

HSBC Life Savings Protector II

Commitment is staying true to your goals for the future.





Some commitments you can't just shake on.

When life evolves in unexpected ways, you want the assurance that the goals you work so hard for to fulfil are not just protected.


Seal your commitments with **HSBC Life Savings Protector II** to accumulate your savings with capital guarantee and flexibility to tailor to your needs.

HSBC Life Savings Protector II


A savings plan that is designed to help you seal your financial goals or commitments to your family with a higher protection cover. It guarantees your ‘capital’ at the end of the policy term with the potential to enjoy a higher payout through non-guaranteed bonuses on maturity.

Key Benefits


HSBC Life Savings Protector II offers flexible and higher protection coverage in various ways.

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Protect your commitments

Enjoy a higher protection coverage to protect financial goals such as planning for a comfortable retirement or your children's education.
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Guaranteed regardless of market forces

A plan that guarantees your capital¹ at the end of the policy term even during a market downturn with the potential to earn higher payouts through non-guaranteed reversionary² and terminal bonuses³ on maturity.
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Flexibility to meet your goals

Choice of premium payment terms of 3 or 5 years to suit your financial situation.

How the plan works

Scenario

Mr Tan (age 45, non-smoker), is planning to retire in 10 years’ time with a retirement nest egg worth around S\$1,000,000.

The breakdown of the total payout that Mr Tan will receive will be as follows:

Plan	Total premium paid over 3 years	Guaranteed payout on Maturity	Illustrated Total Returns ⁴ on Maturity		Guaranteed Death Benefit in Year 1
			4.25% p.a.	3.00% p.a.	
HSBC Life Savings Protector II	S\$814,003	S\$814,810	S\$1,000,000	S\$903,701	S\$937,031 <small>Minimum 115% of the guaranteed maturity benefit from the beginning of the policy</small>
			Yield 2.31%	Yield 1.17%	

¹ Capital is protected at maturity through the guaranteed maturity benefits upon policy expiry without any claims.

² Reversionary bonuses are not guaranteed but once declared, it forms part of the guaranteed benefits of your policy.

³ Terminal bonuses are not guaranteed and may be payable at the end of policy year 5.

⁴ Total Returns, includes both guaranteed and non-guaranteed values. Scenarios are for illustrations purpose only.



We are HSBC Life.

We don't just underwrite policies,
we support the promises you
make to your loved ones.

Who are we?

We are backed by, and part of, the HSBC Group. This means that our commitment to you is secured by the Group's formidable financial resources and infrastructure, built on a foundation of over 150 years of experience in finance, international services and in building trusted, lasting relationships.

What do we stand for?

Our purpose is to help you keep the promises you make to yourself, to the people you love and to those who depend upon you. We do this through well thought-out insurance solutions. So whether these promises are to protect the things you already have, to invest in the life you want or to look after your loved ones, they are the kinds of promises that matter – the kinds you want to keep, come what may.

Promise yourself a life of fulfilment with HSBC Life.

Speak to our authorised distributors or visit
www.hsbclife.com.sg
to find out more.

For enquiries, please call (65) 6880 4888.

Important notes

HSBC Life Savings Protector II 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).

Information is correct as at 1 February 2023. This advertisement has not been reviewed by the Monetary Authority of Singapore.