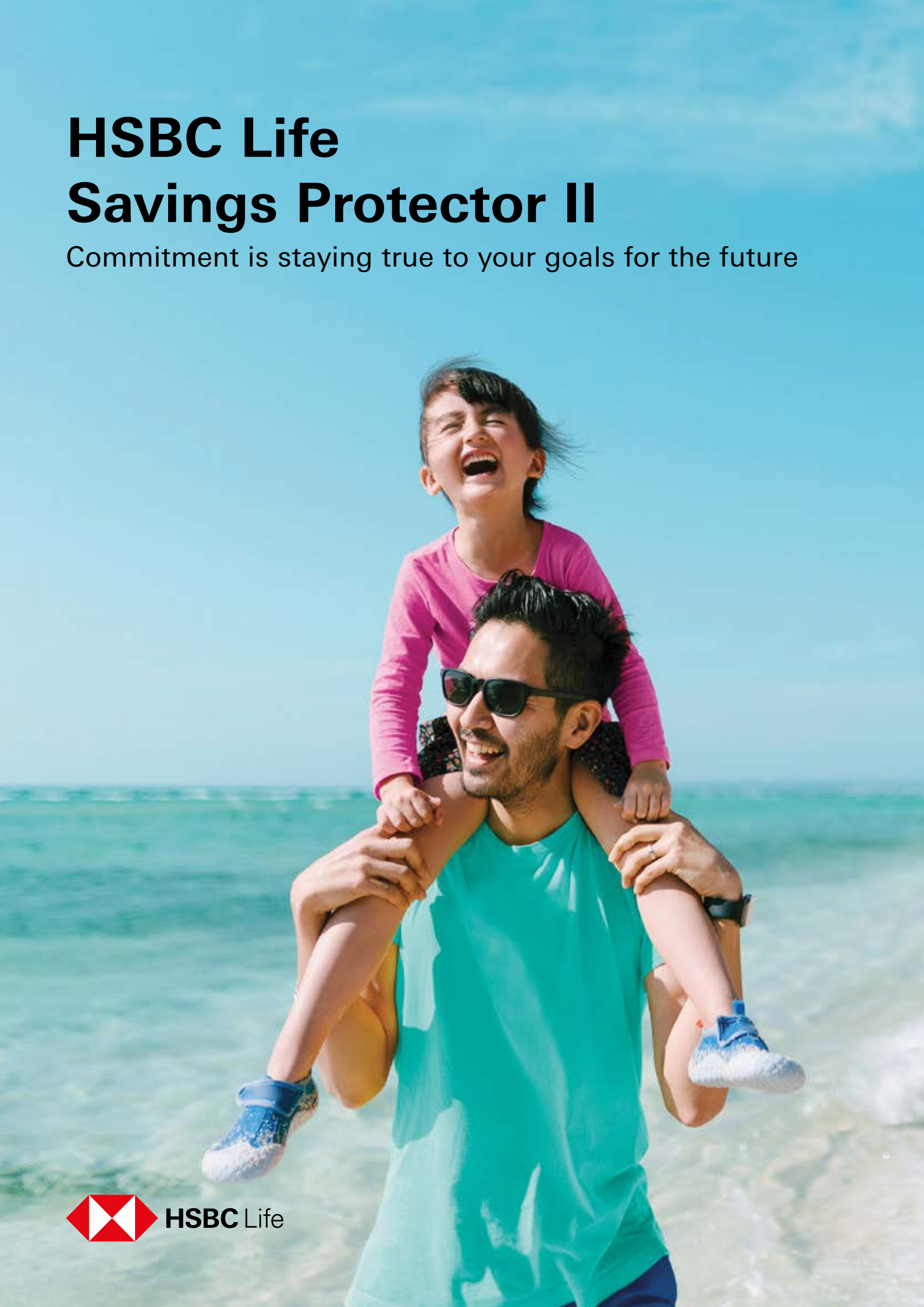
HSBC Life
Savings Protector II

Commitment is staying true to your goals for the future



HSBC Life

Some commitments you can’t just shake on

When life evolves in unexpected ways, you want the assurance that the goals you work so hard for to fulfil are not just protected.

Seal your commitments with **HSBC Life Savings Protector II** to accumulate your savings with capital guarantee and flexibility to tailor to your needs.

HSBC Life Savings Protector II

A savings plan that is designed to help you seal your financial goals or commitments to your family with a higher protection cover. It guarantees your 'capital' at the end of the policy term with the potential to enjoy a higher payout through non-guaranteed bonuses on maturity.

Key benefits

HSBC Life Savings Protector II offers flexible and higher protection coverage in various ways.

Protect your commitments
Enjoy a higher protection coverage to protect financial goals such as planning for a comfortable retirement or your children's education.

Guaranteed regardless of market forces
A plan that guarantees your capital[1] at the end of the policy term even during a market downturn with the potential to earn higher payouts through non-guaranteed reversionary[2] and terminal bonuses[3] on maturity.

Flexibility to meet your goals
Choice of premium payment terms of 3 or 5 years to suit your financial situation.

[1] Capital is protected at maturity through the guaranteed maturity benefits upon policy expiry without any claims.

[2] Reversionary bonuses are not guaranteed but once declared, it forms part of the guaranteed benefits of your policy.

[3] Terminal bonuses are not guaranteed and may be payable at the end of policy year 5.

How the plan works

Scenario

Mr Tan (age 45, non-smoker), is planning to retire in 10 years' time with a retirement nest egg worth around S$1,000,000.

The breakdown of the total payout that Mr Tan will receive will be as follows:

Plan	Total premium paid over 3 years	Guaranteed payout on maturity	Illustrated total returns[4] on maturity		Guaranteed death benefit in year 1
			4.25% p.a.	3.00% p.a.	
HSBC Life Savings Protector II	S$814,003	S$814,810	**S$1,000,000**	**S$903,701**	**S$937,031**
			Yield 2.31%	Yield 1.17%	Minimum 115% of the guaranteed maturity benefit from the beginning of the policy

[4] Total returns, includes both guaranteed and non-guaranteed values. Scenarios are for illustrations purpose only.

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 Savings Protector II 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 for the exact terms and conditions, specific details and exclusion of this product. 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.