

**HSBC's EliteDiamond SP**  
An Investment-Linked Insurance Plan (ILIP)

# Your Legacy, as Timeless as a Diamond



**HSBC** | Opening up a world of opportunity

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# Secure a legacy of blessings for your loved ones

You want your legacy to be as valuable and timeless as a diamond – an emblem of strength, endurance and dedication. Therefore, your life's precious work should be embraced, organised, sustained and seamlessly passed down to those who matter to you most. Just as a diamond's value is commonly measured by its 5 essential C's – **Cut, Color, Clarity, Carat** and **Certification** – your legacy plan should also possess the key attributes to ensure its robustness and prolonged significance.

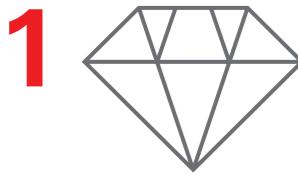
Take a step towards a long-lasting peace of mind with **HSBC's EliteDiamond SP**. With just a **single premium payment**, you can protect your loved ones and their financial future effortlessly. If you value simplicity, **potential wealth growth and long term coverage**, HSBC's EliteDiamond SP is the right solution to meet your needs.

**HSBC's EliteDiamond SP** is carefully crafted to embody the 5 C's of a legacy plan – **Coverage, Complementary, Customisation, Capital Growth and Continuity**. It specialises in safeguarding your prosperity and delivering resilient financial protection for your loved ones. Achieve the ultimate balance between wealth appreciation and preservation with a hassle-free **one-time premium payment** and a wide selection of investment funds for strategic asset growth.

Meanwhile, enjoy peace of mind knowing that your loved ones are securely protected by a high death coverage, in case anything unfortunate happens to you. In case you pass away due to an accident, your loved ones are further protected with an additional accidental death benefit.



# Crafting a legacy of security and prosperity



## Coverage

### Decide your legacy amount

#### How much do you want to leave for your loved ones?

- High Insured Amount from minimum of RM1 million



## Customisation

### Personalise your policy specifics

#### Making your policy tailored to your needs.

- Coverage term up to Life Assured's age 80, age 90 or age 100

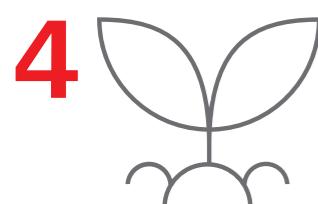


## Complementary

### Enhance your plan with ILIP funds

#### Choose the combination that best suits your risk appetite.

- Wide range of local and global ILIP funds
- Switch funds<sup>1</sup> when your risk appetite changes



## Capital Growth

### Watch your Account Value grow

#### Enhance your wealth to meet your expectations.

- Enjoy potential upside returns from your investment growth
- Further boost your Account Value with our Loyalty Bonus<sup>2</sup>



## Continuity

### Secure and pass on the blessings

#### Rest assured that your loved ones are financially protected as you wish.

- High payout to your loved ones
- Quicker distribution of the inheritance according to your wish

# The 5 Essential “C’s” that ensure your legacy is well preserved, protected and inspired



## 1. Coverage – Lifelong & Enhanced Protection with a Hassle-Free Lump-Sum Payment

A well-designed plan that ensures a life/total and permanent disability (TPD) protection that provides **high death/TPD<sup>3</sup> benefits** with just **a single lump-sum premium payment**. Extra safety net of **up to additional 400%<sup>4</sup> of Insured Amount if the death happens due to accidental causes in a public conveyance, an elevator, or a burning public building**.



## 2. Customisation – Flexibility to Customise Your Plan Based on Your Needs

Tailor your plan based on your financial situation by choosing your preferred **Insured Amount** and **coverage term** (up to Life Assured's age 80, age 90 or age 100, subject to a minimum of 20 years coverage).



## 3. Complementary – Elevate Your Legacy with ILIP Funds

**Professionally managed ILIP funds** are available for optimal growth. Choose the right investment funds based on your risk appetite and switch between funds<sup>1</sup> whenever your risk appetite changes.



## 4. Capital Growth – Maximising Wealth with Loyalty Bonus

**Enjoy the potential upside** from the well managed ILIP funds. Receive the first **Loyalty Bonus<sup>2</sup>** of 11% of the Insured Amount at the end of the 10th policy year or the end of the policy year when the Life Assured attains age 64 (nearest birthday), whichever is later, to further boost your Account Value. The subsequent Loyalty Bonus payout will increase by 0.5% from the preceding rate for every subsequent 10<sup>th</sup> policy year after the first Loyalty Bonus payout year.

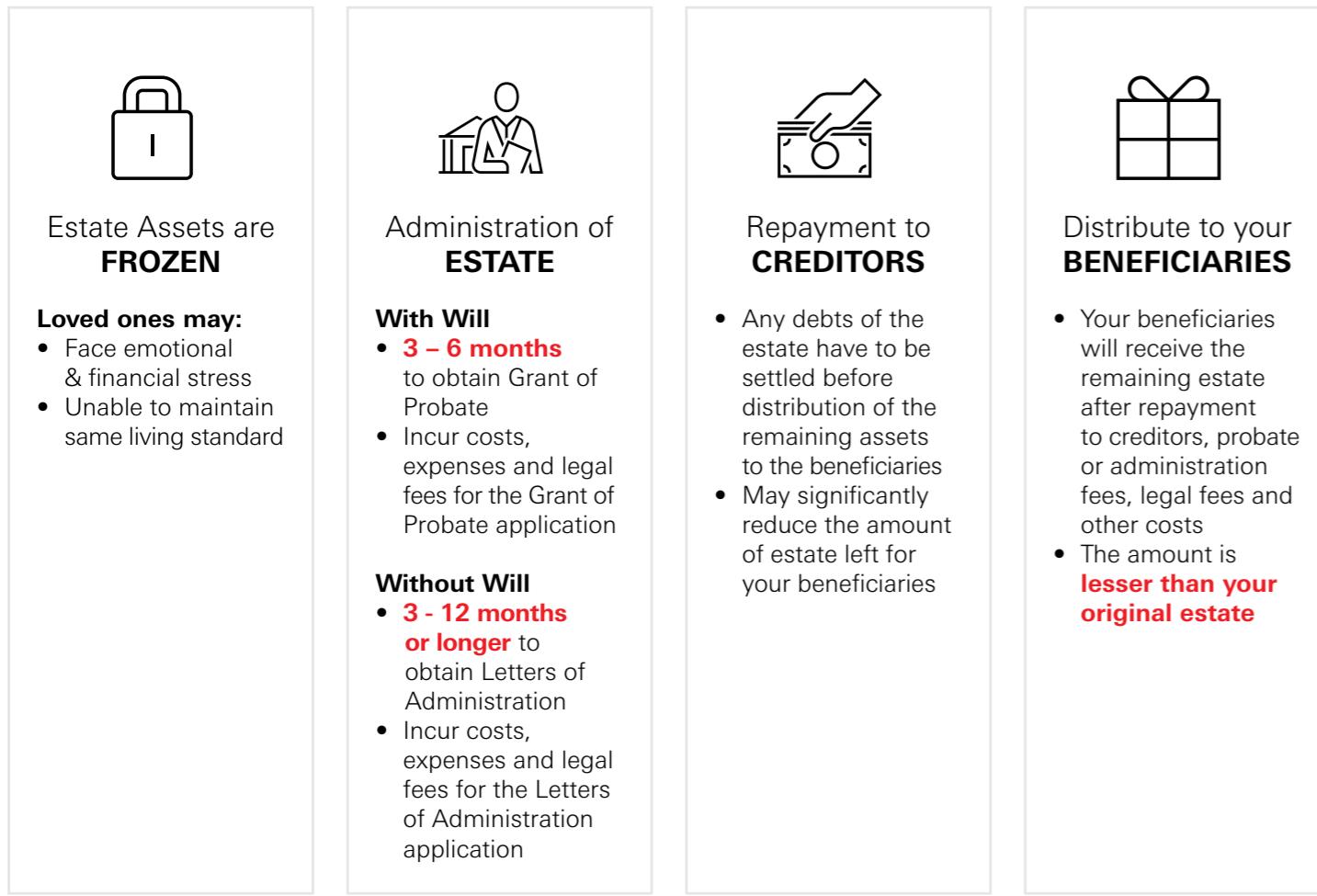


## 5. Continuity – Ensuring a Smooth Wealth Transfer

Facilitate a smooth and **quick distribution of your inheritance** to your loved ones according to your wishes. **Skip the lengthy estate distribution process** and ensure the right portion of your wealth goes to your trust nominees<sup>5</sup> allowing them to maintain their current lifestyle with the insurance payout while waiting for the estate assets to be administered and distributed.

# What should you expect during estate distribution process in Malaysia?

## Estate Distribution Process in Malaysia



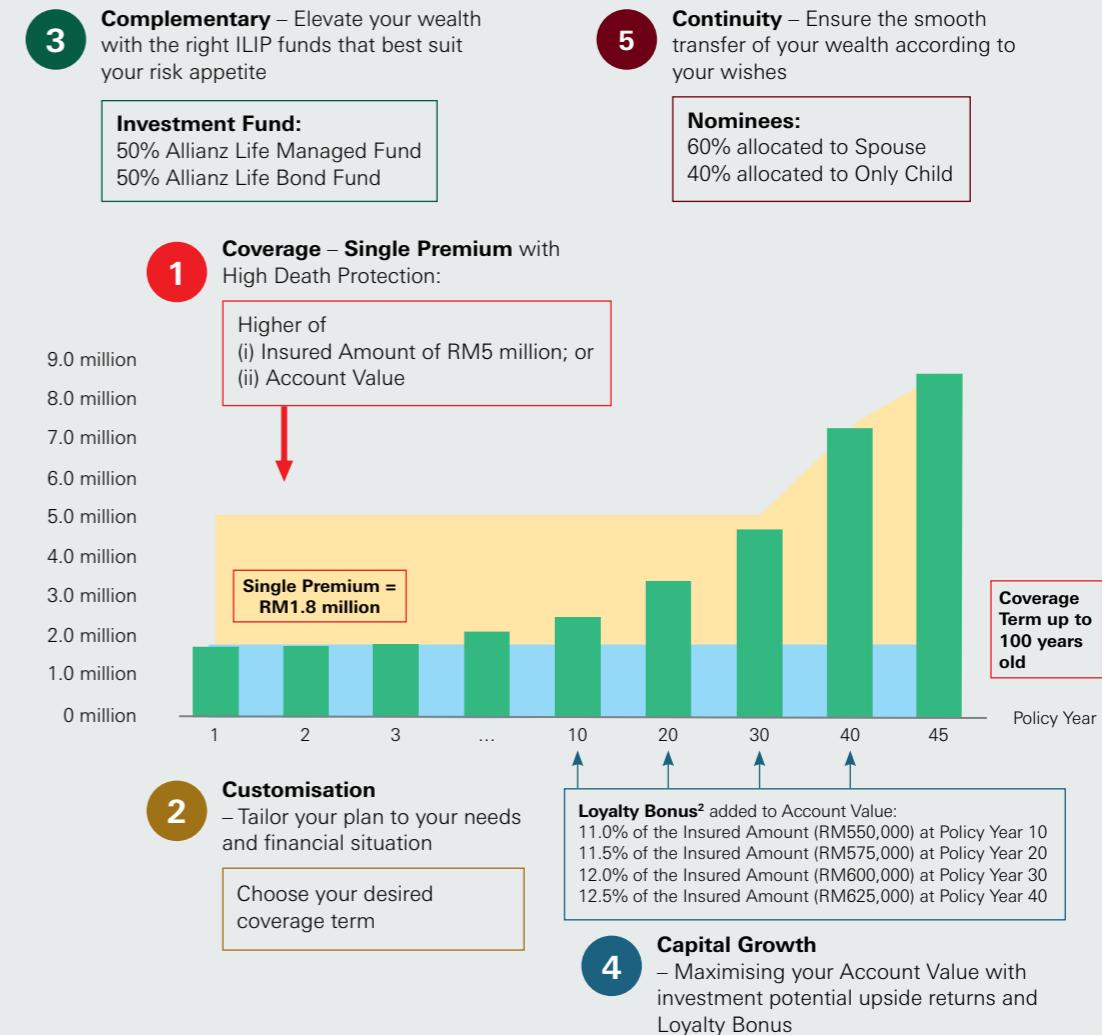
Avoid the lengthy process and ensure your money is readily available for your loved ones.

HSBC's EliteDiamond SP ensures that your wealth is distributed according to your wish, so that your loved ones can focus on building a better future.

\*Note: The illustration above applies where there is no nomination. For Muslim Policy Owners, the estate distribution shall be made in accordance with Shariah law and civil court procedures. If the nominees are trust nominees, then the above illustration does not apply to the policy monies. Please approach our sales staff for further details if needed.

# How does HSBC's EliteDiamond SP work?

## Sample Illustration – Male, Aged 55, Non-smoker



Note: Sample illustration based on male non-smoker aged 55, occupation class 1. The illustration above is based on high scenario at the rate of return of 5% per annum. The illustrated rate of return is not guaranteed and is subject to investment tax and Fund Management Charge. Please refer to the Sales Illustration for projections on the scenarios of both high and low rates of return. Actual figures may vary based on customer profile.

## Product Summary

<b>Life Assured's Entry Age</b>	21 years old – 75 years old (nearest birthday)						
<b>Coverage Term</b>	Up to Life Assured's age 80, 90, or 100 (subject to minimum coverage term of 20 years)						
<b>Premium Payment Term</b>	Single Premium						
<b>Single Premium</b>	Subject to underwriting						
<b>Basic Premium Allocation Rate</b>	95% premium allocation						
<b>Insured Amount</b>	Min: RM1,000,000 Max: Subject to underwriting						
<b>Death/TPD Benefits</b>	Upon death (subject to Suicide Clause <sup>6</sup> ) or TPD <sup>3</sup> , we will pay higher of: (i) Insured Amount, less any amount withdrawn from the Account Value; or (ii) Account Value						
<b>Accidental Death Benefit</b>	(a) Additional 400% of Insured Amount for death due to an accident occurring in a public conveyance or an elevator or a burning public building. (b) Additional 200% of Insured Amount for death due to an accident occurring in places other than a public conveyance or an elevator or a burning public building.						
<b>Maturity Benefit</b>	100% of Account Value						
<b>Loyalty Bonus<sup>2</sup></b>	<table border="1"> <thead> <tr> <th><b>Loyalty Bonus Payout Year</b></th> <th><b>Percentage (%) of Insured Amount</b></th> </tr> </thead> <tbody> <tr> <td>End of the tenth (10<sup>th</sup>) policy year or end of the policy year where the Life Assured attains age sixty-four (64) nearest birthday, whichever is later</td><td>11%</td></tr> <tr> <td>End of every subsequent tenth (10<sup>th</sup>) policy year after the first Loyalty Bonus payout year</td><td>Increases by 0.5% for every subsequent tenth (10<sup>th</sup>) policy year after the first (1<sup>st</sup>) Loyalty Bonus payout year</td></tr> </tbody> </table>	<b>Loyalty Bonus Payout Year</b>	<b>Percentage (%) of Insured Amount</b>	End of the tenth (10 <sup>th</sup> ) policy year or end of the policy year where the Life Assured attains age sixty-four (64) nearest birthday, whichever is later	11%	End of every subsequent tenth (10 <sup>th</sup> ) policy year after the first Loyalty Bonus payout year	Increases by 0.5% for every subsequent tenth (10 <sup>th</sup> ) policy year after the first (1 <sup>st</sup> ) Loyalty Bonus payout year
<b>Loyalty Bonus Payout Year</b>	<b>Percentage (%) of Insured Amount</b>						
End of the tenth (10 <sup>th</sup> ) policy year or end of the policy year where the Life Assured attains age sixty-four (64) nearest birthday, whichever is later	11%						
End of every subsequent tenth (10 <sup>th</sup> ) policy year after the first Loyalty Bonus payout year	Increases by 0.5% for every subsequent tenth (10 <sup>th</sup> ) policy year after the first (1 <sup>st</sup> ) Loyalty Bonus payout year						
<b>Conditional In Force Guarantee</b>	Applicable during the first 6 policy years, subject to no partial withdrawal from Account Value made during the Conditional In Force Guarantee period.						
<b>Partial Withdrawal from the Account Value</b>	Not allowed for the first two (2) policy years.						

## Product Summary (cont'd)

<b>Compulsory Charges</b>	
<b>Cost of Insurance<sup>7</sup></b>	Based on the Sum at Risk (SAR), the policy year, attained age, gender, smoker status, occupational class rating (if any) and medical rating (if any) of the Life Assured.
<b>Supplementary Charge</b>	N/A
<b>Fund Management Charge (FMC)<sup>8</sup></b>	From 0.75% up to 1.50% per annum, depending on your choice of fund(s).
<b>Conditional Charges</b>	
<b>Policy Fee</b>	If the Single Premium is less than RM10,000, a Policy Fee of RM 100 will be charged.
<b>Premium Holiday Charge</b>	N/A
<b>Surrender Penalty</b>	5% of the Account Value
<b>Partial Withdrawal Penalty</b>	5% of the Partial Withdrawal amount
<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.

## Footnotes

- Five (5) free switches per policy year. Subsequent switches within the same policy year will be charged RM10 per switch.
- The amount of Loyalty Bonus payable with the formula Loyalty Bonus = Insured Amount \* Loyalty Bonus Rate (%) \* (1- Total Amount Withdrawn from Account Value / Basic Single Premium Paid). The total amount withdrawn from the Account Value shall include both the withdrawal amount and the withdrawal penalty.
- TPD benefit is payable prior to Life Assured attaining age 71 (nearest birthday) on the Policy Anniversary and subject to maximum per life aggregation of RM8,000,000.
- Additional Accidental Death Benefit is payable prior to Life Assured's attaining age 71 (nearest birthday) on the Policy Anniversary and subject to maximum per life aggregation of RM20,000,000 for accidental death occurring in a public conveyance, an elevator, or a burning public building, or RM10,000,000 for accidental death occurring in places other than a public conveyance, an elevator, or a burning public building.
- If the Policy Owner is also the Life Assured, the Policy Owner can make a nomination in respect of the policy moneys payable upon death of the Life Assured. If a non-Muslim Policy Owner nominates their spouse, child, or parent (where there is no spouse or child living at the time of nomination), a trust will be created in favour of the nominee who will receive the policy moneys as a beneficiary and not as an executor.
- Death due to suicide within 12 months from the Issue Date or Reinstatement Date, whichever is later, in which case We shall refund 100% of the Account Value together with the total Cost of Insurance and Policy Fee incurred from the Issue Date or Reinstatement Date, whichever is later, and the total of the unallocated Single Premium less any expenses incurred for medical examination (if any).
- The Cost of Insurance may increase as the Life Assured's age increases. The SAR is calculated by deducting the Account Value from the Insured Amount. The Account Value will be deemed as nil in the said calculation if it is less than zero and the SAR will be deemed as nil if the value derived from the said calculation is less than zero.
- The Fund Management Charge includes fund management fee of the target fund (if any). There will be no additional fee that is charged other than the Fund Management Charge above.

## 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 PDS and 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 notice within fifteen (15) days from the date you receive the policy. ALIM will refund to you the unallocated premium, Account Value at unit price at the next valuation date, any Cost of Insurance, and Policy Fee 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 no partial withdrawal of the Account Value is performed during the Conditional In-Force Guarantee period.
7. 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.
8. If the Account Value of your policy is insufficient to pay for the policy charges, you may need to perform an ad hoc top-up premium 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.**



HSBC Bank Malaysia Berhad 198401015221 (127776-V).

Underwritten by: **Allianz Life Insurance Malaysia Berhad (198301008983)**  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
A PIDM Member