

# HSBC Life Shield

# HSBC Life Enhanced Care

Individual annual premium rates



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The following tables show the breakdown of premiums for a standard life\* under the respective plan types. All premium rates shown here are inclusive of 9% GST, non-guaranteed and applicable to Singapore citizens and Permanent Residents (PRs).

## HSBC Life Shield Plan A

Age next birthday	MediShield Life premiums (Fully payable by MediSave <sup>†</sup> )	Additional private insurance coverage		
		HSBC Life Shield Plan A annual premiums	Additional Withdrawal Limits (AWLs)	Cash outlay (Plan A)
1 to 3	S\$200.00	S\$238.00	S\$300.00	S\$0.00
4 to 10	S\$200.00	S\$238.00		S\$0.00
11 to 18	S\$200.00	S\$238.00		S\$0.00
19 to 20	S\$200.00	S\$254.60		S\$0.00
21 to 25	S\$295.00	S\$254.60		S\$0.00
26 to 30	S\$295.00	S\$300.00		S\$0.00
31 to 35	S\$503.00	S\$408.00		S\$108.00
36 to 40	S\$503.00	S\$408.00		S\$108.00
41 to 45	S\$637.00	S\$860.00		S\$260.00
46 to 50	S\$637.00	S\$900.00		S\$300.00
51 to 55	S\$903.00	S\$1,444.00	S\$844.00	
56 to 60	S\$903.00	S\$1,925.40	S\$1,325.40	
61 to 65	S\$1,131.00	S\$2,516.20	S\$1,916.20	
66 to 68	S\$1,326.00	S\$3,086.90	S\$2,486.90	
69 to 70	S\$1,326.00	S\$3,158.40	S\$2,558.40	
71 to 73	S\$1,643.00	S\$4,025.00	S\$3,125.00	
74 to 75	S\$1,816.00	S\$4,600.60	S\$3,700.60	
76 to 78 <sup>^</sup>	S\$2,027.00	S\$5,176.40	S\$4,276.40	
79 to 80 <sup>^</sup>	S\$2,187.00	S\$5,837.80	S\$4,937.80	
81 to 83 <sup>^</sup>	S\$2,303.00	S\$6,130.00	S\$5,230.00	
84 to 85 <sup>^</sup>	S\$2,616.00	S\$6,961.90	S\$6,061.90	
86 to 88 <sup>^</sup>	S\$2,785.00	S\$7,632.90	S\$6,732.90	
89 to 90 <sup>^</sup>	S\$2,785.00	S\$8,381.10	S\$7,481.10	
91 to 93 <sup>^</sup>	S\$2,826.00	S\$8,927.30	S\$8,027.30	
94 to 95 <sup>^</sup>	S\$2,826.00	S\$9,635.10	S\$8,735.10	
96 to 98 <sup>^</sup>	S\$2,826.00	S\$10,121.60	S\$9,221.60	
99 to 100 <sup>^</sup>	S\$2,826.00	S\$10,775.90	S\$9,875.90	
Above 100 <sup>^</sup>	S\$2,826.00	S\$10,775.90	S\$9,875.90	

## HSBC Life Shield Plan B

Age next birthday	MediShield Life premiums (Fully payable by MediSave <sup>†</sup> )	Additional private insurance coverage		
		HSBC Life Shield Plan B annual premiums	Additional Withdrawal Limits (AWLs)	Cash outlay (Plan B)
1 to 3	S\$200.00	S\$79.50	S\$300.00	S\$0.00
4 to 10	S\$200.00	S\$79.50		S\$0.00
11 to 18	S\$200.00	S\$79.50		S\$0.00
19 to 20	S\$200.00	S\$79.50		S\$0.00
21 to 25	S\$295.00	S\$91.70		S\$0.00
26 to 30	S\$295.00	S\$91.70		S\$0.00
31 to 35	S\$503.00	S\$158.90		S\$0.00
36 to 40	S\$503.00	S\$158.90		S\$0.00
41 to 45	S\$637.00	S\$233.30		S\$0.00
46 to 50	S\$637.00	S\$317.80		S\$0.00
51 to 55	S\$903.00	S\$418.70	S\$600.00	S\$0.00
56 to 60	S\$903.00	S\$476.70		S\$0.00
61 to 65	S\$1,131.00	S\$679.50		S\$79.50
66 to 68	S\$1,326.00	S\$964.70		S\$364.70
69 to 70	S\$1,326.00	S\$964.70		S\$364.70
71 to 73	S\$1,643.00	S\$1,301.90		S\$401.90
74 to 75	S\$1,816.00	S\$1,589.20		S\$689.20
76 to 78 <sup>^</sup>	S\$2,027.00	S\$1,779.70		S\$879.70
79 to 80 <sup>^</sup>	S\$2,187.00	S\$1,993.60		S\$1,093.60
81 to 83 <sup>^</sup>	S\$2,303.00	S\$2,234.00		S\$1,334.00
84 to 85 <sup>^</sup>	S\$2,616.00	S\$2,499.90	S\$1,599.90	
86 to 88 <sup>^</sup>	S\$2,785.00	S\$2,800.40	S\$1,900.40	
89 to 90 <sup>^</sup>	S\$2,785.00	S\$3,135.50	S\$2,235.50	
91 to 93 <sup>^</sup>	S\$2,826.00	S\$4,528.10	S\$3,628.10	
94 to 95 <sup>^</sup>	S\$2,826.00	S\$4,528.10	S\$3,628.10	
96 to 98 <sup>^</sup>	S\$2,826.00	S\$4,529.10	S\$3,629.10	
99 to 100 <sup>^</sup>	S\$2,826.00	S\$4,933.50	S\$4,033.50	
Above 100 <sup>^</sup>	S\$2,826.00	S\$4,933.50	S\$4,033.50	

\* A standard life is a life assured who, at point of proposal, does not have any pre-existing conditions.

<sup>†</sup> Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the additional premiums. The net MediShield Life premium payable after accounting for these is fully payable by MediSave.

<sup>^</sup> For renewal only.

## HSBC Life Shield Standard plan

Age next birthday	MediShield Life premiums (Fully payable by MediSave <sup>†</sup> )	Additional private insurance coverage		
		HSBC Life Shield Standard plan annual premiums	Additional Withdrawal Limits (AWLs)	Cash outlay (Standard plan)
1 to 3	S\$200.00	S\$40.70	S\$300.00	S\$0.00
4 to 10	S\$200.00	S\$40.70		S\$0.00
11 to 18	S\$200.00	S\$40.70		S\$0.00
19 to 20	S\$200.00	S\$40.70		S\$0.00
21 to 25	S\$295.00	S\$50.90		S\$0.00
26 to 30	S\$295.00	S\$50.90		S\$0.00
31 to 35	S\$503.00	S\$63.20		S\$0.00
36 to 40	S\$503.00	S\$63.20		S\$0.00
41 to 45	S\$637.00	S\$109.00	S\$600.00	S\$0.00
46 to 50	S\$637.00	S\$109.00		S\$0.00
51 to 55	S\$903.00	S\$144.70		S\$0.00
56 to 60	S\$903.00	S\$164.00		S\$0.00
61 to 65	S\$1,131.00	S\$284.20		S\$0.00
66 to 68	S\$1,326.00	S\$426.80		S\$0.00
69 to 70	S\$1,326.00	S\$426.80		S\$0.00
71 to 73	S\$1,643.00	S\$665.20		S\$0.00
74 to 75	S\$1,816.00	S\$809.90	S\$900.00	S\$0.00
76 to 78	S\$2,027.00	S\$1,128.70		S\$228.70
79 to 80	S\$2,187.00	S\$1,207.20		S\$307.20
81 to 83	S\$2,303.00	S\$1,244.90		S\$344.90
84 to 85	S\$2,616.00	S\$1,398.70		S\$498.70
86 to 88	S\$2,785.00	S\$1,571.90		S\$671.90
89 to 90	S\$2,785.00	S\$1,774.60		S\$874.60
91 to 93	S\$2,826.00	S\$2,604.80		S\$1,704.80
94 to 95	S\$2,826.00	S\$2,845.20		S\$1,945.20
96 to 98	S\$2,826.00	S\$2,981.70		S\$2,081.70
99 to 100	S\$2,826.00	S\$3,252.70	S\$2,352.70	
Above 100	S\$2,826.00	S\$3,252.70	S\$2,352.70	

## HSBC Life Enhanced Care (optional add-on)

Age next birthday	Plan A	Plan B	Standard plan
1 to 3	S\$813.00	S\$397.30	S\$207.80
4 to 10	S\$813.00	S\$224.10	S\$155.90
11 to 18	S\$813.00	S\$218.50	S\$152.80
19 to 20	S\$824.20	S\$218.50	S\$152.80
21 to 25	S\$868.90	S\$242.30	S\$152.80
26 to 30	S\$878.40	S\$242.30	S\$152.80
31 to 35	S\$1,100.10	S\$248.60	S\$179.30
36 to 40	S\$1,116.00	S\$254.70	S\$183.40
41 to 45	S\$1,503.90	S\$298.30	S\$220.00
46 to 50	S\$1,833.80	S\$360.40	S\$244.50
51 to 55	S\$2,231.80	S\$410.20	S\$295.40
56 to 60	S\$3,281.10	S\$559.30	S\$366.70
61 to 65	S\$4,377.00	S\$1,092.40	S\$499.20
66 to 68	S\$5,868.00	S\$1,367.10	S\$921.90
69 to 70	S\$6,613.00	S\$1,367.10	S\$921.90
71 to 73	S\$7,370.20	S\$1,553.60	S\$1,104.30
74 to 75	S\$8,067.20	S\$1,615.70	S\$1,189.80
76 to 78 <sup>^</sup>	S\$8,375.10	S\$1,876.60	S\$1,334.50
79 to 80 <sup>^</sup>	S\$8,414.90	S\$2,237.00	S\$1,410.90
81 to 83 <sup>^</sup>	S\$10,215.50	S\$2,361.30	S\$1,566.70
84 to 85 <sup>^</sup>	S\$10,722.20	S\$2,485.60	S\$1,709.40
86 to 88 <sup>^</sup>	S\$10,903.50	S\$2,523.00	S\$1,831.60
89 to 90 <sup>^</sup>	S\$11,016.40	S\$2,610.00	S\$2,047.60
91 to 93 <sup>^</sup>	S\$12,033.40	S\$2,734.10	S\$2,218.70
94 to 95 <sup>^</sup>	S\$12,998.50	S\$3,231.30	S\$2,347.10
96 to 98 <sup>^</sup>	S\$14,675.30	S\$3,479.80	S\$2,483.60
99 to 100 <sup>^</sup>	S\$15,273.30	S\$3,728.40	S\$2,541.60
Above 100 <sup>^</sup>	S\$15,273.30	S\$3,728.40	S\$2,541.60

<sup>†</sup> Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the additional premiums. The net MediShield Life premium payable after accounting for these is fully payable by MediSave.

<sup>^</sup> For renewal only.

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