

# 終身人壽保險

Whole Life Insurance

## 滙康保險計劃

## HSBC Health Goal Insurance Plan

增強嚴重疾病保障 同時實現財富增值

Strengthen your protection against major critical illnesses while growing your wealth

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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

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 insurance proposal and policy provisions. Before committing to this Plan, you have the right to request a sample policy contract.

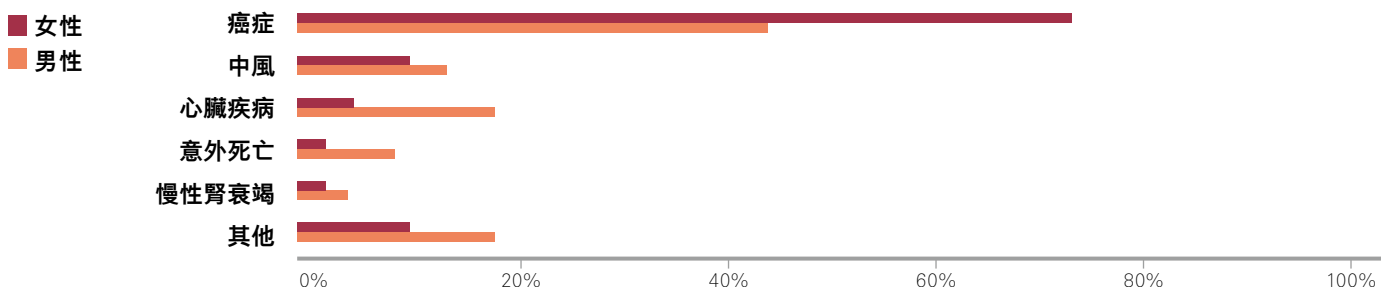
### 健康與財富息息相關

在2019年，全球約有5,540萬的死亡個案，而當中的55%就是因癌症、心臟疾病及中風等而死亡\*。萬一不幸遇上嚴重疾病，除了影響個人健康，對財政的影響也不應被忽視。



根據再保險公司於2019發表的研究報告顯示，癌症為研究的亞洲市場內索償率最高的疾病，可高達83%。心臟疾病及中風亦是其中索償率最高的五種疾病之二†。

#### 再保險公司對中國內地保險索償的統計†



#### 三個主要的致命疾病：



##### 癌症

於2020年，全球有**超過1,900萬**新增的癌症案例，**超過990萬人**因癌症而不幸死亡，即**平均每分鐘有約19人死於癌症**‡。



##### 心臟疾病

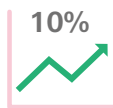
心臟疾病患病率處於持續上升趨勢，中國國家心血管病中心曾推算於2020年患心臟疾病的病人數目達**3.3億**，**每5宗死亡個案中有2宗死於心臟疾病**§。



##### 中風

從2019年起，全球有**1,220萬人**新患中風，25歲以上每4人便有1人會在其一生中發生中風\*\*。中國的新患人數則高達**394萬人**，更有**219萬人**死於中風\*\*。而且，近年中風個案更有年輕化趨勢\*\*。

#### 還有更多令人擔心的問題：



##### 健康支出

於2023年，**全球的預計醫療成本平均上升10%**。大灣區的個人醫療開支亦隨大趨勢逐年上升。面對不斷增加的醫療預算，個人財政負擔變得越來越重¶。



##### 診斷核實及治療方案

全球有近**300萬宗**因醫療失誤而導致的可避免死亡，而世界衛生組織估計其引致的額外開支高達每年**420億美元**\*\*\*。

\* 根據世界衛生組織於2020年12月發佈的《十大死因研究報告》。

† 根據Gen Re於2019年11月發表的"Dread Disease Survey"。

‡ 根據GLOBALCAN於2020年發佈的全球人口癌症數據統計。

§ 根據中國國家心血管病中心於2020年9月發表的中國心血管健康與疾病報告2019。

\*\* 根據世界衛生組織於2022年1月發佈的"Global Stroke Fact Sheet 2022"。

†† 根據BMJ刊於2022年4月發表的2019全球疾病負擔研究。

††† 根據澳門特別行政區政府衛生局回覆澳門日報之查詢。

¶ 根據韋萊韜悅於2022年10月發表的"2023 Global Medical Trends Survey Report"報告、澳門特別行政區政府統計暨普查局於2020年12月發佈之消費物價指數、2019年廣東省醫療衛生資源和醫療服務情況簡報及香港特別行政區政府食物及衛生局發表之本地醫療衛生總開支帳目綜合所得之資料。

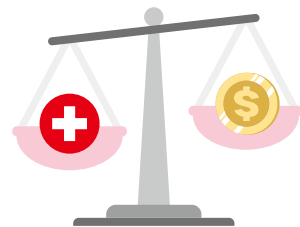
\*\*\* 根據世界衛生組織於2022年9月在期刊上發表的一項研究。

## 結合保障和理財優勢 與您並肩前行

面對人生抉擇時，我們往往需要有所取捨。透過「滙康保險計劃」（「滙康」、「您的計劃」或「您的保單」），我們致力保障您的健康及財富，讓您兼得儲蓄優勢及嚴重疾病保障，守護您的人生目標：

- **健康**：以現金形式發放一筆過的癌症、心臟疾病及中風賠償款項，而有關賠償**皆不會影響**您的保單價值。
- **財富**：帶來**財富增值**以持續增加您的保單價值，為將來的美好生活作好準備。

「滙康」是一份具儲蓄成分的長期分紅人壽保險計劃，其並非等同於或類似任何類型的銀行存款。



### 「滙康」為您提供：



#### 財富累積

您只需以躉繳方式一筆過或是分開數年支付保費，即可獲得長遠的財富增長及**潛在儲蓄回報**。



#### 3倍嚴重疾病保障<sup>1</sup>

若受保人在80歲<sup>2</sup>前確診患上癌症、心臟疾病或中風，可收取額外的一筆過的賠償，此賠償上限為三次（即每個疾病種類為一次），而賠償總額可高達保單總保費的150%，而您的保單價值在賠償後將保持不變。



#### 保障轉移<sup>3</sup>

您可於第三個保單年度後，或在保費繳付期完結後而所有保費均在到期時已全數繳付（以較後者為準），把**保障轉移最多三次**，以作為贈予您摯愛的一份禮物。

註：若原有受保人沒有獲支付嚴重疾病保障，嚴重疾病保障將與基本計劃一併轉移至新的受保人。



#### 環球醫療關顧服務<sup>4</sup>（只適用於名義金額<sup>12</sup>為200萬美元或以上的保單）

**個人護理專員**在整個診斷、治療至康復的過程中，為您提供專業貼心的關顧服務。

您的診斷將由多名**頂尖哈佛級別專家<sup>†</sup>**進行核實，他們將與您在本地的醫生討論您的病例，並共同制定治療方案選項。

為您安排通往**美國排名前1%的醫院就醫**及有關的醫療預約，更提供禮賓服務包括機票、住宿及康復護理等支援。

環球醫療關顧服務<sup>4</sup>由一間領先的環球患者護理組織Preferred Global Health Ltd，提供予受保人的增值服務，此服務提供**國際級**的「個人護理專員」、「診斷核實及治療方案」、「醫生與醫生對話」以及「美國醫護關顧服務」。有關服務之詳情，請參閱相關的單張。

<sup>†</sup> 根據我們所選定之服務供應商PGH的定義，頂尖哈佛級別專家是指哈佛醫學院附屬醫院或根據《美國新聞與世界報導》被評選為排名前1%的美國醫院的專家。

## 為您和家人的幸福保駕護航

我們明白到您的財務及身體狀況與您的生活方式皆息息相關，因此，「滙康」能為您提供財富和人壽保障，讓您安逸無憂：



### 財富保障

為了令您的財務更穩健，「滙康」讓您在第20個保單年度後行使**保單價值管理權益**<sup>5,6</sup>，以鎖定部分您當前的保單價值，應對未來投資市場所帶來的波動。



### 人壽保障

生活充滿著不同變數，這或許會影響您的計劃。因此，在發生不幸事件時，「滙康」確保您的摯愛獲得**身故賠償**。

取決於相關資格，您可享有以下的附加保障，**毋須另繳保費**，助您安然渡過困難時期。



### 末期疾病保障<sup>7</sup>

若受保人在65歲前被確診患上末期疾病，保單持有人可**提前獲得身故賠償**。



### 失業延繳保費保障<sup>8</sup> (不適用於躉繳保費之保單及只適用於特定客戶)

如保單持有人在65歲前連續失業30日或以上，繳付到期**保費寬限期可延長至365日**，而期間保單持有人仍可獲得「滙康」的全面保障。

有關詳細條款、細則以及不保事項，請參閱附加保障之保單條款。詳情請參閱「有關分紅保單」部分。

### 簡易核保<sup>9</sup>

申請「滙康保險計劃」過程簡易方便。您只需於投保時回答幾條簡單的核保問題。簡易核保毋須進行身體檢查。



## 參考案例

以下參考案例僅供說明，詳情請參閱「計劃摘要」部分。

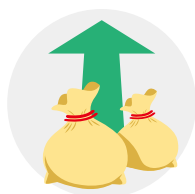
### 開展您的「滙康」計劃 — 以下是 Patrick 的故事：



**Patrick 是一位 45 歲的企業東主，經營一間小型貿易公司**

Patrick 在高中畢業後開始創業，自立門戶，白手起家。他是家中的主要經濟支柱，育有一位正在就讀中學的兒子。雖然 Patrick 有良好的儲蓄習慣，但考慮到醫療費用正不斷上升，他希望未雨綢繆，確保他萬一遇上嚴重健康問題時，一家人的幸福能夠有所保障。倘若他不幸去世，他也希望可以為家人留下一筆資金，維持他們的生活水平。

#### Patrick 希望透過儲蓄為家人帶來幸福和保障



他在尋找終身保障及潛在的儲蓄回報，以確保他能夠在晚年享有舒適的生活。



他需要針對主要嚴重疾病的額外保障，讓他在不幸患上這些疾病時，可以幫助家人減輕潛在的財務負擔。



他希望在遺產傳承面保持靈活，可以選擇轉讓保單給他的兒子。

#### 經過深思熟慮，「滙康」能夠多方面滿足他的需求，Patrick 決定投保「滙康」：

每年保費	50,000 美元
繳付保費期	5 年
已繳基本計劃總保費 <sup>10</sup>	50,000 美元 x 5 年 = 250,000 美元

#### 假設：

- Patrick 為非吸煙人士。
- 在保單期內並未作出部分退保。
- 所有保費均已在到期時全數繳付。
- 在本保單生效期間並無借取保單貸款。
- 特別獎賞<sup>11</sup>分配及投資回報於整個保單期內相對於原本所展示的假設維持不變。
- 任何實際情況將根據更改受保人的個別核保條件而定。
- 下列之情境一及情境二為獨立個案，兩個情境並沒有任何關連。

#### 註：

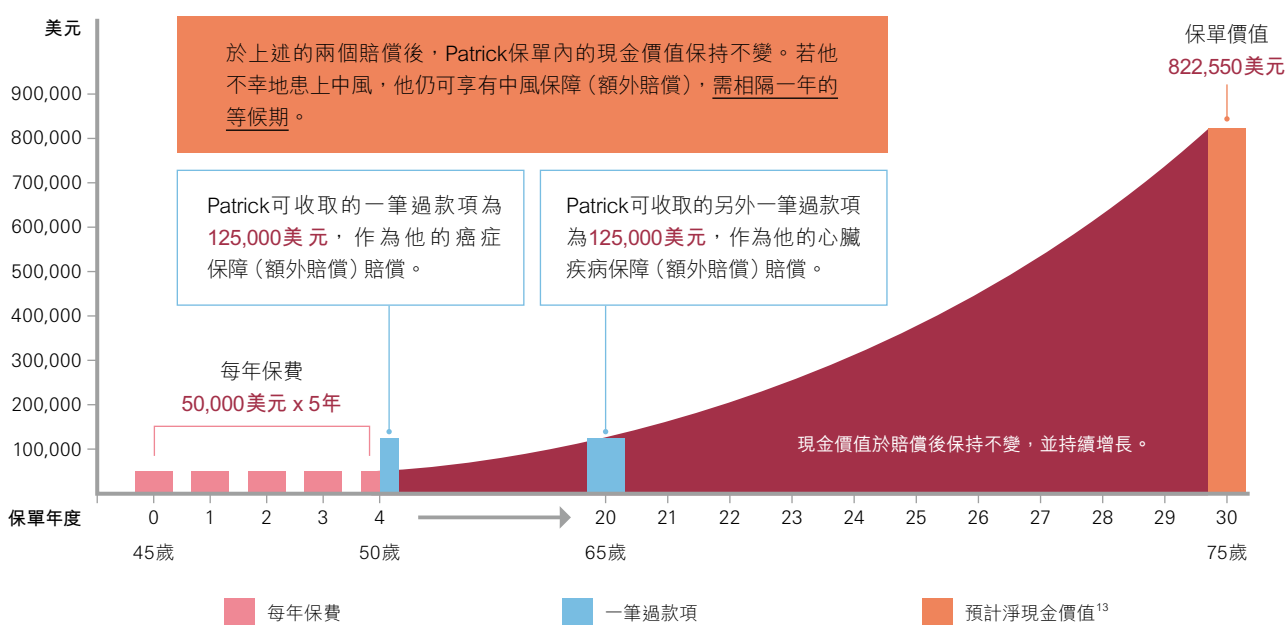
- 下列之情境所顯示的數字及圖表均以上述所列之假設為基礎，並作整數調整。
- 例子所顯示的過往、現時、預計及／或潛在利益及／或回報（例如特別獎賞）均為非保證，並僅供說明之用。未來的實際利益及／或回報或會較現時所列的利益及／或回報為高或低。
- 特別獎賞（如有）是非保證的並在宣派時由我們決定。
- 下列之情境二僅說明累積現金價值在行使保單價值管理權益後的潛在變更。在行使此項權益後，您的保單之名義金額<sup>12</sup>、已繳基本計劃總保費、保證現金價值、特別獎賞及嚴重疾病保障（如有）將按比例調整和減少。有關此項權益的詳情，請參閱「計劃摘要」。
- 您應了解隨著時間通貨膨脹所帶來的影響，這可能會顯著地降低累積金額的購買力。

## 參考案例

以下參考案例僅供說明，詳情請參閱「計劃摘要」部分。

### 情境一：

- Patrick於保單的首五年已繳付所有保費。
- 他於50歲時確診患上肺癌，並於65歲時再確診患上心臟疾病，他在接受治療後，兩次病患均已康復。
- 於75歲時，他選擇透過更改保單權益及受保人，以轉讓他的保單給他的兒子作為遺產傳承<sup>111</sup>。



### 於第30個保單年度完結時：

預計特別獎賞（如有） 保證現金價值 預計淨現金價值

565,500美元 + 257,050美元 = 822,550美元

相等於已繳基本計劃總保費的 329%

保單價值加上在確診兩個涵括之嚴重疾病後所收取到的兩筆款項：

822,550美元 + 250,000美元 = 1,072,550美元

相等於已繳基本計劃總保費的 429%

註：由於此保單已作出了嚴重疾病之賠償，此嚴重疾病保障的運作將在行使更改受保人之選項後隨即終止。

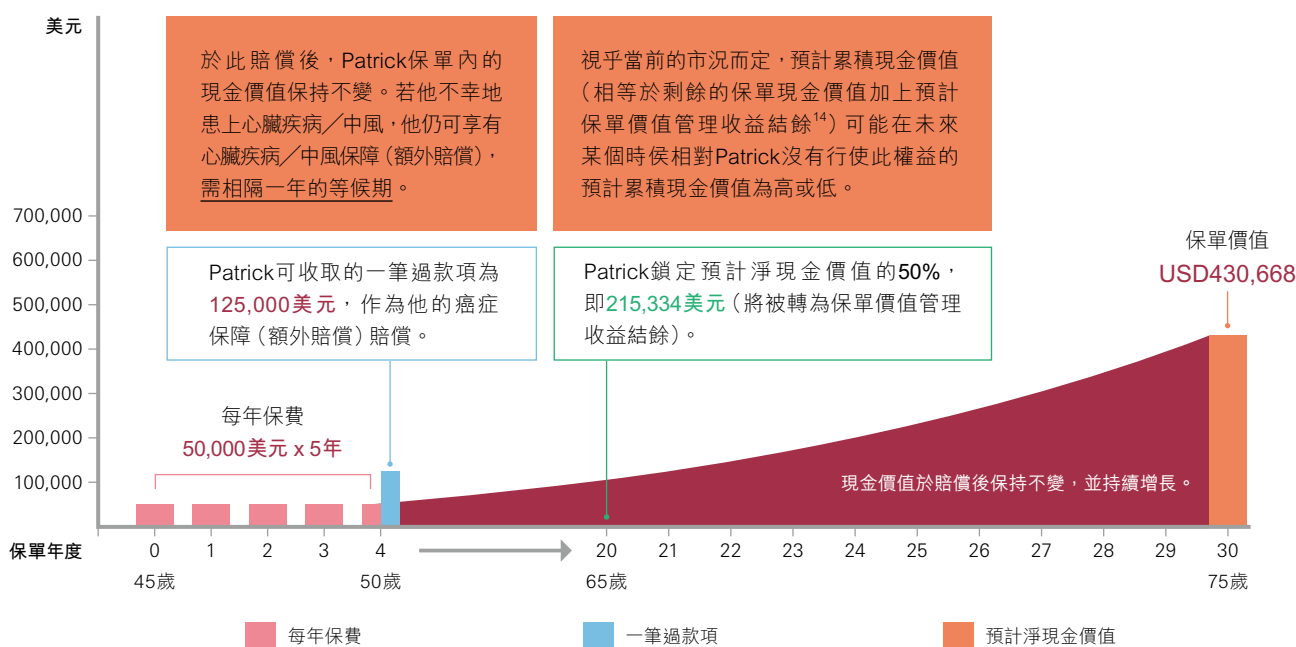
<sup>111</sup> 更改受保人須提供可保證明，並須由滙豐人壽保險（國際）有限公司澳門分公司（「本公司」或「我們」）按受保人的投保條件而批核。更改受保人或會引致保單的名義金額、保證現金價值、特別獎賞（如有）、身故賠償及嚴重疾病保障的調整，而相關的調整或會較現時數字為高或低。任何因更改受保人而引致新名義金額較原有的名義金額為低，保單持有人或可支付額外保費以申請增加新受保人之名義金額至最多為原有的名義金額。任何相關的申請將會按每個個案而檢視，並由我們酌情決定。

## 參考案例

以下參考案例僅供說明，詳情請參閱「計劃摘要」部分。

### 情境二：

- Patrick於保單的首五年已繳付所有保費。
- 他於50歲時確診患上肺癌，他在接受治療後已康復。
- 於65歲時，他行使保單價值管理權益以鎖定保單之一半現金價值，免受任何投資市場波動的影響<sup>\*\*\*</sup>。



### 於第20個保單年度完結時：

$$\begin{matrix} \text{預計特別獎賞 (如有)} & \text{保證現金價值} & \text{預計淨現金價值} & = & \text{相等於已繳基本計劃總保費的} \\ 224,250 \text{ 美元} & + & 206,418 \text{ 美元} & = & 430,668 \text{ 美元} & & \mathbf{172\%} \end{matrix}$$

### 於第20個保單年度完結時，在不同市況下之預計累積現金價值：

根據當前 假設的投資回報	假設市況利好 特別獎賞升15%	假設市況疲弱 特別獎賞減少15%
<b>沒有行使保單價值管理權益的累積現金價值</b>		
430,668 美元	464,306 美元	397,031 美元
<b>行使了保單價值管理權益後的累積現金價值</b>		
430,668 美元	447,487 美元	413,849 美元
<b>行使了保單價值管理權益後的累積現金價值的差異</b>		
<b>不變</b>	<b>-16,819 美元</b> 若市況利好，特別獎賞可能會增加。若Patrick行使保單價值管理權益，累積現金價值或會較低。	<b>+16,819 美元</b> 若市況疲弱，特別獎賞可能減少。在此情況下，行使保單價值管理權益，可以保障Patrick已鎖定的部份預計淨現金價值。

<sup>\*\*\*</sup> 行使保單價值管理權益會令保單的名義金額、已繳總保費、保證現金價值及特別獎賞按比例地下調。而身故賠償及嚴重疾病保障賠償亦會因此而相應減少。

## 計劃摘要

合資格申請人士 出生15日後至65歲

保費供款年期/投保年齡

保費供款年期	投保年齡
躉繳保費或3年	出生後15天至65歲
5年	出生後15天至60歲
10年	出生後15天至55歲

保單貨幣

美元

保單年期

至99歲

最低保費金額

每份保單按不同保費供款年期及繳付保費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	—
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

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舍入調整。



## 計劃摘要

<b>保證現金價值</b>	保證現金價值是指在保單期內，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名義金額計算。
<b>特別獎賞</b>	<p>特別獎賞（如有）是非保證的及將由本公司擁有酌情權下宣派。任何潛在的特別獎賞金額將在宣派時由我們決定。</p> <p>本公司將在您全數或部分退保、終止保單、您的保單期滿或失效，或當我們支付身故賠償或末期疾病保障時，我們將會向您或您的受益人宣派特別獎賞（如有）。在行使保單價值管理權益後，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以累積生息。</p> <p>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之前所發出的保單年結通知書上所顯示的金額為低或高。有關主要風險因素的詳情，請參閱「主要風險—非保證利益」部分。</p>
<b>退保利益</b>	<p>若您任何時候退保您的保單，您將獲支付：</p> <ul style="list-style-type: none"><li>• 保證現金價值；</li><li>• 加上特別獎賞（如有）；</li><li>• 加上保單價值管理收益結餘（如有）；</li><li>• 扣除任何未償還保單貸款、利息和未付之保費</li></ul>
<b>部分退保</b>	<p>您可要求調減您的保單之名義金額從而部分退保。任何調減保額的申請需符合以下兩項最低限額要求，而有關的限額由我們不時釐定：</p> <ul style="list-style-type: none"><li>• 每次調減名義金額的最低金額；及</li><li>• 調減名義金額後之最低名義金額</li></ul> <p>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，您將獲支付根據調減名義金額的部分所計算的淨現金價值。此金額可能包括我們根據調減名義金額的部分釐定及宣派的部分特別獎賞（如有）。</p> <p>在調減名義金額後，您的保單的已繳基本計劃總保費將按比例調整或減少，並於計算保證現金價值、特別獎賞（如有）、嚴重疾病保障及身故賠償時，根據保單條款作出相應調整。調減名義金額生效時，我們將會向保單持有人簽發經保單批註及修訂的保單附表。</p>

## 計劃摘要

### 保單價值管理權益

在第 20 個保單年度屆滿後，若沒有未償還的保單貸款或到期未繳之保費，您將可申請行使此項權益以鎖定您保單中的部分淨現金價值。在您行使此項權益後，您所選擇鎖定的金額即獲得保證，並調撥至保單價值管理收益結餘以非保證息率累積生息，而該息率由本公司不時釐定。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名義金額

在行使此項權益後，您的保單的名義金額及已繳基本計劃總保費將按比例調整和減少，並引致於計算保證現金價值、特別獎賞（如有）、嚴重疾病保障及身故賠償時，根據保單條款作相應的調整。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

指行使保單價值管理權益調撥入您的保單下，按本公司具絕對酌情權不時釐定的非保證息率積存生息，並減去任何之前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，以現金方式提取您的保單下的保單價值管理收益結餘（如有）。

### 嚴重疾病保障

嚴重疾病保障包括癌症保障（額外賠償）、心臟疾病保障（額外賠償）及中風保障（額外賠償），而這些保障內之每項保障僅限賠償一次。如您於 80 歲前確診患上嚴重疾病保障內之任何疾病，而在確診後生存不少於 14 天，您可收取相等於您的保單之名義金額 50% 的額外一筆過的賠償（「保障賠償」）。嚴重疾病保障之賠償最多支付三次，並與上一次於這些保障內之任何保障賠償相隔一年的等候期，及須受以下的不保事項約束：

- 受保人在簽發日期、保單日期、保單復效的生效日期或當嚴重疾病保障根據保單條款仍然生效情況下更改受保人的生效日期前（以較遲者為準）已有的任何已存在的狀況；或
- 受保人在簽發日期、保單日期、保單復效的生效日期或當嚴重疾病保障根據保單條款仍然生效情況下更改受保人的生效日期（以較遲者為準）隨後之九十天內患上的任何疾病；或
- 並非經註冊醫生處方的藥物中毒或酒精濫用；或
- 於確診嚴重疾病當日或之前已存在的人體免疫力缺乏病毒（HIV）感染（除保單條款內界定的「因輸血和職業感染人體免疫力缺乏病毒」以外）

在受保人年齡達 80 歲時、嚴重疾病保障已獲支付或您的保單已被終止時（以較早者為準），這些嚴重疾病保障亦將會隨即終止。

有關詳細條款、細則以及不保事項，請參閱相關的保單條款。若您對定義及不保事項存有疑問，您應諮詢專業人士或尋求專業建議。

## 計劃摘要

### 身故賠償

如受保人於保單期內不幸身故，受益人將獲取於受保人身故當日之：

- 已繳基本計劃總保費加上 2,500 美元或保證現金價值（以較高者為準）；
- 加上特別獎賞（如有）；
- 加上保單價值管理收益結餘（如有）；
- 扣除任何未償還保單貸款、利息和未付之保費。

我們在收到我們認為滿意且有效的書面索償證明後，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。

### 期滿利益

當受保人年屆 99 歲時，您將會獲得期滿利益，相等於：

- 保證現金價值；
- 加上特別獎賞（如有）；
- 加上保單價值管理收益結餘（如有）；
- 扣除任何未償還保單貸款、利息和未付之保費。

### 更改受保人

您可在您的保單下更改受保人最多三次。更改受保人只適用於第三個保單年度後，或於保費繳付期內繳清所有保費後作出（以較後者為準），並須提供可保證明及由本公司接受保人的投保條件而批核。

若原有受保人沒有獲支付嚴重疾病保障，嚴重疾病保障將與基本計劃一併轉移至新的受保人。否則，若任何之嚴重疾病保障已支付賠償予原有受保人，此保單內之嚴重疾病保障的運作將會在更改受保人後隨即終止。

保單的期滿日將被重設至新受保人的 99 歲。新的不可異議條款亦將同時適用。任何更改受保人或會引致保單的名義金額、保證現金價值、特別獎賞（如有）、身故賠償及嚴重疾病保障的調整。若新名義金額較原有的名義金額為低，保單持有人或可支付額外保費以申請增加新受保人之名義金額至最多為原有的名義金額。任何相關的申請將會按每個個案而檢視，並由我們酌情決定。

### 附加保障

（毋須另繳保費）

- 末期疾病保障
- 失業延繳保費保障（不適用於躉繳保費之保單）

有關詳細條款及細則，以及不保事項之詳情，請參閱保單條款內有關附加保障的部分。

本產品冊子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)，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

「滙康保險計劃」是一份包含儲蓄成分的人壽保險計劃，並非等同於或類似任何類型的銀行存款。部分保費將付作保險及相關之費用，包括但不限於開立保單，售後服務及索償之費用。

如您對您的保單不滿意，您有權透過發出書面通知取消保單及取回所有已繳交的保費，但可能須經過市值調整(適用於躉繳保費保單)(見以下部分關於市值調整之詳情)。如要取消，您必須於「冷靜期」內(即是為緊接人壽保險保單或冷靜期通知書交付予保單持有人或保單持有人的指定代表之日起計的21個曆日的期間(以較早者為準))，在該通知書上親筆簽署作實及退回保單(若已收取)，並確保滙豐人壽保險(國際)有限公司澳門分公司<sup>#</sup>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您的保單。

冷靜期結束後，若您在保單年期完結之前取消您的保單，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取取消您的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。

### 保單貸款

您可申請保單貸款，惟貸款額加上任何未償還的貸款不得超過您的保單之保證現金價值的90%。有關貸款息率可能不時變動並由本公司通知您。

進行任何部分退保或行使保單價值管理權益後，可能會減少您的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，您的保單可能會失效。

請注意，您的保單的任何未償還貸款、利息或未付之保費將從您的保單所支付的款項中扣減。本公司對任何未償還貸款、利息或未付之保費的申索，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。

<sup>#</sup> 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

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

### 保單終止條款

我們有權於以下任何情況之下終止您的保單：

- 如果您未能在寬限期屆滿前繳付到期保費；
- 保單貸款加應付利息大於保證現金價值；
- 若我們合理地認為繼續維持您的保單或與您的關係會使我們違反任何法律，或任何權力機關可能對我們或集團成員採取行動或提出譴責；或
- 我們有權根據任何附加保障的條款終止您的保單。

有關終止條款的詳細條款及細則，請參閱保單條款。

### 適用法律

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

### 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，而您的保單於有關未付保費之到期前一天計算的淨現金價值大於未付保費金額，則本公司將授予一筆自動保費貸款，以支付到期保費。有關貸款將按我們不時釐定的息率計息。如當時在扣除未償還保單貸款後的保證現金價值不足以支付到期保費，將導致您的保單失效。保單持有人將會收到第一次未付保費到期當天的未償還保單貸款的保證現金價值。

## 主要風險及不保事項

### 信貸風險及無力償債風險

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

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

### 延誤或漏繳到期保費的風險

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

### 退保之風險

如您需要在早期全數或部分退保，**您可收回的款額或會明顯少於您已繳付的保費。**

## 主要風險及不保事項

### 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，可以根據保單的相關條款申請保單貸款或作全數或部分退保。但這樣可能導致保單失效或較原有保單期提早終止，而可取回的款項（如有）可能少於您已繳付的保費。

若您行使保單價值管理權益，您的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）在未來某個時間，可能會較您不行使此權益時的情況為低或高。

### 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您的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。如您的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。

### 主要不保事項：

#### 末期疾病保障

末期疾病保障將於受保人年屆 65 歲的保單周年日或支付有關賠償後或您的保單終止時（以較早者為準）終止。我們支付有關賠償後，您的保單將會隨即終止。在以下任何情況中，末期疾病保障將不會獲賠償：

- 受保人在保單簽發日期或保障之生效日期或最後保單復效日期（以較遲者為準）前已患上的疾病；或
- 任何人體免疫力缺乏病毒 (HIV) 或任何與 HIV 有關的疾病，包括後天免疫力缺乏症（即愛滋病），或任何由此而致的突變、衍化或變異。

有關詳細條款及細則，以及不保事項之詳情，請參閱相關保單條款。

## 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。

「滙康保險計劃」的保單紅利（如有），將以下列方式派發：**特別獎賞**是指於保單提早終止（例如因為身故、退保）、行使保單價值管理權益或保單期滿時宣派。

特別獎賞的金額會視乎宣派前整段保單期的表現，以及當時的市場情況而不時改變，實際金額於派發時才能確定。有關詳情，請參閱本小冊子內「計劃摘要」部分。

### 特別獎賞會受哪些因素影響？

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

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

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

有關主要風險因素的詳情，請參閱本小冊子內「主要風險 — 非保證利益」部分。

### 分紅保單有甚麼主要的優勢？

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



## 有關分紅保單

### 保單紅利的理念

#### 建立共同承擔風險的機制

我們對您的分紅保單的表現有明確的利益，因為我們分紅業務的運作遵從您我共同承擔風險的原則，以合理地平衡我們的利益。我們會就派發給您的特別獎賞水平進行定期檢討。過往的實際表現及管理層對未來長期表現的預期，將與預期水平比較作出評估。倘若出現差異，我們將考慮透過調整特別獎賞分配，與您分享或分擔盈虧。

#### 公平對待各組保單持有人

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

#### 長遠穩定的回報

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

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

#### 投資政策及策略

我們採取的資產策略為：

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

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

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

## 有關分紅保單

### 目標資產分配

資產種類	長線目標分配比例%
固定收益資產（政府債券、企業債券及另類信貸投資）	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<sup>5,6</sup>的保單，組成其保單價值管理收益結餘的資產將會 100% 投資於固定收益資產中。

### 積存息率

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

積存利息的息率並非保證的，我們會參考下列因素作定期檢討：

- 投資組合內固定收入資產的孳息率；
- 當時的市況；
- 對固定收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（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

- 嚴重疾病保障包括癌症保障（額外賠償）、心臟疾病保障（額外賠償）及中風保障（額外賠償），而這些保障內之每項保障僅限賠償一次，並需與上一次保障內之任何涵括疾病的賠償相隔一年的等候期。在受保人年齡達 80 歲時、相關保障已獲支付或保單已被終止時（以較早者為準），這些保障亦將會隨即終止。如在支付保障賠償時有任何未償還之款項，必須於本公司就您的保單支付保障賠償前繳清有關的款項。有關癌症、心臟疾病及中風之定義，及在那些特定情況下或會引致不能獲享保障賠償，請參閱相關的保單條款。若您對定義及不保事項存有疑問，您應諮詢專業人士或尋求專業建議。
- 年齡指受保人或保單持有人（視乎適用情況而定）於下一次生日的年齡。
- 每名保單持有人可在保單下更改受保人最多三次。更改受保人只適用於第三個保單年度後，或於保費繳付期內繳清所有保費後作出（以較後者為準）。若原有受保人沒有獲支付嚴重疾病保障，嚴重疾病保障將與基本計劃一併轉移至新的受保人。否則，若任何之嚴重疾病保障已支付賠償予原有受保人，此保單內之嚴重疾病保障的運作將會在更改受保人後隨即終止。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，包括但不限於潛在的賠償風險、更改保單年期、當前的經濟前景等；而酌情決定。
- 環球醫療關顧服務（「此服務」）是由本公司透過一間領先及獨立的環球患者護理組織 Preferred Global Health Ltd（「PGH」）作為所選定之服務供應商以提供予滙康保險計劃之受保人（在此統稱為「病者」）的服務。此服務包括「個人護理專員」、「診斷核實及治療方案」、「醫生與醫生對話」及「美國醫護關顧服務」。「美國醫護關顧服務」僅適用於名義金額為 200 萬美元或以上的滙康保險計劃保單。此服務由 PGH 或 PGH 所安排之供應商向正在尋求關於個人醫療狀況的進一步意見 / 建議之病者，給予醫療諮詢及治療建議的資源。此服務是由 PGH 於就您的保單仍生效時所提供的一項附加增值服務，您 / 病者有責任支付就您 / 病者在享用此服務因而產生的所有治療、醫療及相關費用 / 支出（無論是直接或間接）。  
**您需受由 PGH 就享用此服務所訂立的條款及細則約束。本公司並不代表作為獨立服務供應商的 PGH，而且不會對 PGH 提供的上述服務內容及其引致的事件負責任。本公司與哈佛沒有任何直接關係，任何對哈佛的引用僅基於 PGH 為其提供的內容用作識別及參考目的，並不意味著本公司與哈佛之間存在關係。請向醫療專業人士尋求進一步指引。我們有絕對權利隨時更改就您的保單內提供此服務之條款及細則而毋須提前通知。**
- 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，前提是您的保單需要生效了 20 個保單年度或以上、所有保費均已在到期時全數繳付及在您的保單下並沒有任何債項。
- 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) 該權益行使後之名義金額。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。
- 末期疾病保障將於受保人年屆 65 歲的保單周年日或支付有關賠償後或您的保單終止時（以較早者為準）終止。我們支付有關賠償後，您的保單將會隨即終止。在以下任何情況中，末期疾病保障將不會獲賠償：
  - 受保人在保單簽發日期或保障之生效日期或最後保單復效日期（以較遲者為準）前已患上的疾病；或
  - 任何人體免疫力缺乏病毒（HIV）或任何與 HIV 有關的疾病，包括後天免疫力缺乏症（即愛滋病），或任何由此而致的突變、衍化或變異。
 末期疾病保障只適用於 65 歲以下的受保人。有關詳細條款及細則，以及不保事項之詳情，請參閱相關保單條款。
- 失業延繳保費保障適用於受保年齡介乎 19 歲至 64 歲並持有澳門居民身份證的保單持有人及不適用於躉繳保費保單。保障將於保單持有人年屆 65 歲或已清繳到期保費或您的保單終止時（以較早者為準）終止。該保障並不適用於合計保費金額保單。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。
- 申請「滙康」受我們就保單持有人及 / 或受保人的國籍（國家 / 地區）及 / 或地址及 / 或居留國家或地區而不時釐定的相關規定所限制。每名受保人之名義金額（包括所有屬「簡易核保」類別，批核中或已生效之「滙康保險計劃」的申請或保單）不能超過 2,000,000 美元（50 歲或以下之受保人）或 1,000,000 美元（51 歲至 60 歲之受保人）或 500,000 美元（61 歲至 65 歲之受保人），否則申請將根據全面核保程序處理。
- 已繳基本計劃總保費指受保人於身故當日的到期基本計劃之保費總額（無論是否已實際繳付）。若為合計保費金額保單，合計保費金額結餘將不會用以計算已繳總保費，除非該部分的保費已到期。
- 特別獎賞的金額是非保證的，並按本公司的酌情權宣派。
- 名義金額是用來決定基本計劃內所需繳付的保費、現金價值、特別獎賞和根據基本保單基本計劃內可收取之癌症 / 心臟疾病 / 中風保障（額外賠償）的金額。它並不代表身故賠償金額。
- 淨現金價值是指保證現金價值加上特別獎賞，減去任何未償還的保單借貸、利息和未付之保費。
- 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您的保單下，本公司具絕對酌情權不時釐訂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。

## 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「滙康保險計劃」如何助您實現個人目標。歡迎與我們聯絡，以安排進行理財評估。

瀏覽網頁 [www.hsbc.com.mo/insurance](http://www.hsbc.com.mo/insurance)

預約會面 [appointment.hsbc.com.mo](http://appointment.hsbc.com.mo)

安排回電



# 滙康保險計劃

## 滙豐人壽保險（國際）有限公司

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

## 香港特別行政區辦事處

香港九龍深旺道1號滙豐中心1座18樓

## 滙豐人壽保險（國際）有限公司澳門分公司

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

## 澳門特別行政區辦事處

總辦公室：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。

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。

2023年8月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



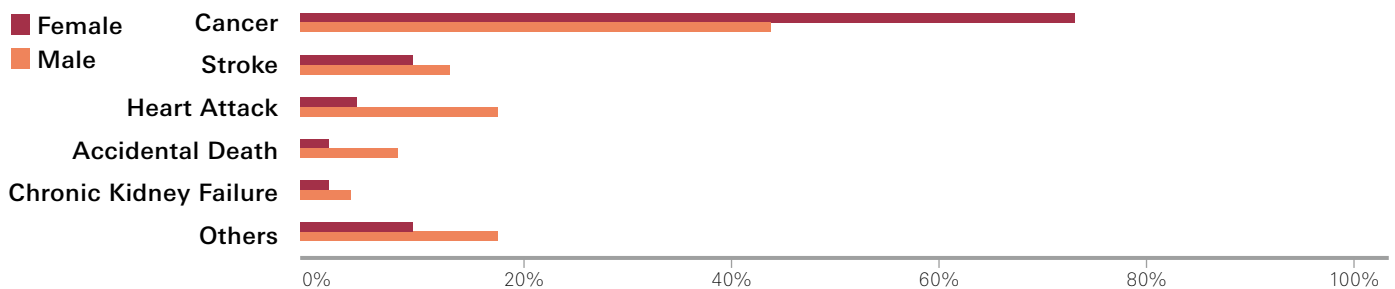
## For your health and wealth

Among the 55.4 million deaths worldwide in 2019, 55% of cases were caused by either cancer, heart disease or stroke\*. A serious illness does not only affect your health, but it also impacts you financially which the consequences cannot be overlooked either.



According to a report published by a reinsurance company in 2019, cancer accounts for up to 83% of insurance claims, making it the single biggest cause of claims in the Asian markets surveyed. Heart disease and stroke are also among the top 5 diseases in terms of the number of associated claims†.

### Reinsurer's statistics on insurance claim in mainland China†



### Three major life-threatening diseases:



#### Cancer

In 2020, there were **over 19 million** new cancer cases worldwide, accounting for **over 9.9 million deaths**. On average, **19 people died of cancer every minute**‡.



#### Heart disease

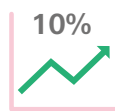
The incidence of heart disease has consistently been on an upward trend. China's National Center for Cardiovascular Diseases estimates that heart diseases afflicted **330 million** people in the country in 2020, and was responsible for **2 out of every 5 deaths**¶.



#### Stroke

From 2019 onwards, there were **12.2 million** new strokes each year globally, and 1 in 4 people over age 25 will have a stroke in their lifetime\*. Whilst **3.94 million** of which were reported and 2.19 million deaths due to stroke in China\*\*††. In recent years, there have been signs that stroke is trending towards lower age groups††.

### There are other important concerns:



#### Healthcare expenditure

The **healthcare benefit cost trend for 2023** is projected to remain at a stubbornly high global average of **10%**. This is matched by corresponding year-on-year increases in medical expenditures in the Greater Bay Area. The need to budget for consistently rising medical expenses is placing an increasingly heavy burden on personal finances¶¶.



#### Diagnosis verification and treatment opinions

Nearly **3 million preventable deaths** occur around the world because of **medication errors**, and World Health Organization estimates the cost to healthcare systems to be up to **USD42 billion** annually\*\*\*.

\* "The top 10 causes of death" released by the World Health Organization in December 2020.

† Dread Disease Survey, published by Gen Re, November 2019.

‡ Global population data on cancer published by GLOBALCAN in 2020.

¶ Report on Cardiovascular Health and Diseases in China 2019 by the National Center for Cardiovascular Diseases, September 2020.

\*\* Global Stroke Fact Sheet 2022, published by World Stroke Organization, January 2022.

†† Global Burden of Disease Study 2019, published by BMJ, April 2022.

‡‡ The response of the Department of Health of the Macao SAR to the enquiry of the Macao Daily Times.

¶¶ 2023 Global Medical Trends Survey Report, published by Willis Towers Watson, October 2022; consumer prices reported by the Macao SAR Statistics and Census Service in December 2020; Report on Medical and Healthcare Resources and Services 2019 by the Guangdong Provincial Government; total medical and healthcare expenditures published by the HKSAR Food and Health Bureau.

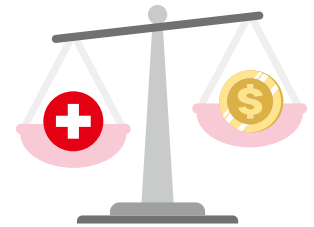
\*\*\* A study published by World Health Organization on September 2022.

# An integrating protection and savings solution that grows with you

Life is often about making tradeoffs. Through **HSBC Health Goal Insurance Plan** ("HSBC Health Goal", "your Plan" or "your Policy"), we are committed to helping you to protect both your health and wealth. By combining wealth accumulation and critical illness protection, HSBC Health Goal gives you the advantages you need to safeguard your life goals:

- **Health** by providing a lump-sum payment in cash for cancer, heart disease and stroke claim(s) **without affecting** your policy value.
- **Wealth** by offering **savings appreciation** to grow your policy value continuously for a more fulfilling life tomorrow.

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

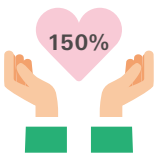


## How does HSBC Health Goal help you?



### Wealth accumulation

Pay a single premium or premiums over a few years, to reap the rewards of long-term wealth growth with **potential return on savings**.



### 3X Critical Illness Benefits<sup>1</sup>

Receive an additional lump-sum payment upon the diagnosis of cancer, heart disease or stroke until age<sup>2</sup> 80 up to 3 times (once for each type of the diseases), with the total payment up to 150% of the total premiums paid for your policy. Your policy value will **remain unchanged after these claims**.



### Benefit transfer<sup>3</sup>

Extend a gift by **transferring the coverage of your policy** to your loved ones **up to 3 times** after the 3<sup>rd</sup> policy year or after the premium payment period, provided that all premiums are fully paid (whichever is later).

Note: Critical Illness Benefits will be transferred together with the basic plan to the new life insured provided no claim has been made under Critical Illness Benefits by the original life insured.



### Global Medical Care Services<sup>4</sup>

(Applicable to policy with Notional Amount<sup>12</sup> of USD2 million or more)

**Personal Care Manager** to provide you with dedicated care from diagnosis, treatment to recovery.

Your diagnosis will be reviewed by multiple **Harvard-level specialists<sup>†</sup>**, who will develop a treatment plan and discuss your case and treatment options with your local doctors.

Arranging access to the **top 1% ranked hospitals in the U.S.** and making medical appointments on your behalf; plus concierge services covering travel, accommodations and after-care support.

Global Medical Care Services<sup>4</sup> are value-added services provided by our designated service provider, Preferred Global Health Ltd, to the life insured. The Services consist of **world-class Personal Care Manager**, Diagnosis Verification and Treatment Plan, Doctor-to-Doctor Dialogue and US Care Management. Please refer to the relevant leaflet for service details.

<sup>†</sup> As defined by our chosen service provider PGH, Harvard-level specialists refer to specialists from Harvard Medical School-affiliated hospitals or from other top 1% hospitals in the US as ranked by US News & World Report.

## Watching over you and your family

We understand your quality of life is closely tied to your financial as well as physical health. That's why **HSBC Health Goal** brings together wealth and life protections to give you the peace of mind you deserve.



### Wealth protection

For your financial wellbeing, HSBC Health Goal offers a **Policy Value Management Option**<sup>5,6</sup> after the 20<sup>th</sup> policy anniversary to let you lock in part of your prevailing policy value to protect it against future fluctuations in the investment market.



### Life protection

Life is full of uncertainties that we need to be prepared for. HSBC Health Goal ensures that, even under the most unfortunate circumstances, your loved ones will be well taken care of by a **Death Benefit**.

Subject to eligibility, you can realise the following Supplementary Benefits **with no additional premiums required** to help you through challenging times.



### Terminal Illness Benefit<sup>7</sup>

If the life insured is diagnosed with a terminal illness before the age of 65, the policyholder can claim the **Death Benefit in advance**.



### Unemployment Benefit<sup>8</sup>

(Not applicable to single premium policies and only applicable to eligible customers)

The policyholder will enjoy an extended premium payment **grace period of up to 365 days** while still enjoying the full protection of HSBC Health Goal, should the policyholder become unemployed for at least 30 consecutive days before the age of 65.

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

Please also refer to the "More about participating policy" section for details on Special Bonus and Policy Value Management Balance.

### Simplified Underwriting<sup>9</sup>

Applying for an HSBC Health Goal is simple and easy. All you need to do is answer a few simple underwriting questions. No medical examination is required for simplified underwriting.



## Example

The following example is for illustrative purposes only. Please refer to the "Product summary" section for details.

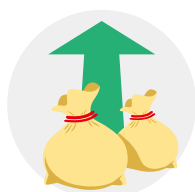
### Starting your HSBC Health Goal – Let's look at Patrick's story:



#### Patrick is a 45-year-old entrepreneur running a small trading company

Patrick is a self-made man, having started his own business after his secondary school graduation. He is the main source of income for his family, and has a son attending secondary school. Even though he is already saving regularly, he is concerned about the constant rise in medical costs and wants to plan ahead to ensure his family will be well-protected if he ever encounters serious health problems. He also wants to leave behind a substantial sum of money in the event of his untimely death to maintain his family's standard of living.

#### Patrick wants to give his loved ones happiness and security through saving



He is looking for lifelong protection and potential growth of his savings to ensure a comfortable life in his later years.



Patrick needs extra protection to help ease the financial burden on his family in the event of a critical illness.



He prefers flexibility in his legacy planning. This could mean the option to transfer the policy to his son if he chooses.

#### After careful consideration, Patrick chooses HSBC Health Goal to meet his needs:

<b>Annual premium</b>	USD50,000
<b>Premium payment period</b>	5 years
<b>Total basic plan premium paid<sup>10</sup></b>	USD50,000 x 5 years = USD250,000

#### Assumptions:

- Patrick is a non-smoker.
- No partial surrender has been made during the policy term.
- All premiums have been paid in full during the premium payment period.
- There is no outstanding policy loan while this policy is in force.
- The Special Bonus<sup>11</sup> scale and investment returns are assumed to remain unchanged throughout the policy term.
- The underwriting conditions applicable to the changing of life insured in a real-life situation would depend on individual circumstances, to be assessed on a case-by-case basis.
- Scenarios 1 and 2 below are independent events and the scenarios are not related to each other.

#### Notes:

- The figures and charts shown in the below scenarios are based on the above assumptions and are subject to rounding adjustments.
- Past, current, projected and/or potential benefits and/or returns such as Special Bonus presented in this example are not guaranteed and are shown 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.
- The Special Bonus (if any) is not guaranteed and is determined by us when it becomes payable.
- Scenario 2 below only illustrates the potential changes in the aggregate cash value upon the exercise of the Policy Value Management Option ("PVMO"). The Notional Amount<sup>12</sup>, Total Basic Plan Premiums Paid, guaranteed cash value, Special Bonus and the Critical Illness Benefits (if any) under your policy will be adjusted and reduced proportionally if the PVMO is exercised. Please refer to the "Product summary" section for more details of the option.
- You should also be aware of the impact of inflation over time, which will likely to reduce the purchasing power of the accumulated amounts significantly.

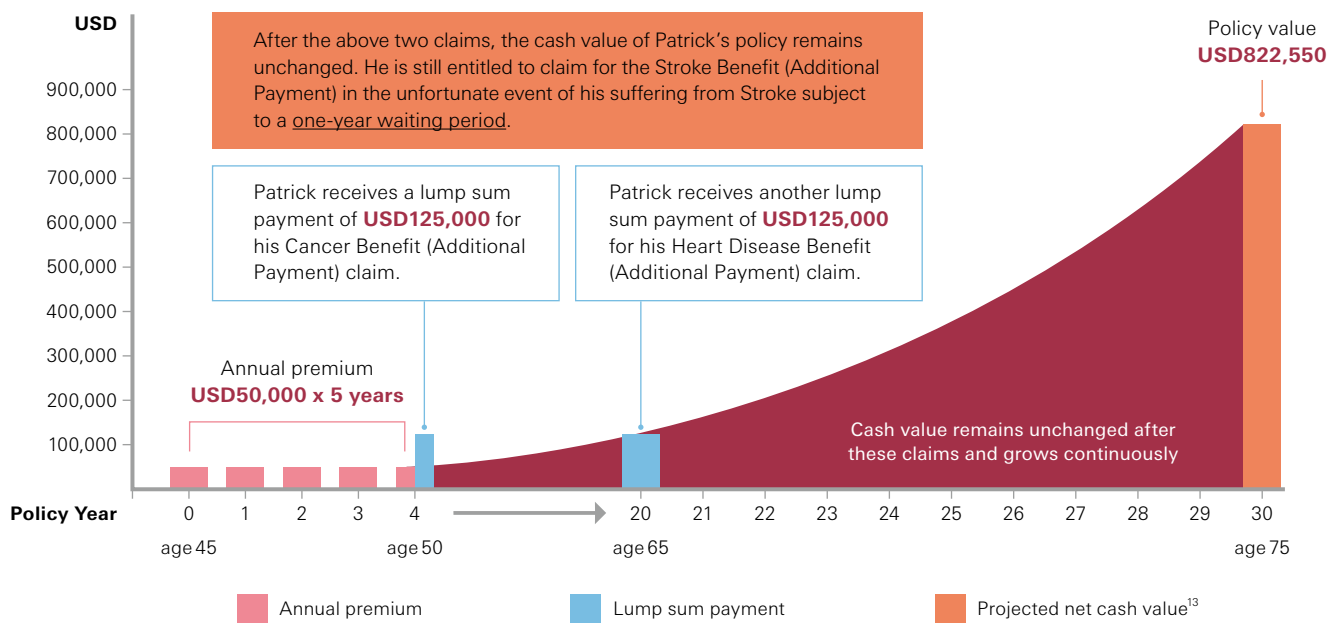


## Example

The following example is for illustrative purposes only. Please refer to the "Product summary" section for details.

### Scenario 1:

- Patrick has paid all his premiums in the first five years of his policy.
- He is diagnosed with lung cancer at age 50 and Heart Disease at age 65. He recovers on both occasions after treatment.
- At age 75, he transfers his policy through the change of policy ownership and change of life insured options to his son as an inheritance<sup>†††</sup>.



### At the end of the 30<sup>th</sup> policy year:

Projected Special Bonus (if any)	Guaranteed Cash Value	Projected net cash value	=	<b>329%</b> of Total Basic Plan Premium Paid
USD565,500	+ USD257,050	= USD822,550		

The policy value and two additional payments received upon diagnosis of two recognised critical illnesses were:	=	<b>429%</b> of Total basic plan premium paid
USD822,550 + USD250,000 = USD1,072,550		

Note: As claims for critical illness has been made under this policy, such Critical Illness Benefits feature shall cease to operate immediately upon the exercising of the change of life insured option.

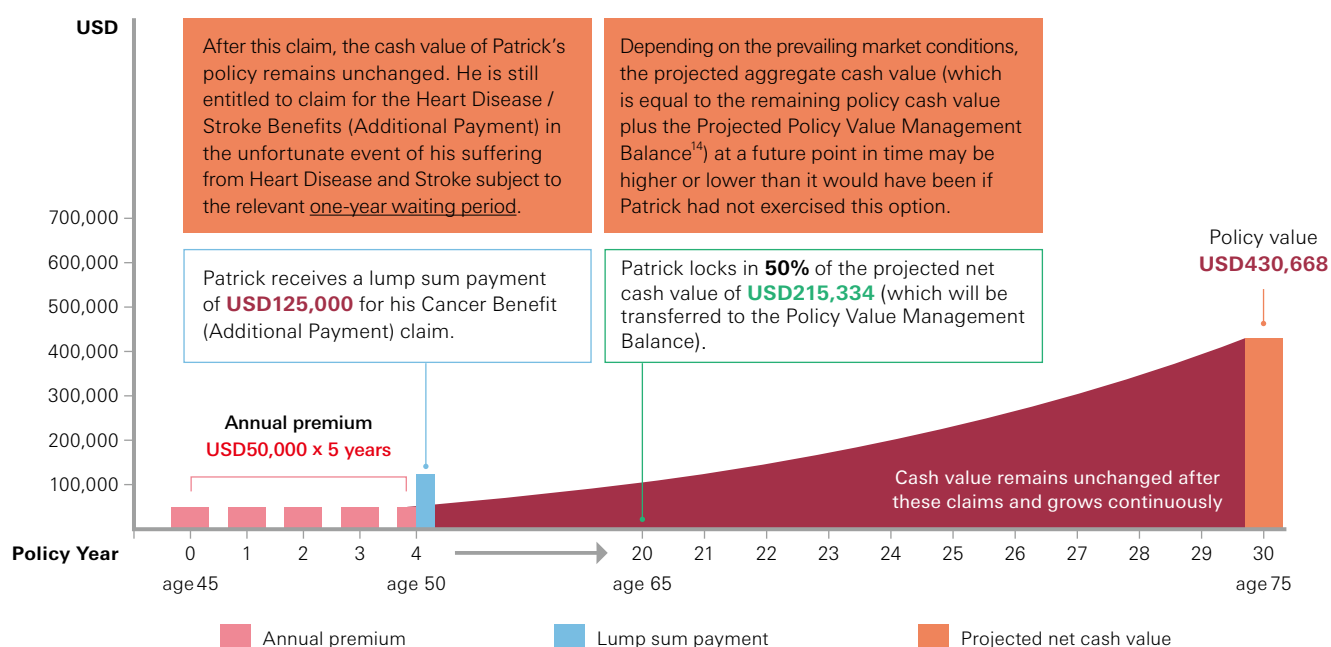
<sup>†††</sup> Change of life insured is subject to evidence of insurability and approval by HSBC Life (International) Limited, Macau Branch ("the Company" or "we" or "us") which is based on the underwriting conditions of the life insured. The change of life insured may trigger consequential adjustments in the Notional Amount, guaranteed cash value, Special Bonus (if any), the Death Benefit and Critical Illness Benefits (if any) which may be higher or lower than the original figures. For any change of life insured which triggers the new Notional Amount to be lower than the original Notional Amount, the policyholder may apply to increase the new Notional Amount for the new life insured up to the amount of the original Notional Amount before the change with the payment of additional premium. Any such request will be assessed on case-by-case basis and is at our discretion.

## Example

The following example is for illustrative purposes only. Please refer to the "Product summary" section for details.

### Scenario 2:

- Patrick has paid all his premiums in the first five years of his policy.
- He is diagnosed with lung cancer at age 50. He recovers after treatment.
- He exercises the Policy Value Management Option ("PVMO") at age 65 to lock-in half the policy's cash value and protects it from any financial market fluctuations<sup>†††</sup>.



### At the end of the 20<sup>th</sup> policy year:

Projected Special Bonus (if any)	Guaranteed cash value	Projected net cash value	=	<b>172%</b> of basic plan premium paid
USD224,250	+ USD206,418	= USD430,668		

### Projected aggregate cash value under varying market conditions at the end of the 20<sup>th</sup> policy year:

Under <u>current</u> projected investment return	Assuming a <b>15% increase</b> in the Special Bonus due to favourable market conditions	Assuming a <b>15% decrease</b> in the Special Bonus due to unfavourable market conditions
<b>Aggregate cash value without exercising PVMO</b>		
USD430,668	USD464,306	USD397,031
<b>Aggregate cash value <u>with</u> PVMO exercised</b>		
USD430,668	USD447,487	USD413,849
<b>Difference in aggregate cash value with PVMO exercised (compared to not exercising PVMO)</b>		
<b>No difference</b>	<b>- USD16,819</b>	<b>+ USD16,819</b>
	If the market rises, the Special Bonus may rise. The aggregate cash value <b>might be lower</b> if Patrick has exercised PVMO.	If the market falls, the Special Bonus may fall. In this case, exercising the PVMO may help to <b>protect the portion of Patrick's locked-in projected net cash</b>

<sup>†††</sup> The exercise of the PVMO will decrease the policy's Notional Amount, total premiums paid, guaranteed cash value and Special Bonus proportionally. The Death Benefit and Critical Illness Benefits will therefore be reduced accordingly.

## Product summary

**Eligible applicant** Between 15 days and 65 years of age

**Premium payment period / Issue age**

Premium payment period	Issue age
Single premium or 3 years	15 days after birth to age 65
5 years	15 days after birth to age 60
10 years	15 days after birth to age 55

**Policy currency** US dollars

**Policy term** Up to age 99

**Minimum premium amount**

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

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

## Product summary

<b>Guaranteed cash value</b>	Guaranteed cash value refers to the cash value of your Policy that accumulates over time during the policy term. It is calculated based on the Notional Amount at the relevant time.
<b>Special Bonus</b>	<p>The Special Bonus (if any) is non-guaranteed. The amount of Special Bonus will be declared at the Company's discretion. The amount of any potential Special Bonus will be determined by us when it becomes payable.</p> <p>The Company will pay the Special Bonus (if any) to you or your beneficiary(ies) when you fully or partially surrender or terminate your Policy, when your Policy matures or discontinues, or when we pay out the Death Benefit or the Terminal Illness Benefit. 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.</p> <p>The Company will update you regarding the amount of the Special Bonus (if any) of each policy anniversary on the respective annual statement. Such Special Bonus amounts as shown on the annual statement(s) may be lower or higher than those projected on the earlier annual statement(s) issued. Please refer to section "Key risks – Non-guaranteed benefits" for the details of key risk factors.</p>
<b>Surrender benefit</b>	<p>If you surrender your Policy at any time, you will receive:</p> <ul style="list-style-type: none"> <li>• the guaranteed cash value;</li> <li>• plus the Special Bonus (if any);</li> <li>• plus the Policy Value Management Balance (if any);</li> <li>• less any outstanding policy loans, interest and premiums</li> </ul>
<b>Partial surrender</b>	<p>You may partially surrender your policy by reducing the Notional Amount provided that the following two minimum amount requirements are met as determined by us from time to time:</p> <ul style="list-style-type: none"> <li>• a minimum amount of reduction of Notional Amount per transaction; and</li> <li>• a minimum amount of the Notional Amount after such transaction</li> </ul> <p>To apply for it, you must submit a written request in a form prescribed by the Company. If the request is approved by the Company, you will receive the net cash value as calculated based on the reduced portion of the Notional Amount. This may include a portion of the Special Bonus (if any) as declared and determined by us based on the reduced portion of the Notional Amount.</p> <p>Upon the reduction of the Notional Amount, the total basic premiums paid under your Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of guaranteed cash value, Special Bonus (if any), Critical Illness Benefits and Death Benefit according to the policy terms. A policy endorsement with the revised policy schedule will be issued to the policyholder upon the reduction of Notional Amount has taken effect.</p>

## Product summary

### Policy Value Management Option

After the 20<sup>th</sup> policy year, if there is no outstanding policy loan or premiums, you may apply to exercise this option to lock in a portion of your Policy's net cash value. The amount you choose to lock in is guaranteed upon exercising this option and will be allocated to the Policy Value Management Balance to accumulate with a non-guaranteed interest rate as determined by the Company from time to time. To apply for this option, you need to submit a written request in a form prescribed by us.

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 Notional Amount after the exercise of this option

Upon exercising this option, the Notional Amount and total basic plan premiums paid under your Policy will be adjusted and reduced proportionally and consequential adjustments will be made in adjustments in the calculations of guaranteed cash value, Special Bonus (if any), Critical Illness Benefits and Death Benefit according to the policy terms. 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 Balance

The amount of the accumulation of the proceeds from exercising the Policy Value Management Option, which is allocated to your 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 your Policy matures by submitting a written request in a form prescribed by the Company.

### Critical Illness Benefits

Critical Illness Benefits consist of Cancer Benefit (Additional Payment), Heart Disease Benefit (Additional Payment) and Stroke Benefit (Additional Payment). Each of these Benefits is payable once only. If you are diagnosed with any of diseases covered under these Critical Illness Benefits before the age of 80 and have survived for no less than 14 days following the diagnosis, you will receive an additional lump sum payment which is equal to 50% of your Policy's Notional Amount ("Benefit Payment"). A maximum of three times Critical Illness Benefits are payable and subject to a one-year waiting period from the last claim of any of these benefits and the following exclusions:

- Any pre-existing conditions from which the life insured was suffering prior to the issue date, the policy date, the effective date of last reinstatement or the effective date of change of life insured provided that the Critical Illness Benefits are still eligible for claims pursuant to the policy term, whichever is the latest; or
- Any illness contracted by the life insured within the first ninety (90) days following the issue date, the policy date, the effective date of last reinstatement or the effective date of change of life insured provided the Critical Illness Benefits are available pursuant to the policy term, whichever is the latest, or
- Intoxication by drugs not prescribed by a Registered Medical Practitioner or abuse of alcohol; or
- Presence of Human Immunodeficiency Virus (HIV) infection on or before the diagnosis date of Critical Illness (except for "HIV Due to Blood Transfusion and Occupationally Acquired HIV" as defined in the policy term)

These Critical Illness Benefits will terminate when the life insured attains the age of 80, payout of the relevant Critical Illness Benefits or your Policy is terminated (whichever is earlier).

Please refer to the respective Policy Provisions for detailed terms, conditions and exclusions. You should consult with professionals or seek professional advice if you are in doubt about the definitions and exclusions.

## Product summary

### Death benefit

If the life insured passes away during the policy term, the beneficiary(ies) will receive:

- Total basic plan premiums paid plus an amount of USD2,500 or guaranteed cash value (whichever is higher);
- plus Special Bonus (if any);
- plus Policy Value Management Balance (if any) ;
- less any outstanding policy loans, interest and premiums at the date of the life insured's death.

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:

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

### Maturity benefit

You will receive a maturity benefit which is equivalent to:

- the guaranteed cash value;
- plus the Special Bonus (if any);
- plus the Policy Value Management Balance (if any);
- less any outstanding policy loans, interest and premiums when the life insured reaches the age of 99.

### Change of life insured

You are entitled to the change of life insured 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, 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.

Critical Illness Benefits will be transferred together with the basic plan to the new life insured provided no claims has been made under the Critical Illness Benefits by the original life insured. However, if any of these benefits has been claimed by the original life insured before the acceptance of change of life insured, the Critical Illness Benefits under this policy shall cease to operate for the new life insured.

The maturity date of the policy will also be reset to age 99 of the new life insured. A new incontestability period will also apply. Any change of life insured may trigger consequential adjustments in the Notional Amount, guaranteed cash value, Special Bonus (if any), the Death Benefit and Critical Illness Benefits (if any). If it triggers a lower new Notional Amount, the policyholder may apply to increase the new Notional Amount for the new life insured up to the amount of the original Notional Amount before the change with the payment of additional premium. Any such request will be assessed on case-by-case basis and is at our discretion.

### Supplementary Benefits (no additional premiums required)

- **Terminal Illness Benefit**
- **Unemployment Benefit (Not applicable to single premium policies)**

Please refer to the respective terms of the Supplementary Benefits for detailed terms, conditions and exclusions.

The content in this Product Brochure is 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 age) 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

HSBC Health Goal Insurance Plan is a life insurance plan with a savings element, which is not equivalent or similar to any kind of bank deposit. Part of the premium pays for the insurance and related costs including, but not limited to, policy acquisition, maintenance and claims costs.

If you are not satisfied with your Policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums 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 your 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 your Policy or the day of delivery of the cooling-off notice to the policyholder or the nominated representative, whichever is earlier).

After the expiration of the cooling-off period, if you cancel your Policy before the end of the policy term, the projected net cash value may be less than the total premiums 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 your Policy is received by us 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 the policyholder's policy will be limited to the refund of the amount of premiums the 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.

### Policy loan

You may apply for a policy loan but the amount you borrow plus any previous unpaid borrowed amount must not exceed 90% of your Policy's guaranteed cash value. You will be advised of the rate of interest determined by the Company from time to time.

Any Partial Surrender or upon exercising of the Policy Value Management Option may reduce the guaranteed cash value and Death Benefit of your Policy. When the policy loan with interest exceed the guaranteed cash value, your Policy may lapse.

Please be reminded that any loan, interest and premiums on your Policy outstanding at the time of any payment under your Policy will be deducted from the amount otherwise payable. The Company's claim for any outstanding loan, interest and premiums shall be prior to any claim of the policyholder or the beneficiary(ies) or the assignee(s) or other persons.

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

## Important notes

### Policy cancellation

You can request to surrender 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 your 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 your Policy and permanently pay those over to tax authorities; and
- Terminate your Policy.

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

### Termination conditions

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

- If you cannot make the overdue premium payments by the end of the grace period; or
- The policy loan with accrued interest exceeds the guaranteed cash value;
- We reasonably consider that by continuing your policy or our relationship with you, we may break any laws or a member of HSBC Group may be exposed to action or censure from any authority;
- We have the right to terminate your Policy pursuant to the term of any Supplementary Benefits.

Please refer to the Policy Provisions for detailed terms and conditions on termination.

### Applicable laws

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

### Missing premium payment

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 guaranteed cash value less any outstanding policy loan of your policy calculated immediately before the due date of the relevant unpaid premium is greater than the amount of the unpaid premium. We will apply interest on such a loan at a rate determined by us from time to time. If the guaranteed cash value less any outstanding policy loan at the time is not enough to cover the unpaid premium, your Policy will lapse and we will pay the policyholder the guaranteed cash value less any outstanding policy loan as at the due date of the first unpaid premium.



## Key risks and exclusions

### Credit and insolvency risks

HSBC Health Goal 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 our assets. You do not have any rights or ownership over any of those assets. Your recourse is against us only.

### Non-guaranteed benefit

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

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

### Risk from delayed or missing premium payments

If there is any delay or missed due payment, **it may lead to a discontinuation of your Policy. As a consequence, you will only receive an amount which may be significantly less than the premiums you paid.**

### Risk from surrender

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

## Key risks and exclusions

### Liquidity risk

**This policy is designed to be held for the entire policy term. In the event that you have liquidity needs for any unexpected events, you may apply for a Policy Loan or surrender your Policy** in full or in part, subject to the respective policy terms, however, **this may cause your 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, the aggregate cash value (an amount equal to the net cash value plus Policy Value Management Balance, if any) under your 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 your 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 will be subject 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 payment including but not limited to premium payments and benefit payments.

### Key exclusions Terminal Illness Benefit

Terminal Illness Benefit will terminate when the life insured attains the age of 65 or payout of the relevant benefits or your Policy is terminated (whichever is earlier). Your policy will terminate once we pay this benefit. No Terminal Illness Benefits shall be payable under any of the below conditions:

- any pre-existing condition from which the life insured was suffering prior to the issue date of the policy or the effective date of this Benefit or the effective date of last reinstatement, whichever is the latest; or
- any Human Immunodeficiency Virus (HIV) or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or any mutations, derivation or variations thereof.

Please refer to the relevant Policy Provisions for the details of terms and conditions and exclusions.

## 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 Health Goal, the policy dividends, if any, is in the form of **Special Bonus** which is declared upon early termination of the policy due to, for example, death or surrender, the exercise of Policy Value Management Option or at policy maturity.

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

### What factors will affect your Special Bonus?

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

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

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

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

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

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

## More about participating policy

### Dividend philosophy

#### Establishing a risk-sharing mechanism

We have a clear interest in the performance of your participating policy as our participating business operates on the principle of sharing risks between you and ourselves to achieve a reasonable balance. We regularly review the Special Bonus levels payable to you. Both the past actual performance and management's expectation of the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be undertaken regarding sharing these with you through Special Bonus adjustments.

#### Fairness across policyholder groups

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

#### Stable long-term returns

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

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

#### Investment policy and strategy

We follow an asset strategy that

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

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

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

## More about participating policy

### Target asset allocations

Asset type	Long-term allocation percentage
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 exercised, the assets supporting the Policy Value Management Balance are 100% invested into fixed-income assets.

### Accumulation interest rate

You can choose to exercise the Policy Value Management Option to allocate a portion of the Net Cash Value to the Policy Value Management Balance (if any) to accumulate with interest (if any).

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

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

The policy of determining the Special Bonus<sup>13</sup> (if any) and accumulation of interest rates may be reviewed and adjusted by us from time to time.

For more updated information, please visit our website <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. Critical Illness Benefits consist of Cancer Benefit (Additional Payment), Heart Disease Benefit (Additional Payment) and Stroke Benefit (Additional Payment). Each of these benefits is payable once only and subject to a one-year waiting period from the last claim of any such diseases covered under these benefits. These benefits will terminate when the life insured attains the age of 80, payout of the relevant benefit(s) or the policy is terminated (whichever is earlier). Any payments outstanding at the time of benefit payment under your policy must be paid to us before we make the relevant benefit payment. Please refer to the Policy Provisions for the definitions of cancer, heart disease and stroke; and under what circumstances one may be excluded from the above benefits payments. You should consult with professionals or seek professional advice if you are in doubt about the definitions and exclusions.
2. Age means the age of the life insured or the policyholder where applicable at his/her next birthday.
3. Each policyholder is entitled to the change of life insured of 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, whichever is later. Critical Illness Benefits will be transferred together with the basic plan to the new life insured provided no claims has been made under the Critical Illness Benefits by the original life insured. However, if any of these benefits has been claimed by the original life insured before the acceptance of change of life insured, the Critical Illness Benefits under this policy shall cease to operate for the new life insured. 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; and is at our discretion.
4. Global Medical Care Services (the "Services") are provided by a leading independent global patient care organization, Preferred Global Health Ltd ("PGH") engaged by the Company as their chosen Service Provider to provide certain services to the life insured (hereinafter called "the patient") of HSBC Health Goal Insurance Plan policy. The Services consist of Personal Care Manager, Diagnosis Verification and Treatment Plan, Doctor-to-Doctor Dialogue and US Care Management services. US Care Management service is only applicable to HSBC Health Goal Insurance Plan policy with Notional Amount of USD2 million or more. The Services provided by PGH or through their service providers are used as a resource for consultative medical advice and treatment recommendations for the patient who seek further opinions/suggestions on his/her medical conditions. The Services are value-added services provided by PGH while your Policy is effective. It is your/patient's responsibility to pay for all the treatment and medical costs and the related costs/expenses incurred by you/the patient, whether directly or indirectly in relation to the receiving of the Services.  
**You are subject to the relevant terms and conditions as determined by PGH for the use of their services. The Company does not represent PGH which is an independent Service Provider. The Company will not be held liable or responsible for or arising out of the above services provided by PGH. The Company is not directly affiliated in any way with Harvard, and any reference to Harvard is only for identification and reference purposes on content provided by PGH and does not imply an association between the Company and Harvard. Please seek the advice of your medical professional for further guidance. We have the absolute discretion to revise and change the terms and conditions for the offering of the Services under your Policy at any time without giving you prior notice.**
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 the policy has been in force for 20 policy years or more; all premiums are paid up when due; and there is no outstanding policy loans, interest and premiums under your 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 Notional Amount after the exercise of this option. Such minimum amount requirements are determined by us from time to time without prior notice to policyholder.
7. Terminal Illness Benefit will terminate when the life insured attains the age of 65 or payout of the relevant benefits or your Policy is terminated (whichever is earlier). Your policy will terminate once we pay this benefit. No Terminal Illness Benefits shall be payable under any of the below conditions:
  - any pre-existing condition from which the life insured was suffering prior to the issue date of the policy or the effective date of this Benefit or the effective date of last reinstatement, whichever is the latest; or
  - any Human Immunodeficiency Virus (HIV) or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or any mutations, derivation or variations thereof.
 The Terminal Illness Benefit is only applicable to Life Insured aged below 65. Please refer to the relevant Policy Provisions for the details of terms and conditions and exclusions.
8. Unemployment Benefit is applicable to any policyholder aged between 19 and 64 years who is a Macau Resident Identity Card holder. This benefit is not applicable to single premium policy. This benefit will terminate on the policy anniversary at which the policyholder attains the age of 65 years or all due premiums have been paid (whichever is earlier). Such benefit is not applicable to single premium policies.
9. Application for HSBC Health Goal is subject to our relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured as determined by us from time to time. The proposed Notional Amount and the total Notional Amount of all the pending and inforce HSBC Health Goal Insurance Plan applications or policies for each proposed insured subject to 'simplified underwriting' shall not exceed USD2,000,000 (for Proposed Insured aged 50 or below) or USD1,000,000 (for proposed insured aged 51 to 60) or USD500,000 (for proposed insured aged 61 to 65). Full underwriting will be applied otherwise.
10. Total basic plan premiums paid refers to the total amount of premiums due for the basic plan (whether or not actually paid) as of the date of death of the life insured. If you choose to prepay the required premiums, the balance of the prepaid premiums will not be counted as the Total basic plan premiums paid until such part of premium is due.
11. The amount of Special Bonus, if any, is not guaranteed and subjected to our absolute discretion.
12. Notional Amount is an amount used to determine the premiums payable under this policy and your cash values, Special Bonus and amounts of Cancer/Heart Disease/Stroke Benefit (Additional Payment) to be received under the basic plan of this policy. It does not represent the amount of Death Benefit payable.
13. Net cash value means an amount equal to the guaranteed cash value plus Special Bonus less any outstanding policy loan, interest and premiums.
14. Policy Value Management Balance means the amount of the accumulation of the proceeds from exercising the Policy Value Management Option which is allocated to your Policy to accumulate at such non-guaranteed interest rate(s) that are determined at our discretion from time to time, and less any previously withdrawn amounts.

## More information

Planning for your financial future is important. Let us review your current and future needs and help you decide if HSBC Health Goal Insurance Plan is the right product to help you fulfil your personal goals. You are welcome to contact us and arrange for a financial planning review.

**Go to website**

[www.hsbc.com.mo/insurance](http://www.hsbc.com.mo/insurance)

**Book appointment**

[appointment.hsbc.com.mo](http://appointment.hsbc.com.mo)

**Arrange callback**



# HSBC Health Goal Insurance Plan

## HSBC Life (International) Limited

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

## Hong Kong Special Administrative Region office

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

## HSBC Life (International) Limited, Macau Branch

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

## Macau Special Administrative Region office

Main 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.

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.

August 2023

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



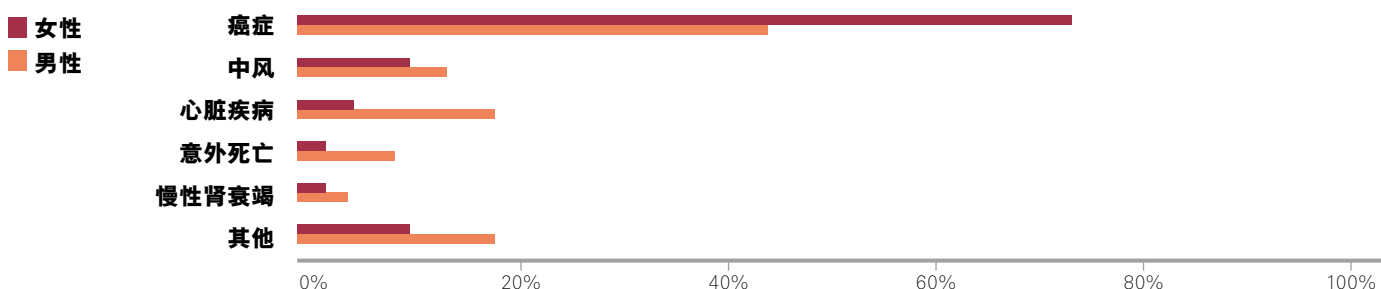
## 健康与财富息息相关

在2019年，全球约有5,540万的死亡个案，而当中的55%就是因癌症、心脏疾病及中风等而死亡\*。万一不幸遇上严重疾病，除了影响个人健康，对财政的影响也不应被忽视。



根据再保险公司于2019年发表的研究报告显示，癌症为研究的亚洲市场内索偿率最高的疾病，可高达83%。心脏疾病及中风亦是其中索偿率最高的五种疾病之二†。

### 再保险公司对中国内地保险索偿的统计†



### 三个主要的致命疾病：



#### 癌症

于2020年，全球有**超过1,900万**新增的癌症案例，**超过990万人**因癌症而不幸死亡，即**平均每分钟有约19人死于癌症**‡。



#### 心脏疾病

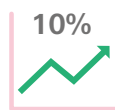
心脏疾病患病率处于持续上升趋势，中国国家心血管病中心曾推算于2020年患心脏疾病的病人数目达**3.3亿**，**每5宗死亡个案中有2宗死于心脏疾病**§。



#### 中风

从2019年起，全球有**1,220万人**新患中风，25岁以上每4人便有一人会在其一生中发生中风\*\*。中国的新患人数则高达**394万人**，更有**219万人**死于中风\*\*。而且，近年中风个案更有年轻化趋势\*\*。

### 还有更多令人担心的问题：



#### 健康支出

于2023年，**全球的预计医疗成本平均上升10%**。大湾区的个人医疗开支亦随大趋势逐年上升。面对不断增加的医疗预算，个人财政负担变得越来越重¶。



#### 诊断核实及治疗方案

全球有近**300万宗**因医疗失误而导致的**可避免死亡**，而世界卫生组织估计其引致的额外开支高达每年**420亿美元**\*\*\*。

\* 根据世界卫生组织于2020年12月发布的《十大死因研究报告》。

† 根据Gen Re于2019年11月发表的"Dread Disease Survey"。

‡ 根据GLOBALCAN于2020年发布的全球人口癌症数据统计。

§ 根据中国国家心血管病中心于2020年9月发表的中国心血管健康与疾病报告2019。

\*\* 根据世界中风组织于2022年1月发布的"Global Stroke Fact Sheet 2022"。

†† 根据BMJ刊于2022年4月发表的2019全球疾病负担研究。

††† 根据澳门特别行政区政府卫生局回覆澳门日报之查询。

¶ 根据韦莱韬悦于2022年10月发表的"2023 Global Medical Trends Survey Report"报告、澳门特别行政区政府统计暨普查局于2020年12月发布之消费物价指数、2019年广东省医疗卫生资源和医疗服务情况简报及香港特别行政区政府食物及卫生局发表之本地医疗卫生总开支帐目综合所得之资料。

\*\*\* 根据世界卫生组织于2022年9月在期刊上发表的一项研究。

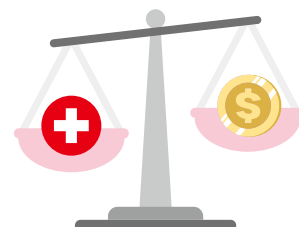


## 结合保障和理财优势 与您并肩前行

面对人生抉择时，我们往往需要有所取舍。透过「**汇康保险计划**」（「汇康」、「您的计划」或「您的保单」），我们致力保障您的健康及财富，让您兼得储蓄优势及严重疾病保障，守护您的人生目标：

- **健康**：以现金形式发放一笔过的癌症、心脏疾病及中风赔偿款项，而有关赔偿**皆不会影响**您的保单价值。
- **财富**：**带来财富增值**以持续增加您的保单价值，为将来的美好生活作好准备。

「汇康」是一份具储蓄成分的长期分红人寿保险计划，其并非等同于或类似任何类型的银行存款。



### 「汇康」为您提供：



#### 财富累积

您只需以趸缴方式一笔过或是分开数年支付保费，即可获得长远的财富增长及**潜在储蓄回报**。



#### 3倍严重疾病保障<sup>1</sup>

若受保人在80岁<sup>2</sup>前确诊患上癌症、心脏疾病或中风，可收取额外的一笔过的赔偿，此赔偿上限为三次（即每个疾病种类为一次），而赔偿总额可高达保单总保费的150%，而您的保单价值在赔偿后将保持不变。



#### 保障转移<sup>3</sup>

您可于第三个保单年度后，或在保费缴付期完结后而所有保费均在到期时已全数缴付（以较后者为准），把**保障转移最多三次**，以作为赠予您挚爱的一份礼物。

注：若原有受保人没有获支付严重疾病保障，严重疾病保障将与基本计划一并转移至新的受保人。



#### 环球医疗关顾服务<sup>4</sup>（只适用于名义金额<sup>12</sup>为200万美元或以上的保单）

个人护理专员在整个诊断、治疗至康复的过程中，为您提供专业贴心的关顾服务。

您的诊断将由多名**顶尖哈佛级别专家<sup>†</sup>**进行核实，他们将与您在本地的医生讨论您的病例，并共同制定治疗方案选项。

为您安排通往**美国排名前1%的医院就医**及有关的医疗预约，更提供礼宾服务包括机票、住宿及康复护理等支援。

环球医疗关顾服务<sup>4</sup>由一间领先的环球患者护理组织Preferred Global Health Ltd，提供予受保人的增值服务，此服务提供**国际级**的「个人护理专员」、「诊断核实及治疗方案」、「医生与医生对话」以及「美国医护关顾服务」。有关服务之详情，请参阅相关的单张。

<sup>†</sup> 根据我们所选定之服务供应商PGH的定义，顶尖哈佛级别专家是指哈佛医学院附属医院或根据《美国新闻与世界报导》被评选为排名前1%的美国医院的专家。

## 为您和家人的幸福保驾护航

我们明白到您的财务及身体状况与您的生活方式皆息息相关，因此，「汇康」能为您提供财富和人寿保障，让您安逸无忧：



### 财富保障

为了令您的财务更稳健，「汇康」让您在第20个保单年度后行使**保单价值管理权益**<sup>5,6</sup>，以锁定部分您当前的保单价值，应对未来投资市场所带来的波动。



### 人寿保障

生活充满著不同变数，这或许会影响您的计划。因此，在发生不幸事件时，「汇康」确保您的挚爱获得**身故赔偿**。

取决于相关资格，您可享受以下的附加保障，**毋须另缴保费**，助您安然渡过困难时期。



### 末期疾病保障<sup>7</sup>

若受保人在65岁前被确诊患上末期疾病，保单持有人可**提前获得身故赔偿**。



### 失业延缴保费保障<sup>8</sup> (不适用于趸缴保费之保单及只适用于特定客户)

如保单持有人在65岁前连续失业30日或以上，缴付到期**保费宽限期可延长至365日**，而期间保单持有人仍可获得「汇康」的全面保障。

有关详细条款、细则以及不保事项，请参阅附加保障之保单条款。详情请参阅「有关分红保单」部分。

### 简易核保<sup>9</sup>

申请「汇康保险计划」过程简易方便。您只需于投保时回答几条简单的核保问题。简易核保毋须进行身体检查。



## 参考案例

以下参考案例仅供说明，详情请参阅「计划摘要」部分。

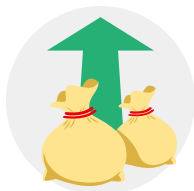
### 开展您的「汇康」计划 — 以下是 Patrick 的故事：



**Patrick是一位45岁的企业东主，经营一间小型贸易公司**

Patrick在高中毕业后开始创业，自立门户，白手起家。他是家中的主要经济支柱，育有一位正在就读中学的儿子。虽然Patrick有良好的储蓄习惯，但考虑到医疗费用正不断上升，他希望未雨绸缪，确保他万一遇上严重健康问题，一家人的幸福能够有所保障。倘若他不幸去世，他也希望可以和家人留下一笔资金，维持他们的生活水平。

#### Patrick希望透过储蓄为家人带来幸福和保障



他在寻找终身保障及潜在的储蓄回报，以确保他能够在晚年享有舒适的生活。



他需要针对主要严重疾病的额外保障，让他在不幸患上这些疾病时，可以帮助家人减轻潜在的财务负担。



他希望在遗产传承面保持灵活，可以选择转让保单给他的儿子。

#### 经过深思熟虑，「汇康」能够多方面满足他的需求，Patrick决定投保「汇康」：

每年保费	50,000美元
缴付保费期	5年
已缴基本计划总保费 <sup>10</sup>	50,000美元 x 5年 = 250,000美元

#### 假设：

- Patrick为非吸烟人士。
- 在保单期内并未作出部分退保。
- 所有保费均已在到期时全数缴付。
- 在本保单生效期间并无借取保单贷款。
- 特别奖赏<sup>11</sup>分配及投资回报于整个保单期内相对于原本所展示的假设维持不变。
- 任何实际情况将根据更改受保人的个别核保条件而定。
- 下列之情境一及情境二为独立个案，两个情境并没有任何关联。

#### 注：

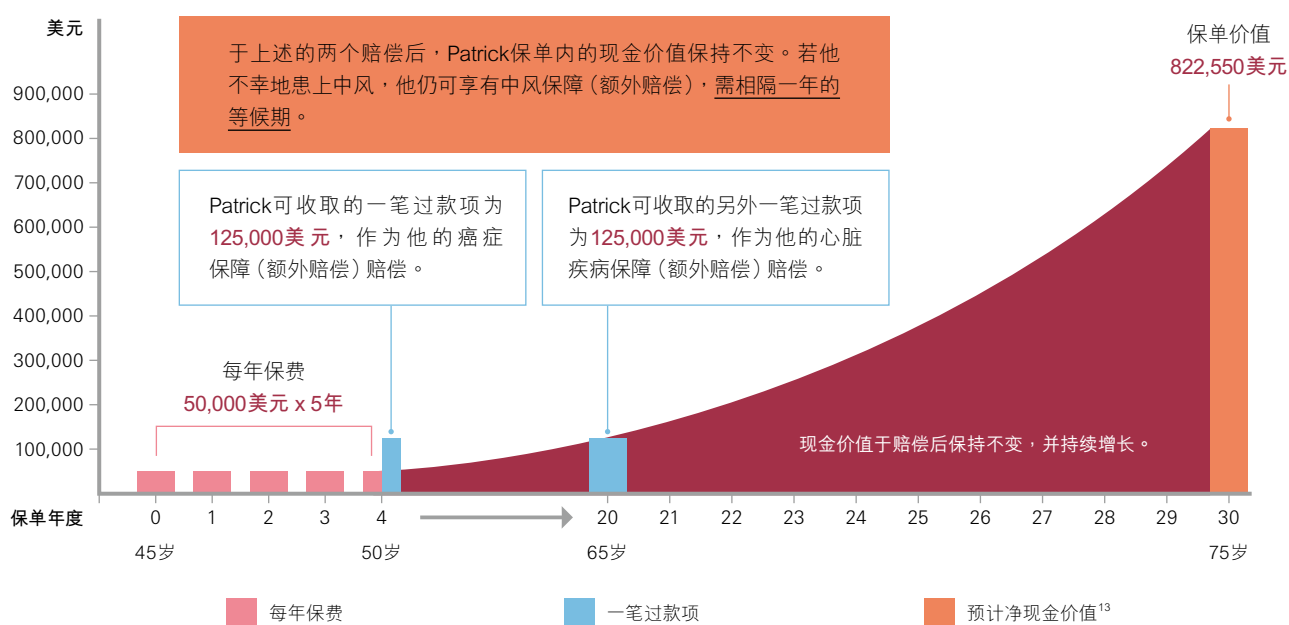
- 下列之情境所显示的数字及图表均以上述所列之假设为基础，并作整数调整。
- 例子所显示的过往、现时、预计及/或潜在利益及/或回报（例如特别奖赏）均为非保证，并仅供说明之用。未来的实际利益及/或回报或会较现时所列的利益及/或回报为高或低。
- 特别奖赏（如有）是非保证的并在宣派时由我们决定。
- 下列之情境二仅说明累积现金价值在行使保单价值管理权益后的潜在变更。在行使此项权益后，您的保单之名义金额<sup>12</sup>、已缴基本计划总保费、保证现金价值、特别奖赏及严重疾病保障（如有）将按比例调整和减少。有关此项权益的详情，请参阅「计划摘要」。
- 您应了解随著时间通货膨胀所带来的影响，这可能会显著地降低累积金额的购买力。

## 参考案例

以下参考案例仅供说明，详情请参阅「计划摘要」部分。

### 情境一：

- Patrick于保单的首五年已缴付所有保费。
- 他于50岁时确诊患上肺癌，并于65岁时再确诊患上心脏疾病，他在接受治疗后，两次病患均已康复。
- 于75岁时，他选择透过更改保单权益及受保人，以转让他的保单给他的儿子作为遗产传承<sup>111</sup>。



### 于第30个保单年度完结时：

预计特别奖赏（如有）      保证现金价值      预计净现金价值

565,500美元 + 257,050美元 = 822,550美元

=

相等于已缴基本计划总保费的 329%

保单价值加上在确诊两个涵括之严重疾病后所收取到的两笔款项：

822,550美元 + 250,000美元 = 1,072,550美元

=

相等于已缴基本计划总保费的 429%

注：由于此保单已作出了严重疾病之赔偿，此严重疾病保障的运作将在行使更改受保人之选项后随即终止。

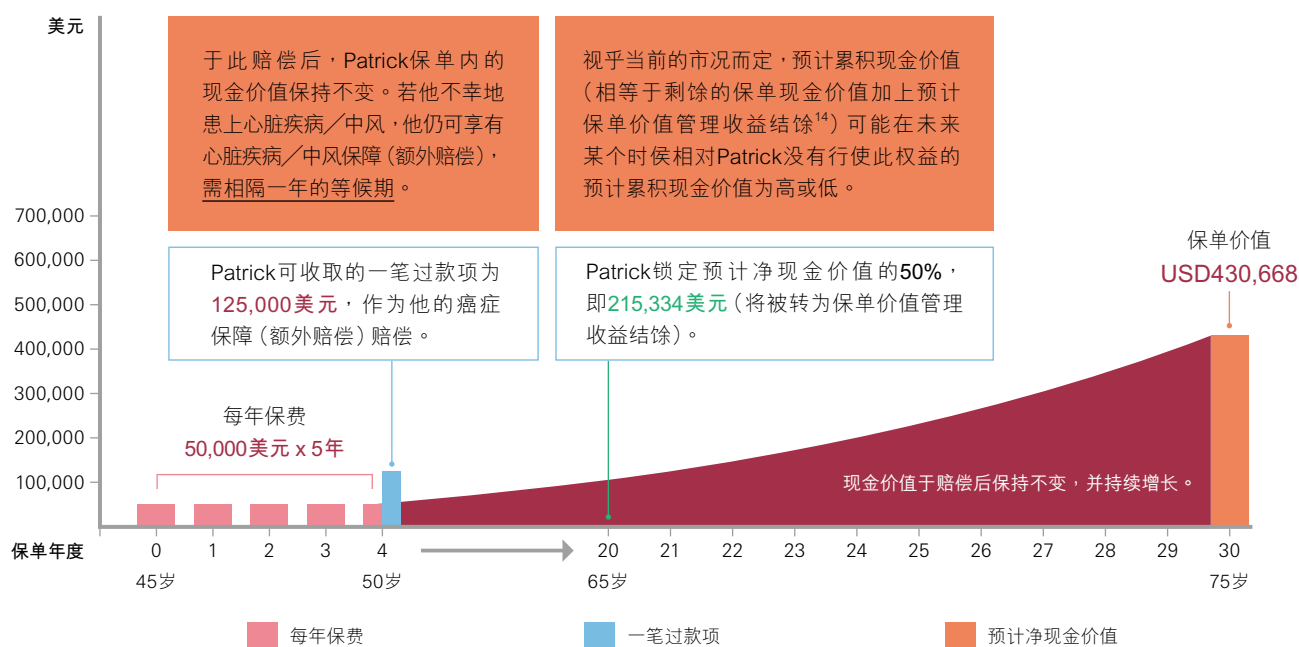
<sup>111</sup> 更改受保人须提供可保证明，并须由汇丰人寿保险（国际）有限公司澳门分公司（「本公司」或「我们」）按受保人的投保条件而批核。更改受保人或会导致保单的名义金额、保证现金价值、特别奖赏（如有）、身故赔偿及严重疾病保障的调整，而相关的调整或会较现时的数字为高或低。任何因更改受保人而引致新名义金额较原有的名义金额为低，保单持有人或可支付额外保费以申请增加新受保人之名义金额至最多为原有的名义金额。任何相关的申请将会按每个个案而检视，并由我们酌情决定。

## 参考案例

以下参考案例仅供说明，详情请参阅「计划摘要」部分。

### 情境二：

- Patrick于保单的首五年已缴付所有保费。
- 他于50岁时确诊患上肺癌，他在接受治疗后已康复。
- 于65岁时，他行使保单价值管理权益以锁定保单之一半现金价值，免受任何投资市场波动的影响<sup>\*\*\*</sup>。



### 于第20个保单年度完结时：

$$\text{预计特别奖赏 (如有)} + \text{保证现金价值} = \text{预计净现金价值}$$

$$224,250 \text{ 美元} + 206,418 \text{ 美元} = 430,668 \text{ 美元}$$

相等于已缴基本计划总保费的 **172%**

### 于第20个保单年度完结时，在不同市况下之预计累积现金价值：

根据当前假设的投资回报	假设市况利好 特别奖赏升15%	假设市况疲弱 特别奖赏减少15%
<b>没有行使保单价值管理权益的累积现金价值</b>		
430,668 美元	464,306 美元	397,031 美元
<b>行使了保单价值管理权益后的累积现金价值</b>		
430,668 美元	447,487 美元	413,849 美元
<b>行使了保单价值管理权益后的累积现金价值的差异</b>		
<b>不变</b>	<b>-16,819美元</b> 若市况利好，特别奖赏可能会增加。若Patrick行使保单价值管理权益，累积现金价值或会 <b>较低</b> 。	<b>+16,819美元</b> 若市况疲弱，特别奖赏可能减少。在此情况下，行使保单价值管理权益，可以 <b>保障Patrick已锁定的部份预计净现金价值</b> 。

<sup>\*\*\*</sup> 行使保单价值管理权益会令保单的名义金额、已缴总保费、保证现金价值及特别奖赏按比例地下调。而身故赔偿及严重疾病保障赔偿亦会因此而相应减少。

## 计划摘要

**合格申请人士** 出生15日后至65岁

保费供款年期/投保年龄	保费供款年期	投保年龄
	趸缴保费或3年	出生后15天至65岁
5年	出生后15天至60岁	
10年	出生后15天至55岁	

**保单货币** 美元

**保单年期** 至99岁

**最低保费金额** 每份保单按不同保费供款年期及缴付保费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	—
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

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。

## 计划摘要

### 保证现金价值

保证现金价值是指在保单期内，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名义金额计算。

### 特别奖赏

特别奖赏（如有）是非保证的及将由本公司拥有酌情权下宣派。任何潜在的特别奖赏金额将在宣派时由我们决定。

本公司将在您全数或部分退保、终止保单、您的保单期满或失效，或当我们支付身故赔偿或末期疾病保障时，我们将会向您或您的受益人宣派特别奖赏（如有）。在行使保单价值管理权益后，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之前所发出的保单年结通知书上所显示的金额为低或高。有关主要风险因素的详情，请参阅「主要风险—非保证利益」部分。

### 退保利益

若您任何时候退保您的保单，您将获支付：

- 保证现金价值；
- 加上特别奖赏（如有）；
- 加上保单价值管理收益结余（如有）；
- 扣除任何未偿还保单贷款、利息和未付之保费

### 部分退保

您可要求调减您的保单之名义金额从而部分退保。任何调减保额的申请需符合以下两项最低限额要求，而有关的限额由我们不时厘定：

- 每次调减名义金额的最低金额；及
- 调减名义金额后之最低名义金额

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，您将获支付根据调减名义金额的部分所计算的净现金价值。此金额可能包括我们根据调减名义金额的部分厘定及宣派的部分特别奖赏（如有）。

在调减名义金额后，您的保单的已缴基本计划总保费将按比例调整或减少，并于计算保证现金价值、特别奖赏（如有）、严重疾病保障及身故赔偿时，根据保单条款作出相应调整。调减名义金额生效时，我们将会向保单持有人签发经保单批注及修订的保单附表。

## 计划摘要

### 保单价值管理权益

在第 20 个保单年度届满后，若没有未偿还的保单贷款或到期未缴之保费，您将可申请行使此项权益以锁定您保单中的部分净现金价值。在您行使此项权益后，您所选择锁定的金额即获得保证，并调拨至保单价值管理收益结余以非保证息率累积生息，而该息率由本公司不时厘定。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) 此项权益行使后剩餘的名义金额

在行使此项权益后，您的保单的名义金额及已缴基本计划总保费将按比例调整和减少，并引致于计算保证现金价值、特别奖赏（如有）、严重疾病保障及身故赔偿时，根据保单条款作相应的调整。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

指行使保单价值管理权益调拨入您的保单下，按本公司具绝对酌情权不时厘定的非保证息率积存生息，并减去任何之前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，以现金方式提取您的保单下的保单价值管理收益结余（如有）。

### 严重疾病保障

严重疾病保障包括癌症保障（额外赔偿）、心脏疾病保障（额外赔偿）及中风保障（额外赔偿），而这些保障内之每项保障仅限赔偿一次。如您于 80 岁前确诊患上严重疾病保障内之任何疾病，而在确诊后生存不少于 14 天，您可收取相等于您的保单之名义金额 50% 的额外一笔过的赔偿（「保障赔偿」）。严重疾病保障之赔偿最多支付三次，并与上一次的这些保障内之任何保障赔偿相隔一年的等候期，及须受以下的不保事项约束：

- 受保人在签发日期、保单日期、保单复效的生效日期或当严重疾病保障根据保单条款仍然生效情况下更改受保人的生效日期前（以较迟者为准）已有的任何已存在的状况；或
- 受保人在签发日期、保单日期、保单复效的生效日期或当严重疾病保障根据保单条款仍然生效情况下更改受保人的生效日期（以较迟者为准）随后之九十天内患上的任何疾病；或
- 并非经注册医生处方的药物中毒或酒精滥用；或
- 于确诊严重疾病当日或之前已存在的人体免疫力缺乏病毒（HIV）感染（除保单条款内界定的「因输血和职业感染人体免疫力缺乏病毒」以外）

在受保人年龄达 80 岁时、严重疾病保障已获支付或您的保单已被终止时（以较早者为准），这些严重疾病保障亦将会随即终止。

有关详细条款、细则以及不保事项，请参阅相关的保单条款。若您对定义及不保事项存有疑问，您应咨询专业人士或寻求专业建议。



## 计划摘要

### 身故赔偿

如受保人于保单期内不幸身故，受益人将获取于受保人身故当日之：

- 已缴基本计划总保费加上 2,500 美元或保证现金价值（以较高者为准）；
- 加上特别奖赏（如有）；
- 加上保单价值管理收益结余（如有）；
- 扣除任何未偿还保单贷款、利息和未付之保费。

我们在收到我们认为满意且有效的书面索偿证明后，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：

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

### 期满利益

当受保人年届 99 岁时，您将会获得期满利益，相等于：

- 保证现金价值；
- 加上特别奖赏（如有）；
- 加上保单价值管理收益结余（如有）；
- 扣除任何未偿还保单贷款、利息和未付之保费。

### 更改受保人

您可在您的保单下更改受保人最多三次。更改受保人只适用于第三个保单年度后，或于保费缴付期内缴清所有保费后作出（以较后者为准），并须提供可保证明及由本公司接受保人的投保条件而批核。

若原有受保人没有获支付严重疾病保障，严重疾病保障将与基本计划一并转移至新的受保人。否则，若任何之严重疾病保障已支付赔偿予原有受保人，此保单内之严重疾病保障的运作将会在更改受保人后随即终止。

保单的期满日将被重设至新受保人的 99 岁。新的不可异议条款亦将同时适用。任何更改受保人或会引致保单的名义金额、保证现金价值、特别奖赏（如有）、身故赔偿及严重疾病保障的调整。若新名义金额较原有的名义金额为低，保单持有人或可支付额外保费以申请增加新受保人之名义金额至最多为原有的名义金额。任何相关的申请将会按每个个案而检视，并由我们酌情决定。

### 附加保障

（毋须另缴保费）

- **末期疾病保障**
- **失业延缴保费保障（不适用于趸缴保费之保单）**

有关详细条款及细则，以及不保事项之详情，请参阅保单条款内有关附加保障的部分。

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)，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

「汇康保险计划」是一份包含储蓄成分的人寿保险计划，并非等同于或类似任何类型的银行存款。部分保费将付作保险及相关之费用，包括但不限于开立保单，售后服务及索偿之费用。

若您对您的保单不满意，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<sup>#</sup>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您的保单。

冷静期结束后，若您在保单年期完结之前取消您的保单，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取取消您的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。

### 保单贷款

您可申请保单贷款，惟贷款额加上任何未偿还的贷款不得超过您的保单之保证现金价值的90%。有关贷款息率可能不时变动并由本公司通知您。

进行任何部分退保或行使保单价值管理权益后，可能会减少您的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，您的保单可能会失效。

请注意，您的保单的任何未偿还贷款、利息或未付之保费将从您的保单所支付的款项中扣减。本公司对任何未偿还贷款、利息或未付之保费的申索，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。

<sup>#</sup> 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

### 取消保单

冷静期过后，您可随时填妥本公司指定的表格要求退保，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／或您的保单被终止，您从保单获取之款项加上您在保单终止前从保单获取之款项总额（如有）可能会少于您已缴保费之总额。本公司建议您就税务责任及有关您保单的税务状况寻求独立专业意见。

### 保单终止条款

我们有权于以下任何情况之下终止您的保单：

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

有关终止条款的详细条款及细则，请参阅保单条款。

### 适用法律

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

### 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，而您的保单于有关未付保费之到期日前一天计算的净现金价值大于未付保费金额，则本公司将授予一笔自动保费贷款，以支付到期保费。有关贷款将按我们不时厘定的息率计息。如当时在扣除未偿还保单贷款后的保证现金价值不足以支付到期保费，将导致您的保单失效。保单持有人将会收到第一次未付保费到期当天的未偿还保单贷款的保证现金价值。

## 主要风险及不保事项

### 信贷风险及无力偿债风险

「汇康」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所有权。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（如有）的分配并非保证，并由我们不时厘定及将按本公司的酌情权宣派。**派发特别奖赏与否，以及特别奖赏的金额多少，**取决于保单资产的投资回报表现以及其他因素，包括但不限于赔偿、失效率、开支等及对于未来长远表现的预期。**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到息率水平、其前景展望（此将影响利息收入及资产价值）、增长资产的价格波动及其他各种市场风险因素所影响，包括但不限于货币风险、信贷息差及违约风险。
- **赔偿因素**— 实际死亡率及发病率并不确定，以致实际的身故赔偿或生活保障支付金额可能较预期为高，从而影响产品的整体表现。
- **续保因素**— 实际退保率（全数或部分退保）、保单失效率及保单价值管理权益的行使率并不确定，保单组合现时的表现及未来回报会因而受到影响。
- **开支因素**— 已支出及被分配予此组保单的实际直接支出（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**，从而或会影响产品的整体表现。
- 从保单价值管理收益结余（如适用）所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。

### 延误或漏缴到期保费的风险

如有任何延误或漏缴到期保费，**可能会导致您的保单终止。结果或令您只能收回明显少于您已缴付的保费的款额。**

### 退保之风险

如果您需要在早期全数或部分退保，**您可收回的款额或会明显少于您已缴付的保费。**

## 主要风险及不保事项

### 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，可以根据保单的相关条款**申请保单贷款或作全数或部分退保**。但这样可能导致保单失效或较原有保单期提早终止，而可取回的款项（如有）可能少于您已缴付的保费。

若您行使保单价值管理权益，您的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）在未来某个时间，可能会较您不行使此权益时的情况为低或高。

### 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您的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**。如您的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。

### 主要不保事项：

#### 末期疾病保障

末期疾病保障将于受保人年届 65 岁的保单周年日或支付有关赔偿后或您的保单终止时（以较早者为准）终止。我们支付有关赔偿后，您的保单将会随即终止。在以下任何情况中，末期疾病保障将不会获赔偿：

- 受保人在保单签发日期或保障之生效日期或最后保单复效日期（以较迟者为准）前已患上的疾病；或
- 任何人体免疫力缺乏病毒 (HIV) 或任何与 HIV 有关的疾病，包括后天免疫力缺乏症（即爱滋病），或任何由此而致的突变、衍化或变异。

有关详细条款及细则，以及不保事项之详情，请参阅相关保单条款。

## 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。

「汇康保险计划」的保单红利（如有），将以下列方式派发：**特别奖赏**是指于保单提早终止（例如因为身故、退保）、行使保单价值管理权益或保单期满时宣派。

特别奖赏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。

### 特别奖赏会受哪些因素影响？

特别奖赏（如有）并非保证，是否派发特别奖赏及其金额多少取决于包括但不限于下列因素：

- 保单资产的投资回报表现；
- 赔偿、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，特别奖赏派发金额将会增加；若表现较预期低，则特别奖赏派发金额将会减少。

有关主要风险因素的详情，请参阅本小册子内「主要风险 — 非保证利益」部分。

### 分红保单有甚么主要的优势？

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。表现越佳，特别奖赏会越多；反之，表现越差，特别奖赏亦会减少。

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

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。我们将会为保障其馀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) 透过特别奖赏为您提供具竞争力的长远回报；及
- iii) 维持可接受的风险水平

分红保单的资产由固定收益及增长资产组成。**固定收益资产**主要包括由具有良好信贷质素（平均评级为 A 级或以上）和长远发展前景的企业机构发行之固定收益资产。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<sup>5,6</sup>的保单，组成其保单价值管理收益结余的资产将会 100% 投资于固定收益资产中。

### 积存息率

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

积存利息的息率并非保证的，我们会参考下列因素作定期检讨：

- 投资组合内固定收入资产的孳息率；
- 当时的市况；
- 对固定收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（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. 严重疾病保障包括癌症保障（额外赔偿）、心脏疾病保障（额外赔偿）及中风保障（额外赔偿），而这些保障内之每项保障仅限赔偿一次，并需与上一次保障内之任何涵括疾病的赔偿相隔一年的等候期。在受保人年龄达 80 岁时、相关保障已获支付或保单已被终止时（以较早者为准），这些保障亦将会随即终止。如在支付保障赔偿时有任何未偿还之款项，必须于本公司就您的保单支付保障赔偿前缴清有关的款项。有关癌症、心脏疾病及中风之定义，及在那些特定情况下或会引起不能获享保障赔偿，请参阅相关的保单条款。若您对定义及不保事项存有疑问，您应咨询专业人士或寻求专业建议。
2. 年龄指受保人或保单持有人（视乎适用情况而定）于下一次生日的年龄。
3. 每名保单持有人可在保单下更改受保人最多三次。更改受保人只适用于第三个保单年度后，或于保费缴付期内缴清所有保费后作出（以较后者为准）。若原有受保人没有获支付严重疾病保障，严重疾病保障将与基本计划一并转移至新的受保人。否则，若任何之严重疾病保障已支付赔偿予原有受保人，此保单内之严重疾病保障的运作将会在更改受保人后随即终止。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，包括但不限于潜在的赔偿风险、更改保单年期、当前的经济前景等；而酌情决定。
4. 环球医疗关顾服务（「此服务」）是由本公司透过一间领先及独立的环球患者护理组织 Preferred Global Health Ltd（「PGH」）作为所选定之服务供应商以提供予汇康保险计划之受保人（在此统称为「病者」）的服务。此服务包括「个人护理专员」、「诊断核实及治疗方案」、「医生与医生对话」及「美国医护关顾服务」。「美国医护关顾服务」仅适用于名义金额为 200 万美元或以上的汇康保险计划保单。此服务由 PGH 或 PGH 所安排之供应商向正在寻求关于个人医疗状况的进一步意见 / 建议之病者，给予医疗咨询及治疗建议的资源。此服务是由 PGH 于就您的保单仍生效时所提供的一项附加增值服务，您 / 病者有责任支付就您 / 病者在享用此服务因而产生的所有治疗、医疗及相关费用 / 支出（无论是直接或间接）。  
**您需要由 PGH 就享用此服务所订立的条款及细则约束。本公司并不代表作为独立服务供应商的 PGH，而且不会对 PGH 提供的上述服务内容及其引致的事件负责。本公司与哈佛没有任何直接关系，任何对哈佛的引用仅基于 PGH 为其提供的内容用作识别及参考目的，并不意味着本公司与哈佛之间存在关系。请向医疗专业人士寻求进一步指引。我们有绝对权利随时更改就您的保单内提供此服务之条款及细则而毋须提前通知。**
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，前提是您的保单需要生效了 20 个保单年度或以上、所有保费均已在到期时全数缴付及在您的保单下并没有任何债项。
6. 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) 该权益行使后之名义金额。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。
7. 末期疾病保障将于受保人年届 65 岁的保单周年日或支付有关赔偿后或您的保单终止时（以较早者为准）终止。我们支付有关赔偿后，您的保单将会随即终止。在以下任何情况中，末期疾病保障将不会获赔偿：
  - 受保人在保单签发日期或保障之生效日期或最后保单复效日期（以较迟者为准）前已患上的疾病；或
  - 任何人体免疫力缺乏病毒（HIV）或任何与 HIV 有关的疾病，包括后天免疫力缺乏症（即爱滋病），或任何由此而致的突变、衍化或变异。
 末期疾病保障只适用于 65 岁以下的受保人。有关详细条款及细则，以及不保事项之详情，请参阅相关保单条款。
8. 失业延缴保费保障适用于受保年龄介乎 19 岁至 64 岁并持有澳门居民身份证的保单持有人及不适用于趸缴保费保单。保障将于保单持有人年届 65 岁或已清缴到期保费或您的保单终止时（以较早者为准）终止。该保障并不适用于合计保费金额保单。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。
9. 申请「汇康」受我们就保单持有人及 / 或受保人的国籍（国家 / 地区）及 / 或地址及 / 或居留国家或地区而不时厘定的相关规定所限制。每名受保人之名义金额（包括所有属「简易核保」类别，批核中或已生效之「汇康保险计划」的申请或保单）不能超过 2,000,000 美元（50 岁或以下之受保人）或 1,000,000 美元（51 岁至 60 岁之受保人）或 500,000 美元（61 岁至 65 岁之受保人），否则申请将根据全面核保程序处理。
10. 已缴基本计划总保费指受保人于身故当日的到期基本计划之保费总额（无论是否已实际缴付）。若为合计保费金额保单，合计保费金额结余将不会用以计算已缴总保费，除非该部分的保费已到期。
11. 特别奖赏的金额是非保证的，并按本公司的酌情权宣派。
12. 名义金额是用来决定基本计划内所需缴付的保费、现金价值、特别奖赏和根据本保单基本计划内可收取之癌症 / 心脏疾病 / 中风保障（额外赔偿）的金额。它并不代表身故赔偿金额。
13. 净现金价值是指保证现金价值加上特别奖赏，减去任何未偿还的保单借贷、利息和未付之保费。
14. 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您的保单下，本公司具绝对酌情权不时厘订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。

## 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「汇康保险计划」如何助您实现个人目标。欢迎与我们联系，以安排进行理财评估。

**浏览网页** [www.hsbc.com.mo/insurance](http://www.hsbc.com.mo/insurance)

**预约会面** [appointment.hsbc.com.mo](http://appointment.hsbc.com.mo)

**安排回电**



# 汇康保险计划

## 汇丰人寿保险（国际）有限公司

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

## 香港特别行政区办事处

香港九龙深旺道1号汇丰中心1座18楼

## 汇丰人寿保险（国际）有限公司澳门分公司

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

## 澳门特别行政区办事处

总办公室：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。

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。

2023年8月

汇丰人寿保险（国际）有限公司荣获以下奖项：



MAC\_HQIP\_PB\_0823\_SC

