

HSBC Life Emerald Legacy Life II

Let your legacy enable future success.





When it comes to planning your legacy, it's not just about transferring wealth to your family or loved ones.

A meaningful legacy can be one where you leave behind family values and hard-earned wisdom for future generations to remember you by, and help them achieve success.

Whatever your wishes or promises, we are here to help you grow your legacy and ensure your plans for the future are well taken care of.

HSBC Life Emerald Legacy Life II

A single premium whole life plan that helps you grow your legacy so you can rest assured that your wealth is preserved for your family’s future use or even future generations.

Key Benefits

Whole of Life Coverage

Death and terminal illness coverage up to age 99.

Guaranteed Cash Value

Secure your legacy without locking up your wealth. Your policy has cash value equivalent to 80% of single premium paid on Day 1. In addition, you can accumulate policy cash value with non-guaranteed Reversionary Bonus¹ and Terminal Bonus², which may be declared from time to time.

Quit Smoking Incentive to Help You Live Healthier³

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

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 Multiplier at the point of application, every 5th policy anniversary or after any life event before age 70⁴.

Replacement of Life Insured

Option to replace the life insured when the need arises, for both corporate and individual policies. You may change the life insured as long as the new life insured meets our requirement at the time of application.

¹ Reversionary Bonuses are not guaranteed but once declared, it forms part of the guaranteed benefits of your Policy.

² 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(es) accumulated under the Policy.

³ A Quit Smoking Declaration Form will need to be submitted to us during application. Please refer to the Product Summary for the complete terms and conditions relating to this incentive.

⁴ Only applicable if MPC to Age 85 is selected. Please refer to Product Summary for details and conditions to extend the Minimum Protection Period.



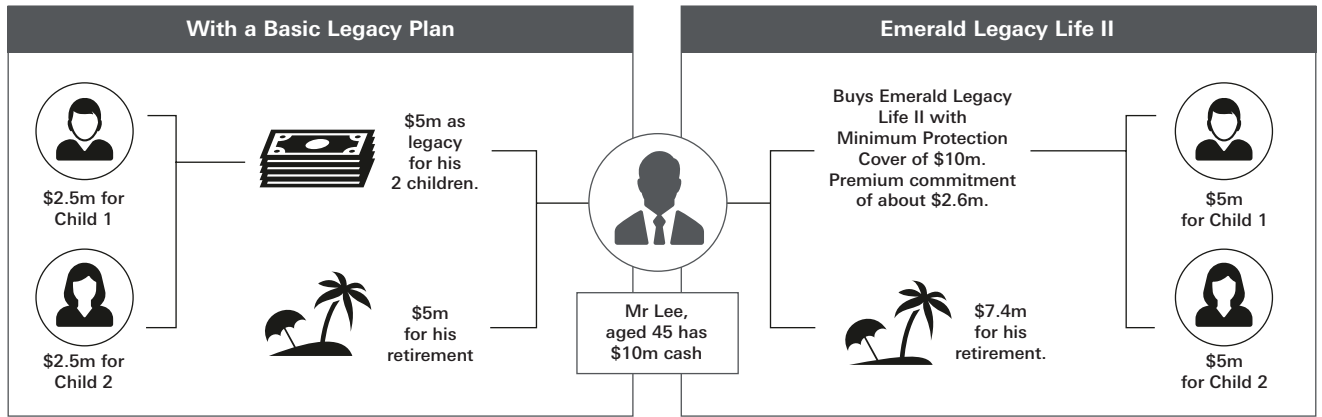


How does the plan work?⁵

Legacy Planning

Mr Lee (aged 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 II**.

See how by signing up for **HSBC Life Emerald Legacy Life II** (with selected MPC to age 85) can help Mr Lee's children to inherit at least \$10m and have a secured future, should he pass on at age 80.



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

⁵ Stated payouts are unique to the illustrated scenarios. Depending on your situation, payouts can differ from case to case. Approach your financial advisor for the Product Summary and/or General Provisions to understand the exact extent of coverage provided by HSBC Life Emerald Legacy Life II.

We are HSBC Life.

We don't just underwrite policies,
we support the promises you
make to your loved ones.

Who are we?

We are backed by, and part of, the HSBC Group. This means that our commitment to you is secured by the Group's formidable financial resources and infrastructure, built on a foundation of over 150 years of experience in finance, international services and in building trusted, lasting relationships.

What do we stand for?

Our purpose is to help you keep the promises you make to yourself, to the people you love and to those who depend upon you. We do this through well thought-out insurance solutions. So, whether these promises are to protect the things you already have, to invest in the life you want or to look after your loved ones, they are the kinds of promises that matter – the kinds you want to keep, come what may.

Our Financial Strength



We are now a Tier-1 insurer with close to S\$10 billion in financial assets as at 31 December 2020.



Awarded the Gold & Star Excellent Service Award by EXSA from 2017 to 2020.



A+ rating by Standard & Poor's as at 14 January 2021.



176% Capital Adequacy Ratio (CAR) as at 31 December 2020.



Promise yourself a life of fulfilment with HSBC Life.

Speak to our authorised distributors or
visit www.insurance.hsbc.com.sg to find out more.
For enquiries, please call (65) 6225 6111.



Important notes

HSBC Life Emerald Legacy Life II is underwritten by HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N).

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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).

Information is correct as at 28 June 2021. This advertisement has not been reviewed by the Monetary Authority of Singapore.