HSBC Hui Ying Man Tang Whole Life Insurance (Participating)

This product is issued and managed by HSBC Life Insurance Company Ltd, thus the consignment agency assumes no responsibility for the investment, the payment or the risk management of this product. “We” and “the company” in this brochure refer to HSBC Life Insurance Company Ltd.

This product is a participating insurance product, its dividends are not guaranteed and possibly might be zero at some policy years in worst situation.

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

With a successful career and enjoying a wonderful life, you would certainly expect carefree living for yourself and your loved ones. But sometimes, things just don’t work out the way you intend for it to. Hence, your intelligent planning can secure the future of you and your family.

HSBC Hui Ying Man Tang Whole Life Insurance (Participating), a whole life insurance plan, is an increasing whole life coverage by reversionary bonus and terminal bonus that helps you protect your family against the possibility that you may not always be there with them.

We recognize that insurance is as much about your feelings as guardian to your finances and possessions.
Benefits
At A Glance

Comprehensive Protection for Whole Life Long

We offer Death and Total Permanent Disability protection for the whole life of the insured to take care of you and your family, so as to ensure you have a carefree life.

Increasing Protection by Annual Dividend Distribution

We offer policy dividends to allow you to share growth and business performance of HSBC Life for whole life long of the insured. The dividends of the policy are used to increase the payment of Death or Total Permanent Disability Benefit.

Notes: the policy dividend distribution is not guaranteed and could be ZERO for some policy years.

This promotional material is only for your reference. For specifics, please refer to the insurance contract clauses. In case of any discrepancies, the insurance contract shall prevail.
Simple Application Process

Step 1
Decide the basic sum assured you require based on the results of your financial needs analysis

Step 2
Choose the premium payment method that best suits your financial conditions, either single pay or annual pay

Step 3
Choose the premium payment period that best suits your needs

Entry Age

<table>
<thead>
<tr>
<th>Premium Payment Period</th>
<th>Issue Age</th>
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<tbody>
<tr>
<td>Single payment</td>
<td>18 – 65</td>
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<tr>
<td>5–year period</td>
<td>18 – 60</td>
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<tr>
<td>10–year period</td>
<td>18 – 55</td>
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<td>20–year period</td>
<td>18 – 45</td>
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This promotional material is only for your reference. For specifics, please refer to the insurance contract clauses. In case of any discrepancies, the insurance contract shall prevail.
<table>
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<tr>
<th>Policy Year</th>
<th>Age</th>
<th>Non-guaranteed Benefits</th>
<th>Guaranteed Benefits</th>
<th>Cash Value of Basic Benefits</th>
<th>Death/Total Permanent Disability Benefit</th>
<th>Reversionary Bonus of the Year</th>
<th>Accumulated Reversionary Bonus</th>
<th>Terminal Bonus</th>
<th>Surrender Payment</th>
<th>Accumulated Value of Basic Benefits</th>
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**Note:**
In the above Insurance Benefit Illustration:

1. Only the benefits of the basic plan are illustrated, and all payable premiums are assumed to have been paid in full and on time by the policy owner.
2. "Guaranteed Benefits" and "Non-guaranteed Benefits" listed in the table are the values at each policy year end. "Accumulated Reversionary Bonus" equals to the total sum of all the "Reversionary Bonus of the Year" payable in all passed policy years.
3. "Age" refers to the reached age of the insured at each policy year end.
4. The distributed accumulated reversionary bonus will not be paid in advance unless the agreed payment condition is satisfied.
5. "Death/Total Permanent Disability Benefit" equals to the basic sum assured. "Surrender Payment" includes the cash value of the policy and the accumulated premium payments during the policy term.
Company Introduction

Headquartered in Shanghai, HSBC Life Insurance Company Limited 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 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 calendar days’ cooling off period. Please read your policy carefully during the cooling off period. If for any reason you are not happy with the plan, you can cancel your Policy within the cooling off period. Upon the cancellation, you will receive a full refund of all paid premiums. **Surrender of the Policy after Cooling-off Period may cause financial loss.**

2. This product brochure is for reference only. For detailed clauses and exemption from liabilities, please refer to the policy contract which shall prevail in case of discrepancy.

3. In the event of difference arising between the Chinese version and the English version of this product introduction, the Chinese version shall prevail.