

For every stage  
of life's journey,  
we're there

Face your future with confidence  
with HSBC Life



HSBC Life

Opening up a world of opportunity

# HSBC Life: Confidence for every stage of life

HSBC Life offers solutions for every stage of life, crafted to help you meet your evolving needs, including:

- ◆ Legacy and wealth transfer
- ◆ Wealth accumulation and liquidity management
- ◆ Enhanced life, medical, and critical illness protection
- ◆ Business continuation strategies

## A message from our CEO

At HSBC Life, we believe true wealth goes beyond numbers — it's about your family's aspirations, your business's future, and the legacy you wish to create. As ambitions evolve, so must the strategies to grow, protect, and transfer wealth across generations.

Today, preserving and growing wealth is more important than ever. HSBC Life is uniquely positioned to help you face your future with confidence. Our solutions encompass legacy planning, wealth growth, health protection, and business continuity<sup>1</sup>, serving the international needs of customers worldwide.

Based in Hong Kong, and with underwriting capabilities in Asia, Europe and the Americas — and supported by HSBC's extensive global network — we deliver seamless advisory solutions and sophisticated protection that spans your international footprint.

We look forward to partnering with you to secure your enduring legacy.

Sincerely,

**Edward Moncreiffe**  
**CEO of Insurance, HSBC Group**



<sup>1</sup> Understanding that every customer and market is unique, we tailor our product offerings to align with local requirements and to support your future ambitions.

# A global legacy of excellence and expertise

Backed by the heritage and reach of the HSBC Group, HSBC Life is built on a strong foundation in Hong Kong alongside a well-established global presence.

Our extensive network enables seamless wealth and legacy strategies for HNW (High Net Worth) and UHNW (Ultra High Net Worth) clients with complex global needs, delivering some of the world's largest and most sophisticated protection solutions — including Guinness World Record-setting policies.

## Recognised for excellence

HSBC Life is a leading international life insurer in Asia, with numerous achievements and accolades, including:

- ◆ A five-fold increase in new business premiums recorded in our HNW business from 2022-2024<sup>2</sup>
- ◆ Serving customers from over 50 different countries
- ◆ Winner of World's Best Insurance Provider for Wealth Management at Euromoney Private Banking Awards 2026<sup>3</sup>
- ◆ #1 insurer in Hong Kong for three consecutive years<sup>4</sup>
- ◆ #1 brand for HNW and UHNW individuals in Singapore (across both banking and insurance sectors)<sup>5</sup>
- ◆ Awarded Best Received Product by HNWs in mainland China at the 16th Annual Financial Golden Tripod Awards<sup>6</sup>



HSBC Life Hong Kong

**AA-**<sup>7</sup>  
**S&P Global**  
Ratings

## Financial strength you can trust

Your peace of mind is paramount. HSBC Life's superior credit ratings and exceptional risk capacity are core competitive advantages that provide the assurance needed to protect your legacy for generations.

<sup>2</sup> HSBC Life HNW Legacy Planning Report 2026, [life.hsbc.com/our-business](https://life.hsbc.com/our-business)

<sup>3</sup> Euromoney Private Banking Awards 2026, <https://www.euromoney.com/awards/private-banking-awards/>

<sup>4</sup> According to the provisional statistics of the Hong Kong insurance industry released by the Insurance Authority, HSBC Life continued to rank first in Hong Kong for Individual Life New Business Premiums from 2022 to Q1 2025

<sup>5</sup> Affluential, <https://affluential.com/hsbc-and-hsbc-life-remain-most-trusted-financial-brands-in-singapore-in-2025/>

<sup>6</sup> HSBC Milestones & Awards - HSBC Life, <https://www.hsbcinsurance.com.cn/en-cn/about-us/awards/>

<sup>7</sup> Standard & Poor's Global Ratings 2025, <https://www.spglobal.com/ratings/en/regulatory/article/-/view/type/HTML/id/3477305>

# What makes us the right choice



## **Global expertise, local understanding**

With operations in Hong Kong, Singapore, mainland China, and beyond, HSBC Life brings deep local insight to every client relationship. Our multidisciplinary team understands each market's unique challenges and opportunities. Wherever you are, we're there with the right expertise to help you face your future with confidence.

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## **Comprehensive solutions across life stages**

As your goals evolve, we're with you through life's key milestones — supporting your legacy planning, business continuation, wealth accumulation, and health needs. Our extensive portfolio of products and services is designed with one focus — to keep you protected at all times.

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## **The power of HSBC's global network**

As part of the HSBC Group, we draw on global expertise to provide tailored protection and financial solutions. Your wealth ambitions and philanthropic goals are supported by a team with a holistic approach to portfolio management.

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## **Our commitment to you**

At HSBC Life, we're dedicated to standing by you and your loved ones. We listen, we understand, and we act with your best interests in mind — giving you the confidence to face life's uncertainties and the freedom to focus on what truly matters.

# Why wealth transfer matters more than ever

Wealth is on the move, across generations and borders

By 2030, a \$5.8tn wealth transfer among Asia-Pacific's HNW and UHNW families will present both opportunities and complexities for future generations. In response, many are diversifying wealth offshore and building resilient structures to withstand market volatility and geopolitical shifts.<sup>8</sup>

## Bridging the intention-action gap

Life insurance is the most popular tool for passing on wealth, yet planning gaps are putting billions at risk.

The HSBC Life HNW Legacy Planning Report 2026 confirms that while nearly three-quarters of HNW respondents reported high knowledge of insurance and strong intentions to purchase, many fail to follow through. Only 41% have a legacy plan in place<sup>9</sup>, revealing a clear intention-action gap.

These gaps mean many are not only failing to adequately future-proof their wealth but also missing out on the potential upside of proactive planning.

**Notes:** \$ = US dollars m = Million bn = Billion tn = Trillion

<sup>8</sup> McKinsey & Company, <https://www.mckinsey.com/industries/financial-services/our-insights/asia-pacifics-family-office-boom-opportunity-knocks>

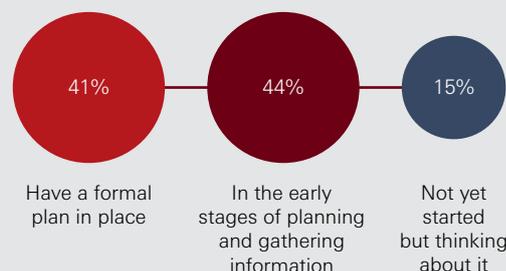
<sup>9</sup> HSBC Life HNW Legacy Planning Report 2026, [life.hsbc.com/our-business](https://life.hsbc.com/our-business)

Our HNW clients are often first-generation wealth creators with assets in businesses or property, leading to illiquid holdings. Our insurance solutions offer liquidity, flexibility, and certainty to transfer wealth to the next generation with low risk.

**Alison Law**  
Chief Distribution and  
Customer Officer, Insurance  
HSBC Group

## The legacy planning journey

Only 41% HNWIs have a legacy plan in place, leaving the majority vulnerable



**Source:** HSBC Life HNW Legacy Planning Report 2026

# Wealth strategies for you, your family, and your business

HSBC Life offers four integrated propositions to preserve, grow, and protect wealth across borders, generations, and life stages:

- ◆ Legacy and wealth transfer
- ◆ Wealth accumulation and liquidity management
- ◆ Enhanced life, medical, and critical illness protection
- ◆ Business continuation strategies

## Life insurance is the #1 legacy tool above wills and trusts

Amidst an evolving landscape, life insurance has become the strategic foundation for multi-generational wealth transfer and legacy planning.

The HSBC Life HNW Legacy Planning Report 2026 confirms that HNW individuals are moving beyond traditional tools like wills and trusts, recognising that insurance offers a fast, flexible, and discreet way to transfer wealth.

Its dual power — wealth preservation and growth opportunities — addresses complex succession needs, with HNW respondents citing payout certainty (73%) and privacy (77%) as key advantages for intergenerational wealth transfer<sup>10</sup>.

At HSBC Life, we design customised, insurance-focused strategies that safeguard, enhance, and transfer wealth with confidence — ensuring legacies are protected and prosperity endures.

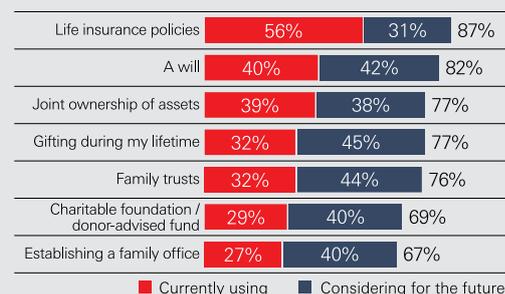
<sup>10</sup>HSBC Life HNW Legacy Planning Report 2026, [life.hsbc.com/our-business](https://life.hsbc.com/our-business)

Family wealth is often complex, and money can be tied up in property or business. Insurance provides flexibility, liquidity, and divisibility, it can also help avoid difficult conversations, thanks to its privacy.

**Edward Moncreiffe**  
CEO of Insurance  
HSBC Group

## Life insurance reigns supreme

Life insurance has become even more important than a will for legacy planning purposes



Source: HSBC Life HNW Legacy Planning Report 2026

# Securing your family's future

## Legacy planning and wealth transfer

Insurance is a powerful legacy-planning tool, helping you build multi-generational harmony. With deep succession-planning expertise, HSBC Life ensures smooth wealth transfer, seamless business succession, and value preservation.

## Estate equalisation – ensuring fairness in inheritance

When much of your wealth is tied to a business, dividing assets evenly among your children can be complex. HSBC Life's customised solutions help you navigate this challenge, ensuring fair distribution and a smooth transfer of ownership.

## Multi-generational planning – ensuring your wealth benefits future generations

Our solutions let you transfer your policy across generations, ensuring your wealth grows and benefits your family for years to come. With options to replace the life insured and transfer ownership, you can build a legacy that lasts for generations.

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# Growing wealth, keeping it accessible

## Wealth accumulation and liquidity management

Beyond protection, insurance is a powerful tool for growing wealth and building an enduring legacy. HSBC Life's tailored policies focus on wealth accumulation, delivering cash value growth, potential tax advantages, and sustainable wealth transfer across generations.



# Life protection

Life insurance is a comprehensive tool that provides financial security for you and your loved ones if the unexpected happens. Many policies offer flexible payment options, wealth accumulation opportunities, and added benefits such as early critical illness coverage or regular income payouts. This combination of protection and flexibility makes life insurance a practical part of your long-term financial plans.

## Medical and critical illness insurance

In an age of sustained medical inflation, health risks can disrupt even the most carefully planned financial strategies.

Our Medical and Critical Illness Insurance Plans<sup>11</sup> provide comprehensive protection for your health and financial wellbeing, with options that provide full medical coverage for eligible illnesses, including those from unknown pre-existing conditions, and potential wealth growth and access to medical care services worldwide through critical illness benefits.

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## Securing your business's future

### Business continuation

For business owners, HSBC Life provides solutions that protect operations and ensure continuity.

- ◆ **Keyman protection:** Keeps your company financially resilient if a key executive departs unexpectedly
- ◆ **Buy-sell agreement:** Enables a seamless ownership transfer in the event of disability or death
- ◆ **Business loan protection:** Maintains a strong credit rating and shields your business from loan-related risks
- ◆ **Talent retention solutions:** Uses insurance-funded bonuses to help retain top performers



<sup>11</sup>Our product offerings may vary by market.

# Questions worth asking. Answers worth knowing.

**Q** **How can I build a legacy that takes care of my family for generations, without diminishing our core wealth?**

**A** A well-structured, comprehensive legacy plan can grow your wealth over time, protect your assets, and pass them securely to the next generation. Legacy plans should be reviewed and updated regularly to suit your evolving needs.

**Q** **How can I ensure my wealth transfer plan cannot be challenged or contested?**

**A** A life insurance policy is generally incontestable, giving you certainty that your wishes will be carried out exactly as intended.

**Q** **How can my family get prompt access to funds and avoid long delays?**

**A** Your loved ones can receive funds within weeks, avoiding probate and long waits — so they have what they need, exactly when they need it.

**Q** **How can I make my wealth transfer plan flexible and work seamlessly with my existing trusts and/or business structures?**

**A** Your plan can be designed to work hand-in-hand with trusts, corporate holdings, and existing legacy plans — adapting as your circumstances change.

**Q** **How can I divide my business-centric estate fairly among children and/or dependents?**

**A** Liquidity from insurance lets you balance inheritances fairly, without selling or breaking up the business you've worked hard to build.

# HSBC Life stories



## HSBC Life sets a Guinness World Record in life insurance

In 2024, HSBC Life set a **Guinness World Record**<sup>12</sup> for the most valuable life insurance policy ever sold — a \$250m whole-of-life plan underwritten in Hong Kong to an individual UHNW client. The Paramount Global Life Insurance Plan issued covers intergenerational wealth transfer, estate management, and legacy planning.

Since 2024, HSBC Life has also issued ten other policies exceeding \$50m, underscoring its leading position in Hong Kong's market and its capability to manage the world's largest and most complex life insurance policies.

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## Ms. W's legacy planning story

In 2023, our UHNW client Ms. W, based in mainland China, sought to safeguard substantial family assets with HSBC Life. Complex needs including significant business holdings, intricate family dynamics and influence of traditional Chinese familial views made conventional life insurance less suitable. HSBC Life responded with an innovative annuity-based structure that delivered equal benefits for all siblings, long-term stability in volatile markets, and a scalable foundation for future trust integration.

Thanks to HSBC Life's integrated bancassurance model, the plan was executed seamlessly, providing asset segregation, enhanced privacy, and succession certainty, while preserving family unity.

<sup>12</sup>HSBC - Our record-breaking life insurance policy, <https://www.hsbc.com/news-and-views/news/hsbc-news-archive/our-record-breaking-life-insurance-policy>



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