

| 人壽 Life |

尚智未來壽險計劃

LifeDeluxe for Future

LDF

YFLife

萬通保險



資本卓越銀行及金融大獎
2012-2023
資本卓越保險服務大獎



《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

孩子的幸福未來 始於今天您的明智選擇

Own the future for your child with today's wise choice

父母愛護孩子的心，無微不至。自孩子呱呱落地，父母便為他們的成長殫精竭慮，從衣食起居，以至栽培教育，無一不細意經營，希望他們能走上一條康莊大道，一生平安幸福。

尚智未來壽險計劃專為初生至 17 歲的孩子而設，除了提供終身人壽保障，亦為他們的未來做好儲蓄準備，可以無後顧之憂地完成夢想。計劃設有兩款版本，配合不同財務策劃取向，是一份給孩子畢身受用的禮物。

Parents show their love for their children in every possible way. Ever since the birth of their children, parents have devoted all their energies to their children's upbringing, from food and clothing, to nurturing and education, with everything carefully managed to ensure that their children can lead a happy and blissful life.

The LifeDeluxe for Future is especially tailor made for newborns to children aged 17, providing them with lifelong protection as well as savings for their future so that they can pursue their dreams with total peace of mind. The plan offers two versions, each catering to specific financial planning needs. All in all, it's the most thoughtful gift you could ever give your children.



尚智未來壽險計劃

LifeDeluxe for Future

1

守護一生的承諾

The Promise of Lifelong Protection



- 保證終身保障
Guaranteed whole life protection

2

財富穩定增長

Stable Wealth Accumulation



- 保證現金價值
Guaranteed Cash Value
- 年終紅利
Annual Dividend
- 終期紅利
Terminal Bonus

3

自主理財 更具彈性

Flexible Funding Options



- 靈活套現年終紅利
Annual Dividend withdrawals
- 終期紅利鎖定權益
Terminal Bonus Lock-in Option

4

自主計劃版本及 供款選擇



Flexible Plan Versions and Premium Payment Terms

- 兩款計劃版本選擇
Two plan versions
- 三款繳付保費年期選擇
Three premium-payment-term options

5

慢性疾病管理 – 糖尿病保障



Chronic Disease Management – Coverage for Diabetes

- 糖尿病現金津貼
Cash Benefit for Diabetes
- 糖尿病併發症賠償
Benefit for Diabetic Complications

港澳首創¹
First in HK & Macau¹

6

額外安心保障

Extra Protections for Total Peace of Mind



- 保證可保權益
Guaranteed Insurability Option
- 失業的特惠寬限期保障
Special Grace Period for Unemployment
- 自選繳款人保障
Optional Payor's Benefit
- 其他附加保障
Other supplementary benefits

1

守護一生的承諾

The Promise of Lifelong Protection



尚智未來壽險計劃保證提供終身人壽保障，是您守護孩子一生的承諾。若受保人不幸身故，計劃會將身故賠償^{2,3} 支付予指定的受益人，讓愛延續。

The **LifeDeluxe for Future** guarantees protection for your child will last for a lifetime. In the unfortunate event of the death of the Insured, the Death Benefit^{2,3} will be paid directly to the designated beneficiary, thus passing on the wealth as a gift of love.

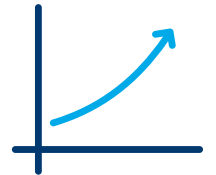
$$\text{身故保障}^{2,3} \text{ Death Benefit}^{2,3} = \left[\begin{array}{l} 100\% \\ \text{保障額} \\ \text{Sum Insured} \end{array} \right] + \left[\begin{array}{l} \text{累積年終紅利及利息} \\ \text{accumulated Annual} \\ \text{Dividends and Interest} \end{array} \right] + \left[\begin{array}{l} \text{終期紅利} \\ \text{Terminal Bonus} \end{array} \right] \text{ 或 } \left[\begin{array}{l} \text{現金價值} \\ \text{Cash Value} \end{array} \right]$$

(以較高者為準 whichever is higher)

2

財富穩定增長

Stable Wealth Accumulation



計劃助您逐步建立財富，提供保證現金價值、非保證的「年終紅利」及「終期紅利」，讓保單的現金價值^{2,4} 不斷遞增，為孩子未來的各項需要作好儲備。

The plan offers a Guaranteed Cash Value and non-guaranteed Annual Dividend and Terminal Bonus, boosting the Cash Value^{2,4} continuously. You can build wealth steadily so as to prepare for the future needs of your child.

$$\text{現金價值}^{2,4} \text{ Cash Value}^{2,4} = \left[\begin{array}{l} \text{保證現金價值} \\ \text{Guaranteed Cash Value} \end{array} \right] + \left[\begin{array}{l} \text{累積年終紅利及利息} \\ \text{accumulated Annual} \\ \text{Dividends and Interest} \end{array} \right] + \left[\begin{array}{l} \text{終期紅利} \\ \text{Terminal Bonus} \end{array} \right]$$

保證現金價值 – 無論經濟環境如何，保單為您提供保證現金價值。

Guaranteed Cash Value – Regardless of the economic climate, the policy will deliver a Guaranteed Cash Value.

年終紅利 – 於保單生效滿3年起每年派發非保證年終紅利，您可隨時提取使用，又或用作繳付保費，或者將已派發的紅利累積於保單內，繼續獲利滾存⁵，賺取更多回報。

Annual Dividend – Effective from the third policy anniversary onwards, the non-guaranteed Annual Dividend will be payable annually. You may choose to withdraw the declared dividend anytime, use it to pay your premiums, or leave it to accumulate in your policy⁵ for further growth.

終期紅利 – 於保單生效滿5年起最少每年公佈一次非保證終期紅利，並將於退保或保單終止時派發，為財富增值。

Terminal Bonus – From the fifth 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.



隨著孩子的成長，便會有不同的財務需要，計劃提供多項靈活的理財安排，讓孩子活出更精彩的未來。

靈活套現年終紅利

可套現使用，或於保單內繼續滾存生息⁵。

終期紅利鎖定權益⁶

為讓您更好掌握財富增值，您可於第15個保單週年日起，申請行使終期紅利鎖定權益，將部分終期紅利所提供的回報鎖定，轉換為年終紅利以提取使用，或於保單內滾存生息⁵，以爭取更高收益。於保單生效期內，您可鎖定高達60%的終期紅利。

此外，您可透過調低保障額⁷以提取現金價值，而毋須扣除任何已支付的糖尿病保障賠償金額；亦可透過保單借貸，獲享高達90%保證現金價值的貸款額，助您靈活調動資金，同時讓餘下的現金價值繼續滾存累積。

At different life stages of your child, the financial needs may vary. The flexible funding options of the plan enable you to build a brighter future for your child.

Annual Dividend withdrawals

You may make withdrawals or leave it to accumulate⁵ in the policy.

Terminal Bonus Lock-in Option⁶

To capitalize on the opportunity to grow your wealth, from the 15th policy anniversary onwards, you may convert a portion of the Terminal bonus into Annual Dividend by exercising the Terminal Bonus Lock-in Option. You may then cash out or leave it to accumulate in the policy⁵ to enjoy higher returns. While the policy is in force, up to 60% of the Terminal Bonus may be converted.

By reducing the Sum Insured⁷, you may also withdraw Cash Value, without deduction of any diabetic benefits paid. Alternatively, you may get access to cash by taking out a policy loan of up to 90% of the Guaranteed Cash Value. The remaining value will meanwhile continue to accumulate.



4

自主計劃版本及供款選擇

Flexible Plan Versions and Premium Payment Terms



計劃提供兩款選擇，分別是以人壽保障為主的「特選計劃」，以及儲蓄成分較高的「特級計劃」，讓父母靈活地為孩子策劃未來。

此外，計劃備有 5、10 或 20 年繳付保費年期，您可根據個人需要選擇。

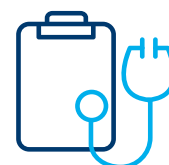
Two plan versions are available for you to choose from. Plan Smart provides primary focus on life protection, while Plan Wise focuses more on savings, giving you the flexibility in mapping out the future of your child.

Meanwhile, you may opt for a 5, 10, or 20-year premium-payment term, depending on your personal preference.

5

慢性疾病管理 - 糖尿病保障

Chronic Disease Management - Coverage for Diabetes



糖尿病是主要慢性疾病之一，目前約有 10% 人口患有糖尿病*，就此計劃特別為合資格受保人⁸ 由 65 歲的保單週年日開始提供糖尿病保障。

Diabetes is one of the most common chronic diseases. Currently, some 10% of population is suffering from it*. The plan supports the qualified Insured⁸ with diabetic benefits from the policy anniversary following his / her 65th birthday.

港澳首創¹
First in HK & Macau¹

保障項目 Type of Protection	承保範圍 Coverage	賠償金額 Benefit Payable
糖尿病現金津貼 ⁹ Cash Benefit for Diabetes ⁹	<ul style="list-style-type: none"> 醫生處方降血糖藥物 Hypoglycemic drugs prescribed by doctor 	每保單年 1% 保障額 1% Sum Insured per policy year
糖尿病併發症賠償 ¹⁰ Benefit for Diabetic Complications ¹⁰	<ul style="list-style-type: none"> 因糖尿病併發症而須截斷腳肢 Amputation of Foot due to Complication from Diabetes 糖尿病腎病變 Diabetic Nephropathy 糖尿病視網膜病變 Diabetic Retinopathy 	20% 保障額 - 已支付的糖尿病現金津貼總額 20% Sum Insured - total Cash Benefits for Diabetes paid

* 資料來源：香港醫院管理局「智友站」網站 (2022年5月)

Source: Smart Patient website managed by Hong Kong Hospital Authority (May 2022)



保證可保權益

為配合孩子於人生不同階段的保障需要，計劃更讓您於孩子年滿 18 歲的保單週年日後，當註冊結婚、子女出生或置業後作出物業首按時，可選擇投保新一份終身壽險計劃或附加定期人壽保障計劃，又或增加附加定期人壽保障的保障額，而無須提供任何健康證明文件^{11, 12}。

失業的特惠寬限期保障

萬一保單持有人於保單有效期內不幸遭裁員或遣散，即可享有長達 365 日的「特惠寬限期」，於該期限內孩子仍可繼續享有十足的保障¹³。

附加保障

此外，您可度身訂製配合孩子需要的保障組合，以小額保費享有一系列附加保障：

自選繳款人保障 – 萬一保單持有人於 65 歲的保單週年日前不幸身故或完全傷殘並持續達 6 個月以上，我們會代為支付計劃的全數保費，直至受保孩子年滿 25 歲的保單週年日為止¹⁴，確保您為孩子籌劃的大計可如期實現。

其他附加保障 – 兒童嚴重疾病保障、兒童意外保障等。

Guaranteed Insurability Option

The plan is designed to cater for your child's protection needs in different stages of life. At the policy anniversary following your child's 18th birthday, a new whole life plan or term life supplementary benefit can be taken out or the Sum Insured of a term life supplementary benefit can be increased upon registering a marriage, the birth of a child or a first mortgage for a residential property, without any health declaration^{11, 12}.

Special Grace Period for Unemployment

Should the policyowner be made redundant, a special grace period for unemployment will be provided which allows suspension of premium payment for 365 days. During this entire period, your child will remain fully covered by the insurance¹³.

Supplementary Benefits

You may also tailor a protection portfolio with a full spectrum of supplementary benefits for your child at an additional premium:

Optional Payor's Benefit – In the unfortunate event of the policyowner's death or total disability for over 6 consecutive months before the policy anniversary following his / her 65th birthday, we will pay all premiums for you until the policy anniversary following the insured child's 25th birthday¹⁴, so that the entire plan for the child can still be achieved.

Other supplementary benefits – Critical Illness Benefit and Accident Benefit for children, etc.



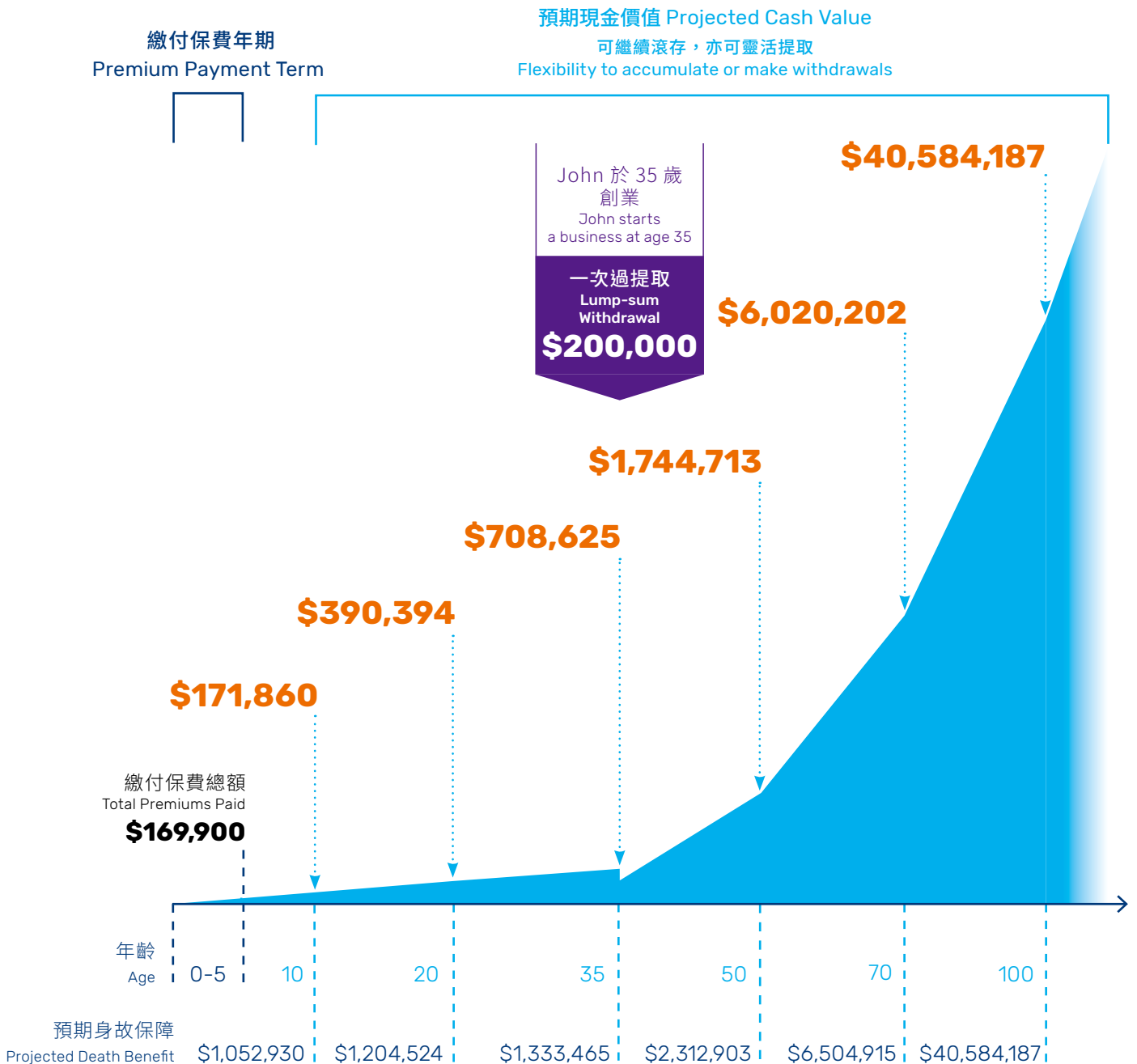
為未來需要作儲蓄

Saving up for Future Needs

例子： Mary初為人母，為了給新生兒子John累積長線財富，以便更有計劃地籌劃未來，她投保尚智未來壽險計劃的「特級計劃」，保障額為1,000,000美元，繳付保費年期為5年，每年33,980美元，總保費為169,900美元。

Example: Mary is a first-time mom. For her newborn son, John, to accumulate long-term wealth for better future planning, she takes out a Plan Wise from LifeDeluxe for Future with a Sum Insured of US\$1,000,000 based on an annual premium of US\$ 33,980 and a premium-payment term of 5 years. The total premiums amount to US\$ 169,900.

特級計劃 Plan Wise



註：以上乃以一名 0 歲男童投保尚智未來壽險計劃的「特級計劃」為例，預期現金價值及預期身故保障乃按現時預期的累積年終紅利及利息、終期紅利、保單以年繳方式依期繳付至繳付保費年期完結，並於保單生效期內除示例中的一次透過調低保障額以提取現金價值外，並沒有鎖定任何終期紅利及保單借貸。以上數字均為假設，經調整至整數，僅供舉例說明之用。

Remarks: The above example is based on a boy aged 0 who takes out a Plan Wise from LifeDeluxe for Future. The projected Cash Value and Death Benefit are calculated based on the current projected accumulated Annual Dividends and Interest, Terminal Bonus and premium paid annually in full during the premium payment term, and provided that no Terminal Bonus Lock-in Option has been exercised and no policy loan has been made, except the illustrated withdrawal of Cash Value by reducing the Sum Insured, while the policy is in force. The above figures are hypothetical and for reference only, and are rounded to the nearest integer.

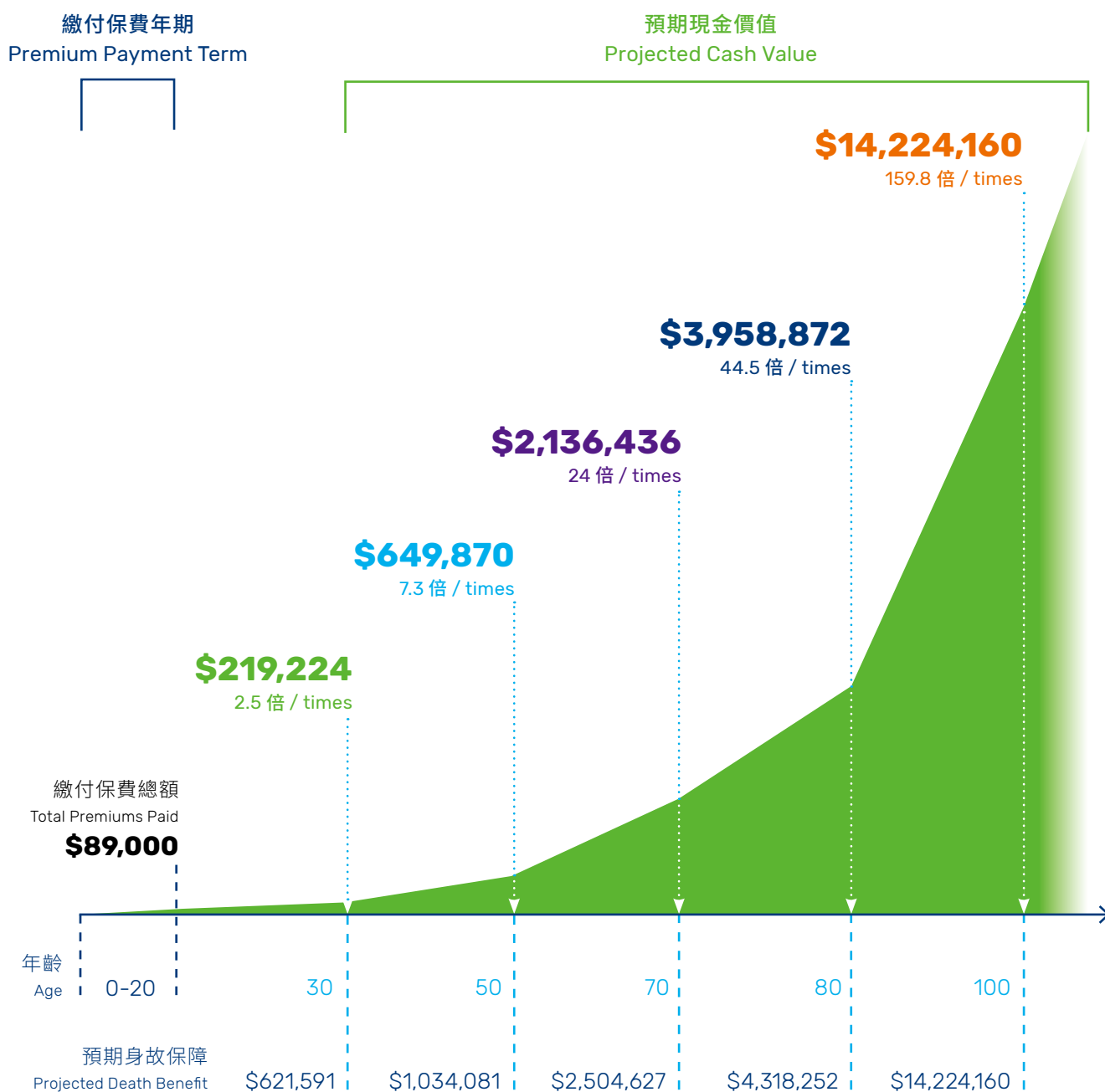
一份終身守護的禮物

A Gift for Lifelong Protection

例子： Tony喜迎一對雙胞胎女兒的誕生，為了給她們一個周全的保障，他給她們各人投保一份尚智未來壽險計劃的「特選計劃」，保障額各為500,000美元，繳付保費年期為20年，每年各4,450美元，總保費各為89,000美元。

Example: Tony is thrilled to have twin daughters. To give them comprehensive protection, he takes out a Plan Smart from LifeDeluxe for Future for each of them, with a Sum Insured of US\$500,000 based on an annual premium of US\$4,450 and a premium-payment term of 20 years. The total premiums amount to US\$89,000 each.

特選計劃 Plan Smart



註：以上乃以一名0歲女童投保尚智未來壽險計劃的「特選計劃」為例，預期現金價值及預期身故保障乃按現時預期的累積年終紅利及利息、終期紅利、保單以年繳方式依期繳付至繳付保費年期完結，並於保單生效期內並沒有鎖定任何終期紅利、更改保障額及保單借貸。以上數字均為假設，經調整至整數，僅供舉例說明之用。

Remarks: The above example is based on a girl aged 0 who takes out a Plan Smart from LifeDeluxe for Future. The projected Cash Value and Death Benefit are calculated based on the current projected accumulated Annual Dividends and Interest, Terminal Bonus and premium paid annually in full during the premium payment term, and provided that no Terminal Bonus Lock-in Option has been exercised, no change in Sum Insured and no policy loan has been made while the policy is in force. The above figures are hypothetical and for reference only, and are rounded to the nearest integer.

附註

1. 以本冊子於 2022 年 7 月刊發時港澳市場之同類計劃為準。
2. 須扣減保單債項。
3. 須扣除已支付的糖尿病現金津貼總額及糖尿病併發症賠償(如適用)。
4. 現金價值將根據繳付保費年期、所選的計劃版本、保單年期、保單貨幣、投保年齡等因素而釐定。毋須扣除已支付的糖尿病現金津貼或糖尿病併發症賠償。
5. 累積年終紅利的積存利率並非保證，並按所選擇之保單貨幣而有所不同，並由本公司不時釐定。
6. 於保單生效滿 15 年後，每個保單週年日起計的 30 日內，可提出書面要求行使終期紅利鎖定權益，每次轉換的鎖定百分比現時最少為 5% 及鎖定百分比的總和最高為 60%。已轉換的終期紅利將不可被還原。須符合當時的行政規則。
7. 調低保障額會令日後的保證現金價值、年終紅利、終期紅利按比例相應減少。
8. 適用於以標準保費率發出的保單(即沒有額外費用及不保事項的保單)。受保人投保時，須沒有患上特定疾病(如糖尿病、癌症等)。
9. 每保單年的糖尿病現金津貼以每名受保人 1,250 美元 / 10,000 港元 / 澳門元為限，而個人於本公司就此保障的最高總賠償為 25,000 美元 / 200,000 港元 / 澳門元。糖尿病現金津貼及糖尿病併發症賠償的總額以保障額的 20% 為限。糖尿病現金津貼將於受保人領取 20 年後或於其領取糖尿病併發症賠償時終止。
10. 受保人於 65 歲的保單週年日起若確診指定併發症，可獲糖尿病併發症賠償。賠償僅發放一次，而個人於本公司就此保障的最高總賠償為 62,500 美元 / 500,000 港元 / 澳門元。糖尿病現金津貼及糖尿病併發症賠償的總額以保障額的 20% 為限。當受保人領取糖尿病現金津貼 20 年後，糖尿病併發症賠償將會終止。
11. 保證可保權益適用期由受保人 18 歲至 56 歲的保單週年日止。於每次行使權益時，新投保的計劃或附加於尚智未來壽險計劃的定期人壽保障計劃的最高保障額或附加於尚智未來壽險計劃的定期人壽保障計劃的新增保障額為 50,000 美元 / 400,000 港元 / 澳門元或原來尚智未來壽險計劃保障額的 50%，以較低者為準。可供選擇的終身壽險計劃由本公司指定，而計劃中除身故保障外的其他保障或權益可能不適用於新保單。此權益只適用於以標準保費率發出的保單，只可在註冊結婚、子女出生、合法領養 18 歲以下子女及置業後作出物業首按的情況下各行使一次，最多行使三次。若受保人曾根據本保單或本公司繕發的其他任何保單或附加保障索償完全及永久傷殘保障、末期病症保障，或任何階段的嚴重疾病保障，則不可行使此權益。有關詳情及條款，請參閱保單文件。
12. 附加定期人壽保障計劃須符合當時的行政規則。
13. 失業的特惠寬限期保障只適用於基本計劃。
14. 「繳款人保障」將於受保人年滿 25 歲的保單週年日或保單持有人年滿 65 歲的保單週年日終止，以較早的日期為準。

Notes

1. Based on the similar types of plan in the Hong Kong and Macau market, as of the print date of this brochure in July 2022.
2. Net of policy debt.
3. Net of the total Cash Benefits for Diabetes and the Benefit for Diabetic Complications paid (if applicable).
4. The Cash Value will be determined by the premium payment term, the selected plan version, policy duration, policy currency, issue age, and other factors. No Cash Benefit for Diabetes or Benefit for Diabetic Complications paid will be deducted from the Cash Value.
5. The interest rate for the accumulation of Annual Dividends is not guaranteed and varies according to the policy currency. The rate will be determined by the Company from time to time.
6. 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%. Conversion of the Terminal Bonus cannot be reversed once the lock-in option is exercised, and is subject to prevailing administration rules.
7. Reducing the Sum Insured of the policy will reduce the amount of the Guaranteed Cash Value, Annual Dividend, and Terminal Bonus on a pro-rata basis.
8. Applicable to a standard rate policy (i.e., a policy without any loadings or additional exclusions). The Insured shall not suffer from specified conditions (e.g., diabetes, cancer, etc.) when taking out the policy.
9. The Cash Benefit for Diabetes for each policy year is limited to US\$1,250 / HK\$ / MOP10,000 on a per Insured basis, subject to US\$25,000 / HK\$ / MOP200,000 per life limit under this benefit issued by the Company. The total benefit payments for Cash Benefit for Diabetes and Benefit for Diabetic Complications is limited to 20% of the Sum Insured. The Cash Benefit for Diabetes shall be terminated after 20 years of payments or upon payment of the Benefit for Diabetic Complications.
10. The Insured is entitled to the Benefit for Diabetic Complications when he / she is diagnosed with the designated complications from the policy anniversary following his / her 65th birthday. The benefit is payable once only, subject to US\$62,500 / HK\$ / MOP500,000 per life limit under this benefit issued by the Company. The total benefit payments for Cash Benefit for Diabetes and Benefit for Diabetic Complications is limited to 20% of the Sum Insured. The Benefit for Diabetic Complications shall be terminated after 20 years of payments of Cash Benefit for Diabetes.
11. The Guaranteed Insurability Option will be valid from the policy anniversary following the Insured's 18th till his / her 56th birthday. For each time the Guaranteed Insurability Option is exercised, the maximum Sum Insured of the new policy or term life supplementary benefit attachable to LifeDeluxe for Future or maximum increase amount in Sum Insured of term life supplementary benefit attachable to LifeDeluxe for Future shall be US\$50,000 / HK\$ / MOP400,000 or 50% of the Sum Insured of the original LifeDeluxe for Future, whichever is lower. The whole life plans for selection will be specified by the Company. Any benefits or options other than death benefit may not be provided under the new policies. This Option is applicable to standard rate policy only and can at most be exercised three times and once for each life event (including marriage, giving life to a child, legal adoption of a child under the age of 18 and a first mortgage of a residential property). If the Insured has made claims for benefits for total and permanent disability, terminal illness, or any stage of critical illness under this policy or any other policies and supplementary benefits issued by the Company, this Option cannot be exercised. Please refer to the policy document for the relevant terms and conditions.
12. Term life supplementary benefit is subject to prevailing administrative rules.
13. Special Grace Period for Unemployment is only applicable to the Basic Plan.
14. The "Payor's Benefit" is valid until the policy anniversary following the insured child's 25th birthday or the policyowner's 65th birthday, whichever is sooner.

重要資料

1. 紅利理念

此分紅保險計劃可分享由我們釐定之相關產品組別中的盈餘。相關產品組別中的盈餘為可分配給保單持有人的利潤。於釐定年終紅利及終期紅利時，我們致力確保保單持有人和公司之間以及不同組別之保單持有人之間能得到合理的利潤分配。我們的目標是將不少於 90% 的盈餘分配予保單持有人，餘下的部分則歸於公司。

公司已成立一個委員會，在釐定年終紅利及終期紅利派發之金額時向公司董事會提供獨立意見。實際年終紅利及終期紅利派發之金額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。

我們將最少每年檢視及釐定年終紅利及終期紅利一次。終期紅利並不是永久附加於保單上。我們將參考包括但不限於以下因素的過往經驗及預期未來展望，以釐定保單的年終紅利及終期紅利。

理賠：包括此保險計劃所提供的身故保障及其他保障的成本。

支出費用：包括與保單直接有關的支出費用（例如分銷開支、核保費用、繕發和收取保費的支出費用）及分配至此保險計劃的間接開支（例如一般行政費用）。

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（利息／紅利收入和利率前景）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、滙率（如投資資產貨幣與保單貨幣不同）及流動性而影響。

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。

為了提供更平穩的年終紅利及終期紅利，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年終紅利及終期紅利，反之亦然。

此保險計劃可讓保單持有人將年終紅利儲存在保單之內，並按非保證利率積存。我們將會參考這些金額所投資的資產的回報表現的過往經驗及預期未來展望，以釐定該非保證積存利率。這些投資可能包括債券及其他固定收益資產及股票類資產，並與此分紅保單的投資分開。

2. 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，可能包括環球股票、債券及其他固定收益資產、房地產、商品市場及另類投資等。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。

我們會根據過往及預期回報、波幅及相關投資風險來選擇投資的資產及管理我們的投資組合。

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	50% - 70%
股票類資產	30% - 50%

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，提供一個多元化及高質素之債券投資組合。

Important Information

1. Bonus Philosophy

This is a participating insurance plan which can share the divisible surplus from the product group determined by us. Divisible surplus refers to profits available for distribution back to policy owners as determined by us. Annual Dividends and Terminal Bonus will be determined with an aim to ensure a fair sharing of profits between policy owners and the company, as well as among different groups of policy owners. We aim to share with policy owners no less than 90% of the divisible surplus while the remaining portion goes to the company.

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

The Annual Dividends and Terminal Bonus will be reviewed and determined by us at least once per year. Terminal Bonus does not form a permanent addition to the policy. In determining the Annual Dividends and Terminal Bonus, 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 under the insurance plan.

Expenses: These include both expenses directly related to the policy (e.g. distribution costs, underwriting, issue and premium collection expenses) and indirect expenses allocated to the insurance plan (e.g. general administrative costs).

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 (both interest/ dividend earnings and the outlook for interest rates) and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates if the currency of the backing asset is different from the policy currency, 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 Annual Dividends and Terminal Bonus, we may retain returns during periods of strong performance to support stronger Annual Dividends and Terminal Bonus in times of less favourable performance, and vice versa.

This insurance plan allows policy owners to place the Annual Dividends to the company and accumulate at a non-guaranteed interest rate. In determining such non-guaranteed interest rate, we will take into account both past experience and expected future outlooks for the returns on the assets in which these amounts are invested. The investments, which may include bonds and other fixed-income instruments and equity-like assets, are segregated from the investments backing the participating policy.

2. Investment Policy, Objective and Strategy

YF Life Insurance International Ltd.'s investment objective is to optimize policy owners' 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 instruments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	50%-70%
Equity-like assets	30%-50%

Bonds and other fixed-income instruments mainly include high-credit-rated government bonds and corporate bonds across various industries, creating a diversified credit portfolio with high asset quality.

股票類資產可能包括環球股票（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、商品市場及另類投資等。

投資遍佈於不同地區及行業。

此外，我們或會使用衍生工具作為風險管理之用，以減低市場因素所帶來的風險，包括但不限於利率及貨幣風險。

投資資產將涉及不同貨幣並有可能與保單貨幣不同。

為有效地管理及優化投資組合，我們可能在若干時期內偏離上述目標。

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及分紅實現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>

主要產品說明

繳付保費年期及保障年期

閣下應就已選擇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，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過當時的保證現金價值扣除本保單任何已支付或將獲支付之糖尿病併發症賠償及糖尿病現金津貼之賠償金額，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。

保障年期最長可至受保人終身。

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% 扣除本保單任何已支付或將獲支付之糖尿病併發症賠償及糖尿病現金津貼之賠償金額。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。

延遲付款期

除非該筆款項借款是用作繳付由本公司簽發保單的保費，我們有權押後借貸，最長不超過接獲有關書面借貸要求後六個月。我們保留押後終期紅利轉換，最長不超過接獲書面要求選擇行使終期紅利鎖定權益當日後六個月。

終止

在下列任何情況下，保單將會終止：

- 寬限期屆滿，除非自動保費貸款適用
- 保單債項到達保證現金價值扣除本保單任何已支付或將獲支付之糖尿病併發症賠償及糖尿病現金津貼之賠償金額
- 保單持有人呈交書面要求終止本保單
- 受保人身故

提早退保

本產品是為長線持有而設。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。

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 geographical areas and industries.

Derivatives may be employed for risk management purpose to mitigate market risks, including but not limited to interest rate and currency risk.

Investment assets may also be invested in currencies other than the underlying policy denomination.

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.

In order to manage the portfolio efficiently and optimize the return and risk, this investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For relevant details and 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>

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. 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 net of any previous Benefit for Diabetic Complications and Cash Benefit for Diabetes paid or payable under this Policy, 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.

Borrowing

If this Policy has a Guaranteed Cash Value, you can make loans. The Maximum Loan Limit is 90% of the Guaranteed Cash Value net of any previous Benefit for Diabetic Complications and Cash Benefit for Diabetes paid or payable under this Policy. 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 premiums to us. We may defer conversion of any Terminal Bonus for a 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 Grace Period ends, except if the Automatic Premium Loan applies
- The amount of Policy Debt reaches the Guaranteed Cash Value net of the sum of any previous Benefit for Diabetic Complications and Cash Benefit for Diabetes paid or payable under this Policy
- The policy owner submits a written request to terminate this policy
- The Insured dies

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.

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，閣下的保單權益會受其信貸風險所影響。

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。

主要不保事項

受保人若在保單日期起計一年內自殺，無論其是否神智清醒的情況下，萬通保險的全部責任將只限於退還已支付之保費（扣除已支付或將獲支付之賠償額及保單債項（如有））。

糖尿病併發症賠償及糖尿病現金津貼將不會支付任何因投保時已存在的病徵及病狀而直接或間接引致的保障的賠償。

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。

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。

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。

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。

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.

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.

Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, 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).

The Benefit for Diabetic Complications and the Cash Benefit for Diabetes will not pay any benefit claim caused directly or indirectly, by or resulting from pre-existing symptoms or conditions.

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.

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.

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 together with a copy of your valid identification document and permanent address proof (if applicable). We will arrange the policy surrender.

「尚智未來壽險計劃」一覽表

LifeDeluxe for Future – at a glance

利益項目 Benefits	
現金價值 ^{2,4} Cash Value ^{2,4}	保證現金價值 + 非保證累積年終紅利及利息 + 非保證終期紅利 Guaranteed Cash Value + non-guaranteed accumulated Annual Dividends and Interest + non-guaranteed Terminal Bonus
保證現金價值 Guaranteed Cash Value	可於退保或終止保單時提取 Payable upon surrender or termination of the policy
年終紅利 Annual Dividend	於保單第3個週年日起每年公佈，可套現使用，或用作繳付保費，或於保單內繼續滾存生息 ⁵ The Annual Dividend declared every year will be credited to the policy from the third policy anniversary onwards. You may make withdrawals, use it to pay your premiums or leave it to accumulate in the policy ⁵
終期紅利 Terminal Bonus	於保單第 5 個週年日起最少每年公佈一次非保證終期紅利，可於退保或保單終止時提取 The non-guaranteed Terminal Bonus will be declared at least once a year from the fifth policy anniversary onwards, and will be payable upon surrender or termination of the policy
終期紅利鎖定權益 ⁶ Terminal Bonus Lock-in Option ⁶	每次轉換（現時最少） Each Conversion (current minimum): 5% 最高鎖定百分比總和 Maximum Aggregate Lock-in Percentage: 60%
身故保障 ^{2,3} Death Benefit ^{2,3}	100%保障額 + 非保證累積年終紅利及利息 + 非保證終期紅利 100% Sum Insured + non-guaranteed accumulated Annual Dividends and Interest + non-guaranteed Terminal Bonus 或 or 現金價值 Cash Value (以較高者為準 whichever is higher)
其他保障 Other Benefits	
糖尿病現金津貼 ^{8,9} Cash Benefit for Diabetes ^{8,9}	每保單年1%保障額 1% Sum Insured per Policy Year
糖尿病併發症賠償 ^{8,10} Benefit for Diabetic Complications ^{8,10}	20%保障額 - 已支付的糖尿病現金津貼總額 20% Sum Insured – total Cash Benefits for Diabetes paid
保證可保權益 ^{11,12} Guaranteed Insurability Option ^{11,12}	每次新投保的計劃或附加定期人壽保障計劃的最高保障額或附加定期人壽保障計劃的最高新增保障額為 50,000 美元/400,000 港元/澳門元或原來尚智未來壽險計劃的50%保障額，以較低者為準；最多可行使權益三次 For each exercise, the maximum Sum Insured of the new policy or term life supplementary benefit or maximum increase in Sum Insured of term life supplementary benefit shall be US\$50,000 / HK\$/MOP400,000 or 50% Sum Insured of the original LifeDeluxe for Future, whichever is lower. This option can be exercised up to three times
失業的特惠寬限期保障 ¹³ Special Grace Period for Unemployment ¹³	長達 365 日 Up to 365 days
自選附加保障 Optional Supplementary Benefits	繳款人保障、兒童嚴重疾病保障、兒童意外保障等 Payor's Benefit, Critical Illness Benefit and Accident Benefit for children, etc.

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	香港保單：美元 / 港元 澳門保單：美元 / 港元 / 澳門元 Policy issued in Hong Kong: US\$ / HK\$ Policy issued in Macau: US\$ / HK\$ / MOP
保費 Premium	固定及保證 Level and guaranteed
繳費方式 Payment Mode	每年 / 每半年 / 每季 / 每月 Annual / Semi-annual / Quarterly / Monthly
計劃版本 Plan Version	特選計劃 / 特級計劃 Plan Smart / Plan Wise
最低保障額 Minimum Sum Insured	30,000 美元 / 240,000 港元 / 澳門元 並每年保費不少於 200 美元 / 1,600 港元 / 澳門元 US\$30,000 / HK\$ / MOP240,000 and annual premium no less than US\$200 / HK\$ / MOP1,600
最高保障額 Maximum Sum Insured	個別考慮 Individual consideration

投保資料 Basic Information

繳付保費年期 Premium Payment Term	5 年 Years / 10 年 Years / 20 年 Years
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0-17
保障年期 Benefit Term	終身 Whole of life

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) 2533 5555 / 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.

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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1208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 1208, 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