

This is a participating insurance product. The policy dividends are not promised.
This product is issued and managed by HSBC Life Insurance Company Limited, thus the consignment agency assumes no responsibility for investment, payment or risk management of this product.

HSBC Hui Xiang Jin Sheng Endowment Insurance (Participating)

While enjoying a wealth of fun and happiness in your life, you will also face many different financial needs at various stages. How can you best plan to provide a continuous income together with comprehensive life protection so that you can enjoy a successful and relaxed journey through life?

HSBC Hui Xiang Jin Sheng Endowment Insurance (Participating) will provide you with annual dividends (if applicable), comprehensive life protection as well as fixed cash benefits so that you can enjoy your life with total peace of mind and financial freedom.

We recognise that insurance is as much about your feelings as your finances and possessions.

HSBC Hui Xiang Jin Sheng Endowment Insurance (Participating)

HSBC
Insurance

This product introduction is for reference only. For detailed clauses, please refer to the policy contract which shall prevail in the event of any discrepancy.



Benefits
at a glance

Periodic cash endowment with guarantee

Before the Insured reaches the age of 60, we will pay a Cash Coupon equal to 12% of the Basic Sum Insured every two years as living benefit to meet the financial needs of yourself and your family. After the Insured reaches the age of 60 but before the age of 80, each year we will pay the Insured a Cash Coupon of an amount equal to 12% of the Basic Sum Insured as living benefit for an easy retirement life.

Note: The insured can either be you, your spouse, your child(ren) or your parents.

Life protection for a defined period

To best protect you and your family and make sure your life's journey is worry-free, if the Insured dies or is totally and permanently disabled before the age of 80, we will pay the Insured a Death or Total and Permanent Disability Benefit of an amount equal to 200% of the Basic Sum Insured plus the total accumulated amount of cash coupons which is unpaid and would have been paid as Living Benefit until the Insured becomes 80 years old.

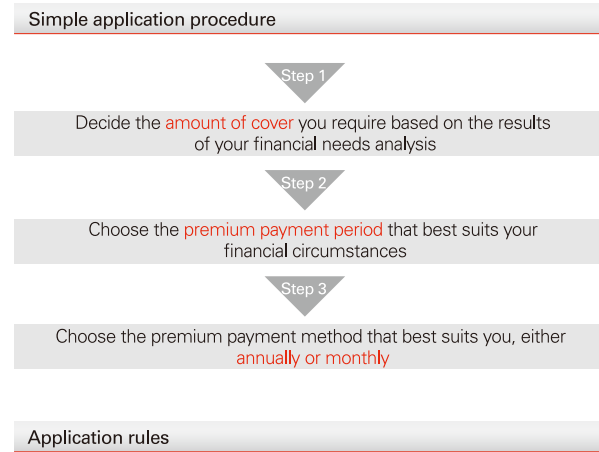
If the Insured dies or is totally and permanently disabled before he or she reaches the age of 18, we will pay the Death or Total and Permanent Disability Benefit equal to the Standard Premium Paid on that Policy at that time.

Note: The Standard Premium is a premium that can be established by calculating all the factors used to determine a premium for a standard insured person it does not include any increased premium that would be required due to any individual's higher risk than that of standard insured person. Standard Premium Paid is calculated based on relevant Standard Regular Premium on the Sum Insured when the Insured dies or is deemed to be Totally and Permanently Disabled and the total number of times that the premiums were paid for the policy.

This product introduction is for reference only. For detailed clauses, please refer to the policy contract which shall prevail in the event of any discrepancy.



Simple
application
process



Premium payment period	Issue age	Coverage
5-year period	30 days - 55 years	To age 80
10-year period	30 days - 50 years	To age 80
20-year period	30 days - 40 years	To age 80

This product introduction is for reference only. For detailed clauses, please refer to the policy contract which shall prevail in the event of any discrepancy.



Example

Example

Mr Wang, aged 35, is a young professional who works for a Fortune 500 company. He has just settled down to begin his family life. Considering future expenses on child education and funds to support his parents, and also taking into account stable financial income and comprehensive life protection, he has chosen HSBC Hui Xiang Jin Sheng Endowment Insurance (Participating) with a basic sum insured of RMB100,000, payment period of 20 years and monthly premium payment of RMB2,230.20. Mr Wang's benefits are:

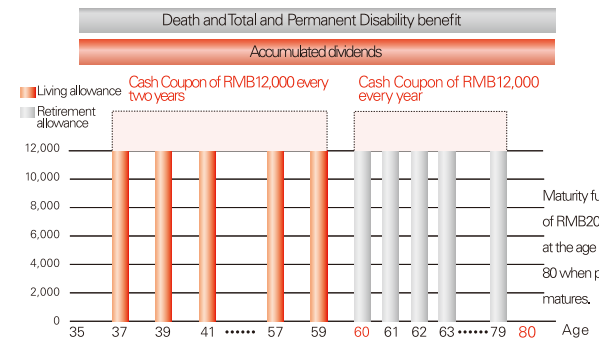
Guaranteed cash benefit:
Living allowance: We will pay Mr Wang a Cash Coupon of RMB12,000 every two years as living benefit which will have totalled RMB144,000 when he reaches the age of 60.
Retirement allowance: We will pay Mr Wang a Cash Coupon of RMB12,000 every year as living benefit between the ages of 60 and 80, the total will be RMB240,000.

Death and Total and Permanent Disability benefit:
If Mr Wang dies or is totally and permanently disabled before the age of 80, we will provide the sum insured of RMB200,000 plus the total accumulated amount of cash coupons which is unpaid and would have been paid as Living allowance or Retirement allowance.

Maturity benefit:
We will provide Mr Wang with a maturity fund of RMB200,000 on the first policy anniversary date if Mr Wang is alive after he reaches the age of 80.

Accumulated dividends:
We will provide Mr Wang with policy dividends until he becomes 80 years old. If Mr Wang dies or is totally and permanently disabled before the age of 80, we will provide policy dividends accumulated up to the current year. When the policy matures, the amount of accumulated dividends may reach RMB343,917.

In line with the above example, below graph is illustrated at a medium return level.



Note: The accumulated dividends in the above cases are illustrated at a medium return level, they are purely descriptive and shall not be interpreted as actual performance. The illustration is based on the company's actuarial and other assumptions, and does not represent the Company's historical performance nor a forecast on the future investment return. The policy dividends are not promised.

This product introduction is for reference only. For detailed clauses, please refer to the policy contract which shall prevail in the event of any discrepancy.



Example

In line with the above example, we also provide detailed benefit illustration table at a low, medium and high return level respectively.

Policy Year	Age	Current Year Premium Payment	Cash Value	Current Year Living Benefit	Death/Total and Permanent Disability Benefit	Accumulated Dividends		
						Low	Mid	High
1	36	26,762.40	7,940	0	584,000	140	187	210
2	37	26,762.40	10,520	12,000	584,000	396	550	692
3	38	26,762.40	24,170	0	572,000	752	1,170	1,738
4	39	26,762.40	28,320	12,000	572,000	1,270	2,283	3,256
5	40	26,762.40	43,750	0	560,000	1,875	3,604	5,292
6	41	26,762.40	48,750	12,000	560,000	2,855	5,352	8,006
7	42	26,762.40	65,190	0	548,000	3,534	7,336	11,097
8	43	26,762.40	71,150	12,000	548,000	4,599	9,718	14,913
9	44	26,762.40	88,710	0	536,000	5,775	12,486	19,153
10	45	26,762.40	95,720	12,000	536,000	7,149	15,682	24,170
11	46	26,762.40	114,500	0	524,000	8,646	19,179	29,666
12	47	26,762.40	122,660	12,000	524,000	10,356	23,199	35,996
13	48	26,762.40	142,760	0	512,000	12,203	27,556	42,981
14	49	26,762.40	152,180	12,000	512,000	14,279	32,476	50,622
15	50	26,762.40	173,720	0	500,000	16,506	37,769	58,982
20	55	26,762.40	258,170	12,000	476,000	30,913	72,426	113,881
25	60	0.00	276,850	12,000	440,000	49,146	116,495	183,776
30	65	0.00	255,870	12,000	380,000	69,686	165,869	261,970
35	70	0.00	236,220	12,000	300,000	92,316	220,049	347,690
40	75	0.00	212,450	12,000	260,000	117,102	279,322	441,437
45	80	0.00	0	200,000	200,000	143,917	343,917	543,739

Note: The accumulated dividends in the above cases are illustrated at a low, medium and high return level respectively, they are purely descriptive and shall not be interpreted as actual performance. The illustration is based on the company's actuarial and other assumptions, and does not represent the Company's historical performance nor a forecast on the future investment return. The policy dividends are not promised.

This product introduction is for reference only. For detailed clauses, please refer to the policy contract which shall prevail in the event of any discrepancy.



Insuring
Your Emotion

When you buy insurance, whether as an individual or as a business, you're really buying a peace of mind. Whether you seek to protect physical assets or ensure business continuity, insurance allows you to take control of the uncertainties of life and make your money work harder for you. HSBC Life is committed to providing you with the peace of mind through comprehensive financial protection solutions. Our caring services help you protect what matters most.

Our abundant global resources and deep understanding of local customers allow us to work with our customers to truly meet their need for high-quality insurance products and services. Whether you wish to build up your wealth or to circumvent potential risks, to protect life and health, to plan for your children's education, or simply to enjoy retirement, HSBC Life is always by your side.

Notes

- From the date of signing receipt of the policy, you will have 15 calendar days cooling off period.
If for any reason you are not happy with the plan, you can cancel your policy contract within the cooling off period. Upon cancellation, you will receive a full refund of all paid premiums without interest. If you cancel the Policy after the cooling off period, we will return the cash value of your Policy to you.
- This product introduction is for reference only. For detailed clauses, please refer to the policy contract which shall prevail in case of discrepancy.
- In the event of differences arising between the Chinese version and the English version of this product introduction, the Chinese version shall prevail.



HSBC Life Insurance Company Limited is committed to environmental protection

HSBC Life Insurance Company Limited

Contact address: 18/F HSBC Building, Shanghai ifc, 8 Century Avenue, Pudong, Shanghai, 200120, China
Tel: (86 21) 3850 9200 Fax: (86 21) 3895 0282
Website: www.hsbcinsurance.com.cn Dedicated insurance hotline: 400-820-8658

HSBC Life Insurance Company Limited Beijing Branch

Contact address: Unit 1102, 11/F, Tower A of Beijing IFC, No. 8 Jianguomenwai Avenue, Chaoyang District, Beijing, 100022, China
Tel: (86 10) 5986 0000 Fax: (86 10) 8566 0355

HSBC Life Insurance Company Limited Guangdong Branch

Contact address: Unit 07, 24/F, Teem Tower, No. 208, Tianhe Road, Tianhe District, Guangzhou, 510620, China
Tel: (86 20) 3230 7088 Fax: (86 20) 3888 7071

Issued by HSBC Life Insurance Company Limited S/N: INSH-CMKTG-160703