

# HSBC Life Wealth Invest

Build and protect your dreams





Creating a plan for your future is never easy. It is important to have flexibility while growing your wealth.

With **HSBC Life Wealth Invest**, a single premium investment-linked plan, you can choose using cash, SRS or CPF monies to build wealth through a wide range of funds managed by established fund managers. What's more, it offers death coverage, ensuring your wealth accumulation plan remains uninterrupted.

## Stay insured as you build your wealth

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### 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

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### 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 100 available funds

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### Flexible investment opportunities

Adapt to varying market conditions with unlimited free fund switches<sup>1</sup> and withdrawals<sup>2</sup>. You also have the option to do ad hoc top-ups or recurring single premiums into your policy

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### Dividend cash payout option<sup>3</sup>

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

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### Guaranteed issuance

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

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### Free and guaranteed life coverage

Receive death benefit at a minimum of 101% of the total premiums<sup>4</sup> you have invested. You are protected against investment losses upon death and terminal illness (TI), regardless of your policy performance

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### Illustration 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.

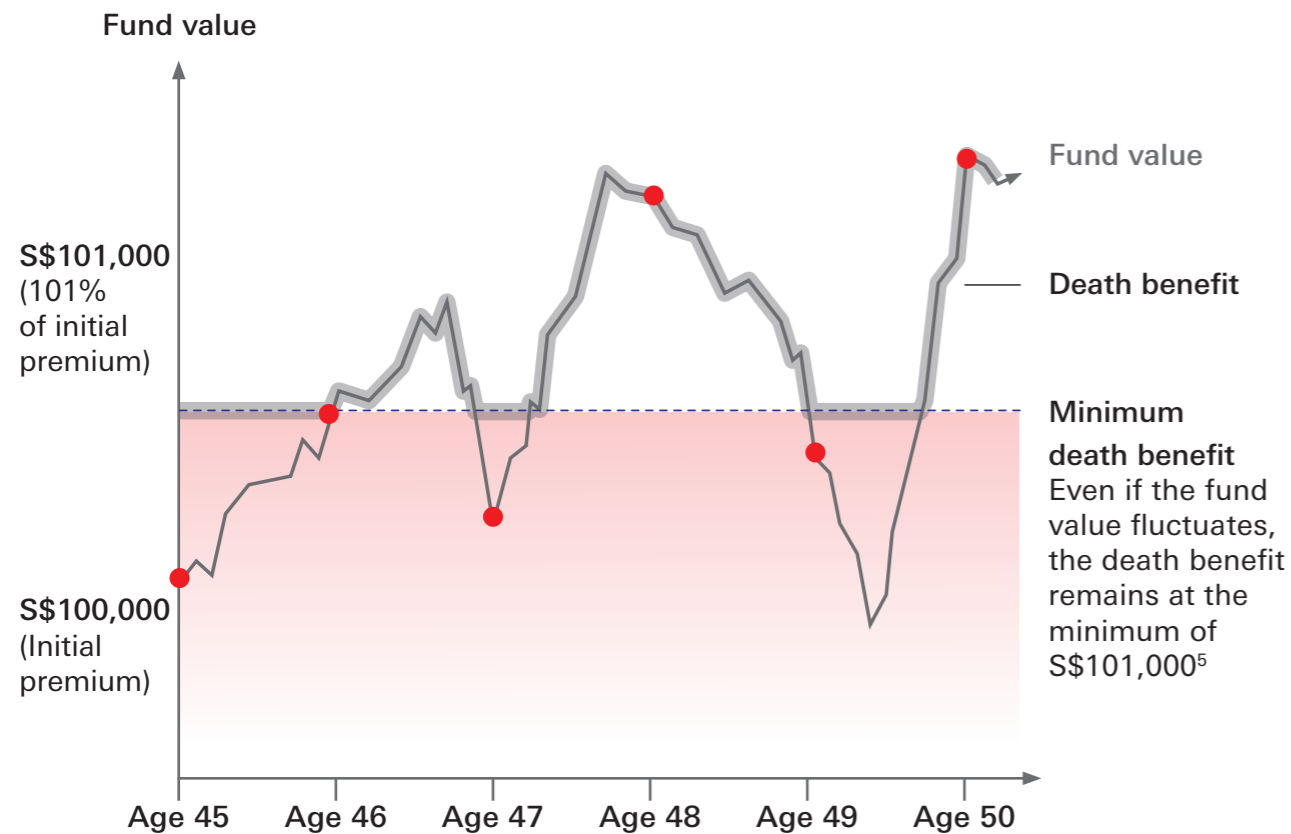


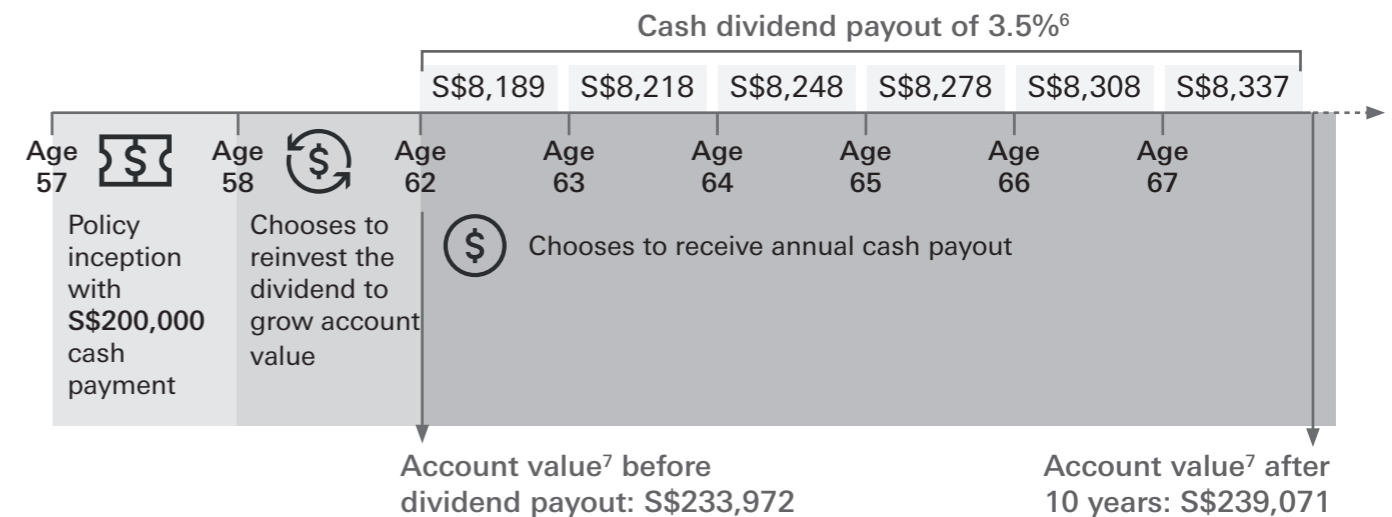
Diagram above is not drawn to scale.

### Illustration 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 income<sup>5</sup> upon retirement at age 62 to complement his annuity.

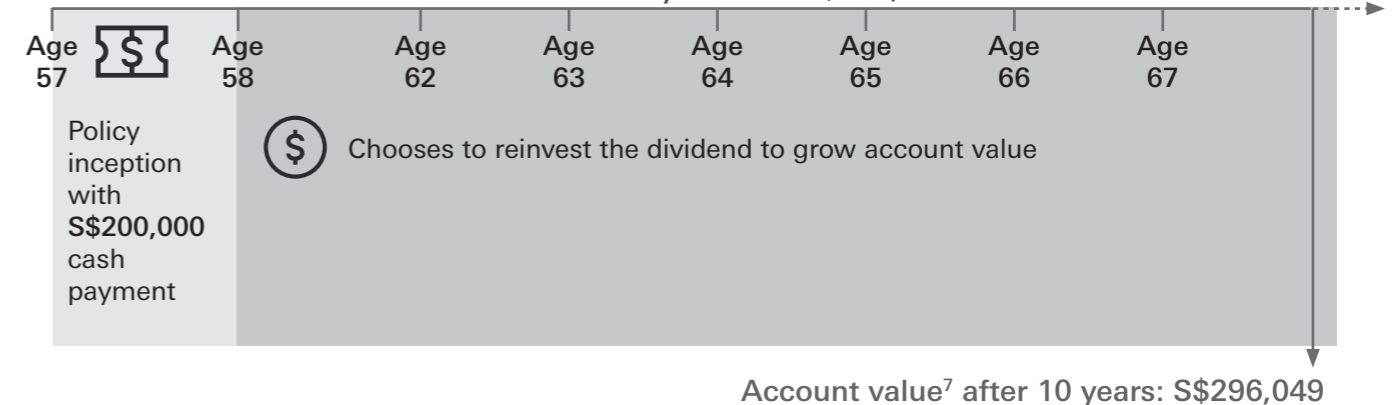
**Scenario A:** He selects a dividend paying ILP sub-fund that provides a potential dividend payout of 3.5% for his investment portfolio, and chooses to reinvest the dividend payouts. At age 62, he chooses to receive the annual cash payout to support his retirement needs<sup>3</sup>.

Account value at end of year 10 = S\$239,071  
 Total cash dividend payout = S\$49,578  
 Total cash value = S\$239,071 + S\$49,578 = S\$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 = S\$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	Ordinary Account/ Special Account
Minimum entry age (attained age)	1 month	21	21
Maximum entry age (age nearest birthday)	60	58	58
Dividend cash payout option <sup>3</sup>	Yes	No	No
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 <sup>4</sup> , 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 <sup>1</sup> 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 1 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<sup>^</sup>

- 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.

<sup>^</sup> These are opinions expressed by HSBC Life (Singapore) Pte. Ltd. and experiences may vary from individual to individual.

## 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 Invest (Cash/SRS) & HSBC Life Wealth Invest (CPF) are 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, product highlights sheet(s) and fund summary before deciding whether to purchase the product and subscribe for units in the ILP sub-fund(s). 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. Investments in this plan are subject to investment risks including the possible loss of principal amount invested. The value of the units may rise as well as fall. Past performance is not necessarily indicative of future performance. 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 February 2024.

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