

Continued Income Solution

Life may come across some uncertainty or when unfortunate event happens, the ability to support our families could be severely affected. That's why income protection in the form of life insurance proceeds can be a strong incentive for senior executives.

Benefits

- ◆ A suite of coverage on critical illness, total and permanent disability¹ and death to provide financial support when a key executive suffers from such unfortunate event
- ◆ Enjoy policy proceeds in multiples of annual earnings
- ◆ Offer emergency cash to surviving family members
 - In the event of senior executive's death, the emergency cash provided by a life insurance policy can help uphold surviving family members' standard of living and may cover some outstanding liabilities, such as mortgage, car instalments, education costs, etc.
- ◆ Life insurance plans with different product features are available:
 - Whole life coverage provides financial security for surviving family members.
 - Additional coverage against other contingencies, such as accidents, major illnesses or permanent disability.
 - Some plans may provide guaranteed cash value plus non-guaranteed annual dividends.
 - Option to cash out or accumulate cash value in the plan with the aim of enhancing the accumulated cash value.
 - Flexible premium payment options tailored to the requirements of different lifestyles and budgets.

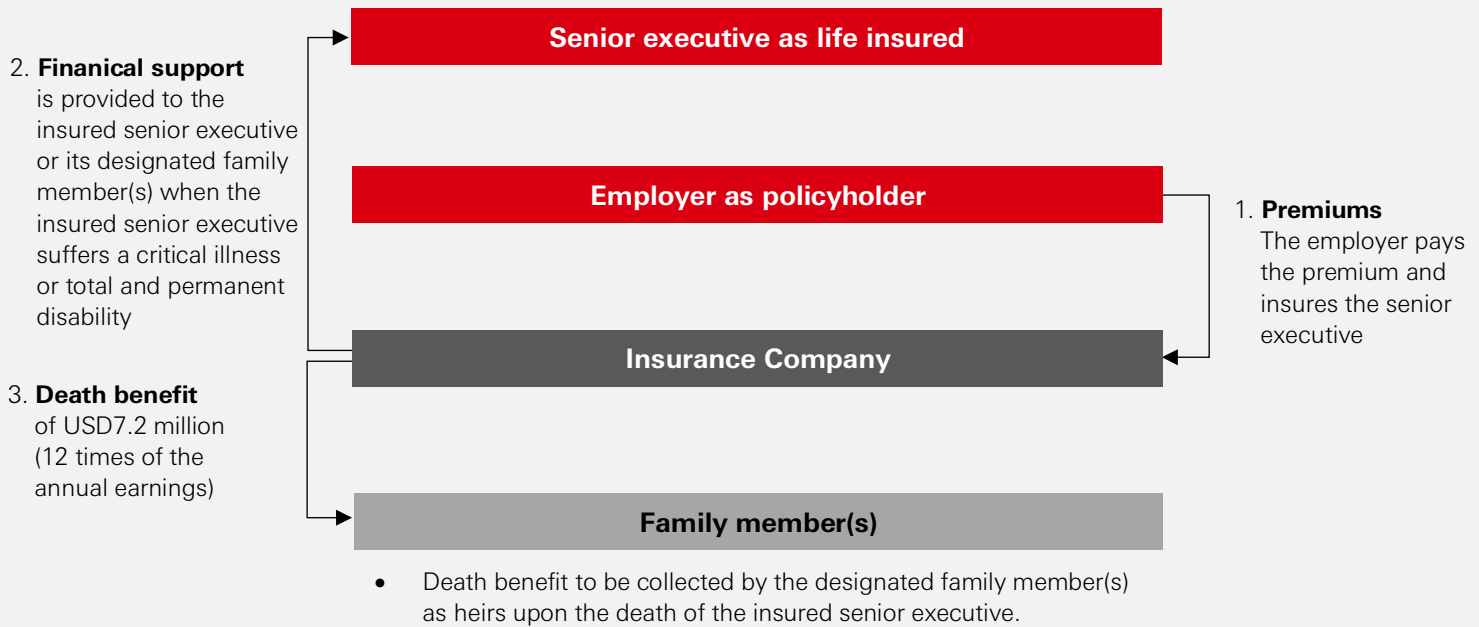
¹ The product features stated above could be from more than one individual life insurance plan. The availability of critical illness benefit and/or total and permanent disability benefit are subject to the terms of the relevant insurance policy. Please refer to the Product Brochure of the relevant insurance plan for more details.

The product features stated above could be from more than one individual life insurance plan. Please note that insurance product features vary among different plans and are subject to underwriting approval. Please refer to the Product Brochure of the relevant insurance plan for more details. It is recommended that you seek advice from our Insurance Sales Managers if you are looking for any specific product feature.

How does it work?

The information shown below is intended as a hypothetical case, it is a general summary and for illustration purpose only.

Scenario: A high net worth senior executive with annual earnings of USD\$600,000 is the bread winner of a family of 4.



What's next?

For more information about our continued income solutions, please visit any HSBC Business Banking Centre, call 2748 8238 or speak with your Relationship Manager for referral to an Insurance Sales Manager.

Important Notes:

- All figures above are illustrative. They are neither guaranteed nor based on past performance. Actual figures may differ.
- All life insurance products are underwritten by HSBC Life (International) Limited (incorporated in Bermuda with limited liability). Policyholder is subject to the credit risk of HSBC Life (International) Limited. If the policyholder discontinues and / or surrenders the insurance plan in the early policy years, the amount of the benefit he / she will get back may be considerably less than the amount of the premium he / she has paid. Any insurance products mentioned in this document are not equivalent to any bank deposit or savings.
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- The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is an insurance agency authorised by HSBC Life (International) Limited.
- The information shown in this document is for reference only and shall not constitute any recommendation or advice to any person or prospective customer. You may consider to seek independent professional advice on continued income solutions. The information in this document is not a substitute for professional advice. You should not make any decision or act solely on the basis of any information provided in this document without seeking specific professional advice.
- The policyholder is subject to the credit risk of HSBC Life (International) Limited. Your premiums paid will form part of the assets of HSBC Life (International) Limited. You do not have any rights or ownership over any of those assets. Your recourse is against HSBC Life (International) Limited only.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the above insurance products should be resolved between HSBC Life (International) Limited and you directly.
- This document contains general information only. It does not constitute any offer for any insurance product. For product details, terms, conditions and exclusions, please refer to the relevant policy contracts, policy provisions, product brochures and policy proposals.