

| 儲蓄 Save |

# 富饶创富储蓄计划2

## InfinityEnrich Wealth Builder 2

IEW2

**YFLife**  
萬通保險



Awards for  
Excellence  
in FINANCE  
2024  
明報卓越財經大獎

《明報》  
卓越财经大奖2024  
大湾区卓越保险服务大奖

大湾区保險業 2021 香港站  
GBA INSURANCE AWARD  
HK REGION  
新城市經台

新城财经台  
大湾区保险业大奖2021 -  
香港站  
杰出财富传承奖

未來在我手  
Own the future

# 抓紧创富机遇 实现理想未来

Own your ideal future by seizing this wealth-creation opportunity

轻松踏上创富之路,助您实现人生不同阶段的美好愿景。您的理想可能是购置安居窝、开创个人事业、安排子女教育、开展退休生活或规划财富传承,透过富饶创富储蓄计划2,您的储蓄可获得可观的潜在回报,有效建立及累积财富,以发挥人生无限的可能。

Successfully navigating the road to wealth accumulation helps you realize your financial goals at different stages of life. Whether you dream of purchasing a property, starting your own business, educating your children, retiring in comfort, or passing your wealth to future generations, InfinityEnrich Wealth Builder 2 lets you explore life's every possibility, offering higher potential returns on your savings, and helping you to build and grow your wealth.



# 富饶创富储蓄计划2

## InfinityEnrich Wealth Builder 2

1

### 短期供款

Short Start Term



- 缴付保费年期仅为2年  
Short premium payment term of two years
- 预缴的保费可享首年利息  
Earn interest for the first year toward prepaid premium

4

### 灵活资金安排

Flexible Funding



- 套现累积红利  
Accumulated Dividends withdrawals

2

### 专业投资遍及全球

Professional Investment around the Globe



- 由专业投资团队管理  
Managed by professional investment team
- 跨地域、跨行业、跨周期的多元投资组合  
Multi-asset portfolio is diversified by geographical region and industry across economic cycles

5

### 家族财富世代传承

Build Cross-generational Wealth for Your Family

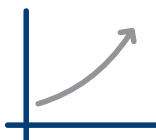


- 可更改保单持有人及 / 或受保人，让财富世代传承  
Allows change of Policy Owner and / or the Insured so as to pass on accumulated wealth to future generations

3

### 更高潜在回报

Higher Potential Returns



- 保证现金价值  
Guaranteed Cash Value
- 非保证终期红利  
Non-guaranteed Terminal Bonus
- 非保证累积红利及利息  
Non-guaranteed Accumulated Dividends and Interest

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### 安心保障

Worry-free Protections



- 身故保障  
Death Benefit
- 额外意外身故保障  
Additional Accidental Death Benefit



## 1

## 短期供款

### Short Start Term



富饶创富储蓄计划<sup>2</sup>的缴付保费年期仅为2年，您亦可于投保时一笔过缴付全部保费，包括预缴第2年保费，而预缴的保费可获享首年利息<sup>1</sup>，让您轻松累积财富。

**InfinityEnrich Wealth Builder 2** offers a short premium payment term of two years. Best of all, you can make a lump-sum payment by prepaying the premium of the second year at the outset and earn interest<sup>1</sup> for the first year.

## 2

## 专业投资遍及全球

### Professional Investment around the Globe



计划由专业投资团队管理，透过资产配置，配合动态调整策略，建立跨地域、跨行业、跨周期的多元投资组合，有效管理投资风险，达致可接受的水平。

此外，专业投资团队更会定期检视计划的投资策略，并根据全球经济环境为资产配置作出适时的调配，务求能抓紧市场的新机遇，为您争取更佳且稳健的长线潜在回报。

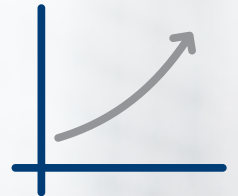
The plan is managed by a professional investment team. Using asset allocation based on a dynamic positioning strategy, the multi-asset portfolio is diversified by geographical region and industry across economic cycles to effectively manage investment risk at an acceptable level.

In addition, the professional investment team reviews the investment strategy regularly, and timely adjusts portfolio allocation according to the global economic scenario to capture market opportunities for attractive and stable long-term potential returns.

## 3

## 更高潜在回报

### Higher Potential Returns



为助您有效累积财富，计划提供保证现金价值、非保证“终期红利”及终期红利锁定权益，让保单的现金价值<sup>2</sup>不断增长。

To help you build wealth, the plan provides you with not only a Guaranteed Cash Value but also a non-guaranteed Terminal Bonus, as well as a Terminal Bonus Lock-in Option, so as to grow the Cash Value<sup>2</sup> in the policy continuously.

$$\begin{array}{l}
 \text{现金价值}^2 \\
 \text{Cash Value}^2
 \end{array}
 =
 \begin{array}{l}
 \text{保证现金价值} \\
 \text{Guaranteed Cash Value}
 \end{array}
 +
 \begin{array}{l}
 \text{终期红利}^3 \\
 \text{Terminal Bonus}^3
 \end{array}
 +
 \begin{array}{l}
 \text{累积红利及利息}^4 \text{ (如有)} \\
 \text{Accumulated Dividends} \\
 \text{and Interest}^4 \text{ (if any)}
 \end{array}$$

**保证现金价值** – 无论经济环境如何，基本计划为您提供保证现金价值。

**终期红利**<sup>3</sup> – 于保单生效满3年起最少每年公布一次非保证终期红利，并于退保或保单终止时派发。

**累积红利及利息**<sup>4</sup> (如有) – 为您更好掌握市场机遇，您于第15个保单周年日起，申请行使**终期红利锁定权益**<sup>5</sup>，将一定部分的终期红利转换为累积红利，在保单内滚存生息<sup>4</sup>，并可于有财务需要时提取使用。于保单生效期内，您可锁定高达60%的终期红利。累积红利及利息的积存利率并非保证，由本公司不时厘定。

**Guaranteed Cash Value** – The basic plan provides Guaranteed Cash Value no matter the economic climate.

**Terminal Bonus**<sup>3</sup> – From the third policy anniversary onwards, the non-guaranteed Terminal Bonus will be declared at least once a year, and will be payable upon surrender or termination of the policy.

**Accumulated Dividends and Interest**<sup>4</sup> (if any) – To capitalize on any market opportunities, from the 15<sup>th</sup> policy anniversary onwards, you may exercise the **Terminal Bonus Lock-in Option**<sup>5</sup> and convert a certain portion of the Terminal Bonus into Accumulated Dividends. You may then leave them to accumulate in your policy for further growth<sup>4</sup> or withdraw them in case of financial needs. While the policy is in force, up to 60% of the Terminal Bonus may be converted. The accumulated interest rate for Accumulated Dividends and Interest is not guaranteed and will be determined by the Company from time to time.



## 4

## 灵活资金安排 Flexible Funding



计划为您提供灵活的理财安排，以应付未来多变的需求。除可于有需要时套现累积红利外；您亦可透过部分退保<sup>6</sup>，于保单内提取部分现金价值使用；或可透过保单借贷<sup>7</sup>，获高达90%保证现金价值的贷款额，以应不时之需。

The plan offers you flexible funding options to meet your changing needs in the future. You may cash out the Accumulated Dividends should the needs arise. To deal with contingencies, you may withdraw a portion of the Cash Value in the policy by partial surrender<sup>6</sup> or get access to cash by taking out a policy loan<sup>7</sup> of up to 90% of the Guaranteed Cash Value.

## 5

## 家族财富世代传承 Build Cross-generational Wealth for Your Family



受保人投保年龄高达80岁，而且保障期长达终身。

**无限次转换保单持有人及 / 或受保人** – 保单持有人可于保单生效期间，申请转换保单持有人，并可于第1个保单周年日起，随时把保单的受保人<sup>8</sup>转换为子女、孙儿、又或挚爱，更改次数不限，亦不影响保单的现金价值，让您安心把财富持续稳健增值，世代共享。

**保单延续选项** – 保单持有人可预先设定后续保单持有人<sup>9</sup>，一旦不幸身故，后续保单持有人可继承保单；另外，亦可预先设定指定受益人<sup>10</sup>成为新受保人，于受保人不幸离世后，保单仍可延续下去。

The issue age of the Insured is up to 80 and the benefit term lasts for the whole life of the latest Insured.

**Change of Policy Owner and / or the Insured for unlimited times** – The Policy Owner may apply to change the Policy Owner while the policy is in force. From the first policy anniversary onwards, the Policy Owner may also change the Insured<sup>8</sup> to his/her child, grandchild or other loved one anytime. There is no limit on the number of changes and the Cash Value of the policy won't be affected. Grow and share the wealth across the generations.

**Policy continuation option** – The Policy Owner may provide advance instructions, nominating a contingent Policy Owner<sup>9</sup> to inherit the policy upon the death of the Policy Owner. Prior instructions may also be created by nominating a designated beneficiary<sup>10</sup> to become the new Insured for the continuation of the policy in the event of the death of the Insured.





### 身故保障<sup>11</sup>

若受保人不幸身故，身故保障将支付予指定受益人：

- 保证现金价值 + 非保证终期红利 (如有) + 非保证累积红利及利息 (如有)，或
- 100%已缴每年保费总额<sup>12</sup> + 非保证累积红利及利息 (如有)

(以较高者为准)

### 额外意外身故保障<sup>13</sup>

如受保人于保单生效首5个保单年内或80岁前 (以较早者为准) 意外身故，除上述身故保障外，计划亦会额外支付相等于100%已缴每年保费总额<sup>12</sup>予指定受益人，以减轻家庭的财政负担。

### 自选支付方案

保单持有人可按自己意愿预先设定，让受益人除可以一笔过形式领取身故保障及额外意外身故保障 (如适用) 外，亦可以每月方式领取。

### Death Benefit<sup>11</sup>

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

- Guaranteed Cash Value + Non-guaranteed Terminal Bonus (if any) + Non-guaranteed Accumulated Dividends and Interest (if any), or
- 100% of total Annual Premium paid<sup>12</sup> + Non-guaranteed Accumulated Dividends and Interest (if any)

(whichever is higher)

### Additional Accidental Death Benefit<sup>13</sup>

If the Insured passes away as a result of an accident within the first 5 policy years or before the Insured attains age 80, whichever is earlier, an additional amount equivalent to 100% of total Annual Premium paid<sup>12</sup> will be payable to the designated beneficiary to ease the family's financial burden.

### Settlement Options

The Policy Owner may give advance instructions as he/she wishes to pay the Death Benefit and Additional Accidental Death Benefit (if applicable) to the beneficiary in monthly payments, instead of a lump-sum payment.



# 财富倍增 世代共享

Grow your wealth exponentially and share it across generations

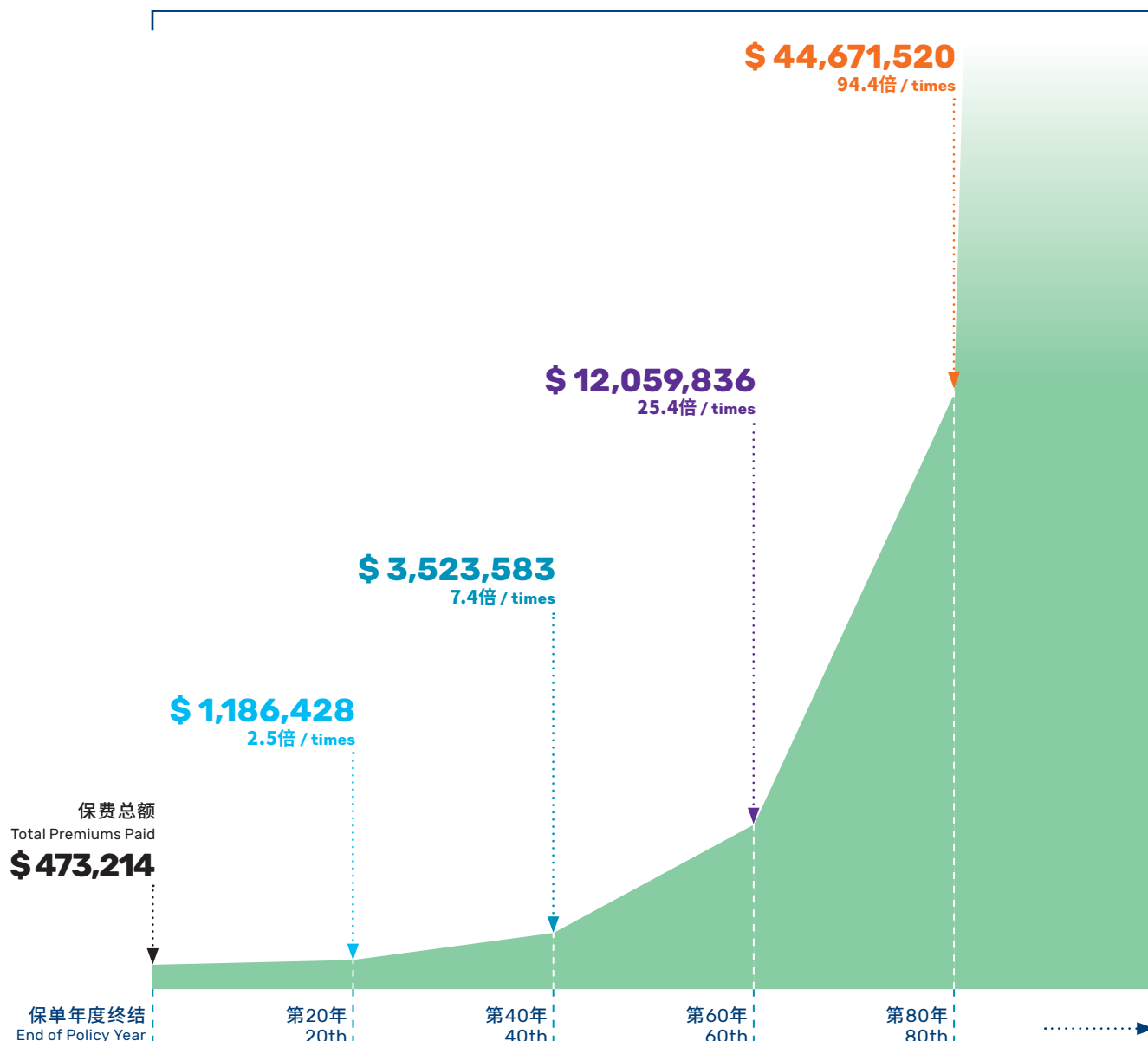
## 例子1: 一笔过缴付保费

Carson于45岁时投保富饶创富储蓄计划2, 首年保费为250,000美元, 而预缴保费以12%年利率<sup>1</sup>计算, 所以预缴保费为223,214美元, 一笔过的总缴保费为473,214美元。随着时间的推移, Carson的财富倍增, 让他与后代享有丰盛的生活。

## Example 1: Lump-sum payment

Carson has insured with InfinityEnrich Wealth Builder 2 at age 45. An annual premium for the first year is US\$250,000. As an interest rate of 12% p.a.<sup>1</sup> is offered on the prepaid premium, the prepaid premium amount for the second year will be US\$223,214. The total lump sum premium amount is US\$473,214. As time goes on, Carson's wealth will grow exponentially so that he and his descendants can enjoy a comfortable life.

预期现金价值  
Projected Cash Value



注: 例子1及2之数字均为假设, 仅供举例说明之用。预期现金价值乃按现时预期的终期红利及没有行使终期红利锁定权益计算, 实际金额可能高于或低于预期金额。在某些情况下, 终期红利可能是零。例子1为一笔过缴付保费, 于保单生效期内并没有提取任何现金价值及保单借贷; 例子2以年缴方式依期缴付至保费年期完结, 除示例中的三次提取现金价值外, 于保单生效期内并没有提取任何现金价值及保单借贷。预期回报数字经调整舍入至整数。



# 享受人生 同时财富传承后代

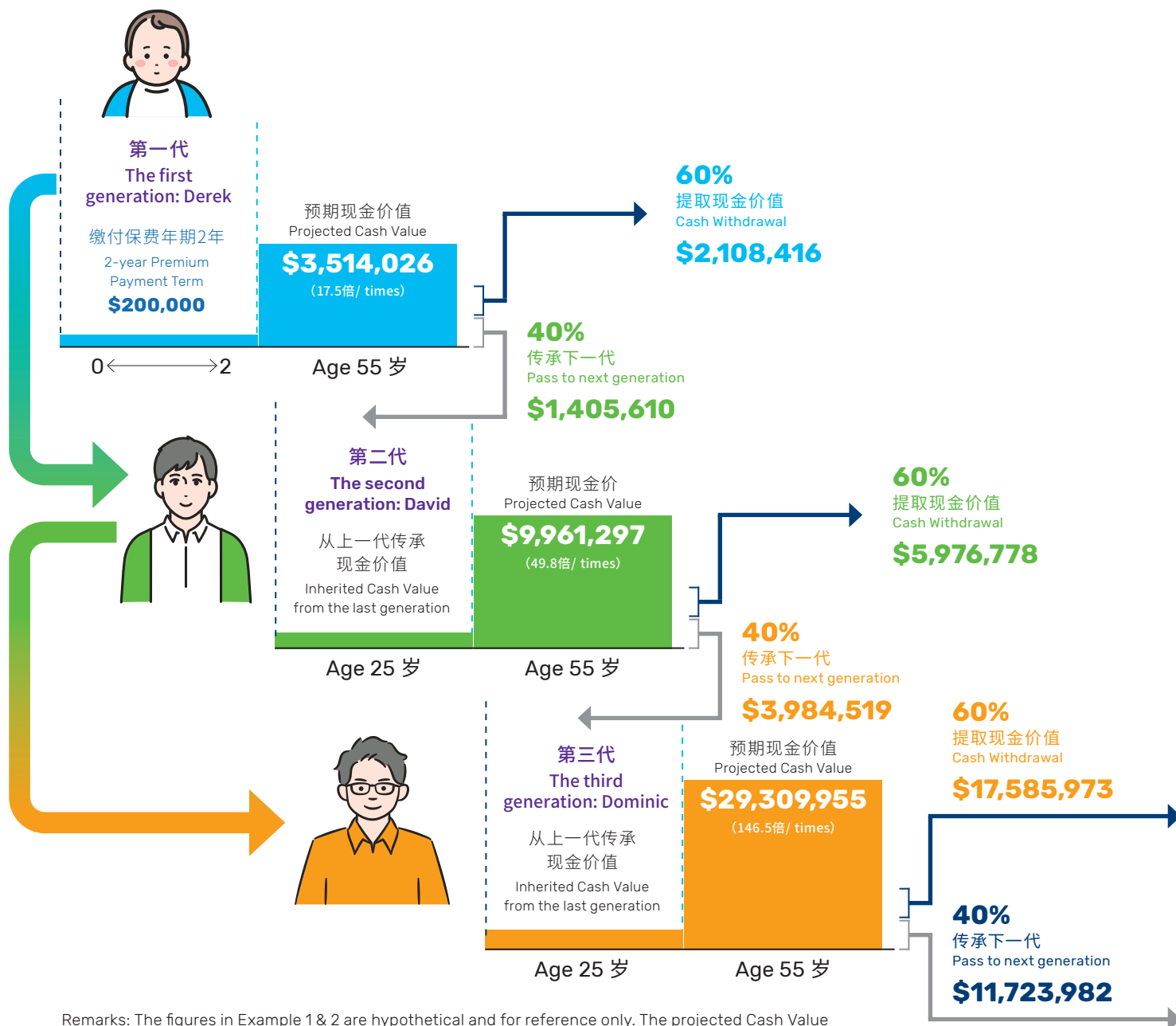
Enjoy life while passing down your wealth at the same time

## 例子2: 按年缴付保费

Daniel为刚出生的儿子Derek投保富饶创富储蓄计划2, 每年缴付保费100,000美元, 合共200,000美元。他运用计划的高潜在回报及传承特点, 为儿子及后代缔造美好丰饶的未来。

## Example 2: Annual payment

Daniel has taken out an InfinityEnrich Wealth Builder 2 for his newborn son, Derek. He pays US\$100,000 annual premium for two years, so the total premium amount is US\$200,000. Leveraging the plan's benefits to maximize potential returns and legacy creation, he is ensuring a bright future for his son and his descendants.



Remarks: The figures in Example 1 & 2 are hypothetical and for reference only. The projected Cash Value amounts are calculated based on the current projected Terminal Bonus and Terminal Bonus Lock-in Option has not been exercised. The actual amounts may be higher or lower than the projected amounts. The Terminal Bonus may be zero in some circumstances. In Example 1, premiums are paid in a lump sum, and no cash withdrawals or policy loans have been made while the policy is in force. In Example 2, premiums are paid annually in full during the premium payment term, and no cash withdrawals, other than the illustrated three cash withdrawals, and no policy loans have been made while the policy is in force. The projected return is rounded to the nearest integer.

财富恒久传承  
A Lasting Legacy  
of Wealth

## 附注

1. 预缴保费的利率为非保证，由本公司不时厘定。
2. 须扣除保单债项。
3. 如保单因受保人身故而终止，而身故保障相等于100%已缴每年保费总额（不包括预缴保费，如适用）加累积红利及利息（如有）扣除保单债项（如有），则终期红利将不会支付。终期红利并不是永久附加于本保单，已公布的终期红利或会在本公司其后公布时增加或减少，因此已公布的终期红利的金额并非保证。
4. 累积红利及利息的积存利率并非保证，由本公司不时厘定。
5. 于保单生效满15年后，每个保单周年日起计的三十日内，可提出书面要求行使终期红利锁定权益，每次转换的锁定百分比现时最少为5%及锁定百分比的总和最高为60%。已转换的终期红利将不可被还原。在行使终期红利锁定权益后，终期红利将会按已转换的终期红利金额减少，而任何将来的终期红利亦会以我们根据已转换的终期红利决定的比率相应地调整。
6. 该金额须扣除保单债项（如有）。部分退保会令保证现金价值、累积红利及利息（如有），以及终期红利（如有）按比例相应减少，本保单将来的价值因此会被减少，可能导致延迟实现阁下目标的预期时间。
7. 保单贷款的利息将由本公司厘定。如本保单所欠的未偿还总额（包括利息）超过其保证现金价值，本保单将会终止，可能导致阁下无法实现目标。
8. 适用于保单生效1年后，而两次更改受保人之间必须至少相隔一年。保单持有人必须提供我们满意并接纳新受保人与保单持有人有可保利益的证明。新受保人于更改受保人生效日期的实际年龄不可超过80岁。本公司保留权利要求提交可保证明。更改受保人后，任何原本于本保单内的附加保障将会终止。有关更改受保人的详情，请参阅条款及细则。
9. 在本保单生效期间，保单持有人可提交要求提名后续保单持有人的申请。于保单持有人身故及更改保单拥有权的申请获批准后，新保单持有人将可行使本保单赋予保单持有人的所有权利并须承担本保单的所有责任。有关保单拥有权的详情，请参阅条款及细则。
10. 若保单持有人在受保人在生时指定一位受益人为后续受保人，则受保人身故后六个月内，该受益人须提交书面要求以成为新受保人，计划将不会支付身故保障，而保单亦不会被终止。须符合当时的行政规则。
11. 身故保障只适用于保单生效期间，并须扣除保单债项（如有）。任何预缴保费（如适用）亦将获退还。
12. 金额乃按已缴基本计划的每年保费计算，不包括已被递减的基本计划的每年保费（即部分退保）及预缴保费。
13. 并不包括已被递减的基本计划的每年保费（即部分退保）。同一受保人于本公司投保的所有富饶创富储蓄计划系列及富饶世代储蓄计划系列保单中的意外身故保障总赔偿额以150,000美元或等值为限。适用于受保人直接及纯粹因意外受伤而非其他原因导致死亡。于本保单下，不论多少名受保人因意外受伤而导致死亡，于任何情况下意外身故保障不会作出多于一次赔偿。

## Notes

1. The interest rate on prepaid premiums is not guaranteed and will be determined by the Company from time to time.
2. Net of any policy debt.
3. If the policy is terminated due to the death of the Insured and the Death Benefit paid is equal to 100% of total Annual Premium paid excluding prepaid premium (if applicable) plus Accumulated Dividends and Interest (if any) less policy debt (if any), the Terminal Bonus will not be payable. 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 and therefore is not guaranteed.
4. The accumulated interest rate for Accumulated Dividends and Interest is not guaranteed and will be determined by the Company from time to time.
5. After the policy has been in force for 15 years, and within 30 days after each policy anniversary, you may submit a written request to exercise the Terminal Bonus Lock-in Option. The Lock-in Percentage for each conversion cannot be less than 5% and the aggregate Lock-in Percentage cannot exceed 60%. The conversion of Terminal Bonus cannot be reversed once the Lock-In Option is exercised. After the Terminal Bonus Lock-in Option is exercised, the Terminal Bonus will be reduced by the amount of Terminal Bonus converted and the amount of any future Terminal Bonus will be adjusted at a rate to be determined by us based on the Terminal Bonus which have been converted.
6. The amount payable will be net of Policy Debt (if any). Partial surrender of the policy will reduce the amount of the Guaranteed Cash Value, Accumulated Dividends and Interest (if any), and Terminal Bonus (if any) on a pro-rata basis accordingly. The future value of the policy will therefore be reduced, possibly delaying the expected time to achieve your objectives.
7. Interest will be charged on the policy loan at a rate determined by us. If the total outstanding amount (including interest) under the policy exceeds the Guaranteed Cash Value, the policy will be terminated, possibly resulting in failing to achieve your objectives..
8. Applicable after the first policy year and there shall be at least one year between two changes of Insured. The Policy Owner's submission of satisfactory proof of insurable interest of the New Insured is provided and accepted by us. The attained age of the new Insured on the effective date of Change of Insured must not exceed age of 80. 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.
9. 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.
10. 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.
11. The Death Benefit is applicable when the policy remains in force and is net of any policy debt. Any prepaid premium (if applicable) will also be returned.
12. The total Annual Premium paid is calculated based on the Annual Premium of Basic Plan. It does not include any Annual Premium of Basic Plan that had been reduced (i.e., partial surrender) or prepaid premium.
13. It does not include any Annual Premium of Basic Plan that had been reduced (i.e., partial surrender). Maximum benefit amount from Accidental Death Benefit of all policies of InfinityEnrich Wealth Builder series and Infinity Wealth Builder series under the same Insured with the Company is limited to US\$150,000 or equivalent. Applicable when the Insured dies resulting directly and independently of all other causes from accidental bodily injury. Under no circumstances shall the Accidental Death Benefit payment be made more than once, regardless of how many Insureds under the policy die from accidental bodily injury.

## 重要资料

### 终期红利理念

公司已成立一个委员会，在厘定终期红利派发之金额时向公司董事会提供独立意见。实际终期红利派发之金额会先由委任精算师建议，然后经此委员会审议决定，最后由公司董事会（包括一个或以上独立非执行董事）批准。

你的保单为分红保险计划并可分享由我们厘定之相关产品组别中的盈余。于厘定终期红利时，我们致力确保保单持有人和本公司能得到合理的盈余分配。此计划的利润与亏损会因包括但不限于投资、索偿及保单续保率而影响你的资产份额。为使我们与你的利益一致，我们的目标是将不少于90%的可分配利润分配予你，余下的部分则归于我们。可分配利润和总利润是分开计算且可能不同。

终期红利并不是永久附加于保单。本公司有权决定公布终期红利之频率及金额。我们将最少每年检视及厘定终期红利一次。我们会参考包括但不限于以下因素的过往经验及预期未来展望，以厘定保单的终期红利。

**理赔：**包括产品所提供的身故保障及其他保障的成本。

**支出费用：**包括与保单直接有关的支出费用及间接开支。

**投资回报：**包括所投资的资产赚取的利息 / 红利收入及市场价格变动。投资表现会受利息 / 红利收入之波动以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格、商品价格之波动、汇率及流动性等而影响。

**退保：**包括保单失效、退保、部分退保及其他扣减项目及保障支付，以及其对投资的相关影响。

为提供更平稳的终期红利，我们或会在投资表现强劲的时期保留回报，用作在投资表现较弱的时期支持或维持较高之终期红利。

终期红利之决定会先由委任精算师建议，然后经由包括一名或以上独立非执行董事的公司董事会批准。

### 投资政策、目标及策略

万通保险国际有限公司（“万通保险”）的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具，可能包括环球股票、债券及其他固定收益资产、房地产、商品市场及另类投资等。此多元化之投资组合务求达到可观且稳定的长线投资回报。

我们会根据过往及预期回报、波幅及相关投资风险来选择投资资产及管理我们的投资组合。

为达至长线目标回报，万通保险采用一套以固定收益资产及股票类资产为组合的投资策略。现时的长线投资策略投资在以下资产并按下述比例分配：

资产类别	目标资产组合 (%)
债券及其他固定收益资产	35% - 100%
股票类资产	0% - 65%

债券及其他固定收益资产主要包括拥有高信用评级的政府债券及不同行业的企业债券，提供一个多元化及高质量的债券投资组合。

股票类资产可能包括环球股票（公共及 / 或私募股权）、互惠基金、交易所买卖基金、高息债券、房地产、商品市场及另类投资等。投资遍布不同地区及行业。投资资产将涉及不同货币并有可能与保单货币不同。

此外，我们或会使用衍生工具作风险管理之用，以减低利率、货币及其他市场因素所带来的风险。

## Important Information

### Terminal Bonus Philosophy

A committee has been set up to provide independent advice on the determination of the Terminal Bonus amounts to the Board of the Company. The actual Terminal 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.

Your policy is a participating policy and can share the divisible surplus from the product group determined by us. Terminal Bonuses will be determined with an aim to ensure fair sharing of profits between policyholders and the Company. In the plan, profit and loss arising from including, but not limited to, investment, claims and policy persistency will impact your asset share. To align our interest with yours, we aim to share with you no less than 90% of the distributable profit while the remaining portion goes to us. The amount of the distributable profits is determined separately from and may not be the same as the total profits.

Terminal Bonus does not form a permanent addition to the policy. The Company has the right to determine the declaration frequency and the declared Terminal Bonus amount. The Terminal Bonuses will be reviewed and determined by us at least once per year. In determining the Terminal Bonuses, 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.

**Expenses:** These include both direct and indirect expenses related to the policy.

**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, 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 Terminal Bonuses, we may retain returns during periods of strong performance to support or maintain stronger Terminal Bonuses during periods of less favourable performance.

The determination of Terminal Bonuses will be recommended by the Appointed Actuary and approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors.

### 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 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 investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	35% - 100%
Equity-like assets	0% - 65%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds across a variety of industries, making up a diversified bond 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 various geographical areas and industries. Investment assets may be invested in a currency other than the underlying policy denomination.

Derivatives may be used for risk-management purposes to reduce market risks including but not limited to interest rate and currency risk.



为有效地管理及优化投资组合，我们可能在若干时期内偏离上述目标。

投资策略或会按市场环境及经济展望而作出变动。

相关详情及过往派息率 / 分红实现率资料请浏览本公司网页：



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



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

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.

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 / 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，自动保费贷款将会生效。如逾期未缴付的保费加上任何尚未偿还的保单债项超过当时的保证现金价值，保单的所有保障将会终止，而于偿还保单债项后所剩余的现金价值（如有）将会支付予阁下。

保障年期为受保人终身。

### 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。如利息于保单周年当天尚未支付，该数额会被加于尚欠的贷款内。

### 延迟付款期

除非该笔借款是用作缴付由本公司签发保单的保费，我们有权押后借贷，最长不超过接获书面借贷要求后六个月。我们保留押后终期红利转换，最长不超过接获书面要求选择行使终期红利锁定权益当日后六个月。

### 终止

在下列任何情况下，保单将会终止：

- 在宽限期届满前，到期的保费仍未能缴付，除非自动保费贷款适用
- 保单债项超过保证现金价值
- 保单持有人呈交书面要求终止本保单
- 受保人身故，除非受益人根据保单持有人预先设定指示成为新受保人

### 提早退保风险

本产品是为长线持有而设。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。

## 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, 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 policy debt) will be paid to you (if any).

The Benefit Term is whole of life of the Insured.

### Policy Loan

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.

### Deferred Payment Period

We may delay making any loan for a period up to six months from the date we receive your written request, unless the loan is to be used to pay premium to us. We may defer conversion of any Terminal Bonus for the period of not more than six months from the date we receive your written request to exercise the Terminal 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

### Risk of 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

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 our 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.

## 主要不保事项

因以下一种或多种情况而直接或间接引致的身故，将不获意外身故保障赔偿：

- 自杀、企图自杀或在神智不清醒、自伤身体或精神状态异常的状况下受伤；
- 药瘾、酗酒或因酒精或药物中毒（除非由医生处方）；
- 吸入气体（因工作需要而引致则除外）；
- 在战争（无论宣战与否）中参与军事服务；
- 因战争（无论宣战与否）、侵略、抗敌、民间骚动、叛乱或暴动引致的任何行动；
- 参与任何驾驶或骑术赛事、专业运动或需使用呼吸用具之潜水活动；
- 乘搭或驾驶任何飞机（除非为民航机的持票乘客）；
- 犯法或企图犯法、拒捕或参与任何刑事的非法行为；或
- 在保单计划表或附加修订文件内所有注明之不保情况（如有）。

受保人若在保单日期或最后的更改受保人生效日期（如曾有任何受保人更改）（以较后日期为准）起计一年内自杀，无论其是否在神智清醒的情况下，万通保险的全部责任将只限于退还已支付之保费（扣除已支付或将获支付之保障金额及保单债项（如有））或现金价值（以较高者为准）。

## 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>

## 保费征费（只适用于香港）

保监局会透过保险公司向所有保单持有人，为其于香港续发之保单，于每次缴付保费时收取征费。有关征费之详情，请浏览保监局网站网页 [www.ia.org.hk/tc/levy](http://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处于交付保单的21个日历日内，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个日历日内（以较早者为准）收到书面要求。于妥书面要求后，保单将被取消，你将可获退回已缴保费金额及你所缴付的征费（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。

## 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。

## Key Exclusions

The Accidental Death Benefit will not be paid for death caused, directly or indirectly, by or resulting from one or more of the following:

- Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of the mind;
- Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor;
- Inhaling gas (except from hazard incidental to occupation);
- Military services in time of declared or undeclared war;
- Any act due to war, declared or undeclared, invasion, hostilities, civil commotion, rebellion or riot;
- 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;
- Violation or attempted violation of the law or resistance to arrest or participation in any criminal act; or
- All excluded condition(s) as specified in the Policy Schedule or endorsement(s), if any.

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), or 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 webpages 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. We will arrange the policy surrender.

# “富饶创富储蓄计划2”一览表

## InfinityEnrich Wealth Builder 2 – at a glance

利益项目 Benefits	
<b>现金价值<sup>2</sup></b> <b>Cash Value<sup>2</sup></b>	保证现金价值 + 非保证终期红利 + 非保证累积红利及利息 (如有) Guaranteed Cash Value + Non-guaranteed Terminal Bonus + Non-guaranteed Accumulated Dividends and Interest (if any)
<b>保证现金价值</b> <b>Guaranteed Cash Value</b>	可于退保或终止保单时提取 To be paid upon surrender or termination of the policy
<b>终期红利<sup>3</sup></b> <b>Terminal Bonus<sup>3</sup></b>	于保单第3个周年日起, 最少每年公布一次非保证终期红利, 可于退保或保单终止时提取 The non-guaranteed Terminal Bonus will be payable upon surrender or termination of the policy and be declared at least once a year from the third policy anniversary onwards
<b>累积红利及利息<sup>4</sup></b> <b>Accumulated Dividends and Interest<sup>4</sup></b>	可于第15个保单周年日起, 申请行使终期红利锁定权益 <sup>5</sup> , 将一部分的终期红利转换为累积红利, 可在保单内滚存生息 <sup>4</sup> 或套现使用 From the 15 <sup>th</sup> policy anniversary onwards, you may exercise the Terminal Bonus Lock-in Option <sup>5</sup> and convert a certain portion of the Terminal Bonus into Accumulated Dividends which can be accumulated in the policy for further growth <sup>4</sup> or cashed out  每次转换 (现时最少) Each Conversion (current minimum): 5% 最高锁定百分比总和 Maximum Aggregate Lock-in Percentage: 60%
其他保障 Other Benefits	
<b>身故保障<sup>11</sup></b> <b>Death Benefit<sup>11</sup></b>	<ul style="list-style-type: none"> <li>保证现金价值 + 非保证终期红利 (如有) + 非保证累积红利及利息 (如有), 或 Guaranteed Cash Value + Non-guaranteed Terminal Bonus (if any) + Non-guaranteed Accumulated Dividends and Interest (if any), or</li> <li>100% 已缴每年保费总额<sup>12</sup> + 非保证累积红利及利息 (如有) of total Annual Premium paid<sup>12</sup> + Non-guaranteed Accumulated Dividends and Interest (if any) (以较高者为准 whichever is higher)</li> </ul>
<b>额外意外身故保障<sup>13</sup></b> <b>Additional Accidental Death Benefit<sup>13</sup></b>	100% 已缴每年保费总额 <sup>12</sup> of total Annual Premium paid <sup>12</sup>
<b>自选支付方案</b> <b>Settlement Options</b>	领取身故保障及额外意外身故保障 (如适用) 的方式: The Death Benefit and Additional Accidental Death Benefit (if applicable) will be settled by: <ul style="list-style-type: none"> <li>一笔过形式领取; 或 A lump-sum payment; or</li> <li>以每月分期方式领取 Monthly payments</li> </ul>
保单资料 Policy Information	
<b>保单类别</b> <b>Plan Type</b>	基本计划 Basic Plan
<b>保单货币单位</b> <b>Currency</b>	美元 US\$
<b>保费</b> <b>Premium</b>	固定及保证 Level and guaranteed
<b>缴费方式</b> <b>Payment Mode</b>	每年缴付 Annual Payment
<b>最低保费</b> <b>Minimum Premium</b>	每年10,000美元 US\$10,000 annually
<b>最高保费</b> <b>Maximum Premium</b>	个别考虑 Individual consideration



## 投保资料 Basic Information

缴付保费年期 Premium Payment Term	2年 Years
投保年龄 Issue Age	Age 0 – 80 岁
保障年期 Benefit Term	终身 Whole of life

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