

# HSBC Life Term Protector Prime 汇丰人寿 易保优选

Protection that lasts you a lifetime  
终生保护

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汇丰保险  
HSBC Life

Your career takes you places and life may lead you in directions you have not thought of. One thing remains for sure, and that is your need for a protection solution that can keep up with your changing lifestyle, location and financial circumstances.

**HSBC Life Term Protector Prime** is a simple solution that protects your greatest assets – you, your loved ones, and your business.





## Plan ahead for your next generation and your business



### **Dependents financial security**

#### **Plan for your loved ones**

Your protection choices greatly impact the amount of wealth available for future generations. Protect the ones you care about and safeguard their financial future.

In the unfortunate event of death or upon the diagnosis of terminal illness, HSBC Life Term Protector Prime will pay out a cash benefit in lump sum of S\$2 million and above\* to your dependents, distributed according to your wishes.



### **Protect your business**

#### **Support for your business ventures**

You have put in so much to build your business and it is your biggest pride. You need to protect your assets and ensure your business continues should any misfortune happen to you.

Cash benefits payable under a term insurance plan offers valuable protection, ensuring that your business continues to operate in the way you want it.

\* The actual benefit payout will depend on the chosen sum assured/premium.



## A bespoke solution that matches your needs



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

#### Term-to-age<sup>1</sup> 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.

#### Renewable<sup>2</sup> coverage term:

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



### Choose a currency

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



### Automatic and guaranteed renewability option<sup>3</sup>

**Renewal of your policy is guaranteed and automatic** and will not be dependent on your health condition. Renewal premiums will be based on your age when policy is renewed.



### Convertibility option<sup>4</sup>

As your needs and circumstances changes overtime, so does your plan. One of the best features of this plan - **the ability to convert your term plan into another insurance plan of your choice** to suit your changing lifestyle.



### Indexation option<sup>5</sup>

Indexation protects your insurance benefits against the effects of inflation, minimising your exposure to inflation risks to keep up with Singapore's Consumer Price Index (CPI).

Premium rates<sup>6</sup> and the sum assured will be adjusted accordingly, and made known to you at each adjustment.

# Optional riders for an additional layer of protection

## Early Critical Illness Payout II

In the event of early to advanced stage critical illness diagnosis (including selected special conditions and juvenile conditions<sup>7</sup>), you will get your payment in advance to help you through this difficult time.

## Advance Critical Illness Payout

In the event of a critical illness diagnosis, you will get your payment in advance to help you through this difficult time.

## 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.

## Critical Illness Plus

In the event of a critical illness diagnosis, you will receive a lump sum payment without affecting the other benefits of your basic plan.

## Super CritiCare

Receive unlimited payouts of up to 600% of sum assured for multiple critical illnesses<sup>8</sup>, including coverage for re-diagnosed cancer, recurrent heart attack and stroke at any stage<sup>9</sup>. This rider also includes additional payout for selected special and juvenile conditions<sup>7</sup> and a complimentary yearly<sup>10</sup> Diabetes Care Programme worth S\$2,500.

## 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.

## Guaranteed Survival Payout

In the event that 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.

## Premium Waiver

In the event of early to advanced stage critical illness diagnosis, your future premiums will be waived. In addition, in the event of involuntary loss of income<sup>11</sup>, your premiums for the next 6 months will be waived.

## Payer PremiumEraser

In the event of total and permanent disability, critical illness from early to advanced stage, or death of the payer, your 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, so your premiums for the next 6 months will be waived.

### 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.
- ☒ **Your business**  
If you own a business, you should consider the value of your assets and ensure you preserve it equitably. This also applies to the compensation incurred upon involuntary exit of your key partners.

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.

**Footnote:**

- <sup>1</sup> Subject to minimum coverage term of 5 years.
- <sup>2</sup> Subject to renewal age limit of 75 years old and maximum expiry age of 99 years old nearest to the policy anniversary.
- <sup>3</sup> Only available for renewable term and subject to the maximum renewal age. The policy term of the renewed policy must have the same policy term as the existing basic policy, subject to a maximum expiry age of 99.
- <sup>4</sup> You may apply in writing to convert this policy to another regular premium pure life protection basic policy (for the purposes of the convertibility option only, “the new policy”) available at any time on or after the first policy anniversary, without the need for underwriting on the following conditions:
- this policy is in force immediately before it is converted on the conversion date; upon conversion, this policy shall automatically terminate;
  - the life assured is 60 years old or younger on the conversion date;
  - after the conversion, the sum assured under the new policy will remain the same as the sum assured under this policy (or such lower sum assured as you may determine) before the conversion date;
  - no partial conversion of this policy is allowed;
  - no claim on this policy has been admitted;
  - no total and permanent disability claim has been admitted in connection with any policies (including this policy) which you may have with us;
  - the premium of the new policy will be based on the attained age of the life assured and at the prevailing premium rate of the new policy on the conversion date. A regular premium pure life protection basic policy means a regular premium whole life, endowment or investment linked policy before the addition of any riders.
- <sup>5</sup> 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.
- <sup>6</sup> 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.
- <sup>7</sup> 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.
- <sup>8</sup> 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.
- <sup>9</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>10</sup>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.
- <sup>11</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, 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 Prime 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 2025.

## HSBC Life SG

Access HSBC Life SG  
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](http://hsbclife.com.sg) for more information.



您的企业和生活可能会面对意想不到的情况。  
但可以确定的一点是, 为了应对不断变化的生活方式、场所和经济状况, 一项保障方案必不可少。  
**汇丰人寿易保优选**简单易懂, 可以为您、您的亲人和企业等最重要的资产保驾护航。





## 提前为下一代和您的企业做好规划



### 受扶养人的财务保障

#### 为您的亲人未雨绸缪

您选择的保障计划会极大影响后代能够获得的财富金额。为您关心的人提供保障，为他们日后的经济状况保驾护航。

如客户不幸离世或确诊不治之症，汇丰人寿易保优选可以为其亲属一次性支付不低于200万新元的现金赔偿，具体分配金额根据您的意愿而定。



### 保护您的企业

#### 企业支持

您为创立企业花费了大量心血，这是您最值得骄傲的事。您需要保护自己的资产，确保您的企业在您遭遇不测时能够继续经营。

定期保险计划的现金给付，为您提供重要的保障，确保您的企业如您所愿，继续经营。

\*实际给付额取决于所选定的保额/保费。



## 量身定制解决方案，迎合您的个人需求



用您首选的保险期限来规划您的现金流

**定龄定期型<sup>1</sup> 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<sup>2</sup> 保险期限：**

可选择在 15、20、25 或 30 年的可续保期限内受保。



**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。



**自动保证续保选项<sup>3</sup>**

保单将在保单期限到期时自动保证续保，不受您的健康状况影响。在续保时，续保保费取决于您的年龄。



**转保选项<sup>4</sup>**

随着需求和情况的不断变化，您的计划也可随之改变。本计划的最大优点之一是 - 能将您的定期计划转换为您所选定的其他保险计划，以适应不断变化的生活方式。



**指数化选项<sup>5</sup>**

指数化可防止您的保险给付受到通胀的影响，并最大程度降低您遭受的通胀风险，从而跟上新加坡的消费者物价指数（CPI）。

保险费率<sup>6</sup> 和保额会随之调整，但每次调整时都会发出通知。

# 为您提供多一层保护的可选附加险

## 早期重疾赔付II

如果确诊早至晚期的重疾（包括所选的特殊疾病和青少年疾病<sup>7</sup>），您将提前获得给付，以便度过难关。

## 重疾提前赔付

如果确诊重疾，您将提前获得给付，以便度过难关。

## 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。

## 重疾额外赔付

如果确诊重疾，您将获得一次性的给付，而基本计划的其他给付不受影响。

## 超级重疾疾病险

对于多次重疾<sup>8</sup>，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<sup>9</sup>。这项附加险还包括所选的特殊疾病和青少年疾<sup>7</sup>的额外给付以及价值2,500新元的每年<sup>10</sup>免费糖尿病护理计划。

## 个人意外赔付

如果意外受伤或身故，您将获得一次性的给付，而基本计划的其他给付不受影响。

## 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。

## 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<sup>11</sup>，接下来6个月的保费将会被免除。

## 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。

### 购买人寿保险时的注意事项



#### 您的亲属

您可能拥有配偶、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

如果想在去世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。



#### 您的企业

如果您拥有一家企业，则应考虑资产价值，确保为其提供合理的保护。这也适用于关键合作伙伴非自愿退出时产生的赔偿。

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:**

<sup>1</sup> 最短保险期限为5年。

<sup>2</sup> 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。

<sup>3</sup> 仅适用于可续保定期保险，以最大续保年龄为限。续保保单须与现有基础保单拥有相同的保单期限，最大到期年龄为99岁。

4 您可以在第一个保单周年日或此日之后的任何时间提出书面申请，将本保单转换为其他定期保费型纯寿险基础保单（仅就转换选项而言，称“新保单”），在以下条件下无需核保：

- 本保单在转保日进行转保前是有效的；一旦完成转保，本保单将自动作废。
- 人寿保险受保人在转保日年龄为60岁或以下；
- 转保后，新保单下的保额与本保单在转保日前的保额（或您可能确定的较低保额）相同；
- 本保单不得部分转保；
- 本保单未受理任何索赔；
- 对于您可能向我们办理的任何保单（包括本保单），目前未受理任何完全和永久残疾索赔；
- 新保单的保费取决于人寿保险受保人的实际年龄，采用转保日的现行保险费率。定期保费型纯寿险基础保单指添加任何附加险之前，采用定期保费的终生、养老或投资连接型保单。

<sup>5</sup> 仅适用于定龄定期保险。指数化在最接近受保人60岁的保单周年日或本定期计划到期年龄前5年停止，以较早时间为准。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。

<sup>6</sup> 增大保额的保费取决于额外的保额，以及人寿保险受保人在启用指数化时的实际年龄。

<sup>7</sup> 额外提供一笔等于附加险下原保额20%的款项，每个人寿保险投保人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。承保疾病清单可参见产品简介。

<sup>8</sup> 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。

<sup>9</sup> 给付受适用限制制约。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。

<sup>10</sup> 糖尿病护理计划是一项为期12个月的护理计划，只要受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）。

<sup>11</sup> “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

易保优选（Term Protector Prime）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](http://www.lia.org.sg) or [www.sdic.org.sg](http://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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