

Jenny's father David is 57 years old. As a chief engineer in a shipping company, David spent a lot of time travelling abroad, away from his family.

When his daughter Jenny gets married, David realises that he has fewer financial burdens after his children have grown up. It's time for him to plan for his wife and himself.

He's struck by the deep desire to retire early so he can enjoy the luxury of leisure time with his wife.

To make sure he and his wife can enjoy their golden senior years in comfort, David will need additional retirement protection on top of his pension fund from the shipping company and he hopes to receive a monthly annuity payment to support living expenses.

EarlyIncome Annuity Plan could be an option. It allows him to accumulate wealth before his retirement in only 3 years and can provide him with a stream of stable income, financial security and flexibility, as well as extra protection.

Once he turns 60, the plan gives him the flexibility to either receive fixed monthly annuity payments or to continue accumulating annuity payments in the policy.

He decides to pay USD200,004 per year, with a three-year payment term. At the end of the premium payment period, he will have paid a total of USD600,011.

Three years later, David retires. Through his policy, he will receive a monthly annuity of USD3,267 for the next 20 years. Total monthly annuity payment will be USD784,130.

Now, David and his wife have lots of time to travel, take walks on the beach, and dine out at restaurants. It's almost like they're newlyweds again.

Moreover, the plan gives David extra peace of mind in the unfortunate event of his death. Should David pass away, his wife can continue to receive the unpaid Monthly Annuity Payment until the end of the annuity period or get a lump sum of the total unpaid amount at David's discretion.

David and his wife's living expenses are well-covered by the monthly annuity payment. Now that he has retired, his life is flourishing and truly happy.

EarlyIncome Annuity Plan helped David to succeed an early retirement.

What's your retirement style? Act now!

For more details, please visit any HSBC branch or go to our website.