

# HSBC's EliteWealth

## An Investment-Linked Insurance Plan

# Your Path to Financial Excellence



HSBC

Opening up a world of opportunity

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# Preserve, Multiply, Thrive: Your Journey to HSBC's EliteWealth Begins

In an era marked by economic uncertainties and market fluctuations, portfolio diversity and wealth preservation are important, especially when it comes to your financial planning for medium to long-term investment goals. That's why we've designed **HSBC's EliteWealth** that stands out as a unique approach that empowers you to preserve and multiply your wealth while thriving in a world of financial opportunities

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## Unlock Financial Potential

HSBC's EliteWealth is a limited pay investment-linked insurance plan (ILP) with 100% premium allocation and death coverage of up to 100 years old, that is designed to elevate your financial journey. Kickstart the journey big with **100% of your premiums being invested from day one** and we will further power up your future investment with a **Loyalty Bonus** as long as you have fully paid up to date your regular premiums and no withdrawal is made prior to the date of Loyalty Bonus payout, maximizing the growth potential in every way.

Aside from capital growth, we offer **financial protection and investment flexibility**. This ILP provides you the peace of mind by offering a death coverage up to 100 years old. Along with the financial security, you have the power to customize your portfolio with diverse investment linked funds to align with your unique financial goals and risk tolerance riding on the advantage of dollar cost averaging via regular premium contribution.

# The Journey Begins

The journey is not just about numbers; it's about securing your future, achieving financial stability, and thriving in a world of financial possibilities. Start your financial journey with HSBC's EliteWealth today to preserve and multiply your wealth.

## Key Benefits of HSBC's EliteWealth



### 100% Allocation for Immediate Growth

With a 100% premium allocation rate<sup>1</sup>, every ringgit you invest is immediately put to work in the chosen fund. This means your investment starts big from day one, maximizing your potential upside return, which can be a significant advantage over ILPs with lower allocation rates.



### Guaranteed Issuance Offering (GIO)

Hassle-free enrolment. No medical checkup or health declaration is required when you apply for this ILP. The minimum annual basic premium starts from RM20,000 to a maximum of RM500,000 per life<sup>2</sup>.



### Power Up Your Investment with Loyalty Bonus

In addition to potential growth and protection, boost your capital with a Loyalty Bonus which is up to 15% of your latest annual basic premium. The bonus amount will be credited into your policy account with 100% allocation rate at the end of your premium payment term, provided all the regular premiums are fully paid up to date and no withdrawal is made prior to the payout of the Loyalty Bonus. It's a reward for your trust and commitment in consistently making premium payments throughout your financial journey with us.



### Limited Pay, Long Term Protection

Limited premium payment term of 5 years makes it easier for you to manage your cash flow and financial commitments while still benefiting from the investment funds and death coverage of up to 100 years old. A reliable safety net that lasts for you and your loved one.



### Invest Smart, Grow Wealth for Medium to Long Term Goals

Leveraging on the regular premium payment mode, you are investing with a dollar-cost averaging strategy which helps to reduce risk and minimize the impact of market volatility. You can also tailor the portfolio via fund switching to align with your risk tolerance and financial goals from time to time. Enjoy the potential upside<sup>3</sup> from the well-managed funds.



### Hassle Free Wealth Distribution

Pass on a portion of your wealth to your nominated beneficiaries without having to go through estate distribution process. You can rest assured that your beneficiaries' financial needs will be taken care of if any misfortune happens.

#### Notes:

<sup>1</sup> Fee and charges are applicable and will be deducted from the Account Value after premium allocation. Please refer to below Product Summary for details.

<sup>2</sup> The aggregated basic premium payable for the HSBC's EliteWealth and any other guaranteed issuance products as may be determined by us in respect of the same life assured shall not exceed RM2,500,000 per life. Terms and conditions apply.

<sup>3</sup> The potential investment upside is not guaranteed and may vary according to the actual investment performance of selected fund(s).

# Here's how HSBC's EliteWealth can help you to achieve your goals



**Jacky**

- Age 45, signs up for HSBC's EliteWealth to meet his different financial goals
- Annual basic premium: RM50,000 per annum
- Payment Term: 5 years
- Coverage Term: Up to 100 years old (equivalent to 55 years of coverage)
- Fund: 100% in Allianz Life Oriental Income Fund

If death happens after the total basic premium of **RM250,000** is fully paid, higher of insured amount<sup>5</sup> of **RM287,500** or Account Value will be payable to his beneficiaries.

Pay **RM50,000** per annum as annual basic premium for 5 years



**Age 45**

**Age 50**

End of Year 5: Received **RM7,500 Loyalty Bonus** which is equivalent to **15% of RM50,000 (annual basic premium)**

**Age 55**

Account Value<sup>4</sup> at Year 10:  
**RM279,092**  
(High Scenario)

**x 1.12 times**  
of total basic premium paid

**Age 65**

Account Value<sup>4</sup> at Year 20:  
**RM375,323**  
(High Scenario)

**x 1.50 times**  
of total basic premium paid

**Age 75**

Account Value<sup>4</sup> at Year 30:  
**RM505,214**  
(High Scenario)

**x 2.02 times**  
of total basic premium paid

**Age 100**

Account Value<sup>3</sup> at Year 55:  
**RM1,064,384**  
(High Scenario)

**x 4.26 times**  
of total basic premium paid

**Assuming no Partial Withdrawal**

## Financial Goals

He can switch funds to diversify based on market opportunities or risk appetite



Make a partial withdrawal for his children's education fee



Make regular withdrawals for retirement needs, while the investment continues to grow



Leave a legacy for his next of kin



## Notes:

<sup>4</sup> The illustration above is based on high scenario at the rate of return of 5% p.a. The illustrated rate of return is not guaranteed and subject to investment tax and Fund Management Charge. Please also refer to the Sales Illustration for projection on both high and low rates of return.

<sup>5</sup> If death happens during policy year 1, the death benefit will be higher of: 1) 100% of total basic premium paid plus 100% ad hoc top-up premiums (if any) less 100% partial withdrawal of Account Value (if any), or 2) 100% of the Account Value. For policy year 2 onwards, death benefit will be higher of: 1) insured amount plus 100% ad hoc top-up premiums (if any) less 100% partial withdrawal of Account Value (if any) or 2) 100% of the Account Value.

# Product Summary

<b>Life Assured's Entry Age</b>	15 days old to 70 years old (nearest birthday)															
<b>Payment Term</b>	5 years															
<b>Coverage Term</b>	Up to 100 years old															
<b>Annual Basic Premium</b>	Minimum: RM20,000   Maximum: RM500,000															
<b>Allocation Rate</b>	100% (annual basic premium)															
<b>Insured Amount</b>	<table border="1"> <thead> <tr> <th><b>Life Assured's Entry Age</b></th><th><b>Insured Amount (% of Total Basic Premium Paid)</b></th></tr> </thead> <tbody> <tr> <td>15 days – 55 years old</td><td>115%</td></tr> <tr> <td>56 – 70 years old</td><td>105%</td></tr> </tbody> </table>	<b>Life Assured's Entry Age</b>	<b>Insured Amount (% of Total Basic Premium Paid)</b>	15 days – 55 years old	115%	56 – 70 years old	105%									
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<b>Death Benefit</b>	<p><b>Policy Year 1</b> Higher of:</p> <ul style="list-style-type: none"> <li>a) 100% of total basic premium paid plus 100% ad hoc top-up premiums (if any), less 100% partial withdrawal of Account Value (if any); or</li> <li>b) 100% of the Account Value</li> </ul> <p><b>Policy Year 2 and onwards</b> Higher of:</p> <ul style="list-style-type: none"> <li>a) Insured amount plus 100% ad hoc top-up premiums (if any), less 100% partial withdrawal of Account Value (if any); or</li> <li>b) 100% of the Account Value</li> </ul>															
<b>Loyalty Bonus</b>	15% of latest annual basic premium; payable at the end of fifth (5th) policy year															
<b>Maturity Benefit</b>	100% of Account Value															
<b>Reduction in Premium</b>	<p>Any reduction in premium is not allowed during the first 2 policy years.</p> <p>From the 3rd policy year and onwards, the total cumulative reduction in premium throughout the coverage period of the policy shall not exceed 30% of the original premium as at Issue Date.</p>															
<b>Compulsory Charges</b>																
<b>Cost of Insurance</b>	Based on the Sum at risk, attained age, and gender of the Life Assured															
<b>Monthly Service Charge</b>	RM8.00 per month															
<b>Supplementary Charge</b>	<table border="1"> <thead> <tr> <th><b>Policy Year</b></th><th><b>% per annum of Account Value</b></th></tr> </thead> <tbody> <tr> <td>1 – 5</td><td>2.50%</td></tr> <tr> <td>6 – 10</td><td>1.50%</td></tr> <tr> <td>11 onwards</td><td>0.00%</td></tr> </tbody> </table>	<b>Policy Year</b>	<b>% per annum of Account Value</b>	1 – 5	2.50%	6 – 10	1.50%	11 onwards	0.00%							
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<b>Fund Management Charge</b>	From 0.75% up to 1.50% per annum, depending on your choice of fund(s).															
<b>Conditional Charges</b>																
<b>Premium Holiday Charge</b>	<p>The premium holiday charge is applicable for policy in premium holiday.</p> <table border="1"> <thead> <tr> <th><b>Policy Year</b></th><th><b>% per annum of Account Value</b></th></tr> </thead> <tbody> <tr> <td>1 – 5</td><td>2.50%</td></tr> <tr> <td>6 – 10</td><td>1.50%</td></tr> <tr> <td>11 onwards</td><td>0.00%</td></tr> </tbody> </table>	<b>Policy Year</b>	<b>% per annum of Account Value</b>	1 – 5	2.50%	6 – 10	1.50%	11 onwards	0.00%							
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<b>Surrender Penalty / Withdrawal Penalty</b>	<p>Upon surrender/withdrawal, charges shall be applicable as follows:</p> <table border="1"> <thead> <tr> <th><b>Policy Year</b></th><th><b>Surrender Penalty (% of Account Value)</b></th><th><b>Withdrawal Penalty (% of Withdrawal Amount)</b></th></tr> </thead> <tbody> <tr> <td>1</td><td>25.0%</td><td>25.0%</td></tr> <tr> <td>2</td><td>10.0%</td><td>10.0%</td></tr> <tr> <td>3 – 5</td><td>5.0%</td><td>5.0%</td></tr> <tr> <td>6 onwards</td><td>0.0%</td><td>0.0%</td></tr> </tbody> </table>	<b>Policy Year</b>	<b>Surrender Penalty (% of Account Value)</b>	<b>Withdrawal Penalty (% of Withdrawal Amount)</b>	1	25.0%	25.0%	2	10.0%	10.0%	3 – 5	5.0%	5.0%	6 onwards	0.0%	0.0%
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<b>Fund Switching Fee</b>	Five (5) free switches per policy year. Subsequent switches within the same policy year will be charged RM10 per switch															

# Important Notes

1. This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS), the Sales Illustration (SI) and the Fund Fact Sheet for further details.
2. The benefits are subject to exclusions, please refer to the exclusion clauses in the PDS. You may refer to the policy contract for the full list of exclusions.
3. Allianz Life Insurance Malaysia Berhad (ALIM) has the right to revise the rates, charges, fees and terms and conditions of the policy of this insurance plan. You will be informed in writing of the relevant revision at least three (3) months before the revision takes effect.
4. You should be certain that this plan is suitable for you, and that the premium payable under this plan is an amount which you can afford. Buying a life insurance is a long-term commitment and it is not advisable to surrender your policy in the initial years in view of the high initial costs.
5. You may cancel your policy by giving ALIM a written request and by returning the policy to ALIM within fifteen (15) days from the date of receipt of the policy by you. ALIM will refund to you the Account Value at unit price at the next valuation date and any cost of insurance monthly service charge and supplementary charge that have been deducted less expenses incurred for medical examination (if any).
6. A Conditional In-Force Guarantee will be in place for the first six (6) policy years provided that all premiums due are paid up-to-date (within the 31-day grace period) and no partial withdrawal of the Account Value is performed during the Conditional In-Force Guarantee period.
7. In the event of non-payment of premium on the due date, your policy will be kept in force by effecting a premium holiday, provided that there is sufficient Account Value to pay all the policy charges due. When the Account Value is insufficient to pay for all the policy charges due, you will then be given a grace period of thirty-one (31) days to pay your outstanding premium, during which the policy will remain in force. However, the policy shall lapse at the end of the grace period if any policy charges shall remain unpaid at the end of the grace period. As such, it is advisable to pay the premium for your policy on time.
8. Please add the applicable government tax if the policy owner is a business organisation or where the policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.
9. If the Account Value of your policy is insufficient to pay for the policy charges, you may need to top up your premiums during the period of your policy's coverage term for continuous coverage up to the policy maturity date. Please refer to the PDS and policy contract for the detailed explanation on policy sustainability.

**Note: This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.**

Underwritten by:

**Allianz Life Insurance Malaysia Berhad (198301008983)**

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**A PIDM Member**

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