

# Savings Plan & Children's Plan



**HSBC**  
Insurance

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# Planning a secure financial future

You may think that you can't afford to save. Despite your good intentions to put money aside, other expenses always seem to get in the way. But the reality is that, when you put your mind to it, you can save, even if it's a small amount. If you have the money committed into your investments before you have a chance to spend it on anything else, you will find you never miss it and it's a lot less painful to invest regularly than to let go of a whole sum at once.

## Ippjana futur finanzjarju fiż-żgur

Forsi taħseb li m'għandekx minn fejn tfaddal. Tipprova kemm tipprova twarrab xi ħaġa, dejjem jinqalgħu spejjeż li jagħmluhielek impossibbli li tfaddal. Ir-realtà hi però li jekk trid iġġemma' jirnexxilek, anke jekk b'ammonti żgħar. Fil-fatt, jekk il-flus li tixtieq tfaddal imorru dritt f'investiment qabel ma jkolluk iċ-ċans tonfoqhom, issib li qatt ma tħoss in-nuqqas tagħhom. Ukoll issib li hu ferm aktar faċli tfaddal billi tinvesti b'mod regolari milli kieku twarrab somma flus sħiħa f'daqqa.



# Why would you choose a With-Profits plan?

With-Profits policies are pooled investments where the policyholder's money will be combined with that of other policyholders who choose to invest in the HSBC Life Assurance (Malta) Ltd hereinafter referred to 'HSBC Life' With-Profits Fund. This fund invests in a wide range of financial instruments such as local and international equities, local property, Malta Government stock, other local and international bonds, cash and other suitable instruments. The policyholder therefore shares in the profits and the losses of the with profits fund. The aim of the fund is to ensure sustainable long term growth which maximises returns whilst maintaining a level of capital protection, as long as the plan is kept to maturity.

The With-Profits Fund of HSBC Life is managed by the HSBC Life Assurance (Malta) Ltd. Investment Committee which comprises a number of technical experts in the investment field, who monitor the performance of the fund and take advantage of market opportunities.

A bonus is paid from the investment returns earned in the with profits fund. HSBC Life declares the with profits bonus rate annually in advance. Once the bonus has been added it cannot be taken away, provided the plan is held to maturity. The total annual bonus rate is reviewed at the end of each year and depending on investment returns during the year, a special additional bonus may be paid. A description of the bonus is given in the section 'Your questions'.

## Għaliex għandek tagħzel polza bi qligħ?

Il-poloz bi qligħ huma investimenti miġbura fejn il-flus li jpoġġi sid il-polza jingħaqdu ma' dawk ta' nies oħra li għażlu li jinvestu fil-fond bi qligħ tal-HSBC Life. Dan il-fond jinvesti f'firxa kbira ta' strumenti finanzjarji bħalma huma l-ishma lokali u internazzjonali, proprjetajiet lokali, stokk tal-Gvern, bonds oħra lokali u internazzjonali, flejjes u oqsma finanzjarji oħra addattati. Sid il-polza, għalhekk jieħu sehem fil-profitti u t-telf tal-fond bi qligħ. L-għan tal-fond hu li jzomm tkabbir sod fit-tul, li jagħti l-oġhla imgħaxijiet kif ukoll joffri ċertu livell ta' protezzjoni, sakemm il-polza tinzamm sal-aħħar.

Il-fond bi qligħ tal-HSBC Life jitmexxa mill-Kumitat tal-Investment tal-HSBC Life Assurance (Malta) Ltd. magħmul minn numru ta' esperti tekniċi fil-qasam tal-investment finanzjarju, biex isegwu l-andament tal-fond u kif jistgħu jiggwadanjaw mill-qagħda li jkun hemm fis-swieq minn żmien għal żmien.

Bonus jithallas mid-dhul li jsir fuq l-investment tal-fond bi qligħ. HSBC Life tiddikjara l-bonus annwali sena bil-quddiem. Meta l-bonus jingħadd mal-kont tal-polza tiegħek, dan ma jstax jittiehed lura, sakemm il-polza tinzamm sal-aħħar. Ir-rata tal-bonus kollu tiġi riveduta fl-aħħar tas-sena u skont kif imur il-qligħ tal-investimenti jista' jingħata bonus żejjed speċjali. Għandek issib aktar dettalji dwar il-bonus fis-sezzjoni 'Il-mistoqsijiet tiegħek'.

# What we offer

HSBC Life Assurance (Malta) Ltd. offers two with profits plans that address your different needs. The table below is a quick reference guide.

Plan name	When are the benefits payable?*	Benefits paid as	Other optional additional benefits allowed	Entry ages (age next birthday)
<b>Savings Plan</b>	On maturity or earlier death of the life assured	Lump sum	Accidental death, Critical illness, Permanent, Total and Partial Disability, Waiver of Premium	Minimum: 3 months Maximum: 65 years
<b>Children's Plan</b>	On maturity or earlier death of the life assured	Lump sum	Accidental death, Critical illness, Permanent, Total and Partial Disability, Waiver of Premium	Minimum: 3 months Maximum: 15 years if life assured is the child; 65 years if it is a parent or relative

*\*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 if you take out a policy with HSBC Life. A copy is available on request from HSBC Life*

## X'qegħdin noffru

HSBC Life Assurance (Malta) Ltd. toffri żewġ poloz bi qligħ li jaqdu l-bżonnijiet varji tiegħek. Hawn taħt ssib gwida ħafifa ta' dawn il-poloz.

Isem tal-pjan	Meta jithallsu l-benefiċċji?*	Kif jithallsu l-benefiċċji	Benefiċċji oħra li tista' żżid mal-pjan	Età biex tibda polza (l-età tiegħek f'għeluq sninek li jmiss)
<b>Savings Plan</b>	Kif jimatura l-pjan jew qabel, jekk il-ħajja assicurata tmut	Is-somma assicurata sħiħa	Benefiċċju għal Mewt b'Diżgrazzja, Benefiċċju għal Mard Kritiku, Benefiċċju għal Diżabbiltà Permanenti Totali u Parzjali, Eżenzjoni mill-Hlas tal-Primjum	Minimu: 3 xhur Massimu: 65 sena
<b>Children's Plan</b>	Kif jimatura l-pjan jew qabel, jekk il-ħajja assicurata tmut	Is-somma assicurata sħiħa	Benefiċċju għal Mewt b'Diżgrazzja, Benefiċċju għal Mard Kritiku, Benefiċċju għal Diżabbiltà Permanenti Totali u Parzjali, Eżenzjoni mill-Hlas tal-Primjum	Minimu: 3 xhur Massimu: 15-il sena jekk il-ħajja assicurata tkun il-wild; 65 sena ġenitur/i jew qraba

*\*Kundizzjonijiet japplikaw. Id-definizzjonijiet, esklużjonijiet u limitazzjonijiet jinsabu fid-Dokument tal-Polza li jinħareġ mal-iskeda tal-polza tiegħek. Tista' titlob kopja ta' dan mingħand l-HSBC Life*

# Why the Savings Plan?

You may need a cash sum to supplement your income in the future or take a dream holiday, buy a new car or carry out improvements to your home. Whatever you have in mind, the Savings Plan is a straightforward and affordable way to help you reach your future goal.

The Savings Plan is a capital protected with profits, life assurance savings plan which if held till maturity, provides you with a secure and effective method of building up capital in the medium to long term.

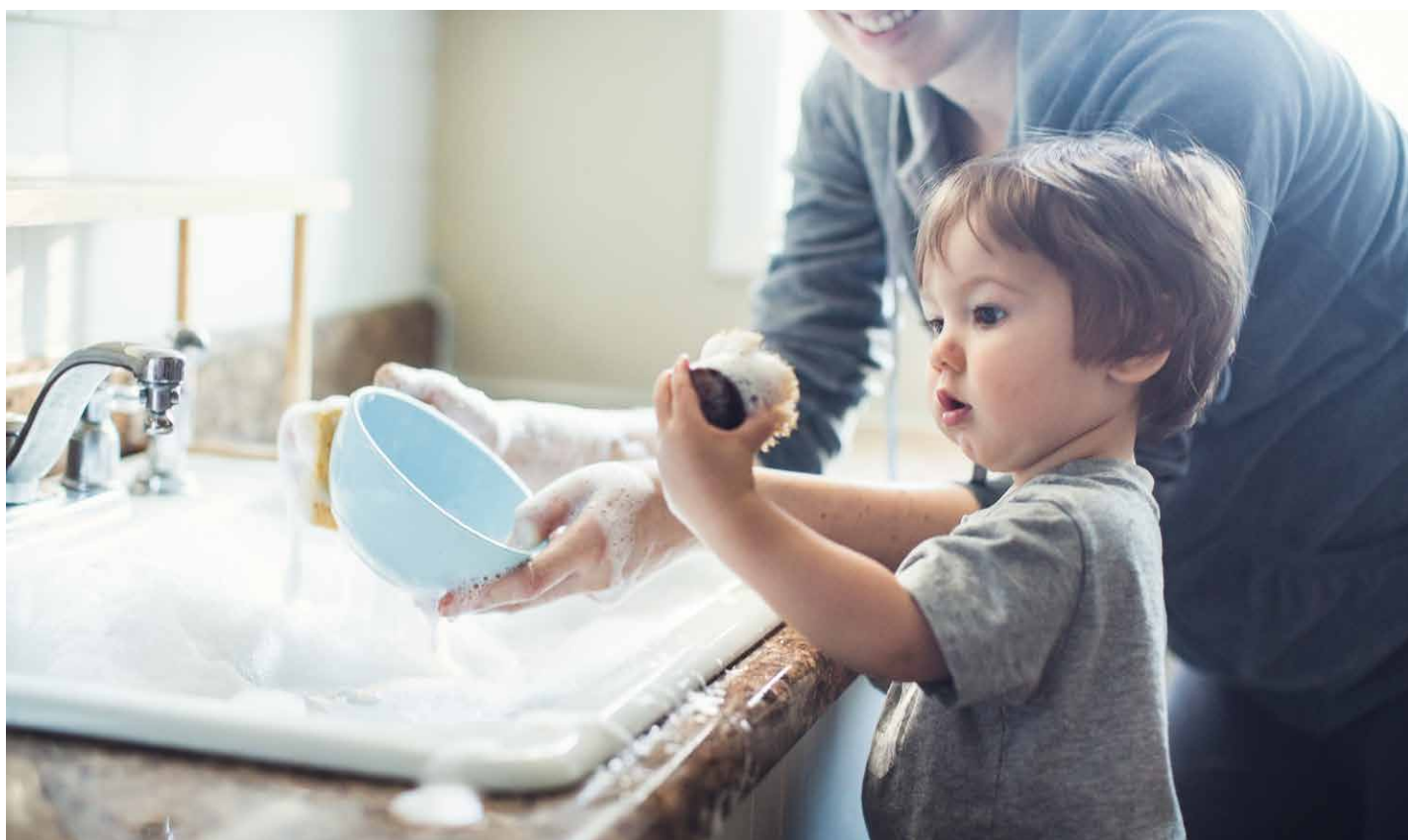
A guaranteed minimum life assurance of €2,330 is offered with every Savings Plan. Upon a valid death claim, the greater of this sum assured or the Policy Account is paid.

## Għaliex għandek bżonn is-Savings Plan?

Jista' jkollok bżonn somma flus kuntanti biex ittejjeb id-dhul finanzjarju tiegħek fil-futur jew biex tmur għall-vaganza tal-ħolm tiegħek, tixtri karozza ġdida jew tagħmel tibdil fid-dar. Huma x'inhuma l-għanijiet tiegħek, is-Savings Plan hu pjan sempliċi u mod ideali biex inti tilhaq ix-xewqat tal-futur tiegħek.

Is-Savings Plan huwa pjan ta' tfaddil bi qligħ ta' assigurazzjoni fuq il-ħajja li jekk il-pjan jinżamm sal-aħħar dan joffri mezz effettiv biex tibni kapital fi żmien medju jew fit-tul.

Kull Savings Plan joffri somma garantita ta' €2,330 ta' assigurazzjoni fuq il-ħajja b'xejn. Fuq talba valida għal hlas wara mewt, titħallas din is-somma jew il-Kont tal-Polza, skont liema jkun l-akbar.



# Why the Children's Plan?

Children's dependence on their parents goes beyond a cuddle or a helping hand with homework. Making the right decisions throughout their growing years is essential. Being a parent is certainly not an easy task! With increasing costs, saving for your child's education, for their future home or car, becomes even more important. The more you save, the less you will need to borrow (if at all) to support your child's dreams. And the more peace of mind you will enjoy! The money is yours until you decide when to give it to your children.

Children grow so quickly. That is why it is essential, and not just a great idea, to start saving for your children now. If everyday expenses always seem to take over your finances, you need to start a regular savings programme. The Children's Plan is a capital protected, with profits life assurance savings plan which if held till maturity, provides you with a secure and effective method of building up a nest-egg for your children in the medium to long term and makes all the difference when they are older.

You may want to be the life assured on the policy or prefer to nominate your child as the life assured. Up to two persons can be assured on each plan, with the policy money being paid out on the first death to occur. You may nominate more than one child as a beneficiary on your policy. HSBC Life will pay policy benefits to the beneficiary/ies which are designated by you.

When any of the child beneficiaries turns 18, you may effect one withdrawal of up to 25% of the Policy Account (the money allocated to your policy and any accruing bonuses) within one month of that child's eighteenth birthday.

At least €2,330 must be retained in your policy account. No surrender penalties will be charged if these conditions are adhered to.

A guaranteed minimum life assurance of €2,330 is offered with every Children's Plan. Upon a valid death claim the greater of this sum assured or the Policy Account is paid.

## Għaliex għandek bżonn iċ-Children's Plan?

Il-ġenituri jafu li wliedhom jiddependu fuqhom għal wisq aktar minn dik is-sempliċi tgħannieqa jew daqqa t'id fl-istudju. Deċiżjonijiet tajba tul is-snin tat-trobbija tagħhom huma importanti ħafna. Li tkun omm jew missier żgur li mhix xi ħaġa faċli! L-ispejjeż qegħdin dejjem jiżdiedu, għalhekk hu essenzjali li gġemma' għall-edukazzjoni ta' wliedek, għad-dar jew karozza tal-futur tagħhom. Aktar ma gġemma', inqas forsi jkollok bżonn tissellef biex il-ħolm ta' wliedek isir realtà u inti aktar tgawdi serħan tal-moħħ! Il-flus huma tiegħek sa meta tiddeċiedi li tagħtihom lil uliedek.

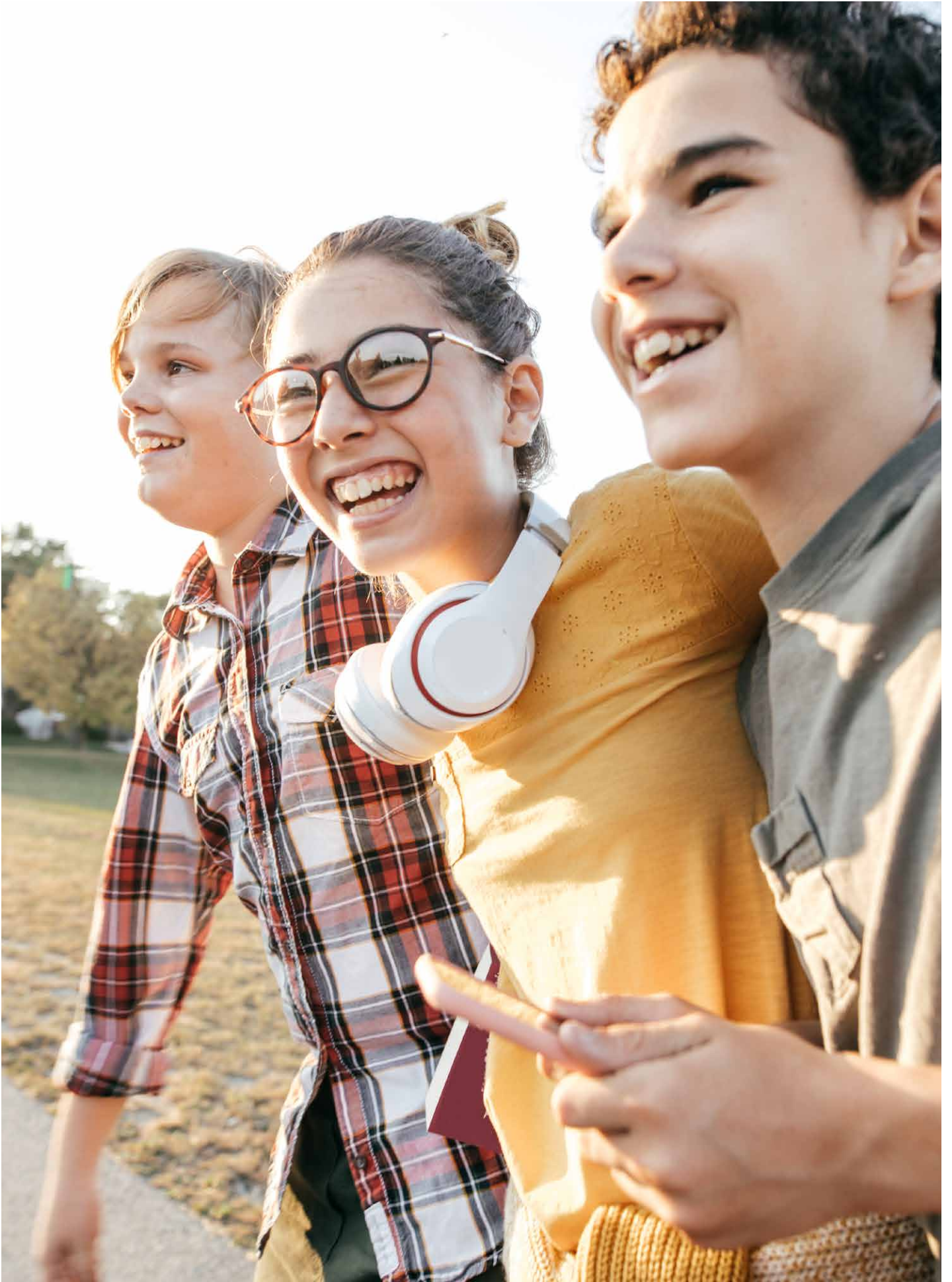
Il-tfal jikbru malajr. Għalhekk hu bżonn, u mhux biss idea tajba, li tibda gġemma' għalihom minn issa. Jekk l-ispejjeż ta' kuljum ma jhallukx tagħmel dan, allura għandek bżonn tibda programm ta' tfaddil regolari. Iċ-Children's Plan hu pjan ta' tfaddil bi qligħ t'assigurazzjoni fuq il-ħajja li jekk il-pjan jinżamm sa l-aħħar, jipprovi sigurtà u metodu effettiv biex tibni futur aħjar għal uliedek fuq żmien medju jew fit-tul, u b'hekk tagħmel differenza meta huma jikbru.

Il-ħajja assicurata taħt il-polza tista' tkun int jew forsi tippreferi tinnomina l-wild tiegħek bħala l-ħajja assicurata. Kull pjan jista' jkopri sa żewġ persuni flimkien, fejn is-somma miġmugħa fil-polza titħallas mal-ewwel mewt. Tkun tista' tinnomina aktar minn wieħed bħala benefiċjarju tal-polza tiegħek. HSBC Life tħallas il-benefiċċji tal-polza lill-benefiċjarju/i imsemmija minnek fuq il-polza.

Meta xi ħadd mit-tfal benefiċjarji tal-polza jagħlaq 18-il sena, inti tista' tiġbed somma waħda ta' mhux aktar minn 25% tal-Kont tal-Polza (il-flus allokati fil-polza u l-bonus li jakkumulaw) sa xahar wara eġġluq it-18-il sena ta' dak il-benefiċjarju.

Tkun trid tħalli mill-anqas €2,330 fil-kont tal-polza. Sakemm jintlaħqu dawn il-kundizzjonijiet ma teħel l-ebda spejjeż ta' kancellament fuq l-ammont miġbud.

Kull Children's Plan joffri somma garantita ta' €2,330 ta' assicurazzjoni fuq il-ħajja. Fuq talba valida għal ħlas wara mewt, titħallas din is-somma jew il-Kont tal-Polza, skont liema jkun l-akbar.





# The importance of additional protection

## Additional life assurance

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 policy, this amount is payable in addition to the Policy Account. This benefit may be used as security on a loan.

## Accidental death benefit

You can purchase additional cover which is paid in the event of death by accident.

## Additional benefits

If the life assured suffers a life-threatening illness, such as a heart attack or cancer, life could be financially harder for you and your family than if you had died. Not only are your family members likely to lose your income but they would need to look after you. You may add additional protection covers to your Savings or Children's Plan to increase your peace of mind. To buy this additional protection on the Children's Plan, the life assured must be at least 18 years old. These additional benefits are Permanent Total and Partial Disability, Critical Illness and Waiver of Premium.

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

*It is important that you read this brochure in conjunction with the enclosed Key Features document which is inserted at the back of the brochure and which contains further details of the additional benefits.*

## L-importanza ta' aktar protezzjoni

### Aktar assigurazzjoni fuq il-ħajja

Jekk il-ħajja assigurata fuq il-polza għandha 'l fuq minn 18-il sena, inti tista' żżid din is-somma assigurata li noffru b'xejn għal ammont akbar. Dan ikun sugġett għal sottoskrizzjoni mill-HSBC Life. F'dan il-każ, fuq talba valida għal ħlas wara mewt matul iż-żmien tal-polza, il-Kont tal-Polza jithallas flimkien ma' dan l-ammont. Dan il-benefiċċju jista' jintuża bħala sigurtà fuq self.

### Benefiċċju għal mewt b'diżgrazzja

Tista' tixtri l-benefiċċju ta' zieda fis-somma assigurata li tħallas f'każ ta' mewt b'diżgrazzja.

### Benefiċċji oħra

Jekk il-ħajja assigurata ssofri marda jew kundizzjoni serja, bħal attakk tal-qalb jew kanċer, il-ħajja tiegħek u tal-familja ssir finanzjarjament aktar diffiċli milli kieku inti kellek tiġi nieqes. Dan għaliex mhux biss jieqaf id-dħul finanzjarju tiegħek imma wkoll jiżdienu l-ispejjeż għall-kura tiegħek. Il-benefiċċji ta' aktar protezzjoni jistgħu jkunu ta' għajjnuna kbira għalik f'sitwazzjoni bħal din. Biex iżżid din il-protezzjoni fuq iċ-Children's Plan, il-ħajja assigurata jrid ikollha minn ta' l-inqas 18-il sena. Il-benefiċċji ta' aktar protezzjoni huma Benefiċċju għal Diżabbiltà Permanenti Totali u Parzjali, Benefiċċju għal Mard Kritiku u Eżenzjoni mill-Ħlas tal-Primjum.

Inti tkun tista' tagħżel li tixtri l-benefiċċji b'aktar protezzjoni mill-bidu tal-polza jew meta jkun imissek tħallas il-primjum u l-għażla tkun sugġetta għal sottoskrizzjoni mill-HSBC Life. L-Uffiċjal li Jippjana l-Finanzi, jista' jgħinek taħdem l-ammont ta' protezzjoni li għandek bżonn u jagħtik kwotazzjoni ta' kemm tiġi tiswik. Il-primjum li tkun trid tħallas għal kull benefiċċju ieħor jiġi mniżżel separatament fuq il-kwotazzjoni li jagħtik u b'hekk inti tkun taf eżatt kemm jiswa.

*Hu importanti li inti taqra dan il-ktejjeb flimkien mad-dokument tal-Karatteristiċi Ewlenin li jinkludi aktar dettalji dwar il-benefiċċji addizzjonali u li jinsab fl-aħħar ta' dan il-ktejjeb.*

# How flexible are these plans?

A With-Profits plan is a long-term contract where you will be committed to pay premiums on a regular basis for a number of years, chosen by yourself. With €120 monthly you can take out a Savings Plan or a Children's Plan, where premiums are invested and bonuses accumulate on a daily basis. There is no maximum amount. You may increase the regular premium at any time and by any amount throughout the policy term. You may also simply take an automatic increase of 5% annually to protect your investment against inflation. You can also reduce your regular premium by up to 25% once per policy year (subject to the minimum premium allowed). You have the choice to withdraw the declared annual bonus from your policy up to one month after you receive the annual bonus statement. The process is very simple; we will credit the policyholder's or designated beneficiary's bank account (if nominated) with the annual bonus amount and no charges are deducted as long as the amount withdrawn does not exceed the amount of bonus paid in the previous year. The designated beneficiary may be yourself or any other person under the policy. If the beneficiary is a minor the annual bonus will be credited to an account held on his/her behalf.

The duration of your policy must be between 10 years and 45 years.

The premium on your plan may be paid monthly, quarterly, half yearly or yearly. You choose the payment frequency when you take out the policy but you may change this during the policy term.

You have the option to make additional lump sum investments in your plan, of at least €580 each, at any time, without having to start a new policy and without committing yourself to higher regular payments. These additional deposits can be withdrawn independently of the main policy on a last in first out basis and relative surrender penalties, if any, will apply.

## **Kemm huma flessibbli dawn il-pjanijiet?**

Pjan t'assigurazzjoni fuq il-ħajja bi qligħ hu kuntratt fit-tul; inti tkun trid tħallas il-primjum regolament għal numru ta' snin magħżula minnek stess. B'€120 fix-xahar tista' tibda Savings Plan jew Children's Plan, fejn il-primjum regolari jiġi investit u jibda jakkumula bonus kuljum. Tkun tista' żżid il-primjum regolari meta trid u b'liema ammont trid tul iż-żmien tal-polza. Tista' wkoll sempliċiment tagħżel li tagħmel żieda awtomatika ta' 5% fis-sena biex tipprotegi l-investment tiegħek mill-inflazzjoni. Tnaqqis fil-primjum regolari jista' jsir sa 25% darba fis-sena (suġġett għall-primjum minimu). Inti jkollok l-għażla li tiġbed il-bonus annwali sħiħ li jkun tħabbar is-sena ta' qabel. Dan isir b'mod sempliċi billi aħna nikkreditaw il-kont bankarju ta' sid il-polza jew tal-benefiċjarju, bl-ammont tal-bonus annwali mingħajr l-ebda spejjeż għalik, sakemm l-ammont miġbud mill-polza tiegħek ma jkunx aktar mill-ammont ta' bonus imħallas fis-sena ta' qabel. Il-benefiċjarju jista' jkun inti jew xi persuna oħra mnizzla taht il-polza. Jekk il-benefiċjarju ikun taht l-età, il-bonus annwali jiġi kkreditat f'kont għan-nom tiegħu/tagħha.

Iż-żmien tal-polza għandu jkun bejn 10 u 45 sena.

Il-primjum jista' jiġi tħallas kull xahar, kull tliet xhur, kull sitt xhur jew kull sena. Inti tagħżel il-frekwenza tal-ħlas tal-primjum fil-bidu tal-polza imma tkun tista' tibdel l-għażla tiegħek tul iż-żmien tal-polza.

Għandek l-għażla li tinvesti somma flus oħra, ta' mhux inqas minn €580, meta trid, mingħajr ma tibda polza ġdida u mingħajr m'għandek għalfejn tintrabat tħallas primjum regolari ogħla. Kull somma li żżid tista' tingibed lura; dik li tpoġġi l-aħħar tkun l-ewwel waħda li trid tingibed. F'dan il-każ jista' jkun li japplikaw spejjeż ta' tisrif.

# Your questions

## What is the bonus?

There are two types of bonus in the Savings Plan and the Children's Plan.

**Reversionary "Annual" Bonus:** The Policy Account is where allocated premiums are invested and accumulate at the Company's declared rate of Annual Bonus. The Annual Bonus may change year on year and a statement will be mailed to you each year informing you of the Company's declared Annual Bonus rate in advance. The initial declared bonus for the year ahead is guaranteed, however subject to the Company's discretion, this bonus rate might be reviewed upwards. The actual bonus declared will depend largely on the future investment performance of the With Profit Fund. According to current legislation policy proceeds are not taxable. This may be subject to change in the future.

**Terminal Bonus:** The Terminal Bonus is not guaranteed and is produced for illustration purposes only.

If awarded, the Terminal Bonus is payable and will be expressed as a percentage of the value of the Policy Account on the death of the life assured or on maturity of your policy if either of these occur at least 10 years or more from the start date of your policy. No Terminal Bonus is payable on surrendered policies. According to current legislation policy proceeds are not taxable. This may be subject to change in the future.

## Do I have to pay any fees or charges?

Full details of policy fees are available in the Key Features document inserted at the back of this brochure.

## Il-mistoqsijiet tiegħek

### X'inhu l-bonus?

Hemm żewġ tipi ta' bonus fuq is-Savings Plan u ċ-Children's Plan.

**Bonus Riverżjonali:** Il-Kont tal-Polza huwa fejn jiġu investiti l-primjums u fejn jakkumulaw skont ir-rata ta' Bonus Annwali dikjarata mill-Kumpanija. Il-Bonus Annwali jista' jinbidel minn sena għal oħra u jintbagħatlek rendikont bil-posta kull sena biex jinfurmak bil-quddiem dwar ir-rata ta' Bonus Annwali dikjarata mill-Kumpanija.

Il-bonus inizjali dikjarat għas-sena li jkun imiss huwa garantit, iżda jista' jiġi rivedut u jitla' skont id-diskrezzjoni tal-Kumpanija.

Il-bonus attwali dikjarat ikun jiddependi ħafna minn kif imur l-investiment tal-With Profit Fund fil-futur. Skont il-leġiżlazzjoni kurrenti, il-flus li jithallsu mill-polza mhumiex taxxabli. Dan jista' jinbidel fil-futur.

**Bonus tat-Tmiem:** Il-Bonus tat-Tmiem mhuwiex garantit u qed jintwera għall-iskopijiet tal-eżempju biss.

Jekk jingħata, il-Bonus tat-Tmiem jithallas u jintwera bħala persentaġġ tal-valur tal-Kont tal-Polza mal-mewt tal-persuna assigurata jew meta timmatura l-polza tiegħek jekk xi wieħed minn dawn l-avvenimenti jseħħ mill-inqas 10 snin wara d-data tal-bidu tal-polza tiegħek jew wara.

Ma jithallasx Bonus tat-Tmiem għal poloz li jitwaqqfu. Skont il-leġiżlazzjoni kurrenti, il-flus li jithallsu mill-polza mhumiex taxxabli. Dan jista' jinbidel fil-futur.

### X'inhuma l-ispejjeż tal-polza?

Id-dettalji ta' dawn l-ispejjeż jinsabu fid-dokument tal-Karatteristiċi Ewlenin li jinsab fuq wara ta' dan il-ktejjeb.



### What will affect my return?

- The amount of the premium that you pay regularly;
- The proportion of your premium that is allocated to your policy account (refer to the charges section of the Key Features document accompanying this brochure);
- The duration of the plan;
- The level of investment return earned over the period of your investment in the with profits fund. Future bonus rates are not guaranteed;
- The charges on your policy which are described in the Key Features document accompanying this brochure and which are set out in the quotation;
- Do not forget that inflation reduces the value of the policy when this matures, and so also reduces what you could buy in the future with the maturity value of your policy.

### What if I decide to cancel the policy?

Full details are available in the enclosed Key Features document, under "Do I have to pay any fees or charges?"

### X'jaffettwa kemm niehu lura?

- L-ammont tal-primjum li inti tħallas regolarment;
- Il-proporzjon tal-primjum tiegħek li jiġi allokat fil-kont tal-polza tiegħek (ara l-parti tal-ispejjeż fid-dokument tal-Karatteristiċi Ewlenin li jinsab ma' dan il-ketjeb);
- It-tul ta' żmien tal-polza tiegħek;
- Il-livell ta' dħul mill-investment tal-fond bi qligħ tul iż-żmien tal-investment tiegħek. Ir-rati tal-bonus fil-futur m'humieq garantiti;
- L-ispejjeż tal-polza tiegħek hekk kif imfissra fid-dokument tal-Karatteristiċi Ewlenin u li jidhru fil-kwotazzjoni;
- Tinsiex li l-inflazzjoni tnaqqas il-valur tal-polza tiegħek meta din timmatura u għalhekk dak li inti tkun tista' tixtri b'dan il-valur fil-futur.

### X'jiġri jekk niddeċiedi li nwaqqaf il-polza?

Id-dettalji jinsabu fid-dokument tal-Karatteristiċi Ewlenin, taħt "X'inhuma l-ispejjeż tal-polza?"

# The next step

For more information about the Savings Plan or Children's Plan, 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 policy documents.

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

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 tagħrif dwar l-opzjonijiet tas-*Savings Plan* jew iċ-*Children's Plan* tista' tikkuntattjana billi:

- 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
- iżżur il-fergħa lokali tiegħek tal-HSBC.

Bl-għajjnuna ta' Premier Relationship Manager/Financial Planning Advisor, tista' tibda taħseb mil-lum stess għall-bżonnijiet ta' investiment tiegħek. Tingħata stima skont l-opzjoni li tagħżel, b'indikazzjoni tal-valuri potenzjali tal-investiment.

Għandek taqra sew il-kwotazzjoni li tingħata biex tifhem tajjeb xi tkun qiegħed tixtri. Nissuġġerulek li żżomm il-kwotazzjoni mad-dokumenti tal-polza. Tintalab timla formola tal-applikazzjoni u tħallas l-ammont tal-investiment, u mbagħad isir il-proċess mill-HSBC Life Assurance (Malta) Ltd.

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

- tkun imlejt il-formola tal-applikazzjoni;
- inkunu rċevejna l-ammont inizjali tal-investiment;
- inkunu f'riġna 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 p.l.c., headquartered in London. HSBC Group serves customers worldwide from around 3,900 offices in 67 countries and territories in Europe, Asia, North and Latin America, and the Middle East and North Africa. With assets of US\$2,522bn at 31 December 2017, HSBC is one of the world's largest financial services organisations.

## How else can we help?

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

- protecting your family from the financial effect of death, critical illness and disability;
- planning for an enjoyable retirement;
- protecting your family from outstanding loans;
- savings and investment.

## Għaliex għandek tagħzel lilna?

HSBC Life Assurance (Malta) Ltd. hija sussidjarja sħiħa ta' HSBC Bank Malta p.l.c., li tiffirma parti minn HSBC Group, li jappartjeni lil HSBC Holdings p.l.c., li għandha l-kwartieri ġenerali tagħha f'Londra. HSBC Group jaqdi lil klijenti minn madwar id-dinja kollha minn madwar 3,900 ufficċu f'67 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\$2,522bn sal-31 ta' Diċembru 2017, l-HSBC hija waħda mill-ikbar organizzazzjonijiet ta' servizzi finanzjarji fid-dinja.

## Kif nistgħu ngħinuk aktar?

Aħna nistgħu nagħtuk soluzzjonijiet finanzjarji tul ħajtek kollha u dejjem lesti niddiskutu ċ-ċirkustanzi tiegħek, bħal:

- protezzjoni tal-familja tiegħek mill-effett finanzjarju ta' mewt, mard serju u diżabbiltà;
- ippjanar għal irtirar pjaċevoli;
- protezzjoni tal-familja tiegħek minn self pendenti;
- tfaddil u investment.

# Important notes

## What happens if I change my mind?

After your proposal 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. If you cancel, you will receive back a full refund of the premiums you would have already paid. The Statutory Notice does not apply if the plan is taken up as a security against credit or loan facilities.

## Protection and Compensation scheme

A protection and compensation scheme is available under local insurance business legislation should the insurer become insolvent in respect of claims and obligations that arise from a policy of insurance covering protected commitments where Malta is the country of commitment subject to such limitations, restrictions and exclusions as may from time to time be prescribed.

## Claims guidance

Claims should be made as promptly as is reasonably possible after the event that entitles you or your family to claim. In the unfortunate event of premature death or disability, HSBC Life will assist you and/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.

## What about the tax situation?

There is currently no personal liability to tax on death or disability benefits under current legislation. This may be subject to change in the future.

## Noti importanti

### X'jigri jekk nibdel fehmti?

Wara li l-proposta tiegħek tiġi aċċettata, inti tirċievi formola msejġha Avviż Statutorju, li tispjegalek id-dritt li għandek biex tikkancella l-pjan. Bil-liġi inti mbagħad għandek 30 jum biex tibdel fehmtok. Jekk tikkancella, terġa' tirċevi lura l-ammont kollu li tkun ħallast. L-Avviż Statutorju ma japplikax jekk il-pjan jintuża biex tagħmel tajjeb għal xi kreditu jew self ta' flus.

### Skema ta' Protezzjoni u Kumpens

Jekk l-assigurat ma jkunx jista' jonora l-obbligazzjonijiet mitluba minn polza ta' assigurazzjoni maħruġa f'Malta, hemm ipprovduta fil-liġi tal-assigurazzjoni tan-negozju lokali skema ta' protezzjoni u kumpens suġġetta għal-limitazzjonijiet, restrizzjonijiet u esklużjonijiet li jistgħu joħorġu minn żmien għal żmien.

### Gwida biex tissottometti talba għal ħlas

Talbiet għal ħlas għandhom isiru kemm jista' jkun malajr wara s-sejtn tar-riskju li jintitola lilek jew lill-familja tiegħek għal ħlas. HSBC Life tgħin lilek u/jew lill-familja tiegħek fl-ipproċessar tat-talba għal ħlas. Kull ma trid tagħmel hu li inti jew xi qraba tiegħek iżżuru fergħa tal-HSBC jew iċċemplu Customer Service 2380 2380. HSBC Life imbagħad tgħidlek x'għandek tagħmel.

### X'inhil s-sitwazzjoni dwar it-taxxa?

Kif inhi l-liġi bħalissa ma hemm ebda obbligu personali ta' ħlas ta' taxxa fuq is-somma assigurata li tithallas fuq mewt. Din naturalment hi ħaġa li 'l quddiem tista' tinbidel.

# 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](http://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.

## Servizzi għall-klijenti

Aħna rriduk tkun sodisfatt kompletament bil-prodotti u s-servizzi li tiegħu mingħandna. Jekk m'intix sodisfatt b'xi aspett mis-servizz Tagħna, jekk jogħġbok għidilna. Aħna dejjem infittxu li nrisolvu kull tħassib b'mod ġust u malajr.

Jekk xi darba jkollok bżonn iktar informazzjoni jew ikollok xi tħassib jew ilment, jekk jogħġbok ikkuntattjana fl-indirizz tagħna, HSBC Life Assurance (Malta) Ltd., 80, Triq il-Mitħna, Hal Qormi QRM3101. Aħna noħroġu rikonoxximent fi żmien 48 siegħa. Nagħtuk risposta definittiva malli l-fatti rilevanti tal-ilment ikunu ġew investigati. F'kull każ Aħna nipprovdu aġġornamenti perjodiċi fejn ma tingħatax risoluzzjoni fi żmien 14-il ġurnata ta' xogħol.

Jekk l-ilment tiegħek ma jissolviex u ma tkunx sodisfatt, tista' tagħmel kuntatt mal-Uffiċċju tal-Arbitrar għas-Servizzi Finanzjarji, l-ewwel sular, Pjazza San Kalċidonju, Floriana FRN 5130, Malta jew billi żżur [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt). Ilmenti mal-Arbitrar għas-servizzi finanzjarji jridu jkunu dejjem bil-miktub. Billi tagħmel ilment ma jfissirx li tkun qed timmina d-dritt Tiegħek għal proċedimenti legali.



### 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.

### 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 għall-klijenti oħrajn.

It-telefonati fuq il-*helpline* jistgħu jiġu 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 jgħodd 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-għanijiet personali, is-sitwazzjoni finanzjarja u l-bżonnijiet tiegħek. Din l-informazzjoni ma tistax titqies bħala 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-Formula tal-Proposta u l-Iskeda tal-Polza. Detalji sħaħ tad-definizzjonijiet, esklużjonijiet u limitazzjonijiet jinsabu fid-dokument tal-Karatteristiċi Ewlenin u t-Termini u Kundizzjonijiet li ġew provduti lilek. Kopji addizzjonali jistgħu wkoll jinkisbu minn HSBC Life Assurance (Malta).

HSBC Life Assurance (Malta) Ltd (Registered Office: 80, Mill Street, Qormi QRM 3101 Malta. Company No: C18814) is regulated and authorised by the MFSA (Malta Financial Services Authority, Notabile Road, BKR3000, Attard, Malta) 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 Distribution Act, (Cap 487 of the Laws of Malta). (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](http://www.hsbc.com.mt)

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

(Ref No. 104672-11/18). Designed by BPC.

HSBC Life Assurance (Malta) Ltd (Uffiċċju Reġistrat: 80, Triq il-Mithna, Hal- Qormi, QRM 3101 Malta. Numru tal-Kumpanija: C18814) hija regolata u awtorizzata mill-Awtorita għas-Servizzi Finanzjarji ta' Malta, Triq Notabile, Attard, BKR3000, taħt l-Att dwar il-Kummerċ tal-Assigurazzjoni tal-1998 biex tmexxi kummerċ tal-assigurazzjoni fit-tul. HSBC Bank Malta huwa intermedjarju tal-assigurazzjoni marbut ma' HSBC Life Assurance (Malta) Ltd taħt l-Att dwar id-Distribuzzjoni tal-Assigurazzjoni, (Kap 487 tal-Liġijiet ta' Malta.) (Uffiċċju Reġistrat: 116, Triq l-Arcisqof, il-Belt Valletta VLT 1444. Nru tal-Kumpanija: C3177).

Din l-informazzjoni m'għandhiex tintfiehmem b'halha parir dwar investiment.

HSBC Insurance huwa isem kummerċjali użat fuq livell dinji min-negozju tal-assigurazzjoni ta' HSBC Group, inkluż HSBC Life Assurance (Malta) Ltd, li ħarġet dan id-dokument.

Approvat u maħruġ minn HSBC Life Assurance (Malta) Ltd 80, Triq il-Mithna, Hal Qormi QRM 3101, Malta [www.hsbc.com.mt](http://www.hsbc.com.mt)

Servizz tal-Konsumatur: Premier: 2148 9100/Advance: 2148 9101 Oħrajn: 2380 2380