Your legacy, our priority

您的传承，我们的中心

View our product brochure:

English

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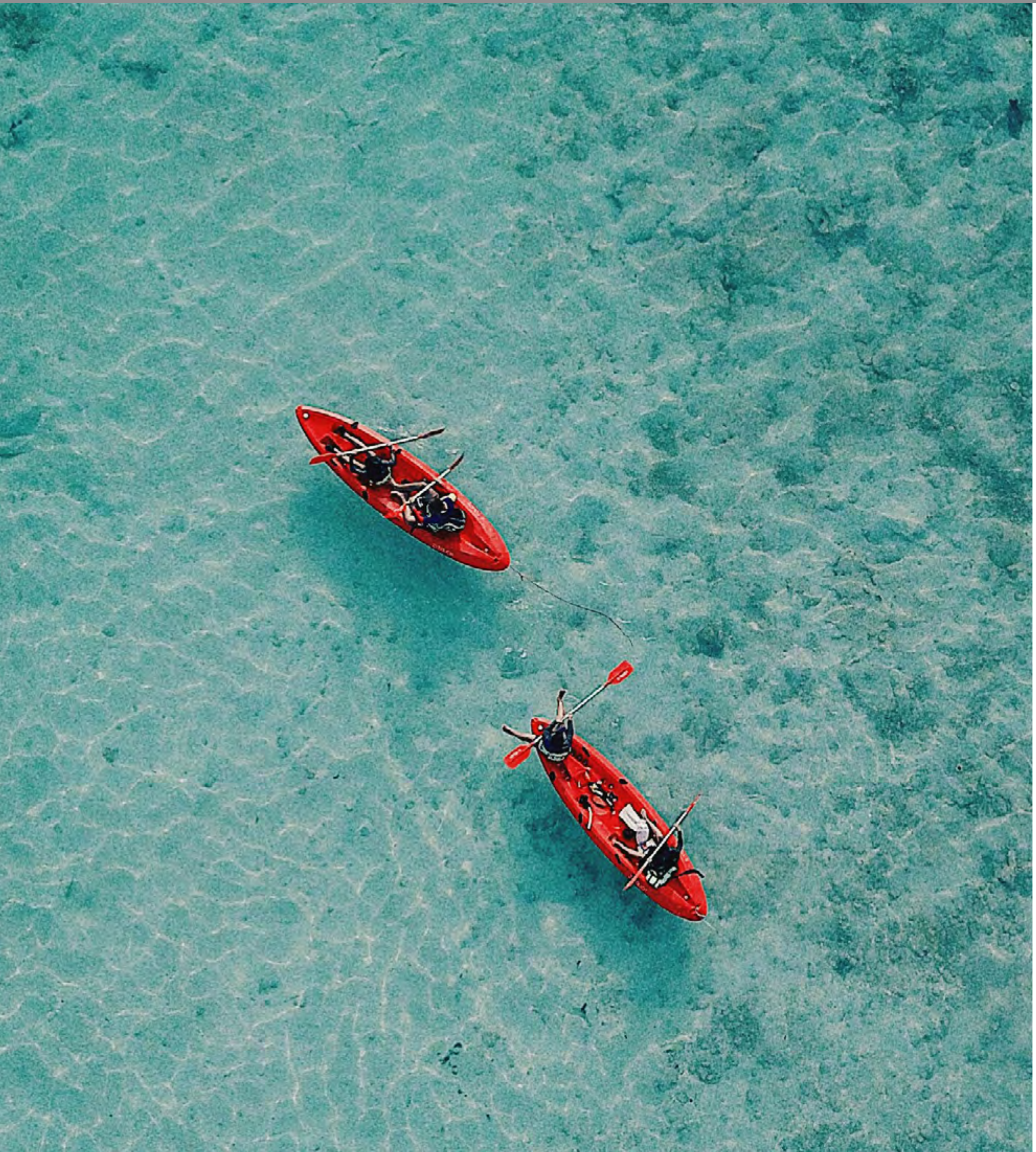
中文

汇丰保险
HSBC Life



At HSBC Life, our extensive portfolio of products and services is designed with a single focus: to have you covered every step of the way, empowering you to define your own journey and achieve success on your terms.

We leverage our HSBC network of experts to offer you tailored protection and financial solutions. Your wealth ambitions and philanthropic pursuits will be supported by a multidisciplinary team who adopts a holistic approach in managing your portfolio.

Your family's financial well-being matters to us. At HSBC Life, we are here to help you build wealth and achieve long-term security for your family. Through our multi-generational financial planning, you will be supported with strategies to elevate your success into a lasting legacy.

As your goals evolve, we journey alongside you, providing unwavering support for your **legacy planning, business continuation and wealth accumulation** needs across different life stages.

A global legacy of excellence and expertise

Backed by the heritage and reach of the HSBC Group, HSBC Life is built on a strong foundation in Hong Kong alongside a well-established global presence.

Our extensive network enables seamless wealth and legacy strategies for HNW (High Net Worth) and UHNW (Ultra High Net Worth) clients with complex global needs, delivering some of the world's largest and most sophisticated protection solutions — including Guinness World Record-setting policies.

Recognised for excellence

HSBC Life is a leading international life insurer in Asia, with numerous achievements and accolades, including:

- A five-fold increase in new business premiums recorded in our HNW business from 2022-2024[1]
- Serving customers from over 50 different countries
- Winner of World's Best Insurance Provider for Wealth Management at Euromoney Private Banking Awards 2026[2]
- #1 insurer in Hong Kong for three consecutive years[3]
- #1 brand for HNW and UHNW individuals in Singapore (across both banking and insurance sectors)[4]
- Awarded Best Received Product by HNWs in China at the 16th Annual Financial Golden Tripod Awards[5]

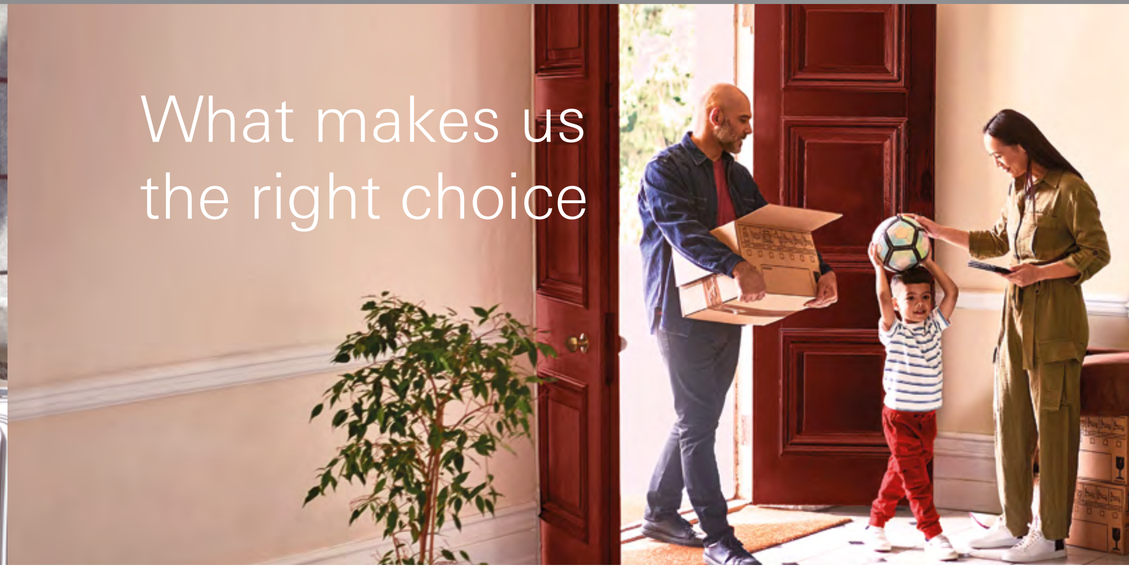
[1] HSBC Life HNW Legacy Planning Report 2026, life.hsbc.com/our-business

[2] Euromoney Private Banking Awards 2026, https://www.euromoney.com/awards/private-banking-awards/

[3] According to the provisional statistics of the Hong Kong insurance industry released by the Insurance Authority, HSBC Life continued to rank first in Hong Kong for Individual Life New Business Premiums from 2022 to Q1 2025.

[4] Affluential, https://affluential.com/hsbc-and-hsbc-life-remain-most-trusted-financial-brands-in-singapore-in-2025/

[5] HSBC Milestones & Awards - HSBC Life, https://www.hsbcinsurance.com.cn/en-cn/about-us/awards/



What makes us the right choice

Global expertise, local understanding

- With operations in Hong Kong, Singapore, mainland China, and beyond, HSBC Life brings deep local insight to every client relationship. Our multidisciplinary team understands each market's unique challenges and opportunities. Wherever you are, we're there with the right expertise to help you face your future with confidence.

Comprehensive solutions across life stages

- As your goals evolve, we're with you through life's key milestones — supporting your legacy planning, business continuation, wealth accumulation, and health needs. Our extensive portfolio of products and services is designed with one focus — to keep you protected at all times.

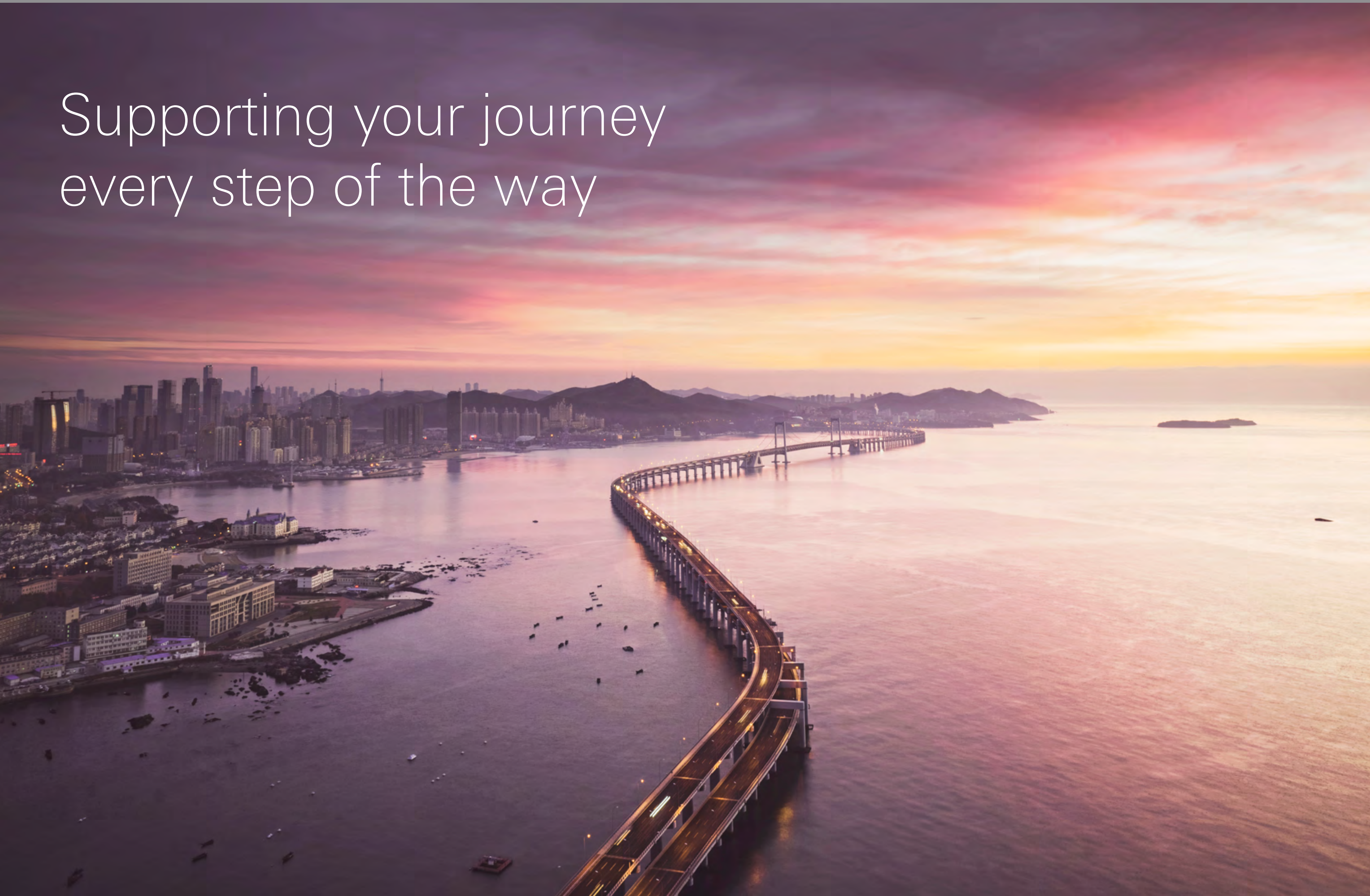
The power of HSBC's global network

- As part of the HSBC Group, we draw on global expertise to provide tailored protection and financial solutions. Your wealth ambitions and philanthropic goals are supported by a team with a holistic approach to portfolio management.

Our commitment to you

- At HSBC Life, we're dedicated to standing by you and your loved ones. We listen, we understand, and we act with your best interests in mind — giving you the confidence to face life's uncertainties and the freedom to focus on what truly matters.

Supporting your journey every step of the way



Legacy planning and business continuation

Insurance serves as a valuable tool for effective legacy planning and ensuring seamless business continuation. Our bespoke legacy planning solutions safeguard your assets and secure your wealth for future generations by facilitating the seamless transfer of your business to successors or partners, preserving its value and operations. With our policies that offer flexibility and tax advantages, you are empowered to navigate your financial journey confidently.

By integrating premium financing with our legacy planning solutions, you can enhance your wealth transfer strategy and protection needs while effectively managing your cash flow.

In addition, contemplate the philanthropic possibilities of your wealth and create a legacy that not only protects your wealth and business but also makes a lasting and significant impact to the society.

Why legacy planning?

▷ Three considerations in legacy planning

Who gets what?

When will they receive it?

How will they receive it?

	Common setbacks without legacy planning	What successful legacy planning looks like
Wealth transfer decision	Wealth is transferred based on **local intestacy rules**[1,2].	Wealth is transferred based on **your wishes and decisions** as per your will[2].
Administration/ Probate[3] process	Potentially **lengthy process**, leaving assets **vulnerable to market risk** and causing uncertainty.	More **efficient and timely** process, ensuring assets are managed promptly to avoid more exposure to market risk.
Family harmony	Lack of clarity can **create conflict** among family members over distribution.	**Family harmony is preserved** by planning ahead "who gets what, when, and how".
Tax considerations	Without proper understanding of local and international tax regimes[4], wealth transfer **may not be efficient.**	With a good understanding of **local and international tax regimes[4]**, you can plan for a more efficient transfer of wealth.
When physically or mentally incapable	**Potential difficulty** in managing your assets.	Your **trusted appointees** can manage your assets[2].

Note

[1] An individual passes on intestate when they don't leave a valid will. Partial intestacy may still occur when a valid will is present, as the valid will only addresses part of the estate.

[2] Before giving anyone power of attorney, you should consider getting professional help or legal advice.

[3] Probate refers to the legal process of dealing with the estate of a deceased person. It involves the executor of the estate applying to court for the legal authority to deal with the deceased's estate.

[4] Please consult your own tax advisor for professional tax advice.

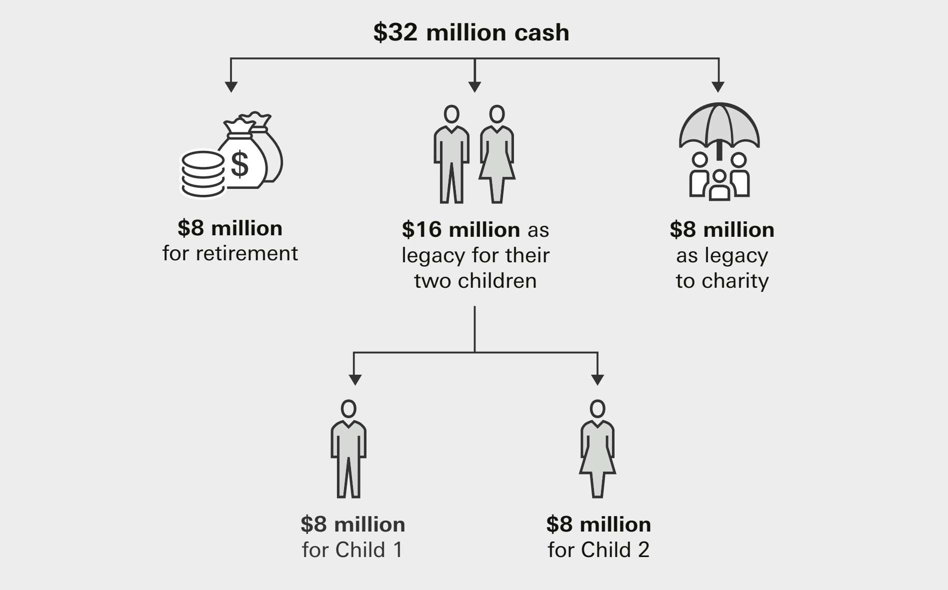
Philanthropy

At HSBC Life, we recognise the profound impact of philanthropy, particularly for high-net-worth individuals. By nominating a charity as one of the beneficiaries of your insurance policy, you have the opportunity to extend your support for causes dear to your heart, leaving a positive and lasting impact even after you're gone.

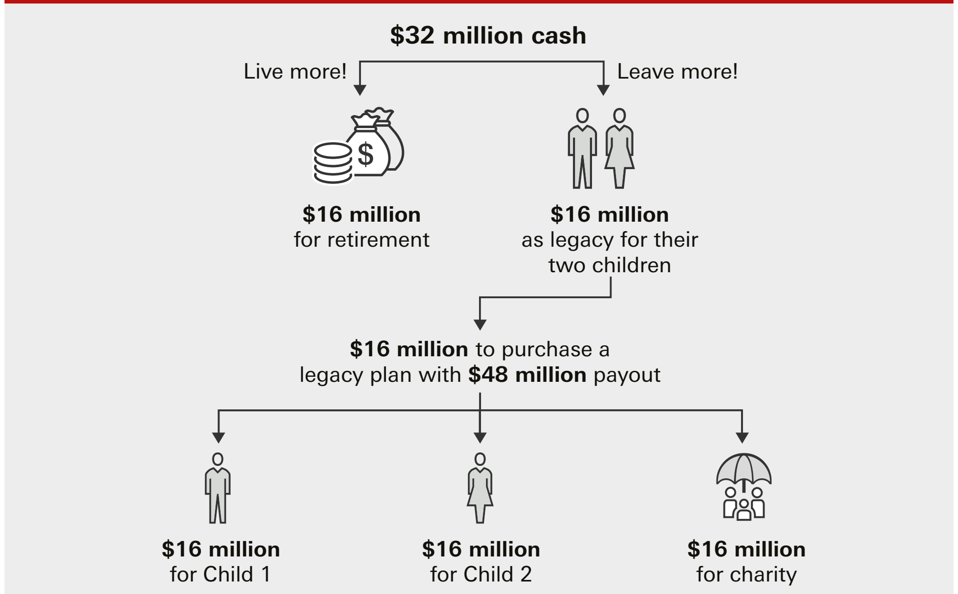
Live and leave more

Mr and Mrs Tan are both aged 55 years old with two children, and have **$32 million** in cash.

Without a legacy plan



With a legacy plan



Above figures are purely illustrative and not an indication of actual premiums. To get the exact premium based on your desired sum assured, we will need to take into consideration the age at entry, gender, smoker status, country of residency at inception and underwriting risk class.
Subject to prevailing underwriting requirements.

Estate equalisation

Maximise the value of your estate with the strategic use of universal life insurance. When a substantial portion of your assets is vested in a business, achieving even distribution among your children can be challenging. Our customised solutions can assist you in navigating this complexity, ensuring fair allocation and smooth transfer.

Mr Tan, aged 56 non-smoker, is a single parent and Singapore-based business owner of a **$20 million** estate

Business valued at **$10 million** given to Child 1

$5 million cash to purchase an indexed universal life policy with a $15 million payout

$5 million in liquid assets

$10 million in business

$15 million indexed universal life policy payout

$5 million by will

Total **$20 million**

Child 1
inherits business

Child 2
$10 million

Child 3
$10 million

Above figures are purely illustrative and not an indication of actual premiums. To get the exact premium based on your desired sum assured, we will need to take into consideration the age at entry, gender, smoker status, country of residency at inception and underwriting risk class. Subject to prevailing underwriting requirements.

Business continuation

Insurance acts as a vital tool to ensure business continuity and support efficient business succession for business owners in times of unforeseen events. By leveraging insurance solutions, you can safeguard your business assets and navigate challenges while maintaining smooth operations for long term success.

Secure the future of your business with insurance tools tailored to your business needs. This comprehensive coverage offers extensive financial protection, diverse investment opportunities, and the flexibility to adapt to the ever-changing business landscape.

Keyman protection:

- Ensures your company remains financially resilient in the event of the sudden departure of key executives or employees. Keyman protection serves as a safety net, offering a lump sum payout upon the insured's death or disability, and facilitating uninterrupted operations and business continuity. Benefits include extra capital, essential liquidity, and the ability to utilise the policy's cash value for business expansion.

Buy and sell agreement:

- Facilitates a seamless transition during unforeseen circumstances such as disability or death. A well-structured agreement outlines the terms of ownership transfer, ensuring business continuity, minimising disputes, and safeguarding the interests of all parties involved. With a carefully crafted insurance strategy, you can ensure the seamless execution of the agreement, providing ease in transferring your business.

Business loan protection:

- Uphold robust credit rating and protect your business from loan-related risks. Insurance can help alleviate financial pressures by covering outstanding loan payments in the event of death or critical illness, ensuring that your business can continue to operate smoothly and avoiding any credit-related disruptions.

Talent retention and continued income solution:

- Retain your top talent by incorporating insurance premiums into their bonus package. This comprehensive coverage offers protection against critical illness, disability, or unexpected death, ensuring the well-being of their families and providing a stable income stream. By fostering dedication and loyalty, this approach contributes to the sustainability of your business.

Capital preservation, accumulation, and business succession:

- Safeguard the wealth you have built within your business with a robust insurance strategy designed for seamless asset transfer and minimal tax liabilities, supporting business continuity and legacy preservation.

The two brothers ran their family business – a property developer, each owned equal shares of the company.

Without an indexed universal life policy

Elder brother passes on

The shares of elder brother may be passed on to his heirs or beneficiaries as part of his estate

His heirs or beneficiaries may then inherit the shares and become shareholders themselves

Potentially results in complications, such as ownership disputes or disagreements with younger brother

With an indexed universal life policy

$10 million cash from company to purchase two indexed universal life policies, each with **$15 million** payout

$15 million sum assured for elder brother

$15 million sum assured for younger brother

Name business entity as beneficiary

Sign 'Buy and sell' agreement[1] - The business entity agrees to acquire the shares of a partner who passes away, maintaining business continuity

Elder brother passes on, **$15 million** payout to business entity

Business entity uses the payout to acquire elder brother's shares, facilitating the smooth transfer of ownership and maintaining operation of business

Note

[1] A 'Buy and sell' agreement must be in place to formulate an obligation on the business entity to buy back the shares from deceased shareholder. The entity then redistributes the shares among the remaining partners or cancels them.

Above figures are purely illustrative and not an indication of actual premiums. To get the exact premium based on your desired sum assured, we will need to take into consideration the age at entry, gender, smoker status, country of residency at inception and underwriting risk class.
Subject to prevailing underwriting requirements.

Wealth accumulation

Beyond providing financial protection, insurance can be a powerful asset for growing your wealth and establishing an enduring legacy. Our tailored policies focus on wealth accumulation, where you can benefit from cash value growth and sustainable wealth transfer across generations.

Accumulating and transferring wealth seamlessly across generations

Mr Lim plans to semi-retire within the next few years while still providing a secure financial future for his newborn daughter, Jane.

$1 million cash to purchase a life policy for a stream of monthly payouts across future generations

Nominates Jane as the life insured

1st generation Mr Lim	Begins to receive a **regular income monthly**	Alternatively, he can choose to accumulate his regular income till policy matures
2nd generation Daughter, Jane	Mr Lim decides to retire and transfer the policy to his daughter, Jane	Jane starts to receive a **regular income monthly**
3rd generation Grandson, Tom	Jane decides to transfer the policy to her son, Tom	Tom changes the life insured to himself and starts to receive a **regular income monthly**
4th generation Great-granddaughter, Susan	Tom decides to transfer the policy to his daughter, Susan	Susan changes the life insured to herself and begins to receive a **regular income monthly** till policy matures

Above scenarios and figures are for illustrative purposes only.

Tailored solutions: The key to your success

Discover the world of HSBC Life high-net-worth solutions and embark on a journey of unparalleled support. Explore our range of services designed to cater to your unique needs and aspirations.

▷ HSBC Life Diamond Prestige IUL II

An indexed universal life plan designed to help you accumulate and preserve your wealth for future generations, putting you in control of growing and securing your legacy while providing you with life protection.

Comprehensive coverage

- Enjoy whole life protection for death and terminal illness.

Higher growth potential

- Capture market gains through multiple indices for added diversification and volatility control.

Downside protection

- Secure a floor rate as high as 1% even in market downturns.

Flexible premiums

- Choose to pay your premiums over a preferred period or as a single lump sum based on your financial situation, with flexibility to make adjustments along the way.

Customised coverage and benefits

- Option to change the life insured and tailor the payout period for the death benefit to accommodate your needs.

Healthy lifestyle benefits

- Take advantage of our lifestyle benefit and quit smoking incentive to enjoy lower charges.

Death benefit instalment option

- Opt for a death benefit payout in instalments to provide your loved ones with ongoing financial support through the years — and they could benefit even more from the instalment factor multiplier tailored to the number of instalments you choose.

Please refer to the product brochure and product summary for detailed terms and conditions and risks.

▷ HSBC Life Indexed Flexi Income

An indexed universal life plan designed to grow your wealth with the power of index-linked performance. Combined with the built-in floor rate of up to 1%, you'll be shielded from market downturns while you focus on your pursuits.

The plan not only supports your wealth ambitions but also allows you to enjoy the fruits of your labour – giving you the flexibility to opt for monthly income payouts with our Auto Lock-in Income feature that ensures this income never goes below the last locked-in amount or choose to keep accumulating for higher returns. All tailored to suit your preferences.

Grow your wealth through market indices

- Enjoy potential uncapped returns through multiple market indices for added diversification and volatility control.

Protect your wealth from downturns

- Be shielded from market losses with built-in floor rates as high as 1%.

Count on a lifetime of monthly income payouts

- Enjoy a regular income stream to pursue every possibility with freedom – whether you choose to take a pause or completely retire from your job.

Look forward to income that has the potential to increase

- Your monthly income may increase along with positive crediting rates in your accounts and, with our Auto Lock-in Income feature, it will be automatically locked in at the highest value achieved during the income payout period.

Enjoy a truly flexible policy

- Choose the options that best align with your goals – from the premium payment period and premium allocation to when you wish to enjoy your wealth.

Pass on your wealth seamlessly

- To help preserve and continue your legacy for your loved ones, you may change the life insured, designate a contingent owner and appoint a secondary life insured.

Please refer to the product brochure and product summary for detailed terms and conditions and risks.

▷ HSBC Life Private Wealth VUL

A life insurance solution that brings together protection, investment and legacy transfer in one globally recognised framework.

Protection

- Enjoy a high sum insured that covers you for a lifetime.
- Flexibility to withdraw your policy value without impacting your coverage and at no surrender charge.
- Secure a blended, joint-life rate to obtain a more cost efficient premium with a larger joint-life sum insured.

Investment

- Retain your existing assets and overall investment strategy.
- Fund your premium either in cash and/or bankable unencumbered assets.
- Boost your policy fund value with additional top-ups without added premium charge.
- 7 currency options.

Legacy transfer

- Gift protection to the next generation with a choice of up to 2 policy owners and 2 life insureds under joint-life.
- Insurance proceeds can be used to protect your family's lifestyle and empower them to pursue their aspirations.

Please refer to the product brochure and product summary for detailed terms and conditions and risks.

▷ 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.

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 99.

Extended protection

- With Life Extender Booster riders, you can extend your coverage to age 99 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.

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 insured.
- **Death benefit instalments**
  Policy owners can choose to receive the death benefit payout in 2 to 10 annual instalments on a yearly basis instead of a lump sum.

Health benefit

- Take advantage of our quit smoking incentive to enjoy lower premiums.

Please refer to the product brochure and product summary for detailed terms and conditions and risks.

▷ HSBC Life Jade and Jade Ultra Legacy Universal Life

A universal life plan designed for individuals or business owners seeking high life insurance protection up to age 80 and potential wealth accumulation for future generations or a charitable cause. Customise the solution to meet a wide range of estate planning needs, securing your legacy through the generations and the financial future of your loved ones.

You may customise your policy in a variety of ways, including selection of any one of the available guaranteed interest rate lock options, policy currency options, no-lapse guarantee (NLG) benefit options and premium payment options.

Guaranteed interest rate lock option

- This option allows you to lock in a guaranteed crediting rate on your first premium payment for 1 year for AUD and GBP single premium, 1 year for USD, AUD and GBP regular premium, and:
    - 1 and 3 years for USD single premium for HSBC Life Jade Legacy Universal Life
    - 1, 3 and 5 years for USD single premium for HSBC Life Jade Ultra Legacy Universal Life

  (Subject to the policy currency and availability within each policy currency at the time of our receipt of your first premium)

Loyalty payout (for HSBC Life Jade Ultra Legacy Universal Life customers)

- You are entitled to an exclusive loyalty bonus payout. The bonus payment is equivalent to 0.5%, 1% and 1.5% of the account value paid out at the end of the 10^{th}, 15^{th} and 20^{th} policy year respectively.

NLG benefit option

- You may select an NLG benefit period to age 100 when you purchase this plan. The specified sum insured remains in force until the death of the life insured or for the duration you have chosen, whichever occurs first. This option is subject to availability and depends on your policy currency. You may surrender a portion of the account value up to the amount of premiums cumulatively paid beyond the specified NLG benefit minimum premium, without affecting the NLG benefit. Otherwise, the NLG benefit will cease to apply to your policy.

Charitable giving benefit

- You can create a legacy equal to 1% of the sum insured, up to a maximum of USD100,000 or its equivalent in the policy currency at no additional cost. This unique benefit gives you a chance to leave a greater charitable gift to causes you care about. A charity for this purpose would need to be internationally recognised and accredited. You have the flexibility of changing your designated charity or charities by notifying us in writing at any time.

Accelerated death benefit

- Should the life insured unfortunately be diagnosed with a terminal illness, disease or injury which is medically certified to result in death within 12 months of diagnosis, you will be paid 100% of your policy's sum insured up to USD2 million or its equivalent in the policy currency to meet your changed needs and any extraordinary expenses resulting from this event.

Change of life insured

- If you are a corporate policy owner, the need to change the life insured may arise if the key person insured is no longer employed by you. You may change the life insured as long as the new life insured meets our requirements applicable at that time.

Multi-generational planning

- Your life insurance protection needs may change over time as your family grows. If you are an individual policy owner, you may change the life insured of your policy to another person (subject to applicable terms and conditions). You may also transfer ownership of the policy from you to your child, and your child would be able to nominate his/her own beneficiaries or his/her estate within the policy you originally purchased without the need for him/her to purchase a new universal life insurance policy.

Please refer to the product brochure and product summary for detailed terms and conditions and risks.

HSBC Life Sapphire Prestige Income II

A whole life plan that is designed to empower you and your family with a regular income stream as well as the financial flexibility to accumulate and transfer wealth seamlessly across generations.

Enjoy a lifetime of regular income

- Receive monthly payouts from as early as the end of the 13th month up to age 120 of the original life insured. Alternatively, you can choose to accumulate your regular income and earn potential higher returns.

Replacement of life insured

- Option to replace the life insured up to three times during the policy term, for both corporate and individual policies. You may change the life insured as long as the new life insured meets our requirements at the time of application.

Immediate policy cash value

- Get guaranteed cash value equivalent to 80% of the premium paid from day 1 for single premium policy.

Hassle-free application

- Enjoy coverage on death and terminal illness or accidental death, with no medical examination required.

Maturity benefit

- Receive a lump sum payout when the policy matures at age 120.

Please refer to the product brochure and product summary for detailed terms and conditions and risks.

Speak to us today!

Visit grp.hsbc/legacyplanning for more 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. It provides a wide range of solutions that cater to the life, health, retirement, protection, education, legacy planning, and wealth accumulation needs of retail and corporate clients. In 2026, HSBC Life, the insurance arm of HSBC was named the World's Best Insurance Provider for Wealth Management by the Euromoney Private Banking Awards. It was also ranked the #1 insurer for high-net-worth-individuals in Singapore by the AFFLUENTIAL™ WealthLens™ Report 2024 & 2025.

Disclaimer

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在汇丰人寿，我们广泛的产品和服务组合专注于一个目标：为您的每一步保驾护航，助力您按自己的意愿开展属于自己的人生旅程，获得成功。

我们依托汇丰网络的专家，为您提供量身定制的保障和财务解决方案。我们的多专业领域团队将采取综合性方案来管理您的资产组合，支持您的财富抱负和慈善事业。

您和家人的财务健康对我们来说很重要。在汇丰人寿，我们的使命就是帮助您积累财富，为您的家人实现长期的财务安全。我们通过多代财务规划，为您提供策略，助您实现更大的成功，带来长远的传承。

随着您的目标不断发展，我们将与您并肩同行，在不同的人生阶段为您的**财富传承规划、事业延续和财富积累**需求提供坚定不移的支持。

卓越与专业的环球传承

凭借汇丰集团悠久的历史和庞大网络，汇丰保险在香港建立了坚实基础和环球性影响力。

我们广泛的网络为高净值（HNW）和超高净值（UHNW）客户提供无缝的财富及传承策略，满足复杂的环球需求，具备提供世界上庞大、完善的保险方案的能力—包括创下吉尼斯世界纪录的保单。

令您选择我们的原因

亚太地区荣誉

汇丰保险已跻身亚太地区保险业的领军行列，获得了众多荣誉，包括：

- 汇丰保险的高净值业务在2022-2024年新业务保费增长了五倍[1]
- 汇丰保险服务超过50多个国家的客户
- 2026年《欧洲货币》私人银行大奖—全球最佳财富管理保险机构[2]
- 连续三年蝉联香港最佳保险公司[3]
- 新加坡高净值和超高净值个人（涵盖银行和保险行业）的最佳品牌[4]
- 汇丰人寿于《每日经济新闻》第16届金融金鼎荣获年度高净值专业服务保险产品[5]

[1] HSBC Life HNW Legacy Planning Report 2026, life.hsbc.com/our-business
[2] 2026年《欧洲货币》私人银行大奖，https://www.euromoney.com/awards/private-banking-awards/
[3] 根据香港保险业监管局发布的初步统计数据，汇丰保险在2022年至2025第一季度年间持续蝉联香港个人寿险新造保费排名第一。
[4] Affluential, https://affluential.com/hsbc-and-hsbc-life-remain-most-trusted-financial-brands-in-singapore-in-2025/
[5] HSBC Milestones & Awards - HSBC Life, https://www.hsbcinsurance.com.cn/en-cn/about-us/awards/

拥有全球专业知识和对本地深入的理解

- 汇丰保险业务遍布香港、新加坡、中国大陆及其他地区，为每段客户关系带来深厚的本地洞察。我们的团队具备多面财富管理知识，了解各个市场独特的挑战和机遇。凭借我们的专业知识，让您身处何地，我们都能助您自信地迎接未来。

跨生命周期的综合解决方案

- 随着您的目标不断演变，我们将陪伴您度过人生的关键里程碑—支持您的传承规划、业务延续、财富积累和健康需求。我们丰富的产品和服务组合设计的唯一目标，就是为您提供保险保障。

汇丰全球网络的力量

- 作为汇丰集团的一部分，汇丰保险依托全球专业知识，提供量身定制的保险保障和金融解决方案。您的财富抱负和慈善目标由拥有整体投资组合管理方法的团队支持。

我们对您的承诺

- 汇丰保险致力于支持您和您的亲人。我们倾听、理解，并以您的最大利益为出发点—赋予您面对生活不确定性的信心，并拥有专注于真正重要事情的自由。

为您的每一步旅程保驾护航

财富传承规划和事业延续

保险是实现有效财富传承规划和确保事业无缝延续的有力工具。我们量身定制的财富传承规划解决方案能够帮助将您的业务无缝传给继承人或伙伴，保护其价值和运作，从而保护您的资产，使您的财富安全延续至未来数代。凭借我们提供灵活性和税收优势的保险政策 ，您将能够自信地驾驭您的财务之旅。

通过将保费融资与我们的定制财富传承规划解决方案相结合，能够增强您的财富转移策略和保障需求，同时有效管理您的现金流。

此外，考虑您的财富用于慈善的可能性，创造一个不仅能保护您的财富和事业，还能对社会产生持久和重大影响的传承。

为什么要做好财富传承规划?

▷ 财富传承规划的三大考虑因素

由谁继承什么遗产?

何时继承?

如何继承?

	未做传承规划的常见问题	成功传承规划的理想实践
财富传承决定	财富按**当地无遗嘱继承法**分配[1,2]。	财富按您遗嘱中的**个人意愿与决定**传承[2]。
遗产管理/遗嘱认证[3]流程	流程可能**冗长**，资产面临**市场风险**影响，并增加不确定性。	流程更**高效及时**，确保资产迅速管理，降低市场风险。
家庭和谐	缺乏清晰的安排可能导致家庭成员因分配问题**产生冲突。**	提前规划“谁得到什么、何时得、如何得”，**维护家庭和谐。**
税务考量	缺乏对当地及国际税制[4]的充分了解，可能导致**财富传承效率低下。**	充分掌握**当地及国际税制**[4]，可规划更高效的财富传承。
在本人身体或精神能力受限时	管理资产**可能面临困难。**	通过**受信任的受托人**，您能够妥善管理资产[2]。

注

[1] 当个人未留有效遗嘱时，其财产将按无遗嘱继承法分配。若遗嘱仅涵盖部分财产，即使存在有效遗嘱，仍可能出现部分无遗嘱继承。

[2] 在授予任何人授权代理前，应考虑寻求专业帮助或法律意见。

[3] 遗嘱认证指处理逝者遗产的法律程序。遗产执行人需向法院申请法律授权，以处理已故人士的财产。

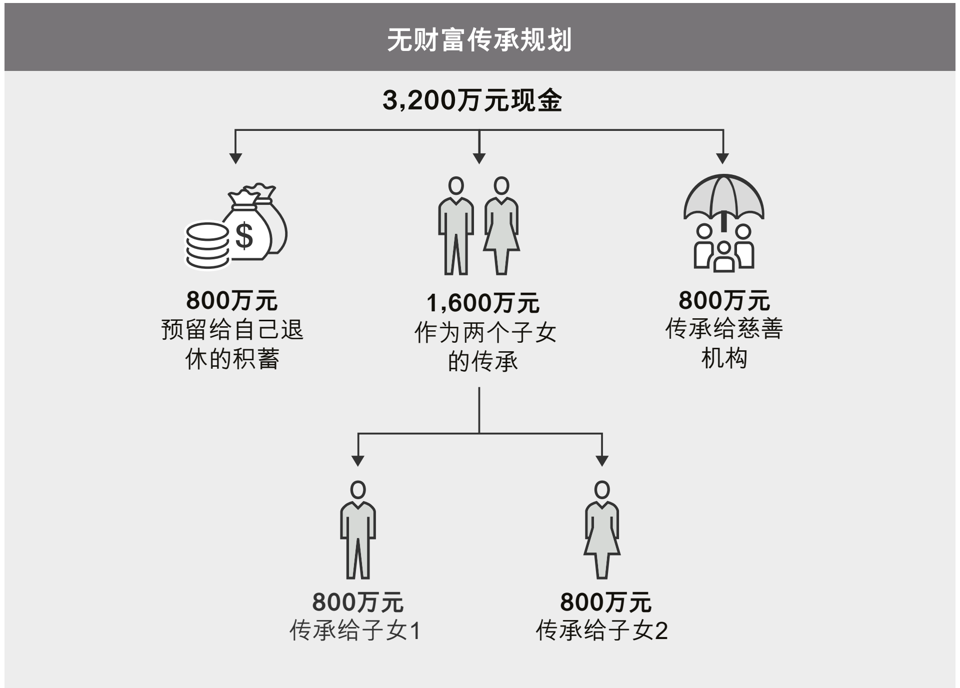
[4] 请咨询专业税务顾问，获取专业税务建议。

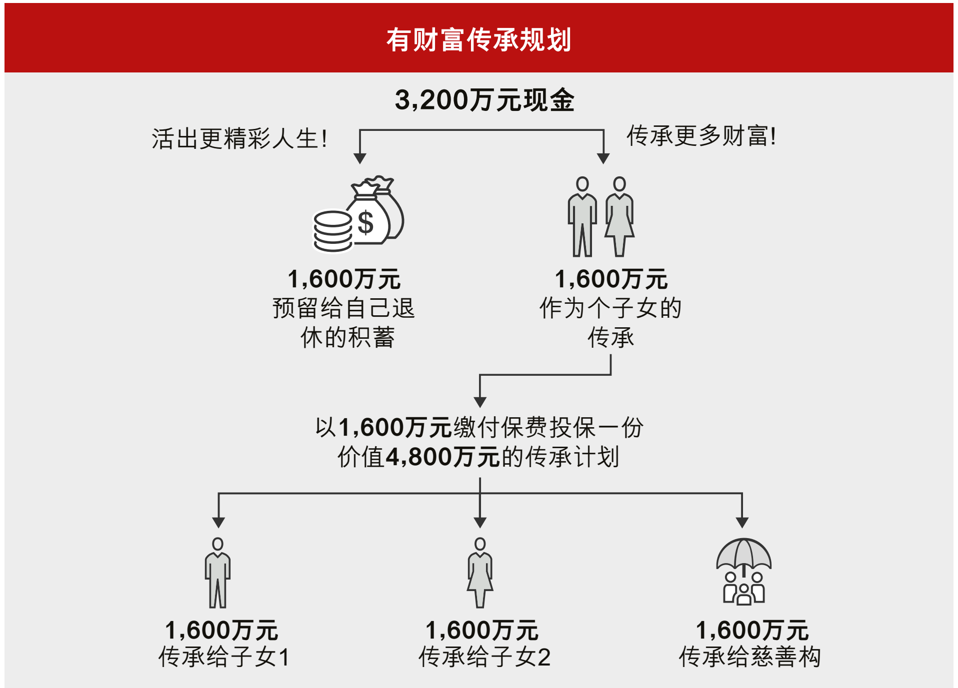
慈善事业

在汇丰人寿，我们认识到慈善事业对高净值人士的深远影响。 通过提名慈善机构作为您的保险保单受益人之一，您就有机会为所珍视的事业提供支持，即便在您故世后，仍然可以留下积极和持久的影响。

活出更精彩人生，传承更多财富

谭先生和谭夫人都是55岁，育有两名子女，并拥有**3,200万元**现金。



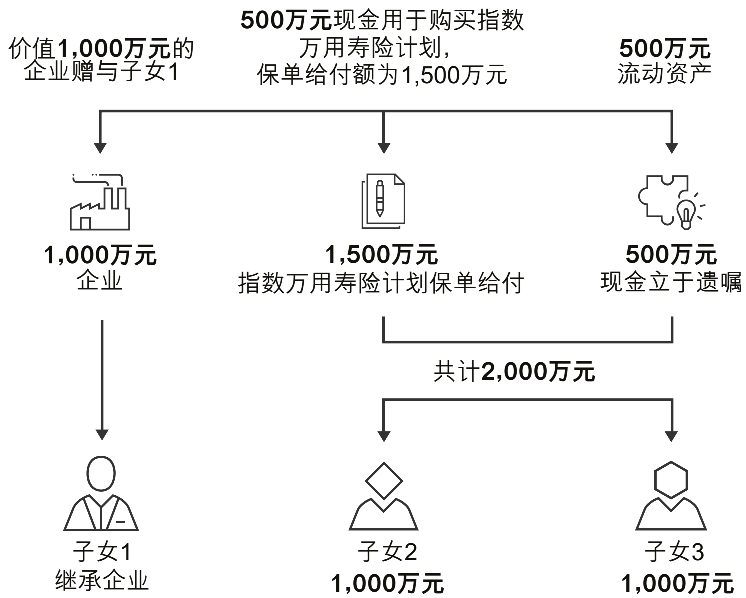


上述数字仅用于说明用途，并非代表实际保费。如需根据您期望的保额获得准确的保费金额，我们将需要考虑投保时的年龄、性别、吸烟与否、居住国家以及核保风险等级进行计算。
需符合现行的核保要求。

遗产均衡分配

策略性运用万用寿险，使您的遗产价值最大化。如果您的大部分资产都投入于企业中，在子女之间实现遗产均衡分配可能会面临挑战。我们量身定制的解决方案能协助您驾驭这一复复杂局面，确保公平分配和顺利转移。

谭先生， 56岁，不吸烟，单身父亲，是位新加坡企业家，名下遗产价值**2,000万元**



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商业延续

保险是确保事业延续，并支持企业主在意外事件中实现高效传承的重要保障工具。通过利用保险方案，您可以保护商业资产、应对挑战，并在实现长期成功的同时保持业务平稳运作。

通过量身定制的保险工具，为您的企业未来保驾护航。这项全面保障提供广泛的财务保护、多样化的投资机会和灵活性，以适应不断变化的商业环境。

关键人物保险:

- 确保您的公司在主要高管或员工意外离职时保持财务弹性。关键人物保障是一个安全网，在被保险人死亡或残疾时一次性支付赔偿金，确保企业运营不中断，实现事业延续。益处包括额外资本、必要的流动性，以及利用保单的现金价值进行事业扩展的能力。

买卖协议:

- 帮助在发生残疾或死亡等意外事件时实现无缝过渡。结构合理的协议列出了所有权转移的条款，能确保事业延续、尽量减少纠纷，并保护所有相关方的利益。利用精心制作的保险策略，您能够确保无缝执行协议，轻松转移您的事业。

商业贷款保障:

- 维持稳健的信用评级，保护您的企业免受贷款相关风险的影响。保险能通过在发生死亡或重大疾病时覆盖未偿贷款缓解经济压力，确保您的企业能继续顺畅运营，避免任何与信用相关的干扰。

人才保留和持续收入解决方案:

- 通过将保费纳入核心人才的奖金方案，帮助您留住顶尖人才。这项全面的保障覆盖重大疾病、重疾或意外身故，为其家人提供安心无忧的支持，并确保稳定的收入来源。通过培养敬业精神与忠诚度，这种方案能帮助您的企业实现可持续发展。

资本保值、积累和企业继承:

- 利用专为无缝资本转移和最低纳税责任设计的稳健保险策略保护您在企业中积累的财富，支持事业延续和传承保护。

两兄弟经营其家族企业（一家餐饮集团），拥有相同的公司股份

没有指数万用寿险

哥哥去世

↓

哥哥的份额可以作为其遗产，由其继承人或受益人继承

↓

然后，他的继承人或受益人可以继承其份额，成为保单持有人

↓

可能导致复杂局面，例如权属纠纷或与弟弟意见不合

有指数万用寿险

从公司支出**1,000万元**现金购买两份指数万用寿险，每份保单赔偿金为**1,500万美元**

1,500万元
为哥哥投保

1,500万元
为弟弟投保

↓

指定企业实体作为受益人

签订“买卖”协议 - 企业同意购买离世合作伙伴的份额，保持商业延续

↓

哥哥去世，企业实体获得**1,500万元**赔偿金

↓

企业实体利用赔偿金购买哥哥的股份，帮助实现所有权的顺利转移，并保持企业运营

注

[1] 必须签订“买卖”协议，才能规定企业实体买回离世股东股份的义务。然后，该实体重新分配股份给剩余合伙人或取消这些股份。

上述数字仅用于说明用途，并非代表实际保费。如需根据您期望的保额获得准确的保费金额，我们将需要考虑投保时的年龄、性别、吸烟与否、居住国家以及核保风险等级进行计算。
需符合现行的核保要求。

财富累积

除了提供财务保障，保险还是一份强大的资产，可增长您的财富和建立持久的传承。我们的定制保单专注于财富积累，使您受益于现金增值，并实现跨代的可持续财富传承。

跨代无缝累积与传承财富

林先生计划在未来几年内半退休，同时为其新生女儿珍提供有保障的财务未来。

以100万元现金购买人寿保单，
跨代提供可持续每月给付

指定珍为受保人

第一代 林先生	开始收到**每月的定期收入**	或者，他可以选择积累他的定期收入直到保单到期
第二代 女儿珍	林先生决定退休，并将保单转让给他的女儿珍	珍将收到**每月的定期收入**
第三代 外孙汤姆	珍决定将保单转让给她的儿子汤姆	汤姆将受保人更换为自己，并开始收到**每月的定期收入**
第四代 曾外孙女苏珊	汤姆将保单转让给他的女儿苏珊	苏珊将受保人更换为自己，并开始收到**每月的定期收入**

上述情景和数字仅用于说明用途。

定制解决方案：您成功的关键

了解汇丰人寿高净值解决方案，开启拥有出色支持的旅程。探索我们专为照顾您的特殊需求和愿望而设的服务。

汇丰人寿钻石至尊指数万用寿险II

一项指数型万用寿险计划,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。

全面保障

- 享受身故和末期疾病的终身保障。

更高增长潜力

- 通过多种指数提高多样性及增强波动性控制，获取市场收益。

市场下跌保障

- 即使在市场低迷时期也能确保高达1%的保底指数率。

灵活保费

- 根据您的财务状况，选择在您指定的缴费期内或一次性缴纳保费，并可在过 程中灵活调整。

定制保障和利益

- 可选择更换受保人并调整身故利益的给付期限以满足您的需求。

健康生活方式利益

- 享用我们的生活方式利益和戒烟奖励从而获得更低的费用。

身故赔偿分期给付选择

- 选择分期领取身故赔偿给付，为您的家人提供贯穿多年持续性的财务支持—此外，他们还可以从您选择的分期期数的分期系数乘数中获得更多收益。

具体条款及风险详情，请参阅产品宣传册和产品简介。

▷ 汇丰人寿指数灵活收入计划

一项指数型万用寿险计划，旨在通过指数挂钩的表现助您实现财富增长。结合高达1%的保底指数率，即使市场波动，您的资产也能获得有效保护，让您安心专注于人生目标。

该计划不仅助力您的财富增值，更让您享受辛勤付出的成果—您可以灵活选择按月领取收入，享受自动锁定收入功能，确保每月收入不低于最高锁定金额；您也可以选择继续累积，追求更高回报。所有方案均可根据您的个人偏好量身定制。

主要特点

通过市场指数实现财富增长

- 通过多种市场指数获得潜在的无限回报，实现资产多元化与波动性控制。

保护您的财富免受市场下跌的影响

- 高达1%的内置保底指数率，即使市场下跌也能为您的资产提供保障。

终身每月收入，安享人生。

- 享受定期的收入流，自由地追求各种可能—无论您选择暂时休息还是正式退休。

期待具有增长潜力的收入

- 您的每月收入可随着账户的正向派息率而增加，并通过自动锁定收入功能，在支付期内自动锁定达到的最高收入，确保您的收入不会低于已锁定金额。

灵活的保单选择

- 选择最符合您目标的选项—从保费缴付期和保费分配方式，及领取收益的时间，灵活规划您的财富。

财富传承无缝衔接

- 可更换受保人、指定备选保单持有人及增设第二受保人，助力您实现财富的顺利传承。

具体条款及风险详情，请参阅产品宣传册和产品简介。

▷ 汇丰人寿私人财富变额万用寿险

一款融合保障、投资与传承规划的人寿解决方案，通过国际认可的一体化架构为您实现多重财富目标。

保障

- 享有终身高额保障。
- 可灵活提取保单价值，不影响保障额且无退保费。
- 通过混合型联合寿险费率优惠，以更具成本效益的保费获得更高联合寿险保障额。

投资

- 维持现有资产与整体投资策略不变。
- 保费可通过现金及/或可用于银行认可的未抵押资产支付。
- 可通过追加保费提升保单价值，无需额外保费费用。
- 提供 7 种货币选择。

遗产传承

- 通过双保单持有人及两位联合寿险受保人，为下一代提供保障。
- 保险金可用于保障家人生活方式， 支持他们追求人生理想。

具体条款及风险详情，请参阅产品宣传册和产品简介。

▷ 汇丰人寿绿宝石传承寿险III

一份终身寿险计划，在提供高保额保障的同时，使您的财富得以保全及增长，以满足您的亲人未来的需求，通过更稳定的回报确保您的亲人持续的财务安全。

全面保障

- 享受终身身故和末期疾病保障。

更高保证保额

- 我们的最初保障确保更高保证保额至85岁或99岁。

延长保障

- 通过人寿延长加强附加险，您可将您的保障延长至99岁或120岁。

灵活保费

- 根据您的财务状况选择一次性缴费或5、10或15年保费缴付期。

现金价值保证

- 通过保证现金价值保障您的财务未来。

为您的家人制定持久的传承规划

通过灵活选择，为家人提供持久保障，帮助他们实现梦想。

- **更换受保人**
  您可以将受保人更换为您的亲人最多两次，而无需他们购买新的保单。企业保单可无 限次更换受保人。
- **身故赔偿分期给付**
  身故赔偿分期给付保单持有人可以选择每年一次，分2至10次领取身故赔偿给付， 而不是一次性领取。

健康利益

- 利用我们的戒烟奖励享受更低保费。

具体条款及风险详情，请参阅产品宣传册和产品简介。

▷ 汇丰人寿翡翠和翡翠尊尚传承万用寿险

一项万用寿险计划，专寻求高人寿保障至80岁及为下一代积累潜在财 富或增捐慈善个人或企业家量身打造。您可以根据众多财产规划需求 定制解决方案，确保您的遗产世代相传，并保障您挚爱的未来财务。

您可以自选保单组合，包括选择任何一种现有的保证利率锁定保单、保单货币、不失效保证利益及保费缴付方式 。

保证利率锁定选项

- 此选项允许您锁定首期保费的保证派息率，美元趸缴保费保单为1年、3年和5年，澳元和英镑趸缴 保费保单为1年，美元、澳元和英镑定期保费保单为1年（视收取首期 保费时，每种保单货币的可 用情况而定）。

忠诚支付

- 作为翡翠尊尚传承万用寿险客户，您将有资格获得独有忠诚红利支付。奖励支付金额相当于账户价值 的0.5%、1%和1.5%, 分别于第10、15和20保单年度期末支付。

不失效保证利益选项

- 在购买这项保险计划时，可以选择最高100岁的利益年限。本公司将维持指定的保额，直至受保人身故或选定的年限届满（以较早者为准）。 此选项将视供应性而 定，并取决于您的保单货币。您可以提取部分账户价值，但以累积缴付保费中超过 指定利益最低保费的部分为限，且不应影响利益。否则利益将会自动失效。

慈善捐赠利益

- 您可以免费设立一笔等于保额的1%，但不超过100,000美元或保单货币等值金额的 捐赠遗产。您可以借助这种独特的利益，按照自己的意愿选择受惠的慈善团体。捐赠对象必须是国际知名及认可的慈善机构。您可以随时书面通知我们，灵活调整指 定的捐助对象。

提前支付身故赔偿

- 如果受保人不幸确诊患有致命绝症、疾病或损伤，同时经医生证明预测将在确诊后12个月内身故，您将预先获 得保单保额100%的赔偿（以2,000,000美元或保单货币 等值金额为限），以应付新的需求及由此产生的任何额外开销。

更换受保人

- 企业保单持有人可能因为受保的关键员工离职而需要更换受保人。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。

跨代规划

- 您的寿险保障需求可能随着时间和家庭成员的增加而改变。身为个人保单持有人，您可以根据相关条款与条件 将他人指定为保单的受保人。您也可以此保单较让给子女。 子女可以就您当初购买的保单指定自己的受益人或遗产继承人，而无需购买新的万用寿险保单。

具体条款及风险详情，请参阅产品宣传册和产品简介。

汇丰人寿蓝宝石至尊收入计划II

一份终身寿险计划，旨在为您和您的家人提供定期的收入流，灵活地积累和转移财富 ，实现财富的跨代传承。

享受一生的定期收入

- 最早从第13个月末开始每月领取给付，直至原始受保人年满120岁。另外， 您也可以选择将定期收入累积起来，获得潜在的更高回报。

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要时更换受保人，最多3次。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。

即时保单现金价值

- 对于单期保费的保单，从第一天起就可以获得相当于所缴保费80%的保证现金价值。

轻松申请

- 享受身故赔偿和末期疾病利益或意外身故赔偿的保障，无需体检。

到期利益

- 在保单于120岁到期时即可收到一次性的给付。

具体条款及风险详情，请参阅产品宣传册和产品简介。

今天就与我们联系!

更多详情，请浏览 grp.hsbc/legacyplanning。

关于汇丰人寿新加坡

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