

HSBC's EliteWealth Plus

An Investment-Linked Insurance Plan (ILP)

Navigate Your Financial 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).

Steer Your Financial Path with HSBC's EliteWealth Plus

In this unpredictable world, spreading your portfolio across various assets will be beneficial in your financial planning. Take control of your portfolio, take advantage of flexibility, and gain rewards to achieve your financial goals. **HSBC's EliteWealth Plus** is crafted to support you on your path to achieve your aspirations and empower your future. Wherever you envision your wealth may lead you, enjoy the freedom and flexibility of a plan tailored to support your life's pursuits.

Wealth Creation made Simple

Build your wealth with a safety net – HSBC's EliteWealth Plus is a regular premium investment-linked insurance plan (ILP) that provides 6 years payment term option with 100% premium allocation¹ and coverage of up to age 100 years old. Start big with 100% of your premiums¹ being invested from day one and we will power up your investment with a Loyalty Bonus as a reward for your commitment, provided that you have fully paid your regular premiums up to date and no withdrawal is made prior to the date of Loyalty Bonus payout. Furthermore, you can unlock your profits effortlessly with no partial withdrawal penalty⁴!

At the same time, this ILP provides you with peace of mind and assurance to navigate through life's uncertainties and knowing your family is well taken care of by offering death coverage up to age 100 years old. In addition to financial security, you are in control of your investment portfolio with diverse investment-linked funds to align with your unique financial goals and risk tolerance throughout the payment term, by benefiting from dollar cost averaging via regular premium contribution.

Your Wealth Journey Begins Here

Whether to achieve your dreams, funding your child's higher education abroad or creating dreams for future generations, this product will support you to achieve these goals. Grow your wealth and secure your gains with **HSBC's EliteWealth Plus**.

Key Benefits of HSBC's EliteWealth Plus



100% Premium Allocation¹ for Greater Value

With a 100% premium allocation rate¹, every ringgit you invest is immediately put to work in your chosen fund – where your money works for you. This means your investment starts big from day one by maximising your potential upside return, which can be a significant advantage over other ILPs with lower allocation rates.



Guaranteed Issuance Offering (GIO)

Hassle-free enrolment. No medical checkup or health declaration is required when you apply for this ILP. The minimum Annual Basic Premium (ANP) starts from RM20,000 to a maximum amount of RM500,000 per life².



Elevate Your Investment with Loyalty Bonus

What's even better? On top of potential financial growth and protection, we boost your investment with a Loyalty Bonus.

There are 2 options available for the Loyalty Bonus: "One-Off" or "Step-Up". Take advantage of the flexibility to select your preferred option based on your individual priorities. The One-Off option offers Loyalty Bonus equivalent to 22% of your ANP at the end of the Policy Year 6, and the Step-Up option offers Loyalty Bonus equivalent to a total of 25% of your ANP at the end of the Policy Year 3, 6, and 9 (combined together), provided that no withdrawal of Account Value has been made and all Premiums are paid up to date prior to the Loyalty Bonus payout. We celebrate your milestone with an exclusive Loyalty Bonus for you as a reward for your trust and commitment in consistently making premium payments throughout your financial journey with us.



Limited Payment Term, Whole Life Protection

Limited premium payment term of 6 years makes it easier for you to manage your cash flow and financial commitments while still benefiting from the investment funds and death coverage of up to age 100 years old. It is a reliable safety net for you and your loved ones.



Consistent Investing, Reaps Gain for Medium to Long Term Goals

By leveraging on the regular premium payment mode, you are investing with a dollar-cost averaging strategy which helps to reduce risk and minimise the impact of market volatility. You can also tailor your portfolio via fund switching to align with your risk tolerance and financial goals from time to time. Enjoy the potential upside³ from the professionally managed funds. Furthermore, you can enjoy seamless profit-taking with zero partial withdrawal penalty⁴ – helping you to keep more of your hard-earned gains.



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:

¹ Fees and charges are applicable. Please refer to the Product Charges section for details.

² The Maximum ANP up to RM500,000 per life is aggregated with HSBC's EliteWealth and any guaranteed issuance products as may be determined by us. Terms and conditions apply.

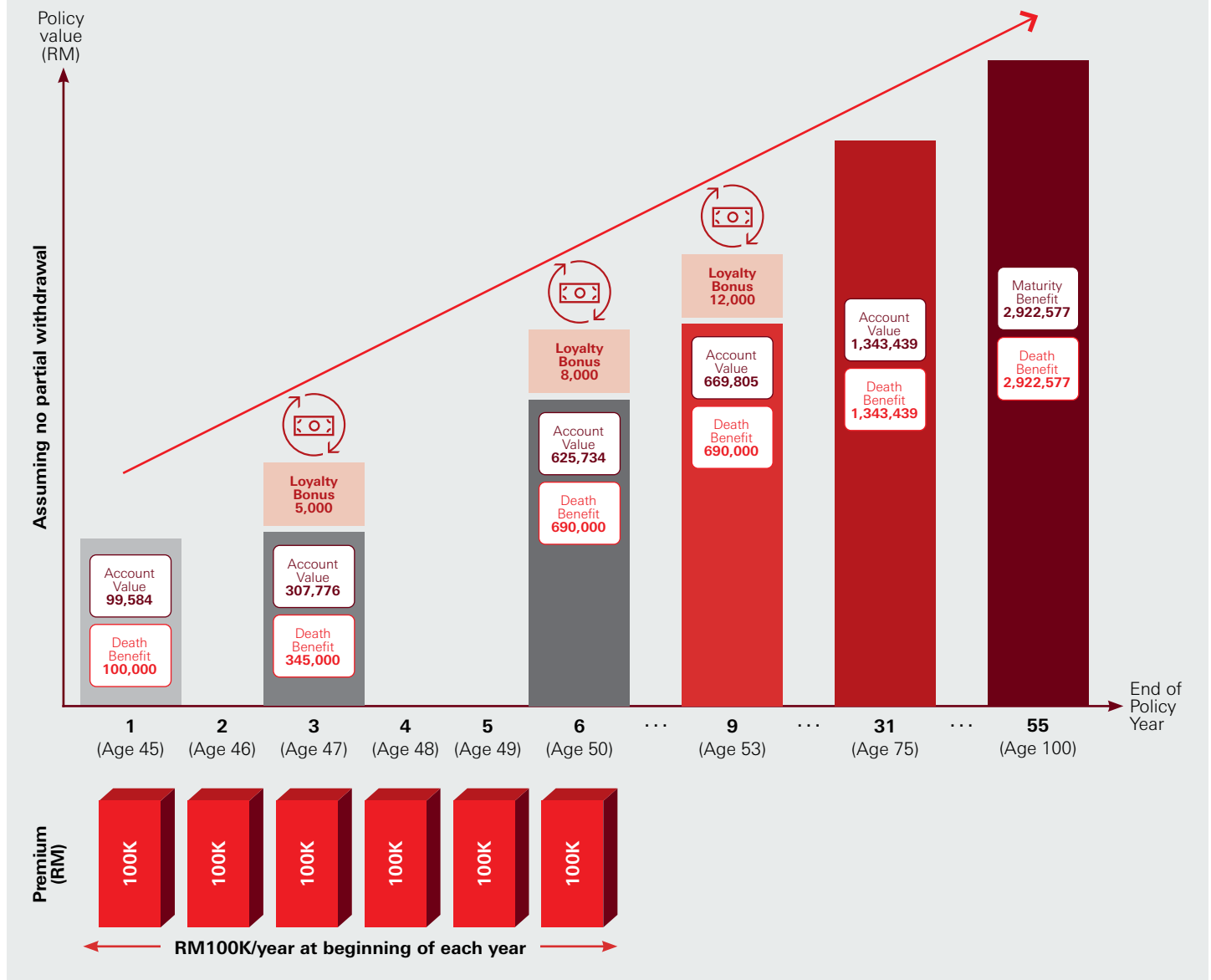
³ The potential investment upside is not guaranteed and may vary according to the actual investment performance of the selected fund(s).

⁴ Withdrawal Penalty will be imposed if the Account Value balance after withdrawal is less than total Premiums paid. Minimum withdrawal amount is RM10,000 per withdrawal provided that the minimum Account Value balance after withdrawal shall be RM1,000.

Here's how HSBC's EliteWealth Plus can help grow your wealth while securing your future

Mr. Adam, aged 45, signs up for HSBC's EliteWealth Plus to anchor his financial goals while being protected.

- ANP: RM100,000 per annum
- Payment Term: 6 years
- Coverage Term: Up to 100 years old (equivalent to 55 years of coverage)
- Loyalty Bonus option: Step-Up
- Fund: 100% in Allianz Life Managed Fund



Notes for the illustration:

1. The illustration above is based on high scenario at the rate of return of 5% p.a. The illustrated rate of return is not guaranteed and is subject to investment tax and Fund Management Charge. Please refer to the Sales Illustration for projections on the scenarios of both high and low rates of return.
2. If death happens during Policy Year 1, the death benefit will be higher of: 1) 100% of total basic Premium paid plus 100% Ad Hoc Top-up Premiums (if any) less 100% partial withdrawal of Account Value (if any); or 2) 100% of the Account Value. For Policy Year 2 onwards, death benefit will be higher of: 1) insured amount plus 100% Ad Hoc Top-up Premiums (if any) less 100% partial withdrawal of Account Value (if any); or 2) 100% of the Account Value.

Product Summary

Life Assured's (LA) Entry Age	15 days old to 70 years old (nearest birthday)											
Payment Term	6 years											
Coverage Term	Up to age 100 years old											
ANP	Minimum: RM20,000 Maximum: RM500,000 ²											
Allocation Rate	100% (ANP)											
Insured Amount	<table border="1"> <thead> <tr> <th>LA's Entry Age (nearest birthday)</th> <th>% of Total basic Premium paid</th> </tr> </thead> <tbody> <tr> <td>15 days – 55 years old</td> <td>115%</td> </tr> <tr> <td>56 – 70 years old</td> <td>105%</td> </tr> </tbody> </table>		LA's Entry Age (nearest birthday)	% of Total basic Premium paid	15 days – 55 years old	115%	56 – 70 years old	105%				
	LA's Entry Age (nearest birthday)	% of Total basic Premium paid										
	15 days – 55 years old	115%										
56 – 70 years old	105%											
Death Benefit	<p>Policy Year 1 Higher of: a) 100% of total basic Premium paid plus 100% Ad Hoc Top-up Premiums (if any), less 100% partial withdrawals of Account Value (if any); or b) 100% of the Account Value</p> <p>Policy Year 2 and onwards Higher of: a) Insured amount plus 100% Ad Hoc Top-up Premiums (if any), less 100% partial withdrawals of Account Value (if any); or b) 100% of the Account Value</p>											
	<p>One-Off Option: End of sixth (6th) policy year: 22% of ANP</p> <p>Step-Up Option: End of third (3rd) policy year: 5% of ANP End of sixth (6th) policy year: 8% of ANP End of ninth (9th) policy year: 12% of ANP</p> <p>Notes:</p> <ul style="list-style-type: none"> • Provided that no withdrawal of Account Value has been made and all Premiums are paid up to date prior to the Loyalty Bonus payout. • Any reduction in the ANP shall be taken into consideration in the computation. • The selected option will be applied for the entire policy term & cannot be changed. 											
Loyalty Bonus												
Maturity Benefit	100% of Account Value											
Compulsory Charges												
Cost of Insurance	Based on the Sum at Risk, attained age, and gender of the LA											
Monthly Service Charge	RM8.00 per month											
Supplementary Charge	The supplementary charge will be imposed on monthly basis from the beginning of each month via units deduction.											
	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>% of Account Value (per annum)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>3.5%</td> </tr> <tr> <td>2 – 6</td> <td>2.5%</td> </tr> <tr> <td>7 – 10</td> <td>1.5%</td> </tr> <tr> <td>11 onwards</td> <td>0.0%</td> </tr> </tbody> </table>		Policy Year	% of Account Value (per annum)	1	3.5%	2 – 6	2.5%	7 – 10	1.5%	11 onwards	0.0%
	Policy Year	% of Account Value (per annum)										
	1	3.5%										
	2 – 6	2.5%										
7 – 10	1.5%											
11 onwards	0.0%											

Product Summary (cont'd)

Applicable Fund Choice & Fund Management Charge (FMC)	Fund Name	FMC per annum
	Allianz Life Equity Fund	1.50%
	Allianz Life Managed Fund	1.25%
	Allianz Life Equity Income Fund	1.35%
	Allianz Life Bond Fund	0.75%
	Allianz Life All China Equity Fund*	1.50%
	Allianz Life Global Artificial Intelligence Fund*	1.50%
	Allianz Life Oriental Income Fund*	1.50%
	Allianz Life Thematica Fund*	1.50%
	Allianz Life Elite Income Fund*	0.90%
	Allianz Life World Healthscience Fund*	1.50%
	Allianz Life ESG-Integrated Multi-Asset Fund*	1.50%
	Allianz Life Income and Growth Fund*	1.50%
Allianz Life Global Unconstrained Equity Fund*	1.50%	
*The Fund Management Charge as set out above includes fund management fee of the target fund. There will be no additional fee that is charged other than the Fund Management Charge above.		
Conditional Charges		
Premium Holiday Charge	The premium holiday charge is applicable for policy under premium holiday.	
	Policy Year	% of Account Value (per annum)
	1 – 6	2.5%
	7 – 10	1.5%
	11 onwards	0.0%
Surrender Penalty	Upon surrender, charges shall be applicable as follows:	
	Policy Year	% of Account Value
	1	25.0%
	2	10.0%
	3 – 5	5.0%
	6 onwards	0.0%
Withdrawal Penalty	Upon withdrawal, charges shall be applicable as follows:	
	Policy Year	% of Withdrawal Amount
	1	25.0%
	2	10.0%
	3 – 5	5.0%
	6 onwards	0.0%
Notes:		
<ul style="list-style-type: none"> Withdrawal Penalty will be imposed if the Account Value balance after withdrawal is less than total Premiums paid. The minimum withdrawal amount is RM10,000 and minimum Account Value balance after withdrawal shall be RM1,000. 		
Fund Switching Fee	Five (5) free switches per policy year. Subsequent switches within the same policy year will be charged RM10 per switch.	

Important Notes

1. This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. Please refer to the Product Disclosure Sheet (PDS) and Sales Illustration (SI) for further details.
2. The benefits are subject to exclusions/exceptions, please refer to the exclusion/exception clauses in the PDS. You may refer to the policy contract for the full list of exclusions/exceptions.
3. Allianz Life Insurance Malaysia Berhad ("ALIM") has the right to revise the fees and charges 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.
4. 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.
5. 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 value of Units that have been allocated (if any) at the Unit Price at the next Valuation Date, any Cost of Insurance, Monthly Service Charge and Supplementary Charge that have been deducted less expenses incurred for medical examination (if any).
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.

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)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

A PIDM Member