

終身人壽保險

Whole Life Insurance

滙溢保險計劃 III

HSBC Wealth Goal Insurance Plan III

累積財富 打造璀璨未來

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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

長線儲蓄規劃 助您豐盛人生

積少成多，聚沙成塔。「滙溢保險計劃III」（「滙溢III」、「本計劃」或「本保單」）讓您的財富逐步累積，助您達成長遠的儲蓄目標。計劃中的人壽保障讓您與摯愛享受快樂人生。不論您的儲蓄目標是享有優越的退休生活、為子女準備教育經費，還是累積財富，都應盡早開始為未來鋪路。

「滙溢III」是一份專為擁有長線財富累積目標之人士而設計的終身人壽保險計劃。

「滙溢III」提供：



財富累積機會

- 以美元為保單貨幣單位，把握長線財富增長機會



人壽保障，賠償靈活支付

- 人壽保障直至99歲¹及設有附加保障
- 身故賠償備有靈活的支付選項，包括一筆過、每年定期，或結合以上兩種方式支付，為您摯愛提供適當的財政支援



第二保單持有人

- 保單持有人可指定第二保單持有人，萬一自己不幸身故，可由信任的人管理保單



保單價值管理權益^{2,3}

- 以鎖定您部分的保單價值，讓您的保單價值得到更大的穩定性



更改受保人⁴

- 提供轉移保單保障的選擇，以作為贈予您摯愛的一份禮物

「滙溢III」是一份包含儲蓄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。

您可於「滙溢III」得到什麼？

本計劃助您靈活理財，更提供長線財富增長機會：



保證現金價值

保單中的保證成分，會在保單期內逐步遞增；



特別獎賞⁵

非保證及將按本公司的酌情權派發；



保單價值管理收益結餘⁶

可行使保單價值管理權益^{2,3}，減低市場波動對保單價值影響；及



定期部分提取選項⁷

由第3個保單周年日開始，或在保費繳付期完結並已繳清所有保費後（以較遲者為準），您可每年或每月於保單定期提取款項（每次提取最低金額為250美元），以享額外流動性。

申請簡便

保單申請人一般可獲保證批核⁹，毋須進行任何健康檢查。



身心健康 更要財務健康

人壽保障¹⁰

除了提供長線財富增長機會外，受保人在保單期內可享人壽保障。若受保人不幸身故，受益人可根據保單條款取得身故賠償（詳情請參閱「計劃摘要」部分）。

靈活支付身故賠償

根據本公司的通行規則和條件以及保單條款，本計劃提供4種身故賠償支付選項，作為保單持有人的您可靈活選擇支付賠償方式，一旦受保人不幸身故時，可令摯愛得到最適切的財政保障。身故賠償將根據您所選的方式付予指定受益人。您可從以下4種支付賠償選項中選擇，部分選項將以每年定期方式付款（全部或部分身故賠償），為受益人持續提供財政支持：



1. 一筆過全數付款；或



2. 分10、20或30年每年定期付款；或



3. 部分金額先以一筆過付款，剩餘部分以您指定年期（分2至30年）分期支付；或



4. 每年分期付款，直至受益人達到您指定的年齡，以一筆過支付餘額。

延續世代保障

於第1個保單周年日之後或保費繳付期完結並已繳清所有保費後（以較後者為準），保單持有人可選擇更改受保人⁴，傳承周全保障。

重要的是，您可完全掌控您的保單，應對突如其來的事件。本計劃讓您可指定第二保單持有人，萬一保單持有人不幸身故時，可由您信任的人管理保單。

附加保障

以下的附加保障（視乎申請資格）已包括在本保單內，毋須另繳額外保費：



失業延繳保費保障¹¹（不適用於躉繳保費保單）

- 若保單持有人於65歲¹前連續失業30日或以上，繳付到期保費的寬限期可延長達365日，而期間受保人仍然獲享保障。



額外意外死亡保障¹²

- 若受保人在保單完結或80歲¹前（以較早者為準）不幸因意外而導致死亡，受益人除可取得身故賠償外，另可額外收取已繳基本計劃總保費¹³的30%作為額外意外死亡保障¹²賠償。每位受保人名下之所有滙豐保險保單的額外意外死亡保障¹²金額總上限為3,000,000美元。

身心健康 更要財務健康



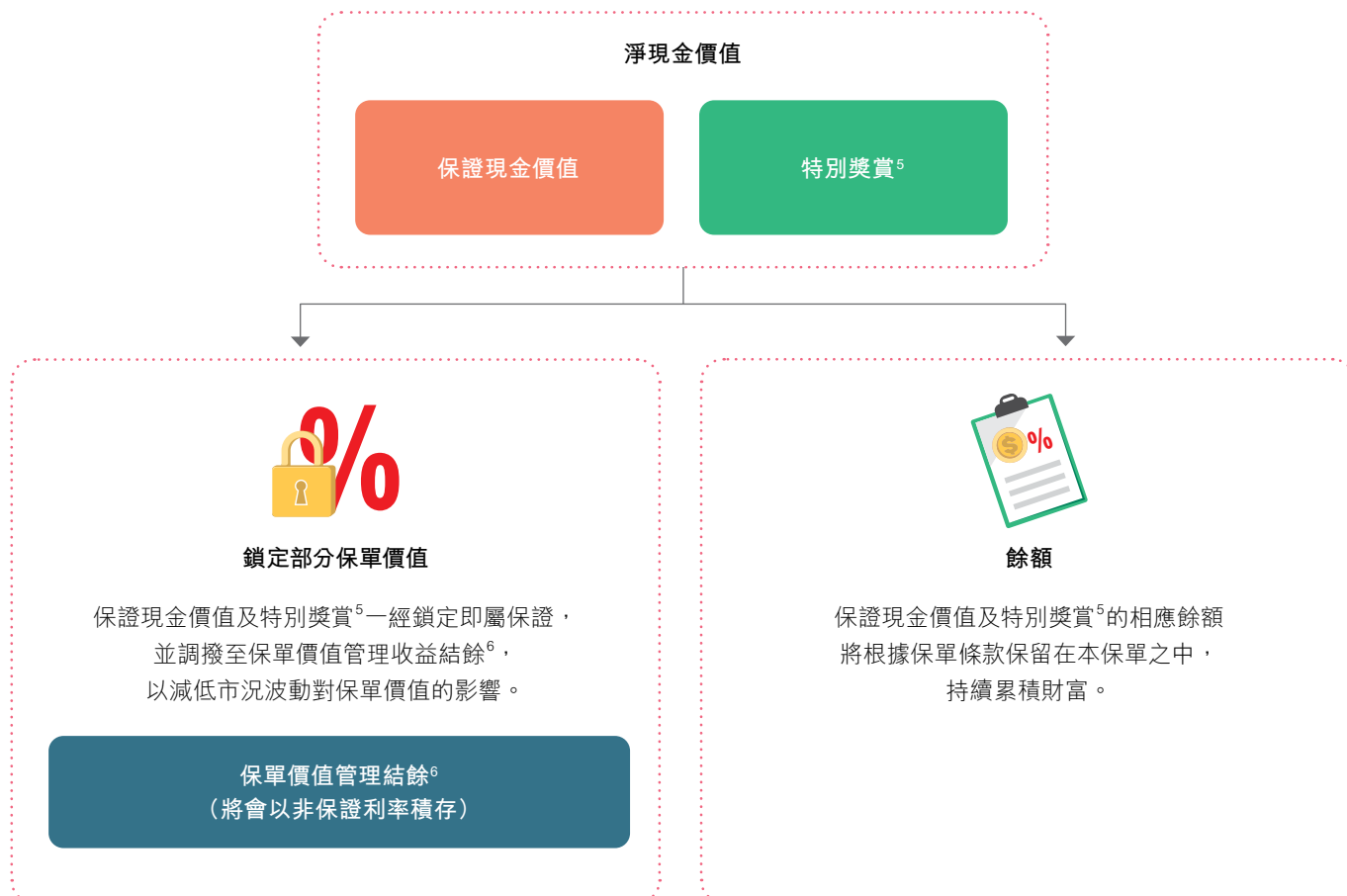
無憂後備管理服務¹⁴

- 作為保單持有人，您致力全面守護自己及家人，因此須制定完善應變措施，應對自己可能嚴重喪失行為能力的情況。透過無憂後備管理服務¹⁴，您可以根據本保單條款以及本公司通行規則和規例，指定直系親屬為無憂後備管理服務¹⁴收款人。假若您經註冊醫生確診身體或精神上失去行為能力，您的指定直系親屬可代表您本人，於保單一筆過提取部分款項（現金價值總和的10%至50%），確保您得到即時財政支援，以應付突發醫療或長遠照顧開支，亦令您的未來生活繼續受到保單保障。有關詳情，請參閱無憂後備管理服務¹⁴單張。

有關詳細條款及細則以及不保事項，請參閱附加保障之保單條款。

保單價值管理權益^{2,3}

當到達人生某個階段，特別是臨近退休之際，您可能需要更穩定及更有保障的保單價值。本計劃為此提供保單價值管理權益^{2,3}，讓您可鎖定本計劃內的部分淨現金價值，以維護您的保單價值免受市場波動影響。



本保單的保單金額¹⁶及已繳基本計劃總保費¹³將按比例調整及減少。於計算保證現金價值、特別獎賞⁵(如有)及身故賠償時，亦根據保單條款而相應調整。

例子一：長線增值財富，兼享靈活資產規劃

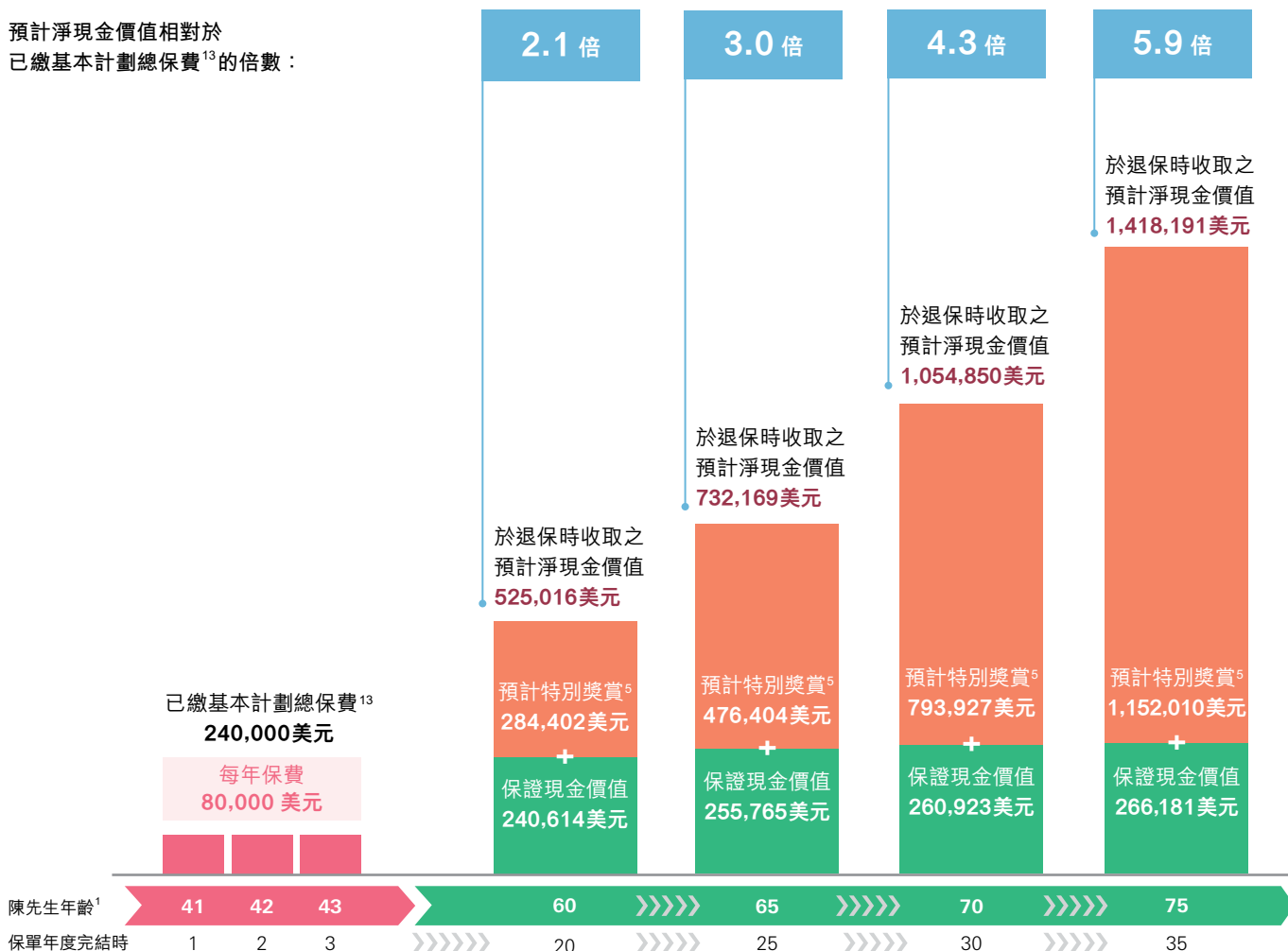


現年40歲¹的陳先生是一名專業人士，他計劃在65歲¹時退休並正尋找一份能提供長線回報的保險計劃，以保障日後退休生活的日常開支。他決定在40歲¹時投保「滙溢III」。

保單持有人及受保人	陳先生(40歲 ¹)	保費供款年期	3年
每年保費	80,000美元	已繳基本計劃總保費 ¹³	240,000美元

如陳先生選擇在相關年齡¹退保¹⁷：

預計淨現金價值相對於已繳基本計劃總保費¹³的倍數：



備註：

上述不同保單年度的預計淨現金價值相對於已繳基本計劃總保費¹³之倍數是根據當前假設的投資回報來計算，因此是非保證的。上述例子僅供參考，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。

例子一：長線增值財富，兼享靈活資產規劃

陳先生可揀選他所想的身故賠償支付選項，以確保摯愛得到妥善照顧。



陳先生指定其女兒為受益人。

情況1：

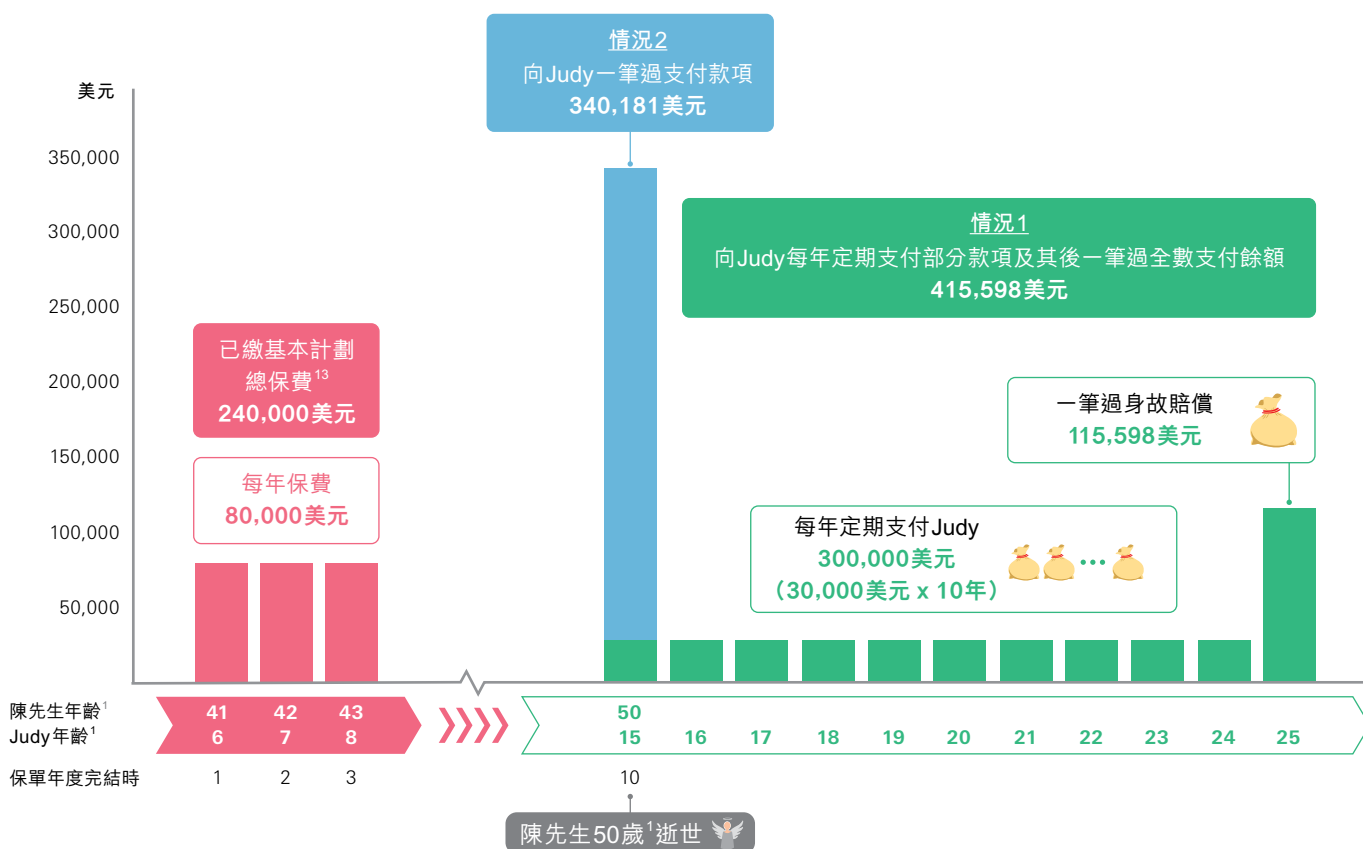
即使自己不幸身故，陳先生也要確保女兒Judy可享無憂的青蔥歲月，他選擇以每年定期付款的方式，支付部分身故賠償*，以及在女兒25歲¹時，以一筆過的方式支付餘額（如有）[^]。

陳先生在50歲¹不幸離世時，女兒15歲¹並開始每年收取一筆預設的身故賠償款項，共收取10年，直至她25歲¹，達到收取一筆過餘額的預設年齡為止。

情況2：

另一方面，如果陳先生選擇以一筆過全數付款的方式支付其身故賠償，女兒可在15歲¹時一次過收取有關金額。

由於Judy仍未滿19歲¹，因此母親陳太太成為她的信託人，直至她年滿19歲¹，符合自行收取身故賠償的資格。



* 身故賠償的餘額將會在本公司以非保證利率積存（假設年利率為3.5%），直至全數的賠償金額支付予受益人。

[^] 如選擇以每年分期付款，直至保單持有人指定受益人達至指定年齡，餘額以一筆過付款，首次的款項將會在保單持有人身故後開始支付。身故賠償的餘額將會以一筆過的方式，在受益人達指定年齡時全數支付。

例子二：跨世代財富傳承



現年50歲¹的Albert是一間中型製衣公司FiberGroup的創辦人。

Albert希望以具有長線財富增長潛力的人壽保險保障家人未來，以及靈活傳承財富，及早為子孫建立財富儲備。他決定投保「滙溢III」。

保單持有人及受保人	Albert (50歲 ¹)	保費供款年期	3年
每年保費	60,000美元	已繳基本計劃總保費 ¹³	180,000美元

「滙溢III」接受無限次更改受保人⁴：



	第1代	第2代	第3代	第4代
保單持有人	Albert (50歲 ¹)	Bob Albert兒子 (35歲 ¹)	Cherrie Albert孫女 (30歲 ¹)	Doris Albert曾孫女 (36歲 ¹)
受保人	Albert	Bob	Cherrie	Doris
	當Albert投保時，他的兒子Bob 15歲 ¹ 。	Albert年屆70歲 ¹ 時將財富傳承給35歲 ¹ 的兒子Bob。透過讓Bob成為受保人及保單持有人，為Bob加強財政實力，應付未來挑戰。	30年後，Bob於65歲 ¹ 時將保單轉讓給他30歲 ¹ 的女兒Cherrie；並讓Cherrie成為新的受保人及保單持有人。	40年後，Cherrie 70歲 ¹ ，將保單擁有權轉給女兒Doris，而保單價值亦繼續累積。
保單年度	保單簽發	第20個保單年度完結時	第50個保單年度完結時	第90個保單年度完結時
預計淨現金價值		393,763美元	2,585,282美元	27,612,199美元
預計淨現金價值相對於已繳基本計劃總保費 ¹³ 的倍數		2.1倍	14.3倍	153.4倍

備註：

- Albert個案的預計保單價值至第90個保單年度，並假設沒有提取保單的任何現金價值。
- 若進行更改受保人⁴，本公司可酌情決定對保單金額¹⁶、保證現金價值、特別獎賞⁵（如有）及身故賠償作出相應的調整。
- 於更改受保人⁴和保單持有人後，原有保單持有人將失去保單下的所有權利和利益。
- 上述不同保單年度的預計淨現金價值相對於已繳基本計劃總保費¹³之倍數是根據當前假設的投資回報來計算，因此是非保證的。上述例子僅供參考，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。

例子三：靈活制定穩定收入



個案一：實現人生旅程各個目標

保單持有人及受保人	Theo (35歲 ¹)	保費供款年期	3年
每年保費	166,667美元	已繳基本計劃總保費 ¹³	500,001美元

子女教育

退休

財富傳承

1



Theo(35歲¹)是年輕企業家，希望為新生兒子Adrian預留充分資金，將來可提供理想教育，因此決定投保「滙溢III」。

2



Adrian於18歲¹時考入國際知名學府，Theo支持兒子出國留學，每年於計劃定期部分提取款項⁷(已繳基本計劃總保費¹³的20%)，輕鬆應付全期學士課程學費。

3

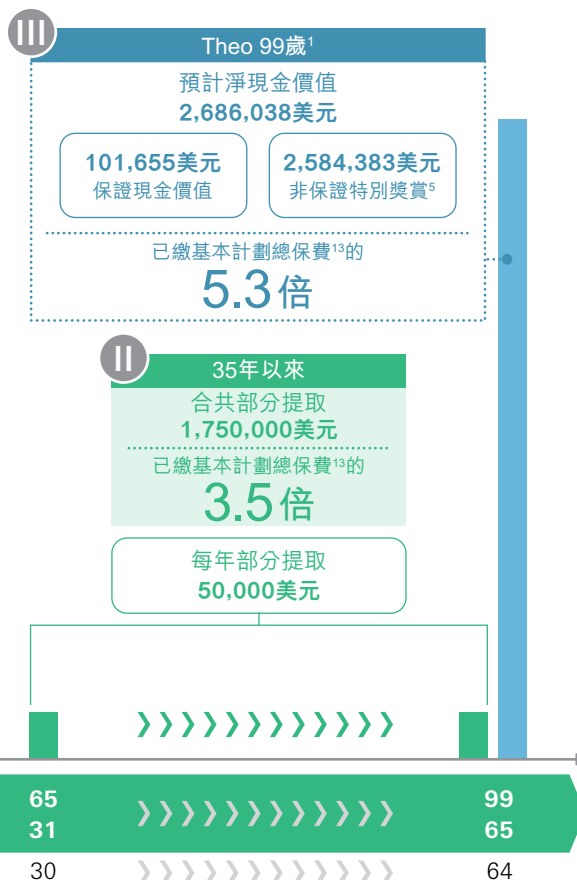


Theo決定於65歲¹退休，同時靈活善用保單，每年於計劃定期部分提取款項⁷(已繳基本計劃總保費¹³的10%)，供退休生活所需，直至99歲¹時保單期滿。

4



綜觀Theo舒適人生，本計劃於每一階段滿足不同需要，並可提供更改受保人⁴、更改保單持有人及第二保單持有人等選項，將保單作為資產，妥善傳贈家人。



可得預計總現金價值相當於已繳基本計劃總保費¹³的：

$$(I) + (II) + (III) = 9.8倍^* \text{ (Theo 99歲}^1\text{)}$$

* 預計淨現金價值相對已繳基本計劃總保費¹³之倍數：100% (第17至21個保單年度每年定期提取部分金額) + 350% (3.5倍) (第30至64個保單年度每年定期提取部分金額) + 537% (5.3倍) (Theo 99歲¹) = 987% (9.8倍)

例子三：靈活制定穩定收入



個案二：提早退休，融入簡約生活

保單持有人及受保人	Celina (40歲 ¹)	保費供款年期	5年
每年保費	20,000美元	已繳基本計劃總保費 ¹³	100,000美元

退休

1



Celina (40歲¹) 是中國內地的中產一族，來港尋求就業機會，並想累積財富，以供投入熱衷的活動。她選擇保費合乎個人預算的「滙溢III」，以助達成夢想。

2

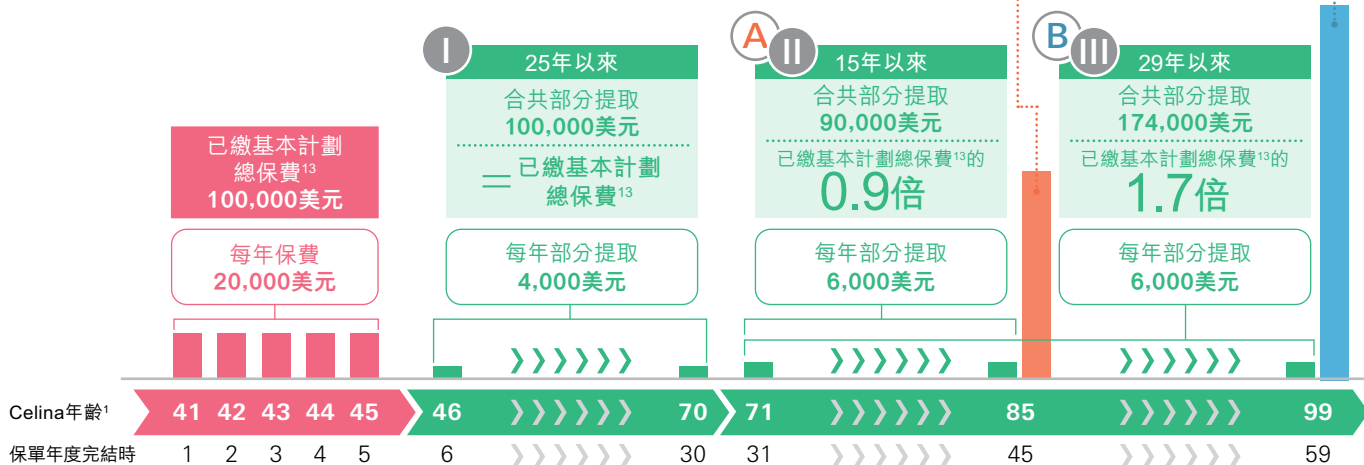
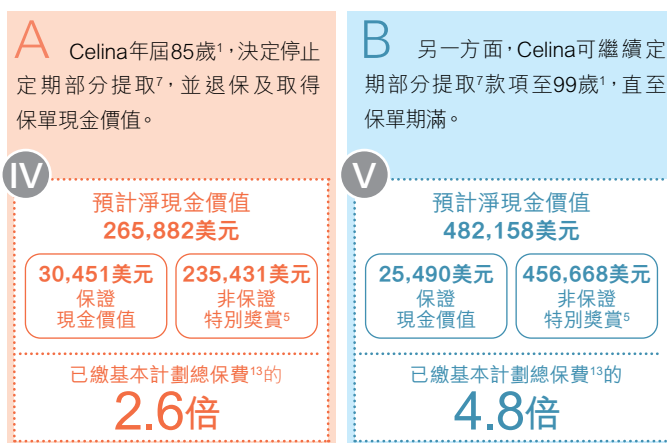


Celina想提早享受自在隨意的半退休生活，於46歲¹辭去正職，轉為健身教練。雖然她有物業租金作為被動收入，但仍於保單每年定期提取款項⁷（已繳基本計劃總保費¹³的4%），以助保持生活質素。

3



為應付通脹，Celina由71歲¹起提高每年定期部分提取⁷金額（已繳基本計劃總保費¹³的6%），以助維持生活質素。



可得預計總現金價值相當於已繳基本計劃總保費¹³的：

A (I) + (II) + (IV) = 4.5倍[^]
(Celina 85歲¹)

B (I) + (III) + (V) = 7.5倍^{*}
(Celina 99歲¹)

[^] 預計淨現金價值相對已繳基本計劃總保費¹³之倍數：100%（第6至30個保單年度每年定期提取部分金額）+ 90%（0.9倍）（第31至45個保單年度每年定期提取部分金額）+ 266%（2.6倍）（85歲¹）= 456%（4.5倍）

^{*} 預計淨現金價值相對已繳基本計劃總保費¹³之倍數：100%（第6至30個保單年度每年定期提取部分金額）+ 174%（1.7倍）（第31至59個保單年度每年定期提取部分金額）+ 482%（4.8倍）（99歲¹）= 756%（7.5倍）

例子

有關上述所有個案的備註：

- 以上顯示數字及圖表均以上述假設為基礎，並經整數調整。
- 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）均非保證，只供說明之用。未來實際利益及/或回報可能比現時所示利益及/或回報較高或較低。當前示例僅供說明之用，並不代表實際派發金額及實際情況。有關詳情及顯示的數字，請參閱您的保險建議書所示數字。
- 您應了解通貨膨脹隨時間帶來的影響，可能顯著降低累積金額的購買力。根據香港政府統計處發表數據，綜合消費物價指數由1992年的51.3增至2021年的101.4，30年間上升97%。

有關上述所有個案的假設：

- i. 上述個案均為假設，並非保證，只供說明之用。
- ii. 保單期內並無部分退保⁸，例子三除外。
- iii. 於保費繳付期內，所有保費均於到期前全數繳付。
- iv. 特別獎賞⁵及投資回報根據現時紅利推算，因此並非保證。特別獎賞⁵實際金額並非保證，並由本公司酌情派發。
- v. 於本保單有效期間，並無借取保單貸款。
- vi. 預計淨現金價值包括提取總額（如有），其均以假設投資回報計算，並僅供說明之用。實際所付總額可能高於或低於上述金額。
- vii. 實際情況中，適用於更改受保人⁴的投保條件各有不同，須按每宗個案情況而個別評估。

計劃摘要

保費供款年期/投保年齡

保費供款年期	投保年齡
躉繳保費/3年	出生15日後至70歲 ¹
5或10年	出生15日後至65歲 ¹
15年	出生15日後至50歲 ¹
20年	出生15日後至45歲 ¹

保單貨幣

美元

保單年期

至99歲¹

繳付保費方式

躉繳保費、按月或按年透過以下方式繳付：

- 銀行戶口轉賬；或
- 支票/本票/匯票（只適用於繳付首次保費，不適用於繳付往後保費）；或
- 信用卡（不適用於躉繳保費）。

註：

- 如果您選擇按月繳付有關保單年度的保費，已繳基本計劃總保費¹³或該保單年度內須繳付的保費總額，將會比選擇按年繳付的為高。

最低保費金額 (每份保單)

- 最低的保單金額¹⁶設定為25,000美元，即基本計劃的最低金額。
- 每份保單按不同保費繳付期及保費繳付方式之最低所需保費：

保費供款年期	繳付保費方式	
	年繳保費	月繳保費
躉繳保費	25,000美元	—
3年	8,333美元	729美元
5年	5,000美元	438美元
10年	2,500美元	219美元
15年	1,668美元	146美元
20年	1,250美元	109美元

備註：由於需要將金額調整為整數，上列保費總額或會與保單中應繳保費總額稍有出入。本說明中的其他數值均作捨入調整。

計劃摘要

最高保費金額 (每份保單)

每份保單按不同保費繳付期之最高所接受保費：

保費繳付期	最高保費金額
躉繳保費	499,999美元
3/5/10/15/20年	最高保單金額 ¹⁶ 以有關核保限額 ⁸ 及受保年齡為準。

保證現金價值

(在保單期內您的保單的現金價值)

保證現金價值是指在保單期內，您的保單隨時間積存的現金價值。此現金價值是按當時適用的保單金額¹⁶計算。

若您的保單為3年繳付期且保單金額¹⁶達450,000美元或以上，您的保單將屬尊尚版本，可於保單初期獲享較高保證現金價值。詳情請參閱您的保險建議書。

淨現金價值

相等於在任何時候的保證現金價值加上特別獎賞⁵(如有)扣除任何債項¹⁵之後的金額。

特別獎賞⁵

特別獎賞⁵(如有)是非保證的及將由本公司擁有絕對酌情權下派發。任何潛在特別獎賞⁵的金額將在派發時由本公司決定。

本公司將在您全數或部分退保⁸、終止保單、本保單期滿或失效，受保人身故，或以無憂後備管理服務¹⁴形式支付時，向您派發特別獎賞⁵(如有)。在行使保單價值管理權益^{2,3}後，部分的保證現金價值及特別獎賞⁵(如有)將被調撥至保單價值管理收益結餘⁶以累積生息。

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⁵金額(如有)。保單年結通知書上所顯示的特別獎賞⁵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。在某些情況下，非保證利益可能為零。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。

退保利益

若您於保單期內終止保單或部分保單，您將可取得之退保利益金額相等於：

- 保證現金價值；
- 加上特別獎賞⁵(如有)；
- 加上保單價值管理收益結餘⁶(如有)；
- 減去任何債項¹⁵(如有)。

計劃摘要

部分退保⁸

您可要求一筆過調減本保單之保單金額¹⁶從而部分退保⁸。

如欲申請，您必須以本公司指定的表格提交書面要求。如有關要求獲本公司批准，調減保單金額¹⁶部分中應佔的淨現金價值（如有）將退回予保單持有人。

在調減保單金額¹⁶後，本保單的已繳基本計劃總保費¹³將按比例調整及減少。在計算保證現金價值、特別獎賞⁵（如有）及身故賠償時，亦將根據本保單條款相應調整。保單批註及經修訂的保單附表將在調減保單金額¹⁶生效時簽發予保單持有人。

除保單條款訂明的其他要求外，每次進行部分退保⁸後必須保持的最低保單金額¹⁶為12,500美元。本公司可酌情不時更改最低保單金額¹⁶的要求。

退保

您可隨時以本公司指定的表格提交書面退保申請，要求退回相當於本公司處理有關指示當日之現金價值總和（受保單之條款及本公司之要求約束）。保單全數退保後，本公司將獲全面解除對本保單的責任。

定期部分提取選項⁷

由第3個保單周年日開始，或於保費繳付期完結並已繳清所有保費後（以較遲者為準），如本保單並無任何債項¹⁵，您可申請每年或每月於保單提取款項。若申請行使本權益，您須透過填寫本公司指定的表格，提交書面要求。如有關要求獲本公司核准，本公司將於淨現金價值扣除有關提取金額，並付予保單持有人。保單金額¹⁶、已繳基本計劃總保費¹³、保證現金價值、特別獎賞⁵（如有）及身故賠償將根據本保單條款而相應調整，計算方式與部分退保⁸相同。

定期部分提取⁷後的最低保單金額¹⁶為12,500美元，以及最低定期部分提取⁷金額為每年或每月250美元，本公司可隨時酌情更改。

保單價值管理權益^{2,3}

在本保單已生效20個保單年度或以上後，若沒有未償還的債項¹⁵，而所有到期保費亦已繳付，您將可申請行使此項權益以鎖定本計劃中的部分淨現金價值。您選擇鎖定的金額在行使保單價值管理權益後^{2,3}是保證的，並會被調撥至保單價值管理收益結餘⁶，以非保證利率累積生息，而該利率將由本公司不時釐定。

若申請行使此項權益，您必須以本公司指定的表格提交書面指示。

行使此項權益需受下列兩項最低限額要求所限制，而有關的限額均由本公司不時釐定及調整，並不會提前通知保單持有人：

- (i) 每次調撥的淨現金價值；及
- (ii) 此項權益行使後剩餘的保單金額¹⁶（最低為12,500美元）

在行使此項權益後，本保單的保單金額¹⁶及已繳基本計劃總保費¹³將按比例調整和減少，在計算保證現金價值、特別獎賞⁵（如有）及身故賠償時，亦會進行相應的調整。如有關行使此項權益要求獲本公司批准，保單批註及經修訂的保單附表將會簽發予保單持有人。此項權益一經行使，將不能取消、終止或逆轉。

如您對非保證利率有任何疑問，請聯絡您的客戶經理，了解詳情。

計劃摘要

保單價值管理收益結餘⁶	指行使保單價值管理權益 ^{2,3} 調撥入本保單下，按本公司具絕對酌情權不時釐定的非保證利率積存生息，並減去任何已提取之金額的累積金額。在保單期滿前，保單持有人可隨時以書面填妥並提交本公司指定的表格，以現金方式提取本保單下的保單價值管理收益結餘 ⁶ （如有）。
現金價值總和	相等於淨現金價值加上保單價值管理收益結餘 ⁶ （如有）的金額。
身故賠償	<p>於受保人身故當日的以下較高的金額：(i) 已繳基本計劃總保費¹³加上2,500美元及(ii) 保證現金價值；及</p> <ul style="list-style-type: none"> • 特別獎賞⁵（如有）；及 • 保單價值管理收益結餘⁶（如有）； • 減去任何債項¹⁵（如有）。
身故賠償支付選項	<p>根據本公司的通行規則和條件，保單持有人可於投保時或於保單簽發後，選擇身故賠償支付選項。當受保人離世後，不可更改已選定的身故賠償支付選項。基於保單條款，受益人將以下列其中一種方式收取身故賠償：</p> <p>選項1：一筆過全數付款；或</p> <ul style="list-style-type: none"> • 若保單持有人未有選擇任何身故賠償支付選項，身故賠償將以此選項發放。 <p>選項2：每年分期付款；或</p> <ul style="list-style-type: none"> • 每年分期付款將在選定的年內內付予受益人：10年、20年或30年。 <p>選項3：部分金額先以一筆過付款，剩餘部分以分期支付；或</p> <ul style="list-style-type: none"> • 身故賠償的一個指定百分比將作為首次一筆過支付給受益人，而身故賠償的餘額將在首次一筆過支付的一年後開始每年分期支付。根據您的選擇，每年付款的年期將持續2至30年。 <p>選項4：每年分期付款，直至受益人達到保單持有人指定的年齡，餘額以一筆過支付。</p> <ul style="list-style-type: none"> • 每年分期付款將支付直至受益人達到指定年齡的前一年，並按照您指定的金額支付。往後，身故賠償的餘額將於指定的年齡時以一筆過形式支付。 • 當您指定每年分期付款的金額時，您應該考慮預計的身故賠償總額和您選定的年期。若身故賠償已於分期支付期間全數完成支付，則不會再有任何剩餘的身故賠償金額於受益人的指定年齡時以一筆過形式支付。

計劃摘要

選項2、3及4的重要事項：

- 只適用於沒有任何轉讓權益的保單。
- 剩餘身故賠償金額將保留於本公司，以本公司不時釐定的非保證利率累積，直至全部金額已付予受益人。
- 如保單持有人未有於保單指定受益人，將不可選擇這些選項。
- 若受益人於分期收取身故賠償時死亡，則剩餘身故賠償金額（或者，若受益人超過一個，則應歸於該身故受益人的部分身故賠償剩餘金額）將於受益人身故時一筆過付予受益人的遺產。

選項3及4的重要事項：

- 選項3和4僅適用於只有單一受益人的保單。如果受益人先於受保人死亡，身故賠償將在受保人過世後僅支付予保單持有人或保單持有人的遺產。

有關詳盡條款及細則，請參閱身故賠償支付選項的相應條款。

如您對非保證利率或身故賠償支付選項有任何疑問，請聯絡您的客戶經理，了解詳情。

期滿利益

當受保人年滿99歲¹時，將獲派付保證現金價值加上特別獎賞⁵（如有）

- 加上保單價值管理收益結餘⁶（如有）；
- 減去任何債項¹⁵（如有）。

更改受保人⁴

您可在第一個保單年度後或於保費繳付期內繳清所有保費後（以較後者為準）無限次更改受保人⁴，但須提供可保證明及由本公司按受保人的投保條件而批核。

自更改生效日起，保單金額¹⁶、保費、保證現金價值、無憂後備管理服務¹⁴、第二保單持有人、身故賠償、特別獎賞⁵及債項¹⁵將保持不變。

保單的期滿日將被重設至新受保人的99歲¹。新的不可異議條款亦將同時適用。

計劃摘要

第二保單持有人

在保單條款約束下，保單持有人可根據保單條款於任何時候為他/她的保單指定一名第二保單持有人。此選項只適用於沒有任何權益轉讓的保單。

如第二保單持有人成為新保單持有人，第二保單持有人須按指定條件及受保單條款，履行保單持有人的所有責任，並可行使保單持有人的所有權利。

有關詳細條款、細則及不保事項請參閱第二保單持有人的相應保單條款。

附加保障

(毋須繳付額外保費)

- 失業延繳保費保障¹¹ (不適用於躉繳保費保單)
- 額外意外死亡保障¹²
- 無憂後備管理服務¹⁴

有關詳細條款，請參閱保單條款。

不能作廢選擇¹⁸

選擇一：退保

您可隨時以本公司指定的表格提交書面指示提出退保，要求退回於本公司處理相關指示當天的現金價值總和(受保單之條款及本公司之要求約束)。一經全數退保，本公司在本保單的責任將獲全面解除。

選擇二：自動保費貸款

如本保單的任何保費於到期日屆滿時尚未付清，而不能作廢的價值¹⁸高於相關未付清的保費金額，您將被自動視為已申請及獲得保單貸款；該貸款金額將相等於到期日屆滿時尚未付清的保費金額，而您會被視為已使用該保單貸款繳付相關保費。有關貸款將按本公司不時釐定的息率計息。

如欲了解不能作廢選擇¹⁸的詳情，請參閱保單條款。

本產品冊子所述內容只供參考之用。如需了解更多有關詳情，您應同時參閱相關保險計劃建議書及保單條款。

重要事項

冷靜期

「滙溢III」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，但可能須經過市值調整（適用於躉繳保費保單）（見以下部分關於市值調整之詳情）。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或保單持有人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，預計的淨現金價值可能少於您已繳付的保費總額。

躉繳保費保單之市值調整

在冷靜期內，躉繳保費保單會受市值調整所影響。市值調整指於本公司收到取消保單通知時躉繳保費之投資價值低於已付躉繳保費金額的差額（如有）。

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之保單支付的身故賠償，將只限於保單持有人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

您可申請保單貸款，惟貸款額（包括任何未償還的貸款）不得超過扣除債項¹⁵後之保證現金價值的90%。有關貸款息率可能不時變動並由本公司通知您。

進行任何部分退保⁸或行使保單價值管理權益^{2,3}或獲得無憂後備管理服務¹⁴後，可能會減少本保單的保證現金價值及身故賠償。當保單貸款及應付利息超過保證現金價值時，本保單可能會失效。

請注意本保單的任何債項¹⁵將從本保單所支付的款項中扣減。本公司對任何債項¹⁵的申索均優先於保單持有人或受益人或保單受讓人或其他人的任何申索。

重要事項

稅務申報及金融罪行

本公司可不時要求您提供關於您及您保單的相關資料，以履行本公司及其他滙豐集團成員對香港及外地之法律或監管機構及政府或稅務機關負有的某些責任。若您未有向本公司提供其要求之資料或您對滙豐集團成員帶來金融罪行風險，便會導致以下保單條款列出的後果，包括本公司可能：

- 作出所需行動讓本公司或滙豐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永久支付予稅務機關；及
- 終止您的保單。

如有任何利益或款項被扣起及/或保單被終止，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）可能會少於您已繳保費之總額。本公司建議您就稅務責任及有關您保單的稅務狀況尋求獨立專業意見。

保單終止條款

我們有權於以下任何情況之下終止保單：

- 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保證現金價值；或
- 若本公司合理地認為繼續維持本保單或與您的關係可能會使本公司違反任何法律，或任何權力機關可能對本公司或滙豐集團成員採取行動或提出譴責；或
- 我們有權根據任何附加保障的條款終止本保單。

有關終止條款的詳細條款及細則，請參閱保單條款。

適用法律

規管保單的法律為百慕達法律。然而，如在香港特別行政區提出任何爭議，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

申請資格

根據所選的保費供款年期，本計劃只供任何介乎出生15日後至70歲¹的人士申請。本計劃受本公司就保單持有人及/或受保人之國籍（國家/地區）及/或地址及/或居留國家或地區不時釐定的相關規定限制。

保單貨幣

本計劃以美元計算。有關主要風險因素的詳情，請參閱「主要風險－保單貨幣風險」。

漏繳保費

應繳保費有30日的寬限期。倘若您在寬限期完結時未能付款，而不能作廢的價值¹⁸大於未付保費金額，則本公司將授予一筆自動保費貸款，以支付到期保費。有關貸款將按本公司不時釐定的息率計息。如本保單的不能作廢的價值¹⁸不足以支付到期保費，將導致保單失效，保單持有人將會收到第一次未付保費到期日當天的任何淨現金價值。

主要風險

信貸風險及無力償債風險

本產品乃一份由本公司簽發的保單，因此，您受本公司的信貸風險所影響。您支付的保費將成為本公司資產的一部分，您對任何該等資產均沒有任何權利或擁有權。如追討賠償，您只可向本公司追索。

非保證利益

計算特別獎賞⁵（如有）的分配並非保證，並會由本公司不時釐定。派發特別獎賞⁵與否以及特別獎賞⁵的金額多少，取決於本公司就保單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⁸）、保單失效率及保單價值管理權益^{2,3}的行使率並不確定，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。

從保單價值管理收益結餘⁶（如適用）中賺取的利息是以非保證利率計算的，且本公司可能不時調整該息率。

延誤或漏繳到期的保費之風險

任何延誤或漏繳到期保費或會導致保單失效，您可收回的款額（如有）或會明顯少於您已繳付的保費。

主要風險

退保之風險

如您在早期全數或部分退保⁸，您可收回的款額或會明顯少於您已繳付的保費。

流動性風險

本保單乃為保單持有人持有整個保單年期而設。如您因任何非預期事件而需要流動資金，可以根據保單相關條款申請保單貸款或作全數或部分退保⁸。但這樣可能導致保單失效或保單較原有之保單期提早被終止，而可取回的款項（如有）可能會少於您已繳付的保費。

若您行使保單價值管理權益^{2,3}，保單的現金價值總和（用作計算保單的退保價值和身故賠償之用）在未來某個時間，可能會較您不行使此權益的情況較低或較高。

通脹風險

由於通貨膨脹的緣故，將來的生活費很可能較今天的為高。因此，即使本公司履行其所有合約義務，您或您所指定的受益人將來從本保單收到的實質金額可能較低。

保單貨幣風險

您須承受匯率風險。如保險計劃的貨幣單位並非本地貨幣，或如您選擇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，將因應本公司不時釐定的保單貨幣兌本地/繳付保費貨幣的匯率而改變。匯率之波動會對款額構成影響，包括但不限於繳付保費、保費徵費及支付的賠償額。

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，讓保單持有人分享人壽保險業務的財務表現。

「滙溢保險計劃III」的保單紅利（如有），將以下列方式派發：

特別獎賞⁵是指於保單提早終止（例如因為身故、退保）、行使保單價值管理權益^{2,3}或保單期滿時派發。

特別獎賞⁵的金額會視乎派發前整段保單期的表現，以及當時的市場情況而不時改變，實際金額於派發時才能確定。

有關詳情，請參閱本冊子內「計劃摘要」部分。

特別獎賞⁵會受哪些因素影響？

特別獎賞⁵（如有）並非保證，特別獎賞⁵的金額多少及是否派發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、失效率及營運開支；及
- 對投資的長期表現的預期以及上述其他因素。

若長遠表現優於預期，特別獎賞⁵金額將會增加；若表現較預期低，則特別獎賞⁵金額將會減少。

有關主要風險因素的詳情，請參閱本冊子內「主要風險—非保證利益」部分。

分紅保單有甚麼主要的優勢？

分紅保單相對其他形式的保單的主要特點在於您除了可獲保證利益外，亦可於投資表現優於支持保證利益所需的表現時，獲取額外的特別獎賞⁵。表現越佳，特別獎賞⁵會越多；反之，表現越差，特別獎賞⁵亦會減少。

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。我們會就派發給您的特別獎賞⁵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特別獎賞⁵分配，與您分享或分擔盈虧。

有關分紅保單

公平對待各組保單持有人

為確保保單持有人之間的公平性，我們將慎重考慮不同保單組別（例如：產品、產品更替、貨幣及簽發年期）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⁵的釐定提供獨立意見。

長遠穩定的回報

在考慮調整特別獎賞⁵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，才會作出調整。

我們也可能在一段時間內減低平穩策略的幅度，甚至完全停止採取穩定資產價值變化的平穩策略。我們將會為保障其餘保單持有人的利益而採取上述行動。例如，當採取平穩策略時的獎賞金額較不採取平穩策略時的獎賞金額為高時，我們可能會減低該策略的幅度。

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⁵提供具競爭力的長遠回報；及
- (iii) 維持可接受的風險水平。

分紅保單的資產由固定收益及增長資產組成。固定收益資產主要包括由具有良好信貸質素（平均評級為A級或以上）和長遠發展前景的企業機構發行之固定收益資產。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增長的回報。

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。

有關分紅保單

目標資產分配

資產種類	長線目標分配比例 %
固定收益資產 (政府債券、企業債券及另類信貸投資)	30% - 50%
增長資產	50% - 70%

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。

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
- 保單的資產的投資表現。

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長期目標分配比例。

就已行使保單價值管理權益^{2,3}的保單，組成其保單價值管理收益結餘⁶的資產將會100%投資於固定收益資產中。

積存息率

您可選擇行使保單價值管理權益^{2,3}，以調撥部分淨現金價值至保單價值管理收益結餘⁶（如有）以累積生息（如有）。

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特別獎賞⁵（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 指當保單持有人或受保人的下一次生日為此年齡的保單周年日。
- 2 您可申請行使保單價值管理權益以將截至處理該申請當日之部分淨現金價值調撥至保單價值管理收益結餘⁶，前提是：
 - 本保單已生效20個保單年度或以上；
 - 所有保費均已在到期時全數繳付；及
 - 本保單下沒有任何債項¹⁵。
- 3 行使保單價值管理權益需受兩項最低限額要求所限制，包括：(i) 每次調撥的淨現金價值及(ii) 該權益行使後之保單金額¹⁶。本公司會不時釐定上述的最低限額要求而不會提前通知保單持有人。
- 4 每名保單持有人可在保單下更改受保人，但只適用於第一個保單年度後，或於保費繳付期內繳清所有保費後作出（以較後者為準）。更改受保人須提供可保證明及由本公司按受保人的投保條件而批核。對於任何有關申請，本公司將按每宗個案情況而個別評估及酌情決定，各種考慮因素包括但不限於潛在賠償風險、更改保單年期及最新經濟展望等。
- 5 特別獎賞的金額是非保證的，並按本公司的酌情權派發。
- 6 保單價值管理收益結餘是指行使保單價值管理權益^{2,3}調撥入本保單下，按本公司具絕對酌情權不時釐定的非保證利率積存生息，並減去任何已提取之金額的累積金額。假設沒有從保單價值管理結餘提取金額，此結餘將會在非保證利息內積存，本公司可酌情調整不時利率。
- 7 保單的定期部分提取選項，須在保單沒有負債¹⁵的情況下才可行使。提取任何金額，均須符合以下兩個條款：(i) 每次的提取交易，須從保單金額¹⁶扣取至少250美元；以及(ii) 該次提取交易後，保存結餘的最低金額須為12,500美元。兩項最低金額條款，項目(i)及(ii)均由本行不時決定。定期提取的實際可提取金額及其月或年的數目，取決於保單可支付的淨現金價值金額。
- 8 進行部分退保後，本公司可按酌情權派發調減保單金額¹⁶部分中應佔的特別獎賞⁵(如有)，而該金額(如有)將成為部分退保付款的部分而支付，但須受適用的要求所限制。
- 9 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，請向滙豐分行職員查詢。本公司保留權利根據受保人及/或保單持有人於投保時所提供之資料而決定是否接受有關之投保申請。
- 10 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之保單支付的身故賠償，將只限於保單持有人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。
- 11 失業延繳保費保障適用於年齡¹介乎19歲至64歲並持有香港身份證的保單持有人。保障將於保單持有人年屆65歲¹或已繳清所有到期保費或保單終止時(以較早者為準)終止。該保障並不適用於躉繳保費保單。有關詳細條款及細則以及不保事項，請參閱附加保障之保單條款。
- 12 額外意外死亡保障將會於受保人年屆80歲¹或支付有關賠償後或保單終止時(以較早者為準)終止，而每位受保人可享最高金額為3,000,000美元或其等值(適用於我們繕發的所有額外意外死亡保障)。當我們支付有關賠償後，您的保單將會隨即終止。有關詳細條款及細則以及不保事項，請參閱附加保障之保單條款。

註

- 13 已繳基本計劃總保費是指截至受保人身故之日基本計劃所有到期的保費總額（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。
- 14 在本保單生效期間，在無需任何行政費用但須受本公司現行規則及下列條件約束下，閣下可以透過填妥並提交本公司指定的表格指定一名直系親屬為無憂後備管理服務的指定人士及訂明可提取的現金價值總和的百分比：
- 在申請選定指定人士時，該建議指定人士必須為19歲¹或以上；
 - 必須根據我們當時生效的行政規則提供滿意的建議指定人士證明，包括但不限於關係證明及身份證明文件；
 - 不可撤銷受益人（如有）必須以書面同意閣下之申請；及
 - 本公司有絕對權利及酌情權：(i) 保留對閣下申請之最終批核權利；及(ii) 實施本公司認為適當的規則或限制。
- 有關詳情，請參閱無憂後備管理服務單張。
- 15 債項指所有未償還的保單貸款，或按照本保單借取的自動保費貸款，加上該等貸款的任何累計利息及任何未付之保費或款項。
- 16 保單金額是用來決定基本計劃內所需繳付的保費、現金價值和根據本保單基本計劃內可收取之特別獎賞⁵。它並不代表身故賠償金額或您保單內的現金價值。
- 17 一經全數退保，本公司在本保單的責任將獲全面解除。
- 18 不能作廢的價值指在相關未付保費到期日之前一日所計算的淨現金價值。

更多資料

策劃未來的理財方案，是人生的重要一步。我們樂意助您評估目前及未來的需要，讓您進一步了解「滙豐保險計劃III」如何助您實現個人目標。

歡迎蒞臨滙豐分行，以安排進行理財計劃評估。

瀏覽 www.hsbc.com.hk/insurance

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滙豐保險計劃 III

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（「保監局」）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。「滙豐保險計劃III」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。

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2024年11月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



Achieve prosperous future with long-term savings

Many a mickle makes a muckle. With HSBC Wealth Goal Insurance Plan III ("HSBC Wealth Goal III", the "Plan" or the "Policy"), your wealth can be built gradually and support your long-term savings goal. The life protection can also give you a peace of mind for further adventures with your loved ones. It's never too early to start planning for your future, whether you're focused on saving for a comfortable retirement, preparing for your children's education, or simply want to grow your wealth.

HSBC Wealth Goal III is a whole life insurance plan which is designed specifically for people with long-term wealth savings objectives.

HSBC Wealth Goal III offers you:



Wealth accumulation

- An opportunity for **long-term capital growth** with Policy denominated in **USD**



Life protection with settlement flexibility

- Life protection coverage up to **Age¹ 99** with supplementary benefits
- Flexible options for Death Benefit settlement, including a lump sum, annual instalments or a combination of both, ensuring your loved ones receive the financial support they deserve



Contingent policyholder

- Policyholder may nominate a contingent policyholder such that the Policy can be managed by someone you trust in the unfortunate event of death of the policyholder



Policy Value Management Option^{2,3}

- To **lock-in a portion of your policy value** when you need more financial certainty



Change of Life Insured⁴

- To pass on a gift by **transferring the coverage of your Policy** to your loved ones

HSBC Wealth Goal III is a long-term participating life insurance product with a savings element. It is not equivalent or similar to any kind of bank deposit.

What can you get from HSBC Wealth Goal III?

The Plan offers the opportunity for long-term capital growth with financial flexibility:



Guaranteed Cash Value

The guaranteed element of your Plan that increases gradually throughout the policy term;



Special Bonus⁵

Non-guaranteed payment made at the Company's discretion;



Policy Value Management Balance⁶

Protection of policy value against market volatility upon exercising the Policy Value Management Option^{2,3}; and



Regular Partial Withdrawal Option⁷

Starting from the 3rd policy anniversary or when the Policy is fully paid at the end of the premium payment period (whichever is later), you can withdraw cash value from your Policy annually or monthly (a minimum amount of USD250 per withdrawal) to enjoy extra liquidity.

Hassle-free application

Policy approval is generally guaranteed⁹ and medical examinations are not required.



Enhance both your financial and physical wellbeing

Life cover¹⁰

In addition to the potential long-term capital growth, the life insured can enjoy life protection during the policy term. In the unfortunate event of death of the life insured, the beneficiary(ies) will receive the Death Benefit in accordance with the policy provisions (please refer to the section "Product summary" for details).

Death Benefit settlement flexibility

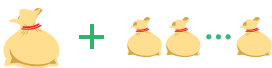
Subject to the Company's prevailing rules and conditions and the terms of the Policy, the Plan offers 4 Death Benefit Settlement Options, giving you the flexibility to decide how best to take care of loved ones financially after the life insured's passing. The Death Benefit will be paid to beneficiary(ies) in accordance with the settlement option you selected at your own discretion. You may choose among the following 4 settlement options, which under some options the Death Benefit will be fully or partially paid in annual instalments and allowing beneficiary(ies) to receive financial support gradually:



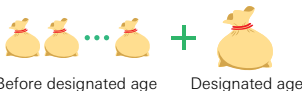
1. A lump sum payment; or



2. Annual instalments paid over 10, 20 or 30 years; or



3. First payment in a lump sum followed by annual instalments over the tenor (2 to 30 years) chosen by you; or



4. Annual instalments until the designated age of the designated beneficiary as specified by you, followed by a lump sum payment of the remaining balance.

Protection continuity

To pass on your protection, you can transfer the coverage of the Policy to your next generation by changing the life insured⁴ after the 1st policy anniversary or when this Policy is fully paid at the end of the premium payment period, whichever is later.

Best of all, you can take full control of the Policy to cope with unforeseen circumstances. The Plan allows you to nominate a contingent policyholder such that the Policy may be managed by someone you trust in the unfortunate event of the death of the policyholder.

Supplementary benefits

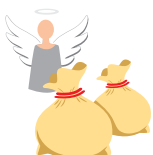
The following supplementary benefits are embedded in the Policy, subject to eligibility, with no additional premiums required:

Unemployment Benefit¹¹ (not applicable to single premium policy)



- If the policyholder has become unemployed for at least 30 consecutive days before the Age¹ of 65, the grace period for payment of the premiums will be extended up to 365 days, during which the life insured will still enjoy the Policy's full protection.

Additional Accidental Death Benefit¹²



- In the unfortunate event that the death of the life insured results from an accident before the end of the policy term or the Age¹ of 80 (whichever is earlier), an additional 30% of the Total Basic Plan Premium Paid¹³ will be paid to the beneficiary(ies) in addition to the Death Benefit payable under the Policy, subject to a maximum benefit limit of USD3,000,000 or its equivalent per life insured across HSBC Life's policies.

Enhance both your financial and physical wellbeing



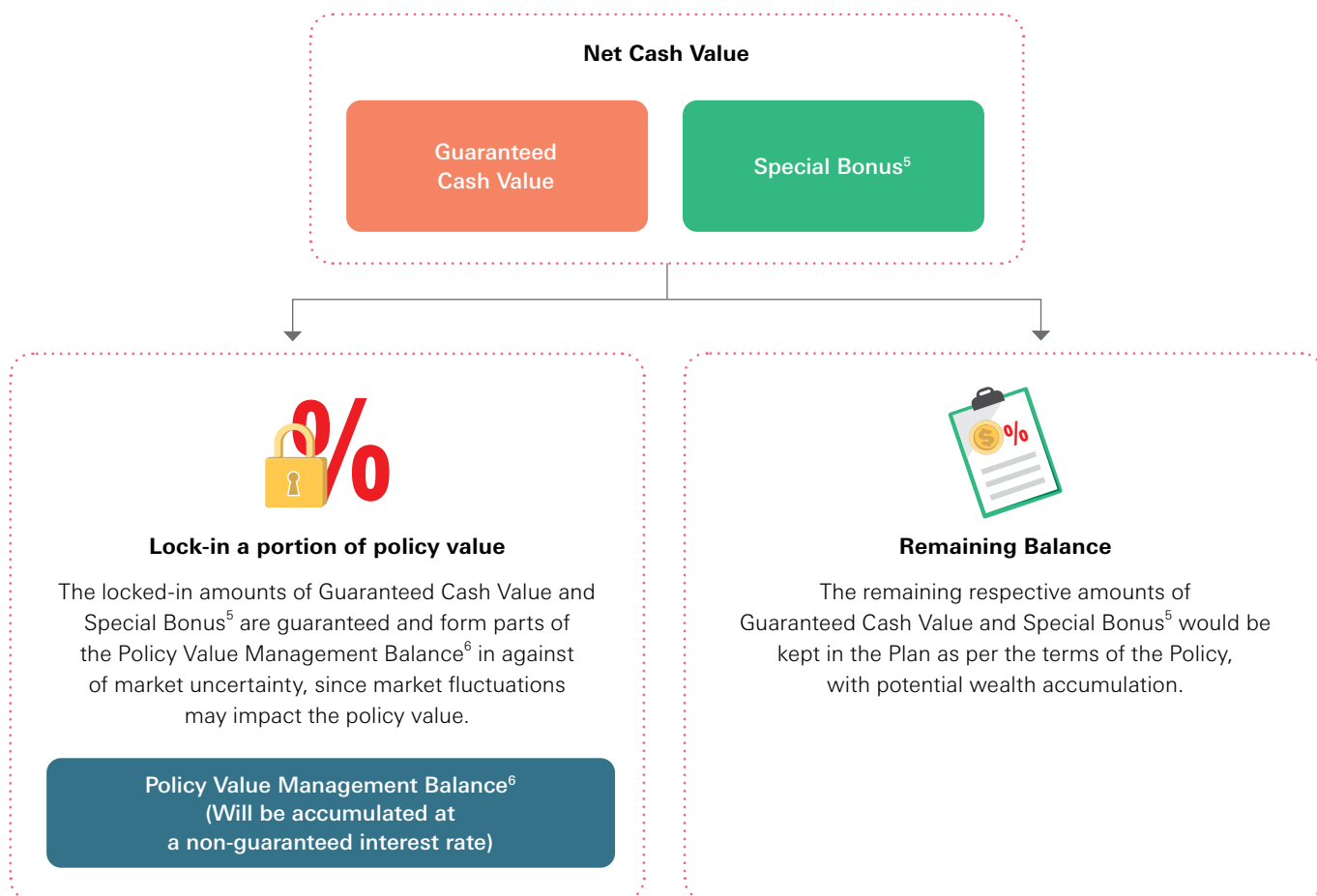
Incapacity Protection Service¹⁴

- To comprehensively protect you as a policyholder and your family, it is also essential to have a contingency arrangement if you face a serious incapacitating event. With our Incapacity Protection Service¹⁴, you can, subject to the terms of the Policy and the Company's prevailing rules and regulations, designate an immediate family member as your Incapacity Protection Service¹⁴ recipient. In the event you are diagnosed as physically or mentally incapacitated by a registered medical practitioner, the designated immediate family member can make a one-time partial withdrawal (10% to 50% of the aggregate cash value) from the Policy on your behalf. This ensures that you receive immediate financial support to cover any unexpected medical or long-term care expenses, allowing the Policy to continue safeguarding your future. For details, please refer to the Incapacity Protection Service¹⁴ flyer.

Please refer to the policy provisions of the supplementary benefits for detailed terms and conditions and exclusions.

Policy Value Management Option^{2,3}

Having reached a certain stage in life, and especially as you approach retirement, you may want more certainty and protection over your policy value. That's why the Plan includes a Policy Value Management Option^{2,3}, which allows you to lock-in a portion of the Plan's Net Cash Value with an advantage of protecting your policy value from market volatility.



The Policy Amount¹⁶ and Total Basic Plan Premium Paid¹³ under the Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁵ (if any) and Death Benefit in accordance with the terms of the Policy.

Example 1: Long-term wealth growth with flexible legacy arrangements

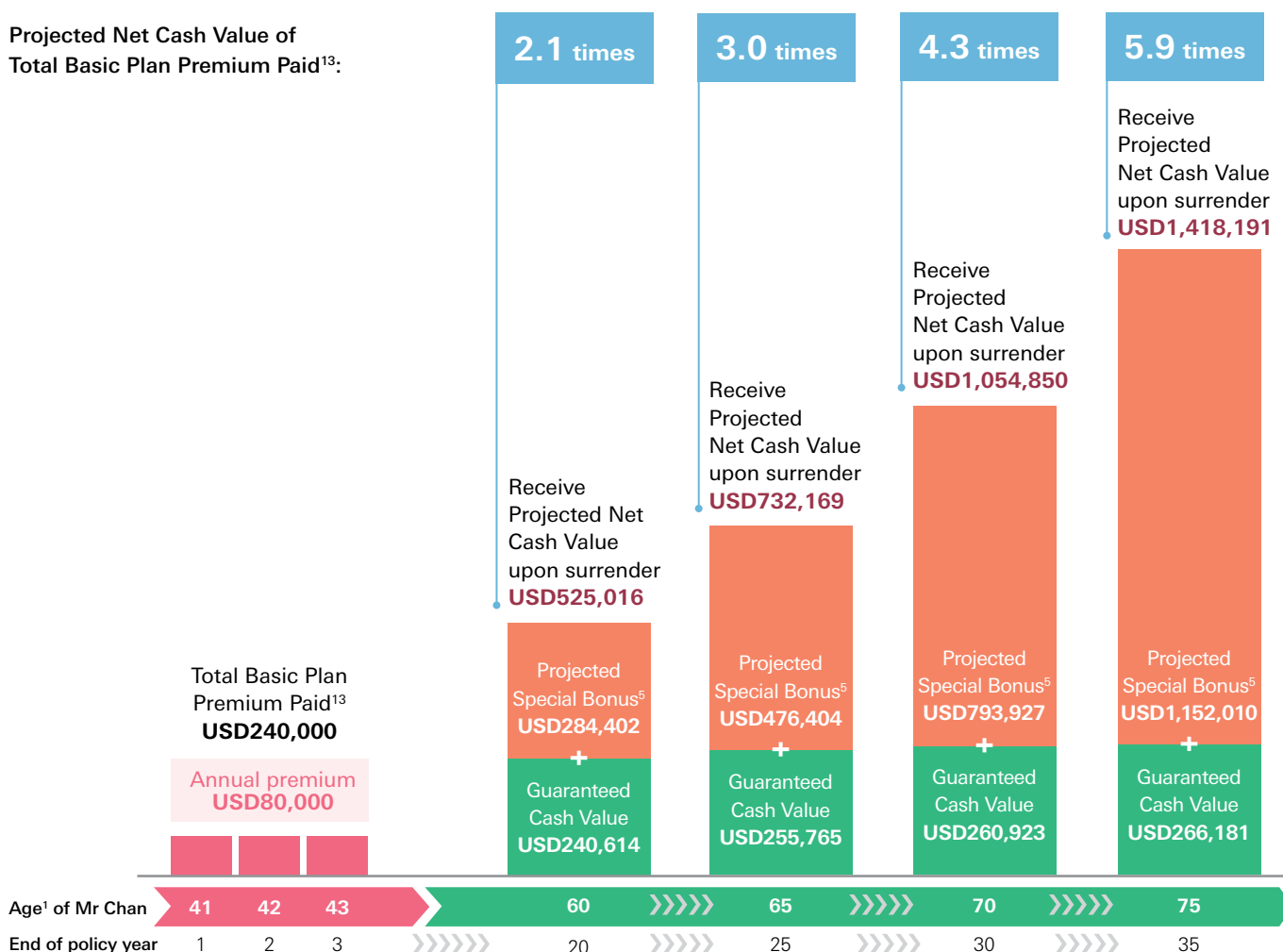


Mr Chan is a 40-year-old¹ professional who plans to retire at Age¹ 65. He is looking for an insurance plan that offers long-term returns to cover his daily expenses during retirement. He decides to apply for the HSBC Wealth Goal III at Age¹ 40.

Policyholder and life insured	Mr Chan (Age ¹ 40)	Premium payment period	3 years
Annual premium	USD80,000	Total Basic Plan Premium Paid¹³	USD240,000

If Mr Chan chooses to surrender¹⁷ the Policy at relevant Age¹:

Projected Net Cash Value of Total Basic Plan Premium Paid¹³:



Note: The above projected Net Cash Value of Total Basic Plan Premium Paid¹³ shown in different policy years are calculated using the current assumed investment returns and therefore are not guaranteed. They are illustrated for your reference only. Please refer to the section "Key risks - Non-guaranteed benefit" for the details of key risk factors.

Example 1: Long-term wealth growth with flexible legacy arrangements

Mr Chan could consider choosing his preferred Death Benefit Settlement Option to ensure the loved ones are well taken care of.



Mr Chan designates his daughter as the beneficiary.

Scenario 1:

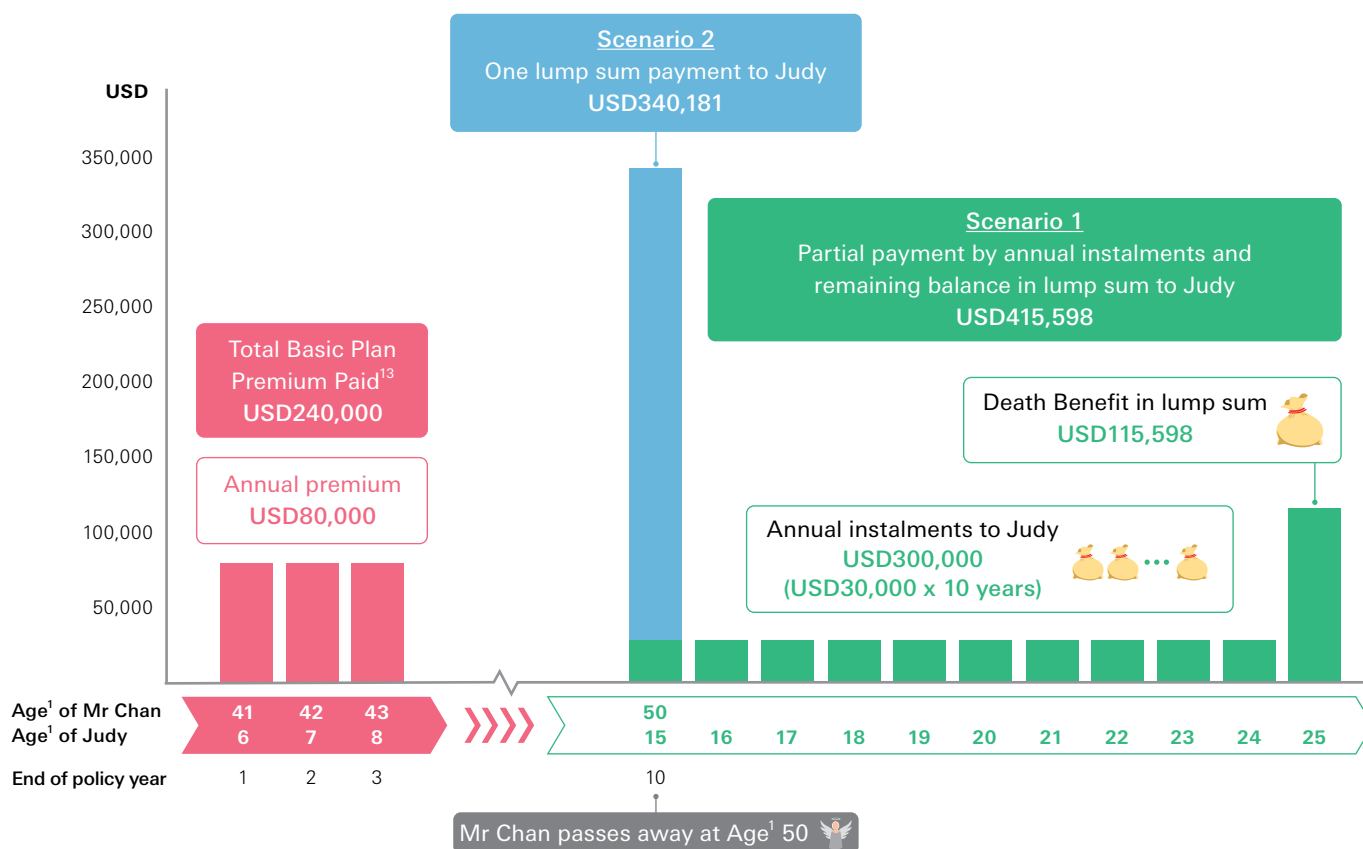
To ensure that his daughter, Judy, could enjoy a burden-free young life even in the event of his death, he chooses to pay out his Death Benefit partially by annual instalments*, and if any, the remaining balance in a lump sum when she is Age¹ 25[^].

His daughter is Age¹ 15 when he passes away at Age¹ 50. She receives a pre-set amount of his Death Benefit annually for 10 years until she reaches Age¹ 25 to be eligible for the lump sum remaining balance.

Scenario 2:

Alternatively, if Mr Chan chooses to pay out his Death Benefit as a lump sum payment, his daughter would be entitled to a one-off amount when she's Age¹ 15.

Since Judy is still under Age¹ 19, her mother, Mrs Chan, will act as her trustee until she turns Age¹ 19, which she will be eligible to receive the Death Benefit by herself.



* The remaining amount of Death Benefit will be left in the Company to accumulate at the non-guaranteed interest rate (assuming 3.5% p.a.), until the full amount of benefits has been paid to the beneficiary(ies).

[^] For selecting annual instalments until the designated age of the designated beneficiary, followed by a lump sum payment of the remaining balance, the first instalment would begin to be paid out upon the policyholder's death. The remaining amount of the Death Benefit will be payable in a lump sum at the designated age of the beneficiary.

Example 2: Legacy across multiple generations



Albert, Aged¹ 50, is the founder of FiberGroup, a medium-sized garment manufacturing company.

Albert wants to safeguard his family's future with a life insurance policy that offers long-term wealth growth potential. He also wants the flexibility to pass on his wealth and build a financial reserve for future generations. He decides to take up HSBC Wealth Goal III.

Policyholder and life insured	Albert (Age ¹ 50)	Premium payment period	3 years
Annual premium	USD60,000	Total Basic Plan Premium Paid¹³	USD180,000

HSBC Wealth Goal III allows the Change of Life Insured⁴ for unlimited times:

	1 st generation	2 nd generation	3 rd generation	4 th generation
Policyholder	Albert (Age¹ 50)	Bob (Albert's son, Age¹ 35)	Cherrie (Albert's granddaughter, Age¹ 30)	Doris (Albert's great-granddaughter, Age¹ 36)
Life insured	Albert	Bob	Cherrie	Doris
	When Albert takes up the plan, his son, Bob, is 15 ¹ .	When Albert is 70 ¹ , he transfers the Policy to his 35-year-old ¹ son, Bob. By making Bob the life insured and policyholder, he wants to equip his son financially for future challenges.	30 years later, Bob, at his Age ¹ of 65, transfers his Policy to his 30-year-old ¹ daughter, Cherrie. Cherrie thus becomes the new life insured and policyholder.	40 years later, when Cherrie reaches the Age ¹ of 70, she transfers her Policy to her daughter Doris. The policy's value continues to accumulate.
Policy year	Policy issued	End of the 20th policy year	End of the 50th policy year	End of the 90th policy year
Projected Net Cash Value		USD393,763	USD2,585,282	USD27,612,199
Projected Net Cash Value of Total Basic Plan Premium Paid¹³		2.1 times	14.3 times	153.4 times

Remarks:

- Albert's story projects the policy value until the end of the 90th policy year and that no withdrawal was made from the Policy's cash value.
- Any Change of Life Insured⁴ may trigger a consequential adjustment in the Policy Amount¹⁶, Guaranteed Cash Value, Special Bonus⁵ (if any) and Death Benefit at our discretion.
- The policyholder will lose all rights and interests under the Policy including entitlement to all benefits of the Policy upon exercising the Change of Life Insured⁴ and the change of policyholder.
- The above projected Net Cash Value of Total Basic Plan Premium Paid¹³ shown in different policy years are calculated using the current assumed investment returns and therefore are not guaranteed. They are illustrated for your reference only. Please refer to the section "Key risks - Non-guaranteed benefit" for the details of key risk factors.

Example 3: Latitude in customising regular income stream



Case 1: Mastering multiple goals across your life journey

Policyholder and life insured	Theo (Age ¹ 35)	Premium payment period	3 years
Annual premium	USD166,667	Total Basic Plan Premium Paid¹³	USD500,001

1

Theo, a 35-year-old¹ young entrepreneur, who wants to build up his financial reserve to pave way the best education for his new born child, Adrian. He decides to purchase HSBC Wealth Goal III.

2

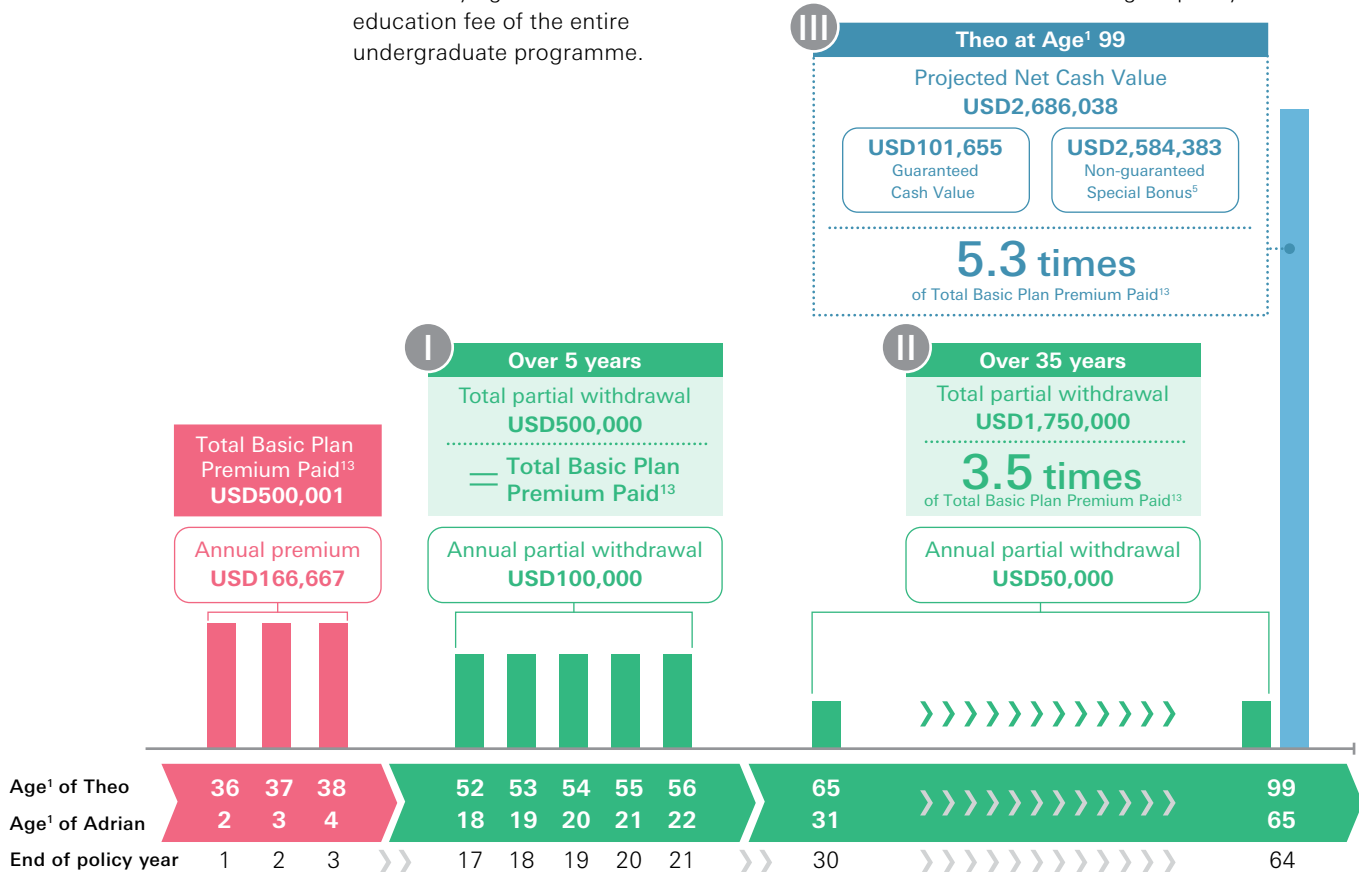
Theo sends Adrian to study at a top-notch university abroad when he turns 18¹. So, he starts to make a regular partial withdrawal⁷ from the Plan (20% of the Total Basic Plan Premium Paid¹³) annually, freeing him from worrying about Adrian's education fee of the entire undergraduate programme.

3

Theo retires at Age¹ 65. To leverage on the flexibility of the Plan, he starts to make a regular partial withdrawal⁷ (10% of the Total Basic Plan Premium Paid¹³) annually for his retirement needs until the policy matures at Age¹ 99.

4

In the end, the Plan not only supports the life stage needs of Theo, but also enables him to pass on his legacy to his family member through other product features, such as Change of Life Insured⁴, change of policyholder and contingent policyholder.



Getting a projected Net Cash Value of Total Basic Plan Premium Paid¹³:

(I) + (II) + (III) = **9.8 times*** (Theo, Age¹ 99)

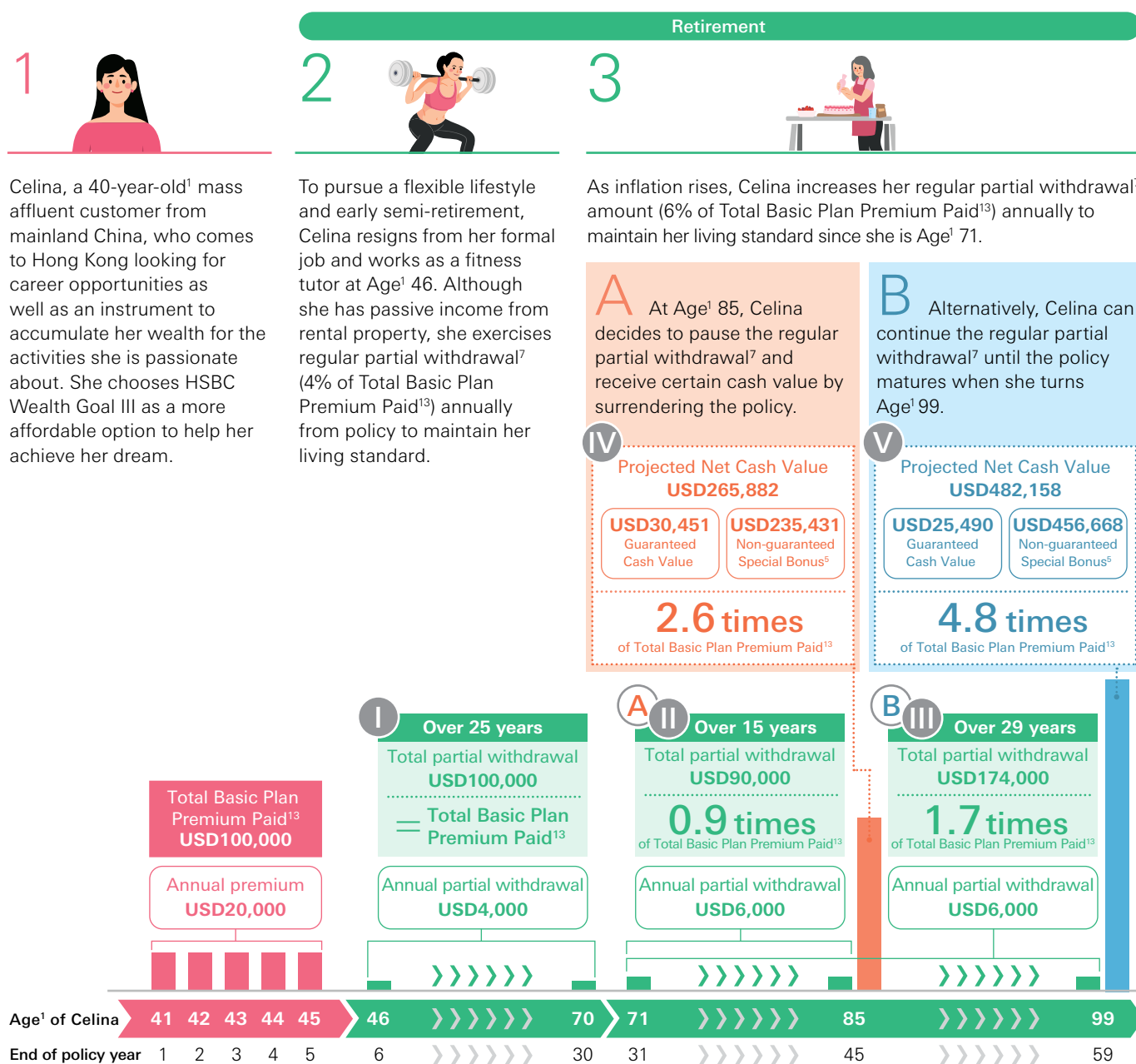
* The projected Net Cash Value of Total Basic Plan Premium Paid¹³: 100% (regular partial withdrawal⁷ for policy years 17 to 21 annually) + 350% (3.5 times) (regular partial withdrawal⁷ for policy years 30 to 64 annually) + 537% (5.3 times) (Theo at Age¹ 99) = 987% (9.8 times)

Example 3: Latitude in customising regular income stream



Case 2: Minimalist's way to retire early

Policyholder and life insured	Celina (Age ¹ 40)	Premium payment period	5 years
Annual premium	USD20,000	Total Basic Plan Premium Paid¹³	USD100,000



Getting a projected Net Cash Value of Total Basic Plan Premium Paid¹³:

A (I) + (II) + (IV) = **4.5 times**[^]
(Celina, Age¹ 85)

B (I) + (III) + (V) = **7.5 times**^{*}
(Celina, Age¹ 99)

[^] The Projected Net Cash Value of Total Basic Plan Premium Paid¹³: 100% (regular partial withdrawal⁷ for policy years 6 to 30 annually) + 90% (0.9 times) (regular partial withdrawal⁷ for policy years 31 to 45 annually) + 266% (2.6 times) (at Age¹ 85) = 456% (4.5 times)

^{*} The Projected Net Cash Value of Total Basic Plan Premium Paid¹³: 100% (regular partial withdrawal⁷ for policy years 6 to 30 annually) + 174% (1.7 times) (regular partial withdrawal⁷ for policy years 31 to 59 annually) + 482% (4.8 times) (at Age¹ 99) = 756% (7.5 times)

Examples

Remarks for all of the above examples:

- The figures and charts shown in all of the above examples are based on the listed assumptions and are subject to rounding adjustment.
- Past, current, projected and/or potential benefits and/or returns (e.g. bonuses, interest) presented are not guaranteed and are for illustrative purpose only. The actual future amounts of benefits and/or returns may be higher than or lower than the currently quoted benefits and/or returns. They are for illustrative purpose only and do not represent the actual payments and the actual scenario. You should refer to your insurance proposal for illustrated figure and details.
- You should also keep in mind the effects of inflation, which may significantly reduce the purchasing power of the accumulated cash value over time. According to data published by the Census and Statistics Department of Hong Kong, the Composite Consumer Price Index, which was at 51.3 in 1992, had risen to 101.4 in 2021, a 97% increase over 30 years.

Assumptions for all of the above examples:

- i. All examples above are hypothetical and for illustrative purposes only.
- ii. No partial surrender⁸ has been made during the policy term except example 3.
- iii. All premiums have been paid in full during the premium payment period.
- iv. The Special Bonus⁵ scale and investment returns are based on current bonus projection and therefore are not guaranteed. The actual amount of the Special Bonus⁵ is not guaranteed and is declared at the Company's discretion.
- v. No policy loan has been taken out while the Policy is in force.
- vi. The projected Net Cash Value, which include the withdrawal amount (if any), is calculated using the assumed investment returns and is for illustrative purposes only. The actual amount(s) payable may be higher and lower than those illustrated.
- vii. The underwriting conditions applicable to the changing of life insured⁴ in a real-life situation would depend on individual circumstances, to be assessed on a case-by-case basis.

Product summary

Premium payment period/ Issue age

Premium payment period	Issue age
Single premium / 3 years	15 days after birth to Age ¹ 70
5 or 10 years	15 days after birth to Age ¹ 65
15 years	15 days after birth to Age ¹ 50
20 years	15 days after birth to Age ¹ 45

Policy currency

USD

Policy term

Up to Age¹ 99

Premium payment method

Single premium, monthly or annually, through:

- Bank transfer; or
- Cheque/cashier order/demand draft (only for initial premium but not for subsequent premium payments); or
- Credit card (not applicable to single premium).

Note:

- If you choose to pay your premiums monthly for a policy year, the Total Basic Plan Premium Paid¹³ for that policy year will be higher than if you pay annually.

Minimum premium amount (per Policy)

- The minimum Policy Amount¹⁶ is set as USD25,000, i.e. the minimum amount for the basic plan.
- Minimum premium required per Policy of different premium payment periods and payment modes:

Premium payment period	Payment mode	
	Annual premium	Monthly premium
Single premium	USD25,000	-
3 years	USD8,333	USD729
5 years	USD5,000	USD438
10 years	USD2,500	USD219
15 years	USD1,668	USD146
20 years	USD1,250	USD109

Remarks: The amount of total premium(s) as shown in this illustration may slightly differ from the total of the premiums payable in the Policy due to rounding differences.

Product summary

Maximum premium amount (per Policy)

Maximum premium accepted per Policy of different premium payment periods:

Premium payment period	Maximum premium amount
Single premium	USD499,999
3 / 5 / 10 / 15 / 20 years	The maximum Policy Amount ¹⁶ is subject to the relevant underwriting limit ⁸ and insurance age of the life insured.

Guaranteed Cash Value

(The cash value of your Policy at any time during the policy term)

Guaranteed Cash Value refers to the cash value of your Policy that accumulates over time during the policy term. It is calculated based on the Policy Amount¹⁶ at the relevant time.

If your Policy is a 3-year payment with Policy Amount¹⁶ of USD450,000 or above, your Policy will be entitled to a privilege version with higher set of Guaranteed Cash Value during early policy years. For details, please refer to your insurance proposal.

Net Cash Value

At any time, the amount equal to Guaranteed Cash Value plus Special Bonus⁵, if any, less any Indebtedness¹⁵.

Special Bonus⁵

The Special Bonus⁵ (if any) is non-guaranteed. It will be declared at the Company's absolute discretion. The amount of any potential Special Bonus⁵ will be determined by the Company when it becomes payable.

The Special Bonus⁵ (if any) shall be paid when you fully or partially surrender⁸ or terminate the Policy, when it matures or lapses, in the event of the death of the life insured or upon payout as Incapacity Protection Service¹⁴. Upon exercising the Policy Value Management Option^{2,3}, a portion of the Guaranteed Cash Value and Special Bonus⁵ (if any) will be allocated to the Policy Value Management Balance⁶ to accumulate with interest.

The Company will update you the amount of the Special Bonus⁵ (if any) of each policy anniversary on the respective annual statement. Such amounts as shown on the annual statement(s) may be lower or higher than those illustrated on the earlier annual statement(s) issued. Under certain circumstances, the non-guaranteed benefits may be zero. Please refer to section "Key risks – Non-guaranteed benefit" for the details of key risk factors.

Surrender Benefit

Surrender benefit is the amount you will receive if you terminate your Policy or a portion thereof during the policy term. It is equivalent to:

- Guaranteed cash value;
- Plus Special Bonus⁵ (if any);
- Plus Policy Value Management Balance⁶ (if any);
- Less Indebtedness¹⁵ (if any).

Product summary

Partial surrender⁸

You may request to partially surrender⁸ this Policy in lump sum by reducing the Policy Amount¹⁶. To apply for it, you have to submit a written request in a form prescribed by the Company. If the request is approved by the Company, the Net Cash Value attributable to the reduced portion of the Policy Amount¹⁶, if any, will be payable to the policyholder.

Upon the reduction of Policy Amount¹⁶, the Total Basic Plan Premium Paid¹³ under this Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁵ (if any) and Death Benefit in accordance with the terms of the Policy. A Policy Endorsement with the revised Policy Schedule will be issued to the policyholder upon the reduction of Policy Amount¹⁶ has taken effect.

Among other requirements as stated in the policy provisions, a minimum Policy Amount¹⁶ of USD12,500 must be maintained after each withdrawal. The minimum Policy Amount¹⁶ requirement may subject to change at the Company's discretion from time to time.

Surrender

You may surrender the Policy at any time for its Aggregate Cash Value as at the date such request is processed, by filing a written request with us in a form prescribed by the Company (subject to the terms of the Policy and the Company's requirement). Upon full surrender, the Company's liability under this Policy shall be fully discharged.

Regular Partial Withdrawal Option⁷

Starting from the 3rd policy anniversary or when the Policy is fully paid at the end of the premium payment period (whichever is later) and if there is no Indebtedness¹⁵, you might request to withdraw cash value from this Policy in annual or monthly frequency. To apply for it, you have to submit a written request in a form prescribed by the Company. If the request is approved by the Company, the requested withdrawal amount will be deducted from the Net Cash Value and will be payable to the policyholder. The Policy Amount¹⁶, Total Basic Plan Premium Paid¹³, Guaranteed Cash Value, Special Bonus⁵ (if any) and Death Benefit will be adjusted in the same mechanism as partial surrender⁸ and in accordance with the terms of the Policy.

The minimum Policy Amount¹⁶ after regular partial withdrawal⁷ is USD12,500 and the minimum regular partial withdrawal⁷ amount, annually or monthly, is USD250 per withdrawal, which are subject to change at the Company's discretion from time to time.

Policy Value Management Option^{2,3}

After the Policy has been in force for 20 policy years or longer and if there is no Indebtedness¹⁵ outstanding and all premiums have been paid when due, you may apply to exercise this option to lock-in a portion of the Plan's Net Cash Value. The amount you choose to lock-in is guaranteed upon exercising the Policy Value Management Option^{2,3} and will be allocated to the Policy Value Management Balance⁶ to accumulate with a non-guaranteed interest rate, which will be adjusted from time to time as determined by the Company.

To apply for this option, you need to submit a written request in a form prescribed by the Company.

The exercise of this option is subject to the following 2 minimum amount requirements which shall be determined by the Company and adjusted from time to time without prior notice to policyholders:

- (i) The Net Cash Value to be allocated per transaction; and
- (ii) The remaining Policy Amount¹⁶ after the exercise of this option (a minimum of USD12,500)

Upon exercising this option, the Policy Amount¹⁶ and Total Basic Plan Premium Paid¹³ under the Policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁵ (if any) and Death Benefit. If the request is approved by the Company, a Policy Endorsement with the revised Policy Schedule will be issued to the policyholder. Cancellation, termination or reversal will not be allowed after this option is exercised.

Should you have any queries on the non-guaranteed interest rate, please contact your Relationship Manager for more details.

Product summary

Policy Value Management Balance⁶	The amount of the accumulation of the proceeds from exercising the Policy Value Management Option ^{2,3} which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts. Such Policy Value Management Balance ⁶ if any, can be withdrawn in cash by the policyholder at any time before the Policy matures by submitting to us a written request in a form prescribed by the Company.
Aggregate Cash Value	An amount equal to Net Cash Value plus Policy Value Management Balance ⁶ , if any.
Death Benefit	<p>At the date of death of the life insured, the higher of (i) Total Basic Plan Premium Paid¹³ plus an amount of USD2,500 and (ii) Guaranteed Cash Value; and</p> <ul style="list-style-type: none"> • Special Bonus⁵ (if any); and • Policy Value Management Balance⁶ (if any) ; • <u>Less</u> Indebtedness¹⁵ (if any).
Death Benefit Settlement Option	<p>Subject to the Company's prevailing rules and conditions, the policyholder can choose one of the Death Benefit Settlement Options at the time of application or make the request after policy issuance. After the life insured passes away, the selected settlement option cannot be changed. Subject to the terms of the Policy, the beneficiary(ies) will receive the Death Benefit:</p> <p>Option 1: In a lump sum payment; or</p> <ul style="list-style-type: none"> • Death Benefit will be paid in this option if the policyholder does not select any settlement option. <p>Option 2: By annual instalments; or</p> <ul style="list-style-type: none"> • Annual instalments will be paid to the beneficiary(ies) over the selected tenor: 10, 20 or 30 years. <p>Option 3: First payment in a lump sum followed by annual instalments; or</p> <ul style="list-style-type: none"> • A designated percentage of the Death Benefit will be paid to the beneficiary as the first lump sum payment, with the remaining balance of Death Benefit to be paid annually one year after the lump sum payment. The annual instalments will continue over a period of 2 to 30 years, based on your selection. <p>Option 4: Annual instalments until the designated age of the designated beneficiary followed by a lump sum payment of the remaining balance</p> <ul style="list-style-type: none"> • The annual instalments will be paid until one year before beneficiary reaches designated age and in an amount you specify. Thereafter, the remaining balance of the Death Benefit will be paid out as lump sum at the designated age. • When you specify the annual instalment amount, you should take into consideration the projected total Death Benefit and your selected tenor. If the entire amount of the Death Benefit is paid out during the instalment tenor, there will not be any remaining amount of Death Benefit to be payable in a lump sum payment at the beneficiary's designated age.

Product summary

Important notes for options 2, 3 and 4:

- Only applicable to policies without any assignment.
- Remaining amount of Death Benefit will be left in the Company to accumulate at the non-guaranteed interest rate as determined by us, until the full amount of benefit has been paid to the beneficiary(ies).
- If no beneficiary(ies) has been designated by the policyholder under the Policy, these options cannot be chosen.
- If the beneficiary(ies) passes away while he/she is receiving the Death Benefit in annual instalments, the remaining amount of the Death Benefit (or, if there is more than one beneficiary, the portion of the remaining amount of the Death Benefit attributable to that beneficiary) as at the beneficiary's death will be paid in a lump sum to the estate of the beneficiary(ies).

Important note for options 3 and 4:

- Option 3 and 4 are available only to the Policy with single beneficiary. If the beneficiary passes away before the life insured, the Death Benefit will be paid solely to the policyholder or policyholder's estate upon the death of the life insured.

Please refer to the policy provisions for the detailed terms and conditions applicable to the Death Benefit Settlement Option.

Should you have any queries on the non-guaranteed interest rate or Death Benefit Settlement Option, please contact your Relationship Manager for more details.

Maturity benefit

Guaranteed Cash Value plus a Special Bonus⁵ (if any)

- Plus Policy Value Management Balance⁶ (if any);
- Less Indebtedness¹⁵ (if any).

will be paid when the life insured reaches the Age¹ of 99.

Change of Life Insured⁴

You are entitled to the Change of Life Insured⁴ of your Policy for unlimited times after the first policy year or after the end of the premium payment period provided all premiums are fully paid when due, whichever is later. Change of Life Insured⁴ is subject to evidence of insurability and our approval which is based on the underwriting conditions of the life insured.

Policy Amount¹⁶, premium, Guaranteed Cash Value, Incapacity Protection Service¹⁴, contingent policyholder, Death Benefit, Special Bonus⁵ and Indebtedness¹⁵ as at the effective date of change shall remain unchanged.

The maturity date of the Policy will also be reset to Age¹ 99 of the new life insured. A new incontestability period will also apply.

Product summary

Contingent policyholder

Subject to the terms of the Policy, policyholder can designate a contingent policyholder at any time for his/her policy. The option of contingent policyholder is only available for the Policy without any assignment.

If a contingent policyholder becomes the new policyholder, he/she shall assume all the obligations and be entitled to exercise all the rights belonging to the policyholder, under specified conditions and subject to the terms of the Policy.

Please refer to the policy provisions of the contingent policyholder for detailed terms and conditions as well as exclusions.

Supplementary benefits

(no additional premiums required)

- Unemployment Benefit¹¹ (not applicable to single premium policy)
- Additional Accidental Death Benefit¹²
- Incapacity Protection Service¹⁴

Please refer to the detailed terms and conditions and product provisions.

Non-forfeiture Options¹⁸

Option 1: Surrender

You may surrender this Policy at any time for its Aggregate Cash Value as at the date such request is processed, by filing a written request with us in a form prescribed by the Company (subject to the terms of the Policy and the Company's requirement). Upon full surrender, the Company's liability under this Policy shall be fully discharged.

Option 2: Automatic premium loan

If any premium under this Policy remains outstanding at the end of the day on which it was due and the Non-forfeiture Value¹⁸ is greater than the amount of the relevant unpaid premium, you will automatically be deemed to have requested and obtained a policy loan equal to the amount of the unpaid premium on the due date of such premium and to have applied the policy loan to pay such premium. Interest will apply on such loan at a rate determined by the Company which may change from time to time.

Please refer to policy provisions for details of Non-forfeiture Options¹⁸.

The contents in this Product Brochure are 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

The HSBC Wealth Goal III 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, subject to any market value adjustment (applicable to single premium policies) (see section below for details of market value adjustment). 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 or the nominated representative, whichever is earlier).

After the expiration of the cooling-off period, if you cancel the Policy before the end of the policy term, the projected Net Cash Value that you receive may be less than the total premium you have paid.

Market value adjustment for single premium policy

During the cooling-off period, single premium policy is subject to market value adjustment, which refers to the amount of the shortfall (if any) by which the value of investment for the single premium at the time when the cancellation notice on the Policy is received by the Company has fallen below the amount of the single premium 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 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 provided that the amount borrowed (including any previous unpaid borrowed amount) does not exceed 90% of the Guaranteed Cash Value after Indebtedness¹⁵. You will be advised of the rate of interest determined by the Company which may change from time to time.

Any partial surrender⁸ or upon exercising the Policy Value Management Option^{2,3} or upon payout as Incapacity Protection Service¹⁴ may reduce the Guaranteed Cash Value and Death Benefit of the Policy. When the policy loan with accrued interest exceeds the Guaranteed Cash Value, the Policy may lapse.

Please be reminded that any Indebtedness¹⁵ on this Policy outstanding at the time of any payment under the Policy will be deducted from the amount otherwise payable. The Company's claim for any Indebtedness¹⁵ shall be prior to any claim of the policyholder or the beneficiary(ies) or the assignee(s) or other persons.

Important notes

Tax reporting and financial crime

We may from time to time request information from you regarding you and your Policy for the Company and other members of the HSBC Group to meet certain obligations to legal or regulatory bodies and government or tax authorities in Hong Kong and overseas. If you fail to provide to the Company information that is requested from you or if you present a financial crime risk to a member of the HSBC Group, such consequences as set out in your policy terms include that the Company may:

- Take such actions as are necessary to enable it or a member of the HSBC Group to meet its obligations;
- Be unable to provide new, or continue to provide all the services to you;
- Be required to withhold payments or benefits that would otherwise be due to you or your Policy and permanently pay those over to tax authorities; and
- Terminate your Policy.

Should any benefits or payments be withheld and/or the Policy be terminated by the Company, the amount you get back plus the total amount you have received before policy termination (if any) may be less than what you have paid. The Company recommends that you seek your own independent professional advice on your tax liabilities and tax position in relation to your Policy.

Termination conditions

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

- If you cannot make the overdue premium payment by the end of the grace period; or
- The policy loan with accrued interest exceeds the Guaranteed Cash Value; or
- We reasonably consider that by continuing the Policy or the relationship with you, we may break any laws or the Company, or a member of the HSBC Group, may be exposed to action or censure from any authority; or
- We have the right to terminate pursuant to the terms of any supplementary benefits.

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

Applicable laws

The laws governing the 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

Eligibility

The Plan is generally available to anyone who is between 15 days after birth and Age¹ 70, depending on the premium payment terms selected. The Plan is subject to the relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured as determined by the Company from time to time.

Policy currency

The Plan is available in USD. Please refer to section “Key risks - Policy currency risk” for the details of key risk factors.

Missing payment of premium

There is a 30-day grace period for premium payments that are due. If you cannot make the payment by the end of the grace period, an Automatic Premium Loan will be granted to cover the unpaid premium provided that the Non-forfeiture Value¹⁸ is greater than the amount of the unpaid premium. Interest will apply on such loan at a rate determined by the Company which may change from time to time. When the Non-forfeiture Value¹⁸ is not enough to cover the unpaid premium, the Policy will lapse and any Net Cash Value as at the first unpaid premium due date will be paid to the policyholder.

Key risks

Credit and insolvency risks

The product is an insurance policy issued by the Company. **You are subject to the credit risk of the Company.** Your premiums paid will form part of the Company's assets. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.

Non-guaranteed benefit

The scale for calculating the Special Bonus⁵ (if any) is not guaranteed and is determined by the Company from time to time. Whether the Special Bonus⁵ is payable and the size of the Special Bonus⁵ 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 described below:

- **Investment risk factors** – **The investment performance of the assets supporting the policies could be affected by changes in interest rate and its outlook** (which affect both interest earnings and values of assets), fluctuations in price 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), policy lapse and exercise of Policy Value Management Option^{2,3} are uncertain**, and therefore it has impacts on both the current performance and future return of the portfolio of the policies.
- **Expense factors** – **The actual amount of any direct expenses** (eg commission, underwriting, policy acquisition and maintenance expenses) **and indirect expenses** (e.g. general overhead costs) **incurred and apportioned to the group of policies may be higher than expected** and impact the overall performance of the product.

The interests earned on the Policy Value Management Balance⁶ (where applicable) are determined based on an interest rate that is not guaranteed and may be adjusted by the Company at its discretion from time to time.

Risks from the delay or missing the payment of premiums due

Any delay in or missing of the payment of premiums due **may lead to policy lapses and the amount, if any, you get back may be significantly less than what you have paid.**

Key risks

Risk from surrender

If you surrender or partially surrender⁸ your Policy in early years, **the surrender proceeds to be received under the Policy may be significantly less than the premiums paid.**

Liquidity risk

This Policy is designed to be held for the entire Policy Term. Should you have liquidity needs for any unexpected events, you may apply for a policy loan or surrender the Policy in full or in part⁸, subject to the respective policy terms, however, this may cause the Policy to lapse or to be terminated earlier than the original policy term, and the amount (if any) you get back may be less than the premiums paid.

In the event that you exercise the Policy Value Management Option^{2,3}, the Aggregate Cash Value under the Policy (which is used in the calculation of the surrender value and Death Benefit under the Policy) at a future point in time may be lower or higher than it would have been if you had not chosen to exercise the option.

Inflation risk

Cost of living is likely to be higher in the future than it is today due to inflation, therefore you or **your assigned beneficiary(ies) may receive less from the Policy in real terms in the future** even if the Company meets all its contractual obligations.

Policy currency risk

You are subject to exchange rate risks. If your Plan is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit in currencies other than the policy currency(ies), **the actual amount paid or received by you will be subject to change according to the prevailing exchange rate** to be determined by the Company from time to time between the policy currency and the local/payment currencies. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments.

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 to share in the financial performance of the life insurance operation.

For HSBC Wealth Goal Insurance Plan III, the policy dividends, if any, is in the form of:

Special Bonus⁵ which is declared upon early termination of the Policy due to, for example, death or surrender, the exercise of Policy Value Management Option^{2,3} or at policy maturity.

The Special Bonus⁵ 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 section "Product summary" of this brochure for more details.

What factors will affect your Special Bonus⁵?

The Special Bonus⁵, if any, is not guaranteed. The size of the Special Bonus⁵ and whether it is 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 investment and other experiences mentioned above.

If the performance over the long term is better than expected, the Special Bonus⁵ paid would increase. If the performance is below expectation, the Special Bonus⁵ paid would decrease.

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

What are the key benefits of participating policies?

The key feature of participating policies over other forms of insurance policies is that in addition to the guaranteed benefits, you will also benefit from an additional Special Bonus⁵ payment if the investment performance is better than that required to support the guaranteed benefits. The better the performance, the greater the Special Bonus⁵, and, conversely, the worse the performance, the lower the Special Bonus⁵.

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. We regularly review the level of Special Bonus⁵ payable to you. Both the past actual performance and management's expectation for the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be taken for sharing these with you through adjusting Special Bonus⁵ scales.

More about participating policy

Fairness across policyholder groups

To ensure fairness between policyholders 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 Bonus⁵.

Stable long-term returns

When considering adjusting the Special Bonus⁵ scales, we strive to maintain a more stable payout to you by smoothing, which means the Special Bonus⁵ level 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.

We may also reduce the extent of smoothing or even stop smoothing the effects of the change in asset values for a time in the determination of the Special Bonus⁵. We would do this to protect the interests of the remaining policyholders. For example, we may reduce smoothing when payouts with smoothing are higher than payouts without smoothing.

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 Special Bonus⁵; and
- iii) Maintains an acceptable level of risk.

The assets supporting the participating policies consist of fixed income and growth assets. The fixed income assets predominantly include 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 USD) and industries. The assets are carefully managed and monitored according to our own acceptable level of risk.

More about participating policy

Target asset allocation

Asset type	Long-term allocation percentage
Fixed Income Assets (government bonds, corporate bonds and alternative credit)	30% - 50%
Growth Assets	50% - 70%

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

We 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 long-term target allocation from time to time.

For policies with the Policy Value Management Option^{2,3} exercised, the assets supporting the Policy Value Management Balance⁶ are 100% invested into fixed-income assets.

Accumulation interest rate

You can choose to exercise the Policy Value Management Option^{2,3} to allocate a portion of the Net Cash Value to the Policy Value Management Balance⁶ (if any) to accumulate with interest (if any).

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 leaving their payment for accumulation.

The Policy of determining the Special Bonus⁵ (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 <https://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 The policy anniversary at which the policyholder or the life insured reaches the specified age based on age at next birthday.
- 2 You may apply to exercise this Policy Value Management Option to allocate a portion of the Net Cash Value as of the date of such request is processed, to the Policy Value Management Balance⁶ provided that:
 - This Policy has been in force for 20 policy years or more;
 - All premiums are paid up when due; and
 - There is no Indebtedness¹⁵ under the Policy.
- 3 The exercise of the Policy Value Management Option is subject to the minimum amount requirements on (i) the Net Cash Value to be allocated per transaction; and (ii) the Policy Amount¹⁶ after the exercise of this option. Such minimum amount requirements are determined by the Company from time to time without prior notice to policyholder.
- 4 Each policyholder is entitled to the Change of Life Insured of Policy for unlimited times after the first policy year or after the end of the premium payment period provided all premiums are fully paid when due, whichever is later. Change of Life Insured is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Any such request will be assessed on case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying claim risk, change in policy term, latest economic outlook; and is at our discretion.
- 5 The amount of Special Bonus is not guaranteed and the payment is subject to the Company's discretion.
- 6 Policy Value Management Balance means the amount of the accumulation of the proceeds from exercising the Policy Value Management Option^{2,3} which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts. It is assumed that no withdrawal from the Policy Value Management Balance has been made and this Balance will accumulate at a non-guaranteed accumulation interest rate which is subject to adjustment from time to time at the Company's discretion.
- 7 Exercising Regular Partial Withdrawal Option of the Policy is subject to the Policy being without any Indebtedness¹⁵. Any withdrawal would only be allowed if aligned with the following two requirements: (i) a minimum amount (USD250) of reduction of Policy Amount¹⁶ per withdrawal transaction; and (ii) a minimum amount (USD12,500) of the Preservation Balance after such withdrawal transaction. Both the minimum amount requirements, items (i) and (ii), are determined by the Company from time to time. The actual amount and number of months or years available for regular withdrawal is dependent on the actual amount of the Net Cash Value payable under the Policy.
- 8 Upon the partial surrender of the Policy, a portion of the Special Bonus⁵ (if any) attributable to the reduced portion of the Policy Amount¹⁶ may be declared at the Company's discretion and such amount, if any, will be payable as part of the partial surrender payment subject to the applicable requirements. Please refer to the policy provisions for detailed terms and conditions of partial surrender.
- 9 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. 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 during enrolment.
- 10 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 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.
- 11 Unemployment Benefit is applicable to policyholder's Age¹ between 19 and 64 who is the holder of the Hong Kong Identity Card. The benefit will terminate when the policyholder attains the Age¹ of 65 or all due premiums have been paid or the Policy is terminated (whichever is earlier). Such benefit is not applicable to single premium policy. Please refer to the policy provisions of the supplementary benefits for detailed terms and conditions and exclusions.
- 12 Additional Accidental Death Benefit will be terminated when the life insured attains the Age¹ of 80 or payout of the benefit or the Policy is terminated (whichever is earlier) subject to a maximum benefit limit of USD3,000,000 or its equivalent per life insured across all Additional Accidental Death Benefit issued by us. Your Policy will be terminated once we pay this benefit. Please refer to the policy provisions of the supplementary benefits for detailed terms and conditions and exclusions.

Endnotes

13 Total Basic Plan Premium Paid refers to the total amount of premium 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.

14 While this Policy is in force, you may designate one person to be the designated person of the Incapacity Protection Service and may specify the designated percentage of Aggregate Cash Value that the designated person could withdraw, by submitting a written request to us in a form as prescribed by us and subject to our prevailing rules and the following conditions and without any policy administrative charges:

- The proposed designated person must be Aged¹ 19 or above at the time of designation;
- Satisfactory evidence, including but not limited to relationship proof and identification documents of the proposed designated person according to our prevailing administrative rules;
- The irrevocable beneficiary(ies) (if any) must agree in writing to your request; and
- The Company shall have the absolute right and discretion to: (i) determine whether to accept your request and (ii) impose any requirements and conditions (as Company deems appropriate).

For details, please refer to the Incapacity Protection Service flyer.

15 Indebtedness means the sum of all outstanding policy loans or automatic premium loans advanced in accordance with the Policy, any accrued interest on such loans, and any outstanding premiums or payments under this Policy.

16 Policy Amount is an amount used to determine the premiums payable under the Policy and your cash values and Special Bonuses⁵ to be received under the basic plan of this Policy. It does not represent the amount of Death Benefit payable or cash value of your policy.

17 Upon full surrender, the Company's liability under this Policy shall be fully discharged.

18 Non-forfeiture Value means the Guaranteed Cash Value less any Indebtedness¹⁵ calculated as at the date immediately preceding the due date of the relevant unpaid premium.

More information

Planning for your financial future is important. Let us review your current and future needs to help you decide if HSBC Wealth Goal Insurance Plan III is the right product to help you fulfil your personal goals.

You can visit any HSBC branch to arrange for a financial planning review with us.

Browse www.hsbc.com.hk/insurance

Visit any HSBC branch



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

HSBC Wealth Goal Insurance Plan III

HSBC Life (International) Limited

HSBC Life (International) Limited (“the Company”, “we” 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 (“IA”) 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 Wealth Goal Insurance Plan III 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 detailed terms and conditions.

November 2024

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



终身人寿保险

汇溢保险计划 III

累积财富 打造璀璨未来



汇丰人寿保险(国际)有限公司

长线储蓄规划 助您丰盛人生

积少成多，聚沙成塔。「汇溢保险计划III」（「汇溢III」、「本计划」或「本保单」）让您的财富逐步累积，助您达成长远的储蓄目标。计划中的人寿保障让您与挚爱享受快乐人生。不论您的储蓄目标是享有优越的退休生活、为子女准备教育经费，还是累积财富，都应尽早开始为未来铺路。

「汇溢III」是一份专为拥有长线财富累积目标之人士而设计的终身人寿保险计划。

「汇溢III」提供：



财富累积机会

- 以美元为保单货币单位，把握长线财富增长机会



人寿保障，赔偿灵活支付

- 人寿保障直至99岁¹及设有附加保障
- 身故赔偿备有灵活的支付选项，包括一笔过、每年定期，或结合以上两种方式支付，为您挚爱提供适当的财政支援



第二保单持有人

- 保单持有人可指定第二保单持有人，万一自己不幸身故，可由信任的人管理保单



保单价值管理权益^{2,3}

- 以锁定您部分的保单价值，让您的保单价值得到更大的稳定性



更改受保人⁴

- 提供转移保单保障的选择，以作为赠予您挚爱的一份礼物

「汇溢III」是一份包含储蓄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。

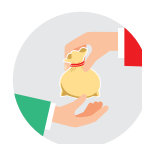
您于「汇溢III」得到什么？

本计划助您灵活理财，更提供长线财富增长机会：



保证现金价值

保单中的保证成分，会在保单期内逐步递增；



特别奖赏⁵

非保证及将按本公司的酌情权派发；



保单价值管理收益结余⁶

可行使保单价值管理权益^{2,3}，减低市场波动对保单价值影响；及



定期部分提取选项⁷

由第3个保单周年日开始，或在保费缴付期完结并已缴清所有保费后（以较迟者为准），您可每年或每月于保单定期提取款项（每次提取最低金额为250美元），以享额外流动性。

申请简便

保单申请人一般可获保证批核⁹，毋须进行任何健康检查。



身心健康 更要财务健康

人寿保障¹⁰

除了提供长线财富增长机会外，投保人在保单期内可享人寿保障。若投保人不幸身故，受益人可根据保单条款取得身故赔偿（详情请参阅「计划摘要」部分）。

灵活支付身故赔偿

根据本公司的通行规则和条件以及保单条款，本计划提供4种身故赔偿支付选项，作为保单持有人的您可灵活选择支付方式，一旦投保人不幸身故时，可令挚爱得到最适切的财政保障。身故赔偿将根据您所选的方式付予指定受益人。您可从以下4种支付赔偿选项中选择，部分选项将以每年定期方式付款（全部或部分身故赔偿），为受益人持续提供财政支持：



1. 一笔过全数付款；或



2. 分10、20或30年每年定期付款；或



3. 部分金额先以一笔过付款，剩余部分以您指定年期（分2至30年）分期支付；或



4. 每年分期付款，直至受益人达到您指定的年龄，以一笔过支付余额。

延续世代保障

于第1个保单周年日之后或保费缴付期完结并已缴清所有保费后（以较后者为准），保单持有人可选择更改受益人⁴，传承周全保障。

重要的是，您可完全掌控您的保单，应对突如其来的事故。本计划让您可指定第二保单持有人，万一保单持有人不幸身故时，可由您信任的人管理保单。

附加保障

以下的附加保障（视乎申请资格）已包括在本保单内，毋须另缴额外保费：



失业延缴保费保障¹¹（不适用于趸缴保费保单）

- 若保单持有人于65岁¹前连续失业30日或以上，缴付到期保费的宽限期可延长达365日，而期间投保人仍然获享保障。



额外意外死亡保障¹²

- 若投保人在保单完结或80岁¹前（以较早者为准）不幸因意外而导致死亡，受益人除可取得身故赔偿外，另可额外收取已缴基本计划总保费¹³的30%作为额外意外死亡保障¹²赔偿。每位受保人名下之所有汇丰保险保单的额外意外死亡保障¹²金额总上限为3,000,000美元。

身心健康 更要财务健康



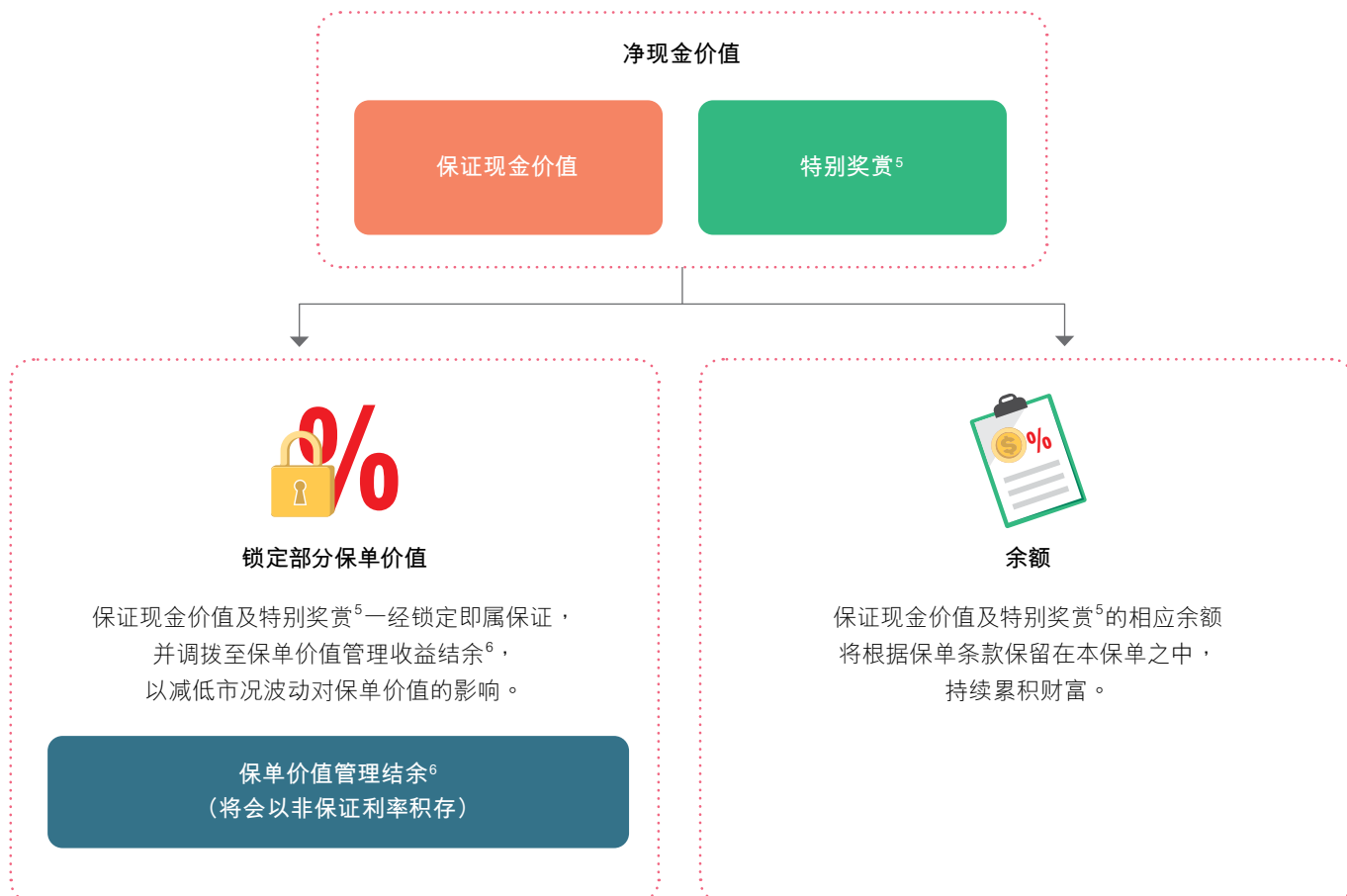
无忧后备管理服务¹⁴

- 作为保单持有人，您致力全面守护自己及家人，因此须制定完善应变措施，应对自己可能严重丧失行为能力的情况。透过无忧后备管理服务¹⁴，您可以根据本保单条款以及本公司通行规则和规例，指定直系亲属为无忧后备管理服务¹⁴收款人。假若您经注册医生确诊身体或精神上失去行为能力，您的指定直系亲属可代表您本人，于保单一笔过提取部分款项（现金价值总和的10%至50%），确保您得到即时财政支援，以应付突发医疗或长远照顾开支，亦令您的未来生活继续受到保单保障。有关详情，请参阅无忧后备管理服务¹⁴单张。

有关详细条款及细则以及不保事项，请参阅附加保障之保单条款。

保单价值管理权益^{2,3}

当到达人生某个阶段，特别是临近退休之际，您可能需要更稳定及更有保障的保单价值。本计划为此提供保单价值管理权益^{2,3}，让您可锁定本计划内的部分净现金价值，以维护您的保单价值免受市场波动影响。



本保单的保单金额¹⁶及已缴基本计划总保费¹³将按比例调整及减少。于计算保证现金价值、特别奖赏⁵(如有)及身故赔偿时，亦根据保单条款而相应调整。

例子一：长线增值财富，兼享灵活资产规划

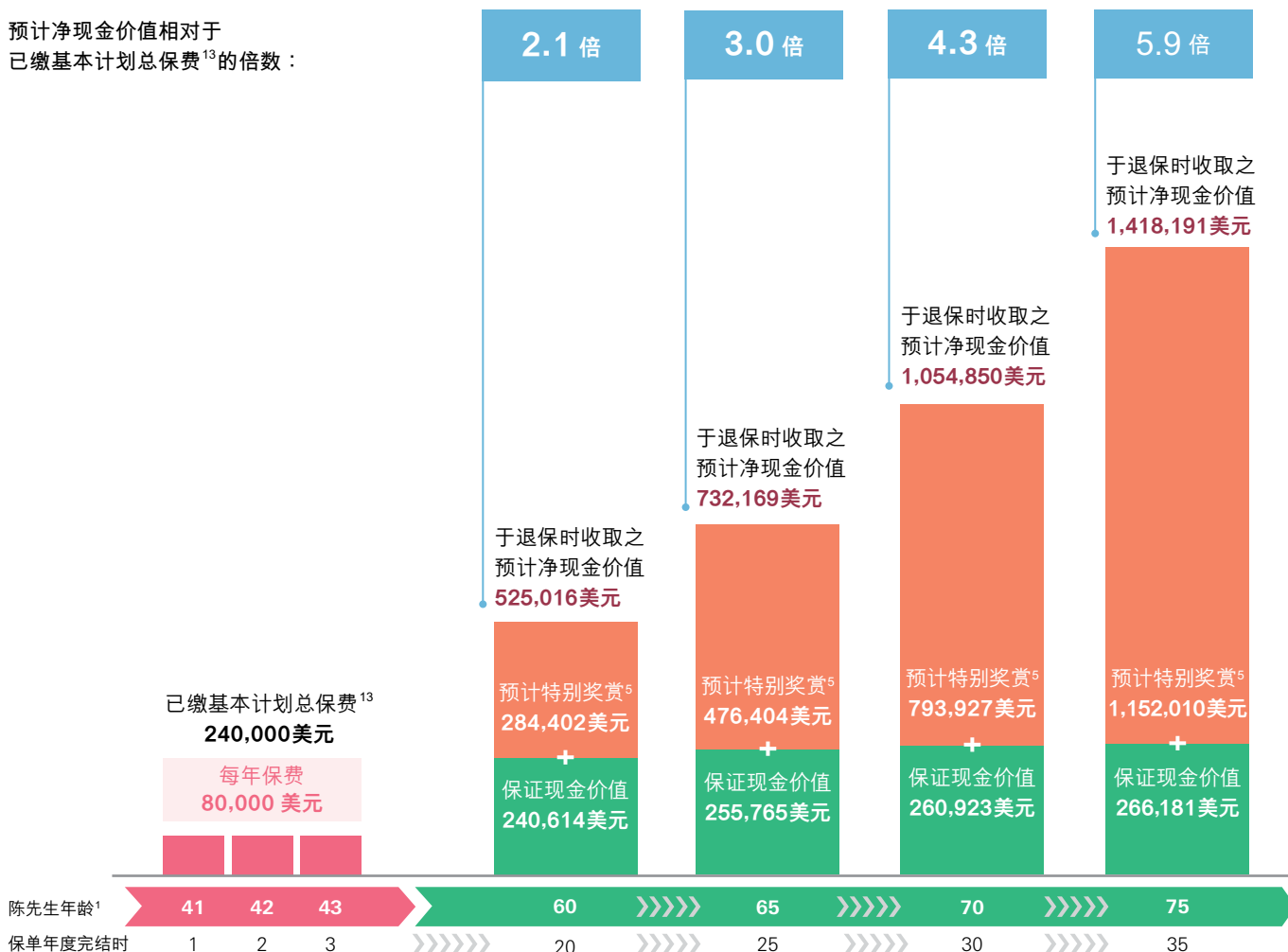


现年40岁¹的陈先生是一名专业人士，他计划在65岁¹时退休并正寻找一份能提供长线回报的保险计划，以保障日后退休生活的日常开支。他决定在40岁¹时投保「汇溢III」。

保单持有人及受保人	陈先生(40岁 ¹)	保费供款年期	3年
每年保费	80,000美元	已缴基本计划总保费 ¹³	240,000美元

如陈先生选择在相关年龄¹退保¹⁷：

预计净现金价值相对于
已缴基本计划总保费¹³的倍数：



备注：

上述不同保单年度的预计净现金价值相对已缴基本计划总保费¹³之倍数是根据当前假设的投资回报来计算，因此是非保证的。上述例子仅供参考，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。

例子一：长线增值财富，兼享灵活资产规划

陈先生可拣选他所想的身故赔偿支付选项，以确保挚爱得到妥善照顾。



陈先生指定其女儿为受益人。

情况1：

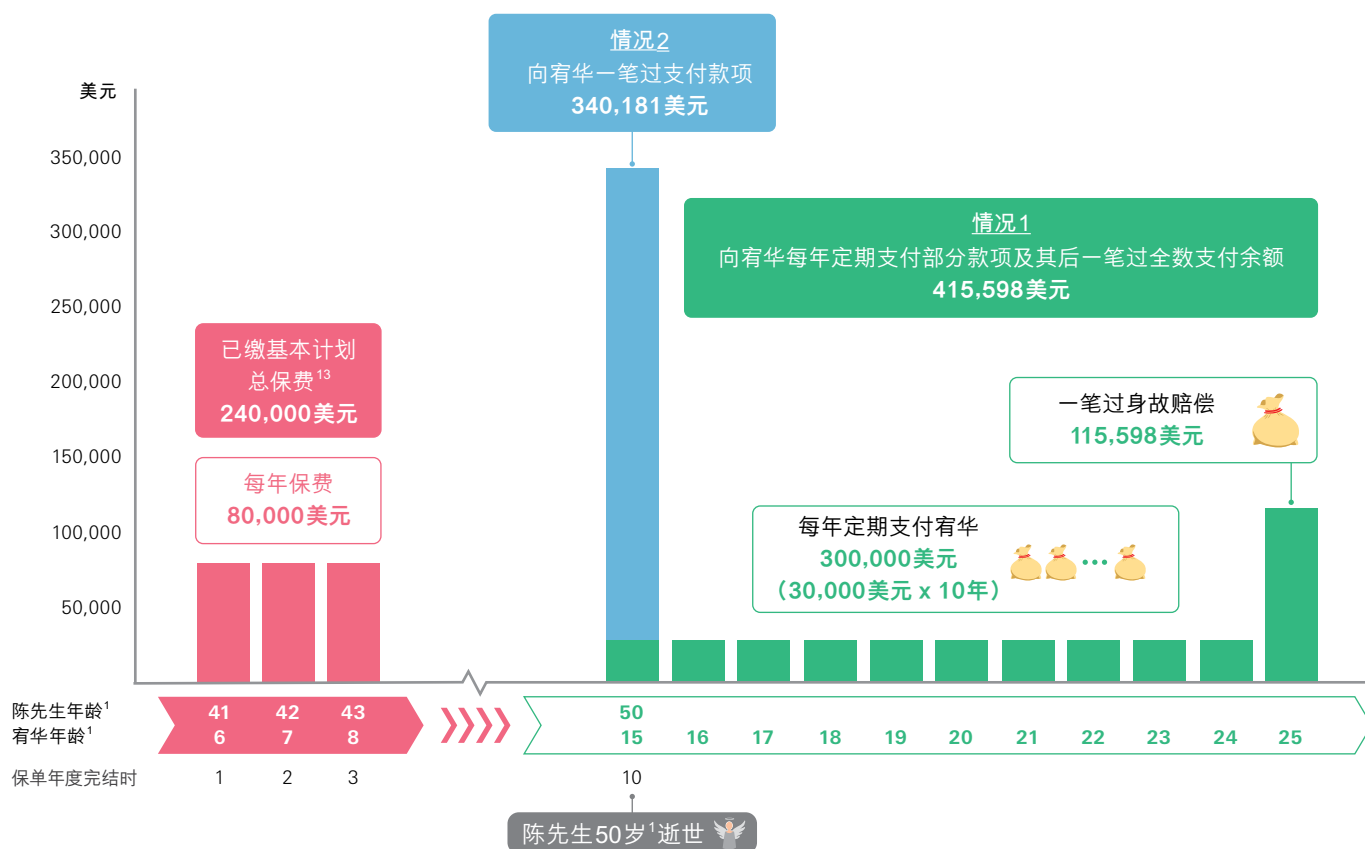
即使自己不幸身故，陈先生也要确保女儿宥华可享无忧的青葱岁月，他选择以每年定期付款的方式，支付部分身故赔偿*，以及在女儿25岁¹时，以一笔过的方式支付余额（如有）[^]。

陈先生在50岁¹不幸离世时，女儿15岁¹并开始每年收取一笔预设的身故赔偿款项，共收取10年，直至她25岁¹，达到收取一笔过余额的预设年龄为止。

情况2：

另一方面，如果陈先生选择以一笔过全数付款的方式支付其身故赔偿，女儿可在15岁¹时一次过收取有关金额。

由于宥华仍未满19岁¹，因此母亲陈太太成为她的信托人，直至她年满19岁¹，符合自行收取身故赔偿的资格。



* 身故赔偿的余额将会在本公司以非保证利率积存（假设年利率为3.5%），直至全数的赔偿金额支付予受益人。

[^] 如选择以每年分期付款，直至保单持有人指定受益人达至指定年龄，余额以一笔过付款，首次的款项将会保单持有人身故后开始支付。身故赔偿的余额将会以一笔过的方式，在受益人达指定年龄时全数支付。

例子二：跨世代财富传承



现年50岁¹的经纶是一间中型制衣公司FiberGroup的创办人。

经纶希望以具有长线财富增长潜力的人寿保险保障家人未来，以及灵活传承财富，及早为子孙建立财富储备。他决定投保「汇溢III」。

保单持有人及受保人	经纶 (50岁 ¹)	保费供款年期	3年
每年保费	60,000美元	已缴基本计划总保费 ¹³	180,000美元

「汇溢III」接受无限次更改受保人⁴：

	第1代	第2代	第3代	第4代
保单持有人	经纶 (50岁 ¹)	志新 经纶儿子 (35岁 ¹)	佩莹 经纶孙女 (30岁 ¹)	蔓晴 经纶曾孙女 (36岁 ¹)
受保人	经纶	志新	佩莹	蔓晴
	当经纶投保时， 他的儿子志新15岁 ¹ 。	经纶年届70岁 ¹ 时 将财富传承给 35岁 ¹ 的儿子志新。 透过让志新成为受保人 及保单持有人， 为志新加强财政实力， 应付未来挑战。	30年后，志新于65岁 ¹ 时 将保单转让给他30岁 ¹ 的 女儿佩莹；并让佩莹成为 新的受保人及 保单持有人。	40年后，佩莹70岁 ¹ ， 将保单拥有权转给 女儿蔓晴，而保单价值 亦继续累积。
保单年度	保单签发	第20个保单年度完结时	第50个保单年度完结时	第90个保单年度完结时
预计净现金价值		393,763美元	2,585,282美元	27,612,199美元
预计净现金价值相对于已缴基本计划总保费 ¹³ 的倍数		2.1倍	14.3倍	153.4倍

备注：

- 经纶个案的预计保单价值至第90个保单年度，并假设没有提取保单的任何现金价值。
- 若进行更改受保人⁴，本公司可酌情决定对保单金额¹⁶、保证现金价值、特别奖赏⁵(如有)及身故赔偿作出相应的调整。
- 于更改受保人⁴和保单持有人后，原有保单持有人将失去保单下的所有权利和利益。
- 上述不同保单年度的预计净现金价值相对于已缴基本计划总保费¹³之倍数是根据当前假设的投资回报来计算，因此是非保证的。上述例子仅供参考，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。

例子三：灵活制定稳定收入



个案一：实现人生旅程各个目标

保单持有人及受保人	善勇 (35岁 ¹)	保费供款年期	3年
每年保费	166,667美元	已缴基本计划总保费 ¹³	500,001美元

子女教育



1 善勇(35岁¹)是年轻企业家，希望为新生儿鸿军预留充分资金，将来可提供理想教育，因此决定投保「汇溢III」。



2 鸿军于18岁¹时考入国际知名学府，善勇支持儿子出国留学，每年于计划定期部分提取款项⁷(已缴基本计划总保费¹³的20%)，轻松应付全期学士课程学费。

退休

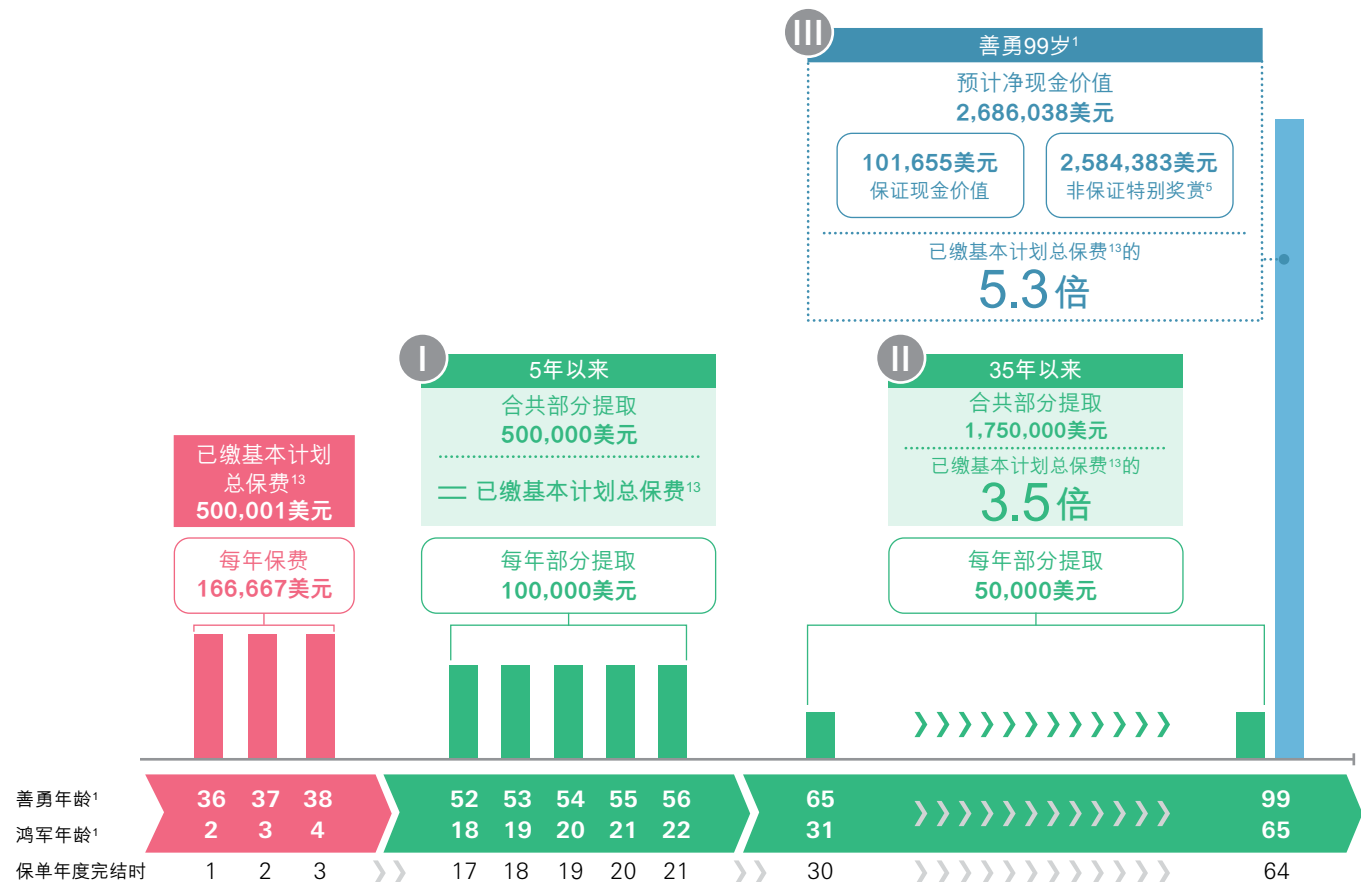


3 善勇决定于65岁¹退休，同时灵活善用保单，每年于计划定期部分提取款项⁷(已缴基本计划总保费¹³的10%)，供退休生活所需，直至99岁¹时保单期满。

财富传承



4 综观善勇舒适人生，本计划于每一阶段满足不同需要，并可提供更改变受保人⁴、更改保单持有人及第二保单持有人等选项，将保单作为资产，妥善传赠家人。



可得预计总现金价值相当于已缴基本计划总保费¹³的：

$$(I) + (II) + (III) = 9.8倍^* \text{ (善勇99岁}^1\text{)}$$

* 预计净现金价值相对已缴基本计划总保费¹³之倍数：100% (第17至21个保单年度每年定期提取部分金额) + 350% (3.5倍) (第30至64个保单年度每年定期提取部分金额) + 537% (5.3倍) (善勇99岁¹) = 987% (9.8倍)

例子三：灵活制定稳定收入



个案二：提早退休，融入简约生活

保单持有人及受保人	妙芳 (40岁 ¹)	保费供款年期	5年
每年保费	20,000美元	已缴基本计划总保费 ¹³	100,000美元

退休

1



妙芳 (40岁¹) 是中国内地的中产一族，来港寻求就业机会，并想累积财富，以供投入热衷的活动。她选择保费合乎个人预算的「汇溢III」，以助达成梦想。

2

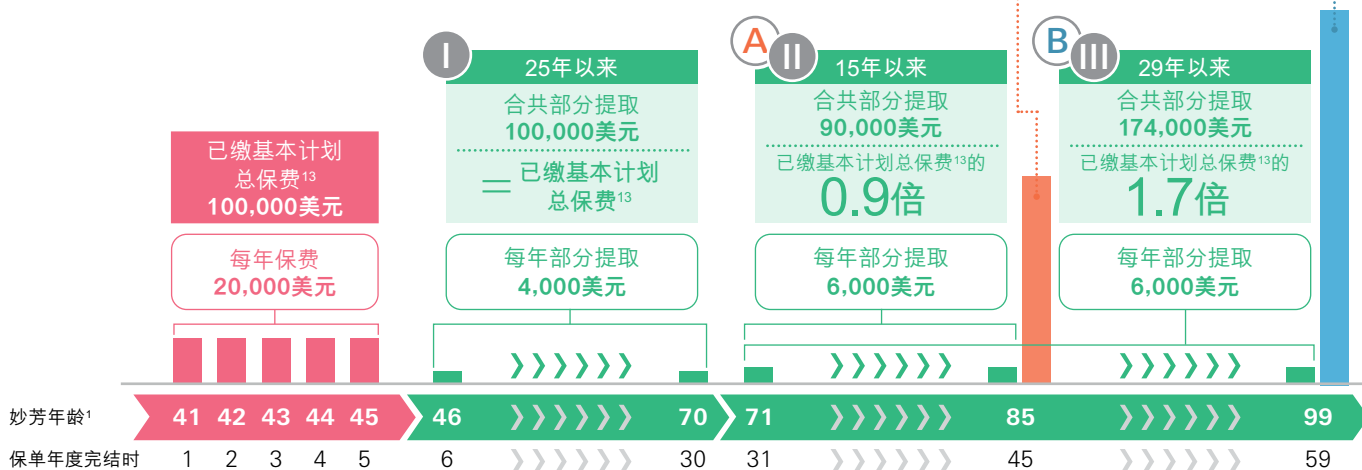
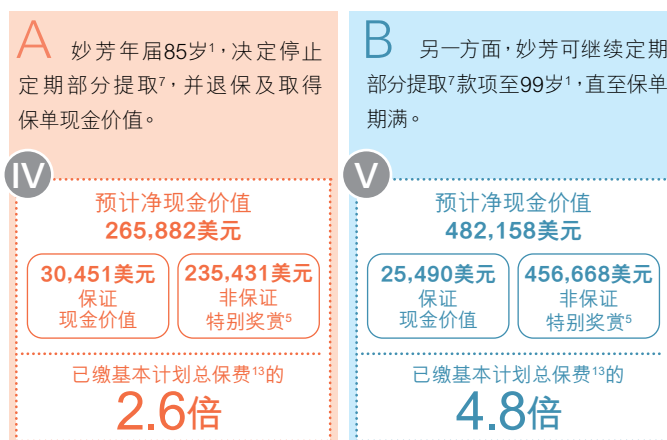


妙芳想提早享受自在随意的半退休生活，于46岁¹辞去正职，转为健身教练。虽然她有物业租金作为被动收入，但仍于保单每年定期提取款项⁷ (已缴基本计划总保费¹³的4%)，以助保持生活质素。

3



为应付通胀，妙芳由71岁¹起提高每年定期部分提取⁷金额 (已缴基本计划总保费¹³的6%)，以助维持生活质素。



可得预计总现金价值相当于已缴基本计划总保费¹³的：

A (I) + (II) + (IV) = **4.5倍**[^]
(妙芳85岁¹)

B (I) + (III) + (V) = **7.5倍**^{*}
(妙芳99岁¹)

[^] 预计净现金价值相对已缴基本计划总保费¹³之倍数：100% (第6至30个保单年度每年定期提取部分金额) + 90% (0.9倍) (第31至45个保单年度每年定期提取部分金额) + 266% (2.6倍) (85岁¹) = 456% (4.5倍)

^{*} 预计净现金价值相对已缴基本计划总保费¹³之倍数：100% (第6至30个保单年度每年定期提取部分金额) + 174% (1.7倍) (第31至59个保单年度每年定期提取部分金额) + 482% (4.8倍) (99岁¹) = 756% (7.5倍)

例子

有关上述所有个案的备注：

- 以上显示数字及图表均以上述假设为基础，并经整数调整。
- 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）均非保证，只供说明之用。未来实际利益及/或回报可能比现时所示利益及/或回报较高或较低。当前示例仅供说明之用，并不代表实际派发金额及实际情况。有关详情及显示的数字，请参阅您的保险建议书所示数字。
- 您应了解通货膨胀随时间带来的影响，可能显著降低累积金额的购买力。根据香港政府统计处发表数据，综合消费物价指数由1992年的51.3增至2021年的101.4，30年间上升97%。

有关上述所有个案的假设：

- i. 上述个案均为假设，并非保证，只供说明之用。
- ii. 保单期内并无部分退保⁸，例子三除外。
- iii. 于保费缴付期内，所有保费均于到期前全数缴付。
- iv. 特别奖赏⁵及投资回报根据现时红利推算，因此并非保证。特别奖赏⁵实际金额并非保证，并由本公司酌情派发。
- v. 于本保单有效期间，并无借取保单贷款。
- vi. 预计净现金价值包括提取总额（如有），其均以假设投资回报计算，并仅供说明之用。实际所付总额可能高于或低于上述金额。
- vii. 实际情况中，适用于更改受保人⁴的投保条件各有不同，须按每宗个案情况而个别评估。

计划摘要

保费供款年期/投保年龄	保费供款年期	投保年龄
	趸缴保费/3年	5或10年
	15年	出生15日后至65岁 ¹
	20年	出生15日后至50岁 ¹
		出生15日后至45岁 ¹

保单货币 美元

保单年期 至99岁¹

缴付保费方式 趸缴保费、按月或按年透过以下方式缴付：

- 银行户口转账；或
- 支票/本票/汇票（只适用于缴付首次保费，不适用于缴付往后保费）；或
- 信用卡（不适用于趸缴保费）。

注：

- 如果您选择按月缴付有关保单年度的保费，已缴基本计划总保费¹³或该保单年度内须缴付的保费总额，将会比选择按年缴付的为高。

最低保费金额（每份保单）

- 最低的保单金额¹⁶设定为25,000美元，即基本计划的最低金额。
- 每份保单按不同保费缴付期及保费缴付方式之最低所需保费：

保费供款年期	缴付保费方式	
	年缴保费	月缴保费
趸缴保费	25,000美元	—
3年	8,333美元	729美元
5年	5,000美元	438美元
10年	2,500美元	219美元
15年	1,668美元	146美元
20年	1,250美元	109美元

备注：由于需要将金额调整为整数，上列保费总额或会与保单中应缴保费总额稍有出入。本说明中的其他数值均作舍入调整。

计划摘要

最高保费金额 (每份保单)

每份保单按不同保费缴付期之最高所接受保费：

保费缴付期	最高保费金额
趸缴保费	499,999美元
3/5/10/15/20年	最高保单金额 ¹⁶ 以有关核保限额 ⁸ 及受保年龄为准。

保证现金价值

(在保单期内您的保单的现金价值)

保证现金价值是指在保单期内，您的保单随时间积存的现金价值。此现金价值是按当时适用的保单金额¹⁶计算。

若您的保单为3年缴付期且保单金额¹⁶达450,000美元或以上，您的保单将属尊尚版本，可于保单初期获享较高保证现金价值。详情请参阅您的保险建议书。

净现金价值

相等于在任何时候的保证现金价值加上特别奖赏⁵(如有)扣除任何债项¹⁵之后的金额。

特别奖赏⁵

特别奖赏⁵(如有)是非保证的及将由本公司拥有绝对酌情权下派发。任何潜在特别奖赏⁵的金额将在派发时由本公司决定。

本公司将在您全数或部分退保⁸、终止保单、本保单期满或失效，受保人身故，或以无忧后备管理服务¹⁴形式支付时，向您派发特别奖赏⁵(如有)。在行使保单价值管理权益^{2,3}后，部分的保证现金价值及特别奖赏⁵(如有)将被调拨至保单价值管理收益结余⁶以累积生息。

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⁵金额(如有)。保单年结通知书上所显示的特别奖赏⁵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。在某些情况下，非保证利益可能为零。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。

退保利益

若您于保单期内终止保单或部分保单，您将可取得之退保利益金额相等于：

- 保证现金价值；
- 加上特别奖赏⁵(如有)；
- 加上保单价值管理收益结余⁶(如有)；
- 减去任何债项¹⁵(如有)。

计划摘要

部分退保⁸

您可要求一笔过调减本保单之保单金额¹⁶从而部分退保⁸。

如欲申请，您必须以本公司指定的表格提交书面要求。如有关要求获本公司批准，调减保单金额¹⁶部分中应占的净现金价值(如有)将退回予保单持有人。

在调减保单金额¹⁶后，本保单的已缴基本计划总保费¹³将按比例调整及减少。在计算保证现金价值、特别奖赏⁵(如有)及身故赔偿时，亦将根据本保单条款相应调整。保单批注及经修订的保单附表将在调减保单金额¹⁶生效时签发予保单持有人。

除保单条款订明的其他要求外，每次进行部分退保⁸后必须保持的最低保单金额¹⁶为12,500美元。本公司可酌情不时更改最低保单金额¹⁶的要求。

退保

您可随时以本公司指定的表格提交书面退保申请，要求退回相当于本公司处理有关指示当日之现金价值总和(受保单之条款及本公司之要求约束)。保单全数退保后，本公司将获全面解除对本保单的责任。

定期部分提取选项⁷

由第3个保单周年日开始，或于保费缴付期完结并已缴清所有保费后(以较迟者为准)，如本保单并无任何债项¹⁵，您可申请每年或每月于保单提取款项。若申请行使本权益，您须透过填写本公司指定的表格，提交书面要求。如有关要求获本公司核准，本公司将于净现金价值扣除有关提取金额，并付予保单持有人。保单金额¹⁶、已缴基本计划总保费¹³、保证现金价值、特别奖赏⁵(如有)及身故赔偿将根据本保单条款而相应调整，计算方式与部分退保⁸相同。

定期部分提取⁷后的最低保单金额¹⁶为12,500美元，以及最低定期部分提取⁷金额为每年或每月250美元，本公司可随时酌情更改。

保单价值管理权益^{2,3}

在本保单已生效20个保单年度或以上后，若没有未偿还的债项¹⁵，而所有到期保费亦已缴付，您将可申请行使此项权益以锁定本计划中的部分净现金价值。您选择锁定的金额在行使保单价值管理权益后^{2,3}是保证的，并会被调拨至保单价值管理收益结余⁶，以非保证利率累积生息，而该利率将由本公司不时厘定。

若申请行使此项权益，您必须以本公司指定的表格提交书面指示。

行使此项权益需受下列两项最低限额要求所限制，而有关的限额均由本公司不时厘定及调整，并不会提前通知保单持有人：

- (i) 每次调拨的净现金价值；及
- (ii) 此项权益行使后剩余的保单金额¹⁶(最低为12,500美元)

在行使此项权益后，本保单的保单金额¹⁶及已缴基本计划总保费¹³将按比例调整和减少，在计算保证现金价值、特别奖赏⁵(如有)及身故赔偿时，亦会进行相应的调整。如有关行使此项权益要求获本公司批准，保单批注及经修订的保单附表将会签发予保单持有人。此项权益一经行使，将不能取消、终止或逆转。

如您对非保证利率有任何疑问，请联络您的客户经理，了解详情。

计划摘要

保单价值管理收益结余⁶	指行使保单价值管理权益 ^{2,3} 调拨入本保单下，按本公司具绝对酌情权不时厘定的非保证利率积存生息，并减去任何已提取之金额的累积金额。在保单期满前，保单持有人可随时以书面填妥并提交本公司指定的表格，以现金方式提取本保单下的保单价值管理收益结余 ⁶ (如有)。
现金价值总和	相等于净现金价值加上保单价值管理收益结余 ⁶ (如有)的金额。
身故赔偿	<p>于受保人身故当日的以下较高的金额：(i) 已缴基本计划总保费¹³加上2,500美元及(ii) 保证现金价值；及</p> <ul style="list-style-type: none"> • 特别奖赏⁵(如有)；及 • 保单价值管理收益结余⁶(如有)； • 减去任何债项¹⁵(如有)。
身故赔偿支付选项	<p>根据本公司的通行规则和条件，保单持有人可于投保时或于保单签发后，选择身故赔偿支付选项。当受保人离世后，不可更改已选定的身故赔偿支付选项。基于保单条款，受益人将以下列其中一种方式收取身故赔偿：</p> <p>选项1：一笔过全数付款；或</p> <ul style="list-style-type: none"> • 若保单持有人未有选择任何身故赔偿支付选项，身故赔偿将以此选项发放。 <p>选项2：每年分期付款；或</p> <ul style="list-style-type: none"> • 每年分期付款将在选定的年期内付予受益人：10年、20年或30年。 <p>选项3：部分金额先以一笔过付款，剩余部分以分期支付；或</p> <ul style="list-style-type: none"> • 身故赔偿的一个指定百分比将作为首次一笔过支付给受益人，而身故赔偿的余额将在首次一笔过支付的一年后开始每年分期支付。根据您的选择，每年付款的年期将持续2至30年。 <p>选项4：每年分期付款，直至受益人达到保单持有人指定的年龄，余额以一笔过支付。</p> <ul style="list-style-type: none"> • 每年分期付款将支付直至受益人达到指定年龄的前一年，并按照您指定的金额支付。往后，身故赔偿的余额将于指定的年龄时以一笔过形式支付。 • 当您指定每年分期付款的金额时，您应该考虑预计的身故赔偿总额和您选定的年期。若身故赔偿已于分期支付期间全数完成支付，则不会再有任何剩余的身故赔偿金额于受益人的指定年龄时以一笔过形式支付。

计划摘要

选项2、3及4的重要事项：

- 只适用于没有任何转让权益的保单。
- 剩余身故赔偿金额将保留于本公司，以本公司不时厘定的非保证利率累积，直至全部金额已付予受益人。
- 如保单持有人未有于保单指定受益人，将不可选择这些选项。
- 若受益人于分期收取身故赔偿时死亡，则剩余身故赔偿金额（或者，若受益人超过一个，则应归于该身故受益人的部分身故赔偿剩余金额）将于受益人身故时一笔过付予受益人的遗产。

选项3及4的重要事项：

- 选项3和4仅适用于只有单一受益人的保单。如果受益人先于受保人死亡，身故赔偿将在受保人过世后仅支付予保单持有人或保单持有人的遗产。

有关详尽条款及细则，请参阅身故赔偿支付选项的相应条款。

如您对非保证利率或身故赔偿支付选项有任何疑问，请联络您的客户经理，了解详情。

期满利益

当受保人年满99岁¹时，将获派付保证现金价值加上特别奖赏⁵（如有）

- 加上保单价值管理收益结余⁶（如有）；
- 减去任何债项¹⁵（如有）。

更改受保人⁴

您可在第一个保单年度后或于保费缴付期内缴清所有保费后（以较后者为准）无限次更改受保人⁴，但须提供可证明及由本公司按受保人的投保条件而批核。

自更改生效日起，保单金额¹⁶、保费、保证现金价值、无忧后备管理服务¹⁴、第二保单持有人、身故赔偿、特别奖赏⁵及债项¹⁵将保持不变。

保单的期满日将被重设至新受保人的99岁¹。新的不可异议条款亦将同时适用。

计划摘要

第二保单持有人

在保单条款约束下，保单持有人可根据保单条款于任何时候为他/她的保单指定一名第二保单持有人。此选项只适用于没有任何权益转让的保单。

如第二保单持有人成为新保单持有人，第二保单持有人须按指定条件及受保单条款，履行保单持有人的所有责任，并可行使保单持有人的所有权利。

有关详细条款、细则及不保事项请参阅第二保单持有人的相应保单条款。

附加保障

(毋须缴付额外保费)

- 失业延缴保费保障¹¹ (不适用于趸缴保费保单)
- 额外意外死亡保障¹²
- 无忧后备管理服务¹⁴

有关详细条款，请参阅保单条款。

不能作废选择¹⁸

选择一：退保

您可随时以本公司指定的表格提交书面指示提出退保，要求退回于本公司处理相关指示当天的现金价值总和（受保单之条款及本公司之要求约束）。一经全数退保，本公司在本保单的责任将获全面解除。

选择二：自动保费贷款

如本保单的任何保费于到期日届满时尚未付清，而不能作废的价值¹⁸高于相关未付清的保费金额，您将被自动视为已申请及获得保单贷款；该贷款金额将相等于到期日届满时尚未付清的保费金额，而您会被视为已使用该保单贷款缴付相关保费。有关贷款将按本公司不时厘定的息率计息。

如欲了解不能作废选择¹⁸的详情，请参阅保单条款。

本产品册子所述内容只供参考之用。如需了解更多有关详情，您应同时参阅相关保险计划建议书及保单条款。

重要事项

冷静期

「汇溢III」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，但可能须经过市值调整(适用于趸缴保费保单)(见以下部分关于市值调整之详情)。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或保单持有人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，预计的净现金价值可能少于您已缴付的保费总额。

趸缴保费保单之市值调整

在冷静期内，趸缴保费保单会受市值调整所影响。市值调整指于本公司收到取消保单通知时趸缴保费之投资价值低于已付趸缴保费金额的差额(如有)。

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之保单支付的身故赔偿，将只限于保单持有人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

您可申请保单贷款，惟贷款额(包括任何未偿还的贷款)不得超过扣除债项¹⁵后之保证现金价值的90%。有关贷款息率可能不时变动并由本公司通知您。

进行任何部分退保⁸或行使保单价值管理权益^{2,3}或获得无忧后备管理服务¹⁴后，可能会减少本保单的保证现金价值及身故赔偿。当保单贷款及应付利息超过保证现金价值时，本保单可能会失效。

请注意本保单的任何债项¹⁵将从本保单所支付的款项中扣减。本公司对任何债项¹⁵的申索均优先于保单持有人或受益人或保单受让人或其他人的任何申索。

重要事项

税务申报及金融罪行

本公司可不时要求您提供关于您及您保单的相关资料，以履行本公司及其他汇丰集团成员对香港及外地之法律或监管机构及政府或税务机关负有的某些责任。若您未有向本公司提供其要求之资料或您对汇丰集团成员带来金融罪行风险，便会导致以下保单条款列出的后果，包括本公司可能：

- 作出所需行动让本公司或汇丰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永久支付予税务机关；及
- 终止您的保单。

如有任何利益或款项被扣起及/或保单被终止，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）可能会少于您已缴保费之总额。本公司建议您就税务责任及有关您保单的税务状况寻求独立专业意见。

保单终止条款

我们有权于以下任何情况之下终止保单：

- 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保证现金价值；或
- 若本公司合理地认为继续维持本保单或与您的关系可能会使本公司违反任何法律，或任何权力机关可能对本公司或汇丰集团成员采取行动或提出谴责；或
- 我们有权根据任何附加保障的条款终止本保单。

有关终止条款的详细条款及细则，请参阅保单条款。

适用法律

规管保单的法律为百慕达法律。然而，如在香港特别行政区提出任何争议，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

申请资格

根据所选的保费供款年期，本计划只供任何介乎出生15日后至70岁¹的人士申请。本计划受本公司就保单持有人及/或受保人之国籍（国家/地区）及/或地址及/或居留国家或地区不时厘定的相关规定限制。

保单货币

本计划以美元计算。有关主要风险因素的详情，请参阅「主要风险－保单货币风险」。

漏缴保费

应缴保费有30日的宽限期。倘若您在宽限期完结时未能付款，而不能作废的价值¹⁸大于未付保费金额，则本公司将授予一笔自动保费贷款，以支付到期保费。有关贷款将按本公司不时厘定的息率计息。如本保单的不能作废的价值¹⁸不足以支付到期保费，将导致保单失效，保单持有人将会收到第一次未付保费到期日当天的任何净现金价值。

主要风险

信贷风险及无力偿债风险

本产品乃一份由本公司签发的保单，因此，您受本公司的信贷风险所影响。您支付的保费将成为本公司资产的一部分，您对该等资产均没有任何权利或拥有权。如追讨赔偿，您只可向本公司追索。

非保证利益

计算特别奖赏⁵（如有）的分配并非保证，并会由本公司不时厘定。派发特别奖赏⁵与否以及特别奖赏⁵的金额多少，取决于本公司就保单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⁸）、保单失效率及保单价值管理权益^{2,3}的行使率并不确定，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。

从保单价值管理收益结余⁶（如适用）中赚取的利息是以非保证利率计算的，且本公司可能不时调整该息率。

延误或漏缴到期的 保费之风险

任何延误或漏缴到期保费或会导致保单失效，您可收回的款额（如有）或会明显少于您已缴付的保费。

主要风险

退保之风险

如您在早期全数或部分退保⁸，您可收回的款额或会明显少于您已缴付的保费。

流动性风险

本保单乃为保单持有人持有整个保单年期而设。如您因任何非预期事件而需要流动资金，可以根据保单相关条款申请保单贷款或作全数或部分退保⁸。但这样可能导致保单失效或保单较原有之保单期提早被终止，而可取回的款项（如有）可能会少于您已缴付的保费。

若您行使保单价值管理权益^{2,3}，保单的现金价值总和（用作计算保单的退保价值和身故赔偿之用）在未来某个时间，可能会较您不行使此权益的情况较低或较高。

通胀风险

由于通货膨胀的缘故，将来的生活费很可能较今天的为高。因此，即使本公司履行其所有合约义务，您或您所指定的受益人将来从本保单收到的实质金额可能较低。

保单货币风险

您须承受汇率风险。如保险计划的货币单位并非本地货币，或如您选择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，将因应本公司不时厘定的保单货币兑本地/缴付保费货币的汇率而改变。汇率之波动会对款额构成影响，包括但不限于缴付保费、保费征费及支付的赔偿额。

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，让保单持有人分享人寿保险业务的财务表现。

「汇溢保险计划III」的保单红利（如有），将以下列方式派发：

特别奖赏⁵是指于保单提早终止（例如因为身故、退保）、行使保单价值管理权益^{2,3}或保单期满时派发。

特别奖赏⁵的金额会视乎派发前整段保单期的表现，以及当时的市场情况而不时改变，实际金额于派发时才能确定。

有关详情，请参阅本册子内「计划摘要」部分。

特别奖赏⁵会受哪些因素影响？

特别奖赏⁵（如有）并非保证，特别奖赏⁵的金额多少及是否派发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、失效率及营运开支；及
- 对投资的长期表现的预期以及上述其他因素。

若长远表现优于预期，特别奖赏⁵金额将会增加；若表现较预期低，则特别奖赏⁵金额将会减少。

有关主要风险因素的详情，请参阅本册子内「主要风险—非保证利益」部分。

分红保单有什么主要的优势？

分红保单相对其他形式的保单的主要特点在于您除了可获保证利益外，亦可于投资表现优于支持保证利益所需的表现时，获取额外的特别奖赏⁵。表现越佳，特别奖赏⁵会越多；反之，表现越差，特别奖赏⁵亦会减少。

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。我们会就派发给您的特别奖赏⁵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特别奖赏⁵分配，与您分享或分担盈亏。

有关分红保单

公平对待各组保单持有人

为确保保单持有人之间的公平性，我们将慎重考虑不同保单组别（例如：产品、产品更替、货币及签发年期）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⁵的厘定提供独立意见。

长远稳定的回报

在考虑调整特别奖赏⁵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，才会作出调整。

我们也可能在一段时间内减低平稳策略的幅度，甚至完全停止采取稳定资产价值变化的平稳策略。我们将会为保障其余保单持有人的利益而采取上述行动。例如，当采取平稳策略时的奖赏金额较不采取平稳策略时的奖赏金额为高时，我们可能会减低该策略的幅度。

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⁵提供具竞争力的长远回报；及
- (iii) 维持可接受的风险水平。

分红保单的资产由固定收益及增长资产组成。固定收益资产主要包括由具有良好信贷质素（平均评级为A级或以上）和长远发展前景的企业机构发行之固定收益资产。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，以提供更能反映长远经济增长的回报。

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。

有关分红保单

目标资产配置

资产种类	长线目标分配比例 %
固定收益资产 (政府债券、企业债券及另类信贷投资)	30% - 50%
增长资产	50% - 70%

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。

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
- 保单的资产的投资表现。

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长期目标分配比例。

就已行使保单价值管理权益^{2,3}的保单，组成其保单价值管理收益结余⁶的资产将会100%投资于固定收益资产中。

积存息率

您可选择行使保单价值管理权益^{2,3}，以调拨部分净现金价值至保单价值管理收益结余⁶(如有)以累积生息(如有)。

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特别奖赏⁵(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 指当保单持有人或受保人的下一次生日为此年龄的保单周年日。
- 2 您可申请行使保单价值管理权益以将截至处理该申请当日之部分净现金价值调拨至保单价值管理收益结余⁶，前提是：
 - 本保单已生效20个保单年度或以上；
 - 所有保费均已在到期时全数缴付；及
 - 本保单下没有任何债项¹⁵。
- 3 行使保单价值管理权益需受两项最低限额要求所限制，包括：(ii) 每次调拨的净现金价值及(ii) 该权益行使后之保单金额¹⁶。本公司会不时厘定上述的最低限额要求而不会提前通知保单持有人。
- 4 每名保单持有人可在保单下更改受保人，但只适用于第一个保单年度后，或于保费缴付期内缴清所有保费后作出（以较后者为准）。更改受保人须提供可证明及由本公司按受保人的投保条件而批核。对于任何有关申请，本公司将按每宗个案情况而个别评估及酌情决定，各种考虑因素包括但不限于潜在赔偿风险、更改保单年期及最新经济展望等。
- 5 特别奖赏的金额是非保证的，并按本公司的酌情权派发。
- 6 保单价值管理收益结余是指行使保单价值管理权益^{2,3}调拨入本保单下，按本公司具绝对酌情权不时厘定的非保证利率积存生息，并减去任何已提取之金额的累积金额。假设没有从保单价值管理结余提取金额，此结余将会在非保证利息内积存，本公司可酌情调整不时利率。
- 7 保单的定期部分提取选项，须在保单没有负债¹⁵的情况下才可行使。提取任何金额，均须符合以下两个条款：(i) 每次的提取交易，须从保单金额¹⁶扣取至少250美元；以及(ii) 该次提取交易后，保存结余的最低金额须为12,500美元。两项最低金额条款，项目(i)及(ii)均由本行不时决定。定期提取的实际可提取金额及其月或年的数目，取决于保单可支付的净现金价值金额。
- 8 进行部分退保后，本公司可按酌情权派发调减保单金额¹⁶部分中应占的特别奖赏⁵(如有)，而该金额(如有)将成为部分退保付款的部分而支付，但须受适用的要求所限制。
- 9 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，请向汇丰分行职员查询。本公司保留权利根据受保人及/或保单持有人于投保时所提供之资料而决定是否接受有关之投保申请。
- 10 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之保单支付的身故赔偿，将只限于保单持有人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。
- 11 失业延缴保费保障适用于年龄¹介乎19岁至64岁并持有香港身份证的保单持有人。保障将于保单持有人年届65岁¹或已缴清所有到期保费或保单终止时(以较早者为准)终止。该保障并不适用于趸缴保费保单。有关详细条款及细则以及不保事项，请参阅附加保障之保单条款。
- 12 额外意外死亡保障将会于受保人年届80岁¹或支付有关赔偿后或保单终止时(以较早者为准)终止，而每位受保人可享最高金额为3,000,000美元或其等值(适用于我们缮发的所有额外意外死亡保障)。当我们支付有关赔偿后，您的保单将会随即终止。有关详细条款及细则以及不保事项，请参阅附加保障之保单条款。

注

- 13 已缴基本计划总保费是指截至受保人身故之日基本计划所有到期的保费总额（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。
- 14 在本保单生效期间，在无需任何行政费用但须受本公司现行规则及下列条件约束下，阁下可以透过填妥并提交本公司指定的表格指定一名直系亲属为无忧后备管理服务的指定人士及订明可提取的现金价值总和的百分比：
- 在申请选定指定人士时，该建议指定人士必须为19岁¹或以上；
 - 必须根据我们当时生效的行政规则提供满意的建议指定人士证明，包括但不限于关系证明及身份证明文件；
 - 不可撤销受益人(如有)必须以书面同意阁下之申请；及
 - 本公司有绝对权利及酌情权：(i)保留对阁下申请之最终批核权利；及(ii)实施本公司认为适当的规则或限制。
- 有关详情，请参阅无忧后备管理服务单张。
- 15 债项指所有未偿还的保单贷款，或按照本保单借取的自动保费贷款，加上该等贷款的任何累计利息及任何未付之保费或款项。
- 16 保单金额是用来决定基本计划内所需缴付的保费、现金价值和根据本保单基本计划内可收取之特别奖赏⁵。它并不代表身故赔偿金额或您保单内的现金价值。
- 17 一经全数退保，本公司在本保单的责任将获全面解除。
- 18 不能作废的价值指在相关未付保费到期日之前一日所计算的净现金价值。

更多资料

策划未来的理财方案，是人生的重要一步。我们乐意助您评估目前及未来的需要，让您进一步了解「汇溢保险计划III」如何助您实现个人目标。

欢迎莅临汇丰分行，以安排进行理财计划评估。

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汇溢保险计划 III

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(「保监局」)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。「汇溢保险计划III」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其他事实而足以令其任何陈述具误导成分。本产品册子所载资料只属摘要。有关详细条款及细则,请参阅您的保单。

2024年11月

汇丰人寿保险(国际)有限公司荣获以下奖项:

