

| 儲蓄 Save |

保證回報儲蓄計劃 Guaranteed Return Saver

GRS

YFLife
萬通保險



優秀保險企業大獎2018
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資本卓越銀行及金融大獎
2012-2018
資本卓越保險服務大獎

未來就在我手
Own the future

保證回報儲蓄計劃 — 目標在望 成就未來

Guaranteed Return Saver – A brighter future within reach

要在短時間內達成目標，為將來未雨綢繆，你需要穩健的理財工具。**保證回報儲蓄計劃**兼備保證回報與保障的特色，能讓你穩定地增值財富，輕鬆達成目標。

A wealth-management solution offering stable returns helps achieve your goals and secure a better future. **Guaranteed Return Saver** provides guaranteed returns and protection to help build your wealth, so that your dream can be realized as easy as a breeze.

1

2年短期供款 2-year Short Start Term



計劃的繳付保費年期僅為2年，你亦可於投保時一筆過繳付2年保費，預繳保費可享首年保證年利率4.5%。投保無需驗身，讓你輕鬆累積財富，何不立刻行動？

Get started right away with a short premium payment term of 2 years. Best of all, you can prepay the premium for the second year at the outset and earn a guaranteed interest rate of 4.5% p.a. for the first year. No medical examination is required. What are you waiting for?

2

保證回報 Guaranteed Returns



於保單5年期滿時，你便可獲取高達已繳保費總額118%¹的保證現金價值。除可一筆過提取外，你亦可選擇分期每月領取，靈活配合你的理財需要。

On the 5th policy anniversary, a guaranteed cash value of up to 118%¹ of total premiums paid will be available. You may opt to receive the savings in a lump sum or by monthly payments to cater for your financial needs.

3

安枕無憂 Worry-free Protection



身故保障提供回奉保證

若受保人不幸身故：

選擇1：保單的 (i) 已繳保費總額²的105% 或 (ii) 保證現金價值 (以較高者為準)³ 將支付予指定受益人。

選擇2：指定受益人可選擇延後至保單期滿日才收取身故保障，金額將相等於期滿保證現金價值⁴。

Death Benefit Guaranteeing Refund of Capital

In the unfortunate event of the death of the Insured:

Option 1: (i) 105% of total premiums paid² or (ii) Guaranteed Cash Value, whichever is higher³, will be paid to the designated beneficiary.

Option 2: The designated beneficiary may opt to defer receiving the Death Benefit till policy maturity. The benefit will be equal to the Guaranteed Cash Value upon maturity⁴.

額外意外身故賠償⁵

如受保人因意外導致身故，計劃會額外支付相等於期滿保證現金價值的50% 予指定受益人，作為意外身故賠償。

Additional Accidental Death Benefit⁵

If the Insured passes away as a result of an accident, an Additional Accidental Death Benefit equivalent to 50% of Guaranteed Cash Value upon maturity will be payable.

例子 Example

Ada 要為兒子未來的升學作好準備，她選擇投保保證回報儲蓄計劃，目標於保單期滿時達到儲蓄金額1,000,000 港元。

To pave the way for her son's future education, Ada takes out a Guaranteed Return Saver. Her targeted savings amount is HK\$1,000,000 upon policy maturity.

按年繳付

首年及次年保費為433,382港元，總繳保費為866,763港元

一筆過繳付

首年保費為433,382港元，而預繳保費可享有4.5%保證年利率計算的保費，所以預繳保費為414,719港元，一筆過的總繳保費為848,101港元。

Annual payment

HK\$433,382 for the first and second year. The total premium amount is HK\$866,763.

Lump sum payment

HK\$433,382 annual premium for the first year. As a guaranteed interest rate of 4.5% p.a. will be offered on the prepaid premium, the premium amount for the second year is HK\$414,719. The total premium amount is HK\$848,101.

保單年度終結 End of Policy Year	保證現金價值 Guaranteed Cash Value	身故賠償 Death Benefit	按年繳付 Annual Payment	一筆過繳付 Lump Sum Payment
1	366,000*	455,051*	保費總額 Total Premiums \$866,763	保費總額 Total Premiums \$848,101
2	811,000	910,102	期滿保證回報 Guaranteed Return at Maturity 115.37%	期滿保證回報 Guaranteed Return at Maturity 117.91%
3	840,000	910,102	保費總額 of Total Premiums	保費總額 of Total Premiums
4	910,000	910,102		
5	1,000,000	1,000,000		

* 如以一筆過繳付首年及次年保費，現金價值總額為786,380港元，而身故賠償則包括預繳保費連利息，金額為888,433港元。

If the premiums of the first and second year are paid in lump sum, the total Cash Value will be HK\$786,380 and the Death Benefit will be HK\$888,433 (including the prepaid premium plus interest).

註：以上例子之數字經四捨五入調整至整數。

Remarks: The figures in the above example are rounded to the nearest integer.

附註

- 1 此百分比是以四捨五入方式調整至整數，最高的保證現金價值為已繳保費總額的117.91%，並適用於預繳保費保單。
- 2 不包括已被遞減的基本計劃的每年保費（即部分退保）或預繳保費。
- 3 所支付金額包括預繳保費連利息（如適用），惟須扣除保單債項（如有）。
- 4 適用於受保人在身故當天保單已繳交全數保費，並沒有保單債項或提取預繳保費。
- 5 適用於受保人於70歲前意外身故，以每位受保人250,000美元 / 2,000,000港元為限。

Notes

- 1 The percentage is rounded to the nearest integer. The highest Guaranteed Cash Value is 117.91% of total premiums paid, and is applicable to prepayment policies.
- 2 Excluding the Annual Premium of a Basic Plan that had been reduced (i.e., partial surrender) or any prepaid premium.
- 3 The payment includes the prepaid premium plus interest (if applicable), net of policy debt (if any).
- 4 Applicable if the premiums have been fully paid on the day the Insured passes away, with no policy debt or withdrawal of prepaid premium.
- 5 Applicable if the Insured dies before age 70 due to accident. Maximum US\$250,000 / HK\$2,000,000 per life.

主要產品風險

繳付保費年期及保障年期

你應就2年的繳付保費年期持續繳付保費。如逾期未繳付的保費加上任何尚未償還的保單債項超過當時的保證現金價值，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值（如有）將會支付予你。

保障年期為5年。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿
- 保單債項到達保證現金價值
- 保單持有人呈交書面要求終止本保單
- 受保人身故

提早退保

本產品是為持有保單至期滿而設。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

受保人若在保單日期起計一年內自殺，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退還已支付之保費（扣除已支付或將獲支付之賠償金額及保單債項（如有））。

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，而你並未根據本保單提出任何索償，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：澳門南灣大馬路517號南通商業大廈16樓E2座），並確保本公司的辦事處於交付保單的21天內，或向你/你的代表人發出《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天內（以較早者為準）收到書面要求。於收妥書面要求後，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。

Key Product Risks

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with the premium payment term of 2 years. 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 policy debt) will be paid to you (if any).

The Benefit Term is 5 years.

Termination

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

- On the Benefit Expiry Date
- The Grace Period ends
- The amount of Policy Debt reaches the Guaranteed Cash Value
- The policy owner submits a written request to terminate this policy
- The Insured dies

Early Surrender

The product is intended to be held to maturity. 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 subject to its credit risk.

Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, our total liability shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any).

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 and have not made any claim under this 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 Praia Grande No.517, Edificio Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue 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.

「保證回報儲蓄計劃」一覽表

Guaranteed Return Saver – at a glance

利益項目 Benefits	
保證現金價值 Guaranteed Cash Value	可於退保、保單期滿或保單終止時被提取 按年繳交保費 期滿保證回報：115.37% 已繳保費總額（相等於3.23% 的保證年化回報率） 預繳保費 期滿保證回報：117.91% 已繳保費總額（相等於3.35% 的保證年化回報率） To be paid upon surrender, maturity or termination of the policy Premium paid annually Guaranteed return upon maturity: 115.37% of total premiums paid (equivalent to a 3.23% annualized guaranteed rate of return) Premium prepayment Guaranteed return upon maturity: 117.91% of total premiums paid (equivalent to a 3.35% annualized guaranteed rate of return)
預繳保費保證利率 Guaranteed interest rate on prepaid premium	首年4.5% p.a. for the first year
其他保障 Other Benefits	
身故賠償 Death Benefit	選擇 1： 105% 已繳保費總額 ² 或 保證現金價值，以較高者為準 ³ 選擇 2： 如延後至保單期滿日才收取身故保障，則金額將等同於期滿保證現金價值 ⁴ Option 1: 105% of total premiums paid ² or Guaranteed Cash Value, whichever is higher ³ Option 2: If the payment of the Death Benefit is deferred till policy maturity, it will be equal to the Guaranteed Cash Value upon maturity ⁴
意外身故賠償 Accidental Death Benefit	50% 期滿保證現金價值 ⁵ of Guaranteed Cash Value upon maturity ⁵
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	美元 / 港元 US\$ / HK\$
繳費方式 Payment Mode	年繳或預繳保費 Annual payment or prepayment
最低保費 Minimum Premium	每年10,000美金 / 80,000港元 US\$10,000 / HK\$80,000 annually
最高保費 Maximum Premium	每年1,250,000美金 / 10,000,000港元（以每位保單持有人及每位受保人計算） US\$1,250,000 / HK\$10,000,000 annually (on a per policy owner basis and per insured basis)
投保資料 Basic Information	
投保年齡 Issue Age	Age 0-70 歲
繳付保費年期 Premium Payment Term	2 年 Years
保障年期 Benefit Term	5 年 Years

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，請參閱保單的條款及保障。如有垂詢，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622。

This 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 Terms and Benefits of the policy for benefit coverage, exact terms and conditions and exclusions. For enquiries, please contact our consultants, franchised agents or brokers, or 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。雲鋒金融集團的主要股東包括雲鋒金融控股有限公司以及美國萬通國際公司，而雲鋒金融控股有限公司的股東為馬雲先生及虞鋒先生。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 MassMutual International LLC. Yunfeng Financial Holdings Limited is a company owned by Mr. Jack Ma (Yun) and Mr. David Yu (Feng). 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.

萬通保險國際有限公司
YF Life Insurance International Ltd.
www.yflife.com

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Head office & subsidiaries: 27/F, YF Life Tower,
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