

# GoalSaver

*achieve your dreams,  
secure your future*



Many people save to attain their dreams and goals, whether it is a long-awaited holiday, a grand wedding, their children's education, or a comfortable retirement. GoalSaver is a fixed-term endowment plan designed to help you set aside a sum of money regularly towards achieving your goals. At the same time, it offers protection against life's uncertainties by providing financial security for you and your loved ones.

## Benefits of GoalSaver

### • **Guaranteed 2.5% coupon every six months**

Receive regular coupons of 2.5% of your initial sum assured paid out every six months (starting from the end of the third year of your policy). Or, reinvest your coupons to earn higher returns by accumulating interest at the prevailing interest rate\*. You also have the option to receive 0% coupon, instead of 2.5% coupon, to maximise your cash value at maturity.

### • **Increasing life cover**

Coverage against death is increased each year as reversionary bonus is added to the sum assured.

### • **Flexible policy terms**

Option to choose from five different policy terms: 10, 15, 20, 21 or 25 years to meet your goals.

### • **Different maturity payout options**

Choose one of three flexible payout options:

- Withdraw the maturity payout in one lump sum at the end of your policy term.
- Reinvest the maturity payout in the plan and accumulate interest at the prevailing interest rate\*. You can choose to withdraw the full amount in one lump sum at any time thereafter until you reach 99 years of age.
- Receive a fixed monthly income for a specified amount or period. Any amount that has not been paid out will accumulate interest at the prevailing interest rate\*.

### • **Opportunity to enhance your coverage**

Option to increase your protection by adding supplementary benefits such as payor benefit, total and permanent disability benefit, critical illness benefit and more.

### • **Flexible premium payment options**

Choose your premium payment to match your comfortable level of commitment:

- Spread your financial commitment over the full payment term based on the policy term selected.
- Opt for FlexiPay<sup>†</sup> to convert your payment term to an even shorter tenure of your choice.

Please turn overleaf for more information.

For more information, contact us now.

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## How GoalSaver works

Assuming a non-smoking female, 30 years of age, takes up a 20-year term GoalSaver.

### • For a 2.5% coupon payout plan

Monthly savings amount <sup>‡</sup>	Initial sum assured	2.5% coupon paid out every six months	Option to have the coupons paid out		Option to have the coupons reinvested
			Total coupons paid out	Total cash value at maturity <sup>¶</sup>	Total cash value at maturity with coupons reinvested <sup>*</sup>
S\$200	S\$26,129	S\$653	S\$22,863	S\$35,334	S\$63,756

### • For a 0% endowment plan

Monthly savings amount <sup>‡</sup>	Initial sum assured	Cash value at maturity <sup>¶</sup>
S\$200	S\$51,330	S\$68,284

For more information, please contact our financial planners, call our Customer Service Hotline on 6225 6111 or visit our web site at [www.insurance.hsbc.com.sg](http://www.insurance.hsbc.com.sg)

\* The coupons and/or maturity proceeds are assumed to be deposited with HSBC Insurance (Singapore) Pte Ltd, accumulating interest at 2.5% per annum. This interest rate is not guaranteed and is subject to change from time to time.

† The revised premium quoted under FlexiPay is based on a guaranteed interest rate of 1.8% per annum. As and when the plan's original premiums are due, the FlexiPay premiums collected including any accumulated interest will be deducted to pay for the plan. Any premium not deducted will accumulate at a guaranteed interest rate of 1.8% per annum. An early withdrawal of FlexiPay usually involves high costs and the FlexiPay surrender value payable may be less than the total FlexiPay premiums paid. Any withdrawal of FlexiPay will result in the interest earned to be less than 1.8% per annum. The illustration is based on the assumption that premiums for FlexiPay are paid promptly. Any late payment on FlexiPay may render the interest credited under FlexiPay insufficient to pay for future premiums on the original plan.

‡ The monthly premium quoted is based on a non-smoking female, 30 years of age, who makes payment throughout the premium payment term. Payment term can range from one year to 15 years if FlexiPay is opted for. The monthly premium of S\$200 would be revised to S\$451.30 if the eight-year payment term is opted for. The figures are for illustration purposes only. Insurance eligibility and premiums are subject to underwriting.

¶ The maturity value and rate of return depends on the investment amount, the investment period, the performance of the underlying investment and the investor's age. The above projected maturity value and rate of return are based on a projected rate of return of the underlying investment of 5.25% per annum, which is not guaranteed.

### Important notes

GoalSaver is underwritten by HSBC Insurance (Singapore) Pte. Limited, 10 Eunos Road 8, #11-01 Singapore Post Centre, Singapore 408600. Company registration no. 195400150N.

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