

# 滙盛人生保險計劃

## HSBC Family Goal Insurance Plan

中文

ENG

終身人壽保險

# 滙盛人生保險計劃

終生保障 優悠人生之選



**HSBC Life**  
滙豐保險

滙豐人壽保險（國際）有限公司

# 終生保障 優悠人生之選

步入人生不同階段就像經歷四季的變化。隨着您結婚成家、養育子女，直至步入樂齡，每個階段都會面對不同的需要和負擔。正如航海家明白，今天一帆風順，並不保證下次遠航也會風平浪靜。同樣地，在您規劃職業生涯及家庭生活時，必須為意外的事情做好充分準備。

「滙盛人生保險計劃」（「滙盛」或「您的保單」）為3合1的方案，給予您（1）人壽保障讓您安然渡過不同的人生階段；更配合（2）生活上的保障以保護您及摯親無懼人生意想不到的情況包括患病及失業；及（3）潛在的儲蓄升值助您步入退休之齡。縱然今天的您或許已事業有成，但未來始終難以預料。而滙盛的產品特點則可助您毋懼面對任何人生的風浪，勇往向前，免除後顧之憂。



# 滙盛是如何運作？

滙盛是一份包含儲蓄成份的終身人壽保險計劃，專為迎合不同的需要，不論是家庭、嚴重疾病以至退休而設。滙盛並非等同於或類似任何類型的存款。

不同的人生階段或會為您帶來重大財務負擔，包括償還樓宇按揭及支付突如其來的醫療開支，在您一旦患病、傷殘、甚至突然離世時保障您的摯愛，以及安享退休生活。滙盛於首20個保單年度，在您最需要的時候加強保障，助您克服人生中各種挑戰，確保您能順利地延續人生旅程。

而當您步入晚年，您更可享受潛在的儲蓄增值，助您實踐多樣的人生目標。

## 滙盛：3合1方案計劃讓您向安穩的生活啟航

### 1 人壽保障讓您安然渡過不同的人生階段

如受保人不幸身故，您的受益人將獲支付：

#### (i) 於首20個保單年度內

- 保額（約為應付保費總額<sup>1</sup>的3倍）  
另加非保證特別獎賞

#### (ii) 於首20個保單年度後

- 已繳基本計劃總保費<sup>2</sup>加上2,500美元或保證現金價值（以較高者為準）；另加非保證特別獎賞

### 2 生活上的保障以保護您及摯親無懼人生意想不到的情況

若不幸地發生任何以下的事宜（以較早者為準），我們將提前支付賠償：

#### (i) 癌症及傷殘預支保障<sup>3</sup>

- 若受保人於首20個保單年度內患上癌症或完全及永久傷殘<sup>3</sup>，您將獲支付已繳基本計劃總保費<sup>2</sup>的110%，加上非保證特別獎賞
- 若受保人的18歲<sup>5</sup>以下子女<sup>4</sup>不幸地患上癌症<sup>3</sup>，此提前支付賠償也適用

#### (ii) 末期疾病保障<sup>6</sup>

- 若受保人在65歲<sup>5</sup>前被診斷患上末期疾病，您將獲提前支付此保單的身故賠償

### 3 潛在的儲蓄升值伴您步入退休之齡

- 您可享受有於保單期間內保證現金價值及非保證特別獎賞的潛在保單價值增長
- 而於首20個保單年度之後，您更可選擇行使保單價值管理權益（有關詳情請參閱「計劃摘要」）以鎖定保單價值的一部分，獲享更多穩定性

#### 失業延繳保費保障<sup>7</sup>

- 若保單持有人在65歲<sup>5</sup>前連續失業達30日，您將可獲延遲繳付到期保費長達365日



有關產品特點詳情，請參閱「計劃摘要」部分。

# 例子

(以下例子純屬假設及只供說明之用。)

劉先生剛結婚並剛借取首次按揭貸款。他期望：



在他遭遇變故時，可保障其家人面對需承擔的餘下按揭債務



享有長遠的人壽保障及潛在儲蓄增值，與家人共享愉快生活

因此，他決定投保滙盛：

保單持有人及受保人：	劉先生	投保年齡 <sup>5</sup> ：	35
年度保費：	6,000美元	保費繳付期：	10年
年度保費總額：	60,000美元	保額： (約為年度保費總額 <sup>1</sup> 的3倍)	180,018美元

## 情境一：滙盛如何保障劉先生？

若劉先生於相關年齡<sup>5</sup>選擇退保

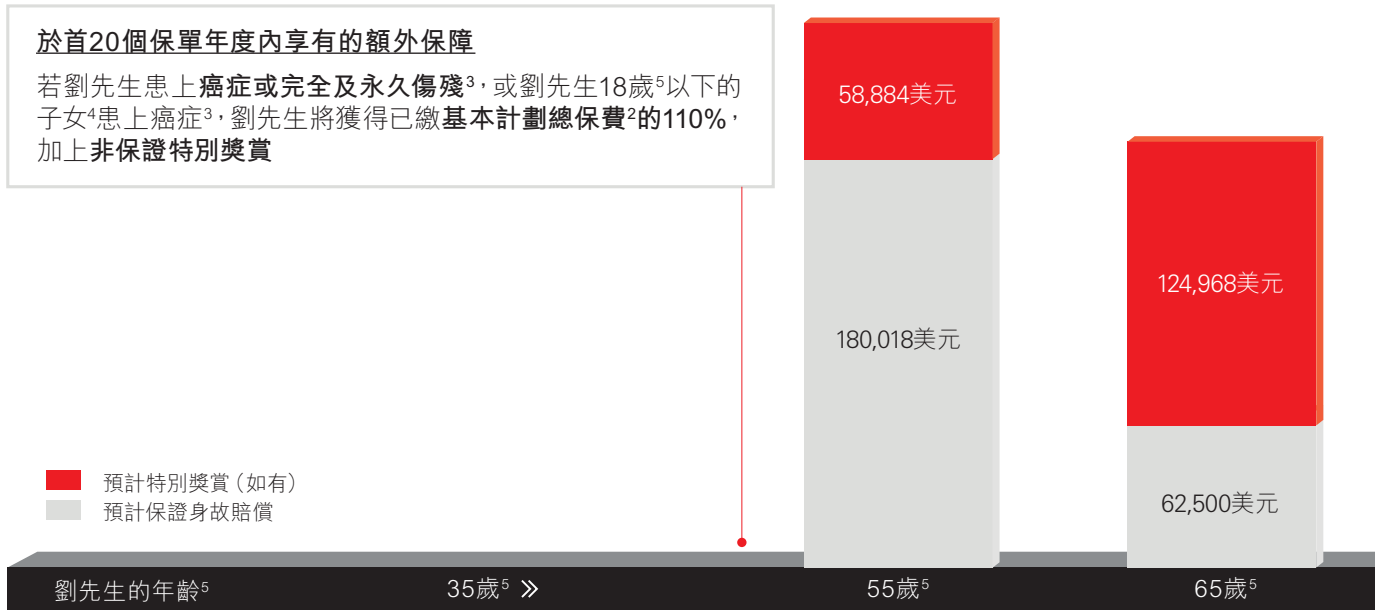


# 例子

## 若劉先生於相關年齡<sup>5</sup>選擇退保

### 於首20個保單年度內享有的額外保障

若劉先生患上癌症或完全及永久傷殘<sup>3</sup>，或劉先生18歲<sup>5</sup>以下的子女<sup>4</sup>患上癌症<sup>3</sup>，劉先生將獲得已繳基本計劃總保費<sup>2</sup>的110%，加上非保證特別獎賞



■ 預計特別獎賞 (如有)  
■ 預計保證身故賠償

	55歲	65歲
預計保證身故賠償：	180,018美元	62,500美元
預計特別獎賞 (如有)：	58,884美元	124,968美元
預計總身故賠償：	238,902美元	187,468美元

\* 上述各個保單年度的預計回報是根據當前假設的投資回報來計算，因此是非保證的。上述例子僅供參考，並作整數調整。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。

## 情境二：若劉先生於第21個保單年度開始時行使保單價值管理權益，他如何獲得利益？

有別於情境一，劉先生在第21個保單年度開始時行使保單價值管理權益以鎖定部分預計淨現金價值<sup>11</sup> (102,556美元)，免受投資市場波動的影響。

在第21個保單年度開始時的預計淨現金價值 <sup>11</sup> ：	102,556 美元
鎖定金額 (劉先生決定鎖定60%的預計淨現金價值 <sup>11</sup> )：	61,534美元 (將被轉移至保單價值管理收益結餘)
餘下的價值 (保留餘下40%的預計淨現金價值 <sup>11</sup> )：	41,022美元

視乎當前市況而定，預計現金價值總和 (相等於餘下預計淨現金價值<sup>11</sup>加上預計保單價值管理收益結餘) 在未來某一個時間 (例如1年後) 可能會較劉先生沒有行使此項權益的情況為高或低。

# 例子

於第21個保單年度後在不同市況下的預計現金價值總和\*：

根據當前假設的投資回報	假設市況利好 特別獎賞上升15%	假設市況疲弱 特別獎賞減少了15%
沒有行使保單價值管理權益的現金價值總和		
108,346美元	117,661美元	99,029美元
行使了保單價值管理權益後的現金價值總和		
106,102美元	109,829美元	102,376美元
行使了保單價值管理權益後的現金價值相差		
- 2,244美元	- 7,832美元	+ 3,347美元

- 若市況利好，特別獎賞可能增加。若劉先生行使保單價值管理權益，現金價值總和會較低。
- 若市況疲弱，特別獎賞可能減少。在此情況下，行使保單價值管理權益，可以保障劉先生計劃內部分已被鎖定的淨現金價值<sup>11</sup> (61,534美元)。

\* 假設沒有提取任何保單價值管理收益結餘，而有關結餘按年利率 2% 的非保證積存息率積存，我們會不時調整息率。

## 例子的假設：

- 劉先生為非吸煙人士。
- 在保單期內並未作出部分退保。
- 所有保費均已在到期時全數繳付。
- 在本保單生效期間並無任何未償還保單貸款。
- 在情境一下，特別獎賞分配於保單期內相對於原本所展示的維持不變。

## 註：

- 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。
- 例子所顯示的過往、現時、預計及／或潛在利益及／或回報（例如獎賞及利息）均為非保證，並僅供說明之用。未來的實際利益及／或回報或會較現時所列的利益及／或回報為高或低。
- 特別獎賞（如有）是非保證的。任何潛在特別獎賞的金額將在宣派時由我們決定。
- 情境二只說明現金價值總和在行使保單價值管理權益後的潛在變更。在行使權益後，本保單的保額及已繳基本計劃總保費<sup>2</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」。
- 您也應了解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

## > 如何投保滙盛？

投保資格 <sup>8</sup>	<p>如欲投保，您的投保年齡<sup>5</sup>必須介乎：</p> <table border="1"> <tr> <td>保費繳付期：</td> <td>投保年齡<sup>5</sup>：</td> </tr> <tr> <td>5/10 年</td> <td>19 至 55 歲</td> </tr> <tr> <td>15 年</td> <td>19 至 50 歲</td> </tr> <tr> <td>20 年</td> <td>19 至 45 歲</td> </tr> </table>	保費繳付期：	投保年齡 <sup>5</sup> ：	5/10 年	19 至 55 歲	15 年	19 至 50 歲	20 年	19 至 45 歲
保費繳付期：	投保年齡 <sup>5</sup> ：								
5/10 年	19 至 55 歲								
15 年	19 至 50 歲								
20 年	19 至 45 歲								
最低保額 (每份保單)	25,000美元								
核保要求	<p>簡易核保 (若投保額符合以下條件，有關申請將以簡易核保處理)：</p> <p>50歲<sup>5</sup>或以下的受保人為625,000美元<sup>9</sup></p> <p>51至55歲<sup>5</sup>的受保人為312,500美元<sup>9</sup></p> <p>如保額超出上述限額，必須進行<b>全面核保</b>。</p>								
保單年期	至99歲 <sup>5</sup>								
保單貨幣	美元								
保費繳付期	5 / 10 / 15 / 20 年 (按上述投保年齡 <sup>5</sup> 的要求而定)								
保費繳付方式	<p>您可選擇以下列方式繳付保費：</p> <p>繳費模式：</p> <ul style="list-style-type: none"> <li>按月或按年<sup>10</sup></li> </ul> <hr/> <p>繳付方法：</p> <ul style="list-style-type: none"> <li>您的滙豐銀行戶口；或</li> <li>支票 (只適用於繳付首次保費，不適用於繳付往後保費)；或</li> <li>您的滙豐信用卡</li> </ul>								



# 計劃摘要

## > 投保滙盛可享？

<b>保證現金價值</b> - 在保單期內您的保單的現金價值	保證現金價值是指在保單期內，您的保單隨時間累積的現金價值。此現金價值是按當時適用的保額及您的保單內之現金價值表計算。
<b>特別獎賞</b>	<p>特別獎賞（如有）是非保證的。任何潛在的特別獎賞金額將在宣派時由我們決定。</p> <p>當您全數或部分退保或終止保單、或本保單期滿或失效，或當我們支付身故賠償、或癌症及傷殘預支保障<sup>3</sup>、或末期疾病保障<sup>6</sup>時，我們將會向您或受益人派付特別獎賞（如有）。</p> <p>如您行使保單價值管理權益，我們會將部分保證現金價值及特別獎賞（如有）調撥至保單價值管理收益結餘，以累積生息。</p> <p>我們將在相關的年結通知書上更新每個保單周年日的特別獎賞金額（如有）。保單年結通知書上所顯示的特別獎賞金額可能比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。</p>
<b>保單價值管理權益</b>	<p>在第20個保單年度屆滿或之後，若沒有未償還的保單貸款或到期未繳保費，您將可申請行使此項權益以鎖定您的保單中的部分淨現金價值<sup>11</sup>。在您行使保單價值管理權益後，您所選擇鎖定的金額即獲得保證，並調撥至保單價值管理收益結餘，按非保證息率累積生息，有關息率由我們不時釐定。</p> <p>行使此項權益需符合下列兩項最低限額要求，而有關的限額均由我們不時釐定：</p> <ul style="list-style-type: none"> <li>(i) 每次調撥的淨現金價值<sup>11</sup>；及</li> <li>(ii) 行使此項權益後剩餘的保額</li> </ul> <p>如欲申請行使此項權益，您必須遞交一份我們指定的表格。在行使此項權益後，保單的保額及已繳基本計劃總保費<sup>2</sup>將按比例調低，並於計算保證現金價值、特別獎賞（如有）及身故賠償時，根據保單條款作相應調整。如您的申請獲批核後，我們將會向您簽發經修訂的保單文件。當您行使此項權益後，將不能取消、逆轉或終止有關安排。</p>
<b>保單價值管理收益結餘</b>	<p>指您透過行使保單價值管理權益而鎖定的現金價值。此金額將調撥入您保單下，按非保證息率積存生息，並減去任何已提取的金額。</p> <p>在保單期滿前，您可隨時透過遞交一份我們指定的表格，申請以現金方式提取有關結餘。</p>

# 計劃摘要

## > 投保滙盛可享？

<b>退保利益</b> - 如您終止保單，或部分退保，您將獲支付的金額	若您任何時候退保，您將獲支付： <ul style="list-style-type: none"> <li>• 保證現金價值；</li> <li>• 加上特別獎賞（如有）；</li> <li>• 加上保單價值管理收益結餘（如有）；</li> <li>• 減去任何未償還保單貸款、利息和未付之保費</li> </ul>		
<b>部分退保</b>	您可要求調減您的保單之保額從而部分退保。任何調減保額的申請需符合以下兩項最低限額要求，而有關的限額由我們不時釐定： <p>(i) 每次調減保額的最低金額；及</p> <p>(ii) 調減保額後之最低保額要求</p> 如欲申請部分退保，您必須遞交一份我們指定的表格。如我們批核有關要求，您將獲支付根據調減保額的部分計算的淨現金價值 <sup>11</sup> 。此金額可能包括我們根據調減保額的部分釐定及宣派的部分特別獎賞（如有）。         在調減保額後，您的保單的已繳基本計劃總保費 <sup>2</sup> 將按比例調低，並於計算保證現金價值、特別獎賞（如有）及身故賠償時，根據保單條款作相應調整。調減保額生效時，我們將會向您簽發經修訂的保單文件。		
<b>期滿利益</b> - 您於保單年期屆滿時可獲得的金額	當受保人年屆99歲 <sup>5</sup> 時，我們將支付期滿利益，包括： <ul style="list-style-type: none"> <li>• 保證現金價值；</li> <li>• 加上特別獎賞（如有）；</li> <li>• 加上保單價值管理收益結餘（如有）；</li> <li>• 減去任何未償還保單貸款、利息和未付之保費</li> </ul>		
<b>身故賠償</b>	如受保人於保單期內身故，受益人將可收取： <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;">           於首20個保單年度內：           <ul style="list-style-type: none"> <li>• 保額（約為應付年度保費總額<sup>1</sup>的3倍）；</li> <li>• 加上特別獎賞（如有）；</li> <li>• 減去任何未償還保單貸款、利息和未付之保費</li> </ul> </td> <td style="width: 50%; vertical-align: top;">           於首20個保單年度之後：           <ul style="list-style-type: none"> <li>• 於受保人身故當日的以下較高者：               <ul style="list-style-type: none"> <li>(i) 已繳基本計劃總保費<sup>2</sup>加上2,500美元；或</li> <li>(ii) 保證現金價值</li> </ul> </li> <li>• 加上特別獎賞（如有）；</li> <li>• 加上保單價值管理收益結餘（如有）；</li> <li>• 減去任何未償還保單貸款、利息和未付之保費</li> </ul> </td> </tr> </table>	於首20個保單年度內： <ul style="list-style-type: none"> <li>• 保額（約為應付年度保費總額<sup>1</sup>的3倍）；</li> <li>• 加上特別獎賞（如有）；</li> <li>• 減去任何未償還保單貸款、利息和未付之保費</li> </ul>	於首20個保單年度之後： <ul style="list-style-type: none"> <li>• 於受保人身故當日的以下較高者：               <ul style="list-style-type: none"> <li>(i) 已繳基本計劃總保費<sup>2</sup>加上2,500美元；或</li> <li>(ii) 保證現金價值</li> </ul> </li> <li>• 加上特別獎賞（如有）；</li> <li>• 加上保單價值管理收益結餘（如有）；</li> <li>• 減去任何未償還保單貸款、利息和未付之保費</li> </ul>
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<b>附加保障</b>	<ul style="list-style-type: none"> <li>• 癌症及傷殘預支保障<sup>3</sup></li> <li>• 末期疾病保障<sup>6</sup></li> <li>• 失業延繳保費保障<sup>7</sup></li> </ul> 有關詳細條款及細則，以及不保事項之詳情，請參閱保單條款內有關附加保障的部分。		

本產品冊子的內容僅供參考之用。您應同時參閱保險計劃建議書及保單條款了解有關詳情。

## 重要事項

### 冷靜期

滙盛人生保險計劃是一份包含儲蓄成分的人壽保險計劃。部分保費將付作保險及相關之費用，包括但不限於開立保單，售後服務及索償之費用。

如您不滿意您的保單，您有權在冷靜期內取消保單，並獲退還已繳付的所有保費及保費徵費。您必須於冷靜期內（即將保單交付給您或您的代表後或將通知書（通知您已經可以領取保單及冷靜期的屆滿日）發給您或您的代表後起計21天（以較早者為準）），將已簽署的通知書連同您的保單（若已收取）送達滙豐人壽保險（國際）有限公司設於香港九龍深旺道1號滙豐中心1座18樓的辦事處。

冷靜期結束後，若您在期滿前取消您的保單，預計的淨現金價值<sup>11</sup>可能少於您已繳付的保費總額。

### 自殺條款

若受保人在簽發日期或保單復效日起一年內（以較遲者為準）自殺身亡，無論自殺時神志是否清醒，我們的責任將只限於發還已繳付給我們的金額，減去我們自保單日期之後所支付的任何金額。

### 保單貸款

您可申請保單貸款，惟貸款額加上任何未償還的貸款不得超過保證現金價值的90%。我們會不時釐定有關貸款的息率，並會向您發出通知。

進行任何部分退保或行使保單價值管理權益後，保單的保證現金價值會因而降低。當保單貸款及應付利息超過保證現金價值時，您的保單可能會失效。

請注意，我們從本保單向您支付任何款項之前，將先扣除任何未償還貸款、利息或未付之保費。我們對任何未償還貸款、利息或未付之保費的申索，均優先於您或您的受益人或保單受讓人或其他人的任何申索。

### 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保證現金價值；或
- 若我們合理地認為繼續維持您的保單或與您的關係會使我們違反任何法律，或任何權力機關可能對我們或集團成員採取行動或提出譴責；或
- 我們有權根據任何附加保障的條款終止您的保單

有關終止條款的詳情請參閱保單條款。

### 適用法例

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

### 漏繳保費

我們會給您30日的繳付保費寬限期。倘若您在寬限期完結時未能付款，而您的保單於有關未付保費之到期前一天計算的淨現金價值<sup>11</sup>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<sup>11</sup>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<sup>11</sup>。

# 主要風險

在投保滙盛前，請您注意以下主要風險：

## 信貸風險及 無力償債風險

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

## 非保證利益

計算特別獎賞（如有）的分配並非保證，並由我們不時釐定。派發特別獎賞與否，以及特別獎賞的金額多少，取決於保單資產的投資回報表現以及其他因素，包括但不限於賠償、失效率、開支等及對於未來長遠表現的預期。主要風險因素進一步說明如下：

- 投資風險因素 - 保單資產的投資表現受到息率水平及對未來息率的預期（此將影響利息收入和資產價值）、增長資產的價格波動及其他各種市場風險因素所影響，包括但不限於貨幣風險、信貸息差及違約風險。
- 賠償因素 - 實際死亡率及發病率並不確定，以致實際的身故賠償或生活保障支付金額可能較預期為高，從而影響產品的整體表現。
- 續保因素 - 實際退保率（全數或部分退保）、保單失效率及保單價值管理權益的行使率並不確定，保單組合現時的表現及未來回報會因而受到影響。
- 開支因素 - 已支出及被分配予此組保單的實際直接支出（如佣金、核保、開立保單及售後服務的費用）及間接開支（如一般經營成本）可能較預期為高，從而或會影響產品的整體表現。
- 保單價值管理收益結餘（如適用）所賺取的利息，是按非保證息率計算，我們可不時調整該息率。

## 延誤或漏繳 到期保費的風險

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

## 退保風險

如您需要在早期全數或部分退保，您可收回的款額或會明顯少於您已繳付的保費。

# 主要風險

在投保滙盛前，請您注意以下主要風險：

## 流動性風險

我們預期您將持有本保單直至整個保單年期屆滿為止。如您有任何非預期事件而需要流動資金，您可根據保單的相關條款申請保單貸款，或作全數或部分退保以提取現金。但這樣可能導致保單失效或較原有保單期提早終止。此舉必定存在風險，或令您只能收回少於您已繳付的保費的款額。

若您行使保單價值管理權益，日後您的保單的現金價值總和（相等於淨現金價值<sup>11</sup>加上保單價值管理收益結餘（如有））可能會較您不行使此權益時的情況為低或高。

## 通脹風險

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

## 保單貨幣風險

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

# 有關分紅保單

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

滙盛人生保險計劃的保單紅利（如有），將以下列方式派發：

**特別獎賞**是指於保單提早終止（例如因為身故、退保）、行使保單價值管理權益或保單期滿時宣派。

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

有關詳情，請參閱本小冊子內「計劃摘要」部分。

## 特別獎賞會受哪些因素影響？

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

- 保單資產的投資回報表現；
- 賠償、失效率及營運開支；及
- 對投資的長期表現的預期以及上述其他因素。

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

有關主要風險因素的詳情，請參閱本小冊子內「主要風險—非保證利益」部分。

## 分紅保單有甚麼主要的優勢？

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

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

### 公平對待各組保單持有人

為確保保單持有人之間的公平性，我們將慎重考慮不同保單組別（例如：產品、產品更替及貨幣）的經驗（包括：投資表現），務求每組保單將獲得最能反映其保單表現的公平回報。為平衡您與我們之間的利益，我們已成立一個由專業團隊組成的專責委員會，負責就分紅保單的管理和特別獎賞的釐定提供獨立意見。

### 長遠穩定的回報

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

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

### 投資政策及策略

我們採取的資產策略為：

- i) 有助確保我們可兌現向您承諾的保證利益；
- ii) 透過特別獎賞為您提供具競爭力的長遠回報；及
- iii) 維持可接受的風險水平

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

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



# 有關分紅保單

## 目標資產分配

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

註：實際的分配比例可能會因市場波動而與上述範圍有些微偏差。

在決定實際分配時，我們並會考慮（包括但不限於）下列各項因素：

- 保單的資產過去的投資表現；
- 當時的市場情況及對未來市況的預期；
- 保單的保證與非保證利益；
- 保單的可接受的風險水平；及
- 在一段期間內，經通脹調整的預期經濟增長

在遵守我們的投資政策的前提下，實際資產配置可能會不時偏離上述長期目標分配比例。

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

## 積存息率

您可選擇行使保單價值管理權益，以調撥部分淨現金價值<sup>11</sup>至保單價值管理收益結餘以累積生息（如適用）。

積存利息的息率並非保證的，我們會參考下列因素作定期檢討：

- 投資組合內債券的孳息率；
- 當時的市況；
- 對債券孳息率的預期；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（如有）及積存息率的政策。欲了解更多最新資料，請瀏覽本公司網站 [<https://www.personal.hsbc.com.hk/1/2/Chinese/hk/insurance/life/detail#policy>]。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 保額除以整個保費期內預計應繳總保費的百分比為修訂至最接近之個位數字，此百分比將取決於您所選擇的保費繳付模式。如您選擇按月繳交保費，則預計應繳總保費會較高，導致該百分比相應較低。
- 2 已繳基本計劃總保費是指受保人身故當日的到期之保費總額（無論是否已實際繳付）。
- 3 癌症及傷殘預支保障將於第20個保單年度終止。在我們支付上述保障之後，您的保單將會終止。受保人在保單簽發日期或本保障之生效日期或最後保單復效日期（以較遲者為準）前已患上的疾病將不受保障。有關癌症的索償須符合一年等候期的要求。
- 4 子女是指受保人親生及領養的18歲<sup>5</sup>以下的兒子或女兒，繼子或女。
- 5 年齡指受保人或保單持有人（視乎適用情況而定）於下一次生日的年齡。
- 6 末期疾病保障將於受保人年屆65歲<sup>5</sup>的保單周年日或支付有關賠償後或您的保單終止時（以較早者為準）終止。我們支付有關賠償後，您的保單將會隨即終止。
- 7 失業延繳保費保障適用於年齡介乎19歲<sup>5</sup>至55歲<sup>5</sup>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>5</sup>的保單周年日或已清繳所有到期保費或您的保單終止時（以較早者為準）終止。
- 8 申請滙盛受我們就保單持有人及／或受保人的國籍及／或地址及／或居留國家而不時釐定的相關規定所限制。
- 9 每名受保人之投保額（包括所有批核中或生效之「駿富保障萬用壽險計劃」、「駿富教育萬用壽險計劃」、「終身壽險計劃」、「摯全保」、「目標儲全保」、「財富樂全保」、「樂全保」、「退休樂全保」、「教育樂全保」、「滙易保」及「滙盛人生保險計劃」的申請或保單，而有關申請皆屬「簡易核保」類別）不能超過港幣5,000,000／625,000美元（50歲<sup>5</sup>或以下之受保人）或港幣2,500,000／312,500美元（50歲<sup>5</sup>以上之受保人），否則申請將根據全面核保程序處理。
- 10 如果您選擇按月繳付有關保單年度的保費，於該保單年度內須繳付的保費總額將會比選擇按年繳付的為高。
- 11 淨現金價值是指保證現金價值加上特別獎賞，減去任何未償還的保單借貸、利息和未付之保費。

# 更多資料

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

歡迎蒞臨滙豐分行，以安排進行理財計劃評估。

致電 2233 3131

瀏覽 [www.hsbc.com.hk](http://www.hsbc.com.hk)

親臨 任何一間滙豐分行

# 滙盛人生保險計劃

## 滙豐人壽保險（國際）有限公司

滙豐人壽保險（國際）有限公司（「本公司」）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（簡稱「滙豐」）為本公司之保險代理商。「滙盛人生保險計劃」由本公司所承保，並只擬在香港特別行政區透過滙豐銷售。

就有關滙豐與您於銷售過程或處理有關交易時引起的金錢糾紛，滙豐將與您把個案提交至金融糾紛調解計劃；然而，有關產品合同條款有任何糾紛，應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。

2019年1月

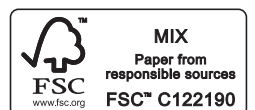
滙豐人壽保險（國際）有限公司榮獲以下獎項：

HSBC Life Hong Kong



Innovation of the Year 2018

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



INHK-FGIP-PB(0119)TC

Whole Life Insurance

# HSBC Family Goal Insurance Plan

Setting sail with the confidence of lifetime protection



HSBC Life (International) Limited

# Setting sail with the confidence of lifetime protection

Life unfolds through phases that change like the seasons. As we evolve from starting and raising our families to exploring the new horizons of our senior years, each stage of life presents its own needs and burdens. Just as sailors know that smooth seas today do not guarantee peaceful long voyages, setting the course for our working and family lives is a journey that may hold surprises for the unprepared.

**HSBC Family Goal Insurance Plan (“Family Goal” or “your policy”)** is a 3-in-1 solution that offers peace of mind with: (1) life protection throughout various stages of life; supplemented by (2) living benefits to protect yourself and loved ones against unforeseen events such as illness and unemployment, and (3) untapped saving appreciation for a fulfilling retirement age. While today’s outlook may be clear, tomorrow is a promise that is yet to be kept. Be confident that whatever challenge life presents; Family Goal is always there to help.



# How does Family Goal work?

Family Goal is a whole life insurance plan with a savings element, designed to cater for your needs from family matters to serious medical issues to your retirement. It is not equivalent or similar to any kind of deposit.

In different stages of life, you may be held to various major financial commitments including: paying mortgages and unexpected medical expenses; protecting your loved ones against unforeseen circumstances on you such as illness, disability or even in the unfortunate event of your passing, and; achieving well-being in retirement. Family Goal offers enhanced protection particularly during the policy's first 20 years when you need it the most. It helps overcome stressful events and allows your life journey to continue as smoothly as possible. Upon entering your senior years, you may also enjoy potential long-term capital appreciation in order to help you fulfil various life goals.

## Family Goal: A 3-in-1 solution that allows you to set your sails for security

1

### Protection throughout different stages of life

In the unfortunate event of the death of life insured, your beneficiary(ies) will receive:

- (i) **Within the policy's first 20 years**
  - The Sum Insured (equivalent to around 3X total premiums<sup>1</sup> to be paid) plus the non-guaranteed Special Bonus
- (ii) **After the policy's first 20 years**
  - The higher of Total Basic Plan Premium Paid<sup>2</sup> plus USD2,500 or Guaranteed Cash Value; plus the non-guaranteed Special Bonus

2

### Living benefits to protect yourself and loved ones against unforeseen events

In the unfortunate event of any of the below event happens (whichever is the earlier), an advance payment based on the below will be paid:

- (i) **Cancer and Disability (Advance Payment) Benefit<sup>3</sup>**
  - If the life insured is diagnosed with cancer or is suffering from total and permanent disability<sup>3</sup> within the policy's first 20 years, you will receive **110% of Total Basic Plan Premium Paid<sup>2</sup>** plus the non-guaranteed Special Bonus
  - This advance payment shall be extended to apply to cover life insured's child<sup>4</sup> who is under the age<sup>5</sup> of 18 and suffers from cancer<sup>3</sup>
- (ii) **Terminal Illness Benefit<sup>6</sup>**
  - If the life insured is diagnosed with a terminal illness before the age<sup>5</sup> of 65, you will receive an advance payment of the death benefit under this policy



### Unemployment Benefit<sup>7</sup>

- If the policyholder becomes unemployed for 30 consecutive days and is age<sup>5</sup> before 65, you are entitled to defer your premium payment due for up to 365 days

3

### Potential saving appreciation for a fulfilling retirement age

- You can realise potential growth in policy value through **Guaranteed Cash Value** and **non-guaranteed Special Bonus** throughout the policy term
- Upon attaining the 20<sup>th</sup> policy year, you have been given the choice to exercise the **Policy Value Management Option** (as detailed in the Product Summary section below) to lock in part of the policy value for more certainty





# Example

(The following example is hypothetical and for illustration only.)

Mr Lau has married recently and has just taken out his first mortgage. He hopes to:



Protect his family against mortgage liability should anything unfortunate befall him



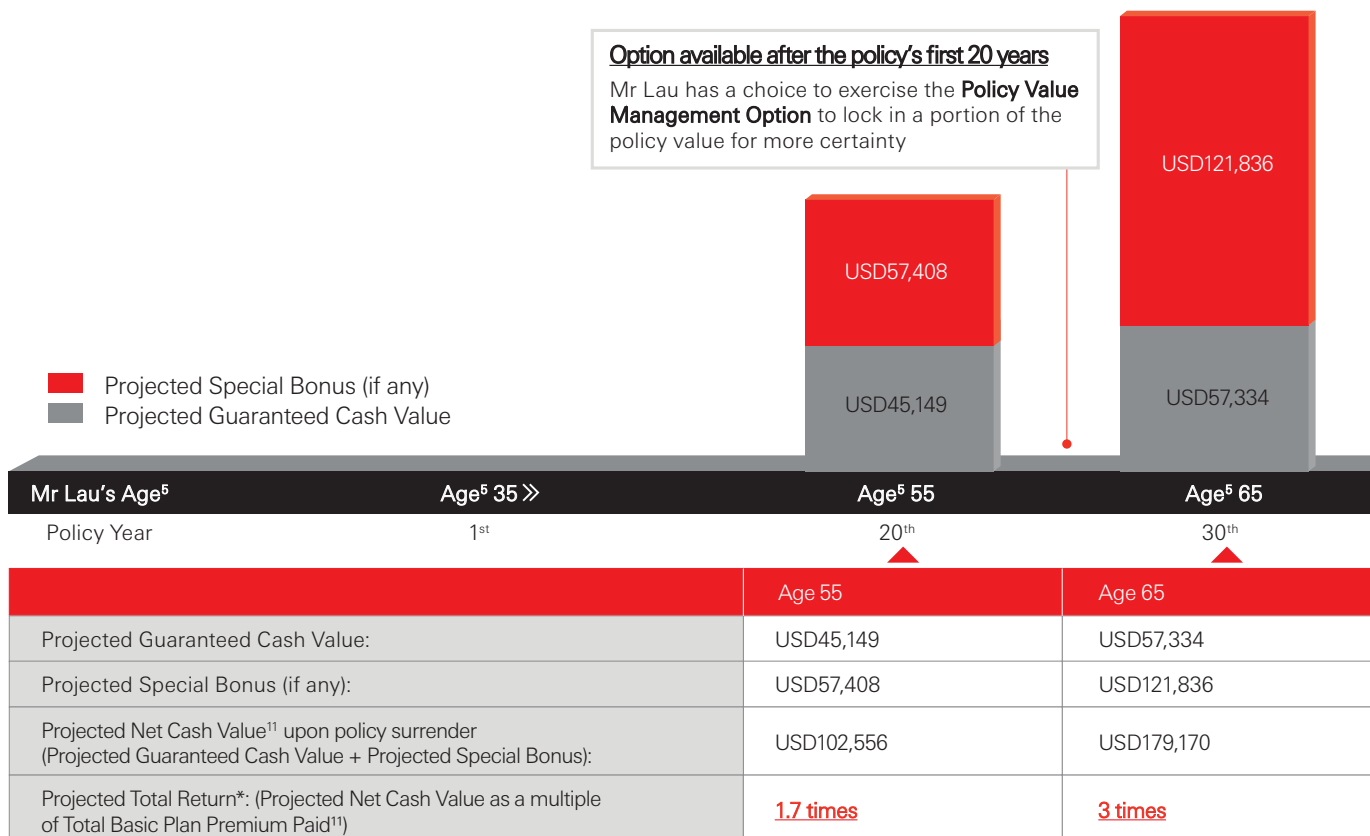
Enjoy life-long protection and potential growth in savings for a fulfilling life with his family

He then decides to purchase Family Goal:

Policyholder and life insured:	Mr Lau	Issue age <sup>5</sup> :	35
Annual premium:	USD6,000	Premium payment term:	10 years
Total annual premium:	USD60,000	Sum Insured (ie. around 3X the total annual premium <sup>1</sup> ):	USD180,018

## Scenario 1: How does the plan benefit Mr Lau?

[If Mr. Lau chooses to surrender the Policy at relevant Age<sup>5</sup>](#)

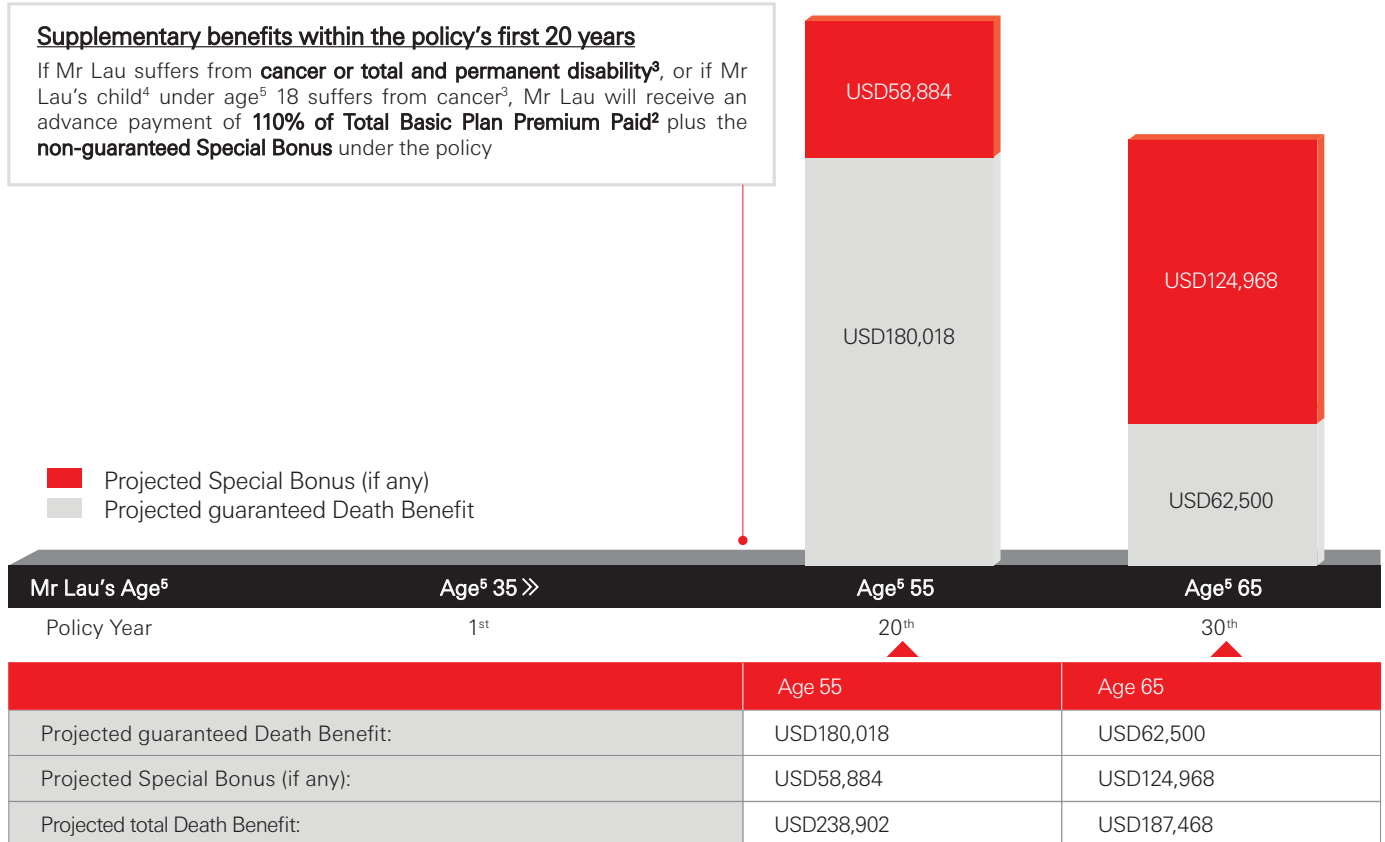


# Example

## If Mr. Lau passes away at relevant Age<sup>5</sup>

### Supplementary benefits within the policy's first 20 years

If Mr Lau suffers from **cancer or total and permanent disability<sup>3</sup>**, or if Mr Lau's child<sup>4</sup> under age<sup>5</sup> 18 suffers from cancer<sup>3</sup>, Mr Lau will receive an advance payment of **110% of Total Basic Plan Premium Paid<sup>2</sup>** plus the **non-guaranteed Special Bonus** under the policy



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

## Scenario 2: How does the plan benefit Mr Lau if he exercises the Policy Value Management Option at the start of the 21<sup>st</sup> policy year

In contrast to Scenario 1 above, Mr Lau exercises the Policy Value Management Option ("PVMO") at the start of the 21<sup>st</sup> policy year to **lock-in part of the projected Net Cash Value<sup>11</sup> (USD102,556)** from fluctuation in the investment market.

Projected Net Cash Value <sup>11</sup> at the start of the 21 <sup>st</sup> policy year:	USD102,556
Locked-in amount: (Mr Lau decides to lock-in 60% of projected Net Cash Value <sup>11</sup> )	USD61,534 (To be transferred to Policy Value Management Balance)
Remaining balance: (40% of projected Net Cash Value <sup>11</sup> )	USD41,022

Depending on the prevailing market conditions, the projected aggregate cash value (which equals remaining Projected Net Cash Value<sup>11</sup> plus Projected Policy Value Management Balance) at a future point in time (eg. one year later) may be higher or lower than it would have been if Mr Lau had not exercised this option.

# Example

Projected aggregate cash value\* under different market conditions at the end of the 21<sup>st</sup> policy year:

Under current projected investment return	Assume 15% increase in Special Bonus due to favorable market condition	Assume 15% decrease in Special Bonus due to unfavorable market condition
<b>Aggregate cash value <u>without</u> exercising PVMO:</b>		
USD108,346	USD117,661	USD99,029
<b>Aggregate cash value <u>with</u> PVMO exercised:</b>		
USD106,102	USD109,829	USD102,376
<b>Difference in aggregate cash value with PVMO exercised (compared to not exercising PVMO):</b>		
- USD2,244	- USD7,832	+ USD3,347

- If the market rises, the Special Bonus may rise. The aggregate cash value might be lower if Mr Lau has exercised PVMO.
- If the market falls, the Special Bonus may fall. In this case, the exercising of PVMO may help to protect a portion of the Mr Lau policy's net cash value<sup>11</sup> (USD61,534) locked in.

\* It is assumed that no withdrawal from the Policy Value Management Balance has been made and such balance will be accumulated at a non-guaranteed accumulation interest rate of 2% p.a. which may be adjusted by us from time to time.

## Assumptions for the example::

- Mr Lau is a non-smoker.
- No partial surrender has been made during the policy term.
- All premiums have been paid in full during the premium payment period.
- There is no outstanding policy loan while this Policy is in force.
- Special Bonus scale in Scenario 1 remains unchanged from original illustrated throughout the policy term.

## Notes:

- The figures and charts shown in this example are based on the listed assumptions and are subject to rounding adjustments.
- Past, current, projected and/or potential benefits and/or returns such as Special Bonuses and interest presented in this example are not guaranteed and are shown for illustrative purpose only. The actual future amounts of benefits and/or returns may be higher or lower than the currently quoted benefits and/or returns.
- The Special Bonus (if any) is non-guaranteed. The amount of any potential Special Bonus will be determined by us when it becomes payable.
- Scenario 2 of this example only illustrates the potential changes of the aggregate cash value upon exercising the Policy Value Management Option. The Sum Insured and Total Basic Plan Premium Paid<sup>2</sup> under your policy will be adjusted and reduced proportionally if the PVMO is exercised. Please refer to the "Product Summary" section for more details of the option.
- You should also be aware of the impact of inflation over time, which will likely significantly reduce the spending power of accumulated amounts.

# Product summary

## > How can you apply for Family Goal?

<b>Application requirement<sup>8</sup></b>	<p>To apply, your issue age<sup>5</sup> needs to be:</p> <table border="1"> <thead> <tr> <th>For premium payment period of:</th> <th>Issue age<sup>5</sup>:</th> </tr> </thead> <tbody> <tr> <td>5/10-year</td> <td>19 to 55</td> </tr> <tr> <td>15-year</td> <td>19 to 50</td> </tr> <tr> <td>20-year</td> <td>19 to 45</td> </tr> </tbody> </table>	For premium payment period of:	Issue age <sup>5</sup> :	5/10-year	19 to 55	15-year	19 to 50	20-year	19 to 45
For premium payment period of:	Issue age <sup>5</sup> :								
5/10-year	19 to 55								
15-year	19 to 50								
20-year	19 to 45								
<b>Minimum Sum Insured (per policy)</b>	USD25,000								
<b>Underwriting requirement</b>	<p><b>Simplified underwriting (The application will be processed through simplified underwriting if certain conditions are met):</b></p> <p>USD625,000<sup>9</sup> for the life insured aged<sup>5</sup> 50 or below            USD312,500<sup>9</sup> for the life insured aged<sup>5</sup> between 51 and 55</p> <p><b>Full underwriting</b> is required for any Sum Insured amount higher than the above limits.</p>								
<b>Policy term</b>	Up to age <sup>5</sup> 99								
<b>Policy currency</b>	USD								
<b>Premium payment period</b>	5 / 10 / 15 / 20 years (Subject to the above issue age <sup>5</sup> requirements)								
<b>Premium payment option</b>	<p>You may choose to pay your premiums as below:</p> <p>Payment mode:</p> <ul style="list-style-type: none"> <li>• Monthly or annually<sup>10</sup></li> </ul> <hr/> <p>Payment method:</p> <ul style="list-style-type: none"> <li>• From your HSBC bank account, or</li> <li>• By cheque (for initial premium only, not applicable to subsequent premium payments), or</li> <li>• By your HSBC credit card</li> </ul>								

# Product summary

## > What does Family Goal offer?

<p><b>Guaranteed Cash Value</b> – the cash value of your policy at any time during the policy term</p>	<p>Guaranteed Cash Value refers to the cash value of your policy that accumulates over time during the policy term. It is calculated based on the Sum Insured at the relevant time and the cash values table in your policy.</p>
<p><b>Special Bonus</b></p>	<p>The Special Bonus (if any) is non-guaranteed. The amount of any potential Special Bonus will be determined by us when it becomes payable.</p> <p>We will pay the Special Bonus (if any) to you or your beneficiary(ies) when you fully or partially surrender or terminate your policy, when your policy matures or discontinues, or when we pay out the Death Benefit, or the Cancer and Disability (Advance Payment) Benefit<sup>3</sup>, or the Terminal Illness Benefit<sup>6</sup>.</p> <p>If you exercise the Policy Value Management Option, we will allocate a portion of the Guaranteed Cash Value and Special Bonus (if any) to the Policy Value Management Balance to accumulate with interest.</p> <p>We will update you regarding the amount of the Special Bonus (if any) of each policy anniversary on the respective annual statement. Such amounts as shown on the annual statement(s) may be lower or higher than those projected on the earlier annual statement(s) issued. Please refer to section “Key risks – Non-guaranteed benefits” for the details of key risk factors.</p>
<p><b>Policy Value Management Option</b></p>	<p>After the 20<sup>th</sup> Policy Year, if there is no outstanding policy loan or premiums, you may apply to exercise this option to lock in a portion of your policy’s Net Cash Value<sup>11</sup>. The amount you choose to lock in is guaranteed upon exercising this option and will be allocated to the Policy Value Management Balance to accumulate with a non-guaranteed interest rate as determined by us from time to time.</p> <p>The exercise of this option is subject to the following two minimum amount requirements as determined by us from time to time:</p> <ul style="list-style-type: none"> <li>(i) The Net Cash Value<sup>11</sup> to be allocated per transaction; and</li> <li>(ii) The remaining Sum Insured after the exercise of this option</li> </ul> <p>To apply for this option, you must submit a form made available by us. Upon exercising this option, the Sum Insured and Total Basic Plan Premium Paid<sup>2</sup> under your policy will be reduced proportionally, which will result in adjustments in the calculations of Guaranteed Cash Value, Special Bonus (if any) and Death Benefit according to the policy terms. We will issue the revised policy documents to you if your request is approved. After you have exercised this option, you cannot cancel, reverse or terminate the arrangement.</p>
<p><b>Policy Value Management Balance</b></p>	<p>The amount of cash value you have locked in from exercising the Policy Value Management Option, which is allocated to your policy to accumulate with a non-guaranteed interest rate, and less any previously withdrawn amounts.</p> <p>You can withdraw in cash from such balance at any time before your policy matures by submitting a form made available by us.</p>

# Product summary

## > What does Family Goal offer?

<p><b>Surrender Benefit</b> – the amount you will receive if you terminate your policy or a portion thereof</p>	<p>If you surrender your policy anytime, you will receive:</p> <ul style="list-style-type: none"> <li>• The Guaranteed Cash Value;</li> <li>• Plus the Special Bonus (if any);</li> <li>• Plus the Policy Value Management Balance (if any);</li> <li>• Less any outstanding policy loans, interest and premiums</li> </ul>		
<p><b>Partial Surrender</b></p>	<p>You may partially surrender your policy by reducing the Sum Insured provided that the following two minimum amount requirements are met as determined by us from time to time:</p> <p>(i) a minimum amount of reduction of Sum Insured per transaction; and (ii) a minimum amount of the Sum Insured after such transaction</p> <p>To apply for it, you must submit a form made available by us. If we approve your request, you will receive the Net Cash Value<sup>11</sup> as calculated based on the reduced portion of the Sum Insured. This may include a portion of the Special Bonus (if any) as declared and determined by us based on the reduced portion of the Sum Insured.</p> <p>Upon the reduction of the Sum Insured, the Total Basic Plan Premium Paid<sup>2</sup> under your policy will be reduced proportionally, which will result in adjustments in the calculations of Guaranteed Cash Value, Special Bonus (if any) and Death Benefit according to the policy terms. We will issue the revised policy documents to you once the reduction of Sum Insured has taken effect.</p>		
<p><b>Maturity Benefit</b> – the amount you will receive at the end of the policy term</p>	<p>You will receive a Maturity Benefit which is:</p> <ul style="list-style-type: none"> <li>• The Guaranteed Cash Value;</li> <li>• Plus the Special Bonus (if any);</li> <li>• Plus the Policy Value Management Balance (if any);</li> <li>• Less any outstanding policy loans, interest and premiums</li> </ul> <p>when the life insured reaches the age<sup>5</sup> of 99.</p>		
<p><b>Death Benefit</b></p>	<p>If the life insured dies during the policy term, the beneficiary(ies) will receive:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Within the first 20 policy years:</p> <ul style="list-style-type: none"> <li>• Sum Insured (around 3X total premiums<sup>1</sup> to be paid);</li> <li>• Plus the Special Bonus (if any);</li> <li>• Less any outstanding policy loans, interest and premiums</li> </ul> </td> <td style="width: 50%; vertical-align: top;"> <p>After the first 20 policy years:</p> <ul style="list-style-type: none"> <li>• The higher of               <ul style="list-style-type: none"> <li>(i) Total Basic Plan Premium Paid<sup>2</sup> plus an amount of USD2,500; or</li> <li>(ii) Guaranteed Cash Value; at the date of the life insured's death</li> </ul> </li> <li>• Plus the Special Bonus (if any);</li> <li>• Plus the Policy Value Management Balance (if any);</li> <li>• Less any outstanding policy loans, interest and premiums</li> </ul> </td> </tr> </table>	<p>Within the first 20 policy years:</p> <ul style="list-style-type: none"> <li>• Sum Insured (around 3X total premiums<sup>1</sup> to be paid);</li> <li>• Plus the Special Bonus (if any);</li> <li>• Less any outstanding policy loans, interest and premiums</li> </ul>	<p>After the first 20 policy years:</p> <ul style="list-style-type: none"> <li>• The higher of               <ul style="list-style-type: none"> <li>(i) Total Basic Plan Premium Paid<sup>2</sup> plus an amount of USD2,500; or</li> <li>(ii) Guaranteed Cash Value; at the date of the life insured's death</li> </ul> </li> <li>• Plus the Special Bonus (if any);</li> <li>• Plus the Policy Value Management Balance (if any);</li> <li>• Less any outstanding policy loans, interest and premiums</li> </ul>
<p>Within the first 20 policy years:</p> <ul style="list-style-type: none"> <li>• Sum Insured (around 3X total premiums<sup>1</sup> to be paid);</li> <li>• Plus the Special Bonus (if any);</li> <li>• Less any outstanding policy loans, interest and premiums</li> </ul>	<p>After the first 20 policy years:</p> <ul style="list-style-type: none"> <li>• The higher of               <ul style="list-style-type: none"> <li>(i) Total Basic Plan Premium Paid<sup>2</sup> plus an amount of USD2,500; or</li> <li>(ii) Guaranteed Cash Value; at the date of the life insured's death</li> </ul> </li> <li>• Plus the Special Bonus (if any);</li> <li>• Plus the Policy Value Management Balance (if any);</li> <li>• Less any outstanding policy loans, interest and premiums</li> </ul>		
<p><b>Supplementary Benefits</b></p>	<ul style="list-style-type: none"> <li>• <b>Cancer and Disability (Advance Payment) Benefit<sup>3</sup></b></li> <li>• <b>Terminal Illness Benefit<sup>6</sup></b></li> <li>• <b>Unemployment Benefit<sup>7</sup></b></li> </ul> <p>Please refer to the respective terms of the Supplementary Benefits for detailed terms, conditions and exclusions.</p>		

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

# Important notes

## Cooling-off Period

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

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

After the expiration of the cooling-off period, if you cancel your policy before the end of the term, the projected Net Cash Value<sup>11</sup> may be less than the total premium you have paid.

## Suicide

If the life insured dies by suicide within one year of the Issue Date or from the effective date of reinstatement, whichever is later, whether sane or insane, our liability will be limited to the amount paid to us less any amount we may have paid to you since the Policy Date.

## Policy loan

You may apply for a policy loan but the amount you borrow plus any previous unpaid borrowed amount must not exceed 90% of your policy's Guaranteed Cash Value. We will advise you of the rate of interest as determined by us from time to time.

Any Partial Surrender or the exercise of the Policy Value Management Option will reduce the Guaranteed Cash Value. Should the policy loan with interest exceed the Guaranteed Cash Value, we may discontinue your policy.

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

## 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 Group members at financial crime risk, we may:

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

In the event that any benefit or payments is withheld or your policy is terminated by us as a result of any of the above reasons, the amount you receive plus the total amount you have received before policy termination (if any) may be less than what you have paid. We recommend that you seek your own independent professional advice on your tax liabilities and tax positions related to your policy.

# Important notes

## Termination conditions

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

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

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

## Applicable laws

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

## Missing premium payment

We will give you a 30-day Grace Period for making premium payments. If you cannot make the payment by the end of the Grace Period, we will grant you an automatic premium loan to cover the unpaid premium provided that the Net Cash Value<sup>11</sup> of your policy calculated immediately before the due date of the relevant unpaid premium is greater than the amount of the unpaid premium. We will apply interest on such a loan at a rate determined by us from time to time. If the Net Cash Value<sup>11</sup> 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<sup>11</sup> as at the due date of the first unpaid premium.



# Key risks

Please take note of the following key risks before taking out the Family Goal policy:

## Credit and insolvency risks

Family Goal is an insurance policy issued by us. **You are subject to our credit risk** because all your premiums paid become part of our assets. You do not have any rights or ownership over any of our assets. You can only claim against us under all circumstances.

## Non-guaranteed benefit

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

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

## Risk from delayed or missing premium payments

Delayed or missed payments may lead to a discontinuation of your policy. As a consequence, you will only receive an amount which may be significantly less than the premiums you paid.

## Risks from surrender

In the event that you have to fully or partially surrender your policy in the early years, you may receive an amount significantly less than the premiums paid.

# Key risks

Please take note of the below key risks before taking out the Family Goal policy:

## Liquidity risk

**We would expect you to keep your policy for the entire policy term. In the event that you have liquidity needs for any unexpected events, you may apply for a policy loan or surrender your policy in full or in part for cash pursuant to the policy terms. However, this may cause your policy to discontinue or to be terminated earlier than the original policy term. There is always a risk that you could only receive an amount which may be less than the premiums you paid.**

If you exercise the Policy Value Management Option, the aggregate cash value (an amount equal to the Net Cash Value<sup>11</sup> plus Policy Value Management Balance, if any) under your policy at a future point in time may be lower or higher than if you have not exercised such option.

## Inflation risk

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

## Policy currency risk

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

# More about participating policy

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

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

**Special Bonus** which is declared upon early termination of the policy due to, for example, death or surrender, the exercise of Policy Value Management Option or at policy maturity.

The Special Bonus 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?

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

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

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

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

## What are the key benefits of participating policies?

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

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

### Fairness across policyholder groups

To ensure fairness between policyholders of participating products, we will carefully consider the experience (including investment performance) of various policy groups such as products, product generations and currencies so that each policy group will receive a fair return based mainly on its own performance. To balance the interest between you and us, a dedicated committee formed from a group of professionals will provide independent advice on managing the participating policies and determining the Special Bonus.

### Stable long-term returns

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

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

### Investment policy and strategy

We follow an asset strategy that

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

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

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

# More about participating policy

## Target asset allocations

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

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

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

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

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

For policies with the Policy Value Management Option exercised, the assets supporting the Policy Value Management Balance are 100% invested into fixed-income assets.

## Accumulation interest rate

You can choose to exercise the Policy Value Management Option to allocate a portion of the Net Cash Value<sup>11</sup> to the Policy Value Management Balance to accumulate with interest (if applicable).

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

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

The policy of determining the Special Bonus (if any) and accumulation of interest rates may be reviewed and adjusted by us from time to time. For more updated information, please visit our website [<https://www.personal.hsbc.com.hk/1/2/hk/insurance/life/detail#policy>]. You may also visit the above website to refer our dividend history. The past or current performance of our business may not be a guide for future results.

# Endnotes

- 1 The Sum Insured as a percentage of the total premiums expected to be paid over the full premium period is a rounded percentage that varies depending on your chosen premium payment mode. If you choose monthly payments, such percentage will be lower due to higher amount of total annual premiums projected to be paid.
- 2 Total Basic Plan Premium Paid refers to the total amount of premiums due for the Basic Plan (whether or not actually paid) as of the life insured's date of death.
- 3 Cancer and Disability (Advance Payment) Benefit will terminate upon the 20<sup>th</sup> policy year. Your policy will terminate once we pay this benefits to you. Any pre-existing condition from which the life insured was suffering prior to the Issue Date, the Policy Date or the effective date of the last reinstatement, whichever is the latest, will be excluded. We will only pay cancer claim if the one-year waiting period has passed.
- 4 Child means a biological and adopted son or daughter, step-son, step-daughter of the life insured who is of age<sup>5</sup> under 18.
- 5 Age means the age of the life insured or the policyholder where applicable at his/her next birthday.
- 6 Terminal Illness Benefit will terminate on the Policy Anniversary at which the life insured attains the age<sup>5</sup> of 65, or payout of such benefit or your policy is terminated (whichever is the earliest). Your policy will terminate once we pay this benefit.
- 7 Unemployment benefit is applicable to any policyholder aged<sup>5</sup> between 19 and 55 years who is the holder of a Hong Kong Identity card. The benefit will terminate on the policy anniversary at which the policyholder attains the age<sup>5</sup> of 65 or all due premiums have been paid or your policy is terminated (whichever is the earliest).
- 8 Application for Family Goal is subject to our relevant requirements on your and/or the life insured's nationality and/or addresses and/or residency as determined by us from time to time.
- 9 Your proposed Sum Insured and the total Sum Insured of all the pending applications and effective policies of Goal Access Universal Life Plan (Protection), Goal Access Universal Life Plan (Education), WholeLife Protection Plan, Lifetime Protection Plus, Target Protection Plus, Lifestyle Wealth Protection Plus, Lifestyle Protection Plus, Lifestyle Retirement Protection Plus, Lifestyle Education Protection Plus, HSBC Term Protector and this HSBC Family Goal Insurance Plan for each proposed life insured subject to simplified underwriting shall not exceed HKD5,000,000/USD625,000 (for Proposed life insured aged<sup>5</sup> 50 or below) or HKD2,500,000/USD312,500 (for Proposed life insured aged<sup>5</sup> above 50). Full underwriting will be applied otherwise.
- 10 If you choose to pay your premiums monthly for a policy year, the total premium paid for that policy year will be higher than if you pay annually.
- 11 Net Cash Value means an amount equal to the Guaranteed Cash Value plus Special Bonus less any outstanding policy loan, interest and premiums.

# More information

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

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

**Call** 2233 3131

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

**Visit** any HSBC branch

# HSBC Family Goal Insurance Plan

**HSBC Life (International) Limited**

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

**Hong Kong SAR office**

18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

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

The Hongkong and Shanghai Banking Corporation Limited (referred to as "HSBC") is an insurance agent of the Company. HSBC Family Goal Insurance Plan is underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong SAR.

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

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

January 2019



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



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