

| 储蓄及退休 Save and Retire |

# 万通多元终身年金 MY Flexi Lifetime Annuity

MFA

## YFLife 萬通保險



《指标》  
财富管理大奖2012-2022

年金及退休产品 - 同级最佳/杰出表现大奖



Financial Institutions 2023

《彭博商业周刊》  
金融机构大奖2015-2023

Excellence Performance  
Insurance Sector - Annuity Plan

年金计划 - 卓越/杰出大奖

未来在我手  
Own the future

在计划跟不上变化的年代，一个理想的退休方案除了可以向你供应源源不断的现金流外，更可让你随机应变，因应外部环境和人生不同阶段的需要作出调整。

万通多元终身年金<sup>^</sup>保证派发终身年金，并提供多元选项，包括多元保单货币选择和分拆保单权益，纵使未来变化不定，仍可让你灵活自主，有信心掌握未来。

In an age of constant change, the ideal retirement solution would be one that provides you with a steady cash flow, plus the flexibility to make changes according to your various needs at the different stages of your life, as well as deal with circumstances beyond your control.

MY Flexi Lifetime Annuity<sup>^</sup> offers a guaranteed annuity, and on top of that it gives you a range of options including multiple policy currencies and policy splitting. With such flexibility, you can manage your future with confidence in spite of uncertainty.

<sup>^</sup> 以上计划为附年金权益的万用寿险产品。

The above plan is a universal life insurance product with annuity option.

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## 理想的年金计划应具6大特点

Six major features of an ideal annuity plan

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货币选择  
Currency Options

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稳定增长  
Stable Growth

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终身派发  
Lifetime Payouts

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传承后代  
Estate Planning

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灵活自主  
Flexible Options

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额外保障  
Additional Protections

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# 万通多元终身年金

## MY Flexi Lifetime Annuity

挑选一个合适的年金计划，最重要是.....

The most important features for your ideal annuity plan are...

### 1 多元货币选择

#### Multiple Currency Options



- 多达8种保单货币任你选择  
Up to 8 policy currencies of your choice
- 享有货币转换权益  
Entitled to Currency Exchange Option

### 2 稳定财富增长

#### Stable Wealth Accumulation



- 派息以复式计算，带来稳定而丰厚的回报  
Interest credited at a compound rate to provide stable returns
- 高达每年2%派息率保证  
Up to 2% p.a. guaranteed crediting interest rate

### 3 终身年金收入

#### Lifetime Annuity Income



- 终身保证，长享长有  
Guaranteed annuity income for life

### 4 传承最爱

#### Your Loved Ones can Inherit your Wealth



- 可选择将全部/部分现金价值传承给子女，子再传孙，代代相传  
Pass on all or part of the Cash Value to your descendants
- 子女亦可享终身年金  
Lifetime annuity income for your next generations

### 5 灵活理财 更具弹性

#### Financial Flexibility



- 灵活套现  
Greater liquidity
- 定期提款权益  
Automatic Periodic Withdrawal Option
- 灵活增加保费  
Flexible increase in premium
- 自由分拆保单  
Free to split the policy

### 6 周全准备

#### Comprehensive Planning



- 12款年金权益选择  
12 Annuity Options
- 可享疾病双倍年金  
Double annuity for illnesses
- 可夫妇共享  
Joint annuitant for couples
- 高达125%现金价值回奉保证  
Guaranteed refund of up to 125% Cash Value

### 7 安心保障

#### Worry-free Protections



- “精神上无行为能力”预设指示权益  
Mental Incapacity Advance Instruction Option
- 身故保障提供回本保证  
Death Benefit – Guaranteeing Refund of Capital
- 豁免保费意外保障  
Accident Waiver of Premium Benefit

## 1

## 多元货币选择

### Multiple Currency Options

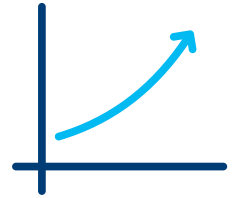


- 提供多达8种保单货币选择，包括美元、英镑、澳元、加元、人民币、新加坡元、港元及澳门元<sup>1</sup>；每种货币均提供不同的回报，你可根据个人的长线理财规划需要，选取保单货币
- 于第3个保单周年日起，你更可申请行使“货币转换权益”<sup>2</sup>，把原有保单货币转换至新保单货币，以掌握环球货币机遇，并实践不同人生阶段的目标
- Offers a choice of up to 8 policy currencies, including US Dollar (US\$), British Pound (GBP), Australian Dollar (AUD), Canadian Dollar (CAD), Renminbi (RMB), Singapore Dollar (SGD), Hong Kong Dollar (HK\$) and Macau Pataca (MOP)<sup>1</sup>. Each currency offers different returns. You may choose a policy currency that best suits your long-term financial needs
- From the third policy anniversary onwards, you may exercise the Currency Exchange Option<sup>2</sup> to change the original policy currency to a new policy currency to seize global currency opportunities and to achieve your goals at different stages of life

## 2

## 稳定财富增长

### Stable Wealth Accumulation

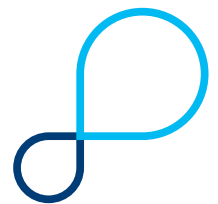


- 优化整个投资组合的配置、平衡投资风险，以提升组合回报的稳定性
- 于计划的累积期内，利息以复式计算，藉着“雪球效应”，让账户价值享有递增的力量
- 计划更提供特别回报<sup>3</sup>、额外利息及高达每年2%派息率保证<sup>4</sup>
- Optimize asset allocation and diversify investment risk for stable portfolio returns
- During the accumulation period, interest is credited at a compound rate, so that you can enjoy the power of the “snowball effect” to compound your wealth in Account Value over time
- The plan also offers Special Bonus<sup>3</sup>, additional interest and up to 2% p.a. guaranteed crediting interest rate<sup>4</sup>

## 3

## 终身年金收入

### Lifetime Annuity Income



- 计划为市场上少有的“真年金”，保证终身派发
- 可自行决定何时开始收取每月年金收入<sup>5</sup>，无须预先设定，灵活自在
- 于年金期内，即使年金受保人活到100岁或更长寿，仍可于在世时收取年金，一辈子有收入，直至百年归老，有助减低长寿带来的财务风险
- The plan is a genuine lifetime annuity plan, offering you guaranteed lifetime annuity income that is not widely available in the market
- Free to decide when to start receiving the monthly annuity income<sup>5</sup> and enjoy flexibility
- During the annuity period, even if the Annuity Insured lives until 100 years old or even longer, the plan guarantees lifelong income and effectively mitigate the financial risk of longevity

## 4

## 传承最爱

## Your Loved Ones can Inherit Your Wealth



- 保单持有人可于保单生效期间，申请转换保单持有人及 / 或受保人<sup>6</sup>，将已累积的财富，安心传承予挚爱或下一代，转换次数没有限制
- 保单持有人亦可预先设定后续保单持有人，一旦不幸身故，后续保单持有人可继承保单<sup>7</sup>；另外，亦可预先设定指定受益人自动成为新受保人，于受保人不幸离世后，保单仍可自动延续<sup>8</sup>
- 更改保单持有人及受保人并不会影响保单的现金价值
- 下一代亦可享年金权益选择
- The Policy Owner may apply to change the Policy Owner and / or the Insured<sup>6</sup> while the policy is in force so as to pass on the accumulated wealth to his/her loved ones or descendants. There is no limit on the number of changes
- The Policy Owner may provide advance instructions, nominating a contingent Policy Owner<sup>7</sup> to ensure the policy will be inherited upon the death of the Policy Owner. Prior instructions may also be created by nominating a designated beneficiary to become the new Insured for the continuation of the policy<sup>8</sup>, in the event of the death of the Insured
- Changing the Policy Owner and the Insured will not affect the Cash Value of the policy
- Your next generation can also enjoy the annuity options

## 5

## 灵活理财 更具弹性

## Financial Flexibility



- 灵活供款年期 — 定期供款最短为5年，或可选择整付保费
- 灵活资金运用 — 只要保单内已累积有一定金额的现金价值，并足以支付每月费用，你便可灵活套现，从保单中提取资金<sup>9,10</sup>、行使定期提款权益<sup>9,11</sup>或申请保费假期<sup>9,12</sup>；计划更可让你灵活增加基本保费<sup>13</sup>，更快达成退休目标
- 灵活保单安排 — 于第3个保单周年日起，你可将保单的部分现金价值分拆成数份保单<sup>14</sup>，馈赠给多位挚爱，让爱与财富传承下去；你亦可将各份保单转换成不同的货币，灵活应对人生不同阶段的需要
- 灵活资产配置 — 可选择将全数现金价值转为年金，亦可选择只转换部分<sup>9</sup>，并将余下的现金价值继续于账户内滚存收息，传承下一代；当然亦可将全部现金价值传承下一代
- Flexible premium payment terms – the plan offers various premium-payment-term options, from 5 years up. A single-premium payment option is also available
- Flexible financials – when your policy has accumulated a certain amount of Cash Value sufficient to cover the monthly charges, you may obtain funds from your policy by withdrawing a portion of the Cash Value<sup>9,10</sup>, exercise the Automatic Periodic Withdrawal Option<sup>9,11</sup> or apply for Premium Holiday<sup>9,12</sup>. The plan also offers you the flexibility to increase the Target Yearly Premium<sup>13</sup> to reach your retirement targets earlier
- Flexible policy arrangement – From the third policy anniversary onwards, you can split your policy into several policies<sup>14</sup> by converting a portion of the Cash Value. You may then pass the policies to your loved ones to share your love and wealth. You may also change the policy currency for each policy so as to satisfy your needs in different stages of life
- Flexible asset allocation – you may convert the entire Cash Value into annuity income, or convert part of the Cash Value into annuity income<sup>9</sup> and leave the balance to accumulate in the policy for your descendants. You may also leave the entire Cash Value for your descendants

## 12款年金权益选择

### 12 Annuity Options



选择为现时市场上最多，保单持有人可按个人、家庭或财务需要选择最适合的年金权益<sup>5</sup>。

以下是各款年金权益的特色：

**定额终身年金：**受保人可终身收取定额年金，直至百年归老。

**递增终身年金：**受保人所享有的终身年金，金额会每两年递增5%，直至百年归老。

**保证期：**若受保人于保证期内身故，计划会继续派发年金予指定年金受益人，直至保证期终结为止。

**联合年金领取人<sup>16</sup>：**受保人可与配偶共享100%年金，于其中一人身故后，另一人亦可无限制继续收取2/3年金金额，直至百年归老。

**疾病双倍年金：**于年金期内，若受保人不幸首次确诊患上指定严重疾病<sup>17</sup>包括非初期癌症、心脏病、肾衰竭及中风，或需接受冠状动脉（回接）手术，又或首次确诊患上严重认知障碍<sup>17</sup>，每月年金收入将会以双倍计算，长达60个月。于双倍年金入息期过后，受保人仍可继续收取100%每月年金收入，直至百年归老。

**现金价值回奉保证：**若受保人于身故时已收取的年金收入总额少于用作行使年金权益的现金价值，计划会继续派发年金予指定年金受益人，直至余额付清。

在选择3中，若受保人于身故时已收取的年金收入总额少于用作行使年金权益的现金价值的125%，计划会继续派发年金予指定年金受益人，直至余额付清。

在选择10中，若受保人及配偶其中一人身故时，而已收取的年金收入总额已达到用作行使年金权益的现金价值，其配偶仍可继续收取2/3年金，直至百年归老。若二人于身故时收取的年金收入总额少于用作行使年金权益的现金价值，计划会继续派发年金予指定年金受益人，直至余额付清。

The plan offers the most comprehensive annuity options in the market. The Policy Owner may choose the annuity option<sup>5</sup> based on personal, family or financial needs.

The characteristics of each annuity option are elaborated as follows:

**Lifetime fixed-income annuity:** The Insured receives a lifetime fixed-income annuity.

**Lifetime increasing-income annuity:** The Insured receives a lifetime income annuity that will increase by 5% every two years until he/she passes away.

**Guaranteed Period:** If the Insured passes away during the guaranteed period, the annuity beneficiary will continue to receive the fixed-income annuity until the end of the guaranteed period.

**Joint annuitant<sup>16</sup>:** The Insured has the option of sharing a 100% fixed-income annuity with his/her spouse. In the event of the death of either annuitant, the other will continue to receive 2/3 of the annuity for the rest of his/her life.

**Double annuity for illnesses:** If the Insured is first diagnosed to be suffering from a critical illness<sup>17</sup>, including later-stage cancer, heart attack, kidney failure and stroke, or having coronary artery bypass surgery, or is first diagnosed to be suffering from Severe Dementia<sup>17</sup> during the annuity period, the monthly annuity income will be doubled, subject to a maximum of 60 months. The Insured will continue to receive 100% annuity income after the annuity period in which annuity payments are doubled.

**Guaranteed refund of Cash Value:** If, when the Insured passes away, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the annuity until the balance has been fully paid.

For Option 3, If, when the Insured passes away, the total annuity income already received is less than 125% of the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid.

For Option 10, If, when either annuitant passes away, the total annuity income already received has reached the Cash Value applied for exercising the annuity option, his/her spouse will continue to receive 2/3 of the annuity for the rest of his/her life. If, when both the Insured and his/her spouse pass away, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the annuity beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid.

	定额终身年金 Lifetime fixed-income annuity	递增终身年金 Lifetime increasing-income annuity	保证期 Guaranteed Period	联合年金领取人 Joint annuitant	疾病双倍年金 Double annuity for illnesses	现金价值回奉保证 Guaranteed refund of Cash Value
选择 Option 1: 定额终身年金 Lifetime fixed-income annuity	✓					
选择 Option 2: 定额终身年金 – 现金价值回奉保证 Lifetime fixed-income annuity – guaranteed refund of Cash Value	✓					✓
选择 Option 3: 定额终身年金 – 125%现金价值回奉保证 Lifetime fixed-income annuity – guaranteed refund of 125% Cash Value	✓					✓ (125%)
选择 Option 4: 递增终身年金 Lifetime increasing-income annuity		✓				
选择 Option 5: 递增终身年金 – 现金价值回奉保证 Lifetime increasing-income annuity – guaranteed refund of Cash Value		✓				✓
选择 Option 6/7/8: 定额终身年金 – 10/15/20年保证期 Lifetime fixed-income annuity with 10/15/20 years guaranteed payment	✓		✓			
选择 Option 9: 定额终身年金 – 联合年金领取人 <sup>16</sup> Lifetime fixed-income annuity – joint annuitant <sup>16</sup>	✓			✓		
选择 Option 10: 定额终身年金 – 联合年金领取人 <sup>16</sup> 及现金价值回奉保证 Lifetime fixed-income annuity – joint annuitant <sup>16</sup> and guaranteed refund of Cash Value	✓			✓		✓
选择 Option 11: 定额终身年金 – 危疾双倍年金 <sup>17</sup> 及现金价值回奉保证 Lifetime fixed-income annuity – Critical illness double annuity <sup>17</sup> and guaranteed refund of Cash Value	✓				✓	✓
选择 Option 12: 定额终身年金 – 严重认知障碍保障 <sup>17</sup> 及现金价值回奉保证 Lifetime fixed-income annuity – Severe Dementia benefit <sup>17</sup> and guaranteed refund of Cash Value	✓				✓	✓

可提供的选择视乎您行使权益时而定，我们保证提供年金权益选择1“定额终身年金”<sup>15</sup>。

Options are subject to availability at the time you exercise them. The availability of the annuity option 1 “Lifetime fixed-income annuity” is guaranteed<sup>15</sup>.

市场唯一\*  
Market Unique\*

12款终身派发的年金权益可供选择!  
12 annuity options with lifetime income of your choice!

\* 以本计划于2023年4月推出时，市场之延期年金计划为准。

Based on the deferred annuity plans in the market, as of the launch date of this plan in April 2023.



计划更为你提供多项额外保障, 让你和家人倍感轻松:

### 市场罕有

- “精神上无行为能力” 预设指示权益<sup>18</sup>: 保单持有人可预先作出指示, 万一因患上严重认知障碍症等指定疾病或精神上失去行为能力, 其保单可由挚爱持有或作出适当安排, 确保家人可于紧急情况下运用其资产
- 身故保障提供回本保证<sup>19</sup>
- 豁免保费意外保障<sup>20</sup>

The plan also offers you an array of extra protections for you and your family:

### Rare in the market

- Mental Incapacity Advance Instruction Option<sup>18</sup>: The Policy Owner can make an advance instruction to nominate his/her loved one to own the policy or make appropriate arrangement in the unfortunate event of mental incapacitation or incidence of designated illnesses such as severe dementia. It is to ensure the family member has access to his/her asset in case of emergency
- Death Benefit – Guaranteeing Refund of Capital<sup>19</sup>
- Accident Waiver of Premium Benefit<sup>20</sup>

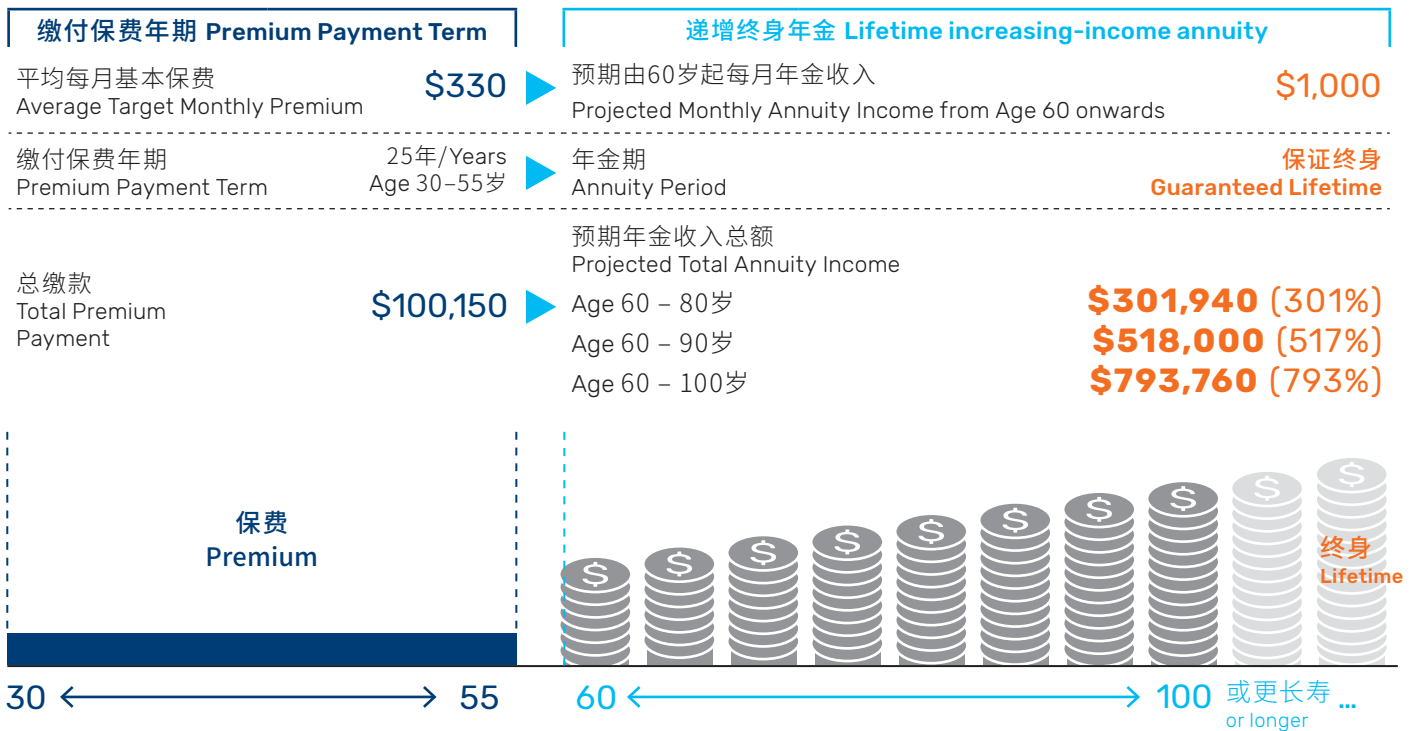
**例子: David于30岁时投保万通多元终身年金美元保单, 计划为他提供三个自主理财方案。**

**Example: David insured with a US\$-denominated policy of MY Flexi Lifetime Annuity at age 30. The plan offers three flexible financial solutions for him.**

### 方案 Solution 1

#### 将全部现金价值转为终身年金

Convert all the Cash Value into lifetime annuity income

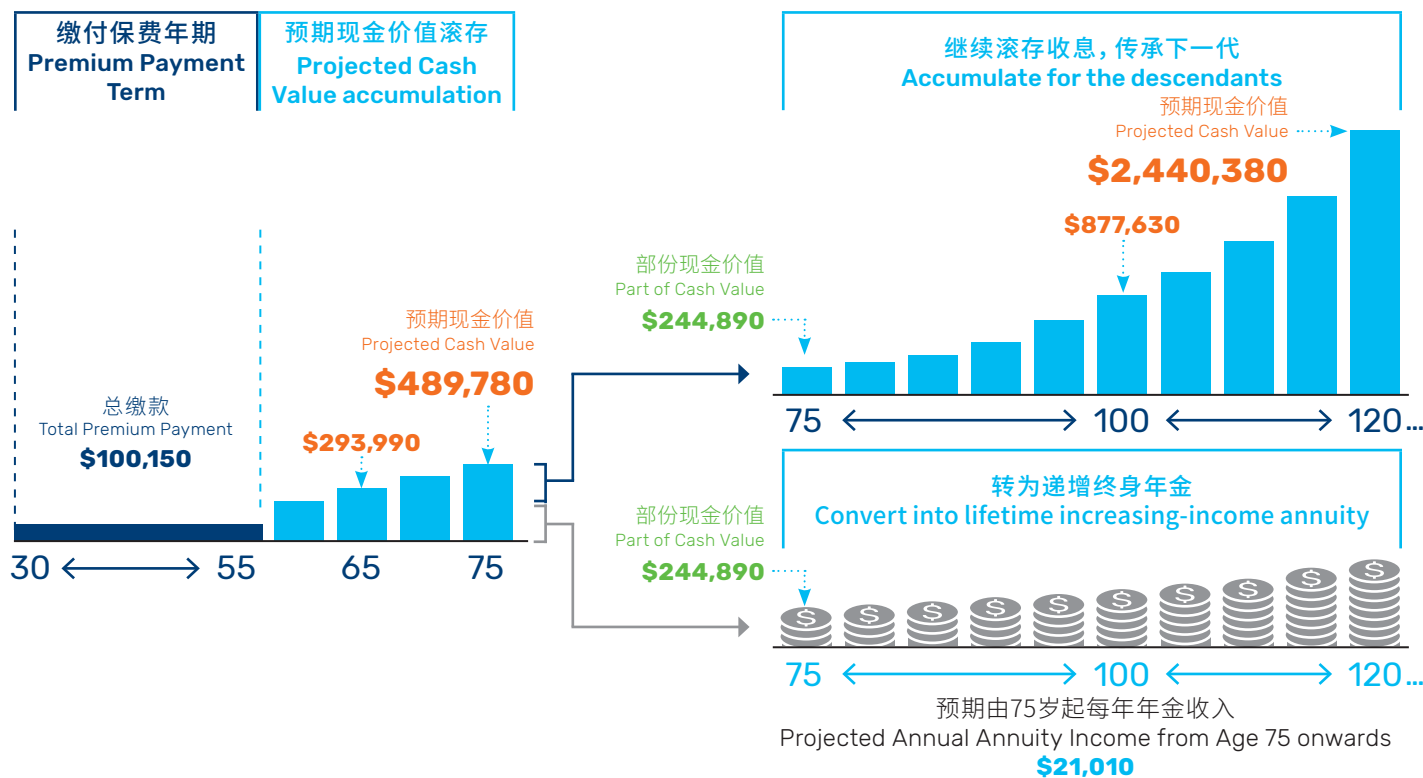




## 方案 Solution 2

选择转换部分现金价值为终身年金，余下的则于账户内继续滚存收息，传承下一代

Convert part of the Cash Value into lifetime annuity income and leave the balance to accumulate for the descendants



## 方案 Solution 3

将全部现金价值传承下一代

Pass on all the Cash Value for the descendants

将所有现金价值继续滚存，并同时更改受保人

Continue to accumulate all the Cash Value and change the Insured

注：以上乃根据一名男性客户投保万通多元终身年金美元保单为例，每年基本保费以年缴方式缴付，而每年基本保费及缴款的金额乃经舍入至十位。以上数字乃按每年4%现时假设基本派息率、现时假设额外利息息率<sup>^</sup>、现时假设特别回报、保费依期缴付至缴付保费年期完结及计划现时的收费计算。现时假设基本派息率、现时假设额外利息息率及特别回报仅供参考，并非保证，实际基本派息率、额外利息息率及特别回报可能高于或低于以上数字。每年年金收入乃按计划累积的现金价值、“递增终身年金”年金权益选择以及现时假设的年金率计算。而年金率则按死亡率、年金利率及开支等计算。实际每年年金收入将根据于年金生效日之实际年金率计算。

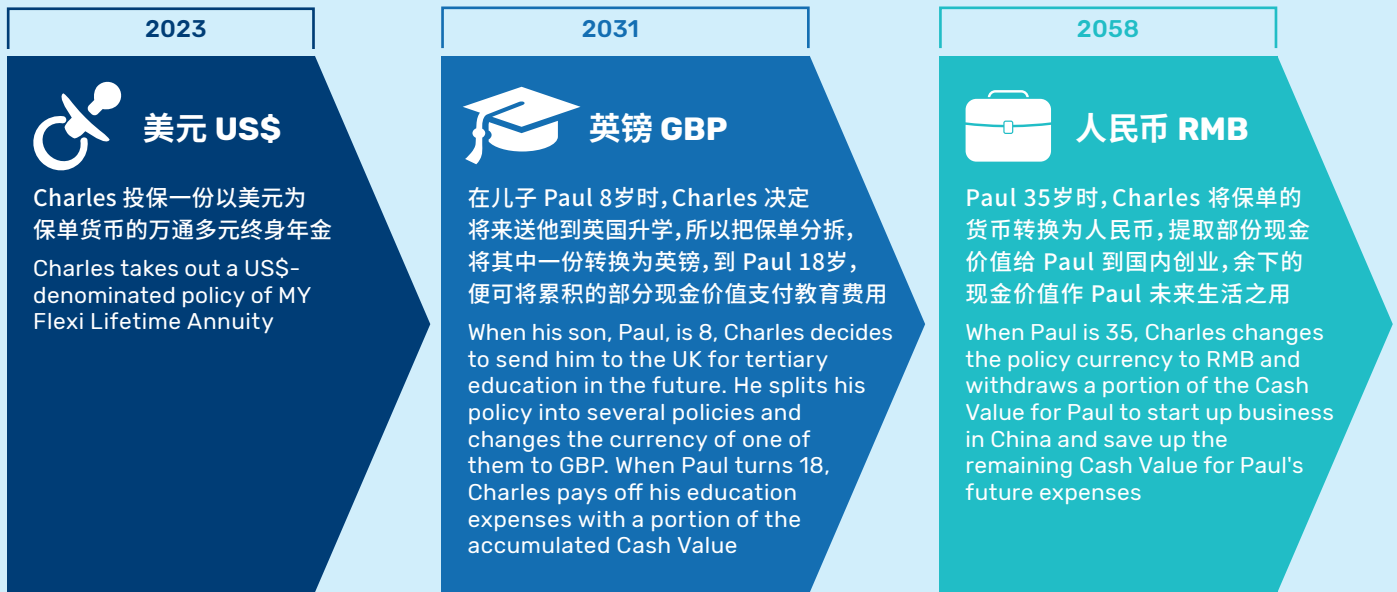
<sup>^</sup> 额外利息会于第20个保单年终结时及后每满5年派发，并按本公司于派发时决定的年利率计算。现时用于积存第1个保单年至第20个保单年之额外利息的假设额外利息息率为每年0.80%，此额外利息将于第20个保单年终结时派发至账户价值。现时用于积存第20个保单年后每5年期内之额外利息的假设额外利息息率为每年1.25%，此额外利息将于每5年期终结时派发至账户价值。

Remarks: The above example is based on a male customer insured with a US\$-denominated policy of MY Flexi Lifetime Annuity. The target premium is paid annually and the figures for the target yearly premium and total premium payment are rounded to the nearest ten dollars. The figures illustrated are based on the current assumed base crediting interest rate of 4% p.a., current assumed additional interest rate<sup>^</sup>, current assumed Special Bonus, premium paid in full during the premium payment term, and current scale of charges for the plan. The current assumed base crediting interest rate, current assumed additional interest rate and Special Bonus are not guaranteed and do not represent the upper or lower limits of the actual rate and bonus to be declared. The current assumed base crediting interest rate, current assumed additional interest rate and Special Bonus are for reference only. The annual annuity income is calculated based on the accumulated Cash Value, lifetime increasing-income annuity option, and current assumed annuity rate. The annuity rate is calculated based on the mortality rate, annuity interest rate, expenses, etc. The actual annual annuity income will be calculated based on the annuity rate in effect on the annuity date.

<sup>^</sup> The additional interest is payable at the end of policy year 20 and every 5 years thereafter, and it is calculated at (an) annual interest rate(s) determined by the Company at the time of crediting. The current assumed additional interest rate for accruing the additional amount of interest from the 1st policy year to the 20th policy year is 0.80% p.a. and the additional interest will be credited at the end of 20th policy year. The current assumed additional interest rate for accruing the additional amount of interest within each five-year interval after the 20th policy year is 1.25% p.a. and the additional interest will be credited at the end of each five-year interval after the 20th policy year.

## 例子：善用保单分拆及货币转换权益，灵活应对人生不同阶段

Example: Flexibility to fit different stages of life with Policy-split and Currency Exchange Options



## 附注

1. 只适用于澳门缮发之保单。
2. 适用于生效满3年或以上及并未将所有现金价值转换为年金的保单，并须于每个保单周年日起计的30日内递交书面申请。每个保单年只可行使货币转换权益一次。如于行使货币转换权益时本公司不再提供万通多元终身年金，则保单将转换至一个当时我们可提供的新计划，该计划可能与现有产品不同。于行使此权益前应仔细评估产品间之保障、权益、费用及收费、保单条款等之差别，并考虑相关产品是否符合你的个人需要。行使货币转换权益后的账户价值、现金价值、基本计划的基本保费、额外利息、特别回报及于保证利率下的账户价值（及保证利率）等将按不同因素厘定及调整，包括但不限于当时的市场货币汇率（由我们酌情决定）、新旧资产组合的投资收益和资产价值及/或由现有资产转移至新资产之交易，并有可能低于或高于转换前之相应价值。行使货币转换权益后的基本计划的基本保费须不少于计划要求的最低保费。有关货币转换权益之详情，请参阅条款及细则。
3. 于保单第10个及第15个週年日派发。如为定期供款的保单，每次增加每年基本保费之生效日期起计的第10及第15年终结时可获享特别回报；若于派发特别回报前减低每年基本保费，可获享的特别回报将会递减。如为整付费用的保单，每次将非定期保费存入保单之生效日期起计的第10及第15年终结时可获享特别回报；若于派发特别回报前从保单提款或用作行使年金权益的现金价值超过兑现限额，或在行使保单分拆权益后一次过缴付保费及非定期保费被减少，可获享的特别回报将会递减。特别回报为非保证并将由本公司决定。
4. 于保单生效满15年或以上，账户价值会获保证将不会少于保证利率下的账户价值。保证利率下的账户价值是以保证利率作为基本派息率，并且没有派发任何额外利息及特别回报计算的账户价值。由保单日期至首次行使货币转换权益的生效日期（如有）适用的保证利率将按于保单日期的保单货币而定。各种保单货币的保证利率分别为每年2%（适用于美元 / 人民币 / 港元 / 澳门元保单） / 1.75%（适用于澳元 / 加元保单） / 1.5%（适用于新加坡元保单） / 1%（适用于英镑保单）。如货币转换权益已被行使，由该次行使货币转换权益的生效日期起适用的保证利率将于行使货币转换权益时由本公司决定。
5. 年金生效日必须是保单日期起10年后的任何一个月结日并且不可先于受保人已到达55岁之保单周年日。于行使年金权益时，保单须仍然生效，保单货币须为美元、人民币、港元或澳门元，以及保单没有需要支付之身故赔偿。按现行规定，用作行使年金权益的现金价值需达10,000美元 / 65,000人民币 / 80,000港元 / 80,000澳门元，不可多于现金价值，而现金价值的结余不会少于我们指定的最低要求。保单之任何附加保障将于全额年金生效日终止。只可为每位受保人行使年金权益1次。
6. 保单持有人可于保单生效1年后更改受保人。保单的附加保障（如适用）会于更改受保人生效日起同时终止。有关详情及条款，请参阅保单文件。
7. 须符合当其时的行政规则。
8. 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，该受益人会成为新受保人，计划将不会支付身故保障，而保单亦不会被终止。须符合当其时的行政规则。

## Notes

1. For policy issued in Macau only.
2. Applicable to policies that have been in force for at least three years and have not yet exercised an annuity option with the full Cash Value. You may submit a written request within 30 days after each policy anniversary. Currency Exchange Option can only be exercised once per policy year. If MY Flexi Lifetime Annuity is unavailable when the Currency Exchange Option is exercised, the policy will be exchanged for a plan we offer at the time of change, which may be different from the existing plan. Please evaluate the difference (e.g., benefits, options, fees and charges, policy terms, etc.) between the products carefully before exercising the Currency Exchange Option and consider whether the relevant product suits your needs. The Account Value, Cash Value, the Target Premium of Basic Plan, additional interest, Special Bonus and the Account Value under Guaranteed Interest Rate (and the guaranteed interest rate), etc. after exercising the Currency Exchange Option will be determined and adjusted based on factors including but not limited to the prevailing market-based currency exchange rate (determined by us at our discretion), the investment yield and asset values of the existing and new underlying portfolio of assets, and/or the transactions from the existing to new assets, and may be lower or higher than the corresponding values before the exchange. The Target Premium of Basic Plan should not be less than the minimum Target Premium of Basic Plan as required after exercising the Currency Exchange Option. Please refer to the terms and conditions for the details of the Currency Exchange Option.
3. Credited to the policy at the 10th and at the 15th policy anniversary. For regular-premium policies, Special Bonus will be credited for every increase in Target Yearly Premium of the Basic Plan at the end of the 10th and 15th year after the effective date of such increase. If the Target Yearly Premium of the Basic Plan is reduced before the Special Bonus is credited, the Special Bonus will be reduced. For single-premium policies, Special Bonus will be credited for every payment of unscheduled premium at the end of the 10th year and 15th year after the effective date of such unscheduled premium. If any cash withdrawal amount or Cash Value applied for exercising annuity option exceeds the encashment limit before the Special Bonus is credited, or the Single Premium and any Unscheduled Premium amount is reduced after the Policy-split Option is exercised, the Special Bonus will be reduced. Special Bonus is non-guaranteed and will be determined by the Company.
4. The Account Value is guaranteed to have accumulated to at least the Account Value under Guaranteed Interest Rate, provided that the policy has been in force for 15 years or more. The Account Value under Guaranteed Interest Rate is the Account Value calculated as if the base crediting interest rate had been a guaranteed interest rate and no additional interest and Special Bonus had been credited. The guaranteed interest rate applicable from the Policy Date to the effective date of first exercising the Currency Exchange Option (if any) will depend on the Policy Currency on the Policy Date. The guaranteed interest rate for each Policy Currency is 2% p.a. (applicable to US\$ / RMB / HK\$ / MOP policies) / 1.75% p.a. (applicable to AUD / CAD policies) / 1.5% p.a. (applicable to SGD policies) / 1% p.a. (applicable to GBP policies) respectively. If the Currency Exchange Option has been exercised, the guaranteed interest rate applicable from the effective date of exercising that Currency Exchange Option will be determined by us when the Currency Exchange Option is exercised.
5. An annuity date must be any Monthly Anniversary Date which is at least 10 years after the Policy Date and must not be earlier than the policy anniversary date on which the Insured has reached the age of 55. Annuity option is only allowed to be exercised for in-force policies with policy Currency in US Dollar, Renminbi, HK Dollar, or Macau Pataca, and no Death Benefit has become payable. Current requirement on minimum Cash Value applied for exercising annuity option is US\$10,000 / RMB65,000 / HK\$80,000 / MOP80,000. The amount is not more than the Cash Value and the remaining balance of the Cash Value is not less than the minimum requirements. All Supplementary Benefits of the policy will be terminated on the Full Annuity Date. The annuity option can be exercised once only for each Insured.
6. The Policy Owner may change the Insured after the 1st policy year. All supplementary benefit(s) (if applicable) will be terminated upon the effective date of the change of Insured. Please refer to the policy document for the relevant terms and conditions.
7. Subject to prevailing administrative rules.
8. If a designated beneficiary is named by the Policy Owner as the contingent Insured before the death of the Insured, the Death Benefit will not be payable, the policy will not be terminated on the death of the Insured, and the designated beneficiary will become the new Insured. Subject to prevailing administrative rules.

9. 提取现金、行使定期提款权益、申请保费假期或将现金价值转为年金将会影响计划所累积的现金价值，而每月费用仍会被扣除，如现金价值不足以支付每月费用，保单将会终止而没有任何价值。
10. 每次提取现金须支付提款费用，另外，如为整付保费的保单，于投入最后一次保费的5年内提取现金超过兑现限额（即提取现金前的账户价值减提取现金前60个月内已缴首次整付保费及所有非定期保费总和之50%）需缴付退保费用，而于提款后的账户价值余额必须不低于5,000美元 / 3,750英镑 / 7,500澳元 / 7,500加元 / 7,500新加坡元 / 32,500人民币 / 40,000港元 / 40,000澳门元。
11. 定期提款权益只适用于生效满10年或以上的定期供款保单或满1年或以上的整付保费保单，并可获豁免支付提款费用。按现行规定，每月提款金额最低为500美元 / 375英镑 / 750澳元 / 750加元 / 750新加坡元 / 3,250人民币 / 4,000港元 / 4,000澳门元，提款年期最短一年；而每年提款金额最低为6,000美元 / 4,500英镑 / 9,000澳元 / 9,000加元 / 9,000新加坡元 / 39,000人民币 / 48,000港元 / 48,000澳门元，提款年期最短三年。如更改已确认的定期提款权益，须支付手续费25美元 / 19英镑 / 38澳元 / 38加元 / 38新加坡元 / 163人民币 / 200港元 / 200澳门元。
12. 如保单内有现金价值，你可以申请保费假期。虽然计划为投保人提供供款弹性，但如欲投保本计划，投保人必须准备于所选定的缴付保费年期内支付全期保费。
13. 增加基本计划的每年基本保费时保单尚余的缴付保费年期至少须为5年，而受保人之年龄亦必须为75岁或以下。若所投保的为整付保费计划，则可于受保人年龄为75岁或以下时一笔过将非定期保费存入保单。一般行政费用及退保费用将适用于增加的基本计划的每年基本保费及非定期保费。
14. 适用于生效满3年或以上及并未将所有现金价值转换为年金的保单，并须于每个保单周年日起计的30日内递交书面申请。每个保单年只可分拆保单一次，但每次分拆的保单数目不限。分拆保单的保单生效日及缴付保费年期与原有保单相同。按现行规定，每次分拆保单时，转换至每张新保单的现金价值需达10,000美元 / 7,500 英镑 / 15,000澳元 / 15,000加元 / 15,000新加坡元 / 65,000人民币 / 80,000港元 / 80,000澳门元；而分拆保单后未转换部分的基本保费需不少于最低保费规定。有关保单分拆权益之详情，请参阅条款及细则。
15. 我们保证提供年金权益选择1“定额终身年金”，并保留不时修订本计划所提供的年金权益的绝对决定权。
16. 按现行规定，投保人在选择行使此项年金权益时，其配偶须年满40岁。
17. 不适用于年金生效日前出现的严重疾病 / 严重认知障碍及已存在的病征或病状。
18. 保单持有人可预先作出指示，指明在其精神上失去行为能力后的新保单持有人；或预先订明分拆比例及分拆保单的保单持有人，在保单持有人精神上失去行为能力后分拆保单。于年金期内，年金受保人可预先设定指示，指定在其精神上失去行为能力后有关的年金收入将支付予的人士，而该要求必须由年金受保人与保单持有人提出。本公司将于收到保单持有人 / 年金受保人确诊为永久精神上无行为能力人士、植物人、脑部受损 / 失去独立生存的能力、昏迷或严重认知障碍症的证明文件时，处理有关指示。有关精神上无行为能力预设指示权益之详情，请参阅条款及细则。
9. Cash withdrawals, Automatic Periodic Withdrawal Option, Premium Holiday or converting Cash Value into annuity income will affect the accumulation of the Cash Value, while the monthly charges are still deductible. If the Cash Value is insufficient to cover the monthly charges, the policy will lapse with zero value.
10. Each cash withdrawal is subject to a withdrawal charge. In addition, for single-premium policies, surrender charge will be applied if cash withdrawals made within 5 years after the last premium is paid exceed the encashment limit (i.e., the Account Value prior to the cash withdrawal minus 50% of the initial single premium and all unscheduled premiums paid within the past 60 months before the withdrawal is made). The balance of the Account Value after withdrawal must not be less than US\$5,000 / GBP3,750 / AUD7,500 / CAD7,500 / SGD7,500 / RMB32,500 / HK\$40,000 / MOP40,000.
11. Automatic Periodic Withdrawal Option is only applicable if the regular-premium policy has been in force for at least 10 years or the single-premium policy has been in force for at least 1 year, and the withdrawal charge will be waived. Current requirement on minimum monthly withdrawal amount is US\$500 / GBP375 / AUD750 / CAD750 / SGD750 / RMB3,250 / HK\$4,000 / MOP4,000, with minimum withdrawal period of one year; the minimum annual withdrawal amount is US\$6,000 / GBP4,500 / AUD9,000 / CAD9,000 / SGD9,000 / RMB39,000 / HK\$48,000 / MOP48,000, with minimum withdrawal period of three years. For any change after the application has been confirmed, a nominal fee of US\$25 / GBP19 / AUD38 / CAD38 / SGD38 / RMB163 / HK\$200 / MOP200 will be levied.
12. You can apply for Premium Holiday if there is Cash Value in your policy. Though this plan provides you with some flexibility in premium payment, you should have every intention of paying the premium for the whole of your chosen Premium Payment Term.
13. The Target Yearly Premium of the Basic Plan may be increased on or before the Insured reaches age 75 provided the Premium Payment Term still has at least 5 years to run, or you may credit a lump-sum unscheduled premium to a single-premium policy on or before the Insured reaches age 75. Administrative Charge and Surrender Charge will be applied to the increase in Target Yearly Premium of the Basic Plan and lump-sum unscheduled premium.
14. Applicable to policies that have been in force for at least three years and have not yet exercised an annuity option with the full Cash Value. You may submit a written request within 30 days after each policy anniversary. The policy can be split once per policy year, but there is no limit for the number of policies into which the policy is split. The policy effective date and premium payment term of the split policies are same as the original policy. For every time a policy is split, the current requirement on the minimum Cash Value to be transferred to each new policy is US\$10,000 / GBP7,500 / AUD15,000 / CAD15,000 / SGD15,000 / RMB65,000 / HK\$80,000 / MOP80,000. After splitting the policy, the Target Premium of Basic Plan for the unconverted portion shall meet the minimum premium requirement. Please refer to the terms and conditions for the details of Policy-split Option.
15. The availability of the annuity option 1 "Lifetime fixed-income annuity" is guaranteed. We reserve the right to determine the annuity options available for this plan from time to time.
16. Current requirement of the age of spouse when exercising this annuity option is 40 or above.
17. Not applicable to critical illnesses / Severe Dementia occurred before the annuity date, or signs and symptoms which existed before the annuity date.
18. The Policy Owner can make an advance instruction about the new Policy Owner or splitting policy (including split percentage and the Policy Owner of the Split Policy) should he/she become mentally incapacitated. During the annuity period, the annuity payments payable will be paid to a designated person who is nominated by the Annuity Insured in advance if he/she becomes mentally incapacitated. The request shall be submitted by the Annuity Insured together with the Policy Owner. The Company will process the instruction when the proof of the diagnosis as permanent mentally incapacitated person, Apallic Syndrome, Brain Damage / Loss of Independent Existence, Coma or Severe Dementia of the Policy Owner / Annuity Insured is received. Please refer to the terms and conditions for the details of Mental Incapacity Advance Instruction Option.

19. 若受保人于全额现金价值用作行使年金权益前身故，保单的指定受益人可获身故保障。若受保人于缴付保费年期届满前，又或整付保费保单生效5年内身故，保单的指定受益人可全数取回总缴基本保费（需扣除已提取的现金款项及用作行使年金权益的现金价值），又或账户价值的101%，以较高者为准。如受保人于缴付保费年期届满后，又或整付保费保单生效5年后身故，则计划会支付相等于100%账户价值或总缴基本保费（需扣除已提取的现金款项及用作行使年金权益的现金价值）的身故赔偿，以较高者为准。
20. 不适用于整付保费保单。若受保人于65岁或之前因意外受伤引致连续6个月或以上完全伤残，于伤残期间所需的基本保费将获豁免。豁免基本保费最高为每年10,000美元或等值（以每位受保人计算）。有关豁免保费意外保障之详情，请参阅条款及细则。
21. 现时假设基本派息率及现时假设额外利息率为本计划于2023年4月推出时适用，并非保证，日后或会更改。
22. 附加保障仅适用于美元 / 港元 / 澳门元的定期供款保单，并不会因基本计划的缴付保费年期完结而终止，而会于全额现金价值用作行使年金权益后或附加保障本身的保障期完结时（以较早者为准）终止，附加保障之保费可能须于基本计划的缴付保费年期完结后继续缴付。
23. 现时的收费标准并非保证，以及受制于本公司在提前一个月以书面通知后作出改变的全权酌情决定权。
19. If the death of the Insured occurs before exercising an annuity option with the full Cash Value, Death Benefit will be paid to the policy beneficiary. If the death of the Insured occurs on or before the end of the Premium Payment Term or within the first 5 policy years of a single-premium policy while the policy is in force, the total premiums paid for the basic plan (net of any cash withdrawal amount and the Cash Value applied for exercising annuity option), or 101% of the Account Value, whichever is higher, will be paid to the policy beneficiary. If the death of the Insured occurs after the end of the Premium Payment Term or after first 5 policy years of a single-premium policy, a death benefit equal to 100% of the Account Value or total premiums paid for the basic plan (net of any cash withdrawal amount and the Cash Value applied for exercising the annuity option), whichever is higher, will be payable.
20. Not applicable to single-premium policies. In the event that the Insured suffers total disability due to accident for a continuous period of not less than 6 months before the age of 65, all subsequent target premium payments of the basic plan will be waived as long as the Insured remains totally disabled, up to US\$10,000 or equivalent annually (on a per-life basis). Please refer to the terms and conditions for the details of Accident Waiver of Premium Benefit.
21. The current assumed base crediting interest rate and the current assumed additional interest rate are quoted as of the launch date of this plan in April 2023, and are not guaranteed. The rates are subject to change.
22. The supplementary benefits are only applicable to regular-premium policies in US\$ / HK\$ / MOP. They will not be terminated at the end of premium payment term of Basic Plan. Instead, they will be terminated upon exercising an annuity option with the full Cash Value or their own coverage term, whichever is earlier. Premiums for supplementary benefits may have to be paid after the end of premium payment term of Basic Plan.
23. The current scale of fees and charges is not guaranteed and is subject to the Company's sole discretion to change with one-month prior written notice.

## 重要资料

### 派息率理念

我们将不时检视及厘定派息率及/或非保证回报。派息率及/或非保证回报会根据当时的回报率、最佳估算假设的长线回报率及我们每年0% - 1.5%的目标利差(视乎保单年期)而厘定。部份的投资回报在扣除利差后，将会以派息率及/或非保证回报派发给保单持有人。

公司已成立一个委员会，在厘定派息率及/或非保证回报时向公司董事会提供独立意见。实际派息率及/或非保证回报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。

我们将会参考包括但不限于以下因素的过往经验和预期未来展望，以厘定派息率及/或非保证回报。

**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、汇率及流动性等而受影响。

**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。

为提供更平稳的派息率及/或非保证回报，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派息率及/或非保证回报。

### 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。

## Important Information

### Crediting Interest Rate Philosophy

The crediting interest rate and/or non-guaranteed bonuses will be reviewed and determined by us from time to time. The crediting interest rate and/or non-guaranteed bonuses will be determined based on the current earned rate, the best estimate long term earned rate and our target interest spread of 0% - 1.5% p.a. depending on the policy duration. Policyholders will receive a portion of the investment returns, net of interest spread, in the form of crediting interest rate and/or bonuses.

A committee has been set up to provide independent advice on the determination of the crediting interest rate and/or non-guaranteed bonuses to the Board of the Company. The actual crediting interest rate and/or non-guaranteed 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.

In determining the crediting interest rate and/or non-guaranteed bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following.

**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 crediting interest rate and/or non-guaranteed bonuses, we may retain returns during periods of strong investment performance to support or maintain stronger crediting interest rate and/or non-guaranteed bonuses during periods of less favourable investment performance.

### 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.

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	70% - 100%
股票类资产	0% - 30%

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素的债券投资组合。

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。

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>

## 主要产品说明

### 缴付保费年期及保障年期

你应就已选择的缴付保费年期持续缴付保费。提取现金、减低或暂停缴付保费（如适用）或将现金价值转为年金，将会减少计划所累积的现金价值，而每月费用仍会被扣除。我们将至少每年检视非保证之费用，于需要时非保证之费用可能会被调整，并会提前一个月以书面通知你有关更改。我们将会参考包括但不限于理赔、支出费用、投资回报及退保等因素的过往经验和预期未来展望，以厘定任何非保证费用的调整。如现金价值不足以支付每月费用，除非保单为定期供款保单而在保费到期日起计31天宽限期届满前缴付足够保费，保单便会终止而没有任何价值。

保障年期为受保人终身。

### 终止

在下列任何情况下，除任何年金生效日早于该情况发生的年金所支付的年金入息将继续根据条款及细则支付外，保单将会终止：

- 在宽限期届满前，没有足够的保费支付每月保费（适用于定期供款保单）
- 现金价值不足以支付一般行政费用（适用于整付保费保单）
- 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

本产品是为长线持有而设。如提早终止保单，你所获得的现金价值或会远低于你的已缴保费。

### 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。

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	70% - 100%
Equity-like assets	0% - 30%

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.

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>

## Key Product Disclosures

### Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. Cash withdrawals, reducing the premium amount, skipping premium payments (if applicable) or converting Cash Value into annuity income will reduce the accumulation of the Cash Value, while the monthly charges are still deductible. Non-guaranteed charges will be reviewed at least annually and may be adjusted if necessary. You will be notified the related changes with prior written notice 1 month before effective. In determining any changes in charges, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, claims, expenses, investment performance and surrenders. If the Cash Value is not sufficient to cover the monthly charges, unless the policy is a regular-premium policy and sufficient premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse with zero value.

The benefit term is whole of life of the Insured.

### Termination

The policy will be terminated when one of the following events occurs, except that the annuity payments under any annuities of which the annuity date is prior to the occurrence of the event will continue to be payable according to the terms and conditions:

- Insufficient premium to cover the monthly charges by the end of the Grace Period (applicable to regular-premium policies)
- Cash Value is insufficient to cover the Administrative Charge (applicable to single-premium policies)
- 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

### 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.

## 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。

如于行使货币转换权益时本公司不再提供万通多元终身年金，则保单将转换至一个当时我们可提供的新计划，所有保障、权益及其他保单条款将根据新计划所提供的保障、权益及条款。基本计划的每年基本保费（适用于定期供款保单）、一次过缴付保费及任何非定期保费（适用于整付保费保单）、总缴保费、已提取的现金款项、已用作行使年金权益的现金价值、账户价值、现金价值、额外利息、特别回报及于保证利率下的账户价值（及保证利率）可能显著调整（增加或减少），而行使货币转换权益后的账户价值及/或现金价值可能相对少于已缴的总保费。行使该权益时可供选择的货币将受适用之法律及规例所限。

## 主要不保事项

### 适用于定期供款保单：

若受保人在保单日期或在增加本保单之基本计划的每年基本保费的生效日期（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受保人身故当天的账户价值。

受保人若在任何附加定期人寿保障或增加附加定期人寿保障的生效日期一年内自杀，该附加定期人寿保障额或增加附加定期人寿保障额将不获赔偿。我们的全部责任将只限于退还已扣除有关之附加保障的成本（不包括利息）。

### 适用于整付保费保单：

若受保人在保单日期或在任何获我们接纳之非定期保费当天（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受保人身故当天的账户价值。

## 提供资料责任及不符合这要求的后果

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。于收妥书面要求后，保单将被取消，你将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，以及你的有效身份证明文件副本及固定住址证明（如适用），本公司将安排退保事宜。

## 延迟付款期

我们有权押后支付退保价值，最长不超过接获退保要求后六个月。

## 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.

If MY Flexi Lifetime Annuity is unavailable when the Currency Exchange Option is exercised, the policy will be exchanged for a plan we offer at the time of change. All benefits, options and other policy terms will follow from those as provided by the new plan. Moreover, Target Yearly Premium of Basic Plan (applicable to regular-premium policy), single premium and any unscheduled premium amount (applicable to single-premium policy), the total premiums paid for the basic plan, cash withdrawal amount, the Cash Value applied for exercising annuity option, Account Value, Cash Value, additional interest, Special Bonus, and the Account Value under Guaranteed Interest Rate (and the guaranteed interest rate) may be adjusted significantly (either increase or decrease). The Account Value and / or Cash Value after exercising the Currency Exchange Option may be considerably less than the total amount of premiums paid. The availability of currency at the time of exercising the Currency Exchange Option will be subject to the prevailing laws and regulations.

## Key Exclusions

### For regular-premium policy:

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or within one year from the effective date of any increase of Target Yearly Premium of Basic Plan of this Policy, whichever is later, our total liability shall be limited to the Account Value on the date of death of the Insured.

If the Insured commits suicide, whether sane or insane, within one year from the effective date of any term life supplementary benefit(s) or any addition in term life supplementary benefit(s), the term life supplementary benefit(s) Sum Insured or the increased term life supplementary benefit(s) Sum Insured will not be payable. Our total liability with respect to the benefit(s) shall be limited to the respective Cost of Supplementary Benefits of the benefit deducted (without any interest).

### For single-premium policy:

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or within one year from the date on which any payment of Unscheduled Premium has been accepted by us, whichever is later, our total liability shall be limited to the Account Value on the date of death of the Insured.

## 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 the levy you paid (applicable to Hong Kong only), 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.

## Deferred Payment Period

We may defer payment of any Surrender Value for the period up to six months from the date we receive the surrender request.

# “万通多元终身年金”一览表

## MY Flexi Lifetime Annuity – at a glance

利益项目 Benefits							
<b>现金价值 / 退保价值</b> <b>Cash Value / Surrender Value</b>	账户价值减去适用的退保费用 Account Value minus applicable surrender charge						
<b>基本派息率<sup>21</sup></b> <b>Base crediting interest rate<sup>21</sup></b>	现时假设基本派息率为每年4% (适用于美元 / 人民币 / 港元 / 澳门元保单) / 3.75% (适用于澳元 / 加元保单) / 3.5% (适用于新加坡元保单) / 3% (适用于英镑保单)。基本派息以复式计算并拨入账户价值 Current assumed base crediting interest rate is 4% p.a. (applicable to US\$ / RMB / HK\$ / MOP policies) / 3.75% p.a. (applicable to AUD / CAD policies) / 3.5% p.a. (applicable to SGD policies) / 3% p.a. (applicable to GBP policies). The base crediting interest will be credited to the Account Value at a compound rate						
<b>额外利息<sup>21</sup></b> <b>Additional interest<sup>21</sup></b>	于保单第20个周年日及其后每5年派发 Credited to the Account Value at the 20th policy anniversary and every 5 years thereafter <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th>保单周年日 Policy Anniversary</th> <th>现时假设额外利息息率 The current assumed additional interest rate</th> </tr> </thead> <tbody> <tr> <td>第20个 The 20th</td> <td>           每年0.8% p.a. 按第1至第20个保单年的账户价值计算            Based on the Account Value from the 1st to 20th policy year         </td> </tr> <tr> <td>第25个及其后每5年 The 25th and every 5 years thereafter</td> <td>           每年1.25% p.a. 按额外利息派发前5年内的账户价值计算            Based on the Account Value in the 5 years before the additional interest is credited         </td> </tr> </tbody> </table>	保单周年日 Policy Anniversary	现时假设额外利息息率 The current assumed additional interest rate	第20个 The 20th	每年0.8% p.a. 按第1至第20个保单年的账户价值计算 Based on the Account Value from the 1st to 20th policy year	第25个及其后每5年 The 25th and every 5 years thereafter	每年1.25% p.a. 按额外利息派发前5年内的账户价值计算 Based on the Account Value in the 5 years before the additional interest is credited
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<b>特别回报<sup>3</sup></b> <b>Special Bonus<sup>3</sup></b>	于保单第10个及第15个周年日派发 Credited to the policy at the 10th and at the 15th policy anniversary						
<b>利息保证</b> <b>Interest Guarantee</b>	保证账户价值将不会少于以每年2% (适用于美元 / 人民币 / 港元 / 澳门元保单) / 1.75% (适用于澳元 / 加元保单) / 1.5% (适用于新加坡元保单) / 1% (适用于英镑保单) 的保证利率作为基本派息率, 并且没有派发任何额外利息及特别回报下计算的账户价值 (适用于已生效满15年或以上的保单) 如货币转换权益已被行使, 由该次行使货币转换权益的生效日期起适用的保证利率将于行使货币转换权益时由本公司决定 The Account Value is guaranteed to have accumulated to at least the Account Value calculated as if the base crediting interest rate had been a guaranteed interest rate of 2% p.a. (applicable to US\$ / RMB / HK\$ / MOP policies) / 1.75% p.a. (applicable to AUD / CAD policies) / 1.5% p.a. (applicable to SGD policies) / 1% p.a. (applicable to GBP policies) and no additional interest and Special Bonus had been credited (applicable for policies which have been in force for 15 years or more) If the Currency Exchange Option has been exercised, the guaranteed interest rate applicable from the effective date of exercising that Currency Exchange Option will be determined by us when the Currency Exchange Option is exercised						
<b>货币转换权益<sup>2</sup></b> <b>Currency Exchange Option<sup>2</sup></b>	于保单第3个周年日起可申请转换保单货币至美元、英镑、澳元、加元、人民币、新加坡元、港元或澳门元 <sup>1</sup> From the third policy anniversary onwards, the policy currency may be changed to US\$, GBP, AUD, CAD, RMB, SGD, HK\$ or MOP <sup>1</sup>						
<b>保单分拆权益<sup>14</sup></b> <b>Policy-split Option<sup>14</sup></b>	于保单第3个周年日起可将保单的部分现金价值分拆成数份保单 The policy can be split into several policies by converting a portion of its Cash Value from the third policy anniversary onwards						



<p><b>年金权益选择<sup>15</sup></b> <b>Annuity Options<sup>15</sup></b></p>	<ol style="list-style-type: none"> <li>1. 定额终身年金 Lifetime fixed-income annuity</li> <li>2. 定额终身年金 – 现金价值回奉保证 Lifetime fixed-income annuity - guaranteed refund of Cash Value</li> <li>3. 定额终身年金 – 125%现金价值回奉保证 Lifetime fixed-income annuity - guaranteed refund of 125% Cash Value</li> <li>4. 递增终身年金 Lifetime increasing-income annuity</li> <li>5. 递增终身年金 – 现金价值回奉保证 Lifetime increasing-income annuity - guaranteed refund of Cash Value</li> <li>6. 定额终身年金 – 10年保证期 Lifetime fixed-income annuity with 10 years guaranteed payment</li> <li>7. 定额终身年金 – 15年保证期 Lifetime fixed-income annuity with 15 years guaranteed payment</li> <li>8. 定额终身年金 – 20年保证期 Lifetime fixed-income annuity with 20 years guaranteed payment</li> <li>9. 定额终身年金 – 联合年金领取人<sup>16</sup> Lifetime fixed-income annuity - joint annuitant<sup>16</sup></li> <li>10. 定额终身年金 – 联合年金领取人<sup>16</sup>及现金价值回奉保证 Lifetime fixed-income annuity - joint annuitant<sup>16</sup> and guaranteed refund of Cash Value</li> <li>11. 定额终身年金 – 危疾双倍年金<sup>17</sup>及现金价值回奉保证 Lifetime fixed-income annuity - Critical illness double annuity<sup>17</sup> and guaranteed refund of Cash Value</li> <li>12. 定额终身年金 – 严重认知障碍保障<sup>17</sup>及现金价值回奉保证 Lifetime fixed-income annuity - Severe Dementia benefit<sup>17</sup> and guaranteed refund of Cash Value</li> </ol>
<p><b>定期提款权益<sup>9,11</sup></b> <b>Automatic Periodic Withdrawal Option<sup>9,11</sup></b></p>	<p>适用于生效满10年或以上的定期供款保单或满1年或以上的整付保费保单, 并可获豁免支付提款费用</p> <p>Applicable if the regular-premium policy has been in force for at least 10 years or the single-premium policy has been in force for at least 1 year, and the withdrawal charge will be waived</p>
<p><b>“精神上无行为能力”预设指示权益<sup>18</sup></b> <b>Mental Incapacity Advance Instruction Option<sup>18</sup></b></p>	<p>保单持有人可预先作出指示, 指明在其精神上失去行为能力后的新保单持有人; 或预先订明分拆比例及分拆保单的保单持有人, 在其精神上失去行为能力后分拆保单。于年金期内, 年金受保人可预先设定指示, 指定在其精神上失去行为能力后有关的年金收入将支付予的人士, 而该要求必须由年金受保人与保单持有人提出</p> <p>The Policy Owner can make an advance instruction about the new Policy Owner or splitting policy (including split percentage and Policy Owner of the Split Policy) should he/she become mentally incapacitated. During Annuity Period, the annuity payments payable will be paid to a designated person which is nominated by the Annuity Insured in advance if the Annuity Insured becomes mentally incapacitated. The request shall be submitted by the Annuity Insured together with the Policy Owner</p>
<p><b>身故保障</b> (全额现金价值用作行使年金权益前) <b>Death Benefit</b> (Before exercising an annuity option with the full Cash Value)</p>	<ul style="list-style-type: none"> <li>- 若受保人于缴付保费年期届满前, 又或整付保费保单生效5年内身故, 保单的指定受益人可全数取回总缴基本保费 (需扣除已提取的现金款项及用作行使年金权益的现金价值), 又或账户价值的101%, 以较高者为准 If the death of the Insured occurs on or before the end of the Premium Payment Term or within the first 5 policy years of a single-premium policy while the policy is in force, the total premiums paid for the basic plan (net of any cash withdrawal amount and the Cash Value applied for exercising annuity option), or 101% of the Account Value, whichever is higher, will be paid to the policy beneficiary</li> <li>- 若受保人于缴付保费年期届满后, 又或整付保费保单生效5年后身故, 则计划会支付相等于100%账户价值或总缴基本保费 (需扣除已提取的现金款项及用作行使年金权益的现金价值) 的身故赔偿, 以较高者为准 If the death of the Insured occurs after the end of the Premium Payment Term or after first 5 policy years of a single-premium policy, a death benefit equal to 100% of the Account Value or total premiums paid for the basic plan (net of any cash withdrawal amount and the Cash Value applied for exercising the annuity option), whichever is higher, will be payable</li> </ul>
<p><b>豁免保费意外保障<sup>20</sup></b> <b>Accident Waiver of Premium Benefit<sup>20</sup></b></p>	<p>最高每年10,000美元或等值 (以每位受保人计算) Up to US\$10,000 or equivalent annually (on a per-life basis)</p>
<p><b>自选附加保障<sup>22</sup></b> <b>Optional Supplementary Benefits<sup>22</sup></b></p>	<p>意外保障、严重疾病保障、定期寿险等 Accident benefits, critical illness benefits, term life, etc.</p>

## 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 / 英镑 / 澳元 / 加元 / 人民币 / 新加坡元 / 港元 / 澳门元 <sup>1</sup> US\$ / GBP / AUD / CAD / RMB / SGD / HK\$ / MOP <sup>1</sup>
<b>缴费方式</b> <b>Payment Mode</b>	定期供款 (每年 / 每半年 / 每季 / 每月) 或整付 Regular Premium (Annual/Semi-annual/Quarterly/Monthly) OR Single Premium
<b>最低基本保费</b> <b>Minimum Target Premium</b>	<p><b>定期供款保单:</b> 每年 1,200 美元 / 900 英镑 / 1,800 澳元 / 1,800 加元 / 1,800 新加坡元 / 7,800 人民币 / 9,600 港元 / 9,600 澳门元</p> <p><b>整付保费保单:</b> 10,000 美元 / 7,500 英镑 / 15,000 澳元 / 15,000 加元 / 15,000 新加坡元 / 65,000 人民币 / 80,000 港元 / 80,000 澳门元</p> <p>(若保单持有人已投保任何“目标必达”系列保单、万通多元终身年金、万通终身年金、万通多元教育储蓄计划、世代传承教育基金, 或同时申请以上系列的定期供款或整付保费保单, 则最低整付保费为 5,000 美元 / 3,750 英镑 / 7,500 澳元 / 7,500 加元 / 7,500 新加坡元 / 32,500 人民币 / 40,000 港元 / 40,000 澳门元)</p> <p><b>Regular-premium Policies:</b> US\$1,200 / GBP900 / AUD1,800 / CAD1,800 / SGD1,800 / RMB7,800 / HK\$9,600 / MOP9,600 annually</p> <p><b>Single-premium Policies:</b> US\$10,000 / GBP7,500 / AUD15,000 / CAD15,000 / SGD15,000 / RMB65,000 / HK\$80,000 / MOP80,000</p> <p>(The minimum single premium for existing Policy Owners of the "Target Annuity Saver" series, MY Flexi Lifetime Annuity, MY Lifetime Annuity, MY Flexi Generations Saver and Generations Saver or for those applying for regular-premium or single-premium policies of the above series at the same time is US\$5,000 / GBP3,750 / AUD7,500 / CAD7,500 / SGD7,500 / RMB32,500 / HK\$40,000 / MOP40,000)</p>
<b>最高基本保费</b> <b>Maximum Target Premium</b>	个别考虑 Individual consideration
<b>增加基本保费</b> <b>Increase of Target Premium</b>	<p><b>定期供款保单:</b> 每次最低金额为每年100美元 / 75 英镑 / 150 澳元 / 150 加元 / 150 新加坡元 / 650 人民币 / 800 港元 / 800 澳门元</p> <p><b>整付保费保单:</b> 每次最低金额为5,000美元 / 3,750 英镑 / 7,500 澳元 / 7,500 加元 / 7,500 新加坡元 / 32,500 人民币 / 40,000 港元 / 40,000 澳门元</p> <p><b>Regular-premium Policies:</b> Minimum amount is US\$100 / GBP75 / AUD150 / CAD150 / SGD150 / RMB650 / HK\$800 / MOP800 annually</p> <p><b>Single-premium Policies:</b> Minimum amount is US\$5,000 / GBP3,750 / AUD7,500 / CAD7,500 / SGD7,500 / RMB32,500 / HK\$40,000 / MOP40,000</p>
<b>一般行政费用<sup>23</sup></b> <b>Administrative Charge<sup>23</sup></b>	<p><b>定期供款保单:</b> 按基本计划的每年基本保费按月收取, 再加每月 4 美元 / 3 英镑 / 6 澳元 / 6 加元 / 6 新加坡元 / 26 人民币 / 32 港元 / 32 澳门元</p> <p><b>整付保费保单:</b> 按一次过缴付保费及 / 或非定期保费按月收取</p> <p><b>Regular-premium Policies:</b> Charged monthly based on Target Yearly Premium of Basic Plan, plus US\$4 / GBP3 / AUD6 / CAD6 / SGD6 / RMB 26 / HK\$32 / MOP32 per month</p> <p><b>Single-premium Policies:</b> Charged monthly based on the single premium and / or unscheduled premium amount</p>

<b>退保费用</b> <b>Surrender Charge</b>	<p><b>定期供款保单:</b> 适用于保单日期 / 每次增加基本计划的每年基本保费的生效日期起计首 10 年, 将按下列情况收取退保费用:</p> <ul style="list-style-type: none"> <li>- 保单失效或退保</li> <li>- 减少基本计划的每年基本保费 (因行使保单分拆权益而减少除外)</li> </ul> <p><b>整付保费保单:</b> 适用于保单日期 / 非定期保费生效日期起计首 5 年, 将按下列情况收取退保费用:</p> <ul style="list-style-type: none"> <li>- 保单失效或退保</li> <li>- 现金提取 / 行使年金权益的数额超过兑现限额</li> </ul> <p><b>Regular-premium Policies:</b> Based on the Target Yearly Premium of Basic Plan and applicable in the first 10 years from Policy Date / effective date of each increase in Target Yearly Premium of Basic Plan upon:</p> <ul style="list-style-type: none"> <li>- Policy lapse or surrender</li> <li>- Decrease in Target Yearly Premium of Basic Plan (except decreases resulting from exercising Policy-split Option)</li> </ul> <p><b>Single-premium Policies:</b> Based on the single premium and / or unscheduled premium amount and applicable in the first 5 years from Policy Date / effective date of each unscheduled premium upon:</p> <ul style="list-style-type: none"> <li>- Policy lapse or surrender</li> <li>- Withdrawal / Cash Value applied for exercising an annuity option exceeding the encashment limit</li> </ul>
<b>提取现金价值</b> <b>Cash Value Withdrawal</b>	<p>次数不限, 现时每次收取 25 美元 / 19 英镑 / 38 澳元 / 38 加元 / 38 新加坡元 / 163 人民币 / 200 港元 / 200 澳门元提款费用</p> <p>Unlimited frequency. Currently, each cash withdrawal is subject to a withdrawal charge of US\$25 / GBP19 / AUD38 / CAD38 / SGD38 / RMB163 / HK\$200 / MOP200</p>

## 投保资料 Basic Information

<b>投保年龄</b> (以上次生日年龄计算) <b>Issue Age</b> (At Last Birthday)	Age 18 - 75 岁
<b>保障年期</b> <b>Benefit Term</b>	终身 Whole of Life
<b>缴付保费年期</b> <b>Premium Payment Term</b>	<ul style="list-style-type: none"> <li>- 定期供款: 5 至 62 年 (投保年龄加上缴付保费年期 ≤ 80 岁)            Regular Premium: 5 to 62 years (issue age plus premium payment term ≤ Age 80)</li> <li>- 整付保费            Single Premium</li> </ul>

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