

Retirement planning

Annuity Insurance

Saving up for retirement with HSBC Flourish Income Annuity Plan



Mr Lee, aged¹ 55, professional

Mr Lee is planning his retirement and is looking for an insurance plan that offers monthly annuity payments³ to cover post-retirement living expenses for him and his wife. He is also looking for considerable financial flexibility to help safeguard the quality of their retirement life.

"I would like to prepare a comfortable retirement lifestyle for my wife and myself for the rest of our years."

Mr Lee needs a managed, flexible long-term solution:



Financial security and flexibility



Extra protection³ for his family

How does HSBC Flourish Income Annuity Plan work?

Mr Lee chooses a plan with a 5-year premium payment period and an annuity period of 25 years.

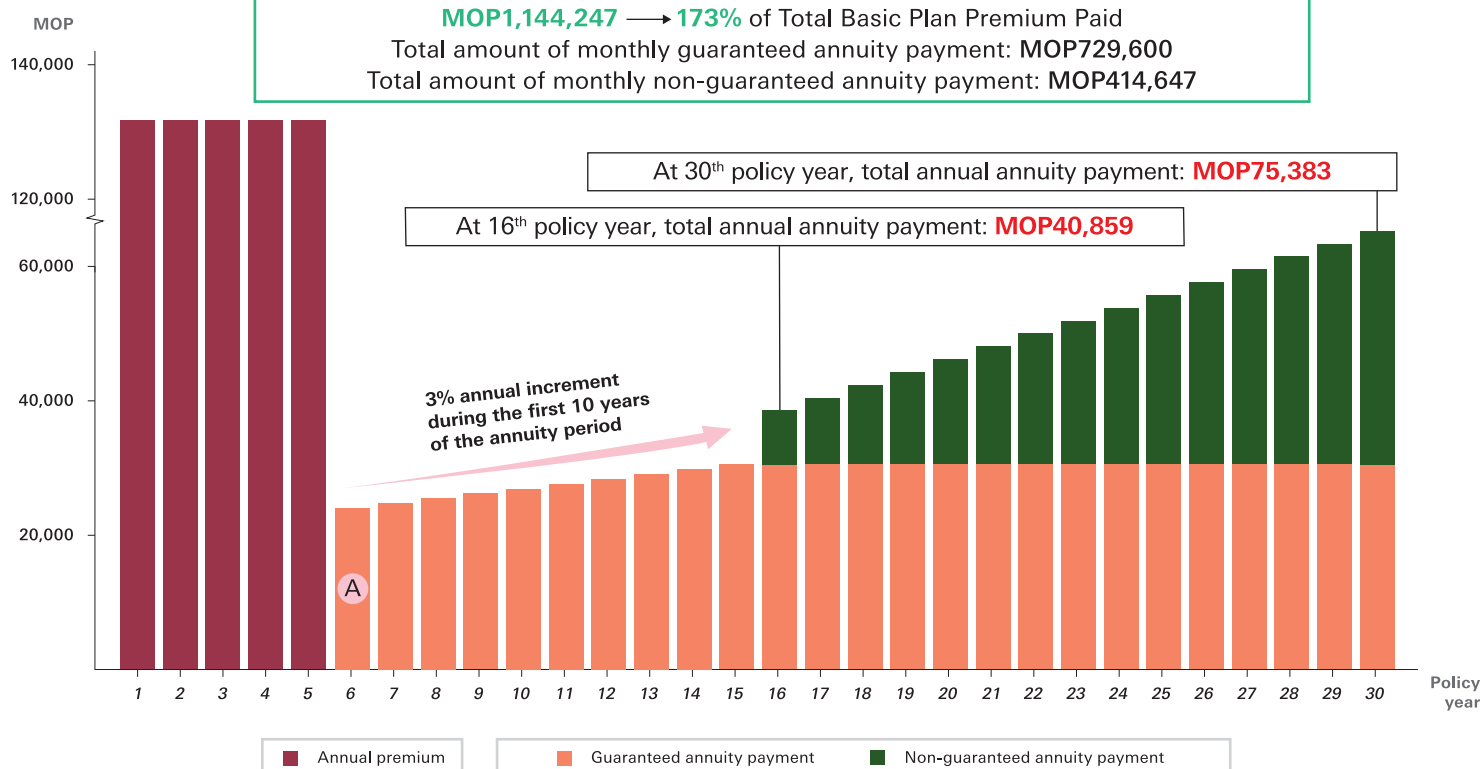
Plan starts	Annual premium	MOP131,734	Accumulation period	5 years
	Premium payment period	5 years	Total Basic Plan Premium Paid	MOP658,670
	Initial monthly guaranteed annuity payment	MOP2,000	x 12 =	A

Projected total amount of monthly annuity payment over 25-year annuity period:

MOP1,144,247 → 173% of Total Basic Plan Premium Paid

Total amount of monthly guaranteed annuity payment: **MOP729,600**

Total amount of monthly non-guaranteed annuity payment: **MOP414,647**



The chart is for illustrative purpose only and may not be in scale. The figures shown and the relative proportion of various values depicted are subject to round-down adjustment.

Retirement reserve

Annuity Insurance

Planning ahead for education with HSBC Flourish Income Annuity Plan



Ms Lam, aged¹ 50, working class

Ms Lam aims to secure her retirement by utilising an insurance plan to accumulate funds for her future. She also desires financial flexibility with the ability to access cash for unforeseen needs.

"I intend to prepare ahead for my retirement years. The stable returns offered by the Plan will ensure a comfortable life during my golden years."

Mrs Lam needs a managed, flexible long-term solution:



Growth potential for savings



Financial liquidity and flexibility

How does HSBC Flourish Income Annuity Plan work?

Mrs Lam chooses a plan with a 5-year premium payment period and an annuity period of 25 years.

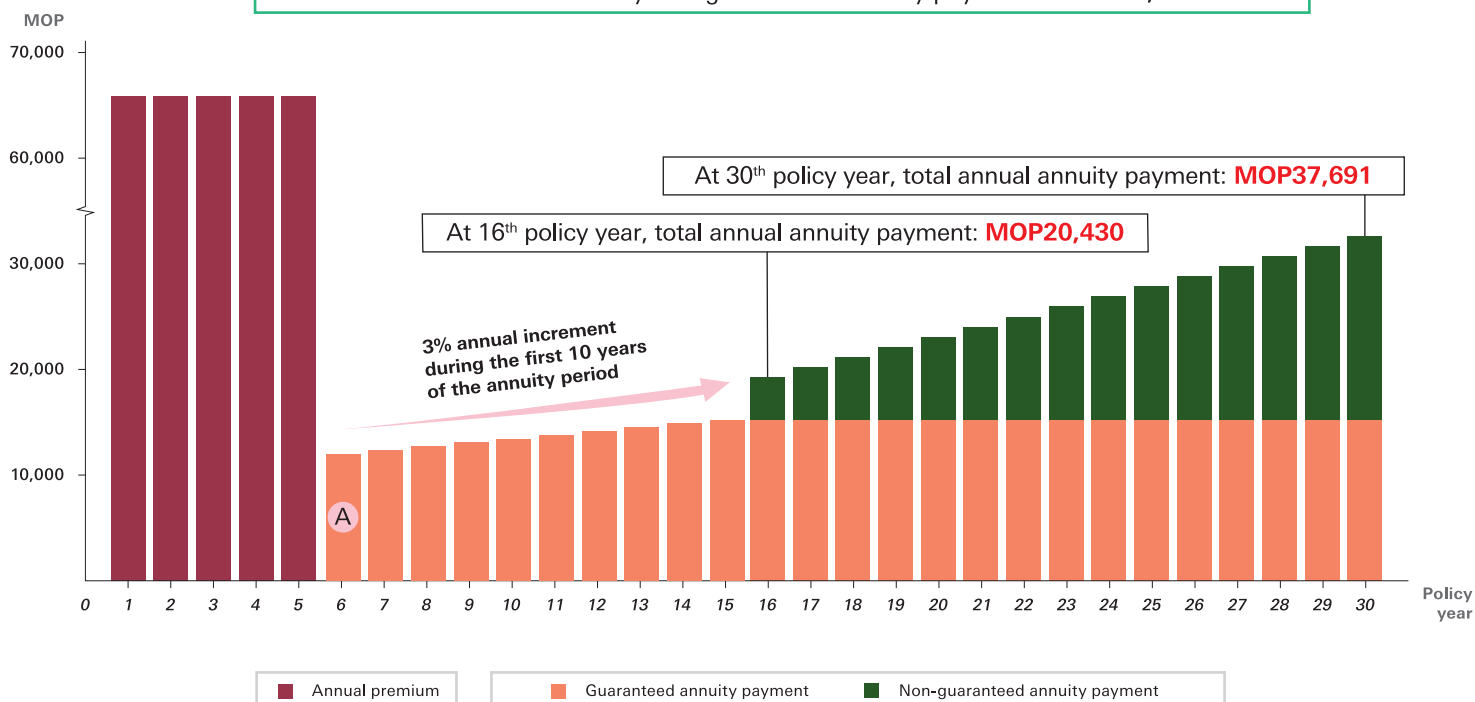
Plan starts	Annual premium	MOP65,867	Accumulation period	5 years
	Premium payment period	5 years	Total Basic Plan Premium Paid	MOP329,335
	Initial monthly guaranteed annuity payment	MOP1,000	x 12 =	A

Projected total amount of monthly annuity payment over 25-year annuity period:

MOP572,124 → **173%** of Total Basic Plan Premium Paid

Total amount of monthly guaranteed annuity payment: **MOP364,800**

Total amount of monthly non-guaranteed annuity payment: **MOP207,324**



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Wealth accumulation

Annuity Insurance

Accumulating wealth with HSBC Flourish Income Annuity Plan

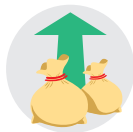


Mr. Lau, aged¹ 40, civil servant

Mr Lau is proactively preparing for his independent future by selecting an annuity plan to support his parents' living expenses.

"I want to ensure a prosperous and worry-free life ahead. This plan will help me manage my parents' financial needs, allowing me to lead an independent life without any concerns."

Mr Lau needs a managed, flexible long-term solution:



Growth potential for savings



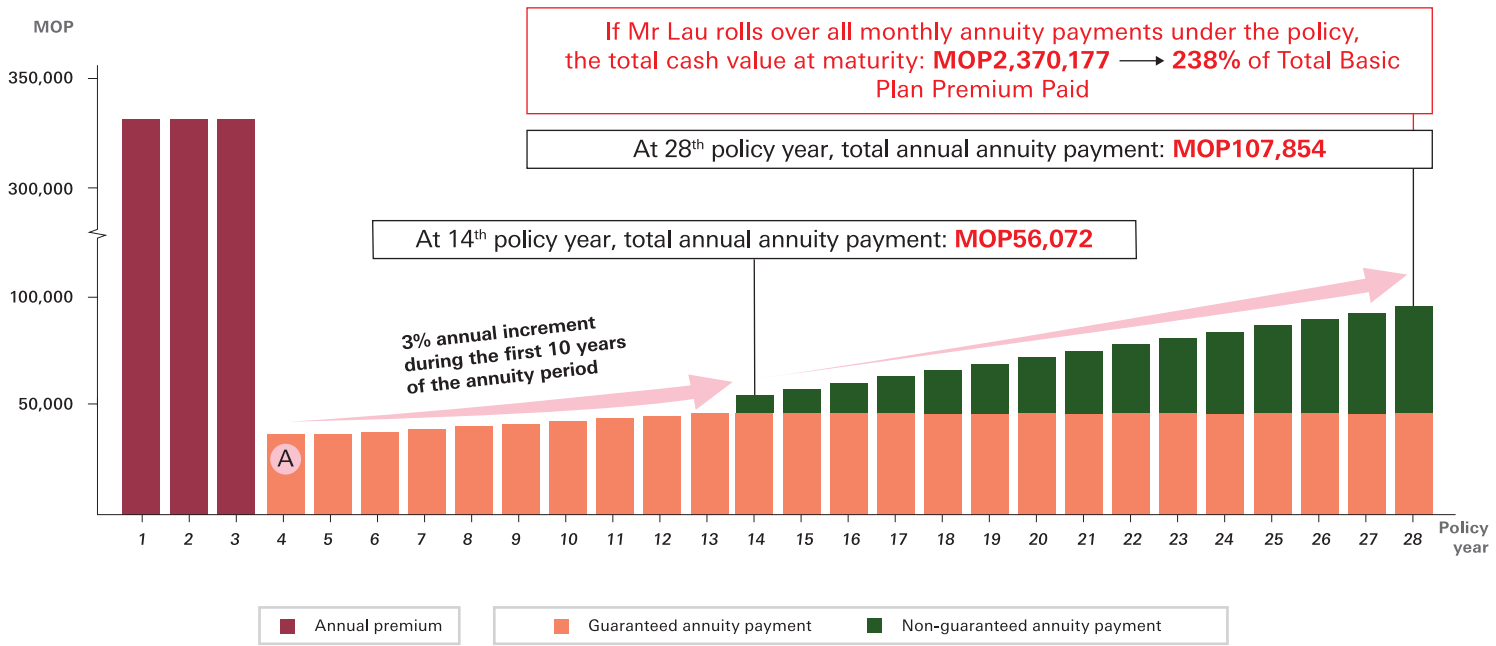
Financial security and liquidity

How does HSBC Flourish Income Annuity Plan work?

Mr Lau chooses a plan with a 3-year premium payment period and an annuity period of 25 years.

Plan starts	Annual premium	MOP331,467	Accumulation period	3 years
	Premium payment period	3 years	Total Basic Plan Premium Paid	MOP994,401
	Initial monthly guaranteed annuity payment	MOP3,000	x 12 =	A

Projected total amount of monthly annuity payment over 25-year annuity period:
MOP1,638,063 → **164%** of Total Basic Plan Premium Paid
 Total amount of monthly guaranteed annuity payment: **MOP1,094,400**
 Total amount of monthly non-guaranteed annuity payment: **MOP543,663**



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HSBC Flourish Income Annuity Plan is an insurance policy issued by HSBC Life (International) Limited, Macau Branch ("the Company"). The plan is not equivalent or similar to any kind of bank deposit. For detailed terms, conditions and exclusions, please refer to the relevant Policy Provisions.

Assumptions for the illustrative examples presented:

- i. Monthly payment as the annuity payment option.
 - ii. All premiums are paid in full when due during the premium payment period.
 - iii. No adjustment affecting scales of the non-guaranteed dividends and special bonuses have been made during the policy term.
 - iv. The interest rate⁴ used for accumulated dividends and accumulated monthly annuity payments (if any) is 3.5% p.a. (for MOP policies).
- Extra protection against accidental death and unemployment are also applicable to the illustrative examples above.
 - The monthly annuity payment is projected based on the current dividend scales and interest rate(s) which are not guaranteed and may vary from time to time. Please refer to the insurance proposal for the current interest rate. The actual future amount may be lower or higher than those illustrated above.
 - The figures as shown and the relative proportions of the various values depicted in the above charts are subject to rounding adjustment and for illustrative purposes only. Please refer to the figures shown in your insurance proposal for details.
 - The information shown above is intended as a general summary and for illustrative purpose only. You should read this material in conjunction with the respective product brochure and insurance proposal. Please also refer to the Policy Provisions for the detailed terms and conditions.

Endnotes:

1. Age means the age of the life insured or the policyholder where applicable at his/her next birthday. This plan is available to the life insured who should be aged 19 to 75 for 3-year payment policies or aged 19 to 70 for 5-year payment policies when the 25-year annuity period is chosen. Annuity period option to age 99 is suitable to life insured with retirement needs, and aged 55 to 70 for 3-year payment policies or aged 55 to 65 for 5-year payment policies.
2. Monthly annuity payment consists of monthly guaranteed annuity payment and monthly non-guaranteed annuity payment and therefore the amount as illustrated is not guaranteed.
3. Please refer to the product brochure and the respective supplementary benefit provisions for the detailed conditions.
4. The interest rate used for accumulated dividends and accumulated monthly annuity payments is not guaranteed and may be adjusted by the Company at its discretion from time to time. The actual interest rate may be lower or higher than 3.5% p.a. (for MOP policies).

Past, current, projected and/or potential benefits and/or returns (eg bonuses, interests) presented are not guaranteed and for illustrative purposes only. The actual future amount(s) of benefits and/or returns may be higher than or lower than the currently quoted benefits and/or returns. The figures as shown in the illustrative examples are subject to rounding adjustment and 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 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 is authorised and regulated by the Autoridade Monetária of the Macau SAR to carry on long-term insurance business in the Macau Special Administrative Region. **HSBC Flourish Income Annuity Plan** is a product of and is underwritten by the Company intended for sale in the Macau SAR.

In respect of an eligible dispute (as defined in the admissibility scope in the Mediation Scheme for Financial Consumption Disputes) arising between HSBC Life (International) Limited ("HSBC Life") and you out of the selling process or processing of the related transaction, HSBC Life is required to enter into a Financial Consumption Dispute Mediation process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between the Company and you directly.