

HSBC Life Wealth Focus

Be in control to craft what comes next



HSBC Life

| Opening up a world of opportunity

Your future begins with the choices you make today

Life rarely follows a straight path. Careers change, families grow, dreams evolve. You need a plan that adapts with you, giving you full control over your future.

HSBC Life Wealth Focus puts you in charge of your financial future. You decide how to grow your wealth, how long to commit and when to enjoy the rewards – without being locked in for the long term.

Because true wealth isn't fixed. It's yours to craft what comes next.



The power to craft your financial future

HSBC Life Wealth Focus is a regular premium investment-linked plan offering access to close to 60 world-class funds. Designed with a flexible premium commitment period to help you grow your wealth and stay protected, offering the adaptability you need as your financial goals evolve.

Key features



Flexible premium commitment period

Choose to pay your premiums from 1- to 5-year Flexi Term¹ with full control to pause² or continue paying your premium during the Minimum Investment Period (MIP) and even after, to suit your needs.



Built-in flexibility for every stage of life

Free partial withdrawal benefit³ is available during the MIP for qualifying life events. After this period, you may continue making partial withdrawals⁴ or regular withdrawals⁵ with no extra fees.



Lifetime protection with comprehensive coverage

Grow your wealth while staying protected for life against death and terminal illness, with accidental death cover up to age 75, ensuring your loved ones are always supported.



Life Replacement Option (LRO)

Ensure continuity of your policy by replacing the insured person up to 3 times, with uninterrupted protection for your family.

HSBC Life Wealth Focus – turn today’s vision of true wealth into tomorrow’s possibilities



1 Realise your wealth ambitions with confidence



Craft your financial journey with full control

With a flexible premium commitment of up to 5-years Flexi Term and full control to pause or continue paying your premiums during and beyond the Minimum Investment Period (MIP), you can craft your next chapter confidently.



Shape your portfolio to suit your goals

Diversify your portfolio with access to close to 60 world-class funds. Switch funds freely as the market shifts and reinvest dividend payouts to enhance potential growth. Whatever your strategy, our plan gives your wealth more flexibility to grow.



Jumpstart your future with exclusive bonuses⁶

Boost your investment from day one with a start-up bonus⁷ designed to accelerate growth. Stay invested to unlock loyalty bonuses⁸ over time, and enjoy an exclusive premium contribution bonus⁹ with the 1-year Flexi Term.

2 Build your wealth with flexibility and control



Enjoy free partial withdrawals

Make life’s big moments even more special with free partial withdrawal benefit during the MIP — whether it’s your wedding or welcoming a new child. Partial withdrawals from your top-up account, or after the MIP, are available at no additional cost.



Freedom to set up regular withdrawals

After your MIP, enjoy the flexibility to set up regular withdrawals tailored to support your lifestyle and financial goals.



Additional income stream from dividend payouts

Create an additional income stream with dividend payouts by investing in dividend-paying ILP sub-funds—helping you grow your wealth while providing regular payouts.

3 Safeguard your tomorrow for those who matter most



Lifetime protection

Enjoy peace of mind with protection against death and terminal illness (up to age 99), and accidental death coverage (up to age 75) — all while your wealth continues to grow.



Life Replacement Option (LRO)

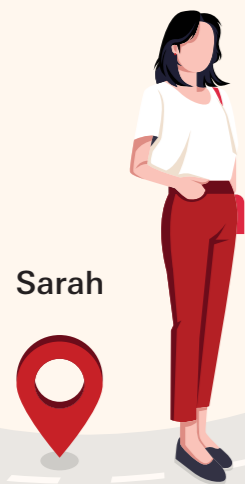
Maintain seamless coverage with the flexibility to appoint a new insured person without the need to restart or surrender your policy.

See how HSBC Life Wealth Focus grows your wealth with flexibility

Meet Sarah, age 35. She's focused on growing her wealth, while retaining the freedom to continue or pause premium payments as her family's priorities shift—giving her the flexibility to redirect funds, access her savings, and adapt her plan as life changes.



Scenario A: investing early, living freely



Sarah

Start of policy Age 35

Sarah chooses **HSBC Life Wealth Focus MIP 10** with a 5-year Flexi Term.

She contributes **SGD12,000 annually**. With a **start-up bonus of SGD1,800**, her investment receives a boost from day one.

Policy year 6 Age 40

Using the **free partial withdrawal benefit**, she withdraws **SGD10,000** from her policy to upgrade her new home and meet her family's evolving needs.



Policy year 11 Age 45

When Sarah's MIP ends, she continues paying premiums and **tops up SGD5,000¹⁰** to strengthen her investment portfolio – so she can support her daughter's growing dreams as a professional ballerina.



Policy year 20 Age 54

She starts making **monthly regular withdrawals of SGD500** for her daughter's overseas ballet school fees.



End of policy term Age 99

Even as she makes withdrawals, her investment continues to grow, boosted by **dividends and loyalty bonuses at 0.35% p.a.** that reward her for staying invested.

Total premiums paid	SGD773,000
Dividends	SGD422,287
Total bonuses received (start-up bonus, loyalty bonus)	SGD525,755
Total account value	SGD10,557,192

Note: the values in the illustrations are rounded off to the nearest dollar and are based on an illustrated investment rate of return of 8% p.a., cash dividend payout of 4% p.a. and fund management fee of 1.3% p.a. All values in the above scenario are non-guaranteed and are subject to the performance of the chosen ILP sub-funds and policy charges (where applicable). Please refer to 'alternative illustration values' on page 14 for the values of the above scenario if they are based on illustrated investment rate of return of 4% p.a., cash dividend payout of 2% p.a. and fund management fee of 1.3% p.a.

In the end, Sarah has built a flexible portfolio positioned for potential capital growth and supplemental income, with **continued protection** as her needs evolve.



Discover how **HSBC Life Wealth Focus** supports your financial goals — without locking you in

Meet Daniel, age 42. He wants to grow his wealth without long-term payment commitments, while enjoying the freedom to make withdrawals when needed.

Scenario B: building for tomorrow, while staying in control

Start of policy Age 42

Daniel decides on **HSBC Life Wealth Focus MIP 10**, with a 1-year Flexi Term.

He **contributes SGD50,000 annually**. Like Sarah, he enjoys a **start-up bonus of SGD5,000** from day one, enhancing his initial investment.



Policy year 2 Age 43

He also benefits from a **premium contribution bonus of SGD500 every year** starting from the 13th policy month until the end of the MIP, as long as he continues paying his regular premiums.



or

Policy year 2 Age 43

When Daniel's priorities change, he stops paying premiums after his Flexi Term ends.

Policy year 11 Age 52

After the 10-year MIP, Daniel begins making **regular withdrawals of SGD1,200 annually** at no charge, giving him the flexibility to support his family's evolving needs over time.

Even as he makes withdrawals, Daniel remains invested, enjoying **loyalty bonus at 0.7% p.a.** from policy year 11 onwards, while continuing to be **protected for life**.

End of policy term Age 99

He receives all payouts when his policy matures.

Total premiums paid	SGD2,850,000
Dividends	SGD1,573,410
Total bonuses received (start-up bonus, premium contribution bonus, loyalty bonus)	SGD3,603,784
Total account value	SGD39,335,271

End of policy term Age 99

Total premiums paid	SGD50,000
Dividends	SGD89,704
Total bonuses received (start-up bonus, loyalty bonus)	SGD220,528
Total account value	SGD2,242,624

His investment continues to grow with dividends and bonuses until his policy matures.

Note: the values in the illustrations are rounded off to the nearest dollar and are based on an illustrated investment rate of return of 8% p.a., cash dividend payout of 4% p.a. and fund management fee of 1.3% p.a. All values in the above scenario are non-guaranteed and are subject to the performance of the chosen ILP sub-funds and policy charges (where applicable). Please refer to 'alternative illustration values' on page 14 for the values of the above scenario if they are based on illustrated investment rate of return of 4% p.a., cash dividend payout of 2% p.a. and fund management fee of 1.3% p.a.

Daniel began with a short-term premium commitment and has unlocked long-term financial progress, supporting his family and enjoying lifelong protection.



Additional product information

Product features at a glance	
Minimum Investment Period (MIP)	10 years
Flexi Term	1 to 5 years (where applicable)
Premium payment term	Until age 99
Choice of currency	SGD and USD
Coverage period (for as long as the policy is in force)	<ul style="list-style-type: none"> • Death or terminal illness benefit: up to age 99 • Accidental death benefit: up to age 75
Ad hoc top-up	Allowed starting from the 13th policy month and before the insured person reaches age 80
Free partial withdrawal benefit	<ul style="list-style-type: none"> • Available from policy year 6 to 10, while the policy is in force • If any eligible life event occurs for the insured person: <ul style="list-style-type: none"> - a legal marriage or divorce; - the birth of a child; - the completion of the purchase of a property in Singapore; and - retrenchment
Partial withdrawal	<ul style="list-style-type: none"> • Allowed while the policy is in force and from the 25th policy month (4th policy month for 1-year Flexi Term) • No charge for partial withdrawals after MIP or from top-up account
Regular withdrawal	Allowed while the policy is in force and after MIP, at no charge
Life Replacement Option (LRO)	Insured person can be replaced, up to 3 times
Premium holiday	Allowed while the policy is in force and from the 25th policy month (13th policy month for 1-year Flexi Term)

Fees and charges	
Premium charge	<ul style="list-style-type: none"> • Regular premium: no charge • Top-up premium: 3%
Early Encashment Charge (EEC)	Imposed on the regular premium account during the MIP in the event of policy termination (due to any reason as stated in the product summary)
Partial Withdrawal Charge (PWC)	Imposed on regular premium account if partial withdrawal is made during the MIP (excluding withdrawals made as part of the free partial withdrawal benefit)
Account Maintenance Fee (AMF)	Chargeable monthly by deduction of units from regular premium account
Premium Holiday Charge (PHC)	Incurred monthly if policy is deemed to be on premium holiday during Flexi Term
Fund management fee	No additional charges to the policy as this fee is included in the asset value of the chosen ILP sub-fund

Note: the table above provides a general understanding of the applicable fees and charges for this product. For details on the applicable rates and how each is calculated, please refer to the product summary. Terms and conditions apply.

Alternative illustration values

The values for the scenarios on pages 8 and 10 will be the following if they are based on illustrated investment rate of return of 4% p.a., cash dividend payout of 2% p.a. and fund management fee of 1.3% p.a.

Scenario A – at age 35, start-up bonus – SGD1,800 (policy year 1).

At age 99, dividends - SGD31,720, total bonuses received – SGD133,577, TAV – SGD1,586,044 (end of policy term).

Scenario B – at age 42, start-up bonus – SGD5,000 (policy year 1).

If Daniel continues paying premiums: at age 99, dividends – SGD166,204, total bonuses received – SGD1,162,238, TAV – SGD8,310,229 (end of policy term).

If Daniel stops paying premiums after Flexi Term ends: at Age 99, dividends - SGD4,312, total bonuses received – SGD43,378, TAV – SGD215,616 (end of policy term).

¹ Flexi Term is the period you select to pay regular premiums at the start of your policy.

² Fees and charges may apply if you stop paying your premiums during the Flexi Term.

³ Free partial withdrawal benefit is available only from policy year 6 to 10, and is subject to partial withdrawal limits and minimum holding amount limits.

⁴ The minimum amount you may withdraw is \$250 and in multiples of \$10. The total account value of the regular premium account of the remaining units in the policy on the date we receive a request for partial withdrawal must not be less than the amount equivalent to the first 9 months (first 3 months for 1-year Flexi Term) of the annualised regular premium.

⁵ Terms and conditions apply. The minimum amount you may withdraw is \$1,200 and in multiples of \$10. Please refer to the product summary for details.

⁶ Terms and conditions apply. There are some scenarios where the bonuses will not be payable. Please refer to the product summary for details.

⁷ The start-up bonus rate is determined by your chosen Flexi Term and premium amount. The bonus is calculated as a percentage of the premium paid in the first policy year.

⁸ The loyalty bonus applies after the selected Minimum Investment Period (MIP), and the rate varies according to your chosen Flexi Term.

⁹ The premium contribution bonus is only applicable to 1-year Flexi Term policies. It is equivalent to 1% of the regular premium, payable from the 13th policy month until the end of the MIP.

¹⁰ Top-up premiums are not allowed during a premium holiday. The minimum top-up premium amount is \$5,000 and in multiples of \$10. Top-up premiums are capped at 2 times the original annualised regular premium through the policy term. A 3% premium charge applies, which will be deducted from the ILP sub-funds after allocation of the top-up premium. Please refer to the product summary for details.

Craft what's next with control and confidence.
Speak to us today.



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. It provides a wide range of solutions that cater to the life, health, retirement, protection, education, legacy planning, and wealth accumulation needs of retail and corporate clients.

Important notes

HSBC Life Wealth Focus is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M).

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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 9 February 2026.

HSBC Life SG

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