



Life doesn't stop at one stage. Your insurance plan shouldn't either.

Whether you are just starting your first investment or building on an existing portfolio, Growth Cultivator can meet your needs.

Growth Cultivator is a single premium investment-linked insurance plan that caters to your investment needs at different life stages, while protecting you from life's unpleasant surprises.

This plan also comes with Harvester, a payout option that allows you to convert part or all of your accumulated investment into a ready stream of income. This flexible option unlocks your investments and offers you liquidity, whenever you need it the most.

Benefits of Growth Cultivator

- **Choose from a wide range of funds to meet your needs**

Depending on your investment objectives, you can take your pick from numerous funds, whether single country, regional or themed funds, like our Takaful funds, that have been specially handpicked by professional fund managers.

- **Reap the fruits of your investment with Harvester**

Harvester is an option that allows you to convert part or all of your accumulated investment into cash whenever you need it the most, while the remaining portion of your investment continues to stay invested.

- **Enjoy loyalty bonus of up to 3%**

Receive up to 3% in bonus units* on the Accumulated Premium[†] by the second policy anniversary, if your investment value is S\$50,000 or more.

- **Take control with enhanced flexibility**

As your income or lifestyle changes, you have the flexibility to increase your investment through top-ups or switching amongst funds to help you achieve your financial goals. The best part is that there is no cost involved when you switch from one fund to another.

- **Receive capital protection upon death or terminal illness**

You can ensure a secure and more stable future for your loved ones with the death or terminal illness benefit, which is equivalent to at least 101% of your Accumulated Premium[†].

- **Add on extra protection to suit your lifestyle**

As you cannot predict what may happen, it always pays to be extra careful. Simply add riders to further increase your coverage on life, disability or critical illness protection.

- **Sign up without any hassles**

Signing up for the basic plan is easy as you do not need any underwriting requirements.

Please turn overleaf for more information.

Growth Cultivator

HSBC 

Insurance

Growth Cultivator

Minimum single premium amount	S\$5,000 (with subsequent investments in multiples of S\$100)	
Minimum Recurrent Single Premium (RSP) amount	S\$100 per month (available only for GIRO)	
Minimum top-up premium amount (ad-hoc or annual)	S\$500	
Bid offer spread	5%	
Administrative charge	S\$150 if initial investment amount is less than S\$10,000	
Bonus units*	Investment amount	Bonus units applicable
	S\$18,000 and above	1% on total investment at policy inception
	S\$50,000 and above	1% on Accumulated Premium [†] on first policy anniversary 1% on Accumulated Premium [†] on second policy anniversary
Withdrawal[‡]	Partial withdrawal allowed (subject to a minimum of S\$250 per withdrawal and minimum balance of S\$1,000)	
Payment mode	Cash, cheque or GIRO	

Harvester option

Minimum investment value in Growth Cultivator to activate Harvester	S\$20,000
Payout options[¶]	1. Fixed amount – regular withdrawal of a fixed amount of the accumulated investment**
	2. Fixed percentage – regular withdrawal of a fixed percentage of the accumulated investment**
	3. Fixed term – regular withdrawal of a part of the accumulated investment based on the chosen tenor of payout**
Payout modes	Monthly or annually
Decumulation fee	S\$5 per payout

For more information, please contact our Financial Planners. Alternatively, you may call our customer service hotline between 9am to 5pm, Monday to Friday for an appointment or email us at e-surance@hsbc.com.sg, you can also write to us at Robinson Road Post Office P.O. BOX 1538 Singapore 903038.

call us

(65) 6225 6111

log on

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* Bonus units credited on second policy anniversary will be clawed back if there is full/partial withdrawal before the third policy anniversary.

† Accumulated Premium = Single Premium + Top up + Recurring Single Premium - Withdrawals.

‡ Surrender penalty applies to full/partial withdrawal before the second policy anniversary.

¶ Surrender penalty applies if the Harvester payout option commences before the second policy anniversary. Bonus units credited to the Policy (on the second policy anniversary, if any), will be clawed back if the Harvester payout option commences before the third policy anniversary. The surrender penalty and the bonus units to be clawed back (if any) will be deducted from the Harvester option's payout amount.

** Withdrawal amount must be greater than or equal to S\$250 per payout.

Important notes

Growth Cultivator and Harvester payout option are by HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N), 21 Collyer Quay #02-01 Singapore 049320

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Printed on environmentally friendly paper.