

# Emerald Legacy Life Plan

Your promises live on

## 绿宝石传承寿险计划

爱的承诺 代代传承



HSBC  
Life





Promises that  
last beyond  
a lifetime.

超越一生  
之承诺。

When you promised your family that all their wants and aspirations will be fulfilled, it wasn't just for a lifetime. Legacy planning ensures that your hard-earned wisdom and wealth last for generations to come. We value these promises and are here to help you grow your legacy without compromising your future plans.

您想许以家人无忧无虑的生活，更想子孙后代都能衣食无忧。绿宝石传承寿险计划能确保您来之不易的人生智慧和财富世代相传。承诺可贵，在不影响您未来计划的前提下，让我们帮助您安排您的传承规划。





# Emerald Legacy Life Plan

A single premium whole life plan, Emerald Legacy Life Plan lets you grow your legacy so your family can enjoy the comforts you promised for generations to come.

## Key Benefits

### Basic Coverage

Death and terminal illness coverage up to age 99.

### Maximum Value

Based on your current health and lifestyle, you may enjoy protection cover with lower premium.

### 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.

## Unique Benefits

### Flexibility to Extend Minimum Protection Cover

The economy can be unpredictable due to market volatility. Ensure that you are well covered with the option to extend your Minimum Protection Cover (MPC) with Life Extender Multiplier, by maintaining your MPC at 100% or reducing it to 80%. Fund it with additional premiums or request a policy loan.

### 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, 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.

<sup>1</sup> Reversionary Bonuses are 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 Bonus(es) accumulated under the Policy.

# 绿宝石传承寿险计划

绿宝石传承寿险计划是一款单期保费终生寿险计划，可保证财产稳步增长，兑现为子孙提供舒适生活的承诺。

## 主要利益

### 基本保障

身故和致命疾病赔偿保至99岁。

### 特优价值

根据当前健康状况和生活方式享受更低的保费。

### 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求时更换受保人。只要新的受保人符合我们当时适用的承保要求，即可更换受保人。

## 独有特征

### 灵活性延长最低保障

市场瞬息万变，经济难以捉摸。可选择延长扩展险(Life Extender Multiplier)，将最低保障(MPC)维持在100%或降至80%，确保充足保障。此延长最低保障可通过支付额外保费或申请保单贷款缴付保费。

### 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80%。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>和满期红利<sup>2</sup>。

<sup>1</sup> 非保证复归红利一旦宣派，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，还可能额外支付满期红利。满期红利的利率基于保单下累计复归红利的百分比。

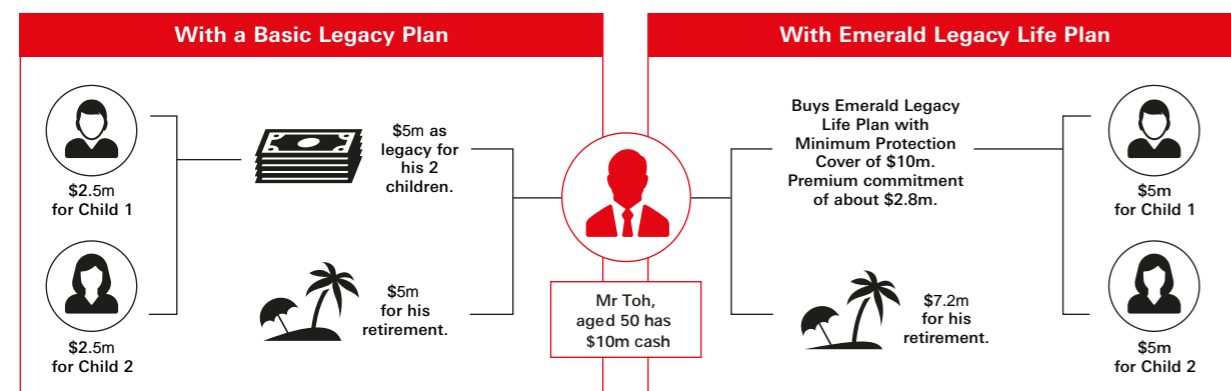


## How does the plan work?<sup>3</sup>

### Legacy Planning

Mr Toh (aged 50, non-smoker) has \$10m in cash. In order to ensure that he can leave more for his children without compromising his retirement plan, he decides to purchase Emerald Legacy Life Plan. Unfortunately, Mr Toh passes away at age 75. See how his foresight of purchasing Emerald Legacy Life Plan helps his children inherit at least \$10m of Minimum Protection Cover (MPC) and have a secured future.

The illustration below is for illustrative purposes only. All figures in USD.



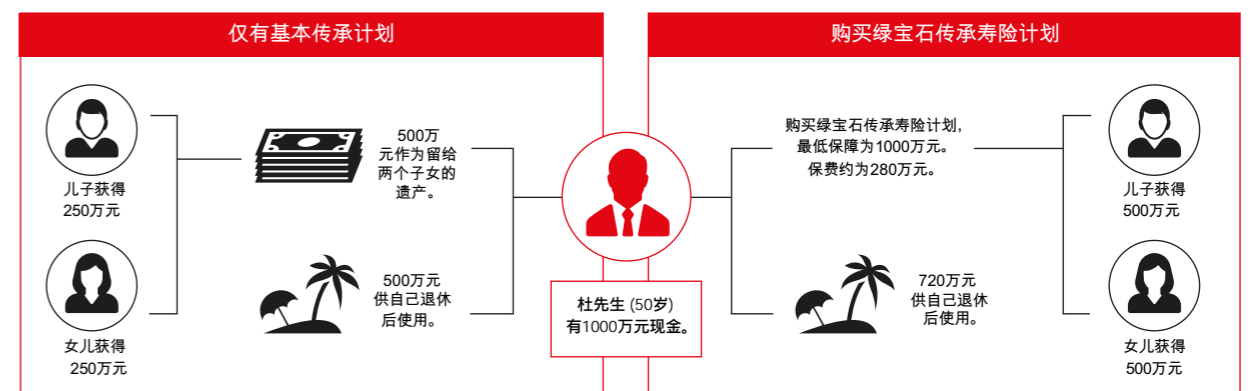
<sup>3</sup> Stated payouts are unique to the illustrated scenarios. Depending on your situation, payouts can differ from case to case. Approach your financial advisor for the product summary and/or general provisions to understand the exact extent of coverage provided by Emerald Legacy Life Plan.

## 计划运作方式<sup>3</sup>

### 传承规划

杜先生（50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，他决定购买绿宝石传承寿险计划。杜先生在75岁时不幸离世。看一看高瞻远瞩的他是如何通过购买绿宝石传承寿险计划帮助子女继承至少1000万元的最低保障(MPC)，让未来生活得到保障。

下表仅供说明之用。所有数据均为美元。



<sup>3</sup> 所示赔付金额仅适用于演示目的。赔付金额因具体情况而异。请向金融顾问索要产品简介和/或保险合同，以便了解绿宝石传承寿险计划提供的具体保障范围。



We are HSBC Life.

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

汇丰人寿

我们不只提供保单，  
我们更协助您向挚爱  
做出承诺的保障。


#### 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 relationships.

#### What do we stand for?


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

 199% 176% Capital Adequacy Ratio (CAR) as at 31 December 2020.

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

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


#### 我们是谁?

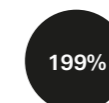
汇丰人寿是财力雄厚、经营有方的汇丰集团旗下公司，有此坚强后盾，汇丰人寿受益良多。这代表着集团强大的经济实力能为我们许给客户的承诺保驾护航。其次，我们坐享集团在金融和赢得客户信任方面一百五十多年的经验。


#### 我们代表什么?


我们旨在帮助客户履行对自己、至爱至亲之人或需供养之人作出的承诺。为此，我们提供设计周密的保险承诺。不论这些承诺是为了保护现有生活、投资梦想生活还是解决家人的后顾之忧，它们都是至关重要的承诺，是必须兑现的承诺。

#### 公司财务实力

 我们目前是一级保险公司，截至2020年12月31日共管理金融资产总额接近100亿新币。

 截至2020年12月31日，我们的资本充足率(CAR)为176%。

 于2021年1月14日赢得标普A+评级。

 从2017年到2020年荣获金星“卓越服务奖”。





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with HSBC Life.

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For all policy servicing related enquiries,  
please call (65) 6225 6111.

更多详情请咨询授权代理商或浏览  
[www.insurance.hsbc.com.sg](http://www.insurance.hsbc.com.sg)

有关服务保单的所有垂询，均请致电(65) 6225 6111。

### Important notes

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

This brochure contains general information only 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 adviser before making a commitment to purchase the product. In the event you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. Please refer to the policy contract 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 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)).

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

### 重要事项

绿宝石传承寿险计划由汇丰保险（新加坡）私人有限公司（公司注册号码195400150N）。

本宣传册仅含一般信息，并不考虑任何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。您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，您可能希望向财务顾问寻求建议。如果您选择不征求财务顾问的意见，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、具体细节和除外事项，也以保单合同为准。

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机构(SDIC)施行的保单持有人保护计划保护。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)或[www.sdic.org.sg](http://www.sdic.org.sg)）。

本文所含信息在2021年6月28日之前正确无误。本广告尚未经新加坡金融管理局审核。

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。