

Running a business is not easy, and neither is managing wealth. Like gardening, caring for your wealth requires cultivation and nurturing for the greatest return and can prepare you for the future.

HSBC Jubilee Wealth Insurance Plan offers different options for premium payment term. Besides facilitating a potential medium-to-long-term capital growth while reducing market volatility risk, it provides life protection that secures your loved one's quality of life.

This plan offers various wealth management options to fulfil your unparalleled ambitions. It helps you enjoy a relaxed retirement and achieve your life aspirations while ensuring your well-earned success creates a nurturing environment for future generations to sow the seeds of their dreams.

Take James, a 45-year-old successful entrepreneur whose business is thriving. He lives with his wife, Carrie, and their 17-year-old son, Kenny. James wants to save up for a peaceful retirement and plans to set aside funds to support Kenny's career after graduation.

James takes up a 25-year HSBC Jubilee Wealth Insurance Plan with a single premium of USD1.5 million. Being the policyholder and the life insured, the Plan offers him a guaranteed cash value, ensuring ample savings for a prosperous retirement. It also offers terminal bonus to enhance potential total returns. By diversifying investments, it seizes investment opportunities prospecting better long-term returns and allowing future planning with confidence.

With the life insurance coverage of the Plan, in the event of James's passing, the death benefit will be paid to the beneficiary in a lump-sum payment or an annuity pay-out according to the selected settlement option, which safeguards their financial future. If he passes away due to an accident, an additional accidental death benefit equal to 30% of the Total Basic Plan Premium Paid will be paid.

To give James flexibility on how his wealth is passed on, the plan also allows unlimited changes on the life insured after the 1st policy anniversary. He could also be better prepared for the unexpected when a contingent policyholder can be nominated for juvenile policies. It ensures timely policy management even in the unfortunate event of his death.

A distinctive feature of this Plan is the Policy Split Option. Each original policy can be divided into up to 3 new split policies, facilitating effective wealth transfer to meet various life goals and needs.

In the 10th policy year, James, now 55, chooses to split his original policy A into split policies B1 and B2. By Split Policy B1, he can set aside startup funds for Kenny while building his retirement reserves by Split Policy B2.

When Kenny reached 30 in the 13th policy year of the original policy A, he wanted to create an educational fund for his 2-year-old daughter, Rose. He divided Policy B1 into secondary split policies C1 and C2. Kenny remained the policyholder for C1 and Rose as the life insured, he also designated his wife Amy as the contingent policyholder, ensuring that even in his absence, Amy could take over the management and utilise the policy benefits, securing Rose's future education and lifestyle quality.

James' family can be supported for three generations with a single policy. None of the policies made cash withdrawals during their 25-year term. The policy's Guaranteed Cash Value will consistently increase until maturity, reaching 100% of the total premiums paid and the cash value will be accumulated. Upon maturity, these policies are expected to yield a significant net cash value, representing impressive growth of up to 429% compared to the total premium paid for the original Policy A.

With this considerable financial support, James can relish his retirement exploring the world. Kenny has ample funds for his entrepreneurial dreams, and Rose can afford to pursue her desired field of study abroad.

The HSBC Jubilee Wealth Insurance Plan looks to the future, unleashes your wealth's potential. For more details, please visit any HSBC branch or the HSBC website.