

HSBC Life Goal Builder 汇丰人寿 目标增长计划

Optimise your wealth and realise your life goals
优化财富增长, 实现人生目标

View our product brochure:

English

浏览我们的产品册子:

中文



Meet your life goals with high flexibility

Are you looking to grow your wealth while simultaneously protecting yourself, and your family?

Achieve it all with HSBC Life Goal Builder — the investment-linked plan that offers high flexibility and lifelong protection, all while granting you access to close to 80 world-class funds and keeping you in control of your wealth growth.



HSBC Life Goal Builder

A limited premium investment-linked insurance plan that offers you lifelong protection and high flexibility to grow your wealth through a choice of close to 80 established funds.

Key benefits



Enjoy bonuses¹ that help boost your account value

- Welcome bonus of up to 30% on first-year premiums
- Extra 1% loyalty bonus from the end of premium year 10 and every 2 years until premium year 24



Optimise wealth growth with a range of funds and unlimited fund switching²

- Gain access to close to 80 world-class funds
- No premium charge, and all basic premiums go towards investing into funds of your choice
- One of the most competitive fees, coverage and surrender charge in the market
- Option to re-balance your fund holdings automatically³
- No product administration fee from policy year 25 onwards⁴
- Top up premiums⁵ allowed at any time through both ad-hoc or regular top up arrangement



Stay in control with flexible withdrawal options⁶

- Unlimited ad hoc or pre-planned regular withdrawal
- Potentially creates an income stream by investing in dividend-paying funds



Enjoy peace of mind with lifelong protection

- Lifelong protection for death or terminal illness (TI)⁷
- Complimentary accidental death coverage up to age 75⁸
- Option to enhance the death benefits up to 10 times of the annual premium
- Limited premium payment term option - 5, 10 or 15 years
- No medical examination required
- Available in both SGD and USD
- Other optional riders: Waiver of premium on disability and major cancer premium waiver

¹ The welcome bonus is calculated as a percentage of the premiums paid for the first year of the policy. For loyalty bonus, any top-up premiums and/ or Recurrent Single Premiums (RSP) paid in the preceding 24 months before each loyalty bonus payout is not eligible for the loyalty bonus. We will recover the welcome bonus upon premium reduction.

² Application to switch ILP sub-funds must be made on our prescribed form. You may fully or partially switch from one or more ILP sub-funds to other ILP sub-funds. The value of units to be switched for each ILP sub-fund must be at least \$1,000 and the remaining value of units in each ILP sub-fund must be at least \$500.

³ You may apply to automatically re-balance your existing ILP sub-funds holdings according to your pre-specified premium allocation at each policy anniversary. The automatic fund rebalancing will only occur on each policy anniversary when the portfolio's variance from the pre-specified premium allocation percentage exceeds 5%.

⁴ The product administration fee is payable beyond the first 24 policy years for a period equivalent to the number of months or years of premiums missed due to premium holiday.

⁵ You may make regular top-up premium through the RSP contribution. The minimum top-up and RSP contribution amount is \$500. The full amount of the top-up premium and RSP contribution will be used to buy into units of the ILP sub-funds chosen by you.

⁶ You may make a partial, regular, or full withdrawal of units. A full withdrawal of units is considered a surrender of your policy and your policy will terminate. Surrender charges apply.

⁷ The sum insured is the amount which is the aggregate of 101% of total premiums paid, and all top-up premiums and RSP, less all partial withdrawals and regular withdrawals during the policy term. The death or terminal illness benefit payable will be the higher of: (i) the sum insured; and (ii) the net asset value, calculated as at the time we receive the claim notification under the policy, after deducting all outstanding fees and charges and any other amounts owing to us. Please refer to the product summary for details including the definition of TI.

⁸ Accidental death sum insured is the amount which is the aggregate of 200% of total premiums paid (capped at SGD2 million or its equivalent in the policy currency), and all top-up premiums and RSP, less all partial withdrawal and regular withdrawals. The accidental death benefit payable will be the highest of: (i) the sum insured; (ii) the accidental death sum insured; and (iii) the net asset value, calculated as at the time we receive the claim notification under the policy, after deducting all outstanding and any other amounts owing to us.

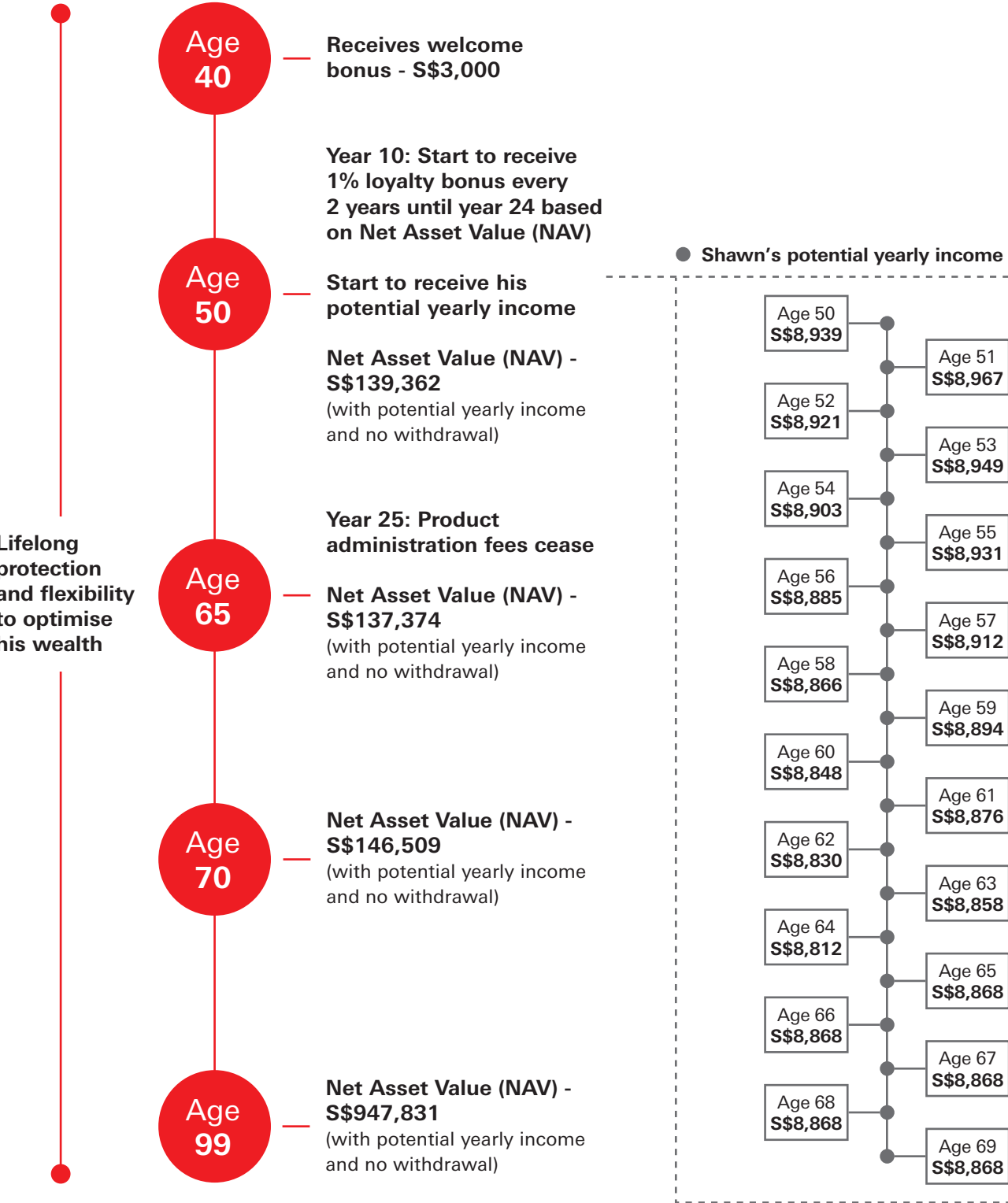
Please refer to the product summary for details.

How the plan works

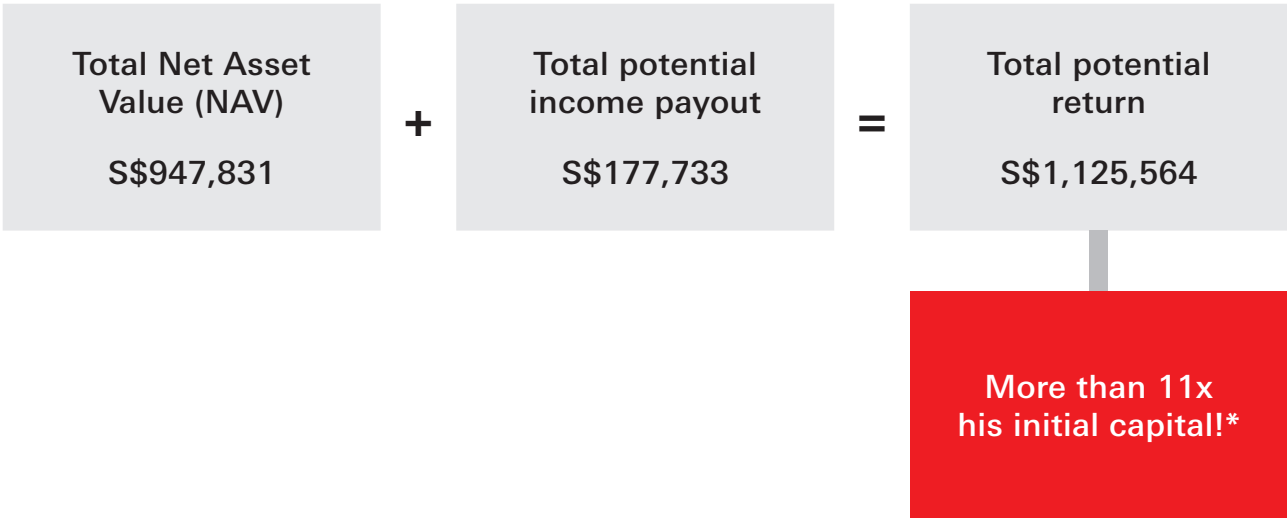
Scenario 1:

Shawn (age 40, male) has purchased HSBC Life Goal Builder to help fund his retirement lifestyle. He is able to enjoy a stream of potential yearly income from age 50, through the dividends generated from his chosen funds. This is how the plan can help him.

Premium amount	Premium term	Policy term	Income payout term
S\$20,000 annually	5 years	To age 99	20 years



At the end of the policy term



*Note: Figure is computed based on the following: Total potential return (total account value + total potential income payout) (when applicable) divided by total premium paid.

The values in the illustrations are rounded off to the nearest dollar and based on illustrated investment rate of return of 8% p.a. and 1.25% fund management charge. The loyalty bonus is based on 1% of the prevailing NAV. For scenario 1, the potential yearly income amount is based on dividend-payout of 8% p.a. at the end of policy year, during the 20 years income payout period.

The values for scenario 1 will be the following if it is based on illustrated investment rate of return of 4% p.a.:
At age 40, welcome bonus - S\$3,000. At age 50, NAV - S\$106,602. At age 65, NAV - S\$105,082. At age 70, NAV - S\$107,919. At age 99, NAV and total NAV at the end of the policy term - S\$233,690. Total potential income payout - S\$56,170. More than 2x of his initial capital*.

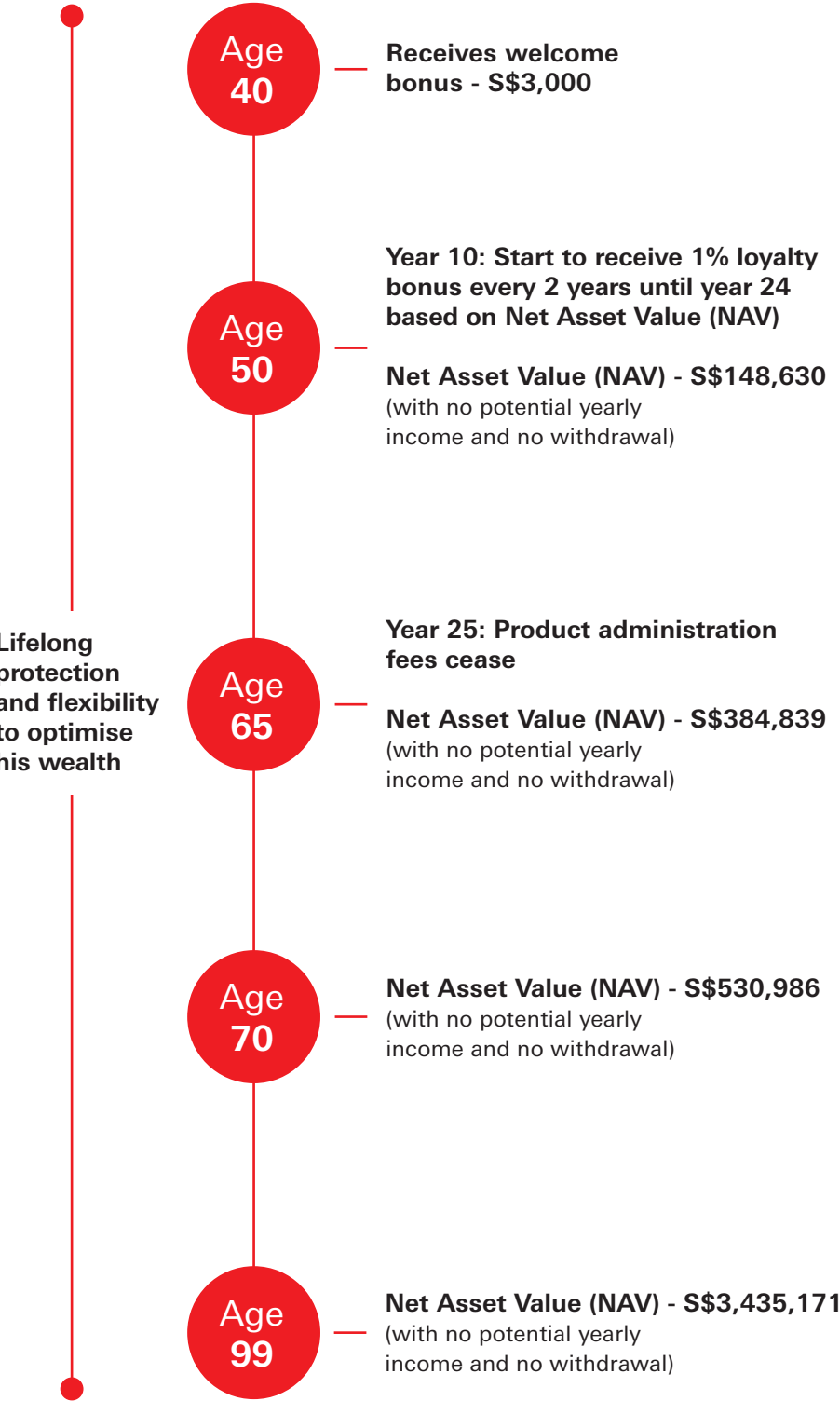
Based on a potential dividend-payout of 4% at the end of the policy year, the potential yearly income payout will be the following from age 50-69 - S\$2,825, S\$2,834, S\$2,819, S\$2,828, S\$2,814, S\$2,822, S\$2,808, S\$2,817, S\$2,802, S\$2,811, S\$2,796, S\$2,805, S\$2,791, S\$2,799, S\$2,785, S\$2,803, S\$2,803, S\$2,803, S\$2,803 and S\$2,803.

All values in the above illustrations are non-guaranteed, and are subject to the performance of the chosen funds.

How the plan works

Scenario 2:

Shawn wants to continue to accumulate his wealth and reinvest his dividends for maximum returns.



At the end of the policy term

Total Net Asset Value (NAV)	More than 34x of his initial capital!*
S\$3,435,171	

*Note: Figure is computed based on the following: Total potential return (total account value + total potential income payout) (when applicable) divided by total premium paid.

The values in the illustrations are rounded off to the nearest dollar and based on illustrated investment rate of return of 8% p.a. and 1.25% fund management charge. The loyalty bonus is based on 1% of the prevailing NAV.

The values for scenario 2 will be the following if it is based on illustrated investment rate of return of 4% p.a.:
At age 40, welcome bonus - S\$3,000. At age 50, NAV - S\$109,481. At age 65, NAV - S\$160,936.
At age 70, NAV - S\$183,868. At age 99, NAV and total NAV at the end of the policy term - S\$398,153.
More than 3x his initial capital*.

All values in the above illustrations are non-guaranteed, and are subject to the performance of the chosen funds.

About HSBC Life Singapore

HSBC Life (Singapore) Pte. Ltd. is a wholly owned subsidiary of HSBC Insurance (Asia Pacific) Holdings Limited, which is ultimately owned by HSBC Holdings plc, the London-based holding company of the HSBC Group.

HSBC Life Singapore has received an A+ rating by Standard & Poor's, most recently affirmed in February 2024. It provides a wide range of solutions that cater to life, health, retirement, protection, education, legacy planning, and wealth accumulation needs of retail and corporate clients.



Important notes

HSBC Life Goal Builder is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M).

This brochure contains only general information and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. This is not a contract of insurance and is not intended as an offer or recommendation to buy the product. A copy of the product summary may be obtained from our authorised product distributors. You should read the product summary, product highlights sheets and fund summary before deciding whether to purchase the product and subscribe for units in the ILP sub-funds. You may wish to seek advice from a Financial Planner before making a commitment to purchase the product. In the event that you choose not to seek advice from a Financial Planner, you should consider whether the product in question is suitable for you. Please refer to the general provisions for the exact terms and conditions, specific details and exclusion of this product. Investments in this plan are subject to investment risks including the possible loss of principal amount invested. The value of the units may rise as well as fall. Past performance is not necessary indicative of future performance. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually incurs high cost and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is also detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

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 1 February 2025.



以高度的灵活性实现 您的人生目标

您是否希望在实现财富增长的同时为自己和家人提供保障？

通过汇丰人寿目标增长计划实现这一目标。
这是一项投资连结计划，提供高度的灵活性和终生的保障，同时给予您
接近80种世界级基金的投资机会，让您轻易掌控自己的财富增长。



汇丰人寿目标增长计划

一项有限保费投资连结保险计划，为您提供终身保障及高度灵活性，让您通过接近80种可供选择的优质基金实现财富增长。

主要优势



享有红利¹，助您提升您的账户价值

- 首年所付定期保费可获得高达30% 的欢迎红利
- 在10个保费年度结束后，每两年可获得一次忠诚红利，直至第24个保费年度为止，红利额为账户价值的1%



通过一系列基金和不限次数的基金转换²，优化财富增长

- 接近80种世界级基金的投资机会
- 无保费费用，基本保费全部投资于您所选择的基金
- 市场上最具竞争力的费用、保障和退保费用之一
- 可以选择自动重新平衡您持有的基金³
- 从第25个保单年度起，无产品管理费⁴
- 可以随时增加保费⁵，包括临时增加和定期增加



通过灵活提款选择保持掌控⁶

- 不限次数的临时或预先计划定期提款
- 通过投资于派息基金创造潜在的收入



享终身保障

- 享受终身死亡或末期疾病保障⁷
- 赠送意外死亡保险，可保障至75岁⁸
- 可选择提高身故赔偿，高达年度保费的10倍
- 可选择有限保费缴付期5年、10年或15年
- 无需体检
- 有新元和美元两种选择
- 可选择其他附加险：残疾保费豁免和主要癌症保费豁免

¹ 欢迎红利是按保单第一年所付保费的百分比计算的。就忠诚红利而言，在每次支付忠诚红利之前的24个月内，支付的任何增加保费和/或重复单期保费都不符合忠诚红利的条件。在减少保费的情况下，我们有将收回欢迎红利。

² 转换投资连结保单子基金的申请必须使用我们规定的表格。您可以全部或部分从一个或多个投资连结保单子基金转换到其他投资连结保单子基金。每个投资连结保单子基金要转换的单位价值必须至少为 \$1,000，具体取决于您的计划货币；每个投资连结保单子基金的单位的剩余价值必须分别至少为 \$500。

³ 您可以申请在每个保单周年日根据您预先指定的定期保费分配比例自动重新平衡您现有的投连保单子基金的持有量。只有当投资组合与预先指定的保费分配比例的差异超过5%时，才会在每个保单周年日进行自动的基金再平衡。

⁴ 如缴费期限因保费假期而错过若干保费月数或年数，产品管理费在头24个保单年度之后延续支付。

⁵ 您可以通过重复单期保费缴款定期增加保费。最低增加保费和重复单期保费缴款金额为 \$500，具体取决于您的计划货币。增加保费和重复单期保费缴款的全部金额将用于购买您选择的投连保单子基金的单位。

更多详情请参考产品简介。

⁶ 您可以部分、定期或全部提取单位。全部提取单位被视为退保，您的保单将终止。适用退保费用。

⁷ 保额是指已付总保费的101%、以及所有增加保费和重复单期保费缴款的总和，减去保单有效期内所有部分提款和定期提款之后的金额。应付的死亡或末期疾病利益将为：截至我们收到本保单下的索赔通知时为止，在扣除所有未付款项和对我们的任何其他欠款之后的资产净值，以最高者为准：(i)保额；或(ii)资产净值，以较高者为准。更多详情（包括末期疾病的定义）请参考产品简介。

⁸ 意外死亡保额是指已付总保费的200%（以200万新元或等值的保单货币为限），以及所有增加保费和重复单期保费缴款的总和，减去所有部分提款和定期提款的金额。应付的意外死亡保险金将为：(i)保额；(ii) 意外死亡保额；或 (iii)在我们收到保单项下的索赔通知时，在扣除所有未付款项和对我们的任何其他欠款之后的资产净值，以最高者为准。

计划如何运作

情形1:

Shawn（40岁，男）购买了汇丰人寿目标增长计划，为他的退休生活积累资金。他能够从50岁起，通过所选择的派息基金产生的股息，享受潜在的年收入流。以下是该计划如何运作的示意性说明。

保费金额 每年S\$20,000 保费期 5年 保单期 至99岁 收入给付期 20年



保单期末



*注：数字按如下方式计算：潜在总回报（总账户价值+潜在总收入给付（如适用）除以已缴付的总保费）。

示意性说明中的价值按四舍五入法取整，并采用每年8%的示意性投资回报率和1.25%的基金管理费率计算。忠诚红利按照当时NAV的1%计算。对于情形1，潜在年收入金额，在20年收入给付期内，按保单年度末每年8%的股息率计算。

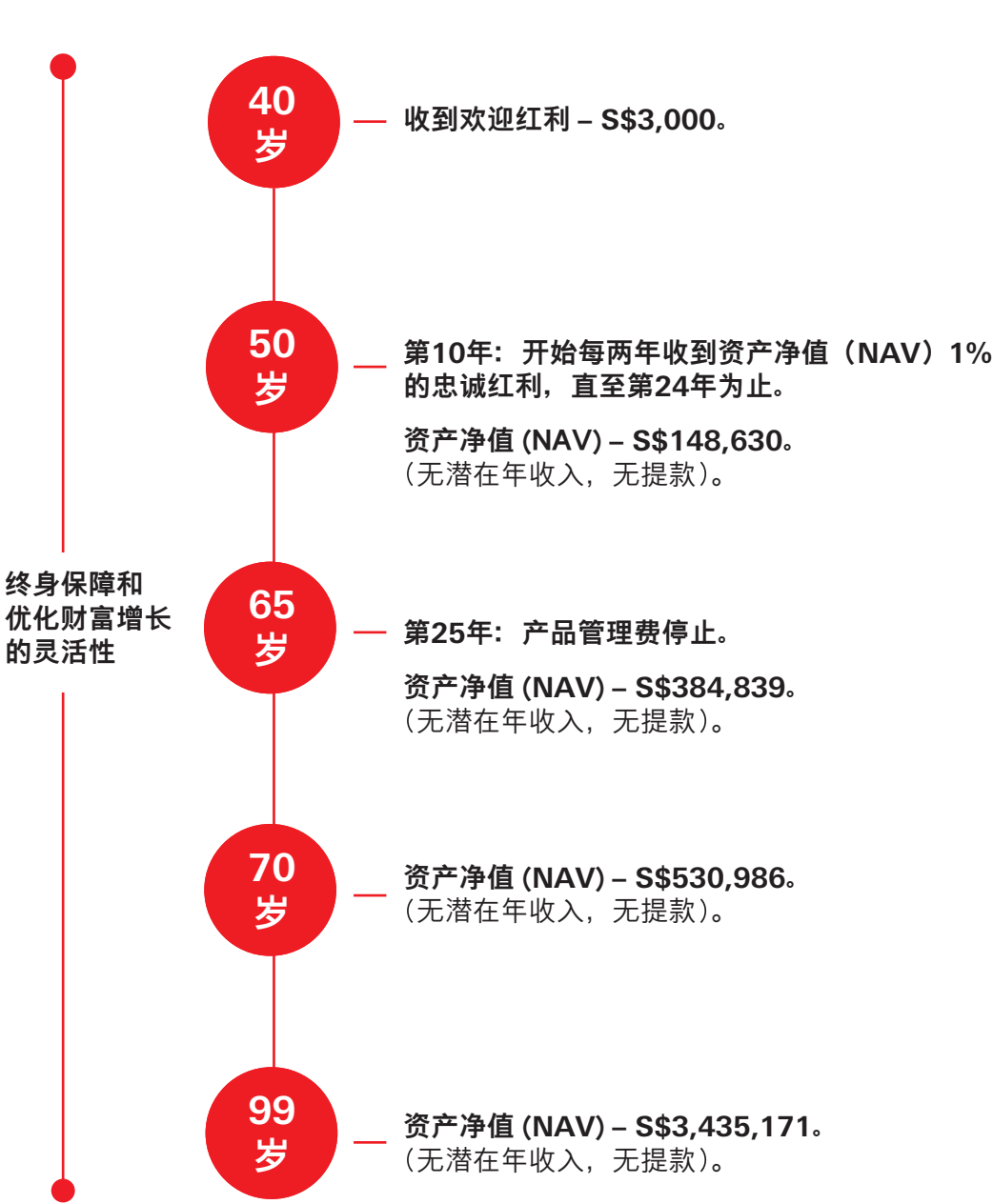
如果采用每年4%的示意性投资回报率，情形1的价值如下：
40岁，欢迎红利 – S\$3,000。50岁，NAV – S\$106,602。65岁，NAV – S\$105,082。70岁，NAV – S\$107,919。99岁，NAV和保单期末总NAV – S\$233,690。潜在总收入给付 – S\$56,170。超过初始资本的2倍。*

按照保单年度末4%的潜在股息率计算，从50岁至69岁的潜在年收入给付如下：– S\$2,825, S\$2,834, S\$2,819, S\$2,828, S\$2,814, S\$2,822, S\$2,808, S\$2,817, S\$2,802, S\$2,811, S\$2,796, S\$2,805, S\$2,791, S\$2,799, S\$2,785, S\$2,803, S\$2,803, S\$2,803, S\$2,803 和 S\$2,803。

以上示意性说明中的所有价值都是不保证的，取决于所选择的基金的表现。

计划如何运作

情形2:
Shawn希望继续积累财富，将股息再投资，以取得最大的回报。



资产净值
S\$3,435,171

超过初始资本的
34倍!*

*注：数字按如下方式计算：潜在总回报（总账户价值+潜在总收入给付（如适用）除以已缴付的总保费）。

示意性说明中的价值按四舍五入法取整，并采用每年8%的 NAV 投资回报率和1.25%的基金管理费率计算。忠诚红利按照当时 NAV 的1%计算。

如果采用每年4%的示意性投资回报率，情形2的价值如下：
40岁，欢迎红利 – S\$3,000。50岁，NAV – S\$109,481。65岁，NAV – S\$160,936。70岁，NAV – S\$183,868。
99岁，NAV 和保单期末总 NAV – S\$398,153。超过初始资本的3倍。*

以上示意性说明中的所有价值都是不保证的，取决于所选择的基金的表现。

关于 汇丰人寿 新加坡

汇丰人寿保险（新加坡）私人有限公司是汇丰保险集团（亚太）有限公司的全资子公司，而汇丰保险集团（亚太）有限公司由汇丰集团于伦敦的汇丰控股有限公司最终拥有。

汇丰人寿新加坡已于2024年2月再次获得标普A+评级。其提供广泛的解决方案，满足零售和公司客户在人寿、健康、退休、保障、教育、传承规划和财富积累的需要。



重要事项

汇丰人寿目标增长计划 (HSBC Life Goal Builder) 由汇丰人寿保险（新加坡）私人有限公司（公司注册号码: 199903512M）承保。

本宣传册仅含一般信息，并未考虑任何特定人士的具体投资目标、财务状况和特殊需求。本手册并非保险合同，也无意作为购买产品的要约或建议。您可向我们的授权产品分销商索取产品简介。在决定是否购买产品和认购投资连结保单子基金的单位之前，您应阅读产品简介、产品要点表和基金简介。在作出购买产品的承诺前，您可能希望向财务规划师寻求建议。如果您选择不征求财务规划师的建议，您应考虑有关产品是否适合您。有关本产品的确切条款和条件、具体细节和除外责任，请参阅保单一般条款。本计划的投资存在投资风险，包括可能损失投资本金。单位的价值可能上升，也可能下降。过往的表现不一定代表未来的表现。由于购买人寿保险是一项长期的承诺，提早终止保单通常涉及高昂的费用，而您可得退保价值（如有）可能为零或少于已缴付的总保费。购买新的保险产品替代现有寿险保单亦有弊端，因为新保单的价格可能更贵，或价格相同但提供的保障更少。

本保单受新加坡存款保险公司 (SDIC) 管理的保单持有人保障计划保护。本保单自动受其保护，无需采取额外行动。欲知更多关于该计划涵盖的保障类型和赔偿限额（如适用）的信息，请联系我们或访问LIA或SDIC网站（www.lia.org.sg or www.sdic.org.sg）。

本广告未经新加坡金融管理局审核，本文所含信息在2025年2月1日之前正确无误。

本文采用中英两种语言，但以英文版为正式版本，中文册页仅供参考。中英文之间如有差异，则以英文版为准。