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HSBC Health Goal Insurance Plan

增強針對主要嚴重疾病的保障 同時為您的財富增值
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HSBC Life
滙豐保險

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

為您健康及財富設想

2019年，全球約有5,540萬宗死亡個案，其中55%死於10大死亡原因，包括癌症、心臟病及中風*等。

本港3種主要致命疾病：

癌症

2019年死亡人數為14,871人+，**預計至2030年，確診病例增幅高達35%**#。

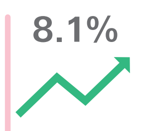
心臟病

於所有主要死亡原因中，因心臟病而引致死亡的人數接近13%^。**2020年心臟病的總死亡人數為6,561人****。

中風

中風後首年死亡率約**20-25%**，**每年導致約3,500人死亡**++。

更多方面同時令人關注



醫療開支

於2022年，預計全球醫療費用平均上升**8.1%**，是預計通脹率的3倍##。而香港醫療費用升幅更曾達**本地通脹率的6倍**^^，每年人均支出**港幣25,000元*****。

核實診斷及尋求治療意見

當患者出現狀況，有時非關病情，而是源於不當的醫療管理，**當中大約17%更屬於可避免的診斷失誤**+++。徵詢第二醫療意見，**可能更快覓得挽救生命的治療方案，或避免不必要的療程**###。

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* 世界衛生組織：前十位死亡原因（2020年12月9日）（https://www.who.int/zh/news-room/fact-sheets/detail/the-top-10-causes-of-death）

\+ 香港特別行政區醫院管理局《2019年香港癌症統計概覽》（https://www3.ha.org.hk/cancereg/pdf/overview/Overview%20of%20HK%20Cancer%20Stat%202019_tc.pdf）

\# 香港特別行政區醫務衞生局《香港癌症策略2019摘要報告》（https://www.healthbureau.gov.hk/download/press_and_publications/otherinfo/190700_hkcs/c_hkcs_summary.pdf）

^ 香港特別行政區衞生署香港健康寶庫：冠心病2020（https://www.healthyhk.gov.hk/phisweb/zh/chart_detail/24/）

** 香港特別行政區衞生署香港健康寶庫：致命疾病2020（https://www.healthyhk.gov.hk/phisweb/zh/chart_detail/22/）

++ 香港中風基金：中風的嚴重性（http://www.strokefund.org/aboutus_part1.php）

\#\# Willis Towers Watson: 2022 Global Medical Trends Survey Report (https://www.wtwco.com/en-HK/Insights/2021/11/2022-global-medical-trends-survey-report)

^^ 美世達信員工福利：Mercer Marsh Benefits™ survey finds Hong Kong medical costs increased by 9%, 6 times the local inflation rate（2018年6月22日）（https://www.mercer.com.hk/newsroom/2018-mmb-medical-trends-around-the-world.html）

*** 香港特別行政區醫務衞生局：醫療衞生開支估算：1989/90 - 2019/20年度（https://www.healthbureau.gov.hk/statistics/cn/dha/dha_summary_report.htm）

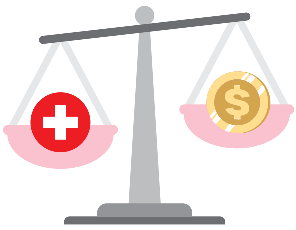
+++ Leape, Lucian; Lawthers, Ann G.; Brennan, Troyen A., et al. "Preventing Medical Injury." Qual Rev Bull. 19(5):144—149, 1993. (https://www.ncbi.nlm.nih.gov/books/NBK225187/box/bbb00001)

\#\#\# Mayo Clinic. "The value of second opinions demonstrated in study." ScienceDaily, 4 April 2017. (www.sciencedaily.com/releases/2017/04/170404084442.htm)

嶄新健康儲蓄兼備方案 與您並肩同行

面對人生抉擇時，我們往往需要有所取捨。這就如同許多保險計劃一樣，有些只提供終身儲蓄保障，亦有些旨在幫助緩解在遇上嚴重疾病時所帶來的影響。而透過**「滙康保險計劃」**(「滙康」、「您的計劃」或「您的保單」)，我們致力保障您的健康及財富：

- **健康**：支付額外一筆過癌症、心臟疾病及中風賠償款項，而有關的賠償**皆不會影響**您的保單價值。
- **財富**：給予**財富增值**以持續增加您的保單價值，為將來的美好生活作好準備。



「滙康」是一份具儲蓄成分的長期分紅人壽保險計劃，**其並非等同於或類似任何類型的銀行存款**。

「滙康」如何運作？

財富累積

您只需以躉繳方式一筆過或是分開數年支付保費，即可獲得長遠的財富增長及**潛在儲蓄回報**。

3倍嚴重疾病保障[1]

若受保人在80歲[2]前確診患上癌症、心臟疾病或中風[1]，可收取額外的一筆過的賠償，此賠償上限為三次(即每個疾病種類為一次)，而賠償總額可高達保單總保費的150%，而您的保單價值**在賠償後將保持不變**。

保障轉移[3]

您可於第三個保單年度後，或在保費繳付期完結後而所有保費均在到期時已全數繳付(以較後者為準)，**把保障轉移最多三次**，以作為贈予您摯愛的一份禮物。

註：若原有受保人沒有獲支付嚴重疾病保障[1]，嚴重疾病保障[1]將與基本計劃一併轉移至新的受保人。

環球醫療關顧服務[4](只適用於名義金額[11]為200萬美元或以上的保單)

個人護理專員在整個診斷、治療至康復的過程中，為您提供專業貼心的關顧服務。

您的診斷將由多名**頂尖哈佛級別專家[‡]**進行核實，他們將與您在本地的醫生討論您的病例，並共同制定治療方案選項。

為您安排通往**美國排名前1%的醫院就醫**及有關的醫療預約，更提供禮賓服務包括機票、住宿及康復護理等支援。

環球醫療關顧服務[4]由一間領先的環球患者護理組織Preferred Global Health Ltd，提供予受保人的增值服務，此服務提供**國際級**的「個人護理專員」、「診斷核實及治療方案」、「醫生與醫生對話」以及「美國醫護關顧服務」。有關服務之詳情，請參閱相關的單張。

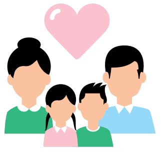
‡ 根據服務供應商PGH的定義，頂尖哈佛級別專家是指哈佛醫學院附屬醫院或根據《美國新聞與世界報導》被評選為排名前1%的美國醫院的專家。

為您的財富和健康福祉護航

我們明白到您的財務及身體狀況與您的生活方式皆息息相關，因此，「滙康」旨在助您**強化長遠的人壽及健康保障**，讓您的未來更加寫意無憂：

財富保障

為了令您的財務更穩健，「滙康」讓您在第20個保單年度後行使**保單價值管理權益**[5,6]，以鎖定部分您當前的保單價值，應對未來投資市場所帶來的波動。



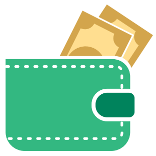
人壽保障

生活充滿著不同變數，這或許會影響您的計劃。因此，在發生不幸事件時，「滙康」確保您的摯愛獲得**身故賠償**。

而您亦可享有以下的附加保障（受申請資格限制），**毋須另繳保費**，助您安然渡過困難時期。

末期疾病保障[7]

若受保人在65歲[2]前被確診患上末期疾病，保單持有人可**提前獲得身故賠償**。



失業延繳保費保障[8]（不適用於躉繳保費之保單）

如保單持有人在65歲[2]前連續失業30日或以上，繳付到期保費**寬限期可延長至365日**，而期間保單持有人仍可獲得「滙康」的全面保障。

有關詳細條款、細則以及不保事項，請參閱附加保障之保單條款。詳情請參閱「有關分紅保單」部分。

簡易核保[9]

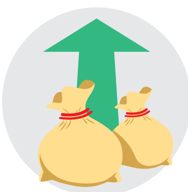
申請「滙康」過程簡易方便。您只需於投保時回答幾條簡單的核保問題，
簡易核保毋須進行身體檢查。

例子一

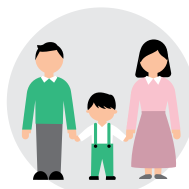
Patrick是一位45歲[2]的企業家，經營一間小型貿易公司

Patrick在高中畢業後一直是自僱人士。他是家中的主要經濟支柱，並育有一位正在就讀中學的兒子。雖然Patrick有一筆儲蓄及保險保障，但考慮到醫療費用正不斷上升，他希望及早計劃，以確保他在遇上嚴重健康問題時能夠得到更好的財務保障。同時，當他不幸去世，他希望可以為他的家人留下一筆資金以維持他們的生活水平。

Patrick希望透過儲蓄讓他晚年得到更大的保障



他在尋找終身保障及潛在的儲蓄回報，以確保他能夠在晚年享有舒適的生活。



Patrick需要針對主要嚴重疾病的額外保障，讓他在不幸患上這些疾病時，以幫助家人減輕潛在的財務負擔。

他希望在遺產傳承方面保持靈活，這可以讓他選擇轉讓保單給他的兒子。

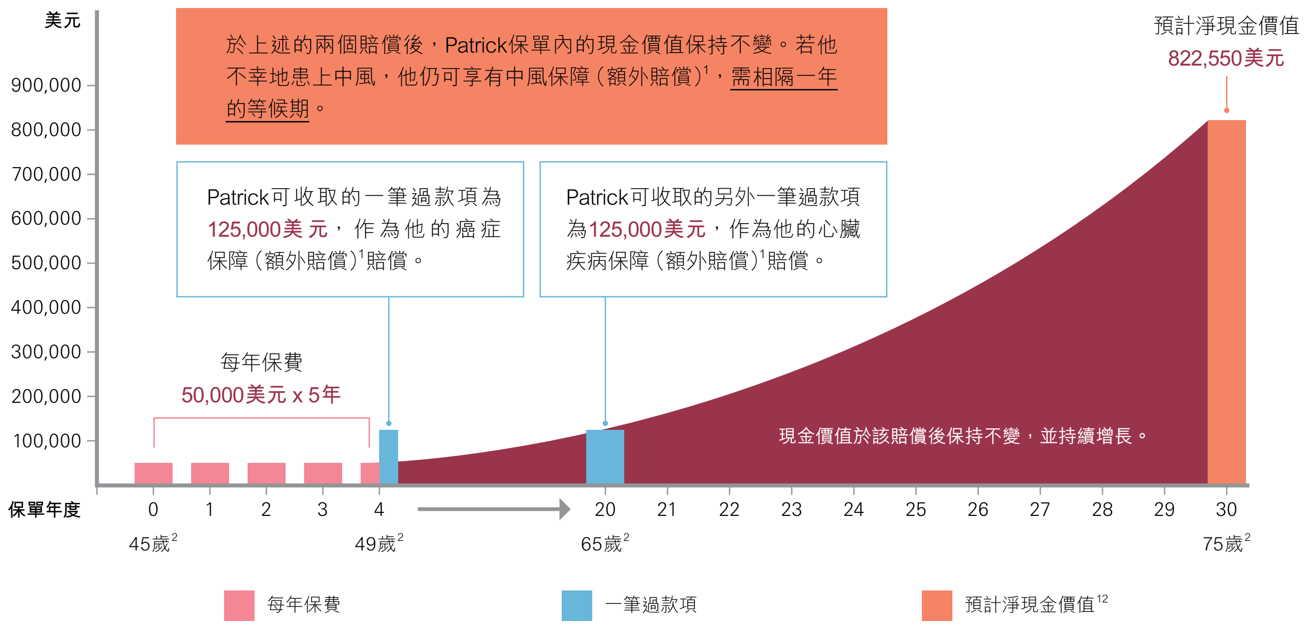
Patrick選擇「滙康」以符合他的所需：

每年保費	50,000美元
保費繳付期	5年
已繳基本計劃總保費[10]	50,000美元x 5年= 250,000美元

例子一

情境一：

- Patrick於保單的首5年已繳付所有保費。
- 他於49歲[2]時確診患上肺癌，並於65歲[2]時再確診患上心臟疾病，他在接受治療後，兩次病患均已康復。
- 於75歲[2]時，他選擇透過同時更改保單權益及受保人[3]，以轉讓他的保單給他的兒子作為遺產傳承。



於第30個保單年度完結時：

預計特別獎賞[13]（如有）		保證現金價值		預計淨現金價值[12]		相等於已繳基本計劃總保費[10]的
565,500美元	+	257,050美元	=	822,550美元	=	329%

保單價值加上在確診兩種涵蓋之嚴重疾病後所收取到的兩筆額外款項：

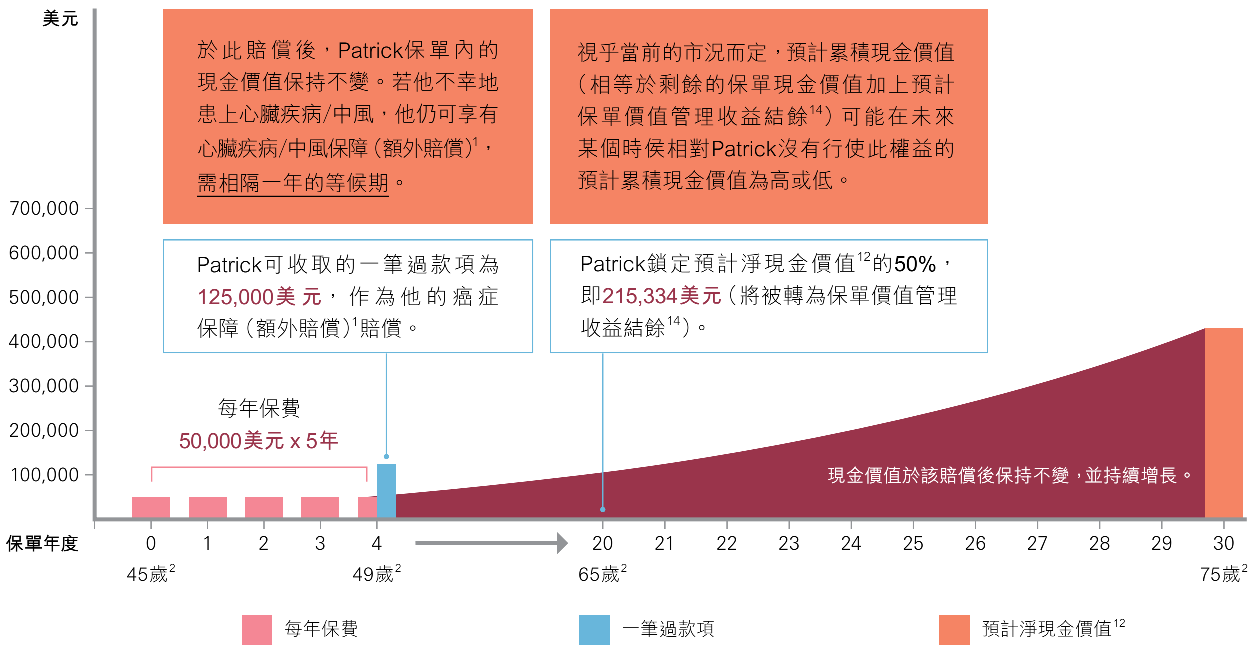
822,550美元 + 250,000美元 = 1,072,550美元 = 相等於已繳基本計劃總保費[10]的 429%

註：由於此保單已作出了嚴重疾病之賠償，此嚴重疾病保障[1]的運作將在行使更改受保人[3]之選項後隨即終止。

例子一

情境二：

- Patrick於保單的首5年已繳付所有保費。
- 他於49歲[2]時確診患上肺癌，他在接受治療後已康復。
- 於65歲[2]時，他行使保單價值管理權益[5,6]以鎖定保單之一半現金價值，免受任何投資市場波動的影響[***]。



於第20個保單年度完結時：

預計特別獎賞[13]（如有）		保證現金價值		預計淨現金價值[12]		相等於已繳基本計劃總保費[10]的
224,250美元	+	206,418美元	=	430,668美元	=	172%

*** 行使保單價值管理權益[5,6]會令保單的名義金額[11]、已繳總保費、保證現金價值及特別獎賞[13]按比例地下調。而身故賠償及嚴重疾病保障[1]賠償亦會因此而相應減少。

例子一

情境二：

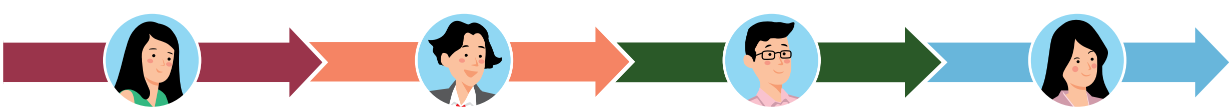
於第20個保單年度完結時，在不同市況下之預計累積現金價值：

根據當前假設的投資回報	假設市況利好 特別獎賞[13]升15%	假設市況疲弱 特別獎賞[13]減少15%
沒有行使保單價值管理權益[5,6]的累積現金價值		
430,668美元	464,306美元	397,031美元
行使了保單價值管理權益[5,6]後的累積現金價值		
430,668美元	447,487美元	413,849美元
行使了保單價值管理權益[5,6]後的累積現金價值的差異		
不變	-16,819美元 若市況利好，特別獎賞[13]可能會增加。若Patrick行使保單價值管理權益[5,6]，累積現金價值或會**較低**。	+16,819美元 若市況疲弱，特別獎賞[13]可能減少。在此情況下，行使保單價值管理權益[5,6]，可以**保障Patrick已鎖定的部份預計淨現金價值[12]。**

例子二

35歲[2]的Tracy是一名會計師，他希望為家人，特別是5歲[2]兒子Frank，建立更加穩健可靠的財務未來，即使不幸事情發生，也可將財富傳給兒子，甚至成為代代相傳的心意。於是，她投保「滙康」，透過保單靈活傳承財富，協助Frank解決將來面對的難題。

保單持有人及受保人	Tracy (35歲[2])	**每年保費**	50,000美元
保費供款年期	5年	**已繳基本計劃總保費**	250,000美元



	第1代	第2代	第3代	第4代
保單持有人	**Tracy (35歲[2])**	**Frank (35歲[2])**	**Paul (40歲[2])**	**Jody (40歲[2])**
受保人	**Tracy**	**Frank**	**Paul**	**Jody**
	保單於Tracy的兒子Frank 5歲[2]時開始生效。	Tracy打算65歲[2]時將保單及嚴重疾病保障（癌症、心臟疾病保障及中風保障）傳贈Frank，並將受保人及保單持有人更改為 Frank。 當時，Frank育有一名5歲[2]的兒子，Paul。	Frank 70歲[2]時將受保人更改為40歲[2]的兒子Paul，同時將保單轉讓至Paul。因為Frank沒有患上癌症、心臟疾病或中風，所以嚴重疾病保障將與基本計劃一併轉移至Paul。 當時，Paul育有一名5歲[2]的女兒，Jody。	Paul 70歲[2]時將受保人更改為40歲[2]的女兒Jody，同時將保單轉讓至Jody名下，而保單價值亦繼續累積。因為Paul沒有患上癌症、心臟疾病或中風，所以嚴重疾病保障將與基本計劃一併轉移至Jody。
保單年度：	**保單簽發**	**第30個保單年度完結時**	**第65個保單年度完結時**	**第95個保單年度完結時**
預計淨現金價值[12]：		**881,000美元**	**6,663,000美元**	**37,733,000美元**
相等於已繳基本計劃總保費[10]：		**3.5倍**	**26.6倍**	**150.9倍**

例子一及二的假設：

i. Patrick及Tracy為非吸煙人士。

ii. 在保單期內並未作出部分退保。

iii. 所有保費均已在到期時全數繳付。

iv. 在本保單生效期間並無借取保單貸款。

v. 特別獎賞[13]分配及投資回報於整個保單期內相對於原本所展示的假設維持不變。

vi. 更改受保人[3]須提供可保證明，並由本公司按受保人的承保條件而批核。對於任何申請，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死亡風險的任何變化、更改保單年期及最新的經濟前景。

vii. 例子一的情境一及情境二為獨立個案，兩個情境並沒有任何關連。

註：

- 以上例子僅供説明，所顯示的數字及圖表均以上述所列出之假設為基礎，並作整數調整。
- 例子所顯示的過往、現時、預計及/或潛在利益及/或回報（例如特別獎賞[13]）均為非保證，並僅供説明之用。未來的實際利益及/或回報或會較現時所列的利益及/或回報為高或低。
- 特別獎賞[13]（如有）是非保證的並在宣派時由我們決定。
- 例子一的情境二僅説明累積現金價值在行使保單價值管理權益[5,6]後的潛在變更。在行使此項權益後，您的保單之名義金額[11]、已繳基本計劃總保費[10]、保證現金價值、特別獎賞[13]及嚴重疾病保障[1]（如有）將按比例調整和減少。有關此項權益的詳情，請參閱「計劃摘要」。
- 您應了解隨著時間通貨膨脹所帶來的影響，這可能會顯著地降低累積金額的購買力。您也應了解因通貨膨脹隨著時間所帶來的影響，這可能會顯著地降低累積金額的購買力。據香港政府統計處數據顯示，1992年綜合消費物價為51.3點，2021年升至101.4點，30年間升幅達97%。
- 例子二Tracy個案的保單價值預計至第95個保單年度，而上述只列出過往30年的消費物價指數，所有數值僅供參考。
- 若原有受保人沒有獲支付嚴重疾病保障[1]，嚴重疾病保障[1]將與基本計劃一併轉移至新的受保人。否則，若任何之嚴重疾病保障[1]已支付賠償予原有受保人，此保單內之嚴重疾病保障[1]的運作將會在更改受保人後隨即終止。
- 任何受保人上的更改[3]，本公司可酌情決定對名義金額[11]、保證現金價值、特別獎賞[13]（如有）、嚴重疾病保障[1]（如適用）及身故賠償作出相應的調整。

計劃摘要

合資格申請人士[9]	如欲投保，您的年齡[2]必須介乎出生15日至65歲[2]
保單貨幣	美元
保單年期	至99歲[2]

保費供款年期/投保年齡

保費供款年期	投保年齡
躉繳保費或3年	出生後15天至65歲[2]
5年	出生後15天至60歲[2]
10年	出生後15天至55歲[2]

繳付保費方式

您可選擇以下列方式繳付保費：

- 繳付模式：
  (i) 按年；或
  (ii) 按月；或
  (iii) 躉繳保費

註：
- 如果您選擇按月繳付有關保單年度的保費，於該保單年度內須繳付的基本計劃總保費[10]將會比選擇按年繳付的為高。

- 繳付方法：
  (i) 您的滙豐銀行戶口（繳付首次保費）/您的任何銀行戶口（繳付往後保費）；或
  (ii) 您的滙豐銀行信用卡（不適用於躉繳保費）；或
  (iii) 支票

最低保費金額

每份保單按不同保費供款年期及繳付保費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	8,333.30美元	729.20美元
5年	5,000美元	437.50美元
10年	2,500美元	218.80美元

計劃摘要

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名義金額[11]計算。
特別獎賞[13]	特別獎賞（如有）是非保證的。任何潛在的特別獎賞金額將在宣派時由我們決定。當您全數或部分退保或終止保單、或本保單期滿或失效，或當我們支付身故賠償或末期疾病保障[7]時，我們將會向您或您的受益人派付特別獎賞（如有）。 如您行使保單價值管理權益[5,6]，我們會將部分保證現金價值及特別獎賞（如有）調撥至保單價值管理收益結餘[14]，以累積生息。 我們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金額（如有）。保單年結通知書上所顯示的特別獎賞金額可能比之前所發出的保單年結通知書上所顯示的金額為低或高。有關主要風險因素的詳情，請參閱「主要風險 - 非保證利益」部分。
保單價值管理權益[5,6]	在第20個保單年度屆滿後，若沒有未償還的保單貸款或到期未繳之保費，您或可申請行使此項權益以鎖定您保單中的部分淨現金價值[12]。在您行使此項權益後，您所選擇鎖定的金額即獲得保證，並調撥至保單價值管理收益結餘[14]，按非保證息率累積生息，有關息率由我們不時釐定。 行使此項權益需符合下列兩項最低限額要求，而有關的限額均由我們不時釐定： (i) 每次調撥的淨現金價值[12]；及 (ii) 行使此項權益後的剩餘名義金額[11]。 如欲申請行使此項權益，您必須遞交一份我們指定的表格。在行使此項權益後，保單的名義金額[11]及已繳基本計劃總保費[10]將按比例調低，並引致於計算保證現金價值、特別獎賞[13]（如有）、嚴重疾病保障[1]及身故賠償時，根據保單條款作相應的調整。如您的申請獲批核後，我們將會向您簽發經修訂的保單文件。當您行使此項權益後，您將不能取消、逆轉或終止有關安排。
保單價值管理收益結餘[14]	指您透過行使保單價值管理權益[5,6]而鎖定的現金價值，此金額將被調撥入您的保單下，按非保證息率積存生息，並減去任何之前已提取的金額。在保單期滿前，您可隨時遞交一份我們指定的表格，申請以現金方式提取有關結餘。

計劃摘要

嚴重疾病保障[1]	嚴重疾病保障包括癌症保障（額外賠償）、心臟疾病保障（額外賠償）及中風保障（額外賠償），而這些保障內之每項保障僅限賠償一次。如您於80歲[2]前確診患上嚴重疾病保障內之任何疾病，而在確診後生存不少於14天，您可收取相等於您保單的名義金額[11]50%的額外一筆過的賠償（「保障賠償」）。嚴重疾病保障之賠償最多支付三次，並與上一次於這些保障內之任何保障賠償相隔一年的等候期，及須受以下的不保事項約束： • 受保人在簽發日期、保單日期、保單復效的生效日期或當嚴重疾病保障根據保單條款仍然生效情況下更改受保人[3]的生效日期前（以較遲者為準）已有的任何已存在的狀況；或 • 受保人在簽發日期、保單日期、保單復效的生效日期或當嚴重疾病保障根據保單條款仍然生效情況下更改受保人[3]的生效日期（以較遲者為準）隨後之九十天內患上的任何疾病；或 • 並非經註冊醫生處方的藥物中毒或酒精濫用；或 • 於確診嚴重疾病當日或之前已存在的人體免疫力缺乏病毒（HIV）感染（除保單條款內界定的「因輸血和職業感染人體免疫力缺乏病毒」以外）。 在受保人年齡[2]達80歲時、嚴重疾病保障已獲支付或保單已被終止時（以較早者為準），這些嚴重疾病保障亦將會隨即終止。 有關詳細條款、細則以及不保事項，請參閱相關的保單條款。若您對定義及不保事項存有疑問，您應諮詢專業人士或尋求專業建議。
退保利益 — 如您終止保單或部分退保，您將獲支付的金額	若您在任何時候退保您的保單，您將獲支付： • 保證現金價值； • 加上特別獎賞[13]（如有）； • 加上保單價值管理收益結餘[14]（如有）； • 扣除任何未償還保單貸款、利息和未付之保費。
部分退保	您可要求調減您的保單之名義金額[11]從而部分退保。任何調減保額的申請需符合以下兩項最低限額要求，而有關的限額由我們不時釐定： • 每次調減名義金額[11]的最低金額；及 • 調減名義金額[11]後之最低名義金額[11]。 如欲申請部分退保，您必須遞交一份我們指定的表格。如我們批核有關的要求，您將獲支付根據調減名義金額[11]的部分所計算的淨現金價值[12]。此金額可能包括我們根據調減名義金額[11]的部分釐定及宣派的部分特別獎賞[13]（如有）。 在調減名義金額[11]後，您的保單的已繳基本計劃總保費[10]將按比例調低，並於計算保證現金價值、特別獎賞[13]（如有）、嚴重疾病保障[1]及身故賠償時，根據保單條款作出相應調整。調減名義金額[11]生效時，我們將會向您簽發經修訂的保單文件。

計劃摘要

期滿利益 — 您於保單年期屆滿時可獲得的金額	當受保人年屆99歲[2]時，您將會獲得期滿利益，相等於： • 保證現金價值； • 加上特別獎賞[13]（如有）； • 加上保單價值管理收益結餘[14]（如有）； • 扣除任何未償還保單貸款、利息和未付之保費。
身故賠償	如受保人於保單期內不幸身故，受益人將獲取於受保人身故當日之： • 已繳基本計劃總保費[10]加上2,500美元或保證現金價值（以較高者為準）； • 加上特別獎賞[13]（如有）； • 加上保單價值管理收益結餘[14]（如有）； • 扣除任何未償還保單貸款、利息和未付之保費。
更改受保人[3]	您可在保單下更改受保人最多三次。更改受保人只適用於第三個保單年度後，或於保費繳付期內繳清所有保費後作出（以較後者為準），並須提供可保證明及由本公司按受保人的投保條件而批核。 若原有受保人沒有獲支付嚴重疾病保障[1]，嚴重疾病保障[1]將與基本計劃一併轉移至新的受保人。否則，若任何之嚴重疾病保障[1]已支付賠償予原有受保人，此保單內之嚴重疾病保障[1]的運作將會在更改受保人後隨即終止。 保單的期滿日將被重設至新受保人的99歲[2]。新的不可異議條款亦將同時適用。任何更改受保人或會引致保單的名義金額[11]、保證現金價值、特別獎賞[13]（如有）、身故賠償及嚴重疾病保障[1]的調整。若新名義金額[11]較原有的名義金額[11]為低，保單持有人或可支付額外保費以申請增加新受保人之名義金額[11]至最多為原有的名義金額[11]。任何相關的申請將會按每個個案而檢視，並由我們酌情決定。
附加保障	除上述保障外，您亦可於保單期內獲得以下附加保障，**毋須另繳保費**： • **末期疾病保障[7]；** • **失業延繳保費保障[8]（不適用於躉繳保費之保單）。** 有關詳細條款及細則，以及不保事項之詳情，請參閱保單條款內有關附加保障。

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

重要事項

冷靜期	「滙康保險計劃」是一份包含儲蓄成分的人壽保險計劃。部分保費將付作保險及相關之費用，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[12]可能少於您已繳付的保費總額。

躉繳保費之市值調整	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取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。

保單貸款	您可申請保單貸款，惟貸款額加上任何未償還的貸款不得超過保證現金價值的90%。我們會不時釐定有關貸款的息率，並會向您發出通知。 進行任何部分退保或行使保單價值管理權益[5,6]後，保單的保證現金價值會因而降低。當保單貸款及應付利息超過保證現金價值時，您的保單可能會失效。 請注意，我們從本保單向您支付任何款項之前，將先扣除任何未償還貸款、利息或未付之保費。我們對任何未償還貸款、利息或未付之保費的申索，均優先於您或您的受益人或保單受讓人或其他人的任何申索。

取消保單	冷靜期過後，您可隨時填妥本公司指定的表格要求退保，並取回現金價值總和。保單全數退保後，本公司將獲全面解除對保單的責任。

重要事項

稅務申報及金融罪行	您必須向我們提供我們不時要求關於您及您的保單的相關資料，以讓我們遵守對香港及外地之法律或監管機構、政府或稅務機關負有的某些責任。若您未有向我們提供所要求之資料或您讓我們或我們任何集團成員承受金融罪行風險，我們可能： • 作出所需行動讓我們或集團成員符合其責任； • 未能向您提供新服務或繼續提供所有服務； • 被要求扣起原本應繳付予您或您的保單的款項或利益，並把該等款項或利益支付予稅務機關；及 • 終止您的保單。 如因上述任何原因導致任何利益或款項被扣起及/或您的保單被終止，您從保單獲取之款項，加上您在保單終止前從保單獲取之款項總額（如有），可能會少於您已繳保費之總額。我們建議您就稅務責任及有關您的保單的稅務狀況尋求獨立專業意見。

保單終止條款	我們有權於以下任何情況之下終止您的保單： • 如果您未能在寬限期屆滿前繳付到期保費；或 • 保單貸款加應付利息大於保證現金價值；或 • 若我們合理地認為繼續維持您的保單或與您的關係會使我們違反任何法律，或任何權力機關可能對我們或集團成員採取行動或提出譴責；或 • 我們有權根據任何附加保障的條款終止您的保單。 有關終止條款的詳情請參閱保單條款。

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

漏繳保費	我們會給您30日的繳付保費寬限期。倘若您在寬限期完結時未能付款，而您的保單於有關未付保費之到期日前一天計算的保證現金價值減去任何未償還保單貸款、利息和未付之保費（如有）大於未付保費金額，我們將向您授予一筆自動保費貸款，以支付到期保費。有關貸款將按我們不時釐定的息率計息。如當時的保證現金價值減去任何未償還保單貸款、利息和未付之保費（如有）不足以支付到期保費，您的保單將會失效，而我們將向您支付於第一次未付保費到期當天的任何淨現金價值。

主要風險

信貸風險及無力償債風險	「滙康」乃一份由我們簽發的保單。**您須承受我們的信貸風險**，因您支付的所有保費將成為我們資產的一部分，惟您對我們的任何資產均沒有任何權利或擁有權。在任何情況下，您只可向我們追討賠償。

非保證利益	**計算特別獎賞**[13] **（如有）的分配並非保證，並由我們不時釐定。**派發特別獎賞[13]與否，以及特別獎賞[13]的金額多少，**取決於保單資產的投資回報表現以及其他因素，包括但不限於賠償、失效率、開支等及對於未來長遠表現的預期。**主要風險因素進一步説明如下： • **投資風險因素 - 保單資產的投資表現受到息率水平及對未來息率的預期**（此將影響利息收入和資產價值）、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）、保單失效率及保單價值管理權益**[5,6]**的行使率並不確定**，保單組合現時的表現及未來回報會因而受到影響。 • **開支因素 - 已支出及被分配予此組保單的實際直接支出**（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**，從而或會影響產品的整體表現。 • 保單價值管理收益結餘[14]（如適用）所賺取的利息，是按非保證息率計算，我們可不時調整該息率。

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

退保風險	如您需要在早期全數或部分退保，**您可收回的款額或會明顯少於您已繳付的保費。**

主要風險

流動性風險	**我們預期您將持有本保單直至整個保單年期屆滿為止。如您有任何非預期事件而需要流動資金，您可根據保單的相關條款申請保單貸款，或**作全數或部分**退保**以提取現金。**但這樣可能導致保單失效或較原有保單期提早終止。此舉必定存在風險，或令您只能收回少於您已繳付的保費的款額。** 若您行使保單價值管理權益[5,6]，日後您的保單的現金價值總和（相等於淨現金價值[12]加上保單價值管理收益結餘[14]（如有））可能會較您不行使此權益時的情況為低或高。

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

保單貨幣風險	**您須面臨匯率風險。**如您選擇(i)以外幣作為保單貨幣；或(ii)以保單貨幣以外的其他貨幣支付保費或收取賠償額，**您實際支付或收取的款額，將因應**我們不時釐定的保單貨幣兑本地/繳付保費**貨幣的匯率而改變**。您必須注意，匯率之波動會對您的款額構成影響，包括繳付保費、保費徵費及支付的賠償額。

主要不保事項：

末期疾病保障[7]	末期疾病保障將於受保人年屆65歲[2]的保單周年日或支付有關賠償後或您的保單終止時（以較早者為準）終止。我們支付有關賠償後，您的保單將會隨即終止。在以下任何情況中，末期疾病保障將不會獲賠償： • 受保人在保單簽發日期或保障之生效日期或最後保單復效日期（以較遲者為準）前已患上的疾病；或 • 任何人體免疫力缺乏病毒（HIV）或任何與HIV有關的疾病，包括後天免疫力缺乏症（即愛滋病），或任何由此而致的突變、衍化或變異。 有關詳細條款及細則，以及不保事項之詳情，請參閱相關保單條款。

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。

「滙康保險計劃」的保單紅利（如有），將以下列方式派發：**特別獎賞**[13]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[5,6]或保單期滿時宣派。

特別獎賞[13]的金額會視乎宣派前整段保單期的表現，以及當時的市場情況而不時改變，實際金額於派發時才能確定。有關詳情，請參閱本小冊子內「計劃摘要」部分。

特別獎賞[13]會受哪些因素影響？

特別獎賞[13]（如有）並非保證，是否派發特別獎賞[13]及其金額多少取決於包括但不限於下列因素：

- 保單資產的投資回報表現；
- 賠償、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[13]派發金額將會增加；若表現較預期低，則特別獎賞[13]派發金額將會減少。

有關主要風險因素的詳情，請參閱本小冊子內「主要風險—非保證利益」部分。

分紅保單有甚麼主要的優勢？

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[13]。表現越佳，特別獎賞[13]會越多；反之，表現越差，特別獎賞[13]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[13]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[13]分配，與您分享或分擔盈虧。

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、貨幣及繕發年期）的經驗（包括：投資表現），務求每組保單將獲得最能反映其保單表現的公平回報。為平衡您與我們之間的利益，我們已成立一個由專業團隊組成的專責委員會，負責就分紅保單的管理和特別獎賞[13]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[13]分配的時候，我們會致力採取平穩策略，以維持較穩定的回報，即代表我們只會因應一段期間內實際與預期表現出現顯著差幅，或管理層對長遠表現的預期有重大的改變，才會對特別獎賞[13]水平作出調整。

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。

有關分紅保單

投資政策及策略

我們採取的資產策略為：

i) 有助確保我們可兌現向您承諾的保證利益；

ii) 透過特別獎賞[13]為您提供具競爭力的長遠回報；及

iii) 維持可接受的風險水平

分紅保單的資產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，以提供更能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。

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[5,6]的保單，組成其保單價值管理收益結餘[14]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[5,6]，以調撥部分淨現金價值[12]至保單價值管理收益結餘[14]（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[13]（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 http://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. 嚴重疾病保障包括癌症保障(額外賠償)、心臟疾病保障(額外賠償)及中風保障(額外賠償),而這些保障內之每項保障僅限賠償一次,並需與上一次保障內之任何涵括疾病的賠償相隔一年的等候期。在受保人年齡[2]達80歲時、相關保障已獲支付或保單已被終止時(以較早者為準),這些保障亦將會隨即終止。如在支付保障賠償時有任何未償還之款項,必須於本公司就本保單支付保障賠償前繳清有關的款項。有關癌症、心臟疾病及中風之定義,及在那些特定情況下或會引致不能獲享保障賠償,請參閱相關的保單條款。若您對定義及不保事項存有疑問,您應諮詢專業人士或尋求專業建議。

2. 年齡指受保人或保單持有人(視乎適用情況而定)於下一次生日的年齡。

3. 每名保單持有人可在保單下更改受保人最多三次。更改受保人只適用於第三個保單年度後,或於保費繳付期內繳清所有保費後作出(以較後者為準)。若原有受保人沒有獲支付嚴重疾病保障[1],嚴重疾病保障[1]將與基本計劃一併轉移至新的受保人。否則,若任何之嚴重疾病保障[1]已支付賠償予原有受保人,此保單內之嚴重疾病保障[1]的運作將會在更改受保人後隨即終止。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。任何相關的申請將會按每個個案而檢視,並由我們按不同的因素,包括但不限於潛在的賠償風險、更改保單年期、當前的經濟前景等而酌情決定。

4. 環球醫療關顧服務(「此服務」)是由一間領先的環球患者護理組織Preferred Global Health Ltd(「PGH」)提供予滙康保險計劃受保人(在此統稱為「病者」)的服務,此服務包括「個人護理專員」、「診斷核實及治療方案」、「醫生與醫生對話」及「美國醫護關顧服務」。「美國醫護關顧服務」僅適用於名義金額[11]為200萬美元或以上的滙康保險計劃保單。此服務由PGH或PGH所安排之供應商向正在尋求關於個人醫療狀況的進一步意見/建議之病者,給予醫療諮詢及治療建議的資源。此服務是由PGH於此保單仍生效時所提供的一項附加增值服務,您/病者有責任支付就您/病者在享用此服務因而產生的所有治療、醫療及相關費用/支出(無論是直接或間接)。

   您需受由PGH就享用此服務所訂立的條款及細則約束。本公司並不代表PGH,而且不會對PGH提供的上述內容負責任。本公司與哈佛沒有任何直接關係,任何對哈佛的引用僅基於PGH為其提供的內容用作識別及參考目的,並不意味著本公司與哈佛之間存在關係。請向醫療專業人士尋求進一步指引。我們有絕對權利隨時更改就保單內提供此服務之條款及細則而毋須提前通知。

5. 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[12]調撥至保單價值管理收益結餘[14],前提是本保單需要生效了20個保單年度或以上、所有保費均已在到期時全數繳付及在本保單下並沒有任何債項。

6. 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[12]及(ii)該權益行使後之名義金額[11]。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。

7. 末期疾病保障將於受保人年屆65歲[2]的保單周年日或支付有關賠償後或您的保單終止時(以較早者為準)終止。我們支付有關賠償後,您的保單將會隨即終止。在以下任何情況中,末期疾病保障將不會獲賠償:

   - 受保人在保單簽發日期或保障之生效日期或最後保單復效日期(以較遲者為準)前已患上的疾病;或
   - 任何人體免疫力缺乏病毒(HIV)或任何與HIV有關的疾病,包括後天免疫力缺乏症(即愛滋病),或任何由此而致的突變、衍化或變異。

   有關詳細條款及細則,以及不保事項之詳情,請參閱相關保單條款。

8. 失業延繳保費保障適用於受保年齡[2]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[2]或已繳清到期保費或保單終止時(以較早者為準)終止。該保障並不適用於合計保費金額保單。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。

9. 申請「滙康」受我們就保單持有人及/或受保人的國籍(國家/地區)及/或地址及/或居留國家或地區而不時釐定的相關規定所限制。每名受保人之名義金額[11](包括所有屬「簡易核保」類別、批核中或已生效之「滙康保險計劃」的申請或保單)不能超過 2,000,000美元(50歲[2]或以下之受保人)或1,000,000美元(51歲[2]至60歲[2]之受保人)或500,000美元(61歲[2]至65歲[2]之受保人),否則申請將根據全面核保程序處理。

註

10. 已繳基本計劃總保費指受保人於身故當日的到期基本計劃之保費總額（無論是否已實際繳付）。若為合計保費金額保單，合計保費金額結餘將不會用以計算已繳總保費，除非該部分的保費已到期。

11. 名義金額是用來決定基本計劃內所需繳付的保費、現金價值、特別獎賞[13]和根據本保單基本計劃內可收取之癌症/心臟疾病/中風保障（額外賠償）[1]的金額。它並不代表身故賠償金額。

12. 淨現金價值是指保證現金價值加上特別獎賞[13]，減去任何未償還的保單借貸、利息和未付之保費。

13. 特別獎賞的金額是非保證的，並按本公司的酌情權宣派。

14. 保單價值管理收益結餘是指行使保單價值管理權益[5,6]調撥入本保單下，本公司具絕對酌情權不時釐訂的非保證息率積存生息，並減去任何已提取之金額的累積金額。

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「滙康保險計劃」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

親臨 **任何一間滙豐分行**

您可透過二維碼
瀏覽產品的相關網頁。

滙康保險計劃

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。「滙康保險計劃」為本公司之產品而非滙豐之產品，由本公司所承保並只擬在香港特別行政區透過滙豐銷售。

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

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

2022年12月

滙豐人壽保險（國際）有限公司榮獲以下獎項：

HGIP_PB_1222_TC

由滙豐人壽保險（國際）有限公司（註冊成立於百慕達之有限公司）刊發
Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

For your health and wealth

Among the 55.4 million deaths worldwide in 2019, 55% were due to the top 10 causes of death which include cancer, heart disease and stroke*, etc.

Three major life-threatening diseases in Hong Kong:

Cancer

Number of deaths hit **14,871 in 2019**[+] and the number of diagnosed cases is projected to rise by **up to 35% by 2030**[#].

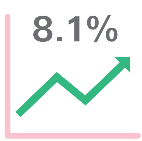
Heart Disease

Among all the leading causes of death, nearly 13%[^] are from **heart disease**. There were a total of **6,561 deaths from heart disease in 2020**[**].

Stroke

Mortality rate in the first year after suffering a stroke is approximately **20-25%**, and kills around **3,500 people a year**[++].

There are other important concerns:



Medical expenditure

Global medical costs are expected to increase on average by **8.1%** in 2022, which is three times the estimated inflation rate[##]. For Hong Kong, medical costs had once grown by **six times the local inflation rate**[^^], and annual per capita spending could be as much as **HKD25,000**[***].

Diagnosis verification and treatment opinions

Diagnosis errors which are thought to be preventable **contribute to around 17% of adverse events** caused by medical management rather than by the condition of the patient[+++]. A second opinion could lead to **quicker access to lifesaving treatment, or stopping unnecessary ones**[###].

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* "The top 10 causes of death" released by the World Health Organization for 2019 in December 2020 (https://www.who.int/news-room/fact-sheets/detail/the-top-10-causes-of-death)

[+] Overview of Hong Kong Cancer Statistics of 2019." Hospital Authority, HKSAR. (https://www3.ha.org.hk/cancereg/pdf/overview/Overview%20of%20HK%20Cancer%20Stat%202019.pdf)

[#] Hong Kong Cancer Strategy 2019 Summary Report (https://www.healthbureau.gov.hk/download/press_and_publications/otherinfo/190700_hkcs/e_hkcs_fully.pdf)

[^] Department of Health HKSAR. "Leading Cause of all Deaths 2020." Healthy HK. (https://www.healthyhk.gov.hk/phisweb/en/chart_detail/22/)

[**] Department of Health HKSAR. "Coronary Heart Diseases 2020." Healthy HK. (https://www.healthyhk.gov.hk/phisweb/en/chart_detail/24/)

[++] Stroke Fund. "Effects of Stroke/Severity of Stroke." (http://www.strokefund.org/eng/aboutus_part1.php)

[##] Willis Towers Watson. "2022 Global Medical Trends Survey Report." (https://www.wtwco.com/-/media/WTW/Insights/2021/11/2022-global-medical-trends-survey-report.pdf?modified=20211111155245)

[^^] Mercer Marsh Benefits™ survey finds Hong Kong medical costs increased by 9%, 6 times the local inflation rate (22 June 2018) (https://www.mercer.com.hk/newsroom/2018-mmb-medical-trends-around-the-world.html)

[***] "Estimates of Health Expenditure: 1989/90 – 2019/20, Statistics", Health Bureau HKSAR (https://www.healthbureau.gov.hk/statistics/en/dha/dha_summary_report.htm)

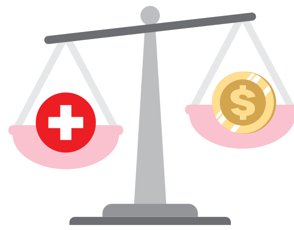
[+++] Leape, Lucian; Lawthers, Ann G.; Brennan, Troyen A., et al. "Preventing Medical Injury." Qual Rev Bull. 19(5):144–149, 1993. (https://www.ncbi.nlm.nih.gov/books/NBK225187/box/bbb00001)

[###] Mayo Clinic. "The value of second opinions demonstrated in study." ScienceDaily, 4 April 2017 (www.sciencedaily.com/releases/2017/04/170404084442.htm)

A pioneering health and savings solution that grows with you

Life often asks us to choose one option over another; many insurance plans do the same. Some offer whole life savings and protection, while others help cushion the impact when a critical illness strikes. With **HSBC Health Goal Insurance Plan** ("HSBC Health Goal" or "your plan" or "your policy"), we aim to protect both your health and wealth:

- **Health** by providing additional lump-sum payment for cancer, heart disease and stroke claim(s) **without affecting** your policy value.
- **Wealth** by offering **savings appreciation** to grow your policy value continuously for a more fulfilling life in future.



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

How does HSBC Health Goal help you?

Wealth accumulation

Pay a single premium or premiums over a few years, to reap the rewards of long-term wealth growth with **potential return on savings.**

3 X Critical Illness Benefits[1]

Receive an additional lump-sum payment upon the diagnosis of cancer, heart disease or stroke[1] until age[2] 80, up to three times (once for each type of diseases), with the total payment up to 150% of the Total Basic Plan Premium Paid[10] for the policy. Your policy value will **remain <u>unchanged</u> after these claims.**

Benefit transfer[3]

Extend a gift by **transferring the coverage of your policy** to your loved ones **<u>up to three times</u>** after the 3rd policy year or after the premium payment period provided that all premiums are fully paid (whichever is later).

Note: Critical Illness Benefits[1] will be transferred together with the basic plan to the new life insured provided no claim has been made under Critical Illness Benefits[1] by the original life insured.

Global Medical Care Services[4]

(Applicable to policy with Notional Amount[11] of USD2 million or more)

Personal Care Manager to provide you with dedicated care from diagnosis, treatment to recovery.

Your diagnosis will be reviewed by multiple **Harvard-level specialists[‡],** who will develop a treatment plan and discuss your case and treatment options with your local doctors.

Arranging access to the **top 1% ranked hospitals in the U.S.** and making medical appointments on your behalf; plus concierge services covering travel, accommodations and after-care support.

Global Medical Care Services[4] are value-added services provided by our designated service provider, Preferred Global Health Ltd, to the life insured. The Services consist of **world-class** Personal Care Manager, Diagnosis Verification and Treatment Plan, Doctor-to-Doctor Dialogue and US Care Management. Please refer to the relevant leaflet for service details.

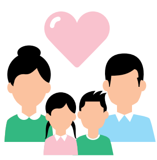
‡ As defined by the service provider PGH, Harvard-level specialists refer to specialists from Harvard Medical School-affiliated hospitals or from other top 1% hospitals in the U.S. as ranked by U.S. News & World Report.

Enhance both your financial and physical wellbeing

We understand your financial and physical wellbeing depends on a combination of interconnected lifestyle factors. By taking these into account, HSBC Health Goal offers more benefits to **enhance your lifelong insurance coverage and health protection,** and helps you realise a more secure future:

Wealth protection

For your financial wellbeing, HSBC Health Goal offers a **Policy Value Management Option**[5,6] after the 20th policy anniversary to let you lock in part of your prevailing policy value to protect it against future fluctuations in the investment market.



Life protection

Life is full of uncertainties that we need to be prepared for. HSBC Health Goal ensures that, even under the most unfortunate circumstances, your loved ones will be well taken care of by a **Death Benefit.**

Subject to eligibility, you can realise the following Supplementary Benefits **with no additional premiums required** to help you through challenging times.

Terminal Illness Benefit[7]

If the life insured is diagnosed with a terminal illness before the age[2] of 65, the policyholder can claim the **Death Benefit in advance.**

Unemployment Benefit[8] (Not applicable to single premium policies)

The policyholder will enjoy an extended premium payment **grace period of up to 365 days** while still enjoying the full protection of HSBC Health Goal, should the policyholder become unemployed for at least 30 consecutive days before the age[2] of 65.

Please refer to the Policy Provisions of the Supplementary Benefits for detailed terms, conditions and exclusions.
For details, please refer to the “More about participating policy” section.

Simplified Underwriting[9]

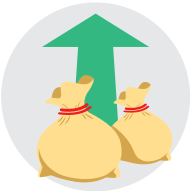
Applying for an HSBC Health Goal is simple and easy. All you need to do is answer a few simple underwriting questions. No medical examination is required for simplified underwriting.

Example 1

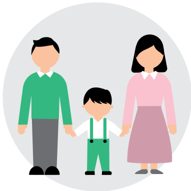
Patrick is a 45-year-old[2] entrepreneur running a small trading company

Patrick has been self-employed since graduating from high school. He is the sole breadwinner of his family and has a son who is in high school. Patrick has set aside some savings and is covered by insurance protection. However, in view of rising medical costs, he wants to plan ahead to ensure he is well protected against the financial consequences of any major health issues. He also wants his family to have the security of a lump-sum benefit when he passes away.

Patrick wants to set aside savings to enjoy greater protection during his later years



He is looking for lifelong protection and potential growth of his savings to ensure a comfortable life in his later years.



Patrick needs extra protection to help ease the financial burden on his family in the event of a critical illness.

He prefers flexibility in his legacy planning. This could mean the option to transfer the policy to his son if he chooses.

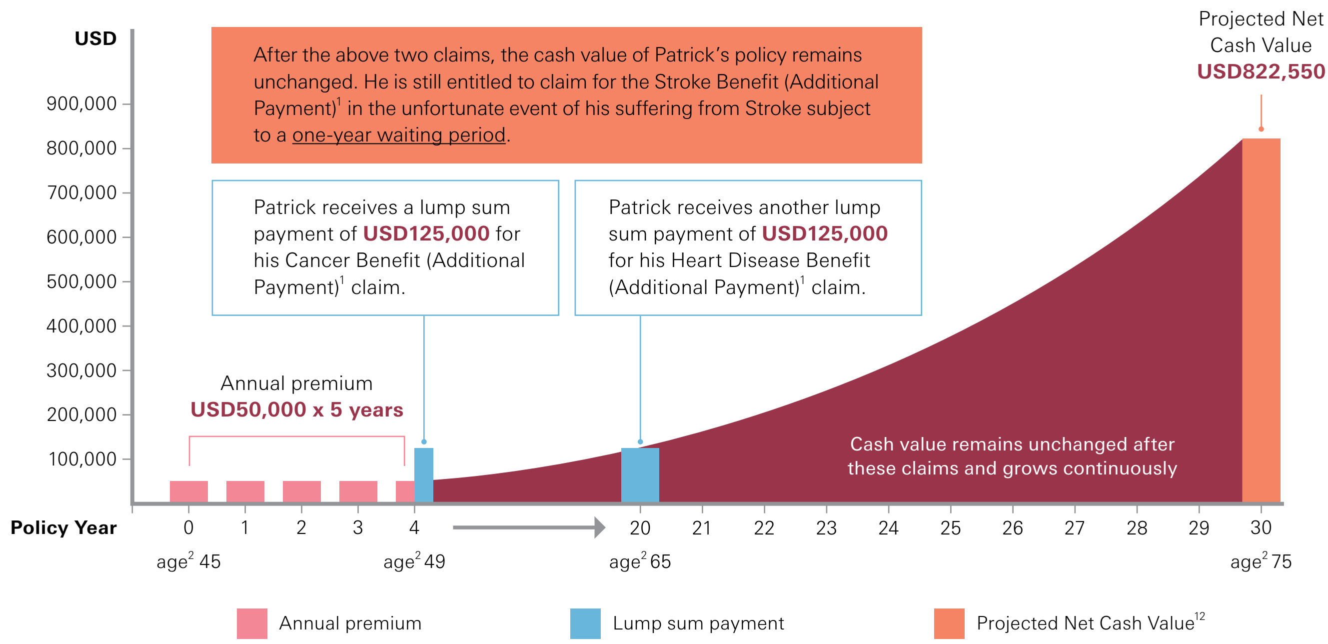
Patrick chooses HSBC Health Goal to meet his needs:

Annual premium	USD50,000
Premium payment period	5 years
Total Basic Plan Premium Paid[10]	USD50,000 x 5 years = USD250,000

Example 1

Scenario 1:

- Patrick has paid all his premiums in the first five years of his policy.
- He is diagnosed with lung cancer at age[2] 49 and heart disease at age[2] 65. He recovers on both occasions after treatment.
- At age[2] 75, he transfers his policy through the change of policy ownership and change of life insured[3] to his son at the same time as an inheritance.



At the end of the 30th policy year:

Projected Special Bonus[13] (if any)		Guaranteed Cash Value		Projected Net Cash Value[12]		
USD565,500	+	USD257,050	=	USD822,550	=	**329%** of Total Basic Plan Premium Paid[10]

The policy value and two additional payments received upon diagnosis of two recognised critical illnesses were:

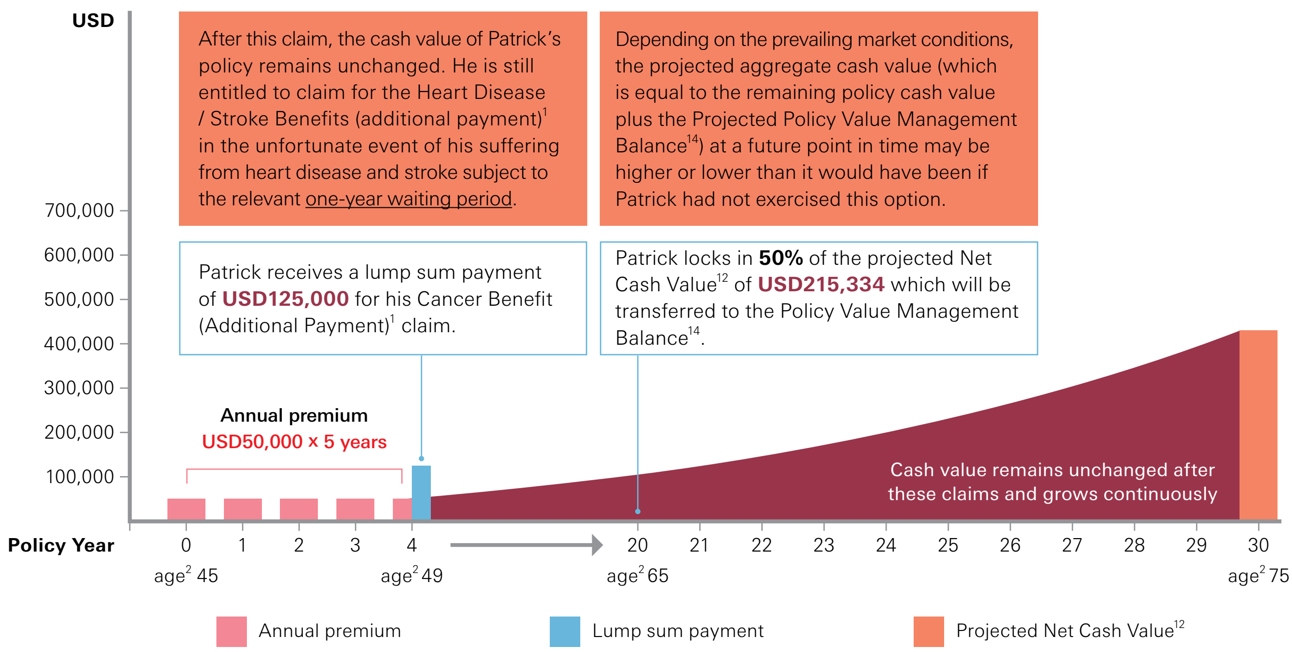
USD822,550 + USD250,000 = USD1,072,550 = **429%** of Total Basic Plan Premium Paid[10]

Note: As claims for critical illness has been made under this policy, such Critical Illness Benefits[1] feature shall cease to operate immediately upon the exercising of the change of life insured[3] option.

Example 1

Scenario 2:

- Patrick has paid all his premiums in the first five years of his policy.
- He is diagnosed with lung cancer at age[2] 49. He recovers after treatment.
- He exercises the Policy Value Management Option[5,6] ("PVMO") at age[2] 65 to lock-in half the policy's cash value and protects it from any financial market fluctuations***.



At the end of the 20th policy year

Projected Special Bonus[13] (if any)		Guaranteed Cash Value		Projected Net Cash Value[12]		
USD224,250	+	USD206,418	=	USD430,668	=	**172%** of Total Basic Plan Premium Paid[10]

*** The exercise of the PVMO[5,6] will decrease the policy's Notional Amount[11], total premiums paid, Guaranteed Cash Value and Special Bonus[13] proportionally. The Death Benefit and Critical Illness Benefits[1] will therefore be reduced accordingly.

Example 1

Scenario 2:

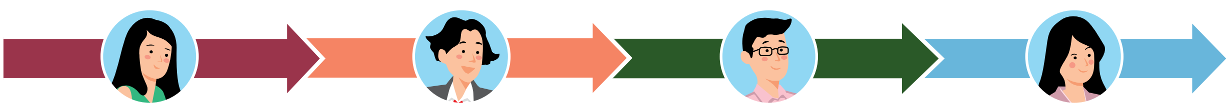
Projected aggregate cash value under varying market conditions at the end of the 20th policy year:

Under current projected investment return	Assuming a 15% increase in the Special Bonus[13] due to favourable market conditions	Assuming a 15% decrease in the Special Bonus[13] due to unfavourable market conditions
Aggregate cash value without exercising PVMO[5,6]		
USD430,668	USD464,306	USD397,031
Aggregate cash value with PVMO[5,6] exercised		
USD430,668	USD447,487	USD413,849
Difference in aggregate cash value with PVMO[5,6] exercised (compared to not exercising PVMO[5,6])		
No difference	**- USD16,819** If the market rises, the Special Bonus[13] may rise. The aggregate cash value **might be lower** if Patrick has exercised PVMO[5,6].	**+ USD16,819** If the market falls, the Special Bonus[13] may fall. In this case, exercising the PVMO[5,6] may help to **protect the portion of Patrick's locked-in Projected Net Cash Value[12].**

Example 2

Tracy, aged[2] 35, is an accountant. She wants to build a more stable financial future for her family, especially her 5-year-old[2] son Frank. She also wants to be able to pass on her wealth to her son and on to future generations if anything unfortunate ever happens. She takes up HSBC Health Goal Insurance Plan, which would enable her to help Frank overcome future challenges through flexible legacy planning.

Policyholder and life insured	Tracy (age[2] 35)	**Annual premium**	USD 50,000
Premium payment period	5 years	**Total Basic Plan Premium Paid[10]**	USD 250,000



	1st generation	2nd generation	3rd generation	4th generation
Policyholder	**Tracy (age[2] 35)**	**Frank (age[2] 35)**	**Paul (age[2] 40)**	**Jody (age[2] 40)**
Life insured	**Tracy**	**Frank**	**Paul**	**Jody**
	Policy takes effect when Tracy's son Frank is 5 years old[2].	Tracy plans to pass the policy and critical illness protection (cancer, heart disease and stroke) to Frank when she turns 65[2], and change the life insured and policyholder to Frank as well. At the time, Frank has a 5-year-old[2] son, Paul.	When he is 70[2], Frank changes the life insured and policyholder to his 40-year-old[2] son Paul. Since Frank has never been diagnosed with cancer, heart disease or stroke, the Policy's critical illness protection will be transferred to Paul along with the basic plan. At the time, Paul has a 5-year-old[2] daughter, Jody.	When he turns 70[2], Paul changes the life insured and policyholder to his 40-year-old[2] daughter, Jody. Subsequently, the policy value continues to accumulate. Since Paul has never been diagnosed with cancer, heart disease or stroke, the Policy's critical illness protection will be transferred to Jody along with the basic plan.
Policy year:	**Policy issued**	**At the end of the 30th policy year**	**At the end of the 65th policy year**	**At the end of the 95th policy year**
Projected Net Cash Value[12]:		**USD881,000**	**USD6,663,000**	**USD37,733,000**
Equivalent to Total Basic Plan Premium Paid[10]:		**3.5 times**	**26.6 times**	**150.9 times**

Assumptions for Example 1 and 2:

i. Patrick and Tracy are non-smokers.

ii. No partial surrender has been made during the policy term.

iii. All premiums have been paid in full during the premium payment period.

iv. There is no outstanding policy loan while this policy is in force.

v. The Special Bonus[13] scale and investment returns are assumed to remain unchanged throughout the policy term.

vi. Change of Life Insured[3] 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 mortality risk, change in policy term, latest economic outlook.

vii. Scenarios 1 and 2 from Example 1 are independent events and the scenarios are not related to each other.

Notes:

- The examples are for illustrative purposes only. The figures and charts shown in the examples are based on the above assumptions and are subject to rounding adjustments.
- Past, current, projected and/or potential benefits and/or returns such as Special Bonus[13] presented in this example are not guaranteed and are shown for illustrative purposes only. The actual future amounts of benefits and/or returns may be higher or lower than the currently quoted benefits and/or returns.
- The Special Bonus[13] (if any) is not guaranteed and is determined by us when it becomes payable.
- Scenario 2 from Example 1 only illustrates the potential changes in the aggregate cash value upon the exercise of the Policy Value Management Option ("PVMO")[5,6]. The Notional Amount[11], Total Basic Plan Premiums Paid[10], Guaranteed Cash Value, Special Bonus[13] and the Critical Illness Benefits[1] (if any) under your policy will be adjusted and reduced proportionally if the PVMO[5,6] is exercised. Please refer to the "Product Summary" section for more details of the option.
- 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.
- Example 2 Tracy's story projects the policy value until the end of the 95th policy year. The consumer prices shown above cover the past 30 years, and are provided for reference only.
- Critical Illness Benefits[1] will be transferred together with the basic plan to the new life insured provided no claim has been made under the Critical Illness Benefits[1] by the original life insured. However, if any of these benefits has been claimed by the original life insured before the acceptance of change of life insured, the Critical Illness Benefits[1] under this policy shall cease to operate for the new life insured.
- Any Change of Life Insured[3] may trigger a consequential adjustments in the Notional Amount[11], Guaranteed Cash Value, Special Bonus[13] (if any), Critical Illness Benefits[1] (if applicable) and Death Benefit at our discretion.

Product summary

Eligible applicant[9]	To apply, your issue age[2] needs to be between 15 days and 65 years of age[2]
Policy currency	USD
Policy term	Up to age[2] 99

Premium payment period/ issue age

Premium payment period	Issue age
Single premium or 3 years	15 days after birth to age 65[2]
5 years	15 days after birth to age 60[2]
10 years	15 days after birth to age 55[2]

Premium payment option

You may choose to pay your premiums as below:

- Payment mode:
  (i) Annually; or
  (ii) Monthly; or
  (iii) A single premium

Note:

- If you choose to pay your premiums monthly in respect of a policy year, the Total Basic Plan Premium Paid[10] for that policy year will be higher than if you pay annually.

- Payment methods:
  (i) From your HSBC bank account (for initial premium) / any bank account (for subsequent premium(s)); or
  (ii) From your HSBC credit card (not applicable to single premium); or
  (iii) By cheque

Minimum premium amount

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	USD8,333.30	USD729.20
5 years	USD5,000	USD437.50
10 years	USD2,500	USD218.80

Product summary

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 Notional Amount[11] at the relevant time.
Special Bonus[13]	The Special Bonus (if any) is non-guaranteed. The amount of any potential Special Bonus will be determined by us when it becomes payable. We will pay the Special Bonus (if any) to you or your beneficiary(ies) when you fully or partially surrender or terminate your policy, when your policy matures or discontinues, or when we pay out the Death Benefit or the Terminal Illness Benefit[7]. If you exercise the Policy Value Management Option[5,6], we will allocate a portion of the Guaranteed Cash Value and Special Bonus (if any) to the Policy Value Management Balance[14] to accumulate with interest. We will update you regarding the amount of the Special Bonus (if any) of each policy anniversary on the respective annual statement. Such Special Bonus amounts as shown on the annual statement(s) may be lower or higher than those projected on the earlier annual statement(s) issued. Please refer to section "Key risks – Non-guaranteed benefits" for the details of key risk factors.
Policy Value Management Option[5,6]	After the 20th Policy Year, if there is no outstanding policy loan or premiums, you may apply to exercise this option to lock in a portion of your policy's Net Cash Value[12]. The amount you choose to lock in is guaranteed upon exercising this option and will be allocated to the Policy Value Management Balance[14] to accumulate with a non-guaranteed interest rate as determined by us from time to time. The exercise of this option is subject to the following two minimum amount requirements as determined by us from time to time: (i) The Net Cash Value[12] to be allocated per transaction; and (ii) The remaining Notional Amount[11] after the exercise of this option. To apply for this option, you must submit a form made available by us. Upon exercising this option, the Notional Amount[11] and Total Basic Plan Premium Paid[10] under your policy will be reduced proportionally, which will result in adjustments in the calculations of Guaranteed Cash Value, Special Bonus[13] (if any), Critical Illness Benefits[1] and Death Benefit according to the policy terms. We will issue the revised policy documents to you if your request is approved. After you have exercised this option, you cannot cancel, reverse or terminate the arrangement.
Policy Value Management Balance[14]	The amount of cash value you have locked in from exercising the Policy Value Management Option[5,6], which is allocated to your policy to accumulate with a non-guaranteed interest rate, and less any previously withdrawn amounts. You can apply to withdraw in cash from such balance at any time before your policy matures by submitting a form made available by us.

Product summary

Critical Illness Benefits[1]	Critical Illness Benefits consist of Cancer Benefit (Additional Payment), Heart Disease Benefit (Additional Payment) and Stroke Benefit (Additional Payment). Each of these Benefits is payable once only. If you are diagnosed with any of diseases covered under these Critical Illness Benefits before the age[2] of 80 and have survived for no less than 14 days following the diagnosis, you will receive an additional lump sum payment which is equal to 50% of your policy's Notional Amount[11] ("Benefit Payment"). A maximum of <u>three times</u> Critical Illness Benefits are payable and subject to a one-year waiting period from the last claim of any of these benefits and the following exclusions: • Any pre-existing conditions from which the Life Insured was suffering prior to the Issue Date, the Policy Date, the effective date of last reinstatement or the effective date of Change of Life Insured[3] provided that the Critical Illness Benefits are still eligible for claims pursuant to the policy term, whichever is the latest; or • Any illness contracted by the Life Insured within the first ninety (90) days following the Issue Date, the Policy Date, the effective date of last reinstatement or the effective date of Change of Life Insured[3] provided the Critical Illness Benefits are available pursuant to the policy term, whichever is the latest, or • Intoxication by drugs not prescribed by a Registered Medical Practitioner or abuse of alcohol; or • Presence of Human Immunodeficiency Virus (HIV) infection on or before the diagnosis date of Critical Illness (except for "HIV Due to Blood Transfusion and Occupationally Acquired HIV" as defined in the policy term). These Critical Illness Benefits will terminate when the life insured attains the age[2] of 80, payout of the relevant Critical Illness Benefits or the policy is terminated (whichever is earlier). Please refer to the respective Policy Provisions for detailed terms, conditions and exclusions. You should consult with professionals or seek professional advice if you are in doubt about the definitions and exclusions.
Surrender Benefit – The amount you will receive if you terminate your policy or a portion thereof during the policy term	If you surrender your policy at any time, you will receive: • the Guaranteed Cash Value; • <u>plus</u> the Special Bonus[13] (if any); • <u>plus</u> the Policy Value Management Balance[14] (if any); • <u>less</u> any outstanding policy loans, interest and premiums.
Partial Surrender	You may partially surrender your policy by reducing the Notional Amount[11] provided that the following two minimum amount requirements are met as determined by us from time to time: • a minimum amount of reduction of Notional Amount[11] per transaction; and • a minimum amount of the Notional Amount[11] after such transaction. To apply for it, you must submit a form made available by us. If we approve your request, you will receive the Net Cash Value[12] as calculated based on the reduced portion of the Notional Amount[11]. This may include a portion of the Special Bonus[13] (if any) as declared and determined by us based on the reduced portion of the Notional Amount[11]. Upon the reduction of the Notional Amount[11], the Total Basic Plan Premium Paid[10] under your policy will be reduced proportionally, which will result in adjustments in the calculations of Guaranteed Cash Value, Special Bonus[13] (if any), Critical Illness Benefits[1] and Death Benefit according to the policy terms. We will issue the revised policy documents to you once the reduction of Notional Amount[11] has taken effect.

Product summary

Maturity Benefit – The amount you will receive at the end of the policy term	You will receive a Maturity Benefit which is equivalent to: • the Guaranteed Cash Value; • plus the Special Bonus[13] (if any); • plus the Policy Value Management Balance[14] (if any); • less any outstanding policy loans, interest and premiums when the life insured reaches the age[2] of 99.
Death Benefit	If the life insured passes away during the policy term, the beneficiary(ies) will receive: • Total Basic Plan Premium Paid[10] plus an amount of USD2,500 or Guaranteed Cash Value (whichever is higher); • plus Special Bonus[13] (if any); • plus Policy Value Management Balance[14] (if any) ; • less any outstanding policy loans, interest and premiums at the date of the life insured's death.
Change of life insured[3]	You are entitled to the change of life insured of your policy for up to three times after the third policy year or after the end of the premium payment period provided all premiums are fully paid, whichever is later. Change of life insured is subject to evidence of insurability and our approval which is based on the underwriting conditions of the life insured. Critical Illness Benefits[1] will be transferred together with the basic plan to the new life insured provided no claim has been made under the Critical Illness Benefits[1] by the original life insured. However, if any of these benefits has been claimed by the original life insured before the acceptance of change of life insured, the Critical Illness Benefits[1] under this policy shall cease to operate for the new life insured. The maturity date of the policy will also be reset to age[2] 99 of the new life insured. A new incontestability period will also apply. Any change of life insured may trigger consequential adjustments in the Notional Amount[11], Guaranteed Cash Value, Special Bonus[13] (if any), the Death Benefit and Critical Illness Benefits[1] (if any). If it triggers a lower new Notional Amount[11], the Policyholder may apply to increase the new Notional Amount[11] for the new life insured up to the amount of the original Notional Amount[11] before the change with the payment of additional premium. Any such request will be assessed on case-by-case basis and is at our discretion.
Supplementary Benefit	In addition to the above benefits, you may be eligible for the following Supplementary Benefits during the policy term, **with no additional premium required:** • **Terminal Illness Benefit[7];** • **Unemployment Benefit[8] (Not applicable to single premium policies).** Please refer to the respective terms of the Supplementary Benefits for detailed terms, conditions and exclusions.

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

Important notes

Cooling-off period	HSBC Health Goal Insurance Plan is a 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 your policy before the end of the policy term, the projected Net Cash Value[12] may be less than the total premiums 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 us 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 the policyholder's policy will be limited to the refund of the amount of premiums the policyholder paid to us less any amount we paid to the beneficiary(ies) since the Policy Date.

Policy loan	You may apply for a policy loan but the amount you borrow plus any previous unpaid borrowed amount must not exceed 90% of your policy's Guaranteed Cash Value. We will advise you of the rate of interest as determined by us from time to time. Any Partial Surrender or the exercise of the Policy Value Management Option[5,6] will reduce the Guaranteed Cash Value. Should the policy loan with interest exceed the Guaranteed Cash Value, we may discontinue your policy. Please be reminded that when we make any payment to you under your policy, we will deduct any outstanding loan, interest and premiums from the amount otherwise payable. Our claim for any outstanding loan, interest and premiums will be prior to any claim made by you, your beneficiary(ies), the assignee(s) or other persons under your policy.

Policy Cancellation	You can request to surrender the policy at any time after cooling-off period for its Aggregate Cash Value by filing a form specified by us. Upon full surrender, the Company's liability under the policy shall be fully discharged.

Important notes

Tax reporting and financial crime	You are required to provide us with information that we may occasionally request from you regarding you and your policy so that we can comply with certain obligations to legal or regulatory bodies, government or tax authorities in Hong Kong and overseas. If you fail to provide us with such requested information, or if you place/expose us or any of our member of HSBC Group at financial crime risk, we may: • Take necessary actions so that we or our members can meet our/their obligations; and • Be unable to provide new, or continue to provide all services to you; and • Be required to withhold payments or benefits that would otherwise be due to you or your policy and pay them to tax authorities; and • Terminate your policy. In the event that any benefit or payments is withheld and/or your policy is terminated by us as a result of any of the above reasons, the amount you receive plus the total amount you have received before policy termination (if any) may be less than what you have paid. We recommend that you seek your own independent professional advice on your tax liabilities and tax positions related to your policy.

Termination conditions	We have the right to terminate your policy under any of the following circumstances: • If you cannot make the overdue premium payments by the end of the grace period; or • The Policy Loan with accrued interest exceeds the Guaranteed Cash Value; or • We reasonably consider that by continuing your policy or our relationship with you, we may break any laws or a member of HSBC Group may be exposed to action or censure from any authority; or • We have the right to terminate according to any Supplementary Benefits terms. Please refer to the Policy Provisions for more details of the termination conditions.

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

Missing premium payment	We will give you a 30-day Grace Period for making premium payments. If you cannot make the payment by the end of the Grace Period, we will grant you an automatic premium loan to cover the unpaid premium provided that the Guaranteed Cash Value less any outstanding Policy Loans, interest and premiums of your Policy calculated immediately before the due date of the relevant unpaid premium is greater than the amount of the unpaid premium. We will apply interest on such a loan at a rate determined by us from time to time. If the Guaranteed Cash Value less any outstanding Policy Loans, interest and premiums at the time is not enough to cover the unpaid premium, your Policy will be discontinued and we will pay you the Net Cash Value as at the due date of the first unpaid premium.

Key risks

Credit and insolvency risks	HSBC Health Goal is an insurance policy issued by us. **You are subject to our credit risk** because all your premiums paid become part of our assets. You do not have any rights or ownership over any of our assets. You can only claim against us under all circumstances.
Non-guaranteed benefit	**The scale for calculating the Special Bonus[13] (if any) is not guaranteed and will be determined by us from time to time.** Whether the Special Bonus[13] is payable and the size of the Special Bonus[13] to be paid **depend on the investment performance of the assets supporting the policies, as well as other factors including but not limited to, claims, lapse experience, expenses and the long-term expected future performance.** 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 rates and expectations of it** (which affect both interest earnings and values of assets), fluctuations in prices of growth assets and various market risks including, but not limited to, currency risk, credit spread and default risk. • **Claims factors – The actual experience of mortality and morbidity is uncertain** which may lead to a higher than expected claim or living benefit payment and impact the overall performance of the product. • **Persistency factors – The actual experiences of policy surrender (full or partial), policy lapse and exercise of Policy Value Management Option[5,6] are uncertain,** and therefore has impacts on both the current performance and future return of the policies' portfolio. • **Expense factors – The actual amount of any direct expenses** (eg. commission, underwriting, policy acquisition and maintenance expenses) and indirect expenses (eg. general overhead costs) **incurred and allocated to the group of policies may be higher than expected** and may impact the overall product performance. • Interests earned on the Policy Value Management Balance[14] (where applicable) are not guaranteed and may be adjusted by us from time to time.
Risk from delayed or missing premium payments	If there is any delay or missed due payment, **it may lead to a discontinuation of your policy. As a consequence, you will only receive an amount which may be significantly less than the premiums you paid.**
Risk from surrender	In the event that you have to fully or partially surrender your policy in the early years, **you may receive an amount significantly less than the premiums paid.**

Key risks

Liquidity risk	**We would expect you to keep your policy for the entire policy term. In the event that you have liquidity needs for any unexpected events, you may surrender your policy** in full or in part for cash pursuant to the policy terms. However, **this may cause your policy to discontinue. There is always a risk that you could only receive an amount which may be less than the premiums you paid.** If you exercise the Policy Value Management Option[5,6], the aggregate cash value (an amount equal to the Net Cash Value[12] plus Policy Value Management Balance[14], if any) under your policy at a future point in time may be lower or higher than if you have not exercised such option.

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

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

Key exclusions

Terminal Illness Benefit[7]	Terminal Illness Benefit will terminate when the life insured attains the age[2] of 65 or payout of the relevant benefits or the Policy is terminated (whichever is earlier). Your policy will terminate once we pay this benefit. No Terminal Illness Benefits shall be payable under any of the below conditions: • any pre-existing condition from which the life insured was suffering prior to the Issue Date of the Policy or the effective date of this Benefit or the effective date of last reinstatement, whichever is the latest; or • any Human Immunodeficiency Virus (HIV) or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or any mutations, derivation or variations thereof. Please refer to the relevant policy provisions for the details of terms and conditions and exclusions.

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 Health Goal, the policy dividends, if any, is in the form of **Special Bonus**[13] which is declared upon early termination of the policy due to, for example, death or surrender, the exercise of Policy Value Management Option[5,6] or at policy maturity.

The Special Bonus[13] amount may change from time to time based on the performance over the life of the policy before the time of declaration and prevailing investment market conditions. The actual amount will not be determined until it is payable. Please refer to the "Product Summary" section of this brochure for more details.

What factors will affect your Special Bonus[13]?

Special Bonus[13] (if any) is not guaranteed; the size of the Special Bonus[13] and whether it is payable depends on factors including but not limited to:

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

If the performance over the long term is better than expected, the Special Bonus[13] paid would increase. If performance is below expectation, the Special Bonus[13] paid would decrease.

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

What are the key benefits of participating policies?

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 Bonus[13] payment if the investment performance is better than that required to support the guaranteed benefits. The better the performance, the greater the Special Bonus[13], and, conversely, the worse the performance, the lower the Special Bonus[13].

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 Special Bonus[13] levels payable to you. Both the past actual performance and management's expectation of the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be undertaken regarding sharing these with you through Special Bonus[13] adjustments.

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 Bonus[13].

Stable long-term returns

When considering adjusting the Special Bonus[13] scales, we strive to maintain a more stable payout to you by smoothing. This means the Special Bonus[13] levels will only be changed if the actual performance is significantly different from the assumed level over a period of time, or if management's long-term future performance expectations change substantially.

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 Bonus[13]. 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.

More about participating policy

Investment policy and strategy

We follow an asset strategy that

i) helps to ensure that we can meet the guaranteed benefits that we have committed to you;

ii) delivers competitive long-term returns to you through Special Bonus[13]; 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** predominately 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 US dollars) and industries. The assets are carefully managed and monitored according to our own acceptable level of risk.

Target asset allocations

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[5,6] exercised, the assets supporting the Policy Value Management Balance[14] are 100% invested into fixed-income assets.

Accumulation interest rate

You can choose to exercise the Policy Value Management Option[5,6] to allocate a portion of the Net Cash Value[12] to the Policy Value Management Balance[14] (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 Bonus[13] (if any) and accumulation of interest rates may be reviewed and adjusted by us from time to time.

For more updated information, please visit our website www.hsbc.com.hk/insurance/info/.

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. Critical Illness Benefits consist of Cancer Benefit (Additional Payment), Heart Disease Benefit (Additional Payment) and Stroke Benefit (Additional Payment). Each of these benefits is payable once only and subject to a one-year waiting period from the last claim of any such diseases covered under these benefits. These benefits will terminate when the life insured attains the age[2] of 80, payout of the relevant benefit(s) or the policy is terminated (whichever is earlier). Any payments outstanding at the time of Benefit Payment under the policy must be paid to us before we make the relevant Benefit Payment. Please refer to the Policy Provisions for the definitions of cancer, heart disease and stroke; and under what circumstances one may be excluded from the above Benefits Payments. You should consult with professionals or seek professional advice if you are in doubt about the definitions and exclusions.

2. Age means the age of the life insured or the policyholder where applicable at his/her next birthday.

3. Each policyholder is entitled to the change of life insured of policy for up to three times after the third policy year or after the end of the premium payment period provided all premiums are fully paid, whichever is later. Critical Illness Benefits[1] will be transferred together with the basic plan to the new life insured provided no claim has been made under the Critical Illness Benefits[1] by the original life insured. However, if any of these benefits has been claimed by the original life insured before the acceptance of change of life insured, the Critical Illness Benefits[1] under this policy shall cease to operate for the new life insured. 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.

4. Global Medical Care Services (the "Services") are provided by Preferred Global Health Ltd ("PGH"), a leading global patient care organisation ("the organisation") to the life insured (hereinafter called "the patient") of HSBC Health Goal Insurance Plan policy. The Services consist of Personal Care Manager, Diagnosis Verification and Treatment Plan, Doctor-to-Doctor Dialogue and US Care Management services. US Care Management service is only applicable to HSBC Health Goal Insurance Plan policy with Notional Amount[11] of USD2 million or more. The Services provided by the organisation or through the service providers arranged by the organisation are used as a resource for consultative medical advice and treatment recommendations for the patient who seek further opinions/suggestions on his/her medical conditions. The Services are value-added services provided by the organisation while this policy is effective. It is your/patient's responsibility to pay for all the treatment and medical costs and the related costs/expenses incurred by you/the patient, whether directly or indirectly in relation to the receiving of the Services.

   You are subject to the relevant terms and conditions as determined by the organisation for the use of their services. The Company does not represent PGH. The Company will not be held liable or responsible for the above content provided by PGH. The Company is not directly affiliated in any way with Harvard, and any reference to Harvard is only for identification and reference purposes on content provided by PGH and does not imply an association between the Company and Harvard. Please seek the advice of your medical professional for further guidance. We have the absolute discretion to revise and change the terms and conditions for the offering of the Services under this policy at any time without giving you prior notice.

5. You may apply to exercise this Policy Value Management Option to allocate a portion of the Net Cash Value[12] as of the date of such request is processed, to the Policy Value Management Balance[14] provided that the policy has been in force for 20 policy years or more; all premiums are paid up when due; and there is no outstanding policy loans, interest and premiums under the Policy.

6. The exercise of the Policy Value Management Option is subject to the minimum amount requirements on (i) the Net Cash Value[12] to be allocated per transaction; and (ii) the Notional Amount[11] after the exercise of this option. Such minimum amount requirements are determined by us from time to time without prior notice to Policyholder.

7. Terminal Illness Benefit will terminate when the life insured attains the age[2] of 65 or payout of the relevant benefits or the Policy is terminated (whichever is earlier). Your policy will terminate once we pay this benefit. No Terminal Illness Benefits shall be payable under any of the below conditions:

   - any pre-existing condition from which the life insured was suffering prior to the Issue Date of the Policy or the effective date of this Benefit or the effective date of last reinstatement, whichever is the latest; or
   - any Human Immunodeficiency Virus (HIV) or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or any mutations, derivation or variations thereof.

   Please refer to the relevant policy provisions for the details of terms and conditions and exclusions.

Endnotes

8. Unemployment Benefit is applicable to any policyholder aged[2] between 19 and 64 years who is a Hong Kong Identity card holder. This benefit will terminate on the Policy Anniversary at which the policyholder attains the age[2] of 65 years or all due premiums have been paid (whichever is earlier). Such benefit is not applicable to single premium policies.
9. Application for HSBC Health Goal is subject to our relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured as determined by us from time to time. The proposed Notional Amount[11] and the total Notional Amount[11] of all the pending and inforce HSBC Health Goal Insurance Plan applications or policies for each Proposed Insured subject to 'simplified underwriting' shall not exceed USD2,000,000 (for Proposed Insured aged[2] 50 or below) or USD1,000,000 (for Proposed Insured aged[2] 51 to 60) or USD500,000 (for Proposed Insured aged[2] 61 to 65). Full underwriting will be applied otherwise.
10. Total Basic Plan Premium Paid refers to the total amount of premiums due for the basic plan (whether or not actually paid) as of the date of death of the life insured. If you choose to prepay the required premiums, the balance of the prepaid premiums will not be counted as the Total Basic Plan Premium Paid until such part of premium is due.
11. Notional Amount is an amount used to determine the premiums payable under this policy and your cash values, Special Bonus[13] and amounts of Cancer/Heart Disease/Stroke Benefit (Additional Payment)[1] to be received under the basic plan of this policy. It does not represent the amount of death benefit payable.
12. Net Cash Value means an amount equal to the Guaranteed Cash Value plus Special Bonus[13] less any outstanding policy loan, interest and premiums.
13. The amount of Special Bonus, if any, is not guaranteed and subjected to our absolute discretion.
14. Policy Value Management Balance means the amount of the accumulation of the proceeds from exercising the Policy Value Management Option[5,6] which is allocated to the policy to accumulate at such non-guaranteed interest rate(s) that are determined at our discretion from time to time, and less any previously withdrawn amounts.

More information

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

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

Click 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 Health Goal Insurance Plan

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 Health Goal Insurance Plan is a product of the Company but not HSBC, underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong Special Administrative Region.

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

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

December 2022

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

Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)

为您健康及财富设想

2019年，全球约有5,540万宗死亡个案，其中55%死于10大死亡原因，包括癌症、心脏病及中风[*]等。

本港3种主要致命疾病：

癌症

2019年死亡人数为**14,871人**[+]，**预计至2030年**，确诊病例增幅**高达35%**[#]。

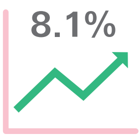
心脏病

于所有主要死亡原因中，因心脏病而引致死亡的人数接近13%[^]。**2020年心脏病的总死亡人数为6,561人**[**]。

中风

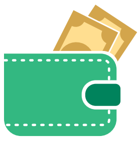
中风后首年死亡率约**20-25%**，**每年导致约3,500人死亡**[++]。

更多方面同时令人关注



医疗开支

于2022年，预计全球医疗费用平均上升**8.1%**，是预计通胀率的3倍[##]。而香港医疗费用升幅更曾达**本地通胀率的6倍**[^^]，每年人均支出**港币25,000元**[***]。



核实诊断及寻求治疗意见

当患者出现状况，有时非关病情，而是源于不当的医疗管理，**当中大约17%更属于可避免的诊断失误**[+++]。征询第二医疗意见，**可能更快觅得挽救生命的治疗方案，或避免不必要的疗程**[###]。

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* 世界卫生组织：前十位死亡原因（2020年12月9日）（https://www.who.int/zh/news-room/fact-sheets/detail/the-top-10-causes-of-death）

\+ 香港特别行政区医院管理局《2019年香港癌症统计概览》（https://www3.ha.org.hk/cancereg/pdf/overview/Overview%20of%20HK%20Cancer%20Stat%202019_tc.pdf）

\# 香港特别行政区医务卫生局《香港癌症策略2019摘要报告》（https://www.healthbureau.gov.hk/download/press_and_publications/otherinfo/190700_hkcs/c_hkcs_summary.pdf）

^ 香港特别行政区卫生署香港健康宝库：冠心病2020（https://www.healthyhk.gov.hk/phisweb/zh/chart_detail/24/）

** 香港特别行政区卫生署香港健康宝库：致命疾病2020（https://www.healthyhk.gov.hk/phisweb/zh/chart_detail/22/）

++ 香港中风基金：中风的严重性（http://www.strokefund.org/aboutus_part1.php）

\## Willis Towers Watson: 2022 Global Medical Trends Survey Report (https://www.wtwco.com/en-HK/Insights/2021/11/2022-global-medical-trends-survey-report)

^^ 美世达信员工福利：Mercer Marsh Benefits™ survey finds Hong Kong medical costs increased by 9%, 6 times the local inflation rate（2018年6月22日）（https://www.mercer.com.hk/newsroom/2018-mmb-medical-trends-around-the-world.html）

*** 香港特别行政区医务卫生局：医疗卫生开支估算：1989/90 - 2019/20年度（https://www.healthbureau.gov.hk/statistics/cn/dha/dha_summary_report.htm）

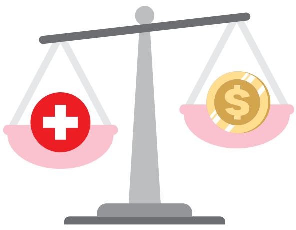
+++ Leape, Lucian; Lawthers, Ann G.; Brennan, Troyen A., et al. "Preventing Medical Injury." Qual Rev Bull. 19(5):144-149, 1993. (https://www.ncbi.nlm.nih.gov/books/NBK225187/box/bbb00001)

\### Mayo Clinic. "The value of second opinions demonstrated in study." ScienceDaily, 4 April 2017. (www.sciencedaily.com/releases/2017/04/170404084442.htm)

崭新健康储蓄兼备方案 与您并肩同行

面对人生抉择时，我们往往需要有所取舍。这就如同许多保险计划一样，有些只提供终身储蓄保障，亦有些旨在帮助缓解在遇上严重疾病时所带来的影响。而透过**「汇康保险计划」**（「汇康」、「您的计划」或「您的保单」），我们致力保障您的健康及财富：

- **健康**：支付额外一笔过癌症、心脏疾病及中风赔偿款项，而有关的赔偿**皆不会影响**您的保单价值。
- **财富**：给予财富增值以持续增加您的保单价值，为将来的美好生活作好准备。



「汇康」是一份具储蓄成分的长期分红人寿保险计划，**其并非等同于或类似任何类型的银行存款**。

「汇康」如何运作？

财富累积

您只需以趸缴方式一笔过或是分开数年支付保费，即可获得长远的财富增长及潜在储蓄回报。

3倍严重疾病保障[1]

若受保人在80岁[2]前确诊患上癌症、心脏疾病或中风[1]，可收取额外的一笔过的赔偿，此赔偿上限为三次（即每个疾病种类为一次），而赔偿总额可高达保单总保费的150%，而您的保单价值**在赔偿后将保持不变**。

保障转移[3]

您可于第三个保单年度后，或在保费缴付期完结后而所有保费均在到期时已全数缴付（以较后者为准），**把保障转移最多三次**，以作为赠予您挚爱的一份礼物。

注：若原有受保人没有获支付严重疾病保障[1]，严重疾病保障[1]将与基本计划一并转移至新的受保人。

环球医疗关顾服务[4]（只适用于名义金额[11]为200万美元或以上的保单）

个人护理专员在整个诊断、治疗至康复的过程中，为您提供专业贴心的关顾服务。

您的诊断将由多名**顶尖哈佛级别专家**‡进行核实，他们将与您在本地的医生讨论您的病例，并共同制定治疗方案选项。

为您安排通往**美国排名前1%的医院就医**及有关的医疗预约，更提供礼宾服务包括机票、住宿及康复护理等支援。

环球医疗关顾服务[4]由一间领先的环球患者护理组织Preferred Global Health Ltd，提供予受保人的增值服务，此服务提供**国际级**的「个人护理专员」、「诊断核实及治疗方案」、「医生与医生对话」以及「美国医护关顾服务」。有关服务之详情，请参阅相关的单张。

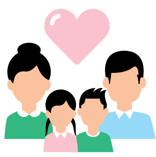
‡ 根据服务供应商PGH的定义，顶尖哈佛级别专家是指哈佛医学院附属医院或根据《美国新闻与世界报导》被评选为排名前1%的美国医院的专家。

为您的财富和健康福祉护航

我们明白到您的财务及身体状况与您的生活方式皆息息相关，因此，「汇康」旨在助您强化**长远的人寿及健康保障**，让您的未来更加写意无忧：

财富保障

为了令您的财务更稳健，「汇康」让您在第20个保单年度后行使**保单价值管理权益**[5,6]，以锁定部分您当前的保单价值，应对未来投资市场所带来的波动。



人寿保障

生活充满着不同变数，这或许会影响您的计划。因此，在发生不幸事件时，「汇康」确保您的挚爱获得**身故赔偿**。

而您亦可享有以下的附加保障（受申请资格限制），**毋须另缴保费**，助您安然渡过困难时期。

末期疾病保障[7]

若受保人在65岁[2]前被确诊患上末期疾病，保单持有人可**提前获得身故赔偿**。

失业延缴保费保障[8]（不适用于趸缴保费之保单）

如保单持有人在65岁[2]前连续失业30日或以上，缴付到期保费**宽限期可延长至365日**，而期间保单持有人仍可获得「汇康」的全面保障。

有关详细条款、细则以及不保事项，请参阅附加保障之保单条款。详情请参阅「有关分红保单」部分。

简易核保[9]

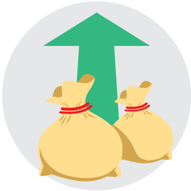
申请「汇康」过程简易方便。您只需于投保时回答几条简单的核保问题，简易核保毋须进行身体检查。

例子一

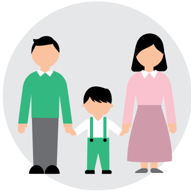
舜宏是一位45岁[2]的企业家，经营一间小型贸易公司

舜宏在高中毕业后一直是自雇人士。他是家中的主要经济支柱，并育有一位正在就读中学的儿子。虽然舜宏有一笔储蓄及保险保障，但考虑到医疗费用正不断上升，他希望及早计划，以确保他在遇上严重健康问题时能够得到更好的财务保障。同时，当他不幸去世，他希望可以为他的家人留下一笔资金以维持他们的生活水平。

舜宏希望透过储蓄让他晚年得到更大的保障



他在寻找终身保障及潜在的储蓄回报，以确保他能够在晚年享有舒适的生活。



舜宏需要针对主要严重疾病的额外保障，让他在不幸患上这些疾病时，以帮助家人减轻潜在的财务负担。

他希望在遗产传承方面保持灵活，这可以让他选择转让保单给他的儿子。

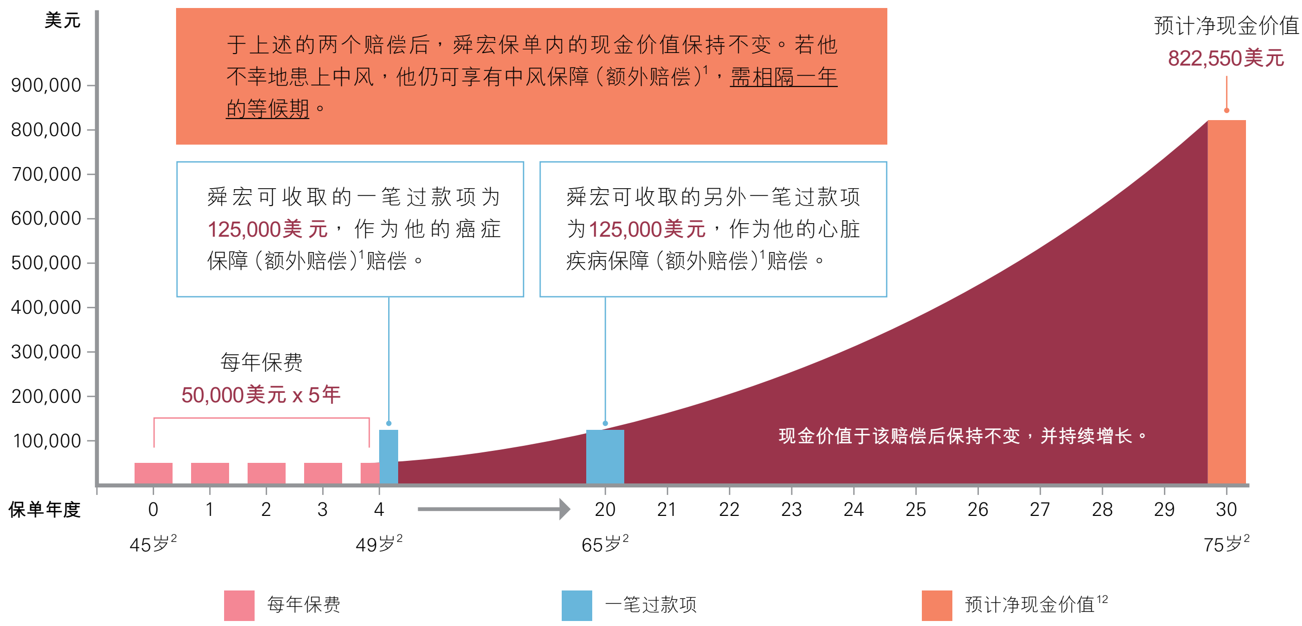
舜宏选择「汇康」以符合他的所需:

每年保费	50,000美元
保费缴付期	5年
已缴基本计划总保费[10]	50,000美元x 5年= 250,000美元

例子一

情境一：

- 舜宏于保单的首5年已缴付所有保费。
- 他于49岁[2]时确诊患上肺癌，并于65岁[2]时再确诊患上心脏疾病，他在接受治疗后，两次病患均已康复。
- 于75岁[2]时，他选择透过同时更改保单权益及受保人[3]，以转让他的保单给他的儿子作为遗产传承。



于第30个保单年度完结时：

预计特别奖赏[13]（如有）		保证现金价值		预计净现金价值[12]		相等于已缴基本计划总保费[10]的
565,500美元	+	257,050美元	=	822,550美元	=	329%

保单价值加上在确诊两种涵盖之严重疾病后所收取到的两笔额外款项：

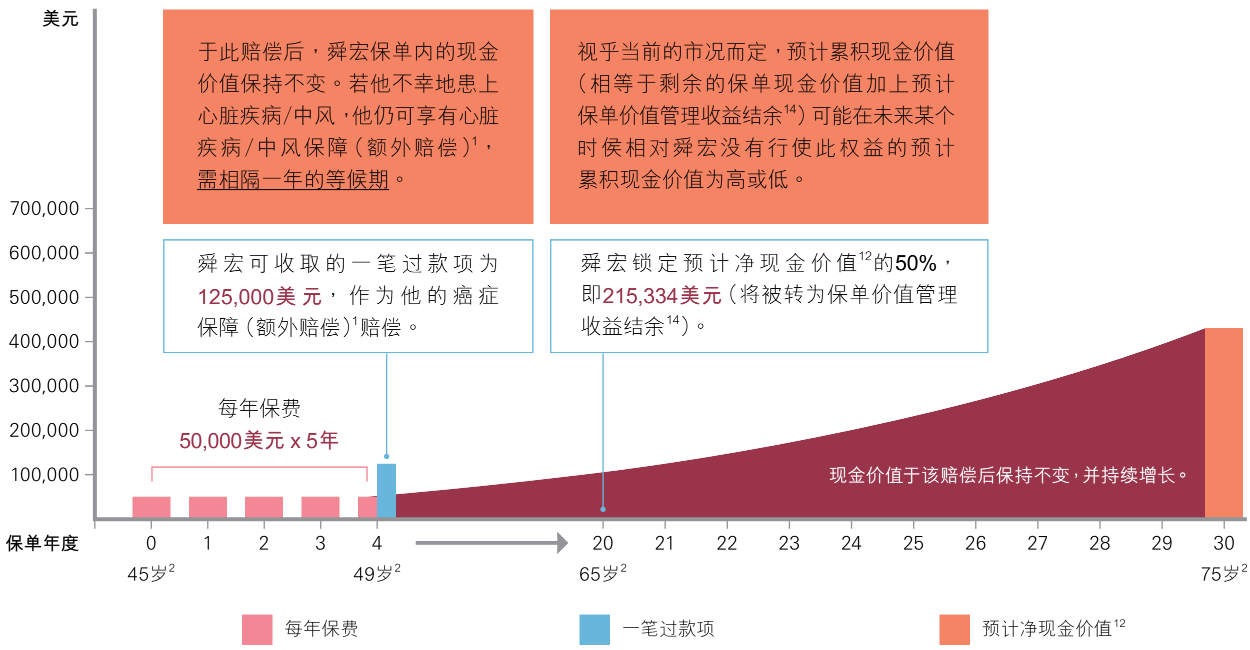
822,550美元 + 250,000美元 = 1,072,550美元 = 相等于已缴基本计划总保费[10]的 429%

注：由于此保单已作出了严重疾病之赔偿，此严重疾病保障[1]的运作将在行使更改受保人[3]之选项后随即终止。

例子一

情境二：

- 舜宏于保单的首5年已缴付所有保费。
- 他于49岁[2]时确诊患上肺癌，他在接受治疗后已康复。
- 于65岁[2]时，他行使保单价值管理权益[5,6]以锁定保单之一半现金价值，免受任何投资市场波动的影响[***]。



于第20个保单年度完结时：

预计特别奖赏[13]（如有）		保证现金价值		预计净现金价值[12]		相等于已缴基本计划总保费[10]的
224,250美元	+	206,418美元	=	430,668美元	=	**172%**

*** 行使保单价值管理权益[5,6]会令保单的名义金额[11]、已缴总保费、保证现金价值及特别奖赏[13]按比例地下调。而身故赔偿及严重疾病保障[1]赔偿亦会因此而相应减少。

例子一

情境二：

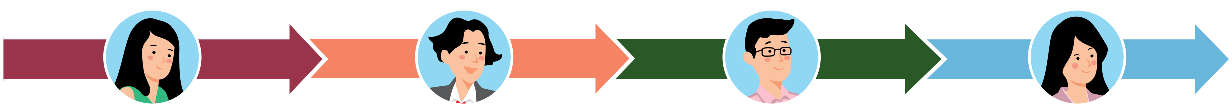
于第20个保单年度完结时，在不同市况下之预计累积现金价值：

根据当前假设的投资回报	假设市况利好 特别奖赏[13]升15%	假设市况疲弱 特别奖赏[13]减少15%
没有行使保单价值管理权益[5,6]的累积现金价值		
430,668美元	464,306美元	397,031美元
行使了保单价值管理权益[5,6]后的累积现金价值		
430,668美元	447,487美元	413,849美元
行使了保单价值管理权益[5,6]后的累积现金价值的差异		
不变	-16,819美元 若市况利好，特别奖赏[13]可能会增加。若舜宏行使保单价值管理权益[5,6]，累积现金价值或会**较低**。	+16,819美元 若市况疲弱，特别奖赏[13]可能减少。在此情况下，行使保单价值管理权益[5,6]，可以**保障舜宏已锁定的部份预计净现金价值**[12]**。**

例子二

35岁[2]的凯恩是一名会计师，他希望为家人，特别是5岁[2]儿子炫亮，建立更加稳健可靠的财务未来，即使不幸事情发生，也可将财富传给儿子，甚至成为代代相传的心意。于是，她投保「汇康」，透过保单灵活传承财富，协助炫亮解决将来面对的难题。

保单持有人及受保人	凯恩 (35岁[2])	**每年保费**	50,000美元
保费供款年期	5年	**已缴基本计划总保费**	250,000美元



	第1代	第2代	第3代	第4代
保单持有人	**凯恩 (35岁[2])**	**炫亮 (35岁[2])**	**允然 (40岁[2])**	**智善 (40岁[2])**
受保人	**凯恩**	**炫亮**	**允然**	**智善**
	保单于凯恩的儿子炫亮5岁[2]时开始生效。	凯恩打算65岁[2]时将保单及严重疾病保障（癌症、心脏疾病保障及中风保障）传赠炫亮，并将受保人及保单持有人更改为炫亮。 当时，炫亮育有一名5岁[2]的儿子，允然。	炫亮70岁[2]时将受保人更改为40岁[2]的儿子允然，同时将保单转让至允然。因为炫亮没有患上癌症、心脏疾病或中风，所以严重疾病保障将与基本计划一并转移至允然。 当时，允然育有一名5岁[2]的女儿，智善。	允然70岁[2]时将受保人更改为40岁[2]的女儿智善，同时将保单转让至智善名下，而保单价值亦继续累积。因为允然没有患上癌症、心脏疾病或中风，所以严重疾病保障将与基本计划一并转移至智善。
保单年度：	**保单签发**	**第30个保单年度完结时**	**第65个保单年度完结时**	**第95个保单年度完结时**
预计净现金价值[12]：		**881,000美元**	**6,663,000美元**	**37,733,000美元**
相等于已缴基本计划总保费[10]：		**3.5倍**	**26.6倍**	**150.9倍**

例子一及二的假设：

i. 舜宏及凯恩为非吸烟人士。

ii. 在保单期内并未作出部分退保。

iii. 所有保费均已在到期时全数缴付。

iv. 在本保单生效期间并无借取保单贷款。

v. 特别奖赏[13]分配及投资回报于整个保单期内相对于原本所展示的假设维持不变。

vi. 更改受保人[3]须提供可保证明，并由本公司按受保人的承保条件而批核。对于任何申请，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死亡风险的任何变化、更改保单年期及最新的经济前景。

vii. 例子一的情境一及情境二为独立个案，两个情境并没有任何关连。

注：

- 以上例子仅供说明，所显示的数字及图表均以上述所列出之假设为基础，并作整数调整。
- 例子所显示的过往、现时、预计及/或潜在利益及/或回报（例如特别奖赏[13]）均为非保证，并仅供说明之用。未来的实际利益及/或回报或会较现时所列的利益及/或回报为高或低。
- 特别奖赏[13]（如有）是非保证的并在宣派时由我们决定。
- 例子一的情境二仅说明累积现金价值在行使保单价值管理权益[5,6]后的潜在变更。在行使此项权益后，您的保单之名义金额[11]、已缴基本计划总保费[10]、保证现金价值、特别奖赏[13]及严重疾病保障[1]（如有）将按比例调整和减少。有关此项权益的详情，请参阅「计划摘要」。
- 您应了解随着时间通货膨胀所带来的影响，这可能会显著地降低累积金额的购买力。您也应了解因通货膨胀随着时间所带来的影响，这可能会显著地降低累积金额的购买力。据香港政府统计处数据显示，1992年综合消费物价为51.3点，2021年升至101.4点，30年间升幅达97%。
- 例子二凯恩个案的保单价值预计至第95个保单年度，而上述只列出过往30年的消费物价指数，所有数值仅供参考。
- 若原有受保人没有获支付严重疾病保障[1]，严重疾病保障[1]将与基本计划一并转移至新的受保人。否则，若任何之严重疾病保障[1]已支付赔偿予原有受保人，此保单内之严重疾病保障[1]的运作将会在更改受保人后随即终止。
- 任何受保人上的更改[3]，本公司可酌情决定对名义金额[11]、保证现金价值、特别奖赏[13]（如有）、严重疾病保障[1](如适用)及身故赔偿作出相应的调整。

计划摘要

合资格申请人士[9]	如欲投保，您的年龄[2]必须介乎出生15日至65[2]
保单货币	美元
保单年期	至99岁[2]

保费供款年期 / 投保年龄

保费供款年期	投保年龄
趸缴保费或3年	出生后15天至65岁[2]
5年	出生后15天至60岁[2]
10年	出生后15天至55岁[2]

缴付保费方式

您可选择以下列方式缴付保费：

- 缴付模式：
  (i) 按年；或
  (ii) 按月；或
  (iii) 趸缴保费

注：
- 如果您选择按月缴付有关保单年度的保费，于该保单年度内须缴付的基本计划总保费[10]将会比选择按年缴付的为高。

- 缴付方法：
  (i) 您的汇丰银行户口（缴付首次保费）/您的任何银行户口（缴付往后保费）；或
  (ii) 您的汇丰银行信用卡（不适用于趸缴保费）；或
  (iii) 支票

最低保费金额

每份保单按不同保费供款年期及缴付保费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	8,333.30美元	729.20美元
5年	5,000美元	437.50美元
10年	2,500美元	218.80美元

计划摘要

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名义金额[11]计算。
特别奖赏[13]	特别奖赏（如有）是非保证的。任何潜在的特别奖赏金额将在宣派时由我们决定。当您全数或部分退保或终止保单、或本保单期满或失效，或当我们支付身故赔偿或末期疾病保障[7]时，我们将会向您或您的受益人派付特别奖赏（如有）。 如您行使保单价值管理权益[5,6]，我们会将部分保证现金价值及特别奖赏（如有）调拨至保单价值管理收益结余[14]，以累积生息。 我们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金额（如有）。保单年结通知书上所显示的特别奖赏金额可能比之前所发出的保单年结通知书上所显示的金额为低或高。有关主要风险因素的详情，请参阅「主要风险 - 非保证利益」部分。
保单价值管理权益[5,6]	在第20个保单年度届满后，若没有未偿还的保单贷款或到期未缴之保费，您或可申请行使此项权益以锁定您保单中的部分净现金价值[12]。在您行使此项权益后，您所选择锁定的金额即获得保证，并调拨至保单价值管理收益结余[14]，按非保证息率累积生息，有关息率由我们不时厘定。 行使此项权益需符合下列两项最低限额要求，而有关的限额均由我们不时厘定： (i) 每次调拨的净现金价值[12]；及 (ii) 行使此项权益后的剩余名义金额[11]。 如欲申请行使此项权益，您必须递交一份我们指定的表格。在行使此项权益后，保单的名义金额[11]及已缴基本计划总保费[10]将按比例调低，并引致于计算保证现金价值、特别奖赏[13]（如有）、严重疾病保障[1]及身故赔偿时，根据保单条款作相应的调整。如您的申请获批核后，我们将会向您签发经修订的保单文件。当您行使此项权益后，您将不能取消、逆转或终止有关安排。
保单价值管理收益结余[14]	指您透过行使保单价值管理权益[5,6]而锁定的现金价值，此金额将被调拨入您的保单下，按非保证息率积存生息，并减去任何之前已提取的金额。在保单期满前，您可随时递交一份我们指定的表格，申请以现金方式提取有关结余。

计划摘要

严重疾病保障	严重疾病保障包括癌症保障(额外赔偿)、心脏疾病保障(额外赔偿)及中风保障(额外赔偿),而这些保障内之每项保障仅限赔偿一次。如您于80岁[2]前确诊患上严重疾病保障内之任何疾病,而在确诊后生存不少于14天,您可收取相等于您保单的名义金额[11]50%的额外一笔过的赔偿(「保障赔偿」)。严重疾病保障之赔偿最多支付三次,并与上一次于这些保障内之任何保障赔偿相隔一年的等候期,及须受以下的不保事项约束: • 受保人在签发日期、保单日期、保单复效的生效日期或当严重疾病保障根据保单条款仍然生效情况下更改受保人[3]的生效日期前(以较迟者为准)已有的任何已存在的状况;或 • 受保人在签发日期、保单日期、保单复效的生效日期或当严重疾病保障根据保单条款仍然生效情况下更改受保人[3]的生效日期(以较迟者为准)随后之九十天内患上的任何疾病;或 • 并非经注册医生处方的药物中毒或酒精滥用;或 • 于确诊严重疾病当日或之前已存在的人体免疫力缺乏病毒(HIV)感染(除保单条款内界定的「因输血和职业感染人体免疫力缺乏病毒」以外)。 在受保人年龄[2]达80岁时、严重疾病保障已获支付或保单已被终止时(以较早者为准),这些严重疾病保障亦将会随即终止。 有关详细条款、细则以及不保事项,请参阅相关的保单条款。若您对定义及不保事项存有疑问,您应咨询专业人士或寻求专业建议。
退保利益 — 如您终止保单或部分退保,您将获支付的金额	若您在任何时候退保您的保单,您将获支付: • 保证现金价值; • 加上特别奖赏[13](如有); • 加上保单价值管理收益结余[14](如有); • 扣除任何未偿还保单贷款、利息和未付之保费。
部分退保	您可要求调减您的保单之名义金额[11]从而部分退保。任何调减保额的申请需符合以下两项最低限额要求,而有关的限额由我们不时厘定: • 每次调减名义金额[11]的最低金额;及 • 调减名义金额[11]后之最低名义金额[11]。 如欲申请部分退保,您必须递交一份我们指定的表格。如我们批核有关的要求,您将获支付根据调减名义金额[11]的部分所计算的净现金价值[12]。此金额可能包括我们根据调减名义金额[11]的部分厘定及宣派的部分特别奖赏[13](如有)。 在调减名义金额[11]后,您的保单的已缴基本计划总保费[10]将按比例调低,并于计算保证现金价值、特别奖赏[13](如有)、严重疾病保障[1]及身故赔偿时,根据保单条款作出相应调整。调减名义金额[11]生效时,我们将会向您签发经修订的保单文件。

计划摘要

期满利益 — 您于保单年期届满时可获得的金额	当受保人年届99岁[2]时，您将会获得期满利益，相等于： • 保证现金价值； • 加上特别奖赏[13]（如有）； • 加上保单价值管理收益结余[14]（如有）； • 扣除任何未偿还保单贷款、利息和未付之保费。
身故赔偿	如受保人于保单期内不幸身故，受益人将获取于受保人身故当日之： • 已缴基本计划总保费[10]加上2,500美元或保证现金价值（以较高者为准）； • 加上特别奖赏[13]（如有）； • 加上保单价值管理收益结余[14]（如有）； • 扣除任何未偿还保单贷款、利息和未付之保费。
更改受保人[3]	您可在保单下更改受保人最多三次。更改受保人只适用于第三个保单年度后，或于保费缴付期内缴清所有保费后作出（以较后者为准），并须提供可保证明及由本公司按受保人的投保条件而批核。 若原有受保人没有获支付严重疾病保障[1]，严重疾病保障[1]将与基本计划一并转移至新的受保人。否则，若任何之严重疾病保障[1]已支付赔偿予原有受保人，此保单内之严重疾病保障[1]的运作将会在更改受保人后随即终止。 保单的期满日将被重设至新受保人的99岁[2]。新的不可异议条款亦将同时适用。任何更改受保人或会引致保单的名义金额[11]、保证现金价值、特别奖赏[13]（如有）、身故赔偿及严重疾病保障[1]的调整。若新名义金额[11]较原有的名义金额[11]为低，保单持有人或可支付额外保费以申请增加新受保人之名义金额[11]至最多为原有的名义金额[11]。任何相关的申请将会按每个个案而检视，并由我们酌情决定。
附加保障	除上述保障外，您亦可于保单期内获得以下附加保障，**毋须另缴保费**： • **末期疾病保障[7]；** • **失业延缴保费保障[8]（不适用于趸缴保费之保单）。** 有关详细条款及细则，以及不保事项之详情，请参阅保单条款内有关附加保障。

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

重要事项

冷静期	「汇康保险计划」是一份包含储蓄成分的人寿保险计划。部分保费将付作保险及相关之费用，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[12]可能少于您已缴付的保费总额。
趸缴保费之市值调整	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取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。
保单贷款	您可申请保单贷款，惟贷款额加上任何未偿还的贷款不得超过保证现金价值的90%。我们会不时厘定有关贷款的息率，并会向您发出通知。 进行任何部分退保或行使保单价值管理权益[5,6]后，保单的保证现金价值会因而降低。当保单贷款及应付利息超过保证现金价值时，您的保单可能会失效。 请注意，我们从本保单向您支付任何款项之前，将先扣除任何未偿还贷款、利息或未付之保费。我们对任何未偿还贷款、利息或未付之保费的申索，均优先于您或您的受益人或保单受让人或其他人的任何申索。
取消保单	冷静期过后，您可随时填妥本公司指定的表格要求退保，并取回现金价值总和。保单全数退保后，本公司将获全面解除对保单的责任。

重要事项

税务申报及金融罪行	您必须向我们提供我们不时要求关于您及您的保单的相关资料，以让我们遵守对香港及外地之法律或监管机构、政府或税务机关负有的某些责任。若您未有向我们提供所要求之资料或您让我们或我们任何集团成员承受金融罪行风险，我们可能： • 作出所需行动让我们或集团成员符合其责任； • 未能向您提供新服务或继续提供所有服务； • 被要求扣起原本应缴付予您或您的保单的款项或利益，并把该等款项或利益支付予税务机关；及 • 终止您的保单。 如因上述任何原因导致任何利益或款项被扣起及/或您的保单被终止，您从保单获取之款项，加上您在保单终止前从保单获取之款项总额（如有），可能会少于您已缴保费之总额。我们建议您就税务责任及有关您的保单的税务状况寻求独立专业意见。

保单终止条款	我们有权于以下任何情况之下终止您的保单： • 如果您未能在宽限期届满前缴付到期保费；或 • 保单贷款加应付利息大于保证现金价值；或 • 若我们合理地认为继续维持您的保单或与您的关系会使我们违反任何法律，或任何权力机关可能对我们或集团成员采取行动或提出谴责；或 • 我们有权根据任何附加保障的条款终止您的保单。 有关终止条款的详情请参阅保单条款。

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

漏缴保费	我们会给您30日的缴付保费宽限期。倘若您在宽限期完结时未能付款，而您的保单于有关未付保费之到期日前一天计算的保证现金价值减去任何未偿还保单贷款、利息和未付之保费（如有）大于未付保费金额，我们将向您授予一笔自动保费贷款，以支付到期保费。有关贷款将按我们不时厘定的息率计息。如当时的保证现金价值减去任何未偿还保单贷款、利息和未付之保费（如有）不足以支付到期保费，您的保单将会失效，而我们将向您支付于第一次未付保费到期当天的任何净现金价值。

主要风险

信贷风险及无力偿债风险	「汇康」乃一份由我们签发的保单。**您须承受我们的信贷风险**，因您支付的所有保费将成为我们资产的一部分，惟您对我们的任何资产均没有任何权利或拥有权。在任何情况下，您只可向我们追讨赔偿。
非保证利益	**计算特别奖赏[13]（如有）的分配并非保证，并由我们不时厘定。**派发特别奖赏[13]与否，以及特别奖赏[13]的金额多少，**取决于保单资产的投资回报表现以及其他因素，包括但不限于赔偿、失效率、开支等及对于未来长远表现的预期。**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到息率水平及对未来息率的预期**（此将影响利息收入和资产价值）、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）、保单失效率及保单价值管理权益[5,6]的行使率并不确定**，保单组合现时的表现及未来回报会因而受到影响。 • **开支因素 - 已支出及被分配予此组保单的实际直接支出**（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**，从而或会影响产品的整体表现。 • 保单价值管理收益结余[14]（如适用）所赚取的利息，是按非保证息率计算，我们可不时调整该息率。
延误或漏缴到期保费的风险	如有任何延误或漏缴到期保费，**可能会导致保单终止。结果或令您只能收回明显少于您已缴付的保费的款额。**
退保风险	如您需要在早期全数或部分退保，**您可收回的款额或会明显少于您已缴付的保费。**

主要风险

流动性风险	**我们预期您将持有本保单直至整个保单年期届满为止。如您有任何非预期事件而需要流动资金，您可根据保单的相关条款申请保单贷款，或作**全数或部分**退保以提取现金。但这样可能导致保单失效或较原有保单期提早终止。此举必定存在风险，或令您只能收回少于您已缴付的保费的款额。** 若您行使保单价值管理权益[5,6]，日后您的保单的现金价值总和（相等于净现金价值[12]加上保单价值管理收益结余[14]（如有））可能会较您不行使此权益时的情况为低或高。

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

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

主要不保事项：

末期疾病保障[7]	末期疾病保障将于受保人年届65岁[2]的保单周年日或支付有关赔偿后或您的保单终止时（以较早者为准）终止。我们支付有关赔偿后，您的保单将会随即终止。在以下任何情况中，末期疾病保障将不会获赔偿： • 受保人在保单签发日期或保障之生效日期或最后保单复效日期（以较迟者为准）前已患上的疾病；或 • 任何人体免疫力缺乏病毒（HIV）或任何与HIV有关的疾病，包括后天免疫力缺乏症（即爱滋病），或任何由此而致的突变、衍化或变异。 有关详细条款及细则，以及不保事项之详情，请参阅相关保单条款。

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。

「汇康保险计划」的保单红利（如有），将以下列方式派发：**特别奖赏**[13]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[5,6]或保单期满时宣派。

特别奖赏[13]的金额会视乎宣派前整段保单期的表现，以及当时的市场情况而不时改变，实际金额于派发时才能确定。有关详情，请参阅本小册子内「计划摘要」部分。

特别奖赏[13]会受哪些因素影响？

特别奖赏[13]（如有）并非保证，是否派发特别奖赏[13]及其金额多少取决于包括但不限于下列因素：

- 保单资产的投资回报表现；
- 赔偿、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[13]派发金额将会增加；若表现较预期低，则特别奖赏[13]派发金额将会减少。

有关主要风险因素的详情，请参阅本小册子内「主要风险—非保证利益」部分。

分红保单有什么主要的优势？

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[13]。表现越佳，特别奖赏[13]会越多；反之，表现越差，特别奖赏[13]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[13]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[13]分配，与您分享或分担盈亏。

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、货币及缮发年期）的经验（包括：投资表现），务求每组保单将获得最能反映其保单表现的公平回报。为平衡您与我们之间的利益，我们已成立一个由专业团队组成的专责委员会，负责就分红保单的管理和特别奖赏[13]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[13]分配的时候，我们会致力采取平稳策略，以维持较稳定的回报，即代表我们只会因应一段期间内实际与预期表现出现显著差幅，或管理层对长远表现的预期有重大的改变，才会对特别奖赏[13]水平作出调整。

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。

有关分红保单

投资政策及策略

我们采取的资产策略为：

i) 有助确保我们可兑现向您承诺的保证利益；

ii) 透过特别奖赏[13]为您提供具竞争力的长远回报；及

iii) 维持可接受的风险水平

分红保单的资产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。

目标资产分配

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[5,6]的保单，组成其保单价值管理收益结余[14]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[5,6]，以调拨部分净现金价值[12]至保单价值管理收益结余[14]（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[13]（如有）及积存息率的政策。

欲了解更多最新资料，请浏览本公司网站 http://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. 严重疾病保障包括癌症保障(额外赔偿)、心脏疾病保障(额外赔偿)及中风保障(额外赔偿),而这些保障内之每项保障仅限赔偿一次,并需与上一次保障内之任何涵括疾病的赔偿相隔一年的等候期。在受保人年龄[2]达80岁时、相关保障已获支付或保单已被终止时(以较早者为准),这些保障亦将会随即终止。如在支付保障赔偿时有任何未偿还之款项,必须于本公司就本保单支付保障赔偿前缴清有关的款项。有关癌症、心脏疾病及中风之定义,及在那些特定情况下或会引致不能获享保障赔偿,请参阅相关的保单条款。若您对定义及不保事项存有疑问,您应咨询专业人士或寻求专业建议。

2. 年龄指受保人或保单持有人(视乎适用情况而定)于下一次生日的年龄。

3. 每名保单持有人可在保单下更改受保人最多三次。更改受保人只适用于第三个保单年度后,或于保费缴付期内缴清所有保费后作出(以较后者为准)。若原有受保人没有获支付严重疾病保障[1],严重疾病保障[1]将与基本计划一并转移至新的受保人。否则,若任何之严重疾病保障[1]已支付赔偿予原有受保人,此保单内之严重疾病保障[1]的运作将会在更改受保人后随即终止。更改受保人须提供可保证明及由本公司按受保人的投保条件而批核。任何相关的申请将会按每个个案而检视,并由我们按不同的因素,包括但不限于潜在的赔偿风险、更改保单年期、当前的经济前景等而酌情决定。

4. 环球医疗关顾服务(「此服务」)是由一间领先的环球患者护理组织Preferred Global Health Ltd(「PGH」)提供予汇康保险计划受保人(在此统称为「病者」)的服务,此服务包括「个人护理专员」、「诊断核实及治疗方案」、「医生与医生对话」及「美国医护关顾服务」。「美国医护关顾服务」仅适用于名义金额[11]为200万美元或以上的汇康保险计划保单。此服务由PGH或PGH所安排之供应商向正在寻求关于个人医疗状况的进一步意见/建议之病者,给予医疗咨询及治疗建议的资源。此服务是由PGH于此保单仍生效时所提供的一项附加增值服务,您/病者有责任支付就您/病者在享用此服务因而产生的所有治疗、医疗及相关费用/支出(无论是直接或间接)。

   您需受由PGH就享用此服务所订立的条款及细则约束。本公司并不代表PGH,而且不会对PGH提供的上述内容负责任。本公司与哈佛没有任何直接关系,任何对哈佛的引用仅基于PGH为其提供的内容用作识别及参考目的,并不意味着本公司与哈佛之间存在关系。请向医疗专业人士寻求进一步指引。我们有绝对权利随时更改就保单内提供此服务之条款及细则而毋须提前通知。

5. 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[12]调拨至保单价值管理收益结余[14],前提是本保单需要生效了20个保单年度或以上、所有保费均已在到期时全数缴付及在本保单下并没有任何债项。

6. 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:(i)每次调拨的净现金价值[12]及(ii)该权益行使后之名义金额[11]。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。

7. 末期疾病保障将于受保人年届65岁[2]的保单周年日或支付有关赔偿后或您的保单终止时(以较早者为准)终止。我们支付有关赔偿后,您的保单将会随即终止。在以下任何情况中,末期疾病保障将不会获赔偿:

   - 受保人在保单签发日期或保障之生效日期或最后保单复效日期(以较迟者为准)前已患上的疾病;或
   - 任何人体免疫力缺乏病毒(HIV)或任何与HIV有关的疾病,包括后天免疫力缺乏症(即爱滋病),或任何由此而致的突变、衍化或变异。

   有关详细条款及细则,以及不保事项之详情,请参阅相关保单条款。

8. 失业延缴保费保障适用于受保年龄[2]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[2]或已缴清到期保费或保单终止时(以较早者为准)终止。该保障并不适用于合计保费金额保单。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。

9. 申请「汇康」受我们就保单持有人及/或受保人的国籍(国家/地区)及/或地址及/或居留国家或地区而不时厘定的相关规定所限制。每名受保人之名义金额[11](包括所有属「简易核保」类别、批核中或已生效之「汇康保险计划」的申请或保单)不能超过2,000,000美元(50岁[2]或以下之受保人)或1,000,000美元(51岁[2]至60岁[2]之受保人)或500,000美元(61岁[2]至65岁[2]之受保人),否则申请将根据全面核保程序处理。

注

10. 已缴基本计划总保费指受保人于身故当日的到期基本计划之保费总额（无论是否已实际缴付）。若为合计保费金额保单，合计保费金额结余将不会用以计算已缴总保费，除非该部分的保费已到期。

11. 名义金额是用来决定基本计划内所需缴付的保费、现金价值、特别奖赏[13]和根据本保单基本计划内可收取之癌症/心脏疾病/中风保障（额外赔偿）[1]的金额。它并不代表身故赔偿金额。

12. 净现金价值是指保证现金价值加上特别奖赏[13]，减去任何未偿还的保单借贷、利息和未付之保费。

13. 特别奖赏的金额是非保证的，并按本公司的酌情权宣派。

14. 保单价值管理收益结余是指行使保单价值管理权益[5,6]调拨入本保单下，本公司具绝对酌情权不时厘订的非保证息率积存生息，并减去任何已提取之金额的累积金额。

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「汇康保险计划」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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汇康保险计划

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」)乃根据保险业务条例(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。「汇康保险计划」为本公司之产品而非汇丰之产品,由本公司所承保并只拟在香港特别行政区透过汇丰销售。

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

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

2022年12月

汇丰人寿保险(国际)有限公司荣获以下奖项:

HGIP_PB_1222_SC

由汇丰人寿保险(国际)有限公司(注册成立于百慕达之有限公司)刊发
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