

HSBC Life Term Protector 汇丰人寿 易保

Secure your family's future
保障您家人的未来

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汇丰保险
HSBC Life

From as little as S\$0.75¹ a day, you're taking a confident stride towards your family's financial security with **HSBC Life Term Protector**.

Life is unpredictable, and it's crucial to protect your loved ones from the unknown. With term insurance, you can have peace of mind knowing that if unforeseen events occur and demands significant financial support, your family can be taken care of. Don't leave their future to chance – take this proactive and responsible step for them.

Discover the flexibility to adjust your insurance plan according to your unique needs



Plan your cash flow with your preferred coverage term

- **Term-to-age² coverage term:**

Option to be covered up to age 50, 55, 60, 65, 70, 75, 85 or 99, and pay regularly over your selected coverage term.

- **Renewable³ coverage term:**

Option to be covered for a renewable period of 15, 20, 25, or 30 years.



Enjoy hassle-free guaranteed renewals

- Guaranteed policy renewal⁴ 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 indexation⁵ 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 convert⁶ your term plan to another insurance plan that's best for your circumstances.




Choose a currency

The choice is yours between SGD or USD, to be the currency which you pay and be protected in.

Embrace the power of preparation and responsibility with these optional riders

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 illnesses⁷.

2. Early Critical Illness Payout II


Enjoy comprehensive coverage for early, intermediate and advanced stage critical illness diagnosis for 170 medical conditions⁷. This includes selected special and juvenile conditions⁸.

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 illnesses⁹, including coverage for re-diagnosed cancer, recurrent heart attack and stroke at any stage¹⁰. This rider also includes additional payout for selected special and juvenile conditions⁸ and a complimentary yearly¹¹ Diabetes Care Programme worth S\$2,500.


**Premium waiver riders**

1. Premium Waiver

In the event of early to advanced stage critical illness diagnosis, your future premiums will be waived. For involuntary loss of income¹², your premiums will be waived for the next 6 months.

2. 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 II

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 basic 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 experiences may vary from individual to individual.

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

Footnotes:

- ¹ 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.
- ² Subject to minimum coverage term of 5 years.
- ³ Subject to renewal age limit of 75 years old and maximum expiry age of 99 years old nearest to the policy anniversary.
- ⁴ 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.
- ⁵ Only available for term-to-age. Indexation stops on the policy anniversary nearest to age 60 of the life assured 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 term-to-age.
- ⁶ 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 the need for underwriting, subject to terms and conditions. The sum assured of the new policy will remain the same as the sum assured of this policy.
- ⁷ The list of medical conditions covered can be found in the product summary.
- ⁸ We will pay an additional amount equivalent to 20% 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.
- ⁹ Payout is subject to applicable limits. Upon diagnosis of a new critical illness condition, there is a 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 24-month waiting period from the date of the diagnosis of the latest successful cancer, heart attack or stroke claim regardless of stages.
- ¹⁰ 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.
- ¹¹ The Diabetes Care Programme is a 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 tests 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.
- ¹² 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, most recently affirmed in February 2024. 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 or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 February 2025.

HSBC Life SG

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services online 24/7



Scan and get the
HSBC Life SG app
or download from:

Contact us at +65 6880 4888
or visit hsbclife.com.sg for more information.





每天只需0.75新元¹，**汇丰人寿易保**就能让您信心十足地迈向家庭经济保障。

生命无常，保护您的亲人免受未知风险的影响至关重要。有了定期保险，您就可以安心，因为您知道，如果发生意外情况，需要大量的经济支持，您的家人可以得到照顾。不要把他们的未来交给命运- 为他们迈出这积极而负责任的一步。

发现根据您的独特需求调整保险计划的灵活性



用您首选的保险期限来规划您的现金流

- **定龄定期型² 保险期限：**
可选择承保至 50、55、60、65、70、75、85 或 99 岁，并在您选定的保险期限内定期缴付保费。
- **可续保型³ 保险期限：**
可选择在 15、20、25 或 30 年的可续保期限内受保。



尽享自动保证续保

- 保单将在保单期限到期时自动保证续保⁴。
- 无需身体检查或繁琐的核保流程。



保护您的亲人免受通胀影响

指数化⁵ 选项确保您受到的保障不受未来生活成本上涨的影响。您的保额每年会随着新加坡消费者物价指数而增大，我们将在各个阶段相应告知您新的保费和保额。



随时转保

如果多年后需求发生变化，您只需将定期保险计划转换⁶ 为最适合自己情况的其他保险计划。



选择货币

您可选择新元或美元，作为您缴付保费和受保的货币。

通过这些可选附加险，掌握准备与责任的力量

选择适合您的各种可选附加险, 覆盖您所有的保障需求在一个计划

**重疾保障附加险**

1. 晚期重疾赔付

针对37种晚期重疾，加强您的保障⁷。

2. 早期重疾赔付 II


针对170种病症的早期、中期和晚期重疾全面保障⁷。包括所选的特殊疾病和青少年疾病⁸。

3. 重疾额外赔付

在诊断出晚期重疾的情况下，获得额外的一次性给付，而不影响您的基本计划的其他利益。

4. 超级重疾病理

对于多次重疾⁹，获得最高可达保额之600%的给付，包括新发癌症、复发性心脏病发作和任何阶段的中风保障¹⁰。这项附加险还包括所选的特殊疾病和青少年疾病⁸的额外给付以及价值2,500新元的每年¹¹免费糖尿病护理计划。


**保费免除附加险**

1. 保费豁免

如果确诊早至晚期的重疾，您未来的保费将会被免除。此外，如果出现非自愿丧失收入的情况¹²，接下来6个月的保费将会被免除。

2. 投保人保费豁免

如果投保人出现完全永久残疾情况、早至晚期重疾或身故，您未来的保费将会被免除，而您的亲人将继续得到保障。您还可以选择，如果出现非自愿丧失收入的情况，您也可以受保，这样接下来6个月的保费将会被免除。


**残疾保障附加险**

1. 完全和永久残疾提前赔付II

如果出现完全永久残疾情况，您将提前获得给付，以供养自己和家人。

2. 个人意外赔付

如果意外受伤或身故，您将获得一次性给付，而不影响您的基本计划的其他利益。

**生存利益附加险**

1. 保证生存给付

如果您的寿命超过保单期限，您将获得现行的保额。此附加险无需医疗核保，而且保证签发。仅适用于99岁的定龄定期保险。

购买人寿保险时的注意事项

☒ **您的亲属**

您可能有配偶、子女或年迈父母等亲人，他们靠您提供经济支持。在选择人寿保险承保范围时，应根据亲属的需求考虑未来的支出。

☒ **您的遗产**

如果想在身故后把财富分配给亲人，应评估您的经济状况并提前做好计划。

这些是汇丰人寿保险（新加坡）私人有限公司的意见，实际情况可能因人而异。
附带条款和条件。请参阅各附加险的产品简介以获取更多信息。

注释:

- ¹ 采用定期缴费型定龄定期保险计划，最高承保至65岁，35岁非烟民男性可获得100,000新元的保额。
- ² 最短保险期限为5年。
- ³ 续保年龄以75岁为限，最大到期年龄为99岁，以最接近保单周年日的生日为准。
- ⁴ 保费将在续保时根据人寿保险投保人的年龄进行调整。续保保单须与现有基础保单拥有相同的保单期限，最大续保年龄如保单合约所述。这仅适用于可续保定期保险。
- ⁵ 仅适用于定龄定期。指数化在最接近投保人60岁的保单周年日或定期计划到期年龄前5年停止，以较早者为准。一旦启用指数化，每个保单年度的保额会根据新加坡现行消费者物价指数 (CPI) 或5%的固定比率（以较高数值为准）自动增大。增大保额的保费取决于额外的保额，以及人寿保险投保人在启用指数化时的实际年龄。这仅适用于定期缴费的定龄定期保险。
- ⁶ 您可以在被保险人年满60周岁时或之前，将此保单转换为另一份定期保费型纯寿险基础保单，而无需核保，但须符合条款和条件。新保单的保额将保持与本保单的保额相同。
- ⁷ 承保的病症清单见产品简介。
- ⁸ 我们将给付相当于附加险下原保额20%的保额，每出现一次特殊疾病或青少年疾病的最大给付金额为25,000新元。承保的病症清单可参见产品简介。
- ⁹ 给付受适用的限额限制。对于新的重疾诊断，从最近一次成功的重疾索赔的诊断日期起，有12个月的等待期。对于新发癌症、复发性心脏病发作或中风的诊断，从最近一次成功的癌症、心脏病发作或中风（无论那一阶段）索赔的诊断日期起，有24个月的等待期。
- ¹⁰ 给付受适用的限额限制。所有癌症、心脏病和中风的总给付金额以附加险保额的300%为限。
- ¹¹ 糖尿病护理计划是一项为期12个月的护理计划，只要投保人患有糖尿病并经本公司指定的医生以年度血液测试报告的形式确认，该计划将自动更新。这是一项额外的利益，不会减少附加险中任何保障的保额。糖尿病护理计划不包括处方药和续药（如有）。
- ¹² “保费豁免”附加险承保至该附加险保单期限到期为止，“非自愿丧失收入”承保至50岁。

关于汇丰人寿新加坡

汇丰人寿保险（新加坡）私人有限公司是汇丰保险集团（亚太）有限公司的全资子公司，而汇丰保险集团（亚太）有限公司由汇丰集团位于伦敦的汇丰控股有限公司最终拥有。汇丰人寿新加坡已于2024年2月再次获得标普A+评级。其提供广泛的解决方案，满足零售和公司客户的人寿、健康、退休、保障、教育、传承规划及财富积累的需要。

重要事项

易保（Term Protector）由汇丰人寿保险（新加坡）私人有限公司（注册号码199903512M）承保。

本宣传册仅含一般信息，并未考虑任何有关特定人士的具体投资目标、财务状况和特殊需求。本手册并非保险合同，也无意作为购买产品的要约或建议。您可向我们的授权产品分销商索取产品简介。您在决定是否购买本产品前，应先阅读产品简介。在作出购买产品的承诺前，您可能希望向财务规划师寻求建议。如果您选择不征求财务规划师的建议，您应考虑有关产品是否适合您。有关本产品的确切条款和条件、具体细节和除外责任，请参阅保单一般条款。由于购买人寿保险是一项长期的承诺，提早终止保单通常涉及高昂的费用，而您可得退保价值（如有）可能为零或少于已缴付的总保费。购买不适合自己的健康保险产品，可能会影响您对未来医疗需求的经济能力。购买新的保险产品替代现有寿险保单亦有弊端，因为新保单的价格可能更贵，或价格相同但提供的保障更少。

本保单受新加坡存款保险公司（SDIC）管理的保单持有人保障计划保护。本保单自动受其保护，无需采取额外行动。欲知更多关于该计划涵盖的保障类型和赔偿限额（如适用）的信息，请联系我们或访问LIA或SDIC网站（www.lia.org.sg or www.sdic.org.sg）。

本广告未经新加坡金融管理局审查，本文所含信息在2025年2月1日之前正确无误。

本文采用中英两种语言，但以英文版为正式版本，中文册页仅供参考。中英文之间如有差异，则以英文版为准。

HSBC Life SG

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