

HSBC Life Indexed Flexi Income

Unlock the freedom of true wealth



HSBC Life

| Opening up a world of opportunity

Unlock the freedom of true wealth

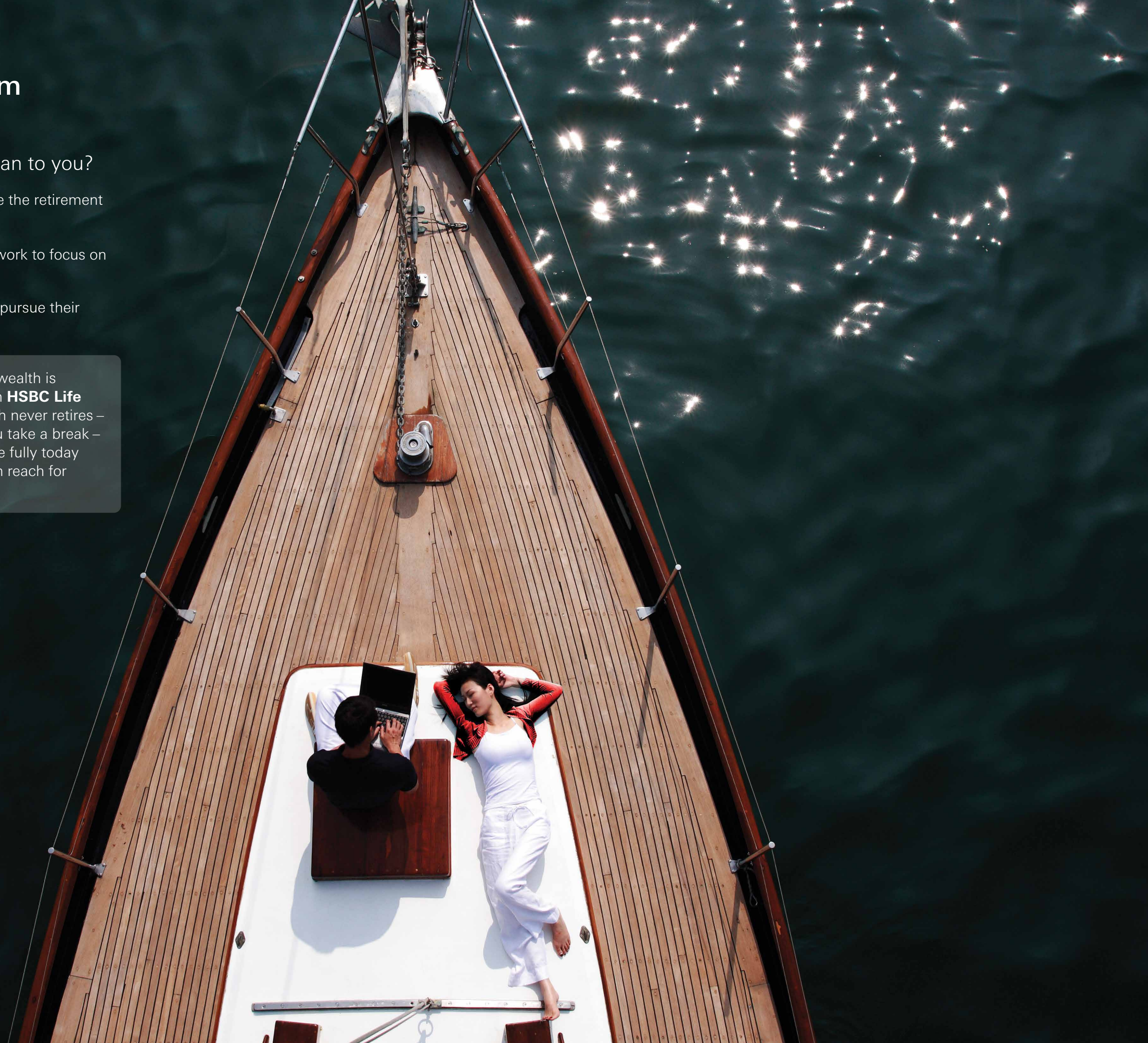
What does true wealth mean to you?

Is it the confidence that you can live the retirement you've envisioned?

The freedom to take a pause from work to focus on family or other life priorities?

Or supporting those you cherish to pursue their dreams without compromise?

Whatever your goals may be, true wealth is about a life rich in possibilities. With **HSBC Life Indexed Flexi Income**, your wealth never retires – it continues to grow even when you take a break – unlocking possibilities for you to live fully today while keeping your ambitions within reach for tomorrow's pursuits.



Your pursuits don't stop. Neither should your wealth.

HSBC Life Indexed Flexi Income is 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%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 amount² or choose to keep accumulating for higher returns. All tailored to suit your preferences.

Key features



Grow your wealth through market indices

Enjoy potential uncapped returns³ 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%¹.



Count on a lifetime⁴ of monthly income payouts⁵

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 period².



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.





Grow your wealth with confidence and flexibility

With **HSBC Life Indexed Flexi Income**, you can decide how your premiums are allocated – do you prefer the stability of steady returns, the potentially higher growth that market indices can offer, or a mix of both? This flexibility means you can shape your wealth ambitions to fit your goals and adjust the allocation as your life evolves.

► Index Account

Allocate premiums to your Index Account to access multiple market indices, with the opportunity to capture higher returns, and downside protection.

- Choose among **multiple indices** and potentially enjoy uncapped returns³ as markets rise.
- Benefit from a **floor rate as high as 1%¹**, ensuring downside protection even during market downturns.
- Flexibly reallocate⁶ your premiums across multiple indices as your wealth goals evolve.

Refer to the “Indices at a glance” section on page 12 for more details.

► Automatic premium spread

Benefit from dollar cost averaging with automatic premium spread that averages your premium amount, spreading out your premiums regardless of market fluctuation.

► General Account

If stability is your priority, reallocating your premiums to the General Account is a great way to enjoy reliable returns through:

- A **competitive general crediting rate⁷** that offers attractive interest throughout your policy term, with a guaranteed interest rate lock for your first premium paid.
- The flexibility to allocate your returns or gains from the Index Account to the General Account, ensuring consistent, guaranteed returns.

► Guaranteed minimum surrender value⁸

Your policy value will be based on an interest rate of 2% per annum when you make a full surrender, regardless of the performance of your General Account and Index Account.



True wealth is more than just growth – it’s also about protection and security for those you love.

► Whole life protection⁹

Coverage for death and terminal illness offers the assurance that your loved ones will be financially supported, with enhanced coverage for accidental death until age 80.

► Death benefit instalment option

Opt for the death benefit to be paid out 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.



Turn your hard-earned wealth into a lifetime of income

You've worked hard to build your wealth. Now it's time to let it take care of you. **HSBC Life Indexed Flexi Income** lets you decide how and when you wish to reap the benefits, whether as a steady monthly income stream or keep accumulating for higher returns. Your financial well-being should be as dynamic as your life.

► A lifetime of monthly income

Opt for our lifetime income benefit to enjoy monthly payouts for life⁴. Even if your policy value runs down to 0, your income payouts will continue at a constant amount.

► Flexibility to meet your changing needs

Whether you're taking a mini-retirement or transitioning through different life phases, you can easily stop and restart⁶ your income benefit whenever you wish.

► Welcoming your first income payout

You may start receiving your monthly income as early as the 25th month¹⁰ from the date your policy is issued.

- Your initial monthly income will be computed based on the lifetime income benefit rate which is a guaranteed percentage that will be applied to the higher of your prevailing policy value and total premiums paid¹¹.

The later you choose to start your monthly income payouts, the higher the guaranteed percentage of your first payout.

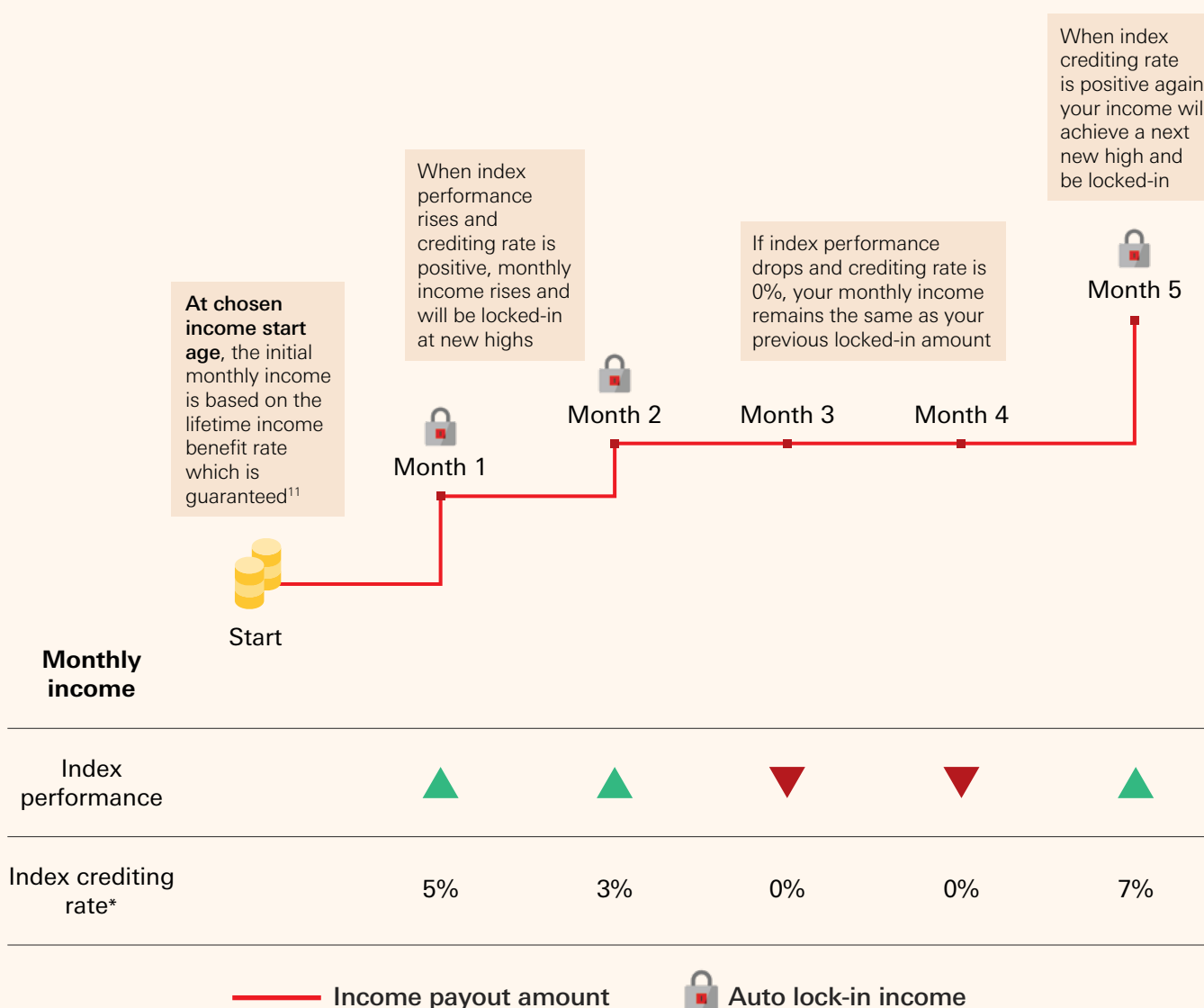
Here is a hypothetical example of the guaranteed percentage for a **plan purchased at age 38**.

Income start age Start of policy year (PY)	40 (PY 3)	50 (PY 13)	60 (PY 23)	70 (PY 33)	80 (PY 43)
Lifetime income benefit rate	1.87% p.a.	2.83% p.a.	4.08% p.a.	6.59% p.a.	12.38% p.a.

► Auto Lock-in Income

Once your payouts begin, they have the potential to increase in line with positive index crediting rate and/or General Account crediting rate and will be locked-in at each new high².

How the Auto Lock-in Income feature works when premiums are fully allocated to the Index Account.



Note:

- The graph above excludes charges, partial surrenders and is for illustrations purposes only.
- Monthly income may also rise with positive crediting interest in the General Account.

* The actual crediting rate may be higher or lower and is dependent on actual investment performance and the respective index sub-accounts' cap rate (where applicable) and participation rate.

It's only when your policy value drops to 0 that your future monthly income payouts will continue at a constant amount for the rest of your payout period.



Your payments, your wealth, your way

Every stage of life is unique. With **HSBC Life Indexed Flexi Income**, you set your own pace – pay the way that suits you best, shift your allocations as your goals evolve, and withdraw on your terms.

► **Flexible premium payment period**

Choose to make a single payment of at least USD100,000 or opt for multi-pay premium stretched over 5 years at a minimum of USD20,000 a year.

► **Fine-tune your allocations as you go**

Adjust your premium allocations⁶ between your General and Index Accounts, and among your Index Sub-accounts – so your plan keeps pace with your evolving wealth ambitions.

► **Withdraw¹² without surrender charge**

Withdraw up to 5% of your prevailing policy value¹³ per policy year from policy year 6 (for single premium payments) or from policy year 11 (for multi-pay premium).



Pass on your legacy, seamlessly

True wealth is more than just what you've built – it's also about the values you leave behind. With **HSBC Life Indexed Flexi Income**, your policy value may continue to grow and support your loved ones across generations. Preserve the legacy you've created and ensure it carries forward seamlessly, allowing those you cherish to pursue possibilities without compromise.

► **Change¹⁴ of life insured**

Life changes – so can your plan. For individual policies, you can change the life insured up to 5 times, while corporate-owned policies come with unlimited flexibility.

► **Designation of a contingent owner**

Name a contingent owner for your policy to ensure a seamless transfer if the existing policy owner passes away before the life insured.

► **Appointment of a secondary life insured**

Nominate a secondary life insured to ensure that, in the event of the existing life insured's passing, the policy remains active and may continue to grow, while providing coverage for the new life insured.



Indices at a glance

► **S&P 500 Index (US)**
• Equities

The S&P 500 Index is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalisation.

► **Nasdaq-100 Index (US)**
• Equities

The Nasdaq-100 Index (NDX) represents 100 of the largest, most dynamic non-financial companies listed on the Nasdaq Stock Market and some of the most innovative companies in the world. Selected based on market capitalisation and are renowned for their innovation, market leadership, and growth potential. NDX includes major players across technology, healthcare, consumer goods, and industrials, serving as a key benchmark for growth-focused investors.

► **S&P Global Diversified Index (Global)**
• Equities
• Fixed Income
• Gold

The S&P Global Diversified Index is a global multi-asset index that provides diversified exposure to global equities, U.S. fixed income and gold, targeting 7.5% volatility. It aims to capture potential upside and can de-risk in equities and fixed income during market downturns. The strategy allocates 20% to gold, which historically has acted as a hedge against inflation and rising rates.

► **S&P U.S. Tactical Multi-Asset Index (US)**
• Equities
• Fixed Income

The S&P US Tactical Multi-Asset Index offers exposure to U.S. equities and U.S. fixed income, providing multi-asset diversification with a 4.5% volatility target. It aims to capture potential upside and can go short to benefit and perform when markets are trending downwards during periods of heightened volatility and rising yields.

Index disclaimers

S&P 500 Index, S&P Global Diversified Index, and S&P U.S. Tactical Multi-Asset Index

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Nasdaq-100 Index

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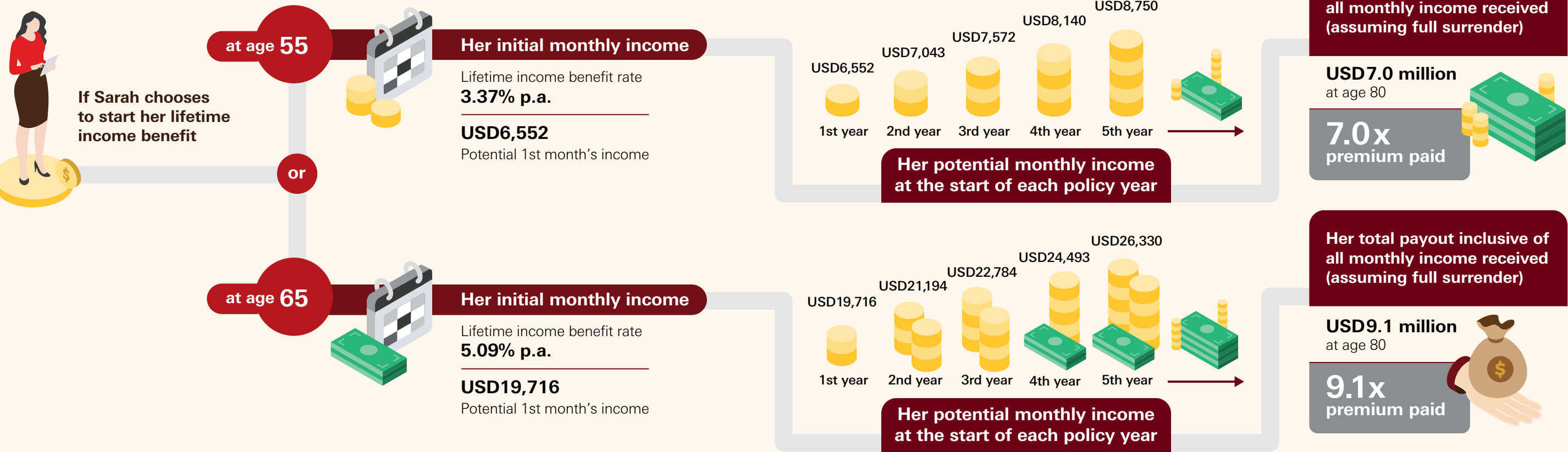
Planning for financial freedom

See how Sarah turns her savings into a lifetime of income

Sarah **purchases HSBC Life Indexed Flexi Income at age 38** with the aim of accumulating wealth and enjoying the freedom to live well that comes with good planning.

She **pays premiums of USD200,000 annually for 5 years** and allocates her premiums fully into the Index Account (100% to S&P U.S. Tactical Multi-Asset Index) to maximise uncapped returns.

Let’s see how Sarah’s policy journey goes based on her choices



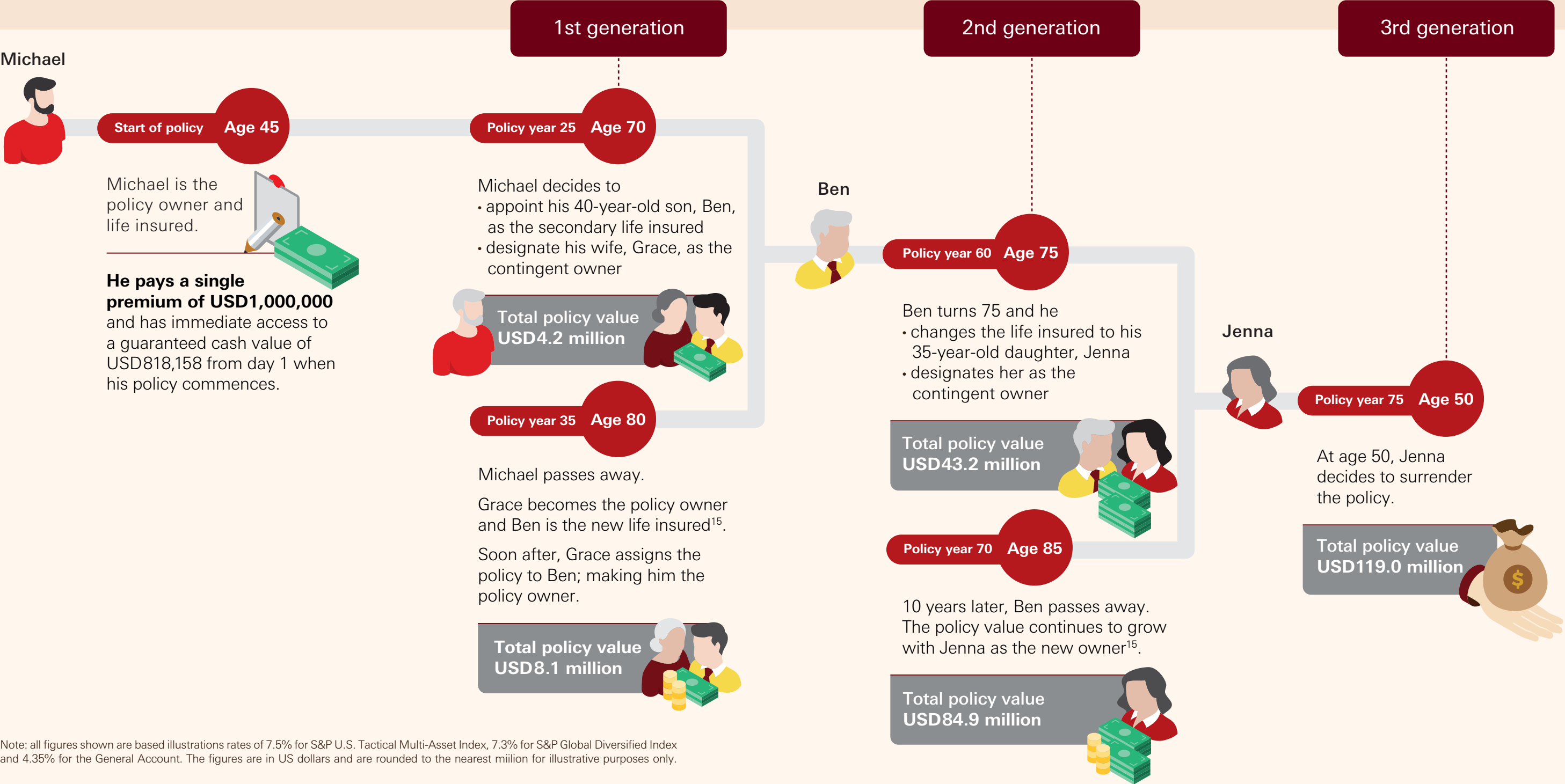
Note: all figures shown are based on a 7.5% illustration rate, are in US dollars and are rounded to the nearest million for illustrative purposes only.
*The actual crediting rate may be higher or lower and is dependent on actual investment performance and the respective index sub-accounts’ cap rate (where applicable) and participation rate.

From wealth to legacy

See how Michael turns a single premium payment into multi-generational security

Michael, a business owner, wants to ensure the wealth he is building continues to grow and benefit his son and future generations.

He **purchases HSBC Life Indexed Flexi Income at age 45** and **pays a single premium of USD1,000,000**. He wants to accumulate wealth with the assurance of some guaranteed growth so he allocates **80% of his premium into the Index Account** (40% to S&P Global Diversified Index and 40% to S&P U.S. Tactical Multi-Asset Index) and the remaining **20% into the General Account**.



Note: all figures shown are based illustrations rates of 7.5% for S&P U.S. Tactical Multi-Asset Index, 7.3% for S&P Global Diversified Index and 4.35% for the General Account. The figures are in US dollars and are rounded to the nearest million for illustrative purposes only.

True wealth is yours to create, with the flexibility on how your money should work for you.

Speak to us to unlock that freedom to live life on your terms today!

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.



- ¹ The floor rate may vary depending on your chosen indices. Please refer to the product summary for details.
- ² This applies only if the policy has entered the income payout period, the policy value is greater than 0, and there are no partial surrenders.
- ³ The cap rate may vary depending on your chosen indices. Please refer to the product summary for details.
- ⁴ Until the earlier of death or age 120.
- ⁵ Opt in to start monthly income by sending us your application on our prescribed form at least 90 days before your intended income start age. Terms and conditions apply.
- ⁶ This feature is only applicable when the policy value is greater than 0.
- ⁷ The general crediting rate is not guaranteed but it is subject to a guaranteed minimum crediting rate of 2% p.a. Please refer to the product summary for details.
- ⁸ Guaranteed minimum surrender value will not be applicable if you surrender the policy partially.
- ⁹ The benefits payable will be reduced by any monthly income payments made (if applicable) and any amounts withdrawn through partial surrender. Please refer to the product summary for details.
- ¹⁰ This applies to single premium payment, subject to the life insured attaining age 15. For multi-pay, you may start receiving monthly income as early as the 61st month from the policy issuance date or when the life insured attained age 15, whichever comes later.
- ¹¹ This applies if the policy is insuring the original life insured and no unscheduled premiums and/or partial surrenders have been made.
- ¹² Any partial surrender may impact future monthly income payments.
- ¹³ This is the maximum withdrawal amount that is not subject to a surrender charge as at the policy anniversary immediately preceding the surrender charge free withdrawal request.
- ¹⁴ If you've chosen to pay your planned premium in a lump sum, you can only change the life insured after the 1st policy anniversary. Otherwise, you can only change the life insured after the 5th policy anniversary.
- ¹⁵ Terms and conditions apply. Any change of ownership or replacement of the life insured is subject to our approval.

Important notes

HSBC Life Indexed Flexi Income is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No. 199903512M).

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This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 24 November 2025.

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