

| 儲蓄 Save |

世代傳承教育基金 Generations Saver

GS

YFLife 萬通保險

雲鋒金融集團成員



《iMONEY 智富雜誌》優秀保險企業大獎2018-2019
最受歡迎保險品牌



資本卓越銀行及金融大獎
2012-2021
資本卓越保險服務大獎

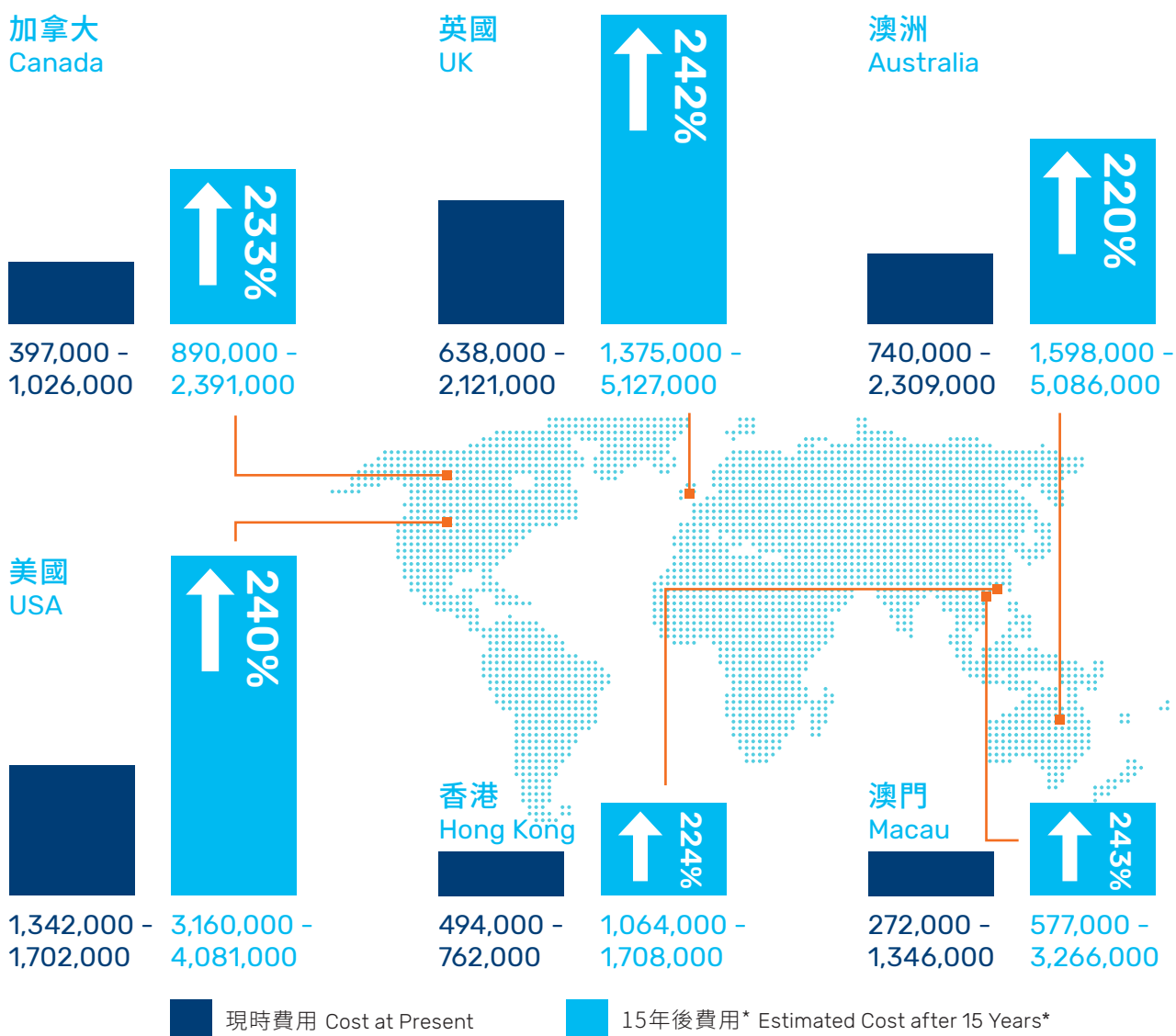
未來在我手
Own the future

培育子女成才是每位家長的心願，擁有大學學位或到海外升學是提升競爭優勢的關鍵。面對持續增長的教育費用，萬通保險世代傳承教育基金能助你及早規劃，成就子女未來。

All parents dream of seeing their children flourish. To help them get a bachelor's degree or study abroad is the key to enhancing their competitiveness. In view of the continuous increases in education expenses, YF Life's Generations Saver can help you to ensure a brighter future for your children by planning ahead.

學士學位課程 - 全期學費及生活費 (港元)

Bachelor's Degree Program - Total Tuition Fees and Living Expenses (HK\$)



以上費用乃經調高捨入至千位計算之約數。

*假設每年學費通脹率為6%，生活費通脹率為4%。

資料來源：www.topuniversities.com (2020/2021全球大學排名)、教育局——外地升學費用及各大學指引 (數據下載日期為2020年11月)

Above figures are rounded up to the nearest thousand.

*Assumed average tuition fees inflation rate is 6% p.a. and average living expenses inflation rate is 4% p.a.

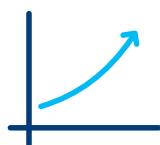
Source: www.topuniversities.com (World University Rankings 2020/2021), Guidance on Further Education Abroad - Education Bureau and universities prospectuses (Data downloaded in Nov 2020)



世代傳承教育基金 Generations Saver

除可助你為子女規劃教育大計，更可讓財富直接傳給子孫，世代相傳。
Helps you to fund your children's education and allows you to pass on wealth to future generations.

1 財富穩定增長 Stable Wealth Accumulation



- 每月派息並以複式計算，帶來穩定而豐厚的回報
Interest credited monthly at a compound rate to provide stable returns
- 2.5%長線利率保證
2.5% long-term guaranteed interest rate

3 自主理財 更具彈性 Financial Flexibility



- 靈活套現
Greater liquidity
- 定期提款權益
Automatic periodic withdrawal option
- 靈活增加保費
Flexible increase in premium

2 財富世代傳承 Guaranteed Inheritance



- 可更改受保人，讓教育基金世代傳承
Allows change of Insured so as to pass on accumulated wealth to future generations

4 安心保障 Worry-free Protections

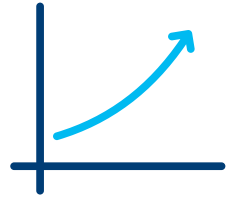


- 自選附加「繳款人保障」
Optional supplementary "Payor's Benefit"
- 身故保障提供回本保證
Death Benefit - Guaranteeing Refund of Capital
- 末期病症保障
Terminal Illness Benefit

1

財富穩定增長

Stable Wealth Accumulation



- 於計劃的累積期內，利息以複式計算，藉著「雪球效應」，讓賬戶價值享有遞增的力量
- 計劃更提供保證特別回報、額外回報及長線利息保證¹
- 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 Guaranteed Special Bonus, Extra Bonus and long-term guaranteed interest¹

| <p>派息率 (現時假設) Crediting interest rate (Current assumed)</p> | $4.25\% \text{ 每年 p.a.} = 4.0\% \text{ 每年 p.a.} \text{ 現時假設基本派息率*} + 0.25\% \text{ 每年 p.a.} \text{ 現時假設額外利息息率*}$ <p style="text-align: center;">Current assumed base crediting interest rate* Current assumed retrospective additional interest rate*</p> | | | | | | |
|--|--|-----------------|---|------------------------------------|---|---|--|
| <p>保證特別回報 Guaranteed Special Bonus</p> | <table border="0"> <thead> <tr> <th data-bbox="432 853 592 887">保單 Policy</th> <th data-bbox="767 853 1366 887">保證特別回報² Guaranteed Special Bonus²</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 931 619 987">定期供款 Regular-premium</td> <td data-bbox="767 931 1469 1021">第10及第15年終： End of the 10th & 15th policy year: 30% × 基本計劃的每年基本保費 Target Yearly Premium of the Basic Plan</td> </tr> <tr> <td data-bbox="432 1077 603 1133">整付保費 Single-premium</td> <td data-bbox="767 1077 1358 1167">第10年終： End of the 10th policy year: 5% × 整付保費 Single Premium</td> </tr> </tbody> </table> | 保單 Policy | 保證特別回報 ² Guaranteed Special Bonus ² | 定期供款 Regular-premium | 第10及第15年終： End of the 10 th & 15 th policy year: 30% × 基本計劃的每年基本保費 Target Yearly Premium of the Basic Plan | 整付保費 Single-premium | 第10年終： End of the 10 th policy year: 5% × 整付保費 Single Premium |
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| <p>額外回報 Extra Bonus</p> | <table border="0"> <thead> <tr> <th data-bbox="432 1301 695 1335">保單年 Policy Year</th> <th data-bbox="767 1301 1501 1335">現時假設額外回報* Current Assumed Extra Bonus*</th> </tr> </thead> <tbody> <tr> <td data-bbox="432 1357 520 1391">15th/20th</td> <td data-bbox="767 1379 1374 1458">4.00% × 過往5年的平均每月賬戶價值 Average Monthly Account Value of the preceding 5 years</td> </tr> <tr> <td data-bbox="432 1503 600 1603">25及其後每5年 The 25th and for every 5 years thereafter</td> <td data-bbox="767 1514 1374 1592">5.50% × 過往5年的平均每月賬戶價值 Average Monthly Account Value of the preceding 5 years</td> </tr> </tbody> </table> | 保單年 Policy Year | 現時假設額外回報* Current Assumed Extra Bonus* | 15 th /20 th | 4.00% × 過往5年的平均每月賬戶價值 Average Monthly Account Value of the preceding 5 years | 25及其後每5年 The 25 th and for every 5 years thereafter | 5.50% × 過往5年的平均每月賬戶價值 Average Monthly Account Value of the preceding 5 years |
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* 上述之現時假設派息率(包括現時假設基本派息率及現時假設額外利息息率)及額外回報率為本冊子於2021年6月刊發時適用之派息率及額外回報率，並非保證，日後或會更改。

The current assumed crediting interest rate (including the current assumed base crediting interest rate and the current assumed retrospective additional interest rate) and Extra Bonus rates are quoted as of the print date of this brochure in June, 2021, and are not guaranteed. The rates are subject to change.



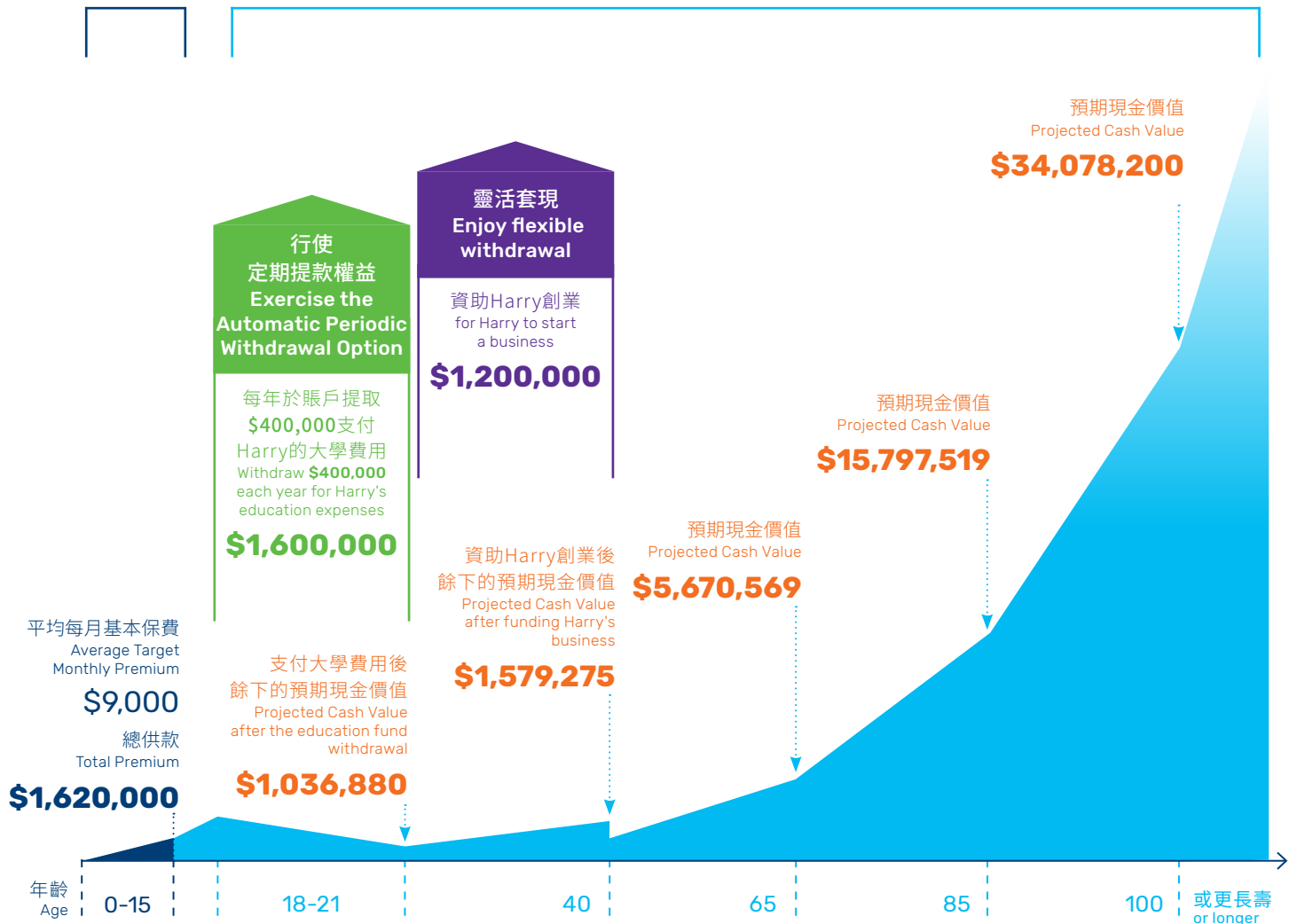
- 計劃可更改受保人³，你可將保單已累積的現金價值，直接傳給子，子再傳孫，世代傳承
- 更改受保人並不會影響保單的現金價值
- The plan allows you to change the Insured³ and you can pass on the accumulated wealth to your descendants
- Changing the Insured will not affect the Cash Value of the policy

例子： 李先生為6個月大的兒子Harry投保了一份世代傳承教育基金。

Example: Mr. Lee takes out a Generations Saver for his 6-month old son Harry.

繳付保費年期
Premium Payment Term
(15 Years)

可供繼續滾存，亦可靈活提取，更可代代相傳
Harry may continue to accumulate or withdraw
the Cash Value, or even pass on wealth to his descendants

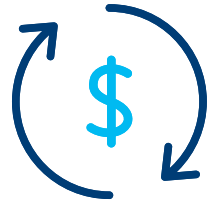


以上數字乃根據一名0歲男童投保世代傳承教育基金為例，每年基本保費以年繳方式繳付。數字乃按現時假設派息率每年4.25%（已包括每年4%現時假設基本派息率及每年0.25%現時假設額外利息率）、保證特別回報、現時假設額外回報、保費依期繳付至繳付保費年期完結及計劃現時的收費計算。現時假設派息率僅供參考，並非保證，實際派息率可能高於或低於以上數字。

The above figures are based on the example of a boy aged 0 insured with Generations Saver. The target premium is paid annually. The figures illustrated are based on the current assumed crediting interest rate of 4.25% p.a. (including the current assumed base crediting interest rate of 4% p.a. and the current assumed retrospective additional interest rate of 0.25% p.a.), Guaranteed Special Bonus, current assumed Extra Bonuses, premium paid in full during the Premium Payment Term, and current scale of charges for the plan. The current assumed crediting interest rates are not guaranteed and do not represent the upper or lower limits of the actual rate to be declared. The current assumed crediting interest rates are for references only.

3

自主理財 更具彈性 Financial Flexibility



自主供款年期

定期供款最短為5年，或可選擇整付。

自主提存彈性

只要保單內已累積有現金價值，並足以支付每月費用，你更可靈活套現⁴、行使定期提款權益⁵或暫時停止供款⁶；計劃更可讓你靈活增加保費⁷。

自主資產配置

可選擇提取全部現金價值作為教育基金，亦可選擇只提取部分，然後將餘下的現金價值繼續於賬戶內滾存收息，傳承下一代；當然亦可將全部現金價值傳承下一代。

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 Cash Value sufficient to cover the monthly charges, you may withdraw a portion of the Cash Value⁴, exercise the automatic periodic withdrawal option⁵ or temporarily skip premium payments⁶. The plan also offers you the flexibility to increase the Target Yearly Premium⁷ to reach your targets earlier.

Flexible Asset Allocation

You may withdraw the entire Cash Value for the education fund, or withdraw part of the Cash Value for the education fund and leave the balance to accumulate in the policy for your descendants. You may also leave the entire Cash Value for your descendants.

提取現金或暫停供款將會影響計劃所累積的現金價值，而每月費用仍會被扣除，如現金價值不足以支付每月費用，保單將會終止而沒有任何價值。

Cash withdrawals or skipping premium payments 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.

4

安心保障 Worry-free Protections



附加「繳款人保障」⁸

你可選擇附加「繳款人保障」，萬一保單持有人於65歲前不幸身故或完全傷殘並持續達6個月以上，我們會代為支付計劃的全數保費，直至受保兒童年滿25歲為止⁹，確保教育基金可如期累積。

身故保障提供回本保證

若受保人不幸身故，保單的指定受益人可全數取回總繳基本保費¹⁰，又或賬戶價值的101%¹⁰，以較高者為準。

末期病症保障

若受保人不幸被首次確診患上末期病症¹¹，即可預先獲得基本計劃及附加保障（如適用）的身故保障。

Supplementary “Payor’s Benefit”⁸

You can rest assured that the education fund will accumulate according to schedule by simply attaching a supplementary “Payor’s Benefit” to the Plan. In the unfortunate event of the policyowner’s death or total disability for over 6 consecutive months before age 65, we will pay all premiums for you until the insured child reaches age 25⁹.

Death Benefit – Guaranteeing Refund of Capital

In the event of the death of the Insured, the total premiums paid for the basic plan¹⁰, or 101%¹⁰ of the Account Value, whichever is higher, will be paid to the policy beneficiary.

Terminal Illness Benefit

On the first occasion that the Insured is diagnosed with a Terminal Illness¹¹, an advance payment of the Death Benefit of the basic plan and of any supplementary benefits (if applicable) will be paid to the Insured to help relieve any financial burden.

附註

1. 於保單生效滿15年或以上，賬戶價值（包括撥入保單之利息、額外回報及保證特別回報的總額）將不會少於每年以派息率2.5%計算而累積的賬戶價值。
2. 如為定期供款的保單，每次增加每年基本保費之生效日期起計的第10及第15年終結時亦可獲享保證特別回報，金額為增加之每年基本保費的30%；若於派發保證特別回報前減低每年基本保費，可獲享的保證特別回報將會按比例遞減。如為整付保費的保單，每次將非定期保費存入保單之生效日期起計的第10年終結時亦可獲享保證特別回報，金額為非定期保費的5%；若於派發保證特別回報前從保單提款超過兌現限額，可獲享的保證特別回報將會遞減。
3. 保單持有人可於保單生效1年後更改受保人。保單的附加保障(如適用)會於更改受保人生效日起同時終止。有關詳情及條款，請參閱保單文件。
4. 如為整付保費的保單，於提款後的賬戶價值餘額必須不低於5,000美元或40,000港元/澳門元；如提款額不超過兌現限額（即提取現金前的賬戶價值減提取現金前60個月內已繳首次整付保費及所有非定期保費總和之50%），又或於投入最後一次保費的第5年後提取現金，便無需繳付退保費用。「現金價值」相等於賬戶價值減去適用的退保費用。
5. 定期提款權益只適用於生效滿10年或以上的保單，並可獲豁免支付提款費用。按現行規定，每月提款金額最低為500美元/4,000港元/澳門元，提款年期最短一年；而每年提款金額最低為6,000美元/48,000港元/澳門元，提款年期最短三年。如更改已確認的定期提款權益，須支付手續費25美元/200港元/澳門元。
6. 雖然計劃亦為投保人提供供款彈性，但如欲投保本計劃，投保人必須準備於所選定的繳付保費年內支付全期保費。
7. 增加基本計劃的每年基本保費時保單尚餘的繳付保費年期至少須為5年。若所投保的為整付保費計劃，則可一筆過將非定期保費存入保單。
8. 不適用於整付保費保單。
9. 「繳款人保障」將於受保人年滿25歲時或保單持有人年滿65歲時終止，以較早的日期為準。「繳款人保障」不適用於整付保費保單。
10. 基本計劃的總繳款需扣除從保單中已提取之現金款項；另外，如受保人於繳付保費年期屆滿後，又或整付保費保單生效5年後身故，則計劃會支付相等於100% 賬戶價值或總繳基本保費（需扣除已提取的現金款項）的身故保障，以較高者為準。
11. 末期病症指根據本公司委任醫療顧問的意見，受保人因患病以致其壽命很可能不會多於12個月。於作出末期病症保障賠償後，有關的保單及附加保障將自動終止。有關詳情及條款，請參閱保單文件。
12. 現時之假設派息率（包括現時假設基本派息率及現時假設額外利息率）及額外回報率為本冊子於2021年6月刊發時適用之派息率及額外回報率，並非保證，日後或會更改。

Notes

1. The Account Value (including the total interest, Extra Bonus and Guaranteed Special Bonus credited to the policy) is guaranteed to have accumulated to an amount at least as if the interest rate credited had been 2.5% p.a., provided that the policy has been in force for 15 years or more.
2. For regular-premium policies, the Guaranteed 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, with an amount equal to 30% of the respective increase in Target Yearly Premium of the Basic Plan. If the Target Yearly Premium of the Basic Plan is reduced before the Guaranteed Special Bonus is credited, the Guaranteed Special Bonus will be reduced proportionally. For single-premium policies, Guaranteed Special Bonus will be credited for every payment of unscheduled premium at the end of the 10th year after the effective date of such unscheduled premium, with an amount equal to 5% of the respective unscheduled premium. If any cash withdrawal amount exceeds the encashment limit before the Guaranteed Special Bonus is credited, the Guaranteed Special Bonus will be reduced.
3. 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.
4. For single-premium policies, the balance of the Account Value after withdrawal must not be less than US\$5,000 or HK\$/MOP40,000. If cash withdrawals do not 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), or the withdrawal is made 5 years after the last premium is paid, no surrender charge will be applied. "Cash Value" means the Account Value less the applicable surrender charge.
5. Automatic periodic withdrawal option is only applicable if the policy has been in force for at least 10 years, and the withdrawal charge will be waived. Current requirement on minimum monthly withdrawal amount is US\$500/HK\$/MOP4,000, with minimum withdrawal period of one year; the minimum annual withdrawal amount is US\$6,000/HK\$/MOP48,000, with minimum withdrawal period of three years. For any change after the application has been confirmed, a nominal fee of US\$25/HK\$/MOP200 will be levied.
6. 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.
7. The Target Yearly Premium of the Basic Plan may be increased 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.
8. Not applicable to single-premium policies.
9. The "Payor's Benefit" is valid until the insured child has reached age 25 or the policyowner has reached age 65, whichever is sooner. This supplementary benefit is not applicable to single-premium policies.
10. The refund of total premiums paid for the basic plan will be net of any withdrawal amounts ever made. In addition, if the death of the Insured occurs after the end of the Premium Payment Term or after the 5th policy anniversary 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), whichever is higher, will be payable.
11. Terminal Illness means a disease of the Insured, which in the opinion of our appointed medical consultant is likely to lead to death of the Insured within twelve months. Upon payment of the Terminal Illness Benefit, the related policies and all the supplementary benefit(s) attached will automatically be terminated. Please refer to the policy document for the relevant terms and conditions.
12. The current assumed crediting interest rate (including a current assumed base crediting interest rate, a current assumed retrospective additional interest rate) and Extra Bonus rates are quoted as of the print date of this brochure in June, 2021, and are not guaranteed. The rates are subject to change.

重要資料

派息率理念

我們將不時檢視及釐定派息率及 / 或非保證回報。派息率及 / 或非保證回報會根據當時的回報率、最佳估算假設的長線回報率及我們0% - 1.5% p.a. 的目標利差（視乎保單年期）而釐定。部份的回報在扣除利差後，將會以派息率及 / 或非保證回報派發給保單持有人。

我們已成立一個委員會，在釐定派息率及 / 或非保證回報時向公司董事會提供獨立意見。實際派息率及 / 或非保證回報會先由委任精算師建議，然後經此委員會審議決定，最後由公司董事會（包括一個或以上獨立非執行董事）批准。

我們將會參考包括但不限於以下因素的過往經驗和預期未來展望，以釐定派息率及 / 或非保證回報。

投資回報：包括所投資的資產賺取的利息 / 紅利收入及市場價格變動。投資表現會受利息 / 紅利收入之波動以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動及滙率而影響。

退保：包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的派息率及 / 或非保證回報，我們或在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之派息率及 / 或非保證回報。

投資政策、目標及策略

萬通保險國際有限公司（「萬通保險」）的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，可能包括環球股票、債券及其他固定收益資產、房地產和商品市場。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據投資的資產之過往及預期的表現、幅幅及相關風險去選擇投資的資產及管理我們的投資組合。

為達至長線目標回報，萬通保險採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

| 資產類別 | 目標資產組合 (%) |
|-------------|------------|
| 債券及其他固定收益資產 | 80% - 100% |
| 股票類資產 | 0% - 20% |

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券（主要投資於美國市場），提供一個多元化及高質素之債券投資組合。

股票類資產可能包括環球股票（公共及 / 或私募股權）、互惠基金、交易所交易基金、高息債券、房地產及商品市場。投資遍佈於不同地區及涉及不同的行業。另外，我們或會使用衍生工具作為資產風險管理。

投資策略或會不時根據市場環境及經濟展望而作變動。

相關詳情及過往派息率資料請瀏覽本公司網頁：



香港：

<https://corp.yflife.com/tc/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



澳門：

<https://corp.yflife.com/tc/Macau/Individual/Services/Useful-Information/Investment-Strategy>

主要產品說明

繳付保費年期及保障年期

你應就已選擇的繳付保費年期持續繳付保費。提取現金、減低或暫停繳付保費（如適用），將會減少計劃所累積的現金價值，而每月費用仍會被扣除。我們將至少每年檢視非保證之費用，於需要時非保證之費用可能會被調整，並會提前一個月以書面通知你有關更改。我們將參考包括但不限於理賠、支出費用、投資回報及退保等因素的過往經驗和預期未來展望，以釐定任何非保證費用的調整。如現金價值不足以支付每月費用，而在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單便會終止而沒有任何價值。

保障年期為受保人終身。

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. depends 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 rates and/or non-guaranteed bonuses to the Board of the Company. The actual crediting interest rates 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, 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 vehicles, which may include global equities, bonds and other fixed-income instruments, properties and commodities. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

To achieve the long-term target returns, YF Life Insurance International Ltd. implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

| Asset Class | Target Asset Mix (%) |
|--|----------------------|
| Bonds and other fixed-income instruments | 80% - 100% |
| Equity-like assets | 0% - 20% |

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) 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 and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

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, please visit our website:



Hong Kong:

<https://corp.yflife.com/en/Hong-Kong/Individual/Services/Useful-Information/Investment-Strategy>



Macau:

<https://corp.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, or skipping premium payments (if applicable) 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 and no 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.

終止

在下列任何情況下，保單將會終止：

- 寬限期屆滿（適用於定期供款保單）
- 現金價值不足以支付一般行政費用（適用於整付保費保單）
- 保單持有人呈交書面要求終止本保單
- 在受保人經確診患上末期病症而需要作出末期病症保障賠償後
- 受保人身故

提早退保

本產品是為長線持有而設。如提早終止保單，你所獲得的現金價值或會遠低於你的已繳保費。

通脹風險

當實際通脹率較預期為高，即使萬通保險按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本計劃由萬通保險承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

適用於定期供款保單：

若受保人在保單日期或在增加本保單之基本計劃的每年基本保費的生效日期（以較後者為準）起計一年內自殺，無論其是否在神智清醒的情況下，我們的全部責任將只限於受保人身故當天的賬戶價值。

受保人若在任何附加定期人壽保障或增加附加定期人壽保障的生效日期一年內自殺，該附加定期人壽保障額或增加附加定期人壽保障額將不獲賠償。我們的全部責任將只限於退還已扣除有關之附加保障的成本（不包括利息）。

末期病症保障將不會支付任何保障的賠償予因以下一種或多種情況而直接或間接引致的末期病症：

- 在保障生效日期或批准復效日期（以較後日期為準）的六十日內出現的疾病；
- 在保障生效日期或批准復效日期（以較後日期為準）前，所有受保人本身已存在的情況及按受保人已呈現的病徵及病狀，受保人已知悉或據常理應該已知悉的情況；
- 自殺、企圖自殺或因神智不清醒、自殘或精神狀態異常的狀況下受傷；
- 藥癮、酗酒或因酒精或藥物中毒（除非由醫生處方）；
- 任何人類免疫力缺乏症病毒及 / 或與此有關之病症，包括愛滋病及 / 或任何由此而產生的病症；或
- 任何在十八歲前因患上或出現之先天性畸形或反常的情況而引致的疾病或病患。

適用於整付保單：

若受保人在保單日期或在任何獲我們接納之非定期保費當天（以較後者為準）起計一年內自殺，無論其是否在神智清醒的情況下，我們的全部責任將只限於受保人身故當天的賬戶價值。

末期病症保障將不會支付任何保障的賠償予因以下一種或多種情況而直接或間接引致的末期病症：

- 在保障生效日期的六十日內出現的疾病；
- 在保障生效日期前，所有受保人本身已存在的情況及按受保人已呈現的病徵及病狀，受保人已知悉或據常理應該已知悉的情況；
- 自殺、企圖自殺或因神智不清醒、自殘或精神狀態異常的狀況下受傷；
- 藥癮、酗酒或因酒精或藥物中毒（除非由醫生處方）；
- 任何人類免疫力缺乏症病毒及 / 或與此有關之病症，包括愛滋病及 / 或任何由此而產生的病症；或
- 任何在十八歲前因患上或出現之先天性畸形或反常的情況而引致的疾病或病患。

提供資料責任及未符合這要求的後果

在投保時，你 / 你們必須提供一切知悉或據常理知悉的資料，因萬通保險會按照所提供的資料評核接受投保及決定保險條款。提供資料的責任將會在投保申請表的簽署日期或任何補充文件的簽署日期（以較後日期為準）完成。你 / 你們若不清楚某一事項是否重要，請將該事項填寫於申請書內。若未符合以上要求，該保單可能因此而作廢。

Termination

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

- The Grace Period ends (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 is diagnosed with terminal illness giving rise to the payment of Terminal Illness Benefit
- The Insured dies

Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Cash Value considerably less than the total premiums paid.

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if YF Life Insurance International Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by YF Life Insurance International Ltd. The insurance benefits are held solely responsible by the company and are subject to its credit risk.

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).

The Terminal Illness Benefit will not be paid for Terminal Illness caused, directly or indirectly, by or resulted from one or more of the following:

- Any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage or the approval date of reinstatement, whichever is later;
- All pre-existing conditions in respect of the Insured existed before the Effective Date of Coverage or the approval date of reinstatement, whichever is later, and presented signs and symptoms of which the Insured has been aware or should reasonably have been aware;
- Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of the mind;
- Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor;
- Any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivation or variations thereof; or
- Any diseases or illnesses which are due to congenital defect or condition and occurred before the Insured reaches 18 years of age.

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.

The Terminal Illness Benefit will not be paid for Terminal Illness caused, directly or indirectly, by or resulted from one or more of the following:

- Any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage;
- All pre-existing conditions in respect of the Insured existed before the Effective Date of Coverage and presented signs and symptoms of which the Insured has been aware or should reasonably have been aware;
- Suicide, attempted suicide or injuries due to insanity, self-infliction or functional disorder of the mind;
- Drug addiction, alcoholism or intoxication by alcohol or drugs not prescribed by a Doctor;
- Any Human Immunodeficiency Virus (HIV) and / or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutations, derivation or variations thereof; or
- Any diseases or illnesses which are due to congenital defect or condition and occurred before the Insured reaches 18 years of age.

Duty of Disclosure and the Consequences of Not Making Full Disclosure

You are required to disclose in the application all information you know or could reasonably be expected to know because YF Life will rely on what you have disclosed in this application to accept the risk and the terms of insurance. Your duty of disclosure ends on the signing date of application or the supplementary form(s), whichever is later. If you are in doubt as to whether a fact is material, please disclose it in the application. Failure to comply with this requirement may render the policy issued voidable.

索償程序

有關索償程序，請瀏覽本公司網頁：

香港：<https://corp.yflife.com/tc/Hong-Kong/Individual/Services/Claims-Corner>

澳門：<https://corp.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

澳門：<https://corp.yflife.com/tc/Macau/Individual/Services/Claims-Corner>

保費徵費（只適用於香港）

保監局會透過保險公司向所有保單持有人，為其於香港續發之保單，於每次繳付保費時收取徵費。有關徵費之詳情，請瀏覽保監局網站專頁www.ia.org.hk/tc/levy。

保單冷靜期及取消保單的權利

如保單未能滿足你的要求，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道33號萬通保險大廈27樓 / 澳門：澳門蘇亞里斯博士大馬路320號澳門財富中心8樓A座），並確保本公司的辦事處於交付保單的21個曆日內，或向你 / 你的代表人交付《通知書》（說明已經可以領取保單和冷靜期屆滿日）後起計的21個曆日內（以較早者為準）收到書面要求。於妥書面要求後，保單將被取消，你將可獲退回已繳保費金額及你所繳付的徵費（適用於香港），但不包括任何利息。若曾獲賠償或將獲得賠償，則不獲發還保費。

退保

如需申請退保，你只需填妥、簽署並寄回由本公司提供的特定表格，以及你的有效身份證明文件副本及固定住址證明（如適用），本公司將安排退保事宜。

延遲付款期

我們有權押後支付退保價值，最長不超過接獲退保要求後六個月。

Claims Procedures

For details of the procedures for making claims, please refer to our website at:

Hong Kong: <https://corp.yflife.com/en/Hong-Kong/Individual/Services/Claims-Corner>

Macau: <https://corp.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.

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 Periods

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

「世代傳承教育基金」一覽表

Generations Saver – at a glance

利益項目 Benefits

基本派息率¹²

Base crediting interest rate¹²

現時假設基本派息率為每年4.0%。基本派息會每月派發，並撥入賬戶價值，以複式計算
Current assumed base crediting interest rate is 4.0% p.a. The base crediting interest will be credited monthly to the Account Value at a compound rate

額外利息¹²

Retrospective additional interest¹²

於保單第20個週年日及其後每5年派發，現時假設額外利息率為每年0.25%
Credited to the Account Value at the end of the 20th policy year and for every 5 years thereafter. The current assumed retrospective additional interest rate is 0.25% p.a.

保證特別回報²

Guaranteed Special Bonus²

於保單第10個週年日（適用於定期供款及整付保費保單），及第15個週年日（只適用於定期供款保單）派發

Credited to the policy at the end of the 10th policy year (applicable to regular-premium and single-premium policies) and at the end of the 15th policy year (only applicable to regular-premium policies)

保單 Policy

保證特別回報 Guaranteed Special Bonus

| | | | |
|-------------------------|--|-------|--|
| 定期供款 Regular-premium | 第10及第15年終： End of 10 th & 15 th year: | 30% x | 基本計劃的每年基本保費 Target Yearly Premium of the Basic Plan |
| 整付保費 Single-premium | 第10年終： End of 10 th year: | 5% x | 整付保費 Single Premium |

額外回報¹²

Extra Bonus¹²

於保單第15個週年日及其後每5年派發
Credited to the policy at the end of the 15th policy year and for every 5 years

保單年 Policy Year

現時假設額外回報 The current assumed Extra Bonus

| | | |
|--|---------|---|
| 15/20 | 4.00% x | 過往5年的平均每月賬戶價值 Average Monthly Account Value of the preceding 5 years |
| 25及其後每5年 25 th and for every 5 years thereafter | 5.50% x | 過往5年的平均每月賬戶價值 Average Monthly Account Value of the preceding 5 years |

利息保證

Guaranteed interest

保證賬戶價值（包括撥入保單之利息、額外回報及保證特別回報的總額）將不會少於每年以派息率2.5%計算而累積的賬戶價值（適用於已生效滿15年或以上的保單）
The Account Value (including the total interest, Extra Bonus and Guaranteed Special Bonus credited to the policy) is guaranteed to have accumulated to an amount at least as if the interest rate credited had been 2.5% p.a. (applicable only to policies in force for 15 years or more)

| | |
|--|--|
| 身故保障 ¹⁰ Death Benefit¹⁰ | 總繳基本保費或賬戶價值的101%，以較高者為準 Total target premiums paid or 101% of the Account Value, whichever is higher |
| 末期病症保障 ¹¹ Terminal Illness Benefit¹¹ | 預先獲支付基本計劃及附加保障（如適用）的身故保障 Advance payment of the Death Benefit of the basic plan and Death Benefit(s) under any supplementary benefits (if applicable) |

保單資料 Policy Information

| | |
|--|---|
| 保單類別 Plan Type | 基本計劃 Basic Plan |
| 保單貨幣單位 Currency | 香港保單：美元 / 港元 Policy Issued in Hong Kong: US\$ / HK\$ 澳門保單：美元 / 澳門元 / 港元 Policy Issued in Macau: US\$ / MOP / HK\$ |
| 繳費方式 Payment Mode | 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 |
| 最低基本保費 Minimum Target Premium | 定期供款保單：每年500美元 / 4,000港元 / 澳門元 整付保費保單：10,000美元 / 80,000港元 / 澳門元 (若保單持有人已投保任何「目標必達」系列保單、萬通終身年金、世代傳承教育基金，或同時申請以上系列的定期供款保單，則最低整付保費為5,000美元 / 40,000港元 / 澳門元) Regular-premium Policies: US\$500 / HK\$ / MOP4,000 annually Single-premium Policies: US\$10,000 / HK\$ / MOP80,000 (The minimum single premium for existing policy owners of the "Target Annuity Saver" series, MY Lifetime Annuity, and Generations Saver or for those applying for regular-premium policies of the above series at the same time is US\$5,000 / HK\$ / MOP40,000) |
| 最高基本保費 Maximum Target Premium | 個別考慮 Individual consideration |
| 增加基本保費 Increase of Target Premium | 定期供款保單：每次最低金額為每年100美元 / 800港元 / 澳門元 整付保費保單：每次最低金額為5,000美元 / 40,000港元 / 澳門元 Regular-premium Policies: Minimum amount is US\$100 / HK\$ / MOP800 annually Single-premium Policies: Minimum amount is US\$5,000 / HK\$ / MOP40,000 |
| 提取現金價值（定期提款權益除外） Cash Value Withdrawal (except automatic periodic withdrawal option) | 次數不限，現時每次收取25美元或200港元 / 澳門元提款費用 Unlimited frequency. Currently, each cash withdrawal is subject to a withdrawal charge of US\$25 or HK\$ / MOP200 |
| 定期提款權益 Automatic periodic withdrawal option | 提款費用：豁免 每月提款金額：最低500美元 / 4,000港元 / 澳門元（提款年期最短一年） 每年提款金額：最低6,000美元 / 48,000港元 / 澳門元（提款年期最短三年） 更改已確認的定期提款權益手續費：每次25美元 / 200港元 / 澳門元 Withdrawal charge: waived Minimum monthly withdrawal amount: US\$500 / HK\$ / MOP4,000 (minimum withdrawal period of one year) Minimum annual withdrawal amount: US\$6,000 / HK\$ / MOP48,000 (minimum withdrawal period of three years) Nominal fee for any change after automatic periodic withdrawal option has been confirmed: US\$25 / HK\$ / MOP200 for each change |

投保資料 Basic Information

| | |
|--|---|
| 投保年齡（以上次生日年齡計算） Issue Age (At Last Birthday) | 0 - 17 |
| 保障年期 Benefit Term | 終身 Whole life |
| 繳付保費年期 Premium Payment Term | - 定期供款：5年起 Regular Premium: At least 5 years - 整付 Single Premium |

以上為計劃的一般資料，只供參考之用，並非保單的一部份，亦未涵蓋保單的所有條款。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢或欲索取保單文件之範本，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡。其他查詢請致電客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622。

The above contains general information and is for reference only. It does not form part of the policy and does not contain the full terms of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. For enquiries or to obtain a sample policy document, please contact our consultants, franchised agents or brokers. For other enquiries, please call our Customer Service Hotline: Hong Kong (852) 2533 5555 / Macau (853) 2832 2622.

YFLife 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及「全美5大互惠壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，一起建構非凡未來。

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 Mutual Life Insurance Companies". Leveraging our robust financial background and solid reliability, we are committed to creating a brighter future for our customers 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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註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美5大互惠壽險公司」乃按2021年6月1日《FORTUNE 500》公佈的「互惠壽險公司」2020年度收入排名榜計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The "Five Largest US Mutual Life Insurance Companies" is ranked according to the results of "Insurance: Life, Health (Mutual)" on total revenues for 2020, and based on the FORTUNE 500 as published on June 1, 2021.

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