

| 储蓄 Save |

保证回报储蓄计划 Guaranteed Return Saver

GRS5

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萬通保險



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保证回报储蓄计划 — 目标在望 成就未来

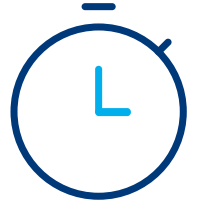
Guaranteed Return Saver – A brighter future within reach

要在短时间内达成目标，为将来未雨绸缪，你需要稳健的理财工具。**保证回报储蓄计划**兼备保证回报与保障的特色，能让你稳定地增值财富，轻松达成目标。

A wealth-management solution offering stable returns helps achieve your goals and secure a better future. **Guaranteed Return Saver** provides guaranteed returns and protection to help build your wealth, so that your dream can be realized as easy as a breeze.

1

2年短期供款 2-year Short Start Term



计划的缴付保费年期仅为2年，你亦可于投保时一笔过缴付2年保费，预缴保费可享首年保证年利率12%¹。投保无需验身，让你轻松累积财富，何不立刻行动？

Get started right away with a short premium payment term of 2 years. Best of all, you can prepay the premium for the second year at the outset and earn a guaranteed interest rate of 12% p.a. for the first year¹. No medical examination is required. What are you waiting for?

2

保证回报 Guaranteed Returns



于保单5年期满时，你便可获取高达已缴保费总额124.63%²的保证现金价值。除可一笔过提取外，你亦可选择分期每月领取，灵活配合你的理财需要。

On the 5th policy anniversary, a guaranteed cash value of up to 124.63%² of total premiums paid will be available. You may opt to receive the savings in a lump sum or by monthly payments to cater for your financial needs.

3

安枕无忧 Worry-free Protection



身故保障提供回奉保证

若受保人不幸身故：

选择1: 保单的 (i) 已缴保费总额³的105%或 (ii) 保证现金价值 (以较高者为准⁴) 将支付予指定受益人。

选择2: 如身故保障金额少于保障到期日的现金价值，指定受益人可选择延后至保单期满日才收取身故保障，金额将相等于期满保证现金价值⁵。

Death Benefit Guaranteeing Refund of Capital

In the unfortunate event of the death of the Insured,

Option 1: (i) 105% of total premiums paid³ or (ii) Guaranteed Cash Value, whichever is higher⁴, will be paid to the designated beneficiary.

Option 2: If the amount of the Death Benefit is less than the Cash Value as at the Benefit Expiry Date, the designated beneficiary may opt to defer receiving the Death Benefit till policy maturity. The benefit will be equal to the Guaranteed Cash Value upon maturity⁵.

例子 Example

May 要为女儿的未来作好准备, 她选择投保保证回报储蓄计划, 目标于保单期满时达到储蓄金额**250,000**美元。

To pave the way for her daughter's future, May takes out a Guaranteed Return Saver. Her targeted savings amount is US\$250,000 upon policy maturity.

按年缴付 首年及次年保费为105,974美元, 总缴保费为211,948美元。

一笔过缴付 首年保费为105,974美元, 而预缴保费是以12%保证年利率计算, 所以预缴保费为94,620美元, 一笔过的总缴保费为200,594美元。

Annual payment US\$105,974 for the first and second year. The total premium amount is US\$211,948.

Lump sum payment US\$105,974 annual premium for the first year. As a guaranteed interest rate of 12% p.a. will be offered on the prepaid premium, the prepaid premium amount for the second year is US\$94,620. The total lump sum premium amount is US\$200,594.

(美元US\$)

保单年度终结 End of Policy Year	保证现金价值 Guaranteed Cash Value	身故赔偿 Death Benefit	按年缴付 Annual Payment	一笔过缴付 Lump Sum Payment
1	\$92,775*	\$111,273*	保费总额 Total Premiums \$211,948	保费总额 Total Premiums \$200,594
2	\$197,003	\$222,546	期满保证回报 Guaranteed Return at Maturity 117.95%	期满保证回报 Guaranteed Return at Maturity 124.63%
3	\$198,769	\$222,546	保费总额 of Total Premiums	保费总额 of Total Premiums
4	\$200,012	\$222,546		
5	\$250,000	\$250,000		

* 如以一笔过缴付首年及次年保费, 现金价值总额为195,570美元, 而身故赔偿则包括预缴保费连利息, 金额为217,247美元。

If the premium of the first and second year are paid in lump sum, the total Cash Value will be US\$195,570 and the Death Benefit will be US\$217,247 (including the prepaid premium plus interest).

注: 以上例子之数字经四捨五入调整至整数。

Remarks: The figures in the above example are rounded to the nearest integer.

附注

- 只可全数提取储备金户口内之结余(如有)。当储备金户口内之结余被提取, 或本保单因退保、宽限期届满或保单债项超过保证现金价值而终止时, 万通保险将收取储备金户口内之结余(如有)的3%作行政费用, 该保单年内给付至储备金户口的利息将不获派发。储备金户口内之结余(如有)的97%将获退还。
- 最高的保证现金价值为已缴保费总额的124.63%, 并适用于预缴保费的保单。
- 不包括已被递减的基本计划的每年保费(即部分退保)或预缴保费。
- 所支付金额包括预缴保费连利息(如适用), 惟须扣除保单债项(如有)。
- 适用于受保人在身故当天保单已缴交全数保费, 并没有保单债项或提取预缴保费。

Notes

- The balance of the PDA (if any) can only be withdrawn in full. In case of withdrawal of the balance from the PDA or termination of the Policy due to surrender, end of Grace Period or Policy Debt exceeding the Guaranteed Cash Value, an amount equal to 3% of the balance of the PDA (if any) will be charged and any interest on the balance of the PDA in such policy year will be forfeited. 97% of the balance of the PDA (if any) will be returned.
- The highest Guaranteed Cash Value is 124.63% of total premiums paid, and is applicable to prepayment policies.
- Excluding the Annual Premium of a Basic Plan that had been reduced (i.e., partial surrender) or any prepaid premium.
- The payment includes the prepaid premium plus interest (if applicable), net of policy debt (if any).
- Applicable if the premiums have been fully paid on the day the Insured passes away, with no policy debt or withdrawal of prepaid premium.

“保证回报储蓄计划”为限额发售产品, 万通保险保留随时停止接受本计划申请的权利, 并毋须预先通知。

“Guaranteed Return Saver” offers in limited quota. YF Life reserves the right to stop accepting applications of the Plan without prior notice.

主要产品说明

缴付保费年期及保障年期

阁下应就2年的缴付保费年期持续缴付保费。如在保费到期日起计31天宽限期届满前仍未缴付保费，保单的所有保障将会终止，而于偿还保单债项后所剩餘的现金价值(如有)将会支付予阁下。

保障年期為5年。

保单借贷

如本保单有保证现金价值，你可提出借贷要求。最高借贷限额为保证现金价值的90%。你可借贷的数额为最高借贷限额扣除任何尚未偿还的保单债项。贷款利息将由本公司厘定。如利息于保单週年当天尚未支付，该数额便会被加于尚欠的贷款内。

终止

在下列任何情况下，本保单的所有保障将会终止：

- 你呈交书面要求终止本保单。此要求将会构成对本保单的退保。
- 受保人身故。
- 列明于保单计划表内的保障到期日当日。
- 在缴付保费条款内定明之宽限期届满前，到期的保费仍未能缴付。
- 保单债项超过保证现金价值。

提早退保

本产品是为持有保单至期满而设。如提早终止保单，阁下所获得的现金价值或会远低于阁下的已缴保费。

通胀风险

在通胀下，未来生活费用将会增加，导致现有的预期保障可能无法满足未来的需求。当实际通胀率较预期为高，即使万通保险按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

信贷风险

本计划由万通保险承保及负责，保单持有人的保单权益会受到我们的信贷风险所影响。若我们无法按保单的承诺履行其财务责任，您可能损失保单的价值及其保障。

汇率风险

如选择的保单货币并非本地货币，阁下须承受汇率风险。汇率可能波动，因而影响你以本地货币计算时所需缴付保费及利息的金额。

自杀不保条款

受保人若在保单日期或批准保单复效申请当日(以较后者为准)起计一年内自杀，无论其是否在神智清醒的情况下，我们的全部责任将只限于退还(一)已支付之保费(扣除已支付或将获支付之保障赔偿金额及保单债项(如有))或(二)现金价值，以较高者作准。

提供资料责任及未符合这要求的后果

本保单是基于你和受保人于投保申请表内提供给我们的资料。重要的是，你和受保人对所提供的资料都是真实和准确的，因为这些资料有助于我们决定你和受保人是否符合本保单的资格。如果你或受保人提供给我们的资料不准确、误导或被夸大，你应该立即通知我们。如你或受保人未有提供准确及真实的资料，或你或受保人提供误导或被夸大的资料，本保单的保障可能会受到影响。

于本保单作为依据的投保申请内，或任何足以影响本保单的任何事项、或有关依据本保单提出任何索偿事宜中，如有任何诈骗、关键性的错误陈述或隐瞒，我们有绝对权决定本保单自成立之日起无效及本保单的所有索偿失效。任何已支付的保费，将在此情况下不被发还及没收。

索偿程序

有关索偿程序，请浏览本公司网页：

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

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

保费徵费（只适用于香港）

保监局会透过保险公司向所有保单持有人，为其于香港缮发之保单，于每次缴付保费时收取徵费。有关徵费之详情，请浏览保监局网站专页www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足你的要求，你可以书面方式要求取消保单，连同保单退回本公司（香港：香港湾仔骆克道33号万通保险大厦27楼／澳门：澳门苏亚利斯博士大马路320号澳门财富中心8楼A座），并确保本公司的办事处于交付保单的21个曆日内，或向你／你的代表人交付《通知书》（说明已经可以领取保单和冷静期届满日）后起计的21个曆日内（以较早者为准）收到书面要求。于收受书面要求后，保单将被取消，你将可获退回已缴保费金额及你所缴付的徵费（适用于香港），但不包括任何利息。若曾获赔偿或将获得赔偿，则不获发还保费。

期满及退保

如需申请退保，你只需填妥、签署并寄回由本公司提供的特定表格，本公司将安排退保事宜。

于保单期满时，本公司将致函通知你，并安排保单终止事宜。

延迟付款期

除非该笔款项是用作缴付本公司签发保单的保费，我们有权押后借贷及支付退保价值，最长不超过接获有关书面要求后六个月。

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with the premium payment term of 2 years. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated and the Cash Value (after deducting any policy debt) will be paid to you (if any).

The Benefit Term is 5 years.

Borrowing

If this Policy has a Guaranteed Cash Value, you can make loans. 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 at a rate determined by us. Interest payments are due on each policy anniversary. If interest is not paid when due, it will be added to the outstanding loans.

Termination

All coverage under this Policy shall terminate when one of the following events occurs:

- You submit a written request to terminate this Policy. Such request will constitute a surrender of this Policy.
- The Insured dies.
- On the Benefit Expiry Date as shown in the Policy Schedule.
- The due premium is still unpaid at the end of the Grace Period as defined in the Premium Payments Provisions.
- The amount of Policy Debt exceeds the Guaranteed Cash Value.

Early Surrender

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

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

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

Suicide Exclusion

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or within one year from the date we approve the reinstatement application, whichever is later, our total liability shall be limited to (1) the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any) or (2) the Cash Value, whichever is higher.

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)

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 levy you paid (applicable to Hong Kong), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

Maturity and Surrender

You may surrender the policy by submitting a written request on the forms prepared for such purposes. We will arrange the policy surrender.

Upon policy maturity, we will send a notification letter to you and will arrange policy termination accordingly.

Deferred Payment Period

We may delay making any loan and payment of any Surrender Value for a period up to six months from the date we receive your written request, unless they are to be used to pay premium to us.

“保证回报储蓄计划”一览表

Guaranteed Return Saver – at a glance

利益项目 Benefits		
保证现金价值 Guaranteed Cash Value	可于退保、保单期满或保单终止时被提取 To be paid upon surrender, maturity or termination of the policy	
	期满保证回报 Guaranteed return upon maturity	美元保单 US\$ policy
	按年缴交保费 Premium paid annually	% 已缴保费总额 of Total premiums paid 117.95%
		保证年化回报率 Annualized guaranteed rate of return 3.73%
	预缴保费 Premium prepayment	% 已缴保费总额 of Total premiums paid 124.63%
		保证年化回报率 Annualized guaranteed rate of return 4.5%
预缴保费保证利率 Guaranteed interest rate on prepaid premium	首年12% ¹ p.a. for the first year ¹	
其他保障 Other Benefits		
身故赔偿 Death Benefit	选择 1: 105%已缴保费总额 ³ 或保证现金价值, 以较高者为准 ⁴ 选择 2: 如延后至保单期满日才收取身故保障, 则金额将等同于期满保证现金价值 ⁵ Option 1: 105% of total premiums paid ³ or Guaranteed Cash Value, whichever is higher ⁴ Option 2: If the payment of the Death Benefit is deferred till policy maturity, it will be equal to the Guaranteed Cash Value upon maturity ⁵	
保单资料 Policy Information		
保单类别 Plan Type	基本计划 Basic plan	
保单货币单位 Currency	美元 US\$	
保费 Premium	固定及保证 Level and guaranteed	
缴费方式 Payment Mode	年缴或预缴保费 Annual payment or prepayment	
最低保费 Minimum Premium	每年10,000美元 US\$10,000 annually	
最高保费 Maximum Premium	Age 0-60岁: 每年2,500,000美元 US\$2,500,000 annually Age 61-70岁: 每年1,250,000美元 US\$1,250,000 annually (以每位保单持有人及每位受保人计算 on a per policy owner basis and per insured basis)	
投保资料 Basic Information		
投保年龄 Issue Age	Age 0-70岁	
缴付保费年期 Premium Payment Term	2年 Years	
保障年期 Benefit Term	5年 Years	

此小册子只提供计划一般资料, 只供参考之用, 并非保单的一部分, 亦未涵盖保单的所有条款。如欲了解本计划之详情、完整条款及细则, 请参阅保单文件内的保障范围、条款及细则以及不保事项。此小册子不能作为万通保险国际有限公司(“万通保险”)与任何人士或团体所订立之任何合约。

此小册子仅旨在香港/澳门传阅, 不能诠释为万通保险在香港/澳门境外提供或出售或游说购买、要约、招揽及建议任何保险产品。如您现时本人不是身在香港/澳门境内, 万通保险将无法向您提供有关产品及优惠。

您和相关各方应寻求独立的财务、税务及法律建议。本小册子中的所有个案及其他说明或示例仅供参考及作说明用途, 并不包括将来表现的预测。视乎受保人的年龄、性别、风险等级、吸烟状况及居住地的个别情况, 每个个案的实际保费、费用及保障可能会有所变动。尽管万通保险已谨慎处理本小册子所载列之资料, 但万通保险并不会对其内容的准确性作任何明示或暗示担保, 亦不会承担任何相关责任。

如本小册子的内容与相关保单合同之间存在任何不一致或歧义, 则以相关保单合同为准。

如有垂询或欲索取保单文件之范本, 欢迎与本公司之顾问、特许分销商或保险经纪联络。其他查询请致电客户服务热线: 香港(852) 2533 5555 / 澳门(853) 2832 2622。

This brochure contains general information of the plan and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. To understand the details, full terms and conditions of this plan, please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. This brochure does not represent a contract between YF Life Insurance International Limited (“YF Life”) and anyone else.

This brochure is intended to be distributed in Hong Kong / Macau only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any insurance product of YF Life outside Hong Kong / Macau. If you are not currently in Hong Kong / Macau, YF Life will not be able to provide you with related products and offers.

You and other interested parties should seek independent financial, tax, legal advice. All case studies and other illustrations or examples given in this brochure are for information and illustrative purposes and do not predict future performance. The actual premiums, charges and benefits are dependent on factors including the insured's age, gender, risk class, smoking status and country of residence. Although care is taken in preparing this brochure, YF Life disclaims any express or implied warranty as to the accuracy of the content and any liability with respect to it.

In the event of any conflict or inconsistency between the contents of this brochure and the relevant policy contracts, the relevant policy contract shall prevail.

For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

YFLife 萬通保險

万通保险国际有限公司为港交所上市公司云锋金融集团成员，集团的主要股东包括云锋金融控股有限公司以及“全美5大互惠寿险公司”之一的美国万通人寿保险公司。凭借雄厚实力及稳健可靠的背景，我们承诺为客户提供专业及科技化的一站式风险及财富管理，以及强积金服务，一起建构非凡未来。

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 Mutual Life Insurance Companies”. Leveraging our 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.

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注：云锋金融控股有限公司及美国万通人寿保险公司间接持有云锋金融集团。“全美5大互惠寿险公司”乃按2023年6月6日《FORTUNE 500》公佈的“互惠寿险公司”2022年度收入排名榜计算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Mutual Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” on total revenues for 2022, and based on the FORTUNE 500 as published on June 6, 2023.

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