



optimistic

Get a head-start in growing your wealth while enjoying lifetime protection.

Growth Manager is an investment-linked insurance plan that helps you grow your wealth and provides lifetime protection for greater peace of mind. It is designed to make every dollar you have invested, work harder and smarter for you, from day one. By investing the full amount of your monthly premium right from the start, you are buying more units and getting a head-start in your investment.

Benefits of Growth Manager

Start building your wealth early

Get a head-start in your investments with 100% of your premium being invested from the first year onwards. By investing more in the beginning, you may reap potentially better returns in the future.

Guaranteed issuance

Sign up for the basic plan with ease as there are no underwriting requirements*.

Lifetime protection

Get insurance protection of up to 99 years of age against death or terminal illness†.

Wide selection of funds

Choose from a wide range of investment-linked funds available across different fund managers, asset classes, sectors, countries and regions to cater to your needs.

Unlimited fund switches at no charge

Enjoy the flexibility of unlimited fund switches to suit your financial needs at no additional costs.

Option of premium holiday‡

In the event of short-term financial challenges, activate this special feature to temporarily stop paying premiums until your financial situation improves.

Growth Manager Plus for enhanced protection

For enhanced protection, you can opt for Growth Manager Plus to receive three separate benefit payouts[¶] for coverage against critical illness, total and permanent disability, and death respectively, with an aggregate minimum sum assured of five times of your basic annual premium^{**}.

Growth Manager

HSBC Insurance

HSBC 

How Growth Manager and Growth Manager Plus work

Plan details

Minimum monthly premium**	S\$200
Top up	Minimum S\$500, at no additional charge
Withdrawal**	Partial withdrawal allowed (minimum of S\$250 per withdrawal)
Payment frequency	Monthly (GIRO only), quarterly, half yearly or yearly
Payment method	Cheque, cash or GIRO
Unit allocation (as percentage of premium paid)	From Year 1 onwards: 100%

Growth Manager Plus

- Three separate benefit payouts[†] – coverage against critical illness, total and permanent disability, and death.
- Minimum sum assured is five times of your basic annual premium**.
- Option to further enhance your protection with a range of supplementary benefits, such as payor benefit and Lady FirstCare, amongst others.

Start planning for your financial goals while enjoying greater peace of mind with Growth Manager and Growth Manager Plus today.

call us

(65) 6225 6111

log on

www.insurance.hsbc.com.sg

* Guaranteed issuance is applicable for Growth Manager only. † Terminal illness benefit is an acceleration of death benefit, only if you are diagnosed with a terminal illness, which is expected to result in death within 12 months from the date of diagnosis. If you have been diagnosed with a terminal illness, the diagnosis must be given by a Medical Practitioner and be supported by acceptable clinical radiological, histological and laboratory evidence and confirmed by our Company's appointed doctor. The policy will terminate once the death or terminal illness benefit is paid. Terminal illness in the presence of HIV infection is excluded.

‡ The Premium holiday option can only be elected after the second Policy Anniversary of the Policy and if the Policy has acquired Cash Value. † The three separate benefit payouts for Growth Manager Plus are applicable only if the Critical Illness Link and Disability Link riders are both attached to the basic plan.** Subject to a minimum of S\$12,000. †† There will be a Premium Reduction Charge for any premium reduction made on or before the 7th premium year. ††† There will be a Surrender Penalty for any partial or full withdrawal made on or before the 7th premium year.

Important notes

Growth Manager and Growth Manager Plus are underwritten by HSBC Insurance (Singapore) Pte. Limited, 10 Eunos Road 8, #11-01 Singapore Post Centre, Singapore 408600. Company registration no. 195400150N.

This marketing material contains only general information. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice. A person interested in this product should read and consider the Product Summary and Benefit Illustration in deciding whether to buy this product. You can ask for the Product Summary from our authorised agents or distributors, including The Hongkong and Shanghai Banking Corporation Limited (together "the Agents").

Buying a life insurance policy is a long-term commitment. An early termination of the policy includes high cost and the surrender value payable may be less than the total premiums paid.

The Agents are neither underwriter nor broker for you. To the fullest extent permissible pursuant to applicable law, the Agents make no warranties or representations as to the accuracy, correctness, reliability or otherwise of the content of this marketing material. Under no circumstances, including, but not limited to negligence, shall the Agents or any party involved in creating, producing or delivering the marketing material be liable to you for any indirect, incidental, consequential, or punitive damages that result from the use of the information in this marketing material, even if the Agents have been advised of the possibility of such damages.

The Agents and/or their employees will receive a commission from HSBC Insurance (Singapore) Pte. Limited in respect of the insurance product and services purchased by you. The Agents are not suppliers of the products and services and will not accept liability in relation thereto.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg)

Issued by HSBC Insurance (Singapore) Pte. Limited.

Printed on environmentally friendly paper.