

HSBC Life Goal Builder II

Connecting you to your future wealth



HSBC Life

| Opening up a world of opportunity



HSBC Life Goal Builder II is precisely crafted to ignite the visionary, the planner, and the achiever in you.

This investment-linked plan (ILP) combines lifelong protection with the flexibility to grow your wealth while safeguarding your loved ones' financial future. With access to a broad range of close to 80 world-class ILP sub-funds, attractive bonuses, and the ability to tailor your portfolio as your needs evolve, it empowers you to build a strong connection toward your future wealth filled with possibilities.

Whether you're funding your child's education, preparing for a comfortable retirement, or seeking to grow your wealth, let us help you build your bridge as you journey ahead to meet your goals.

Have you set your financial journey in motion?

Which of these best describes your financial mindset?



You have spare cash, and you want it to work harder—not just to grow, but to adapt flexibly as your life goals evolve.



You want to take bold steps while maintaining comprehensive protection, no matter what life brings.



You aim to accelerate your goals and amplify returns at key milestones along the way.



You dream of retirement adventures and fulfilling vacations but wonder if there’s still a gap to get there.

Resonate with 1 to 2 of the financial mindsets?

Planner

Someone who recognises the need to ensure future financial stability, while ensuring protection against life’s uncertainties.



Resonate with 3 of the financial mindsets?

Achiever

Someone who takes proactive steps towards significant financial milestones, seeking to accelerate progress and maximise opportunities.



Resonate with all of the financial mindsets?

Visionary

Someone who envisions ambitious goals, making strategic decisions to bridge the gap between today’s realities and future ambitions.



No matter where you are in your financial journey, HSBC Life Goal Builder II helps you achieve your financial aspirations, guiding you from where you are to where you want to be.

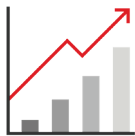




HSBC Life Goal Builder II

It is an investment-linked plan (ILP) that combines lifelong protection with the flexibility to grow your wealth, while empowering you to build a strong, adaptable bridge from your current ambitions to a future glowing with possibilities.

Key features



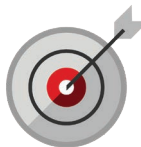
Accelerate your wealth

Kickstart your investment journey with an attractive welcome bonus and propel towards your goals with loyalty bonuses



Optimise your wealth with a steady income stream

Enjoy flexible income options with dividend payouts from dividend paying ILP sub-funds and regular withdrawals to suit your evolving needs



Build your wealth, your way

Take advantage of unlimited fund switching and enjoy the flexibility to choose your preferred premium term as you work toward your goals



Invest with confidence and clarity

Anticipate your product administration fee from the onset and throughout the policy term, regardless of market performance



Supercharge your wealth with flexible top-ups

Enhance your portfolio's growth with extra funds to capitalise on market trends and accelerate your wealth-building journey

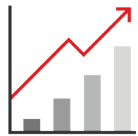


Stay protected for life

Benefit from lifelong protection, enhanced coverage, and optional riders for complete peace of mind

For more information on product features, please refer to pages 8 and 9.

Bridge your journey to wealth with HSBC Life Goal Builder II



Accelerate your wealth

Welcome bonus¹

Enjoy a welcome bonus of up to 55% of your first year's premium, giving your portfolio a head start.



Loyalty bonus²

Receive an additional 1% of the net asset value (NAV) as loyalty bonus at the end of premium year 10, and every 2 premium years thereafter until premium year 24.



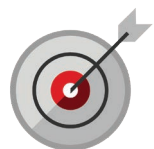
Optimise your wealth with a steady income stream

Dividend-paying ILP sub-funds

Choose to invest in dividend-paying ILP sub-funds and opt for dividend payouts to receive potential regular income.

Regular withdrawals

Choose to receive cash payouts after the relevant surrender penalty period³, at no charge.



Build your wealth, your way

Stay aligned with your financial goals

Enjoy unlimited fund switching at no extra charge.



Select premium term of 5, 10, or 15 years

Build your wealth at a pace that suits you in your preferred currency (either in SGD or USD).



Invest with confidence and clarity

Anticipate your product administration fee⁴ for the first 24 premium years, so that you always know how much you're paying and how much is being invested, regardless of market performance.



Supercharge your wealth with top-ups⁵

Ad hoc top-up premium

Make ad hoc top-ups from the 13th month onwards and before age 70.

Recurrent single premium

Continue contributing regularly after your premium term ends and before age 70.



Stay protected for life

Complimentary lifetime death and terminal illness coverage⁶

Enjoy lifelong protection as long as your policy remains active.



2x the coverage upon accidental death⁶

Benefit from 2x coverage for accidental death up to age 75.



Enhance financial stability with optional riders⁶

Provide certainty and stability for yourself and your loved ones with these optional riders:

- Enhanced death benefit
- Major cancer premium waiver
- Waiver of premium on disability

How HSBC Life Goal Builder II builds your bridge to retirement

Jim, age 50, a family man and sole breadwinner, is **planning for retirement**. With two children aged 18 and 20, Jim plans to utilise the **potential dividend payouts** from his investments to **supplement his retirement income**.



Building a foundation

Jim, age 50
Policy year 1

Purchases **HSBC Life Goal Builder II** with a **15-year premium term** at **USD120,000** annually.

Welcome bonus¹ received: USD66,000



Receiving loyalty bonus

Age 59
Policy year 10

Starts receiving **1% of NAV** as loyalty bonus every two premium years, up to premium year 24.

Loyalty bonus² received: USD16,896



Accelerating portfolio growth

Age 58
Policy year 9

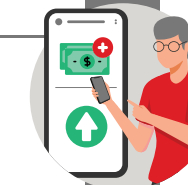
Makes a **one-time top-up premium of USD30,000** using his monies from maturity of fixed deposit.

Completing premium term

Age 64
Policy year 15

Surrender penalty period ends.

Net asset value: USD2,753,354



Starts his retirement with regular income

Age 62
Policy year 13

Switches to a **dividend-paying ILP sub-fund** for regular income and receives dividend payouts.

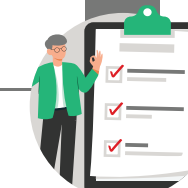
Enjoying the golden years

Age 69
Policy year 20

Decides to surrender his plan.

Total surrender value: USD2,984,343

Total dividend payout received: USD979,857



Supporting his loved ones

Age 66
Policy year 17

Withdraws USD70,000 to help fund his child's wedding and travel in retirement with his wife.

Continues to receive dividend payout from dividend paying ILP sub-fund to supplement his retirement lifestyle.

Net asset value: USD2,795,097



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 fund management fee of 1.3% p.a. All values in the above scenarios are non-guaranteed and are subject to the performance of the chosen ILP sub-fund and policy charges (where applicable), with the exception of the welcome bonus, which is guaranteed. Please refer to 'alternative illustration values' under 'additional product information' for the values of the above scenario if they are based on illustrated investment rate of return of 4% p.a.

How HSBC Life Goal Builder II supports you and your loved ones' dreams

Concerned about the soaring costs of overseas education, **Jane, age 37**, with **two children** aged 4 and 8, wants to secure their **future education fund**. She aims to outpace inflation and protect her family from life's unforeseen challenges—providing financial security and stability during the period when her liabilities are highest, and her children are still young.



Building a foundation

Jane, age 37
Policy year 1

Purchases **HSBC Life Goal Builder II** with a **5-year premium term** at **SGD50,000** annually.

Welcome bonus¹ received: SGD15,000



Putting family first

Age 39
Policy year 3

Takes a career break to focus on her children and utilises the **premium holiday** feature, at no charge.



Resuming contributions

Age 40
Policy year 4

Resumes annual premium contribution to fulfil her 5-year premium term.

Completing premium term

Age 42
Policy year 6

Continues premium contribution for another year to fulfil the 5-year premium term.

Net asset value: SGD305,767



Pivoting to conservative risk profile

Age 45
Policy year 9

Surrender penalty period ends. Adjusts her portfolio to lower-risks ILP sub-funds with the flexibility of **fund switching**, at no cost.

Nearing goals

Age 46
Policy year 10

Makes a **partial withdrawal of SGD100,000** for her child's overseas education and keeps the plan going.

Net asset value: SGD264,541



Receiving loyalty bonus

Age 47
End of policy year 11

Starts receiving **1% of NAV** as loyalty bonus every two premium years, up to premium year 24.

Loyalty bonus² received: SGD2,789

Protecting her family's financial future

Age 51
End of policy year 15

Passes away due to an accident. Her family receives an **accidental death benefit payout**.

Accidental death benefit received: SGD400,000



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 fund management fee of 1.3% p.a. All values in the above scenarios are non-guaranteed and are subject to the performance of the chosen ILP sub-funds and policy charges (where applicable), with the exception of the welcome bonus, which is guaranteed. Please refer to 'alternative illustration values' under 'additional product information' for the values of the above scenario if they are based on illustrated investment rate of return of 4% p.a.

Additional product information

Product features at a glance	
Premium term	5, 10, 15 years
Coverage period ⁶	<ul style="list-style-type: none">• Death or terminal illness benefit: up to age 99, for as long as the policy is in force• Accidental death benefit: up to age 75, for as long as the policy is in force
Ad hoc top-up premium and recurrent single premium ⁵	<ul style="list-style-type: none">• Top-up premium: starting from 13th policy month onwards, up to age 70• Recurrent single premium: starting after premium term, up to age 70
Partial withdrawal ⁷	Allowed while the policy is in force, subject to applicable surrender penalty charges
Regular withdrawal	Allowed after applicable surrender penalty period ³ , at no charge
Changes to premium ⁸	Reduction of premium can be made after 36 months of premiums paid
Change of life insured benefit ⁶	Life insured can be replaced, up to 2 times, starting from the 13th policy month
Medical underwriting	No medical underwriting is required for base plan Medical underwriting may be required for optional riders, subject to the maximum premium amount
Premium holiday ⁹	Allowed after 24 months of premiums paid, at no charge

Fees and charges	
Product administration fee ⁴	Payable by cancellation of units on a monthly basis
Insurance charges ¹⁰	Insurance charges are waived for death benefit and accidental death benefit
Premium charge ⁵	Top-up or recurrent single premium: 3%
Full surrender or partial withdrawal charge ^{3,7}	A surrender charge will be imposed, depending on the premium year and premium term
Fund management fee	No additional charges to the policy as this fee is included in the asset value of the chosen ILP sub-fund

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.

Let us help you build your bridge to your future wealth

Speak to us today!

Alternative illustration values:
The values for the scenarios on pages 11 and 13 will be the following if they are based on illustrated investment rate of return of 4% p.a.

Scenario 1 – at age 50, welcome bonus – USD66,000 (policy year 1). At age 59, loyalty bonus – USD13,359 (policy year 10). At age 64, NAV – USD2,101,174 (policy year 15). At age 66, NAV – USD2,063,216 (policy year 17). At age 69, total surrender value – USD2,121,328 (end of policy year 20), total dividend payout received - USD298,781.
The above scenario assumes portfolio is allocated 30% to equities and 70% to a dividend-paying ILP sub-fund at age 62.

Scenario 2 – at age 37, welcome bonus – SGD15,000 (policy year 1). At age 42, NAV – SGD264,536 (policy year 6). At age 46, NAV – SGD169,476 (policy year 10). At age 47, loyalty bonus received – SGD1,721 (policy year 11). At age 51, accidental death benefit received – SGD400,000 (policy year 15).



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 March 2025. 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.



- ¹ The applicable welcome bonus rate is dependent on your selected premium term and premium amount. The welcome bonus is calculated as a percentage of the premium paid for the first year of the policy.
- ² The loyalty bonus is equivalent to 1% of the prevailing NAV after deduction of any top-up premium(s) and recurrent single premium(s), net of the premium charge, in the preceding 24 calendar months. For avoidance of doubt, if the NAV after deduction is negative, no loyalty bonus will be payable.
- ³ A surrender penalty period applies to each premium term, please refer to the product summary for details.
For premium term of 5 years, surrender penalty is applicable for the first 8 premium years.
For premium term of 10 years, surrender penalty is applicable for the first 10 premium years.
For premium term of 15 years, surrender penalty is applicable for the first 15 premium years.
- ⁴ Product administration fee is payable for the first 24 premium years by cancellation of units from your policy on a monthly basis. Please refer to the product summary for details.
- ⁵ The minimum recurrent single premium is \$500 per transaction, in your policy currency. The maximum recurrent single premium is capped at 25% of the prevailing premium. The minimum top-up premium is \$500, in your policy currency. A 3% premium charge applies for top-up and recurrent single premium. Please refer to the product summary for details.
- ⁶ Please refer to the product summary for details.
- ⁷ For a partial withdrawal, the minimum amount you may withdraw is \$250. Total NAV of the remaining units in the policy must be at least \$1,000 based on their unit price on the date we receive the request for partial withdrawal. Terms and conditions apply, please refer to the product summary for details.
- ⁸ We will recover your welcome bonus when you reduce your premium. You can only apply to increase the premium after the issue date if you had previously reduced the premium with our consent. The increased premium cannot be greater than the original premium amount you paid. Please refer to the product summary for details.
- ⁹ During premium holiday, the product administration fee will continue to be deducted accordingly. Please refer to the product summary for details.
- ¹⁰ The insurance charge will apply to the optional enhanced death benefit. It varies by age, gender, health and smoking status.

Important notes

HSBC Life Goal Builder II 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 11 August 2025.

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