

HSBC Life Wealth Voyage

Step up to infinite opportunities



HSBC Life

Is an Investment-Linked Plan (ILP) for you?

Is your long-term goal financial freedom, having sufficient funds for your family or funding a jet-setting lifestyle in your 60s?

Take the quiz on the next page to see where you are on your wealth voyage.



I'm currently...

A

Exploring investments

B

Searching for a suitable investment plan

I'm currently protected by ___ insurance policies.

A

0

B

≥1

My most immediate goal is...

A

Paying off my student loan

A

Financing my wedding

B

Saving for my future family

B

Purchasing my first property

In the long-term, I aspire to...

A

Ensure my future family is financially protected

A

Maximise my savings for whatever the future holds

B

Achieve financial freedom by age 45

B

Be able to enjoy the same lifestyle I do now in my 60s

I currently hold ___ form(s) of investment

A

0

B

≥1

Did you score mostly As or Bs?

Mostly As

You are a fresh voyager

You're just starting out, which is the perfect time to kickstart your investment journey. As you discover the world of investments and financial opportunities, do your research to ensure you know what they entail.

Mostly Bs

You are a seasoned voyager

Insurance and investments are not new to you, but you are always open to diversify your portfolio. You know what you would like to achieve through investments, and have been making well-informed decisions.

Note: This quiz is produced by HSBC Life (Singapore) Pte. Ltd. ("the Company"). This material contains general information and does not have regard to the specific investment objectives, financial situation and/or particular needs of any specific person. For the avoidance of doubt, the Company does not make any representations or warranties, express or implied, as to the completeness or accuracy of the information contained in this quiz. Further, the Company expressly disclaims any and all liability relating to or arising from the use of and/or reliance on the information contained in this quiz.

Features and benefits

HSBC Life Wealth Voyage is a regular premium ILP that supports both newbies and seasoned investors to optimise the growth of your wealth at your preferred pace. Depending on your preference, you can choose a Minimum Investment Period (MIP) of 15, 20 or 25 years.



Option to invest in dividend-paying funds

With each dividend you receive, choose between reinvesting or a payout to boost your income—it's your choice!



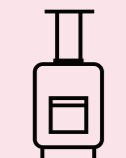
Keep financial commitments manageable with a regular premium

Paying a regular premium allows you to spread your investment over time.



No surprises on your account maintenance fee

Anticipate your account maintenance fee¹ from the onset and throughout the policy term, so that your policy is optimised for growth.



Stay flexible with free premium holidays

If you're faced with a change in circumstances that affects your finances, take a holiday² from paying your regular premium for up to 24 months—no charge incurred!



Diversify your portfolio to your preference

Gain exclusive access to close to 70 world-class funds and exposure to different markets, catered to your risk appetite.



Be protected while you invest

Enjoy complimentary protection against death and terminal illness up to age 99 and accidental death coverage up to age 75.

Note: The features and benefits described in this brochure are subject to terms and conditions. Please refer to the product summary for details.

Attractive bonuses

To boost your wealth growing journey, HSBC Life Wealth Voyage rewards you with bonuses for as long as you stay invested³.



Start-up bonus

Start-up bonus ranging from 15% - 30%⁴ of your regular premium in the first policy year, and 15% - 50%⁴ in the second policy year.



Power-up bonus

Monthly power-up bonus of up to 1.0% p.a.⁴ of the prevailing value of your regular premium account; starting from policy year 3 for MIP of 20 and 25 years and policy year 6 for MIP of 15 years, until the end of MIP.



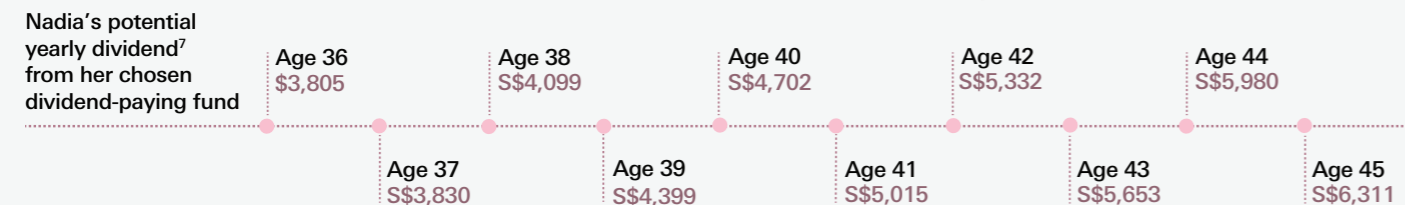
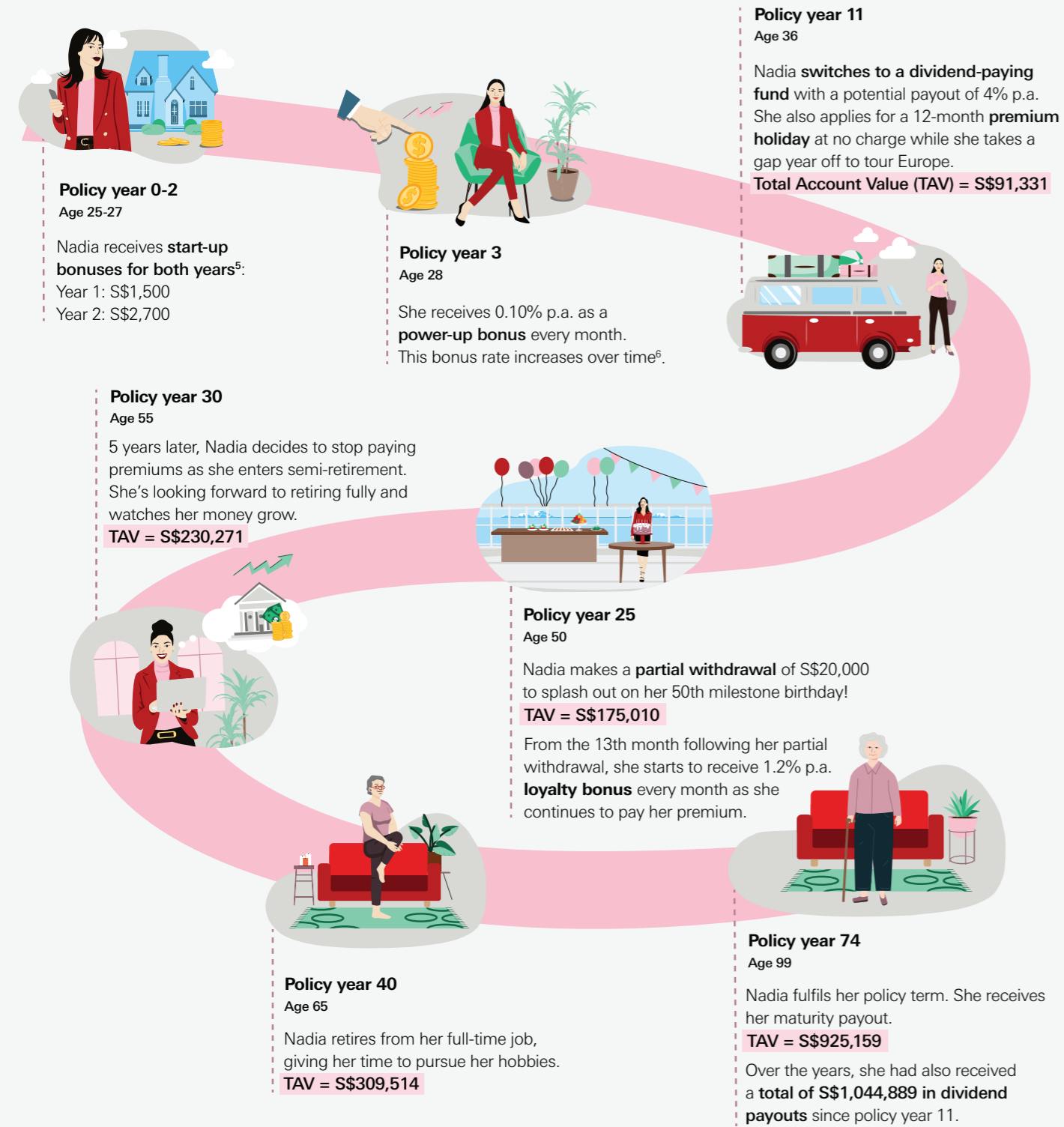
Loyalty bonus

Monthly loyalty bonus of up to 1.2% p.a.⁴ of the prevailing value of your regular premium account after MIP.

See how Nadia, a 25-year-old, embarks on her journey with HSBC Life Wealth Voyage. Having just started working, Nadia chose to commit to a 25-year MIP and a regular premium of S\$500 on a monthly basis.

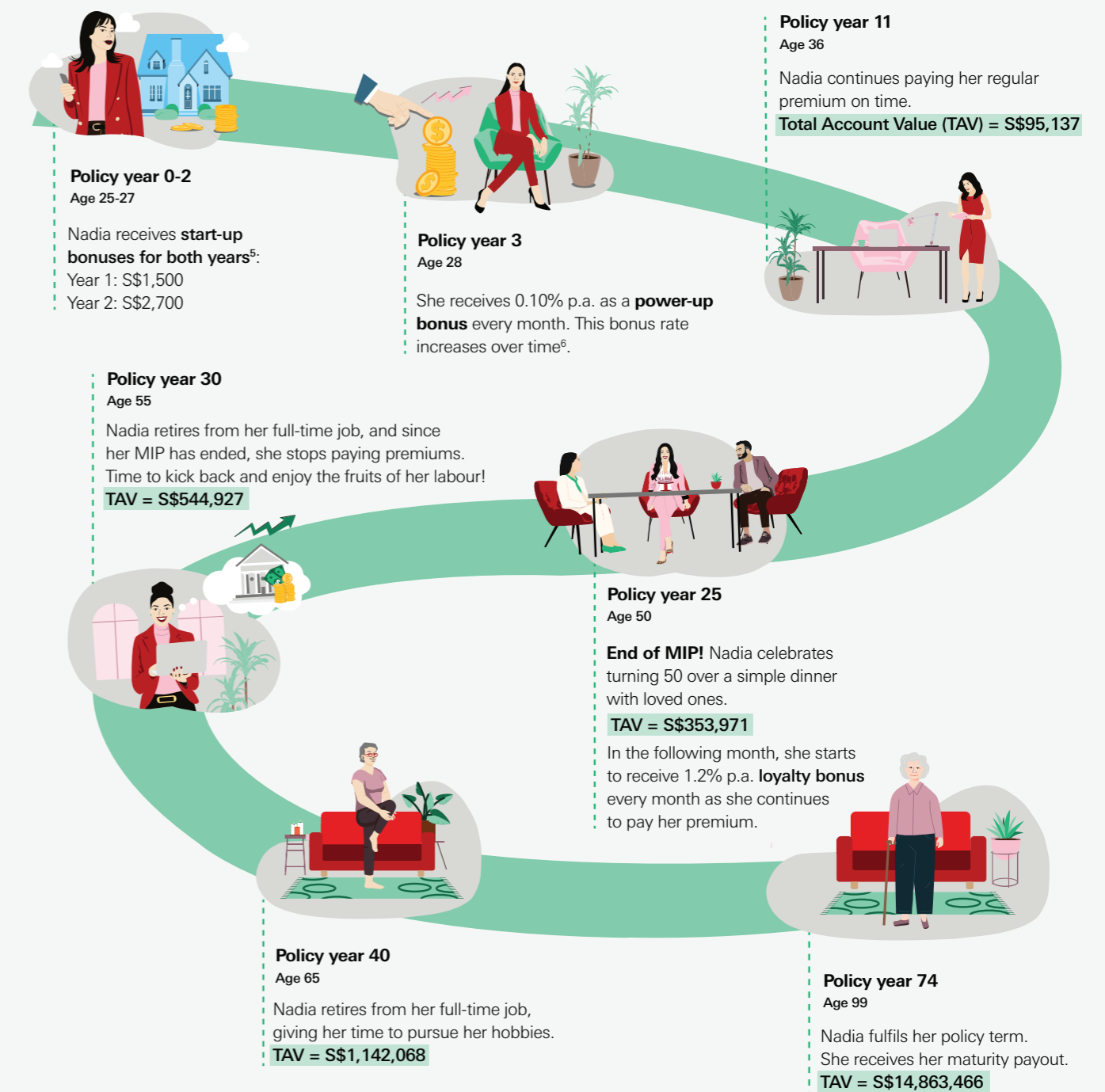
Scenario 1: Riding on the plan's flexible features to meet changing needs

Nadia's life goals include taking a gap year from her career in her 30s, celebrating her 50th birthday in a big way, and semi-retiring at age 55. See what her wealth voyage could look like.



Scenario 2: Maximising returns by letting your policy grow

Nadia's life goal is to retire and live comfortably by age 55 so she has chosen to accumulate wealth by not making any withdrawals during her policy term. See what her wealth voyage could look like.



Note: The values in the illustrations are rounded off to the nearest dollar and are based on an illustrated investment rate of return of 8% p.a. and 1.3% p.a. fund management charge. All values in the above illustrations are non-guaranteed, and are subject to the performance of the chosen fund(s) and policy charges (where applicable). Please refer to "Alternative illustration values" on page 9 for the values of the above scenarios if they are based on illustrated investment rate of return of 4% p.a.

Additional product features

Coverage period	Until age 99, for as long as the policy is in force
Ad-hoc top-up	Allowed ⁸ starting from the 13th policy month and before the insured person reaches age 70
Partial withdrawal	Allowed ⁹ while the policy is in force and from the 25th policy month, subject to partial withdrawal charge and minimum holding amount
Regular withdrawal	Regular withdrawal is allowed only after the end of MIP at no charge
Changes to regular premium	Changes to regular premium ¹⁰ allowed from: <ul style="list-style-type: none"> - 5th policy year for MIP of 15 years, - 8th policy year for MIP of 20 years, and - 10th policy year for MIP of 25 years
Life Replacement Option (LRO)	Insured person can be replaced, up to 3 times

¹ Please refer to the product summary for details. You may request a copy from your Financial Planner.

² Premium holiday is allowed while the policy is in force and from the 25th policy month to the end of the MIP, subject to premium holiday charge on the missed regular premium during the MIP. The premium holiday charge will be waived if it falls within the maximum premium free premium holiday duration of 24 months. In the event the total premium holiday period has exceeded the maximum free premium holiday duration during the premium holiday charge period, the applicable premium holiday charge shall apply. The applicable policy charges due will still be payable during any premium holiday period. No premium holiday charge will be applicable after the MIP.

³ Terms and conditions apply. There are some scenarios where the bonuses will not be payable. Please refer to the product summary for details.

⁴ The applicable bonus rate is dependent on your selected MIP. All bonuses will be allocated to the regular premium account in the form of additional units in the ILP sub-fund(s) you have chosen based on your prevailing ILP sub-fund allocation instructions. Please refer to the product summary for details.

⁵ Start-up bonuses valued at 25% of regular premium in year 1, and 45% of regular premium in year 2.

⁶ The power-up bonus rate increases only for MIP of 20 and 25 years. Please refer to the product summary for more details.

⁷ For the purpose of this illustration, the potential yearly dividend is only shown for the first 10 years but will continue to be paid out as long as Nadia stays invested in the dividend-paying fund and chooses to receive the dividend payout.

⁸ The minimum top-up premium amount is \$5,000 and in multiples of \$10. Top-up premiums are capped at 2 times the original annualised regular premium through the policy term. Each top-up premium is subject to a 3% premium charge which will be deducted from the ILP sub-fund(s) after allocation of the top-up premium.

⁹ The minimum amount you may withdraw is \$250 and in multiples of \$10. The total account value of the regular premium account of the remaining units in the policy on the date we receive a request for partial withdrawal must not be less than the amount equivalent to the first 18 months regular premium instalment ("Minimum Holding Amount"). The Company reserves the right to impose a maximum withdrawal limit on each partial withdrawal, vary the minimum withdrawal amount, MHA and PWC from time to time. If you apply for a full surrender within 24 months of making a partial withdrawal, you will incur additional EEC. However, if the partial withdrawal was made from the top-up account, you will not incur this additional EEC.

¹⁰ The regular premium can be reduced by a maximum of 25% of the original regular premium committed at the commencement date, subject to the minimum regular premium as determined by us from time to time. No power-up bonus is payable in the subsequent 12 policy months if the regular premium reduction takes place during the MIP. Bonus recovery charge is payable on each regular premium reduction during the MIP. There will not be any back pay of the start-up bonus in the event of an increase in the regular premium.

Fees and charges

Premium charge	Regular premium: no charge Top-up premium: 3%
Early Encashment Charge (EEC)	Imposed on regular premium account if any of the following happens during MIP: <ol style="list-style-type: none"> Full surrender of the policy Termination of the policy (other than due to death, accidental death or terminal illness of the insured person) Regular premiums due remain unpaid after expiry of grace period, and account value of regular premium account is insufficient to cover applicable policy charges due If you apply for a full surrender within 24 months of making a partial withdrawal, you will incur additional EEC
Partial Withdrawal Charge (PWC)	Imposed on regular premium account if partial withdrawal ⁹ is made during the MIP
Account Maintenance Fee (AMF)	Chargeable monthly by deduction of units from regular premium account
Premium Holiday Charge (PHC)	<ul style="list-style-type: none"> - Incurred monthly if policy is deemed to be on premium holiday during MIP - Waived if premium holiday falls within maximum free premium holiday duration of 24 policy months after first 2 policy years and during MIP
Bonus Recovery Charge (BRC)	Chargeable if regular premium is reduced during MIP
Fund management charge	<ul style="list-style-type: none"> - Varies according to funds chosen - Payable from assets of ILP sub-funds

Note: The table above provides a general understanding of the applicable fees and charges for this product. For details on the applicable rates and how each is calculated, please refer to the product summary. Terms and conditions apply.

Alternative illustration values

The values for the scenarios on pages 6 and 7 will be the following if they are based on illustrated investment rate of return of 4% p.a. Scenario 1 – at age 25-27, start-up bonus – S\$1,500 (year 1), S\$2,700 (year 2). At age 36, TAV – S\$72,805. At age 50, TAV – S\$116,946. At age 55, TAV – S\$149,750. At age 65, TAV – S\$162,996. At age 99, TAV – S\$230,878. Based on 4% p.a. illustrated investment rate of return and 2% cash dividend payout for a period of 10 years, the potential yearly dividend is as follows. Total dividend payout of S\$212,138 from policy year 11 to 74.

Age 36 – S\$1,486 Age 37 – S\$1,463 Age 38 – S\$1,560 Age 39 – S\$1,666 Age 40 – S\$1,770
Age 41 – S\$1,875 Age 42 – S\$1,980 Age 43 – S\$2,082 Age 44 – S\$2,184 Age 45 – S\$2,285

Scenario 2 – at age 25-27, start-up bonus – S\$1,500 (year 1), S\$2,700 (year 2). At age 36, TAV – S\$74,291. At age 50, TAV – S\$187,459. At age 55, TAV – S\$251,753. At age 65, TAV – S\$350,602. At age 99, TAV – S\$1,180,430.

Step up to infinite opportunities

Start investing early and realise your financial freedom sooner!

Speak to an HSBC Life Financial Planner or any of our authorised distributors about HSBC Life Wealth Voyage today.



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 in February 2023. 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 Voyage 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 26 February 2024.

HSBC Life SG

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