

HSBC Life Variable Annuity

Introducing **HSBC Life Variable Annuity**.

HSBC Life Variable Annuity is a capital guaranteed investment-linked plan that provides you with a stream of retirement income monthly, regardless of market fluctuation.

With a one-time investment in US dollars, HSBC Life Variable Annuity works with market volatility to help you to benefit from market upsides, while keeping your capital safe.

During favourable market conditions, the Guaranteed Payout Base is locked in based on the highest account value on every monthiversary, once locked-in, the value will become the new Guaranteed Payout Base that will determine your monthly payout amount.

When the market falls, this plan guarantees your monthly payout never decreases, once the Guaranteed Payout Base is locked-in on every monthiversary of your policy

You may receive increasing monthly income as your Guaranteed Payout Base continues to be locked in based on the highest account value on every monthiversary, so you can have the confidence to stay invested under every market condition.

What's more?

You might also receive a potential payout at the end of the policy term to further fund your retirement lifestyle.

Also, you can access your account value whenever needed, without any penalties!

Life may be full of ups and downs, but HSBC Life Variable Annuity is the one thing you can count on to secure an even better future and turn "I will" into "I did".

Important Notes:

*Capital is guaranteed only if the policyholder holds the policy to the end of the policy term. The total amount of the Monthly Income Benefits is at least equal to the amount of the invested capital.

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This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 3 February 2020.

Terms and conditions apply.