

HSBC Yu Man Tang Whole Life Insurance (Participating)

This product is issued and managed by HSBC Life Insurance Company Limited. "We" and "the Company" in this brochure refer to HSBC Life Insurance Company Limited.

This product is a participating insurance, its dividend distribution is not certain 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.



Handed down from age to age, the eternal guardian

After years of hard work and wealth accumulation, you are close to achieving or have achieved the wealth freedom. But in the face of ubiquitous unexpected risks, how to ensure that your business and family can easily face unpredictable changes, how to make your wealth pass on to future generations as desired, those are questions for more and more successful people to think about. Inheritance is not only the transfer of wealth, but also the display of your wisdom!

HSBC Yu Man Tang Whole Life Insurance (Participating), a whole life insurance plan that continuously enhances your protection through double dividends, which enables you to ensure that your family can still enjoy a high quality life when the risk comes, and continue your responsibility and care for your family and loved ones.

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

Product Features At A Glance

▶ A lifelong promise

We will provide the death benefit and the total permanent disability benefit to the insured for his/her whole of life. If the insured is overtaken by misfortune, we will pay the benefits to the designated beneficiary. It will fulfil your responsibility for your family, continue your care for the family, help your loved ones to tide over the difficulties, and realize the inheritance of family wealth.

▶ Additional protection against accidents

Unexpected and tomorrow, no one knows which one will come first, no warning. We provide the additional accidental death benefit for the insured, who is the backbone of the family, if died in accident before the insured reached the age of 75. This will help his/her family against the impact of accidents on the life.

▶ Increasing protection and wealth inheritance

We offer the policy dividends to let you share the growth and business performance of HSBC Life. You can enjoy the life protection increasingly for whole of life by the reversionary and terminal bonus to increase the payment of claims.

Not only the protection will grow, but the policy value is also constantly increasing, to achieve a steady growth in family wealth.

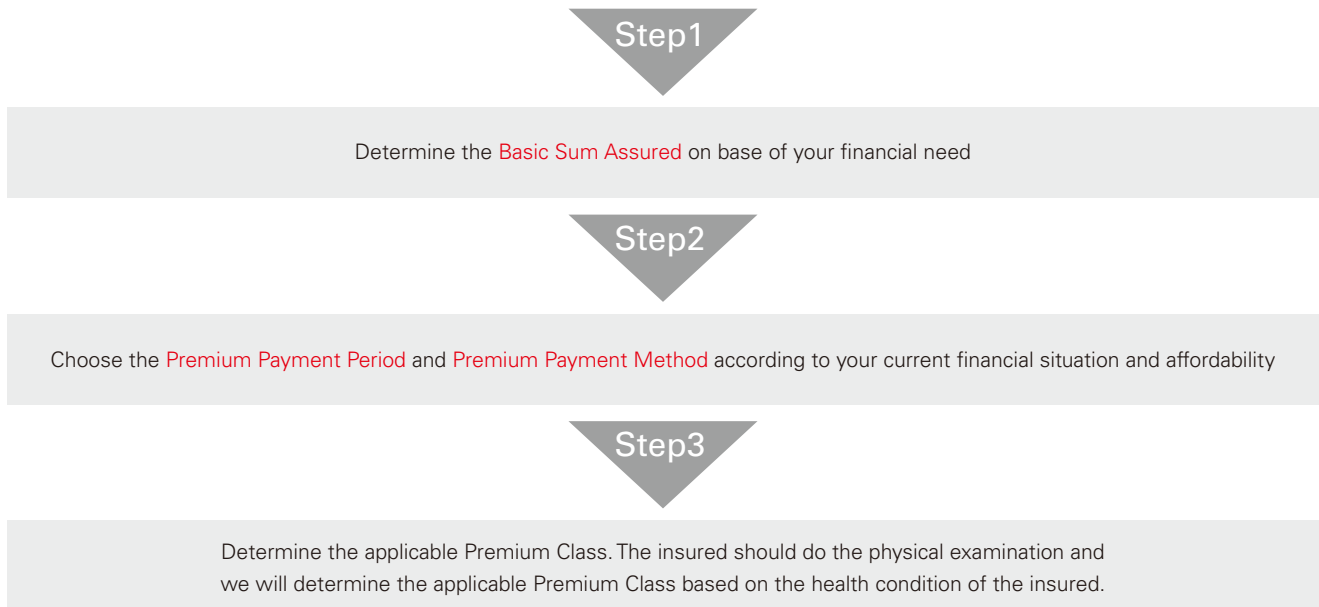
Note: the policy dividend distribution is not guaranteed and could be ZERO for some policy years.

▶ Tailor-made premium class for the insured

Tailor-made for high-net-worth individuals, the applicable premium class is determined according to the health condition of the insured's medical report. The more accurate the premium positioning is, the more suitable for the insured's own protection price.

Application

► Simple application process



► Application Rules

Premium payment period	Entry age
Single Pay	Age 18 – Age 65
5 years	Age 18 – Age 60
10 years	Age 18 – Age 55
15 years	Age 18 – Age 50
20 years	Age 18 – Age 45

Example Case

Mr. Feng, at age 45, has a private company. During the long-term family business, Mr. Feng deeply felt that the business risks and personal risk are everywhere. As the main source of income for the family, he must make adequate risk prevention measures in advance to ensure that if there is misfortune, the quality of life of his family is not affected. At the same time, Mr. Feng also hopes that through reasonable financial planning, he can ensure that his wealth can be passed to the next generation. Under the recommendation of experts, Mr. Feng chose “HSBC Yu Man Tang Whole Life Insurance (Participating)” for himself. This product meets Mr. Feng’s demand for high protection and has become a powerful tool for preventing family risks and for family financial planning. Mr. Feng chose the basic sum assured of RMB 10,000,000 yuan, the premium payment period is 10 years, and the annual premium is RMB 626,000 yuan assuming a standard risk premium.

Mr. Feng is entitled to:

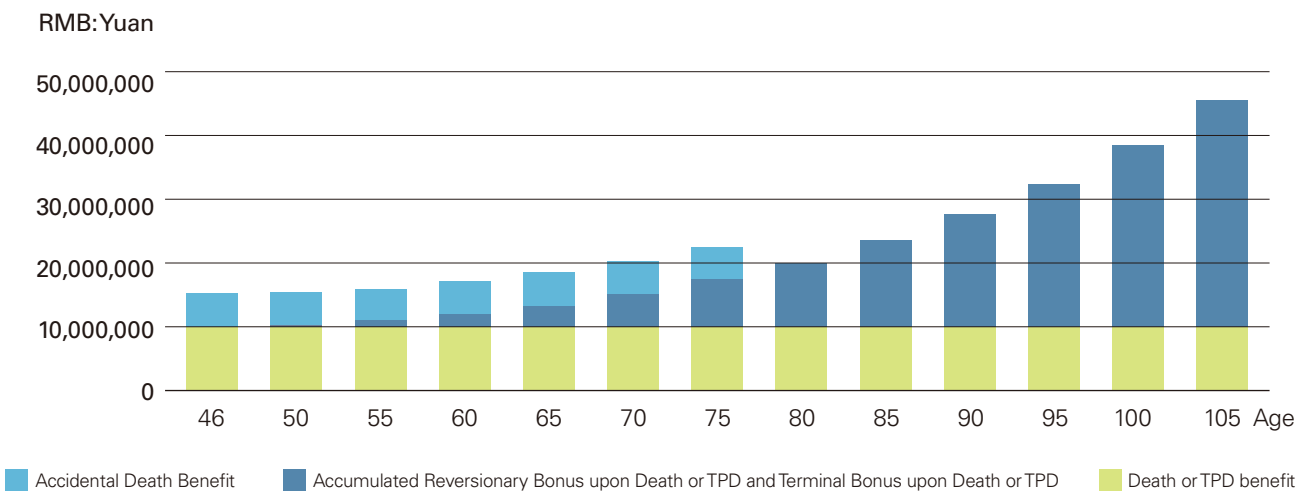
1. Death or TPD Benefits of RMB 10,000,000 yuan, and Accumulated Reversionary Bonus upon Death or Total Permanent Disability ("TPD") and Terminal Bonus upon Death or TPD.
2. If Mr. Feng dies from an accidental bodily injury before the 1st Policy Anniversary after he becomes 75 years old, the additional accidental death benefit of RMB 5,000,000 yuan will be provided.
3. Our underwriting team will determine which class of preferred premium Mr. Feng can enjoy according to the result of the physical examination of Mr. Feng. Mr. Feng can enjoy the different class of preferred premium rate based on the result of the physical examination which shall be taken in our designated medical examination institutions, with a minimum premium of RMB 546,000 yuan.

The insurance benefits of Mr. Feng include:

If Mr. Feng dies or being diagnosed with Total Permanent Disability at age 65, the Death / TPD coverage was RMB 10,000,000 yuan/13,313,239 yuan/15,151,368 yuan (at a low, medium and high return level illustration), that equals to the Basic Sum Assured of RMB 10,000,000 plus Accumulated Reversionary Bonus upon Death or TPD and Terminal Bonus upon Death or TPD of RMB 0 yuan/3,313,239 yuan/5,151,368 yuan.

If Mr. Feng dies or being diagnosed with Total Permanent Disability at age 80, the Death / TPD coverage was RMB 10,000,000 yuan/19,868,796 yuan/28,809,894 yuan (at a low, medium and high return level illustration), that equals to the Basic Sum Assured of RMB 10,000,000 plus Accumulated Reversionary Bonus upon Death or TPD and Terminal Bonus upon Death or TPD of RMB 0 yuan/9,868,796 yuan/18,809,894 yuan.

If Mr. Feng dies or being diagnosed with Total Permanent Disability at age 100, the Death / TPD coverage was RMB 10,000,000 yuan/37,949,387 yuan/ 72,409,827 yuan (at a low, medium and high return level illustration), that equals to the Basic Sum Assured of RMB 10,000,000 plus Accumulated Reversionary Bonus upon Death or TPD and Terminal Bonus upon Death or TPD of RMB 0 yuan/27,949,387 yuan/62,409,827 yuan.

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

1. Each of the above ages refers to the first Policy Anniversary date after the insured has reached the Age.
2. Dividend distribution is not certain and could be ZERO for some policy years. In above example, both the Accumulated Reversionary Bonus and the Terminal Bonus are descriptive and shall not be interpreted as actual performance. The illustration is based on the company's actuarial and other assumptions, and represents neither the company's historical performance nor a forecast on the future investment return. Reversionary Bonus will be paid in the form of additional payment of Death Benefit and additional payment of Total Permanent Disability (TPD) Benefit of the Insured. Terminal Bonus will be paid in a lump sum upon death or being diagnosed with TPD of the insured after the first anniversary of the policy or upon surrender of the policy after the fifth anniversary of the policy.

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

Policy Year	Age	Premium Of the Year	Total Premium	Death or TPD Benefit	Non-accidental Death or TPD Payment = Death or TPD Benefit + Accumulated Reversionary Bonus upon Death or TPD + Terminal Bonus upon Death or TPD			Accidental Death Benefit	Accidental Death Payment = Death Benefit + Accidental Death Benefit + Accumulated Reversionary Bonus upon Death + Terminal Bonus upon Death			Cash value of Basic Sum Assured	Surrender Payment = Cash Value of Basic Sum Assured + Cash Value of Accumulated Reversionary Bonus + Terminal Bonus upon Surrender		
					Low	Medium	High		Low	Medium	High		Low	Medium	High
1	46	626,000	626,000	10,000,000	10,000,000	10,000,000	10,000,000	5,000,000	15,000,000	15,000,000	15,000,000	130,000	130,000	134,996	135,906
2	47	626,000	1,252,000	10,000,000	10,000,000	10,017,307	10,020,627	5,000,000	15,000,000	15,017,307	15,020,627	406,000	406,000	421,518	424,348
3	48	626,000	1,878,000	10,000,000	10,000,000	10,052,235	10,063,104	5,000,000	15,000,000	15,052,235	15,063,104	729,000	729,000	761,147	767,023
4	49	626,000	2,504,000	10,000,000	10,000,000	10,105,234	10,129,007	5,000,000	15,000,000	15,105,234	15,129,007	1,089,000	1,089,000	1,144,539	1,154,725
5	50	626,000	3,130,000	10,000,000	10,000,000	10,176,850	10,220,038	5,000,000	15,000,000	15,176,850	15,220,038	1,478,000	1,478,000	1,570,739	1,608,820
6	51	626,000	3,756,000	10,000,000	10,000,000	10,267,717	10,338,030	5,000,000	15,000,000	15,267,717	15,338,030	1,897,000	1,897,000	2,033,474	2,095,022
7	52	626,000	4,382,000	10,000,000	10,000,000	10,378,567	10,484,951	5,000,000	15,000,000	15,378,567	15,484,951	2,347,000	2,347,000	2,538,186	2,631,400
8	53	626,000	5,008,000	10,000,000	10,000,000	10,510,229	10,662,908	5,000,000	15,000,000	15,510,229	15,662,908	2,832,000	2,832,000	3,090,095	3,224,470
9	54	626,000	5,634,000	10,000,000	10,000,000	10,663,635	10,874,155	5,000,000	15,000,000	15,663,635	15,874,155	3,351,000	3,351,000	3,689,700	3,876,097
10	55	626,000	6,260,000	10,000,000	10,000,000	10,839,826	11,121,104	5,000,000	15,000,000	15,839,826	16,121,104	3,909,000	3,909,000	4,343,454	4,594,114
11	56	0	6,260,000	10,000,000	10,000,000	11,039,956	11,406,331	5,000,000	15,000,000	16,039,956	16,406,331	4,032,000	4,032,000	4,572,534	4,899,826
12	57	0	6,260,000	10,000,000	10,000,000	11,249,183	11,713,210	5,000,000	15,000,000	16,249,183	16,713,210	4,158,000	4,158,000	4,815,726	5,233,232
13	58	0	6,260,000	10,000,000	10,000,000	11,468,013	12,043,412	5,000,000	15,000,000	16,468,013	17,043,412	4,288,000	4,288,000	5,075,001	5,597,556
14	59	0	6,260,000	10,000,000	10,000,000	11,696,963	12,398,622	5,000,000	15,000,000	16,696,963	17,398,622	4,421,000	4,421,000	5,350,081	5,993,732
15	60	0	6,260,000	10,000,000	10,000,000	11,936,558	12,780,541	5,000,000	15,000,000	16,936,558	17,780,541	4,558,000	4,558,000	5,643,034	6,425,118
20	65	0	6,260,000	10,000,000	10,000,000	13,313,239	15,151,368	5,000,000	15,000,000	18,313,239	20,151,368	5,281,000	5,281,000	7,382,211	9,160,314
25	70	0	6,260,000	10,000,000	10,000,000	15,040,527	18,454,581	5,000,000	15,000,000	20,040,527	23,454,581	6,039,000	6,039,000	9,629,426	13,028,140
30	75	0	6,260,000	10,000,000	10,000,000	17,196,556	22,924,003	5,000,000	15,000,000	22,196,556	27,924,003	6,776,000	6,776,000	12,424,757	18,232,092
35	80	0	6,260,000	10,000,000	10,000,000	19,868,796	28,809,894	0	10,000,000	19,868,796	28,809,894	7,460,000	7,460,000	15,824,128	24,996,224
40	85	0	6,260,000	10,000,000	10,000,000	23,156,428	36,383,685	0	10,000,000	23,156,428	36,383,685	8,055,000	8,055,000	19,879,003	33,547,612
45	90	0	6,260,000	10,000,000	10,000,000	27,173,385	45,944,201	0	10,000,000	27,173,385	45,944,201	8,555,000	8,555,000	24,684,598	44,170,078
50	95	0	6,260,000	10,000,000	10,000,000	32,052,267	57,825,902	0	10,000,000	32,052,267	57,825,902	8,959,000	8,959,000	30,352,471	57,179,079
55	100	0	6,260,000	10,000,000	10,000,000	37,949,387	72,409,827	0	10,000,000	37,949,387	72,409,827	9,280,000	9,280,000	37,045,414	72,968,612
60	105	0	6,260,000	10,000,000	10,000,000	45,051,315	90,138,205	0	10,000,000	45,051,315	90,138,205	10,000,000	10,000,000	46,635,310	94,105,548

Notes: above Insurance Benefit Illustration:

1. Illustrates only the basic plan's benefit, which does not contain the riders' coverage (if applicable) and assumes that all payable premium has been paid in full and on time by the policy owner.
2. The age listed in the above table refers to the reached age of the insured at each policy year end.
3. "Non-accidental Death or TPD Payment" includes Death or TPD Benefit, Accumulated Reversionary Bonus upon Death or TPD and Terminal Bonus upon Death or TPD. Death or TPD Benefit is the year-end value of the policy year. Accumulated Reversionary Bonus upon Death or TPD and Terminal Bonus upon Death or TPD are both year-end values of the last policy year.
4. "Accidental Death Payment" includes Accidental Death Benefit which are payable if the insured dies within 180 days after an accidental bodily injury before 75 years old, Death Benefit, additional death benefits due to the Accumulated Reversionary Bonus upon Death and Terminal Bonus upon Death which are agreed under the insurance contract. Accidental Death Benefit and Death Benefit are the year-end value of the policy year. Accumulated Reversionary Bonus upon Death and Terminal Bonus upon Death are both year-end values of the last policy year.
5. "Surrender Payment" includes the Cash Value of Basic Sum Assured, the Cash Value of Accumulated Reversionary Bonus and Terminal Bonus upon Surrender (since the 5th Policy Anniversary Date).
6. The above table presents the benefits until the insured is 105 years old. If the insured is alive after the age of 105, we will continue to take insurance liabilities.
7. **The values of Reversionary Bonus and Terminal Bonus presented above are descriptive and may be different from actual performance. Such values are calculated based on actuarial results and other assumptions, and does not represent the company's historical performance nor a forecast on the future investment returns. The Reversionary Bonus and Terminal Bonus are not certain. Reversionary Bonus will be paid in the form of additional payment of Death Benefit and additional payment of Total Permanent Disability (TPD) Benefit of the Insured. Terminal Bonus will be paid in a lump sum upon death or being diagnosed with TPD of the insured after the first anniversary of the policy or upon surrender of the policy after the fifth anniversary of the policy.**

Company Introduction

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 guardian to 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 introduction 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.**



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