

Steve is a smart 55-year-old professional who is already thinking about a plan for his retirement.

He's looking for a stable income throughout his retirement years to fulfill his promise to support himself and his wife through their golden years.

The HSBC Flourish Income Annuity Plan could be an ideal solution.

It offers Steve the stability and flexibility he's looking for, plus capital growth, and a long-term income stream.

Steve chooses the basic plan with a 3-year premium payment period, which is the same as the accumulation period, in return for an annuity period of regular monthly payments for 25 years.

Steve will pay an annual premium of approximately USD200,000.

At the end of the 3-year premium payment period, he will have paid a total of about USD600,000.

In the 4<sup>th</sup> policy year, he will then receive a 3% annual increment on monthly guaranteed annuity during the first 10 years of the annuity period. After which it will stay level.

Starting from the 11<sup>th</sup> year of the annuity period, Steve's monthly non-guaranteed annuity will kick in to offer potential long-term wealth appreciation to cope with inflation.

Upon maturity, the total amount of monthly annuity payments Steve will have received will be approximately USD967,000.

That's roughly 161% of the total premiums paid.

The plan also gives Steve extra peace of mind, if an unfortunate event happens.

Should he pass away, Steve's wife as the beneficiary will continue to receive the unpaid monthly guaranteed annuity payments until the end of the annuity period, or get a lump sum amount of the total unpaid benefits.

Now with a secure annual income for his retirement, Steve can finally develop his interest in art which he has always shared with his wife and take some time to lower his golf handicap or take up skiing.

The HSBC Flourish Income Annuity Plan is designed to provide you with all-round solutions to help you achieve productive ageing and build a secure, active and engaged retirement life.

What is your retirement dream?

Start planning now to give you and your loved ones greater security in the future!

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