

HSBC Life Wealth Abundance

Boost your wealth with confidence





Diversify and grow your wealth with flexibility and confidence.

Are you looking to grow your wealth through investments to confidently meet your financial goals while protecting yourself and your loved ones?

HSBC Life Wealth Abundance is an investment-linked plan with exclusive access to over 80 world-class funds. Together with the flexibility of unlimited fund switching and low account maintenance fee, watch your wealth grow from day one, earning attractive bonuses along the way.



Benefits at a glance



Designed to make your investment grow at its highest potential to bring you closer to your financial goals

- As low as 2.1% p.a. account maintenance fee¹, with 100% of your monthly regular premiums going directly into funds of your choice, optimising your return
- Diversify your portfolio with exclusive access to over 80 world-class funds
- Opportunity to create additional income streams by investing in dividend-paying funds



Earn attractive bonuses² throughout your investment journey

- Kick-start your journey with a **start-up bonus** of up to 12% p.a. on your 1st year regular premium(s)
- Receive monthly **power-up bonus** of 0.1% p.a. based on the prevailing value of your Regular Premium Account, from the 5th year onwards until the end of the minimum investment period
- Further boost your wealth with monthly **loyalty bonus** of 0.3% p.a. based on the prevailing value of the Regular Premium Account after the end of minimum investment period



Limited commitment with just 10 years Minimum Investment Period (MIP)³



Enjoy flexibility that caters to your unique financial needs

- Flexibility to adjust your investment strategy according to your financial circumstances, risk appetite or investment outlook with unlimited fund switching
- Two free partial withdrawals⁴ (i.e. no partial withdrawal charge) during MIP
- Ad hoc withdrawal from 3rd year onwards and pre-planned regular withdrawal after MIP
- Ad hoc top up and recurring single premium (RSP) are allowed from the 13th policy month and before the life insured turns 70 years old
- Hassle-free application requiring no medical examination



Enjoy peace of mind with life protection coverage up to age 99 and complimentary accidental death coverage up to age 75⁴

¹ The account maintenance fee is 2.1% p.a. of the account value of the Regular Premium Account during MIP and 0.6% p.a. of the account value of the Regular Premium Account after MIP. It is charged on a monthly basis from the account value of the Regular Premium Account by deduction of units from the Regular Premium Account during the policy term.

² Terms and conditions apply. Start-up, power-up and loyalty bonuses are applicable to the Regular Premium Account only. The one-time start-up bonus is a percentage of the regular premium(s) paid for the first policy year based on the applicable start-up bonus rate of 8%, 10% or 12%. If the policyholder reduces their regular premiums payable during the MIP, a bonus recovery charge will apply and the charge will be deducted from the account value of the Regular Premium Account through the deduction of units. Top-up premium(s) and RSP are not entitled to start-up bonus. Please refer to product summary for details.

³ The Minimum Investment Period (MIP) for this plan is 10 years. The premium term of this plan is until age 99 of the life assured. Policyowner has the option to apply for unlimited premium holiday after MIP and the applicable policy charges will be deducted from the respective account value.

⁴ Terms and conditions apply. Please refer to product summary for details.

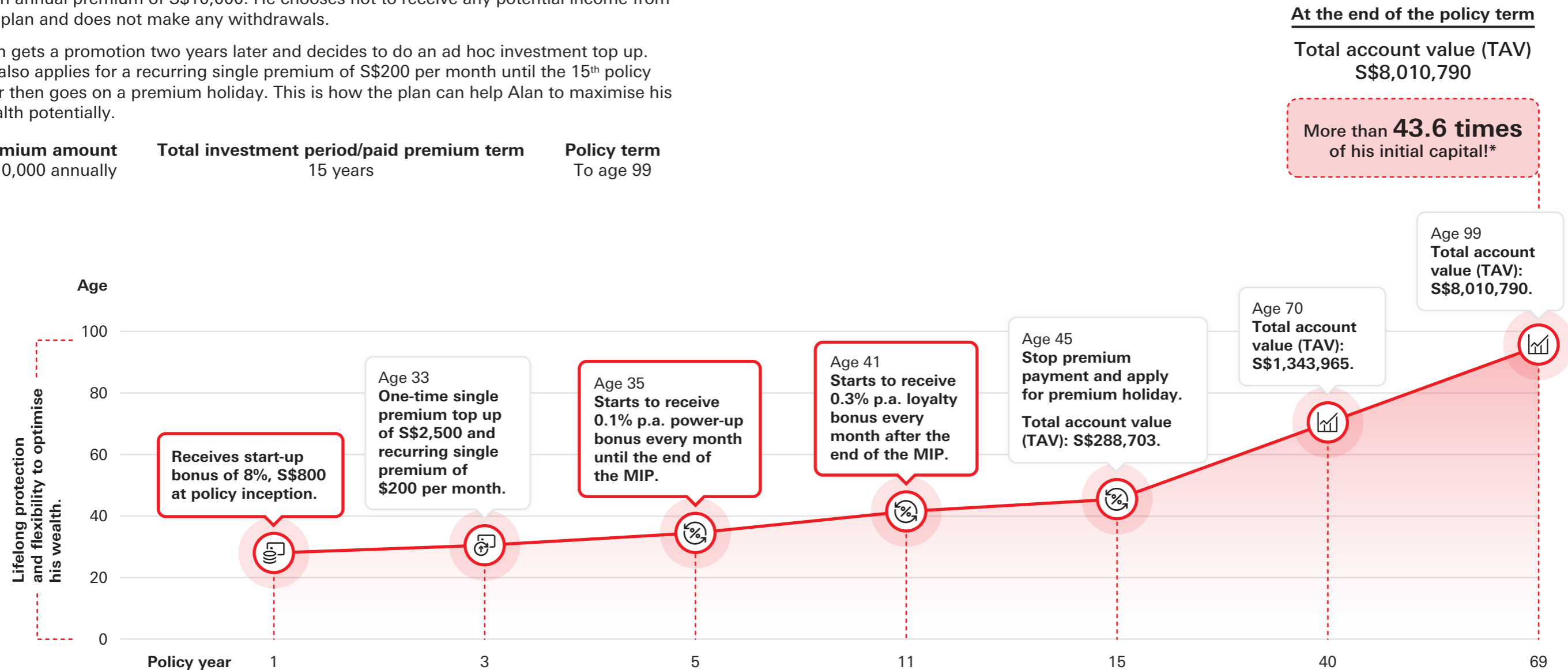
How the plan works

Scenario 1: Grow your wealth for maximum returns

Alan, aged 30, a regional supply chain manager, wants to accumulate his wealth and reinvest his dividends for maximum returns. He signs up for HSBC Life Wealth Abundance at an annual premium of S\$10,000. He chooses not to receive any potential income from the plan and does not make any withdrawals.

Alan gets a promotion two years later and decides to do an ad hoc investment top up. He also applies for a recurring single premium of S\$200 per month until the 15th policy year then goes on a premium holiday. This is how the plan can help Alan to maximise his wealth potentially.

Premium amount	Total investment period/paid premium term	Policy term
S\$10,000 annually	15 years	To age 99



The graph above is not drawn to scale.

*Note: Figure is computed based on the following: total potential return (total account value + total potential dividend payout from dividend-paying fund (when applicable), divided by total premium paid including top-up and recurring single premium.

The values in the illustrations are rounded off to the nearest dollar and based on illustrated investment rate of return of 8% p.a. and 1.3% p.a. fund management charge.

The values for the above scenario will be the following if they are based on illustrated investment rate of return of 4% p.a.: at age 30, start-up bonus – S\$800. At age 45, TAV – S\$210,194. At age 70, TAV – S\$381,027. At age 99, TAV at the end of the policy term – S\$760,527. More than 4.1 times his initial capital*.

All values in the above illustrations are non-guaranteed, and are subject to the performance of the chosen fund(s) and early encashment charge (where applicable).

How the plan works

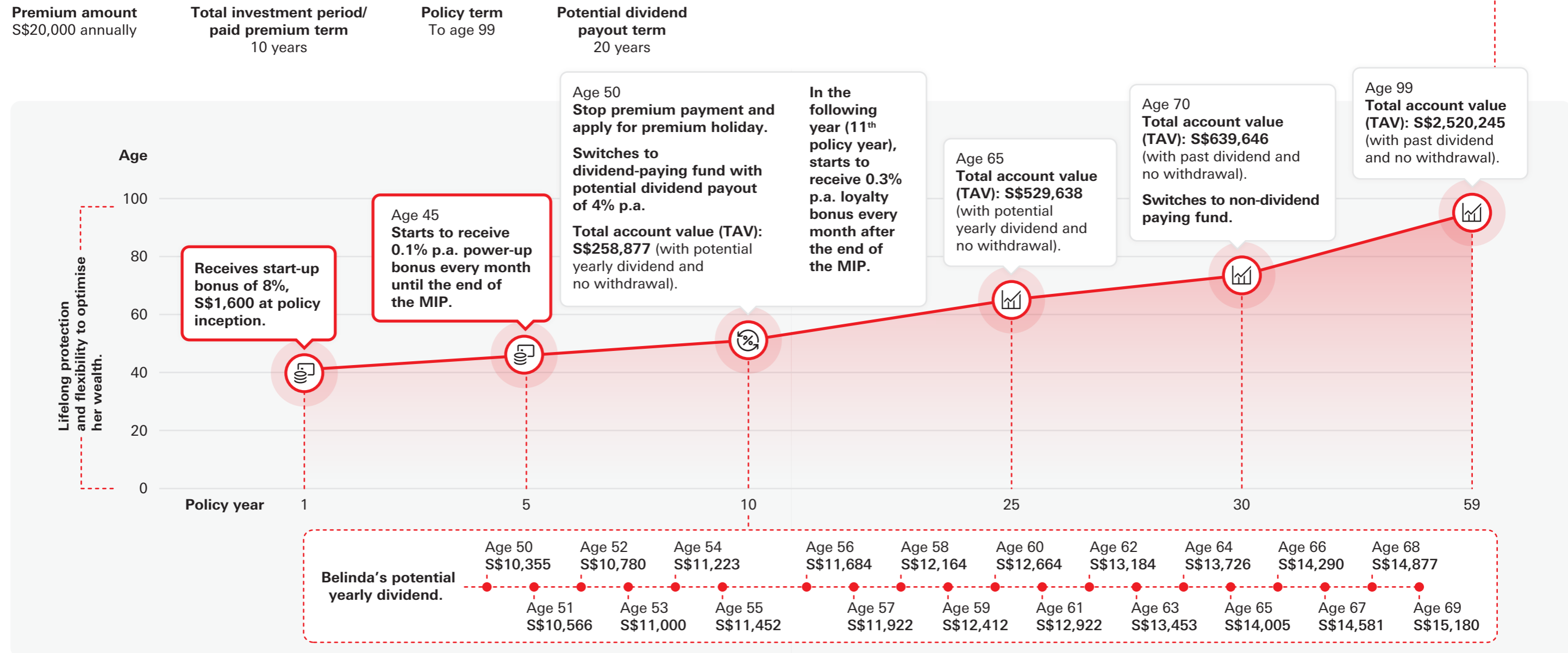
Scenario 2: Grow your wealth towards your dream retirement

Belinda, aged 40, wants to supplement her retirement funds with a financial plan that can offer her a stream of potential yearly income from age 50 until age 69, through the dividends generated from her chosen fund(s) and continue to accumulate her wealth after that. Belinda pays premiums for 10 years then goes on a premium holiday. This is how the plan can help her.

At the end of the policy term

$$\begin{array}{rcl} \text{Total account} & & \text{Total potential} & & \text{Total potential} \\ \text{value (TAV)} & + & \text{dividend payout} & = & \text{return} \\ \text{\$2,267,805} & & \text{\$252,440} & & \text{\$2,520,245} \end{array}$$

More than **12.6 times** her initial capital!*



The graph above is not drawn to scale.

*Note: Figure is computed based on the following: total potential return (total account value + total potential dividend payout from dividend-paying fund (when applicable), divided by total premium paid including top-up and recurring single premium.

The values in the illustrations are rounded off to the nearest dollar and based on illustrated investment rate of return of 8% p.a. and 1.3% fund management charge.

The potential yearly dividends are based on 4% cash dividend payout for a period of 20 years. Belinda will need to switch funds at age 50 and 69 in order to receive the yearly dividend for a period of 20 years.

The values for the above scenario will be the following if they are based on illustrated investment rate of return of 4% p.a.: at age 40, start-up bonus – S\$1,600. At age 45, power-up bonus – 0.1% p.a., At age 50, loyalty bonus – 0.3% p.a., TAV – S\$208,449. At age 65, TAV – S\$281,945. At age 70, TAV – S\$307,190. At age 99, TAV including dividend payout at end of the policy term – S\$519,800. More than 2.6 times of her initial capital*. Based on 4% p.a. illustrated investment rate of return and 2% cash dividend payout for a period of 20 years, the potential yearly dividend is as follows.

Age 50 – S\$4,169	Age 54 – S\$4,219	Age 58 – S\$4,271	Age 62 – S\$4,322	Age 66 – S\$4,375
Age 51 – S\$4,182	Age 55 – S\$4,232	Age 59 – S\$4,283	Age 63 – S\$4,335	Age 67 – S\$4,388
Age 52 – S\$4,194	Age 56 – S\$4,245	Age 60 – S\$4,296	Age 64 – S\$4,348	Age 68 – S\$4,401
Age 53 – S\$4,207	Age 57 – S\$4,258	Age 61 – S\$4,309	Age 65 – S\$4,361	Age 69 – S\$4,414

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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 in February 2023. 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 Wealth Abundance is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M).

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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 2024.

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