

HSBC's EliteSaver SP GIO

An Investment-Linked Insurance Plan

Grow your wealth,
safeguard your future

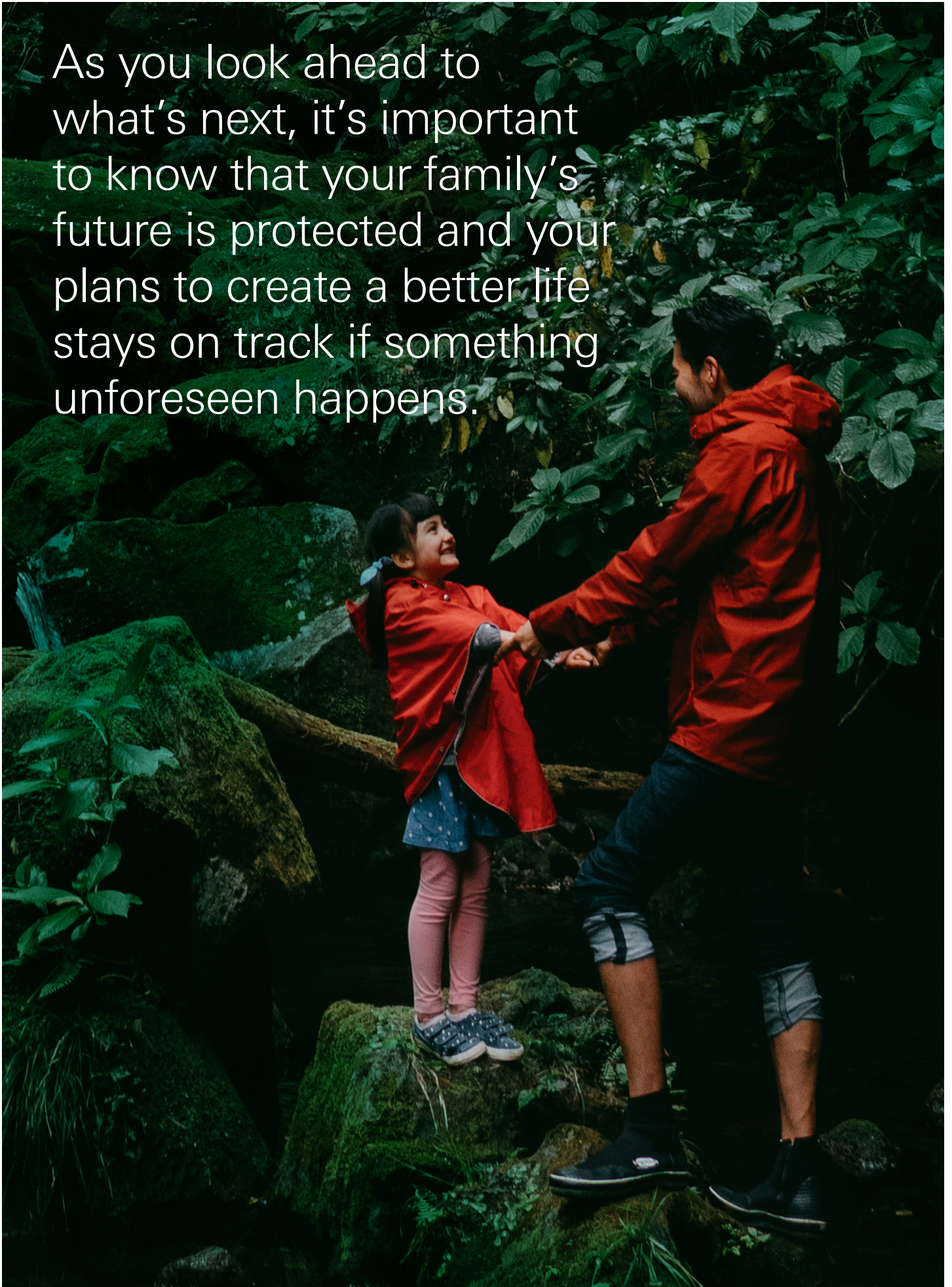


HSBC

Opening up a world of opportunity

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

As you look ahead to what's next, it's important to know that your family's future is protected and your plans to create a better life stays on track if something unforeseen happens.



HSBC's EliteSaver SP GIO is an investment-linked plan that puts the power in your hands to build your wealth for the future while creating a safety net for those dearest to you. It's designed to keep things simple so you can focus on life while the plan works to build the future you desire.

A PLAN TO SUIT DIFFERENT LIFE STAGES

HSBC's EliteSaver SP GIO combines investment and insurance in a 20-year single premium plan designed to meet your long-term wealth and protection needs as you go through different life stages.



20s

Accumulating & growing your wealth during single & carefree years



40s

Savings for children's education and taking care of elderly parents



60s & beyond

Preparing for your retirement years & preserving wealth for your loved ones

Enjoy protection and savings tailored to your financial situation

- Gain peace-of-mind when building your wealth for the future by knowing that your loved ones are financially protected if the unfortunate happens.
- Flexibility to choose your Single Premium amount at the time of inception to match your financial position and needs.
- Hassle-free sign-up with no health declaration required for this plan*.

Control & flexibility on investments

- Be in control of your investment options with the flexibility to choose from a selection of investment-linked 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.
- Investment-linked fund options include: Allianz Life Bond Fund, Allianz Life Managed Fund, Allianz Life Equity Income Fund, Allianz Life Equity Fund, Allianz Life All China Equity Fund, Allianz Life Oriental Income Fund, Allianz Life Global Artificial Intelligence Fund, Allianz Life Thematica Fund, Allianz Life Elite Income Fund, Allianz Life World Healthscience Fund and Allianz Life ESG-Integrated Multi-Asset Fund. These underlying funds may be subject to change.

*Note: Max aggregation up to total premiums paid of RM2 million per life, aggregate together with other guaranteed issuance products.

PRODUCT SUMMARY

Premium Option	Single Premium, minimum RM20,000 up to maximum RM500,000 per life											
Entry Age	15 days old to 70 years old											
Coverage Term	20 years											
Sum Assured	<table border="1"> <thead> <tr> <th>Entry Age of Life Assured (nearest birthday)</th> <th>Initial Sum Assured</th> </tr> </thead> <tbody> <tr> <td>0 to 35 years old</td> <td>140% of single premium</td> </tr> <tr> <td>36 years old to 50 years old</td> <td>125% of single premium</td> </tr> <tr> <td>51 years old to 55 years old</td> <td>115% of single premium</td> </tr> <tr> <td>56 years old to 70 years old</td> <td>105% of single premium</td> </tr> </tbody> </table>		Entry Age of Life Assured (nearest birthday)	Initial Sum Assured	0 to 35 years old	140% of single premium	36 years old to 50 years old	125% of single premium	51 years old to 55 years old	115% of single premium	56 years old to 70 years old	105% of single premium
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Death Benefit	<p style="text-align: center;">Policy Year 1</p> <p style="text-align: center;">100% of Total Single Premium Paid plus 100% ad-hoc top-up premiums, less 100% partial withdrawals</p> <p style="text-align: center;">Policy Year 2 and onwards</p> <p style="text-align: center;">Higher of:</p> <p style="text-align: center;">a) Initial Sum Assured plus 100% ad-hoc top-up premiums, less 100% partial withdrawals; or</p> <p style="text-align: center;">b) 100% of the account value</p>											
Premium Allocation Rate	<p style="text-align: center;">Insurance Premium : 95% of the premium</p> <p style="text-align: center;">Ad-hoc Top-up Premium : 95% of the ad-hoc top-up amount</p>											
Fund Management Charge	0.75% - 1.50% per annum											
Fund Switching Fee	Five (5) zero-fee switches per policy year and RM10.00 for any subsequent switch											

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) and the Sales Illustration (SI) for further details.
2. The benefits are subjected to exclusions, please refer to the exclusion clauses in the Product Disclosure Sheet and Sales Illustration. You may refer to the policy document for the full list of exclusions.
3. We have the right to revise the rates, charges, fee, terms and conditions. You will be informed in writing of the revision at least three (3) months before revision.
4. You should be certain that this plan is suitable for you, and that the premium is an amount 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.
5. A free look period of fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, will be given from the date of receipt of the policy for you to review its suitability and should you choose to return the policy within the period, the amount to be refunded shall be the Account Value calculated in the same manner as if the units are to be cancelled, together with the unallocated premium and Policy Charges, less the percentage of the premium granted as bonus unit and any expenses incurred for medical examination.
6. 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.
7. You may need to top up your premiums along the way for continuous coverage up to maturity.

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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A PIDM Member