



Athena Best Financial (Singapore) 高富金融 (新加坡)

Partner for Success
創富同路 輝煌共享

A wide-angle photograph of the Singapore skyline. In the foreground, the white Merlion statue is shown in profile, breathing water. The background is filled with modern glass skyscrapers, including the HSBC building and the One Fullerton building. The sky is overcast with grey clouds. The text 'Welcome to Singapore' and 'A Gateway for Financial Success' is overlaid in the center, with the Chinese translation '欢迎来到新加坡' below it.

Welcome to Singapore
A Gateway for Financial Success
欢迎来到新加坡

ONE
FULLERTON

Singapore: A Stable and Secure Financial Hub

新加坡：稳定可靠的金融枢纽

Strong political and economic stability 强大的政治和经济稳定性

Pro-business environment 亲商环境

Robust legal framework 健全的法律框架

Low corruption rates 低腐败率

High credit ratings 高信用评级

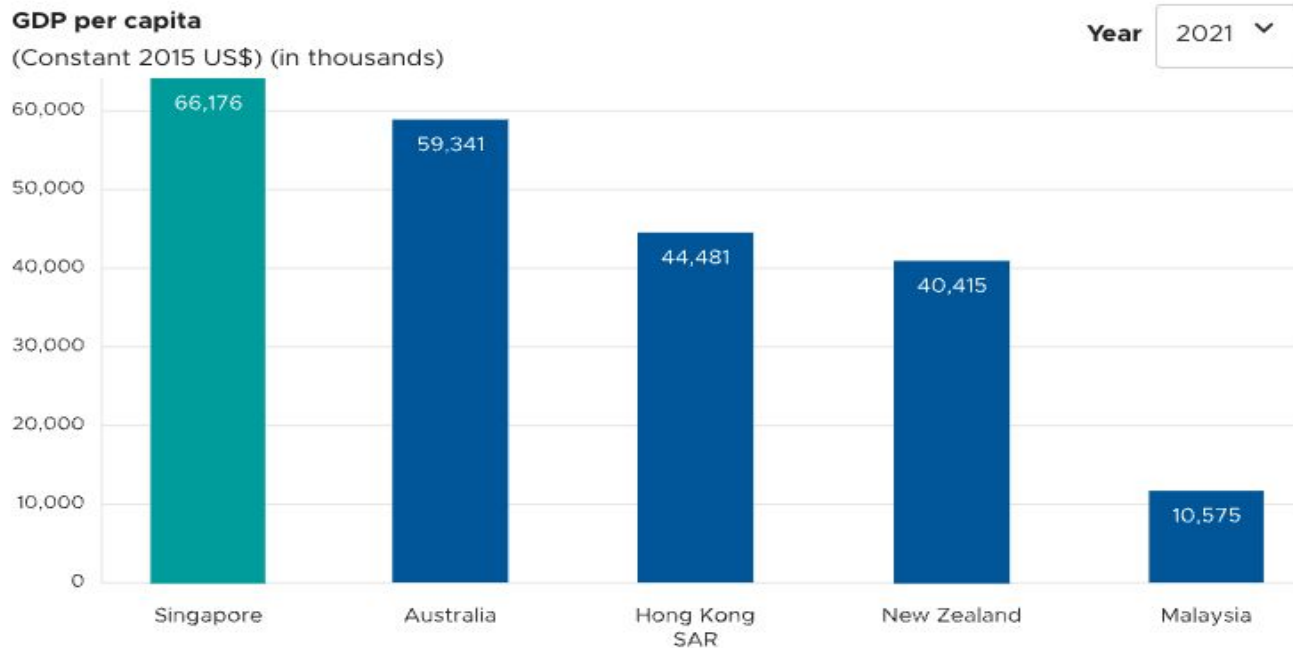
Resilient and stable economy

Healthy economic growth

High employment rate

Strong investor confidence

In just five decades, Singapore has emerged as one of the world's most progressive economies, actively evolving our pro-business policies to keep pace with global developments. Our gross domestic product (GDP) per capita is the highest in the region.



Source: World Bank Group, DataBank, World Development Indicators. Accessed 10 February 2023



Top 10 least corrupt countries

Transparency International Corruption Perceptions Index 2023

1. Denmark (90 points)
2. Finland (87)
3. New Zealand (85)
4. Norway (84)
5. Singapore (83)
6. Sweden (82)
6. Switzerland (82)
8. Netherlands (79)
9. Germany (78)
9. Luxembourg (78)

Collapse ^

Singapore ranked 5th least corrupt country in 2023

“SINGAPORE: Singapore maintained its position as the fifth least corrupt country in the world, according to the Transparency International Corruption Perceptions Index.

Singapore remains the only Asian country to have been placed in the top 10 since the index was first published in 1995. It was third in 2018 and 2020, fourth in 2019 and 2021 and dropped to fifth in 2022 and 2023.

The index ranks and measures countries by their perceived levels of public sector corruption. Countries are scored on a scale of 0 (very corrupt) to 100 (very clean).”

<https://www.channelnewsasia.com/singapore/singapore-ranks-fifth-least-corrupt-country-world-2023-4085011>

Fitch Affirms Singapore at 'AAA'; Outlook Stable

RATING ACTION COMMENTARY

Fitch Affirms Singapore at 'AAA'; Outlook Stable

Thu 20 Jul, 2023 - 03:29 ET

Fitch Ratings - Hong Kong - 20 Jul 2023: Fitch Ratings has affirmed Singapore's Long-Term Foreign-Currency Issuer Default Rating (IDR) at 'AAA' with a Stable Outlook.



A full list of rating actions is at the end of this rating action commentary.



KEY RATING DRIVERS

Strong Credit Fundamentals: Singapore's 'AAA' rating reflects its exceptionally strong fiscal and external balance sheets, large general government and current account surpluses, high income per capita, prudent macroeconomic policy framework and favourable business environment.



Substantial External Buffers: Singapore's large positive net international investment position (IIP) equivalent to 176% of GDP, according to IMF data, is a key credit strength. The government does not disclose the overall size of its official external assets, notably those of GIC Private Limited, a sovereign wealth fund. GIC states publicly that it manages well over USD100 billion of assets, but Fitch believes the size of its external assets is much larger.



The authorities continue to transfer excess official foreign-exchange reserves, not needed by the Monetary Authority of Singapore (MAS) to the government through subscription of Reserves Management Government Securities, for management by GIC. This impacts the official foreign reserves held by MAS, but not Fitch's view of the strength of Singapore's external position.

Resilient and stable economy

Healthy economic growth

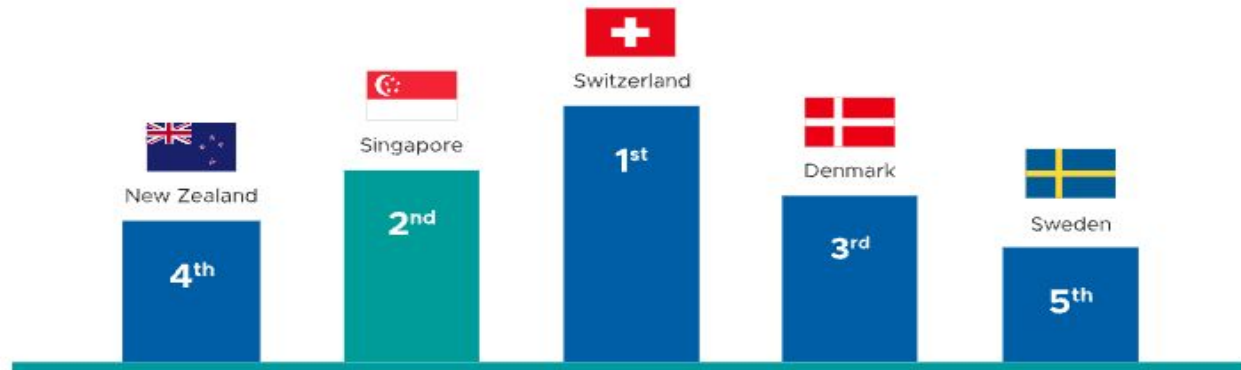
High employment rate

Strong investor confidence

Amidst global economic headwinds, Singapore remains one of the world's strongest economies. Anchored in political stability, low corruption rates and transparent public institutions, we are a trusted partner for businesses.

Sound monetary and fiscal policies, together with a robust judicial system, underpin our low-risk economy.

Least risky countries for investment



Source: GlobalData Country Risk Index (GCRI) Q4 2020

Resilient and stable economy

Healthy economic growth

High employment rate

Strong investor confidence

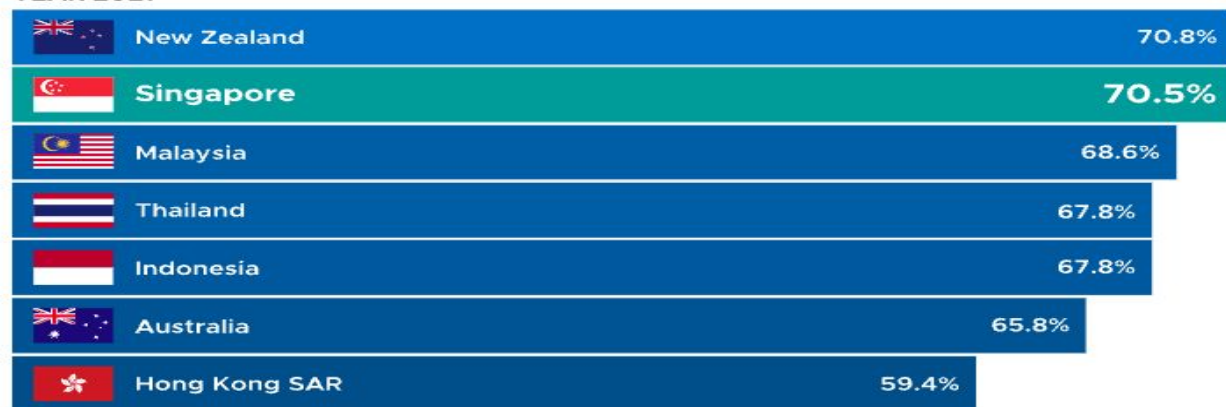
Singapore has a consistently high employment rate, thanks to an agile, adaptable and highly motivated workforce.

We also have a fierce commitment to talent development: besides a top-notch education system, Singapore's nationwide skills development initiatives ensure our people keep up with changes in the global economy.

[Learn more about Singapore's talent pool](#)

Labour force participation rate in key Asia-Pacific economies

YEAR 2021



Source: Asian Development Bank, Key Indicators for Asia and the Pacific 2022

Singapore's Advantages for Investors

新加坡对投资者的优势

Strategic location in Southeast Asia 位于东南亚的战略位置

Connectivity to regional markets 连接区域市场

Free Trade Agreements with major economies 与主要经济体签订自由贸易协定

Thriving financial sector 蓬勃发展的金融业

Advanced infrastructure 先进的基础设施

Skilled and multilingual workforce 技术熟练且精通多语的劳动力

Resilient and stable economy

Healthy economic growth

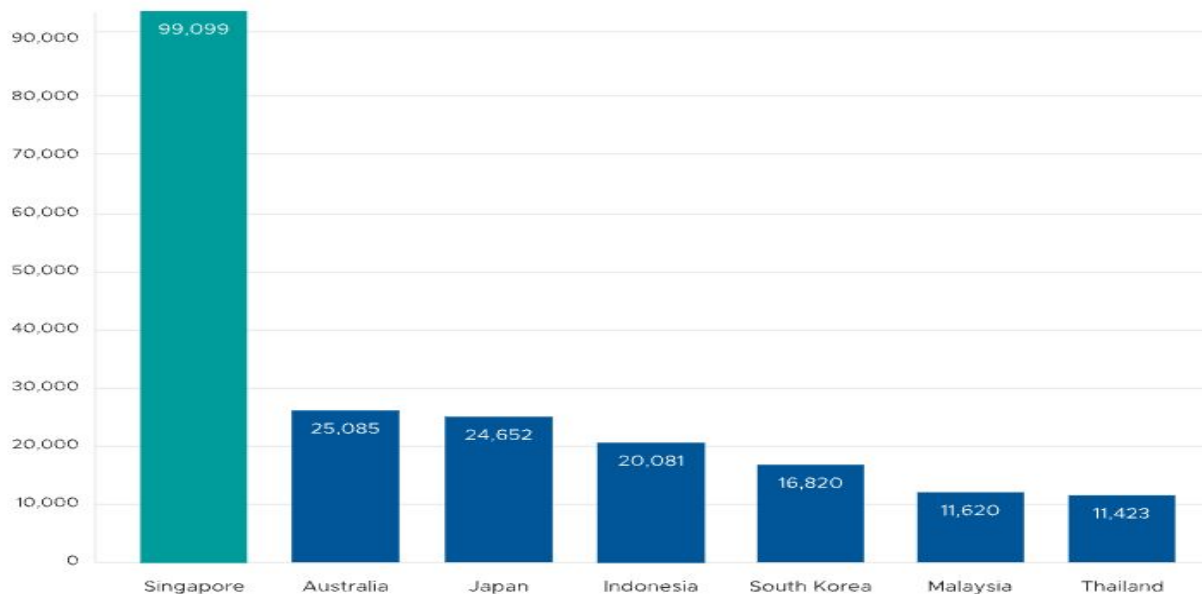
High employment rate

Strong investor confidence

Singapore receives more foreign direct investment (FDI) than most of the world's developed economies, and more than 10 per cent of total FDI inflows to Asia are channelled here.

With access to global capital and low levels of risk, businesses can be confident in the potential growth of their investments.

FDI inflows in key Asia-Pacific economies (2021 in millions of US\$)



Source: UNCTADstat, Foreign direct investment: Inward and outward flows and stock, annual, 2021

About Athena Best Financial Group

**Founded in
2007**

Since 2007, Athena Best Financial Group together with its subsidiaries and related companies, has **established a significant presence through Asia**

Global Reach

HONG KONG (HQ)

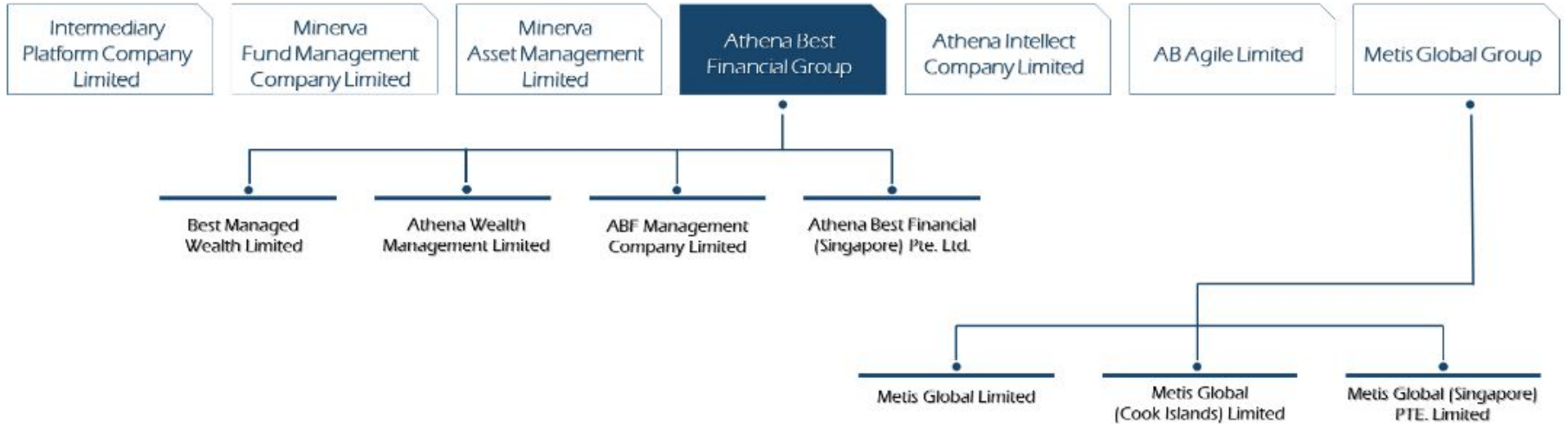
Taiwan – Japan – South Korea – China – Malaysia – Thailand – Cooks Island - SINGAPORE

This global reach positions us to deliver exceptional financial solutions to our clients across Asia

**Financial
Services**

Our **COMPREHENSIVE SUITE** of financial services caters to both retail and B2B needs, including brokerage service, financial platforms, financial planning consultancy, fund management and asset management.

Athena Best Financial Group





Dr. German Cheung is the founder and Chairman of Metis Global Limited and Athena Best Financial Group.

Having more than 20 years of experience in Hong Kong's financial industry, aGerman has a number of professional financial qualifications. He has served as the Responsible Officer under Hong Kong Securities and Futures Commission (HKSCF) and Chief Executive under Hong Kong Confederation of Insurance Broker (HKCIB), and is currently the registered director of Hong Kong's Trust or Company Service Provider License, registered director in Cook Islands with the Financial Supervisory Commission, registered director with the Monetary Authority of Singapore for the Trust Business License, Fund Manager under British Virgin Island Financial Services Commission, Registered Investment Advisor under Japan Financial Services Agency, Securities Licensee under Labuan Financial Services Agency.

In 2007, German established Athena Best Financial Group, providing one-stop financial services including insurance, financial planning consultancy and asset management services to both institutional and individual clients in Asia. In tandem to the rapid change in the global market, Metis is founded in 2013 to provide a more comprehensive asset management service to our clients and seeking new solutions to protect their assets besides from using insurance as a vehicle.

Dr. German Cheung

Founder and Chairman of Athena Best (HK)

Entry into Singapore

In 2019, Athena Best Financial Group (ABFG) marked its inaugural entry into the Singapore market with the establishment of Metis Global (Singapore). This venture was specifically designed to offer trust solutions that complement client legacy portfolios, thereby enhancing the group's service offerings.

Building on this successful venture, Athena Best Financial Group further expanded its presence in Singapore by launching Athena Best Financial Singapore (ABSG) in 2022. A significant milestone for ABSG was the acquisition of a full Financial Advisory license from the Monetary Authority of Singapore (MAS), reflecting the company's commitment to adhering to the high standards and regulations of Singapore's financial sector.



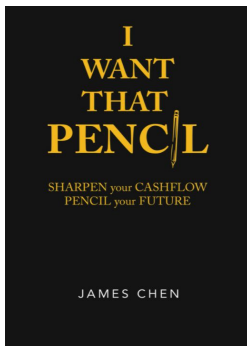
Key Personnel of ABSG

James Chen, PBM, is the Chief Executive Officer of Athena Best Financial Singapore (ABSG), with a rich **18-year background in wealth management**, spanning roles in banking and insurance. Previously the Business Director at Sony Life Financial Advisors, he also founded his own financial advisory agency. Recognised for his professional and community contributions, James has been an active member of the Tanjong Pagar GRC for 17 years and was **honored with the Public Service Medal (PBM)** for his community service efforts. His appointment as CEO of ABSG showcases his deep industry expertise and commitment to both professional and social.

Benjamin Ng, the Head of Distribution, has a diverse professional background. He started as an Executive Headhunter before transitioning to a **General Manager role at a multinational corporation**, overseeing operations in the ASEAN region. Subsequently, he joined James at his financial advisory agency, simultaneously attaining his Court of Table (COT) award. Beyond his professional life, Benjamin is a leader in his church's visual arts and productions. He also dedicates time to organising inclusive camps for teenagers with disabilities, reflecting his commitment to community service and social responsibility.



金融行业18年
荣获国庆公共服务奖章



中国东盟青年领袖会议



ASSET CLASSES

Diversifying your portfolio by investing in different types of assets can help protect you from volatility.



Cash

Deposit
现金

Fixed Deposit
Structured Deposit



Equities

Funds
信托基金

Private Equity Fund
Funds (Accredited Investors)
Bond Funds
Equity Funds



Fixed Income

Insurance
保险

Endowment Plan
Life Insurance
Lifetime Income Plan



Alternative Investments

Trust
信托

Metis Trust Plan

Our Business Partners (生意伙伴)

- ★ 银行
- ★ 保险公司
- ★ 投资平台
- ★ 信托公司
- ★ 律师事务所
- ★ 国际经纪商

我们的商业伙伴



Over 30 International Funds Houses Over 400 Investment Funds Available

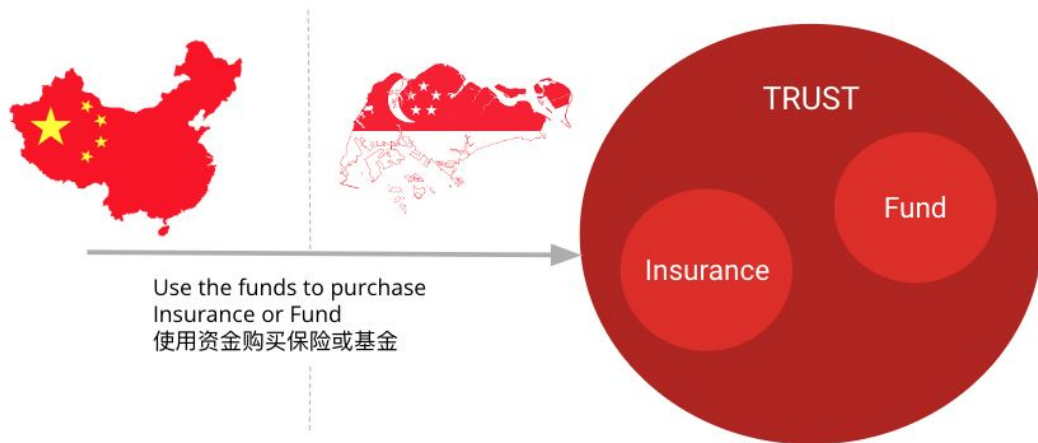
1. **Aberdeen Standard Investments (Asia) Limited**
2. **Alliance Bernstein Singapore Limited**
3. **Allianz Global Investors Singapore Limited**
4. **Amundi Singapore Limited**
5. **APS Asset Management Pte Ltd**
6. **Aviva Investors Asia Pte. Limited**
7. **BlackRock (Singapore) Limited**
8. **BNP Paribas Investment Partners Singapore Limited**
9. **BNY Mellon Investment Business Wealth Management Singapore Pte. Limited**
10. **Canaccord Genuity Wealth (International) Limited**
11. **Deutsche Asset Management (Asia) Limited**
12. **Dimensional Fund Advisors Pte. Ltd.**
13. **DWS Investments Singapore Limited**
14. **Eastspring Investments (Singapore) Limited**
15. **FIL Business Wealth Management (Singapore) Limited**
16. **Finexis Asset Management Pte Ltd**
17. **First Seniter Investors (Singapore)**
18. **Franklin Templeton Investments**
19. **Fullerton Fund Management Company Ltd**
20. **Goldman Sachs Asset Management**
21. **HSBC Global Asset Management (Singapore) Limited**
22. **Invesco Asset Management Singapore Ltd**
23. **Janus Henderson Global Investor (Singapore) Limited**
24. **JPMorgan Asset Management (Singapore) Limited**
25. **Jupiter Asset Management (Asia) Priv**
26. **Lion Global Investors Ltd**
27. **Man Investments Limited**
28. **Manulife Investment Management (S) Pte. Ltd.**
29. **Matrix Alternative Investment Strategies**
30. **Matthews Asia**
31. **Maybank Asset Management Singapore Pte Ltd**
32. **Natixis Investment Managers Singapore**
33. **Neuberger Berman Singapore Pte. Limited**
34. **Nikko Asset Management Asia Limited**
35. **NN Investment Partners**
36. **Phillip Capital Management (S) Ltd**
37. **PIMCO Asia Pte Ltd**
38. **PineBridge Investments Singapore Limited**
39. **Principal Asset Management (S) Pte Ltd**
40. **RHB Asset Management Pte. Ltd.**
41. **Robeco Singapore Private Limited**
42. **Schroder Investment Management (Singapore) Ltd**
43. **Templeton Asset Management Ltd**
44. **Threadneedle Investments Singapore (Pte.) Limited**
45. **UBS Asset Management (Singapore) Limited**
46. **UOB Asset Management Limited**
47. **Value Partners Asset Management Singapore Pte Ltd**
49. **Wells Fargo Funds Management**
50. **Zeal Asset Management Ltd**

信托和保险方案

设立信托 Set up a Trust with Metis Global

指定信托为您购买保险 (无需飞往新加坡) Instruct Metis Trust to purchase an Insurance plan on your behalf

保护您的遗产 Protect your legacy






Trust as a primary financial vehicle

Using Trust as a primary financial vehicle to provide a secure legal structure for managing and protecting assets. This is particularly useful for international investors who may want to move their money out of their home country and into a more stable and secure jurisdiction.

使用信托作为主要金融工具，为管理和保护资产提供安全的法律结构。这对于可能希望将资金从本国转移到更稳定和安全的司法管辖区的国际投资者特别有用

Bespoke Solutions for YOU - 专属为您

Solution 方案	Life Treasure 	Term Protector Prime 	Sapphire Prestige Income 
Target Segment 适合	Lifetime Protection with Cash Value	Legacy or Business Protection	Lifetime Income (3G)
Payment Terms 付款条件	10, 15, 20, 25 or 30 years	15, 20 years or Entire Term	Single or 3 years
Currency 货币	SGD	SGD, USD, EUR, GBP or AUD	SGD or USD
Underwriting 承销	Medical Declaration Required	Medical Declaration Required	Guaranteed Issuance
Basic Protection 基本保障	Death, Terminal Illness and Advanced Disability	Death, Terminal Illness	Death, Terminal Illness and Accidental Death
Rider Protection 附加险保障	162 Medical Conditions, Accidental Death and Multiplier Benefit	37 Critical Illness, Accidental Death, Advanced Disability and Guaranteed Payout (99)	N.A.
Cash Value 退保金	Yes	N.A.	Yes

专属为您 - Life Treasure



A life protection plan that works with you, for you



Flexible payment terms

- Choose premium payment terms of 10, 15, 20, 25 or 30 years.



Guaranteed Insurability Option

- Boost your coverage by adding selected HSBC Life plans upon significant life stage events.
- No underwriting needed.



Advanced disability payout

- Receive an advanced disability payout should you be unable to carry out any 2 out of 6 activities of daily living such as transferring, mobility, toileting, dressing, washing and feeding⁴.

Additional payout of

50%² upon any advanced stage diagnosis of the common critical illnesses



Major cancer



Heart attack



End stage kidney failure




Coronary artery by-pass surgery



Stroke

专属为您 - Life Treasure


 Name: Example
Age: 40
(age nearest birthday)


Purchases **HSBC Life - Life Treasure** and takes on:


- Multiplier benefit rider (multiplying factor of 2 times with multiplier coverage until age 80)
- Early Critical Illness Benefit (II) rider
- Accidental Death Benefit rider

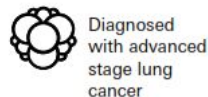
Plan details:

- Basic sum assured: S\$500,000 (Multiplier benefit of S\$1,000,000 up to 80 years old)
- Early Critical Illness Benefit (II) rider sum assured: S\$250,000 (Multiplier benefit of S\$500,000)
- Accidental Death Benefit rider sum assured: S\$1,000,000

 Coverage amount of: S\$500,000

with  **2x multiplier:**
S\$1,000,000
up to 80 years old

 Premium: S\$2,630.23/month
Payment term: 15 years



Special condition benefit
under Early Critical Illness Benefit (II)
rider pays **S\$25,000**

Receives **S\$25,000**

Early Critical Illness Benefit (II)
rider pays **S\$500,000**

+ Additional payout of **S\$125,000**
(for a diagnosis of an advanced stage top 5 common critical illness)

Receives **S\$625,000**
After the payout:

- Early Critical Illness benefit (II) rider ends
- Multiplier benefit on the basic plan and Accidental Death Benefit sum assured are reduced to S\$500,000

Basic plan
pays **S\$500,000**

+ **Accidental Death Benefit**
rider pays an additional amount of **S\$500,000**

Receives **S\$1,000,000**

Age

40

42

46

55

Total payout S\$1,650,000

专属为您 - Life Treasure

Life Assured Details

Name : VIP (50) Gender : Male
 Age : 50(As at 12/06/2024) Smoking Status : Non-Smoker
 Date of Birth : 28/03/1974
 Country of Residence : China - Major City
 City of Residence : Beijing
 Payment Mode : Annual
 Policy Currency : Singapore Dollars
 Multiplying Factor* : 2 times
 Occupation Class : 1

Your Plan

Plan Name	Policy Term	Payment Term	Sum Assured/ Benefit	Annual Premium
HSBC Life - Life Treasure (II)	To Age 99	15 Years	500,000	24,815.00
Multiplier Benefit on Death and TPD	To Age 80	15 Years	1,000,000	4,910.00
Early Critical Illness Benefit (II)	To Age 99	15 Years	500,000	11,130.00
Multiplier Benefit on Early Critical Illness Benefit (II)	To Age 80	15 Years	1,000,000	10,840.00
Accidental Death Benefit	To Age 80	15 Years	1,000,000	360.00
Total Premium (\$)				52,055.00

End of Policy Year/Age	Total Premiums Paid To-Date ¹	SURRENDER VALUE				
		Guaranteed	Illustrated at 3.00 % Investment Return		Illustrated at 4.25 % Investment Return	
		(S\$)	Non-Guaranteed (S\$)	Total (S\$)	Non-Guaranteed (S\$)	Total (S\$)
15 / 65	445,875	257,500	13,993	271,493	74,045	331,545
20 / 70	445,875	290,500	22,686	313,186	122,536	413,036
25 / 75	445,875	322,000	34,365	356,365	189,514	511,514
30 / 80	445,875	354,000	49,014	403,014	276,020	630,020
35 / 85	445,875	386,500	63,303	449,803	364,113	750,613
40 / 90	445,875	419,500	79,412	498,912	466,624	886,124
45 / 95	445,875	456,500	98,448	554,948	591,079	1,047,579
49 / 99	445,875	500,000	118,279	618,279	722,604	1,222,604

Life Assured Details

Name : VIP (40) Gender : Male
 Age : 40(As at 12/06/2024) Smoking Status : Non-Smoker
 Date of Birth : 15/03/1984
 Country of Residence : China - Major City
 City of Residence : Beijing
 Payment Mode : Annual
 Policy Currency : Singapore Dollars
 Multiplying Factor* : 2 times
 Occupation Class : 1

Your Plan

Plan Name	Policy Term	Payment Term	Sum Assured/ Benefit	Annual Premium
HSBC Life - Life Treasure (II)	To Age 99	15 Years	500,000	19,040.00
Multiplier Benefit on Death and TPD	To Age 80	15 Years	1,000,000	3,260.00
Early Critical Illness Benefit (II)	To Age 99	15 Years	500,000	7,770.00
Multiplier Benefit on Early Critical Illness Benefit (II)	To Age 80	15 Years	1,000,000	7,030.00
Accidental Death Benefit	To Age 80	15 Years	1,000,000	360.00
Total Premium (\$)				37,460.00

End of Policy Year/Age	Total Premiums Paid To-Date ¹	SURRENDER VALUE				
		Guaranteed	Illustrated at 3.00 % Investment Return		Illustrated at 4.25 % Investment Return	
		(S\$)	Non-Guaranteed (S\$)	Total (S\$)	Non-Guaranteed (S\$)	Total (S\$)
25 / 65	334,500	260,000	27,042	287,042	149,126	409,126
30 / 70	334,500	290,500	39,069	329,569	220,016	510,516
35 / 75	334,500	322,000	51,642	373,642	297,040	619,040
40 / 80	334,500	354,000	66,017	420,017	387,916	741,916
45 / 85	334,500	386,500	82,220	468,720	493,649	880,149
50 / 90	334,500	419,500	100,277	519,777	615,305	1,034,805
55 / 95	334,500	456,500	121,553	578,053	762,402	1,218,902
59 / 99	334,500	500,000	143,874	643,874	918,518	1,418,518

专属为您家人 - Life Treasure

Proposer Details

Name : VIP (50) Gender : Male
 Age : 50(As at 12/06/2024) Smoking Status : Non-Smoker
 Date of Birth : 28/03/1974
 Country of Residence : China - Major City
 City of Residence : Beijing

Life Assured Details

Name : VVIP (20) Gender : Male
 Age : 20(As at 12/06/2024) Smoking Status : Non-Smoker
 Date of Birth : 10/06/2004
 Country of Residence : China - Major City
 City of Residence : Beijing

Payment Mode : Annual
 Policy Currency : Singapore Dollars
 Multiplying Factor* : 2 times
 Occupation Class : 1

Your Plan

Plan Name	Policy Term	Payment Term	Sum Assured/ Benefit	Annual Premium
HSBC Life - Life Treasure (II)	To Age 99	15 Years	500,000	11,270.00
Multiplier Benefit on Death and TPD	To Age 80	15 Years	1,000,000	1,390.00
Early Critical Illness Benefit (II)	To Age 99	15 Years	500,000	4,045.00
Multiplier Benefit on Early Critical Illness Benefit (II)	To Age 80	15 Years	1,000,000	3,470.00
Accidental Death Benefit	To Age 80	15 Years	1,000,000	360.00
Payer PremiumEraser (DTPDECIUN)	15 Years	15 Years	-	2,277.33
Total Premium (\$)				22,812.33

End of Policy Year/Age	Total Premiums Paid To-Date ¹ (S\$)	SURRENDER VALUE					
		Guaranteed	Illustrated at 3.00 % Investment		Illustrated at 4.25 % Investment		
			Non-Guaranteed Return	Total	Non-Guaranteed Return	Total	
				(S\$)		(S\$)	(S\$)
30 / 50	189,900	180,000	23,441	203,441	132,009	312,009	
35 / 55	189,900	204,000	31,651	235,651	182,056	386,056	
40 / 60	189,900	231,000	41,141	272,141	241,745	472,745	
45 / 65	189,900	260,000	53,010	313,010	318,273	578,273	
50 / 70	189,900	290,500	66,449	356,949	407,732	698,232	

Proposer Details

Name : VIP (40) Gender : Male
 Age : 40(As at 12/06/2024) Smoking Status : Non-Smoker
 Date of Birth : 15/03/1984
 Country of Residence : China - Major City
 City of Residence : Beijing

Life Assured Details

Name : VVIP (10) Gender : Male
 Age : 10(As at 12/06/2024) Smoking Status : Non-Smoker
 Date of Birth : 10/06/2014
 Country of Residence : China - Major City
 City of Residence : Beijing

Payment Mode : Annual
 Policy Currency : Singapore Dollars
 Multiplying Factor* : 2 times
 Occupation Class : 1

Your Plan

Plan Name	Policy Term	Payment Term	Sum Assured/ Benefit	Annual Premium
HSBC Life - Life Treasure (II)	To Age 99	15 Years	500,000	8,645.00
Multiplier Benefit on Death and TPD	To Age 80	15 Years	1,000,000	860.00
Early Critical Illness Benefit (II)	To Age 99	15 Years	250,000	1,497.50
Multiplier Benefit on Early Critical Illness Benefit (II)	To Age 80	15 Years	500,000	1,220.00
Accidental Death Benefit	To Age 80	15 Years	1,000,000	360.00
Payer PremiumEraser (DTPDECIUN)	15 Years	15 Years	-	598.92
Total Premium (\$)				13,181.42

End of Policy Year/Age	Total Premiums Paid To-Date ¹ (S\$)	SURRENDER VALUE					
		Guaranteed	Illustrated at 3.00 % Investment		Illustrated at 4.25 % Investment		
			Non-Guaranteed Return	Total	Non-Guaranteed Return	Total	
				(S\$)		(S\$)	(S\$)
40 / 50	142,575	180,000	31,573	211,573	185,525	365,525	
45 / 55	142,575	204,000	41,110	245,110	246,824	450,824	
50 / 60	142,575	231,000	51,951	282,951	318,772	549,772	
55 / 65	142,575	260,000	65,451	325,451	410,524	670,524	
60 / 70	142,575	290,500	80,553	371,053	516,562	807,062	

专属为您 - Term Protector Prime



A bespoke solution that matches your needs



Plan your cash flow with your preferred coverage term

Term-to-age¹ coverage term

Option to be covered up to age 50, 55, 60, 65, 70, 75 or 95. Choose to pay over a shorter period of 5 or 20 years or for as long as your protection lasts.



Choose to pay in your preferred currency

Choose the currency you want to be protected in: SGD, USD, EUR, GBP or AUD and pay for premium in your preferred currency.



Convertibility option

As your needs and circumstances changes overtime, so does your plan. One of the best features of this plan is **the ability to convert your term plan into a different type of insurance plan of your choice** to suit your changing lifestyle.



Legacy planning



Protect your business

40% OFF

专属为您 - Term Protector Prime

Life Assured Details:

Name : VIP (50)
 Age : 50 (as at 12/06/2024)
 Date of Birth : 28/03/1974
 Country of Residence : China - Major City
 City of Residence : Beijing
 Payment Mode : Annual
 Policy Currency : US Dollars
 Indexation : No

Gender : Male
 Smoking Status : Non-Smoker
 Occupation Class : 1

Your Plan

Plan Name	Payment Term	Policy Term	Sum Assured/ Benefit
Term Protector (To Age)	15 Years	To Age 99	1,000,000
Advance TPD Payout	15 Years	To Age 70	1,000,000
Advance CI Payout	15 Years	To Age 99	1,000,000
Personal Accident Benefit	15 Years	To Age 65	699,000
Guaranteed Survival Payout	15 Years	To Age 99	1,000,000

Your Premium

Plan Name	Annual Premium	Semi-Annual Premium	Quarterly Premium	Monthly Premium
Term Protector (To Age)	29,370.00	14,978.70	7,636.20	2,569.87
Advance TPD Payout	790.00	402.90	205.40	69.12
Advance CI Payout	36,040.00	18,380.40	9,370.40	3,153.50
Personal Accident Benefit	2,796.00	1,425.96	726.96	244.65
Guaranteed Survival Payout	7,640.00	3,896.40	1,986.40	668.50
Total Premium	76,636.00	39,084.36	19,925.36	6,705.64

Life Assured Details:

Name : VIP (40)
 Age : 40 (as at 12/06/2024)
 Date of Birth : 15/03/1984
 Country of Residence : China - Major City
 City of Residence : Beijing
 Payment Mode : Annual
 Policy Currency : US Dollars
 Indexation : No

Gender : Male
 Smoking Status : Non-Smoker
 Occupation Class : 1

Your Plan

Plan Name	Payment Term	Policy Term	Sum Assured/ Benefit
Term Protector (To Age)	15 Years	To Age 99	1,000,000
Advance TPD Payout	15 Years	To Age 70	1,000,000
Advance CI Payout	15 Years	To Age 99	1,000,000
Personal Accident Benefit	25 Years	To Age 65	699,000
Guaranteed Survival Payout	15 Years	To Age 99	1,000,000

Your Premium

Plan Name	Annual Premium	Semi-Annual Premium	Quarterly Premium	Monthly Premium
Term Protector (To Age)	16,830.00	8,583.30	4,375.80	1,472.62
Advance TPD Payout	550.00	280.50	143.00	48.12
Advance CI Payout	22,670.00	11,561.70	5,894.20	1,983.62
Personal Accident Benefit	2,796.00	1,425.96	726.96	244.65
Guaranteed Survival Payout	4,860.00	2,478.60	1,263.60	425.25
Total Premium	47,706.00	24,330.06	12,403.56	4,174.26

专属为您家人 - Term Protector



Proposer Details:

Name : VIP (50) Gender : Male
 Age : 50 (as at 12/06/2024) Smoking Status : Non-Smoker
 Date of Birth : 28/03/1974
 Country of Residence : China - Major City
 City of Residence : Beijing

Life Assured Details:

Name : WVIP (20) Gender : Male
 Age : 20 (as at 12/06/2024) Smoking Status : Non-Smoker
 Date of Birth : 10/06/2004
 Country of Residence : China - Major City
 City of Residence : Beijing
 Payment Mode : Annual
 Policy Currency : US Dollars
 Indexation : No

Your Plan

Plan Name	Payment Term	Policy Term	Sum Assured/ Benefit
Term Protector (To Age)	15 Years	To Age 99	1,000,000
Advance TPD Payout	15 Years	To Age 70	1,000,000
Advance CI Payout	15 Years	To Age 99	1,000,000
Guaranteed Survival Payout	15 Years	To Age 99	1,000,000
Payer PremiumEraser (DTPDCI)	15 Years	To Age 65	

Your Premium

Plan Name	Annual Premium	Semi-Annual Premium	Quarterly Premium	Monthly Premium
Term Protector (To Age)	6,768.00	3,451.68	1,759.68	592.20
Advance TPD Payout	240.00	122.40	62.40	21.00
Advance CI Payout	8,590.00	4,380.90	2,233.40	751.62
Guaranteed Survival Payout	2,200.00	1,122.00	572.00	192.50
Payer PremiumEraser (DTPDCI)	3,184.06	1,623.87	827.85	278.60
Total Premium	20,982.06	10,700.85	5,455.33	1,835.92

Proposer Details:

Name : VIP (40) Gender : Male
 Age : 40 (as at 12/06/2024) Smoking Status : Non-Smoker
 Date of Birth : 15/03/1984
 Country of Residence : China - Major City
 City of Residence : Beijing

Life Assured Details:

Name : WVIP (10) Gender : Male
 Age : 10 (as at 12/06/2024) Smoking Status : Non-Smoker
 Date of Birth : 10/06/2014
 Country of Residence : China - Major City
 City of Residence : Beijing
 Payment Mode : Annual
 Policy Currency : US Dollars
 Indexation : No

Your Plan

Plan Name	Payment Term	Policy Term	Sum Assured/ Benefit
Term Protector (To Age)	15 Years	To Age 99	699,000
Advance TPD Payout	15 Years	To Age 70	699,000
Advance CI Payout	15 Years	To Age 99	349,000
Guaranteed Survival Payout	15 Years	To Age 99	699,000
Payer PremiumEraser (DTPDCI)	15 Years	15 Years	

Your Premium

Plan Name	Annual Premium	Semi-Annual Premium	Quarterly Premium	Monthly Premium
Term Protector (To Age)	6,339.93	3,233.36	1,648.38	554.74
Advance TPD Payout	188.73	96.25	49.06	16.51
Advance CI Payout	3,591.21	1,831.51	933.71	314.23
Guaranteed Survival Payout	1,649.64	841.31	428.90	144.34
Payer PremiumEraser (DTPDCI)	745.00	379.95	193.70	65.18
Total Premium	12,514.51	6,382.38	3,253.75	1,095.00

专属为您 - Sapphire Prestige Income



Empowering you and your family with a regular income stream and the financial flexibility to accumulate and transfer wealth across generations



Enjoy a lifetime of regular income

Receive monthly payouts from as early as the end of the 13th month up to age 120 of the original life insured. Alternatively, you can choose to accumulate your regular income and earn potential higher returns.



Replacement of life insured

Option to replace the life insured up to three times during the policy term, for both corporate and individual policies. You may change the life insured as long as the new life insured meets our requirements at the time of application.



Immediate policy cash value

Get guaranteed cash value equivalent to 80% of the premium paid from day 1 for single premium policy.



Hassle-free application

Enjoy coverage on death and terminal illness or accidental death, with no medical examination required.

专属为您 - Sapphire Prestige Income



Accumulating and transferring wealth seamlessly across generations

Ben, age 40, is a Senior Manager at a pharmaceutical company. He plans to semi-retire within the next few years while still providing a secure financial future for his newborn daughter, Jane.

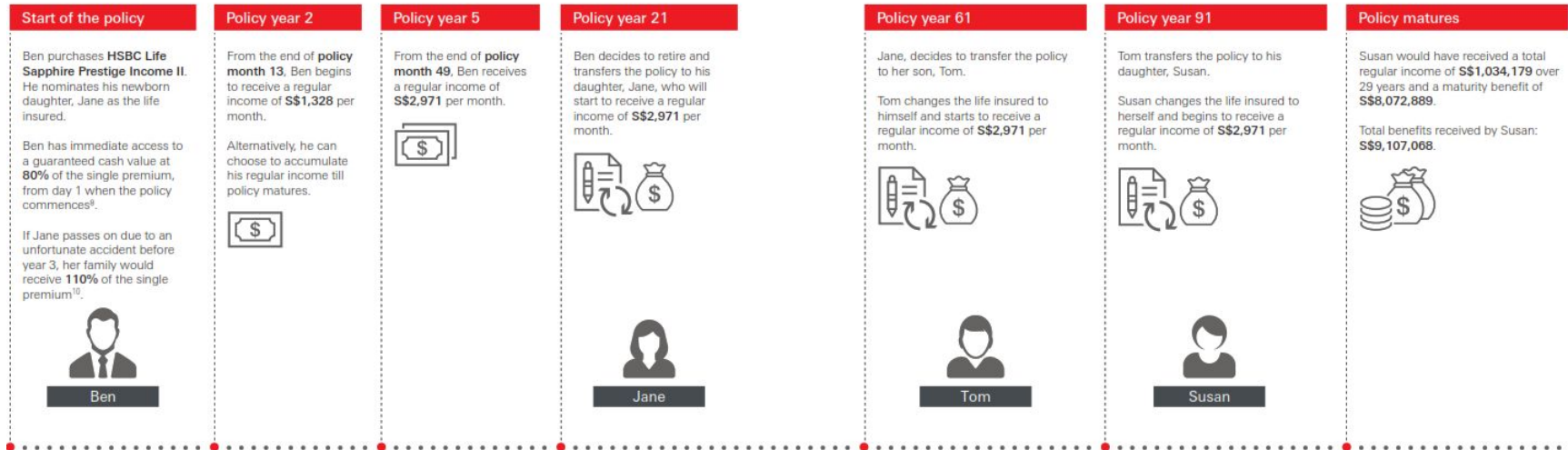
He purchases **HSBC Life Sapphire Prestige Income II** with a single premium of S\$1,000,000, to provide a sustained stream of monthly payouts across future generations. Here is how this plan could benefit Ben and his loved ones.

Single premium of S\$1,000,000

Policy term to age 120

Regular income of S\$1,328 from policy month 13th to 48th

Regular income of S\$2,971 from policy month 49th onwards



Overall, Ben and his family receives **S\$12,221,783** (more than 12x single premium paid) benefitting four generations with seamless wealth transfer.

专属为您 - Sapphire Prestige Income



Policyholder and Plan Details

Proposed Life Insured	:	VIP (40)
Age next birthday	:	41
Sex	:	Male
Smoker/Non-smoker	:	Non-Smoker
Plan	:	HSBC Life Sapphire Prestige Income II
Policy Term	:	79
Currency	:	USD
Premium Payment Frequency	:	Single

Products	Policy Term	Premium Term	Sum Insured (US\$)	Guaranteed Monthly Payout (US\$)	Premium (US\$)
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Basic Plan

HSBC Life Sapphire Prestige Income II	79	1	998,997	1,420	998,997.00
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End of Policy Year/Age	Total Premiums Paid To-date (US\$)	SURRENDER VALUE				
		Guaranteed (US\$)	Illustrated at 3.50% investment return		Illustrated at 5.00% investment return	
			Non-Guaranteed (US\$)	Total (US\$)	Non-Guaranteed (US\$)	Total (US\$)
39/80	998,997	799,198	79,920	879,117	149,850	949,047
40/81	998,997	799,198	199,799	998,997	389,609	1,188,806
41/82	998,997	799,198	199,799	998,997	389,609	1,188,806
42/83	998,997	799,198	209,789	1,008,987	399,599	1,198,796
43/84	998,997	799,198	209,789	1,008,987	399,599	1,198,796
44/85	998,997	799,198	219,779	1,018,977	409,589	1,208,786
45/86	998,997	799,198	219,779	1,018,977	409,589	1,208,786
46/87	998,997	799,198	219,779	1,018,977	409,589	1,208,786
MATURITY VALUE						
79/120	998,997	799,198	809,188	1,608,385	1,558,435	2,357,633

During the Cash Payout Period, the Policyowner will receive the following each month:

	Illustrated at 3.50% investment return	Illustrated at 5.00% investment return
1. Monthly payout from the end of month 13 to 48	US\$840.82	US\$1,623.37
Non-guaranteed Monthly Cash Bonus	US\$840.82	US\$1,623.37
2. Monthly payout from the end of month 49 onwards	US\$2,552.20	US\$3,592.82
Guaranteed Monthly Payout	US\$1,420.00	US\$1,420.00
Non-guaranteed Monthly Cash Bonus	US\$1,132.20	US\$2,172.82




At maturity, the Policyowner would have received the following guaranteed benefits:

	Amount Paid
Guaranteed Monthly Payout throughout the payout period (A1)	US\$1,278,000
Guaranteed Maturity Value (A2)	US\$799,198
Total guaranteed Benefits (A = A1 + A2)	US\$2,077,198

At maturity, the Policyowner would have received the following non-guaranteed benefits:

Illustrated Investment Rate of Return (p.a.):	3.50% p.a.	5.00% p.a.
Non-guaranteed Monthly Cash Bonus(es) throughout the payout period (B)	US\$1,049,247	US\$2,013,978
Non-guaranteed Terminal Bonus (C)	US\$809,188	US\$1,558,435
Illustrated total benefits (D = A+B+C)	US\$3,935,633	US\$5,649,611
Illustrated Regular Income (A1+B) / Total premium(s) paid	233%	330%
Illustrated total benefits (D) / Total premium(s) paid	394%	566%
Total Illustrated Yield (p.a.) upon surrender at age 81	2.74%	4.06%

Bespoke Solutions for YOU - 专属为您

Solution	Life Treasure 	Term Protector Prime 	Sapphire Prestige Income 
Target Segment 适合	Lifetime Protection with Cash Value	Legacy or Business Protection	Lifetime Income (3G)
Payment Terms 付款条件	10, 15, 20, 25 or 30 years	15, 20 years or Entire Term	Single or 3 years
Currency 货币	SGD	SGD, USD, EUR, GBP or AUD	SGD or USD
Underwriting 承销	Medical Declaration Required	Medical Declaration Required	Guaranteed Issuance
Basic Protection 基本保障	Death, Terminal Illness and Advanced Disability	Death, Terminal Illness	Death, Terminal Illness and Accidental Death
Rider Protection 附加险保障	162 Medical Conditions, Accidental Death and Multiplier Benefit	37 Critical Illness, Accidental Death, Advanced Disability and Guaranteed Payout (99)	N.A.
Cash Value 退保金	Yes	N.A.	Yes

THANK YOU

