HSBC Life Wealth Accelerate

Rev up your returns

HSBC Life

A flexible investment-linked plan that helps you ride into financial independence. Give yourself and your wealth the opportunity to flourish and grow as you secure your ideal retirement at the same time.

HSBC Life Wealth Accelerate rewards you with multiple bonuses as well as the flexibility to receive your dividends in cash or reinvest them to expand your wealth further.

An extra boost to achieve higher goals

Diverse selection of funds with option for dividend payout

Invest confidently in a wide selection of **close to 60 unique investment-linked funds** from varying industries and geographical sectors. This includes dividend paying investment-linked sub-funds, which gives you the **option to receive your dividends in cash, or reinvest them to grow your wealth.**

Rewards along your investment journey through multiple bonuses

- **Start-up bonus**[1]
  Receive a start-up bonus of up to 30% of annual premium in your 1st policy year, and up to 200% of annual premium across the Initial Contribution Period (ICP) of 5 policy years for a Minimum Investment Period (MIP) of 30 years.
- **Power-up bonus**[2]
  Receive a power-up bonus of **up to 1.3% p.a. of account value** from policy year 15 until the end of the MIP.
- **Loyalty bonus**[3]
  Receive a loyalty bonus of **up to 1.1% p.a. of account value** throughout the policy term starting after the end of MIP.

A flexible plan that cater to your needs

- Select from 2 MIP options: **25 or 30 years**
- Choose to invest in **SGD or USD**
- Available from a minimum monthly premium of S$300
- Accelerate your investment by adding **recurring single premium and/or top-ups**[4] to your investment at any time.
- Access your account value through **partial withdrawal** at no cost – up to the first 7 requests[5] after ICP till end of MIP and after MIP.
- Take a **premium holiday**[6] whenever you need one – up to total aggregate of 84 months during MIP, and unlimited after MIP.

Protection for you and your loved ones

- Be covered **against death**[7] **and terminal illness**.
- The **life replacement option**[8] allows you to replace the life assured with your spouse or child, as a way of wealth transfer to your loved one.

Hassle-free experience

- No medical checkup is required when you sign up for this plan.

Why it pays to start investing early

- **Manage your risks over time**
  Depending on your preferred minimum investment period, long-term investments may provide more time for recovery in case anything goes wrong.
- **Take advantage of the compounding effect**
  When you re-invest your returns, your return-on-investment increases exponentially.
- **Cultivate a healthy financial discipline**
  Setting aside an investment budget helps you to monitor your spending habits by cutting out unnecessary expenses.
- **Empowers you to live a better life**
  Growing your investments over time offers you more opportunities to enjoy the finer things in life with the ones you love, and helps you to prepare for your retirement.

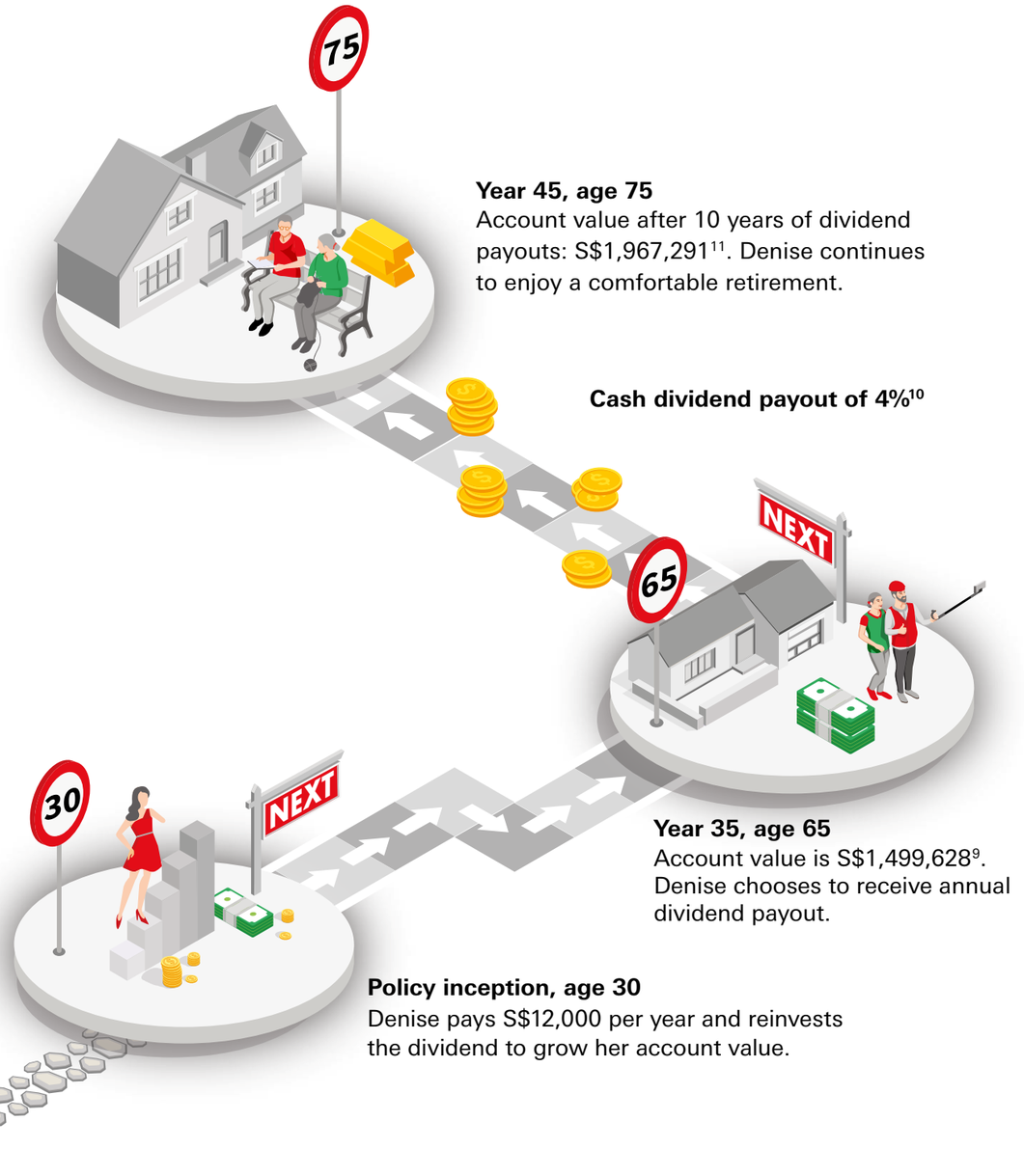
These are opinions expressed by HSBC Life (Singapore) Pte. Ltd. and experiences may vary from individual to individual.

Illustration: Move closer to your perfect retirement lifestyle

Denise, age 30, is excited about her dream retirement lifestyle and wants to start planning early to build her retirement fund.

She purchases **HSBC Life Wealth Accelerate** with 30-year Minimum Investment Period (MIP) at an annual premium of S$12,000 and she intends to pay the premium until her retirement age of 65. She selects a dividend paying ILP sub-fund that provides a potential dividend payout of 4% for her investment portfolio, and chooses to reinvest.

At age 65, Denise decides to stop paying premiums by going on an **unlimited premium holiday**[6]. She chooses to receive annual dividend payout to enjoy her retirement without any worries.



Year 45, age 75
Account value after 10 years of dividend payouts: S$1,967,291[11]. Denise continues to enjoy a comfortable retirement.

Cash dividend payout of 4%[10]

Year 35, age 65
Account value is S$1,499,628[9]. Denise chooses to receive annual dividend payout.

Policy inception, age 30
Denise pays S$12,000 per year and reinvests the dividend to grow her account value.

Product overview

Eligible entry age

Basic plan	Min entry age (Attained age)	Max entry age (ANB)	Coverage up to policy anniversary (ANB)
Death benefit	1 month	Please refer to table below	99
Terminal illness benefit	18	Please refer to table below	99

Maximum entry age

- Life assured: 55 Age Next Birthday (ANB), subject to entry age + MIP ≤ 80 years
- Policyholder: 99 ANB

Minimum investment period (years)	Maximum entry age
25	55
30	50

Minimum investment period

25, 30 years

Coverage period

Whole of life (till age 99), for as long as the policy is in force

Regular premium

Whole of life (till age 99)

Payment frequency	Minimum regular premium	
Annual	S$3,600	US$2,520
Semi-annual	S$1,800	US$1,260
Quarterly	S$900	US$630
Monthly	S$300	Not allowed

Top-up[4]

Minimum S$5,000 / US$3,500, in multiples of S$100 / US$100

Recurring single premium (RSP)[4]

- SGD: Minimum S$100 per month, in multiples of S$100
- USD: No RSP is allowed for USD policy

Distribution of dividend

- If reinvestment option is chosen, we will reinvest these dividends on your behalf. The reinvested dividends will increase your units for the relevant ILP sub-fund.
- If cash payout option is chosen, the payout will be from both the Initial Units Account (IUA)[12] and the Accumulation Units Account (AUA)[13]. You will receive the payout in your designated bank account.

Partial withdrawal

- Minimum withdrawal amount = S$1,000 / US$700 per withdrawal
- During MIP: partial withdrawal allowed from the AUA[13], at a partial withdrawal charge.
- After ICP till end of MIP: free partial withdrawal benefit[5] applies for up to first seven partial withdrawal requests. Any subsequent partial withdrawal will be subjected to a partial withdrawal charge.
- After MIP: partial withdrawal allowed from both the IUA[12] and the AUA[13], at no charge.

Regular withdrawal

Allowed after the end of the MIP*

Regular withdrawal frequency	Minimum regular withdrawal amount	
Annual	S$1,200	US$840
Semi-annual	S$600	US$420
Quarterly	S$300	US$210
Monthly	S$100	N/A

Premium flexibility

- Premium holiday[6] is allowed after ICP, for up to total aggregate of 84 months.
- Premium reduction is allowed after ICP, for up to maximum of 25% of the original regular premium committed at the commencement date, subject to the minimum regular premium as determined by the company from time to time.

* As long as the policy is in force.

Summary of fees and charges

<table>
<tr><td>Account Maintenance Fee (AMF)</td><td>• The account maintenance fee is payable from the IUA during the MIP. There is no AMF after the end of MIP.
• Monthly AMF = (3.4% /12) x the account value of the IUA as of the due date for the AMF.</td></tr>
<tr><td>Investment Management Fee (IMF)</td><td>• The IMF is payable during the policy term and as long as the policy is in force.
• Monthly IMF (1% /12) x the account value of the AUA value as of the due date for the IMF.</td></tr>
<tr><td>Switching fee</td><td>The switching fee is currently waived. We reserve the right to impose a switching fee by notifying you in writing of any such variation with at least 1 month prior notice.</td></tr>
<tr><td>Redemption fee</td><td>The redemption fee is currently waived. We reserve the right to impose a redemption fee by notifying you in writing of any such variation with at least 1 month prior notice.</td></tr>
<tr><td>Partial Withdrawal Charge (PWC)</td><td>• Partial withdrawal charge is imposed upon each partial withdrawal made during the MIP.
• No partial withdrawal charge applies if the partial withdrawal is made after the end of the MIP.
Partial withdrawal charge rate:
<table>
<tr><th rowspan="2">Partial withdrawal made in the policy year</th><th colspan="2">Partial withdrawal charge rate</th></tr>
<tr><th>IUA</th><th>AUA</th></tr>
<tr><td>During ICP</td><td>N/A
Partial withdrawal is not allowed</td><td>7%</td></tr>
<tr><td>After ICP to end of MIP</td><td>N/A
Partial withdrawal is not allowed</td><td>7%#</td></tr>
<tr><td>After end of MIP</td><td>No partial withdrawal charge</td><td>No partial withdrawal charge</td></tr>
</table></td></tr>
</table>

<table>
<tr><td>Early Encashment Charge (EEC)</td><td>• At any time during the MIP, an EEC will be imposed on the IUA upon any of the following events:
(i) Surrender of the policy,
(ii) Termination of the policy (other than death or terminal illness of the life assured),
(iii) Regular premiums due remain unpaid after the grace period during the first 48 months (for MIP 25), or first 60 months (for MIP 30) from policy commencement date; or
(iv) Premium holiday period is exceeded and regular premiums due remain unpaid after the grace period.
• The EEC is calculated based on the following formula:
EEC = applicable EEC rate x the account value of the IUA at the point the EEC is imposed. Refer to product summary for more details.</td></tr>
<tr><td>Bonus Recovery Charge (BRC)</td><td>• BRC is imposed upon each regular premium reduction during the MIP.
• BRC will be deducted from the IUA when the reduced regular premium takes effect (i.e. the regular premium due date immediately following the date on which the company has approved the application).</td></tr>
<tr><td>Premium charge</td><td>No charge for regular premium, top-up, regular single premium.</td></tr>
<tr><td>Fund management charge</td><td>As per selected fund</td></tr>
</table>

No PWC for up to the first 7 partial withdrawals as per the free partial withdrawal benefit[5].

Footnotes

[1] Start-up bonus = the applicable start-up bonus rate x applicable regular premium payment.

Year	MIP	
	25 years	30 years
1	25%	30%
2	40%	40%
3	40%	40%
4	40%	40%
5		50%
Total	145%	200%

[2] Power-up bonus = (applicable power-up bonus rate / 12) x the prevailing total account value
Applicable power-up bonus rates are based on selected MIP:

Premium tier	MIP	
	25 years	30 years
Less than S$9,600 / US$6,720	1.00%	1.25%
S$9,600 / US$6,720 and more	1.05%	1.30%

Upon partial withdrawal, premium reduction and premium holiday, no power-up bonus will be given to the policy in the next subsequent 12 policy months.

[3] Loyalty bonus = (applicable loyalty bonus rate /12) x the prevailing total account value
Applicable loyalty bonus rates are based on selected MIP:

MIP	
25 years	30 years
0.90%	1.10%

Upon partial withdrawal, no loyalty bonus will be given to the policy in the next subsequent 12 policy months.

[4] Recurring single premiums and/or top-ups will be 100% allocated to the AUA, at no premium charge. All monies in the AUA, including RSPs and top-ups, will be subject to IMF and PWC, when applicable. Policyholders may be better off in terms of surrender values but have lower protection benefits (e.g. death benefit) in certain policy years if the top-up account is maximised; the circumstances will differ, depending when the top-up is made.

[5] Each partial withdrawal made under the free partial withdrawal benefit is subject to the following conditions.

MIP	25 years	30 years
Maximum number of free partial withdrawal	5	7

Each free partial withdrawal is capped at 2 times the annualised regular premium applicable at point of exercise.
This means if you have reduced your annualised regular premium, each of your free partial withdrawal amount is capped at 2 times of the reduced annual regular premium. Upon each exercise of this benefit, no power-up bonus or loyalty bonus will be given to the policy in the next subsequent 12 policy months.

[6] All applicable fees and charges will still be deducted during premium holiday.

[7] For death occurring before the policy anniversary nearest to the life assured's 66th birthday, we pay both:

i) 101% of (Total account value)
ii) 15% of (Total account value - Top-ups - RSPs), capped at S$500,000 / US$350,000 less outstanding fees and charges
For death occurring on and after the policy anniversary nearest to the life assured's 66th birthday, we pay:
i) 101% of (Total account value)
less any outstanding fees and charges.

[8] Life replacement option allows the policyholder to replace the life assured with his/her spouse or child below 18 years old.

[9] The account value at policy year 35 is illustrated under the assumption that the selected funds perform at 8% investment return, assuming no withdrawals, reduction in premium, or premium holidays have been made.
At 4% illustrated investment return, the account value is S$667,047 at policy year 35, assuming no withdrawals, reduction in premium, or premium holidays have been made.

[10] The table below illustrates a cash dividend payout of 4%.

Year	Dividend payout
1	S$59,985
2	S$62,076
3	S$63,713
4	S$65,398
5	S$67,133
6	S$68,919
7	S$70,759
8	S$72,654
9	S$74,606
10	S$76,618

The actual dividend payout is subject to the distribution rate and frequency of the chosen ILP sub-funds.

[11] The account value at policy year 45 is illustrated under the assumption that the selected funds perform at 8% investment return. At 4% illustrated investment return, and 2% cash dividend payout, the account value is S$737,757 at policy year 45.

[12] IUA refers to the account to which start-up bonuses and regular premiums during the ICP period are allocated.

[13] AUA refers to the account to which the power-up bonuses, loyalty bonuses, top-up premiums, recurring single premiums, and regular premiums after ICP period are allocated.

Refer to the specific terms and conditions in the product summary.

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.

Important notes

HSBC Life Wealth Accelerate 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 2026.

HSBC Life SG

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