

# HSBC Life Diamond Prestige IUL

Build a chain of lasting wealth







Your perspective on wealth has always been different. For you, wealth is a chain that spans generations and that's why you are determined to do everything you can to ensure the success and lasting legacy for your next generations.

HSBC Life Diamond Prestige IUL, an indexed universal life plan, makes it possible by offering you a versatile blend of life insurance for protection, and intelligent investment for growth.



# HSBC Life Diamond Prestige IUL

Designed to help you accumulate and preserve wealth for future generations, HSBC Life Diamond Prestige IUL puts you in control of growing and securing your legacy while providing you with life protection.

## Key features:

- Lifelong protection
- Empowered flexibility
- Higher growth potential
- Downside protection
- Healthy lifestyle benefits

## Lifelong protection with empowered flexibility

HSBC Life Diamond Prestige IUL connects you and your loved ones with peace of mind that comes with whole life coverage and the flexibility to manage your legacy as your life goals change.

### Whole life coverage

It starts with lifelong protection for death and terminal illness<sup>1</sup>, so your family has a safety net; a means to protect your wealth, manage business cash flow and leave a financial inheritance for future generations.

### Flexible premium term

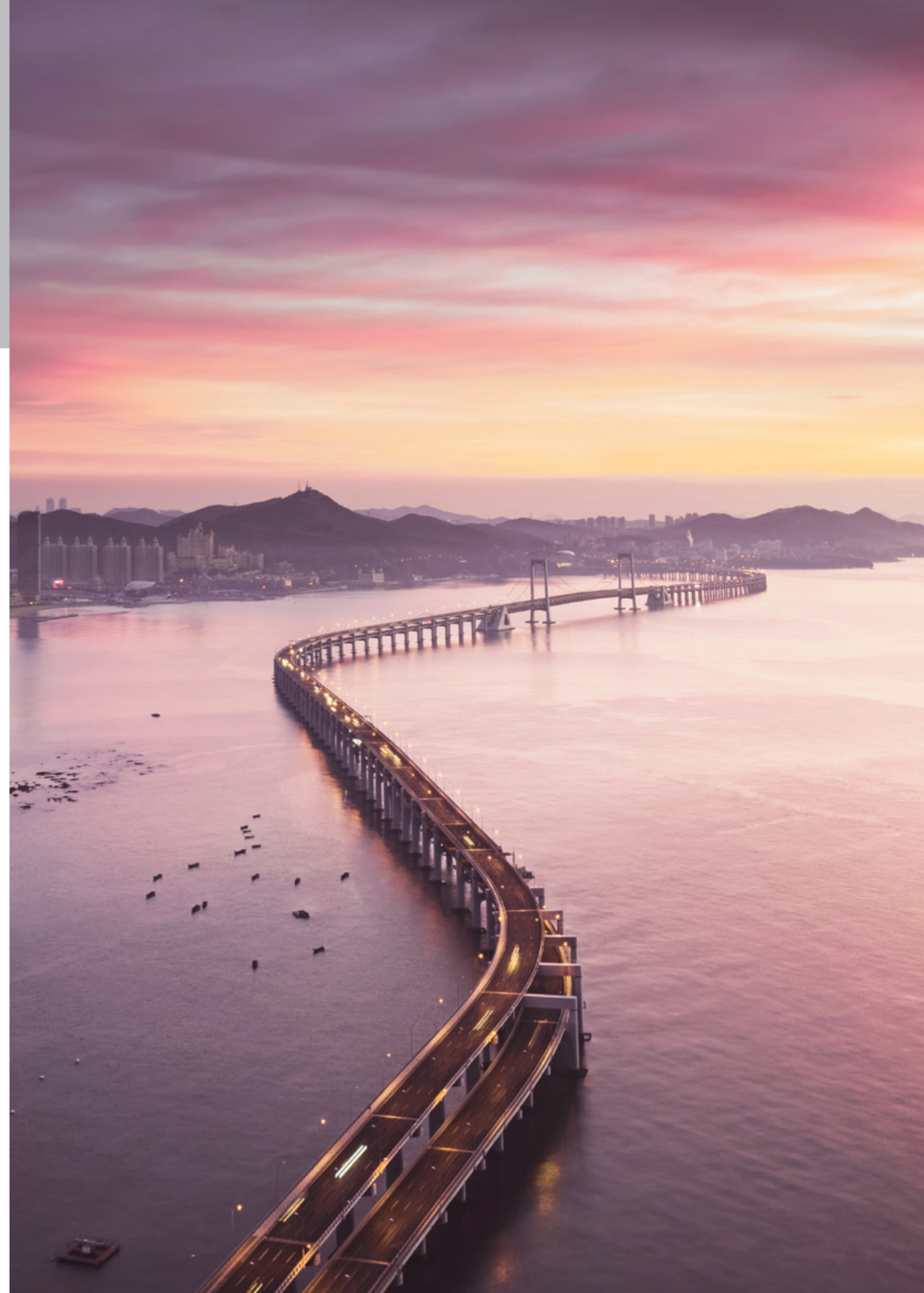
After paying the minimum initial premium, the flexibility is yours to choose paying the remaining premiums over a preferred period or in one lump sum<sup>2</sup>.

### Change of life insured

You can transfer the policy up to 2 times to your loved ones without the need for them to purchase a new one. Corporate-owned policies enjoy unlimited changes of life insured<sup>3</sup>.

### No-lapse guarantee benefit

Enjoy the security of knowing that the specified sum insured is guaranteed until the death of the life insured or for 5 years, whichever is earlier, with no-lapse guarantee benefit<sup>4</sup>.







## Growth potential with downside protection

HSBC Life Diamond Prestige IUL gives you the best of both worlds:

- Grow your wealth with an Index Account that offers potentially higher returns from international equity market
- Secure stable returns with a General Account that offers a minimum guaranteed crediting rate

### Take control of your policy

When it comes to growing your policy value, you're in control. You can allocate funds between the General Account and Index Account to suit your risk appetite as you prefer.

### Downside protection

Life is rarely a straight line, so it's good to know the crediting rate of your Index Account will not go below a floor rate of 0% therefore protecting you from market loss.

### Automatic premium spread

You can choose to opt in for the automatic premium spread feature that will dollar cost average your premium amount, spreading out your investment regardless of market fluctuation.

### Guaranteed minimum surrender value

Your policy value will earn an interest rate of 2% per annum when you make a full surrender, regardless of the performance of your General Account and Index Account<sup>5</sup>.

### Loyalty bonus

Get extra value with a loyalty bonus<sup>6</sup> of 0.35% crediting rate in addition to the rate declared for your General Account and Index Account from policy year 11 onwards.

## Healthy lifestyle benefits

Better health to better wealth. HSBC Life Diamond Prestige IUL supports health improvement and encourages you to live a healthy lifestyle.

### Lifestyle benefit

Enjoy 1% discount on insurance charges for 10 years with satisfactory evidence showing health improvements by the end of policy year 3<sup>7</sup>.

### Quit smoking incentive

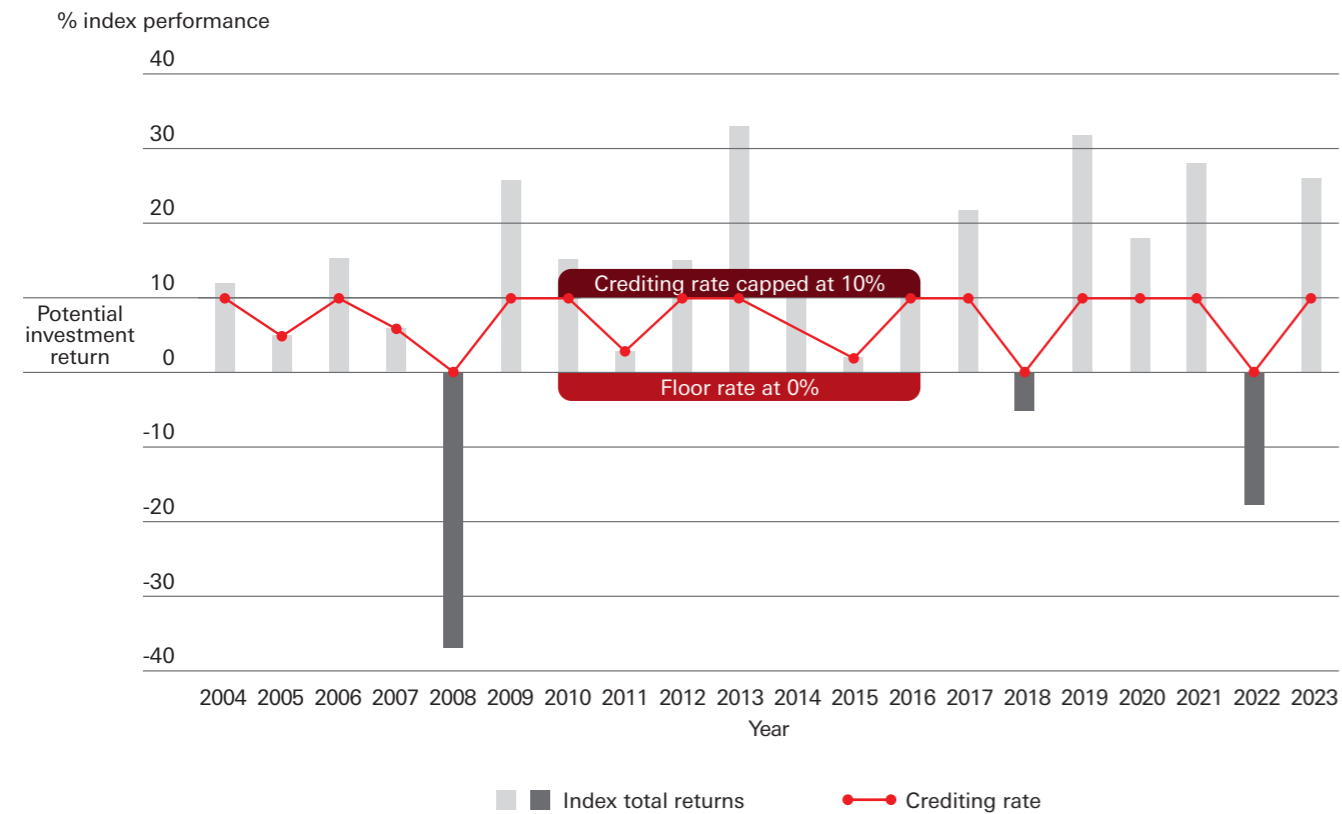
Smokers enjoy the advantage of non-smoker charges for the first 3 policy years<sup>8</sup>.



# How HSBC Life Diamond Prestige IUL protects your chain of wealth

Take advantage of the **upside opportunity** of equity markets with **limited market risk**. Ride on the highs – enjoy crediting rate capped at 10% on the index performance. Shield from the lows – with a floor rate of 0%, your account is always protected from market loss.

Here's a hypothetical example of how your Index Account works\*.



\* The above chart is for illustration purposes only as crediting cap rate is subject to change and does not consider applicable charges for the plan. Please refer to the product summary for information on applicable charges.



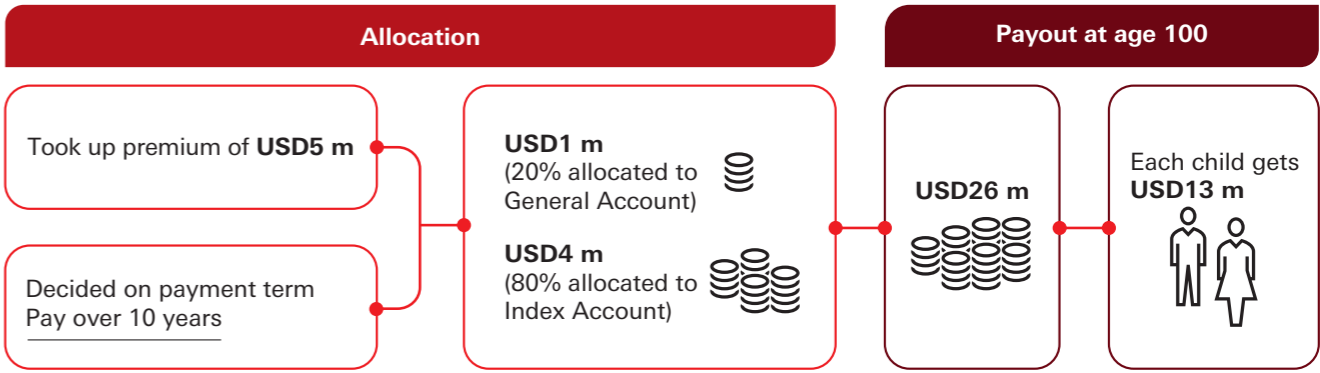




## HSBC Life Diamond Prestige IUL in action

Alex, age 45, is a successful entrepreneur and a father of two. As a result of his business success, he has accumulated assets worth USD30 m. As part of his legacy, he intends to leave USD13 m to each of his children.

He decides to take USD5 m from his assets and sign up for an HSBC Life Diamond Prestige IUL plan, which will provide him with coverage of USD26 m, thus ensuring his legacy of USD13 m for each of his children. He intends to diversify his funds.



The sum insured illustrated above, i.e. USD26 m, is rounded down to the nearest million for illustration purpose. The sum insured for terminal illness benefit is limited to USD2 m. The actual sum insured for a male, age 45, non-smoker, staying in country A+ with the following premium allocation – 50% General Account and 50% Index Account is USD23,945,972.



## Secure your legacy

Magnify your wealth beyond the present and build a sustainable chain of wealth that will last generations.

From legacy planning to wealth accumulation to business transfer and continuity, HSBC Life Diamond Prestige IUL plan is intelligently designed to help you build and preserve your lineage of wealth.

Be the strongest link and start your legacy planning now. Speak to an HSBC Life Financial Planner or any of our authorised distributors today.

1. Terminal illness benefit is an advance payment of the death benefit. The terminal illness benefit under all policies issued by us for each individual life insured is capped at an aggregate of SGD3 million (or its equivalent in the policy currency). The amount of sum insured and policy value will be reduced accordingly to the amount paid, after this benefit payout.
2. Terms and conditions apply. Please refer to the product summary for details.
3. You can change the life insured as long as the conditions of request are met at the time of application.
4. No-lapse guarantee benefit will apply to you if you meet all of the following requirements:
  - i) You have paid the minimum initial premium,
  - ii) You have not surrendered your policy beyond the acceptable limits, and
  - iii) The total premiums paid after deducting the outstanding policy debt is higher than the minimum initial premium.
5. Guaranteed minimum surrender value will not be applicable if you surrender the policy partially.
6. Loyalty bonus will not be credited if the policy value exceeds the sum insured and it is not applicable to the calculation of the guaranteed minimum surrender value.
7. You will need to provide a medical report by the end of the 3rd policy year as proof of improved risk factors to enjoy the discount on insurance charge for next 10 years. Please refer to product summary for applicable conditions and details.
8. Quit smoking incentive allows life insured who are charged under the preferred smokers or standard smokers category to enjoy the lower policy charges of a standard non-smoker for the first 3 policy years and can continue to enjoy lower charge if you provide satisfactory evidence that the life insured has quit smoking for at least 12 consecutive months. Please refer to product summary for details.





# 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.





## Important notes

HSBC Life Diamond Prestige IUL is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M).

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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](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 22 April 2024.

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