

YFLife  
萬通保險



未來在我手  
Own the future

# 万通保险国际有限公司

YF Life Insurance International Ltd.

万通保险为云锋金融集团成员，总部设于香港，并于澳门设有分公司，提供一站式风险及财富管理服务。

YF Life is a member of the Yunfeng Financial Group. Headquartered in Hong Kong and operating a branch office in Macau, YF Life offers one-stop risk- and wealth-management consulting services.



## 企业愿景 Corporate Vision

万通保险致力成为一间创造价值，面向未来的国际级保险企业。

YF Life is committed to value creation and to maintaining a reputation as an international company that embraces the future.

## 品牌故事 Brand Story

未来充满不确定性。科技发展一日千里，生活模式日趋多元及复杂。在前景不明的环境下，能安心策划未来实在是一大挑战。为了应付不断变化的市场需求，保险服务必须持续改善，务求与时俱进。我们要让新一代充满自信地掌握自己的未来。

### **我们就是万通保险。**

**万通保险**将卓有远见的领导能力与崭新的金融科技融汇一体。凭借创新科技，我们为港澳、大湾区以至其他地区的个人及家庭，提供富竞争力，兼具环球视野及保险智慧的服务。我们不断求变以迎接保险的未来，但仍然不忘初心。我们细心及专业的团队时刻都将人置于核心位置，为客户、员工、股东及业务伙伴抓紧每个机遇，创造价值。我们重视独立自主，以作出审慎和明智决策。

我们深信，每个人都应拥有掌握自己未来的能力及自主性。我们成熟和具智慧的精英团队，配合尖端科技，加上开明、友善的态度，这个愿景并非遥不可及。

纵然未来变化不定，我们仍有信心掌握未来。

The future is uncertain. Technology is accelerating rapidly. Lifestyles are becoming more diverse and complex. Finding peace of mind in times of uncertainty is challenging. Insurance requires an evolving approach to meet changing expectations and consistently improve our services so we can give new generations the confidence to take control of their future.

### **We are YF Life.**

**YF Life** combines visionary leadership with emerging FinTech opportunities. Our technology-enhanced approach offers competitive global insights and insurance intelligence to individuals and families in Hong Kong, Macau, the Greater Bay Area, and beyond. We're evolving to take on the future of insurance, but we have not forgotten where we came from. Our caring, resourceful team here puts people, customers, employees, shareholders, and partners alike at the core of every opportunity. We value the independence to make mature, sensible decisions.

We believe everyone deserves the resilience and independence necessary to own their future. A mature, intelligent team supported by user-friendly technology and an open, friendly attitude can make it possible.

The future is uncertain. Take control of it with confidence.

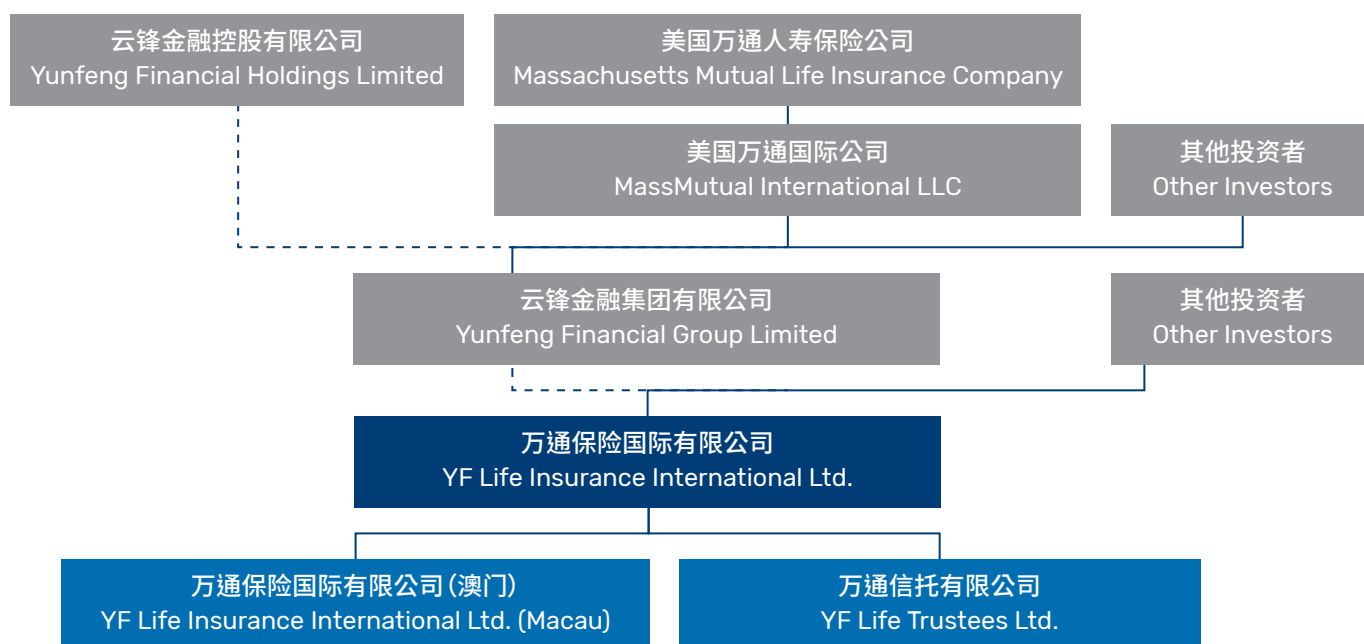
## 强强联手 尽享优势 Leverage the Strength of a Major Alliance

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，以及具备逾 170 年丰富的风险及财富管理经验的“全美 5 大互惠寿险公司”之一的美国万通人寿保险公司。凭借双方在各自领域上的优势、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，一起建构非凡未来。

YF Life Insurance International Ltd. is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, which itself has over 170 years of experience in risk- and wealth-management services and is one of the “Five Largest US Mutual Life Insurance Companies”. Leveraging the strengths of both parties in their respective fields plus their 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.

1. 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。  
Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited.
2. “全美 5 大互惠寿险公司”乃按 2022 年 5 月 23 日《FORTUNE 500》公布的“互惠寿险公司”2021 年度收入排名榜计算。  
The “Five Largest US Mutual Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” on total revenues for 2021, and based on the FORTUNE 500 as published on May 23, 2022.

## 主要股东架构图 Major Shareholders Structure



--- 间接持有 Indirect shareholding



## 稳健财务背景 Robust Financial Background

万通保险的财务实力评级备受肯定，获惠誉国际评级有限公司授予“A-”（强劲）保险公司财务实力(IFS)评级，反映我们稳健的财务表现、充足的资本水平及公司展望稳定。

YF Life has been awarded an “A-” (Strong) Insurer Financial Strength Rating by Fitch Ratings. The affirmation of YF Life's rating is a testament to our solid financial performance, capital adequacy and stable outlook.

## 投资目标 Investment Objective

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。

透过专业的投资管理，实现提高短期收益及可观且稳定的长期投资回报增值的目标，为保单持有人及万通保险创造价值。

YF Life's investment objective is to optimize policyholder returns over the long term with an acceptable level of risk.

Through professional investment management, we aim to enhance current investment yield and realise long-term sustainable capital appreciation, creating long term value for policyholders and the company.

**惠誉国际 A-(强劲)  
保险公司财务实力评级**



## 投资过程 Investment Process

透过现代化、系统化及严谨的投资过程及纪律，我们致力为客户寻找最合适的投资机会，实现投资回报增值及风险管理目标。

主要投资过程包括 (但不限于)：

- ▾ 资产负债匹配管理
- ▾ 长期及短期的资产配置
- ▾ 严谨的投资经理及投资目标的筛选过程
- ▾ 系统化及实时投前投后管理及风险管理工具
- ▾ 流动性管理及情景分析
- ▾ 环境、社会和管治 (“ESG”) 监控

Through modernized, systematic, and prudent investment processes and discipline, we endeavor to invest in the best opportunity for our clients to deliver investment returns with robust risk management.

Major investment processes including (but not limited to):

- ▾ Asset-Liability Management
- ▾ Strategic and Tactical Asset Allocation
- ▾ Robust selection process for investment managers and appropriate instruments
- ▾ Systematic and real-time investment monitoring and risk management tool
- ▾ Liquidity management and scenario testing
- ▾ ESG monitoring

## 全方位投资策略于不同周期获取稳定回报

### Comprehensive Investment Strategy Designed to Achieve Stable Returns through all Business Cycles

- ▾ 多元化投资组合，目的在于维持投资组合的回报稳定性。严选环球股票、债券、其他固定收益资产、房地产、商品市场或私募基金等另类投资工具
- ▾ 强大的投资网络，已与全球多个基金经理建立长期合作关系
- ▾ 投资及风险管理系统化，提高投资效率及应变能力
- ▾ 紧贴投资市场发展及趋势，将 ESG 的因素纳入投资过程

- ▾ Constructing a diversified investment portfolio achieving attractive and stable long-term returns while reducing the portfolio volatility. Sourcing and selecting appropriate investment instruments, including global equities, bonds, other fixed-income, properties, commodities and alternative investment instruments
- ▾ Leveraging extensive investment network and established long-term partnerships with global asset managers
- ▾ Implementing systematic investment and risk management to improve efficiency and responsiveness to fast changing markets
- ▾ Closely monitoring investment development and trends, as well as including ESG considerations in our investment processes

## 信心保证 Confidence Guaranteed



### Double 双位数字增长 Digit Growth

过往廿多年, 新造个人寿险业务业绩  
平均每年增长比率达双位数字

Achieved double-digit average annual growth in new  
individual business over the past two decades

### 340,000+ 索偿 Claims Paid

过往曾处理逾 340,000 宗索偿, 包括  
人寿、医疗、危疾、意外等

Paid over 340,000 claim cases, including life insurance,  
medical, critical illness, accident, etc.

### \$25,000,000,000

曾支付的赔偿及保单利益超过 250 亿  
港元

Paid over HK\$25 billion in policy benefits

上述数字及内容乃截至2022年12月31日。

The above figures and information quoted are as of December 31, 2022.



## 90+ 产品方案 Solutions

产品系列多元化, 提供多达 90 项  
保险及理财方案

YF Life offers a wide spectrum of some 90 insurance  
and wealth-management solutions

## Innovative 灵活创新 and Flexible

凭借锐意创新的经营理念, 提供具  
灵活创意的保障、退休及理财方案,  
并屡获殊荣

YF Life offers flexible and innovative solutions in  
protection, retirement and wealth-management.  
Thanks to our commitment in offering product  
innovation, we have been honored with many awards

## Pioneering 多项首创方案

开拓多项全港澳首创保险方案, 包括:

- ▼ 万用寿险
- ▼ 终身年金计划
- ▼ 追溯保单日保单
- ▼ 无条件人寿保单

YF Life pioneered an array of insurance solutions in  
Hong Kong and Macau, including:

- ▼ Universal life insurance
- ▼ Lifetime annuity plans
- ▼ Policy backdating
- ▼ Guaranteed acceptance policies

## 先进科技平台 Hi-tech Platforms

### 智能投保平台 SMART

- 投保新体验

#### SMART

- a brand-new insurance experience



### YFLink 及 ePS

#### 网上保单服务

- 方便客户管理保单

#### YFLink and ePS (e-Policy Service)

- manage policies with ease



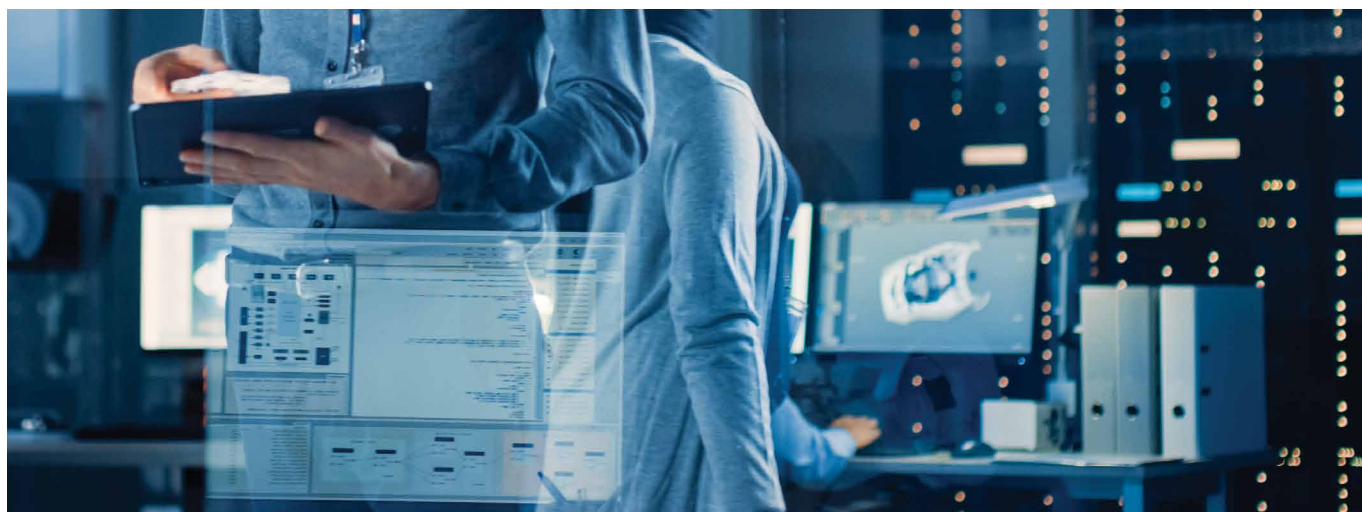
### iWealth 及 iFinance

#### 财务计算机

- 协助客户财策规划

#### iWealth and iFinance

- facilitate financial planning



## 以客为先 Customer First



### 香港及澳门客户服务中心 Hong Kong and Macau Customer Service Center

设于香港及澳门的万通保险客户服务中心位处商业核心地带，紧邻交通枢纽。以简约时尚风格设计的客户服务中心，环境宽敞舒适，由客户服务专员提供保单更改及查询、核保服务、缴费及资料查询等服务；此外，中心亦设有独立会客室，让您在宁静舒适的环境下享用服务。

Our Hong Kong and Macau Customer Service Centers are situated in the central business district, conveniently close to major transportation hubs. The décor is characterized by a contemporary minimalist style, creating a relaxing and spacious ambience. Customers can enjoy a range of services provided by Customer Service Officers, including policy enquiries and changes, underwriting services, payment services, general enquiries, and so on. In addition, separate meeting rooms are available for customers to enjoy these services in a tranquil and comfortable environment.



## 企业社会责任 Corporate Social Responsibility

### 回馈社会 Caring for the Community



- 自 2000 年起, 组成“阳光力量义工队”, 积极参与社会公益活动
- 获社会服务联会颁发“商界展关怀 15 years+”嘉许
- Developed the YF Life Volunteer Team, actively participating in many community service events since 2000
- Recognized with the Caring Company 15 years+ Logo by The Hong Kong Council of Social Service



## 万通保险小太空人训练计划 YF Life Jr. Space Camp Program

自 1999 年起, 全力主办及赞助“万通  
保险小太空人训练计划”, 宣扬“*It is  
Possible!*”的精神

Sole organizer and sponsor of the YF Life Jr. Space  
Camp Program since 1999, promoting the spirit of  
“*It is Possible!*”



# 实力见证 Awards and Accolades

## 屡获殊荣 Our Achievements



### 《iMONEY智富杂志》 优秀保险企业大奖

- 最佳年金产品 (2018-2022)
- 最受欢迎危疾保障 (2020-2022)
- 最受欢迎保险产品 (2018-2019)
- 最佳财富传承产品 (2019)
- 最佳医疗保障 (2019)
- 最佳理赔服务 (2019)
- 最创新产品 (2018)



### iMONEY Insurance Excellence Awards

- Best Annuity Product (2018-2022)
- Most Popular Critical Illness Insurance Product (2020-2022)
- Most Popular Insurance Brand (2018-2019)
- Best Wealth Accumulation and Legacy Planning (2019)
- Best Medical Insurance Product (2019)
- Best Claim Service (2019)
- Best Innovative Product (2018)



### 《彭博商业周刊》金融机构大奖

- 年金计划 - 卓越/杰出大奖 (2015-2022)
- 危疾保障 - 卓越/杰出大奖 (2015-2022)
- 人寿保险 - 卓越/杰出大奖 (2016-2018)
- 储蓄计划 - 杰出大奖 (2019)



### Bloomberg Businessweek Financial Institution Awards

- Annuity Plan - Excellence / Outstanding Performance (2015-2022)
- Critical Illness - Excellence / Outstanding Performance (2015-2022)
- Life Insurance - Excellence / Outstanding Performance (2016-2018)
- Saving Plan - Outstanding Performance (2019)



### 香港保险业联会 香港保险业大奖

- 杰出创意产品/服务大奖 - 人寿保险 (健康保障) (年度三强) 2022

### The Hong Kong Federation of Insurers The Hong Kong Insurance Awards

- Most Innovative Product / Service Award - Life Insurance (Health) (Top3) 2022



### 《指标》财富管理大奖

- 退休产品 - 同级最佳/杰出表现奖 (2012-2021)
- 万用寿险 - 同级最佳/杰出表现奖 (2014-2020)

### BENCHMARK Wealth Management Awards

- Best in Class / Outstanding Achiever - Retirement Product (2012-2021)
- Best in Class / Outstanding Achiever - Universal Life Insurance (2014-2020)



### 资本卓越银行及金融大奖

- 资本卓越保险服务大奖 (2012-2022)

### CAPITAL Merits of Achievement in Banking and Finance

- Best in Insurance (2012-2022)



### 新城财经台 大湾区保险业大奖—香港站

- 杰出年金产品奖(2020-2022)
- 杰出财富传承奖(2021)
- 杰出退休策划产品奖(2020)
- 杰出储蓄产品奖(2020)

### Metro Finance GBA Insurance Awards - HK Region

- Outstanding Annuity Product Award (2020-2022)
- Outstanding Wealth Inheritance Award (2021)
- Outstanding Retirement Planning Product Award (2020)
- Outstanding Savings Product Award (2020)



### 环保促进会《香港绿色企业大奖》

- 优越环保管理奖 (企业) - 优异奖 (2019-2022)

### Green Council Hong Kong Green Awards

- Green Management Award - Corporate (Large Corporation) - Merit (2019-2022)

# YFLife 萬通保險

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## Own the future.



Facebook



Instagram



WeChat



YouTube

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大互惠寿险公司”乃按 2022年5月23日《FORTUNE 500》公布的“互惠寿险公司”2021年度收入排名榜计算。

Remark: 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 2021, and based on the FORTUNE 500 as published on May 23, 2022.

### 客户服务：

香港：香港尖沙咀广东道9号港威大厦6座12楼1208室  
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  
中国内地免费热线：香港400 842 3983 / 澳门400 842 3607

### Customer Service:

Hong Kong: Suite 1208, 12/F, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Hong Kong  
Macau: Avenida Doutor Mario Soares No. 320, Finance and IT Center of Macau, 8 Andar A, Macau  
Mainland China Toll-Free: Hong Kong 400 842 3983 / Macau 400 842 3607

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YF Life Insurance International Ltd.  
www.yflife.com