



Protect your loved ones, provide for your future.

While we want the best for our loved ones, sometimes life can present uncertainties, which may leave your loved ones in distress if you are not prepared for the unexpected. LifeProtector will protect you against these uncertainties by giving you and your family a financial safety net in times of need.

Benefits of LifeProtector

Lifetime protection against unforeseen circumstances

Receive life cover for death, until 99 years of age and total and permanent disability coverage, until 65 years of age.

Increasing life cover

Coverage against death and total and permanent disability is increased each year as reversionary bonus is added to the sum assured.

Opportunity to enhance your coverage

Option to increase your protection by adding supplementary benefits such as payor benefit, critical illness benefit and more.

Financial assistance in times of need

Option to take a loan of up to 90% of the policy cash value.

Flexible premium payment options

Choose your premium payment to match your comfortable level of commitment:

- Spread your financial commitment over the full payment term up to 99 years of age.
- Manage your responsibilities with a shorter payment term of 20 years.
- Opt for FlexiPay* to convert your payment term to an even shorter tenure of your choice.

Please turn overleaf for more information.

LifeProtector

HSBC 

Insurance

How LifeProtector works

Assuming a non-smoking male, 30 years of age, takes up LifeProtector. He will receive the following at 65 years of age:

• Full payment term plan up to 99 years of age

Monthly savings amount [†]	Initial sum assured	Projected cash value [‡]	Death benefit		
			Guaranteed	Non-guaranteed	Total
S\$200	S\$136,326	S\$198,847	S\$136,326	S\$139,145	S\$275,471
S\$400	S\$279,118	S\$407,124	S\$279,118	S\$284,889	S\$564,007

• 20-year payment term plan[¶]

Monthly savings amount [†]	Initial sum assured	Projected cash value [‡]	Death benefit		
			Guaranteed	Non-guaranteed	Total
S\$200	S\$94,116	S\$140,266	S\$94,116	S\$109,785	S\$203,901
S\$400	S\$190,522	S\$283,943	S\$190,522	S\$222,242	S\$412,764

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, you can also write to us at Robinson Road Post Office P.O. BOX 1538 Singapore 903038.

call us

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log on

www.insurance.hsbc.com.sg

* The revised premium quoted under FlexiPay is based on a guaranteed interest rate of 1.8% per annum. As and when the plan's original premiums are due, the FlexiPay premiums collected including any accumulated interest will be deducted to pay for the plan. Any premium not deducted will accumulate at a guaranteed interest rate of 1.8% per annum. An early withdrawal of FlexiPay usually involves high costs and the FlexiPay surrender value payable may be less than the total FlexiPay premiums paid. Any withdrawal of FlexiPay will result in the interest earned to be less than 1.8% per annum. The illustration is based on the assumption that premiums for FlexiPay are paid promptly. Any late payment on FlexiPay may render the interest credited under FlexiPay insufficient to pay for future premiums on the original plan.

† The monthly premium quoted is based on a non-smoking male 30 years of age who makes payment throughout the whole policy term. The figures are for illustration purposes only. Insurance eligibility and premiums are subject to underwriting.

‡ The projected cash value (surrender value) is the amount that will be paid if the policy is cashed in (surrendered). The cash value and rate of return depends on the investment amount, the investment period, the performance of the underlying investment and the investor's age. The above projected cash value and rate of return are based on a projected rate of return of the underlying investment of 5.25% per annum, which is not guaranteed. The actual rate and the benefits payable may vary depending on the performance of the underlying investment.

¶ Payment term can range from one year to 15 years if FlexiPay is opted for. The monthly premium of S\$200 for an initial sum assured of S\$94,116 would be revised to S\$451.30 if the eight-year payment term is opted for.

Important notes

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

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

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