

HSBC Life Indexed Flexi Income 汇丰人寿 指数灵活收入计划

Unlock the freedom of true wealth
解锁真正的财富自由

View our product brochure:

浏览我们的产品册子:

English

中文



汇丰保险
HSBC Life

汇见新可能

Opening up a world of opportunity

Unlock the freedom of true wealth

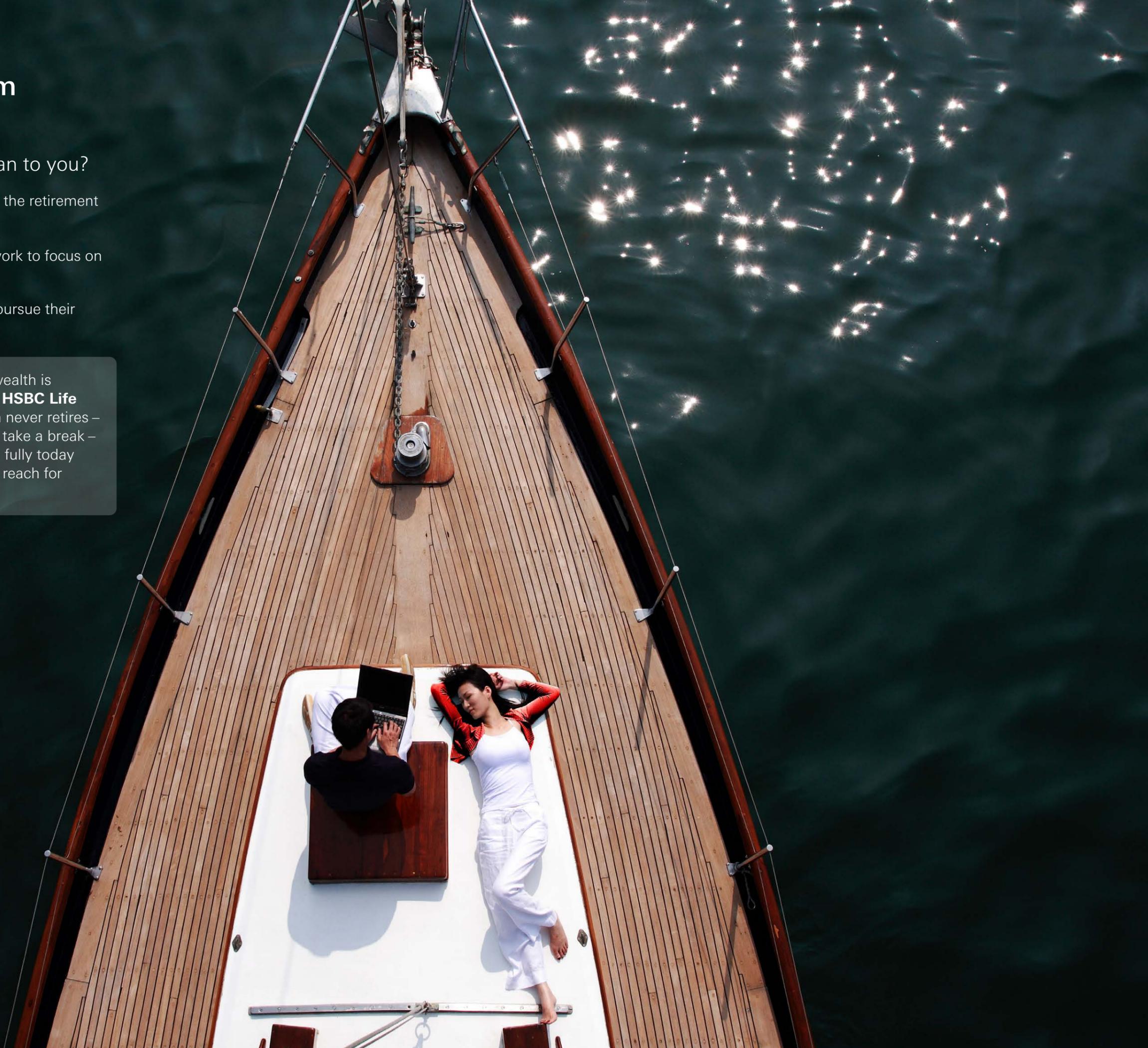
What does true wealth mean to you?

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 13 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.

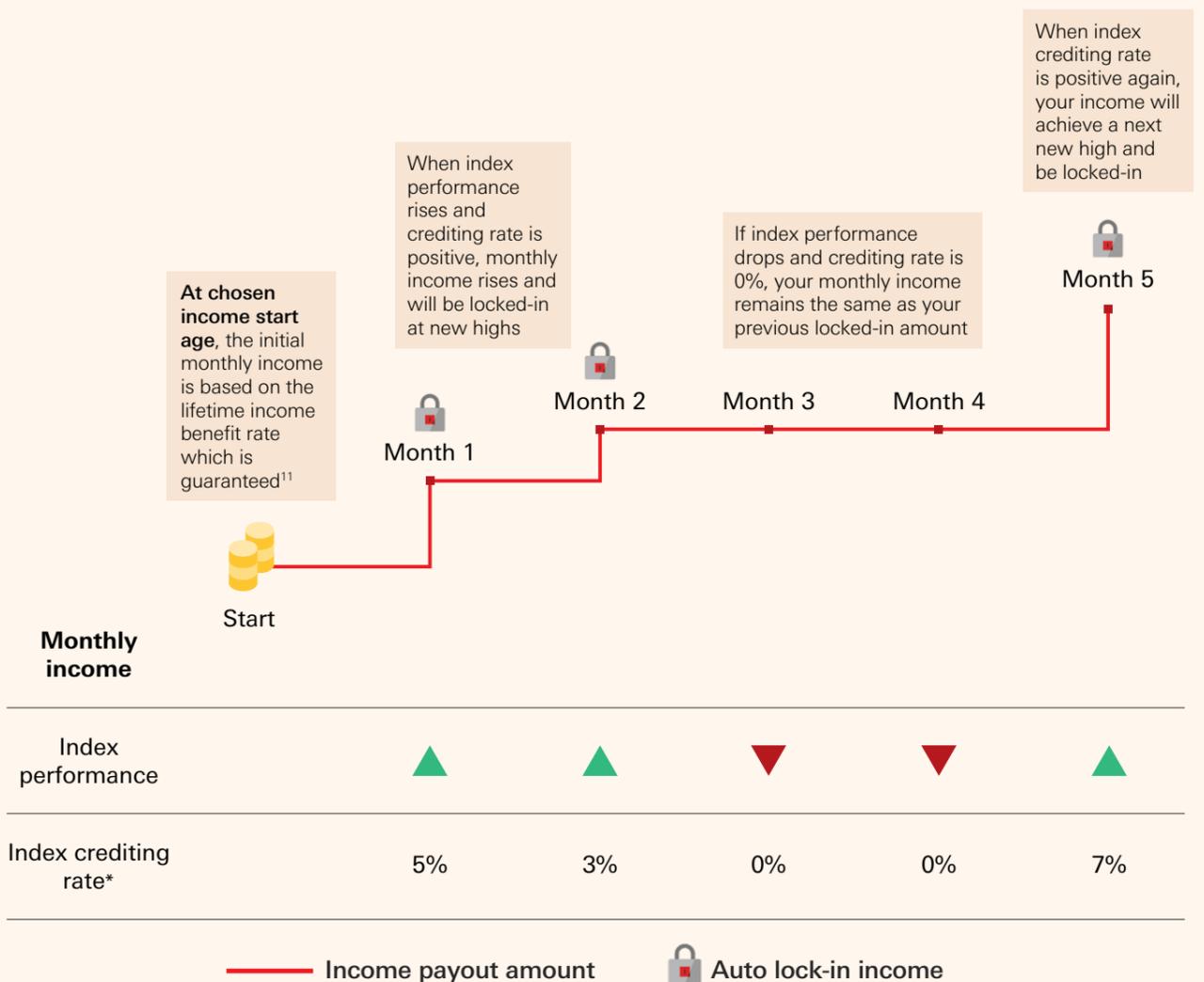
Here is a hypothetical example of the guaranteed percentage for a **plan purchased at age 38**.

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 illustration 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.



I 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

The indices above are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by HSBC Life (Singapore) Pte. Ltd. S&P® and S&P 500® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark; of Dow Jones Trademark Holdings LLC ("Dow Jones"); these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by HSBC Life (Singapore) Pte. Ltd. **HSBC Life Indexed Flexi Income** is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the indices above.

Nasdaq-100 Index

Nasdaq®, Nasdaq-100 Index®, Nasdaq-100®, NDX®, are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by HSBC Life (Singapore) Pte. Ltd. **HSBC Life Indexed Flexi Income** ("Product") has not been passed on by the Corporations as to their legality or suitability. The Product is not issued, endorsed, sold, or promoted by the Corporations. The Corporations make no warranties and bear no liability with respect to the product.

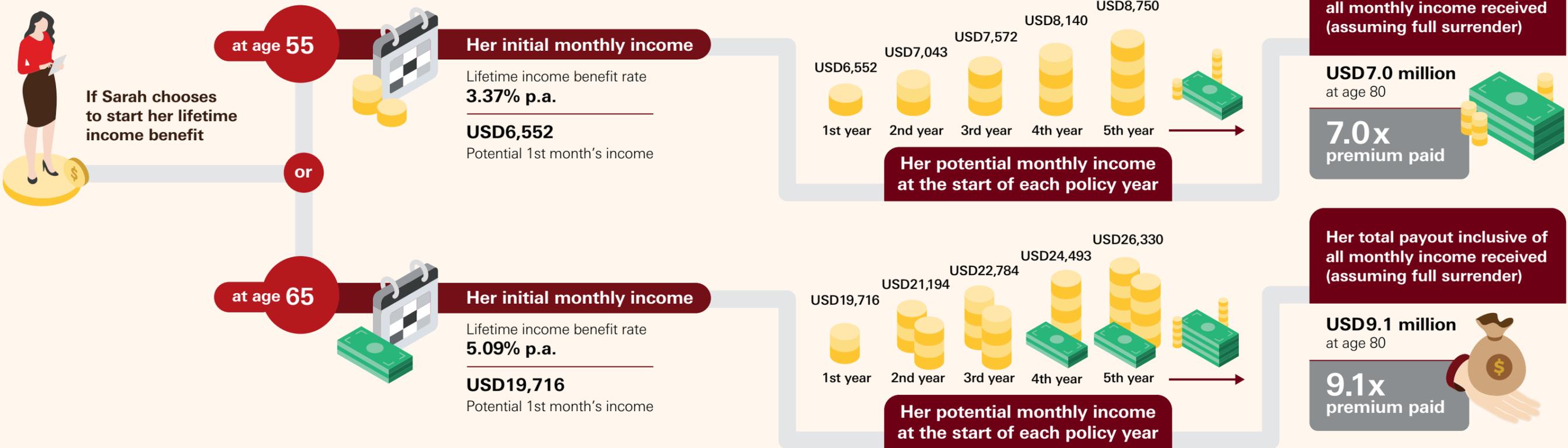
Planning for financial freedom

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



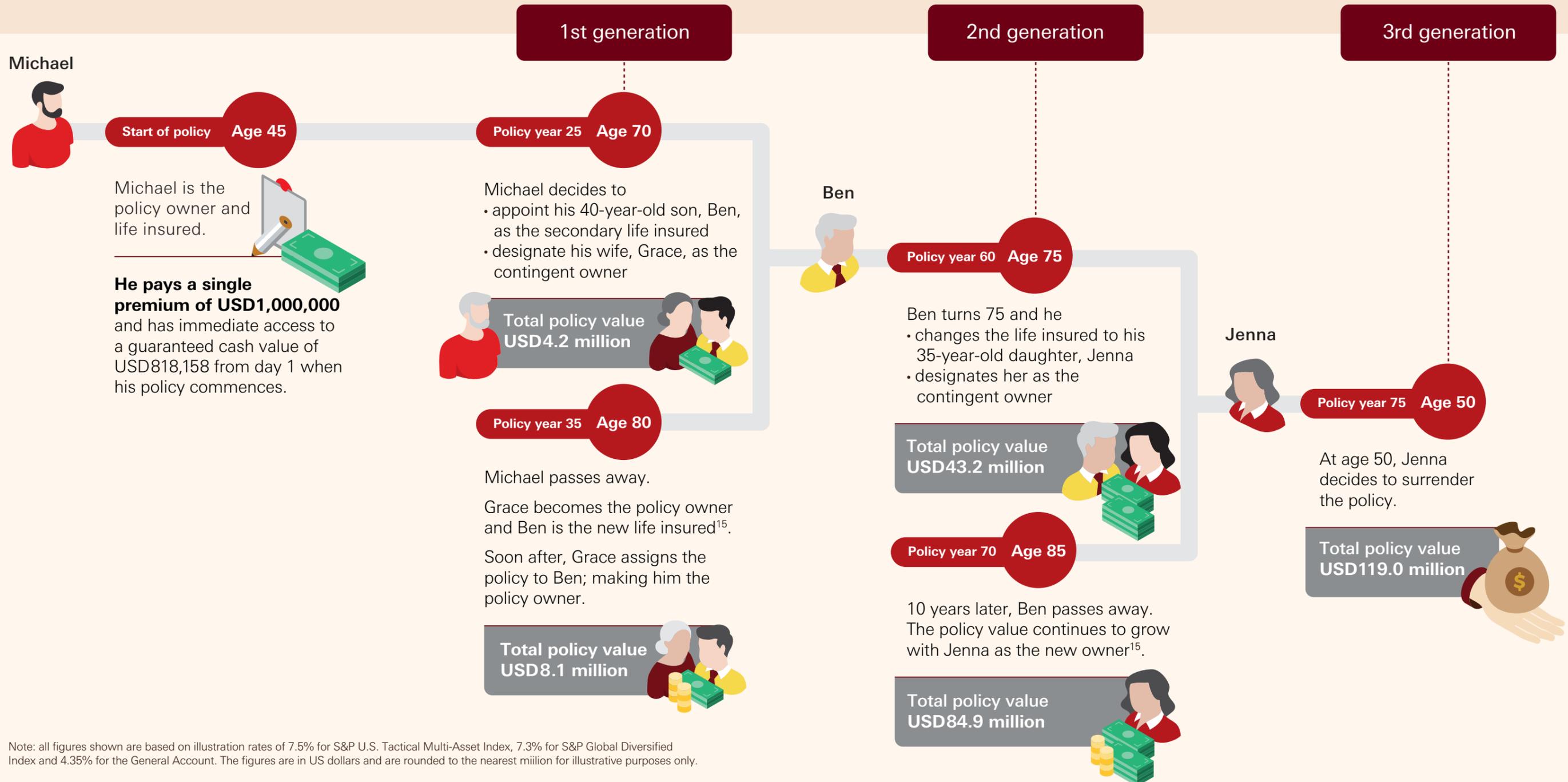
Note: all figures shown are based on a 7.5% illustration rate, are in US dollars and are rounded to the nearest million for illustrative purposes only.
*The actual crediting rate may be higher or lower and is dependent on actual investment performance and the respective index sub-accounts' cap rate (where 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 on illustration 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 30 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).

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 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 or actual participation rate (subject to its applicable minimum limits), 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, index segment cap rate (where applicable) and index segment participation 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 February 2026.

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

解锁真正的财富，开启自由人生

真正的财富对您而言意味着什么？

是让您有信心实现理想退休生活的保障？

能够自由地暂停工作，专注于家庭或其他人生重要的事情？

还是无后顾之忧地支持挚爱的人追逐梦想？

无论您的目标是什么，真正的财富意味着人生拥有充满无限可能。通过**汇丰人寿指数灵活收入计划**，您的财富永不止步——即使您选择暂时休息，资产依然持续增长——为您开启更多人生选择，让您今天尽情享受生活，同时让未来的梦想触手可及。



您的追求从未止步， 您的财富亦应如此。

汇丰人寿指数灵活收入计划是一项指数型万能寿险计划，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¹，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²；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³，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¹，即使市场下跌也能为您的资产提供保障。



终身⁴每月收入⁵，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²，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

可更换投保人、指定备选保单持有人及增设第二投保人，助力您实现财富的顺利传承。





自信灵活地实现财富增值

汇丰人寿指数灵活收入计划让您自主决定保费的分配方式——无论您是偏爱稳定收入带来的保障；市场指数可能带来的更高增长，还是两者兼顾？这种灵活性意味着您可以根据自身目标设定财富规划，并随着人生阶段的变化调整资产配置。

▶ 指数账户

将保费分配到您的指数账户，投资于多种市场指数，有机会获得更高的回报和下跌保护。

- 从**多种指数**中进行选择，有可能在市場上涨时享受不封顶的回报³。
- 享受高达**1%的保底指数率**¹，在市場低迷时获得市場下跌保障。
- 随着财富目标的变化，在多种指数中灵活分配⁶保费。

更多详情，参见第13页“指数一览”一节。

▶ 自动保费分散

通过运用平均成本法的自动分散保费，对您的保费进行分期定额投入，从而让您受益，无论市場如何波动，都平均地投入您的保费。

▶ 普通账户

如果您优先考虑稳定性，将保费分配到普通账户是享受可靠回报的绝佳方式。

- **具有竞争力的一般派息率**⁷，在整个保单期内提供优越的利息，并为您所缴付的第一笔保费提供保证利率锁定。
- 您可以灵活地将指数账户中的回报或盈利分配到普通账户，从而确保持续、保证的回报。

▶ 保证最低退保价值⁸

当您全额退保时，无论您的普通账户和指数账户的表现如何，您的保单价值都将按年利率 2% 计算。



真正的财富不仅仅是增长——其意义还在于为亲人提供保护和保障

▶ 终身保障⁹

身故和末期疾病保障可确保您的亲人获得经济支持，意外身故保障期限延长至 80 岁。

▶ 身故赔偿分期给付选择

选择分期领取身故赔偿给付，为您的亲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。



将您辛苦积累的财富转化为终身收入

您努力积累的财富，现在可以为您带来持续的回报。通过**汇丰人寿指数灵活收入计划**，您可以自主决定如何以及何时享受财富成果——无论是领取每月稳定收入，还是继续累积以实现更高回报，您的财务安排可灵活应对人生每个阶段的需求。

▶ 终身每月收入

选择我们的终身收入利益，享受终身每月收入给付⁴。即使您的保单价值降至零，您仍可持续获得固定金额的每月收入，保障您的生活无忧。

▶ 灵活应对多变需求

无论是短期退休还是人生阶段转换，您都可以随时暂停或重新启动⁶每月收入福利，轻松应对不同需求。

▶ 迎接您的首次收入领取

您可在保单签发后第25个月起开始领取每月收入¹⁰。

- 您的首月收入将根据终身收入利益比例计算，该比例为保证百分比，并将应用于您当前的保单价值与已缴总保费中的较高者¹¹。

您选择越晚开始领取每月收入，首次领取时所适用的保证百分比就越高

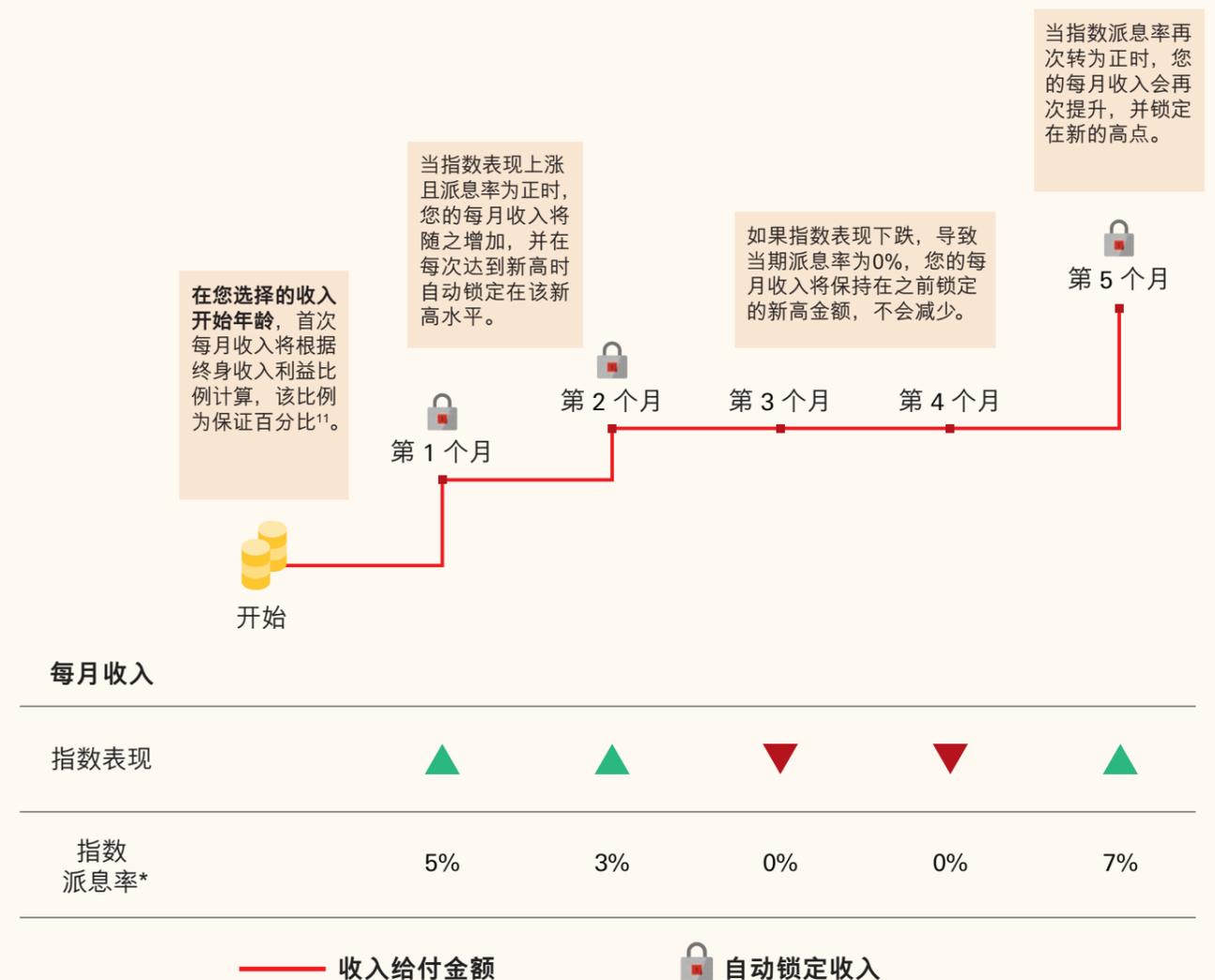
以下是**38岁**购买的保险计划的保证派息率的示例。

收入开始年龄 保单年度(PY)开始	40 (PY 3)	50 (PY 13)	60 (PY 23)	70 (PY 33)	80 (PY 43)
终身收入利益比例	1.87% (年率)	2.83% (年率)	4.08% (年率)	6.59% (年率)	12.38% (年率)

▶ 自动锁定收入功能

一旦您的收入领取开始，您的每月收入有机会随着指数账户的正向派息率和/或普通账户的派息率提升而增加，并且每达到新的高点时，收入将自动锁定在该新高水平²。

当全部保费分配至指数账户时，自动锁定收入功能的运作方式如下



备注:

- 上述图表未包含费用、部分退保，仅供说明参考。
- 每月收入亦可能因普通账户的正向派息率而增加。

* 实际派息率可能高于或低于示例，具体取决于实际投资表现及相关指数子账户的上限利率（如适用）和参与率。

只有当您的保单价值降至零时，您未来的每月收入才会以固定金额持续给付，直至整个领取期间结束。

您的保费，您的财富，您的方式

人生的每个阶段都独一无二。通过**汇丰人寿指数灵活收入计划**，您可以自主设定节奏——选择最适合您的缴付方式，随着目标的变化调整保费分配，并根据自身情况提取资金。

► 灵活的保费缴付期

您可以选择一次性缴付至少 10 万美元，或者选择在 5 年内分期缴付，每年最低 2 万美元。

► 随时调整保费分配

您可根据财富目标的变化，灵活调整⁶保费在普通账户与指数账户之间的分配，以及在各指数子账户之间的比例——让您的计划始终与财富愿景同步。

► 无退保费用的提取¹²

从第6个保单年度开始（适用于一次性缴付保费），或从第11个保单年度开始（适用于分期缴付保费），每个保单年度可提取高达当前保单价值的 5%¹³，且无需支付退保费用。



传承您的财富，轻松无忧

真正的财富不仅在于积累，更在于您所传承的价值观。通过**汇丰人寿指数型灵活收入计划**，您的保单价值可持续增长，支持您的亲人跨代实现财富延续。守护您创造的财富，确保顺利传承，让所爱之人无忧追梦。

► 更换¹⁴ 受保人

人生变化，计划亦可调整。个人保单最多可更换受保人 5 次，企业保单则可无限次更换。

► 指定备选保单持有人

您可为保单指定备选持有人，确保如现有保单持有人在被受保人之前身故，保单可顺利转移。

► 指定第二受保人

您可指定第二受保人，确保如现有受保人身故，保单仍可继续有效，并为新受保人提供保障与增值机会。



I 指数概览

▶ S&P 500 指数 (美国) • 股票

S&P 500 指数被广泛认为是衡量美国大型股票的最佳单一指标。该指数涵盖 500 家领先公司，覆盖约 80% 的市值。

▶ Nasdaq-100 指数 (美国) • 股票

Nasdaq-100 指数 (NDX) 涵盖纳斯达克股票市场 100 家规模最大、最具活力的非金融公司，以及一些全球最具创新力的公司。这些公司根据市值入选，以其创新性、市场领导力和增长潜力而闻名。NDX 涵盖科技、医疗保健、消费品和工业领域的主要参与者，是注重增长的投资者的关键基准。

▶ S&P Global Diversified 指数 (美国) • 股票 • 固定收益 • 黄金

S&P Global Diversified 指数是一项全球多元资产指数，提供对全球股票、美国固定收益和黄金的多元化投资，目标波动率为 7.5%。该指数旨在捕捉潜在的上涨空间，并在市场低迷时期降低股票和固定收益的风险。该策略将 20% 的资金配置于黄金，黄金在历史上一直充当着对冲通胀和利率上升的工具。

▶ S&P U.S. Tactical Multi-Asset 指数 (美国) • 股票 • 固定收益

S&P U.S. Tactical Multi-Asset 指数提供对美国股票和美国固定收益的敞口，实现多元资产多元化，波动率目标为 4.5%。该策略旨在捕捉潜在的上涨空间，并在市场波动加剧、收益率上升且趋势向下时做空以获利。

指数免责声明

S&P 500 指数、S&P Global Diversified 指数和 S&P U.S. Tactical Multi-Asset 指数

以上指数是标普道琼斯指数有限责任公司或其附属公司 ("SPDJI") 的产品，并已授权汇丰人寿保险 (新加坡) 私人有限公司使用。S&P® 和 S&P 500® 是标普全球公司 (S&P Global, Inc.) 或其附属公司 ("S&P") 的商标；Dow Jones® 是道琼斯商标控股有限责任公司 ("道琼斯") 的注册商标；这些商标已授权 SPDJI 使用，并已授权汇丰人寿保险 (新加坡) 私人有限公司用于某些用途。汇丰人寿指数灵活收入计划并非由 SPDJI、道琼斯、标普或其各自的关联公司发行、背书、销售或推广，且上述任何一方均未就投资此类产品的合理性作出任何陈述，亦不对上述指数的任何错误、遗漏或中断承担任何责任。

Nasdaq-100 指数

Nasdaq®、Nasdaq-100 Index®、Nasdaq-100®、NDX® 是纳斯达克公司 (Nasdaq, Inc.) 与其关联公司统称 "该公司" 的注册商标，并授权汇丰人寿保险 (新加坡) 私人有限公司使用。汇丰人寿指数灵活收入计划 ("产品") 的合法性或适用性未由该公司进行过评估。该产品并非由该公司发行、背书、销售或推广。该公司对该产品不作任何担保，也不承担任何责任。

规划财务自由

看看莎拉是如何将她的积蓄转化为终身收入。

莎拉在 38 岁时购买了汇丰人寿指数灵活收入计划，目标是积累财富，并享受良好规划带来的美好生活自由。

她每年缴付保费 20 万美元，持续 5 年，并将全部保费分配到指数账户（100% 分配到 S&P U.S. Tactical Multi-Asset 指数），以最大化无限回报潜力。

让我们看看，莎拉的保单之旅会如何随着她的选择而实现不同的收益结果



如果莎拉决定享受几次短期退休



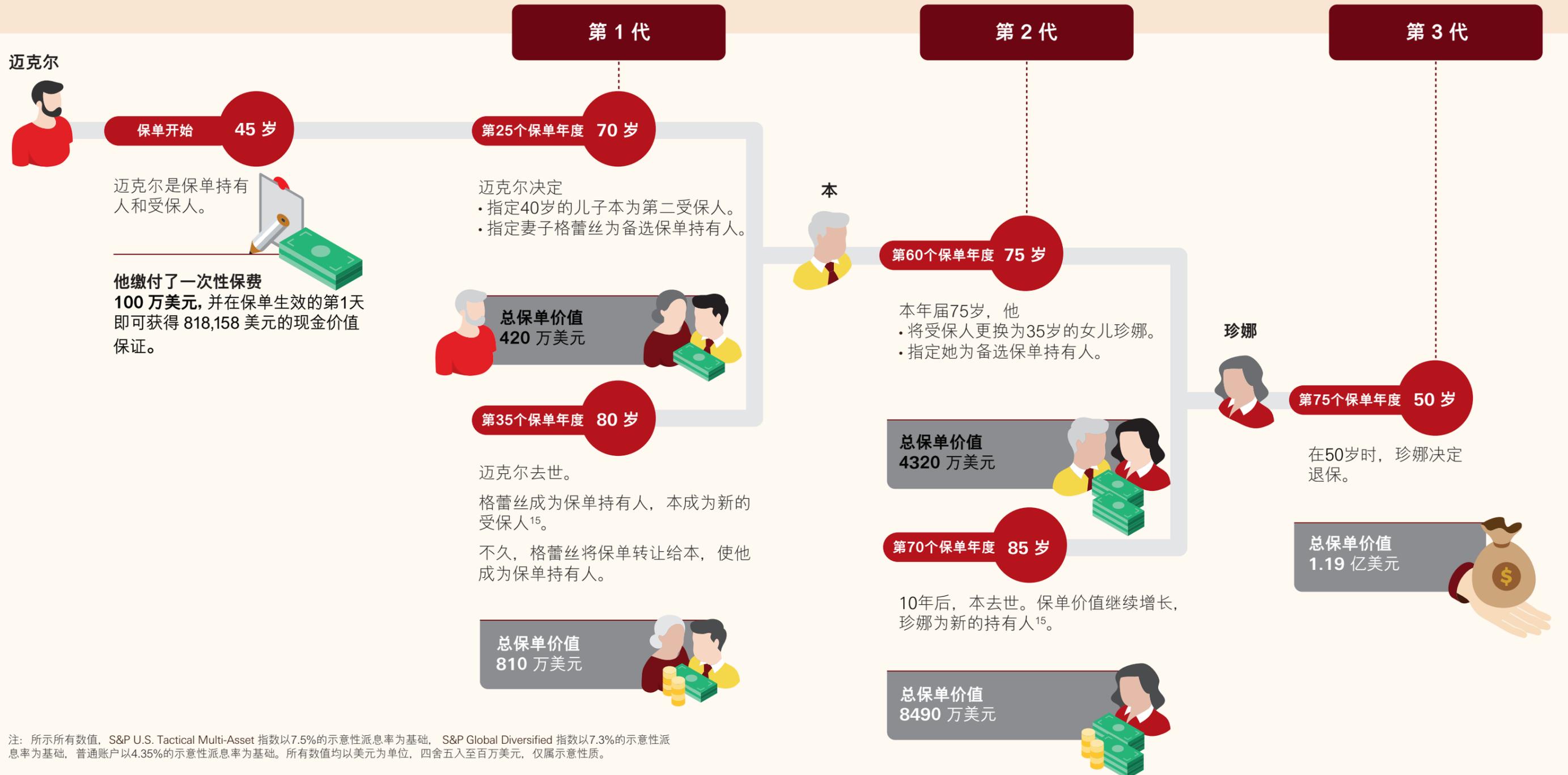
注：所示所有数值均以 7.5% 的示意性派息率为基础，以美元为单位，四舍五入至百万，仅属示意性质。*实际派息率既可能更高，也可能更低，取决于实际投资表现和各指数账户的上限指数率（如适用）和参与率。

从财富到传承

看看迈克尔如何将一次性保费转化为多代保障

企业主迈克尔希望确保他创造的财富继续增长，惠及子孙后代。

他在 45 岁时购买了汇丰人寿指数灵活收入计划，缴付了一次性保费 100 万美元。为了通过保证增长的方式积累财富，他将 80% 的保费分配到指数账户（40% 分配到 S&P Global Diversified 指数，40% 分配到 S&P U.S. Tactical Multi-Asset 指数），其余 20% 分配到普通账户。



注：所示所有数值，S&P U.S. Tactical Multi-Asset 指数以 7.5% 的示意性派息率为基础，S&P Global Diversified 指数以 7.3% 的示意性派息率为基础，普通账户以 4.35% 的示意性派息率为基础。所有数值均以美元为单位，四舍五入至百万美元，仅属示意性质。

真正的财富由您自主创造，
您的资金运作方式也可灵活掌控。

立即联系我们，
解锁专属于您的自由人生！

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。

它提供广泛的解决方案，以满足零售和企业客户在生活、健康、退休、保障、教育、传承规划和财富积累方面的需求。



- 1 保底指数率可能因所选指数而异。详情请参阅产品简介。
- 2 这仅适用于保单已进入收入给付期、保单价值大于 0 且没有部分退保的情况。
- 3 上限指数率可能因所选指数而异。详情请参阅产品简介。
- 4 至身故或120岁为止，以较早者为准。
- 5 在您希望开始领取收入的年龄前至少30天向我们提交规定格式的申请表，选择加入，以开始领取每月收入。条款与细则适用。
- 6 此项功能仅适用于保单价值大于 0 的情况。
- 7 一般派息率不受保证，但不低于2%（年率）的最低保证派息率。详情请查阅产品简介。
- 8 保证最低退保价值不适用于部分退保的情况。
- 9 应付利益将扣除任何已给付每月收入（如适用）及任何部分退保提款。详情请参阅产品简介。
- 10 这适用于一次性保费缴付，但投保人须年满15岁。若为分期缴付，您最早可在保单签发日起第61个月或投保人年满15岁时开始领取每月收入，以较迟者为准。
- 11 这适用于保单承保原投保人，且没有计划外保费和/或部分退保的情况。
- 12 任何部分退保可能影响未来每月收入给付。
- 13 这是截至免退保费用提取请求前一个保单周年日不需缴付退保费用的最大退保金额。
- 14 如果您选择了一次性缴付计划保费，您仅可在第1个保单周年日之后更换投保人。在其他情况下，您仅可在第5个保单周年日之后更换投保人。
- 15 条款与细则适用。持有人或投保人的任何更换须经本公司批准。

重要提示

汇丰人寿指数灵活收入计划由汇丰人寿保险（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。本宣传册并非保险合同，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。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。如果您选择不寻求财务顾问代表的建议，您应考虑产品是否适合您。有关本产品的确切条款和条件、具体细节和除外责任，请参阅一般条款和产品简介。实际应给付利益和保障不受保证，取决于适用于您的保单的普通账户的实际派息率（受限于保证最低派息率）和适用于您的保单的指数账户的实际上限指数率（受限于最低指数段上限指数率）、实际保单费用或实际参与率（受限于适用最低参与率）、任何已缴追加保费金额、已进行的部分提款、已借取的贷款及根据保单进行的其他变更和交易。指数账户的派息率根据相关指数的点对点表现计算，不包括股息，受限于适用指数段保底指数率、指数段上限指数率（如适用）和指数段参与率。过往表现并不一定代表未来表现。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，而您所得到的退保价值（如有）可能为零或少于已缴付的总保费。购买新的寿险保单替代现有寿险保单亦有弊端，因为新保单的保费可能更贵，或保费相同但所提供的保障较少。

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。您的保单自动受保，不需要您采取额外行动。预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的网站(www.lia.org.sg或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 2026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，中文网页仅供参考。中英文之间如有差异，则以英文版为准。

联系我们 +65 6880 4888

或浏览 hsbclife.com.sg 了解更多信息。