

HSBC Life ValueLife

Freedom is getting there faster



HSBC Life

Premiums for the first 15 years. Protection for a lifetime.

At HSBC Life, we understand you want the assurance of lifetime protection, without the burden of paying premiums in your golden years. Which is why we have designed HSBC Life ValueLife to offer you the freedom to live life to the fullest. It’s a smarter way to invest in what matters most – your future.

Enjoy both coverage flexibility and protection cover with HSBC Life ValueLife, which offers you maximum protection during your prime years so you can be assured of your loved ones’ financial security. You only need to pay premiums for the first 15 years to enjoy insurance coverage up to age 99¹.

Benefits

HSBC Life ValueLife is a non-participating whole life insurance plan that lets you reduce your coverage, at either age 65¹ or 80¹.



Enjoy potential cost savings as your responsibilities in life evolve

When it comes to your later stages in life, most of your life and financial goals would have been achieved. Unlike typical whole-of-life plans, you can reduce your coverage, creating an opportunity for cost savings.



Guaranteed lifetime protection with a limited premium paying term

HSBC Life ValueLife is designed with your future in mind. Pay regular premiums for only the first 15 years and be insured against death and terminal illness up to age 99¹, and total and permanent disability before age 65¹.



Guaranteed refund of premiums

With HSBC Life ValueLife, you’ll receive 100% of the total premiums paid at the end of year 15, if you decide to surrender your policy and if there is no medical loading.



Guaranteed maturity benefit

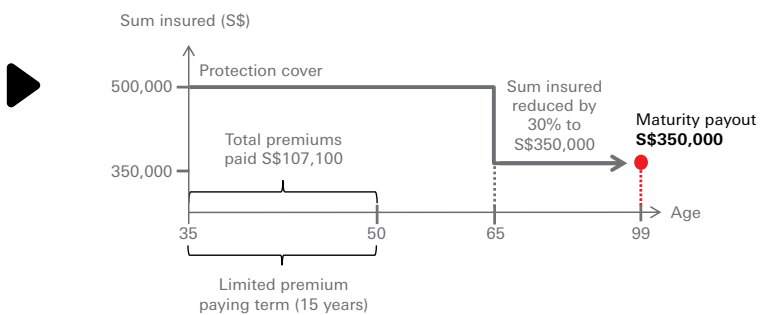
If no claims have been made up to age 99¹, the reduced sum insured, i.e. 70% of the basic sum insured, will be paid out in one lump sum as the maturity benefit.

How does HSBC Life ValueLife work?

Mr. Tan, 35 years of age, purchases HSBC Life ValueLife for a sum insured of S\$500,000 and a monthly premium commitment of around S\$595. He selects age 65¹ to reduce the sum insured by 30% to S\$350,000.

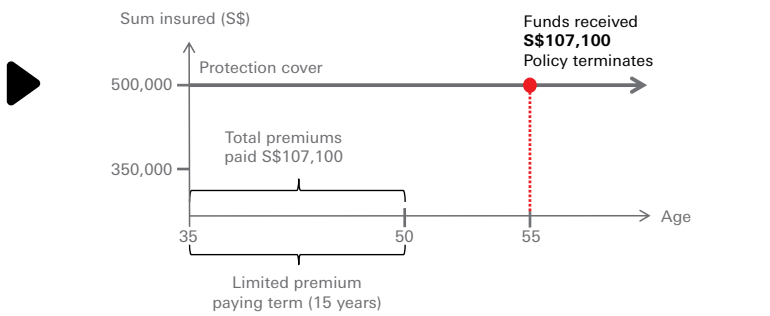
Scenario 1:

If no claims are made up to age 99¹, Mr. Tan will then receive a guaranteed maturity pay out of S\$350,000.



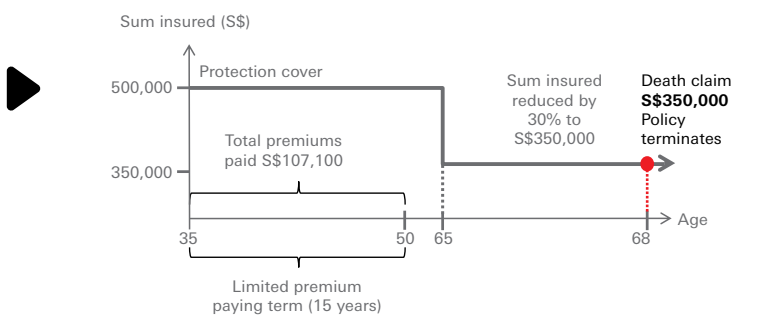
Scenario 2:

At age 55, Mr. Tan, due to an unforeseen event, needs immediate access to his funds. He will then receive 100% of the total premiums paid (i.e. S\$107,100) if he chooses to surrender the policy. After which, the policy will be terminated.



Scenario 3:

At age 68, Mr. Tan’s family raises a claim due to his unexpected demise. His family receives the reduced sum insured of S\$350,000. After which, the policy will be terminated. The funds could pay off the home loan and provide financial security for his family.



¹ Based on age next birthday.

All guaranteed benefits are subject to deductions of any sum due and owed to us.

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

ValueLife 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.