

Protect your loved ones while fulfilling your promises

2019 version



HSBC
Life

Many people have never earnestly looked at a long-term plan for their financial security. This lack of foresight means they become vulnerable when beset by misfortune. As society evolves and the life expectancy of Hong Kong people become longer, there is a need for a better understanding the health risks we are exposed to as well as more effective protection against them. An appropriate life insurance plan is therefore, all the more important.



Content

Ch.1

Protection for your life while planning for your future

- Different protection considerations for different stages in life 1-2
- The Health Protection “Gap” 3

Ch.2

Be alert to warning signs so as to ensure good health

- The three major life-threatening diseases 4-6
- Eldercare 7
- Dementia 7
- ARIA (Automatic Retinal Image Analysis- Risk Assessment) 7
- Social service support 8
- Trends in anxiety/mood Disorders 8

Ch.3

Tips on how to manage your health

- The era of genetic testing 9
- How the ONEdna+ DNA test can power your health journey 10
- The ONEdna+ DNA test - A simple way to uncover what your genes already know 11
- Know more about breast cancer 12

Ch.4

Recommendations from specialists

- Dr. Yang Jun Jun – Senior Lecturer, Clinical Division, School of Chinese Medicine, Hong Kong Baptist University 13-14
- Ms Sharon Chan, US registered dietitian 15-16

Ch.5

Case Study

17-18

Ch.6

Setting up your protection plan

19

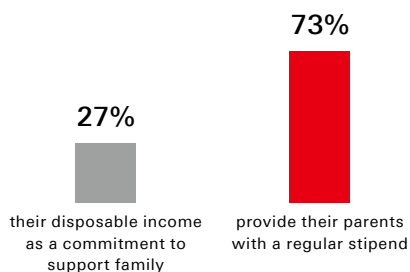
Different protection considerations for different stages in life

Only with good health can you fully enjoy life with your family. Hong Kong has the longest life expectancy in the world¹. Government statistics predict that the average Hong Kong male life expectancy for those born in 2018 will be 82.2 years and that of the average female will be 87.6 years². At different stages in life, you'll play a different role and care for different family members. This is all the more reason for you to stay healthy.

Your first pay packet? Protect your parents

When you leave the comfort of school and start making a living, there is much to learn and consider.

According to the HSBC "The Power of Protection – Facing the future" Hong Kong report in 2017, 73% of interviewees provide their parents with a regular stipend of up to 27%³ of their disposable income as a commitment to support family.

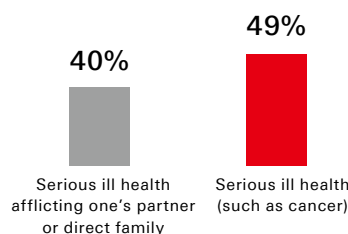


As a responsible, family-oriented person, you no doubt want to provide for your parents. A life insurance policy is a good way of showing your appreciation.

Wedding bells? Look after your new family

Marriage means a commitment to taking care of your better half. When the average Hong Kong household expenditure has reached HKD 27,627⁴ and during 2016/17, the average personal healthcare expenditure has reached HKD21,433⁵.

The HSBC "The Power of Protection – Facing the future" Hong Kong report has shown us that interviewees believe the greatest threat to their financial stability in terms of health issues⁶ include:

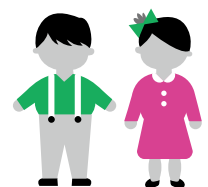


As the primary provider for your family, you should always consider planning for the possibility of being struck down by a serious illness or an accident that renders you unable to provide. What steps can you take now to ensure that your family is provided for should such misfortune befall you?

Hearing the patter of tiny feet? Time to save up for education

You should of course be wary of your children's. In the 2017/18 school year alone, the obesity rate for primary school children in Hong Kong was at 17.6% and a staggering 19.9%⁷ for secondary students.

In other words, one in every five were considered obese. The chance of a child suffering from illness as a result of being obese, prolonged usage of electronic equipment or lack of dental care is worrying and may well add to the strain of unexpected household expenditure.



You should consider providing them with a multi-faceted financial plan, including an insurance plan

1 International comparison of life expectancy 2017, Ministry of Health, Labour and Welfare, Japan
2 Hong Kong Government Census and Statistics Department, Hong Kong Population Projections 2017-1066

3 HSBC "The Power of Protection – Facing the future", 2017
4 Hong Kong Government Census and Statistics Department, 2014/15 Household Expenditure Survey



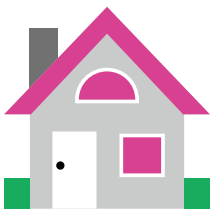
Owning a property – mortgage protection

Leaving a legacy to your loved ones? Make arrangements for better succession

Love bonds us all

In recent years, society has come to accept the importance of insurance as a form of protection. Critical illness, life and medical insurance has become commonplace. However, how many people understand the need for insurance protection when buying a property?

You should consider your ability to make mortgage payments if you are struck down by ill fortune and make appropriate plans to ensure your family keeps a roof over their heads.



You should plan for enough protection for your family so they don't have to worry about mortgage repayments.

The HSBC "The Power of Protection – Facing the future" Hong Kong report in 2017 shows that of the primary providers interviewed. Only 24% of parents have money set aside to leave to their children to ensure their financial security. Only 22% have appointed legal guardians to care for their families in times of disaster. Those that have set up power of attorney (17%) for their financial and legal affairs or those that have made a will (15%) number even fewer.

24%



have money to leave to their children to ensure their financial security

22%



have a legal guardian in place

17%



have a power of attorney

15%



have a will or testament



Talk to your loved ones about your desire to secure their future in the event of your passing. Let them know of these options and discuss with them which solution would make the most sense.

Whether it is our loving grandparents, devoted cohabitants, selfless foster parents or committed partners, insurance is an act of love we all deserve.

HSBC Life believes in a society that's evolving and displaying commitment in diverse ways. Being the first insurance company to officially expand and communicate the range of acceptable beneficiaries' of its life insurance policies at application stage – giving your loved ones the best kind of security.



From this day on, make sure each important relationship is "protected" by love.

5 Hong Kong Government Food and Health Bureau, 2016/17 Health Expenditure

6 HSBC "The Power of Protection – Facing the future", 2017

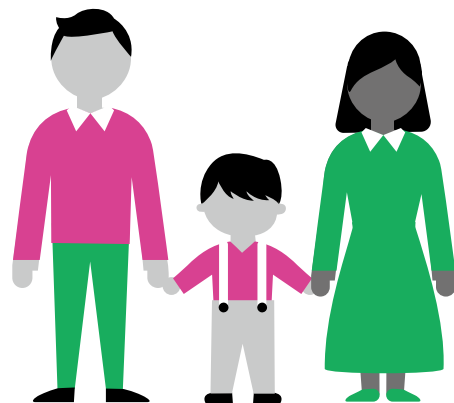
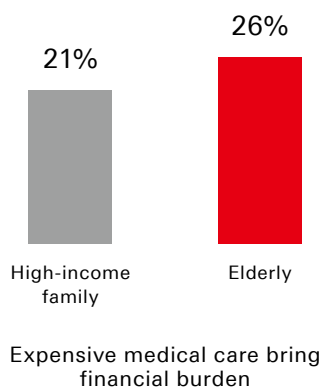
7 Hong Kong Department of Health "Overweight and obesity, 2018"



The Health Protection “Gap”

According to a report published by Swiss Re⁸, the aggregate Health Protection Gap in 2017 across 12 Asian countries reached USD1.8 trillion. The Health Protection Gap in Hong Kong alone was estimated to be at USD23 billion, equivalent to about 12% of the average household income. The high cost of medical care has become a heavy burden to many families; 26% with elderly family members are beset by unexpected medical expenses and 21% of high-income families suffer through the more expensive medical care options they have chosen.

The report also shows that the average size of the Health Protection Gap for a family with one child is 5.5 times that of a family with no children; a clear indication that there is inadequate health protection planning for new family members. Moreover, 61% of daily smokers believe that they are in good health and as such underestimate the need to reserve funds for healthcare expenses. When these families are faced with unexpected and large medical costs, the financial stress is immediate and often quite dire.





Hong Kong owns a relatively comprehensive healthcare system with plenty of medical information readily available. The more you understand, the better you can be prepared, and the better you can protect your family.

The three major life-threatening diseases

Cancer, Pneumonia and Heart diseases are the three main “killer” diseases, taking the lives of tens of thousands of Hong Kong people each year. According to statistics from the Department of Health, in 2017, Cancer lead to 14,354 deaths, Pneumonia lead to 8,032 deaths and Heart Diseases lead to 6,138 deaths¹.



Warning sign: Cancer

Colorectal cancer, Lung cancer and Breast cancer are the three most common cancers found in Hong Kong patients.

Colorectal cancer

(No of deaths: 2,138¹)

Most cases for colorectal cancer are developed from polyps in the colon owing to smoking, excessive consumption of red meat or obesity. Through screening of colorectal cancer means a greater chance of preventing.

Lung cancer

(No of deaths: 3,890¹)

Lung cancer is the number one killer for cancer, which might be caused from smoking or air pollution. As early stage symptoms may not be obvious, quite often a diagnosis is only confirmed after a patient has entered the terminal stages of the disease, leading to a higher death toll.

Breast cancer

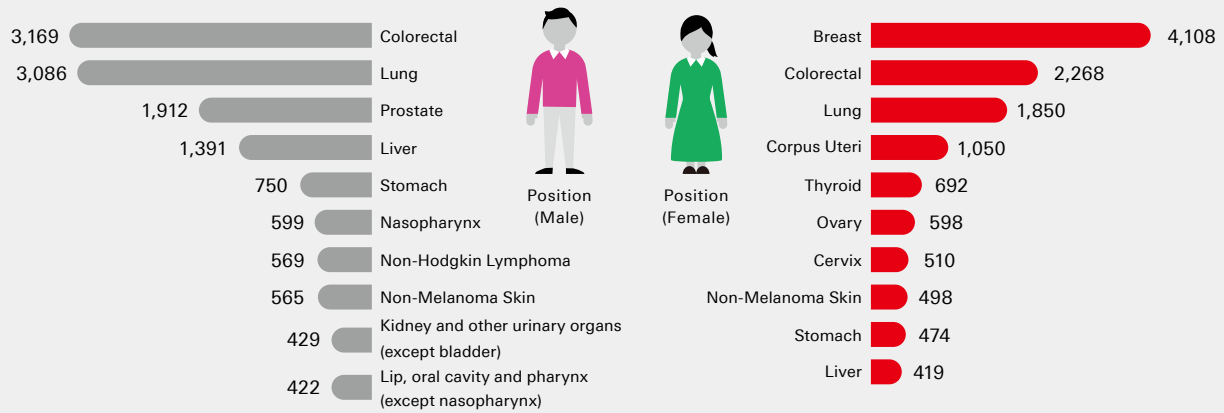
(No of deaths: 724¹)

Breast cancer is the most common type of cancer among women in Hong Kong and the exact causes are unclear. High risk factors like living and eating habits, lack of exercise and never having been pregnant are some possible factors.

Even though cancer is often fatal, regular medical check-ups and early stage intervention can greatly increase the chances of recovery.

¹ Department of Health: Ten Three killers with number of Deaths for Male/Female in 2017
HealthyHK, Department of Health: Number of Deaths in 2017

2016 Common cancer with number of new cases²



Medical expenses for various cancers

Colorectal Cancer

Items		Reference charges (Approximately HKD)
Colorectal Cancer surgery ³	Hospital fees	HKD78,400
	Doctor's fees	HKD106,600
	Total	HKD185,000
Chemotherapy ³	Hospital fees	HKD21,050 per day
Colonoscopy with or without polypectomy ⁴	Hospital fees	HKD10,500
	Doctor's fees	HKD12,605
	Total	HKD23,105
Colectomy (Open) ⁴	Hospital fees	HKD106,927
	Doctor's fees	HKD99,600
	Total	HKD206,527
Laparoscopic Anterior ⁵	8 nights 7 days accommodation	HKD209,000 (please refer to respective website)

Lung Cancer

Items		Reference charges (Approximately HKD)
Bronchoscopy with or without biopsy (day surgery) ⁶	Hospital fees	HKD16,651
	Doctor's fees	HKD14,300
	Total	HKD30,951
Targeted therapy drugs EGFR-Mutated Lung Cancer ^{7,8}	Monthly fee	HKD50,000 - 60,000 (price of private hospitals or clinics, self-financed for non-eligible patients of public hospitals)

2 Hong Kong Cancer Registry: Leading Cancer types in 2017 (Last update: Oct 2018)

3 Hong Kong Adventist Hospital (2018)

4 St. Paul's Hospital (2017)

5 Union Hospital (2018)

6 St. Paul's Hospital (2018)

7 AstraZeneca Pharmaceuticals. TAGRISSO (osimertinib).

Summary of Product Characteristics (2018)

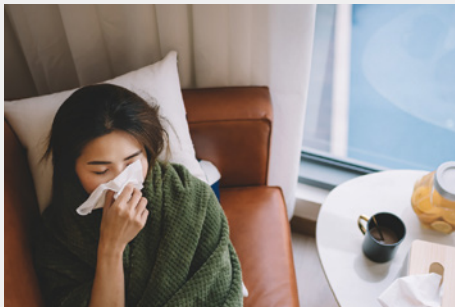
8 Soria J-C, Ohe Y, Vansteenkiste J, et al; FLAURA Investigators. Osimertinib in untreated EGFR-mutated advanced non-small-cell lung cancer. N Engl J Med. 2018; 378:113-125

Breast Cancer

Items		Reference charges (Approximately HKD)
Excision of Breast Mass (day surgery) ⁹	Hospital fees	HKD21,359
	Doctor's fees	HKD31,850
	Total	HKD53,209
Ultrasound Guided Excision of Breast Lump ^{9A}	Hospital fees	HKD19,990
	Doctor's fees	HKD34,500
	Operation Theatre charge	HKD15,000
	Anaesthetist fee	HKD9,500
Total	HKD78,990	
Breast Cancer chemotherapy ¹⁰	Pre-chemotherapy check-up	HKD2,500
	Chemotherapy medication	from FOC to HKD48,000
	Chemotherapy support medication (Filgrastim)	HKD350 per dose, 4 to 7 doses per week
	Day chemotherapy treatment centre	HKD100 per visit
	Target medication (Herceptin)	HKD250,000 to HKD270,000 (paid by patient)
Target medication (Pertuzumab)	HKD27,000 per dose	

The above data and medical costs are presented as example and for reference only, where costs for treatment such as operation, test, and treatment are not exhausted for different diseases, as such these are not supposed to be used in lieu of the references and advices of your physician or other professional clinical practitioners. If you have any health issue, please consult your physician directly. The exact charges would be subject to change in accordance with patient's condition, case complexity and individual doctor's charge incurred. We do not undertake any obligation to issue any further publications to you or update the contents of this booklet and such contents are subject to changes at any time without notice. They are expressed for general information purposes only and do not constitute advice or recommendation.

Infectious Disease: Pneumonia



Pneumonia is the second most lethal disease among Hong Kong people. It is usually caused by germs, viruses or fungi. In 2017, 60,446¹¹ inpatient discharges and deaths were related to pneumonia.

The most common types of pneumonia are Bacterial pneumonia, Legionnaires' disease and Viral Pneumonia. Children, the elderly and patients with chronic illnesses are especially susceptible¹². The normal course of treatment would involve antibiotics. Pneumonia vaccines are now also available for high risk patients and children under the age of two.

Heart Diseases



Heart diseases ranks the third on the list of killer diseases in Hong Kong, with Coronary Heart Disease the major cause of mortality. In 2017, the number of deaths were 3,867¹³.

Coronary heart disease occurs when cholesterol layers deposit on the inner walls of coronary arteries, thus narrowing or even clotting them. This reduces blood supply to heart muscles and causes cardiac arrest¹⁴. Patients may also experience exertional angina after violent exercise at most of the time.

The high risk factors of coronary heart disease include high blood pressure, hyperlipidemia, smoking, diabetes, obesity, over stress, lack of exercise and inherited medical conditions. To prevent coronary heart disease, regular check-ups and a healthy balanced lifestyle are vital. Cutting out smoking, food high in fats and cholesterol, suitable exercise and stress management are all helpful in reducing the risk of heart diseases¹⁵.

9 Hong Kong Baptist Hospital (2018)

9A Union Hospital (2018)

10 Hong Kong Breast Cancer and Disease Centre

11 HealthyHK, Department of Health: Pneumonia (2017)

12 The Hong Kong Asthma Society: Pathology and causes of Pneumonia

13 HealthyHK, Department of Health: Coronary Heart Diseases (2017)

14 Centre for Health Protection, Department of Health: Heart Diseases

15 Care for your Heart: Coronary Heart Diseases



Eldercare

A research jointly published by HSBC Life, The Women's Foundation and The Sau Po Centre on Ageing, University of Hong Kong has indicated that the number of elderly under care in Hong Kong will double within twenty years. This segment is likely to grow from 5% of the population to over 11% within 40 years. The total spending on elderly care will rise from HKD38.8billion in 2018 to HKD126billion in 2040 and to a staggering HKD222.4billion in 2060. Undoubtedly a huge strain on the resources of the working population with elderly to look after. For details of the research, please visit www.hsbc.com/hk/eldercare.



- According to the Hospital Authority, in 2017, there were 5 to 8 dementia sufferers per 100 elderly over the age of Sixty-five¹⁶.

- For over Eighties, this figure was as high as 20-30%¹⁶.
- The Hong Kong Council of Social Service estimates that there will be up to 280,000¹⁷ dementia sufferers in Hong Kong by the year 2036.



Dementia

If you have a family member with Dementia, you might also need long term care and how family be prepared? Dementia is a degenerative brain disease characterized by the progressive loss of cognitive ability. Patients will suffer from short-term memory loss initially, moving on to a loss of the physical and mental ability to handle every day tasks. This is often accompanied by fluctuating emotions and poor verbal expression. Latter stage patients even have to rely on others assisting them with their daily needs¹⁸.

Automatic Retinal Image Analysis for Dementia Risk Assessment

Is it possible to assess the risk of dementia for the elderly family members? The Automatic Retinal Image Analysis (ARIA) that has long been used in determining the risk of strokes, can now be used to assess the risk of dementia also. It makes use of MRI imagery as a basis for analysing whether there is a build-up of age-related White Matter Hyperintensities (WMH) in the brain and has been proven to be over 90% sensitive to the condition. WMH is the result of damage to small blood vessel walls and has been shown to be related to defective cognitive functions such as memory, conceptualisation and vision. The test itself is simple, quick, inexpensive and non-invasive. All that is required is for an image of the patient's retinal pattern to be sent to a centralised data processing system, and a report can be generated within 15 minutes¹⁹.

16 Hospital Authority of the Hong Kong SAR

17 The Hong Kong Council of Social Service

18 Dementia Friends Hong Kong: About Dementia

19 The Hong Kong Lutheran Social Service

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Social service support

If you have family member with a high risk of dementia, there are a lot of social service support your family with appropriate treatment and training for them. The Hong Kong Lutheran Social Service was set up in 1977 to provide community service for the underprivileged in Hong Kong. It provides a range of services including Day Care services for children and the elderly. The HKLSS established the first elderly toy library in Hong Kong for the express purpose of helping the elderly to stave off dementia¹⁹. The hope is that stimulation of the brain through “free” games would be enjoyable while reducing the need for medication at the same time.



Trends in anxiety/mood Disorders

Everyone has reasons to be anxious. It could be work or life-related stress. The elderly people are likewise. They may feel stress from a downturn on their health, financial or life situations.

Children often feel anxious when they are cut off from their guardians, or have to deal with stressful social or emotional situations such as exams, or being boxed in an elevator²⁰.

A sense of anxiety is normal under duress. However, if it persists after the threat has subsided, then the person may as well suffer from an anxiety disorder. Severe cases may even hinder the person’s education and social life.

Up to 20% of the population will have had an anxiety disorder²¹ of some sort during their lifetime. To effectively prevent against it, one must learn to accept one’s emotions and train up one’s resilience upon facing adversity.

It would also be helpful to lead a healthy lifestyle. Adequate sleep, a balanced diet, regular exercise and suitable relaxation will help combating mood disorders. Understanding emotional management will also be useful in maintaining robust mental health.

20 Hospital Authority

21 Institute of Mental Health castle Peak Hospital – Mental Health info



The era of genetic testing

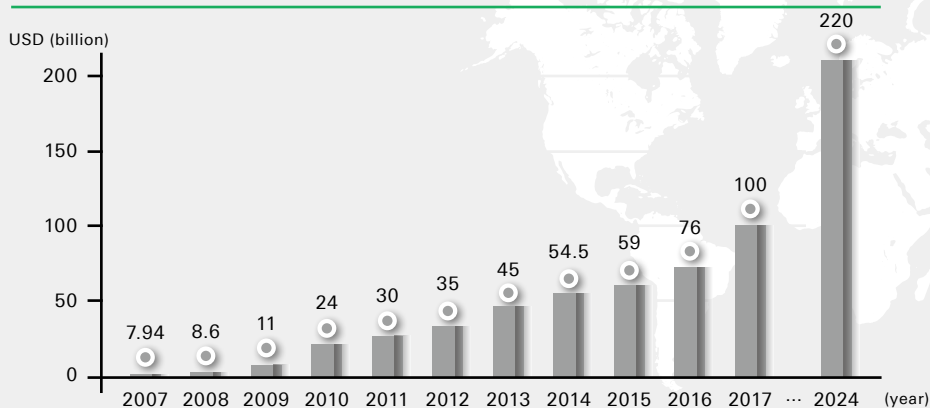
Your DNA is the code which determines how your body functions. It resembles spiralling ladders, called helices. Each helix is made up of bits, called nucleotides. Letters (A, T, C, G) are assigned to represent the four different types of nucleotides. Humans are genetically 99.9% similar, but small differences in our nucleotides make all the differences, such as variability in height and skin colour. These differences explain the varying degrees of risks for diseases, as well as the variability in response to different types of exercise and diets.



Genetic Testing - A Global Growing Trend

Globally, the genetic testing market has been growing at a fast rate in the last few years. In fact, the global market cap is set to exceed USD 22 billion (HKD 173 billion) by 2024, which is only 5 years away.¹

Global Genetic Testing Market Size



¹ Source : Forward, The Economist, Jing Data, Blue book of ageing. The above information are provided from Prenetics Limited ("Prenetics") and are for your reference only. They are not intended to constitute a recommendation or advice to any persons or to be as basis for any decision. There are various lifestyle factors determining your health and well-being which cannot be genetically tested. You are recommended to consult your own medical practitioners for medical/ health advice. Prenetics, which is fully separate and independent from the HSBC Group. HSBC Life (International) Limited and The Hongkong and Shanghai Banking Corporation Limited are not related to Prenetics.



How the ONEdna+ DNA test can power your health journey



**Prevention of
Diseases**



**Awareness of
Personal Nutritional
Needs**



**Decrease in Future
Medical Costs**



**Improvement in
Overall Health**

The Relationship Between Genetics & Lifestyle

The fact is, our genes establish many of our “default settings”, the same way a computer programme’s default settings determine the programme options. What science is learning, is that one can, to a large degree, change these settings. Take heart disease as an example, scientists found that genes can double the risk of the disease but by maintaining a healthy lifestyle – by not smoking, by exercising moderately and by eating a good diet with fruits, vegetables and grains, the risk can be decreased by half.

Understanding our own genetics allows us to become more aware of our health status and disease risks. With this valuable information, we can then take proactive measures by living right to modify our risks and stay healthy.

Exclusive offer to HSBC Life Customer

Successful application for any of the selected Life Insurance Plans, you will be offered a ONEdna+ DNA test*

ONEdna+ DNA Test offer you two choices: ONEdna+ Wellness or ONEdna+ Cancer to learn about your disposition towards stress and sleep, health risks, dietary sensitivities and nutrient profile or your genetic risk for 8 common hereditary cancers.

* Applicable to designated plans only – including Family Goal Insurance Plan, Goal Access Universal Life Plan (Protection), HSBC Comprehensive Critical Illness Protection Plan, Jade Global/Jade Ultra Global Generations Universal Life (not applicable if the policy currency is CNY), Privileged Term Protection Plan, WholeLife Protection Plan and HSBC Ruby Global Life Insurance Plan. ONEdna+ DNA Test is provided by Prenetics Limited.



The ONEdna+ DNA Test - A simple way to uncover what your genes already know

Contrary to popular belief, getting your genome sequenced is not complicated or invasive in nature. It can be done through a simple saliva swab, which is a swab that you place in your cheek to collect the cells in your saliva. The laboratory can analyse this saliva swab to discover a wealth of insights about you locked in your DNA.

Nutrient Needs

Discover food for your unique nutrient needs. Categories include: Vitamin B6, Vitamin B12, Vitamin C, Vitamin D, and Folic Acid

Stress & Sleep

Adjust your habits for optimal well-being. Categories include: Stress Tolerance, Sleeplessness, Sleep Duration, and Sleep Time

Health Risk Profile

Lower your risk for developing health conditions. Categories include: Heart Disease, High Cholesterol, Non-Alcoholic Fatty Liver Disease, Obesity, and Stroke

Cancer Risk

Assess your risk for common hereditary cancers. Categories include: Breast Cancer, Colorectal Cancer, Melanoma, Pancreatic Cancer, Stomach Cancer, Uterine Cancer, and Ovarian Cancer



Success Stories from Genetic Testing



“

With a family history of cancer, I might have a higher risk of cancer too. ONEdna health test covers 8 types of cancers. It gives me a positive message to take responsibility for my family's well-being. If I have any

health risks, I have to deal with them proactively. ” **Ray**

“

Anything that affects my healthy also affects my family and the child's future. I also want to be aware if I have any inherited genes that could be passed on to my child. Together with the protection HSBC provides, the ONEdna health test helps me and my family live healthier... After getting my test results, I started using the ONEdna App. Before having my meal, I usually use the Snap function to send a picture of my meal to [my health coach], who gives me professional and personalized advice. [This] helps me stay on top of my health. ” **Lorraine**





Know more about breast cancer

How do you know whether you need a DNA test?

- 1) If your direct family has mutated genes, you are an early-onset cancer patient (aged 45 or below) or if you've contracted both breast and ovarian cancer at the same time, you should have your DNA tested.
- 2) If such mutated genes are present, you should immediately start a rigorous monitoring programme so as to identify and intervene should cancer develop.

Breast cancer is the number one killer among women. At the moment, there is one breast cancer patient for every 15 women in Hong Kong.

If you don't want to become the next patient, you may want to consider DNA testing.

In all existing breast cancer cases, about 10% - 15% are hereditary. Through DNA testing, you can confirm whether you carry the breast cancer causing mutated gene.

- A patient with the BRCA 1 or BRCA 2 gene mutation has an increased risk of contracting hereditary breast cancer, ovarian cancer, prostate cancer and other forms of cancer.
- The ratio of Asian under the age of 40 with such gene mutations is approximately twice that of Caucasians.

High-Risk Breast Surveillance Programme

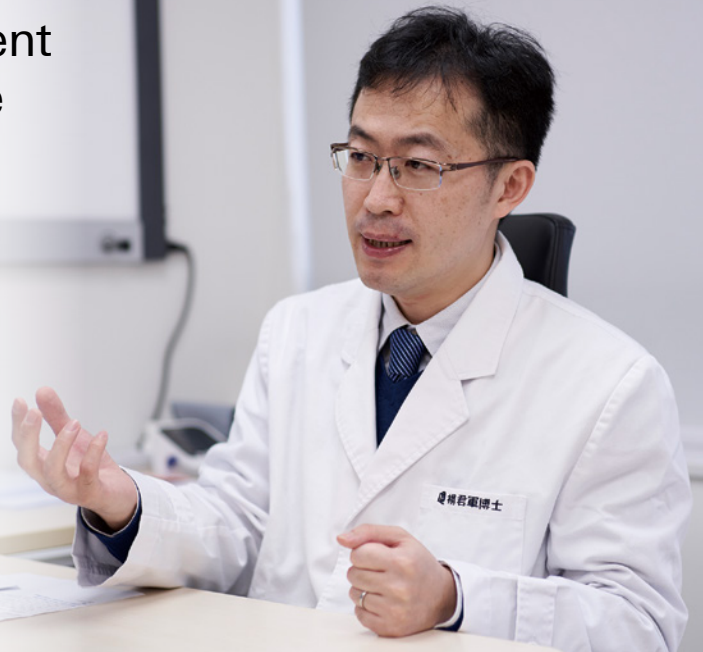
Sponsored by HSBC Life, Hong Kong Hereditary Breast Cancer Family Registry is now offering a free comprehensive High-Risk Breast Surveillance Programme. This is a first of its kind sponsored programme to include 3D mammogram, breast ultrasound and MRI breast scan. Priority will be given to those low and middle income groups. The genetic mutation carriers' access to screening for early cancer detection.

Established in 2007, Hong Kong Hereditary Breast Cancer Family Registry (THE REGISTRY) is dedicated to helping the high risk families who have hereditary cancers and to conducting related medical research. They raise fund from the public to support low-income high-risk families to undergo genetic tests. Also, they organize education campaigns to increase public knowledge on hereditary cancers so that the general public concern more about their health and undertake preventive measures against hereditary cancers. THE REGISTRY has joined forces with The University of Hong Kong to set up the largest database and biobank of hereditary breast cancers specimens in Chinese.

Technology boosts advancement in traditional Chinese Medicine

Dr. Yang Junjun, Senior Consultant,
Hong Kong Baptist University-Hong Kong Jockey Club
("HKBU-HKJC") Chinese Medicine Disease Prevention and
Health Management Centre

Over the years, traditional Chinese medicine ("TCM") has been moving on with the times by making use of modern science and technology that underpin the inheritance and promotion of the practice. Dr. Yang pointed out that new technologies are driving TCM advancement with greater benefits to patients. Some of the new devices and technologies in application are the electromagnetic wave therapy device (more commonly known as "Aladdin's Lamp"), the auricular point detector, Chinese medicine granules (a scientific approach of preparing Chinese medicine powder), the smoke-free moxibustion electronic device, etc. Recently, online TCM consultation is made possible with the use of the Internet and application softwares that enable patients to provide information to the TCM practitioner while staying at home.



TCM practitioners used to diagnose illnesses from the procedures of "Inspection, Auscultation/Olfaction, Inquiry and Pulse Palpation". It is said that the new Chinese Medicine Four Diagnostic Instrument can help practitioners come up with more accurate diagnoses. What are the functions of this device?

The Chinese Medicine Four diagnostic Instrument ("the Instrument") can take snapshots of the patient's face and tongue under ordinary lighting. It then compares the colour, distribution of colour and condition of tongue coating as shown in the photos against information in the database. With just two images, the TCM practitioner will have access to a broad range of information for comparison and cross-reference. Furthermore, the pulse reader of the Instrument can collect pulse feedbacks under different pressure levels, delineating even the source position, rate and intensity - as if the practitioner takes the pulse manually. Previously, practitioners could only make remarks such as "rapid pulse" (more pulse counted) or "slow pulse" (less pulse counted) etc. on the patient's records. But now the Instrument digitises pulse data for easier comparison during diagnosis. Practitioners can then review the patient's underlying physical conditions and current status, and analyse the findings before advising on nourishment, health-care and disease prevention, as appropriate. As such, the Instrument is able to present an overall view of the patient's physical condition, enhance treatment efficiency and facilitate further scientific analysis and research.

What are the benefits of using technology in the consultation process? If one can rely on technology for an accurate diagnosis, do we still need TCM practitioners?

Practitioners understand the physical condition of the patient through traditional diagnostic procedures of "Inspection, Auscultation/Olfaction, Inquiry and Pulse Palpation". While they can diagnose with experience, practitioners' judgement may not always be free from subjectiveness. By presenting information in an objective and more comprehensive manner, the Instrument enables practitioners to review all details before reaching a diagnosis. On the other hand, test results are stored digitally for easy retrieval and guidance in prescriptions, acupuncture treatment or nourishment advice. However, machines may sometimes display contradicting messages. It will be the practitioner's role to identify the correct information for diagnosis.

From the perspective of TCM, what causes dementia? How can we prevent and treat this disease?

Dementia is seen as the result of internal injuries from the seven emotions, chronic illness or ageing, which cause under-nourishment of the brain or deficiency in brain essence, which is the centre of the bone marrow system. (The seven emotions are joy, anger, worry, brooding, sadness, fear and fright.) TCM theories maintain that "kidney determines the well-being of bones and generates marrow". Hence, the condition of bones reflects the health of the kidney, which in turn determine the adequacy of marrow. To nourish the brain, one needs to tonify the kidney. In treating early stage dementia, we start with kidney tonification using Chinese medicine and acupuncture. Tonification can also be done via therapies of food, soup and tea, as well as TCM prescriptions. Alternatively, treatment can be done by acupuncture, burning moxa or massage by the patients themselves. Changing lifestyle habits such as going to bed early, exercising, sunbathing, and staying in good mood are as well essential for rehabilitation. Once diagnosed with dementia, the best you can do is to delay its progress. As a preventive measure, it's much better to start nourishing the body as you become middle-aged.

TCM has been treating stroke over several thousand years, with clinical efficacy and few side effects. What are the treatment methods?

There are haemorrhagic or ischaemic strokes, with symptoms including facial spasm, dribbling, and hemiparesis. Factors like the intensity and location of haemorrhage, how soon treatment is received, and the physical condition of the patient will all impact on rehabilitation. However, as long as stroke is treated in time, satisfactory recovery can be achieved through treatments which usually include acupuncture and Chinese medicine. In TCM, there is a simple first aid procedure to help a stroke patient before the ambulance arrives. Try to press your fingernail at the water trough acupoint, which is located at the upper one-third position between the tip of the nose and the upper lip of the patient. Pain sensation at this point can stimulate the respiratory centre and cardiac function.



Eczema can be extremely frustrating. It's in the news that people take their lives because they can't stand the torment. How does TCM treat eczema?

Eczema originates from dampness in the body, and is related to conditions of the skin, lungs and the environment. The condition occurs when one is deficient in origin but excessive in superficiality (presented as weak physique which causes retention of dampness). Apart from expelling dampness or improving blood circulation and dispelling wind, the patient would also require invigoration of Qi asthma. Different nourishment would be needed to cater different types of eczema, for example, to compensate for deficiencies in the lungs, spleen and stomach or kidney, as appropriate. In mild cases, symptoms can be eased with Chinese medicines and acupuncture. For local eczema, acupuncture should be used to clear away dampness. However, if the patient has severe phlegm retention, it would be necessary to take Chinese medicines that promote circulation and dispel blood stasis, together with Chinese medicines that dispel phlegm and eliminate dampness, in order to achieve smooth circulation of blood and to prevent dampness stagnation.

Eczema is like a war that drags on. How come it's so difficult for kids in Hong Kong to get rid of eczema?

To avoid recurrent symptoms, eczema patients should have adequate sleep, exercise, and stay away from cold and raw food. Children born in Hong Kong would have been impacted by prenatal environment, as the city is located in South China where humidity is very high. Symptoms such as skin redness and roughness in the ears, face, neck and joints are found in very young children. What's more, staying long hours in air-conditioned environment and a lack of outdoor activities also make things worse. Do not neglect eczema even if it is just at early stage, because symptoms can get out of hand if treatment is delayed. For example, scratching at itchy spots often cause long-standing skin problems in eczema patients, who should resort to patting, hitting or pinching on the skin instead.



Drink/soup for tonifying liver and kidney

(Drink) Simmer 25 grains of wolfberry in hot water to make a drink. (Soup) As a regular meal item, make boiled soup with the following ingredients: 30 grams each of walnut and wolfberry; along with some lean pork; if sleep problem is presented, add 15 grams of dried longan fruit to enrich the renal essence.



More is less - strike a balance with vitamins

Sharon Chan, Registered Dietitian of the USA

The human body needs a fresh supply of vitamins and minerals everyday to maintain normal function. Sharon Chan, registered dietitian of the USA shares some tips on healthy diet, through smart choice and combination of food to ensure adequate intake of nutrition.



There is a wide variety of supplements for vitamins, minerals or multivitamins in the market. Does it really help to take them regularly? How do people know their nutrition needs?

Healthy people with balanced diets do not need supplements. In fact, vitamin overdose could be harmful. For example, excessive intake of fat-soluble vitamins A, D, E and K can cause toxicity which damage the liver. High intake of vitamin C over a long period would increase incidences of kidney stones, while calcium intake of more than 2,500 mg (the recommended daily intake for Hong Kong people is 1,000 mg) per day could cause constipation. Moreover, excessive intake of a single mineral actually hinders absorption of other minerals. Consult your doctor or dietitian to understand your own nutrition requirements. Based on your past diet history, the dietitian will be able to determine if you have any long-term deficiency on certain nutrients. Of course, the most reliable way to identify any nutrition deficiencies would be via tests of blood, urine and bone density.

Which vitamin deficiencies are most common among city dwellers? How do people know if they have deficiency in any nutrient?

Most males eat freely at will, and so not many of them are deficient in microelement nutrition. However, it's easier to find women deficient in vitamin D, as they try to avoid sunlight, use sunscreen on their skin and wear long sleeve outfits. In fact, because vitamin D helps in calcium absorption, it is very important for bone health. It also has to do with people's emotions and immunity. Food alone cannot ensure our bodies take in as much vitamin D as we would need, and sunlight is the main source of this nutrient. If you feel tired all the time, have cold hands and feet and look pale, or lose resilience under pressure, you should start to wonder if you are deficient in certain vitamins. For example, if your diet does not include adequate whole-grains, fruits and vegetables, you may be deficient in vitamin B complex, which could lead to poor resilience or mental derangement.

**How should one gain nutrition?
What kind of food combinations would help absorption?**

Processed foods in general have lost their natural nutrients, so to get the most vitamins and minerals from your diet, start with wholesome foods. For example, choose corn-on-the-cob instead of corn chips, and brown rice instead of milled rice. For the best results, take food with abundant vitamin C along with foods that are rich in iron - because vitamin C enhances your iron absorption by multiple times. Tomato, bell pepper, lemonade or tomato juice are rich sources of vitamin C. Apart from meat, dried fruits, beans or vegetables are also very rich in iron and excellent sources of more plant-based foods. Above all, whole grain foods and beans in your daily diet will give you a broader range of essential amino acids to generate enough proteins. Also, try to take carrots or tomatoes with a small amount of oil for better intake of lycopene and carotene.

Hong Kong people may not have adequate fruits and vegetables in their daily diet. Is there any simple way to gain more nutrition from fruits and vegetables?

One good way is to make juices out of fruits and vegetables. Simply put fruits, vegetables and soya bean milk into the blender and make fresh juices of your own choice. Pick your favourite ingredients, such as peaches for its sweet taste, and berries for more antioxidants. Vegetable choices may include Romaine lettuce, baby spinach, or fresh red beet root. For a more personal flavour, add sugar-free cocoa powder, lemon grass or basil leaves. Alternatively, you can bring from home some cherry tomatoes, carrot sticks, cucumber strips or bell pepper slices for afternoon tea. These are low calorie choices with rich vitamins and antioxidants.

Many families do not cook at home nowadays, but instead dine out very often. How can they eat healthy?

Diet control is really about determination. When you place your order, ask the restaurant to put less oil and no MSG or salad dressing into your dishes. Some fast food restaurants offer brown rice meals. If you order meals served on one single plate, look for items with vegetables or fruits in their names, such as tomatoes, celeries, peaches or strawberries. Try to eat less before and after a banquet or hot pot dinner. It is also a good idea to have vegetarian food from other cuisines one to three times a week. Thai or Japanese dishes, for example, offer a broader variety of plant-based foods



When we look at nutrition labels, most of us do not check the ingredients and nutrient contents, but focus only on calorie and sugar content. Have we missed any key information?

Indeed, we should first check if the food contains hydrogenated fat or oils - to avoid taking trans fats, which directly raises the level of bad cholesterol in our body, heightening the risk of cardiovascular and cerebrovascular diseases. Trans fats are common in cookies and snacks. Also, watch your sodium intake, if you wish to control blood pressure and protect cardiac and cerebral blood vessels. High-sodium foods are those with more than 600mg of sodium per 100 gram serving. Examples are cup noodles and potato chips. Ideally, sodium content should stay between 100mg to 200mg per 100 gram serving. It's also good to consider foods or drinks with "low sodium" labels.

Is it best to follow the food pyramid? Are there more options?

Many countries provide food guides and it's easy to come up with your own plan by reference to these guides. According to Canada's Food Guide 2019, half of the food plate should be fruits and vegetables. Dietitians also recommend 5 to 9 servings of fruits and vegetables per day. Another 25% should be protein foods, in a small portion of meat (red meat, white meat, eggs, fish, and chicken) or beans, nuts, seeds, tofu, etc. The remaining 25% should be whole grain foods such as buckwheat, brown rice, and soba. Take water as your drink instead of milk, as it is closer to the dietary habits of Hong Kong people.





Misfortune may disrupt the best laid plans for your family

Gordon is a 40-year old Interior designer married to 38-year old housewife Sophie. They live with his parents and their 7-year old son. His father suffered a stroke recently and requires long-term care. Ever since his father's affliction, Gordon has begun to worry about consequences should he suffer serious illness. How would his family manage if he weren't able to work? How would it affect his son's education? Gordon is seriously considering take out life, medical and critical illness insurance policies for the protection it will provide his family.



Assets (HKD)

Bank Deposit	1,850,000
Stocks and Fund Investments	550,000
MPF	650,000
Total Asset value	3,050,000



Monthly balance sheet (HKD)

Income	90,000
Family expenses (living costs, life insurance premium)	-15,000
Personal expenses	-10,000
Educational expenses	-12,000
Parental support	-12,000
MPF payments	-4,500
Nett discretionary Income	36,500



Life Insurance (HKD)

Term Insurance Coverage	2,000,000
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Calculating the amount of protection Gordon requires

As the primary provider for his entire family, Gordon needs to ensure the provision of a steady financial income. A life insurance policy can help protect his family financially should misfortune befall him. With regards to his child's education, he needs to plan for a duration of approximately 18 years (age 7 to 25). Assuming his child studies in local primary and secondary schools followed by university in the US, his total educational spending would come to around HKD2.5 million¹. To plan for the future of his child, Gordon would need to purchase a life insurance policy to the value of HKD2.5 million.

At the same time, Gordon is foreseeing a need to provide for his parents for at least another 20 years. To cover for this expenditure, he would need a life insurance policy to the value of HKD2.88 million (HKD12,000 per month x 12 months x 20 years = HKD2.88 million²). As for family expenses for the next 18 years, Gordon needs (HKD15,000 per month x 12 months x 18 years = HKD3.24 million³). So, to calculate the actual amount of additional protection Gordon requires, we add up these projected requirements and subtract his current assets and life insurance policy:

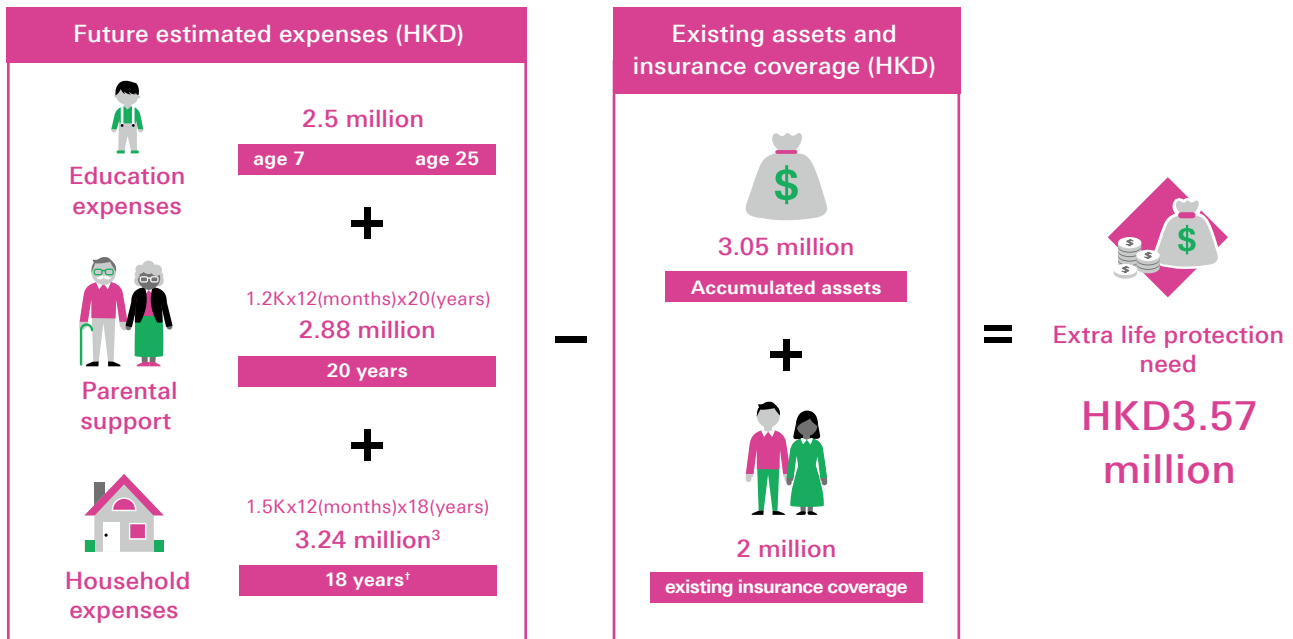
HKD2.5 million + HKD2.88 million + HKD3.24 million – HKD3.05 million (current assets) – HKD2 million (current life insurance coverage) = HKD3.57 million.

It would be prudent for Gordon to review his financial situation and adjust his policies from time to time.



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¹ Estimated expenditure based on calculations for a child's education expenditure found in "Early financial planning is the trump card for your children's education (2018 edition)" (including tuition and extra-curricular activity fees for local primary and secondary schools and a four-year US university degree course expenditure)

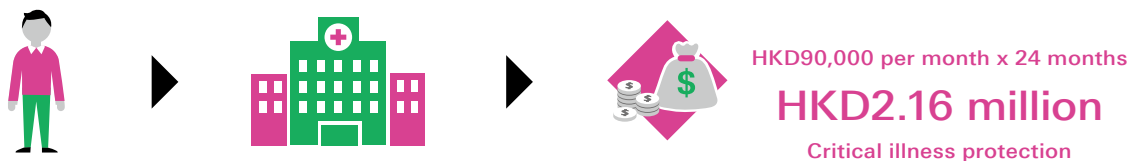


Note: Above calculation not include inflation factor

[†] Child expected to join the workforce after he turns 25

Calculating critical illness protection requirement

After analysing Gordon's needs, he and his wife should be planning for protection based on 24 months of family income, i.e. (HKD90,000 per month x 24 months = HKD2.16 million)



Additional life, critical illness and medical protection

How can Gordon make up for the shortfall in life and critical illness protection? He may consider adding a life insurance policy with critical illness riders to his current portfolio. He could also take out a medical insurance policy for his wife, his child and himself to protect against medical expenditure.



With a monthly net discretionary income of HKD36,500, Gordon can easily afford the HKD9,516 he would need to cover the extra policies and reinforce his family's protection. He has also budgeted an additional HKD400,000 for medical related expenses that his retired parents might need. Now that he has taken care of emergency needs and managed his risks, he can start planning for a future with his wife with the remaining discretionary income he will be saving.



There are many types of life insurance policies, such as Universal Life or Whole Life Protection plans. Universal Life plans are more flexible whereas Whole life Protection plans includes a saving's element. Each has its own unique advantages and suitability. For more information, please arrange for a detailed financial and requirement assessment.

* The numbers described in the above examples are integer adjustments and are for illustrative purposes only. At the same premium, the sum insured will vary with different products. Premiums are set according to the gender, age, smoking habit, sum insured and underwriting considerations of the life insured. Please obtain relevant product information from your financial planner and your insurance proposal for details. A life insurance policy for a 40-year-old non-smoking male with HKD3.57 million sum insured of WholeLife Protection Plan with HKD2.16 million sum insured of major illness benefit additional payment (with annual premium of HKD102,793). WholeLife Protection Plan is underwritten by HSBC Life (International) Limited.







2 Both parents at 60-year old and will require an estimated additional 20-year provision

3 Estimated family expenditure to be HKD15,000 (excluding personal expenses). Child expected to join the workforce after he turns 25

4 Based on Gordon, Sophie and their son purchasing a basic "FirstCare Plus Medical Insurance" policy at HKD11,400 annually, equivalent of HKD950 per month

Understanding your insurance needs and choosing the appropriate plans

Before you make any decisions, make sure you comprehensively analyse your current financial status as well as your future financial and protection needs.

Your needs	Protection Solutions	Unique features
<p>Financial protection for your family against adversities</p> 	<p>Whole life insurance plans and Term life insurance plans</p>	<ul style="list-style-type: none"> - A whole life insurance plans provides life insurance coverage during your lifetime with the potential for long term growth of savings - A term life insurance plan provides life insurance coverage within the policy term regardless of any changes in your health conditions, renewal is guaranteed
<p>Saving up for the future</p> 	<p>Whole life insurance plans and Life insurance endowment plans</p>	<ul style="list-style-type: none"> - Life insurance coverage as well as with savings elements to help you grow your wealth - Upon policy matures or surrender, you'll be able to receive the guarantee cash value. You may also receive annual dividends that increase your returns
<p>Life Insurance plans with critical illness protection included</p> 	<p>Critical illness protection plans</p>	<ul style="list-style-type: none"> - With critical illness coverage that includes , cancer, heart diseases and stroke etc. - In some cases, the claims amount may even be higher than the sum insured, ensuring you get the best care available
<p>Medical and healthcare expenditure protection</p> 	<p>Medical insurance plans</p>	<ul style="list-style-type: none"> - Covers for hospital stay and surgery expenses - The network of medical service providers is extensively covered and you may be able to select the hospital and doctor of your choice to ensure peace of mind
<p>Flexibility that you can change of life insured and sum insured</p> 	<p>Universal life insurance plans</p>	<ul style="list-style-type: none"> - Long term life insurance policies with savings - Flexible sum insured, premium payment options and withdrawal arrangements - Potential accrual of daily interest
<p>Additional health protection</p> 	<p>Supplementary benefits to Life insurance plans</p>	<ul style="list-style-type: none"> - Supplementary benefits can include critical illness, hospital cash, accidental death, terminal illnesses and unemployment etc.. A comprehensive range of extra protection for you and your family - Protection covers for full and permanent disabilities. There may also be disability premium waivers. A welcome relief for accident victims

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