



As we gaze into the sky, forging ahead with our loved ones and hearts full of hope, each step we take is a testament to our dreams and choices. HSBC Life acknowledges every unique vision you have for your life. Offering a wide array of protection plans from life insurance, medical coverage, to savings and investment-linked policies, we ensure the support you need is always within reach. Together with your family, you can uphold the aspirations of every tomorrow. **Because a promise is a promise.**

Because a promise is a promise



HSBC Eminent Goal Multi-Currency Insurance Plan

Flexibility in policy management with up to 9 currencies to choose and switch from to open up future possibilities:

- Exercise the Currency Switch Option up to 3 times per policy year to enjoy a wide selection of 9 currencies (USD, RMB, HKD, GBP, CAD, AUD, EUR, SGD or MOP¹), starting from the 3rd policy anniversary or when the policy is fully paid at the end of the premium payment period (whichever is later).
- Starting from the 3rd policy anniversary, you have the flexibility to split your policy into new policies and the advantage to exercise the Currency Switch Option to denominate the new policies in different currencies simultaneously.
- You can change the life insured for unlimited times after the 1st policy anniversary, and nominate a contingent policyholder² for any juvenile policies (for life insured under the age³ of 19).
- Grow your wealth with Policy Value Management Option⁴ to lock in a portion of your policy value for more financial certainty.

HSBC Wealth Goal Insurance Plan III

An long-term insurance plan designed for people with extended wealth growth objectives:

- Projected cash value can reach 400%¹⁰ of the total premiums you've paid.
- Get covered for life protection up to age⁹ 99 with free supplementary benefits including Incapacity Protection Service⁵.
- Enjoy flexible options including customising your regular income stream by withdrawing from your policy⁶, or locking in a portion of your policy value with Policy Value Management Option⁴.
- Choose from 4 Death Benefit Settlement Options, or transfer the coverage⁷ to your loved ones. You can also nominate a contingent policyholder to manage any policies you may have.

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 Option⁴ to lock in a portion of your policy value when you need more financial certainty.
- Able to change the life insured under your policy up to 3 times⁸, or nominate a contingent policyholder² to manage your juvenile policy(ies).
- Settle your death benefit as a lump sum payment, or annually over theselected tenor of 10, 20 or 30 years according to your loved ones' needs.

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 payments¹² 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 age^{3,13} 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 dementia¹⁴.

HSBC Wealth Select Protection Linked Plan

A long-term life protection plan linked with a variety of investment choices that suit your needs and risk appetite:

- The premiums paid will be allocated to your investment choices, which will form the account value of this policy subjected to fees and charges.
- Your investment choices link to the underlying funds which are managed by investment managers and can be switched anytime at no cost, with an option to opt-in to our risk matching and de-risking service.
- Choose from 3 levels of sum insured¹⁵ - 150%, 200% or 250% of the total premium payable¹⁶.

HSBC Family Goal Insurance Plan

A long-term insurance plan with 3-in-1 long-term coverage and enhanced protection during the first 20 policy years:

- Comprehensive coverage complemented by a savings element.
- Cancer and disability benefits extended to cover your child¹⁷.
- Potential savings during your senior years.
- You can choose to exercise the Policy Value Management Option⁴.

HSBC Health Goal Insurance Plan

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

- Potential return can reach 4% per annum¹⁸.
- 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 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 conditions¹⁹.
- 90-day home nursing services to support your recovery journey.
- Flexible options to suit your medical needs.

HSBC Swift Guard Critical Illness Plan

Get covered against top critical illnesses including cancer, heart disease, stroke and 70+ other illnesses and conditions.

- Get covered against 76 critical illnesses, including cancer, heart disease and stroke.
- Stay protected in the event of 4 specified conditions beyond the causes of critical illness including terminal illness, total permanent disability, loss of independent existence or major medical treatment²⁰.
- Recover a guaranteed 101% of your total premiums paid²¹ if you have not made any claims by the end of your policy.
- Enjoy a high benefit ratio (sum insured divided by total premiums paid²¹) plus, your premiums will not change throughout the payment term.

The content of this product leaflet is 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.

- Notes:
- MOP¹ is to be made available for the policies issued in Macau only, exact availability to be determined by the Company.
 - 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 age³ of 19). The option of contingent policyholder is available for the Policy without any assignment.
 - The age refers to the age the life insured or policyholder, whichever is applicable, will be on their next birthday.
 - 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 the Company'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.
- While the policy is in force, you may choose your Designated Person and specify the Designated Percentage (10% to 50% of the aggregate cash value), by submitting a written request to us in a form as prescribed by us and subject to our prevailing rules and conditions, without any policy administrative charges. For details, please refer to the Incapacity Protection Service flyer.
 - Starting from the 3rd policy anniversary or when the policy is fully paid at the end of the premium payment period (whichever is later), if there is no indebtedness¹, you may request to withdraw cash value from this policy in annual or monthly frequency. Please refer to section "Product Summary" of this product brochure for more details.
 - Each policyholder is entitled to the change of life insured of policy for unlimited times after the first policy year or after the end of the premium payment period provided all premiums are fully paid when due, whichever is later. Change of life insured is subject to evidence of insurability and approval by HSBC Life which is based on the underwriting conditions of the life insured. Any such request will be assessed on case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying claim risk, change in policy term, latest economic outlook, and is at our discretion.
 - Indebtedness means the sum of all outstanding policy loans or automatic premium loans advanced in accordance with the Policy, any accrued interest on such loans, and any outstanding premiums or payments under this policy.
 - The original policyholder can change the life insured under the policy for up to 3 times per policy. This option can be exercised after the 3rd policy year or after the end of the premium payment period if all premiums have been fully paid, whichever is later. The change of life insured is subject to evidence of insurability and the Company's approval, based on the underwriting conditions of the life insured.
 - Projected cash value is non-guaranteed, the actual return may be higher or lower than the amount quoted.
 - 400% is a projected return after 30 years based on the assumption that the life insured is a 35-year-old male paying an annual premium of USD40,000 for 3 years. Please refer to the policy provisions for full terms and conditions.
 - 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 life insured. The monthly nonguaranteed annuity payment is not guaranteed and is determined by the Company from time to time.
 - For annuity period until age³ 99, it is only applicable to the life insured who is aged³ 55 to 70 for 3-year premium payment period and is aged³ 55 to 65 for 5-year premium payment period.
 - 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 aged³ between 55 and 70 years and you can only be enrolled together with the application for the basic plan by the life insured. For the basic plan with 5-year premium payment period, 5-year accumulation period and annuity period to age³ 99, the issue age³ would be between 55 and 65. Please refer to the dementia protection concept flyer and product brochure for details.
 - The death benefit provided is subject to insurance charges.
 - Total premium payable refers to for the purpose of computing the death benefit and insurance charge, the total amount of premiums committed to be paid by policyholders for this plan within the premium payment period selected by policyholder at policy inception, excluding top-up premiums.
 - Child means a biological son, biological daughter, adopted son, adopted daughter, step-son or step-daughter who is of age³ under 18 of the life insured.
 - 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-old³ 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.
 - 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.
 - The benefit is only payable if the insured person fulfils all 2 of the following criteria within the same hospitalisation period:
 - undergone a complex surgery per defined in the policy provisions
 - qualified intensive care unit stay for 5 continuous days or more
 - receiving invasive life support
 - The total premiums paid refers to the total amount of premiums due and paid for the basic plan as of the policy termination date, subject to the terms of the policy. It is for the calculation of the death benefit and net cash value. It excludes any aggregate premium balance and non-guaranteed interest accumulated under the policy unless and until such part of the premium is actually due and paid on that date.

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

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

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

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

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

Book an appointment



Arrange a call back



Browse www.hsbc.com.mo/insurance

Issued by HSBC Life (International) Limited, Macau Branch (Incorporated in Bermuda with limited liability)

滙豐保險 助您實踐承諾



滙圖多元貨幣保險計劃

獨特靈活方案，提供9種保單貨幣以供選擇及轉換，更可隨心連用保單管理選項：

- 由第3個保單周年日起，或於保費繳付期完結時繳清所有保費（以較遲者為準）後，每個保單年度可從多達9種保單貨幣（美元、人民幣、港幣、英鎊、加拿大元、澳元、歐羅、新加坡元或澳門幣¹）中選擇行使最多3次貨幣轉換選項。
- 由第3個保單周年日起，或於保費繳付期完結時繳清所有保費（以較遲者為準）後，可透過分拆原有保單並可同時運用貨幣轉換選項，將新分拆保單轉換成不同保單貨幣。
- 由第1個保單周年日起，可無限次更改受保人，或指定一名第二保單持有人²以管理兒童保單（受保人為年齡19歲³以下）。
- 可行使保單價值管理權益⁴以鎖定部分保單價值，減低市場波動之影響。

滙溢保險計劃 III

專為擁有長線財富累積目標人士而設的長期人壽保險計劃：

- 預計現金價值可達總保費的400%¹⁰
- 享壽險保障直至99歲¹及不同附加保障，包括無零後備管理服务⁵，並毋須另繳額外保費。
- 您可提取指定保單價值⁶，度身制定適合您的定期被動收入；亦可行使保單價值管理權益⁴，以鎖定您部分保單價值。
- 提供4種身故賠償支付選項或轉移保單保障⁷選項，以確保您的摯愛得到照顧，亦可委任第二保單持有人管理您的保單。

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⁴鎖定您部分的保單價值，加強財富保障。
- 可改保單受保人多達3次⁹，亦可委任第二保單持有人²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。

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¹²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^{13,10}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¹⁴。

滙萃保障相連保險計劃

連結一系列投資選擇，配合您的投資需要及風險取向，同時提供長遠人壽保障：

- 保費將分配至選取之投資選擇，於扣除費用及收費後成為戶口價值的一部分。
- 投資選擇與基金經理精心管理的相關基金掛鉤，可隨時轉換並豁免轉換費，亦可選用風險配對及降低風險服務。
- 3種可選取保額¹⁵為應繳保費總額¹¹150%、200%或250%。

滙盛人生保險計劃

加強首20個保單年度保障的3合1長期人壽保險計劃：

- 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¹⁷。
- 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⁴。

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長期人壽保險計劃：

- 潛在回報每年可達4%¹⁸。
- 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顧問服務。

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¹⁹。
- 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。

滙達保危疾保障計劃

獲取針對頭號危疾包括癌症、心臟病、中風，以及70多種疾病與指定情況的保障。

- 計劃保障範圍涵蓋多達76種危疾，包括癌症、心臟病及中風。
- 即使遇上危疾以外的4種指定情況，即末期疾病、完全及永久傷殘、不能獨立生活，以及重大醫療治療²⁰，仍可獲保障。
- 假如保單期滿時未曾作出任何索償，可保證獲退回已繳總保費²¹的101%。
- 保障比率（即保單總額除以已繳總保費²¹）高，供款期內保費將維持不變。

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。

註：

- 澳門將僅適用於澳門簽發的保單，實際供應受乎本公司決定。
- 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19歲均保單）。此應款只適用於沒有任何權益轉讓的保單。
- 年齡是指受保人或保單持有人（視乎適用情況而定）的下次生日年齡。
- 在保單已生效20個保單年度或以上後，若沒有任何償項，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，並會被調至保單價值管理收益結餘並以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) 每次開撥的淨現金價值及(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。

- 在本保單生效期間，無需任何行政費用但須受本公司現行規則及下列條件的束下，您可以透過填妥並提交我們指定的表格指定一名直系親屬為指定人士及訂明指定百分比（現金價值總和的10%至50%）。有關詳情，請參閱無憂後備管理服務單張。
- 由第二個保單周年日開始，或於保費繳付期完結並已繳清所有保費後（以較遲者為準），如本保單並無任何償項，您可申請每年或每月於保單定期提取款項。有關詳情，請參閱本產品冊子中的「計劃摘要」部分。
- 每名保單持有人可在保單下更改受保人只適用於第一個保單年度後，或於保費繳付期內繳清所有保費後作出（以較後者為準）。更改受保人須提供可保證明及由滙豐保險按受保人的投保條件而批核。任何相關的申請將會按每個個案而檢視，並由我們按不同的因素，包括但不限於潛在的賠償風險、更改保單年期、當前的經濟前景等；而酌情決定。
- 償項指所有未償還的保單貸款，或按照本保單借取的自動保單貸款，加上該等貸款的任何累計利息及任何未付之保費或款項。
- 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，並由本公司按受保人的投保條件而批核。
- 現金價值並非保證，實際回報率可較高或低。
- 11.400%回報是假設受保人為35歲男性，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。
- 每月年金金額即每月保總年金金額加每月非保總年金金額（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。每月非保總年金金額為非保證，並將由本公司不時釐定。
- 如年金期至99歲，3年保單繳付期只適用於年齡介乎於55至70歲之受保人，而5年保單繳付期只適用於年齡介乎於55至65歲之受保人。
- 認知危疾保障為自願附加保障，並須另繳額外保費。此保障不適用於合計保費金額保證及一年儲蓄期的保單。受保人年齡需介乎55至70歲之間，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，其投保年齡則為55至65歲²²。有關詳情請參閱有關計劃的計劃單張及附加保障單張。
- 所提供的身故賠償須應付保險費用。
- 應繳保費總額指計算身故賠償及保險費用而言，保單持有人承諾在保單開始時所選擇的保費供款年期內為本計劃繳付的保費總額，逾期保費除外。
- 子女是指受保人18歲²³以下的親生兒子、親生女兒、領養兒子、領養女兒、繼子或繼女。
- 「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数字。上述例子以30年的保單期計算並假設，受保人為50歲²⁴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。
- 「投保前已有病症」是指受保人於保單簽發日或保單生效日（以較早日期為準）前已存在的任何不調、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，一般專職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。有關詳情請參閱有關計劃的保單條款。
- 受保人必須在同一住院期間滿足以下所有3項標準方可獲得賠償：
 - 已接受受保保單條款內定義之複雜手術
 - 符合資格之深切治療部住院持續6日或以上
 - 接受侵入性生命支持治療
- 已繳總保費是指截至保單終止日期（按保單條款而定），在保單基本計劃下之到期並已支付的保費總額，已繳總保費用於計算身故賠償時及淨現金價值，並不包括合計保費金額結餘及其非保證累積利息，除非及直至該部分的保費於該日期實際已到期及已實繳繳付。

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

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

澳門特別行政區辦事處
總辦公室：澳門南海大馬路619號時代商業中心1字樓
滙豐保險董理中心：澳門宋玉生廣場393號皇朝廣場地下FAC座

本公司獲澳門金融管理局（「澳門金管局」）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。然而，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中所刊載資料的準確性承擔全部責任，並確認在作出一切合理查詢後，盡其所知所信，本產品冊子並無遺漏足以令其任何聲明具誤導成份的其他事實。本產品冊子中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。

即時網上預約



安排回電



瀏覽 www.hsbc.com.mo/zh-mo/insurance/

由滙豐人壽保險(國際)有限公司澳門分公司
(註冊成立於百慕達之有限公司) 刊發



MAC_T0_0725_ENTC

汇丰保险

助您实践承诺



汇图多元货币保险计划

独特灵活方案，提供9种保单货币以供选择及转换，更可随心运用保单管理选项：

- 由第3个保单周年日起，或于保费缴付期完结时缴清所有保费（以较迟者为准）后，每个保单年度可从多达9种保单货币（美元、人民币、港币、英镑、加拿大元、澳元、欧元、新加坡元或澳门币¹⁾）中选择行使最多3次货币转换选项。
- 由第3个保单周年日起，或于保费缴付期完结时缴清所有保费（以较迟者为准）后，可透过分拆原有保单并可同时运用货币转换选项，将新分拆保单转换成不同的保单货币。
- 由第1个保单周年日起，可无限次更改受保人，或指定一名第二保单持有人²⁾以管理儿童保单（受保人为年龄19岁³⁾以下）。
- 可行使保单价值管理权益⁴⁾以锁定部分保单价值，减低市场波动之影响。

汇溢保险计划 III

专为拥有长线财富累积目标人士而设的长期人寿保险计划：

- 预计现金价值可达总保费的400%¹⁾。
- 享寿险保障直至99岁²⁾及不同附加保障，包括无忧后备管理服务³⁾，并毋须另缴额外保费。
- 您可提取指定保单价值⁴⁾，度身制定适合您的定期被动收入；亦可行使保单价值管理权益⁴⁾，以锁定您部分保单价值。
- 提供4种身故赔偿支付选项或转移保单保障⁵⁾选项，以确保您的挚爱得到照顾，亦可委任第二保单持有人管理您的保单。

汇珑环球寿险计划

一份兼顾多项所需的寿险计划，既提供人寿保障，又具备增长潜力，更助您计划财富传承：

- 为财富提供长线增长的机会，助您终身持续累积财富；您亦可透过保单价值管理权益⁴⁾锁定您部分的保单价值，加强财富保障。
- 可更改保单受保人多达3次²⁾，亦可委任第二保单持有人²⁾管理您的儿童保单。
- 灵活身故赔偿的安排，可选择一笔过全款支付，或按照所选择的10、20或30年之年期每年支付。

汇丰裕达年金计划

让您每月有稳定年金收入的年金计划，助您全面筹划退休：

- 最快在供款一年后选择每月收取年金金额¹⁾或积存在保单内以累积生息。年金期首10年的每月保证年金金额逐年递增3%；由年金期第11年起，更可收取由红利所累积的每月非保证年金金额。
- 长达25年或至99岁^{2), 13)}的每月年金收入，让您安享退休生活。
- 只需缴付额外保费，可获得额外的财务保障以应对严重认知障碍症¹⁴⁾。

汇萃保障相连保险计划

连结一系列投资选择，配合您的投资需要及风险取向，同时提供长远人寿保障：

- 保费将分配至选取之投资选择，于扣除费用及收费后成为户口价值的一部分。
- 投资选择与基金经理精心管理的相关基金挂钩，可随时转换并豁免转换费，亦可选用风险配对及降低风险服务。
- 3种可选取保额¹⁾为应缴保费总额¹⁾的150%、200%或250%。

汇盛人生保险计划

加强首20个保单年度保障的3合1长期人寿保险计划：

- 提供包含储蓄成分的全面保障。
- 癌症及伤残保障可涵盖子女¹⁾。
- 具潜在储蓄升值能力，助您步入耳顺之年。
- 可选择行使保单价值管理权益⁴⁾。

汇康保险计划

提供严重疾病保障并带来潜在的财富增值的长期人寿保险计划：

- 潜在回报每年可达4%¹⁾。
- 覆盖3大重疾之3倍保障，包括癌症、心脏病及中风。
- 保单价值在危疾赔偿后保持不变。
- 提供顶尖的环球医疗关怀服务。

汇健优越医疗保险计划

为您与挚爱提供全面的医疗保障，让您可于私营机构使用优质的医疗服务：

- 保障未知的已有病症而不设等候期¹⁾。
- 90日家中看护服务，支援复康旅程。
- 灵活计划选项，迎合医疗所需。

汇达保危疾保障计划

获取针对头号危疾包括癌症、心脏病、中风，以及70多种疾病与指定情况的保障。

- 计划保障范围涵盖多达76种危疾，包括癌症、心脏病及中风。
- 即使遇上危疾以外的4种指定情况，即末期疾病、完全及永久伤残、不能独立生活，以及重大医疗治疗²⁾，仍可获保障。
- 假如保单期满时未曾作出任何索偿，可保证获退回已缴总保费³⁾的101%。
- 保障比率（即保单总额除以已缴总保费³⁾）高，供款期内保费将维持不变。

本产品单张的内容仅供参考之用。您应同时参阅保险计划建议书及保单条款了解详情。在购买任何以上产品前，您有权索取一份保单样本。

注：

- 澳门币仅适用于澳门签发的保单，实际应视乎本公司决定。
- 保单持有人可于任何时候为儿童保单指定一名第二保单持有人（不适用于受保人已年满19岁³⁾的保单）。此选项只适用于没有任何权益转让的保单。
- 年龄是指受保人或保单持有人（视乎适用情况而定）的下一次生日年龄。
- 在保单已生效20个保单年度或以上后，若没有任何债项，且保费均已在到期时全数缴付，您可申请行使保单价值管理权益，以锁定本计划中部分的净现金价值。您选择锁定的金额在行使保单价值管理权益后是有保证的，并会被调拨至保单价值管理收益结余并以非保证息率积存生息，而该息率将由本公司不时厘定。行使保单价值管理权益需受以下两项最低限额要求所限制：(i) 每次调拨的净现金价值及 (ii) 该收益行使后之保单金额。本公司会不时厘定上述的最低限额要求而不会提前通知保单持有人。有关详情，请参阅相关产品册子。

5. 在本保单生效期间，无厘任何行政费用但须受本公司现行规则及下列条件约束下，您可透过填写并提交我们指定的表格指定一名直系亲属为指定人士及订明指定百分比（现金价值总和的10%至50%）。有关详情，请参阅无忧后备管理服务单张。

6. 由第三个保单周年日开始，或于保费缴付期完结并已缴清所有保费后（以较迟者为准），如本保单并无任何债项³⁾，您可申请每年或每月于保单定期提取款项。有关详情，请参阅本产品册子的「计划摘要」部分。

7. 每名保单持有人可在保单下更改受保人只适用于第一个保单年度后，或于保费缴付期内缴清所有保费后作出（以较后者为准）。更改受保人须提供可保证明及由汇丰保险接受保人的投保条件而批准。任何相关的申请将会按每个个案审核，并由我们按不同的因素，包括但不限于潜在的赔偿风险、更改保单年期、当前的经济前景等；而酌情决定。

8. 债项指所有未偿还的保单贷款，或按照本保单提取的自动保费贷款，加上该等贷款的任何累计利息及任何未付之保费或款项。

9. 保单持有人可在保单下更改受保人最多三次，此申请只能在第三个保单年度后，或于保费缴付期内缴清所有保费后（以较后者为准），才可更改受保人。如要更改受保人，须提供可保证明，并由本公司接受保人的投保条件而批准。

10. 现金价值并非保证，实际回报率可较高或低。

11. 400%回报是指假设受保人为35岁³⁾男性，每年4万美元保费，供款期3年及30年后的回报。有关详尽的条款及细则，请参阅您的保单条款。

12. 每月年金金额即每月保证年金金额加每月非保证年金金额（如有），而每位受保人每月可享最高金额为澳门币30,000元／港币30,000元／3,750美元。每月非保证年金金额为非保证，并将由本公司不时厘定。

13. 如年金期至99岁³⁾，3年保单缴付期只适用于年龄介乎于55至70岁²⁾之受保人，而5年保单缴付期只适用于年龄介乎于55至65岁²⁾之受保人。

14. 认知障碍保障为自选附加保障，并须另缴额外保费。此保障不适用于合计保费金额保单及一年储蓄期的保单，受保人年龄须介乎55至70岁²⁾之间，并须于投保基本计划时一并投保此保障。如基本计划为5年保费缴付期，5年储蓄期而年金期至99岁³⁾，其投保年龄则为55至65岁²⁾。有关详情请参阅有关计划的计划单张及附加保障单张。

15. 所提供的身故赔偿须缴付保险费。

16. 应缴保费总额指款计算身故赔偿及保险费而言。保单持有人承诺在保单开始时所选定的保费缴款率期间为本计划缴付的保费总额，增缴保费除外。

17. 子女是指受保人18岁³⁾以下的亲生儿子、亲生女儿、领养儿子、领养女儿、继子或继女。

18. 「潜在回报」是根据当前预计的投资回报率计算，当中包括预计之特别奖金，其金额并非保证，实际回报可高于或低于例子所显示的数字。上述例子以30年的保单期计算并假设，受保人为50岁³⁾或以下的非吸烟人士，保费分五年按年缴付。因此上述的回报率水平只是参考例子及并非保证，只供说明之用。有关详尽的条款及细则，请参阅您的保单条款。

19. 「投保前已有病症」是指受保人于保单签发日或保单生效日（以较早日期为准）前已存在的任何不适、疾病、受伤、生理、心理或医疗状况或机能退化，包括先天性疾病。在以下情况发生时，一般审慎人士理应已可察觉到投保前已有病症，【未知的投保前已有病症】指保单持有人及／或受保人在投保时不察觉，及理应不察觉的投保前已有病症。有关详细条款及细则，请参阅保单条款。

20. 受保人必须在同一住院期间满足以下所有3项标准方可获得赔偿：

- 已经接受了保单条款内定义之复杂手术
- 符合资格之深切治疗部住院持续5日或以上
- 接受受保人性生命支持治疗

21. 已缴总保费是指截至保单终止日期（按保单条款而定），在保单基本计划下之到期并已支付的保费总额。已缴总保费用于计算身故赔偿时及净现金价值，并不包括合计保费金额结余及其非保证累积利息，除非及直至该部分的保费于该日期实际已到期及已实际缴付。

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（「汇丰保险」）是于百慕达注册成立之有限公司，及为汇丰集团旗下从事承保业务的附属公司之一。

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

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

澳门特别行政区办事处
总办公室：澳门南湾大马路619号时代商业中心1字楼
汇丰保险策划中心：澳门宋玉生广场393号皇朝广场地下AC座

本公司获澳门金融管理局（「澳门金管局」）授权及受其监管，于澳门特别行政区经营长期保险业务。本产品单张所列之计划为本公司之产品及由本公司承保，并旨在只于澳门特别行政区销售。

对于汇丰保险与您之间因销售过程或处理有关交易而产生的资格争议（定义见金融消费纠纷调解计划的受理范围），汇丰保险须与您进行金融消费纠纷调解计划程序；然而，有关涉及您上述保单条款及细则的任何纠纷，将直接由本公司与您共同解决。

本公司对本产品册子所刊载资料的准确性承担全部责任，并确认在作出一切合理查询后，尽其所知所信，本产品册子并无遗漏足以令其任何声明具误导性成份的其他事实。本产品册子所刊载之资料乃一摘要。有关详尽的条款及细则，请参阅您的保单。

即时网上预约



安排回电



浏览 www.hsbclife.com.mo/insurance/

由汇丰人寿保险(国际)有限公司澳门分公司
(注册成立于百慕达之有限公司)刊发



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