

聚富入息保險計劃

Income Goal Insurance Plan

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HSBC Life
滙豐保險

讓您累積儲蓄，實踐您人生的不同目標。



締造美好生活的明智方案

「聚富入息保險計劃」如何運作？

「聚富入息保險計劃」（本「計劃」或本「保單」）是一份兼備儲蓄成份的長期保險。本計劃的目的是讓您於10年的儲蓄期內累積儲蓄，您便可享有為期10年以每月年金金額¹形式收取的穩定收入，助您達成個人願望。您更可按個人需要，選擇收取年金金額的方式。而在年金期開始時，您亦有機會獲享一筆過的特別獎賞²，作為額外的資金來源。

而在整個保單期內，如受保人不幸身故，受益人可獲的身故賠償，連同保單持有人已獲本公司支付的每月保證年金金額總額（如有），將最少相等於已繳總保費³的101%。

本計劃並非等同於或類似任何類型的存款。

您可於年金期得到什麼？



保證現金價值
(如退保或期滿時
可取回的價值)



非保證年度紅利



每月年金金額¹



非保證特別獎賞²

您可獲享多少保障？

人壽保障⁴

受保人在保單期內可享人壽保障，若受保人不幸身故，受益人將可獲身故賠償（請參閱計劃摘要）。

額外保障

以下的附加保障（受制於申請資格）已包含在保單的基本計劃內，毋須另繳額外保費：

額外意外死亡保障⁵



- 若受保人在保單完結或80歲⁶前（以較早者為準）不幸因意外而導致死亡，受益人除獲發身故賠償外，另可額外獲發已繳總保費³的30%作為額外意外死亡保障賠償。

付款人供款保障⁷

（不適用於以公司為保單持有人及躉繳保單）



- 您也可以為受保年齡⁸在18歲或以下的子女投保本計劃。如保單持有人不幸身故或暫時傷殘達至183日，隨後的保費將獲得豁免直至保單持有人康復或付款人供款保障⁷終止（以較早者為準）。

末期疾病保障⁵



- 若受保人在保單期完結或65歲⁶前（以較早者為準）不幸被診斷患上末期疾病，並很可能於一年內離世，本保單可提前支付身故賠償。當本公司支付末期疾病保障⁵賠償後，本保單將會隨即終止。

失業延繳保費保障⁹

（不適用於以公司為保單持有人及躉繳保單）



- 若保單持有人於年滿65歲⁶前連續失業30日或以上，繳付到期保費的寬限期可延長達365日，而期間受保人仍然獲享保障。

以下附加保障為自選性質，並須繳付額外保費：

特選危疾保障

（額外賠償）¹⁰

（不適用於躉繳保單）



- 您可繳付額外保費以享有此自選保障。如受保人於65歲⁶前被診斷患上列明於此附加保障資料單張的任何一項受保疾病，本計劃將支付特選危疾保障的賠償額。申請此項保障須回答有關健康狀況的問題¹¹。

有關以上附加保障之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。

申請簡便

申請聚富入息保險計劃過程簡易方便，申請一般可獲保證批核¹³，毋須進行任何健康檢查。



例子

以下數字適用於例子1及例子2及所示的金額為港幣。

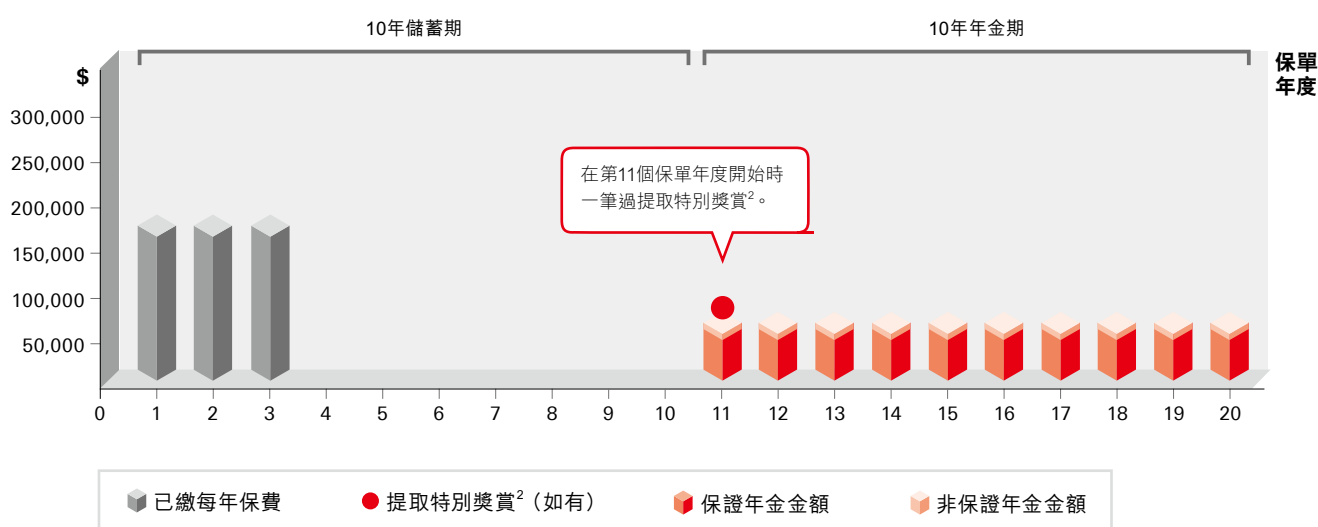
| | | | |
|----------------------|---------|----------------------|---------|
| 受保人年齡 ⁸ ： | 35歲 | | |
| 繳付保費期： | 3年 | 已繳總保費 ³ ： | 542,055 |
| 儲蓄期： | 10年 | 年金期： | 10年 |
| 每年保費： | 180,685 | 每月保證年金金額： | 5,000 |

例子1及2的假設

- 所有的保費已於供款期內在到期前全數繳付。
- 在保單期內，沒有提取保單內的任何累積紅利及利息（如有），及沒有作出任何影響年度紅利的調整。
- 累積紅利及利息的現時年利率為3.2%。此息率並非保證的，本公司擁有權利不時調整息率。實際息率或會比年利率3.2%較低或較高。

例子1 — 選擇提取特別獎賞²

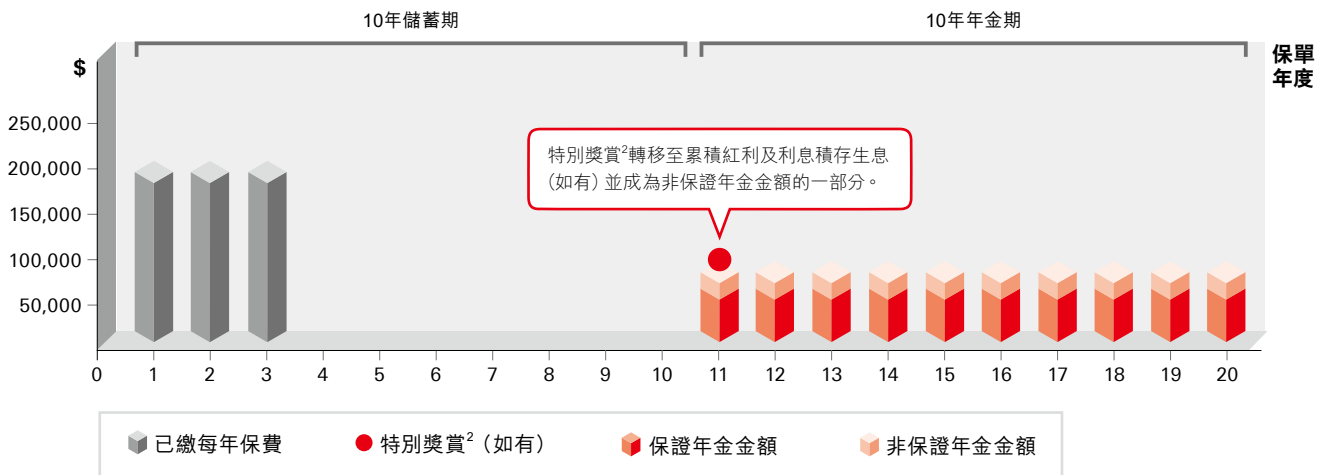
- 特別獎賞²港幣210,820元在宣派後被提取
- 每月年金金額¹為港幣5,085元
(每月保證年金金額港幣5,000元 + 每月非保證年金金額港幣85元)
- 以現金形式收取所有每月年金金額¹
- 每月年金金額¹期滿時的總額為港幣610,203元



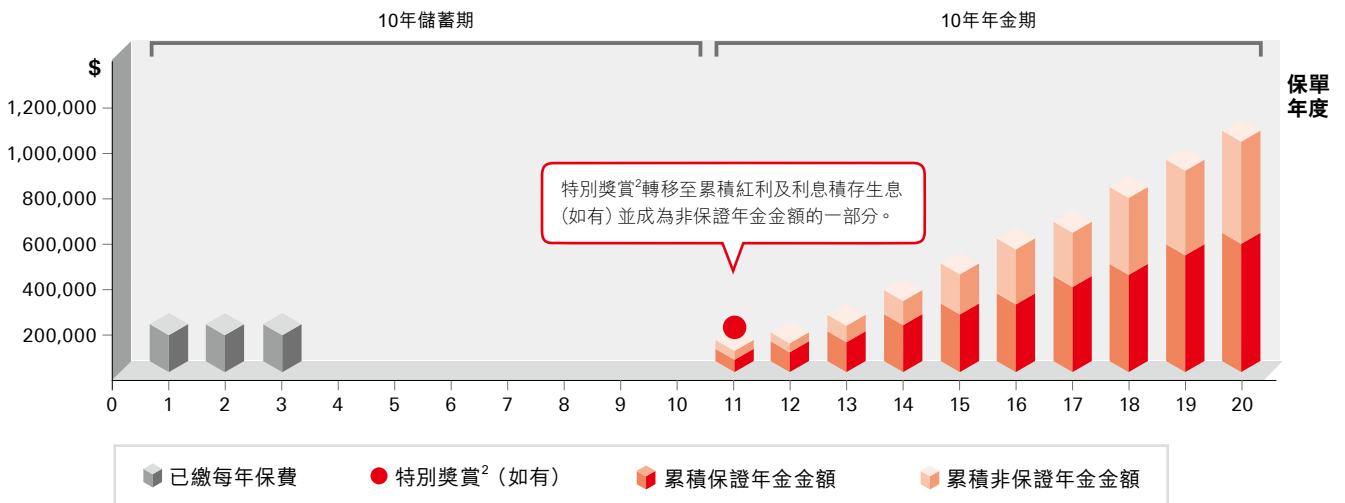
例子2 — 選擇不提取特別獎賞²

- 特別獎賞²在宣派後保留在保單內
- 每月年金金額¹為**港幣7,136元**
(每月保證年金金額港幣5,000元 + 每月非保證年金金額港幣2,136元)

- 處境1** — 以現金形式收取所有每月年金金額¹
- 每月年金金額¹期滿時的總額為**港幣856,289元**



- 處境2** — 所有每月年金金額¹存於計劃內積存生息
- 累積之每月年金金額¹期滿時的總額為**港幣1,005,177元**



註 (適用於例子1及2) :

- 每月非保證年金金額並非保證的，並可能不時調整。實際未來金額或會比以上說明的較低或較高。
- 以上例子所述的數字含捨入調整及僅供說明用途。詳情及顯示的數字請參閱您的保險計劃建議書。

計劃摘要

| | |
|------------|---|
| 繳付保費期 | 3/5/10年或躉繳保費 |
| 儲蓄期 | 10年 |
| 年金期 | 10年 |
| 保單貨幣 | 港幣/美元 |
| 保單年期 | 20年 |
| 投保年齡 | 出生15日後至受保年齡 ⁸ 65歲 |
| 繳付保費方法 | <p>躉繳保費、按月或按年透過以下方式繳付：</p> <ul style="list-style-type: none"> • 滙豐銀行戶口；或 • 支票；或 • 滙豐銀行信用卡（不適用於躉繳保費） <p>註：</p> <ul style="list-style-type: none"> • 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保費總額將會比選擇按年繳付的為高。 |
| 最低每月保證年金金額 | 港幣800元/100美元 |
| 年金金額選擇方式 | <ul style="list-style-type: none"> • 按月收取現金 <ul style="list-style-type: none"> — 在年金期內於每個月結日收取每月年金金額¹；或 • 積存生息 <ul style="list-style-type: none"> — 將所有已支付的每月年金金額¹存於保單內積存生息（如有）（該息率將由本公司不時釐定），直至年金期完結 |
| 首期年金 | 由第121個月結日起收取直至年金期完結 |
| 保證現金價值 | 保證現金價值是根據每月保證年金金額和保單附表上列明之現金價值率計算。此現金價值率及所計算的保證現金價值，會隨著保單年度而有所不同。 |

計劃摘要

特別獎賞²

特別獎賞² (如有) 是非保證的, 將於年金期開始時, 由本公司擁有絕對酌情權下宣派, 惟必須已繳付繳費期內所有到期保費。已宣派的特別獎賞² (如有) 可 (i) 於年金期開始時從保單中一筆過全數提取; 或 (ii) 轉移至累積紅利及利息積存生息 (如有), 而息率會由本公司不時釐定。

在儲蓄期內, 基本計劃的特別獎賞² 只會在下列任何事件發生後派發, 而本公司擁有絕對酌情權決定派發特別獎賞² (如有):

- a) 受保人身故; 或
- b) 保單退保; 或
- c) 保單失效或被終止。

於儲蓄期內, 本公司將在相關的年結通知書上更新每個保單周年日的特別獎賞² 金額 (如有)。保單年結通知書上所顯示的特別獎賞² 金額可能比早前發出的保單年結通知書上所顯示的金額較低或較高。有關主要風險因素的詳情, 請參閱「主要風險 — 非保證利益」部分。

年度紅利

年度紅利 (如有) 為非保證並每年由本公司酌情決定並於該保單年度結束時存入您的賬戶內, 而您必須在寬限期屆滿前已繳付此保單周年內應繳的所有到期保費。年度紅利金額一旦宣派, 將不會有任何改變。您可獲派發年度紅利 (如有), 並可選擇:

- 存於保單內積存生息 (如有); 或
- 以現金收取。

年度紅利及利息 (如有) (任何累積紅利及利息及任何累積之每月年金金額¹ 所賺取的利息), 均非保證。

每月非保證年金金額視乎累積的紅利及利息以及預計可得的紅利 (如有) 而定。累積紅利及利息之金額 (如有) 於支付每期非保證年金金額後將隨之遞減, 直至年金期完結時將減至零。有關主要風險因素的詳情, 請參閱「主要風險 — 非保證利益」部分。

計劃摘要

| | |
|------------------------------|--|
| 退保利益 | <p>您可獲派保證現金價值和</p> <ul style="list-style-type: none"> • 累積紅利及利息(如有)； • 加上累積之每月年金金額¹(如有)(如在年金期內退保)； • 加上特別獎賞²(如有)(如在儲蓄期內退保)； • 減去任何債項¹³(如有) |
| 身故賠償 | <ul style="list-style-type: none"> • 於儲蓄期內，身故賠償將相等於受保人身故當日的較高金額： <ul style="list-style-type: none"> – 保證現金價值的101%；及 – 基本計劃之已繳總保費³的101% 加任何累積紅利及利息及任何特別獎賞²，扣除任何債項¹³。 • 於年金期內，身故賠償將相等於受保人身故當日的較高金額： <ul style="list-style-type: none"> – 保證現金價值的101%；及 – 基本計劃之已繳總保費³的101%扣除已派發的每月保證年金金額總額 加任何累積每月年金金額¹和任何累積紅利及利息，扣除任何債項¹³。 |
| 身故賠償安排 | <p>按保單持有人所作出的書面指示¹⁴，受益人將可收取：</p> <ul style="list-style-type: none"> • 一筆過全數支付的身故賠償；或 • 一筆過提取於受保人身故前已累積的每月年金金額(如有)及按月收取尚未支付的每月年金金額¹(如有)直至年金期結束為止(只適用於受保人在生時已選擇此方式和受保人在年金期不幸身故的情況) |
| 涵蓋附加保障 (不需繳付額外保費) | <p>額外意外死亡保障⁵、付款人供款保障^{7^}、末期疾病保障⁵、失業延繳保費保障^{9^}</p> <p>[^] 不適用於以公司為保單持有人及躉繳保費保單</p> |
| 自選附加保障 (需繳付額外保費) | <p>特選危疾保障(額外賠償)¹⁰(不適用於躉繳保費保單)</p> |

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，您應同時參閱保險計劃建議書及保單條款。

重要事項

冷靜期

聚富入息保險計劃是一份具備儲蓄成份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。

如您不滿意您的保單，您有權在冷靜期內取消保單，並獲退還任何已繳付的保費及保費徵費，但退還的已繳保費可能須經過市值調整。市值調整指於我們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）。您必須於冷靜期內（即將保單交付給您或您的代表後或將通知書（通知您已經可以領取保單及冷靜期的屆滿日）發給您或您的代表後起計21天（以較早者為準）），將已簽署的通知書連同您的保單（若已收取）送達滙豐人壽保險（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。

冷靜期結束後，若您在期滿前取消您的保單，預計的淨現金價值¹⁵及特別獎賞²（如有）可能少於您已繳付的保費總額。

躉繳保單之市值調整

在冷靜期內，躉繳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起一年內（以較遲者為準）自殺身亡，無論自殺時神志是否清醒，我們的責任將只限於發還已繳付給我們的金額，減去我們自保單日期之後所支付的任何金額。有關詳情，請參閱保單條款。

重要事項

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淨現金價值¹⁵的90%。我們會不時釐定有關貸款的息率，並會向您發出通知。

在某些情況下，如退保或期滿時可取回的價值將因此而減少。當保單貸款以及應付利息超過減去任何未償還保單貸款、利息和未付之保費前之淨現金價值¹⁵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。

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。

重要事項

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未減去任何未償還保單貸款、利息和未付之保費前的淨現金價值¹⁵；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

本計劃只供任何介乎出生15日後至受保年齡⁸65歲的人士申請。本計劃受本公司就保單持有人及／或受保人之國籍及／或地址及／或居留國家不時釐定的相關規定限制。

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淨現金價值¹⁵大於未付保費金額，我們將向您授予一筆自動保費貸款，以支付到期保費。有關貸款將按我們不時釐定的息率計息。如當時的淨現金價值¹⁵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¹⁵及特別獎賞²（如有）。

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

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

計算年度紅利及特別獎賞² (如有) 的分配並非保證，並會由本公司不時釐定。

每月非保證年金金額須視乎累積紅利及利息、任何特別獎賞²以及預計可得的年度紅利而定。任何影響年度紅利和特別獎賞²的調整，其中可能包括但不限於提取任何累積紅利及利息及／或特別獎賞²、紅利分配、特別獎賞²分配、投資回報假設或用以計算累積年度紅利的息率的更改，將導致重新計算每月非保證年金金額。累積紅利之利息及累積之每月年金金額¹之利息 (如有) 是根據非保證息率而釐定，本公司擁有絕對權利不時調整息率。

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

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

主要風險

延誤或漏繳到期的保費之風險

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

退保之風險

如您在早期退保，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。如您有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，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。您亦可申請提取累積於保單內的款額，惟可供提取的款額是非保證的。任何部分退保、保單貸款、應付貸款利息及提款均可能減少保單的身故賠償及淨現金價值¹⁵。而任何在年金期開始前的部分退保則可能減少特別獎賞²。因此，在某些情況下，如退保或期滿時可取回的價值將會減少。

通脹風險

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。

「聚富入息保險計劃」的保單紅利（如有），將以下列方式派發：

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

特別獎賞²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，請參閱本產品冊子的「計劃摘要」部份。

紅利會受哪些因素影響？

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

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

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

有關主要風險因素的詳情，請參閱本小冊子內「主要風險 — 非保證利益」部分。

分紅保單有甚麼主要的優勢？

來自非保證紅利的潛在增長

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

緩和短期的市況波動

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

具競爭力的長遠回報

您的保單由我們多元的投資組合所支持。我們透過與您分擔風險，讓彼此利益一致。

有關分紅保單

保單紅利的理念

建立共同承擔風險的機制

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

我們將與您分擔來自以下因素的差異，包括但不限於：

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

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

公平對待各組保單持有人

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

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

長遠穩定的回報

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

面對短期市況波動，透過平穩策略，我們無需即時對紅利作出相應調整，而可維持紅利不變，或可作出比原先較小幅度的調整。因此，短期的投資表現（較預期為高或低），不應被視為紅利即將作出調整的訊號，必須同時考慮長期的過往投資表現及對未來表現的預期，以及以上段落（1）所述的其他非投資相關的差異。

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。本公司亦會利用**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，以提供更反映長遠實質經濟增長的回報。

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

有關分紅保單

目標資產分配

| 資產種類 | 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如基礎建設債券) | 60%-100% |
| 增長資產 | 0%-40% |
| • 股票 | 0%-30% |
| • 另類投資工具 | 0%-30% |

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：

- 保單的資產過去的投資表現；
- 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；及
- 在一段期間內，經通脹調整的預期經濟增長。

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。

「聚富入息保險計劃」的增長資產的比例為：

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

積存息率

您可選擇以不同方式年度紅利、年金金額及特別獎賞²，包括以現金方式提取或將該等金額交由我們積存生息 (如適用)。

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：

- 投資組合內債券的孳息率；
- 當時的市況；
- 債券孳息率的展望；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紅利 (如有) 及積存息率的政策。欲了解更多最新資料，請瀏覽本公司網站 [<https://www.hsbc.com.hk/zh-hk/insurance/info/>]。

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

註

1. 每月年金金額指每月保證年金金額加每月非保證年金金額（如有）。
2. 特別獎賞²的金額（如有）是非保證的，本公司擁有絕對酌情權決定支付金額。
3. 已繳總保費指受保人於身故當日的到期基本計劃之保費總額（無論是否已實際繳付）。有關詳細條款及細則，請參閱保單條款。
4. 若受保人在保單簽發日期或保單復效日期（以較遲者為準）起一年內自殺身亡，無論自殺時是否精神錯亂，本公司的責任將只限於發還自保單日期起，已繳付給本公司的保費金額減去本公司所支付的任何金額。有關詳細條款及細則，請參閱基本計劃之保單條款。
5. 額外意外死亡保障及末期疾病保障將分別於受保人年屆80或65歲⁶或支付有關賠償後或保單終止時（以較早者為準）終止。有關詳細條款及細則以及不保事項，請參閱附加保障之保單條款。
6. 指當保單持有人或受保人的下一次生日為此年齡／歲數的保單周年日。
7. 付款人供款保障適用於受保年齡⁸介乎出生15日後至18歲的受保人及受保年齡⁸介乎19歲至60歲的保單持有人。保障將於保單持有人年屆65歲⁶或受保人年屆25歲⁶或保單持有人康復或已清繳所有到期保費或保單終止時（以較早者為準）終止。該保障並不適用於躉繳保費保單。有關詳細條款及細則以及不保事項，請參閱附加保障之保單條款。
8. 受保年齡指受保人或保單持有人（視乎適用情況而定）的下一生日年齡。
9. 失業延繳保費保障適用於受保年齡⁸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⁶或已清繳所有到期保費或保單終止時（以較早者為準）終止。該保障並不適用於躉繳保費保單。有關詳細條款及細則以及不保事項，請參閱附加保障之保單條款。
10. 特選危疾保障（額外賠償）適用於受保年齡⁸介乎15日至60歲並持有香港身份證或澳門身份證的受保人。保障將於本保單終止、到期、失效或退保，或受保人年屆65歲⁶時（以較早者為準）終止。該保障並不適用於躉繳保費保單。有關詳細條款及細則以及不保事項，請參閱附加保障之保單條款。
11. 受保人須回答有關健康狀況的簡單問題。如選擇特選危疾保障（額外賠償）¹⁰，根據受保人於申請期間所提供的資料，本公司保留一切接受或拒絕此申請之權利。

12. 對於同一名受保人，如所有「聚全保」、「退休收入年金計劃」、「滙溢保險計劃」、「滙溢保險計劃 II」、「盈達年金計劃」、「滙豐盈達延期年金計劃」、「聚富入息保險計劃」和「滙豐聚富入息延期年金計劃」之批核中「保證核保」或「簡易核保」申請及已生效保單保費總額：
- 超過「保證核保」限額港幣2,500,000元／312,500美元（適用於出生15日後至受保年齡⁸18歲的受保人）及港幣40,000,000元／5,000,000美元（適用於受保年齡⁸19至65歲的受保人），受保人須回答一些簡單的健康問題；或
 - 超過「簡易核保」限額港幣70,000,000元／8,750,000美元，本公司將進一步審查此申請並保留一切接受或拒絕此申請之權利。
13. 債項指所有未償還的保單貸款、保單貸款之任何應付利息及本保單下任何未付之保費總和。
14. 此書面要求必須於受保人在生時由保單持有人提出並經本公司接受及批註。
15. 淨現金價值指於年金期開始前，相等於保證現金價值加上任何累積紅利及利息，再扣除任何債項¹³之後的金額。於年金期開始或以後，淨現金價值是指現金價值加上任何累積之每月年金金額¹，加上任何累積紅利及利息，再扣除任何債項¹³之後的金額。
16. 不能作廢的價值指，在授予自動保費貸款時，有關未付保費之到期日前一天結算的淨現金價值¹⁵。有關詳細條款及細則，請參閱保單條款。

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「聚富入息保險計劃」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

聚富入息保險計劃

滙豐人壽保險(國際)有限公司

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。

「聚富入息保險計劃」由本公司所承保。

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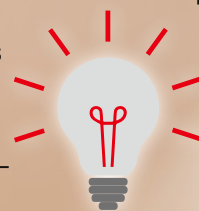
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2019年10月

滙豐人壽保險(國際)有限公司榮獲以下獎項:



A delighted life comes with the attainment of numerous life goals with the accumulated wealth you built up.



A key way to lead the life to the fullest

How does the Income Goal Insurance Plan work?

Income Goal Insurance Plan (the "Plan" or the "Policy") is a long-term insurance plan with savings element. It is designed to build up savings by participating in the Plan for a pre-set period of 10 years. You will then receive a stream of income in the form of Monthly Annuity Payment¹ for 10 years according to your chosen Annuity Payment Option to suit your need and achieve your personal aspirations. A Special Bonus² may become payable as an additional source of funding at the beginning of the Annuity Period.

Throughout the Policy Term, if the Life Insured passes away, the Death Benefit payable to the Beneficiary(ies) plus the total amount of Monthly Guaranteed Annuity Payment we have paid to the Policyholder (if any) will be at least equal to 101% of the Total Premiums Paid³.

The Plan is not equivalent or similar to any kind of deposit.

What can you get during annuity period?



Guaranteed Cash Value
(the value payable under
certain circumstances such
as surrender or maturity)



**Non-guaranteed Annual
Dividend**



Monthly Annuity Payment¹



**Non-guaranteed
Special Bonus²**

How much protection can you enjoy?

Life cover⁴

The Life Insured can enjoy life protection during the Policy Term. In the unfortunate event of death of the Life Insured, the Beneficiary(ies) will receive the Death Benefit (please refer to Product Summary for details).

Extra protection

The following Supplementary Benefits are embedded in the Basic Plan of the Policy, subject to eligibility, with no additional premiums required:

Additional Accidental Death Benefit⁵



- In the unfortunate event that the death of the Life Insured results from an accident before the end of the Policy Term or the age⁶ of 80 (whichever is earlier), an additional 30% of the Total Premiums Paid³ will be paid to the Beneficiary(ies) in addition to the Death Benefit payable under the Policy.

Payor's Benefit⁷ (Not applicable to corporate Policyholders and to single premium policy)



- You can take out a Policy to cover your child whose Insurance Age⁸ is 18 or under. If the Policyholder was to die or become temporarily disabled for a continuous period of 183 days, the subsequent premiums will be waived until the Policyholder recovers or the Payor's Benefit⁷ terminates (whichever is earlier).

Terminal illness benefit⁵



- The Death Benefit will be paid in advance if the Life Insured is diagnosed with a terminal illness before the end of the Policy Term or the age⁶ of 65 (whichever is earlier) and such illness is likely to result in death within one year. The Policy will terminate upon the payment of the Terminal Illness Benefit⁵.

Unemployment benefit⁹ (Not applicable to corporate Policyholders and to single premium policy)



- If you have become unemployed for at least 30 consecutive days before the age⁶ of 65, the grace period for the premium payment will be extended up to 365 days, during which you will still enjoy the full protection of Deferred Income Goal

The following Supplementary Benefit is optional with additional premiums required:

Critical Illness Select (Additional Payment)¹⁰ (Not applicable to single premium policy)



- You can add this optional benefit at an extra cost which will cover the Life Insured until the age⁶ of 65. It will pay the Critical Illness Select's benefit amount if the Life Insured is diagnosed with one of the covered illnesses listed in the additional protection leaflet. Health questions are required when applying for this benefit¹¹.

Please refer to the Policy Provisions of the Supplementary Benefits for detailed terms and conditions and exclusions of the above Supplementary Benefits.

Hassle-free Application

Application for Income Goal Insurance Plan is simple. Policy approval is generally guaranteed¹³ and medical examinations are not required.



Example

The figures below are used for examples 1 and 2 and the amounts shown are illustrated in Hong Kong dollars (HKD).

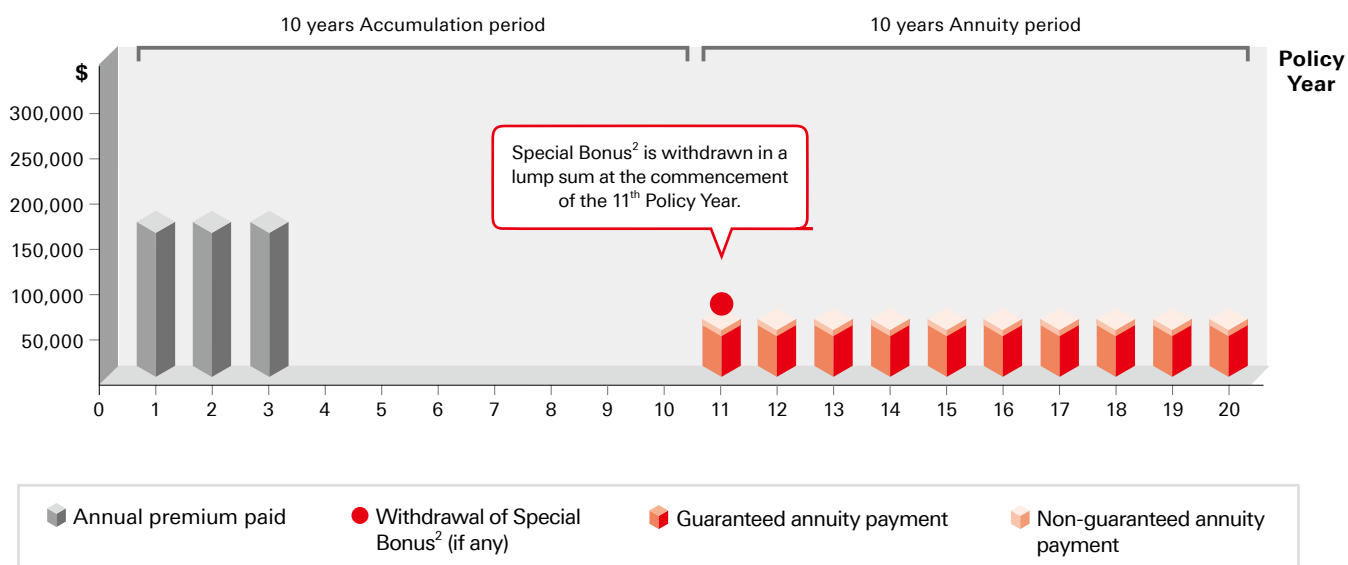
| | | | |
|--|----------|-------------------------------------|----------|
| Insurance Age ⁸ of Life Insured : | 35 | | |
| Premium payment period: | 3 years | Total Premiums Paid ³ : | 542,055 |
| Accumulation Period: | 10 years | Annuity Period: | 10 years |
| Annual premium: | 180,685 | Monthly Guaranteed Annuity Payment: | 5,000 |

Assumptions for examples 1 and 2

- All premiums are paid in full when due during the premium payment period.
- No withdrawal of accumulated dividends and interest (if any) under the Policy and no adjustment affecting the annual dividend has been made during the Policy Term.
- The current interest rate on accumulated dividends and interest is 3.2% p.a.. This interest rate is not guaranteed and may be adjusted by the Company at its discretion from time to time. The actual interest rate may be lower than or higher than 3.2% p.a..

Example 1 – Withdrawal of Special Bonus²

- **Special Bonus² of HKD210,820 is withdrawn upon declaration**
- **Monthly Annuity Payment¹ will be HKD5,085**
(comprising Monthly Guaranteed Annuity Payment HKD5,000 + Monthly Non-guaranteed Annuity Payment HKD85)
- **Receive all Monthly Annuity Payment¹ in cash**
- **Total Monthly Annuity Payment¹ at policy maturity will be HKD610,203**

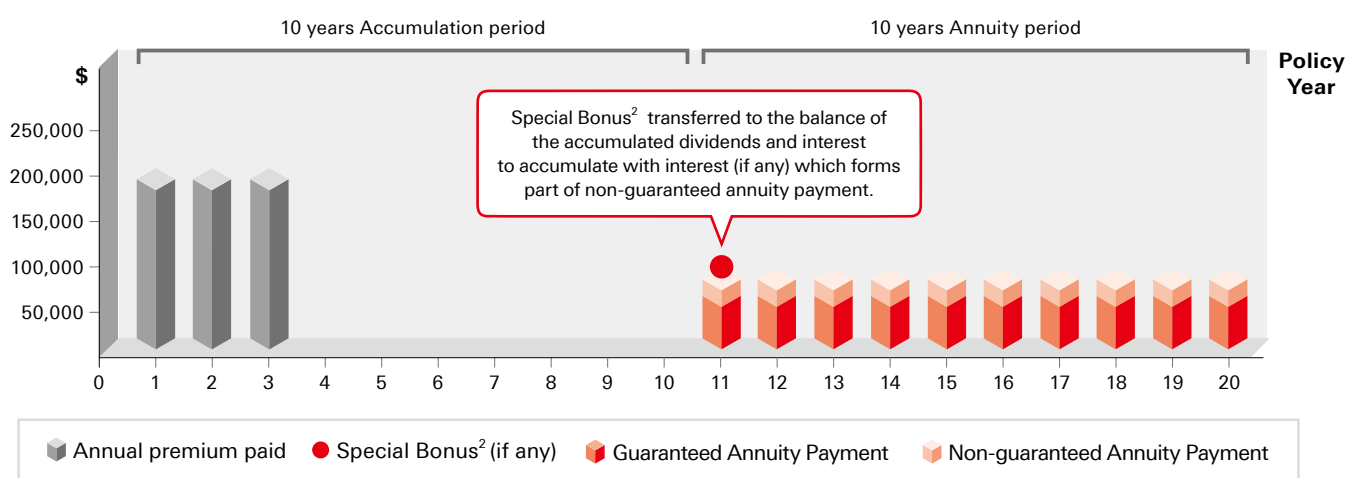


Example

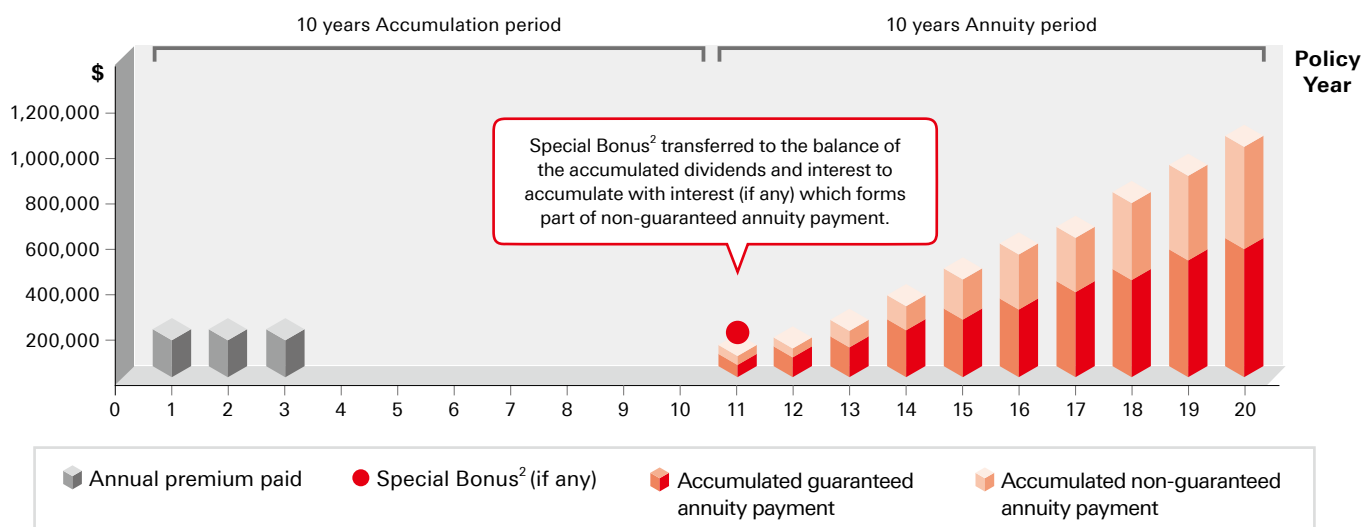
Example 2 – No withdrawal of Special Bonus²

- **Special Bonus² is kept in the Policy upon declaration**
- **Monthly Annuity Payment¹ will be HKD7,136**
(comprising Monthly Guaranteed Annuity Payment HKD5,000 + Monthly Non-guaranteed Annuity Payment HKD2,136)

- Scenario 1:** - Receive all Monthly Annuity Payment¹ in cash
- Total Monthly Annuity Payment¹ at policy maturity will be **HKD856,289**



- Scenario 2:** - Accumulate all Monthly Annuity Payment¹ under the Policy
- Accumulated Monthly Annuity Payment¹ at policy maturity will be **HKD1,005,177**



Notes for examples 1 and 2:

- The amount of the Monthly Non-guaranteed Annuity Payment is not guaranteed and may vary from time to time. The actual future amount may be lower than or higher than that illustrated above.
- The figures as shown in the above examples are subject to rounding adjustment and are for illustrative purpose only. You should refer to your insurance proposal for illustrated figure and details.

Product summary

| | |
|---|---|
| Premium payment period | 3/5/10 years or single premium |
| Accumulation Period | 10 years |
| Annuity Period | 10 years |
| Policy currency | HKD/USD |
| Policy Term | 20 years |
| Issue age | 15 days after birth to Insurance Age ⁸ of 65 |
| Premium payment method | <p>Single premium, monthly or annual, through:</p> <ul style="list-style-type: none"> • HSBC bank account, or • Cheque, or • HSBC credit card (not applicable to single premium) <p>Note:</p> <ul style="list-style-type: none"> • If you choose to pay premiums in monthly payments mode for a Policy Year, the total premiums payable for that Policy Year will be greater than that in annual payment mode. |
| Minimum Monthly Guaranteed Annuity Payment | HKD800/USD100 |
| Annuity Payment Option | <ul style="list-style-type: none"> • Payment at monthly interval <ul style="list-style-type: none"> - Receive Monthly Annuity Payment¹ on each Monthiversary during the Annuity Period; or • Rollover <ul style="list-style-type: none"> - Accumulate all paid Monthly Annuity Payment¹ to earn interest, if any, (the interest rate will be determined at the Company's discretion from time to time) until the end of the Annuity Period. |
| First annuity payment | Pay from the 121 st Monthiversary until the end of the Annuity Period |
| Guaranteed Cash Value | Guaranteed Cash Value is calculated by reference to the Monthly Guaranteed Annuity Payment and the tabular cash value rates shown in the Policy Schedule. Such rates, and therefore the Guaranteed Cash Values will vary by Policy Year. |

Product summary

Special Bonus²

The Special Bonus² (if any) is non-guaranteed. It will be declared, at the Company's absolute discretion, at the commencement of the Annuity Period provided that all premiums are paid when due during the premium payment period. The declared Special Bonus², if any, can either be (i) withdrawn from the Policy in one lump sum at the commencement of the Annuity Period; or (ii) transferred to the balance of the accumulated dividends and interest to accumulate with interest if any, at an interest rate as determined by the Company from time to time.

During the Accumulation Period, no Special Bonus² is payable unless any of the following events occurs and the Company will pay the Special Bonus² (if any) at its absolute discretion under the Basic Plan:

- (a) death of the Life Insured; or
- (b) surrender of the Policy; or
- (c) lapse or termination of the Policy.

The Company will update you the amount of the Special Bonus² (if any) of each Policy Anniversary on the respective annual statement during the Accumulation Period. Such amounts as shown on the annual statement(s) may be lower or higher than those illustrated on the earlier annual statement(s) issued. Please refer to section "Key risks - Non-guaranteed benefits" for the details of key risk factors.

Annual Dividend

Annual dividend, if any, are not guaranteed and are payable on each Policy Anniversary throughout the Policy Term at our absolute discretion, provided that all premiums are paid before the expiry of the Grace Period. The amount of annual dividends will not change once declared.

You may receive such annual dividends, if any, by the following means:

- accumulate in the Policy with interest, if any; or
- take out as cash.

The annual dividends and interest, if any (earned on any accumulated dividends and interest and any accumulated Monthly Annuity Payment¹) are not guaranteed.

The Monthly Non-guaranteed Annuity Payment is derived from the accumulated dividends and interest and projected dividends (if any). The amount of the accumulated dividends and interest (if any) after each Monthly Non-guaranteed Annuity Payment will gradually decrease with the intention that it will be reduced to zero at the end of the Annuity Period. Please refer to section "Key risks - Non-guaranteed benefits" for the details of key risk factors.

Product summary

| | |
|--|--|
| Surrender Benefit | <p>Guaranteed Cash Value plus the following:</p> <ul style="list-style-type: none"> • Accumulated dividends and interest (if any); • Plus accumulated Monthly Annuity Payment¹ (if any) (if surrender is made during the Annuity Period); • Plus Special Bonus² (if any) (if surrender is made during the Accumulation Period); • Less any Indebtedness¹³ |
| Death Benefit | <ul style="list-style-type: none"> • During the Accumulation Period, Death Benefit payable is the higher of: <ul style="list-style-type: none"> - 101% of the Guaranteed Cash Value; and - 101% of the Total Premiums Paid³ for the Basic Plan, at the date of death of the Life Insured, plus any accumulated dividends and interest and any Special Bonus², less any Indebtedness¹³. • During the Annuity Period, Death Benefit payable is the higher of: <ul style="list-style-type: none"> - 101% of the Guaranteed Cash Value; and - 101% of the Total Premiums Paid³ for the Basic Plan, less any total amount of Monthly Guaranteed Annuity Payment paid, at the date of death of the Life Insured, plus any accumulated Monthly Annuity Payment¹ and any accumulated dividends and interest less any Indebtedness¹³. |
| Death Benefit settlement | <p>Based on the written instruction¹⁴ of the Policyholder, the Beneficiary(ies) will receive:</p> <ul style="list-style-type: none"> • the Death Benefit in one lump sum payment; or • Accumulated Monthly Annuity Payment¹ (if any) before the death of the Life Insured in one lump sum plus the unpaid Monthly Annuity Payment¹ (if any) until the end of the Annuity Period (this option is only applicable if it is elected during Life Insured's lifetime and the death of the Life Insured occurs during the Annuity Period) |
| Embedded Supplementary Benefits (no additional premiums required) | <p>Additional Accidental Death Benefit⁵, Payor's Benefit^{7^}, Terminal Illness Benefit⁵, Unemployment Benefit^{9^}</p> <p>[^] Not applicable to corporate Policyholders and single premium policy</p> |
| Optional Supplementary Benefits (with additional premiums required) | <p>Critical Illness Select (Additional Payment)¹⁰ (Not applicable to single premium policy)</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

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

If you are not satisfied with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levies paid. The refund of premium is subject to any 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 of your Policy received by us has fallen below the amount of the single premium paid. A written notice signed by you together with your policy (if received) should be received by the office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period (that is, 21 days after the delivery of your policy or issue of a notice informing you or your representative about the availability of your policy and expiry date of the cooling-off period, whichever is the earlier).

After the expiration of the Cooling-off Period, if you cancel the Policy before the end of the term, the projected Net Cash Value¹⁵ plus Special Bonus² (if any) may be less than the total premium you have paid.

Market value adjustment for single premium policy

During the Cooling-off Period, the 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 you die by suicide within one year of the Issue Date or from the effective date of reinstatement, whichever is later, whether sane or insane, our liability will be limited to the amount paid to us less any amount we may have paid to you since the Policy Date. Please refer to Policy Provisions of the Basic Plan for detailed terms and conditions.

Important notes

Policy Loan

You may apply for a policy loan before the commencement of the Annuity Period but the amount you borrow plus any previous unpaid borrowed amount must not exceed 90% of your policy's Net Cash Value¹⁵ before any outstanding policy loans, interest and premiums. We will advise you of the rate of interest as determined by us from time to time.

Any Partial Surrender will reduce the Guaranteed Cash Value. Should the policy loan with interest exceed the Net Cash Value¹⁵ before any outstanding policy loans, interest and premiums, we may discontinue your policy.

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

Tax reporting and financial crime

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

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

In the event that any benefit or payments is withheld 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.

Important notes

Termination conditions

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

- If you cannot make the overdue premium payments by the end of the Grace Period; or
- The Policy Loan with accrued interest exceeds the Net Cash Value¹⁵ before any outstanding policy loans, interest and premiums; or
- We reasonably consider that by continuing your policy or our relationship with you, we may break any laws or a member of HSBC Group may be exposed to action or censure from any authority; or
- We have the right to terminate according to any Supplementary Benefits terms.

Please refer to the Policy Provisions for more details of the termination conditions.

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 Insurance Age⁸ of 65. The Plan is subject to the relevant requirements on nationality and/or addresses and/or residency of the Policyholder and/or Life Insured as determined by the Company from time to time.

Missing payment of premium

We will give you a 30-day Grace Period for making premium payments. If you cannot make the payment by the end of the Grace Period, the non-forfeiture option which you have selected will then take effect. If no non-forfeiture option is selected, we will grant you an automatic premium loan to cover the unpaid premium provided that the Net Cash Value¹⁵ of your policy calculated immediately before the due date of the relevant unpaid premium is greater than the amount of the unpaid premium. We will apply interest on such a loan at a rate determined by us from time to time. If the Net Cash Value¹⁵ at the time is not enough to cover the unpaid premium, your policy will be discontinued and we will pay you the Net Cash Value¹⁵ and Special Bonus² (if any) as at the due date of the first unpaid premium.

Please note that the Monthly Annuity Payment¹ will only be paid if all premiums due up to the relevant Monthiversary have been fully paid.

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 scales for calculating annual dividends and Special Bonus² (if any) are not guaranteed and are determined by the Company from time to time.

The Monthly Non-guaranteed Annuity Payment is mainly derived from the accumulated dividends and interest, any Special Bonus² and projected annual dividends. Any adjustment affecting the annual dividends and Special Bonus², which may include but not limited to withdrawals of any accumulated dividend and interest and/or Special Bonus², change of annual dividends scale or Special Bonus² scale, investment return assumptions or applicable accumulated interest rate on dividends, will trigger re-calculation of the Monthly Non-guaranteed Annuity Payment. The interests earned on the accumulated dividends and interest, and accumulated Monthly Annuity Payments¹ are determined based on an interest rate which is not guaranteed and may be adjusted by the Company at its discretion from time to time.

Whether annual dividends and Special Bonus² are payable and the size of the annual dividends and Special Bonus² to be paid **depend on how well the Company has performed with regard to investment returns on the assets supporting the policies, as well as other factors including but not limited to claims, lapse experience, expenses, and the long term future performance outlook.** The key risk factors are further described below:

- **Investment risk factors – The investment performance of the assets supporting the policies could be affected by changes in interest rate and its outlook** (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 factor – 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 factor – The actual experience of policy surrender (full or partial) and policy lapse is uncertain**, and therefore it has impacts on both the current performance and future return of the portfolio of the policies.
- **Expense factor – The actual amount of any direct** (e.g. commission, underwriting, policy acquisition and maintenance expenses) **and indirect expenses** (e.g. general overhead costs) **incurred and apportioned to the group of policies may be higher than expected** and impact the overall performance of the product.

Key risks

Risks from the delay or missing the payment of premiums due

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

Risks from surrender

If you surrender the 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 part 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.** You may also apply for withdrawal of any amounts that are accumulated within the Policy, but the amount available for withdrawal is not guaranteed. **Any partial surrender, Policy Loan, accrued loan interest and withdrawal will reduce the Death Benefit and Net Cash Value¹⁵.** Any partial surrender before the commencement of the Annuity Period will reduce the Special Bonus². **Consequently, the value payable under certain circumstances such as surrender or maturity will be reduced.**

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 of 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 Income Goal Insurance Plan, the policy dividends, if any, is in the form of:

1. **Annual dividends**, which are declared by us on an annual basis. Once declared, the amount of annual dividends for the year is guaranteed.
2. **Special Bonus²**, which is a one-off bonus. It is declared at a pre-determined policy year as set out in your plan, or upon early termination of the policy due to, for example, death or surrender before the pre-determined policy year.

The Special Bonus² amount may change from time to time based on the performance over the life of the policy before the time of declaration and prevailing investment market conditions. The actual amount will not be determined until it is payable. Please refer to the "Product Summary" section of this brochure for more details.

What factors will affect your dividends?

Policy dividends (including annual dividends and Special Bonus², if any) are not guaranteed; the size of the dividends and whether they are payable depend on factors including, but not limited to:

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

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

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

What are the key benefits of participating policies?

Potential growth through non-guaranteed dividends

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

Smoothing of short-term market fluctuations

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

Long-term competitive return

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

More about participating policy

Dividend philosophy

Establishing a risk-sharing mechanism

We have a clear interest in the performance of your participating policy as our participating business operates on the principle of sharing risks between you and ourselves to achieve a reasonable balance. Risks may arise from different sources, creating variances that may affect your policy's return and our profit.

Variances arising from the following factors are shared between you and ourselves, including, but not limited to:

- Investment return and expected future investment performance
- Insurance risks (e.g. lapses, surrenders and claims of different groups of policies)
- Operating expense (e.g. our underwriting and general overhead costs)

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

Fairness across policyholder groups

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

To ensure fairness between policyholders, we will carefully consider the experience (including investment performance) of various policy groups such as products, product generations and currencies 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 dividends.

Stable long-term returns

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

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

Investment policy and strategy

We follow an asset strategy that:

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

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

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

More about participating policy

Target asset allocations

| Asset type | Allocation percentage |
|--|-----------------------|
| Fixed Income Assets (government bonds, corporate bonds and alternative credit such as infrastructure debt) | 60%-100% |
| Growth Assets | 0%-40% |
| • Equities | 0%-30% |
| • Alternative investments | 0%-30% |

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

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

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

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

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

- **During the accumulation period**, normally within the range of 0% to 40%.
- **During the annuity period**, which will be reviewed by us to achieve a relatively stable investment return.

Accumulation interest rate

You can choose to accept your annual dividends, annuity payments and Special Bonus² in cash or you may leave them with us to accumulate with interest (if applicable).

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

- Portfolio bond yields;
- Prevailing market conditions;
- Expectation of bond yields; and
- The likelihood and duration of policyholders leaving their payment for accumulation

The policy of determining the dividends (if any) and accumulation of interest rates may be reviewed and adjusted by us from time to time. For more updated information, please visit our website [<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 Monthly Annuity Payment means Monthly Guaranteed Annuity Payment plus Monthly Non-guaranteed Annuity Payment, if any.
- 2 The amount of Special Bonus², if any, is not guaranteed and subjected to the Company's absolute discretion.
- 3 Total Premiums Paid refers to the total amount of premiums due under the Basic Plan (whether or not actually paid) as of the date of death of the Life Insured. Please refer to the Policy Provisions for detailed terms and conditions.
- 4 If the Life Insured dies by suicide within one year of the Issue Date or from the effective date of reinstatement, whichever is later, whether sane or insane, the Company's liability will be limited to the amount of premiums paid to the Company less any amount paid by the Company to you since the Policy Date. Please refer to Policy Provisions of the Basic Plan for detailed terms and conditions.
- 5 Additional Accidental Death Benefit and Terminal Illness Benefit will terminate when the Life Insured attains the age⁶ of 80 or 65 respectively or payout of the relevant benefits or the Policy is terminated (whichever is earlier). Please refer to the Policy Provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
- 6 The Policy Anniversary at which the Policyholder or the Life Insured reaches the specified age based on age at next birthday.
- 7 The eligibility of Payor's Benefit is applicable to the Life Insured who is 15 days after birth to Insurance Age⁸ of 18 and Policyholder's Insurance Age⁸ between 19 and 60. The benefit will terminate when the Policyholder attains the age⁶ of 65 or the Life Insured attains the age⁶ of 25 or the Policyholder recovers or all premiums have been paid or the Policy is terminated, whichever is earlier. Such benefit is not applicable for single premium policy. Please refer to the Policy Provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
- 8 Insurance Age means the age of the Life Insured or Policyholder where applicable at his or her next birthday.
- 9 Unemployment Benefit is applicable to Policyholder's Insurance Age⁸ between 19 and 64 who is the holder of the Hong Kong Identity Card. The benefit will terminate when the Policyholder attains the age⁶ of 65 or all due premiums have been paid or the Policy is terminated (whichever is earlier). Such benefit is not applicable for single premium policy. Please refer to the Policy Provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
- 10 Critical Illness Select (Additional Payment) is applicable to the Life Insured's Insurance Age⁸ between 15 days and 60 who is the holder of the Hong Kong Identity Card or Macau Identity Card. The benefit will terminate if the Policy terminates, expires, lapses, or is surrendered (whichever applicable) or when the Life Insured attains the age⁶ of 65 or the Policy is terminated (whichever is earlier). Such benefit is not applicable to single premium policy. Please refer to the Policy Provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
- 11 Life Insured is required to complete a number of simple health questions. If Critical Illness Select (Additional Payment)¹⁰ Application is selected, we reserve the right to accept or reject any Applications for such optional Supplementary Benefit based on the information provided by the Life Insured during Application.

- 12 For the same Life Insured, if the total premiums of all the pending Guaranteed Approval / Simplified Underwriting Applications and in-force policies of RetireEnrich Protection Plus, RetireIncome Annuity Plan, HSBC Wealth Goal Insurance Plan, HSBC Wealth Goal Insurance Plan II, EarlyIncome Annuity Plan, HSBC EarlyIncome Deferred Annuity Plan, Income Goal Insurance Plan and HSBC Income Goal Deferred Annuity Plan are:
- more than the “guaranteed approval” limit of HKD2,500,000/USD312,500 for Life Insured who are 15 days after birth to Insurance Age⁸ of 18 and HKD40,000,000/USD5,000,000 for Life Insured's Insurance Age⁸ of 19 to 65, the Life Insured is required to complete a number of simple health questions; or
 - more than the simplified underwriting limit of HKD70,000,000/USD8,750,000, the application will be further reviewed by the Company, and the acceptance of the application will be subject to the company's discretion.
- 13 Indebtedness means the sum of all outstanding Policy Loans, any interest accrued on such Policy Loans, and any outstanding premiums under this Policy.
- 14 The written request must be made by the Policyholder and is accepted and endorsed by the Company while the Life Insured is alive.
- 15 Net Cash Value means before the commencement of the Annuity Period, an amount equal to the sum of Guaranteed Cash Value plus any accumulated dividends and interest, less any Indebtedness¹³. On or after commencement of the Annuity Period, Net Cash Value means the sum of Cash Value plus any accumulated Monthly Annuity Payments¹, plus any accumulated dividends and interest, less any Indebtedness¹³.
- 16 Non-forfeiture Value means for the purposes of Automatic Premium Loan, the Net Cash Value¹⁵ calculated as at the date immediately preceding the due date of the relevant unpaid premium. Please refer to the Policy Provision for detailed terms and conditions.

More information

Planning for your financial future is important. Let us review your current and future needs and help you decide if Income Goal Insurance Plan is the right product to help you fulfill 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

Income Goal Insurance Plan

HSBC Life (International) Limited

HSBC Life (International) Limited (“the Company”) is incorporated in Bermuda with limited liability, and is one of the HSBC Group’s insurance underwriting subsidiaries.

Hong Kong SAR office

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

Income Goal Insurance Plan is underwritten by the Company.

The Hongkong and Shanghai Banking Corporation Limited (referred to as “HSBC”) is an insurance agent of the Company. This product is a product underwritten by the Company and it is intended only for sale through HSBC in the Hong Kong SAR.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the 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.

October 2019

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



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