

HSBC Life Wealth Voyage 汇丰人寿 财富航程

Step up to infinite opportunities
迎接无限机遇

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汇丰保险
HSBC Life

Is an Investment-Linked Plan (ILP) for you?

Is your long-term goal financial freedom, having sufficient funds for your family or funding a jet-setting lifestyle in your 60s?

Take the quiz on the next page to see where you are on your wealth voyage.



I'm currently...

A

Exploring investments

B

Searching for a suitable investment plan

I'm currently protected by ____ insurance policies.

A

0

B

≥1

My most immediate goal is...

A

Paying off my student loan

A

Financing my wedding

B

Saving for my future family

B

Purchasing my first property

In the long-term, I aspire to...

A

Ensure my future family is financially protected

A

Maximise my savings for whatever the future holds

B

Achieve financial freedom by age 45

B

Be able to enjoy the same lifestyle I do now in my 60s

I currently hold __ forms of investment

A

0

B

≥1

Did you score mostly As or Bs?

Mostly As

You are a fresh voyager

You're just starting out, which is the perfect time to kickstart your investment journey. As you discover the world of investments and financial opportunities, do your research to ensure you know what they entail.

Mostly Bs

You are a seasoned voyager

Insurance and investments are not new to you, but you are always open to diversify your portfolio. You know what you would like to achieve through investments, and have been making well-informed decisions.

Note: This quiz is produced by HSBC Life (Singapore) Pte. Ltd. ("the Company"). This material contains general information and does not have regard to the specific investment objectives, financial situation and/or particular needs of any specific person. For the avoidance of doubt, the Company does not make any representations or warranties, express or implied, as to the completeness or accuracy of the information contained in this quiz. Further, the Company expressly disclaims any and all liability relating to or arising from the use of and/or reliance on the information contained in this quiz.

Features and benefits

HSBC Life Wealth Voyage is a regular premium ILP that supports both newbies and seasoned investors to optimise the growth of your wealth at your preferred pace. Depending on your preference, you can choose a Minimum Investment Period (MIP) of 15, 20 or 25 years.



Option to invest in dividend-paying funds

With each dividend you receive, choose between reinvesting or a payout to boost your income—it’s your choice!



Keep financial commitments manageable with a regular premium

Paying a regular premium allows you to spread your investment over time.



No surprises on your account maintenance fee

Anticipate your account maintenance fee¹ from the onset and throughout the policy term, so that your policy is optimised for growth.



Stay flexible with free premium holidays

If you’re faced with a change in circumstances that affects your finances, take a holiday² from paying your regular premium for up to 24 months—no charge incurred!



Diversify your portfolio to your preference

Gain exclusive access to close to 60 world-class funds and exposure to different markets, catered to your risk appetite.




Be protected while you invest

Enjoy complimentary protection against death and terminal illness up to age 99 and accidental death coverage up to age 75.

Note: The features and benefits described in this brochure are subject to terms and conditions. Please refer to the product summary for details.


Attractive bonuses

To boost your wealth growing journey, HSBC Life Wealth Voyage rewards you with bonuses for as long as you stay invested³.




Start-up bonus

Start-up bonus ranging from 15% - 30%⁴ of your regular premium in the first policy year, and 15% - 50%⁴ in the second policy year.



Power-up bonus

Monthly power-up bonus of up to 1.0% p.a.⁴ of the prevailing value of your regular premium account; starting from policy year 3 for MIP of 20 and 25 years and policy year 6 for MIP of 15 years, until the end of MIP.



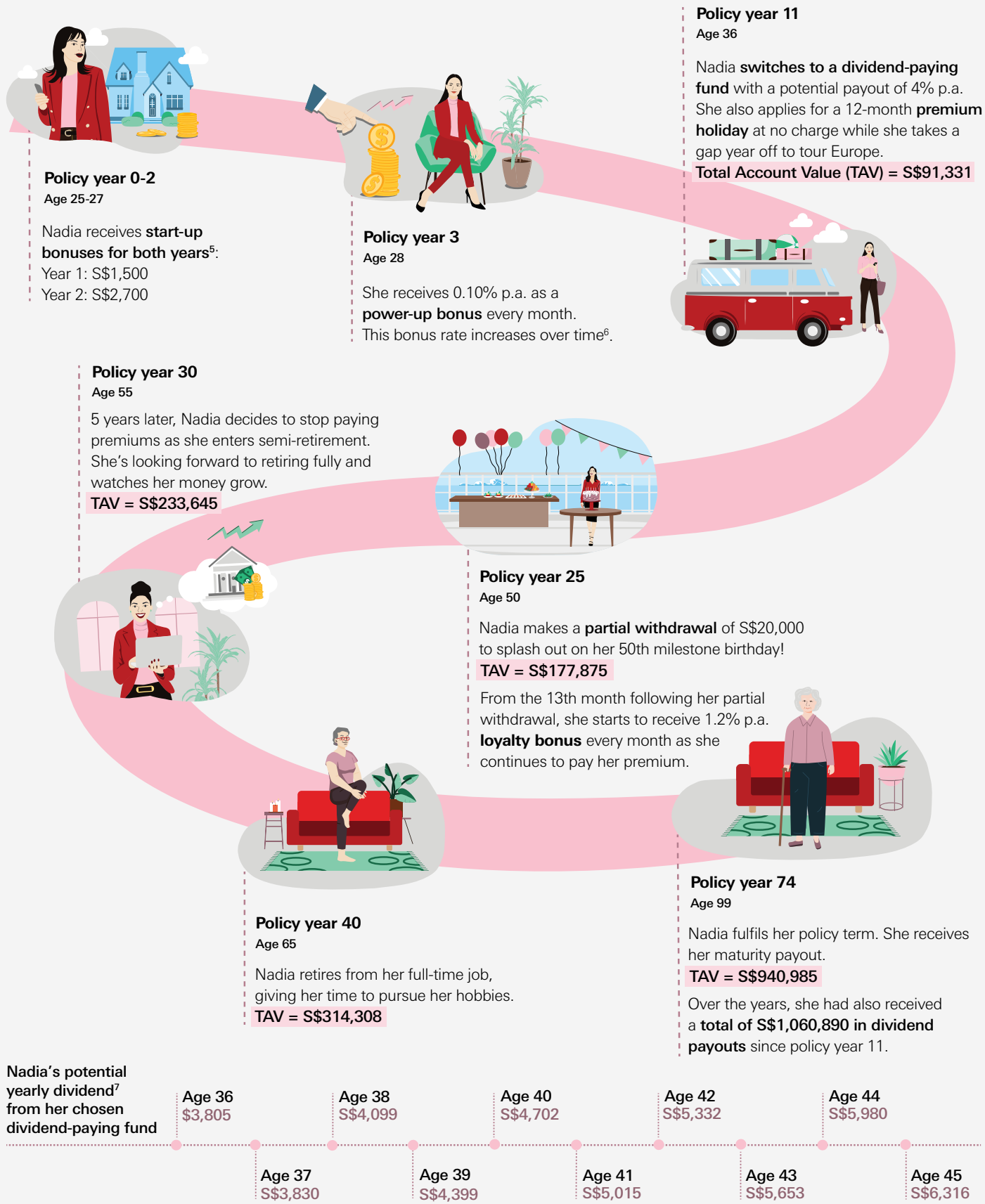
Loyalty bonus

Monthly loyalty bonus of up to 1.2% p.a.⁴ of the prevailing value of your regular premium account after MIP.

See how Nadia, a 25-year-old, embarks on her journey with HSBC Life Wealth Voyage. Having just started working, Nadia chose to commit to a 25-year MIP and a regular premium of S\$500 on a monthly basis.

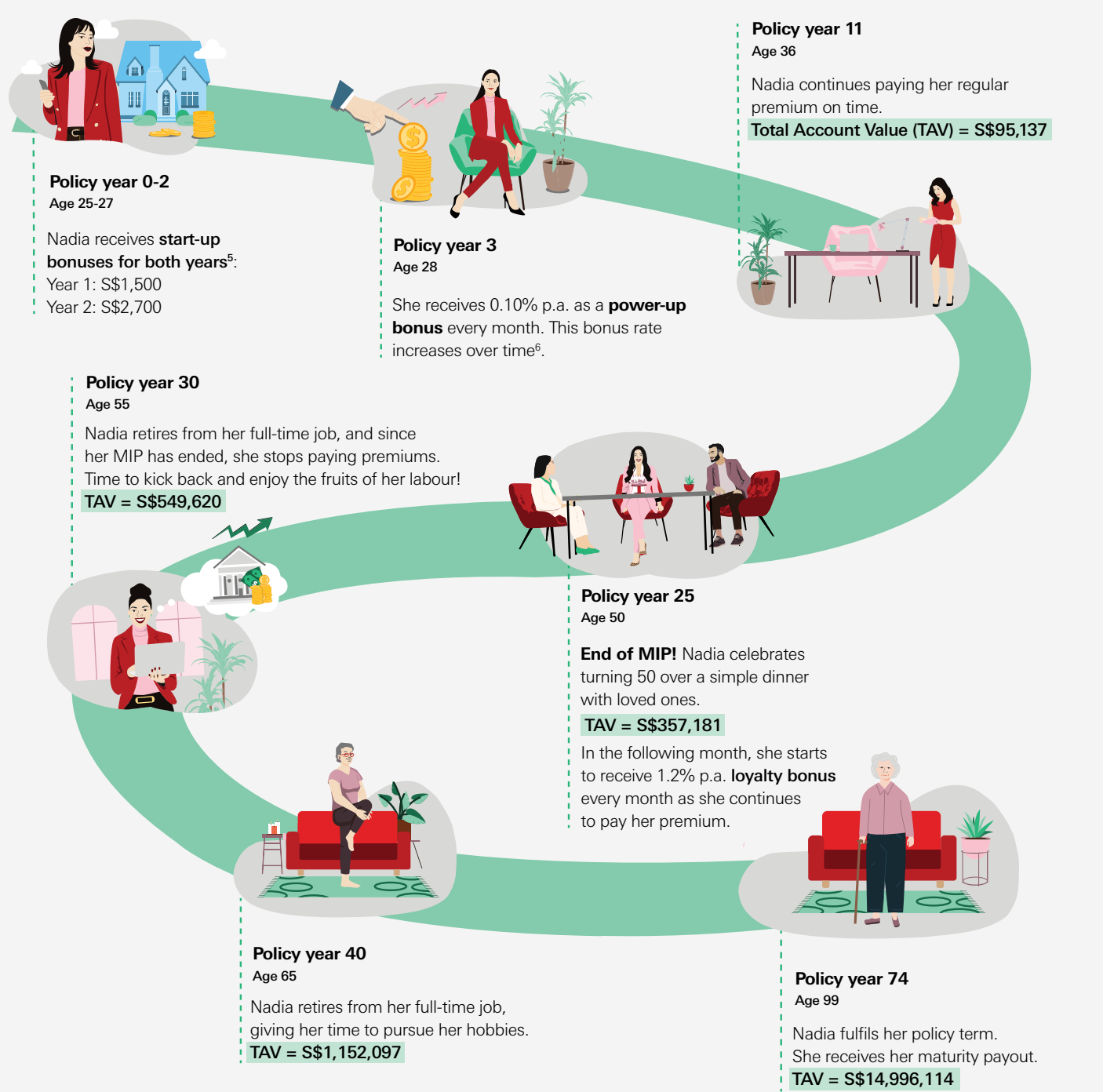
Scenario 1: Riding on the plan’s flexible features to meet changing needs

Nadia’s life goals include taking a gap year from her career in her 30s, celebrating her 50th birthday in a big way, and semi-retiring at age 55. See what her wealth voyage could look like.



Scenario 2: Maximising returns by letting your policy grow

Nadia’s life goal is to retire and live comfortably by age 55 so she has chosen to accumulate wealth by not making any withdrawals during her policy term. See what her wealth voyage could look like.



Note: The values in the illustrations are rounded off to the nearest dollar and are based on an illustrated investment rate of return of 8% p.a. and 1.3% p.a. fund management charge. All values in the above illustrations are non-guaranteed, and are subject to the performance of the chosen funds and policy charges (where applicable). Please refer to “Alternative illustration values” on page 9 for the values of the above scenarios if they are based on illustrated investment rate of return of 4% p.a.

Additional product features

Coverage period	Until age 99, for as long as the policy is in force
Ad-hoc top-up	Allowed ⁸ starting from the 13th policy month and before the insured person reaches age 70
Partial withdrawal	Allowed ⁹ while the policy is in force and from the 25th policy month, subject to partial withdrawal charge and minimum holding amount
Regular withdrawal	Regular withdrawal is allowed only after the end of MIP at no charge
Changes to regular premium	Changes to regular premium ¹⁰ allowed from: <ul style="list-style-type: none">- 5th policy year for MIP of 15 years,- 8th policy year for MIP of 20 years, and- 10th policy year for MIP of 25 years
Life Replacement Option (LRO)	Insured person can be replaced, up to 3 times

¹ Please refer to the product summary for details. You may request a copy from your Financial Planner.

² Premium holiday is allowed while the policy is in force and from the 25th policy month to the end of the MIP, subject to premium holiday charge on the missed regular premium during the MIP. The premium holiday charge will be waived if it falls within the maximum premium free premium holiday duration of 24 months. In the event the total premium holiday period has exceeded the maximum free premium holiday duration during the premium holiday charge period, the applicable premium holiday charge shall apply. The applicable policy charges due will still be payable during any premium holiday period. No premium holiday charge will be applicable after the MIP.

³ Terms and conditions apply. There are some scenarios where the bonuses will not be payable. Please refer to the product summary for details.

⁴ The applicable bonus rate is dependent on your selected MIP. All bonuses will be allocated to the regular premium account in the form of additional units in the ILP sub-funds you have chosen based on your prevailing ILP sub-fund allocation instructions. Please refer to the product summary for details.

⁵ Start-up bonuses valued at 25% of regular premium in year 1, and 45% of regular premium in year 2.

⁶ The power-up bonus rate increases only for MIP of 20 and 25 years. Please refer to the product summary for more details.

⁷ For the purpose of this illustration, the potential yearly dividend is only shown for the first 10 years but will continue to be paid out as long as Nadia stays invested in the dividend-paying fund and chooses to receive the dividend payout.

⁸ The minimum top-up premium amount is \$5,000 and in multiples of \$10. Top-up premiums are capped at 2 times the original annualised regular premium through the policy term. Each top-up premium is subject to a 3% premium charge which will be deducted from the ILP sub-funds after allocation of the top-up premium.

⁹ The minimum amount you may withdraw is \$250 and in multiples of \$10. The total account value of the regular premium account of the remaining units in the policy on the date we receive a request for partial withdrawal must not be less than the amount equivalent to the first 18 months regular premium instalment (“Minimum Holding Amount”). The Company reserves the right to impose a maximum withdrawal limit on each partial withdrawal, vary the minimum withdrawal amount, MHA and PWC from time to time. If you apply for a full surrender within 24 months of making a partial withdrawal, you will incur additional EEC. However, if the partial withdrawal was made from the top-up account, you will not incur this additional EEC.

¹⁰ The regular premium can be reduced by a maximum of 25% of the original regular premium committed at the commencement date, subject to the minimum regular premium as determined by us from time to time. No power-up bonus is payable in the subsequent 12 policy months if the regular premium reduction takes place during the MIP. Bonus recovery charge is payable on each regular premium reduction during the MIP. There will not be any back pay of the start-up bonus in the event of an increase in the regular premium.

Fees and charges

Premium charge	Regular premium: no charge Top-up premium: 3%
Early Encashment Charge (EEC)	Imposed on regular premium account if any of the following happens during MIP: <ul style="list-style-type: none">i. Full surrender of the policyii. Termination of the policy (other than due to death, accidental death or terminal illness of the insured person)iii. Regular premiums due remain unpaid after expiry of grace period, and account value of regular premium account is insufficient to cover applicable policy charges due If you apply for a full surrender within 24 months of making a partial withdrawal, you will incur additional EEC
Partial Withdrawal Charge (PWC)	Imposed on regular premium account if partial withdrawal ⁹ is made during the MIP
Account Maintenance Fee (AMF)	Chargeable monthly by deduction of units from regular premium account
Premium Holiday Charge (PHC)	<ul style="list-style-type: none">- Incurred monthly if policy is deemed to be on premium holiday during MIP- Waived if premium holiday falls within maximum free premium holiday duration of 24 policy months after first 2 policy years and during MIP
Bonus Recovery Charge (BRC)	Chargeable if regular premium is reduced during MIP
Fund management charge	<ul style="list-style-type: none">- Varies according to funds chosen- Payable from assets of ILP sub-funds

Note: The table above provides a general understanding of the applicable fees and charges for this product. For details on the applicable rates and how each is calculated, please refer to the product summary. Terms and conditions apply.

Alternative illustration values

The values for the scenarios on pages 6 and 7 will be the following if they are based on illustrated investment rate of return of 4% p.a. Scenario 1 – at age 25-27, start-up bonus – S\$1,500 (year 1), S\$2,700 (year 2). At age 36, TAV – S\$72,805. At age 50, TAV – S\$119,727. At age 55, TAV – S\$152,758. At age 65, TAV – S\$166,596. At age 99, TAV – S\$237,518. Based on 4% p.a. illustrated investment rate of return and 2% cash dividend payout for a period of 10 years, the potential yearly dividend is as follows. Total dividend payout of S\$216,740 from policy year 11 to 74.

Age 36 – S\$1,486	Age 37 – S\$1,463	Age 38 – S\$1,560	Age 39 – S\$1,666	Age 40 – S\$1,770
Age 41 – S\$1,875	Age 42 – S\$1,980	Age 43 – S\$2,082	Age 44 – S\$2,184	Age 45 – S\$2,287

Scenario 2 – at age 25-27, start-up bonus – S\$1,500 (year 1), S\$2,700 (year 2). At age 36, TAV – S\$74,291. At age 50, TAV – S\$190,398. At age 55, TAV – S\$255,310. At age 65, TAV – S\$355,815. At age 99, TAV – S\$1,199,540.

Step up to infinite opportunities

Start investing early and realise your financial freedom sooner!

Speak to an HSBC Life Financial Planner or any of our authorised distributors about HSBC Life Wealth Voyage today.



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 Wealth Voyage 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 necessarily 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.

HSBC Life SG

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services online 24/7



Scan and get the
HSBC Life SG app
or download from:

Contact us at +65 6880 4888
or visit hsbclife.com.sg for more information.



投资连结计划是否适合您？

您的长期目标是财务自由、家庭富裕，还是在60多岁时周游世界？
参加下一页的问答，了解自己在财富航程中的位置。



我正在...

A探索投资

B寻找适合的投资计划

我现在受到__份保单的保障。

A0

B≥1

我最紧迫的目标是...

A还清我的学生贷款

A筹办我的婚礼

B为我未来的家庭储蓄

B购买我的第一套房产

从长远来看，我的理想是...

A确保我未来的家庭得到财务保障

A尽可能多地储蓄以应对未来的任何情况

B在45岁之前实现财务自由

B在60多岁时还能享受与现在相同的生活方式

我现在持有__种投资

A0

B≥1

您的得分多数是A还是B？

多数是A

多数是B

您是新的航行者

您刚刚起步，正是开始投资之旅的最佳时机。
在您探索投资世界和理财机会的过程中，
请做好调查研究，以确保您了解它们的内涵。

您是有经验的航行者

保险和投资对您来说并不陌生，但您总是乐于使您的
投资组合多样化。您知道自己希望通过投资实现什么
目标，并且一直在做出明智的决定。

注: 本问答由汇丰人寿保险(新加坡)私人有限公司(以下简称“本公司”)制作。本宣传单仅含一般信息, 并未考虑任何有关特定人士的具体投资目标、财务状况和特殊需要。为避免疑问, 本公司不对本问答所载信息的完整性或准确性作出任何明示或暗示的陈述或保证。此外, 本公司明确声明不承担与因使用和/或依赖本问答中所含信息而产生或与之有关的任何及所有责任。

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特点和利益

汇丰财富航程是一项定期保费投资连结计划, 同时支持新手和有经验的投资者以自己喜欢的速度优化财富增长。根据您的偏好, 您可以选择最低投资期为15年、20年或25年。



选择投资于派息基金

对于您收到的每笔分红, 您既可以选择再投资, 也可以选择领取分红以增加收入 — 这是您的权利!



选择定期保费, 轻松掌控财务负担

缴付定期保费可让您在较长时间内分散投资。



账户维持费不会出乎预料

在保单生效之初和整个保单期内, 账户维持费都可以预期¹, 从而优化保单、保证增长。



通过免费保费假期保持灵活性

如果您的财务状况发生变化, 您可以享受长达 24 个月的定期保费假期² — 无需支付任何费用!



根据您的偏好分散投资组合

根据您的风险接纳度, 专享近 60 种世界级基金和不同市场的投资机会。



在投资同时获得保障

享受免费的死亡和末期疾病利益至 99 岁、意外死亡保险至 75 岁。

注: 本宣传册所述特点和利益附带条款和条件。详情参阅见产品简介。

诱人的红利

只要您持续投资, 就可获得汇丰人寿财富航程给予的红利³, 为您的财富增值之旅加油助力。



起始红利

第1个保单年度介于定期保费 15% - 30%⁴, 第2个保单年度介于定期保费 15% - 50%⁴的起始红利。



增益红利

从第3个保单年度 (适用于最低投资期为 20 年和 25 年的情况) 和第 6 个保单年度 (适用于最低投资期为 15 年的情况) 开始, 直至最低投资期结束, 最高可达定期保费账户现值年化 1.0% 的每月增益红利。



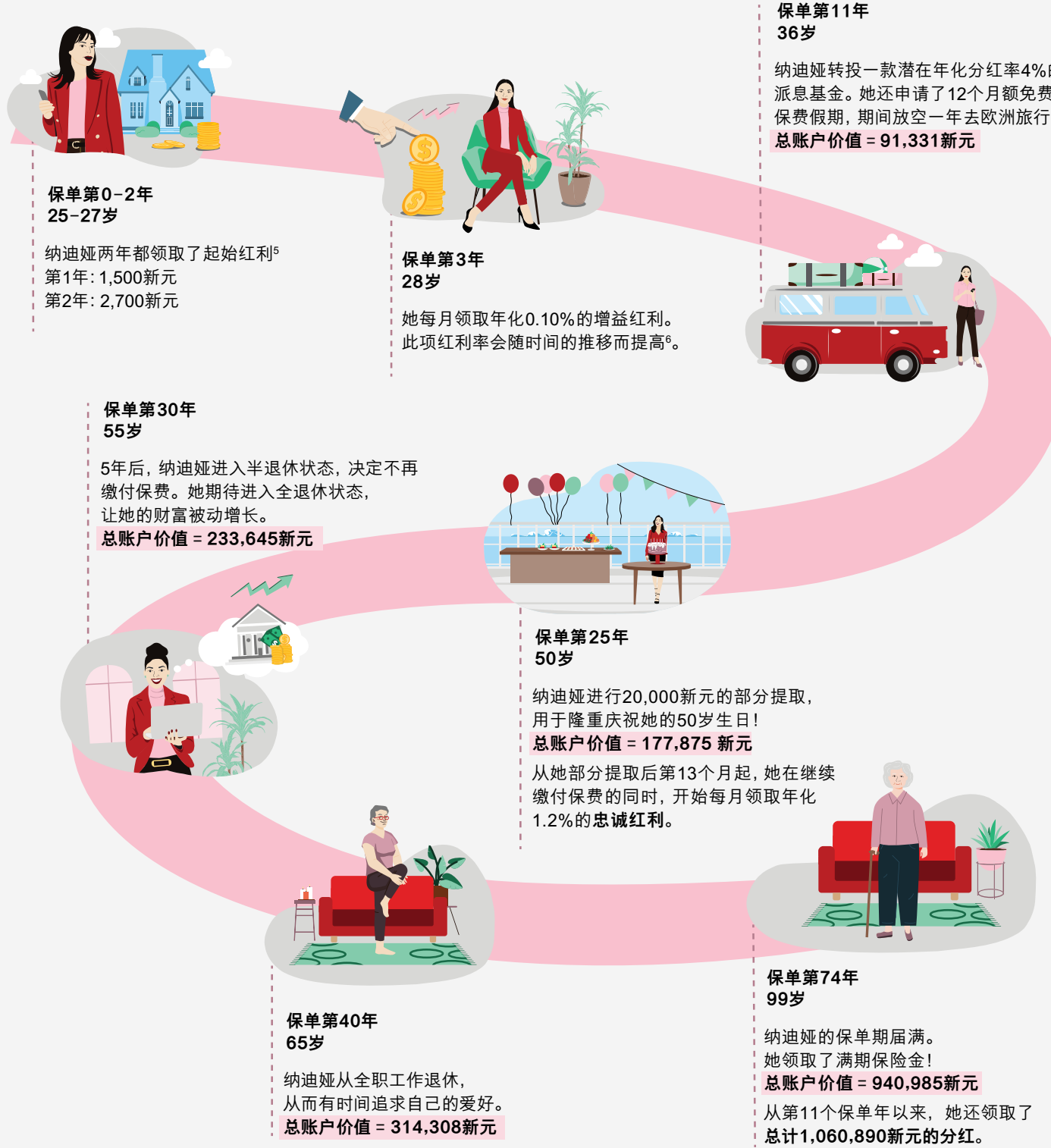
忠诚红利

最低投资期后, 最高可达定期保费账户现值年化 1.2% 的每月忠诚红利⁴。

看看25岁的纳迪娅如何开始她的汇丰人寿财富航程。刚刚开始工作的纳迪娅选择了25年的最底投资期和每月500新元的定期保费。

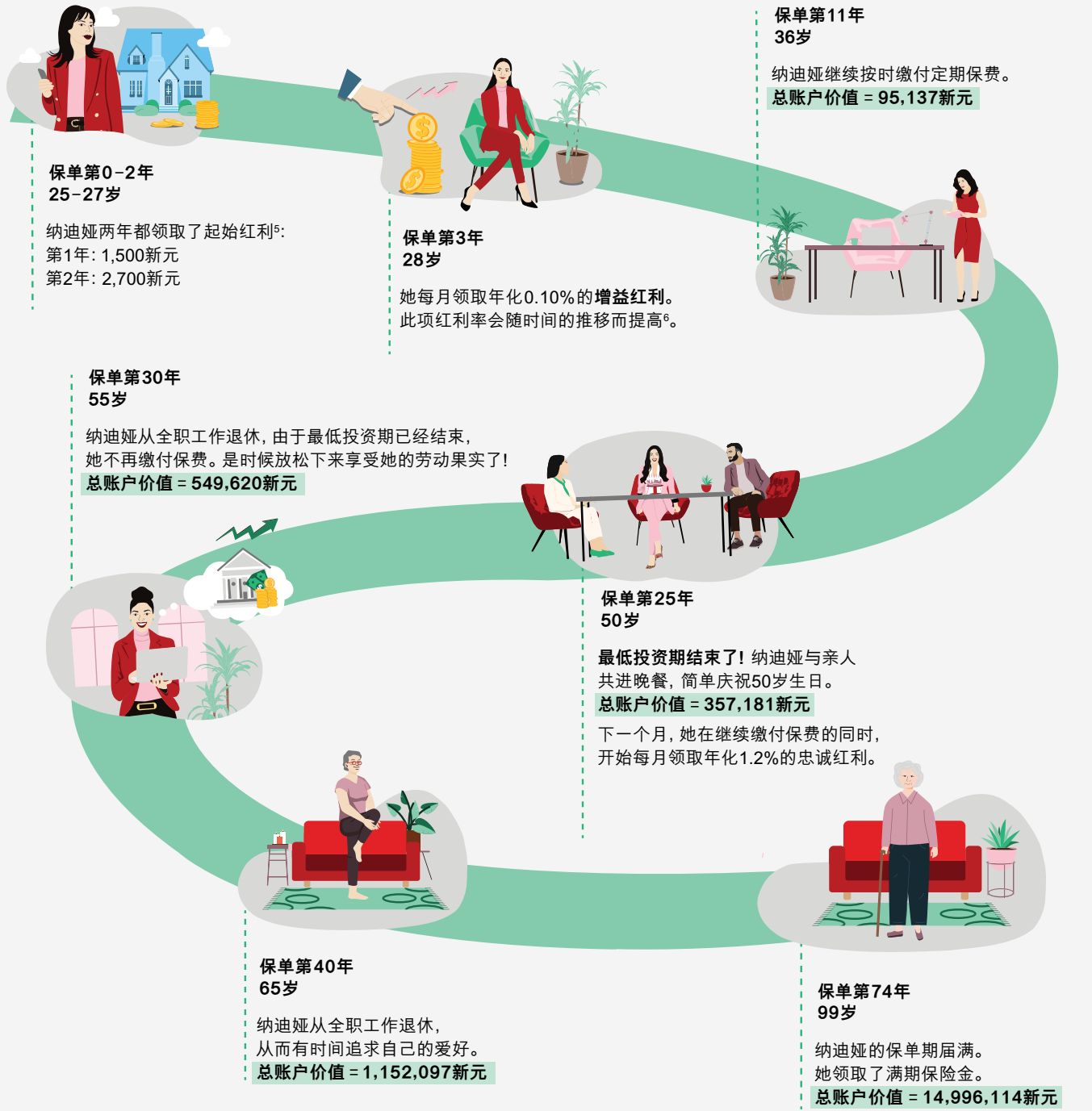
情景1: 利用计划的灵活特点满足不断变化的需求

纳迪娅的人生目标包括: 在30多岁时放空一年, 隆重庆祝50岁生日, 以及在55岁时半退休。看看她的财富航程可能会是什么样子。



情景2: 让保单增值, 实现收益最大化

纳迪娅的人生目标是在55岁之前退休、享受舒适的生活, 因此她选择在保单期内不进行任何提取、继续积累财富。看看她的财富航程可能会是什么样子。



注: 图表说明中的数值按示意性投资回报率8% (年率) 和基金管理费率1.3% (年率) 计算, 采用四舍五入法取整。以上说明中的所有数值均不保证, 而受所选基金的表现和保单费用 (如适用) 的影响。请参阅第9页的“另一套图表说明价值”, 了解以上情景如果按示意性投资回报率4% (年率) 计算的数值。

其他产品特点

保障期	只要保单保持有效, 直至99岁
保费加额	自第13个保单月起、在投保人年满70周岁前, 允许保费加额 ⁸
部分提取	在保单有效期内, 从第25个保单月起, 允许部分提取 ⁹ , 但需支付部分提取费和保持最低持有金额
定期提取	仅在最低投资期结束后才允许定期提取, 无需支付费用
定期保费的变更	从以下时间起允许变更定期保费 ¹⁰ : <ul style="list-style-type: none">- 最低投资期为15年的, 从第5个保单年起- 最低投资期为20年的, 从第8个保单年起, 及- 最低投资期为25年的, 从第10个保单年起
投保人替代选项 (LRO)	投保人最多可更换3次

¹ 详情请参阅产品简介, 可向您的财务规划师索取。

² 保单有效期内, 从第25个保单月起至最低投资期结束为止, 允许保费假期, 但需就最低投资期内缺失的定期保费缴纳保费假期费用。如果保费假期处于24个月的最长免费保费假期期限内, 则可免除保费假期费用。如果总保费假期超过保费假期收费期内的最长免费保费假期期限, 则需收取适用的保费假期费用。在任何保费假期内, 仍需支付到期的适用保单费用。最低投资期后将不再收取保费假期费用。

³ 条款及条件适用。在某些情况下, 红利将不予支付。详情请参阅产品简介。

⁴ 适用的红利率取决于您所选择的最低投资期。所有红利将根据您当时的投资连结保单子基金分配指示, 以投资连结保单子基金额外单位的形式分配给您的定期保费账户。详情请参阅产品简介。

⁵ 起始红利在第1年为定期保费的25%, 在第2年为定期保费的45%。

⁶ 增益红利率仅在最低投资期为20年和25年时提高。详情请参阅产品简介。

⁷ 在本图解说明中, 潜在年度分红仅显示前10年, 但只要纳迪娅继续投资于派息基金并选择领取分红, 分红将继续派发。

⁸ 最低追加保费金额为5,000元, 且为10元的倍数。在保单有效期内, 追加保费的上限为年度原定期保费的2倍。每笔追加保费需支付3%的保费费用, 该费用将在追加保费分配后从投资连结保单子基金中扣除。

⁹ 您可提取的最低金额为250元, 且为10元的倍数。在我们收到部分提取申请之日, 保单的定期保费账户中剩余单位的总价值不得低于相当于首18个月定期保费的金额(“最低持有金额”)。本公司保留对每次部分提取设定最高提取限额, 并不时更改最低提取金额、最低持有金额和部分提取费的权利。如果您在部分提取后的24个月内申请全额退保, 您将承担额外的提前兑现费。但是, 如果从加额账户进行部分提取, 则不会产生该额外提前兑现费。

¹⁰ 定期保费最多可降低生效日承诺的原定期保费的25%, 但降低后不得低于我们不时确定的最低定期保费。如果在最低投资期内降低定期保费, 则在随后的12个保单月内不支付增益红利。在最低投资期内, 每次降低定期保费均须支付红利回收费。如果提高定期保费, 则不会补发红利回收费。

费用

保费费用	定期保费: 无收费 追加保费: 3%
提前兑现费	如果在最低投资期内的任何时候发生下列任何情况, 将对定期保费账户征收提前兑现费: <ul style="list-style-type: none">i. 全额退保ii. 保单终止(受保人身故、意外死亡或末期疾病除外)iii. 宽限期过后, 到期的定期保费仍未支付, 且定期保费账户的账户价值不足以支付到期的适用保单费用 如果您在部分提取后24个月内申请全额退保, 您将需要支付额外的提前兑现费
部分提取费	如果在最低投资期内进行部分提取, 将对定期保费账户征收部分提取费
账户维持费	每月从定期保费账户中扣除单位支付账户维持费
保费假期费	<ul style="list-style-type: none">- 如果保单在最低投资期内被视为处于保费假期, 则每月需支付保费假期费- 如果保费假期落在首2个保单年之后和最低投资期内24个保单月的最长免费保费假期内, 则可豁免保费假期费
红利回收费	就最低投资期内定期保费的降低征收红利回收费
基金管理费	<ul style="list-style-type: none">- 因所选择的基金而异- 从投资连结保单子基金的资产支付

注: 上表提供了对本产品适用费用的一般解读。有关适用费率及计算方法的详细信息, 请参阅产品简介。条款及条件适用。

另一套示意性价值

如果按示意性投资回报率4%（年率）计算，第6页和第7页的示意性价值如下。
情景1－25-27岁，起始红利－1,500 新元（第1年），2,700 新元（第2年）。36岁，总账户价值－72,805 新元。50岁，总账户价值－119,727 新元。55岁，总账户价值－152,758 新元。65岁，总账户价值－166,596 新元。99岁，总账户价值－237,518 新元。按照示意性投资回报率4% 年率）和现金分红给付2%，为期10年，潜在年分红如下。从保单第11年至第74年的分红总额为216,740 新元。

36岁－1,486 新元 37岁－1,463 新元 38岁－1,560 新元 39岁－1,666 新元 40岁－1,770 新元
41岁－1,875 新元 42岁－1,980 新元 43岁－2,082 新元 44岁－2,184 新元 45岁－2,287 新元

情景2－25-27岁，起始红利－1,500 新元（第1年），2,700 新元（第2年）。36岁，总账户价值－74,291 新元。50岁，总账价值－190,398 新元。55岁，总账户价值－255,310 新元。65岁，总账户价值－355,815 新元。99岁，总账户价值－1,199,540 新元。

迎接无限机遇

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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位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的人寿、健康、退休、保障、教育、传承规划及财富积累的需要。

重要事项

汇丰人寿财富航程 (HSBC Life Wealth Voyage) 由汇丰人寿保险（新加坡）有限公司（注册号码199903512M）承保。

本宣传册仅含一般信息，并未考虑任何有关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。投资于本计划带有投资风险，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，而您可得到的退保价值（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，请与我们联系或访问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查。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。

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