

終身人壽保險  
Whole Life Insurance

# 滙豐環球壽險計劃 II

## HSBC Paramount Global Life Insurance Plan II

守護未來 細味承諾  
Savouring the promise of security

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滙豐人壽保險（國際）有限公司  
HSBC Life (International) Limited

## 保障財富 守護未來

籌劃未來，不僅是為自己建構美好人生，更為確保親人安穩幸福。滙瓏環球壽險計劃II（「滙瓏環球II」、「本計劃」或「本保單」）提供全面終身保障：無論您致力實現個人夢想，或保障家人生活質素，本計劃都可作為靈活有效的財富工具，為您前路創造更多可能。





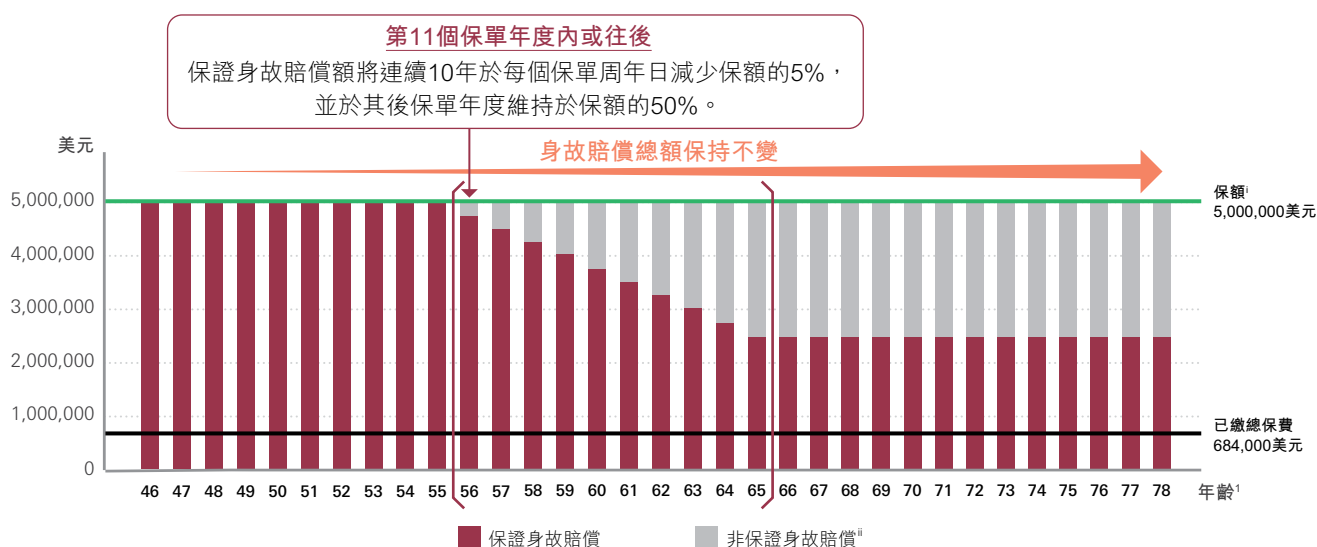
## 靈活規劃 自選保證終身保障

我們深信，您的傳承應受妥善保障，不受外在因素或時間流逝所影響。滙瓏環球II旨在為您提供財富累積的潛力，以及終身人壽保障。

因應您不同人生階段的需要，本計劃具備兩款身故賠償方案：**滙瓏環球壽險計劃II—50**及**滙瓏環球壽險計劃II—75**。每個方案隨著時間過去提供不同程度的保證身故賠償，分別至少維持於保額的50%和75%。此外，身故賠償總額還包括非保證特別獎賞<sup>2</sup>（如有）及保單價值管理收益結餘<sup>3</sup>（如有），減去任何債項<sup>4</sup>。

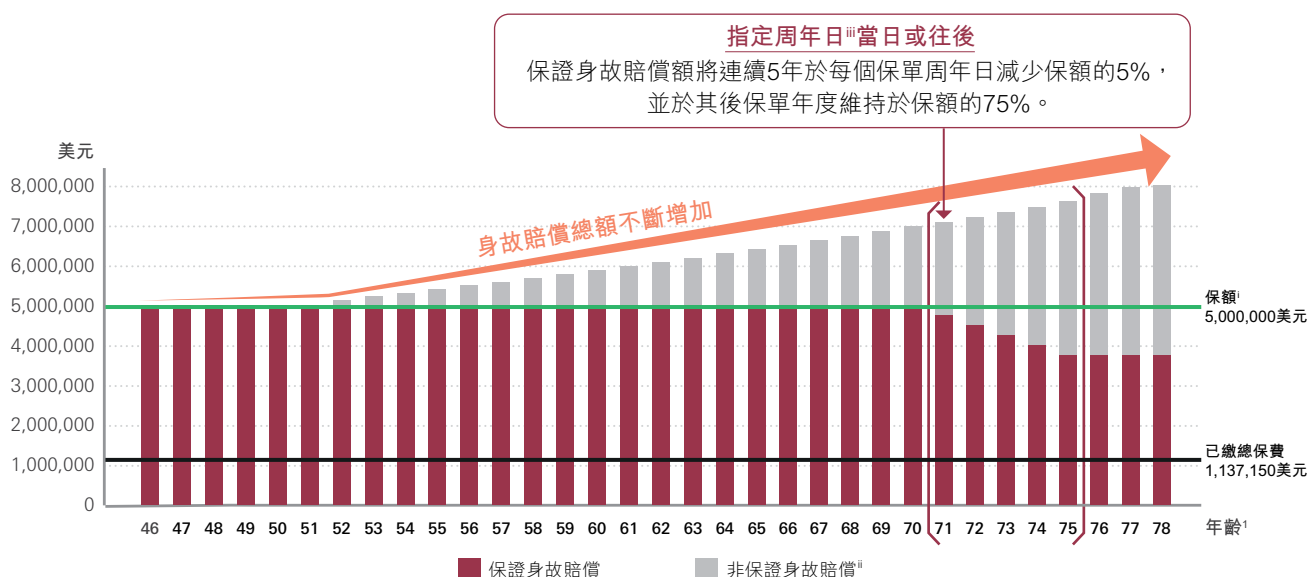
### 滙瓏環球壽險計劃II—50（「滙瓏環球II—50」）：

個案：45歲<sup>1</sup>標準非吸煙男士，躉繳保費



### 滙瓏環球壽險計劃II—75（「滙瓏環球II—75」）：

個案：45歲<sup>1</sup>標準非吸煙男士，躉繳保費



備註：

- i) 保額代表保單持有人所選擇的保單保障金額，亦相等於保單生效時的保證身故賠償。
- ii) 非保證金額乃根據本公司現時假設投資回報而計算之特別獎賞<sup>2</sup>分配所釐定，該金額並非保證。實際獲發之金額或會比所示者較高或較低，導致身故賠償總額未能如圖所示保持不變（適用於滙瓏環球II—50）或增加（適用於滙瓏環球II—75）。在某些情況下，非保證金額可能為零。
- iii) 指定周年日指第10個保單周年日或緊隨於受保人年滿70歲<sup>1</sup>的保單周年日（以較後者為準）。

請參閱本產品冊子「示例」部分，了解詳細備註。

## 滙瓏環球II如何提供保障？



### 增值及守護財富

本計劃於受保人在世期間持續累積保單價值，為您提供長線財富增長潛力。

同時，由於市場波動可能影響保單價值，本計劃為您提供保單價值管理權益<sup>5,6</sup>，確保靈活自主。您可透過行使此選項，鎖定部分保單價值，助您穩健累積財富，減低市場不確定因素影響。



### 靈活支付賠償

根據本公司的通行規則和條件以及保單條款，本計劃提供4種身故賠償支付選項，作為保單持有人的您可靈活選擇支付賠償方式，一旦受保人不幸身故，可令摯愛得到最適切的財政保障。身故賠償將根據您所選的方式付予指定受益人。您可從以下4種支付賠償選項中選擇，部分選項將以每年定期方式付款（全部或部分身故賠償），為受益人逐步提供財政支持：



1. 一筆過全數付款；或



2. 分10、20或30年每年定期付款；或



3. 部分金額先以一筆過付款，剩餘部分以您指定年期（分2至30年）分期支付；或



指定年齡前

指定年齡

4. 每年分期付款，直至受益人達您指定年齡，餘額以一筆過付款。

有關詳盡條款及細則，請參閱身故賠償支付選項的相應條款。



### 持續守護

由於您的財富傳承規劃可能隨時轉變，本計劃助您靈活部署，可於第1個保單周年日之後或保費繳付期完結並已繳清所有保費後（以較後者為準），無限次更改受保人<sup>7</sup>。

重要的是，您可完全掌控您的保單，應對突如其來的事故。本計劃讓您為保單指定第二保單持有人，萬一保單持有人不幸身故時，可由您信任的人管理保單。

滙瓏環球II是具備儲蓄成分的終身人壽分紅保險計劃，並不同或類似任何類型銀行存款。

## 兼備不同附加保障

視乎個別資格而定，本計劃在毋須另繳額外保費的情況下提供以下附加保障，讓您擁有多一份安心，助您渡過艱難時刻。



### 額外意外死亡保障<sup>8</sup>

若受保人於80歲<sup>1</sup>前因意外死亡，受益人不但可收取本保單的身故賠償，並可額外獲發已繳基本計劃總保費<sup>9</sup>的30%，作為額外意外死亡保障賠償<sup>8</sup>。每位受保人在滙豐保險下所有保單所享有的額外意外死亡保障金額總上限為3,000,000美元。



### 提前支付身故賠償<sup>10</sup>

若受保人不幸確診致命的末期疾病，而證明有關病症將於診斷後12個月內引致死亡，保單持有人可收取提前支付身故賠償<sup>10</sup>，金額相當於以下較低者：(i) 本保單的身故賠償；或 (ii) 2,000,000美元但須扣除同一受保人於本公司簽發的所有其他壽險保單已獲支付及/或應付的提前支付身故賠償<sup>10</sup>索償。

若提前支付身故賠償<sup>10</sup>相等於身故賠償的100%，本保單及所有附加保障（如適用）隨即終止。



### 無憂後備管理服務<sup>11</sup>：時刻守護，應對未知因素

為了全面保護作為保單持有人的您和您的家人，制定完善應變措施以應對您面對嚴重喪失行為能力的情況亦十分重要。

透過無憂後備管理服務<sup>11</sup>，您可以根據本保單條款以及本公司通行規則和規例，指定直系親屬為無憂後備管理服務<sup>11</sup>收款人。假若您經註冊醫生確診身體或精神上失去行為能力，您的指定直系親屬可代表您本人，於保單一筆過提取部分款項（現金價值總和的10%至50%），確保您得到即時財政支援，以應付突發醫療或長遠照顧開支，令於您喪失行為能力的情況下，保單仍可繼續保障您未來生活。有關詳情，請參閱無憂後備管理服務<sup>11</sup>單張。


## 示例1：保障未來，實現人生夢想




Sam是45歲<sup>1</sup>工程師，太太Sally是全職家庭主婦。8歲<sup>1</sup>兒子George擁有音樂天份，更夢想成為歐洲知名交響樂團的小提琴家。兩夫妻投放不少資金栽培兒子，助他發揮才華。

由於Sam是家中唯一經濟支柱，並須於15年內償還350,000美元樓宇按揭貸款，他希望即使自己遇上不幸事故，家人亦可得到經濟保障，為兒子的音樂夢想鋪路。Sam考慮投保滙瓏環球壽險計劃II，以自己為保單受保人，太太為受益人。

### Sam基於以下原因選擇投保滙瓏環球II — 50（保費供款年期為2年）

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保費較符合他的預算考慮
- 

本計劃於保單期內提供充分保障，幫助家人應對未知情況

### Sam選擇的身故賠償支付選項

身故賠償的**50%**  
以一筆過方式支付



+



剩餘的**50%**身故賠償以  
每年定期方式分10年支付

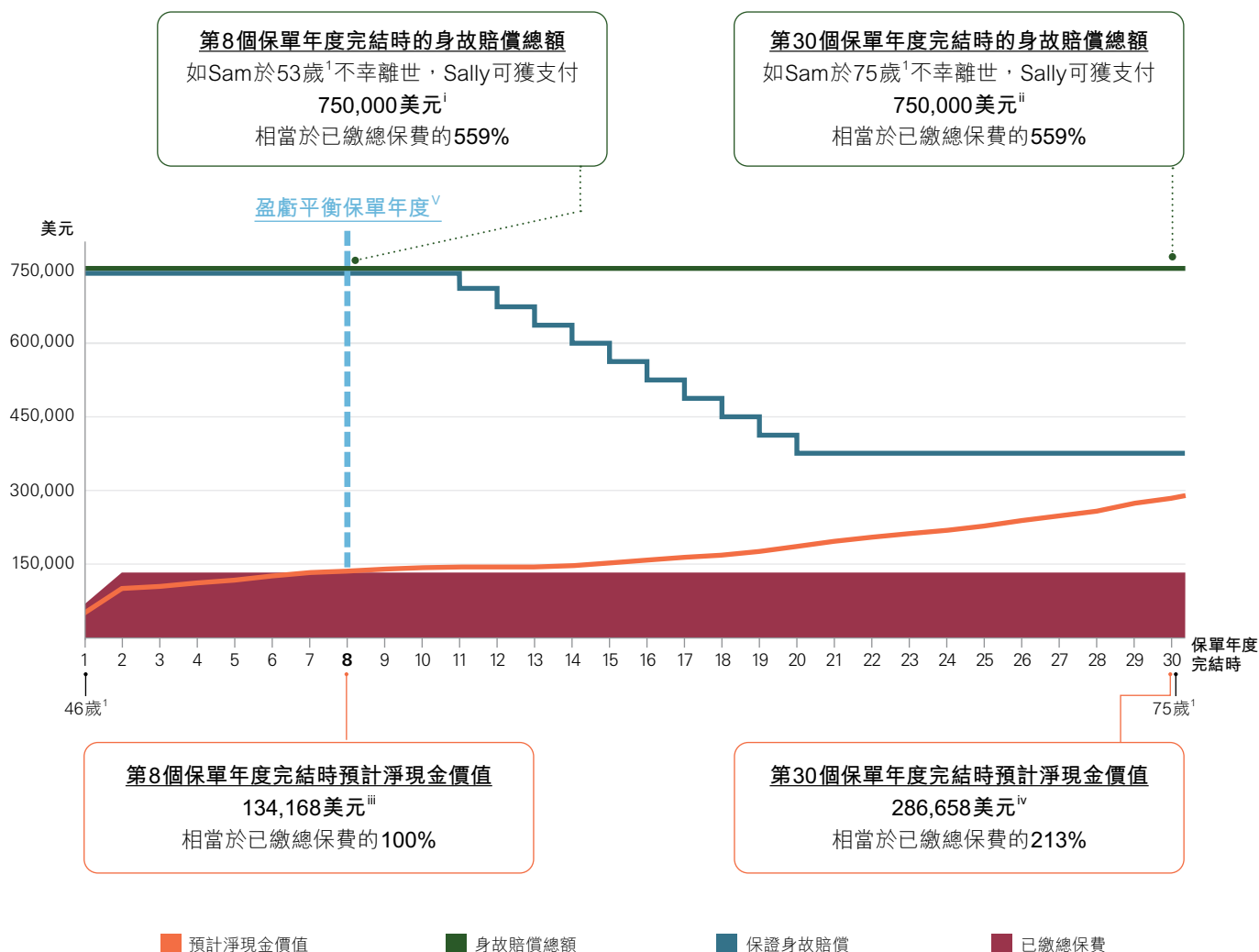
萬一自己遇上不幸事故，Sam希望先將首50%以一筆過形式派發，協助太太償還按揭貸款；餘額則分10年每年派發，支持兒子追尋夢想。

保單持有人及受保人	Sam	受益人	Sally (太太)
每年保費	67,080美元	保額	750,000美元
已繳基本計劃總保費 <sup>9</sup>	134,160美元		
核保類別	標準非吸煙人士	居住地	香港
身故賠償支付選項	部分先一筆過支付，餘額分10年每年定期支付		

## 示例1：保障未來，實現人生夢想

### 財富累積與豐厚的身故賠償，同樣兼備

下圖說明Sam的保障及保單價值。本計劃於Sam在生期間為家人提供保證保障。無論他於任何情況或時期不幸身故，家人都可取得一定的金額。如Sam保持身體健康，保單的淨現金價值可用於退休生活，或藉其長線增長潛力，作為具有意義的保障及傳承下一代的重要資產。



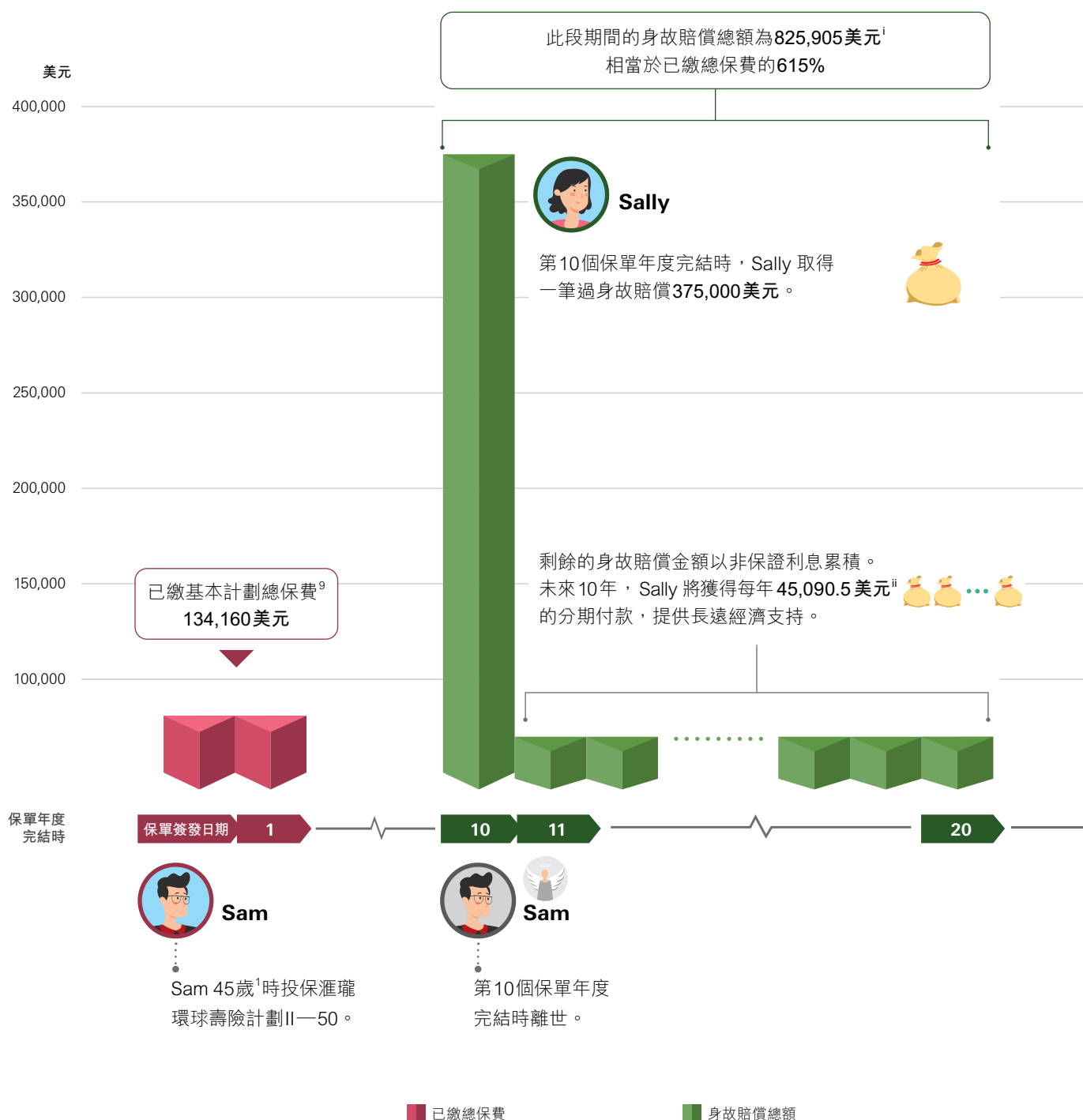
備註：

- i) 身故賠償金額計算方式：保證身故賠償（750,000美元）+ 非保證特別獎賞<sup>2</sup>（0美元）
- ii) 身故賠償金額計算方式：保證身故賠償（375,000美元）+ 非保證特別獎賞<sup>2</sup>（375,000美元）
- iii) 預計淨現金價值計算方式：保證現金價值（96,600美元）+ 非保證特別獎賞<sup>2</sup>（37,568美元）
- iv) 預計淨現金價值計算方式：保證現金價值（140,640美元）+ 非保證特別獎賞<sup>2</sup>（146,018美元）
- v) 盈虧平衡保單年度是指該保單年度完結時，預計淨現金價值相等或多於已繳總保費的保單年度。

## 示例1：保障未來，實現人生夢想

### Sam選取的身故賠償支付選項對家人有何幫助？

若Sam於55歲<sup>1</sup>時不幸過身，根據他生前選擇的身故賠償安排，Sally將分兩個階段取得身故賠償：首先一筆過取得部分款項，並於隨後10年每年分期收取剩餘款項。



備註：

i) 此段期間的身故賠償總額計算方式：一筆過付款(375,000美元) + 每年分期付款總額(45,090.5美元 × 10年)

ii) 身故賠償剩餘金額保留於本公司，並以非保證利息累積(假設年利率3.5%)，本公司將酌情不時調整息率。



## 示例2：延續保障，確保穩定財政支持



52歲<sup>1</sup>Martin是一名成功的公司老闆，與太太育有9歲<sup>1</sup>兒子Harry。

他希望於自己退休後，公司仍可保持不斷發展。他想確保於未來15年間，即使遇上任何逆境，仍可維持家人的生活質素，毋須憂慮經濟問題。因此他選擇滙瓏環球II—75，以擁有全面人壽保障，安心無憂。

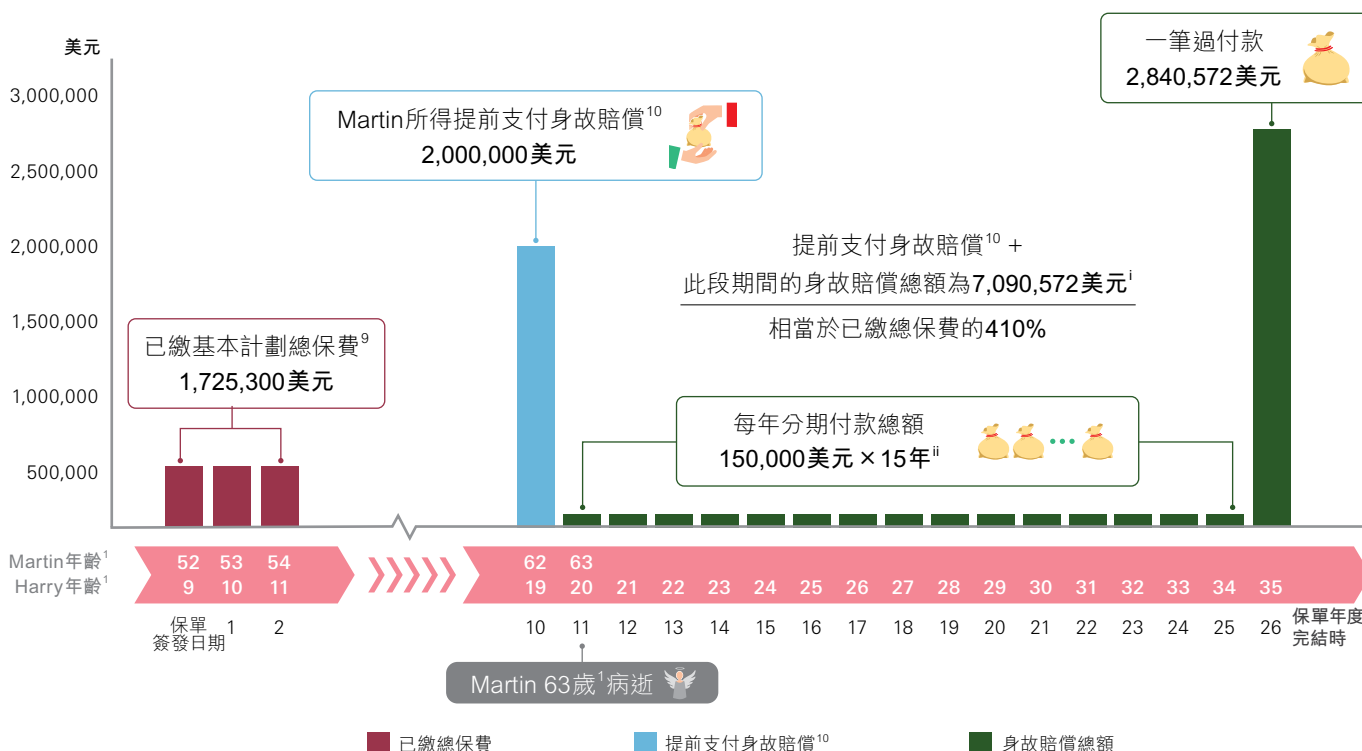
**Martin決定投保滙瓏環球II—75 (保費供款年期為3年)。**

保單持有人及受保人	Martin	受益人	Harry (兒子)
每年保費	575,100美元	保額	5,000,000美元
已繳基本計劃總保費 <sup>9</sup>	1,725,300美元		
核保類別	標準非吸煙人士	居住地	香港
身故賠償支付選項	部分金額每年分期支付，直至Harry 35歲 <sup>1</sup> 時，將一筆過全數支付剩餘部分		



於第10個保單年度完結時，Martin確診肺癌，尚餘少於一年壽命。由於本計劃可提供提前支付身故賠償<sup>10</sup>，因此Martin提前於第10個保單年度完結時獲賠付2,000,000美元的身故賠償，確保他於未來一年可接受合適的安寧治療，而此賠償金額會從身故賠償總額中扣除。

一年後Martin逝世。他在世時擔心兒子可能未夠成熟以妥善管理個人財政，故此Martin預先安排Harry首先以每年分期方式收取部分身故賠償款項，直至於Harry 35歲<sup>1</sup>時才一筆過支付剩餘款項。



備註：

- i) 提前支付身故賠償<sup>10</sup>和此段期間的身故賠償總額的總和：提前支付身故賠償(2,000,000美元) + 每年分期付款總額(150,000美元 × 15年) + 一筆過付款(2,840,572美元)
- ii) 身故賠償剩餘金額保留於本公司，並以非保證利息累積(假設年利率3.5%)，本公司將酌情不時調整息率。

## 示例3：持久累積財富，世代相傳



Daniel，50歲<sup>1</sup>企業家，家有太太Kelly及21歲<sup>1</sup>兒子Wilson。Daniel希望以人壽保險計劃靈活傳承財富給Wilson和他的後代，因此投保滙瓏環球II — 75，以Wilson為保單受保人，Kelly為第二保單持有人。

Daniel選擇滙瓏環球II — 75（保費供款年期為2年），配合個人需要。

保單持有人	Daniel	受保人	Wilson（兒子）
第二保單持有人	Kelly（太太）	保額	1,500,000美元
每年保費	79,680美元	核保類別	標準非吸煙人士
已繳基本計劃總保費 <sup>9</sup>	159,360美元	居住地	香港

	第1代	第2代	第3代	第4代		
保單持有人	Daniel (50歲 <sup>1</sup> )	Kelly (45歲 <sup>1</sup> )	Wilson (41歲 <sup>1</sup> )	Wilson (56歲 <sup>1</sup> )	Jenny (27歲 <sup>1</sup> )	Bobby (22歲 <sup>1</sup> )
受保人	Wilson (21歲 <sup>1</sup> )	Wilson (26歲 <sup>1</sup> )	Wilson (41歲 <sup>1</sup> )	Wilson (56歲 <sup>1</sup> )	Jenny (27歲 <sup>1</sup> )	Bobby (22歲 <sup>1</sup> )
	Daniel 50歲 <sup>1</sup> 時投保，此時兒子Wilson 21歲 <sup>1</sup> 。 Daniel指定Wilson為受保人，40歲 <sup>1</sup> 太太Kelly為第二保單持有人。萬一自己不幸身故，可由太太管理保單。	第5個保單年度完結時，Daniel因病逝世，因此，第二保單持有人Kelly成為新保單持有人。 26歲 <sup>1</sup> 受保人Wilson已成家立室，太太誕下兒子Alex。	第20個保單年度完結時，Wilson母親Kelly年屆60歲 <sup>1</sup> ，計劃傳承財富，資助Wilson擴展他的初創企業。 Kelly轉讓保單擁有權，令受保人Wilson成為保單持有人。	在第35個保單年度完結時，Wilson和太太心愛的女兒Jenny已年滿12歲 <sup>1</sup> 。而她30歲 <sup>1</sup> 的哥哥Alex創辦人工智能科技的企業，並在市場上不斷發展。	第60個保單年度完結時，在Jenny結婚後，81歲 <sup>1</sup> Wilson更改保單受保人 <sup>7</sup> 為Jenny，並轉讓保單權益，由她成為保單持有人。 為公平分配資產，Wilson將價值2,000,000美元物業傳贈兒子Alex，助他在全球拓展業務。	第90個保單年度完結時，Jenny已67歲 <sup>1</sup> ，她讓22歲 <sup>1</sup> 的兒子Bobby成為保單持有人及受保人。 Bobby毋須即時於保單提取現金，所以決定繼續積存保單價值，作為退休儲備金。
保單年度	第1個保單年度開始	第5個保單年度完結時	第20個保單年度完結時	第35個保單年度完結時	第60個保單年度完結時	第90個保單年度完結時
身故賠償總額		1,502,955美元 相當於已繳基本計劃總保費 <sup>9</sup> 的 <b>9.43倍</b>	1,837,470美元 相當於已繳基本計劃總保費 <sup>9</sup> 的 <b>11.53倍</b>	2,340,270美元 相當於已繳基本計劃總保費 <sup>9</sup> 的 <b>14.68倍</b>	14,000,000美元 相當於已繳基本計劃總保費 <sup>9</sup> 的 <b>87.85倍</b>	52,000,000美元 相當於已繳基本計劃總保費 <sup>9</sup> 的 <b>326.30倍</b>
預計淨現金價值		141,855美元	218,970美元	485,355美元	1,293,855美元	4,000,000美元

## 示例

### 以上所有個案備註：

- 以上示例均為假設及非保證，只供說明之用。
- 以上示例均為獨立事件，並無任何關連。
- 如更改受保人<sup>7</sup>，保單的保額、保證現金價值、特別獎賞<sup>2</sup>（如有）及身故賠償可能因更改受保人<sup>7</sup>而調整。該調整將由本公司釐定。
- 更改受保人<sup>7</sup>須提供可保證明，並由本公司根據受保人的核保條件而批核。對於任何申請，本公司將按每宗個案情況而個別評估及酌情決定，各種考慮因素包括但不限於潛在死亡風險改變、保單年期變更及最新經濟展望等。
- 示例1、2的身故賠償支付選項只適用於單一受益人。
- 以上顯示的數字及圖表均以上述假設為基礎，並經整數調整。
- 身故賠償總額包括保證身故賠償和非保證身故賠償。預計的非保證金額乃根據本公司現時假設投資回報而計算之特別獎賞<sup>2</sup>分配所釐定，該金額並非保證。實際獲發之金額或會比所示者較高或較低。
- 以上所示過往、現時、預計及/或潛在利益及/或回報（例如獎賞、利息）均非保證，並只供說明之用。未來實際利益及/或回報金額可能比所示利益及/或回報較高或較低。有關示例並不代表實際派發金額及實際情況。請參閱您的保險計劃建議書，以了解有關詳情及預計金額。有關詳細條款及細則，請參閱保單條款。

### 以上所有個案假設：

- i. Sam、Martin、Daniel及Kelly居於香港；Wilson、Jenny及Bobby居於中國（除新疆/西藏外）。以上均為標準非吸煙人士。
- ii. 示例1、2的身故賠償剩餘金額保留於本公司，並以非保證利息累積（假設年利率3.5%），本公司將酌情不時調整息率，直至所有賠償金額付予受益人為止。
- iii. 於保單期內並無部分退保<sup>12</sup>。
- iv. 所有保費已於保費繳付期內全數繳付。
- v. 於有關示例中，本保單有效期間並無借取保單貸款或權益轉讓。
- vi. 假設特別獎賞<sup>2</sup>分配及投資回報於整段保單期內維持不變。
- vii. 您亦應留意通貨膨脹隨時間帶來的影響，可能顯著降低累積金額的消費力。根據香港政府統計處公佈數據，綜合消費物價指數由1994年7月的60.8增至2024年7月的107.8，30年間上升77%。
- viii. 以上示例只涵蓋過往30年消費物價，僅供參考之用。

## 計劃摘要

### 保費供款年期/投保年齡<sup>1</sup>

保費供款年期	投保年齡 <sup>1</sup>
躉繳保費：	出生後15天至75歲 <sup>1</sup>
年繳保費：	出生後15天至73歲 <sup>1</sup>
2年	出生後15天至70歲 <sup>1</sup>
3年或5年	出生後15天至65歲 <sup>1</sup>
10年	

### 保單貨幣

美元

### 保單年期

終身

### 繳付保費方法

躉繳保費或按年透過以下方式繳付：

- 滙豐銀行戶口(首次保費)/任何銀行戶口(往後保費)；或
- 支票

### 保額

最低：750,000美元(每份保單)

最高：10,000,000美元(如受保人是18歲<sup>1</sup>或以下)(以每名受保人計)

### 身故賠償

如受保人於保單有效期內身故，其身故賠償款項相等於以下列明的適用百分比乘以保額加上截至受保人身故當日的特別獎賞<sup>2</sup>(如有)及保單價值管理收益結餘<sup>3</sup>(如有)，並減去任何債項<sup>4</sup>。適用百分比如下列表所示：

#### 滙豐環球壽險計劃II—50

受保人身故於	適用之百分比
第11個保單年度之前	100%
第11個保單年度內	95%
第12個保單年度內	90%
第13個保單年度內	85%
第14個保單年度內	80%
第15個保單年度內	75%
第16個保單年度內	70%
第17個保單年度內	65%
第18個保單年度內	60%
第19個保單年度內	55%
第20個保單周年日內及往後期間	50%

## 計劃摘要

### 滙瓏環球壽險計劃II—75

受保人身故於	適用之百分比
指定周年日（第10個保單周年日或緊隨於受保人年滿70歲 <sup>1</sup> 的保單周年日，以較後者為準）之前	100%
指定周年日當日/指定周年日起首個保單年度內	95%
指定周年日起第2個保單年度內	90%
指定周年日起第3個保單年度內	85%
指定周年日起第4個保單年度內	80%
指定周年日起第5個保單年度內及往後期間	75%

#### 身故賠償支付選項

根據本公司的通行規則和條件，保單持有人可於投保時或於保單簽發後，選擇身故賠償支付選項。當受保人離世後，不可更改已選定的身故賠償支付選項。基於保單條款，受益人將以下列其中一種方式收取身故賠償：

##### 選項1：一次過付款；或

- 若保單持有人未有選擇任何身故賠償支付選項，身故賠償將以此選項發放。

##### 選項2：每年分期付款；或

- 每年分期付款將在選定的年內內付予受益人：10年、20年或30年。

##### 選項3：部分金額先以一筆過付款，剩餘部分以分期支付；或

- 身故賠償的一個指定百分比將作為首次一筆過支付給受益人，而身故賠償的餘額將在首次一筆過支付的一年後開始每年分期支付。根據您的選擇，每年付款的年期將持續2至30年。

##### 選項4：每年分期付款，直至保單持有人指定受益人達至指定年齡，餘額以一筆過付款。

- 每年分期付款將支付直至受益人達到指定年齡的前一年，並按照您指定的金額支付。往後，身故賠償的餘額將於指定的年齡時以一筆過形式支付。
- 當您指定每年分期付款的金額時，您應該考慮預計的身故賠償總額和您選定的年期。若身故賠償已於分期支付期間全數完成支付，則不會再有任何剩餘的身故賠償金額於受益人的指定年齡時以一筆過形式支付。



## 計劃摘要

### 選項2、3及4的重要事項：

- 只適用於沒有任何轉讓權益的保單。
- 剩餘身故賠償金額將保留於本公司，以本公司不時釐定的非保證息率累積，直至全部金額已付予受益人。
- 如保單持有人未有於保單指定受益人，將不可選擇這些選項。
- 若受益人於分期收取身故賠償時死亡，則剩餘身故賠償金額（或者，若受益人超過一個，則應歸於該身故受益人的部分身故賠償剩餘金額）將於受益人身故時一筆過付予受益人的遺產。

### 選項3及4的重要事項：

- 選項3和4僅適用於只有單一受益人的保單。如果受益人先於受保人死亡，身故賠償將在受保人過世後僅支付予保單持有人或保單持有人的遺產。

有關詳盡條款及細則，請參閱身故賠償支付選項的相應條款。

如您對非保證利息或身故賠償支付選項有任何疑問，請聯絡您的客戶經理了解更多詳情。

### 保證現金價值

保證現金價值指保單附表上列明之現金價值所衍生的，並在任何時間根據有關保額計算的金額。

### 淨現金價值

在任何時間相等於保證現金價值加上特別獎賞<sup>2</sup>（如有）扣除任何債項<sup>4</sup>後的金額。

### 特別獎賞<sup>2</sup>

特別獎賞<sup>2</sup>（如有）並非保證的，將由本公司擁有絕對酌情權下宣派。任何特別獎賞<sup>2</sup>金額將在宣派時由本公司決定。

本公司將在您全數或部分退保<sup>12</sup>、終止保單、本保單期滿或失效或作出提前支付身故賠償<sup>10</sup>或身故賠償時，向您宣派特別獎賞<sup>2</sup>（如有）。在行使保單價值管理權益<sup>5,6</sup>後，部分的保證現金價值及特別獎賞<sup>2</sup>（如有）將調撥至保單價值管理收益結餘<sup>3</sup>以累積生息。

我們將在相關的年結通知書上更新每個保單周年日的特別獎賞<sup>2</sup>金額（如有）。保單年結通知書上所顯示的特別獎賞<sup>2</sup>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。於特定情況下，非保證利益可能為零。有關主要風險因素的詳情，請參閱「主要風險—非保證利益」部分。

### 退保利益

若您於保單期內終止保單或部分保單，您將可取得之退保利益金額相等於：

- 保證現金價值；
- 加上特別獎賞<sup>2</sup>（如有）；
- 加上保單價值管理收益結餘<sup>3</sup>（如有）；
- 減去任何債項<sup>4</sup>（如有）。

## 計劃摘要

### 部分退保<sup>12</sup>

您可要求調減您的保單之保額從而部分退保<sup>12</sup>。任何調減保額的申請須符合以下兩項最低限額要求，而有關的限額由本公司不時釐定：

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

如欲申請部分退保<sup>12</sup>，您必須以本公司指定的表格提交書面指示。如我們批核有關的要求，保單持有人將獲支付根據調減保額的部分所計算的淨現金價值。

在調減保額後，您的保單的已繳基本計劃總保費<sup>9</sup>將按比例調低，並於計算保證現金價值、特別獎賞<sup>2</sup>（如有）及身故賠償時，根據保單條款作出相應調整。調減保額生效時，我們將會向您簽發經修訂的保單文件。

### 退保

您可隨時以本公司指定的表格提交書面退保申請，要求退回相當於本公司處理有關指示當日之現金價值總和（受保單之條款及本公司之要求約束）。保單全數退保後，本公司將獲全面解除對本保單的責任。

### 保單價值管理權益<sup>5,6</sup>

在本保單已生效20個保單年度或以上後，若沒有未償還的債項<sup>4</sup>，而所有到期保費亦已繳付，您將可申請行使此項權益以鎖定本保單中的部分淨現金價值。您選擇鎖定的金額在行使保單價值管理權益<sup>5,6</sup>後是保證的，並會被調撥至保單價值管理收益結餘<sup>3</sup>，以本公司不時釐定的息率累積生息。

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。

行使此項權益須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，毋須事先通知保單持有人：

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

在行使此項權益後，本保單的保額及已繳基本計劃總保費<sup>9</sup>將按比例調整及減少，在計算保證現金價值、特別獎賞<sup>2</sup>（如有）及身故賠償時，亦會相應調整。如有關行使保單價值管理權益<sup>5,6</sup>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，將不可取消、終止或逆轉。

如您對非保證利息有任何疑問，請聯絡您的客戶經理了解更多詳情。

### 保單價值管理收益結餘<sup>3</sup>

指行使保單價值管理權益<sup>5,6</sup>調撥入本保單下，按本公司具絕對酌情權不時釐定的非保證息率積存生息，並減去所有已提取之金額的累積金額。保單持有人可隨時以書面填妥並提交本公司指定的表格，以現金方式提取本保單下的保單價值管理收益結餘<sup>3</sup>（如有）。

## 計劃摘要

<b>現金價值總和</b>	在任何時間相等於淨現金價值加上保單價值管理收益結餘 <sup>3</sup> (如有) 的金額。
<b>更改受保人<sup>7</sup></b>	<p>您可於第一個保單年度後，或保費繳付期完結後且此保單已全數繳付所有保費 (以較後者為準)，無限次更改保單受保人<sup>7</sup>。更改受保人<sup>7</sup>須提供可保證明及由本公司按受保人的承保條件而批核。</p> <p>每次更改受保人<sup>7</sup>時 (更改須經本公司批核)，保單均為受保人提供終身保障。不可異議條款亦將同時適用，重新計算有關年期。</p> <p>任何因更改受保人<sup>7</sup>而令新保額少於原來保額，保單持有人可支付額外保費以申請增加新受保人之保額至最多原來保額。任何此類要求均須受現行監管要求約束，並由本公司酌情決定。</p>
<b>第二保單持有人</b> (只適用於個人保單)	<p>在保單條款約束下，保單持有人可於任何時候為保單指定一名第二保單持有人。此選項只適用於沒有任何權益轉讓的保單。</p> <p>如第二保單持有人成為新保單持有人，第二保單持有人須於指定條件及受保單條款約束下，履行保單持有人的所有責任，並可行使保單持有人的所有權利。</p> <p>有關詳盡條款、細則及不保事項，請參閱第二保單持有人的相應條款。</p>
<b>附加保障</b> (毋須另繳保費)	<ul style="list-style-type: none"> <li>• 額外意外死亡保障<sup>8</sup></li> <li>• 提前支付身故賠償<sup>10</sup></li> <li>• 無憂後備管理服務<sup>11</sup> (只適用於個人保單)</li> </ul> <p>有關詳盡條款、細則及不保事項，請參閱相應附加保障的保單條款。</p>
<b>不能作廢選擇</b>	<p><b>選擇一：退保</b></p> <p>您可隨時以本公司指定表格提交書面退保申請，要求退回於本公司處理有關申請當日的現金價值總和 (受保單之條款及本公司之要求約束)。一經全數退保，本公司在本保單的責任將獲全面解除。</p> <p><b>選擇二：自動保費貸款</b></p> <p>若本保單有任何保費於到期日屆滿時尚未付清，而不能作廢的價值<sup>13</sup>高於有關未付清保費金額，您將被自動視為已申請及獲得保單貸款；有關貸款金額相等於到期日屆滿時尚未付清的保費金額，而您將被視為已使用該保單貸款繳付有關保費。有關貸款將按本公司不時釐定的息率計息。</p> <p>如欲了解不能作廢選擇詳情，請參閱保單條款。</p>

## 重要事項

### 冷靜期

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

如您對保單不滿意，您有權透過發出書面通知取消保單及取回所有已繳交的保費及保費徵費，但可能須經過市值調整（適用於躉繳保費保單）（見以下部分關於市值調整之詳情）。如要取消，您必須於「冷靜期」內（即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）有限公司設於香港九龍深旺道1號滙豐中心1座18樓的辦事處直接收到該通知書及本保單。

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

### 躉繳保費保單之市值調整

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

### 自殺條款

若受保人在簽發日期或保單復效生效日期或最後一次更改受保人<sup>7</sup>的生效日期（以較後者為準）起計一年內自殺身亡，無論自殺時神志是否清醒，我們須向保單支付的身故賠償，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。

## 重要事項

### 保證身故賠償之調整

此保單年期為終身受保，而身故賠償的保證部分會作以下調整。我們將提供兩種選擇，包括滙瓏環球II—50及滙瓏環球II—75：

- **滙瓏環球II—50**：於第10個保單周年日之前，保證身故賠償為保額的100%。其後，保證身故賠償將連續10年於每個保單周年日下降保額的5%，最終於剩餘的保單年度維持在保額的50%。
- **滙瓏環球II—75**：於第10個保單周年日或緊隨於受保人受保年齡滿70歲<sup>1</sup>的保單周年日（以較後者為準）之前，保證身故賠償為保額的100%。之後，保證身故賠償將會連續5年於每個保單周年日下降保額的5%，最終於剩餘的保單年度維持在保額的75%。

### 保單貸款

保單貸款指本公司根據本保單授予您的任何貸款，並包括任何自動保費貸款。

您可申請保單貸款，惟貸款額（任何未償還的貸款）不得超過保證現金價值扣除任何債項<sup>4</sup>後餘額的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<sup>12</sup>或行使保單價值管理權益<sup>5,6</sup>後，可能會減少本保單的保證現金價值。當保單貸款及應付利息超過保證現金價值時，保單將可能失效。

請留意，保單內任何債項<sup>4</sup>將由保單支付款項中扣減。本公司申索任何債項<sup>4</sup>均比保單持有人或受益人或保單受讓人或其他人的任何申索優先。

### 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香港及外地之法律或監管機構及政府或稅務機關負有的某些責任。若您未有向本公司提供其要求之資料或您對滙豐集團成員帶來金融罪行風險，便會導致以下保單條款列出的後果，包括本公司可能：

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

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



## 重要事項

### 保單終止條款

我們有權於以下任何情況之下終止您的保單：

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

有關終止條款的詳細條款及細則，請參閱保單條款。

### 適用法例

規管保單的法律為百慕達法律。然而，如在香港特別行政區提出任何爭議，則香港特別行政區法院的非專屬司法管轄權將適用。

### 申請資格

根據所選的保費供款年期，本計劃只供任何介乎出生15日後至75歲<sup>1</sup>的人士申請。本計劃受本公司就保單持有人及/或受保人之國籍(國家/地區)及/或地址及/或居留國家或地區不時釐定的相關規定限制。

### 漏繳保費

我們會給您30日的繳付保費寬限期。倘若您在寬限期完結時未能付款，而不能作廢的價值<sup>13</sup>大於未付保費金額，則本公司將授予一筆自動保費貸款，以支付到期保費。有關貸款將按本公司不時釐定的息率計息。當不能作廢的價值<sup>13</sup>不足以支付到期保費，將導致本保單失效，保單持有人將會收到第一次未付保費到期日當天的退保價值。

## 主要風險

### 信貸風險及無力償債風險

滙瓏環球II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<sup>2</sup>（如有）的分配並非保證，並會由本公司不時釐定。派發特別獎賞<sup>2</sup>與否以及特別獎賞<sup>2</sup>的金額多少，取決於本公司就保單資產之投資回報表現以及其他因素，包括但不限於賠償、失效率、開支等及其長期表現之展望。主要風險因素進一步說明如下：

- 投資風險因素－保單資產的投資表現受息率水平、其前景展望（此將影響利息收入及資產價值）、增長資產的價格波動及其他各種市場風險因素所影響，包括但不限於貨幣風險、信貸息差及違約風險。
- 賠償因素－實際死亡率及發病率並不確定，以致實際的身故賠償或生活保障支付金額可能較預期為高，從而影響產品的整體表現。
- 續保因素－實際退保率（全數或部分退保<sup>12</sup>）、保單失效率及保單價值管理權益<sup>5,6</sup>的行使率並不確定，保單組合現時的表現及未來回報因而會受影響。
- 開支因素－已支出及被分配予此組保單的實際直接（如佣金、核保、開立保單及售後服務的費用）及間接開支（如一般經營成本）可能較預期為高，從而影響產品的整體表現。

從保單價值管理收益結餘<sup>3</sup>（如適用）中賺取的利息是以息率計算的，且本公司可能不時調整該息率。

### 延誤或漏繳到期的保費之風險

任何延誤或漏繳到期保費或會導致保單失效，您可收回的款額（如有）或會明顯少於您已繳付的保費。

### 退保之風險

如您在早期全數或部分退保<sup>12</sup>，您可收回的款額或會明顯少於您已繳付的保費。

## 主要風險

### 流動性風險

本保單乃為保單持有人持有整個保單年期而設。如您因任何非預期事件而需要流動資金，可以根據保單相關條款申請保單貸款或作全數或部分退保<sup>12</sup>。但這樣可能導致保單失效或保單較原有之保單期提早被終止，而可取回的款項(如有)可能會少於您已繳付的保費。

若您行使保單價值管理權益<sup>5,6</sup>，保單的現金價值總和(用作計算保單的退保價值和身故賠償之用)在未來某個時間，可能會較您不行使此權益的情況較低或較高。

### 通脹風險

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

### 保單貨幣風險

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

### 轉讓您的保單的風險

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

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

您亦可能面臨保單資料及個人資料被交予受讓人的風險。

### 減少保證身故賠償風險

根據身故賠償「適用百分比」表，保證身故賠償將逐步減至保額的50%(滙豐環球II—50)或75%(滙豐環球II—75)。投保本計劃前，您須考慮預計身故賠償總額(包括已減少的保證身故賠償及非保證特別獎賞<sup>2</sup>(如有))是否完全符合您的未來保障需要。

## 有關分紅保單

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

「滙豐環球壽險計劃II」的保單紅利（如有）將以下列方式派發：

**特別獎賞<sup>2</sup>**是指於保單提早終止（例如因為身故、退保）或行使保單價值管理權益<sup>5,6</sup>時宣派。

特別獎賞<sup>2</sup>的金額會視乎宣派前整段保單期的表現，以及當時的市場情況而不時改變，實際金額於派發時才能確定。有關詳情，請參閱本產品冊子內「計劃摘要」部分。

### 特別獎賞<sup>2</sup>會受哪些因素影響？

特別獎賞<sup>2</sup>（如有）並非保證，特別獎賞<sup>2</sup>的金額多少及是否派發取決於包括但不限於下列因素：

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

若長遠表現優於預期，特別獎賞<sup>2</sup>金額將會增加；若表現較預期低，則特別獎賞<sup>2</sup>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須的表現時，獲取額外的特別獎賞<sup>2</sup>。表現越佳，特別獎賞<sup>2</sup>會越多；反之，表現越差，特別獎賞<sup>2</sup>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<sup>2</sup>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<sup>2</sup>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、貨幣及簽發年期)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<sup>2</sup>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<sup>2</sup>分配的時候，我們會致力採取平穩策略，以維持較穩定的回報，即代表我們只會因應一段期間內實際與預期表現出現顯著差幅，或管理層對長遠表現的預期有重大的改變，才會作出調整。

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

#### 投資政策及策略

我們採取的資產策略為：

- (i) 有助確保我們可兌現向您承諾的保證利益；
- (ii) 透過特別獎賞<sup>2</sup>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	55% - 75%
增長資產	25% - 45%

註：實際的分配比例可能會因市場波動而與上述範圍有些微偏差。

在決定實際分配時，我們並會考慮（包括但不限於）下列各項因素：

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

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

就已行使保單價值管理權益<sup>5,6</sup>的保單，組成其保單價值管理收益結餘<sup>3</sup>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<sup>5,6</sup>，以調撥部分淨現金價值至保單價值管理收益結餘<sup>3</sup>（如有）以累積生息（如有）。

積存利息的息率並非保證的，我們會參考下列因素作定期檢討：

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

我們可能會不時檢討及調整用以釐定特別獎賞<sup>2</sup>（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.hk/zh-hk/insurance/info>。

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

## 註

- 1 受保年齡指受保人或保單持有人或指定人士（視乎適用情況而定）於下一次生日的年齡。
- 2 特別獎賞（如有）金額並非保證，並由本公司酌情宣派。
- 3 保單價值管理收益結餘指行使保單價值管理權益<sup>5,6</sup>調撥入本保單下，按本公司具絕對酌情權不時釐定的息率積存生息，並減去任何已提取之金額的累積金額。
- 4 債項指本保單所有未償還的保單貸款，加上該保單貸款的任何累計利息及任何未付之保費或款項（如適用）。
- 5 您可申請行使保單價值管理權益，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<sup>3</sup>，前提是：
  - 本保單已生效20個保單年度或以上；
  - 所有保費均已在到期時全數繳付；及
  - 本保單並無任何債項<sup>4</sup>。
- 6 行使保單價值管理權益<sup>5,6</sup>須受兩項最低限額要求所限制：(i) 每次調撥的淨現金價值；及 (ii) 行使有關權益後的保額。本公司不時釐定上述最低限額要求，毋須預先通知保單持有人。
- 7 於第1個保單年度後，或於保費繳付期完結後且本保單已全數繳付所有保費（以較遲者為準），每位保單持有人均可無限次更改保單受保人。更改受保人須提供可保證明，並由本公司按受保人的投保條件而批核。對於任何有關申請，本公司將按每宗個案情況而個別評估及酌情決定，各種考慮因素包括但不限於潛在賠償風險、保單年期變更及最新經濟展望等。保單的保額、保證現金價值、特別獎賞<sup>2</sup>（如有）及身故賠償可能因更改受保人而調整，以致比現時金額較高或較低。若更改受保人令新保額少於原有保額，保單持有人可藉繳付額外保費而申請增加新受保人保額（最多可至原有保額）。任何有關申請均須受現行監管要求約束，並由本公司酌情決定。
- 8 額外意外死亡保障將於受保人年屆80歲<sup>1</sup>，或支付額外意外死亡保障賠償後，或本保單終止時（以較早者為準）終止，每位受保人的最高保障金額為3,000,000美元或其等值（包括我們簽發的所有額外意外死亡保障）。當我們支付賠償後，保單將隨即終止。有關詳盡條款、細則及不保事項，請參閱相應附加保障的保單條款。
- 9 已繳基本計劃總保費指截至受保人身故當日所有到期的保費總額（無論是否已實際繳付）。額外之保費的增加部分及附加保障之保費（如適用）將不包括在內。有關詳細條款及細則，請參閱保單條款。
- 10 若受保人不幸確診致命的末期疾病、疾病或傷患（須符合特定先決條件），保單持有人可申請提前支付身故賠償，金額相當於以下較低者：(i) 本保單身故賠償；或 (ii) 2,000,000美元但須扣除同一受保人於本公司簽發的所有其他人壽保單已付及/或應付的提前支付身故賠償索償。

若提前支付身故賠償已達100%身故賠償，本保單隨即終止。否則，當提前支付身故賠償後，本保單保額將按比例調整及減少；根據本保單條款計算的保證現金價值、特別獎賞<sup>2</sup>（如有）及身故賠償亦將相應調整。有關詳盡條款及細則，請參閱相應附加保障的保單條款。

## 註

11 在本保單生效期間，在無需任何行政費用但須受本公司現行規則及下列條件約束下，閣下可以透過填妥並提交本公司指定的表格指定一名直系親屬為無憂後備管理服務的指定人士及訂明指定百分比：

- 在申請選定指定人士時，該建議指定人士必須為19歲<sup>1</sup>或以上；
- 必須根據我們當時生效的行政規則提供滿意的建議指定人士證明，包括但不限於關係證明及身份證明文件；
- 不可撤銷受益人（如有）必須以書面同意閣下之申請；及
- 本公司有絕對權利及酌情權：(i) 保留對閣下申請之最終批核權利；及(ii) 實施本公司認為適當的規則或限制。

有關詳情，請參閱無憂後備管理服務單張。

12 保單部分退保後，本公司可酌情宣派調減保單保額部分中應佔的特別獎賞<sup>2</sup>（如有），有關金額（如有）將成為部分退保付款的相應部分，付予保單持有人。有關調減保單保額的詳細條款及細則，請參閱保單條款。

13 不能作廢的價值指於有關未付保費到期日之前一日所計算的保證現金價值扣除任何債項<sup>4</sup>後的金額。

## 更多資料

策劃未來的理財方案，是人生的重要一步。我們樂意助您評估目前及未來的需要，讓您進一步了解「滙瓏環球壽險計劃II」如何助您實現個人目標。

歡迎蒞臨滙豐分行，以安排進行理財計劃評估。

**瀏覽** [www.hsbc.com.hk/insurance](http://www.hsbc.com.hk/insurance)

**親臨** 任何一間滙豐分行



您可透過二維碼  
瀏覽產品的相關網頁。

# 滙瓏環球壽險計劃II

## 滙豐人壽保險（國際）有限公司

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

## 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

本公司獲保險業監管局（保監局）授權及受其監管，於香港特別行政區經營長期保險業務。

香港上海滙豐銀行有限公司（「滙豐」）乃根據保險業條例（香港法例第41章）註冊為本公司於香港特別行政區分銷人壽保險之保險代理機構。「滙瓏環球壽險計劃II」為本公司之產品而非滙豐之產品，由本公司所承保並只擬在香港特別行政區透過滙豐銷售。

對於滙豐與您之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），滙豐須與您進行金融糾紛調解計劃程序；此外，有關涉及您上述保單條款及細則的任何糾紛，將直接由本公司與您共同解決。

本公司對本產品冊子所刊載資料的準確性承擔全部責任，並確認在作出一切合理查詢後，盡其所知所信，本產品冊子並無遺漏其他事實而足以令其任何陳述具誤導成分。本產品冊子所載資料只屬摘要。有關詳細條款及細則，請參閱您的保單。

2024年11月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



## Protect your wealth, safeguard the future

When it comes to planning for the future, it's not only about how good a life you can build for yourself but also how much peace of mind you can ensure for your loved ones. **HSBC Paramount Global Life Insurance Plan II ("Paramount Global II", "the Plan", or "the Policy")** is designed to provide you with a lifetime of comprehensive protection. Whether your priority is to pursue your personal goals or secure your family's future, the Plan represents a versatile financial tool that gives you the flexibility to create possibility.





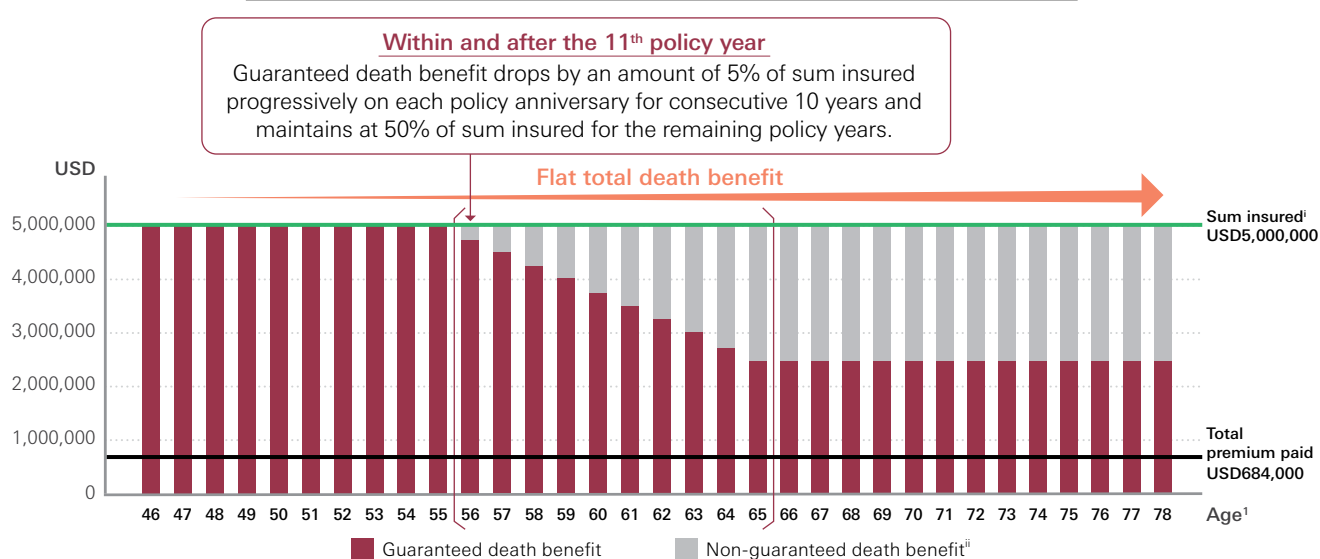
## Flexible options of guaranteed lifelong protection

We understand that your legacy should be secure and unaffected by external factors or the passage of time. Paramount Global II is designed to provide potential for wealth accumulation and lifetime protection.

To meet your evolving needs, the Plan features two versions of death benefit pattern: **HSBC Paramount Global Life Insurance Plan II - 50** and **HSBC Paramount Global Life Insurance Plan II - 75**. Each version provides varying levels of guaranteed death benefit over time, maintaining at least 50% and 75% of the sum insured respectively. The total death benefit payout will also include non-guaranteed Special Bonus<sup>2</sup> (if any) and Policy Value Management Balance<sup>3</sup> (if any) less any Indebtedness<sup>4</sup>.

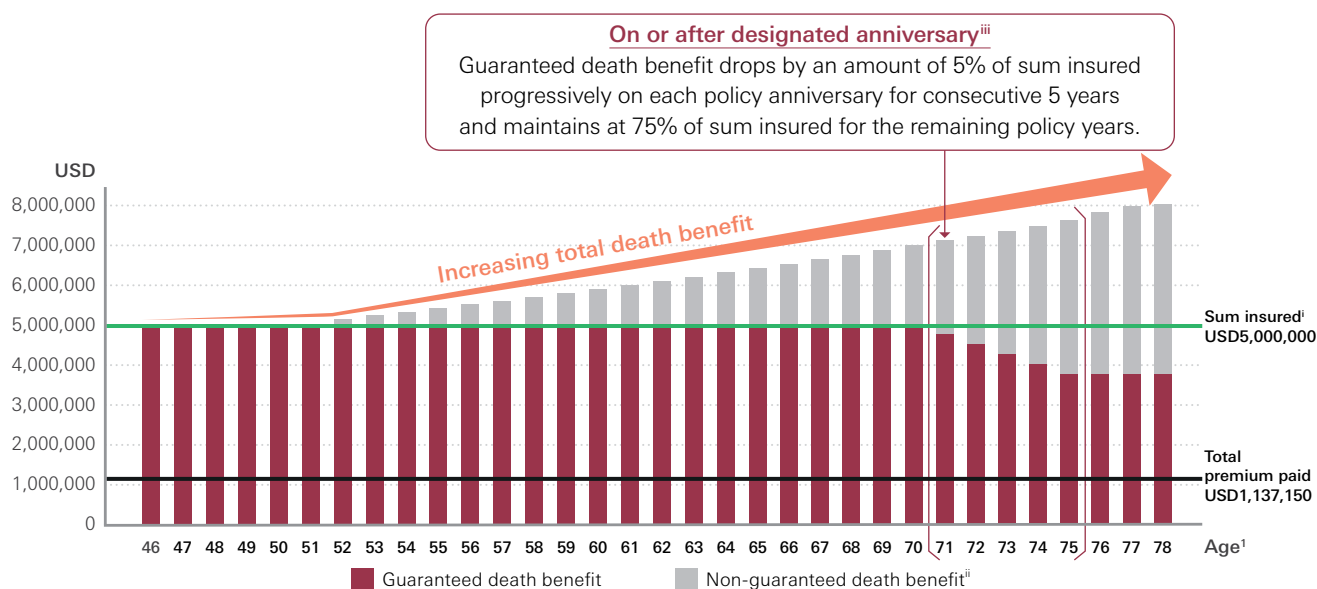
### HSBC Paramount Global Life Insurance Plan II – 50 (“Paramount Global II - 50”):

**Example: Male, Age<sup>1</sup> 45, standard non-smoker, single premium payment**



### HSBC Paramount Global Life Insurance Plan II – 75 (“Paramount Global II - 75”):

**Example: Male, Age<sup>1</sup> 45, standard non-smoker, single premium payment**



#### Remarks:

- Sum insured represents the protection amount of the Policy selected by policyholder, which is also equal to the guaranteed death benefit at policy inception.
- Non-guaranteed death benefit included is based on the Company's Special Bonus<sup>2</sup> scale determined under current assumed investment return and is not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated, resulting in the total death benefit not being flat (applicable to Paramount Global II - 50) or increasing (applicable to Paramount Global II - 75) as illustrated. Under certain circumstances, the non-guaranteed benefits may be zero.
- The designated anniversary refers to the 10<sup>th</sup> policy anniversary or the policy anniversary immediately following the life insured Aged<sup>1</sup> 70, whichever is later.

Please refer to the section "Examples" of this brochure for more detailed remarks.

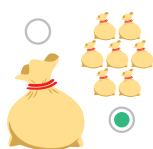
## How does Paramount Global II work?



### Grow and safeguard your wealth

The Plan is designed to potentially grow your wealth over the long term by allowing your policy value to accumulate continuously during the lifetime of the life insured.

At the same time, since market fluctuations can impact your policy value, the Plan provides you with the added flexibility of the Policy Value Management Option<sup>5,6</sup>. By exercising this option, you can lock in a portion of your policy value, thereby securing it against market uncertainty.



### Settlement flexibility

Subject to the Company's prevailing rules and conditions and the terms of the Policy, the Plan offers the following 4 death benefit settlement options, giving you the flexibility to decide how best to take care of loved ones financially after the life insured's passing. The death benefit will be paid to beneficiary(ies) in accordance with the settlement option you selected at your own discretion. You may choose among the following 4 settlement options, where under some options the death benefit will be fully or partially paid in annual instalments and allowing beneficiary(ies) to receive financial support gradually:



1. A lump sum payment; or



2. Annual instalments paid over 10, 20 or 30 years; or



3. First payment in a lump sum followed by annual instalments over your chosen tenor (2 to 30 years); or



4. Annual instalments followed by a lump sum payment at the designated age of the beneficiary as specified by you

Please refer to the policy provisions for the detailed terms and conditions applicable to the death benefit settlement option.



### Protection continuity

Since your wealth transfer requirements may evolve over time, the Plan gives you the flexibility to change the life insured<sup>7</sup> for unlimited times after the 1<sup>st</sup> policy anniversary, or when this Policy is fully paid at the end of the premium payment period, whichever is later.

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

HSBC Paramount Global II is a whole-of-life participating life insurance product with a savings element and is not equivalent or similar to any kind of bank deposit.

## Range of supplementary benefits for extra protection

Subject to eligibility, you can enjoy the extra peace of mind that comes with the following supplementary benefits, with no additional premiums required to help you through challenging times.



### Additional Accidental Death Benefit<sup>8</sup>

If the life insured passes away due to an accident before the Age<sup>1</sup> of 80, the beneficiary(ies) will receive an extra 30% of Total Basic Plan Premium Paid<sup>9</sup> in addition to the death benefit payable under the Policy, subject to a maximum benefit limit of USD3,000,000 or its equivalent per life insured across HSBC Life's policies.



### Accelerated Death Benefit<sup>10</sup>

If the life insured is diagnosed with a life threatening terminal illness and it is expected to result in death within 12 months of such diagnosis, the policyholder will receive the Accelerated Death Benefit<sup>10</sup>, which is equivalent to the lower of: (i) death benefit under this Policy; or (ii) USD 2,000,000 less the total claim paid and/or payable under this Accelerated Death Benefit<sup>10</sup> insuring the same life insured under all other life insurance policies issued by the Company.

The Policy together with all supplementary benefits (if applicable) will be terminated if 100% of death benefit is paid under this Accelerated Death Benefit<sup>10</sup>.



### Safeguard against the unexpected with Incapacity Protection Service<sup>11</sup>

To comprehensively protect you as a policyholder and your family, it is also essential to have a contingency arrangement if you face a serious incapacitating event.

With our Incapacity Protection Service<sup>11</sup>, you can, subject to the terms of the Policy and the Company's prevailing rules and regulations, designate an immediate family member as your Incapacity Protection Service<sup>11</sup> recipient. In the event you are diagnosed as physically or mentally incapacitated by a registered medical practitioner, the designated immediate family member can make a one-time partial withdrawal (10% to 50% of the aggregate cash value) from the Policy on your behalf. This ensures that you receive immediate financial support to cover any unexpected medical or long-term care expenses, allowing the Policy to continue safeguarding your future during incapacitating situation. For details, please refer to the Incapacity Protection Service<sup>11</sup> flyer.

## Example 1: Securing the future, empowering dreams



Sam, Aged<sup>1</sup> 45, is an engineer whose wife, Sally, is a full-time homemaker. They have an 8-year-old<sup>1</sup> son, George, who is a musical prodigy and dreams of becoming a violinist in a leading European orchestra. The couple devotes a lot of financial resources to nurturing their son's talent.

Since Sam is the only breadwinner in the family and has a USD350,000 mortgage to repay over the next 15 years, he wants to ensure his family will be well taken care of financially and his son will be able to pursue his musical dream even if anything happens to him. Sam therefore considers purchasing HSBC Paramount Global Life Insurance Plan II with himself as the life insured and his wife Sally as the beneficiary.

### Sam decides to take up Paramount Global II - 50 (2-year premium payment period) based on the following reasons

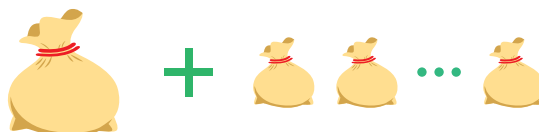
- 

The premium aligns with his budgetary consideration
- 

The Plan offers sufficient coverage to protect his family against the unexpected throughout the policy term

### Death benefit settlement option selected by Sam

50% of death benefit to be paid in lump sum first



Remaining 50% of death benefit to be paid in annual instalments over 10 years

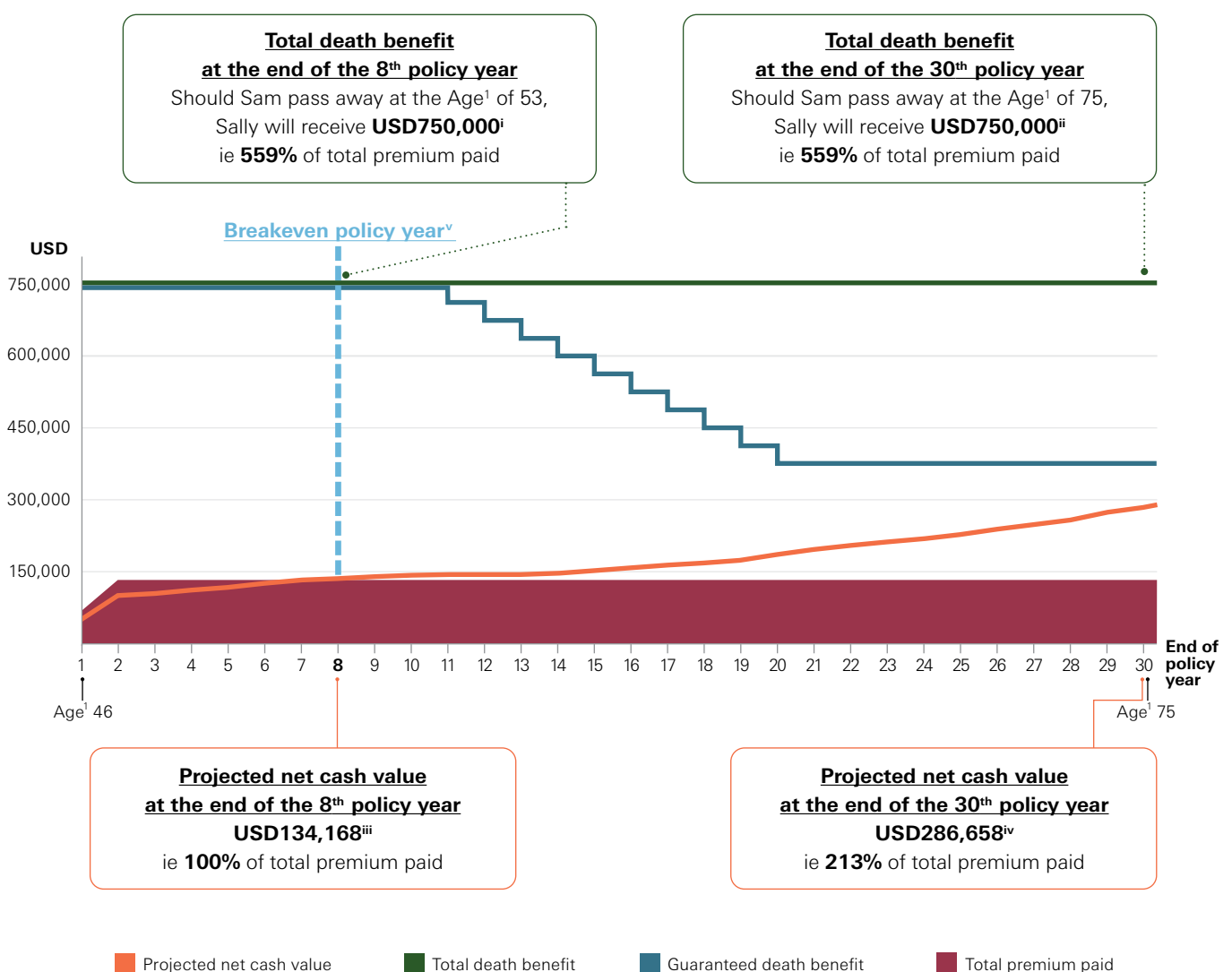
If anything happens to him, Sam wants 50% of the death benefit to be paid to his wife first to help her settle the mortgage. The balance is to be paid by annual instalments over 10 years to support his son's dream.

<b>Policyholder and life insured</b>	Sam	<b>Beneficiary</b>	Sally (Wife)
<b>Annual premium</b>	USD67,080	<b>Sum insured</b>	USD750,000
<b>Total Basic Premium Paid<sup>9</sup></b>	USD134,160		
<b>Underwriting class</b>	Standard non-smoker	<b>Residence</b>	Hong Kong
<b>Death benefit settlement option</b>	First payment in lump sum followed by annual instalments over 10 years		

## Example 1: Securing the future, empowering dreams

### Allow wealth accumulation with potential growth of policy value and death benefit

The chart below illustrates the protection and policy value that Sam is entitled to. The Plan provides Sam's family with guaranteed protection during Sam's lifetime. A predictable amount will be paid out to support his family in times of adversity, regardless of circumstances and time frame. If Sam stays healthy, he can use the Policy's net cash value for his retirement or pass it on to next generation as a substantial estate that includes meaningful protection and long-term upside potential.



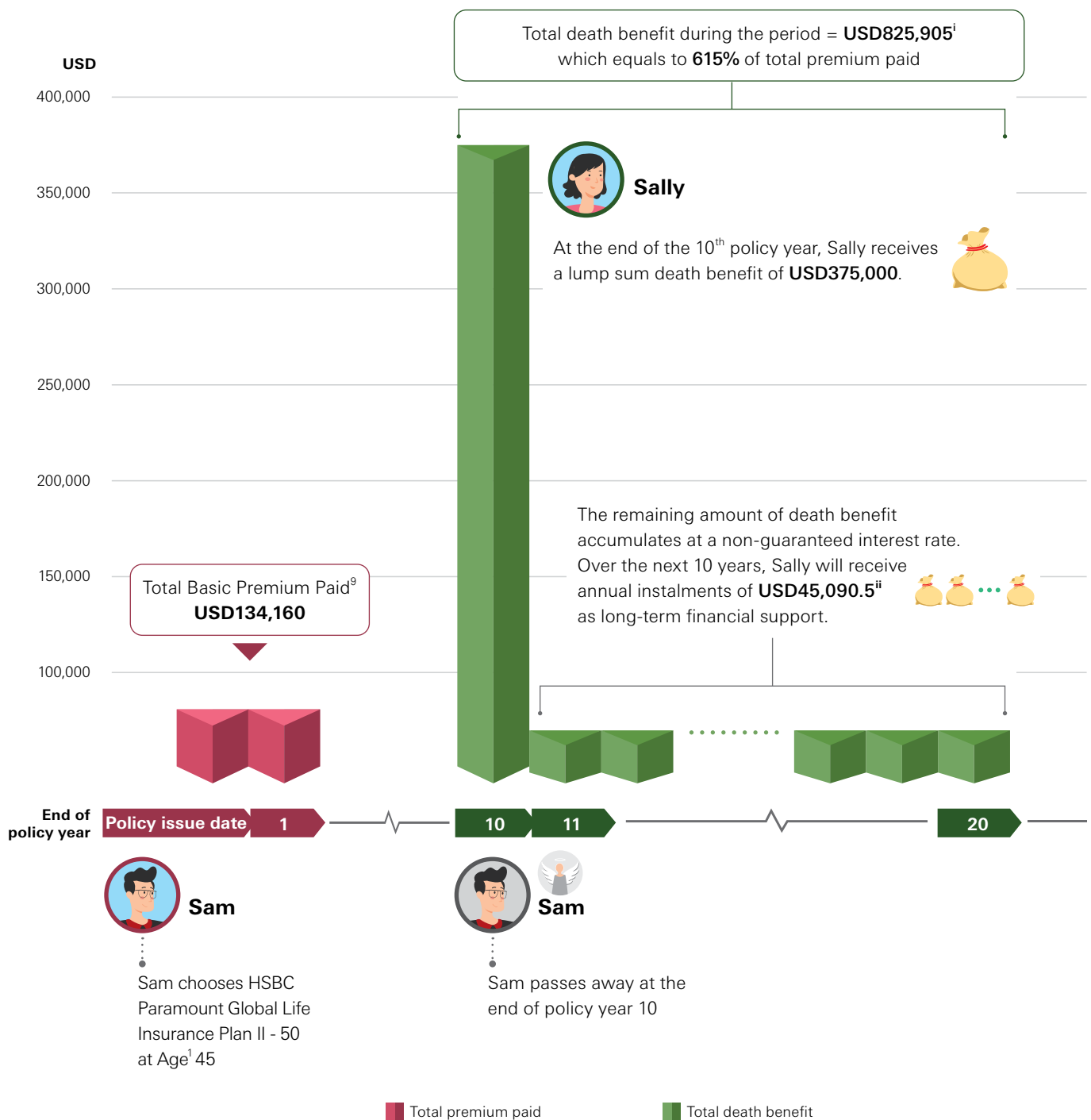
#### Remarks:

- i) Calculation of death benefit is: guaranteed death benefit (USD750,000) + non-guaranteed Special Bonus<sup>2</sup> (USD0)
- ii) Calculation of death benefit is: guaranteed death benefit (USD375,000) + non-guaranteed Special Bonus<sup>2</sup> (USD375,000)
- iii) Calculation of projected net cash value is: guaranteed cash value (USD96,660) + non-guaranteed Special Bonus<sup>2</sup> (USD37,568)
- iv) Calculation of projected net cash value is: guaranteed cash value (USD140,640) + non-guaranteed Special Bonus<sup>2</sup> (USD146,018)
- v) Breakeven policy year refers to the policy year in which the projected net cash value at the end of that policy year is equal to or greater than the total premium paid.

## Example 1: Securing the future, empowering dreams

### How does the chosen death benefit settlement option help Sam's family?

In accordance with the death benefit settlement option chosen by Sam, if he passes away at the Age<sup>1</sup> of 55, Sally will receive the death benefit in 2 phases. She will first receive a lump sum payment, and the remaining amount will be paid by annual instalments over the next 10 years.



#### Remarks:

- Calculation of total death benefit during the period is: lump sum (USD375,000) + total annual instalments (USD45,090.5 x 10 years)
- The remaining amount of death benefit will be left with the Company to accumulate at a non-guaranteed interest rate (assuming 3.5% p.a.) which is subject to adjustment from time to time at the Company's discretion.



## Example 2: Ensuring financial support and Policy continuity



Martin, Aged<sup>1</sup> 52, is a successful business owner with a wife and a 9-year-old<sup>1</sup> son, Harry.

He expects that his business would continue beyond his eventual retirement. He wants to ensure that in case of any adversity during the coming 15 years, his family's living standard can remain unaffected and his loved ones would not have to worry about their financial prospects. He therefore purchases Paramount Global II – 75 for the peace of mind that comes with comprehensive life protection.

### Martin decides to take up Paramount Global II - 75 (3-year premium payment period).

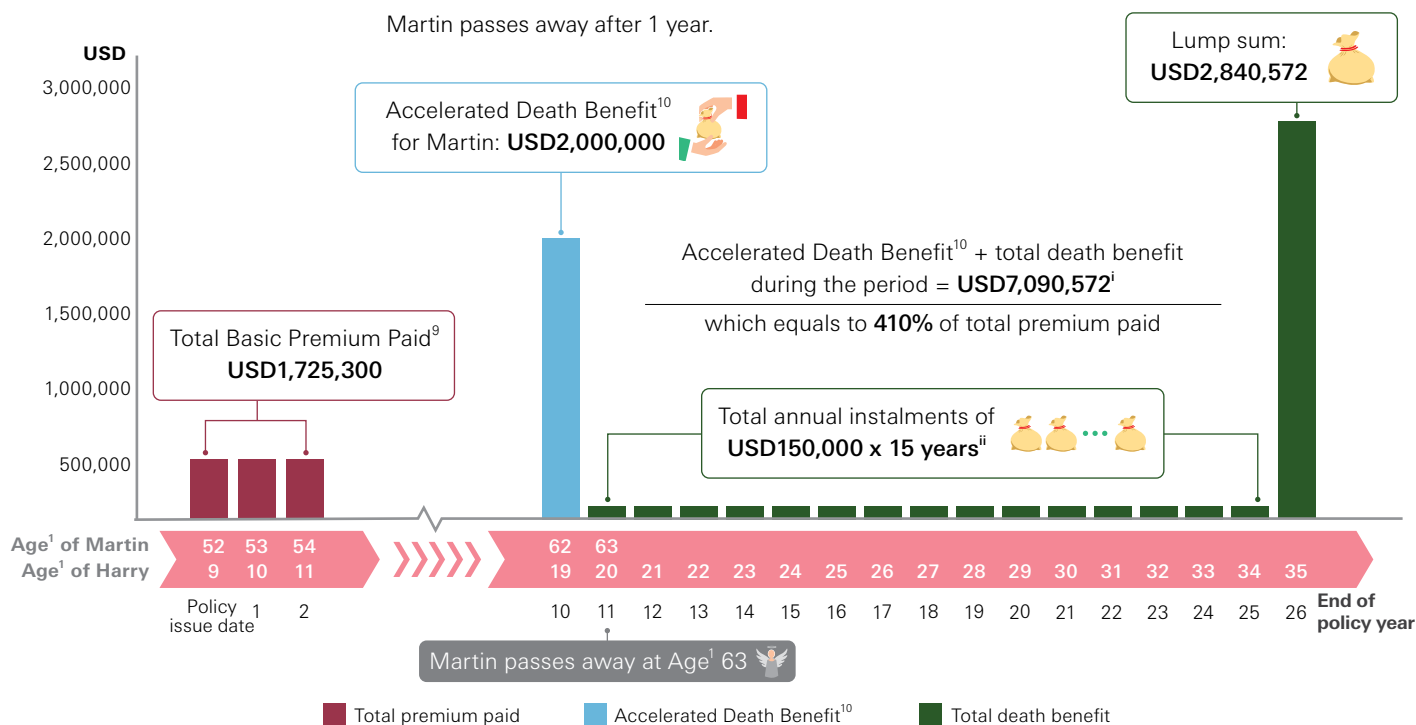
<b>Policyholder and life insured</b>	Martin	<b>Beneficiary</b>	Harry (Son)
<b>Annual premium</b>	USD575,100	<b>Sum insured</b>	USD5,000,000
<b>Total Basic Premium Paid<sup>9</sup></b>	USD1,725,300		
<b>Underwriting class</b>	Standard non-smoker	<b>Residence</b>	Hong Kong
<b>Death benefit settlement option</b>	Partial payment by annual instalments and remaining by lump sum when Harry is at the Age <sup>1</sup> 35		



At the end of the 10<sup>th</sup> policy year, Martin is unfortunately diagnosed with lung cancer and is expected to pass away within a year. With Accelerated Death Benefit<sup>10</sup> offered by the Plan, Martin receives a death benefit of USD2,000,000 in advance, which is deducted from the amount of total death benefit at the end of the 10<sup>th</sup> policy year. This ensures the best possible care and comfort for Martin over the coming year.

Concerned that his son may not yet be mature enough to manage his finances, Martin arranged for Harry to receive partial payment through annual instalments, with the remaining amount paid as a lump sum when Harry turns Age<sup>1</sup> 35.

Martin passes away after 1 year.



#### Remarks:

- The sum of Accelerated Death Benefit<sup>10</sup> and total death benefit: Accelerated Death Benefit<sup>10</sup> (USD2,000,000) + total annual instalments (USD150,000 x 15 years) + Lump sum (USD2,840,572)
- The remaining amount of death benefit will be left with the Company to accumulate at a non-guaranteed interest rate (assuming 3.5% p.a.) which is subject to adjustment from time to time at the Company's discretion.

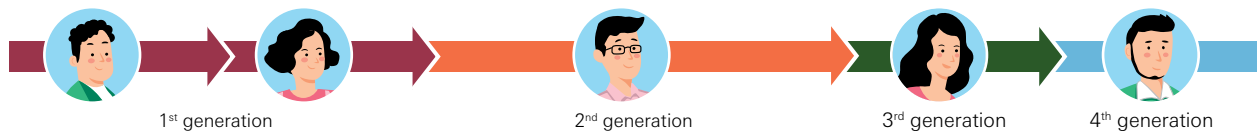
## Example 3: Building an enduring legacy for future generations



Daniel is a 50-year-old<sup>1</sup> entrepreneur. He and his wife Kelly have a 21-year-old<sup>1</sup> son, Wilson. Daniel wants to have the flexibility to pass on his wealth to his son Wilson and his future generations. Daniel therefore takes out Paramount Global II - 75, with his son as the life insured and his wife Kelly as the contingent policyholder.

Daniel chooses Paramount Global II - 75 (2-year premium payment period) to meet his needs.

<b>Policyholder</b>	Daniel	<b>Life insured</b>	Wilson (Son)
<b>Contingent policyholder</b>	Kelly (Wife)	<b>Sum insured</b>	USD1,500,000
<b>Annual premium</b>	USD79,680	<b>Underwriting class</b>	Standard non-smoker
<b>Total Basic Premium Paid<sup>9</sup></b>	USD159,360	<b>Residence</b>	Hong Kong



	1 <sup>st</sup> generation	2 <sup>nd</sup> generation	3 <sup>rd</sup> generation	4 <sup>th</sup> generation		
<b>Policyholder</b>	Daniel (Aged <sup>1</sup> 50)	Kelly (Aged <sup>1</sup> 45)	Wilson (Aged <sup>1</sup> 41)	Wilson (Aged <sup>1</sup> 56)	Jenny (Aged <sup>1</sup> 37)	Bobby (Aged <sup>1</sup> 22)
<b>Life insured</b>	Wilson (Aged <sup>1</sup> 21)	Wilson (Aged <sup>1</sup> 26)	Wilson (Aged <sup>1</sup> 41)	Wilson (Aged <sup>1</sup> 56)	Jenny (Aged <sup>1</sup> 37)	Bobby (Aged <sup>1</sup> 22)
	<p><b>Daniel</b>, Aged<sup>1</sup> 50, starts the Policy. <b>Wilson</b> is Aged<sup>1</sup> 21 when the Policy is issued.</p> <p><b>Daniel</b> designates <b>Wilson</b> as the life insured and his wife <b>Kelly</b>, Aged<sup>1</sup> 40, as the contingent policyholder to manage the Policy if he passes away.</p>	<p>At the end of the 5<sup>th</sup> policy year, <b>Daniel</b> passes away from an illness, whereupon the contingent policyholder, <b>Kelly</b>, becomes the new policyholder.</p> <p><b>Wilson</b>, the life Insured, is now 26 years old<sup>1</sup> and has a newborn son <b>Alex</b> with his wife.</p>	<p>At the end of the 20<sup>th</sup> policy year, <b>Wilson</b>'s mother <b>Kelly</b>, Aged<sup>1</sup> 60, intends to pass on her wealth to <b>Wilson</b> to help him further develop his start-up business.</p> <p><b>Kelly</b> exercises the change of policy ownership option to make <b>Wilson</b>, who is already the life insured, the policyholder as well.</p>	<p>At the end of 35<sup>th</sup> policy year, <b>Wilson</b> and his wife's beloved daughter, <b>Jenny</b>, has grown to be Aged<sup>1</sup> 12. Her elder brother, <b>Alex</b> who is Aged<sup>1</sup> 30, has started an AI tech business which is growing in the market.</p>	<p>At the end of 60<sup>th</sup> policy year, <b>Wilson</b>, Aged<sup>1</sup> 81, transfers his policy to <b>Jenny</b> and makes her the policyholder and life insured upon her marriage.</p> <p>To be fair, <b>Wilson</b> passed his property, valued at USD2,000,000 to <b>Alex</b> for his business extension globally.</p>	<p>At the end of the 90<sup>th</sup> policy year, <b>Jenny</b>, Aged<sup>1</sup> 67, has a 22-year-old<sup>1</sup> son <b>Bobby</b>, whom she makes him the policyholder and life insured.</p> <p>Since <b>Bobby</b> does not need to withdraw cash from the Policy immediately, he decides to continue accumulating the Policy's value to build up his retirement reserve.</p>
<b>Policy year</b>	1 <sup>st</sup> policy year starts	At the end of the 5 <sup>th</sup> policy year	At the end of the 20 <sup>th</sup> policy year	At the end of the 35 <sup>th</sup> policy year	At the end of the 60 <sup>th</sup> policy year	At the end of the 90 <sup>th</sup> policy year
<b>Total death benefit</b>		USD1,502,955 9.43 times the Total Basic Plan Premium Paid <sup>9</sup>	USD1,837,470 11.53 times the Total Basic Plan Premium Paid <sup>9</sup>	USD2,340,270 14.68 times the Total Basic Plan Premium Paid <sup>9</sup>	USD14,000,000 87.85 times the Total Basic Plan Premium Paid <sup>9</sup>	USD52,000,000 326.30 times the Total Basic Plan Premium Paid <sup>9</sup>
<b>Project net cash value</b>		USD141,855	USD218,970	USD485,355	USD1,293,855	USD4,000,000

## Examples

### Remarks for all the above examples:

- All examples above are hypothetical and non-guaranteed. They are for illustrative purposes only.
- The above examples are independent events and unrelated.
- Any Change of Life Insured<sup>7</sup> may trigger a consequential adjustment to the sum insured, guaranteed cash value, Special Bonus<sup>2</sup> (if any) and death benefit. Any such adjustment will be determined at our discretion.
- Change of Life Insured<sup>7</sup> 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 a case-by-case basis and at our sole discretion, with consideration of multiple factors, including but not limited to any change in the underlying mortality risk and the policy term, as well as the latest economic outlook.
- The death benefit settlement options used in examples 1 and 2 can only support single beneficiary.
- The figures and charts shown above are based on the listed assumptions and are subject to rounding adjustment.
- The total death benefit constitutes of guaranteed and non-guaranteed death benefit. The projected non-guaranteed death benefit is based on the company's Special Bonus<sup>2</sup> scale determined under current assumed investment return and are not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated.
- Past, current, projected and/or potential benefits and/or returns (eg bonuses, interest) presented are not guaranteed and are for illustrative purpose only. The actual future amounts of benefits and/or returns may be higher than or lower than the currently quoted benefits and/or returns. They do not represent the actual payments and the actual scenario. You should refer to your insurance proposal for illustrated figures and details. Please also refer to the policy provisions for the detailed terms and conditions.

### Assumption for all the above examples:

- Sam, Martin, Daniel and Kelly are residing in Hong Kong; Wilson, Jenny, and Bobby are residing in China (except Xinjiang / Tibet.). They are all standard non-smokers.
- In example 1 and 2, the remaining amount of death benefit will be left with the Company to accumulate at a non-guaranteed interest rate (assuming 3.5% p.a.) which is subject to adjustment from time to time at the Company's discretion, until the full amount of the benefit has been paid to the beneficiary(ies).
- No Partial Surrender<sup>12</sup> 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 and without any assignment while the Policies in the respective examples are in force.
- The Special Bonus<sup>2</sup> scale and investment returns are assumed to remain unchanged throughout the policy term.
- You should also remain aware of the impact of inflation over time, which will likely significantly reduce the spending power of accumulated amounts over time. According to the data published by the Census and Statistics Department of Hong Kong, the Composite Consumer Price Index, which was at 60.8 in July 1994, had risen to 107.8 in July 2024, a 77% increase over 30 years.
- The consumer prices shown above cover the past 30 years, and are provided for reference only.

## Product summary

Premium Payment Period/Issue Age <sup>1</sup>	Premium payment period	Issue Age <sup>1</sup>
	Single premium:	15 days after birth to Age <sup>1</sup> 75
	Annually: 2 years 3 years or 5 years 10 years	15 days after birth to Age <sup>1</sup> 73 15 days after birth to Age <sup>1</sup> 70 15 days after birth to Age <sup>1</sup> 65

**Policy Currency** USD

**Policy Term** Whole of life

**Premium Payment Method** Single premium or annually, through:

- HSBC bank account (for initial premium)/any bank account (for subsequent premium(s)); or
- Cheque

**Sum Insured** Minimum: USD750,000 (per Policy)  
Maximum: USD10,000,000 for life insured Aged<sup>1</sup> 18 or below (per life insured)

**Death Benefit** If the life insured dies during the term of the Policy, the death benefit payable is equal to an applicable percentage of sum insured plus non-guaranteed Special Bonus<sup>2</sup> (if any) and Policy Value Management Balance<sup>3</sup> (if any) less any Indebtedness<sup>4</sup>. The applicable percentage is stated in the below tables:

### HSBC Paramount Global Life Insurance Plan II – 50:

Life insured's death happens	Applicable percentage
Before the 11 <sup>th</sup> policy year	100%
Within the 11 <sup>th</sup> policy year	95%
Within the 12 <sup>th</sup> policy year	90%
Within the 13 <sup>th</sup> policy year	85%
Within the 14 <sup>th</sup> policy year	80%
Within the 15 <sup>th</sup> policy year	75%
Within the 16 <sup>th</sup> policy year	70%
Within the 17 <sup>th</sup> policy year	65%
Within the 18 <sup>th</sup> policy year	60%
Within the 19 <sup>th</sup> policy year	55%
On or after the 20 <sup>th</sup> policy year	50%

# Product summary

## HSBC Paramount Global Life Insurance Plan II – 75:

Life insured's death happens	Applicable percentage
Before the designated anniversary (ie the 10 <sup>th</sup> policy anniversary or the policy anniversary immediately following the life insured Aged <sup>1</sup> 70, whichever is later)	100%
On the designated anniversary / within the 1 <sup>st</sup> policy year from the designated anniversary	95%
Within the 2 <sup>nd</sup> policy year from the designated anniversary	90%
Within the 3 <sup>rd</sup> policy year from the designated anniversary	85%
Within the 4 <sup>th</sup> policy year from the designated anniversary	80%
Within the 5 <sup>th</sup> policy year from the designated anniversary and thereafter	75%

### Death Benefit Settlement Option

Subject to the Company's prevailing rules and conditions, the policyholder can choose one of the death benefit settlement options at the time of application or make the request after policy issuance. After the life insured passes away, the selected settlement option cannot be changed. Subject to the terms of the Policy, the beneficiary(ies) will receive the death benefit:

#### Option 1: In a lump sum payment; or

- Death benefit will be paid in this option if the policyholder does not select any settlement option.

#### Option 2: By annual instalments; or

- Annual instalments will be paid to the beneficiary(ies) over the selected tenor: 10, 20 or 30 years.

#### Option 3: First payment in a lump sum followed by annual instalments; or

- A designated percentage of the death benefit will be paid to the beneficiary as the first lump sum payment, with the remaining balance of death benefit to be paid annually one year after the lump sum payment. The annual instalments will continue over a period of 2 to 30 years, based on your selection.

#### Option 4: Annual instalments until the designated age of the designated beneficiary, followed by a lump sum payment of the remaining balance

- The annual instalments will be paid until one year before beneficiary reaches designated age and in an amount you specify. Thereafter, the remaining balance of the death benefit will be paid out as lump sum at the designated age.
- When you specify the annual instalment amount, you should take into consideration the projected total death benefit and your selected tenor. If the entire amount of the death benefit is paid out during the instalment tenor, there will not be any remaining amount of death benefit to be payable in a lump sum payment at the beneficiary's designated age.

## Product summary

### Important notes for option 2, 3 and 4:

- Only applicable to Policies without any assignment.
- Remaining amount of death benefit will be left in the Company to accumulate at the non-guaranteed interest (if any) as determined by us, until the full amount of benefit has been paid to the beneficiary(ies).
- If no beneficiary(ies) has been designated by the policyholder under the Policy, these options cannot be chosen.
- If the beneficiary(ies) passes away while he/she is receiving the death benefit in annual instalments, the remaining amount of the death benefit (or, if there is more than one beneficiary, the portion of the remaining amount of the death benefit attributable to that beneficiary) as at the beneficiary's death will be paid in a lump sum to the estate of the beneficiary(ies).

### Important note for option 3 and 4:

- Option 3 and 4 are available only to the Policy with single beneficiary. If the beneficiary passes away before the life insured, the death benefit will be paid solely to the policyholder or policyholder's estate upon the death of the life insured.

Please refer to the policy provisions for the detailed terms and conditions applicable to the death benefit settlement option.

Should you have any queries on the non-guaranteed interest rate or death benefit settlement option, please contact your relationship manager for more details.

**Guaranteed Cash Value** Guaranteed cash value means the amount derived from the tabular cash value shown in policy schedule and is calculated based on the relevant sum insured at any time.

**Net Cash Value** At any time, the amount is equal to guaranteed cash value plus Special Bonus<sup>2</sup>, if any, less any Indebtedness<sup>4</sup>.

**Special Bonus<sup>2</sup>** The Special Bonus<sup>2</sup> (if any) is non-guaranteed. It will be declared at our absolute discretion. The amount of any Special Bonus<sup>2</sup> will be determined by us when it becomes payable.

The Special Bonus<sup>2</sup> (if any) shall be paid when you fully or partially surrender or terminate the Policy, when it lapses or in the event of paying the Accelerated Death Benefit<sup>10</sup> or death benefit claims. Upon the exercise of the Policy Value Management Option<sup>5,6</sup>, a portion of the guaranteed cash value and Special Bonus<sup>2</sup> (if any) will be allocated to the Policy Value Management Balance<sup>3</sup> to accumulate with interest.

The Company will update you on the current amount of the Special Bonus<sup>2</sup> (if any) on each policy anniversary through the respective annual statement. Such amounts as shown on the annual statement(s) may be lower or higher than those illustrated on the earlier annual statement(s) issued. Under certain circumstances, the non-guaranteed benefits may be zero. Please refer to the section "Key risks — Non-guaranteed benefit" for details on key risk factors.

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

- guaranteed cash value;
- plus Special Bonus<sup>2</sup> (if any);
- plus Policy Value Management Balance<sup>3</sup> (if any);
- less Indebtedness<sup>4</sup> (if any).



## Product summary

### Partial Surrender<sup>12</sup>

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

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

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

Upon the reduction of sum insured, the Total Basic Plan Premium Paid<sup>9</sup> under this Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of guaranteed cash value, Special Bonus<sup>2</sup> (if any) and death benefit in accordance with the terms of the Policy. A policy endorsement with the revised policy schedule will be issued to the policyholder after the reduction of sum insured has taken effect.

### Surrender

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

### Policy Value Management Option<sup>5,6</sup>

After the Policy has been in force for 20 policy years or longer and if there is no Indebtedness<sup>4</sup> outstanding and all premiums have been paid when due, you may apply to exercise this option to lock in a portion of the Plan's net cash value. The amount you choose to lock in is guaranteed upon exercising the Policy Value Management Option<sup>5,6</sup> and will be allocated to the Policy Value Management Balance<sup>3</sup> to accumulate at a non-guaranteed interest rate, which will be adjusted from time to time at the Company's discretion.

To apply for this option, you need to submit a written request in a form prescribed by the Company.

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

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

Upon exercising this option, the sum insured and Total Basic Plan Premium Paid<sup>9</sup> under the Policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations of guaranteed cash value, Special Bonus<sup>2</sup> (if any) and death benefit. If the request is approved by the Company, a policy endorsement with the revised policy schedule will be issued to the policyholder. Cancellation, termination or reversal will not be allowed after this option is exercised.

Should you have any queries on the non-guaranteed interest rate, please contact your relationship manager for more details.

### Policy Value Management Balance<sup>3</sup>

The amount of the accumulated proceeds from exercising the Policy Value Management Option<sup>5,6</sup> which is allocated to the Policy to accumulate at such non-guaranteed interest rate(s) as is determined at the Company's discretion from time to time, less any previously withdrawn amounts. Such balance, if any, can be withdrawn in cash by the policyholder at any time by submitting to us a written request in a form prescribed by the Company.

### Aggregate Cash Value

The amount that is, at any time, equal to net cash value plus Policy Value Management Balance<sup>3</sup>, if any.

## Product summary

### Change of Life Insured<sup>7</sup>

You are entitled to exercise the Change of Life Insured<sup>7</sup> of your Policy for unlimited times after the 1<sup>st</sup> policy year or this Policy is fully paid at the end of the premium payment period, whichever is later. Change of Life Insured<sup>7</sup> is subject to evidence of insurability and our approval which is based on the underwriting conditions of the life insured.

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

For any Change of Life Insured<sup>7</sup> which triggers the new sum insured to be lower than the original sum insured, the policyholder may apply to increase the new sum insured for the new life insured up to the amount of the original sum insured before the change with the payment of additional premiums. Any such request is subject to the prevailing regulatory requirement and is at our discretion.

### Contingent Policyholder

(only applicable to individual policies)

Subject to the terms of the Policy, policyholder can designate a contingent policyholder at any time for his/her Policy. The option of contingent policyholder is available for a Policy without any assignment.

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

Please refer to the detailed terms and conditions as well as exclusions applicable to contingent policyholder.

### Supplementary Benefit

(with no additional premium required)

- Additional Accidental Death Benefit<sup>8</sup>
- Accelerated Death Benefit<sup>10</sup>
- Incapacity Protection Service<sup>11</sup> (only applicable to individual policies)

Please refer to the respective supplementary benefit provisions for the detailed terms and conditions as well as exclusions.

### Non-forfeiture Options

#### Option 1 – Surrender

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

#### Option 2 – Automatic premium loan

If any premium under this Policy remains outstanding at the end of the day on which it was due and the Non-forfeiture Value<sup>13</sup> is greater than the amount of the relevant unpaid premium, you will automatically be deemed to have requested and obtained a policy loan equal to the amount of the unpaid premium on the due date of such premium and to have applied the policy loan to pay such premium. Interest will apply on such loan at a rate determined by the Company which may change from time to time.

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

## Important notes

### Cooling-off period

HSBC Paramount Global Life Insurance Plan II is a lifetime insurance plan with a savings element. Part of the premium pays for the insurance and related costs including, but not limited to, policy acquisition, maintenance and claims costs.

If you are not satisfied with the Policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levies 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 office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period (that is, a period of **21 calendar days** immediately following either the day of delivery of the Policy or the day of delivery of the cooling-off notice to the policyholder or the nominated representative, whichever is earlier).

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

### Market value adjustment for single premium policy

During the cooling-off period, single premium policy is subject to market value adjustment, which refers to the amount of the shortfall (if any) by which the value of investment for the single premium at the time when the cancellation notice on the Policy is received by 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, or the effective date of the last Change of Life Insured<sup>7</sup>, whichever is later, the death benefit payable under the Policy will be limited to the refund of the amount of premiums policyholder paid to us less any amount we paid to the beneficiary(ies) since the policy date.

## Important notes

### Adjustment of guaranteed death benefit

The policy term is whole-of-life with the following adjustment in the guaranteed portion of death benefit.

Two options with varying levels of guaranteed death benefit over time will be offered, including **Paramount Global II – 50** and **Paramount Global II – 75**:

- **Paramount Global II -50:** Before the 10<sup>th</sup> policy anniversary, the guaranteed death benefit is 100% of sum insured. Afterwards, the guaranteed death benefit will be reduced by an amount of 5% of sum insured on each policy anniversary for consecutive 10 years, then ultimately remaining at 50% of sum insured for the remaining policy years.
- **Paramount Global II -75:** Before the 10<sup>th</sup> policy anniversary or the policy anniversary immediately following the life insured Aged<sup>1</sup> 70, whichever is later, the guaranteed death benefit is 100% of sum insured. Afterwards, the guaranteed death benefit will be reduced by an amount of 5% of sum insured on each policy anniversary for consecutive 5 years, then ultimately remaining at 75% of sum insured for the remaining policy years.

### Policy loan

Policy loan means any loan extended by the Company of this Policy including any automatic premium loans.

You may apply for a policy loan provided that the amount borrowed (including any previous unpaid borrowed amount) does not exceed 90% of the guaranteed cash value after Indebtedness<sup>4</sup>. You will be advised of the rate of interest as determined by the Company which may vary from time to time.

Any Partial Surrender<sup>12</sup> or exercise of the Policy Value Management Option<sup>5,6</sup> may reduce the guaranteed cash value and death benefit of the Policy. When the policy loan with accrued interest exceeds the guaranteed cash value, the Policy may lapse.

Please be reminded that any Indebtedness<sup>4</sup> on this Policy outstanding at the time of any payment under the Policy will be deducted from the amount otherwise payable. The Company's claim for any Indebtedness<sup>4</sup> shall be prior to any claim of the policyholder or the beneficiary(ies) or the assignee(s) or other persons.

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

## Important notes

### Termination conditions

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

- If you cannot make an overdue premium payment by the end of the grace period; and your Policy is not eligible for automatic premium loan; or
- The policy loan with accrued interest exceeds the guaranteed cash value; or
- We reasonably consider that by continuing the Policy or our relationship with you, we may break any laws or the Company, or a member of the HSBC Group, may be exposed to action or censure from any authority; or
- We have the right to terminate pursuant to the terms of any supplementary benefit.

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

### Applicable laws

The laws governing the Policy are the laws of Bermuda. However, in the event of any dispute arising in the Hong Kong SAR, the non-exclusive jurisdiction of the Hong Kong SAR courts will apply.

### Eligibility

The Plan is generally available to anyone who is between 15 days after birth and Age<sup>1</sup> 75, depending on the premium payment period selected. The Plan is subject to the relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured as determined by the Company from time to time.

### Missing premium payments

We will give you a 30-day grace period for making premium payments. If you cannot make the payment by the end of the grace period, an automatic premium loan will be granted to cover the unpaid premium provided that the Non-forfeiture Value<sup>13</sup> is greater than the amount of the unpaid premium. Interest will apply on such loan at a rate determined by the Company which may change from time to time. When the Non-forfeiture Value<sup>13</sup> is not enough to cover the unpaid premium, the Policy will lapse and any surrender benefit as at the first unpaid premium due date will be paid to the policyholder.

## Key risks

### Credit and insolvency risks

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

### Non-guaranteed benefit

**The scale for calculating the Special Bonus<sup>2</sup> (if any) is not guaranteed and will be determined by us from time to time.** Whether the Special Bonus<sup>2</sup> is payable and the size of the Special Bonus<sup>2</sup> to be paid **depend on how well the Company has performed with regard to investment returns on the assets supporting the Policies, as well as other factors including, but not limited to, claims, lapse experience, expenses and the expected long-term 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 its outlook (which affect both interest earnings and values of assets), **fluctuations in prices of growth assets and various market risks including, but not limited to, currency risk, credit spread and default risk.**
- **Claims factors** – The actual experience of mortality and morbidity is uncertain, which may lead to higher-than-expected claims 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<sup>5,6</sup> are uncertain, and therefore have impacts on both the current performance and future return of the portfolio of the Policies.
- **Expense factors** – The actual amount of any direct expenses (eg commission, underwriting, policy acquisition and maintenance expenses) and indirect expenses (eg general overhead costs) **incurred and apportioned to the group of Policies may be higher than expected** and impact the overall performance of the product.

The interests earned on the Policy Value Management Balance<sup>3</sup> (where applicable) are determined based on an interest rate that is not guaranteed and may be adjusted by the Company at its discretion from time to time.

### Risk from delayed or missed payments of premiums due

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

### Risk from surrender

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



## Key risks

### Liquidity risk

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

In the event that you exercise the Policy Value Management Option<sup>5,6</sup>, the aggregate cash value under the Policy (which is used in the calculation of the surrender value and death benefit under the Policy) at a future point in time may be lower or higher than it would have been if you had not chosen to exercise the option.

### Inflation risk

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

### Policy currency risk

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

### Risks from assigning your Policy

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

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

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

### Risk from diminishing guaranteed death benefit

The guaranteed death benefit will progressively be reduced to 50% (applicable to Paramount Global II - 50) or 75% (applicable to Paramount Global II - 75) of initial sum insured according to the schedule. You should only apply for this product if the projected total death benefit, consisting of the reduced guaranteed death benefit and non-guaranteed Special Bonus<sup>2</sup> (if any), will fully fulfil your life protection need in the future.

## More about participating policy

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

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

**Special Bonus<sup>2</sup>** which is declared upon early termination of the Policy due to, for example, death, surrender or the exercise of Policy Value Management Option<sup>5,6</sup>.

The Special Bonus<sup>2</sup> amount may change from time to time based on the performance over the life of the Policy before the time of declaration and prevailing investment market conditions. The actual amount will not be determined until it is payable.

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

### What factors will affect your Special Bonus<sup>2</sup>?

The Special Bonus<sup>2</sup>, if any, is not guaranteed. The size of the Special Bonus<sup>2</sup> and whether it is payable depend on factors including, but not limited to:

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

If the performance over the long term is better than expected, the Special Bonus<sup>2</sup> paid would increase. If the performance is below expectations, the Special Bonus<sup>2</sup> paid would decrease.

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

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

The key feature of participating policies relative to other forms of insurance policies is that in addition to the guaranteed benefits, you will also benefit from an additional Special Bonus<sup>2</sup> payment if the investment performance is better than that required to support the guaranteed benefits. The better the performance, the greater the Special Bonus<sup>2</sup>, and, conversely, the worse the performance, the lower the Special Bonus<sup>2</sup>.

# More about participating policy

## Dividend philosophy

### Establishing a risk-sharing mechanism

We have a clear interest in the performance of your participating Policy as our participating business operates on the principle of sharing risks between you and ourselves to achieve a reasonable balance. We regularly review the level of Special Bonus<sup>2</sup> payable to you. Both the past actual performance and management's expectations for the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be taken for sharing these with you through adjusting the Special Bonus<sup>2</sup> scales.

### Fairness across policyholder groups

To ensure fairness between policyholders of participating products, we will carefully consider the experience (including investment performance) of various policy groups such as products, product generations, currencies and issue years so that each policy group will receive a fair return based mainly on its own performance. To balance the interest between you and us, a dedicated committee formed from a group of professionals will provide independent advice on managing the participating policies and determining the Special Bonus<sup>2</sup>.

### Stable long-term returns

When considering adjusting the Special Bonus<sup>2</sup> scales, we strive to maintain a more stable payout to you by smoothing, which means the Special Bonus<sup>2</sup> level will only be changed if the actual performance is significantly different from the assumed level over a period of time, or if management's expectations of long-term future performance change substantially.

We may also reduce the extent of smoothing or even stop smoothing the effects of the change in asset values for a time in the determination of the Special Bonus<sup>2</sup>. 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<sup>2</sup>; and
- iii) Maintains an acceptable level of risk.

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

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

## More about participating policy

### Investment policy and strategy

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

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

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

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

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

For Policies with the Policy Value Management Option<sup>5,6</sup> exercised, the assets supporting the Policy Value Management Balance<sup>3</sup> are 100% invested into fixed-income assets.

### Accumulation interest rate

You can choose to exercise the Policy Value Management Option<sup>5,6</sup> to allocate a portion of the net cash value to the Policy Value Management Balance<sup>3</sup> (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>2</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 [www.hsbc.com.hk/insurance/info/](http://www.hsbc.com.hk/insurance/info/).

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

## Endnotes

- 1 Age means the age of the life insured, the policyholder, or the designated person where applicable at his/her next birthday.
- 2 The amount of Special Bonus is not guaranteed and the payment is subject to the Company's discretion.
- 3 Policy Value Management Balance means the amount of the accumulation of the proceeds from exercising the Policy Value Management Option<sup>5,6</sup> which is allocated to the Policy to accumulate at such interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts.
- 4 Indebtedness means the sum of all outstanding policy loans and any interest accrued on such policy loans, plus any outstanding premiums or payments, if applicable, under this Policy.
- 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<sup>3</sup> provided that:
  - This Policy has been in force for 20 policy years or more;
  - All premiums have been paid when due; and
  - There is no Indebtedness<sup>4</sup> under the Policy.
- 6 The exercise of the Policy Value Management Option is subject to the minimum amount requirements on (i) the net cash value to be allocated per transaction; and (ii) the sum insured after the exercise of this option. Such minimum amount requirements are determined by the Company from time to time without prior notice to the policyholder.
- 7 Each policyholder is entitled to the Change of Life Insured of the Policy after the 1<sup>st</sup> policy year or this Policy is fully paid at the end of the premium payment period, whichever is later. Change of Life Insured is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Any such request will be assessed on case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying mortality risk, change in policy term, latest economic outlook. Any Change of Life Insured may trigger consequential adjustments to the sum insured, guaranteed cash value, Special Bonus<sup>2</sup> (if any) and death benefit. For any Change of Life Insured<sup>7</sup> which triggers the new sum insured to be lower than the original sum insured, the policyholder may apply to increase the new sum insured for the new life insured up to the amount of the original sum insured before the change with the payment of additional premiums. Any such request is subject to the prevailing regulatory requirement and is at our discretion.
- 8 Additional Accidental Death Benefit will be terminated when the proposed insured attains the Age<sup>1</sup> of 80 or payout of the relevant benefit or the Policy is being terminated (whichever is earliest), subject to a maximum benefit limit of USD 3,000,000 or its equivalent per proposed insured's life across all Additional Accidental Death Benefit paid by us. Your Policy will be terminated once we pay this benefit. Please refer to the respective supplementary benefit provisions for the detailed terms and conditions as well as exclusions.
- 9 Total Basic Plan Premium Paid refers to the total amount of premium due under the basic plan based on the standard premium only (whether or not actually paid) as of the date of death of the life insured. Please refer to the policy provisions for detailed terms and conditions.
- 10 If the life insured is diagnosed with a life threatening terminal illness, disease or injury subject to certain pre-requisite conditions, the policyholder will receive the Accelerated Death Benefit, which is equivalent to the lower of: (i) death benefit under this Policy; or (ii) USD 2,000,000 less the total claim paid and/or payable under this Accelerated Death Benefit insuring the same life insured under all other life insurance policies issued by the Company.

When 100% of the death benefit has been paid under this Accelerated Death Benefit, the Policy will be terminated. Otherwise, upon payment of the Accelerated Death Benefit, the amount of sum insured of the Policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations of guaranteed cash value, Special Bonus<sup>2</sup> (if any) and death benefit in accordance with the terms of this Policy. Please refer to the respective supplementary benefit provisions for the detailed terms and conditions.

## Endnotes

11 While this Policy is in force, you may designate one immediate family member to be the designated person of the Incapacity Protection Service and may specify the designated percentage, by submitting a written request to us in a form as prescribed by us and subject to our prevailing rules and the following conditions and without any policy administrative charges:

- The proposed designated person must be Aged<sup>1</sup> 19 or above at the time of designation;
- Satisfactory evidence, including but not limited to relationship proof and identification documents of the proposed designated person according to our prevailing administrative rules;
- The irrevocable beneficiary(ies) (if any) must agree in writing to your request; and
- The Company shall have the absolute right and discretion to: (i) determine whether to accept your request and (ii) impose any requirements and conditions (as Company deems appropriate).

For details, please refer to the Incapacity Protection Service flyer.

12 Upon the partial surrender of this Policy, a portion of the Special Bonus<sup>2</sup> (if any) attributable to the reduced portion of the sum insured may, at the Company's discretion, be declared and such amount, if any, will be payable as part of the partial surrender payment. Please refer to the policy provisions for detailed terms and conditions of reduction of sum insured.

13 Non-forfeiture Value means the guaranteed cash value less any Indebtedness<sup>4</sup> calculated as of the date immediately preceding the due date of the relevant unpaid premium.

## More information

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

You can visit any HSBC branch to arrange for a financial planning review with us.

**Go to [www.hsbc.com.hk/insurance](http://www.hsbc.com.hk/insurance)**

**Visit any HSBC branch**



You can find more information about the product on HSBC's website by scanning the QR code.

# HSBC Paramount Global Life Insurance Plan II

## HSBC Life (International) Limited

HSBC Life (International) Limited (“the Company”, “we” or “us”) 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

The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong Special Administrative Region.

The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap.41 of the Laws of Hong Kong) as an insurance agency of the Company for the distribution of life insurance products in the Hong Kong Special Administrative Region. HSBC Paramount Global Life Insurance Plan II is a product of the Company but not HSBC, underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong Special Administrative Region.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme 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 this Product Brochure and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading. The information shown therein is intended as a general summary. Please refer to your insurance Policy for the detailed terms and conditions.

November 2024

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





终身人寿保险

# 汇珑环球寿险计划 II

周全保障业务 守护重要成就



汇丰保险  
HSBC Life

汇丰人寿保险（国际）有限公司



## 保障财富 守护未来

筹划未来，不仅是为了自己建构美好人生，更为确保亲人安稳幸福。汇珑环球寿险计划II（「汇珑环球II」、「本计划」或「本保单」）提供全面终身保障：无论您致力实现个人梦想，或保障家人生活质素，本计划都可作为灵活有效的财富工具，为您前路创造更多可能。



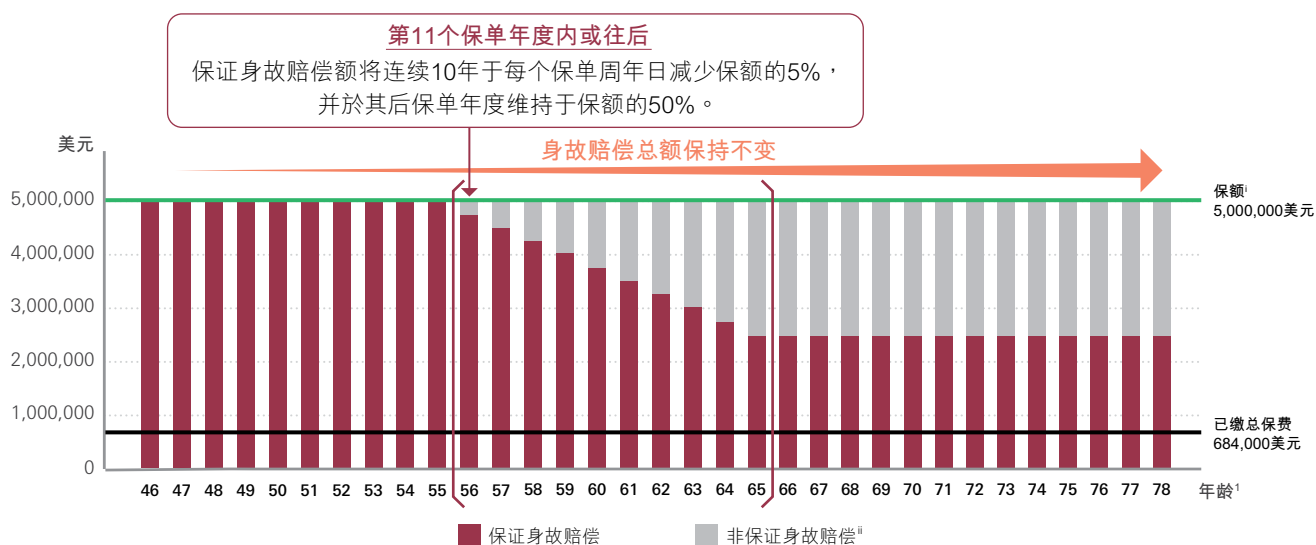
## 灵活规划 自选保证终身保障

我们深信，您的传承应受妥善保障，不受外在因素或时间流逝所影响。汇珑环球II旨在为您提供财富累积的潜力，以及终身人寿保障。

因您不同人生阶段的需要，本计划具备两款身故赔偿方案：汇珑环球寿险计划II—50及汇珑环球寿险计划II—75。每个方案随着时间过去提供不同程度的保证身故赔偿，分别至少维持于保额的50%和75%。此外，身故赔偿总额还包括非保证特别奖赏<sup>2</sup>（如有）及保单价值管理收益结余<sup>3</sup>（如有），减去任何债项<sup>4</sup>。

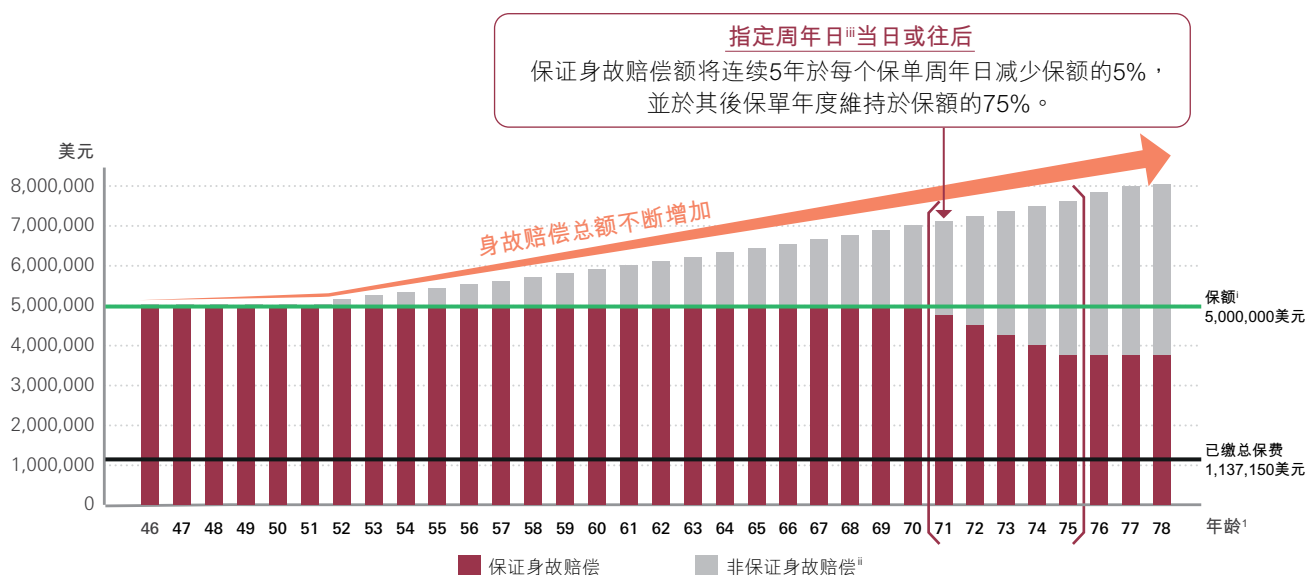
### 汇珑环球寿险计划II—50（「汇珑环球II—50」）：

个案：45岁<sup>1</sup>标准非吸烟男士，趸缴保费



### 汇珑环球寿险计划II—75（「汇珑环球II—75」）：

个案：45岁<sup>1</sup>标准非吸烟男士，趸缴保费

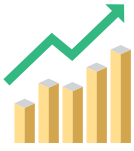


备注：

- 保额代表保单持有人所选择的保单保障金额，亦相等于是保单生效时的保证身故赔偿。
- 非保证金额乃根据本公司现时假设投资回报而计算之特别奖赏<sup>2</sup>分配所厘定，该金额并非保证。实际获发之金额或会比所示者较高或较低，导致身故赔偿总额未能如图所示保持不变（适用于汇珑环球II—50）或增加（适用于汇珑环球II—75）。在某些情况下，非保证金额可能为零。
- 指定周年日指第10个保单周年日或紧随于受保人年满70岁<sup>1</sup>的保单周年日（以较后者为准）。

请参阅本产品册子「示例」部分，了解详细备注。

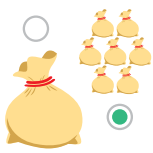
## 汇珑环球II如何提供保障？



### 增值及守护财富

本计划于受保人在世期间持续累积保单价值，为您提供长线财富增长潜力。

同时，由于市场波动可能影响保单价值，本计划为您提供保单价值管理权益<sup>5,6</sup>，确保灵活自主。您可透过行使此选项，锁定部分保单价值，助您稳健累积财富，减低市场不确定因素影响。



### 灵活支付赔偿

根据本公司的通行规则和条件以及保单条款，本计划提供4种身故赔偿支付选项，作为保单持有人的您可灵活选择支付赔偿方式，一旦受保人不幸身故，可令挚爱得到最适切的财政保障。身故赔偿将根据您所选的方式付予指定受益人。您可从以下4种支付赔偿选项中选择，部分选项将以每年定期方式付款(全部或部分身故赔偿)，为受益人逐步提供财政支持：



1. 一笔过全数付款；或



2. 分10、20或30年每年定期付款；或



3. 部分金额先以一笔过付款，剩余部分以您指定年期(分2至30年)分期支付；或



4. 每年分期付款，直至受益人达您指定年龄，余额以一笔过付款。

有关详尽条款及细则，请参阅身故赔偿支付选项的相应条款。



### 持续守护

由于您的财富传承规划可能随时转变，本计划助您灵活部署，可于第1个保单周年日之后或保费缴付期完结并已缴清所有保费后(以较后者为准)，无限次更改受保人<sup>7</sup>。

重要的是，您可完全掌控您的保单，应对突如其来的事故。本计划让您为保单指定第二保单持有人，万一保单持有人不幸身故时，可由您信任的人管理保单。

汇珑环球II是具备储蓄成分的终身人寿分红保险计划，并不等同或类似任何类型银行存款。

## 兼备不同附加保障

视乎个别资格而定，本计划在毋须另缴额外保费的情况下提供以下附加保障，让您拥有多一份安心，助您渡过艰难时刻。



### 额外意外死亡保障<sup>8</sup>

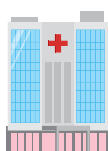
若受保人于80岁<sup>1</sup>前因意外死亡，受益人不但可收取本保单的身故赔偿，并可额外获发已缴基本计划总保费<sup>9</sup>的30%，作为额外意外死亡保障赔偿<sup>8</sup>。每位受保人在汇丰保险下所有保单所享有的额外意外死亡保障金额总上限为3,000,000美元。



### 提前支付身故赔偿<sup>10</sup>

若受保人不幸确诊致命的末期疾病，而证明有关病症将于诊断后12个月内引致死亡，保单持有人可收取提前支付身故赔偿<sup>10</sup>，金额相当于以下较低者：(i) 本保单的身故赔偿；或 (ii) 2,000,000美元但须扣除同一受保人于本公司签发的所有其他寿险保单已获支付及/或应付的提前支付身故赔偿<sup>10</sup>索偿。

若提前支付身故赔偿<sup>10</sup>相等于身故赔偿的100%，本保单及所有附加保障(如适用)随即终止。



### 无忧后备管理服务<sup>11</sup>：时刻守护，应对未知因素

为了全面保护作为保单持有人的您和您的家人，制定完善应变措施以应对您面对严重丧失行为能力的情况亦十分重要。

透过无忧后备管理服务<sup>11</sup>，您可以根据本保单条款以及本公司通行规则和规例，指定直系亲属为无忧后备管理服务<sup>11</sup>收款人。假若您经注册医生确诊身体或精神上失去行为能力，您的指定直系亲属可代表您本人，于保单一笔过提取部分款项(现金价值总和的10%至50%)，确保您得到即时财政支援，以应付突发医疗或长远照顾开支，令于您丧失行为能力的情况下，保单仍可继续保障您未来生活。有关详情，请参阅无忧后备管理服务<sup>11</sup>单张。


## 示例1：保障未来，实现人生梦想




伟良是45岁<sup>1</sup>工程师，太太杏妍是全职家庭主妇。8岁<sup>1</sup>儿子诚谦拥有音乐天份，更梦想成为欧洲知名交响乐团的小提琴家。两夫妻投放不少资金栽培儿子，助他发挥才华。

由于伟良是家中唯一经济支柱，并须于15年内偿还350,000美元楼宇按揭贷款，他希望即使自己遇上不幸事故，家人亦可得到经济保障，为儿子的音乐梦想铺路。伟良考虑投保汇珑环球寿险计划II，以自己为保单受益人，太太为受益人。

### 伟良基于以下原因选择投保汇珑环球II — 50（保费供款年期为2年）

- 

1 保费较符合他的预算考虑
- 

2 本计划于保单期内提供充分保障，帮助家人应对未知情况

### 伟良选择的身故赔偿支付选项

身故赔偿的**50%**  
以一笔过方式支付



剩余的**50%**身故赔偿以  
每年定期方式分10年支付

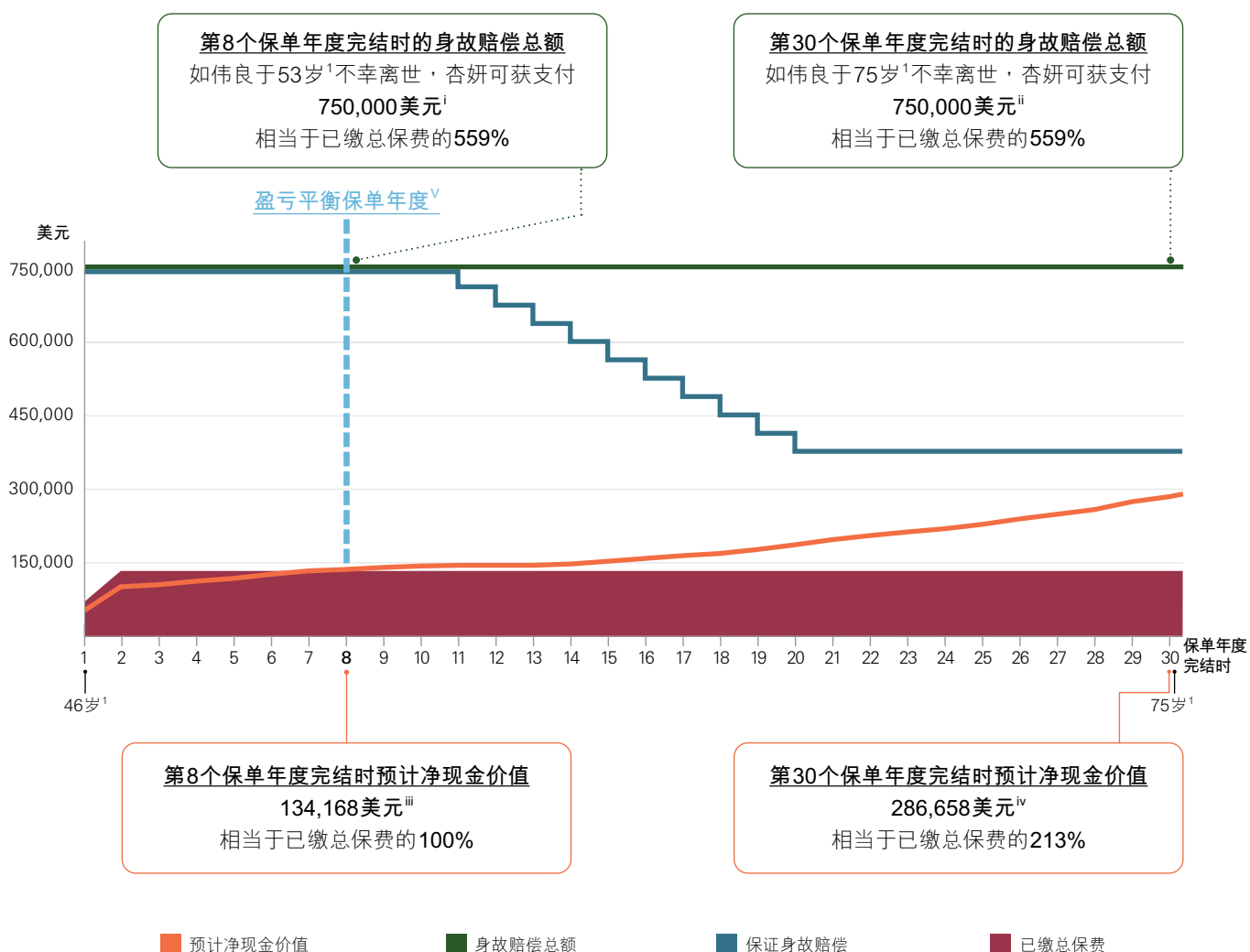
万一自己遇上不幸事故，伟良希望先将首50%以一笔过形式派发，协助太太偿还按揭贷款；余额则分10年每年派发，支持儿子追寻梦想。

保单持有人及受保人	伟良	受益人	杏妍（太太）
每年保费	67,080美元	保额	750,000美元
已缴基本计划总保费 <sup>9</sup>	134,160美元		
核保类别	标准非吸烟人士	居住地	香港
身故赔偿支付选项	部分先一笔过支付，余额分10年每年定期支付		

## 示例1：保障未来，实现人生梦想

### 财富累积与丰厚的身故赔偿，同样兼备

下图说明伟良的保障及保单价值。本计划于伟良在生期间为家人提供保证保障。无论他于任何情况或时期不幸身故，家人都可取得一定的金额。如伟良保持身体健康，保单的净现金价值可用于退休生活，或藉其长线增长潜力，作为具有意义的保障及传承下一代的重要资产。



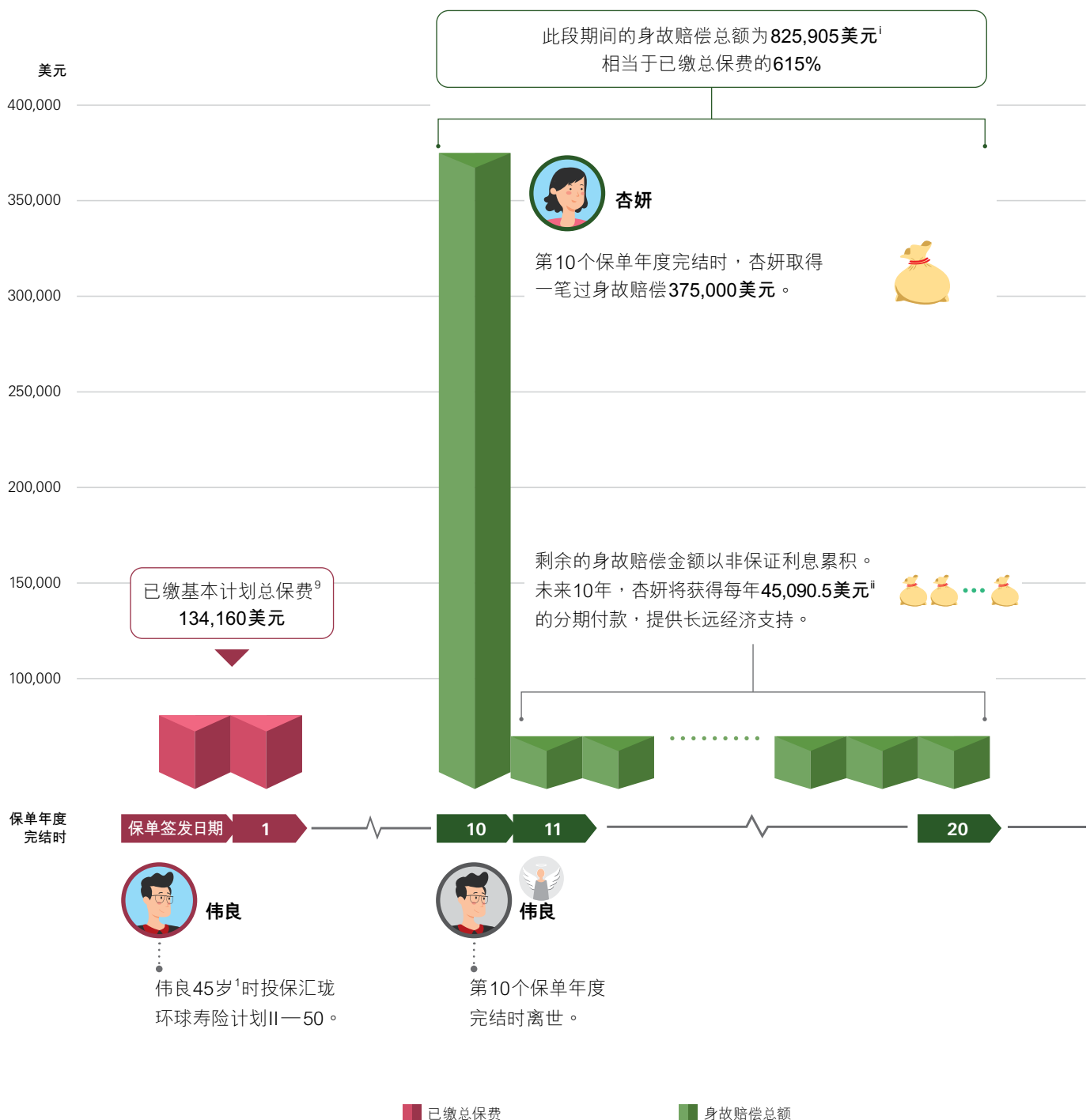
#### 备注：

- 身故赔偿金额计算方式：保证身故赔偿（750,000美元）+非保证特别奖赏<sup>2</sup>（0美元）
- 身故赔偿金额计算方式：保证身故赔偿（375,000美元）+非保证特别奖赏<sup>2</sup>（375,000美元）
- 预计净现金价值计算方式：保证现金价值（96,600美元）+非保证特别奖赏<sup>2</sup>（37,568美元）
- 预计净现金价值计算方式：保证现金价值（140,640美元）+非保证特别奖赏<sup>2</sup>（146,018美元）
- 盈亏平衡保单年度是指该保单年度完结时，预计净现金价值相等或多于已缴总保费的保单年度。

## 示例1：保障未来，实现人生梦想

### 伟良选取的身故赔偿支付选项对家人有何帮助？

若伟良于55岁<sup>1</sup>时不幸过身，根据他生前选择的身故赔偿安排，杏妍将分两个阶段取得身故赔偿：首先一笔过取得部分款项，并于随后10年每年分期收取剩余款项。



备注：

i) 此段期间的身故赔偿总额计算方式：一笔过付款（375,000美元）+ 每年分期付款总额（45,090.5美元 × 10年）

ii) 身故赔偿剩余金额保留于本公司，并以非保证利息累积（假设年利率3.5%），本公司将酌情不时调整息率。



## 示例2：延续保障，确保稳定财政支持



52岁<sup>1</sup>柏玮是一名成功的公司老板，与太太育有9岁<sup>1</sup>儿子健基。

他希望于自己退休后，公司仍可保持不断发展。他想确保于未来15年间，即使遇上任何逆境，仍可维持家人的生活质素，毋须忧虑经济问题。因此他选择汇珑环球II—75，以拥有全面人寿保障，安心无忧。

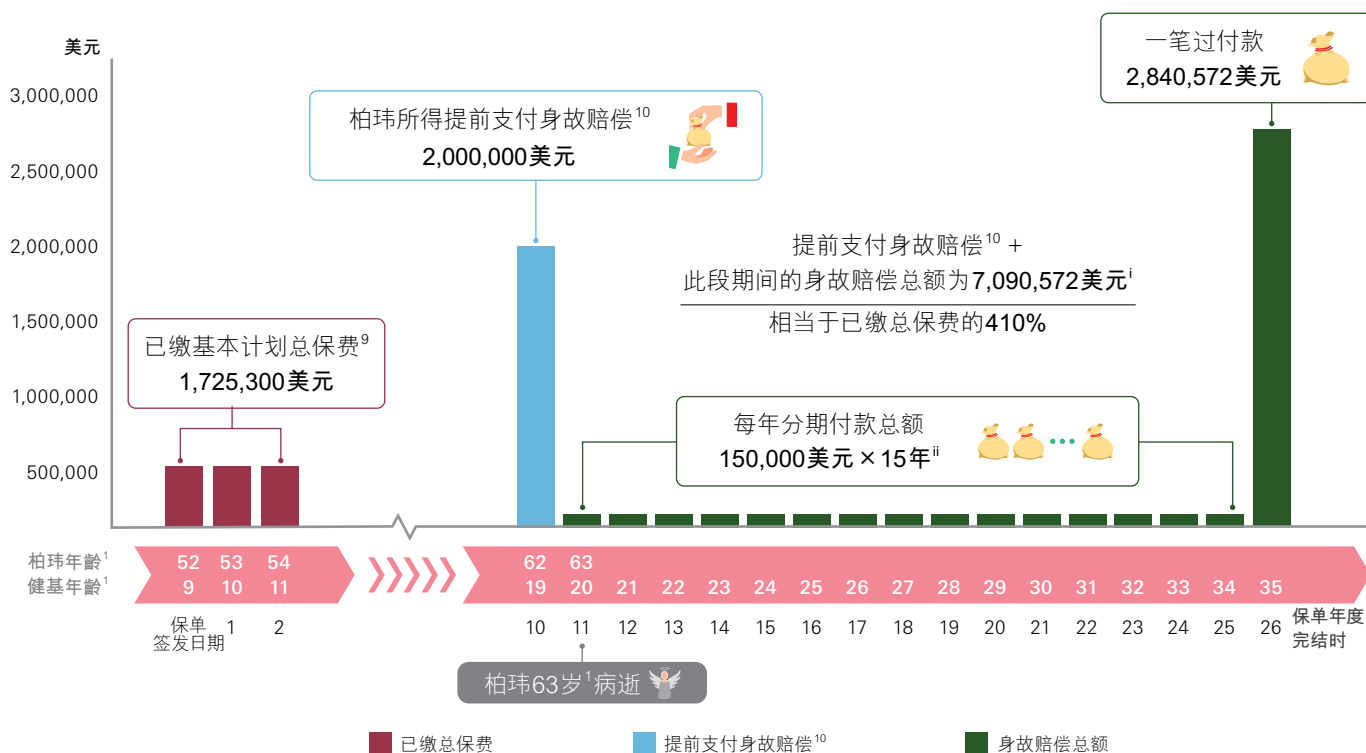
柏玮决定投保汇珑环球II—75（保费供款年期为3年）。

保单持有人及受保人	柏玮	受益人	健基（儿子）
每年保费	575,100美元	保额	5,000,000美元
已缴基本计划总保费 <sup>9</sup>	1,725,300美元		
核保类别	标准非吸烟人士	居住地	香港
身故赔偿支付选项	部分金额每年分期支付，直至健基35岁 <sup>1</sup> 时，将一笔过全数支付剩余部分		



于第10个保单年度完结时，柏玮确诊肺癌，尚余少于一年寿命。由于本计划可提供提前支付身故赔偿<sup>10</sup>，因此柏玮提前于第10个保单年度完结时获赔付2,000,000美元的身故赔偿，确保他于未来一年可接受合适的安宁治疗，而此赔偿金额会从身故赔偿总额中扣除。

一年后柏玮逝世。他在世时担心儿子可能未够成熟以妥善管理个人财政，故此柏玮预先安排健基首先以每年分期方式收取部分身故赔偿款项，直至于健基35岁<sup>1</sup>时才一笔过支付剩余款项。



备注：

i) 提前支付身故赔偿<sup>10</sup>和此段期间的身故赔偿总额的总和：提前支付身故赔偿（2,000,000美元）+ 每年分期付款总额（150,000美元 × 15年）+ 一笔过付款（2,840,572美元）

ii) 身故赔偿剩余金额保留于本公司，并以非保证利息累积（假设年利率3.5%），本公司将酌情不时调整息率。

## 示例3：持久累积财富，世代相传



泽轩，50岁<sup>1</sup>企业家，家有太太蕴婷及21岁<sup>1</sup>儿子国杰。泽轩希望以人寿保险计划灵活传承财富给国杰和他的后代，因此投保汇珑环球II—75，以国杰为保单受益人，蕴婷为第二保单持有人。

泽轩选择汇珑环球II—75（保费供款年期为2年），配合个人需要。

保单持有人	泽轩	受益人	国杰（儿子）
第二保单持有人	蕴婷（太太）	保额	1,500,000美元
每年保费	79,680美元	核保类别	标准非吸烟人士
已缴基本计划总保费 <sup>9</sup>	159,360美元	居住地	香港

	第1代		第2代		第3代	第4代
保单持有人	泽轩（50岁 <sup>1</sup> ）	蕴婷（45岁 <sup>1</sup> ）	国杰（41岁 <sup>1</sup> ）	国杰（56岁 <sup>1</sup> ）	婉萍（27岁 <sup>1</sup> ）	奕豪（22岁 <sup>1</sup> ）
受益人	国杰（21岁 <sup>1</sup> ）	国杰（26岁 <sup>1</sup> ）	国杰（41岁 <sup>1</sup> ）	国杰（56岁 <sup>1</sup> ）	婉萍（27岁 <sup>1</sup> ）	奕豪（22岁 <sup>1</sup> ）
	<p>泽轩50岁<sup>1</sup>时投保，此时儿子国杰21岁<sup>1</sup>。</p> <p>泽轩指定国杰为受益人，40岁<sup>1</sup>太太蕴婷为第二保单持有人。万一自己不幸身故，可由太太管理保单。</p>	<p>第5个保单年度结束时，泽轩因病逝世，因此，第二保单持有人蕴婷成为新保单持有人。</p> <p>26岁<sup>1</sup>受益人国杰已成家立业，太太诞下儿子斌哲。</p>	<p>第20个保单年度结束时，国杰母亲蕴婷年届60岁<sup>1</sup>，计划传承财富，资助国杰扩展他的初创企业。</p> <p>蕴婷转让保单所有权，令受益人国杰成为保单持有人。</p>	<p>第35个保单年度结束时，国杰和太太心爱的女儿婉萍已年满12岁<sup>1</sup>。而她30岁<sup>1</sup>的哥哥斌哲创办人工智能科技的企业，并在市场上不断发展。</p>	<p>第60个保单年度结束时，在婉萍结婚后，81岁<sup>1</sup>国杰更改保单受益人<sup>7</sup>为婉萍，并转让保单权益，由她成为保单持有人。</p> <p>为公平分配资产，国杰将价值2,000,000美元物业传赠儿子斌哲。助他在全球拓展业务。</p>	<p>第90个保单年度结束时，婉萍已67岁<sup>1</sup>，她让22岁<sup>1</sup>的儿子奕豪成为保单持有人及受益人。</p> <p>奕豪毋须即时于保单提取现金，所以决定继续积存保单价值，作为退休储备金。</p>
保单年度	第1个保单年度开始	第5个保单年度结束时	第20个保单年度结束时	第35个保单年度结束时	第60个保单年度结束时	第90个保单年度结束时
身故赔偿总额		1,502,955美元 相当于已缴基本计划总保费 <sup>9</sup> 的 <b>9.43倍</b>	1,837,470美元 相当于已缴基本计划总保费 <sup>9</sup> 的 <b>11.53倍</b>	2,340,270美元 相当于已缴基本计划总保费 <sup>9</sup> 的 <b>14.68倍</b>	14,000,000美元 相当于已缴基本计划总保费 <sup>9</sup> 的 <b>87.85倍</b>	52,000,000美元 相当于已缴基本计划总保费 <sup>9</sup> 的 <b>326.30倍</b>
预计净现金价值		141,855美元	218,970美元	485,355美元	1,293,855美元	4,000,000美元

## 示例

### 以上所有个案备注：

- 以上示例均为假设及非保证，只供说明之用。
- 以上示例均为独立事件，并无任何关联。
- 如更改受保人<sup>7</sup>，保单的保额、保证现金价值、特别奖赏<sup>2</sup>(如有)及身故赔偿可能因更改受保人<sup>7</sup>而调整。该调整将由本公司厘定。
- 更改受保人<sup>7</sup>须提供可证明，并由本公司根据受保人的核保条件而批核。对于任何申请，本公司将按每宗个案情况而个别评估及酌情决定，各种考虑因素包括但不限于潜在死亡风险改变、更改保单年期及最新经济展望等。
- 示例1、2的身故赔偿支付选项只适用于单一受益人。
- 以上显示的数字及图表均以上述假设为基础，并经整数调整。
- 身故赔偿总额包括保证身故赔偿和非保证身故赔偿。预计的非保证金额乃根据本公司现时假设投资回报而计算之特别奖赏<sup>2</sup>分配所厘定，该金额并非保证。实际获发之金额或会比所示者较高或较低。
- 以上所示过往、现时、预计及/或潜在利益及/或回报(例如奖赏、利息)均非保证，并只供说明之用。未来实际利益及/或回报金额可能比所示利益及/或回报较高或较低。有关示例并不代表实际派发金额及实际情况。请参阅您的保险计划建议书，以了解有关详情及预计金额。有关详细条款及细则，请参阅保单条款。

### 以上所有个案假设：

- i. 伟良、柏玮、泽轩及蕴婷居于香港；国杰、婉萍及奕豪居于中国(除新疆/西藏外)。以上均为标准非吸烟人士。
- ii. 示例1、2的身故赔偿剩余金额保留于本公司，并以非保证利息累积(假设年利率3.5%)，本公司将酌情不时调整息率，直至所有赔偿金额付予受益人止。
- iii. 于保单期内并无部分退保<sup>12</sup>。
- iv. 所有保费已于保费缴付期内全数缴付。
- v. 于有关示例中，本保单有效期间并无借取保单贷款或权益转让。
- vi. 假设特别奖赏<sup>2</sup>分配及投资回报于整段保单期内维持不变。
- vii. 您亦应留意通货膨胀随时间带来的影响，可能显著降低累积金额的消费力。根据香港政府统计处公布数据，综合消费物价指数由1994年7月的60.8增至2024年7月的107.8，30年间上升77%。
- viii. 以上示例只涵盖过往30年消费物价，仅供参考之用。

## 计划摘要

### 保费供款年期/投保年龄<sup>1</sup>

保费供款年期	投保年龄 <sup>1</sup>
趸缴保费：	出生后15天至75岁 <sup>1</sup>
年缴保费： 2年 3年或5年 10年	出生后15天至73岁 <sup>1</sup> 出生后15天至70岁 <sup>1</sup> 出生后15天至65岁 <sup>1</sup>

保单货币 美元

保单年期 终身

缴付保费方法 趸缴保费或按年透过以下方式缴付：

- 汇丰银行户口(首次保费)/任何银行户口(往後保费)；或
- 支票

保额 最低：750,000美元(每份保单)  
最高：10,000,000美元(如受保人是18岁<sup>1</sup>或以下)(以每名受保人计)

身故赔偿 如受保人于保单有效期内身故，其身故赔偿款项相等于以下列明的适用百分比乘以保额加上截至受保人身故当日的特别奖赏<sup>2</sup>(如有)及保单价值管理收益结余<sup>3</sup>(如有)，并减去任何债项<sup>4</sup>。适用百分比如下列表所示：

### 汇珑环球寿险计划II-50

受保人身故于	适用之百分比
第11个保单年度之前	100%
第11个保单年度内	95%
第12个保单年度内	90%
第13个保单年度内	85%
第14个保单年度内	80%
第15个保单年度内	75%
第16个保单年度内	70%
第17个保单年度内	65%
第18个保单年度内	60%
第19个保单年度内	55%
第20个保单周年日内及往后期间	50%

## 计划摘要

### 汇珑环球寿险计划II-75

受保人身故于	适用之百分比
指定周年日（第10个保单周年日或紧随于受保人年满70岁 <sup>1</sup> 的保单周年日，以较后者为准）之前	100%
指定周年日当日/指定周年日起首个保单年度内	95%
指定周年日起第2个保单年度内	90%
指定周年日起第3个保单年度内	85%
指定周年日起第4个保单年度内	80%
指定周年日起第5个保单年度内及往后期间	75%

#### 身故赔偿支付选项

根据本公司的通行规则和条件，保单持有人可于投保时或于保单签发后，选择身故赔偿支付选项。当受保人离世后，不可更改已选定的身故赔偿支付选项。基于保单条款，受益人将以下列其中一种方式收取身故赔偿：

##### 选项1：一次过付款；或

- 若保单持有人未有选择任何身故赔偿支付选项，身故赔偿将以此选项发放。

##### 选项2：每年分期付款；或

- 每年分期付款将在选定的年期内付予受益人：10年、20年或30年。

##### 选项3：部分金额先以一笔过付款，剩余部分以分期支付；或

- 身故赔偿的一个指定百分比将作为首次一笔过支付给受益人，而身故赔偿的余额将在首次一笔过支付的一年后开始每年分期支付。根据您的选择，每年付款的年期将持续2至30年。

##### 选项4：每年分期付款，直至保单持有人指定受益人达至指定年龄，余额以一笔过付款。

- 每年分期付款将支付直至受益人达到指定年龄的前一年，并按照您指定的金额支付。往后，身故赔偿的余额将于指定的年龄时以一笔过形式支付。
- 当您指定每年分期付款的金额时，您应该考虑预计的身故赔偿总额和您选定的年期。若身故赔偿已于分期支付期间全数完成支付，则不会再有任何剩余的身故赔偿金额于受益人的指定年龄时以一笔过形式支付。

## 计划摘要

### 选项2、3及4的重要事项：

- 只适用于没有任何转让权益的保单。
- 剩余身故赔偿金额将保留于本公司，以本公司不时厘定的非保证息率累积，直至全部金额已付予受益人。
- 如保单持有人未有于保单指定受益人，将不可选择这些选项。
- 若受益人于分期收取身故赔偿时死亡，则剩余身故赔偿金额（或者，若受益人超过一个，则应归于该身故受益人的部分身故赔偿剩余金额）将于受益人身故时一笔过付予受益人的遗产。

### 选项3及4的重要事项：

- 选项3和4仅适用于只有单一受益人的保单。如果受益人先于受保人死亡，身故赔偿将在受保人过世后仅支付予保单持有人或保单持有人的遗产。

有关详尽条款及细则，请参阅身故赔偿支付选项的相应条款。

如您对非保证利息或身故赔偿支付选项有任何疑问，请联络您的客户经理了解更多详情。

### 保证现金价值

保证现金价值指保单附表上列明之现金价值所衍生的，并在任何时间根据有关保额计算的金额。

### 净现金价值

在任何时间相等于保证现金价值加上特别奖赏<sup>2</sup>(如有)扣除任何债项<sup>4</sup>后的金额。

### 特别奖赏<sup>2</sup>

特别奖赏<sup>2</sup>(如有)并非保证的，将由本公司拥有绝对酌情权下宣派。任何特别奖赏<sup>2</sup>金额将在宣派时由本公司决定。

本公司将在您全数或部分退保<sup>12</sup>、终止保单、本保单期满或失效或作出提前支付身故赔偿<sup>10</sup>或身故赔偿时，向您宣派特别奖赏<sup>2</sup>(如有)。在行使保单价值管理权益<sup>5,6</sup>后，部分的保证现金价值及特别奖赏<sup>2</sup>(如有)将调拨至保单价值管理收益结余<sup>3</sup>以累积生息。

我们将在相关的年结通知书上更新每个保单周年日的特别奖赏<sup>2</sup>金额(如有)。保单年结通知书上所显示的特别奖赏<sup>2</sup>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。于特定情况下，非保证利益可能为零。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

若您于保单期内终止保单或部分保单，您将可取得之退保利益金额相等于：

- 保证现金价值；
- 加上特别奖赏<sup>2</sup>(如有)；
- 加上保单价值管理收益结余<sup>3</sup>(如有)；
- 减去任何债项<sup>4</sup>(如有)。

## 计划摘要

### 部分退保<sup>12</sup>

您可要求调减您的保单之保额从而部分退保<sup>12</sup>。任何调减保额的申请须符合以下两项最低限额要求，而有关的限额由本公司不时厘定：

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

如欲申请部分退保<sup>12</sup>，您必须以本公司指定的表格提交书面指示。如我们批核有关的要求，保单持有人将获支付根据调减保额的部分所计算的净现金价值。

在调减保额后，您的保单的已缴基本计划总保费<sup>9</sup>将按比例调低，并于计算保证现金价值、特别奖赏<sup>2</sup>（如有）及身故赔偿时，根据保单条款作出相应调整。调减保额生效时，我们将会向您签发经修订的保单文件。

### 退保

您可随时以本公司指定的表格提交书面退保申请，要求退回相当于本公司处理有关指示当日之现金价值总和（受保单之条款及本公司之要求约束）。保单全数退保后，本公司将获全面解除对本保单的责任。

### 保单价值管理权益<sup>5,6</sup>

在本保单已生效20个保单年度或以上后，若没有未偿还的债项<sup>4</sup>，而所有到期保费亦已缴付，您将可申请行使此项权益以锁定本保单中的部分净现金价值。您选择锁定的金额在行使保单价值管理权益<sup>5,6</sup>后是保证的，并会被调拨至保单价值管理收益结余<sup>3</sup>，以本公司不时厘定的息率累积生息。

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。

行使此项权益须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，毋须事先通知保单持有人：

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

在行使此项权益后，本保单的保额及已缴基本计划总保费<sup>9</sup>将按比例调整及减少，在计算保证现金价值、特别奖赏<sup>2</sup>（如有）及身故赔偿时，亦会相应调整。如有关行使保单价值管理权益<sup>5,6</sup>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，将不可取消、终止或逆转。

如您对非保证利息有任何疑问，请联络您的客户经理了解更多详情。

### 保单价值管理收益结余<sup>3</sup>

指行使保单价值管理权益<sup>5,6</sup>调拨入本保单下，按本公司具绝对酌情权不时厘定的非保证息率积存生息，并减去所有已提取之金额的累积金额。保单持有人可随时以书面填妥并提交本公司指定的表格，以现金方式提取本保单下的保单价值管理收益结余<sup>3</sup>（如有）。

## 计划摘要

<b>现金价值总和</b>	在任何时间相等于净现金价值加上保单价值管理收益结余 <sup>3</sup> (如有)的金额。
<b>更改受保人<sup>7</sup></b>	<p>您于第一个保单年度后，或保费缴付期完结后且此保单已全数缴付所有保费(以较后者为准)，无限次更改保单受保人<sup>7</sup>。更改受保人<sup>7</sup>须提供可证明及由本公司按受保人的承保条件而批核。</p> <p>每次更改受保人<sup>7</sup>时(更改须经本公司批核)，保单均为受保人提供终身保障。不可异议条款亦将同时适用，重新计算有关年期。</p> <p>任何因更改受保人<sup>7</sup>而令新保额少于原来保额，保单持有人可支付额外保费以申请增加新受保人之保额至最多原来保额。任何此类要求均须受现行监管要求约束，并由本公司酌情决定。</p>
<b>第二保单持有人</b> (只适用于个人保单)	<p>在保单条款约束下，保单持有人可于任何时候为保单指定一名第二保单持有人。此选项只适用于没有任何权益转让的保单。</p> <p>如第二保单持有人成为新保单持有人，第二保单持有人须于指定条件及受保单条款约束下，履行保单持有人的所有责任，并可行使保单持有人的所有权利。</p> <p>有关详尽条款、细则及不保事项，请参阅第二保单持有人的相应条款。</p>
<b>附加保障</b> (毋须另缴保费)	<ul style="list-style-type: none"> <li>• 额外意外死亡保障<sup>8</sup></li> <li>• 提前支付身故赔偿<sup>10</sup></li> <li>• 无忧后备管理服务<sup>11</sup>(只适用于个人保单)</li> </ul> <p>有关详尽条款、细则及不保事项，请参阅相应附加保障的保单条款。</p>
<b>不能作废选择</b>	<p><b>选择一：退保</b></p> <p>您可随时以本公司指定表格提交书面退保申请，要求退回于本公司处理有关申请当日的现金价值总和(受保单之条款及本公司之要求约束)。一经全数退保，本公司在本保单的责任将获全面解除。</p> <p><b>选择二：自动保费贷款</b></p> <p>若本保单有任何保费于到期日届满时尚未付清，而不能作废的价值<sup>13</sup>高于有关未付清保费金额，您将被自动视为已申请及获得保单贷款；有关贷款金额相等于到期日届满时尚未付清的保费金额，而您将被视为已使用该保单贷款缴付有关保费。有关贷款将按本公司不时厘定的息率计息。</p> <p>如欲了解不能作废选择详情，请参阅保单条款。</p>



## 重要事项

### 冷静期

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

如您对保单不满意，您有权透过发出书面通知取消保单及取回所有已缴交的保费及保费徵费，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）有限公司设于香港九龙深旺道1号汇丰中心1座18楼的办事处直接收到该通知书及本保单。

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

### 趸缴保费保单之市值调整

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

### 自杀条款

若受保人在签发日期或保单复效生效日期或最后一次更改受保人<sup>7</sup>的生效日期（以较后者为准）起计一年内自杀身亡，无论自杀时神志是否清醒，我们须向保单支付的身故赔偿，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。

## 重要事项

### 保证身故赔偿之调整

此保单年期为终身受保，而身故赔偿的保证部分会作以下调整。我们将提供两种选择，包括汇珑环球II-50及汇珑环球II-75：

- **汇珑环球II-50**：于第10个保单周年日之前，保证身故赔偿为保额的100%。其后，保证身故赔偿将连续10年于每个保单周年日下降保额的5%，最终于剩余的保单年度维持在保额的50%。
- **汇珑环球II-75**：于第10个保单周年日或紧随于受保人受保年龄满70岁<sup>1</sup>的保单周年日（以较后者为准）之前，保证身故赔偿为保额的100%。之后，保证身故赔偿将会连续5年于每个保单周年日下降保额的5%，最终于剩余的保单年度维持在保额的75%。

### 保单贷款

保单贷款指本公司根据本保单授予您的任何贷款，并包括任何自动保费贷款。

您可申请保单贷款，惟贷款额（任何未偿还的贷款）不得超过保证现金价值扣除任何债项<sup>4</sup>后余额的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<sup>12</sup>或行使保单价值管理权益<sup>5,6</sup>后，可能会减少本保单的保证现金价值。当保单贷款及应付利息超过保证现金价值时，保单将可能失效。

请注意，保单内任何债项<sup>4</sup>将由保单支付款项中扣减。本公司申索任何债项<sup>4</sup>均比保单持有人或受益人或保单受让人或其他人的任何申索优先。

### 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香港及外地之法律或监管机构及政府或税务机关负有的某些责任。若您未有向本公司提供其要求之资料或您对汇丰集团成员带来金融罪行风险，便会导致以下保单条款列出的后果，包括本公司可能：

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

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

## 重要事项

### 保单终止条款

我们有权于以下任何情况之下终止您的保单：

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

有关终止条款的详细条款及细则，请参阅保单条款。

### 适用法例

规管保单的法律为百慕达法律。然而，如在香港特别行政区提出任何争议，则香港特别行政区法院的非专属司法管辖权将适用。

### 申请资格

根据所选的保费供款年期，本计划只供任何介乎出生15日后至75岁<sup>1</sup>的人士申请。本计划受本公司就保单持有人及/或受保人之国籍(国家/地区)及/或地址及/或居留国家或地区不时厘定的相关规定限制。

### 漏缴保费

我们会给您30日的缴付保费宽限期。倘若您在宽限期完结时未能付款，而不能作废的价值<sup>13</sup>大于未付保费金额，则本公司将授予一笔自动保费贷款，以支付到期保费。有关贷款将按本公司不时厘定的息率计息。当不能作废的价值<sup>13</sup>不足以支付到期保费，将导致本保单失效，保单持有人将会收到第一次未付保费到期日当天的退保价值。

## 主要风险

### 信贷风险及无力偿债风险

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

### 非保证利益

计算特别奖赏<sup>2</sup> (如有) 的分配并非保证，并会由本公司不时厘定。派发特别奖赏<sup>2</sup> 与否以及特别奖赏<sup>2</sup> 的金额多少，取决于本公司就保单资产之投资回报表现以及其他因素，包括但不限于赔偿、失效率、开支等及其长期表现之展望。主要风险因素进一步说明如下：

- **投资风险因素** – 保单资产的投资表现受息率水平、其前景展望 (此将影响利息收入及资产价值)、增长资产的价格波动及其他各种市场风险因素所影响，包括但不限于货币风险、信贷息差及违约风险。
- **赔偿因素** – 实际死亡率及发病率并不确定，以致实际的身故赔偿或生活保障支付金额可能较预期为高，从而影响产品的整体表现。
- **续保因素** – 实际退保率 (全数或部分退保<sup>12</sup>)、保单失效率及保单价值管理权益<sup>5,6</sup> 的行使率并不确定，保单组合现时的表现及未来回报因而会受影响。
- **开支因素** – 已支出及被分配予此组保单的实际直接 (如佣金、核保、开立保单及售后服务的费用) 及间接开支 (如一般经营成本) 可能较预期为高，从而影响产品的整体表现。

从保单价值管理收益结余<sup>3</sup> (如适用) 中赚取的利息是以息率计算的，且本公司可能不时调整该息率。

### 延误或漏缴到期的保费之风险

任何延误或漏缴到期保费或会导致保单失效，您可收回的款额 (如有) 或会明显少于您已缴付的保费。

### 退保之风险

如您在早期全数或部分退保<sup>12</sup>，您可收回的款额或会明显少于您已缴付的保费。

## 主要风险

### 流动性风险

本保单乃为保单持有人持有整个保单年期而设。如您因任何非预期事件而需要流动资金，可以根据保单相关条款申请保单贷款或作全数或部分退保<sup>12</sup>。但这样可能导致保单失效或保单较原有之保单期提早被终止，而可取回的款项(如有)可能会少于您已缴付的保费。

若您行使保单价值管理权益<sup>5,6</sup>，保单的现金价值总和(用作计算保单的退保价值和身故赔偿之用)在未来某个时间，可能会较您不行使此权益的情况较低或较高。

### 通胀风险

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

### 保单货币风险

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

### 转让您的保单的风险

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

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

您亦可能面临保单资料及个人资料被交予受让人的风险。

### 减少保证身故赔偿风险

根据身故赔偿「适用百分比」表，保证身故赔偿将逐步减至保额的50%(汇珑环球II—50)或75%(汇珑环球II—75)。投保本计划前，您须考虑预计身故赔偿总额(包括已减少的保证身故赔偿及非保证特别奖赏<sup>2</sup>(如有))是否完全符合您的未来保障需要。

## 有关分红保单

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

「汇珑环球寿险计划II」的保单红利(如有)将以下列方式派发：

**特别奖赏<sup>2</sup>**是指于保单提早终止(例如因为身故、退保)或行使保单价值管理权益<sup>5,6</sup>时宣派。

特别奖赏<sup>2</sup>的金额会视乎宣派前整段保单期的表现，以及当时的市场情况而不时改变，实际金额于派发时才能确定。有关详情，请参阅本产品册子内「计划摘要」部分。

### 特别奖赏<sup>2</sup>会受哪些因素影响？

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

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

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

### 分红保单有甚麽主要的优势？

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<sup>2</sup>。表现越佳，特别奖赏<sup>2</sup>会越多；反之，表现越差，特别奖赏<sup>2</sup>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<sup>2</sup>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<sup>2</sup>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、货币及签发年期)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<sup>2</sup>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<sup>2</sup>分配的时候，我们会致力采取平稳策略，以维持较稳定的回报，即代表我们只会因应一段期间内实际与预期表现出现显著差幅，或管理层对长远表现的预期有重大的改变，才会作出调整。

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

### 投资政策及策略

我们采取的资产策略为：

- (i) 有助确保我们可兑现向您承诺的保证利益；
- (ii) 透过特别奖赏<sup>2</sup>提供具竞争力的长远回报；及
- (iii) 维持可接受的风险水平。

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

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

## 有关分红保单

### 目标资产分配

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

注：实际的分配比例可能会因市场波动而与上述范围有些微偏差。

在决定实际分配时，我们并会考虑（包括但不限于）下列各项因素：

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

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

就已行使保单价值管理权益<sup>5,6</sup>的保单，组成其保单价值管理收益结余<sup>3</sup>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<sup>5,6</sup>，以调拨部分净现金价值至保单价值管理收益结余<sup>3</sup>（如有）以累积生息（如有）。

积存利息的息率并非保证的，我们会参考下列因素作定期检讨：

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

我们可能会不时检讨及调整用以厘定特别奖赏<sup>2</sup>（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.hk/zh-cn/insurance/info/>。

此网站亦提供了背景资料以助您了解我们以往的红利派发纪录作为参考。我们业务的过往表现或现时表现未必是未来表现的指标。



## 注

- 1 受保年龄指受保人或保单持有人或指定人士(视乎适用情况而定)于下一次生日的年龄。
- 2 特别奖赏(如有)金额并非保证,并由本公司酌情宣派。
- 3 保单价值管理收益结余指行使保单价值管理权益<sup>5,6</sup>调拨入本保单下,按本公司具绝对酌情权不时厘定的息率积存生息,并减去任何已提取之金额的累积金额。
- 4 债项指本保单所有未偿还的保单贷款,加上该保单贷款的任何累计利息及任何未付之保费或款项(如适用)。
- 5 您可申请行使保单价值管理权益,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<sup>3</sup>,前提是:
  - 本保单已生效20个保单年度或以上;
  - 所有保费均已在到期时全数缴付;及
  - 本保单并无任何债项<sup>4</sup>。
- 6 行使保单价值管理权益<sup>5,6</sup>须受两项最低限额要求所限制:(i)每次调拨的净现金价值;及(ii)行使有关权益后的保额。本公司不时厘定上述最低限额要求,毋须预先通知保单持有人。
- 7 于第1个保单年度后,或于保费缴付期完结后且本保单已全数缴付所有保费(以较迟者为准),每位保单持有人均可无限次更改保单受保人。更改受保人须提供可证明,并由本公司按受保人的投保条件而批核。对于任何有关申请,本公司将按每宗个案情况而个别评估及酌情决定,各种考虑因素包括但不限于潜在赔偿风险、保单年期变更及最新经济展望等。保单的保额、保证现金价值、特别奖赏<sup>2</sup>(如有)及身故赔偿可能因更改受保人而调整,以致比现时金额较高或较低。若更改受保人令新保额少于原有保额,保单持有人可藉缴付额外保费而申请增加新受保人保额(最多可至原有保额)。任何有关申请均须受现行监管要求约束,并由本公司酌情决定。
- 8 额外意外死亡保障将于受保人年届80岁<sup>1</sup>,或支付额外意外死亡保障赔偿后,或本保单终止时(以较早者为准)终止,每位受保人的最高保障金额为3,000,000美元或其等值(包括我们签发的所有额外意外死亡保障)。当我们支付赔偿后,保单将随即终止。有关详尽条款、细则及不保事项,请参阅相应附加保障的保单条款。
- 9 已缴基本计划总保费指截至受保人身故当日所有到期的保费总额(无论是否已实际缴付)。额外之保费的增加部分及附加保障之保费(如适用)将不包括在内。有关详细条款及细则,请参阅保单条款。
- 10 若受保人不幸确诊致命的末期疾病、疾病或伤患(须符合特定先决条件),保单持有人可申请提前支付身故赔偿,金额相当于以下较低者:(i)本保单身故赔偿;或(ii)2,000,000美元但须扣除同一受保人于本公司签发的所有其他人寿保单已付及/或应付的提前支付身故赔偿索偿。

若提前支付身故赔偿已达100%身故赔偿,本保单随即终止。否则,当提前支付身故赔偿后,本保单保额将按比例调整及减少;根据本保单条款计算的保证现金价值、特别奖赏<sup>2</sup>(如有)及身故赔偿亦将相应调整。有关详尽条款及细则,请参阅相应附加保障的保单条款。

## 注

11 在本保单生效期间，在无需任何行政费用但须受本公司现行规则及下列条件约束下，阁下可以透过填妥并提交本公司指定的表格指定一名直系亲属为无忧后备管理服务的指定人士及订明指定百分比：

- 在申请选定指定人士时，该建议指定人士必须为19岁<sup>1</sup>或以上；
- 必须根据我们当时生效的行政规则提供满意的建议指定人士证明，包括但不限于关系证明及身份证明文件；
- 不可撤销受益人（如有）必须以书面同意阁下之申请；及
- 本公司有绝对权利及酌情权：(i)保留对阁下申请之最终批核权利；及(ii)实施本公司认为适当的规则或限制。

有关详情，请参阅无忧后备管理服务单张。

12 保单部分退保后，本公司可酌情宣派调减保单保额部分中应占的特别奖赏<sup>2</sup>（如有），有关金额（如有）将成为部分退保付款的相应部分，付予保单持有人。有关调减保单保额的详细条款及细则，请参阅保单条款。

13 不能作废的价值指于有关未付保费到期日之前一日所计算的保证现金价值扣除任何债项<sup>4</sup>后的金额。

## 更多资料

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

欢迎莅临汇丰分行，以安排进行理财计划评估。：

**浏览** [www.hsbc.com.hk/insurance](http://www.hsbc.com.hk/insurance)

**亲临** 任何一间汇丰分行



您可透过二维码  
浏览产品的相关网页。

# 汇珑环球寿险计划II

汇丰人寿保险(国际)有限公司

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

## 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

本公司获保险业监管局(保监局)授权及受其监管,於香港特别行政区经营长期保险业务。

香港上海汇丰银行有限公司(「汇丰」)乃根据保险业条例(香港法例第41章)注册为本公司於香港特别行政区分销人寿保险之保险代理机构。「汇珑环球寿险计划II」为本公司之产品而非汇丰之产品,由本公司所承保并只拟在香港特别行政区透过汇丰销售。

对于汇丰与您之间因销售过程或处理有关交易而产生的合资格争议(定义见金融纠纷调解计划的金融纠纷调解中心职权范围),汇丰须与您进行金融纠纷调解计划程序;此外,有关涉及您上述保单条款及细则的任何纠纷,将直接由本公司与您共同解决。

本公司对本产品册子所刊载资料的准确性承担全部责任,并确认在作出一切合理查询后,尽其所知所信,本产品册子并无遗漏其他事实而足以令其任何陈述具误导成分。本产品册子所载资料只属摘要。有关详细条款及细则,请参阅您的保单。

2024年11月

汇丰人寿保险(国际)有限公司荣获以下奖项:

