

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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滙豐保險  
HSBC Life

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

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.

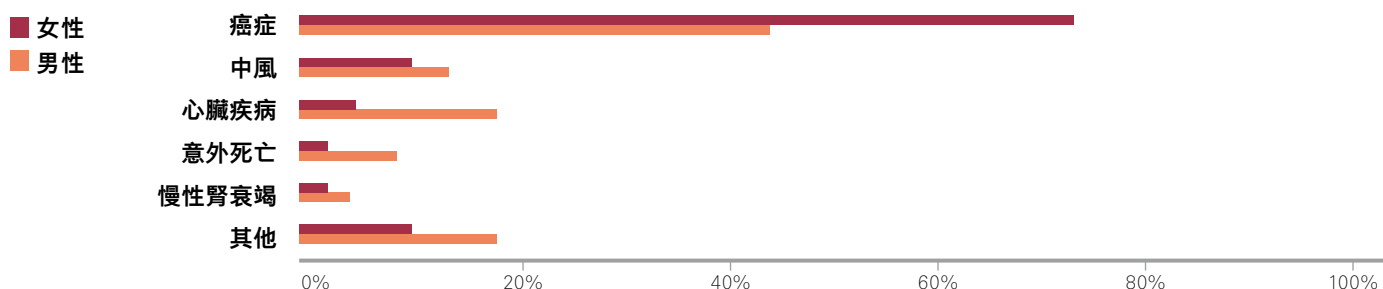
## 健康與財富息息相關

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

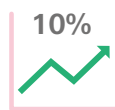
心臟疾病患病率處於持續上升趨勢，中國國家心血管病中心曾推算於2020年患心臟疾病的病人數目達**3.3億**，**每5宗死亡個案中有2宗死於心臟疾病**§。



#### 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。

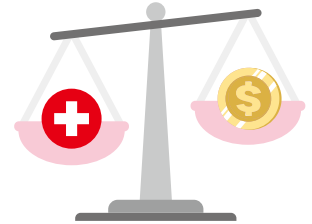
\*\*\* 根據世界衛生組織於2022年9月在期刊上發表的一項研究。

## 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。

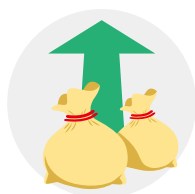
### 開展您的「滙康」計劃 — 以下是 Patrick 的故事：



**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：

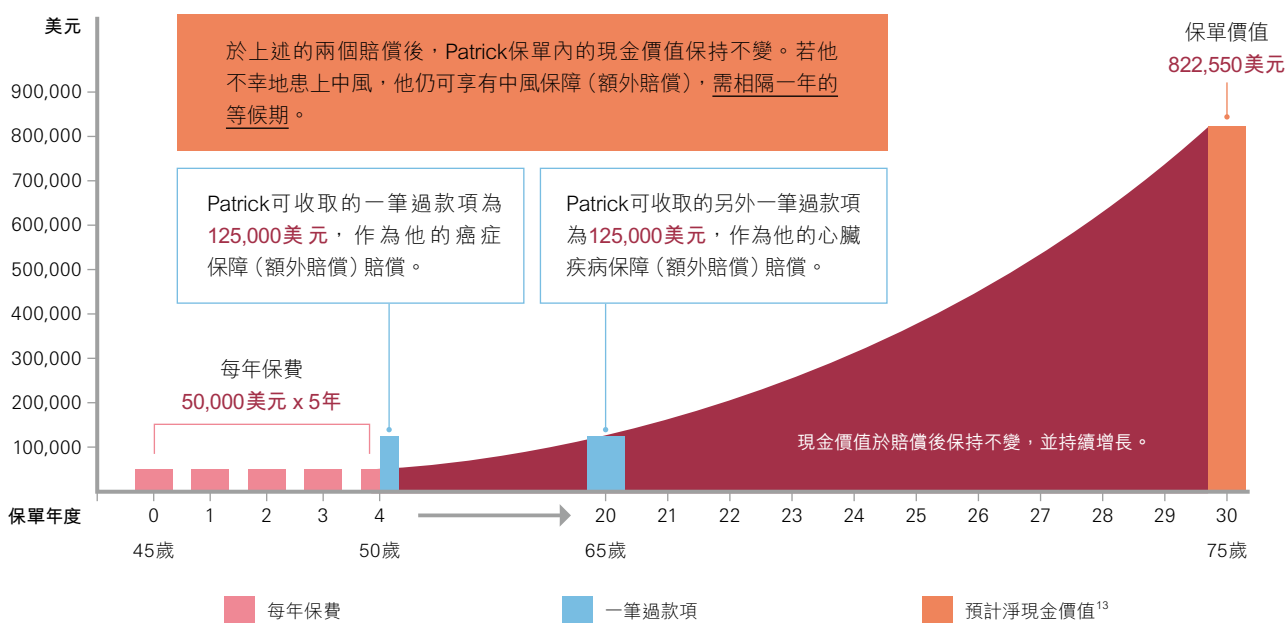
- 下列之情境所顯示的數字及圖表均以上述所列出之假設為基礎，並作整數調整。
- 例子所顯示的過往、現時、預計及／或潛在利益及／或回報（例如特別獎賞）均為非保證，並僅供說明之用。未來的實際利益及／或回報或會較現時所列的利益及／或回報為高或低。
- 特別獎賞（如有）是非保證的並在宣派時由我們決定。
- 下列之情境二僅說明累積現金價值在行使保單價值管理權益後的潛在變更。在行使此項權益後，您的保單之名義金額<sup>12</sup>、已繳基本計劃總保費、保證現金價值、特別獎賞及嚴重疾病保障（如有）將按比例調整和減少。有關此項權益的詳情，請參閱「計劃摘要」。
- 您應了解隨著時間通貨膨脹所帶來的影響，這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

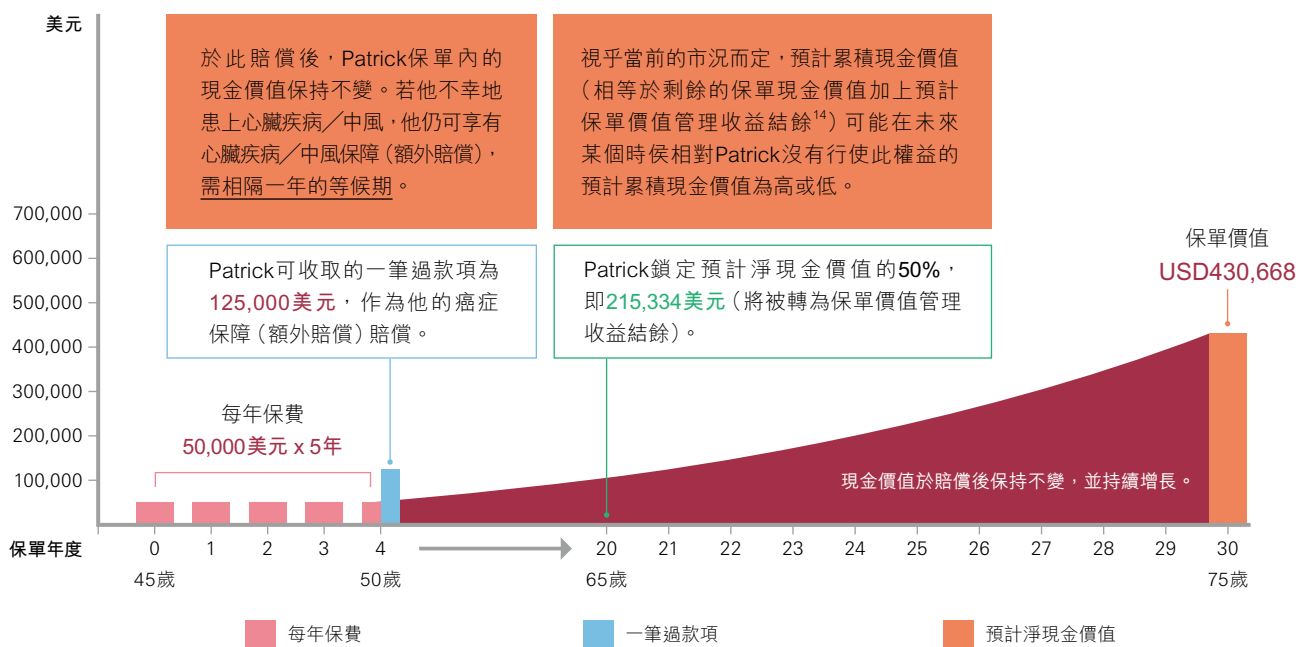
<sup>111</sup> 更改受保人須提供可保證明，並須由滙豐人壽保險（國際）有限公司澳門分公司（「本公司」或「我們」）按受保人的投保條件而批核。更改受保人或會引致保單的名義金額、保證現金價值、特別獎賞（如有）、身故賠償及嚴重疾病保障的調整，而相關的調整或會較現時的數字為高或低。任何因更改受保人而引致新名義金額較原有的名義金額為低，保單持有人或可支付額外保費以申請增加新受保人之名義金額至最多為原有的名義金額。任何相關的申請將會按每個個案而檢視，並由我們酌情決定。

## 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：

預計特別獎賞(如有) 224,250美元 + 保證現金價值 206,418美元 = 預計淨現金價值 430,668美元
 =
 相等於已繳基本計劃總保費的 **172%**

### 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>若您在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：



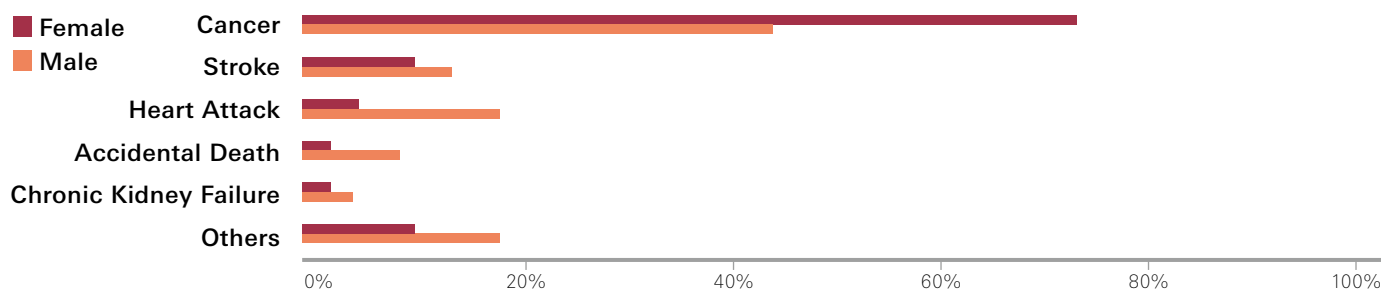
## For your health and wealth

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

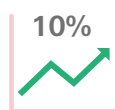
The incidence of heart disease has consistently been on an upward trend. China's National Center for Cardiovascular Diseases estimates that heart diseases afflicted **330 million** people in the country in 2020, and was responsible for **2 out of every 5 deaths**¶.



#### 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.

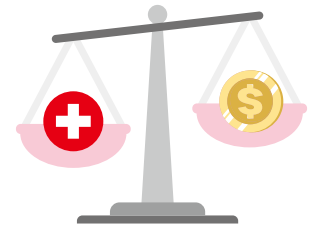
\*\*\* A study published by World Health Organization on September 2022.

# 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.

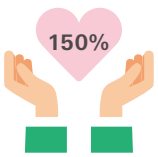


## How does HSBC Health Goal help you?



### 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.

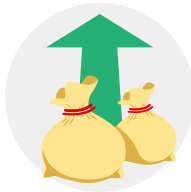
### Starting your HSBC Health Goal – Let's look at Patrick's story:



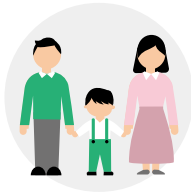
#### Patrick is a 45-year-old entrepreneur running a small trading company

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.

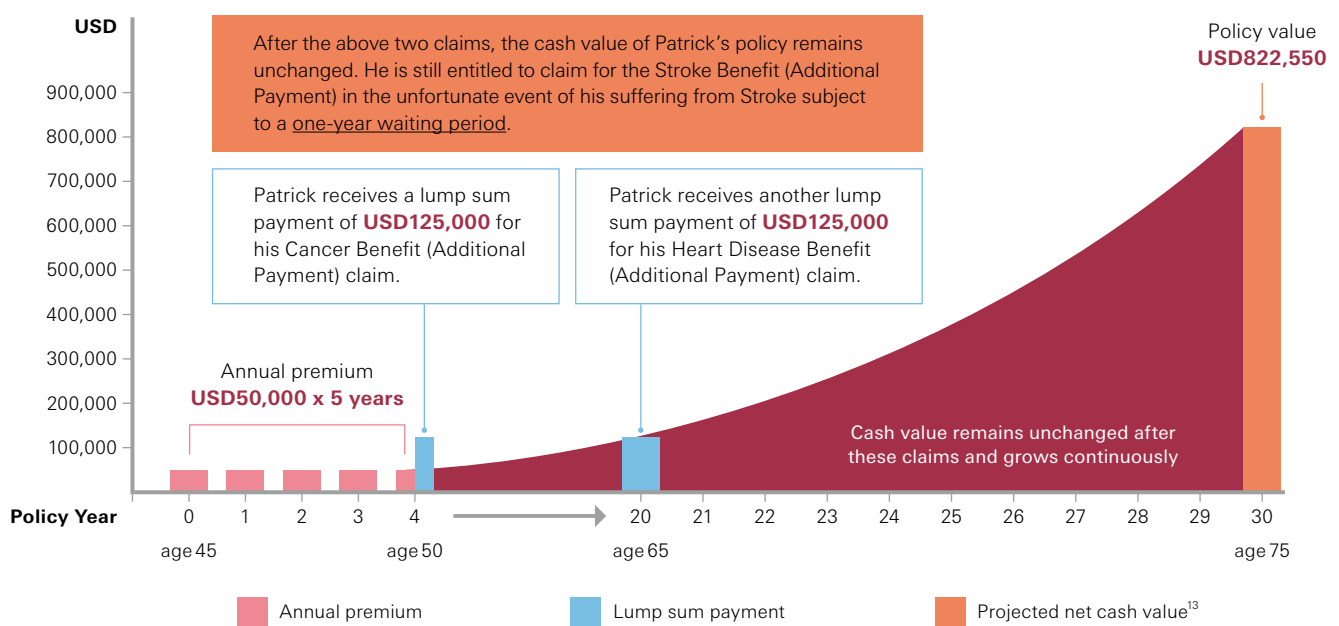


## Example

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.

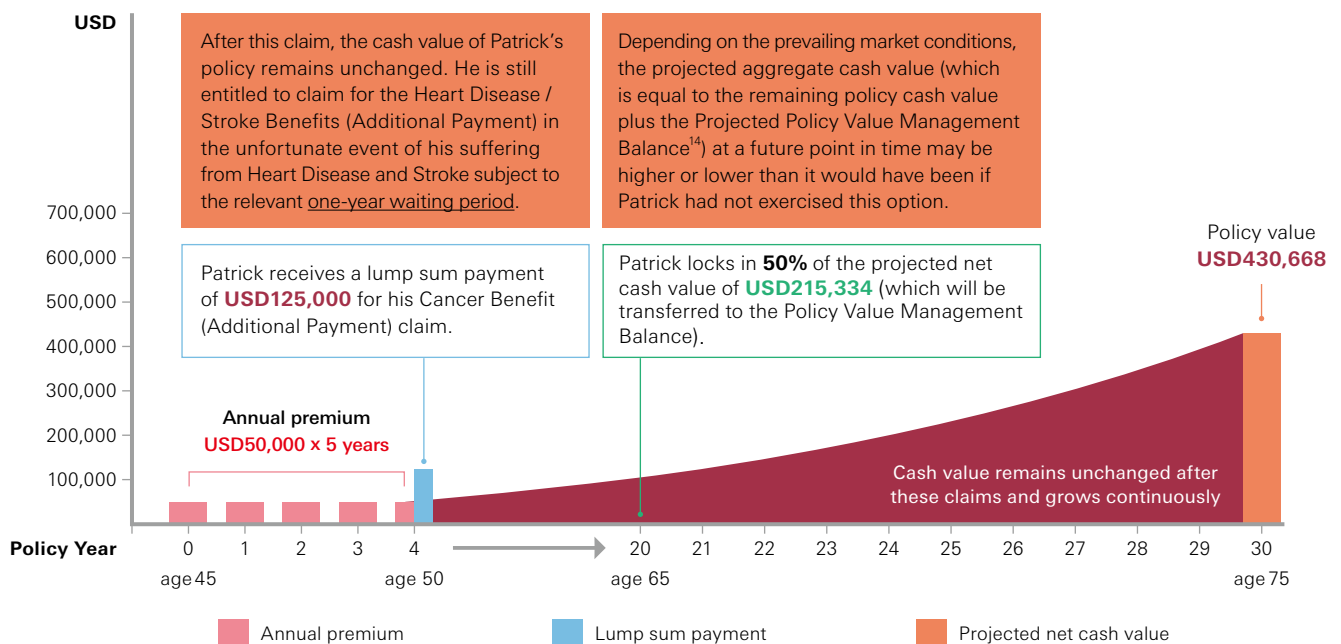
<sup>†††</sup> Change of life insured is subject to evidence of insurability and approval by HSBC Life (International) Limited, Macau Branch ("the Company" or "we" or "us") which is based on the underwriting conditions of the life insured. The change of life insured may trigger consequential adjustments 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> If the market rises, the Special Bonus may rise. The aggregate cash value <b>might be lower</b> if Patrick has exercised PVMO.	<b>+ USD16,819</b> 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:

