

# HSBC Life Emerald Legacy Life III 汇丰人寿 绿宝石传承寿险计划III

Let your legacy lead them to greater things  
让您的财富带领他们走向辉煌

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汇丰保险  
HSBC Life







Your legacy is much more than the wealth you leave behind for your family or loved ones.

A legacy can mean values, wisdom and life perspective. This includes having a strong foundation to kickstart the journey of achieving great things in life.

We are here to help you grow your legacy so your loved ones are well taken care of. They will be equipped with the financial assurance and support that allows them to turn their ambitions into success.



# HSBC Life Emerald Legacy Life III

A single premium whole life plan that offers high protection coverage up to age 99, preserving wealth and growing your legacy to meet the future needs of your loved ones.

## Key benefits

### Whole of life coverage

Coverage for death and terminal illness, up to age 99.

### Guaranteed cash value

Secure your legacy without locking up your wealth. Your policy has cash value equivalent to 82% of single premium paid on day 1. In addition, you can accumulate policy cash value with non-guaranteed reversionary bonus<sup>1</sup> and terminal bonus<sup>2</sup>, which may be declared from time to time.

### Choice of currency

Available in both SGD and USD.

### Quit smoking incentive to help you live healthier<sup>3</sup>

5% of the single premium paid will be refunded to you when the life insured quits smoking anytime within the first 4 policy years.

### Minimum Protection Cover (MPC) with option to cover to age 85 or 99<sup>4</sup>

Get higher guaranteed coverage with added flexibility through MPC. Whether it's maintaining the same coverage at 100% or reducing it to 80%, you can extend your MPC to age 99 with life extender booster at the point of application, every 5th policy anniversary or after any life event before age 70<sup>5</sup>.

### Replacement of life insured

Option to replace the life insured when the need arises, for both corporate and individual policies<sup>6</sup>.

<sup>1</sup> Reversionary bonus is not guaranteed but once declared, it forms part of the guaranteed benefits of your policy.  
<sup>2</sup> Terminal bonus is not guaranteed and may be paid in addition to the reversionary bonus upon surrender, death or maturity of the policy. The rate of terminal bonus is based on a percentage of the reversionary bonuses accumulated under the policy.  
<sup>3</sup> A quit smoking declaration form will need to be submitted for our underwriting assessment during application. Please refer to the product summary for the complete terms and conditions relating to this incentive.  
<sup>4</sup> MPC option up to age 85 is available for USD. MPC option up to 85 or 99 is available for SGD.  
<sup>5</sup> Only applicable if MPC to age 85 is selected. Please refer to product summary for details and conditions to extend the minimum protection period.  
<sup>6</sup> Please refer to product summary for more information.





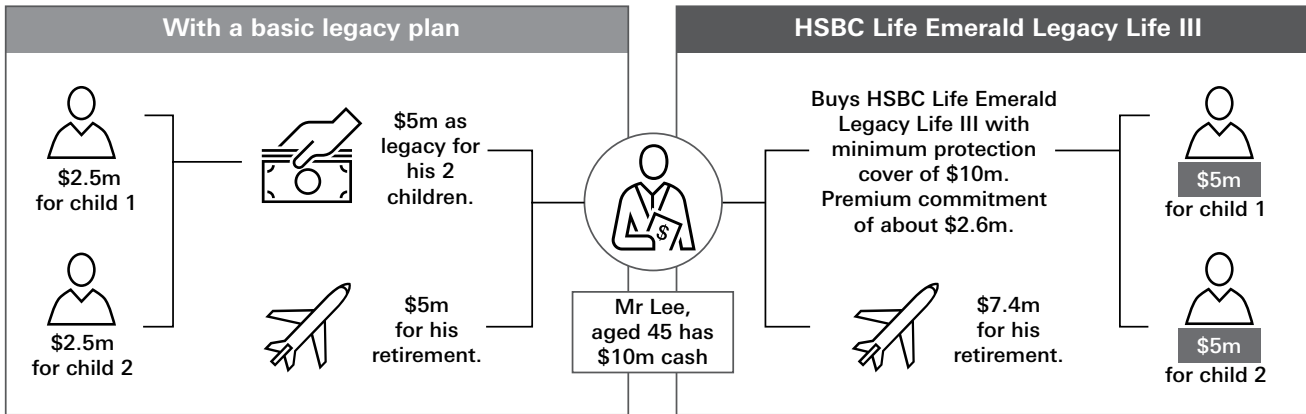


## How does the plan work?<sup>7</sup>

### Legacy planning

Mr Lee (age 45, non-smoker) has \$10m in cash. In order to leave more wealth for his children without compromising his retirement plan, he has decided to purchase **HSBC Life Emerald Legacy Life III**.

By signing up for **HSBC Life Emerald Legacy Life III** (with selected MPC to age 85), Mr Lee's children inherit at least \$10m, which gives them the financial assurance and security to achieve greater things in life, should he pass on at age 80.



The above illustration is for illustrative purposes only. All figures are in Singapore dollars.

<sup>7</sup> Stated payouts are unique to the illustrated scenarios. Depending on your situation, payouts can differ from case to case. Approach your Financial Planner for the product summary and/or general provisions to understand the exact extent of coverage provided by HSBC Life Emerald Legacy Life III.



# 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.





Promise yourself a life of  
fulfilment with HSBC Life.

Speak to our authorised distributors, Financial Planner  
or visit [www.hsbclife.com.sg](http://www.hsbclife.com.sg) to find out more.  
For enquiries, please call +65 6880 4888.





## Important notes

HSBC Life Emerald Legacy Life III 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 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 before deciding whether to purchase the product. 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 exclusions of this product. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 February 2025.





您的传承规划远不止是您为您的家人或亲人留下的财富。

传承的意义可以是价值观、智慧和人生观, 包括拥有一个强大的基础, 以开启实现辉煌人生的旅程。

我们会帮助您谋求财富增长, 让您的亲人得到很好的照顾, 以确保他们将获得财务保证和支持, 实现他们的雄心壮志。



# 汇丰人寿绿宝石传承寿险计划III

一份单期终身寿险计划, 提供高额保障至99岁, 为您的财富传承保值增值, 满足您的亲人未来的需要。

## 主要利益

### 终生保障

身故和末期疾病赔偿保至99岁。

### 现金价值保证

无需锁定财富即可保证传承。保单的现金价值不低于第1天缴付单期保费的82%。除保单现金价值外, 还可获得不时宣布的非保证复归红利<sup>1</sup>和终期红利<sup>2</sup>。

### 货币选择

可以选择新元和美元。

### 戒烟奖励, 帮助您更健康地生活<sup>3</sup>

如果受保人在首4个保单年度内的任何时候戒烟, 我们将向您退还已经缴付的单期保费的5%。

### 最初保障 (MPC), 可以选择保至85或99岁<sup>4</sup>

通过最初保障获得具有更高灵活性的更高额受保证保障。不论保持100%的保额还是降至80%, 您可在投保时或70岁之前每隔5个保单周年日或在任何人生重大事件之后, 通过人寿延长加强计划, 将您的最初保障延长至99岁<sup>5</sup>。

### 更换受保人

企业保单持有人和个人保单持有人均可在出现需要时更换受保人。<sup>6</sup>

<sup>1</sup> 复归红利不受保证, 但一旦宣派, 即构成保单受保证利益的一部分。

<sup>2</sup> 退保、身故或保单到期时, 除支付复归红利外, 还可能额外支付终期红利。终期红利的利率基于保单下累计复归红利的百分比。

<sup>3</sup> 戒烟声明表须在投保时向我们提交以供承保评估。有关此项奖励的完整条款和条件, 请参阅产品概述。

<sup>4</sup> 美元保单仅可选择MPC保至85岁。新元保单可以选择MPC保至85岁或99岁。

<sup>5</sup> 仅适用于选择了MPC保至85岁的情况。有关延长最初保障的详细情况和条件, 请参阅产品概述。

<sup>6</sup> 请参阅产品概述了解更多信息。



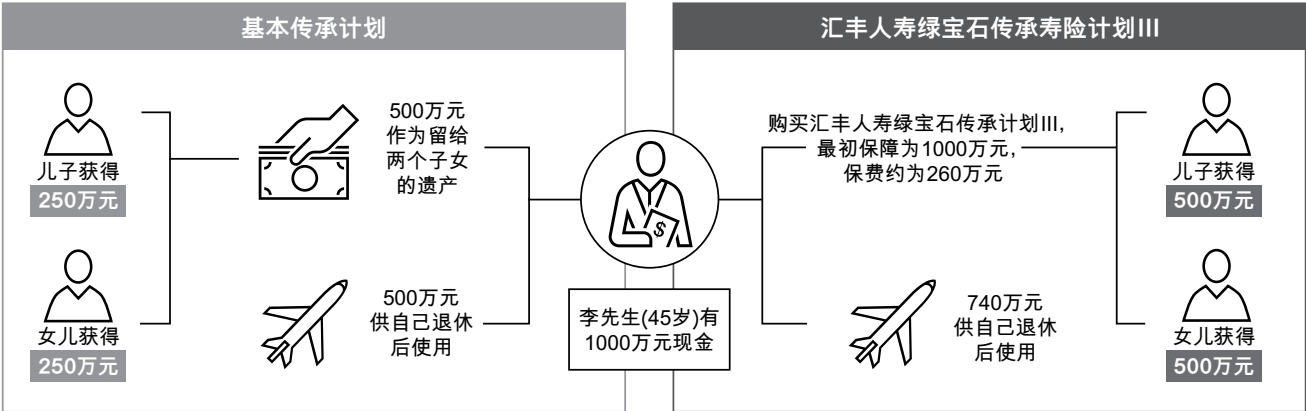


## 计划运作方式<sup>7</sup>

### 传承规划

李先生(45岁，非吸烟者)有1000万元现金。为确保在不影响退休计划的同时，给子女留下更多财富，他决定购买汇丰人寿绿宝石传承寿险计划III。

通过投保汇丰人寿绿宝石传承寿险计划III（选择最初保障保障至85岁），李先生的子女在李先生80岁去世的情况下将继承至少1000万元，从而获得财务保障以实现人生辉煌的旅程。



上表仅供说明之用。所有数据均为新元。

<sup>7</sup> 所列给付对应于举例的情况。实际给付因您的实际情况而不同。您可向您的财务规划师索取产品概述和/或一般条款，以了解汇丰人寿绿宝石传承寿险计划III所提供的保障。




# 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。





A man and a young girl are smiling and looking out of the open rear window of a white car. The man, wearing a green turtleneck and a light-colored vest, is leaning out of the window on the left. The girl, wearing a pink sweater with a white zigzag pattern and a grey cardigan, is leaning out of the window on the right. They are in a sunlit forest with tall trees and yellow leaves. The sun is low in the sky, creating a warm, golden light and lens flare effects.

汇丰人寿助您实现圆满人生。

更多详情，请向我们的授权代理商，财务规划师或浏览  
[www.hsbclife.com.sg](http://www.hsbclife.com.sg)  
所有垂询，均请致电 +65 6880 4888。



## 重要事项

汇丰人寿绿宝石传承寿险计划III (HSBC Life Emerald Legacy Life III) 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。在决定是否购买本产品前, 应先阅读产品简介。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寻求建议, 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。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, 请联系我们或访问 LIA或SDIC网站([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))。

本广告尚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。