

終身人壽保險
Whole Life Insurance

滙豐環球壽險計劃

HSBC Paramount Global Life Insurance Plan

個人保單
For individual policy

公司保單
For corporate policy



滙豐人壽保險（國際）有限公司澳門分公司
HSBC Life (International) Limited, Macau Branch

本產品冊子的內容僅供參考之用。您應同時參閱人壽保險建議書及保單條款了解有關詳情。在購買本產品前，您有權索取一份保單樣本。
The contents of this product brochure are for reference only, and should be read in conjunction with the relevant policy proposal and policy provisions. Before committing to this Plan, you have the right to request a sample policy contract.

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守護未來 細味承諾
Savouring the promise of security

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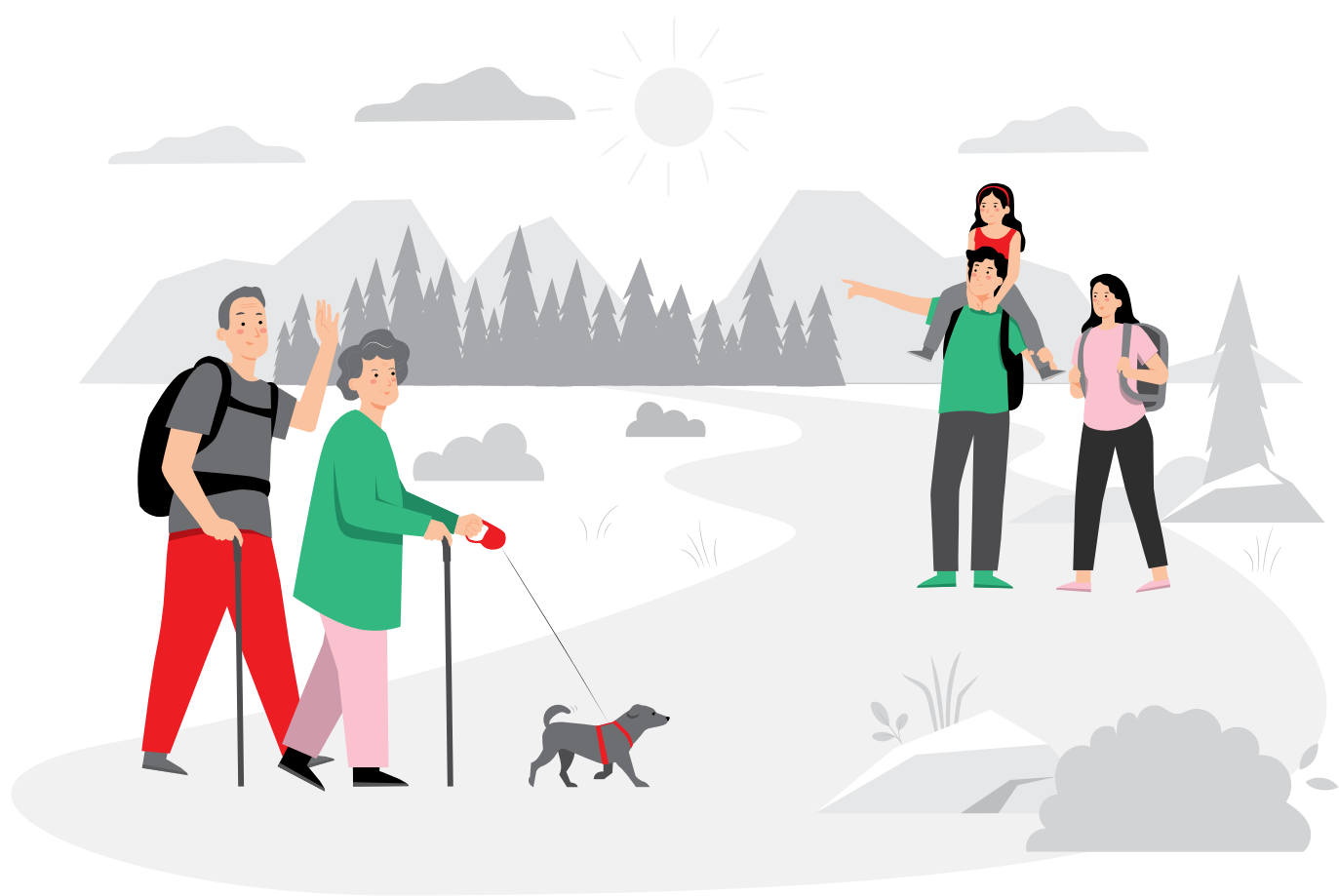
简体



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安心周全 栽種明日夢想



保障財富，守護未來

籌劃未來，不僅是為自己建構美好人生，而且更要確保家人擁有安穩的將來。滙瓏環球壽險計劃（「滙瓏環球」、「本計劃」或「本保單」）為提供終身人壽保障，以及靈活配合您的財富傳承計劃而設。無論您首要保障摯愛，還是增值財富，本計劃作為靈活的財富工具，都能大大提升您的財富管理能力。

「滙瓏環球壽險計劃」如何運作？



持續守護

您可於第3個保單周年日之後或在保費繳付期內繳清所有保費後（以較後者為準），更改受保人¹多達三次，將這份關愛傳給繼承人。

此外，本計劃讓您為兒童保單委任第二保單持有人，確保在原有保單持有人不幸身故時，您的保單仍亦可由信任的人管理。



靈活支付賠償

本計劃提供兩種身故賠償支付選項，保單持有人可靈活選擇支付賠償，在受保人不幸身故時，其摯愛也可得到最佳的財政保障。身故賠償將根據所選的支付賠償選項以支付指定的受益人，但並不可在受保人身故後作出更改。基於保單之條款，身故賠償可以用一筆過全數支付，或分10、20或30年定期按每年支付，確保受益人的未來得到合適保障。



增值並守護您的財富

本計劃讓您的保單價值具備長線增長潛力，終身持續累積財富。

與此同時，市況的變動同時會為財務資產帶來不穩定的影響，所以我們為您提供保單價值管理權益的選項，在您需要更多穩定性的時候，鎖定部分的保單價值，以減少波幅帶來的影響。

守護摯愛 更進一步

我們深明人生會有難以預計的意外，所以本計劃為您提供附加保障，為突如其來的事未雨綢繆。



額外意外死亡保障²

毋須另繳額外保費，若受保人在80歲³前不幸因意外而導致死亡，受益人可額外獲發已繳基本計劃總保費⁴的30%作額外意外死亡保障賠償。

參考Sam的個案



45歲³的Sam是一名成功的商人，與身為家庭主婦的太太Sally，育有一名8歲³的兒子George。他的兒子擁有音樂天賦，更夢想成為歐洲著名管弦樂團的小提琴家，所以夫婦倆投入大量資金以栽培兒子成才。

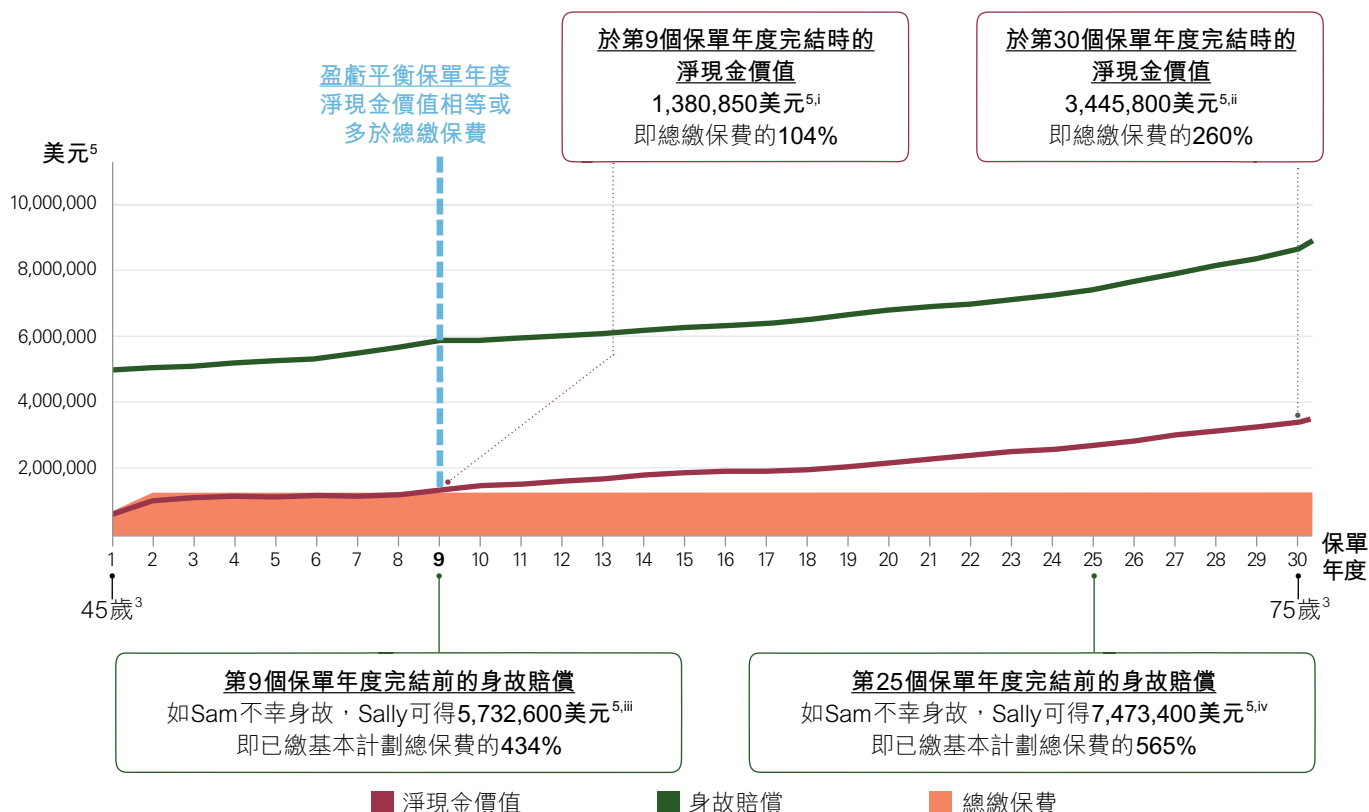
由於Sam是家中的唯一經濟支柱，另有100萬美元⁵的樓宇按揭供款，如有不幸事情發生，他希望家人得到經濟保障。有見及此，他投保了滙豐環球壽險計劃，以自己為保單的受保人，而太太則是受益人。

Sam選擇投保滙豐環球壽險計劃(分2年繳保費)以迎合所需。

保單持有人及受保人	Sam	受益人	Sally(妻子)
年繳保費	660,450美元 ⁵	保費供款年期	2年
已繳基本計劃總保費	1,320,900美元 ⁵	保額	5,000,000美元 ⁵

情境 1

下圖說明了Sam所享的保障，透過保單的終身人壽保障，身故賠償金額會隨著時間增長，以支付家人的未來開支。如果他一直身壯力健，保單的現金價值可用作退休儲備，或藉著其長線潛力，作為傳承給下一代的重要遺產。



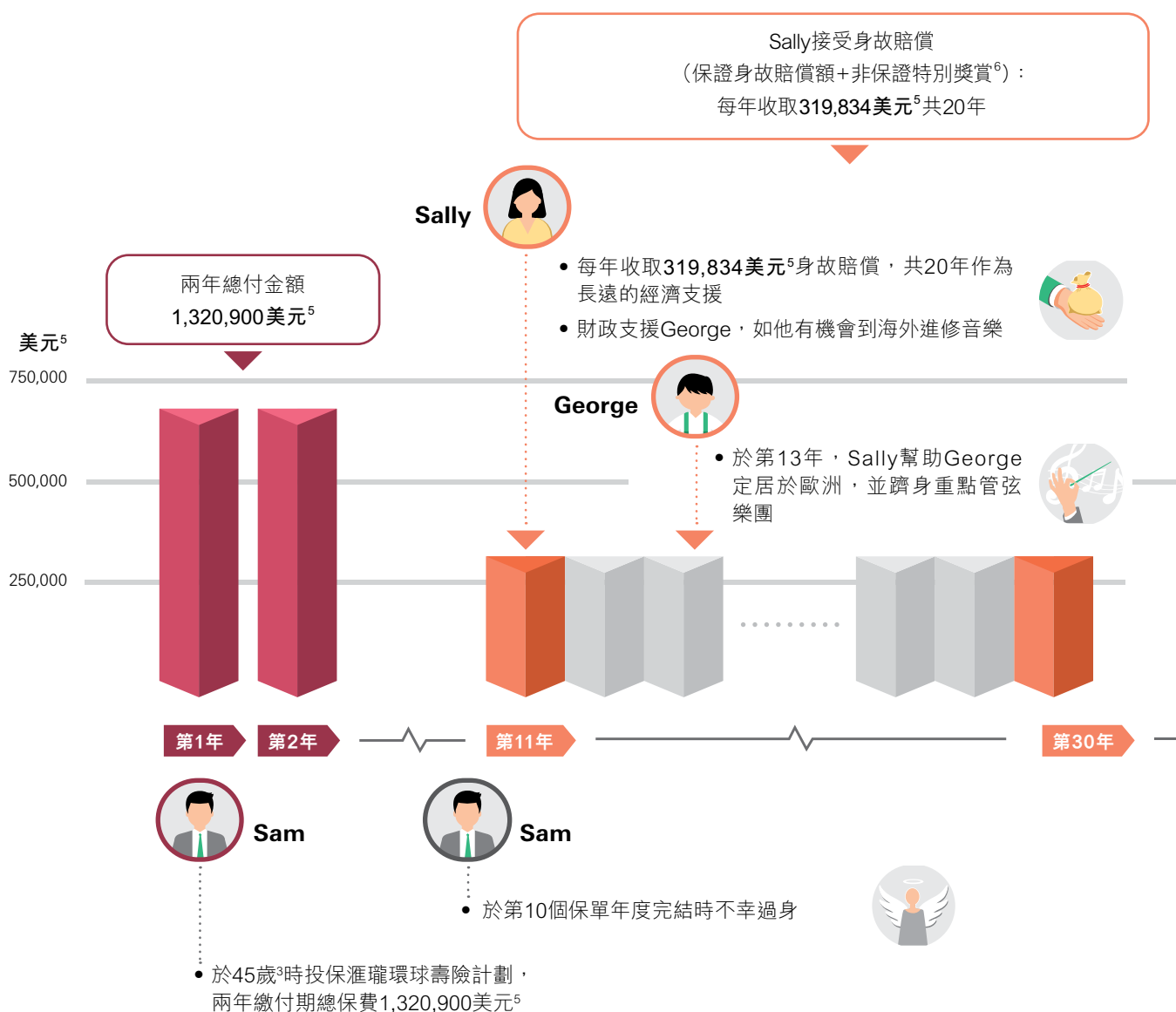
備註：

- 淨現金價值的計算為：保證現金價值(1,056,750美元⁵) + 非保證特別獎賞⁶(324,100美元⁵)
- 淨現金價值的計算為：保證現金價值(1,056,750美元⁵) + 非保證特別獎賞⁶(2,389,050美元⁵)
- 身故賠償金額的計算為：保證身故賠償額(5,000,000美元⁵) + 非保證特別獎賞⁶(732,600美元⁵)
- 身故賠償金額的計算為：保證身故賠償額(5,000,000美元⁵) + 非保證特別獎賞⁶(2,473,400美元⁵)

參考Sam的個案

情境 2

Sam於55歲³時不幸過身，根據Sam生前的身故賠償安排，Sally會以20年分期的方式獲取Sam的身故賠償。Sam不但要為家人提供足夠的財政支援，即使有意外事情發生，他們也能繼續享有同等的生活質素，另外更希望George有機會到海外進修音樂。這筆賠償款項可確保兩母子長遠的財政所需，如George能夠躋身歐洲的重點管弦樂團，更可幫補他在歐洲生活的開支。



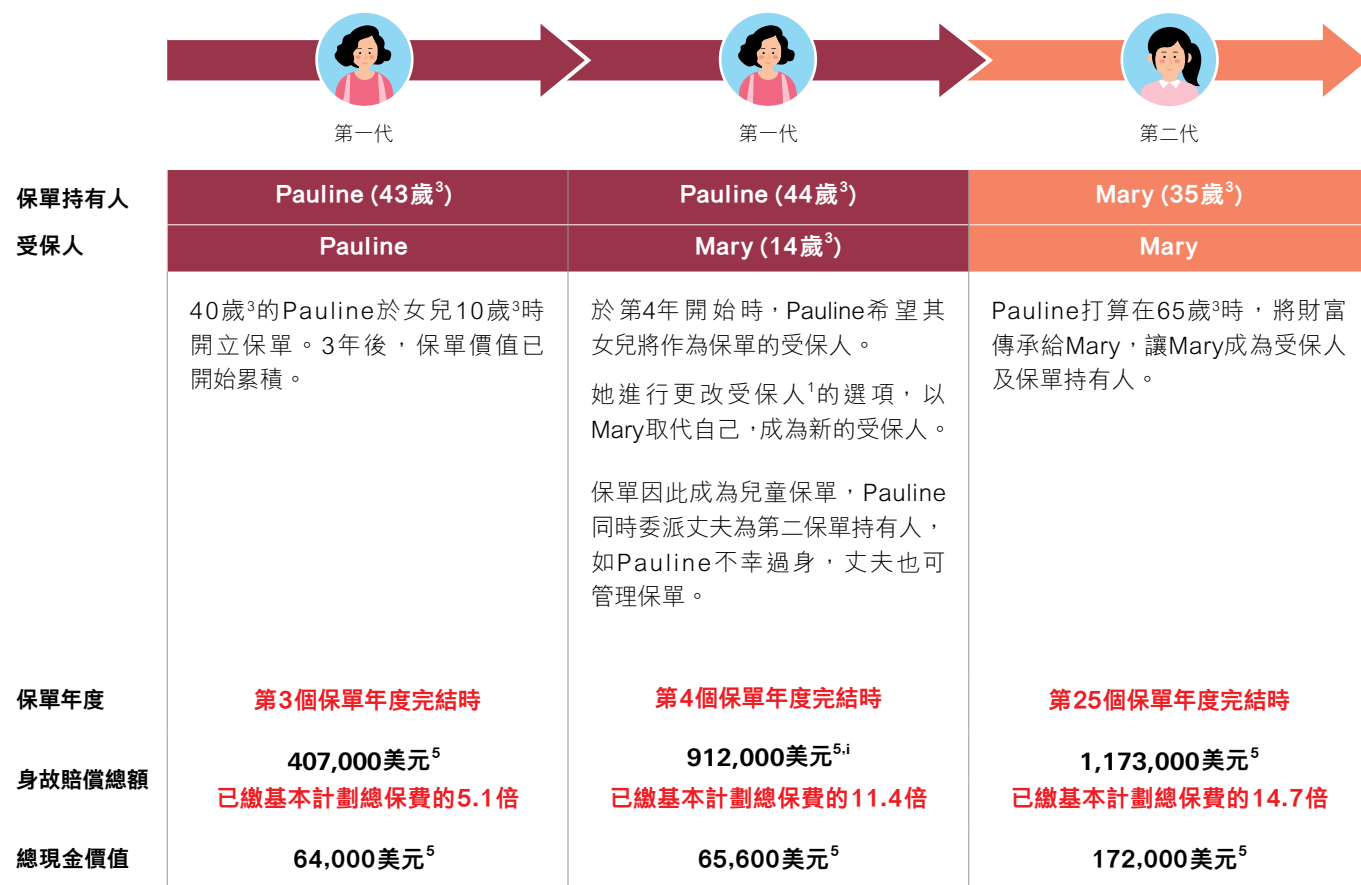
參考Pauline的個案



Pauline，40歲³，與丈夫擁有一名10歲³的女兒Mary。Pauline希望以人壽保險作為家人的未來保障，以及讓她靈活地傳承財富，協助Mary在未來解決各種難題。基於上述條件，Pauline選擇了滙瓏環球壽險計劃，以自己為受保人，女兒為受益人。

Pauline選擇滙瓏環球壽險計劃(躉繳保費)以配合所需。

保單持有人及受保人	Pauline	受益人	Mary
躉繳保費	79,728美元 ⁵	保額	400,000美元 ⁵



備註：

i) 身故賠償會隨著年紀更小的新受保人而增加。

Sam及Pauline個案的假設：

- i. Sam、Pauline及Mary為非吸煙人士，居住在澳門。
- ii. 在保單期內並未作出部分退保。
- iii. 所有的保費在繳付保費期內已全數繳付。
- iv. 在本保單生效期並無借取保單貸款。
- v. 特別獎賞⁶分配及投資回報於整個保單期內相對於原本所展示的假設為維持不變。
- vi. 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。
- vii. Sam個案剩餘的身故賠償保障金額將留於本公司中，並與由本公司不時釐定的非保證利息累積(假定為年利率1%)，直到將所有保障金額支付予受益人為止。

備註：

- 上述個案均為假設，並非保證，只供說明用途。
- 上述個案為獨立個案，兩個情境並沒有任何關連。
- 任何受保人上的更改¹，本公司可酌情決定對保額、保證現金價值、特別獎賞⁶(如有)及身故賠償作出相應的調整。
- 更改受保人¹須提供可保證明，並由本公司按受保人的承保條件而批核。對於任何申請，本公司將按每宗個案情況而個別評估及酌情決定，各種考慮因素包括但不限於潛在死亡風險的任何變化、更改保單年期及最新的經濟前景。

計劃摘要

保費供款年期/ 投保年齡 ³	保費供款年期	投保年齡 ³
	躉繳保費：	出生後15天至75歲 ³
	年繳保費： 2年、3年或5年 10年	出生後15天至70歲 ³ 出生後15天至65歲 ³

保單貨幣 美元⁵

保單年期 終身

保額 最低：400,000美元⁵（每份保單）
（如受保人是18歲³或以下（以每名受保人計）最高保額為5,000,000美元⁵）

身故賠償 基於保單之條款，如受保人於保單有效期內身故，其身故賠償款項為保證身故賠償加特別獎賞⁶（如有）及保單價值管理收益結餘（如有），並減去任何債項⁷，截至受保人身故之日。保證身故賠償將等同下表所列的保額百分比（「適用之百分比」）。

受保人身故於	適用之百分比
指定周年日（即第十個保單周年日或緊隨於受保人年滿70歲 ³ 的保單周年日，以較後者為準）之前	100%
指定周年日起首個保單年度內	95%
指定周年日起第二個保單年度內	90%
指定周年日起第三個保單年度內	85%
指定周年日起第四個保單年度內	80%
指定周年日起第五個保單年度內及往後期間	75%

計劃摘要

身故賠償支付選項

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

- 一筆過全數支付(若保單持有人沒有選擇任何身故賠償支付選項，身故賠償將以此選項進行支付)；或
- 分期付款形式(只適用於沒有任何權益轉讓的保單)。

分期付款將按照保單持有人所選擇的年期每年支付予受益人：

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

如保單持有人未有根據保單指定受益人，將不可選擇分期支付身故賠償。

保證現金價值

保證現金價值是指保單在保單期內任何時間的現金價值。此計算是根據當時的保額及保單附表所列明的現金價值。若您的保單採用躉繳保費作為繳付保費方法，且保額達到2,000,000美元或以上，在保單期內任何時候您的保單將享有更高比例的躉繳保費金額作為保證現金價值。詳情請參閱您的保險建議書。

淨現金價值

相等於在任何時候的保證現金價值加上特別獎賞⁶(如有)扣除任何債項⁷之後的金額。

特別獎賞⁶

特別獎賞(如有)是非保證的。任何潛在的特別獎賞金額將在宣派時由我們決定。

當您全數或部分退保或終止保單、或本保單失效，或當我們支付身故賠償時，我們將會派付特別獎賞(如有)。如您行使保單價值管理權益，部分保證現金價值及特別獎賞(如有)將被調撥至保單價值管理收益結餘，以積存生息。

我們將在相關的年結通知書上更新每個保單周年日的特別獎賞金額(如有)。保單年結通知書上所顯示的特別獎賞金額可能比之前所發出的保單年結通知書上所顯示的金額為低或高。有關主要風險因素的詳情，請參閱「主要風險－非保證利益」部分。

計劃摘要

退保利益

若您於保單期內終止保單或部分保單，將可取得退保利益，金額相等於：

- 保證現金價值；
- 加上特別獎賞⁶(如有)；
- 加上保單價值管理收益結餘(如有)；
- 減去任何債項⁷(如有)。

部分退保

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，而有關的限額由本公司不時釐定：

- (i) 每次調減保額的最低金額；及
- (ii) 調減保額後之最低保額。

如欲申請部分退保，您必須以本公司指定的表格提交書面指示。如我們批核有關的要求，保單持有人將獲支付根據調減保額的部分所計算的淨現金價值。

在調減保額後，您的保單的已繳基本計劃總保費⁴將按比例調低，並於計算保證現金價值、特別獎賞⁶(如有)及身故賠償時，根據保單條款作出相應調整。調減保額生效時，我們將會向您簽發一份保單批註及經修改的保單附表。

在部分退保後，退回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⁶(如有)。

保單價值管理權益

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

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

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

在行使此項權益後，本保單的保額及已繳基本計劃總保費⁴將按比例調整和減少，在計算保證現金價值、特別獎賞⁶(如有)及身故賠償時，亦會進行相應的調整。如有關行使保單價值管理權益的要求獲本公司批准，保單批註及經修訂的保單附表將會簽發予保單持有人。此項權益一經行使，將不能取消、終止或逆轉。

計劃摘要

保單價值管理收益結餘

指行使保單價值管理權益調撥入本保單下，按本公司具絕對酌情權不時釐定的非保證息率積存生息，並減去所有已提取之金額。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)。

更改受保人¹

您可於第三個保單年度後或於保費繳付期內繳清所有保費後(以較後者為準)，享有更改受保人多達三次。更改受保人須提供可保證明及由本公司按受保人的承保條件而批核。

每次更改受保人時(更改須經本公司批核)，保單均為受保人提供終身保障。不可異議條款⁸亦將同時適用，重新計算有關年期。

任何因更改受保人而令新保額少於原來保額，保單持有人可支付額外保費以申請增加新受保人之保額至最多原來保額。任何此類要求均需受現行監管要求約束，並由本公司酌情決定。

第二保單持有人

在保單條款約束下，保單持有人可於任何時候為兒童保單指定一名第二保單持有人(不適用於受保人已年滿18歲³或以上的保單)。此選項只適用於沒有任何權益轉讓的保單。

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

有關詳盡條款、細則及除外事項，請參閱第二保單持有人的相應條款。

附加保障

額外意外死亡保障²(毋須另繳保費)

有關詳盡完整條款、細則及不保事項，請參閱附加保障的相應條款。

重要事項

核保的披露責任

您必須披露所有影響本公司作出核保決定的資料。本公司有權就故意失實陳述或欺詐的情況宣告保單無效。若您在提交文件中，錯誤申報非健康資料(包括但不限於年齡³)，本公司有權根據正確資料調整過去、現在及將來的保費或根據法律規定宣告保單無效或終止保單。

冷靜期

滙豐環球壽險計劃是一份具備儲蓄成分的終身人壽保險計劃。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，但可能須經過市值調整(適用於躉繳保費保單)(見以下部分關於市值調整之詳情)。如要取消，您必須於「冷靜期」內(即是為緊接人壽保險保單或冷靜期通知書交付予保單持有人或保單持有人的指定代表之日起計的21個曆日的期間(以較早者為準))，在該通知書上親筆簽署作實及退回保單(若已收取)，並確保滙豐人壽保險(國際)有限公司澳門分公司[#]位於澳門南灣大馬路619號時代商業中心1字樓的辦事處直接收到該通知書及本保單。

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

躉繳保費保單之 市值調整

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

自殺條款

若受保人在簽發日期或保單復效生效日期或最後一次更改受保人¹的生效日期(以較後者為準)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。

若受保人由增大保額的日期起計一年內自殺身亡，無論自殺時神志是否清醒，於決定身故賠償時，有關保額提升將視為無效，而因增加保額而繳付的額外保費將被退還。有關基本計劃的詳細條款及細則，請參閱保單條款。

保單貸款

您可申請保單貸款，惟貸款額(任何未償還的貸款)不得超過保證現金價值扣除任何債項⁷後餘額的90%。貸款息率由本公司釐定並有可能不時變動，本行將向您發出通知。

進行任何部分退保或行使保單價值管理權益後，可能會減少本保單的保證現金價值及身故賠償。於保單部分退保後，本公司可按酌情權宣派調減保額部分中應佔的特別獎賞⁶(如有)，而該金額(如有)將成為部分退保付款的部分支付金額，並須受有關要求約束。有關部分退保的詳細條款及細則，請參閱保單條款。當保單貸款及應付利息超過保證現金價值時，保單將可能失效。

請留意，保單內任何債項⁷將由保單支付款項中扣減。本公司申索任何債項⁷均比保單持有人或受益人或保單受讓人或其他人的任何申索優先。

滙豐人壽保險(國際)有限公司澳門分公司是滙豐人壽保險(國際)有限公司於澳門特別行政區成立的分公司。

重要事項

稅務申報及 金融罪行

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

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

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

保單終止條款

我們有權於以下任何情況之下終止您的保單：

- 如果您未能在寬限期屆滿前繳付到期保費；
- 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保證現金價值；
- 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

規管本保單的法律為澳門法律。如在澳門特別行政區提出任何爭議，則澳門特別行政區法院的非專屬司法管轄權將適用。

申請資格*

根據所選的保費供款年期，本計劃只供任何介乎出生15日後至75歲³的人士申請。本計劃受本公司就保單持有人及/或受保人之國籍(國家/地區)及/或地址及/或居留國家或地區不時釐定的相關規定限制。

保單貨幣

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

漏繳保費

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

* 本計劃的受保人適用於以下地區，包括但不限於英倫諸島、安道爾、阿根廷、澳洲、奧地利、巴哈馬、比利時、百慕達、巴西、英屬處女群島、汶萊、加拿大、開曼群島、智利、中國、哥斯達黎加、捷克、丹麥、芬蘭、法國、德國、希臘、香港特別行政區、愛爾蘭共和國、意大利、列支敦士登、盧森堡、澳門特別行政區、馬爾他(哥佐島)、墨西哥、摩納哥、荷蘭、紐西蘭、挪威、葡萄牙(亞速爾及馬德拉)、聖馬利諾、新加坡、斯洛文尼亞、韓國、西班牙、瑞典、瑞士、台灣、阿拉伯聯合酋長國、英國、美國、美屬處女群島或梵蒂岡。如受保人居於上述以外國家或地區，有關申請將按個別情況考慮。欲知詳情，請向本公司查詢，及本公司可能不時調整列表。

主要風險

信貸風險及 無力償債風險

滙豐環球乃一份由本公司簽發的保單，因此，您受本公司的信貸風險所影響。您支付的保費將成為本公司資產的一部分，您對任何該等資產均沒有任何權利或擁有權。如追討賠償，您只可向本公司追索。

非保證利益

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

- **投資風險因素** - 保單資產的投資表現受息率水平、其前景展望（此將影響利息收入及資產價值）、增長資產的價格波動及其他各種市場風險因素所影響，包括但不限於貨幣風險、信貸息差及違約風險。
- **賠償因素** - 實際死亡率及發病率並不確定，以致實際的身故賠償或生活保障支付金額可能較預期為高，從而影響產品的整體表現。
- **續保因素** - 實際退保率(全數或部分退保)、保單失效率及保單價值管理權益的行使率並不確定，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(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。

延誤或漏繳到期的保費之 風險

任何延誤或漏繳到期保費或會導致保單失效，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

如您在早期全數或部分退保，您可收回的款額或會明顯少於您已繳付的保費。

主要風險

流動性風險

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

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

通脹風險

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

保單貨幣風險

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

轉讓您的保單的風險

倘若您的保單轉讓予貸款人(即受讓人)作為抵押品，您將會承受利率風險，該風險可能增加償還貸款的成本和增加未能償還貸款的風險。一旦在相關轉讓或貸款協議或其他類似性質的信貸協議下未能償還債務或償還貸款，受讓人可代表您行使保單退保的權利。您將可能因此失去人壽保險保障及其他利益。

本公司將會先向受讓人支付身故賠償或其他賠償(除非該受讓人另行指示)，然後將身故賠償或其他賠償的任何餘額支付給保單持有人或受益人(視情況而定)。

您亦可能面臨保單資料及個人資料被交予受讓人的風險。

主要風險

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

「滙豐環球壽險計劃」的保單紅利(如有)，將以下列方式派發：

特別獎賞⁶是指於保單提早終止(例如因為身故、退保)或行使保單價值管理權益時宣派。

特別獎賞⁶的金額會視乎宣派前整段保單期的表現，以及當時的市場情況而不時改變，實際金額於派發時才能確定。

有關詳情，請參閱本產品冊子內「計劃摘要」部分。

特別獎賞⁶會受哪些因素影響？

特別獎賞⁶(如有)並非保證，特別獎賞⁶的金額多少及是否派發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⁶金額將會增加；若表現較預期低，則特別獎賞⁶金額將會減少。

有關主要風險因素的詳情，請參閱本小冊子內「主要風險－非保證利益」部分。

分紅保單有甚麼主要的優勢？

分紅保單相對其他形式的保單的主要特點在於您除了可獲保證利益外，亦可於投資表現優於支持保證利益所需的表現時，獲取額外的特別獎賞⁶。表現越佳，特別獎賞⁶會越多；反之，表現越差，特別獎賞⁶亦會減少。

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⁶水平進行定期檢討。過往的實際表現及管理層對未來長期表現的預期，將與預期水平比較作出評估。倘若出現差異，我們將考慮透過調整特別獎賞⁶分配，與您分享或分擔盈虧。

公平對待各組保單持有人

為確保保單持有人之間的公平性，我們將慎重考慮不同保單組別(例如：產品、產品更替、貨幣及續發年期)的經驗(包括：投資表現)，務求每組保單將獲得最能反映其保單表現的公平回報。為平衡您與我們之間的利益，我們已成立一個由專業團隊組成的專責委員會，負責就分紅保單的管理和特別獎賞⁶的釐定提供獨立意見。

長遠穩定的回報

在考慮調整特別獎賞⁶分配的時候，我們會致力採取平穩策略，以維持較穩定的回報，即代表我們只會因應一段期間內實際與預期表現出現顯著差幅，或管理層對長遠表現的預期有重大的改變，才會作出調整。

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

投資政策及策略

我們採取的資產策略為：

- (i) 有助確保我們可兌現向您承諾的保證利益；
- (ii) 透過特別獎賞⁶提供具競爭力的長遠回報；及
- (iii) 維持可接受的風險水平。

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

我們會將投資組合適當地分散投資在不同類型的資產，並投資在不同地域市場(主要是亞洲、美國及歐洲)、貨幣(主要是美元⁵)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	55% - 75%
增長資產	25% - 45%

註：實際的分配比例可能會因市場波動而與上述範圍有些微偏差。

在決定實際分配時，我們並會考慮(包括但不限於)下列各項因素：

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

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

就已行使保單價值管理權益的保單，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至保單價值管理收益結餘(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；
- 對固定收益資產孳息率的展望；
- 與此積存息率服務相關的成本；及
- 保單持有人選擇將該金額積存的時間及可能性。

我們可能會不時檢討及調整用以釐定特別獎賞⁶(如有)及積存息率的政策。

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

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

註

- 1 每名保單持有人可在保單下更改受保人多達三次。更改受保人只適用於第三個保單年度後或於保費繳付期內繳清所有保費後作出(以較後者為準)。更改受保人須提供可保證明及由本公司按受保人的承保條件而批核。任何相關的申請將會按每個個案而審視，並由我們按不同的因素，包括但不限於潛在的賠償風險、更改保單年期、當前的經濟前景等；而酌情決定。保單的保額、保證現金價值、特別獎賞⁶(如有)及身故賠償將會因更改受保人而有所調整，而相關的調整或會較現時的數字為高或低。任何因更改受保人而令新保額少於原來保額，保單持有人可支付額外保費以申請增加新受保人之保額至最多原來保額。任何此類要求均需受現行監管要求約束，並由本公司酌情決定。
- 2 額外意外死亡保障將會於受保人年屆80歲³或支付有關賠償後或保單終止時(以較早者為準)終止。最高保障額將根據每張保單之核保決定而定。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。
- 3 受保年齡指受保人或保單持有人(視適用情況而定)在任何日期的下一個生日之年齡。
- 4 已繳基本計劃總保費是指截至受保人身故當日所有到期的基本計劃保費總額(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。
- 5 美元與澳門幣的參考匯率為1美元：8.15澳門幣，參考匯率可轉換成與澳門幣相等值的金額。實際匯率以轉賬日期為準。
- 6 特別獎賞(如有)的金額是非保證的，並按本公司的酌情權宣派。
- 7 債項指所有未償還的保單貸款，或按照本保單借取的自動保費貸款，加上該等貸款的任何累計利息及任何未繳付之保費或款項。
- 8 不可異議條款指本保單由簽發日期或保單復效生效日期或更改受保人¹條款(以最遲者為準)起生效達一年後，在受保人仍然在生期間。請參閱保單條款以了解有關詳細條款及細則。

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「滙豐環球壽險計劃」如何助您實現個人目標。

歡迎與我們聯絡，以安排進行理財評估。您有權在承諾投保之前索取過往積存息率的資料。

瀏覽 www.hsbc.com.mo/insurance

親臨 任何一間滙豐分行

預約 會面，馬上掃描二維碼



滙瓏環球壽險計劃

滙豐人壽保險（國際）有限公司

HSBC Life (International) Limited 滙豐人壽保險（國際）有限公司是於百慕達註冊成立之有限公司，及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

滙豐人壽保險（國際）有限公司澳門分公司

HSBC Life (International) Limited, Macau Branch 滙豐人壽保險（國際）有限公司澳門分公司（「本公司」或「我們」）是根據澳門法律成立之分公司。本公司為滙豐集團旗下從事承保業務的附屬公司之一。

滙豐保險澳門分公司辦事處：澳門南灣大馬路619號時代商業中心1字樓

滙豐保險策劃中心：澳門宋玉生廣場393號皇朝廣場地下AC座

本公司獲澳門金融管理局授權及受其監管，於澳門特別行政區經營長期保險業務。

「滙瓏環球壽險計劃」為本公司之產品而非滙豐之產品，由本公司所承保並只擬在澳門特別行政區銷售。

對於滙豐人壽保險（國際）有限公司（「滙豐保險」）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（定義見金融消費糾紛調解計劃的受理範圍），滙豐保險須與您進行金融消費糾紛調解計劃程序；此外，有關涉及您上述保單條款及細則的任何糾紛，將直接由本公司與您共同解決。

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

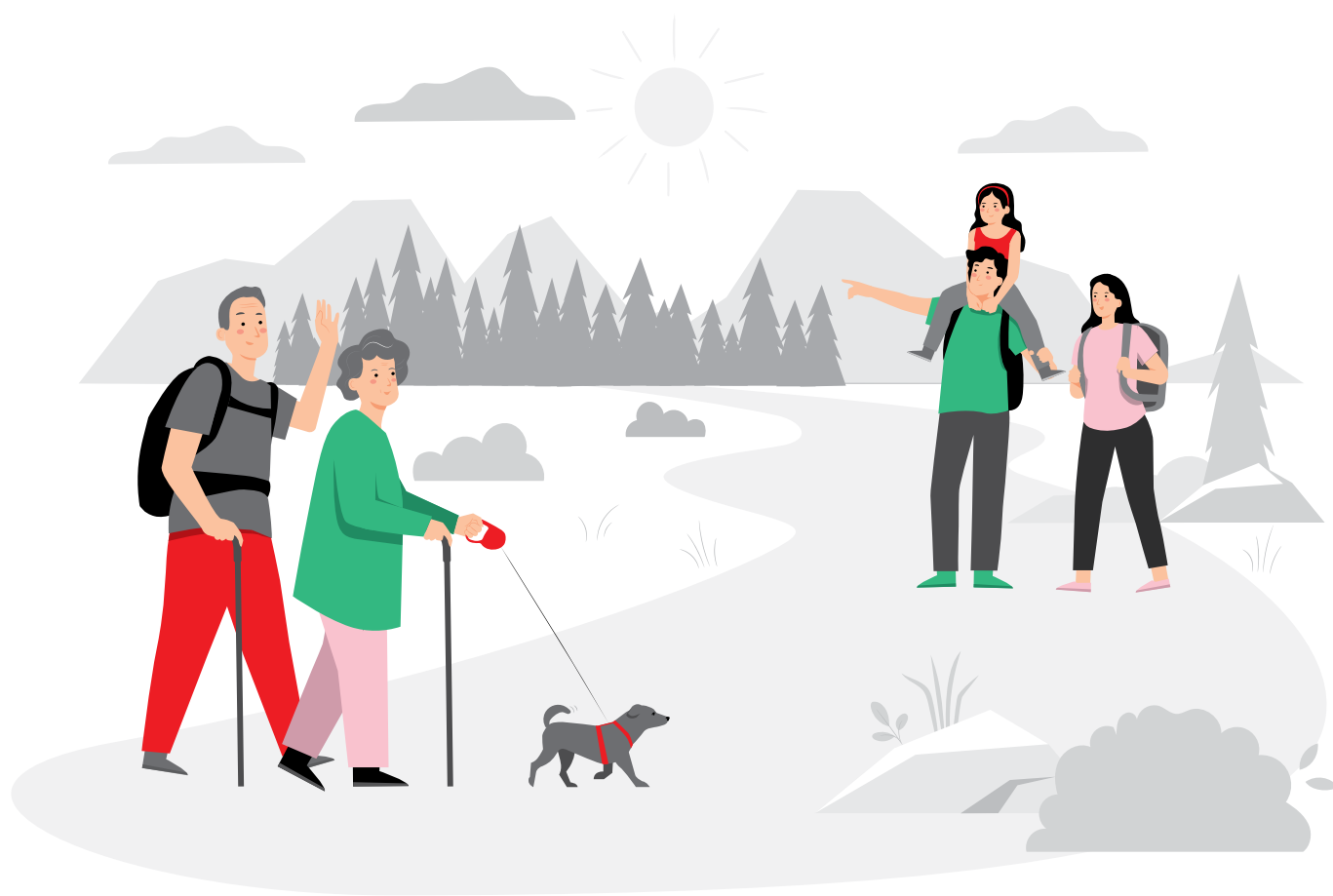
本產品冊子的內容僅供參考之用。您應同時參閱保險計劃建議書及保單條款了解有關詳情。在購買本產品前，您有權索取一份保單樣本。

2024年7月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



Sealed and secured for tomorrow



Protect your wealth, safeguard the future

When it comes to planning for the future, it's not only how good a life you can build for yourself but how secure a future you can ensure for your loved ones. HSBC Paramount Global Life Insurance Plan ("Paramount Global", "the Plan" or "the Policy") is designed to offer you the certainty of lifetime protection and the flexibility to meet your legacy planning needs. Whether your priority is to safeguard your loved ones' future or grow your wealth, the Plan is a versatile financial tool that greatly enhances your wealth management capabilities.

How does HSBC Paramount Global Life Insurance Plan work?

Protection continuity



To pass on your wealth, you can change the life insured¹ and **transfer the coverage of the Policy to your successors**, up to 3 times, after the 3rd policy anniversary or after the end of the premium payment period provided that all premiums are paid up, whichever is later.

The Plan allows you to **nominate a Contingent Policyholder for your juvenile policy(ies)** such that these policy(ies) may be managed by someone you trust in the unfortunate event of the death of the primary policyholder.

Settlement flexibility



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

Grow and safeguard your wealth

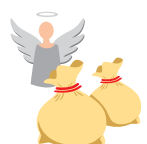


The Plan is designed to potentially grow your policy value over the long term, so that your savings could accumulate continuously during the lifetime of the life insured.

At the same time, market volatility could have a destabilising effect on financial assets. That's why we provide you with the option to lessen the impact of such volatility by exercising the **Policy Value Management Option** to lock in a portion of your policy value when you want more certainty.

Further protection for your loved ones

We understand life can surprise us in unpleasant ways. That's why the Plan also offers a **Supplementary Benefit** to help you weather any storm on the horizon.



Additional Accidental Death Benefit²

With no additional premium required, your beneficiary(ies) will receive an additional 30% of Total Basic Plan Premiums Paid⁴, in case the life insured passes away from an accident before the age³ of 80.

Please refer to the Policy Provisions of the Supplementary Benefit for detailed terms and conditions as well as exclusions.

Let's look at Sam's story



Sam, 45³, is a successful business owner whose wife, Sally, is a full-time housewife. They have an 8-year-old³ son, George, who is a musical prodigy who dreams of becoming a violinist in a leading European orchestra. The couple are devoting a lot of financial resources to nurturing their son's talent.

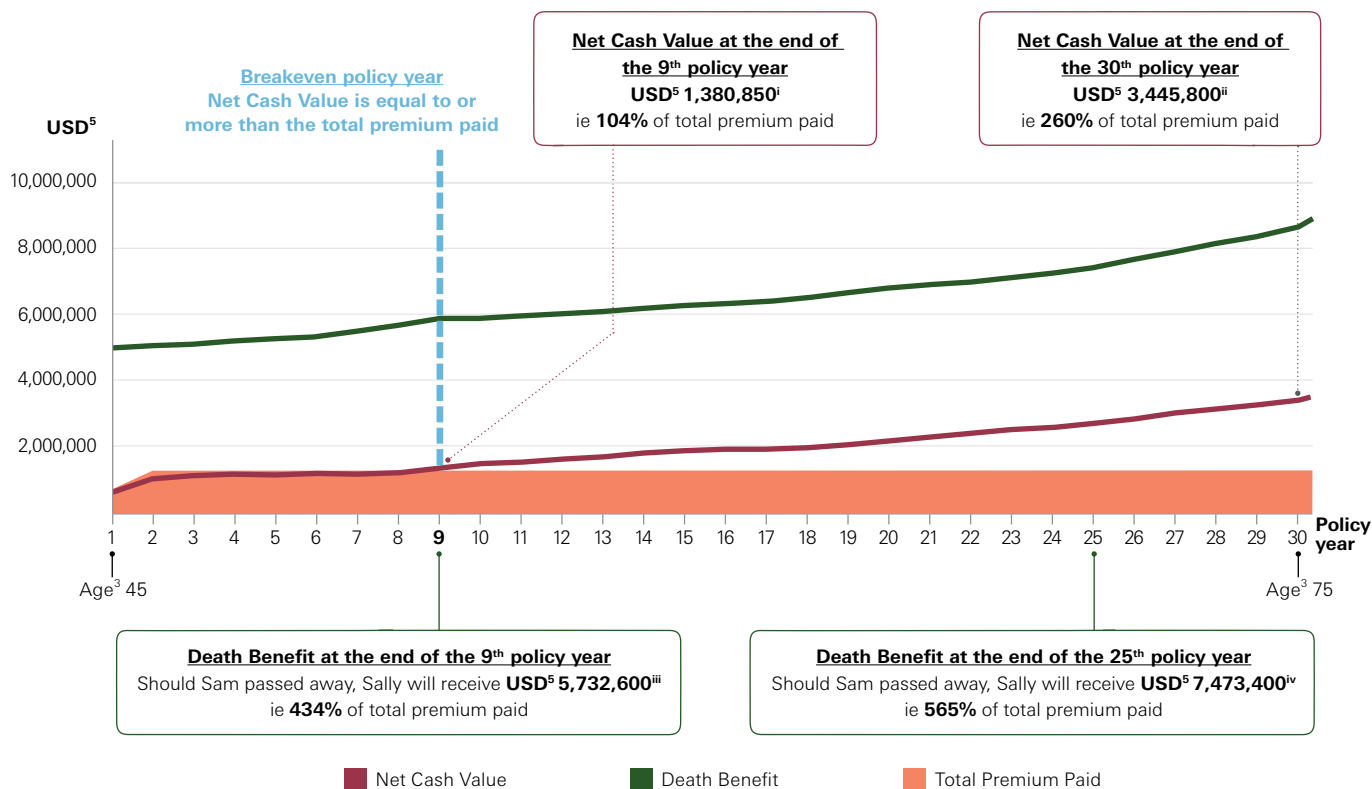
Since Sam is the only breadwinner in the family and has a USD⁵1,000,000 mortgage to repay, he wants to ensure his family is well taken care of financially if anything happens to him. To that end, he takes out a Paramount Global Policy, with himself as the life insured and his wife Sally as the beneficiary.

Sam chooses HSBC Paramount Global Life Insurance Plan (2-year payment) to meet his needs.

Policyholder and life insured	Sam	Beneficiary	Sally (Wife)
Annual premium	USD ⁵ 660,450	Premium payment period	2 years
Total Basic Plan Premium Paid	USD ⁵ 1,320,900	Sum insured	USD ⁵ 5,000,000

Scenario 1

The below chart is an illustration of the protection Sam is entitled to. With his Policy's whole life protection, the Death Benefit increases over time to cover his family's future expenses. If he stays safe and sound, he can use the Policy's cash value for his retirement or pass it on to the next generation as a significant estate with upside potential over the long run.



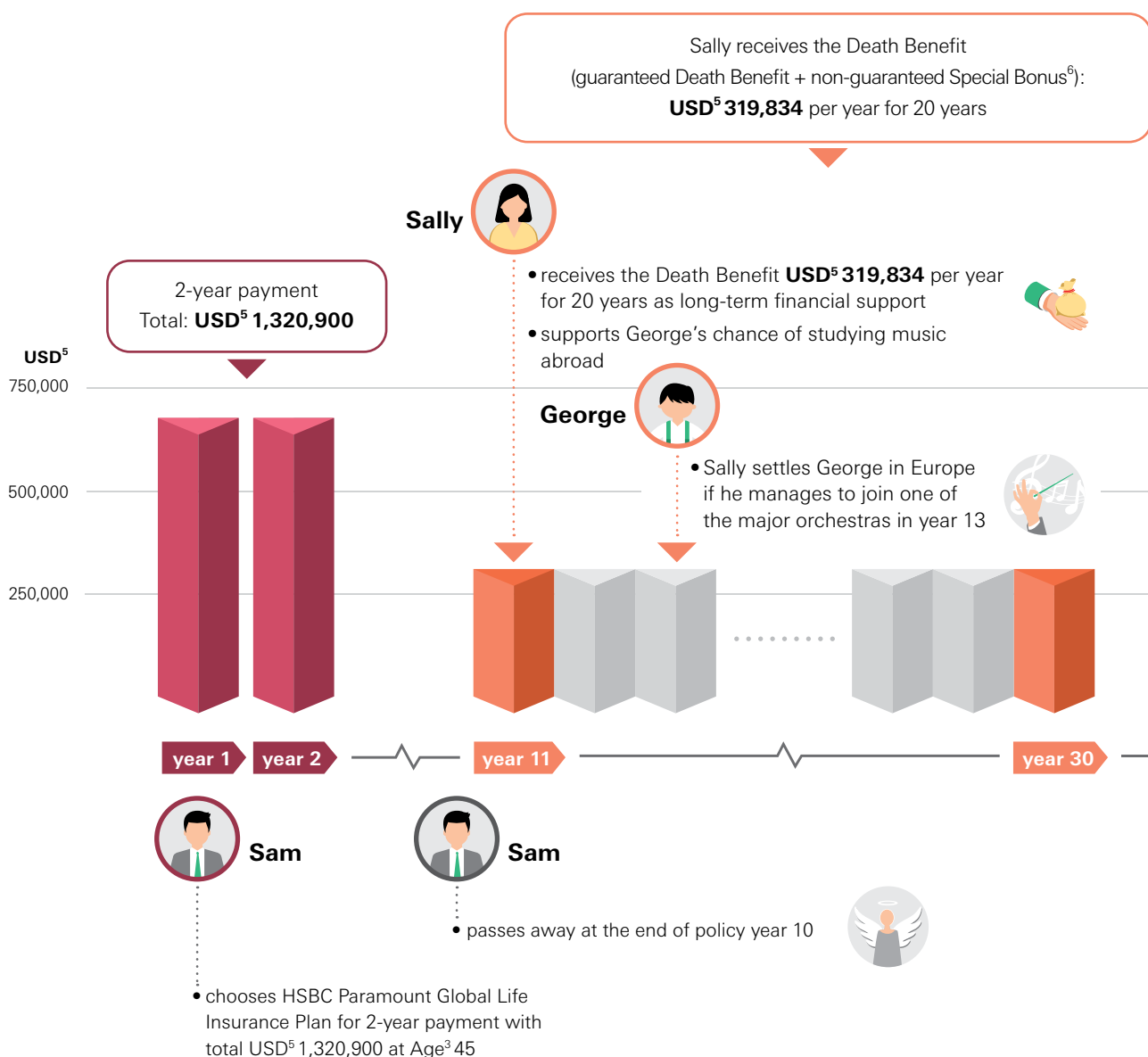
Remarks:

- Calculation of Net Cash Value is : Guaranteed Cash Value (USD⁵ 1,056,750) + non-guaranteed Special Bonus⁶ (USD⁵ 324,100)
- Calculation of Net Cash Value is : Guaranteed Cash Value (USD⁵ 1,056,750) + non-guaranteed Special Bonus⁶ (USD⁵ 2,389,050)
- Calculation of Death Benefit is : guaranteed Death Benefit (USD⁵ 5,000,000) + non-guaranteed Special Bonus⁶ (USD⁵ 732,600)
- Calculation of Death Benefit is : guaranteed Death Benefit (USD⁵ 5,000,000) + non-guaranteed Special Bonus⁶ (USD⁵ 2,473,400)

Let's look at Sam's story

Scenario 2

If Sam passes away at the age³ of 55, Sally will receive the Death Benefit in regular instalments over 20 years in accordance with the Death Benefit Settlement Option chosen by Sam. In addition to giving his family sufficient financial support to maintain their quality of life should anything unexpected happen, Sam's plan is to maximise George's chance of studying music abroad. The payments would go a long way towards ensuring his family's long-term financial wellbeing and helping George settle in Europe if he manages to join one of the major orchestras there.



Let's look at Pauline's story



Pauline, 40³, and her husband have a 10-year-old³ daughter, Mary. Pauline wants to help secure her family's future with a life insurance policy which would also give her the flexibility to pass on her wealth to Mary and help her tackle any challenges she may face in the future. With these criteria in mind, she takes out an HSBC Paramount Global Life Insurance Plan, with herself as the life insured and Mary as the beneficiary.

Pauline chooses HSBC Paramount Global Life Insurance Plan (single premium) to meet her needs.

Policyholder and life insured	Pauline	Beneficiary	Mary
Single premium	USD ⁵ 79,728	Sum Insured	USD ⁵ 400,000

	1 st Generation	1 st Generation	2 nd Generation
Policyholder	Pauline (Age³ 43)	Pauline (Age³ 44)	Mary (Age³ 35)
Life insured	Pauline	Mary (Age³ 14)	Mary
	Pauline, aged ³ 40, starts the Policy when her daughter is 10 years old ³ . 3 years later, the policy value starts to accumulate.	At the start of the 4 th policy year, Pauline wants to pass the coverage of the Policy to her daughter, making her as the life insured. She exercises the Change of Life Insured ¹ option, replacing herself with Mary as the new life insured. As a result, the Policy becomes a juvenile policy. At the same time, Pauline designates her husband as the Contingent Policyholder to manage the Policy if Pauline passes away.	Pauline intends to pass on her legacy when she reaches the age ³ of 65, making Mary, the life insured, the policyholder as well.
Policy year	At the end of policy year 3	At the end of policy year 4	At the end of policy year 25
Total Death Benefit	USD⁵ 407,000 5.1 times of Total Basic Plan Premium Paid	USD⁵ 912,000ⁱ 11.4 times of Total Basic Plan Premium Paid	USD⁵ 1,173,000 14.7 times of Total Basic Plan Premium Paid
Total Cash Value	USD⁵ 64,000	USD⁵ 65,600	USD⁵ 172,000

Remark:

i) The Death Benefit is increased as a result of the new, lower age of the life insured.

Assumptions for Sam's and Pauline's story:

- i. Sam, Pauline and Mary are standard non-smokers residing in Macau.
- ii. No partial surrender has been made during the policy term.
- iii. All premiums have been paid in full during the premium payment period.
- iv. There is no outstanding policy loan while this Policy is in force.
- v. The Special Bonus⁶ scale and investment returns are assumed to remain unchanged throughout the policy term.
- vi. You should also keep in mind the effects of inflation, which may significantly reduce the purchasing power of the accumulated cash value over time.
- vii. In Sam's story, the remaining amount of Death Benefit will be left in the Company to accumulate at the non-guaranteed interest (assuming 1% p.a.), until the full amount of benefits has been paid to the beneficiary(ies).

Remarks:

- The above examples are hypothetical and non-guaranteed. They are for illustrative purposes only.
- The above examples are independent events and unrelated.
- Any Change of Life Insured¹ may trigger a consequential adjustments in the sum insured, Guaranteed Cash Value, Special Bonus⁶ (if any) and Death Benefit at our discretion.
- Change of Life Insured¹ is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Any such request will be assessed on case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying mortality risk, change in policy term, latest economic outlook.

Product summary

Premium payment period/Issue Age ³	Premium Payment Period	Issue Age ³
	Single premium:	15 days after birth to Age ³ 75
	Annually: 2 years, 3 years or 5 years 10 years	15 days after birth to Age ³ 70 15 days after birth to Age ³ 65

Policy Currency USD⁵

Policy term Whole of life

Sum insured Minimum: USD⁵ 400,000 (per Policy)
(For life insured aged³ 18 or below (per life), the maximum sum insured is USD³ 5,000,000)

Death Benefit Subject to the terms of the Policy, if the life insured were to pass away during the term of the Policy, the Death Benefit payable is guaranteed Death Benefit plus Special Bonus⁶ (if any) and Policy Value Management Balance (if any) less any Indebtedness⁷, as of the date of death of the life insured. Guaranteed Death Benefit would be equal to a certain percentage of sum insured ("Applicable Percentage") stated in the below table.

Life insured's death happens	Applicable Percentage
Before the Designated Anniversary (ie the 10 th Policy Anniversary or the Policy Anniversary immediately following the life insured aged ³ 70, whichever is later)	100%
On the Designated Anniversary / within the 1 st policy year from the Designated Anniversary	95%
Within the 2 nd policy year from the Designated Anniversary	90%
Within the 3 rd policy year from the Designated Anniversary	85%
Within the 4 th policy year from the Designated Anniversary	80%
Within the 5 th policy year from the Designated Anniversary and thereafter	75%

Product summary

Death Benefit Settlement Option

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

- In a lump sum payment (Death Benefit will be paid in this option if the policyholder does not select any settlement option); or
- By regular instalments (only applicable to policies without any assignment).

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

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

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

Guaranteed Cash Value

Guaranteed Cash Value is the cash value of your Policy at any 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 Schedule. If your Policy has a single premium payment with sum insured of USD2,000,000 or above, your Policy will enjoy a higher proportion of the single premium amount as the Guaranteed Cash Value at any time during the policy term. For details, please refer to your insurance proposal.

Net Cash Value

The amount that is, at any time, equal to Guaranteed Cash Value plus Special Bonus⁶, if any, less any Indebtedness⁷.

Special Bonus⁶

The Special Bonus (if any) is non-guaranteed. It will be declared at our absolute discretion. The amount of any potential Special Bonus will be determined by us when it becomes payable.

The Special Bonus (if any) shall be paid when you fully or partially surrender or terminate the Policy, when it lapses or in the event of the death of the life insured. Upon the exercise of the Policy Value Management Option, a portion of the Guaranteed Cash Value and Special Bonus (if any) will be allocated to the Policy Value Management Balance to accumulate with interest.

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

Product summary

Surrender Benefit –

Surrender Benefit is the amount you will receive if you terminate your policy or a portion thereof during the policy term. It is equivalent to:

- Guaranteed Cash Value;
- plus Special Bonus⁶ (if any);
- plus Policy Value Management Balance (if any);
- less Indebtedness⁷ (if any).

Partial Surrender

You may request to partially surrender this Policy by reducing the sum insured. Any request to reduce sum insured is subject to the following 2 minimum amount requirements which shall be determined by the Company from time to time:

- (i) A minimum amount of reduction of sum insured per transaction; and
- (ii) A minimum amount of the sum insured after such transaction.

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

Upon the reduction of sum insured, the Total Basic Plan Premiums Paid⁴ under this Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁶ (if any) and Death Benefit in accordance with the terms of the Policy. A policy endorsement with the revised Policy Schedule will be issued to the policyholder after the reduction of sum insured has taken effect.

Upon the partial surrender of this Policy, a portion of the Special Bonus⁶ (if any) attributable to the reduced portion of the sum insured may, at the Company's discretion, be declared and such amount, if any, will be payable as part of the partial surrender payment.

Policy Value Management Option

After the 20th Policy Year, if there is no outstanding policy loan or premiums, you may apply to exercise this option to lock in a portion of the Plan's Net Cash Value. The amount you choose to lock in is guaranteed upon exercising the Policy Value Management Option and will be allocated to the Policy Value Management Balance to accumulate at a non-guaranteed interest rate, which will be adjusted from time to time at the Company's discretion. To apply for this option, you must submit a form made available by us.

The exercise of this option is subject to the following 2 minimum amount requirements which shall be determined by the Company and adjusted from time to time without prior notice to policyholders:

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

Upon the exercise of this option, the sum insured and Total Basic Plan Premiums Paid⁴ under the Policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁶ (if any) and Death Benefit. If the request is approved by the Company, a policy endorsement with the revised Policy Schedule will be issued to the policyholder. Cancellation, termination or reversal will not be allowed after this option is exercised.

Product summary

Policy Value Management Balance

The amount of the accumulated proceeds from exercising the Policy Value Management Option which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) as is determined at the Company's discretion from time to time, less any previously withdrawn amounts. Such balance, if any, can be withdrawn in cash by the policyholder at any time by submitting to us a written request in a form prescribed by the Company.

Change of Life Insured¹

You are entitled to exercise the Change of Life Insured option for your Policy, up to 3 times per Policy, after the 3rd policy year or after the end of the premium payment period provided all premiums are fully paid, whichever is later. Any Change of Life Insured is subject to evidence of insurability and our approval which is based on the underwriting conditions of the life insured.

The Policy will provide whole of life coverage for the new life insured every time the life insured is changed (such change shall be subject to our approval). A new incontestability period⁸ will also apply.

For any Change of Life Insured which triggers the new sum insured to be lower than the original sum insured, the policyholder may apply to increase the new sum insured for the new life insured up to the amount of the original sum insured before the change with the payment of additional premiums. Any such request is subject to the prevailing regulatory requirement and is at our discretion.

Contingent Policyholder

Subject to the terms of the Policy, policyholder can designate a Contingent Policyholder at any time for his/her juvenile policy (not applicable to policies with life insured who has attained the age³ of 18). The option of Contingent Policyholder is available for the Policy without any assignment.

If a Contingent Policyholder becomes the new policyholder, he/she shall assume all the obligations and be entitled to exercise all the rights belonging to the policyholder, under specified conditions and subject to the terms of the Policy.

Please refer to the detailed terms and conditions as well as exclusions applicable to Contingent Policyholder.

Supplementary Benefit

Additional Accidental Death Benefit² (with no additional premium required)

Please refer to the detailed terms and conditions and product provisions in details.

Important notes

<p>Disclosure obligation for underwriting</p>	<p>You are required to declare all requisite information that would affect the underwriting decisions of the Company. The Company has the right to declare the policy void due to any misrepresentation or fraud. If the non-health related information of the insured person (including but not limited to Age³) is misstated in the application, the Company may adjust the premium, for the past, current or future policy year on the basis of the correct information, or declare the policy void or terminate the Policy in accordance with the law.</p>
<p>Cooling-off period</p>	<p>HSBC Paramount Global Life Insurance Plan is a lifetime 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.</p> <p>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, subject to any market value adjustment (applicable to single premium policies) (see section below for details of market value adjustment). A written notice signed by you together with your Policy (if received) should be received by the office of HSBC Life (International) Limited, Macau Branch[#] at 1/F, Edf, Comercial Si Toi, 619 Avenida da Praia Grande, Macau 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).</p> <p>After the expiration of the Cooling-off Period, if you cancel the Policy before the end of the policy term, the projected Net Cash Value that you receive may be less than the total premium you have paid.</p>
<p>Market value adjustment for single premium policy</p>	<p>During the cooling-off period, single premium policy is subject to market value adjustment, which refers to the amount of the shortfall (if any) by which the value of investment for the single premium at the time when the cancellation notice on the Policy is received by us has fallen below the amount of the single premium paid.</p>
<p>Suicide</p>	<p>If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, or the effective date of the last Change of Life Insured¹, 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.</p> <p>If the life insured commits suicide, whether sane or insane, within one year of the date of any increase in sum insured, such increase shall be deemed not to have taken effect in determining the Death Benefit payable and any additional premiums or charges arising as a consequence of the increase in sum insured shall be reversed. Please refer to policy provisions of the Basic Plan for detailed terms and conditions.</p>
<p>Policy loan</p>	<p>You may apply for a policy loan provided that the amount borrowed (including any previous unpaid borrowed amount) does not exceed 90% of the Guaranteed Cash Value after Indebtedness⁷. You will be advised of the rate of interest as determined by the Company which may vary from time to time.</p> <p>Any partial surrender or exercise of the Policy Value Management Option may reduce the Guaranteed Cash Value and Death Benefit of the Policy. Upon the partial surrender of the Policy, a portion of the Special Bonus⁶ (if any) attributable to the reduced portion of the Policy Amount may be declared at the Company's discretion and such amount, if any, will be payable as part of the partial surrender payment subject to the applicable requirements. Please refer to the policy provisions for detailed terms and conditions of partial surrender. When the policy loan with accrued interest exceeds the Guaranteed Cash Value, the Policy may lapse.</p> <p>Please be reminded that any Indebtedness⁷ on this Policy outstanding at the time of any payment under the Policy will be deducted from the amount otherwise payable. The Company's claim for any Indebtedness⁷ shall be prior to any claim of the policyholder or the beneficiary(ies) or the assignee(s) or other persons.</p>

HSBC Life (International) Limited, Macau Branch is the branch office established by HSBC Life (International) Limited in the Macau SAR.

Important notes

<p>Tax reporting and financial crime</p>	<p>We may from time to time request information from you regarding you and your Policy for the Company and other members of the HSBC Group to meet certain obligations to legal or regulatory bodies, government or tax authorities in Macau and overseas. If you fail to provide the Company information that is requested from you or if you present a financial crime risk to a member of the HSBC Group, such consequences as set out in your policy terms include that the Company may:</p> <ul style="list-style-type: none"> • Take such actions as are necessary to enable it or the member of the HSBC Group to meet its obligations; • Be unable to provide new, or to continue to provide any, services to you; • Be required to withhold payments or benefits that would otherwise be due to you or your Policy and permanently pay those over to tax authorities; and • Terminate your Policy. <p>Should any benefits or payments be withheld and/or the Policy be terminated by the Company, the amount you get back plus the total amount you have received before policy termination (if any) may be less than what you have paid. The Company recommends that you seek your own independent professional advice on your tax liabilities and tax position in relation to your Policy.</p>
<p>Termination conditions</p>	<p>We have the right to terminate your Policy under any of the following circumstances:</p> <ul style="list-style-type: none"> • If you cannot make an overdue premium payment by the end of the Grace Period; • The policy loan with accrued interest exceeds the Guaranteed Cash Value; • We reasonably consider that by continuing the Policy or our relationship with you, we may break any laws or the Company, or a member of the HSBC Group, may be exposed to action or censure from any authority; or • We have the right to terminate pursuant to the terms of any Supplementary Benefit. <p>Please refer to the policy provisions for detailed terms and conditions on termination.</p>
<p>Applicable laws</p>	<p>The laws governing the Policy are the laws of Macau. In the event of any dispute arising in the Macau SAR, the non-exclusive jurisdiction of the Macau SAR courts will apply.</p>
<p>Eligibility*</p>	<p>The Plan is generally available to anyone who is between 15 days after birth and age³ 75, depending on the premium payment period selected. The Plan is subject to the relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured as determined by the Company from time to time.</p>
<p>Policy currency</p>	<p>The Plan is available in US dollars. Both premiums and benefits can be paid in currencies other than the policy currency. Please refer to section “Key risks - Policy currency risk” for the details of key risk factors.</p>
<p>Missing payment of premium</p>	<p>We will give you a 30-day grace period for making premium payments. If you cannot make the payment by the end of the grace period, we will grant you an automatic premium loan to cover the unpaid premium provided that the Guaranteed Cash Value less any outstanding policy loans, interest and premiums of your Policy calculated immediately before the due date of the relevant unpaid premium is greater than the amount of the unpaid premium. We will apply interest on such a loan at a rate determined by us from time to time. If the Guaranteed Cash Value less any outstanding policy loans, interest and premiums at the time is not enough to cover the unpaid premium, your Policy will be discontinued and we will pay you the Net Cash Value as at the due date of the first unpaid premium.</p>

* The product is available for insured resides in following areas, include but not limited to All of British Isles, Andorra, Argentina, Australia, Austria, Bahamas, Belgium, Bermuda, Brazil, British Virgin Islands, Brunei, Canada, Cayman Islands, Chile, China, Costa Rica, Czech Republic, Denmark, Finland, France, Germany, Greece, Hong Kong SAR, Ireland (Republic of), Italy, Liechtenstein, Luxembourg, Macau SAR, Malta (Gozo), Mexico, Monaco, Netherlands (Holland), New Zealand, Norway, Portugal (Azores & Madeira), San Marino, Singapore, Slovenia, Republic of Korea, Spain, Sweden, Switzerland, Taiwan, United Arab Emirates (UAE), United Kingdom, United States, U.S. Virgin Island, or Vatican City. For insured from countries/regions outside the above-mentioned countries/regions, the application would be considered case by case. Please contact the Company for details and the list may change by the Company at its discretion from time to time.

Key risks

Credit and insolvency risks

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

Non-guaranteed benefit

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

- **Investment risk factors – The investment performance of the assets supporting the policies could be affected by changes in interest rates and its outlook** (which affect both interest earnings and values of assets), fluctuations in prices of growth assets and various market risks including, but not limited to, currency risk, credit spread and default risk.
- **Claims factors – The actual experience of mortality and morbidity is uncertain,** which may lead to higher than expected claims 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 are uncertain,** and therefore it has impacts on both the current performance and future return of the portfolio of the policies.
- **Expense factors – The actual amount of any direct expenses** (eg commission, underwriting, policy acquisition and maintenance expenses) and indirect expenses (eg general overhead costs) incurred and **apportioned to the group of policies may be higher than expected** and impact the overall performance of the product.

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

Risk from delayed or missed payments of premiums due

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

Risk from surrender

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

Key risks

Liquidity risk

We would expect you to keep your Policy for the entire policy term. In the event that you have liquidity needs due to any unexpected circumstances, 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 be discontinued or terminated earlier than the original policy term. There is always a risk that you would receive an amount which may be less than the premiums you have paid.**

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

Inflation risk

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

Policy currency risk

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

Risks from assigning your Policy

If your Policy is assigned to a lender (ie Assignee) as collateral, you will be subject to interest rate risk, which may increase costs of serving the loan and risk of default in repaying the loan. Upon repayment default or failure to repay the loan under the relevant assignment or loan agreement or other facility agreements of similar nature, the Assignee may exercise the right to surrender the Policy on your behalf. You may lose the life coverage and other benefits as a result.

We will pay the Death Benefit or other benefit amount first to the Assignee (unless otherwise advised by the Assignee) and any remaining balance of Death Benefit or other benefit amount to the policyholder or beneficiary (as the case may be).

You may also face the risk of policy information and personal data being released to the Assignee.

More about participating policy

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

For HSBC Paramount Global Life Insurance Plan, the policy dividends, if any, are in the form of:

Special Bonus⁶ which is declared upon early termination of the Policy due to, for example, death, surrender or the exercise of Policy Value Management Option.

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

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

What factors will affect your Special Bonus⁶?

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

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

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

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

What are the key benefits of participating policies?

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

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 level of Special Bonus⁶ payable to you. Both the past actual performance and management's expectations for the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be taken for sharing these with you through adjusting the Special Bonus⁶ scales.

Fairness across policyholder groups

To ensure fairness between policyholders of participating products, we will carefully consider the experience (including investment performance) of various policy groups such as products, product generations, currencies and issue years so that each policy group will receive a fair return based mainly on its own performance. To balance the interest between you and us, a dedicated committee formed from a group of professionals will provide independent advice on managing the participating policies and determining the Special Bonus⁶.

Stable long-term returns

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

We may also reduce the extent of smoothing or even stop smoothing the effects of the change in asset values for a time in the determination of the Special Bonus⁶. We would do this to protect the interests of the remaining policyholders. For example, we may reduce smoothing when payouts with smoothing are higher than payouts without smoothing.

Investment policy and strategy

We follow an asset strategy that:

- i) Helps to ensure that we can meet the guaranteed benefits that we have committed to you;
- ii) Delivers competitive long-term returns to you through Special Bonus⁶; and
- iii) Maintains an acceptable level of risk.

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

Our investment portfolios are well diversified across various types of assets, and are invested in varied geographical markets (mainly Asia, the United States and Europe), currencies (mainly USD⁵) and industries. The assets are carefully managed and monitored according to our own acceptable level of risk.

More about participating policy

Investment policy and strategy

Asset type	Long-term target allocation percentage
Fixed income assets	55% - 75%
Growth assets	25% - 45%

Note: there could be slight deviations from the above range due to market fluctuations.

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

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

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

For Policies with the Policy Value Management Option 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 to the Policy Value Management Balance (if any) to accumulate with interest (if any).

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

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

The Policy of determining the Special Bonus⁶ (if any) and accumulation of interest rates may be reviewed and adjusted by us from time to time.

For more updated information, please visit our website <https://www.hsbc.com.mo/insurance/important-information/>.

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

Endnotes

- 1 Each policyholder is entitled to the Change of Life Insured of Policy for up to 3 times per Policy after the 3rd Policy Year or after the end of the premium payment period provided all premiums are fully paid, whichever is later. Change of Life Insured is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Any such request will be assessed on case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying mortality risk, change in policy term, latest economic outlook. Any Change of Life Insured may trigger consequential adjustments to the sum insured, Guaranteed Cash Value, Special Bonus⁶ and the Death Benefit, which may be higher or lower than the original figures. If it triggers a new, lower sum insured, the policyholder may apply to increase the new sum insured for the new life insured prior to the change, up to the amount of the original sum insured with the payment of an additional premium. Any such request will be assessed on a case-by-case basis and is at our sole discretion.
- 2 Additional Accidental Death Benefit will terminate when the life insured attains the age³ of 80 or payout of the benefit or the Policy is terminated (whichever is earlier). The maximum benefit amount for each Policy is subject to underwriting. Please refer to the Policy Provisions of the Supplementary Benefits for detailed terms and conditions as well as exclusions.
- 3 Age means the age of the life insured or the policyholder (where applicable) at his/her next birthday.
- 4 Total Basic Plan Premiums Paid refers to the total amount of premium due under the basic plan based on the standard premium only (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.
- 5 The reference exchange rate between USD and MOP is 1 USD : 8.15 MOP, which could be used to derive the MOP equivalent amount. The exact exchange rate shall be subject to the date of fund transfer.
- 6 The amount of Special Bonus (if any) is not guaranteed and the payment is subject to the Company's discretion.
- 7 Indebtedness means the sum of all outstanding policy loans or automatic premium loans advanced in accordance with the Policy, any accrued interest on such loans, and any outstanding premiums or payments under this Policy.
- 8 Incontestability period refers to the lifetime of the Life Insured after it has been in force for one year from the Issue Date, or effective date of reinstatement, or the effective date of the last Change of Life Insured¹, whichever is the latest. Please refer to the Policy Provisions for detailed terms and conditions.

More information

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

You are welcome to contact us and arrange for a financial planning review. You have the right to request for historical accumulation interest rates before committing the purchase.

Go to www.hsbc.com.mo/insurance

Visit any HSBC branch

Book an appointment by scanning the QR code now



HSBC Paramount Global Life Insurance Plan

HSBC Life (International) Limited

HSBC Life (International) Limited 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

HSBC Life (International) Limited, Macau Branch

HSBC Life (International) Limited, Macau Branch ("the Company", "we" or "us") is a branch incorporated in accordance with Macau laws, and is one of the HSBC Group's insurance underwriting subsidiaries.

HSBC Life Macau Branch Office: 1/F, Edf. Comercial Si Toi, 619 Avenida da Praia Grande, Macau

HSBC Life Insurance Planning Centre: Unit AC, Dynasty Plaza, 393 Alameda Dr. Carlos d'Assumpcao, Macau

The Company is authorised and regulated by the Autoridade Monetária de Macau to carry on long-term insurance business in the Macau Special Administrative Region.

HSBC Paramount Global Life Insurance Plan is a product of the Company but not The Hongkong and Shanghai Banking Corporation, Macau Branch, underwritten by the Company and it is only intended for sale in the Macau SAR.

In respect of an eligible dispute (as defined in the admissibility scope in the Mediation Scheme for Financial Consumption Disputes) arising between HSBC Life (International) Limited ("HSBC Life") and you out of the selling process or processing of the related transaction, HSBC Life is required to enter into a Financial Consumption Dispute Mediation 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.

The contents of this Product Brochure are for reference only, and should be read in conjunction with the relevant policy proposal and policy provisions. Before committing to this product, you have the right to request a sample policy contract.

July 2024

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



终身人寿保险

汇珑环球寿险计划

守护未来 细味承诺

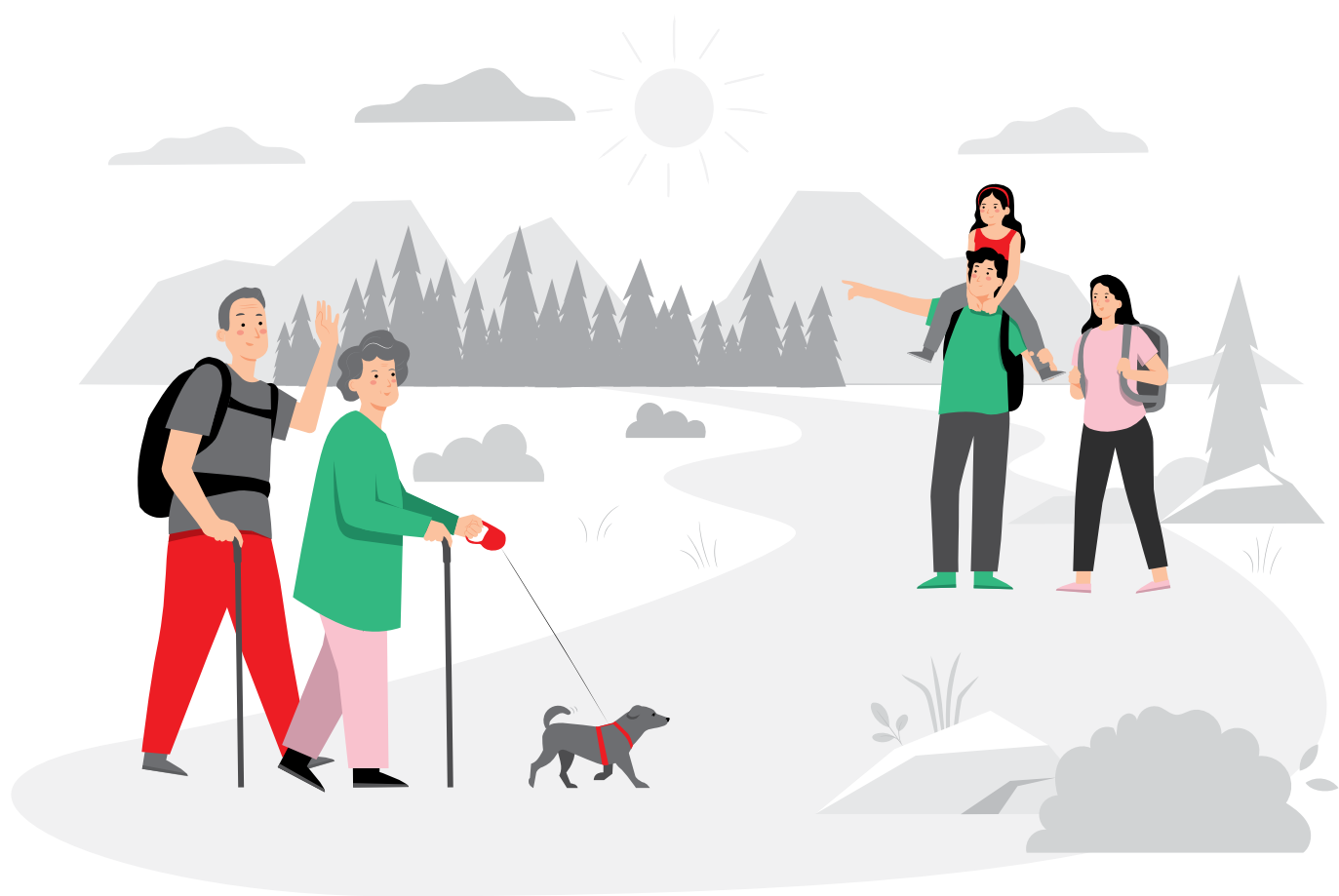


汇丰保险
HSBC Life

汇丰人寿保险（国际）有限公司澳门分公司

本产品册子的内容仅供参考之用。您应同时参阅人寿保险建议书及保单条款了解有关详情。在购买本产品前，您有权索取一份保单样本。

安心周全 栽种明日梦想



保障财富，守护未来

筹划未来，不仅是为自己建构美好人生，而且更要确保家人拥有安稳的将来。汇珑环球寿险计划（「汇珑环球」、「本计划」或「本保单」）为提供终身人寿保障，以及灵活配合您的财富传承计划而设。无论您首要保障挚爱，还是增值财富，本计划作为灵活的财富工具，都能大大提升您的财富管理能力。

「汇珑环球寿险计划」如何运作？



持续守护

您于第3个保单周年日之后或在保费缴付期内缴清所有保费后（以较后者为准），**更改受保人¹多达三次，将这份关爱传给继承人。**

此外，本计划让您为**儿童保单委任第二保单持有人**，确保在原有保单持有人不幸身故时，您的保单仍亦可由信任的人管理。



灵活支付赔偿

本计划提供两种**身故赔偿支付选项**，保单持有人可**灵活选择支付赔偿**，在受保人不幸身故时，**其挚爱也可得到最佳的财政保障**。身故赔偿将根据所选的支付赔偿选项以支付指定的受益人，但并不可在受保人身故后作出更改。基于保单之条款，身故赔偿可以用一笔过全数支付，或分10、20或30年定期按每年支付，确保受益人的未来得到合适保障。



增值并守护您的财富

本计划让您的保单价值具备长线增长潜力，终身持续累积财富。

与此同时，市况的变动同时会为财务资产带来不稳定的影响，所以我们为您提供**保单价值管理权益的选项**，在您需要更多稳定性的时候，锁定部分的保单价值，以减少波幅带来的影响。

守护挚爱 更进一步

我们深明人生会有难以预计的意外，所以本计划为您提供**附加保障**，为突如其来的事未雨绸缪。



额外意外死亡保障²

毋须另缴额外保费，若受保人在80岁³前不幸因意外而导致死亡，受益人可额外获发已缴基本计划总保费⁴的30%作额外意外死亡保障赔偿。

参考澄文的个案



45岁³的澄文是一名成功的商人，与身为家庭主妇的太太颖好，育有一名8岁³的儿子正煦。他的儿子拥有音乐天赋，更梦想成为欧洲著名管弦乐团的小提琴家，所以夫妇俩投入大量资金以栽培儿子成才。

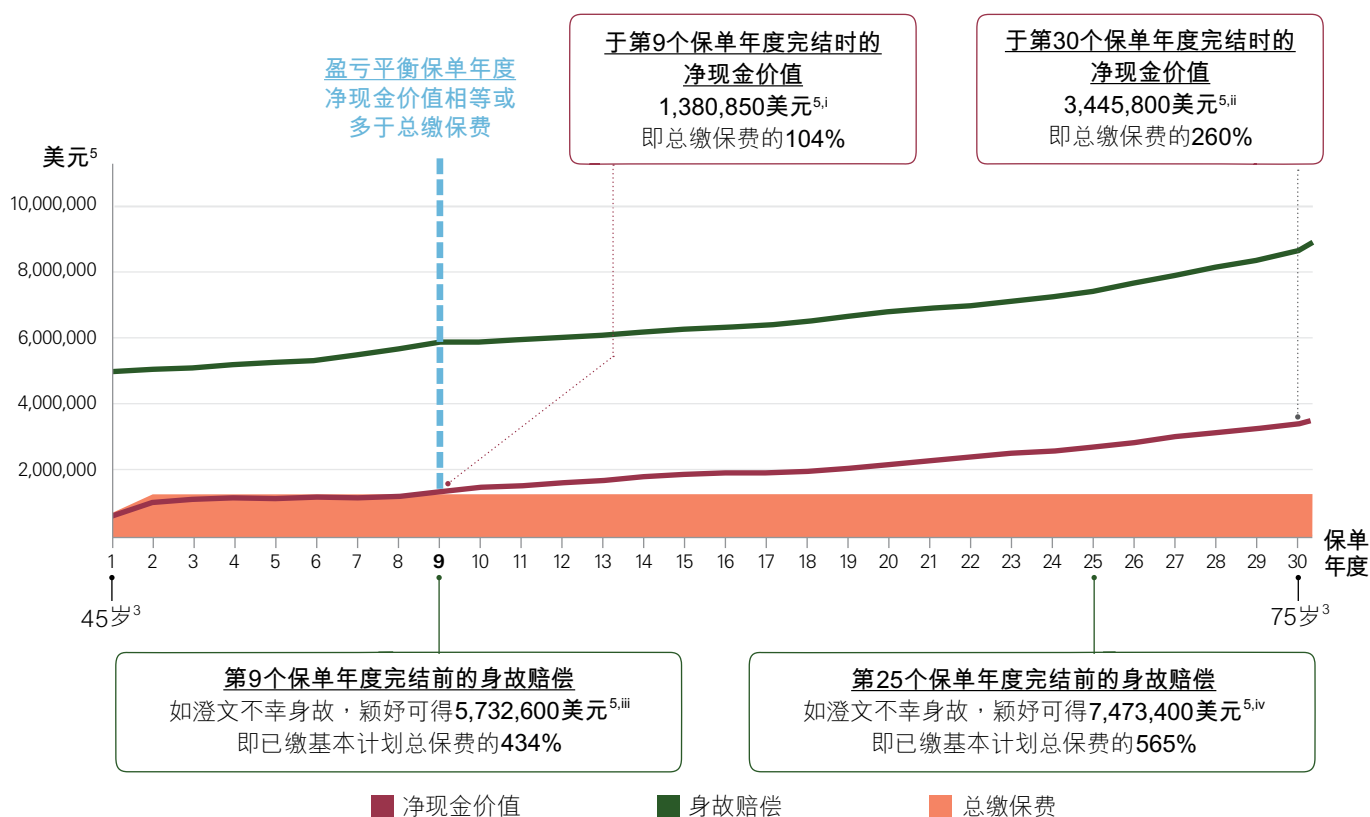
由于澄文是家中的唯一经济支柱，另有100万美元⁵的楼宇按揭供款，如有不幸事情发生，他希望家人得到经济保障。有见及此，他投保了汇珑环球寿险计划，以自己为保单的投保人，而太太则是受益人。

澄文选择投保汇珑环球寿险计划（分2年缴保费）以迎合所需。

保单持有人及投保人	澄文	受益人	颖好（妻子）
年缴保费	660,450美元 ⁵	保费供款年期	2年
已缴基本计划总保费	1,320,900美元 ⁵	保额	5,000,000美元 ⁵

情境 1

下图说明了澄文所享的保障，透过保单的终身人寿保障，身故赔偿金额会随着时间的推移而增长，以支付家人的未来开支。如果他一直身壮力健，保单的现金价值可用作退休储备，或借着其长线潜力，作为传承给下一代的重要遗产。



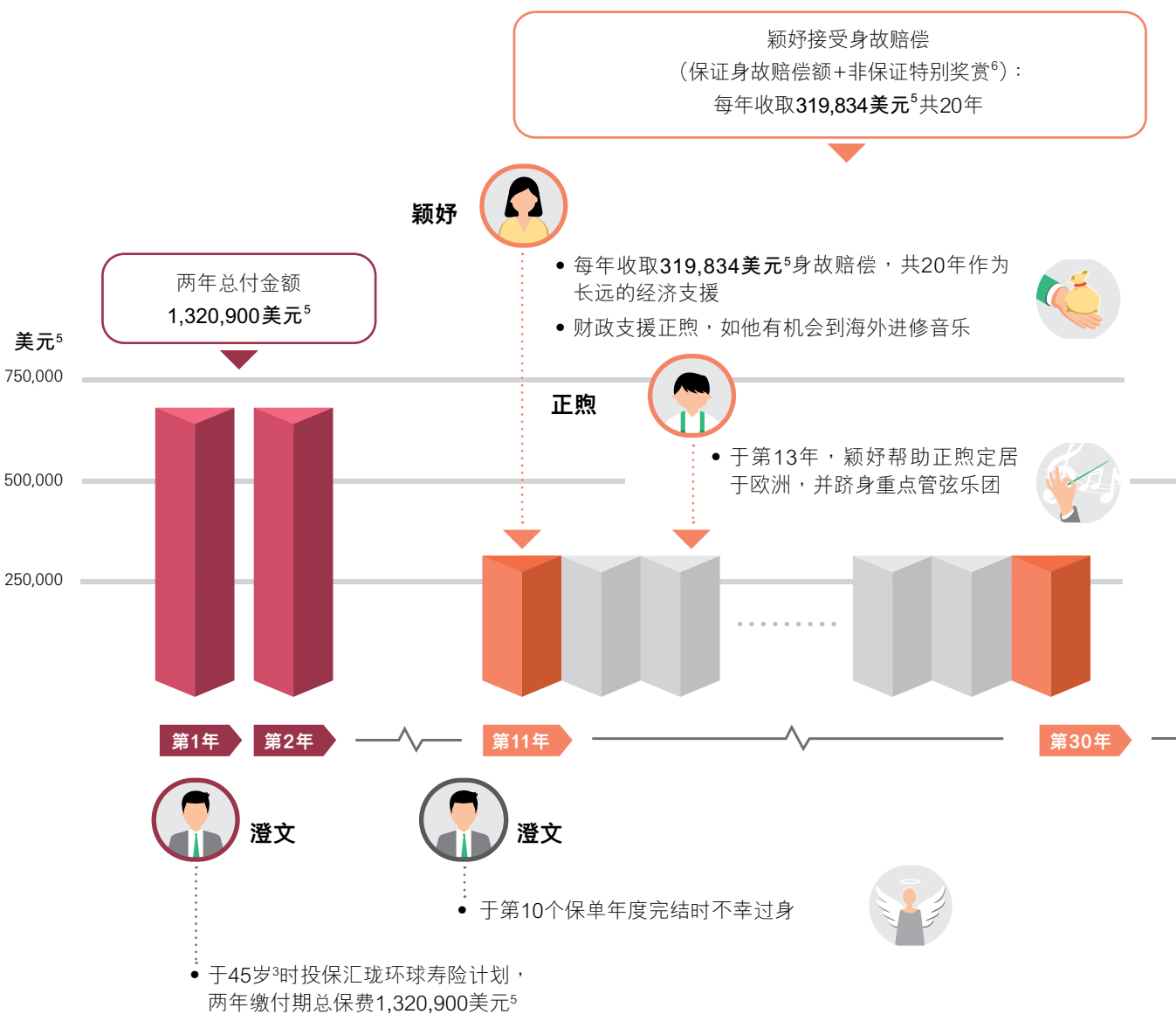
备注：

- 净现金价值的计算为：保证现金价值(1,056,750美元⁵) + 非保证特别奖赏⁶(324,100美元⁵)
- 净现金价值的计算为：保证现金价值(1,056,750美元⁵) + 非保证特别奖赏⁶(2,389,050美元⁵)
- 身故赔偿金额的计算为：保证身故赔偿额(5,000,000美元⁵) + 非保证特别奖赏⁶(732,600美元⁵)
- 身故赔偿金额的计算为：保证身故赔偿额(5,000,000美元⁵) + 非保证特别奖赏⁶(2,473,400美元⁵)

参考澄文的个案

情境 2

澄文于55岁³时不幸过身，根据澄文生前的身故赔偿安排，颖妤会以20年分期的方式获取澄文的身故赔偿。澄文不但要为家人提供足够的财政支援，即使有意外事情发生，他们也能继续享有同等的生活质素，另外更希望正煦有机会到海外进修音乐。这笔赔偿款项可确保两母子长远的财政所需，如正煦能够跻身欧洲的重点管弦乐团，更可帮补他在欧洲生活的开支。



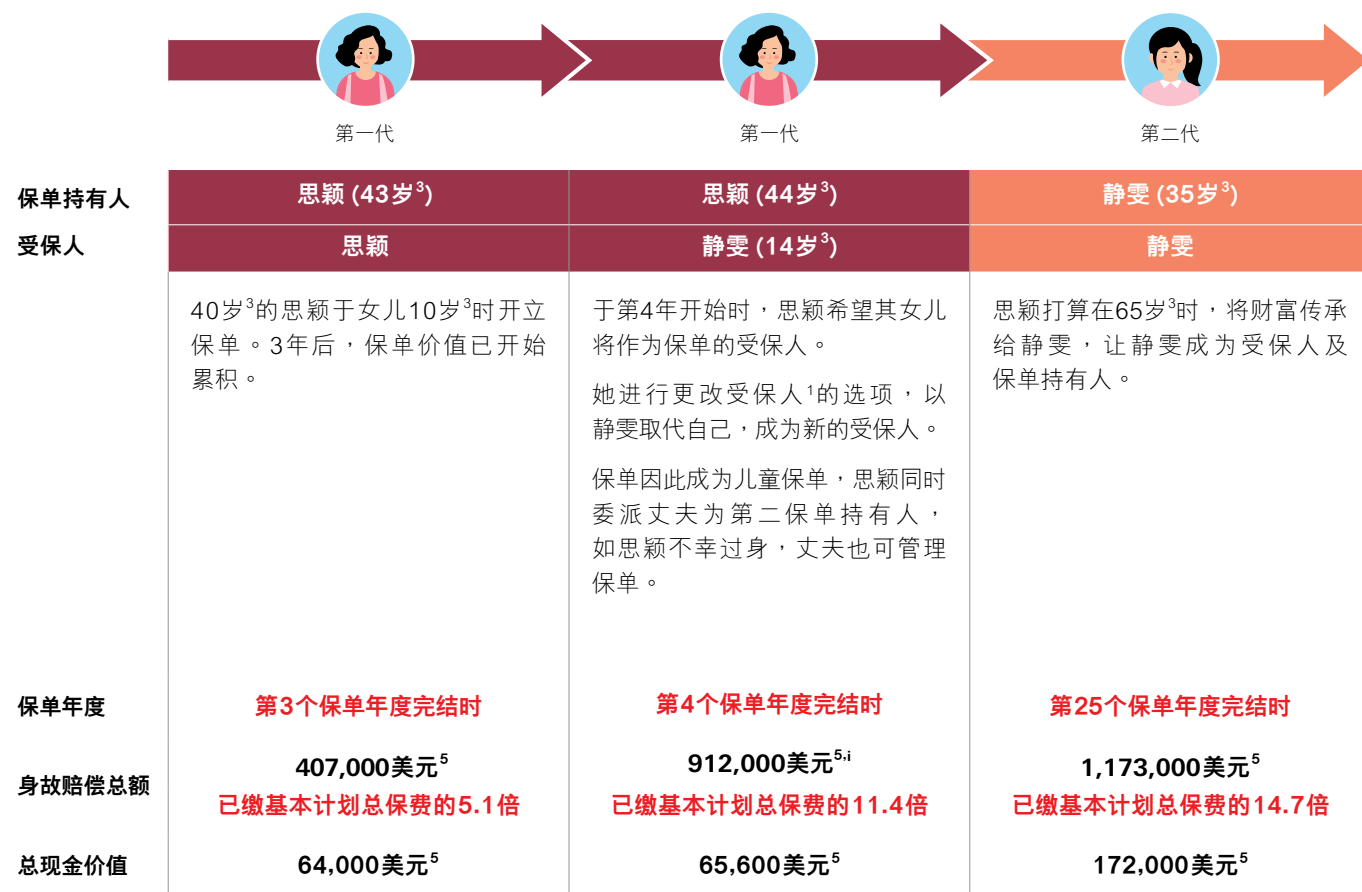
参考思颖的个案



思颖，40岁³，与丈夫拥有一名10岁³的女儿静雯。思颖希望以人寿保险作为家人的未来保障，以及让她灵活地传承财富，协助静雯在未来解决各种难题。基于上述条件，思颖选择了汇珑环球寿险计划，以自己为投保人，女儿为受益人。

思颖选择汇珑环球寿险计划（趸缴保费）以配合所需。

保单持有人及投保人	思颖	受益人	静雯
趸缴保费	79,728美元 ⁵	保额	400,000美元 ⁵



备注：

i) 身故赔偿会随着年纪更小的新受益人而增加。

澄文及思颖个案的假设：

- i. 澄文、思颖及静雯为非吸烟人士，居住在澳门。
- ii. 在保单期内并未作出部分退保。
- iii. 所有的保费在缴付保费期内已全数缴付。
- iv. 在本保单生效期并无借取保单贷款。
- v. 特别奖赏⁶分配及投资回报于整个保单期内相对于原本所展示的假设为维持不变。
- vi. 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。
- vii. 澄文个案剩余的身故赔偿保障金额将留于本公司中，并与由本公司不时厘定的非保证利息累积(假定为年利率1%)，直到将所有保障金额支付予受益人为止。

备注：

- 上述个案均为假设，并非保证，只供说明用途。
- 上述个案为独立个案，两个情境并没有任何关联。
- 任何受保人上的更改¹，本公司可酌情决定对保额、保证现金价值、特别奖赏⁶(如有)及身故赔偿作出相应的调整。
- 更改受保人¹须提供可保证明，并由本公司按受保人的承保条件而批核。对于任何申请，本公司将按每宗个案情况而个别评估及酌情决定，各种考虑因素包括但不限于潜在死亡风险的任何变化、更改保单年期及最新的经济前景。

计划摘要

保费供款年期/ 投保年龄 ³	保费供款年期	投保年龄 ³
	趸缴保费：	出生后15天至75岁 ³
	年缴保费： 2年、3年或5年 10年	出生后15天至70岁 ³ 出生后15天至65岁 ³

保单货币 美元⁵

保单年期 终身

保额 最低：400,000美元⁵（每份保单）
（如受保人是18岁³或以下（以每名受保人计）最高保额为5,000,000美元⁵）

身故赔偿 基于保单之条款，如受保人于保单有效期内身故，其身故赔偿款项为保证身故赔偿加特别奖赏⁶（如有）及保单价值管理收益结余（如有），并减去任何债项⁷，截至受保人身故之日。保证身故赔偿将等同下表所列的保额百分比（「适用之百分比」）。

受保人身故于	适用之百分比
指定周年日（即第十个保单周年日或紧随于受保人年满70岁 ³ 的保单周年日，以较后者为准）之前	100%
指定周年日起首个保单年度内	95%
指定周年日起第二个保单年度内	90%
指定周年日起第三个保单年度内	85%
指定周年日起第四个保单年度内	80%
指定周年日起第五个保单年度内及往后期间	75%

计划摘要

身故赔偿支付选项

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

- 一笔过全数支付(若保单持有人没有选择任何身故赔偿支付选项，身故赔偿将以此选项进行支付)；或
- 分期付款形式(只适用于没有任何权益转让的保单)。

分期付款将按照保单持有人所选择的年期每年支付予受益人：

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

如保单持有人未有根据保单指定受益人，将不可选择分期支付身故赔偿。

保证现金价值

保证现金价值是指保单在保单期内任何时间的现金价值。此计算是根据当时的保额及保单附表所列明的现金价值。若您的保单采用趸缴保费作为缴付保费方法，且保额达到2,000,000美元或以上，在保单期内任何时候您的保单将享有更高比例的趸缴保费金额作为保证现金价值。详情请参阅您的保险建议书。

净现金价值

相等于在任何时候的保证现金价值加上特别奖赏⁶(如有)扣除任何债项⁷之后的金额。

特别奖赏⁶

特别奖赏(如有)是非保证的。任何潜在的特别奖赏金额将在宣派时由我们决定。

当您全数或部分退保或终止保单、或本保单失效，或当我们支付身故赔偿时，我们将会派付特别奖赏(如有)。如您行使保单价值管理权益，部分保证现金价值及特别奖赏(如有)将被调拨至保单价值管理收益结余，以积存生息。

我们将在相关的年结通知书上更新每个保单周年日的特别奖赏金额(如有)。保单年结通知书上所显示的特别奖赏金额可能比之前所发出的保单年结通知书上所显示的金额为低或高。有关主要风险因素的详情，请参阅「主要风险—非保证利益」部分。

计划摘要

退保利益

若您于保单期内终止保单或部分保单，将可取得退保利益，金额相等于：

- 保证现金价值；
- 加上特别奖赏⁶(如有)；
- 加上保单价值管理收益结余(如有)；
- 减去任何债项⁷(如有)。

部分退保

您可要求调减您的保单之保额从而部分退保。任何调减保额的申请需符合以下两项最低限额要求，而有关的限额由本公司不时厘定：

- (i) 每次调减保额的最低金额；及
- (ii) 调减保额后之最低保额。

如欲申请部分退保，您必须以本公司指定的表格提交书面指示。如我们批核有关的要求，保单持有人将获支付根据调减保额的部分所计算的净现金价值。

在调减保额后，您的保单的已缴基本计划总保费⁴将按比例调低，并于计算保证现金价值、特别奖赏⁶(如有)及身故赔偿时，根据保单条款作出相应调整。调减保额生效时，我们将会向您签发一份保单批注及经修改的保单附表。

在部分退保后，退回金额可能包括我们根据调减保额的部分厘定及宣派的部分特别奖赏⁶(如有)。

保单价值管理权益

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

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

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

在行使此项权益后，本保单的保额及已缴基本计划总保费⁴将按比例调整和减少，在计算保证现金价值、特别奖赏⁶(如有)及身故赔偿时，亦会进行相应的调整。如有关行使保单价值管理权益的要求获本公司批准，保单批注及经修订的保单附表将会签发予保单持有人。此项权益一经行使，将不能取消、终止或逆转。

计划摘要

保单价值管理收益结余

指行使保单价值管理权益调拨入本保单下，按本公司具绝对酌情权不时厘定的非保证息率积存生息，并减去所有已提取之金额。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)。

更改受保人¹

您于第三个保单年度后或于保费缴付期内缴清所有保费后(以较后者为准)，享有更改受保人多达三次。更改受保人须提供可证明及由本公司按受保人的承保条件而批核。

每次更改受保人时(更改须经本公司批核)，保单均为受保人提供终身保障。不可异议条款⁸亦将同时适用，重新计算有关年期。

任何因更改受保人而令新保额少于原来保额，保单持有人可支付额外保费以申请增加新受保人之保额至最多原来保额。任何此类要求均需受现行监管要求约束，并由本公司酌情决定。

第二保单持有人

在保单条款约束下，保单持有人可于任何时候为儿童保单指定一名第二保单持有人(不适用于受保人已年满18岁³或以上的保单)。此选项只适用于没有任何权益转让的保单。

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

有关详尽条款、细则及除外事项，请参阅第二保单持有人的相应条款。

附加保障

额外意外死亡保障²(毋须另缴保费)

有关详尽完整条款、细则及不保事项，请参阅附加保障的相应条款。

重要事项

核保的披露责任

您必须披露所有影响本公司作出核保决定的资料。本公司有权就故意失实陈述或欺诈的情况宣告保单无效。若您在提交文件中，错误申报非健康资料(包括但不限于年龄³)，本公司有权根据正确资料调整过去、现在及将来的保费或根据法律规定宣告保单无效或终止保单。

冷静期

汇珑环球寿险计划是一份具备储蓄成分的终身人寿保险计划。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，但可能须经过市值调整(适用于趸缴保费保单)(见以下部分关于市值调整之详情)。如要取消，您必须于「冷静期」内(即是为紧接人寿保险保单或冷静期通知书交付予保单持有人或保单持有人的指定代表之日起计的21个历日的期间(以较早者为准))，在该通知书上亲笔签署作实及退回保单(若已收取)，并确保汇丰人寿保险(国际)有限公司澳门分公司[#]位于澳门南湾大马路619号时代商业中心1字楼的办事处直接收到该通知书及本保单。

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

趸缴保费保单之市值调整

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

自杀条款

若受保人在签发日期或保单复效生效日期或最后一次更改受保人¹的生效日期(以较后者为准)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。

若受保人由增大保额的日期起计一年内自杀身亡，无论自杀时神志是否清醒，于决定身故赔偿时，有关保额提升将视为无效，而因增加保额而缴付的额外保费将被退还。有关基本计划的详细条款及细则，请参阅保单条款。

保单贷款

您可申请保单贷款，惟贷款额(任何未偿还的贷款)不得超过保证现金价值扣除任何债项⁷后余额的90%。贷款息率由本公司厘定并有可能不时变动，本行将向您发出通知。

进行任何部分退保或行使保单价值管理权益后，可能会减少本保单的保证现金价值及身故赔偿。于保单部分退保后，本公司可按酌情权宣派调减保额部分中应占的特别奖赏⁶(如有)，而该金额(如有)将成为部分退保付款的部分支付金额，并须受有关要求约束。有关部分退保的详细条款及细则，请参阅保单条款。当保单贷款及应付利息超过保证现金价值时，保单将可能失效。

请注意，保单内任何债项⁷将由保单支付款项中扣减。本公司申索任何债项⁷均比保单持有人或受益人或保单受让人或其他人的任何申索优先。

汇丰人寿保险(国际)有限公司澳门分公司是汇丰人寿保险(国际)有限公司于澳门特别行政区成立的分公司。

重要事项

税务申报及金融罪行

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

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

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

保单终止条款

我们有权于以下任何情况之下终止您的保单：

- 如果您未能在宽限期届满前缴付到期保费；
- 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保证现金价值；
- 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

规管本保单的法律为澳门法律。如在澳门特别行政区提出任何争议，则澳门特别行政区法院的非专属司法管辖权将适用。

申请资格*

根据所选的保费供款年期，本计划只供任何介乎出生15日后至75岁³的人士申请。本计划受本公司就保单持有人及/或受保人之国籍(国家/地区)及/或地址及/或居留国家或地区不时厘定的相关规定限制。

保单货币

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

漏缴保费

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

* 本计划的受保人适用于以下地区，包括但不限于英伦诸岛、安道尔、阿根廷、澳洲、奥地利、巴哈马、比利时、百慕达、巴西、英属处女群岛、汶莱、加拿大、开曼群岛、智利、中国、哥斯达黎加、捷克、丹麦、芬兰、法国、德国、希腊、香港特别行政区、爱尔兰共和国、意大利、列支敦士登、卢森堡、澳门特别行政区、马尔他(哥佐岛)、墨西哥、摩纳哥、荷兰、纽西兰、挪威、葡萄牙(亚速尔及马德拉)、圣马力诺、新加坡、斯洛文尼亚、韩国、西班牙、瑞典、瑞士、台湾、阿拉伯联合酋长国、英国、美国、美属处女群岛或梵蒂冈。如受保人居于上述以外国家或地区，有关申请将按个别情况考虑。欲知详情，请向本公司查询，及本公司可能不时调整列表。

主要风险

信贷风险及 无力偿债风险

汇珑环球乃一份由本公司签发的保单，因此，您受本公司的信贷风险所影响。您支付的保费将成为本公司资产的一部分，您对任何该等资产均没有任何权利或拥有权。如追讨赔偿，您只可向本公司追索。

非保证利益

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

- **投资风险因素** - 保单资产的投资表现受息率水平、其前景展望(此将影响利息收入及资产价值)、增长资产的价格波动及其他各种市场风险因素所影响，包括但不限于货币风险、信贷息差及违约风险。
- **赔偿因素** - 实际死亡率及发病率并不确定，以致实际的身故赔偿或生活保障支付金额可能较预期为高，从而影响产品的整体表现。
- **续保因素** - 实际退保率(全数或部分退保)、保单失效率及保单价值管理权益的行使率并不确定，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(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。

延误或漏缴到期的保费之 风险

任何延误或漏缴到期保费或会导致保单失效，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

如您在早期全数或部分退保，您可收回的款额或会明显少于您已缴付的保费。

主要风险

流动性风险

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

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

通胀风险

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

保单货币风险

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

转让您的保单的风险

倘若您的保单转让予贷款人(即受让人)作为抵押品，您将会承受利率风险，该风险可能增加偿还贷款的成本和增加未能偿还贷款的风险。一旦在相关转让或贷款协议或其他类似性质的信贷协议下未能偿还债务或偿还贷款，受让人可代表您行使保单退保的权利。您将可能因此失去人寿保险保障及其他利益。

本公司将会先向受让人支付身故赔偿或其他赔偿(除非该受让人另行指示)，然后将身故赔偿或其他赔偿的任何余额支付给保单持有人或受益人(视情况而定)。

您亦可能面临保单资料及个人资料被交予受让人的风险。

主要风险

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

「汇珑环球寿险计划」的保单红利（如有），将以下列方式派发：

特别奖赏⁶是指于保单提早终止（例如因为身故、退保）或行使保单价值管理权益时宣派。

特别奖赏⁶的金额会视乎宣派前整段保单期的表现，以及当时的市场情况而不时改变，实际金额于派发时才能确定。

有关详情，请参阅本产品册子内「计划摘要」部分。

特别奖赏⁶会受哪些因素影响？

特别奖赏⁶（如有）并非保证，特别奖赏⁶的金额多少及是否派发取决于包括但不限于下列因素：

- 保单资产的投资回报表现；
- 赔偿、失效率及营运开支；及
- 对投资的长期表现的预期以及上述其他因素。

若长远表现优于预期，特别奖赏⁶金额将会增加；若表现较预期低，则特别奖赏⁶金额将会减少。

有关主要风险因素的详情，请参阅本小册子内「主要风险－非保证利益」部分。

分红保单有什么主要的优势？

分红保单相对其他形式的保单的主要特点在于您除了可获保证利益外，亦可用于投资表现优于支持保证利益所需的表現时，获取额外的特别奖赏⁶。表现越佳，特别奖赏⁶会越多；反之，表现越差，特别奖赏⁶亦会减少。

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。我们会就派发给您的特别奖赏⁶水平进行定期检讨。过往的实际表现及管理层对未来长期表现的预期，将与预期水平比较作出评估。倘若出现差异，我们将考虑透过调整特别奖赏⁶分配，与您分享或分担盈亏。

公平对待各组保单持有人

为确保保单持有人之间的公平性，我们将慎重考虑不同保单组别(例如：产品、产品更替、货币及续发年期)的经验(包括：投资表现)，务求每组保单将获得最能反映其保单表现的公平回报。为平衡您与我们之间的利益，我们已成立一个由专业团队组成的专责委员会，负责就分红保单的管理和特别奖赏⁶的厘定提供独立意见。

长远稳定的回报

在考虑调整特别奖赏⁶分配的时候，我们会致力采取平稳策略，以维持较稳定的回报，即代表我们只会因应一段期间内实际与预期表现出现显著差幅，或管理层对长远表现的预期有重大的改变，才会作出调整。

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

投资政策及策略

我们采取的资产策略为：

- (i) 有助确保我们可兑现向您承诺的保证利益；
- (ii) 透过特别奖赏⁶提供具竞争力的长远回报；及
- (iii) 维持可接受的风险水平。

分红保单的资产由固定收益及增长资产组成。**固定收益资产**主要包括由具有良好信贷质素(平均评级为A级或以上)和长远发展前景的企业机构发行之固定收益资产。我们亦会利用**增长资产**，包括股票类投资及另类投资工具如房地产、私募股权或对冲基金，以及结构性产品包括衍生工具，以提供更反映长远经济增长的回报。

我们会将投资组合适当地分散投资在不同类型的资产，并投资在不同地域市场(主要是亚洲、美国及欧洲)、货币(主要是美元⁵)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

目标资产配置

资产种类	长线目标分配比例%
固定收益资产	55% - 75%
增长资产	25% - 45%

注：实际的分配比例可能会因市场波动而与上述范围有些微偏差。

在决定实际分配时，我们并会考虑(包括但不限于)下列各项因素：

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

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

就已行使保单价值管理权益的保单，组成其保单价值管理收益结余的资产将会100%投资于固定收益资产中。

积存息率

您可选择行使保单价值管理权益，以调拨部分净现金价值至保单价值管理收益结余(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；
- 对固定收益资产孳息率的展望；
- 与此积存息率服务相关的成本；及
- 保单持有人选择将该金额积存的时间及可能性。

我们可能会不时检讨及调整用以厘定特别奖赏⁶(如有)及积存息率的政策。

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

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 每名保单持有人可在保单下更改受保人多达三次。更改受保人只适用于第三个保单年度后或于保费缴付期内缴清所有保费后作出(以较后者为准)。更改受保人须提供可证明及由本公司按受保人的承保条件而批核。任何相关的申请将会按每个个案而审视，并由我们按不同的因素，包括但不限于潜在的赔偿风险、更改保单年期、当前的经济前景等；而酌情决定。保单的保额、保证现金价值、特别奖赏⁶(如有)及身故赔偿将会因更改受保人而有所调整，而相关的调整或会较现时的数字为高或低。任何因更改受保人而令新保额少于原来保额，保单持有人可支付额外保费以申请增加新受保人之保额至最多原来保额。任何此类要求均需受现行监管要求约束，并由本公司酌情决定。
- 2 额外意外死亡保障将会于受保人年届80岁³或支付有关赔偿后或保单终止时(以较早者为准)终止。最高保障额将根据每张保单之核保决定而定。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。
- 3 受保年龄指受保人或保单持有人(视适用情况而定)在任何日期的下一个生日之年龄。
- 4 已缴基本计划总保费是指截至受保人身故当日所有到期的基本计划保费总额(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。
- 5 美元与澳门币的参考汇率为1美元：8.15澳门币，参考汇率可转换成与澳门币相等值的金额。实际汇率以转账日期为准。
- 6 特别奖赏(如有)的金额是非保证的，并按本公司的酌情权宣派。
- 7 债项指所有未偿还的保单贷款，或按照本保单借取的自动保费贷款，加上该等贷款的任何累计利息及任何未缴付之保费或款项。
- 8 不可异议条款指本保单由签发日期或保单复效生效日期或更改受保人¹条款(以最迟者为准)起生效达一年后，在受保人仍然在生期间。请参阅保单条款以了解有关详细条款及细则。

更多资料

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

欢迎与我们联系，以安排进行理财评估。您有权在承诺投保之前索取过往积存息率的资料。

浏览 www.hsbc.com.mo/insurance

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汇珑环球寿险计划

汇丰人寿保险(国际)有限公司

HSBC Life (International) Limited 汇丰人寿保险(国际)有限公司是于百慕达注册成立之有限公司，及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

汇丰人寿保险(国际)有限公司澳门分公司

HSBC Life (International) Limited, Macau Branch 汇丰人寿保险(国际)有限公司澳门分公司(「本公司」或「我们」)是根据澳门法律成立之分公司。本公司为汇丰集团旗下从事承保业务的附属公司之一。

汇丰保险澳门分公司办事处：澳门南湾大马路619号时代商业中心1字楼

汇丰保险策划中心：澳门宋玉生广场393号皇朝广场地下AC座

本公司获澳门金融管理局授权及受其监管，于澳门特别行政区经营长期保险业务。

「汇珑环球寿险计划」为本公司之产品而非汇丰之产品，由本公司所承保并只拟在澳门特别行政区销售。

对于汇丰人寿保险(国际)有限公司(「汇丰保险」)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(定义见金融消费纠纷调解计划的受理范围)，汇丰保险须与您进行金融消费纠纷调解计划程序；此外，有关涉及您上述保单条款及细则的任何纠纷，将直接由本公司与您共同解决。

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

本产品册子的内容仅供参考之用。您应同时参阅保险计划建议书及保单条款了解有关详情。在购买本产品前，您有权索取一份保单样本。

2024年7月

汇丰人寿保险(国际)有限公司荣获以下奖项：



終身人壽保險
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滙豐環球壽險計劃 HSBC Paramount Global Life Insurance Plan

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简体



滙豐人壽保險（國際）有限公司澳門分公司
HSBC Life (International) Limited, Macau Branch

本產品冊子的內容僅供參考之用。您應同時參閱人壽保險建議書及保單條款了解有關詳情。在購買本產品前，您有權索取一份保單樣本。
The contents of this product brochure are for reference only, and should be read in conjunction with the relevant policy proposal and policy provisions. Before committing to this Plan, you have the right to request a sample policy contract.

保障基業 延續優勢

一心建立宏大事業，路上總有不少高低起伏。為保持競爭優勢，您的業務亦須因應環境而轉變。

時代加速發展，您應進一步靈活規劃，不但保障目前公司運作，更須確保日後繼任人穩妥延續業務。

滙瓏環球壽險計劃（「滙瓏環球」、「本計劃」或「本保單」）全面提供所需保障，助您穩健管理業務，配合每一階段發展；更為將來繼任人建立穩實根基。

「滙瓏環球壽險計劃」如何保障公司及員工？



要員保障

公司要員是業務成功關鍵，萬一不幸離世，可能帶來嚴重影響。本計劃提供充分要員保障（保證人壽保障可達您選擇的保額100%），最少可至有關人員70歲¹，協助公司加強財政實力，穩步克服難關。

若受保人於保單有效期內離世，身故賠償金額相當於保證身故賠償加上特別獎賞²（如有）及保單價值管理收益結餘（如有），並減去任何債項³，截至受保人身故之日。保證身故賠償佔保額百分比（「適用百分比」）如下表所示：

若受保人身故於	適用之百分比
指定周年日（即第10個保單周年日或緊隨於受保人年屆70歲 ¹ 的保單周年日，以較後者為準）之前	100%
指定周年日或指定周年日後首個保單年度	95%
指定周年日後第2個保單年度	90%
指定周年日後第3個保單年度	85%
指定周年日後第4個保單年度	80%
指定周年日後第5個保單年度或以後	75%



延續業務優勢

公司要員接任計劃可能不時轉變，為配合需要，可於第3個保單周年日後或於保費繳付期內繳清所有保費後（以較後者為準），更改保單受保人最多3次。



尋求財富增長，保障財政穩健

由本計劃第20個保單年度起，公司可行使保單價值管理權益，鎖定部分保單價值，減少日後市場波動影響。鎖定金額屬保證部分，並按非保證息率積存生息，有關息率由滙豐保險不時釐定。



基本計劃保費相宜

本計劃保額可由400,000美元⁷起，提供合適保障，同時合乎預算。

重要人員附加保障

突如其來的事務可能影響公司穩健發展，因此本計劃提供**附加保障**，以助應對未知因素，保障業務穩定。



額外意外死亡保障⁴

若受保人於80歲¹前因意外死亡，受益人（貴公司）可額外取得已繳基本計劃總保費⁵的30%（每名受保人之賠償金額最高可達3,000,000美元⁷），而毋須另繳額外保費。

參考TechCo Trading Limited個案

滙豐環球如何保障TechCo Trading Limited?

40歲¹Yvonne是TechCo Trading Limited (「TechCo」) 業務發展總監，專責提升銷售業績，帶動公司業務發展。她是TechCo重要人員，若有任何不幸事故，公司須具備保障方案，確保業務發展無間：



當主要管理人員有任何不幸降臨，可分散業務風險。

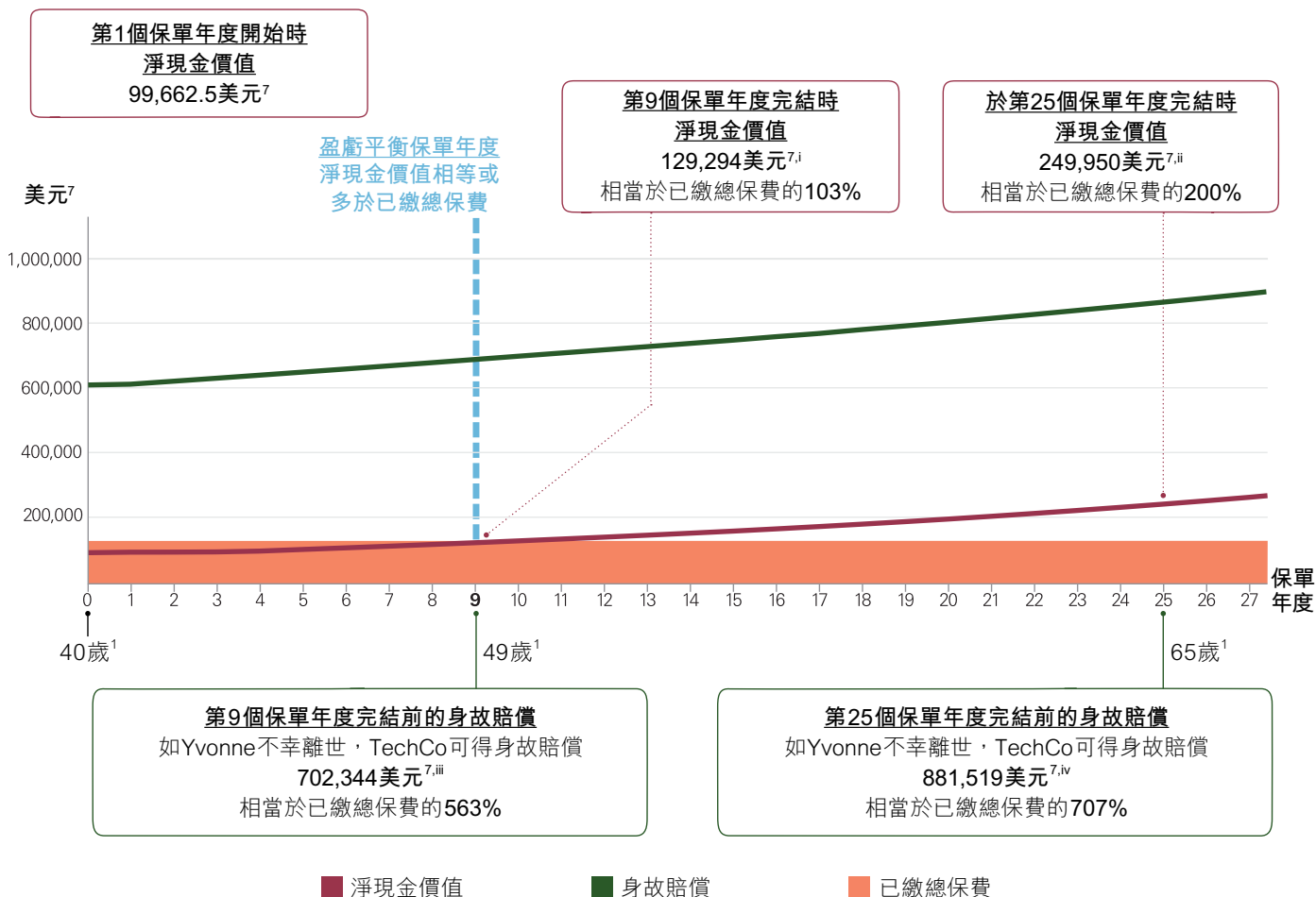


提供更受保人⁶選項，配合企業承傳計劃。

TechCo決定投保滙豐環球壽險計劃（躉繳保費），滿足公司保障需要：

保單持有人及受益人	TechCo	投保年齡 ¹	40歲
受保人	Yvonne，標準非吸煙女士，居於澳門		
躉繳保費	124,575美元 ⁷	保額	625,000美元 ⁷

情況1



Yvonne一旦逝世，計劃可為公司提供財政支持，協助Yvonne之繼任人穩健發展業務。

備註：

- i) 淨現金價值計算方式：保證現金價值(99,663美元⁷) + 非保證特別獎賞²(29,631美元⁷)
- ii) 淨現金價值計算方式：保證現金價值(99,663美元⁷) + 非保證特別獎賞²(150,288美元⁷)
- iii) 身故賠償金額計算方式：保證身故賠償額(625,000美元⁷) + 非保證特別獎賞²(77,344美元⁷)
- iv) 身故賠償金額計算方式：保證身故賠償額(725,000美元⁷) + 非保證特別獎賞²(256,519美元⁷)

參考TechCo Trading Limited個案



情況2

Yvonne於TechCo服務15年，計劃55歲¹榮休，公司可於Yvonne退休後更改保單受保人。



保單持有人 受保人	TechCo	TechCo	TechCo	TechCo
	Yvonne (43歲 ¹)	Yvonne (55歲 ¹)	Peter (45歲 ¹)	Oscar (59歲 ¹)
	投保3年後，開始累積保單價值。	Yvonne帶領TechCo屢創佳績，於第15個保單年度完結時，決定55歲 ¹ 榮休。	TechCo物色業務發展總監人選，Peter及Oscar求職。公司準備過渡安排，將受保人更改 ⁶ 為獲選繼任人。	
			選擇A： 受保人改為Peter	選擇B： 受保人改為Oscar
保單年度	第3個保單年度 完結時	第15個保單年度 完結時	第15個保單年度 完結時	第15個保單年度 完結時
身故賠償總額	643,806美元 ⁷ 已繳基本計劃總保費的 5.1倍	762,688美元 ^{7,i} 已繳基本計劃總保費的 6.1倍	927,687美元 ⁷ 已繳基本計劃總保費的 7.4倍	507,687美元 ⁷ 已繳基本計劃總保費的 4倍
總現金價值	100,606美元 ⁷	165,575美元 ⁷	165,575美元 ⁷	165,575美元 ⁷

以上示例假設：

- i. Yvonne、Peter及Oscar是標準非吸煙人士，居於澳門。
- ii. 於保單期內並無部分退保。
- iii. 所有保費已於保費繳付期內全數繳付。
- iv. 於有關情況中，本保單有效期間並無借取保單貸款或轉讓權益。
- v. 假設於整段保單期內，特別獎賞²分配及投資回報維持不變。

備註：

- 以上示例均為假設，並非保證，只供說明之用。
- 以上示例均為獨立個案，並無任何關連。
- 如更改受保人⁶，本公司可酌情相應調整保額、保證現金價值、特別獎賞²(如有)及身故賠償。
- 更改受保人⁶須提供可保證明，並由本公司根據受保人的核保條件而批核。對於任何申請，本公司將按每宗個案情況而個別評估及酌情決定，各種考慮因素包括但不限於潛在死亡風險改變、更改保單年期及最新經濟展望等。
- 實際情況中，適用於更改受保人⁶的核保條件各有不同，均由本公司按每宗個案情況而個別評估。
- 以上顯示的數字及圖表均以上述假設為基礎，並經整數調整。
- 以上示例及情況顯示的過往、現時、預計及/或潛在利益及/或回報(例如獎賞、利息)均非保證，並只供說明之用。實際利益及/或回報金額可能比所示利益及/或回報較高或較低。有關說明數字、保單條款、詳細條款及細則，請參閱您的保險建議書。
- 您亦應留意通貨膨脹隨時間帶來的影響，可能顯著降低累積金額的消費力。
- 由於Peter年紀較輕，因此選擇A令身故賠償金額增加；而Oscar年紀較大，因此選擇B令身故賠償金額減少。

計劃摘要

保費供款年期/ 投保年齡 ¹	保費供款年期	投保年齡 ¹
	躉繳保費：	
年繳保費： 2年、3年或5年 10年		19至70歲 ¹
		19至65歲 ¹

保單貨幣 美元

保單年期 終身

保額 最低：400,000美元⁷ (每份保單)

身故賠償

基於保單之條款，如受保人於保單有效期內身故，其身故賠償款項為保證身故賠償加特別獎賞² (如有)及保單價值管理收益結餘 (如有)，並減去任何債項³，截至受保人身故之日。保證身故賠償將等同下表所列的保額百分比 (「適用之百分比」)。

受保人身故於	適用之百分比
指定周年日 (即第十個保單周年日或緊隨於受保人年滿70歲 ¹ 的保單周年日，以較後者為準) 之前	100%
指定周年日起首個保單年度內	95%
指定周年日起第二個保單年度內	90%
指定周年日起第三個保單年度內	85%
指定周年日起第四個保單年度內	80%
指定周年日起第五個保單年度內及往後期間	75%

計劃摘要

身故賠償支付選項

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

- 一筆過全數支付（若保單持有人沒有選擇任何身故賠償支付選項，身故賠償將以此選項進行支付）；或
- 分期付款形式（只適用於沒有任何權益轉讓的保單）。

分期付款將按照保單持有人所選擇的年期每年支付予受益人：

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

如保單持有人未有根據保單指定受益人，將不可選擇分期支付身故賠償。

保證現金價值

保證現金價值是指保單在保單期內任何時間的現金價值。此計算是根據當時的保額及保單附表所列明的現金價值。詳情請參閱您的保險建議書。

淨現金價值

相等於在任何時候的保證現金價值加上特別獎賞²（如有）扣除任何債項³之後的金額。

特別獎賞²

特別獎賞²（如有）是非保證的。任何潛在的特別獎賞金額²將在宣派時由我們決定。

當您全數或部分退保或終止保單、或本保單失效，或當我們支付身故賠償時，我們將會派付特別獎賞²（如有）。如您行使保單價值管理權益，部分保證現金價值及特別獎賞²（如有）將被調撥至保單價值管理收益結餘，以積存生息。

我們將在相關的年結通知書上更新每個保單周年日的特別獎賞金額²（如有）。保單年結通知書上所顯示的特別獎賞金額²可能比之前所發出的保單年結通知書上所顯示的金額為低或高。有關主要風險因素的詳情，請參閱「主要風險—非保證利益」部分。

計劃摘要

退保利益

若您於保單期內終止保單或部分保單，將可取得退保利益，金額相等於：

- 保證現金價值；
- 加上特別獎賞²(如有)；
- 加上保單價值管理收益結餘(如有)；
- 減去任何債項³(如有)。

部分退保

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，而有關的限額由本公司不時釐定：

- (i) 每次調減保額的最低金額；及
- (ii) 調減保額後之最低保額。

如欲申請部分退保，您必須以本公司指定的表格提交書面指示。如我們批核有關的要求，保單持有人將獲支付根據調減保額的部分所計算的淨現金價值。

在調減保額後，您的保單的已繳基本計劃總保費⁵將按比例調低，並於計算保證現金價值、特別獎賞²(如有)及身故賠償時，根據保單條款作出相應調整。調減保額生效時，我們將會向您簽發一份保單批註及經修改的保單附表。

在部分退保後，退回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²(如有)。

保單價值管理權益

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

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

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

在行使此項權益後，本保單的保額及已繳基本計劃總保費⁵將按比例調整和減少，在計算保證現金價值、特別獎賞²(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

保單價值管理收益結餘

指行使保單價值管理權益調撥入本保單下，按本公司具絕對酌情權不時釐定的非保證息率積存生息，並減去所有已提取之金額。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)。

更改受保人⁶

每份公司保單最多可更改受保人⁶3次。

保單持有人只可於第3個保單年度後或於保費繳付期內繳清所有保費後(以較後者為準)，每個保單年度更改受保人⁶多至3次。更改受保人⁶須提供可保證明，及由本公司根據受保人的核保條件而批核。保單保額、保證現金價值、特別獎賞²(如有)及身故賠償可能因更改受保人⁶而調整，以致比原有數字較高或較低。

每次更改受保人⁶(更改須經本公司批核)，保單均為受保人提供終身保障。不可異議條款⁸亦將同時適用，重新計算有關年期。

若更改受保人⁶令新保額少於原有保額，保單持有人可繳付額外保費及申請增加新受保人保額(最多可至原有保額)。任何有關申請須受現行監管要求約束，並由本公司酌情決定。

附加保障

額外意外死亡保障⁴(毋須另繳保費)

有關詳盡完整條款、細則及不保事項，請參閱附加保障的相應條款。

重要事項

核保的披露責任

您必須披露所有影響本公司作出核保決定的資料。本公司有權就故意失實陳述或欺詐的情況宣告保單無效。若您在提交文件中，錯誤申報非健康資料(包括但不限於年齡¹)，本公司有權根據正確資料調整過去、現在及將來的保費或根據法律規定宣告保單無效或終止保單。

冷靜期

滙豐環球壽險計劃是一份具備儲蓄成分的終身人壽保險計劃。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。

若您對保單不滿意，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，但可能須經過市值調整(適用於躉繳保費保單)(見以下部分關於市值調整之詳情)。如要取消，您必須於「冷靜期」內(即是為緊接人壽保險保單或冷靜期通知書交付予保單持有人或保單持有人的指定代表之日起計的21個曆日的期間(以較早者為準))，在該通知書上親筆簽署作實及退回保單(若已收取)，並確保滙豐人壽保險(國際)有限公司澳門分公司[#]位於澳門南灣大馬路619號時代商業中心1字樓的辦事處直接收到該通知書及本保單。

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

躉繳保費保單之 市值調整

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

自殺條款

若受保人在簽發日期或保單復效生效日期或最後一次更改受保人⁶的生效日期(以較後者為準)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。

若受保人由增大保額的日期起計一年內自殺身亡，無論自殺時神志是否清醒，於決定身故賠償時，有關保額提升將視為無效，而因增加保額而繳付的額外保費將被退還。有關基本計劃的詳細條款及細則，請參閱保單條款。

保單貸款

您可申請保單貸款，惟貸款額(任何未償還的貸款)不得超過保證現金價值扣除任何債項³後餘額的90%。貸款息率由本公司釐定並有可能不時變動，本行將向您發出通知。

進行任何部分退保或行使保單價值管理權益後，可能會減少本保單的保證現金價值及身故賠償。於保單部分退保後，本公司可按酌情權宣派調減保額部分中應佔的特別獎賞²(如有)，而該金額(如有)將成為部分退保付款的部分支付金額，並須受有關要求約束。有關部分退保的詳細條款及細則，請參閱保單條款。當保單貸款及應付利息超過保證現金價值時，保單將可能失效。

請留意，保單內任何債項³將由保單支付款項中扣減。本公司申索任何債項³均比保單持有人或受益人或保單受讓人或其他人的任何申索優先。

滙豐人壽保險(國際)有限公司澳門分公司是滙豐人壽保險(國際)有限公司於澳門特別行政區成立的分公司。

重要事項

稅務申報及 金融罪行

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

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

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

保單終止條款

我們有權於以下任何情況之下終止您的保單：

- 若您未能於寬限期屆滿前繳付到期保費，而您的保單未合資格使用自動保費貸款；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
- 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

規管本保單的法律為澳門特別行政區法律。如在澳門特別行政區提出任何爭議，則適用澳門特別行政區法院的司法管轄權。

申請資格*

本計劃只供19至75歲¹人士申請，並視乎所選保費供款年期而定。本計劃須符合本公司有關要求(本公司就保單持有人及/或受保人國籍(國家/地區)及/或地址及/或居留國家或地區而不時釐定)。

保單貨幣

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

漏繳保費

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

* 本計劃的受保人適用於以下地區，包括但不限於英倫諸島、安道爾、阿根廷、澳洲、奧地利、巴哈馬、比利時、百慕達、巴西、英屬處女群島、汶萊、加拿大、開曼群島、智利、中國、哥斯達黎加、捷克、丹麥、芬蘭、法國、德國、希臘、香港特別行政區、愛爾蘭共和國、意大利、列支敦士登、盧森堡、澳門特別行政區、馬爾他(哥佐島)、墨西哥、摩納哥、荷蘭、紐西蘭、挪威、葡萄牙(亞速爾及馬德拉)、聖馬利諾、新加坡、斯洛文尼亞、韓國、西班牙、瑞典、瑞士、台灣、阿拉伯聯合酋長國、英國、美國、美屬處女群島或梵蒂岡。如受保人居於上述以外國家或地區，有關申請將按個別情況考慮。欲知詳情，請向本公司查詢，及本公司可能不時調整列表。

主要風險

信貸風險及 無力償債風險

滙豐環球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²(如有)的分配並非保證，並會由本公司不時釐定。派發特別獎賞²與否以及特別獎賞²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(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。

延誤或漏繳到期的保費之 風險

任何延誤或漏繳到期保費或會導致保單失效，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

如您在早期全數或部分退保，您可收回的款額或會明顯少於您已繳付的保費。

主要風險

流動性風險

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

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

通脹風險

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

保單貨幣風險

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

轉讓您的保單的風險

倘若您的保單轉讓予貸款人(即受讓人)作為抵押品，您將會承受利率風險，該風險可能增加償還貸款的成本和增加未能償還貸款的風險。一旦在相關轉讓或貸款協議或其他類似性質的信貸協議下未能償還債務或償還貸款，受讓人可代表您行使保單退保的權利。您將可能因此失去人壽保險保障及其他利益。

本公司將會先向受讓人支付身故賠償或其他賠償(除非該受讓人另行指示)，然後將身故賠償或其他賠償的任何餘額支付給保單持有人或受益人(視情況而定)。

您亦可能面臨保單資料及個人資料被交予受讓人的風險。

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。

「滙瓏環球壽險計劃」的保單紅利(如有)，將以下列方式派發：

特別獎賞²是指於保單提早終止(例如因為身故、退保)或行使保單價值管理權益時宣派。

特別獎賞²的金額會視乎宣派前整段保單期的表現，以及當時的市場情況而不時改變，實際金額於派發時才能確定。

有關詳情，請參閱本產品冊子內「計劃摘要」部分。

特別獎賞²會受哪些因素影響？

特別獎賞²(如有)並非保證，特別獎賞²的金額多少及是否派發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²金額將會增加；若表現較預期低，則特別獎賞²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²。表現越佳，特別獎賞²會越多；反之，表現越差，特別獎賞²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²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²分配，與您分享或分擔盈虧。

公平對待各組保單持有人

為確保保單持有人之間的公平性，我們將慎重考慮不同保單組別(例如：產品、產品更替、貨幣及續發年期)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²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²分配的時候，我們會致力採取平穩策略，以維持較穩定的回報，即代表我們只會因應一段期間內實際與預期表現出現顯著差幅，或管理層對長遠表現的預期有重大的改變，才會作出調整。

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

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²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⁷)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	55% - 75%
增長資產	25% - 45%

註：實際的分配比例可能會因市場波動而與上述範圍有些微偏差。

在決定實際分配時，我們並會考慮(包括但不限於)下列各項因素：

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

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

就已行使保單價值管理權益的保單，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至保單價值管理收益結餘(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；
- 對固定收益資產孳息率的展望；
- 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²(如有)及積存息率的政策。

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

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 受保年齡指受保人或保單持有人(視適用情況而定)在任何日期的下一個生日之年齡。
- 2 特別獎賞(如有)金額並非保證,並且由本公司酌情宣派。
- 3 債項指所有未償還的保單貸款,或按照本保單借取的自動保費貸款,加上該等貸款的任何累計利息及任何未繳付之保費或款項。
- 4 額外意外死亡保障將會於受保人年屆80歲¹或支付有關賠償後或保單終止時(以較早者為準)終止。每名受保人最高保障額將根據保單之核保決定而定,上限為300萬美元⁷。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。
- 5 已繳基本計劃總保費是指截至受保人身故當日所有到期的基本計劃保費總額(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。
- 6 每份公司保單最多可更改受保人3次。更改受保人只適用於第3個保單年度後或於保費繳付期內繳清所有保費後(以較後者為準)實行;並須提供可保證明,及由本公司根據受保人的核保條件而批核。對於任何有關申請,本公司將按每宗個案情況而個別評估及酌情決定,各種考慮因素包括但不限於潛在賠償風險、更改保單年期及最新經濟前景等。保單保額、保證現金價值、特別獎賞²(如有)及身故賠償可能因更改受保人而調整,以致比現時數字較高或較低。若更改受保人令新保額少於原有保額,保單持有人可繳付額外保費及申請增加新受保人保額(最多可至原有保額)。任何有關申請須按每宗個案情況而個別評估,並由本公司酌情決定。
- 7 美元與澳門幣的參考匯率為1美元:8.15澳門幣,藉此可將美元金額轉換成等值的澳門幣金額。實際匯率以轉賬日期為準。
- 8 不可異議條款適用期指本保單由簽發日期或保單復效生效日期或更改受保人⁶生效日期(以最遲者為準)起計有效達一年後,及受保人仍然在世期間。請參閱保單條款,了解有關詳細條款及細則。

更多資料

策劃未來的理財方案,是業務發展重要一步。我們樂意助您評估目前及未來的需要,讓您進一步了解「滙瓏環球壽險計劃」如何助您實現目標。

歡迎與我們聯絡,以安排進行理財評估。您有權在承諾投保之前索取過往積存息率的資料。

瀏覽 www.hsbc.com.mo/insurance

預約 會面,馬上掃描二維碼



滙瓏環球壽險計劃

滙豐人壽保險(國際)有限公司

HSBC Life (International) Limited 滙豐人壽保險(國際)有限公司是於百慕達註冊成立之有限公司，及為滙豐集團旗下從事承保業務的附屬公司之一。

滙豐人壽保險(國際)有限公司澳門分公司

HSBC Life (International) Limited, Macau Branch 滙豐人壽保險(國際)有限公司澳門分公司(「本公司」或「我們」)是根據澳門法律成立之分公司。本公司為滙豐集團旗下從事承保業務的附屬公司之一。

滙豐保險澳門分公司辦事處：澳門南灣大馬路619號時代商業中心1字樓

滙豐保險策劃中心：澳門宋玉生廣場393號皇朝廣場地下AC座

本公司獲澳門金融管理局授權及受其監管，於澳門特別行政區經營長期保險業務。

「滙瓏環球壽險計劃」為本公司之產品而非滙豐之產品，由本公司所承保並只擬在澳門特別行政區銷售。

對於滙豐人壽保險(國際)有限公司(「滙豐保險」)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(定義見金融消費糾紛調解計劃的受理範圍)，滙豐保險須與您進行金融消費糾紛調解計劃程序；此外，有關涉及您上述保單條款及細則的任何糾紛，將直接由本公司與您共同解決。

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

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。在購買本產品前，您有權索取一份保單樣本。

2024年11月

滙豐人壽保險(國際)有限公司榮獲以下獎項：



Protect the cornerstone of your business and ensure continuity

The road to business success can sometimes be a little bumpy. As you navigate the journey ahead, there will times when it is necessary to transform your business to stay ahead of the competition.

And because the world is changing ever faster, you need a lot of flexibility to protect your business now and ensure a smooth succession in the future.

HSBC Paramount Global Life Insurance Plan ("Paramount Global", "the Plan" or "the Policy") is designed to keep your business well-protected through different business cycles, and help you lay a strong foundation for your eventual successor.

How does HSBC Paramount Global Life Insurance Plan help your company and employees?



Keyman protection

Your key executives are vital to your company's success. If one of them suddenly passes away, the impact on your business operations can be disruptive.

The Plan provides guaranteed life coverage of 100% of your selected sum insured for key personnel at least until his/her age¹ of 70 as well as financial support to help you maintain business stability under challenging circumstances.

If the life insured passes away during the policy term, the benefit payable would comprise the guaranteed Death Benefit plus Special Bonus² (if any) and Policy Value Management Balance (if any) less any Indebtedness³ as of the date of death of the life insured. Guaranteed Death Benefit would be equal to the applicable percentage of the sum insured ("Applicable Percentage") stated in the table below.

If the life insured passes away	Applicable percentage
Before the Designated Anniversary (i.e. the 10 th Policy Anniversary or the Policy Anniversary immediately after the life insured has reached the age ¹ of 70, whichever is later)	100%
On the Designated Anniversary / during the 1 st policy year after the Designated Anniversary	95%
During the 2 nd policy year after the Designated Anniversary	90%
During the 3 rd policy year after the Designated Anniversary	85%
During the 4 th policy year after the Designated Anniversary	80%
During the 5 th policy year after the Designated Anniversary and thereafter	75%



Business continuity

You can change the life insured to meet your evolving succession planning needs, up to 3 times, after the 3rd policy anniversary or after the end of the premium payment period, provided that all premiums are paid up, whichever is later.



Wealth growth and financial certainty

From the 20th policy year onwards, the Plan provides a Policy Value Management Option to let you lock in a portion of the policy value, thereby protecting it against future market fluctuations. The lock-in amount is guaranteed and will be accumulated at a non-guaranteed interest rate determined by the Company from time to time.



Low entry barrier

With a sum insured that starts at USD⁷400,000, the Plan provides reliable but affordable coverage.

Additional keyman protection

Unforeseen events can have a destabilising effect on your business. That's why the Plan also offers a **Supplementary Benefit** to help you manage uncertainty and protect your business from the unexpected.



Additional Accidental Death Benefit⁴

In the event that the life insured passes away from an accident before the age¹ of 80, your company, as the beneficiary, will receive an additional 30% of the total basic plan premium paid⁵, up to USD⁷3,000,000 per life insured. This extra benefit requires no additional premium.

Let's look at the story of TechCo Trading Limited

How does Paramount Global benefit TechCo Trading Limited?

Yvonne, aged¹ 40, is working in TechCo Trading Limited ("TechCo") as Chief Business Development Officer. She oversees the sales performance and always can drive the business growth for TechCo. To ensure business continuity in case anything happens to Yvonne, the company is looking for a protection solution that can:



Diversify the business risk when any unfortunate befalls on a key executive

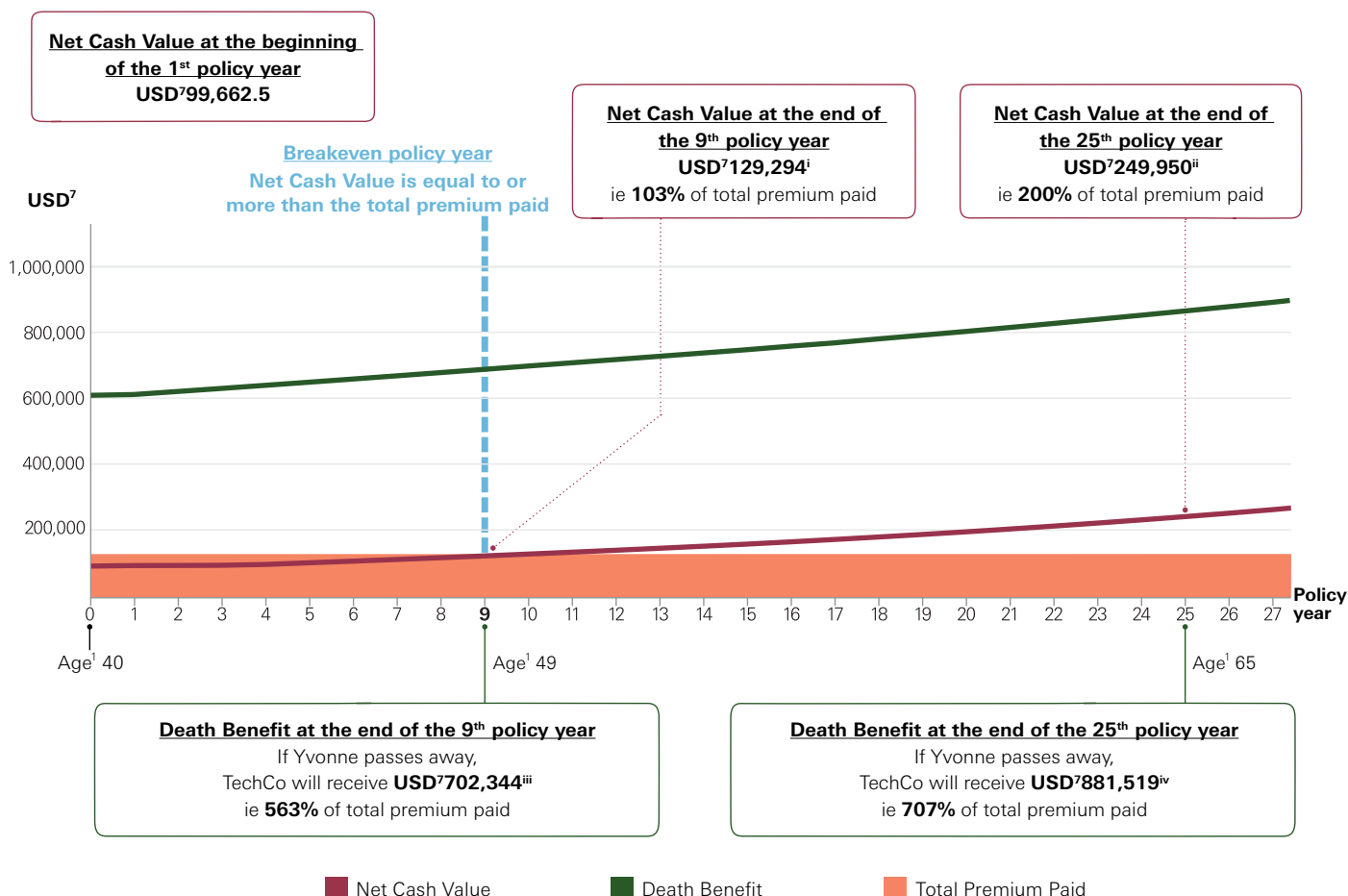


Support the company's business succession plan by providing a Change of Life Insured⁶ option.

TechCo chooses HSBC Paramount Global Life Insurance Plan (single premium) to fulfill the needs:

Policyholder and beneficiary	TechCo	Issue age¹	40
Life insured	Yvonne, female, standard non-smoker residing in Macau		
Single premium	USD ⁷ 124,575	Sum insured	USD ⁷ 625,000

Scenario 1



In the unfortunate event of Yvonne's death, the death benefit will provide financial support to help Yvonne's successor maintain operational stability.

Remarks:

- i) Calculation of Net Cash Value is: Guaranteed Cash Value (USD⁷99,663) + non-guaranteed Special Bonus² (USD⁷29,631)
- ii) Calculation of Net Cash Value is: Guaranteed Cash Value (USD⁷99,663) + non-guaranteed Special Bonus² (USD⁷150,288)
- iii) Calculation of Death Benefit is: guaranteed Death Benefit (USD⁷625,000) + non-guaranteed Special Bonus² (USD⁷77,344)
- iv) Calculation of Death Benefit is: guaranteed Death Benefit (USD⁷625,000) + non-guaranteed Special Bonus² (USD⁷256,519)

Let's look at the story of TechCo Trading Limited



Scenario 2

After working at TechCo for 15 years, Yvonne plans to retire at the Age¹ of 55. TechCo will therefore change the policy's life insured upon her retirement.



Policyholder	TechCo	TechCo	TechCo	TechCo
Life insured	Yvonne (Age ¹ 43)	Yvonne (Age ¹ 55)	Peter (Age ¹ 45)	Oscar (Age ¹ 59)
	After 3 years, the policy's value starts to accumulate.	She has contributed a lot in TechCo, at the end of the 15 th policy year, Yvonne intends to retire when she reaches Aged ¹ 55.	There are 2 candidates, Peter and Oscar, for the Chief Business Development Officer role. TechCo prepares to Change of Life Insured ⁶ to the successful candidate as part of the transition.	
			Option A: Life insured is changed to Peter	Option B: Life insured is changed to Oscar
Policy year	At the end of policy year 3	At the end of policy year 15	At the end of policy year 15	At the end of policy year 15
Total Death Benefit	USD⁷643,806 5.1 times of total basic plan premium paid	USD⁷762,688 6.1 times of total basic plan premium paid	USD⁷927,687 7.4 times of total basic plan premium paid	USD⁷507,687 4 times of total basic plan premium paid
Total Cash Value	USD⁷100,606	USD⁷165,575	USD⁷165,575	USD⁷165,575

Assumptions for the above examples:

- i. Yvonne, Peter and Oscar are standard non-smokers residing in Macau.
- ii. No partial surrender has been made during the policy term.
- iii. All premiums have been paid in full during the premium payment period.
- iv. There is no outstanding policy loan and no policy assignment while the policy is in force in the respective scenarios.
- v. The Special Bonus² scale and investment returns are assumed to remain unchanged throughout the policy term.

Remarks:

- The above examples are hypothetical and non-guaranteed, and are for illustrative purposes only.
- The above examples are independent events and unrelated.
- Any Change of Life Insured⁶ may trigger consequential adjustments in the sum insured, Guaranteed Cash Value, Special Bonus² (if any) and Death Benefit at our discretion.
- Change of Life Insured⁶ is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Any such request will be assessed on case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying mortality risk, change in policy term, latest economic outlook.
- The underwriting conditions applicable to any Change of Life Insured⁶ in a real-life situation would depend on individual circumstances, to be assessed by the Company on a case-by-case basis.
- The figures and charts shown above 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 payments) shown in the examples and scenarios above are for illustrative purposes only and not guaranteed. The actual amounts of benefits and/or returns may be higher or lower than indicated above. You should refer to your insurance proposal for illustrated figures, provisions, and detailed terms and conditions.
- You should also remain aware of the impact of inflation over time, which will likely significantly reduce the spending power of accumulated amounts over time.
- The Death Benefit is increased for Option A as a result of the younger age of Peter whereas the Death Benefit is decreased for Option B as a result of the older age of Oscar.

Product summary

Premium payment period/Issue Age¹

Premium Payment Period	Issue Age ¹
Single premium:	Age ¹ 19 to 75
Annually: 2 years, 3 years or 5 years 10 years	Age ¹ 19 to 70 Age ¹ 19 to 65

Policy currency

USD

Policy term

Whole of life

Sum insured

Minimum: USD⁷400,000 (per Policy)

Death Benefit

Subject to the terms of the Policy, if the life insured were to pass away during the term of the Policy, the Death Benefit payable is guaranteed Death Benefit plus Special Bonus² (if any) and Policy Value Management Balance (if any) less any Indebtedness³, as of the date of death of the life insured. Guaranteed Death Benefit would be equal to a certain percentage of sum insured ("Applicable Percentage") stated in the below table.

Life insured's death happens	Applicable Percentage
Before the Designated Anniversary (ie the 10 th Policy Anniversary or the Policy Anniversary immediately following the life insured aged ¹ 70, whichever is later)	100%
On the Designated Anniversary / within the 1 st policy year from the Designated Anniversary	95%
Within the 2 nd policy year from the Designated Anniversary	90%
Within the 3 rd policy year from the Designated Anniversary	85%
Within the 4 th policy year from the Designated Anniversary	80%
Within the 5 th policy year from the Designated Anniversary and thereafter	75%

Product summary

Death Benefit Settlement Option

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

- In a lump sum payment (Death Benefit will be paid in this option if the policyholder does not select any settlement option); or
- By regular instalments (only applicable to policies without any assignment).

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

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

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

Guaranteed Cash Value

Guaranteed Cash Value is the cash value of your Policy at any 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 Schedule. For details, please refer to your insurance proposal.

Net Cash Value

The amount that is, at any time, equal to Guaranteed Cash Value plus Special Bonus², if any, less any Indebtedness³.

Special Bonus²

The Special Bonus² (if any) is non-guaranteed. It will be declared at our absolute discretion. The amount of any potential Special Bonus² will be determined by us when it becomes payable.

The Special Bonus² (if any) shall be paid when you fully or partially surrender or terminate the Policy, when it lapses or in the event of the death of the life insured. Upon the exercise of the Policy Value Management Option, a portion of the Guaranteed Cash Value and Special Bonus² (if any) will be allocated to the Policy Value Management Balance to accumulate with interest.

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

Product summary

Surrender Benefit –

Surrender Benefit is the amount you will receive if you terminate your policy or a portion thereof during the policy term. It is equivalent to:

- Guaranteed Cash Value;
- plus Special Bonus² (if any);
- plus Policy Value Management Balance (if any);
- less Indebtedness³ (if any).

Partial Surrender

You may request to partially surrender this Policy by reducing the sum insured. Any request to reduce sum insured is subject to the following 2 minimum amount requirements which shall be determined by the Company from time to time:

- (i) A minimum amount of reduction of sum insured per transaction; and
- (ii) A minimum amount of the sum insured after such transaction.

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

Upon the reduction of sum insured, the Total Basic Plan Premiums Paid⁵ under this Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus² (if any) and Death Benefit in accordance with the terms of the Policy. A policy endorsement with the revised Policy Schedule will be issued to the policyholder after the reduction of sum insured has taken effect.

Upon the partial surrender of this Policy, a portion of the Special Bonus² (if any) attributable to the reduced portion of the sum insured may, at the Company's discretion, be declared and such amount, if any, will be payable as part of the partial surrender payment.

Policy Value Management Option

After the 20th Policy Year, if there is no outstanding policy loan or premiums, you may apply to exercise this option to lock in a portion of the Plan's Net Cash Value. The amount you choose to lock in is guaranteed upon exercising the Policy Value Management Option and will be allocated to the Policy Value Management Balance to accumulate at a non-guaranteed interest rate, which will be adjusted from time to time at the Company's discretion. To apply for this option, you must submit a form made available by us.

The exercise of this option is subject to the following 2 minimum amount requirements which shall be determined by the Company and adjusted from time to time without prior notice to policyholders:

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

Upon the exercise of this option, the sum insured and Total Basic Plan Premiums Paid⁵ under the Policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus² (if any) and Death Benefit. If the request is approved by the Company, a policy endorsement with the revised Policy Schedule will be issued to the policyholder. Cancellation, termination or reversal will not be allowed after this option is exercised.

Product summary

Policy Value Management Balance

The amount of the accumulated proceeds from exercising the Policy Value Management Option which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) as is determined at the Company's discretion from time to time, less any previously withdrawn amounts. Such balance, if any, can be withdrawn in cash by the policyholder at any time by submitting to us a written request in a form prescribed by the Company.

Change of Life Insured⁶

A maximum of 3 times in Change of Life Insured⁶ under corporate policies.

Change of Life Insured⁶ is only allowed for up to 3 times per Policy after the 3rd Policy Year or after the end of the premium payment period provided all premiums are fully paid, whichever is later. Any Change of Life Insured⁶ is subject to evidence of insurability and our approval which is based on the underwriting conditions of the life insured.

Any Change of Life Insured may trigger consequential adjustments to the sum insured, Guaranteed Cash Value, Special Bonus² (if any) and the Death Benefit, which may be higher or lower than the original figures.

The Policy will provide whole of life coverage for the new life insured every time the life insured is changed (such change shall be subject to our approval). A new incontestability period⁸ will also apply.

For any Change of Life Insured⁶ which triggers the new sum insured to be lower than the original sum insured, the policyholder may apply to increase the new sum insured for the new life insured prior to the change, up to the amount of the original sum insured with the payment of an additional premium. Any such request is subject to the prevailing regulatory requirement and is at our discretion.

Supplementary Benefit

Additional Accidental Death Benefit⁴ (with no additional premium required)

Please refer to the detailed terms and conditions and product provisions in details.

Important notes

Disclosure obligation for underwriting	<p>You are required to declare all requisite information that would affect the underwriting decisions of the Company. The Company has the right to declare the policy void due to any misrepresentation or fraud. If the non-health related information of the life insured (including but not limited to age¹) is misstated in the application, the Company may adjust the premium, for the past, current or future policy year on the basis of the correct information, or declare the policy void or terminate the Policy in accordance with the law.</p>
Cooling-off period	<p>HSBC Paramount Global Life Insurance Plan is a lifetime 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.</p> <p>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, subject to any market value adjustment (applicable to single premium policies) (see section below for details of market value adjustment). A written notice signed by you together with your Policy (if received) should be received by the office of HSBC Life (International) Limited, Macau Branch[#] at 1/F, Edf, Comercial Si Toi, 619 Avenida da Praia Grande, Macau 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).</p> <p>After the expiration of the cooling-off period, if you cancel the Policy before the end of the policy term, the projected Net Cash Value that you receive may be less than the total premium you have paid.</p>
Market value adjustment for single premium policy	<p>During the cooling-off period, single premium policy is subject to market value adjustment, which refers to the amount of the shortfall (if any) by which the value of investment for the single premium at the time when the cancellation notice on the Policy is received by us has fallen below the amount of the single premium paid.</p>
Suicide	<p>If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, or the effective date of the last Change of Life Insured⁶, 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.</p> <p>If the life insured commits suicide, whether sane or insane, within one year of the date of any increase in sum insured, such increase shall be deemed not to have taken effect in determining the Death Benefit payable and any additional premiums or charges arising as a consequence of the increase in sum insured shall be reversed. Please refer to policy provisions of the Basic Plan for detailed terms and conditions.</p>
Policy loan	<p>You may apply for a policy loan provided that the amount borrowed (including any previous unpaid borrowed amount) does not exceed 90% of the Guaranteed Cash Value after Indebtedness³. You will be advised of the rate of interest as determined by the Company which may vary from time to time.</p> <p>Any partial surrender or exercise of the Policy Value Management Option may reduce the Guaranteed Cash Value and Death Benefit of the Policy. Upon the partial surrender of the Policy, a portion of the Special Bonus² (if any) attributable to the reduced portion of the Policy Amount may be declared at the Company's discretion and such amount, if any, will be payable as part of the partial surrender payment subject to the applicable requirements. Please refer to the policy provisions for detailed terms and conditions of partial surrender. When the policy loan with accrued interest exceeds the Guaranteed Cash Value, the Policy may lapse.</p> <p>Please be reminded that any Indebtedness³ on this Policy outstanding at the time of any payment under the Policy will be deducted from the amount otherwise payable. The Company's claim for any Indebtedness³ shall be prior to any claim of the policyholder or the beneficiary(ies) or the assignee(s) or other persons.</p>

HSBC Life (International) Limited, Macau Branch is the branch office established by HSBC Life (International) Limited in the Macau SAR.

Important notes

<p>Tax reporting and financial crime</p>	<p>We may from time to time request information from you regarding you and your Policy for the Company and other members of the HSBC Group to meet certain obligations to legal or regulatory bodies, government or tax authorities in Macau and overseas. If you fail to provide the Company information that is requested from you or if you present a financial crime risk to a member of the HSBC Group, such consequences as set out in your policy terms include that the Company may:</p> <ul style="list-style-type: none"> • Take such actions as are necessary to enable it or the member of the HSBC Group to meet its obligations; • Be unable to provide new, or to continue to provide any, services to you; • Be required to withhold payments or benefits that would otherwise be due to you or your Policy and permanently pay those over to tax authorities; and • Terminate your Policy. <p>Should any benefits or payments be withheld and/or the Policy be terminated by the Company, the amount you get back plus the total amount you have received before policy termination (if any) may be less than what you have paid. The Company recommends that you seek your own independent professional advice on your tax liabilities and tax position in relation to your Policy.</p>
<p>Termination conditions</p>	<p>We have the right to terminate your Policy under any of the following circumstances:</p> <ul style="list-style-type: none"> • If you cannot make the overdue premium payment by the end of the Grace Period and your Policy is not eligible for Automatic Premium Loan; or • The policy loan with accrued interest exceeds the Guaranteed Cash Value; or • We reasonably consider that by continuing the Policy or our relationship with you, we may break any laws or the Company, or a member of the HSBC Group, may be exposed to action or censure from any authority; or • We have the right to terminate pursuant to the terms of any Supplementary Benefit. <p>Please refer to the policy provisions for detailed terms and conditions on termination.</p>
<p>Applicable laws</p>	<p>The laws governing the Policy are the laws of Macau SAR. In the event of any dispute arising in the Macau SAR, the jurisdiction of the Macau SAR courts will apply.</p>
<p>Eligibility*</p>	<p>The Plan is generally available to anyone who is between Age¹ 19 and 75, depending on the premium payment period selected. The Plan is subject to the relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured as determined by the Company from time to time.</p>
<p>Policy currency</p>	<p>The Plan is available in US dollars. Both premiums and benefits can be paid in currencies other than the policy currency. Please refer to section "Key risks - Policy currency risk" for the details of key risk factors.</p>
<p>Missing payment of premium</p>	<p>We will give you a 30-day grace period for making premium payments. If you cannot make the payment by the end of the grace period, we will grant you an automatic premium loan to cover the unpaid premium provided that the Guaranteed Cash Value less any outstanding policy loans, interest and premiums of your Policy calculated immediately before the due date of the relevant unpaid premium is greater than the amount of the unpaid premium. We will apply interest on such a loan at a rate determined by us from time to time. If the Guaranteed Cash Value less any outstanding policy loans, interest and premiums at the time is not enough to cover the unpaid premium, your Policy will be discontinued and we will pay you the Net Cash Value as at the due date of the first unpaid premium.</p>

* The product is available for life insured resides in following areas, include but not limited to all of British Isles, Andorra, Argentina, Australia, Austria, Bahamas, Belgium, Bermuda, Brazil, British Virgin Islands, Brunei, Canada, Cayman Islands, Chile, China, Costa Rica, Czech Republic, Denmark, Finland, France, Germany, Greece, Hong Kong SAR, Ireland (Republic of), Italy, Liechtenstein, Luxembourg, Macau SAR, Malta (Gozo), Mexico, Monaco, Netherlands (Holland), New Zealand, Norway, Portugal (Azores & Madeira), San Marino, Singapore, Slovenia, Republic of Korea, Spain, Sweden, Switzerland, Taiwan, United Arab Emirates (UAE), United Kingdom, United States, U.S. Virgin Island, or Vatican City. For insured from countries/regions outside the above-mentioned countries/regions, the application would be considered case by case. Please contact the Company for details and the list may change by the Company at its discretion from time to time.

Key risks

Credit and insolvency risks

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

Non-guaranteed benefit

The scale for calculating the Special Bonus² (if any) is not guaranteed and is determined by the Company from time to time. Whether the Special Bonus² is payable and the size of the Special Bonus² to be paid **depend on how well the Company has performed with regard to investment returns on the assets supporting the policies as well as other factors including but not limited to claims, lapse experience, expenses and the long-term future performance outlook.** The key risk factors are described below:

- **Investment risk factors – The investment performance of the assets supporting the policies could be affected by changes in interest rates and its outlook** (which affect both interest earnings and values of assets), fluctuations in prices of growth assets and various market risks including, but not limited to, currency risk, credit spread and default risk.
- **Claims factors – The actual experience of mortality and morbidity is uncertain,** which may lead to higher than expected claims 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 are uncertain,** and therefore it has impacts on both the current performance and future return of the portfolio of the policies.
- **Expense factors – The actual amount of any direct expenses** (eg commission, underwriting, policy acquisition and maintenance expenses) and indirect expenses (eg general overhead costs) incurred and **apportioned to the group of policies may be higher than expected** and impact the overall performance of the product.

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

Risk from delayed or missed payments of premiums due

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

Risk from surrender

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

Key risks

Liquidity risk

We would expect you to keep your Policy for the entire policy term. In the event that you have liquidity needs due to any unexpected circumstances, 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 be discontinued or terminated earlier than the original policy term. There is always a risk that you would receive an amount which may be less than the premiums you have paid.**

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

Inflation risk

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

Policy currency risk

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

Risks from assigning your Policy

If your Policy is assigned to a lender (ie Assignee) as collateral, you will be subject to interest rate risk, which may increase costs of serving the loan and risk of default in repaying the loan. Upon repayment default or failure to repay the loan under the relevant assignment or loan agreement or other facility agreements of similar nature, the Assignee may exercise the right to surrender the Policy on your behalf. You may lose the life coverage and other benefits as a result.

We will pay the Death Benefit or other benefit amount first to the Assignee (unless otherwise advised by the Assignee) and any remaining balance of Death Benefit or other benefit amount to the policyholder or beneficiary (as the case may be).

You may also face the risk of policy information and personal data being released to the Assignee.

More about participating policy

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

For HSBC Paramount Global Life Insurance Plan, the policy dividends, if any, are in the form of:

Special Bonus² which is declared upon early termination of the Policy due to, for example, death, surrender or the exercise of Policy Value Management Option.

The Special Bonus² amount may change from time to time based on the performance over the life of the Policy before the time of declaration and prevailing investment market conditions. The actual amount will not be determined until it is payable.

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

What factors will affect your Special Bonus²?

The Special Bonus², if any, is not guaranteed. The size of the Special Bonus² and whether it is payable depend on factors including, but not limited to:

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

If the performance over the long term is better than expected, the Special Bonus² paid would increase. If the performance is below expectations, the Special Bonus² paid would decrease.

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

What are the key benefits of participating policies?

The key feature of participating policies relative to other forms of insurance policies is that in addition to the guaranteed benefits, you will also benefit from an additional Special Bonus² payment if the investment performance is better than that required to support the guaranteed benefits. The better the performance, the greater the Special Bonus², and, conversely, the worse the performance, the lower the Special Bonus².

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 level of Special Bonus² payable to you. Both the past actual performance and management's expectations for the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be taken for sharing these with you through adjusting the Special Bonus² scales.

Fairness across policyholder groups

To ensure fairness between policyholders of participating products, we will carefully consider the experience (including investment performance) of various policy groups such as products, product generations, currencies and issue years so that each policy group will receive a fair return based mainly on its own performance. To balance the interest between you and us, a dedicated committee formed from a group of professionals will provide independent advice on managing the participating policies and determining the Special Bonus².

Stable long-term returns

When considering adjusting the Special Bonus² scales, we strive to maintain a more stable payout to you by smoothing, which means the Special Bonus² level will only be changed if the actual performance is significantly different from the assumed level over a period of time, or if management's expectations of long-term future performance 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 Bonus². 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 Bonus²; 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 USD⁷) and industries. The assets are carefully managed and monitored according to our own acceptable level of risk.

More about participating policy

Investment policy and strategy

Asset type	Long-term target allocation percentage
Fixed income assets	55% - 75%
Growth assets	25% - 45%

Note: there could be slight deviations from the above range due to market fluctuations.

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

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

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

For Policies with the Policy Value Management Option 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 to the Policy Value Management Balance (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 Bonus² (if any) and accumulation of interest rates may be reviewed and adjusted by us from time to time.

For more updated information, please visit our website <https://www.hsbc.com.mo/insurance/important-information/>.

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

Endnotes

- 1 Age means the age of the life insured or the policyholder (where applicable) at his/her next birthday.
- 2 The amount of Special Bonus (if any) is not guaranteed and the payment is subject to the Company's discretion.
- 3 Indebtedness means the sum of all outstanding policy loans or automatic premium loans advanced in accordance with the Policy, any accrued interest on such loans, and any outstanding premiums or payments under this Policy.
- 4 Additional Accidental Death Benefit will terminate when the life insured attains the Age¹ of 80 or payout of the benefit or the Policy is terminated (whichever is earlier). The maximum benefit amount is up to USD⁷3,000,000 per life insured, subject to underwriting. Please refer to the policy provisions of the Supplementary Benefits for detailed terms and conditions as well as exclusions.
- 5 Total Basic Plan Premiums Paid refers to the total amount of premium due under the basic plan based on the standard premium only (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
- 6 A maximum of 3 times in Change of Life Insured under corporate policies. Change of Life Insured is only allowed for up to 3 times per Policy after the 3rd Policy Year or after the end of the premium payment period provided all premiums are fully paid, whichever is later, and is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Any such request will be assessed on case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying mortality risk, change in policy term, latest economic outlook. Any Change of Life Insured may trigger consequential adjustments to the sum insured, Guaranteed Cash Value, Special Bonus² and the Death Benefit, which may be higher or lower than the original figures. If it triggers a new, lower sum insured, the policyholder may apply to increase the new sum insured for the new life insured prior to the change, up to the amount of the original sum insured with the payment of an additional premium. Any such request will be assessed on a case-by-case basis and is at our sole discretion.
- 7 The reference exchange rate between USD and MOP is 1 USD : 8.15 MOP, which could be used to derive the MOP equivalent amount. The exact exchange rate shall be subject to the date of fund transfer.
- 8 Incontestability period refers to the lifetime of the life insured after it has been in force for one year from the Issue Date, or effective date of reinstatement, or the effective date of the last Change of Life Insured⁶, whichever is the latest. Please refer to the policy provisions for detailed terms and conditions.

More information

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

You are welcome to contact us and arrange for a financial planning review. You have the right to request for historical accumulation interest rates before committing the purchase.

Go to www.hsbc.com.mo/insurance

Book an appointment by scanning the QR code now



HSBC Paramount Global Life Insurance Plan

HSBC Life (International) Limited

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

HSBC Life (International) Limited, Macau Branch

HSBC Life (International) Limited, Macau Branch ("the Company", "we" or "us") is a branch incorporated in accordance with Macau laws, and is one of the HSBC Group's insurance underwriting subsidiaries.

HSBC Life Macau Branch Office: 1/F, Edf. Comercial Si Toi, 619 Avenida da Praia Grande, Macau

HSBC Life Insurance Planning Centre: Unit AC, Dynasty Plaza, 393 Alameda Dr. Carlos d'Assumpcao, Macau

The Company is authorised and regulated by the Autoridade Monetária de Macau to carry on long-term insurance business in the Macau Special Administrative Region.

HSBC Paramount Global Life Insurance Plan is a product of the Company but not The Hongkong and Shanghai Banking Corporation, Macau Branch, underwritten by the Company and it is only intended for sale in the Macau SAR.

In respect of an eligible dispute (as defined in the admissibility scope in the Mediation Scheme for Financial Consumption Disputes) arising between HSBC Life (International) Limited ("HSBC Life") and you out of the selling process or processing of the related transaction, HSBC Life is required to enter into a Financial Consumption Dispute Mediation 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.

The contents of this product brochure are for reference only, and should be read in conjunction with the relevant policy proposal and policy provisions. Before committing to this product, you have the right to request a sample policy contract.

November 2024

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



终身人寿保险

汇珑环球寿险计划

周全保障业务 守护重要成就



汇丰保险
HSBC Life

汇丰人寿保险（国际）有限公司澳门分公司

本产品册子的内容仅供参考之用。您应同时参阅人寿保险建议书及保单条款了解有关详情。在购买本产品前，您有权索取一份保单样本。

保障基业 延续优势

一心建立宏大事业，路上总有不少高低起伏。为保持竞争优势，您的业务亦须因应环境而转变。

时代加速发展，您应进一步灵活规划，不但保障目前公司运作，更须确保日后继任人稳妥延续业务。

汇珑环球寿险计划（「汇珑环球」、「本计划」或「本保单」）全面提供所需保障，助您稳健管理业务，配合每一阶段发展；更为将来继任人建立稳实根基。

「汇珑环球寿险计划」如何保障公司及员工？



要员保障

公司要员是业务成功关键，万一不幸离世，可能带来严重影响。本计划提供充分要员保障（保证人寿保障可达您选择的保额100%），最少可至有关人员70岁¹，协助公司加强财政实力，稳步克服难关。

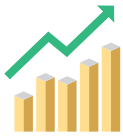
若受保人于保单有效期内离世，身故赔偿金额相当于保证身故赔偿加上特别奖赏²（如有）及保单价值管理收益结余（如有），并减去任何债项³，截至受保人身故之日。保证身故赔偿占保额百分比（「适用百分比」）如下表所示：

若受保人身故于	适用之百分比
指定周年日（即第10个保单周年日或紧随于受保人年届70岁 ¹ 的保单周年日，以较后者为准）之前	100%
指定周年日或指定周年日后首个保单年度	95%
指定周年日后第2个保单年度	90%
指定周年日后第3个保单年度	85%
指定周年日后第4个保单年度	80%
指定周年日后第5个保单年度或以后	75%



延续业务优势

公司要员接任计划可能不时转变，为配合需要，可于第3个保单周年日后或于保费缴付期内缴清所有保费后（以较后者为准），更改保单受保人最多3次。



寻求财富增长，保障财政稳健

由本计划第20个保单年度起，公司可行使保单价值管理权益，锁定部分保单价值，减少日后市场波动影响。锁定金额属保证部分，并按非保证息率积存生息，有关息率由汇丰保险不时厘定。



基本计划保费相宜

本计划保额可由400,000美元⁷起，提供合适保障，同时合乎预算。

重要人员附加保障

突如其来的事故可能影响公司稳健发展，因此本计划提供**附加保障**，以助应对未知因素，保障业务稳定。



额外意外死亡保障⁴

若受保人于80岁¹前因意外死亡，受益人（贵公司）可额外取得已缴基本计划总保费⁵的30%（每名受保人之赔偿金额最高可达3,000,000美元⁷），而毋须另缴额外保费。

参考TechCo Trading Limited个案

汇珑环球如何保障TechCo Trading Limited?

40岁¹家淇是TechCo Trading Limited (「TechCo」) 业务发展总监，专责提升销售业绩，带动公司业务发展。她是TechCo重要人员，若有任何不幸事故，公司须具备保障方案，确保业务发展无间：



当主要管理人员有任何不幸降临，可分散业务风险。

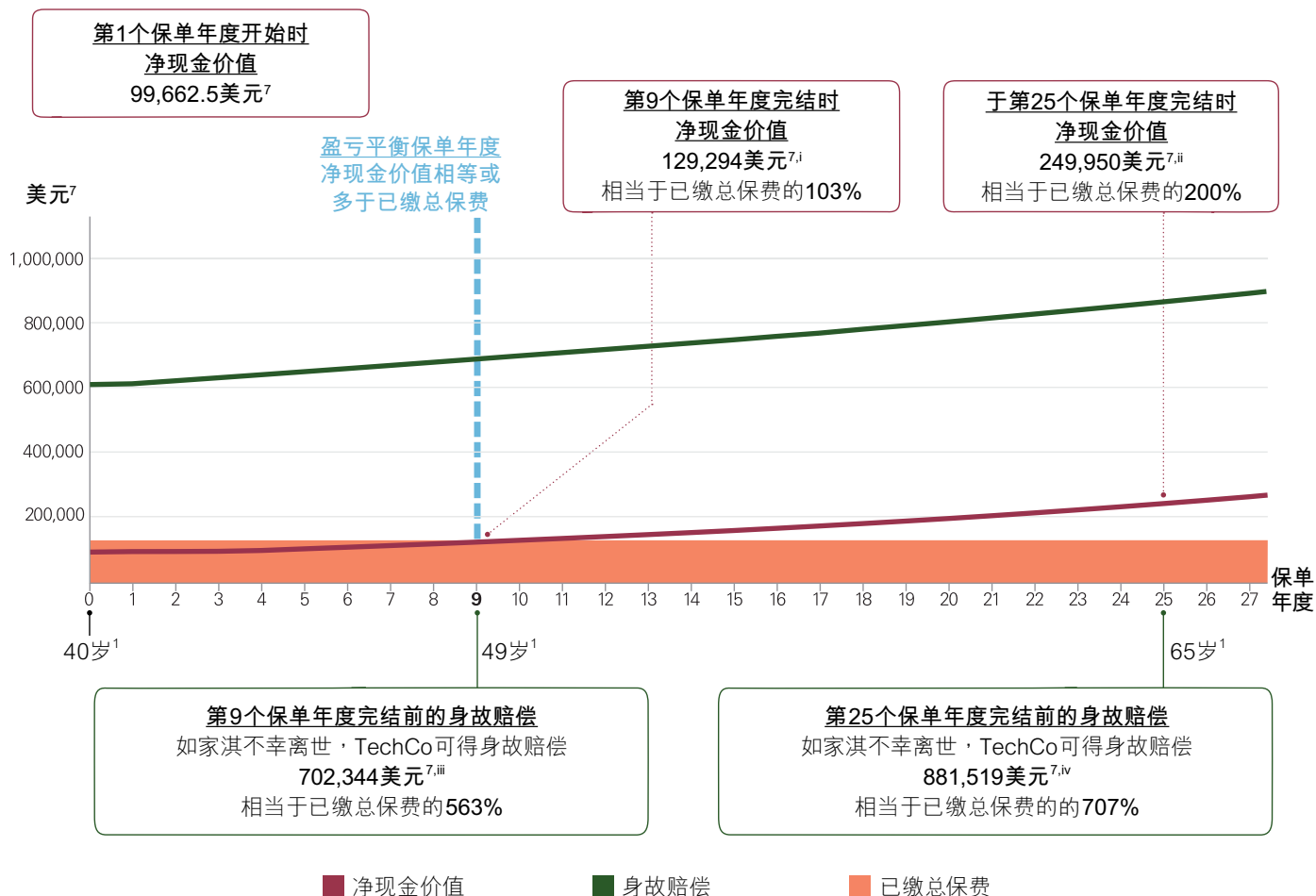


提供更改变受保人⁶选项，配合企业承传计划。

TechCo决定投保汇珑环球寿险计划（趸缴保费），满足公司保障需要：

保单持有人及受益人	TechCo	投保年龄 ¹	40岁
受保人	家淇，标准非吸烟女士，居于澳门		
趸缴保费	124,575美元 ⁷	保额	625,000美元 ⁷

情况1



家淇一旦逝世，计划可为公司提供财政支持，协助家淇之继任人稳健发展业务。

备注：

- i) 净现金价值计算方式：保证现金价值(99,663美元⁷) + 非保证特别奖赏²(29,631美元⁷)
- ii) 净现金价值计算方式：保证现金价值(99,663美元⁷) + 非保证特别奖赏²(150,288美元⁷)
- iii) 身故赔偿金额计算方式：保证身故赔偿额(625,000美元⁷) + 非保证特别奖赏²(77,344美元⁷)
- iv) 身故赔偿金额计算方式：保证身故赔偿额(725,000美元⁷) + 非保证特别奖赏²(256,519美元⁷)

参考TechCo Trading Limited个案



情况2

家淇于TechCo服务15年，计划55岁¹荣休，公司可于家淇退休后更改保单受保人。



保单持有人 受保人	TechCo	TechCo	TechCo	TechCo
	家淇 (43岁 ¹)	家淇 (55岁 ¹)	瑞辉 (45岁 ¹)	卓峰 (59岁 ¹)
	投保3年后，开始累积保单价值。	家淇带领TechCo屡创佳绩，于第15个保单年度完结时，决定55岁 ¹ 荣休。	TechCo物色业务发展总监人选，瑞辉及卓峰求职。公司准备过渡安排，将受保人更改 ⁶ 为获选继任人。	
			选择A： 受保人改为瑞辉	选择B： 受保人改为卓峰
保单年度	第3个保单年度完结时	第15个保单年度完结时	第15个保单年度完结时	第15个保单年度完结时
身故赔偿总额	643,806美元 ⁷ 已缴基本计划总保费的 5.1倍	762,688美元 ^{7,i} 已缴基本计划总保费的 6.1倍	927,687美元 ⁷ 已缴基本计划总保费的 7.4倍	507,687美元 ⁷ 已缴基本计划总保费的 4倍
总现金价值	100,606美元 ⁷	165,575美元 ⁷	165,575美元 ⁷	165,575美元 ⁷

以上示例假设：

- i. 家淇、瑞辉及卓峰是标准非吸烟人士，居于澳门。
- ii. 于保单期内并无部分退保。
- iii. 所有保费已于保费缴付期内全数缴付。
- iv. 于有关情况中，本保单有效期间并无借取保单贷款或转让权益。
- v. 假设于整段保单期内，特别奖赏²分配及投资回报维持不变。

备注：

- 以上示例均为假设，并非保证，只供说明之用。
- 以上示例均为独立个案，并无任何关联。
- 如更改受保人⁶，本公司可酌情相应调整保额、保证现金价值、特别奖赏²(如有)及身故赔偿。
- 更改受保人⁶须提供可保证明，并由本公司根据受保人的核保条件而批核。对于任何申请，本公司将按每宗个案情况而个别评估及酌情决定，各种考虑因素包括但不限于潜在死亡风险改变、更改保单年期及最新经济展望等。
- 实际情况中，适用于更改受保人⁶的核保条件各有不同，均由本公司按每宗个案情况而个别评估。
- 以上显示的数字及图表均以上述假设为基础，并经整数调整。
- 以上示例及情况显示的过往、现时、预计及/或潜在利益及/或回报(例如奖赏、利息)均非保证，并只供说明之用。实际利益及/或回报金额可能比所示利益及/或回报较高或较低。有关说明数字、保单条款、详细条款及细则，请参阅您的保险建议书。
- 您亦应留意通货膨胀随时间带来的影响，可能显著降低累积金额的消费力。
- 由于瑞辉年纪较轻，因此选择A令身故赔偿金额增加；而卓峰年纪较大，因此选择B令身故赔偿金额减少。

计划摘要

保费供款年期/ 投保年龄 ¹	保费供款年期	投保年龄 ¹
	趸缴保费：	19至75岁 ¹
	年缴保费： 2年、3年或5年 10年	19至70岁 ¹ 19至65岁 ¹

保单货币 美元

保单年期 终身

保额 最低：400,000美元⁷（每份保单）

身故赔偿 基于保单之条款，如受保人于保单有效期内身故，其身故赔偿款项为保证身故赔偿加特别奖赏²（如有）及保单价值管理收益结余（如有），并减去任何债项³，截至受保人身故之日。保证身故赔偿将等同下表所列的保额百分比（「适用之百分比」）。

受保人身故于	适用之百分比
指定周年日（即第十个保单周年日或紧随于受保人年满70岁 ¹ 的保单周年日，以较后者为准）之前	100%
指定周年日起首个保单年度内	95%
指定周年日起第二个保单年度内	90%
指定周年日起第三个保单年度内	85%
指定周年日起第四个保单年度内	80%
指定周年日起第五个保单年度内及往后期间	75%

计划摘要

身故赔偿支付选项

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

- 一笔过全数支付(若保单持有人没有选择任何身故赔偿支付选项，身故赔偿将以此选项进行支付)；或
- 分期付款形式(只适用于没有任何权益转让的保单)。

分期付款将按照保单持有人所选择的年期每年支付予受益人：

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

如保单持有人未有根据保单指定受益人，将不可选择分期支付身故赔偿。

保证现金价值

保证现金价值是指保单在保单期内任何时间的现金价值。此计算是根据当时的保额及保单附表所列明的现金价值。详情请参阅您的保险建议书。

净现金价值

相等于在任何时候的保证现金价值加上特别奖赏²(如有)扣除任何债项³之后的金额。

特别奖赏⁶

特别奖赏²(如有)是非保证的。任何潜在的特别奖赏金额²将在宣派时由我们决定。

当您全数或部分退保或终止保单、或本保单失效，或当我们支付身故赔偿时，我们将会派付特别奖赏²(如有)。如您行使保单价值管理权益，部分保证现金价值及特别奖赏²(如有)将被调拨至保单价值管理收益结余，以积存生息。

我们将在相关的年结通知书上更新每个保单周年日的特别奖赏金额²(如有)。保单年结通知书上所显示的特别奖赏金额²可能比之前所发出的保单年结通知书上所显示的金额为低或高。有关主要风险因素的详情，请参阅「主要风险—非保证利益」部分。

计划摘要

退保利益

若您于保单期内终止保单或部分保单，将可取得退保利益，金额相等于：

- 保证现金价值；
- 加上特别奖赏²(如有)；
- 加上保单价值管理收益结余(如有)；
- 减去任何债项³(如有)。

部分退保

您可要求调减您的保单之保额从而部分退保。任何调减保额的申请需符合以下两项最低限额要求，而有关的限额由本公司不时厘定：

- (i) 每次调减保额的最低金额；及
- (ii) 调减保额后之最低保额。

如欲申请部分退保，您必须以本公司指定的表格提交书面指示。如我们批核有关的要求，保单持有人将获支付根据调减保额的部分所计算的净现金价值。

在调减保额后，您的保单的已缴基本计划总保费⁵将按比例调低，并于计算保证现金价值、特别奖赏²(如有)及身故赔偿时，根据保单条款作出相应调整。调减保额生效时，我们将会向您签发一份保单批注及经修改的保单附表。

在部分退保后，退回金额可能包括我们根据调减保额的部分厘定及宣派的部分特别奖赏²(如有)。

保单价值管理权益

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

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

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

在行使此项权益后，本保单的保额及已缴基本计划总保费⁵将按比例调整和减少，在计算保证现金价值、特别奖赏²(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

保单价值管理收益结余

指行使保单价值管理权益调拨入本保单下，按本公司具绝对酌情权不时厘定的非保证息率积存生息，并减去所有已提取之金额。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)。

更改受保人⁶

每份公司保单最多可更改受保人⁶3次。

保单持有人只可于第3个保单年度后或于保费缴付期内缴清所有保费后(以较后者为准)，每个保单年度更改受保人⁶多至3次。更改受保人⁶须提供可保证明，及由本公司根据受保人的核保条件而批核。保单保额、保证现金价值、特别奖赏²(如有)及身故赔偿可能因更改受保人⁶而调整，以致比原有数字较高或较低。

每次更改受保人⁶(更改须经本公司批核)，保单均为受保人提供终身保障。不可异议条款⁸亦将同时适用，重新计算有关年期。

若更改受保人⁶令新保额少于原有保额，保单持有人可缴付额外保费及申请增加新受保人保额(最多可至原有保额)。任何有关申请须受现行监管要求约束，并由本公司酌情决定。

附加保障

额外意外死亡保障⁴(毋须另缴保费)

有关详尽完整条款、细则及不保事项，请参阅附加保障的相应条款。

重要事项

核保的披露责任

您必须披露所有影响本公司作出核保决定的资料。本公司有权就故意失实陈述或欺诈的情况宣告保单无效。若您在提交文件中，错误申报非健康资料(包括但不限于年龄³)，本公司有权根据正确资料调整过去、现在及将来的保费或根据法律规定宣告保单无效或终止保单。

冷静期

汇珑环球寿险计划是一份具备储蓄成分的终身人寿保险计划。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，但可能须经过市值调整(适用于趸缴保费保单)(见以下部分关于市值调整之详情)。如要取消，您必须于「冷静期」内(即是为紧接人寿保险保单或冷静期通知书交付予保单持有人或保单持有人的指定代表之日起计的21个历日的期间(以较早者为准))，在该通知书上亲笔签署作实及退回保单(若已收取)，并确保汇丰人寿保险(国际)有限公司澳门分公司[#]位于澳门南湾大马路619号时代商业中心1字楼的办事处直接收到该通知书及本保单。

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

趸缴保费保单之 市值调整

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

自杀条款

若受保人在签发日期或保单复效生效日期或最后一次更改受保人⁶的生效日期(以较后者为准)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。

若受保人由增大保额的日期起计一年内自杀身亡，无论自杀时神志是否清醒，于决定身故赔偿时，有关保额提升将视为无效，而因增加保额而缴付的额外保费将被退还。有关基本计划的详细条款及细则，请参阅保单条款。

保单贷款

您可申请保单贷款，惟贷款额(任何未偿还的贷款)不得超过保证现金价值扣除任何债项³后余额的90%。贷款息率由本公司厘定并有可能不时变动，本行将向您发出通知。

进行任何部分退保或行使保单价值管理权益后，可能会减少本保单的保证现金价值及身故赔偿。于保单部分退保后，本公司可按酌情权宣派调减保额部分中应占的特别奖赏²(如有)，而该金额(如有)将成为部分退保付款的部分支付金额，并须受有关要求约束。有关部分退保的详细条款及细则，请参阅保单条款。当保单贷款及应付利息超过保证现金价值时，保单将可能失效。

请留意，保单内任何债项³将由保单支付款项中扣减。本公司申索任何债项³均比保单持有人或受益人或保单受让人或其他人的任何申索优先。

[#] 汇丰人寿保险(国际)有限公司澳门分公司是汇丰人寿保险(国际)有限公司于澳门特别行政区成立的分公司。

重要事项

税务申报及金融罪行

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

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

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

保单终止条款

我们有权于以下任何情况之下终止您的保单：

- 若您未能于宽限期届满前缴付到期保费，而您的保单未合资格使用自动保费贷款；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保证现金价值；或
- 若我们合理地认为继续维持您的保单或与您的关系会使我们违反任何法律，或任何权力机关可能对我们或集团成员采取行动或提出谴责；或
- 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

规管本保单的法律为澳门特别行政区法律。如在澳门特别行政区提出任何争议，则适用澳门特别行政区法院的司法管辖权。

申请资格*

本计划只供19至75岁¹人士申请,并视乎所选保费供款年期而定。本计划须符合本公司有关要求(本公司就保单持有人及/或投保人国籍(国家/地区)及/或地址及/或居留国家或地区而不时厘定)。

保单货币

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

漏缴保费

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

* 本计划的投保人适用于以下地区，包括但不限于英伦诸岛、安道尔、阿根廷、澳洲、奥地利、巴哈马、比利时、百慕达、巴西、英属处女群岛、汶莱、加拿大、开曼群岛、智利、中国、哥斯达黎加、捷克、丹麦、芬兰、法国、德国、希腊、香港特别行政区、爱尔兰共和国、意大利、列支敦士登、卢森堡、澳门特别行政区、马尔他(哥佐岛)、墨西哥、摩纳哥、荷兰、纽西兰、挪威、葡萄牙(亚速尔及马德拉)、圣马力诺、新加坡、斯洛文尼亚、韩国、西班牙、瑞典、瑞士、台湾、阿拉伯联合酋长国、英国、美国、美属处女群岛或梵蒂冈。如受保人居于上述以外国家或地区，有关申请将按个别情况考虑。欲知详情，请向本公司查询，及本公司可能不时调整列表。

主要风险

信贷风险及 无力偿债风险

汇珑环球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²(如有)的分配并非保证，并会由本公司不时厘定。派发特别奖赏²与否以及特别奖赏²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(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。

延误或漏缴到期的保费之 风险

任何延误或漏缴到期保费或会导致保单失效，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

如您在早期全数或部分退保，您可收回的款额或会明显少于您已缴付的保费。

主要风险

流动性风险

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

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

通胀风险

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

保单货币风险

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

转让您的保单的风险

倘若您的保单转让予贷款人(即受让人)作为抵押品，您将会承受利率风险，该风险可能增加偿还贷款的成本和增加未能偿还贷款的风险。一旦在相关转让或贷款协议或其他类似性质的信贷协议下未能偿还债务或偿还贷款，受让人可代表您行使保单退保的权利。您将可能因此失去人寿保险保障及其他利益。

本公司将会先向受让人支付身故赔偿或其他赔偿(除非该受让人另行指示)，然后将身故赔偿或其他赔偿的任何余额支付给保单持有人或受益人(视情况而定)。

您亦可能面临保单资料及个人资料被交予受让人的风险。

有关分红保单

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

「汇珑环球寿险计划」的保单红利（如有），将以下列方式派发：

特别奖赏²是指于保单提早终止（例如因为身故、退保）或行使保单价值管理权益时宣派。

特别奖赏²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，请参阅本产品册子内「计划摘要」部分。

特别奖赏²会受哪些因素影响？

特别奖赏²（如有）并非保证，特别奖赏²的金额多少及是否派发取决于包括但不限于下列因素：

- 保单资产的投资回报表现；
- 赔偿、失效率及营运开支；及
- 对投资的长期表现的预期以及上述其他因素。

若长远表现优于预期，特别奖赏²金额将会增加；若表现较预期低，则特别奖赏²金额将会减少。

有关主要风险因素的详情，请参阅本小册子内「主要风险－非保证利益」部分。

分红保单有什么主要的优势？

分红保单相对其他形式的保单的主要特点在于您除了可获保证利益外，亦可用于投资表现优于支持保证利益所需的表現时，获取额外的特别奖赏²。表现越佳，特别奖赏²会越多；反之，表现越差，特别奖赏²亦会减少。

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。我们会就派发给您的特别奖赏²水平进行定期检讨。过往的实际表现及管理层对未来长期表现的预期，将与预期水平比较作出评估。倘若出现差异，我们将考虑透过调整特别奖赏²分配，与您分享或分担盈亏。

公平对待各组保单持有人

为确保保单持有人之间的公平性，我们将慎重考虑不同保单组别(例如：产品、产品更替、货币及缮发年期)的经验(包括：投资表现)，务求每组保单将获得最能反映其保单表现的公平回报。为平衡您与我们之间的利益，我们已成立一个由专业团队组成的专责委员会，负责就分红保单的管理和特别奖赏²的厘定提供独立意见。

长远稳定的回报

在考虑调整特别奖赏²分配的时候，我们会致力采取平稳策略，以维持较稳定的回报，即代表我们只会因应一段期间内实际与预期表现出现显著差幅，或管理层对长远表现的预期有重大的改变，才会作出调整。

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

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²提供具竞争力的长远回报；及
- (iii) 维持可接受的风险水平。

分红保单的资产由固定收益及增长资产组成。**固定收益资产**主要包括由具有良好信贷质素(平均评级为A级或以上)和长远发展前景的企业机构发行之固定收益资产。我们亦会利用**增长资产**，包括股票类投资及另类投资工具如房地产、私募股权或对冲基金，以及结构性产品包括衍生工具，以提供更反映长远经济增长的回报。

我们会将投资组合适当地分散投资在不同类型的资产，并投资在不同地域市场(主要是亚洲、美国及欧洲)、货币(主要是美元⁵)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

目标资产配置

资产种类	长线目标分配比例%
固定收益资产	55% - 75%
增长资产	25% - 45%

注：实际的分配比例可能会因市场波动而与上述范围有些微偏差。

在决定实际分配时，我们并会考虑(包括但不限于)下列各项因素：

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

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

就已行使保单价值管理权益的保单，组成其保单价值管理收益结余的资产将会100%投资于固定收益资产中。

积存息率

您可选择行使保单价值管理权益，以调拨部分净现金价值至保单价值管理收益结余(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；
- 对固定收益资产孳息率的展望；
- 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²(如有)及积存息率的政策。

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

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 受保年龄指受保人或保单持有人(视适用情况而定)在任何日期的下一个生日之年龄。
- 2 特别奖赏(如有)金额并非保证,并且由本公司酌情宣派。
- 3 债项指所有未偿还的保单贷款,或按照本保单借取的自动保费贷款,加上该等贷款的任何累计利息及任何未缴付之保费或款项。
- 4 额外意外死亡保障将会于受保人年届80岁¹或支付有关赔偿后或保单终止时(以较早者为准)终止。每名受保人最高保障额将根据保单之核保决定而定,上限为300万美元⁷。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。
- 5 已缴基本计划总保费是指截至受保人身故当日所有到期的基本计划保费总额(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。
- 6 每份公司保单最多可更改受保人3次。更改受保人只适用于第3个保单年度后或于保费缴付期内缴清所有保费后(以较后者为准)实行;并须提供可保证明,及由本公司根据受保人的核保条件而批核。对于任何有关申请,本公司将按每宗个案情况而个别评估及酌情决定,各种考虑因素包括但不限于潜在赔偿风险、更改保单年期及最新经济前景等。保单保额、保证现金价值、特别奖赏²(如有)及身故赔偿可能因更改受保人而调整,以致比现时数字较高或较低。若更改受保人令新保额少于原有保额,保单持有人可缴付额外保费及申请增加新受保人保额(最多可至原有保额)。任何有关申请须按每宗个案情况而个别评估,并由本公司酌情决定。
- 7 美元与澳门币的参考汇率为1美元:8.15澳门币,借此可将美元金额转换成等值的澳门币金额。实际汇率以转账日期为准。
- 8 不可异议条款适用期指本保单由签发日期或保单复效生效日期或更改受保人⁶生效日期(以最迟者为准)起计有效达一年后,及受保人仍然在世期间。请参阅保单条款,了解有关详细条款及细则。

更多资料

策划未来的理财方案,是业务发展重要一步。我们乐意助您评估目前及未来的需要,让您进一步了解「汇珑环球寿险计划」如何助您实现目标。

欢迎与我们联系,以安排进行理财评估。您有权在承诺投保之前索取过往积存息率的资料。

浏览 www.hsbc.com.mo/insurance

预约 会面,马上扫描二维码



汇珑环球寿险计划

汇丰人寿保险(国际)有限公司

HSBC Life (International) Limited 汇丰人寿保险(国际)有限公司是于百慕达注册成立之有限公司，及为汇丰集团旗下从事承保业务的附属公司之一。

汇丰人寿保险(国际)有限公司澳门分公司

HSBC Life (International) Limited, Macau Branch 汇丰人寿保险(国际)有限公司澳门分公司(「本公司」或「我们」)是根据澳门法律成立之分公司。本公司为汇丰集团旗下从事承保业务的附属公司之一。

汇丰保险澳门分公司办事处：澳门南湾大马路619号时代商业中心1字楼

汇丰保险策划中心：澳门宋玉生广场393号皇朝广场地下AC座

本公司获澳门金融管理局授权及受其监管，于澳门特别行政区经营长期保险业务。

「汇珑环球寿险计划」为本公司之产品而非汇丰之产品，由本公司所承保并只拟在澳门特别行政区销售。

对于汇丰人寿保险(国际)有限公司(「汇丰保险」)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(定义见金融消费纠纷调解计划的受理范围)，汇丰保险须与您进行金融消费纠纷调解计划程序；此外，有关涉及您上述保单条款及细则的任何纠纷，将直接由本公司与您共同解决。

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

本产品册子的内容仅供参考之用。您应同时参阅保险计划建议书及保单条款了解有关详情。在购买本产品前，您有权索取一份保单样本。

2024年11月

汇丰人寿保险(国际)有限公司荣获以下奖项：

