



**MAIN POLICY ILLUSTRATION**

Financial Adviser Name : CHUA XIUZHU (CAI XIUZHU)      Date : 27/06/2024  
 Financial Adviser Company : PROMISELAND INDEPENDENT PTE LT  
 Financial Adviser Tel :  
 Financial Adviser HP : +6581382663  
 Financial Adviser Email : sally.chua@promiseland.com.sg

**Policyholder and plan details**

Proposed Life Assured : CLIENT      Gender : Female  
 Age nearest birthday : 55 (As at 27/06/2024)      Smoking Status : Non-Smoker  
 Date of Birth : 05/06/1969

Plan : HSBC Life Wealth Abundance  
 Basic Sum Assured : Refer to Benefit Type below.

Monthly Regular Premium : S\$ 2,000

Benefit Type : Death Benefit is the sum of:  
 (i) 101% of total Regular Premiums paid less cumulative Partial Withdrawals and Regular Withdrawals from the Regular Premium Account or Account Value of the Regular Premium Account, whichever is higher; and  
 (ii) Account Value of the Top-up Account.

Accidental Death Benefit is the sum of:  
 (i) 200% of total Regular Premiums paid (capped at SGD 2 Million or its equivalent in the Policy Currency) less cumulative Partial Withdrawals and Regular Withdrawals from the Regular Premium Account or Account Value of the Regular Premium Account, whichever is higher; and  
 (ii) Account Value of the Top-up Account.

Your Plan Plan Name	Minimum Investment Period	Policy Term	Premium Payment Term
HSBC Life Wealth Abundance	10 Years	44 Years	44 Years

Your Premium Plan Name	Annual Regular Premium	Semi-Annual Regular Premium	Quarterly Regular Premium	Monthly Regular Premium
HSBC Life Wealth Abundance	24,000.00	12,000.00	6,000.00	2,000.00

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ILP Sub-Fund Name	ILP Sub-Fund Allocation (Regular Premium)	ILP Sub-Fund Code
Fundsmith Equity Fund Sicav (EUR)	100%	FEFF
Total	100%	

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**INTRODUCTION**

HSBC Life (Singapore) Pte. Ltd. believes that it is important that you fully appreciate the benefits of your Policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your Policy progresses over time and the sum(s) that would be payable. The methods used to derive the values shown follow guidelines established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

If you need clarification please do not hesitate to ask your Financial Adviser.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HSBC Life (Singapore) Pte. Ltd. or visit the LIA or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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## MAIN POLICY ILLUSTRATION

**Proposal on the life of: CLIENT**  
**Gender: Female (Non-Smoker)**

**Date : 27/06/2024**  
**Age nearest birthday : 55 (As at 27/06/2024)**

### IMPORTANT NOTES

1. This illustration is based on the illustrated investment rates of return of 4.0% p.a. and 8.0% p.a. The two rates of returns are purely for illustrative purposes. The actual rate may be higher or lower. The actual benefits payable will depend on the actual performance of the underlying assets of the fund(s). The performance of the fund(s) is/are not guaranteed and the surrender value may be less than the capital invested.
2. The quotation is applicable to standard life.
3. The quotation is for illustrative purposes only and is not a contract of assurance. The precise terms and conditions of this/these plan(s) are specified in the Policy General Provisions.
4. Figures shown in the main illustration tables assume that no withdrawal of ILP Sub-Funds have been made during the term of the Policy.
5. Please note the lapsation and termination clauses in the product summary and Policy General Provisions.
6. All figures quoted are based on the selected Policy currency.
7. Figures shown in the illustration tables assume:
  - \* payment of Start-up Bonus (if any);
  - \* payment of Power-up Bonus (if any); and
  - \* payment of Loyalty Bonus (if any).
8. For the avoidance of doubt, the figures shown for the Non-guaranteed Surrender Values in the last year of the Minimum Investment Period ("MIP") does not take into account the applicable Early Encashment Charge for the Policy, as it is assumed that there will be no surrender in that particular year. However, please note that in the event you do surrender the Policy at any time before the end of the MIP, we will levy the applicable Early Encashment Charge on the Policy payout.
9. All other figures in the Policy illustration for Non-guaranteed Surrender Values have already taken into account the applicable Early Encashment Charge for the Policy if the Policy is surrendered at any time before the end of the MIP.
10. The illustrated Account Value under different illustrated investment rates of return may or may not be sufficient to carry out your requested Regular Withdrawal amount (if any) throughout the requested Regular Withdrawal duration. Please refer to the Supplementary Illustration (Regular Withdrawal) page for more details of how long the Account Value may sustain your requested Regular Withdrawal.
11. Please note that charges for the basic plan are not guaranteed. These charges may be adjusted based on future experience.
12. The figures shown in the illustration and the actual value shown in the Policy General Provisions/Certificate of Insurance may differ due to rounding difference. In the event of inconsistency, the amount shown in the Policy General Provisions/Certificate of Insurance shall prevail.
13. We will deduct any outstanding premium and any other amount owing from the benefits payable.

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**MAIN POLICY ILLUSTRATION**

**Proposal on the life of: CLIENT**  
**Gender: Female (Non-Smoker)**

**Date : 27/06/2024**  
**Age nearest birthday : 55 (As at 27/06/2024)**

The following table of values relate to the basic plan.

End of Policy Year/Age	Total Premiums Paid To-Date (\$\$)	DEATH BENEFIT				
		Guaranteed (\$\$)	Illustrated at 4.0% Investment Return		Illustrated at 8.0% Investment Return	
			Non-Guaranteed (\$\$)	Total (\$\$)	Non-Guaranteed (\$\$)	Total (\$\$)
1 / 56	24,000	24,240	2,234	26,474	2,783	27,023
2 / 57	48,000	48,480	2,200	50,680	4,295	52,775
3 / 58	72,000	72,720	2,292	75,012	6,937	79,657
4 / 59	96,000	96,960	2,510	99,470	10,758	107,718
5 / 60	120,000	121,200	2,969	124,169	15,937	137,137
6 / 61	144,000	145,440	3,581	149,021	22,436	167,876
7 / 62	168,000	169,680	4,348	174,028	30,316	199,996
8 / 63	192,000	193,920	5,270	199,190	39,639	233,559
9 / 64	216,000	218,160	6,349	224,509	50,469	268,629
10 / 65	240,000	242,400	7,585	249,985	62,875	305,275
11 / 66	264,000	266,640	13,519	280,159	82,630	349,270
12 / 67	288,000	290,880	20,163	311,043	105,150	396,030
13 / 68	312,000	315,120	27,531	342,651	130,610	445,730
14 / 69	336,000	339,360	35,642	375,002	159,192	498,552
15 / 70	360,000	363,600	44,512	408,112	191,095	554,695
16 / 71	384,000	387,840	54,160	442,000	226,525	614,365
17 / 72	408,000	412,080	64,604	476,684	265,707	677,787
18 / 73	432,000	436,320	75,863	512,183	308,873	745,193
19 / 74	456,000	460,560	87,954	548,514	356,277	816,837
20 / 75	480,000	484,800	100,900	585,700	408,183	892,983
25 / 80	600,000	606,000	179,141	785,141	745,803	1,351,803
30 / 85	720,000	727,200	281,926	1,009,126	1,246,902	1,974,102
35 / 90	840,000	848,400	412,275	1,260,675	1,969,725	2,818,125
40 / 95	960,000	969,600	573,581	1,543,181	2,993,274	3,962,874
44 / 99	1,056,000	1,066,560	727,458	1,794,018	4,099,454	5,166,014

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**MAIN POLICY ILLUSTRATION**

**Proposal on the life of: CLIENT**  
**Gender: Female (Non-Smoker)**

**Date : 27/06/2024**  
**Age nearest birthday : 55 (As at 27/06/2024)**

The following table of values relate to the basic plan.

End of Policy Year/Age	Total Premiums Paid To-Date (\$\$)	ACCIDENTAL DEATH BENEFIT				
		Guaranteed (\$\$)	Illustrated at 4.0% Investment Return		Illustrated at 8.0% Investment Return	
			Non-Guaranteed (\$\$)	Total (\$\$)	Non-Guaranteed (\$\$)	Total (\$\$)
1 / 56	24,000	48,000	0	48,000	0	48,000
2 / 57	48,000	96,000	0	96,000	0	96,000
3 / 58	72,000	144,000	0	144,000	0	144,000
4 / 59	96,000	192,000	0	192,000	0	192,000
5 / 60	120,000	240,000	0	240,000	0	240,000
6 / 61	144,000	288,000	0	288,000	0	288,000
7 / 62	168,000	336,000	0	336,000	0	336,000
8 / 63	192,000	384,000	0	384,000	0	384,000
9 / 64	216,000	432,000	0	432,000	0	432,000
10 / 65	240,000	480,000	0	480,000	0	480,000
11 / 66	264,000	528,000	0	528,000	0	528,000
12 / 67	288,000	576,000	0	576,000	0	576,000
13 / 68	312,000	624,000	0	624,000	0	624,000
14 / 69	336,000	672,000	0	672,000	0	672,000
15 / 70	360,000	720,000	0	720,000	0	720,000
16 / 71	384,000	768,000	0	768,000	0	768,000
17 / 72	408,000	816,000	0	816,000	0	816,000
18 / 73	432,000	864,000	0	864,000	0	864,000
19 / 74	456,000	912,000	0	912,000	0	912,000
20 / 75	480,000	960,000	0	960,000	0	960,000
25 / 80	600,000	0	0	0	0	0
30 / 85	720,000	0	0	0	0	0
35 / 90	840,000	0	0	0	0	0
40 / 95	960,000	0	0	0	0	0
44 / 99	1,056,000	0	0	0	0	0

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**MAIN POLICY ILLUSTRATION**

**Proposal on the life of: CLIENT** **Date** : **27/06/2024**  
**Gender: Female (Non-Smoker)** **Age nearest birthday** : **55 (As at 27/06/2024)**

There is no guaranteed Surrender Value for this investment-linked product.

The following table of values relate to the basic plan.

End of Policy Year/Age	Total Premiums Paid To-Date	ACCOUNT VALUE & SURRENDER VALUE						
		Guaranteed	Illustrated at 4.0% Investment Return			Illustrated at 8.0% Investment Return		
			Non-Guaranteed Account Value	Non-Guaranteed Surrender Value	Total Surrender Value	Non-Guaranteed Account Value	Non-Guaranteed Surrender Value	Total Surrender Value
			(S\$)	(S\$)	(S\$)	(S\$)	(S\$)	(S\$)
1 / 56	24,000	0	26,474	0	0	27,023	0	0
2 / 57	48,000	0	50,680	0	0	52,775	0	0
3 / 58	72,000	0	75,012	15,002	15,002	79,657	15,931	15,931
4 / 59	96,000	0	99,470	34,815	34,815	107,718	37,701	37,701
5 / 60	120,000	0	124,169	62,084	62,084	137,137	68,568	68,568
6 / 61	144,000	0	149,021	78,981	78,981	167,876	88,974	88,974
7 / 62	168,000	0	174,028	97,456	97,456	199,996	111,998	111,998
8 / 63	192,000	0	199,190	157,360	157,360	233,559	184,512	184,512
9 / 64	216,000	0	224,509	188,587	188,587	268,629	225,649	225,649
10 / 65	240,000	0	249,985	249,985	249,985	305,275	305,275	305,275
11 / 66	264,000	0	280,159	280,159	280,159	349,270	349,270	349,270
12 / 67	288,000	0	311,043	311,043	311,043	396,030	396,030	396,030
13 / 68	312,000	0	342,651	342,651	342,651	445,730	445,730	445,730
14 / 69	336,000	0	375,002	375,002	375,002	498,552	498,552	498,552
15 / 70	360,000	0	408,112	408,112	408,112	554,695	554,695	554,695
16 / 71	384,000	0	442,000	442,000	442,000	614,365	614,365	614,365
17 / 72	408,000	0	476,684	476,684	476,684	677,787	677,787	677,787
18 / 73	432,000	0	512,183	512,183	512,183	745,193	745,193	745,193
19 / 74	456,000	0	548,514	548,514	548,514	816,837	816,837	816,837
20 / 75	480,000	0	585,700	585,700	585,700	892,983	892,983	892,983

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 Age nearest birthday : 55 (As at 27/06/2024)

End of Policy Year/Age	Total Premiums Paid To-Date	ACCOUNT VALUE & SURRENDER VALUE						
		Guaranteed	Illustrated at 4.0% Investment Return			Illustrated at 8.0% Investment Return		
			Non-Guaranteed Account Value	Non-Guaranteed Surrender Value	Total Surrender Value	Non-Guaranteed Account Value	Non-Guaranteed Surrender Value	Total Surrender Value
			(S\$)	(S\$)	(S\$)	(S\$)	(S\$)	(S\$)
25 / 80	600,000	0	785,141	785,141	785,141	1,351,803	1,351,803	1,351,803
30 / 85	720,000	0	1,009,126	1,009,126	1,009,126	1,974,102	1,974,102	1,974,102
35 / 90	840,000	0	1,260,675	1,260,675	1,260,675	2,818,125	2,818,125	2,818,125
40 / 95	960,000	0	1,543,181	1,543,181	1,543,181	3,962,874	3,962,874	3,962,874
44 / 99	1,056,000	0	1,794,018	1,794,018	1,794,018	5,166,014	5,166,014	5,166,014

**What is the significance of the Illustrated Investment Rate of Return?**

The illustrations are based on illustrated investment returns of 4.0% p.a. and 8.0% p.a. The two rates of return used are before deducting the annual management charges of the ILP Sub-Funds. They are purely for illustrative purposes and do not represent upper and lower limits on the investment performance. They also do not reflect potential volatility over the short-term resulting in potential sharp movements, up or down, of the underlying assets of the ILP Sub-Funds. The actual benefits payable will depend on the actual performance of the underlying assets of the ILP Sub-Funds. The performance of the ILP Sub-Funds is not guaranteed and the cash value may be less than the capital invested.

**Please note that if you select a money market ILP Sub-Fund or a fixed income ILP Sub-Fund, then returns of 4.0% to 8.0% could be considered high in many cases and unlikely to be achieved if the current low interest rate environment persists. You are strongly encouraged to speak to your Financial Adviser who would be able to provide further information on these ILP Sub-Funds - both for your initial ILP Sub-Fund selection and subsequently.**

The annual management charges assumed in this Policy Illustration is 1.30% p.a. The actual annual management charges will depend on the combination of the different ILP Sub-Funds selected by the Policyholder.

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**Gender: Female (Non-Smoker)**

**Date : 27/06/2024**  
**Age nearest birthday : 55 (As at 27/06/2024)**

**What is the impact of deductions on what you might get back?**

The following table illustrates the effect that deductions will have on the amount you get back on surrender or maturity. It also highlights the cost of surrendering the Policy early.

<b>TABLE OF DEDUCTIONS</b>							
<b>End of Policy Year/Age</b>	<b>Total Premiums Paid To-Date (\$\$)</b>	<b>DEDUCTIONS</b>					
		<b>Illustrated at 4.0% Investment Return</b>			<b>Illustrated at 8.0% Investment Return</b>		
		<b>Value of Premiums Paid To-date (\$\$)</b>	<b>Effect of Deductions To-date (\$\$)</b>	<b>Total Surrender Value (\$\$)</b>	<b>Value of Premiums Paid To-date (\$\$)</b>	<b>Effect of Deductions To-date (\$\$)</b>	<b>Total Surrender Value (\$\$)</b>
1 / 56	24,000	24,517	24,517	0	25,028	25,028	0
2 / 57	48,000	50,014	50,014	0	52,058	52,058	0
3 / 58	72,000	76,532	61,530	15,002	81,250	65,319	15,931
4 / 59	96,000	104,110	69,296	34,815	112,778	75,077	37,701
5 / 60	120,000	132,791	70,707	62,084	146,828	78,260	68,568
6 / 61	144,000	162,620	83,639	78,981	183,602	94,628	88,974
7 / 62	168,000	193,642	96,186	97,456	223,318	111,320	111,998
8 / 63	192,000	225,904	68,544	157,360	266,211	81,700	184,512
9 / 64	216,000	259,457	70,870	188,587	312,536	86,887	225,649
10 / 65	240,000	294,352	44,368	249,985	362,566	57,292	305,275
11 / 66	264,000	330,643	50,484	280,159	416,599	67,329	349,270
12 / 67	288,000	368,386	57,343	311,043	474,955	78,925	396,030
13 / 68	312,000	407,638	64,987	342,651	537,979	92,250	445,730
14 / 69	336,000	448,461	73,459	375,002	606,046	107,493	498,552
15 / 70	360,000	490,916	82,804	408,112	679,557	124,862	554,695
16 / 71	384,000	535,070	93,069	442,000	758,949	144,584	614,365
17 / 72	408,000	580,989	104,305	476,684	844,693	166,906	677,787
18 / 73	432,000	628,746	116,563	512,183	937,296	192,103	745,193
19 / 74	456,000	678,412	129,898	548,514	1,037,308	220,471	816,837
20 / 75	480,000	730,066	144,366	585,700	1,145,320	252,337	892,983
25 / 80	600,000	1,021,028	235,887	785,141	1,829,679	477,876	1,351,803
30 / 85	720,000	1,375,028	365,902	1,009,126	2,835,226	861,125	1,974,102
35 / 90	840,000	1,805,723	545,048	1,260,675	4,312,706	1,494,581	2,818,125
40 / 95	960,000	2,329,730	786,549	1,543,181	6,483,608	2,520,734	3,962,874
44 / 99	1,056,000	2,829,564	1,035,546	1,794,018	8,933,655	3,767,640	5,166,014

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**What do the columns in the table of deductions mean?**

1. "Value of Premiums Paid To-date" is obtained by accumulating the premiums paid to date at the Illustrated Investment Rate of Return, assuming the premiums paid can be invested without deduction for the cost of insurance and without any expenses.
2. The difference between "Value of Premiums Paid To-Date" and "Total Surrender Value" represents "Effect of Deductions To-Date". This is the accumulated value of the deductions for the cost of insurance, distribution costs, expenses, surrender charges, expected tax payments and expected transfers to shareholders (for participating policies).

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**Age nearest birthday : 55 (As at 27/06/2024)**

**How much are you paying for distribution costs?**

This table shows the total costs of distribution that HSBC Life expects to incur in relation to your Policy, including the cost of any financial advice provided to you.

<b>TOTAL DISTRIBUTION COST</b>		
<b>End of Policy Year/Age</b>	<b>Total Premiums Paid To-Date (\$\$)</b>	<b>Total Distribution Cost To-Date (\$\$)</b>
1 / 56	24,000	12,072
2 / 57	48,000	12,384
3 / 58	72,000	12,696
4 / 59	96,000	13,008
5 / 60	120,000	13,320
6 / 61	144,000	13,632
7 / 62	168,000	13,944
8 / 63	192,000	14,256
9 / 64	216,000	14,568
10 / 65	240,000	14,880
11 / 66	264,000	15,192
12 / 67	288,000	15,504
13 / 68	312,000	15,816
14 / 69	336,000	16,128
15 / 70	360,000	16,440
16 / 71	384,000	16,752
17 / 72	408,000	17,064
18 / 73	432,000	17,376
19 / 74	456,000	17,688
20 / 75	480,000	18,000
25 / 80	600,000	19,560
30 / 85	720,000	21,120
35 / 90	840,000	22,680
40 / 95	960,000	24,240
44 / 99	1,056,000	25,488

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**What does the last column represent?**

1. The Total Distribution Cost To-Date is the sum of each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.
2. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.
3. You can obtain the Total Distribution Cost of each of the supplementary benefits (if applicable) from your Financial Adviser or its representatives.

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**SUPPLEMENTARY POLICY ILLUSTRATION**

**Proposal on the life of: CLIENT**  
**Gender: Female (Non-Smoker)**

**Date : 27/06/2024**  
**Age nearest birthday : 55 (As at 27/06/2024)**

This supplementary illustration is provided to illustrate the effect on Death Benefit and Account Value if the premium payment stops after 10 Policy Years.

This is only a supplementary illustration and must be read in conjunction with the main illustration.

There will be an Early Encashment Charge for any Full Surrender made on or before the end of the Minimum Investment Period. The following table illustrates the effect that Early Encashment Charge will have on the amount you get back on surrender. It also highlights the cost of surrendering the Policy early.

End of Policy Year/Age	Total Premiums Paid To-Date*	Illustrated at 4.0% Investment Return			Illustrated at 8.0% Investment Return		
		Annual Amount Withdrawn	Basic Death Benefit After Withdrawals <sup>^</sup>	Accidental Death Benefit After Withdrawals	Annual Amount Withdrawn	Basic Death Benefit After Withdrawals <sup>^</sup>	Accidental Death Benefit After Withdrawals
	(S\$)	(S\$)	(S\$)	(S\$)	(S\$)	(S\$)	(S\$)
10 / 65	240,000	0	249,985	480,000	0	305,275	480,000
11 / 66	240,000	0	255,855	480,000	0	324,461	480,000
12 / 67	240,000	0	261,863	480,000	0	344,852	480,000
13 / 68	240,000	0	268,013	480,000	0	366,526	480,000
14 / 69	240,000	0	274,307	480,000	0	389,561	480,000
15 / 70	240,000	0	280,748	480,000	0	414,044	480,000
16 / 71	240,000	0	287,341	480,000	0	440,066	480,000
17 / 72	240,000	0	294,089	480,000	0	467,723	480,000
18 / 73	240,000	0	300,995	480,000	0	497,119	497,119
19 / 74	240,000	0	308,063	480,000	0	528,362	528,362
20 / 75	240,000	0	315,298	480,000	0	561,568	561,568
21 / 76	240,000	0	322,702	0	0	596,862	0
22 / 77	240,000	0	330,280	0	0	634,373	0
23 / 78	240,000	0	338,036	0	0	674,242	0
24 / 79	240,000	0	345,974	0	0	716,617	0
25 / 80	240,000	0	354,099	0	0	761,655	0
26 / 81	240,000	0	362,414	0	0	809,524	0
27 / 82	240,000	0	370,925	0	0	860,401	0
28 / 83	240,000	0	379,636	0	0	914,475	0
29 / 84	240,000	0	388,551	0	0	971,948	0
30 / 85	240,000	0	397,675	0	0	1,033,033	0
31 / 86	240,000	0	407,014	0	0	1,097,957	0
32 / 87	240,000	0	416,572	0	0	1,166,961	0
33 / 88	240,000	0	426,354	0	0	1,240,303	0
34 / 89	240,000	0	436,367	0	0	1,318,253	0

Financial Adviser's Signature  
Date:

Proposer's Signature  
Date:

**SUPPLEMENTARY POLICY ILLUSTRATION**

**Proposal on the life of: CLIENT**  
**Gender: Female (Non-Smoker)**

**Date : 27/06/2024**  
**Age nearest birthday : 55 (As at 27/06/2024)**

End of Policy Year/Age	Total Premiums Paid To-Date*	Illustrated at 4.0% Investment Return			Illustrated at 8.0% Investment Return		
		Annual Amount Withdrawn	Basic Death Benefit After Withdrawals^	Accidental Death Benefit After Withdrawals	Annual Amount Withdrawn	Basic Death Benefit After Withdrawals^	Accidental Death Benefit After Withdrawals
	(S\$)	(S\$)	(S\$)	(S\$)	(S\$)	(S\$)	(S\$)
35 / 90	240,000	0	446,614	0	0	1,401,103	0
36 / 91	240,000	0	457,102	0	0	1,489,159	0
37 / 92	240,000	0	467,836	0	0	1,582,750	0
38 / 93	240,000	0	478,822	0	0	1,682,223	0
39 / 94	240,000	0	490,067	0	0	1,787,947	0
40 / 95	240,000	0	501,575	0	0	1,900,316	0
41 / 96	240,000	0	513,354	0	0	2,019,747	0
42 / 97	240,000	0	525,409	0	0	2,146,684	0
43 / 98	240,000	0	537,747	0	0	2,281,599	0
44 / 99	240,000	0	550,375	0	0	2,424,993	0

\* Total Premiums Paid To-Date stated is applicable only if there is still Account Value at that Policy Year.

^ The sum of:

- (i) 101% of total Regular Premiums paid less cumulative Partial Withdrawals and Regular Withdrawals from the Regular Premium Account or Account Value of the Regular Premium Account, whichever is higher; and
- (ii) Account Value of the Top-up Account.

If the Regular Withdrawal results in the remaining Account Value of the Regular Premium Account being lower than the Minimum Holding Amount, no Regular Withdrawal is allowed. If you still wish to withdraw, you have to submit a request for Full Surrender, and the Surrender Value (if any) will be payable. The Policy will terminate upon Full Surrender of the Policy.

As such, the Non-Guaranteed Account Value After Withdrawals and the illustrated total Death Benefit After Withdrawals in the subsequent Policy Years will be shown as 0 in the above illustration.

The above table is for illustrative purposes only. The precise terms and conditions of this plan are specified in the Policy General Provisions.

\_\_\_\_\_  
 Financial Adviser's Signature  
 Date:

\_\_\_\_\_  
 Proposer's Signature  
 Date:

**SUPPLEMENTARY POLICY ILLUSTRATION**

**Proposal on the life of: CLIENT**  
**Gender: Female (Non-Smoker)**

**Date : 27/06/2024**  
**Age nearest birthday : 55 (As at 27/06/2024)**

This supplementary illustration is provided to illustrate the effect on Death Benefit and Account Value if the premium payment stops after 10 Policy Years.

This is only a supplementary illustration and must be read in conjunction with the main illustration.

There will be an Early Encashment Charge for any Full Surrender made on or before the end of the Minimum Investment Period. The following table illustrates the effect that Early Encashment Charge will have on the amount you get back on surrender. It also highlights the cost of surrendering the Policy early.

End of Policy Year/Age	Total Premiums Paid To-Date*	Illustrated at 4.0% Investment Return			Illustrated at 8.0% Investment Return		
		Annual Amount Withdrawn	Non-Guaranteed Account Value After Withdrawals	Non-Guaranteed Surrender Value After Withdrawals	Annual Amount Withdrawn	Non-Guaranteed Account Value After Withdrawals	Non-Guaranteed Surrender Value After Withdrawals
	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
10 / 65	240,000	0	249,985	249,985	0	305,275	305,275
11 / 66	240,000	0	255,855	255,855	0	324,461	324,461
12 / 67	240,000	0	261,863	261,863	0	344,852	344,852
13 / 68	240,000	0	268,013	268,013	0	366,526	366,526
14 / 69	240,000	0	274,307	274,307	0	389,561	389,561
15 / 70	240,000	0	280,748	280,748	0	414,044	414,044
16 / 71	240,000	0	287,341	287,341	0	440,066	440,066
17 / 72	240,000	0	294,089	294,089	0	467,723	467,723
18 / 73	240,000	0	300,995	300,995	0	497,119	497,119
19 / 74	240,000	0	308,063	308,063	0	528,362	528,362
20 / 75	240,000	0	315,298	315,298	0	561,568	561,568
21 / 76	240,000	0	322,702	322,702	0	596,862	596,862
22 / 77	240,000	0	330,280	330,280	0	634,373	634,373
23 / 78	240,000	0	338,036	338,036	0	674,242	674,242
24 / 79	240,000	0	345,974	345,974	0	716,617	716,617
25 / 80	240,000	0	354,099	354,099	0	761,655	761,655
26 / 81	240,000	0	362,414	362,414	0	809,524	809,524
27 / 82	240,000	0	370,925	370,925	0	860,401	860,401
28 / 83	240,000	0	379,636	379,636	0	914,475	914,475
29 / 84	240,000	0	388,551	388,551	0	971,948	971,948
30 / 85	240,000	0	397,675	397,675	0	1,033,033	1,033,033
31 / 86	240,000	0	407,014	407,014	0	1,097,957	1,097,957
32 / 87	240,000	0	416,572	416,572	0	1,166,961	1,166,961
33 / 88	240,000	0	426,354	426,354	0	1,240,303	1,240,303
34 / 89	240,000	0	436,367	436,367	0	1,318,253	1,318,253

Financial Adviser's Signature  
Date:

Proposer's Signature  
Date:

**SUPPLEMENTARY POLICY ILLUSTRATION**

**Proposal on the life of: CLIENT**  
**Gender: Female (Non-Smoker)**

**Date : 27/06/2024**  
**Age nearest birthday : 55 (As at 27/06/2024)**

End of Policy Year/Age	Total Premiums Paid To-Date*	Illustrated at 4.0% Investment Return			Illustrated at 8.0% Investment Return		
		Annual Amount	Non-Guaranteed Account Value After Withdrawals	Non-Guaranteed Surrender Value After Withdrawals	Annual Amount	Non-Guaranteed Account Value After Withdrawals	Non-Guaranteed Surrender Value After Withdrawals
	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
35 / 90	240,000	0	446,614	446,614	0	1,401,103	1,401,103
36 / 91	240,000	0	457,102	457,102	0	1,489,159	1,489,159
37 / 92	240,000	0	467,836	467,836	0	1,582,750	1,582,750
38 / 93	240,000	0	478,822	478,822	0	1,682,223	1,682,223
39 / 94	240,000	0	490,067	490,067	0	1,787,947	1,787,947
40 / 95	240,000	0	501,575	501,575	0	1,900,316	1,900,316
41 / 96	240,000	0	513,354	513,354	0	2,019,747	2,019,747
42 / 97	240,000	0	525,409	525,409	0	2,146,684	2,146,684
43 / 98	240,000	0	537,747	537,747	0	2,281,599	2,281,599
44 / 99	240,000	0	550,375	550,375	0	2,424,993	2,424,993

\* Total Premiums Paid To-Date stated is applicable only if there is still Account Value at that Policy Year.

^ The sum of:

- (i) 101% of total Regular Premiums paid less cumulative Partial Withdrawals and Regular Withdrawals from the Regular Premium Account or Account Value of the Regular Premium Account, whichever is higher; and
- (ii) Account Value of the Top-up Account.

If the Regular Withdrawal results in the remaining Account Value of the Regular Premium Account being lower than the Minimum Holding Amount, no Regular Withdrawal is allowed. If you still wish to withdraw, you have to submit a request for Full Surrender, and the Surrender Value (if any) will be payable. The Policy will terminate upon Full Surrender of the Policy.

As such, the Non-Guaranteed Account Value After Withdrawals and the illustrated total Death Benefit After Withdrawals in the subsequent Policy Years will be shown as 0 in the above illustration.

The above table is for illustrative purposes only. The precise terms and conditions of this plan are specified in the Policy General Provisions.

\_\_\_\_\_  
 Financial Adviser's Signature  
 Date:

\_\_\_\_\_  
 Proposer's Signature  
 Date:



## ACKNOWLEDGEMENT

### **Presented to:**

Name of Life Assured : CLIENT

Notice to Client

Buying an insurance product that is not suitable for you may impact your ability to provide an appropriate solution for your needs. Before buying any insurance product(s), you are encouraged to seek advice from your financial adviser and consider whether the product is suitable for you. Terms not otherwise defined in this acknowledgement page shall bear the meanings ascribed to them in the Product Summary.

### **Your Plan and Rider(s), if any:**

I have decided to buy the following insurance product:

HSBC Life Wealth Abundance

I have chosen to attach the following rider(s) to this product:

NA

### **Client(s) Acknowledgement:**

My financial adviser has explained the values/ key benefits/ information in the following documents to my satisfaction, and I have read through all the pages of the following documents and understood the nature, purpose and benefits of the product:

1. Policy Illustration
2. Product Summary

My financial adviser has explained to me the following:

- Nature and objective of the product and how it is suited for my specific needs including and not limited to my investment horizon of greater than 10 years.

- Features, Benefits and limitations of the product and rider(s) (if applicable) including and not limited to:

(i) Policy and its applicable Minimum Investment Period ("MIP"), all of which are acceptable to me

(ii) there is no premium charge on Regular Premium, premium charge is applicable for Top-up Premium and Recurring Single Premium

(iii) Policy Charges to be borne by me, including:

- (a) Monthly Account Maintenance Fee of 2.10% per annum from Regular Premium Account during the MIP and 0.6% per annum after the MIP
- (b) Partial Withdrawal Charge imposed on the Partial Withdrawal amount made from Regular Premium Account during the MIP (not applicable when it meets the Free Partial Withdrawal Benefit criteria)
- (c) Early Encashment Charge imposed on the Regular Premium Account during the MIP
- (d) Bonus Recovery Charge imposed on the Regular Premium Account during the MIP
- (e) fund management fee and other charges for investment-linked policy sub-fund(s), as detailed in the Fund Summaries and product highlights sheets which will be reflected in the Unit Price
- (f) other charges on optional services, with your consent

- Start-up Bonus in Policy Year one, Power-up Bonus starting from the end of the first Policy month of Policy Year 5 until the end of the MIP and Loyalty Bonus starting from the end of the first Policy Month after the expiry of the MIP.

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Financial Adviser's Signature

Date:

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Proposer's Signature

Date:

### ACKNOWLEDGEMENT

- Risks associated with the product such as Partial Withdrawal Charge for early withdrawal, Early Encashment Charge for early surrender and Bonus Recovery Charge upon Regular Premium reduction during the MIP.

- 14-day Free-Look Period.

- Contractual rights, warnings, waiting period, exclusions and disclaimers.

3. Financial Needs Analysis - a completed copy signed by me

4. HSBC Services Guide

5. Life Insurance Association (LIA) Consumer Disclosure Guides

I have been informed and directed to view or download the following LIA consumer disclosure guides from [www.hsbclife.com.sg](http://www.hsbclife.com.sg) or

[www.lia.org.sg](http://www.lia.org.sg):

(a) Your Guide to Life Insurance

(b) Your Guide to Investment-linked Insurance plans

Where I have requested to be given a hardcopy of the above documents, these have been provided to me.

(c) Your Guide to Health Insurance (if applicable)

6. Fund Summaries and product highlights sheets - for my choice of investment-linked policy sub-fund(s)

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Financial Adviser's Signature

Date:

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Proposer's Signature

Date: