

| 储蓄及退休 Save and Retire |

富饶千秋储蓄计划 Prosperous Infinity Saver

PIS

YFLife 萬通保險



《彭博商业周刊》
金融机构大奖2023
卓越大奖
保障公司类别 - 年金计划
年金计划 - 卓越大奖



10Life 5星保险大奖
2025
5星储蓄保险奖**

未来在我手
Own the future

为未来财富及传承构建蓝图 成就家的价值

Building a Blueprint for Wealth and Legacy Preserving the Value of Your Family

在瞬息万变的社会中，财富管理不仅是一门技巧，更是一门艺术。成功的财富管理不仅着眼当下，更放眼未来，承载着家庭价值的延续与跨代传承。

富饶千秋储蓄计划（“此计划”）提供多达10种保单货币选择、红利锁定及解锁功能，以及将现金价值转化为“终身年金”等选项。以攻守兼备的理财方案及传承策划为核心，此计划更设有分拆保单、保单分拆预设指示、更改受保人或保单持有人、11种身故赔偿支付方案等多项传承工具，助您规划出个人化的传承蓝图，把财富延续世代，历久弥新。

In today's ever-changing world, wealth management is more than just a skill – it is an art. Successful wealth management not only focuses on the present but also looks toward the future, ensuring the continuity of family values and the seamless transfer of wealth across generations.

Prosperous Infinity Saver (the “Plan”) offers up to 10 policy currency options, Bonus Lock-in and Unlock Options, as well as the flexibility to convert Cash Values into “Lifetime Annuity” options. Centered on flexible wealth management solutions and legacy planning, the Plan also covers Policy-split Option, Policy-split Advance Instruction, Change of the Insured and/or the Policy Owner, 11 Death Benefit settlement options to help you personalize a comprehensive blueprint for your legacy. With this Plan, your wealth endures for generations to come, standing the test of time.



* 资料来源：10Life保险比较平台，富饶千秋储蓄计划在10Life 5星保险大奖2025荣获5星储蓄保险奖（退休规划及财富传承）（截至2025年1月6日）。详情：www.10Life.com

Source: 10Life Insurance Comparison Platform. **Prosperous Infinity Saver** has achieved 5-Star Savings Insurance Award (Retirement and Legacy) in 10Life 5-Star Insurance Award 2025 (As of 6 January 2025). For details, please visit www.10Life.com

富饶千秋储蓄计划 Prosperous Infinity Saver

攻守兼备的理财方案 Flexible Wealth Management Solutions

1 稳定增长及高回报潜力 Stable Wealth Growth with Higher Potential Returns



同时享有保证现金价值及非保证红利现金价值

Enjoy both Guaranteed Cash Value and the cash value of non-guaranteed bonuses

3 锁定或解锁红利 攻守兼备 Advance and Safeguard by Locking or Unlocking Your Bonuses



按时所需，锁定或解锁红利，掌握保值与增值时机

Seize the opportunities for value preservation and growth by locking or unlocking the bonuses

5 保费暂缓/豁免 共渡时艰 Premium Deferral/Waiver to Weather the Storm



助您有突如其来的财务需要或不幸伤残时作出应变

Allows you to tackle sudden financial needs or Total Disability

2 10种保单货币可供选择 10 Different Policy Currencies for Selection



可转换成多达10种保单货币，灵活对应不同人生阶段所需

With up to 10 policy currency options, it can adapt to your changing needs throughout life

4 丧失自我照顾能力时的守护 Protection for Inability to Self-care



为在精神上无行为能力时的预设安排，确保家人可于紧急情况下持有及管理资产，避免家人在紧急状况下陷入财困

Advanced instruction for mental incapacitation, ensuring your family to own and manage your assets in case of emergency, to prevent them from falling into financial difficulties

6 终身年金 退而无忧 Lifetime Annuity for Worry-free Retirement



多达12种终身年金选择，助您实现退休后的财富自主

Choose from up to 12 lifetime annuity options to help you achieve financial independence after retirement

传承策划 Legacy Planning

7 千秋传承保单效益 Transferring Policy Across Generations



预设后续保单持有人及受保人，世代延续保单权益

Prior arrangement for new Policy Owner and Insured to ensure your policy endurance

9 重新安排传承规划 Re-arrangement to Align Your Legacy Planning



可更改受保人或保单持有人，重新安排传承规划

Change of Insured or Policy Owner to align with your most current legacy planning

8 灵活资产分配 Flexible Wealth Allocation



分拆保单及预设分拆保单指示以配合您的财产分配安排

Split the policy and advanced instruction on policy split to match with your wealth allocation arrangement

10 11种身故保障安排切合不同需要 11 Death Benefit Settlement Options Tailored for Different Payout Arrangements



提供11种身故赔偿支付方案，为挚爱选择最合适的支付安排

Choose from 11 Death Benefit settlement options to select the most suitable payout arrangement for your loved ones

1

稳定增长及高回报潜力 Stable Wealth Growth with Higher Potential Returns



富饶千秋储蓄计划由专业投资团队管理，透过资产配置，配合动态调整策略，建立跨地域、跨行业、跨周期的多元投资组合，有效管理投资风险，达致可接受的水平。

Prosperous Infinity Saver is managed by a professional investment team. Through asset allocation based on a dynamic positioning strategies, the multi-asset portfolio is diversified by geographical region and industry across economic cycles to effectively manage investment risk at an acceptable level.

除保证现金价值¹外，此计划更提供非保证“复归红利”¹及“终期红利”¹，为您的保单提供更高投资回报潜力，让您保单的现金价值²不断递增。

In addition to the Guaranteed Cash Value¹, the Plan offers non-guaranteed “Reversionary Bonus”¹ and “Terminal Bonus”¹, providing your insurance policy with enhanced potential investment returns. In this way, Cash Value² in your policy will grow continuously.



您知道吗? Do you know?

复归红利：可以在保单生效期间或终止时提取。在计算身故保障时会以面值计算；在提取、退保或保单终止时，则会按当时的现金价值计算³。

终期红利：在计算身故保障时会以面值计算；在退保或保单终止时，会按当时的现金价值计算⁴。

Reversionary Bonus: may be withdrawn while the Policy is in force or upon policy termination. The calculation for the Death Benefit will be based on its face value. For withdrawals, surrender, or termination, the amount will be calculated based on the current cash value³.

Terminal Bonus: the calculation for the Death Benefit will be based on its face value. For surrender or termination, the amount will be calculated based on the current cash value⁴.

复归红利及终期红利在以下不同情况，会以面值或现金价值支付。

Reversionary Bonus and Terminal Bonus will be paid in face value or cash value under the below conditions.

	何时支付? When to pay?	以面值还是现金价值支付? Whether to be paid in face value or cash value?
复归红利 ¹ Reversionary Bonus ¹	于受保人身故时支付* Payable upon death of the Insured*	面值 Face value
	提取、退保或保单终止时支付 Payable upon withdrawal, policy surrender or termination	现金价值 Cash value
终期红利 ¹ Terminal Bonus ¹	于受保人身故时支付* Payable upon death of the Insured*	面值 Face value
	退保或保单终止时支付 Payable upon policy surrender or termination	现金价值 Cash value

* 视乎身故保障之计算而定。 Subject to the Death Benefit calculation.

2

10种保单货币可供选择 10 Different Policy Currencies for Selection



无论是移民、赴笈海外或达成其他目标，您可根据个人和家人的意愿，而灵活选取所需的保单货币。

Be it for the purposes of migration, study abroad, or pursuing other goals, you can flexibly select the desired policy currency based on your individual and family needs.

多元货币选择

此计划因应您和挚爱的长线理财规划需要，提供多达10种保单货币选择，包括美元、港元、澳门元#、人民币、英镑、新加坡元、澳元、加元、瑞士法郎及欧元。

Multiple Currency Options

To meet your and your loved ones' long-term financial needs, the Plan offers you a choice of up to 10 policy currencies, including US Dollar (US\$), HK Dollar (HK\$), Macau Pataca (MOP)#, Renminbi (RMB), British Pound (GBP), Singapore Dollar (SGD), Australian Dollar (AUD), Canadian Dollar (CAD), Swiss Franc (CHF) and Euro (EUR).

货币转换权益

您最快可于第1个保单周年日起，申请行使货币转换权益⁵，把原有保单货币转换至新保单货币，以应对不断转变的计划，实践您及子女的不同人生阶段的目标。无论是子女海外升学、外地置业或创业，此计划均可配合您的财务需要。

Currency Exchange Option

You may exercise the Currency Exchange Option⁵ to change the original policy currency to a new policy currency as soon as from the first policy anniversary onwards, so as to address your evolving plans for you and your children to achieve the goals at different stages of life. Whether it is for your children's overseas educations, overseas property investment, or starting a new business, the Plan can cater to your financial needs.



您知道吗? Do you know?

如您选择的保单货币不是居住地货币，您须要考虑汇率的波动可能对您所需缴付的保费、保证现金价值、复归红利、终期红利及红利锁定户口余额以当地货币计算之金额的影响。

Should you choose a policy currency other than the currency of your residence, you should consider the impact of exchange rates fluctuation, which may affect the premium, Guaranteed Cash Value, Reversionary Bonus, Terminal Bonus and balance of Bonus Lock-in Account in local currency.

小贴士 Tips

您可最快于第1个保单周年日起，转换保单货币。每个保单年内只可转换一次。

You may request to exchange the policy currency as soon as from the first policy anniversary onwards. Currency Exchange Option can only be exercised once per policy year.

只适用于澳门缮发之保单。 For policy issued in Macau only.

3

锁定或解锁红利 攻守兼备 Advance and Safeguard by Locking or Unlocking Your Bonuses



您可看准时机锁定或解锁红利现金价值，掌握保值与增值时机，享受潜在回报。

Grow your wealth by seizing the opportunities for value preservation and enjoy potential returns by locking or unlocking the bonuses at the right time.

红利锁定权益⁶

为了让您锁定潜在回报，您可于第10个保单周年日或供款到期日（以较后者为准）起，申请行使红利锁定权益，将复归红利及终期红利的最新现金价值转移至您的红利锁定户口，并以非保证利率赚取利息。

另一方面，您可随时从红利锁定户口提取现金⁷，以满足不同人生阶段的理财需要。

Bonus Lock-in Option⁶

To enable you realize potential returns, you may exercise the Bonus Lock-in Option from the 10th policy anniversary or the Premium Expiry Date, whichever is later, onwards and transfer the latest cash values of the Reversionary Bonus and Terminal Bonus to a Bonus Lock-in Account to earn interest at a non-guaranteed rate.

By withdrawing cash⁷ from the Bonus Lock-in Account, you can enjoy further flexibility for your financial needs throughout various life stages.

红利解锁权益⁸

为配合您的理财需要，您可于行使红利锁定权益1年后，选择行使红利解锁权益，将部分或全部红利锁定户口中的最新价值转为复归红利及终期红利，累积潜在回报。

Bonus Unlock Option⁸

To meet your financial needs, you may exercise the Bonus Unlock Option one year after exercising the Bonus Lock-in Option. This allows you to transfer part or all of the latest value in the Bonus Lock-in Account to Reversionary Bonus and Terminal Bonus and accumulate potential returns.



您知道吗? Do you know?

保单持有人行使红利锁定权益将复归红利及终期红利的最新现金价值转移至红利锁定户口，可以非保证利率积存。此非保证积存利率会参考所投资的资产的过往经验及预期未来回报表现厘定。这些投资可能包括债券及其他固定收益资产及股票类资产，并与此分红保单的投资分开。

Policy Owners transfer the latest cash values of the Reversionary Bonus and Terminal Bonus to a Bonus Lock-in Account by exercising the Bonus Lock-in Option 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.

4

丧失自我照顾能力时的守护
Protection for Inability to Self-care

若不幸在精神上失去行为能力，一般情况下家人须经过相关法律程序方可代替该人士管理资产。透过精神上无行为能力预设指示权益⁹，您可预设指示将整份保单或分拆保单转赠挚爱，确保家人可于紧急情况下持有及管理保单，为您作合适的安排。

In the unfortunate event of mental incapacitation, one's family members generally have to go through the relevant legal procedures to be granted the authority to manage the assets on behalf of that individual. A Mental Incapacity Advance Instruction Option⁹ to nominate your loved ones to own the whole policy or a split policy allows your family to own and manage your policy to support the best arrangement for you.

精神上无行为能力预设指示权益⁹

保单持有人可透过预设指示权益，于患上严重认知障碍症等指定疾病或其他情况以致精神上失去行为能力时，转赠整份保单或分拆保单予挚爱持有，确保家人可于紧急情况下动用其资产。

Mental Incapacity Advance Instruction Option⁹

The Policy Owner can make an advance instruction to nominate his/her loved ones to own the whole policy or a split policy in the unfortunate event of mental incapacitation or designated illnesses such as Severe Dementia. This is to ensure the family member has access to his/her asset in case of emergency.

小贴士 Tips

于年金期内，年金受保人可预先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指定人士，而该要求必须由年金受保人与保单持有人一同提出。

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.



5

保费暂缓 / 豁免 共渡时艰 Premium Deferral/Waiver to Weather the Storm



面对突如其来的财政状况转变，您可以申请保费假期。在豁免保费保障下，若不幸完全伤残，更可获豁免保费。

In reacting to unexpected changes in your financial situation, you may apply for Premium Holiday. Premiums will be waived for Total Disability with Waiver of Premium Benefit.

保费假期¹¹

您可于第2个保单周年日起，申请长达4年的保费假期，让您可灵活处理突如其来的财务需要。保单于保费假期期间仍然生效，于保费假期期间，每个保单年后将暂停公布复归红利之面值，以及保单内的保证现金价值及复归红利之面值将维持于保费假期生效日期的水平¹²。

Premium Holiday¹¹

From the 2nd policy anniversary onwards, you may apply for a Premium Holiday of up to four years in order to cope with your unexpected financial needs. During the Premium Holiday Period, the policy will be in force, the face value of Reversionary Bonus following each of the policy years will not be declared, while the Guaranteed Cash Value and face value of Reversionary Bonus will remain at the level on the Premium Holiday Commencement Date¹².



缴付保费年期

Premium Payment Term

2年years

5年years

10年years



保费假期上限

Maximum Aggregate Premium Holiday Period

不适用
Not applicable

2年years

4年years

灵活提取现金

为了让您享有足够的财务弹性，此计划下您可提取⁷复归红利之现金价值及红利锁定户口之余额。您亦可透过部分退保⁷以提取部分保证现金价值、复归红利之现金价值、终期红利之现金价值及红利锁定户口之余额。此外，您可申请保单贷款¹³，贷款额高达90%保证现金价值。保单贷款须支付利息，利息将由本公司厘定。

Flexible Cash Withdrawal

To ensure you enjoy sufficient financial flexibility, the Plan allows you to withdraw⁷ cash value of Reversionary Bonus and the balance of Bonus Lock-in Account. Or you can opt for partial surrender⁷ to withdraw part of the Guaranteed Cash Value, cash value of Reversionary Bonus, cash value of Terminal Bonus and the balance of Bonus Lock-in Account. Besides, you may also apply for a policy loan¹³ of up to 90% of the Guaranteed Cash Value to meet unexpected needs. Interest will be charged at a rate determined by us.

豁免保费保障¹⁴

个人保障 - 若受保人¹⁵不幸于65岁前因疾病或意外受伤引致连续6个月或以上完全伤残，我们会代付伤残期间的所需保费，总额高达200,000美元或等值¹⁶，让您的理财大计顺利进行。

Waiver of Premium Benefit¹⁴

Personal protection - If the Insured¹⁵ suffers from Total Disability resulting from disease or accidental bodily injury for a continuous period of not less than 6 months before age 65, the premiums during that period will be waived. The maximum amount to be waived can be up to US\$200,000 or equivalent¹⁶.

子女保障 - 若为18岁以下子女投保¹⁷，万一保单持有人¹⁸不幸身故，或于65岁前因疾病或意外受伤引致连续6个月或以上完全伤残，可获豁免保费保障，总额高达200,000美元或等值¹⁶，让您为子女筹划的大计可如期实现。

Child protection - If the Insured is a child under age 18¹⁷, in the unfortunate event of the Policy Owner's¹⁸ death, or Total Disability resulting from disease or accidental bodily injury for a continuous period of not less than 6 months before age 65, the Waiver of Premium Benefit will be paid. The maximum amount to be waived can be up to US\$200,000 or equivalent¹⁶, so that the future plan for the child is still achievable.



您知道吗? Do you know?

保费假期、提取现金价值、部分退保或保单贷款会影响退保时保单的现金价值。若到期的保费未能缴付或保单债项超过保证现金价值，保单将会终止。

Premium Holiday, withdrawal of Cash Value, partial surrender or policy loan may affect the Cash Value of the Policy upon surrender. If due premium is unpaid or the amount of Policy Debt exceeds the Guaranteed Cash Value, the Policy shall terminate.

6

终身年金 退而无忧 Lifetime Annuity for Worry-free Retirement



您可以将保单内的现金价值转为年金，为退休后无忧生活做好准备，享受悠游退休生活。

You can convert the Cash Value of the Policy into an annuity to ensure a worry-free retirement and allow you to enjoy a leisurely retired life.

12款终身年金选择 (市场独有¹⁰)

您于55岁及保单已生效满10年起，随时灵活选择将全数或部分现金价值转为年金¹⁹，年金保证终身派发，确保退休后一辈子有收入，长享长有。

12 Lifetime Annuity Options (Unique in market ¹⁰)

When you reach the age of 55 and the 10th policy anniversary, you may decide at any time to convert all or part of the Cash Value to an annuity¹⁹ with guaranteed lifetime payouts.

您可选择市场上少有的“终身派发年金”，年金的支付方式有12种年金权益[^]随意选择，您可按自己需要，选择与配偶共享年金；或者在出现危疾或严重认知障碍时，获取双倍年金。活到多少岁都可以持续领取，享受丰盛无忧的退休生活。

The Plan offers an option to convert to guaranteed lifetime annuity income that is not widely available in the market. With 12 annuity options[^], you may select one that suits your needs the best, such as sharing the annuity with your spouse or receiving double annuity income in case of critical illness or Severe Dementia. In this way, you may enjoy a worry-free retirement.

小贴士 Tips

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。

Annuity option is only allowed to be exercised for in-force policies with policy currency in US Dollar, Renminbi, HK Dollar, or Macau Pataca.

[^] 有关12种年金权益之详情，请参阅此产品册子中的富饶千秋储蓄计划一览表部分。

For details of the 12 annuity options, please refer to the Prosperous Infinity Saver – at a glance part in this product brochure.

7

千秋传承保单效益 Transferring Policy Across Generations



为未知的变化早作安排，延续保单权益，令财富得以千秋世代传承。

Make advanced arrangements for the uncertainty, ensuring the continuation of the policy benefits and ensuring legacy of your wealth across generations.

预先安排新的保单持有人及受保人

Prior Arrangement for the New Policy Owner and New Insured

保单持有人可预先安排第二保单持有人²⁰，一旦不幸身故，第二保单持有人可继承保单；另外，亦可预先安排指定受益人²¹成为新受保人，于受保人不幸离世后，保单仍可延续下去。

The Policy Owner may plan and nominate a Contingent Policy Owner²⁰ to inherit the policy upon the death of the Policy Owner. Prior arrangement may also be made by nominating a designated beneficiary²¹ to become the new Insured for the continuation of the policy in the event of the death of the Insured.



8

灵活资产配置
Flexible Wealth Allocation

按不同时间的意愿分配财富，实践您的资产配置安排，传承予多位挚爱。

Flexibly allocate your wealth according to your specific time-based wishes, implementing your asset distribution plan and passing on your legacy to multiple loved ones.

保单分拆权益²²

您最快可于第1个保单周年日起，将保单的部分现金价值分拆成数份保单，馈赠给多位挚爱，让爱与财富延续。您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。

Policy-split Option²²

As soon as from the first policy anniversary onwards, you can split your policy into several policies by converting a portion of its 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 the different stages of life.

保单分拆预设指示权益²³ (市场首创¹⁰)

保单持有人可预设指示，于其去世时，将保单的部分现金价值分拆成另一张保单，让保单内累积的财富可以传承下去。

Policy-split Advance Instruction Option²³ (First in market¹⁰)

With an advance instruction, the Policy Owner can split his/her policy to another policy when he/she passes away by converting a portion of its Cash Value so as to pass on the hard-earned wealth to the next generation.

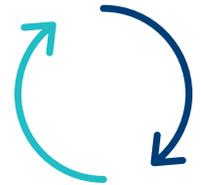
小贴士 Tips

每个保单年只可行使保单分拆权益一次，但每次分拆的保单数目不限。如行使保单分拆预设指示权益，则只可分拆成另一张保单。

Policy-split Option can only be exercised once per policy year, but there is no limit for the number of policies into which the policy is split. If exercising Policy-split Advance Instruction Option, only one other policy can be split.

9

重新安排传承规划 Re-arrangement to Align Your Legacy Planning



配合您传承规划的变化，无论是为新生儿孙或为各子女需要改变的准备，您都可以透过更改受保人或保单持有人去达成您传承大计的改动。

To accommodate changes in your legacy planning, whether it's preparing for a newborn grandchild or adjusting for changing needs of your different children, you can modify the Insured or Policy Owner, you can achieve the necessary adjustments to your legacy plan.

更改受保人及/或保单持有人

保单持有人可于保单生效期间，无限次更改受保人²⁴，将财富世代传承。此外，您亦可按需要转换保单持有人，将保单传承予挚爱。更改次数不限，亦不影响保单的现金价值，让您安心将财富与后代共享。

Change of the Insured and/or the Policy Owner

To share the wealth across the generations, the Policy Owner may change the Insured²⁴ while the policy is in force, to let the policy be passed on. Meanwhile, you may also change the Policy Owner to your loved one on a need basis. There is no limit on the change of the Insured or the Policy Owner, while the Cash Value of the policy won't be affected either.

小贴士 Tips

两次更改受保人之间必须至少相隔1年。

There shall be at least one year between two changes of Insured.

产品概览
Product Highlights

产品特点
Product Features

一览表
At a Glance

注
Remarks

重要资料
Important Information



10

11种身故保障安排切合不同需要 11 Death Benefit Settlement Options Tailored for Different Payout Arrangements



您可预先透过多达11种的身故保障支付方案，为受益人选定妥善安排。

You can pre-arrange the appropriate option for the Beneficiary with the 11 different Death Benefit settlement options.

身故保障²⁵自选支付方案

Death Benefit²⁵ Settlement Options

若受保人不幸身故，身故保障将支付予指定受益人：

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

- 保证现金价值 + 复归红利之面值（如有）+ 终期红利之面值（如有）+ 红利锁定户口之余额（如有），或
- 100%已缴每年保费总额²⁶ + 红利锁定户口之余额（如有）

- **Guaranteed Cash Value + Face value of Reversionary Bonus (if any) + Face value of Terminal Bonus (if any) + Balance of Bonus Lock-in Account (if any), or**

以较高者为准

- **100% of total Annual Premiums paid²⁶ + Balance of Bonus Lock-in Account (if any)**
whichever is higher

此外，保单持有人可预先设定赔偿方式，让受益人按以下不同方式领取身故保障：

In addition, the Policy Owner may give advance instructions on the below settlement options to pay the Death Benefit to the beneficiary in following ways:

即时开始支付 Payment starts immediately			延后开始支付赔偿 Payment starts deferred		
1	一笔过 ²⁷ Lump Sum ²⁷		6	于受益人指定年龄以一笔过支付赔款 Lump Sum Payment at Specified Age of the Beneficiary	
2	每月定期赔款 Monthly Payments for a Fixed Period		7	于受益人指定年龄起每月定期赔款 Monthly Payments for a Fixed Period Commencing from Specified Age of the Beneficiary	
3	每月定额赔款 Monthly Payments of a Fixed Amount		8	于受益人指定年龄起每月定额赔款 Monthly Payments of a Fixed Amount Commencing from Specified Age of the Beneficiary	
4	以每月赔款支付部份金额 Partial Payment in Monthly Payments		9	于受益人指定年龄起以每月赔款支付部份金额 Partial Payment in Monthly Payments Commencing from Specified Age of the Beneficiary	
5	以每月赔款支付部份金额至受益人指定年龄 Partial Payment in Monthly Payments till Specified Age of the Beneficiary		10	于受益人指定年龄之间以每月赔款支付部份金额 Partial Payment in Monthly Payments between Specified Ages of the Beneficiary	
11	保单利益延续权益 Continuation of Policy Benefit Option				

“富饶千秋储蓄计划”一览表 Prosperous Infinity Saver – at a glance

利益项目 Benefits	
现金价值² Cash Value²	保证现金价值 + 非保证复归红利之现金价值 + 非保证终期红利之现金价值 + 红利锁定户口之余额 (如有) Guaranteed Cash Value + Cash value of non-guaranteed Reversionary Bonus + Cash value of non-guaranteed Terminal Bonus + Balance of Bonus Lock-in Account (if any)
保证现金价值¹ Guaranteed Cash Value¹	无论经济环境如何, 将根据缴付保费年期、保单年期及保单货币提供保证现金价值 The Guaranteed Cash Value will be based on the Premium Payment Term, the duration for which the policy has been in force, and the policy currency, no matter the economic climate
复归红利¹ Reversionary Bonus¹	于保单第1个周年日 (适用于2年缴保单) 或保单第2个周年日 (适用于5年及10年缴保单) 起最少每年公布一次复归红利 Reversionary Bonus will be declared at least once a year from the first policy anniversary (applicable to 2-year pay policies) or the second policy anniversary (applicable to 5-year and 10-year pay policies) onwards <ul style="list-style-type: none"> - 非保证红利, 可套现或将其留在保单内累积滚存 Non-guaranteed bonus that may be cashed out or left to accumulate in the policy - 面值一经公布, 便会永久附加于保单, 并将根据身故保障之计算, 用作支付部分身故保障 Face value forms a permanent addition to your policy once declared, and it is payable as part of the Death Benefit, according to the Death Benefit calculation - 现金价值为非保证并在提取、退保或保单终止时支付 Cash value is non-guaranteed and payable upon withdrawal, policy surrender or termination
终期红利¹ Terminal Bonus¹	于保单第2个周年日 (适用于2年缴保单) 或保单第3个周年日 (适用于5年及10年缴保单) 起最少每年公布一次终期红利 Terminal Bonus will be declared at least once a year from the second policy anniversary (applicable to 2-year pay policies) or the third policy anniversary (applicable to 5-year and 10-year pay policies) onwards <ul style="list-style-type: none"> - 非累积、非保证分红 Non-cumulative, non-guaranteed bonus - 金额将于每次公布时更新 Amount valid until next declaration - 终期红利并不是永久附加于本保单, 已公布的终期红利或会在本公司其后公布时增加或减少 The Terminal Bonus does not form a permanent addition to the Policy. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company - 面值为非保证并将根据身故保障之计算, 用作支付部分身故保障 Face value is non-guaranteed and payable as part of the Death Benefit, according to the Death Benefit calculation - 现金价值为非保证并在退保或保单终止时支付 Cash value is non-guaranteed and payable upon policy surrender or termination
货币转换权益⁵ Currency Exchange Option⁵	于保单第1个周年日起可申请转换保单货币至美元、港元、澳门元、人民币、英镑、新加坡元、澳元、加元、瑞士法郎或欧元 (澳门元只适用于澳门缮发之保单) From the first policy anniversary onwards, the policy currency may be changed to US\$, HK\$, MOP, RMB, GBP, SGD, AUD, CAD, CHF or EUR (MOP is for policy issued in Macau only)
红利锁定权益⁶ Bonus Lock-in Option⁶	可于第10个保单周年日或供款到期日 (以较后者为准) 起行使, 将复归红利及终期红利的最新现金价值锁定, 转移到红利锁定户口内滚存生息, 或提取使用 Can be exercised from the 10 th policy anniversary or the Premium Expiry Date, whichever is later, onwards. The latest cash values of the Reversionary Bonus and Terminal Bonus can be locked-in and transferred to Bonus Lock-in Account to accrue interest or cash out <p>每次转换 (现时最少) Each transfer (current minimum): 5%</p> <p>最高锁定百分比总和 Maximum Aggregate Lock-in Percentage: 60%</p> <p>提取红利的现金价值会减少其面值 Withdrawals of cash value of bonuses will reduce the face value</p>
红利解锁权益⁸ Bonus Unlock Option⁸	可于行使红利锁定权益1年后行使, 将红利锁定户口中的最新价值转为复归红利及终期红利。 Can be exercised 1 year after exercising the Bonus Lock-in Option. Transferring part or all of the latest value in the Bonus Lock-in Account as Reversionary Bonus and Terminal Bonus. <p>每次转换 (现时最少) Each transfer (current minimum): 10%</p> <p>每次转换 (现时最多) Each transfer (current maximum): 100%</p>

“精神上无行为能力”预设指示权益⁹

Mental Incapacity Advance Instruction Option⁹

保单持有人可预先作出指示，在其精神上失去行为能力后转换新的保单持有人，或进行分拆保单（包括订明分拆比例及分拆保单的保单持有人）。于年金期内，年金受保人与保单持有人亦可预先设定指示，指定在年金受保人精神上失去行为能力后有关的年金收入将支付予指定人士

The Policy Owner can provide advance instruction to change the new Policy Owner or split policy (including split percentage and Policy Owner of the Split Policy) in the event of his/her mental incapacity. During Annuity Period, the Annuity Insured and the Policy Owner can jointly pre-set instructions to designate that annuity payments payable will be paid to a designated person in case the Annuity Insured is diagnosed of mental incapacitation

保费假期¹¹

Premium Holiday¹¹

缴付保费年期

Premium Payment Term

保费假期上限

Maximum aggregate Premium Holiday Period

2年 years

不适用 Not applicable

5年 years

2年 years

10年 years

4年 years

豁免保费保障¹⁴

Waiver of Premium Benefit¹⁴

受保人投保年龄为18岁或以上：高达200,000美元或等值¹⁶
For Insured at issue age 18 or above: Up to US\$200,000 or equivalent¹⁶

受保人投保年龄为18岁以下¹⁸：高达200,000美元或等值¹⁶
For Insured at issue age below 18¹⁸: Up to US\$200,000 or equivalent¹⁶

保单分拆权益²²

Policy-split Option²²

于保单第1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 first policy anniversary onwards

保单分拆预设指示权益²³

Policy-split Advance Instruction Option²³

保单持有人可预设指示，于其去世时，将保单的部分现金价值分拆成另一张保单

The Policy Owner can make an advance instruction to split his/her policy to another policy when he/she passes away by converting a portion of its Cash Value

身故保障²⁵ (于全额现金价值用作行使年金权益前)

Death Benefit²⁵ (Before exercising an annuity option with the full Cash Value)

- 保证现金价值 + 复归红利之面值 (如有) + 终期红利之面值 (如有) + 红利锁定户口余额 (如有) 或

Guaranteed Cash Value + Face value of Reversionary Bonus (if any) + Face value of Terminal Bonus (if any) + Balance of Bonus Lock-in Account Value (if any), or

- 已缴每年保费总额²⁶ + 红利锁定户口余额 (如有)

100% of total Annual Premiums paid²⁶ + Balance of Bonus Lock-in Account Value (if any)

以较高者为准 whichever is higher

身故保障自选支付方案

Death Benefit

Payment Options

- 一笔过²⁷; 或

Lump Sum²⁷; or

- 每月定期赔款; 或

Monthly Payments for a Fixed Period; or

- 每月定额赔款; 或

Monthly Payments of a Fixed Amount; or

- 以每月赔款支付部份金额; 或

Partial Payment in Monthly Payments; or

- 以每月赔款支付部份金额至受益人指定年龄; 或

Partial Payment in Monthly Payments till Specified Age of the Beneficiary; or

- 于受益人指定年龄以一笔过支付赔款; 或

Lump Sum Payment at Specified Age of the Beneficiary; or

- 于受益人指定年龄起每月定期赔款; 或

Monthly Payments for a Fixed Period Commencing from Specified Age of the Beneficiary; or

- 于受益人指定年龄起每月定额赔款; 或

Monthly Payments of a Fixed Amount Commencing from Specified Age of the Beneficiary; or

- 于受益人指定年龄起以每月赔款支付部份金额; 或

Partial Payment in Monthly Payments Commencing from Specified Age of the Beneficiary; or

- 于受益人指定年龄之间以每月赔款支付部份金额; 或

Partial Payment in Monthly Payments between Specified Ages of the Beneficiary; or

- 保单利益延续权益

Continuation of Policy Benefit Option

终身年金权益¹⁹ Lifetime Annuity Option¹⁹

选择 Option 1

定额终身年金
Lifetime fixed-income Annuity

受保人可终身收取定额年金，直至百年归老
The Insured receives a lifetime fixed-income annuity

选择 Option 2 / 3

定额终身年金 – 现金价值回奉保证 / 125%现金价值回奉保证
Lifetime fixed-income annuity – guaranteed refund of Cash Value / 125% Cash Value

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 / 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
If, when the Insured passes away, the total annuity income already received is less than the Cash Value / 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

选择 Option 4 / 5

递增终身年金 / 递增终身年金 – 现金价值回奉保证
Lifetime increasing-income annuity / Lifetime increasing-income annuity – guaranteed refund of Cash Value

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
适用于选择5: 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
The annuity income will increase by 5% every two years until the Insured passes away
For Option 5: 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 increasing-income annuity until the balance has been fully paid

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

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
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

选择 Option 9

定额终身年金 – 联合年金领取人²⁸
Lifetime fixed-income annuity – joint annuitant²⁸

受保人可与配偶共享100%年金，于其中一人身故后，另一人亦可无限期继续收取2/3年金金额，直至百年归老
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

选择 Option 10

定额终身年金 – 联合年金领取人²⁸及现金价值回奉保证
Lifetime fixed-income annuity – joint annuitant²⁸ and guaranteed refund of Cash Value

受保人可与配偶共享100%年金。若其中一人身故时，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 Insured has the option of sharing a 100% fixed-income annuity with his / her spouse. 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

选择 Option 11 / 12

定额终身年金 – 危疾双倍年金 / 严重认知障碍保障及现金价值回奉保证
Lifetime fixed-income annuity – Critical illness double annuity / Severe Dementia benefit and guaranteed refund of Cash Value

于年金期内，若受保人不幸首次确诊患上指定严重疾病²⁹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²⁹，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。若受保人于身故时已收取的年金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
If the Insured is first diagnosed to be suffering from a critical illness²⁹, 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 Dementia²⁹ 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. If, when the Insured dies, 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

保单资料 Policy Information

保单类别 Plan Type	基本计划 Basic Plan		
保单货币单位 Currency	美元 / 港元 / 澳门元 / 人民币 / 英镑 / 新加坡元 / 澳元 / 加元 / 瑞士法郎 / 欧元 (澳门元只适用于澳门缮发之保单) US\$ / HK\$ / MOP / RMB / GBP / SGD / AUD / CAD / CHF / EUR (MOP is for policy issued in Macau only)		
保费 Premium	固定及保证 Level and guaranteed		
缴费方式 Payment Mode	适用于2年缴保单: 每年缴付 For 2-year pay policies: Annual Payment	适用于5年及10年缴保单: 每年 / 每半年 / 每季 / 每月缴付 For 5-year and 10-year pay policies: Annual / Semi-annual / Quarterly / Monthly	
最低保费 Minimum Premium	每年5,000美元 / 40,000港元 / 40,000澳门元 / 32,500人民币 / 3,750英镑 / 7,500新加坡元 / 7,500澳元 / 7,500加元 / 3,750瑞士法郎 / 5,000欧元 US\$5,000 / HK\$40,000 / MOP40,000 / RMB32,500 / GBP3,750 / SGD7,500 / AUD7,500 / CAD7,500 / CHF3,750 / EUR5,000 annually		每年1,800美元 / 14,400港元 / 14,400澳门元 / 11,700人民币 / 1,350英镑 / 2,700新加坡元 / 2,700澳元 / 2,700加元 / 1,350瑞士法郎 / 1,800欧元 US\$1,800 / HK\$14,400 / MOP14,400 / RMB 11,700 / GBP1,350 / SGD2,700 / AUD2,700 / CAD2,700 / CHF1,350 / EUR1,800 annually
最高保费 Maximum Premium	个别考虑 Individual consideration		

投保资料 Basic Information

缴付保费年期 Premium Payment Term	2年 Years	5年 Years	10年 Years
投保年龄 Issue Age	Age 0 - 80岁	Age 0 - 75岁	Age 0 - 70岁
保障年期 Benefit Term	终身 Whole of life		

注

- 行使保费假期及 / 或货币转换权益会对保证现金价值、复归红利及终期红利有所影响。有关保费假期及货币转换之详情，请参阅条款及细则。
- 须扣除保单债项。
- 复归红利的面值一经公布后会永久附加于保单，在计算身故保障时会以其当时的面值计算。复归红利的现金价值并非保证，该金额将会相等于或少于复归红利的面值，本公司保留绝对的酌情权决定复归红利的现金价值。复归红利的现金价值将于提取、退保或保单终止时支付。
- 终期红利并不是永久附加于保单，已公布的终期红利金额或会在本公司其后公布时增加或减少。终期红利的面值为非保证，并将根据身故保障之计算，用作支付部分身故保障。终期红利的现金价值并非保证，并在退保或保单终止时支付，该金额将会相等于或少于终期红利的面值，本公司保留绝对的酌情权决定终期红利的现金价值。
- 适用于生效满1年或以上及并未将所有现金价值转换为年金的保单（不适用于已预缴保费或于保费假期期间的保单），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**富饶千秋储蓄计划**，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、权益及保单条款等之差别，并考虑相关产品是否符合您的个人需要。行使货币转换权益后的保证及非保证保单价值及基本计划的每年保费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每年保费须不少于计划要求的最低保费。保单债项（如有）须于行使货币转换前全数偿还。有关货币转换权益之详情，请参阅条款及细则。
- 于保单生效满10年或供款到期日（以较后者为准）起，每个保单周年日起计的30日内，可提出书面要求行使红利锁定权益，每次转换的锁定百分比比现时最少为5%及锁定百分比的总和最高为60%，我们有权不时厘定最低及最高锁定百分比。须符合当时的行政规则。在行使红利锁定权益后，复归红利及终期红利将会按已转换的复归红利及终期红利金额减少，而任何将来的复归红利及终期红利亦会以我们根据已转换的复归红利及终期红利决定的比率相应地减少。
- 该金额须扣除保单债项（如有）。提取复归红利的现金价值会减少复归红利的面值。部分退保并会令保证现金价值、复归红利的面值及现金价值、终期红利的面值及现金价值、红利锁定户口之余额及基本计划的每年保费减少，本保单将来的价值因此会被减少，可能导致延迟实现阁下目标的预期时间。
- 于行使红利锁定权益1年后，每个保单周年日起计的30日内，可提出书面要求行使红利解锁权益，将指定的百分比之红利锁定户口的最新价值转移为复归红利及终期红利。每次解锁百分比比现时必须于10%及100%之间（最低解锁金额为500美元 / 4,000港元 / 4,000澳门元 / 3,250人民币 / 375英镑 / 750新加坡元 / 750澳元 / 750加元 / 375瑞士法郎 / 500欧元），我们有权不时厘定最低及最高解锁百分比。最新红利锁定户口的价值，会以批准当日为准，用以决定转为复归红利和终期红利的金额。我们于相应保单周年日及将来公布的任何复归红利和终期红利将会调整。红利解锁金额会由于红利锁定户口的保证价值转为复归红利和终期红利的非保证价值。

Remarks

- Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus may be affected when the Premium Holiday and / or Currency Exchange Option is exercised. Please refer to the terms and conditions for the details of Premium Holiday and Currency Exchange Option.
- Net of any policy debt.
- Once declared, the face value of Reversionary Bonus forms a permanent addition to this Policy and is guaranteed in calculation of the Death Benefit at its face value. The cash value of Reversionary Bonus is not guaranteed and will be equal to or less than the face value of Reversionary Bonus as determined by us in our absolute discretion. The cash value of Reversionary Bonus will be paid upon withdrawal, policy surrender or termination.
- The Terminal Bonus does not form a permanent addition to the Policy. The amount of declared Terminal Bonus may be increased or decreased at subsequent declarations by the Company. Face value of Terminal Bonus is non-guaranteed and payable as part of the Death Benefit, according to the Death Benefit calculation. The cash value of Terminal Bonus is not guaranteed and payable upon policy surrender or termination. It will be equal to or less than the face value of Terminal Bonus as determined by us in our absolute discretion.
- Applicable to policies that have been in force for at least one year and have not yet exercised an annuity option with the full Cash Value (not applicable to policies with any prepaid premium or during the Premium Holiday Period). 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 **Prosperous Infinity Saver** 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, policy terms, etc.) between the products carefully before exercising the Currency Exchange Option and consider whether the relevant product suits your needs. The guaranteed and non-guaranteed policy values and the Annual Premium of Basic Plan 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 Annual Premium of Basic Plan should not be less than the minimum Annual Premium of Basic Plan as required after exercising the Currency Exchange Option. All Policy Debt (if any) should be repaid before exercising the Currency Exchange Option. Please refer to the terms and conditions for the details of the Currency Exchange Option.
- After the policy has been in force for 10 years or the Premium Expiry Date, whichever is later, and within 30 days after each policy anniversary, you may submit a written request to exercise the Bonus Lock-in Option. The Lock-in Percentage for each conversion currently cannot be less than 5% and the aggregate Lock-in Percentage cannot exceed 60%. We have the right to determine the minimum and maximum Lock-in Percentage from time to time. Subject to prevailing administrative rules. After the Bonus Lock-in Option is exercised, the Reversionary Bonus and Terminal Bonus will be reduced by the amount of Reversionary Bonus and Terminal Bonus converted and the amount of any future Reversionary Bonus and Terminal Bonus will be reduced at a rate to be determined by us based on the Reversionary Bonus and Terminal Bonus which have been converted.
- The amount payable will be net of Policy Debt (if any). Withdrawals of cash value of Reversionary Bonus will reduce the face value of Reversionary Bonus. Partial surrender of the policy will reduce the amount of the Guaranteed Cash Value, cash value and face value of Reversionary Bonus, cash value and face value of Terminal Bonus, Balance of Bonus Lock-in Account and Annual Premium of Basic Plan. The future value of the Policy will therefore be reduced, possibly delaying the expected time to achieve your objectives.
- After 1 year of exercising the Bonus Lock-in Option, you may submit a written request within 30 days after each policy anniversary if you wish to exercise the Bonus Unlock Option to transfer a specified percentage of the latest value of Bonus Lock-in Account as Reversionary Bonus and Terminal Bonus. The Unlock Percentage currently must be between 10% and 100%. Minimum unlock amount is USD500 / HKD4,000 / MOP4,000 / RMB3,250 / GBP375 / SGD750 / AUD750 / CAD750 / CHF375 / EUR500. We have the right to determine the minimum and maximum Unlock Percentage from time to time. The latest value of the Bonus Lock-in Account in effect as of the date of approval for purposes of determining the amount to be transferred as the Reversionary Bonus and Terminal Bonus. Any Reversionary Bonus and Terminal Bonus which we may declare on the relevant policy anniversary and in future will be adjusted. The Unlock Amount will be changed from guaranteed value in the Bonus Lock-in Account to non-guaranteed value as Reversionary Bonus and Terminal Bonus.

9. 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。
 10. 以上有关“市场独有”及“市场首创”的描述是基于我们对现有市场资讯的理解及解读，并根据截至2024年12月1日，与港澳主要人寿保险公司公开发售予个人客户的多元货币储蓄计划分别就终身年金权益及保单分拆预设指示权益所作之比较。
 11. 适用于生效满2年或以上的保单（不适用于2年缴保单或已预缴保费或具保单债项之保单），并须于保单周年日前的60日内递交书面申请，而保费假期将于该保单周年日起生效。每次申请之保费假期年期必须为1年的倍数。保费假期内不可行使货币转换权益及保单分拆权益。有关保费假期之详情，请参阅条款及细则。
 12. 于保费假期期间，保证现金价值及复归红利之面值可能会因保单之每年保费被减少及/或提取现金被相应减少。保费假期年内的终期红利、将来的保证现金价值、复归红利及终期红利将会被调整。
 13. 保单贷款的利息将由本公司厘定。如本保单所欠的未偿还总额（包括利息）超过其保证现金价值，本保单将会终止。
 14. 同一保单只可以获享个人保障或子女保障。于任何保费假期年期内将没有所需缴付的保费，我们将不会于任何受保人处于完全伤残期间但处于保费假期年内的时期支付豁免保费保障。有关其他条款及细则，请参阅保单的条款及保障。
 15. 适用于投保或更改受保人时，受保人/新受保人之年龄为18岁或以上之保单。
 16. 在任何情况下，个人于所有由本公司续发的保单及附加保障所享有的豁免保费保障总额最高为二十万美元或等值。
 17. 适用于投保或更改受保人时，受保人/新受保人之年龄为18岁以下之保单。
 18. 适用于投保或最后的保单拥有权更改的生效日期时，保单持有人年龄为18至60岁。
 19. 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，即其他保单货币的保单并不可行使年金权益，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。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、于首次支付年金时厘定关于年金的条款及年金金额的绝对权利。
 20. 在本保单生效期间，保单持有人可提交要求提名后第二保单持有人的申请。于保单持有人身故及更改保单拥有权的申请获批准后，新保单持有人将可行使本保单赋予保单持有人的所有权利并须承担本保单的所有责任。有关保单拥有权的详情，请参阅条款及细则。
 21. 若保单持有人在受保人在生时指定一位受益人为后续受保人，则受保人身故后六个月内，该受益人须提交书面要求以成为新受保人，此计划将不会支付身故保障，而保单亦不会被终止。须符合当时的行政规则。
9. 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 diagnosis as a permanently 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.
 10. The above descriptions of "Unique in market" and "First in market" are based on our understanding and interpretation of the current market information, by comparing Lifetime Annuity Option and Policy-split Advance Instruction Option respectively with other publicly available multi-currency savings plans issued by major Hong Kong and Macau life insurance companies for individual customers as of December 1, 2024.
 11. Applicable to policies that have been in force for at least two years (not applicable to 2-year pay policies or policies with any prepaid premium or policy debt). You may submit a written request within 60 days before a policy anniversary and the Premium Holiday will become effective on that policy anniversary. The Premium Holiday Period for each application should be a multiple of one year. Currency Exchange Option and Policy-split Option cannot be exercised during the Premium Holiday Period. Please refer to the terms and conditions for the details of the Premium Holiday.
 12. The Guaranteed Cash Value and face value of Reversionary Bonus may be reduced by a decrease in the Annual Premium / cash withdrawals within the Premium Holiday Period. The Terminal Bonus during the Premium Holiday Period, future Guaranteed Cash Values, Reversionary Bonuses and Terminal Bonuses will be adjusted.
 13. Interest will be charged on the policy loan at a rate determined by the Company. If the total outstanding amount (including interest) under the policy exceeds the Guaranteed Cash Value, the policy will be terminated.
 14. You are entitled to either personal protection or child protection per policy. No premiums shall be payable during any Premium Holiday Period and we shall not pay the Waiver of Premium Benefit for any period on or after your date of death or while you remain Totally Disabled but within Premium Holiday Period. For details of other terms and conditions, please refer to the Terms and Benefit of the policy.
 15. Applicable to policies with the issue age of the Insured at the time of policy issuance and attained age of the latest new Insured at the time of changing Insured being 18 or above.
 16. In any event, all the Waiver of Premium Benefit payable under all policies and supplementary benefits issued by the Company will be subject to US\$200,000 or equivalent per life limit.
 17. Applicable to policies with the issue age of the Insured at the time of policy issuance and attained age of the latest new Insured at the time of changing Insured being less than age 18.
 18. Applicable to Policy Owner aged 18-60 when the policy is issued or on the effective date of the latest change of ownership.
 19. 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, i.e. annuity option is not available for policies with other policy currencies, 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. The availability of 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, the terms and conditions of the annuity, and the annuity payment amount at the time the first annuity payment is made.
 20. While the policy is in force, the Policy Owner may submit a request to nominate a Contingent Policy Owner. After change of policy ownership has been approved in the event of the Policy Owner's death, the new Policy Owner shall take up all the rights and liabilities of this Policy. Please refer to the terms and conditions for the details of the Policy Ownership.
 21. If a designated beneficiary is named by the Policy Owner as the contingent Insured before the death of the Insured, the designated beneficiary has to submit a written request within six months after the death of the existing Insured to become the new Insured. The Death Benefit will not be payable and the policy will not be terminated. Subject to prevailing administrative rules.

22. 适用于生效满1年或以上及并未将所有现金价值转换为年金的保单（不适用于已预缴保费或于保费假期期间的保单），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 / 80,000港元 / 80,000澳门元 / 65,000人民币 / 7,500 英镑 / 15,000新加坡元 / 15,000澳元 / 15,000加元 / 7,500瑞士法郎 / 10,000欧元；而分拆保单后未转换部分的基本计划的每年保费需不少于最低保费规定。保单债项（如有）须于分拆保单前全数偿还。有关保单分拆权益之详情，请参阅条款及细则。
23. 保单持有人可预先订明在其去世后保单的分拆比例及分拆保单的保单持有人，本公司将于收到保单持有人的死亡证明后，处理有关的指示。有关保单分拆预设指示权益之详情，请参阅条款及细则。
24. 两次更改受保人之间必须至少相隔一年。新受保人与保单持有人需有可保利益的证明。新受保人于更改受保人生效日期的实际年龄须符合保单投保年龄的要求。本公司保留权利要求提交可保证明。更改受保人后，任何原本于本保单内的附加保障将会终止。有关更改受保人的详情，请参阅条款及细则。
25. 身故保障只适用于保单生效期间及于全额现金价值行使年金权益前。身故保障并不包括已被递减的基本计划的每年保费（即部分退保）。须扣除保单债项。
26. 金额乃按已缴基本计划的每年保费计算。
27. 如您没有选择其中任何赔偿方式，我们将会一笔过支付身故保障额。
28. 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。
29. 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症或病状。
22. Applicable to policies that have been in force for at least one year and have not yet exercised an annuity option with the full Cash Value (not applicable to policies with any prepaid premium or during the Premium Holiday Period). 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 / HK\$80,000 / MOP80,000 / RMB65,000 / GBP7,500 / SGD15,000 / AUD15,000 / CAD15,000 / CHF7,500 / EUR10,000. After splitting the policy, the Annual Premium of Basic Plan for the unconverted portion shall meet the minimum premium requirement. All Policy Debt (if any) should be repaid before splitting the policy. Please refer to the terms and conditions for the details of Policy-split Option.
23. The Policy Owner can make an advance instruction about splitting policy (including split percentage and the Policy Owner of the Split Policy) when he / she passes away. The Company will process the instruction when the proof of death is received. Please refer to the terms and conditions for the details of Policy-split Advance Instruction Option.
24. There shall be at least one year between two changes of Insured. There must be insurable interest between the new Insured and the Policy Owner. The attained age of the new Insured on the effective date of Change of Insured must meet the issue age requirements of the policy. The Company reserves the right of satisfactory evidence of insurability to be submitted. Any supplementary benefits originally attached to the policy will be terminated after the Change of Insured. Please refer to the terms and conditions for the details of Changing the Insured.
25. The Death Benefit is applicable when the policy remains in force and before an annuity option is exercised with the full Cash Value. The Death Benefit shall not include the Annual Premium of Basic Plan that had been reduced (i.e., partial surrender). Net of any policy debt.
26. The total Annual Premium paid is calculated based on the Annual Premium of Basic Plan.
27. If you do not elect any of the settlement options, we will pay the Death Benefit in a lump sum.
28. Current requirement of the age of spouse when exercising this annuity option is 40 or above.
29. Not applicable to critical illnesses / Severe Dementia occurred before the annuity date, or signs and symptoms which existed before the annuity date.

重要资料

红利理念

此分红保险计划可分享由我们厘定之相关产品组别中的盈余。相关产品组别中的盈余为可分配给保单持有人的利润。于厘定复归红利及终期红利时，我们致力确保保单持有人和公司之间以及不同组别之保单持有人之间能得到合理的利润分配。我们的目标是将不少于90%的盈余分配予保单持有人，余下的部分则归于公司。

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

我们将最少每年检视及厘定复归红利及终期红利一次。复归红利面值一经公布便会永久附加于保单并为保证，而复归红利现金价值为非保证。终期红利并不是永久附加于保单上。我们将会参考包括但不限于以下因素的过往经验及预期未来展望，以厘定保单的复归红利及终期红利。

理赔：包括此保险计划所提供的身故保障及其他保障的成本。

支出费用：包括与保单直接有关的支出费用（例如分销开支、核保费用、缮发和收取保费的支出费用）及分配至此保险计划的间接开支（例如一般行政费用）。

Important Information

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. Reversionary Bonus 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 Reversionary Bonus and Terminal Bonus amounts to the Board of the Company. The actual Reversionary Bonus 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 Reversionary Bonus and Terminal Bonus will be reviewed and determined by us at least once per year. Face value of Reversionary Bonus forms a permanent addition to the policy and is guaranteed once declared, while Cash Value of Reversionary Bonus is non-guaranteed. Terminal Bonus does not form a permanent addition to the policy. In determining the Reversionary Bonus 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).

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 (利息 / 红利收入和利率前景) 以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格及商品价格之波动、汇率 (如投资资产货币与保单货币不同) 及流动性而影响。

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

为了提供更平稳的复归红利及终期红利, 我们或会在投资表现强劲的时期保留回报, 用作在投资表现较弱的时期支持或维持较高之复归红利及终期红利, 反之亦然。

此保险计划可让保单持有人行使红利锁定权益, 将复归红利及终期红利的最新现金价值转移至红利锁定户口, 并按非保证利率积存。我们将会参考这些金额所投资的资产的回报表现的过往经验及预期未来展望, 以厘定该非保证积存利率。这些投资可能包括债券及其他固定收益资产及股票类资产, 并与此分红保单的投资分开。

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目的在于达到可观且稳定的长线投资回报。

我们会根据过往及预期回报、波幅及相关投资风险来选择投资的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按以下分配, 投资在以下资产:

资产类别	目标资产组合 (%)
债券及其他固定收益资产	25% - 100%
股票类资产	0% - 75%

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素质之债券投资组合。

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、交易所交易基金、高息债券、房地产、商品市场及另类投资等。

投资遍布于不同地区及行业。

此外, 我们或使用衍生工具作为风险管理之用, 以减低市场因素所带来的风险, 包括但不限于利率及货币风险。

投资资产将涉及不同货币并有可能与保单货币不同。

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。

投资策略或会不时根据市场环境及经济展望而作变动。

相关详情及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>

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 Reversionary Bonus and Terminal Bonus, we may retain returns during periods of strong performance to support stronger Reversionary Bonus and Terminal Bonus in times of less favourable performance, and vice versa.

This insurance plan allows Policy Owners to transfer the latest cash values of the Reversionary Bonus and Terminal Bonus to a Bonus Lock-in Account by the Bonus Lock-in Option 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.

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	25% - 100%
Equity-like assets	0% - 75%

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.

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>

主要产品说明

缴付保费年期及保障年期

您应就已选择的缴付保费年期持续缴付保费。如在保费到期日起计31天宽限期届满前仍未缴付保费，自动保费贷款将会生效。如逾期未缴付的保费加上任何尚未偿还的保单债项超过当时的保证现金价值，保单的所有保障将会终止，而于偿还保单债项后所剩余的现金价值（如有）将会支付予您。

保障年期为受保人终身。

保费假期

本保单提供保费假期。如要申请保费假期，您须要缴付所有保单债项及本保单内的所有附加保障将会被终止。您的要求获批准后，保费假期将不能取消。如没有减少本保单之每年保费，保证现金价值将于保费假期年期内维持于保费假期生效日期的水平。而保费假期年期后的保证现金价值将会被修订。于每个紧接着保费假期年期的保单年的保单周年将没有复归红利拨入此保单，如没有减少本保单之基本计划的每年保费及提取现金，复归红利之面值将于保费假期年期内维持于保费假期生效日期的水平。将来的复归红利将会以我们根据保费假期年期决定的比率相应地调整。任何保费假期年期内的终期红利及将来的终期红利将会以我们根据保费假期年期决定的比率相应地调整。于保费假期年期内将不能作出保单借贷，行使货币转换权益及保单分拆权益。

保单贷款

如本保单有保证现金价值，您可提出保单贷款要求。最高贷款限额为保证现金价值的90%。您可借贷的最高数额为最高贷款限额扣除任何尚未偿还的保单债项。我们会就保单贷款金额向您收取利息，贷款利息由本公司不时厘定。贷款利息将按日累积并于每个保单周年被计入尚欠的贷款。

如保单债项超过保证现金价值，保单的所有保障将会终止，而于偿还保单债项后所剩余的现金价值（如有）将会支付予您。

延迟付款期

除非该笔款项是用作缴付保费予本公司，我们保留押后批准保单贷款及支付退保保障之权利，最长不超过接获有关书面要求后六个月。我们保留押后批准复归红利及终期红利转换之权利，最长不超过接获书面要求选择行使红利锁定权益当日后六个月。

终止

在下列任何情况下，保单将会终止：

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

主要产品风险

提早退保

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

未有缴交保费

您应在整个缴付保费年期内缴交保费。当宽限期届满时，如有任何尚欠的保费会导致保单被终止。您可能会丧失保单所提供的保障，而您所获得的现金价值（如有）或会远低于您的已缴保费总额。

自动保费贷款风险

如在宽限期届满时仍未缴付逾期的保费，而当时的保证现金价值不少于逾期未缴付的保费数目加任何尚未偿还的保单债项，则自动保费贷款设施将会以借贷形式，缴付逾期的保费，而保单将会继续生效。否则，本公司会缴付保单的现金价值，而本保单亦会终止。我们会就自动保费贷款金额向您收取利息，贷款利息将由本公司不时厘定。贷款利息将按日累积并于每个保单周年被计入尚欠的贷款。

Key Product Disclosures

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with the premium payment term. If the premium is not paid before the end of 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Guaranteed Cash Value, all coverage under the policy will be terminated and the Cash Value (after deducting any outstanding policy debt) will be paid to you (if any).

The Benefit Term is whole of life of the Insured.

Premium Holiday

This policy offers Premium Holiday. To take a Premium Holiday, you will have to repay all policy debt and all supplementary benefits attached to this policy will be terminated. Premium Holiday cannot be cancelled upon approval of your request. The Guaranteed Cash Value will remain at the level on the Premium Holiday Commencement Date during the Premium Holiday Period provided that there is no decrease in the Annual Premium of this policy. The Guaranteed Cash Value after the Premium Holiday Period will be revised. No Reversionary Bonus will be credited to this policy on the policy anniversaries immediately following a policy year falling within the Premium Holiday Period and the face value of Reversionary Bonus will remain at the level on the Premium Holiday Commencement Date provided that there are no decrease in the Annual Premium of this policy and cash withdrawals. Future Reversionary Bonus will be adjusted at a rate to be determined by us based on the duration of the Premium Holiday Period. Terminal Bonus during the Premium Holiday Period and future Terminal Bonus will be adjusted at a rate determined by us based on the duration of the Premium Holiday Period. No loans on this policy can be made. No Currency Exchange Option and no Policy-split Option can be exercised during the Premium Holiday Period.

Borrowing

If this Policy has a Guaranteed Cash Value, you can apply for a loan against the Policy. The Maximum Loan Limit is 90% of the Guaranteed Cash Value. The most you can borrow is an amount which together with any existing Policy Debt does not exceed the Maximum Loan Limit on the date of the loan. Interest will be charged on policy loan amounts at a rate determined by us from time to time. Interest will accrue daily on policy loan amounts and will be added to the outstanding loans on each policy anniversary.

If the amount of policy debt exceeds the Guaranteed Cash Value, all coverage under the policy will be terminated and the Cash Value (after deducting any outstanding policy debt) will be paid to you (if any).

Deferred Payment Period

We reserve the right to delay approving any policy loan and payment of any Surrender Benefit for a period up to six months from the date we receive your written request, unless the amount is to be used to pay premium to us. We may defer conversion of any Reversionary Bonus and Terminal Bonus for the period of not more than six months from the date we receive your written request to exercise the Bonus Lock-in Option.

Termination

The policy will be terminated when one of the following events occurs:

- The due premium is still unpaid at the end of the Grace Period, except if the Automatic Premium Loan applies
- The amount of Policy Debt exceeds the Guaranteed Cash Value
- The Policy Owner submits a written request to terminate this policy
- The Insured dies, unless the beneficiary becomes the new Insured according to the Policy Owner's prior instruction with no new policies created

Key Product Risks

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.

Non-payment of Premium

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the Grace Period will lead to termination of the policy. You may lose the insurance protection offered by the policy and the Cash Value (if any) to be received may be considerably less than the total premiums paid.

Automatic Premium Loan Risk

If overdue premium has not been paid by the end of its Grace Period, an automatic premium loan facility will automatically be triggered to settle for the overdue premium by a loan against the Policy provided that the Guaranteed Cash Value at the time of applying the Automatic Premium Loan is at least equal to the amount of the overdue premium plus any existing policy debt and the Policy will continue to remain in force. Otherwise, we will pay you the Cash Value of this Policy and the Policy will be terminated. Interest will be charged on automatic premium loan amounts at a rate determined by us from time to time. Interest will accrue daily on automatic premium loan amounts and will be added to the outstanding loans on each policy anniversary.

如保单债项超过保证现金价值，保单的所有保障将会终止，而于偿还保单债项后所剩余的现金价值（如有）将会支付予您。

非保证保障

此计划中的一部份保障（包括但不限于复归红利及终期红利）为非保证，及受包括但不限于理赔、支出费用、投资回报及退保等因素影响。详情请参考“红利理念”部份。实际之保障金额及 / 或回报或会与产品资料中所显示的不同。某些情况下，非保证保障（包括但不限于复归红利及终期红利）可能为零。

通胀风险

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

信贷风险

本计划由万通保险承保及负责，保单持有人的保单权益会受其信贷风险所影响。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

外币的汇率可能波动，因而影响您以本地货币计算时所需缴付保费及利益的金额。如选择的保单货币并非本地货币，阁下须承受汇率风险。

人民币目前并非自由兑换，其兑换可能受特定政策、监管要求和 / 或限制的影响（此等政策、监管要求和 / 或限制可能随时变更，恕不另行通知）。实际的兑换安排将依据当时的相关政策、监管要求和 / 或限制而定。

如于行使货币转换权益时本公司不提供富饶千秋储蓄计划，保单将转换至一个当时我们可提供的计划，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。基本计划的每年保费、保证现金价值、复归红利之面值及现金价值、终期红利之面值及现金价值及红利锁定户口之余额可能显著调整（增加或减少），而行使货币转换权益后的金额可能相对少于已缴的总保费。行使该权益时可供选择之货币将受适用之法律及规例所限。

主要不保事项

因以下一种或多种情况而直接或间接引致身故或永久伤残，将不获赔偿豁免保费保障：

- 投保时或最后的更改受保人生效日期（如曾有任何受保人更改）（以较后日期为准）前，受保人已存在的病征及病状；
- 在以下最后的日期前，所有保单持有人已存在的病征及病状；
 - (一) 保障生效日期；
 - (二) 最后的保单拥有权更改的生效日期（如曾有任何保单拥有权更改）；及
 - (三) 最后符合以下所有条件的受保人更改（如有）之更改受保人生效日期：
 - 原有受保人在保单日期（如没有前次受保人更改）或前次受保人更改的更改受保人生效日期（如有）的实际年龄为18岁或以上；及
 - 新受保人在该更改受保人生效日期的实际年龄少于18岁。
- 受保人在保障生效日期或最后的更改受保人生效日期（如曾有任何受保人更改）（以较后日期为准）的一年内出现的疾病；

If the amount of policy debt exceeds the Guaranteed Cash Value, all coverage under the policy will be terminated and the Cash Value (after deducting any outstanding policy debt) will be paid to you (if any).

Non-guaranteed Benefits

A portion of the benefits provided by the Plan (including but not limited to Reversionary Bonus and Terminal Bonus) is non-guaranteed and subject to factors including but not limited to claims, expenses, investment performance and surrenders. Please refer to "Bonus Philosophy" sections in details. The actual amounts of benefits and / or returns may be different from the benefits and / or returns illustrated in the product materials. Under certain circumstances, the non-guaranteed benefits (including but not limited to Reversionary Bonus and Terminal Bonus) can be zero.

Inflation Risk

The current planned benefit may not be sufficient to meet future needs due to higher living costs under inflation. Where the actual rate of inflation is higher than expected, the Policy Owner might receive less in real terms even if YF Life Insurance International Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the Company and subject to its credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose the value of policy and its coverage.

Exchange Rate Risk

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

Renminbi is currently not freely convertible and conversion of Renminbi may be subject to certain policy, regulatory requirements and / or restrictions (which are subject to changes from time to time without notice). The actual conversion arrangement will depend on the policy, regulatory requirements and / or restrictions prevailing at the relevant time.

If Prosperous Infinity Saver 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, Annual Premium of Basic Plan, Guaranteed Cash Value, face values and cash values of Reversionary Bonus, face values and cash values of Terminal Bonus and balance of Bonus Lock-in Account may be adjusted significantly (either increase or decrease). The amount 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

The Waiver of Premium Benefit of the policy will not pay any benefit claim for death or Total Disability caused directly or indirectly, by or resulting from one or more of the following:

- Pre-existing symptoms or conditions of the Insured existed before the Effective Date of Coverage or the latest Effective Date of Change of Insured (if there is any change of Insured), whichever is later;
- All pre-existing symptoms or conditions of the Policy Owner existed before the latest of the following dates:
 1. the Effective Date of Coverage;
 2. the effective date of the latest change of ownership (if there is any change of ownership); and
 3. the Effective Date of Change of Insured for the latest change of Insured fulfilling all of the following conditions (if any):
 - the attained age of the Existing Insured on the Policy Date (if there is no preceding change of Insured) or the Effective Date of Change of Insured for the preceding change of Insured (if any) is 18 or above; and
 - the attained age of the New Insured on such Effective Date of Change of Insured is below 18.
- Any diseases or illnesses of the Insured which occurred within one year after the Effective Date of Coverage or the latest Effective Date of Change of Insured (if there is any change of Insured), whichever is later;

- 保单持有人在以下最后的日期的一年内出现的疾病：
 - 保障生效日期；
 - 最后的保单所有权更改的生效日期（如曾有任何保单所有权更改）；及
 - 最后符合以下所有条件的受保人更改（如有）之更改受保人生效日期：
 - 原有受保人在保单日期（如没有前次受保人更改）或前次受保人更改的更改受保人生效日期（如有）的实际年龄为18岁或以上；及
 - 新受保人在该更改受保人生效日期的实际年龄少于18岁。
- 自杀或在神智不清醒的状况下受伤；自伤身体；酒精或药物中毒（除非由医生处方）；吸入气体（因工作需要而引致则除外）；
- 因战争或民间骚动引致；在战争中参与军事服务；犯法、企图犯法或拒捕；
- 参与任何驾驶或骑术赛事；专业运动；需使用呼吸用具之潜水活动；乘搭或驾驶任何飞机（除非为民航机的持票乘客）；
- 任何人类免疫力缺乏症病毒及 / 与此有关之病症，包括爱滋病。

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

提供资料责任及未符合这要求的后果

本保单是基于您和受保人于投保申请表内提供给我们资料。重要的是，您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您和受保人是否符合本保单的资格。如果您或受保人提供给我们资料不准确、误导或被夸大，您应该立即通知我们。如您或受保人未有提供准确及真实的资料，或您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）

所有保单持有人，须就其于香港续发之保单，在每次缴付保费时向保险业监管局缴付征费。有关征费之详情，请浏览保险业监管局网站网页www.ia.org.hk/tc/levy。

保单冷静期及取消保单的权利

如保单未能满足您的要求，您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，或向您 / 您的代表人交付《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。于收受书面要求后，保单将被取消，您将获退回已缴保费金额及您所缴付的征费（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，您只需填妥、签署并寄回由本公司提供的特定表格，以及您的有效身份证明文件副本，本公司将安排退保事宜。

- Any diseases or illnesses in respect of the Policy Owner which occurred within one year after the latest of the following dates:
 - the Effective Date of Coverage;
 - the effective date of the latest change of ownership (if there is any change of ownership); and
 - the Effective Date of Change of Insured for the latest change of Insured fulfilling all of the following conditions (if any):
 - the attained age of the Existing Insured on the Policy Date (if there is no preceding change of Insured) or the Effective Date of Change of Insured for the preceding change of Insured (if any) is 18 or above; and
 - the attained age of the New Insured on such Effective Date of Change of Insured is below 18.
- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; military services in time of war; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including AIDS.

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date or from the Effective Date of Change of Insured, whichever is later, the total liability of YF Life Insurance International Ltd. shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any).

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)

All Policy Owners are required to pay a levy on insurance premiums for all new and in-force insurance policies issued in Hong Kong to the Insurance Authority (IA). For details about the levy, please visit the dedicated IA webpage at www.ia.org.hk/en/levy.

Cooling-off Period and Right of Cancellation

If you are not satisfied with the policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau) within 21 calendar days after the delivery of the policy or delivery of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and levy you paid (applicable to Hong Kong), without any interest. No refund can be made if a benefit payment has been made, is to be made or impending.

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. We will arrange the policy surrender.

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香港 (852) 2533 5555 / 澳门 (853) 2832 2622。

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YFLife 萬通保險

万通保险国际有限公司为港交所上市公司云锋金融集团成员,集团的主要股东包括云锋金融控股有限公司以及 Fortune 500“全美5大寿险公司”之一的美国万通人寿保险公司。凭藉雄厚实力及稳健可靠的背景,我们承诺为客户提供专业及科技化的一站式风险及财富管理,以及强积金服务,协助客户规划未来,体现“未来在我手”的品牌承诺。

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.

Own the future.



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注:云锋金融控股有限公司及美国万通人寿保险公司间接持有云锋金融集团。“全美5大寿险公司”乃按2024年6月4日《FORTUNE 500》公布的“互惠寿险公司”及“上市股份寿险公司”2023年度收入排名榜合并计算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US 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.

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