



滙豐保險 讓您實踐承諾

每個人都有獨特人生目標及起跑方式，在每一段生命旅程，都有不同保障需要。滙豐保險為您提供一系列選擇，由人壽、醫療、以至儲蓄等各類保障計劃，助您照顧家人，一同飛往明日目的地。

滙溢保險計劃 II

專為擁有長線財富累積目標人士而設的終身人壽保險計劃：

- 長線財富增長機會，預計現金價值¹可達總保費400%²
- 盡享行使保單價值管理權益³及可委任第二保單持有人⁴管理兒童保單
- 提供轉移保單保障的選擇，靈活規劃傳承
- 提供兩種身故賠償付款選項，按所需選擇收取款項方式

滙康保險計劃

提供嚴重疾病保障並帶來潛在的財富增值的終身人壽保險計劃：

- 潛在回報每年可達4%⁶
- 覆蓋3大危疾之3倍保障，包括癌症、心臟疾病及中風
- 保單價值在危疾賠償後保持不變
- 提供頂尖的環球醫療關顧服務

滙豐裕達年金計劃

讓您每月有穩定年金收入的年金計劃，助您全面籌劃退休：

- 最快在供款一年後選擇每月收取年金金額⁸，或積存在保單內以累積生息。年金期首10年的每月保證年金金額逐年遞增3%；由年金期第11年起，更可收取由紅利所累積的每月非保證年金金額
- 長達25年或至99歲⁹的每月年金收入，讓您安享退休生活
- 只需繳付額外保費，可獲得額外的財務保障以應對嚴重認知障礙症¹⁰

滙盛人生保險計劃

加強首20個保單年度保障的3合1終身人壽保險計劃：

- 提供包含儲蓄成分的全面保障
- 癌症及傷殘保障可涵蓋子女⁵
- 具潛在儲蓄升值能力，助您步入耳順之年
- 可選擇行使保單價值管理權益³

滙健優越醫療保險計劃

為您與摯愛提供全面的醫療保障，讓您可於私營機構使用優質的醫療服務：

- 保障未知的已有病症而不設等候期⁷
- 90日家中看護服務，支援復康旅程
- 靈活計劃選項，迎合醫療所需

滙瓏環球壽險計劃

一份兼顧多項所需的壽險計劃，既提供人壽保障，又具備增長潛力，更助您計劃財富傳承：

- 為財富提供長線增長的機會，助您終身持續累積財富。您亦可透過保單價值管理權益³鎖定您部分的保單價值，加強財富保障
- 可更改保單受保人多達3次¹¹，亦可委任第二保單持有人⁴管理您的兒童保單
- 靈活身故賠償的安排，可選擇一筆過全數支付，或按照所選擇的10、20或30年之年期每年支付

註：

1. 現金價值並非保證，實際回報率可較高或低。
2. 400%回報是假設受保人為35歲⁹男性，每年4萬美元保費，供款期3年及30年後的回報。有關詳盡的條款及細則，請參閱您的保單條款。
3. 在保單已生效20個保單年度或以上後，若沒有任何債項，且保費均已在到期時全數繳付，您可申請行使保單價值管理權益，以鎖定本計劃中部分的淨現金價值。您選擇鎖定的金額在行使保單價值管理權益後是有保證的，並會被調撥至保單價值管理收益結餘並非保證息率積存生息，而該息率將由滙豐保險不時釐定。行使保單價值管理權益需受以下兩項最低限額要求所限制：(i) 每次調撥的淨現金價值及(ii) 該權益行使後之保單金額。本公司會不時釐定上述的最低限額要求而不會提前通知保單持有人。有關詳情，請參閱相關產品冊子。
4. 保單持有人可於任何時候為兒童保單指定一名第二保單持有人（不適用於受保人已年滿18歲⁹或以上的保單）。此選項只適用於沒有任何權益轉讓的保單。
5. 子女是指受保人18歲⁹以下的親生兒子、親生女兒、領養兒子、領養女兒、繼子或繼女。
6. 「潛在回報」是根據當前預計的投資回報率計算，當中包括預計之特別獎賞，其金額並非保證，實際回報可高於或低於例子所展示的數字。上述例子以30年的保單期計算並假設，受保人為50歲⁹或以下的非吸煙人士，保費分五年按年繳付。因此上述的回報水平只是參考例子及並非保證，只供說明之用。有關詳盡的條款及細則，請參閱您的保單條款。
7. 「投保前已有病症」是指受保人於保單簽發日或保單生效日（以較早日為準）前已存在的任何不適、疾病、受傷、生理、心理或醫療狀況或機能退化，包括先天性疾病。在以下情況發生時，一般審慎人士理應已可察覺到投保前已有病症。「未知的投保前已有病症」指保單持有人及／或受保人在投保時不察覺，及理應不察覺的投保前已有病症。有關詳細條款及細則，請參閱保單條款。
8. 每月年金金額即每月保證年金金額加每月非保證年金金額（如有），而每位受保人每月可享最高金額為澳門幣30,000元／港幣30,000元／3,750美元。每月非保證年金金額為非保證，並將由滙豐保險不時釐定。
9. 年齡是指受保人或保單持有人（視乎適用情況而定）的下一生日年齡。如年金期至99歲⁹，3年保單繳付期只適用於年齡介乎於55至70歲⁹之受保人，而5年保單繳付期只適用於年齡介乎於55至65歲⁹之受保人。
10. 認知障礙保障為自選附加保障，並須另繳額外保費。此保障不適用於合計保費金額保單及一年儲蓄期的保單，受保人年齡須介乎55至70歲⁹之間，並須於投保基本計劃時一併投保此保障。如基本計劃為5年保費繳付期、5年儲蓄期而年金期至99歲⁹，其投保年齡則為55至65歲⁹。有關詳情請參閱有關計劃的計劃單張及附加保障單張。
11. 保單持有人可在保單下更改受保人最多三次。此申請只能在第三個保單年度後，或於保費繳付期內繳清所有保費後（以較後者為準），才可更改受保人。如要更改受保人，須提供可保證明，並由滙豐保險按受保人的投保條件而批核。

本產品單張的內容僅供參考之用。您應同時參閱保險計劃建議書及保單條款了解有關詳情。在購買任何以上產品前，您有權索取一份保單樣本。

即時網上預約



安排回電



滙豐人壽保險（國際）有限公司是於百慕達註冊成立之有限公司及為滙豐集團旗下從事承保業務的附屬公司之一。滙豐人壽保險（國際）有限公司澳門分公司（「本公司」或「我們」）是根據澳門法律成立之分公司。本公司為滙豐集團旗下從事承保業務的附屬公司之一。

本公司獲澳門金融管理局授權及受其監管，於澳門特別行政區經營長期保險業務。本產品單張所列之計劃為本公司之產品及由本公司承保，並旨在只於澳門特別行政區銷售。

對於滙豐人壽保險（國際）有限公司（「滙豐保險」）與您之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融消費糾紛調解計劃的受理範圍），滙豐保險須與您進行金融消費糾紛調解計劃程序；此外，有關涉及您上述保單條款及細則的任何糾紛，將直接由本公司與您共同解決。

本公司對本產品單張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，本產品單張並無遺漏足以令其任何聲明具誤導成份的其他事實。本產品單張所刊載之資料乃一摘要。有關詳盡的條款及細則，請參閱您的保單。

滙豐人壽保險（國際）有限公司澳門分公司

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瀏覽 www.hsbc.com.mo/insurance



HSBC Life helps
you fulfil your promises

We are all unique in where we want to go and how we want to get there. And as our life stages change, our protection needs also changes. HSBC Life provides you with a range of planning tools from life insurance, medical insurance, saving plans to other protection solutions, empowering you to take care of the ones you love and speed towards the future you want.

HSBC Wealth Goal Insurance Plan II

A whole-life insurance plan designed for people with long-term wealth growth objectives:

- Potential long-term growth with projected cash value¹ reaching 400%² of total premium paid
- You can choose to exercise the Policy Value Management Option³ or nominate a contingent policyholder⁴ to manage juvenile policy(ies)
- Option to transfer the coverage of your policy to your loved ones
- The plan offers 2 Death Benefit Settlement Options, giving your loved ones the flexibility and financial support they deserve



HSBC Health Goal Insurance Plan

A whole-life insurance plan providing life protection and coverage against major critical illnesses while offering potential wealth appreciation:

- Potential return can reach 4%⁵ per annum
- 3X Critical Illness Benefit - for cancer, heart disease or stroke
- Policy value will remain unchanged after Critical Illness Benefit claims
- Exclusive Global Medical Care Services



HSBC Flourish Income Annuity Plan

An annuity plan with steady monthly payments that enables you with an all-round retirement planning:

- Choose to get monthly annuity payments⁸ after as quick as 1 year, or accumulate savings by leaving the annuity payments in the policy to earn non-guaranteed interest. Get a 3% annual increment on monthly guaranteed annuity for the first 10 years of the annuity period, plus monthly non-guaranteed annuity supported by accumulated dividends starting from the 11th year of the annuity period
- Monthly annuity payments for 25 years or until age⁹ 99, enabling you to enjoy a more secure retirement
- With additional premium, you can get extra coverage against financial worries in the event of severe dementia¹⁰



HSBC Family Goal Insurance Plan

A whole-life insurance plan with 3-in-1 lifetime coverage and enhanced protection during the first 20 years:

- Comprehensive coverage complemented by a savings element
- Cancer and disability benefits extended to cover your child⁵
- Potential savings during your senior years
- You can choose to exercise the Policy Value Management Option³



HSBC Flexi Medical Insurance Plan

A medical insurance plan that provides you and your loved ones with comprehensive medical protection, giving you access to the quality medical services available from the private sector:

- No waiting period for unknown pre-existing conditions⁷
- 90-day home nursing services to support your recovery journey
- Flexible options to suit your medical needs



HSBC Paramount Global Life Insurance Plan

A comprehensive policy that offers you life protection, potential wealth growth and helps you on legacy planning:

- Build your wealth continuously throughout your life, with a Policy Value Management Option³ to lock in a portion of your policy value when you need more financial certainty
- Able to change the insured person under your policy up to 3 times¹¹, or nominate a contingent policyholder⁴ to manage your juvenile policy(ies)
- Settle your death benefit as a lump sum payment, or annually over the selected tenor of 10, 20 or 30 years according to your loved ones' needs



Note:

1. Projected cash value is non-guaranteed, the actual return may be higher or lower than the amount quoted.
2. 400% is a projected return after 30 years based on the assumption that the life insured is a 35-year-old³ male paying an annual premium of USD40,000 for 3 years. Please refer to the policy provisions for full terms and conditions.
3. After the 20th Policy Year, if there is no outstanding policy loan or premiums, you may apply to exercise this option to lock in a portion of the net cash value. The amount you choose to lock in is guaranteed upon exercising the Policy Value Management Option and will be allocated to the Policy Value Management Balance to accumulate at a non-guaranteed interest rate, which will be adjusted from time to time at HSBC Life's discretion. The exercise of the Policy Value Management Option is subject to the minimum amount requirements on (i) the net cash value to be allocated per transaction; and (ii) the policy amount after the exercise of this option. Such minimum amount requirements are determined by the Company from time to time without prior notice to policyholder. Please refer to product brochure for details.
4. Policyholder can designate a Contingent Policyholder at any time for his/her juvenile policy (not applicable to policies with life insured who has attained the age⁹ of 18). The option of Contingent Policyholder is available for the Policy without any assignment.
5. Child means a biological son, biological daughter, adopted son, adopted daughter, step-son or step-daughter who is of age⁹ under 18 of the life insured.
6. Potential return is calculated using the current assumed investment return rate. It includes a projected special bonus which is non-guaranteed. The rate of return as shown above is therefore not guaranteed and is shown for illustration only. This example is based on the assumption of a policy with policy period of over 30 years and it is assumed that the life insured is a 50-year-old⁹ non-smoker paying an annual premium over 5 years. The actual return may be higher or lower than the amount quoted. Please refer to the policy provisions for full terms and conditions.
7. Pre-existing condition(s) shall mean, in respect of the insured person, any sickness, disease, injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the policy issuance date or the policy effective date, whichever is earlier. Unknown pre-existing condition(s) refers to any pre-existing condition(s) that the policyholder and/or insured person was not aware and would not reasonably have been aware of at the time of application. Please refer to the policy provisions for the full and detailed terms and conditions.
8. Monthly annuity payment means monthly guaranteed annuity payment and monthly non-guaranteed annuity payment, if any. This is subject to a maximum amount of MOP30,000/HKD30,000/USD3,750 per month per insured person. The monthly non-guaranteed annuity payment is not guaranteed and is determined by us from time to time.
9. The age refers to the age the insured person or policyholder, whichever is applicable, will be on their next birthday. For annuity period until age⁹ 99, it is only applicable to the life insured who is aged⁹ 55 to 70 for 3-years premium payment period and is aged⁹ 55 to 65 for 5-years premium payment period.
10. Dementia protection is an optional supplementary benefit that requires additional premiums. It is not applicable for aggregate premium policies and policies with a 1-year accumulation period. You'll need to be aged⁹ between 55 and 70 years and you can only be enrolled together with the application for the basic plan by the insured person. For the basic plan with 5-year premium payment period, 5-year accumulation period and annuity period to age⁹ 99, the issuing age⁹ would be between 55 and 65. Please refer to the dementia protection concept flyer and product brochure for details.
11. The original policyholder can change the insured person under the policy for up to 3 times per policy. This option can be exercised after the third policy year or after the end of the premium payment period if all premiums have been fully paid, whichever is later. The change of insured person is subject to evidence of insurability and our approval, based on the underwriting conditions of the insured person.

The contents of this product leaflet are for reference only, and should be read in conjunction with the relevant policy proposal and policy provisions. Before committing to any of these Plans, you have the right to request a sample policy contract.

Book an appointment



Arrange a call back



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The Company is authorised and regulated by the Autoridade Monetária de Macau ("AMCM") to carry on long-term insurance business in the Macau Special Administrative Region. The plans listed in this product leaflet are underwritten by the Company and intended for sale in the Macau SAR only.

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

The Company accepts full responsibility for the accuracy of the information contained in this product leaflet and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief, there is no omission which would make any statement therein misleading. The information shown therein is intended as a general summary. Please refer to your insurance policy for the detailed terms and conditions.

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