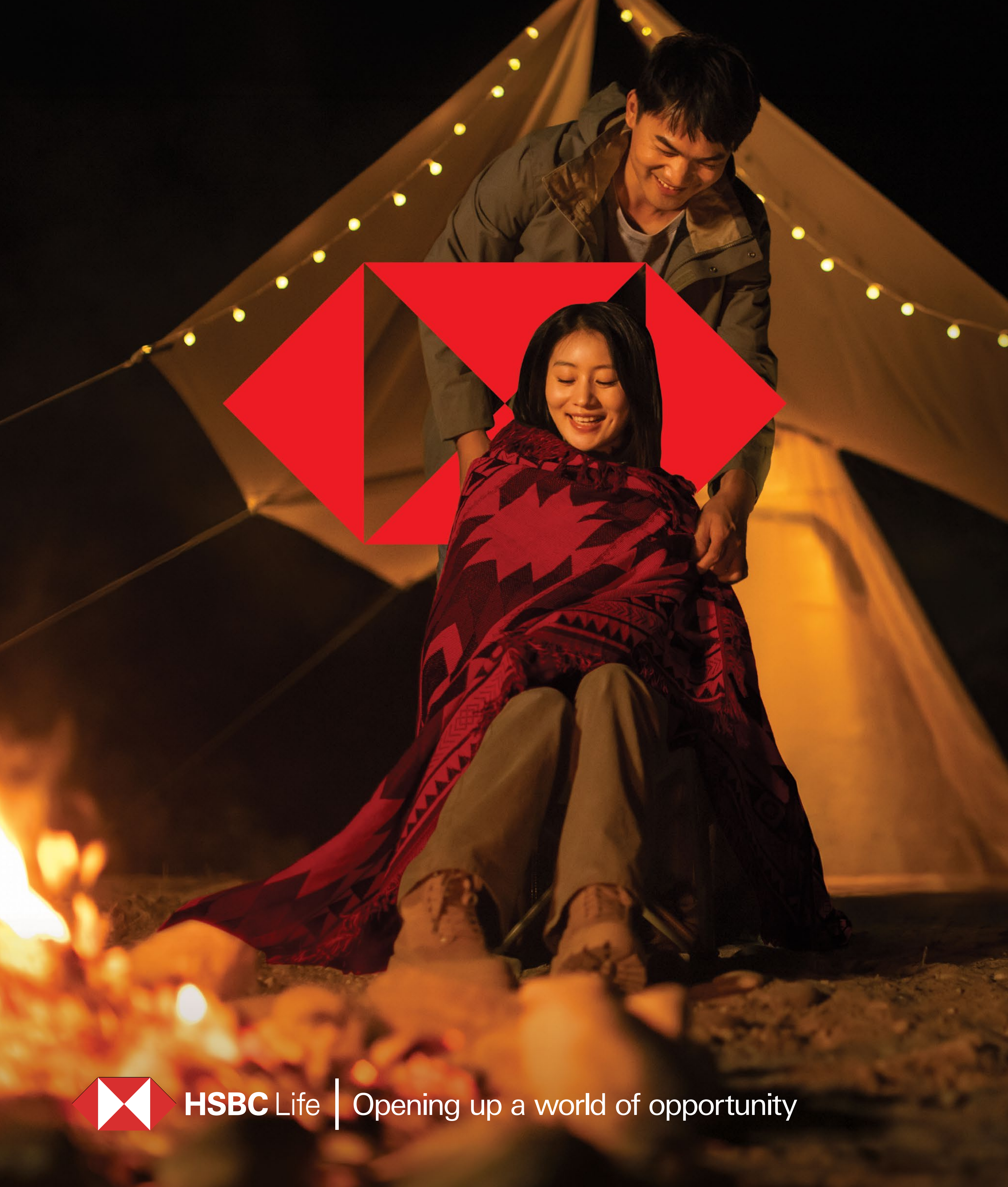
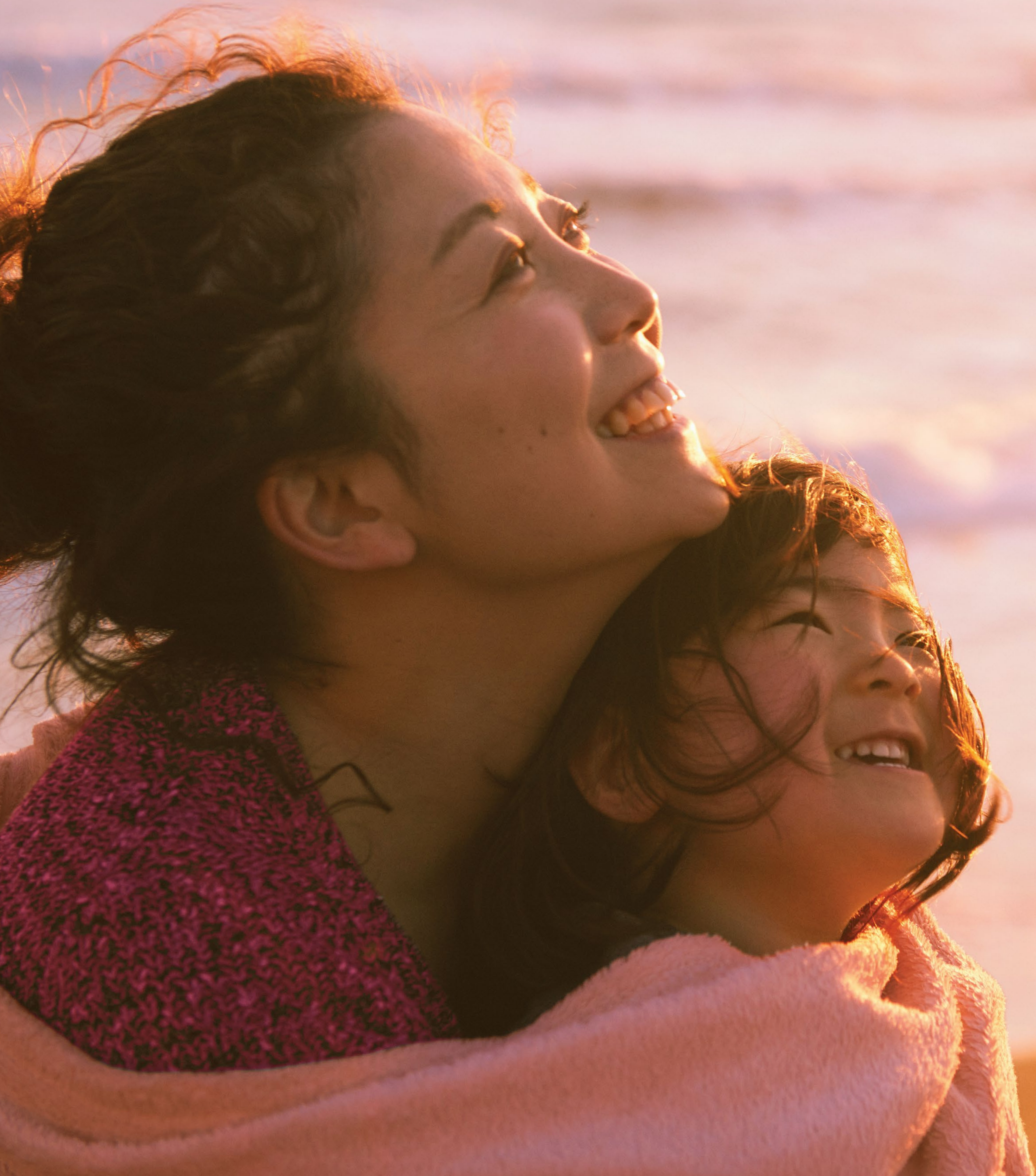
# HSBC Life
# Term Protect Secure

Protect your family today for a confident tomorrow



HSBC Life | Opening up a world of opportunity

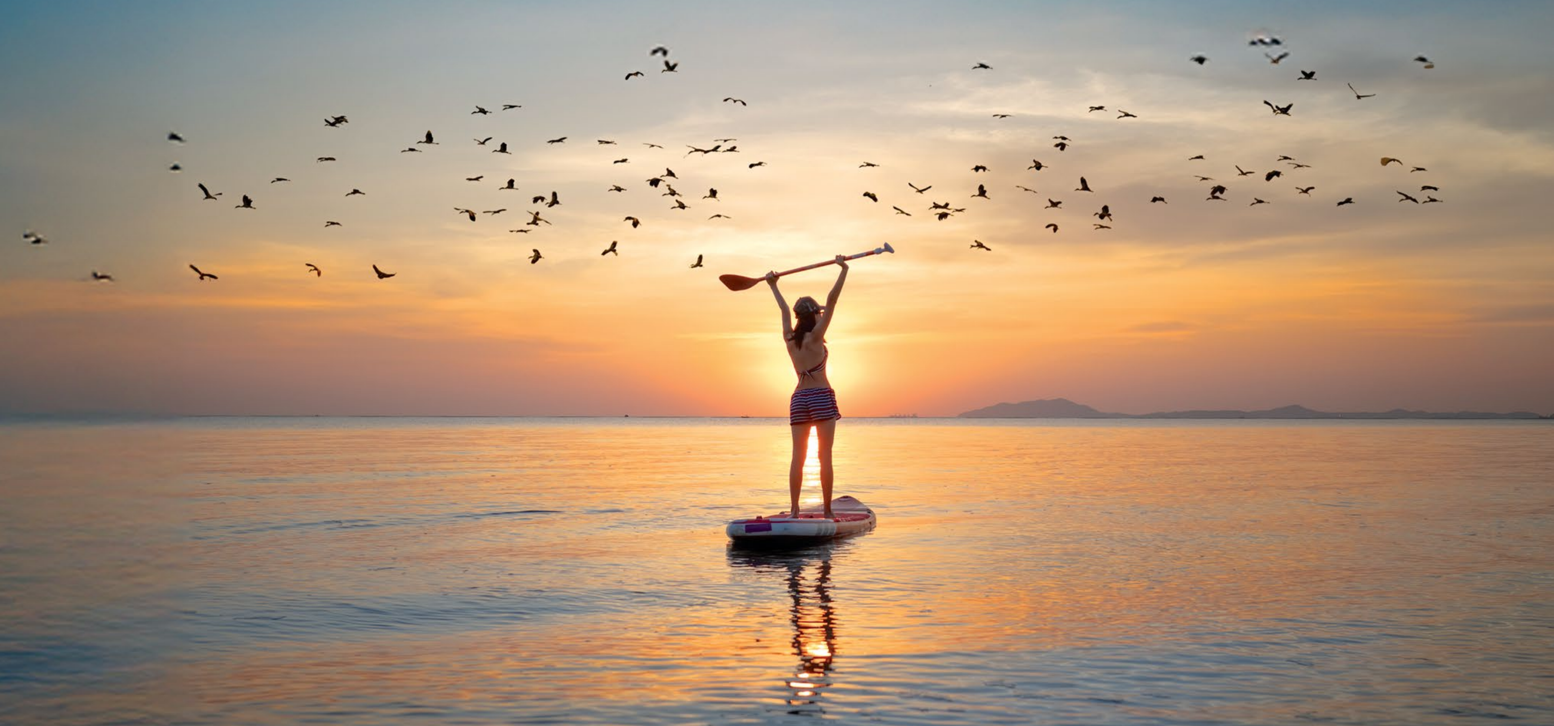


# The confidence to protect the ones you love, today and tomorrow

As your life moves forward, your opportunities grow. And so do your responsibilities.

From growing your wealth and supporting your family to preparing for the milestones ahead, you need protection that keeps pace with life's changing priorities.

**HSBC Life Term Protect Secure** is a term insurance plan that offers comprehensive protection and financial flexibility, putting you in control. It gives you the flexibility to adapt your protection as your needs evolve, so you can protect what matters most today — and look ahead with confidence.



# Why choose **HSBC Life Term Protect Secure**?

### Stay protected for as long as you need

- Choose from a range of coverage terms[1] up to age 100 to match your goals.
- Convert your policy and eligible riders to another insurance plan at any time[2], without further health assessments.

### Options to boost protection at key milestones

- Increase your coverage at specific life-stage events[3], without further health assessments, such as:
  - a change in your marital status
  - welcoming a new child, whether by birth or adoption
  - purchasing a property

### Comprehensive protection with optional riders

- Opt for riders covering up to 170 critical illness conditions, total and permanent disability, and more.

### Apply for protection with ease

- Enjoy a simplified application[4] for coverage below S$500,000 by answering a short set of health questions.

### Protection for today with flexibility for tomorrow

- Life changes, and so do your protection needs. **FlexiMilestone Benefit**[5] lets you adjust your coverage[6] and receive a cash payout[7] later in your policy term as priorities evolve. Whether your children have become independent or your mortgage commitment reduces, you choose what works best when the time comes.

When your **FlexiMilestone Benefit** becomes available*, you can choose to:

**Keep your protection** and continue with your existing coverage for the road ahead.

or

**Adjust your coverage** as your financial commitments reduce, and receive a proportionate cash payout.

or

**Take the full benefit** – receive **50% of the total premiums** paid for your basic plan. Your policy terminates[8].

*FlexiMilestone Benefit is a one-time option available during the specified exercise period under eligible policies. Please refer to the product summary for terms and conditions.

# Tailor your protection with optional riders

Your protection can evolve as your life does. Start with essential cover, then tailor your plan with optional riders that strengthen your protection as your needs change.

## Get financial support for disability and up to 170 critical illness conditions, so you can focus on recovery

- **Advance Early Critical Illness Payout III**
  Receive a payout[9] as an advancement of the death benefit upon diagnosis of up to **170 critical illness conditions** across early, intermediate and advanced stages, including an additional payout[10] for selected special and juvenile conditions.

- **Advance Critical Illness Payout II**
  Receive a payout[9] as an advancement of the death benefit upon diagnosis of advanced-stage critical illness.

- **Super CritiCare**
  Receive multiple payouts[11] of up to 600% of the sum assured, including for recurring illnesses and selected special and juvenile conditions, plus a complimentary Diabetes Care Programme[12].

- **Advance Total and Permanent Disability Payout III**
  Receive a payout as an advancement of the death benefit upon diagnosis of total and permanent disability.

## Celebrate longevity with a guaranteed payout near age 100

- **Guaranteed Survival Payout II**
  Receive a guaranteed payout equal to your prevailing sum assured if you outlive the policy term. Available exclusively with term-to-age 100 coverage.

## Stay protected, even when you’re unable to pay premiums

- **Premium Waiver II (ECIUN)**
  Keep your protection in place with future premiums waived[13] if you are the life insured and are unable to pay due to a critical illness diagnosis or involuntary loss of income.

- **Payer PremiumEraser II (DTPDECIUN)**
  Secure your loved one’s protection with future premiums waived[14] if you are paying for their policy and are unable to continue due to a critical illness diagnosis, total and permanent disability, involuntary loss of income, or death.

# How **HSBC Life Term Protect Secure** provides protection with flexibility to help keep plans on track

Joanna is a 35-year-old single woman, supporting her elderly mother while financing her home.

She purchases **HSBC Life Term Protect Secure** with a basic sum assured of **S$1.2 million** and coverage to age 75, together with add-on riders to meet her protection needs today, while giving her the flexibility to adjust her coverage as her financial responsibilities evolve.

## Age 35

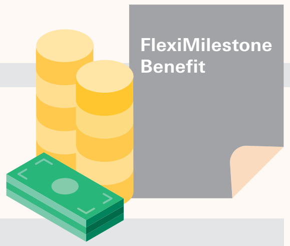
**Joanna starts her protection plan.**

She pays a total monthly premium of **S$200.**

| Coverage term to age 75 | Sum assured |
|---|---|
| Basic plan | S$1.2 million |
| Rider 1: Advance Early Critical Illness Payout III | S$200,000 |
| Rider 2: Advance Total and Permanent Disability Payout III | S$1 million |

## Age 61

**Joanna's financial commitments are lower now that her mortgage is fully paid off.**



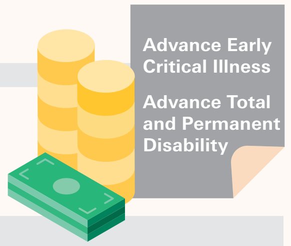

She decides to reduce her basic plan coverage to **S$200,000** and receives a **FlexiMilestone Benefit payout of S$8,694**. She can use it to help fund her premiums while staying protected.

The coverage[6] under her riders will also be reduced accordingly.

| Coverage term to age 75 | Sum assured |
|---|---|
| Basic plan | **S$200,000** |
| Rider 1: Advance Early Critical Illness Payout III | S$200,000 |
| Rider 2: Advance Total and Permanent Disability Payout III | **S$200,000** |

## Age 65

**Joanna is diagnosed with early-stage cancer.**

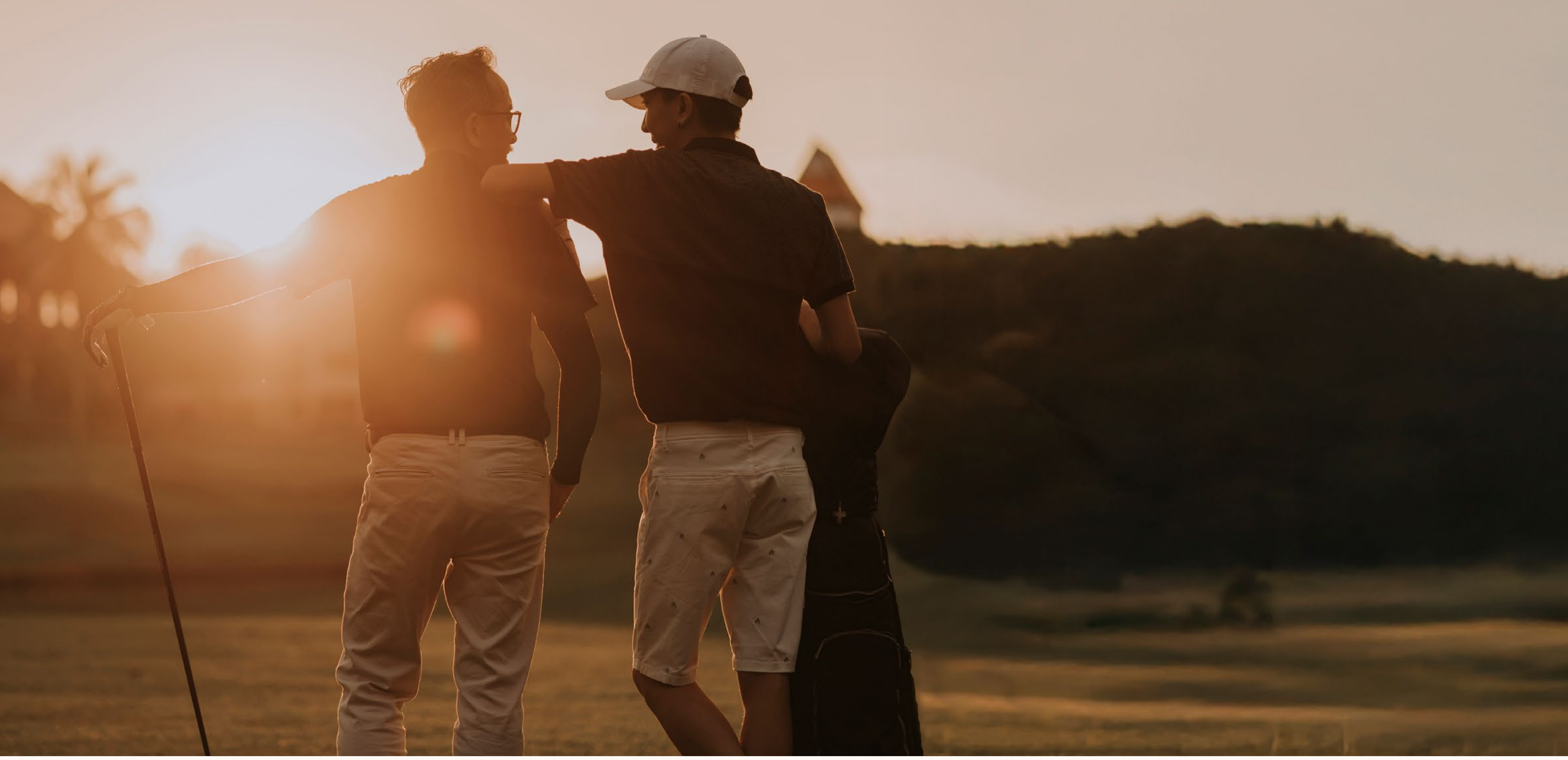



With coverage for up to **170 critical illness conditions**, the Advance Early Critical Illness Payout III provides a **S$200,000** payout from the death benefit upon diagnosis, to support her treatment and recovery.

Her policy terminates upon payout from the sum assured.

With **HSBC Life Term Protect Secure**, Joanna can adjust her coverage as her needs evolve — giving her the financial flexibility to keep her plans on track with confidence, while staying protected.

Note: The above scenario is for illustrative purposes only. The figures are rounded to the nearest dollar, assuming the FlexiMilestone Benefit is exercised at the end of policy year 26 (when Joanna is age 61). The FlexiMilestone Benefit payout of **S$8,694** is calculated based on **50%** of the total premiums paid for the basic plan, with the payout adjusted proportionately according to the adjusted sum assured.



# How **HSBC Life Term Protect Secure** offers flexible protection that keeps pace with life

Benny is a 45-year-old married man and the sole breadwinner of his family. With growing family responsibilities, he reassesses his protection needs to help ensure his family remains protected.

He purchases **HSBC Life Term Protect Secure** with a basic sum assured of **S$1 million** and coverage to age 85, with add-on riders to cover critical illness and disability.

**Benny starts his protection plan.**

Age 45

He pays a total monthly premium of **S$515**.

| Coverage term to age 85 | Sum assured |
|---|---|
| Basic plan | S$1 million |
| Rider 1: Advance Early Critical Illness Payout III | S$200,000 |
| Rider 2: Advance Total and Permanent Disability Payout III | S$1 million |

**As his child now enters tertiary education, Benny has the option to boost his protection without further health assessment.**

Option to increase sum assured at key life-stage events

Age 50

**With his child now financially independent, Benny reviews his protection to better support his changing priorities.**

Age 65

FlexiMilestone Benefit

He decides to take **FlexiMilestone Benefit in full**. He receives a payout of **S$30,523** and uses it for his retirement needs.

His policy terminates[8] thereafter.

or

He decides to reduce his basic plan coverage to **S$200,000** and receives a **FlexiMilestone Benefit payout of S$24,419**. He uses the payout for his retirement needs while continuing to be protected.

The coverage[6] for his riders will also be reduced accordingly.

| Coverage term to age 85 | Sum assured |
|---|---|
| Basic plan | **S$200,000** |
| Rider 1: Advance Early Critical Illness Payout III | S$200,000 |
| Rider 2: Advance Total and Permanent Disability Payout III | **S$200,000** |

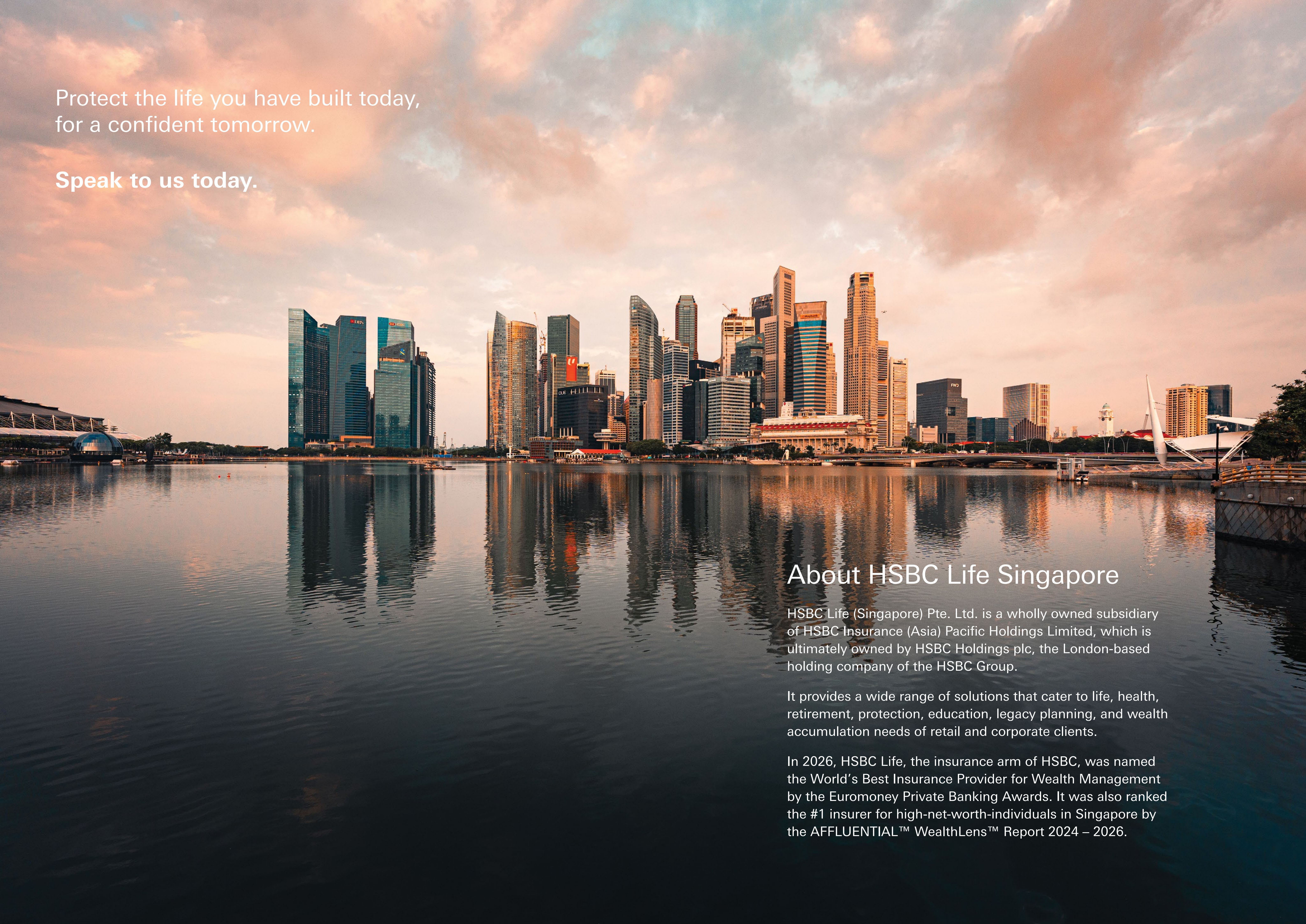
**If Benny passes on at age 80**

Age 80

His family receives a death benefit payout of **S$200,000**.

Benny's protection doesn't have to stay fixed. With **HSBC Life Term Protect Secure**, he can adjust his coverage over time to keep pace with his changing needs and priorities.

Note: The above scenario is for illustrative purposes only. The figures are rounded to the nearest dollar, assuming the FlexiMilestone Benefit is exercised at the end of policy year 20 (when Benny is age 65). **If the option is exercised in full**, the FlexiMilestone Benefit payout of **S$30,523** is calculated based on **50%** of the total premiums paid for the basic plan, with no change made to the basic plan sum assured before the option is exercised. **If the option is exercised at reduced coverage**, the FlexiMilestone Benefit payout of **S$24,419** is calculated based on **50%** of the total premiums paid for the basic plan, with the payout adjusted proportionately according to the adjusted sum assured.



Protect the life you have built today,
for a confident tomorrow.

**Speak to us today.**

## 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.

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.

In 2026, HSBC Life, the insurance arm of HSBC, was named the World's Best Insurance Provider for Wealth Management by the Euromoney Private Banking Awards. It was also ranked the #1 insurer for high-net-worth-individuals in Singapore by the AFFLUENTIAL™ WealthLens™ Report 2024 – 2026.

1 You may select a coverage term up to age 50, 55, 60, 65, 70, 75, 80, 85 or 100.

2 You may convert the policy to another regular premium life insurance plan available before the life insured turns 70 years old without providing evidence of good health. Please refer to the product summary for more details.

3 This option allows you to increase the sum assured for the basic plan and eligible riders at key life events, without evidence of good health, subject to eligibility and applicable limits. Refer to the product summary for the full list of life-stage events and conditions.

4 Acceptance is not guaranteed and is subject to underwriting assessment.

5 FlexiMilestone Benefit is available during a period of 2 consecutive years commencing from the earlier of the dates in (i) and (ii) below:
(i) the date falling 10 years before the policy expiry date; or
(ii) the later of: the policy anniversary on which the life insured attains age 60 (where applicable); and the commencement of policy year 20. Refer to the product summary for terms and conditions.

6 If the adjusted basic plan sum assured falls below a rider's sum assured, the sum assured of the rider will be reduced accordingly. Please refer to the product summary for details.

7 FlexiMilestone Benefit payout is calculated based on the net total premium paid for the basic plan sum assured at the start of the policy, excluding premiums for any riders. If the sum assured of the basic plan is changed before the option is exercised, the payout will be adjusted accordingly. Please refer to the product summary for details.

8 Upon full exercise of the FlexiMilestone Benefit, all coverage under the policy, including riders, will cease.

9 Payout is subject to applicable limits. Please refer to the product summary for more details.

10 An additional amount equivalent to 20% of the original sum assured of the Advance Early Critical Illness Payout III, subject to a maximum of S$25,000 per life insured for each special condition or juvenile condition. This payout does not reduce the sum assured of the rider. The list of special and juvenile conditions covered can be found in the product summary.

11 Payout is subject to applicable limits. The total amount payable for all cancers, heart attack and stroke is capped at 600% of sum assured of the rider. 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.

12 The Diabetes Care Programme is a 12-month care programme, which will renew automatically, as long as the life insured has diabetes as confirmed by HSBC Life's appointed doctors in the form of annual blood test reports. This is an additional benefit that does not reduce the sum assured of any benefits under the basic plan or rider. The Diabetes Care Programme excludes medication prescriptions and refills, if any.

13 Premium Waiver II (ECIUN) provides premium waiver upon diagnosis of an eligible critical illness until the rider expires. It also provides a waiver of 6 months' premiums for involuntary loss of income, subject to terms and conditions.

14 Payer PremiumEraser II (DTPDECIUN) provides premium waiver upon death, total and permanent disability, or diagnosis of an eligible critical illness until the rider expires. It also provides a waiver of 6 months' premiums for involuntary loss of income, subject to terms and conditions.

**Important notes**

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This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 7 September 2026.

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