


HSBC Life Goal Focus

Put your wealth in the spotlight



HSBC Life

Opening up a world of opportunity



Let your wealth take centre stage

Some goals are closer than you think, whether it's a home project or a brand-new chapter for your family. Others take years to build, like the retirement of your dreams.

Keep all your ambitions in the spotlight with **HSBC Life Goal Focus**. Designed to grow your wealth for the milestones in focus – and those planned for the upcoming years ahead. With the flexibility to adapt as your priorities change, it allows you to stay invested while seizing opportunities along the way.

A flexible way to grow wealth, today and tomorrow

HSBC Life Goal Focus is a regular premium investment-linked plan (ILP) with a 5-year Flexi Term¹ – offering flexibility in premium payments beyond this period.

Choose from a wide selection of world-class funds and benefit from built-in protection, giving you the potential for higher returns while providing a financial safeguard for your loved ones.

Key features



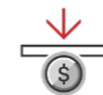
Build your wealth while keeping your plans flexible with 5-year Flexi Term¹

Keep your financial goals in focus with our regular premium ILP that offers the flexibility after 5 years to continue paying premiums based on your needs.



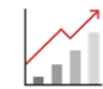
Bonuses to boost your wealth from the onset – and for staying invested

Jumpstart your investment from day one with an attractive welcome bonus² and be rewarded for staying invested beyond the Minimum Investment Period (MIP)³ with a monthly loyalty bonus⁴.



Free partial withdrawal benefit⁵ to support life's major milestones

Benefit from the flexibility to withdraw part of your investment during the MIP to fund specific life events.



Options for a steady income stream

Create an income stream by activating dividend payouts from dividend-paying ILP sub-funds or with the option for regular withdrawals⁶ after the MIP.



Lifetime protection and ability to change the life insured⁷ up to two times

Be assured with complimentary⁸ protection coverage and the flexibility to appoint a new insured person for uninterrupted protection and potential wealth transfer.

Keep your goals in the spotlight with **HSBC Life Goal Focus**



Stay committed to your goals, confidently

With a Flexi Term¹ of 5 years providing you the flexibility to continue premium payments beyond the commitment period, you have the freedom to adapt your wealth strategy to achieve both near- and longer-term ambitions.



Tailor your portfolio to your preference

With access to close to 80 world-class funds, you have the ability to diversify your portfolio, switch funds without any switching fees as market conditions shift and position your investments to capture growth opportunities.



Bonuses to boost your wealth

Your focus deserves to be rewarded. Enjoy a one-time welcome bonus² of 35% of your first-year premium from the day you start investing with us. Stay invested beyond the 10-year MIP, and you'll also receive a monthly loyalty bonus⁴ of 0.35% p.a. of the net asset value.



Protection for the road ahead

While your wealth grows, you'll enjoy complimentary⁸ lifetime coverage for death and terminal illness (up to age 99), as well as enhanced coverage for accidental death (up to age 75).



Adapt when your focus changes

▶ **Free partial withdrawals**

You can make free⁵ partial withdrawals during the MIP (from policy year 6 to 10) – allowing you to fund important milestones, such as supporting your child's tertiary education, among others. Partial withdrawals⁶ after the MIP are available at no additional cost.

▶ **Freedom to set up regular withdrawals⁶**

After your MIP, enjoy the flexibility to set up regular withdrawals tailored to support your lifestyle and financial goals.

▶ **Income stream from dividend payouts**

Turn your investment into a regular income stream with payouts from dividend-paying ILP sub-funds.



Change of life insured⁷

Maintain seamless coverage with the flexibility to appoint a new insured person without the need to restart or surrender your policy.

See how HSBC Life Goal Focus can support both near- and long-term goals

At age 45, Alex is balancing two priorities: building his wealth for retirement while setting aside funds for his child's upcoming university education.



Start of policy: age 45

Alex purchases **HSBC Life Goal Focus** and pays **annual premiums of SGD50,000**. He receives a **welcome bonus of SGD17,500** on day one, giving his investment a jumpstart.



Policy year 6: age 50

His 5-year Flexi Term commitment ends, and Alex chooses to continue paying annual premiums; keeping his focus on his wealth goals.

Policy year 10: age 54

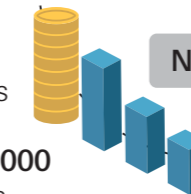
Alex makes a **free partial withdrawal of SGD40,000** to fund his child's first year of university education.



Net asset value (NAV): SGD307,343

Policy year 11: age 55

After the 10-year MIP completes, he pauses paying annual premiums and makes **regular withdrawals of SGD40,000 yearly** to fund his child's education fees for 3 years.



NAV: SGD563,840

He will also start receiving the **monthly loyalty bonus of 0.35% p.a.** of the NAV, boosting his portfolio.



Policy year 14: age 58

Alex stops making regular withdrawals.

NAV: SGD647,987

NAV: SGD647,701



Policy year 31: age 75

Alex surrenders the policy, and uses the accumulated value to support his retirement needs.

Total surrender value: SGD1,960,360

If Alex doesn't cash out the policy at age 75, and instead allows it to mature, he would receive a payout of **SGD9,733,535** at age 99 (end of policy term).

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 scenario are non-guaranteed and are subject to the performance of the chosen ILP sub-funds and policy charges (where applicable). Please refer to 'alternative illustration values' on page 13 for the values of the above scenario if they are based on illustrated investment rate of return of 4% p.a. and fund management fee of 1.3% p.a.

See how HSBC Life Goal Focus can strengthen your retirement

With retirement on the horizon, Penny, age 50, is focused on growing her nest egg, with an eye on dividend-paying investments to provide an income stream.



Start of policy: age 50

Penny purchases **HSBC Life Goal Focus** and pays **annual premiums of SGD50,000**, choosing to invest in dividend-paying funds and opting to have the dividends re-invested.



Policy year 6: age 55

As her 5-year Flexi Term ends, Penny enters semi-retirement and opts to pause paying premiums.

Net asset value (NAV): SGD307,343

Policy year 11: age 60

The 10-year MIP ends but she chooses to keep her wealth invested, which unlocks the **monthly loyalty bonus of 0.35% p.a.** of the NAV.



NAV: SGD386,811

Policy year 16: age 65

With her retirement in full swing, she **activates dividend payouts** and uses this income stream to fund her travels, hobbies and more.

NAV: SGD527,595

Annual dividend payout*

Age 66 | SGD22,350

Age 70 | SGD24,447

Age 75 | SGD27,401

Policy year 26: age 75

Penny decides to surrender her policy.

Total surrender value: SGD661,319
Total dividends received: SGD247,862

If Penny instead decides to keep the policy till maturity, she would receive a **payout of SGD1,172,427** at age 99 and her total dividends received would be **SGD1,143,427**.

*For the purpose of this illustration, the annual dividend is only shown for selected years but would potentially be paid out every year as long as Penny stays invested in the dividend-paying fund and chooses to receive the dividend payout.

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., cash dividend payout of 4% p.a. and fund management fee of 1.3% p.a. All values in the above scenario are non-guaranteed and are subject to the performance of the chosen ILP sub-funds and policy charges (where applicable). Please refer to 'alternative illustration values' on page 13 for the values of the above scenario if they are based on illustrated investment rate of return of 4% p.a., cash dividend payout of 2% p.a. and fund management fee of 1.3% p.a.

Additional product information

Product features at a glance

Minimum Investment Period (MIP)	10 years
Flexi Term	5 years
Premium payment term	Until age 99
Choice of currency	SGD and USD
Coverage period (for as long as the policy is in force)	<ul style="list-style-type: none"> • Death or terminal illness benefit: up to age 99 • Accidental death benefit: up to age 75
Ad hoc top-up⁹	Allowed starting from the 13th policy month and before the insured person reaches age 80
Free partial withdrawal benefit	<ul style="list-style-type: none"> • Available from policy year 6 to 10, while the policy is in force • If any eligible life event occurs for the insured person: <ul style="list-style-type: none"> - turning age 21; - a legal marriage or divorce; - the birth or legal adoption of a child; - the completion of the purchase of a property in Singapore; - retrenchment; and - the enrollment of the insured person's child into tertiary education
Partial withdrawal	Allowed while the policy is in force, subject to applicable surrender penalty charges
Regular withdrawal	Allowed while the policy is in force and after MIP, at no charge
Change of life insured	Insured person can be replaced, up to 2 times
Premium holiday	Allowed while the policy is in force and from the 25th policy month

Fees and charges


Premium charge	<ul style="list-style-type: none"> • Premium: no charge • Top-up premium: 3%
Insurance charge	Not applicable
Product Administration Fee (PAF)	Payable by cancellation of units on a monthly basis
Premium Holiday Charge (PHC)	Incurred monthly if policy is deemed to be on premium holiday during Flexi Term
Surrender penalty	A surrender penalty will apply on any partial withdrawal (with the exception of amounts withdrawn under the free partial withdrawal benefit) or full surrender made during the MIP
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.

Alternative illustration values: The values for the scenarios on pages 9 and 11 will be the following if they are based on illustrated investment rate of return of 4% p.a., cash dividend payout of 2% p.a. and fund management fee of 1.3% p.a.

Scenario 1 – at age 45, welcome bonus – SGD17,500 (policy year 1).
 At age 50, NAV – SGD271,209 (policy year 6).
 At age 54, NAV – SGD448,750 (policy year 10).
 At age 55, NAV – SGD505,745 (policy year 11).
 At age 58, NAV – SGD417,942 (policy year 14).
 At age 75, total surrender value – SGD639,133.
 If policy had matured instead, at age 99, maturity value – SGD1,218,432.

Scenario 2 – at age 50, welcome bonus – SGD17,500 (policy year 1).
 At age 55, NAV – SGD271,209 (policy year 6).
 At age 60, NAV – SGD276,318 (policy year 11).
 At age 65, NAV – SGD307,635 (policy year 16).
 Annual dividend payout at age 66 – SGD6,274, age 70 – SGD6,320, age 75 – SGD6,380.
 At age 75, total surrender value – SGD313,377, total dividends received – SGD63,262.
 If policy had matured instead, at age 99, maturity value – SGD329,584, total dividends received – SGD220,350.

A wide-angle photograph of the Singapore skyline at sunset. The sky is filled with soft, orange and pink clouds. The city's skyscrapers, including the HSBC building, are reflected in the calm water of the harbor. The overall mood is serene and professional.

Give your wealth the spotlight it deserves.
Speak to us 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.

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.

In 2026, HSBC Life, the insurance arm of HSBC was named the World's Best Insurance Provider for Wealth Management by the Euromoney Private Banking Awards. It was also ranked the #1 insurer for high-net-worth-individuals in Singapore by the AFFLUENTIAL™ WealthLens™ Report 2024 & 2025.

- ¹ Flexi Term is the minimum premium payment period selected by you for premium payment, commencing from the issue date and is subject to Premium Holiday Charge (PHC) and surrender penalty.
- ² The welcome bonus is a one-time payment and is calculated as a percentage of the premium paid in the first policy year.
- ³ The Minimum Investment Period (MIP) is a period selected by you, commencing from the issue date and is subject to PHC (during the Flexi Term) and surrender penalty (except for withdrawals made under the free partial withdrawal benefit).
- ⁴ The loyalty bonus applies after the MIP, and is calculated as a percentage of the prevailing net asset value (NAV). It will be paid as long as the policy continues to be in force.
- ⁵ The free partial withdrawal benefit is available from policy years 6 to 10 and is permitted upon the occurrence of specific life events. The withdrawal request has to be made within 3 months from the date of such event with documentary proof. You may make multiple withdrawals up to a maximum of two times the annualised premium as at the commencement date of the policy. This benefit is subject to minimum partial withdrawal limits and minimum NAV limits. Please refer to the product summary for details.
- ⁶ For a partial or regular withdrawal, the minimum amount you may withdraw is \$250. Total NAV of the remaining units in the policy must be at least \$5,000 after the withdrawal. Terms and conditions apply, please refer to the product summary for details.
- ⁷ You may request to change the life insured up to two times throughout the policy term as long as such replacement occurs no earlier than 12 months from the policy issuance date. You cannot change the life insured if we have paid a claim under the policy.
- ⁸ No insurance charge applies. Coverage is subject to policy terms and conditions. Please refer to the product summary for details.
- ⁹ Top-up premiums are not allowed during a premium holiday. The minimum top-up premium amount is \$500. The maximum top-up premium per policy year is capped at 25% of the prevailing annual premium. A 3% premium charge applies, which is payable by cancellation of units. Please refer to the product summary for details.

Important notes

HSBC Life Goal Focus 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 Advisers Representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a Financial Advisers Representative, 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 8 June 2026.

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