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

Footnote

* Source: http://www.straitstimes.com/business/invest/what-is-dollar-cost-averaging

1. 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.
2. 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.
3. Life Replacement Option allows the policyholder to replace the life assured with his/her spouse or child below 18 years old.
4. 3.5% is an illustrative example. The actual dividend payout is subject to the distribution rate and frequency of the chosen ILP sub-funds, assuming no fees and charges applicable to the policy during the payout period.
5. The account value at Policy Year 30 is illustrated under the assumption that the selected funds perform at 8% investment return. At 4% illustrated investment return, the account value is S$520,427 at Policy Year 30.
6. The account value at Policy Year 35 is illustrated under the assumption that the selected funds perform at 8% investment return. At 4% illustrated investment return, the account value is S$529,862 at Policy Year 35.
7. Premium holiday is taken by Peter from Neil's death to the date he resumes paying premium.
8. The account value at Policy Year 65 is illustrated under the assumption that the selected funds perform at 8% investment return. At 4% illustrated investment return, the account value is S$1,887,626 at Policy Year 65.

Important Information

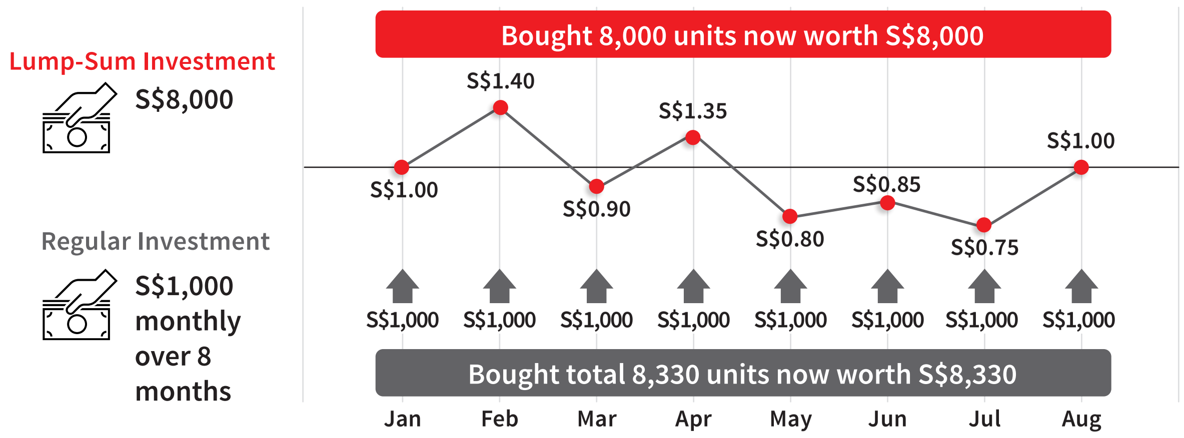
This plan is underwritten by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life"). This brochure is not a contract of insurance and not for use outside Singapore. The precise terms and conditions are specified in the policy contract. This brochure is for your information only and does not have any regard to 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). Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore.

HSBC Life Wealth Harvest

A Regular Premium Investment-Linked Policy that supports your long-term wealth accumulation and retirement planning by investing 100% of your regular premiums in units with an additional boost from a Start-up Bonus and Loyalty Bonus. Enjoy the flexibility to receive your dividends in cash or reinvest them to grow your wealth.

Why we should invest regularly?

Fluctuating market prices can affect your investment, especially for a lump-sum investment. You can consider regular investing via the dollar-cost averaging method that comes with lower risks. It enables you to invest more cost-effectively, as regular fixed investments may drive down the average cost per share over time.*



Invest regularly into a focused plan that helps you realise your long-term financial goals

Diverse sub-funds with option for dividend payout for a bigger harvest

Invest confidently in **over 90 unique investment-linked sub-funds** from a range of industries and geographical sectors. This includes dividend paying 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[1] of 0.15% per annum on account value** from the 10th year to the end of your policy.

No Account Maintenance Fee[2] after 11 years

Your policy does not incur any Account Maintenance Fees[2] after 11 years, so as you contribute more premiums and stay invested longer, your **cost of investment is reduced significantly.**

Transfer your plan to your loved ones

Life Replacement Option (LRO)[3] 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.

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Illustrative Example: A Wealth Harvest Across Generations

Neil, aged 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 as the policy will not incur an Account Maintenance Fee[2] after 11 policy years.

Neil Age 30
- Receives a **35% Start-up Bonus** on his first-year regular premium to boost his initial investment
- Monthly premium: S$1,000

Neil Age 40
- 0.15% of account value **Loyalty Bonus from 10th year onwards**

Neil Age 42
- No more Account Maintenance Fee[2] after 11 policy years

Scenario A

Retirement Planning

Neil Age 60

Cash dividend payout of 3.5%[4]

S$35,512 · S$37,011 · S$38,573 · S$40,201 · S$41,897

Account value before dividend payout: **S$1,014,636[5]**

Neil decides to receive dividends in cash from his dividend-paying sub-funds to fund his early retirement

Neil Age 65

Total remaining account value after 5 years of dividend payout: **S$1,247,572[6]**

Scenario B

Legacy Planning

Peter Age 12

Neil exercises the **Life Replacement Option[3]** to transfer the Life Assured to Peter, prolonging the policy term of his plan.

Peter Age 18

Neil assigns the policy to Peter once he turns age 18 as a gift while Neil can choose to continue to pay for the premium on behalf of Peter.

Neil Age 50

Neil passes away in an accident and the policy may go into premium holiday[7] if premiums are not paid.

Peter Age 26

Peter resumes paying premium when he starts working

Peter Age 65

Total remaining account value for Peter's retirement: **S$10,685,633[8]**

LEGEND

- Monthly premium contribution
- Loyalty Bonus
- No more Account Maintenance Fee[2]
- Neil's life journey
- Peter's life journey