

# HSBC Life Wealth Builder

Build wealth for yourself,  
your children and theirs







# Start planning today and let the future worry for itself

It's never too early to start planning for your future's finances, whether it's to save for your first home, attain financial stability for your retirement, or to build wealth for your children and their children to come.

With the right plan, financial freedom is no longer a far-fetched dream.

**HSBC Life Wealth Builder** helps you build wealth for later, so you can focus on what's important today.







# HSBC Life Wealth Builder

A flexible, savings plan that allows you to potentially grow your wealth through long-term accumulation (up to age 120<sup>1</sup>), giving the financial assurance you need for you, your child, possibly even your grandchildren.

## Key benefits

- **Flexible to build the plan according to your preference.**
  - Choose a premium term that best suits your needs: single premium, 5, 10, or 15 years
  - Option to pause premium<sup>2</sup> payments without the policy lapsing
  - Option to jointly buy the policy with your spouse<sup>3</sup>


- **Receive both guaranteed and non-guaranteed bonuses<sup>4</sup> upon maturity.**

- **Access to the cash value of the policy.<sup>5</sup>**

While the plan builds its cash value, you can still have access to your savings whenever you need it to fund key milestones

It’s important to keep your finances growing, even more so when your circumstances change.

When you appoint a secondary life insured<sup>6</sup>, you allow your policy to continue building wealth without interruptions, even if the life insured passes on.

- **Policy continuity ensures that the cash value keeps growing.**
  - Option to appoint your spouse or child as the secondary life insured
  - Remaining premiums are waived if you suffer from Total and Permanent Disability (TPD)<sup>7</sup>
  - Coverage for death and Terminal Illness (TI)<sup>8</sup>
  - Option to add major cancer premium waiver

**What’s more, you can enjoy hassle-free application without any medical underwriting!**

<sup>1</sup> The policy matures on the policy anniversary when original life insured is age 120.

<sup>2</sup> You may apply to stop paying premium for 1 year, provided that the first 2 annual premium payments have been made in full. Not applicable to single premium policies.

<sup>3</sup> Joint policy ownership is available for spouses as joint owners. Only one of the joint owners can be the life insured. This will be determined on the policy issue date and cannot be changed thereafter.

<sup>4</sup> The non-guaranteed bonuses consist of any reversionary bonus and terminal bonus.

<sup>5</sup> You may access the cash value of the policy if the policy is inforce and when cash value is available. This can be done through bonus withdrawal or surrender, either partially or fully. Any withdrawal/ surrender will affect the sum insured, future cash value and death benefit.

<sup>6</sup> You may appoint, change, or remove the secondary life insured up to 3 times per policy. Insurable interest must be established for the appointment of secondary life insured.

<sup>7</sup> This benefit terminates once:

- (i) a claim is admitted on this benefit,
- (ii) any of the policyowners is age 70 or
- (iii) if there are no future premiums or premium instalments due, whichever comes first.

<sup>8</sup> The death and TI benefit payable will be the higher of:

- (i) 105% of total basic premiums paid; and
- (ii) 101% of cash value;

less any unpaid premiums, and any amount owing to us. Please refer to the product summary for details including the definition of TI.

Please refer to product summary for more details.

# How the plan works

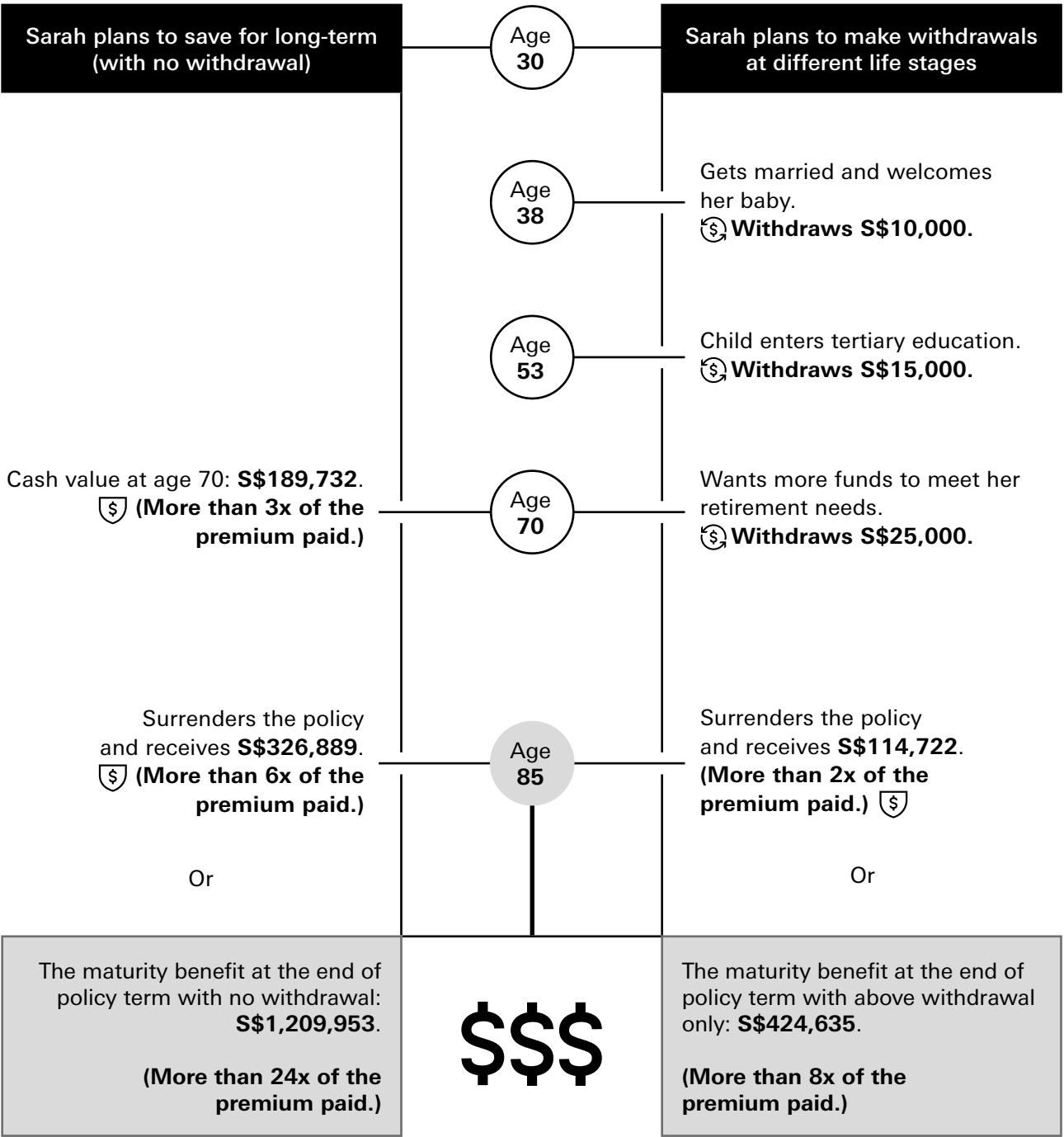
## Scenario 1:

Sarah is planning for her future finances and is looking for a long-term insurance endowment plan, one that is flexible enough for her to make withdrawals at different life stages when needed.

**Premium amount**  
S\$10,000 annually

**Premium term**  
5 years

**Policy term**  
To age 120 years old



Note: The above figures are for illustrative purposes only. They are based on illustrated investment rate of return of 4.25% p.a. Bonuses are not guaranteed and actual benefits payable will vary according to the future performance of the participating fund.

Based on an illustrated investment rate of return of 3.00% p.a., the total potential cash value is:

If Sarah makes no withdrawal: Cash value at age 70 is S\$126,627, full surrender value at age 85 is S\$203,008, maturity benefit at the end of the policy term is S\$642,584.

If Sarah makes the above withdrawals: Full surrender value at age 85 is S\$45,460, maturity benefit at the end of the policy term is S\$143,895.

# How the plan works

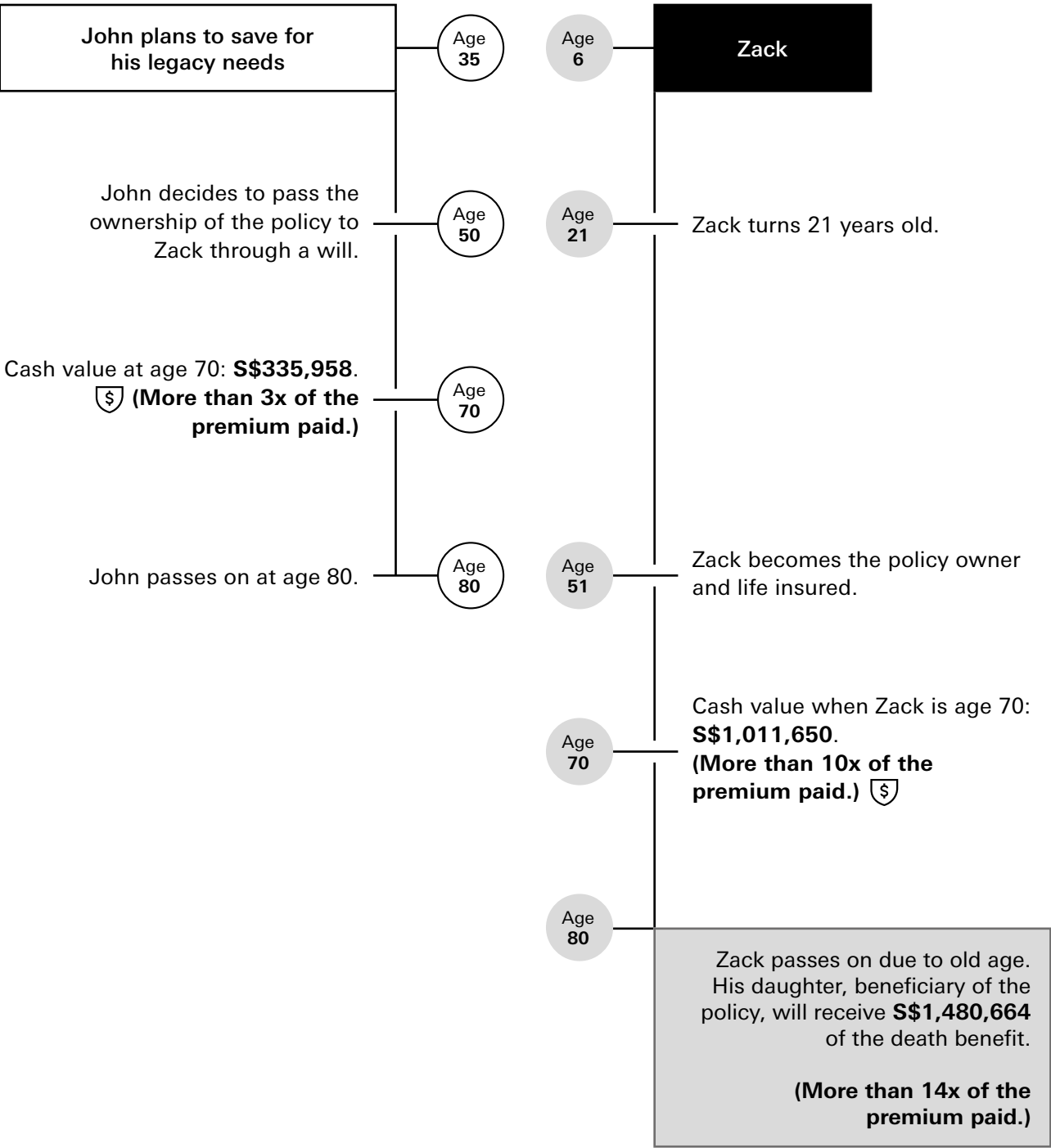
## Scenario 2:

John is married with one child, Zack. He is planning for his future finances and needs a plan that allows him to accumulate his wealth over a long-term for his legacy needs. He appoints his child, Zack, as the secondary life insured when he buys the plan.

**Premium amount**  
S\$100,000

**Premium term**  
Single premium

**Policy term**  
To age 120 years old



Note: The above figures are for illustrative purposes only. They are based on illustrated investment rate of return of 4.25% p.a. Bonuses are not guaranteed and actual benefits payable will vary according to the future performance of the participating fund.

Based on an illustrated investment rate of return of 3.00% p.a., the total potential cash value is:

Cash value when John is age 70: S\$231,654, cash value when Zack is age 70: S\$591,250, death benefit when Zack passes on at age 80: S\$827,980.



# 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.