



Flexible Savings & Investments Plan

HSBC 

Insurance

What will you find in this brochure?

X'ser issib f'dan il-ktejjeb

It is important that you read this brochure in conjunction with the Key Features Document relating to this Plan ('KFD'), PT&Cs, the AT&Cs, Proposal Form and the Policy Schedule

Huwa importanti li inti taqra dan il-ktejjeb flimkien mad-dokument tal-Karatteristiċi Ewlenin, it-Termini u Kundizzjonijiet, it-Termini u Kundizzjonijiet Addizzjonali, il-Formola tal-Proposta u l-Iskeda tal-Polza.

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Invest with confidence

Making the right investment choice is critical to your future financial security. The strength of the Company you invest with, the range of investment options and their relative performance should all be considered when looking for the best solution.

Our Flexible Savings and Investments Plan is a unit-linked life assurance plan that brings together a broad range of global investment opportunities under one roof. The Plan is available in two options:-

- Regular Premium (RP) or
- Single Premium (SP)

The Flexible Savings and Investments Plan allows you to participate in a range of HLM Unit-Linked funds denominated in euro, based on local and foreign bond and equity investments.

Not all funds may be available for investment at all times.

The Unit-Linked funds, offered by HSBC Life Assurance (Malta) Ltd (hereinafter referred to as 'HSBC Life') are backed by underlying assets held in a range of currencies. The underlying assets are managed by local and foreign fund managers with a history of professional investment management. The range of funds available has been selected to provide a wide choice and caters for people of various ages, risk preferences and for different market conditions.

You will be able to structure your portfolio of investments in order to balance growth and risk according to your personal preferences.

Investi b'kunfidenza

Is-sigurtà finanzjarja tiegħek fil-futur tiddependi mill-għaqal tal-investiment tiegħek illum. Meta inti qed tfittex l-aħjar għażla, huwa importanti li thares lejn is-saħħa tal-kumpanija li se tinvesti magħha, tifli l-għażliet ta' investiment li għandek quddiemek, u tqabbel ir-riżultati tagħhom.

Il-Flexible Savings and Investments Plan hija pjan *unit-linked* ta' sigurtà fuq il-hajja li ġġib flimkien taht saqaf wieħed medda wiesgħa ta' opportunitajiet ta' investimenti globali. Il-Pjan għandu żewġ opzjonijiet:-

- Pjan bi Primjum Regolari jew
- Pjan bi Primjum ta' Darba

Il-Flexible Savings and Investments Plan jagħtik iċ-ċans li tippartecipa f'firxa tal-HLM Unit-Linked funds denominati fl-euro u bbażati fuq investimenti f'bonds u f'ishma Maltin u barranin.

Hemm possibiltà li xi fondi ma jkunux dejjem miftuhin għall-investiment.

Il-fondi *Unit-Linked* li toffri l-HSBC Life Assurance (Malta) Ltd ('il quddiem imsejha "HSBC Life") għandhom il-bażi tagħhom f'assi mizmuma f'muniti diversi. L-assi li jiffurmaw il-bażi tal-fondi huma mmexxija minn *fund managers* lokali u barranin b'karriera ta' *management* professjonali fl-investiment. Il-medda ta' fondi disponibbli ntgħażlet b'mod li tipprovdi għażla wiesgħa u hi maħsuba għal nies ta' etajiet differenti u bi preferenzi differenti ta' riskju, u għal kundizzjonijiet varji tas-suq.

Int tkun tista' tibni l-portafoll tal-investimenti tiegħek skont il-preferenzi personali biex ikollok il-bilanċ li trid bejn it-*tkabbir* u *r-riskju*.





Why should you choose the Flexible Savings and Investments Plan?

Realising your hopes and ambitions for the future often requires planning. Sound finances are an important part of this planning.

Our Flexible Savings and Investments Plan will give you the opportunity to potentially grow your investment through a mix of equity and bond based investment Funds.

You may be conscious of the fact that over the medium to long term, shares generally produce returns that outperform those offered through traditional savings accounts. However you should be aware that such savings accounts have lower risks when compared to shares.

Għaliex għandek tagħzel il-Flexible Savings and Investments Plan?

Biex tilhaq l-għanijiet u l-ambizzjonijiet tiegħek għall-futur, hafna drabi jkun jeħtieġlek tippjana sew. Il-finanzi sodi huma element importanti f'dak l-ippjanar.

Il-Flexible Savings and Investments Plan jagħtik l-opportunità li tara l-investiment tiegħek jikber potenzjalment permezz ta' tahlita ta' Fondi ta' investimenti f'ishma u *bonds*.

Kif x'aktarx taf, fit-terminu medju jew fit-tul, l-ishma normalment jirrendu dhul aħjar milli jagħtuk il-kontijiet ta' tiftidil tradizzjonali. B'danakollu ma tridx tinsa li l-kontijiet ta' tiftidil huma inqas ta' riskju meta mqabbla mal-ishma.

Main Features

Main Features of the Flexible Savings and Investments Plan

- You can take out a Flexible Savings and Investments Plan between the age of 18 and 69.
- You can opt to nominate your child as the Life Assured.
- Up to two persons can be assured on each plan, with the plan money being paid out on the first death.
- You may choose to invest your premium in a maximum of five (5) funds at any time with a minimum allocation of 20% in any one fund.
- A wide choice of Unit-Linked funds through a number of local and international investment funds based on bond and equity investments.
- Choice of 3 risk-graded strategic in-house funds to suit your risk attitudes, therefore having access to investment research, skills and experience from several expert investment managers.
- The freedom to pursue your own investment strategy according to your needs, with the flexibility to switch between the various funds whenever you wish, allowing you to react to market developments. The first two switches in any calendar year are free of charge.
- The duration of your plan can be between 5 years and 45 years, subject to the maximum age of 75. At maturity you can extend the plan term for a further period of not less than one year.
- You can make additional lump sum contributions. You can make premium deposits at any time, subject to a minimum of €7,500, allocating it to your original funds or into new funds.
- Attractive and transparent charging structure.
- The ability to surrender the plan any time. Plan surrender charges only apply in the first five (5) years.

In addition to the above features, the table below is a quick reference guide to the additional features specifically related to the Single Premium (FSIP Single) and Regular Premium (FSIP Regular) options.

L-Elementi Ewlenin

L-Elementi Ewlenin tal-Flexible Savings and Investments Plan

- Tista' tidhol fil-*Flexible Savings and Investments Plan* jekk ikollok bejn 18 u 69 sena.
- Tista' taghzel li tinnomina 'l xi hadd minn uliedek bhala l-assigurat.
- Jistghu jkunu assigurati persuna wahda jew tnejn fuq kull pjan. Il-flus tal-pjan jithallsu mal-ewwel mewt.
- Tista' taghzel li tinvesti l-primjum f' massimu ta' hames (5) fondi f'daqqa, b'allokazzjoni minima ta' 20% f'almenu wiehed mill-fondi.
- Hemm għażla wiesgħa ta' fondi *Unit-Linked* li ġejja minn numru ta' fondi ta' investiment lokali u barranin ibbażati fuq investimenti f'bonds u f'ishma.
- Hemm għażla ta' tliet fondi strateġiċi *in-house* ikklassifikati skont ir-riskju, li bihom tgawdi mir-riċerka, hiliet u esperjenza ta' għadd ta' *investment managers* esperti.
- Għandek il-libertà li ssegwi l-istrateġija ta' investiment li int jidherlek l-aħjar għall-bżonnijiet tiegħek, bil-flessibilità li taqleb bejn fond u ieħor kull meta joghġbok, biex hekk tkun tista' tirreagixxi għall-iżviluppi fis-suq. L-ewwel darbtejn li taqleb f'kull sena kalendarja jkunu b'xejn.
- Il-pjan tiegħek tista' ssir għal perijodu ta' bejn 5 u 45 sena sakemm l-età massima hi ta' 75 sena. Meta taghlaq, tista' testendi t-terminu tal-pjan għal perijodu ieħor ta' mhux anqas minn sena.
- Tista' żżid somom ta' flus addizzjonali fil-pjan. Tista' tagħmel depożiti ta' primjums kull meta trid, b'somom ta' mhux anqas minn €7,500, u tallokahom fil-fondi originali tiegħek jew f'fondi ġodda.
- It-tariffi tal-ispejjeż huma strutturati b'mod attraenti u trasparenti.
- Għandek il-kapaċità li taghlaq il-pjan meta trid. L-ispejjeż għall-fidi tal-pjan japplikaw biss fl-ewwel hames (5) snin.

Barra mill-elementi msemmija hawn fuq, hemm elementi oħra marbuta speċifikament mal-għażla tas-*Single Premium (FSIP Single)* u r-*Regular Premium (FSIP Regular)*. It-tabella hawn taht tagħti gwida fuq fuq tal-elementi addizzjonali.

Main Product Features	FSIP Single	FSIP Regular
The minimum investment is: There is no maximum amount.	€7,500	<ul style="list-style-type: none"> • €100 monthly over a minimum term of ten (10) years • €150 monthly over a minimum term of five (5) years <p>You may increase or reduce Your contribution at any time, subject to the minimum monthly premium amount being adhered to.</p>
Premium Frequency	Lump Sum	Monthly, Quarterly, Half-Yearly, Annually
Life Cover	A unit-linked life assurance plan providing 101% of the bid value of units in the event of death of the life assured.	A unit-linked Life Assurance plan providing a Guaranteed Life Assurance of €2,500 in the event of death of the Life Assured. This limited life cover is given free of charge. In the event of the death of the Life Assured, the greater of the Guaranteed Life Assurance of €2,500 or the value of plan account is paid.
Additional Benefits (Optional)	Not applicable	Additional Life Cover Accidental Death Benefit Permanent Total or Partial Disability Critical Illness Waiver of Premium
The facility to make partial withdrawals from your plan subject to retaining a minimum of:	€5,000 in the plan account	€2,500 in the plan account
Premium Holiday Option	Not applicable	Premiums can be suspended at any time during the life of the plan. You can resume contribution payments, as long as your plan still has a value. The premium holiday facility can be renewed annually after completing a financial planning review and is subject to the Company's discretion. Any premium holidays will decrease your end benefits and will also result in the termination of any additional benefits you may have chosen.

Elementi Ewlenin tal-Prodott	FSIP Single	FSIP Regular
Linqas somma li tista' tinvesti: Ma hemmx massimu ghal kemm tista' tinvesti.	€7,500	<ul style="list-style-type: none"> • €100 fix-xahar ghal terminu minimu ta' ghaxar (10) snin • €150 fix-xahar ghal terminu minimu ta' hames (5) snin <p>Tista' żżid jew tnaqqas il-kontribuzzjoni meta trid, sakemm tibqa' żżomm dejjem is-somma minima ta' primjum li tithallas kull xahar.</p>
Frekwenza tal-Primjum	Somma ta' darba	Kull xahar, kull tliet xhur, kull sitt xhur, jew kull sena
Kopertura fuq il-Hajja	Pjan <i>unit-linked</i> tal-assigurazzjoni fuq il-hajja li taghti 101% tal-valur <i>bid tal-units</i> fl-eventwalità li l-persuna assigurata tmurt.	Pjan <i>unit-linked</i> tal-assigurazzjoni fuq il-hajja li taghti Assigurazzjoni Garantita fuq il-Hajja fl-ammont ta' €2,500 fl-eventwalità li l-persuna assigurata tmurt qabel l-età ta' 61 sena. Din il-kopertura limitata fuq il-hajja tinghata b'xejn. Fl-eventwalità li l-persuna assigurata tmurt, jithallas ammont li jkun l-ogħla bejn l-Assigurazzjoni Garantita fuq il-Hajja fl-ammont ta' €2,500 u l-valur tal-kont tal-pjan.
Benefiċċji Addizzjonali (Opzjonali)	Ma japplikawx	Kopertura Addizzjonali fuq il-Hajja Benefiċċju ghal Mewt b'Disgrazzja Benefiċċju ghal Diżabilità Permanenti Totali u Parzjali Mard Kritiku Eżenzjoni mill-Hlas tal-Primjum
Il-facilità li tiġbed ammonti parzjali mill-pjan minghajr ma tehel penali, sakemm thalli mhux anqas minn:	€5,000 fil-kont tal-pjan	€2,500 fil-kont tal-pjan
Għażla għal-Żmien ta' Eżenzjoni mill-Primjum	Ma tapplikax	Il-primjums jistghu jiġu sospizi meta trid matul iż-żmien kollu tal-pjan. Sakemm il-pjan tiegħek jibqa' jkollha valur, int tista' terġa' tibda thallashom. Il-facilità ta' eżenzjoni mill-hlas tal-primjum tista' tiġgedded kull sena wara li jsir Financial Planning Review u hija suġġetta għad-diskrezzjoni tal-kumpanija. Il-perijodi ta' eżenzjoni jnaqqasulek mill-benefiċċji li tirċievi fl-ahhar, u jirrizultaw ukoll fit-terminazzjoni ta' kull benefiċċju addizzjonali li setghu ntagħzlu minnek.



Additional Protection

Additional Protection available on the FSIP Regular Option

The Flexible Savings and Investments Plan – FSIP Regular Option offers you a choice of additional life assurance and disability benefits to protect yourself, your spouse/partner and dependants.

Additional benefits

If the person whose Life is Assured on the plan is at least 18 years old, you may increase the Life Assurance element to a higher amount. This will be subject to underwriting by HSBC Life. In this case, should the Life Assured die during the term of the plan, HSBC Life pays the sum assured under the claimed optional benefit in addition to the greater of the Guaranteed Life Assurance and the bid value of the units attached to your plan. This life cover may be used as security on a loan.

You may add additional protection to your plan to increase your peace of mind.

Life threatening illness can be the biggest cause of hardship both emotionally and financially. Our additional benefit option provides cover for such unfortunate events so that you and

Protezzjoni Addizzjonali

Protezzjoni Addizzjonali li tinghata taht l-FSIP Regular Option

Il-FSIP Regular Option joffrilek ghażla ta' sigurtà addizzjonali fuq il-hajja u benefiċċji addizzjonali ta' diżabiltà biex tippoteġi lilek innifsek, lill-konjuġi u d-dipendenti tieghek.

Benefiċċji addizzjonali

Jekk il-persuna li l-hajja taghha hija assicurata fuq il-pjan għalqet it-18-il sena, tista' tgholli l-element tal-assigurazzjoni fuq il-hajja għal ammont akbar. Ikun mehtieg li din iż-żieda tiġi sottoskritta mill-HSBC Life Assurance (Malta) Ltd. F'dan il-każ, jekk il-persuna assicurata tmut waqt it-terminu tal-pjan, l-HSBC Life Assurance (Malta) Ltd thallas is-somma assicurata taht din l-opzjoni flimkien mal-oghla bejn l-Assigurazzjoni Garantita fuq il-Hajja u l-valur *bid* tal-units marbutin mal-pjan. Din il-kopertura fuq il-hajja tista' tintuża bħala garanzija fuq self.

Il-FSIP Regular Option tippermittilek li żżid il-protezzjoni tieghek u b'hekk ikollok aktar serhan tal-moħħ.

Mard serju li jqiegħed il-hajja fil-periklu jista' jkun l-ikbar kawża ta' tbatija, kemm emozzjonalment, kif ukoll finanzjarjament. L-opzjoni li noffru għal benefiċċju addizzjonali tipprovdi kopertura għal ċirkostanzi sfortunati bħal dawn biex int u l-għeżiż



your loved ones can have that additional financial support needed to cover the loss of income as well as covering additional expenses required for your care.

To buy this additional protection on the Flexible Savings and Investments Plan, the Life Assured must be at least 18 years old. The additional benefits are:-

- Additional Life Cover
- Accidental Death Benefit
- Permanent Total and Partial Disability
- Critical Illness*
- Waiver of Premium

You may purchase any of these additional benefits when you first apply for the plan or on the date your payment is due. This will be subject to underwriting by HSBC Life. Premier Relationship Managers / Financial Planning Advisors, at any HSBC branch, can help you work out the insurance cover you require and provide you with a quotation for the cost of the cover. The cost of each additional benefit is quoted separately so you will know exactly how much it will cost you.

Before accepting your risk, HSBC Life underwrites the application, that is, it assesses the individual's circumstances according to set criteria. As such, we may request additional medical or other evidence on the life to be assured to enable us to do this. You, or the person whose life is being assured, may therefore need to undergo a medical examination and tests in order for the Company to confirm your health status. In some cases, a higher premium may be required, or the cover may be restricted.

*minimum age is 19 years old.

tiegħek ikollkom dak l-appoġġ finanzjarju addizzjonali meħtieġ li jagħmel tajjeb għan-nuqqas ta' dhul finanzjarju, u għall-ispejjeż addizzjonali meħtieġa għall-kura tiegħek.

Biex tinx tara din il-protezzjoni addizzjonali fuq il-*Flexible Savings and Investments Plan*, il-persuna assigurata trid tkun għalqet it-18-il sena. Il-benefiċċji addizzjonali huma:

- Kopertura Addizzjonali fuq il-Hajja
- Benefiċċju għal Mewt b'Disgrazzja
- Benefiċċju għal Diżabilità Permanenti Totali u Parzjali
- Benefiċċju għal Mard Kritiku*
- Eżenzjoni mill-Hlas tal-Primjum

Tista' tixtri kwalunkwe wiehed minn dawn il-benefiċċji addizzjonali meta tapplika l-ewwel darba għall-pjan jew fid-data meta jkun imissek thallas il-primjum. Ikun meħtieġ li din it-talba tiġi sottoskritta mill-HSBC Life. Il-*Premier Relationship Managers / Financial Planning Advisors* li hemm għas-servizz tiegħek fil-fergħat tal-bank HSBC, jistgħu jgħinuk taħdem l-ammont ta' kopertura li jkollok b'zonn u jagħtuk stima ta' kemm tiswa. L-ispiża għal kull benefiċċju addizzjonali tkun ikkwotata separatament biex tkun tista' tara preċiż kull wiehed kemm jiswa.

Qabel ma taċċetta r-riskju tiegħek, l-HSBC Life tissottoskrivi l-applikazzjoni. Dan ifisser li teżamina ċ-ċirkostanzi tal-individwu skont kriterji stabbiliti. Għalhekk jista' jkun li nitolbu li jkollna aktar evidenza, medika jew ta' tip iehor, dwar il-hajja li nkunu se nassiguraw, biex tkun tista' ssir din l-assigurazzjoni addizzjonali. Jista' jkun meħtieġ li int, jew il-persuna li tkun se tiġi assigurata, tagħmlu eżami u testijiet mediċi sabiex il-kumpanija tkun tista' tikkonferma l-listat ta' saħħtek jew saħħitha. F'ċerti każi nistgħu nitolbu li jiġihallas primjum oghla, jew li l-kopertura tkun ristretta.

*Età minima hija ta' 19-il sena.

Your questions

Do I have to pay any fees or charges?

The Flexible Savings and Investments Plan has an easy to understand and transparent charging structure as detailed in the Key Features document at the back of this brochure.

What is the tax situation?

Investors and prospective investors are advised to seek professional guidance regarding both Maltese and International Tax Laws which are applicable to investments in Unit-Linked policies and to income/gains derived therefrom and from their disposal. More information can be found in the Key Features document.

What will affect my return?

- The option that you choose – Regular Premium or Single Premium.
- The amount that you invest.
- The proportion of your contribution that is allocated to your plan and the charges described in the 'Key Features document' accompanying this brochure.
- The duration of the plan.
- Making partial withdrawals from your plan.
- Volatility in the value of bonds, equities and currencies in which the underlying funds invest.
- Taking a premium holiday.
- Inflation reduces the value of the plan when this matures, and so also reduces what you could buy in the future with the maturity value of your plan.
- Whether you keep your plan until maturity. Early surrender charges apply in the first five (5) years.

Il-mistoqsijiet tieghek

Irrid inhallas xi spejjeż jew drittijiet?

Il-Flexible Savings and Investments Plan għandu tariffa strutturata li hi trasparenti u faċli tifhimha. Tista' ssibha fid-dokument tal-Karatteristiċi Ewlenin fuq wara ta' dan il-ktejjeb.

Kif inhi s-sitwazzjoni tat-taxxa?

Il-parir tagħna lill-investituri attwali u dawk prospettivi hu li jfittxu gwida professjonali għar-rigward tal-liġijiet tat-taxxa Maltin u internazzjonali li japplikaw għall-investimenti f'poloz *Unit-Linked* u għal dhul jew qligħ ġej minnhom jew mid-disponiment tagħhom. Għal aktar informazzjoni, ara d-dokument tal-Karatteristiċi Ewlenin.

X'inhuma l-affarijiet li jaffettwaw kemm indaħhal mill-pjan?

- L-opzjoni li tagħzel – *FSIP Regular* jew *FSIP Single*.
- L-ammont li tinvesti.
- Il-proporzjon tal-kontribuzzjonijiet tiegħek li jiġi allokat lill-pjan u l-ispejjeż deskritti fid-dokument tal-Karatteristiċi Ewlenin li hemm ma' dan il-ktejjeb.
- It-terminu tal-pjan.
- Jekk tiġbid xi ammonti parzjali mill-pjan.
- Il-volatilità fil-valur tal-*bonds*, ishma u muniti li l-fondi fil-baži tal-pjan jinvestu fihom.
- Jekk titlobx perijodu ta' eżenzjoni mill-hlas tal-primjum.
- L-inflazzjoni tnaqqas il-valur li jkollha l-pjan meta timmatura, u għalhekk tnaqqas ukoll dak li int tista' tixtri fil-futur bil-valur tal-pjan meta timmatura.
- Jekk iżzommx il-pjan sal-maturità tagħha. Jiġu imponuti xi spejjeż jekk il-pjan tinghalaq fl-ewwel hames (5) snin.



What documents will I receive?

Once HSBC Life has underwritten and accepted your application, you will receive the Policy Schedule accompanied by the Policy Document and Policy Terms and Conditions containing all the details of the plan. An annual statement of your Flexible Savings and Investments Plan will keep you up to date with the progress of your plan.

When can I have the proceeds of my plan?

The value of your plan can be taken out on maturity, surrender or earlier death of the Life Assured. Terms and Conditions apply. Full details of the standard definitions, exclusions and limitations are contained in the Policy Document that will be issued with your policy schedule. A copy is available on request from HSBC Life.

The proceeds of your plan are paid in one lump sum.

X'dokumenti ghandi nirċievi?

Ladarba l-HSBC Life tissottoskrivi u taċċetta l-applikazzjoni tiegħek, int tirċievi l-Iskeda tal-Pjan flimkien mad-Dokument tal-Pjan u t-Termini u Kundizzjonijiet tal-Pjan li jkun fihom id-dettalji kollha tal-pjan. Tirċievi wkoll rendikont kull sena tal-*Flexible Savings and Investments Plan* li jzommok aġġornat dwar kif tkun sejra l-pjan tiegħek.

Meta nista' niġbor il-flus tal-pjan tiegħi?

Il-valur tal-pjan jithallas meta l-pjan tagħlaq, jew tinghalaq, jew mal-mewt (jekk tiġri qabel) tal-assigurat. Hemm termini u kundizzjonijiet li japplikaw. Id-dettalji shaħ tad-definizzjonijiet standard, l-eskluzjonijiet u l-limitazzjonijiet jinstabu fid-Dokument tal-Pjan li jintbagħatlek mal-iskeda tal-pjan. Tista' titlob li tinghatalek kopja minn għand l-HSBC Life.

Il-flus tal-pjan tiegħek jithallsu f'somma waħda f'daqqa.

The next step

For more information about the Flexible Savings and Investments Plan options, you can contact us by:-

- sending an online contact request via Internet Banking
- phoning our Contact Centre on:-
 - (+356) 2148 9100 Premier Customers
 - (+356) 2148 9101 Advance Customers
 - (+356) 2380 2380 Other Customers
- visiting your local HSBC branch

With the help of a Premier Relationship Manager / Financial Planning Advisor, you can start thinking about your investment needs today. Depending on the option that you choose, you will be given a quotation with an indication of potential investment values. Please read the quotation carefully so that you fully understand what you are buying. We suggest that you keep your quotation with your plan documents.

You will be asked to complete an application form and pay the investment amount, which is then processed by HSBC Life.

We will not be liable to pay any benefit until:-

- you have completed an application form;
- we have received the initial investment amount;
- we have issued acceptance terms.

Il-pass li jmiss

Għal aktar taġrif dwar l-opzjonijiet tal-*Flexible Savings and Investments Plan* tista' tikkuntattjana billi:-

- tuża l-*Internet Banking* biex taqmel talba ta' kuntatt
- iċċempel il-*Contact Centre* taġna fuq:-
 - (+356) 2148 9100 għall-klijenti Premier
 - (+356) 2148 9101 għall-klijenti Advance
 - (+356) 2380 2380 għal klijenti oħrajn
- iżżur il-fergħa lokali tiegħek tal-HSBC.

Bl-għajjn ta' *Premier Relationship Manager / Financial Planning Advisor*, tista' tibda taħseb mil-lum stess għall-bżonnijiet ta' investiment tiegħek. Tingħata stima skont l-opzjoni li taġħzel, b'indikazzjoni tal-valuri potenzjali tal-investment. Għandek taqra sew il-kwotazzjoni li tingħata biex tifhem tajjeb xi tkun qiegħed tixtri. Nissuġġerulek li iżżomm il-kwotazzjoni mad-dokumenti tal-pjan.

Tintalab timla formola tal-applikazzjoni u tħallas l-ammont tal-investment, u mbagħad isir il-proċess mill-HSBC Life.

Aħna ma jkollna ebda obbligu li nħallsu xi benefiċċju qabel ma:-

- tkun imlejt il-formola tal-applikazzjoni;
- inkunu rċevajna l-ammont inizjali tal-investment;
- inkunu hrignu t-termini tal-aċċettazzjoni.



Why choose us?

HSBC Life Assurance (Malta) Ltd. is a fully owned subsidiary of HSBC Bank Malta p.l.c., which is a member of the HSBC Group, whose ultimate parent company is HSBC Holdings plc, headquartered in London. HSBC Group serves customers worldwide from around 4,000 offices in 70 countries and territories in Europe, Asia, North and Latin America, and the Middle East and North Africa. With assets of US\$2,375 at 31 December 2016, HSBC is one of the world's largest financial services organisations.

What is the investment strategy?

By taking a dynamic approach, we offer reputable underlying fund managers and funds with an aim to have the best investment proposition for your Flexible Savings and Investments Plan.

HSBC Life has made, and will continue to make, strategic alliances with world-renowned names in investment management to offer you a cost-effective route to the world's financial markets. Further details on fund managers can be obtained from the Fund Fact sheets available from any HSBC branch or from our website hsbc.com.mt

The HSBC Life Funds referred to as HLM Funds, invest in funds managed by the following internationally renowned Fund Managers.

HSBC Global Asset Management (Malta) Limited

HSBC Global Asset Management Malta (AMMT) is part of HSBC Global Asset Management (AMG) with US\$424 billion in AUM (as at Dec 2015). Through its network of offices in over 26 countries and territories worldwide, AMG offers clients a diverse range of active and quantitative investment products including equity, fixed income, liquidity, and alternative strategies. AMMT leverages the global footprint of HSBC worldwide, giving it a unique perspective. On the other hand it aims to leverage on its local expertise in delivering consistently strong investment performance in its global range of investment strategies while operating within a defined, disciplined framework. AMMT was incorporated in 1996, and is a wholly owned subsidiary of HSBC Bank Malta p.l.c., managing and distributing over US\$1 billion (as at Dec 2015) across retail funds and institutional mandates. Through its collaboration with specialised offices worldwide within AMG, AMMT provides easy and affordable access to a truly global asset management platform. AMMT boasts of wide experience in managing fixed income and equity on both the Maltese and international fronts.

Għaliex għandek tagħzel ilna?

HSBC Life Assurance (Malta) Ltd. hija sussidjarja shiħa ta' HSBC Bank Malta p.l.c., li tiffurma parti minn HSBC Group. HSBC Bank Malta plc hija membru ta' HSBC Group, li jappartjeni lil HSBC Holdings p.l.c., li għandha l-kwartieri ġenerali tagħha f' Londra. Il-Grupp jaqdi lil klijenti minn madwar id-dinja kollha minn madwar 4,000 ufficiċċju f'70 pajjiż u territorju fl-Ewropa, l-Asja, l-Amerika ta' Fuq u l-Amerika Latina, u l-Lvant Nofsani u l-Afrika ta' Fuq. B'assi ta' US\$2,375bn sal-31 ta' Diċembru 2016, l-HSBC hija wahda mill-ikbar organizzazzjonijiet bankarji u ta' servizzi finanzjarji fid-dinja.

X'inhi l-istrategija tal-investment?

Bid-dinaminżmu li ndaħhlu f'xogħolna nistgħu noffru *fund managers* u fondi ta' reputazzjoni biex fuqhom nibnu l-pjan tagħna, u dan bil-għan li jkollok l-aħjar proposta ta' investiment fil-*Flexible Savings and Investments Plan* tiegħek.

L-HSBC Life dahlet, u se tkompli tidhol, f'alleanzi strateġiċi mal-aqwa ismijiet dinjin fil-qasam tat-tmexxija tal-investimenti, sabiex tagħtik rotta ekonomika għas-swieq finanzjarji madwar id-dinja. Tista' tikseb aktar tagħrif dwar il-*fund managers* mill-*Fund Fact Sheets* li ssibhom fil-fergħat tal-HSBC jew fuq is-sit elettroniku hsbc.com.mt

L-HSBC Life Assurance (Malta) Ltd Funds, imsejha wkoll *HLM Funds*, tinvesti f'fondi mmexxija minn *Fund Managers* magħrufa internazzjonalment, li huma dawn li ġejjin.

HSBC Global Asset Management (Malta) Limited

HSBC Global Asset Management f'Malta (AMMT) hija parti mill-HSBC Global Assets Management (AMG) b'US\$424 biljun (sa Diċembru 2015). AMG hija mxerrda fuq 26 pajjiż u territorju madwar id-dinja, u toffri diversi prodotti ta' investimenti attivi u kwantitattivi, tinkludi ukoll ekwita', dħul fiss, likwidità, u strateġiji alternattivi. AMMT tinfluwenza l-bażi globali tal-HSBC madwar id-dinja u jtuha perspettiva unika. Min-naħa l-oħra hija timmira li tibni fuq il-kompetenza lokali tagħha biex twassal firxa ta' strateġiji u investimenti globali biex issaħħaħ il-prestazzjoni qawwija konsistenti waqt li joperaw fi hdan deffinit u iddixxiniplinat. AMMT ġiet inkorporata fl-1996, u hija sussidjarja mill- 'HSBC Bank Malta p.l.c., li tamministra 'l fuq minn biljun dollaru Amerkian (USD 1bn) u f'assi (sa Diċembru 2015) madwar fondi u mandati stituzzjonali. Permezz ta' kollaborazzjoni ma' ufficiċċji speċjalizzati madwar id-dinja fi hdan AMG, AMMT tipprovdi aċċess faċli u aċċessibbli għal pjattaforma tal- global asset management. AMMT tiftaħar bl-esperjenza ta' kif tmexxi dħul fiss u l-ekwità kemm fuq il-fronti Maltin u internazzjonali.

HSBC Global Investment Funds SICAV

HSBC Investment Funds (Luxembourg) S.A. acts as a UCITS Management Company for HSBC Global Asset Management's Luxembourg domiciled investment funds. Distribution and asset management for these funds is delegated to HSBC Global Asset Management entities around the world that have specialist expertise.

BlackRock Investment Managers

BlackRock is an independent, global investment manager and has no greater responsibility than to its clients. BlackRock is a truly global firm that combines the benefits of worldwide reach with local service and relationships. As of 31 December 2015, BlackRock's assets under management total US\$4.6 trillion across equity, fixed income, cash management, alternative investment, real estate and advisory strategies.

Schroders Global Asset Management

Schroders Global Asset Management is a global asset management company with €313.5 billion assets under management (as at 31 December 2015). With a history of 200 years, it is amongst the 100 largest companies listed on the London Stock Exchange with a staff compliment of more than 3,700 operating from 38 offices in 28 different countries.

Invesco International Limited

With US\$791.1 billion in assets under management (as at 31 May 2016) and offices in 20 countries, Invesco is a leading independent global investment management company, dedicated to helping people worldwide build their financial security. By delivering the combined power of its distinctive worldwide investment management capabilities, Invesco provides a comprehensive array of enduring investment solutions for retail, institutional and high net worth clients around the world. The company is listed on the New York Stock Exchange.

How else can we help?

We can offer you financial solutions throughout your lifetime and we are always ready to discuss your circumstances, such as:

- protecting your family from the financial effect of death, critical illness and disability;
- protecting your family from outstanding loans;
- saving and investing.

HSBC Global Investment Funds SICAV

L-HSBC Investment Funds (Luxembourg) S.A. taħdem bħala *UCITS Management Company* għall-fondi ta' investiment tal-HSBC Global Asset Management domiciljati l-Lussemburgu. Id-distribuzzjoni u t-tmexxija tal-assi għal dawn il-fondi huma ddelegati lil entitajiet tal-HSBC Global Asset Management madwar id-dinja li huma esperti speċjalizzati f'dawn l-oqsma.

BlackRock Investment Managers

BlackRock hija *manager* globali u indipendenti tal-investimenti, u m'għandhiex responsabbiltà akbar minn dik li għandha lejn il-klijenti. BlackRock hija ditta globali fil-veru sens, li tgħaqqad il-benefiċċju tal-preżenza globali tagħha mas-servizz u r-relazzjonijiet lokali. Sal-31 ta' Diċembru 2015, BlackRock kellha total ta' *assets under management* ta' US\$4.6 triljun, magħmulin minn ekwità, dhul fiss, flus, investimenti alternattivi, proprjetà u konsulenza.

Schroders Global Asset Management

Schroders Global Asset Management hija kumpanija globali ta' *asset management* li għandha *assets under management* ta' €313.5 biljun (sal-31 ta' Marzu 2015). Schroders għandha storja li tmur lura 200 sena, u hi fost il-100 l-akbar kumpaniji kkwotati fil-Borża ta' Londra, bi 3,700 il impjegat li jahdmu minn 38 uffiċċju f'28 pajjiż differenti.

Invesco International Limited

Din il-kumpanija għandha *assets under management* ta' US\$791.1 biljun (sal-31 Meju 2016), u topera minn uffiċċji f'20 pajjiż. Invesco hija fuq quddiem bħala kumpanija globali u indipendenti tat-tmexxija tal-investimenti, u hija ddedikata biex tgħin lin-nies kull fejn tkun biex jiksbu s-sigurtà finanzjarja. Bis-saħħa tal-kapaċitajiet globali distintivi li għandha fil-qasam tat-tmexxija tal-investimenti, Invesco tista' tipprovdi medda shiħa ta' soluzzjonijiet fit-tul għall-investiment għal diversi tipi ta' klijenti, sew personali, istituzzjonali u dawk ta' valur nett għoli. Il-kumpanija hija kkwotata fil-Borża ta' New York.

X'nistghu naghmlu iżjed biex nghinuk?

Nistghu noffrulek soluzzjonijiet finanzjarji għal tul hajtek, u ssibna dejjem lesti biex niddiskutu ċ-ċirkostanzi tiegħek, pereżempju:

- kif tiproteġi l-familja mill-effetti finanzjarji ta' mewt, mard kritiku, jew diżabbiltà;
- kif tiproteġi l-familja minn djun li għadhom ma' thallsux;
- kif tfaddal u tinvesti.

Important notes

Past performance is not necessarily a guide to future performance. The value of funds and hence the value of your Flexible Savings and Investments Plan may go down as well as up. Changes in the rate of exchange of currencies, particularly where overseas securities are held, may also affect the value of your investment.

The Policyholder's choice of the underlying funds should be based on the full Flexible Savings and Investments Plan product information included in the Brochure, Key Features Document and the Fund Fact sheets. These are available at any branch of HSBC in Malta and Gozo, or by visiting www.hsbc.com.mt or directly from HSBC Life.

What happens if I change my mind?

This product take-up is entirely at your discretion. After your application is accepted, you will receive a Statutory Notice that explains your right to cancel the plan. By law, you then have 30 days in which to change your mind. Any contributions paid will be refunded in full subject to any reductions necessary to reflect downward movements in the offer price of units allocated to the plan between the start date of the plan and the next valuation date following receipt by HSBC Life of such notice of cancellation.

Claims guidance

Claims should be made as promptly as reasonably possible after the event that entitles you or your family to claim. In the unfortunate event of premature death, illness or disability, HSBC Life will assist you/or your family through the claims process. Either you or someone close to you can simply visit any HSBC branch or call our Customer Service on 2380 2380. HSBC Life will then advise you what to do next.

Noti importanti

Ir-riżultati tal-passat ma jservux neċessarjament ta' gwida għar-riżultati tal-futur. Il-valur tal-fondi, u magħhom il-valur tal-*Flexible Savings and Investments Plan* tiegħek, jista' jitle' kif ukoll jinżel. Iċ-ċaqliq fir-rati tal-kambju, speċjalment fejn hemm investimenti barranin, jista' wkoll jolqot il-valur tal-investment tiegħek.

L-għażla li jagħmel id-detener tal-pjan għar-rigward tal-fondi li jrid ikollu fil-bażi tal-pjan tiegħu għandha tkun ibbażata fuq l-informazzjoni dwar il-prodott li hemm miktuba fil-*Key Features Document*, *Key Features Document* u *Fund Fact Sheets* tal-*Flexible Savings and Investments Plan*. Dawn tista' ssibhom fil-fergħat kollha tal-HSBC f'Malta u Għawdex, jew fis-sit elettroniku www.hsbc.com.mt jew direttament għand l-HSBC Life.

X'jigri jekk jerga' jibdieli?

L-għażla jekk tidholx jew le f'dan il-prodott hija totalment f'idejk. Ladarba l-applikazzjoni tiegħek tkun aċċettata, inti tirċievi Avviż Statutorju li jispjegalek xi dritt għandek biex tħassar il-pjan. Il-ligi tagħtik 30 jum żmien li fihom tista' tibdel il-ħsieb tiegħek. Jekk tkun hallast xi kontribuzzjonijiet dawn jingħatawlek kollha lura, bir-riżerva li jitnaqqsu dawk l-ammonti li jkun hemm bżonn biex jirriflettu xi ċaqliq 'l isfel li seta' jkun hemm fil-prezz tal-*offer* tal-*units* allokati lill-pjan bejn id-data tal-ftuħ tal-pjan u d-data tal-valutazzjoni li jkun imiss wara li l-HSBC Life tkun irċeviet l-avviż ta' kancellament.

Gwida biex tagħmel talba għal hlas

Talbiet għal hlas għandhom isiru fl-iqsar żmien raġonevolment possibbli wara li tkun seħħet l-eventwalità li tagħti lilek jew lill-familja tiegħek id-dritt għat-talba. Fil-każ sfortunat li jkun hemm mewt prematura, mard jew diżabiltà, l-HSBC Life tagħti lilek jew lill-familja tiegħek kull għajnuna meħtieġa fil-proċess tat-talba. Int, jew xi hadd qrib tiegħek, tistgħu sempliċement iżżuru kwalunkwe fergħa tal-HSBC jew iċċemplu l-*Customer Service* fuq 2380 2380. L-HSBC Life tiggwidakom dwar x'għandu jsir minn hemm 'il quddiem.

Customer service

We want you to be entirely satisfied with the products and services you receive from us. If you are dissatisfied with any aspect of our service, please let us know. We always endeavour to resolve any concerns fairly and quickly.

If you ever need further information or have concerns or a complaint, please contact us at HSBC Life Assurance (Malta) Ltd., 80, Mill Street, Qormi QRM3101. We shall issue an acknowledgement within 48 hours.

We will provide you with a definitive reply as soon as the relevant facts of the complaint have been investigated. In all cases we will provide periodical updates where a resolution is not available within 14 working days.

If your complaint is not dealt with to your satisfaction, you can contact the Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana FRN5130, Malta or by visiting www.financialarbiter.org.mt.

Complaints with the Arbiter for Financial Services' Office should always be made in writing. Making a complaint will not prejudice your right to take legal proceedings.

How can I find out more?

If you need to discuss further, you can:-

- send an online contact request via Internet Banking
- phone our 'Contact Centre' on:-
 - (+356) 2148 9100 Premier Customers
 - (+356) 2148 9101 Advance Customers
 - (+356) 2380 2380 Other Customers

Calls to our helpline may be recorded and monitored for quality and security purposes.

- visit your local HSBC branch and ask for an appointment with a Premier Relationship Manager / Financial Planning Advisor. This applies also if you would like a Financial Planning Review.

Servizz għall-klijenti

Ahna rriduk tkun totalment sodisfatt bil-prodotti u s-servizzi li tieħu minn għandna. Jekk int ma tkunx kuntent bi kwalunkwe aspekt tas-servizz tagħna, nixtiquk tghidilna. Ahna dejjem nipprovaw insolvu kull problema malajr u b'mod ġust.

Jekk tkun teħtieġ xi informazzjoni jew għandek xi problema jew ilment, nistednuk tikkuntattja lill-HSBC Life Assurance (Malta) Ltd., 80, Triq il-Mithna, Hal Qormi QRM3101. Ahna nistharrġu l-mistoqsija jew l-ilment tiegħek minnufih u nagħtuk rikonoxximent bil-miktub fi żmien 48 siegħa.

F'kull każ ahna nagħtuk risposta definittiva wara li nkunu stharrigħna. Nagħtuk aġġornament regolari meta ma jkunx possibli li noffru risposta definittiva fiż-żmien 14 il-ġurnata tax-xogħol.

Jekk ma tkunx sodisfatt bil-mod kif hadna hsieb l-ilment tiegħek, tista' tagħmel kuntatt mal-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji ta' Malta, l-ewwel sular, Pjazza San Kalċidonju, Furjana FRN 5130, Malta. Tista' ssib aktar informazzjoni billi żżur is-sit www.financialarbiter.org.mt.

L-ilment tiegħek lill-Uffiċċju tal-Arbitru għas-Servizzi Finanzjarji ta' Malta għandu dejjem isir bil-miktub. Meta tressaq ilment, id-dritt li tieħu proċeduri legali ma jkunx preġudikat.

Kif nista' nkun naf aktar?

Għal aktar informazzjoni tista':-

- tuża l-Internet Banking biex tagħmel talba ta' kuntatt
- iċċempel il-Contact Centre tagħna fuq:-
 - (+356) 2148 9100 għall-klijenti Premier
 - (+356) 2148 9101 għall-klijenti Advance
 - (+356) 2380 2380 għal klijenti oħrajn.

It-telefonati fuq il-helpline jistgħu jiġi rrekordjati u monitorati għal raġunijiet ta' kwalità u ta' sigurtà.

- iżżur il-fergħa lokali tal-HSBC u titlob appuntament mal-Premier Relationship Manager / Financial Planning Advisor. Dan jghodd ukoll jekk tixtieq tagħmel Financial Planning Review.



Any information contained in this brochure is generic and not based on your personal objectives, financial situations and needs. This information is not to be construed as investment advice. It is important that you read this brochure in conjunction with the Key Features Document relating to this Policy ('KFD'), PT&Cs, the AT&Cs, Proposal Form and the Policy Schedule.

Full details of standard definitions, exclusions and limitations are contained in the Key Features Document and the Terms and Conditions, which has been provided to you. Additional copies are available on request from HSBC Life Assurance (Malta) Ltd.

L-informazzjoni kollha f'dan il-ktejjeb hija ta' natura ġenerali u mhux ibbażata fuq l-ghanijiet personali, s-sitwazzjoni finanzjarja u l-bżonnijiet tieghek. Din l-informazzjoni ma tistax titqies bhala parir finanzjarju. Huwa importanti li inti taqra dan il-ktejjeb flimkien mad-dokument tal-Karatteristiċi Ewlenin, it-Termini u Kundizzjonijiet, it-Termini u Kundizzjonijiet Addizzjonali, il-Formola tal-Proposta u l-Iskeda tal-Pjan.

Detallji shah tad-definizzjonijiet, esklużjonijiet u limitazzjonijiet jinsabu f'id-dokument tal-Karatteristiċi Ewlenin u t-Termini u Kundizzjonijiet li ġew provduti lilek. Kopji addizzjonali jstgħu wkoll jinkisbu minn HSBC Life Assurance (Malta) Ltd.

HSBC Life Assurance (Malta) Ltd (Registered Office: 80, Mill Street, Qormi QRM 3101 Malta. Company No: C18814) is regulated and authorised by the MFSA to carry on long term business of insurance under the Insurance Business Act 1998. HSBC Bank Malta is enrolled as a Tied Insurance Intermediary for HSBC Life Assurance (Malta) Ltd under the Insurance Intermediaries Act 2006 (Registered Office:116, Archbishop Street, Valletta VLT 1444. Company No: C3177).

This information is not to be construed as investment advice.

HSBC Insurance is a trading name used worldwide by the insurance businesses of the HSBC Group, including HSBC Life Assurance (Malta) Ltd which has issued this document.

Approved and issued by HSBC Life Assurance (Malta) Ltd.

80, Mill Street, Qormi QRM 3101, Malta
www.hsbc.com.mt

Customer Service: Premier: 2148 9100 / Advance: 2148 9101 / Other: 2380 2380

94992- 04/2017. Designed by BPC.

