

Whole Life Insurance

# HSBC Ruby Global Life Insurance Plan

Providing protection throughout the business life cycle

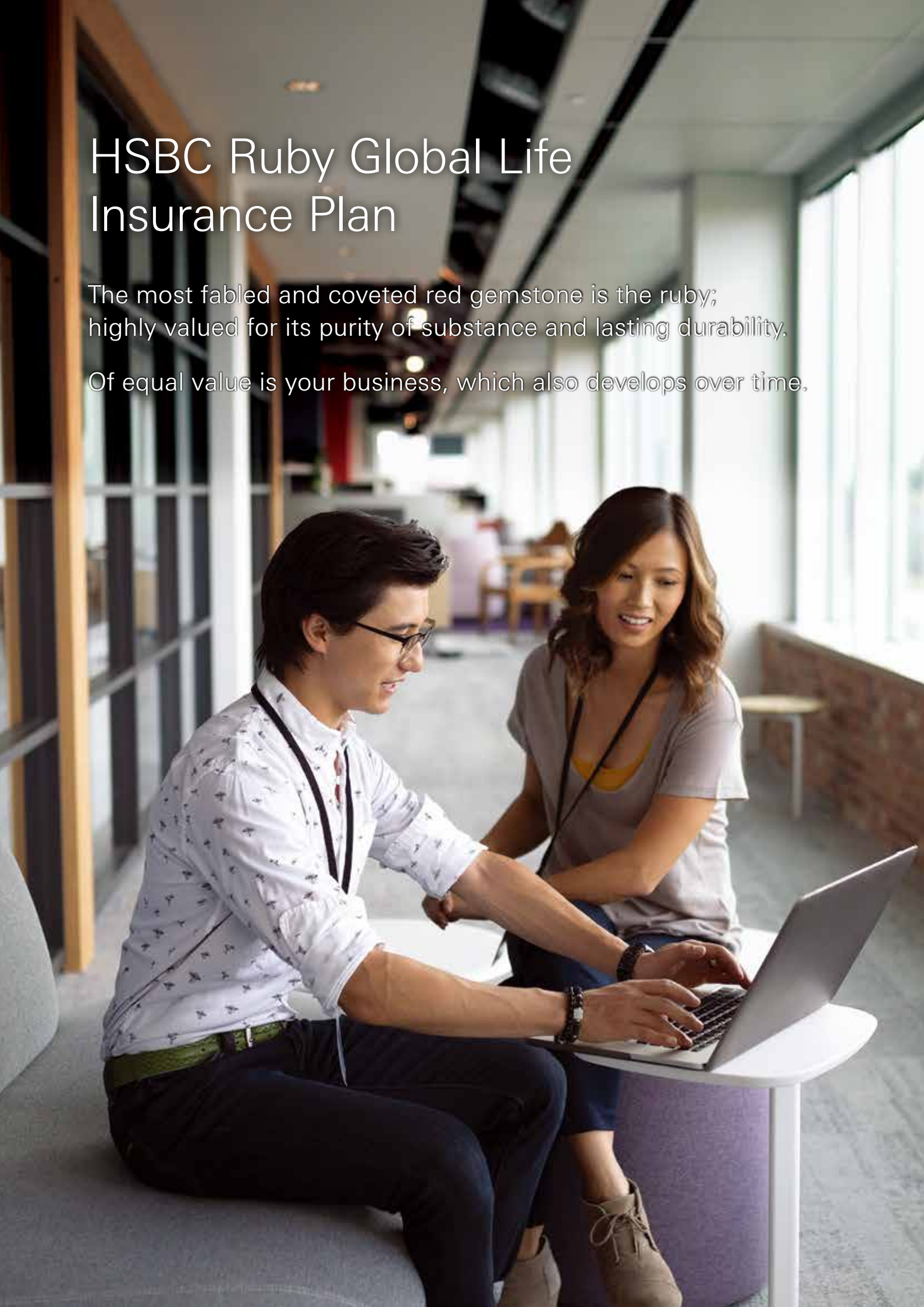


HSBC Life (International) Limited

# HSBC Ruby Global Life Insurance Plan

The most fabled and coveted red gemstone is the ruby; highly valued for its purity of substance and lasting durability.

Of equal value is your business, which also develops over time.



# Because your business is precious

From the early start-up days, to the joy of watching revenues become profits, to reaching maturity, the road to success is rarely smooth and straight. Like a precious stone lovingly crafted by skilled hands, your business may transform on its journey to stay ahead of the competition.

Complex and fast-moving times require flexible business planning that provides protection today, while ensuring tomorrow's matters of succession are firmly in place.

HSBC Ruby Global Life Insurance Plan helps secure your business by providing the necessary protection through each business life cycle, and ultimately creating a solid foundation for the next generation.

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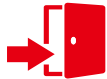
Life-long protection



- Evolving coverage up to age<sup>1</sup> 99:
- If the life insured dies during the first 15 policy years, a death benefit amount equivalent to the higher of **100%** of the sum insured or guaranteed cash value; plus non-guaranteed special bonus; and
- If the life insured dies anytime after the first 15 policy years, a death benefit amount equivalent to the higher of **50%** of the sum insured or guaranteed cash value; plus non-guaranteed special bonus.

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Affordable entry level



- Minimum sum insured starts as low as USD400,000.

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Flexible term of change of life Insured<sup>2</sup>

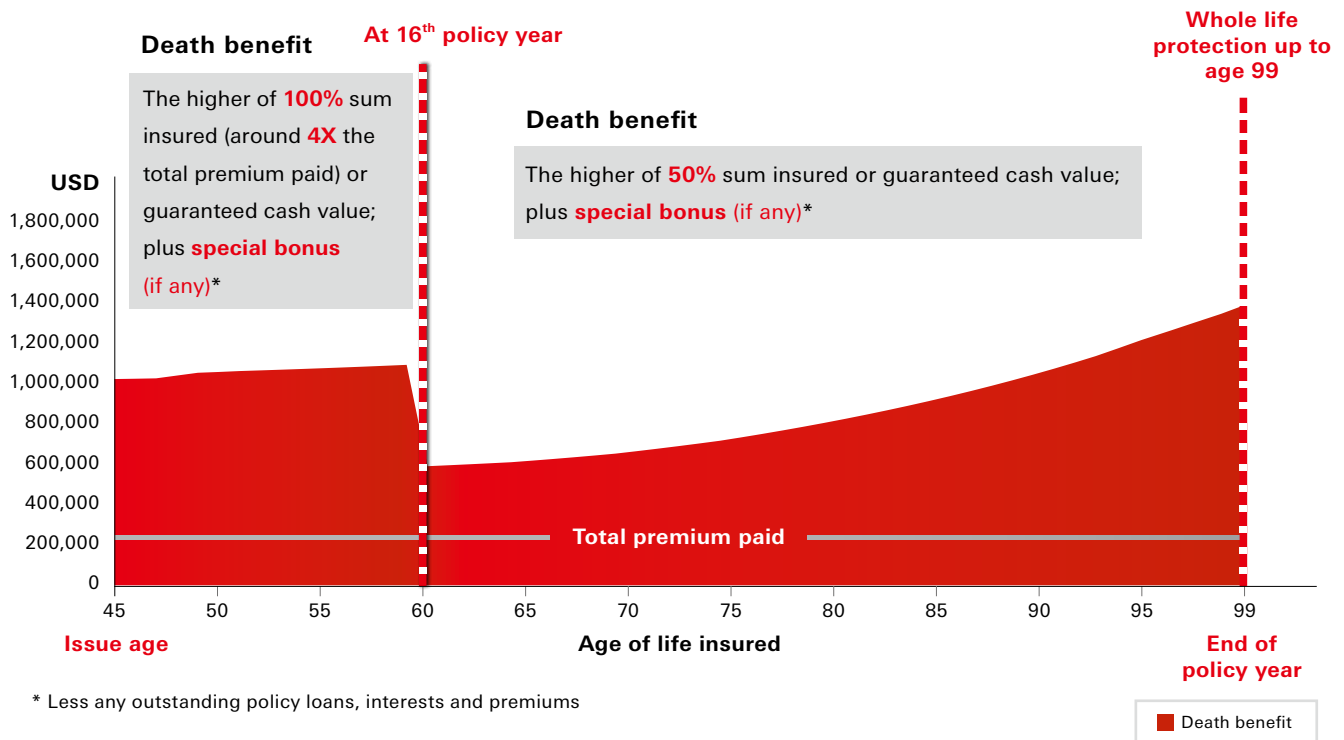


- Allows a maximum of 3 times in change of life insured under corporate policies for business-succession planning.

# How does Ruby Global work?

HSBC Ruby Global Life Insurance Plan ("Ruby Global" or "your policy") is a whole life insurance plan with a savings element designed for your business. It is not equivalent or similar to any kind of bank deposit.

Ruby Global offers appropriate protection throughout your business journey:



Assumptions:

- No partial surrender has been made during the policy term.
- All premiums have been paid in full during the premium payment period.
- There is no outstanding policy loan while this policy is in force.
- The figures and charts shown in this example are for illustration only and may not be in scale.
- The illustrated example above with the death benefit of around 4X the total premium paid is calculated based on a male life insured of age 45, standard non-smoker residing in Hong Kong who chooses single premium as payment mode and fulfils the underwriting conditions for your reference only. **The actual sum insured as a multiple of the total premiums expected to be paid over the entire premium payment period is a rounded figure that varies from case to case depending on factors including but not limited to premium payment mode, issue age, gender, smoking status, underwriting class, country of residence and substandard premium loading.**

Usual business life cycle		
1. Start-up and growth	2. Maturity	3. Succession
Enabling cash flow for growth	Untapped wealth appreciation	Well-planned transition
High early year guaranteed surrender value, which helps meet liquidity needs for business expansion.	Capital reserve from the potential growth from guaranteed cash value and a non-guaranteed special bonus to stay at the top of game.	Changes of life insured to ensure continuity. Helpful when businesses experience key person changes or other unforeseen events.

# Example

(The following examples are hypothetical and for illustration only)

## Scenario 1: How does Ruby Global benefit Company i-Invention?

Company i-Invention (“i-Invention”) is a **start-up medium enterprise** in the thriving digital technology industry. Patrick (aged 40) is the director holding the majority of i-Invention’s shares and the key person to support in running a smooth business. To protect the business and ensure its continuity in the unfortunate event that anything happens to Patrick, i-Invention hopes to:



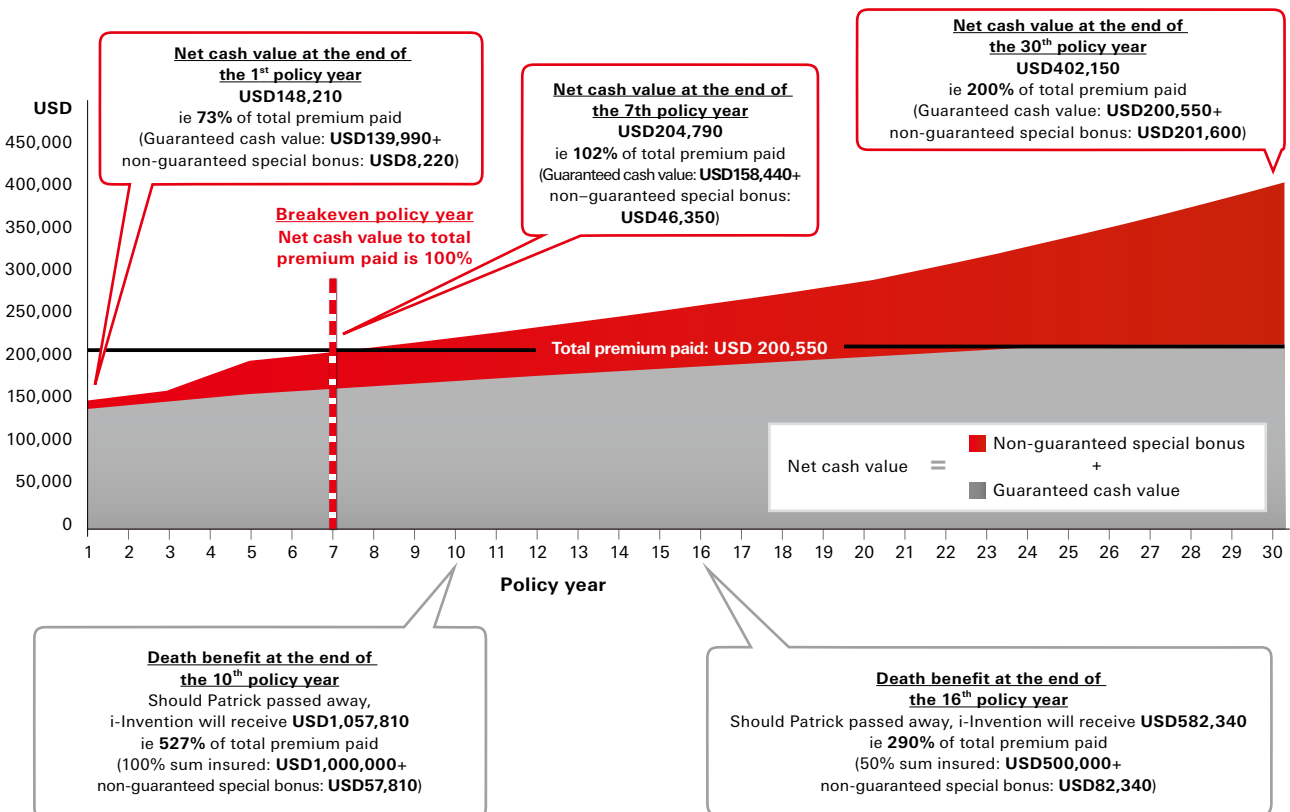
Diverse business risk should any unfortunate befalls Patrick.



Sustain the business with the ability of change of life insured for business succession.

i-Invention then chooses HSBC Ruby Global Life Insurance Plan to fulfil the needs:

Policyholder	i-Invention
Life insured	Patrick, standard non-smoker residing in Hong Kong
Issue age	40
Single premium	USD200,550
Sum insured	USD1,000,000



## Scenario 2: How does Ruby Global benefit i-Invention if it experiences change of key person?

Time goes by. Patrick plans to retire and sell his shares of i-Invention to either one of his two business partners, Mary, aged 46 or Peter, aged 66. In response to the change of key person, i-Invention will then change the life insured of the policy to the relevant business partner who succeeds Patrick.

Should Mary or Peter has become the life insured of the policy upon fulfilling the underwriting conditions, the change of life insured will trigger consequential adjustments in the sum insured, guaranteed cash value and special bonus (if any) of the policy which may be higher or lower than the original figures.

Taking sum insured as an example, the potential adjustment in response to the change of life insured is illustrated below:

Life insured	Benchmark	Potential adjustment of sum insured in response to the change of life insured	
	If Patrick (aged 56) remains the life insured	Life insured changes to Mary (aged 46) at the 16 <sup>th</sup> policy year	Life insured changes to Peter (aged 66) at the 16 <sup>th</sup> policy year
Total premium paid	USD200,550 (Remain unchanged)		
Sum insured	Original: USD1,000,000	Sum insured may be <b>increased</b>	Sum insured may be <b>decreased*</b>

\* For any change of life insured which triggers the new sum insured to be lower than the original sum insured, the policyholder may apply to increase the new sum insured for the new life insured up to the amount of the original sum insured before the change with the payment of additional premium. Any such request will be assessed on case-by-case basis and is at our discretion.

**Assumptions for the above example:**

- i. Scenario 1 is shown on a hypothetical basis. The projected death benefits shown in different policy years are calculated using the current assumed investment returns and therefore are not guaranteed. They are illustrated for your reference only and subject to rounding adjustment. Please refer to the "Key risks – Non-guaranteed benefit" for the details of key risk factors.
- ii. Scenario 2 is shown on a hypothetical basis with the assumptions of no changes of prevailing market conditions, regulatory requirements and others factors affecting the product pricing from the policy issuance to the time of making the request of change of life insured. Any such request will be assessed by HSBC Life (International) Limited ("the Company", "we" or "us") on case-by-case basis and is at our discretion.
- iii. Patrick, Mary and Peter are standard non-smokers residing in Hong Kong.
- iv. No partial surrender has been made during the policy term.
- v. All premiums have been paid in full during the premium payment period.
- vi. There is no outstanding policy loan while this policy is in force.
- vii. Any actual situation would be subject to the underwriting conditions of the new life insured.

**Notes:**

- The figures and charts shown in this example are for illustration only and may not be in scale. They are based on the listed assumptions and are subject to rounding adjustments.
- Past, current, projected and/or potential benefits and/or returns such as special bonuses presented in this example are not guaranteed and are shown for illustrative purpose only. The actual future amounts of benefits and/or returns may be higher or lower than the currently quoted benefits and/or returns.
- The special bonus (if any) is non-guaranteed. The amount of any potential special bonus will be determined by us when it becomes payable. The breakeven policy year in Scenario 1 is for illustration purpose only and varies from case to case subject to factors including but not limited to premium payment mode, issue age, gender, smoking status, underwriting class, country of residence and substandard premium loading.

# Product summary

## How can you apply for Ruby Global?

<b>Application requirement<sup>3</sup></b>	To apply, you need to be aged between 19 and 70 years old
<b>Minimum sum insured (per policy)</b>	USD400,000
<b>Maximum sum insured (per policy)</b>	Subject to underwriting
<b>Policy term</b>	Up to age 99
<b>Policy currency</b>	USD
<b>Premium payment period</b>	Single premium/2 years/5 years
<b>Premium payment option</b>	You may choose to pay your premiums as below: Payment mode: <ul style="list-style-type: none"><li>• Single premium or annually</li></ul> Payment method: <ul style="list-style-type: none"><li>• From your HSBC bank account</li><li>• By cheque or cashier's order</li></ul>





## What does Ruby Global offer?

<b>Guaranteed cash value</b> – the cash value of your policy at any time during the policy term	Guaranteed cash value refers to the cash value of your policy that accumulates over time during the policy term. It is calculated based on the sum insured at the relevant time and the cash values table in your policy schedule.
<b>Special bonus</b>	<p>The special bonus (if any) is non-guaranteed. The amount of any potential special bonus will be determined by us when it becomes payable.</p> <p>We will pay the special bonus (if any) to you or your beneficiary(ies) as appropriate when you fully or partially surrender or terminate your policy, when your policy matures or discontinues, or when we pay out the death benefit.</p> <p>We will update you regarding the amount of the special bonus (if any) of each policy anniversary on the respective annual statement. Such amounts as shown on the annual statement(s) may be lower or higher than those projected on the earlier annual statement(s) issued. Please refer to section “Key risks – Non-guaranteed benefit” for the details of key risk factors.</p>
<b>Surrender benefit</b> – the amount you will receive if you terminate your policy or a portion thereof	<p>If you surrender your policy anytime, you will receive the net cash value comprising of the following:</p> <ul style="list-style-type: none"><li>• Guaranteed cash value;</li><li>• Plus special bonus (if any);</li><li>• Less any outstanding policy loans, interest and premiums</li></ul>
<b>Partial surrender</b>	<p>You may partially surrender your policy by reducing the sum insured provided that the following two minimum amount requirements are met as determined by us from time to time:</p> <p>(i) a minimum amount of reduction of sum insured per transaction; and</p> <p>(ii) a minimum amount of the sum insured after such transaction</p> <p>To apply for it, you must submit a form made available by us. If we approve your request, you will receive the net cash value (Please refer to above definition under “surrender benefit”) in respect of the reduced portion of the sum insured. This may include a portion of the special bonus (if any) as declared and determined by us based on the reduced portion of the sum insured.</p> <p>Upon the reduction of the sum insured, adjustments will be made in the calculations of guaranteed cash value, special bonus (if any) and death benefit according to the policy terms. We will issue the revised policy documents to you once the reduction of sum insured has taken effect.</p>

<b>Maturity benefit -</b> the amount you will receive at the end of the policy term	When the life insured reaches the age of 99, we will pay the net cash value (please refer to above definition under “surrender benefit”) as the maturity benefit.
<b>Death benefit</b>	<p>If the life insured dies during the policy term, the beneficiary(ies) will receive:</p> <p>On or before the end of the first 15 policy years:</p> <ul style="list-style-type: none"> <li>• The higher of: <ul style="list-style-type: none"> <li>(i) 100% sum insured, or</li> <li>(ii) Guaranteed cash value</li> </ul> </li> <li>• Plus special bonus (if any);</li> <li>• Less any outstanding policy loans, interest and premiums</li> </ul> <p>From the 16<sup>th</sup> policy year onwards:</p> <ul style="list-style-type: none"> <li>• The higher of: <ul style="list-style-type: none"> <li>(i) 50% sum insured, or</li> <li>(ii) Guaranteed cash value</li> </ul> </li> <li>• Plus special bonus (if any);</li> <li>• Less any outstanding policy loans, interest and premiums</li> </ul>
<b>Change of life insured</b>	<p>A maximum of 3 times in change of life insured under corporate policies.</p> <p>Change of life insured is only allowed after the 1<sup>st</sup> policy year or the policy is fully paid according to the premium payment arrangement under the policy, whichever is later, and is subject to evidence of insurability and approved by the Company; and is subject to the underwriting conditions of the life insured. Any change of life insured may trigger consequential adjustments in the sum insured, guaranteed cash value and special bonus (if any).</p> <p>For any change of life insured which triggers the new sum insured to be lower than the original sum insured, the policyholder may apply to increase the new sum insured for the new life insured up to the amount of the original sum insured before the change with the payment of additional premium. Any such request will be assessed on case-by-case basis and is at our discretion.</p>

The content in this product brochure is for reference only. You should read this together with the respective insurance proposal and the Policy Provisions for more details.

# Important notes

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## Cooling-off period

Ruby Global is a life insurance plan with a savings element. Part of the premium pays for the insurance and related costs including, but not limited to, policy acquisition, maintenance and claims costs.

If you are not satisfied with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levies paid, subject to any market value adjustment (applicable to single premium policies) (see section below for details of market value adjustment). A written notice signed by you together with your policy (if received) should be received by the office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period (that is, a period of 21 calendar days immediately following the date of the delivery to the policyholder or the nominated representative of the policyholder of the life insurance policy or the cooling-off notice, whichever is the earlier).

After the expiration of the cooling-off period, if you cancel your policy before the end of the term, the projected net cash value that you receive may be less than the total premium you have paid.

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## Market value adjustment for single premium policy

During the cooling-off period, the single premium policy is subject to market value adjustment, which refers to the amount of the shortfall (if any) by which the value of investment for the single premium at the time when the cancellation notice on the policy is received by us has fallen below the amount of the single premium paid.

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## Suicide

If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, or the effective date of the last change of life insured, whichever is later, the death benefit payable under policyholder's policy will be limited to the refund of the amount of premiums policyholder paid to us less any amount we paid to the beneficiary(ies) since the policy date.

If the life insured commits suicide, whether sane or insane, within one year from the date of any increase in sum insured, we shall deem such increase in sum insured not to have taken effect in determining the death benefit payable and any additional premiums resulting from the increase in sum insured shall be reversed.

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## Adjustment of guaranteed death benefit

The policy term is whole-of-life (up to age 99) with the following adjustment in the guaranteed portion of death benefit:

- On or before the end of the first 15 policy years: 100% of sum insured or guaranteed cash value, whichever is higher; and
- From the 16<sup>th</sup> policy year onwards: 50% of sum insured or guaranteed cash value, whichever is higher

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## Policy loan

You may apply for a policy loan but the amount you borrow plus any previous unpaid borrowed amount must not exceed 90% of your policy's guaranteed cash value. We will advise you of the rate of interest as determined by us from time to time.

Any partial surrender will also reduce the guaranteed cash value. Should the policy loan with interest exceed the guaranteed cash value, we may discontinue your policy.

Please be reminded that when we make any payment to you under your policy, we will deduct any outstanding loan, interest and premiums from the amount otherwise payable. Our claim for any outstanding loan, interest and premiums will be prior to any claim made by you, your beneficiary(ies), the assignee(s) or other persons under your policy.

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## **Tax reporting and financial crime**

You are required to provide us with information that we may occasionally request from you regarding you and your policy so that we can comply with certain obligations to legal or regulatory bodies, government or tax authorities in Hong Kong and overseas. If you fail to provide us with such requested information, or if you place/expose us or any of our Group members at financial crime risk, we may:

- Take necessary actions so that we or our members can meet our/their obligations;
- Be unable to provide new, or continue to provide all services to you;
- Be required to withhold payments or benefits that would otherwise be due to you or your policy and pay them to tax authorities; and
- Terminate your policy

In the event that any benefit or payments is withheld and/or your policy is terminated by us as a result of any of the above reasons, the amount you receive plus the total amount you have received before policy termination (if any) may be less than what you have paid. We recommend that you seek your own independent professional advice on your tax liabilities and tax positions related to your policy.

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## **Termination conditions**

We have the right to terminate your policy under any of the following circumstances:

- If you cannot make the overdue premium payments by the end the grace period; or
- The Policy Loan with accrued interest exceeds guaranteed cash value; or
- We reasonably consider that by continuing your policy or our relationship with you, we may break any laws or a member of our Group may be exposed to action or censure from any authority

Please refer to the Policy Provisions for more details of the termination conditions.

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## **Applicable laws**

The laws governing your policy are the laws of Bermuda. However, in the event of any dispute arising in the Hong Kong SAR, the non-exclusive jurisdiction of the Hong Kong SAR courts will apply.

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## **Missing premiums payments**

We will give you a 30-day grace period for making premium payments. If you cannot make the payment by the end of the grace period, we will grant you an automatic premium loan to cover the unpaid premium provided that the guaranteed cash value less any outstanding policy loans, interest and premiums of your policy calculated immediately before the due date of the relevant unpaid premium is greater than the amount of the unpaid premium. We will apply interest on such a loan at a rate determined by us from time to time. If the guaranteed cash value less any outstanding policy loans, interest and premiums at the time is not enough to cover the unpaid premium, your policy will be discontinued and we will pay you the net cash value as at the due date of the first unpaid premium.

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# Key risks

Please take note of the following key risks before taking out the Ruby Global:

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## Credit and insolvency risks

Ruby Global is an insurance policy issued by us. **You are subject to our credit risk** because all your premiums paid become part of our assets. You do not have any rights or ownership over any of our assets. You can only claim against us under all circumstances.

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## Non-guaranteed benefit

**The scale for calculating the special bonus (if any) is not guaranteed and will be determined by us from time to time.** Whether the special bonus is payable and the size of the special bonus to be paid **depend on the investment performance of the assets supporting the policies, as well as other factors including but not limited to, claims, lapse experience, expenses and the long-term expected future performance.** The key risk factors are described below:

- **Investment risk factors – The investment performance of the assets supporting the policies could be affected by changes in interest rates and expectations of it** (which affect both interest earnings and values of assets), fluctuations in prices of growth assets and various market risks including, but not limited to, currency risk, credit spread and default risk.
  - **Claims factors – The actual experience of mortality is uncertain** which may lead to a higher than expected claim and impact the overall performance of the product.
  - **Persistency factors – The actual experiences of policy surrender (full or partial) and policy lapse are uncertain**, and therefore has impacts on both the current performance and future return of the policies' portfolio.
  - **Expense factors – The actual amount of any direct expenses** (e.g. commission, underwriting, policy acquisition and maintenance expenses) **and indirect expenses** (e.g. general overhead costs) **incurred and allocated to the group of policies may be higher than expected** and may impact the overall product performance.
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## Risk from delayed or missing premiums payments

Delayed or missed payments **may lead to a discontinuation of your policy. As a consequence, you will only receive an amount which may be significantly less than the premiums you paid.**

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## Risk from surrender

In the event that you have to fully or partially surrender your policy in the early years, **you may receive an amount significantly less than the premiums paid.**

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## Liquidity risk

**We would expect you to keep your policy for the entire policy term. In the event that you have liquidity needs for any unexpected events, you may apply for a policy loan or surrender your policy** in full or in part for cash pursuant to the policy terms. However, **this may cause your policy to discontinue or to be terminated earlier than the original policy term. There is always a risk that you could only receive an amount which may be less than the premiums you paid.**

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## Inflation risk

You must take into account the **risk of inflation, which will likely cause the future cost of living to rise.** With inflation in place, you should expect that **you or your assigned beneficiary(ies) will receive an amount that is less in real terms in the future,** even if we have done our best to serve your policy.

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## Policy currency risk

**You are subject to exchange rate risks.** If your plan is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit in currencies other than the policy currency(ies), **the actual amount paid or received by you will be subject to change according to the prevailing exchange rate** to be determined by the Company from time to time between the policy currency and the local/payment currencies. The fluctuation in exchange rates may have impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments.

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## Risks from assigning your policy

If your policy is assigned to a lender (i.e. assignee) as collateral, you will be subject to interest rate risk, which may increase costs of serving the loan and risk of default in repaying the loan. Upon repayment default or failure to repay the loan under the relevant assignment or loan agreement or other facility agreements of similar nature, the assignee may exercise the right to surrender the policy on your behalf. You may lose the life coverage and other benefits as a result.

We will pay the death benefit or other benefit amount first to the assignee (unless otherwise advised by the assignee) and any remaining balance of death benefit or other benefit amount to the policyholder or beneficiary (as the case may be).

You may also face the risk of policy information and personal data being released to the assignee.

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# More about participating policy

We issue participating life insurance policies providing both guaranteed and non-guaranteed benefits. The guaranteed benefits may include the death benefit, guaranteed cash value and other benefits that vary depending on your chosen plan. The non-guaranteed benefits comprise the policy dividends which allow policyholders to share in the financial performance of the life insurance operation.

For HSBC Ruby Global Life Insurance Plan, the policy dividends, if any, is in the form of:

**Special bonus** which is declared upon early termination of the policy due to, for example, death or surrender or at policy maturity.

The special bonus amount may change from time to time based on the performance over the life of the policy before the time of declaration and prevailing investment market conditions. The actual amount will not be determined until it is payable.

Please refer to the “Product summary” section of this brochure for more details.

## What factors will affect your special bonus?

The special bonus, if any, is not guaranteed. The size of the special bonus and whether it is payable depend on factors including but not limited to:

- The investment performance of the assets supporting the policies;
- Claims, lapses, and expenses experiences; and
- The long-term expected future performance of investment and other experiences mentioned above

If the performance over the long term is better than expected, the special bonus paid would increase. If the performance is below expectation, the special bonus paid would decrease.

Please refer to the “Key risks – Non-guaranteed benefit” section of this brochure for more details.

## What are the key benefits of participating policies?

The key feature of participating policies over other forms of insurance policies is that in addition to the guaranteed benefits, you will also benefit from an additional special bonus payment if the investment performance is better than that required to support the guaranteed benefits. The better the performance, the greater the special bonus, and, conversely, the worse the performance, the lower the special bonus.

## Dividend philosophy

### Establishing a risk-sharing mechanism

We have a clear interest in the performance of your participating policy as our participating business operates on the principle of sharing risks between you and ourselves to achieve a reasonable balance. We regularly review the level of special bonus payable to you. Both the past actual performance and management's expectation for the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be taken for sharing these with you through adjusting special bonus scales.

### Fairness across policyholder groups

To ensure fairness between policyholders of participating products, we will carefully consider the experience (including investment performance) of various policy groups such as products, product generations, currencies and issue years so that each policy group will receive a fair return based mainly on its own performance. To balance the interest between you and us, a dedicated committee formed from a group of professionals will provide independent advice on managing the participating policies and determining the Special Bonus.

## Stable long-term returns

When considering adjusting the special bonus scales, we strive to maintain a more stable payout to you by smoothing, which means the special bonus level will only be changed if the actual performance is significantly different from the assumed level over a period of time, or if management's long-term future performance expectations change substantially.

We may also reduce the extent of smoothing or even stop smoothing the effects of the change in asset values for a time in the determination of the special bonus. We would do this to protect the interests of the remaining policyholders. For example, we may reduce smoothing when payouts with smoothing are higher than payouts without smoothing.

## Investment policy and strategy

We follow an asset strategy that:

- i) Helps to ensure that we can meet the guaranteed benefits that we have committed to you;
- ii) Delivers competitive long-term returns to you through special bonus; and
- iii) Maintains an acceptable level of risk

The assets supporting the participating policies consist of fixed income and growth assets. The **fixed income assets** predominately include fixed income assets issued by corporate entities with good credit ratings (average A-rated or above) and long-term prospects. **Growth assets**, including equity-type investments and alternative investments such as property, private equity or hedge funds, as well as structured products including derivatives, are utilised to deliver returns that are more reflective of economic performance over the long term.

Our investment portfolios are well diversified across various types of assets, and are invested in varied geographical markets (mainly Asia, the United States and Europe), currencies (mainly USD) and industries. The assets are carefully managed and monitored according to our own acceptable level of risk.

## Target asset allocations

Asset type	Allocation percentage
Fixed income assets (government bonds, corporate bonds and alternative credit such as infrastructure debt)	80%-100%
Growth assets	0%-20%
• Equities	0%-15%
• Alternative investments	0%-15%

Note: there could be slight deviation from the above range due to market fluctuation.

We consider other factors when deciding the actual asset allocations, including, but not limited to:

- Past investment performance of the assets supporting the policies;
- Current and expected future market conditions;
- Guaranteed and non-guaranteed benefits of the policies;
- The acceptable risk level of the policies; and
- Expected economic growth after adjustment for inflation over a period of time

Subject to our investment policy, actual asset allocation could deviate from the above target asset allocation from time to time.

The policy of determining the special bonus (if any) may be reviewed and adjusted by us from time to time. For more updated information, please visit our website [<https://www.hsbc.com.hk/insurance/info/>].

You may also visit the above website to refer our dividend history. The past or current performance of our business may not be a guide for future results.



# Endnotes

1. Age means the age of the life insured or the policyholder where applicable at his/her next birthday.
2. A maximum of 3 times in change of life insured under corporate policies. change of life insured is only allowed after the 1<sup>st</sup> policy year or the policy is fully paid according to the premium payment arrangement under the policy, whichever is later, and is subject to evidence of insurability and approved by the Company; and is subject to the underwriting conditions of the life insured. Any such request will be assessed on case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying mortality risk, change in policy term, latest economic outlook; and is at our discretion.
3. Application for Ruby Global is subject to our relevant requirements on the policyholder's and/or the life insured's nationality and/or addresses and/or residency as determined by us from time to time.

# More information

Planning for your financial future is important. Let us review your current and future needs and help you decide if HSBC Ruby Global Life Insurance Plan is the right product to help you fulfil your business goals.

You can visit any HSBC Business Centres and arrange for a financial needs analysis questionnaire with us.

**Click** [www.hsbc.com.hk](http://www.hsbc.com.hk)

**Visit** any HSBC Business Centres



# HSBC Ruby Global Life Insurance Plan

## **HSBC Life (International) Limited**

HSBC Life (International) Limited (“the Company”, “we” or “us”) is incorporated in Bermuda with limited liability, and is one of the HSBC Group’s insurance underwriting subsidiaries.

## **Hong Kong Special Administrative Region office**

18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong Special Administrative Region.

The Hongkong and Shanghai Banking Corporation Limited (referred to as “HSBC”) is an insurance agent of the Company. HSBC Ruby Global Life Insurance Plan is underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong Special Administrative Region.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the product should be resolved between the Company and you directly.

The Company accepts full responsibility for the accuracy of the information contained in the Product Brochure and confirms, having made all reasonable enquiries that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading. The information shown therein is intended as a general summary. Please refer to your insurance policy for the detailed terms and conditions.

November 2022

HSBC Life (International) Limited is the proud winner of the following awards:



RUBY\_PB\_CMB\_1122\_E

