

# Retirement Pension Plan – Unit-Linked



**HSBC**  
Insurance

# Continue to enjoy today... tomorrow

## Retirement Pension Plan – Unit-Linked

When we retire and stop working we all look forward to enjoying a level of financial security that would allow us to maintain our current lifestyle and care for our loved ones. However it is most likely that the state pension might not be enough for us to do so. That is why having a separate pension plan and putting some money aside regularly is a good idea.

## Start saving for your retirement today

Our Retirement Pension Plan – Unit-Linked product is a Unit-Linked Life Assurance Plan that brings together a broad range of global investment opportunities under one roof in a tax-efficient manner. The long term nature of the Plan allows you to save money on a regular basis and to invest additional lump sums at any time in the future. You may also qualify for a tax credit based on the amounts you save.

## Key Features

Age of assured person	Between 18 and 60
Minimum Duration	10 years
Maximum Duration	52 years (defined as number of years from minimum entry age of 18 years (ANB 19) to maximum age of commencing retirement benefits which is 70 years (ANB 71)).
Minimum Premium	€60 monthly. You may increase or decrease your contribution at any time, subject to the minimum premium amount being adhered to.
Premium Payment Frequency	Monthly, Quarterly, Half-Yearly, Annually.
Life Cover	The Plan provides a free Guaranteed Life Assurance ('GLA') of €2,500. If you pass away before taking the retirement benefit, the Plan will pay out the value of the Unit-Linked Plan at the time of death or the GLA of €2,500 whichever is the greater.
Tax Credit	If you are at least 18 years old and domiciled and/or resident in Malta for tax purposes your contributions are eligible for a tax credit of 25% up to a maximum of €500 or such other amount as may be prescribed from time to time. The tax credit is only available with respect to the income tax chargeable for the year during which the contribution was made. Unused credits cannot be carried forward to future years.

## Pjan ta' Pensjoni tal-Irtirar – Unit-Linked

Meta nirtiraw u nieqfu naħdmu nkunu ħerqana li ngawdu livell ta' sigurtà finanzjarja li jippermettilna nibqgħu nżommu l-istess stil ta' ħajja u nkomplu nieħdu ħsieb lill-għeżież tagħna. Madankollu, aktarx li l-pensjoni tal-istat ma tkunx biżżejjed għalina biex nagħmlu dan. Huwa għalhekk li pjan ta' pensjoni separat u t-tfaddil tal-flus b' mod regolari huma idea tajba.

## Ibda faddal għall-irtirar tiegħek illum

Il-Pjan ta' Pensjoni tal-Irtirar – Unit-Linked tagħna huwa Pjan ta' Assigurazzjoni fuq il-Hajja Unit-Linked li jinkorpora b' mod effiċjenti għall-fini ta' taxxa, għażla wiesgħa ta' opportunitajiet ta' investiment globali. Peress li l-Pjan huwa għal tul ta' żmien int tista' tfaddal il-flus b' mod regolari u tinvesti somom ta' flus addizzjonali f' xi żmien fil-futur. Tista' wkoll tikkwalifika għal kreditu ta' taxxa bbażat fuq l-ammonti li tfaddal.

## Il-karatteristiċi ewlenin

L-età tal-persuna assigurata	Bejn 18 u 60 sena
L-iqsar terminu	10 snin
Terminu massimu	52 sena (definiti bħala ammont ta' snin mill-inqas età tad-dħul ta' 18-il sena magħluqa sal-età massima meta jibdeu jittieħdu l-benefiċċji tal-irtirar, li hija 70 sena magħluqa).
L-anqas Primjum li jithallas	€60 kull xahar. Tista' żżid jew tnaqqas il-kontribuzzjoni tiegħek meta trid, sakemm jinżamm l-inqas primjum.
Kull meta jithallas il-Primjum	Kull xahar, kull tliet xhur, kull sitt xhur, kull sena.
Kopertura fuq il-hajja	Il-Pjan jipprovdi Assigurazzjoni Garantita fuq il-Hajja ta' €2,500. Jekk int tmut qabel tieħu l-benefiċċju tal-irtirar, il-Pjan iħallas l-ogħla valur bejn il-valur tal-Pjan Unit-Linked skont kif ikun dak iż-żmien u l-Assigurazzjoni Garantita fuq il-Hajja ta' €2,500.
Kreditu ta' Taxxa	Jekk għandek mill-inqas 18-il sena u tghix u/ jew int residenti f' Malta għall-fini ta' taxxa, il-kontribuzzjonijiet tiegħek huma eliġibbli għal kreditu ta' taxxa ta' 25% sa massimu ta' €500 jew ammont ieħor li jkun preskritt minn żmien għal żmien. Il-kreditu ta' taxxa jingħata skont it-taxxa tad-dħul dovuta fis-sena li fiha tkun saret il-kontribuzzjoni. Krediti mhux użati ma jgħoddux għas-snin ta' wara.

<b>Programmed Withdrawals</b>	Programmed withdrawals applicable by way of income drawdown. Under the current legislation you can start to take your personal pension not earlier than age 61 and not later than age 70. Before the age of 61 your funds will remain in the Plan. At retirement (which can commence not earlier than age 61) you can opt to receive up to 30% of the fund value as a tax free lump sum to be withdrawn in the first year of drawdown. The remaining balance of the funds in the Plan is to be used to provide you with a regular income which is subject to income tax. You may only take out the lump sum and programmed withdrawals after the Plan has been in place for at least 10 years.
<b>Premium Holiday Option</b>	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.
<b>Additional contributions</b>	You can make additional lump sum contributions throughout the term of your Plan. Single premium add-ons are subject to a minimum of €300.00. This will be allocated to your original fund(s) or into new funds.

It is important that you read this brochure in conjunction with the Key Features Document relating to this Policy, Policy Terms and Conditions, Key Information Documents (KID) and Investment Option Information Documents, Proposal Form and the Policy Schedule, which can be obtained from one of our local HSBC Branches.

<b>Ġbid programmat</b>	Il-ġbid programmat ikun ibbażat fuq il-ġbid mid-dhul. Skont il-leġiżlazzjoni ta' bħalissa, ma tistax tibda tiegħu l-pensjoni personali tiegħek qabel l-età ta' 61 sena u mhux aktar tard mill-età ta' 70 sena. Sakemm tagħlaq 61 il-fondi tiegħek jibqgħu fil-Pjan. Mal-irtirar (mhux qabel tagħlaq 61 sena) tista' tagħżel li tircievi sa 30% tal-valur tal-fond bħala somma waħda sħiħa mingħajr taxxa li tista' tiġbidha fl-ewwel sena li fiha jibda jsir il-ġbid. Dak li jifdal mill-fondi fil-Pjan għandu jintuża biex jipprovdilek dhul regolari li huwa suġġett għat-taxxa tad-dhul. Tista' tiġbed somma sħiħa f'daqqa u tagħmel ġbid programmat wara li l-Pjan ikun ilu fis-seħh għal mill-inqas 10 snin.
<b>Eżenzjoni mill-ħlas tal-Primjum</b>	Il-primjums jistgħu jiġu sospizi meta trid matul iż-żmien kollu tal-Pjan. Sakemm il-Pjan Tiegħek jibqa' jkollu valur, int tista' terġa' tibda tħallashom. Il-faċilità ta' eżenzjoni mill-ħlas tal-primjum tista' tiġġedded kull sena wara li jsir financial planning review u hija suġġetta għad-diskrezzjoni tal-Kumpanija.
<b>Kontribuzzjonijiet addizzjonali</b>	Tista' tagħmel kontribuzzjonijiet b'somom ta' flus addizzjonali matul it-terminu tal-Pjan tiegħek. Iż-żidiet fil-kontribuzzjonijiet huma suġġetti għal minimu ta' €300.00. Dawn jistgħu jiġu allokati fil-fondi originali tiegħek jew f'fondi ġodda.

Importanti li taqra dan il-*brochure* flimkien mad-Dokument tal-Karatteristiċi Ewlenin relatat ma' din il-Polza, it-Termini u Kundizzjonijiet, il-Formula tal-Proposta u l-Iskeda tal-Polza, li jistgħu jinkisbu minn kwalunkwe fergħa tal-HSBC.

# What are Unit-Linked Funds?

The Plan allows you to participate in a range of HSBC Life Assurance (Malta) Ltd (hereinafter referred to as 'HSBC Life') unit-linked funds denominated in euro, based in local and foreign bond and equity investments. The value of the Plan is linked to the value of the underlying investments of your choice.

The unit-linked funds, offered by HSBC Life are linked to underlying assets held in a range of investment vehicles and in different currencies. These underlying assets are managed by local and foreign fund managers with a proven track record of professional investment management. The range of funds available have been carefully selected to provide you with a wide choice of investment opportunities 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 and financial needs.

## What will affect my return?

The final value of your Plan will depend on a number of factors such as:

- The amount that you invest and how long you keep it for.
- 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, where withdrawal in the early years of the Plan might lead to a loss in the amount of money invested.
- 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 you start taking your benefits, and also reduces what you could buy in the future with the value of your Plan.
- Regular withdrawals applicable by way of income drawdown.

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

The Plan has an easy to understand and transparent charging structure as detailed in the Key Features Document accompanying this brochure.

## 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.

## X'inhuma Fondi Unit-Linked?

Il-Pjan jippermettilek tieġu sehem f'għażla ta' fondi unit-linked ta' HSBC Life Assurance (Malta) Ltd ('il quddiem imsejha 'HSBC Life') denominati fl-ewro, ibbażati fuq investimenti ta' bonds u ekwità lokali u internazzjonali. Il-valur tal-Pjan huwa relatat mal-valur tal-investimenti tal-fondi li tagħżel.

Il-fondi unit-linked offruti minn HSBC Life huma marbutin ma' assi li jiffurmaw il-bażi f'għażla ta' mezzi ta' investment u huma denominati f'muniti differenti. Dawn l-assi huma mmexxija minn *fund managers* lokali u barranin bi *track record* ippruvat fit-tmexxija tal-investimenti. Il-fondi li hemm minn fejn tagħżel intgħażlu bir-reqqa biex jipprovdulek għażla wiesgħa ta' opportunitajiet ta' investment li taħseb għal nies li jvarjaw fl-età, preferenzi ta' riskju, ħtiġiet tagħhom, u għal kundizzjonijiet differenti tas-suq. Int tkun tista' tistruttura l-portafoll tal-investimenti tiegħek b'mod li jibbilanċja t-tkabbir fil-kapital u r-riskji skont il-preferenzi personali u l-ħtiġiet finanzjarji tiegħek.

## X'se jeffettwa r-ritorn tiegħi?

Il-valur finali tal-Pjan tiegħek jiddependi minn għadd ta' fatturi bħal:

- L-ammont li tinvesti u għal kemm iddewmu.
- Il-proporzjon tal-kontribuzzjoni tiegħek allokata għall-Pjan tiegħek u d-drittijiet li jridu jithallsu hekk kif deskritti fid-Dokument tal-Karatteristiċi Ewlenin li qiegħed ma' dan il-*brochure*.
- Kemm idum il-Pjan, hekk kif il-ġbid fl-ewwel snin tal-Pjan jista' jwassal għal telf mill-ammont ta' flus investiti.
- Il-volatilità tal-valur tal-bonds, investimenti ta' ekwità u muniti li fihom jinvestu l-fondi li jiffurmaw il-bażi tal-investment.
- L-użu tal-facilità ta' eżenzjoni mill-ħlas tal-primjum.
- L-inflazzjoni tnaqqas il-valur tal-Pjan meta int tibda tieġu l-benefiċċji tiegħek, u tnaqqas ukoll xi tkun tista' tixtri fil-futur bil-valur tal-Pjan tiegħek.
- Ġbid regolari skont kif isir il-ġbid mid-dħul.

## Irrid inħallas xi drittijiet jew spejjeż?

Il-Pjan għandu struttura faċli biex tinftiehem u trasparenti li permezz tagħha jithallsu d-drittijiet u l-ispejjeż skont kif inhu dettaljat fid-Dokument tal-Karatteristiċi Ewlenin li qiegħed ma' dan il-*brochure*.

## Skema ta' Protezzjoni u Kumpens

Jekk l-assuratur ma jkunx jista' jonora l-obbligazzjonijiet mitluba minn polza ta' assigurazzjoni maħruġa 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.

### **The Packaged Retail and Insurance-based Investment Products Regulation (“PRIIPs Regulation”)**

The Packaged Retail and Insurance-based Investment Products Regulation (“PRIIPs Regulation”) came into force on 1 January 2018. This stipulates that HSBC Life Assurance (Malta) Ltd is to produce a pre-contractual Key Information Document (“KID”). The Regulation is intended to make it easier for retail investors to understand and compare the key features, risk, rewards and costs of different products in scope of PRIIPs through the provision of the KID. This is a free-of-charge stand-alone document which is to be shared with the investor prior to the conclusion of any transaction. The main goal of the PRIIPs Regulation is to enhance investor protection standards for retail clients. In line with the regulation the KID is updated on a regular basis. To view these documents please visit [www.hsbc.com.mt](http://www.hsbc.com.mt) then click on Investing > Savings, pensions and investments > Key Information Document.

#### **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 plans and to income/gains derived therefrom and from their disposal. More information can be found in the Key Features Document.

#### **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 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 [www.hsbc.com.mt](http://www.hsbc.com.mt).

### **Il-Packaged Retail and Insurance-based Investment Products Regulation (“PRIIPs Regulation”)**

I-Packaged Retail and Insurance-based Investment Products Regulation (“PRIIPs Regulation”) daħal fis-seħħ fl-1 ta' Jannar 2018. Dan jistipula li HSBC Life Assurance (Malta) Ltd għandha tipproduċi Dokument ta' Karatteristiċi Ewlenin (Key Information Document, (“KID”)) prekontrattwali. Ir-Regolament huwa intenzjonat li jagħmilha iżjed faċli għall-investituri fil-livell ta' konsumatur biex jifhmu u jqabblu l-karatteristiċi ewlenin, ir-riskju, il-ħlasijiet bi premju u l-ispejjeż ta' prodotti differenti fl-ambitu tal- PRIIPs permezz tal-KID. Dan huwa dokument indipendenti li jingħata b'xejn u għandu jinqasam mal-investitur qabel ma tiġi konkluża kwalunkwe tranżazzjoni. L-iskop prinċipali tar-Regolament PRIIP huwa biex itejjeb l-istandards ta' protezzjoni tal-investitur għal klijenti fuq livell ta' konsumatur. Skont ir-regolament, id-Dokument ta' Karatteristiċi Ewlenin ikun aġġornat fuq bażi regolari. Biex tara dawn id-dokumenti jekk jogħġbok żur [www.hsbc.com.mt](http://www.hsbc.com.mt) u aghfas fuq Investing > Savings, pensions and investments > Key Information Document.

#### **X'inhil-pożizzjoni tat-taxxa?**

Jingħata l-parir biex l-investituri u dawk prospettivi jfittxu gwida professjonali dwar il-Liġijiet tat-Taxxa Maltin u Internazzjonali li japplikaw għall-investimenti fi pjanijiet unit-linked u għal dħul/qligh derivat minnhom u mid-disponiment tagħhom. Iktar informazzjoni tinstab fid-Dokument tal-Karatteristiċi Ewlenin.

#### **X'inhil-istrateġija tal-investment?**

Billi nagħxu b' mod dinamiku, aħna noffru *fund managers* u fondi li jiffurmaw il-baži tal-investment li għandhom reputazzjoni tajba bl-għan li jkollna l-aqwa proposizzjoni ta' investment għall-Pjan tiegħek.

HSBC Life għamlet, u tibqa' tagħmel, alleanzi strateġiċi ma' ismijiet rinomati mad-dinja fit-tħaddim tal-investment biex toffrilek rotta ekonomika fis-swieq finanzjarji dinjin. Iktar dettalji fuq il-*fund managers* jistgħu jinkisbu mill-*fund fact sheet* minn kwalunkwe fergħa tal-HSBC jew mill-*website* tagħna [www.hsbc.com.mt](http://www.hsbc.com.mt).



### **HSBC Global Asset Management (Malta) Limited**

HSBC Global Investment Funds (HGIF) is HSBC's global flagship fund range. This covers a range of asset classes and investment styles, as well as geographical regions. The GIF range of funds is currently predominantly managed by HSBC's active fundamental investment teams and global quantitative investment teams. Some funds in the HGIF range are managed by other specific managers within the HSBC Group. HGIF is structured as a SICAV (Societe d'Investissement a Capital Variable) and is domiciled in Luxembourg. At HGIF, clients are brought the best of what HSBC's multi-specialist investment teams have to offer through one of the most widely distributed product ranges in the world. Assets Under Management as at 30 June 2018 are \$468.3 billion.

### **HSBC Global Asset Management (UK) Ltd**

HSBC Global Asset Management (UK) LTD (HGAM) is organisationally aligned within the HSBC Group's WPB business. As at 31 March 2020 is \$483.1 billion.

### **MFS Investment Management Company (LUX)**

For nearly a century, MFS have aligned their active investment approach and the way they serve clients with a sole purpose: to create long-term value responsibly. Assets Under Management as at 31 May 2020 are \$495.5 billion.

### **HSBC Global Investment Funds (Luxembourg) S.A.**

HSBC Global Investment Funds (HGIF) is HSBC's global flagship fund range. This covers a range of asset classes and investment styles, as well as geographical regions. The GIF range of funds is currently predominantly managed by HSBC's active fundamental investment teams and global quantitative investment teams. Some funds in the HGIF range are managed by other specific managers within the HSBC Group. HGIF is structured as a SICAV (Societe d'Investissement a Capital Variable) and is domiciled in Luxembourg. At HGIF, clients are brought the best of what HSBC's multi-specialist investment teams have to offer through one of the most widely distributed product ranges in the world. Assets Under Management as at 30 June 2018 are \$468.3 billion.

### **HSBC Global Asset Management (Malta) Limited**

HSBC Global Investment Funds (HGIF) hija l-firxa ta' fondi ewlenija globali tal-HSBC. Din tkopri għażla ta' klassijiet ta' assi u stili ta' investiment, kif ukoll reġjuni ġeografiċi. Bħalissa, l-għażla ta' fondi ta' GIF hija ġestita b'mod predominanti mit-timijiet ta' investiment fundamentali attivi u t-timijiet ta' investiment kwantitattivi globali. Xi fondi fl-għażla ta' HGIF huma ġestiti minn managers speċifiċi oħrajn fi hdan HSBC Group. HGIF hija strutturata bħala SICAV (Societe d'Investissement a Capital Variable) u hija domiciljata fil-Lussemburgu. Għand HGIF, il-klijenti jingħataw l-aqwa minn dak li għandhom x'joffru t-timijiet tal-investiment multispeċjalizzati tal-HSBC permezz ta' waħda mill-iżjed għażliet ta' prodotti mifruxa fid-dinja. Assi Ġestiti ta' \$468.3 biljun fit-30 ta' Ġunju 2018.

### **HSBC Global Asset Management (UK) Ltd**

Mill-aspett organizzattiv, HSBC Global Asset Management (UK) Ltd (HGAM) hija allinjata fi hdan in-negozju WPB ta' HSBC Group. Assi Ġestiti ta' \$483.1 biljun fil-31 ta' Marzu 2020.

### **MFS Investment Management Company (LUX)**

Għal kwazi seklu, MFS allinjaw il-metodu ta' investiment attiv u l-mod kif jaqdu lill-klijenti ma' skop wieħed: biex joħolqu valur għal żmien twil b'mod responsabbli. Assi Ġestiti ta' \$495.5 biljun fil-31 ta' Mejju 2020.

### **HSBC Global Investment Funds (Luxembourg) S.A.**

HSBC Global Investment Funds (HGIF) hija l-firxa ta' fondi ewlenija globali tal-HSBC. Din tkopri għażla ta' klassijiet ta' assi u stili ta' investiment, kif ukoll reġjuni ġeografiċi. Bħalissa, l-għażla ta' fondi ta' GIF hija ġestita b'mod predominanti mit-timijiet ta' investiment fundamentali attivi u t-timijiet ta' investiment kwantitattivi globali. Xi fondi fl-għażla ta' HGIF huma ġestiti minn managers speċifiċi oħrajn fi hdan HSBC Group. HGIF hija strukturata bħala SICAV (Societe d'Investissement a Capital Variable) u hija domiciljata fil-Lussemburgu. Għand HGIF, il-klijenti jingħataw l-aqwa minn dak li għandhom x'joffru t-timijiet tal-investiment multispeċjalizzati tal-HSBC permezz ta' waħda mill-iżjed għażliet ta' prodotti mifruxa fid-dinja. Assi Ġestiti ta' \$468.3 biljun fit-30 ta' Ġunju 2018.

### BlackRock Investment Managers

BlackRock is a truly global firm that combines the benefits of worldwide reach with local service and relationships. BlackRock manage assets for clients in North and South America, Europe, Asia, Australia, the Middle East and Africa. The firm employs approximately 13,000 talented professionals and maintains offices in more than 30 countries around the world. As of June 2019, BlackRock's Assets Under Management total \$6.84 trillion across equity, fixed income, cash management, alternative investment, real estate and advisory strategies.

### Schroders Investment Management (Europe) S.A.

Schroders is a world-class asset manager operating from 35 locations across Europe, the Americas, Asia, the Middle East and Africa. For over two centuries they have looked to the long term, helping clients plan for the future with ideas built to stand the test of time. Their Assets Under Management increased by 23% to close at a new high of £500.2 billion, as at 5 March 2020.

### Invesco International Limited

Invesco is a global investment management firm dedicated to delivering an investment experience that helps people get more out of life. With offices in 25 countries, their distinctive investment teams deliver a comprehensive range of active, passive and alternative investment capabilities. Their Assets Under Management as at 31 March 2020 closed at \$1,054.3 billion.

### To find out more

For more details about our Retirement Pension Plan – Unit-Linked you can:

- Phone Our Contact Centre on:-
  - (+356) 2148 9100 Premier Customers
  - (+356) 2148 9101 Advance Customers
  - (+356) 2380 2380 Other Customers
- Visit your local HSBC branch.

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.

### BlackRock Investment Managers

BlackRock hija kumpanija tassew globali li tgħaqqad ilbenefiċċji ta' firxa fuq livell dinji ma' servizz u relazzjonijiet lokali. BlackRock jimmaniġġjaw assi għal klijenti fl-Amerika ta' Fuq u fl-Amerika ta' Isfel, l-Ewropa, l-Asja, l-Awstralja, il-Lvant Nofsani u l-Afrika. Il-kumpanija timpjega madwar 13,000 haddiem professjonali li għandhom talent u tmantni ufficijji f'izjed minn 30 pajjiż madwar id-dinja. Minn Ġunju 2019, l-Assi Ġestiti totali ta' BlackRock huma \$6.84 triljun f'ekwità, dħul fiss, ġestjoni ta' flus kontanti, investiment alternattiv, suq tal-proprjetà u strategiji ta' konsulenza.

### Schroders Investment Management (Europe) S.A.

Schroders hija manager tal-assi ta' klassi dinjija li topera minn 35 post madwar l-Ewropa, l-Amerika ta' Fuq u l-Amerika ta' Isfel, l-Asja, il-Lvant Nofsani u l-Afrika. Għal iżjed minn żewġ sekli ħarsu lejn it-tul taż-żmien, filwaqt li jgħinu lill-klijenti jippjanaw għall-futur b'ideat imfassla biex jibqgħu validi matul iż-żmien. L-Assi Ġestiti tagħhom żdiedu bi 23% biex għalqu f'livell għoli gdid ta' £500.2 biljun, fil-5 ta' Marzu 2020.

### Invesco International Limited

Invesco hija kumpanija ta' mmaniġġjar tal-investiment globali dedikata li tagħti esperjenza ta' investiment li tgħin lin-nies jieħdu iżjed mill-ħajja. B'ufficijji f'25 pajjiż, it-timijiet tal-investiment distintivi tagħhom jagħtu firxa komprensiva ta' kapaċitajiet ta' investiment attivi, passivi u alternattivi. L-Assi Ġestiti tagħhom fil-31 ta' Marzu 2020 għalqu b'\$1,054.3 biljun.

### Biex issir taf aktar.

Għal aktar dettalji dwar il-Pjan ta' Pensjoni tal-Irtirar Unit-Linked tagħna tista':

- Ikkompel lill-Contact Centre tagħna fuq:
  - (+356) 2148 9100 Premier Customers
  - (+356) 2148 9101 Advance Customers
  - (+356) 2380 2380 Klijenti oħrajn
- Żur il-fergħa lokali tal-HSBC.

L-informazzjoni li tinsab f'dan il-*brochure* hija ġenerika u mhix ibbażata fuq l-oġġettivi, is-sitwazzjonijiet finanzjarji u l-ħtiġiet personali tiegħek. Din l-informazzjoni m'għandhiex tittiehed bħala parir dwar investiment. Importanti li taqra dan il-*brochure* flimkien mad-Dokument tal-Karatteristiċi Ewlenin relatat ma' din il-Polza, it-Termini u Kundizzjonijiet, il-Formula tal-Proposta u l-Iskeda tal-Polza, li jistgħu jinkisbu minn kwalunkwe fergħa tal-HSBC.

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).

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. 111821 – 09/20)

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-Awtorità 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).

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