

優裕萬用壽險卓越計劃

Prestige-ULife Plus Insurance Plan

PUP

YFLife
萬通保險



《指標》
財富管理大獎 2014-2020

萬用壽險－同級最佳／傑出表現獎



《彭博商業周刊》
金融機構大獎2018

人壽保險－傑出大獎

未來在我手
Own the future

一步創富

A Full Swing to Wealth Creation

身處亞洲福地，坐擁豐厚財富的你，當然深諳財富增值之道。事實上，全面的風險管理有助建立根基穩固的財富金字塔，除可發揮保障人才資本的功能外，亦是創造財富的理財工具，惠澤摯愛家人。此外，全面的風險管理方案能有助分散風險，優化整體投資組合。

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



優裕萬用壽險卓越計劃

Prestige-ULife Plus Insurance Plan

1

度身訂造的壽險計劃

Your Personalized Life Insurance Plan



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

4

靈活提款

Flexible Cash Withdrawal



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

2

靈活自主

Flexible Tailor-made Plan



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

5

收費保證

Guaranteed Charges



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

3

回報豐厚

Higher Returns



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



1

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



擁有優越條件的你，自然會追求享受非凡的人生。配合你的尊貴身分，你需要一個穩健而靈活的理財計劃，讓你安心享受並繼續延展優越生活。

優裕萬用壽險卓越計劃是特為尊貴人士而設，配合現今理財需要靈活多變，為你度身訂造一個由你全面操控的壽險計劃。此計劃保障額由100萬美元起，提供更獨特、更尊尚、更靈活的選擇，滿足你的個人需要，讓你延展優質生活。

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

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

2

靈活自主 Flexible Tailor-made Plan



優裕萬用壽險卓越計劃突破傳統壽險的種種規限，為你度身訂造壽險計劃之餘，更讓你隨時隨意調整保障額、保費金額以至繳款期，助你靈活操控個人財務，以配合生活需要。

靈活調整保障額

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

靈活調整保費及繳款期

推翻傳統壽險鎖定保費金額及繳款期不變的定律，你可隨時投入額外保費作儲蓄之用，以賺取豐厚利息。另外，你可按需要減低保費金額，甚至暫時停繳保費，而無須支付任何貸款利息，只要保單已累積有現金價值並足以支付保單的「每月費用」即可；同時，你仍可享受十足基本保障，保障額不受任何影響。

彈性壽險保障選擇

配合你的保障及儲蓄需要，優裕萬用壽險卓越計劃為你提供「固定壽險保障」及「遞增壽險保障」兩項選擇，讓你可配合不同人生階段的需要，隨時作出更改申請¹。

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

Flexible Coverage

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

Exclusive Premium Flexibility

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

More Protection Options

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



3

回報豐厚 Higher Returns



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

額外利息 複息計算

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

2.5%派息率保證

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

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

Additional Interest Bonus at Compound Rates

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

2.5% Guaranteed Crediting Interest Rate

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

4

靈活提款 Flexible Cash Withdrawal



一般傳統壽險計劃規限客戶只可透過保單貸款以提取計劃內的累積金額，優裕萬用壽險卓越計劃卻讓你於無須支付任何貸款利息的情況下，隨時提取計劃內的累積現金價值⁴，每年金額可高達該保單年度開始時的現金價值的10%。如金額超過10%，你亦可以減低保障額方式提取⁵。此外，若你需要額外現金應急，計劃可提供高達90%現金價值的貸款額，讓你無須為籌措現金而煩惱，助你靈活調動資金，財務周轉更輕鬆。

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



有別於一般壽險計劃，優裕萬用壽險卓越計劃為懂得選擇的你，提供收費保證。計劃保證每月費用不會超越保單內指定之限額，令你的資金增長更有保證。

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

附註

1. 由「固定壽險保障」更改為「遞增壽險保障」，需經核保審批受保人的健康狀況及於受保人65歲前辦理。
2. 額外利息將於保單生效後第21年起派發。
3. 派息率保證只適用於已生效達15年或以上的保單。
4. 提取現金將會影響計劃所累積的現金價值，而每月費用仍會被扣除，如現金價值不足以支付每月費用時，保單便會終止而沒有任何價值。
5. 如於保障生效後或增加保障後的首14年內退保、減低保障額或提取超過該保單年度開始時的現金價值的10%，須支付退保費用。
6. 現時假設派息率為本冊子於2022年1月刊發時適用之派息率，並非保證，日後或會更改。
7. 基本保障額須扣除受保人身故日前12個月內曾提取的總金額。

Notes

1. Any change from the Level Life Protection Option to the Increasing Life Protection Option is subject to underwriting of the Insured's health. The Insured must also apply before the age of 65 to take advantage of this option.
2. The "additional interest bonus" is applicable from the 21st policy year and thereafter.
3. The "Guaranteed Crediting Interest Rate" is only applicable to a policy that has been in force for 15 years or more.
4. Cash withdrawal will affect the accumulation of the Cash Value, while the monthly charges are still deductible. If the Cash Value is not sufficient to cover the monthly charges, the policy will lapse with zero value.
5. A surrender charge will be applied within the first 14 years from the effective date of the policy or the effective date of each layer of Basic Sum Insured in the following circumstances: surrender of the policy, decrease in Basic Sum Insured, or cash withdrawal if the withdrawal amount exceeds 10% of the Cash Value at the beginning of each policy year.
6. The current assumed crediting interest rate is quoted as of the print date of this brochure in January 2022, and is not guaranteed. It is subject to change.
7. The Basic Sum Insured will be net of all withdrawals made in the 12-month period preceding the date of the Insured's death.

重要資料

派息率理念

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

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

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

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

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

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

投資政策、目標及策略

萬通保險國際有限公司（「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，包括環球股票、債券及其他固定收益資產、房地產和商品市場。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

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

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

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

資產類別	目標資產組合 (%)
債券及其他固定收益資產	80% - 100%
股票類資產	0% - 20%

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

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

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及過往派息率資料請瀏覽本公司網頁：



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



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

Important Information

Crediting Interest Rate Philosophy

The crediting interest rate and / or non-guaranteed bonuses will be reviewed and determined by us from time to time. The crediting interest rate and / or non-guaranteed bonuses will be determined based on the current earned rate, the best estimate long term earned rate and our target interest spread of 0% - 2.5% p.a. depends on the policy duration. Policyholders will receive a portion of the investment returns, net of interest spread, in the form of crediting interest rate and / or bonuses.

A committee has been set up to provide independent advice on the determination of the crediting interest rates and / or non-guaranteed bonuses to the Board of the Company. The actual crediting interest rates and / or non-guaranteed bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

In determining the crediting interest rate and / or non-guaranteed bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

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

To provide more stable crediting interest rate and / or non-guaranteed bonuses, we may retain returns during periods of strong investment performance to support or maintain stronger crediting interest rate and / or non-guaranteed bonuses during periods of less favourable investment performance.

Investment Policy, Objective and Strategy

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

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

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

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

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	80% - 100%
Equity-like assets	0% - 20%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) across a variety of industries, making up a diversified bond portfolio with high asset quality.

Equity-like assets include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and historical crediting interest rate, please visit our website:



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



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

主要產品說明

繳付保費年期及保障年期

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

保單借貸

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

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單持有人呈交書面要求終止本保單
- 受保人身故

期滿價值

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

提早退保

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

通脹風險

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

信貸風險

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。

主要不保事項

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

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

提供資料責任及未符合這要求的後果

在投保時，你 / 你們必須提供一切知悉或據常理知悉的資料，因萬通保險會按照所提供的資料評核接受投保及決定保險條款。提供資料的責任將會在投保申請表的簽署日期或任何補充文件的簽署日期（以較後日期為準）完成。你 / 你們若不清楚某一事項是否重要，請將該事項填寫於申請書內。若未符合以上要求，該保單可能因此而作廢。

Key Product Disclosures

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured. Cash withdrawals, reducing the premium amount, or skipping premium payments (if applicable) will reduce the accumulation of the Cash Value, while the monthly charges are still deductible. Non-guaranteed charges will be reviewed at least annually and may be adjusted if necessary. You will be notified the related changes with prior written notice 1 month before effective. In determining any changes in charges, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, claims, expenses, investment performance and surrenders. If the Cash Value less any Policy Debt is not sufficient to cover the monthly charges, and no premiums are made before the end of the 31-day Grace Period from such premium due date, the policy will lapse with zero value.

Borrowing

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

Termination

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

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The Insured dies

Maturity Benefit

If the Insured were living on the Maturity Date of the Policy, you will receive a maturity benefit equals to the Account Value on the Maturity Date less any Policy Debt.

Early Surrender

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

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if YF Life 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.

Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, our total liability shall be limited to the aggregate of the Account Value on the date of death of the Insured and the Cost of Insurance deducted (without any interest) less any Policy Debt.

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

Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life Insurance International Ltd. will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

索償程序

有關索償程序，請瀏覽本公司網頁：

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

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

保費徵費（只適用於香港）

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

保單冷靜期及取消保單的權利

如保單未能滿足你的要求，你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，或向你 / 你的代表人交付《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，你將可獲退回已繳保費金額及你所繳付的徵費（適用於香港），但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

期滿及退保

如需申請退保，你只需填妥、簽署並寄回由本公司提供的特定表格，以及你的有效身份證明文件副本及固定住址證明（如適用），本公司將安排退保事宜。

於保單期滿時，本公司將致函通知你，並會於接獲你的有效身份證明文件副本後安排保單終止事宜。

延遲付款期

我們有權押後借貸及支付退保價值，最長不超過接獲有關書面要求後六個月。

Claims Procedures

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

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

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

Premium Levy (Applicable to Hong Kong only)

The Insurance Authority (IA) collects levy on insurance premiums from policy holders through the Company for insurance policies issued in Hong Kong. For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation

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

Maturity and Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly, upon receipt of your valid identification document copy.

Deferred Payment Period

We may delay making any loan and payment of any Surrender Value for a period up to six months from the date we receive your written request.

「優裕萬用壽險卓越計劃」一覽表

Prestige-ULife Plus Insurance Plan – at a glance

利益項目 Benefits		
基本派息率 ⁶ Base crediting interest rate ⁶	現時假設基本派息率為每年3.7%。基本派息會每月派發，並撥入賬戶價值，以複式計算 Current assumed base crediting interest rate is 3.7% p.a. The base crediting interest will be credited monthly to the Account Value at a compound rate	
額外利息 Additional interest bonus	於保單生效後第21年起每月派發，額外利息息率為每年1% Credited monthly to the Account Value from the 21 st policy year. The additional interest bonus rate is 1% p.a.	
利息保證 Guaranteed interest	賬戶價值保證不會少於每年以派息率2.5%計算而累積的賬戶價值（適用於已生效滿15年或以上的保單） Account Value is guaranteed to have accumulated to at least an amount as if the interest rate credited had been 2.5% p.a. (Applicable to a policy that has been in force for 15 years or more)	
身故保障選擇 Death Benefit Options	固定壽險保障 Level Life Protection Option	遞增壽險保障 Increasing Life Protection Option
	「賬戶價值」或「基本保障額」 ⁷ “Account Value” OR “Basic Sum Insured” ⁷ （兩者取其較高者 whichever is higher）	「賬戶價值」+「基本保障額」 “Account Value” + “Basic Sum Insured”
保單資料 Policy Information		
保單類別 Plan Type	基本計劃 Basic Plan	
保單貨幣單位 Currency	美元 US\$	
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment	
最低保障額 Minimum Sum Insured	1,000,000美元 US\$1,000,000	
提取現金價值 Cash Value Withdrawal	次數不限，現時每次收取25美元提款費用 Unlimited frequency. Currently, each cash withdrawal is subject to a withdrawal charge of US\$25	
投保資料 Basic Information		
投保年齡（以上次生日年齡計算） Issue Age (At Last Birthday)	18 – 65	
保障年期 Benefit Term	至100歲 To Age 100	
繳付保費年期 Premium Payment Term	至100歲 To Age 100	

以上為計劃的一般資料，只供參考之用，並非保單的一部份，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：香港(852) 2533 5555 / 澳門 (853) 2832 2622。

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 25335555 / Macau (853) 2832 2622.

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

客戶服務：
香港尖沙咀廣東道9號港威大廈6座12樓1211室
澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座
Customer Service:
Suite 1211, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong
Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau,
8 Andar A, Macau

