

# HSBC Life Term Protector

Secure your family's future



From as little as S\$0.75<sup>1</sup> a day, **HSBC Life Term Protector** offers flexible options and expanded protection coverage against death or terminal illness, so you can be assured that your loved ones will be well taken care of.

## Flexibility to adjust your plan to your needs



### Plan your cash flow with your preferred coverage term

- **Term-to-age<sup>2</sup> coverage term:**

Option to be covered up to age 50, 55, 60, 65, 70, 75 or 99. Choose to pay over a shorter period of 15 or 20 years or for as long as your protection lasts.

- **Renewable<sup>3</sup> coverage term:**

Option to pay for as long as your protection lasts for your selected coverage period of 5, 10, 15, 20, 25, or 30 years. Lump sum payment is only available for a coverage period of 5, 10 or 15 years.



### Enjoy hassle-free guaranteed renewals

- Guaranteed policy renewal<sup>4</sup> will be automatically performed at the end of the policy term.
- No medical check-up or complicated underwriting.



### Guard your loved ones from inflation

Our indexation<sup>5</sup> option ensures that the protection you have put in place will not be affected by rising costs in the future. Your insurance cover will increase in line with the Singapore Consumer Price Index every year, and we will inform you accordingly about your new premium and coverage when that happens.



### Convert your policy anytime

If your needs change over the years, simply convert<sup>6</sup> your term plan to another insurance plan that's best for your circumstances.



### Choose the currency of your protection

Choose the currency you want to be protected in: SGD, USD, EUR, GBP or AUD and pay for premiums in your preferred currency.



## Optional riders for an additional layer of protection

Select from a variety of optional riders to cover all your protection needs under one plan.



### Critical illness protection riders

#### 1. Advance Critical Illness Payout

Enhance your coverage with protection against 37 advanced stage critical illnesses<sup>7</sup>.

#### 2. Early Critical Illness Payout

Enjoy comprehensive coverage for early, intermediate and advanced stage critical illness diagnosis for 132 medical conditions<sup>7</sup>. This includes selected special and juvenile conditions<sup>8</sup>. Available for regular premium payment option only.

#### 3. Critical Illness Plus

Receive an additional lump sum payment in the event of advanced stage critical illness diagnosis without affecting the other benefits of your basic plan.

#### 4. Super CritiCare

Receive unlimited payouts of up to 600% of sum assured for multiple critical illnesses<sup>9</sup>, including first-in-market coverage for re-diagnosed cancer, recurrent heart attack and stroke at any stage<sup>10</sup>. This rider also includes additional payout for selected special and juvenile conditions<sup>8</sup> and a complimentary yearly<sup>11</sup> Diabetes Care Programme worth S\$2,500. Available for regular premium payment option only.



### Premium waiver riders

#### 1. Critical Illness PremiumEraser

In the event of an advanced stage critical illness diagnosis, your future premiums will be waived.

#### 2. Premium Waiver

In the event of early to advanced stage critical illness diagnosis, your future premiums will be waived. For involuntary loss of income<sup>12</sup>, your premiums will be waived for the next 6 months.

#### 3. Payer PremiumEraser

In the event of total and permanent disability, early to advanced stage critical illness, or death of the payer, future premiums will be waived and your loved one continues to be covered. You can also choose to be covered in the event of involuntary loss of income, allowing premiums to be waived for the next 6 months.



### Disability protection riders

#### 1. Advance Total and Permanent Disability Payout

In the event of total and permanent disability, you will get your payment in advance to support you and your family.

#### 2. Personal Accident Benefit

In the event of injuries or death due to an accident, you will receive a payment without affecting the other benefits of your main plan.



### Survival benefit rider

#### 1. Guaranteed Survival Payout

In the event you outlive the term of the policy, you will get reimbursed with the prevailing sum assured. No medical underwriting is required for this rider, and issuance of this rider is guaranteed. Only available for term-to-age 99.

### What you should consider when buying life insurance

- Your dependents**  
You may have loved ones such as a spouse, children or elderly parents, who depend on you for financial support. Consider your future expenses depending on your dependents' needs when choosing your life insurance coverage.
- Your legacy**  
Evaluate your financial situation and plan ahead if you want to distribute your wealth to your loved ones upon your passing.

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

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

**Footnotes:**

- <sup>1</sup> Based on a regular pay term-to-age plan with coverage up to age 65 at S\$100,000 sum assured for a 35 year old male, non-smoker.
- <sup>2</sup> Subject to minimum coverage term of 5 years for regular pay.
- <sup>3</sup> Subject to renewal age limit of 75 years old and maximum expiry age of 99 years old nearest to the policy anniversary.
- <sup>4</sup> Premiums will be adjusted according to the life assured's age at policy renewal. The policy term of the renewed policy must have the same policy term as the existing basic policy, subject to the maximum renewal age as specified in the policy contract. This feature is only available for renewable term.
- <sup>5</sup> Indexation stops at age 60 or 5 years before the expiry age of the term plan, whichever is earlier. Once indexation is activated, the sum assured will increase automatically at each policy year according to the increase in the prevailing Singapore Consumer Price Index (CPI) or at a fixed rate of 5%, whichever is higher. Premiums for this increase will be based on the extra sum assured as well as the attained age of the life assured at the point of indexation. This feature is only available for regular pay term-to-age.
- <sup>6</sup> You may convert this policy to another regular premium pure life protection basic policy available before or when the life assured turns 60 years old without further evidence of insurability, subject to terms and conditions. The sum assured of the new policy will remain the same as the sum assured of this policy.
- <sup>7</sup> The list of medical conditions covered can be found in the product summary.
- <sup>8</sup> We will pay an additional amount equivalent to 10% of the original sum assured of the 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.
- <sup>9</sup> Payout is subject to applicable limits. Upon diagnosis of a new critical illness condition, there is a twelve (12) month waiting period from the date of the diagnosis of the latest successful critical illness claim. Upon diagnosis of re-diagnosed cancer, recurrent heart attack or stroke, there is a twenty-four (24) month waiting period from the date of the diagnosis of the latest successful cancer, heart attack or stroke claim regardless of stages.
- <sup>10</sup> Payout is subject to applicable limits. The total amount payable for all cancers, heart attack and stroke is capped at 300% of sum assured of the rider.
- <sup>11</sup> The Diabetes Care Programme is a twelve (12) months care programme, which will renew automatically, as long as the life assured has diabetes as confirmed by our company's appointed doctors in the form of annual blood test(s) report. This is an additional benefit that does not reduce the sum assured of any benefits in the rider. The Diabetes Care Programme excludes medication prescription and refills if any.
- <sup>12</sup> Premium waiver rider provides coverage to the end of the rider policy term and involuntary loss of income benefit provides coverage up to age 50.

## 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

Term Protector 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](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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