

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

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 (TPD)⁷
 - 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!

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

² You may apply to stop paying premium for 1 year, provided that the first 2 annual premium payments have been made in full. Not applicable to single premium policies.

³ Joint policy ownership 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.

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 premiums, and any amount owing to us. Please refer to the product summary for details including the definition of TI.

Please refer to product summary for more details.

How the plan works

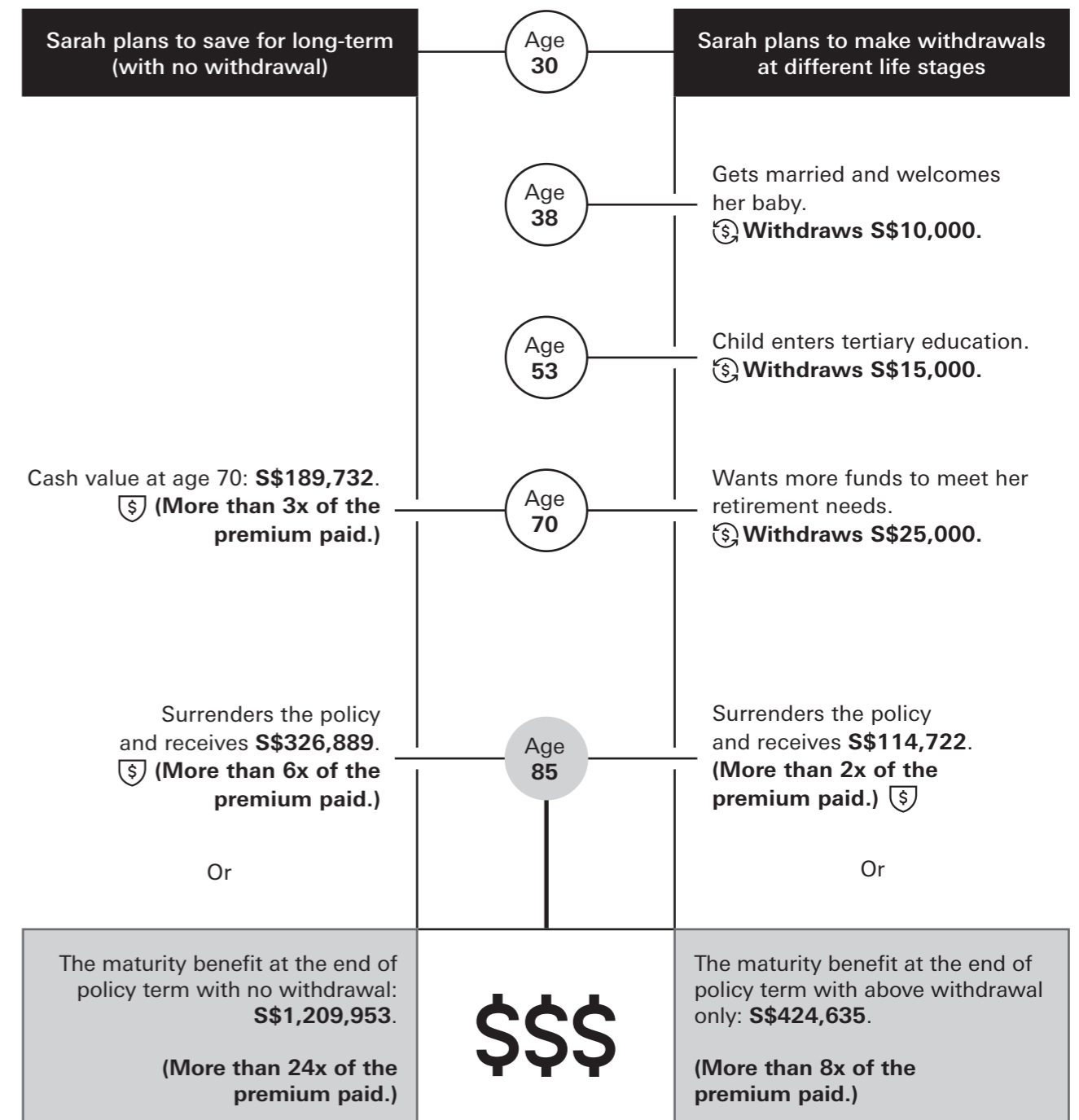
Scenario 1:

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

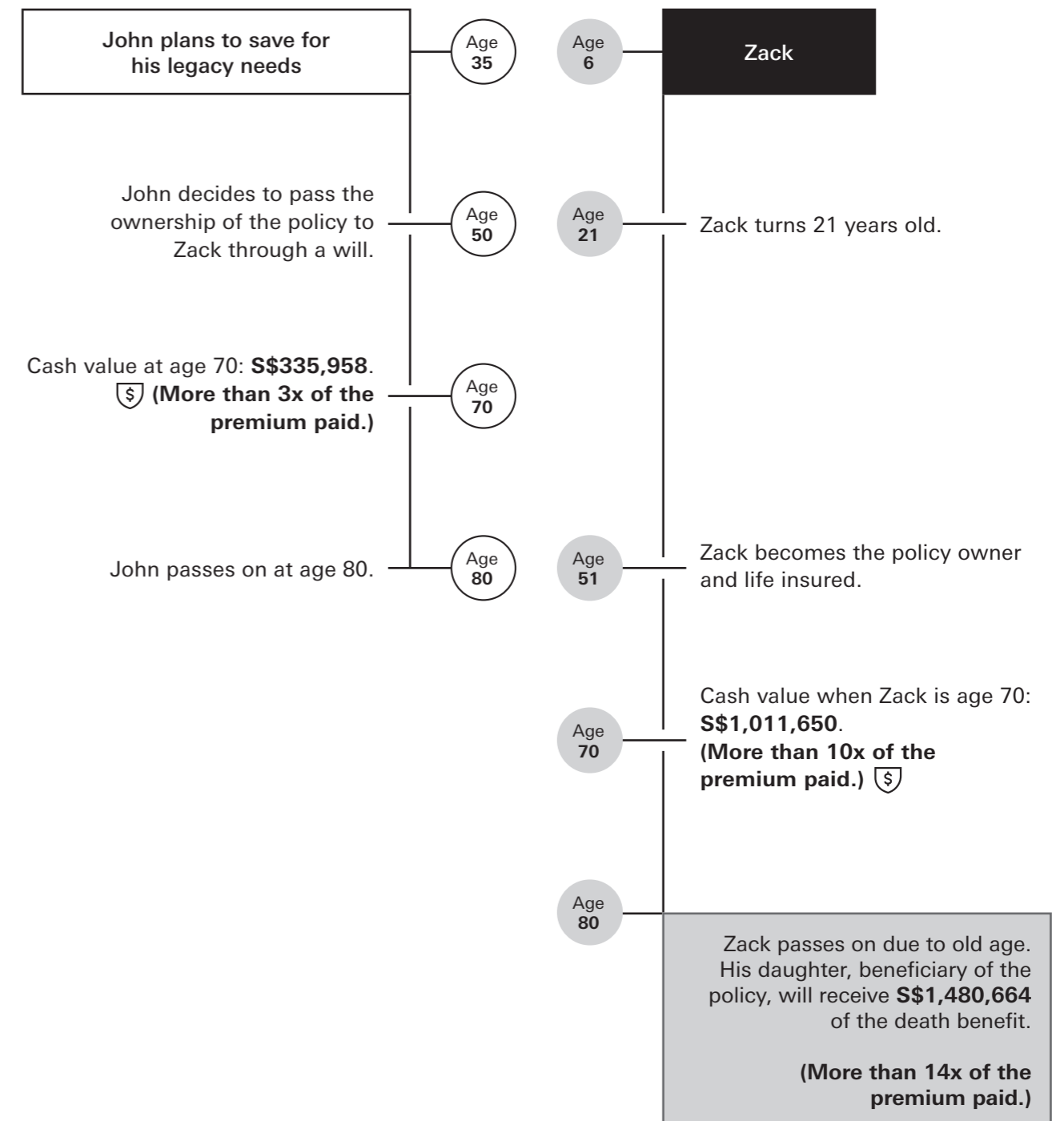
Scenario 2:

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.

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 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 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. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. 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.