

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 120¹), 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 premium² payments without the policy lapsing
- Option to jointly buy the policy with your spouse³



Receive both guaranteed and non-guaranteed bonuses⁴ upon maturity.



Access to the cash value of the policy.⁵

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

¹ The policy matures on the policy anniversary when original life insured is age 120.

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

³ Joint policyownership 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.

⁴ The non-guaranteed bonuses consist of any reversionary bonus and terminal bonus.

⁵ You may access the cash value of the policy if the policy is in force 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.

Please refer to product summary for more details.

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

When you appoint a Secondary Life Insured⁶, 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 (TPD⁷)
- Coverage for Death and Terminal Illness (TI)⁸
- Option to add Major Cancer Premium Waiver

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

⁶ 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.

⁷ 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.

⁸ 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 Premium(s), and any amount owing to us. Please refer to the product summary for details including the definition of TI.

How the plan works

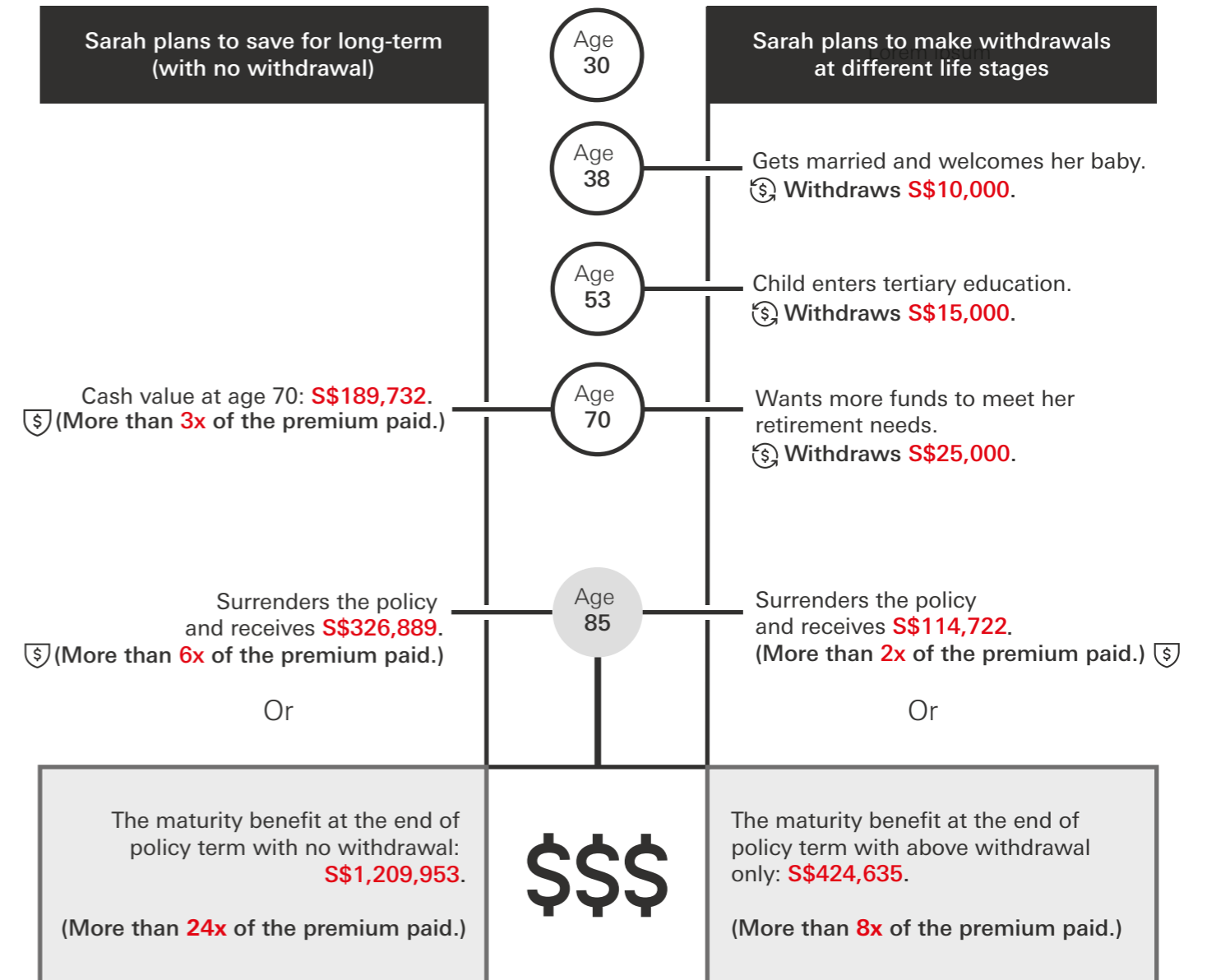
Scenario 1

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

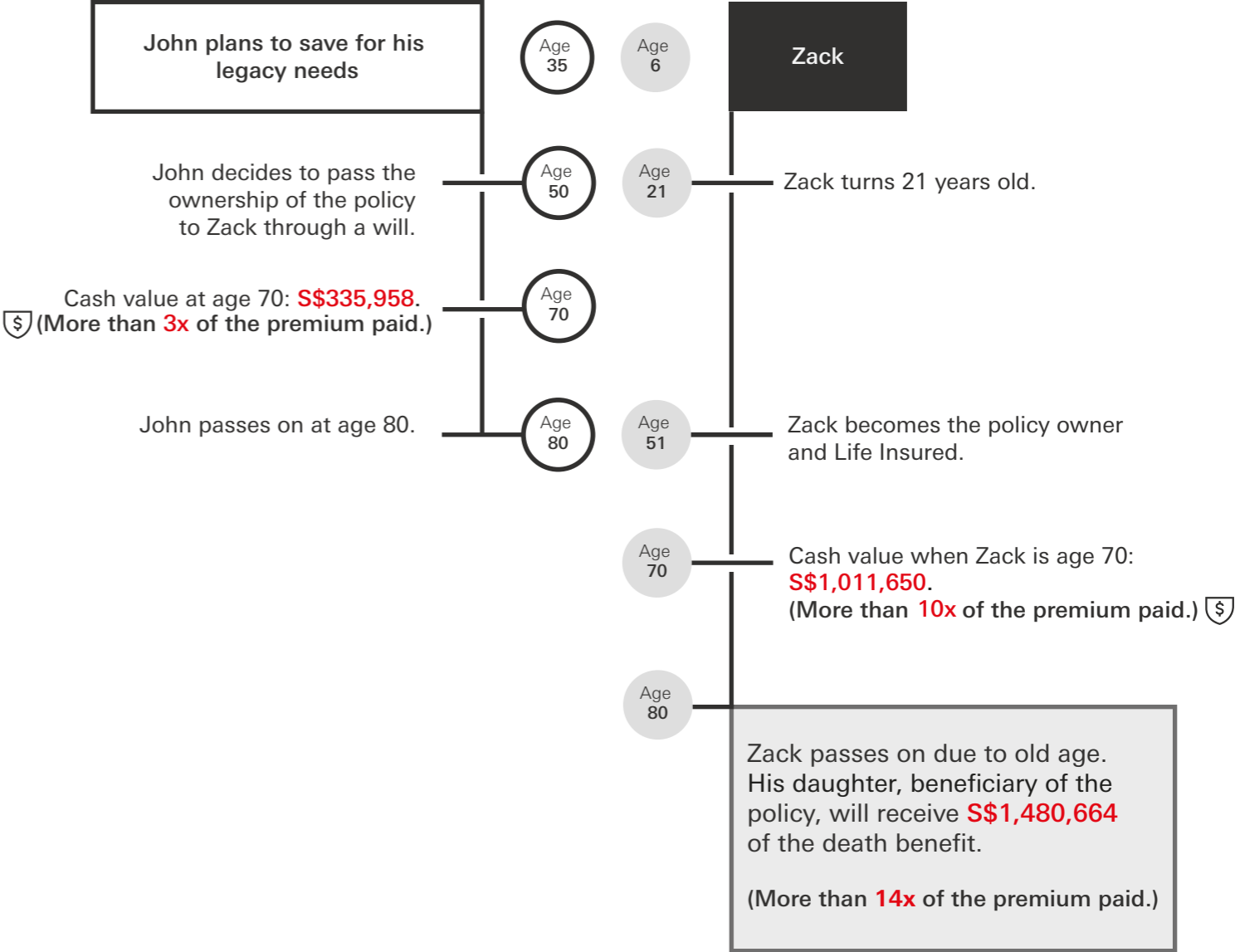
Scenario 2

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.



We are HSBC Life.

We don't just underwrite policies,
we support the promises you
make to your loved ones.

Who are we?

We are backed by, and part of, the HSBC Group. This means that our commitment to you is secured by the Group's formidable financial resources and infrastructure, built on a foundation of over 150 years of experience in finance, international services and in building trusted, lasting relationships.

What do we stand for?

Our purpose is to help you keep the promises you make to yourself, to the people you love and to those who depend upon you. We do this through well thought-out insurance solutions. So whether these promises are to protect the things you already have, to invest in the life you want or to look after your loved ones, they are the kinds of promises that matter – the kinds you want to keep, come what may.

Promise yourself a life of fulfilment with HSBC Life.

Speak to our authorised distributors or visit
www.hsbclife.com.sg to find out more.

For enquiries, please call (65) 6880 4888.

Important notes

HSBC Life Wealth Builder 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).

Information is correct as at 1 February 2023. This advertisement has not been reviewed by the Monetary Authority of Singapore.