

終身人壽保險

Whole Life Insurance

滙豐保險計劃 II

HSBC Wealth Goal Insurance Plan II

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.

終身人壽保險
Whole Life Insurance

滙溢保險計劃 II

HSBC Wealth Goal Insurance Plan II

累積當下財富 成就璀璨未來
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简体



滙豐保險
HSBC Life

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

妥善規劃財富 成就璀璨未來

積水成淵，聚沙成塔。「滙溢保險計劃II」（「滙溢」、「本計劃」或「本保單」）讓您的財富逐步累積，助您達成長遠的儲蓄目標。當中的人壽保障成份，能為您和家人守護幸福的生活。不論您的儲蓄目標是為孩子規劃未來、享受安逸的退休生活、實現人生理想，或是積穀防饑、未雨綢繆，都應該及早規劃，有備無患。

「滙溢」是一份專為追求長線財富累積目標之人士而設計的終身人壽保險計劃。

「滙溢」提供：



長線財富增長機會



壽險保障直至 **99歲**¹及附加保障



多種保費供款年期可供選擇



保單持有人可根據保單條款為兒童保單指定**第二保單持有人**²，以確保一旦原有保單持有人不幸身故時，本保單將由他／她信任的人接手管理



保單價值管理權益^{3,4}以**鎖定您部分的保單價值**，讓您的保單價值得到更大的穩定性



提供**轉移保單保障**⁵的選擇，以作為贈予您摯愛的一份禮物



身故賠償提供**一筆過或按年定期支付的選項**，為你摯愛提供適當的財政支援

「滙溢保險計劃II」是一份包含儲蓄及分紅成分的長期人壽保險計劃，此計劃並非等同於或類似任何類型的銀行存款。

「滙溢」如何協助您實現儲蓄目標？

本計劃透過以下的方式以提供長線財富增長機會：



保證現金價值

本保單中的保證成份，會在保單期內逐步遞增；



特別獎賞⁶

非保證及將按本公司的酌情權宣派；及



保單價值管理收益結餘⁷

行使保單價值管理權益^{3,4}後的收益結餘（如適用）

上述利益會於下列其中一種情況發生後派發：

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

「滙溢」如何守護您的家庭幸福？

人壽保障⁹

除了提供長線財富增長機會外，受保人在保單期內可享人壽保障。若受保人不幸身故，受益人將可獲身故賠償（請參閱計劃摘要）。

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，身故賠償可以一筆過全數支付，或分10、20或30年定期按每年支付，讓受益人的未來得到保障。

延續世代保障

於第1個保單周年日之後，或已繳清所有保費並於保單繳付期完結後（以較後者為準），保單持有人可選擇更改受保人⁵，將保單權益轉讓下一代，順利傳承財富及周全保障。

即使面對未知的未來，保單持有人亦可掌握一切，自主安排，包括為有關兒童保單指定第二保單持有人²，一旦自己不幸身故，則可由最信任的人繼續管理保單。

保單價值管理權益^{3,4}

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

本計劃為此提供保單價值管理權益^{3,4}，讓您可鎖定本計劃內的部分淨現金價值。您享有行使此項權益的決定權（須受下列三項條件限制），並可自行決定鎖定本保單內的金額。在行使此項權益後，部分淨現金價值將被調撥至保單價值管理收益結餘⁷。「鎖定」金額是保證的及將按既定息率積存，惟該積存息率是非保證的，並會由本公司不時釐定。

您可行使保單價值管理權益^{3,4}，前提是：

- (i) 本保單已生效20個保單年度或以上；
- (ii) 所有保費均已在到期時全數繳付；及
- (iii) 本保單沒有任何債項¹⁰（包括保單貸款、利息及到期未繳的保費）。

在行使保單價值管理權益^{3,4}後，本保單的保單金額¹¹及已繳基本計劃總保費¹²將按比例調整和減少。在計算保證現金價值、特別獎賞⁶（如有）及身故賠償時，亦會根據本保單的條款進行相應的調整。

「滙溢」如何守護您的家庭幸福？

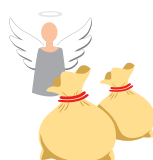
附加保障

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



失業延繳保費保障¹³（不適用於躉繳保費保單及只適用於合資格客戶）

- 若保單持有人於65歲¹前連續失業30日或以上，繳付到期保費的寬限期可延長達365日，而期間受保人仍然獲享保障。



額外意外死亡保障¹⁴

- 若受保人在保單完結或80歲¹前（以較早者為準）不幸因意外而導致死亡，受益人除獲發身故賠償外，另可額外獲發已繳基本計劃總保費¹²的30%作為額外意外死亡保障賠償。

有關以上附加保障之詳細條款及細則以及不保事項，請參閱附加保障之保單條款。

申請簡便

申請人一般可獲保證批核¹⁵，毋須進行任何健康檢查。



參考案例

以下案例純屬虛構及只供說明之用，而所示的金額為美元。特別獎賞⁶的實際金額是非保證的，並按本公司的酌情權宣派。

案例一



跨世代財富傳承

現年40歲¹的Albert是一名企業家，已婚並育有一名10歲¹兒子Bob。

Albert希望以具有長線財富增長機會的人壽保險保障家人未來，以及靈活傳承財富，及早為子孫建立財富儲備。他決定在40歲¹時投保「滙溢」。

投保年齡	40歲 ¹	保費供款年期	3年
每年保費	40,000美元	已繳基本計劃總保費 ¹²	120,000美元

「滙溢」容許無限次更改受保人⁵：



註：

- Albert個案的保單價值預計至第90個保單年度，並假設沒有提取保單的任何現金價值。
- 任何受保人上的更改⁵，本公司可酌情決定對保單金額¹¹、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。
- 於更改受保人⁵後，原有保單持有人若不保留自己為保單持有人，將失去保單下的所有權利和利益。

案例二

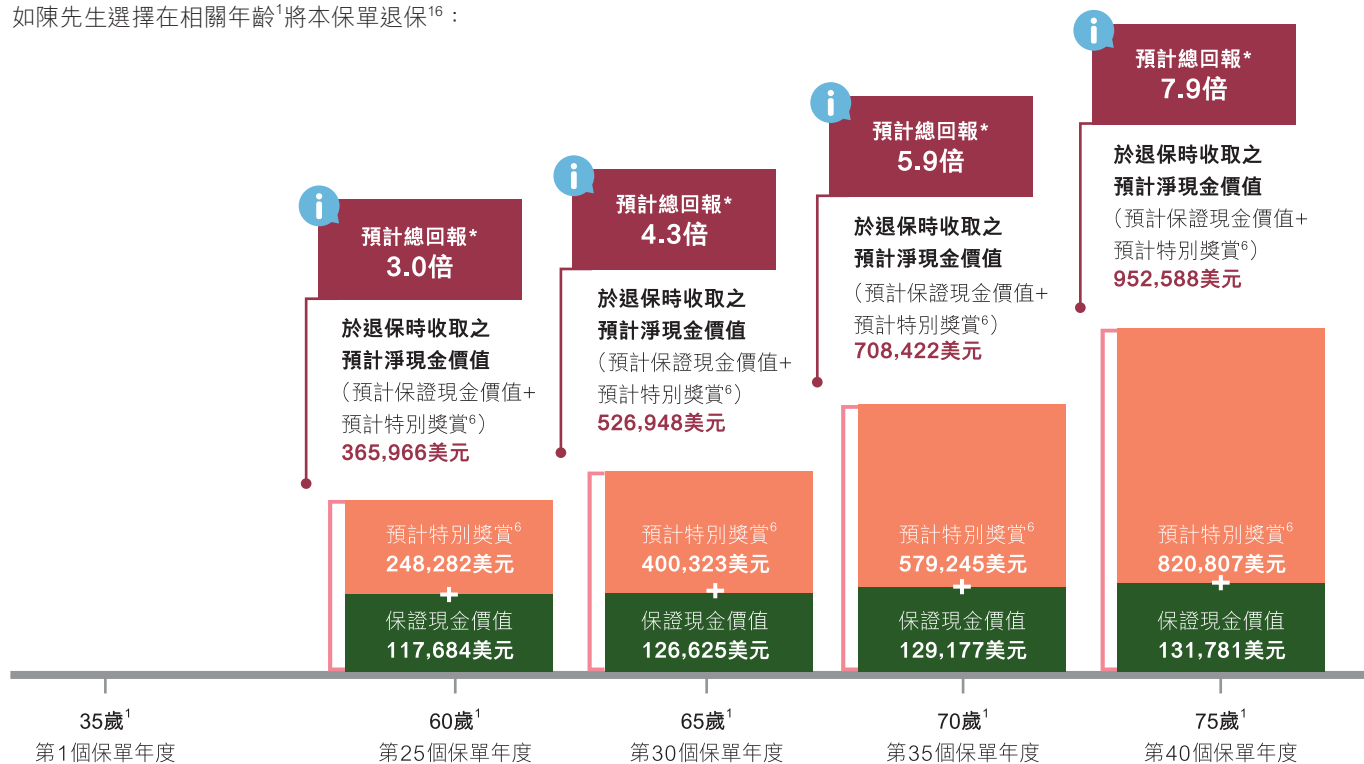


保單價值管理權益^{3,4}並未於保單期內行使

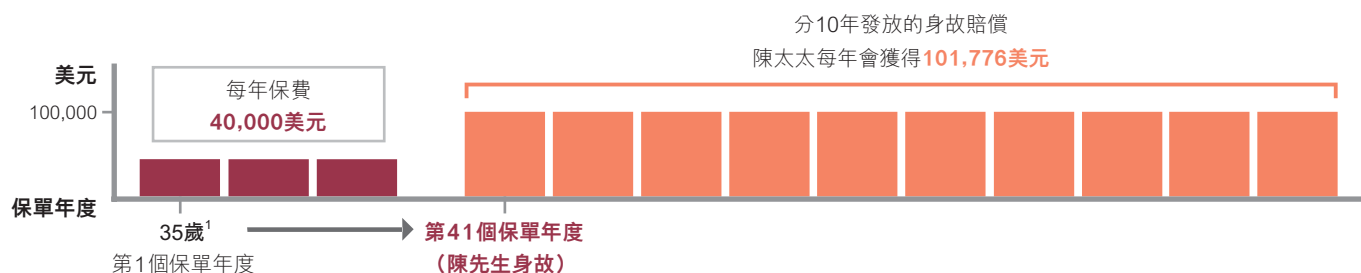
陳先生是一名專業會計師，他計劃在65歲¹時退休並正尋找一份能提供長線回報的保險計劃，以保障退休生活的日常開支。他決定在35歲¹時投保「滙溢保險計劃II」。

投保年齡	35歲 ¹	保費供款年期	3年
每年保費	40,000美元	已繳基本計劃總保費 ¹²	120,000美元

如陳先生選擇在相關年齡¹將本保單退保¹⁶：



陳先生於第40個保單年度時不幸身故。根據陳先生生前的身故賠償支付選項，受益人陳太太會以10年分期的方式獲取陳先生的身故賠償。陳先生的安排給予陳太太足夠的財政支援，讓她的生活質素得以保持。分10年發放的身故賠償，可確保長遠的財政穩健。



¹ 預計總回報 * (預計淨現金價值相對已繳基本計劃總保費¹²的倍數來計算)。

* 上述各個保單年度的預計回報是根據當前假設的投資回報來計算，因此是非保證的。上述案例僅供參考，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。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。實際匯率以轉帳日期為準。

案例三

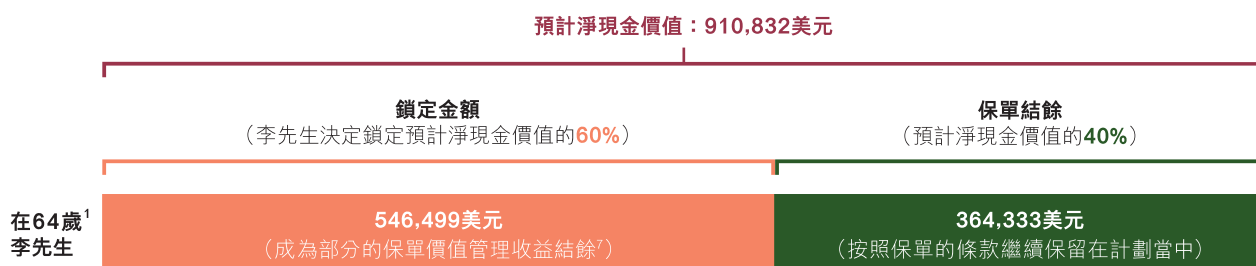


保單持有人考慮是否行使保單價值管理權益^{3,4}

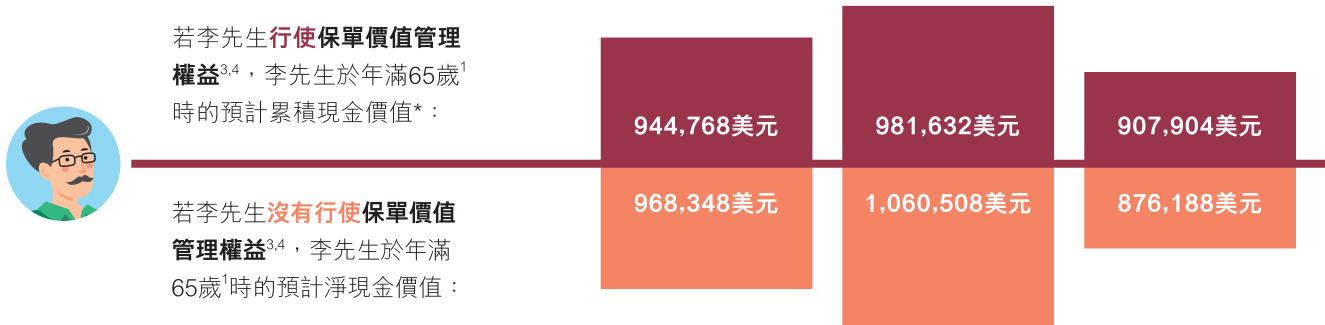
現年64歲¹的李先生是一名高級管理人員行政人員，李先生的保單在其40歲¹時發出並已生效超過20年，在10年間已繳基本計劃總保費¹²的金額為400,000美元。李先生正為退休生活打算，並在考慮應否鎖定部分保單價值。

投保年齡	40歲 ¹	保費供款年期	10年
每年保費	40,000美元	已繳基本計劃總保費 ¹²	400,000美元

以下的案例說明在不同的假設情景下，李先生是否行使保單價值管理權益^{3,4}會如何影響本保單的淨現金價值。



預計淨現金價值為保證現金價值及特別獎賞⁶的總和減去任何債項¹⁰。特別獎賞⁶的金額在不同的假設情景下亦不盡相同。預計現金價值總和為預計淨現金價值及保單價值管理收益結餘⁷的總和。保單價值管理權益^{3,4}一經行使將不能取消、終止或逆轉。



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

上述的案例說明了行使保單價值管理權益^{3,4}如何能幫助您保障本計劃中部分的累積現金價值免受投資組合波動性影響。如果市場在行使此項權益後下跌（情景三），本計劃中的特別獎賞⁶（如有）亦同時下跌，被轉移至保單價值管理收益結餘⁷的款額則仍然不會受市場下跌影響，從而減低了本計劃所承受的風險。

然而，如果市場在行使此權益後上升（情景二），本計劃中的特別獎賞⁶（如有）亦同時上升，則本計劃中的累積現金價值會較李先生沒有行使此項權益的情況為低。

換句話說，若保單持有人行使保單價值管理權益^{3,4}，本保單的累積現金價值在未來的某一個時間可能會較李先生不行使此權益的情況為高或低。

上述案例只說明累積現金價值在行使保單價值管理權益^{3,4}後的潛在變更。在行使權益後，本保單的保單金額¹¹及已繳基本計劃總保費¹²將按比例調整和減少。有關此項權益的詳情，請參閱計劃摘要及保單條款。

案例四

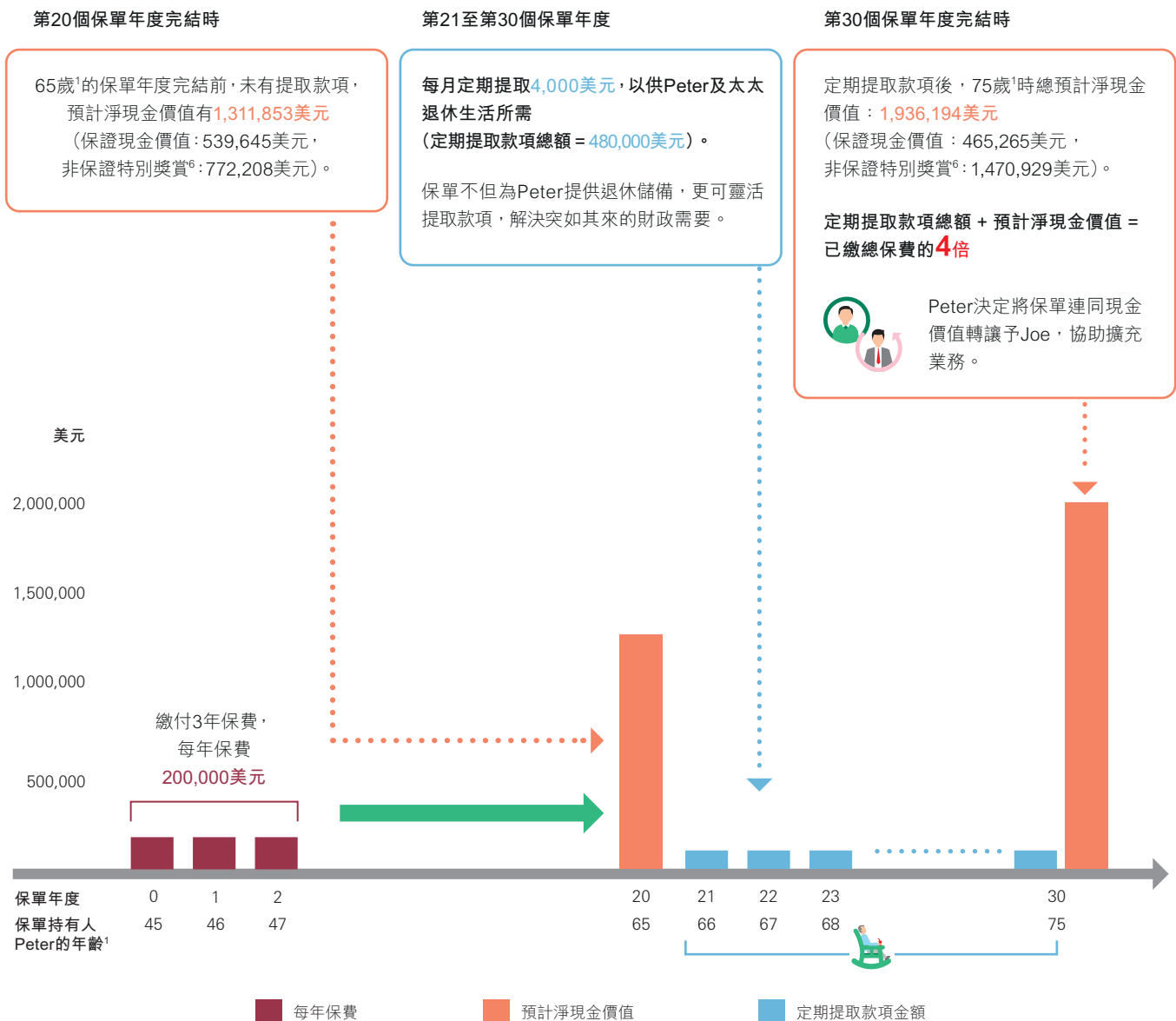


預留充足退休資金

Peter 45歲¹，計劃65歲¹退休，並與太太Amy遷往大灣區生活。現正尋求理想儲蓄計劃，須具備財富增值潛力，既可應付退休生活開支，亦可為兒子Joe提供教育經費及日後創業資本。

Peter決定投保「滙溢」，自己作為保單持有人，指定Joe為受保人。此外，Peter指定Amy為第二保單持有人，即使自己不幸離世，亦可由Amy管理兒童保單，令保單維持有效及保單價值繼續增長。

保單持有人	Peter (45歲 ¹)	每年保費	200,000美元
受保人	Joe (15歲 ¹)	保費供款年期	3年
第二保單持有人	Amy (Peter太太)	已繳基本計劃總保費 ¹²	600,000美元



有關上述個案假設：

- i. 上述個案均為假設，並非保證，只供說明之用。
- ii. 保單期內並無部分退保⁸，案例四除外。
- iii. 於保費繳付期內，所有保費均於到期前全數繳付。
- iv. 特別獎賞⁶及投資回報根據現時紅利推算，因此並非保證。特別獎賞⁶實際金額並非保證，並由本公司酌情宣派。
- v. 於本保單有效期間，並無借取保單貸款。
- vi. 案例二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。
- vii. 實際情況中，適用於更改受保人⁵的投保條件各有不同，須按每宗個案情況而個別評估。

備註：

- 以上顯示的數字及圖表均以上列的假設為基礎，並作整數調整。
- 所顯示的過往、現時、預計及／或潛在利益及／或回報（例如獎賞、利息）均為非保證，並僅供說明之用。未來實際的利益及／或回報或會較現時所列的利益及／或回報為高或低。當前的案例只供說明之用，並不代表實際派發的金額及實際情況。詳情及顯示的數字請參閱您的保險建議書所顯示的數字。
- 您也應了解因通貨膨脹隨著時間所帶來的影響，這可能會顯著地降低累積金額的購買力。

計劃摘要

保費供款年期/投保年齡

保費供款年期	投保年齡
躉繳保費/3年	出生15日後至70歲 ¹
5或10年	出生15日後至65歲 ¹
15年	出生15日後至50歲 ¹
20年	出生15日後至45歲 ¹

保單貨幣

美元

保單年期

至99歲¹

最低保費金額 (每份保單)

每份保單按不同保費繳付期及保費繳付方式之最低所需保費：

保費供款年期	保費繳付方式	
	年繳保費	月繳保費
躉繳保費	12,500美元	-
3年	4,167美元	365美元
5年	2,500美元	219美元
10年	1,250美元	109美元
15年	833美元	73美元
20年	625美元	55美元

備註：由於需要將金額調整為整數，上列保費總額或會與保單中應繳保費總額稍有出入。本文件中的其他數值均作捨入調整。

保證現金價值

保證現金價值是指在保單期內，本保單隨時間積存的現金價值。此現金價值是按當時適用的保單金額¹¹計算。

若您的保單為躉繳/3年繳付期且保單金額¹¹達250,000美元或以上，您的保單於計劃早期可獲享較高比率之保費金額為保證現金價值。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¹⁰之後的金額。

特別獎賞⁶

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

本公司將在您全數或部分退保⁸、終止保單、本保單期滿或失效或受保人身故時，向您或受益人派特別獎賞（如有）。在行使保單價值管理權益^{3,4}後，部分的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⁷以累積生息。

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

計劃摘要

退保利益

保證現金價值加上：

- 特別獎賞⁶ (如有)；
- 保單價值管理收益結餘⁷ (如有)；及
- 減去任何債項¹⁰ (如有)。

部分退保⁸

您可要求調減本保單之保單金額¹¹從而部分退保。

若申請部分退保，您必須以本公司指定的表格提交書面要求。如有關要求獲本公司批准，調減保單金額¹¹部分中應佔的淨現金價值 (如有) 將退回予保單持有人。

在調減保單金額¹¹，本保單的已繳基本計劃總保費¹²將按比例調整和減少。在計算保證現金價值、特別獎賞⁶ (如有) 及身故賠償時，亦會根據本保單的條款進行相應的調整。保單批註及經修訂的保單附表將在調減保單金額¹¹生效時簽發予保單持有人。

保單價值管理權益^{3,4}

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¹⁰，而所有到期保費亦已繳付，您將可申請行使此項權益以鎖定本計劃中的部分淨現金價值。您選擇鎖定的金額在行使保單價值管理權益後是保證的，並會被調撥至保單價值管理收益結餘⁷以非保證息率累積生息，而該息率將由本公司不時釐定。若申請行使此項權益，您必須以本公司指定的表格提交書面指示。

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

- 每次調撥的淨現金價值；及
- 此項權益行使後剩餘的保單金額¹¹。

在行使此項權益後，本保單的保單金額¹¹及已繳基本計劃總保費¹²將按比例調整和減少，在計算保證現金價值、特別獎賞⁶ (如有) 及身故賠償時，亦會進行相應的調整。如有關行使保單價值管理權益的要求獲本公司批准，保單批註及經修訂的保單附表將會簽發予保單持有人。此項權益一經行使，將不能取消、終止或逆轉。

保單價值管理收益結餘⁷

指行使保單價值管理權益^{3,4}調撥入本保單下，按本公司具絕對酌情權不時釐定的非保證息率積存生息，並減去任何已提取之金額的累積金額。在保單期滿前，保單持有人可隨時以書面填妥並提交本公司指定的表格，以現金方式提取本保單下的保單價值管理收益結餘 (如有)。

累積現金價值

相等於淨現金價值加上保單價值管理收益結餘⁷ (如有) 的金額。

計劃摘要

身故賠償

於受保人身故當日的以下較高的金額：(i) 已繳基本計劃總保費¹²加上2,500美元或(ii) 保證現金價值加上：

- 特別獎賞⁶ (如有)；
- 保單價值管理收益結餘⁷ (如有)；及
- 減去任何債項¹⁰ (如有)。

本公司在收到我們認為滿意的書面有效索償證明後，將會支付因受保人身故而須支付的任何款項。有效索償證明包括：

- (i) 受保人身故及死因證明；
- (ii) 索償人有權領取款項的證據；
- (iii) 本保單；及
- (iv) 本公司為證明索償的有效性而合理要求的任何其他資料。

身故賠償支付選項

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

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

分期付款將按照您所選擇的10、20或30年之年期每年支付予受益人：

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

如保單持有人未有根據本保單指定受益人，將不可選擇分期支付身故賠償。

計劃摘要

期滿利益	<p>當受保人年99歲¹時，將獲派付保證現金價值加上特別獎賞⁶（如有），再加上</p> <ul style="list-style-type: none"> 保單價值管理收益結餘⁷（如有）；及 減去任何債項¹⁰（如有）。
更改受保人⁵	<p>您可在第一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）無限次更改受保人，但須提供可保證明及由本公司接受保人的投保條件而批核。</p> <p>自更改生效日起，保單金額¹¹、保費、保證現金價值、身故賠償、特別獎賞⁶及債項¹⁰將保持不變。</p> <p>保單的期滿日將被重設至新受保人的99歲¹。新的不可異議條款亦將同時適用。</p>
第二保單持有人	<p>在保單條款約束下，保單持有人可根據保單條款於任何時候為兒童保單指定一名第二保單持有人（不適用於受保人已年滿18歲¹或以上的保單）。此選項只適用於沒有任何權益轉讓的保單。</p> <p>如第二保單持有人成為新保單持有人，第二保單持有人須按指定條件及受保單條款，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。</p> <p>有關詳細條款、細則及不保事項請參閱第二保單持有人的相應保單條款。</p>
附加保障 (毋須繳付額外保費)	<ul style="list-style-type: none"> 失業延繳保費保障¹³ (不適用於躉繳保費保單) 額外意外死亡保障¹⁴
不能作廢選擇¹⁷	<p>選擇一：退保</p> <p>您可隨時以本公司指定的表格提交書面指示提出退保，要求退回於本公司處理相關指示當天的累積現金價值。一經全數退保，本公司在本保單的責任將獲全面解除。</p> <p>選擇二：自動保費貸款</p> <p>如本保單的任何保費於到期日屆滿時尚未付清，而不能作廢的價值¹⁷高於相關未付清的保費金額，您將被自動視為已申請及獲得保單貸款；該貸款金額將相等於到期日屆滿時尚未付清的保費金額，而您會被視為已使用該保單貸款繳付相關保費。有關貸款將按本公司不時釐定的息率計息。</p> <p>如欲了解不能作廢選擇的詳情，請參閱保單條款。</p>

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

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

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

如您對本保單不滿意，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本保單（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本保單，預計的淨現金價值可能少於您已繳付的保費總額。

躉繳保費保單之市值調整

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

自殺條款

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

[#]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

保單貸款

您可申請保單貸款，惟貸款額（包括任何未償還的貸款）不得超過扣除債項¹⁰後之保證現金價值的90%。有關貸款息率可能不時變動並由本公司通知您。

進行任何部分退保⁸或行使保單價值管理權益^{3,4}後，可能會減少本保單的保證現金價值及身故賠償。當保單貸款及應付利息超過保證現金價值時，本保單可能會失效。

請注意本保單的任何債項¹⁰將從本保單所支付的款項中扣減。本公司對任何債項¹⁰的申索均優先於保單持有人或受益人或保單受讓人或其他人的任何申索。

取消保單

冷靜期過後，你可隨時填妥本公司指定的表格要求退保⁸，並取回現金價值總和。保單全數退保後，本公司將獲全面解除對保單的責任。

稅務申報及金融罪行

本公司可不時要求您提供關於您及本保單的相關資料，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本保單的款項或利益，並把該等款項或利益永久支付予稅務機關；及
- 終止本保單。

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。

重要事項

保單終止條款

我們有權於以下任何情況之下終止本保單：

- 如果您未能在寬限期屆滿前繳交到期保費及您的保單不符合自動保費貸款資格；或
- 保單貸款加應付利息大於保證現金價值；或
- 若本公司合理地認為繼續維持本保單或與您的關係可能會使本公司違反任何法律，或任何權力機關可能對本公司或滙豐集團成員採取行動或提出譴責；或
- 根據任何附加保障的條款。

有關終止條款的詳細條款及細則，請參閱保單條款。

適用法律

規管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70歲¹的人士申請。本計劃受本公司就保單持有人及或受保人之國籍（國家／地區）及／或地址及／或居留國家或地區不時釐定的相關規定限制。

保單貨幣

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

漏繳保費

應繳保費有30日的寬限期。倘若您在寬限期完結時未能付款，而不能作廢的價值¹⁷大於未付保費金額，則本公司將授予一筆自動保費貸款，以支付到期保費。有關貸款將按本公司不時釐定的息率計息。如本保單的不能作廢的價值¹⁷不足以支付到期保費，將導致保單失效，保單持有人將會收到第一次未付保費到期日當天的任何淨現金價值。

主要風險

信貸風險及無力償債風險

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

非保證利益

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

- **投資風險因素** – 保單資產的投資表現受息率水平、其前景展望（此將影響利息收入及資產價值）、增長資產的價格波動及其他各種市場風險因素所影響，包括但不限於貨幣風險、信貸息差及違約風險。
- **賠償因素** – 實際死亡率及發病率並不確定，以致實際的身故賠償或生活保障支付金額可能較預期為高，從而影響產品的整體表現。
- **續保因素** – 實際退保率（全數或部分退保⁸）、保單失效率及保單價值管理權益^{3,4}的行使率並不確定，保單組合現時的表現及未來回報因而會受影響。
- **開支因素** – 已支出及被分配予此組保單的實際直接（如佣金、核保、開立保單及售後服務的費用）及間接開支（如一般經營成本）可能較預期為高，從而影響產品的整體表現。

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

主要風險

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⁸本保單，您可收回的款額或會明顯少於您已繳付的保費。

流動性風險

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

若您行使保單價值管理權益^{3,4}，本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。

有關分紅保單

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

「滙豐保險計劃 II」的保單紅利（如有），將以下列方式派發：

特別獎賞⁶或於保單提早終止（例如因為身故、退保⁸）、行使保單價值管理權益^{3,4}或保單期滿時宣派。

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，請參閱本小冊子內「計劃摘要」部分。

特別獎賞⁶會受哪些因素影響？

特別獎賞⁶（如有）並非保證，特別獎賞⁶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金額或會增加；若表現較預期低，則特別獎賞⁶金額或會減少。

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、貨幣及繕發年期）的經驗（包括：投資表現），務求每組保單將獲得最能反映其保單表現的公平回報。為平衡您與我們之間的利益，我們已成立一個由專業團隊組成的專責委員會，負責就分紅保單的管理和特別獎賞⁶的釐定提供獨立意見。

長遠穩定的回報

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

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

投資政策及策略

我們採取的資產策略為：

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

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

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

有關分紅保單

目標資產分配

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

註：實際的分配比例可能會因市場波動而與上述範圍有些微偏差。

在決定實際分配時，我們並會考慮(包括但不限於)下列各項因素：

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

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

就已行使保單價值管理權益^{3,4}的保單，組成其保單價值管理收益結餘⁷的資產將會100%投資於固定收益資產中。

積存息率

您可選擇行使保單價值管理權益^{3,4}，以調撥部分淨現金價值至保單價值管理收益結餘⁷（如有）以累積生息（如有）。

積存利息的息率並非保證的，我們會參考下列因素作定期檢討：

- 投資組合內固定收入資產的孳息率；
- 當時的市況；
- 對固定收入資產孳息率的展望；
- 與此積存息率服務相關的成本；及
- 保單持有人選擇將該金額積存的時間及可能性。

我們可能會不時檢討及調整用以釐定特別獎賞⁶（如有）及積存息率的政策。

欲了解更多最新資料，請瀏覽本公司網站 <https://www.hsbc.com.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. 指當保單持有人或受保人的下一次生日為此年齡的保單周年日。
2. 保單持有人可於任何時候為兒童保單指定一名第二保單持有人（不適用於受保人已年滿18歲¹或以上的保單）。此選項只適用於沒有任何權益轉讓的保單。
3. 您可申請行使保單價值管理權益以將截至處理該申請當日之部分淨現金價值調撥至保單價值管理收益結餘⁷，前提是：
 - 本保單已生效20個保單年度或以上；
 - 所有保費均已在到期時全數繳付；及
 - 本保單下沒有任何債項¹⁰。
4. 行使保單價值管理權益需受兩項最低限額要求所限制，包括：(i) 每次調撥的淨現金價值及(ii) 該權益行使後之保單金額¹¹。本公司會不時釐定上述的最低限額要求而不會提前通知保單持有人。
5. 每名保單持有人可在保單下不限次數更改受保人，但只適用於第一個保單年度後，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投保條件而批核。任何相關的申請將會按每個個案而檢視，並由我們按不同的因素而酌情決定，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。
6. 特別獎賞的金額是非保證的，並按本公司的酌情權宣派。
7. 保單價值管理收益結餘是指行使保單價值管理權益^{3,4}調撥入本保單下，按本公司具絕對酌情權不時釐定的非保證息率積存生息，並減去任何已提取之金額的累積金額。
8. 本保單進行部分退保後，本公司可按酌情權宣派調減保單金額¹¹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而支付，但須受適用的要求所限制。有關詳細條款及細則，請參閱部分退保之保單條款。
9. 若受保人在簽發日期或保單復效日期（以較遲者為準）起計一年內自殺身亡，無論自殺時神志是否清醒，我們須向保單持有人之保單支付的身故賠償，將只限於保單持有人自保單日期起已繳付給我們的保費金額，減去我們已向受益人支付的任何金額。有關詳細條款及細則，請參閱基本計劃之保單條款。
10. 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付之保費或款項。
11. 保單金額是用來決定基本計劃內所需繳付的保費、現金價值和根據本保單基本計劃內可收取之特別獎賞⁶。它並不代表身故賠償金額或本保單內的現金價值。

註

12. 已繳基本計劃總保費是指截至受保人身故之日基本計劃所有到期的保費總額（無論是否已實際繳付）。有關詳細條款及細則，請參閱保單條款。
13. 失業延繳保費保障適用於年齡介乎19歲¹至64歲¹並持有澳門居民身份證的保單持有人。保障將於保單持有人年屆65歲¹或已清繳所有到期保費或本保單終止時（以較早者為準）終止。該保障並不適用於躉繳保費保單。有關詳細條款及細則以及不保事項，請參閱附加保障之保單條款。
14. 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本保單終止時（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。
15. 批核中「保證核保」或「簡易核保」申請及已生效保單之保證核保之全期總保費金額上限（以每名受保人計）乃根據受保人之受保年齡而有所不同，該金額包括「本計劃」及「本公司」指定人壽保險計劃。有關核保要求，請向滙豐保險財富策劃顧問查詢。本公司保留權利根據受保人及/或保單持有人於投保時所提供之資料而決定是否接受有關之投保申請。
16. 一經全數退保，本公司在本保單的責任將獲全面解除。
17. 不能作廢的價值指在相關未付保費到期日之前一日所計算的保證現金價值扣除任何債項後的金額。

更多資料

策劃未來的理財方案，是人生的重要一步。我們樂意助您評估目前及未來的需要，讓您進一步了解「滙溢保險計劃 II」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。

瀏覽網頁 www.hsbc.com.mo/zh-mo/insurance/

預約會面 appointment.hsbc.com.mo

安排回電



滙豐保險計劃II

滙豐人壽保險（國際）有限公司

HSBC Life (International) Limited 滙豐人壽保險（國際）有限公司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。本計劃為本公司之產品及由本公司承保而非香港上海滙豐銀行有限公司（澳門分行）之產品，並旨在只於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份的其他事實。本產品冊子所刊載之資料乃一摘要。有關詳盡的條款及細則，請參閱您的保單。

2024年7月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



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



財富累積 創建目標

終身人壽保險

「滙溢保險計劃 II」助您為目標理財創富



現年 40 歲[^]的周先生是一位專業人士，他已婚並育有一名年幼的兒子。他希望透過購買一份合適的保險計劃以增加儲蓄，為日後協助兒子繳付首次置業的首期作準備。

他希望：



增加儲蓄以實現
長期的理財目標



為他的家人提供
長期的財務保障

「滙溢保險計劃 II」可如何滿足周先生的需要？



他決定盡快展開他的儲蓄計劃，並為自己申請一份以美元為單位的「滙溢保險計劃 II」（「計劃」）。



他能每年撥出 36,000 美元並打算供款 3 年。
年度保費 36,000 美元 × 保費供款期 3 年 = 預計應繳的基本計劃總保費¹108,000 美元



他選擇提取²現金以便日後協助兒子繳付首次置業的首期。



他更改其計劃保單受保人³為他的兒子，以承傳所提供的保障。

周先生的預計淨現金價值⁴：

以下例子所述的數字含捨入調整及僅供說明用途之用。

周先生可在 20 個保單年度後行使
保單價值管理權益^{5,6}，以確保其保單
價值得到更大的穩定性。

受保人的年齡 ⁷	40 歲	43 歲	70 歲	81 歲
	周先生購買了一份年供 36,000 美元的「滙溢保險計劃 II」，保費繳付期為 3 年。	周先生已繳付計劃所需的全部保費。	周先生退休並從計劃內提取 160,000 美元，以協助他的兒子繳付首次置業的首期。在提取 160,000 美元後，餘下的淨現金價值可持續增長。	周先生更改其計劃保單受保人為他的兒子，以承傳計劃所提供的保障。
預計淨現金價值(美元)* (保證現金價值 + 特別獎賞 ⁸)		<p>18,468 美元 69,050 美元 87,519</p>	<p>238,738 美元 75,514 美元 314,252[†]</p>	<p>523,848 美元 78,904 美元 602,753[†]</p>
預期總回報* (預計淨現金價值相對已繳納總保費的倍數來計算)		0.8 倍	2.9 倍[†]	5.6 倍[†]

[^] 受保年齡指受保人或保單持有人（視乎適用情況而定）的下一生生日年齡。

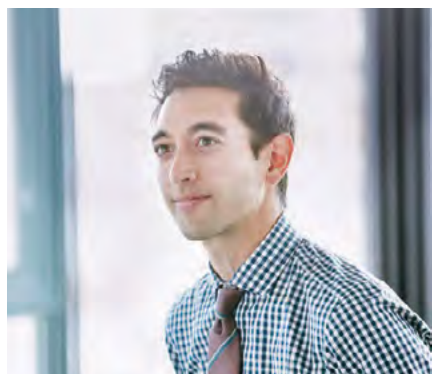
* 上述所示於受保人不同年齡的預計淨現金價值及回報（不包括已提取的金額）是以當前假設的投資回報作計算並且僅供參考。實際金額或會較上述所說明的為高或低。

[†] 上述所示分別於受保人 70 歲⁷ 及 81 歲⁷ 的預期淨現金價值及回報* 是按假定 160,000 美元從計劃內的淨現金價值提取而作計算。

籌劃退休 安心之本

終身人壽保險

「滙溢保險計劃 II」讓您在退休作好準備



現年 38 歲[^]的李先生是一位來大灣區創業的外籍人士，他希望透過購買一份合適的保險計劃，以彌補他現有非強制中央積金的不足，及讓他可在退休後返回加拿大置業安居。

他希望：



與妻子展開
環球之旅



增加儲蓄以應付不斷
上漲的生活開支



在加拿大置業
安享退休生活

「滙溢保險計劃 II」可如何滿足李先生的需要？



他打算在 65 歲[^]退休，並決定為自己申請一份以美元為單位的「滙溢保險計劃 II」（「計劃」）。



他能每年撥出 40,000 美元並打算供款 5 年。
年度保費 40,000 美元 x 保費供款期 5 年 = 預計應繳的基本計劃總保費 200,000 美元



當他年滿 65 歲[^]退休時，他決定提取他的非強制中央積金以支付購買退休物業的部份款項。他亦可選擇從他的計劃定期提取款項，以支持他在加拿大的退休生活。

李先生可在 20 個保單年度後行使
保單價值管理權益，以確保其保單
價值得到更大的穩定性⁹。

李先生的預計淨現金價值⁴：

以下例子所述的數字含捨入調整及僅供說明用途之用。

受保人的年齡 ⁷	38 歲	43 歲	65 歲	70 歲
	李先生購買了一份年供 40,000 美元 的「滙溢保險計劃 II」，保費 繳付期為 5 年。	李先生已繳付計劃所需的 保費。	李先生退休並與妻子展開他的 環球之旅。	由於李先生提取了他的非強制 中央積金以支付部分置業的 資金，故他不用進行退保。 另外，他可選擇從他的計劃 定期提取款項以支持 他在加拿大的退休生活。
預計淨現金價值(美元)* (保證現金價值 + 特別獎賞)		<p>39,600 美元 132,160 美元 171,760</p>	<p>463,000 美元 195,718 美元 658,718</p>	<p>710,200 美元 211,042 美元 921,242</p>
預期總回報* (預計淨現金價值相對已繳納總保費的 倍數來計算)		0.9 倍	3.3 倍	4.6 倍

[^] 受保年齡指受保人或保單持有人（視乎適用情況而定）的下一生日年齡。

* 上述所示於受保人不同年齡⁷的預計淨現金價值及回報（不包括已提取的金額（如有））是以當前假設的投資回報作計算並且僅供參考。實際金額或會較上述所說明的為高或低。

穩建儲備 無憂樂齡

終身人壽保險

「滙溢保險計劃 II」讓您在樂齡時為財富增值



65 歲[^]的陳先生剛退休不久，他早已為自己預備了一筆可觀的退休金。但他深知生活指數和醫療費用不斷上升，所以準備撥出一部分資產，爭取長遠的回報，使自己的退休需求更有保障，同時他亦讓孫兒成為保單受益人以作為給下一代的一份心意。

他希望：



讓自己的資產
繼續穩定增長



增加儲蓄以實現
長期的理財目標

「滙溢保險計劃 II」可如何滿足陳先生的需要？



他決定為自己申請一份以美元為單位的「滙溢保險計劃 II」（「計劃」）。



他每年可以撥出 100,000 美元，並準備供款 3 年。
年度保費 100,000 美元 x 保費供款期 3 年 = 預計應繳的基本計劃總保費 300,000 美元



他退休後，在他計劃內的淨現金價值仍然可以持續增長，並可享受潛在回報。倘若陳先生不幸身故，按陳先生的指示，將向他的家人一筆過全數支付或分期付款形式身故賠償金。

陳先生的預計淨現金價值⁴：

以下例子所述的數字含捨入調整及僅供說明用途之用。

受保人的年齡 ⁷	65 歲	68 歲	75 歲	85 歲
	陳先生購買了一份年供 100,000 美元的「滙溢保險計劃 II」，保費繳付期為 3 年。	陳先生已繳付計劃所需的全部保費，總額為 300,000 美元。	陳先生計劃內的淨現金價值持續增長。倘若陳先生不幸身故，他將為家人留下身故賠償金，預計總額為 432,701 美元（即已繳保費總額的 144%），當中 302,500 美元是保證的。	陳先生與家人一起享受著退休生活，預計淨現金價值令他倍加安心。陳先生亦可在 20 個保單年度後行使保單價值管理權益，以確保其保單的部份價值。如有需要，他可選擇以現金方式提取保單價值管理收益結餘 ¹⁰ 。
預計淨現金價值(美元)* (保證現金價值 + 特別獎賞)				
預期總回報* (預計淨現金價值相對已繳總保費之倍數)		0.8 倍	1.2 倍	2.2 倍

[^] 受保年齡指受保人或保單持有人（視乎適用情況而定）的下一次生日年齡。

* 上述所示於受保人不同年齡⁷的預計淨現金價值及回報（不包括已提取的金額（如有））是以當前假設的投資回報作計算並且僅供參考。實際金額或會較上述所說明的為高或低。

說明例子的假設如下：

- i. 在保單期內並未行使保單價值管理權益。
- ii. 所有保費已於保費供款期內按時繳付。
- iii. 在保單生效期間並未借取保單貸款。
- iv. 特別獎賞在保單期內相對於原本所展示的維持不變。

註：

1. 已繳基本計劃總保費是指截至受保人身故之日基本計劃所有到期的保費總額（無論是否已實際繳付）。
2. 客戶可於保單期內透過以下部分退保方式從保單中提取現金。提取之現金將從保證現金價值及特別獎賞（如有）中扣除，當中保單金額會被扣減，而計劃中的已付保費總額將受調整及按比例扣除，並因計算而調整保證現金價值、特別獎賞（如有）及身故賠償。計劃的定期提取取決於以下兩項要求：(i) 每次提取最少 250 美元；及 (ii) 計劃的最低保單金額要求為 25,000 美元。若提取令計劃的保單金額未能達到最低保單金額要求，提取將不被批准。本公司會不時釐定上述的最低限額要求而不會提前通知保單持有人。定期提取的實際金額及年數取決於保單內派發的非保證特別獎賞之實際金額。
3. 每名保單持有人可在保單下不限次數更改受保人，但只適用於第一個保單年度後，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證明及由本公司按受保人的投保條件而批核。任何相關的申請將會按每個個案而檢視，並由我們按不同的因素而酌情決定，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。
4. 淨現金價值是指在任何時候，相等於保證現金價值加上特別獎賞（如有）減去任何債項¹¹之後的金額。
5. 您可申請行使保單價值管理權益以將截至處理該申請當日之部分淨現金價值調撥至保單價值管理收益結餘，前提是：i) 保單已生效 20 個保單年度或以上；ii) 所有保費均已到期時全數繳付；及 iii) 保單下沒有任何債項。
6. 行使保單價值管理權益需受以下兩項最低限額要求所限制：(i) 每次調撥的淨現金價值及 (ii) 該權益行使後之保單金額。本公司會不時釐定上述的最低限額要求而不會提前通知保單持有人。保單價值管理權益一經行使將不能取消、終止或逆轉。若您行使保單價值管理權益，保單的現金價值總和（相等於淨現金價值加上保單價值管理收益結餘（如有）的金額）（作計算保單的退保價值和身故賠償之用），在未來的某一個時間，可能會較您不行使此權益的情況為高或低。
7. 指當保單持有人或受保人的下一次生日為此年齡的保單周年日。
8. 特別獎賞是非保證的及將按本公司的酌情權宣派。任何潛在特別獎賞的金額將在宣派時由本公司決定。本公司將在您全數或部分退保、終止保單、保單期滿或失效或受保人身故時，向您宣派特別獎賞（如有）。在行使保單價值管理權益後，一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，以累積生息。本公司將在每個保單周年日的年結通知書上，提供該保單周年日的特別獎賞（如有）更新金額。保單年結通知書上所顯示的金額，可能較銷售保單時提供的保單利益說明例子中展示的金額為高或低。未來實際的特別獎賞金額，可能較保單年結通知書附帶的保單利益說明例子中展示的金額為高或低。
9. 行使保單價值管理權益能幫助您保障計劃中部分的現金價值總和免受投資組合波動性的影響。即如果股票市場在行使此項權益後下跌，計劃中的特別獎賞（如有）亦將受影響而下跌，而被轉移至保單價值管理收益結餘的款額則不會受股票市場下跌影響，從而減低了計劃所承受的風險。然而，如果股票市場在行使此項權益後上升，計劃中的特別獎賞（如有）亦將受影響而上升，而計劃中的現金價值總和則會較其未行使此項權益的情況為低。
10. 保單價值管理收益結餘是指行使保單價值管理權益調撥入保單下，按本公司不時酌情釐定的息率累積生息，並減去任何已提取之金額的累積金額。
11. 債項指保單所有未償還的保單貸款，或按照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付之保費或款項。

本文所顯示的過往、現時、預計及／或潛在利益及／或回報（例如獎賞、利息）均為非保證，並僅供說明之用。未來實際的利益及／或回報或會較現時所列的利益及／或回報為高或低。以上例子所述的數字作整數調整，並僅供說明之用。詳情請參閱您的保險建議書顯示的數字。

以上顯示的資料只為摘要及僅作為一般參考，您必須將這些資料與相應的產品冊子及例子一併閱讀，詳細內容請參閱相關產品的保單條款及細則。

滙豐人壽保險（國際）有限公司澳門分公司（「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。「滙豐保險計劃 II」為本公司之產品及由本公司承保而非香港上海滙豐銀行有限公司（澳門分行）之產品，並旨在只於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。

Build your wealth today for a dazzling future

Many a mickle makes a muckle. With HSBC Wealth Goal Insurance Plan II ("HSBC Wealth Goal", the "Plan" or the "Policy"), your wealth can be built gradually and support your long-term savings goal. The life protection can also give you a peace of mind for further adventures with your loved ones. It's never too early to start planning for your future, whether you're focused on saving for a comfortable retirement or simply want to grow your wealth.

HSBC Wealth Goal is a whole life insurance plan which is designed specifically for people with long-term wealth savings objectives.

HSBC Wealth Goal offers you:



An opportunity for **long-term capital growth**



Life protection coverage up to **age¹ 99** with Supplementary Benefits



Availability in **various premium payment terms**



Policyholder may nominate a **contingent policyholder²** for his/her juvenile policy such that the Policy can be managed by someone he/she trusts in the unfortunate event of death of the primary policyholder



A Policy Value Management Option^{3,4} to **lock-in a portion of your policy value** when you need more financial certainty



A chance to extend a gift by **transferring the coverage of the Policy⁵** to your loved ones



Death benefit **settled with a lump sum or regular annual instalments** to give your loved ones the financial support they deserve

HSBC Wealth Goal Insurance Plan II is a long-term participating life insurance product with a savings element. It is not equivalent or similar to any kind of bank deposit.

How does HSBC Wealth Goal help you achieve your savings goal?

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



Guaranteed Cash Value

The guaranteed element of the Plan that increases gradually throughout the policy term;



Special Bonus⁶

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



Policy Value Management Balance⁷

Where applicable, upon exercising the Policy Value Management Option^{3,4}

These features under the Policy are payable upon one of the following events occurs:

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

How does HSBC Wealth Goal safeguard your family's wellbeing?

Life Cover⁹

In addition to the potential long-term capital growth, the life insured can enjoy life protection during the policy term. In the unfortunate event of death of the life insured, the beneficiary(ies) will receive the death benefit (please refer to product summary for details).

Settlement flexibility

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

Protection continuity

To pass on your wealth and protection, you can transfer the coverage of the Policy to your next generation by changing the life insured⁵ after the 1st policy anniversary or after the end of the premium payment period, whichever is later, provided that all premiums are paid up.

Best of all, you can take full control of the Policy to cope with unforeseen circumstances. The Plan allows you to nominate a contingent policyholder² for your juvenile policy such that the Policy may be managed by someone you trust in the unfortunate event of the death of the primary policyholder.

Policy Value Management Option^{3,4}

When you reach a certain life stage, and especially if retirement approaches, you may look for more stability and protection over your policy value.

That's why the Plan includes a Policy Value Management Option^{3,4}, which allows you to lock-in a portion of the Plan's net cash value. You have control over whether to exercise this option or not, (subjected to the 3 conditions listed below) as well as the amount you want to lock-in under the Policy. Upon exercising this option, a portion of the net cash value will be allocated to the Policy Value Management Balance⁷. The "lock-in" amount is guaranteed and will be accumulated at an interest rate which is non-guaranteed and is determined by the Company from time to time.

This Policy Value Management Option^{3,4} may be exercised, provided that:

- (i) this Policy has been in force for 20 policy years or longer;
- (ii) all premiums have been paid when due; and
- (iii) there is no indebtedness¹⁰ (including policy loans, interests and unpaid premium due) under this Policy.

Upon exercising the Policy Value Management Option^{3,4}, the policy amount¹¹ and Total Basic Plan Premium Paid¹² under the Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁶ (if any) and Death Benefit in accordance with the terms of the Policy.

How does HSBC Wealth Goal safeguard your family's wellbeing?

Extra Protection

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



Unemployment Benefit¹³ (Not applicable to single premium policy and only applicable to eligible customers)

- If the policyholder has become unemployed for at least 30 consecutive days before the age¹ of 65, the grace period for payment of the premiums will be extended up to 365 days, during which the life insured will still enjoy the Policy's full protection.



Additional Accidental Death Benefit¹⁴

- In the unfortunate event that the death of the life insured results from an accident before the end of the policy term or the age¹ of 80 (whichever is earlier), an additional 30% of the Total Basic Plan Premium Paid¹² will be paid to the beneficiary(ies) in addition to the death benefit payable under the Policy.

Please refer to the policy provisions of the Supplementary Benefits for detailed terms and conditions and exclusions of the above Supplementary Benefits.

Hassle-free Application

Policy approval is generally guaranteed¹⁵ and medical examinations are not required.



Examples

The below case studies are hypothetical and for illustrative purposes only. All amounts shown are in USD. The actual amounts of Special Bonuses⁶ are not guaranteed and are determined at the Company's discretion.

Example 1



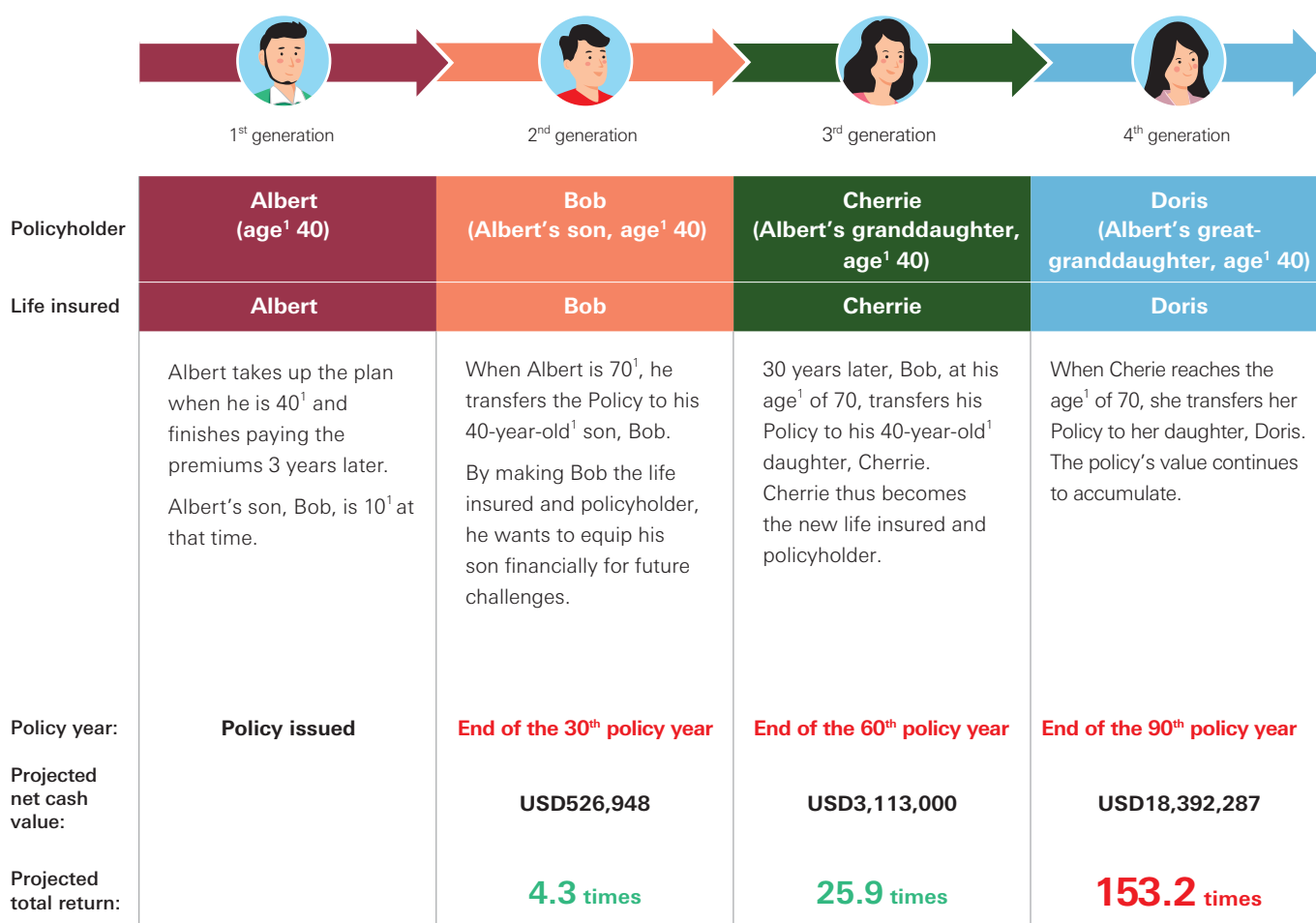
Intergenerational wealth transfer

Albert, a 40-year-old¹ entrepreneur, is married with a 10-year-old¹ son, Bob.

Albert wants to safeguard his family's future with a life insurance policy that offers long-term wealth growth potential. He also wants the flexibility to pass on his wealth and build a financial reserve for future generations. He decides to take up HSBC Wealth Goal.

Issue age	Age ¹ 40	Premium payment period	3 years
Annual premium	USD40,000	Total basic plan premium paid¹²	USD120,000

HSBC Wealth Goal allows the change of life insured⁵ for unlimited times:



Remarks:

- Albert's story projects the policy value until the end of the 90th policy year and that no withdrawal was made from the Policy's cash value.
- Any change of life insured⁵ may trigger a consequential adjustment in the policy amount¹¹, Guaranteed Cash Value, Special Bonus⁶ (if any) and Death Benefit at our discretion.
- The policyholder will lose all rights and interests under the Policy including entitlement to all benefits of the Policy upon exercising the change of life insured⁵ without retaining as a policyholder.

Example 2

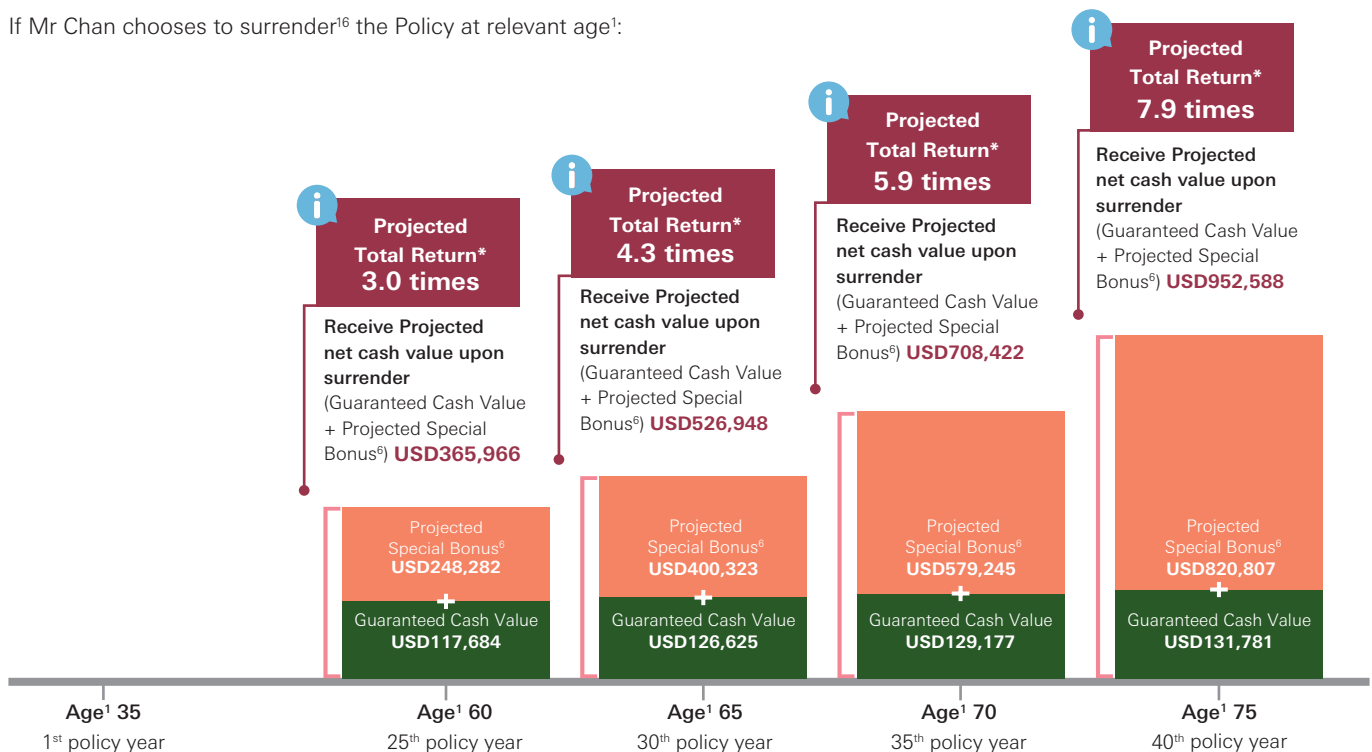


The Policy Value Management Option^{3,4} has not been exercised during the policy term

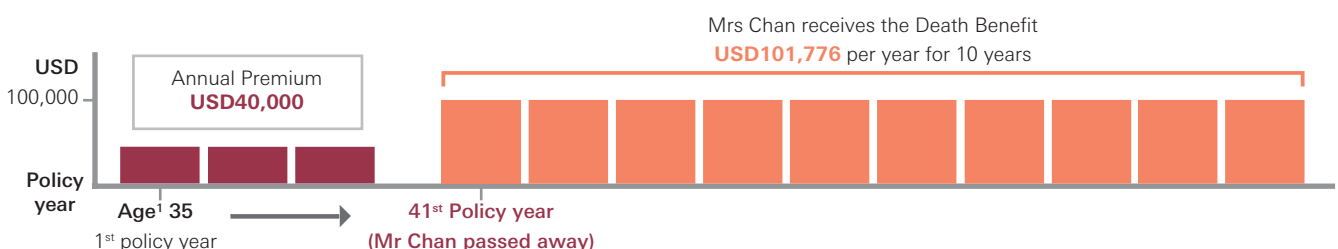
Mr Chan is a professional accountant who plans to retire at age¹ 65. He is looking for an insurance plan that offers long-term returns to cover his daily expenses during retirement. He decides to apply for the HSBC Wealth Goal Insurance Plan II at age¹ 35.

Issue age	Age ¹ 35	Premium payment period	3 years
Annual premium	USD40,000	Total basic plan premium paid¹²	USD120,000

If Mr Chan chooses to surrender¹⁶ the Policy at relevant age¹:



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



¹ Projected total return* (Projected net cash value as a multiple of Total Basic Plan Premium Paid¹²).

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

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 subjected to the date of fund transfer.

Example 3

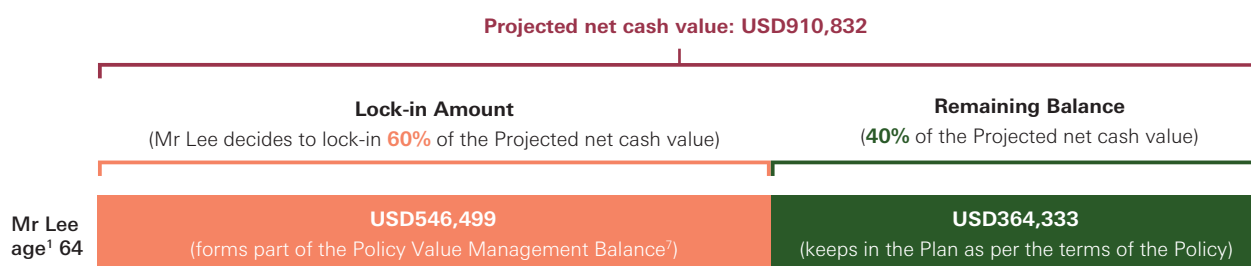


The policyholder considers whether or not to exercise the Policy Value Management Option^{3,4}

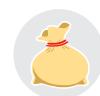
Mr Lee is a senior executive, aged¹ 64, whose Policy has been in-force for more than 20 years. The Policy was issued at age¹ 40 with a Total Basic Plan Premium Paid¹² of USD400,000 over 10 years. As Mr Lee is currently planning for his retirement, he is considering whether to lock-in a portion of his policy value.

Issue age	Age ¹ 40	Premium payment period	10 years
Annual premium	USD40,000	Total basic plan premium paid¹²	USD400,000

The following illustrations show, based on different assumed scenarios, how the net cash value of the Policy would be affected by whether Mr Lee decides to exercise the Policy Value Management Option^{3,4}.



Projected net cash value is the sum of Guaranteed Cash Value and Special Bonus⁶, less any indebtedness¹⁰. Special Bonus⁶ will vary based on different assumed scenarios. **Projected aggregate cash value** is the sum of projected net cash value and Policy Value Management Balance⁷. No Policy Value Management Option^{3,4} can be cancelled, terminated or reversed once this option is exercised.



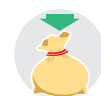
Scenario 1

Current illustration basis



Scenario 2

Assumes **15% increase** of Special Bonus⁶ due to favourable market conditions



Scenario 3

Assumes **15% decrease** of Special Bonus⁶ due to unfavourable market conditions



If Mr Lee **has exercised the Policy Value Management Option^{3,4}**, the Projected Aggregate Cash Value* when Mr Lee reaches age¹ 65 would be:

USD944,768

USD981,632

USD907,904

If Mr Lee **hasn't exercised the Policy Value Management Option^{3,4}**, the Projected Aggregate Cash Value* when Mr Lee reaches age¹ 65 would be:

USD968,348

USD1,060,508

USD876,188

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

The above example illustrated how the exercise of the Policy Value Management Option^{3,4} could help to partially protect the aggregate cash value of the Plan from the volatility of the underlying investment portfolio. That means, if the market falls after this option is exercised (Scenario 3), the Special Bonus⁶ (if any) of the Plan will decrease at the same time and the portion of the proceeds being transferred to the Policy Value Management Balance⁷ will be protected against the fall in the market and thereby reduce the risk exposures under this Plan.

However, if the market rises after this option is exercised (Scenario 2), the Special Bonus⁶ (if any) of the Plan will also increase and the aggregate cash value under this Plan would be lower than if Mr Lee had not chosen to exercise the option.

In other words, if the policyholder exercises the Policy Value Management Option^{3,4}, the aggregate cash value under the Policy at a future point in time may be higher or lower than it would have been if Mr Lee had not chosen to exercise the option.

The above example only illustrates the potential changes of the aggregate cash value upon exercising the Policy Value Management Option^{3,4}. Upon exercising the option, the policy amount¹¹ and Total Basic Plan Premium Paid¹² under this Policy will be adjusted and reduced proportionally. Please refer to product summary and policy provisions for more details of the option.

Example 4

Retirement reserve



Peter, age¹ 45, plans to retire with his wife, Amy in Greater Bay Area (GBA) at age¹ 65. He is looking for a savings solution with growth potential to fulfill his retirement spending as well as providing support to his son education and future career start up fund.

Therefore, Peter applies for the HSBC Wealth Goal with himself as policyholder and his son Joe as the life insured. Peter also designates his wife Amy as the contingent policyholder; so that, even in the unfortunate event of his death, this juvenile policy will remain in force and its value will continue to grow.

Policyholder	Peter (age ¹ 45)	Annual premium	USD200,000
Life insured	Joe (age ¹ 15)	Premium payment period	3 years
Contingent policyholder	Amy (Peter's wife)	Total premium paid for basic plan¹²	USD600,000

At the end of 20th policy year

Projected net cash value before withdrawal at the end of age¹ 65: **USD1,311,853**
(Guaranteed Cash Value USD539,645 + non-guaranteed Special Bonus⁶: USD772,208)

During 21st to 30th policy year

Regular withdrawal of USD4,000 per month to support the retirement with his wife
(Total regular withdrawal amount = **USD480,000**)

On top of supporting his own retirement, the Policy also offer flexibility to withdraw extra to support Joe's business in case of any immediate financial support is needed.

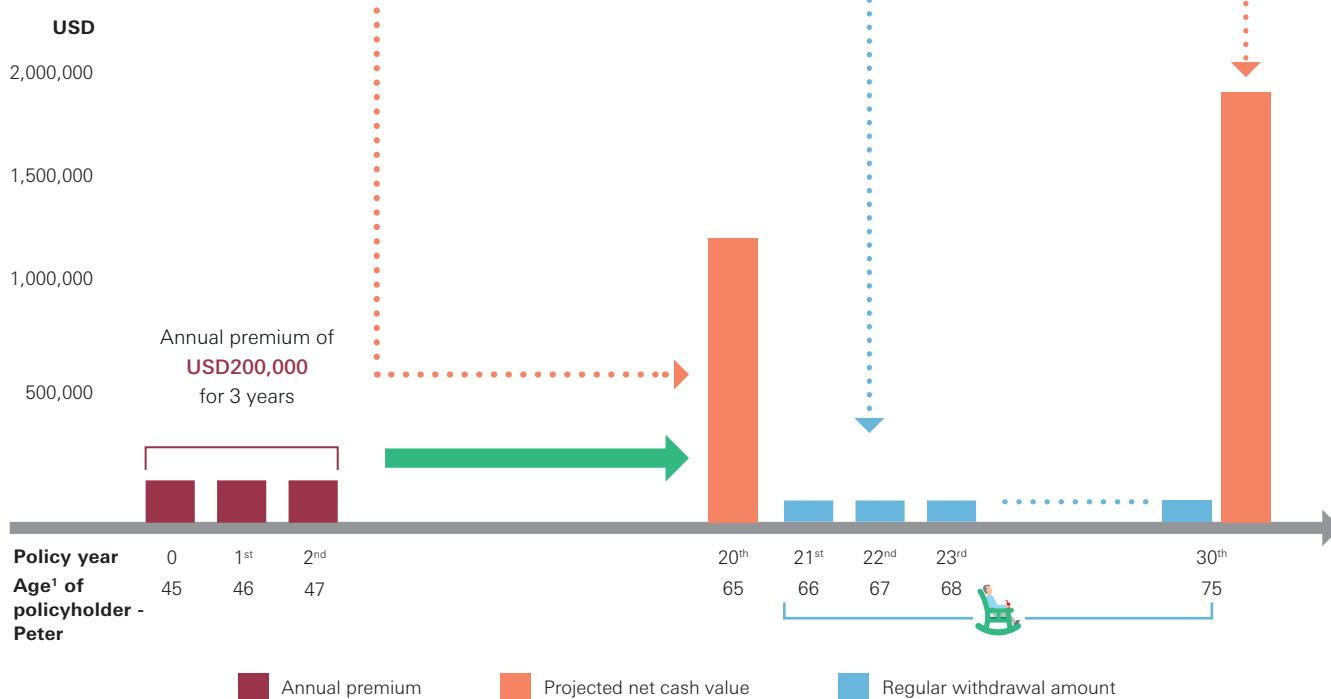
At the end of 30th policy year

Projected net cash value after withdrawal at age¹ 75: **USD1,936,194**
(Guaranteed Cash Value USD465,265 + non-guaranteed Special Bonus⁶: USD1,470,929)

Total regular withdrawal amount + Projected net cash value = 4 times of total premium paid



Peter decides to pass on the cash value of the Policy to Joe to assist him to further expand his business.



Assumptions for all of the above examples:

- i. The examples are hypothetical and for illustrative purposes only.
- ii. No partial surrender⁸ has been made during the policy term except Example 4.
- iii. All premiums have been paid in full during the premium payment period.
- iv. The Special Bonus⁶ scale and investment returns are based on current bonus projection and therefore are not guaranteed. The actual amount of the Special Bonus⁶ is not guaranteed and is declared at the Company's discretion.
- v. No Policy Loan has been taken out while the Policy is in force.
- vi. In Example 2, the remaining amount of death benefit will be left in the Company to accumulate at the non-guaranteed interest (assuming 1% pa), until the full amount of benefits has been paid to the beneficiary(ies).
- vii. The underwriting conditions applicable to the changing of life insured⁴ in a real-life situation would depend on individual circumstances, to be assessed on a case-by-case basis.

Notes:

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

Product summary

Premium payment period/ Issue age

Premium payment period	Issue age
Single premium/3 years	15 days after birth to age ¹ 70
5 or 10 years	15 days after birth to age ¹ 65
15 years	15 days after birth to age ¹ 50
20 years	15 days after birth to age ¹ 45

Policy currency

US dollars

Policy term

Up to age¹ 99

Minimum premium amount (per policy)

Minimum premium required per Policy of different premium payment periods and payment modes:

Premium payment period	Payment mode	
	Annual premium	Monthly premium
Single premium	USD12,500	-
3 years	USD4,167	USD365
5 years	USD2,500	USD219
10 years	USD1,250	USD109
15 years	USD833	USD73
20 years	USD625	USD55

Remarks: The amount of total premium(s) as shown in this illustration may slightly differ from the total of the premiums payable in the policy due to rounding differences.

Guaranteed cash value

Guaranteed Cash Value refers to the cash value of the Policy that accumulates over time during the policy term. It is calculated based on the policy amount¹¹ at the relevant time.

If your Policy is single premium/3-years payment with the Policy Amount¹¹ of USD250,000 or above, your Policy will be entitled to a higher proportion of premium amount as Guaranteed Cash Value during early policy years. For details, please refer to your insurance proposal.

Net cash value

At any time, the amount equal to Guaranteed Cash Value plus Special Bonus⁶, if any, less any indebtedness¹⁰.

Product summary

Special Bonus⁶

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

The Special Bonus (if any) shall be paid when you or beneficiary(ies) to death benefit fully or partially surrender⁸ or terminate the Policy, when it matures or lapses or in the event of the death of the life insured. Upon exercising the Policy Value Management Option^{3,4}, a portion of the Guaranteed Cash Value and Special Bonus (if any) will be allocated to the Policy Value Management Balance⁷ to accumulate with interest.

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

Surrender benefit

Guaranteed Cash Value plus the:

- Special Bonus⁶ (if any);
- Policy Value Management Balance⁷ (if any); and
- less indebtedness¹⁰ (if any).

Partial surrender⁸

You may request to partially surrender this policy by reducing the policy amount¹¹.

To apply for it, you have to submit a written request in a form prescribed by the Company. If the request is approved by the Company, the net cash value attributable to the reduced portion of the policy amount¹¹, if any, will be payable to the policyholder.

Upon the reduction of policy amount¹¹, the Total Basic Plan Premium Paid¹² under the Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁶ (if any) and death benefit in accordance with the terms of the Policy. A policy endorsement with the revised policy schedule will be issued to the policyholder upon the reduction of policy amount¹¹ has taken effect.

Policy Value Management Option^{3,4}

After the policy has been in force for 20 policy years or longer and if there is no indebtedness¹⁰ outstanding and all premiums have been paid when due, you may apply to exercise this option to lock-in a portion of the plan's net cash value. The amount you choose to lock-in is guaranteed upon exercising the Policy Value Management Option^{3,4} and will be allocated to the Policy Value Management Balance⁷ to accumulate with a non-guaranteed interest rate, which will be adjusted from time to time as determined by the Company. To apply for this option, you need to submit a written request in a form prescribed by the Company.

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

- (i) the net cash value to be allocated per transaction; and
- (ii) the remaining policy amount¹¹ after the exercise of this option.

Upon exercising this option, the policy amount¹¹ and Total Basic Plan Premium Paid¹² 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 Balance⁷

The amount of the accumulation of the proceeds from exercising the Policy Value Management Option^{3,4} which is allocated to the policy to accumulate at such non-guaranteed interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts. Such Balance, if any, can be withdrawn in cash by the policyholder at any time before the policy matures by submitting to us a written request in a form prescribed by the Company.

Aggregate cash value

An amount equal to net cash value plus Policy Value Management Balance⁷, if any.

Death benefit

At the date of death of the life insured, the higher of (i) Total Basic Plan Premium Paid¹² plus an amount of USD2,500 or (ii) Guaranteed Cash Value plus:

- Special Bonus⁶ (if any);
- Policy Value Management Balance⁷ (if any); and
- less indebtedness¹⁰ (if any).

Any amount payable on the death of the life insured will be paid after we have received written proof of the validity of claim satisfactory to us. Proof of the validity of claim shall include:

- (i) evidence of the death of the life insured and the cause of death;
- (ii) evidence of the right of the claimant to be paid;
- (iii) this Policy; and
- (iv) any other information which we may reasonably require to establish the validity of the claim.

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; 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 of 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 one settlement option can be selected 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.

Product summary

Maturity benefit

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

- Policy Value Management Balance⁷ (if any); and
- less indebtedness¹⁰ (if any).

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

Change of life insured⁵

You are entitled to the change of life insured of your Policy for unlimited times after the first policy year or after the end of the premium payment period provided all premiums are fully paid when due, whichever is later. Change of life insured is subject to evidence of insurability and our approval which is based on the underwriting conditions of the life insured.

Policy amount¹¹, premium, Guaranteed Cash Value, Death Benefit, Special Bonus⁶ and indebtedness¹⁰ as at the effective date of change shall remain unchanged.

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

Contingent policyholder

Subject to the terms of the Policy, policyholder can designate a contingent policyholder at anytime for his/her juvenile Policy (not applicable to policies with life insured who has attained the age¹ 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 Benefits

(no additional premiums required)

- Unemployment Benefit¹³ (not applicable to single premium policy)
- Additional Accidental Death Benefit¹⁴

Non-forfeiture Options¹⁷

Option 1 – Surrender

You may surrender this Policy at any time for its aggregate cash value as at the date such request is processed, by filing a written request with us in a form prescribed by the Company. Upon full surrender, the Company's liability under this Policy shall be fully discharged.

Option 2 – Automatic premium loan

If any premium under this Policy remains outstanding at the end of the day on which it was due and the non-forfeiture value¹⁷ is greater than the amount of the relevant unpaid premium, you will automatically be deemed to have requested and obtained a policy loan equal to the amount of the unpaid premium on the due date of such premium and to have applied the policy loan to pay such premium. Interest will apply on such loan at a rate determined by the Company which may change from time to time.

Please refer to policy provisions for details of non-forfeiture options.

Important notes

Disclosure obligation for underwriting

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 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.

Cooling-off period

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

If you are not satisfied with the Policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums paid, subject to any market value adjustment (applicable to single premium policies) (see section below for details of market value adjustment). A written notice signed by you together with the Policy (if received) should be received by the 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).

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

Market value adjustment for single premium policy

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

Suicide

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

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

Important notes

Policy loan

You may apply for a policy loan provided that the amount borrowed (including any previous unpaid borrowed amount) does not exceed 90% of the Guaranteed Cash Value after indebtedness¹⁰. You will be advised of the rate of interest determined by the Company which may change from time to time.

Any partial surrender⁸ or upon exercising the Policy Value Management Option^{3,4} may reduce the Guaranteed Cash Value and death benefit of the Policy. When the policy loan with accrued interest exceeds the Guaranteed Cash Value, the Policy may lapse.

Please be reminded that any indebtedness¹⁰ 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 indebtedness¹⁰ shall be prior to any claim of the policyholder or the beneficiary(ies) or the assignee(s) or other persons.

Policy cancellation

You can request to surrender⁸ the policy at any time after cooling-off period for its aggregate cash value by filing a form specified by us. Upon full surrender, the Company's liability under the policy shall be fully discharged.

Tax reporting and financial crime

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

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

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

Important notes

Termination conditions

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

- 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 the relationship with you, we may break any laws or the Company, or a member of the HSBC Group, may be exposed to action censure from any authority; or
- pursuant to the terms of any Supplementary Benefits.

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

Applicable laws

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.

Eligibility

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

Policy currency

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

Missing payment of premium

There is a 30-day grace period for premium payments that are due. If you cannot make the payment by the end of the grace period, an automatic premium loan will be granted to cover the unpaid premium provided that the non-forfeiture value¹⁷ is greater than the amount of the unpaid premium. Interest will apply on such loan at a rate determined by the Company which may change from time to time. When the non-forfeiture value¹⁷ is not enough to cover the unpaid premium, the Policy will lapse and any net cash value as at the first unpaid premium due date will be paid to the policyholder.

Key risks

Credit and insolvency risks

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

Non-guaranteed benefit

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

- **Investment risk factors – The investment performance of the assets supporting the policies could be affected by changes in interest rate and its outlook** (which affect both interest earnings and values of assets), fluctuations in price of growth assets and various market risks including but not limited to currency risk, credit spread and default risk.
- **Claims factors – The actual experience of mortality and morbidity is uncertain,** which may lead to a higher than expected claim or living benefit payment and impact the overall performance of the product.
- **Persistency factors – The actual experiences of policy surrender⁸ (full or partial), policy lapse and exercise of Policy Value Management Option^{3,4} 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** (e.g. commission, underwriting, policy acquisition and maintenance expenses) **and indirect expenses** (e.g. general overhead costs) **incurred and apportioned to the group of policies may be higher than expected** and impact the overall performance of the product.

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

Key risks

Risks from the delay or missing the payment 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

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

Liquidity risk

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

In the event that you exercise the Policy Value Management Option^{3,4}, the aggregate cash value under the Policy (which is used in the calculation of the surrender value and death benefit under the Policy) at a future point in time may be lower or higher than it would have been if you had not chosen to exercise the option.

Inflation risk

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

Policy currency risk

You are subject to exchange rate risks. If your Plan is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit in currencies other than the policy currency(ies), **the actual amount paid or received by you will be subject to change according to the prevailing exchange rate** to be determined by the Company from time to time between the policy currency and the local/payment currencies.

The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments and benefit payments.

More about participating policy

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

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

Special Bonus⁶ which may be declared upon early termination of the policy due to, for example, death or surrender⁸, the exercise of Policy Value Management Option^{3,4} or at policy maturity.

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

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

What factors will affect your Special Bonus⁶?

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

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

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

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

What are the key benefits of participating policies?

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

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 expectation for the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be taken for sharing these with you through adjusting Special Bonus⁶ scales.

Fairness across policyholder groups

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

Stable long-term returns

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

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

Investment policy and strategy

We follow an asset strategy that:

- (i) helps to ensure that we can meet the guaranteed benefits that we have committed to you;
- (ii) delivers competitive long-term returns to you through Special Bonus⁶; and
- (iii) maintains an acceptable level of risk

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

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

More about participating policy

Target asset allocation

Asset type	Proportion of long-term target allocation
Fixed Income Assets (government bonds, corporate bonds and alternative credit)	30% - 50%
Growth assets	50% - 70%

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

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

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

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

For policies with the Policy Value Management Option^{3,4} exercised, the assets supporting the Policy Value Management Balance⁷ are 100% invested into fixed-income assets.

Accumulation interest rate

You can choose to exercise the Policy Value Management Option^{3,4} to allocate a portion of the net cash value to the Policy Value Management Balance⁷ (if any) to accumulate with interest (if any).

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

- portfolio yields of fixed income asset;
- prevailing market conditions;
- expectations of future fixed income asset yields;
- the cost associated with the provision of this interest accumulation service; and
- the likelihood and duration of policyholders leaving their payment for accumulation

The policy of determining the Special Bonus⁸ (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 refer our dividend history. The past or current performance of our business may not be a guide for future results.

Endnotes

1. The policy anniversary at which the policyholder or the life insured reaches the specified age based on age at next birthday.
2. 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 age¹ of 18). The option of contingent policyholder is available for the Policy without any assignment.
3. You may apply to exercise this Policy Value Management Option to allocate a portion of the net cash value as of the date of such request is processed, to the Policy Value Management Balance⁷ provided that:
 - this Policy has been in force for 20 Policy Years or more;
 - all premiums are paid up when due; and
 - there is no indebtedness¹⁰ under the Policy.
4. The exercise of the Policy Value Management Option is subject to the minimum amount requirements on (i) the net cash value to be allocated per transaction; and (ii) the policy amount¹¹ after the exercise of this option. Such minimum amount requirements are determined by the Company from time to time without prior notice to policyholder.
5. Each policyholder is entitled to the change of life insured of Policy for unlimited times after the first policy year or after the end of the premium payment period provided all premiums are fully paid when due, 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 claim risk, change in policy term, latest economic outlook, etc.
6. The amount of Special Bonus is not guaranteed and the payment is subject to the Company's discretion.
7. Policy Value Management Balance means the amount of the accumulation of the proceeds from exercising the Policy Value Management Option^{3,4} which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts.
8. Upon the partial surrender of the Policy, a portion of the Special Bonus⁶ (if any) attributable to the reduced portion of the policy amount¹¹ may be declared at the Company's discretion and such amount, if any, will be payable as part of the partial surrender payment subject to the applicable requirements. Please refer to the Policy Provisions for detailed terms and conditions of partial surrender.
9. If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, whichever is later, the death benefit payable under policyholder's policy will be limited to the refund of the amount of premiums policyholder paid to us less any amount we paid to the beneficiary(ies) since the policy date. Please refer to policy provisions of the basic plan for detailed terms and conditions.
10. 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.
11. Policy amount is an amount used to determine the premiums payable under the Policy and your cash values and Special Bonuses⁶ to be received under the basic plan of this policy. It does not represent the amount of death benefit payable or cash value of your policy.

Endnotes

12. Total Basic Plan Premium Paid refers to the total amount of premium due under the basic plan (whether or not actually paid) as of the date of death of the life insured. Please refer to the Policy Provisions for detailed terms and conditions.
13. Unemployment Benefit is applicable to policyholder's age¹ between 19 and 64 who is the holder of the Macau Resident Identity Card. The benefit will terminate when the policyholder attains the age¹ of 65 or all due premiums have been paid or the Policy is terminated (whichever is earlier). Such benefit is not applicable to single premium policy. Please refer to the policy provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
14. 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 for each policy is subjected to underwriting. Please refer to the policy provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
15. The maximum total premium amount for pending guaranteed approval/simplified underwriting applications and in-force policies (per life insured) may differ and is subject to insurance age of the life insured. Total premium amount refers to the total premium amount of this policy determined by the Company. For details of the underwriting requirements, please contact HSBC Life insurance specialist(s). The Company reserves the right to accept or decline any applications for this policy based on the information provided by the life insured and/or policyholder during enrolment.
16. Upon full surrender, the Company's liability under this Policy shall be fully discharged.
17. Non-forfeiture value means the Guaranteed Cash Value less any Indebtedness calculated as at the date immediately preceding the due date of the relevant unpaid premium.

More Information

Planning for your financial future is important. Let us review your current and future needs to help you decide if HSBC Wealth Goal Insurance Plan II 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.

Browse website www.hsbc.com.mo/insurance

Book appointment appointment.hsbc.com.mo

Arrange callback



HSBC Wealth Goal Insurance Plan II

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 Wealth Goal Insurance Plan II is a product of the Company but not the Hongkong and Shanghai Banking Corporation, Macau Branch, underwritten by the Company and it is intended for sale in the Macau SAR only.

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.

July 2024

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



Wealth Accumulation

Whole Life Insurance

Accumulating wealth with HSBC Wealth Goal Insurance Plan II



David Chow is a 40-year-old[^] professional. He is married with a young son. He is looking for an insurance plan that would help him to build up his savings so he can help his son with the down payment on his first home in the future.

He hopes to:



Grow his savings to achieve his long-term financial objectives



Give his family long-term financial protection

How does HSBC Wealth Goal Insurance Plan II work for Mr Chow?



He decides to start saving early and applies for HSBC Wealth Goal Insurance Plan II ("the Plan") for himself, which is denominated in USD.



He is able to set aside USD36,000 per year and would like to pay premiums over 3 years.
Annual Premium: USD36,000 x Premium Payment Term: 3 years
= Projected Total Basic Plan Premium to be paid¹: USD108,000



He wants to withdraw² cash to help finance his son's down payment on his first home in the future.



He changes the life insured of the policy³ to his son in order to allow him to inherit the protection.

Projected net cash value⁴ of Mr Chow's Plan

The figures shown in the following examples are subject to rounding adjustment and are for illustrative purposes only.

After 20 Policy Years, Mr Chow has the option to exercise the **Policy Value Management Option**^{5,6} to provide more certainty over his policy value.

Life Insured's Age ⁷	Age 40	Age 43	Age 70	Age 81
	Mr Chow purchases the HSBC Wealth Goal Insurance Plan II with an annual premium of USD36,000 . The premium payment term is 3 years.	Mr Chow has paid the full premium required for the Plan.	Mr Chow takes out USD160,000 from the Plan to help finance his son's down payment on his first home. After he has taken out USD160,000 , the remaining net cash value will continue to grow.	Mr Chow changes the life insured of the policy to his son to let him inherit the life protection under the policy.
Projected net cash value (USD)* (Guaranteed Cash Value + Special Bonus ⁸)		<p>87,519</p>	<p>314,252*</p>	<p>602,753*</p>
Projected total return* (Projected net cash value as a multiple of Total Premiums Paid)		0.8 times	2.9 times [†]	5.6 times [†]

[^] Insurance Age means the age of the Life Insured or Policyholder where applicable at his or your next birthday.

* The projected net cash value and returns, which exclude the withdrawal amount, shown above for different Life Insured's Ages are calculated using the current assumed investment returns and are for illustrative purposes only. The actual amount(s) payable may be higher and lower than those illustrated.

[†] The project net cash value and returns* presented at Age⁷ 70 and Age⁷ 81 are calculated based on the assumption that USD160,000 has been taken out from the net cash value of the Plan.

Retirement

Whole Life Insurance

Saving up for retirement with HSBC Wealth Goal Insurance Plan II



Peter Lee is a 38-year-old[^] entrepreneur in Greater Bay Area. He is looking for an insurance plan to help supplement his Non-mandatory Central Provident Fund and fund the purchase of his retirement home back in Canada.

He hopes to:



Travel the world with his wife



Build up his savings to cover the rising cost of living



Purchase a retirement home in Canada

How does HSBC Wealth Goal Insurance II Plan work for Mr Lee?



He plans to retire at the age of 65 and he decides to apply for HSBC Wealth Goal Insurance Plan II ("the Plan") for himself, which is denominated in USD.



He is able to set aside USD40,000 a year and would like to pay premiums over 5 years.
Annual Premium: USD40,000 x Premium Payment Term: 5 years
= Projected Total Basic Plan Premium to be paid: USD200,000



When he retires at the age of 65, he decides to use his Non-mandatory Central Provident Fund to partially fund the purchase of his retirement home. He can also choose to withdraw funds regularly to support his retirement life in Canada.

Projected net cash value⁴ of Mr Lee's Plan:

The figures shown in the following examples are subject to rounding adjustment and are for illustrative purposes only.

After 20 Policy Years, Mr Lee has the option to exercise the **Policy Value Management Option** to provide more certainty⁵ over his policy value.

Life Insured's Age ⁷	Age 38	Age 43	Age 65	Age 70
	Mr Lee purchases the HSBC Wealth Goal Insurance Plan II with an annual premium of USD40,000 . The premium payment term is 5 years.	Mr Lee has paid the full premium required for the Plan.	Mr Lee retires and travels the world with his wife.	Mr Lee doesn't need to surrender his Plan because he uses his Non-mandatory Central Provident Fund to partially fund the purchase of his retirement home. Alternatively, he can also choose to withdraw funds regularly from the policy to support his retirement life in Canada.
Projected net cash value (USD)* (Guaranteed Cash Value + Special Bonus)		<p>171,760</p>	<p>658,718</p>	<p>921,242</p>
Projected total return* (Projected net cash value as a multiple of Total Premiums Paid)		0.9 times	3.3 times	4.6 times

[^] Insurance Age means the age of the Life Insured or Policyholder where applicable at his or your next birthday.

* The projected net cash value and returns, which exclude the withdrawal amount (if any), shown above for different Life Insured's Ages⁷ are calculated using the current assumed investment returns and are for illustrative purposes only. The actual amount(s) payable may be higher and lower than those illustrated.

Post-Retirement

Whole Life Insurance

Accumulating wealth at retirement age with HSBC Wealth Goal Insurance Plan II



William Chan is 65 years old[^] and has just retired. He has already prepared a considerable retirement fund. However, considering the constant rise in living expenses and medical costs, he plans to set aside part of his assets to accumulate long-term return. He also plans to make his grandchildren the beneficiaries of his policy as a gift for future generations.

He hopes to:



Enjoy steady growth of his assets



Accumulate more wealth for his family

How does HSBC Wealth Goal Insurance Plan II work for Mr Chan?



He decides to apply for HSBC Wealth Goal Insurance Plan II ("the Plan") for himself, which is denominated in USD



He is able to set aside USD100,000 a year and would like to pay premiums over 3 years.
Annual Premium: USD100,000 x Premium Payment Term: 3 years
= Projected Total Basic Plan Premium to be paid: USD300,000



He can grow the net cash value of his Plan and enjoy potential returns in his retirement. In the unfortunate event of his death, the policy will pay his family a Death Benefit either in a lump sum or by instalments, in accordance with his instructions.

Projected net cash value⁴ of Mr Chan's Plan:

The figures shown in the following examples are subject to rounding adjustment and are for illustrative purposes only.

Life Insured's Age ⁷	Age 65	Age 68	Age 75	Age 85
	Mr Chan purchases HSBC Wealth Goal Insurance Plan II with an annual premium of USD100,000 and a payment term of 3 years.	Mr Chan has paid the full premium for the plan. Total Premium Paid (TPP) is USD300,000 .	The project net cash value of the plan continues to grow. Even in the unfortunate event of Mr. Chan's passing, the plan will leave his family a total projected Death Benefit of USD432,701 (144% of TPP) of which USD302,500 is guaranteed.	Mr Chan keeps enjoying his retirement life with his family. The projected net cash value will give him a lot of peace of mind. After 20 Policy Years, Mr Chan has the option to exercise the Policy Value Management Option to secure part of his policy value. He can also choose to withdraw cash from the Policy Value Management Balance ¹⁰ if needed.
Projected net cash value (USD)* (Guaranteed Cash Value + Special Bonus)		<p>243,107</p>	<p>354,142</p>	<p>655,927</p>
Projected total return* (Projected net cash value as a multiple of Total Premiums Paid)		0.8 times	1.2 times	2.2 times

[^] Insurance Age means the age of the Life Insured or Policyholder where applicable at his or your next birthday.

* The projected net cash value and returns, which exclude the withdrawal amount (if any), shown above for different Life Insured's Ages⁷ are calculated using the current assumed investment returns and are for illustrative purposes only. The actual amount(s) payable may be higher and lower than those illustrated.

Assumptions for the illustrative example presented:

- i. The Policy Value Management Option has not been exercised during the policy term.
- ii. All premiums have been paid in full when due during the premium payment period.
- iii. There is no policy loan while this Policy is in force.
- iv. Special Bonus scale remains unchanged as originally illustrated throughout the policy term.

Notes:

1. Total Basic Plan Premium Paid refers to the total amount of premium due for the Basic Plan (whether or not actually paid) as of the date of death of the Life Insured.
2. Cash can be taken out from the policy during the policy term by way of partial surrender as below: cash withdrawals made will be deducted from the Guaranteed Cash Value and any Special Bonus entitlement, by way of reducing the Policy Amount of the policy. With reduction of Policy Amount, the Total Premiums Paid under this policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus (if any) and Death Benefit. Regular withdrawal of the policy is subject to following two requirements: (i) a minimum amount of USD 250 per withdrawal; and (ii) a minimum Policy Amount requirement of USD 25,000 for the policy. No withdrawal will be allowed when the Policy Amount of the policy is below the minimum Policy Amount required, which is determined by the Company from time to time without prior notice to Policyholder. The actual amount and number of years available for regular withdrawal is dependent on the actual amount of non-guaranteed Special Bonus payable under the policy.
3. Each policyholder is entitled to the change of life insured of Policy for unlimited times after the first policy year or after the end of the premium payment period provided all premiums are fully paid when due, 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 claim risk, change in policy term, latest economic outlook, etc.
4. The net cash value is, at any time, the amount equal to the Guaranteed Cash Value plus Special Bonus (if any), less any Indebtedness¹¹.
5. You may apply to exercise this Policy Value Management Option to allocate a portion of the Net Cash Value as of the date of such request is processed, to the Policy Value Management Balance provided that: i) This Policy has been in force for 20 Policy Years or more; ii) All premiums are paid up when due; and iii) There is no Indebtedness under the Policy.
6. The exercise of the Policy Value Management Option is subject to the minimum amount requirements on (i) the Net Cash Value to be allocated per transaction; and (ii) the Policy Amount after the exercise of this option. Such minimum amount requirements are determined by the Company from time to time without prior notice to Policyholder. Cancellation, termination or reversal will not be allowed after the Policy Value Management Option is exercised. In the event that you exercise the Policy Value Management Option, the Aggregate Cash Value (an amount equal to Net Cash Value plus Policy Value Management Balance, if any) 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 higher or lower than it would have been if you had not chosen to exercise the option.
7. The Policy Anniversary at which the Policyholder or the Life Insured is of the specified age based on age at next birthday.
8. The Special Bonus is a non-guaranteed payment made at the Company's discretion. The amount of any potential Special Bonus will be determined by the Company when it becomes payable. The Special Bonus (if any) shall be paid when you fully or partially surrender or terminate the Policy, when it matures or lapses or in the event of the death of the Life Insured. Upon exercising 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 provide updates on the amount of the Special Bonus, if any, on the annual statement of each Policy Anniversary. Such amounts shown on the annual statement(s) may be higher or lower than those illustrated on the benefit illustration at the point of sale. The actual future amounts of Special Bonus may be higher or lower than the amounts illustrated in the Policy Benefit Illustration attached to the annual statement(s).
9. Policy Value Management Option could help to partially protect the Aggregate Cash Value of the Plan from the volatility of the underlying investment portfolio. That means, if the equity market falls after this option is exercised, it could result in a decrease in the Special Bonus (if any) of the Plan and the portion of the proceeds being transferred to the Policy Value Management Balance will be protected against the fall in the equity market and thereby reduce the risk exposures under this Plan. However, if the equity market rises after this option is exercised, it could result in an increase in the Special Bonus (if any) of the Plan and the Aggregate Cash Value under this Plan would be lower than if those had not chosen to exercise the option.
10. Policy Value Management Balance means the amount of the accumulation of the proceeds from exercising the Policy Value Management Option which is allocated to the Policy to accumulate at such interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts.
11. Indebtedness is the sum of all outstanding Policy Loans or Automatic Premium Loans advanced in accordance with the Policy plus the accrued interest on such loans as well as any outstanding premiums or payments.

Past, current, projected and/or potential benefits and/or returns (eg bonuses, interests) presented are not guaranteed and are for illustrative purposes only. The actual future amount(s) of benefits and/or returns may be higher or lower than the currently quoted benefits and/or returns. The figures as shown in the illustrative example are subject to rounding adjustment and are for illustrative purposes only. Please refer to the figures as shown in your insurance proposal for details.

The information shown above is intended as a general summary and is for illustrative purposes only. You should read this material in conjunction with the respective product brochure and illustration. Please also refer to the Policy Provisions for the detailed terms and conditions.

HSBC Life (International) Limited, Macau Branch ("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 Wealth Goal Insurance Plan II is a product of the Company but not the Hongkong and Shanghai Banking Corporation, Macau Branch, underwritten by the Company and it is intended for sale in the Macau SAR only.

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妥善规划财富 成就璀璨未来

积水成渊，聚沙成塔。「汇溢保险计划II」（「汇溢」、「本计划」或「本保单」）让您的财富逐步累积，助您达成长远的储蓄目标。当中的人寿保障成份，能为您和家人守护幸福的生活。不论您的储蓄目标是为孩子规划未来、享受安逸的退休生活、实现人生理想，或是积谷防饥、未雨绸缪，都应该及早规划，有备无患。

「汇溢」是一份专为追求长线财富累积目标之人士而设计的终身人寿保险计划。

「汇溢」提供：



长线财富增长机会



寿险保障直至**99岁**¹及附加保障



多种保费供款年期可供选择



保单持有人可根据保单条款为儿童保单指定**第二保单持有人**²，以确保一旦原有保单持有人不幸身故，本保单将由他／她信任的人接手管理



保单价值管理权益^{3,4}以**锁定您部分的保单价值**，让您的保单价值得到更大的稳定性



提供**转移保单保障**⁵的选择，以作为赠予您挚爱的一份礼物



身故赔偿提供**一笔过或按年定期支付的选项**，为你挚爱提供适当的财政支援

「汇溢保险计划II」是一份包含储蓄及分红成分的长期人寿保险计划，此计划并非等同于或类似任何类型的银行存款。

「汇溢」如何协助您实现储蓄目标？

本计划透过以下的方式以提供长线财富增长机会：



保证现金价值

本保单中的保证成份，会在保单期内逐步递增；



特别奖赏⁶

非保证及将按本公司的酌情权宣派；及



保单价值管理收益结余⁷

行使保单价值管理权益^{3,4}后的收益结余（如适用）

上述利益会于下列其中一种情况发生后派发：

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

「汇溢」如何守护您的家庭幸福？

人寿保障⁹

除了提供长线财富增长机会外，投保人在保单期内可享人寿保障。若投保人不幸身故，受益人将可获身故赔偿（请参阅计划摘要）。

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，在投保人不幸身故时，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受益人，但并不可在投保人身故后作出更改。基于保单之条款，身故赔偿可以一笔过全数支付，或分10、20或30年定期按每年支付，让受益人的未来得到保障。

延续世代保障

于第1个保单周年日之后，或已缴清所有保费并于保单缴付期完结后（以较后者为准），保单持有人可选择更改投保人⁵，将保单权益转让下一代，顺利传承财富及周全保障。

即使面对未知的未来，保单持有人亦可掌握一切，自主安排，包括为有关儿童保单指定第二保单持有人²，一旦自己不幸身故，则可由最信任的人继续管理保单。

保单价值管理权益^{3,4}

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

本计划为此提供保单价值管理权益^{3,4}，让您可锁定本计划内的部分净现金价值。您享有行使此项权益的决定权（须受下列三项条件限制），并可自行决定锁定本保单内的金额。在行使此项权益后，部分净现金价值将被调拨至保单价值管理收益结余⁷。「锁定」金额是保证的及将按既定息率积存，惟该积存息率是非保证的，并会由本公司不时厘定。

您可行使保单价值管理权益^{3,4}，前提是：

- (i) 本保单已生效20个保单年度或以上；
- (ii) 所有保费均已在到期时全数缴付；及
- (iii) 本保单没有任何债项¹⁰（包括保单贷款、利息及到期未缴的保费）。

在行使保单价值管理权益^{3,4}后，本保单的保单金额¹¹已缴基本计划总保费¹²将按比例调整和减少。在计算保证现金价值、特别奖赏⁶（如有）及身故赔偿时，亦会根据本保单的条款进行相应的调整。

「汇溢」如何守护您的家庭幸福？

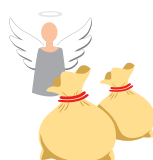
附加保障

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



失业延缴保费保障¹³（不适用于趸缴保费保单及只适用于合资格客户）

- 若保单持有人于65岁¹前连续失业30日或以上，缴付到期保费的宽限期可延长达365日，而期间受保人仍然获享保障。



额外意外死亡保障¹⁴

- 若受保人在保单完结或80岁¹前（以较早者为准）不幸因意外而导致死亡，受益人除获发身故赔偿外，另可额外获发已缴基本计划总保费¹²的30%作为额外意外死亡保障赔偿。

有关以上附加保障之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。

申请简便

申请人一般可获保证批核¹⁵，毋须进行任何健康检查。



参考案例

以下案例纯属虚构及只供说明之用，而所示的金额为美元。特别奖赏⁶的实际金额是非保证的，并按本公司的酌情权宣派。

案例一



跨世代财富传承

现年40岁¹的Albert是一名企业家，已婚并育有一名10岁¹儿子Bob。

Albert希望以具有长线财富增长机会的人寿保险保障家人未来，以及灵活传承财富，及早为子孙建立财富储备。他决定在40岁¹时投保「汇溢」。

投保年龄	40岁 ¹	保费供款年期	3年
每年保费	40,000美元	已缴基本计划总保费 ¹²	120,000美元

「汇溢」容许无限次更改受保人⁵：

	第1代	第2代	第3代	第4代
保單持有人	Albert (40歲 ¹)	Bob Albert的儿子(40歲 ¹)	Cherrie Albert的孙女(40歲 ¹)	Doris Albert的曾孙女(40歲 ¹)
受保人	Albert	Bob	Cherrie	Doris
	Albert于40岁 ¹ 时投保，并于3年后缴清所有保费。 当时，Albert育有一名10岁 ¹ 的儿子Bob。	Albert年届70岁 ¹ 时将财富传承给40岁 ¹ 的儿子Bob。 透过让Bob成为受保人及保单持有人，协助Bob在未来解决各种难题。	30年后，Bob于70岁 ¹ 时将保单转让给他40岁 ¹ 的女儿Cherrie；并让Cherrie成为新的受保人及保单持有人。	Cherrie于70岁 ¹ 时将保单主权转给她的女儿Doris，而保单价值亦继续累积。
保单年度：	保单签发	第30个保单年度完结时	第60个保单年度完结时	第90个保单年度完结时
预计净现金价值：		526,948美元	3,113,000美元	18,392,287美元
预计总回报：		4.3倍	25.9倍	153.2倍

註：

- Albert个案的保单价值预计至第90个保单年度，并假设没有提取保单的任何现金价值
- 任何受保人上的更改⁵，本公司可酌情决定对保单金额¹¹、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。
- 于更改受保人⁵后，原有保单持有人若不保留自己为保单持有人，将失去保单下的所有权利和利益。

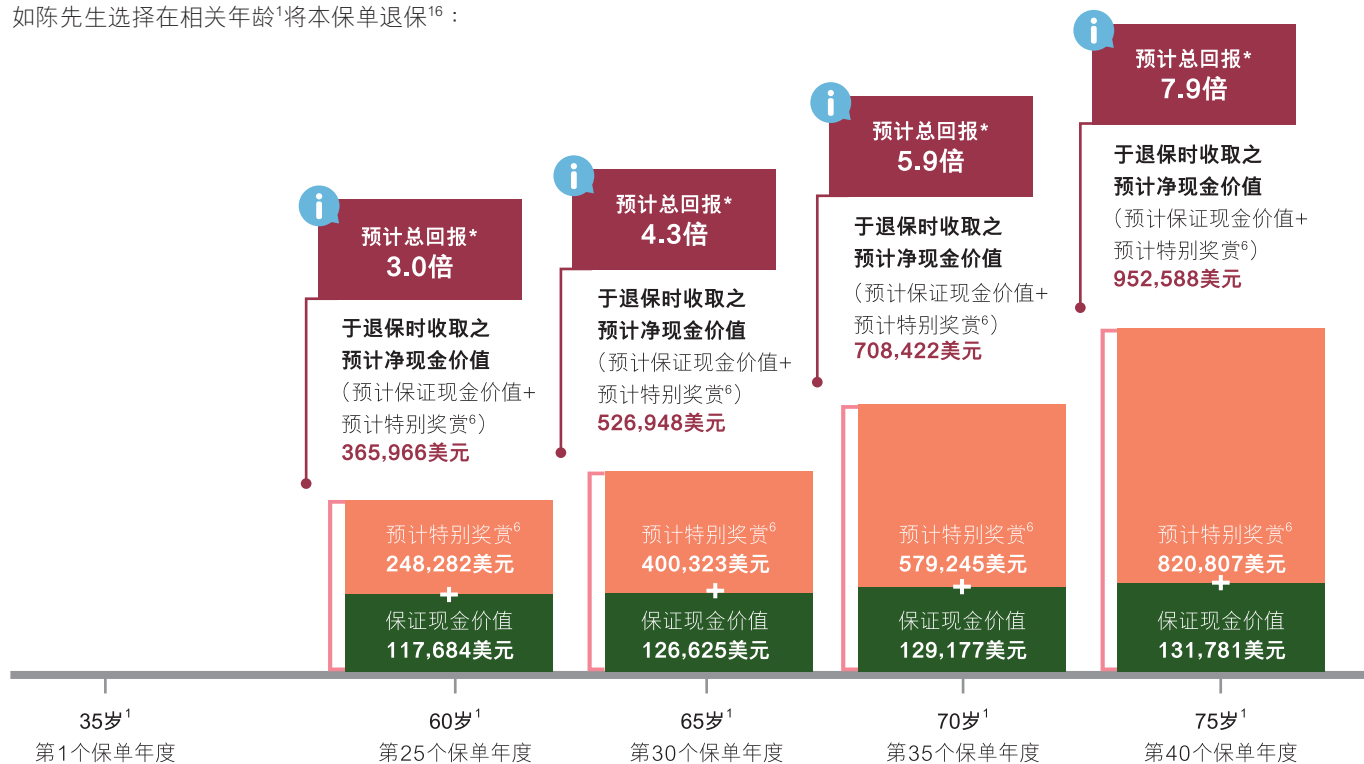
案例二

保单价值管理权益^{3,4}并未于保单期内行使

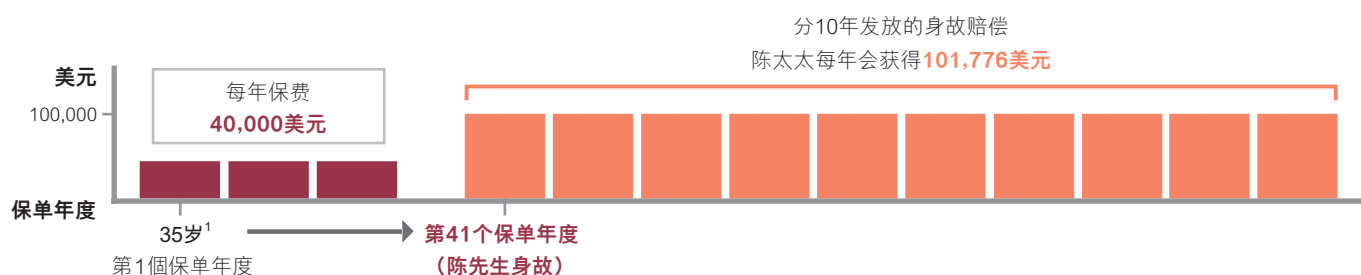
陈先生是一名专业会计师，他计划在65岁¹退休并正寻找一份能提供长线回报的保险计划，以保障退休生活的日常开支。他决定在35岁¹时投保「汇溢保险计划II」。

投保年龄	35岁 ¹	保费供款年期	3年
每年保费	40,000美元	已缴基本计划总保费 ¹²	120,000美元

如陈先生选择在相关年龄¹将本保单退保¹⁶：



陈先生于第40个保单年度时不幸身故。根据陈先生生前的身故赔偿支付选项，受益人陈太太会以10年分期的方式获取陈先生的身故赔偿。陈先生的安排给予陈太太足够的财政支援，让她的生活质素得以保持。分10年发放的身故赔偿，可确保长远的财政稳健。



¹ 预计总回报*(预计净现金价值相对已缴基本计划总保费¹²的倍数来计算)。

* 上述各个保单年度的预计回报是根据当前假设的投资回报来计算，因此是非保证的。上述案例仅供参考，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。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。实际汇率以转帐日期为准。

案例三



保单持有人考虑是否行使保单价值管理权益^{3,4}

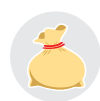
现年64岁¹的李先生是一名高级管理人员行政人员，李先生的保单在其40岁¹时发出并已生效超过20年，10年间已缴基本计划总保费¹²的金额为400,000美元。李先生正为退休生活打算，并在考虑应否锁定部分保单价值。

投保年龄	40岁 ¹	保费供款年期	10年
每年保费	40,000美元	已缴基本计划总保费 ¹²	400,000美元

以下的案例说明在不同的假设情景下，李先生是否行使保单价值管理权益^{3,4}会如何影响本保单的净现金价值。



预计净现金价值为保证现金价值及特别奖赏⁶的总和减去任何债项¹⁰。特别奖赏⁶的金额在不同的假设情景下亦不尽相同。
预计现金价值总和为预计净现金价值及保单价值管理收益结余⁷的总和。保单价值管理权益^{3,4}一经行使将不能取消、终止或逆转。



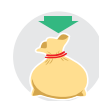
情景一

以当前说明例子为基础



情景二

假设市况利好，特别奖赏⁶增加了15%



情景三

假设市况疲弱，特别奖赏⁶减少了15%



若李先生**行使**保单价值管理权益^{3,4}，李先生於年滿65岁¹时的预计累积现金价值*：

944,768美元

981,632美元

907,904美元

若李先生**没有行使**保单价值管理权益^{3,4}，李先生於年滿65岁¹时的预计净现金价值：

968,348美元

1,060,508美元

876,188美元

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

上述的案例说明了行使保单价值管理权益^{3,4}如何能帮助您保障本计划中部分的累积现金价值免受投资组合波动性影响。如果市场在行使此项权益后下跌（情景三），本计划中的特别奖赏⁶（如有）亦同时下跌，被转移至保单价值管理收益结余⁷的款额则仍然不会受市场下跌影响，从而减低了本计划所承受的风险。

然而，如果市场在行使此权益后上升（情景二），本计划中的特别奖赏⁶（如有）亦同时上升，则本计划中的累积现金价值会较李先生没有行使此项权益的情况为低。

换句话说，若保单持有人行使保单价值管理权益^{3,4}，本保单的累积现金价值在未来的某一个时间可能会较李先生不行使此权益的情况为高或低。

上述案例只说明累积现金价值在行使保单价值管理权益^{3,4}后的潜在变更。在行使权益后，本保单的保单金额¹¹及已缴基本计划总保费¹²将按比例调整和减少。有关此项权益的详情，请参阅计划摘要及保单条款。

案例四

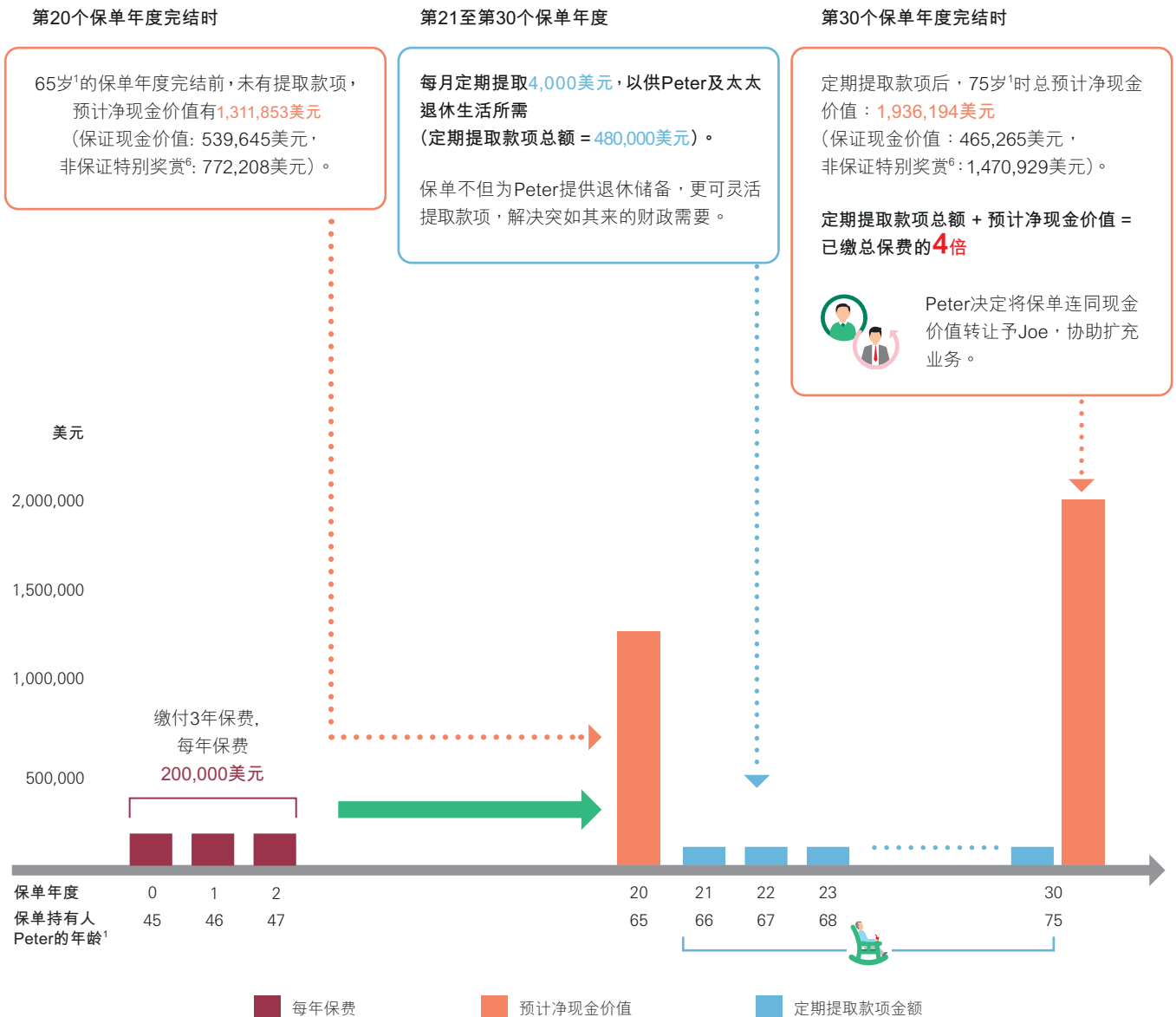


预留充足退休资金

Peter 45岁¹，计划65岁¹退休，并与太太Amy迁往大湾区生活。现正寻求理想储蓄计划，须具备财富增值潜力，既可应付退休生活开支，亦可为儿子Joe提供教育经费及日后创业资本。

Peter决定投保「汇溢」，自己作为保单持有人，指定Joe为受保人。此外，Peter指定Amy为第二保单持有人，即使自己不幸离世，亦可由Amy管理儿童保单，令保单维持有效及保单价值继续增长。

保单持有人	Peter (45岁 ¹)	每年保费	200,000美元
受保人	Joe (15岁 ¹)	保费供款年期	3年
第二保单持有人	Amy (Peter太太)	已缴基本计划总保费 ¹²	600,000美元



有关上述个案假设：

- i. 上述个案均为假设，并非保证，只供说明之用。
- ii. 保单期内并无部分退保⁸，案例四除外。
- iii. 于保费缴付期内，所有保费均于到期前全数缴付。
- iv. 特别奖赏⁶及投资回报根据现时红利推算，因此并非保证。特别奖赏⁶实际金额并非保证，并由本公司酌情宣派。
- v. 于本保单有效期间，并无借取保单贷款。
- vi. 案例二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⁷为止。
- vii. 实际情况中，适用于更改受保人⁵的投保条件各有不同，须按每宗个案情况而个别评估。

备注：

- 以上显示的数字及图表均以上列的假设为基础，并作整数调整。
- 所显示的过往、现时、预计及／或潜在利益及／或回报（例如奖赏、利息）均为非保证，并仅供说明之用。未来实际的利益及／或回报或会较现时所列的利益及／或回报为高或低。当前的案例只供说明之用，并不代表实际派发的金额及实际情况。详情及显示的数字请参阅您的保险建议书所显示的数字。
- 您也应了解因通货膨胀随着时间所带来的影响，这可能会显著地降低累积金额的购买力。

计划摘要

保费供款年期/投保年龄

保费供款年期	投保年龄
趸缴保费/3年	出生15日後至70岁 ¹
5或10年	出生15日後至65岁 ¹
15年	出生15日後至50岁 ¹
20年	出生15日後至45岁 ¹

保单货币

美元

保单年期

至99岁¹

最低保费金额 (每份保单)

每份保单按不同保费缴付期及保费缴付方式之最低所需保费：

保费供款年期	保费缴付方式	
	年缴保费	月缴保费
趸缴保费	12,500美元	-
3年	4,167美元	365美元
5年	2,500美元	219美元
10年	1,250美元	109美元
15年	833美元	73美元
20年	625美元	55美元

备注：由于需要将金额调整为整数，上列保费总额或会与保单中应缴保费总额稍有出入。本文件中的其他数值均作舍入调整。

保证现金价值

保证现金价值是指在保单期内，本保单随时间积存的现金价值。此现金价值是按当时适用的保单金额¹¹计算。

若您的保单为趸缴/3年缴付期且保单金额¹¹達250,000美元或以上，您的保单于计划早期可获享较高比率之保费金额为保证现金价值。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¹⁰之后的金额。

特别奖赏⁶

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

本公司将在您全数或部分退保⁸、终止保单、本保单期满或失效或受保人身故时，向您或受益人派特别奖赏（如有）。在行使保单价值管理权益^{3,4}后，部分的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⁷以累积生息。

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

计划摘要

退保利益

保证现金价值加上：

- 特别奖赏⁶ (如有)；
- 保单价值管理收益结余⁷ (如有)；及
- 减去任何债项¹⁰ (如有)。

部分退保⁸

您可要求调减本保单之保单金额¹¹从而部分退保。

若申请部分退保，您必须以本公司指定的表格提交书面要求。如有关要求获本公司批准，调减保单金额¹¹部分中应占的净现金价值 (如有) 将退回予保单持有人。

在调减保单金额¹¹，本保单的已缴基本计划总保费¹²将按比例调整和减少。在计算保证现金价值、特别奖赏⁶ (如有) 及身故赔偿时，亦会根据本保单的条款进行相应的调整。保单批注及经修订的保单附表将在调减保单金额¹¹生效时签发予保单持有人。

保单价值管理权益^{3,4}

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¹⁰，而所有到期保费亦已缴付，您将可申请行使此项权益以锁定本计划中的部分净现金价值。您选择锁定的金额在行使保单价值管理权益后是保证的，并会被调拨至保单价值管理收益结余⁷以非保证息率累积生息，而该息率将由本公司不时厘定。若申请行使此项权益，您必须以本公司指定的表格提交书面指示。

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

- 每次调拨的净现金价值；及
- 此项权益行使后剩余的保单金额¹¹。

在行使此项权益后，本保单的保单金额¹¹及已缴基本计划总保费¹²将按比例调整和减少，在计算保证现金价值、特别奖赏⁶ (如有) 及身故赔偿时，亦会进行相应的调整。如有关行使保单价值管理权益的要求获本公司批准，保单批注及经修订的保单附表将会签发予保单持有人。此项权益一经行使，将不能取消、终止或逆转。

保单价值管理收益结余⁷

指行使保单价值管理权益^{3,4}调拨入本保单下，按本公司具绝对酌情权不时厘定的非保证息率积存生息，并减去任何已提取之金额的累积金额。在保单期满前，保单持有人可随时以书面填妥并提交本公司指定的表格，以现金方式提取本保单下的保单价值管理收益结余 (如有)。

累积现金价值

相等于净现金价值加上保单价值管理收益结余⁷ (如有) 的金额。

计划摘要

身故赔偿

于受保人身故当日的以下较高的金额：(i) 已缴基本计划总保费¹²加上2,500美元或 (ii) 保证现金价值加上：

- 特别奖赏⁶ (如有)；
- 保单价值管理收益结余⁷ (如有)；及
- 减去任何债项¹⁰ (如有)。

本公司在收到我们认为满意的书面有效索偿证明后，将会支付因受保人身故而须支付的任何款项。有效索偿证明包括：

- (i) 受保人身故及死因证明；
- (ii) 索偿人有权领取款项的证据；
- (iii) 本保单；及
- (iv) 本公司为证明索偿的有效性而合理要求的任何其他资料。

身故赔偿支付选项

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

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

分期付款将按照您所选择的10、20或30年之年期每年支付予受益人：

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

如保单持有人未有根据本保单指定受益人，将不可选择分期支付身故赔偿。

计划摘要

期满利益	<p>当受保人年99岁¹时，将获派付保证现金价值加上特别奖赏⁶（如有），再加上</p> <ul style="list-style-type: none"> • 保单价值管理收益结余⁷（如有）；及 • 减去任何债项¹⁰（如有）。
更改受保人⁵	<p>您可在第一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）无限次更改受保人，但须提供可证明及由本公司接受保人的投保条件而批核。</p> <p>自更改生效日起，保单金额¹¹、保费、保证现金价值、身故赔偿、特别奖赏⁶及债项¹⁰将保持不变。</p> <p>保单的期满日将被重设至新受保人的99岁¹。新的不可异议条款亦将同时适用。</p>
第二保单持有人	<p>在保单条款约束下，保单持有人可根据保单条款于任何时候为儿童保单指定一名第二保单持有人（不适用于受保人已年满18岁¹或以上的保单）。此选项只适用于没有任何权益转让的保单。</p> <p>如第二保单持有人成为新保单持有人，第二保单持有人须按指定条件及受保单条款，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。</p> <p>有关详细条款、细则及不保事项请参阅第二保单持有人的相应保单条款。</p>
附加保障 (毋须缴付额外保费)	<ul style="list-style-type: none"> • 失业延缴保费保障¹³ (不适用于趸缴保费保单) • 额外意外死亡保障¹⁴
不能作废选择¹⁷	<p>选择一：退保</p> <p>您可随时以本公司指定的表格提交书面指示提出退保，要求退回于本公司处理相关指示当天的累积现金价值。一经全数退保，本公司在本保单的责任将获全面解除。</p> <p>选择二：自动保费贷款</p> <p>如本保单的任何保费于到期日届满时尚未付清，而不能作废的价值¹⁷高于相关未付清的保费金额，您将被自动视为已申请及获得保单贷款；该贷款金额将相等于到期日届满时尚未付清的保费金额，而您会被视为已使用该保单贷款缴付相关保费。有关贷款将按本公司不时厘定的息率计息。</p> <p>如欲了解不能作废选择的详情，请参阅保单条款。</p>

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

重要事项

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¹），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

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

如您对本保单不满意，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本保单（若已收取），并确保汇丰人寿保险（国际）有限公司澳门分公司⁴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本保单，预计的净现金价值可能少于您已缴付的保费总额。

趸缴保费保单之市值调整

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

自杀条款

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

⁴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

保单贷款

您可申请保单贷款，惟贷款额（包括任何未偿还的贷款）不得超过扣除债项¹⁰后之保证现金价值的90%。有关贷款息率可能不时变动并由本公司通知您。

进行任何部分退保⁸或行使保单价值管理权益^{3,4}后，可能会减少本保单的保证现金价值及身故赔偿。当保单贷款及应付利息超过保证现金价值时，本保单可能会失效。

请注意本保单的任何债项¹⁰将从本保单所支付的款项中扣减。本公司对任何债项¹⁰的申索均优先于保单持有人或受益人或保单受让人或其他人的任何申索。

取消保单

冷静期过后，你可随时填妥本公司指定的表格要求退保⁸，并取回现金价值总和。保单全数退保后，本公司将获全面解除对保单的责任。

税务申报及金融罪行

本公司可不时要求您提供关于您及本保单的相关资料，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本保单的款项或利益，并把该等款项或利益永久支付予税务机关；及
- 终止本保单。

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。

重要事项

保单终止条款

我们有权于以下任何情况之下终止本保单：

- 如果您未能在宽限期届满前缴付到期保费及您的保单不符合自动保费贷款资格；或
- 保单贷款加应付利息大于保证现金价值；或
- 若本公司合理地认为继续维持本保单或与您的关系可能会使本公司违反任何法律，或任何权力机关可能对本公司或汇丰集团成员采取行动或提出谴责；或
- 根据任何附加保障的条款。

有关终止条款的详细条款及细则，请参阅保单条款。

适用法律

规管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70岁¹的人士申请。本计划受本公司就保单持有人及／或受保人之国籍（国家／地区）及／或地址及／或居留国家或地区不时厘定的相关规定限制。

保单货币

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

漏缴保费

应缴保费有30日的宽限期。倘若您在宽限期完结时未能付款，而不能作废的价值¹⁷大于未付保费金额，则本公司将授予一笔自动保费贷款，以支付到期保费。有关贷款将按本公司不时厘定的息率计息。如本保单的不能作废的价值¹⁷不足以支付到期保费，将导致保单失效，保单持有人将会收到第一次未付保费到期日当天的任何净现金价值。

主要风险

信贷风险及无力偿债风险

本产品乃一份由本公司签发的保单，因此，**您受本公司的信贷风险所影响**。您支付的保费将成为本公司资产的一部分，您对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⁸）、保单失效率及保单价值管理权益^{3,4}的行使率并不确定，保单组合现时的表现及未来回报因而会受影响。
- **开支因素** – 已支出及被分配予此组保单的实际直接（如佣金、核保、开立保单及售后服务的费用）及间接开支（如一般经营成本）可能较预期为高，从而影响产品的整体表现。

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

主要风险

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⁸本保单，您可收回的款额或会明显少于您已缴付的保费。

流动性风险

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

若您行使保单价值管理权益^{3,4}，本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。

有关分红保单

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

「汇溢保险计划 II」的保单红利（如有），将以下列方式派发：

特别奖赏⁶或于保单提早终止（例如因为身故、退保⁸）、行使保单价值管理权益^{3,4}或保单期满时宣派。

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，请参阅本小册子内「计划摘要」部分。

特别奖赏⁶会受哪些因素影响？

特别奖赏⁶（如有）并非保证，特别奖赏⁶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金额或会增加；若表现较预期低，则特别奖赏⁶金额或会减少。

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，亦可于投资表现优于支持保证利益所需的表现时，获取额外的特别奖赏⁶。表现越佳，特别奖赏⁶会越多；反之，表现越差，特别奖赏⁶亦会减少。

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、货币及缮发年期）的经验（包括：投资表现），务求每组保单将获得最能反映其保单表现的公平回报。为平衡您与我们之间的利益，我们已成立一个由专业团队组成的专责委员会，负责就分红保单的管理和特别奖赏⁶的厘定提供独立意见。

长远稳定的回报

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

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

投资政策及策略

我们采取的资产策略为：

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

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

我们会将投资组合适当地分散投资在不同类型的资产，并投资在不同地域市场（主要是亚洲、美国及欧洲）、货币（主要是美元）及行业。这些资产按照我们可接受的风险水平，慎重地进行管理及监察。

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 (政府债券、企业债券及另类信贷投资)	30% - 50%
增长资产	50% - 70%

注：实际的分配比例可能会因市场波动而与上述范围有些微偏差。

在决定实际分配时，我们并会考虑（包括但不限于）下列各项因素：

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

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

就已行使保单价值管理权益^{3,4}的保单，组成其保单价值管理收益结余⁷的资产将会100%投资于固定收益资产中。

积存息率

您可选择行使保单价值管理权益^{3,4}，以调拨部分净现金价值至保单价值管理收益结余⁷（如有）以累积生息（如有）。

积存利息的息率并非保证的，我们会参考下列因素作定期检讨：

- 投资组合内固定收入资产的孳息率；
- 当时的市况；
- 对固定收入资产孳息率的展望；
- 与此积存息率服务相关的成本；及
- 保单持有人选择将该金额积存的时间及可能性。

我们可能会不时检讨及调整用以厘定特别奖赏⁶（如有）及积存息率的政策。

欲了解更多最新资讯，请浏览本公司网站 <https://www.hsbc.com.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. 指当保单持有人或受保人的下一次生日为此年龄的保单周年日。
2. 保单持有人可于任何时候为儿童保单指定一名第二保单持有人（不适用于受保人已年满18岁1或以上的保单）。此选项只适用于没有任何权益转让的保单。
3. 您可申请行使保单价值管理权益以将截至处理该申请当日之部分净现金价值调拨至保单价值管理收益结余⁷，前提是：
 - 本保单已生效20个保单年度或以上；
 - 所有保费均已在到期时全数缴付；及
 - 本保单下没有任何债项¹⁰。
4. 行使保单价值管理权益需受两项最低限额要求所限制，包括：(i) 每次调拨的净现金价值及(ii) 该权益行使后之保单金额¹¹。本公司会不时厘定上述的最低限额要求而不会提前通知保单持有人。
5. 每名保单持有人可在保单下不限次数更改受保人，但只适用于第一个保单年度后，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保证明及由本公司接受受保人的投保条件而批核。任何相关的申请将会按每个个案而检视，并由我们按不同的因素而酌情决定，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。
6. 特别奖赏的金额是非保证的，并按本公司的酌情权宣派。
7. 保单价值管理收益结余是指行使保单价值管理权益^{3,4}调拨入本保单下，按本公司具绝对酌情权不时厘定的非保证息率积存生息，并减去任何已提取之金额的累积金额。
8. 本保单进行部分退保后，本公司可按酌情权宣派调减保单金额¹¹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而支付，但须受适用的要求所限制。有关详细条款及细则，请参阅部分退保之保单条款。
9. 若受保人在签发日期或保单复效日期（以较迟者为准）起计一年内自杀身亡，无论自杀时神志是否清醒，我们须向保单持有人之保单支付的身故赔偿，将只限于保单持有人自保单日期起已缴付给我们的保费金额，减去我们已向受益人支付的任何金额。有关详细条款及细则，请参阅基本计划之保单条款。
10. 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付之保费或款项。
11. 保单金额是用来决定基本计划内所需缴付的保费、现金价值和根据本保单基本计划内可收取之特别奖赏⁶。它并不代表身故赔偿金额或本保单内的现金价值。

注

12. 已缴基本计划总保费是指截至受保人身故之日基本计划所有到期的保费总额（无论是否已实际缴付）。有关详细条款及细则，请参阅保单条款。
13. 失业延缴保费保障适用于年龄介乎19岁¹至64岁¹并持有澳门居民身份证的保单持有人。保障将于保单持有人年届65岁¹或已清缴所有到期保费或本保单终止时（以较早者为准）终止。该保障并不适用于趸缴保费保单。有关详细条款及细则以及不保事项，请参阅附加保障之保单条款。
14. 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本保单终止时（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。
15. 批核中「保证核保」或「简易核保」申请及已生效保单之保证核保之全期总保费金额上限（以每名受保人计）乃根据受保人之受保年龄而有所不同，该金额包括「本计划」及「本公司」指定人寿保险计划。有关核保要求，请向汇丰保险财富策划顾问查询。本公司保留权利根据受保人及/或保单持有人于投保时所提供之资料而决定是否接受有关之投保申请。
16. 一经全数退保，本公司在本保单的责任将获全面解除。
17. 不能作废的价值指在相关未付保费到期日之前一日所计算的保证现金价值扣除任何债项后的金额。

更多资料

策划未来的理财方案，是人生的重要一步。我们乐意助您评估目前及未来的需要，让您进一步了解「汇溢保险计划II」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。

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安排回覆



汇溢保险计划II

汇丰人寿保险（国际）有限公司

HSBC Life (International) Limited 汇丰人寿保险（国际）有限公司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。本计划为本公司之产品及由本公司承保而非香港上海汇丰银行有限公司（澳门分行）之产品，并旨在只于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份的其他事实。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。

2024年7月

汇丰人寿保险（国际）有限公司荣获以下奖项：



财富累积 创建目标

终身人寿保险

「汇溢保险计划 II」助您为目标理财创富



现年 40 岁[^]的周先生是一位专业人士，他已婚并育有一名年幼的儿子。他希望通过购买一份合适的保险计划以增加储蓄，为日后协助儿子缴付首次置业的首期作准备。

他希望：



增加储蓄以实现长期的理财目标



为他的家人提供长期的财务保障

「汇溢保险计划 II」可如何满足周先生的需要？



他决定尽快展开他的储蓄计划，并为自己申请一份以美元为单位的「汇溢保险计划 II」（「计划」）。



他能每年拨出 36,000 美元并打算供款 3 年。
年度保费 36,000 美元 x 保费供款期 3 年 = 预计应缴的基本计划总保费¹108,000 美元



他选择提取²现金以便日后协助儿子缴付首次置业的首期。



他更改其计划保单受保人³为他的儿子，以承传所提供的保障。

周先生的预计净现金价值⁴：

以下例子所述的数字含舍入调整及仅供说明用途之用。

周先生可在 20 个保单年度后行使
保单价值管理权益^{5,6}，以确保其保单
价值得到更大的稳定性。

受保人的年龄 ⁷	40 岁	43 岁	70 岁	81 岁
	周先生购买了一份年供 36,000 美元 的「汇溢保险计划 II」，保费缴付期为 3 年。	周先生已缴付计划所需的全部保费。	周先生退休并从计划内提取 160,000 美元 ，以协助他的儿子缴付首次置业的首期。 在提取 160,000 美元 后，余下的净现金价值可持续增长。	周先生更改其计划保单受保人为他的儿子，以承传计划所提供的保障。
预计净现金价值(美元)* (保证现金价值 + 特别奖赏 ⁸)		<p>18,468 美元 69,050 美元</p> <p>87,519</p>	<p>238,738 美元 75,514 美元</p> <p>314,252[†]</p>	<p>523,848 美元 78,904 美元</p> <p>602,753[†]</p>
预期总回报* (预计净现金价值相对已缴纳总保费的倍数来计算)		0.8 倍	2.9 倍[†]	5.6 倍[†]

[^] 受保年龄指受保人或保单持有人（视乎适用情况而定）的下一岁生日年龄。

* 上述所示于受保人不同年龄的预计净现金价值及回报（不包括已提取的金额）是以当前假设的投资回报作计算并且仅供参考。实际金额或会较上述所说明的为高或低。

[†] 上述所示分别于受保人 70 岁⁷ 及 81 岁⁷ 的预期净现金价值及回报* 是按假定 160,000 美元从计划内的净现金价值提取而作计算。

筹划退休 安心之本

终身人寿保险

「汇溢保险计划 II」让您为退休作好准备



现年 38 岁⁷的李先生是一位来大湾区创业的外籍人士，他希望透过购买一份合适的保险计划，以弥补他现有非强制央积金的不足，及让他可在退休后返回加拿大置业安居。

他希望：



与妻子展开
环球之旅



增加储蓄以应付不断
上涨的生活开支



在加拿大置业
安享退休生活

「汇溢保险计划 II」可如何满足李先生的需要？



他打算在 65 岁⁸退休，并决定为自己申请一份以美元为单位的「汇溢保险计划 II」（「计划」）。



他能每年拨出 40,000 美元并打算供款 5 年。
年度保费 40,000 美元 × 保费供款期 5 年 = 预计应缴的基本计划总保费 200,000 美元



当他年满 65 岁⁸退休时，他决定提取他的非强制央积金以支付购买退休物业的部份款项。他亦可选择从他的计划定期提取款项，以支持他在加拿大的退休生活。

李先生可在 20 个保单年度后行使
保单价值管理权益⁹，以确保其保单
价值得到更大的稳定性⁹。

李先生的预计净现金价值⁴：

以下例子所述的数字含舍入调整及仅供说明用途之用。

受保人的年龄 ⁷	38 岁	43 岁	65 岁	70 岁
	李先生购买了一份年供 40,000 美元 的「汇溢保险计划 II」，保费 缴付期为 5 年。	李先生已缴付计划所需的 保费。	李先生退休并与妻子展开他的 环球之旅。	由于李先生提取了他的非强制 央积金以支付部分置业的 资金，故他不用进行退保。 另外，他可选择从他的计划 定期提取款项以支持 他在加拿大的退休生活。
预计净现金价值(美元)* (保证现金价值 + 特别奖赏)		<p>171,760</p>	<p>658,718</p>	<p>921,242</p>
预期总回报* (预计净现金价值相对已缴纳总保费的 倍数来计算)		0.9 倍	3.3 倍	4.6 倍

⁷ 受保年龄指受保人或保单持有人（视乎适用情况而定）的下一生日年龄。

⁸ 上述所示于受保人不同年龄⁷的预计净现金价值及回报（不包括已提取的金额（如有））是以当前假设的投资回报作计算并且仅供参考。实际金额或会较上述所说明的为高或低。

稳建储备 无忧乐龄

终身人寿保险

「汇溢保险计划 II」让您在乐龄时为财富增值



65 岁的陈先生刚退休不久，他早已为自己预备了一笔可观的退休金。但他深知生活指数和医疗费用不断上升，所以准备拨出一部分资产，争取长远的回报，使自己的退休需求更有保障，同时他亦让孙儿成为保单受益人以为给下一代的一份心意。

他希望：



让自己的资产继续稳定增长



增加储蓄以实现长期的理财目标

「汇溢保险计划 II」可如何满足陈先生的需要？



他决定为自己申请一份以美元为单位的「汇溢保险计划 II」（「计划」）。



他每年可以拨出 100,000 美元，并准备供款 3 年。
年度保费 100,000 美元 x 保费供款期 3 年 = 预计应缴的基本计划总保费 300,000 美元



他退休后，在他计划内的净现金价值仍然可以持续增长，并可享受潜在回报。倘若陈先生不幸身故，按陈先生的指示，将向他的家人一笔过全数支付或分期付款形式身故赔偿金。

陈先生的预计净现金价值⁴：

以下例子所述的数字含舍入调整及仅供说明用途之用。

受保人的年龄 ⁷	65 岁	68 岁	75 岁	85 岁
	陈先生购买了一份年供 100,000 美元 的「汇溢保险计划 II」，保费缴付期为 3 年。	陈先生已缴付计划所需的全部保费，总额为 300,000 美元 。	陈先生计划内的净现金价值持续增长。倘若陈先生不幸身故，他将为家人留下身故赔偿金，预计总额为 432,701 美元 （即已缴保费总额的 144% ），当中 302,500 美元 是保证的。	陈先生与家人一起享受著退休生活，预计净现金价值令他倍加安心。陈先生亦可在 20 个保单年度后行使 保单价值管理权益 ，以确保其保单的部份价值。如有需要，他可选择以现金方式提取保单价值管理收益结余 ¹⁰ 。
预计净现金价值(美元)* (保证现金价值 + 特别奖赏)				
预期总回报* (预计净现金价值相对已缴总保费之倍数)		0.8 倍	1.2 倍	2.2 倍

⁴ 受保年龄指受保人或保单持有人（视乎适用情况而定）的下一岁生日年龄。

* 上述所示于受保人不同年龄⁷的预计净现金价值及回报（不包括已提取的金额（如有））是以当前假设的投资回报作计算并且仅供参考。实际金额或会较上述所说明的为高或低。

说明例子的假设如下：

- i. 在保单期内并未行使保单价值管理权益。
- ii. 所有保费已于保费供款期内按时缴付。
- iii. 在保单生效期间并未借取保单贷款。
- iv. 特别奖赏在保单期内相对于原本所展示的维持不变。

注：

1. 已缴基本计划总保费是指截至受保人身故之日基本计划所有到期的保费总额（无论是否已实际缴付）。
2. 客户可于保单期内透过以下部分退保方式从保单中提取现金。提取之现金将从保证现金价值及特别奖赏（如有）中扣除，当中保单金额会被扣减，而计划中的已付保费总额将受调整及按比例扣除，并因计算而调整保证现金价值、特别奖赏（如有）及身故赔偿。计划的定期提取取决于以下两项要求：(i) 每次提取最少 250 美元；及 (ii) 计划的最低保单金额要求为 25,000 美元。若提取令计划的保单金额未能达到最低保单金额要求，提取将不被批准。本公司会不时厘定上述的最低限额要求而不会提前通知保单持有人。定期提取的实际金额及年数取决于保单内派发的非保证特别奖赏之实际金额。
3. 每名保单持有人可在保单下不限次数更改受保人，但只适用于第一个保单年度后，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投保条件而批核。任何相关的申请将会按每个个案而检视，并由我们按不同的因素而酌情决定，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。
4. 净现金价值是指在任何时候，相等于保证现金价值加上特别奖赏（如有）减去任何债项¹¹之后的金额。
5. 您可申请行使保单价值管理权益以将截至处理该申请当日之部分净现金价值调拨至保单价值管理收益结余，前提是：i) 保单已生效 20 个保单年度或以上；ii) 所有保费均已在到期时全数缴付；及 iii) 保单下没有任何债项。
6. 行使保单价值管理权益需受以下两项最低限额要求所限制：(i) 每次调拨的净现金价值及 (ii) 该权益行使后之保单金额。本公司会不时厘定上述的最低限额要求而不会提前通知保单持有人。保单价值管理权益一经行使将不能取消、终止或逆转。若您行使保单价值管理权益，保单的现金价值总和（相等于净现金价值加上保单价值管理收益结余（如有）的金额）（作计算保单的退保价值和身故赔偿之用），在未来的某一个时间，可能会较您不行使此权益的情况为高或低。
7. 指当保单持有人或受保人的下一次生日为此年龄的保单周年日。
8. 特别奖赏是非保证的及将按本公司的酌情权宣派。任何潜在特别奖赏的金额将在宣派时由本公司决定。本公司将在您全数或部分退保、终止保单、保单期满或失效或受保人身故时，向您宣派特别奖赏（如有）。在行使保单价值管理权益后，一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，以累积生息。本公司将在每个保单周年日的年结通知书上，提供该保单周年日的特别奖赏（如有）更新金额。保单年结通知书上显示的金額，可能较销售保单时提供的保单利益说明例子中展示的金額为高或低。未来实际的特别奖赏金额，可能较保单年结通知书附带的保单利益说明例子中展示的金額为高或低。
9. 行使保单价值管理权益能帮助您保障计划中部分的现金价值总和免受投资组合波动性的影响。即如果股票市场在行使此项权益后下跌，计划中的特别奖赏（如有）亦将受影响而下跌，而被转移至保单价值管理收益结余的款额则不会受股票市场下跌影响，从而减低了计划所承受的风险。然而，如果股票市场在行使此权益后上升，计划中的特别奖赏（如有）亦将受影响而上升，而计划中的现金价值总和则会较其未行使此项权益的情况为低。
10. 保单价值管理收益结余是指行使保单价值管理权益调拨入保单下，按本公司不时酌情厘定的息率累积生息，并减去任何已提取之金额的累积金额。
11. 债项指保单所有未偿还的保单贷款，或按照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付之保费或款项。

本文所显示的过往、现时、预计及/或潜在利益及/或回报（例如奖赏、利息）均为非保证，并仅供说明之用。未来实际的利益及/或回报或会较现时所列的利益及/或回报为高或低。以上例子所述的数字作整数调整，并仅供说明之用。详情请参阅您的保险建议书显示的数字。

以上显示的资料只为摘要及仅作为一般参考，您必须将这些资料与相应的产品册子及例子一并阅读，详细内容请参阅相关产品的保单条款及细则。

汇丰人寿保险（国际）有限公司澳门分公司（「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。「汇溢保险计划 II」为本公司之产品及由本公司承保而非香港上海汇丰银行有限公司（澳门分行）之产品，并旨在只于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。

終身人壽保險

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

留住出色員工 凝聚業務策動力

作為企業僱主，您希望透過有效方法，令優秀員工留在公司，忠誠服務。「滙溢保險計劃II」（「滙溢」、「本計劃」或「本保單」）提供長線財富增長潛力及人壽保障，不但助您吸引人才留任，並可鼓勵他們臻達更高目標。悉心關注員工未來，使團隊更加盡心効力，將為公司帶來更豐盛的前景。

「滙溢保險計劃II」如何協助您的公司及員工邁向目標？

獲享財富累積潛力



- 無論一筆過或按特定年期繳付保費，均可擁有預計保證及非保證保單價值，獲享長線財富增長。
- 當公司需要更穩健的財政時，可行使保單價值管理權益^{1,2}，為公司鎖定部分保單價值。



靈活更改受保人³及保單持有人

- 於第3個保單年度後，或於保費繳付期完結並已繳清所有保費後（以較後者為準），保單持有人可更改受保人³最多3次。另外，您更可將保單的保障範圍和價值轉移給員工，鼓勵人才留任。

「滙溢保險計劃II」是具備儲蓄成分的長期人壽保險計劃，並非等同於或類似任何類型銀行存款。

「滙溢」如何協助您保障公司及員工的財富？

本計劃透過以下的方式以提供長線財富增長機會：



保證現金價值

本保單中的保證成份，會在保單期內逐步遞增；



特別獎賞⁴

非保證及將按本公司的酌情權宣派；及



保單價值管理收益結餘⁵

行使保單價值管理權益^{1,2}後的收益結餘（如適用）

上述利益會於下列其中一種情況發生後派發：

- (i) 您全數或部分退保⁶；
- (ii) 本計劃期滿（當受保人年滿99歲⁷）；
- (iii) 受保人身故；或
- (iv) 本保單失效或終止。

您的員工可享有多少保障？

人壽保障⁸

計劃不僅提供長線財富增長機會，受保人更於保單期內享有人壽保障。若受保人不幸身故，受益人可取得身故賠償（請參閱計劃摘要）。

附加保障

保單基本計劃涵蓋額外意外死亡保障¹²（視乎投保資格而定），毋須另繳保費。若受保人在保單完結或80歲⁷前（以較早者為準）不幸因意外而導致死亡，受益人除獲發身故賠償外，另可額外獲發已繳基本計劃總保費¹¹的30%作為額外意外死亡保障賠償（每名受保人賠償金額最高達3,000,000美元¹³）。

有關以上附加保障的詳細條款及細則以及不保事項，請參閱附加保障的保單條款。

靈活支付賠償

本計劃提供2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，身故賠償可以一筆過全數支付，或分10、20或30年定期按每年支付，讓受益人的未來得到保障。

保單價值管理權益^{1,2}

當員工達至有關人生階段，尤其是面臨退休，他們可能更需要穩定的保單價值。

本計劃為此提供保單價值管理權益^{1,2}，讓您可鎖定本計劃內的部分淨現金價值。您享有行使此項權益的決定權（須受下列三個條件限制），並可自行決定鎖定您保單內的金額。在行使此項權益後，部分淨現金價值將被調撥至保單價值管理收益結餘⁵。「鎖定」金額是保證的及將按既定息率積存，惟該積存息率是非保證的，並會由本公司不時釐定。

您可行使保單價值管理權益^{1,2}，前提是：

- (i) 本保單已生效20個保單年度或以上；
- (ii) 所有保費均已在到期時全數繳付；及
- (iii) 本保單沒有任何債項⁹（包括保單貸款、利息及到期未繳的保費）。

在行使保單價值管理權益^{1,2}後，本保單的保單金額¹⁰及已繳基本計劃總保費¹¹將按比例調整和減少。在計算保證現金價值、特別獎賞⁴（如有）及身故賠償時，亦會根據本保單的條款進行相應的調整。

申請簡便

申請人一般可獲保證批核¹⁴，毋須進行任何健康檢查。



例子

以下例子均屬假設及只供說明之用。特別獎賞⁴的實際金額並非保證，並由本公司酌情宣派。

例子一



透過滙溢保險計劃II持續累積財富

Sam 35歲⁷，是連鎖保健美容產品零售商CottGroup的創辦人。他用心經營業務，聘任Paul為公司的行政總裁，並以「滙溢保險計劃II」提供額外僱員福利，希望Paul持續為公司效力。保單由CottGroup持有，而行政總裁Paul則為受保人。

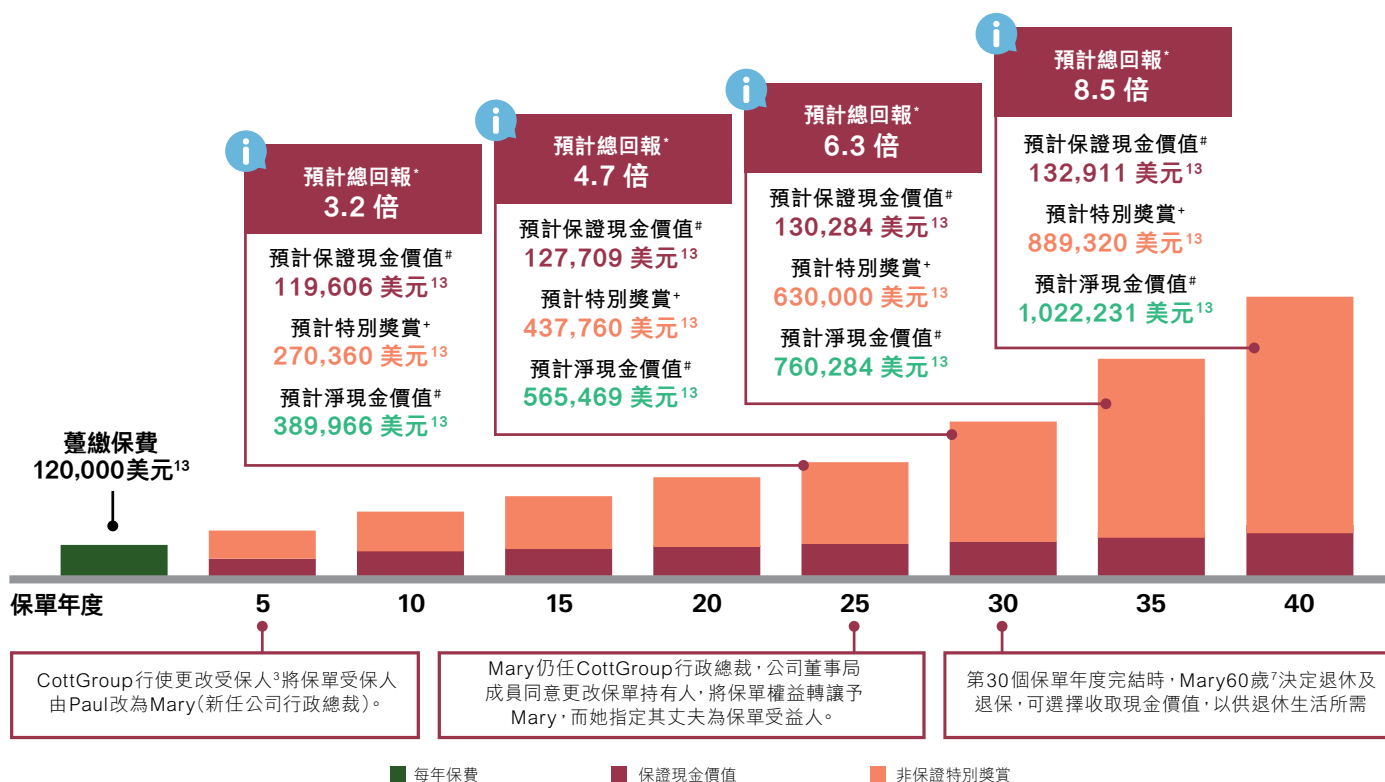
保單持有人	CottGroup	受保人	Paul
投保年齡 ⁷	35歲 ⁷	保單金額 ¹⁰	120,000美元 ¹³
保費供款年期	躉繳保費	躉繳保費	120,000美元 ¹³

於第5個保單年度，Paul離職，計劃與家人移居加拿大。

35歲⁷的Mary（第5個保單年度）繼任CottGroup行政總裁，公司亦將保單受保人更改為Mary，為她提供額外僱員福利。CottGroup為鼓勵Mary長期效力，決定採用人才留任策略，並與Mary簽訂協議，同意於Mary完成20年行政總裁任期後，將轉讓該份保單及保單現金價值於Mary名下。

於第25個保單年度，公司履行承諾，將保單轉讓予Mary，酬謝她對公司多年貢獻。而Mary亦於CottGroup留任多5年至60歲⁷才退休（第30個保單年度），她可選擇提取現金價值，以供退休生活所需。由於長期效力公司，Mary最終可獲享豐厚的回報。因為在這30年間，連同累計的利息，保單的預計總回報已超過560,000美元¹³，而公司由始至終只需支付總保費120,000美元¹³便可，毋須向Mary支付560,000美元¹³（第30個保單年度），這樣可讓公司保留額外的資金用於營運之上。

此外，於轉讓保單權益時，Mary亦設定以10年分期方式發放身故賠償予其丈夫，即保單受益人。



備註：

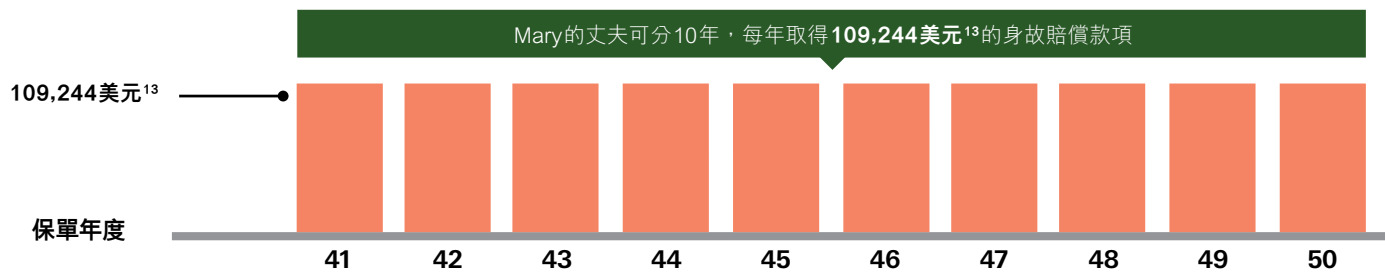
* 預計總回報（預計淨現金價值相對於已繳基本計劃總保費¹¹的倍數）。

退保後，預計淨現金價值是預計保證現金價值及預計特別獎賞⁴總和。

¹¹ 上述各個保單年度的預計回報是根據當前假設的投資回報來計算，因此是非保證的。上述例子僅供參考，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。

例子

於第 40 個保單年度完結時，Mary 不幸逝世，按照其身故賠償支付選項，其丈夫作為受益人，可分 10 年取得款項，為他提供足夠的經濟支持，維持生活質素，保障長期財政穩健。



例子

例子二



保單持有人考慮是否行使保單價值管理權益^{1,2}

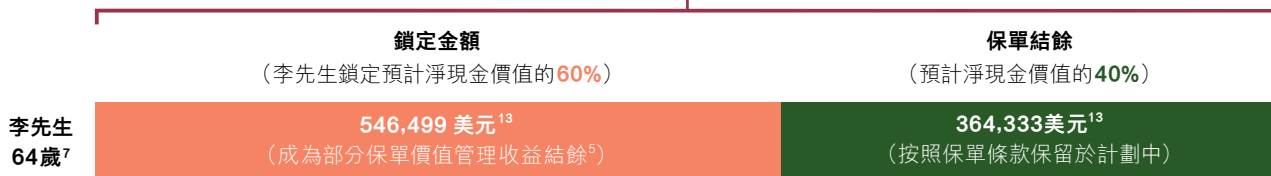
李先生64歲⁷，任職高級行政人員，其保單已生效超過20年。在他40歲⁷時，公司（原保單持有人）以他為保單受保人而投保，並於繳付10年保費後，累積已繳基本計劃總保費¹¹ 400,000美元¹³。

當李先生服務公司滿20年時，公司將保單權益轉讓予他，答謝他對公司長期貢獻。由於他已開始計劃退休，因此考慮應否鎖定部分保單價值，這樣便可減少受市場波動的影響。除此之外，李先生亦可選擇提取鎖定金額，成為保單價值管理收益結餘⁵，增加資金的流動性和靈活性，以滿足退休需求。

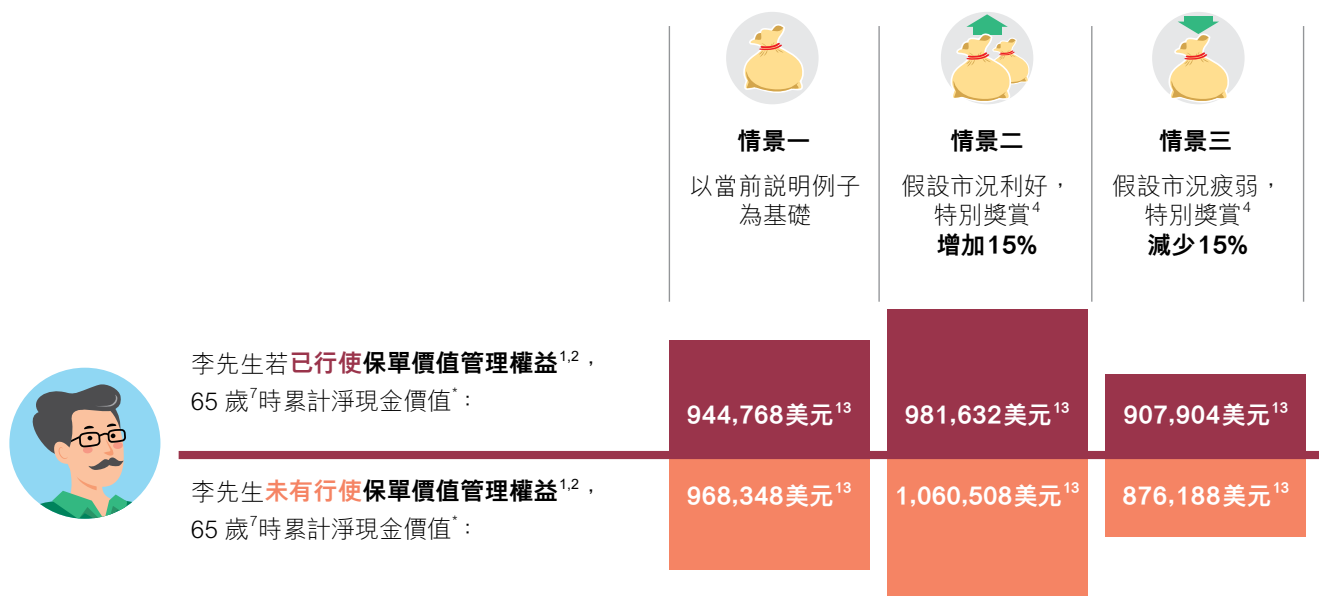
投保年齡 ⁷	40歲 ⁷	保費繳付期	10年
每年保費	40,000美元 ¹³	已繳基本計劃總保費 ¹¹	400,000美元 ¹³

以下兩種情況基於李先生是否行使保單價值管理權益^{1,2}，說明如何影響有關保單的淨現金價值。

預計淨現金價值：910,832美元¹³



預計淨現金價值為保證現金價值及特別獎賞⁴的總和減去任何債項⁹。特別獎賞⁴於不同假設情況下有所不同。預計現金價值總和是預計淨現金價值及保單價值管理收益結餘⁵的總和。保單價值管理權益^{1,2}一經行使，將不可取消、終止或逆轉。



* 假設沒有提取任何保單價值管理收益結餘⁵及有關結餘⁵按年利率2%的非保證積存息率積存，本公司將酌情不時調整息率。

例子

上述的說明顯示了行使保單價值管理權益^{1,2}如何能幫助您保障本計劃中部分的現金價值總和免受投資組合波動性的影響。即如果市場在行使此項權益後下跌（情景三），本計劃中的特別獎賞⁴（如有）亦將受影響而下跌，而被轉移至保單價值管理收益結餘⁵的款額則不會受市場下跌影響，從而減低了本計劃所承受的風險。

然而，如果市場在行使此權益後上升（情景二），本計劃中的特別獎賞⁴（如有）亦將受影響而上升，而本計劃中的現金價值總和則會較李先生沒有行使此項權益的情況為低。

即是，若保單持有人行使保單價值管理權益^{1,2}，本保單的現金價值總和，在未來的某一個時間，可能會較李先生不行使此權益的情況為高或低。

上述例子只說明現金價值總和在行使保單價值管理權益^{1,2}後的潛在變更。在行使權益後，本保單的保單金額¹⁰及已繳基本計劃總保費¹¹將按比例調整和減少。有關此項權益的詳情，請參閱計劃摘要及保單條款。

以上所有例子的假設：

- i. 例子純屬虛構及只供說明之用。
- ii. 在保單期內並未作出部分退保⁶。
- iii. 所有的保費在繳付保費期到期前已全數繳付。
- iv. 於整段保單期內，假設特別獎賞⁴分配及相關投資組合的回報維持不變。
- v. 在本保單生效期間並未借取保單貸款及轉讓保單。
- vi. 例子一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。

以上所有例子備註：

- 以上顯示的數字及圖表均以上述假設為基礎，並作整數調整。
- 所顯示的過往、現時、預計及／或潛在利益及／或回報（例如獎賞、利息）均為非保證，並僅供說明之用。未來實際的利益及／或回報可能比現時所列的利益及／或回報為較高或較低。當前的例子只供說明之用，並不代表實際派發的金額及實際情況。詳情及顯示的數字請參閱您的保險建議書所顯示的數字。
- 您也應了解因通貨膨脹隨著時間所帶來的影響，這可能會顯著地降低累積金額的購買力。

計劃摘要

保費供款年期 / 投保年齡⁷

保費供款年期	投保年齡 ⁷
躉繳保費 / 3年	19至70歲 ⁷
5或10年	19至65歲 ⁷
15年	19至50歲 ⁷
20年	19至45歲 ⁷

保單貨幣

美元

保單年期

至99歲⁷

最低保費金額 (每份保單)

每份保單按不同保費繳付期及保費繳付方式之最低所需保費：

保費供款年期	繳付保費方式	
	年繳保費	月繳保費
躉繳保費	12,500美元 ¹³	-
3年	4,167美元 ¹³	365美元 ¹³
5年	2,500美元 ¹³	219美元 ¹³
10年	1,250美元 ¹³	109美元 ¹³
15年	833美元 ¹³	73美元 ¹³
20年	625美元 ¹³	55美元 ¹³

備註：由於需要將金額調整為整數，上列保費或會與保單中應繳保費稍有出入。本文件中的其他數值均作舍入調整。

保證現金價值

保證現金價值是在保單期內，您的保單隨時間積存的現金價值。此現金價值是按當時適用的保單金額¹⁰計算。

若您的保單為躉繳保費且保單金額¹⁰達 250,000 美元¹³ 或以上，您的保單於計劃早期可獲享更高的保證現金價值比率。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⁴ (如有) 扣除任何債項⁹ 之後的金額。

計劃摘要

特別獎賞⁴

特別獎賞⁴ (如有) 是非保證的及將由本公司擁有絕對酌情權下宣派。任何潛在特別獎賞⁴ 的金額將在宣派時由本公司決定。

本公司將在您全數或部分退保⁶、終止保單、本保單期滿或失效或受保人身故時，向您宣派特別獎賞⁴ (如有)。在行使保單價值管理權益^{1,2}後，部分的保證現金價值及特別獎賞⁴ (如有) 將被調撥至保單價值管理收益結餘⁵以累積生息。

本公司將在相關的年結通知書上更新每個保單周年日的特別獎賞⁴金額 (如有)。保單年結通知書上所顯示的特別獎賞⁴金額可能比早前發出的保單年結通知書上所顯示的金額較低或較高。有關主要風險因素的詳情，請參閱「主要風險—非保證利益」部分。

退保利益

保證現金價值加上：

- 特別獎賞⁴ (如有)；及
- 保單價值管理收益結餘⁵ (如有)；
- 減去任何債項⁹ (如有)。

部分退保⁶

您可要求調減本保單之保單金額¹⁰從而部分退保。

若申請部分退保，您必須以本公司指定的表格提交書面要求。如有關要求獲本公司核准，調減保單金額¹⁰部分中應佔的淨現金價值 (如有) 將退回予保單持有人。

在調減保單金額¹⁰後，本保單的已繳基本計劃總保費¹¹即按比例調整及減少。在計算保證現金價值、特別獎賞⁴ (如有) 及身故賠償時，亦會根據本保單的條款相應調整。保單批註及經修訂的保單附表將於調減保單金額¹⁰生效時簽發予保單持有人。

計劃摘要

保單價值管理權益^{1,2}

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⁹，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^{1,2}後是保證的，並會被調撥至保單價值管理收益結餘⁵以非保證息率累積生息，而該息率將由本公司不時釐定。若申請行使此項權益，您必須以本公司指定的表格提交書面指示。

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

- (i) 每次調撥的淨現金價值；及
- (ii) 此項權益行使後剩餘的保單金額¹⁰

在行使此項權益後，本保單的保單金額¹⁰及已繳基本計劃總保費¹¹將按比例調整和減少，在計算保證現金價值、特別獎賞⁴（如有）及身故賠償時，亦會進行相應的調整。若該要求獲本公司批准，保單批註及經修訂的保單附表將會簽發予保單持有人。此項權益一經行使，將不能取消、終止或逆轉。

保單價值管理收益結餘⁵

指行使保單價值管理權益^{1,2}調撥入本保單下，按本公司具絕對酌情權不時釐定的非保證息率積存生息，並減去任何已提取之金額的累積金額。在保單期滿前，保單持有人可隨時以書面填妥並提交本公司指定的表格，以現金方式提取本保單下的保單價值管理收益結餘⁵（如有）。

現金價值總和

相等於淨現金價值加上保單價值管理收益結餘⁵（如有）的金額。

身故賠償

於受保人身故當日的以下較高的金額：(i) 已繳基本計劃總保費¹¹加上2,500美元¹³或(ii) 保證現金價值加上：

- 特別獎賞⁴（如有）；
- 保單價值管理收益結餘⁵（如有）；及
- 減去任何債項⁹（如有）

本公司在收到我們認為滿意的書面有效索償證明後，將會支付因受保人身故而須支付的任何款項。有效索償證明包括：

- (i) 受保人身故及死因證明；
- (ii) 索償人有權領取款項的證據；
- (iii) 本保單；及
- (iv) 本公司為證明索償的有效性而合理要求的任何其他資料。

計劃摘要

身故賠償支付選項

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

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

分期付款將按照您所選擇的10、20或30年期每年支付予受益人：

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

如保單持有人未有根據保單指定受益人，將不可選擇分期支付身故賠償。

期滿利益

當受保人年滿99歲⁷時，將可獲取保證現金價值加上特別獎賞⁴（如有），再加上：

- 保單價值管理收益結餘⁵（如有）；
- 減去任何債項⁹（如有）

更改受保人³

於第3個保單年度後，或於保費繳付期完結並已繳清所有保費後（以較後者為準），您可更改受保人³最多3次。更改受保人³須提供可保證明，並由本公司按受保人的投保條件批核。

自更改生效日起，保單金額¹⁰、保費、保證現金價值、身故賠償、特別獎賞⁴及債項⁹將保持不變。

保單期滿日將重設至新受保人的99歲⁷。新的不可異議條款亦將同時適用。

計劃摘要

附加保障

(毋須繳付額外保費)

額外意外死亡保障¹²

不能作廢選擇¹⁵

選擇一：退保

您可隨時以本公司指定的表格提交書面指示提出退保，要求退回於本公司處理相關指示當天的現金價值總和。一經全數退保，本公司在本保單的責任將全面解除。

選擇二：自動保費貸款

如本保單的任何保費於到期日屆滿時尚未付清，而不能作廢的價值¹⁵高於相關未付清的保費金額，您將被自動視為已申請及獲得保單貸款；該貸款金額將相等於到期日屆滿時尚未付清的保費金額，而您會被視為已使用該保單貸款繳付相關保費。有關貸款將按本公司不時釐定的息率計息。

如欲了解不能作廢選擇的詳情，請參閱保單條款。

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

重要事項

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⁷），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

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

如您對保單不滿意，您有權透過發出書面通知取消保單及取回所有已繳交的保費及保費徵費，但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⁸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市值調整通知時躉繳保費之投資價值低於已付躉繳保費金額的差額（如有）。

自殺條款

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

重要事項

保單貸款

您可申請保單貸款，惟貸款額（包括任何未償還的貸款）不得超過扣除債項⁹後之保證現金價值的90%。有關貸款息率可能不時變動並由本公司通知您。

進行任何部分退保⁶或行使保單價值管理權益^{1,2}後，可能會減少本保單的保證現金價值及身故賠償。當保單貸款及應付利息超過保證現金價值時，本保單可能會失效。

請注意本保單的任何債項⁹將從本保單所支付的款項中扣減。本公司對任何債項⁹的申索均優先於保單持有人或受益人或保單受讓人或其他人的任何申索。

取消保單

冷靜期過後，您可隨時填妥本公司指定的表格要求退保⁶，並取回現金價值總和。保單全數退保後，本公司將獲全面解除對保單的責任。

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。

重要事項

保單終止條款

我們有權於以下任何情況之下終止保單：

- 如果您未能在寬限期屆滿前繳付到期保費及您的保單不符合自動保費貸款資格；或
- 保單貸款加應付利息大於保證現金價值；或
- 若本公司合理地認為繼續維持本保單或與您的關係可能會使本公司違反任何法律，或任何權力機關可能對本公司或滙豐集團成員採取行動或提出譴責；或
- 根據任何附加保障的條款。

有關終止條款的詳細條款及細則，請參閱保單條款。

適用法律

規管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

根據所選的保費供款年期，本計劃只供任何介乎18歲至70歲⁷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

應繳保費有30日的寬限期。倘若您在寬限期完結時未能付款，而不能作廢的價值¹⁵大於未付保費金額，則本公司將授予一筆自動保費貸款，以支付到期保費。有關貸款將按本公司不時釐定的息率計息。如本保單的不能作廢的價值¹⁵不足以支付到期保費，將導致保單失效，保單持有人將會收到第一次未付保費到期日當天的任何淨現金價值。

主要風險

信貸風險及無力償債風險

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

非保證利益

計算特別獎賞⁴（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⁴與否以及特別獎賞⁴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⁶（全數或部分退保）、保單失效率及保單價值管理權益^{1,2}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⁵（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。

主要風險

退保之風險

如您在早期全數或部分退保⁶，您可收回的款額或會明顯少於您已繳付的保費。

流動性風險

本保單乃為保單持有人持有整個保單年期而設。如您因任何非預期事件而需要流動資金，可以根據保單相關條款申請保單貸款或作全數或部分退保⁶。但這樣可能導致保單失效或保單較原有之保單期提早被終止，而可取回的款項（如有）可能會少於您已繳付的保費。

若您行使保單價值管理權益^{1,2}，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。

有關分紅保單

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

「滙豐保險計劃 II」的保單紅利（如有），將以下列方式派發：

特別獎賞⁴是指於保單提早終止（例如因為身故、退保⁶）、行使保單價值管理權益^{1,2}或保單期滿時宣派。

特別獎賞⁴的金額會視乎宣派前整段保單期的表現，以及當時的市場情況而不時改變，實際金額於派發時才能確定。

有關詳情，請參閱本小冊子內「計劃摘要」部分。

特別獎賞⁴會受哪些因素影響？

特別獎賞⁴（如有）並非保證，特別獎賞⁴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⁴金額將會增加；若表現較預期低，則特別獎賞⁴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⁴。表現越佳，特別獎賞⁴會越多；反之，表現越差，特別獎賞⁴亦會減少。

保單紅利的理念

建立共同承擔風險的機制

我們對您的分紅保單的表現有明確的利益，因為我們分紅業務的運作遵從您我共同承擔風險的原則，以合理地平衡我們的利益。我們會就派發給您的特別獎賞⁴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⁴分配，與您分享或分擔盈虧。

有關分紅保單

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⁴的釐定提供獨立意見。

長遠穩定的支付金額

在考慮調整特別獎賞⁴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⁴提供具競爭力的長遠回報；及
- (iii) 維持可接受的風險水平。

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

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

有關分紅保單

目標資產分配

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

註：實際的分配比例可能會因市場波動而與上述範圍有些微偏差。

在決定實際分配時，我們並會考慮（包括但不限於）下列各項因素：

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

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

就已行使保單價值管理權益^{1,2}的保單，組成其保單價值管理收益結餘⁵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^{1,2}，以調撥部分淨現金價值至保單價值管理收益結餘⁵（如有）以累積生息（如有）。

積存利息的息率並非保證的，我們會參考下列因素作定期檢討：

- 投資組合內固定收入資產的孳息率；
- 當時的市況；
- 對固定收入資產孳息率的展望；
- 與此積存息率服務相關的成本；及
- 保單持有人選擇將該金額積存的時間及可能性。

我們可能會不時檢討及調整用以釐定特別獎賞⁴（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. 您可申請行使保單價值管理權益，將截至處理該申請當日的部分淨現金價值調撥至保單價值管理收益結餘⁵，前提是：
 - 本保單已生效20個保單年度或以上；
 - 所有保費均已在到期時全數繳付；及
 - 本保單並無任何債項⁹。
2. 行使保單價值管理權益須受兩項最低限額要求所限制包括：(i) 每次調撥的淨現金價值及(ii) 該權益行使後之保單金額¹⁰。本公司會不時釐定上述的最低限額要求而不會提前通知保單持有人。
3. 於第3個保單年度後，或於保費繳付期完結並已繳清所有保費後（以較後者為準），每位保單持有人可更改受保人最多3次。更改受保人須提供可保證明，並由本公司按受保人的投保條件批核¹⁴。對於任何申請，任何相關的申請將會按每個個案而檢視，並由我們按不同的因素而酌情決定，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。
4. 特別獎賞的金額是非保證的，並按本公司的酌情權宣派。
5. 保單價值管理收益結餘是指行使保單價值管理權益^{1,2}調撥入本保單下，按本公司具絕對酌情權不時釐定的非保證息率積存生息，並減去任何已提取之金額的累積金額。
6. 進行部分退保後，本公司可按酌情權宣派調減保單金額¹⁰部分中應佔的特別獎賞⁴（如有），而該金額（如有）將成為部分退保付款的部分而支付，但須受適用的要求所限制。
7. 指保單持有人或受保人的下一次生日達此年齡的保單周年日。
8. 若受保人在簽發日期或保單復效日期（以較遲者為準）起計一年內自殺身亡，無論自殺時神志是否清醒，我們須向保單持有人之保單支付的身故賠償，將只限於保單持有人自保單日期起已繳付給我們的保費金額，減去我們已向受益人支付的任何金額。有關詳細條款及細則，請參閱基本計劃之保單條款。
9. 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付之保費或款項。
10. 保單金額是用來決定基本計劃內所需繳付的保費、現金價值和根據本保單基本計劃內可收取之特別獎賞⁴。它並不代表身故賠償金額或您保單內的現金價值。
11. 已繳基本計劃總保費是指截至受保人身故之日基本計劃所有到期的保費總額（無論是否已實際繳付）。有關詳細條款及細則，請參閱保單條款。
12. 額外意外死亡保障將於受保人年屆80歲⁷或發放有關賠償後或保單終止時（以較早者為準）終止，每名受保人最高賠償額為3,000,000美元¹³。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。
13. 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。實際匯率以轉帳日期為準。
14. 批核中「保證核保」或「簡易核保」申請及已生效保單之全期總保費金額上限（以每名受保人計）根據受保人之受保年齡而有所不同。該金額是本公司指定的本計劃全期總保費金額。有關核保要求，請向滙豐分行查詢。本公司保留權利根據受保人及／或保單持有人於投保時所提供之資料而決定是否接受有關投保申請。
15. 不能作廢的價值指在相關未付保費到期日之前一日所計算的保證現金價值扣除任何債項⁹後的金額。

更多資料

策劃完善理財方案，是邁向業務成就的重要一步。我們樂意助您評估目前及未來需要，令您進一步了解「滙溢保險計劃 II」如何助您實現目標。

歡迎與我們聯絡，安排理財計劃評估。您有權在承諾投保之前索取過往積存息率的資料。

瀏覽 <https://www.hsbc.com.mo/zh-mo/insurance/>

預約會面 appointment.hsbc.com.mo



滙豐保險計劃 II

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。本計劃為本公司之產品及由本公司承保而非香港上海滙豐銀行有限公司（澳門分行）之產品，並旨在只於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（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），滙豐保險須與您進行金融糾紛調解計劃程序；此外，有關涉及您上述保單條款及細則的任何糾紛，將直接由本公司與您共同解決。

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

2024年11月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



Retain your top talent, sustain your business growth

As a business owner, you are probably considering different potential tools for enhancing your employees' loyalty. With the long-term wealth growth potential and life protection offered by HSBC Wealth Goal Insurance Plan II ("HSBC Wealth Goal", the "Plan" or the "Policy"), you may not only incentivise your best people to stay but motivate them to aim higher. After all, the more attention you give to their future, the bigger the contribution they will make to your company's prospects.

How does HSBC Wealth Goal Insurance Plan II help your company and employees?



Potential wealth accumulation

- Pay a single premium or premiums over a certain number of years to reap long-term wealth growth through the projected guaranteed and non-guaranteed policy values.
- A Policy Value Management Option^{1,2} to lock-in a portion of your policy value when you need more financial certainty.



Flexible Change of Life Insured³ and change of ownership

- The policyholder can exercise Change of Life Insured³ up to three times after the 3rd policy year or after the end of the premium payment period (whichever is later) provided that all premiums have been fully paid. Together with change of ownership, employer can easily transfer the coverage and value to employee as a talent retention incentive.

HSBC Wealth Goal Insurance Plan II is a long-term participating life insurance product with a savings element. It is not equivalent or similar to any kind of bank deposit.

How does HSBC Wealth Goal help to preserve wealth for your company and your talents?

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



Guaranteed Cash Value

The guaranteed element of the Plan that increases gradually throughout the policy term;



Special Bonus⁴

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



Policy Value Management^{1,2}

Where applicable, upon exercising the Policy Value Management Option^{1,2}

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

- (i) you fully or partially surrender⁶ the Policy;
- (ii) the Plan matures (when the life insured reaches the Age⁷ of 99);
- (iii) the death of the life insured; or
- (iv) the Policy lapses or terminates.

How much protection can your talent enjoy?

Life Cover⁸

In addition to the potential long-term capital growth, the life insured can enjoy life protection during the policy term. In the unfortunate event of death of the life insured, the beneficiary(ies) will receive the death benefit (please refer to product summary for details).

Extra protection

Additional Accidental Death Benefit¹² is embedded in the basic plan of the Policy, subject to eligibility, with no additional premiums required. In the unfortunate event that the death of the life insured results from an accident before the end of the policy term or the Age⁷ of 80 (whichever is earlier), an additional 30% of the Total Basic Plan Premium Paid¹¹, subject to a maximum limit of USD¹³3,000,000 per life insured, will be paid to the beneficiary(ies) in addition to the death benefit payable under the Policy.

Please refer to the policy provisions of the Supplementary Benefits for detailed terms and conditions and exclusions of the above Supplementary Benefits.

Settlement flexibility

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

Policy Value Management Option^{1,2}

As they reach certain life stages, and especially as they approach retirement, your employees may want more certainty over their policy value.

That's why the Plan includes a Policy Value Management Option^{1,2}, which allows you to lock-in a portion of the Plan's net cash value. You have control over whether to exercise this option or not, (subjected to the 3 conditions listed below) as well as the amount you want to lock-in under the Policy. Upon exercising this option, a portion of the net cash value will be allocated to the Policy Value Management Balance⁵. The "lock-in" amount is guaranteed and will be accumulated at an interest rate which is non-guaranteed and is determined by the Company from time to time.

This Policy Value Management Option^{1,2} may be exercised, provided that:

- (i) this Policy has been in force for 20 policy years or longer;
- (ii) all premiums have been paid when due; and
- (iii) there is no Indebtedness⁹ (including policy loans, interests and unpaid premium due) under this Policy.

Upon exercising the Policy Value Management Option^{1,2}, the Policy Amount¹⁰ and Total Basic Plan Premium Paid¹¹ under the Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁴ (if any) and death benefit in accordance with the terms of the Policy.

Hassle-free Application

Policy approval is generally guaranteed¹⁴ and medical examinations are not required.



Examples

The below case studies are hypothetical and for illustrative purposes only. The actual amounts of Special Bonuses⁴ are not guaranteed and are determined at the Company's discretion.

Example 1



Accumulate wealth with HSBC Wealth Goal Insurance Plan II

Sam, Aged⁷ 35, is the founder of CottGroup, a health and beauty chain store. Sam has hired Paul as the CEO of the company, and enrolled him in HSBC Wealth Goal Insurance Plan II to provide him with extra employee benefits in order to make him stay with the company. The policy is owned by CottGroup, with Paul, the CEO, as the life insured.

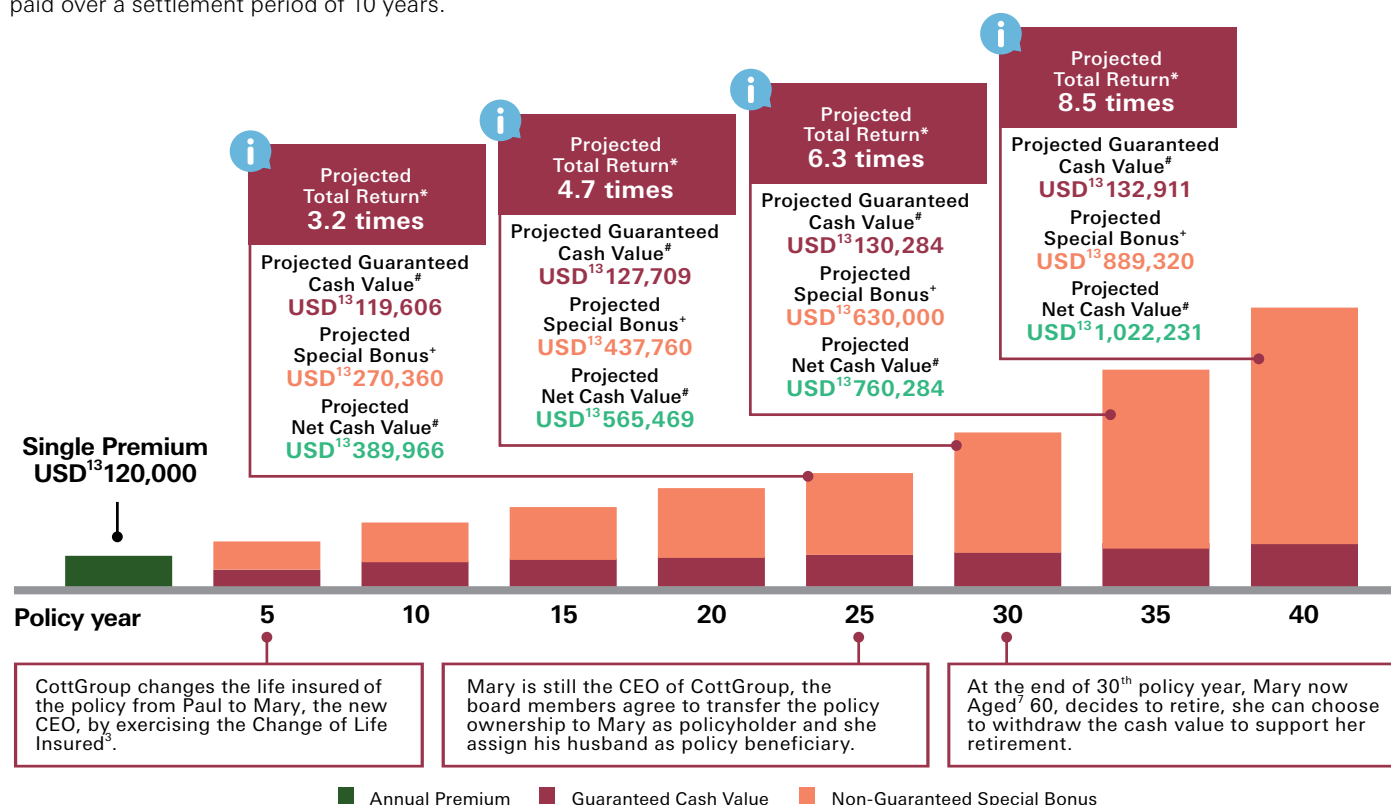
Policyholder	CottGroup	Life insured	Paul
Issue Age⁷	Age ⁷ 35	Policy Amount¹⁰	USD ¹³ 120,000
Premium payment period	Single Premium	Single premium	USD ¹³ 120,000

In the 5th policy year, Paul resigns to immigrate to Canada with his family.

Mary, Aged⁷ 35 (5th policy year), succeeds Paul as the new CEO, CottGroup changes the life insured of the policy to Mary and provides her with extra employee benefits. To encourage Mary to stay with the company for a longer time, as a talent retention strategy, CottGroup signs an agreement with Mary agreeing to transfer the policy and the cash value of the Policy to her after she has remained as CEO for 20 years.

In the 25th policy year, the policy is transferred to Mary as a reward for her contribution. She continues to work and contribute to the company for 5 more years until she retires at her Age⁷ of 60 (30th policy year). She can choose to withdraw the cash value to support her retirement plan and needs. By staying with the company for a long time, Mary enjoyed substantial returns. The policy accrued wealth over the past 30 years and resulted in a projected total return of over USD¹³560,000. In this way, the company only paid a total premium of USD¹³120,000 rather than disbursing USD¹³560,000 to Mary (in the 30th year), which enabled the company to retain additional funds for operational expenses.

At the time of ownership transfer, Mary decides to arrange the death benefit payout to her husband, the beneficiary, in instalments paid over a settlement period of 10 years.



Remarks:

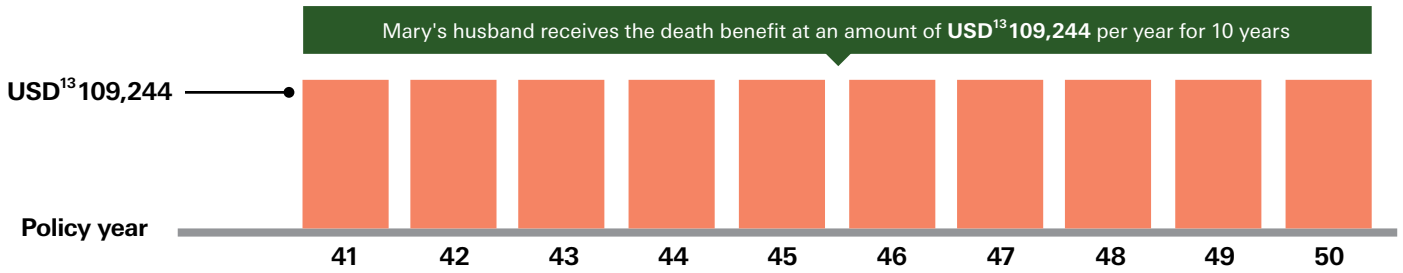
* Projected Total Return (Projected Net Cash Value as a multiple of Total Basic Plan Premium Paid¹¹).

[#] Projected Net Cash Value upon surrender is the sum of Projected Guaranteed Cash Value and Projected Special Bonus⁴.

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

Examples

In the unfortunate event of Mary's death at the end of the 40th policy year, as a result, Mary's husband, the beneficiary, receives the death benefit in regular instalments for 10 years according to the Death Benefit Settlement Option chosen by Mary. Mary's plan was to give her husband sufficient financial support to maintain his quality of life. The 10-year payments go a long way towards ensuring the long-term financial wellbeing.



Examples

Example 2



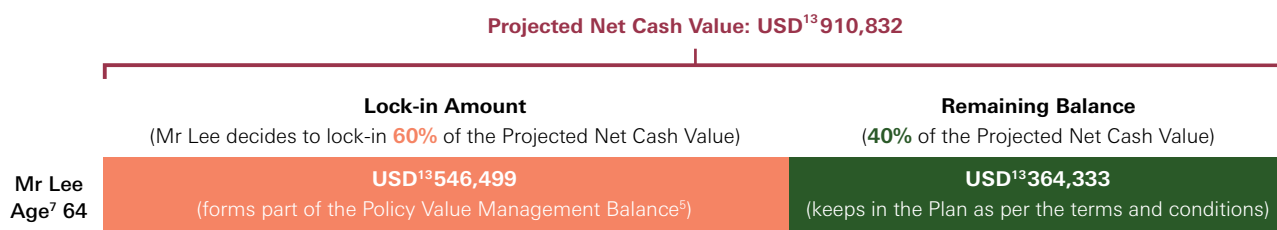
The policyholder considers whether or not to exercise the Policy Value Management Option^{1,2}

Mr Lee, Aged⁷ 64, is a senior executive whose policy has been in-force for more than 20 years. The Policy, owned by the company he works for, was originally issued with Mr Lee as the life insured when he was Age⁷ 40 with a Total Basic Plan Premium Paid¹¹ of USD¹³400,000 over 10 years.

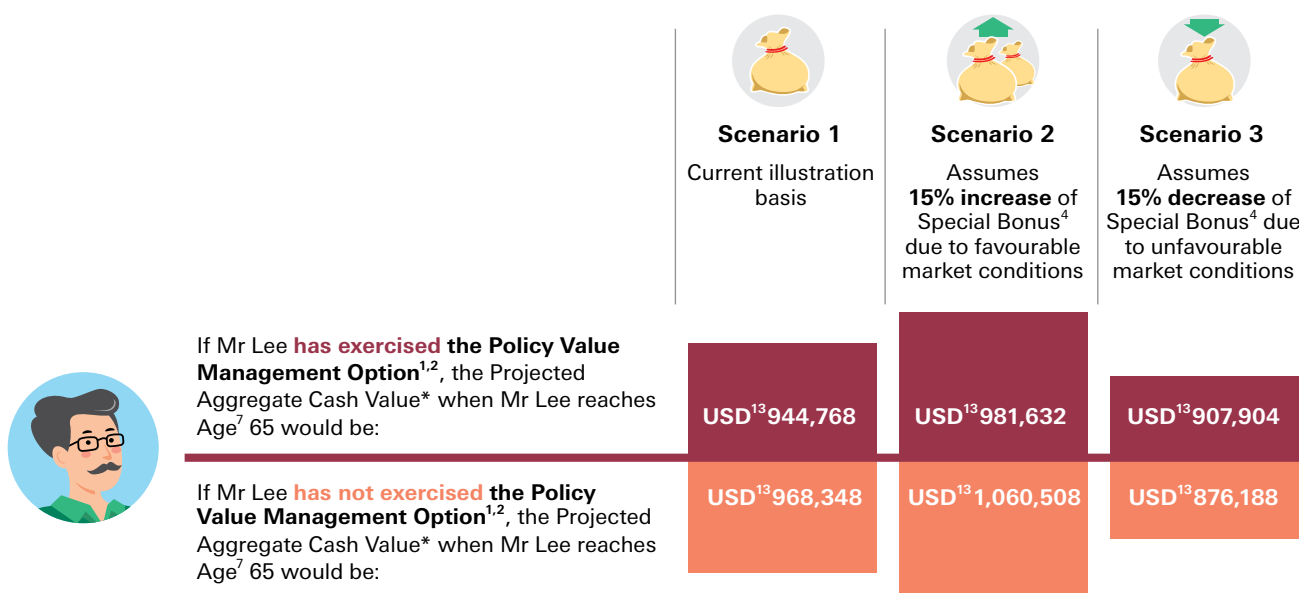
After Mr Lee had been working for the company for 20 years, the company transferred the policy ownership to him as a reward for his long-term contribution. Since he has started planning for his retirement, he is considering whether to lock in a portion of his Policy's value, which will mitigate the impact of market volatility. Mr Lee can also choose to withdraw Policy Value Management Balance⁵ under the Policy, increasing the liquidity and flexibility of capital to fulfil his retirement needs.

Issue Age⁷	Age ⁷ 40	Premium payment term	10 years
Annual premium	USD ¹³ 40,000	Total basic plan premium paid¹¹	USD ¹³ 400,000

The following illustrations show how the Net Cash Value of the policy would change based on whether Mr Lee decides to exercise the Policy Value Management Option^{1,2}.



Projected Net Cash Value is the sum of Guaranteed Cash Value and Special Bonus⁴, less any Indebtedness⁹. Special Bonus⁴ will vary based on different assumed scenarios. **Projected Aggregate Cash Value** is the sum of Projected Net Cash Value and Policy Value Management Balance⁵. No Policy Value Management Option^{1,2} can be cancelled, terminated or reversed once this option is exercised.



* It is assumed that no withdrawal from the Policy Value Management Balance⁵ has been made and this Balance⁵ will accumulate at a non-guaranteed accumulation interest rate of 2% p.a. which is subject to adjustment from time to time at the Company's discretion.

Examples

The above illustrations show how the exercise of the Policy Value Management Option^{1,2} may help to partially protect the Aggregate Cash Value of the Plan from the market volatility the underlying investment portfolio is subject to. That means, if the market falls after this option is exercised (Scenario 3), it could result in a decrease in the Special Bonus⁴ (if any) from the Plan and the portion of the proceeds transferred to the Policy Value Management Balance⁵ will be protected against the fall in the market and thereby reduce the risk exposures under the Plan.

However, if the market rises after this option is exercised (Scenario 2), it could result in an increase in the Special Bonus⁴ (if any) from the Plan and the Aggregate Cash Value under the Plan would be lower than if Mr Lee had not chosen to exercise the option.

In other words, if the policyholder exercises the Policy Value Management Option^{1,2}, the Aggregate Cash Value under the Policy at a future point in time may be higher or lower than it would have been if Mr Lee had not chosen to exercise the option.

The above example only illustrates the potential changes in the Aggregate Cash Value when the Policy Value Management Option^{1,2} is exercised. With the exercise of the option, the Policy Amount¹⁰ and Total Basic Plan Premium Paid¹¹ under this Policy will be adjusted and reduced proportionally. Please refer to Product Summary and Policy Provisions for more details of the option.

Assumptions for all of the above examples:

- i. The examples are hypothetical and for illustrative purposes only.
- ii. No partial surrender⁶ has been made during the policy term.
- iii. All premiums have been paid in full during the premium payment period.
- iv. The Special Bonus⁴ scale and returns of the underlying investment portfolio are assumed to remain unchanged throughout the policy term.
- v. There is no outstanding policy loan and without any assignment while the Policies in the respective examples are in force.
- vi. In example 1, the remaining amount of the death benefit will be left with the Company to accumulate non-guaranteed interest (assuming 1% p.a.) until the full amounts of benefits have been paid to the beneficiary(ies).

Notes for all of the above examples:

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

Product summary

Premium payment period/ Issue Age⁷

Premium payment period	Issue Age ⁷
Single premium / 3 years	Age ⁷ 19 to 70
5 or 10 years	Age ⁷ 19 to 65
15 years	Age ⁷ 19 to 50
20 years	Age ⁷ 19 to 45

Policy currency

USD

Policy term

Up to Age⁷ 99

Minimum premium amount (per Policy)

Minimum premium required per Policy of different premium payment periods and payment modes:

Premium payment period	Payment mode	
	Annual premium	Monthly premium
Single premium	USD ¹³ 12,500	-
3 years	USD ¹³ 4,167	USD ¹³ 365
5 years	USD ¹³ 2,500	USD ¹³ 219
10 years	USD ¹³ 1,250	USD ¹³ 109
15 years	USD ¹³ 833	USD ¹³ 73
20 years	USD ¹³ 625	USD ¹³ 55

Remarks: The amount of total premium(s) as shown in this illustration may slightly differ from the total of the premiums payable in the policy due to rounding differences.

Guaranteed Cash Value

Guaranteed Cash Value refers to the cash value of the Policy that accumulates over time during the policy term. It is calculated based on the Policy Amount¹⁰ at the relevant time.

If your Policy is single premium/3-years payment with the Policy Amount¹⁰ of USD¹³250,000 or above, your Policy will be entitled to a higher proportion of premium amount as Guaranteed Cash Value during early policy years. For details, please refer to your insurance proposal.

Net cash value

At any time, the amount equal to Guaranteed Cash Value plus Special Bonus⁴, if any, less any Indebtedness⁹.

Product summary

Special Bonus⁴

The Special Bonus⁴ (if any) is non-guaranteed. It will be declared at the Company's absolute discretion. The amount of any potential Special Bonus⁴ will be determined by the Company when it becomes payable.

The Special Bonus⁴ (if any) shall be paid when you or beneficiary(ies) to death benefit fully or partially surrender⁶ or terminate the Policy, when it matures or lapses or in the event of the death of the life insured. Upon exercising the Policy Value Management Option^{1,2}, a portion of the Guaranteed Cash Value and Special Bonus⁴ (if any) will be allocated to the Policy Value Management Balance⁵ to accumulate with interest.

The Company will update you the amount of the Special Bonus⁴ (if any) of each policy anniversary on the respective annual statement. Such amounts as shown on the annual statement(s) may be lower or higher than those illustrated on the earlier annual statement(s) issued. Please refer to section "Key risks – Non-guaranteed benefit" for the details of key risk factors.

Surrender benefit

Guaranteed Cash Value plus the:

- Special Bonus⁴ (if any); and
- Policy Value Management Balance⁵ (if any);
- less Indebtedness⁹ (if any).

Partial surrender⁶

You may request to partially surrender this policy by reducing the Policy Amount¹⁰.

To apply for it, you have to submit a written request in a form prescribed by the Company. If the request is approved by the Company, the net cash value attributable to the reduced portion of the Policy Amount¹⁰, if any, will be payable to the policyholder.

Upon the reduction of Policy Amount¹⁰, the Total Basic Plan Premium Paid¹¹ under the Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁴ (if any) and death benefit in accordance with the terms of the Policy. A policy endorsement with the revised policy schedule will be issued to the policyholder upon the reduction of Policy Amount¹⁰ has taken effect.

Product summary

Policy Value Management Option^{1,2}

After the policy has been in force for 20 policy years or longer and if there is no Indebtedness⁹ outstanding and all premiums have been paid when due, you may apply to exercise this option to lock-in a portion of the plan's net cash value. The amount you choose to lock-in is guaranteed upon exercising the Policy Value Management Option^{1,2} and will be allocated to the Policy Value Management Balance⁵ to accumulate with a non-guaranteed interest rate, which will be adjusted from time to time as determined by the Company. To apply for this option, you need to submit a written request in a form prescribed by the Company.

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

- (i) the net cash value to be allocated per transaction; and
- (ii) the remaining Policy Amount¹⁰ after the exercise of this option.

Upon exercising this option, the Policy Amount¹⁰ and Total Basic Plan Premium Paid¹¹ under the policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus⁴ (if any) and death benefit. If the request is approved by the Company, a policy endorsement with the revised policy schedule will be issued to the policyholder. Cancellation, termination or reversal will not be allowed after this option is exercised.

Policy Value Management Balance⁵

The amount of the accumulation of the proceeds from exercising the Policy Value Management Option^{1,2} which is allocated to the policy to accumulate at such non-guaranteed interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts. Such Balance, if any, can be withdrawn in cash by the policyholder at any time before the policy matures by submitting to us a written request in a form prescribed by the Company.

Aggregate cash value

An amount equal to net cash value plus Policy Value Management Balance⁵, if any.

Death benefit

At the date of death of the life insured, the higher of (i) Total Basic Plan Premium Paid¹¹ plus an amount of USD¹³2,500 or (ii) Guaranteed Cash Value plus:

- Special Bonus⁴ (if any);
- Policy Value Management Balance⁵ (if any); and
- less Indebtedness⁹ (if any).

Any amount payable on the death of the life insured will be paid after we have received written proof of the validity of claim satisfactory to us. Proof of the validity of claim shall include:

- (i) evidence of the death of the life insured and the cause of death;
- (ii) evidence of the right of the claimant to be paid;
- (iii) this Policy; and
- (iv) any other information which we may reasonably require to establish the validity of the claim.

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; 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 of 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 one settlement option can be selected 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.

Maturity benefit

Guaranteed Cash Value plus a Special Bonus⁴ (if any) plus

- Policy Value Management Balance⁵ (if any); and
- less Indebtedness⁹ (if any).

will be paid when the life insured reaches the Age⁷ of 99.

Change of Life Insured³

You are entitled to the Change of Life Insured³ of your Policy for up to three times after the third policy year or after the end of the premium payment period provided all premiums are fully paid when due, whichever is later. Change of Life Insured³ is subject to evidence of insurability and our approval which is based on the underwriting conditions of the life insured.

Policy Amount¹⁰, premium, Guaranteed Cash Value, death benefit, Special Bonus⁴ and Indebtedness⁹ as at the effective date of change shall remain unchanged.

The maturity date of the Policy will also be reset to Age⁷ 99 of the new life insured. A new incontestability period will also apply.

Product summary

Supplementary Benefits

(no additional premiums required)

Additional Accidental Death Benefit¹²

Non-forfeiture Options¹⁵**Option 1 – Surrender**

You may surrender this Policy at any time for its aggregate cash value as at the date such request is processed, by filing a written request with us in a form prescribed by the Company. Upon full surrender, the Company's liability under this Policy shall be fully discharged.

Option 2 – Automatic premium loan

If any premium under this Policy remains outstanding at the end of the day on which it was due and the non-forfeiture value¹⁵ is greater than the amount of the relevant unpaid premium, you will automatically be deemed to have requested and obtained a policy loan equal to the amount of the unpaid premium on the due date of such premium and to have applied the policy loan to pay such premium. Interest will apply on such loan at a rate determined by the Company which may change from time to time.

Please refer to policy provisions for details of non-forfeiture options.

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

Important notes

Disclosure obligation for underwriting

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 Age⁷) 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.

Cooling-off

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

If you are not satisfied with the Policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums paid, subject to any market value adjustment (applicable to single premium policies) (see section below for details of market value adjustment). A written notice signed by you together with the Policy (if received) should be received by the 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).

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

Market value adjustment for single premium

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

Suicide

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

Important notes

Policy loan

You may apply for a policy loan provided that the amount borrowed (including any previous unpaid borrowed amount) does not exceed 90% of the Guaranteed Cash Value after Indebtedness⁹. You will be advised of the rate of interest determined by the Company which may change from time to time.

Any partial surrender⁶ or upon exercising the Policy Value Management Option^{1,2} may reduce the Guaranteed Cash Value and death benefit of the Policy. When the policy loan with accrued interest exceeds the Guaranteed Cash Value, the Policy may lapse.

Please be reminded that any Indebtedness⁹ 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 Indebtedness⁹ shall be prior to any claim of the policyholder or the beneficiary(ies) or the assignee(s) or other persons.

Policy cancellation

You can request to surrender⁶ the policy at any time after cooling-off period for its aggregate cash value by filing a form specified by us. Upon full surrender, the Company's liability under the policy shall be fully discharged.

Tax reporting and financial crime

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

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

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

Important notes

Termination conditions

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

- 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 the relationship with you, we may break any laws or the Company, or a member of the HSBC Group, may be exposed to action censure from any authority; or
- pursuant to the terms of any Supplementary Benefits.

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

Applicable laws

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.

Eligibility

The Plan is generally available to anyone who is between 15 days after birth and Age⁷ 70, depending on the premium payment terms selected. The Plan is subject to the relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured as determined by the Company from time to time.

Policy currency

The Plan is available in USD. 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.

Missing payment of premium

There is a 30-day grace period for premium payments that are due. If you cannot make the payment by the end of the grace period, an automatic premium loan will be granted to cover the unpaid premium provided that the non-forfeiture value¹⁵ is greater than the amount of the unpaid premium. Interest will apply on such loan at a rate determined by the Company which may change from time to time. When the non-forfeiture value¹⁵ is not enough to cover the unpaid premium, the Policy will lapse and any net cash value as at the first unpaid premium due date will be paid to the policyholder.

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 Bonus⁴ (if any) is not guaranteed and is determined by the Company from time to time. Whether the Special Bonus⁴ is payable and the size of the Special Bonus⁴ to be paid **depend on how well the Company has performed with regard to investment returns on the assets supporting the policies as well as other factors including but not limited to claims, lapse experience, expenses and the long-term future performance outlook.** The key risk factors are described below:

- **Investment risk factors – The investment performance of the assets supporting the policies could be affected by changes in interest rate and its outlook** (which affect both interest earnings and values of assets), fluctuations in price of growth assets and various market risks including but not limited to currency risk, credit spread and default risk.
- **Claims factors – The actual experience of mortality and morbidity is uncertain**, which may lead to a higher than expected claim or living benefit payment and impact the overall performance of the product.
- **Persistency factors – The actual experiences of policy surrender⁶ (full or partial), policy lapse and exercise of Policy Value Management Option^{1,2} 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** (e.g. general overhead costs) **incurred and apportioned to the group of policies may be higher than expected** and impact the overall performance of the product.

The interests earned on the Policy Value Management Balance⁵ (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.

Risks from the delay or missing the payment 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.**

Key risks

Risk from surrender

If you surrender or partially surrender⁶ the Policy in early years, **the surrender proceeds to be received under the Policy may be significantly less than the premiums paid.**

Liquidity risk

This Policy is designed to be held for the entire policy term. Should you have liquidity needs for any unexpected events, you may apply for a Policy Loan or surrender the Policy in full or in part⁶, subject to the respective policy terms, however, this may cause the Policy to lapse or to be terminated earlier than the original policy term, and the amount (if any) you get back may be less than the premiums paid.

In the event that you exercise the Policy Value Management Option^{1,2}, the Aggregate Cash Value under the Policy (which is used in the calculation of the surrender value and death benefit under the Policy) at a future point in time may be lower or higher than it would have been if you had not chosen to exercise the option.

Inflation risk

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

Policy currency risk

You are subject to exchange rate risks. If your Plan is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit in currencies other than the policy currency(ies), **the actual amount paid or received by you will be subject to change according to the prevailing exchange rate** to be determined by the Company from time to time between the policy currency and the local/payment currencies.

The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments and benefit payments.

More about participating policy

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

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

Special Bonus⁴ which may be declared upon early termination of the policy due to, for example, death or surrender⁶, the exercise of Policy Value Management Option^{1,2} or at policy maturity.

The Special Bonus⁴ amount may change from time to time based on the performance over the life of the Policy before the time of declaration and prevailing investment market conditions. The actual amount will not be determined until it is payable.

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

What factors will affect your Special Bonus⁴?

The Special Bonus⁴, if any, is not guaranteed. The size of the Special Bonus⁴ and whether it is payable depend on factors including but not limited to:

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

If the performance over the long term is better than expected, the Special Bonus⁴ paid may increase. If the performance is below expectation, the Special Bonus⁴ paid may decrease.

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

What are the key benefits of participating policies?

The key feature of participating policies over other forms of insurance policies is that in addition to the guaranteed benefits, you will also benefit from an additional Special Bonus⁴ payment if the investment performance is better than that required to support the guaranteed benefits. The better the performance, the greater the Special Bonus⁴, and, conversely, the worse the performance, the lower the Special Bonus⁴.

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 Bonus⁴ payable to you. Both the past actual performance and management's expectation for the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be taken for sharing these with you through adjusting Special Bonus⁴ 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 Bonus⁴.

Stable long-term returns

When considering adjusting the Special Bonus⁴ scales, we strive to maintain a more stable payout to you by smoothing, which means the Special Bonus⁴ level will only be changed if the actual performance is significantly different from the assumed level over a period of time, or if management's long-term future performance expectations change substantially.

We may also reduce the extent of smoothing or even stop smoothing the effects of the change in asset values for a time in the determination of the Special Bonus⁴. 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 Bonus⁴; and
- (iii) maintains an acceptable level of risk

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

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

More about participating policy

Target asset allocation

Asset type	Proportion of long-term target allocation
Fixed Income Assets (government bonds, corporate bonds and alternative credit)	30% - 50%
Growth assets	50% - 70%

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

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

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

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

For policies with the Policy Value Management Option^{1,2} exercised, the assets supporting the Policy Value Management Balance⁵ are 100% invested into fixed-income assets.

Accumulation interest rate

You can choose to exercise the Policy Value Management Option^{1,2} to allocate a portion of the net cash value to the Policy Value Management Balance⁵ (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 Bonus⁴ (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 refer our dividend history. The past or current performance of our business may not be a guide for future results.

Endnotes

1. You may apply to exercise this Policy Value Management Option to allocate a portion of the Net Cash Value as of the date of such request is processed, to the Policy Value Management Balance⁵ provided that:
 - this Policy has been in force for 20 Policy Years or more;
 - all premiums are paid up when due; and
 - there is no Indebtedness⁹ under the Policy.
2. The exercise of the Policy Value Management Option is subject to the minimum amount requirements on (i) the Net Cash Value to be allocated per transaction; and (ii) the Policy Amount¹⁰ after the exercise of this option. Such minimum amount requirements are determined by the Company from time to time without prior notice to policyholder.
3. Each policyholder is entitled to Change of Life Insured of the Policy for up to three times after the 3rd policy year or after the end of the premium payment period (whichever is later) provided all premiums are fully paid when due. 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 claim risk, change in policy term, latest economic outlook, etc.
4. The amount of Special Bonus is not guaranteed and the payment is subject to the Company's discretion.
5. Policy Value Management Balance means the amount of the accumulation of the proceeds from exercising the Policy Value Management Option^{1,2} which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts.
6. Upon the partial surrender of the Policy, a portion of the Special Bonus⁴ (if any) attributable to the reduced portion of the Policy Amount¹⁰ 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.
7. The policy anniversary at which the policyholder or the life insured reaches the specified Age based on Age at next birthday.
8. If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, whichever is later, the death benefit payable under policyholder's policy will be limited to the refund of the amount of premiums policyholder paid to us less any amount we paid to the beneficiary(ies) since the policy date. Please refer to policy provisions of the basic plan for detailed terms and conditions.
9. 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.
10. Policy Amount is an amount used to determine the premiums payable under the Policy and your cash values and Special Bonuses⁴ to be received under the basic plan of this policy. It does not represent the amount of death benefit payable or cash value of your policy.
11. Total Basic Plan Premium Paid refers to the total amount of premium due under the basic plan (whether or not actually paid) as of the date of death of the life insured. Please refer to the Policy Provisions for detailed terms and conditions.
12. Additional Accidental Death Benefit will terminate when the life insured attains the Age⁷ of 80 or payout of the benefit or the Policy is terminated (whichever is earlier). The maximum benefit amount for each policy is subjected to underwriting, up to USD¹³3,000,000 per life insured. Please refer to the policy provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
13. 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.
14. The maximum total premium amount for pending guaranteed approval/simplified underwriting applications and in-force policies (per life insured) may differ and is subject to insurance age of the life insured. Total premium amount refers to the total premium amount of this policy determined by the Company. For details of the underwriting requirements, please contact HSBC Life insurance specialist(s). The Company reserves the right to accept or decline any applications for this policy based on the information provided by the life insured and/or policyholder during enrolment.
15. Non-forfeiture value means the Guaranteed Cash Value less any Indebtedness⁹ calculated as at the date immediately preceding the due date of the relevant unpaid premium.

More information

Planning for your financial future is important. Let us review your current and future needs to help you decide if HSBC Wealth Goal Insurance Plan II 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.

Browse website www.hsbc.com.mo/insurance

Book appointment appointment.hsbc.com.mo



HSBC Wealth Goal Insurance Plan II

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 Wealth Goal Insurance Plan II is a product of the Company but not the Hongkong and Shanghai Banking Corporation, Macau Branch, underwritten by the Company and it is intended for sale in the Macau SAR only.

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.

November 2024

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



留住出色员工 凝聚业务策动力

作为企业雇主，您希望透过有效方法，令优秀员工留在公司，忠诚服务。「汇溢保险计划II」（「汇溢」、「本计划」或「本保单」）提供长线财富增长潜力及人寿保障，不但助您吸引人才留任，并可鼓励他们臻达更高目标。悉心关注员工未来，使团队更加尽心效力，将为公司带来更丰盛的前景。

「汇溢保险计划II」如何协助您的公司及员工迈向目标？

获享财富累积潜力



- 无论一笔过或按特定年期缴付保费，均可拥有预计保证及非保证保单价值，获享长线财富增长。
- 当公司需要更稳健的财政时，可行使保单价值管理权益^{1,2}，为公司锁定部分保单价值。



灵活更改受保人³及保单持有人

- 于第3个保单年度后，或于保费缴付期完结并已缴清所有保费后（以较后者为准），保单持有人可更改受保人³最多3次。另外，您更可将保单的保障范围和价值转移给员工，鼓励人才留任。

「汇溢保险计划II」是具备储蓄成分的长期人寿保险计划，并非等同于或类似任何类型银行存款。

「汇溢」如何协助您保障公司及员工的财富？

本计划透过以下的方式以提供长线财富增长机会：



保证现金价值

本保单中的保证成份，会在保单期内逐步递增；



特别奖赏⁴

非保证及将按本公司的酌情权宣派；及



保单价值管理收益结余⁵

行使保单价值管理权益^{1,2}后的收益结余（如适用）

上述利益会于下列其中一种情况发生后派发：

- (i) 您全数或部分退保⁶；
- (ii) 本计划期满（当受保人年满99岁⁷）；
- (iii) 受保人身故；或
- (iv) 本保单失效或终止。

您的员工可享有多少保障？

人寿保障⁸

计划不仅提供长线财富增长机会，受保人更于保单期内享有人寿保障。若受保人不幸身故，受益人可取得身故赔偿（请参阅计划摘要）。

附加保障

保单基本计划涵盖额外意外死亡保障¹²（视乎投保资格而定），毋须另缴保费。若受保人在保单完结或80岁⁷前（以较早者为准）不幸因意外而导致死亡，受益人除获发身故赔偿外，另可额外获发已缴基本计划总保费¹¹的30%作为额外意外死亡保障赔偿（每名受保人赔偿金额最高达3,000,000美元¹³）。

有关以上附加保障的详细条款及细则以及不保事项，请参阅附加保障的保单条款。

灵活支付赔偿

本计划提供2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，身故赔偿可以一笔过全数支付，或分10、20或30年定期按每年支付，让受益人的未来得到保障。

保单价值管理权益^{1,2}

当员工达至有关人生阶段，尤其是面临退休，他们可能更需要稳定的保单价值。

本计划为此提供保单价值管理权益^{1,2}，让您可锁定本计划内的部分净现金价值。您享有行使此项权益的决定权（须受下列三个条件限制），并可自行决定锁定您保单内的金额。在行使此项权益后，部分净现金价值将被调拨至保单价值管理收益结余⁵。「锁定」金额是保证的及将按既定息率积存，惟该积存息率是非保证的，并会由本公司不时厘定。

您可行使保单价值管理权益^{1,2}，前提是：

- (i) 本保单已生效20个保单年度或以上；
- (ii) 所有保费均已在到期时全数缴付；及
- (iii) 本保单没有任何债项⁹（包括保单贷款、利息及到期未缴的保费）。

在行使保单价值管理权益^{1,2}后，本保单的保单金额¹⁰及已缴基本计划总保费¹¹将按比例调整和减少。在计算保证现金价值、特别奖赏⁴（如有）及身故赔偿时，亦会根据本保单的条款进行相应的调整。

申请简便

申请人一般可获保证批核¹⁴，毋须进行任何健康检查。



例子

以下例子均属假设及只供说明之用。特别奖赏⁴的实际金额并非保证，并由本公司酌情宣派。

例子一



透过汇溢保险计划II持续累积财富

Sam 35岁⁷，是连锁保健美容产品零售商CottGroup的创办人。他用心经营业务，聘任Paul为公司的行政总裁，并以「汇溢保险计划II」提供额外雇员福利，希望Paul持续为公司效力。保单由CottGroup持有，而行政总裁Paul则为受保人。

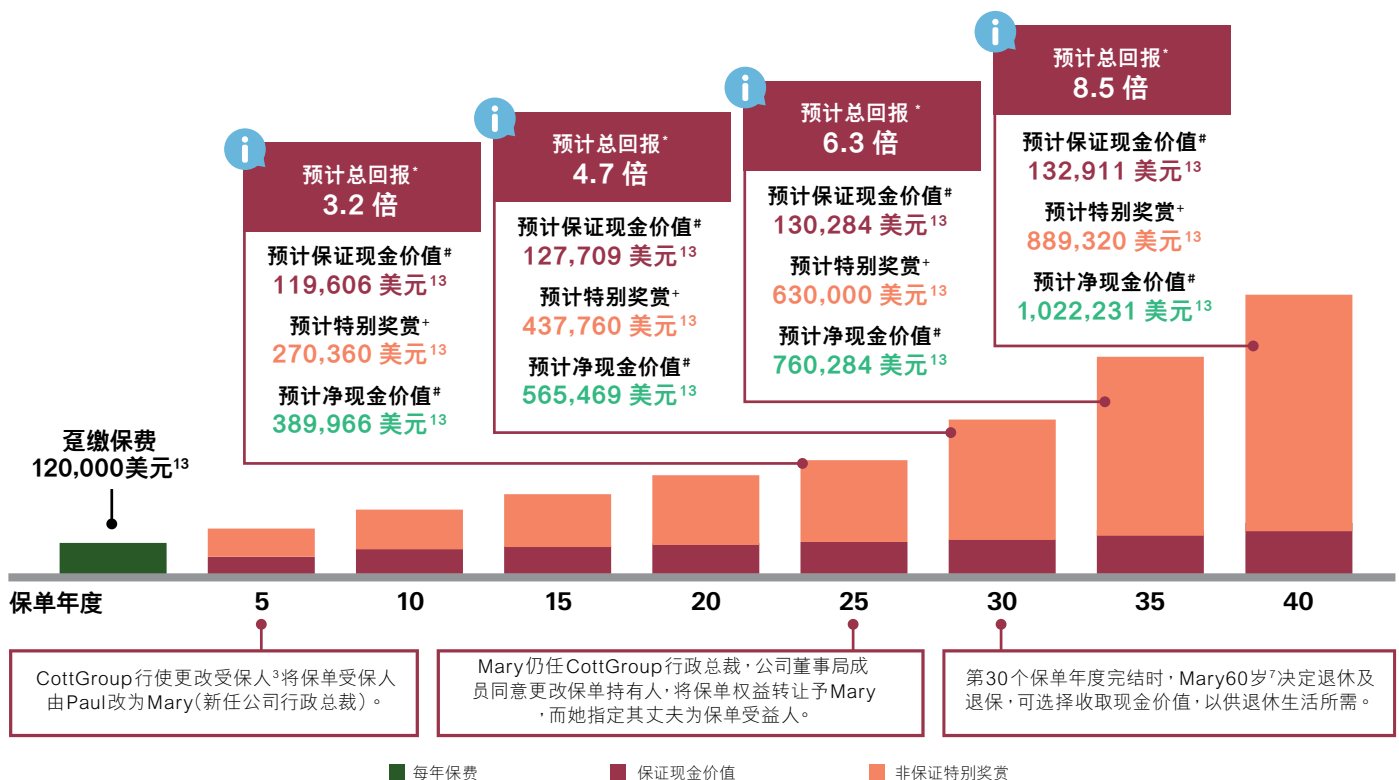
保单持有人	CottGroup	受保人	Paul
投保年龄 ⁷	35岁 ⁷	保单金额 ¹⁰	120,000美元 ¹³
保单供款年期	趸缴保费	趸缴保费	120,000美元 ¹³

于第5个保单年度，Paul离职，计划与家人移居加拿大。

35岁⁷的Mary（第5个保单年度）继任CottGroup行政总裁，公司亦将保单受保人更改为Mary，为她提供额外雇员福利。CottGroup为鼓励Mary长期效力，决定采用人才留任策略，并与Mary签订协议，同意于Mary完成20年行政总裁任期后，将转让该份保单及保单现金价值于Mary名下。

于第25个保单年度，公司履行承诺，将保单转让予Mary，酬谢她对公司多年贡献。而Mary亦于CottGroup留任多5年至60岁⁷才退休（第30个保单年度），她可选择提取现金价值，以供退休生活所需。由于长期效力公司，Mary最终可获享丰厚的回报。因为在这30年间，连同累计的利息，保单的预计总回报已超过560,000美元¹³，而公司由始至终只需支付总保费120,000美元¹³便可，毋须向Mary支付560,000美元¹³（第30个保单年度），这样可让公司保留额外的资金用于营运之上。

此外，于转让保单权益时，Mary亦设定以10年分期方式发放身故赔偿予其丈夫，即保单受益人。



备注：

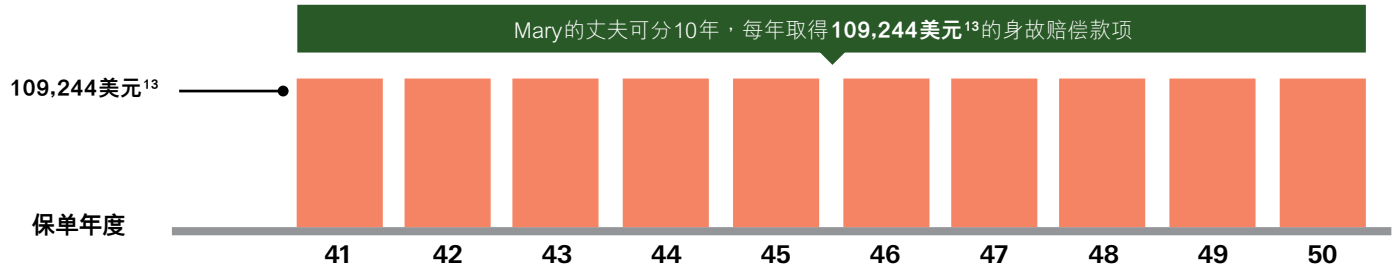
* 预计总回报（预计净现金价值相对于已缴基本计划总保费¹¹的倍数）。

退保后，预计净现金价值是预计保证现金价值及预计特别奖赏⁴总和。

¹¹ 上述各个保单年度的预计回报是根据当前假设的投资回报率来计算，因此是非保证的。上述例子仅供参考，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。

例子

于第 40 个保单年度完结时，Mary 不幸逝世，按照其身故赔偿支付选项，其丈夫作为受益人，可分 10 年取得款项，为他提供足够的经济支持，维持生活质素，保障长期财政稳健。



例子

例子二



保单持有人考虑是否行使保单价值管理权益^{1,2}

李先生64岁⁷，任职高级行政人员，其保单已生效超过20年。在他40岁⁷时，公司（原保单持有人）以他为保单受保人而投保，并于缴付10年保费后，累积已缴基本计划总保费¹¹ 400,000美元¹³。

当李先生服务公司满20年时，公司将保单权益转让予他，答谢他对公司长期贡献。由于他已开始计划退休，因此考虑应否锁定部分保单价值，这样便可减少受市场波动的影响。除此之外，李先生亦可选择提取锁定金额，成为保单价值管理收益结余⁵，增加资金的流动性和灵活性，以满足退休需求。

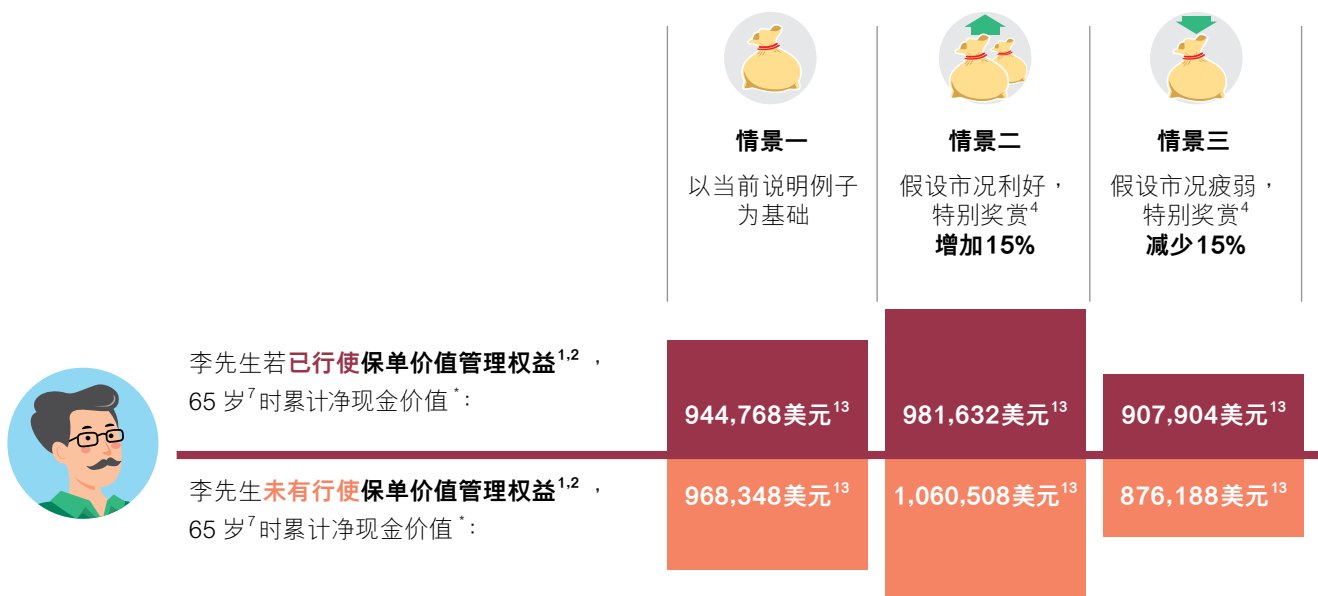
投保年龄 ⁷	40岁 ⁷	保费缴付期	10年
每年保费	40,000美元 ¹³	已缴基本计划总保费 ¹¹	400,000美元 ¹³

以下两种情况基于李先生是否行使保单价值管理权益^{1,2}，说明如何影响有关保单的净现金价值。

预计净现金价值：910,832美元¹³



预计净现金价值为现金价值及特别奖赏⁴的总和减去任何债项⁹。特别奖赏⁴於不同假设情况下有所不同。预计现金价值总和是预计净现金价值及保单价值管理收益结余⁵的总和。保单价值管理权益^{1,2}一经行使，将不可取消、终止或逆转。



* 假设没有提取任何保单价值管理收益结余⁵及有关结余⁵按年利率2%的非保证积存息率积存，本公司将酌情不时调整息率。

例子

上述的说明显示了行使保单价值管理权益^{1,2}如何能帮助您保障本计划中部分的现金价值总和免受投资组合波动性的影响。即如果市场在行使此项权益后下跌（情景三），本计划中的特别奖赏⁴（如有）亦将受影响而下跌，而被转移至保单价值管理收益结余⁵的款额则不会受市场下跌影响，从而减低了本计划所承受的风险。

然而，如果市场在行使此权益后上升（情景二），本计划中的特别奖赏⁴（如有）亦将受影响而上升，而本计划中的现金价值总和则会较李先生没有行使此项权益的情况为低。

即是，若保单持有人行使保单价值管理权益^{1,2}，本保单的现金价值总和，在未来的某一个时间，可能会较李先生不行使此权益的情况为高或低。

上述例子只说明现金价值总和在行使保单价值管理权益^{1,2}后的潜在变更。在行使权益后，本保单的保单金额¹⁰及已缴基本计划总保费¹¹将按比例调整和减少。有关此项权益的详情，请参阅计划摘要及保单条款。

以上所有例子的假设:

- i. 例子纯属虚构及只供说明之用。
- ii. 在保单期内并未作出部分退保⁶。
- iii. 所有的保费在缴付保费期到期前已全数缴付。
- iv. 于整段保单期内，假设特别奖赏⁴分配及相关投资组合的回报维持不变。
- v. 在本保单生效期间并未借取保单贷款及转让保单。
- vi. 例子一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止。

以上所有例子备注:

- 以上显示的数字及图表均以上述假设为基础，并作整数调整。
- 所显示的过往、现时、预计及／或潜在利益及／或回报（例如奖赏、利息）均为非保证，并仅供说明之用。未来实际的利益及／或回报可能比现时所列的利益及／或回报为较高或较低。当前的例子只供说明之用，并不代表实际派发的金额及实际情况。详情及显示的数字请参阅您的保险建议书所显示的数字。
- 您也应了解因通货膨胀随着时间所带来的影响，这可能会显着地降低累积金额的购买力。

计划摘要

保费供款年期 / 投保年龄⁷

保费供款年期	投保年龄 ⁷
趸缴保费 / 3年	19至70岁 ⁷
5或10年	19至65岁 ⁷
15年	19至50岁 ⁷
20年	19至45岁 ⁷

保单货币

美元

保单年期

至99岁⁷

最低保费金额 (每份保单)

每份保单按不同保费缴付期及保费缴付方式之最低所需保费：

保费供款年期	缴付保费方式	
	年缴保费	月缴保费
趸缴保费	12,500美元 ¹³	-
3年	4,167美元 ¹³	365美元 ¹³
5年	2,500美元 ¹³	219美元 ¹³
10年	1,250美元 ¹³	109美元 ¹³
15年	833美元 ¹³	73美元 ¹³
20年	625美元 ¹³	55美元 ¹³

备注：由于需要将金额调整为整数，上列保费或会与保单中应缴保费稍有出入。本文件中的其他数值均作舍入调整。

保证现金价值

保证现金价值是在保单期内，您的保单随时间积存的现金价值。此现金价值是按当时适用的保单金额¹⁰计算。

若您的保单为趸缴保费且保单金额¹⁰达 250,000 美元¹³或以上，您的保单於计划早期可获享更高的保证现金价值比率。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⁴（如有）扣除任何债项⁹之后的金额。

计划摘要

特别奖赏⁴

特别奖赏⁴ (如有) 是非保证的及将由本公司拥有绝对酌情权下宣派。任何潜在特别奖赏⁴ 的金额将在宣派时由本公司决定。

本公司将在您全数或部分退保⁶、终止保单、本保单期满或失效或受保人身故时，向您宣派特别奖赏⁴ (如有)。在行使保单价值管理权益^{1,2}后，部分的保证现金价值及特别奖赏⁴ (如有) 将被调拨至保单价值管理收益结余⁵以累积生息。

本公司将在相关的年结通知书上更新每个保单周年日的特别奖赏⁴ 金额 (如有)。保单年结通知书上所显示的特别奖赏⁴ 金额可能比早前发出的保单年结通知书上所显示的金额较低或较高。有关主要风险因素的详情，请参阅「主要风险—非保证利益」部分。

退保利益

保证现金价值加上：

- 特别奖赏⁴ (如有)；及
- 保单价值管理收益结余⁵ (如有)；
- 减去任何债项⁹ (如有)。

部分退保⁶

您可要求调减本保单之保单金额¹⁰从而部分退保。

若申请部分退保，您必须以本公司指定的表格提交书面要求。如有关要求获本公司核准，调减保单金额¹⁰部分中应占的净现金价值 (如有) 将退回予保单持有人。

在调减保单金额¹⁰后，本保单的已缴基本计划总保费¹¹即按比例调整及减少。在计算保证现金价值、特别奖赏⁴ (如有) 及身故赔偿时，亦会根据本保单的条款相应调整。保单批注及经修订的保单附表将于调减保单金额¹⁰生效时签发予保单持有人。

计划摘要

保单价值管理权益^{1,2}

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⁹，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^{1,2}后是保证的，并会被调拨至保单价值管理收益结余⁵以非保证息率累积生息，而该息率将由本公司不时厘定。若申请行使此项权益，您必须以本公司指定的表格提交书面指示。

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

- (i) 每次调拨的净现金价值；及
- (ii) 此项权益行使后剩余的保单金额¹⁰

在行使此项权益后，本保单的保单金额¹⁰及已缴基本计划总保费¹¹将按比例调整和减少，在计算保证现金价值、特别奖赏⁴（如有）及身故赔偿时，亦会进行相应的调整。若该要求获本公司批准，保单批注及经修订的保单附表将会签发予保单持有人。此项权益一经行使，将不能取消、终止或逆转。

保单价值管理收益结余⁵

指行使保单价值管理权益^{1,2}调拨入本保单下，按本公司具绝对酌情权不时厘定的非保证息率积存生息，并减去任何已提取之金额的累积金额。在保单期满前，保单持有人可随时以书面填妥并提交本公司指定的表格，以现金方式提取本保单下的保单价值管理收益结余⁵（如有）。

现金价值总和

相等于净现金价值加上保单价值管理收益结余⁵（如有）的金额。

身故赔偿

于受保人身故当日的以下较高的金额：(i) 已缴基本计划总保费¹¹加上2,500美元¹³或(ii) 保证现金价值加上：

- 特别奖赏⁴（如有）；
- 保单价值管理收益结余⁵（如有）；及
- 减去任何债项⁹（如有）

本公司在收到我们认为满意的书面有效索偿证明后，将会支付因受保人身故而须支付的任何款项。有效索偿证明包括：

- (i) 受保人身故及死因证明；
- (ii) 索偿人有权领取款项的证据；
- (iii) 本保单；及
- (iv) 本公司为证明索偿的有效性而合理要求的任何其他资料。

计划摘要

身故赔偿支付选项

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

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

分期付款将按照您所选择的10、20或30年期每年支付予受益人：

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

如保单持有人未有根据保单指定受益人，将不可选择分期支付身故赔偿。

期满利益

当受保人年满99岁⁷时，将可获取保证现金价值加上特别奖赏⁴（如有），再加上：

- 保单价值管理收益结余⁵（如有）；
- 减去任何债项⁹（如有）

更改受保人³

於第3个保单年度后，或于保费缴付期完结并已缴清所有保费后（以较后者为准），您可更改受保人³最多3次。更改受保人³须提供可保证明，并由本公司按受保人的投保条件批核。

自更改生效日起，保单金额¹⁰、保费、保证现金价值、身故赔偿、特别奖赏⁴及债项⁹将保持不变。

保单期满日将重设至新受保人的99岁⁷。新的不可异议条款亦将同时适用。

计划摘要

附加保障

(毋须缴付额外保费)

额外意外死亡保障¹²

不能作废选择¹⁵

选择一：退保

您可随时以本公司指定的表格提交书面指示提出退保，要求退回于本公司处理相关指示当天的现金价值总和。一经全数退保，本公司在本保单的责任将全面解除。

选择二：自动保费贷款

如本保单的任何保费于到期日届满时尚未付清，而不能作废的价值¹⁵高於相关未付清的保费金额，您将被自动视为已申请及获得保单贷款；该贷款金额将相等于到期日届满时尚未付清的保费金额，而您会被视为已使用该保单贷款缴付相关保费。有关贷款将按本公司不时厘定的息率计息。

如欲了解不能作废选择的详情，请参阅保单条款。

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

重要事项

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⁷），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

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

如您对保单不满意，您有权透过发出书面通知取消保单及取回所有已缴交的保费及保费征费，但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⁸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市值调整通知时趸缴保费之投资价值低于已付趸缴保费金额的差额（如有）。

自杀条款

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

重要事项

保单贷款

您可申请保单贷款，惟贷款额（包括任何未偿还的贷款）不得超过扣除债项⁹后之保证现金价值的90%。有关贷款息率可能不时变动并由本公司通知您。

进行任何部分退保⁶或行使保单价值管理权益^{1,2}后，可能会减少本保单的保证现金价值及身故赔偿。当保单贷款及应付利息超过保证现金价值时，本保单可能会失效。

请注意本保单的任何债项⁹将从本保单所支付的款项中扣减。本公司对任何债项⁹的申索均优先於保单持有人或受益人或保单受让人或其他人的任何申索。

取消保单

冷静期过后，你可随时填妥本公司指定的表格要求退保⁶，并取回现金价值总和。保单全数退保后，本公司将获全面解除对保单的责任。

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。

重要事项

保单终止条款

我们有权于以下任何情况之下终止保单：

- 如果您未能在宽限期届满前缴付到期保费及您的保单不符合自动保费贷款资格；或
- 保单贷款加应付利息大于保证现金价值；或
- 若本公司合理地认为继续维持本保单或与您的关系可能会使本公司违反任何法律，或任何权力机关可能对本公司或汇丰集团成员采取行动或提出谴责；或
- 根据任何附加保障的条款。

有关终止条款的详细条款及细则，请参阅保单条款。

适用法律

规管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

根据所选的保费供款年期，本计划只供任何介乎18岁至70岁⁷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

应缴保费有30日的宽限期。倘若您在宽限期完结时未能付款，而不能作废的价值¹⁵大于未付保费金额，则本公司将授予一笔自动保费贷款，以支付到期保费。有关贷款将按本公司不时厘定的息率计息。如本保单的不能作废的价值¹⁵不足以支付到期保费，将导致保单失效，保单持有人将会收到第一次未付保费到期日当天的任何净现金价值。

主要风险

信贷风险及无力偿债风险

本产品乃一份由本公司签发的保单，因此，**您受本公司的信贷风险所影响**。您支付的保费将成为本公司资产的一部分，您对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⁴（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⁴与否以及特别奖赏⁴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⁶（全数或部分退保）、保单失效率及保单价值管理权益^{1,2}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⁵（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**。

主要风险

退保之风险

如您在早期全数或部分退保⁶，您可收回的款额或会明显少于您已缴付的保费。

流动性风险

本保单乃为保单持有人持有整个保单年期而设。如您因任何非预期事件而需要流动资金，可以根据保单相关条款申请保单贷款或作全数或部分退保⁶。但这样可能导致保单失效或保单较原有之保单期提早被终止，而可取回的款项（如有）可能会少于您已缴付的保费。

若您行使保单价值管理权益^{1,2}，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。

有关分红保单

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

「汇溢保险计划 II」的保单红利（如有），将以下列方式派发：

特别奖赏⁴是指於保单提早终止（例如因为身故、退保⁶）、行使保单价值管理权益^{1,2}或保单期满时宣派。

特别奖赏⁴的金额会视乎宣派前整段保单期的表现，以及当时的市场情况而不时改变，实际金额于派发时才能确定。

有关详情，请参阅本小册子内「计划摘要」部分。

特别奖赏⁴会受哪些因素影响？

特别奖赏⁴（如有）并非保证，特别奖赏⁴的金额多少及是否派发取决於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⁴金额将会增加；若表现较预期低，则特别奖赏⁴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。

分红保单有甚么主要的优势？

分红保单相对其他形式的保单的主要特点在于您除了可获保证利益外，亦可用于投资表现优于支持保证利益所需的表现时，获取额外的特别奖赏⁴。表现越佳，特别奖赏⁴会越多；反之，表现越差，特别奖赏⁴亦会减少。

保单红利的理念

建立共同承担风险的机制

我们对您的分红保单的表现有明确的利益，因为我们分红业务的运作遵从您我共同承担风险的原则，以合理地平衡我们的利益。我们会就派发给您的特别奖赏⁴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⁴分配，与您分享或分担盈亏。

有关分红保单

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⁴的厘定提供独立意见。

长远稳定的支付金额

在考虑调整特别奖赏⁴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⁴提供具竞争力的长远回报；及
- (iii) 维持可接受的风险水平。

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

我们会将投资组合适当地分散投资在不同类型的资产，并投资在不同地域市场（主要是亚洲、美国及欧洲）、货币（主要是美元）及行业。这些资产按照我们可接受的风险水平，慎重地进行管理及监察。

有关分红保单

目标资产分配

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

注：实际的分配比例可能会因市场波动而与上述范围有些微偏差。

在决定实际分配时，我们还会考虑（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^{1,2}的保单，组成其保单价值管理收益结余⁵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^{1,2}，以调拨部分净现金价值至保单价值管理收益结余⁵（如有）以累积生息（如有）。

积存利息的息率并非保证的，我们会参考下列因素作定期检讨：

- 投资组合内固定收入资产的孳息率；
- 当时的市况；
- 对固定收入资产孳息率的展望；
- 与此积存息率服务相关的成本；及
- 保单持有人选择将该金额积存的时间及可能性。

我们可能会不时检讨及调整用以厘定特别奖赏⁴（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. 您可申请行使保单价值管理权益，将截至处理该申请当日的部分净现金价值调拨至保单价值管理收益结余⁵，前提是：
 - 本保单已生效20个保单年度或以上；
 - 所有保费均已在到期时全数缴付；及
 - 本保单并无任何债项⁹。
2. 行使保单价值管理权益须受两项最低限额要求所限制包括：(i) 每次调拨的净现金价值及(ii) 该权益行使后之保单金额¹⁰。本公司会不时厘定上述的最低限额要求而不会提前通知保单持有人。
3. 於第3个保单年度后，或於保费缴付期完结并已缴清所有保费后（以较后者为准），每位保单持有人可更改受保人最多3次。更改受保人须提供可保证明，并由本公司按受保人的投保条件批核¹⁴。对於任何申请，任何相关的申请将会按每个个案而检视，并由我们按不同的因素而酌情决定，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。
4. 特别奖赏的金额是非保证的，并按本公司的酌情权宣派。
5. 保单价值管理收益结余是指行使保单价值管理权益^{1,2}调拨入本保单下，按本公司具绝对酌情权不时厘定的非保证息率积存生息，并减去任何已提取之金额的累积金额。
6. 进行部分退保后，本公司可按酌情权宣派调减保单金额¹⁰部分中应占的特别奖赏⁴（如有），而该金额（如有）将成为部分退保付款的部分而支付，但须受适用的要求所限制。
7. 指保单持有人或受保人的下一次生日达此年龄的保单周年日。
8. 若受保人在签发日期或保单复效日期（以较迟者为准）起计一年内自杀身亡，无论自杀时神志是否清醒，我们须向保单持有人之保单支付的身故赔偿，将只限于保单持有人自保单日期起已缴付给我们的保费金额，减去我们已向受益人支付的任何金额。有关详细条款及细则，请参阅基本计划之保单条款。
9. 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付之保费或款项。
10. 保单金额是用来决定基本计划内所需缴付的保费、现金价值和根据本保单基本计划内可收取之特别奖赏⁴。它并不代表身故赔偿金额或您保单内的现金价值。
11. 已缴基本计划总保费是指截至受保人身故之日基本计划所有到期的保费总额（无论是否已实际缴付）。有关详细条款及细则，请参阅保单条款。
12. 额外意外死亡保障将於受保人年届80岁⁷或发放有关赔偿后或保单终止时（以较早者为准）终止，每名受保人最高赔偿额为3,000,000美元¹³。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。
13. 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。实际汇率以转帐日期为准。
14. 批核中「保证核保」或「简易核保」申请及已生效保单之全期总保费金额上限（以每名受保人计）根据受保人之受保年龄而有所不同。该金额是本公司指定的本计划全期总保费金额。有关核保要求，请向汇丰分行查询。本公司保留权利根据受保人及／或保单持有人于投保时所提供之资料而决定是否接受有关投保申请。
15. 不能作废的价值指在相关未付保费到期日之前一日所计算的保证现金价值扣除任何债项⁹后的金额。

更多资料

策划完善理财方案，是迈向业务成就的重要一步。我们乐意助您评估目前及未来需要，令您进一步了解「汇溢保险计划 II」如何助您实现目标。欢迎与我们联系，安排理财计划评估。您有权在承诺投保之前索取过往积存息率的资料。

浏览 <https://www.hsbc.com.mo/zh-mo/insurance/>

预约会面 appointment.hsbc.com.mo



汇溢保险计划 II

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。本计划为本公司之产品及由本公司承保而非香港上海汇丰银行有限公司(澳门分行)之产品，并旨在只于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(定义见金融纠纷调解计划的金融纠纷调解中心的职权范围)，汇丰保险须与您进行金融纠纷调解计划程序；此外，有关涉及您上述保单条款及细则的任何纠纷，将直接由本公司与您共同解决。

本公司对本产品册子所刊载资料的准确性承担全部责任，并确认在作出一切合理查询后，尽其所知所信，本产品册子并无遗漏足以令其任何声明具误导性之其他事实。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。

2024年11月

汇丰人寿保险(国际)有限公司荣获以下奖项:

