

HSBC Life Jade Legacy Universal Life 汇丰人寿 翡翠传承万用寿险

Your name lives on
让您盛名永传

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HSBC Life Jade Legacy Universal Life is a plan unlike any other. It is uniquely tailored to protect the one asset that is truly priceless - your name. Just like a precious inheritance, etched with your family name and passed on through generations, you have spent a lifetime sculpting your legacy and it is how you will be remembered.

HSBC Life Jade 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.

Key features

- Guaranteed interest rate lock options
- Multiple currency options (subject to availability)
- No-Lapse Guarantee (NLG) benefit option (for USD currency)
- Charitable giving benefit at no additional cost
- Accelerated death benefit at no additional cost
- Change of eligible life insured option
- Flexibility for multi-generational planning





Flexibility

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 Guaranteed (NLG) benefit options and premium payment options.

Death benefit¹

As long as your policy is in force, you are assured of a death benefit which equals to the sum insured or account value, whichever is higher at the time of death of the life insured. Positive cash value is required to maintain your policy in force. Your policy may lapse if the cash value becomes zero or negative.

Guaranteed interest rate lock options²

This option allows you to lock in a guaranteed crediting rate on your first premium payment for 1 and 3 years for USD single premium, 1 year for AUD & GBP single premium, and 1 year for USD, AUD & GBP regular premium (subject to the policy currency and availability within each policy currency at the time of our receipt of your first premium).

Policy currency options³

You currently have the flexibility to pay premiums in USD, AUD or GBP (subject to availability); other currencies (e.g. SGD) may be made available in the future. The crediting rates applied to your account value⁴ would depend on your chosen policy currency.

You also have the flexibility once per policy year, after the first policy anniversary, to switch to another currency available for selection at that time without incurring administrative charges.

¹ The amount of death benefit will be reduced by any outstanding policy loan and accrued loan interest. The requirement of positive cash value is not applicable if your chosen NLG benefit option is valid at that time. If the life insured commits suicide within one year of policy issuance, whether sane or insane, our liability will be limited to the amount of premiums paid to us less any amount paid by us to you. Please refer to general provisions for detailed terms and conditions.

² The crediting rate and the period we guarantee under the guaranteed interest rate lock option is only applicable to the account value acquired from your first premium. A general non-guaranteed crediting rate will apply after the selected guaranteed interest rate lock period expires and where the guaranteed crediting rate does not apply, subject to a guaranteed minimum crediting rate. Please refer to product summary for details.

³ Each policy may only have one currency holding at any one time. Currency switch is subject to currency switching charges. We reserve the right to impose administration charge if customer requests currency switch more than once. Currency switch would terminate your chosen NLG benefit option, if any. The crediting rates applicable to your policy, including the guaranteed minimum crediting rate and the general non-guaranteed crediting rate, would be affected as well.

⁴ The account value is the accumulation of the premiums paid and accrued less any deductions, charges and any partial surrender amounts.

No-Lapse Guaranteed (NLG) benefit option⁵

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.

Premium payment choice⁶

You may choose a single premium option or spread the single premium payment into regular annual premium instalments between 2 to 10 years.

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.

Access to policy account value⁷

You may access the account value through a policy loan subject to applicable terms and conditions, including interest. You may also access the account value through partial (or full) surrender, subject to applicable terms and conditions, including any surrender charge.

After the 10th policy anniversary, no surrender charge applies for partial surrenders of up to 5% of the prevailing account value in each policy year. For such partial surrenders of up to 5% of the prevailing account value in each policy year, the sum insured will not be reduced by the partial surrender amount and associated surrender charge only for the first 2 of such surrenders.

⁵ At the time of publication, the NLG benefit option is available only to single premium policies denominated in USD, conditional upon meeting the NLG benefit minimum premium requirements. Please refer to product summary for details.

⁶ Only single premium option is available when NLG benefit is selected.

⁷ Partial surrenders and policy loans are available after the first policy anniversary. A partial surrender may reduce the account value and the sum insured. If you surrender your policy, you will receive the account value less any surrender charge, if applicable. The amount you get back may be less than what you have paid. Any outstanding policy loan and accrued loan interest may affect your account value and death benefit. The Company reserves the right to defer any transfer, surrender or policy loan payment for up to 90 days from the date of request.





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 insured⁸

If you are a corporate policyowner, 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 policyowner, 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.

⁸ The charges applicable to this policy will be adjusted based on the new life insured. Any NLG benefit option shall terminate on a change of the life insured but the NLG benefit option may be available for the new life insured, subject to our underwriting requirements. Non-corporate policyowner may change the life insured once for HSBC Life Jade Legacy Universal Life during the policy term.

Important

The account and cash value of your policy will increase or decrease due to the actual crediting rates, charges as well as the amounts of any additional premiums, partials withdrawals made and loans taken. The charges are not guaranteed.

The general crediting rate can increase or reduce after the rate lock period but it will not be lower than the guaranteed minimum crediting rate of 1% p.a (for GBP denomination) and 2% p.a (for USD denomination). Please note that there is no minimum guaranteed crediting rate for AUD.

Your policy will lapse as shown in the policy illustration if the account value/cash value falls to zero, unless you make additional premiums payment and/or choose the NLG benefit (to age 100 of the insured) to keep your policy in-force. When the policy lapses, you will lose your premium and the death benefit you had insured for. You must fully understand the risks of this policy and discuss with your adviser before buying this policy.

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 life, health, retirement, protection, education, legacy planning, and wealth accumulation needs of retail and corporate clients.





Product features at a glance

HSBC Life Jade Legacy Universal Life													
Entry age (Age last birthday)	18 to 80												
Sum insured	Minimum sum insured USD1 million or above (or currency equivalent)	Maximum sum insured subject to HSBC Life's discretion											
Death benefit	<ul style="list-style-type: none"> Sum insured or account value, whichever is greater Accelerated death benefit for terminal illness - lower of 100% of sum insured or USD2 million (or policy currency equivalent) 												
Policy currency	Options: USD, AUD, GBP (subject to availability) Current switch is subject to currency-switching charges. We reserve the right to impose administration charge if customer requests currency switch more than once.												
Guaranteed interest rate lock	<table border="1"> <thead> <tr> <th rowspan="2">Policy currency</th> <th colspan="2">Guaranteed interest rate lock period</th> </tr> <tr> <th>Single premium</th> <th>Regular premium</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>1 and 3 years</td> <td>1 year</td> </tr> <tr> <td>AUD and GBP</td> <td colspan="2">1 year</td> </tr> </tbody> </table>		Policy currency	Guaranteed interest rate lock period		Single premium	Regular premium	USD	1 and 3 years	1 year	AUD and GBP	1 year	
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		Single premium	Regular premium										
USD	1 and 3 years	1 year											
AUD and GBP	1 year												
(Subject to availability at the time of policy issue.) The default rate lock period is 1 year.													
Guaranteed minimum crediting rate	USD: 2% AUD: 0% GBP: 1%												
Change of life insured	<ul style="list-style-type: none"> Once for individual policy No limit for corporate owned policies 												

Important notes

Jade Legacy Universal Life 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 Advisers Representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a Financial Advisers Representative, you should consider whether the product in question is suitable for you. Please refer to the general provisions 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 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 February 2026.

汇丰人寿翡翠传承万用寿险是一项独一无二的计划。专门定制用于保护您唯一真正无价的资产—您的名誉。如同一份承载着您的家族声誉并世代传承的珍贵传世之宝，它表明了您一生的奉献，让您盛名永传。



汇丰人寿翡翠传承万用寿险

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慈善捐赠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。

主要特点

- 保证利率锁定保单选项
- 多币种选项 (取决于可用性)
- 不失效保证利益 (美元) 选项
- 免费提供慈善捐赠利益
- 免费提供提前支付身故赔偿
- 可选择更换符合资格的受保人
- 灵活的跨代规划





灵活安排

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。

身故赔偿¹

当受保人身故时, 只要保单依然有效, 受益人就一定可以获得身故赔偿。赔偿金额等于保额或账户价值, 以受保人身故时两者中较高者为准。要使保单持续有效, 现金价值必须为正数。如果现金价值为零或负数, 保单可能会失效。

保证利率锁定选项²

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年和3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)。

保单货币选项³

您现在可以灵活选择以美元、澳元或英镑缴付保费(视可用情况而定); 将来可能增加其他货币(如新元)。适用于您账户价值⁴的派息率将根据您选择的保单货币而定。

您也可以在首个保单周年日之后, 灵活选择转换至其他当时可用的货币(每年可免交行政费更换一次)。

¹ 任何未偿还的保单贷款及累积的贷款利息将减低身故赔偿金额。如果您选择的不失效保证利益当时仍然有效, 就不适用现金价值为正数的要求。如果受保人在保单签发之日起一年内自杀(无论心智健全与否), 赔偿金上限将是已缴付的保费, 扣除我们支付的任何金额。请阅读保单条文, 详细了解相关条款与条件。

² 本公司跟据保证利率锁定保单的固定利率及年限, 只适用于首期保费产生的帐户现金价值。选定的保证利率锁定年限期满, 且不适用保证派息率时, 将适用普通的不保证派息率, 并受限于最低保证派息率。详情请参阅产品简介。

³ 每份保单在任一时间只能选择一种货币。货币转换会收取货币转换费。若客户要求货币转换超过一次, 我们保留收取行政费的权利。您所选的不失效保证利益(如有)将因为您的更换货币而终止。适用于您保单的派息率(包括保证最低派息率及普通不保证派息率)也将受影响。

⁴ 提账户现金价值为累积的已缴付且产生的保费总额, 扣除任何应予扣除的款项, 费用及任何部分退保金额。

不失效保证利益选项⁵

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。

保贵缴付方式⁶

您可选择趸缴保费，或将趸缴保费改为2至10年的分期缴付保单。

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。

提取保单账户价值⁷

您可以通过保单贷款方式提取账户价值，但受限於相关条款与条件（包括贷款利息）。您也可以通过部分（或全部）退保的方式提取账户价值，但受限於相关条款与条件（包括任何退保手续费）。

第10个保单周年日之后，每一保单年内任何高达现有账户价值之5%的部分退保均不收取退保费。对于此类每一保单年内任何高达现有账户价值之5%的部分退保，仅对于前两次此类退保，才不会从部分退保金额及相关退保手续费中扣除保额。

⁵ 在出版之时，利益选项只适用于以美元计价的趸缴保费保单，且必须符合利益最低保费要求。详情请参阅产品简介。

⁶ 当选择不失效保证利益时，只可选择趸缴保费。

⁷ 首个保单周年日之后可以申请部分退保及保单贷款。部分退保可能降低账户现金价值及保额。如果选择退保，将在扣除任何退保手续费（如果适用）之后，退还您的账户价值。退还的金额可能低于您缴付的金额。任何未偿还的保单贷款及产生的贷款利息可能会影响账户价值及身故赔偿。本公司保留延后转换、退保及发放保单贷款的权利，延后期限可能长达申请之日起90日。





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⁸

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。

⁸ 将根据新的受保人调整本保单项下的费用。一旦更换受保人，任何不失效保证利益都特终止。不失效保证利益可能适用于新的受保人，但必须满足本公司的承保要求。非企业保单持有人可以在保单期限内一次更换翡翠传承万用寿险。

重要信息

您保单的账户和现金价值可能由于实际派息率、收费及任何附加保费金额，进行的部分取款和贷款而增减。无法保证固定收费。一般派息率在利率锁定期结束后会有所增减，但不得低于年利率为1.00%（英镑面额）和2.00%（美元面额）的保证最低派息率。请注意，对于澳元无最低保证派息率。如果账户价值/现金价值归零，除非您进行额外保费缴付及/或选择不失效保证利益（至投保100岁）以保持保单有效，您的保单将如同保单说明内所示般失效。若保单失效，您将失去已投保的保费和身故赔偿。在购买此保单前，您必须充分了解此保单的风险并与咨询您的顾问。

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）有限公司则由汇丰集团位于伦敦的汇丰控股有限公司最终拥有。

其提供广泛的解决方案，满足零售和公司客户的人寿、健康、退休、保障、教育、传承规划及财富积累的需要。





产品特点一览

汇丰人寿翡翠传承万用寿险													
入保年龄 (上一个生日的年龄)	18至80岁												
保额	最低保额 100万美元或以上 (或等值货币)	最高保额须由汇丰人寿决定											
身故赔偿	<ul style="list-style-type: none"> • 保额或账户价值, 以较高者为准 • 致命绝症提前给付身故赔偿 —— 低于保额的100%或200万美元 (或保单等值货币) 												
保单货币	可选币种: 美元, 澳元, 英镑 (取决于可用性) 货币更换需支付货币更换费。如果客户要求多于一次货币更换, 我们保留收取行政管理费的权利。												
保证利率锁定	<table border="1"> <thead> <tr> <th rowspan="2">保单货币</th> <th colspan="2">保证利率锁定年限</th> </tr> <tr> <th>趸缴保费</th> <th>定期保费</th> </tr> </thead> <tbody> <tr> <td>美元</td> <td>1年和3年</td> <td>1年</td> </tr> <tr> <td>澳元与英镑</td> <td colspan="2">1年</td> </tr> </tbody> </table> <p>(视保单签发时的可用情况而定) 预设利率锁定期限为1年</p>		保单货币	保证利率锁定年限		趸缴保费	定期保费	美元	1年和3年	1年	澳元与英镑	1年	
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美元	1年和3年	1年											
澳元与英镑	1年												
保证最低派息率	美元: 2% 澳元: 0% 英镑: 1%												
更换投保人	<ul style="list-style-type: none"> • 个人保单一次 • 企业保单不受限制 												

重要事项

翡翠传承万用寿险 (Jade Legacy Universal Life) 由汇丰人寿保险 (新加坡) 私人有限公司 (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。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代表寻求建议。如果您选择不征求财务顾问代表的建议, 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、具体细节和除外责任, 请参阅保单一般条款。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)。

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