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

"We" and "Company" in this brochure refer to HSBC Life Insurance Company Limited.



HSBC Hui Xiang You Xuan Term Life

**HSBC**   

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**Insurance**

# It's easy to protect the happiness stably

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It's quite simple to take care of your family through a comprehensive protective life plan. This represents your constant and everlasting love; It ensures your family can maintain the quality of life you created for them despite any unexpected events so that they are always surrounded by your love.

**HSBC Hui Xiang You Xuan Term Life** will provide pure protection to you with low premium for a defined period in your life, and will help you shoulder the responsibilities for your family and stable your happiness.

The purpose of our service is not only to provide protection for each customer's finance and assets, but provide careful care to their emotions.



## Benefits at a glance

### **Protection to guard you carefully from the risks**

We will provide the protection with the Insured of an accident or sickness death benefit during the policy period, so that you and your family can enjoy worry-free lives.

### **Pure protection with low premium**

You could satisfy your life protection needs over a defined period with relatively low premium.

### **Flexible premium payment**

We offer various policy periods and payment options to suit your financial situation and planning objectives.

### **Tailor made with five levels of premium rate**

If the Sum Insured is beyond the non-medical limit when application, we will determine your premium rate according to the health and smoking status of the Insured after physical examination, and will provide protection with a more suitable price for yourself.



# Application Process & Rule

## Application procedure

### Step 1

Decide the Sum Insured you require based on the analysis results of your financial needs.

### Step 2

Choose the premium payment term and policy period that best suit your financial circumstances

### Step 3

Choose your appropriate premium payment method, either single, annually or monthly.

**Note: If the Sum Insured you apply exceed the non-medical limit, the Insured needs to have a physical examination.**

## Application rules

Policy Period	Premium Payment Term	Issue Age of the Insured
10 years	Single	Age 18 – Age 55
	5 year	
	10 year	
20 years	Single	Age 18 – Age 45
	5 year	
	10 year	
	20 year	
30 years	Single	Age 18 – Age 35
	5 year	
	10 year	
	20 year	
	30 year	
To age 55	Single	Age 18 – Age 50
	5 year	Age 18 – Age 45
	10 year	Age 18 – Age 35
	20 year	Age 18 – Age 50
	To age 55	Age 18 – Age 50
To age 60	Single	Age 18 – Age 55
	5 year	Age 18 – Age 50
	10 year	Age 18 – Age 40
	20 year	Age 18 – Age 55
	To age 60	Age 18 – Age 55
To age 65	Single	Age 18 – Age 55
	5 year	Age 18 – Age 55
	10 year	Age 18 – Age 55
	20 year	Age 18 – Age 45
	To age 65	Age 18 – Age 55



## Example Case

### Example Case

Mr. Feng, aged 30, works as a management personnel in a multinational company. He has just bought an apartment with a mortgage loan to start his family life, and he wants to reduce the financial risks for his family during the mortgage loan period. Therefore, he chooses HSBC Hui Xiang You Xuan Term Life for himself, with a payment term of 20 years, annual premium of RMB 6,660, policy period of 20 years, and sum insured of RMB 3,000,000; and he pays the premium on time,

In case of the following incidents of Mr. Feng within the policy period, the corresponding benefits are:

Death due to the accidental	Sum Insured Amount (RMB 3,000,000) will be paid as death benefit.
Death due to the illness	1) Within waiting period, total paid premium will be paid as death benefit.
	2) After waiting period, sum insured amount (RMB 3,000,000) will be paid as death benefit.

**Note: The 90 days from 24:00 of policy's effective date and the 90 days from 24:00 of latest policy reinstatement date are waiting period.**

### Appendix1: Premium rate table excerpt of HSBC Hui Xiang You Xuan Term Life (apply to male)

Policy period: 20 years

Premium payment term: 20 years

Unit: RMB (YUAN)

Age	Non-medical standard rate	Nonsmoker preferred rate	Nonsmoker standard rate	Smoker preferred rate	Smoker standard rate
30	2.22	1.53	1.76	1.99	2.22
35	3.44	2.36	2.72	3.08	3.44
40	5.22	3.58	4.13	4.67	5.22
45	7.94	5.46	6.29	7.12	7.94

Note:

- Above premium rate (annual pay) is calculated base on every thousand basic sum insured.
- Non-medical limit level: If the Insured is between 18 to 45 years old, non-medical limit is RMB 3,000,000. If the Insured is between 46 to 50, non-medical limit is RMB 2,000,000. If the Insured is between 51 to 55, non-medical limit is RMB 1,000,000.
- When you apply the Sum Insured below non-medical limit, the premium will be calculated based on non-medical standard rate. When you apply the Sum Insured beyond non-medical limit, we will determine the premium rate according to the health and smoking status of the Insured after physical examination, the specific premium will be stated in the policy contract.



## Example Case

### Appendix2: Premium rate table excerpt of HSBC Hui Xiang You Xuan Term Life (apply to female)

Policy period: 20 years

Premium payment term: 20 years

Unit: RMB (YUAN)

Age	Non-medical standard rate	Nonsmoker preferred rate	Nonsmoker standard rate	Smoker preferred rate	Smoker standard rate
30	0.95	0.65	0.75	0.85	0.95
35	1.50	1.03	1.18	1.34	1.50
40	2.35	1.61	1.86	2.10	2.35
45	3.75	2.57	2.97	3.36	3.75

Note:

1. Above premium rate (annual pay) is calculated base on every thousand basic sum insured.
2. Non-medical limit level: If the Insured is between 18 to 45 years old, the non-medical limit is RMB 3,000,000. If the Insured is between 46 to 50, non-medical limit is RMB 2,000,000. If the Insured is between 51 to 55, non-medical limit is RMB 1,000,000.
3. When you apply the Sum Insured below non-medical limit, the premium will be calculated based on non-medical standard rate. When you apply the sum insured beyond non-medical limit, we will determine the premium rate according to the health and smoking status of the Insured after physical examination, the specific premium will be stated in the policy contract.

# Company Introduction

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Headquartered in Shanghai, HSBC Life Insurance Company Limited is a 50-50 joint venture between HSBC Insurance (Asia) Limited and The National Trust Ltd. with a registered capital of RMB 1025 million. HSBC Life offers a comprehensive range of insurance solutions to our customers covering protection, retirement, children's education, wealth growth and management, and legacy planning.

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 recognize 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 days cooling off period.** Please read the policy carefully, and if you believe the policy's coverage does not meet your needs, you can cancel your policy contract within the cooling off period, and we will return your premium in full without interest. **If you apply cancel the policy after cooling off period, we will return the cash value of policy to you.**
- 2. This product introduction is for reference only. For exclusions and 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.**

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