

HSBC's Universal AssuredTreasure

A Life Insurance Plan

Laying the Foundation; from Savings to Retirement



HSBC

Opening up a world of opportunity

The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Embark on the Journey to Financial Prosperity

Retirement is not just a destination; it's a journey of possibilities and dreams fulfilled. Did you know that retirement can span decades, with many people living 20 to 30 years or more beyond their working years? With our insurance solution – **HSBC's Universal AssuredTreasure**, you can navigate this odyssey with confidence, knowing your financial future is secured.

Your Blueprint to Retirement Bliss

HSBC's Universal AssuredTreasure is a limited pay universal life insurance plan that will help to secure your future with its **life protection coverage** and **Guaranteed Cash Payment (GCP)** along the way. It's more than just a safety net; imagine there are regular cash payments, providing a stable income stream to support your ideal lifestyle. Whether it's for travel, hobbies, or spending time with loved ones, this product grants you the financial freedom to live life on your terms.

Let's discover how our insurance solution can help you sail into the sunset of retirement with confidence and peace of mind.

Key Benefits of HSBC's Universal AssuredTreasure



Hassle-Free Enrolment

Guaranteed Issuance Offer (GIO) with no medical checkup or health declaration required, you can be assured of a smooth enrolment onto this product, with a maximum Annual Basic Premium (ANP) of up to RM400,000 per life¹.



Death Coverage against Life's Uncertainties

With just 5 years of premium, you get a peace of mind with a financial protection against death along the policy coverage of 20 years. While watching your money grow, you are also covered with **additional protection upon death due to accidental causes**, making it a reliable safety net that lasts for you and your loved ones.



Triple-Tier of Increasing Yearly Guaranteed Cash Payment (GCP)

Receive steady **yearly GCP** based on the percentage of your latest ANP starting from the **end of Policy Year 1 until Policy Year 20**. Enjoy GCP of 8% of your latest ANP from Policy Year 1 to Policy Year 5; it will be doubled to 16% of latest ANP from Policy Year 6 to Policy Year 10 and will be quadrupled to 32% of latest ANP from Policy Year 11 onwards until Policy Year 20.



Assured Benefits and Potential Upside, Securing your Future

While enjoying yearly GCP throughout the 20 years of policy term, you are assured with a minimum guaranteed maturity benefit of **150%² of the latest ANP**. Further enhance your retirement fund with a potential upside return³ from the non-guaranteed investment.



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:

¹ The aggregated basic premium payable for HSBC's Universal AssuredTreasure and any other guaranteed issuance products as may be determined by us in respect of the same life assured shall not exceed RM2,000,000 per life. Terms and conditions apply.

² Subject to the policy being in force and all premiums due and any interest charged on the late premium payment are being paid.

³ The potential investment upside is not guaranteed and may vary according to the actual investment performance of the Allianz Universal Life Fund II.

Here's how HSBC's Universal AssuredTreasure helps to generate steady income for your retirement



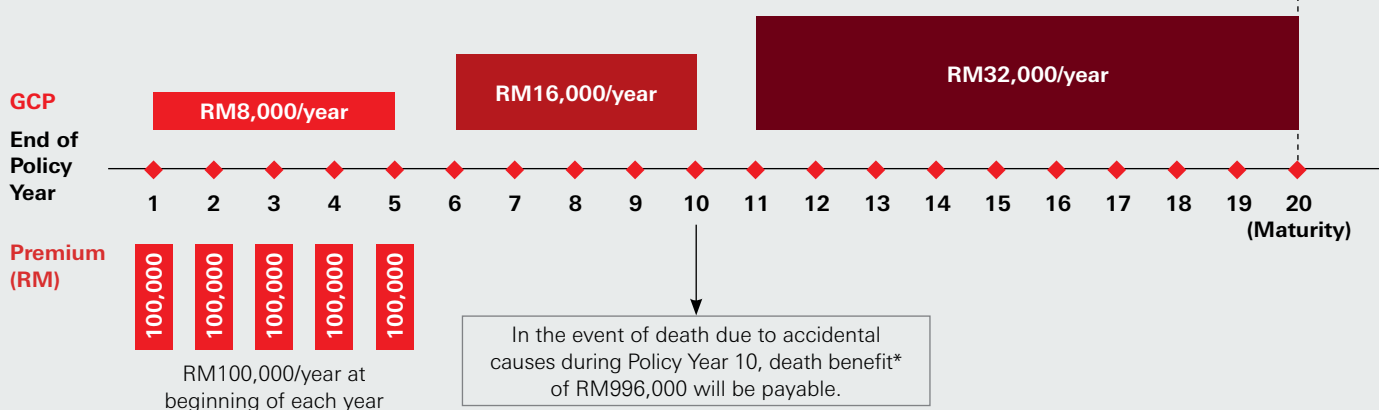
Mr. Tan, aged 48, decided to sign up for HSBC's Universal AssuredTreasure with an ANP of RM100,000 for 5 years. Along the policy coverage of 20 years, he chooses to withdraw the GCP amount upon payout.

Projected Return:

	Policy Year	% of ANP
Triple Tier GCP	1 – 5	8.0
	6 – 10	16.0
	11 – 20	32.0



RM150,000 Min. Guaranteed Maturity Benefits



*The death benefit due to accidental causes for life assured attaining age prior to 71 years old is higher of a) 220% of Total Basic Premium Paid less total GCP paid, or b) 100% of Account1 Value.

Maturity Benefit at Policy Year 20 (RM)	Low Scenario	High Scenario
(1) Projected Account1 Value	25,953	238,125
(2) Guaranteed Maturity Benefit	150,000	
(3) Projected Maturity Benefit [Higher of (1) or (2)]	150,000	238,125

Annualised Return upon Policy Maturity	Low Scenario	High Scenario
Guaranteed Annualised Return	1.32%	
Total Annualised Return	1.32%	2.34%

Notes for the illustration:

- Upon the policy maturity at the end of the Policy Year 20, you will receive the higher of guaranteed 150% of the latest ANP or non-guaranteed Account1 Value at maturity. The Account1 Value and potential upside are not guaranteed and may vary according to the actual investment performance of Allianz Universal Life Fund II. In addition, any remaining of Account2 Value and/or accumulated GCP deposited with Allianz Life Insurance Malaysia (ALIM) shall also be payable.
- The guaranteed annualised return is projected based on the illustrated total premiums paid, total GCP and guaranteed maturity benefit of 150% of the latest ANP.
- The high scenario is illustrated at the rate of return of 5% p.a. The low scenario is illustrated at the rate of return of 2% p.a. The rate of return is subject to investment tax and fund management charge. Please also refer to the Sales Illustration for the projection on low and high scenarios.
- Future crediting rates are not guaranteed and may vary according to the investment results experienced by ALIM. The crediting rate over a medium to longer term is likely to be positive however it is possible to have a negative crediting rate in any particular month or over a longer term.
- The GCP and guaranteed maturity benefit will only be payable if all premiums due and any interest charged on late premium and any other indebtedness to ALIM are paid.
- Customer may choose the desired GCP Payout Option at the inception of the policy.
- For additional information please refer to the Sales Illustration, Product Disclosure Sheet and Fund Fact Sheet of HSBC's Universal AssuredTreasure.

Product Summary

Life Assured (LA) Entry Age	15 days old to 65 years old (nearest birthday)																											
Payment Term	5 years																											
Coverage Term	20 years																											
Annual Basic Premium	Minimum: RM6,000 Maximum: RM400,000																											
Death Benefit	<p>Death due to non-accidental causes: Policy Year 1 100% of Total Basic Premium Paid</p> <p>Policy Year 2 and onwards Higher of: a) 110%**/105%*** of Total Basic Premium Paid less total GCP paid; or b) 100% of the Account1 Value</p> <p>Death due to accidental causes:</p> <table border="1"> <thead> <tr> <th>LA attaining age prior to 71 years old</th> <th>LA attaining age upon 71 years old and onwards</th> </tr> </thead> <tbody> <tr> <td> Policy Year 1 onwards: Higher of a) 220%**/210%*** of Total Basic Premium Paid less total GCP paid; or b) 100% of Account1 Value </td> <td> Policy Year 1 onwards: Higher of a) 110%**/105%*** of Total Basic Premium Paid less total GCP paid; or b) 100% of Account1 Value </td> </tr> </tbody> </table>							LA attaining age prior to 71 years old	LA attaining age upon 71 years old and onwards	Policy Year 1 onwards: Higher of a) 220%**/210%*** of Total Basic Premium Paid less total GCP paid; or b) 100% of Account1 Value	Policy Year 1 onwards: Higher of a) 110%**/105%*** of Total Basic Premium Paid less total GCP paid; or b) 100% of Account1 Value																	
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LA entry age: 15 days old – 60 years old *LA entry age: 61–65 years old																												
Guaranteed Cash Payment (GCP)	<p>The schedule of the increasing GCP as below:</p> <table border="1"> <thead> <tr> <th>End of Policy Year</th> <th>% of latest ANP</th> </tr> </thead> <tbody> <tr> <td>1 to 5</td> <td>8.00%</td> </tr> <tr> <td>6 to 10</td> <td>16.00%</td> </tr> <tr> <td>11 to 20</td> <td>32.00%</td> </tr> </tbody> </table> <p>You may choose one of the following three options for the GCP benefit due to you: a) To withdraw the GCP; or b) To deposit the GCP with ALIM to earn interest[^]; or c) To deposit the GCP with ALIM to be reinvested into Policy Account2</p> <p>[^]Interest on the GCP deposited with ALIM is at a rate to be determined by ALIM which may vary from year to year.</p>							End of Policy Year	% of latest ANP	1 to 5	8.00%	6 to 10	16.00%	11 to 20	32.00%													
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Maturity Benefit	Higher of: a) 150% of the latest ANP; or b) 100% of the Account1 Value and accumulated GCP deposited/reinvested (if any)																											
Other Benefit: Conditional No Lapse Guarantee	This policy will not lapse in the event the Account1 Value is insufficient to pay the cost of insurance and the policy fee when due if the Conditional No Lapse Guarantee applies. The Conditional No Lapse Guarantee will apply if all premium due and interest charged on late premium payment (if any) are paid up to date.																											
Compulsory Charges																												
Cost of Insurance	Based on the sum at risk, attained age, and gender of the LA																											
Policy Fee	RM8.00 per month																											
Premium Charge	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Annual Basic Premium <RM100K, (%)</td> <td>18.5</td> <td>16.0</td> <td>16.0</td> <td>5.0</td> <td>5.0</td> <td>60.5</td> </tr> <tr> <td>Annual Basic Premium ≥RM100K, (%)</td> <td>17.5</td> <td>15.0</td> <td>15.0</td> <td>4.0</td> <td>4.0</td> <td>55.5</td> </tr> </tbody> </table>							Policy Year	1	2	3	4	5	Total	Annual Basic Premium <RM100K, (%)	18.5	16.0	16.0	5.0	5.0	60.5	Annual Basic Premium ≥RM100K, (%)	17.5	15.0	15.0	4.0	4.0	55.5
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Fund Management Charge (FMC)	<table border="1"> <thead> <tr> <th>Gross Investment Return (per annum before tax)</th> <th>Current FMC (per annum)</th> </tr> </thead> <tbody> <tr> <td>Less than 5.00%</td> <td>0.800%</td> </tr> <tr> <td>5.00% and above</td> <td>1.150%</td> </tr> </tbody> </table> <p>The subsequent FMC may be different from the current FMC but will not be more than the maximum FMC of 0.125% per month or 1.50% per annum.</p>							Gross Investment Return (per annum before tax)	Current FMC (per annum)	Less than 5.00%	0.800%	5.00% and above	1.150%															
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Conditional Charges																												
Surrender Penalty	Upon surrender of the policy, the following charges shall be applicable:																											
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Important Notes

1. This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. Please refer to the Product Disclosure Sheet (PDS) and Sales Illustration (SI) for further details.
2. The benefits are subject to exclusions/exceptions, please refer to the exclusion/exception clauses in the PDS. You may refer to the policy contract for the full list of exclusions/exceptions.
3. ALIM has the right to revise the cost of insurance rates, surrender penalty, policy fee, maximum FMC 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 Account1 Value and any cost of insurance, policy fee and premium charge that have been deducted less expenses incurred for medical examination (if any). The Account1 Value shall be the value in the Policy Account1 on the date of request for cancellation is approved by ALIM.
6. 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.
7. The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

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)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

A PIDM Member