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**HSBC's UniversalTreasure Plus**  
A Life Insurance Plan

Retire from  
work, not life.



**HSBC**

Opening up a world of opportunity



## Retirement... why it's not the end, but a new beginning

Time flies.

Five more years and I reach 55, the age I plan to retire. Yes, it has always been my dream to retire early and spend more time with my loved ones. So, with my career finishing line fast approaching, I am experiencing a mix of emotions. I feel excited to have made it successfully so far but if I am honest with myself, I feel a little anxious too. Don't get me wrong, I have had a fulfilling career and have been fortunate enough to be able to enjoy some of life's pleasures such as buying a nice family home, yearly vacations, supporting my boy through university and now, my daughter in Australia.





## It's been a long journey and one well worth it

I am looking forward to a new phase of life, new experiences. My wife is already making a list of things we can do, places to go, now that we have the time. She says I still owe her a honeymoon, because we were just too broke when we got married at age 27. So now is our time. A new adventure beckons. It is our chance to live out our grandest aspirations. Because we retire from work, not life.





## However, I can't help feeling a little anxious

Mixed in with the excitement is a thread of anxiety. I nail that down to one concern – whether I have adequately prepared my finances for retirement and whether I am sufficiently covered should the unforeseen happen.

**Employees Provident Fund  
(EPF) Savings**



**Personal Savings**



**Investments**



**Properties**

But recent changes in the world economy has given me much to ponder:

- ☐ Do I really have enough to live the retirement lifestyle I desire?
- ☐ Will I need to sacrifice my retirement aspirations due to lack of money?
- ☐ Are any of my expected retirement returns guaranteed?
- ☐ How badly will inflation eat up my retirement fund?
- ☐ If there is a shortfall, do I have enough time to catch up with my savings?

These are hard questions but ones I need to answer if I want to face retirement with optimism.





## Getting the right numbers clear up doubts

The first thing I did was to arrange a meeting with HSBC's customer service banker. He is someone I can turn to for help in sorting out my finances whenever I needed to.

After serving me a cup of coffee, we discussed how much my wife and I would need to retire comfortably.

- Then I discussed with him the amount we may need for medical contingencies and emergencies.
- Then we set out to estimate my rate of return from my investments (from my stocks, mutual funds, fixed deposits, property investments).
- From these figures we discovered that my retirement funds are indeed on track with my plans.

However, there was just one thing – it may not be enough for us to enjoy the kind of retirement lifestyle we envisioned.





# “I aspire to retire in 5 years time. How can I boost my retirement income?” I asked

My customer service banker then began proposing various products to help provide additional retirement income as well as insurance coverage. The one that caught my eye was **HSBC’s UniversalTreasure Plus.**

Basically, it is a retirement plan that lets my savings play catch up as well as provide insurance coverage. I will enjoy the following benefits:



Flexibility in deciding how I want to save whether via a single premium or regular premium for only 5 years.



Coverage for Death.



Increasing annual guaranteed income in the form of Guaranteed Cash Payment (GCP)<sup>1</sup>. GCP is payable annually up to maturity at the end of 20 years.



Flexibility in deciding whether to receive the Guaranteed Cash Payment (GCP) at the end of 1st policy year or end of 6th policy year<sup>2</sup>. Option to withdraw the GCP when due or deposit with Allianz Life to earn interest<sup>3</sup> or to reinvest the GCP in Allianz Universal Life Fund II for non-guaranteed potential upside<sup>4</sup>.



Receive the higher of: 25% of Total Premium Paid or Non-Guaranteed Account Value<sup>4</sup> at maturity at the end of 20 years.



Non-guaranteed potential upside<sup>4</sup>, if any.

When I indicated that I was interested in a single premium plan of RM300,000, with immediate Guaranteed Cash Payment, my customer service banker showed me my guaranteed and non-guaranteed potential returns.

<sup>1</sup>The percentage of Guaranteed Cash Payment (GCP) shall depend on the chosen premium payment term (Single Premium or Regular Premium) and type of GCP (immediate GCP or deferred GCP). The type of GCP shall be selected at the inception of the policy. The GCP and Guaranteed Maturity Benefit will only be payable provided that all premiums due and any interest charged on late premiums and any other indebtedness to Allianz Life are paid.

<sup>2</sup>This decision has to be made at the inception of the policy and no changes can be made thereafter. The percentage of Guaranteed Cash Payment (GCP) shall depend on whether you have chosen single premium or regular premium and also if you have chosen to receive GCP starting from end of 1st policy year (immediate GCP) or starting from the end of 6th policy year (deferred GCP).

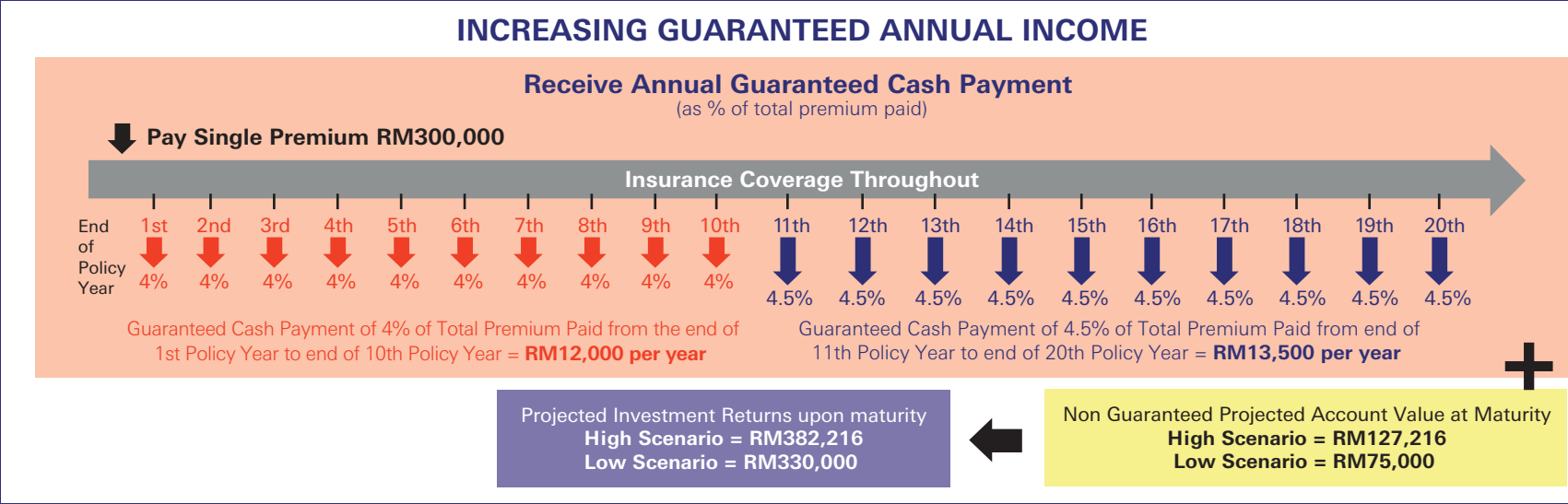
<sup>3</sup>Interest on the Guaranteed Cash Payment (GCP) deposited with Allianz Life is at a rate to be determined by Allianz Life which may vary from year to year. The actual interest rate may be higher or lower depending on Allianz Life investment earnings and operational results.

<sup>4</sup>The Account Value and potential upside is not guaranteed and may vary according to the actual investment performance of Allianz Universal Life Fund II. High scenario is illustrated at the rate of return of 5% p.a. Low scenario is illustrated at the rate of return of 2% p.a. Future rate of return are not guaranteed and vary according to investment results experienced by Allianz Life. The rate of return over a medium to longer term is likely to be positive however it is possible to have a negative rate of return in any particular month or over a longer term. The rate of return is subject to investment tax and Fund Management Charge. Please also refer to the Sales Illustration for projection on low and high scenario.



# HSBC’s UniversalTreasure Plus - Projected Investment Returns

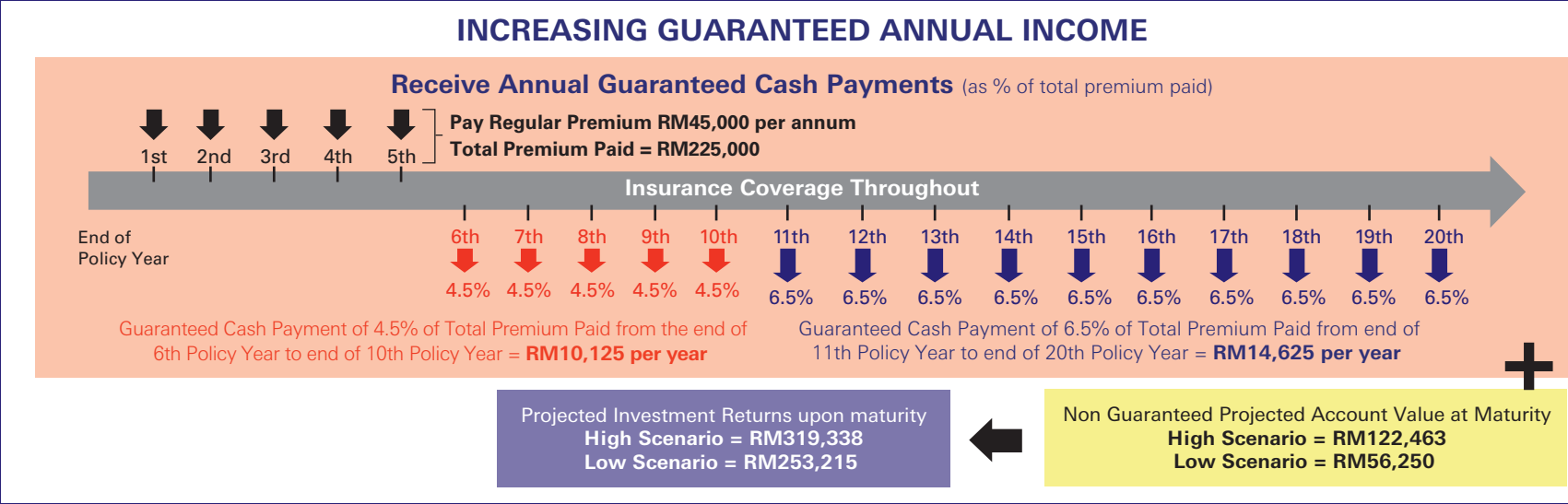
This diagram assumes Male Life Assured aged 49 years old with, who selected **single premium mode of RM300,000 and Immediate Guaranteed Cash Payment (GCP)**. (When the GCP is due and payable, he chose to withdraw it).





# HSBC’s UniversalTreasure Plus - Projected Investment Returns

This diagram assumes Female Life Assured aged 49 years old with, who selected **regular premium mode of RM45,000 and Deferred Guaranteed Cash Payment (GCP)**. (When the GCP is due and payable, she chose to withdraw it).



	Total Payout over 20 years	
Non Guaranteed Projected Account Value at Maturity	High Scenario RM122,463	Low Scenario RM56,250
Total Projected Investment Returns upon maturity	High Scenario RM319,338	Low Scenario RM253,215
Annualised Return upon Policy maturity	Low Scenario	High Scenario
Guaranteed Annualised Return	0.92%	
Total Annualised Return	0.92%	2.57%

- The guaranteed annualised return is projected based on the illustrated total premiums paid, total Guaranteed Cash Payment (GCP) and guaranteed Maturity Benefit, i.e. 25% of Total Premiums Paid.
- The total annualised return is projected based on the illustrated total premiums paid, total Guaranteed Cash Payment (GCP) and projected Maturity Benefit.

*Important Notes:*

- Upon the policy maturity at the end of the 20th policy year, you will receive the higher of guaranteed 25% of Total Premium Paid or non-guaranteed Account Value at maturity. The Account Value and potential upside is not guaranteed and may vary according to the actual investment performance of Allianz Universal Life Fund II.
- High scenario is illustrated at the rate of return of 5% p.a. 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 projection on low and high scenario.
- Future crediting rates are not guaranteed and vary according to investment results experienced by Allianz Life. 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 Allianz Life are paid at the end of policy year.
- Customer may choose the desired GCP Payout Option at the inception of the policy.
- The Premiums that You pay contribute to both the savings and protection elements of the product, e.g., Death Benefit. 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.
- For additional info please refer to the Key Feature Document, Sales Illustration, Product Disclosure Sheet and Fund Disclosure Sheet of HSBC’s UniversalTreasure Plus.

For her plan, we intend to receive the Guaranteed Cash Payment starting from the end of 6th policy year, so that we can use the payout as a source of guaranteed income after I retire and pay for whatever expenses that may crop up then.

Better yet, we intend to withdraw the Guaranteed Cash Payment annually, so that we can use the payout to live it up a little. I mean wouldn’t it be fantastic to be able to use the cash payments to travel instead of dipping into our other savings?

All in all, I walked away from the meeting very pleased with my decision and a summary of the benefits I would be receiving for the next 20 years. It definitely eased my worries. My wife is very happy too, just thinking of our future ahead. She is quite sure she is getting her honeymoon, at last. I think, she deserves even a second and third one.







## What HSBC's UniversalTreasure Plus can do for you :

1. **Grow your retirement funds to secure your desired retirement lifestyle, as well as get insurance coverage**

With just a one-off single premium or limited 5 years regular premium payment, you get to enjoy 20 years of insurance coverage whilst securing and growing your retirement funds.

2. **Get the flexibility to receive guaranteed annual income immediately or deferred to end of 6th year**

Depending on your retirement lifestyle spending, you can choose to receive Guaranteed Cash Payment starting from end of 1st policy year or end of 6th policy year, or to deposit with Allianz Life to earn interest or to reinvest it into Allianz Universal Life Fund II to potentially gain a higher investment upside.

3. **To help cushion the impact of inflation on your retirement funds with the increasing guaranteed annual income**

The increasing Guaranteed Cash Payment will help to cushion the impact of inflation and help your retirement plan to stay on course.

4. **Boost your retirement funds with potential upside at maturity**

Upon the policy maturity at the end of the 20th policy year, you will receive the higher of: guaranteed 25% of Total Premium Paid or non-guaranteed Account Value<sup>1</sup> at maturity.

<sup>1</sup>The Account Value and potential upside is not guaranteed and may vary according to the actual investment performance of Allianz Universal Life Fund II. High scenario is illustrated at the rate of return of 5% p.a. Low scenario is illustrated at the rate of return of 2% p.a. Future rate of return are not guaranteed and vary according to investment results experienced by Allianz Life. The rate of return over a medium to longer term is likely to be positive however it is possible to have a negative rate of return in any particular month or over a longer term. The rate of return is subject to investment tax and Fund Management Charge. Please also refer to the Sales Illustration for projection on low and high scenario.



Other information on HSBC’s UniversalTreasure Plus that you may find helpful

Key Features	HSBC's UniversalTreasure Plus											
Entry Age (age nearest birthday)	60 years old & below											
Coverage Term	Provides coverage for 20 years											
Premium Payment Term	Choice of Single Premium (one-off payment); or Regular Premium (limited premium payment for 5 years)											
Death Benefit	Amount payable upon death shall be highest of:											
	<ul style="list-style-type: none"><li>Insured Amount; or</li><li>Account Value at claim approval date; or</li><li>Total Basic Premium Paid less any Guaranteed Cash Payment (GCP) which has already been paid.</li></ul>											
	For Regular Premium policies, you will choose your Insured Amount which will determine your regular premium payable. For Single Premium policies, Insured Amount shall be as follows:											
	<table><tr><th>Entry Age (nearest birthday)</th><th>% Of Single Premium</th></tr><tr><td>35 years &amp; below</td><td>140%</td></tr><tr><td>36 to 50</td><td>125%</td></tr><tr><td>51 to 55</td><td>115%</td></tr><tr><td>56 to 60</td><td>105%</td></tr></table>			Entry Age (nearest birthday)	% Of Single Premium	35 years & below	140%	36 to 50	125%	51 to 55	115%	56 to 60
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35 years & below	140%											
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56 to 60	105%											
	Due to the guaranteed acceptance nature of this product, if death occurred in the 1st policy year, the amount payable shall be only 100% of Total Basic Premiums Paid.											
Guaranteed Cash Payment (GCP)	You can decide whether to receive the GCP starting from end of 1 <sup>st</sup> policy year or starting from end of 6 <sup>th</sup> policy year <sup>2</sup> . The GCP is payable to you annually up to maturity at end of 20th year <sup>1</sup> . The percentage of GCP shall depend on your chosen options as follows:											
	End of Policy Year	GCP as % of Total Premiums Paid										
		Single Premium & receive GCP starting from end of 1st policy year	Single Premium & receive GCP starting from end of 6th policy year	Regular Premium & receive GCP starting from end of 6th policy year								
		1st to 5th year	4% p.a.	Nil	Nil							
6th to 10th year	5% p.a.	4.5% p.a.										
11th to 20th year	4.5% p.a.	7% p.a.	6.5% p.a.									

	<div>When the GCP is due and payable, you may choose one of the following three options:<ul style="list-style-type: none"><li>To withdraw the GCP; or</li><li>To deposit the GCP with Allianz Life to earn interest<sup>3</sup>; or</li><li>To deposit the GCP with Allianz Life to be reinvested into Universal Life Fund II to enjoy non-guaranteed potential upside<sup>4</sup> on your investment.</li></ul></div>
Maturity Benefit	Upon the policy maturity at the end of the 20 <sup>th</sup> policy year, you will receive the higher of: 25% of Total Premium paid or non-guaranteed Account Value <sup>4</sup> at maturity.

Other Features	HSBC’s UniversalTreasure Plus
No Lapse Guarantee on your single premium policy	Your policy will not lapse in the event the Account Value is insufficient to deduct the Cost of Insurance when they are due.
Conditional No Lapse Guarantee on your regular premium policy	<div>During the premium payment term of the regular premium policy, your policy will not lapse in the event the Account Value is insufficient to deduct the Policy Fee and Cost of Insurance when they are due provided that all premiums due are paid no later than 31 days from the premium due date (Grace Period). The Conditional No Lapse Guarantee feature will be forfeited if any premium due is not paid or is paid after the expiry of 31 days from the premium due date.</div> <div>After the premium payment term, your policy will not lapse in the event the Account Value is insufficient to deduct the Policy Fee and Cost of Insurance when they are due provided all premiums due and any interest charged on late premium and other indebtedness to Allianz Life are paid.</div>

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Fees & Charges	HSBC's UniversalTreasure Plus						
Premium Charges	Premium Charge will be deducted from the premiums and is used to pay, including but not limited to commission to intermediaries and management expenses incurred by Allianz Life.						
Policy Fee*	Currently, a Policy Fee of RM6.00 shall be deducted monthly. The maximum Policy Fee is RM12.00 per month.						
Cost of Insurance*	Cost of Insurance shall be deducted monthly from your Account Value. The Cost of Insurance shall increase as you grow older. Please refer to the Sales Illustration for the details of Cost of Insurance.						
Surrender Penalty*	A Surrender Penalty will be imposed on the Account Value upon surrender of your policy. Please refer to the Product Disclosure Sheet and Sales Illustration for the details of Surrender Penalty.						
Fund Management Charge*	<div><div>A Fund Management Charge will be deducted from the investment income in respect of Policy Account to pay for the investment expenses (if any) and the charge of risk exposure arising from the policy. The current Fund Management Charge deducted depends on the investment performance as shown below:</div><table><tr><th>Gross Investment Return (per month) Before Tax</th><th>Current Fund Management Charge (per month)</th></tr><tr><td>Less than 0.416%</td><td>0.0667%</td></tr><tr><td>0.416% and above</td><td>0.0958%</td></tr></table><div>The maximum Fund Management Charge is 0.125% per month.</div><div>*Allianz Life reserves the right to revise the Cost of Insurance rates, the maximum Policy Fee, Surrender Penalty and Fund Management Charge by giving you at least three (3) months prior written notice. Any changes to the Cost of Insurance, Surrender Penalty and maximum Policy Fee will take effect on the next Policy Anniversary</div></div>	Gross Investment Return (per month) Before Tax	Current Fund Management Charge (per month)	Less than 0.416%	0.0667%	0.416% and above	0.0958%
Gross Investment Return (per month) Before Tax	Current Fund Management Charge (per month)						
Less than 0.416%	0.0667%						
0.416% and above	0.0958%						

**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.**

### Use of information and materials

The brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive, it has no reference to historical data and is not an indication of actual future performance. All characters appearing in this brochure are fictitious. Any resemblance to real persons, living or dead, is purely coincidental.

The information contained in this brochure is not intended to provide professional advice. You should obtain appropriate professional advice when necessary.

The information contained in this brochure is for general information only and is not to be construed as a policy contract and no consideration has been given to the particular circumstances or needs of any person. The guaranteed insured amount and non-guaranteed potential upside by Allianz Life may vary according to different entry age. For additional info, please refer to the Key Features Document, Sales Illustration, Product Disclosure Sheet and Fund Disclosure Sheets of HSBC's UniversalTreasure Plus.

You should satisfy yourself that this Plan will best serve your needs and that the premium payable under this Plan is an amount you can afford. Buying a life insurance is a long-term commitment and it is not advisable to hold this Policy for a short period in view of the high initial costs. A free look period of 15 days or such longer period as may be specified by Bank Negara Malaysia will be given from the receipt date of the Policy by you to review its suitability and should you choose to return the Policy within the period, the Account Value, Premium Charge, Cost of Insurance and Policy Fee shall be returned to you.

According to the statutory requirement, Service Tax (if applicable) will be charged at the rate of 6% or at the prevailing rate on the applicable portion of your premium/fee/charges for the period of insurance coverage.

This brochure contains the Bahasa Malaysia and Chinese translations of the English text used. In the event of any conflict of interpretation between the English and both translations, the English text and its interpretation shall prevail.