

| 儲蓄及退休 Save and Retire |

# 富饒千秋儲蓄計劃 Prosperous Infinity Saver

PIS

YFLife  
萬通保險



《彭博商業周刊》  
金融機構大獎2023

卓越大獎  
保險公司類別 - 年金計劃  
年金計劃 - 卓越大獎



10Life 5星保險大獎  
2025

5星儲蓄保險獎#

未來在我手  
Own the future



# 為未來財富及傳承構建藍圖 成就家的價值

## Building a Blueprint for Wealth and Legacy Preserving the Value of Your Family

在瞬息萬變的社會中，財富管理不僅是一門技巧，更是一門藝術。成功的財富管理不僅著眼當下，更放眼未來，承載著家庭價值的延續與跨代傳承。

**富饒千秋儲蓄計劃**（「此計劃」）提供多達10種保單貨幣選擇、紅利鎖定及解鎖功能，以及將現金價值轉化為「終身年金」等選項。以攻守兼備的理財方案及傳承策劃為核心，此計劃更設有分拆保單、保單分拆預設指示、更改受保人或保單持有人、11種身故賠償支付方案等多項傳承工具，助您規劃出個人化的傳承藍圖，把財富延續世代，歷久彌新。

In today's ever-changing world, wealth management is more than just a skill – it is an art. Successful wealth management not only focuses on the present but also looks toward the future, ensuring the continuity of family values and the seamless transfer of wealth across generations.

**Prosperous Infinity Saver** (the “Plan”) offers up to 10 policy currency options, Bonus Lock-in and Unlock Options, as well as the flexibility to convert Cash Values into “Lifetime Annuity” options. Centered on flexible wealth management solutions and legacy planning, the Plan also covers Policy-split Option, Policy-split Advance Instruction, Change of the Insured and/or the Policy Owner, 11 Death Benefit settlement options to help you personalize a comprehensive blueprint for your legacy. With this Plan, your wealth endures for generations to come, standing the test of time.



# 富饒千秋儲蓄計劃

## Prosperous Infinity Saver

### 攻守兼備的理財方案 Flexible Wealth Management Solutions

#### 1 穩定增長及高回報潛力 Stable Wealth Growth with Higher Potential Returns



同時享有保證現金價值及非保證紅利現金價值  
Enjoy both Guaranteed Cash Value and the cash value of non-guaranteed bonuses

#### 3 鎖定或解鎖紅利 攻守兼備 Advance and Safeguard by Locking or Unlocking Your Bonuses



按時所需，鎖定或解鎖紅利，掌握保值與增值時機  
Seize the opportunities for value preservation and growth by locking or unlocking the bonuses

#### 5 保費暫緩／豁免 共渡時艱 Premium Deferral/Waiver to Weather the Storm



助您有突如其來的財務需要或不幸傷殘時作出應變  
Allows you to tackle sudden financial needs or Total Disability

#### 2 10種保單貨幣可供選擇 10 Different Policy Currencies for Selection



可轉換成多達10種保單貨幣，靈活對應不同人生階段所需  
With up to 10 policy currency options, it can adapt to your changing needs throughout life

#### 4 喪失自我照顧能力時的守護 Protection for Inability to Self-care



為在精神上無行為能力時的預設安排，確保家人可於緊急情況下持有及管理資產，避免家人在緊急狀況下陷入財困  
Advanced instruction for mental incapacitation, ensuring your family to own and manage your assets in case of emergency, to prevent them from falling into financial difficulties

#### 6 終身年金 退而無憂 Lifetime Annuity for Worry- free Retirement



多達12種終身年金選擇，助您實現退休後的財富自主  
Choose from up to 12 lifetime annuity options to help you achieve financial independence after retirement

### 傳承策劃 Legacy Planning

#### 7 千秋傳承保單效益 Transferring Policy Across Generations



預設後續保單持有人及受保人，世代延續保單權益  
Prior arrangement for new Policy Owner and Insured to ensure your policy endurance

#### 9 重新安排傳承規劃 Re-arrangement to Align Your Legacy Planning



可更改受保人或保單持有人，重新安排傳承規劃  
Change of Insured or Policy Owner to align with your most current legacy planning

#### 8 靈活資產分配 Flexible Wealth Allocation



分拆保單及預設分拆保單指示以配合您的財產分配安排  
Split the policy and advanced instruction on policy split to match with your wealth allocation arrangement

#### 10 11種身故保障安排切合不同需要 11 Death Benefit Settlement Options Tailored for Different Payout Arrangements



提供11種身故賠償支付方案，為摯愛選擇最合適的支付安排  
Choose from 11 Death Benefit settlement options to select the most suitable payout arrangement for your loved ones

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# 穩定增長及高回報潛力

## Stable Wealth Growth with Higher Potential Returns



富饒千秋儲蓄計劃由專業投資團隊管理，透過資產配置，配合動態調整策略，建立跨地域、跨行業、跨週期的多元投資組合，有效管理投資風險，達致可接受的水平。

除保證現金價值<sup>1</sup>外，此計劃更提供非保證「復歸紅利」<sup>1</sup>及「終期紅利」<sup>1</sup>，為您的保單提供更高投資回報潛力，讓您保單的現金價值<sup>2</sup>不斷遞增。

**Prosperous Infinity Saver** is managed by a professional investment team. Through asset allocation based on a dynamic positioning strategies, the multi-asset portfolio is diversified by geographical region and industry across economic cycles to effectively manage investment risk at an acceptable level.

In addition to the Guaranteed Cash Value<sup>1</sup>, the Plan offers non-guaranteed “Reversionary Bonus”<sup>1</sup> and “Terminal Bonus”<sup>1</sup>, providing your insurance policy with enhanced potential investment returns. In this way, Cash Value<sup>2</sup> in your policy will grow continuously.





2

10種保單貨幣可供選擇  
10 Different Policy Currencies for Selection



無論是移民、赴笈海外或達成其他目標，您可根據個人和家人的意願，而靈活選取所需的保單貨幣。

Be it for the purposes of migration, study abroad, or pursuing other goals, you can flexibly select the desired policy currency based on your individual and family needs.

### 多元貨幣選擇

此計劃因應您和摯愛的長線理財規劃需要，提供多達10種保單貨幣選擇，包括美元、港元、澳門元<sup>#</sup>、人民幣、英鎊、新加坡元、澳元、加元、瑞士法郎及歐元。

### Multiple Currency Options

To meet your and your loved ones' long-term financial needs, the Plan offers you a choice of up to 10 policy currencies, including US Dollar (US\$), HK Dollar (HK\$), Macau Pataca (MOP)<sup>#</sup>, Renminbi (RMB), British Pound (GBP), Singapore Dollar (SGD), Australian Dollar (AUD), Canadian Dollar (CAD), Swiss Franc (CHF) and Euro (EUR).

### 貨幣轉換權益

您最快可於第1個保單週年日起，申請行使貨幣轉換權益<sup>5</sup>，把原有保單貨幣轉換至新保單貨幣，以應對不斷轉變的計劃，實踐您及子女的不同人生階段的目標。無論是子女海外升學、外地置業或創業，此計劃均可配合您的財務需要。

### Currency Exchange Option

You may exercise the Currency Exchange Option<sup>5</sup> to change the original policy currency to a new policy currency as soon as from the first policy anniversary onwards, so as to address your evolving plans for you and your children to achieve the goals at different stages of life. Whether it is for your children's overseas educations, overseas property investment, or starting a new business, the Plan can cater to your financial needs.



#### 您知道嗎？ Do you know?

如您選擇的保單貨幣不是居住地貨幣，您須要考慮匯率的波動可能對您所需繳付的保費、保證現金價值、復歸紅利、終期紅利及紅利鎖定戶口餘額以當地貨幣計算之金額的影響。

Should you choose a policy currency other than the currency of your residence, you should consider the impact of exchange rates fluctuation, which may affect the premium, Guaranteed Cash Value, Reversionary Bonus, Terminal Bonus and balance of Bonus Lock-in Account in local currency.

#### 小貼士 Tips

您可最快於第1個保單週年日起，轉換保單貨幣。每個保單年內只可轉換一次。

You may request to exchange the policy currency as soon as from the first policy anniversary onwards. Currency Exchange Option can only be exercised once per policy year.

<sup>#</sup> 只適用於澳門續發之保單。 For policy issued in Macau only.



鎖定或解鎖紅利    攻守兼備

Advance and Safeguard by Locking or Unlocking Your Bonuses



您可看準時機鎖定或解鎖紅利現金價值，掌握保值與增值時機，享受潛在回報。

Grow your wealth by seizing the opportunities for value preservation and enjoy potential returns by locking or unlocking the bonuses at the right time.

紅利鎖定權益<sup>6</sup>

為了讓您鎖定潛在回報，您可於第10個保單週年日或供款到期日（以較後者為準）起，申請行使紅利鎖定權益，將復歸紅利及終期紅利的最新現金價值轉移至您的紅利鎖定戶口，並以非保證利率賺取利息。

另一方面，您可隨時從紅利鎖定戶口提取現金<sup>7</sup>，以滿足不同人生階段的理財需要。

Bonus Lock-in Option<sup>6</sup>

To enable you realize potential returns, you may exercise the Bonus Lock-in Option from the 10<sup>th</sup> policy anniversary or the Premium Expiry Date, whichever is later, onwards and transfer the latest cash values of the Reversionary Bonus and Terminal Bonus to a Bonus Lock-in Account to earn interest at a non-guaranteed rate.

By withdrawing cash<sup>7</sup> from the Bonus Lock-in Account, you can enjoy further flexibility for your financial needs throughout various life stages.

紅利解鎖權益<sup>8</sup>

為配合您的理財需要，您可於行使紅利鎖定權益1年後，選擇行使紅利解鎖權益，將部分或全部紅利鎖定戶口中的最新價值轉為復歸紅利及終期紅利，累積潛在回報。

Bonus Unlock Option<sup>8</sup>

To meet your financial needs, you may exercise the Bonus Unlock Option one year after exercising the Bonus Lock-in Option. This allows you to transfer part or all of the latest value in the Bonus Lock-in Account to Reversionary Bonus and Terminal Bonus and accumulate potential returns.



您知道嗎？ Do you know?

保單持有人行使紅利鎖定權益將復歸紅利及終期紅利的最新現金價值轉移至紅利鎖定戶口，可以非保證利率積存。此非保證積存利率會參考所投資的資產的過往經驗及預期未來回報表現釐定。這些投資可能包括債券及其他固定收益資產及股票類資產，並與此分紅保單的投資分開。

Policy Owners transfer the latest cash values of the Reversionary Bonus and Terminal Bonus to a Bonus Lock-in Account by exercising the Bonus Lock-in Option and accumulate at a non-guaranteed interest rate. In determining such non-guaranteed interest rate, we will take into account both past experience and expected future outlooks for the returns on the assets in which these amounts are invested. The investments, which may include bonds and other fixed-income instruments and equity-like assets, are segregated from the investments backing the participating policy.

4

喪失自我照顧能力時的守護  
Protection for Inability to Self-care



若不幸在精神上失去行為能力，一般情況下家人須經過相關法律程序方可代替該人士管理資產。透過精神上無行為能力預設指示權益<sup>9</sup>，您可預設指示將整份保單或分拆保單轉贈摯愛，確保家人可於緊急情況下持有及管理保單，為您作合適的安排。

In the unfortunate event of mental incapacitation, one's family members generally have to go through the relevant legal procedures to be granted the authority to manage the assets on behalf of that individual. A Mental Incapacity Advance Instruction Option<sup>9</sup> to nominate your loved ones to own the whole policy or a split policy allows your family to own and manage your policy to support the best arrangement for you.

精神上無行為能力預設指示權益<sup>9</sup>  
(市場上最全面<sup>10</sup>)

保單持有人可透過預設指示權益，於患上嚴重認知障礙症等指定疾病或其他情況以致精神上失去行為能力時，轉贈整份保單或分拆保單予摯愛持有，確保家人可於緊急情況下動用其資產。

Mental Incapacity Advance Instruction Option<sup>9</sup>  
(Most Comprehensive in market<sup>10</sup>)

The Policy Owner can make an advance instruction to nominate his/her loved ones to own the whole policy or a split policy in the unfortunate event of mental incapacitation or designated illnesses such as Severe Dementia. This is to ensure the family member has access to his/her asset in case of emergency.

小貼士 Tips

於年金期內，年金受保人可預先指定在其精神上失去行為能力後，有關的年金收入將支付予指定人士，而該要求必須由年金受保人與保單持有人一同提出。

During the annuity period, the annuity payments payable will be paid to a designated person who is nominated by the Annuity Insured in advance if he/she becomes mentally incapacitated. The request shall be submitted by the Annuity Insured together with the Policy Owner.



5

保費暫緩 / 豁免

共渡時艱

Premium Deferral/Waiver to Weather the Storm

面對突如其來的財政狀況轉變，您可以申請保費假期。在豁免保費保障下，若不幸完全傷殘，更可獲豁免保費。

### 保費假期<sup>11</sup>

您可於第2個保單週年日起，申請長達4年的保費假期，讓您可靈活處理突如其來的財務需要。保單於保費假期內仍然生效，於保費假期期間，每個保單年後將暫停公佈復歸紅利之面值，以及保單內的保證現金價值及復歸紅利之面值將維持於保費假期生效日期的水平<sup>12</sup>。

<div> <div>繳付保費年期</div> <div>Premium Payment Term</div> </div>	2年years	5年years	10年years
<div> <div>保費假期上限</div> <div>Maximum Aggregate Premium Holiday Period</div> </div>	不適用 Not applicable	2年years	4年years

### 靈活提取現金

為了讓您享有足夠的財務彈性，此計劃下您可提取<sup>7</sup>復歸紅利之現金價值及紅利鎖定戶口之餘額。您亦可透過部分退保<sup>7</sup>以提取部分保證現金價值、復歸紅利之現金價值、終期紅利之現金價值及紅利鎖定戶口之餘額。此外，您可申請保單貸款<sup>13</sup>，貸款額高達90%保證現金價值。保單貸款須支付利息，利息將由本公司釐定。

### 豁免保費保障<sup>14</sup>

**個人保障** – 若受保人<sup>15</sup>不幸於65歲前因疾病或意外受傷引致連續6個月或以上完全傷殘，我們會代付傷殘期間的所需保費，總額高達200,000美元或等值<sup>16</sup>，讓您的理財大計順利進行。

**子女保障** – 若為18歲以下子女投保<sup>17</sup>，萬一保單持有人<sup>18</sup>不幸身故，或於65歲前因疾病或意外受傷引致連續6個月或以上完全傷殘，可獲豁免保費保障，總額高達200,000美元或等值<sup>16</sup>，讓您為子女籌劃的大計可如期實現。

In reacting to unexpected changes in your financial situation, you may apply for Premium Holiday. Premiums will be waived for Total Disability with Waiver of Premium Benefit.

### Premium Holiday<sup>11</sup>

From the 2<sup>nd</sup> policy anniversary onwards, you may apply for a Premium Holiday of up to four years in order to cope with your unexpected financial needs. During the Premium Holiday Period, the policy will be in force, the face value of Reversionary Bonus following each of the policy years will not be declared, while the Guaranteed Cash Value and face value of Reversionary Bonus will remain at the level on the Premium Holiday Commencement Date<sup>12</sup>.

### Flexible Cash Withdrawal

To ensure you enjoy sufficient financial flexibility, the Plan allows you to withdraw<sup>7</sup> cash value of Reversionary Bonus and the balance of Bonus Lock-in Account. Or you can opt for partial surrender<sup>7</sup> to withdraw part of the Guaranteed Cash Value, cash value of Reversionary Bonus, cash value of Terminal Bonus and the balance of Bonus Lock-in Account. Besides, you may also apply for a policy loan<sup>13</sup> of up to 90% of the Guaranteed Cash Value to meet unexpected needs. Interest will be charged at a rate determined by us.

### Waiver of Premium Benefit<sup>14</sup>

**Personal protection** – If the Insured<sup>15</sup> suffers from Total Disability resulting from disease or accidental bodily injury for a continuous period of not less than 6 months before age 65, the premiums during that period will be waived. The maximum amount to be waived can be up to US\$200,000 or equivalent<sup>16</sup>.

**Child protection** – If the Insured is a child under age 18<sup>17</sup>, in the unfortunate event of the Policy Owner’s<sup>18</sup> death, or Total Disability resulting from disease or accidental bodily injury for a continuous period of not less than 6 months before age 65, the Waiver of Premium Benefit will be paid. The maximum amount to be waived can be up to US\$200,000 or equivalent<sup>16</sup>, so that the future plan for the child is still achievable.

您知道嗎? Do you know?

保費假期、提取現金價值、部分退保或保單貸款會影響退保時保單的現金價值。若到期的保費未能繳付或保單債項超過保證現金價值，保單將會終止。

Premium Holiday, withdrawal of Cash Value, partial surrender or policy loan may affect the Cash Value of the Policy upon surrender. If due premium is unpaid or the amount of Policy Debt exceeds the Guaranteed Cash Value, the Policy shall terminate.



6

終身年金 退而無憂  
Lifetime Annuity for Worry-free Retirement



您可以將保單內的現金價值轉為年金，為退休後無憂生活作好準備，享受悠遊退休生活。

You can convert the Cash Value of the Policy into an annuity to ensure a worry-free retirement and allow you to enjoy a leisurely retired life.

12款終身年金選擇（市場獨有<sup>10</sup>）

您可於55歲及保單已生效滿10年起，隨時靈活選擇將全數或部分現金價值轉為年金<sup>19</sup>，年金保證終身派發，確保退休後一輩子有收入，長享長有。

12 Lifetime Annuity Options (Unique in market <sup>10</sup>)

When you reach the age of 55 and the 10<sup>th</sup> policy anniversary, you may decide at any time to convert all or part of the Cash Value to an annuity<sup>19</sup> with guaranteed lifetime payouts.

您可選擇市場上少有的「終身派發年金」，年金的支付方式有12種年金權益<sup>^</sup>隨意選擇，您可按自己需要，選擇與配偶共享年金；或者在出現危疾或嚴重認知障礙時，獲取雙倍年金。活到多少歲都可以持續領取，享受豐盛無憂的退休生活。

The Plan offers an option to convert to guaranteed lifetime annuity income that is not widely available in the market. With 12 annuity options<sup>^</sup>, you may select one that suits your needs the best, such as sharing the annuity with your spouse or receiving double annuity income in case of critical illness or Severe Dementia. In this way, you may enjoy a worry-free retirement.

小貼士 Tips

於行使年金權益時，保單須仍然生效，保單貨幣須為美元、人民幣、港元或澳門元。

Annuity option is only allowed to be exercised for in-force policies with policy currency in US Dollar, Renminbi, HK Dollar, or Macau Pataca.

<sup>^</sup> 有關12種年金權益之詳情，請參閱此產品冊子中的富饒千秋儲蓄計劃一覽表部分。

For details of the 12 annuity options, please refer to the Prosperous Infinity Saver – at a glance part in this product brochure.

7

千秋傳承保單效益  
Transferring Policy Across Generations



為未知的變化早作安排，延續保單權益，令財富得以千秋世代傳承。

Make advanced arrangements for the uncertainty, ensuring the continuation of the policy benefits and ensuring legacy of your wealth across generations.

預先安排新的保單持有人及受保人

保單持有人可預先安排第二保單持有人<sup>20</sup>，一旦不幸身故，第二保單持有人可繼承保單；另外，亦可預先安排指定受益人<sup>21</sup>成為新受保人，於受保人不幸離世後，保單仍可延續下去。

Prior Arrangement for the New Policy Owner and New Insured

The Policy Owner may plan and nominate a Contingent Policy Owner<sup>20</sup> to inherit the policy upon the death of the Policy Owner. Prior arrangement may also be made by nominating a designated beneficiary<sup>21</sup> to become the new Insured for the continuation of the policy in the event of the death of the Insured.



8

靈活資產分配  
Flexible Wealth Allocation



按不同時間的意願分配財富，實踐您的資產分配安排，傳承予多位摯愛。

Flexibly allocate your wealth according to your specific time-based wishes, implementing your asset distribution plan and passing on your legacy to multiple loved ones.

保單分拆權益<sup>22</sup>

您最快可於第1個保單週年日起，將保單的部分現金價值分拆成數份保單，饋贈給多位摯愛，讓愛與財富延續。您亦可將各份保單轉換成不同的貨幣，靈活應對人生不同階段的需要。

Policy-split Option<sup>22</sup>

As soon as from the first policy anniversary onwards, you can split your policy into several policies by converting a portion of its Cash Value. You may then pass the policies to your loved ones to share your love and wealth. You may also change the policy currency for each policy so as to satisfy your needs in the different stages of life.

保單分拆預設指示權益<sup>23</sup>  
(市場首創<sup>10</sup>)

保單持有人可預設指示，於其去世時，將保單的部分現金價值分拆成另一張保單，讓保單內累積的財富可以傳承下去。

Policy-split Advance Instruction Option<sup>23</sup>  
(First in market<sup>10</sup>)

With an advance instruction, the Policy Owner can split his/her policy to another policy when he/she passes away by converting a portion of its Cash Value so as to pass on the hard-earned wealth to the next generation.

小貼士 Tips

每個保單年只可行使保單分拆權益一次，但每次分拆的保單數目不限。如行使保單分拆預設指示權益，則只可分拆成另一張保單。  
Policy-split Option can only be exercised once per policy year, but there is no limit for the number of policies into which the policy is split. If exercising Policy-split Advance Instruction Option, only one other policy can be split.



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重新安排傳承規劃  
Re-arrangement to Align Your Legacy Planning

配合您傳承規劃的變化，無論是為新生兒孫或為各子女需要改變的準備，您都可以透過更改受保人或保單持有人去達成您傳承大計的改動。

To accommodate changes in your legacy planning, whether it's preparing for a newborn grandchild or adjusting for changing needs of your different children, you can modify the Insured or Policy Owner, you can achieve the necessary adjustments to your legacy plan.

### 更改受保人及/或保單持有人

保單持有人可於保單生效期間，無限次更改受保人<sup>24</sup>，將財富世代傳承。此外，您亦可按需要轉換保單持有人，將保單傳承予摯愛。更改次數不限，亦不影響保單的現金價值，讓您安心將財富與後代共享。

### Change of the Insured and/or the Policy Owner

To share the wealth across the generations, the Policy Owner may change the Insured<sup>24</sup> while the policy is in force, to let the policy be passed on. Meanwhile, you may also change the Policy Owner to your loved one on a need basis. There is no limit on the change of the Insured or the Policy Owner, while the Cash Value of the policy won't be affected either.

小貼士 Tips

兩次更改受保人之間必須至少相隔1年。  
There shall be at least one year between two changes of Insured.

產品概覽 Product Highlights	產品特點 Product Features	一覽表 At a Glance	註 Remarks	重要資料 Important Information
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11種身故保障安排切合不同需要  
11 Death Benefit Settlement Options Tailored for Different Payout Arrangements

您可預先透過多達11種的身故保障支付方案，為受益人選定妥善安排。

身故保障<sup>25</sup>自選支付方案

若受保人不幸身故，身故保障將支付予指定受益人：

- 保證現金價值 + 復歸紅利之面值（如有）+ 終期紅利之面值（如有）+ 紅利鎖定戶口之餘額（如有），或
- 100%已繳每年保費總額<sup>26</sup> + 紅利鎖定戶口之餘額（如有）
- 以較高者為準

此外，保單持有人可預先設定賠償方式，讓受益人按以下不同方式領取身故保障：

即時開始支付 Payment starts immediately		
1	一筆過 <sup>27</sup> Lump Sum <sup>27</sup>	
2	每月定期賠款 Monthly Payments for a Fixed Period	
3	每月定額賠款 Monthly Payments of a Fixed Amount	
4	以每月賠款支付部份金額 Partial Payment in Monthly Payments	
5	以每月賠款支付部份金額至受益人指定年齡 Partial Payment in Monthly Payments till Specified Age of the Beneficiary	
11	保單利益延續權益 Continuation of Policy Benefit Option	



You can pre-arrange the appropriate option for the Beneficiary with the 11 different Death Benefit settlement options.

Death Benefit<sup>25</sup> Settlement Options

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

- **Guaranteed Cash Value + Face value of Reversionary Bonus (if any) + Face value of Terminal Bonus (if any) + Balance of Bonus Lock-in Account (if any), or**
- **100% of total Annual Premiums paid<sup>26</sup>+ Balance of Bonus Lock-in Account (if any)**
- whichever is higher

In addition, the Policy Owner may give advance instructions on the below settlement options to pay the Death Benefit to the beneficiary in following ways:

延後開始支付賠償 Payment starts deferred		
6	於受益人指定年齡以一筆過支付賠款 Lump Sum Payment at Specified Age of the Beneficiary	
7	於受益人指定年齡起每月定期賠款 Monthly Payments for a Fixed Period Commencing from Specified Age of the Beneficiary	
8	於受益人指定年齡起每月定額賠款 Monthly Payments of a Fixed Amount Commencing from Specified Age of the Beneficiary	
9	於受益人指定年齡起以每月賠款支付部份金額 Partial Payment in Monthly Payments Commencing from Specified Age of the Beneficiary	
10	於受益人指定年齡之間以每月賠款支付部份金額 Partial Payment in Monthly Payments between Specified Ages of the Beneficiary	



「富饒千秋儲蓄計劃」一覽表

Prosperous Infinity Saver – at a glance

利益項目 Benefits	
現金價值 <sup>2</sup> Cash Value <sup>2</sup>	保證現金價值 + 非保證復歸紅利之現金價值 + 非保證終期紅利之現金價值 + 紅利鎖定戶口之餘額 (如有) Guaranteed Cash Value + Cash value of non-guaranteed Reversionary Bonus + Cash value of non-guaranteed Terminal Bonus + Balance of Bonus Lock-in Account (if any)
保證現金價值 <sup>1</sup> Guaranteed Cash Value <sup>1</sup>	無論經濟環境如何，將根據繳付保費年期、保單年期及保單貨幣提供保證現金價值 The Guaranteed Cash Value will be based on the Premium Payment Term, the duration for which the policy has been in force, and the policy currency, no matter the economic climate
復歸紅利 <sup>1</sup> Reversionary Bonus <sup>1</sup>	於保單第1個週年日 (適用於2年繳保單) 或保單第2個週年日 (適用於5年及10年繳保單) 起最少每年公佈一次復歸紅利 Reversionary Bonus will be declared at least once a year from the first policy anniversary (applicable to 2-year pay policies) or the second policy anniversary (applicable to 5-year and 10-year pay policies) onwards <ul style="list-style-type: none"> <li>非保證紅利，可套現或將其留在保單內累積滾存 Non-guaranteed bonus that may be cashed out or left to accumulate in the policy</li> <li>面值一經公佈，便會永久附加於保單，並將根據身故保障之計算，用作支付部分身故保障 Face value forms a permanent addition to your policy once declared, and it is payable as part of the Death Benefit, according to the Death Benefit calculation</li> <li>現金價值為非保證並在提取、退保或保單終止時支付 Cash value is non-guaranteed and payable upon withdrawal, policy surrender or termination</li> </ul>
終期紅利 <sup>1</sup> Terminal Bonus <sup>1</sup>	於保單第2個週年日 (適用於2年繳保單) 或保單第3個週年日 (適用於5年及10年繳保單) 起最少每年公佈一次終期紅利 Terminal Bonus will be declared at least once a year from the second policy anniversary (applicable to 2-year pay policies) or the third policy anniversary (applicable to 5-year and 10-year pay policies) onwards <ul style="list-style-type: none"> <li>非累積、非保證分紅 Non-cumulative, non-guaranteed bonus</li> <li>金額將於每次公佈時更新 Amount valid until next declaration</li> <li>終期紅利並不是永久附加於本保單，已公佈的終期紅利或會在本公司其後公佈時增加或減少 The Terminal Bonus does not form a permanent addition to the Policy. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company</li> <li>面值為非保證並將根據身故保障之計算，用作支付部分身故保障 Face value is non-guaranteed and payable as part of the Death Benefit, according to the Death Benefit calculation</li> <li>現金價值為非保證並在退保或保單終止時支付 Cash value is non-guaranteed and payable upon policy surrender or termination</li> </ul>
貨幣轉換權益 <sup>5</sup> Currency Exchange Option <sup>5</sup>	於保單第1個週年日起可申請轉換保單貨幣至美元、港元、澳門元、人民幣、英鎊、新加坡元、澳元、加元、瑞士法郎或歐元 (澳門元只適用於澳門轄發之保單) From the first policy anniversary onwards, the policy currency may be changed to US\$, HK\$, MOP, RMB, GBP, SGD, AUD, CAD, CHF or EUR (MOP is for policy issued in Macau only)
紅利鎖定權益 <sup>6</sup> Bonus Lock-in Option <sup>6</sup>	可於第10個保單週年日或供款到期日 (以較後者為準) 起行使，將復歸紅利及終期紅利的最新現金價值鎖定，轉移到紅利鎖定戶口內滾存生息，或提取使用 Can be exercised from the 10 <sup>th</sup> policy anniversary or the Premium Expiry Date, whichever is later, onwards. The latest cash values of the Reversionary Bonus and Terminal Bonus can be locked-in and transferred to Bonus Lock-in Account to accrue interest or cash out 每次轉換 (現時最少) Each transfer (current minimum): 5% 最高鎖定百分比總和 Maximum Aggregate Lock-in Percentage: 60% 提取紅利的現金價值會減少其面值 Withdrawals of cash value of bonuses will reduce the face value
紅利解鎖權益 <sup>8</sup> Bonus Unlock Option <sup>8</sup>	可於行使紅利鎖定權益1年後行使，將紅利鎖定戶口中的最新價值轉為復歸紅利及終期紅利。 Can be exercised 1 year after exercising the Bonus Lock-in Option. Transferring part or all of the latest value in the Bonus Lock-in Account as Reversionary Bonus and Terminal Bonus. 每次轉換 (現時最少) Each transfer (current minimum): 10% 每次轉換 (現時最多) Each transfer (current maximum): 100%

<b>「精神上無行為能力」預設指示權益<sup>9</sup></b> <b>Mental Incapacity Advance Instruction Option<sup>9</sup></b>	<p>保單持有人可預先作出指示，在其精神上失去行為能力後轉換新的保單持有人，或進行分拆保單（包括訂明分拆比例及分拆保單的保單持有人）。於年金期內，年金受保人與保單持有人亦可預先設定指示，指定在年金受保人精神上失去行為能力後有關的年金收入將支付予指定人士</p> <p>The Policy Owner can provide advance instruction to change the new Policy Owner or split policy (including split percentage and Policy Owner of the Split Policy) in the event of his/her mental incapacity. During Annuity Period, the Annuity Insured and the Policy Owner can jointly pre-set instructions to designate that annuity payments payable will be paid to a designated person in case the Annuity Insured is diagnosed of mental incapacitation</p>	
<b>保費假期<sup>11</sup></b> <b>Premium Holiday<sup>11</sup></b>	<b>繳付保費年期</b> <b>Premium Payment Term</b>	<b>保費假期上限</b> <b>Maximum aggregate Premium Holiday Period</b>
	2年 years	不適用 Not applicable
	5年 years 10年 years	2年 years 4年 years
<b>豁免保費保障<sup>14</sup></b> <b>Waiver of Premium Benefit<sup>14</sup></b>	<p>受保人投保年齡為18歲或以上：高達200,000美元或等值<sup>16</sup> For Insured at issue age 18 or above: Up to US\$200,000 or equivalent<sup>16</sup></p>	
	<p>受保人投保年齡為18歲以下<sup>18</sup>：高達200,000美元或等值<sup>16</sup> For Insured at issue age below 18<sup>18</sup>: Up to US\$200,000 or equivalent<sup>16</sup></p>	
<b>保單分拆權益<sup>22</sup></b> <b>Policy-split Option<sup>22</sup></b>	<p>於保單第1個週年日起可將保單的部分現金價值分拆成數份保單</p> <p>The policy can be split into several policies by converting a portion of its Cash Value from the first policy anniversary onwards</p>	
<b>保單分拆預設指示權益<sup>23</sup></b> <b>Policy-split Advance Instruction Option<sup>23</sup></b>	<p>保單持有人可預設指示，於其去世時，將保單的部分現金價值分拆成另一張保單</p> <p>The Policy Owner can make an advance instruction to split his/her policy to another policy when he/she passes away by converting a portion of its Cash Value</p>	
<b>身故保障<sup>25</sup></b> （於全額現金價值用作行使年金權益前） <b>Death Benefit<sup>25</sup></b> (Before exercising an annuity option with the full Cash Value)	<div><div>-</div><div>保證現金價值 + 復歸紅利之面值（如有）+ 終期紅利之面值（如有）+ 紅利鎖定戶口餘額（如有）或 Guaranteed Cash Value + Face value of Reversionary Bonus (if any) + Face value of Terminal Bonus (if any) + Balance of Bonus Lock-in Account Value (if any), or</div><div>-</div><div>100% 已繳每年保費總額<sup>26</sup>+ 紅利鎖定戶口餘額（如有） of total Annual Premiums paid<sup>26</sup> + Balance of Bonus Lock-in Account Value (if any)</div><div>以較高者為準whichever is higher</div></div>	
<b>身故保障自選支付方案</b> <b>Death Benefit Payment Options</b>	<div><div>-</div><div>一筆過<sup>27</sup>；或 Lump Sum<sup>27</sup>; or</div><div>-</div><div>每月定期賠款；或 Monthly Payments for a Fixed Period; or</div><div>-</div><div>每月定額賠款；或 Monthly Payments of a Fixed Amount; or</div><div>-</div><div>以每月賠款支付部份金額；或 Partial Payment in Monthly Payments; or</div><div>-</div><div>以每月賠款支付部份金額至受益人指定年齡；或 Partial Payment in Monthly Payments till Specified Age of the Beneficiary; or</div><div>-</div><div>於受益人指定年齡以一筆過支付賠款；或 Lump Sum Payment at Specified Age of the Beneficiary; or</div><div>-</div><div>於受益人指定年齡起每月定期賠款；或 Monthly Payments for a Fixed Period Commencing from Specified Age of the Beneficiary; or</div><div>-</div><div>於受益人指定年齡起每月定額賠款；或 Monthly Payments of a Fixed Amount Commencing from Specified Age of the Beneficiary; or</div><div>-</div><div>於受益人指定年齡起以每月賠款支付部份金額；或 Partial Payment in Monthly Payments Commencing from Specified Age of the Beneficiary; or</div><div>-</div><div>於受益人指定年齡之間以每月賠款支付部份金額；或 Partial Payment in Monthly Payments between Specified Ages of the Beneficiary; or</div><div>-</div><div>保單利益延續權益 Continuation of Policy Benefit Option</div></div>	

終身年金權益<sup>19</sup> Lifetime Annuity Option<sup>19</sup>

<b>選擇 Option 1</b> 定額終身年金 Lifetime fixed-income Annuity	受保人可終身收取定額年金，直至百年歸老 The Insured receives a lifetime fixed-income annuity
<b>選擇 Option 2 / 3</b> 定額終身年金 – 現金價值回奉保證 / 125%現金價值回奉保證 Lifetime fixed-income annuity – guaranteed refund of Cash Value / 125% Cash Value	若受保人於身故時已收取的年金收入總額少於用作行使年金權益的現金價值 / 現金價值的125%，計劃會繼續派發年金予指定年金受益人，直至餘額付清 If, when the Insured passes away, the total annuity income already received is less than the Cash Value / 125% of the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid
<b>選擇 Option 4 / 5</b> 遞增終身年金 / 遞增終身年金 – 現金價值回奉保證 Lifetime increasing-income annuity / Lifetime increasing-income annuity – guaranteed refund of Cash Value	受保人所享有的終身年金，金額會每兩年遞增5%，直至百年歸老 適用於選擇5：若受保人於身故時已收取的年金收入總額少於用作行使年金權益的現金價值，計劃會繼續派發年金予指定年金受益人，直至餘額付清 The annuity income will increase by 5% every two years until the Insured passes away For Option 5: If, when the Insured passes away, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the increasing-income annuity until the balance has been fully paid
<b>選擇 Option 6 / 7 / 8</b> 定額終身年金 – 10 / 15 / 20年保證期 Lifetime fixed-income annuity with 10 / 15 / 20 years guaranteed payment	若受保人於保證期內身故，計劃會繼續派發年金予指定年金受益人，直至保證期終結為止 If the Insured passes away during the guaranteed period, the annuity beneficiary will continue to receive the fixed-income annuity until the end of the guaranteed period
<b>選擇 Option 9</b> 定額終身年金 – 聯合年金領取人 <sup>28</sup> Lifetime fixed-income annuity – joint annuitant <sup>28</sup>	受保人可與配偶共享100%年金，於其中一人身故後，另一人亦可無限期繼續收取2/3年金金額，直至百年歸老 The Insured has the option of sharing a 100% fixed-income annuity with his / her spouse. In the event of the death of either annuitant, the other will continue to receive 2/3 of the annuity for the rest of his / her life
<b>選擇 Option 10</b> 定額終身年金 – 聯合年金領取人 <sup>28</sup> 及現金價值回奉保證 Lifetime fixed-income annuity – joint annuitant <sup>28</sup> and guaranteed refund of Cash Value	受保人可與配偶共享100%年金。若其中一人身故時，而已收取的年金收入總額已達到用作行使年金權益的現金價值，其配偶仍可繼續收取2/3年金，直至百年歸老。若二人於身故時收取的年金收入總額少於用作行使年金權益的現金價值，計劃會繼續派發年金予指定年金受益人，直至餘額付清 The Insured has the option of sharing a 100% fixed-income annuity with his / her spouse. If, when either annuitant passes away, the total annuity income already received has reached the Cash Value applied for exercising the annuity option, his / her spouse will continue to receive 2/3 of the annuity for the rest of his / her life. If, when both the Insured and his / her spouse pass away, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid
<b>選擇 Option 11 / 12</b> 定額終身年金 – 危疾雙倍年金 / 嚴重認知障礙保障及現金價值回奉保證 Lifetime fixed-income annuity – Critical illness double annuity / Severe Dementia benefit and guaranteed refund of Cash Value	於年金期內，若受保人不幸首次確診患上指定嚴重疾病 <sup>29</sup> 包括非初期癌症、心臟病、腎衰竭及中風，或需接受冠狀動脈（迴接）手術，又或首次確診患上嚴重認知障礙 <sup>29</sup> ，每月年金收入將會以雙倍計算，長達60個月。於雙倍年金入息期過後，受保人仍可繼續收取100%每月年金收入，直至百年歸老。若受保人於身故時已收取的年金總額少於用作行使年金權益的現金價值，計劃會繼續派發年金予指定年金受益人，直至餘額付清 If the Insured is first diagnosed to be suffering from a critical illness <sup>29</sup> , including later-stage cancer, heart attack, kidney failure and stroke, or having coronary artery bypass surgery, or is first diagnosed to be suffering from Severe Dementia <sup>29</sup> during the annuity period, the monthly annuity income will be doubled, subject to a maximum of 60 months. The Insured will continue to receive 100% annuity income after the annuity period in which annuity payments are doubled. If, when the Insured dies, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid



保單資料 Policy Information

保單類別 Plan Type	基本計劃 Basic Plan	
保單貨幣單位 Currency	美元 / 港元 / 澳門元 / 人民幣 / 英鎊 / 新加坡元 / 澳元 / 加元 / 瑞士法郎 / 歐元 (澳門元只適用於澳門繕發之保單) US\$ / HK\$ / MOP / RMB / GBP / SGD / AUD / CAD / CHF / EUR (MOP is for policy issued in Macau only)	
保費 Premium	固定及保證 Level and guaranteed	
繳費方式 Payment Mode	適用於2年繳保單： 每年繳付 For 2-year pay policies: Annual Payment	適用於5年及10年繳保單： 每年 / 每半年 / 每季 / 每月繳付 For 5-year and 10-year pay policies: Annual / Semi-annual / Quarterly / Monthly
最低保費 Minimum Premium	每年10,000美元 / 80,000港元 / 80,000澳門元 / 65,000人民幣 / 7,500英鎊 / 15,000新加坡元 / 15,000澳元 / 15,000加元 / 7,500瑞士法郎 / 10,000歐元 US\$10,000 / HK\$80,000 / MOP80,000 / RMB65,000 / GBP7,500 / SGD15,000 / AUD15,000 / CAD15,000 / CHF7,500 / EUR10,000 annually	每年1,800美元 / 14,400港元 / 14,400澳門元 / 11,700人民幣 / 1,350英鎊 / 2,700新加坡元 / 2,700澳元 / 2,700加元 / 1,350瑞士法郎 / 1,800歐元 US\$1,800 / HK\$14,400 / MOP14,400 / RMB 11,700 / GBP1,350 / SGD2,700 / AUD2,700 / CAD2,700 / CHF1,350 / EUR1,800 annually
最高保費 Maximum Premium	個別考慮 Individual consideration	

投保資料 Basic Information

繳付保費年期 Premium Payment Term	2年 Years	5年 Years	10年 Years
投保年齡 Issue Age	Age 0 – 80歲	Age 0 – 75歲	Age 0 – 70歲
保障年期 Benefit Term	終身 Whole of life		

註

- 行使保費假期及 / 或貨幣轉換權益會對保證現金價值、復歸紅利及終期紅利有所影響。有關保費假期及貨幣轉換之詳情，請參閱條款及細則。
- 須扣除保單債項。
- 復歸紅利的面值一經公佈後會永久附加於保單，在計算身故保障時會以其當時的面值計算。復歸紅利的現金價值並非保證，該金額將會相等於或少於復歸紅利的面值，本公司保留絕對的酌情權決定復歸紅利的現金價值。復歸紅利的現金價值將於提取、退保或保單終止時支付。
- 終期紅利並不是永久附加於保單，已公佈的終期紅利金額或會在本公司其後公佈時增加或減少。終期紅利的面值為非保證，並將根據身故保障之計算，用作支付部分身故保障。終期紅利的現金價值並非保證，並在退保或保單終止時支付，該金額將會相等於或少於終期紅利的面值，本公司保留絕對的酌情權決定終期紅利的現金價值。
- 適用於生效滿1年或以上及並未將所有現金價值轉換為年金的保單（不適用於已預繳保費或於保費假期期間的保單），並須於每個保單週年日起計的30日內遞交書面申請。每個保單年只可行使貨幣轉換權益一次。如於行使貨幣轉換權益時本公司不再提供**富饒千秋儲蓄計劃**，則保單將轉換至一個當時我們可提供的新計劃，該計劃可能與現有產品不同。於行使此權益前應仔細評估產品間之保障、權益及保單條款等之差別，並考慮相關產品是否符合您的個人需要。行使貨幣轉換權益後的保證及非保證保單價值及基本計劃的每年保費將按不同因素釐定及調整，包括但不限於當時的市場貨幣匯率（由我們酌情決定）、新舊資產組合的投資收益和資產價值及 / 或由現有資產轉移至新資產之交易，並有可能低於或高於轉換前之相應價值。行使貨幣轉換權益後的基本計劃的每年保費須不少於計劃要求的最低保費。保單債項（如有）須於行使貨幣轉換前全數償還。有關貨幣轉換權益之詳情，請參閱條款及細則。
- 於保單生效滿10年或供款到期日（以較後者為準）起，每個保單週年日起計的30日內，可提出書面要求行使紅利鎖定權益，每次轉換的鎖定百分比現時最少為5%及鎖定百分比的總和最高為60%，我們有權不時釐定最低及最高鎖定百分比。須符合當時的行政規則。在行使紅利鎖定權益後，復歸紅利及終期紅利將會按已轉換的復歸紅利及終期紅利金額減少，而任何將來的復歸紅利及終期紅利亦會以我們根據已轉換的復歸紅利及終期紅利決定的比率相應地減少。
- 該金額須扣除保單債項（如有）。提取復歸紅利的現金價值會減少復歸紅利的面值。部分退保並會令保證現金價值、復歸紅利的面值及現金價值、終期紅利的面值及現金價值、紅利鎖定戶口之餘額及基本計劃的每年保費減少，本保單將來的價值因此會被減少，可能導致延遲實現閣下目標的預期時間。
- 於行使紅利鎖定權益1年後，每個保單週年日起計的30日內，可提出書面要求行使紅利解鎖權益，將指定的百分比之紅利鎖定戶口的最新價值轉移為復歸紅利及終期紅利。每次解鎖百分比現時必須在10%及100%之間（最低解鎖金額為500美元 / 4,000港元 / 4,000澳門元 / 3,250人民幣 / 375英鎊 / 750新加坡元 / 750澳門元 / 750加元 / 375瑞士法郎 / 500歐元），我們有權不時釐定最低及最高解鎖百分比。最新紅利鎖定戶口的價值，會以批准當日為準，用以決定轉為復歸紅利和終期紅利的金額。我們於相應保單週年日及將來公佈的任何復歸紅利和終期紅利將會調整。紅利解鎖金額會由於紅利鎖定戶口的保證價值轉為復歸紅利和終期紅利的非保證價值。

Remarks

- Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus may be affected when the Premium Holiday and / or Currency Exchange Option is exercised. Please refer to the terms and conditions for the details of Premium Holiday and Currency Exchange Option.
- Net of any policy debt.
- Once declared, the face value of Reversionary Bonus forms a permanent addition to this Policy and is guaranteed in calculation of the Death Benefit at its face value. The cash value of Reversionary Bonus is not guaranteed and will be equal to or less than the face value of Reversionary Bonus as determined by us in our absolute discretion. The cash value of Reversionary Bonus will be paid upon withdrawal, policy surrender or termination.
- The Terminal Bonus does not form a permanent addition to the Policy. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company. Face value of Terminal Bonus is non-guaranteed and payable as part of the Death Benefit, according to the Death Benefit calculation. The cash value of Terminal Bonus is not guaranteed and payable upon policy surrender or termination. It will be equal to or less than the face value of Terminal Bonus as determined by us in our absolute discretion.
- Applicable to policies that have been in force for at least one year and have not yet exercised an annuity option with the full Cash Value (not applicable to policies with any prepaid premium or during the Premium Holiday Period). You may submit a written request within 30 days after each policy anniversary. Currency Exchange Option can only be exercised once per policy year. If **Prosperous Infinity Saver** is unavailable when the Currency Exchange Option is exercised, the policy will be exchanged for a plan we offer at the time of change, which may be different from the existing plan. Please evaluate the difference (e.g., benefits, options, policy terms, etc.) between the products carefully before exercising the Currency Exchange Option and consider whether the relevant product suits your needs. The guaranteed and non-guaranteed policy values and the Annual Premium of Basic Plan after exercising the Currency Exchange Option will be determined and adjusted based on factors including but not limited to the prevailing market-based currency exchange rate (determined by us at our discretion), the investment yield and asset values of the existing and new underlying portfolio of assets, and / or the transactions from the existing to new assets, and may be lower or higher than the corresponding values before the exchange. The Annual Premium of Basic Plan should not be less than the minimum Annual Premium of Basic Plan as required after exercising the Currency Exchange Option. All Policy Debt (if any) should be repaid before exercising the Currency Exchange Option. Please refer to the terms and conditions for the details of the Currency Exchange Option.
- After the policy has been in force for 10 years or the Premium Expiry Date, whichever is later, and within 30 days after each policy anniversary, you may submit a written request to exercise the Bonus Lock-in Option. The Lock-in Percentage for each conversion currently cannot be less than 5% and the aggregate Lock-in Percentage cannot exceed 60%. We have the right to determine the minimum and maximum Lock-in Percentage from time to time. Subject to prevailing administrative rules. After the Bonus Lock-in Option is exercised, the Reversionary Bonus and Terminal Bonus will be reduced by the amount of Reversionary Bonus and Terminal Bonus converted and the amount of any future Reversionary Bonus and Terminal Bonus will be reduced at a rate to be determined by us based on the Reversionary Bonus and Terminal Bonus which have been converted.
- The amount payable will be net of Policy Debt (if any). Withdrawals of cash value of Reversionary Bonus will reduce the face value of Reversionary Bonus. Partial surrender of the policy will reduce the amount of the Guaranteed Cash Value, cash value and face value of Reversionary Bonus, cash value and face value of Terminal Bonus, Balance of Bonus Lock-in Account and Annual Premium of Basic Plan. The future value of the Policy will therefore be reduced, possibly delaying the expected time to achieve your objectives.
- After 1 year of exercising the Bonus Lock-in Option, you may submit a written request within 30 days after each policy anniversary if you wish to exercise the Bonus Unlock Option to transfer a specified percentage of the latest value of Bonus Lock-in Account as Reversionary Bonus and Terminal Bonus. The Unlock Percentage currently must be between 10% and 100%. Minimum unlock amount is USD500 / HKD4,000 / MOP4,000 / RMB3,250 / GBP375 / SGD750 / AUD750 / CAD750 / CHF375 / EUR500. We have the right to determine the minimum and maximum Unlock Percentage from time to time. The latest value of the Bonus Lock-in Account in effect as of the date of approval for purposes of determining the amount to be transferred as the Reversionary Bonus and Terminal Bonus. Any Reversionary Bonus and Terminal Bonus which we may declare on the relevant policy anniversary and in future will be adjusted. The Unlock Amount will be changed from guaranteed value in the Bonus Lock-in Account to non-guaranteed value as Reversionary Bonus and Terminal Bonus.

產品概覽 Product Highlights	產品特點 Product Features	一覽表 At a Glance	註 Remarks	重要資料 Important Information
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- 保單持有人可預先作出指示，指明在其精神上失去行為能力後的新保單持有人；或預先訂明分拆比例及分拆保單的保單持有人，在保單持有人精神上失去行為能力後分拆保單。於年金期內，年金受保人可預先設定指示，指定在其精神上失去行為能力後有關的年金收入將支付予的人士，而該要求必須由年金受保人與保單持有人提出。本公司將於收到保單持有人 / 年金受保人確診為永久精神上無行為能力人士、植物人、腦部受損 / 失去獨立生存的能力、昏迷或嚴重認知障礙症的證明文件時，處理有關指示。有關精神上無行為能力預設指示權益之詳情，請參閱條款及細則。
- 以2024年12月1日港澳市場之同類計劃為準。
- 適用於生效滿2年或以上的保單（不適用於2年繳保單或已預繳保費或具保單債項之保單），並須於保單週年日前的 6 0日內遞交書面申請，而保費假期將於該保單週年日起生效。每次申請之保費假期年期必須為1年的倍數。保費假期內不可行使貨幣轉換權益及保單分拆權益。有關保費假期之詳情，請參閱條款及細則。
- 於保費假期期間，保證現金價值及復歸紅利之面值可能會因保單之每年保費被減少及 / 或提取現金被相應減少。保費假期年期內的終期紅利、將來的保證現金價值、復歸紅利及終期紅利將會被調整。
- 保單貸款的利息將由本公司釐定。如本保單所欠的未償還總額（包括利息）超過其保證現金價值，本保單將會終止。
- 同一保單只可以獲享個人保障或子女保障。於任何保費假期年期內將沒有所需繳付的保費，我們將不會於任何受保人處於完全傷殘期間但處於保費假期年期內的時期支付豁免保費保障。有關其他條款及細則，請參閱保單的條款及保障。
- 適用於投保或更改受保人時，受保人 / 新受保人之年齡為18歲或以上之保單。
- 在任何情況下，個人於所有由本公司繕發的保單及附加保障所獲享的豁免保費保障總額最高為二十萬美元或等值。
- 適用於投保或更改受保人時，受保人 / 新受保人之年齡為18歲以下之保單。
- 適用於投保或最後的保單擁有權更改的生效日期時，保單持有人年齡為18至60歲。
- 年金生效日必須是保單日期起10年後的任何一個月結日並且不可先於受保人已到達55歲之保單週年日。於行使年金權益時，保單須仍然生效，保單貨幣須為美元、人民幣、港元或澳門元，即其他保單貨幣的保單並不可行使年金權益，以及保單沒有需要支付之身故賠償。按現行規定，用作行使年金權益的現金價值需達10,000美元 / 65,000人民幣 / 80,000港元 / 80,000澳門元，不可多於現金價值，而現金價值的結餘不會少於我們指定的最低要求。保單之任何附加保障將於全額年金生效日終止。只可為每位受保人行使年金權益1次。我們保證提供年金權益選擇1「定額終身年金」，並保留不時修訂本計劃所提供的年金權益、於首次支付年金時釐定關於年金的條款及年金金額的絕對權利。
- 在本保單生效期間，保單持有人可提交要求提名後第二保單持有人的申請。於保單持有人身故及更改保單擁有權的申請獲批准後，新保單持有人將可行使本保單賦予保單持有人的所有權利並須承擔本保單的所有責任。有關保單擁有權的詳情，請參閱條款及細則。
- 若保單持有人在受保人在生時指定一位受益人為後續受保人，則受保人身身故後六個月內，該受益人須提交書面要求以成為新受保人，此計劃將不會支付身故保障，而保單亦不會被終止。須符合當時的行政規則。

- The Policy Owner can make an advance instruction about the new Policy Owner or splitting policy (including split percentage and the Policy Owner of the Split Policy) should he / she become mentally incapacitated. During the annuity period, the annuity payments payable will be paid to a designated person who is nominated by the Annuity Insured in advance if he / she becomes mentally incapacitated. The request shall be submitted by the Annuity Insured together with the Policy Owner. The Company will process the instruction when the proof of diagnosis as a permanently mentally incapacitated person, Apallic Syndrome, Brain Damage / Loss of Independent Existence, Coma or Severe Dementia of the Policy Owner / Annuity Insured is received. Please refer to the terms and conditions for the details of Mental Incapacity Advance Instruction Option.
- Based on similar types of plans in the Hong Kong and Macau market, as of 1 December 2024.
- Applicable to policies that have been in force for at least two years (not applicable to 2-year pay policies or policies with any prepaid premium or policy debt). You may submit a written request within 60 days before a policy anniversary and the Premium Holiday will become effective on that policy anniversary. The Premium Holiday Period for each application should be a multiple of one year. Currency Exchange Option and Policy-split Option cannot be exercised during the Premium Holiday Period. Please refer to the terms and conditions for the details of the Premium Holiday.
- The Guaranteed Cash Value and face value of Reversionary Bonus may be reduced by a decrease in the Annual Premium / cash withdrawals within the Premium Holiday Period. The Terminal Bonus during the Premium Holiday Period, future Guaranteed Cash Values, Reversionary Bonuses and Terminal Bonuses will be adjusted.
- Interest will be charged on the policy loan at a rate determined by the Company. If the total outstanding amount (including interest) under the policy exceeds the Guaranteed Cash Value, the policy will be terminated.
- You are entitled to either personal protection or child protection per policy. No premiums shall be payable during any Premium Holiday Period and we shall not pay the Waiver of Premium Benefit for any period on or after your date of death or while you remain Totally Disabled but within Premium Holiday Period. For details of other terms and conditions, please refer to the Terms and Benefit of the policy.
- Applicable to policies with the issue age of the Insured at the time of policy issuance and attained age of the latest new Insured at the time of changing Insured being 18 or above.
- In any event, all the Waiver of Premium Benefit payable under all policies and supplementary benefits issued by the Company will be subject to US\$200,000 or equivalent per life limit.
- Applicable to policies with the issue age of the Insured at the time of policy issuance and attained age of the latest new Insured at the time of changing Insured being less than age 18.
- Applicable to Policy Owner aged 18-60 when the policy is issued or on the effective date of the latest change of ownership.
- An annuity date must be any Monthly Anniversary Date which is at least 10 years after the Policy Date and must not be earlier than the policy anniversary date on which the Insured has reached the age of 55. Annuity option is only allowed to be exercised for in-force policies with policy currency in US Dollar, Renminbi, HK Dollar, or Macau Pataca, i.e. annuity option is not available for policies with other policy currencies, and no Death Benefit has become payable. Current requirement on minimum Cash Value applied for exercising annuity option is US\$10,000 / RMB65,000 / HK\$80,000 / MOP80,000. The amount is not more than the Cash Value and the remaining balance of the Cash Value is not less than the minimum requirements. All Supplementary Benefits of the policy will be terminated on the Full Annuity Date. The annuity option can be exercised once only for each Insured. The availability of annuity option 1 "Lifetime fixed-income annuity" is guaranteed. We reserve the right to determine the annuity options available for this plan from time to time, the terms and conditions of the annuity, and the annuity payment amount at the time the first annuity payment is made.
- While the policy is in force, the Policy Owner may submit a request to nominate a Contingent Policy Owner. After change of policy ownership has been approved in the event of the Policy Owner's death, the new Policy Owner shall take up all the rights and liabilities of this Policy. Please refer to the terms and conditions for the details of the Policy Ownership.
- If a designated beneficiary is named by the Policy Owner as the contingent Insured before the death of the Insured, the designated beneficiary has to submit a written request within six months after the death of the existing Insured to become the new Insured. The Death Benefit will not be payable and the policy will not be terminated. Subject to prevailing administrative rules.



22. 適用於生效滿1年或以上及並未將所有現金價值轉換為年金的保單（不適用於已預繳保費或於保費假期期間的保單），並須於每個保單週年日起計的30日內遞交書面申請。每個保單年只可分拆保單一次，但每次分拆的保單數目不限。分拆保單的保單生效日及繳付保費年期與原有保單相同。按現行規定，每次分拆保單時，轉換至每張新保單的現金價值需達10,000美元 / 80,000港元 / 80,000澳門元 / 65,000人民幣 / 7,500 英鎊 / 15,000新加坡元 / 15,000澳元 / 15,000加元 / 7,500瑞士法郎 / 10,000歐元；而分拆保單後未轉換部分的基本計劃的每年保費需不少於最低保費規定。保單債項（如有）須於分拆保單前全數償還。有關保單分拆權益之詳情，請參閱條款及細則。

23. 保單持有人可預先訂明在其去世後保單的分拆比例及分拆保單的保單持有人，本公司將於收到保單持有人的死亡證明後，處理有關的指示。有關保單分拆預設指示權益之詳情，請參閱條款及細則。

24. 兩次更改受保人之間必須至少相隔一年。新受保人與保單持有人需有可保利益的證明。新受保人於更改受保人生效日期的實際年齡須符合保單投保年齡的要求。本公司保留權利要求提交可保證明。更改受保人後，任何原本於本保單內的附加保障將會終止。有關更改受保人的詳情，請參閱條款及細則。

25. 身故保障只適用於保單生效期間及於全額現金價值行使年金權益前。身故保障並不包括已被遞減的基本計劃的每年保費（即部分退保）。須扣除保單債項。

26. 金額乃按已繳基本計劃的每年保費計算。

27. 如您沒有選擇其中任何賠償方式，我們將會一筆過支付身故保障額。

28. 按現行規定，投保人在選擇行使此項年金權益時，其配偶須年滿40歲。

29. 不適用於年金生效日前出現的嚴重疾病 / 嚴重認知障礙及已存在的病徵或病狀。
22. Applicable to policies that have been in force for at least one year and have not yet exercised an annuity option with the full Cash Value (not applicable to policies with any prepaid premium or during the Premium Holiday Period). You may submit a written request within 30 days after each policy anniversary. The policy can be split once per policy year, but there is no limit for the number of policies into which the policy is split. The policy effective date and premium payment term of the split policies are same as the original policy. For every time a policy is split, the current requirement on the minimum Cash Value to be transferred to each new policy is US\$10,000 / HK\$80,000 / MOP80,000 / RMB65,000 / GBP7,500 / SGD15,000 / AUD15,000 / CAD15,000 / CHF7,500 / EUR10,000. After splitting the policy, the Annual Premium of Basic Plan for the unconverted portion shall meet the minimum premium requirement. All Policy Debt (if any) should be repaid before splitting the policy. Please refer to the terms and conditions for the details of Policy-split Option.

23. The Policy Owner can make an advance instruction about splitting policy (including split percentage and the Policy Owner of the Split Policy) when he / she passes away. The Company will process the instruction when the proof of death is received. Please refer to the terms and conditions for the details of Policy-split Advance Instruction Option.

24. There shall be at least one year between two changes of Insured. There must be insurable interest between the new Insured and the Policy Owner. The attained age of the new Insured on the effective date of Change of Insured must meet the issue age requirements of the policy. The Company reserves the right of satisfactory evidence of insurability to be submitted. Any supplementary benefits originally attached to the policy will be terminated after the Change of Insured. Please refer to the terms and conditions for the details of Changing the Insured.

25. The Death Benefit is applicable when the policy remains in force and before an annuity option is exercised with the full Cash Value. The Death Benefit shall not include the Annual Premium of Basic Plan that had been reduced (i.e., partial surrender). Net of any policy debt.

26. The total Annual Premium paid is calculated based on the Annual Premium of Basic Plan.

27. If you do not elect any of the settlement options, we will pay the Death Benefit in a lump sum.

28. Current requirement of the age of spouse when exercising this annuity option is 40 or above.

29. Not applicable to critical illnesses / Severe Dementia occurred before the annuity date, or signs and symptoms which existed before the annuity date.

## 重要資料

### 紅利理念

此分紅保險計劃可分享由我們釐定之相關產品組別中的盈餘。相關產品組別中的盈餘為可分配給保單持有人的利潤。於釐定復歸紅利及終期紅利時，我們致力確保保單持有人和公司之間以及不同組別之保單持有人之間能得到合理的利潤分配。我們的目標是將不少於90%的盈餘分配予保單持有人，餘下的部分則歸於公司。

公司已成立一個委員會，在釐定復歸紅利及終期紅利派發之金額時向公司董事會提供獨立意見。實際復歸紅利及終期紅利派發之金額會先由委任精算師建議，然後經此委員會審議決定，最後由公司董事會（包括一個或以上獨立非執行董事）批准。

我們將最少每年檢視及釐定復歸紅利及終期紅利一次。復歸紅利面值一經公佈便會永久附加於保單並為保證，而復歸紅利現金價值為非保證。終期紅利並不是永久附加於保單上。我們將參考包括但不限於以下因素的過往經驗及預期未來展望，以釐定保單的復歸紅利及終期紅利。

**理賠：**包括此保險計劃所提供的身故保障及其他保障的成本。

**支出費用：**包括與保單直接有關的支出費用（例如分銷開支、核保費用、繕發和收取保費的支出費用）及分配至此保險計劃的間接開支（例如一般行政費用）。

## Important Information

### Bonus Philosophy

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

A committee has been set up to provide independent advice on the determination of the Reversionary Bonus and Terminal Bonus amounts to the Board of the Company. The actual Reversionary Bonus and Terminal Bonus, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

The Reversionary Bonus and Terminal Bonus will be reviewed and determined by us at least once per year. Face value of Reversionary Bonus forms a permanent addition to the policy and is guaranteed once declared, while Cash Value of Reversionary Bonus is non-guaranteed. Terminal Bonus does not form a permanent addition to the policy. In determining the Reversionary Bonus and Terminal Bonus, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

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

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

**投資回報：**包括所投資的資產賺取的利息 / 紅利收入及市場價格變動。投資表現會受利息 / 紅利收入之波動（利息 / 紅利收入和利率前景）以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動、滙率（如投資資產貨幣與保單貨幣不同）及流動性而影響。

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

為了提供更平穩的復歸紅利及終期紅利，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之復歸紅利及終期紅利，反之亦然。

此保險計劃可讓保單持有人行使紅利鎖定權益，將復歸紅利及終期紅利的最新現金價值轉移至紅利鎖定戶口，並按非保證利率積存。我們將會參考這些金額所投資的資產的回報表現的過往經驗及預期未來展望，以釐定該非保證積存利率。這些投資可能包括債券及其他固定收益資產及股票類資產，並與此分紅保單的投資分開。

投資政策、目標及策略

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

我們會根據過往及預期回報、波幅及相關投資風險來選擇投資的資產及管理我們的投資組合。

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

資產類別	目標資產組合 (%)
債券及其他固定收益資產	25% - 100%
股票類資產	0% - 75%

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

股票類資產可能包括環球股票（公共及 / 或私募股權）、互惠基金、交易所交易基金、高息債券、房地產、商品市場及另類投資等。

投資遍佈於不同地區及行業。

此外，我們或會使用衍生工具作為風險管理之用，以減低市場因素所帶來的風險，包括但不限於利率及貨幣風險。

投資資產將涉及不同貨幣並有可能與保單貨幣不同。

為有效地管理及優化投資組合，我們可能在若干時期內偏離上述目標。

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及分紅實現率資料請瀏覽本公司網頁：



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



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

**Investment performance:** This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income (both interest / dividend earnings and the outlook for interest rates) and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates if the currency of the backing asset is different from the policy currency, and liquidity risk, etc.

**Surrenders:** These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable Reversionary Bonus and Terminal Bonus, we may retain returns during periods of strong performance to support stronger Reversionary Bonus and Terminal Bonus in times of less favourable performance, and vice versa.

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

Investment Policy, Objective and Strategy

YF Life Insurance International Ltd.'s investment objective is to optimize Policy Owners' returns over the long term with an acceptable level of risk. Assets are invested in a broad range of investment instruments, which may include global equities, bonds and other fixed-income instruments, properties, commodities and other alternative investment assets. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

To achieve the long-term target returns, YF Life Insurance International Ltd. implements a strategy utilizing a mix of fixed-income and equity-like instruments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	25% - 100%
Equity-like assets	0% - 75%

Bonds and other fixed-income instruments mainly include high-credit-rated government bonds and corporate bonds across various industries, creating a diversified credit portfolio with high asset quality.

Equity-like assets may include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties, commodities and alternative investment assets.

Investments are diversified across geographical areas and industries.

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

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


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

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

For relevant details and fulfillment ratio, please visit our website:



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



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

主要產品說明

繳付保費年期及保障年期

您應就已選擇的繳付保費年期持續繳付保費。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過當時的保證現金價值，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值（如有）將會支付予您。

保障年期為受保人終身。

保費假期

本保單提供保費假期。如要申請保費假期，您須要繳付所有保單債項及本保單內的所有附加保障將會被終止。您的要求獲批准後，保費假期將不能取消。如沒有減少本保單之每年保費，保證現金價值將於保費假期年期內維持於保費假期生效日期的水平。而保費假期年期後的保證現金價值將會被修訂。於每個緊接著保費假期年期內的保單年的保單週年將沒有復歸紅利撥入此保單，如沒有減少本保單之基本計劃的每年保費及提取現金，復歸紅利之面值將於保費假期年期內維持於保費假期生效日期的水平。將來的復歸紅利將會以我們根據保費假期年期決定的比率相應地調整。任何保費假期年期內的終期紅利及將來的終期紅利將會以我們根據保費假期年期決定的比率相應地調整。於保費假期年期內將不能作出保單借貸，行使貨幣轉換權益及保單分拆權益。

保單貸款

如本保單有保證現金價值，您可提出保單貸款要求。最高貸款限額為保證現金價值的90%。您可借貸的最高數額為最高貸款限額扣除任何尚未償還的保單債項。我們會就保單貸款金額向您收取利息，貸款利息由本公司不時釐定。貸款利息將按日累積並於每個保單週年被計入尚欠的貸款。

如保單債項超過保證現金價值，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值（如有）將會支付予您。

延遲付款期

除非該筆款項是用作繳付保費予本公司，我們保留押後批准保單貸款及支付退保保障之權利，最長不超過接獲有關書面要求後六個月。我們保留押後批准復歸紅利及終期紅利轉換之權利，最長不超過接獲書面要求選擇行使紅利鎖定權益當日後六個月。

終止

在下列任何情況下，保單將會終止：

- 寬限期屆滿前，到期的保費仍未能繳付，除非自動保費貸款適用
- 保單債項超過保證現金價值
- 保單持有人呈交書面要求終止本保單
- 受保人身故，除非受益人根據保單持有人預先設定指示成為新受保人，而沒有新保單被產生

主要產品風險

提早退保

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

未有繳交保費

您應在整個繳付保費年期內繳交保費。當寬限期屆滿時，如有任何尚欠的保費會導致保單被終止。您可能會喪失保單所提供的保障，而您所獲得的現金價值（如有）或會遠低於您的已繳保費總額。

自動保費貸款風險

如在寬限期滿時仍未繳付逾期的保費，而當時的保證現金價值不少於逾期未繳付的保費數目加任何尚未償還的保單債項，則自動保費貸款設施將會以借貸形式，繳付逾期的保費，而保單將會繼續生效。否則，本公司會繳付保單的現金價值，而本保單亦會終止。我們會就自動保費貸款金額向您收取利息，貸款利息將由本公司不時釐定。貸款利息將按日累積並於每個保單週年被計入尚欠的貸款。

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with the premium payment term. If the premium is not paid before the end of 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Guaranteed Cash Value, all coverage under the policy will be terminated and the Cash Value (after deducting any outstanding policy debt) will be paid to you (if any).

The Benefit Term is whole of life of the Insured.

Premium Holiday

This policy offers Premium Holiday. To take a Premium Holiday, you will have to repay all policy debt and all supplementary benefits attached to this policy will be terminated. Premium Holiday cannot be cancelled upon approval of your request. The Guaranteed Cash Value will remain at the level on the Premium Holiday Commencement Date during the Premium Holiday Period provided that there is no decrease in the Annual Premium of this policy. The Guaranteed Cash Value after the Premium Holiday Period will be revised. No Reversionary Bonus will be credited to this policy on the policy anniversaries immediately following a policy year falling within the Premium Holiday Period and the face value of Reversionary Bonus will remain at the level on the Premium Holiday Commencement Date provided that there are no decrease in the Annual Premium of this policy and cash withdrawals. Future Reversionary Bonus will be adjusted at a rate to be determined by us based on the duration of the Premium Holiday Period. Terminal Bonus during the Premium Holiday Period and future Terminal Bonus will be adjusted at a rate determined by us based on the duration of the Premium Holiday Period. No loans on this policy can be made. No Currency Exchange Option and no Policy-split Option can be exercised during the Premium Holiday Period.

Borrowing

If this Policy has a Guaranteed Cash Value, you can apply for a loan against the Policy. The Maximum Loan Limit is 90% of the Guaranteed Cash Value. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged on policy loan amounts at a rate determined by us from time to time. Interest will accrue daily on policy loan amounts and will be added to the outstanding loans on each policy anniversary.

If the amount of policy debt exceeds the Guaranteed Cash Value, all coverage under the policy will be terminated and the Cash Value (after deducting any outstanding policy debt) will be paid to you (if any).

Deferred Payment Period

We reserve the right to delay approving any policy loan and payment of any Surrender Benefit for a period up to six months from the date we receive your written request, unless the amount is to be used to pay premium to us. We may defer conversion of any Reversionary Bonus and Terminal Bonus for the period of not more than six months from the date we receive your written request to exercise the Bonus Lock-in Option.

Termination

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

- The due premium is still unpaid at the end of the Grace Period, except if the Automatic Premium Loan applies
- The amount of Policy Debt exceeds the Guaranteed Cash Value
- The Policy Owner submits a written request to terminate this policy
- The Insured dies, unless the beneficiary becomes the new Insured according to the Policy Owner's prior instruction with no new policies created

Key Product Risks

Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Cash Value considerably less than the total premiums paid.

Non-payment of Premium

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the Grace Period will lead to termination of the policy. You may lose the insurance protection offered by the policy and the Cash Value (if any) to be received may be considerably less than the total premiums paid.

Automatic Premium Loan Risk

If overdue premium has not been paid by the end of its Grace Period, an automatic premium loan facility will automatically be triggered to settle for the overdue premium by a loan against the Policy provided that the Guaranteed Cash Value at the time of applying the Automatic Premium Loan is at least equal to the amount of the overdue premium plus any existing policy debt and the Policy will continue to remain in force. Otherwise, we will pay you the Cash Value of this Policy and the Policy will be terminated. Interest will be charged on automatic premium loan amounts at a rate determined by us from time to time. Interest will accrue daily on automatic premium loan amounts and will be added to the outstanding loans on each policy anniversary.



如保單債項超過保證現金價值，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值（如有）將會支付予您。

#### 非保證保障

此計劃中的一部份保障（包括但不限於復歸紅利及終期紅利）為非保證，及受包括但不限於理賠、支出費用、投資回報及退保等因素影響。詳情請參考「紅利理念」部份。實際之保障金額及 / 或回報或會與產品資料中所顯示的不同。某些情況下，非保證保障（包括但不限於復歸紅利及終期紅利）可能為零。

#### 通脹風險

在通脹下，未來生活費用將會增加，導致現有的預期保障可能無法滿足未來的需求。當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

#### 信貸風險

本計劃由萬通保險承保及負責，保單持有人的保單權益會受其信貸風險所影響。若我們無法按保單的承諾履行其財務責任，您可能損失保單的價值及其保障。

#### 匯率風險

外幣的匯率可能波動，因而影響您以本地貨幣計算時所需繳付保費及利益的金額。如選擇的保單貨幣並非本地貨幣，閣下須承受匯率風險。

人民幣目前並非自由兌換，其兌換可能受特定政策、監管要求和 / 或限制的影響（此等政策、監管要求和 / 或限制可能隨時變更，恕不另行通知）。實際的兌換安排將依據當時的相關政策、監管要求和 / 或限制而定。

如於行使貨幣轉換權益時本公司不提供**富饒千秋儲蓄計劃**，保單將轉換至一個當時我們可提供的計劃，所有保障、權益及其他保單條款將根據新計劃所提供的保障、權益及條款。基本計劃的每年保費、保證現金價值、復歸紅利之面值及現金價值、終期紅利之面值及現金價值及紅利鎖定戶口之餘額可能顯著調整（增加或減少），而行使貨幣轉換權益後的金額可能相對少於已繳的總保費。行使該權益時可供選擇之貨幣將受適用之法律及規例所限。

#### 主要不保事項

因以下一種或多種情況而直接或間接引致身故或永久傷殘，將不獲賠償豁免保費保障：

- 投保時或最後的更改受保人生效日期（如曾有任何受保人更改）（以較後日期為準）前，受保人已存在的病徵及病狀；
- 在以下最後的日期前，所有保單持有人已存在的病徵及病狀；
  - 保障生效日期；
  - 最後的保單擁有權更改的生效日期（如曾有任何保單擁有權更改）；及
  - 最後符合以下所有條件的受保人更改（如有）之更改受保人生效日期：
    - 原有受保人在保單日期（如沒有前次受保人更改）或前次受保人更改的更改受保人生效日期（如有）的實際年齡為18歲或以上；及
    - 新受保人在該更改受保人生效日期的實際年齡少於18歲。
- 受保人在保障生效日期或最後的更改受保人生效日期（如曾有任何受保人更改）（以較後日期為準）的一年內出現的疾病；

If the amount of policy debt exceeds the Guaranteed Cash Value, all coverage under the policy will be terminated and the Cash Value (after deducting any outstanding policy debt) will be paid to you (if any).

#### Non-guaranteed Benefits

A portion of the benefits provided by the Plan (including but not limited to Reversionary Bonus and Terminal Bonus) is non-guaranteed and subject to factors including but not limited to claims, expenses, investment performance and surrenders. Please refer to “Bonus Philosophy” sections in details. The actual amounts of benefits and / or returns may be different from the benefits and / or returns illustrated in the product materials. Under certain circumstances, the non-guaranteed benefits (including but not limited to Reversionary Bonus and Terminal Bonus) can be zero.

#### Inflation Risk

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

#### Credit Risk

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

#### Exchange Rate Risk

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

Renminbi is currently not freely convertible and conversion of Renminbi may be subject to certain policy, regulatory requirements and / or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and / or restrictions prevailing at the relevant time.

If **Prosperous Infinity Saver** is unavailable when the Currency Exchange Option is exercised, the policy will be exchanged for a plan we offer at the time of change. All benefits, options and other policy terms will follow from those as provided by the new plan. Moreover, Annual Premium of Basic Plan, Guaranteed Cash Value, face values and cash values of Reversionary Bonus, face values and cash values of Terminal Bonus and balance of Bonus Lock-in Account may be adjusted significantly (either increase or decrease). The amount after exercising the Currency Exchange Option may be considerably less than the total amount of premiums paid. The availability of currency at the time of exercising the Currency Exchange Option will be subject to the prevailing laws and regulations.

#### Key Exclusions

The Waiver of Premium Benefit of the policy will not pay any benefit claim for death or Total Disability caused directly or indirectly, by or resulting from one or more of the following:

- Pre-existing symptoms or conditions of the Insured existed before the Effective Date of Coverage or the latest Effective Date of Change of Insured (if there is any change of Insured), whichever is later;
- All pre-existing symptoms or conditions of the Policy Owner existed before the latest of the following dates;
  - the Effective Date of Coverage;
  - the effective date of the latest change of ownership (if there is any change of ownership); and
  - the Effective Date of Change of Insured for the latest change of Insured fulfilling all of the following conditions (if any):
    - the attained age of the Existing Insured on the Policy Date (if there is no preceding change of Insured) or the Effective Date of Change of Insured for the preceding change of Insured (if any) is 18 or above; and
    - the attained age of the New Insured on such Effective Date of Change of Insured is below 18.
- Any diseases or illnesses of the Insured which occurred within one year after the Effective Date of Coverage or the latest Effective Date of Change of Insured (if there is any change of Insured), whichever is later;

產品概覽 Product Highlights	產品特點 Product Features	一覽表 At a Glance	註 Remarks	重要資料 Important Information
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- 保單持有人在以下最後的日期的一年內出現的疾病：
  - (一) 保障生效日期；
  - (二) 最後的保單擁有權更改的生效日期（如曾有任  
何保單擁有權更改）；及
  - (三) 最後符合以下所有條件的受保人更改（如有）之  
更改受保人生效日期：
    - 原有受保人在保單日期（如沒有前次受保人  
更改）或前次受保人更改的更改受保人生效  
日期（如有）的實際年齡為18歲或以上；及
    - 新受保人在該更改受保人生效日期的實際年  
齡少於18歲。
- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精  
或藥物中毒（除非由醫生處方）；吸入氣體（因工作需  
要而引致則除外）；
- 因戰爭或民間騷動引致；在戰爭中參與軍事服務；犯  
法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用  
具之潛水活動；乘搭或駕駛任何飛機（除非為民航機  
的持票乘客）；
- 任何人類免疫力缺乏症病毒及 / 或與此有關之病症，  
包括愛滋病。

受保人若在保單日期或最後的更改受保人生效日期（如  
曾有任何受保人更改）（以較後日期為準）起計一年內自  
殺，無論其是否在神智清醒的情況下，萬通保險的全部  
責任將只限於退還已支付之保費（扣除已支付或將獲支  
付之賠償額及保單債項（如有））。

**提供資料責任及未符合這要求的後果**

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

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

**索償程序**

有關索償程序，請瀏覽本公司網頁：

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

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

**保費徵費（只適用於香港）**

所有保單持有人，須就其於香港繕發之保單，在每次繳  
付保費時向保險業監管局繳付徵費。有關徵費之詳情，  
請瀏覽保險業監管局網站專頁[www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

**保單冷靜期及取消保單的權利**

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

**退保**

如需申請退保，您只需填妥、簽署並寄回由本公司提  
供的特定表格，以及您的有效身份證明文件副本，本公  
司將安排退保事宜。

- Any diseases or illnesses in respect of the Policy Owner which occurred  
within one year after the latest of the following dates:
  - the Effective Date of Coverage;
  - the effective date of the latest change of ownership (if there is any  
change of ownership); and
  - the Effective Date of Change of Insured for the latest change of Insured  
fulfilling all of the following conditions (if any):
    - the attained age of the Existing Insured on the Policy Date (if there  
is no preceding change of Insured) or the Effective Date of Change  
of Insured for the preceding change of Insured (if any) is 18 or above; and
    - the attained age of the New Insured on such Effective Date of  
Change of Insured is below 18.
- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol  
or drugs not prescribed by a Doctor; inhaling gas (except from hazard  
incidental to occupation);
- Any act due to war or civil commotion; military services in time of war;  
violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional  
sports; underwater activities involving the use of breathing apparatus; travel  
in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses  
including AIDS.

If the Insured commits suicide, whether sane or insane, within one year from  
the Policy Date or from the Effective Date of Change of Insured, whichever is  
later, the total liability of YF Life Insurance International Ltd. shall be limited to  
the premiums paid less any benefit amount that has been paid or is payable  
and Policy Debt (if any).

**Duty of Disclosure and the Consequences of Not Making Full Disclosure**

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

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

**Claims Procedures**

For details of the procedures for making claims, please refer to our website at:

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

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

**Premium Levy (Applicable to Hong Kong only)**

All Policy Owners are required to pay a levy on insurance premiums for all new  
and in-force insurance policies issued in Hong Kong to the Insurance Authority  
(IA). For details about the levy, please visit the dedicated IA webpage at  
[www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).

**Cooling-off Period and Right of Cancellation**

If you are not satisfied with the policy, you may return it under a signed  
covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road,  
Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance  
and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the  
delivery of the policy or delivery of the Notice (which states that the policy is  
available for collection and the expiry date of the cooling-off period) to you or  
your representative, whichever is earlier. We will cancel the policy upon receipt  
of your written request and refund all premiums and levy you paid (applicable  
to Hong Kong), without any interest. No refund can be made if a benefit  
payment has been made, is to be made or impending.

**Surrender**

You may surrender the policy by submitting a written request on the forms  
prepared for such purposes together with a copy of your valid identification  
document. We will arrange the policy surrender.

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

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# 資料來源：10Life保險比較平台，**富饒千秋儲蓄計劃**在10Life 5星保險大獎2025榮獲5星儲蓄保險獎（退休規劃及財富傳承）（截至2025年1月6日）。詳情：[www.10Life.com](http://www.10Life.com)

Source: 10Life Insurance Comparison Platform. **Prosperous Infinity Saver** has achieved 5-Star Savings Insurance Award (Retirement and Legacy) in 10Life 5-Star Insurance Award 2025 (As of 6 January 2025). For details, please visit [www.10Life.com](http://www.10Life.com)



# YFLife 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及 Fortune 500「全美5大壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，協助客戶規劃未來，體現「未來在我手」的品牌承諾。

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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註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美5大壽險公司」乃按2024年6月4日《FORTUNE 500》公布的「互惠壽險公司」及「上市股份壽險公司」2023年度收入排名榜合併計算。

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.

萬通保險國際有限公司  
YF Life Insurance International Ltd.  
www.yflife.com

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