

HSBC Life Goal Builder

Optimise your wealth and
realise your life goals





Meet your life goals with high flexibility

Are you looking to grow your wealth while simultaneously protecting yourself, and your family?

Achieve it all with HSBC Life Goal Builder — the investment-linked plan that offers high flexibility and lifelong protection, all while granting you access to over 70 world-class funds and keeping you in control of your wealth growth.



HSBC Life Goal Builder

A limited premium investment-linked insurance plan that offers you lifelong protection and high flexibility to grow your wealth through a choice of over 70 established funds.

Key benefits



Enjoy bonuses¹ that help boost your account value

- Welcome bonus of up to 30% on first-year premium(s)
- Extra 1% loyalty bonus from the end of premium year 10 and every 2 years until premium year 24



Optimise wealth growth with a range of funds and unlimited fund switching²

- Gain access to over 70 world-class funds
- No premium charge, and all basic premiums go towards investing into funds of your choice
- One of the most competitive fees, coverage and surrender charge in the market
- Option to re-balance your fund holdings automatically³
- No product administration fee from policy year 25 onwards⁴
- Top up premiums⁵ allowed at any time through both ad-hoc or regular top up arrangement



Stay in control with flexible withdrawal options⁶

- Unlimited ad hoc or pre-planned regular withdrawal
- Potentially creates an income stream by investing in dividend-paying funds



Enjoy peace of mind with lifelong protection

- Lifelong protection for death or terminal illness (TI)⁷
- Complimentary accidental death coverage up to age 75⁸
- Option to enhance the death benefits up to 10 times of the annual premium
- Limited premium payment term option - 5, 10 or 15 years
- No medical examination required
- Available in both SGD and USD
- Other optional riders: Waiver of premium on disability and major cancer premium waiver

¹ The welcome bonus is calculated as a percentage of the premium(s) paid for the first year of the policy. For loyalty bonus, any top-up premium(s) and/ or recurrent single premium(s) (RSP) paid in the preceding 24 months before each loyalty bonus payout is not eligible for the loyalty bonus. We will recover the welcome bonus upon premium reduction.

² Application to switch ILP sub-fund(s) must be made on our prescribed form. You may fully or partially switch from one or more ILP sub-funds to other ILP sub-funds. The value of units to be switched for each ILP sub-fund must be at least \$1,000 and the remaining value of units in each ILP sub-fund must be at least \$500.

³ You may apply to automatically re-balance your existing ILP sub-fund(s) holdings according to your pre-specified premium allocation at each policy anniversary. The automatic fund rebalancing will only occur on each policy anniversary when the portfolio's variance from the pre-specified premium allocation percentage exceeds 5%.

⁴ The product administration fee is payable beyond the first 24 policy years for a period equivalent to the number of months or years of premium(s) missed due to premium holiday.

⁵ You may make regular top-up premium through the RSP contribution. The minimum top-up and RSP contribution amount is \$500. The full amount of the top-up premium and RSP contribution will be used to buy into units of the ILP sub-fund(s) chosen by you.

⁶ You may make a partial, regular, or full withdrawal of units. A full withdrawal of units is considered a surrender of your policy and your policy will terminate. Surrender charges apply.

⁷ The sum insured is the amount which is the aggregate of 101% of total premiums paid, and all top-up premiums and RSP, less all partial withdrawals and regular withdrawals during the policy term. The death or terminal illness benefit payable will be the higher of: (i) the sum insured; and (ii) the net asset value, calculated as at the time we receive the claim notification under the policy, after deducting all outstanding fees and charges and any other amounts owing to us. Please refer to the product summary for details including the definition of TI.

⁸ Accidental death sum insured is the amount which is the aggregate of 200% of total premiums paid (capped at SGD2 million or its equivalent in the policy currency), and all top-up premiums and RSP, less all partial withdrawal and regular withdrawals. The accidental death benefit payable will be the highest of: (i) the sum insured; (ii) the accidental death sum insured; and (iii) the net asset value, calculated as at the time we receive the claim notification under the policy, after deducting all outstanding and any other amounts owing to us.

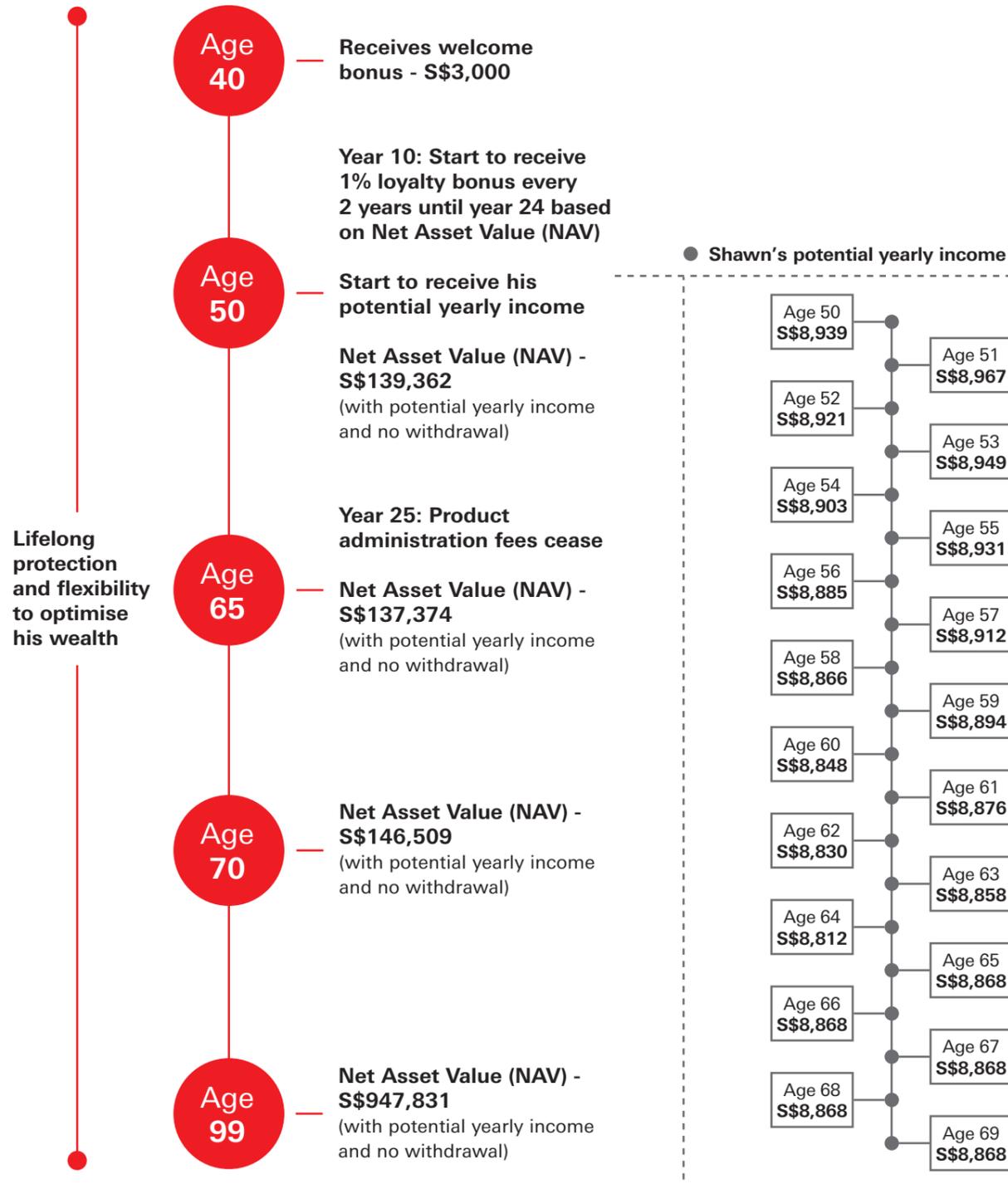
Please refer to the product summary for details.

How the plan works

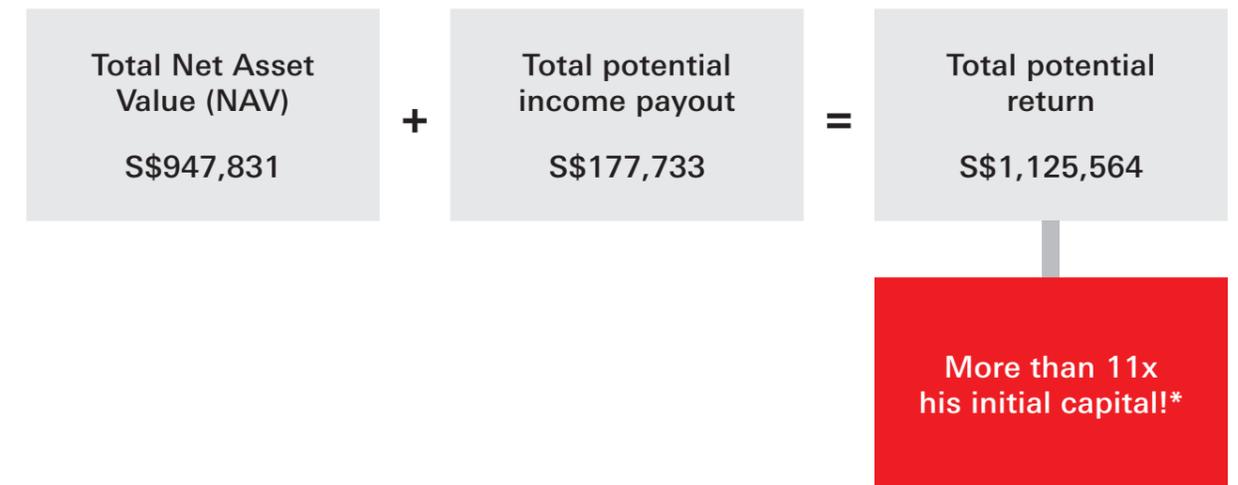
Scenario 1:

Shawn (age 40, male) has purchased the HSBC Life Goal Builder to help fund his retirement lifestyle. He is able to enjoy a stream of potential yearly income from age 50, through the dividends generated from his chosen fund(s). This is how the plan can help him.

| Premium amount | Premium term | Policy term | Income payout term |
|--------------------|--------------|-------------|--------------------|
| S\$20,000 annually | 5 years | To age 99 | 20 years |



At the end of the policy term



*Note: Figure is computed based on the following: Total potential return (total account value + total potential income payout) (when applicable) divided by total premium paid.

The values in the illustrations are rounded off to the nearest dollar and based on illustrated investment rate of return of 8% p.a. and 1.25% fund management charge. The loyalty bonus is based on 1% of the prevailing NAV. For scenario 1, the potential yearly income amount is based on dividend-payout of 8% p.a. at the end of policy year, during the 20 years income payout period.

The values for scenario 1 will be the following if it is based on illustrated investment rate of return of 4% p.a.:
At age 40, welcome bonus - S\$3,000. At age 50, NAV - S\$106,602. At age 65, NAV - S\$105,082. At age 70, NAV - S\$107,919. At age 99, NAV and total NAV at the end of the policy term - S\$233,690. Total potential income payout - S\$56,170. More than 2x of his initial capital*.

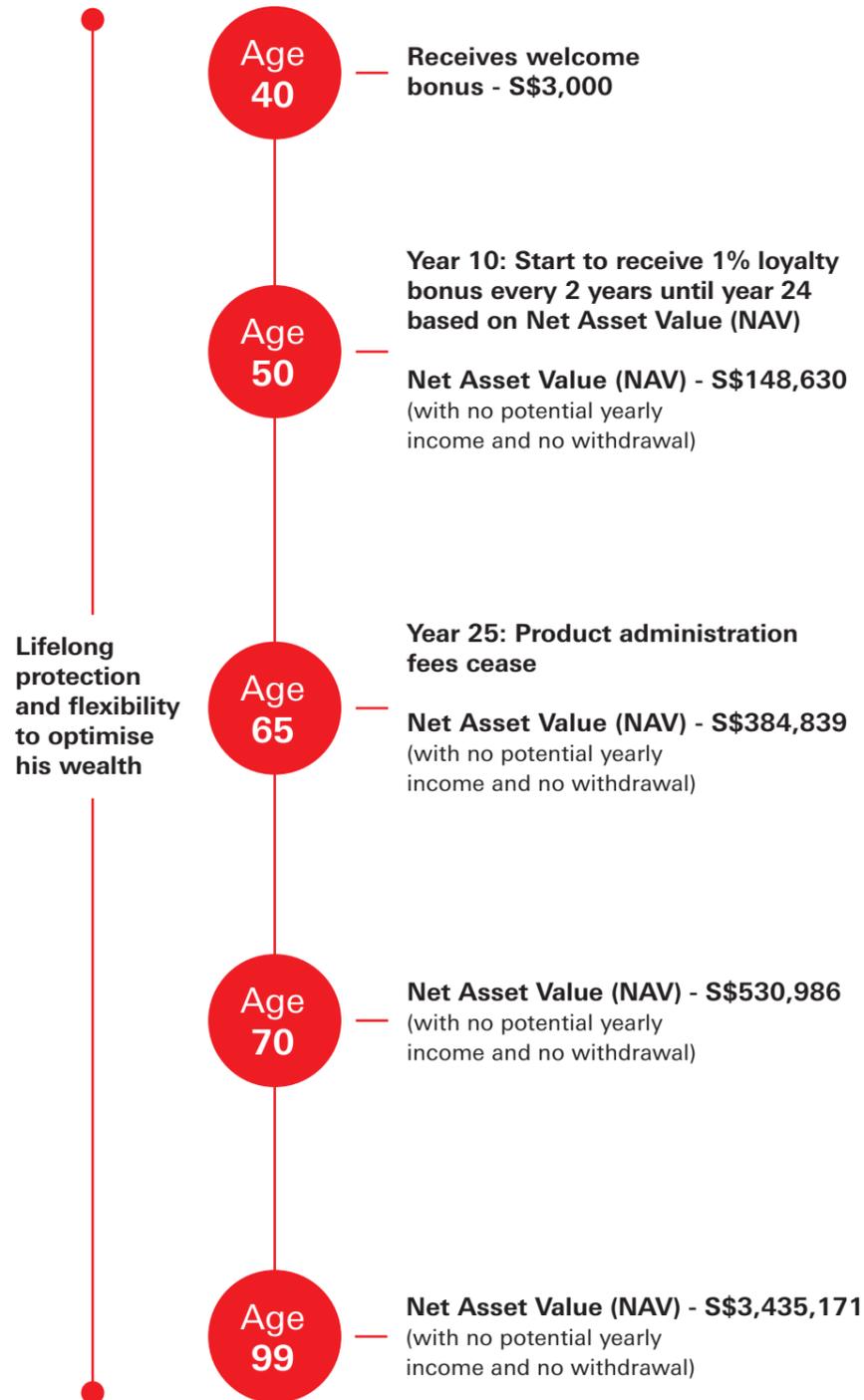
Based on a potential dividend-payout of 4% at the end of the policy year, the potential yearly income payout will be the following from age 50-69 - S\$2,825, S\$2,834, S\$2,819, S\$2,828, S\$2,814, S\$2,822, S\$2,808, S\$2,817, S\$2,802, S\$2,811, S\$2,796, S\$2,805, S\$2,791, S\$2,799, S\$2,785, S\$2,803, S\$2,803, S\$2,803, S\$2,803 and S\$2,803.

All values in the above illustrations are non-guaranteed, and are subject to the performance of the chosen fund(s).

How the plan works

Scenario 2:

Shawn wants to continue to accumulate his wealth and reinvest his dividends for maximum returns.



At the end of the policy term

Total Net Asset Value (NAV)
S\$3,435,171

More than 34x of his initial capital!*

*Note: Figure is computed based on the following: Total potential return (total account value + total potential income payout) (when applicable) divided by total premium paid.

The values in the illustrations are rounded off to the nearest dollar and based on illustrated investment rate of return of 8% p.a. and 1.25% fund management charge. The loyalty bonus is based on 1% of the prevailing NAV.

The values for scenario 2 will be the following if it is based on illustrated investment rate of return of 4% p.a.:

At age 40, welcome bonus - S\$3,000. At age 50, NAV - S\$109,481. At age 65, NAV - S\$160,936. At age 70, NAV - S\$183,868. At age 99, NAV and total NAV at the end of the policy term - S\$398,153. More than 3x his initial capital*.

All values in the above illustrations are non-guaranteed, and are subject to the performance of the chosen fund(s).

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 Goal Builder 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, product highlights sheet(s) and fund summary before deciding whether to purchase the product and subscribe for units in the ILP sub-fund(s). You may wish to seek advice from a Financial Planner before making a commitment to purchase the product. In the event that you choose not to seek advice from a Financial Planner, 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. Investments in this plan are subject to investment risks including the possible loss of principal amount invested. The value of the units may rise as well as fall. Past performance is not necessary indicative of future performance. 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 2024.

HSBC Life SG

Access HSBC Life SG
services online 24/7



Scan and get HSBC Life
SG app or download from:



Contact us at +65 6880 4888
Or visit hsbclife.com.sg for more information.