

YFLife  
萬通保險



未來在我手  
Own the future

# 萬通保險國際有限公司

YF Life Insurance International Ltd.

萬通保險為雲鋒金融集團成員，總部設於香港，並於澳門設有分公司，提供一站式風險及財富管理服務。

YF Life is a member of the Yunfeng Financial Group. Headquartered in Hong Kong and operating a branch office in Macau, YF Life offers one-stop risk- and wealth-management consulting services.



## 企業願景 Corporate Vision

萬通保險致力成為一間創造價值，  
面向未來的國際級保險企業。

YF Life is committed to value creation and to  
maintaining a reputation as an international company  
that embraces the future.

## 品牌故事 Brand Story

未來充滿不確定性。科技發展一日  
千里，生活模式日趨多元及複雜。  
在前景不明的環境下，能安心策劃  
未來實在是一大挑戰。為了應付不斷  
變化的市場需求，保險服務必須持續  
改善，務求與時並進。我們要讓新一代  
充滿自信地掌握自己的未來。

### 我們就是萬通保險。

萬通保險將卓有遠見的領導能力與  
嶄新的金融科技融匯一體。憑藉創新  
科技，我們為港澳、大灣區以至其他  
地區的個人及家庭，提供富競爭力，  
兼具環球視野及保險智慧的服務。  
我們不斷求變以迎接保險的未來，  
但仍然不忘初心。我們細心及專業的  
團隊時刻都將人置於核心位置，  
為客戶、員工、股東及業務夥伴抓緊  
每個機遇，創造價值。我們重視獨立  
自主，以作出審慎和明智決策。

我們深信，每個人都應擁有掌握自己  
未來的能力及自主性。我們成熟和  
具智慧的精英團隊，配合尖端科技，  
加上開明、友善的態度，這個願景並非  
遙不可及。

縱然未來變化不定，我們仍有信心  
掌握未來。

The future is uncertain. Technology is accelerating  
rapidly. Lifestyles are becoming more diverse and  
complex. Finding peace of mind in times of uncertainty  
is challenging. Insurance requires an evolving approach  
to meet changing expectations and consistently  
improve our services so we can give new generations  
the confidence to take control of their future.

### We are YF Life.

YF Life combines visionary leadership with emerging  
FinTech opportunities. Our technology-enhanced  
approach offers competitive global insights and  
insurance intelligence to individuals and families in  
Hong Kong, Macau, the Greater Bay Area, and beyond.  
We're evolving to take on the future of insurance,  
but we have not forgotten where we came from. Our  
caring, resourceful team here puts people, customers,  
employees, shareholders, and partners alike at the  
core of every opportunity. We value the independence  
to make mature, sensible decisions.

We believe everyone deserves the resilience and  
independence necessary to own their future. A  
mature, intelligent team supported by user-friendly  
technology and an open, friendly attitude can make it  
possible.

The future is uncertain. Take control of it with  
confidence.

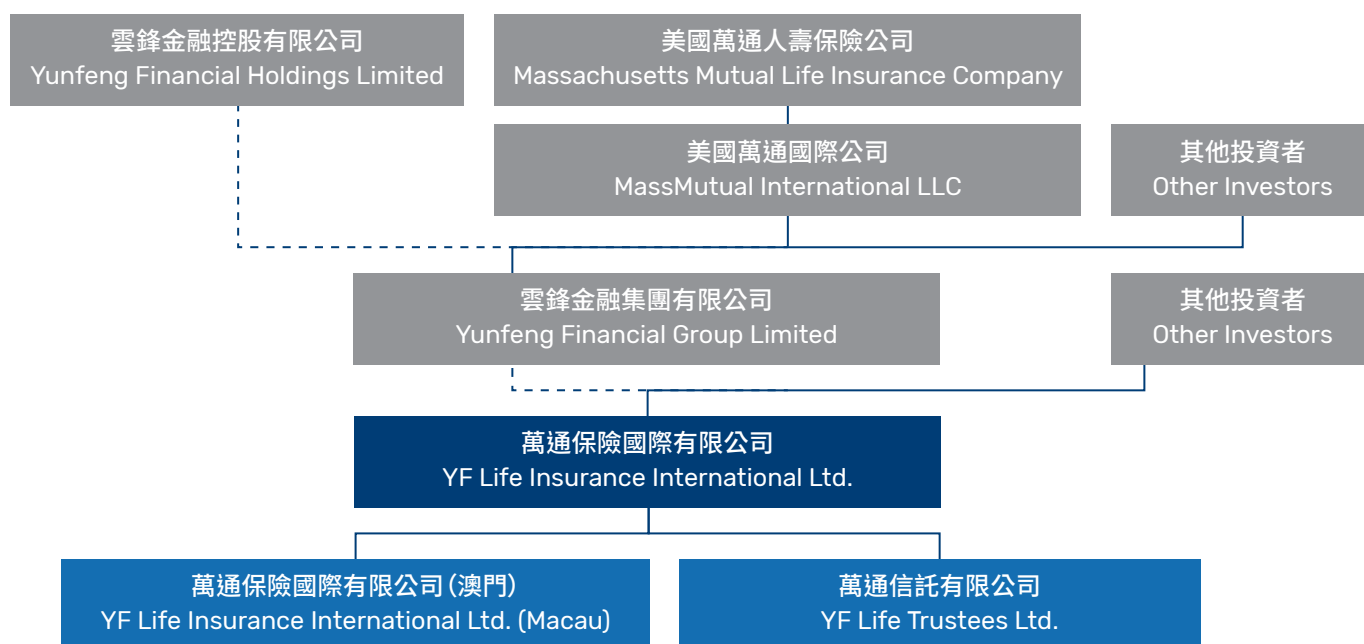
## 強強聯手 盡享優勢 Leverage the Strength of a Major Alliance

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，以及具備逾 170 年豐富的風險及財富管理經驗、「全美 5 大互惠壽險公司」之一的美國萬通人壽保險公司。憑藉雙方在各自領域上的優勢、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，一起建構非凡未來。

YF Life Insurance International Ltd. is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, which itself has over 170 years of experience in risk- and wealth-management services and is one of the “Five Largest US Mutual Life Insurance Companies”. Leveraging the strengths of both parties in their respective fields plus their robust financial background and solid reliability, we are committed to creating a brighter future for our customers by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

- 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。  
Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited.
- 「全美 5 大壽險公司」乃按 2024 年 6 月 4 日《FORTUNE 500》公佈的「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。  
The “Five Largest US Life Insurance Companies” is ranked according to the aggregate results of “Insurance: Life, Health (Mutual)” and “Insurance: Life, Health (Stock)” on total revenues for 2023, based on the FORTUNE 500 as published on Jun 4, 2024.

## 主要股東架構圖 Major Shareholders Structure



--- 間接持有 Indirect shareholding



## 穩健財務背景 Robust Financial Background

萬通保險的財務實力評級備受肯定，獲惠譽國際評級有限公司授予「A-」（強勁）保險公司財務實力(IFS)評級，反映我們「強勁」的資本水平及財務表現，展望穩定。

YF Life has been awarded an “A-” (Strong) Insurer Financial Strength Rating by Fitch Ratings, reflecting our strong capitalization and financial performance, plus a stable outlook.

## 可持續發展 Sustainability

萬通保險堅持創新驅動、推動綠色發展，並成為大中華地區首家獲惠譽常青 (Sustainable Fitch) 授予 ESG 主體評級的保險公司，認可在「環境保護」(Environment)、「社會責任」(Social) 及「公司治理」(Governance) 方面的表現。

YF Life is committed to driving innovation and promoting green development, making it the first insurance company in the Greater China Region to receive an ESG Entity Rating assigned by Sustainable Fitch, in recognition of the company's ESG performance.

## 投資目標 Investment Objective

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。

YF Life's investment objective is to optimize policyholder returns over the long term with an acceptable level of risk.

透過專業的投資管理，實現提高短期收益及可觀且穩定的長期投資回報增值的目標，為保單持有人及萬通保險創造價值。

Through professional investment management, we aim to enhance current investment yield and realise long-term sustainable capital appreciation, creating long term value for policyholders and the company.

惠譽國際 A-(強勁)  
保險公司財務實力評級



## 投資過程 Investment Process

透過現代化、系統化及嚴謹的投資過程及紀律，我們致力為客戶尋找最合適的投資機會，實現投資回報增值及風險管理目標。

主要投資過程包括 ( 但不限於 ):

- ▼ 資產負債匹配管理
- ▼ 長期及短期的資產配置
- ▼ 嚴謹的投資經理及投資目標的篩選過程
- ▼ 系統化及實時投前投後管理及風險管理工具
- ▼ 流動性管理及情景分析
- ▼ 環境、社會和管治 (「ESG」) 監控

Through modernized, systematic, and prudent investment processes and discipline, we endeavor to invest in the best opportunity for our clients to deliver investment returns with robust risk management.

Major investment processes including (but not limited to):

- ▼ Asset-Liability Management
- ▼ Strategic and Tactical Asset Allocation
- ▼ Robust selection process for investment managers and appropriate instruments
- ▼ Systematic and real-time investment monitoring and risk management tool
- ▼ Liquidity management and scenario testing
- ▼ ESG monitoring

## 全方位投資策略於不同周期獲取穩定回報

### Comprehensive Investment Strategy Designed to Achieve Stable Returns through all Business Cycles

- ▼ 多元化投資組合，目的在於維持投資組合的回報穩定性。嚴選環球股票、債券、其他固定收益資產、房地產、商品市場或私募基金等另類投資工具
- ▼ 強大的投資網絡，已與全球多個基金經理建立長期合作關係
- ▼ 投資及風險管理系統化，提高投資效率及應變能力
- ▼ 緊貼投資市場發展及趨勢，將 ESG 的因素納入投資過程

- ▼ Constructing a diversified investment portfolio achieving attractive and stable long-term returns while reducing the portfolio volatility. Sourcing and selecting appropriate investment instruments, including global equities, bonds, other fixed-income, properties, commodities and alternative investment instruments
- ▼ Leveraging extensive investment network and established long-term partnerships with global asset managers
- ▼ Implementing systematic investment and risk management to improve efficiency and responsiveness to fast changing markets
- ▼ Closely monitoring investment development and trends, as well as including ESG considerations in our investment processes

## 信心保證 Confidence Guaranteed



### Double 雙位數字增長 Digit Growth

過往廿多年，新造個人壽險業務業績  
平均每年增長比率達雙位數字

Achieved double-digit average annual growth in new  
individual business over the past two decades

### 370,000+ 索償 Claims Paid

過往曾處理逾 370,000 宗索償，包括  
人壽、醫療、危疾、意外等

Paid over 370,000 claim cases, including life insurance,  
medical, critical illness, accident, etc.

### \$29,000,000,000

曾支付的賠償及保單利益超過 290 億  
港元

Paid over HK\$29 billion in policy benefits

上述數字及內容乃截至2023年12月31日。

The above figures and information quoted are as of December 31, 2023.



## 90+ 產品方案 Solutions

產品系列多元化，提供多達 90 項  
保險及理財方案

YF Life offers a wide spectrum of some 90 insurance  
and wealth-management solutions

## Innovative 靈活創新 and Flexible

憑藉銳意創新的經營理念，提供具  
靈活創意的保障、退休及理財方案，  
並屢獲殊榮

YF Life offers flexible and innovative solutions in  
protection, retirement and wealth-management.  
Thanks to our commitment in offering product  
innovation, we have been honored with many awards

## Pioneering 多項首創方案

開拓多項全港澳首創保險方案，包括：

- ▼ 萬用壽險
- ▼ 終身年金計劃
- ▼ 追溯保單日保單
- ▼ 無條件人壽保單

YF Life pioneered an array of insurance solutions in  
Hong Kong and Macau, including:

- ▼ Universal life insurance
- ▼ Lifetime annuity plans
- ▼ Policy backdating
- ▼ Guaranteed acceptance policies

## 先進科技平台 Hi-tech Platforms

### 智能投保平台 SMART

- 投保新體驗

#### SMART

- a brand-new insurance experience



### YFLink 及 ePS 網上保單服務

- 方便客戶管理保單

#### YFLink and ePS (e-Policy Service)

- manage policies with ease



### iWealth 及 iFinance 財務計算機

- 協助客戶財策規劃

#### iWealth and iFinance

- facilitate financial planning



## 以客為先 Customer First



### 香港及澳門客戶服務中心 Hong Kong and Macau Customer Service Center

設於香港及澳門的萬通保險客戶服務中心位處商業核心地帶，緊鄰交通樞紐。以簡約時尚風格設計的客戶服務中心，環境寬敞舒適，由客戶服務專員提供保單更改及查詢、核保服務、繳費及資料查詢等服務；此外，中心亦設有獨立會客室，讓您在寧靜舒適的環境下享用服務。

Our Hong Kong and Macau Customer Service Centers are situated in the central business district, conveniently close to major transportation hubs. The décor is characterized by a contemporary minimalist style, creating a relaxing and spacious ambience. Customers can enjoy a range of services provided by Customer Service Officers, including policy enquiries and changes, underwriting services, payment services, general enquiries, and so on. In addition, separate meeting rooms are available for customers to enjoy these services in a tranquil and comfortable environment.

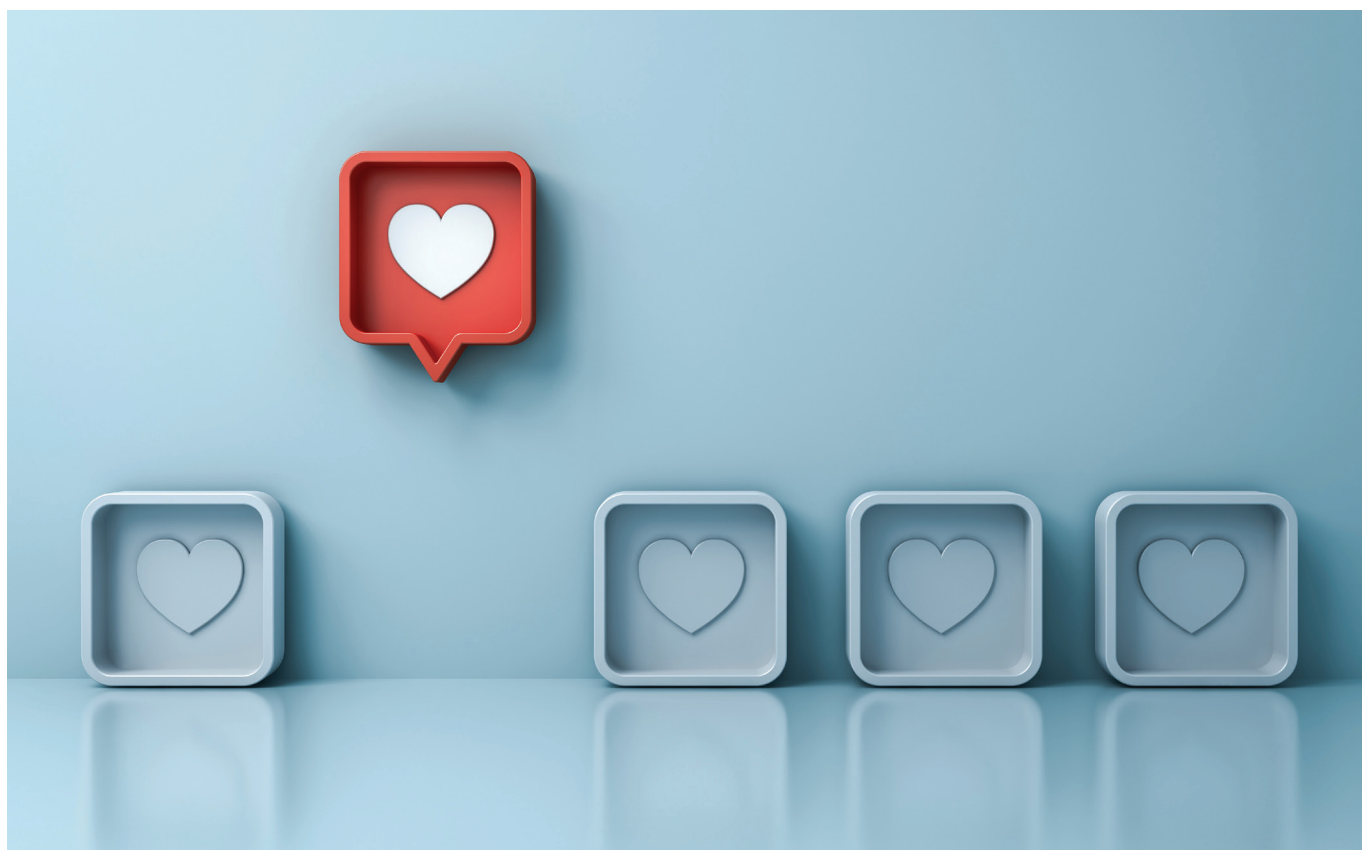


## 企業社會責任 Corporate Social Responsibility

### 回饋社會 Caring for the Community



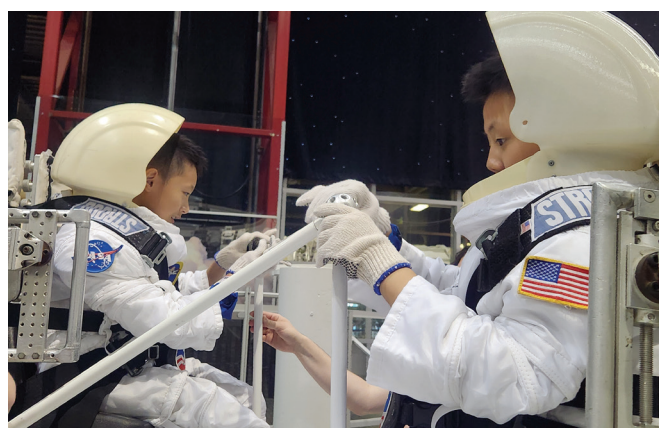
- 自 2000 年起，組成「陽光力量義工隊」，積極參與社會公益活動
- 獲社會服務聯會頒發「商界展關懷 15 years+」嘉許
- Developed the YF Life Volunteer Team, actively participating in many community service events since 2000
- Recognized with the Caring Company 15 years+ Logo by The Hong Kong Council of Social Service



## 萬通保險小太空人訓練計劃 YF Life Jr. Space Camp Program

自 1999 年起，全力主辦及贊助「萬通保險小太空人訓練計劃」，宣揚「It is Possible!」的精神

Sole organizer and sponsor of the YF Life Jr. Space Camp Program since 1999, promoting the spirit of "It is Possible!"



# 實力見證 Awards and Accolades

## 屢獲殊榮 Our Achievements



### 《iMONEY智富雜誌》 優秀保險企業大獎

- 最佳年金產品 (2018-2023)
- 最受歡迎危疾保障 (2020-2023)
- 最受歡迎保險品牌 (2018-2019)
- 最佳財富傳承產品 (2019)
- 最佳醫療保障 (2019)
- 最佳理賠服務 (2019)
- 最創新產品 (2018)

### iMONEY Insurance Excellence Awards

- Best Annuity Product (2018-2023)
- Most Popular Critical Illness Insurance Product (2020-2023)
- Most Popular Insurance Brand (2018-2019)
- Best Wealth Accumulation and Legacy Planning (2019)
- Best Medical Insurance Product (2019)
- Best Claim Service (2019)
- Best Innovative Product (2018)



### 《彭博商業周刊》金融機構大獎

- 年金計劃 - 卓越／傑出大獎 (2015-2023)
- 危疾保障 - 卓越／傑出大獎 (2015-2023)
- 人壽保險 - 卓越／傑出大獎 (2016-2018)
- 儲蓄計劃 - 傑出大獎 (2019)

### Bloomberg Businessweek Financial Institution Awards

- Annuity Plan - Excellence / Outstanding Performance (2015-2023)
- Critical Illness - Excellence / Outstanding Performance (2015-2023)
- Life Insurance - Excellence / Outstanding Performance (2016-2018)
- Saving Plan - Outstanding Performance (2019)



### 香港保險業聯會 香港保險業大獎

- 傑出創意產品／服務大獎 - 財富管理 (年度三強) 2024
- 傑出風險管理項目大獎 (年度三強) 2024

### The Hong Kong Federation of Insurers The Hong Kong Insurance Awards

- Most Innovative Product/Service Award - Wealth (Top 3) 2024
- Outstanding Risk Management Award (Top 3) 2024



### 10Life 5星保險大獎

- 5星儲蓄保險獎 (教育升學、退休規劃及財富傳承) (2024)
- 5星自願醫保獎 (2022)

### 10Life 5-Star Insurance Award

- 5-Star Savings Insurance Award (Education, Retirement and Legacy) (2024)
- 5-Star VHIS Award (2022)



### 《指標》財富管理大獎

- 退休產品 - 同級最佳／傑出表現獎 (2012-2022)
- 萬用壽險 - 同級最佳／傑出表現獎 (2014-2020)

### BENCHMARK Wealth Management Awards

- Best in Class / Outstanding Achiever - Retirement Product (2012-2022)
- Best in Class / Outstanding Achiever - Universal Life Insurance (2014-2020)



### 資本卓越銀行及金融大獎

- 資本卓越保險服務大獎 (2012-2024)

### CAPITAL Merits of Achievement in Banking and Finance

- Best in Insurance (2012-2024)



### 新城財經台 大灣區保險業大獎

- 傑出年金產品獎 (2020-2024)
- 傑出財富傳承獎 (2021)
- 傑出退休策劃產品獎 (2020)
- 傑出儲蓄產品獎 (2020)

### Metro Finance GBA Insurance Awards

- Outstanding Annuity Product Award (2020-2024)
- Outstanding Wealth Inheritance Award (2021)
- Outstanding Retirement Planning Product Award (2020)
- Outstanding Savings Product Award (2020)



### 環保促進會《香港綠色企業大獎》

- 優越環保管理獎 (企業) - 優異獎 (2019-2024)

### Green Council Hong Kong Green Awards

- Green Management Award - Corporate (Large Corporation) - Merit (2019-2024)

# YFLife 萬通保險

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## Own the future.



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Instagram



WeChat



YouTube

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》公佈的「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。

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### 客戶服務：

香港：香港尖沙咀廣東道9號港威大廈6座12樓1208室  
澳門：澳門蘇亞利斯博士大馬路320號澳門財富中心8樓A座  
中國內地免費熱線：香港400 842 3983 / 澳門400 842 3607

### Customer Service:

Hong Kong: Suite 1208, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong  
Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau  
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萬通保險國際有限公司  
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