

**Because a promise  
is a promise.**



A close-up photograph of several long, green, ribbed plant leaves, likely from a banana plant, filling the left half of the frame. The leaves are arranged diagonally, creating a strong sense of depth and texture. The lighting is bright, highlighting the vibrant green color and the prominent veins on the leaf surfaces.

**We are HSBC Life.**

We don't just  
underwrite policies,  
we support the  
promises you make  
to your loved ones.

What does  
that mean exactly?

**At HSBC Life, we offer insurance, but we also do much more than this.** We understand that insurance is ultimately about helping you keep your promises to yourself and to those who depend upon you. So, whether it's to protect the things you already have, to invest in the future you want, or to look after the people you love, we will help you honour the promises you value most in life.

The best of both worlds.

HSBC Life is part of the HSBC Group. As such, you can be sure that every product and service we offer is secured by HSBC's financial backbone, strengthened by over 150 years of experience in finance, international services and building trusted relationships. We've been putting our customers first for generations, creating solutions and services that are always focused on and inspired by your needs.

The right talent to deliver  
on these promises.

When choosing an insurance partner, it's important to work with the right people who can understand and anticipate your needs. Our team is committed to delivering positive change in people's lives, and we are always looking for new and creative ways to do so. We invest in technology so we can give you simple and innovative insurance solutions that are easily accessible across digital channels.



# HSBC

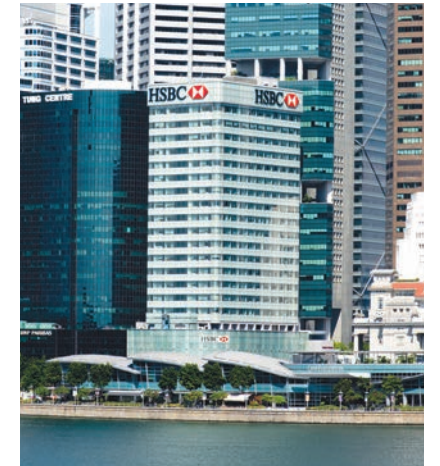
## A proud heritage



Hongkong Bank building in Collyer Quay (1893)



Singapore staff outside of the Singapore Manager's house at Mount Echo (1947)



HSBC Building at 21 Collyer Quay (2019)

1865

HSBC opened its doors in Hong Kong and Shanghai – becoming the first locally owned and locally managed bank. Began to issue banknotes in Hong Kong and China.

1877

HSBC opened its first office in Singapore in 1877. Shortly after, HSBC Singapore became one of the first members of the local chamber of commerce.

1879

HSBC Singapore's early business consisted of loans to Chinese merchants and the financing of the import, export and entrepot trade. In 1879, HSBC tendered for the Singapore Government account. By 1884 it was banking half of the government's accounts deposited in silver.

1880

Acted as a banker to the government of Hong Kong and as a sole or joint banker for British government accounts in China, Japan, Penang and Singapore.

1948

Played an important part in the reconstruction and rehabilitation of Singapore's economy after the Second World War. By 1948 it handled 35 per cent of Singapore's foreign and trade exchange business.

1971

Unveiled the first computerised accounting system and Singapore's first automatic cash dispenser a year later.

1977

Celebrated its 100th anniversary in Singapore.

1984

Became the first foreign bank since 1949 to be granted a banking licence in China for its branch in Shenzhen.

2003

Acquired Keppel Insurance to form part of its Singapore operations.

2008

Remained resilient throughout a period of extraordinary turbulence in economies and markets around the world, supported by its signature capital strength.

2017

HSBC Insurance Singapore recognised by the Monetary Authority of Singapore as a Tier-1 insurer.

2018

Rebranded HSBC Insurance to HSBC Life. The new brand signified its ambitions to grow and to play a more meaningful role in its customers' lives.



# Our promise to you.

Your promise is our promise.

At HSBC Life, we believe that all promises deserve to come to life. Our solutions help realise a wide range of promises that are important to you and your loved ones.



## Protection Planning

**I promised my children they would never need to worry.**

That first cry. The joy. The pain. The joy of a new life and the pain of hearing the cry of this tiny newborn that you love so much. In that moment, promises flood from you: promises to be there for them; to heal, to protect, to always provide.

At HSBC Life we understand the longevity of this kind of promise. So, we've created a whole range of family protection plans that will help ensure your family want for nothing today, tomorrow and always.

## Education Planning

**You've promised your children whatever they need: for their education, for their lives.**

Just when you think you've promised yourself a happy solo life, you meet the partner of your dreams and promise "I do". Now, you are making promises for two. Two soon becomes a family of four and before you know it you are making the most precious promises you'll ever make – those you make to your children.

At HSBC Life we understand how important it is to keep these kinds of promises. That's why we've created savings products to help you keep all sorts of promises, from school fees to university expenses to who knows what!

## Retirement Planning

**We promised ourselves a deliriously happy retirement.**

3,000 hours a year. The amount of time the average person spends at work. So, when you retire, you've got plenty of time to do all the things you promised yourself. Happy days. Well, happy as long as your finances are similarly plentiful.

So, at HSBC Life we ran the numbers and came up with a range of savings plans with life protection coverage. The emphasis being on the long-term and the life. A long-term, enjoyable life. Happy, happy deliciously happy days.





### Legacy Planning

## I promised my family they would prosper from my hard work... and my wealth!

A lifetime of working and for what? You take great pleasure in not just enjoying the fruits of your own labour, but in promising them to your children, and your children's children. The thought that, one day, you might be able to leave your home to your children is a pleasing one. A head start for the generations to come.

At HSBC Life, we offer legacy planning so you can keep your promise to future generations and ensure that your legacy is protected.

### Business Protection Planning

## You promised yourself a global business.

In the world of business, you constantly seek new challenges, conquer new heights. To keep these commitments, you rely on your key personnel who can turn your aspirations into reality.

At HSBC Life, we've created insurance plans to protect your business should anything happen to your key executive.

# We understand the value of a promise.

Promises are not made lightly. To help you back them up, HSBC Life offers a range of high net worth and retail solutions through our bank, online and authorised distributors.

## Investment-Linked Insurance Plans

Combining investment with insurance cover, these plans provide flexibility to manage your investment portfolio based on your goals and risk appetite. They also offer potential capital appreciation to get the most value from every dollar of your investment.

## Whole Life Insurance Plans

Providing financial protection against adversities throughout your life, these plans also offer an opportunity for long-term capital growth, with guaranteed cash value, a special bonus and annual dividends.

## Life Insurance Endowment Plans

These plans help you save for the future, while enjoying life protection. They provide capital guarantee, thereby ensuring your goals and aspirations aren't impacted by market volatility.

## Keyman Protection

This plan provides your company with appropriate financial support to help keep your business running if your key executive suffers from a major illness, disability or death.

## Universal Life Plans

Providing life protection with flexibility for changing needs, these plans help you make provisions for legacy planning, estate equalisation, philanthropy, business continuation needs and loan protection in various currencies.

## Extra Protection

A suite of supplementary benefits and optional riders is available to offer additional coverage against major illnesses, accidental death and terminal illness, or provide an income for hospitalisation.

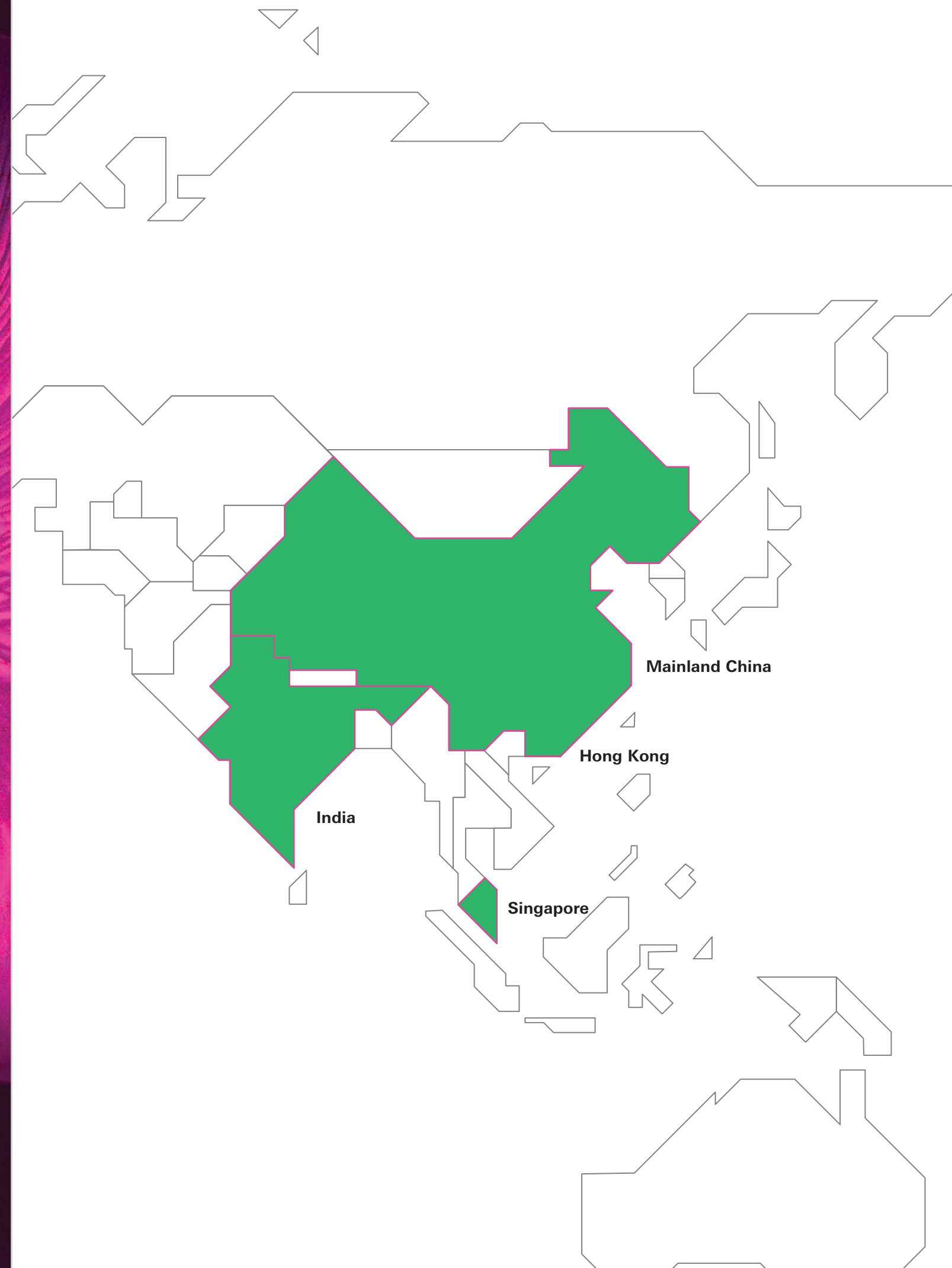
## Term Life and Critical Illness Insurance Plans

Protecting you with life coverage within a defined period, these plans ensure a sum of money is available for your family to maintain their living standard in case of unfortunate events. Standalone Critical Illness Plans that complement Medishield payouts are also available, so you can focus on recovery and have peace of mind.



A Tier-1 insurer  
in Singapore.  
We have a strong  
and growing  
presence across  
the rest of Asia.

As a Tier-1 insurer in Singapore, HSBC Life manages a total asset of close to S\$10 billion with a 176% Capital Adequacy Ratio (CAR) as at 31 December 2020 and received an A+ rating by Standard & Poor's in 14 January 2021.



# Contact us.

So when you make a promise to yourself or to those closest to you; promises such as having the wedding you always dreamt of, providing for your children's future, or leading a financially independent retirement life; whether it's a big promise or a small promise, we're here to help you financially keep it.

Phone: **(65) 6225 6111**

Mondays to Fridays: 9am - 5pm

Fax: **(65) 6221 2188**

Email: **e-surance@hsbc.com.sg**

Customer Service Centre: 9 Battery Road, #12-01 MYP Centre, Singapore 049910

## Important notes

The life insurance plans is underwritten by HSBC Insurance (Singapore) Pte. Limited (Reg.No. 195400150N).

This brochure contains general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. This is not a contract of insurance and is not intended as an offer or recommendation to buy the product. A copy of the product summary may be obtained from our authorised product distributors. You should read the product summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. Please refer to the policy contract for the exact terms and conditions, specific details and exclusions of this product. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. It is detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

The 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 us or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 31 May 2021.