

# HSBC Life Emerald Legacy Life III

Let your legacy lead them to greater things





Your legacy is much more than the wealth you leave behind for your family or loved ones.

A legacy can mean values, wisdom and life perspective. This includes having a strong foundation to kickstart the journey of achieving great things in life.

We are here to help you grow your legacy so your loved ones are well taken care of. They will be equipped with the financial assurance and support that allows them to turn their ambitions into success.

# HSBC Life Emerald Legacy Life III

A single premium whole life plan that offers high protection coverage up to age 99, preserving wealth and growing your legacy to meet the future needs of your loved ones.

## Key benefits

### Whole of life coverage

Coverage for death and terminal illness, up to age 99.

### Guaranteed cash value

Secure your legacy without locking up your wealth. Your policy has cash value equivalent to 82% of single premium paid on day 1. In addition, you can accumulate policy cash value with non-guaranteed reversionary bonus<sup>1</sup> and terminal bonus<sup>2</sup>, which may be declared from time to time.

### Choice of currency

Available in both SGD and USD.

### Quit smoking incentive to help you live healthier<sup>3</sup>

5% of the single premium paid will be refunded to you when the life insured quits smoking anytime within the first 4 policy years.

### Minimum Protection Cover (MPC) with option to cover to age 85 or 99<sup>4</sup>

Get higher guaranteed coverage with added flexibility through MPC. Whether it's maintaining the same coverage at 100% or reducing it to 80%, you can extend your MPC to age 99 with life extender booster at the point of application, every 5th policy anniversary or after any life event before age 70<sup>5</sup>.

### Replacement of life insured

Option to replace the life insured when the need arises, for both corporate and individual policies<sup>6</sup>.

<sup>1</sup> Reversionary bonus is not guaranteed but once declared, it forms part of the guaranteed benefits of your policy.

<sup>2</sup> Terminal bonus is not guaranteed and may be paid in addition to the reversionary bonus upon surrender, death or maturity of the policy. The rate of terminal bonus is based on a percentage of the reversionary bonuses accumulated under the policy.

<sup>3</sup> A quit smoking declaration form will need to be submitted for our underwriting assessment during application. Please refer to the product summary for the complete terms and conditions relating to this incentive.

<sup>4</sup> MPC option up to age 85 is available for USD. MPC option up to 85 or 99 is available for SGD.

<sup>5</sup> Only applicable if MPC to age 85 is selected. Please refer to product summary for details and conditions to extend the minimum protection period.

<sup>6</sup> Please refer to product summary for more information.



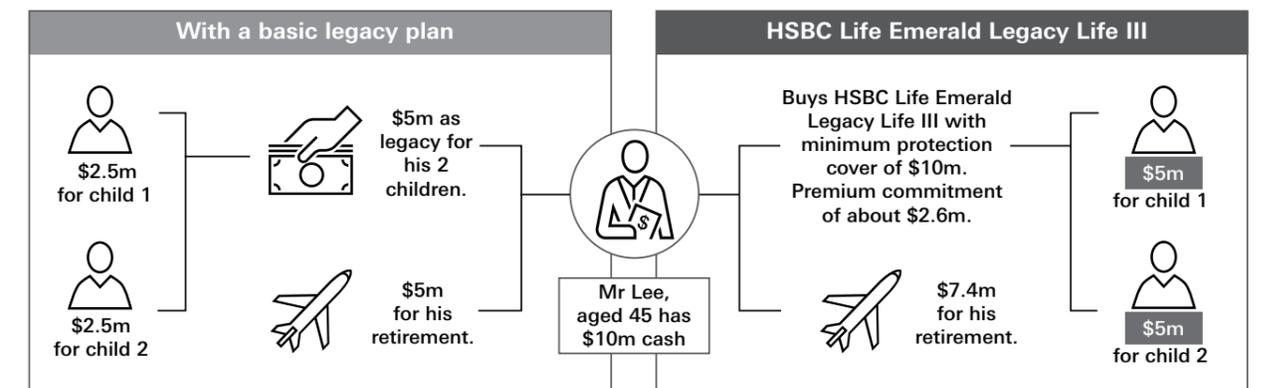


## How does the plan work?<sup>7</sup>

### Legacy planning

Mr Lee (age 45, non-smoker) has \$10m in cash. In order to leave more wealth for his children without compromising his retirement plan, he has decided to purchase HSBC Life Emerald Legacy Life III.

By signing up for HSBC Life Emerald Legacy Life III (with selected MPC to age 85), Mr Lee's children inherit at least \$10m, which gives them the financial assurance and security to achieve greater things in life, should he pass on at age 80.



The above illustration is for illustrative purposes only. All figures are in Singapore dollars.

<sup>7</sup> Stated payouts are unique to the illustrated scenarios. Depending on your situation, payouts can differ from case to case. Approach your Financial Planner for the product summary and/or general provisions to understand the exact extent of coverage provided by HSBC Life Emerald Legacy Life III.

# 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.



A man and a young girl are smiling and looking out of the open window of a white car. The man is wearing a teal turtleneck and a light-colored vest, and the girl is wearing a purple sweater and a grey cardigan. They are in a wooded area with tall trees and sunlight filtering through the branches.

## Promise yourself a life of fulfilment with HSBC Life.

Speak to our authorised distributors, Financial Planner or visit [www.hsbclife.com.sg](http://www.hsbclife.com.sg) to find out more. For enquiries, please call +65 6880 4888.

## Important notes

HSBC Life Emerald Legacy Life III 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 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 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 exclusions of this product. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 February 2024.

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