

# HSBC Life Sapphire Prestige Income II 汇丰人寿 蓝宝石至尊收入计划II

Building positive momentum that lasts generations  
积蓄代代相传的积极能量

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汇丰保险  
HSBC Life



## Give your future generations a financial edge in life.

Secure your loved ones' financial future with regular income for life that complements your savings and supports your quality of life. Give them the financial edge they need to thrive while building a legacy that promotes financial stability and sustainability for generations to come.





# 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<sup>1</sup> from as early as the end of the 13<sup>th</sup> month<sup>2</sup> up to age 120 of the original life insured<sup>3</sup>. Alternatively, you can choose to accumulate your regular income and earn potential higher returns<sup>4</sup>.

## Flexible premium term

Choose from single or regular premium payment term of 3 years<sup>5</sup>, either in SGD or USD<sup>5</sup>.

## Unemployment support benefit

You have the option to defer<sup>6</sup> your regular premiums payment up to 365 days and stay protected in the event of unemployment, while you continue accumulating wealth and focus on what matters in times of uncertainty.

## 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<sup>7</sup> policy cash value

Get guaranteed cash value equivalent to 80% of the premium paid from day 1 for single premium policy<sup>8</sup>.

## Hassle-free application

Enjoy coverage on death and terminal illness<sup>9</sup> or accidental death<sup>10</sup>, with no medical examination required.

## Maturity benefit

Receive a lump sum payout when the policy matures<sup>11</sup> at age 120.

<sup>1</sup> Monthly payouts are in the form of regular income that is made up of guaranteed monthly payout and non-guaranteed monthly cash bonus. The first payout date of the regular income will vary according to the premium term of your policy.

<sup>2</sup> Applicable to single premium policies only.

<sup>3</sup> Regular income is payable as long as the policy continues to be in force or to age 120 of the original life insured.

<sup>4</sup> The regular income accumulates at a non-guaranteed interest rate determined by the company and is not guaranteed. Interest rate may vary according to prevailing investment conditions.

<sup>5</sup> Not applicable to policies purchased through Supplementary Retirement Scheme.

<sup>6</sup> Not applicable to policies where the premium is paid in one lump sum, and policies owned by a business organisation or corporation.

<sup>7</sup> For regular premium payment term of 3 years, cash values are available from the start of the 3rd policy year.

<sup>8</sup> We will determine the amount of cash value at the point of surrender.

<sup>9</sup> The death and terminal illness benefit payable is the sum of: 101% of the premium paid; terminal bonus (if any), and accumulated regular income and interest (if any) less any amount owing to the company.

<sup>10</sup> While the policy is in force and before the life insured reaches age 76, if the death is caused by an accident in the first 36 months from the commencement date or date of issue (whichever is later), the accidental death benefit payable is the sum of: 110% of the premium paid; terminal bonus (if any), and accumulated regular income and interest (if any) less any amount owing to the company.

<sup>11</sup> The policy matures on the policy anniversary when the original life insured is age 120. The policy will terminate when the maturity benefit is paid.

Please refer to the product summary and general provisions for more information.





# How does the plan work?


## Scenario 1: Accumulating and transferring wealth seamlessly across generations


Ben, age 40, is a Senior Manager at a pharmaceutical company. He plans to semi-retire within the next few years while still providing a secure financial future for his newborn daughter, Jane.

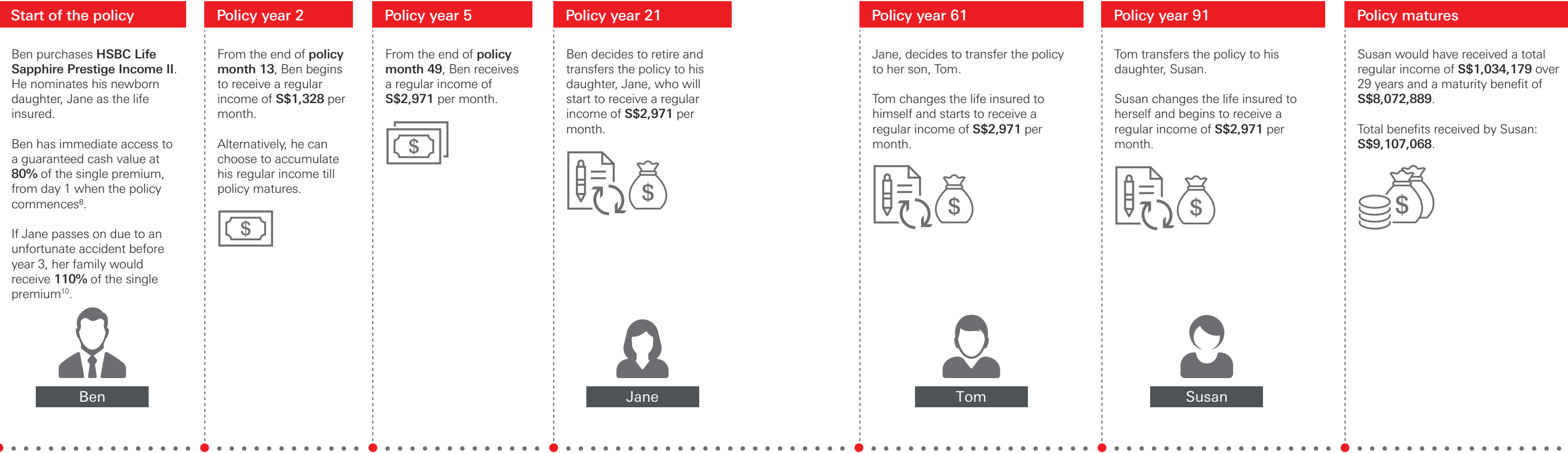
He purchases **HSBC Life Sapphire Prestige Income II** with a single premium of S\$1,000,000, to provide a sustained stream of monthly payouts across future generations. Here is how this plan could benefit Ben and his loved ones.

 **Single premium**  
of S\$1,000,000

 **Policy term**  
to age 120

 **Regular income**  
of S\$1,328 from  
policy month  
13<sup>th</sup> to 48<sup>th</sup>

 **Regular income**  
of S\$2,971 from  
policy month 49<sup>th</sup>  
onwards



Overall, Ben and his family receives **S\$12,221,783**  
(more than 12x single premium paid)  
benefitting four generations with seamless wealth transfer.

The above figures shown in Singapore Dollars are for illustrative purposes only and are rounded to the nearest dollars. They are based on illustrated investment rate of return of 4.25% p.a. Bonuses are not guaranteed and actual benefits payable will vary according to the future performance of the participating fund.

Based on an illustrated investment rate of return of 3.00% p.a., the potential payouts are: Ben receives a regular income of S\$730 per month from policy year 2 and S\$2,091 from policy year 5 to 20. Jane receives a regular income of S\$2,091 per month from policy year 21 to 60. Tom receives a regular income of S\$2,091 per month from policy year 61 to 90. Susan receives a regular income of S\$2,091 per month from policy year 91 and a maturity benefit of S\$4,803,867 if the policy matures.



# How does the plan work?

## Scenario 2: Growing your wealth amid life’s uncertainties

Sara, age 40, is a Director at an investment firm. She plans to grow her existing wealth while ensuring financial stability over the next few years. Instead of opting for a single premium plan, Sara decides to pay her premiums over time.

She purchases **HSBC Life Sapphire Prestige Income II** with a regular premium of **S\$50,000** per year for the next 3 years.



**Regular premium  
(3 years)**  
of S\$50,000



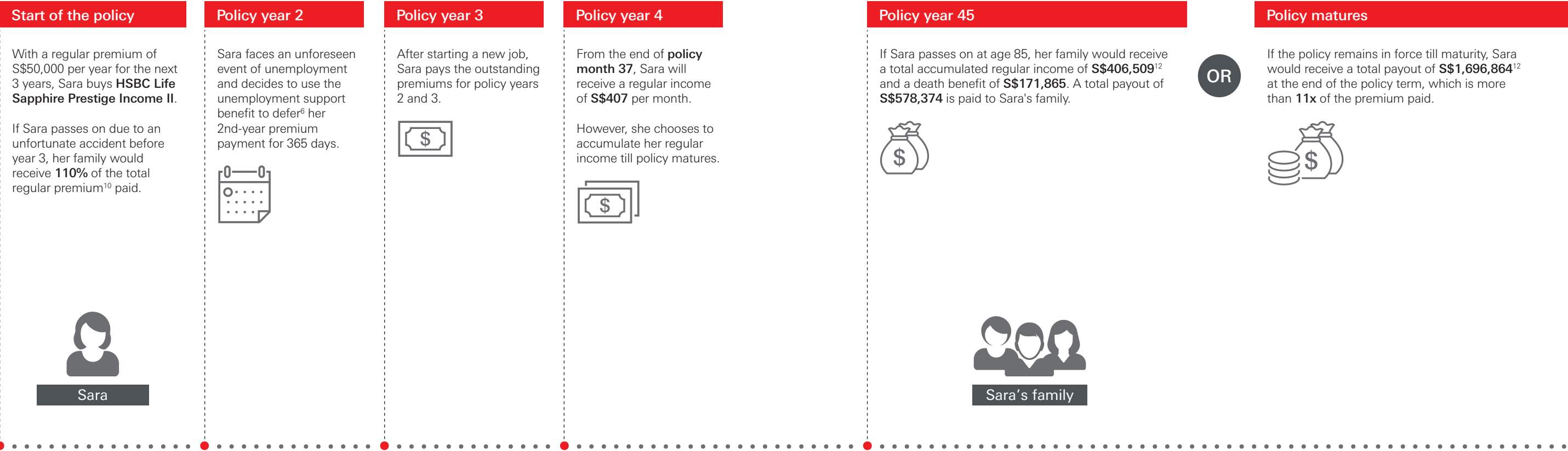
**Policy term**  
to age 120



**Regular income**  
of S\$407 from policy  
month 37<sup>th</sup> onwards



**Unemployment  
support benefit**  
for 365 days



In total, despite life uncertainties, Sara leaves behind an inheritance of **S\$578,374** (more than 3x of the regular premiums paid) for her loved ones when she passes on at age 85.

‘Age’ denotes age next birthday.

The above figures shown in Singapore Dollars are for illustrative purposes only and are rounded to the nearest dollars. They are based on illustrated investment rate of return of 4.25% p.a. Bonuses are not guaranteed and actual benefits payable will vary according to the future performance of the participating fund.

Based on an illustrated investment rate of return of 3.00% p.a., the potential payouts are: Sara receives a regular income of S\$271 per month from policy year 4 onwards. Total accumulated regular income of S\$201,310<sup>12</sup> and death benefit of S\$161,493 if Sara passes on at age 85. Sara would receive a total payout of S\$733,705<sup>12</sup> at the end of the policy term if policy remains in force till maturity.

<sup>12</sup> Assumes regular income is left with HSBC Life (Singapore) Pte. Ltd. to be reinvested and accumulates at a non-guaranteed interest rate determined by the company.



# 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 Sapphire Prestige Income II 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 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](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 1 February 2025.



## 为您的后代创造一生的财务优势

以终身的定期收入来保障您所爱的人的财务未来, 补充您的储蓄并保证您的生活质量。为他们提供茁壮成长所需的财务优势, 同时建立一笔遗产, 促进后代的财务稳定和可持续性。





# 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<sup>1</sup>开始每月领取给付<sup>2</sup>, 直至原始受保人年满120岁<sup>3</sup>。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<sup>4</sup>。

## 灵活的保费缴付期

有单期和3年定期<sup>5</sup>两种保费缴付方式, 新元和美元<sup>6</sup>两种货币可供选择。

## 失业支援保障

万一失业, 您可以选择延期<sup>6</sup>缴付保费至365天, 同时仍然受保, 让您在不确定的时期继续积累财富, 并专注于重要的事情。

## 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<sup>7</sup>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<sup>8</sup>。

## 轻松申请

享受身故赔偿和末期疾病利益<sup>9</sup>或意外身故赔偿<sup>10</sup>的保障, 无需体检。

## 到期利益

在保单于120岁到期<sup>11</sup>时即可收到一次性的给付。

<sup>1</sup> 仅适用于单期保费保单。  
<sup>2</sup> 每月给付采用定期收入的形式, 由保证每月给付和非保证每月现金红利组成。定期收入的第一个给付日会根据您保单的保费缴付期而有所不同。  
<sup>3</sup> 保单保持有效期间, 或至原始受保人年满120岁, 给付定期收入。  
<sup>4</sup> 定期收入按公司确定的不保证利率累积, 不受保证。利率可随当时投资状况而变化。  
<sup>5</sup> 不适用于通过退休辅助计划购买的保单。  
<sup>6</sup> 不适用于一次性缴付保费的保单, 以及由或商业机构或公司持有的保单。  
<sup>7</sup> 对于3年定期保费缴付期, 从第3个保单年度开始起即可享有现金价值。  
<sup>8</sup> 我们将在退保时确定现金价值的金额。  
<sup>9</sup> 应付的身故赔偿和末期疾病利益是以下两项之和: 已缴保费的101%; 终期红利 (如有), 及累积定期收入和利息 (如有), 减去所欠公司任何金额。  
<sup>10</sup> 如果保单保持有效, 在受保人年满76岁之前, 因生效日或签发日 (以较迟者为准) 起首36个月内发生的意外导致死亡, 应当给付的意外身故赔偿为以下各项之和: 已缴保费的110%; 终期红利(如有), 及累积定期收入和利息(如有), 减去所欠我们的任何款项。  
<sup>11</sup> 保单于原始受保人年满120岁的保单周年日到期。到期利益给付之后, 保单即告终止。

请参阅产品简介和一般条款, 了解更多信息。





# 保单运作方式

## 情形1: 积累和跨代无缝转移财富

本, 40岁, 是一家制药公司的高级经理。他计划在接下来的几年里半退休, 同时继续为他刚出生的女儿珍提供安全的财务未来。

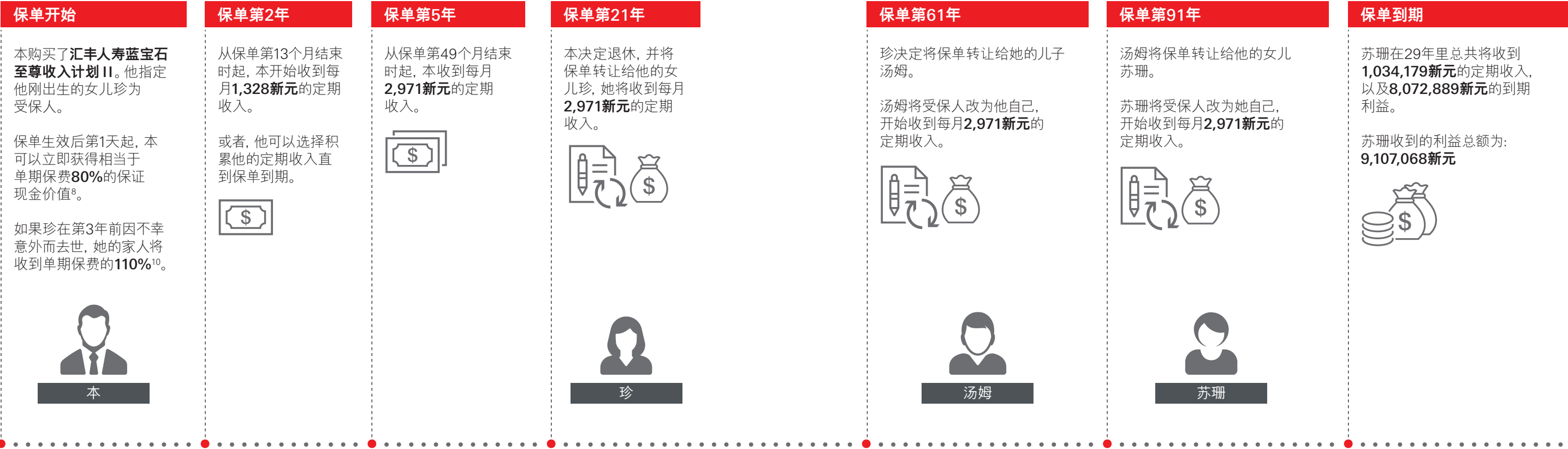
他购买了**汇丰人寿蓝宝石至尊收入计划 II**, 单期保费为1,000,000新元, 跨代提供可持续每月给付。以下就是该计划如何使本及其所爱的人受益。

**单期保费**  
1,000,000新元

**保单期**  
至120岁

**定期收入**  
1,328新元,  
从保单第13个月  
至第48个月给付

**定期收入**  
2,971新元,  
从保单第49个月起  
给付



本及其家人总共收到**12,221,783新元**  
(超过所缴单期保费的**12倍**),  
四代人受益于无缝的财富转移。

以上以新元为单位的数字仅作说明只用。它们是基于每年4.25%的示意性投资回报率计算的。红利是不保证的, 实际给付的利益将随着分红基金的未来表现而变化。

基于每年3.00%的示意性投资回报率, 潜在的给付为: 本从保单第2年起收到每月730新元的定期收入, 从保单第5年起至第20年, 收到每月2,091新元的定期收入。珍从保单第21年至60年收到每月2,091新元的定期收入。汤姆从保单第61年起至第90年收到每月2,091新元的定期收入。苏珊从保单第91年起收到每月2,091新元的定期收入, 及在保单到期的情况下收到4,803,867新元的到期利益。



# 保单运作方式

## 情形2: 在人生的不确定中增长您的财富

莎拉, 40岁, 是一家投资公司的董事。她计划增长她的现有财富, 同时确保接下来几年的财务稳定。她没有选择单期保费计划, 而决定分期缴付保费。

她购买了**汇丰人寿蓝宝石至尊收入计划 II**, 在接下来的3年里每年缴付50,000新元的定期保费。



定期保费(3年)  
50,000新元



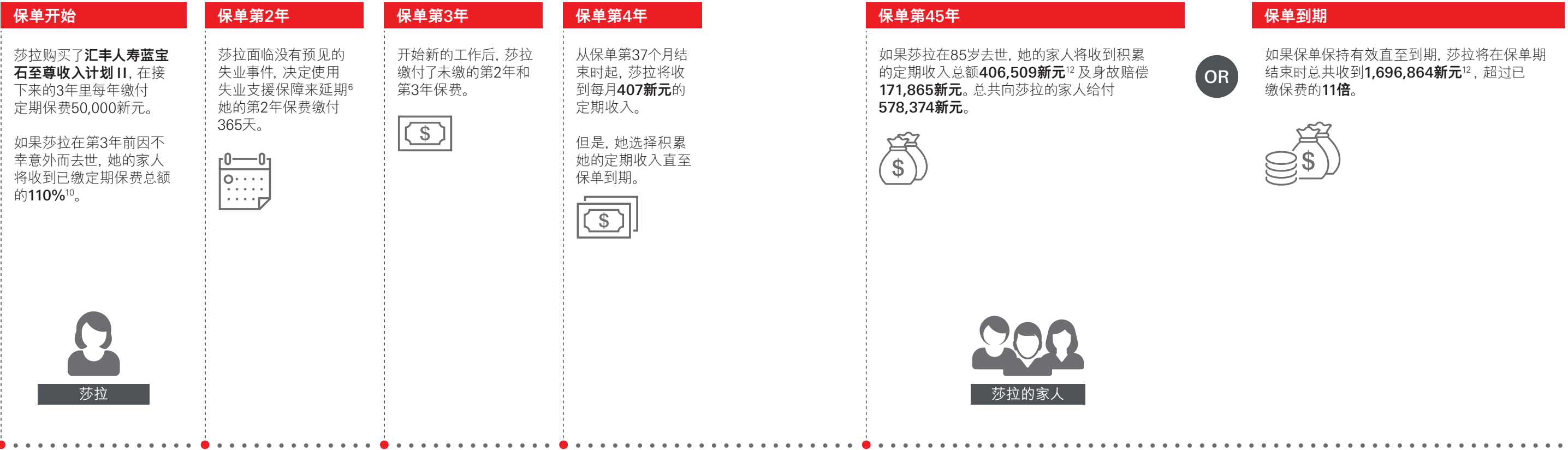
保单期  
至120岁



定期收入  
407新元, 从保单  
第37个月开始给付



失业支援保障  
365天



尽管生活充满不确定性, 莎拉在85岁去世时还是为她所爱的人留下了  
总共**578,374新元**的遗产 (超过已缴定期保费的3倍)。

‘年龄’ 指下一个生日年龄。

以上以新元为单位的数字仅作说明只用。它们是基于每年4.25%的示意性投资回报率计算的。红利是不保证的, 实际给付的利益将随着分红基金的未来表现而变化。

基于每年3.00%的示意性投资回报率, 潜在的给付为: 莎拉从保单第4年起收到每月271新元的定期收入。如果莎拉85岁去世, 将给付积累定期收入总额201,310新元<sup>12</sup>和身故赔偿161,493新元。如果保单保持有效直至到期, 莎拉在保单期结束时将收到总共733,705新元<sup>12</sup>。

<sup>12</sup> 假定定期收入留在汇丰人寿保险(新加坡)私人有限公司 再投资, 按公司签订的不保证利率积累。



# 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

汇丰人寿蓝宝石至尊收入计划II (HSBC Life Sapphire Prestige Income II) 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,您可能希望向财务规划师寻求建议。如果您选择不征求财务规划师的意见,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) or [www.sdic.org.sg](http://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2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](http://hsbclife.com.sg) 了解更多信息