

# HSBC Life - Life Treasure (II)

Comprehensive protection  
for your whole life



A whole life plan forms the backbone of your insurance protection, covering you in the event of death, total and permanent disability, critical illness or terminal illness.

As your responsibilities change throughout life, there will be gaps you'll need to fill and you deserve a flexible plan that grows alongside you and your family.

## Design your ideal whole life plan

**HSBC Life - Life Treasure (II)** is a whole life plan that allows you to build your preferred protection, sum assured and payment terms. You can also further customise your plan by adding additional riders to create a holistic whole life plan to complement life's changing needs and responsibilities.



### **Multiply your protection during your prime years**

Increase your protection with a multiplier benefit rider<sup>1</sup>:

- Option to multiply your coverage by 2, 3, 4 or 5 times the basic sum assured with a multiplier coverage term until age 65, 70 or 80.
- Lower the multiplier, when your responsibilities lessen.



### **Enhance your critical illness coverage**

Build a holistic critical illness protection with Critical Illness Benefit (II) and Early Critical Illness Benefit (II) riders.

- Be protected against 162 medical conditions giving you assurance to focus on what matters.
- Receive an additional amount equivalent to 50% of the rider sum assured upon an advanced stage diagnosis of any of the common critical illnesses<sup>2</sup>.



## A life protection plan that works with you, for you

**HSBC Life - Life Treasure (II)** comes with the following basic benefits and a wide range of riders to cover all your protection needs under a single plan.



### Flexible payment terms

- Choose premium payment terms of 10, 15, 20, 25 or 30 years.
- Option to pay on a monthly, quarterly, semi-annual or annual basis.



### Guaranteed Insurability Option<sup>3</sup>

- Boost your coverage by adding selected HSBC Life plans upon significant life stage events.
- No underwriting needed.



### Advanced disability payout

- Receive an advanced disability payout should you be unable to carry out any 2 out of 6 activities of daily living such as transferring, mobility, toileting, dressing, washing and feeding<sup>4</sup>.
- The payout will help ease some of the financial challenges faced, should you suffer a disability.

## Optional riders to complete your coverage

Whilst essential needs are covered in a basic plan, take better control of your coverage by tailoring it with our range of optional riders to suit your needs.



### Up to 10x your sum assured in case of an accidental death

In the event of accidental death, receive up to 10 times of your policy's sum assured when you take on an Accidental Death Benefit rider<sup>5</sup> and a multiplier benefit rider<sup>1</sup> to your plan.



### Get a boost of reassurance with other optional riders<sup>6</sup>

- Enhance your protection against critical illness when you add other optional riders.
- Ensure your policy lasts a lifetime with premium waiver riders that will waive future premium payments, should a specific unfortunate event occur.

## Expand your critical illness coverage

Stay confident when uncertainty strikes by planning for it. Be financially prepared by enhancing your critical illness coverage with our Critical Illness Benefit (II) and Early Critical Illness Benefit (II) riders.

### Additional payout of

**50%<sup>2</sup>** upon any advanced stage diagnosis of the common critical illnesses



Major cancer



Heart attack



End stage kidney failure



Coronary artery by-pass surgery



Stroke



### Critical Illness Benefit (II) rider

- Protection against 56 advanced stage critical illnesses.



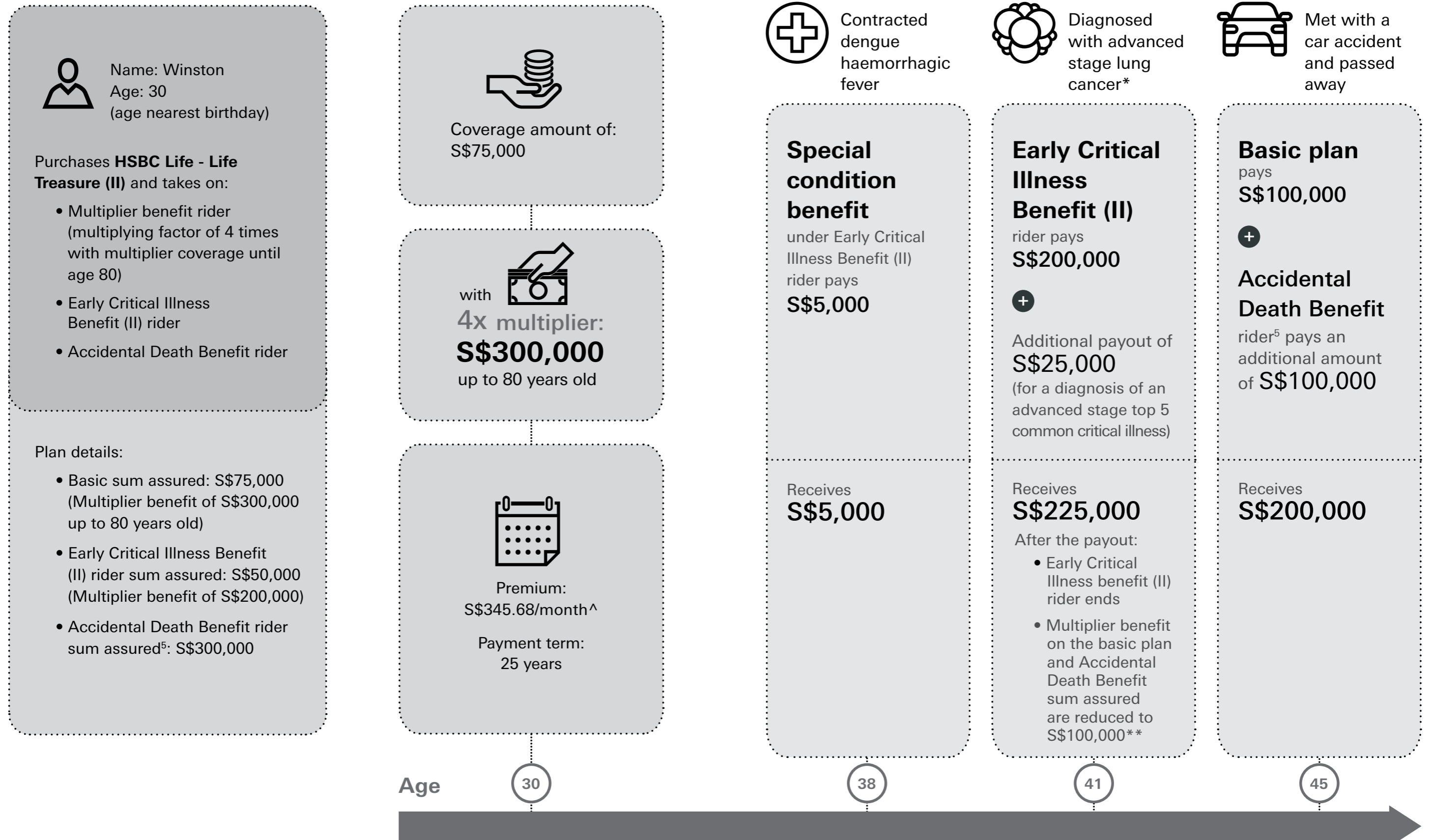
### Early Critical Illness Benefit (II) rider

Be protected against 162 medical conditions.

- Be covered for 41 early stage, 37 intermediate stage, and 56 advanced stage critical illnesses.
- Additional payout<sup>7</sup> for 14 special conditions for the entire policy term.
- Additional payout<sup>7</sup> for 14 juvenile conditions for life assured below attained age 18.

Terms and conditions apply. Please refer to the product summaries of the plan and its respective riders for more information.

# An illustrative example of how HSBC Life - Life Treasure (II) protects you



\* Advanced stage lung cancer is a major cancer covered under Early Critical Illness Benefit (II) rider.

<sup>^</sup> The premium amount stated in this example is for illustration purpose only. Actual premium amount of the plan will vary according to factors such as sum assured, age, smoker status, country of residency at inception, etc.

\*\* In this example, the basic sum assured is reduced from S\$75,000 to S\$25,000 by the sum assured of the Early Critical Illness Benefit (II) rider - S\$50,000. The multiplier benefit (multiplying factor of 4 times) and Accidental Death Benefit are also adjusted to S\$100,000 (S\$25,000 x 4) respectively.



## What you should know before purchasing life insurance?



### Get covered early

Life insurance premiums generally increase as you get older. Start early to cover all your protection needs at the lowest possible cost.



### Determine the amount of coverage you need

Consider your family situation, income, spending and any liabilities you may have before deciding on your life insurance coverage. An HSBC Life Financial Planner can help with these calculations.



### Enhance your coverage with policy riders

Check with your HSBC Life Financial Planner about riders that are available and suitable for you. Customise your policy to meet your needs and budget by adding riders to your plan.

These are opinions expressed by HSBC Life (Singapore) Pte. Ltd. and experience(s) may vary from individual to individual.

### Footnote:

- <sup>1</sup> Multiplier benefit rider pays out guaranteed benefit applicable on or before the policy anniversary nearest to the life assured's 65<sup>th</sup>, 70<sup>th</sup> or 80<sup>th</sup> birthday to HSBC Life - Life Treasure (II) basic policy and optional riders if they are attached to the basic plan; Critical Illness Benefit (II) rider and Early Critical Illness Benefit (II) rider.
- <sup>2</sup> An additional amount equivalent to 50% sum assured of the Critical Illness Benefit (II) rider or Early Critical Illness Benefit (II) rider is payable upon an advanced stage diagnosis of any of the common critical illnesses - major cancer, heart attack, stroke, coronary artery by-pass surgery and end stage kidney failure. Please refer to the product summary for more details.
- <sup>3</sup> Refer to the product summary for the significant life stage events or "Guaranteed Insurability Option (GIO) leaflet" on our website for the list of eligible plans offered.
- <sup>4</sup> There are different definitions covered under Total and Permanent Disability Benefit. Advancement of up to a maximum of S\$3 million is applicable to any 2 out of 6 activities of daily living (ADLs). The diagnosis must be confirmed and certified by a registered medical practitioner. Please refer to the product summary for more details.
- <sup>5</sup> Accidental Death Benefit provides coverage on or before the policy anniversary nearest to the life assured's 80<sup>th</sup> birthday. If multiplier benefit rider is attached and the multiplier benefit on the basic plan is paid out upon death, an additional amount equivalent to the death benefit will be payable upon accidental death. If sum assured plus bonuses is paid out upon death, an additional amount equivalent to the basic sum assured will be payable. Please refer to the product summary for more details.
- <sup>6</sup> Optional riders include Critical Illness Plus rider, Smart Payer PremiumEraser, Smart Payer PremiumEraser Plus and Payer PremiumEraser. Please refer to the relevant product summaries for more details.
- <sup>7</sup> An additional amount equivalent to 10% of the original sum assured of the Early Critical Illness Benefit (II) rider, subject to a maximum of S\$25,000 per life assured for each special condition or juvenile condition. 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

HSBC Life - Life Treasure (II) is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg.No.199903512M).

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

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