



## Lifetime protection at affordable premiums.

What if something unexpected should happen to you? Will your family be financially prepared? At HSBC Insurance, we have designed Guaranteed Assurance to help you meet your basic protection needs. It is a whole-life plan that covers you for death and total permanent disability and gives you guaranteed cash value on the plan.

### Benefits at a glance

- Protection for death up to 99 years old and total permanent disability up to 65 years old.
- Cash value accumulated on the policy from the third policy year onwards.
- Availability of a loan of up to 90% of your policy's cash value.
- Option to add critical illness benefit and other supplementary benefits to your plan for more comprehensive coverage.

- Option to pay your premiums in yearly, half-yearly, quarterly or monthly instalments using cash, cheque or inter-bank GIRO.

### How it works

For example, a 30-year-old male, non-smoker can receive S\$100,000 life insurance as well as total and permanent disability coverage for less than S\$3.10 premium payment a day.

End of policy year	Total premium paid	Total death benefit guaranteed	Total surrender benefit guaranteed
1	S\$1,130	S\$100,000	S\$0
2	S\$2,260	S\$100,000	S\$0
3	S\$3,390	S\$100,000	S\$1,641
5	S\$5,650	S\$100,000	S\$3,587
10	S\$11,300	S\$100,000	S\$8,779
15	S\$16,950	S\$100,000	S\$14,751
20	S\$22,600	S\$100,000	S\$21,716
25	S\$28,250	S\$100,000	S\$29,420

**Guaranteed Assurance**

**HSBC**   
**Insurance**

**For more information, please contact our Financial Planners. Alternatively, you may call our customer service hotline between 9am to 5pm, Monday to Friday for an appointment or email us at [e-surance@hsbc.com.sg](mailto:e-surance@hsbc.com.sg), you can also write to us at Robinson Road Post Office P.O. BOX 1538 Singapore 903038.**

**call us**

**(65) 6225 6111**

**log on**

**[www.insurance.hsbc.com.sg](http://www.insurance.hsbc.com.sg)**

#### **Important notes**

Guaranteed Assurance is underwritten by HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N), 21 Collyer Quay #02-01 Singapore 049320.

This marketing material contains only general information. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice. A person interested in this product should read and consider the Product Summary and Benefit Illustration in deciding whether to buy this product. You can ask for the Product Summary from our authorised agents or distributors, including The Hongkong and Shanghai Banking Corporation Limited.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually includes high cost and the surrender value payable may be less than the total premiums paid.

HSBC Insurance (Singapore) Pte. Limited's authorised agents or distributors, including The Hongkong and Shanghai Banking Corporation Limited (together "the Agents") are neither underwriter nor broker for the customer. To the fullest extent permissible pursuant to applicable law, the Agents make no warranties or representation as to the accuracy, correctness, reliability or otherwise of the content of this marketing material. Under no circumstances, including, but not limited to negligence, shall the Agents or any party involved in creating, producing or delivering the marketing material be liable to you for any direct, incidental, consequential, indirect, or punitive damages that result from the use of, or the liability to use, the information in this marketing material, even if the Agents have been advised of the possibility of such damages.

The Agents and/or their employees will receive a commission from HSBC Insurance (Singapore) Pte. Limited in respect of this transaction. The Agents are not suppliers of the products and services and will not accept liability in relation thereto.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HSBC Insurance (Singapore) Pte. Limited or visit the LIA or SDIC web-sites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))