



# A Rewarding Harvest, Within Reach

## HSBC Life Wealth Harvest

A Regular Premium Investment-Linked Policy that invests 100% of your regular premiums, with multiple bonuses and dividend payout option to help you accumulate wealth and plan for a financially comfortable retirement.

Contact Us  
+65 6880 4888  
[cc.life@mail.life.hsbc.com.sg](mailto:cc.life@mail.life.hsbc.com.sg)  
[hsbclife.com.sg](http://hsbclife.com.sg)

HSBC Life (Singapore) Pte. Ltd.  
(Company Reg No. 199903512M)  
10 Marina Boulevard,  
Marina Bay Financial Centre Tower 2 #48-01,  
Singapore 018983

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Sow quality seeds today and reap a good harvest in the future. **HSBC Life Wealth Harvest** is an investment plan to grow your wealth with 100% of your regular premiums invested in units. With zero Account Maintenance Fee<sup>1</sup> after 11 years, and dividend payout option, you can look forward to an abundant financial harvest and the golden retirement you deserve.

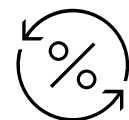


## Plan Ahead For A Golden Future



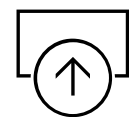
### Diverse selection of funds with option for dividend payout

Invest confidently in a **wide, diverse selection** of over 90 unique investment-linked sub-funds that include dividend paying investment-linked sub-funds, which gives you the **option to receive your dividends in cash, or reinvest them to grow your wealth.**



### Accelerate your financial harvest

Kickstart your investment with a **35% Start-up Bonus** on your 1st year premium, and enjoy continuing rewards with a **Loyalty Bonus<sup>2</sup> of 0.15% per annum on account value** from the 10th year to the end of your policy.



### No Account Maintenance Fee<sup>1</sup> after 11 years

Your policy does not incur any Account Maintenance Fees after 11 years, so as you contribute more premiums and stay invested longer, your **cost of investment is reduced significantly.**

Table below illustrates the breakeven yields (the annual rate of return that your HSBC Life Wealth Harvest plan needs to achieve in the respective policy year in order to cover all policy charges deducted from the policy, excluding annual management charges of the ILP Sub-fund):

Policy Year	11	15	20	25	30
Breakeven Yield <sup>3</sup>	2.99%	1.56%	0.81%	0.46%	0.28%



### Transfer your plan to your loved ones

**Life Replacement Option (LRO)<sup>4</sup>** gives you the flexibility to transfer your plan to your spouse or child for legacy planning.



### No medical checkup required

Enjoy a **hassle-free application** process when you sign up for this plan.

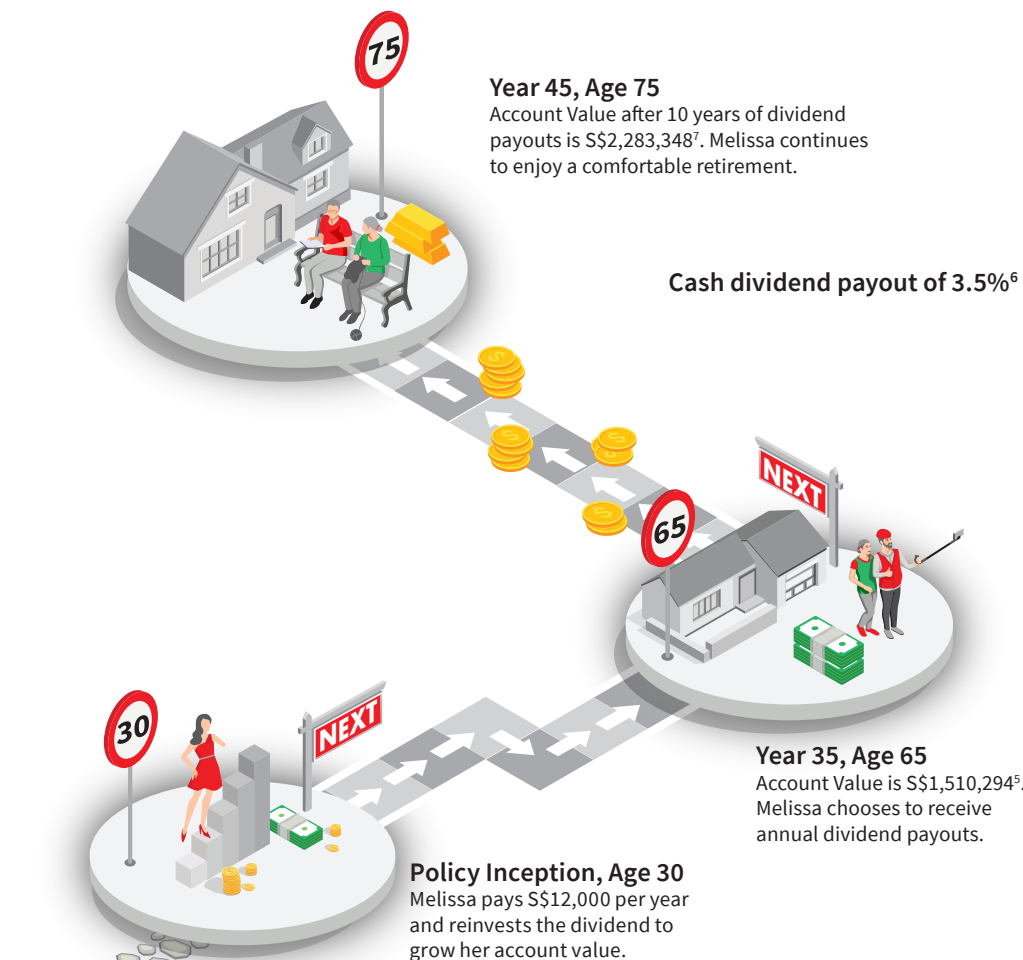


## Illustrative Example 1: Your Worry-Free Retirement Harvest, Within Reach

Melissa, age 30, is excited about her dream retirement lifestyle and wants to start planning early to build her retirement fund!

She purchases **HSBC Life Wealth Harvest** with an annual premium of S\$12,000 and she intends to pay the premium until her target retirement age of 65. Her policy will not incur an Account Maintenance Fee<sup>1</sup> after 11 policy years. She selects a dividend paying ILP sub-fund that provides a potential dividend payout of 3.5% for her investment portfolio, and chooses to reinvest her payouts. She also receives a **Start-up Bonus** and a **Loyalty Bonus** which makes her account value grow faster.

At age 65, Melissa decides to stop paying premiums by going on a Premium Holiday. She chooses to receive an annual dividend payout to enjoy her retirement without any worries.

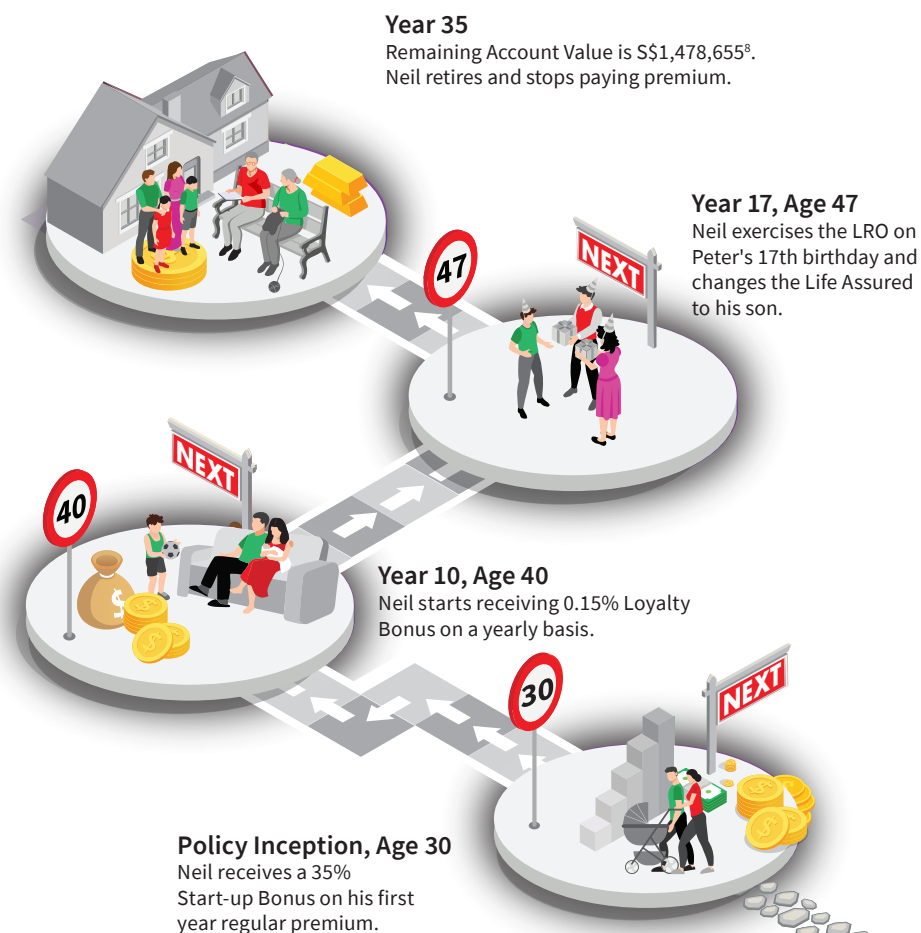


## Illustrative Example 2: A Wealth Harvest Across Generations

Neil, age 30, a father to his newborn son, Peter, decides to purchase **HSBC Life Wealth Harvest** for wealth accumulation and potential legacy planning. He pays a monthly premium of S\$1,000 and he intends to pay the premium until his desired retirement age of 65. His policy will not incur Account Maintenance Fee<sup>1</sup> after 11 policy years. He also receives a **Start-up Bonus** and a **Loyalty Bonus** which makes his account value grow faster.

On his son Peter's 17<sup>th</sup> birthday, Neil exercises the **Life Replacement Option<sup>4</sup>** to transfer the Life Assured to Peter as part of his legacy planning gift to him.

At age 65, Neil's account value could potentially grow to S\$1,478,655<sup>8</sup>. He then retires and takes a Premium Holiday.



## Footnotes

1. Fund Management Fee is still payable from the assets of ILP Sub-fund after 11 years. Please note that Fund Management Fee is already accounted for in the unit price and is not an additional charge to the policy. For more information on policy fees and charges, please refer to product summary and fund summary.
2. There will be no Loyalty Bonus given to the Policy in the subsequent twelve (12) Policy months if the Policyholder has made a Partial Withdrawal or Regular Withdrawal from Regular Premium Account. The Loyalty Bonus resumes on the 13th month following the date of Partial Withdrawal or Regular Withdrawal from Regular Premium Account.
3. The breakeven yields are assuming:
  - i. The premium is payable regularly without Premium Holiday, Partial Withdrawal or Premium Reduction; and
  - ii. Premium is payable on annual mode.
4. Life Replacement Option allows the policyholder to replace the life assured with his/her spouse or child below 18 years old.
5. The account value at Policy Year 35 is illustrated under the assumption that the selected funds perform at 8% investment return, assuming no withdrawals, reduction in premium, or premium holidays have been made. At 4% illustrated investment return, the account value is S\$666,439 at Policy Year 35, assuming no withdrawals, reduction in premium, or premium holidays have been made.
6. The table below illustrates a cash dividend payout of 3.5%.

Year	Dividend Payout (S\$)
1	52,860
2	55,091
3	57,416
4	59,839
5	62,364
6	64,996
7	67,739
8	70,579
9	73,576
10	76,681

The actual dividend payout is subject to the distribution rate and frequency of the chosen ILP sub-funds, assuming no fees and charges are applicable to the policy during the payout period.

7. The account value at Policy Year 45 is illustrated under the assumption that the selected funds perform at 8% investment return. At 4% illustrated investment return, the account value is S\$690,823 at Policy Year 45.
8. The account value at Policy Year 35 is illustrated under the assumption that the selected funds perform at 8% investment return, assuming no withdrawals or reduction in premium. At 4% illustrated investment return, the account value is S\$662,207 at Policy Year 35, assuming no withdrawals or reduction in premium.

## Important Information

This plan is underwritten by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life"). This brochure is not a contract of insurance and not for use outside Singapore. The precise terms and conditions are specified in the policy contract.

This brochure is for your information only and does not have any regard to your specific investment objectives, financial situation or particular needs. You may wish to seek advice from a Financial Planner before making a commitment to buy the product, and if you choose not to seek advice, you should consider whether the product is suitable for you.

Buying a life insurance policy is a long-term commitment. An early termination usually involves high costs and the surrender value payable may be less than the total premiums paid.

Buying an Investment-Linked Policy ("ILP") comes with investment risks, as the value of units in the ILP Sub-fund(s) and income accruing to the units, if any, may rise or fall, which may lead to possible loss of the principal amount invested. Past performance figures shown are not indicative of future performance.

A Product Summary with details on product features and charges and a Product Highlights Sheet in relation to the ILP Sub-fund(s) are available and may be obtained from a Financial Planner representing HSBC Life. You should read them before deciding whether to subscribe for units in the ILP Sub-fund(s).

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