

HSBC Life

Sapphire Prestige Income II

Building positive momentum that lasts generations



Give your future generations a financial edge in life.

Secure your loved ones' financial future with regular income for life that complements your savings and supports your quality of life. Give them the financial edge they need to thrive while building a legacy that promotes financial stability and sustainability for generations to come.



HSBC Life Sapphire Prestige Income II

A whole life plan that is designed to empower you and your family with a regular income stream as well as the financial flexibility to accumulate and transfer wealth seamlessly across generations.

Enjoy a lifetime of regular income

Receive monthly payouts¹ from as early as the end of the 13th month² up to age 120 of the original life insured³. Alternatively, you can choose to accumulate your regular income and earn potential higher returns⁴.

Flexible premium term

Choose from single or regular premium payment term of 3 years⁵, either in SGD or USD⁵.

Unemployment support benefit

You have the option to defer⁶ your regular premiums payment up to 365 days and stay protected in the event of unemployment, while you continue accumulating wealth and focus on what matters in times of uncertainty.

Replacement of life insured

Option to replace the life insured up to three times during the policy term, for both corporate and individual policies. You may change the life insured as long as the new life insured meets our requirements at the time of application.

Immediate⁷ policy cash value

Get guaranteed cash value equivalent to 80% of the premium paid from day 1 for single premium policy⁸.

Hassle-free application

Enjoy coverage on death and terminal illness⁹ or accidental death¹⁰, with no medical examination required.

Maturity benefit

Receive a lump sum payout when the policy matures¹¹ at age 120.

¹ Monthly payouts are in the form of regular income that is made up of guaranteed monthly payout and non-guaranteed monthly cash bonus. The first payout date of the regular income will vary according to the premium term of your policy.

² Applicable to single premium policies only.

³ Regular income is payable as long as the policy continues to be in force or to age 120 of the original life insured.

⁴ The regular income accumulates at a non-guaranteed interest rate determined by the company and is not guaranteed. Interest rate may vary according to prevailing investment conditions.

⁵ Not applicable to policies purchased through Supplementary Retirement Scheme.

⁶ Not applicable to policies where the premium is paid in one lump sum, and policies owned by a business organisation or corporation.

⁷ For regular premium payment term of 3 years, cash values are available from the start of the 3rd policy year.

⁸ We will determine the amount of cash value at the point of surrender.

⁹ The death and terminal illness benefit payable is the sum of: 101% of the premium paid; terminal bonus (if any), and accumulated regular income and interest (if any) less any amount owing to the company.

¹⁰ While the policy is in force and before the life insured reaches age 76, if the death is caused by an accident in the first 36 months from the commencement date or date of issue (whichever is later), the accidental death benefit payable is the sum of: 110% of the premium paid; terminal bonus (if any), and accumulated regular income and interest (if any) less any amount owing to the company.

¹¹ The policy matures on the policy anniversary when the original life insured is age 120. The policy will terminate when the maturity benefit is paid.

Please refer to the product summary and general provisions for more information.



How does the plan work?

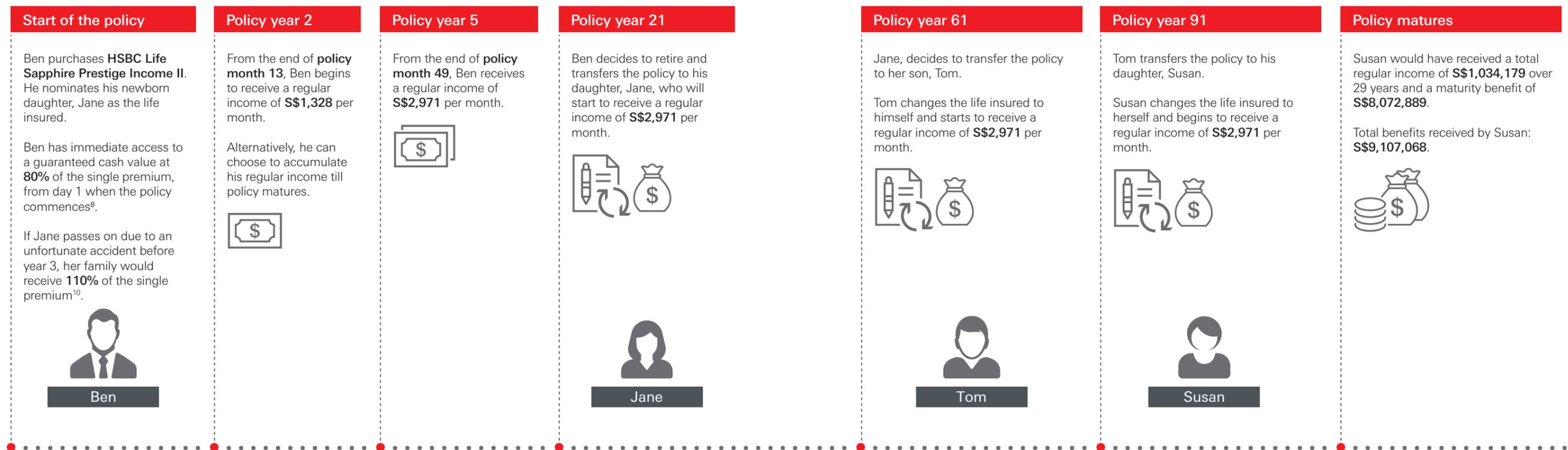
Scenario 1:

Accumulating and transferring wealth seamlessly across generations

Ben, age 40, is a Senior Manager at a pharmaceutical company. He plans to semi-retire within the next few years while still providing a secure financial future for his newborn daughter, Jane.

He purchases **HSBC Life Sapphire Prestige Income II** with a single premium of S\$1,000,000, to provide a sustained stream of monthly payouts across future generations. Here is how this plan could benefit Ben and his loved ones.

- 
Single premium
of S\$1,000,000
- 
Policy term
to age 120
- 
Regular income
of S\$1,328 from
policy month
13th to 48th
- 
Regular income
of S\$2,971 from
policy month 49th
onwards



Overall, Ben and his family receives S\$12,221,783
(more than 12x single premium paid)
benefitting four generations with seamless wealth transfer.

The above figures shown in Singapore Dollars are for illustrative purposes only and are rounded to the nearest dollars. 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 potential payouts are: Ben receives a regular income of S\$730 per month from policy year 2 and S\$2,091 from policy year 5 to 20. Jane receives a regular income of S\$2,091 per month from policy year 21 to 60. Tom receives a regular income of S\$2,091 per month from policy year 61 to 90. Susan receives a regular income of S\$2,091 per month from policy year 91 and a maturity benefit of S\$4,803,867 if the policy matures.

How does the plan work?

Scenario 2:

Growing your wealth amid life's uncertainties

Sara, age 40, is a Director at an investment firm. She plans to grow her existing wealth while ensuring financial stability over the next few years. Instead of opting for a single premium plan, Sara decides to pay her premiums over time.

She purchases **HSBC Life Sapphire Prestige Income II** with a regular premium of **S\$50,000** per year for the next 3 years.

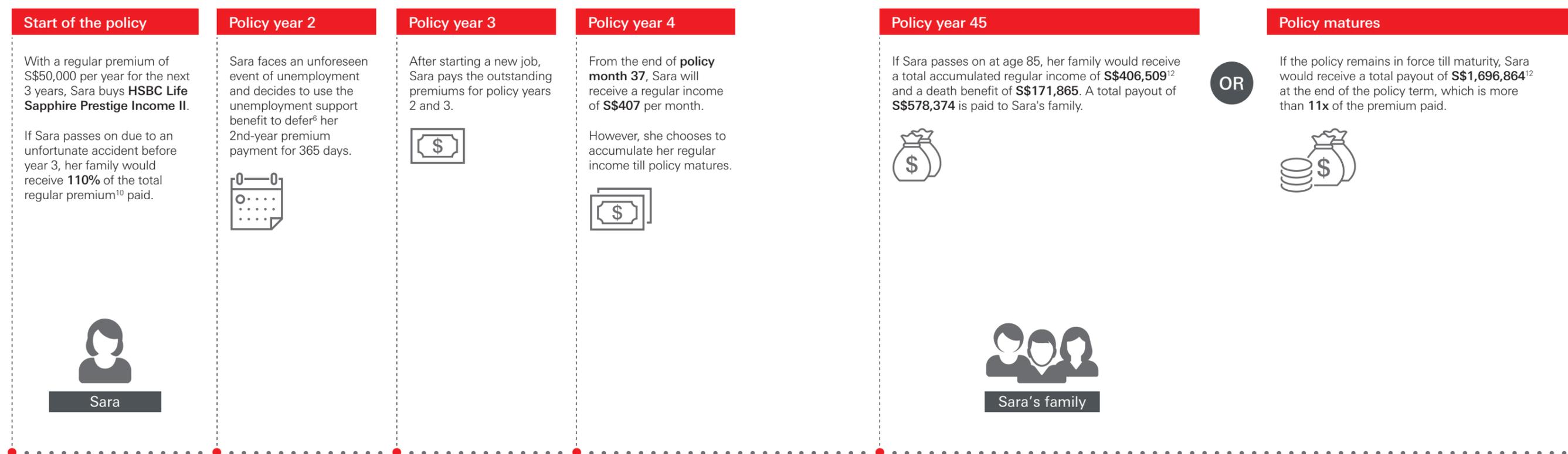
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Regular premium (3 years)
of S\$50,000
- 

Policy term
to age 120
- 

Regular income
of S\$407 from policy month 37th onwards
- 

Unemployment support benefit
for 365 days



In total, despite life uncertainties, Sara leaves behind an inheritance of **S\$578,374** (more than 3x of the regular premiums paid) for her loved ones when she passes on at age 85.

⁶'Age' denotes age next birthday.

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Based on an illustrated investment rate of return of 3.00% p.a., the potential payouts are: Sara receives a regular income of S\$271 per month from policy year 4 onwards. Total accumulated regular income of S\$201,310¹² and death benefit of S\$161,493 if Sara passes on at age 85. Sara would receive a total payout of S\$733,705¹² at the end of the policy term if policy remains in force till maturity.

¹² Assumes regular income is left with HSBC Life (Singapore) Pte. Ltd. to be reinvested and accumulates at a non-guaranteed interest rate determined by the company.

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 Sapphire Prestige Income II 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 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 exclusion of this product. 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 5 February 2024.

HSBC Life SG

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