券基金"A"	MLCBU	低 高	貝萊德全球基金－中國債券基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
110	貝萊德全球基金－環球債券收益基金"A" (分派)**	MLSBU	低 高	貝萊德全球基金－環球債券收益基金	BlackRock (Luxembourg) S.A	A10	美元	美元
111	貝萊德全球基金－美元高收益債券基金"A"	MLUHU	低 高	貝萊德全球基金－美元高收益債券基金	BlackRock (Luxembourg) S.A.	A2	美元	美元
112	Morgan Stanley Investment Funds 環球債券基金"A"股	MSGBU	低 高	Morgan Stanley Investment Funds 環球債券基金	MSIM Fund Management (Ireland) Limited	A	美元	美元
113	信安環球投資基金－優先證券基金(分派)**	PRPIU	低 高	信安環球投資基金－優先證券基金	Principal Global Investors (Ireland) Limited	D2 類添利單位	美元	美元
114	信安環球投資基金－優先證券基金	PRPSU	低 高	信安環球投資基金－優先證券基金	Principal Global Investors (Ireland) Limited	A 累積	美元	美元
115	施羅德環球基金系列－亞洲債券"A1"股	SCABU	低 高	施羅德環球基金系列－亞洲債券	Schroder Investment Management (Europe) S.A.	A1 累積	美元	美元
116	萬通保險施羅德港元債券基金"A1"累算股	SCHBU	低 高	施羅德環球基金系列－港元債券	Schroder Investment Management (Europe) S.A.	A1 累積	美元	港元
117	泰康開泰基金－泰康開泰海外短期債券基金	TKSBU	低 高	泰康開泰基金－泰康開泰海外短期債券基金	泰康資產管理 (香港) 有限公司	A–美元累積	美元	美元

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行業投資								
118	聯博－國際健康護理基金"A"	ACIHU	低 高	聯博－國際健康護理基金	AllianceBernstein (Luxembourg) S.à r.l.	A	美元	美元
119	安本基金－環球創新股票基金	AGTEU	低 高	安本基金－環球創新股票基金	abrdn Investments Luxembourg S.A.	A 類累積	美元	美元
120	安聯環球人工智能股票基金	ALAIU	低 高	安聯環球投資基金－安聯環球人工智能股票基金	Allianz Global Investors GmbH	AT	美元	美元
121	霸菱環球農業基金	BAGAU	低 高	霸菱投資傘子基金－霸菱環球農業基金	Baring Fund Managers Limited	A 美元累積	美元	美元
122	霸菱環球資源基金*	BAGRU	低 高	霸菱環球傘子基金－霸菱環球資源基金	Baring International Fund Managers (Ireland) Limited	A 收益	美元	美元
123	萬通保險法巴水資源基金	BPAQU	低 高	法巴水資源基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典－資本	美元	歐元
124	法巴主要消費品創新股票基金	BPCIU	低 高	法巴主要消費品創新股票基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典－資本	美元	美元
125	法巴潔淨能源基金	BPWEU	低 高	法巴潔淨能源基金	BNP PARIBAS ASSET MANAGEMENT Luxembourg	經典－資本	美元	美元
126	萬通保險富達環球金融服務基金"A"股*	FIFSU	低 高	富達基金－環球金融服務基金	FIL Investment Management (Luxembourg) S.A.	A	美元	歐元
127	富蘭克林鄧普頓投資基金－富蘭克林生物科技新領域基金"A（累算）"股	FTBDU	低 高	富蘭克林鄧普頓投資基金－富蘭克林生物科技新領域基金	Franklin Templeton International Services S.à r.l.	A(累算)	美元	美元
128	富蘭克林鄧普頓投資基金－富蘭克林科技基金"A(累算)"股	FTTEU	低 高	富蘭克林鄧普頓投資基金－富蘭克林科技基金	Franklin Templeton International Services S.à r.l.	A(累算)	美元	美元
129	景順環球消費趨勢基金 A（累積）	INGLU	低 高	景順盧森堡基金系列－景順環球消費趨勢基金	Invesco Management S.A.	A (累積)	美元	美元
130	摩根環球天然資源基金 "A"	JFNRU	低 高	摩根基金－環球天然資源基金	JPMorgan Asset Management (Europe) S.à r.l.	A (累計)	美元	美元
131	摩根基金–美國科技基金*	JFUTU	低 高	摩根基金－美國科技基金	JPMorgan Asset Management (Europe) S.à r.l.	A (分派)	美元	美元
132	貝萊德全球基金－可持續能源基金"A"	MLNEU	低 高	貝萊德全球基金－可持續能源基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
133	貝萊德全球基金－天然資源基金"A"	MLNRU	低 高	貝萊德全球基金－天然資源基金	BlackRock (Luxembourg) S.A.	A2	美元	美元

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134	貝萊德全球基金－營養科學基金"A"	MLWAU	低 高	貝萊德全球基金－營養科學基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
135	貝萊德全球基金－世界能源基金"A"	MLWEU	低 高	貝萊德全球基金－世界能源基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
136	貝萊德全球基金－世界金融基金 "A"	MLWFU	低 高	貝萊德全球基金－世界金融基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
137	貝萊德全球基金－世界黃金基金"A"	MLWGU	低 高	貝萊德全球基金－世界黃金基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
138	貝萊德全球基金－世界健康科學基金"A"	MLWHU	低 高	貝萊德全球基金－世界健康科學基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
139	貝萊德全球基金－世界礦業基金"A"	MLWMU	低 高	貝萊德全球基金－世界礦業基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
140	惠理醫藥行業基金	VPHCU	低 高	惠理基金(愛爾蘭)ICAV－惠理醫藥行業基金	惠理基金管理香港有限公司	A (非對沖)	美元	美元
組合資產								
141	安本基金－多元化收益基金(分派)**	AGDIU	低 高	安本基金－多元化收益基金	abrdn Investments Luxembourg S.A.	A 類 總每月加速派息	美元	美元
142	安聯亞洲多元入息基金	ALAMU	低 高	安聯環球投資基金－安聯亞洲多元入息基金	Allianz Global Investors GmbH	AT	美元	美元
143	安聯收益及增長基金(分派)**	ALIGU	低 高	安聯環球投資基金－安聯收益及增長基金	Allianz Global Investors GmbH	AM	美元	美元
144	富達基金－多元收益 ESG 基金"A"股*	FIGIU	低 高	富達基金－多元收益 ESG 基金	FIL Investment Management (Luxembourg) S.A.	A	美元	美元
145	首源亞洲鐵橋基金*	FSABU	低 高	首源投資傘子基金－首源亞洲鐵橋基金	首源投資（香港）有限公司	I	美元	美元
146	富蘭克林鄧普頓投資基金－鄧普頓環球均衡增長基金"A（每季派息）"股*	FTBAU	低 高	富蘭克林鄧普頓投資基金－鄧普頓環球均衡增長基金	Franklin Templeton International Services S.à r.l.	A (每季派息)	美元	美元
147	摩根全方位入息基金(分派)**	JFMIU	低 高	摩根全方位入息基金	摩根基金（亞洲）有限公司	每月派息	美元	美元
148	貝萊德全球基金－環球資產配置基金"A"	MLGAU	低 高	貝萊德全球基金－環球資產配置基金	BlackRock (Luxembourg) S.A.	A2	美元	美元

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149	貝萊德全球基金－ESG 多元資產基金 "A"	MLMAU	低 高	貝萊德全球基金－ESG 多元資產基金	BlackRock (Luxembourg) S.A.	A2 (美元對沖)	美元	美元
150	施羅德環球基金系列－新興市場股債 "A1"股(分派)**	SCEMU	低 高	施羅德環球基金系列－新興市場股債	Schroder Investment Management (Europe) S.A.	美元 A1 類別收息單位	美元	美元
貨幣市場								
151	摩根基金－美元浮動淨值貨幣基金#	JFMMU	低 高	摩根基金－美元浮動淨值貨幣基金	JPMorgan Asset Management (Europe) S.à r.l.	A（累計）	美元	美元
152	貝萊德全球基金－美元貨幣基金 "A"	MLUDU	低 高	貝萊德全球基金－美元貨幣基金	BlackRock (Luxembourg) S. A.	A2	美元	美元
153	萬通保險施羅德金融市場基金^	SCHDU	低 高	施羅德金融市場基金	施羅德投資管理（香港）有限公司	-	美元	港元
154	萬通保險泰康開泰港元貨幣基金(分派)**#	TKHCU	低 高	泰康開泰基金－泰康開泰港元貨幣基金	泰康資產管理 (香港) 有限公司	C 港元分派	美元	港元
155	萬通保險泰康開泰港元貨幣基金#	TKHDU	低 高	泰康開泰基金－泰康開泰港元貨幣基金	泰康資產管理 (香港) 有限公司	A	美元	港元
156	泰康開泰基金－泰康開泰美元貨幣基金(分派)**#	TKUCU	低 高	泰康開泰基金－泰康開泰美元貨幣基金	泰康資產管理 (香港) 有限公司	C 美元分派	美元	美元
157	泰康開泰基金－泰康開泰美元貨幣基金#	TKUDU	低 高	泰康開泰基金－泰康開泰美元貨幣基金	泰康資產管理 (香港) 有限公司	A	美元	美元
房地產投資								
158	施羅德環球基金系列–環球城市"A1"股	SCGPU	低 高	施羅德環球基金系列–環球城市	Schroder Investment Management (Europe) S.A.	A1 累積	美元	美元

**只適用於環球投資整付計劃及環球智匯投資整付計劃。
#獲批核的投資選擇名義上之單位之買賣申請的交易日為申請獲批核後的第二個估值日。
^獲批核的投資選擇名義上之單位之買賣申請的交易日為申請獲批核後的第三個估值日。

List of Investment Choices available under "Global Series" and "Premier-Choice Series"

To meet your investment objectives, we offer you the option of investing in over 100 investment choices as the investment component of your **Global Series** and **Premier-Choice Series** products.

You should read the offering documents (including the product key facts statements) of the underlying funds, which are available from the Company upon request, for details of the underlying funds (including, without limitation, their investment objectives and policies, risk factors and charges).

	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
Global Equity Market								
1	AB SICAV I - Low Volatility Equity Portfolio "AD" (CD)**	ACLVU	Low High	AB SICAV I - Low Volatility Equity Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AD	USD	USD
2	abrdn SICAV I - Global Sustainable Equity Fund	AGWOU	Low High	abrdn SICAV I - Global Sustainable Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
3	YF Life Fidelity Global Consumer Brands Fund "A" Shares*	FICIU	Low High	Fidelity Funds - Global Consumer Brands Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	EUR
4	Fidelity Funds - Global Focus Fund "A" Shares	FIGFU	Low High	Fidelity Funds - Global Focus Fund	FIL Investment Management (Luxembourg) S.A.	A-ACC	USD	USD
5	First Sentier Global Listed Infrastructure Fund*	FSGIU	Low High	First Sentier Investors Global Umbrella Fund plc - First Sentier Global Listed Infrastructure Fund	First Sentier Investors (Ireland) Limited	I (Distributing)	USD	USD
6	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund "A(acc)" Shares	FTGSU	Low High	Franklin Templeton Investment Funds - Templeton Global Smaller Companies Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
7	HSBC Global Investment Funds - Global Equity Climate Change Class "AD"	HSECU	Low High	HSBC Global Investment Funds - Global Equity Climate Change	HSBC Investment Funds (Luxembourg) S.A.	AD	USD	USD
8	BlackRock Global Funds - Systematic Global SmallCap Fund Class "A"	MLGSU	Low High	BlackRock Global Funds – Systematic Global SmallCap Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
9	BlackRock Global Funds – Systematic Global Equity High Income Fund Class "A" (CD)**	MLSGU	Low High	BlackRock Global Funds – Systematic Global Equity High Income Fund	BlackRock (Luxembourg) S.A.	A6	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
10	Morgan Stanley Investment Funds Global Brands Fund "A" Shares	MSBRU	Low High	Morgan Stanley Investment Funds Global Brands Fund	MSIM Fund Management (Ireland) Limited	A	USD	USD
11	Invesco Global Equity Income Fund A (Acc)	MSGVU	Low High	Invesco Funds - Invesco Global Equity Income Fund	Invesco Management S.A.	A Accumulation	USD	USD
12	Schroder International Selection Fund - Global Sustainable Growth "A" Shares	SCSGU	Low High	Schroder International Selection Fund - Global Sustainable Growth	Schroder Investment Management (Europe) S.A.	A Accumulation	USD	USD
Regional Market								
13	abrdn SICAV I - Asia Pacific Sustainable Equity Fund	AGAPU	Low High	abrdn SICAV I - Asia Pacific Sustainable Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
14	abrdn SICAV I - Asian Smaller Companies Fund	AGASU	Low High	abrdn SICAV I - Asian Smaller Companies Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
15	abrdn SICAV I - Emerging Markets Smaller Companies Fund	AGESU	Low High	abrdn SICAV I - Emerging Markets Smaller Companies Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
16	Barings Eastern Europe Fund*	BAEAU	Low High	Barings International Umbrella Fund - Barings Eastern Europe Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
17	Barings Eastern Europe (SP) Fund*	BAEEU	Low High	Barings Global Umbrella Fund - Barings Eastern Europe (SP) Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
18	YF Life Barings Europe Select Trust*	BAEUU	Low High	Barings Europe Select Trust	Baring Fund Managers Limited	A Inc	USD	GBP
19	Barings Hong Kong China Fund*	BAHCU	Low High	Barings International Umbrella Fund - Barings Hong Kong China Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
20	Barings ASEAN Frontiers Fund*	BAPAU	Low High	Barings International Umbrella Fund - Barings ASEAN Frontiers Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
21	Fidelity Funds - Asia Pacific Dividend Fund "A" Shares*	FIAPU	Low High	Fidelity Funds - Asia Pacific Dividend Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
22	Fidelity Funds - ASEAN Fund "A" Shares*	FIASU	Low High	Fidelity Funds - ASEAN Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
23	Fidelity Funds - Emerging Asia Fund "A" Shares	FIEAU	Low High	Fidelity Funds - Emerging Asia Fund	FIL Investment Management (Luxembourg) S.A.	A-ACC	USD	USD
24	Fidelity Funds - Emerging Markets Fund "A-acc"	FIEFU	Low High	Fidelity Funds - Emerging Markets Fund	FIL Investment Management (Luxembourg) S.A.	A-ACC	USD	USD
25	YF Life Fidelity European Growth Fund "A" Shares*	FIEGU	Low High	Fidelity Funds – European Growth Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	EUR

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
26	Fidelity Funds - Emerging Europe, Middle East and Africa Fund "A-acc"	FIEMU	Low High	Fidelity Funds - Emerging Europe, Middle East and Africa Fund	FIL Investment Management (Luxembourg) S.A.	A-ACC	USD	USD
27	Fidelity Funds - Greater China Fund "A" Shares*	FIGCU	Low High	Fidelity Funds - Greater China Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
28	Fidelity Funds - Pacific Fund "A" Shares*	FIPAU	Low High	Fidelity Funds - Pacific Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
29	Fidelity Funds - Asia Equity ESG Fund "A" Shares*	FISEU	Low High	Fidelity Funds - Asia Equity ESG Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
30	FSSA Asian Equity Plus Fund*	FSAEU	Low High	First Sentier Investors Global Umbrella Fund plc - FSSA Asian Equity Plus Fund	First Sentier Investors (Ireland) Limited	I (Distributing)	USD	USD
31	FSSA Greater China Growth Fund	FSGCU	Low High	First Sentier Investors Global Umbrella Fund plc - FSSA Greater China Growth Fund	First Sentier Investors (Ireland) Limited	I	USD	USD
32	Franklin Templeton Investment Funds - Templeton Asian Growth Fund "A(acc)" Shares	FTAGU	Low High	Franklin Templeton Investment Funds – Templeton Asian Growth Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
33	YF Life Franklin Templeton Eastern Europe Fund "A(acc)" Shares	FTEEU	Low High	Franklin Templeton Investment Funds – Templeton Eastern Europe Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	EUR
34	Franklin Templeton Investment Funds - Templeton Emerging Markets Fund "A(acc)" Shares	FTEMU	Low High	Franklin Templeton Investment Funds – Templeton Emerging Markets Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
35	Franklin Templeton Investment Funds - Templeton Emerging Markets Smaller Companies Fund "A(acc)" Shares	FTESU	Low High	Franklin Templeton Investment Funds – Templeton Emerging Markets Smaller Companies Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
36	HSBC Global Investment Funds - Global Emerging Markets Equity Class "AD" *	HSEMU	Low High	HSBC Global Investment Funds – Global Emerging Markets Equity	HSBC Investment Funds (Luxembourg) S.A.	AD	USD	USD
37	Invesco Asia Opportunities Equity Fund A (Acc)	INAOU	Low High	Invesco Funds - Invesco Asia Opportunities Equity Fund	Invesco Management S.A.	A Accumulation	USD	USD
38	Invesco Asia Consumer Demand Fund A (Acc)	INCDU	Low High	Invesco Funds - Invesco Asia Consumer Demand Fund	Invesco Management S.A.	A Accumulation	USD	USD
39	YF Life Invesco Pan European Equity Fund A (Adis) *	INPEU	Low High	Invesco Funds - Invesco Pan European Equity Fund	Invesco Management S.A.	A Annual Distribution	USD	USD
40	JPMorgan Asia Growth Fund	JFADU	Low High	JPMorgan Asia Growth Fund	JPMorgan Funds (Asia) Ltd.	acc	USD	USD
41	JPMorgan ASEAN Fund	JFASU	Low High	JPMorgan ASEAN Fund	JPMorgan Funds (Asia) Ltd.	acc	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
42	YF Life JPMorgan Asian Smaller Companies Fund	JFACU	Low High	JPMorgan Asian Smaller Companies Fund	JPMorgan Funds (Asia) Ltd.	acc	USD	HKD
43	JPMorgan Funds - Emerging Europe Equity Fund*	JFEEU	Low High	JPMorgan Funds - Emerging Europe Equity Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (dist)	USD	USD
44	JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund*	JFMEU	Low High	JPMorgan Funds - Middle East, Africa and Emerging Europe Opportunities Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (dist)	USD	USD
45	BlackRock Global Funds - Emerging Markets Ex-China Fund Class "A"	MLERU	Low High	BlackRock Global Funds - Emerging Markets Ex-China Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
46	YF Life BlackRock Global Funds - Emerging Europe Fund Class "A"	MLEEU	Low High	BlackRock Global Funds - Emerging Europe Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
47	YF Life BlackRock Global Funds - European Special Situations Fund Class "A"	MLESU	Low High	BlackRock Global Funds - European Special Situations Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
48	BlackRock Global Funds - Latin American Fund Class "A"	MLLAU	Low High	BlackRock Global Funds - Latin American Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
49	Schroder International Selection Fund - BIC (Brazil, India, China) "A1" Shares	SCBRU	Low High	Schroder International Selection Fund - BIC (Brazil, India, China)	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	USD
50	YF Life Schroder EURO Equity Fund "A1" Shares	SCEEU	Low High	Schroder International Selection Fund - EURO Equity	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	EUR
51	Schroder International Selection Fund - Greater China "A1" Shares	SCGCU	Low High	Schroder International Selection Fund - Greater China	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	USD
52	Schroder International Selection Fund - Frontier Markets Equity"A1" Shares	SCFMU	Low High	Schroder International Selection Fund - Frontier Markets Equity	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	USD
53	Value Partners Classic Fund - "C" Unit	VPCFU	Low High	Value Partners Classic Fund	Value Partners Hong Kong Limited	C Units	USD	USD
54	Value Partners High-Dividend Stocks Fund - Class A1*	VPHDU	Low High	Value Partners High-Dividend Stocks Fund	Value Partners Hong Kong Limited	A1	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
Single Country Investment								
55	abrdn SICAV I - All China Sustainable Equity Fund	AGCHU	Low High	abrdn SICAV I - All China Sustainable Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
56	abrdn SICAV I - Indian Equity Fund	AGINU	Low High	abrdn SICAV I - Indian Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
57	YF Life abrdn SICAV I - Japanese Sustainable Equity Fund	AGJAU	Low High	abrdn SICAV I - Japanese Sustainable Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	JPY
58	YF Life Barings German Growth Trust Class A USD Acc	BAGGU	Low High	Barings German Growth Trust	Baring Fund Managers Limited	A Acc	USD	USD
59	Barings Korea Feeder Fund	BAKFU	Low High	Barings Korea Feeder Fund	Baring International Fund Managers (Ireland) Limited	A Acc	USD	USD
60	BNP Paribas Funds Brazil Equity	BPBEU	Low High	BNP Paribas Funds Brazil Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
61	BNP Paribas Funds China Equity	BPHCU	Low High	BNP Paribas Funds China Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
62	BNP Paribas Funds Russia Equity	BPREU	Low High	BNP Paribas Funds Russia Equity	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
63	ChinaAMC Investment Trust - ChinaAMC China Focus Fund	CTCSU	Low High	ChinaAMC Investment Trust - ChinaAMC China Focus Fund	China Asset Management (Hong Kong) Limited	USD Units	USD	USD
64	YF Life Fidelity Australian Diversified Equity Fund "A" Shares*	FIAUU	Low High	Fidelity Funds – Australian Diversified Equity Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	AUD
65	Fidelity Funds - China Focus Fund "A" Shares*	FICFU	Low High	Fidelity Funds - China Focus Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
66	FSSA China Growth Fund	FSCHU	Low High	First Sentier Investors Global Umbrella Fund plc - FSSA China Growth Fund	First Sentier Investors (Ireland) Limited	I	USD	USD
67	FSSA Indian Subcontinent Fund	FSISU	Low High	First Sentier Investors Global Umbrella Fund plc - FSSA Indian Subcontinent Fund	First Sentier Investors (Ireland) Limited	I	USD	USD
68	Franklin Templeton Investment Funds - Franklin U.S. Opportunities Fund "A(acc)" Shares	FTUSU	Low High	Franklin Templeton Investment Funds – Franklin U.S. Opportunities Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
69	HSBC Global Investment Funds - Chinese Equity Class "AD" *	HSCHU	Low High	HSBC Global Investment Funds – Chinese Equity	HSBC Investment Funds (Luxembourg) S.A.	AD	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
70	HSBC Global Investment Funds - Indian Equity Class "AD" *	HSINU	Low High	HSBC Global Investment Funds – Indian Equity	HSBC Investment Funds (Luxembourg) S.A.	AD	USD	USD
71	YF Life Invesco Japanese Equity Advantage Fund A (acc/USD Hgd)	INJEU	Low High	Invesco Funds - Invesco Japanese Equity Advantage Fund	Invesco Management S.A.	A(USD Hgd)	USD	USD
72	JPMorgan Korea Fund	JFKOU	Low High	JPMorgan Korea Fund	JPMorgan Funds (Asia) Ltd.	acc	USD	USD
73	JPMorgan Taiwan Fund A*	JFTAU	Low High	JPMorgan Funds - Taiwan Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (dist)	USD	USD
74	JPMorgan Thailand Fund	JFTHU	Low High	JPMorgan Thailand Fund	JPMorgan Funds (Asia) Ltd.	acc	USD	USD
75	Franklin Templeton Global Funds plc - FTGF ClearBridge US Aggressive Growth Fund Class A Acc	LMUGU	Low High	Franklin Templeton Global Funds plc - FTGF ClearBridge US Aggressive Growth Fund	Franklin Templeton International Services S.à r.l.	A Accumulating	USD	USD
76	Franklin Templeton Global Funds plc - FTGF Royce US Small Cap Opportunity Fund Class A Acc	LMUSU	Low High	Franklin Templeton Global Funds plc - FTGF Royce US Small Cap Opportunity Fund	Franklin Templeton International Services S.à r.l.	A Accumulating	USD	USD
77	YF Life BlackRock Global Funds - Japan Small & MidCap Opportunities Fund Class "A"	MLJOU	Low High	BlackRock Global Funds - Japan Small & MidCap Opportunities Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
78	Morgan Stanley Investment Funds US Advantage Fund "A" Shares	MSUAU	Low High	Morgan Stanley Investment Funds US Advantage Fund	MSIM Fund Management (Ireland) Limited	A	USD	USD
79	YF Life Schroder Hong Kong Equity Fund "A1" Shares	SCHEU	Low High	Schroder International Selection Fund – Hong Kong Equity	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	HKD
80	Value Partners China Convergence Fund*	VPBHU	Low High	Value Partners Intelligent Funds - China Convergence Fund	Value Partners Limited	A	USD	USD
81	Value Partners Chinese Mainland Focus Fund*	VPMFU	Low High	Value Partners Intelligent Funds - Chinese Mainland Focus Fund	Value Partners Limited	A	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
Bond Market								
82	AB FCP I - American Income Portfolio Class "AA" (CD)**	ACAAU	Low High	AB FCP I - American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AA	USD	USD
83	AB FCP I - American Income Portfolio Class "A2"	ACAIU	Low High	AB FCP I - American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	USD
84	AB FCP I - Global High Yield Portfolio Class "A2"	ACGHU	Low High	AB FCP I - Global High Yield Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	USD
85	abrdn SICAV I – Indian Bond Fund	AGIBU	Low High	abrdn SICAV I – Indian Bond Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
86	abrdn SICAV I - Emerging Markets Bond Fund	AGEBU	Low High	abrdn SICAV I - Emerging Markets Bond Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
87	Allianz US Short Duration High Income Bond (CD)**	ALSHU	Low High	Allianz Global Investors Fund - Allianz US Short Duration High Income Bond	Allianz Global Investors GmbH	AM	USD	USD
88	Barings Global High Yield Bond Fund (CD) **	BAGHU	Low High	Barings Umbrella Fund plc - Barings Global High Yield Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G USD Dist Monthly	USD	USD
89	Barings Developed and Emerging Markets High Yield Bond Fund (CD)**	BADEU	Low High	Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G USD Dist Monthly	USD	USD
90	Barings Developed and Emerging Markets High Yield Bond Fund*	BAHYU	Low High	Barings Umbrella Fund plc - Barings Developed and Emerging Markets High Yield Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G USD Dist Quarterly	USD	USD
91	Barings Global Bond Fund*	BAIBU	Low High	Barings International Umbrella Fund - Barings Global Bond Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
92	Barings Global Senior Secured Bond Fund (CD)**	BASSU	Low High	Barings Umbrella Fund plc - Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G USD Dist Monthly	USD	USD
93	BNP Paribas Funds Global Convertible	BPWCU	Low High	BNP Paribas Funds Global Convertible	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
94	BNP Paribas Funds Emerging Bond Opportunities	BPEMU	Low High	BNP Paribas Funds Emerging Bond Opportunities	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
95	BNP Paribas Funds Global Inflation-Linked Bond	BPIBU	Low High	BNP Paribas Funds Global Inflation-Linked Bond	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
96	BNP Paribas Funds USD Short Duration Bond	BPUBU	Low High	BNP Paribas Funds USD Short Duration Bond	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
97	Fidelity Funds - US Dollar Bond Fund "A" Shares	FIUBU	Low High	Fidelity Funds - US Dollar Bond Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
98	First Sentier Asian Quality Bond Fund	FSAQU	Low High	First Sentier Investors Global Umbrella Fund plc - First Sentier Asian Quality Bond Fund	First Sentier Investors (Ireland) Limited	I	USD	USD
99	Franklin Templeton Investment Funds - Templeton Emerging Markets Bond "A(Qdis)" Shares*	FTEBU	Low High	Franklin Templeton Investment Funds – Templeton Emerging Markets Bond Fund	Franklin Templeton International Services S.à r.l.	A(Qdis)	USD	USD
100	Franklin Floating Rate Fund plc "A(dis)" Shares (CD)**	FTFRU	Low High	Franklin Floating Rate Fund plc	Franklin Templeton International Services S.à r.l.	A(dis)	USD	USD
101	Franklin Templeton Investment Funds - Templeton Global Bond Fund "A(Mdis)" Shares*	FTGBU	Low High	Franklin Templeton Investment Funds – Templeton Global Bond Fund	Franklin Templeton International Services S.à r.l.	A(Mdis)	USD	USD
102	HSBC Asian Bond Fund Class "AC"	HSABU	Low High	HSBC Investment Funds Trust - HSBC Asian Bond Fund	HSBC Investment Funds (Hong Kong) Limited	AC	USD	USD
103	HSBC Asian High Yield Bond Fund Class "AM2" (CD)**	HSAHU	Low High	HSBC Investment Funds Trust - HSBC Asian High Yield Bond Fund	HSBC Investment Funds (Hong Kong) Limited	AM2	USD	USD
104	HSBC Global Investment Funds - Global High Income Bond Class "AM2" (CD)**	HSGHU	Low High	HSBC Global Investment Funds - Global High Income Bond	HSBC Investment Funds (Luxembourg) S.A.	AM2	USD	USD
105	JPMorgan Asian Total Return Bond Fund*	JFABU	Low High	JPMorgan Asian Total Return Bond Fund	JPMorgan Funds (Asia) Ltd.	mth	USD	USD
106	JPMorgan Funds - Income Fund (CD)**	JFICU	Low High	JPMorgan Funds - Income Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (mth) - USD	USD	USD
107	Franklin Templeton Global Funds plc - FTGF Western Asset Asian Opportunities Fund (CD)**	LMAOU	Low High	Franklin Templeton Global Funds plc - FTGF Western Asset Asian Opportunities Fund	Franklin Templeton International Services S.à r.l.	A Distributing (M) Plus	USD	USD
108	BlackRock Global Funds - Asian Tiger Bond Fund Class "A"	MLABU	Low High	BlackRock Global Funds - Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
109	BlackRock Global Funds – China Bond Fund Class "A"	MLCBU	Low High	BlackRock Global Funds – China Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
110	BlackRock Global Funds - Global Bond Income Fund "A" (CD)**	MLSBU	Low High	BlackRock Global Funds - Global Bond Income Fund	BlackRock (Luxembourg) S.A.	A10	USD	USD
111	BlackRock Global Funds - US Dollar High Yield Bond Fund Class "A"	MLUHU	Low High	BlackRock Global Funds - US Dollar High Yield Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
112	Morgan Stanley Investment Funds Global Bond Fund "A" Shares	MSGBU	Low High	Morgan Stanley Investment Funds Global Bond Fund	MSIM Fund Management (Ireland) Limited	A	USD	USD
113	Principal Global Investors Funds - Preferred Securities Fund (CD)**	PRPIU	Low High	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors (Ireland) Limited	D2 Class Income Plus Units	USD	USD
114	Principal Global Investors Funds - Preferred Securities Fund	PRPSU	Low High	Principal Global Investors Funds - Preferred Securities Fund	Principal Global Investors (Ireland) Limited	A Accumulation	USD	USD
115	Schroder International Selection Fund - Asian Bond Total Return "A1" Shares	SCABU	Low High	Schroder International Selection Fund - Asian Bond Total Return	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	USD
116	YF Life Schroder Hong Kong Dollar Bond Fund "A1" Accumulation Shares	SCHBU	Low High	Schroder International Selection Fund - Hong Kong Dollar Bond	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	HKD
117	Taikang Kaitai Funds - Taikang Kaitai Overseas Short Tenor Bond Fund	TKSBU	Low High	Taikang Kaitai Funds - Taikang Kaitai Overseas Short Tenor Bond Fund	Taikang Asset Management (Hong Kong) Company Limited	A–USD–ACC	USD	USD
Sector Investment								
118	AB SICAV I - International Health Care Portfolio "A"	ACIHU	Low High	AB SICAV I - International Health Care Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD	USD
119	abrdn SICAV I - Global Innovation Equity Fund	AGTEU	Low High	abrdn SICAV I - Global Innovation Equity Fund	abrdn Investments Luxembourg S.A.	A Acc	USD	USD
120	Allianz Global Artificial Intelligence	ALAIU	Low High	Allianz Global Investors Fund - Allianz Global Artificial Intelligence	Allianz Global Investors GmbH	AT	USD	USD
121	Barings Global Agriculture Fund	BAGAU	Low High	Barings Investment Umbrella Fund - Barings Global Agriculture Fund	Baring Fund Managers Limited	A USD Acc	USD	USD
122	Barings Global Resources Fund*	BAGRU	Low High	Barings Global Umbrella Fund - Barings Global Resources Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
123	YF Life BNP Paribas Funds Aqua	BPAQU	Low High	BNP Paribas Funds Aqua	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	EUR
124	BNP Paribas Funds Consumer Innovators	BPCIU	Low High	BNP Paribas Funds Consumer Innovators	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
125	BNP Paribas Funds Clean Energy Solutions	BPWEU	Low High	BNP Paribas Funds Clean Energy Solutions	BNP PARIBAS ASSET MANAGEMENT Luxembourg	Classic-Capitalisation	USD	USD
126	YF Life Fidelity Global Financial Services Fund "A" Shares*	FIFSU	Low High	Fidelity Funds – Global Financial Services Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	EUR

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
127	Franklin Templeton Investment Funds - Franklin Biotechnology Discovery Fund "A(acc)" Shares	FTBDU	Low High	Franklin Templeton Investment Funds – Franklin Biotechnology Discovery Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
128	Franklin Templeton Investment Funds - Franklin Technology Fund "A(acc)" Shares	FTTEU	Low High	Franklin Templeton Investment Funds – Franklin Technology Fund	Franklin Templeton International Services S.à r.l.	A(acc)	USD	USD
129	Invesco Global Consumer Trends Fund A (Acc)	INGLU	Low High	Invesco Funds - Invesco Global Consumer Trends Fund	Invesco Management S.A.	A Accumulation	USD	USD
130	JPMorgan Funds - Global Natural Resources Fund Class "A"	JFNRU	Low High	JPMorgan Funds - Global Natural Resources Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (acc)	USD	USD
131	JPMorgan Funds - US Technology Fund*	JFUTU	Low High	JPMorgan Funds - US Technology Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (dist)	USD	USD
132	BlackRock Global Funds - Sustainable Energy Fund Class "A"	MLNEU	Low High	BlackRock Global Funds - Sustainable Energy Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
133	BlackRock Global Funds – Natural Resources Fund Class "A"	MLNRU	Low High	BlackRock Global Funds – Natural Resources Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
134	BlackRock Global Funds - Nutrition Fund Class "A"	MLWAU	Low High	BlackRock Global Funds - Nutrition Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
135	BlackRock Global Funds - World Energy Fund Class "A"	MLWEU	Low High	BlackRock Global Funds - World Energy Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
136	BlackRock Global Funds - World Financials Fund Class "A"	MLWFU	Low High	BlackRock Global Funds – World Financials Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
137	BlackRock Global Funds - World Gold Fund Class "A"	MLWGU	Low High	BlackRock Global Funds - World Gold Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
138	BlackRock Global Funds - World Healthscience Fund Class "A"	MLWHU	Low High	BlackRock Global Funds – World Healthscience Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
139	BlackRock Global Funds - World Mining Fund Class "A"	MLWMU	Low High	BlackRock Global Funds - World Mining Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
140	Value Partners Health Care Fund	VPHCU	Low High	Value Partners Ireland Fund ICAV - Value Partners Health Care Fund	Value Partners Hong Kong Limited	A (Unhedged)	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
Mixed Asset								
141	abrdn SICAV I – Diversified Income Fund (CD)**	AGDIU	Low High	abrdn SICAV I – Diversified Income Fund	abrdn Investments Luxembourg S.A.	A Gross MIncA	USD	USD
142	Allianz Asian Multi Income Plus	ALAMU	Low High	Allianz Global Investors Fund - Allianz Asian Multi Income Plus	Allianz Global Investors GmbH	AT	USD	USD
143	Allianz Income and Growth (CD)**	ALIGU	Low High	Allianz Global Investors Fund - Allianz Income and Growth	Allianz Global Investors GmbH	AM	USD	USD
144	Fidelity Funds - Multi Asset Income ESG Fund "A" Shares*	FIGIU	Low High	Fidelity Funds - Multi Asset Income ESG Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
145	First Sentier Asian Bridge Fund*	FSABU	Low High	First Sentier Investors Umbrella Funds - First Sentier Asian Bridge Fund	First Sentier Investors (Hong Kong) Limited	I	USD	USD
146	Franklin Templeton Investment Funds - Templeton Global Balanced Fund "A(Qdis)" Shares*	FTBAU	Low High	Franklin Templeton Investment Funds – Templeton Global Balanced Fund	Franklin Templeton International Services S.à r.l.	A(Qdis)	USD	USD
147	JPMorgan Multi Income Fund (CD)**	JFMIU	Low High	JPMorgan Multi Income Fund	JPMorgan Funds (Asia) Ltd.	mth	USD	USD
148	BlackRock Global Funds - Global Allocation Fund Class "A"	MLGAU	Low High	BlackRock Global Funds - Global Allocation Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
149	BlackRock Global Funds – ESG Multi-Asset Fund Class "A"	MLMAU	Low High	BlackRock Global Funds – ESG Multi-Asset Fund	BlackRock (Luxembourg) S.A.	A2 (USD Hedged)	USD	USD
150	Schroder International Selection Fund - Emerging Markets Multi-Asset "A1" Shares (CD)**	SCEMU	Low High	Schroder International Selection Fund - Emerging Markets Multi-Asset	Schroder Investment Management (Europe) S.A.	A1 USD Dis MF	USD	USD

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	Name of Investment Choice	Code	Risk Level	Name of Corresponding Underlying Fund	Name of Management Company/ Fund Manager of Underlying Fund	Share Class of Underlying Fund	Currency of Investment Choice	Currency of Underlying Fund
Money Market								
151	JPMorgan Funds - USD Money Market VNAV Fund#	JFMMU	Low High	JPMorgan Funds - USD Money Market VNAV Fund	JPMorgan Asset Management (Europe) S.à r.l.	A (acc)	USD	USD
152	BlackRock Global Funds - US Dollar Reserve Fund Class "A"	MLUDU	Low High	BlackRock Global Funds - US Dollar Reserve Fund	BlackRock (Luxembourg) S. A.	A2	USD	USD
153	YF Life Schroder HK Money Market Fund^	SCHDU	Low High	Schroder Hong Kong Money Market Fund	Schroder Investment Management (Hong Kong) Limited	-	USD	HKD
154	YF Life Taikang Kaitai Hong Kong Dollar Money Market Fund (CD)**#	TKHCU	Low High	Taikang Kaitai Funds - Taikang Kaitai Hong Kong Dollar Money Market Fund	Taikang Asset Management (Hong Kong) Company Limited	C–HKD–DIST	USD	HKD
155	YF Life Taikang Kaitai Hong Kong Dollar Money Market Fund#	TKHDU	Low High	Taikang Kaitai Funds - Taikang Kaitai Hong Kong Dollar Money Market Fund	Taikang Asset Management (Hong Kong) Company Limited	A	USD	HKD
156	Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund (CD)**#	TKUCU	Low High	Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund	Taikang Asset Management (Hong Kong) Company Limited	C–USD–DIST	USD	USD
157	Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund#	TKUDU	Low High	Taikang Kaitai Funds - Taikang Kaitai US Dollar Money Market Fund	Taikang Asset Management (Hong Kong) Company Limited	A	USD	USD
Property Market								
158	Schroder International Selection Fund - Global Cities "A1" Shares	SCGPU	Low High	Schroder International Selection Fund - Global Cities	Schroder Investment Management (Europe) S.A.	A1 Accumulation	USD	USD

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Dealing day of application for subscription and redemption of notional units of the investment choice approved on any one day will be the second valuation day after the approval of the application.

^ Dealing day of application for subscription and redemption of notional units of the investment choice approved on any one day will be the third valuation day after the approval of the application.

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YFLife
萬通保險

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YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the “Five Largest US Life Insurance Companies” on the Fortune 500. Leveraging our robust financial background and solid reliability, we are committed to helping customers “own the future” by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

Own the future.

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Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” and “Insurance: Life, Health (Stock)” on total revenues for 2023, and based on the FORTUNE 500 as published on June 4, 2024.

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