



HSBC Life Emerald Legacy Life III

Let your legacy lead them to greater things



HSBC Life

| Opening up a world of opportunity

Your legacy is more than what you leave behind today. It's how you empower their tomorrow.

Imagine giving your loved ones the foundation to pursue their dreams confidently while knowing the wealth you have built continues to grow and support generations to come.

We are here to help you preserve and enhance your assets while protecting what matters most, so your vision for the future can lead your family to greater things. You have already laid the groundwork with your hard work—now, **let us take your legacy even further.**



Start shaping their future with HSBC Life Emerald Legacy Life III

A whole life plan that offers high protection coverage while preserving wealth and growing your legacy to meet the future needs of your loved ones, ensuring continued financial security for your loved ones through more secure returns.

Key features

- **Comprehensive coverage:** Enjoy whole life protection for death and terminal illness.
- **Higher guaranteed coverage:** Our Minimum Protection Cover (MPC) ensures higher guaranteed coverage up to age 85 or 99¹.
- **Extended protection:** With Life Extender Booster riders, you can extend your coverage to age 99² or 120.
- **Flexible premiums:** Choose to pay in one lump sum or premium terms of 5, 10 or 15 years that suit your financial situation.
- **Guaranteed cash value:** Secure your financial future with guaranteed cash value.
- **Customised coverage & benefits:** Option to change the life insured and tailor the payout period³ for the death benefit to accommodate your needs.
- **Health benefit:** Take advantage of our quit smoking incentive to enjoy lower premiums.

¹ MPC to age 85 is available in SGD and USD for single pay plan, and in USD for limited pay plan. MPC to age 99 is available only in SGD for single pay plan.

² Only applicable if MPC to age 85 is selected for SGD single pay plan. Please refer to product summary for details and conditions to extend the minimum protection period.

³ For HSBC Life Emerald Legacy Life III (limited pay) only.



HSBC Life Emerald Legacy Life III

Single pay



Secure lifelong protection with guaranteed coverage

Enjoy peace of mind with whole life coverage and the option to manage your protection as your life’s journey evolves.

Whole of life coverage

Coverage for death and terminal illness up to age 99.

Minimum Protection Cover (MPC) with option to cover to age 85 or 99

Designed to evolve with your needs, you can secure higher guaranteed coverage through MPC to age 85 or 99¹. With added flexibility from the Life Extender Booster rider, you can extend MPC to age 99² and choose to maintain your coverage at 100% or reduce it to 80% at key milestones—at the time of application, every 5th policy anniversary or at major life events before age 70.



Create a lasting legacy for your loved ones

Ensure continuity with the flexibility to pass down your legacy to future generations.

Change of life insured

You can change the life insured one time to your loved ones without the need for them to purchase a new policy. Corporate-owned policies enjoy unlimited changes of the life insured⁴.



Grow and preserve your wealth with confidence

Enjoy financial stability and growth, while securing your legacy without locking up your wealth.

Guaranteed cash value

Your policy has cash value equivalent to 82% of your premium paid from day 1. In addition, you can accumulate policy cash value with non-guaranteed reversionary bonus⁵ and terminal bonus⁶, which may be declared from time to time.

Premium term

Single premium, pay in one lump sum either in SGD and USD.



Healthy lifestyle benefits

Better health to better wealth. HSBC Life Emerald Legacy Life III supports health improvement and encourages you to live a healthy lifestyle.

Quit smoking incentive

Get 5% of the single premium refunded when the life insured quits smoking anytime within the first 4 years⁷.

¹ MPC to age 85 is available in SGD and USD for single pay plan, and in USD for limited pay plan. MPC to age 99 is available only in SGD for single pay plan.

² Only applicable if MPC to age 85 is selected for SGD single pay plan. Please refer to product summary for details and conditions to extend the minimum protection period.

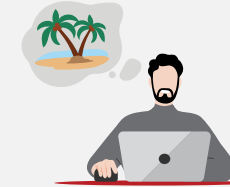
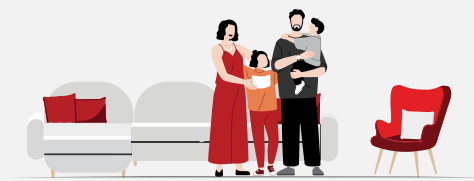
⁴ You can change the life insured as long as the conditions of request are met at the time of application.

⁵ Reversionary bonus is not guaranteed but once declared, it forms part of the guaranteed benefits of your policy.

⁶ 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 bonus accumulated under the policy.

⁷ A prescribed form will need to be submitted for our assessment. Please refer to product summary for the complete terms and conditions relating to this incentive.

Here's a closer look at how HSBC Life Emerald Legacy Life III (single pay) works



Age 50

Mr. Lee is a 50-year-old successful business owner with **USD20m** in spare cash. He wants to **leave more wealth** to his two children without compromising his retirement plan.

He puts aside **USD10m** in savings for his retirement.



He uses the other **USD10m** cash to purchase **HSBC Life Emerald Legacy Life III (single pay)** with Minimum Protection Cover (MPC) to age 85.



Mr. Lee passes on at 80 years old.



Mr. Lee passes on at 80 years old.

USD20m
for child 1

USD20m
for child 2



His children would inherit a **lump sum payout of USD40m**, giving them the financial assurance and security to achieve greater things in life.

USD5m
for child 1

USD5m
for child 2



Without a legacy plan, he leaves **USD10m** for his children.

Note: You can change the life insured once.

All figures shown are in US dollars and are rounded to the nearest million for illustrative purposes only. The projected values are based on an illustrated investment rate of return of 5.3% p.a.. Stated payouts are unique to the illustrated scenarios and can differ case by case. The above illustrated example is based on a male, age 50, non-smoker residing in Singapore.

Based on an illustrated investment rate of return of 3.75% p.a., the potential payouts are: Death benefit lump sum payout of USD36m, with each child receiving USD18m.

HSBC Life Emerald Legacy Life III

Limited pay



Secure lifelong protection with guaranteed coverage

Enjoy peace of mind with whole life coverage and the option to manage your protection as your life’s journey evolves.

Whole of life coverage

Coverage for death and terminal illness until age 120.

Minimum Protection Cover (MPC) with option to extend high cover to age 120

Designed to evolve with your needs, you can secure guaranteed coverage through MPC to age 85. With added flexibility from the Life Extender Booster II rider, you can extend MPC to age 120 and choose to maintain your coverage at 100% or reduce it to 80% at key milestones—at the time of application, every 5th policy anniversary or at major life events before age 70.



Create a lasting legacy for your family

Ensure enduring support for your family with flexible options to lead them further in achieving their dreams.

Change of life insured

You can change the life insured up to two times to your loved ones without the need for them to purchase a new policy. Corporate-owned policies enjoy unlimited changes of the life insured⁴.

Death benefit instalments

Policyowners⁸ can choose to receive the death benefit payout in 2 to 10 annual instalments on a yearly basis instead of a lump sum.



Grow and preserve your wealth with flexibility

Grow your wealth with flexible premium terms and assured value.

Guaranteed cash value

Your policy has cash value of up to 100% of your premiums paid beyond year 40. In addition, you can accumulate policy cash value with non-guaranteed reversionary bonus⁵ and terminal bonus⁶, which may be declared from time to time.

Flexible premium term

Choose from premium payment terms of 5, 10 or 15 years to best suit you, available in USD only.



Healthy lifestyle benefits

Better health to better wealth. HSBC Life Emerald Legacy Life III supports health improvement and encourages you to live a healthy lifestyle.

Quit smoking incentive

Future premiums will be reduced to non-smoker rates if the life insured has quit smoking and fulfilled the requirements⁷.

⁴ You can change the life insured as long as the conditions of request are met at the time of application.

⁵ Reversionary bonus is not guaranteed but once declared, it forms part of the guaranteed benefits of your policy.

⁶ 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 bonus accumulated under the policy.

⁷ A prescribed form will need to be submitted for our assessment. Please refer to product summary for the complete terms and conditions relating to this incentive.

⁸ Death benefit instalment option is only available to individual policyowner and must be selected at point of application. Please refer to product summary for details.

Here's a closer look at how HSBC Life Emerald Legacy Life III (limited pay) works



Age 40

Mrs. Tan is a 40-year-old, co-founder at a startup where she works anywhere around the world. She wants to have the flexibility to **grow her wealth** and also **leave behind a legacy** to support her children's future dreams.

She purchases **HSBC Life Emerald Legacy Life III (limited pay)** with a **regular premium of USD1m** per year **for the next 10 years** to accumulate and pass down wealth to her children.



She passes on at 80 years old, leaving behind a payout of **USD70m** from her policy, which she has thoughtfully arranged to be given to her children in **10 yearly instalments**.

Age 80



Her son would receive **USD3.5m annually over 10 years**, allowing him to follow in her footsteps to **establish his own startup**.



Her daughter would receive **USD3.5m annually over 10 years**, supporting her passion in music to **open her own music school**.

If Mrs. Tan did not opt for death benefit instalment, her two children would receive a lump sum payout of USD66m in total.

Note: You can change the life insured twice.

All figures shown are in US dollars and are rounded to the nearest million for illustrative purposes only. The projected values are based on an illustrated investment rate of return of 5.3% p.a.. Stated payouts are unique to the illustrated scenarios and can differ case by case. The above illustrated example is based on a female, age 40 non-smoker residing in Singapore.

Based on an illustrated investment rate of return of 3.75% per annum, the potential payouts are: Total death benefit payout of USD66m in 10 yearly instalments. Each child receives USD3.3m every year. If Mrs. Tan did not opt for death benefit instalments, her children would receive a lump sum payout of USD62m in total.

Product features at a glance

Features	HSBC Life Emerald Legacy Life III (single pay) — available in SGD and USD	HSBC Life Emerald Legacy Life III (limited pay) — available in USD only
Premium term	One lump sum	Choose from 5, 10, or 15 years
Whole life coverage for death and terminal illness	Until age 99	Until age 120
Higher guaranteed coverage value with MPC	To age 85 or 99	To age 85
Option to extend MPC with riders	Life Extender Booster to age 99	Life Extender Booster II up to age 120
Guaranteed cash value	82% of the premium paid from day 1	Up to 100% of the premiums paid, accumulation starts from policy year 3
Change of life insured	One time for individual policy; unlimited for corporate-owned policies	Two times for individual policy; unlimited for corporate-owned policies
Quit smoking initiative	5% of the single premium paid will be refunded ⁷	Future premiums will be reduced to non-smoker rates ⁷
Death benefit instalment option	Not applicable	Choose for the death benefit to be paid out in 2 to 10 annual instalments

Empower generations with a legacy that grows stronger every day

Speak to our authorised distributors, Financial Planners or visit www.hsbclife.com.sg to find out more. For enquiries, please call +65 6880 4888.

⁷ A prescribed form will need to be submitted for our assessment. Please refer to product summary for the complete terms and conditions relating to this incentive.

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.

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 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 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. 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 5 May 2025.