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Whole Life Insurance

滙溢尊尚保險計劃 HSBC Ultra Wealth Goal Insurance Plan

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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

精心規劃 締造明日更多機遇

您多年來努力建立的成就，如何守護留存？理想方法是繼續貫注發展動力，成就更矚目前景。「滙溢尊尚保險計劃」（「滙溢尊尚」、「本計劃」或「本保單」）提供長遠財富增長潛力，配合靈活周全的人壽保障計劃及財富管理選項，伴您安心踏上人生另一段精彩旅程。累積豐盛成果，令您倍感躊躇滿志，用心實現更多個人夢想。

「滙溢尊尚」如何助您規劃？

「滙溢尊尚」終身人壽保險計劃專為尋求長線財富累積的人士而設計。基於保單條款，本計劃提供：



財富累積方案

- 於保單初期，保證現金價值相等於已繳保費的85%
- 長線財富增長機會



人壽保障及靈活付款選項

- 壽險保障（直至99歲¹）及附加保障
- 身故賠償提供一筆過或每年定期付款選項，為親人安排適當財政支援



世代財富傳承規劃

- 透過轉讓保單權益及將受保人更改為您的至親²，將保障傳贈後人
- 可行使保單分拆選項³，將原有保單分成數份全新分拆保單，有助規劃財富傳承及分配財產



第二保單持有人

- 保單持有人可為兒童保單指定第二保單持有人，一旦原有保單持有人不幸身故，可確保由自己信任的人管理保單



保單價值管理權益^{4,5}

- 藉此鎖定部分保單價值，令您的保單價值更為穩定

「滙溢尊尚」是具備儲蓄成分的長期人壽分紅保險計劃，部分保費用於繳付保險及有關費用。本計劃並不同或類似任何類型銀行存款。

透過「滙溢尊尚」可享什麼優勢？

本計劃結合以下方式，提供長線財富增長機會：



保證現金價值

於保單開始時，保證現金價值相等於已繳保費的85%，並於保單期內逐步遞增；



特別獎賞⁶

非保證及將按本公司的酌情權宣派；及



保單價值管理收益結餘⁷

行使保單價值管理權益^{4,5}後的收益結餘⁷（如適用）。

有關保單利益將於以下其中一種情況發生後派發：

- i. 您全數或部分退保⁸；
- ii. 本計劃期滿（受保人年滿99歲¹）；
- iii. 受保人身故；
- iv. 本保單失效或終止。

於首14個保單年度，保證現金價值相等於已繳保費的85%，令您財政更添靈活自主。其後，保證現金價值於整段保單年期逐漸遞增。以下簡述如何助您達致更大財務效益：



一旦遇上突發事故，可減輕有關財政影響



面對不確定因素，亦可減少保單價值波動，令財政儲備更穩健



以保證現金價值發揮財富增長潛力，達成投資目標

您可享有多少保障及靈活性？

人壽保障⁹

本計劃不但提供長線財富增長機會，更於保單期內為受保人提供人壽保障。若受保人不幸身故，受益人可得身故賠償（請參閱計劃摘要）。

靈活安排身故賠償付款

本計劃提供兩種身故賠償支付選項，由保單持有人靈活選擇；當受保人不幸離世，親人可得到適當財政保障。身故賠償將根據所選支付賠償選項付予受益人，但不可於受保人身故後更改。基於保單條款，身故賠償可一筆過全數付款，或分10、20或30年每年定期付款，令受益人未來得到保障。

額外保障

保單基本計劃涵蓋額外意外死亡保障¹⁰（視乎投資資格而定），毋須另繳保費。若受保人於保單完結或80歲¹前（以較先者為準）不幸因意外離世，受益人除可收取身故賠償外，另可額外取得已繳基本計劃總保費¹¹的30%，作為額外意外死亡保障¹⁰賠償。

有關以上附加保障的詳細條款及細則以及不保事項，請參閱附加保障的保單條款。

保單價值管理權益^{4,5}

當到達人生某一階段，特別是臨近退休之際，您可能需要更穩定及更有保障的保單價值。

本計劃提供保單價值管理權益^{4,5}，助您鎖定本計劃的部分淨現金價值。您享有行使此項權益的決定權（須符合以下3項條件及保單條款），並可自行決定鎖定您保單內的金額。行使此項權益後，部分淨現金價值將調撥至保單價值管理收益結餘⁷。「鎖定」金額屬保證部分及按既定息率積存，而有關積存息率並非保證，並由本公司不時釐定。

您可行使保單價值管理權益^{4,5}，前提是：

- i. 本保單已生效20個保單年度或以上；
- ii. 所有保費均已在到期時全數繳付；及
- iii. 本保單並無任何債項¹²。

行使保單價值管理權益^{4,5}後，本計劃的保單金額¹³及已繳基本計劃總保費¹¹將按比例調整及減少。於計算保證現金價值、特別獎賞⁶（如有）及身故賠償時，亦將根據本保單條款相應調整。

延續保單 傳贈保障



更改受保人²

因應您的財富傳承需要可能隨時間而轉變，於第1個保單周年日之後，您可無限次更改受保人²，靈活隨意。



第二保單持有人

本計劃的保單持有人可根據保單條款為兒童保單指定第二保單持有人，一旦原有保單持有人不幸離世，可確保由自己信任的人管理保單。



保單分拆選項³

由第5個保單周年日起，保單持有人可選擇將保單分拆為最多3份新保單（「分拆保單」）；其後，每份分拆保單更可進一步分成3份分拆保單，有效分配財富，世代傳承。所有分拆保單總現金價值的總和與原有保單相同，有關條款及細則維持不變。

申請簡易

投保「滙溢尊尚」簡易方便，除個別情況外，**一般毋須接受任何健康檢查**（適用於符合滙豐保險準則的人士¹⁴）。



例子一

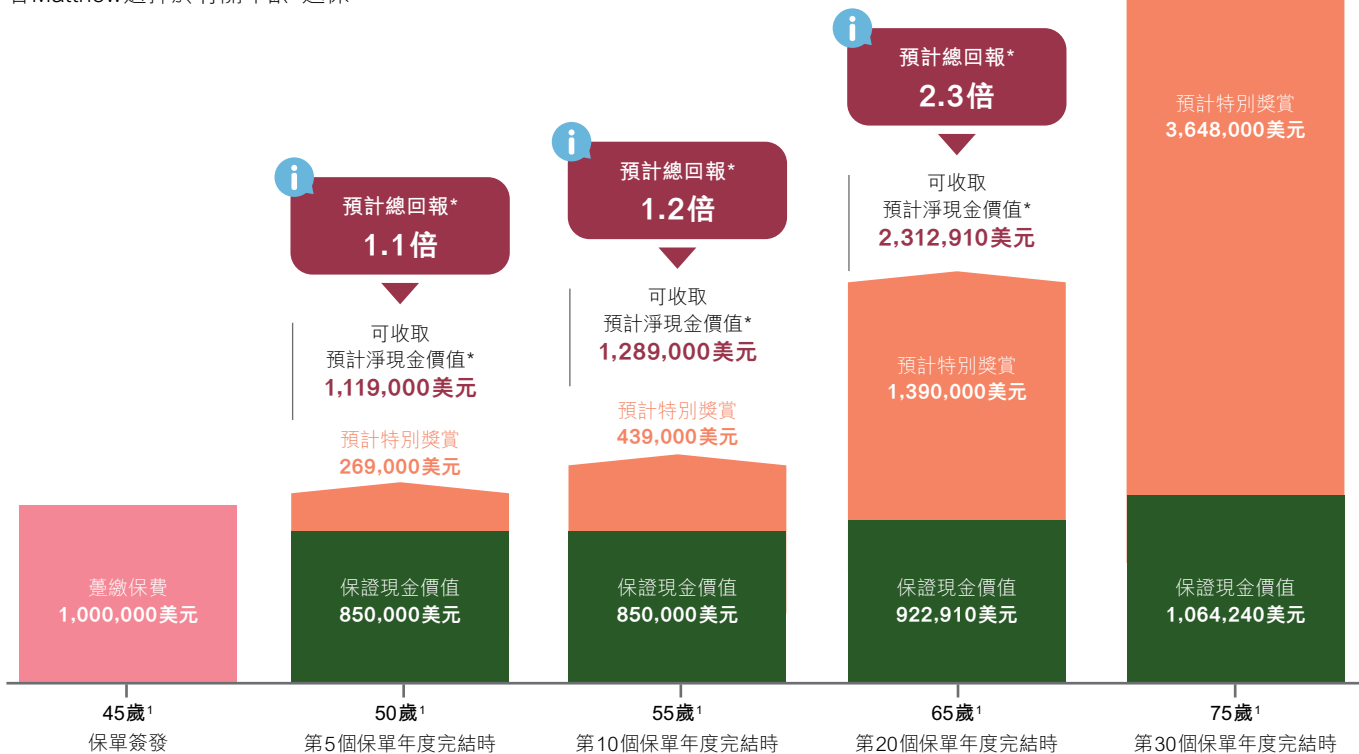


參考Matthew的個案

Matthew已婚，是專業會計師，太太全職照顧家庭。他希望即使自己有任何不幸事故，仍可保障太太未來的財政實力，因此期望保險計劃不但提供人壽保障，更具長線財富增長潛力。考慮過不同保險計劃後，決定於45歲¹投保「滙溢尊尚」。

保單持有人及受保人	Matthew (45歲 ¹)	躉繳保費	1,000,000美元
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若Matthew選擇於有關年齡¹退保¹⁵：

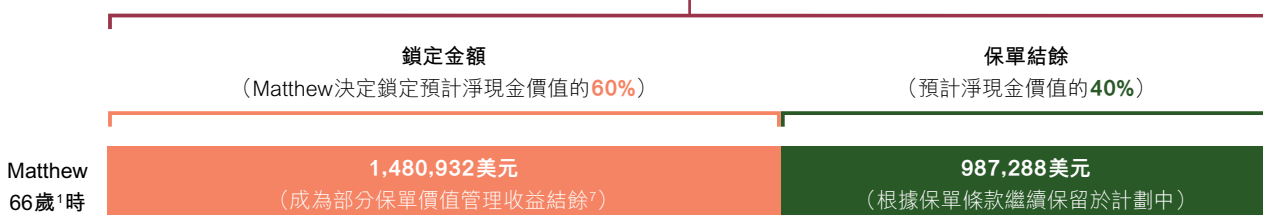


¹ 預計總回報* (預計淨現金價值相對於已繳基本計劃總保費¹¹的倍數)

* 以上不同保單年度的預計總回報根據當前假設的投資回報計算，因此並非保證。以上示例只供參考，有關主要風險因素詳情，請參閱「主要風險—非保證利益」部分。

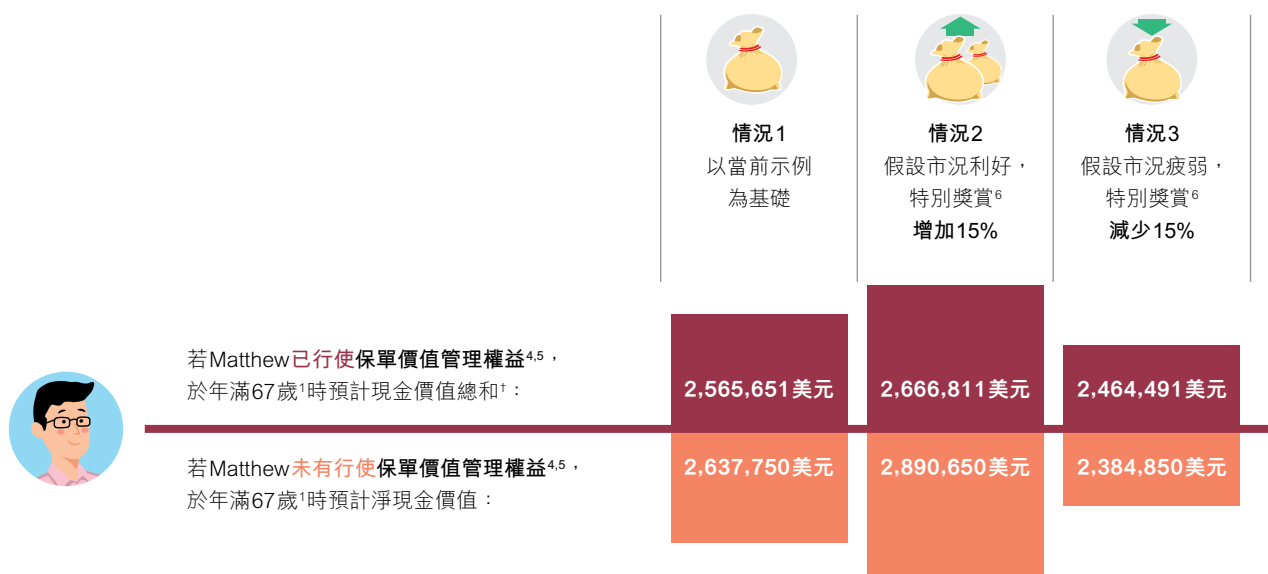
於第21個保單年度完結時，Matthew開始計劃退休，考慮應否鎖定部分保單價值。以下示例表明於不同假設情況下，本保單淨現金價值因應Matthew是否行使保單價值管理權益^{4,5}而改變。

第21個保單年度完結時預計淨現金價值：2,468,220美元



例子一

預計淨現金價值是保證現金價值與特別獎賞⁶的總和減去任何債項¹²。特別獎賞⁶金額於不同假設情況下亦不盡相同。預計現金價值總和是預計淨現金價值與保單價值管理收益結餘⁷的總和。保單價值管理權益^{4,5}一經行使，將不可取消、終止或逆轉。



[†] 假設未有提取任何保單價值管理收益結餘⁷，而有關結餘⁷按年利率2%的非保證積存息率積存，本公司將酌情不時調整息率。

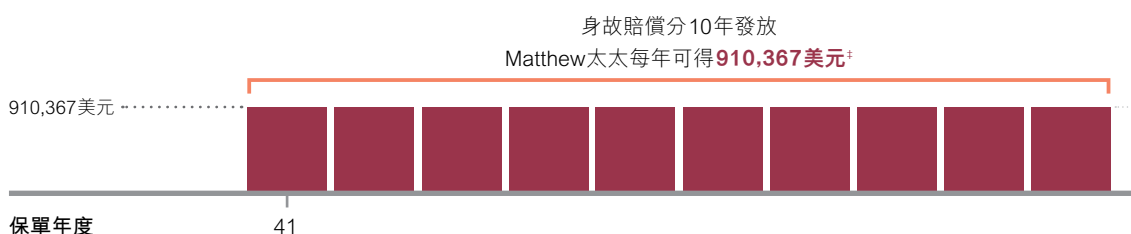
以上示例表明，行使保單價值管理權益^{4,5}可能有助保單持有人保障本計劃部分現金價值總和，免受相關投資組合的價格波動影響。假如行使此權益後大市下跌（情況3），可能令本計劃特別獎賞⁶（如有）減少；但轉移至保單價值管理收益結餘⁷的款額則不受跌市影響，減低本計劃承受的風險。

若於行使此權益後大市上升（情況2），可能令本計劃特別獎賞⁶（如有）增加，而本計劃現金價值總和則低於Matthew未有行使此權益的情況。

換言之，若保單持有人行使保單價值管理權益^{4,5}，於未來某一時間，本保單現金價值總和可能比Matthew不行使此權益的情況較高或較低。

以上示例只說明行使保單價值管理權益^{4,5}後，現金價值總和的潛在改變。行使權益後，本計劃的保單金額¹³及已繳基本計劃總保費¹¹將按比例調整及減少。有關此項權益詳情，請參閱計劃摘要及保單條款。

Matthew於第40個保單年度完結時不幸身故，根據他生前的身故賠償支付選項，他的太太將以10年分期方式取得身故賠償。Matthew的安排為太太提供充分財政支援，即使自己遇上意外事故，她亦可保持生活質素。身故賠償分10年發放，確保長遠財政穩健。



[†] 假設剩餘的身故賠償金額保留於本公司，並以本公司不時釐定的非保證利息累積（假設年利率1%），直至將所有賠償金額付予受益人為止。

例子二



參考Timothy的個案

45歲Timothy是成功企業家，公司業績理想，家有太太May及17歲兒子Ken。Timothy希望為Ken預留資金，供其大學畢業後發展個人事業；同時亦為自己儲備退休資本，延續理想人生。

他選擇投保「滙溢尊尚」，躉繳保費2,000,000美元，以自己為保單持有人，Ken為受保人。

保單持有人	Timothy (45歲 ¹)	躉繳保費	2,000,000美元
受保人	Ken (兒子, 17歲 ¹)		

保單年度

第1代
外曾祖父 Timothy

Timothy (55歲¹)

原有保單A
保單金額¹³：2,000,000美元
總現金價值：2,578,000美元

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於第10個保單年度*，27歲¹的Ken一心實現創業夢想。Timothy行使保單分拆選項，將40%保單價值贈予Ken，作為創業資金。

行使保單分拆選項
轉讓保單權益
更改受保人

Timothy (55歲¹)

分拆保單B1
保單金額¹³：1,200,000美元
總現金價值：1,546,800美元

Ken (27歲¹)

分拆保單B2
保單金額¹³：800,000美元
總現金價值：1,031,200美元

第13個保單年度完結時 (Ken 30歲¹)
總現金價值：1,189,600美元

第2代
外祖父 Ken

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於第13個保單年度*，Ken分拆保單，為3歲¹女兒Lucy儲備教育基金。Lucy尚未成年，因此由Ken持有保單，並指定太太Daisy為第二保單持有人，此兒童保單仍然有效，繼續累積保單價值。

行使保單分拆選項
指定第二保單持有人
更改受保人

Lucy (3歲¹)

分拆保單C1
保單金額¹³：600,000美元

保單持有人：
Ken (30歲¹)

第二保單持有人：
Daisy (Ken太太)

受保人：
Lucy (Ken女兒)

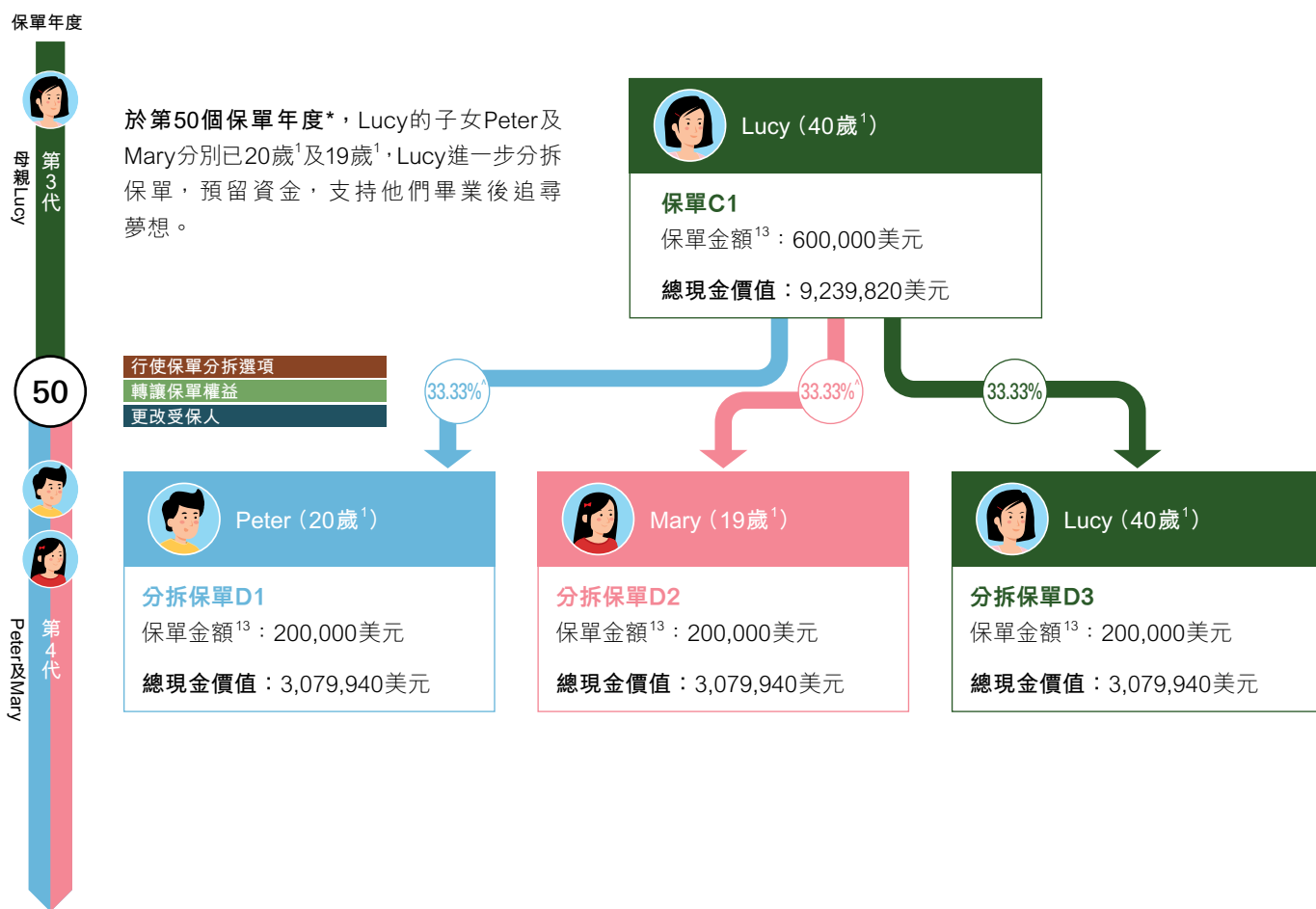
總現金價值：892,200美元

Ken (30歲¹)

分拆保單C2
保單金額¹³：200,000美元
總現金價值：297,400美元

第3代
母親 Lucy

例子二



備註：

- 行使保單分拆選項³，毋須繳付額外費用。
- 行使保單分拆選項³的條件包括：
 - 分拆保單的保單金額¹³不可少於本公司不時釐定的最低限額要求；及
 - 於(a)申請行使保單分拆選項³時及(b)分拆保單之前，本保單未有轉讓任何權益；及
 - 本保單有效期間並無借取保單貸款。
- 保單分拆申請一經批核，原有保單所有利益、條款及細則亦適用於分拆保單。有關保單分拆選項³詳情，請參閱計劃摘要及保單條款。
- 對於行使保單分拆選項³，本公司有絕對權利及酌情權決定是否接受有關申請。

* 分拆保單B1、B2、C1、C2、D1、D2及D3的保單期、保單日期及保單年度與原有保單A相同。

[†] 保單持有人轉讓保單權益及更改受保人²，使另一人士成為保單持有人及受保人。

[†] Ken將保單受保人更改為Lucy。





例子三



參考Simon的個案

Simon 40歲¹，育有5歲女兒Alice。他想藉人壽保險保障家人的未來生活，更可透過保單靈活傳承財富，協助Alice解決將來面對的難題。基於以上準則，他選擇投保「滙溢尊尚」，以自己為受保人，Alice為受益人。

保單持有人及受保人	Simon (40歲 ¹)	躉繳保費	1,000,000美元
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	第1代	第2代	第3代	第4代
保單持有人	Simon (40歲 ¹)	Alice (Simon女兒, 35歲 ¹)	Alice (Simon女兒, 40歲 ¹)	Kenny (Simon外孫兒, 40歲 ¹)
受保人	Simon	Alice	Kenny	Tracy
保單簽發	Simon於女兒5歲 ¹ 時投保	Simon計劃70歲 ¹ 時將財產傳贈Alice，並將受保人及保單持有人更改為Alice	Alice於計劃提取130,000美元以供創業，保單繼續有效，為她提供充分人壽保障	Alice於70歲 ¹ 時將受保人及保單持有人更改為兒子Kenny
保單年度	保單簽發	第30個保單年度完結時	第35個保單年度完結時	第65個保單年度完結時
預計淨現金價值		4,712,240美元	6,335,700美元	36,839,038美元
預計總回報		4.7倍	6.3倍	36.8倍
			提取130,000美元後，保單金額 ¹³ 尚餘984,216美元	
			預計淨現金價值 = 6,235,697美元 (根據最新保單金額 ¹³ 重新計算)	
				Kenny於70歲 ¹ 時行使更改受保人 ² 選項，將受保人改為女兒Tracy，計劃繼續累積保單價值
				第98個保單年度完結時
				259,966,041美元
				259.9倍

備註：

- Simon的個案預計保單價值至第98個保單年度完結。
- 保單金額¹³、保證現金價值、特別獎賞⁶(如有)及身故賠償(如有)可能因更改受保人²而相應調整，並由本公司酌情決定。
- 行使更改受保人²選項後，原有保單持有人若失去保單持有人身份，將失去保單所有權利及權益，包括所有保單利益。

例子

以上所有個案假設：

- i. 以上示例純屬虛構及只供說明之用。
- ii. 特別獎賞⁶分配及投資回報根據當前假設計算，因此並非保證。特別獎賞⁶實際金額並非保證，並由本公司酌情宣派。
- iii. 於本保單有效期間，並未借取保單貸款。
- iv. 於例子一及二的保單期內，保單並無部分退保⁶。
- v. 於實際情況下，適用於更改受保人²的核保條件視乎個別情形而定，須按每宗個案情況而個別評估。

備註：

- 以上顯示的數字及圖表均以上述假設為基礎，並經整數調整。
- 所顯示的過往、現時、預計及/或潛在利益及/或回報（例如獎賞、利息）均為非保證，並僅供說明之用。未來實際利益及/或回報可能比現時所示利益及/或回報較高或較低。有關示例只供說明之用，並不代表實際派發金額及實際情況。有關詳情及所示數字，請參閱您的保險建議書顯示的數字。
- 您亦應留意通貨膨脹隨時間帶來的影響，可能顯著降低累積金額的購買力。根據香港政府統計處公佈數據，綜合消費物價指數由1992年的51.3增至2021年的101.4，30年間上升97%。

計劃摘要

保費供款年期	躉繳保費
投保年齡	出生15日後至70歲 ¹
保單貨幣	美元
保單年期	至99歲 ¹
繳付保費方法	<ul style="list-style-type: none"> • 滙豐銀行戶口；或 • 支票
最低保費金額	500,000美元
保證現金價值 (在保單期內您的保單的現金價值)	保證現金價值是指在保單期內，您的保單隨時間積存的現金價值。此現金價值是按當時適用的保單金額 ¹³ 計算。
淨現金價值	指在任何時候，相等於保證現金價值加上特別獎賞 ⁶ (如有)及扣除任何債項 ¹² 後的金額。當行使保單分拆選項 ³ 時，保單持有人於保單分拆要求中指定的部分淨現金價值，亦將分配予分拆保單。
特別獎賞 ⁶	<p>特別獎賞(如有)並非保證，並由本公司擁有絕對酌情權下宣派。任何潛在特別獎賞金額將於宣派時由本公司決定。</p> <p>本公司將於您全數或部分退保⁸、終止保單、本保單期滿或失效或受保人身身故時，向您宣派特別獎賞(如有)。於行使保單價值管理權益^{4,5}後，部分保證現金價值及特別獎賞(如有)將調撥至保單價值管理收益結餘⁷，積存生息。行使保單分拆選項³後，部分特別獎賞(如有)將分配至有關分拆保單。</p> <p>本公司將於有關年結通知書及行使保單分拆選項³時，更新每個保單周年日的特別獎賞金額(如有)。保單年結通知書顯示的特別獎賞金額可能比早前發出的保單年結通知書顯示的金額較低或較高。於特定情況下，非保證利益可能為零。有關主要風險因素詳情，請參閱「主要風險—非保證利益」部分。</p>
退保利益	<p>保證現金價值加上：</p> <ul style="list-style-type: none"> • 特別獎賞⁶(如有)；及 • 保單價值管理收益結餘⁷(如有)； • 減去任何債項¹²(如有)

計劃摘要

部分退保⁸

您可要求調減本保單之保單金額¹³從而部分退保。

若申請部分退保，您必須以本公司指定的表格提交書面要求。如有關要求獲本公司批准，調減保單金額¹³部分中應佔的淨現金價值（如有）將退回予保單持有人。

在調減保單金額¹³，本保單的已繳基本計劃總保費¹¹將按比例調整和減少。在計算保證現金價值、特別獎賞⁶（如有）及身故賠償時，亦會根據本保單的條款進行相應的調整。保單批註及經修訂的保單附表將在調減保單金額¹³生效時簽發予保單持有人。

退保

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

保單價值管理權益^{4,5}

在本保單已生效20個保單年度或以上後，若沒有未償還的債項¹²，而所有到期保費亦已繳付，您將可申請行使此項權益以鎖定本計劃中的部分淨現金價值。您選擇鎖定的金額在行使保單價值管理權益後是保證的，並會被調撥至保單價值管理收益結餘⁷以非保證息率累積生息，而該息率將由本公司不時釐定。若申請行使此項權益，您必須以本公司指定的表格提交書面指示。

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

- (i) 每次調撥的淨現金價值；及
- (ii) 此項權益行使後剩餘的保單金額¹³

在行使此項權益後，本保單的保單金額¹³及已繳基本計劃總保費¹¹將按比例調整和減少，在計算保證現金價值、特別獎賞⁶（如有）及身故賠償時，亦會進行相應的調整。如有關行使保單價值管理權益的要求獲本公司批准，保單批註及經修訂的保單附表將會簽發予保單持有人。此項權益一經行使，將不能取消、終止或逆轉。

保單價值管理收益結餘⁷

指行使保單價值管理權益^{4,5}調撥入本保單下，按本公司具絕對酌情權不時釐定的非保證息率積存生息，並減去任何已提取之金額的累積金額。在保單期滿前，保單持有人可隨時以書面填妥並提交本公司指定的表格，以現金方式提取本保單下的保單價值管理收益結餘（如有）。

於行使保單分拆選項³後，保單價值管理收益結餘（如有）將分配至有關分拆保單。

現金價值總和

相等於淨現金價值加上保單價值管理收益結餘⁷（如有）的金額。

計劃摘要

身故賠償

於受保人身故當日的以下較高的金額：(i) 已繳基本計劃總保費¹¹加上2,500美元或(ii) 保證現金價值加上：

- 特別獎賞⁶ (如有)；及
- 保單價值管理收益結餘⁷ (如有)；
- 減去任何債項¹² (如有)

身故賠償支付選項

您可在投保時或在保單簽發後，選擇身故賠償支付選項。基於保單之條款，受益人將以下列其中一個形式收取身故賠償：

- 一筆過全數支付；或
- 分期付款形式 (只適用於沒有任何權益轉讓的保單)。

按年的分期付款可分3種年期發放：

- 10、20或30年。分期付款將按照您所選擇的年期每年支付予受益人。剩餘的保障金額將留於本公司中，並與由本公司不時釐定的非保證利息累積，直到將所有保障金額支付予受益人為止。
- 任何時候，受益人無權更改保單持有人所設定的身故賠償支付選項。
- 如果受益人在分期領取身故賠償時身故，則身故賠償的剩餘金額 (或者，若受益人超過一個，該部分應歸於該身故受益人的身故賠償剩餘金額) 會於受益人身故時將一次性支付予受益人的遺產。
- 保單持有人只能為所有受益人選擇一項身故賠償安排選項，並不可在受保人身故後作出更改。

如保單持有人未有根據保單指定受益人，將不可選擇分期支付身故賠償。

期滿利益

當受保人年滿99歲¹時，將獲派付保證現金價值加上特別獎賞⁶ (如有)，再加上

- 保單價值管理收益結餘⁷ (如有)；
- 減去任何債項¹² (如有)

更改受保人²

於第1個保單年度後，您可無限次更改保單受保人。更改受保人須提供可保證明，並由本公司根據受保人投保條件而批核。

於更改受保人生效日期，有關保單金額¹³、保費、保證現金價值、身故權益、特別獎賞⁶及債項¹²均維持不變。

保單期滿日將重設至新受保人99歲¹。新訂不可異議條款亦將同時適用。

計劃摘要

第二保單持有人

在保單條款約束下，保單持有人可於任何時候為兒童保單指定一名第二保單持有人（不適用於受保人已年滿18歲¹或以上的保單）。此選項只適用於沒有任何權益轉讓的保單。

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

有關詳盡條款、細則及不保事項，請參閱第二保單持有人的相應條款。

保單分拆選項³

由第5個保單周年日起，若您的保單未有轉讓任何權益，亦無任何保單貸款或有關累計利息，您可申請將保單分拆為最多3份本計劃的新保單（「分拆保單」），並須經本公司批核。此外，分拆保單的保單金額¹³不可少於最低保單金額要求。

本公司批核之後，將終止有關保單，而截至當時已繳付的所有基本計劃總保費¹¹及保單淨現金價值，包括保證現金價值、特別獎賞⁶（如有）及保單價值管理收益結餘⁷（如有），將根據保單持有人要求的分拆保單金額¹³比例，分配至有關分拆保單。分拆保單的保單年期、保單日期及保單年度均與原有保單相同。

各份分拆保單的保單持有人亦可申請行使保單分拆選項，將分拆保單進一步分拆，最多可產生另外3份分拆保單。每份分拆保單的保單金額¹³不可少於最低保單金額要求。

對於任何有關申請，本公司將按每宗個案情況而個別評估，並須符合保單條款。

有關保單分拆選項詳情，請參閱保單條款。

附加保障

額外意外死亡保障¹⁰（毋須繳付額外保費）

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

重要事項

冷靜期

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

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

冷靜期結束後，若您在保單年期完結之前取消保單，預計的淨現金價值可能少於您已繳付的保費總額。

躉繳保費保單之市值調整

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

自殺條款

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

保單貸款

您可申請保單貸款，惟貸款額（包括任何未償還的貸款）不得超過扣除債項¹²後之保證現金價值的90%。有關貸款息率可能不時變動並由本公司通知您。

進行任何部分退保⁸或行使保單價值管理權益^{4,5}後，可能會減少本保單的保證現金價值及身故賠償。當保單貸款及應付利息超過保證現金價值時，本保單可能會失效。

請注意本保單的任何債項¹²將從本保單所支付的款項中扣減。本公司對任何債項¹²的申索均優先於保單持有人或受益人或保單受讓人或其他人的任何申索。

重要事項

稅務申報及金融罪行

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

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

如有任何利益或款項被扣起及/或保單被終止，您從保單獲取之款項加上您在保單終止前從保單獲取之款項總額（如有）可能會少於您已繳保費之總額。本公司建議您就稅務責任及有關您保單的稅務狀況尋求獨立專業意見。

保單終止條款

我們有權於以下任何情況之下終止保單：

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

有關終止條款的詳細條款及細則，請參閱保單條款。

適用法律

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

申請資格

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

保單貨幣

本計劃以美元為貨幣單位，保費及賠償額可以保單貨幣外的其他貨幣支付。有關主要風險因素的詳情，請參閱「主要風險—保單貨幣風險」部分。

主要風險

信貸風險及無力償債風險

本產品乃一份由本公司簽發的保單，因此，您受本公司的信貸風險所影響。

您支付的保費將成為本公司資產的一部分，您對任何該等資產均沒有任何權利或擁有權。如追討賠償，您只可向本公司追索。

非保證利益

計算特別獎賞⁶（如有）的分配並非保證，並會由本公司不時釐定。派發特別獎賞⁶與否以及特別獎賞⁶的金額多少，取決於本公司就保單資產之投資回報表現以及其他因素，包括但不限於賠償、失效率、開支等及其長期表現之展望。主要風險因素進一步說明如下：

- **投資風險因素** - 保單資產的投資表現受息率水平、其前景展望（此將影響利息收入及資產價值）、增長資產的價格波動及其他各種市場風險因素所影響，包括但不限於貨幣風險、信貸息差及違約風險。
- **賠償因素** - 實際死亡率及發病率並不確定，以致實際的身故賠償或生活保障支付金額可能較預期為高，從而影響產品的整體表現。
- **續保因素** - 實際退保率（全數或部分退保）、保單失效率及保單價值管理權益^{4,5}的行使率並不確定，保單組合現時的表現及未來回報因而會受影響。
- **開支因素** - 已支出及被分配予此組保單的實際直接（如佣金、核保、開立保單及售後服務的費用）及間接開支（如一般經營成本）可能較預期為高，從而影響產品的整體表現。

從保單價值管理收益結餘⁷（如適用）中賺取的利息是以非保證息率計算的，且本公司可能不時調整該息率。

主要風險

退保之風險

如您在早期全數或部分退保⁸，您可收回的款額或會明顯少於您已繳付的保費。

流動性風險

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

若您行使保單價值管理權益^{4,5}，保單的現金價值總和（用作計算保單的退保價值和身故賠償之用）在未來某個時間，可能會較您不行使此權益的情況較低或較高。

通脹風險

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

保單貨幣風險

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

有關分紅保單

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

「滙豐尊尚保險計劃」的保單紅利（如有）將透過以下方式派發：

特別獎賞⁶：當保單提早終止（例如因為身故或退保，並非因為行使保單分拆選項³），或於行使保單價值管理權益^{4,5}或保單期滿時，將宣派特別獎賞。

特別獎賞⁶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⁶會受哪些因素影響？

特別獎賞⁶（如有）並非保證，特別獎賞⁶金額多少及是否派發取決於（包括但不限於以下因素）：

- 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⁶金額將會增加；若表現較預期低，則特別獎賞⁶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⁶。表現越佳，特別獎賞⁶會越多；反之，表現越差，特別獎賞⁶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⁶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⁶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⁶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⁶分配的時候，我們會致力採取平穩策略，以維持較穩定的回報，即代表我們只會因應一段期間內實際與預期表現出現顯著差幅，或管理層對長遠表現的預期有重大的改變，才會作出調整。

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

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⁶提供具競爭力的長遠回報；及
- (iii) 維持可接受的風險水平

分紅保單的資產由固定收益及增長資產組成。固定收益資產主要包括由具有良好信貸質素（平均評級為A級或以上）和長遠發展前景的企業機構發行之固定收益資產。我們亦會利用增長資產，包括股票類投資及另類投資工具如房地產、私募股權或對沖基金，以及結構性產品包括衍生工具，以提供更反映長遠經濟增長的回報。

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

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^{4,5}的保單，組成其保單價值管理收益結餘⁷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^{4,5}，以調撥部分淨現金價值至保單價值管理收益結餘⁷（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⁶（如有）及積存息率的政策。

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

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

註

1. 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。
2. 於第1個保單年度後，每位保單持有人均可無限次更改保單受保人。更改受保人²須提供可保證明，並由本公司按受保人的投保條件而批核。對於任何有關申請，本公司將按每宗個案情況而個別評估及酌情決定，各種考慮因素包括但不限於潛在賠償風險、更改保單年期及最新經濟展望等。
3. 各份分拆保單的保單持有人可申請行使保單分拆選項，將分拆保單進一步分拆至另外最多3份分拆保單。每份分拆保單的保單金額¹³不可少於本公司不時釐定最低限額要求。此外，原有保單於分拆前並無任何債項¹²，亦未有轉讓權益。

保單分拆申請一經批核，您的原有保單將會終止。分拆保單的保單日期及保單年度與原有保單相同。除非在此或保單條款另有註明，否則原有保單的一切保障項目、條款及細則均適用於分拆保單。基本計劃的附加保障將脫離原有保單，納入分拆保單內。

原有保單持有人可於行使保單分拆選項時，為分拆保單指定全新保單持有人及受保人。更改受保人²須提供可保證明，並由本公司按受保人的投保條件批核。

4. 您可申請行使保單價值管理權益，將截至處理有關申請當日的部分淨現金價值調撥至保單價值管理收益結餘⁷，前提是：
 - 本保單已生效20個保單年度或以上；
 - 所有保費均已在到期時全數繳付；及
 - 本保單並無任何債項¹²。
5. 行使保單價值管理權益須符合兩項最低限額要求：(i) 每次調撥的淨現金價值及(ii) 行使有關權益後的保單金額¹³。本公司將不時釐定上述最低限額要求，而不預先通知保單持有人。
6. 特別獎賞金額並非保證，並由本公司酌情宣派。
7. 保單價值管理收益結餘指行使保單價值管理權益^{4,5}調撥至本保單的累積金額，有關金額按本公司具絕對酌情權不時釐定的非保證息率積存生息，並須減去任何已提取的金額。
8. 保單部分退保後，本公司可酌情宣派調減保單金額¹³部分中應佔的特別獎賞⁶（如有），有關金額（如有）將成為部分退保付款的相應部分，付予保單持有人，並須符合適用要求。有關部分退保詳細條款及細則，請參閱保單條款。
9. 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的保單支付的身故賠償，將只限於保單持有人自保單日期起已繳付給我們的保費金額，減去我們已向受益人支付的任何金額。有關詳細條款及細則，請參閱基本計劃之保單條款。
10. 額外意外死亡保障將於受保人年屆80歲¹，或於有關賠償發放後或保單終止時（以較早者為準）終止（若因行使保單分拆選項³而令保單終止，將為新分拆保單重新提供額外意外死亡保障，有關條款及細則不變），而每位受保人的最高保障金額為3,000,000美元或其等值（適用於我們繕發的所有額外意外死亡保障）。當我們支付賠償後，保單將隨即終止。有關詳細條款及細則以及不保事項，請參閱附加保障的保單條款。

註

11. 已繳基本計劃總保費指截至受保人身故之日基本計劃所有到期的保費總額（無論是否已實際繳付）。有關詳細條款及細則，請參閱保單條款。
12. 債項指所有未償還的保單貸款及有關貸款的任何累計利息。
13. 保單金額用於決定基本計劃須繳付的保費、現金價值，以及本保單基本計劃可收取的特別獎賞⁶。保單金額並不代表身故賠償金額或保單現金價值。
14. 批核中「保證核保」或「簡易核保」申請及已生效保單的全期總保費金額上限（以每位受保人計）根據受保人的受保年齡而有所不同，此金額是本公司釐定的本計劃全期總保費金額。有關詳細核保要求（可能關乎健康檢查要求或滙豐保險的準則），請向您的保險顧問查詢。本公司保留權利根據受保人及/或保單持有人投保時提供的資料而決定是否接受有關投保申請。
15. 保單全數退保後，本公司將全面解除對本保單的責任。

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「滙溢尊尚保險計劃」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。

滙豐尊尚保險計劃

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。「滙豐尊尚保險計劃」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。

2023年1月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



The right plan opens up a world of possibilities

A potential way to preserve what you have built is by enhancing its growth prospects. HSBC Ultra Wealth Goal Insurance Plan ("HSBC Ultra Wealth Goal", the "Plan" or the "Policy") is designed with the objective to help you do just that by enriching your wealth with long-term growth potential. At the same time, the comprehensive life protection provides along with a host of flexible wealth management options gives you the peace of mind you want to embark on your next exciting journey. After all, the greatest reward your success has brought is the confidence to pursue new ambitions.

How does HSBC Ultra Wealth Goal work?

HSBC Ultra Wealth Goal is a whole life insurance plan which is designed specifically for people with long-term wealth savings objectives. Subject to the terms of the Policy, HSBC Ultra Wealth Goal offers you:



Wealth accumulation

- **Guaranteed Cash Value at 85% of the premium paid** for the early years
- an opportunity for **long-term capital growth**



Life protection with settlement flexibility

- life protection coverage up to **age¹ 99** with supplementary benefit
- Death Benefit **settled with a lump sum or regular annual instalments** to give your loved ones the financial support they deserve



Wealth lasts through generations

- to pass a gift by **transferring the policy ownership of your policy** and change the life insured² to your loved ones
- an option for you to split the policy³ into new split policies for efficient wealth allocation and legacy planning



Contingent policyholder

- policyholder may nominate a contingent policyholder for your juvenile policy such that the Policy can be managed by someone you trust in the unfortunate event of death of the primary policyholder



Policy Value Management Option^{4,5}

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

HSBC Ultra Wealth Goal is a long-term participating life insurance product with a savings element. Part of the premiums pays for the insurance and related costs. It is not equivalent or similar to any kind of bank deposit.

What can you get from HSBC Ultra Wealth Goal?

The Plan offers the opportunity for long-term capital growth in the form of:



Guaranteed Cash Value

the Guaranteed Cash Value starts as 85% of premium paid and increases gradually throughout the policy term;



Special Bonus⁶

non-guaranteed payment made at the Company's discretion; and



Policy Value Management Balance⁷

(where applicable) upon exercising the Policy Value Management Option^{4,5}.

These benefits under the Policy are payable upon any of the following events:

- i. You fully or partially surrender⁸ the Policy;
- ii. The Plan matures (when the life insured² reaches the age¹ of 99);
- iii. The death of the life insured²; or
- iv. The Policy lapses or terminates.

You can enjoy financial flexibility by securing Guaranteed Cash Value equal to 85% of premium paid during the first 14 policy years. The Guaranteed Cash Value will then continue to increase gradually throughout the rest of the policy term. See how can you achieve greater financial efficiency:



Cushion you against the financial consequences of unexpected events



Stabilise your reserves and reduce fluctuations in your policy value in uncertain times



Leverage your policy's Guaranteed Cash Value to achieve your wealth and investment goals

How much protection and flexibility can you enjoy?

Life cover⁹

In addition to the potential long-term capital growth, the life insured² can enjoy life protection during the policy term. In the unfortunate event of death of the life insured², the beneficiary(ies) will receive a Death Benefit (please refer to the section "Product summary" for details).

Death Benefit settlement flexibility

The Plan offers 2 Death Benefit Settlement Options, giving the policyholder the flexibility to decide how best to take care of close ones financially in the unfortunate event of the life insured's passing. The Death Benefit will be paid to the beneficiary(ies) in accordance with the selected settlement option, which cannot be changed after the life insured's death. Subject to the terms of the Policy, it will be made available as a lump sum payment or as regular instalments paid annually over 10, 20 or 30 years, to protect the beneficiary(ies) in the future.

Extra protection

Additional Accidental Death Benefit¹⁰ is embedded in the basic plan of the Policy, subject to eligibility, with no additional premiums required. In the unfortunate event that the death of the life insured² results from an accident before the end of the policy term or the age¹ of 80 (whichever is earlier), an extra 30% of the Total Basic Plan Premium Paid¹¹ will be paid to the beneficiary(ies) in addition to the Death Benefit payable under the Policy.

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

Policy Value Management Option^{4,5}

Having reached a certain stage in life, and especially as you approach retirement, you may want more certainty and protection over your policy value.

That's why the Plan includes a Policy Value Management Option^{4,5}, which allows you to lock-in a portion of the Plan's Net Cash Value. You have control over whether to exercise this option (which is subject to the three conditions mentioned below and the terms of the Policy) as well as the amount under the Policy that you want to lock-in. Upon exercising this option, a portion of the Net Cash Value will be allocated to the Policy Value Management Balance⁷. The "lock-in" amount is guaranteed and will be accumulated at an interest rate which is non-guaranteed and is determined by the Company from time to time.

This Policy Value Management Option^{4,5} may be exercised, provided that:

- i. this Policy has been in force for 20 policy years or longer;
- ii. all premiums have been paid when due; and
- iii. there is no Indebtedness¹² under this Policy.

Upon exercising the Policy Value Management Option^{4,5}, the policy amount¹³ and Total Basic Plan Premium Paid¹¹ under the Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁶ (if any) and Death Benefit in accordance with the terms of the Policy.

Policy Continuity



Change of life insured²

Since your wealth transfer requirements may evolve over time, the Plan gives you the flexibility to change the life insured² for unlimited times after the 1st policy anniversary.



Contingent policyholder

Subject to the terms of the Policy, the Plan allows you to nominate a contingent policyholder for your juvenile policy to ensure it will be managed by someone you trust in the unfortunate event of the death of the primary policyholder.



Policy Split Option³

The Plan gives you the option to split your Policy into upto three new policies ("split policies") from the 5th policy anniversary. To enable wealth pass on from generation to generation, each of the split policies can further split into maximum of other three split policies. The term and conditions and the total cash value under each of split policies in aggregate will be the same of your original policy.

Easy Application

Application for HSBC Ultra Wealth Goal is simple. Generally, medical examinations **may not be required** (for those persons who meet HSBC Life's criteria¹⁴), except for some cases.



Example 1

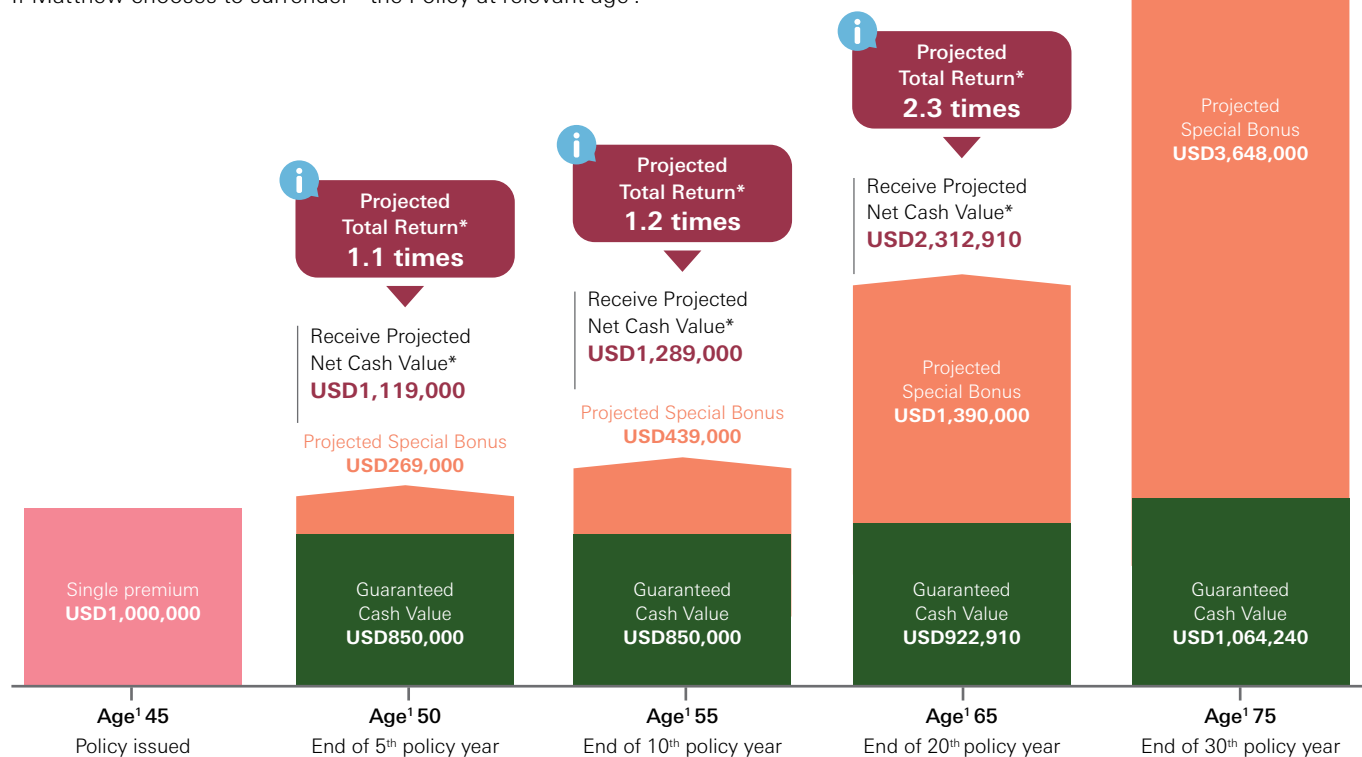


Let's look at Matthew's story

Matthew, a chartered accountant, is married. Since his wife is a full time housewife, he wants to secure her financial future in case anything unfortunate happens to him. He is therefore looking for an insurance plan that offers long-term wealth growth potential in addition to life protection. After considering different insurance options, he decides to apply for HSBC Ultra Wealth Goal at the age¹ of 45.

Policyholder and life insured	Matthew (age ¹ 45)	Single premium	USD1,000,000
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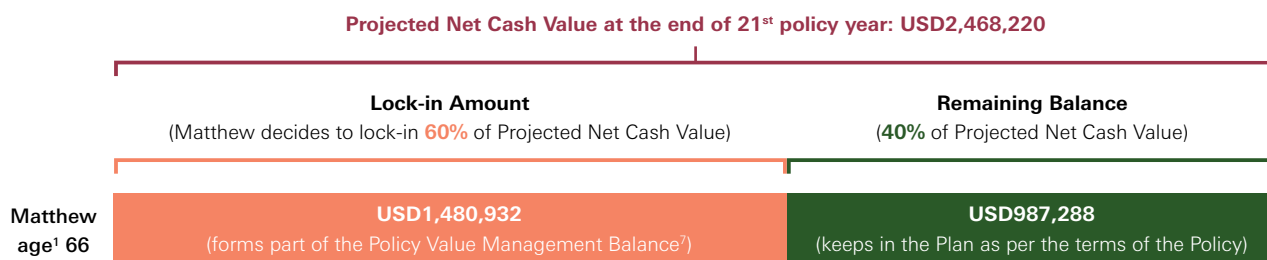
If Matthew chooses to surrender¹⁵ the Policy at relevant age¹:



¹ Projected total return* (Projected Net Cash Value as a multiple of Total Basic Plan Premium Paid¹¹)

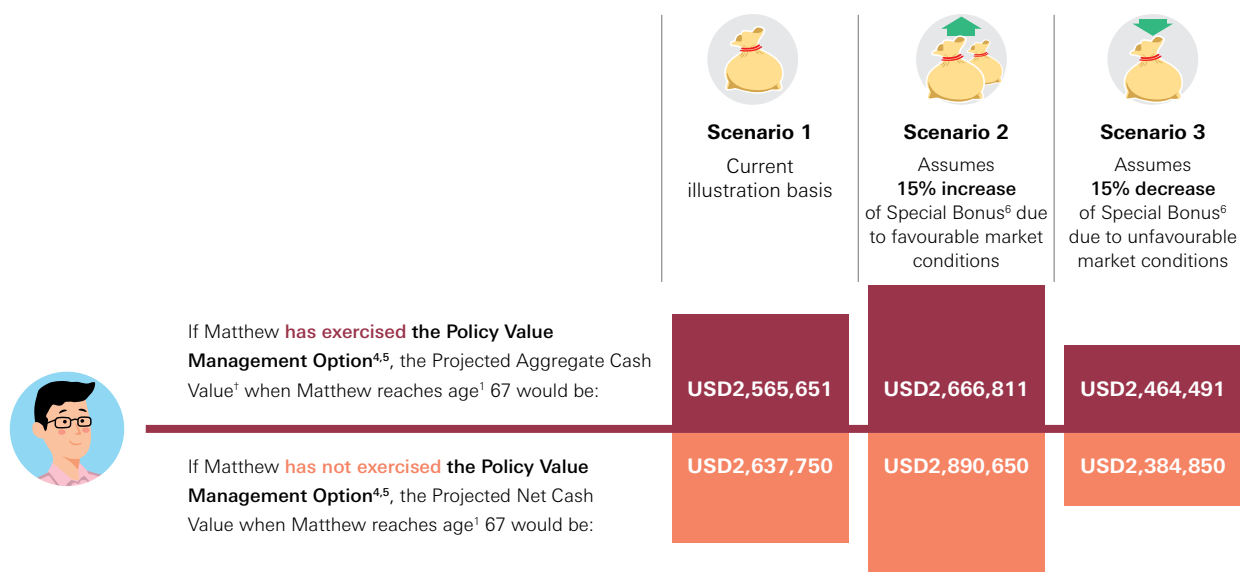
* The above projected total returns shown in different policy years are calculated using the current assumed investment returns and therefore are not guaranteed. They are illustrated for your reference only. Please refer to the "Key risks – Non-guaranteed benefit" for the details of key risk factors.

At the end of 21st policy year, Matthew starts thinking about his retirement and considering whether to lock-in a portion of his policy value. The following illustrations show, based on different assumed scenarios, how the Net Cash Value of the Policy would change depending on whether Matthew decides to exercise the Policy Value Management Option^{4,5}.



Example 1

Projected Net Cash Value is the sum of Guaranteed Cash Value and Special Bonus⁶, less any Indebtedness¹². Special Bonus⁶ will vary based on different assumed scenarios. **Projected Aggregate Cash Value** is the sum of projected Net Cash Value and Policy Value Management Balance⁷. No Policy Value Management Option^{4,5} can be cancelled, terminated or reversed once this option is exercised.



[†] It is assumed that no withdrawal from the Policy Value Management Balance⁷ has been made and this Balance⁷ will accumulate at a non-guaranteed accumulation interest rate of 2% p.a., which is subject to adjustment from time to time at the Company's discretion.

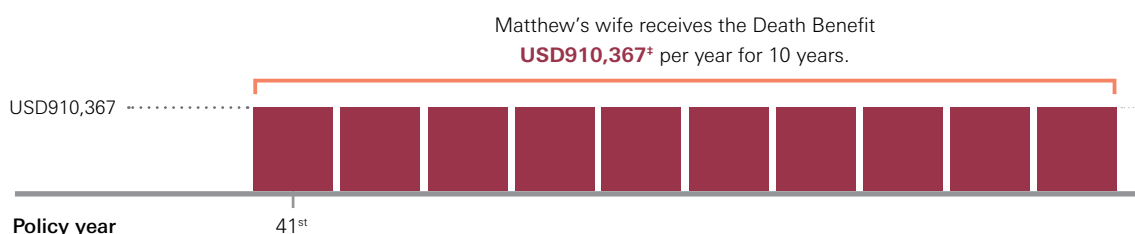
The above illustrations show how the exercise of the Policy Value Management Option^{4,5} may help to partially protect the Aggregate Cash Value of the Plan from the market volatility the underlying investment portfolio is subject to. That means, if the market falls after this option is exercised (Scenario 3), it could result in a decrease in the Special Bonus⁶ (if any) from the Plan and the portion of the proceeds transferred to the Policy Value Management Balance⁷ will be protected against the fall in the market and thereby reduce the risk exposures under the Plan.

However, if the market rises after this option is exercised (Scenario 2), it could result in an increase in the Special Bonus⁶ (if any) from the Plan and the Aggregate Cash Value under the Plan would be lower than if Matthew had not chosen to exercise the option.

In other words, if the policyholder exercises the Policy Value Management Option^{4,5}, the Aggregate Cash Value under the Policy at a future point in time may be higher or lower than it would have been if Matthew had not chosen to exercise the option.

The above example only illustrates the potential changes in the Aggregate Cash Value when the Policy Value Management Option^{4,5} is exercised. With the exercise of the option, the policy amount¹³ and Total Basic Plan Premium Paid¹¹ under this Policy will be adjusted and reduced proportionally. Please refer to "Product Summary" and policy provisions for more details of the option.

Unfortunately, Matthew passed away at the end of 40th policy year. As a result, his wife, the beneficiary, receives the Death Benefit in regular instalments for 10 years according to the Death Benefit Settlement Option chosen by Matthew. Matthew's plan was to give his wife sufficient financial support to maintain her quality of life. The 10-year payments go a long way towards ensuring the long-term financial wellbeing.



[‡] It is assumed that the remaining amount of Death Benefit will be left in the Company to accumulate at the non-guaranteed interest (assuming 1% p.a.), until the full amount of benefits has been paid to the beneficiary(ies).

Example 2

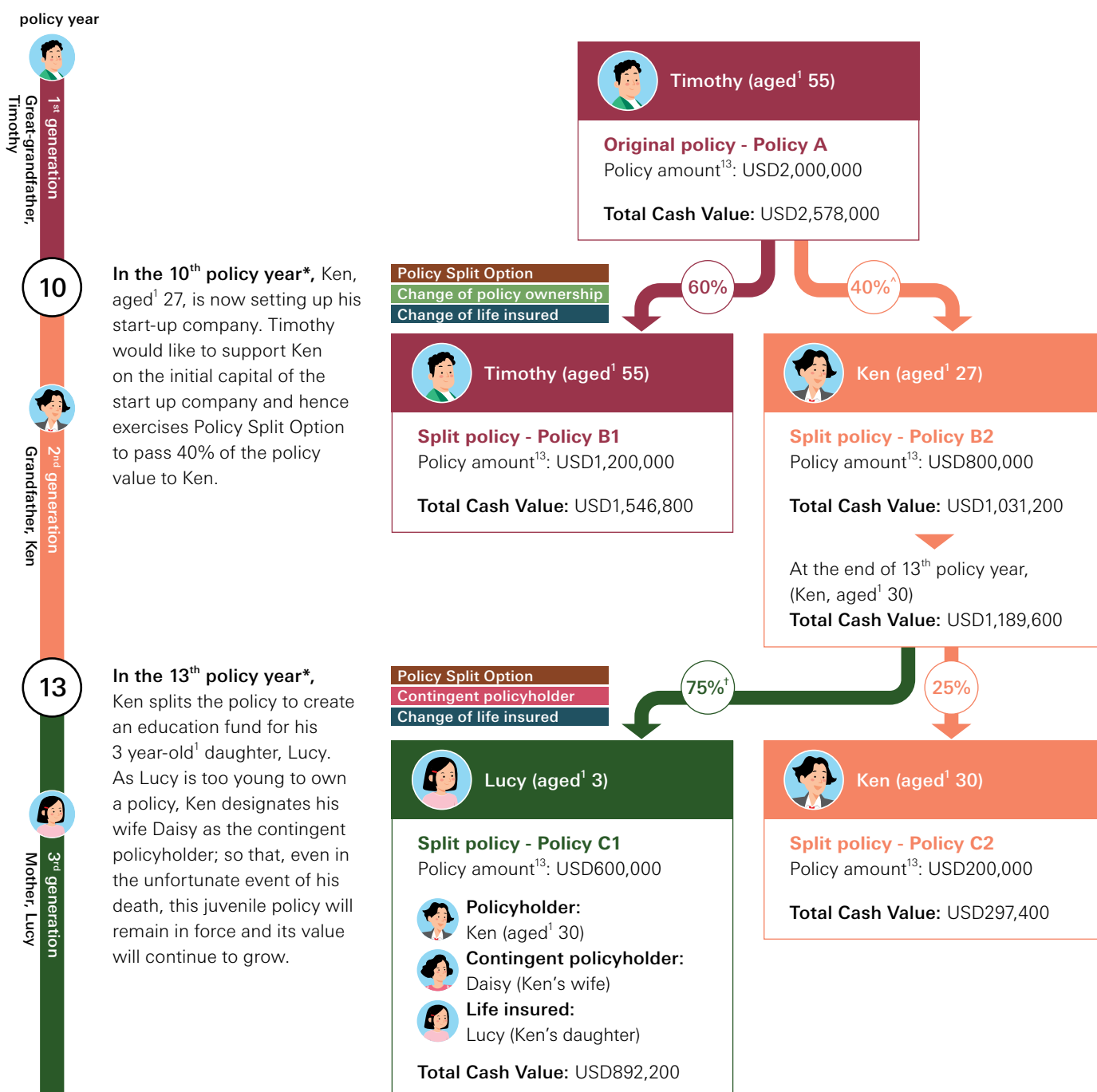


Let's look at Timothy's story

Timothy, 45, is a successful entrepreneur whose business is prospering. He and his wife, May, have a 17-year-old son, Ken. Timothy wants to set aside some funds for supporting Ken when he starts his career after graduating from university. At the same time, Timothy wants to build up his retirement reserve.

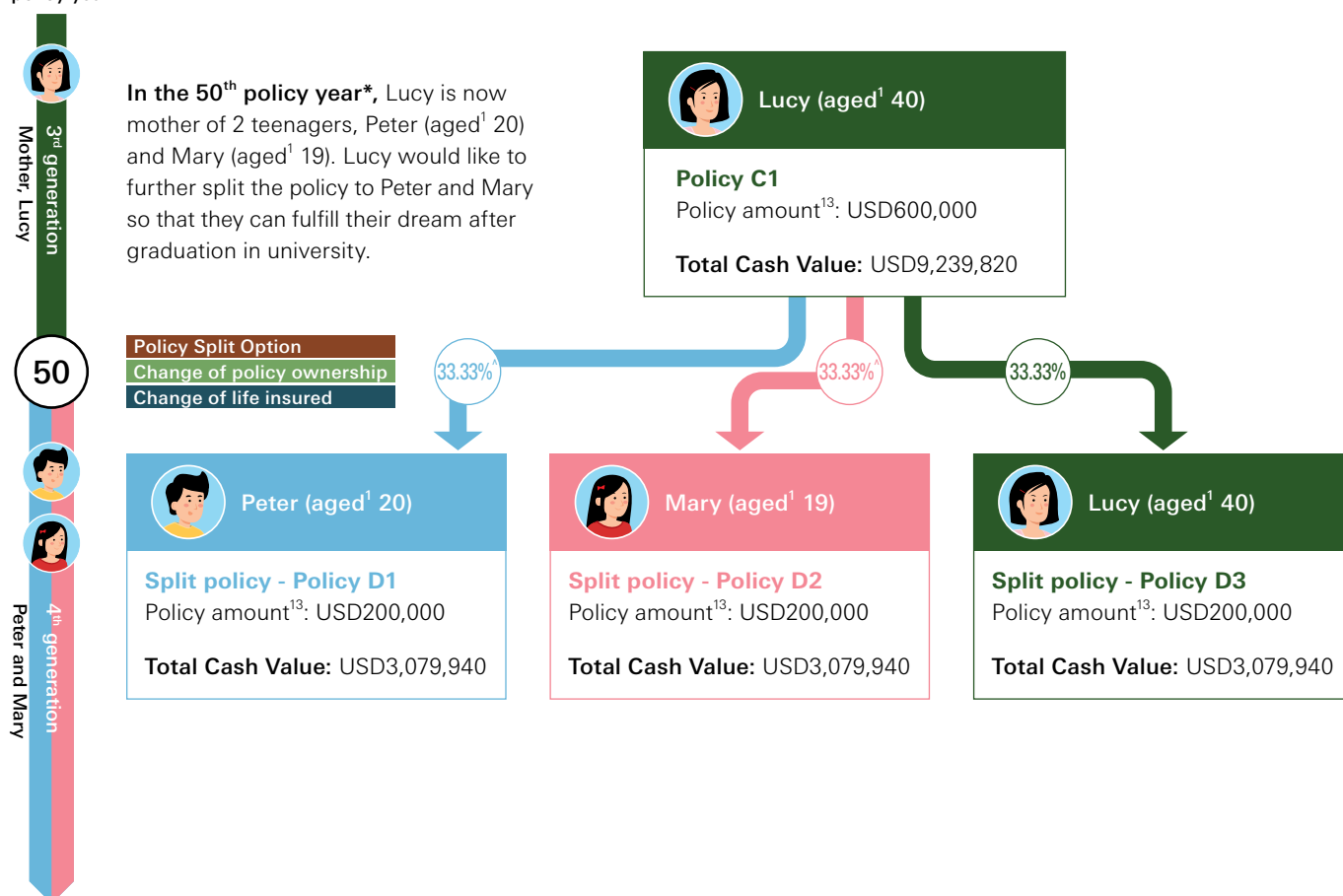
Timothy decides to take out an HSBC Ultra Wealth Goal with a single premium of USD2,000,000, with himself as the policyholder and Ken as the life insured².

Policyholder	Timothy (age ¹ 45)	Single premium	USD 2,000,000
Life insured	Ken (son, age ¹ 17)		



Example 2

policy year



Notes:

- No extra cost will be charged for exercising Policy Split Option³.
- The conditions for exercising Policy Split Option³ include:
 - The policy amount¹³ of split policies must not be less than the minimum amount requirement as may be determined by the Company from time to time; and
 - The Policy is without any assignment: (a) at the time of the application of Policy Split Option³ and (b) prior to the policy split; and
 - No policy loan has been taken out while the Policy is in force.
- Once the application to split the Policy is accepted, the original policy will be terminated and all benefits, terms and conditions of the original policy shall apply to the split policies. For details about the Policy Split Option³, please refer to the section "Product summary" and the policy provisions.
- In respect of any application for exercising the Policy Split Option³, the Company shall have the absolute right and discretion.

* The policy term, policy date and policy years of Policy B1, B2, C1, C2, D1, D2 and D3 will follow the same as Policy A.

[^] The policyholder has exercised change of policy ownership and change of life insured² to pass on the policyholder and life insured² to another person.

[†] Ken has exercised change of life insured² to pass on the life insured² to Lucy.

Example 3



Let's look at Simon's story

Simon, aged¹ 40, has a 5-year-old daughter, Alice. Simon wants to help secure his family's future with a life insurance policy which would also give him the flexibility to pass on his wealth to Alice and help her tackle any challenges she may face in the future. With these criteria in mind, he takes out an HSBC Ultra Wealth Goal, with himself as the life insured² and Alice as the beneficiary.

Policyholder and life insured	Simon (age ¹ 40)	Single premium	USD1,000,000
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	1 st generation	2 nd generation		3 rd generation	4 th generation
Policyholder:	Simon (aged ¹ 40)	Alice (Simon's daughter, aged ¹ 35)	Alice (Simon's daughter, aged ¹ 40)	Kenny (Simon's grandson, aged ¹ 40)	Tracy (Simon's great-granddaughter, aged ¹ 40)
Life insured:	Simon	Alice		Kenny	Tracy
	Simon starts the policy when his daughter is 5-year old ¹ .	Simon intends to pass on his legacy when he reaches the age ¹ of 70, making his daughter, Alice, the life insured ² , and the policyholder as well.	Alice then withdraws USD130,000 from the plan to fund her startup business, while the policy will still remain effective to provide her with sufficient life protection.	Alice (at age ¹ 70) exercises the change of life insured ² option to change the life insured to his son, Kenny. She also makes him the policyholder.	Kenny (at age ¹ 70) exercises the change of life insured ² option to change the insured to her daughter, Tracy. The policy value continues to accumulate.
Policy year:	Policy issued	End of policy year 30	End of policy year 35	End of policy year 65	End of policy year 98
Projected net cash value:		USD4,712,240	USD6,335,700	USD36,839,038	USD259,966,041
Projected total return:		4.7 times	6.3 times	36.8 times	259.9 times
Remarks:			After the withdrawal of USD130,000, and the policy amount ¹³ will be USD984,216. Projected Net Cash Value = USD6,235,697 (Re-calculated based on the latest policy amount ¹³)		

Remarks:

- Simon's story projects the policy value until the end of the 98th policy year.
- Any change of life insured² may trigger a consequential adjustment in the policy amount¹³, Guaranteed Cash Value, Special Bonus⁶ (if any) and Death Benefit at our discretion.
- The policyholder will lose all rights and interests under the policy including entitlement to all benefits of the policy upon exercising the change of life insured² without retaining as a policyholder.

Examples

Assumptions for all the above examples:

- i. The above examples are hypothetical and for illustrative purposes only.
- ii. The Special Bonus⁶ scale and investment returns are based on current bonus projection and therefore are not guaranteed. The actual amount of the Special Bonus⁶ is not guaranteed and is declared at the Company's discretion.
- iii. No policy loan has been taken out while the Policy is in force.
- iv. In Example 1 and 2, no partial surrender⁸ has been made during the policy term.
- v. The underwriting conditions applicable to the changing of life insured² in a real-life situation would depend on individual circumstances, to be assessed on a case-by-case basis.

Notes:

- The figures and charts shown above are based on the listed assumptions and are subject to rounding adjustment.
- Past, current, projected and/or potential benefits and/or returns (eg bonuses, interest) presented are not guaranteed and are for illustrative purpose only. The actual future amounts of benefits and/or returns may be higher than or lower than the currently quoted benefits and/or returns. They are for illustrative purpose only and do not represent the actual payments and the actual scenario. You should refer to your insurance proposal for illustrated figure and details.
- You should also remain aware of the impact of inflation over time, which will likely significantly reduce the spending power of accumulated amounts 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.

Product summary

Premium payment period	Single premium
Issue age	15 days after birth to age ¹ 70
Policy currency	USD
Policy term	Up to age ¹ 99
Premium payment method	<ul style="list-style-type: none"> • Bank transfer; or • Cheque
Minimum premium amount	USD500,000
Guaranteed Cash Value (The cash value of the Policy at any time during the Policy term)	Guaranteed Cash Value refers to the cash value of your Policy that accumulates over time during the policy term. It is calculated based on the policy amount ¹³ at the relevant time.
Net Cash Value	At any time, the amount equal to Guaranteed Cash Value plus Special Bonus ⁶ , if any, less any Indebtedness ¹² . When the Policy Split Option ³ is exercised, a portion of the Net Cash Value as specified by policyholder in the policy split request will also be allocated to the split policies.
Special Bonus⁶	<p>The Special Bonus (if any) is non-guaranteed. It will be declared at the Company's absolute discretion. The amount of any potential Special Bonus will be determined by the Company when it becomes payable.</p> <p>The Special Bonus (if any) shall be paid when you fully or partially surrender⁸ or terminate the Policy, when it matures or lapses or in the event of the death of the life insured². Upon exercising the Policy Value Management Option^{4,5}, a portion of the Guaranteed Cash Value and Special Bonus (if any) will be allocated to the Policy Value Management Balance⁷ to accumulate with interest. Upon the exercise of the Policy Split Option³, a portion of the Special Bonus (if any) will be allocated to the split policies.</p> <p>The Company will update you the amount of the Special Bonus (if any) of each policy anniversary on the respective annual statement and when the Policy Split Option³ is exercised. Such amounts as shown on the annual statement(s) may be lower or higher than those illustrated on the earlier annual statement(s) issued. Under certain circumstances, the non-guaranteed benefits may be zero. Please refer to section "Key risks – Non-guaranteed benefit" for the details of key risk factors.</p>
Surrender Benefit	<p>Guaranteed Cash Value plus the:</p> <ul style="list-style-type: none"> • Special Bonus⁶ (if any); and • Policy Value Management Balance⁷ (if any); • Less Indebtedness¹² (if any).

Product summary

Partial surrender⁸

You may request to partially surrender this policy by reducing the policy amount¹³.

To apply for it, you have to submit a written request in a form prescribed by the Company. If the request is approved by the Company, the Net Cash Value attributable to the reduced portion of the policy amount¹³, if any, will be payable to the policyholder.

Upon the reduction of policy amount¹³, the Total Basic Plan Premium Paid¹¹ under this Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁶ (if any) and Death Benefit in accordance with the terms of the Policy. A policy endorsement with the revised policy schedule will be issued to the policyholder upon the reduction of policy amount¹³ has taken effect.

Surrender

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

Policy Value Management Option^{4,5}

After the Policy has been in force for 20 policy years or longer and if there is no Indebtedness¹² outstanding and all premiums have been paid when due, you may apply to exercise this option to lock-in a portion of the Plan's Net Cash Value. The amount you choose to lock-in is guaranteed upon exercising the Policy Value Management Option and will be allocated to the Policy Value Management Balance⁶ to accumulate with a non-guaranteed interest rate, which will be adjusted from time to time as determined by the Company. To apply for this option, you need to submit a written request in a form prescribed by the Company.

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

- (i) The Net Cash Value to be allocated per transaction; and
- (ii) The remaining policy amount¹³ after the exercise of this option

Upon exercising this option, the policy amount¹³ and Total Basic Plan Premium Paid¹¹ under the Policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁶ (if any) and Death Benefit. If the request is approved by the Company, a policy endorsement with the revised policy schedule will be issued to the policyholder. Cancellation, termination or reversal will not be allowed after this option is exercised.

Policy Value Management Balance⁷

The amount of the accumulation of the proceeds from exercising the Policy Value Management Option^{4,5} which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts. Such Balance, if any, can be withdrawn in cash by the policyholder at any time before the Policy matures by submitting to us a written request in a form prescribed by the Company.

Upon the exercise of the Policy Split Option³, a portion of the Policy Value Management Balance (if any) will be allocated to the split policies.

Aggregate Cash Value

An amount equal to Net Cash Value plus Policy Value Management Balance⁷, if any.

Product summary

Death Benefit

At the date of death of the life insured², the higher of (i) Total Basic Plan Premium Paid¹¹ plus an amount of USD2,500 and (ii) Guaranteed Cash Value plus

- Special Bonus⁶ (if any); and
- Policy Value Management Balance⁷ (if any) ;
- Less Indebtedness¹² (if any)

Death Benefit Settlement Option

The policyholder can choose one of the Death Benefit Settlement Option at the time of application or make the request after policy issuance. Subject to the terms of the policy, the beneficiary(ies) will receive the Death Benefit:

- In a lump sum payment or
- By regular instalments (only applicable to policies without any assignment).

Regular instalments will be paid to the beneficiary(ies) annually over the selected tenor:

- 10, 20 or 30 years. Remaining amount of benefits will be left in the Company to accumulate at the non-guaranteed interest if any as determined by us, until the full amount of benefits has been paid to the beneficiary(ies).
- The beneficiary(ies) does not have the right to change the Death Benefit Settlement Option set by the policyholder at any time.
- If the beneficiary(ies) passes away while he is receiving the Death Benefit in regular instalments, the remaining amount of the Death Benefit (or, if there is more than one beneficiary, the portion of the remaining amount of the death benefit attributable to that beneficiary) as at the beneficiary's death will be paid in a lump sum to the estate of the beneficiary(ies).
- Only 1 settlement option can be selected at any one time for all the beneficiaries of a Policy. After the life insured² passes away, the selected settlement option cannot be changed.

The regular instalments option will not be accepted if no beneficiary(ies) has been designated by the policyholder under the Policy.

Maturity benefit

Guaranteed Cash Value plus a Special Bonus⁶ (if any) plus

- Policy Value Management Balance⁷ (if any);
- Less Indebtedness¹² (if any)

will be paid when the life insured² reaches the age¹ of 99.

Change of life insured²

You are entitled to the change of life insured of your Policy for unlimited times after the first policy year. Change of life insured is subject to evidence of insurability and our approval which is based on the underwriting conditions of the life insured.

Policy amount¹³, premium, Guaranteed Cash Value, Death Benefit, Special Bonus⁶ and Indebtedness¹² as at the effective date of change shall remain unchanged.

The maturity date of the policy will also be reset to age¹ 99 of the new life insured. A new incontestability period will also apply.

Product summary

Contingent policyholder	<p>Subject to the terms of the Policy, policyholder can designate a contingent policyholder at any time for his/her juvenile policy (not applicable to policies with life insured² who has attained the age¹ of 18). The option of contingent policyholder is available for the Policy without any assignment.</p> <p>If a contingent policyholder becomes the new policyholder, he/she shall assume all the obligations and be entitled to exercise all the rights belonging to the policyholder, under specified conditions and subject to the terms of the Policy.</p> <p>Please refer to the detailed terms and conditions as well as exclusions applicable to contingent policyholder.</p>
Policy Split Option³	<p>Starting from the 5th policy anniversary, provide that your Policy is not under assignment and do not have any policy loan and accrued interest, you may apply to split your policy into upto three new policies ("split policies") under this Plan and subject to our approval. The policy amount¹³ of split policies must not be less than the minimum policy amount requirement.</p> <p>Upon approval by us, your policy will be terminated and all the Total Basic Plan Premium Paid¹¹ and Net Cash Value of your policy up to that point, including Guaranteed Cash Value and Special Bonus⁶ (if any) and Policy Value Management Balance⁷ (if any), will be allocated to the split policies according to the ratio of the policy amount¹³ (as requested by policyholder) applicable to such split policies. The policy term, policy date and policy years of split policies will remain the same as your original policy.</p> <p>With respect to split policies, the policyholder of the split policies can further apply Policy Split Option to a maximum of other three split policies, provided that the policy amount¹³ of any split policies not less than the minimum policy amount requirement.</p> <p>Any such request will be assessed on case-by-case basis and is at our discretion subject to the terms of the Policy.</p> <p>Please refer to policy provisions for more details of Policy Split Option.</p>
Supplementary benefit	<p>Additional Accidental Death Benefit¹⁰, with no additional premiums required.</p>

The contents in this product brochure are for reference only. You should read this document in conjunction with the respective insurance proposal and policy provisions for details.

Important notes

Cooling-off period

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

If you are not satisfied with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levies paid, subject to any market value adjustment (applicable to single premium policies) (see section below for details of market value adjustment). A written notice signed by you together with your policy (if received) should be received by the office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period (that is, a period of 21 calendar days immediately following either the day of delivery of the policy or the day of delivery of the cooling-off notice to the policyholder or the nominated representative, whichever is earlier).

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

Market value adjustment for single premium policy

During the cooling-off period, single premium policy is subject to market value adjustment, which refers to the amount of the shortfall (if any) by which the value of investment for the single premium at the time when the cancellation notice on the Policy is received by the Company has fallen below the amount of the single premium paid.

Suicide

If the life insured² commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, whichever is later, the death benefit payable under policyholder's policy will be limited to the refund of the amount of premiums policyholder paid to us less any amount we paid to the beneficiary(ies) since the policy date. Please refer to policy provisions of the basic plan for detailed terms and conditions.

Policy loan

You may apply for a policy loan provided that the amount borrowed (including any previous unpaid borrowed amount) does not exceed 90% of the Guaranteed Cash Value after Indebtedness¹². You will be advised of the rate of interest determined by the Company which may change from time to time.

Any partial surrender⁸ or upon exercising the Policy Value Management Option^{4,5} may reduce the Guaranteed Cash Value and death benefit of the Policy. When the policy loan with accrued interest exceeds the Guaranteed Cash Value, the Policy may lapse.

Please be reminded that any Indebtedness¹² on this Policy outstanding at the time of any payment under the Policy will be deducted from the amount otherwise payable. The Company's claim for any Indebtedness¹² shall be prior to any claim of the policyholder or the beneficiary(ies) or the assignee(s) or other persons.

Important notes

Tax reporting and financial crime

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

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

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

Termination conditions

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

- The policy loan with accrued interest exceeds the Guaranteed Cash Value; or
- We reasonably consider that by continuing the Policy or the relationship with you, we may break any laws or the Company, or a member of the HSBC Group, may be exposed to action or censure from any authority; or
- We have the right to terminate pursuant to the terms of the Policy and/or any supplementary benefit.

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

Applicable laws

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

Eligibility

The Plan is generally available to anyone who is between 15 days after birth and age¹ 70, depending on the premium payment terms selected. The Plan is subject to the relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured² as determined by the Company from time to time.

Policy currency

The Plan is available in US dollars. Both premiums and benefits can be paid in currencies other than the policy currency. Please refer to section "Key risks - Policy currency risk" for the details of key risk factors.

Key risks

Credit and insolvency risks

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

Non-guaranteed benefit

The scale for calculating the Special Bonus⁶ (if any) is not guaranteed and is determined by the Company from time to time. Whether the Special Bonus⁶ is payable and the size of the Special Bonus⁶ to be paid **depend on how well the Company has performed with regard to investment returns on the assets supporting the policies as well as other factors including but not limited to claims, lapse experience, expenses and the long-term future performance outlook.** The key risk factors are described below:

- **Investment risk factors** – **The investment performance of the assets supporting the policies could be affected by changes in interest rate and its outlook** (which affect both interest earnings and values of assets), fluctuations in price of growth assets and various market risks including but not limited to currency risk, credit spread and default risk.
- **Claims factors** – **The actual experience of mortality and morbidity is uncertain**, which may lead to a higher than expected claim or living benefit payment and impact the overall performance of the product.
- **Persistency factors** – **The actual experiences of policy surrender (full or partial), policy lapse and exercise of Policy Value Management Option^{4,5} are uncertain**, and therefore it has impacts on both the current performance and future return of the portfolio of the policies.
- **Expense factors** – **The actual amount of any direct expenses** (eg commission, underwriting, policy acquisition and maintenance expenses) and indirect expenses (eg general overhead costs) incurred and **apportioned to the group of policies may be higher than expected** and impact the overall performance of the product.

The interests earned on the Policy Value Management Balance⁷ (where applicable) are determined based on an interest rate that is not guaranteed and may be adjusted by the Company at its discretion from time to time.

Key risks

Risk from surrender

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

Liquidity risk

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

In the event that you exercise the Policy Value Management Option^{4,5}, the Aggregate Cash Value under the Policy (which is used in the calculation of the surrender value and death benefit under the Policy) at a future point in time may be lower or higher than it would have been if you had not chosen to exercise the option.

Inflation risk

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

Policy currency risk

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

More about participating policy

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

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

Special Bonus⁶ which is declared upon early termination (except if it is due to the exercise of Policy Split Option³) of the policy due to, for example, death or surrender, the exercise of Policy Value Management Option^{4,5} or at policy maturity.

The Special Bonus⁶ amount may change from time to time based on the performance over the life of the policy before the time of declaration and prevailing investment market conditions. The actual amount will not be determined until it is payable.

Please refer to section "Product summary" of this brochure for more details.

What factors will affect your Special Bonus⁶?

The Special Bonus⁶, if any, is not guaranteed. The size of the Special Bonus⁶ and whether it is payable depend on factors including but not limited to:

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

If the performance over the long term is better than expected, the Special Bonus⁶ paid would increase. If the performance is below expectation, the Special Bonus⁶ paid would decrease.

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

What are the key benefits of participating policies?

The key feature of participating policies over other forms of insurance policies is that in addition to the guaranteed benefits, you will also benefit from an additional Special Bonus⁶ payment if the investment performance is better than that required to support the guaranteed benefits. The better the performance, the greater the Special Bonus⁶, and, conversely, the worse the performance, the lower the Special Bonus⁶.

Dividend philosophy

Establishing a risk-sharing mechanism

We have a clear interest in the performance of your participating policy as our participating business operates on the principle of sharing risks between you and ourselves to achieve a reasonable balance. We regularly review the level of Special Bonus⁶ payable to you. Both the past actual performance and management's expectation for the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be taken for sharing these with you through adjusting Special Bonus⁶ scales.

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 Bonus⁶.

Stable long-term returns

When considering adjusting the Special Bonus⁶ scales, we strive to maintain a more stable payout to you by smoothing, which means the Special Bonus⁶ level will only be changed if the actual performance is significantly different from the assumed level over a period of time, or if management's long-term future performance expectations change substantially.

We may also reduce the extent of smoothing or even stop smoothing the effects of the change in asset values for a time in the determination of the Special Bonus⁶. 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 Bonus⁶; 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 USD) and industries. The assets are carefully managed and monitored according to our own acceptable level of risk.

Target asset allocation

Asset type	Long-term target 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^{4,5} exercised, the assets supporting the Policy Value Management Balance⁷ are 100% invested into fixed-income assets.

Accumulation interest rate

You can choose to exercise the Policy Value Management Option^{4,5} to allocate a portion of the Net Cash Value to the Policy Value Management Balance⁷ (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 Bonus⁶ (if any) and accumulation of interest rates may be reviewed and adjusted by us from time to time.

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

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

Endnotes

1. Age means the age of the life insured² or the policyholder where applicable at his/her next birthday.
2. Each policyholder is entitled to the change of life insured² of Policy for unlimited times after the first policy year. Change of life insured² is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured². 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.
3. The policyholder of split policies can further apply for Policy Split Option to a maximum of other three split policies. The policy amount¹³ of any split policies must not be less than such minimum amount requirement as may be determined by the Company from time to time. There is no Indebtedness¹² under any original policy before policy split and such original policy is not under assignment.

Your policy will be terminated if the request to split policy is approved by us. The policy date and policy years of any split policies shall be the same of the respective original policy before policy split. Save as otherwise provided in the policy provisions or herein, all benefits, terms and conditions of the original policy shall apply to the respective split policies. All supplementary benefits(s) attached to the basic plan will be detached from the original policy and attached to the respective split policies.

Original policyholder can appoint new policyholders and life insured² for the split policies by the time he/she exercise this option. Change of life insured² is subject to evidence of insurability and our approval by the Company which is based on the underwriting conditions of the life insured².

4. You may apply to exercise this Policy Value Management Option to allocate a portion of the Net Cash Value as of the date of such request is processed, to the Policy Value Management Balance⁷ provided that:
 - This Policy has been in force for 20 policy years or more;
 - All premiums are paid up when due; and
 - There is no Indebtedness¹² under the Policy.
5. The exercise of the Policy Value Management Option is subject to the minimum amount requirements on (i) the Net Cash Value to be allocated per transaction; and (ii) the policy amount¹³ after the exercise of this option. Such minimum amount requirements are determined by the Company from time to time without prior notice to policyholder.
6. The amount of Special Bonus is not guaranteed and the payment is subject to the Company's discretion.
7. Policy Value Management Balance means the amount of the accumulation of the proceeds from exercising the Policy Value Management Option^{4,5} which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts.
8. Upon the partial surrender of the Policy, a portion of the Special Bonus⁶ (if any) attributable to the reduced portion of the policy amount¹³ may be declared at the Company's discretion and such amount, if any, will be payable as part of the partial surrender payment subject to the applicable requirements. Please refer to the policy provisions for detailed terms and conditions of partial surrender.
9. If the life insured² commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, whichever is later, the Death Benefit payable under policyholder's policy will be limited to the refund of the amount of premiums policyholder paid to us less any amount we paid to the beneficiary(ies) since the policy date. Please refer to policy provisions of the basic plan for detailed terms and conditions.
10. Additional Accidental Death Benefit will be terminated when the life insured² attains the age¹ of 80 or payout of the benefit or the Policy is terminated (if the Policy is terminated due to the exercise of Policy Split Option³, Additional Accidental Death Benefit will be re-established under the new split policies with the same terms and conditions) (whichever is earlier) subject to a maximum benefit limit of USD3,000,000 or its equivalent per life insured² across all additional Accidental Death Benefit issued by us. Your policy will be terminated once we pay this benefit. Please refer to the policy provisions of the supplementary benefit for detailed terms and conditions and exclusions.

Endnotes

11. Total Basic Plan Premium Paid refers to the single premium paid under the basic plan as of the date of death of the life insured². Please refer to the policy provisions for detailed terms and conditions.
12. Indebtedness means the sum of all outstanding policy loans and any accrued interest on such loans under this Policy.
13. Policy amount is an amount used to determine the premiums payable under the Policy and your cash values and Special Bonuses⁶ to be received under the basic plan of this policy. It does not represent the amount of death benefit payable or cash value of your policy.
14. The maximum total premium amount for pending guaranteed approval/simplified underwriting applications and in-force policies (per life insured²) may differ and is subject to insurance age of the life insured². Total premium amount refers to the total premium amount of this policy determined by the Company. For details of the underwriting requirements (which may be relating to medical examination requirements or HSBC Life's criteria), please contact your Insurance Advisor. The Company reserves the right to accept or decline any applications for this policy based on the information provided by the life insured² and/or policyholder during enrolment.
15. Upon full surrender, the Company's liability under this Policy shall be fully discharged.

More information

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

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

Go to 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 Ultra Wealth 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 Ultra Wealth 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 detailed terms and conditions.

January 2023

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



精心规划 缔造明日更多机遇

您多年来努力建立的成就，如何守护留存？理想方法是继续贯注发展动力，成就更瞩目前景。「汇溢尊尚保险计划」（「汇溢尊尚」、「本计划」或「本保单」）提供长远财富增长潜力，配合灵活周全的人寿保障计划及财富管理选项，伴您安心踏上人生另一段精彩旅程。累积丰盛成果，令您倍感踌躇满志，用心实现更多个人梦想。

「汇溢尊尚」如何助您规划？

「汇溢尊尚」终身人寿保险计划专为寻求长线财富累积的人士而设计。基于保单条款，本计划提供：



财富累积方案

- 于保单初期，保证现金价值相等于已缴保费的85%
- 长线财富增长机会



人寿保障及灵活付款选项

- 寿险保障（直至99岁¹）及附加保障
- 身故赔偿提供一笔过或每年定期付款选项，为亲人安排适当财政支援



世代财富传承规划

- 透过转让保单权益及将受保人更改为您的至亲²，将保障馈赠后人
- 可行使保单分拆选项³，将原有保单分成数份全新分拆保单，有助规划财富传承及分配财产



第二保单持有人

- 保单持有人可为儿童保单指定第二保单持有人，一旦原有保单持有人不幸身故，可确保由自己信任的人管理保单



保单价值管理权益^{4,5}

- 借此锁定部分保单价值，令您的保单价值更为稳定

「汇溢尊尚」是具备储蓄成分的长期人寿分红保险计划，部分保费用于缴付保险及有关费用。本计划并不等同或类似任何类型银行存款。

透过「汇溢尊尚」可享什么优势？

本计划结合以下方式，提供长线财富增长机会：



保证现金价值

于保单开始时，保证现金价值相等于已缴保费的85%，并于保单期内逐步递增；



特别奖赏⁶

非保证及将按本公司的酌情权宣派；及



保单价值管理收益结余⁷

行使保单价值管理权益^{4,5}后的收益结余⁷存于保单(如适用)。

有关保单利益将于以下其中一种情况发生后派发：

- i. 您全数或部分退保⁸；
- ii. 本计划期满(受保人年满99岁¹)；
- iii. 受保人身故；
- iv. 本保单失效或终止。

于首14个保单年度，保证现金价值相等于已缴保费的85%，令您财政更添灵活自主。其后，保证现金价值于整段保单年期逐渐递增。以下简述如何助您达致更大财务效益：



一旦遇上突发事故，可减轻有关财政影响



面对不确定因素，亦可减少保单价值波动，令财政储备更稳健



以保证现金价值发挥财富增长潜力，达成投资目标

您可享有多少保障及灵活性？

人寿保障⁹

本计划不但提供长线财富增长机会，更于保单期内为投保人提供人寿保障。若受保人不幸身故，受益人可得身故赔偿（请参阅计划摘要）。

灵活安排身故赔偿付款

本计划提供两种身故赔偿支付选项，由保单持有人灵活选择；当受保人不幸离世，亲人可得到适当财政保障。身故赔偿将根据所选支付赔偿选项付予受益人，但不可于受保人身故后更改。基于保单条款，身故赔偿可一笔过全数付款，或分10、20或30年每年定期付款，令受益人未来得到保障。

额外保障

保单基本计划涵盖额外意外死亡保障¹⁰（视乎投资资格而定），毋须另缴保费。若受保人于保单完结或80岁¹前（以较先者为准）不幸因意外离世，受益人除可收取身故赔偿外，另可额外取得已缴基本计划总保费¹¹的30%，作为额外意外死亡保障¹⁰赔偿。

有关以上附加保障的详细条款及细则以及不保事项，请参阅附加保障的保单条款。

保单价值管理权益^{4,5}

当到达人生某一阶段，特别是临近退休之际，您可能需要更稳定及更有保障的保单价值。

本计划提供保单价值管理权益^{4,5}，助您锁定本计划的部分净现金价值。您享有行使此项权益的决定权（须符合以下3项条件及保单条款），并可自行决定锁定您保单内的金额。行使此项权益后，部分净现金价值将调拨至保单价值管理收益结余⁷。「锁定」金额属保证部分及按既定息率积存，而有关积存息率并非保证，并由本公司不时厘定。

您可行使保单价值管理权益^{4,5}，前提是：

- i. 本保单已生效20个保单年度或以上；
- ii. 所有保费均已在到期时全数缴付；及
- iii. 本保单并无任何债项¹²。

行使保单价值管理权益^{4,5}后，本计划的保单金额¹³及已缴基本计划总保费¹¹将按比例调整及减少。于计算保证现金价值、特别奖赏⁶（如有）及身故赔偿时，亦将根据本保单条款相应调整。

延续保单 传赠保障



更改受保人²

因应您的财富传承需要可能随时间而转变，于第1个保单周年日之后，您可无限次更改受保人²，灵活随意。



第二保单持有人

本计划的保单持有人可根据保单条款为儿童保单指定第二保单持有人，一旦原有保单持有人不幸离世，可确保由自己信任的人管理保单。



保单分拆选项³

由第5个保单周年日起，保单持有人可选择将保单分拆为最多3份新保单（「分拆保单」）；其后，每份分拆保单更可进一步分成3份分拆保单，有效分配财富，世代传承。所有分拆保单总现金价值的总和与原有保单相同，有关条款及细则维持不变。

申请简易

投保「汇溢尊尚」简易方便，除个别情况外，**一般毋须接受任何健康检查**（适用于符合汇丰保险准则的人士¹⁴）。



例子一

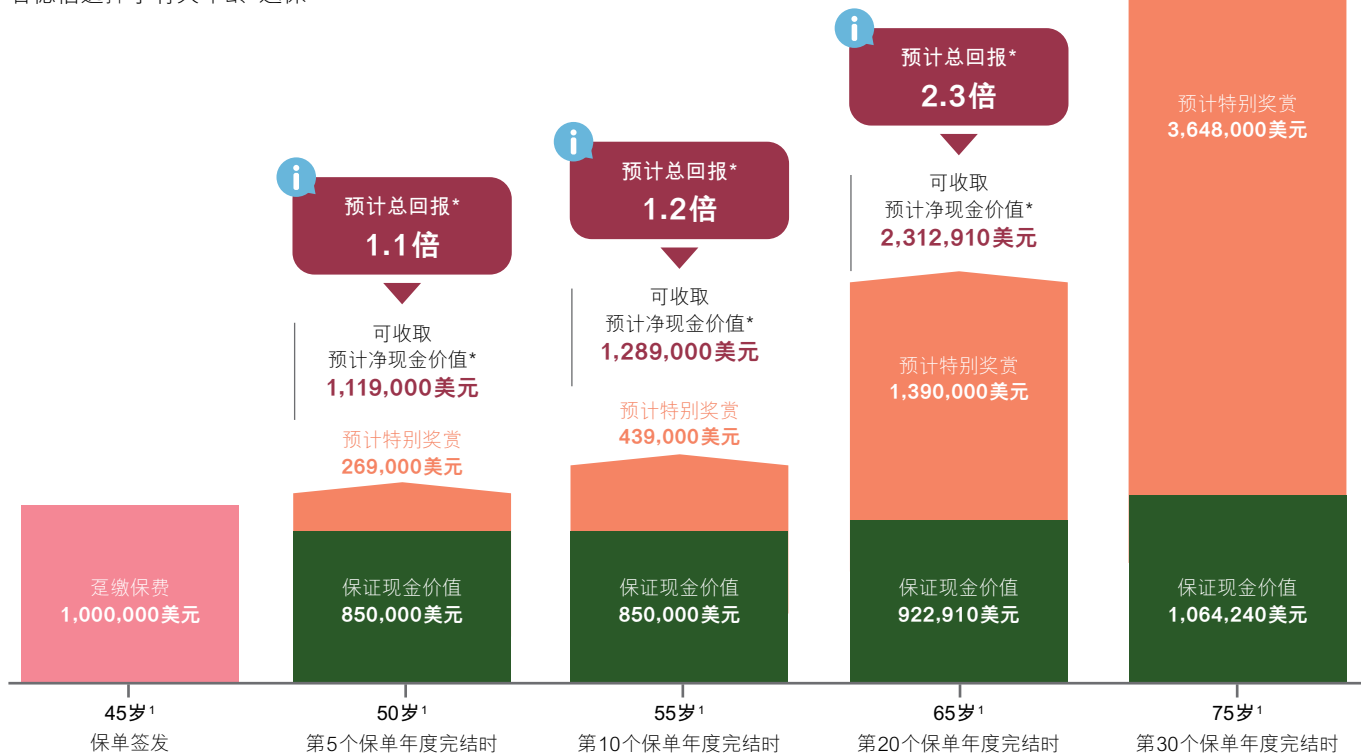


参考德信的个案

德信已婚，是专业会计师，太太全职照顾家庭。他希望即使自己有任何不幸事故，仍可保障太太未来的财政实力，因此期望保险计划不但提供人寿保障，更具长线财富增长潜力。考虑过不同保险计划后，决定于45岁¹投保「汇溢尊尚」。

保单持有人及受保人	德信 (45岁 ¹)	趸缴保费	1,000,000美元
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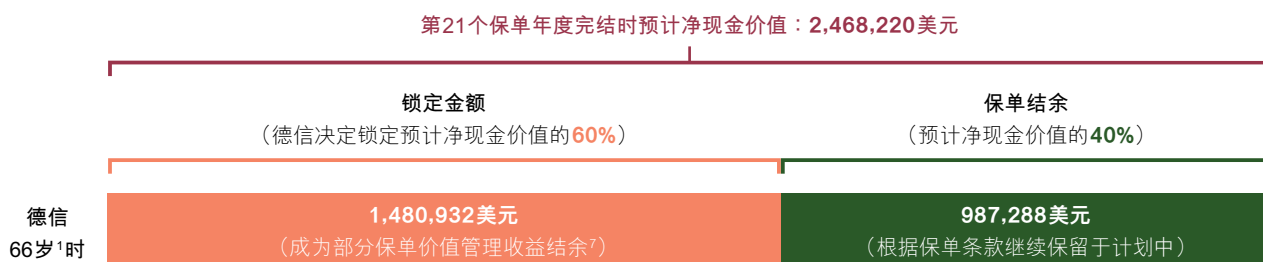
若德信选择于有关年龄¹退保¹⁵：



¹ 预计总回报* (预计净现金价值相对于已缴基本计划总保费¹¹的倍数)

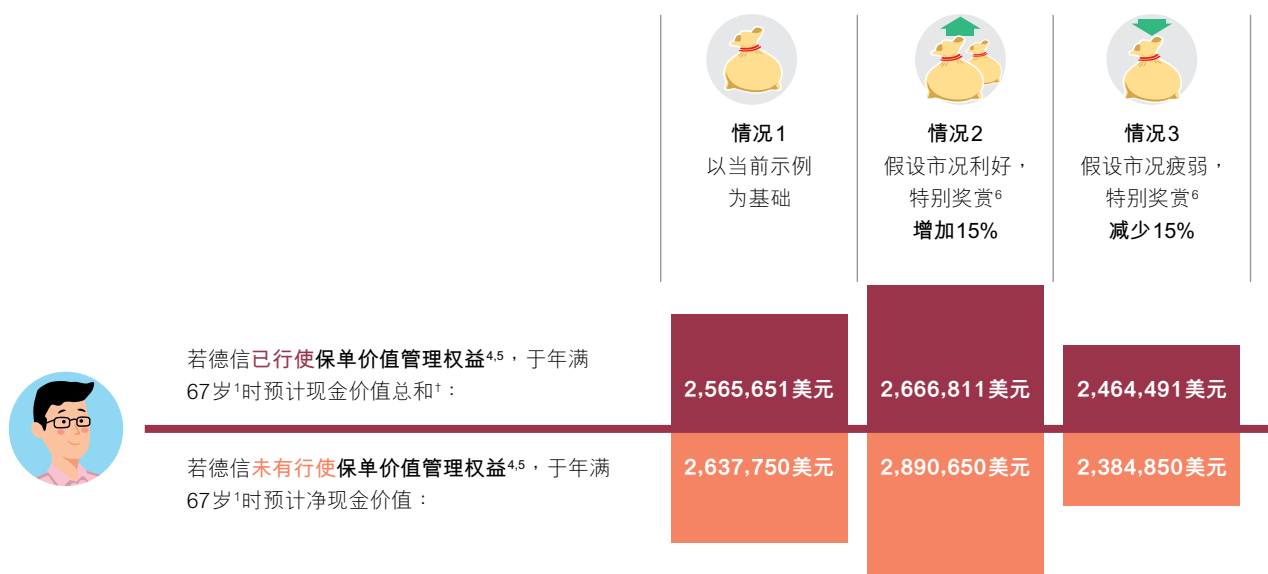
* 以上不同保单年度的预计总回报根据当前假设的投资回报计算，因此并非保证。以上示例只供参考，有关主要风险因素详情，请参阅「主要风险—非保证利益」部分。

于第21个保单年度完结时，德信开始计划退休，考虑应否锁定部分保单价值。以下示例表明于不同假设情况下，本保单净现金价值因应德信是否行使保单价值管理权益^{4,5}而改变。



例子一

预计净现金价值是保证现金价值与特别奖赏⁶的总和减去任何债项¹²。特别奖赏⁶金额于不同假设情况下亦不尽相同。预计现金价值总和是预计净现金价值与保单价值管理收益结余⁷的总和。保单价值管理权益^{4,5}一经行使，将不可取消、终止或逆转。



[†] 假设未有提取任何保单价值管理收益结余⁷，而有关结余⁷按年利率2%的非保证积存息率积存，本公司将酌情不时调整息率。

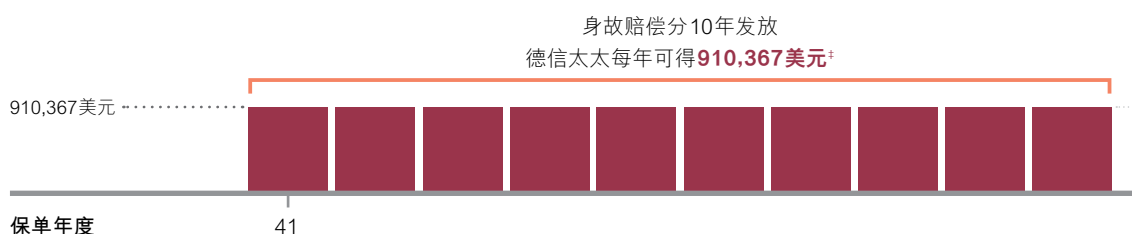
以上示例表明，行使保单价值管理权益^{4,5}可能有助保单持有人保障本计划部分现金价值总和，免受相关投资组合的价格波动影响。假如行使此权益后大市下跌（情况3），可能令本计划特别奖赏⁶（如有）减少；但转移至保单价值管理收益结余⁷的款额则不受跌市影响，减低本计划承受的风险。

若于行使此权益后大市上升（情况2），可能令本计划特别奖赏⁶（如有）增加，而本计划现金价值总和则低于德信未有行使此权益的情况。

换言之，若保单持有人行使保单价值管理权益^{4,5}，于未来某一时间，本保单现金价值总和可能比德信不行使此权益的情况较高或较低。

以上示例只说明行使保单价值管理权益^{4,5}后，现金价值总和的潜在改变。行使权益后，本计划的保单金额¹³及已缴基本计划总保费¹¹将按比例调整及减少。有关此项权益详情，请参阅计划摘要及保单条款。

德信于第40个保单年度完结时不幸身故，根据他生前的身故赔偿支付选项，他的太太将以10年分期方式取得身故赔偿。德信的安排为太太提供充分财政支援，即使自己遇上意外事故，她亦可保持生活质素。身故赔偿分10年发放，确保长远财政稳健。



[†] 假设剩余的身故赔偿金额保留于本公司，并以本公司不时厘定的非保证利息累积（假设年利率1%），直至将所有赔偿金额付予受益人为止。

例子二



参考昕霖的个案

45岁昕霖是成功企业家，公司业绩理想，家有太太颖翘及17岁儿子镇邦。昕霖希望为镇邦预留资金，供其大学毕业后发展个人事业；同时亦为自己储备退休资本，延续理想人生。

他选择投保「汇溢尊尚」，趸缴保费2,000,000美元，以自己为保单持有人，镇邦为受保人。

保单持有人	昕霖 (45岁 ¹)	趸缴保费	2,000,000美元
受保人	镇邦 (儿子, 17岁 ¹)		

保单年度



第1代
外曾祖父昕霖



10

于第10个保单年度*，27岁¹的镇邦一心实现创业梦想。昕霖行使保单分拆选项，将40%保单价值赠予镇邦，作为创业资金。

行使保单分拆选项
转让保单权益
更改受保人

60%

40%[^]

第2代
外祖父镇邦

13

于第13个保单年度*，镇邦分拆保单，为3岁¹女儿希儿储备教育基金。希儿尚未成年，因此由镇邦持有保单，并指定太太豫欣为第二保单持有人，即使自己不幸身故，此儿童保单仍然有效，继续累积保单价值。

行使保单分拆选项
指定第二保单持有人
更改受保人

75%[†]

25%



第3代
母亲希儿

例子二

保单年度

第3代
母亲希儿

于第50个保单年度*，希儿的子女孟瀚及晓妍分别已20岁¹及19岁¹，希儿进一步分拆保单，预留资金，支持他们毕业后追寻梦想。



行使保单分拆选项
 转让保单权益
 更改受保人

50

33.33%

33.33%

33.33%

第4代
孟瀚及晓妍

备注：

- 行使保单分拆选项³，毋须缴付额外费用。
- 行使保单分拆选项³的条件包括：
 - 分拆保单的保单金额¹³不可少于本公司不时厘定的最低限额要求；及
 - 于(a)申请行使保单分拆选项³时及(b)分拆保单之前，本保单未有转让任何权益；及
 - 本保单有效期间并无借取保单贷款。
- 保单分拆申请一经批核，原有保单所有利益、条款及细则亦适用于分拆保单。有关保单分拆选项³详情，请参阅计划摘要及保单条款。
- 对于行使保单分拆选项³，本公司有绝对权利及酌情权决定是否接受有关申请。

* 分拆保单B1、B2、C1、C2、D1、D2及D3的保单期、保单日期及保单年度与原有保单A相同。

[^] 保单持有人转让保单权益及更改受保人²，使另一人士成为保单持有人及受保人。

[†] 镇邦将保单受保人更改为希儿。

例子三



参考英扬的个案

英扬40岁¹，育有5岁女儿蕴思。他想借人寿保险保障家人的未来生活，更可透过保单灵活传承财富，协助蕴思解决将来面对的难题。基于以上准则，他选择投保「汇溢尊尚」，以自己为投保人，蕴思为受益人。

保单持有人及受益人	英扬 (40岁 ¹)	趸缴保费	1,000,000美元
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	第1代	第2代		第3代	第4代
保单持有人	英扬 (40岁 ¹)	蕴思 (英扬女儿, 35岁 ¹)	蕴思 (英扬女儿, 40岁 ¹)	诺明 (英扬外孙儿, 40岁 ¹)	芯雅 (英扬外曾孙女, 40岁 ¹)
受益人	英扬	蕴思		诺明	芯雅
	英扬于女儿5岁 ¹ 时投保	英扬计划70岁 ¹ 时将财产传赠蕴思，并将受益人及保单持有人更改为蕴思	蕴思于计划提取130,000美元以供创业，保单继续有效，为她提供充分人寿保障	蕴思于70岁 ¹ 时将受益人及保单持有人更改为儿子诺明	诺明于70岁 ¹ 时行使更改受益人 ² 选项，将受益人改为女儿芯雅，计划继续累积保单价值
保单年度	保单签发	第30个保单年度完结时	第35个保单年度完结时	第65个保单年度完结时	第98个保单年度完结时
预计净现金价值		4,712,240美元	6,335,700美元	36,839,038美元	259,966,041美元
预计总回报		4.7倍	6.3倍	36.8倍	259.9倍
			提取130,000美元后，保单金额 ¹³ 尚余984,216美元 预计净现金价值=6,235,697美元（根据最新保单金额 ¹³ 重新计算）		

备注：

- 英扬的个案预计保单价值至第98个保单年度完结。
- 保单金额¹³、保证现金价值、特别奖赏⁶（如有）及身故赔偿（如有）可能因更改受益人²而相应调整，并由本公司酌情决定。
- 行使更改受益人²选项后，原有保单持有人若失去保单持有人身份，将失去保单所有权利及权益，包括所有保单利益。

例子

以上所有个案假设：

- i. 以上示例纯属虚构及只供说明之用。
- ii. 特别奖赏⁶分配及投资回报根据当前假设计算，因此并非保证。特别奖赏⁶实际金额并非保证，并由本公司酌情宣派。
- iii. 于本保单有效期间，并未借取保单贷款。
- iv. 于例子一及二的保单期内，保单并无部分退保⁸。
- v. 于实际情况下，适用于更改受保人²的核保条件视乎个别情形而定，须按每宗个案情况而个别评估。

备注：

- 以上显示的数字及图表均以上述假设为基础，并经整数调整。
- 所显示的过往、现时、预计及/或潜在利益及/或回报（例如奖赏、利息）均为非保证，并仅供说明之用。未来实际利益及/或回报可能比现时所示利益及/或回报较高或较低。有关示例只供说明之用，并不代表实际派发金额及实际情况。有关详情及所示数字，请参阅您的保险建议书显示的数字。
- 您亦应留意通货膨胀随时间带来的影响，可能显著降低累积金额的购买力。根据香港政府统计处公布数据，综合消费物价指数由1992年的51.3增至2021年的101.4，30年间上升97%。

计划摘要

保费供款年期	趸缴保费
投保年龄	出生15日后至70岁 ¹
保单货币	美元
保单年期	至99岁 ¹
缴付保费方法	<ul style="list-style-type: none"> • 汇丰银行账户；或 • 支票
最低保费金额	500,000美元
保证现金价值 (在保单期内您的保单的现金价值)	保证现金价值是指在保单期内，您的保单随时间积存的现金价值。此现金价值是按当时适用的保单金额 ¹³ 计算。
净现金价值	指在任何时候，相等于保证现金价值加上特别奖赏 ⁶ （如有）及扣除任何债项 ¹² 后的金额。当行使保单分拆选项 ³ 时，保单持有人于保单分拆要求中指定的部分净现金价值，亦将分配予分拆保单。
特别奖赏 ⁶	<p>特别奖赏（如有）并非保证，并由本公司拥有绝对酌情权下宣派。任何潜在特别奖赏金额将于宣派时由本公司决定。</p> <p>本公司将于您全数或部分退保⁸、终止保单、本保单期满或失效或受保人身故时，向您宣派特别奖赏（如有）。于行使保单价值管理权益^{4,5}后，部分保证现金价值及特别奖赏（如有）将调拨至保单价值管理收益结余⁷，积存生息。行使保单分拆选项³后，部分特别奖赏（如有）将分配至有关分拆保单。</p> <p>本公司将于有关年结通知书及行使保单分拆选项³时，更新每个保单周年日的特别奖赏金额（如有）。保单年结通知书显示的特别奖赏金额可能比早前发出的保单年结通知书显示的金额较低或较高。于特定情况下，非保证利益可能为零。有关主要风险因素详情，请参阅「主要风险—非保证利益」部分。</p>
退保利益	<p>保证现金价值加上：</p> <ul style="list-style-type: none"> • 特别奖赏⁶（如有）；及 • 保单价值管理收益结余⁷（如有）； • 减去任何债项¹²（如有）

计划摘要

部分退保⁸

您可要求调减本保单之保单金额¹³从而部分退保。

若申请部分退保，您必须以本公司指定的表格提交书面要求。如有关要求获本公司批准，调减保单金额¹³部分中应占的净现金价值（如有）将退回予保单持有人。

在调减保单金额¹³，本保单的已缴基本计划总保费¹¹将按比例调整和减少。在计算保证现金价值、特别奖赏⁶（如有）及身故赔偿时，亦会根据本保单的条款进行相应的调整。保单批注及经修订的保单附表将在调减保单金额¹³生效时签发予保单持有人。

退保

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

保单价值管理权益^{4,5}

在本保单已生效20个保单年度或以上后，若没有未偿还的债项¹²，而所有到期保费亦已缴付，您将可申请行使此项权益以锁定本计划中的部分净现金价值。您选择锁定的金额在行使保单价值管理权益后是保证的，并会被调拨至保单价值管理收益结余⁷以非保证息率累积生息，而该息率将由本公司不时厘定。若申请行使此项权益，您必须以本公司指定的表格提交书面指示。

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

- (i) 每次调拨的净现金价值；及
- (ii) 此项权益行使后剩余的保单金额¹³

在行使此项权益后，本保单的保单金额¹³及已缴基本计划总保费¹¹将按比例调整和减少，在计算保证现金价值、特别奖赏⁶（如有）及身故赔偿时，亦会进行相应的调整。如有关行使保单价值管理权益的要求获本公司批准，保单批注及经修订的保单附表将会签发予保单持有人。此项权益一经行使，将不能取消、终止或逆转。

保单价值管理收益结余⁷

指行使保单价值管理权益^{4,5}调拨入本保单下，按本公司具绝对酌情权不时厘定的非保证息率积存生息，并减去任何已提取之金额的累积金额。在保单期满前，保单持有人可随时以书面填妥并提交本公司指定的表格，以现金方式提取本保单下的保单价值管理收益结余（如有）。

于行使保单分拆选项³后，保单价值管理收益结余（如有）将分配至有关分拆保单。

现金价值总和

相等于净现金价值加上保单价值管理收益结余⁷（如有）的金额。

计划摘要

身故赔偿

于受保人身故当日的以下较高的金额：(i) 已缴基本计划总保费¹¹加上2,500美元或(ii) 保证现金价值加上：

- 特别奖赏⁶ (如有)；及
- 保单价值管理收益结余⁷ (如有)；
- 减去任何债项¹² (如有)

身故赔偿支付选项

您可在投保时或在保单签发后，选择身故赔偿支付选项。基于保单之条款，受益人将以下列其中一个形式收取身故赔偿：

- 一笔过全数支付；或
- 分期付款形式 (只适用于没有任何权益转让的保单)。

按年的分期付款可分3种年期发放：

- 10、20或30年。分期付款将按照您所选择的年期每年支付予受益人。剩余的保障金额将留于本公司中，并与由本公司不时厘定的非保证利息累积，直到将所有保障金额支付予受益人为止。
- 任何时候，受益人无权更改保单持有人所设定的身故赔偿支付选项。
- 如果受益人在分期领取身故赔偿时身故，则身故赔偿的剩余金额 (或者，若受益人超过一个，该部分应归于该身故受益人的身故赔偿剩余金额) 会于受益人身故时将一次性支付予受益人的遗产。
- 保单持有人只能为所有受益人选择一项身故赔偿安排选项，并不可在受保人身故后作出更改。

如保单持有人未有根据保单指定受益人，将不可选择分期支付身故赔偿。

期满利益

当受保人年满99岁¹时，将获派付保证现金价值加上特别奖赏⁶ (如有)，再加上

- 保单价值管理收益结余⁷ (如有)；
- 减去任何债项¹² (如有)

更改受保人²

于第1个保单年度后，您可无限次更改保单受保人。更改受保人须提供可证明，并由本公司根据受保人投保条件而批核。

于更改受保人生效日期，有关保单金额¹³、保费、保证现金价值、身故权益、特别奖赏⁶及债项¹²均维持不变。

保单期满日将重设至新受保人99岁¹。新订不可异议条款亦将同时适用。

计划摘要

第二保单持有人

在保单条款约束下，保单持有人可于任何时候为儿童保单指定一名第二保单持有人（不适用于受保人已年满18岁¹或以上的保单）。此选项只适用于没有任何权益转让的保单。

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

有关详尽条款、细则及不保事项，请参阅第二保单持有人的相应条款。

保单分拆选项³

由第5个保单周年日起，若您的保单未有转让任何权益，亦无任何保单贷款或有关累计利息，您可申请将保单分拆为最多3份本计划的新保单（「分拆保单」），并须经本公司批核。此外，分拆保单的保单金额¹³不可少于最低保单金额要求。

本公司批核之后，将终止有关保单，而截至当时已缴付的所有基本计划总保费¹¹及保单净现金价值，包括保证现金价值、特别奖赏⁶（如有）及保单价值管理收益结余⁷（如有），将根据保单持有人要求的分拆保单金额¹³比例，分配至有关分拆保单。分拆保单的保单年期、保单日期及保单年度均与原有保单相同。

各份分拆保单的保单持有人亦可申请行使保单分拆选项，将分拆保单进一步分拆，最多可产生另外3份分拆保单。每份分拆保单的保单金额¹³不可少于最低保单金额要求。

对于任何有关申请，本公司将按每宗个案情况而个别评估，并须符合保单条款。

有关保单分拆选项详情，请参阅保单条款。

附加保障

额外意外死亡保障¹⁰（毋须缴付额外保费）

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

重要事项

冷静期

「汇溢尊尚」是一份具备储蓄成分的长期人寿保险计划，部分保费将用作支付保险及有关费用，包括但不限于开立保单、售后服务及索偿之费用。

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

冷静期结束后，若您在保单年期完结之前取消保单，预计的净现金价值可能少于您已缴付的保费总额。

趸缴保费保单之市值调整

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

自杀条款

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

保单贷款

您可申请保单贷款，惟贷款额（包括任何未偿还的贷款）不得超过扣除债项¹²后之保证现金价值的90%。有关贷款息率可能不时变动并由本公司通知您。

进行任何部分退保⁸或行使保单价值管理权益^{4,5}后，可能会减少本保单的保证现金价值及身故赔偿。当保单贷款及应付利息超过保证现金价值时，本保单可能会失效。

请注意本保单的任何债项¹²将从本保单所支付的款项中扣减。本公司对任何债项¹²的申索均优先于保单持有人或受益人或保单受让人或其他人的任何申索。

重要事项

税务申报及金融罪行

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

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

如有任何利益或款项被扣起及/或保单被终止，您从保单获取之款项加上您在保单终止前从保单获取之款项总额（如有）可能会少于您已缴保费之总额。本公司建议您就税务责任及有关您保单的税务状况寻求独立专业意见。

保单终止条款

我们有权于以下任何情况之下终止保单：

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

有关终止条款的详细条款及细则，请参阅保单条款。

适用法律

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

申请资格

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

保单货币

本计划以美元为货币单位，保费及赔偿额可以保单货币外的其他货币支付。有关主要风险因素的详情，请参阅「主要风险—保单货币风险」部分。

主要风险

信贷风险及无力偿债风险

本产品乃一份由本公司签发的保单，因此，您受本公司的信贷风险所影响。

您支付的保费将成为本公司资产的一部分，您对任何该等资产均没有任何权利或拥有权。如追讨赔偿，您只可向本公司追索。

非保证利益

计算特别奖赏⁶（如有）的分配并非保证，并会由本公司不时厘定。派发特别奖赏⁶与否以及特别奖赏⁶的金额多少，取决于本公司就保单资产之投资回报表现以及其他因素，包括但不限于赔偿、失效率、开支等及其长期表现之展望。主要风险因素进一步说明如下：

- **投资风险因素** - 保单资产的投资表现受息率水平、其前景展望（此将影响利息收入及资产价值）、增长资产的价格波动及其他各种市场风险因素所影响，包括但不限于货币风险、信贷息差及违约风险。
- **赔偿因素** - 实际死亡率及发病率并不确定，以致实际的身故赔偿或生活保障支付金额可能较预期为高，从而影响产品的整体表现。
- **续保因素** - 实际退保率（全数或部分退保）、保单失效率及保单价值管理权益^{4,5}的行使率并不确定，保单组合现时的表现及未来回报因而会受影响。
- **开支因素** - 已支出及被分配予此组保单的实际直接（如佣金、核保、开立保单及售后服务的费用）及间接开支（如一般经营成本）可能较预期为高，从而影响产品的整体表现

从保单价值管理收益结余⁷（如适用）中赚取的利息是以非保证息率计算的，且本公司可能不时调整该息率。

主要风险

退保之风险

如您在早期全数或部分退保⁸，您可收回的款额或会明显少于您已缴付的保费。

流动性风险

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

若您行使保单价值管理权益^{4,5}，保单的现金价值总和（用作计算保单的退保价值和身故赔偿之用）在未来某个时间，可能会较您不行使此权益的情况较低或较高。

通胀风险

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

保单货币风险

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

有关分红保单

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

「汇溢尊尚保险计划」的保单红利（如有）将透过以下方式派发：

特别奖赏⁶：当保单提早终止（例如因为身故或退保，并非因为行使保单分拆选项³），或于行使保单价值管理权益^{4,5}或保单期满时，将宣派特别奖赏。

特别奖赏⁶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⁶会受哪些因素影响？

特别奖赏⁶（如有）并非保证，特别奖赏⁶金额多少及是否派发取决于（包括但不限于以下因素）：

- 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⁶金额将会增加；若表现较预期低，则特别奖赏⁶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，亦可用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⁶。表现越佳，特别奖赏⁶会越多；反之，表现越差，特别奖赏⁶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⁶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⁶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⁶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⁶分配的时候，我们会致力采取平稳策略，以维持较稳定的回报，即代表我们只会因应一段期间内实际与预期表现出现显著差幅，或管理层对长远表现的预期有重大的改变，才会作出调整。

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

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⁶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。

目标资产配置

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

注：实际的分配比例可能会因市场波动而与上述范围有些微偏差。

在决定实际分配时，我们并会考虑（包括但不限于）下列各项因素：

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

在遵守我们的投资政策的前提下，实际资产配置可能会不时偏离上述长期目标分配比例。

就已行使保单价值管理权益^{4,5}的保单，组成其保单价值管理收益结余⁷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^{4,5}，以调拨部分净现金价值至保单价值管理收益结余⁷（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⁶（如有）及积存息率的政策。

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

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

注

1. 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。
2. 于第1个保单年度后，每位保单持有人均可无限次更改保单受保人²。更改受保人²须提供可保证明，并由本公司按受保人的投保条件而批核。对于任何有关申请，本公司将按每宗个案情况而个别评估及酌情决定，各种考虑因素包括但不限于潜在赔偿风险、更改保单年期及最新经济展望等。
3. 各份分拆保单的保单持有人可申请行使保单分拆选项，将分拆保单进一步分拆至另外最多3份分拆保单。每份分拆保单的保单金额¹³不可少于本公司不时厘定最低限额要求。此外，原有保单于分拆前并无任何债项¹²，亦未有转让权益。

保单分拆申请一经批核，您的原有保单将会终止。分拆保单的保单日期及保单年度与原有保单相同。除非在此或保单条款另有注明，否则原有保单的一切保障项目、条款及细则均适用于分拆保单。基本计划的附加保障将脱离原有保单，纳入分拆保单内。

原有保单持有人可于行使保单分拆选项时，为分拆保单指定全新保单持有人及受保人。更改受保人²须提供可保证明，并由本公司按受保人的投保条件批核。
4. 您可申请行使保单价值管理权益，将截至处理有关申请当日的部分净现金价值调拨至保单价值管理收益结余⁷，前提是：
 - 本保单已生效20个保单年度或以上；
 - 所有保费均已在到期时全数缴付；及
 本保单并无任何债项¹²。
5. 行使保单价值管理权益须符合两项最低限额要求：(i) 每次调拨的净现金价值及(ii) 行使有关权益后的保单金额¹³。本公司将不时厘定上述最低限额要求，而不预先通知保单持有人。
6. 特别奖赏金额并非保证，并由本公司酌情宣派。
7. 保单价值管理收益结余指行使保单价值管理权益^{4,5}调拨至本保单的累积金额，有关金额按本公司具绝对酌情权不时厘定的非保证息率积存生息，并须减去任何已提取的金额。
8. 保单部分退保后，本公司可酌情宣派调减保单金额¹³部分中应占的特别奖赏⁶（如有），有关金额（如有）将成为部分退保付款的相应部分，付予保单持有人，并须符合适用要求。有关部分退保详细条款及细则，请参阅保单条款。
9. 若受保人在签发日期或保单复效日期（以较迟者为准）起计一年内自杀身亡，无论自杀时神志是否清醒，我们须向保单持有人之保单支付的身故赔偿，将只限于保单持有人自保单日期起已缴付给我们的保费金额，减去我们已向受益人支付的任何金额。有关详细条款及细则，请参阅基本计划之保单条款。
10. 额外意外死亡保障将于受保人年届80岁¹，或于有关赔偿发放后或保单终止时（以较早者为准）终止（若因行使保单分拆选项³而令保单终止，将为新分拆保单重新提供额外意外死亡保障，有关条款及细则不变），而每位受保人的最高保障金额为3,000,000美元或其等值（适用于我们缮发的所有额外意外死亡保障）。当我们支付赔偿后，保单将随即终止。有关详细条款及细则以及不保事项，请参阅附加保障的保单条款。

注

11. 已缴基本计划总保费指截至受保人身故之日基本计划所有到期的保费总额（无论是否已实际缴付）。有关详细条款及细则，请参阅保单条款。
12. 债项指所有未偿还的保单贷款及有关贷款的任何累计利息。
13. 保单金额用于决定基本计划须缴付的保费、现金价值，以及本保单基本计划可收取的特别奖赏⁶。保单金额并不代表身故赔偿金额或保单现金价值。
14. 批核中「保证核保」或「简易核保」申请及已生效保单的全期总保费金额上限（以每位受保人计）根据受保人的受保年龄而有所不同，此金额是本公司厘定的本计划全期总保费金额。有关详细核保要求（可能关乎健康检查要求或汇丰保险的准则），请向您的保险顾问查询。本公司保留权利根据受保人及/或保单持有人投保时提供的资料而决定是否接受有关投保申请。
15. 保单全数退保后，本公司将全面解除对本保单的责任。

更多资料

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

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汇溢尊尚保险计划

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」)乃根据保险业条例(香港法例第41章)注册为本公司于香港特别行政区分销人寿保险之保险代理机构。「汇溢尊尚保险计划」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。

2023年1月

汇丰人寿保险(国际)有限公司荣获以下奖项:

