



MAIN POLICY ILLUSTRATION

Financial Adviser Name : TOH PEI LING Date : 23/01/2025
 Financial Adviser Company : PROMISELAND INDEPENDENT PTE LT
 Financial Adviser Tel :
 Financial Adviser HP : +6592289918
 Financial Adviser Email : lexi.toh@promiseland.com.sg

Policyholder and plan details

Proposed Life Assured : Customer Gender : Female
 Age nearest birthday : 69 (As at 23/01/2025) Smoking Status : Non-Smoker
 Date of Birth : 25/02/1956

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

Annual Regular Premium : S\$ 20,000

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	30 Years	30 Years

Your Premium Plan Name	Annual Regular Premium	Semi-Annual Regular Premium	Quarterly Regular Premium	Monthly Regular Premium
HSBC Life Wealth Abundance	20,000.00	10,000.00	5,000.00	1,666.66

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ILP Sub-Fund Name	ILP Sub-Fund Allocation (Regular Premium)	ILP Sub-Fund Code
AB Low Volatility Equity Fund (USD)	30%	ALVE
Amundi Funds Pioneer US Equity Fundamental Growth (USD)	40%	PUSF
Fundsmith Equity Fund Sicav (EUR)	30%	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 or www.sdic.org.sg).

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MAIN POLICY ILLUSTRATION**Proposal on the life of: Customer**
Gender: Female (Non-Smoker)**Date : 23/01/2025**
Age nearest birthday : 69 (As at 23/01/2025)**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. 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.
9. 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.
10. Please note that charges for the basic plan are not guaranteed. These charges may be adjusted based on future experience.
11. 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.
12. We will deduct any outstanding premium and any other amount owing from the benefits payable.

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

Date : 23/01/2025
Age nearest birthday : 69 (As at 23/01/2025)

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 / 70	20,000	20,200	1,513	21,713	2,348	22,548
2 / 71	40,000	40,400	1,530	41,930	4,014	44,414
3 / 72	60,000	60,600	1,652	62,252	6,640	67,240
4 / 73	80,000	80,800	1,881	82,681	10,267	91,067
5 / 74	100,000	101,000	2,319	103,319	15,056	116,056
6 / 75	120,000	121,200	2,885	124,085	20,967	142,167
7 / 76	140,000	141,400	3,581	144,981	28,051	169,451
8 / 77	160,000	161,600	4,406	166,006	36,360	197,960
9 / 78	180,000	181,800	5,362	187,162	45,949	227,749
10 / 79	200,000	202,000	6,449	208,449	56,877	258,877
11 / 80	220,000	222,200	11,614	233,814	74,204	296,404
12 / 81	240,000	242,400	17,374	259,774	93,889	336,289
13 / 82	260,000	262,600	23,744	286,344	116,082	378,682
14 / 83	280,000	282,800	30,738	313,538	140,938	423,738
15 / 84	300,000	303,000	38,371	341,371	168,626	471,626
16 / 85	320,000	323,200	46,657	369,857	199,324	522,524
17 / 86	340,000	343,400	55,612	399,012	233,220	576,620
18 / 87	360,000	363,600	65,252	428,852	270,517	634,117
19 / 88	380,000	383,800	75,593	459,393	311,426	695,226
20 / 89	400,000	404,000	86,650	490,650	356,177	760,177
25 / 94	500,000	505,000	153,300	658,300	646,539	1,151,539
30 / 99	600,000	606,000	240,581	846,581	1,076,343	1,682,343

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Proposal on the life of: Customer
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Date : 23/01/2025
 Age nearest birthday : 69 (As at 23/01/2025)

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 / 70	20,000	40,000	0	40,000	0	40,000
2 / 71	40,000	80,000	0	80,000	0	80,000
3 / 72	60,000	120,000	0	120,000	0	120,000
4 / 73	80,000	160,000	0	160,000	0	160,000
5 / 74	100,000	200,000	0	200,000	0	200,000
6 / 75	120,000	240,000	0	240,000	0	240,000
7 / 76	140,000	0	0	0	0	0
8 / 77	160,000	0	0	0	0	0
9 / 78	180,000	0	0	0	0	0
10 / 79	200,000	0	0	0	0	0
11 / 80	220,000	0	0	0	0	0
12 / 81	240,000	0	0	0	0	0
13 / 82	260,000	0	0	0	0	0
14 / 83	280,000	0	0	0	0	0
15 / 84	300,000	0	0	0	0	0
16 / 85	320,000	0	0	0	0	0
17 / 86	340,000	0	0	0	0	0
18 / 87	360,000	0	0	0	0	0
19 / 88	380,000	0	0	0	0	0
20 / 89	400,000	0	0	0	0	0
25 / 94	500,000	0	0	0	0	0
30 / 99	600,000	0	0	0	0	0

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Proposal on the life of: Customer **Date** : 23/01/2025
Gender: Female (Non-Smoker) **Age nearest birthday** : 69 (As at 23/01/2025)

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 / 70	20,000	0	21,713	0	0	22,548	0	0
2 / 71	40,000	0	41,930	0	0	44,414	0	0
3 / 72	60,000	0	62,252	12,450	12,450	67,240	13,448	13,448
4 / 73	80,000	0	82,681	28,938	28,938	91,067	31,874	31,874
5 / 74	100,000	0	103,319	51,659	51,659	116,056	58,028	58,028
6 / 75	120,000	0	124,085	65,765	65,765	142,167	75,348	75,348
7 / 76	140,000	0	144,981	81,189	81,189	169,451	94,892	94,892
8 / 77	160,000	0	166,006	131,145	131,145	197,960	156,388	156,388
9 / 78	180,000	0	187,162	157,216	157,216	227,749	191,310	191,310
10 / 79	200,000	0	208,449	191,773	191,773	258,877	238,167	238,167
11 / 80	220,000	0	233,814	233,814	233,814	296,404	296,404	296,404
12 / 81	240,000	0	259,774	259,774	259,774	336,289	336,289	336,289
13 / 82	260,000	0	286,344	286,344	286,344	378,682	378,682	378,682
14 / 83	280,000	0	313,538	313,538	313,538	423,738	423,738	423,738
15 / 84	300,000	0	341,371	341,371	341,371	471,626	471,626	471,626
16 / 85	320,000	0	369,857	369,857	369,857	522,524	522,524	522,524
17 / 86	340,000	0	399,012	399,012	399,012	576,620	576,620	576,620
18 / 87	360,000	0	428,852	428,852	428,852	634,117	634,117	634,117
19 / 88	380,000	0	459,393	459,393	459,393	695,226	695,226	695,226
20 / 89	400,000	0	490,650	490,650	490,650	760,177	760,177	760,177

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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 / 94	500,000	0	658,300	658,300	658,300	1,151,539	1,151,539	1,151,539
30 / 99	600,000	0	846,581	846,581	846,581	1,682,343	1,682,343	1,682,343

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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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.

TABLE OF DEDUCTIONS							
End of Policy Year/Age	Total Premiums Paid To-Date	DEDUCTIONS					
		Illustrated at 4.0% Investment Return			Illustrated at 8.0% Investment Return		
		Value of Premiums Paid To-date	Effect of Deductions To-date	Total Surrender Value	Value of Premiums Paid To-date	Effect of Deductions To-date	Total Surrender Value
	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
1 / 70	20,000	20,800	20,800	0	21,600	21,600	0
2 / 71	40,000	42,432	42,432	0	44,928	44,928	0
3 / 72	60,000	64,929	52,479	12,450	70,122	56,674	13,448
4 / 73	80,000	88,326	59,388	28,938	97,332	65,458	31,874
5 / 74	100,000	112,660	61,000	51,659	126,719	68,691	58,028
6 / 75	120,000	137,966	72,201	65,765	158,456	83,108	75,348
7 / 76	140,000	164,285	83,095	81,189	192,733	97,840	94,892
8 / 77	160,000	191,656	60,511	131,145	229,751	73,363	156,388
9 / 78	180,000	220,122	62,906	157,216	269,731	78,422	191,310
10 / 79	200,000	249,727	57,954	191,773	312,910	74,743	238,167
11 / 80	220,000	280,516	46,702	233,814	359,543	63,138	296,404
12 / 81	240,000	312,537	52,762	259,774	409,906	73,617	336,289
13 / 82	260,000	345,838	59,494	286,344	464,298	85,617	378,682
14 / 83	280,000	380,472	66,933	313,538	523,042	99,304	423,738
15 / 84	300,000	416,491	75,120	341,371	586,486	114,860	471,626
16 / 85	320,000	453,950	84,093	369,857	655,005	132,481	522,524
17 / 86	340,000	492,908	93,896	399,012	729,005	152,385	576,620
18 / 87	360,000	533,425	104,573	428,852	808,925	174,809	634,117
19 / 88	380,000	575,562	116,169	459,393	895,239	200,013	695,226
20 / 89	400,000	619,384	128,734	490,650	988,458	228,281	760,177
25 / 94	500,000	866,235	207,935	658,300	1,579,088	427,549	1,151,539
30 / 99	600,000	1,166,567	319,985	846,581	2,446,917	764,574	1,682,343

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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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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.

TOTAL DISTRIBUTION COST		
End of Policy Year/Age	Total Premiums Paid To-Date (S\$)	Total Distribution Cost To-Date (S\$)
1 / 70	20,000	11,074
2 / 71	40,000	11,338
3 / 72	60,000	11,602
4 / 73	80,000	11,866
5 / 74	100,000	12,130
6 / 75	120,000	12,394
7 / 76	140,000	12,658
8 / 77	160,000	12,922
9 / 78	180,000	13,186
10 / 79	200,000	13,450
11 / 80	220,000	13,714
12 / 81	240,000	13,978
13 / 82	260,000	14,242
14 / 83	280,000	14,506
15 / 84	300,000	14,770
16 / 85	320,000	15,034
17 / 86	340,000	15,298
18 / 87	360,000	15,562
19 / 88	380,000	15,826
20 / 89	400,000	16,090
25 / 94	500,000	17,410
30 / 99	600,000	18,730

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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: Customer
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Age nearest birthday : 69 (As at 23/01/2025)

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 [^]	Accidental Death Benefit After Withdrawals	Annual Amount Withdrawn	Basic Death Benefit After Withdrawals [^]	Accidental Death Benefit After Withdrawals
	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
10 / 79	200,000	0	208,449	0	0	258,877	0
11 / 80	200,000	0	213,344	0	0	275,147	0
12 / 81	200,000	0	218,354	0	0	292,440	0
13 / 82	200,000	0	223,482	0	0	310,819	0
14 / 83	200,000	0	228,730	0	0	330,353	0
15 / 84	200,000	0	234,101	0	0	351,115	0
16 / 85	200,000	0	239,599	0	0	373,182	0
17 / 86	200,000	0	245,226	0	0	396,636	0
18 / 87	200,000	0	250,984	0	0	421,564	0
19 / 88	200,000	0	256,878	0	0	448,058	0
20 / 89	200,000	0	262,910	0	0	476,218	0
21 / 90	200,000	0	269,084	0	0	506,147	0
22 / 91	200,000	0	275,403	0	0	537,957	0
23 / 92	200,000	0	281,871	0	0	571,767	0
24 / 93	200,000	0	288,490	0	0	607,701	0
25 / 94	200,000	0	295,265	0	0	645,894	0
26 / 95	200,000	0	302,199	0	0	686,487	0
27 / 96	200,000	0	309,295	0	0	729,632	0
28 / 97	200,000	0	316,558	0	0	775,487	0
29 / 98	200,000	0	323,992	0	0	824,225	0
30 / 99	200,000	0	331,601	0	0	876,026	0

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

Date : 23/01/2025
Age nearest birthday : 69 (As at 23/01/2025)

* 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.

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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 / 79	200,000	0	208,449	191,773	0	258,877	238,167
11 / 80	200,000	0	213,344	213,344	0	275,147	275,147
12 / 81	200,000	0	218,354	218,354	0	292,440	292,440
13 / 82	200,000	0	223,482	223,482	0	310,819	310,819
14 / 83	200,000	0	228,730	228,730	0	330,353	330,353
15 / 84	200,000	0	234,101	234,101	0	351,115	351,115
16 / 85	200,000	0	239,599	239,599	0	373,182	373,182
17 / 86	200,000	0	245,226	245,226	0	396,636	396,636
18 / 87	200,000	0	250,984	250,984	0	421,564	421,564
19 / 88	200,000	0	256,878	256,878	0	448,058	448,058
20 / 89	200,000	0	262,910	262,910	0	476,218	476,218
21 / 90	200,000	0	269,084	269,084	0	506,147	506,147
22 / 91	200,000	0	275,403	275,403	0	537,957	537,957
23 / 92	200,000	0	281,871	281,871	0	571,767	571,767
24 / 93	200,000	0	288,490	288,490	0	607,701	607,701
25 / 94	200,000	0	295,265	295,265	0	645,894	645,894
26 / 95	200,000	0	302,199	302,199	0	686,487	686,487
27 / 96	200,000	0	309,295	309,295	0	729,632	729,632
28 / 97	200,000	0	316,558	316,558	0	775,487	775,487
29 / 98	200,000	0	323,992	323,992	0	824,225	824,225
30 / 99	200,000	0	331,601	331,601	0	876,026	876,026

Financial Adviser's Signature
Date:

Proposer's Signature
Date:

SUPPLEMENTARY POLICY ILLUSTRATION

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

Date : 23/01/2025
Age nearest birthday : 69 (As at 23/01/2025)

* 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 : Customer

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.

Financial Adviser's Signature

Date:

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 or

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)

Financial Adviser's Signature

Date:

Proposer's Signature

Date: