

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.



## Lifelong care and commitment to your loved ones

While you are enjoying a successful and happy  
life, have you secured a better future for your family?

What if ... .. should something unfortunate happen to  
you?

HSBC Hui Yi Whole Life Insurance (Participating) is a life  
insurance and savings plan that helps protect your family  
against the financial hardship when you are not around.  
At the same time, the plan also offers you annual  
dividends (if applicable) to provide greater financial  
flexibility.

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

HSBC Hui Yi Whole Life 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

### Life insurance protection

We offer death and total and permanent disability protection for the whole life of the insured.

### Flexible cash value options

The cash value is not subject to market fluctuation. We also provide you with a choice of multiple  
options to handle the cash value so you can flexibly manage your cash flow.

1	Reduce the Sum Insured (cash out the corresponding part of the cash value)	3	As pledge for the automatic premium loan when you are too busy to arrange a specific premium payment
2	As pledge for policy loan	4	Purchase a reduced paid-up amount (use the cash value to fully pay-up a reduced Sum Insured)

### Payment of annual dividend

We pay annual dividends to allow you to share in the business results of the company. You can  
choose the following flexible options:

1	Retain the dividends in your account and enjoy the accumulated interest	2	Use your dividends to pay the premium
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While the policy is in force, you may request us to pay you the accumulated dividends retained  
in this Company, otherwise, they will be paid when the Policy is terminated.

Note: The policy dividends are not promised.

### Terminal illness benefit-for-life care

We offer pay-in-advance benefits if the insured diagnosed with a terminal illness that is likely to  
result in death within six months.

### Annuity options for your retirement plan

After the policy has been in force for ten years, you are able to move all or part of the plan into  
annuity products if approved by the company, according to our detailed offer and requirements  
specified in the product clauses at that time.

### Flexible premium payment

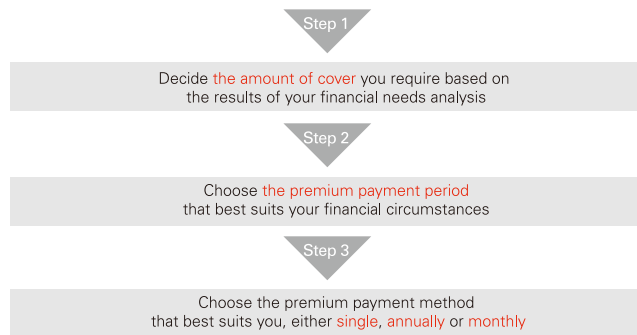
We offer various payment options to suit your financial circumstances and life needs.

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## Simple application process

### Simple application procedure



### Application rules

Premium payment period	Issue age
Single payment	18 - 80
5-year period	18 - 75
10-year period	18 - 70
20-year period	18 - 55
To age 60	18 - 50
To age 99	18 - 65

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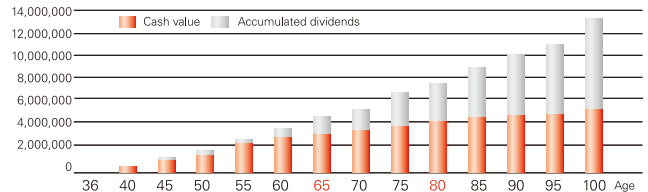
## Examples

### Case 1

Mr. Feng, aged 35, chose HSBC Hui Yi Whole Life Insurance (Participating) with sum insured of  
RMB5,000,000, a payment period of 20 years with monthly premium payments of RMB13,050. Mr. Feng's benefits are:

At age 65	Accumulated cash value of RMB2,816,000, plus accumulated dividends of RMB1,336,171
At age 80	Accumulated cash value of RMB3,916,000, plus accumulated dividends of RMB3,306,643
At age 100	Accumulated cash value of RMB4,771,500, plus accumulated dividends of RMB8,145,554
Life protection	RMB5,000,000 death and total and permanent disability benefit plus accumulated dividends

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.

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	Death/Total and Permanent Disability Benefit	Accumulated Dividends		
					Low	Mid	High
1	36	156,600	37,500	5,000,000	950	1,050	1,700
2	37	156,600	106,000	5,000,000	2,429	3,332	5,301
3	38	156,600	178,000	5,000,000	4,801	7,731	11,410
4	39	156,600	254,000	5,000,000	7,945	15,113	21,652
5	40	156,600	333,500	5,000,000	11,934	24,867	37,152
6	41	156,600	417,000	5,000,000	16,842	37,113	56,766
7	42	156,600	504,000	5,000,000	22,647	51,976	80,669
8	43	156,600	595,000	5,000,000	29,426	68,585	109,090
9	44	156,600	690,500	5,000,000	37,209	90,023	142,212
10	45	156,600	790,500	5,000,000	46,026	113,474	180,229
11	46	156,600	895,000	5,000,000	55,956	140,028	223,435
12	47	156,600	1,004,000	5,000,000	66,985	169,879	272,039
13	48	156,600	1,118,500	5,000,000	79,245	203,125	326,300
14	49	156,600	1,237,500	5,000,000	92,772	239,969	386,439
15	50	156,600	1,362,500	5,000,000	107,605	280,518	452,732
20	55	156,600	2,077,000	5,000,000	202,923	545,126	886,470
25	60	0	2,438,500	5,000,000	329,976	898,302	1,465,526
30	65	0	2,816,000	5,000,000	489,942	1,336,171	2,181,177
45	80	0	3,916,000	5,000,000	1,230,801	3,306,643	5,380,223
65	100	0	4,771,500	5,000,000	3,104,844	8,145,554	13,182,055

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  
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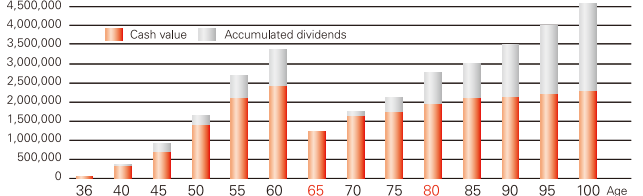
## Examples

### Case 2

Mr. Feng, aged 35, chose HSBC Hui Yi Whole Life Insurance (Participating) with sum insured of  
RMB5,000,000, a payment period of 20 years with monthly premium payment of RMB13,050. Mr. Feng  
decides to withdraw 50% of the cash value and accumulated dividends at age 65 as a fund  
to provide a new life in retirement. Mr. Feng's benefits are:

At age 65	Cash withdrawal RMB2,744,171 for retirement fund; then the sum insured is reduced to RMB2,500,000
At age 80	After the partial withdrawal, the accumulated cash value would be RMB1,958,000, plus accumulated dividends of RMB612,466
At age 100	After the partial withdrawal, the accumulated cash value would be RMB2,385,750, plus accumulated dividends of RMB2,192,876
Life protection	RMB5,000,000 for death and total and permanent disability benefit until age 65 plus accumulated dividends; after age 65, RMB2,500,000 for death and total and permanent disability benefit plus accumulated dividends

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  
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assumptions, and does not represent the Company's historical performance nor a  
forecast on the future investment return. The policy dividends are not promised.

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	Death/Total and Disability Benefit	Withdrawal amount of Cash Value and Accumulated Dividends (Mid)	Accumulated Dividends		
						Low	Mid	High
1/36	156,600	37,500	5,000,000	0	950	1,050	1,700	
2/37	156,600	106,000	5,000,000	0	2,429	3,332	5,301	
3/38	156,600	178,000	5,000,000	0	4,801	7,731	11,410	
4/39	156,600	254,000	5,000,000	0	7,945	15,113	21,652	
5/40	156,600	333,500	5,000,000	0	11,934	24,867	37,152	
6/41	156,600	417,000	5,000,000	0	16,842	37,113	56,766	
7/42	156,600	504,000	5,000,000	0	22,647	51,976	80,669	
8/43	156,600	595,000	5,000,000	0	29,426	68,585	109,090	
9/44	156,600	690,500	5,000,000	0	37,209	90,023	142,212	
10/45	156,600	790,500	5,000,000	0	46,026	113,474	180,229	
11/46	156,600	895,000	5,000,000	0	55,956	140,028	223,435	
12/47	156,600	1,004,000	5,000,000	0	66,985	169,879	272,039	
13/48	156,600	1,118,500	5,000,000	0	79,245	203,125	326,300	
14/49	156,600	1,237,500	5,000,000	0	92,772	239,969	386,439	
15/50	156,600	1,362,500	5,000,000	0	107,605	280,518	452,732	
20/55	156,600	2,077,000	5,000,000	0	202,923	545,126	886,470	
25/60	0	2,438,500	5,000,000	0	329,976	898,302	1,465,526	
30/65	0	2,816,000	2,500,000	2,744,171	0	0	0	
45/80	0	1,958,000	2,500,000	2,744,171	233,744	612,466	991,010	
65/100	0	2,385,750	2,500,000	2,744,171	863,107	2,192,876	3,522,261	

Note: The accumulated dividends in the above cases are illustrated at a low,  
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## Insuring Your Emotion

HSBC Life Insurance Company Limited offers comprehensive and professional  
protection solutions and service to both individual and corporate customers.

HSBC Life Insurance is a customer-focused company, dedicated to developing and  
providing innovative and unique products based on our understanding of the market  
and the needs of our customers.

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

- Notes
1. 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.
  2. This product introduction is for reference only. For detailed clauses, please refer to  
the policy contract which shall prevail in case of discrepancy.
  3. 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

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