

# DIRECT – HSBC Life – Term Lite

Your first step to a secure future



Life is a journey that is different for each of us. **DIRECT - HSBC Life - Term Lite** is a simple and affordable term life plan, marking your first your step towards a more secure future. With flexible protection and payment terms, you will always be prepared for whatever life throws your way.

## Prepare for life's great adventure

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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 S\$50,000 to S\$400,000 as well as your policy term of 5 or 20 years, or up to age 65.

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#### 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.

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#### Guaranteed renewability

If you sign up for a 5-year policy term, your policy will be automatically renewed every 5 years<sup>1</sup> regardless of your health condition.

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#### 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 disability<sup>2</sup>.

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#### Critical illness protection (optional DIRECT - HSBC Life - Termcare rider<sup>3</sup>)






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

## Product overview

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

- 1  Call HSBC Life Customer Care hotline at **+65 6880 4888**
- 2  Decide on the protection coverage and policy term
- 3  Select your premium payment frequency and choose the additional coverage you need
- 4  Fill in your personal details and prepare relevant documents for submission
- 5  Make payment and you will be informed once your policy has been approved

## 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.

## 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

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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](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 1 February 2024.

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