

HSBC's EliteSaver Plus

An Investment Linked Insurance Plan

Save today,
safeguard tomorrow



HSBC

Opening up a world of opportunity

Enjoy long term wealth accumulation with the flexibility to diversify and protect your investment

Realising tomorrow's goals depends on the planning and the savings you do today. **HSBC's EliteSaver Plus** is a 20-year investment-linked plan designed for long term savings with a life protection element to give you and your family peace of mind. It also offers you the opportunity to invest in local and global investment funds to meet your long-term saving plans such as for retirement, education or passing wealth to your next generation.

How HSBC's EliteSaver Plus can help you?

1 CUSTOMISE AND STRATEGISE YOUR INVESTMENT PORTFOLIO BASED ON YOUR FINANCIAL NEEDS

- Flexibility to choose from a wide selection of investment-linked funds, for both local¹ and global markets².
- Enjoy the flexibility to switch funds, top-up your investment and withdraw from your policy account to meet your changing financial needs and goals.

2 ADEQUATE PROTECTION WITH A COMBINATION OF INSURANCE PROTECTION AND SAVINGS ELEMENTS

- Pre-determined life protection to provide you with sufficient coverage based on your plan selection.
- Gain peace of mind to build your savings for the future while you stay protected with Death and Total & Permanent Disability (TPD) coverage for 20 years.

3 CONDITIONAL IN-FORCE GUARANTEE

- Life protection will be guaranteed for at least the first 6 years³, regardless of the selected funds performance.

4 FLEXIBLE PREMIUM PAYMENT TERMS BASED ON YOUR FINANCIAL SITUATION

- Flexible premium payment term i.e. 5 years or 10 years to suit your financial needs.
- Flexible payment mode i.e. annually, semi-annually, quarterly or monthly in accordance with your preference.

Note:

¹ Local Investment-Linked Funds : Allianz Life Bond Fund, Allianz Life Managed Fund, Allianz Life Equity Income Fund, Allianz Life Equity Fund.

² Global Investment-Linked Funds : Allianz Life All China Equity Fund, Allianz Life Oriental Income Fund, Allianz Life Global Artificial Intelligence Fund, Allianz Life Thematica Fund and Allianz Life Elite Income Fund.

These underlying funds may be subject to change.

How HSBC's EliteSaver Plus works?

Vincent, 35, just got married and would like to accumulate and grow his wealth for his family in the future. He would like to have a savings plan that protects him and suits his affordability. HSBC's EliteSaver Plus allows Vincent to achieve these goals.



Year 1

Vincent signs up for a RM1,000 monthly Regular Premium HSBC's EliteSaver Plus plan with a premium payment term of 10 years that provides him with an insurance protection of RM180,000. He invests 100% into the Allianz Life All China Equity Fund.

Year 5

Thanks to his work bonus, Vincent has extra funds and decides to perform an ad hoc top-up of RM20,000 into the Allianz Life All China Equity Fund to boost his policy's account value.

Year 10

Vincent partially withdraws RM20,000 from his policy's account value without any charges to fund his child's pre-school admission fee.

Year 12

Vincent's investment risk preference has changed, he would like to lower his risk profile. The policy allows him to switch his policy's investment fund portfolio to 60% Allianz Life Managed Fund and 40% Allianz Life Bond Fund.

Year 20

Upon the policy maturity at 20th policy year, Vincent receives his policy's account value to prepare for his retirement life and his policy is henceforth ended.

Note: The above scenario assumes Vincent pays his monthly premium in a timely manner.

Product Summary

Entry Age	15 days old to 70 years old	
Premium Payment Term	5 years / 10 years	
Coverage Term	20 years	
Death / TPD Benefit	Basic Sum Assured plus Account Value will be payable	
Sum Assured Multiplier (SAM) (Basic Sum Assured is derived based on SAM x Annual Basic Premium)	Age of the Life Assured	Sum Assured Multiple (Multiple of Annual Basic Premium)
	0 to 16	18.0x
	17 to 25	16.5x
	26 to 35	15.0x
	36 to 45	10.5x
	46 to 55	7.5x
	56 to 60	4.5x
	61 to 70	2.0x
Basic Sum Assured	Automatically calculated, the lower of: a) SAM multiplied by the annual basic premium; or b) RM500,000	
Annual Premium Amount	Premium Payment Term	Minimum Annual Premium
	5 years	RM20,000
	10 years	RM8,000
	Maximum: Subject to underwriting	
Insurance Premium Allocation Rate	<u>5-Year Premium Payment Term</u>	<u>10-Year Premium Payment Term</u>
	Year 1 : 60%	Year 1-2 : 60%
	Year 2 : 90%	Year 3 : 80%
	Year 3-5 : 100%	Year 4-10 : 100%
Investment Premium & Ad-hoc Top-up Premium Allocation Rate	95%	
Monthly Service Charge	RM8.00 per month	
Fund Management Charge	0.75% – 1.50% per annum	
Fund Switching Fee	Five (5) zero-fee switches per policy year and RM10.00 for any subsequent switch within the same policy year	

Important Notes

1. Total and Permanent Disability (TPD) coverage is up to age 71 years old and subject to a maximum of RM8 million per life assured. In the event your coverage amount is more than RM8 million, the remaining balance will be paid out upon death.
2. 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) and the Sales Illustration (SI) for further details.
3. Please refer to the PDS, SI and policy contract for the full list of exclusions.
4. We have the right to revise the rates, charges, fees and terms and conditions of the policy. You will be informed in writing of the relevant revision at least three (3) months before the revision takes effect.
5. 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.
6. You may cancel your policy by giving Allianz Life Insurance Malaysia Berhad (ALIM) a written request and returning the policy to ALIM within fifteen (15) days free look period or such longer period as may be specified by Bank Negara Malaysia, from the date of your receipt of the policy. ALIM will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date and any Insurance Charge and monthly Service Charge that have been deducted, less any medical fee incurred.
7. In cases where the purchase involves a premium of sizable amount, you should consider purchasing a single premium investment-linked policy rather than an annual premium policy as it offers better allocation rates for investments.
8. In the event of non-payment of premium on the due date, your policy shall be kept in force by effecting a premium holiday. However, there would be a possibility of the policy lapsing if the Account Value is insufficient to pay for all the policy charges due.
9. You are given a grace period of thirty-one (31) days to pay your 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.
10. 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.
11. Basic Sum Assured of the policy is automatically calculated based on SAM multiplied by the annual basic premium, subject to the sustainability requirements determined by ALIM.
12. Service Tax (if applicable) will be charged at the rate of 6% or such other rate as may be determined by the appropriate authority on the applicable portion of the premium/fee/charges in respect of your policy for the period of insurance coverage.
13. In the event that 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.