

HSBC Life Diamond Prestige IUL 汇丰人寿 钻石至尊指数万用寿险

Build a chain of lasting wealth
打造持久的财富链

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汇丰保险
HSBC Life

汇见新可能

Opening up a world of opportunity



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 illness¹, 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

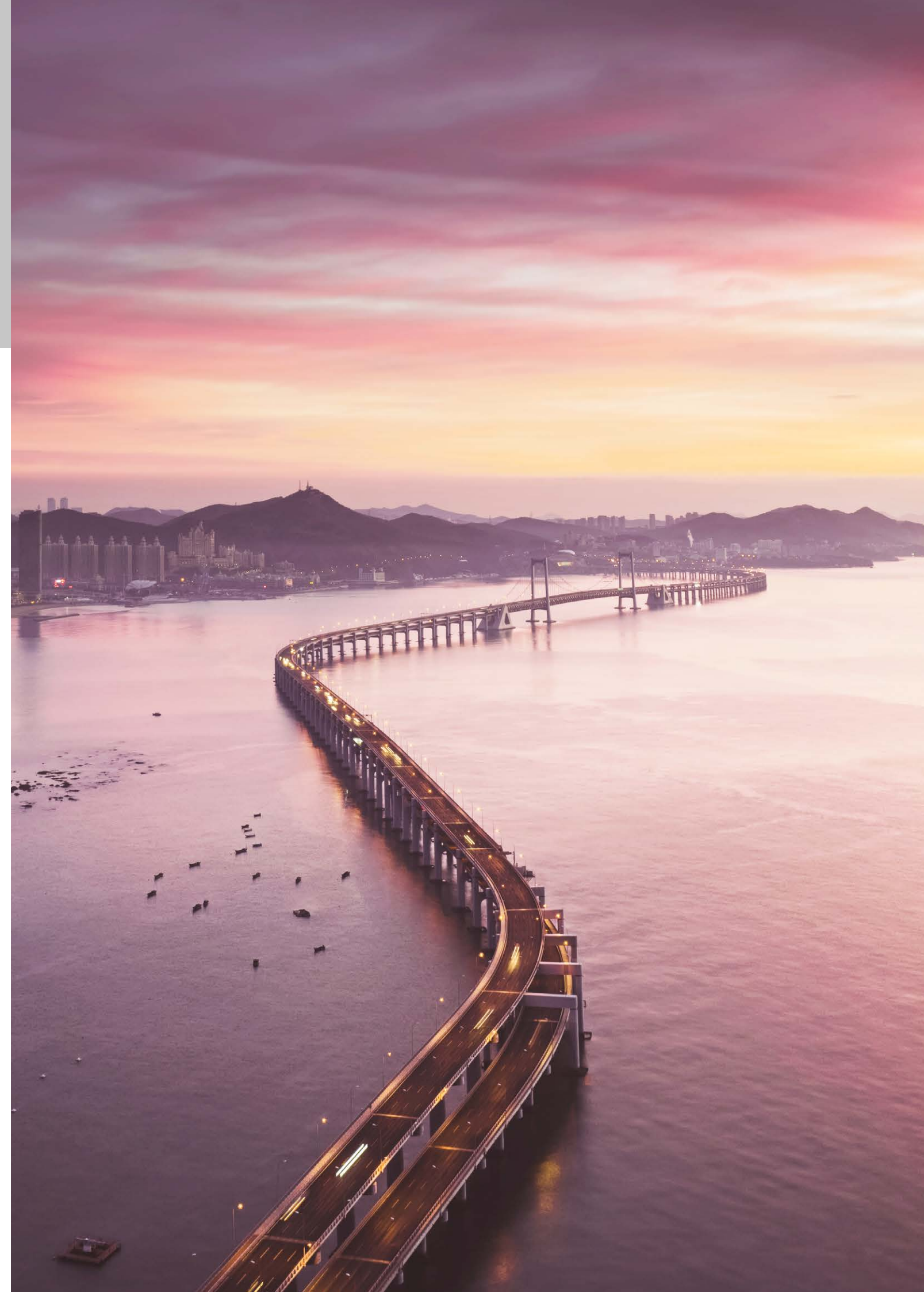
After paying the minimum initial premium, the flexibility is yours to choose paying the remaining premiums over a preferred period or in one lump sum².

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 insured³.

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 benefit⁴.





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 Account⁵.

Loyalty bonus

Get extra value with a loyalty bonus⁶ 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 3⁷.

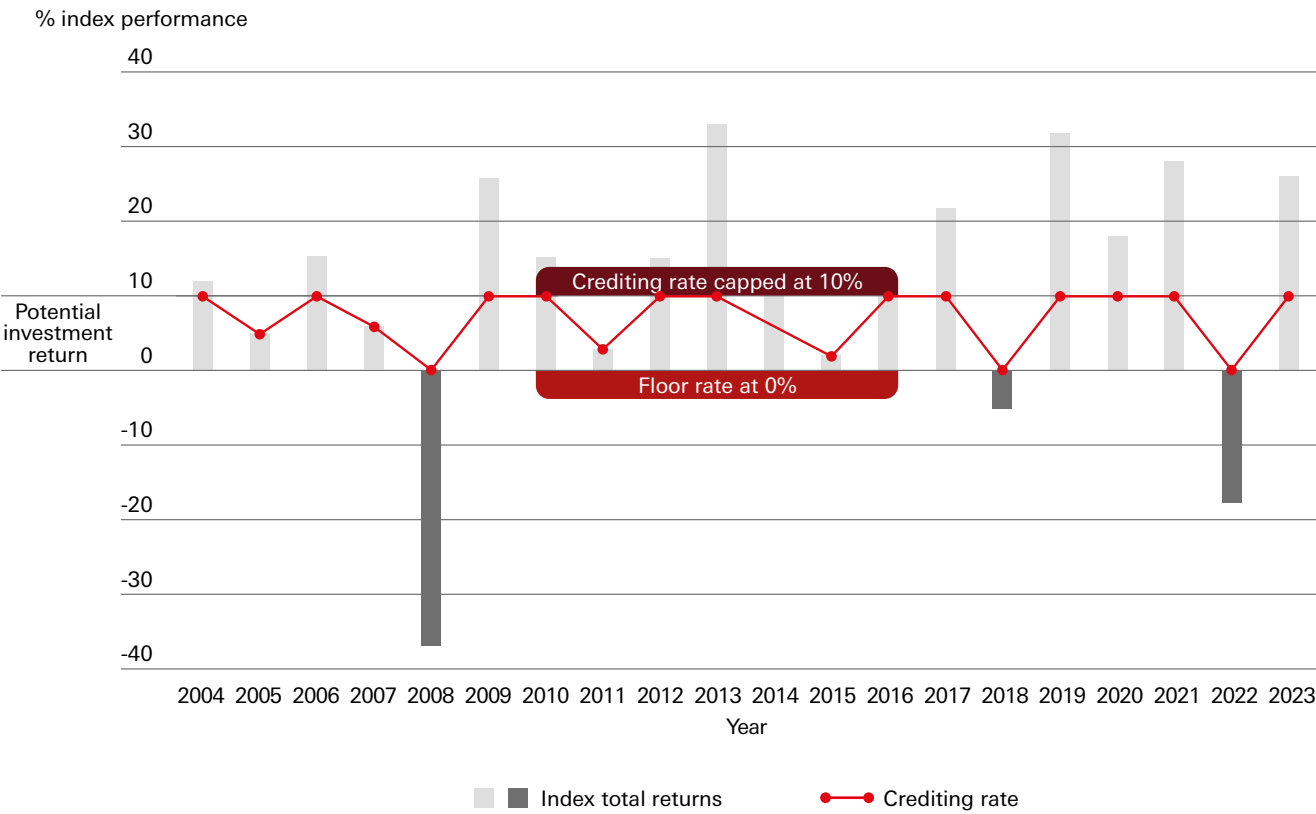
Quit smoking incentive

Smokers enjoy the advantage of non-smoker charges for the first 3 policy years⁸.

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.

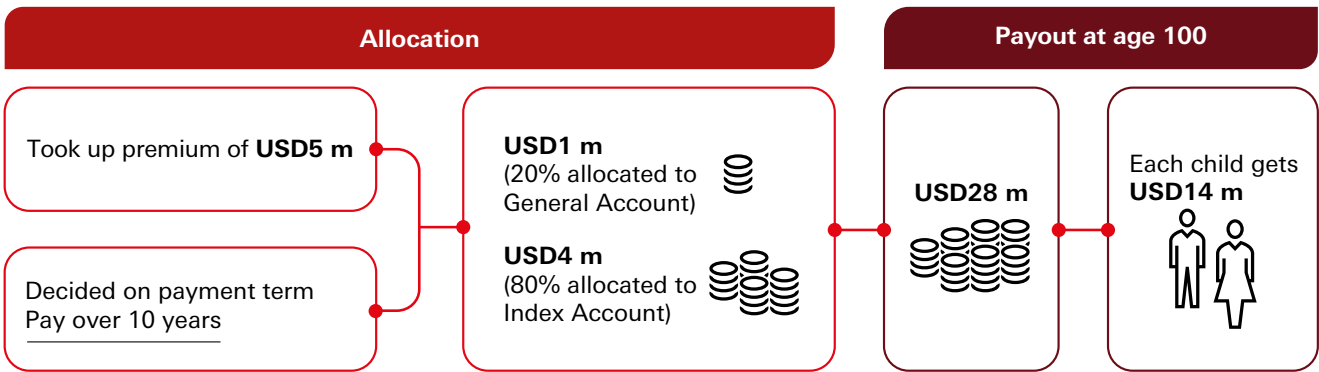




HSBC Life Diamond Prestige IUL in action

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 USD28 m, thus ensuring his legacy of USD14 m for each of his children. He intends to diversify his funds.



The sum insured illustrated above, i.e. USD28 m, is rounded up 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 USD24,938,104.

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).

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 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 and product summary for the exact terms and conditions, specific details and exclusion of this product. The actual benefits payable and coverage are not guaranteed and are dependent on the actual crediting rates (subject to the guaranteed minimum crediting rate) applied to your policy's General Account and actual cap rate (subject to the minimum index segment cap rate) applied to your policy's Index Account, actual policy charges (subject to the maximum policy charges), amounts of any additional premiums paid, partial withdrawals made, loans taken, and other changes and transactions made under the policy. Crediting rate for Index Account is calculated based on the point-to-point performance of the underlying indices, excluding dividends, subject to the applicable index segment floor rate and index segment cap rate. Past performance is not necessarily indicative of future performance. 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 1 April 2025.

Contact us at +65 6880 4888
or visit hsbclife.com.sg for more information.



您对财富的看法一直与众不同。对您来说，财富是一根跨越几代人的链条，这就是为什么您决心竭尽所能，确保您的下一代享受成功且持久的财富传承。

汇丰人寿钻石至尊指数万用寿险是一项指数型万能人寿保险计划，完美融合了人寿保险的保障和智能投资的增长，赋予您灵活性，助您实现这一心愿。

汇丰人寿钻石至尊指数万用寿险

汇丰人寿钻石至尊指数万用寿险专为帮助您为后代积累和保存财富而设计, 在为您提供人寿保障的同时, 让您掌控财富的增长和传承。

主要特点:

- 终身保障
- 灵活性强
- 更高增长潜力
- 市场下跌保障
- 健康生活方式利益

终身保障, 灵活性强

汇丰人寿钻石至尊指数万用寿险为您提供终身保障, 并随着您人生目标的变化, 为您的财富传承提供灵活管理, 让您和您的亲人高枕无忧。

终身保障

从身故和末期疾病¹的终身保障开始, 为您的家人提供一个安全网; 帮助您保护您的财富、管理企业现金流及为后代留下遗产。

灵活的保费缴付期

缴付最低初始保费后, 您可以灵活选择在您指定的期限内多次缴付剩余保费, 或一次性缴付剩余保费²。

更换受保人

您可将保单转让给您的亲人最多 2 次, 而无需他们购买新保单。企业保单可无限次更换受保人³。

不失效保证利益

通过不失效保证利益⁴, 保证指定保额至受保人身故或 5 年 (以较早者为准), 让您安享保障。





增长潜力外加市场下跌保障

汇丰人寿钻石至尊指数万用寿险为您带来双重优势：

- 通过指数账户从国际股票市场获得潜在的更高回报，实现财富增长
- 通过普通账户获得最低保证派息率，确保稳定回报

掌控您的保单

保单价值增长由您自己掌控。您可以根据适合自己的风险接纳度，在普通账户和指数账户之间分配资金。

保证最低退保价值

无论您的普通账户和指数账户表现如何，当您全额退保时，您的保单价值都将获得每年 2% 的利率⁵。

市场下跌保障

人生往往如同波澜起伏的曲线，好在您的指数账户的最低派息率保证不低于 0%，从而保护您免受市场损失。

忠诚红利

从第11个保单年起，除了您的普通账户和指数账户所宣布的派息率之外，您还可获得 0.35% 派息率的忠诚红利⁶，从而获取更多价值。

自动保费分散

您可以选择使用自动保费分散功能，分期定投您的保费金额，从而分散您的投资，无论市场如何波动。

健康生活方式利益

健康成就财富。汇丰人寿钻石至尊指数万用寿险致力于支持您改善健康状况，鼓励您过上健康的生活。

生活方式利益

在第 3 个保单年度结束前提供证明您健康状况已经改善的有效证据，即可享受为期10年的1% 保险收费折扣⁷。

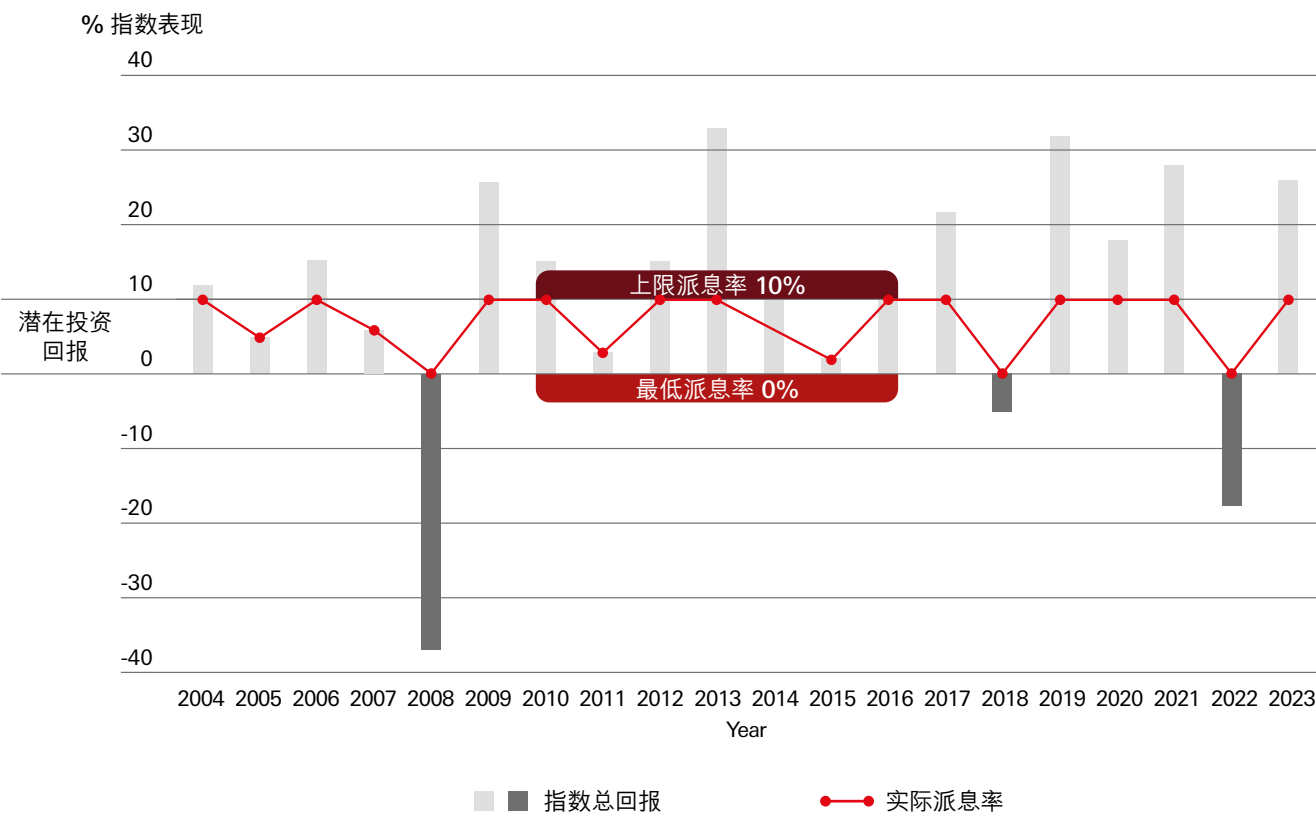
戒烟奖励

吸烟者在首 3 个保单年可享受非吸烟者的保单收费优惠⁸。

汇丰人寿钻石至尊指数万用寿险 如何保护您的财富链

承担有限的市场风险, 把握股票市场的上涨机会。乘胜追击 — 享受指数表现 10% 的上限派息率。
防市低点 — 享有 0% 的最低派息率, 保护您的账户免受市场亏损。

这是指数账户如何运作的假设示例*。



* 上图仅供说明之用, 因为上限派息率可能会有变动, 且未考虑计划的适用收费。有关适用收费的信息, 请参阅产品简介。

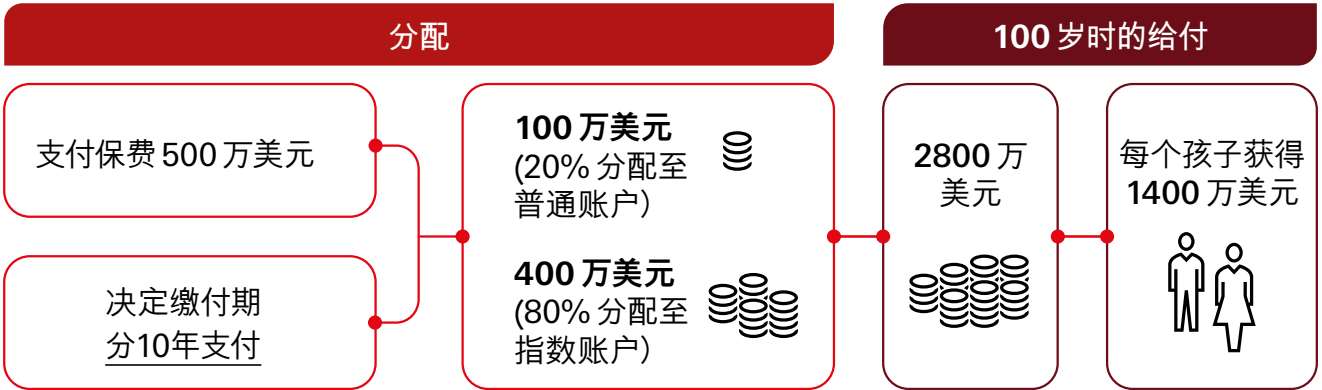




汇丰人寿钻石至尊指数万用寿险运作示例

艾历克斯, 45岁, 是一位成功的企业家和两个孩子的父亲。由于事业上的成功, 他积累了价值 3000 万美元的资产。作为遗产的一部分, 他打 1300 万美元。

他决定从自己的资产中拿出 500 万美元, 购买汇丰人寿钻石至尊指数万用寿险, 为他提供 2800 万美元的保险, 从而确保他为每个孩子留下 1400 万美元的遗产。他打算将资金分散投资。



为说明之目的, 上述保额 (即 2800 万美元) 已采用进一法取整至百万美元。末期疾病利益的保额以 200 万美元为限。男性, 45岁, 非吸烟者, 居住在 A+ 国家, 保费分配 - 普通账户 50%、指数账户 50%, 其实际保额为 24,938,104 美元。

保障您的财富传承

放大您的财富, 使之超越现在, 打造能够世代相传的可持续财富链。

从传承规划到财富积累, 再到事业转移和延续, 汇丰人寿钻石至尊指数万用寿险设计精巧, 帮助您打造和保存财富血脉。

成为最强的一环, 现在就开始您的财富传承规划。即日与汇丰人寿财务规划师或我们的授权代理商联系。

- 1. 末期疾病利益是对身故赔偿的提前给付。在我们签发的所有保单下, 末期疾病利益以每个受保人限为 300 万新元 (或等值保货币)。给付后, 保额和保单价值将根据支付金额相应减少。
- 2. 附带条款和条件。详情请参阅产品简介。
- 3. 只要在申请时满足申请条件, 您就可以更换受保人。
- 4. 如果您满足以下所有条件, 即可享受不失效保证利益:
 - i) 您已缴付最低初始保费,
 - ii) 您的退保未超过可接受限额, 及
 - iii) 扣除保单欠款后的已缴付总保费高于最低初始保费。
- 5. 如果您部分退保, 保证最低退保价值将不再适用。
- 6. 如果保单价值超过保额, 将不会获得忠诚红利, 且不适用于计算保证最低退保价值。
- 7. 您需要在第 3 个保单年度结束前提供医疗报告, 证明风险因素有所改善, 才能享受未来 10 年的保险收费折扣。适用条件及详情请参阅产品简介。
- 8. 戒烟奖励让按首选吸烟者或标准吸烟者类别收费的受保人在首 3 个保单年享受标准非吸烟者的较低保单收费, 并可在您提供令人满意的证据证明受保人已戒烟至少连续 12 个月的情况下, 继续享受较低保单收费。详情请参阅产品简介。



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。



重要事项

汇丰人寿钻石至尊指数万用寿险 (HSBC Life Diamond Prestige IUL) 由汇丰人寿 (新加坡) 私人有限公司 (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。在决定是否购买产品之前, 您应阅读产品简介、产品要点表和基金简介。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的建议, 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、细节和除外责任, 请参阅保单一般条款和产品简介。实际应付利益和保障范围不受保证, 取决于保单一般账户的实际派息率 (受保证最低派息率的限制) 和保单指数账户的实际上限派息率 (受最低指数持有段上限利率的限制)、实际保单费用 (受最高保单费用的限制)、任何已支付额外保费、部分提款、贷款以及保单下的其他变更和交易。指数账户的派息率根据相关指数的点对点表现 (不包括红利) 计算, 并受适用的指数持有段下限派息率和指数持有段上限派息率的限制。过往的表现不一定代表未来的表现。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利益类型和赔偿限额 (如适用) 的信息, 请与我们联系或访问 LIA 或 SDIC 网站 (www.lia.org.sg or www.sdic.org.sg)。

本广告未经新加坡金融管理局审核。本文所含信息在2025年4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。

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或浏览 hsbclife.com.sg 了解更多信息