

# Jade Universal Life

## Portfolio Factsheet



**HSBC**  
Insurance

## About Us

HSBC Insurance (Singapore) Pte. Limited "HSBC Insurance (Singapore)" is a wholly-owned subsidiary of HSBC, one of the world's leading and strongest international financial services groups.

HSBC Insurance (Singapore) provides a comprehensive range of life products and services to meet the needs of personal, commercial and private banking customers, including catering to specialty markets with Universal Life, for high net-worth customers.

## Financial Strength

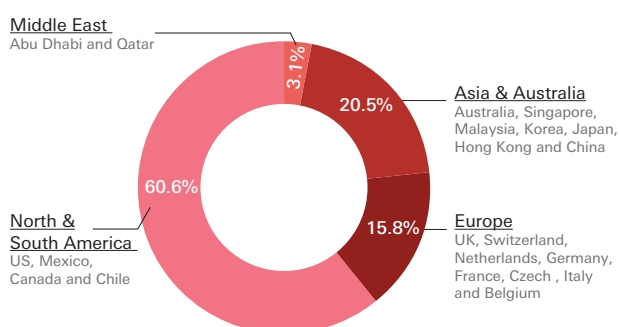
- As a result of our multi-growth, HSBC Insurance (Singapore) is now a **Tier-1 Insurer**. Only few direct life insurers qualify as a Tier-1 insurer, whose total assets are at least S\$5 Billion. As at 31 December 2017, our assets are over S\$8.1 billion.
- A+** rating by Standard & Poor's in 2017
- 277%** Capital Adequacy Ratio (CAR) as at 31 December 2017
- Awarded the Gold & Star **"Excellent Service Award"** 2016 and 2017

## Legacy planning and wealth transfer has never been easier with HSBC Insurance (Singapore)'s Jade Legacy series

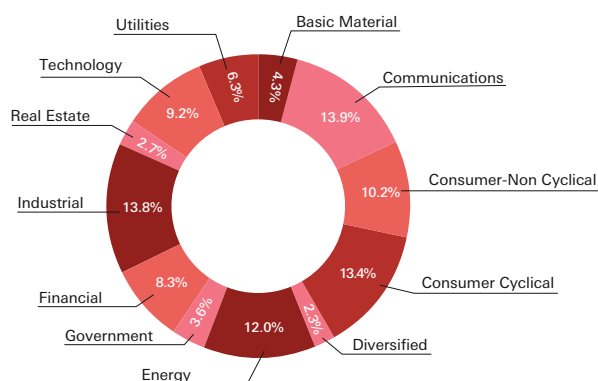
Jade Universal Life plans are specifically designed for the high net-worth clients offer a high level of protection with competitive features to provide more flexibility for clients' multi-generational planning needs and other insurance needs. For details of relevant product features, please refer to the relevant product materials and policy provisions or contact your financial consultant. The amount of benefits provided by Jade is influenced by the crediting rates, which depend on the returns of the underlying Jade portfolio.

As at 31 March 2018, the assets under management in the USD Jade Portfolio in Singapore is approximately US\$2.64 billion. The average tenure of Jade USD portfolio in Singapore is over 25 years. The Jade USD Portfolio is well diversified with high quality bond investment across different sectors and regions around the world, as shown below:

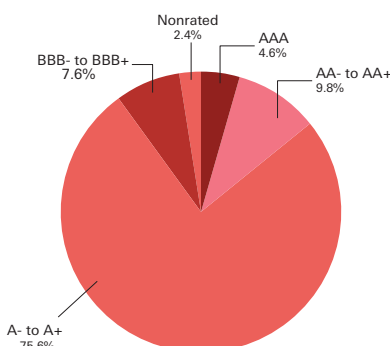
### Country Allocation



### Sector Allocation



### Bond Rating (S&P) Equivalent



## Important Notes

Jade Universal Life Plans are underwritten by HSBC Insurance (Singapore) Pte. Limited. This marketing material contains only general information and does not have any regard to your specific investment objectives, financial situation and/or any of your particular needs. It does not constitute an offer or recommendation to buy or sell an insurance product or service. It contains the investment characteristics of the Jade USD portfolio as of the reported date and such characteristics, including the credit ratings and geographical mix are subject to change without notice. A person interested in this product should read the relevant product summary and general provisions for details before deciding whether to buy this product. Copies of the product summary can be obtained from our authorised product distributors. Buying a life insurance policy is a long-term commitment. An early termination of the policy incurs high cost and the surrender value payable may be less than the total premiums paid. Information is correct as at 30 November 2018.

This advertisement has not been reviewed by the Monetary Authority of Singapore.