

# HSBC's EliteSaver SP GIO (USD)

An Investment-Linked Insurance Plan

## Diversify and Preserve Your Wealth



HSBC

Opening up a world of opportunity

The product is NOT PROTECTED BY PIDM. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).



# Secure Your Financial Future With United States Dollar (USD) Denominated Savings Plan

The era we live in is fascinating. Unprecedented economic, social, political and technical upheaval means it is more challenging today to preserve your wealth.

We believe in the importance of protecting your dreams for your future retirement or children education needs. With HSBC's EliteSaver SP GIO (USD), you will be able to meet tomorrow's savings need without compromising your lifestyle, while protecting your loved ones at the same time.

**HSBC's EliteSaver SP GIO (USD)** is a single premium investment-linked insurance plan denominated in USD that offers a life protection coverage of 20 years. You can start diversifying your financial portfolio by paying a minimum single premium of USD10,000. This plan is designed to keep things simple while helping you to preserve your wealth and fulfill your medium to long term goals.

## Benefits of having HSBC's EliteSaver SP GIO (USD)



### Guaranteed Approval with One-Time Single Premium Payment

No medical checkup / health declaration is required when you apply for this insurance plan. The minimum single premium starts from USD10,000 to a maximum of USD200,000 per life.<sup>1</sup>



### Potential Capital Appreciation

By allocating a portion (95%) of your premiums to professionally managed offshore funds that leverage diverse global markets and sectors, you have the potential benefit from capital appreciation. The strategic investment approach aims to generate significant returns over time, boosting the value of your initial investment and greatly enriching your long-term wealth.



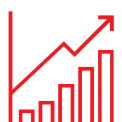
### Diversify & Preserve Your Assets in USD currency

Diversify and preserve your financial portfolio by investing in USD denominated offshore funds, which are professionally managed by international fund managers. You or your beneficiaries may potentially gain an investment upside based on the actual investment fund performance.



### Hedging on Global Economy

Investing in USD-denominated offshore funds not only safeguards your assets in a USD currency but also provides global diversification, protecting your portfolio from local economic downturns and market instabilities. This strategic hedge preserves and potentially grows your wealth despite economic uncertainties.



### Flexibility To Diversify Your Investment

95% of your premiums will be allocated and invested into your preferred offshore funds. Enjoy the flexibility to switch funds, top-up your investment and withdraw from your account value as you go through different life stages with changing financial needs and goals.



### Hassle Free Wealth Distribution

Pass on a portion of your wealth to your nominated beneficiaries without having to go through estate distribution process. You can rest assured that your beneficiaries' financial needs will be taken care of if any misfortune happens.

Notes:

<sup>1</sup> The GIO Limit of USD200,000 is equivalent to RM880,000 (Conversion Rate at 1USD = 4.4MYR). Aggregated with HSBC's EliteSaver SP GIO (MYR)'s GIO limit of RM500,000. Subject to the maximum total premiums paid of RM2 million per life when aggregated together with other guaranteed issuance products. Terms and conditions apply.

# How Does It Work?

## SCENARIO 1: DIVERSIFY AND PRESERVE YOUR SAVINGS FOR RETIREMENT



Andrew, age 45, is a savvy investor who looks forward to travel abroad with his family when he retires.

He also plans to have a simple insurance plan to protect his loved ones in the event an unfortunate event occurs.



He decides to sign-up **HSBC's EliteSaver SP GIO (USD)** with USD50,000 single premium.

Insured Amount = USD62,500  
Coverage Term = 20 years  
Fund Choice = 50% Allianz Life All China Equity Fund (USD) & 50% Allianz Life Elite Income Fund (USD).



Andrew is expected to accumulate a projected account value<sup>2</sup> of USD91,394 for High Scenario<sup>3</sup> (5% p.a) or USD51,002 for Low Scenario<sup>3</sup> (2% p.a) when he reaches age 65 years old.

In the event Andrew meets with an untimely death during the 20 years, his nominee(s) will be paid higher of account value or insured amount<sup>4</sup> of USD62,500.

## SCENARIO 2: DIVERSIFY AND PRESERVE YOUR SAVINGS FOR EDUCATION



Ridhwan age 35, just got married and would like to accumulate and prepare an education fund for his kid to study abroad.

He is concerned about the increasing currency fluctuation and education fees to study abroad and requires a plan to secure his child education fund.



After consulting HSBC, Ridhwan decides to sign-up **HSBC's EliteSaver SP GIO (USD)** with USD30,000 single premium.

Insured Amount = USD37,500  
Coverage Term = 20 years  
Fund Choice = 50% Allianz Life All China Equity Fund (USD) & 50% Allianz Life Elite Income Fund (USD).



Upon policy maturity, Ridhwan will receive a projected account value<sup>2</sup> in the amount of USD55,037 for High Scenario<sup>3</sup> (5% p.a) or USD31,756 for Low Scenario<sup>3</sup> (2% p.a).

If an unfortunate event happens, higher of account value or insured amount<sup>4</sup> of USD37,500 will be payable to his child.

### Notes:

<sup>2</sup> The potential upside investment of account value is payable upon death of the Life Assured or policy maturity by Allianz Life Insurance Malaysia Berhad (ALIM). The potential investment upside is not guaranteed and may vary according to the actual investment performance of fund choices.

<sup>3</sup> Illustrated investment rates of return of 2% p.a. (Low Scenario) and 5% p.a. (High Scenario) are chosen to show the impact of different investment returns on the account value, the actual returns may be higher or lower.

<sup>4</sup> If death happens during policy year 1, the premium will be refunded (100% of total Single Premium paid plus 100% Ad-hoc Top-up Premiums less 100% partial withdrawals). For policy year 2 onwards, death benefit will be higher of insured amount (plus ad-hoc top up premium less partial withdrawal) or 100% of the account value.

# Product Summary

<b>Premium Option</b>	Single Premium													
<b>Premium Limit</b>	Minimum USD10,000; Maximum USD200,000 per life <sup>1</sup>													
<b>Life Assured's Entry Age</b>	15 days old to 70 years old (nearest birthday)													
<b>Coverage Term</b>	20 years													
<b>Insured Amount</b>	<table border="1"> <thead> <tr> <th>Life Assured's Entry Age</th> <th>Insured Amount (% of Total Single Premium Paid)</th> </tr> </thead> <tbody> <tr> <td>15 days – 50 years old</td> <td>125%</td> </tr> <tr> <td>51 – 55 years old</td> <td>115%</td> </tr> <tr> <td>56 – 70 years old</td> <td>105%</td> </tr> </tbody> </table>	Life Assured's Entry Age	Insured Amount (% of Total Single Premium Paid)	15 days – 50 years old	125%	51 – 55 years old	115%	56 – 70 years old	105%					
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<b>Death Benefit</b>														
<b>Premium Allocation Rate</b>	<b>Single Premium &amp; Ad-hoc Top-up Premium: 95%</b>													
<b>Applicable Fund Choice &amp; Fund Management Charge (FMC)</b>	<table border="1"> <thead> <tr> <th>Fund Name</th> <th>FMC per Annum</th> </tr> </thead> <tbody> <tr> <td>Allianz Life All China Equity Fund (USD)</td> <td>1.50%</td> </tr> <tr> <td>Allianz Life Global Artificial Intelligence Fund (USD)</td> <td>1.50%</td> </tr> <tr> <td>Allianz Life Oriental Income Fund (USD)</td> <td>1.50%</td> </tr> <tr> <td>Allianz Life Thematica Fund (USD)</td> <td>1.50%</td> </tr> <tr> <td>Allianz Life Elite Income Fund (USD)</td> <td>0.90%</td> </tr> </tbody> </table>	Fund Name	FMC per Annum	Allianz Life All China Equity Fund (USD)	1.50%	Allianz Life Global Artificial Intelligence Fund (USD)	1.50%	Allianz Life Oriental Income Fund (USD)	1.50%	Allianz Life Thematica Fund (USD)	1.50%	Allianz Life Elite Income Fund (USD)	0.90%	
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<b>Fund Switching Fee</b>	Five (5) zero-fee switches per policy year. USD10 for any subsequent switch													
<b>Top Up</b>	Minimum top-up amount is USD1,000. Top-up is allowed at any time via the Request for Change Form													
<b>Withdrawal</b>	Minimum withdrawal amount is USD1,000 and the minimum account balance after withdrawal must be USD5,000													
<b>Withdrawal Penalty</b>	If the withdrawal request is made more than one (1) time per policy year to a non-HSBC foreign currency (USD) account, it will be subject to a fee charge of USD11 per request													

Notes:

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# Important Notes

1. This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS), the Sales Illustration (SI) and the Fund Fact Sheet for further details.
2. The benefits are subject to exclusions, please refer to the exclusion clauses in the Product Disclosure Sheet. You may refer to the policy contract for the full list of exclusions.
3. As this insurance plan is a USD denominated investment-linked insurance plan, you are required to pay the premium in the USD currency. Therefore, you and your beneficiary are advised to have a HSBC foreign currency (USD) account capable of accepting the currency chosen under this insurance plan, where benefits payable under this insurance plan will be remitted to the designated foreign currency account. In the event, where the benefits payable under this insurance plan are remitted to a bank account not capable of accepting the currency chosen under this insurance plan, it will be subject to the receiving bank's foreign currency exchange rate and any applicable fees and charges.
4. ALIM has the right to revise the rates, charges, fees and terms and conditions of the policy of this insurance plan. You will be informed in writing of the relevant revision at least three (3) months before the revision takes effect.
5. You should be certain that this plan is suitable for you, and that the premium payable under this plan is an amount which you can afford. Buying a life insurance is a long-term commitment and it is not advisable to surrender your policy in the initial years in view of the high initial costs.
6. You may cancel your policy by giving ALIM a written request and by returning the policy to ALIM within fifteen (15) days from the date of receipt of the policy by you. ALIM will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date and any cost of insurance and policy fee that have been deducted less any expenses incurred for medical examination.
7. Please add the applicable government tax if the policy owner is a business organisation or where the policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.
8. If the account value of your policy is insufficient to pay for the policy charges, you may need to top up your premiums during the period of your policy's coverage term for continuous coverage up to the policy maturity date. Please refer to the PDS and policy contract for the detailed explanation on policy sustainability.

**Note: This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.**

Underwritten by:

**Allianz Life Insurance Malaysia Berhad (198301008983)**

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