

HSBC Wealth Goal Insurance Plan II

Owning a home of one's own is a dream for many.

David is a 40-year-old architect. His family of three gives him so much happiness. David understands that home ownership takes time and requires careful planning. He also wants to save enough for a down payment for property for his son when he is older.

To that end, he needs a long-term plan to build and protect wealth for his family, paving the way to pass his wealth on to the next generation. He has chosen HSBC's Wealth Goal Insurance Plan II.

Through a guaranteed cash value and non-guaranteed special bonus, this insurance plan offers an opportunity to build wealth over the long term, as well as life insurance benefits up to age 99 and other additional benefits. The plan is denominated in US dollars, and offers you the option of paying the premium in instalments.

With HSBC Wealth Goal Insurance Plan II, David chose to pay the premium annually for 3 years, starting at age 40. When he reaches 43, the return is expected to be 0.8 times of the premium paid. When David reaches 70, part of the policy value can be withdrawn for cash, to help his son make the down payment on a home.

This plan also offers a policy value management option, which allows David to lock-in some of the value when he finds volatile market conditions hard to stomach.

At age 81, as David wants to pass on his wealth, he can do so by transferring the policy benefits to his loved ones.

HSBC Wealth Goal Insurance Plan II not only builds and protects wealth over time for David's family, it also paves the way for passing on wealth one day.

All goals start with savings. Good planning is a powerful tool to grow your wealth. Let's talk so we can assess your needs for the future, and explain how HSBC Wealth Goal Insurance Plan II can help you reach your goal.

Please browse our website for more details or scan the QR code to book an appointment with us.