



Build and protect your dreams

HSBC Life Wealth Invest (Cash/SRS)

HSBC Life Wealth Invest (CPF)

A single premium Investment-Linked
Policy that offers both growth
potential and financial assurance



Creating a plan for your future is never easy. It is important to have flexibility while growing your wealth. With **HSBC Life Wealth Invest (Cash/SRS)** or **HSBC Life Wealth Invest (CPF)**, you can build your wealth through a wide range of funds managed by established fund managers and receive death coverage without interruption to your wealth accumulation plan.



Stay insured as you build your wealth



Flexible premium payment options

Choose to invest using your cash, Supplementary Retirement Scheme (SRS), CPF Ordinary Account (CPF-OA) or CPF Special Account (CPF-SA) monies



Wide range of investment options

Invest in our range of professionally managed investment sub-funds according to your risk profile. HSBC Life Wealth Invest (Cash/SRS) customers are entitled to a wider range of close to one hundred available funds



Flexible investment opportunities

Adapt to varying market conditions with unlimited free fund switches¹ and withdrawals². You also have the option to do ad hoc top-ups or recurring single premiums into your policy



Dividend cash payout option³

Option to either receive the dividends in cash or reinvest the dividends



Guaranteed issuance

Enjoy hassle-free policy application without the need to go through medical check-ups or examination prior to the issuance of policy



Free and guaranteed life coverage

Receive death benefit at a minimum of 101% of the total premiums⁴ you have invested. You are protected against investment losses upon death and terminal illness (TI), regardless of your policy performance

Illustrative example 1: Be assured with the minimum death benefit

For an investment of S\$100,000 at age 45, the minimum death benefit remains at S\$101,000* even if the fund value declines below the initial investment.

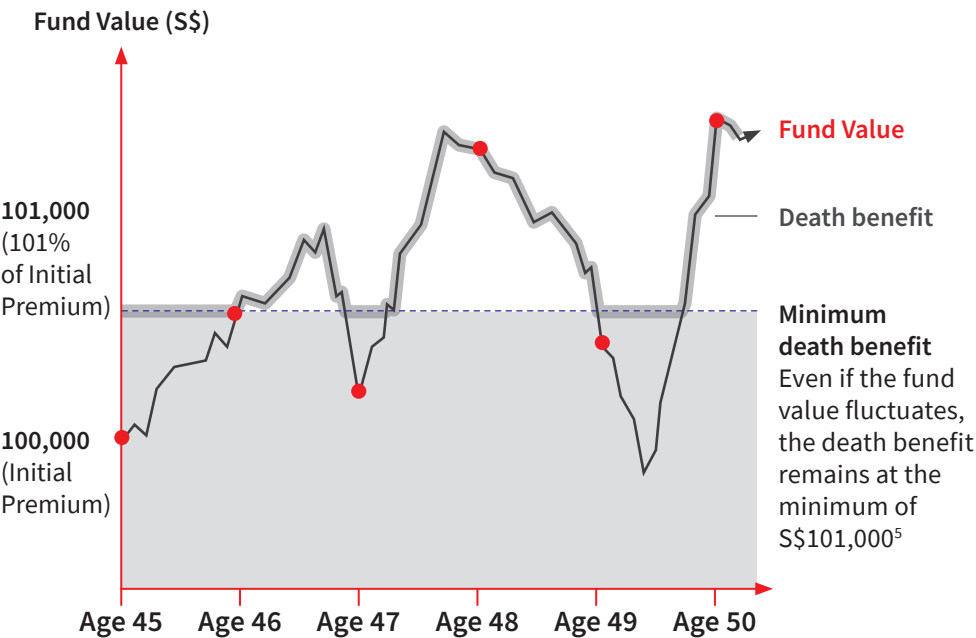


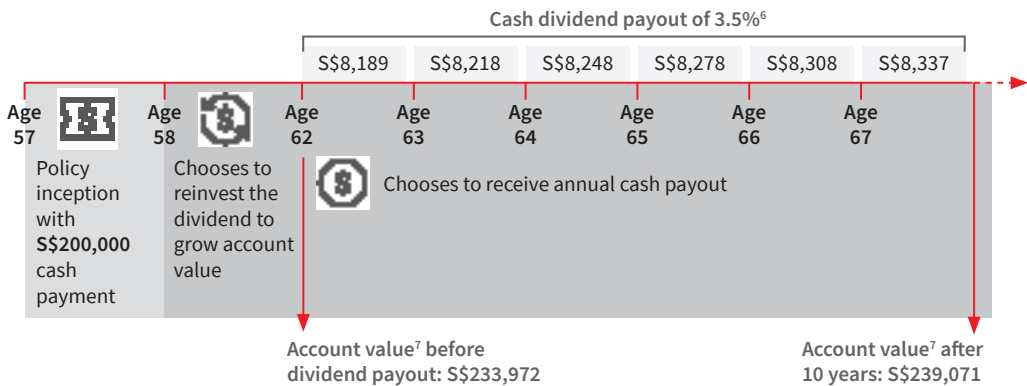
Diagram above is not drawn to scale

Illustrative example 2: How the flexible option for dividend payout can provide a potential source of regular income

Richard, aged 57, purchases a **HSBC Life Wealth Invest(Cash/SRS)** with a cash payment of \$200,000. He intends to receive an additional potential income⁵ upon retirement at age 62 to complement his annuity.

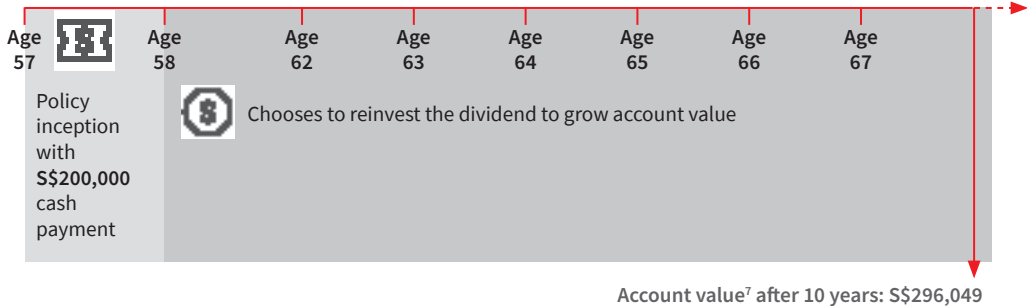
Scenario A: He selects a dividend paying ILP sub-fund that provides a potential dividend payout of 3.5% for his investment portfolio, and chooses to reinvest the dividend payouts. At age 62, he chooses to receive the annual cash payout to support his retirement needs³.

Account value at end of Year 10 = \$239,071
Total cash dividend payout = \$49,578
Total cash value = \$239,071 + \$49,578 = \$288,650



Scenario B: Alternatively, he can choose not to utilise the dividend payout option by letting his dividends be reinvested.

Total cash value = Account value at end of Year 10 = \$296,049



The values in the above illustration are non-guaranteed, and subjected to the distributions and performance of the chosen ILP sub-fund.

Product overview

Product Overview	HSBC Life Wealth Invest (Cash/SRS)		HSBC Life Wealth Invest (CPF)
Premium Payment Option	Cash SRS		CPF – Ordinary Account CPF – Special Account
Minimum Entry Age (Attained Age)	1 month (Cash)	21 (SRS)	21 (CPF)
Maximum Entry Age (Age Nearest Birthday)	60 (Cash)	58 (SRS)	58 (CPF)
Dividend Cash Payout Option ³	Yes (Cash)	No (SRS)	No (CPF)
Policy Term	Whole of life (till 99), for as long as the policy is in-force		
Initial Single Premium	S\$10,000		
Death Benefit	101% of total premiums ⁴ , or total policy value, whichever is higher		
Guaranteed Issuance	No medical examination is required prior to the issuance of policy		

Summary of fees and charges

Fees and Charges	HSBC Life Wealth Invest (Cash/SRS)	HSBC Life Wealth Invest (CPF)
Premium Charge	Up to 5%	None
Fund Management Charge	Varies according to the funds selected Details can be found in the relevant Fund Information Booklet	
Insurance Charge	None	
Policy Fee	None	
Fund Switching ¹ Fee	None	

Footnotes

1. The minimum switching amount is the lower of S\$1,000 or 100% of the value of the original fund. Switching should not result in any of the original funds or the new funds falling below the minimum holding amount of S\$1,000. We reserve the right to impose a switching fee by giving the Policyholder one month's written notice.
2. The minimum withdrawal amount is S\$1,000. Should the withdrawal result in the policy falling below the minimum policy value of S\$10,000, the policy will be considered a full surrender.
3. Applicable for selected ILP sub-funds under HSBC Life Wealth Invest (Cash/SRS) via Cash Premium Payment Option. For HSBC Life Wealth Invest (Cash/SRS) via SRS Premium Payment Option, the dividends will be distributed to the relevant SRS bank for credit of the Policyholder's SRS Account upon redemption.
4. Total premiums refer to the initial single premium plus any recurring single premiums paid to date, top-ups, and less any partial withdrawals.
5. Assuming no recurring single premiums and/or top-ups paid, or withdrawals made throughout the policy term.
6. Subject to the distribution rate and frequency of the chosen ILP sub-funds.
7. The account values are rounded off to the nearest dollar and based on illustrated capital appreciation of 4% p.a.

Why it pays to start investing early[^]

- ☒ **Manage your risks over time**
While short-term investments may yield higher returns, should something go wrong, investments over a longer period provides more time for recovery.
- ☒ **Take advantage of the compounding effect**
When you re-invest your returns, your return on investment increases exponentially.
- ☒ **Cultivate a healthy financial discipline**
Setting aside an investment budget helps you monitor your spending habits by cutting out unnecessary expenses.
- ☒ **Empowers you to live a better life**
Growing your investments over time offers you more opportunities to enjoy the finer things in life with the ones you love, and helps you to prepare for your retirement.

[^] These are opinions expressed by HSBC Life (Singapore) Pte. Ltd. and experience(s) may vary from individual to individual

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 Subfund(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.

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