

HSBC Life Pulsar

Empower your future



We know you have great plans for your retirement and we want to help you see them through. With **HSBC Life Pulsar**, an investment-linked plan, you can boost your investments at critical points with a start-up bonus and loyalty bonus¹, and enjoy a wide selection of sub-funds with option to receive dividends in cash or reinvest into your portfolio. With no medical underwriting required, kick-start your retirement investment with confidence today.

Bringing success to your investment goals



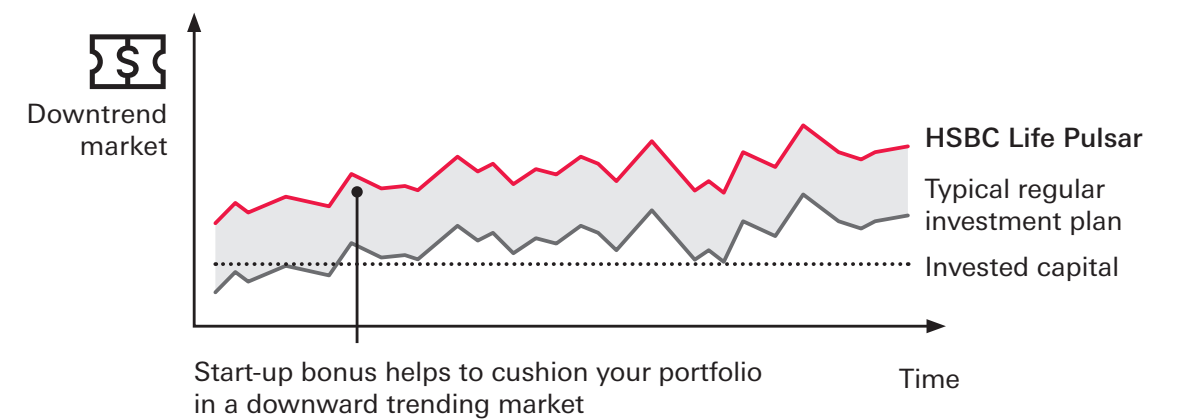
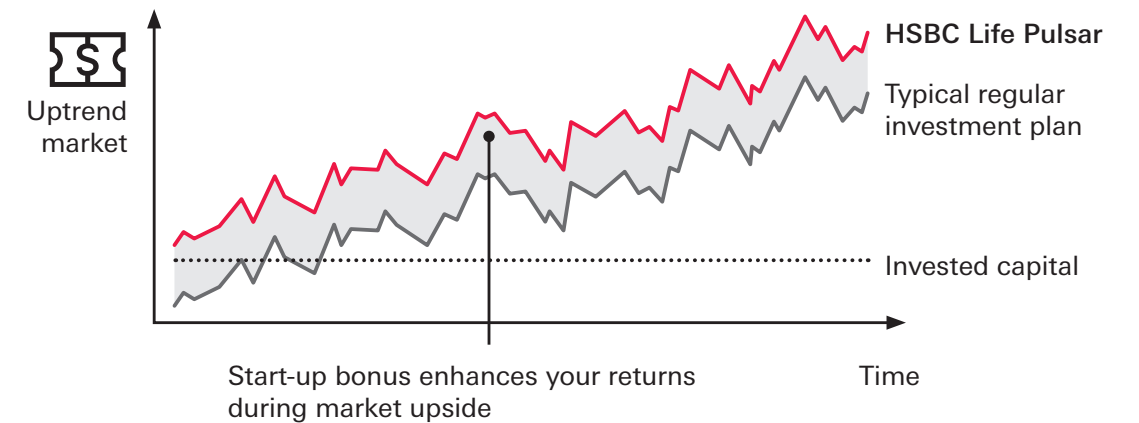
Unique fund offerings with the option for dividend payout

Gain unprecedented access to **more than 80 investment-linked plan funds**, with unique investment strategies for a diverse and impactful portfolio. This includes dividend-paying sub-funds, which gives you the option to receive your dividends in cash, or reinvest them to grow your wealth.



High start-up bonus

Kick off your investment-linked plan with a start-up bonus on your first year premium with additional units credited to your portfolio, enhancing your returns when market are rising, and shielding your portfolio when market are falling.



Loyalty bonus¹ for long-term investment

Rewarding you with a loyalty bonus, equivalent to **4% of your total premiums contributed** on the 10th policy anniversary. The longer you stay invested in your plan, the closer we may bring you to your investment goals.



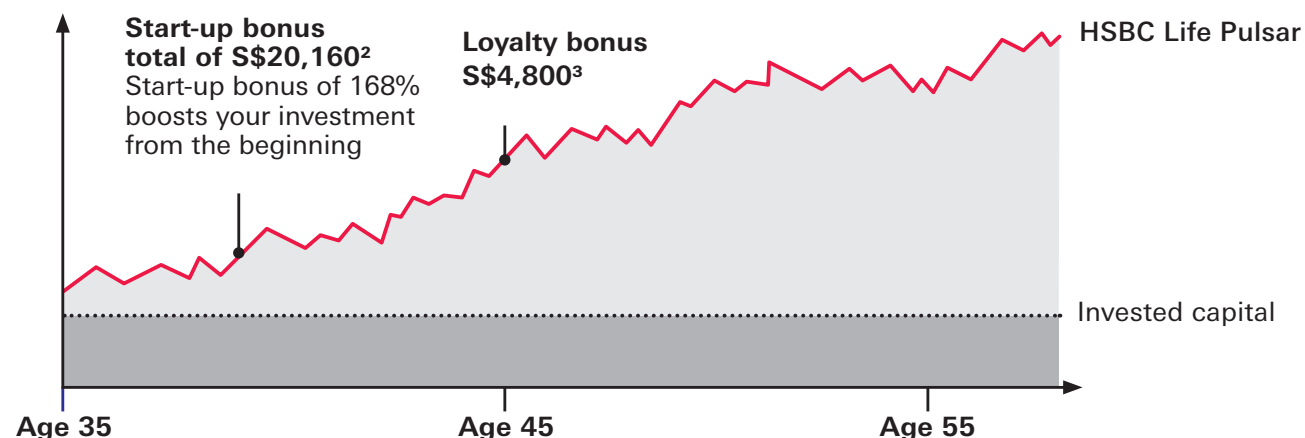
Customise your investment plan to your needs

- **4 types** of premium payment modes available: annual, semi-annual, quarterly, monthly (SGD only)
- Choose to invest in SGD, from a minimum monthly premium amount of **S\$300**
- Choose your premium term to suit your needs: **11 to 30 years**
- Make ad hoc top-up(s) to your portfolio, from as low as **S\$5,000 or US\$3,000** from 19th month onwards

Illustrative example



Charles, age 35, purchases HSBC Life Pulsar at S\$1,000/month for 30 years



Harness the power of compounding returns to achieve your financial goal



Invest early

Investing early allows you to benefit from the power of compounding; a small amount of money invested over time can grow into a substantial sum in later years.



Invest regularly

By investing a fixed amount regularly, regardless of the market movements, you minimise market speculation. Dollar cost averaging cushions the impact of sharp market declines and helps to smooth out your returns as the market recovers eventually.

General product features

Entry age	<ul style="list-style-type: none"> Life assured: 1 month to 64 years old (age nearest birthday) Subject to (premium payment term + entry age) ≤ 75 years Policyholder: 18 to 70 years old (age nearest birthday) 	
Premium payment frequency options	Payment frequency	Minimum regular premium
	Annual	S\$3,600 US\$3,600
	Semi-annual	S\$1,800 US\$1,800
	Quarterly	S\$900 US\$900
	Monthly	S\$300 Not allowed
Premium Payment Term (PPT) options	11 to 30 years	
Death benefit options	Basic or enhanced	
Ad hoc top-up	<ul style="list-style-type: none"> Minimum S\$5,000 or US\$3,000 Subject to 5% premium charge from 19th month onwards 	
Distribution of dividend	<ul style="list-style-type: none"> If reinvestment option is chosen, we will reinvest these dividends on your behalf. The reinvested dividends will increase your units for the relevant ILP sub-fund. 	
	<ul style="list-style-type: none"> If cash payout option is chosen, the payout will be from the accumulation units account if it is before the end of the PPT. After the end of the PPT, the payout will be from both the initial units account and the accumulation units account. You will receive the payout in your designated bank account. 	
Partial withdrawal	<ul style="list-style-type: none"> Not allowed in the first 18 months Minimum per withdrawal S\$1,000 or US\$500 Subject to premium payment term period⁴ 	
Adjustment of regular premium	<ul style="list-style-type: none"> Only after the first 36 months Maximum reduction: 25% of original regular premium, not lower than the minimum regular premium (refer to premium payment options table above) allowed. 	
Non-lapse guarantee	Guaranteed for the first 18 months, policy will not lapse if account value drops to zero due to investment performance and/or fees deduction. However, non-lapse guarantee will cease immediately if regular premium remains outstanding after the grace period.	

Fees and charges

Bonus Recovery Charge (BRC)	<ul style="list-style-type: none"> Imposed upon each regular premium reduction during the premium payment term. Refer to product summary for the formula. BRC will be deducted from the initial units account when the reduced regular premium takes effect.
Monthly account maintenance fee	4% /12 x account value of initial units account as of due date for account maintenance fee.
Monthly investment management fee	1.5% /12 x total account value as of due date for investment management fee.
Administrative fee	S\$10 or US\$8 per month
Monthly policy maintenance fee	0.5% /12 x annual regular premium committed at policy commencement date x number of year(s) for which this policy has been in force*. *Any incomplete year will be rounded up to a full year.
Insurance charge	For enhanced death benefit only. Refer to product summary for more details.
Early Encashment Charge (EEC)	<ul style="list-style-type: none"> Account value of first 18 months premium x EEC% EEC% = 100% for first year; the rest is with reference to number of years in remaining premium payment term years. Refer to product summary for more details.
Fund management charge	According to the investment-linked plan sub-fund you choose. Details can be found in the fund summary.
Switching fee	The switching fee is currently waived. HSBC Life (Singapore) Pte. Ltd. (HSBC Life) reserves the right to impose a switching fee as determined by HSBC Life on the switch in units whenever they deem fit.

Footnotes

¹ Applicable to plans with premium payment terms of 20 years or more.

² Start-up bonus = regular premium payment for 1st policy year x applicable start-up bonus rate x premium payment term

Illustrative example:

Premium payment term	30 years
Monthly regular premium	S\$1,000
Applicable start-up bonus rate	5.6%

If the regular premium is paid on a monthly basis, the start-up bonus payable upon each regular premium payment
= S\$1,000 x 5.6% x 30 = S\$1,680

Total start-up bonus payable = S\$1,680 x 12 = S\$20,160

For full details on the applicable start-up bonus rate, please refer to the HSBC Life Pulsar product summary.

³ Loyalty bonus = (Total amount of regular premiums paid during the first 10 policy years – total amount of partial withdrawals and/or top-ups made during the first 10 policy years [if any]) x loyalty bonus of 4%

Illustrative example:

Premium payment term	30 years
On the 10 th policy anniversary	

Total regular premiums paid during the first 10 policy years	S\$120,000
Total top-ups made during the first 10 policy years	S\$0
Total partial withdrawals made during the first 10 policy years	S\$0
Applicable loyalty bonus rate	4%

Loyalty bonus payable at the 10th policy anniversary

= (S\$120,000 – S\$0) x 4% = S\$4,800

⁴

Premium Payment Term (PPT) period	
During PPT	After PPT
Partial withdrawal can be made from the accumulation units account	Partial withdrawal can be made from either the initial units account or the accumulation units account
	Subject to minimum account balance of S\$ or US\$ 3,600

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 Pulsar is 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 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 LLP 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 policy general provisions for the exact terms and conditions, specific details and exclusion of this product. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is 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 or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 6 November 2023.

HSBC Life SG

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