



Prepare for life's great adventure

DIRECT - HSBC Life - Term Lite is a simple and affordable term life insurance plan suitable for people who can plan their own finances. Stay protected with benefits payable upon death, total and permanent disability, and terminal illness. With coverage terms of 5 or 20 years, or up to 65 years old, it provides you and your family the protection when you need it the most.

Basic plan benefits



Flexible protection coverage and policy term

You have the option to choose your protection coverage from \$\$50,000 to \$\$400,000 as well as your policy term of 5 or 20 years, or up to age 65.



Death and terminal illness protection for the period you desire

Upon diagnosis of terminal illness, this plan will pay the chosen protection coverage in advance.



Guaranteed renewability

If you sign up for a 5-year policy term, your policy will be automatically renewed every 5 years¹ regardless of your health condition.



Advance payout upon disability

Receive advance lump sum payout of your protection coverage to cover your day to day living expenses upon onset of total and permanent disability².



Critical illness protection (optional DIRECT – HSBC Life – Termcare rider³)

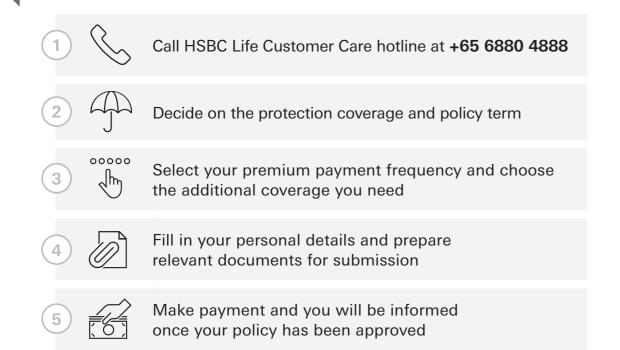
Enhance your protection with this optional rider which covers you for major critical illnesses such as cancers, heart diseases and stroke.

Product overview

| Coverage | Death and terminal illness | | |
|---|---|---|---------------------------------|
| | Total and permanent disability up to age 65 | | |
| | Optional critical illness covers 30 critical illnesses ³ | | |
| Premium payment term and policy term | 5 years (renewable); or 20 years (non-renewable); or up to age 65 (non-renewable) | | |
| Entry age | For policy term of 5 years (renewable) | For policy term of 20 years (non-renewable) | For policy term to age 65 |
| | 18 to 65 years old | | 18 to 60 years old |
| Minimum sum assured | S\$50,000 | | |
| Maximum sum assured | S\$400,000 | | |
| Additional benefits that you can purchase to attach to your plan (riders) | DIRECT - HSBC Life - Termcare | | |

If you require additional protection for early critical illness or savings and investment coverage, please consult an HSBC Life Financial Planner.

5 simple steps to buy DIRECT – HSBC Life – Term Lite



Footnotes

- 1. Policy is only renewable up to the last applicable renewal age of 80.
- 2. Total and permanent disability is covered up to the age of 65.
- 3. DIRECT HSBC Life Termcare rider provides coverage up to age 65. The list of medical conditions covered can be found in the product summary.

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About HSBC Life Singapore

HSBC Life (Singapore) Pte. Ltd. is a wholly owned subsidiary of HSBC Insurance (Asia Pacific) Holdings Limited, which is ultimately owned by HSBC Holdings plc, the London-based holding company of the HSBC Group. HSBC Life Singapore has received an A+ rating by Standard & Poor's in February 2023. It provides a wide range of solutions that cater to life, health, retirement, protection, education, legacy planning, and wealth accumulation needs of retail and corporate clients.

Important notes

DIRECT – HSBC Life – Term Lite is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M). This brochure contains only general information and does not have regard to the specific investment objectives, financial situation and the 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 Planner before making a commitment to purchase the product. In the event that you choose not to seek advice from a Financial Planner, you should consider whether the product in question is suitable for you. Please refer to the general provisions for the exact terms and conditions, specific details and exclusion of this product. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually incurs high cost 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 also 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.

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 us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 February 2024.

HSBC Life SG

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