Goal Protector Insurance Plan

HSBC Life

Together we thrive

Tomorrow's goals protected today.

There's never been a better time to plan for your retirement or for your child's education than now, especially with an unpredictable market and increasing cost of living. Goal Protector Insurance Plan combines investment and protection into a simple and flexible **investment-linked insurance plan** so that your retirement or education goal is protected.

It’s never too early to think about the future.

Enjoy High Coverage

No matter your goal is retirement or education, we are here to protect it. With this plan you will get a life coverage that is higher of **10 times of your annual premium** or your account value till the time your policy is in-force. Account value refers to the total value of the fund(s) invested under the policy.

Premium Waiver

To keep your goals protected, in case of an unfortunate event of a permanent disability during the premium payment period, all subsequent payable premiums will be waived.

Flexible Plan

To help you work towards your retirement or education needs, we offer unlimited free switching in to a wide range of funds. We also offer the plan in USD or SGD.

Limited Premium Payment

This plan comes with a premium payment period of 10 years only. What’s more is if you stay in the plan after the end of 10 years premium period, you will receive additional loyalty bonus.

Maximise Your Investment

Welcome Bonus

Free welcome bonus units of up to 20% of annual premium in the first year.

Loyalty Bonus

You will be rewarded with a loyalty bonus of 1% of account value every 2 years after the end of 10 premium years up to Year 20. So the longer you stay in the plan, the better the potential returns.

For more details on product features, please refer to the product summary.

Connecting you to a world of opportunities

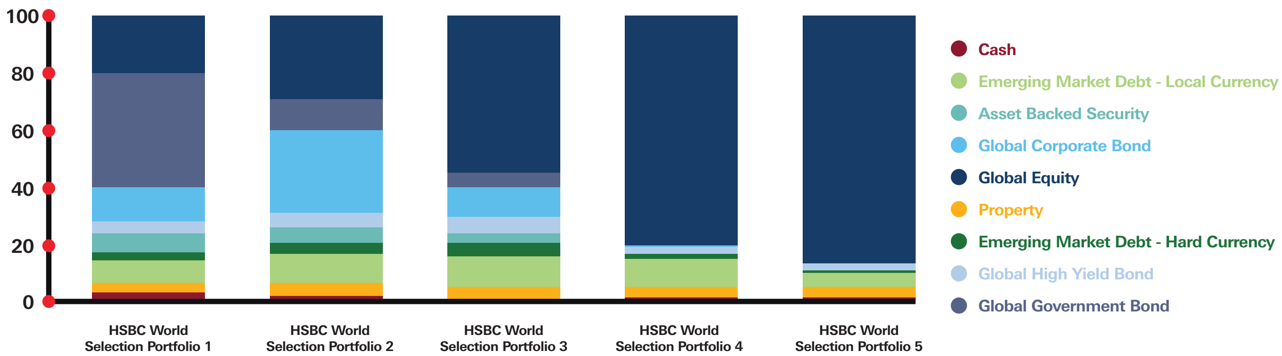
Goal Protector Insurance Plan provides a wide range of fund choices that can help you diversify your investments your way to achieve your retirement and education goals.

HSBC Insurance World Selection Funds

HSBC Insurance World Selection Funds is a simple choice to invest in a globally diversified portfolio across asset classes, geographies and currencies, all within the convenience of one single portfolio.

You can choose from five growth portfolios each managed to a risk level that suits you, from low to high risk. This is to help you achieve your retirement or education goals at a level of risk you feel comfortable with.

Let's understand this with the help of an illustration.



As you can see from the above illustration, your asset allocation will vary accordingly to your risk appetite. In general, a portfolio with higher weighting in equity results in higher investment risk. Conversely, a portfolio with higher weighting in bonds tends to result in lower investment risk.

Benefits of HSBC Insurance World Selection Funds:

- **Professionally managed by a global team.**
- **Dynamic asset allocation to exploit shorter term opportunities.**
- **Regular rebalancing to ensure ongoing customer suitability.**
- **Efficient access to asset classes via HSBC and third party funds.**

Dynamic allocation and Regular rebalancing by a global team keeps your portfolio on track **at no additional cost or effort.**

Other HSBC Insurance Funds

In addition to the World Selection Funds, we offer a wide range of fund choices that will allow you to meet your risk appetite. They provide opportunities to construct customised portfolios that can suit your own preferences, with fund management charge as low as 0.4% per annum.

There are various types of funds available for this like:

1. Single Country Funds

2. Bond Funds

3. Low cost Equity Funds

4. Balanced Funds; and more

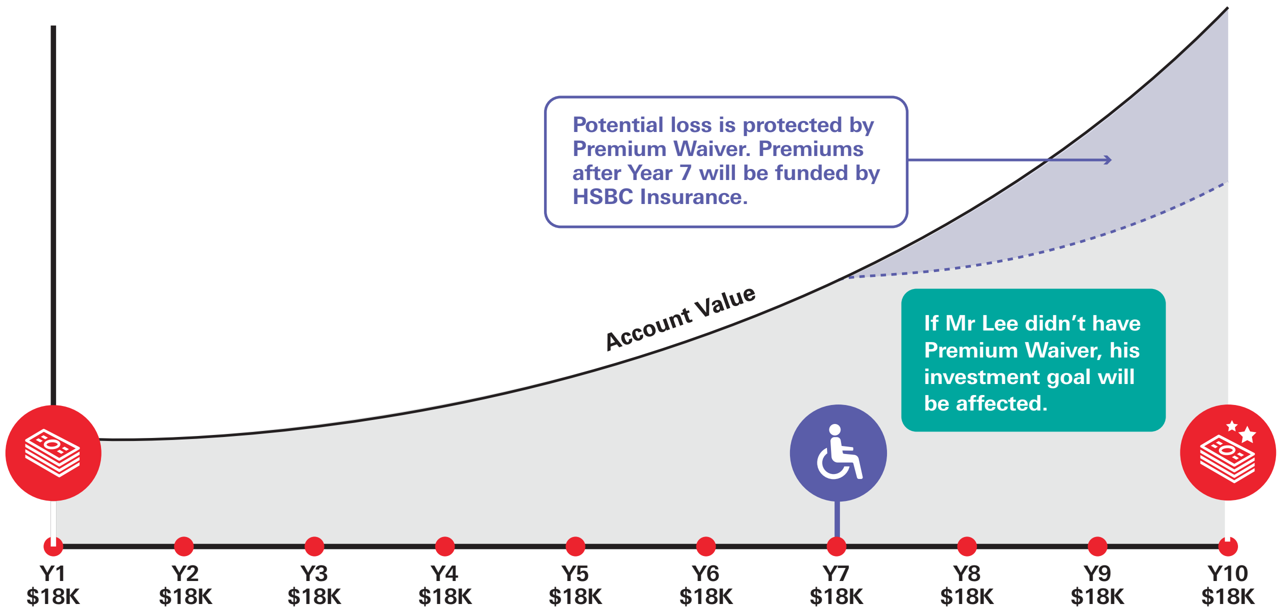
To know more about the funds details, please refer to the relevant Fund Summary and Product Highlights Sheet.

How does the plan work?

Example 1

Let's consider the following scenario. Mr Lee aged 45 dreams of travelling the world with his wife when he retires. He decides to invest $18,000 a year with Goal Protector Insurance Plan. In the first year he received a 20% welcome bonus that enhanced his account value.

However, an accident in Year 7 leaves him permanently disabled and without an income due to which he is unable to pay subsequent premiums for the plan. He sees his retirement dreams crashing and is now worried about his life after retirement. Let's see how Goal Protector Insurance Plan helped Mr Lee for his retirement goal.

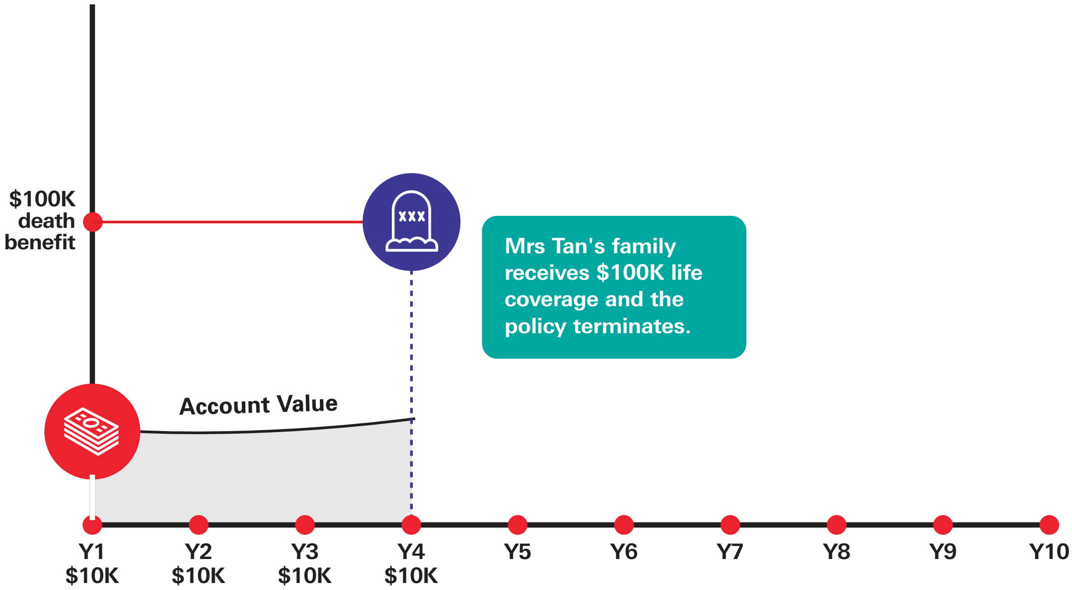


In the above example we can see in Year 7, when he was permanently disabled and was unable to pay further premiums, his plan continued as his subsequent premiums were waived and in turn protecting his retirement goal.

Example 2

Let's look at another example. Mrs Tan aged 35 wants to send her son to Australia for higher studies. She decides to set aside $10,000 a year with Goal Protector Insurance Plan. In the first year her account value was boosted when she received a 15% welcome bonus.

Unfortunately, Mrs Tan passes on in Year 4 due to a car accident. Let's see how HSBC will still help realise Mrs Tan's education goal for her son.



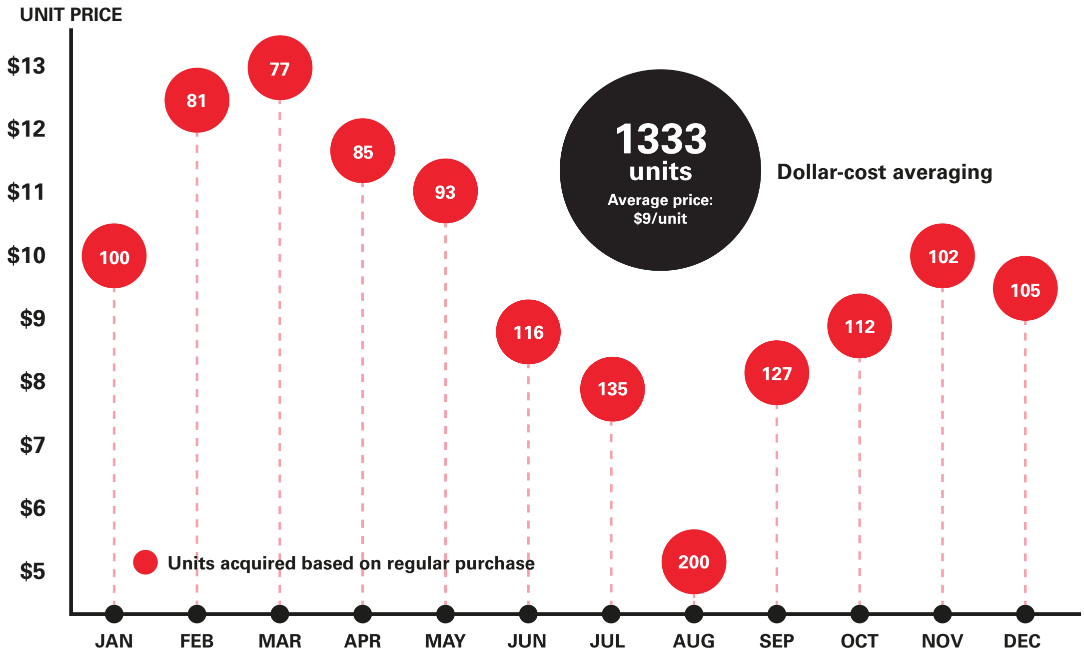
In Year 4, when she passed on, her portfolio was far away from her goals for her son's education. Due to the unique life coverage of Goal Protector Insurance Plan, her son, the beneficiary would receive $100K as a payout.

Although no amount of money can replace a loss of a loved one but this amount will help him fulfil his education goal to study in Australia.

Protecting goals through disciplined regular savings.

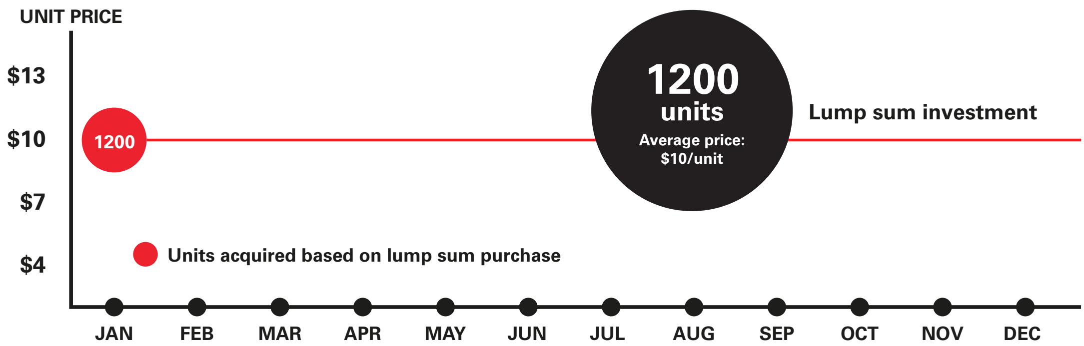
While saving up for your retirement or education goal, unexpected market situations can occur which might disrupt your current or future plans. Hence you need your plan to have the capability to cope with market changes, so as to reduce any unavoidable market impact on your goals. When you invest a fixed amount regularly, you can take advantage of dollar cost-averaging to manage market risk. Through this you get to buy more units when the price is lower. Although you get fewer units when the price is higher, you may still benefit from a lower average cost in the long run.

Hypothetical illustration of regular savings over a one-year period



The graph illustrates a regular sum of $1,000 invested over twelve months. If you invest a fixed amount regularly, you can take advantage of dollar-cost averaging, especially during the periods June to December when you have the opportunity to buy more holdings at a lower price, as compared to making a lump sum investment.

Hypothetical illustration of investing a lump sum at the start of the one-year period



A lump sum investor who devotes $12,000 in January would have paid an average of $10 per unit, while a regular consistent investor would have paid about $9 per unit over the twelve-month period allowing him to purchase 133 more units.

Note: The above diagrams are hypothetical and for illustration purpose only. They do not have regard to any specific investment objectives, financial situation and the particular needs of any specific person.

Plan for tomorrow's goals.

Protect it today.

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Visit **any HSBC Branch**

For all policy servicing related enquiries please call (65) 6225 6111.

All illustrations shown in this brochure are not drawn to scale. The figures and graphs shown are hypothetical and are for illustration purposes only.

Important notes

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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 us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.
Information is correct as at 31 May 2021.