

# HSBC Life Wealth Harvest

A rewarding harvest, within reach



HSBC Life





Sow quality seeds today and reap a good harvest in the future. **HSBC Life Wealth Harvest** is an investment plan to grow your wealth with 100% of your regular premiums invested in units. With zero account maintenance fee<sup>1</sup> after 11 years, and dividend payout option, you can look forward to an abundant financial harvest and the golden retirement you deserve.

## Plan ahead for a golden future



### Diverse selection of funds with option for dividend payout

Invest confidently in a **wide, diverse selection** of close to 60 unique investment-linked sub-funds that include dividend paying investment-linked sub-funds, which gives you the **option to receive your dividends in cash, or reinvest them to grow your wealth.**



### Accelerate your financial harvest

Kickstart your investment with a **35% start-up bonus** on your 1st year premium, and enjoy continuing rewards with a **loyalty bonus<sup>2</sup> of 0.35% per annum on account value** from the 10th year to the end of your policy<sup>3</sup>.



### No account maintenance fee<sup>1</sup> after 11 years

Your policy does not incur any account maintenance fees after 11 years, so as you contribute more premiums and stay invested longer, your **cost of investment is reduced significantly.**

Table below illustrates the breakeven yields (the annual rate of return that your HSBC Life Wealth Harvest plan needs to achieve in the respective policy year in order to cover all policy charges deducted from the policy, excluding annual management charges of the ILP sub-fund):

Policy year	11	15	20	25	30
Breakeven yield <sup>4</sup>	2.93%	1.44%	0.65%	0.29%	0.09%



### Transfer your plan to your loved ones

**Life Replacement Option (LRO)<sup>5</sup>** gives you the flexibility to transfer your plan to your spouse or child for legacy planning.



### No medical checkup required

Enjoy a **hassle-free application** process when you sign up for this plan.

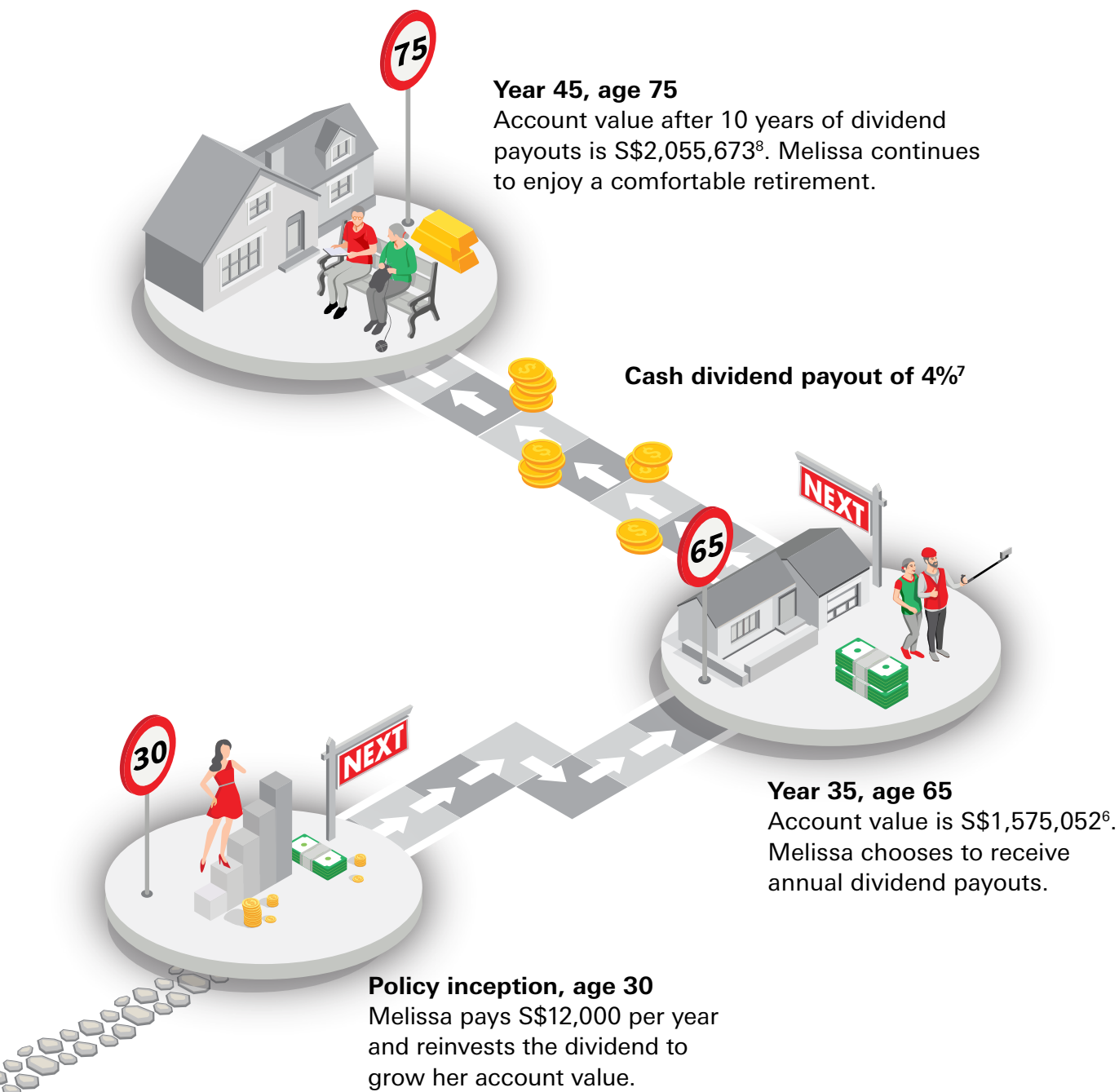


# Illustrative example 1: Your worry-free retirement harvest, within reach

Melissa, 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 Harvest** with an annual premium of S\$12,000 and she intends to pay the premium until her target retirement age of 65. Her policy will not incur an account maintenance fee<sup>1</sup> after 11 policy years. She selects a dividend paying ILP sub-fund that provides a potential dividend payout of 4% for her investment portfolio, and chooses to reinvest her payouts. She also receives a **start-up bonus** and a **loyalty bonus** which makes her account value grow faster.

At age 65, Melissa decides to stop paying premiums by going on a premium holiday\*. She chooses to receive an annual dividend payout to enjoy her retirement without any worries.



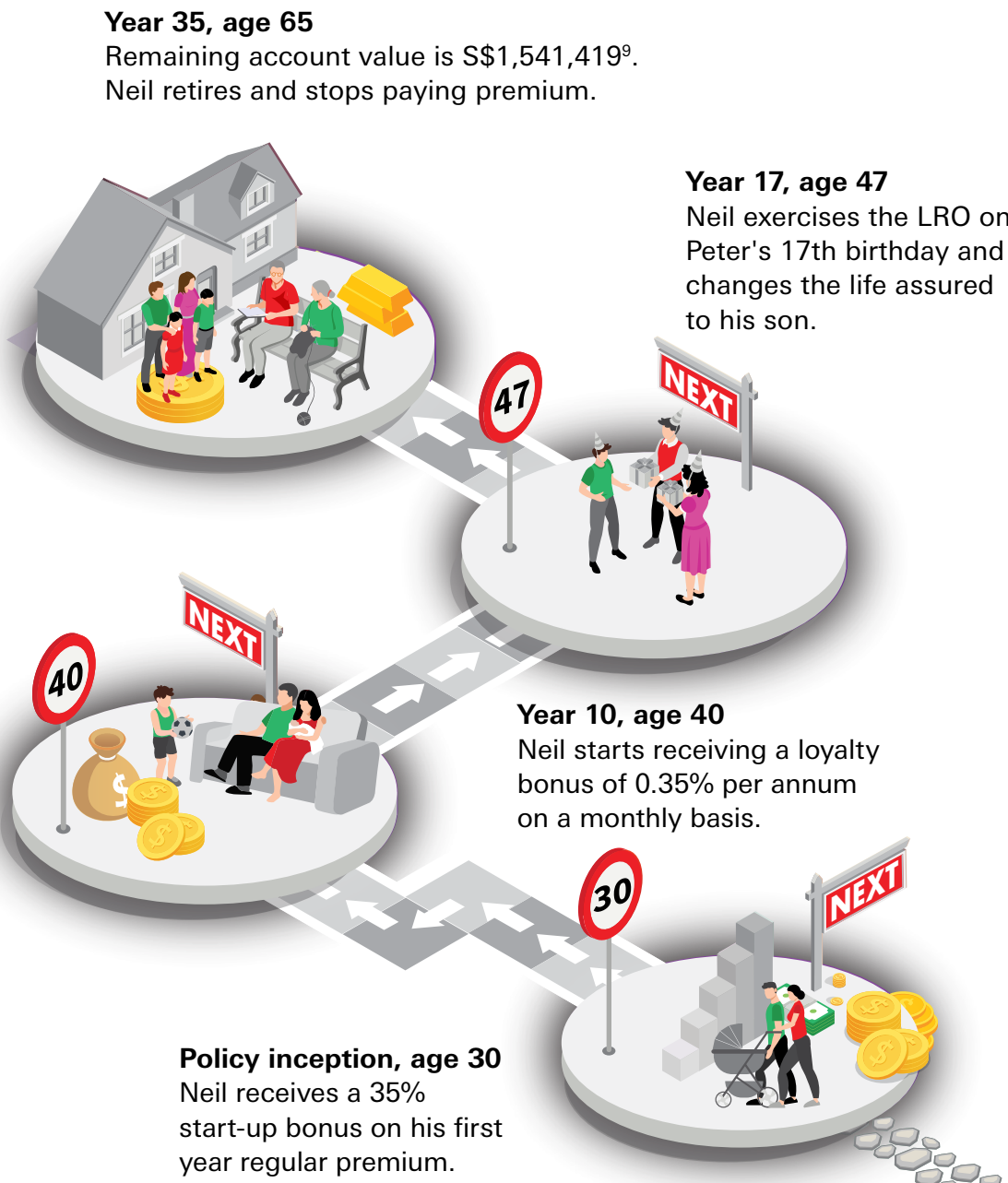
\* Premium holiday is subject to a premium holiday charge from policy year 2 to 11. Premium holiday charge is not applicable from policy year 12.

# Illustrative example 2: A wealth harvest across generations

Neil, age 30, a father to his newborn son, Peter, decides to purchase **HSBC Life Wealth Harvest** for wealth accumulation and potential legacy planning. He pays a monthly premium of S\$1,000 and he intends to pay the premium until his desired retirement age of 65. His policy will not incur account maintenance fee<sup>1</sup> after 11 policy years. He also receives a **start-up bonus** and a **loyalty bonus** which makes his account value grow faster.

On his son Peter's 17th birthday, Neil exercises the **life replacement option**<sup>5</sup> to transfer the life assured to Peter as part of his legacy planning gift to him.

At age 65, Neil's account value could potentially grow to S\$1,541,419<sup>9</sup>. He then retires and takes a premium holiday\*.



\* Premium holiday is subject to a premium holiday charge from policy year 2 to 11. Premium holiday charge is not applicable from policy year 12.

Footnotes

- <sup>1</sup> Fund management fee is still payable from the assets of ILP sub-fund after 11 years. Please note that fund management fee is already accounted for in the unit price and is not an additional charge to the policy. For more information on policy fees and charges, please refer to product summary and fund summary.
- <sup>2</sup> There will be no loyalty bonus given to the policy in the subsequent 12 policy months if the policyholder has made a partial withdrawal or regular withdrawal from regular premium account. The loyalty bonus resumes on the 13th month following the date of partial withdrawal or regular withdrawal from regular premium account.
- <sup>3</sup> Starting from the first policy month of the 10th policy year and while the policy is in force, the policyholder will receive the loyalty bonus every month throughout the policy term. Terms and conditions apply. Please refer to the product summary for more information.
- <sup>4</sup> The breakeven yields are assuming:
- i. The premium is payable regularly without premium holiday, partial withdrawal or premium reduction; and
  - ii. Premium is payable on annual mode.
- <sup>5</sup> Life replacement option allows the policyholder to replace the life assured with his/her spouse or child below 18 years old.
- <sup>6</sup> 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\$691,481 at policy year 35, assuming no withdrawals, reduction in premium, or premium holidays have been made.
- <sup>7</sup> The table below illustrates a cash dividend payout of 4%.

Year	Dividend payout
1	S\$63,002
2	S\$64,702
3	S\$66,449
4	S\$68,242
5	S\$70,084
6	S\$71,975
7	S\$73,918
8	S\$75,913
9	S\$77,962
10	S\$80,066

The actual dividend payout is subject to the distribution rate and frequency of the chosen ILP sub-funds, assuming no fees and charges are applicable to the policy during the payout period.

- <sup>8</sup> 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\$760,472 at policy year 45.
- <sup>9</sup> The account value at policy year 35 is illustrated under the assumption that the selected funds perform at 8% investment return, assuming no withdrawals or reduction in premium. At 4% illustrated investment return, the account value is S\$686,726 at policy year 35, assuming no withdrawals or reduction in premium.

## 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

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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](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.

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