

| 儲蓄 Save |

# 保證回報儲蓄計劃 Guaranteed Return Saver

GRS5

限額發售  
Limited Offer

**YFLife**  
萬通保險



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未來在我手  
Own the future

# 保證回報儲蓄計劃 — 目標在望 成就未來

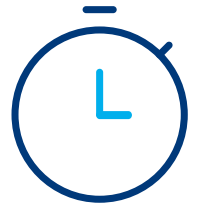
## Guaranteed Return Saver – A brighter future within reach

要在短時間內達成目標，為將來未雨綢繆，你需要穩健的理財工具。**保證回報儲蓄計劃**兼備保證回報與保障的特色，能讓你穩定地增值財富，輕鬆達成目標。

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



計劃的繳付保費年期僅為2年，你亦可於投保時一筆過繳付2年保費，預繳保費可享首年保證年利率12%<sup>1</sup>。投保無需驗身，讓你輕鬆累積財富，何不立刻行動？

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 year<sup>1</sup>. No medical examination is required. What are you waiting for?

# 2

## 保證回報 Guaranteed Returns



於保單5年期滿時，你便可獲取高達已繳保費總額124.63%<sup>2</sup>的保證現金價值。除可一筆過提取外，你亦可選擇分期每月領取，靈活配合你的理財需要。

On the 5<sup>th</sup> policy anniversary, a guaranteed cash value of up to 124.63%<sup>2</sup> 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

## 安枕無憂 Worry-free Protection



### 身故保障提供回奉保證

若受保人不幸身故：

選擇1：保單的(i)已繳保費總額<sup>3</sup>的105%或(ii)保證現金價值（以較高者為準<sup>4</sup>）將支付予指定受益人。

選擇2：如身故保障金額少於保障到期日的現金價值，指定受益人可選擇延後至保單期滿日才收取身故保障，金額將相等於期滿保證現金價值<sup>5</sup>。

### Death Benefit Guaranteeing Refund of Capital

In the unfortunate event of the death of the Insured,

Option 1: (i) 105% of total premiums paid<sup>3</sup> or (ii) Guaranteed Cash Value, whichever is higher<sup>4</sup>, 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 maturity<sup>5</sup>.

## 例子 Example

May 要為女兒的未來作好準備，她選擇投保保證回報儲蓄計劃，目標於保單期滿時達到儲蓄金額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.

**按年繳付** 首年及次年保費為105,974美元，總繳保費為211,948美元。

**一筆過繳付** 首年保費為105,974美元，而預繳保費是以12%保證年利率計算，所以預繳保費為94,620美元，一筆過的總繳保費為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\$)

保單年度終結 End of Policy Year	保證現金價值 Guaranteed Cash Value	身故賠償 Death Benefit	按年繳付 Annual Payment	一筆過繳付 Lump Sum Payment
1	\$92,775*	\$111,273*	保費總額 Total Premiums \$211,948	保費總額 Total Premiums \$200,594
2	\$197,003	\$222,546	期滿保證回報 Guaranteed Return at Maturity 117.95%	期滿保證回報 Guaranteed Return at Maturity 124.63%
3	\$198,769	\$222,546	保費總額 of Total Premiums	保費總額 of Total Premiums
4	\$200,012	\$222,546		
5	\$250,000	\$250,000		

\* 如以一筆過繳付首年及次年保費，現金價值總額為195,570美元，而身故賠償則包括預繳保費連利息，金額為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).

註：以上例子之數字經四捨五入調整至整數。

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

## 附註

- 只可全數提取儲備金戶口內之結餘（如有）。當儲備金戶口內之結餘被提取，或本保單因退保、寬限期屆滿或保單債項超過保證現金價值而終止時，萬通保險將收取儲備金戶口內之結餘（如有）的3%作行政費用，該保單年內給付至儲備金戶口的利息將不獲派發。儲備金戶口內之結餘（如有）的97%將獲退還。
- 最高的保證現金價值為已繳保費總額的124.63%，並適用於預繳保費的保單。
- 不包括已被遞減的基本計劃的每年保費（即部分退保）或預繳保費。
- 所支付金額包括預繳保費連利息（如適用），惟須扣除保單債項（如有）。
- 適用於受保人在身故當天保單已繳交全數保費，並沒有保單債項或提取預繳保費。

## 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.

「保證回報儲蓄計劃」為限額發售產品，萬通保險保留隨時停止接受本計劃申請的權利，並毋須預先通知。

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



## 主要產品說明

### 繳付保費年期及保障年期

閣下應就2年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，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)將會支付予閣下。

保障年期為5年。

### 保單借貸

如本保單有保證現金價值，你可提出借貸要求。最高借貸限額為保證現金價值的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。貸款利息將由本公司釐定。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貸款內。

### 終止

在下列任何情況下，本保單的所有保障將會終止：

- 你呈交書面要求終止本保單。此要求將會構成對本保單的退保。
- 受保人身故。
- 列明於保單計劃表內的保障到期日當日。
- 在繳付保費條款內定明之寬限期屆滿前，到期的保費仍未繳付。
- 保單債項超過保證現金價值。

### 提早退保

本產品是為持有保單至期滿而設。如提早終止保單，閣下所獲得的現金價值或會遠低於閣下的已繳保費。

### 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際價值可能較少。

### 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我們的信貸風險所影響。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

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

### 自殺不保條款

受保人若在保單日期或批准保單復效申請當日(以較後者為準)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(一)已支付之保費(扣除已支付或將獲支付之保障賠償金額及保單債項(如有))或(二)現金價值，以較高者為準。

### 提供資料責任及未符合這要求的後果

本保單是基於你和受保人於投保申請表內提供給我們的資料。重要的是，你和受保人對所提供的資料都是真實和準確的，因為這些資料有助於我們決定你和受保人是否符合本保單的資格。如果你或受保人提供給我們的資料不準確、誤導或被誇大，你應該立即通知我們。如你或受保人未有提供準確及真實的資料，或你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)

保監局會透過保險公司向所有保單持有人，為其於香港續發之保單，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](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：澳門蘇亞里斯博士大馬路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，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，並安排保單終止事宜。

### 延遲付款期

除非該筆款項是用作繳付本公司簽發保單的保費，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。

## 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](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.

### 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.

# 「保證回報儲蓄計劃」一覽表

## Guaranteed Return Saver – at a glance

利益項目 Benefits		
保證現金價值 Guaranteed Cash Value	可於退保、保單期滿或保單終止時被提取 To be paid upon surrender, maturity or termination of the policy	
	期滿保證回報 Guaranteed return upon maturity	美元保單 US\$ policy
	按年繳交保費 Premium paid annually	% 已繳保費總額 of Total premiums paid 117.95%
		保證年化回報率 Annualized guaranteed rate of return 3.73%
	預繳保費 Premium prepayment	% 已繳保費總額 of Total premiums paid 124.63%
		保證年化回報率 Annualized guaranteed rate of return 4.5%
預繳保費保證利率 Guaranteed interest rate on prepaid premium	首年12% <sup>1</sup> p.a. for the first year <sup>1</sup>	
其他保障 Other Benefits		
身故賠償 Death Benefit	選擇 1: 105%已繳保費總額 <sup>3</sup> 或保證現金價值, 以較高者為準 <sup>4</sup> 選擇 2: 如延後至保單期滿日才收取身故保障, 則金額將等同於期滿保證現金價值 <sup>5</sup> Option 1: 105% of total premiums paid <sup>3</sup> or Guaranteed Cash Value, whichever is higher <sup>4</sup> 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 <sup>5</sup>	
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\$	
保費 Premium	固定及保證 Level and guaranteed	
繳費方式 Payment Mode	年繳或預繳保費 Annual payment or prepayment	
最低保費 Minimum Premium	每年10,000美元 US\$10,000 annually	
最高保費 Maximum Premium	Age 0-60歲: 每年2,500,000美元 US\$2,500,000 annually Age 61-70歲: 每年1,250,000美元 US\$1,250,000 annually (以每位保單持有人及每位受保人計算 on a per policy owner basis and per insured basis)	
投保資料 Basic Information		
投保年齡 Issue Age	Age 0-70歲	
繳付保費年期 Premium Payment Term	2 年 Years	
保障年期 Benefit Term	5 年 Years	

此小冊子只提供計劃一般資料, 只供參考之用, 並非保單的一部分, 亦未涵蓋保單的所有條款。如欲了解本計劃之詳情、完整條款及細則, 請參閱保單文件內的保障範圍、條款及細則以及不保事項。此小冊子不能作為萬通保險國際有限公司(「萬通保險」)與任何人士或團體所訂立之任何合約。

此小冊子僅旨在香港/澳門傳閱, 不能詮釋為萬通保險在香港/澳門境外提供或出售或游說購買、要約、招攬及建議任何保險產品。如您現時本人不是身在香港/澳門境內, 萬通保險將無法向您提供有關產品及優惠。

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