

# 滙豐聚富入息延期年金計劃

## HSBC Income Goal Deferred Annuity Plan

保險業監管局認可合資格延期年金保單

Qualifying Deferred Annuity Policy Certified by the Insurance Authority

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滙豐保險  
HSBC Life

滙豐人壽保險（國際）有限公司  
HSBC Life (International) Limited

### 雋永優雅的時計，結構一絲不苟，縱然歲月變遷，亦能為擁有者帶來永恆的價值

您的退休計劃亦然，也可歷練時間，成就經典。滙豐聚富入息延期年金計劃就如設計精緻細膩的時計，在您的基本退休金之上，助您拓展當下儲蓄潛力，讓今天及未來的您同時受益。



## 把握當下一刻 成就不朽未來

無論是剛成家的您，離退休尚遠；或是在中年尋找穩健投資機遇的您，滙豐聚富入息延期年金計劃（「延期聚富入息」、「本計劃」或「您的保單」）糅合付款及年金選項，可讓您享受無憂的退休領域。

長遠市況變幻莫測，定期的年金收入可讓您安享樂齡；而您於本計劃的保費繳付期內已繳之保費並符合相關資格，將可獲得香港特別行政區稅務局薪俸稅及個人入息稅之稅務扣除\*：



### 穩定收入

以**每月年金金額<sup>1</sup>**的形式向您支付源源穩定的年金<sup>†</sup>，以讓您在所選的年金期內實現您隨歲月演化的需求及個人願望。而**特別獎賞<sup>2</sup>**或會在年金期開始時宣派，並在您的計劃內積存生息（如有），成為非保證年金金額<sup>1</sup>的一部分



### 滿足所需

彈性的年金派發機制讓您制定退休年金收入的方式，您可選擇按月收取年金或累積一筆過的退休金額，以切合您的理想生活模式。此外，您更可於年金期的任何時間內，**隨心更改收取年金付款方式而不另收費**



### 安心保障

人生總有一些不能預計的事情會為我們的生活帶來不同的影響，延期聚富入息助您向摯愛兌現承諾，即使在儲蓄期<sup>9</sup>或是年金期間發生不幸事故，您的摯愛仍可得到**身故賠償**



### 建立儲備

在您正賺取收入的時期以5年或10年繳付保費，建立您的退休儲備。若您符合相關資格，您所繳付的保費更可向稅務局申請薪俸稅及個人入息稅之稅務扣除，有關扣除於每個課稅年度可高達港幣60,000元\*

時機正好，把握當下一刻 — 今天以延期聚富入息作出籌劃，同為未來生活邁向安穩無憂。

\* 已繳付至延期聚富入息的保費可獲得香港特別行政區稅務局薪俸稅及個人入息稅之稅務扣除，將取決於您的個別情況；而香港特別行政區稅務局擁有絕對權力決定在保費繳付期間所繳付的保費之稅務扣除。有關主要風險因素的詳情，請參閱「主要風險 - 合資格延期年金保單的稅務定義」部分。

† 年金金額包括保證年金金額和非保證年金金額（如有）。有關詳情，請參閱「例子」及「計劃摘要」部分。

## 延期聚富入息額外保障

無論您理想的退休生活是什麼類型，延期聚富入息於保單期內還為您提供以下一系列的附加保障<sup>3</sup>（受申請資格限制），**毋須另繳保費**，讓您享受更自在的人生：



### 額外意外死亡保障<sup>4</sup>

如您在80歲<sup>5</sup>前不幸因意外死亡，除身故賠償外，您的受益人將可額外獲得已繳總保費<sup>6</sup>的30%



### 失業延繳保費保障<sup>7</sup>

如您在65歲<sup>5</sup>前連續失業30日或以上，繳付到期保費寬限期可延長至365日，而期間您仍可獲得延期聚富入息的全面保障

有關以上附加保障<sup>3</sup>之詳細條款及細則以及不保事項，請參閱附加保障<sup>3</sup>之保單條款。

延期聚富入息是一份延期年金保險計劃，此計劃提供由保險業監管局（保監局）認證並符合合資格延期年金保單政策指引之條件。它是一份具儲蓄及分紅成分的長期人壽保險計劃，並非等同於或類似任何類型的銀行存款。詳情請參閱「有關分紅保單」部分。

### 申請簡便

申請滙豐聚富入息延期年金計劃過程簡易方便，申請一般可獲保證批核<sup>8</sup>，毋須進行任何健康檢查。



## 例子

以下例子只闡述保單持有人<sup>12</sup>在年金期內收取每月年金金額<sup>1</sup>，並僅供說明之用。部分的每月年金金額<sup>1</sup>是非保證的。保單提供繳付保費期選項以符合個人需要，您可以選擇保費支付期，以滿足個人需求。有關詳情，請參閱「產品摘要」部分。

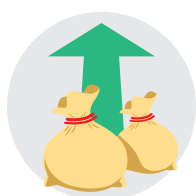


### 以延期聚富入息為退休及早籌劃 — 以下是Simon的故事

Simon是國際大行的高級會計師

已婚的Simon，育有一位正就讀國際小學年幼的女兒。Simon計劃投資一個長期的儲蓄方案，以確保他有足夠的儲備去安享樂齡。

Simon希望為他的退休生活上留有更多儲蓄：



他正尋求安穩的儲蓄增長及定期的年金收入以支持他享有舒適退休生活的開支



Simon希望他能夠靈活地收取每月年金金額<sup>1</sup>，他可選擇於年金期將收入保留在他的計劃內以積存生息



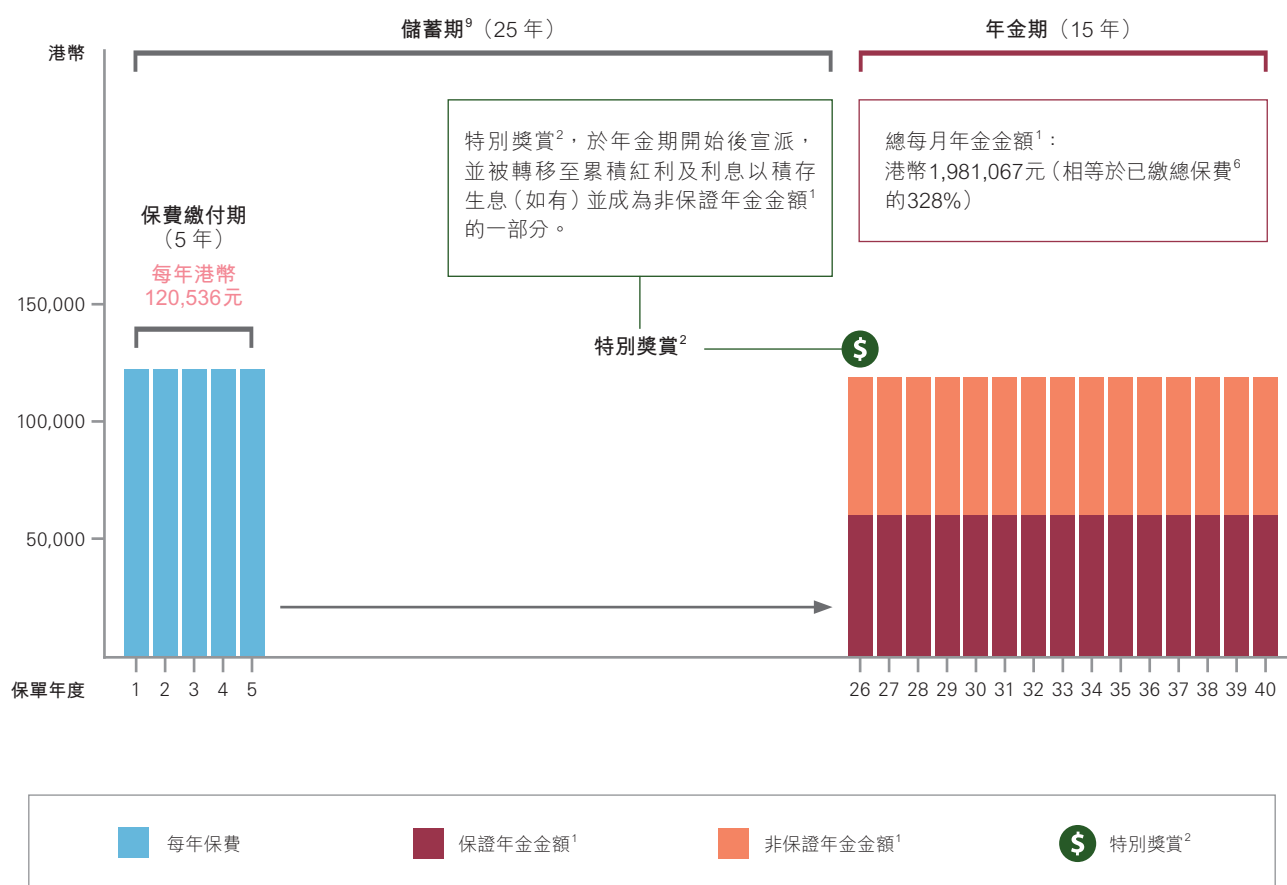
作為一個香港的納稅人，若他符合相關資格，可透過本計劃向香港特別行政區稅務局申請薪俸稅及個人入息稅之稅務扣除

Simon，46歲<sup>5</sup>非吸煙人士，選擇「延期聚富入息」以符合他的所需：

每年保費：	港幣 120,536元	儲蓄期 <sup>9</sup> ：	25年
保費繳付期：	5年	年金期：	15年
保單已繳保費總額：		港幣 120,536元 x 5年 = 港幣 602,680元	

Simon於71歲<sup>5</sup>時，以現金方式收取每月年金金額<sup>1</sup>：

每月保證年金金額 <sup>1</sup> ：	港幣5,514元	初始保證年金比率*：	50%
每月非保證年金金額 <sup>1</sup> ：	港幣5,492元	保證內部回報率 <sup>^</sup> ：	1.65%
每月年金金額 <sup>1</sup> ：	港幣11,006元	總內部回報率：	4.02%



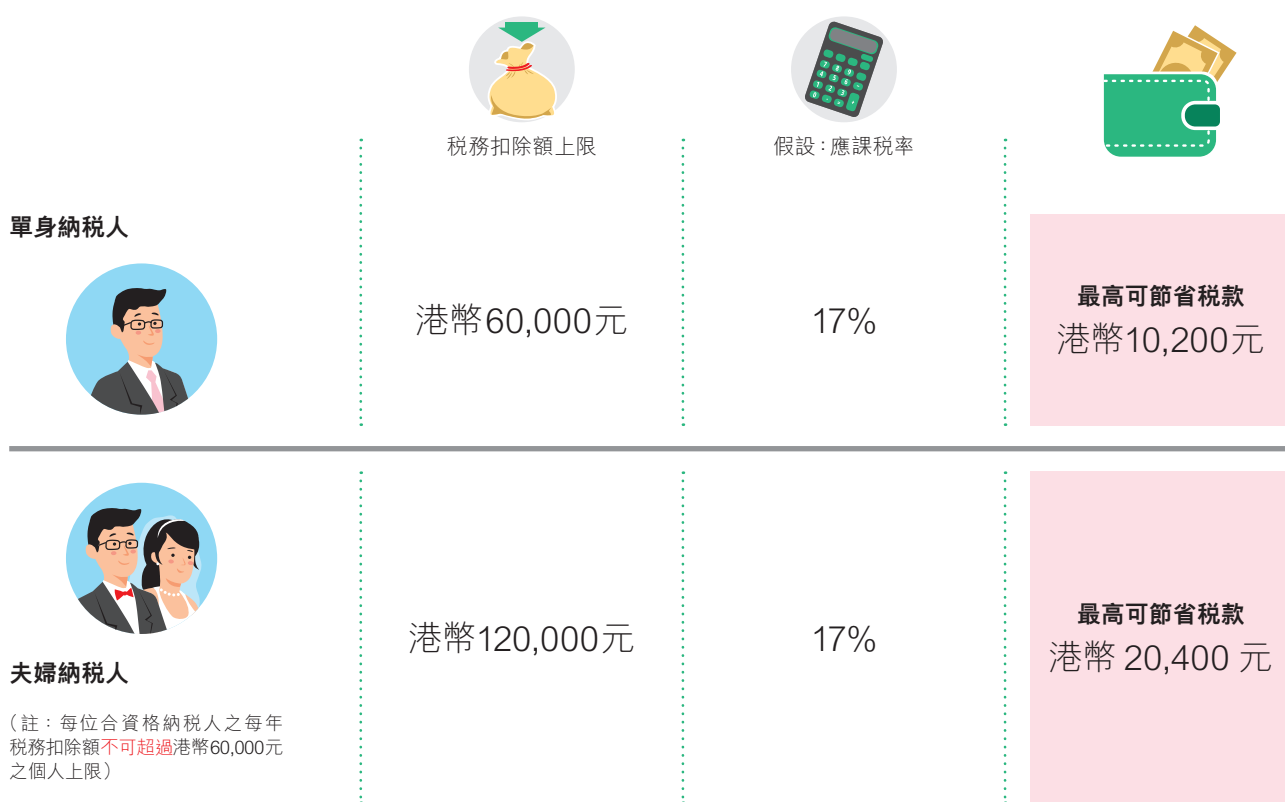
\* 初始保證年金比率等於每月保證年金金額除以每月年金金額<sup>1</sup>（經捨入調整），並或因每月非保證年金金額<sup>1</sup>之重新計算而改變。有關主要風險因素的詳情，請參閱「主要風險 - 非保證利益」部分。

<sup>^</sup> 延期聚富入息的內部回報率按保單貨幣、保費繳付期/方式、年金金額選擇方式等因素而不同。有關詳情，請參閱「產品摘要 - 內部回報率」部分。

## Simon亦可享受潛在的個人入息稅之稅務扣除額（如符合資格）：

每個香港納稅人之每個課稅年度扣除額上限為港幣60,000元。這是強積金可扣稅自願性供款和延期年金保費合計可享之最高扣除總額，即每個合資格納稅人每年可申請之延期年金保費及強積金可扣稅自願性供款之稅務扣除總額。

合資格納稅人可與其配偶共同申請延期年金保費之稅務扣除，而每年稅務扣除額上限將為港幣120,000元：



### 註：

- 已繳付至延期聚富入息的保費可獲得香港特別行政區稅務局薪俸稅及個人入息稅之稅務扣除，將取決於您的個別情況；而香港特別行政區稅務局擁有絕對權力決定在保費繳付期間所繳付的保費之稅務扣除。有關主要風險因素的詳情，請參閱「主要風險－合資格延期年金保單的稅務定義」部分。
- 以上例子所述的數字作整數調整，並僅供說明之用。詳情請參閱您的保險建議書顯示的數字。
- 每月非保證年金金額<sup>1</sup>為非保證，並將由本公司不時釐定。實際未來金額或會比以上說明的較低或較高。

### 假設：

- 所有的保費在繳付保費期到期前全數繳付。
- 在保單期內，沒有提取保單內的任何累積紅利及利息，及沒有作出任何影響紅利的調整。
- 特別獎賞<sup>2</sup>於年金期開始後宣派，並被轉移至累積紅利及利息以積存生息（如有）並成為非保證年金金額<sup>1</sup>的一部分。
- 計算累積紅利及利息時所使用的現時年利率為3.5%，此息率並非保證，本公司將會不時自行調整息率。實際息率或會比年利率3.5%較低或較高。
- 在年金期間，以現金形式於每個月結日收取所有每月年金金額<sup>1</sup>。

## 計劃摘要

### 投保延期聚富入息需要知道什麼？

保費繳付期、儲蓄期<sup>9</sup>、  
年金期、合資格申請人士<sup>10</sup>  
及保單年期

如欲投保，您的年齡<sup>5</sup>必須符合下表所列明的年齡範圍

保費繳付期	5年	5年	5年	5年	10年
儲蓄期 <sup>9</sup>	10年	15年	20年	25年	25年
年金期	10年	15年	20年	15年	15年
合資格申請人士 <sup>10</sup> (投保年齡 <sup>5</sup> )	41-65*	36-60*	31-55*	26-50*	26-50*
保單年期	20年	30年	40年	40年	40年

保單貨幣

港幣/美元

保費繳付方式

按月或按年，透過以下繳付方法：

- 銀行轉賬；或
- 支票/本票/即期匯票；或
- 信用卡

註：

- 如果您選擇按月繳付有關保單年度的保費，於該保單年度內的保單已繳保費總額將會比選擇按年繳付的為高。

年金金額選擇方式

按月收取現金/支取現金(預設選項)

- 在年金期內於每個月結日收取每月年金金額<sup>1</sup>；或

積存生息

- 將每月年金金額<sup>1</sup>存於計劃內積存生息(如有)(該息率將由本公司不時釐定及非保證的)，直至年金期完結

註：

- 在保險計劃建議書中，以「支取現金」表示按月收取現金，並同以「積存生息」表示積存生息。請參閱相關的保險計劃建議書了解更多詳情。
- 您可選擇於保單期內的任何時間更改以上兩種收取年金金額選項，不另收費。
- 若您選擇積存生息作為年金金額收取方式，您有權在保單生效期間的任何時間從累積每月年金金額<sup>1</sup>提取全數或部份款額，而毋需支付任何費用。

\* 已繳付至延期聚富入息的保費可獲得香港特別行政區稅務局薪俸稅及個人入息稅之稅務扣除，將取決於您的個別情況；而香港特別行政區稅務局擁有絕對權力決定在保費繳付期間所繳付的保費之稅務扣除。有關主要風險因素的詳情，請參閱「主要風險 — 合資格延期年金保單的稅務定義」部分。



## 計劃摘要

### 最低每月保證年金金額

不同儲蓄期<sup>9</sup>及保單貨幣的最低每月保證年金金額：

儲蓄期 <sup>9</sup>	最低每月保證年金金額	
	港幣	美元
10年	1,750	230
15年	1,350	180
20年	1,250	160
25年	1,750	230

### 內部回報率

延期聚富入息的內部回報率按保單貨幣、保費繳付期/方式、儲蓄期<sup>9</sup>及年金期/年金金額選擇方式等因素而不同。您可參考以下表格中延期聚富入息的內部回報率範圍：

不論投保年齡<sup>5</sup>、性別及吸煙狀況之內部回報率（供參考）：

#### 保證內部回報率

保費繳付期	儲蓄期 <sup>9</sup>	年金期	港幣		美元	
			最小值	最大值	最小值	最大值
5年	10年	10年	0.94%	1.10%	1.05%	1.20%
	15年	15年	1.21%	1.30%	1.35%	1.45%
	20年	20年	1.33%	1.40%	1.54%	1.60%
	25年	15年	1.60%	1.65%	1.79%	1.85%
10年	25年	15年	1.37%	1.43%	1.57%	1.63%

#### 總內部回報率

保費繳付期	儲蓄期 <sup>9</sup>	年金期	港幣		美元	
			最小值	最大值	最小值	最大值
5年	10年	10年	3.82%	3.88%	3.97%	4.02%
	15年	15年	3.86%	3.90%	4.01%	4.05%
	20年	20年	3.97%	4.00%	4.18%	4.20%
	25年	15年	3.99%	4.02%	4.20%	4.22%
10年	25年	15年	3.96%	3.99%	4.18%	4.20%

註：

- 延期聚富入息保單之年金金額由保證年金金額和非保證年金金額組成。因此，您的保單的預期利益是非保證的。上述最小值和最大值之內部回報率分別表示於月繳和年繳保費繳付方式下保單可能獲得的不同回報。內部回報率的計算基於假設年度紅利累積在本計劃內積存生息（如有），而每月年金金額<sup>7</sup>是以現金形式每月支付。詳情請參閱「保證現金價值」、「年度紅利」及「特別獎賞<sup>2</sup>」部分。

## 計劃摘要

### 您可從延期聚富入息獲得什麼？

<b>保證現金價值</b>	保證現金價值是根據每月保證年金金額和保單附上列明之現金價值率計算。此現金價值率及所計算的保證現金價值，會隨著保單年度而有所不同。
<b>年度紅利</b>	<p>年度紅利（如有）為非保證並每年由本公司酌情決定並於該保單年度結束時存入您的戶口內，而您必須在寬限期屆滿前已繳付此保單周年內應繳的所有到期保費。年度紅利一經宣派不作更改。</p> <p>您可獲派發年度紅利（如有），並可選擇：</p> <ul style="list-style-type: none"> <li>(i) 存於計劃內積存生息（如有）；或</li> <li>(ii) 於保費繳付期後以現金收取，保費繳付期間所宣派的紅利（如有）將於您的計劃內積存生息（如有）</li> </ul> <p>年度紅利及利息（任何累積紅利及利息及任何累積每月年金金額<sup>1</sup>所賺取的利息），均非保證。</p> <p>每月非保證年金金額<sup>1</sup>須視乎累積的紅利及利息以及預計可得的紅利（如有）而定。累積紅利及利息之金額（如有）於支付每月非保證年金金額<sup>1</sup>後將隨之遞減，直至年金期完結時將減至零。若您於保費繳付期後以現金提取年度紅利，每月非保證年金金額<sup>1</sup>將會減少。有關主要風險因素的詳情，請參閱「主要風險 — 非保證利益」部分。</p>
<b>一次性特別獎賞<sup>2</sup></b>	<p>特別獎賞<sup>2</sup>（如有）是非保證的，將於年金期開始時，由本公司擁有絕對酌情權下釐定及宣派，惟必須已繳付繳費期內所有到期保費。已宣派的特別獎賞<sup>2</sup>（如有）將轉移至累積紅利及利息以積存生息（如有）並成為非保證年金金額的一部分。於年金期內，特別獎賞<sup>2</sup>及有關之累積利息不可被提取。</p> <p>在儲蓄期<sup>9</sup>內，潛在的特別獎賞<sup>2</sup>金額將由本公司擁有絕對酌情權下釐定及宣派，特別獎賞<sup>2</sup>只會保單全數或部份退保、保單失效或被中止、或發出身故賠償的情況下派發。除上述情況，儲蓄期<sup>9</sup>間將不會派發特別獎賞<sup>2</sup>。</p> <p>於儲蓄期<sup>9</sup>內，本公司將在相關的年結通知書上更新每個保單周年日的特別獎賞<sup>2</sup>金額（如有）。保單年結通知書上所顯示的特別獎賞<sup>2</sup>金額可能比早前發出的保單年結通知書上所顯示的金額較低或較高。有關主要風險因素的詳情，請參閱「主要風險 — 非保證利益」部分。</p>

## 計劃摘要

### 退保利益

若您任何時候退保，您將獲支付保證現金價值加上：

- 累積紅利及利息（如有）；
- 如於儲蓄期<sup>9</sup>內退保：加上任何特別獎賞<sup>2</sup>（如有）；
- 如於年金期內退保：加上累積每月年金金額<sup>1</sup>及利息（如有）；
- 減去任何未償還保單貸款、利息和未付之保費

我們預期您將持有您的保單直至整個保單年期屆滿為止。

如您於第1個保單年度完結時退保，您將收到的預期退保利益金額如下。以下金額按第1個保單年度完結時之保證現金價值、年度紅利及特別獎賞<sup>2</sup>計算，並假設第2個保單年度保費尚未支付且沒有任何未償還保單貸款、利息和未付之保費。

#### 第1個保單年度完結時的預期退保利益金額範圍

保費繳付期	儲蓄期 <sup>9</sup>	年金期	港幣 (每港幣10,000元 已繳保費)	美元 (每10,000美元 已繳保費)
5年	10年	10年	7,891 - 8,086	7,889 - 8,085
	15年	15年	7,889 - 8,095	7,897 - 8,093
	20年	20年	7,901 - 8,097	7,900 - 8,096
	25年	15年	7,891 - 8,087	7,890 - 8,086
10年	25年	15年	7,155 - 7,333	7,150 - 7,328

註：

- 年度紅利及特別獎賞<sup>2</sup>並非保證。有關詳情，請參閱「年度紅利」及「特別獎賞<sup>2</sup>」部分。
- 以上預計可得的數字是基於每年繳付的保費，保單的資產之投資回報的預期假設以及其他因素，包括但不限於賠償、失效率、開支等及其長期表現之展望。
- 以上表格中的數字及百分比為非保證，並不應被視為未來表現的指標。且數字及百分比作整數調整，並僅供說明之用。實際未來退保利益金額或會比以上說明的較低或較高。詳情請參閱您的保險建議書顯示的數字。

## 計劃摘要

### 身故賠償

如您於保單期內身故，受益人將可收取：

- 於儲蓄期<sup>9</sup>內：
    - (i) 以下較高者
      - 保證現金價值的101%；及
      - 身故當日之基本計劃之已繳總保費<sup>6</sup>的101%；
    - (ii) 加上累積紅利及利息，及特別獎賞<sup>2</sup>（如有）；
    - (iii) 減去任何未償還保單貸款、利息和未付之保費
- 
- 於年金期內：
    - (i) 以下較高者
      - 保證現金價值的101%；及
      - 身故當日之基本計劃之已繳總保費<sup>6</sup>的101%減去任何已派發之每月保證年金金額；
    - (ii) 加上累積每月年金金額<sup>1</sup>及累積紅利及利息（如有）；
    - (iii) 減去任何未償還保單貸款、利息和未付之保費

### 身故賠償安排

按您作出的書面指示<sup>11</sup>，受益人將可收取：

- 一筆過全數支付的身故賠償；或
- 於受保人身故前之累積每月年金金額<sup>1</sup>的一筆過款項（如有）加按月收取尚未支付的每月年金金額<sup>1</sup>（如有）直至年金期結束為止（註：只適用於您（保單持有人<sup>12</sup>，亦稱為「年金領取人」）在生時已選擇此方式及受保人於年金期內不幸身故）

### 涵蓋附加保障<sup>3</sup>

除上述保障外，您亦可於保單期內享有以下附加保障<sup>3</sup>而，**毋須另繳保費**：

- 額外意外死亡保障<sup>4</sup>
- 失業延繳保費保障<sup>7</sup>

有關詳細條款及細則，以及不保事項之詳情，請參閱保單條款內有關附加保障<sup>3</sup>的部分。

本產品冊子所述內容只供參考之用，您應同時參閱相關的保險計劃建議書及保單條款了解更多詳情。

## 重要事項

### 冷靜期

「滙豐聚富入息延期年金計劃」是一份具備儲蓄成分的長期人壽保險計劃，部分保費將用作支付保險及有關費用，包括但不限於開立保單，售後服務及索償之費用。

如您對保單不滿意，您有權透過發出書面通知取消保單及取回所有已繳交的保費及保費徵費。如要取消，您必須於「冷靜期」內（即是為緊接人壽保險保單或冷靜期通知書交付予保單持有人<sup>12</sup>或保單持有人<sup>12</sup>的指定代表之日起計的21個曆日的期間（以較早者為準）），在該通知書上親筆簽署作實及退回保單（若已收取），並確保滙豐人壽保險（國際）有限公司設於香港九龍深旺道1號滙豐中心1座18樓的辦事處直接收到該通知書及本保單。

冷靜期結束後，若您在保單年期完結之前取消保單，預計的淨現金價值<sup>13</sup>及特別獎賞<sup>2</sup>（如有）可能少於您已繳付的保費總額。

### 自殺條款

若受保人在簽發日期或保單復效日期（以較遲者為準）起計一年內自殺身亡，無論自殺時神志是否清醒，我們須向保單持有人<sup>12</sup>之保單支付的身故賠償，將只限於保單持有人<sup>12</sup>自保單日期起已繳付給我們的保費金額，減去我們已向受益人支付的任何金額。有關詳細條款及細則，請參閱基本計劃之保單條款。

### 保單貸款

您可於年金期開始前申請保單貸款，惟貸款額（包括任何未償還的貸款）不得超過減去任何未償還保單貸款、利息和未付之保費前之淨現金價值<sup>13</sup>的90%。我們會不時釐定有關貸款的息率，並會向您發出通知。

進行任何部分退保後，保單的保證現金價值會因而降低。當保單貸款及應付利息超過淨現金價值<sup>13</sup>時，您的保單可能會失效。

請注意，我們從本保單向您支付任何款項之前，將先扣除任何未償還貸款、利息或未付之保費。我們對任何未償還貸款、利息或未付之保費的申索，均優先於您或受益人或其他人的任何申索。

### 適用法例

規管您的保單的法律為百慕達法律。然而，如在香港特別行政區內提出任何爭議，則香港特別行政區法院的非專屬司法管轄權將適用。

## 重要事項

### 稅務申報及 金融罪行

我們或會不時要求關於您及您的保單的相關資料，您必須向我們提供相關資料，以讓我們遵守對香港及外地之法律或監管機構、政府或稅務機關負有的某些責任。若您未有向我們提供所要求之資料或您讓我們或我們任何集團成員承受金融罪行風險，我們可能會：

- 作出所需行動讓我們或集團成員符合其責任；
- 未能向您提供新服務或繼續提供所有服務；
- 被要求扣起原本應繳付予您或您的保單的款項或利益，並把該等款項或利益支付予稅務機關；及
- 終止您的保單。

如因上述任何原因導致任何利益或款項被扣起及/或您的保單被終止，您從保單獲取之款項，加上您在保單終止前從保單獲取之款項總額（如有），可能會少於您所繳付的款項。我們建議您就您的稅務責任及有關您的保單的稅務狀況尋求獨立專業意見。

### 保單中止條款

我們有權於以下任何情況之下終止您的保單：

- 如果您未能在寬限期屆滿前繳付到期保費；或
- 保單貸款加應付利息大於未減去任何未償還保單貸款、利息和未付之保費前的淨現金價值<sup>13</sup>；或
- 若我們合理地認為繼續維持您的保單或與您的關係會使我們違反任何法律，或任何權力機關可能對我們或集團成員採取行動或提出譴責；或
- 本公司有權根據任何附加保障<sup>3</sup>的條款終止您的保單。

有關終止條款的詳細條款及細則，請參閱保單條款。

### 漏繳保費

我們會給您30日的繳付保費寬限期。倘若您在寬限期完結時未能付款，您所選擇的不能作廢選擇將會生效。如您未有作出不能作廢選擇，而您的保單於有關未付保費之到期日前一天計算的淨現金價值<sup>13</sup>大於未付保費金額，我們將向您授予一筆自動保費貸款，以支付到期保費。有關貸款將按我們不時釐定的息率計息。如當時的淨現金價值<sup>13</sup>不足以支付到期保費，您的保單將會失效，而我們將向您支付於第一次未付保費到期當天的任何淨現金價值<sup>13</sup>及特別獎賞<sup>2</sup>。

只有在截至相關月結日為止的所有到期保費已繳清時，本公司才會支付每月年金金額<sup>1</sup>。

## 主要風險

在投保延期聚富入息前，請您注意以下主要風險：

### 合資格延期年金保單的稅務定義

本保單是合資格的延期年金保單，但並不保證您已繳的保費將符合稅務扣除資格。合資格延期年金的保險下之保費折扣金額、保費退還金額和保險徵費並不符合稅務扣除資格。

本計劃的資格認證是保監局根據其產品特點而定，與您的個人狀況無關。於申請稅務扣除前，您必須符合稅務條例規定下之所有條件及遵從香港特別行政區稅務局發出的指引。

一般稅務資訊只供參考，您不應單憑此資訊作任何稅務決策。本保單可獲的實際稅務優惠將取決於您的個人稅務狀況。如您毋須於相關評稅年度繳納薪俸稅及個人入息稅，您未必能享有稅務扣除優惠。如您有任何疑問，請諮詢專業稅務顧問。

所有稅務條款、法規及/或其詮釋均可能被修改，而影響有關的稅務優惠包括稅務扣除資格。本公司沒有責任通知您相關法律、法規及/或其詮釋的修改，及其可能對您產生的影響。如想了解更多有關合資格延期年金的稅務扣除資訊，請瀏覽保監局網頁 [www.ia.org.hk](http://www.ia.org.hk)。

### 合資格延期年金保單的認證

保監局的認證不代表對保單的推介或認可，亦不保證本保單的商業價值或表現，更不代表保監局認許本保單適合所有個別保單持有人<sup>12</sup>或任何類別的保單持有人<sup>12</sup>。

本保單已獲保監局認證，但不構成官方建議。保監局對此產品冊子內容包括其準確性或完整性概不負責，並明確表示，不會承擔因此產品冊子全部或任何內容而引致的損失。

### 信貸風險及無力償債風險

延期聚富入息乃一份由我們簽發的保單。您須承受我們的信貸風險。因您支付的所有保費將成為我們資產的一部分，惟您對我們的任何資產均沒有任何權利或擁有權。在任何情況下，您只可向本公司追討賠償。

## 主要風險

### 延誤或漏繳到期保費的風險

如有任何延誤或漏繳到期保費，可能會導致保單終止。結果或令您只能收回明顯少於您已繳付的保費的款額。

### 退保風險

如您需要在早期全數或部分退保，您可收回的款額或會明顯少於您已繳付的保費。

### 非保證利益

計算紅利和特別獎賞<sup>2</sup>的分配並非保證，並會由本公司不時釐定。每月非保證年金金額<sup>1</sup>須視乎累積的紅利及利息、特別獎賞<sup>2</sup>以及預計可得的紅利（如有）金額而定，任何影響紅利及特別獎賞<sup>2</sup>的調整，其中可能包括但不限於提取紅利、更改紅利及/或特別獎賞<sup>2</sup>分配或用以計算累積紅利及利息的息率，將導致重新計算每月非保證年金金額<sup>1</sup>；而未來派發的紅利或會作出相應的調整。累積紅利之利息及累積之每月年金金額<sup>1</sup>之利息（如有）是根據非保證息率而釐定，本公司擁有絕對權利不時調整息率。

派送紅利及/或特別獎賞<sup>2</sup>與否及所派送紅利及/或特別獎賞<sup>2</sup>的金額多少，取決於本公司就保單的資產之投資回報表現以及其他因素，包括但不限於賠償、失效率、開支等及其長期表現之展望。主要風險因素進一步說明如下：

- **投資風險因素** — 保單資產的投資表現受息率水平、其前景展望（此將影響利息收入及資產價值）、增長資產的價格波動及其他各種市場風險因素所影響，包括但不限於貨幣風險、信貸息差及違約風險。
- **賠償因素** — 實際死亡率及發病率並不確定，以致實際的身故賠償或生活保障支付金額可能較預期為高，從而影響產品的整體表現。
- **續保因素** — 實際退保率（全數或部分退保）及保單失效率並不確定，保單組合現時的表現及未來回報因而會受影響。
- **開支因素** — 已支出及被分配予此組保單的實際直接（如佣金、核保、開立保單及售後服務的費用）及間接開支（如一般經營成本）可能較預期為高，從而影響產品的整體表現。



## 主要風險

### 流動性風險

我們預期您將持有本保單直至整個保單年期屆滿為止。如您有任何非預期事件而需要流動資金，您可根據保單的相關條款申請保單貸款，或作全數或部分退保以提取現金。但這樣可能導致保單失效或較原有保單期提早終止。此舉必定存在風險，或令您只能收回少於您已繳付的保費的款額。

於保費繳付期後，您亦可按保單條款所訂申請提取累積於保單內的款額，惟可供提取的款額是非保證的。

任何部分退保、保單貸款、應付貸款利息及提款均可能減少保單的身故賠償及淨現金價值<sup>13</sup>。而任何在年金期開始前的部分退保則可能減少特別獎賞<sup>2</sup>。因此，在某些情況下，如退保或期滿時可取回的價值將會減少。

### 通脹風險

您必須考慮通貨膨脹風險，因為這可能導致將來的生活費較今天的為高。由於通貨膨脹風險的緣故，您須預期即使我們已盡其所能履行保單責任，您或您所指定的受益人將來收到的實質金額仍可能較低。

### 保單貨幣風險

您須面臨匯率風險。如您選擇 (i) 以外幣作為保單貨幣；或 (ii) 以保單貨幣以外的其他貨幣支付保費或收取賠償額，您實際支付或收取的款額，將因應我們不時釐定的保單貨幣兌本地/繳付保費貨幣的匯率而改變。您必須注意，匯率之波動會對您的款額構成影響，包括繳付保費、保費徵費、支付的賠償額及延期年金保費之合資格稅務扣除（如有）。

## 有關分紅保單

我們發出的分紅人壽保單提供保證及非保證利益。保證利益可包括身故賠償、保證現金價值及其他利益，視乎您所選擇的保險計劃而定。非保證利益由保單紅利組成，讓保單持有人<sup>12</sup>分享人壽保險業務的財務表現。

延期聚富入息的保單紅利（如有），將以下列方式派發：

1. **年度紅利**由我們每年宣派。一經宣派，年度紅利的金額將獲保證。
2. **特別獎賞<sup>2</sup>**是一次性的紅利，並於您計劃內列明的指定保單年度宣派，或於該指定保單年度前提早終止保單（例如因為身故、退保）時宣派。

特別獎賞<sup>2</sup>的金額會視乎宣派前整段保單期的表現，以及當時的市場情況而不時改變，實質金額於派發時才能確定。有關詳情，請參閱本產品冊子的「計劃摘要」部份。

### 紅利會受哪些因素影響？

保單紅利（包括年度紅利及特別獎賞<sup>2</sup>，如有）並非保證，是否派發保單紅利及其金額多少取決於包括但不限於下列因素：

- 保單資產的投資回報表現；
- 賠償、退保率及營運開支；及
- 對投資的長期表現的預期及以上其他因素。

若長遠表現優於預期，紅利派發金額將會增加；若表現較預期低，則紅利派發金額將會減少。

有關主要風險因素的詳情，請參閱本小冊子內「主要風險 — 非保證利益」部分。

### 分紅保單有甚麼主要的優勢？

#### 來自非保證紅利的潛在增長

除了可保證利益之外，當基金的整體表現優於支持保證利益所需的基本水平時，您可獲取額外的紅利。

#### 緩和短期的市況波動

我們會盡量減低因短期市況波動所導致的紅利變動，以讓您享有較穩定的回報。請參閱下文保單紅利的理念內「長遠穩定的回報」一節。

#### 具競爭力的長遠回報

您的保單由我們多元的投資組合所支持。我們透過與您分擔風險，讓彼此利益一致。

## 有關分紅保單

### 保單紅利的理念

#### 建立共同承擔風險的機制

我們對您的分紅保單的表現有明確的利益，因為我們分紅業務的運作遵從您我共同承擔風險的原則，以合理地平衡我們的利益。這些風險可能來自不同方面並會導致一些差異，而影響您的保單回報及我們的盈利。我們將與您分擔來自以下因素的差異，包括但不限於：

- 投資回報與預期未來的投資表現
- 保險風險（例如：失效、退保及各組保單的索償）
- 營運開支（例如：我們的核保和一般經營成本）

我們會就派發給您的紅利水平進行定期檢討。過往的實際表現及管理層對未來長期表現的預期，將與預期水平比較作出評估。倘若出現差異，我們將考慮透過調整紅利，與您分享或分擔盈虧。

#### 公平對待各組保單持有人<sup>12</sup>

我們會將您的保單與其他類似的保單匯集，讓較大組別的保單持有人<sup>12</sup>共同分擔風險。「匯集」的作用在於讓您所屬的保單組別分散和分擔風險，並且有更大筆資金從而增加投資的靈活性。

為確保保單持有人<sup>12</sup>之間的公平性，我們將慎重考慮不同保單組別（例如：產品、產品更替、貨幣及繕發年期）的經驗（包括：投資表現），務求每組保單將獲得最能反映其保單表現的公平回報。為平衡您與我們之間的利益，我們已成立一個由專業團隊組成的專責委員會，負責就分紅保單的管理和特別獎賞<sup>2</sup>的釐定提供獨立意見。

#### 長遠穩定的回報

在考慮調整紅利分配的時候，我們會致力採取平穩策略，以維持較穩定的回報，即代表我們只會因應一段期間內實際與預期表現出現顯著差幅，或管理層對長遠表現的預期有重大的改變，才會對紅利水平作出調整。

面對短期市況波動，透過平穩策略，我們毋須即時對紅利作出相應調整，而可維持紅利不變，或可作出比原先較小幅度的調整。因此，短期的投資表現（較預期為高或低），不應被視為紅利即將作出調整的訊號，必須同時考慮長期的過往投資表現及對未來表現的預期，以及其他非投資相關的差異。

## 有關分紅保單

### 投資政策及策略

我們採取的資產策略為：

- i) 有助確保我們可兌現向您承諾的保證利益；
- ii) 透過特別獎賞<sup>2</sup>為您提供具競爭力的長遠回報；及
- iii) 維持可接受的風險水平。

分紅保單的資產主要包括由信貸質素良好（平均評級為A級或以上），並且具長遠發展前景的企業機構發行的**固定收益資產**組成。我們亦會利用**增長資產**，包括股票類投資及另類投資工具如房地產、私募股權或對沖基金，以及結構性產品包括衍生工具，以提供更反映長遠經濟表現的回報。

我們會將投資組合適當地分散投資在不同類型的資產，並投資在不同地域市場（主要是亞洲、美國及歐洲）、貨幣（主要是港幣及美元）及行業。這些資產按照我們可接受的風險水平，慎重地進行管理及監察。

### 目標資產分配

資產種類	分配比例
固定收益資產（政府債券、企業債券及另類信貸投資）	60%-100%
增長資產	0%-40%

註：實際的分配比例可能會因市場波動而與上述範圍有些微偏差。

## 有關分紅保單

在決定實際分配時，我們並會考慮（包括但不限於）下列各項因素：

- 當時的市場情況及對未來市況的預期；
- 保單的保證與非保證利益；
- 保單的可接受的風險水平；
- 在一段期間內，經通脹調整的預期經濟增長；及
- 支持保單資產的投資表現

在遵守我們的投資政策的前提下，實際資產配置可能會不時偏離上述目標分配比例。

延期聚富入息的增長資產的比例為：

- **於儲蓄期<sup>9</sup>間：**通常是在0%至40%的範圍之間。
- **於年金期內：**我們會檢討有關比例以達致一個較為穩定的投資回報。

### 積存息率

您可選擇以不同方式收取紅利及年金金額，包括以現金方式提取或將該等金額交由我們積存生息（如有），惟受保單條款的相關條款及細則約束。

積存利息的息率並非保證的，我們會參考下列因素作定期檢討：

- 投資組合內固定收入資產的孳息率；
- 當時的市況；
- 對固定收入資產孳息率的展望；
- 與此積存息率服務相關的成本；及
- 保單持有人<sup>12</sup>選擇將該金額積存的時間及可能性。

我們可能會不時檢討及調整用以釐定保單紅利（如有）及積存息率的政策。

欲了解更多最新資料，請瀏覽本公司網站 <https://www.hsbc.com.hk/zh-hk/insurance/info/>。

此網站亦提供了背景資料以助您了解我們以往的紅利派發紀錄作為參考。我們業務的過往表現或現時表現未必是未來表現的指標。

## 註

1. 每月年金金額即每月保證年金金額加每月非保證年金金額（如有）。每月非保證年金金額為非保證，並將由本公司不時釐定。
2. 特別獎賞的金額（如有）是非保證的，本公司擁有絕對酌情權決定支付金額。
3. 附加保障附加於本保單的基本計劃上，以增加保障範圍。
4. 額外意外死亡保障將於受保人年屆80歲<sup>5</sup>的保單周年日或支付有關賠償後或您的保單終止時（以較早者為準）終止。當我們支付有關賠償後，您的保單將會隨即終止。
5. 年齡指保單持有人<sup>12</sup>於下一次生日的年齡。
6. 已繳總保費指受保人於身故當日的到期基本計劃之保費總額（無論是否已實際繳付）。有關詳細條款及細則，請參閱保單條款。
7. 失業延繳保費保障適用於年齡<sup>5</sup>介乎26歲至64歲並持有香港身份證的保單持有人<sup>12</sup>。保障將於保單持有人<sup>12</sup>年屆65歲<sup>5</sup>的保單周年日或已清繳到期保費或您的保單終止時（以較早者為準）終止。已繳付至延期聚富入息的保費可獲得香港特別行政區稅務局薪俸稅及個人入息稅之稅務扣除，將取決於您的個別情況；而香港特別行政區稅務局擁有絕對權力決定在保費繳付期間所繳付的保費之稅務扣除。有關主要風險因素的詳情，請參閱「主要風險 — 合資格延期年金保單的稅務定義」部分。
8. 批核中「保證核保」或「簡易核保」申請及已生效保單之全期總保費金額上限（以每名受保人計）乃根據受保人之受保年齡而有所不同，該金額包括「本計劃」及「本公司」指定人壽保險計劃。有關核保要求，請向滙豐分行查詢，或如您是滙豐環球私人銀行客戶，請與我們在香港的保險顧問聯絡<sup>§</sup>。本公司保留權利根據受保人及/或保單持有人<sup>12</sup>於投保時所提供之資料而決定是否接受有關之投保申請。
9. 儲蓄期是指由保單日期起到至年金期開始前的日期（以年為單位）。
10. 申請延期聚富入息，須符合本公司要求：我們根據保單持有人<sup>12</sup>及/或受保人的國籍（國家/地區/疆域）及/或地址及/或居留國家或地區，不時釐定有關要求。
11. 此書面要求必須於受保人在生時由保單持有人<sup>12</sup>提出並經本公司接受及批註。
12. 「保單持有人」即保單附表上被稱為保單持有人的的人。從本保單及其相關文件的的角度來看，保單持有人與年金領取人相同。延期聚富入息保單中的保單持有人即為受保人。
13. 淨現金價值指於年金期開始前，相等於保證現金價值加上累積紅利及利息，再扣除任何債項之後的金額。於年金期開始或以後，淨現金價值是指保證現金價值加上任何累積之每月年金金額和任何累積紅利及利息，再扣除任何債項之後的金額。

## 更多資料

策劃未來的理財方案，是人生的重要一步。「滙豐聚富入息延期年金計劃」助您為退休累積財富，兼享稅務扣減。我們樂意助您評估目前及未來的需要，讓您進一步了解本計劃如何助您達成個人目標。

歡迎蒞臨任何一間滙豐分行，或如您是滙豐環球私人銀行客戶，請與我們在香港的保險顧問聯絡<sup>§</sup>，讓我們為您安排理財計劃評估。

**瀏覽** [www.hsbc.com.hk/insurance](http://www.hsbc.com.hk/insurance)

**親臨** 任何一間滙豐分行。如您是滙豐環球私人銀行客戶，請與我們在香港的保險顧問聯絡<sup>§</sup>

<sup>§</sup> 請聯絡您的中介人以了解適合您的投保渠道/方式。



您可透過二維碼  
瀏覽產品的相關網頁。

# 滙豐聚富入息延期年金計劃

保險業監管局認可合資格延期年金保單

## 滙豐人壽保險（國際）有限公司

HSBC Life (International) Limited滙豐人壽保險（國際）有限公司（「本公司」或「我們」）是於百慕達註冊成立之有限公司。本公司為滙豐集團旗下從事承保業務的附屬公司之一。

## 香港特別行政區辦事處

香港九龍深旺道1號滙豐中心1座18樓

本公司獲保險業監管局授權及受其監管，於香港特別行政區經營長期保險業務。

香港上海滙豐銀行有限公司（「滙豐」）乃根據保險業條例（香港法例第41章）註冊為本公司於香港特別行政區分銷人壽保險之保險代理機構。「滙豐聚富入息延期年金計劃」為本公司之產品而非滙豐之產品，由本公司所承保並只擬在香港特別行政區透過滙豐銷售。

對於滙豐與您之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），滙豐須與您進行金融糾紛調解計劃程序；此外，有涉及您上述保單條款及細則的任何糾紛，將直接由本公司與您共同解決。

本公司對本產品冊子所刊載資料的準確性承擔全部責任，並確認在作出一切合理查詢後，盡其所知所信，本產品冊子並無遺漏足以令其任何聲明具誤導成份的其他事實。本產品冊子所刊載之資料乃一摘要。有關詳盡的條款及細則，請參閱您的保單。

2024年6月

滙豐人壽保險（國際）有限公司榮獲以下獎項：





# 退休計劃

## 滙豐聚富入息延期年金計劃

保險業監管局認可合資格延期年金保單\*

以下顯示的資料只為摘要及僅作為一般參考，您必須將這些資料與相應的產品冊子及例子一併閱讀，詳細內容請參閱相關產品的保單條款及細則。



劉先生，43歲<sup>1</sup>，是一名律師

- 劉先計劃在57歲<sup>1</sup>時與太太一起經營自資咖啡店，並於開設咖啡店後退休，每月收取穩定收入，維持他與太太的退休生活。
- 他正尋找一份具備靈活性的方案，以保障他的退休生活。
- 作為一個香港的納稅人，劉先生或可透過此方案所繳付的合資格保費向香港特別行政區稅務局申請薪俸稅及個人入息稅之稅務扣除<sup>\*</sup>。

\* 詳情請參閱「合資格延期年金保單的重要資訊」部分。

他希望：



與太太經營咖啡店



應付他與太太退休後的開支



增加理財靈活性以保障退休生活



享受潛在稅務優惠

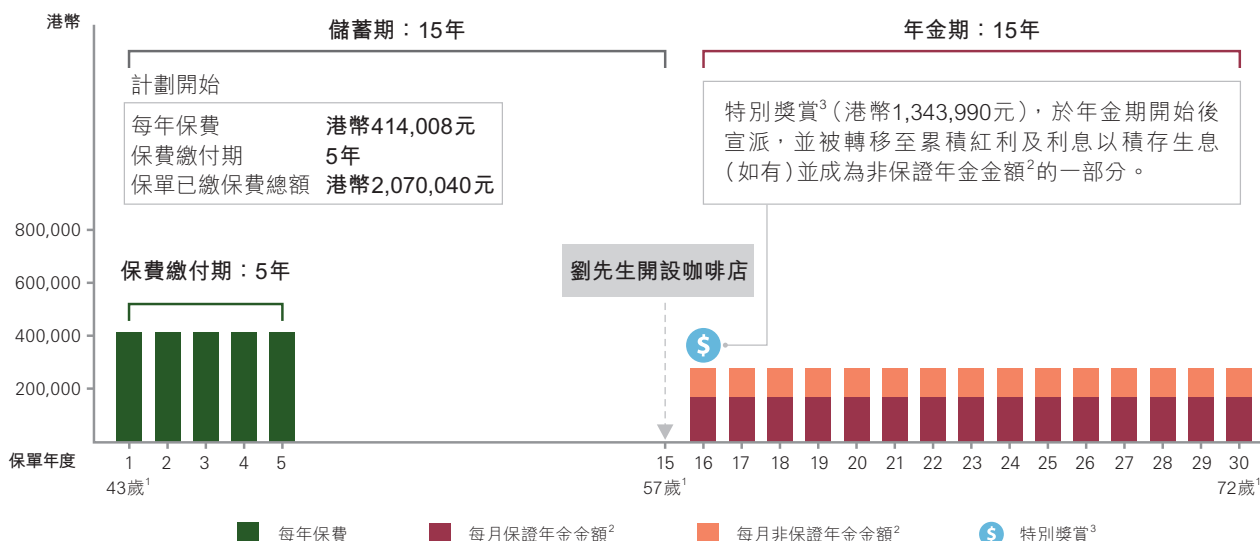
以下例子只供說明之用。例子中所述的數字作整數調整，並僅供說明之用。詳情請參閱您的保險建議書顯示的數字。

## 滙豐聚富入息延期年金計劃(以收取每月年金金額為年金金額收取方式)如何幫助劉先生實踐他的承諾？

我對事業的承諾：

我希望在58歲左右能夠全心投入自己的生意，毋須為應付生活開支而費心。

劉先生(投保年齡為43歲<sup>1</sup>，非吸煙人士)一直夢想與太太開設自己的咖啡店，並計劃在57歲<sup>1</sup>後圓夢。他明白到創業期間，收入和利潤都是未知之數。他希望營運咖啡店初期仍可獲得穩定的年金收入，確保他們的生活水準不受影響，幫助他專注於發展生意。他按照個人所需選擇了於首5年內按年繳付保費，在15年儲蓄期後收取為期15年的年金。



第16至30個保單年度期間的每月保證年金金額<sup>2</sup>

港幣14,984元

第16至30個保單年度期間的每月非保證年金金額<sup>2</sup>

港幣9,934元

每月年金金額總額<sup>2</sup>

港幣24,918元

× 12月

× 15年

年金期內所得年金金額總額

港幣4,485,240元



滙豐保險  
HSBC Life

## 滙豐聚富入息延期年金計劃

保險業監管局認可合資格延期年金保單\*

滙豐聚富入息延期年金計劃（「延期聚富入息」）是一份延期年金保險計劃，其提供由保險業監管局（「保監局」）認證並符合合資格延期年金保單政策指引之條件。透過此所繳付的合資格保費劉先生亦可享受潛在的個人入息稅之稅務扣除：

每個香港納稅人之每個課稅年度稅務扣除額上限為港幣60,000元。這是強積金可扣稅自願性供款和延期年金保費合計可享之最高扣除總額，即每個合資格納稅人每年可申請合資格延期年金保費及強積金可扣稅自願性供款之稅務扣除總額。合資格納稅人可與其配偶共同申請延期年金保費之稅務扣除，而每年之稅務扣除額上限將為港幣120,000元：



單身納稅人



夫婦合併納稅人

（註：每個合資格納稅人之每年稅務扣除額不可超過港幣60,000元之個人上限）

稅務扣除額上限	港幣60,000元	港幣120,000元
假設：應課稅率	17%	17%
最高可節省稅款	節省港幣10,200元	節省港幣20,400元

註：

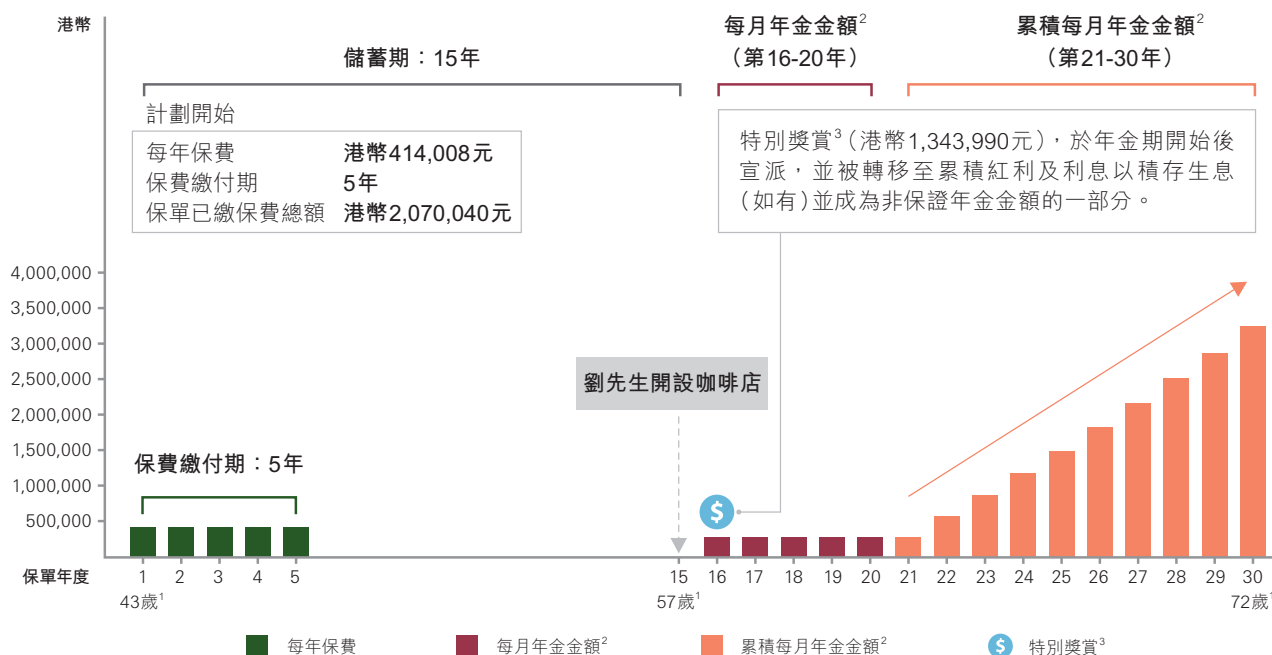
- 延期聚富入息是一份具儲蓄及分紅成分的長期人壽保險計劃，其並非等同於或類似任何類型的銀行存款。
- 已繳付至延期聚富入息的保費可獲得香港特別行政區稅務局薪俸稅及個人入息稅之稅務扣除，將取決於您的個別情況；而稅務局擁有絕對權力決定在保費繳付期間所繳付的保費之稅務扣除。有關主要風險因素的詳情，詳情請參閱「合資格延期年金保單的重要資訊」部分。
- 每月非保證年金金額<sup>2</sup>並非保證，並將由本公司不時釐定。實際未來金額或會比以上說明的較低或較高。
- \* 詳情請參閱「合資格延期年金保單的重要資訊」部分。

## 滙豐聚富入息延期年金計劃(更改年金金額收取方式為積存生息)如何幫助劉先生充實他的退休方案？

我對自己的承諾：

我的生意上了軌道。我希望我的儲蓄有更多時間去積存生息，讓我有更大的自由度及彈性掌控我的未來大計。

劉先生在63歲<sup>1</sup>時，他的咖啡店開始獲利，生意上了軌道。他決定把每月支付的每月年金金額<sup>2</sup>保留在計劃之中，直到他達至72歲<sup>1</sup>為止。透過這個安排，劉先生能夠把儲蓄累積到72歲<sup>1</sup>，他可以靈活選擇運用這筆資金去擴充他的咖啡店，或投放更多儲蓄於他的退休基金之中。



第16至20個保單年度期間的每月年金金額總額<sup>2</sup>  
港幣1,495,100元

+

第21至30個保單年度期間的累積每月年金金額<sup>2</sup>及利息  
港幣3,563,846元

=

年金期內所得年金金額及利息總額  
港幣5,058,946元

以上例子所述的數字含捨入調整及僅供說明用途之用。詳情請參閱您的保險計劃建議書顯示的數字。

**假設：**

- i. 所有的保費在繳付保費期到期前全數繳付。
- ii. 在保單期內，除上述的於第16至20個保單年度期間之每月提取年金金額外，沒有提取保單內的任何累積紅利及利息，及沒有作出任何影響特別獎賞<sup>3</sup>及紅利的調整。
- iii. 特別獎賞<sup>3</sup>於年金期開始後宣派，並被轉移至累積紅利及利息以積存生息(如有)，並成為非保證年金金額<sup>2</sup>的一部分。
- iv. 計算於累積紅利及利息/累積每月年金金額<sup>2</sup>時所使用的現時年利率為3.5%(港元)，此息率並非保證，本公司將會不時自行調整息率。實際息率或會比年利率3.5%(港元)較低或較高。

**註：**

1. 年齡指保單持有人<sup>4</sup>(亦稱為「年金領取人」，視乎適用情況而定)於下一次生日的年齡。
2. 每月年金金額即每月保證年金金額加每月非保證年金金額(如有)。每月非保證年金金額為非保證，並將由本公司不時釐定。
3. 特別獎賞的金額(如有)是非保證的，本公司擁有絕對酌情權決定支付金額。於年金期內，特別獎賞將在宣派後會被轉移至累積紅利及利息積存生息(如有)，並成為非保證年金金額的一部分，特別獎賞及其有關之累積利息不可被提取。
4. 「保單持有人」即保單附表上被稱為保單持有人的人。從本保單及其相關文件的角度來看，保單持有人與年金領取人相同。延期聚富入息保單中的保單持有人即為受保人。

**合資格延期年金保單的重要資訊：**

- **合資格延期年金保單的稅務定義** — 本保單是合資格的延期年金保單，但並不保證您已繳的保費將符合稅務扣除資格。合資格延期年金的保費折扣金額、保費退還金額及保險徵費並不符合稅務扣除資格。本計劃的資格認證是保監局根據其產品特點而定，與您的個人狀況無關。於申請稅務扣除前，您必須符合稅務條例規定下之所有條件及遵從香港特別行政區稅務局發出的指引。一般稅務資訊只供參考，您不應單憑此資訊作任何稅務決策。本保單可獲的實際稅務優惠將取決於您的個人稅務狀況。如您毋須於相關評稅年度繳納薪俸稅及個人入息稅，您未必能享有稅務扣除優惠。如您有任何疑問，請諮詢專業稅務顧問。請留意：(i) 稅務扣除總額根據納稅人繳付的合資格延期年金計劃保費(扣除所有保費折扣，並且不包括保費徵費)的假設而計算；(ii) 所有稅務法例、規例及/或其解釋均可能修改，並影響有關稅務優惠，包括稅務扣除資格。本公司沒有責任通知您相關法律、法規及/或其詮釋的修改，及其可能對您產生的影響。如想了解更多有關合資格延期年金的稅務扣除資訊，請瀏覽保監局網頁 [www.ia.org.hk](http://www.ia.org.hk)。
- **合資格延期年金保單的認證** — 保監局的認證不代表對保單的推介或認可，亦不保證本保單的商業價值或表現，更不代表保監局認許本保單適合所有個別保單持有人或任何類別的保單持有人。本保單已獲保監局認證，但不構成官方建議。保監局對此單張或產品冊子或內容包括其準確性或完整性概不負責，並明確表示，不會承擔因此單張或產品冊子全部或任何內容而引致的損失。

本文所顯示的過往、現時、預計及/或潛在利益及/或回報(例如獎賞、利息)均為非保證,並僅供說明之用途。未來實際的利益及/或回報或會較現時所列的利益及/或回報為高或低。以上例子所述的數字作整數調整,並僅供說明之用。詳情請參閱您的保險建議書顯示的數字。

滙豐人壽保險(國際)有限公司(「本公司」)獲香港特別行政區的保險業監管局授權及受其監管。香港上海滙豐銀行有限公司(「滙豐」)乃根據保險業條例(香港法例第41章)註冊為本公司於香港特別行政區分銷人壽保險之保險代理機構。「滙豐聚富入息延期年金計劃」為本公司之產品而非滙豐之產品,由本公司所承保並只擬在香港特別行政區透過滙豐銷售。

對於滙豐與您之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍),滙豐須與您進行金融糾紛調解計劃程序;此外,有關涉及您上述保單條款及細則的任何糾紛,將直接由本公司與您共同解決。

**A finely structured timepiece provides value to its owner for years – even decades**

It can be the same for your retirement planning. Beyond your basic retirement fund, HSBC Income Goal Deferred Annuity Plan is a meticulously crafted instrument that can synchronise your savings for benefits today and in the future.



## Making time work for you – today and tomorrow

Whether you are raising a family and are far from retirement, or if you are middle aged and looking to invest your savings with more certainty, HSBC Income Goal Deferred Annuity Plan (“Deferred Income Goal”, “your plan” or “your policy”) offers a deft combination of payment and annuity options that empower you to enjoy your senior years on your terms.

Now you can look forward to a regular stream of annuity income for a comfortable retirement life regardless of market conditions, while enabling you for tax deduction under salaries tax and personal assessment with the Inland Revenue Department of the Hong Kong SAR\* from your premiums paid over your plan’s payment period (if eligible):



### Stability



Receive steady annuity payment<sup>†</sup> **in the form of a Monthly Annuity Payment<sup>1</sup>** in your selected annuity period to suit your own evolving needs and achieve your personal aspirations. A **Special Bonus<sup>2</sup>** may be declared at the commencement of the annuity period and accumulated with interest (if any) in your plan which forms part of non-guaranteed annuity payment<sup>1</sup>



### Satisfaction

Enjoy the flexibility of tailoring your retirement annuity income by creating a monthly stream of payments or accumulate as a lump-sum retirement amount that suits your desired lifestyle. You may also choose to **switch your annuity payment options** anytime during the annuity period without any charges



### Security

Protect against life’s uncertainties. Deferred Income Goal helps you fulfil your promise to your loved ones with a **Death Benefit** in the unfortunate event of your passing during the accumulation<sup>9</sup> or annuity period



### Savings

Create your own future retirement reserve by making premium payments in just 5 or 10 years at your income-earning age while applying for tax deduction under salaries tax and personal assessment with Inland Revenue Department of the Hong Kong SAR from your premiums paid with an allowance of up to HKD60,000 for a particular fiscal year (if eligible)\*

It’s a matter of good timing – enrolling now with Deferred Income Goal is superb, but being able to benefit tomorrow with this same plan is even better.

\* Tax deduction under salaries tax and personal assessment with Inland Revenue Department of the Hong Kong SAR from premiums paid under Deferred Income Goal shall be subject to your individual circumstances. It is also at Inland Revenue Department of the Hong Kong SAR’s discretion when your premiums are paid over the premium payment period. Please refer to the “Key Risks - Tax implication of Qualifying Deferred Annuity Insurance Policy” section for details regarding key risk factors.

<sup>†</sup> Annuity payments include both a guaranteed annuity payment and a non-guaranteed annuity payment (if any). Please refer to the “Example” and “Product Summary” sections for details.

## More benefits from Deferred Income Goal

Whatever your desired retirement style, Deferred Income Goal provides the following Supplementary Benefits<sup>3</sup> (also known as “rider”) during the policy term, subject to eligibility, **with no additional premiums**. These benefits protect you against unexpected events along your life journey:



### Additional Accidental Death Benefit<sup>4</sup>

If you pass away due to an accident before the Age<sup>5</sup> of 80, your beneficiary(ies) will receive an additional 30% of the Total Premium Paid<sup>6</sup> along with the Death Benefit



### Unemployment Benefit<sup>7</sup>

If you have become unemployed for at least 30 consecutive days before the Age<sup>5</sup> of 65, the grace period for the premium payment will be extended up to 365 days, during which you will still enjoy the full protection of Deferred Income Goal

Please refer to the respective Supplementary Benefits<sup>3</sup> provisions for the detailed terms, conditions and exclusions.

Deferred Income Goal is a deferred annuity insurance policy offering features certified by the Insurance Authority (“IA”) to be compliant with its Guideline on Qualifying Deferred Annuity Policy. It is a long-term participating life insurance product with a savings element and is not equivalent or similar to any kind of bank deposit. For details, please refer to the “More About Participating Policy” section.

### Hassle-free Application

Application for HSBC Income Goal Deferred Annuity Plan is simple. Policy approval is generally guaranteed<sup>8</sup> and medical examinations are not required.



## Example

The following example is for illustration only. Part of the Monthly Annuity Payment<sup>1</sup> is non-guaranteed. There are options of premium payment periods under this policy to suit individual needs. Please refer to the "Product Summary" section for details.

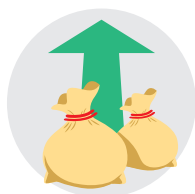


### Plan ahead for retirement with Deferred Income Goal – Let's look at Simon's story

#### Simon is a senior accountant at an international firm

Simon is married and has a daughter who studies at an international primary school. Simon plans to invest in a long-term saving vehicle to ensure that he has sufficient reserves in his senior years.

#### Simon wants to set aside savings on top of his existing retirement living:



He is looking for stable savings growth and a regular stream of annuity income to support his living expenses for a comfortable retirement



Simon wants some flexibility to receive the Monthly Annuity Payment<sup>1</sup>. This could mean leaving the savings in his plan to accumulate with interest at his choice during the annuity period



As a Hong Kong taxpayer, he may apply for tax reduction under salaries tax and personal assessment with Inland Revenue Department of the Hong Kong SAR from his premiums paid with this plan (if eligible)

#### Simon, 46-year-old<sup>5</sup> and non-smoker, chooses Deferred Income Goal to meet his needs:

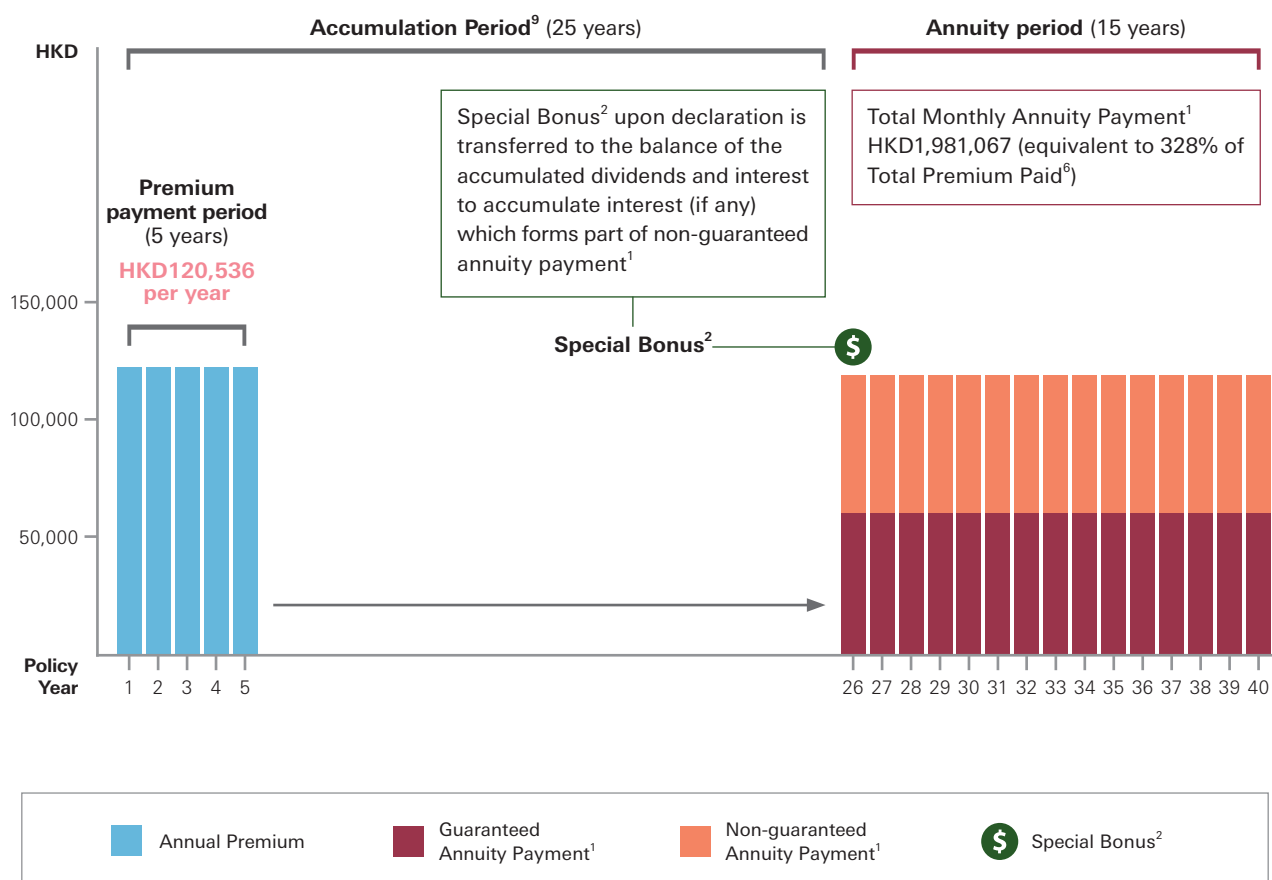
<b>Annual Premium:</b>	HKD120,536	<b>Accumulation Period<sup>9</sup>:</b>	25 years
<b>Premium payment period:</b>	5 years	<b>Annuity period:</b>	15 years

**Total premium has been paid to the policy:** HKD120,536 x 5 years = HKD602,680



## Simon chooses to receive Monthly Annuity Payments<sup>1</sup> in cash at Age<sup>5</sup> 71:

Monthly Guaranteed Annuity Payment <sup>1</sup> :	HKD5,514	Initial Annuity Guaranteed Portion*:	50%
Monthly Non-guaranteed Annuity Payment <sup>1</sup> :	HKD5,492	Guaranteed Internal Rate of Return <sup>^</sup> :	1.65%
Monthly Annuity Payment <sup>1</sup> :	HKD11,006	Total Internal Rate of Return <sup>^</sup> :	4.02%








\* Initial Annuity Guaranteed Portion is a rounded percentage of the Monthly Guaranteed Annuity Payment divided by the Monthly Annuity Payment<sup>1</sup> and is subject to change if a re-calculation of the Monthly Non-guaranteed Annuity Payment<sup>1</sup> is triggered. Please refer to the "Key Risks – Non-guaranteed benefit" section for details regarding key risk factors.

<sup>^</sup> The Internal Rate of Returns of Deferred Income Goal vary with policy currency, premium payment period/method, annuity payment option, etc. For details, please refer to the "Product Summary - Internal Rate of Returns" section.

### Simon can also enjoy potential personal income tax deductions (if eligible):

Maximum tax deductible limit per year is HKD60,000 for a single taxpayer in Hong Kong. It is an aggregate limit for deferred annuity premiums and Mandatory Provident Fund Total Voluntary Contributions ("MPF TVCs"), meaning that an eligible taxpayer may claim tax deductions for deferred annuity premiums and MPF TVCs in aggregate up to this maximum limit per year.

Eligible taxpayer is allowed to claim tax deductions for deferred annuity premiums covering his/her spouse with total maximum tax deductible limit per year of HKD120,000 :

	 Maximum tax deductible limit	 Assumption: Applicable Tax Rate	 Maximum tax saving amount
<b>Per single taxpayer</b>  	HKD60,000	17%	HKD10,200
<b>For taxpaying couple</b>   (Note: The deductions claimed by each eligible taxpayer <b>does not exceed</b> the individual limit of HKD60,000 per year)	HKD120,000	17%	HKD20,400

#### Notes:

- Tax deduction under salaries tax and personal assessment with Inland Revenue Department of the Hong Kong SAR from premiums paid under Deferred Income Goal shall be subject to your individual circumstances. It is also at Inland Revenue Department of the Hong Kong SAR's discretion when your premiums are paid over the premium payment period. Please refer to the "Key Risks - Tax implication of Qualifying Deferred Annuity Insurance Policy" section for details regarding key risk factors.
- The figures as shown in the above example(s) are subject to rounding adjustment and are for illustrative purpose only. You should refer to your insurance proposal for illustrated figure and details.
- The amount of the Monthly Non-guaranteed Annuity Payment<sup>1</sup> is not guaranteed and may vary from time to time. The actual future amount may be lower or higher than that illustrated above.

#### Assumptions:

- All premiums are paid in full when due throughout the premium payment period.
- No withdrawal of accumulated dividends and interest (if any) under the policy and no adjustment affecting the dividends has been made during the policy term.
- The declared Special Bonus<sup>2</sup> has been transferred to the balance of the accumulated dividends and interest after the commencement of the annuity period to accumulate with interest (if any), which forms part of the non-guaranteed annuity payment<sup>1</sup>.
- The current interest rate used for accumulated dividends and interest is assumed at 3.5% p.a.. This interest rate is not guaranteed and may be adjusted by us at our discretion from time to time without prior notice. The actual interest rate may be lower or higher than 3.5% p.a..
- During the annuity period, all Monthly Annuity Payments<sup>1</sup> will be received on each Monthiversary.

## Product summary

### What do you need to know for applying Deferred Income Goal?

#### Premium payment period, Accumulation Period<sup>9</sup>, annuity period, eligible applicant<sup>10</sup> & policy term

To apply, your issue Age<sup>5</sup> needs to be the followings:

<b>Premium payment period</b>	5 years	5 years	5 years	5 years	10 years
<b>Accumulation Period<sup>9</sup></b>	10 years	15 years	20 years	25 years	25 years
<b>Annuity period</b>	10 years	15 years	20 years	15 years	15 years
<b>Eligible Applicants<sup>10</sup> (Issue Age<sup>5</sup>)</b>	41-65*	36-60*	31-55*	26-50*	26-50*
<b>Policy Term</b>	20 years	30 years	40 years	40 years	40 years

#### Policy currency

HKD/USD

#### Premium payment method

Monthly or annually, through:

- Bank transfer; or
- Cheque / cashier order / demand draft; or
- Credit card

Note:

- If you choose to pay your premium monthly in respect of a policy year, the total premiums paid for that policy year will be higher than if you pay annually.

#### Annuity payment option

##### Payment at monthly interval / cash payment (default option)

- Receive Monthly Annuity Payment<sup>1</sup> on each Monthiversary during the annuity period; or

##### Accumulate with interest / rollover

- Accumulate all paid Monthly Annuity Payment<sup>1</sup> to earn interests (if any, the interest rate which will be determined at our discretion from time to time and is not guaranteed) until the end of the annuity period

Notes:

- The terminologies of cash payment and rollover are used in insurance proposal. Please refer to the insurance proposal for details.
- You can opt to switch between these two annuity payment options anytime without charge during the policy term at your choice.
- If you elect accumulate with interest as annuity payment method, you have the right to make full/partial withdrawal from your accumulated Monthly Annuity Payment at any time without any charges while the policy is in-force.

\* Tax deduction under salaries tax and personal assessment with Inland Revenue Department of the Hong Kong SAR from premiums paid under Deferred Income Goal shall be subject to your individual circumstances. It is also at Inland Revenue Department of the Hong Kong SAR's discretion when your premiums are paid over the premium payment period. Please refer to the "Key Risks – Tax implication of Qualifying Deferred Annuity Insurance Policy" section for details regarding key risk factors.

## Product summary

### Minimum Monthly Guaranteed Annuity Payment

Minimum Monthly Guaranteed Annuity Payment of different premium payment periods and policy currencies:

Accumulation Period <sup>9</sup>	Minimum Monthly Guaranteed Annuity Payment	
	HKD	USD
10 years	1,750	230
15 years	1,350	180
20 years	1,250	160
25 years	1,750	230

### Internal Rate of Returns

The Internal Rate of Returns of **Deferred Income Goal** vary with policy currency, premium payment period/method, Accumulation Period<sup>9</sup>, annuity period/payment option, etc. You can refer to the following tables for the range of Internal Rate of Returns of Deferred Income Goal:

**Internal Rate of Returns irrespective of issue Age<sup>5</sup>, gender and smoking status (for reference):**

#### Guaranteed Internal Rate of Returns

Premium payment period	Accumulation period <sup>9</sup>	Annuity period	HKD		USD	
			Min	Max.	Min.	Max.
5 years	10 years	10 years	0.94%	1.10%	1.05%	1.20%
	15 years	15 years	1.21%	1.30%	1.35%	1.45%
	20 years	20 years	1.33%	1.40%	1.54%	1.60%
	25 years	15 years	1.60%	1.65%	1.79%	1.85%
10 years	25 years	15 years	1.37%	1.43%	1.57%	1.63%

#### Total Internal Rate of Returns

Premium payment period	Accumulation period <sup>9</sup>	Annuity period	HKD		USD	
			Min	Max.	Min.	Max.
5 years	10 years	10 years	3.82%	3.88%	3.97%	4.02%
	15 years	15 years	3.86%	3.90%	4.01%	4.05%
	20 years	20 years	3.97%	4.00%	4.18%	4.20%
	25 years	15 years	3.99%	4.02%	4.20%	4.22%
10 years	25 years	15 years	3.96%	3.99%	4.18%	4.20%

Note:

- The annuity payment of Deferred Income Goal policies consists of both guaranteed and non-guaranteed annuity payments. **Therefore, the total projected benefit of your policy is not guaranteed.** The above min. and max. of Internal Rate of Returns indicate the different return that the policy may receive under monthly and annual premium payment option respectively. The calculation of Internal Rate of Returns is based on the assumption that annual dividends are accumulated in the plan to earn interests (if any) and Monthly Annuity Payment<sup>1</sup> are paid out at monthly interval. Please refer to the "Guaranteed Cash Value", "Annual Dividend" and "Special Bonus<sup>2</sup>" sections for the details.

## Product summary

### What does Deferred Income Goal offer?

<b>Guaranteed Cash Value</b>	Guaranteed Cash Value is calculated by reference to the Monthly Guaranteed Annuity Payment and the cash value as shown in the policy schedule. Such rates and therefore the Guaranteed Cash Values, will vary by policy year.
<b>Annual Dividend</b>	<p>Annual dividend, if any, is non-guaranteed and are payable on each Policy Anniversary throughout the Policy Term at our absolute discretion, provided that the premiums due to such anniversary have been paid before the expiry of the Grace Period. The amount of annual dividends will not change once declared.</p> <p>You may receive annual dividends (if any) by the following means:</p> <ul style="list-style-type: none"> <li>(i) accumulate in your Plan with interest (if any); or</li> <li>(ii) take out as cash after premium payment period, before which all dividends declared (if any) will be accumulated in your Plan with interest (if any)</li> </ul> <p>The annual dividends and interest, if any (earned on any accumulated dividends and interest and any accumulated Monthly Annuity Payment<sup>1</sup>) are not guaranteed.</p> <p>The Monthly Non-guaranteed Annuity Payment<sup>1</sup> is derived from accumulated dividends and interest and projected dividends (if any). The amount of accumulated dividends and interest (if any) after each Monthly Non-guaranteed Annuity Payment<sup>1</sup> will gradually decrease with the intention that it will be reduced to zero at the end of the annuity period. The Monthly Non-guaranteed Annuity Payment will be reduced should you take out the annual dividends as cash after premium payment period. Please refer to "Key risks - Non-guaranteed benefit" section for the details of key risk factors.</p>
<b>One-off special bonus<sup>2</sup></b>	<p>The Special Bonus<sup>2</sup> (if any) is non-guaranteed. The amount of any potential Special Bonus<sup>2</sup> will be determined and declared by us at our discretion at the commencement of the annuity period provided that all premiums are paid when due during the premium payment period. The declared Special Bonus<sup>2</sup>, if any, will be transferred to the balance of the accumulated dividends and interest to accumulate with interest (if any), and form part of non-guaranteed annuity payment. The Special Bonus<sup>2</sup> and the relevant portion of the interest accumulated cannot be withdrawn during the annuity period.</p> <p>Please note that, during the Accumulation Period<sup>9</sup>, the amount of potential Special Bonus<sup>2</sup> will be determined and declared by us at our discretion, and we will only pay the Special Bonus<sup>2</sup> (if any) to you as appropriate when you fully or partially surrender or terminate your policy or discontinue, or when we pay out the Death Benefit. Otherwise, no Special Bonus<sup>2</sup> is payable within this period.</p> <p>We will update you the amount of the Special Bonus<sup>2</sup> (if any) of each Policy Anniversary on the respective annual statement during the Accumulation Period<sup>9</sup>. Such amounts as shown on the annual statement(s) may be lower or higher than those illustrated on the earlier annual statement(s) issued. Please refer to "Key risks - Non-guaranteed benefit" section for the details of key risk factors.</p>

## Product summary

### Surrender Benefit

If you surrender your policy anytime, you will receive the Guaranteed Cash Value plus the:

- Accumulated dividends and interests (if any)
- If surrender is made during the Accumulation Period<sup>9</sup>: Plus any Special Bonus<sup>2</sup>
- If surrender is made during the annuity period: Plus any accumulated Monthly Annuity Payment<sup>1</sup> and interests
- Less any outstanding policy loans, interest and premiums

We would expect you to keep your policy for the entire policy term.

**If you surrender your policy at the end of the 1<sup>st</sup> policy year, you will receive the following projected Surrender Benefit amount.** The amounts below are calculated **based on Guaranteed Cash Value, Annual Dividend and Special Bonus<sup>2</sup> at the end of the 1<sup>st</sup> policy year**, assuming the premium for the 2<sup>nd</sup> policy year has not been paid and there is no outstanding policy loans, interest and premiums.

#### Range of projected Surrender Benefit amounts at the end of the 1<sup>st</sup> policy year

Premium payment period	Accumulation Period <sup>9</sup>	Annuity period	HKD (For every HKD10,000 premium paid)	USD (For every USD10,000 premium paid)
5 years	10 years	10 years	7,891 – 8,086	7,889 – 8,085
	15 years	15 years	7,899 – 8,095	7,897 – 8,093
	20 years	20 years	7,901 – 8,097	7,900 – 8,096
	25 years	15 years	7,891 – 8,087	7,890 – 8,086
10 years	25 years	15 years	7,155 – 7,333	7,150 – 7,328

Notes:

- Annual Dividend and Special Bonus<sup>2</sup> are not guaranteed. Please refer to section "Annual Dividend" and section "Special Bonus<sup>2</sup>" for details.
- **The projected figures are based on annual premium payment and the projection assumptions depend on our investment returns on the assets supporting the policies, as well as other factors including but not limited to claims, lapse experience, expenses, and the long-term future performance outlook.**
- The figures and percentages shown in the table above are **neither guaranteed nor an indication of future performance**. They are subject to rounding adjustment and only serve for illustrative purpose. **The actual future Surrender Benefit amount may be lower or higher than that illustrated above.** You should refer to your insurance proposal for illustrated figures and details.

## Product summary

### Death Benefit

If the life insured passes away during the policy term, the beneficiary(ies) will receive:

- During the Accumulation Period<sup>9</sup>:
    - (i) the higher of
      - 101% of the Guaranteed Cash Value and;
      - 101% of the Total Premium Paid<sup>6</sup> for the Basic Plan at the date of the life insured's death;
    - (ii) plus any accumulated dividends and interest and any Special Bonus<sup>2</sup>;
    - (iii) less any outstanding policy loans, interest and premiums
- 
- During the annuity period:
    - (i) the higher of
      - 101% of the Guaranteed Cash Value and;
      - 101% of the Total Premium Paid<sup>6</sup> for the Basic Plan at the date of the life insured's death less any Monthly Guaranteed Annuity Payment paid;
    - (ii) plus any accumulated Monthly Annuity Payment<sup>1</sup> and any accumulated dividends and interest;
    - (iii) less any outstanding policy loans, interest and premiums

### Settlement option of Death Benefit

Based on the written instruction<sup>11</sup> by you, your beneficiary(ies) will receive:

- the Death Benefit in lump sum payment; or
- Accumulated Monthly Annuity Payment<sup>1</sup> (if any) before the life insured's death in one lump sum; plus the unpaid Monthly Annuity Payment<sup>1</sup> until the end of the annuity period (Note: This option is only applicable if it is elected when you (the Policyholder<sup>12</sup>, also known as the "annuitant") are alive and the life insured's death occurs during the annuity period)

### Embedded Supplementary Benefits<sup>3</sup>

In addition to the above benefits, you may be eligible for the following Supplementary Benefits<sup>3</sup> during the policy term, **with no additional premium required:**

- **Additional Accidental Death Benefit<sup>4</sup>**
- **Unemployment Benefit<sup>7</sup>**

Please refer to the respective terms of the Supplementary Benefits<sup>3</sup> for detailed terms, conditions and exclusions.

The content in this Product Brochure is for reference only. You should read this document in conjunction with the respective insurance proposal and policy provisions for details.

## Important notes

### Cooling-off period

HSBC Income Goal Deferred Annuity Plan is a long-term life insurance plan with a savings element. Part of the premium pays for the insurance and related costs including, but not limited to, policy acquisition, maintenance and claims costs.

If you are not satisfied with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levies paid. A written notice signed by you together with your policy (if received) should be received by the office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period (that is, a period of 21 calendar days immediately following either the day of delivery of the policy or the day of delivery of the cooling-off notice to the Policyholder<sup>12</sup> or the nominated representative, whichever is earlier).

After the expiration of the cooling-off period, if you cancel your policy before the end of the policy term, the projected Net Cash Value<sup>13</sup> plus Special Bonus<sup>2</sup> (if any) may be less than the total premium you have paid.

### Suicide

If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, whichever is later, the Death Benefit payable under policyholder's policy will be limited to the refund of the amount of premiums Policyholder<sup>12</sup> paid to us less any amount we paid to the beneficiary(ies) since the policy date. Please refer to policy provisions of the Basic Plan for detailed terms and conditions.

### Policy Loan

You may apply for a policy loan before the commencement of the annuity period but the amount you borrow plus any previous unpaid borrowed amount must not exceed 90% of your policy's Net Cash Value<sup>13</sup> before any outstanding policy loans, interest and premiums. We will advise you of the rate of interest as determined by us from time to time.

Any Partial Surrender will reduce the Guaranteed Cash Value. Should the policy loan with interest exceed the Net Cash Value<sup>13</sup> before any outstanding policy loans, interest and premiums, we may discontinue your policy.

Please be reminded that when we make any payment to you under your policy, we will deduct any outstanding loan, interest and premiums from the amount otherwise payable. Our claim for any outstanding loan, interest and premiums will be prior to any claim made by you, your beneficiary(ies), the assignee(s) or other persons under your policy.

### Applicable laws

The laws governing your policy are the laws of Bermuda. However, in the event of any dispute arising in the Hong Kong SAR, the non-exclusive jurisdiction of the Hong Kong SAR courts will apply.



## Important notes

### Tax reporting and financial crime

You are required to provide us with information that we may occasionally request from you regarding you and your policy so that we can comply with certain obligations to legal or regulatory bodies, government or tax authorities in Hong Kong and overseas. If you fail to provide us with such requested information, or if you place/ expose us or any of our members of HSBC Group at financial crime risk, we may:

- take necessary actions so that we or our members of HSBC Group can meet our/their obligations; and
- be unable to provide new, or continue to provide all services to you; and
- be required to withhold payments or benefits that would otherwise be due to you or your policy and pay them to tax authorities; and
- terminate your policy.

In the event that any benefit or payments is withheld and/or your policy is terminated by us as a result of any of the above reasons, the amount you receive plus the total amount you have received before policy termination (if any) may be less than what you have paid. We recommend that you seek your own independent professional advice on your tax liabilities and tax positions related to your policy.

### Termination conditions

We have the right to terminate your policy under any of the following circumstances:

- if you cannot make the overdue premium payments by the end of the Grace Period; or
- the policy loan with accrued interest exceeds the Net Cash Value<sup>13</sup> before any outstanding policy loans, interest and premiums; or
- we reasonably consider that by continuing your policy or our relationship with you, we may break any laws or a member of HSBC Group may be exposed to action or censure from any authority; or
- we have the right to terminate according to any Supplementary Benefits<sup>3</sup> terms.

Please refer to the policy provisions for detailed terms and conditions on termination.

### Missing premium payment

We will give you a 30-day Grace Period for making premium payments. If you cannot make the payment by the end of the Grace Period, the non-forfeiture option which you have selected will then take effect. If no non-forfeiture option is selected, we will grant you an automatic premium loan to cover the unpaid premium provided that the Net Cash Value<sup>13</sup> of your policy calculated immediately before the due date of the relevant unpaid premium is greater than the amount of the unpaid premium. We will apply interest on such a loan at a rate determined by us from time to time. If the Net Cash Value<sup>13</sup> at the time is not enough to cover the unpaid premium, your policy will be discontinued and we will pay you the Net Cash Value<sup>13</sup> and Special Bonus<sup>2</sup> (if any) as at the due date of the first unpaid premium.

Please note that the Monthly Annuity Payment<sup>1</sup> will only be paid if all premiums due up to the relevant Monthiversary have been fully paid.

## Key risks

Please take note of the following key risks before taking out the Deferred Income Goal policy:

### Tax implication of Qualifying Deferred Annuity Insurance Policy

**The Qualifying Deferred Annuity Policy ("QDAP") status of Deferred Income Goal does not guarantee that you will be eligible for a tax deduction for QDAP premiums you have paid. Amount of premium discount, premium refund and levy under QDAP would not be eligible for tax deduction.**

Deferred Income Goal's QDAP status is based on the features of the product as well as its certification by the IA; not necessarily matters regarding your personal situation. **Before claiming any tax deductions, you must meet all eligibility requirements set out under the Inland Revenue Ordinance, while following the guidance issued by the Inland Revenue Department of the Hong Kong SAR.**

Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. Please note that **the actual tax benefits of this policy would depend on your personal tax position** and there might not be tax deductions benefits if you are not subject to salaries tax and personal assessment in the relevant year of assessment. **You should always consult with a professional tax advisor if you have any questions or doubts.**

Please note that the tax law, regulations and/or interpretations are subject to change and may affect any related tax benefits including the eligibility criteria for a tax deduction. The Company is not responsible for informing you about any changes in laws, regulations or interpretations, and how they may affect you. Further information regarding tax concessions applicable to QDAP may be found at the webpage of the IA: [www.ia.org.hk](http://www.ia.org.hk).

### Certification of Qualifying Deferred Annuity Insurance Policy

Please note that the IA's certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all Policyholders<sup>12</sup> nor is it an endorsement of its suitability for any particular Policyholder<sup>12</sup> or class of Policyholders<sup>12</sup>.

**The policy has been certified by the IA but such certification does not imply official recommendation.** The IA does not take any responsibility for the contents of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the policy.

### Credit and insolvency risks

Deferred Income Goal is an insurance policy issued by us. **You are subject to our credit risk** because all your premiums paid become part of our assets. You do not have any rights or ownership over any of our assets. You can only claim against us under all circumstances.

## Key risks

### Risks from the delay or missing the payment of premiums due

Delayed or missed payments **may lead to a discontinuation of your policy. As a consequence, you will only receive an amount which may be significantly less than the premiums you paid.**

### Risk from surrender

In the event that you have to fully or partially surrender your policy in the early years, **you may receive an amount significantly less than the premiums paid.**

### Non-guaranteed benefit

**The scales for calculating annual dividends (if any) and Special Bonus<sup>2</sup> (if any) are not guaranteed and are determined by the Company from time to time.** The Monthly Non-guaranteed Annuity Payment<sup>1</sup> is mainly derived from the accumulated dividends and interests, Special Bonus<sup>2</sup> (if any) and projected annual dividends (if any). Any adjustment affecting the annual dividends and Special Bonus<sup>2</sup>, which may include but is not limited to withdrawals of any accumulated dividend and interest, change of annual dividend scale or Special Bonus<sup>2</sup> scale, investment return assumptions or applicable accumulation interest rate on dividends, will trigger re-calculation of the Monthly Non-guaranteed Annuity Payment<sup>1</sup> and the future dividends to be credited in your policy may be adjusted accordingly. The accumulation interest rate on dividends and Monthly Annuity Payments<sup>1</sup> (if any) is not guaranteed and may be adjusted by the Company at its discretion from time to time.

Whether annual dividends and/or Special Bonus<sup>2</sup> are payable and the size of the annual dividends and Special Bonus<sup>2</sup> to be paid **depend on how well the Company has performed with regard to investment returns on the assets supporting the policies, as well as other factors including but not limited to claims, lapse experience, expenses, and the long-term future performance outlook.** The key risk factors are further described below:

- **Investment risk factors – The investment performance of the assets supporting the policies could be affected by changes in interest rates and expectations of it** (which affect both interest earnings and values of assets), **fluctuations in prices of growth assets** and various market risks including, but not limited to, currency risk, credit spread and default risk.
- **Claims factors – The actual experience of mortality and morbidity is uncertain** which may lead to a higher than expected claim or living benefit payment and impact the overall performance of the product.
- **Persistency factors – The actual experiences of policy surrender (full or partial) and policy lapse are uncertain**, and therefore has impacts on both the current performance and future return of the policies' portfolio.
- **Expense factors – The actual amount of any direct expenses** (eg commission, underwriting, policy acquisition and maintenance expenses) **and indirect expenses** (eg general overhead costs) **incurred and allocated to the group of policies may be higher than expected** and may impact the overall product performance.

## Key risks

### Liquidity risk

**We would expect you to keep your policy for the entire policy term. In the event that you have liquidity needs for any unexpected events, you may apply for a policy loan or surrender your policy** in full or in part for cash pursuant to the policy terms. However, **this may cause your policy to discontinue or to be terminated earlier than the original policy term. There is always a risk that you could only receive an amount which may be less than the premiums you paid.**

After premium payment period, you may also apply for withdrawal of any amounts that are accumulated within your policy, subject to the relevant terms and conditions as specified in the Policy Provision, but the amount available for withdrawal is not guaranteed.

**Any partial surrender, policy loan, accrued loan interest and withdrawal will reduce the Death Benefit and Net Cash Value<sup>13</sup>. Any partial surrender before the commencement of the annuity period will reduce the Special Bonus<sup>2</sup>. Consequently, the value payable under certain circumstances such as surrender or maturity will be reduced.**

### Inflation risk

You must take into account the **risk of inflation, which will likely cause the future cost of living to rise**. With inflation in place, you should expect that **you or your assigned beneficiary (ies) will receive an amount that is less in real terms in the future**, even if we have done our best to serve your policy.

### Policy currency risk

**You are exposed to exchange rate risks.** If you choose (i) to set a foreign currency as your policy currency, or, (ii) to pay premiums or receive benefits in currencies other than the policy currency, **the actual amount you paid or received will then be subject to the prevailing exchange rate** determined by us between the policy currency and the local/payment currencies. You must take note that exchange rate fluctuations may affect your payment amounts including premium payments, levy payments and benefit payments, and the eligible tax deductions for deferred annuity premiums (if any).

## More about participating policy

We issue participating life insurance policies providing both guaranteed and non-guaranteed benefits. The guaranteed benefits may include the Death Benefit, Guaranteed Cash Value and other benefits that vary depending on your chosen plan. The non-guaranteed benefits comprise the policy dividends which allow Policyholders<sup>12</sup> to share in the financial performance of the life insurance operation.

For Deferred Income Goal, the policy dividends, if any, is in the form of:

- 1 **Annual dividends**, which are declared by us on an annual basis. Once declared, the amount of annual dividends for the year is guaranteed.
2. **Special Bonus<sup>2</sup>**, which is a one-off bonus. It is declared at a pre-determined policy year as set out in your plan, or upon early termination of the policy due to, for example, death or surrender before the pre-determined policy year.

The Special Bonus<sup>2</sup> amount may change from time to time based on the performance over the life of the policy before the time of declaration and prevailing investment market conditions. The actual amount will not be determined until it is payable. Please refer to the "Product Summary" section of this brochure for more details.

### What factors will affect your dividends?

Policy dividends (including annual dividends and Special Bonus<sup>2</sup>, if any) are not guaranteed; the size of the dividends and whether they are payable depend on factors including, but not limited to:

- the investment performance of the assets supporting the policies;
- claims, lapses and expenses experiences; and
- the long-term expected future performance of the investment and other experiences mentioned above.

If the performance over the long term is better than expected, the dividends paid would increase. If the performance is below expectations, the dividends paid would decrease.

Please refer to the "Key risks – Non-guaranteed benefit" section of this brochure for more details.

### What are the key benefits of participating policies?

#### Potential growth through non-guaranteed dividends

In addition to the guaranteed benefits, you will receive additional dividend payments if the fund performance is better than that required to support the guaranteed benefits.

#### Smoothing of short-term market fluctuations

You can also benefit from more stable returns as we try to minimise changes in dividend payouts in response to short-term market fluctuations. Please refer to "Stable long-term returns" in the Dividend philosophy section below.

#### Long-term competitive return

Your policy is supported by our well-diversified investment portfolio. Through risk sharing between you and us, our interest is aligned with yours.

## More about participating policy

### Dividend philosophy

#### Establishing a risk-sharing mechanism

We have a clear interest in the performance of your participating policy as our participating business operates on the principle of sharing risks between you and ourselves to achieve a reasonable balance. Risks may arise from different sources, creating variances that may affect your policy's return and our profit. Variances arising from the following factors are shared between you and ourselves, including, but not limited to:

- investment returns and expected future investment performance
- insurance risks (eg lapses, surrenders and claims of different groups of policies)
- operating expense (eg our underwriting and general overhead costs)

We regularly review dividend levels payable to you. Both the past actual performance and management's expectation of the long-term future performance will be assessed against the assumed level. If variances arise, consideration will be undertaken regarding sharing these with you through dividend adjustments.

#### Fairness across Policyholder<sup>12</sup> groups

We group your policy with other similar policies to pool the risks amongst a larger number of Policyholders<sup>12</sup>. "Pooling" means that the risks are spread and shared across your group, and that a larger sum of money can be invested with more flexibility.

To ensure fairness between Policyholders<sup>12</sup> of participating products, we will carefully consider the experience (including investment performance) of various policy groups such as products, product generations, currencies and issue years so that each policy group will receive a fair return based mainly on its own performance. To balance the interest between you and us, a dedicated committee formed from a group of professionals will provide independent advice on managing the participating policies and determining the Special Bonus<sup>2</sup>.

#### Stable long-term returns

When considering adjusting the dividend scales, we strive to maintain a more stable payout to you by smoothing. This means the dividend levels will only be changed if the actual performance is significantly different from the assumed level over a period of time, or if management's long-term future performance expectations change substantially.

Rather than changing dividends in response to short-term fluctuations, smoothing allows us to keep dividends unchanged or make less severe adjustments than would otherwise have been the case. As such, it is important not to necessarily view any short-term investment (over and under) performance as an indication of an upcoming change in dividends. This will be considered together with longer-term historical investment performance and future expectations, as well as the other non-investment variances.

## More about participating policy

### Investment policy and strategy

We follow an asset strategy that:

- i) helps to ensure that we can meet the guaranteed benefits that we have committed to you;
- ii) delivers competitive long-term returns to you through non-guaranteed dividends and bonuses; and
- iii) maintains an acceptable level of risk.

The assets supporting the participating policies predominantly consist of **fixed income assets** issued by corporate entities with good credit ratings (average A-rated or above) and long-term prospects. **Growth assets**, including equity-type investments and alternative investments such as property, private equity or hedge funds, as well as structured products including derivatives, are utilised to deliver returns that are more reflective of economic performance over the long term.

Our investment portfolios are well diversified across various types of assets, and are invested in varied geographical markets (mainly Asia, the United States and Europe), currencies (mainly HKD and USD) and industries. The assets are carefully managed and monitored according to our own acceptable level of risk.

### Target asset allocation

Asset type	Allocation percentage
Fixed Income Assets (government bonds, corporate bonds and alternative credit)	60%-100%
Growth Assets	0%-40%

Note: there could be slight deviation from the above range due to market fluctuation.

## More about participating policy

We also consider other factors when deciding the actual asset allocations, including, but not limited to:

- current and expected future market conditions;
- guaranteed and non-guaranteed benefits of the policies;
- the acceptable risk level of the policies;
- expected economic growth after adjustment for inflation over a period of time; and
- investment performance of the assets supporting the policies.

Subject to our investment policy, actual asset allocation could deviate from the above target asset allocation from time to time.

For Deferred Income Goal, the allocation percentage of growth assets is:

- **During the Accumulation Period**<sup>9</sup>, normally within the range of 0% to 40%.
- **During the annuity period**, which will be reviewed by us to achieve a relatively stable investment return.

### Accumulation interest rate

You can choose to receive your annual dividends and annuity payments in cash or you may leave them with us to accumulate with interest (if any) subject to the relevant terms and conditions as specified in the policy provisions.

Interest rates are not guaranteed, and will be reviewed by us regularly with reference to the following factors:

- Portfolio yields of fixed income asset;
- Prevailing market conditions;
- Expectations of future fixed income asset yields;
- The cost associated with the provision of this interest accumulation service; and
- The likelihood and duration of Policyholders<sup>12</sup> leaving their payment for accumulation

The policy of determining the policy dividends (if any) and accumulation of interest rates may be reviewed and adjusted by us from time to time.

For more updated information, please visit our website [www.hsbc.com.hk/insurance/info/](http://www.hsbc.com.hk/insurance/info/).

You may also visit the above website to refer our dividend history. The past or current performance of our business may not be a guide for future results.



## Endnotes

1. Monthly Annuity Payment means Monthly Guaranteed Annuity Payment plus Monthly Non-guaranteed Annuity Payment, if any. Monthly Non-guaranteed Annuity Payment is not guaranteed and determined by the Company from time to time.
2. The amount of Special Bonus, if any, is not guaranteed and subjected to our absolute discretion.
3. The Supplementary Benefits are attached to the basic plan of the policy which expands the benefits payable under the policy.
4. Additional Accidental Death Benefit will terminate when the life insured attains the Age<sup>5</sup> of 80 or payout of the relevant benefits or the Policy is terminated (whichever is earlier). Your policy will terminate once we pay this benefit.
5. Age means the Age of Policyholder<sup>12</sup> where applicable at his/her next birthday.
6. Total Premium Paid refers to the total amount of premiums due under the Basic Plan (whether or not actually paid) as of the date of death of the life insured. Please refer to the policy provisions for detailed terms and conditions.
7. Unemployment Benefit is applicable to any Policyholder<sup>12</sup> Aged<sup>5</sup> between 26 and 64 years who is the holder of a Hong Kong Identity Card. The benefit will terminate on the policy anniversary at which the Policyholder<sup>12</sup> attains the Age<sup>5</sup> of 65 or all due premiums have been paid or your policy is terminated (whichever is the earliest). Tax deduction under salaries tax and personal assessment with Inland Revenue Department of the Hong Kong SAR from premiums paid under Deferred Income Goal shall be subject to your individual circumstances. It is also at Inland Revenue Department of the Hong Kong SAR's discretion when your premiums are paid over the premium payment period. Please refer to the "Key Risks – Tax implication of Qualifying Deferred Annuity Insurance Policy" section for details regarding key risk factors.
8. The maximum total premium amount for pending guaranteed approval/simplified underwriting applications and in-force policies (per life insured) may differ and is subject to insurance age of the life insured. Total premium amount refers to the total premium amount of this policy determined by the Company. For details of the underwriting requirements, please contact HSBC branch staff or if you are a HSBC Global Private Banking client, contact with one of our Insurance Advisors in Hong Kong<sup>5</sup>. The Company reserves the right to accept or decline any applications for this policy based on the information provided by the life insured and/or Policyholder<sup>12</sup> during enrolment.
9. Accumulation Period means the period in years from the policy date up to and including the date preceding the commencement of the annuity period.
10. Application for Deferred Income Goal is subject to our relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the Policyholder<sup>12</sup> and/or the life insured as determined by us from time to time.
11. The written instruction must be made by the Policyholder<sup>12</sup> and is accepted and endorsed by the Company while the life insured is alive.
12. "Policyholder" refers to the person named as Policyholder in your Policy Schedule. For the purpose of this Policy and its related documents, Policyholder is the same as annuitant. For Deferred Income Goal, Policyholder is also the life insured of the policy.
13. Net Cash Value means before the commencement of the annuity period, an amount equal to the sum of Guaranteed Cash Value and accumulated dividends and interest, less any Indebtedness. On or after commencement of the annuity period, Net Cash Value means the sum of Guaranteed Cash Value and any accumulated Monthly Annuity Payments, plus any accumulated dividends and interest, less any Indebtedness.

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## More information

Planning for your financial future is important. HSBC Income Goal Deferred Annuity Plan helps you accumulate wealth for retirement while enjoy savings from tax deduction. Let us review your current and future needs and help you decide if the plan is the right product to help you fulfil your personal goals.

You can visit any HSBC branch or if you are a HSBC Global Private Banking client, contact with one of our Insurance Advisors in Hong Kong<sup>5</sup>; and arrange for a financial planning review with us.

**Go to [www.hsbc.com.hk/insurance](http://www.hsbc.com.hk/insurance)**

**Visit any HSBC branch or if you are a HSBC Global Private Banking client, contact with one of our Insurance Advisors in Hong Kong<sup>5</sup>**

<sup>5</sup>Please contact your insurance licensed intermediary for the submission channels/means applicable to you.



You can find more information about the product on HSBC's website by scanning the QR code.

# HSBC Income Goal Deferred Annuity Plan

Qualifying Deferred Annuity Policy certified by the Insurance Authority

## HSBC Life (International) Limited

HSBC Life (International) Limited ("the Company", "we", "our" or "us") is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries.

## Hong Kong Special Administrative Region office

18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

The Company is authorised and regulated by the Insurance Authority to carry on long-term insurance business in the Hong Kong Special Administrative Region.

The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of the Company for the distribution of life insurance products in the Hong Kong Special Administrative Region. HSBC Income Goal Deferred Annuity Plan is a product of the Company but not HSBC, underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong Special Administrative Region.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between the Company and you directly.

The Company accepts full responsibility for the accuracy of the information contained in the Product Brochure and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading. The information shown therein is intended as a general summary. Please refer to your insurance policy for the full terms and conditions.

June 2024

HSBC Life (International) Limited is the proud winner of the following awards:



DANNB\_PB\_0624\_E

# Retirement

## HSBC Income Goal Deferred Annuity Plan

Qualifying Deferred Annuity Policy certified by the Insurance Authority\*

The information shown below is intended as a general summary and is for illustrative purposes only. You should read this material in conjunction with the respective product brochure and illustration. Please also refer to the policy provisions for the detailed terms and conditions.



### Mr Lau is a 43-year-old<sup>1</sup> legal professional

- Mr Lau plans to run his own coffee shop with his wife at Age<sup>1</sup> 57. He also plans to retire from his legal profession after opening his coffee shop, and receive steady monthly proceeds to support his post-retirement lifestyle with his wife.
- He is looking for an insurance solution that offers financial flexibility to help safeguard him in his senior years.
- As a Hong Kong taxpayer, he may apply for tax deduction\* under salaries tax and personal assessment with Inland Revenue Department of the Hong Kong SAR from his eligible premiums paid with this solution.

\* For details, please refer to the "Important information for Qualifying Deferred Annuity Policy" section.

### He hopes to:



Run his own coffee shop



Support his post-retirement lifestyle with his wife



Safeguard him in his senior years with financial flexibility



Enjoy potential tax reduction

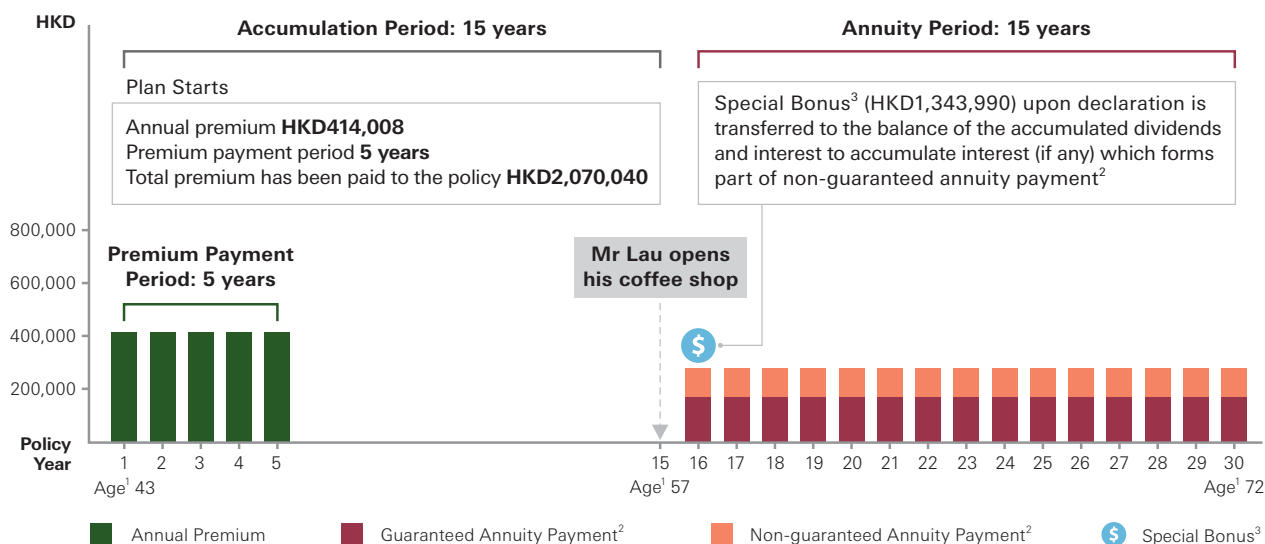
The following examples are for illustration only. The figures as shown in the following examples are subject to rounding adjustment and are for illustrative purpose only. You should refer to your insurance proposal for illustrated figures and details.

## How does the HSBC Income Goal Deferred Annuity Plan help Mr Lau achieve his promise by electing Monthly Annuity Payment<sup>2</sup> as annuity payment option?

### My promise to my career:

I would like to focus on running my own business during my fifties without having to worry about my living expenses.

Mr Lau (insurance Age<sup>1</sup> of 43, non-smoker) has always dreamed of running a coffee shop with his wife and intent on making this happen when he reaches the Age<sup>1</sup> of 57. Being aware that monthly profits for a start-up entrepreneur are not guaranteed, Mr Lau wants a stable stream of annuity income during the early stage of running this coffee shop to support their living standard while they focus on making it a success. Driven by his needs and aspiration, he chooses to pay premium annually over first 5 years and then receive monthly annuity income for 15 years after the 15-year accumulation period.



Monthly Guaranteed Annuity Payment<sup>2</sup> for the period from 16<sup>th</sup> to 30<sup>th</sup> policy year  
**HKD14,984**

Monthly Non-guaranteed Annuity Payment<sup>2</sup> for the period from 16<sup>th</sup> to 30<sup>th</sup> policy year  
**HKD9,934**

**Total Monthly Annuity Payment<sup>2</sup>**  
**HKD24,918**

**12 months** × **15 years**

**Total Annuity Payment received during the Annuity Period**  
**HKD4,485,240**

## HSBC Income Goal Deferred Annuity Plan

Qualifying Deferred Annuity Policy certified by the Insurance Authority\*

**HSBC Income Goal Deferred Annuity Plan ("Deferred Income Goal") is a qualified deferred annuity insurance policy offering features certified by the Insurance Authority ("IA") to be compliant with the Guideline on Qualifying Deferred Annuity Policy. Mr Lau can enjoy potential personal income tax deductions from his eligible premiums paid for his plan:**

Maximum tax deductible limit per year is **HKD60,000** for a single taxpayer in Hong Kong. It is an aggregate limit for deferred annuity premiums and Mandatory Provident Fund Total Voluntary Contributions ("MPF TVCs"), meaning that an eligible taxpayer may claim tax deductions for deferred annuity premiums and MPF TVCs in aggregate up to this maximum limit per year if eligible. Eligible taxpayer is allowed to claim tax deductions for deferred annuity premiums covering his/her spouse with total maximum tax deductible limit per year of **HKD120,000**:

### Illustrative example:



Per single taxpayer



For taxpaying couple

(Note: The deductions claimed by each eligible taxpayer does not exceed the individual limit of HKD60,000 per year)

	Per single taxpayer	For taxpaying couple
<b>Maximum tax deductible limit</b>	HKD60,000	HKD120,000
<b>Assumption: Applicable Tax Rate</b>	17%	17%
<b>Maximum tax saving amount</b>	Save HKD10,200	Save HKD20,400

#### Notes:

- Deferred Income Goal is a long-term participating life insurance product with a savings element and is not equivalent or similar to any kind of bank deposit.
- Tax deduction under salaries tax and personal assessment with Inland Revenue Department of the Hong Kong SAR from premiums paid under Deferred Income Goal shall be subject to your individual circumstances. It is also at Inland Revenue Department's discretion when your premiums are paid over the premium payment period. Please refer to the "Important information for Qualifying Deferred Annuity Policy" section.
- The amount of the Monthly Non-guaranteed Annuity Payment<sup>2</sup> is not guaranteed and may vary from time to time. The actual future amount may be lower or higher than that illustrated above.

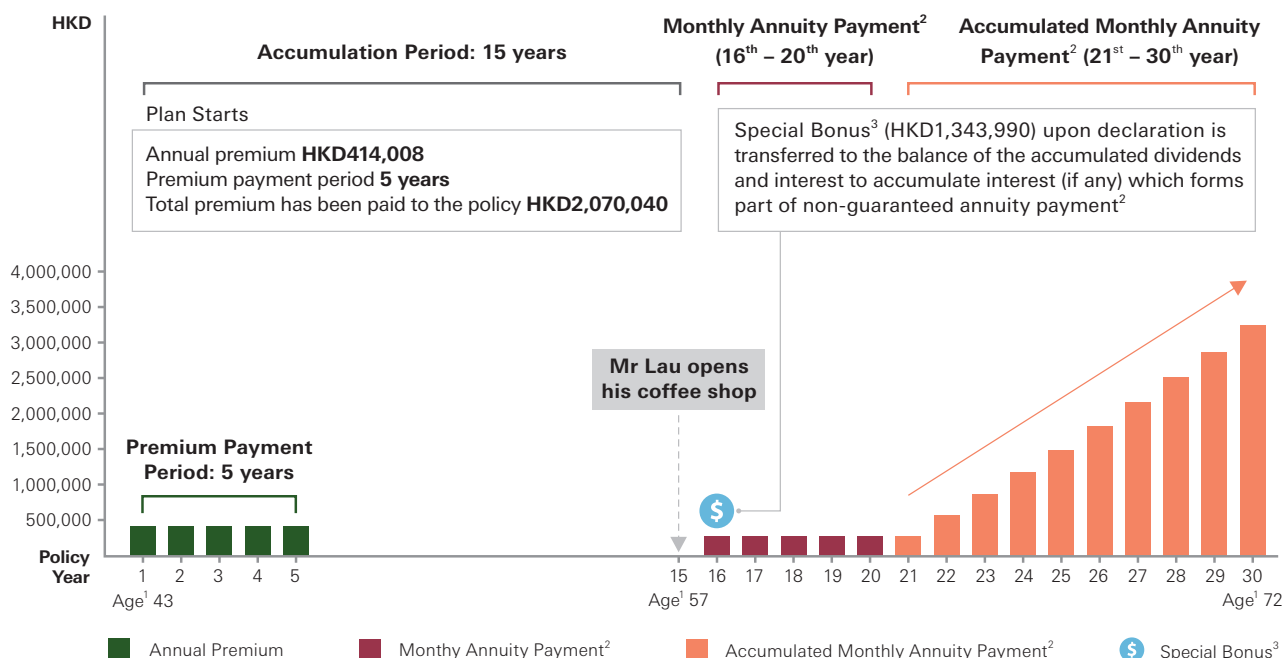
\* For details, please refer to the "Important information for Qualifying Deferred Annuity Policy" section.

### How does the HSBC Income Goal Deferred Annuity Plan help Mr Lau enhance his retirement plan by switching annuity payment option to roll-over?

#### My promise to myself:

As my business is doing well. I would now like more time to accumulate my savings, which will give me more freedom and flexibility for my future plans.

At the Age<sup>1</sup> of 63, Mr Lau's coffee shop is running at a profit and can sustain on its own. He decides to roll-over his Monthly Annuity Payment<sup>2</sup> until Age<sup>1</sup> 72. This will enable Mr Lau to accumulate his savings and at Age<sup>1</sup> 72, he will have the flexibility to use this money to further expand his coffee shop or add to his retirement fund to ensure a comfortable retirement life.



Total Monthly Annuity Payment<sup>2</sup> between 16<sup>th</sup> and 20<sup>th</sup> policy year

HKD1,495,100

+

Accumulated Monthly Annuity Payment<sup>2</sup> and interest at maturity (annuity payment between 21<sup>st</sup> and 30<sup>th</sup> policy year)

HKD3,563,846

**Total Annuity Payment and interest during the Annuity Period**

**HKD5,058,946**

The figures shown in the above examples are subject to rounding adjustment and are for illustrative purposes only. Please refer to the figures as shown in your insurance proposal for details.

**Assumptions:**

- i. All premiums are paid in full when due throughout the premium payment period.
- ii. No withdrawal of accumulated dividend and interest (if any) under the policy except the abovementioned monthly withdrawal of annuity payment between policy year 16 and 20, and no adjustment affecting the Special Bonus<sup>3</sup> and dividends has been made during the policy term.
- iii. The declared Special Bonus<sup>3</sup> has been transferred to the balance of the accumulated dividends and interest after the commencement of the Annuity Period to accumulate with interest (if any), which forms part of the non-guaranteed annuity payment<sup>2</sup>.
- iv. The current interest rate used for the accumulated dividends and interest/ accumulated Monthly Annuity Payment<sup>2</sup> is assumed at 3.5% p.a. (HKD). This interest rate is not guaranteed and may be adjusted by us at our discretion from time to time without prior notice. The actual interest rate may be lower or higher than 3.5% p.a. (HKD).

**Notes:**

1. Age means the Age of Policyholder<sup>4</sup> (also known as "annuitant") where applicable at his/her next birthday.
2. Monthly Annuity Payment means Monthly Guaranteed Payment plus Monthly Non-guaranteed Annuity Payment, if any. Monthly Non-guaranteed Annuity Payment is not guaranteed and determined by the Company from time to time.
3. The amount of Special Bonus, if any, is not guaranteed and is subject to our absolute discretion. The Special Bonus upon declaration will be transferred to the balance of the accumulated dividends and interest to accumulate interest (if any) which forms part of non-guaranteed annuity payment. The Special Bonus and the relevant portion of the interest accumulated cannot be withdrawn during the Annuity Period.
4. "Policyholder" refers to the person named as Policyholder in your Policy Schedule. For the purpose of this Policy and its related documents, Policyholder is the same as annuitant. For Deferred Income Goal, Policyholder is also the Life Insured of the policy.

**Important information for Qualifying Deferred Annuity Policy:**

- **Tax implication of Qualifying Deferred Annuity Insurance Policy** – The Qualifying Deferred Annuity Policy ("QDAP") status of Deferred Income Goal does not guarantee that you will be eligible for a tax deduction for QDAP premiums you have paid. Amount of premium discount, premium refund and levy under QDAP would not be eligible for tax deduction. Deferred Income Goal's QDAP status is based on the features of the product as well as its certification by the IA; not necessarily matters regarding your personal situation. Before claiming any tax deductions, you must meet all eligibility requirements set out under the Inland Revenue Ordinance, while following the guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region ("SAR"). Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. Please note that the actual tax benefits of this policy would depend on your personal tax position and there might not be tax deductions benefits if you are not subject to salaries tax and personal assessment in the relevant year of assessment. You should always consult with a professional tax advisor if you have any questions or doubts. Please note that (i) the tax deduction amount is calculated based on the assumption that a taxpayer paying premiums under QDAP after deducting all premium discounts (not including levy) during the relevant year of assessment; (ii) the tax law, regulations and/or interpretations are subject to change and may affect any related tax benefits including the eligibility criteria for a tax deduction. The Company is not responsible for informing you about any changes in laws, regulations or interpretations, and how they may affect you. Further information regarding tax concessions applicable to QDAP may be found at the webpage of the IA: [www.ia.org.hk](http://www.ia.org.hk).
- **Certification of QDAP** – Please note that the IA's certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all Policyholders nor is it an endorsement of its suitability for any particular Policyholder or class of Policyholders. The policy has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of this flyer or the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this flyer or product brochure of the policy.

**Past, current, projected and/or potential benefits and/or returns (eg bonuses, interests) presented are not guaranteed and are for illustrative purposes only. The actual future amount(s) of benefits and/or returns may be higher than or lower than the currently quoted benefits and/or returns. The figures as shown in the illustrative example are subject to rounding adjustment and are for illustrative purposes only. Please refer to the figures as shown in your insurance proposal for details.**

HSBC Life (International) Limited ("the Company") is authorised and regulated by the Insurance Authority ("IA") of the Hong Kong SAR. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of the Company for the distribution of life insurance products in the Hong Kong SAR. HSBC Income Goal Deferred Annuity Plan is a product of the Company but not HSBC, underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong SAR.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between the Company and you directly.

### 隽永优雅的时计，结构一丝不苟，纵然岁月变迁，亦能为拥有者带来永恒的价值

您的退休计划亦然，也可历练时间，成就经典。汇丰聚富入息延期年金计划就如设计精致细腻的时计，在您的基本退休金之上，助您拓展当下储蓄潜力，让今天及未来的您同时受益。





## 把握当下下一刻 成就不朽未来

无论是刚成家的您，离退休尚远；或是在中年寻找稳健投资机遇的您，汇丰聚富入息延期年金计划（「延期聚富入息」、「本计划」或「您的保单」）糅合付款及年金选项，可让您享受无忧的退休领域。

长远市况变幻莫测，定期的年金收入可让您安享乐龄；而您于本计划的保费缴付期内已缴之保费并符合相关资格，将可获得香港特别行政区税务局薪俸税及个人入息税之税务扣除\*：



### 稳定收入

以**每月年金金额<sup>1</sup>**的形式向您支付源源稳定的年金<sup>1</sup>，以让您在所选的年金期内实现您随岁月演化的须求及个人愿望。而**特别奖赏<sup>2</sup>**或会在年金期开始时宣派，并在您的计划内积存生息（如有），成为非保证年金金额<sup>1</sup>的一部分



### 满足所需

弹性的年金派发机制让您制定退休年金收入的方式，您可选择按月收取年金或累积一笔过的退休金额，以切合您的理想生活模式。此外，您更可于年金期的任何时间内，**随心更改收取年金付款方式而不另收费**



### 安心保障

人生总有一些不能预计的事情会为我们的生活带来不同的影响，延期聚富入息助您向挚爱兑现承诺，即使在储蓄期<sup>9</sup>或是年金期间发生不幸事故，您的挚爱仍可得到**身故赔偿**



### 建立储备

在您正赚取收入的时期以5年或10年缴付保费，建立您的退休储备。若您符合相关资格，您所缴付的保费更可向税务局申请薪俸税及个人入息税之税务扣除，有关扣除于每个课税年度可高达港币60,000元\*

时机正好，把握当下下一刻 — 今天以延期聚富入息作出筹划，同为未来生活迈向安稳无忧。

\* 已缴付至延期聚富入息的保费可获得香港特别行政区税务局薪俸税及个人入息税之税务扣除，将取决于您的个别情况；而香港特别行政区税务局拥有绝对权力决定在保费缴付期间所缴付的保费之税务扣除。有关主要风险因素的详情，请参阅「主要风险 - 合资格延期年金保单的税务定义」部分。

<sup>1</sup> 年金金额包括保证年金金额和非保证年金金额（如有）。有关详情，请参阅「例子」及「计划摘要」部分。

## 延期聚富入息额外保障

无论您理想的退休生活是什么类型，延期聚富入息于保单期内还为您提供以下一系列的附加保障<sup>3</sup>（受申请资格限制），**毋须另缴保费**，让您享受更自在的人生：



### 额外意外死亡保障<sup>4</sup>

如您在80岁<sup>5</sup>前不幸因意外死亡，除身故赔偿外，您的受益人将可额外获得已缴总保费<sup>6</sup>的30%



### 失业延缴保费保障<sup>7</sup>

如您在65岁<sup>5</sup>前连续失业30日或以上，缴付到期保费宽限期可延长至365日，而期间您仍可获得延期聚富入息的全面保障

有关以上附加保障<sup>3</sup>之详细条款及细则以及不保事项，请参阅附加保障<sup>3</sup>之保单条款。

延期聚富入息是一份延期年金保险计划，此计划提供由保险业监管局（保监局）认证并符合合资格延期年金保单政策指引之条件。它是一份具储蓄及分红成分的长期人寿保险计划，并非等同于或类似任何类型的银行存款。详情请参阅「有关分红保单」部分。

### 申请简便

申请汇丰聚富入息延期年金计划过程简易方便，申请一般可获保证批核<sup>8</sup>，毋须进行任何健康检查。



## 例子

以下例子只阐述保单持有人<sup>12</sup>在年金期内收取每月年金金额<sup>1</sup>，并仅供说明之用。部分的每月年金金额<sup>1</sup>是非保证的。保单提供缴付保费期选项以符合个人须求，您可以选择保费支付期，以满足个人须求。有关详情，请参阅「产品摘要」部分。

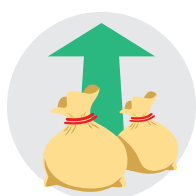


### 以延期聚富入息为退休及早筹划 — 以下是Simon的故事

Simon是国际大行的高级会计师

已婚的Simon，育有一位正就读国际小学年幼的女儿。Simon计划投资一个长期的储蓄方案，以确保他有足够的储备去安享乐龄。

Simon希望为他的退休生活上留有更多储蓄：



他正寻求安稳的储蓄增长及定期的年金收入以支持他享有舒适退休生活的开支



Simon希望他能够灵活地收取每月年金金额<sup>1</sup>，他可选择於年金期将收入保留在他的计划内以积存息



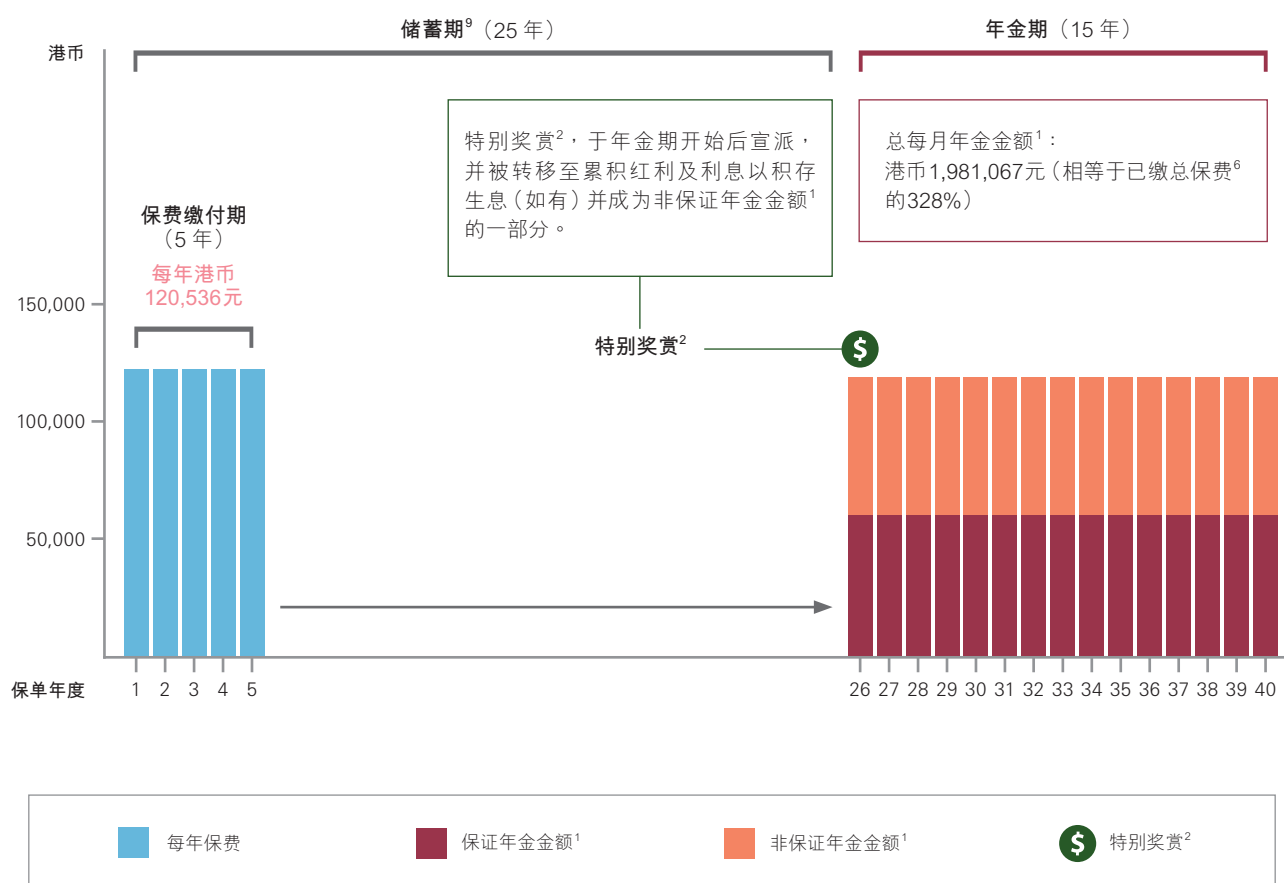
作为一个香港的纳税人，若他符合相关资格，可透过本计划向香港特别行政区税务局申请薪俸税及个人入息税之税务扣除

Simon，46岁<sup>5</sup>非吸烟人士，选择「延期聚富入息」以符合他的所须：

每年保费：	港币120,536元	储蓄期 <sup>9</sup> ：	25年
保费缴付期：	5年	年金期：	15年
保单已缴保费总额：		港币120,536元 × 5年 = 港币602,680元	

Simon于71岁<sup>5</sup>时，以现金方式收取每月年金金额<sup>1</sup>：

每月保证年金金额 <sup>1</sup>	港币5,514元	初始保证年金比率 <sup>*</sup> ：	50%
每月非保证年金金额 <sup>1</sup> ：	港币5,492元	保证内部回报率 <sup>^</sup> ：	1.65%
每月年金金额 <sup>1</sup> ：	港币11,006元	总内部回报率：	4.02%



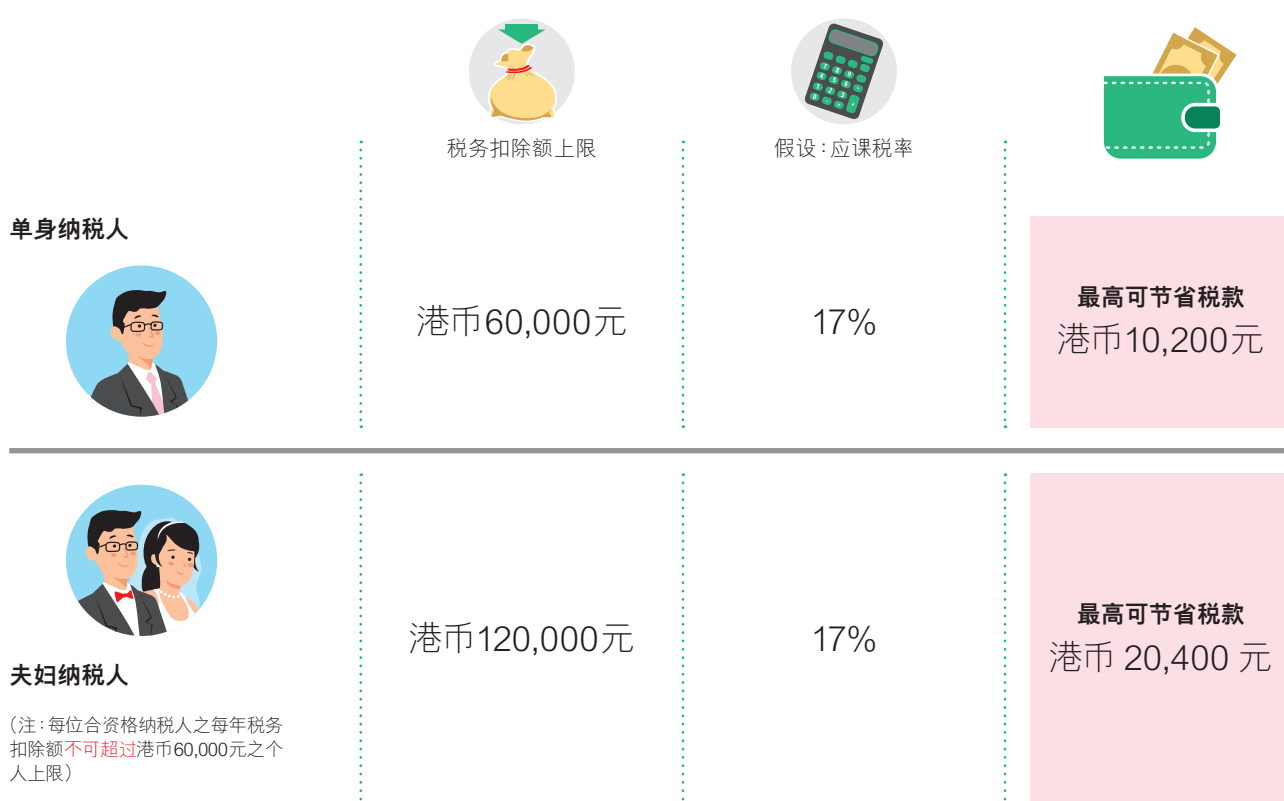
\* 初始保证年金比率等于每月保证年金金额除以每月年金金额<sup>1</sup>(经舍入调整)，并或因每月非保证年金金额<sup>1</sup>之重新计算而改变。有关主要风险因素的详情，请参阅「主要风险 - 非保证利益」部分。

<sup>^</sup> 延期聚富入息的内部回报率按保单货币、保费缴付期/方式、年金金额选择方式等因素而不同。有关详情，请参阅「产品摘要 - 内部回报率」部分。

## Simon亦可享受潜在的个人入息税之税务扣除额（如符合资格）：

每个香港纳税人之每个课税年度扣除额上限为港币60,000元。这是强积金可扣税自愿性供款和延期年金保费合计可享之最高扣除总额，即每个合格纳税人每年可申请之延期年金保费及强积金可扣税自愿性供款之税务扣除总额。

合资格纳税人可与其配偶共同申请延期年金保费之税务扣除，而每年税务扣除额上限将为港币120,000元：



### 注：

- 已缴付至延期聚富入息的保费可获得香港特别行政区税务局薪俸税及个人入息税之税务扣除，将取决于您的个别情况；而香港特别行政区税务局拥有绝对权力决定在保费缴付期间所缴付的保费之税务扣除。有关主要风险因素的详情，请参阅「主要风险－合资格延期年金保单的税务定义」部分。
- 以上例子所述的数字作整数调整，并仅供说明之用。详情请参阅您的保险建议书显示的数字。
- 每月非保证年金金额<sup>1</sup>为非保证，并将由本公司不时厘定。实际未来金额或会比以上说明的较低或较高。

### 假设：

- 所有的保费在缴付保费期到期前全数缴付。
- 在保单期内，没有提取保单内的任何累积红利及利息，及没有作出任何影响红利的调整。
- 特别奖赏<sup>2</sup>于年金期开始后宣派，并被转移至累积红利及利息以积存生息（如有）并成为非保证年金金额<sup>1</sup>的一部分。
- 计算累积红利及利息时所使用的现时年利率为3.5%，此息率并非保证，本公司将会不时自行调整息率。实际息率或会比年利率3.5%较低或较高。
- 在年金期间，以现金形式于每个月结日收取所有每月年金金额<sup>1</sup>。

## 计划摘要

### 投保延期聚富入息须要知道什么？

保费缴付期、储蓄期<sup>9</sup>、  
年金期、合格申请人士<sup>10</sup>  
及保单年期

如欲投保，您的年龄<sup>5</sup>必须符合下表所列明的年龄范围

保费缴付期	5年	5年	5年	5年	10年
储蓄期 <sup>9</sup>	10年	15年	20年	25年	25年
年金期	10年	15年	20年	15年	15年
合格申请人士 <sup>10</sup> (投保年龄 <sup>5</sup> )	41-65*	36-60*	31-55*	26-50*	26-50*
保单年期	20年	30年	40年	40年	40年

保单货币

港币/美元

保费缴付方式

按月或按年，透过以下缴付方法：

- 银行转账；或
- 支票 / 本票 / 即期汇票；或
- 信用卡

注：

如果您选择按月缴付有关保单年度的保费，于该保单年度内的保单已缴保费总额将会比选择按年缴付的为高。

年金金额选择方式

**按月收取现金/支取现金(预设选项)**

- 在年金期内于每个月结日收取每月年金金额<sup>1</sup>；或

**积存生息**

- 将每月年金金额<sup>1</sup>存于计划内积存生息(如有)(该息率将由本公司不时厘定及非保证的)，直至年金期完结

注：

- 在保险计划建议书中，以「支取现金」表示按月收取现金，并同以「积存生息」表示积存生息。请参阅相关的保险计划建议书了解更多详情。
- 您可选择于保单期内的任何时间更改以上两种收取年金金额选项，不另收费。
- 若您选择积存生息作为年金金额收取方式，您有权在保单生效期间的任何时间从累积每月年金金额<sup>1</sup>提取全数或部份款额，而毋需支付任何费用。

\* 已缴付至延期聚富入息的保费可获得香港特别行政区税务局薪俸税及个人入息税之税务扣除，将取决于您的个别情况；而香港特别行政区税务局拥有绝对权力决定在保费缴付期间所缴付的保费之税务扣除。有关主要风险因素的详情，请参阅「主要风险 - 合格延期年金保单的税务定义」部分。

## 计划摘要

### 最低每月保证年金金额

不同储蓄期<sup>9</sup>及保单货币的最低每月保证年金金额：

储蓄期 <sup>9</sup>	最低每月保证年金金额	
	港币	美元
10年	1,750	230
15年	1,350	180
20年	1,250	160
25年	1,750	230

### 内部回报率

延期聚富入息的内部回报率按保单货币、保费缴付期/方式、储蓄期<sup>9</sup>及年金期/年金金额选择方式等因素而不同。您可参考以下表格中延期聚富入息的内部回报率范围：

不论投保年龄<sup>5</sup>、性别及吸烟状况之内部回报率（供参考）：

#### 保证内部回报率

保费缴付期	储蓄期 <sup>9</sup>	年金期	港币		美元	
			最小值	最大值	最小值	最大值
5年	10年	10年	0.94%	1.10%	1.05%	1.20%
	15年	15年	1.21%	1.30%	1.35%	1.45%
	20年	20年	1.33%	1.40%	1.54%	1.60%
	25年	15年	1.60%	1.65%	1.79%	1.85%
10年	25年	15年	1.37%	1.43%	1.57%	1.63%

#### 总内部回报率

保费缴付期	储蓄期 <sup>9</sup>	年金期	港币		美元	
			最小值	最大值	最小值	最大值
5年	10年	10年	3.82%	3.88%	3.97%	4.02%
	15年	15年	3.86%	3.90%	4.01%	4.05%
	20年	20年	3.97%	4.00%	4.18%	4.20%
	25年	15年	3.99%	4.02%	4.20%	4.22%
10年	25年	15年	3.96%	3.99%	4.18%	4.20%

注：

- 延期聚富入息保单之年金金额由保证年金金额和非保证年金金额组成。因此，您的保单的预期利益是非保证的。上述最小值和最大值之内部回报率分别表示于月缴和年缴保费缴付方式下保单可能获得的不同回报。内部回报率的计算基于假设年度红利累积在本计划内积存生息（如有），而每月年金金额<sup>1</sup>是以现金形式每月支付。详情请参阅「保证现金价值」、「年度红利」及「特别奖赏<sup>2</sup>」部分。

## 计划摘要

### 您可从延期聚富入息获得什么？

#### 保证现金价值

保证现金价值是根据每月保证年金金额和保单附表上列明之现金价值率计算。此现金价值率及所计算的保证现金价值，会随着保单年度而有所不同。

#### 年度红利

年度红利（如有）为非保证并每年由本公司酌情决定并于该保单年度结束时存入您的户口内，而您必须在宽限期届满前已缴付此保单周年内应缴的所有到期保费。年度红利一经宣派不作更改。

您可获派发年度红利（如有），并可选择：

- (i) 存于计划内积存生息（如有）；或
- (ii) 于保费缴付期后以现金收取，保费缴付期间所宣派的红利（如有）将于您的计划内积存生息（如有）

年度红利及利息（任何累积红利及利息及任何累积每月年金金额<sup>1</sup>所赚取的利息），均非保证。

每月非保证年金金额<sup>1</sup>须视乎累积的红利及利息以及预计可得的红利（如有）而定。累积红利及利息之金额（如有）于支付每月非保证年金金额<sup>1</sup>后将随之递减，直至年金期完结时将减至零。若您于保费缴付期后以现金提取年度红利，每月非保证年金金额<sup>1</sup>将会减少。有关主要风险因素的详情，请参阅「主要风险 — 非保证利益」部分。

#### 一次性特别奖赏<sup>2</sup>

特别奖赏<sup>2</sup>（如有）是非保证的，将于年金期开始时，由本公司拥有绝对酌情权下厘定及宣派，惟必须已缴付缴费期内所有到期保费。已宣派的特别奖赏<sup>2</sup>（如有）将转移至累积红利及利息以积存生息（如有）并成为非保证年金金额的一部分。于年金期内，特别奖赏<sup>2</sup>及有关之累积利息不可被提取。

在储蓄期<sup>9</sup>内，潜在的特别奖赏金额将由本公司拥有绝对酌情权下厘定及宣派，特别奖赏<sup>2</sup>只会在保单全数或部份退保、保单失效或被中止、或发出身故赔偿的情况下派发。除上述情况，储蓄期<sup>9</sup>间将不会派发特别奖赏<sup>2</sup>。

于储蓄期<sup>9</sup>内，本公司将在相关的年结通知书上更新每个保单周年日的特别奖赏<sup>2</sup>金额（如有）。保单年结通知书上所显示的特别奖赏<sup>2</sup>金额可能比早前发出的保单年结通知书上所显示的金额较低或较高。有关主要风险因素的详情，请参阅「主要风险 — 非保证利益」部分。



## 计划摘要

### 退保利益

若您任何时候退保，您将获支付保证现金价值加上：

- 累积红利及利息（如有）；
- 如于储蓄期<sup>9</sup>内退保：加上任何特别奖赏<sup>2</sup>（如有）；
- 如于年金期内退保：加上累积每月年金金额<sup>1</sup>及利息（如有）；
- 减去任何未偿还保单贷款、利息和未付之保费

我们预期您将持有您的保单直至整个保单年期届满为止。

如您于第1个保单年度完结时退保，您将收到的预期退保利益金额如下。以下金额按第1个保单年度完结时之保证现金价值、年度红利及特别奖赏<sup>2</sup>计算，并假设第2个保单年度保费尚未支付且没有任何未偿还保单贷款、利息和未付之保费。

#### 第1个保单年度完结时的预期退保利益金额范围

保费 缴付期	储蓄期 <sup>9</sup>	年金期	港币 (每港币 10,000元 已缴保费)	美元 (每 10,000美元 已缴保费)
5年	10年	10年	7,891 - 8,086	7,889 - 8,085
	15年	15年	7,889 - 8,095	7,897 - 8,093
	20年	20年	7,901 - 8,097	7,900 - 8,096
	25年	15年	7,891 - 8,087	7,890 - 8,086
10年	25年	15年	7,155 - 7,333	7,150 - 7,328

注：

- 年度红利及特别奖赏<sup>2</sup>并非保证。有关详情，请参阅「年度红利」及「特别奖赏<sup>2</sup>」部分。
- 以上预计可得数字是基于每年缴付的保费，保单的资产之投资回报的预期假设以及其他因素，包括但不限于赔偿、失效率、开支等及其长期表现之展望。
- 以上表格中的数字及百分比为非保证，并不应被视为未来表现的指标。且数字及百分比作整数调整，并仅供说明之用。实际未来退保利益金额或会比以上说明的较低或较高。详情请参阅您的保险建议书显示的数字。

## 计划摘要

### 身故赔偿

如您于保单期内身故，受益人将可收取：

- 于储蓄期<sup>9</sup>内：
    - (i) 以下较高者
      - 保证现金价值的101%；及
      - 身故当日之基本计划之已缴总保费<sup>6</sup>的101%；
    - (ii) 加上累积红利及利息，及特别奖赏<sup>2</sup>(如有)；
    - (iii) 减去任何未偿还保单贷款、利息和未付之保费
- 
- 于年金期内：
    - (i) 以下较高者
      - 保证现金价值的101%；及
      - 身故当日之基本计划之已缴总保费<sup>6</sup>的101%减去任何已派发之每月保证年金金额；
    - (ii) 加上累积每月年金金额<sup>1</sup>及累积红利及利息(如有)；
    - (iii) 减去任何未偿还保单贷款、利息和未付之保费

### 身故赔偿安排

按您作出的书面指示<sup>11</sup>，受益人将可收取：

- 一笔过全数支付的身故赔偿；或
- 于受保人身故前之累积每月年金金额<sup>1</sup>的一笔过款项(如有)加按月收取尚未支付的每月年金金额<sup>1</sup>(如有)直至年金期结束为止(注：只适用于您(保单持有人<sup>12</sup>，亦称为「年金领取人」)在生时已选择此方式及受保人于年金期内不幸身故)

### 涵盖附加保障<sup>3</sup>

除上述保障外，您亦可于保单期内享有以下附加保障<sup>3</sup>而，**毋须另缴保费**：

- **额外意外死亡保障<sup>4</sup>**
- **失业延缴保费保障<sup>7</sup>**

有关详细条款及细则，以及不保事项之详情，请参阅保单条款内有关附加保障<sup>3</sup>的部分。

本产品册子所述内容只供参考之用，您应同时参阅相关的保险计划建议书及保单条款了解更多详情。

## 重要事项

### 冷静期

「汇丰聚富入息延期年金计划」是一份具备储蓄成分的长期人寿保险计划，部分保费将用作支付保险及有关费用，包括但不限于开立保单，售后服务及索偿之费用。

如您对保单不满意，您有权透过发出书面通知取消保单及取回所有已缴交的保费及保费征费。如要取消，您必须于「冷静期」内（即是为紧接人寿保险保单或冷静期通知书交付予保单持有人<sup>12</sup>或保单持有人<sup>12</sup>的指定代表之日起计的21个历日的期间（以较早者为准）），在该通知书上亲笔签署作实及退回保单（若已收取），并确保汇丰人寿保险（国际）有限公司设于香港九龙深旺道1号汇丰中心1座18楼的办事处直接收到该通知书及本保单。

冷静期结束后，若您在保单年期完结之前取消保单，预计的净现金价值<sup>13</sup>及特别奖赏<sup>2</sup>（如有）可能少于您已缴付的保费总额。

### 自杀条款

若受保人在签发日期或保单复效日期（以较迟者为准）起计一年内自杀身亡，无论自杀时神志是否清醒，我们须向保单持有人<sup>12</sup>之保单支付的身故赔偿，将只限于保单持有人<sup>12</sup>自保单日期起已缴付给我们的保费金额，减去我们已向受益人支付的任何金额。有关详细条款及细则，请参阅基本计划之保单条款。

### 保单贷款

您于年金期开始前申请保单贷款，惟贷款额（包括任何未偿还的贷款）不得超过减去任何未偿还保单贷款、利息和未付之保费前之净现金价值<sup>13</sup>的90%。我们会不时厘定有关贷款的息率，并会向您发出通知。

进行任何部分退保后，保单的保证现金价值会因而降低。当保单贷款及应付利息超过净现金价值<sup>13</sup>时，您的保单可能会失效。

请注意，我们从本保单向您支付任何款项之前，将先扣除任何未偿还贷款、利息或未付之保费。我们对任何未偿还贷款、利息或未付之保费的申索，均优先于您或受益人或其他人的任何申索。

### 适用法例

规管您的保单的法律为百慕达法律。然而，如在香港特别行政区内提出任何争议，则香港特别行政区法院的非专属司法管辖权将适用。

## 重要事项

### 税务申报及 金融罪行

我们或会不时要求关于您及您的保单的相关资料，您必须向我们提供相关资料，以让我们遵守对香港及外地之法律或监管机构、政府或税务机关负有的某些责任。若您未有向我们提供所要求之资料或您让我们或我们任何集团成员承受金融罪行风险，我们可能会：

- 作出所需行动让我们或集团成员符合其责任；
- 未能向您提供新服务或继续提供所有服务；
- 被要求扣起原本应缴付予您或您的保单的款项或利益，并把该等款项或利益支付予税务机关；及
- 终止您的保单。

如因上述任何原因导致任何利益或款项被扣起及/或您的保单被终止，您从保单获取之款项，加上您在保单终止前从保单获取之款项总额（如有），可能会少于您所缴付的款项。我们建议您就您的税务责任及有关您的保单的税务状况寻求独立专业意见。

### 保单中止条款

我们有权于以下任何情况之下终止您的保单：

- 如果您未能在宽限期届满前缴付到期保费；或
- 保单贷款加应付利息大于未减去任何未偿还保单贷款、利息和未付之保费前的净现金价值<sup>13</sup>；或
- 若我们合理地认为继续维持您的保单或与您的关系会使我们违反任何法律，或任何权力机关可能对我们或集团成员采取行动或提出谴责；或
- 本公司有权根据任何附加保障<sup>3</sup>的条款终止您的保单。

有关终止条款的详细条款及细则，请参阅保单条款。

### 漏缴保费

我们会给您30日的缴付保费宽限期。倘若您在宽限期完结时未能付款，您所选择的不能作废选择将会生效。如您未有作出不能作废选择，而您的保单于有关未付保费之到期日前一天计算的净现金价值<sup>13</sup>大于未付保费金额，我们将向您授予一笔自动保费贷款，以支付到期保费。有关贷款将按我们不时厘定的息率计息。如当时的净现金价值<sup>13</sup>不足以支付到期保费，您的保单将会失效，而我们将向您支付于第一次未付保费到期当天的任何净现金价值<sup>13</sup>及特别奖赏<sup>2</sup>。

只有在截至相关月结日为止的所有到期保费已缴清时，本公司才会支付每月年金金额<sup>1</sup>。

## 主要风险

在投保延期聚富入息前，请您注意以下主要风险：

### 合格延期年金保单的 税务定义

本保单是合格的延期年金保单，但并不保证您已缴的保费将符合税务扣除资格。合格延期年金的保险下之保费折扣金额、保费退还金额和保险征费并不符合税务扣除资格。

本计划的资格认证是保监局根据其产品特点而定，与您的个人状况无关。于申请税务扣除前，您必须符合税务条例规定下之所有条件及遵从香港特别行政区税务局发出的指引。

一般税务资讯只供参考，您不应单凭此资讯作任何税务决策。本保单可获的实际税务优惠将取决于您的个人税务状况。如您毋须于相关评税年度缴纳薪俸税及个人入息税，您未必能享有税务扣除优惠。如您有任何疑问，请咨询专业税务顾问。

所有税务条款、法规及/或其诠释均可能被修改，而影响有关的税务优惠包括税务扣除资格。本公司没有责任通知您相关法律、法规及/或其诠释的修改，及其可能对您产生的影响。如想了解更多有关合格延期年金的税务扣除资讯，请浏览保监局网页 [www.ia.org.hk](http://www.ia.org.hk)。

### 合格延期年金保单的 认证

保监局的认证不代表对保单的推介或认可，亦不保证本保单的商业价值或表现，更不代表保监局认许本保单适合所有个别保单持有人<sup>12</sup>或任何类别的保单持有人<sup>12</sup>。

本保单已获保监局认证，但不构成官方建议。保监局对此产品册子内容包括其准确性或完整性概不负责，并明确表示，不会承担因此产品册子全部或任何内容而引致的损失。

### 信贷风险及无力偿债风险

延期聚富入息乃一份由我们签发的保单。您须承受我们的信贷风险。因您支付的所有保费将成为我们资产的一部分，惟您对我们的任何资产均没有任何权利或拥有权。在任何情况下，您只可向本公司追讨赔偿。

## 主要风险

### 延误或漏缴到期保费的风险

如有任何延误或漏缴到期保费，可能会导致保单终止。结果或令您只能收回明显少于您已缴付的保费的款额。

### 退保风险

如您须要在早期全数或部分退保，您可收回的款额或会明显少于您已缴付的保费。

### 非保证利益

**计算红利和特别奖赏<sup>2</sup>的分配并非保证，并会由本公司不时厘定。**每月非保证年金金额<sup>1</sup>须视乎累积的红利及利息、特别奖赏<sup>2</sup>以及预计可得的红利（如有）金额而定，任何影响红利及特别奖赏<sup>2</sup>的调整，其中可能包括但不限于提取红利、更改红利及/或特别奖赏<sup>2</sup>分配或用以计算累积红利及利息的息率，将导致重新计算每月非保证年金金额<sup>1</sup>；而未来派发的红利或会作出相应的调整。累积红利之利息及累积之每月年金金额<sup>1</sup>之利息（如有）是根据非保证息率而厘定，本公司拥有绝对权利不时调整息率。

派送红利及/或特别奖赏<sup>2</sup>与否及所派送红利及/或特别奖赏<sup>2</sup>的金额多少，**取决于本公司就保单的资产之投资回报表现以及其他因素，包括但不限于赔偿、失效率、开支等及其长期表现之展望。**主要风险因素进一步说明如下：

- **投资风险因素** — 保单资产的投资表现受息率水平、其前景展望（此将影响利息收入及资产价值）、增长资产的价格波动及其他各种市场风险因素所影响，包括但不限于货币风险、信贷息差及违约风险。
- **赔偿因素** — 实际死亡率及发病率并不确定，以致实际的身故赔偿或生活保障支付金额可能较预期为高，从而影响产品的整体表现。
- **续保因素** — 实际退保率（全数或部分退保）及保单失效率并不确定，保单组合现时的表现及未来回报因而会受影响。
- **开支因素** — 已支出及被分配予此组保单的实际直接（如佣金、核保、开立保单及售后服务的费用）及间接开支（如一般经营成本）可能较预期为高，从而影响产品的整体表现。

## 主要风险

### 流动性风险

我们预期您将持有本保单直至整个保单年期届满为止。如您有任何非预期事件而须要流动资金，您可根据保单的相关条款申请保单贷款，或作全数或部分退保以提取现金。但这样可能导致保单失效或较原有保单期提早终止。此举必定存在风险，或令您只能收回少于您已缴付的保费的款额。

于保费缴付期后，您亦可按保单条款所订申请提取累积于保单内的款额，惟可供提取的款额是非保证的。

任何部分退保、保单贷款、应付贷款利息及提款均可能减少保单的身故赔偿及净现金价值<sup>13</sup>。而任何在年金期开始前的部分退保则可能减少特别奖赏<sup>2</sup>。因此，在某些情况下，如退保或期满时可取回的价值将会减少。

### 通胀风险

您必须考虑**通货膨胀风险**，因为这可能导致将来的生活费较今天的为高。由于通货膨胀风险的缘故，您须预期即使我们已尽其所能履行保单责任，您或您所指定的受益人将来收到的实质金额仍可能较低。

### 保单货币风险

您须面临**汇率风险**。如您选择 (i) 以外币作为保单货币；或 (ii) 以保单货币以外的其他货币支付保费或收取赔偿额，您实际支付或收取的款额，将因应我们不时厘定的**保单货币兑本地 / 缴付保费货币的汇率而改变**。您必须注意，汇率之波动会对您的款额构成影响，包括缴付保费、保费征费、支付的赔偿额及延期年金保费之合资格税务扣除（如有）。

## 有关分红保单

我们发出的分红人寿保单提供保证及非保证利益。保证利益可包括身故赔偿、保证现金价值及其他利益，视乎您所选择的保险计划而定。非保证利益由保单红利组成，让保单持有人<sup>12</sup>分享人寿保险业务的财务表现。

延期聚富入息的保单红利（如有），将以下列方式派发：

1. **年度红利**由我们每年宣派。一经宣派，年度红利的金额将获保证。
2. **特别奖赏<sup>2</sup>**是一次性的红利，并于您计划内列明的指定保单年度宣派，或于该指定保单年度前提早终止保单（例如因为身故、退保）时宣派。

特别奖赏<sup>2</sup>的金额会视乎宣派前整段保单期的表现，以及当时的市场情况而不时改变，实质金额于派发时才能确定。有关详情，请参阅本产品册子的「计划摘要」部份。

### 红利会受哪些因素影响？

保单红利（包括年度红利及特别奖赏<sup>2</sup>，如有）并非保证，是否派发保单红利及其金额多少取决于包括但不限于下列因素：

- 保单资产的投资回报表现；
- 赔偿、退保率及营运开支；及
- 对投资的长期表现的预期及以上其他因素。

若长远表现优于预期，红利派发金额将会增加；若表现较预期低，则红利派发金额将会减少。

有关主要风险因素的详情，请参阅本小册子内「主要风险 — 非保证利益」部分。

### 分红保单有什么主要的优势？

#### 来自非保证红利的潜在增长

除了可保证利益之外，当基金的整体表现优于支持保证利益所需的基本水平时，您可获取额外的红利。

#### 缓和短期的市况波动

我们会尽量减低因短期市况波动所导致的红利变动，以让您享有较稳定的回报。请参阅下文保单红利的理念内「长远稳定的回报」一节。

#### 具竞争力的长远回报

您的保单由我们多元的投资组合所支持。我们透过与您分担风险，让彼此利益一致。



# 有关分红保单

## 保单红利的理念

### 建立共同承担风险的机制

我们对您的分红保单的表现有明确的利益，因为我们分红业务的运作遵从您我共同承担风险的原则，以合理地平衡我们的利益。这些风险可能来自不同方面并会导致一些差异，而影响您的保单回报及我们的盈利。我们将与您分担来自以下因素

的差异，包括但不限于：

- 投资回报与预期未来的投资表现
- 保险风险（例如：失效、退保及各组保单的索偿）
- 营运开支（例如：我们的核保和一般经营成本）

我们会就派发给您的红利水平进行定期检讨。过往的实际表现及管理层对未来长期表现的预期，将与预期水平比较作出评估。倘若出现差异，我们将考虑透过调整红利，与您分享或分担盈亏。

### 公平对待各组保单持有人<sup>12</sup>

我们会将您的保单与其他类似的保单汇集，让较大组别的保单持有人<sup>12</sup>共同分担风险。「汇集」的作用在于让您所属的保单组别分散和分担风险，并且有更大笔资金从而增加投资的灵活性。

为确保保单持有人<sup>12</sup>之间的公平性，我们将慎重考虑不同保单组别（例如：产品、产品更替、货币及缮发年期）的经验（包括：投资表现），务求每组保单将获得最能反映其保单表现的公平回报。为平衡您与我们之间的利益，我们已成立一个由专业团队组成的专责委员会，负责就分红保单的管理和特别奖赏<sup>2</sup>的厘定提供独立意见。

### 长远稳定的回报

在考虑调整红利分配的时候，我们会致力采取平稳策略，以维持较稳定的回报，即代表我们只会因应一段期间内实际与预期表现出现显著差幅，或管理层对长远表现的预期有重大的改变，才会对红利水平作出调整。

面对短期市况波动，透过平稳策略，我们毋须即时对红利作出相应调整，而可维持红利不变，或可作出比原先较小幅度的调整。因此，短期的投资表现（较预期为高或低），不应被视为红利即将作出调整的讯号，必须同时考虑长期的过往投资表现及对未来表现的预期，以及其他非投资相关的差异。

## 有关分红保单

### 投资政策及策略

我们采取的资产策略为：

- i) 有助确保我们可兑现向您承诺的保证利益；
- ii) 透过特别奖赏<sup>2</sup>为您提供具竞争力的长远回报；及
- iii) 维持可接受的风险水平。

分红保单的资产主要包括由信贷质素良好（平均评级为A级或以上），并且具长远发展前景的企业机构发行的固定收益资产组成。我们亦会利用**增长资产**，包括股票类投资及另类投资工具如房地产、私募股权或对冲基金，以及结构性产品包括衍生工具，以提供更反映长远经济表现的回报。

我们会将投资组合适当地分散投资在不同类型的资产，并投资在不同地域市场（主要是亚洲、美国及欧洲）、货币（主要是港币及美元）及行业。这些资产按照我们可接受的风险水平，慎重地进行管理及监察。

### 目标资产分配

资产种类	分配比例
固定收益资产（政府债券、企业债券及另类信贷投资）	60%-100%
增长资产	0%-40%

注：实际的分配比例可能会因市场波动而与上述范围有些微偏差。

## 有关分红保单

在决定实际分配时，我们并会考虑(包括但不限于)下列各项因素：

- 当时的市场情况及对未来市况的预期；
- 保单的保证与非保证利益；
- 保单的可接受的风险水平；
- 在一段期间内，经通胀调整的预期经济增长；及
- 支持保单资产的投资表现

在遵守我们的投资政策的前提下，实际资产配置可能会不时偏离上述目标分配比例。

延期聚富入息的增长资产的比例为：

- **于储蓄期<sup>9</sup>间：**通常是在0%至40%的范围之间。
- **于年金期内：**我们会检讨有关比例以达致一个较为稳定的投资回报。

### 积存息率

您可选择以不同方式收取红利及年金金额，包括以现金方式提取或将该等金额交由我们积存生息(如有)，惟受保单条款的相关条款及细则约束。

积存利息的息率并非保证的，我们会参考下列因素作定期检讨：

- 投资组合内固定收入资产的孳息率；
- 当时的市况；
- 对固定收入资产孳息率的展望；
- 与此积存息率服务相关的成本；及
- 保单持有人<sup>12</sup>选择将该金额积存的时间及可能性。

我们可能会不时检讨及调整用以厘定保单红利(如有)及积存息率的政策。

欲了解更多最新资讯，请浏览本公司网站 <https://www.hsbc.com.hk/zh-cn/insurance/info/>。

此网站亦提供了背景资料以助您了解我们以往的红利派发纪录作为参考。我们业务的过往表现或现时表现未必是未来表现的指标。

## 注

1. 每月年金金额即每月保证年金金额加每月非保证年金金额(如有)。每月非保证年金金额为非保证，并将由本公司不时厘定。
2. 特别奖赏的金额(如有)是非保证的，本公司拥有绝对酌情权决定支付金额。
3. 附加保障附加于本保单的基本计划上，以增加保障范围。
4. 额外意外死亡保障将于受保人年届80岁<sup>5</sup>的保单周年日或支付有关赔偿后或您的保单终止时(以较早者为准)终止。当我们支付有关赔偿后，您的保单将会随即终止。
5. 年龄指保单持有人<sup>12</sup>于下一次生日的年龄。
6. 已缴总保费指受保人于身故当日的到期基本计划之保费总额(无论是否已实际缴付)。有关详细条款及细则，请参阅保单条款。
7. 失业延缴保费保障适用于年龄<sup>5</sup>介乎26岁至64岁并持有香港身份证的保单持有人<sup>12</sup>。保障将于保单持有人<sup>12</sup>年届65岁<sup>5</sup>的保单周年日或已清缴到期保费或您的保单终止时(以较早者为准)终止。已缴付至延期聚富入息的保费可获得香港特别行政区税务局薪俸税及个人入息税之税务扣除，将取决于您的个别情况；而香港特别行政区税务局拥有绝对权力决定在保费缴付期间所缴付的保费之税务扣除。有关主要风险因素的详情，请参阅「主要风险 — 合资格延期年金保单的税务定义」部分。
8. 批核中「保证核保」或「简易核保」申请及已生效保单之全期总保费金额上限(以每名受保人计)乃根据受保人之受保年龄而有所不同，该金额包括「本计划」及「本公司」指定人寿保险计划。有关核保要求，请向汇丰分行查询，或如您是汇丰环球私人银行客户，请与我们在香港的保险顾问联络<sup>5</sup>。本公司保留权利根据受保人及/或保单持有人<sup>12</sup>于投保时所提供之资料而决定是否接受有关之投保申请。
9. 储蓄期是指由保单日期起到至年金期开始前的日期(以年为单位)。
10. 申请延期聚富入息，须符合本公司要求：我们根据保单持有人<sup>12</sup>及/或受保人的国籍(国家/地区/疆域)及/或地址及/或居留国家或地区，不时厘定有关要求。
11. 此书面要求必须于受保人在生时由保单持有人<sup>12</sup>提出并经本公司接受及批注。
12. 「保单持有人」即保单附表上被称为保单持有人的人。从本保单及其相关文件的角度来看，保单持有人与年金领取人相同。延期聚富入息保单中的保单持有人即为受保人。
13. 净现金价值指于年金期开始前，相等于保证现金价值加上累积红利及利息，再扣除任何债项之后的金额。于年金期开始或以后，净现金价值是指保证现金价值加上任何累积之每月年金金额和任何累积红利及利息，再扣除任何债项之后的金额。

## 更多资料

策划未来的理财方案，是人生的重要一步。「汇丰聚富入息延期年金计划」助您为退休累积财富，兼享税务扣减。我们乐意助您评估目前及未来的须要，让您进一步了解本计划如何助您达成个人目标。

欢迎莅临任何一间汇丰分行，或如您是汇丰环球私人银行客户，请与我们在香港的保险顾问联络<sup>§</sup>，让我们为您安排理财计划评估。

**浏览** [www.hsbc.com.hk/insurance](http://www.hsbc.com.hk/insurance)

**亲临** 任何一间汇丰分行。如您是汇丰环球私人银行客户，请与我们在香港的保险顾问联络<sup>§</sup>

<sup>§</sup> 请联络您的中介人以了解适合您的投保渠道/方式。



您可透过二维码  
浏览产品的相关网页。

# 汇丰聚富入息延期年金计划

保险业监管局认可合资格延期年金保单

## 汇丰人寿保险(国际)有限公司

HSBC Life (International) Limited 汇丰人寿保险(国际)有限公司(「本公司」或「我们」) 是于百慕达注册成立之有限公司。本公司为汇丰集团旗下从事承保业务的附属公司之一。

## 香港特别行政区办事处

香港九龙深旺道1号汇丰中心1座18楼

本公司获保险业监管局授权及受其监管，于香港特别行政区经营长期保险业务。

香港上海汇丰银行有限公司(「汇丰」) 乃根据保险业条例(香港法例第41章)注册为本公司于香港特别行政区分销人寿保险之保险代理机构。「汇丰聚富入息延期年金计划」为本公司之产品而非汇丰之产品，由本公司所承保并只拟在香港特别行政区透过汇丰销售。

对于汇丰与您之间因销售过程或处理有关交易而产生的合资格争议(定义见金融纠纷调解计划的金融纠纷调解中心的职权范围)，

汇丰须与您进行金融纠纷调解计划程序；此外，有关涉及您上述保单条款及细则的任何纠纷，将直接由本公司与您共同解决。

本公司对本产品册子所刊载资料的准确性承担全部责任，并确认在作出一切合理查询后，尽其所知所信，本产品册子并无遗漏足以令其任何声明具误导性之其他事实。本产品册子所刊载之资料乃一摘要。有关详尽的条款及细则，请参阅您的保单。

2024年6月

汇丰人寿保险(国际)有限公司荣获以下奖项：



# 退休计划

## 汇丰聚富入息延期年金计划

保险业监管局认可合资格延期年金保单\*

以下显示的资料只为摘要及仅作为一般参考，您必须将这些资料与相应的产品册子及例子一并阅读，详细内容请参阅相关产品的保单条款及细则。



刘先生，43岁<sup>1</sup>，是一名律师

- 刘先生计划在57岁<sup>1</sup>时与太太一起经营自资咖啡店，并于开设咖啡店后退休，每月收取稳定收入，维持他与太太的退休生活。
- 他正寻找一份具备灵活性的方案，以保障他的退休生活。
- 作为一个香港的纳税人，刘先生或可透过此方案所缴付的合资格保费向香港特别行政区税务局申请薪俸税及个人入息税之税务扣除<sup>\*</sup>。

\* 详情请参阅「合资格延期年金保单的重要资讯」部分。

他希望：



与太太经营咖啡店



应付他与太太退休后的开支



增加理财灵活性以保障退休生活



享受潜在税务优惠

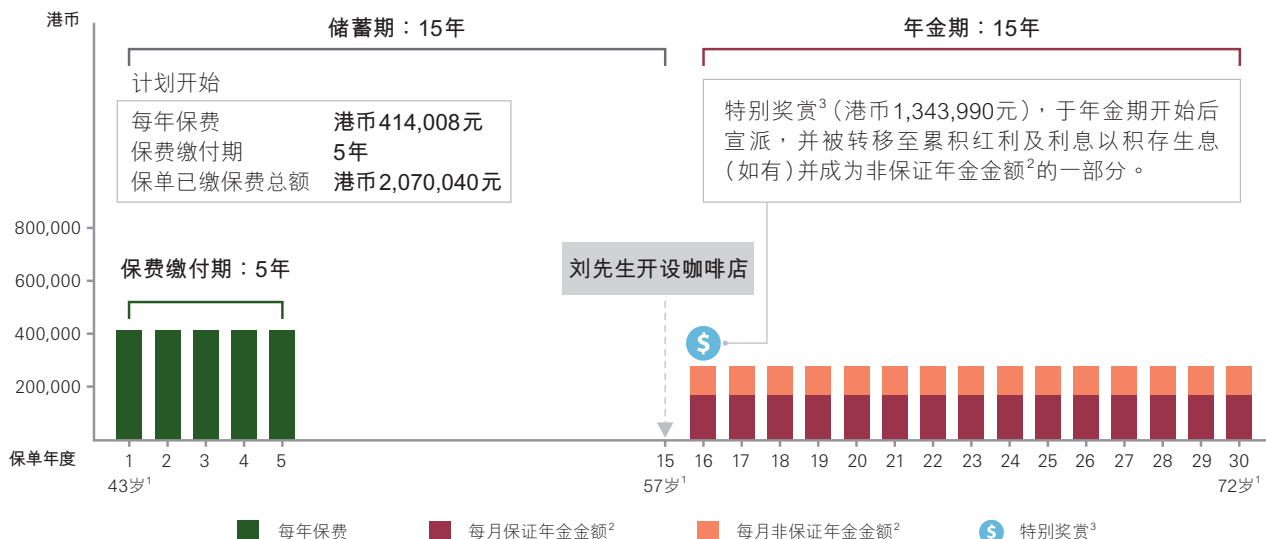
以下例子只供说明之用。例子中所述的数字作整数调整，并仅供说明之用。详情请参阅您的保险建议书显示的数字。

## 汇丰聚富入息延期年金计划(以收取每月年金金额为年金金额收取方式)如何帮助刘先生实践他的承诺？

我对事业的承诺：

我希望在58岁左右能够全心投入自己的生意，毋须为应付生活开支而费心。

刘先生(投保年龄为43岁<sup>1</sup>，非吸烟人士)一直梦想与太太开设自己的咖啡店，并计划在57岁<sup>1</sup>后圆梦。他明白到创业期间，收入和利润都是未知之数。他希望营运咖啡店初期仍可获得稳定的年金收入，确保他们的生活水准不受影响，帮助他专注于发展生意。他按照个人所需选择了于首5年内按年缴付保费，在15年储蓄期后收取为期15年的年金。



第16至30个保单年度

期间的每月保证年金金额<sup>2</sup>

港币14,984元

+

第16至30个保单年度

期间的每月非保证年金金额<sup>2</sup>

港币9,934元

=

每月年金金额总额<sup>2</sup>

港币24,918元

x

12月

x

15年

=

年金期内所得年金金额总额

港币4,485,240元

## 汇丰聚富入息延期年金计划

保险业监管局认可合资格延期年金保单\*

汇丰聚富入息延期年金计划（「延期聚富入息」）是一份延期年金保险计划，其提供由保险业监管局（「保监局」）认证并符合合资格延期年金保单政策指引之条件。透过此所缴付的合资格保费刘先生亦可享受潜在的个人入息税之税务扣除：

每个香港纳税人之每个课税年度税务扣除上限为港币60,000元。这是强积金可扣税自愿性供款和延期年金保费合计可享之最高扣除总额，即每个合资格纳税人每年可申请合资格延期年金保费及强积金可扣税自愿性供款之税务扣除总额。合资格纳税人可与其配偶共同申请延期年金保费之税务扣除，而每年之税务扣除上限将为港币120,000元：



单身纳税人



夫妇合并纳税人

（注：每个合资格纳税人之每年税务扣除额不可超过港币60,000元之个人上限）

税务扣除额上限	港币60,000元	港币120,000元
假设：应课税率	17%	17%
最高可节省税款	节省港币10,200元	节省港币20,400元

注：

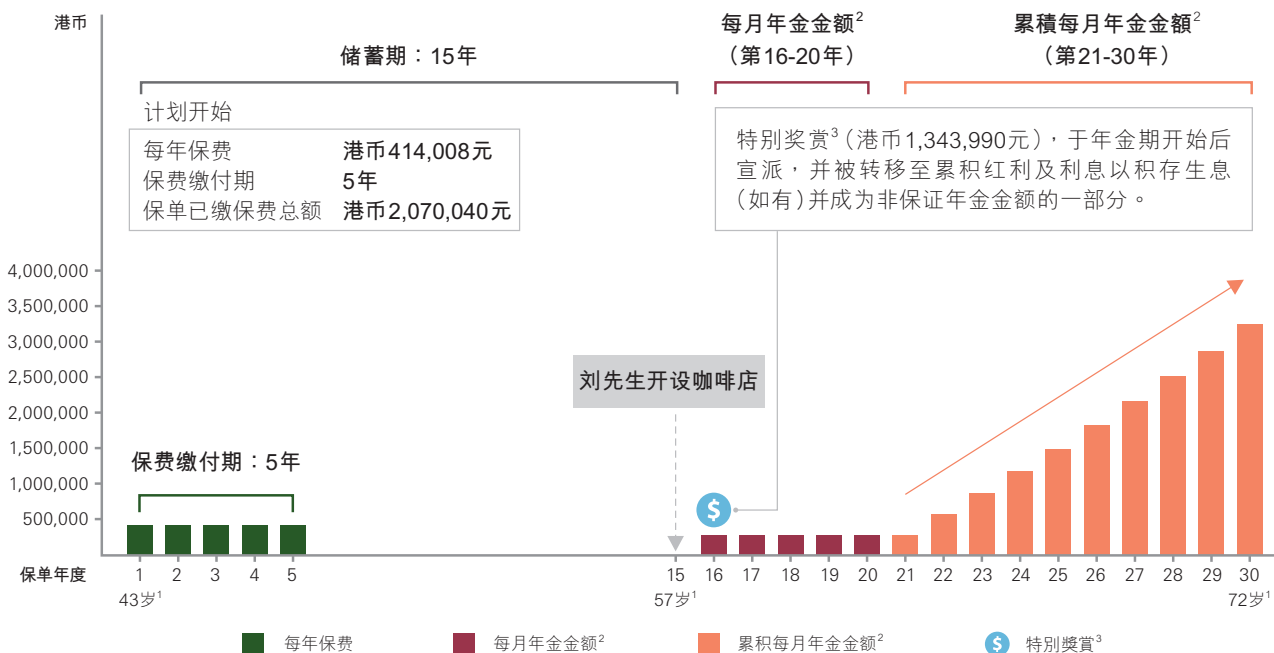
- 延期聚富入息是一份具储蓄及分红成分的长期人寿保险计划，其并非等同于或类似任何类型的银行存款。
- 已缴付至延期聚富入息的保费可获得香港特别行政区税务局薪俸税及个人入息税之税务扣除，将取决于您的个别情况；而税务局拥有绝对权力决定在保费缴付期间所缴付的保费之税务扣除。有关主要风险因素的详情，详情请参阅「合资格延期年金保单的重要资讯」部分。
- 每月非保证年金金额<sup>2</sup>并非保证，并将由本公司不时厘定。实际未来金额或会比以上说明的较低或较高。
- \* 详情请参阅「合资格延期年金保单的重要资讯」部分。

## 汇丰聚富入息延期年金计划(更改年金金额收取方式为积存生息)如何帮助刘先生充实他的退休方案？

### 我对自己的承诺：

我的生意上了轨道。我希望我的储蓄有更多时间去积存生息，让我有更大的自由度及弹性掌控我的未来大计。

刘先生在63岁<sup>1</sup>时，他的咖啡店开始获利，生意上了轨道。他决定把每月支付的每月年金金额<sup>2</sup>保留在计划之中，直到他达至72岁<sup>1</sup>为止。透过这个安排，刘先生能够把储蓄累积到72岁<sup>1</sup>，他可以灵活选择运用这笔资金去扩充他的咖啡店，或投放更多储蓄于他的退休基金之中。



第16至20个保单年度期间的  
每月年金金额总额<sup>2</sup>  
港币1,495,100元

+

第21至30个保单年度期间的  
累积每月年金金额<sup>2</sup>及利息  
港币3,563,846元

=

年金期内所得年金金额及  
利息总额  
港币5,058,946元

以上例子所述的数字含舍入调整及仅供说明用途之用。详情请参阅您的保险计划建议书显示的数字。



**假设：**

- i. 所有的保费在缴付保费期到期前全数缴付。
- ii. 在保单期内，除上述的于第16至20个保单年度期间之每月提取年金金额外，没有提取保单内的任何累积红利及利息，及没有作出任何影响特别奖赏<sup>3</sup>及红利的调整。
- iii. 特别奖赏<sup>3</sup>于年金期开始后宣派，并被转移至累积红利及利息以积存生息(如有)，并成为非保证年金金额<sup>2</sup>的一部分。
- iv. 计算于累积红利及利息/累积每月年金金额<sup>2</sup>时所使用的现时年利率为3.5% (港元)，此息率并非保证，本公司将会不时自行调整息率。实际息率或会比年利率3.5% (港元) 较低或较高。

**注：**

1. 年龄指保单持有人<sup>4</sup> (亦称为「年金领取人」，视乎适用情况而定) 于下一次生日的年龄。
2. 每月年金金额即每月保证年金金额加每月非保证年金金额 (如有)。每月非保证年金金额为非保证，并将由本公司不时厘定。
3. 特别奖赏的金额 (如有) 是非保证的，本公司拥有绝对酌情权决定支付金额。于年金期内，特别奖赏将在宣派后会被转移至累积红利及利息积存生息 (如有)，并成为非保证年金金额的一部分，特别奖赏及其有关之累积利息不可被提取。
4. 「保单持有人」即保单附表上被称为保单持有人的人。从本保单及其相关文件的角度来看，保单持有人与年金领取人相同。延期聚富入息保单中的保单持有人即为投保人。

**合资格延期年金保单的重要资讯：**

- **合资格延期年金保单的税务定义** — 本保单是合资格的延期年金保单，但并不保证您已缴的保费将符合税务扣除资格。合资格延期年金的保费折扣金额、保费退还金额及保险征费并不符合税务扣除资格。本计划的资格认证是保监局根据其产品特点而定，与您的个人状况无关。于申请税务扣除前，您必须符合税务条例规定下之所有条件及遵从香港特别行政区税务局发出的指引。一般税务资讯只供参考，您不应单凭此资讯作任何税务决策。本保单可获的实际税务优惠将取决于您的个人税务状况。如您毋须于相关评税年度缴纳薪俸税及个人入息税，您未必能享有税务扣除优惠。如您有任何疑问，请咨询专业税务顾问。请注意：(i) 税务扣除总额根据纳税人缴付的合资格延期年金计划保费 (扣除所有保费折扣，并且不包括保费征费) 的假设而计算；(ii) 所有税务法例、规例及/或其解释均可能修改，并影响有关税务优惠，包括税务扣除资格。本公司没有责任通知您相关法律、法规及/或其诠释的修改，及其可能对您产生的影响。如想了解更多有关合资格延期年金的税务扣除资讯，请浏览保监局网页 [www.ia.org.hk](http://www.ia.org.hk)。
- **合资格延期年金保单的认证** — 保监局的认证不代表对保单的推介或认可，亦不保证本保单的商业价值或表现，更不代表保监局认许本保单适合所有个别保单持有人或任何类别的保单持有人。本保单已获保监局认证，但不构成官方建议。保监局对此单张或产品册子或内容包括其准确性或完整性概不负责，并明确表示，不会承担因此单张或产品册子全部或任何内容而引致的损失。

本文所显示的过往、现时、预计及/或潜在利益及/或回报（例如奖赏、利息）均为非保证，并仅供说明之用途。未来实际的利益及/或回报或会较现时所列的利益及/或回报为高或低。以上例子所述的数字作整数调整，并仅供说明之用。详情请参阅您的保险建议书显示的数字。

汇丰人寿保险(国际)有限公司(「本公司」)获香港特别行政区的保险业监管局授权及受其监管。香港上海汇丰银行有限公司(「汇丰」)乃根据保险业条例(香港法例第41章)注册为本公司于香港特别行政区分销人寿保险之保险代理机构。「汇丰聚富入息延期年金计划」为本公司之产品而非汇丰之产品，由本公司所承保并只拟在香港特别行政区透过汇丰销售。

对于汇丰与您之间因销售过程或处理有关交易而产生的合资格争议(定义见金融纠纷调解计划的金融纠纷调解中心的职权范围)，汇丰须与您进行金融纠纷调解计划程序；此外，有关涉及您上述保单条款及细则的任何纠纷，将直接由本公司与您共同解决。