

年金保險  
Annuity Insurance

# 聚富入息保險計劃 II Income Goal Insurance Plan II

締造美好生活的明智方案  
A key way to live life to the fullest

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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 II」如何運作？

「聚富入息保險計劃 II」（「本計劃」或「本保單」）是一份兼備儲蓄成分的長期保險。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年以每月保證年金金額<sup>1</sup>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。而在保單期完結時，您亦有機會獲享一筆過的特別獎賞<sup>2</sup>，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<sup>1</sup>總額（如有），將最少相等於已繳總保費<sup>3</sup>的101%。

本計劃並非等同於或類似任何類型的銀行存款。

### 本計劃為您提供：



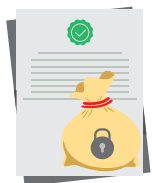
#### 穩定收入

以**每月保證年金金額<sup>1</sup>**的形式向您支付源源穩定的年金。**特別獎賞<sup>2</sup>**會在保單期滿時宣派。



#### 靈活選項

彈性的年金派發機制讓您制定退休收入的方式，您可選擇**按月收取年金**或**累積一筆過的退休金額**。



#### 應付波動

**保單價值管理權益<sup>4,5</sup>**以鎖定您部分的保單價值，助您應付不能預見的金融市場波動。

#### 申請簡便

申請「聚富入息保險計劃 II」過程簡易方便，申請一般可獲保證批核<sup>14</sup>，毋須進行任何健康檢查。



# 您可獲享多少保障？

## 人壽保障<sup>6</sup>

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）作為對家人的財政支援。

## 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<sup>7</sup>

若受保人在保單完結或 80 歲<sup>8</sup>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<sup>3</sup>的 30% 作為額外意外死亡保障<sup>7</sup>賠償。



### 付款人供款保障<sup>9</sup>（不適用於以公司為保單持有人及躉繳保單）

如受保人的受保年齡<sup>10</sup>在 18 歲或以下，一旦您不幸身故或暫時傷殘至連續 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<sup>9</sup>終止（以較早者為準）。



### 失業延繳保費保障<sup>11</sup>（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<sup>8</sup>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本計劃的保障。

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）<sup>12</sup>（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<sup>8</sup>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<sup>12</sup>的賠償額。申請此項保障須回答有關健康狀況的問題<sup>13</sup>。

有關以上附加保障之詳細條款及細則以及不保障事項，請參閱附加保障之保單條款。

# 例子

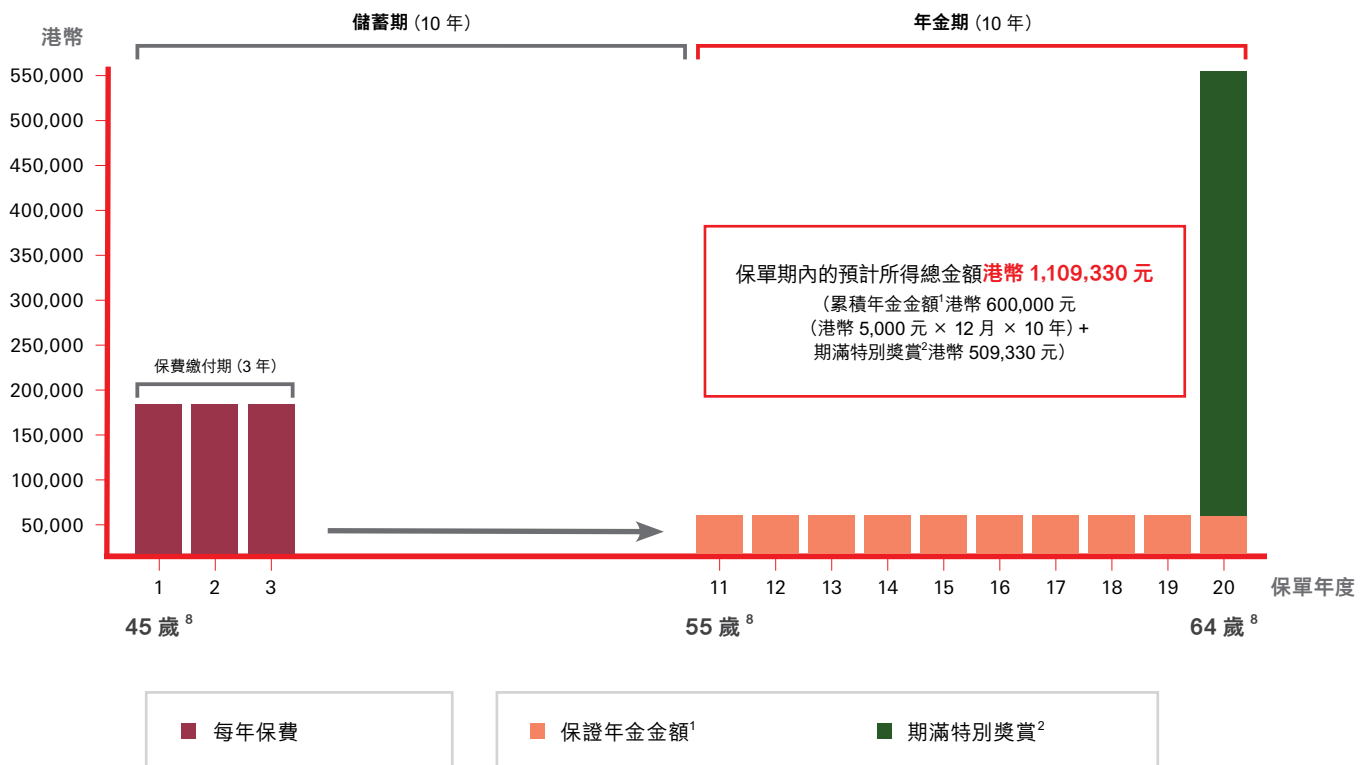
## 例子1A — 按月收取每月保證年金金額<sup>1</sup>



Adrian 是一位 45 歲的兼職特技員，並愛好攝影。他希望在自己年老並開始接任較少工作時，能有穩定的收入以支援他的生活及興趣的開支。

受保人年齡 <sup>10</sup>	45歲		
保費繳付期	3年	已繳總保費 <sup>3</sup>	港幣571,305元
儲蓄期	10年	年金期	10年
每年保費	港幣190,435元	每月保證年金金額 <sup>1</sup>	港幣5,000元

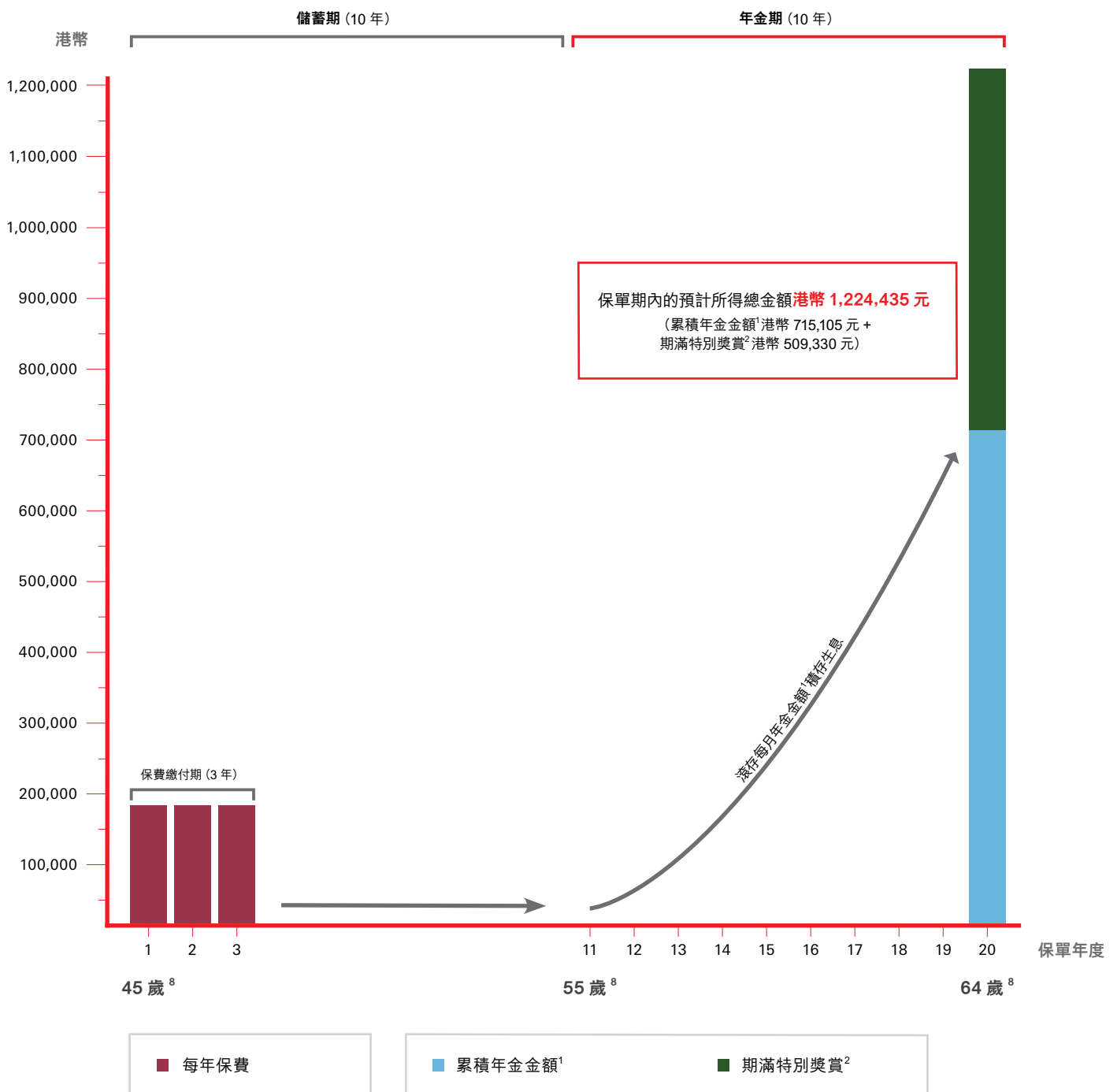
- Adrian 由 55 歲<sup>8</sup>時開始每月收取港幣 5,000 元的每月保證年金金額<sup>1</sup>
- Adrian 的保單在期滿時，他會收取一筆過港幣 509,330 元的特別獎賞<sup>2</sup>。他計劃於使用該筆資金與太太環遊世界，享受生活。



# 例子

## 例子1B — 滾存每月保證年金金額<sup>1</sup>

- Adrian 選擇在他 55 歲<sup>8</sup>年金期開始時把年金金額滾存於保單內積存生息。
- Adrian 的保單在期滿時，除累積年金金額<sup>1</sup>外，他將額外收取一筆過港幣 509,330 元的特別獎賞<sup>2</sup>，讓他在退休時可與太太享受生活。



## 例子

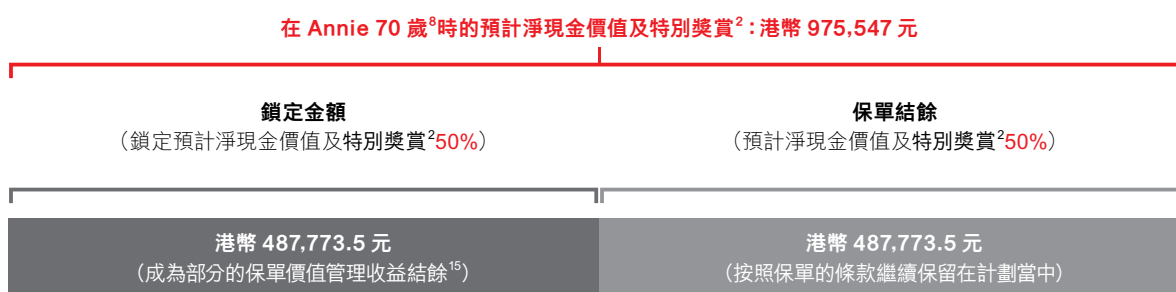
### 例子2 — 滾存每月保證年金金額<sup>1</sup>及行使保單價值管理權益<sup>4,5</sup> 以享更大財務穩定性



Annie 於 55 歲<sup>10</sup>時投保本計劃，並選擇把年金金額滾存於保單內。她決定在 70 歲<sup>8</sup>時，即於保單生效 15 年後行使保單價值管理權益<sup>4,5</sup>，鎖定保單價值的一半，以應付不能預見的金融市場的波動。

受保人年齡 <sup>10</sup>	55歲		
保費繳付期	3年	已繳總保費 <sup>3</sup>	港幣571,305元
儲蓄期	10年	年金期	10年
每年保費	港幣190,435元	每月保證年金金額 <sup>1</sup>	港幣5,000元

以下的說明例子顯示本保單的期滿金額在不同的假設情景下，如何受到 Annie 是否行使保單價值管理權益<sup>4,5</sup>的決定而改變。

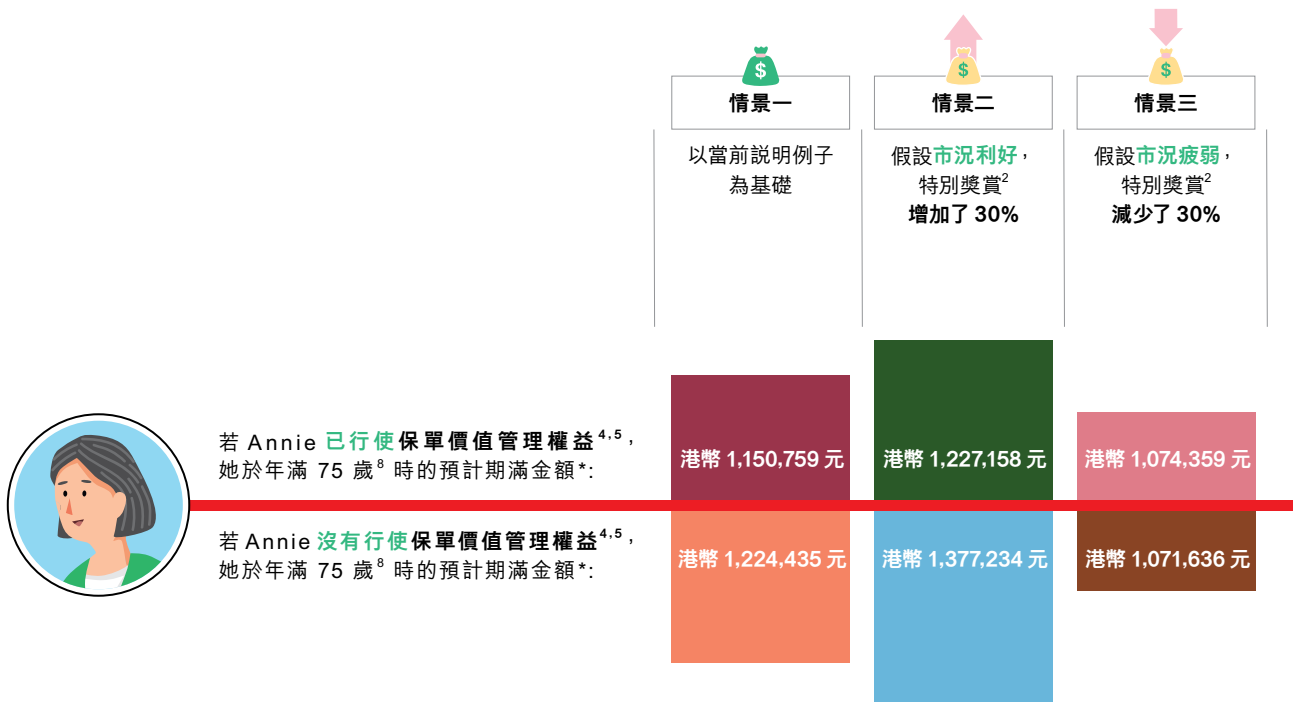


在 Annie 行使保單價值管理權益<sup>4,5</sup>經調整之每月保證年金金額<sup>1</sup>將為港幣 2,500 元。

**預計淨現金價值**為保證現金價值及累積每月年金金額<sup>1</sup>的總和減去任何債項<sup>16</sup>。特別獎賞<sup>2</sup>的金額在不同的假設情景下亦不盡相同。**預計期滿金額**為預計淨現金價值、特別獎賞<sup>2</sup>及保單價值管理收益結餘<sup>15</sup>的總和。保單價值管理權益<sup>4,5</sup>一經行使將不能取消、終止或逆轉。



# 例子



\* 假設沒有提取任何保單價值管理收益結餘<sup>15</sup>及有關結餘<sup>15</sup>按年利率 3.5% 的非保證積存息率積存，本公司將酌情不時調整息率。

上述的說明顯示了行使保單價值管理權益<sup>4,5</sup>如何幫助保障本計劃中部分的期滿金額免受投資組合波動性的影響。即如果市場在行使此項權益後下跌（情景三），本計劃中的特別獎賞<sup>2</sup>（如有）亦將受影響而下跌，而被轉移至保單價值管理收益結餘<sup>15</sup>的款額則不會受市場下跌影響，從而減低了本計劃所承受的風險。

然而，如果市場在行使此權益後上升（情景二），本計劃中的特別獎賞<sup>2</sup>（如有）亦將受影響而上升，而本計劃中的期滿金額總和則會較 Annie 沒有行使此項權益的情況為低。

即是，若保單持有人行使保單價值管理權益<sup>4,5</sup>，本保單的期滿金額，在未來的某一個時間，可能會較 Annie 不行使此權益的情況為高或低。

上述例子只說明現金價值總和在行使保單價值管理權益<sup>4,5</sup>後的潛在變更。在行使權益後，本保單的每月保證年金金額<sup>1</sup>及已繳基本計劃總保費<sup>3</sup>將按比例調整和減少。有關此項權益的詳情，請參閱計劃摘要及保單條款。



# 例子

## 例子 1 及 2 的假設：

- i. 所有保費在保費繳付期到期前已全數繳付。
- ii. 現時港幣的累積年金金額利息之年利率為 3.5%。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 3.5% 較低或較高。
- iii. 在保單期內並未作出部分退保。
- iv. 在本保單生效期間並未借取保單貸款。

## 註：

- 以上例子所顯示的數字及圖表均以上列的假設為基礎，並作整數調整。
- 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。未來實際的利益及／或回報或會較現時所列的利益及／或回報為高或低。當前的例子只供說明之用，並不代表實際派發的金額及實際情況。詳情及顯示的數字請參閱您的保險建議書所顯示的數字。
- 您也應了解因通貨膨脹隨著時間所帶來的影響，這可能會顯著地降低累積金額的購買力。

## 計劃摘要

保費繳付期	躉繳或3年
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 <sup>10</sup> 65歲
繳付保費方法	<p>按月或按年，透過以下繳付方法：</p> <ul style="list-style-type: none"><li>• 銀行轉賬；或</li><li>• 支票／本票／即期匯票；或</li><li>• 信用卡（不適用於躉繳保費）</li></ul> <p>註：</p> <ul style="list-style-type: none"><li>• 如果您選擇按月繳付有關保單年度的保費，於該保單年度內的保單已繳保費總額將會比選擇按年繳付的為高。</li></ul>
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"><li>• 按月收取現金<ul style="list-style-type: none"><li>— 在年金期內於每個月結日收取每月保證年金金額<sup>1</sup>；或</li></ul></li><li>• 積存生息<ul style="list-style-type: none"><li>— 將所有已支付的每月保證年金金額<sup>1</sup>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。</li></ul></li></ul>
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 <sup>1</sup> 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

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## 淨現金價值

淨現金價值指於年金期開始前，相等於保證現金價值扣除任何債項<sup>16</sup>之後的金額。於年金期開始或以後，淨現金價值是指保證現金價值加上任何累積之每月保證年金金額<sup>1</sup>和利息（如有），再扣除任何債項<sup>16</sup>之後的金額。

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## 特別獎賞

特別獎賞（如有）是非保證的及將由本公司擁有絕對酌情權下宣派。任何潛在特別獎賞的金額將在宣派時由本公司決定。

特別獎賞（如有）將在您全數或部分退保、終止保單、本保單期滿或失效或受保人身故時宣派。在行使保單價值管理權益<sup>4,5</sup>後，部分的保證現金價值、特別獎賞（如有）及累積每月保證年金金額<sup>1</sup>及利息（如有）將被調撥至保單價值管理收益結餘<sup>15</sup>以累積生息。

本公司將在相關的年結通知書上更新每個保單周年日的特別獎賞金額（如有）。保單年結通知書上所顯示的特別獎賞金額可能比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。

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## 保單價值管理權益

在本保單已生效 10 個保單年度或以上後，若沒有未償還的債項<sup>16</sup>，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及特別獎賞<sup>2</sup>（如有）。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<sup>15</sup>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特別獎賞<sup>2</sup>（如有）；及
- (ii) 此項權益行使後剩餘的每月保證年金金額<sup>1</sup>

在行使此項權益後，本保單的每月保證年金金額<sup>1</sup>及已繳總保費<sup>3</sup>將按比例調整和減少，在計算保證現金價值、特別獎賞<sup>2</sup>（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。

# 計劃摘要

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## 保單價值管理收益結餘

指行使保單價值管理權益<sup>4,5</sup>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）。

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## 退保利益

退保利益相等於：

- 保證現金價值；
  - 加上特別獎賞<sup>2</sup>（如有）；
  - 加上累積每月保證年金金額<sup>1</sup>及利息（如有）（如在年金期內退保）；
  - 加上保單價值管理收益結餘<sup>15</sup>（如有）；
  - 減去任何債項<sup>16</sup>（如有）。
- 

## 身故賠償

如您於保單期內身故，受益人將可收取：

- 於儲蓄期內：
  - (i) 以下較高者：
    - 保證現金價值的 101%；及
    - 身故當日之基本計劃之已繳總保費<sup>3</sup>的 101%；
  - (ii) 加上特別獎賞<sup>2</sup>（如有）；
  - (iii) 減去任何債項<sup>16</sup>（如有）。
- 於年金期內：
  - (i) 以下較高者：
    - 保證現金價值的 101%；及
    - 身故當日之基本計劃之已繳總保費<sup>3</sup>的 101% 減去任何已派發之每月保證年金金額<sup>1</sup>
  - (ii) 加上累積每月保證年金金額<sup>1</sup>及利息（如有）；
  - (iii) 加上特別獎賞<sup>2</sup>（如有）；
  - (iv) 加上保單價值管理收益結餘<sup>15</sup>（如有）；
  - (v) 減去任何債項<sup>16</sup>（如有）。



# 計劃摘要

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## 身故賠償安排

按保單持有人所作出的書面指示<sup>17</sup>，受益人將可收取：

- 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保證年金金額<sup>1</sup>及利息（如有）及按月收取尚未支付的每月保證年金金額<sup>1</sup>（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）。保單價值管理收益結餘<sup>15</sup>（如有）和特別獎賞<sup>2</sup>（如有）會於身故賠償時一筆過支付。

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## 涵蓋附加保障 (不需繳付額外保費)

額外意外死亡保障<sup>7</sup>、付款人供款保障<sup>9^</sup>及失業延繳保費保障<sup>11^</sup>

<sup>^</sup>不適用於以公司為保單持有人及躉繳保費保單

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## 自選附加保障 (需繳付額外保費)

特選危疾保障（額外賠償）<sup>12^</sup>

<sup>^</sup>不適用於躉繳保費保單

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 II」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）。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，預計的淨現金價值及特別獎賞<sup>2</sup>（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。

## 重要事項

### 保單貸款

您可於年金期開始前申請保單貸款，惟貸款額加上任何未償還的貸款不得超過淨現金價值的90%。我們會不時釐定有關貸款的息率，並會向您發出通知。

進行任何部分退保或行使保單價值管理權益<sup>4,5</sup>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，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；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
- 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<sup>10</sup>65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（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。

### 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前一天計算的淨現金價值大於未付保費金額，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及特別獎賞<sup>2</sup>（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保證年金金額<sup>1</sup>。



## 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<sup>2</sup> (如有) 及累積每月保證年金金額<sup>1</sup>之利息的分配並非保證，並會由本公司不時釐定。預計非保證之利益是根據本公司特別獎賞<sup>2</sup>的分配及累積之每月保證年金金額<sup>1</sup>之利息 (如有) 而釐定，本公司擁有絕對權利不時作出調整。

派發特別獎賞<sup>2</sup>與否以及特別獎賞<sup>2</sup>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<sup>4,5</sup>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<sup>15</sup> (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

### 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。而任何在年金期開始前的部分退保則可能減少特別獎賞<sup>2</sup>。因此，在某些情況下，如退保或期滿時可取回的價值將會減少。

### 通脹風險

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II」的保單紅利（如有），將以下列方式派發：

**特別獎賞<sup>2</sup>**是一次性的紅利，並只於受保人身故或因退保、部分退保、保單失效或保單期滿導致保單終止時，或於行使保單價值管理權益後<sup>4,5</sup>宣派。

特別獎賞<sup>2</sup>的金額會視乎宣派前整段保單期的表現，以及當時的市場情況而不時改變，實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。

## 特別獎賞<sup>2</sup>會受哪些因素影響？

保單紅利（包括特別獎賞<sup>2</sup>，如有）並非保證，特別獎賞<sup>2</sup>的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、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<sup>2</sup>為您提供具競爭力的長遠回報；及
- iii) 維持可接受的風險水平。

分紅保單的資產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，以提供更能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（主要是港元及美元）及行業。這些資產按照我們可接受的風險水平，慎重地進行管理及監察。



# 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)	60%-100%
增長資產	0%-40%

註：實際的分配比例可能會因市場波動而與上述範圍有些微偏差。

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目標分配比例。

就已行使保單價值管理權益<sup>4,5</sup>的保單，組成其保單價值管理收益結餘<sup>15</sup>的資產將會100%投資固定收益資產中。

## 積存息率

您可選擇行使保單價值管理權益<sup>4,5</sup>，以調撥部分淨現金價值至保單價值管理收益結餘<sup>15</sup> (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<sup>2</sup> (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 [www.hsbc.com.hk/zh-hk/insurance/info/](http://www.hsbc.com.hk/zh-hk/insurance/info/)。

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

## 註

1. 在選擇按月收取現金的情況下，只會支付每月保證年金金額。在選擇積存生息的情況下，每月保證年金金額會累積於保單內積存生息（如有）。此利息是非保證並由本公司不時釐定。
2. 特別獎賞的金額（如有）是非保證的，本公司擁有絕對酌情權決定支付金額。
3. 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. 您可申請行使保單價值管理權益以將截至處理該申請當日之部分淨現金價值及特別獎賞<sup>2</sup>調撥至保單價值管理收益結餘<sup>15</sup>，前提是：
  - 本保單已生效 10 個保單年度或以上；
  - 所有保費均已在到期時全數繳付；及
  - 本保單下沒有任何債項<sup>16</sup>。
5. 行使保單價值管理權益需受兩項最低限額要求所限制，包括：(i) 每次調撥的淨現金價值及特別獎賞<sup>2</sup>及(ii) 該權益行使後之每月年金金額<sup>1</sup>。本公司會不時釐定上述的最低限額要求而不會提前通知保單持有人。
6. 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。
7. 額外意外死亡保障將於受保人年屆 80 歲<sup>8</sup>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。
8. 指當保單持有人或受保人的下一次生日為此年齡的保單周年日。
9. 付款人供款保障適用於受保年齡<sup>10</sup>介乎出生15日後至18歲的受保人及受保年齡<sup>10</sup>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<sup>8</sup>或受保人年齡年屆25歲<sup>8</sup>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。
10. 受保年齡指受保人或保單持有人（視乎適用情況而定）的下一次生日年齡。
11. 失業延繳保費保障適用於受保年齡<sup>10</sup>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<sup>8</sup>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。
12. 特選危疾保障（額外賠償）適用於受保年齡<sup>10</sup>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<sup>8</sup>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。

## 註

13. 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)<sup>12</sup>，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。
14. 批核中「保證核保」或「簡易核保」申請及已生效保單之全期總保費金額上限(以每名受保人計)乃根據受保人之受保年齡而有所不同，該金額包括「本計劃」及「本公司」指定人壽保險計劃。有關核保要求，請向滙豐分行查詢。本公司保留權利根據受保人及／或保單持有人於投保時所提供之資料而決定是否接受有關之投保申請。
15. 保單價值管理收益結餘是指行使保單價值管理權益<sup>4,5</sup>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。
16. 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。
17. 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。

## 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II」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](http://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。

# 聚富入息保險計劃 II

## 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。「聚富入息保險計劃 II」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份的其他事實。本產品冊子所刊載之資料乃一摘要。有關詳盡的條款及細則，請參閱您的保單。

2024年4月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



# 退休計劃

## 年金保險 聚富入息保險計劃 II



張先生，55歲<sup>5</sup>，與太太同住

- 張先生希望能確保未來財政穩健，讓自己及太太安享退休生活。
- 他希望有一個兼具增值潛力及額外保障成分的儲蓄方案

張先生需要一個長線儲蓄管理方案



「聚富入息保險計劃II」可為張先生的需要提供：

- 保單期滿特別獎賞<sup>1</sup>提供潛在額外回報
- 讓年金金額存於計劃內積存生息<sup>2</sup>的選擇方式，以獲更高潛在回報
- 定期派發年金（每月保證年金金額）
- 讓指定受益人收取尚未支付的年金金額<sup>3</sup>的安排
- 因應意外死亡及保單持有人失業的額外保障<sup>4</sup>

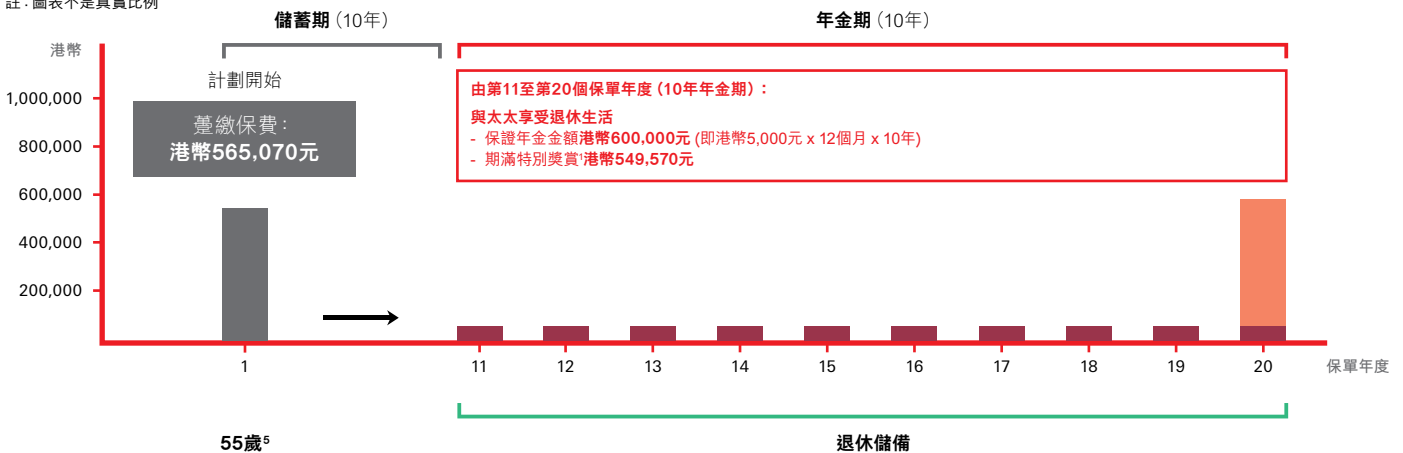
「聚富入息保險計劃II」如何運作？

保單持有人及受保人：張先生（受保年齡<sup>5</sup>55歲，非吸煙人士）

假設：

年金金額選擇方式為按月收取現金

註：圖表不是真實比例



■ 基本計劃躉繳保費

■ 保證年金金額

■ 期滿特別獎賞<sup>1</sup>

保單期內的預計所得總金額：  
(保證年金金額 x 10年 + 期滿特別獎賞<sup>1</sup>)

港幣1,149,570元  
(港幣600,000元 + 港幣549,570元)



已繳總保費的203%

- 以上例子所述的數字含捨入調整及僅供說明用途之用。詳情請參閱您的保險計劃建議書顯示的數字。
- 請注意，保單提早退保或會導致取回的款項少於您就本保單已繳付的總保費。
- 以上顯示的資料只為摘要及僅作為一般參考，您必須與產品冊子及計劃建議書一併閱讀，詳細內容請參閱相關產品的保單條款及細則。

# 教育

## 年金保險 聚富入息保險計劃 II



李太，35歲<sup>5</sup>，已婚會計師，育有一名兩歲女兒Anna

- 李太擔憂年年遞增的教育開支，她希望另外儲備一筆經費支付女兒的大學學費，同時可為她的家庭提供保障。
- 她希望有一個兼具增值潛力及保障成分的儲蓄方案。

### 李太需要一個長線儲蓄管理方案



### 「聚富入息保險計劃II」可為李太的需要提供：

- 保單期滿特別獎賞<sup>1</sup>提供潛在額外回報
- 讓年金金額存於計劃內積存生息<sup>2</sup>的選擇方式，以獲更高潛在回報
- 定期派發年金（每月保證年金金額）
- 因應傷殘及身故<sup>4</sup>的付款人供款保障<sup>6</sup>，讓您更安心
- 因應意外死亡及保單持有人失業的額外保障<sup>4</sup>

### 「聚富入息保險計劃II」如何運作？

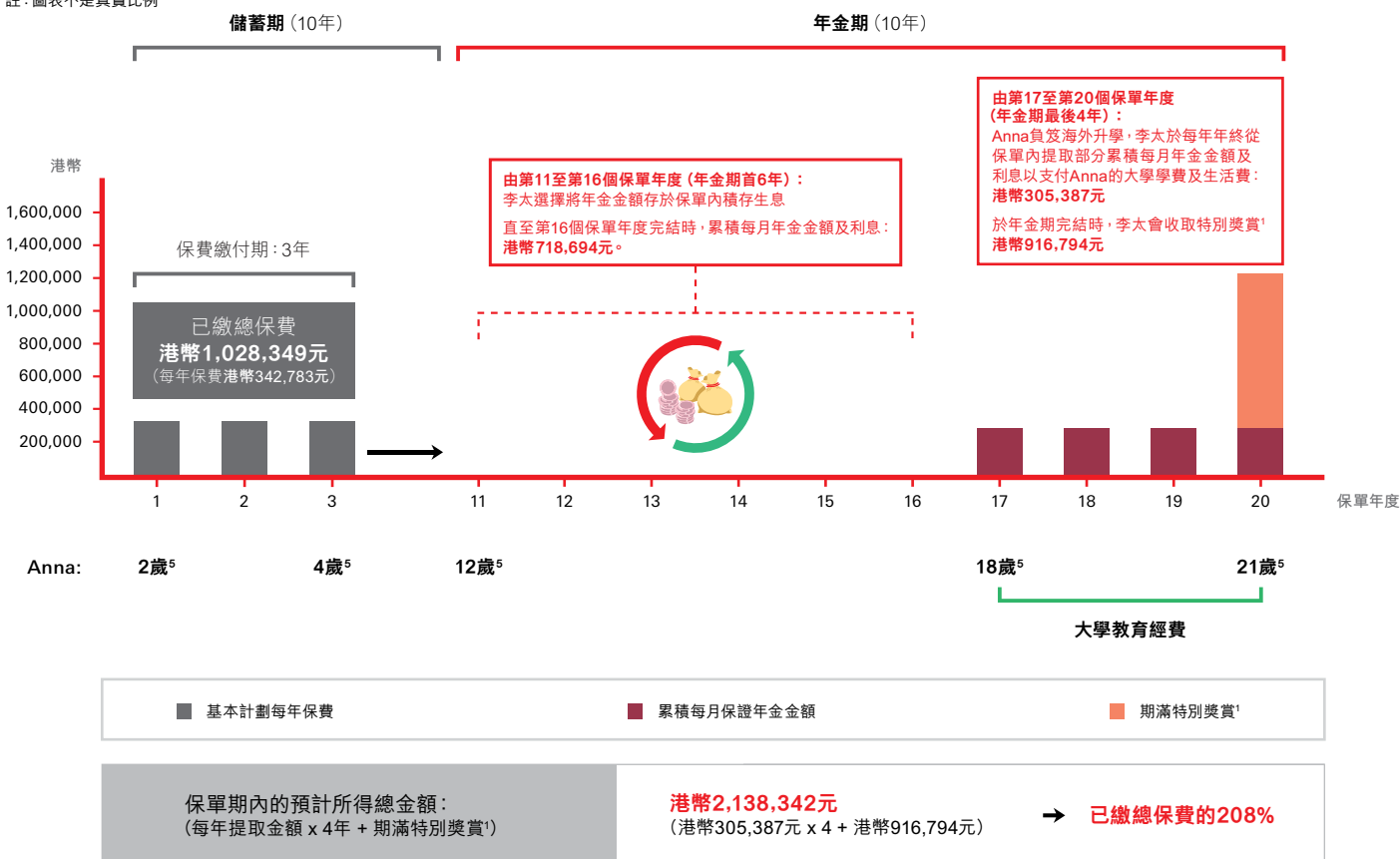
保單持有人：李太（受保年齡<sup>5</sup>：35歲，非吸煙人士）

受保人：Anna（受保年齡<sup>5</sup>：2歲）

#### 假設：

- 年金金額選擇方式：讓年金金額存於計劃內積存生息<sup>2</sup>。
- 所有的保費在保費繳付期到期前已全數繳付。
- 累積年金金額之年利率為3.5%。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3.5%較低或較高。

註：圖表不是真實比例



- 以上例子所述的數字含捨入調整及僅供說明用途之用。詳情請參閱您的保險計劃建議書顯示的數字。
- 請注意，保單提早退保或會導致取回的款項少於您就本保單已繳付的總保費。
- 以上顯示的資料只為摘要及僅作為一般參考，您必須與產品冊子及計劃建議書一併閱讀，詳細內容請參閱相關產品的保單條款及細則。



**註:**

1. 特別獎賞的金額(如有)是非保證的,本公司擁有絕對酌情權決定支付金額。
2. 年金金額選擇方式有兩種,分別為按月收取現金及積存生息直至年金期完結(即年金期第十年)。有關積存生息方式,所有每月保證年金金額將會保留於保單內積存生息(該息率將由本公司不時釐定)直至年金期完結。您亦可選擇在年金期內任何時間提取已累積的年金金額。
3. 按保單持有人所作出的書面指示,受益人在保單期內可以下列方式收取身故賠償:(i) 一筆過全數支付的身故賠償;或(ii) 及按月收取尚未支付的每月年金金額直至年金期結束為止(只適用於受保人在年金期不幸身故的情況)。特別獎賞<sup>1</sup>將會受保人身故時一筆過支付。
4. 有關詳細條款及細則,請參閱保單及附加保障保單條款。
5. 受保年齡指您的下一次生日年齡。
6. 付款人供款保障適用於受保年齡<sup>5</sup>介乎出生15日後至18歲的受保人及受保年齡<sup>5</sup>介乎19歲至60歲的保單持有人。

本文所列舉的過往、現時、預計及／或潛在收益及／或回報(例如獎金、紅利、利息等)並非保證和僅作說明用途。將來實際所得收益及／或回報,可能低於或高於現時列出的收益及／或回報。

有關詳盡產品特點及有關風險,請參閱產品冊子。有關詳細條款及細則,請參閱保單條款。

HSBC Life (International) Limited 滙豐人壽保險(國際)有限公司(「本公司」)獲香港特別行政區的保險業監管局授權及受其監管。香港上海滙豐銀行有限公司(「滙豐」)乃根據保險業條例(香港法例第41章)註冊為本公司於香港特別行政區分銷人壽保險之保險代理機構。「聚富入息保險計劃II」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。

## Welcome your great future with a cherry on top

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



# A key way to live life to the fullest

## How does the Income Goal Insurance Plan II work?

The Income Goal Insurance Plan II (“Income Goal”, “the Plan” or “the Policy”) is a long-term insurance plan with a savings element. It is designed to help you build up savings by participating in the Plan for a pre-set period of 10 years. You will then receive a steady stream of income in the form of Monthly Guaranteed Annuity Payment<sup>1</sup> for 10 years according to your chosen Annuity Payment Option, to suit your needs and achieve your personal aspirations. A Special Bonus<sup>2</sup> may become payable as an additional source of funding at the end of the policy term.

At any time during 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<sup>1</sup> paid to the policyholder (if any) will be equal to at least 101% of the Total Premiums Paid<sup>3</sup>.

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

### Income Goal offers you:



#### Stability

Receive a steady income in the form of **Monthly Guaranteed Annuity Payment<sup>1</sup>**. A **Special Bonus<sup>2</sup>** may be declared at policy maturity.



#### Flexibility

Enjoy the flexibility of tailoring your retirement income by creating a **stream of monthly payments or accumulate a lump-sum retirement amount** to suit your desired lifestyle.



#### Security

A **Policy Value Management Option<sup>4,5</sup>** to lock-in a portion of your policy value to protect you from unforeseeable financial market fluctuations.

### Hassle-free Application

Applying for the Income Goal Insurance Plan II is simple. Approval is generally guaranteed<sup>14</sup> and medical examinations are not required.



# How much protection can you enjoy?

## Life cover<sup>6</sup>

The life insured can enjoy life protection during the policy term. In the unfortunate event of the death of the life insured, the beneficiary(ies) will receive the Death Benefit (please refer to Product Summary for details) as financial support for the family.

## 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 Benefit<sup>7</sup>

In the unfortunate event that the death of the life insured results from an accident before the end of the policy term or the age<sup>8</sup> of 80 (whichever is earlier), an additional 30% of the Total Premiums Paid<sup>3</sup> will be paid to the Beneficiary(ies) in addition to the Death Benefit payable under the Policy.



### Payor's Benefit<sup>9</sup>

(Not applicable to corporate policyholders and to single premium policies)

If you pass away or become temporarily disabled for 183 consecutive days, the subsequent premiums will be waived, provided the life insured's insurance age<sup>10</sup> is 18 or below, until you recover or the Payor's Benefit<sup>9</sup> terminates (whichever is earlier).



### Unemployment Benefit<sup>11</sup>

(Not applicable to corporate policyholders and to single premium policies)

If you become unemployed for at least 30 consecutive days before the age<sup>8</sup> of 65, the grace period for your premium payments will be extended up to 365 days, during which you will still enjoy the full protection of Income Goal.

The following optional Supplementary Benefit requires additional premiums:



### Critical Illness Select (Additional Payment)<sup>12</sup>

(Not applicable to single premium policies)

At an extra cost, you can enhance your plan's coverage with this optional benefit, which protects the life insured against critical illnesses until the age<sup>8</sup> of 65. The Critical Illness Select<sup>12</sup> benefit will be paid 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 benefit<sup>13</sup>.

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

# Examples

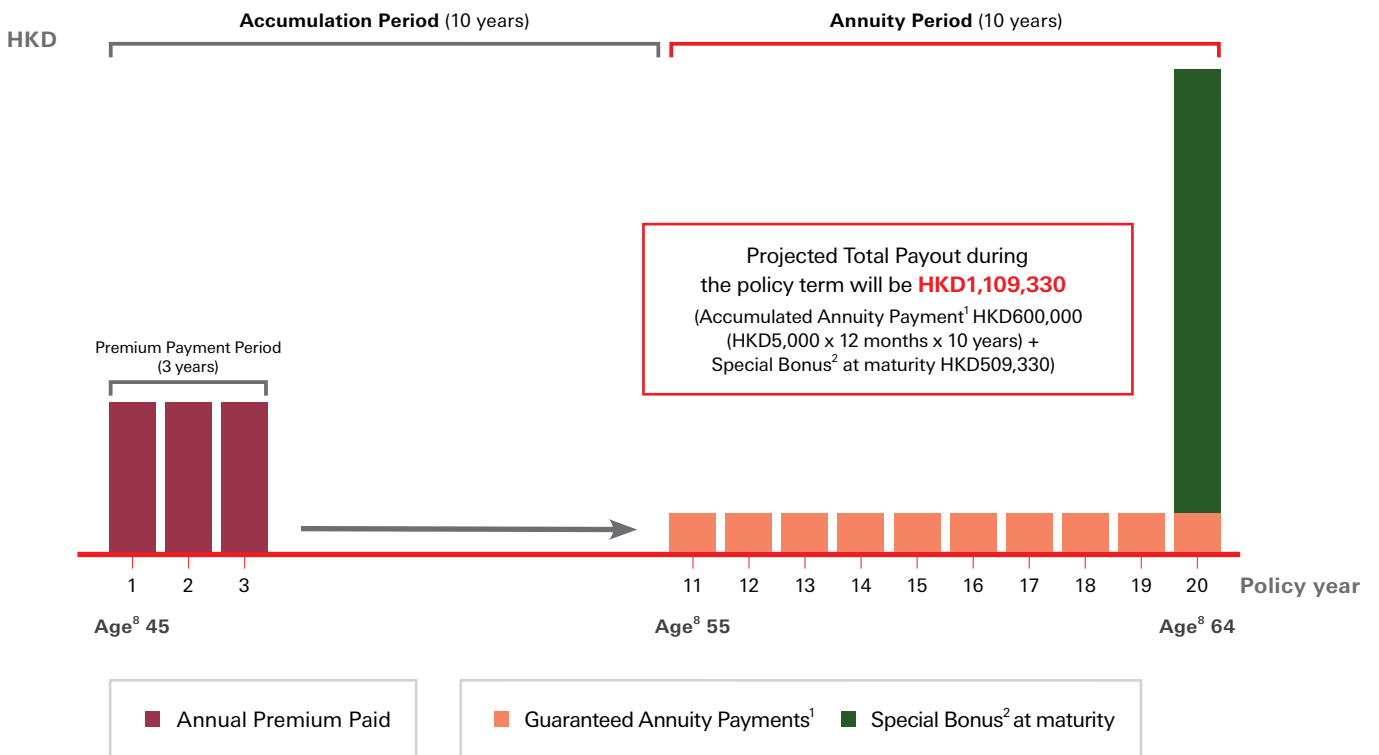
## Example 1A – Receive Monthly Guaranteed Annuity Payment<sup>1</sup>



Adrian Chan is a 45-year-old<sup>10</sup> freelance stunt man and a photography enthusiast. He is keen on generating a stable stream of income to support his hobby and the expenses during his more senior years when he will receive fewer freelance assignments.

Insurance Age <sup>10</sup> of life insured	45		
Premium Payment Period	3 years	Total Premiums Paid <sup>3</sup>	HKD571,305
Accumulation Period	10 years	Annuity Period	10 years
Annual Premium	HKD190,435	Monthly Guaranteed Annuity Payment <sup>1</sup>	HKD5,000

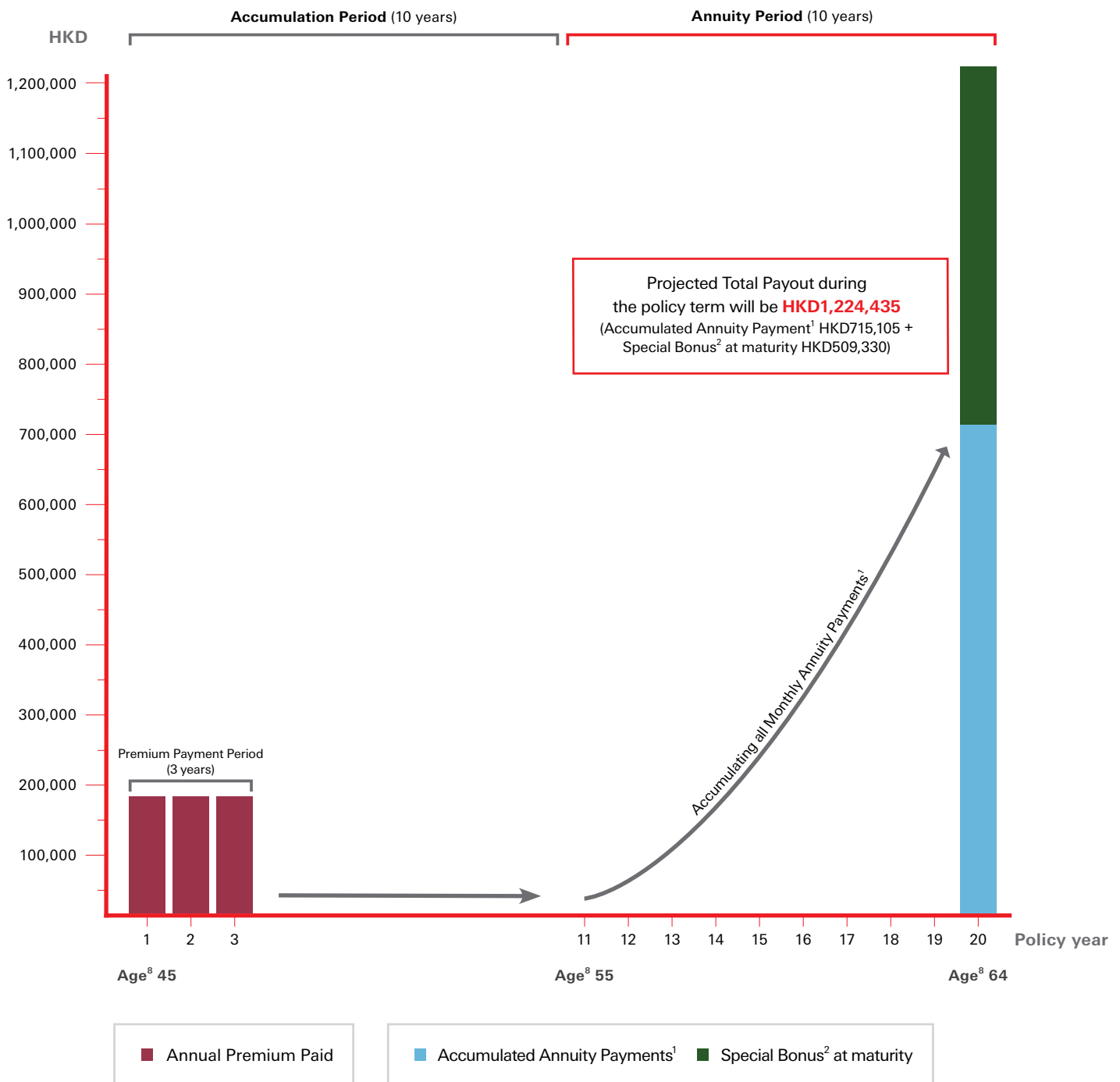
- Adrian starts receiving Monthly Guaranteed Annuity Payment<sup>1</sup> of **HKD5,000** each month from the age<sup>8</sup> of 55
- His Policy will mature at which time he will receive a Special Bonus<sup>2</sup> of **HKD509,330** in the form of a lump sum payment. Adrian plans to use the money to travel the world with his wife.



# Examples

## Example 1B – Rollover of Monthly Guaranteed Annuity Payments<sup>1</sup>

- Adrian chooses to accumulate the annuity payments from his Policy to earn interest (if any) at the start of the Annuity Period when at his age<sup>8</sup> of 55.
- His Policy will mature at which time he will receive a Special Bonus<sup>2</sup> of **HKD509,330** in the form of a lump sum payment in addition to the accumulated annuity payments<sup>1</sup> so that he can enjoy financial security with his wife when he retires.





## Examples

### Example 2 – Rollover of Monthly Guaranteed Annuity Payments<sup>1</sup> and Exercise of Policy Value Management Option<sup>4,5</sup> for more financial certainty



Annie enrolls in the Plan at age<sup>10</sup> 55 and she chooses to accumulate the annuity payments from her Policy. She decides to exercise the Policy Value Management Option<sup>4,5</sup> at the age<sup>8</sup> of 70, after the Policy has been in force for 15 years, to lock-in half the Policy's cash value, and to protect it from unforeseeable financial market fluctuations.

Insurance Age <sup>10</sup> of life insured	55		
Premium Payment Period	3 years	Total Premiums Paid <sup>3</sup>	HKD571,305
Accumulation Period	10 years	Annuity Period	10 years
Annual Premium	HKD190,435	Monthly Guaranteed Annuity Payment <sup>1</sup>	HKD5,000

The following illustrations show, based on different scenarios, how the maturity amount of the Policy would change depending on whether Annie decides to exercise the Policy Value Management Option<sup>4,5</sup>.

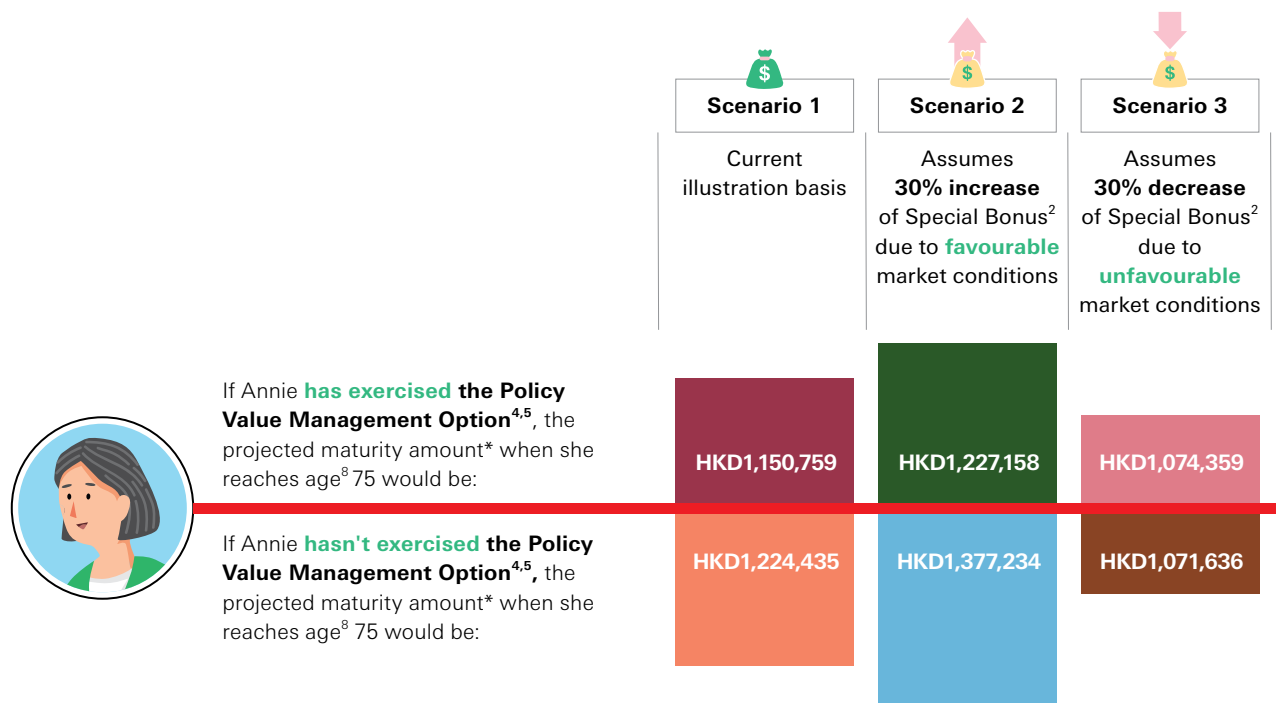
**At Annie's Age<sup>8</sup> 70, the Projected Net Cash Value and Special Bonus<sup>2</sup>: HKD975,547**

<b>Lock-in Amount</b> (lock-in <b>50%</b> of Projected Net Cash Value and Special Bonus <sup>2</sup> )	<b>Remaining Balance</b> ( <b>50%</b> of Projected Net Cash Value and Special Bonus <sup>2</sup> )
<b>HKD487,773.5</b> (forms part of the Policy Value Management Balance <sup>15</sup> )	<b>HKD487,773.5</b> (keeps in the Plan as per the terms of the Policy)

The adjusted Monthly Guaranteed Annuity Payment<sup>1</sup> after Annie exercising the Policy Value Management Option<sup>4,5</sup> will be HKD2,500.

**Projected Net Cash Value** is the sum of the Guaranteed Cash Value and Accumulated Monthly Annuity Payments<sup>1</sup> less any Indebtedness<sup>16</sup>. The amount of the Special Bonus<sup>2</sup> will vary in different scenarios. **Projected maturity amount** is the sum of Projected Net Cash Value, Special Bonus<sup>2</sup> and Policy Value Management Balance<sup>15</sup>. No Policy Value Management Option<sup>4,5</sup> can be cancelled, terminated or reversed once this option has been exercised.

# Examples



\*Assuming no withdrawal from the Policy Value Management Balance<sup>15</sup> has been made and this Balance<sup>15</sup> will accumulate at a non-guaranteed accumulation interest rate of 3.5% 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<sup>4,5</sup> could help to partially protect the maturity amount of the Plan from the volatility of the underlying investment portfolio. That means, if the market falls after this option is exercised (Scenario 3), it could result in a decrease in the amount of Special Bonus<sup>2</sup> (if any) under the Plan and the portion of the proceeds transferred to the Policy Value Management Balance<sup>15</sup> will be protected against the market falls, thereby reducing the risk exposures under this Plan.

However, if the market rises after this option is exercised (Scenario 2), it could result in an increase in the amount of the Special Bonus<sup>2</sup> (if any) under the Plan and the maturity amount would be lower than if the policyholder had not chosen to exercise the option.

In other words, if the policyholder exercises the Policy Value Management Option<sup>4,5</sup>, the maturity amount under the Policy at a future point in time may be higher or lower than it would be if she had not chosen to exercise the option.

The above example only illustrates the potential changes in the maturity amount if the Policy Value Management Option<sup>4,5</sup> is exercised. As a result of the exercise of this option, the Monthly Guaranteed Annuity Payment<sup>1</sup> and Total Premiums Paid<sup>3</sup> under this Policy will be adjusted and reduced proportionally. Please refer to Product Summary and Policy Provisions for more details on the option.

# Examples

## **Assumptions made for examples 1 and 2:**

- i. All premiums are paid in full during the Premium Payment Period.
- ii. The current interest rate for HKD accumulated annuity payment is 3.5% 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 or higher than 3.5% p.a.
- iii. No partial surrender has been made during the policy term.
- iv. No policy loan has been taken out while the Policy is in force.

## **Notes:**

- The figures and charts shown in the above examples are based on the listed assumptions and are subject to rounding adjustment.
- The past, current, projected and/or potential benefits and/or returns (eg bonuses, interest rates) presented are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and/or returns may be higher or lower than the currently quoted benefits and/or returns. They are for illustrative purposes only and do not represent actual payments nor the actual scenario. You should refer to your insurance proposal for illustrated figures and details.
- You should also remain aware of the impact of inflation over time, which will likely reduce the spending power of accumulated amounts significantly over time.

## Product summary

<b>Premium payment period</b>	Single premium or 3 years
<b>Accumulation Period</b>	10 years
<b>Annuity Period</b>	10 years
<b>Policy currency</b>	HKD/USD
<b>Policy term</b>	20 years
<b>Issue age</b>	15 days after birth to Insurance Age <sup>10</sup> of 65
<b>Premium payment method</b>	<p>Monthly or annually, through:</p> <ul style="list-style-type: none"><li>• Bank transfer; or</li><li>• Cheque / cashier order / demand draft; or</li><li>• Credit card (not applicable to single premium)</li></ul> <p>Note:</p> <ul style="list-style-type: none"><li>• If you choose to pay your premium monthly in respect of a policy year, the total premiums paid for that policy year will be higher than if you pay annually.</li></ul>
<b>Minimum Monthly Guaranteed Annuity Payment<sup>1</sup></b>	HKD800/USD100 per month
<b>Annuity Payment Options</b>	<ul style="list-style-type: none"><li>• Payment at monthly intervals<ul style="list-style-type: none"><li>- Receive a Monthly Guaranteed Annuity Payment<sup>1</sup> on each Monthiversary during the Annuity Period; or</li></ul></li><li>• Rollover<ul style="list-style-type: none"><li>- Accumulate the Monthly Guaranteed Annuity Payment<sup>1</sup> 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.</li></ul></li></ul>
<b>First annuity payment</b>	Paid from the 121 <sup>st</sup> Monthiversary until the end of the Annuity Period
<b>Guaranteed Cash Value</b>	Guaranteed Cash Value is calculated with reference to the Monthly Guaranteed Annuity Payment <sup>1</sup> 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

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<b>Net Cash Value</b>	Net Cash Value means before the commencement of the Annuity Period, an amount equal to the sum of Guaranteed Cash Value less any Indebtedness <sup>16</sup> . On or after commencement of the Annuity Period, Net Cash Value means the sum of Guaranteed Cash Value plus any accumulated Monthly Guaranteed Annuity Payment <sup>1</sup> with interest (if any), less any Indebtedness <sup>16</sup> .
<b>Special Bonus</b>	<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 surrender or terminate the Policy, when it matures or lapses or in the event of the death of the life insured. Upon the exercise of the Policy Value Management Option<sup>4,5</sup>, a portion of the Guaranteed Cash Value, Special Bonus (if any), and accumulated Monthly Guaranteed Annuity Payment<sup>1</sup> with interest (if any) will be allocated to the Policy Value Management Balance<sup>15</sup> to accumulate with interest.</p> <p>The Company will update you on the amount of the Special Bonus (if any) for each policy anniversary on the respective annual statements. Such amounts as shown on the annual statement(s) may be lower or higher than those illustrated on the annual statement(s) issued earlier. Please refer to the section "Key risks – Non-guaranteed benefit" for the details on key risk factors.</p>
<b>Policy Value Management Option</b>	<p>After the Policy has been in force for 10 policy years or longer and if there is no Indebtedness<sup>16</sup> 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 and Special Bonus<sup>2</sup> (if any). The amount you choose to lock-in is guaranteed upon the exercise of the Policy Value Management Option and will be allocated to the Policy Value Management Balance<sup>15</sup> to accumulate at 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.</p> <p>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:</p> <ul style="list-style-type: none"><li>(i) the Net Cash Value and Special Bonus<sup>2</sup> (if any) to be allocated per transaction; and</li><li>(ii) the remaining Monthly Guaranteed Annuity Payment<sup>1</sup> after the exercise of this option</li></ul> <p>Upon the exercise of this option, the Monthly Guaranteed Annuity Payment<sup>1</sup> and total premiums paid<sup>3</sup> under the Policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations for Guaranteed Cash Value, Special Bonus<sup>2</sup> (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 has been exercised.</p>

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# Product summary

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## **Policy Value Management Balance<sup>15</sup>**

The amount of the accumulated proceeds from the exercise of the Policy Value Management Option<sup>4,5</sup> which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) that as determined at the Company's discretion from time to time, and less any previously withdrawn amounts. Such Balance<sup>15</sup>, 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.

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## **Surrender Benefit**

Surrender Benefit is equivalent to:

- Guaranteed Cash Value;
  - plus Special Bonus<sup>2</sup> (if any) ;
  - plus accumulated Monthly Guaranteed Annuity Payment<sup>1</sup> with interests (if any) (if surrender is made during the Annuity Period);
  - plus Policy Value Management Balance<sup>15</sup> (if any) ;
  - less Indebtedness<sup>16</sup> (if any).
- 

## **Death Benefit**

If you pass away during the policy term, the beneficiary(ies) will receive:

- During the Accumulation Period:
  - (i) the higher of :
    - 101% of the Guaranteed Cash Value; and
    - 101% of the Total Premiums Paid<sup>3</sup> for the Basic Plan, at the date of death of the life insured;
  - (ii) plus Special Bonus<sup>2</sup> (if any)
  - (iii) less Indebtedness<sup>16</sup> (if any).
- During the Annuity Period:
  - (i) the higher of:
    - 101% of the Guaranteed Cash Value; and
    - 101% of the Total Premiums Paid<sup>3</sup> for the Basic Plan, at the date of death of the life insured less any total amount of Monthly Guaranteed Annuity Payment<sup>1</sup> paid;
  - (ii) plus accumulated Monthly Guaranteed Annuity Payment<sup>1</sup> with interest (if any);
  - (iii) plus Special Bonus<sup>2</sup> (if any);
  - (iv) plus Policy Value Management Balance<sup>15</sup> (if any);
  - (v) less Indebtedness<sup>16</sup> (if any).



# Product summary

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<b>Death Benefit settlement</b>	Based on the written instructions <sup>17</sup> of the policyholder, the beneficiary(ies) will receive: <ul style="list-style-type: none"><li>• the Death Benefit in one lump sum payment; or</li><li>• Accumulated Monthly Guaranteed Annuity Payment<sup>1</sup> with interest (if any) before the death of the life insured in one lump sum plus the unpaid Monthly Guaranteed Annuity Payment<sup>1</sup> (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). Policy Value Management Balance<sup>15</sup> (if any) and Special Bonus<sup>2</sup> (if any) will be paid in a lump sum at the point of death claim.</li></ul>
<b>Embedded Supplementary Benefits (no additional premiums required)</b>	Additional Accidental Death Benefit <sup>7</sup> , Payor's Benefit <sup>9^</sup> and Unemployment Benefit <sup>11^</sup> ^ Not applicable to corporate policyholders and single premium policies
<b>Optional Supplementary Benefits (with additional premiums required)</b>	Critical Illness Select (Additional Payment) <sup>12^</sup> ^ Not applicable to single premium policies

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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 II is a long-term life insurance plan with a savings element. Part of the premiums pay for 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, a period of 21 calendar days immediately following either the day of delivery of the policy or the day of delivery of the cooling-off notice to the policyholder or the nominated representative, whichever is earlier).

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

### **Market value adjustment for single premium policies**

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

### **Suicide**

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

## 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 Value 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 or upon the exercise of the Policy Value Management Option<sup>4,5</sup> 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 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 benefits or payments is withheld and/or your policy is terminated by us as a result of any of the above reasons, the amount you receive plus the total amount you have received before policy termination (if any) may be less than what you have paid. We recommend that you seek your own independent professional advice on your tax liabilities and tax positions related to your policy.

## 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 Value 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
- 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 Special Administrative Region ("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 old after birth and the Insurance Age<sup>10</sup> of 65. The Plan is subject to the relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or life insured as determined by the Company from time to time.

### **Overdue payment of premiums**

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

Please note that the Monthly Guaranteed Annuity Payment<sup>1</sup> 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 Special Bonus<sup>2</sup> (if any) and interest on accumulated Monthly Guaranteed Annuity Payment<sup>1</sup> are not guaranteed and are determined by the Company from time to time.** The projected non-guaranteed benefits are based on the Company's Special Bonus<sup>2</sup> scales and the applicable accumulation interest rates (if any) for the accumulated Monthly Guaranteed Annuity Payment<sup>1</sup> may be adjusted by the Company at its discretion from time to time.

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

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

The interests earned on the Policy Value Management Balance<sup>15</sup> (where applicable) are determined based on any interest rate that is not guaranteed and may be adjusted by the Company at its discretion from time to time.

## Key risks

### Risks from the delaying 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 during its 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 Value.** Any partial surrender will reduce the Special Bonus<sup>2</sup>. **Consequently, the value payable under certain circumstances such as surrender or maturity will be reduced.**

### Inflation risk

**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 a currency other than your local currency, or, If you choose to pay premiums or receive benefits in a currency 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 currency. Fluctuations in exchange rates may have an impact on the amounts 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 II, the policy dividends, if any, is in the form of:

**Special Bonus<sup>2</sup>**, is a one-off bonus. It is only paid out upon the death of life insured or policy termination due to surrender, partial surrender, lapse or maturity, or upon the exercise of Policy Value Management Option<sup>4,5</sup>.

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

### What factors will affect your Special Bonus<sup>2</sup>?

The Policy dividends (including Special Bonus<sup>2</sup>), if any, is not guaranteed. The size of the Special Bonus<sup>2</sup> 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 the investment and other experiences mentioned above.

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

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

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

#### Potential growth through non-guaranteed dividends

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

#### Smoothing of short-term market fluctuations

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

#### Long-term competitive return

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



# More about participating policy

## Dividend philosophy

### Establishing a risk-sharing mechanism

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

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

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

We regularly review dividend levels payable to you. Both the past actual performance and management's expectation of the long-term future performance will be assessed against the assumed level. If variances arise, 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 of participating products, we will carefully consider the experience (including investment performance) of various policy groups such as products, product generations, currencies and issue years so that each policy group will receive a fair return based mainly on its own performance. To balance the interest between you and us, a dedicated committee formed from a group of professionals will provide independent advice on managing the participating policies and determining the Special Bonus.

### Stable long-term returns

When considering adjusting the dividend scales, we strive to maintain a more stable payout to you by smoothing, which 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 Special Bonus<sup>2</sup>; 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)	60%-100%
Growth Assets	0%-40%

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:

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

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

For policies with the Policy Value Management Option<sup>4,5</sup> exercised, the assets supporting the Policy Value Management Balance<sup>15</sup> are 100% invested into fixed income assets.

## Accumulation interest rate

You can choose to exercise the Policy Value Management Option<sup>4,5</sup> to allocate a portion of the Net Cash Value to the Policy Value Management Balance<sup>15</sup> (if any) to accumulate with interest (if any).

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

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

The policy of determining the Special Bonus<sup>2</sup> (if any) and accumulation of interest rates may be reviewed and adjusted by us from time to time.

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

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

## Endnotes

- 1 Under the payment at monthly intervals option, only Monthly Guaranteed Annuity Payment is paid out. Under the rollover option, Monthly Guaranteed Annuity Payment is accumulated with interest (if any) which is non-guaranteed and determined at our discretion from time to time.
- 2 The amount of Special Bonus, if any, is not guaranteed and is subject 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 You may apply to exercise the Policy Value Management Option to allocate a portion of the Net Cash Value and Special Bonus<sup>2</sup> as of the date of such a request is processed, to the Policy Value Management Balance<sup>15</sup> provided that:
  - This Policy has been in force for 10 policy years or more;
  - All premiums are paid up when due; and
  - There is no Indebtedness<sup>16</sup> 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 and Special Bonus<sup>2</sup> to be allocated per transaction; and (ii) the Monthly Guaranteed Annuity Payment<sup>1</sup> 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 If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, whichever is later, the death benefit payable under policyholder's policy will be limited to the refund of the amount of premiums policyholder paid to us less any amount we paid to the beneficiary(ies) since the policy date. Please refer to Policy Provisions of the basic plan for detailed terms and conditions.
- 7 The additional Accidental Death Benefit will terminate when the life insured attains the age<sup>8</sup> of 80 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.
- 8 The policy anniversary on which the policyholder or the life insured reaches the specified age is based on age next birthday.
- 9 The eligibility of Payor's Benefit is applicable to the life insured who is 15 days old after birth to the Insurance Age<sup>10</sup> of 18 and policyholders who are at Insurance Age<sup>10</sup> of 19 to 60. The benefit will terminate when the policyholder attains the age<sup>8</sup> of 65 or the life insured attains the age<sup>8</sup> of 25 or the policyholder recovers or all premiums have been paid or the Policy is terminated, whichever is earlier. Such benefits are not applicable to single premium policies. Please refer to the Policy Provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
- 10 Insurance Age means the age of the life insured or policyholder where applicable at his or her next birthday.
- 11 Unemployment Benefit is applicable to policyholder's Insurance Age<sup>10</sup> between 19 and 64 who is the holder of a Hong Kong Identity Card. The benefit will terminate when the policyholder attains the age<sup>8</sup> of 65 or all due premiums have been paid or the Policy is terminated (whichever is earlier). Such benefit is not applicable to single premium policies. Please refer to the Policy Provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
- 12 Critical Illness Select (Additional Payment) is applicable to the life insured's Insurance Age<sup>10</sup> between 15 days and age 60 who is the holder of a Hong Kong Identity Card or Macau Identity Card. The benefit will terminate if the Policy terminates, expires, lapses, or is surrendered (whichever is applicable) or when the life insured attains the age<sup>8</sup> 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.

## Endnotes

- 13 The life insured is required to complete a number of simple health questions. If Critical Illness Select (Additional Payment)<sup>12</sup> 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.
- 14 The maximum total premium amount for pending guaranteed approval/simplified underwriting applications and in-force policies (per life insured) may differ and is subject to insurance age of the life insured. Total premium amount refers to the total premium amount of this policy determined by the Company. For details of the underwriting requirements, please contact HSBC branch staff. The Company reserves the right to accept or decline any applications for this policy based on the information provided by the life insured and/or policyholder during enrolment.
- 15 Policy Value Management Balance means the amount of the accumulated proceeds from the exercise of the Policy Value Management Option<sup>4,5</sup> which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) as are determined at the Company's discretion from time to time, and less any previously withdrawn amounts.
- 16 Indebtedness means the sum of all outstanding policy loans, any interest accrued on such policy loans, and any outstanding premiums under this Policy.
- 17 The written request must be made by the policyholder and is accepted and endorsed by the Company while the life insured is alive.

## 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 II 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.

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

# Income Goal Insurance Plan II

## 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 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. Income Goal Insurance Plan II 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.

April 2024

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



# Retirement

## Annuity Insurance Income Goal Insurance Plan II



### Mr Cheung, aged<sup>5</sup> 55, living with his wife

- Mr Cheung wants a secured financial future for himself and his wife when he retires.
- He is looking for a savings solution with growth potential and extra protection.

### Mr Cheung needs a long-term managed solution



### Income Goal Insurance Plan II helps address his needs by providing:

- Potential upside return from a Special Bonus<sup>1</sup> at policy maturity
- A regular annuity income stream of Monthly Guaranteed Annuity Payments
- A rollover option<sup>2</sup> to accumulate annuity payments for potential higher returns
- An option that allows him to select beneficiary(ies) to receive outstanding annuity payments<sup>3</sup>
- Extra protection<sup>4</sup> of accidental death and unemployment benefit for policyholder

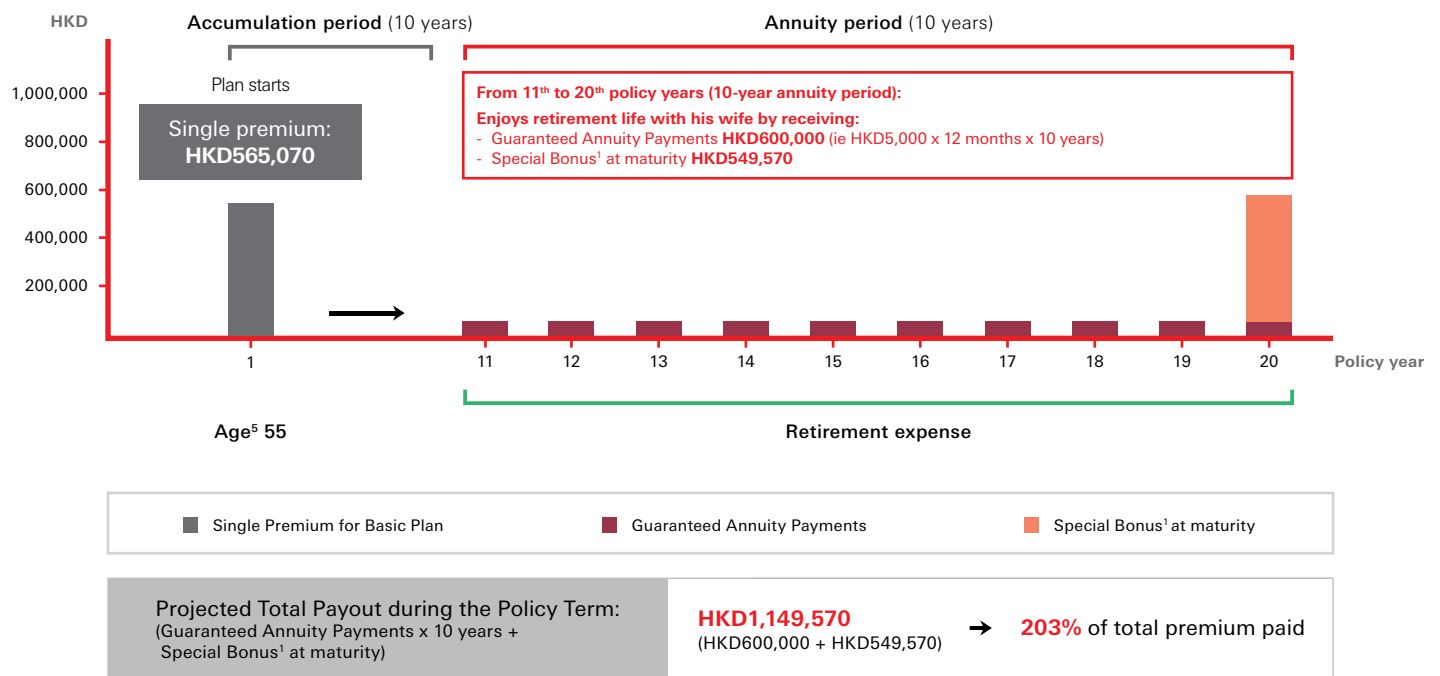
### How does Income Goal Insurance Plan II work?

Policyholder and Life Insured: Mr Cheung (Insurance Age<sup>5</sup>: 55, non smoker)

### Assumption:

Monthly payments under the Annuity Payment Option.

Note: this chart is not true to scale



- The figures shown in the above example are subject to rounding adjustment and are for illustrative purposes only. Please refer to the figures as shown in your insurance proposal for details.
- Please note that in the event of the early surrender of the policy, you may get back a lesser amount than the total premiums you have paid for the policy.
- The information shown above is intended as a general summary and is for illustrative purposes only. You should read this material in conjunction with the respective product brochure and illustrations.

# Education

## Annuity Insurance Income Goal Insurance Plan II



Mrs Lee, aged<sup>5</sup> 35, an accountant who is married and has a 2-year-old daughter, Anna

- Mrs Lee is concerned about the rising costs of education and wants to set aside an amount to pay her daughter's university fees in the future and protect her family.
- She is looking for a savings solution with growth potential and built-in protection.

Mrs Lee needs a long-term managed solution



### Income Goal Insurance Plan II helps address her needs by providing:

- Potential upside return from a Special Bonus<sup>1</sup> at policy maturity
- A rollover option<sup>2</sup> to accumulate annuity payments for potential higher returns
- A regular annuity income stream of Monthly Guaranteed Annuity Payment
- Added peace of mind with Payor's Benefit<sup>6</sup> in case of disability and death<sup>4</sup>
- Extra protection<sup>4</sup> from accidental death and unemployment benefits for the policyholder

### How does Income Goal Insurance Plan II work?

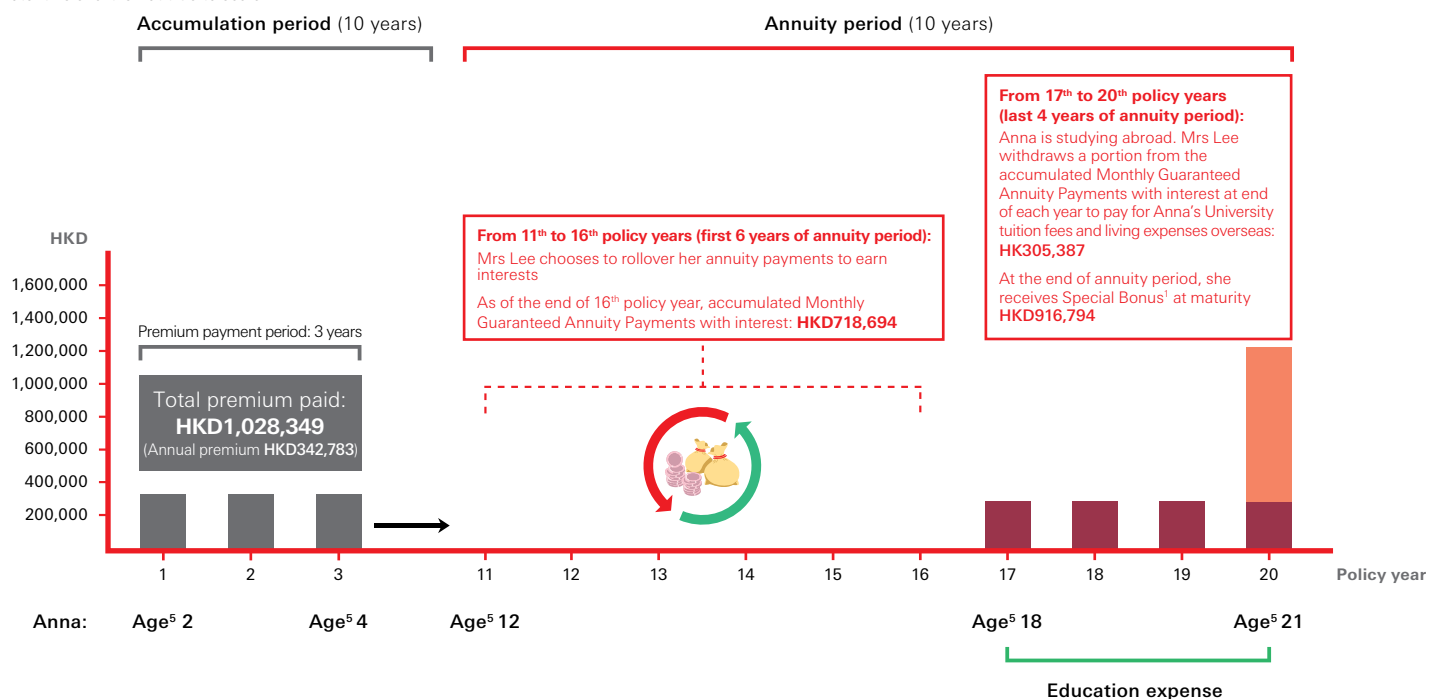
Policyholder: Mrs Lee (Insurance Age<sup>5</sup>: 35, non smoker)

Life Insured: Anna (Insurance Age<sup>5</sup>: 2)

### Assumptions:

- 1) Monthly Annuity Payment Option: rollover option<sup>2</sup> selected to accumulate annuity payments.
- 2) All premiums are paid in full during the Premium Payment Term.
- 3) The interest rate used for the accumulated annuity payments is 3.5% 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 or higher than 3.5% p.a..

Note: this chart is not true to scale



- The figures shown in the above examples are subject to rounding adjustment and are for illustrative purposes only. Please refer to the figures as shown in your insurance proposal for details.
- Please note that in the event of the early surrender of the policy, you may get back a lesser amount than the total premiums you have paid for the policy.
- The information shown above is intended as a general summary and is for illustrative purposes only. You should read this material in conjunction with the respective product brochure and illustrations.



#### Endnotes:

1. The amount of Special Bonus, if any, is not guaranteed and is subject to the Company's absolute discretion.
2. There are two annuity payment options: monthly payments or a rollover of monthly payments until the end of the 10-year Annuity Period. For the rollover option, all Monthly Guaranteed Annuity Payments will be kept in your policy to earn interest (at an interest rate that will be adjusted at the Company's discretion from time to time) until the end of the Annuity Period. You can also choose to withdraw the accumulated annuity payments at any time during the Annuity Period.
3. The policyholder may select one of the below payout options for your beneficiary(ies) to receive the Death Benefit payment during the Policy Term: Option (i): receiving the Death Benefit in one lump sum payment; or Option (ii): receiving the unpaid Monthly Annuity Payments on a monthly basis until the end of the Annuity Period (this option is only applicable if the death of the Life Insured occurs during the Annuity Period). Special Bonus<sup>1</sup> will be paid as a lump sum payment at the point of death of the life insured.
4. Please refer to Product Brochure and respective Supplementary Benefit provisions for the detailed terms and conditions.
5. Insurance Age means your age at your next birthday.
6. The eligibility of Payor's Benefit is applicable to the life insured who is 15 days old after birth to age<sup>5</sup> 18 and policyholders aged<sup>5</sup> between 19 and 60.

**Past, current, projected and/or potential benefits and/or returns (eg bonuses, dividends, interests) presented herein are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and/or returns may be lower or higher than the currently quoted benefits and/or returns.**

**Please refer to the respective Product Brochure for details and the associated risk, and to the policy provisions for the detailed terms and conditions.**

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

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

## 尽心绸缪 构建美好将来

让您累积储蓄，实践您人生的不同目标。



# 缔造美好生活的明智方案

## 「聚富入息保险计划 II」如何运作？

「聚富入息保险计划 II」（「本计划」或「本保单」）是一份兼备储蓄成分的长期保险。本计划的目的是让您于 10 年的储蓄期内累积储蓄，您便可享有为期 10 年以每月保证年金金额<sup>1</sup>形式收取的稳定收入，助您达成个人愿望。您更可按个人需要，选择收取年金金额的方式。而在保单期完结时，您亦有机会获享一笔过的特别奖赏<sup>2</sup>，作为额外的资金来源。

而在整个保单期内，如受保人不幸身故，受益人可获的身故赔偿，连同保单持有人已获本公司支付的每月保证年金金额<sup>1</sup>总额(如有)，将最少相等于已缴总保费<sup>3</sup>的 101%。

本计划并非等同于或类似任何类型的银行存款。

## 本计划为您提供：



### 稳定收入

以**每月保证年金金额<sup>1</sup>**的形式向您支付源源稳定的年金。**特别奖赏<sup>2</sup>**会在保单期满时宣派。



### 灵活选项

弹性的年金派发机制让您制定退休收入的方式，您可选择**按月收取年金或累积一笔过的退休金额**。



### 应付波动

**保单价值管理权益<sup>4,5</sup>**以锁定您部分的保单价值，助您应付不能预见的金融市场波动。

## 申请简便

申请「聚富入息保险计划 II」过程简易方便，申请一般可获保证批核<sup>14</sup>，毋须进行任何健康检查。



# 您可获享多少保障？

## 人寿保障<sup>6</sup>

受保人在保单期内可享人寿保障，若受保人不幸身故，受益人将可获身故赔偿（请参阅计划摘要）作为对家人的财政支援。

## 额外保障

以下的附加保障（受制于申请资格）已包含在保单的基本计划内，毋须另缴额外保费：



### 额外意外死亡保障<sup>7</sup>

若受保人在保单完结或 80 岁<sup>8</sup>前（以较早者为准）不幸因意外而导致死亡，受益人除获发身故赔偿外，另可额外获发已缴总保费<sup>3</sup>的 30% 作为额外意外死亡保障<sup>7</sup>赔偿。



### 付款人供款保障<sup>9</sup>（不适用于以公司为保单持有人及趸缴保单）

如受保人的受保年龄<sup>10</sup>在 18 岁或以下，一旦您不幸身故或暂时伤残至连续 183 日，随后的保费将获得豁免直至保单持有人康复或付款人供款保障<sup>9</sup>终止（以较早者为准）。



### 失业延缴保费保障<sup>11</sup>（不适用于以公司为保单持有人及趸缴保单）

若保单持有人于年满 65 岁<sup>8</sup>前连续失业 30 日或以上，缴付到期保费的宽限期可延长至 365 日，而期间受保人仍然获享本计划的保障，

以下附加保障为自选性质，并须缴付额外保费：



### 特选危疾保障（额外赔偿）<sup>12</sup>（不适用于趸缴保单）

您可缴付额外保费以享有此自选保障。如受保人于 65 岁<sup>8</sup>前被诊断患上列明于此附加保障资料单张的任何一项受保疾病，本计划将支付特选危疾保障<sup>12</sup>的赔偿额。申请此项保障须回答有关健康状况的问题<sup>13</sup>。

有关以上附加保障之详细条款及细则以及不保障事项，请参阅附加保障之保单条款。

# 例子

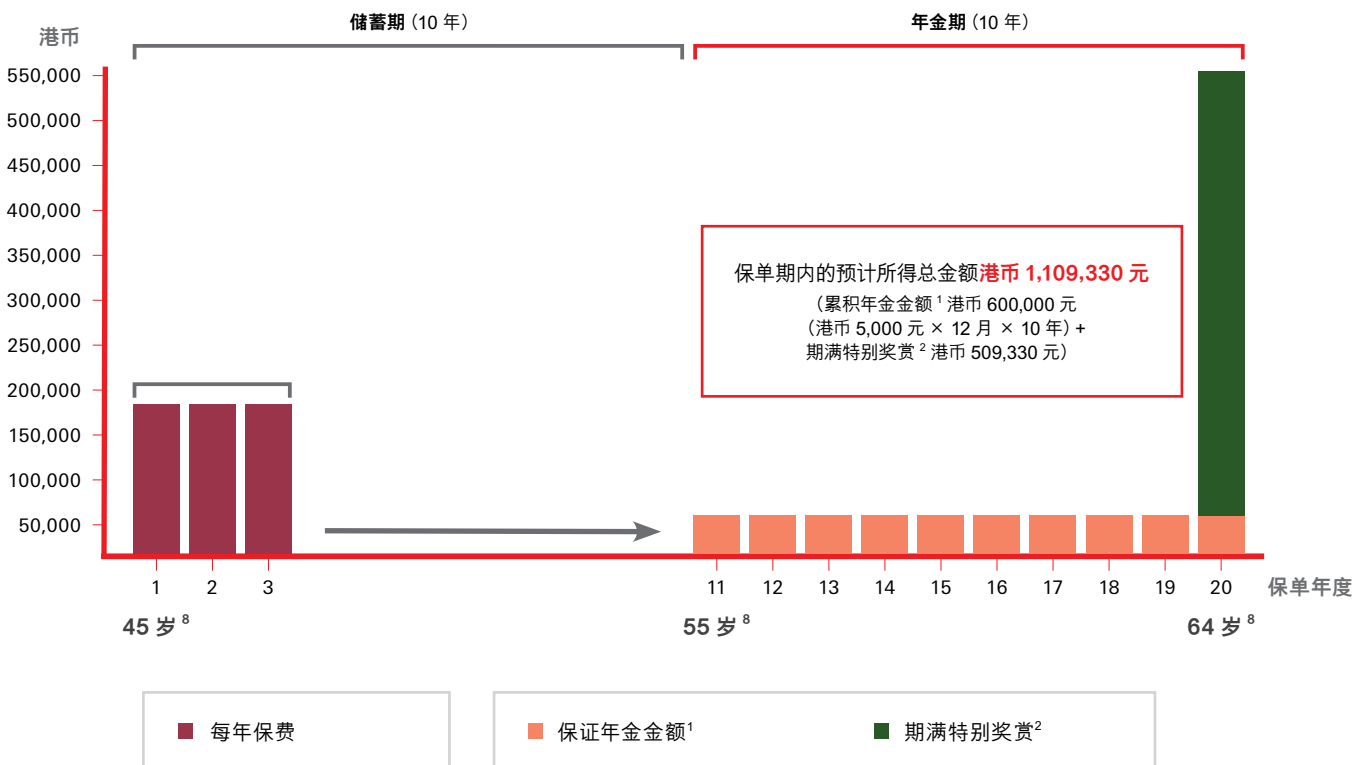
## 例子1A — 按月收取每月保证年金金额<sup>1</sup>



Adrian 是一位 45 岁的兼职特技员，并爱好摄影。他希望在自己年老并开始接任较少工作时，能有稳定的收入以支援他的生活及兴趣的开支。

受保人年龄 <sup>10</sup>	45岁		
保费缴付期	3年	已缴总保费 <sup>3</sup>	港币571,305元
储蓄期	10年	年金期	10年
每年保费	港币190,435元	每月保证年金金额 <sup>1</sup>	港币5,000元

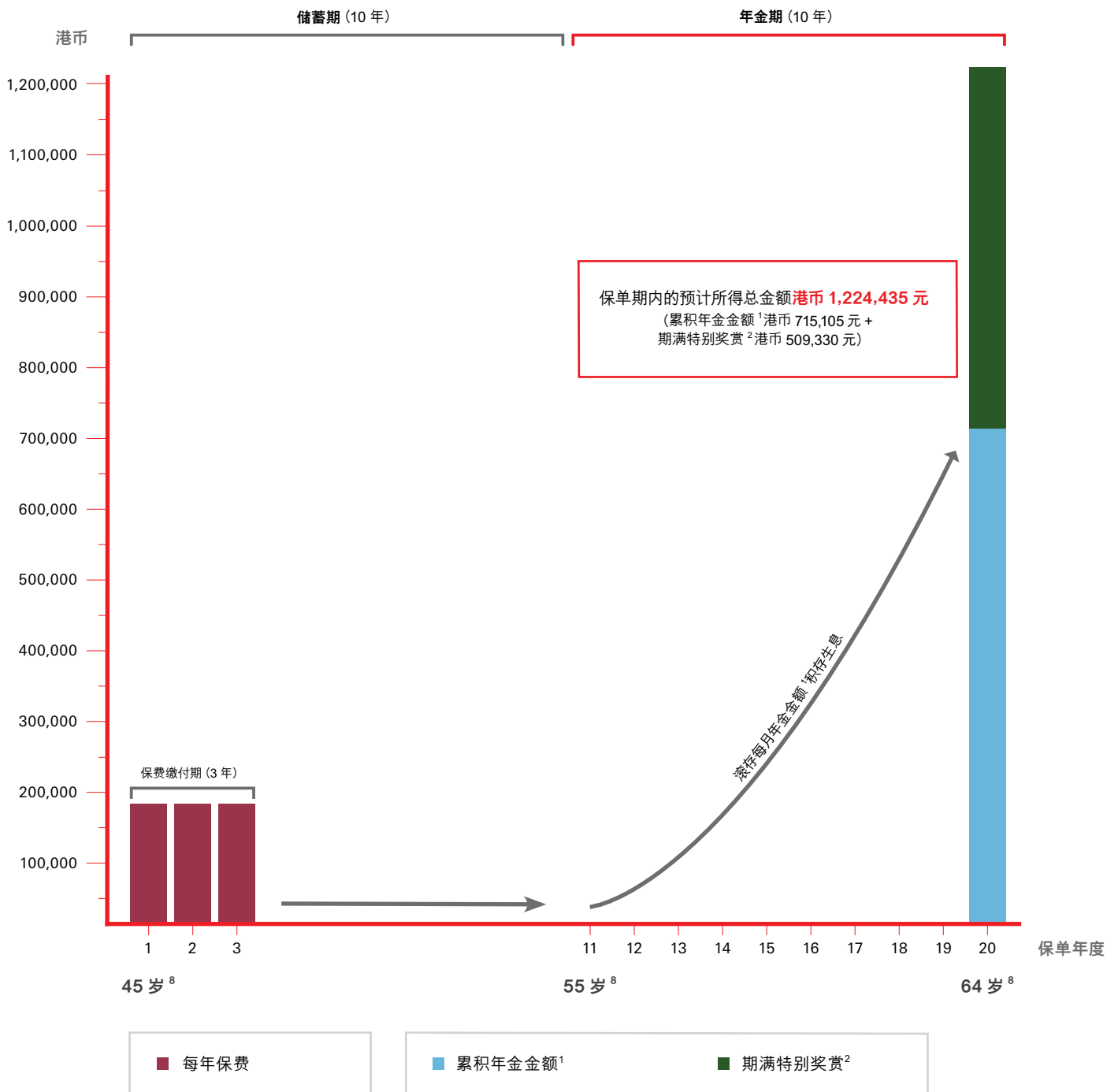
- Adrian 由 55 岁<sup>8</sup> 时开始每月收取**港币 5,000 元**的每月保证年金金额<sup>1</sup>
- Adrian 的保单在期满时，他会收取一笔过**港币 509,330 元**的特别奖赏<sup>2</sup>。他计划于使用该笔资金与太太环游世界，享受生活。



# 例子

## 例子1B — 滚存每月保证年金金额<sup>1</sup>

- Adrian 选择在他 55 岁<sup>8</sup>年金期开始时把年金金额滚存于保单内积存生息。
- Adrian 的保单在期满时，除累积年金金额<sup>1</sup>外，他将额外收取一笔过**港币 509,330 元**的特别奖赏<sup>2</sup>，让他在退休时可与太太享受生活。





## 例子

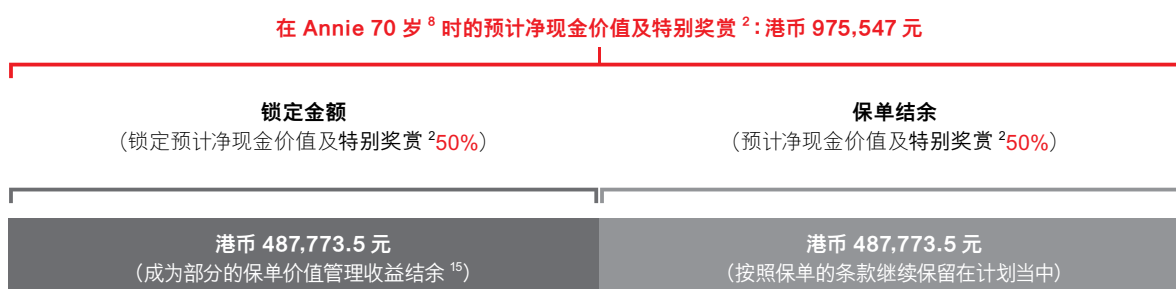
### 例子2 — 滚存每月保证年金金额<sup>1</sup>及行使保单价值管理权益<sup>4,5</sup> 以享更大财务稳定性



Annie 于 55 岁<sup>10</sup> 时投保本计划，并选择把年金金额滚存于保单内。她决定在 70 岁<sup>8</sup> 时，即于保单生效 15 年后行使保单价值管理权益<sup>4,5</sup>，锁定保单价值的一半，以应付不能预见的金融市场的波动。

受保人年龄 <sup>10</sup>	55岁		
保費繳付期	3年	已繳总保費 <sup>3</sup>	港币571,305元
储蓄期	10年	年金期	10年
每年保費	港币190,435元	每月保证年金金额 <sup>1</sup>	港币5,000元

以下的说明例子显示本保单的期满金额在不同的假设情景下，如何受到 Annie 是否行使保单价值管理权益<sup>4,5</sup> 的决定而改变。

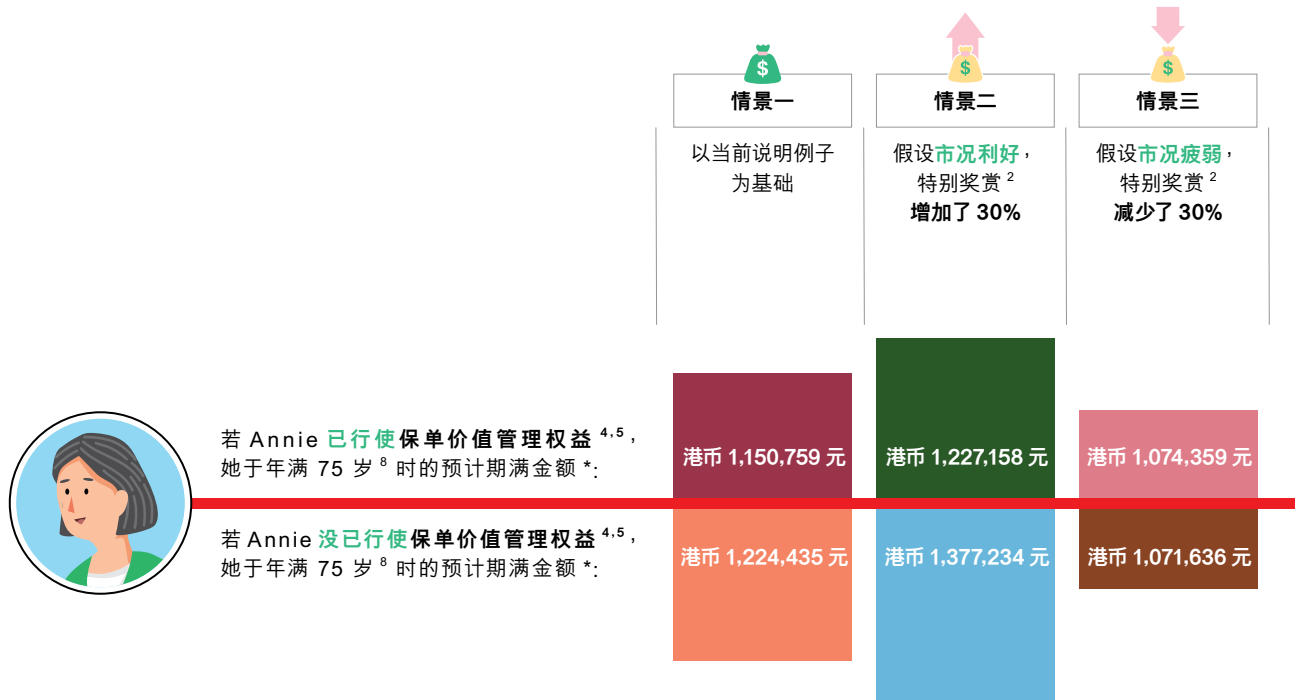


在 Annie 行使保单价值管理权益后<sup>4,5</sup> 经调整之每月保证年金金额<sup>1</sup> 将为港币 2,500 元。

**预计净现金价值**为保证现金价值及累积每月年金金额<sup>1</sup> 的总和减去任何债项<sup>16</sup>。特别奖赏<sup>2</sup> 的金额在不同的假设情景下亦不尽相同。**预计期满金额**为预计净现金价值、特别奖赏<sup>2</sup> 及保单价值管理收益结余<sup>15</sup> 的总和。保单价值管理权益<sup>4,5</sup> 一经行使将不能取消、终止或逆转。



# 例子



\* 假设没有提取任何保单价值管理收益结余<sup>15</sup> 及有关结余<sup>15</sup> 按年利率 3.5% 的非保证积存息率积存，本公司将酌情不时调整息率。

上述的说明显示了行使保单价值管理权益<sup>4,5</sup> 如何帮助保障本计划中部分的期满金额免受投资组合波动性的影响。即如果市场在行使此项权益后下跌（情景三），本计划中的特别奖赏<sup>2</sup>（如有）亦将受影响而下跌，而被转移至保单价值管理收益结余<sup>15</sup> 的款额则不会受市场下跌影响，从而减低了本计划所承受的风险。

然而，如果市场在行使此权益后上升（情景二），本计划中的特别奖赏<sup>2</sup>（如有）亦将受影响而上升，而本计划中的期满金额总和则会较 Annie 没有行使此项权益的情况为低。

即是，若保单持有人行使保单价值管理权益<sup>4,5</sup>，本保单的期满金额，在未来的某一个时间，可能会较 Annie 不行使此权益的情况为高或低。

上述例子只说明现金价值总和在行使保单价值管理权益<sup>4,5</sup> 后的潜在变更。在行使权益后，本保单的每月保证年金金额<sup>1</sup> 及已缴基本计划总保费<sup>3</sup> 将按比例调整和减少。有关此项权益的详情，请参阅计划摘要及保单条款。

# 例子

## 例子 1 及 2 的假设：

- i. 所有保费在保费缴付期到期前已全数缴付。
- ii. 现时港币的累积年金金额利息之年利率为 3.5%。此息率并非保证的，本公司拥有权利不时调整息率。实际息率或会比年利率 3.5% 较低或较高。
- iii. 在保单期内并未作出部分退保。
- iv. 在本保单生效期间并未借取保单贷款。

## 注：

- 以上例子所显示的数字及图表均以上列的假设为基础，并作整数调整。
- 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。未来实际的利益及／或回报或会较现时所列的利益及／或回报为高或低。当前的例子只供说明之用，并不代表实际派发的金额及实际情况。详情及显示的数字请参阅您的保险建议书所显示的数字。
- 您也应了解因通货膨胀随着时间所带来的影响，这可能会显著地降低累积金额的购买力。

# 计划摘要

保费缴付期	趸缴或3年
储蓄期	10年
年金期	10年
保单货币	港币/美元
保单年期	20年
投保年龄	出生15日后至受保年龄 <sup>10</sup> 65岁
缴付保费方法	按月或按年，透过以下缴付方法： <ul style="list-style-type: none"><li>• 银行转账；或</li><li>• 支票/本票/即期汇票；或</li><li>• 信用卡（不适用于趸缴保费）</li></ul> 注： <ul style="list-style-type: none"><li>• 如果您选择按月缴付有关保单年度的保费，于该保单年度内的保单已缴保费总额将会比选择按年缴付的为高。</li></ul>
最低每月保证年金金额	港币800元/100美元
年金金额选择方式	<ul style="list-style-type: none"><li>• 按月收取现金<ul style="list-style-type: none"><li>— 在年金期内于每个月结日收取每月保证年金金额<sup>1</sup>；或</li></ul></li><li>• 积存生息<ul style="list-style-type: none"><li>— 将所有已支付的每月保证年金金额<sup>1</sup>存于保单内积存生息（如有）（该息率将由本公司不时厘定），直至年金期完结。</li></ul></li></ul>
首期年金	由第121个月结日起收取直至年金期完结
保证现金价值	保证现金价值是根据每月保证年金金额 <sup>1</sup> 和保单附表上列明之现金价值率计算。此现金价值率及所计算的保证现金价值，会随着保单年度而有所不同。

# 计划摘要

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## 净现金价值

净现金价值指于年金期开始前，相等于保证现金价值扣除任何债项<sup>16</sup>之后的金额。于年金期开始或以后，净现金价值是指保证现金价值加上任何累积之每月保证年金金额<sup>1</sup>和利息（如有），再扣除任何债项<sup>16</sup>之后的金额。

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## 特别奖赏

特别奖赏（如有）是非保证的及将由本公司拥有绝对酌情权下宣派。任何潜在特别奖赏的金额将在宣派时由本公司决定。

特别奖赏（如有）将在您全数或部分退保、终止保单、本保单期满或失效或受保人身故时宣派。在行使保单价值管理权益<sup>4,5</sup>后，部分的保证现金价值、特别奖赏（如有）及累积每月保证年金金额<sup>1</sup>及利息（如有）将被调拨至保单价值管理收益结余<sup>15</sup>以累积生息。

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

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## 保单价值管理权益

在本保单已生效 10 个保单年度或以上后，若没有未偿还的债项<sup>16</sup>，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及特别奖赏<sup>2</sup>（如有）。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<sup>15</sup>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特别奖赏<sup>2</sup>（如有）；及
- (ii) 此项权益行使后剩余的每月保证年金金额<sup>1</sup>

在行使此项权益后，本保单的每月保证年金金额<sup>1</sup>及已缴总保费<sup>3</sup>将按比例调整和减少，在计算保证现金价值、特别奖赏<sup>2</sup>（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。

# 计划摘要

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## 保单价值管理收益结余

指行使保单价值管理权益<sup>4,5</sup>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）。

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## 退保利益

退保利益相等于：

- 保证现金价值；
  - 加上特别奖赏<sup>2</sup>（如有）；
  - 加上累积每月保证年金金额<sup>1</sup>及利息（如有）（如在年金期内退保）；
  - 加上保单价值管理收益结余<sup>15</sup>（如有）；
  - 减去任何债项<sup>16</sup>（如有）。
- 

## 身故赔偿

如您于保单期内身故，受益人将可收取：

- 于储蓄期内：
  - (i) 以下较高者：
    - 保证现金价值的 101%；及
    - 身故当日之基本计划之已缴总保费<sup>3</sup>的 101%；
  - (ii) 加上特别奖赏<sup>2</sup>（如有）；
  - (iii) 减去任何债项<sup>16</sup>（如有）。
- 于年金期内：
  - (i) 以下较高者：
    - 保证现金价值的 101%；及
    - 身故当日之基本计划之已缴总保费<sup>3</sup>的 101% 减去任何已派发之每月保证年金金额<sup>1</sup>
  - (ii) 加上累积每月保证年金金额<sup>1</sup>及利息（如有）；
  - (iii) 加上特别奖赏<sup>2</sup>（如有）；
  - (iv) 加上保单价值管理收益结余<sup>15</sup>（如有）；
  - (v) 减去任何债项<sup>16</sup>（如有）。

# 计划摘要

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## 身故赔偿安排

按保单持有人所作出的书面指示<sup>17</sup>，受益人将可收取：

- 一笔过全数支付的身故赔偿；或
- 一笔过提取于受保人身故前已累积的每月保证年金金额<sup>1</sup>及利息（如有）及按月收取尚未支付的每月保证年金金额<sup>1</sup>（如有）直至年金期结束为止（只适用于受保人在生时已选择此方式和受保人在年金期不幸身故的情况）。保单价值管理收益结余<sup>15</sup>（如有）和特别奖赏<sup>2</sup>（如有）会于身故赔偿时一笔过支付。

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## 涵盖附加保障 (不需缴付额外保费)

额外意外死亡保障<sup>7</sup>、付款人供款保障<sup>9^</sup>及失业延缴保费保障<sup>11^</sup>

^ 不适用于以公司为保单持有人及趸缴保费保单

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## 自选附加保障 (需缴付额外保费)

特选危疾保障（额外赔偿）<sup>12^</sup>

^ 不适用于趸缴保费保单

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，您应同时参阅保险计划建议书及保单条款。

## 重要事项

### 冷静期

「聚富入息保险计划 II」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，但退还的已缴保费可能须经过市值调整。市值调整指于我们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）。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，预计的净现金价值及特别奖赏<sup>2</sup>（如有）可能少于您已缴付的保费总额。

### 趸缴保单之市值调整

在冷静期内，趸缴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。



## 重要事项

### 保单贷款

您于年金期开始前申请保单贷款，惟贷款额加上任何未偿还的贷款不得超过净现金价值的90%。我们会不时厘定有关贷款的息率，并会向您发出通知。进行任何部分退保或行使保单价值管理权益<sup>4.5</sup>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，我们从本保单向您支付任何款项之前，将先扣除任何未偿还贷款、利息或未付之保费。我们对任何未偿还贷款、利息或未付之保费的申索，均优先于您或您的受益人或保单受让人或其他人的任何申索。

### 税务申报及金融罪行

您必须向我们提供我们不时要求关于您及您的保单的相关资料，以让我们遵守对香港及外地之法律或监管机构、政府或税务机关负有的某些责任。

若您未有向我们提供所要求之资料或您让我们或我们任何集团成员承受金融罪行风险，我们可能：

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

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

## 重要事项

### 保单终止条款

我们有权于以下任何情况之下终止您的保单：

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

有关终止条款的详情请参阅保单条款。

### 适用法例

规管保单的法律为百慕达法律。然而，如在香港特别行政区提出任何争议，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

本计划只供任何介乎出生 15 日后至受保年龄<sup>10</sup>65 岁的人士申请。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。

### 漏缴保费

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

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

# 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<sup>2</sup> (如有) 及累积每月保证年金金额<sup>1</sup> 之利息的分配并非保证，并会由本公司不时厘定。**预计非保证之利益是根据本公司特别奖赏<sup>2</sup> 的分配及累积之每月保证年金金额<sup>1</sup> 之利息 (如有) 而厘定，本公司拥有绝对权利不时作出调整。

派发特别奖赏<sup>2</sup> 与否以及特别奖赏<sup>2</sup> 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<sup>4,5</sup> 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<sup>15</sup> (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

### 延误或漏缴到期的 保费之风险

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

### 退保之风险

如您在早期退保，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。如您有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，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。您亦可申请提取累积于保单内的款额，惟可供提取的款额是非保证的。任何部分退保、保单贷款、应付贷款利息及提款均可能减少保单的身故赔偿及净现金价值。而任何在年金期开始前的部分退保则可能减少特别奖赏<sup>2</sup>。因此，在某些情况下，如退保或期满时可取回的价值将会减少。

### 通胀风险

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。

[聚富入息保险计划 II] 的保单红利（如有），将以下列方式派发：

**特别奖赏<sup>2</sup>** 是一次性的红利，并只于受保人身故或因退保、部分退保、保单失效或保单期满导致保单终止时，或于行使保单价值管理权益后<sup>4,5</sup> 宣派。

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

## 特别奖赏<sup>2</sup> 会受哪些因素影响？

保单红利（包括特别奖赏<sup>2</sup>，如有）并非保证，特别奖赏<sup>2</sup> 的金额多少取决于包括但不限于下列因素：

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

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

有关主要风险因素的详情，请参阅本小册子内「主要风险 — 非保证利益」部分。

## 分红保单有什么主要的优势？

### 来自非保证红利的潜在增长

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

### 缓和短期的市况波动

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

### 具竞争力的长远回报

您的保单由我们多元的投资组合所支持。我们透过与您分担风险，让彼此利益一致。

# 有关分红保单

## 保单红利的理念

### 建立共同承担风险的机制

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

我们将与您分担来自以下因素的差异，包括但不限于：

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

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

### 公平对待各组保单持有人

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

为确保保单持有人之间的公平性，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的厘定提供独立意见。

### 长远稳定的回报

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

面对短期市况波动，透过平稳策略，我们无需即时对红利作出相应调整，而可维持红利不变，或可作出比原先较小幅度的调整。因此，短期的投资表现（较预期为高或低），不应被视为红利即将作出调整的讯号，必须同时考虑长期的过往投资表现及对未来表现的预期，以及以上段落（1）所述的其他非投资相关的差异。

### 投资政策及策略

我们采取的资产策略为：

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

分红保单的资产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。本公司亦会利用**增长资产**，包括股票类投资及另类投资工具如房地产、私募股权或对冲基金，以及结构性产品包括衍生工具，以提供更能反映长远实质经济增长的回报。

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（主要是港元及美元）及行业。这些资产按照我们可接受的风险水平，慎重地进行管理及监察。

# 有关分红保单

## 目标资产分配

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

注：实际的分配比例可能会因市场波动而与上述范围有些微偏差。

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目标分配比例。

就已行使保单价值管理权益<sup>4,5</sup>的保单，组成其保单价值管理收益结余<sup>15</sup>的资产将会100%投资固定收益资产中。

## 积存息率

您可选择行使保单价值管理权益<sup>4,5</sup>，以调拨部分净现金价值至保单价值管理收益结余<sup>15</sup> (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<sup>2</sup> (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 [www.hsbc.com.hk/zh-hk/insurance/info/](http://www.hsbc.com.hk/zh-hk/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. 在选择按月收取现金的情况下，只会支付每月保证年金金额。在选择积存生息的情况下，每月保证年金金额会累积于保单内积存生息（如有）。此利息是非保证并由本公司不时厘定。
2. 特别奖赏的金额（如有）是非保证的，本公司拥有绝对酌情权决定支付金额。
3. 已缴总保费指受保人于身故当日的到期基本计划之保费总额（无论是否已实际缴付）。有关详细条款及细则，请参阅保单条款。
4. 您可申请行使保单价值管理权益以将截至处理该申请当日之部分净现金价值及特别奖赏<sup>2</sup>调拨至保单价值管理收益结余<sup>15</sup>，前提是：
  - 本保单已生效 10 个保单年度或以上；
  - 所有保费均已在到期时全数缴付；及
  - 本保单下没有任何债项<sup>16</sup>。
5. 行使保单价值管理权益需受两项最低限额要求所限制，包括：(i) 每次调拨的净现金价值及特别奖赏<sup>2</sup>及(ii) 该权益行使后之每月年金金额<sup>1</sup>。本公司会不时厘定上述的最低限额要求而不会提前通知保单持有人。
6. 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。
7. 额外意外死亡保障将于受保人年届 80 岁<sup>8</sup>或支付有关赔偿后或保单终止时（以较早者为准）终止。有关详细条款及细则以及不保事项，请参阅附加保障之保单条款。
8. 指当保单持有人或受保人的下一次生日为此年龄的保单周年日。
9. 付款人供款保障适用于受保年龄<sup>10</sup>介乎出生 15 日后至 18 岁的受保人及受保年龄<sup>10</sup>介乎 19 岁至 60 岁的保单持有人。保障将于保单持有人年届 65 岁<sup>8</sup>或受保人年届 25 岁<sup>8</sup>或保单持有人康复或已清缴所有到期保费或保单终止时（以较早者为准）终止。该保障并不适用于趸缴保费保单。有关详细条款及细则以及不保事项，请参阅附加保障之保单条款。
10. 受保年龄指受保人或保单持有人（视乎适用情况而定）的下一生日年龄。
11. 失业延缴保费保障适用于受保年龄<sup>10</sup>介乎 19 岁至 64 岁并持有香港身份证的保单持有人。保障将于保单持有人年届 65 岁<sup>8</sup>或已清缴所有到期保费或保单终止时（以较早者为准）终止。该保障并不适用于趸缴保费保单。有关详细条款及细则以及不保事项，请参阅附加保障之保单条款。
12. 特选危疾保障（额外赔偿）适用于受保年龄<sup>10</sup>介乎 15 日至 60 岁并持有香港身份证或澳门身份证的受保人。保障将于本保单终止、到期、失效或退保，或受保人年届 65 岁<sup>8</sup>时（以较早者为准）终止。该保障并不适用于趸缴保费保单。有关详细条款及细则以及不保事项，请参阅附加保障之保单条款。



## 注

13. 投保人须回答有关健康状况的简单问题。如选择特选危疾保障（额外赔偿）<sup>12</sup>，根据投保人于申请期间所提供的资料，本公司保留一切接受或拒绝此申请之权利。
14. 批核中「保证核保」或「简易核保」申请及已生效保单之全期总保费金额上限（以每名投保人计）乃根据受保人之受保年龄而有所不同，该金额包括「本计划」及「本公司」指定人寿保险计划。有关核保要求，请向汇丰分行查询。本公司保留权利根据受保人及／或保单持有人于投保时所提供之资料而决定是否接受有关之投保申请。
15. 保单价值管理收益结余是指行使保单价值管理权益<sup>4,5</sup>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。
16. 债项指所有未偿还的保单贷款、保单贷款之任何应付利息及本保单下任何未付之保费总和。
17. 此书面要求必须于受保人在生时由保单持有人提出并经本公司接受及批注。

## 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「聚富入息保险计划 II」如何助您实现个人目标。

欢迎莅临汇丰分行，以安排进行理财计划评估。

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

**亲临** 任何一间汇丰分行



您可透过二维码  
浏览产品的相关网页。

# 聚富入息保险计划 II

## 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。「聚富入息保险计划II」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份的其他事实。产品册子所刊载之资料乃一摘要。有关详尽的条款及细则,请参阅您的保单。

2024年4月

汇丰人寿保险(国际)有限公司荣获以下奖项:



# 退休计划

## 年金保险 聚富入息保险计划 II



张先生，55岁<sup>5</sup>，与太太同住

- 张先生希望能确保未来财政稳健，让自己及太太安享退休生活
- 他希望有一个兼具增值潜力及额外保障成分的储蓄方案

张先生需要一个长线储蓄管理方案



「聚富入息保险计划II」可为张先生的需要提供：

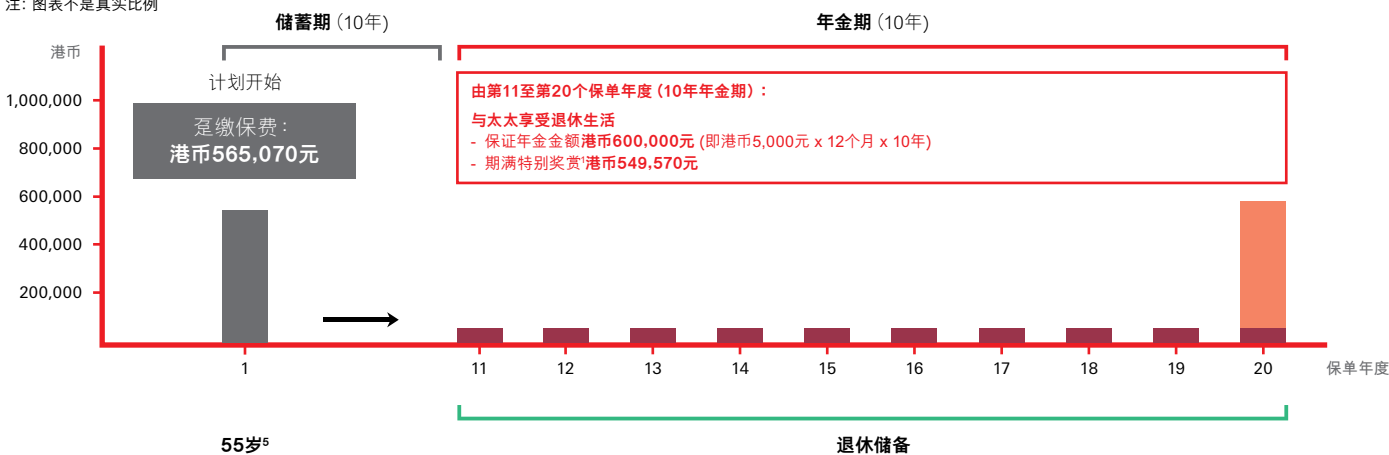
- 保单期满特别奖赏<sup>1</sup>提供潜在额外回报
- 让年金金额存于计划内积存生息<sup>2</sup>的选择方式，以获更高潜在回报
- 定期派发年金（每月保证年金金额）
- 让指定受益人收取尚未支付的年金金额<sup>3</sup>的安排
- 因应意外死亡及保单持有人失业的额外保障<sup>4</sup>

「聚富入息保险计划II」如何运作？

保单持有人及受保人：张先生（受保年龄<sup>5</sup>55岁，非吸烟人士）

假设：  
年金金额选择方式为按月收取现金

注：图表不是真实比例



■ 基本计划趸缴保费	■ 保证年金金额	■ 期满特别奖赏 <sup>1</sup>
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保单期内的预计所得总金额： (保证年金金额 x 10年 + 期满特别奖赏 <sup>1</sup> )	港币1,149,570元 (港币600,000元 + 港币549,570元)	→ 已缴总保费的203%
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- 以上例子所述的数字含舍入调整及仅供说明用途之用。详情请参阅您的保险计划建议书显示的数字。
- 请注意，保单提早退保或会导致取回的款项少于您就本保单已缴付的总保费。
- 以上显示的资料只为摘要及仅作为一般参考，您必须与产品册子及计划建议书一并阅读，详细内容请参阅相关产品的保单条款及细则。

# 教育

## 年金保险 聚富入息保险计划 II

汇丰保险  
HSBC Life

李太, 35岁<sup>5</sup>, 已婚会计师, 育有一名两岁女儿Anna

- 李太担忧年年递增的教育开支, 她希望另外储备一笔经费支付女儿的大学学费, 同时可为她的家庭提供保障
- 她希望有一个兼具增值潜力及保障成分的储蓄方案

李太需要一个长线储蓄管理方案



「聚富入息保险计划II」可为李太的需要提供:

- 保单期满特别奖赏<sup>1</sup>提供潜在额外回报
- 让年金金额存于计划内积存生息<sup>2</sup>的选择方式, 以获更高潜在回报
- 定期派发年金 (每月保证年金金额)
- 因应伤残及身故<sup>4</sup>的付款人供款保障<sup>6</sup>, 让您更安心
- 因应意外死亡及保单持有人失业的额外保障<sup>4</sup>

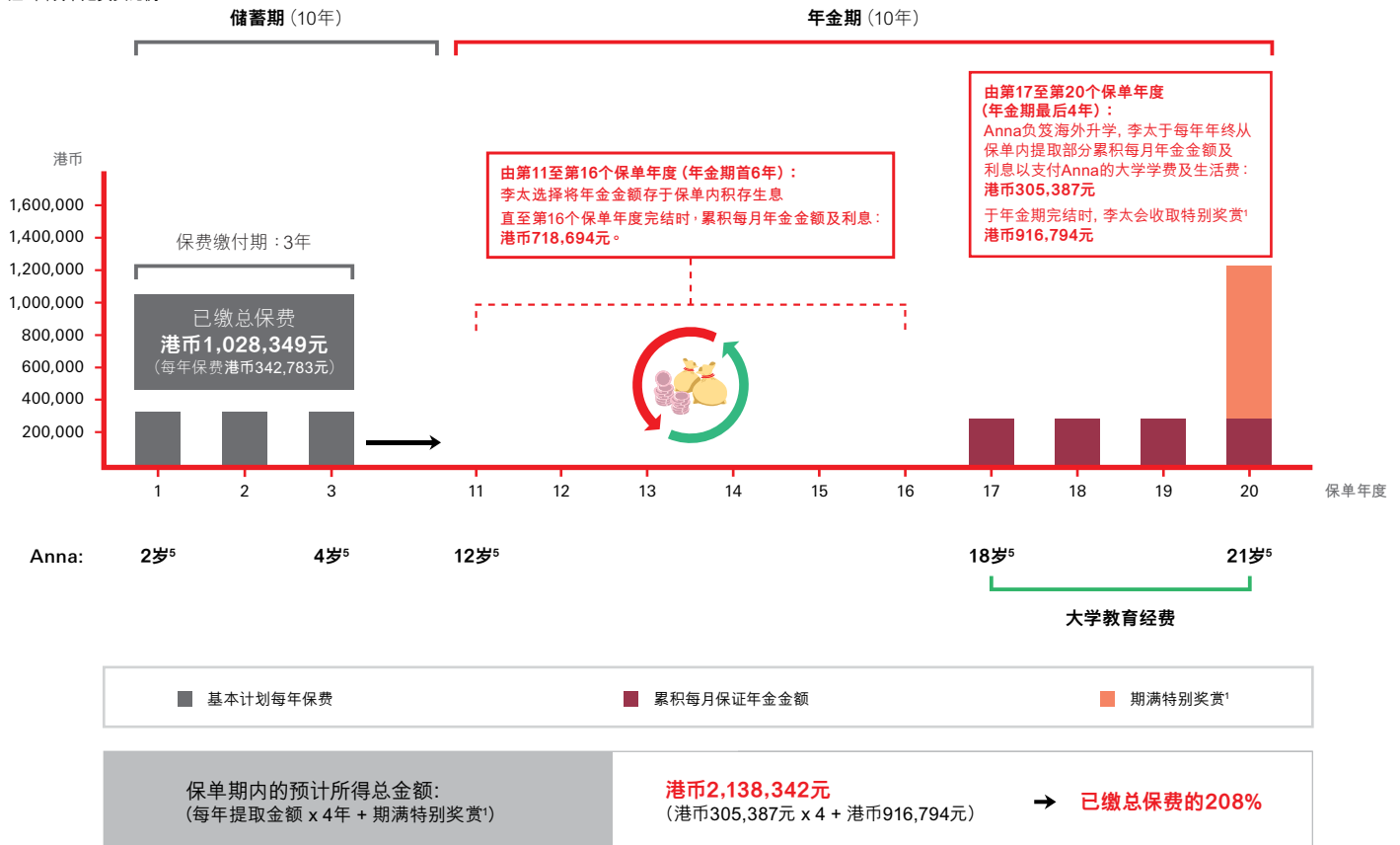
「聚富入息保险计划II」如何运作?

保单持有人: 李太 (受保年龄<sup>5</sup>: 35岁, 非吸烟人士)  
受保人: Anna (受保年龄<sup>5</sup>: 2岁)

假设:

- 年金金额选择方式: 让年金金额存于计划内积存生息<sup>2</sup>。
- 所有的保费在保费缴付到期前已全数缴付。
- 累积年金金额之年利率为3.5%。此息率并非保证的, 本公司拥有权利不时调整息率。实际息率或会比年利率3.5%较低或较高。

注: 图表不是真实比例



- 以上例子所述的数字含舍入调整及仅供说明用途之用。详情请参阅您的保险计划建议书显示的数字。
- 请注意, 保单提早退保或会导致取回的款项少于您就本保单已缴付的总保费。
- 以上显示的资料只为摘要及仅作为一般参考, 您必须与产品册子及计划建议书一并阅读, 详细内容请参阅相关产品的保单条款及细则。

**註:**

1. 特别奖赏的金额(如有)是非保证的,本公司拥有绝对酌情权决定支付金额。
2. 年金金额选择方式有两种,分别为按月收取现金及积存生息直至年金期完结(即年金期第十年)。有关积存生息方式,所有每月保证年金金额将会保留于保单内积存生息(该息率将由本公司不时厘定)直至年金期完结。您亦可选择在年金期内任何时间提取已累积的年金金额。
3. 按保单持有人所作出的书面指示,受益人在保单期内可以下列方式收取身故赔偿:(i)一笔过全数支付的身故赔偿;或(ii)及按月收取尚未支付的每月年金金额直至年金期结束为止(只适用于受保人在年金期不幸身故的情况)。特别奖赏<sup>1</sup>将会受保人身故时一笔过支付。
4. 有关详细条款及细则,请参阅保单及附加保障保单条款。
5. 受保年龄指您的下一次生日年龄。
6. 付款人供款保障适用于受保年龄<sup>5</sup>介乎出生15日后至18岁的受保人及受保年龄<sup>5</sup>介乎19岁至60岁的保单持有人。

本文所列举的过往、现时、预计及/或潜在收益及/或回报(例如奖金、红利、利息等)并非保证和仅作参考用途。将来实际所得收益及/或回报,可能低于或高于现时列出的收益及/或回报。

有关详尽产品特点及有关风险,请参阅产品册子。有关详细条款及细则,请参阅保单条款。

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