

# HSBC Life HappyFamily

Comprehensive coverage from pregnancy to birth to family life.



## HSBC Life HappyFamily is a package consisting of two (2) plans:



### HSBC Life EmpoweredMum

For the expectant mother and newborn child

Stay protected with **HSBC Life EmpoweredMum**, a 3-year prenatal plan that offers coverage for early delivery before 36 weeks of gestation by caesarean section, pregnancy complications and hospitalisation; as well as protection for congenital illnesses and developmental delay for your newborn child.



### Your plan of choice

For the father, mother or child's sibling

Extend coverage to the rest of your family with **any one of the following eligible plans**<sup>1</sup> insuring either the father, the mother or the child's sibling (the "basic plan"):

1. HSBC Life Flexi Protector
2. HSBC Life - Life Treasure (II)
3. HSBC Life Pulsar
4. HSBC Life Super CritiCare<sup>2</sup>
5. HSBC Life Wealth Abundance
6. HSBC Life Wealth Accelerate
7. HSBC Life Wealth Harvest
8. HSBC Life Term Protector<sup>2</sup>/ Term Protector Prime<sup>2</sup>

<sup>1</sup>The following plans are considered an eligible plan ("basic plan") up to the stipulated submission dates:

- Decreasing Term Assurance
- Early Stage CritiCare
- HealthPro Growth
- HealthPro Living
- HSBC Life Early Saver
- HSBC Life Early Saver Plus
- HSBC Life - Life MultiProtect
- HSBC Life - Life Treasure
- HSBC Life Retire Happy Plus (II)
- HSBC Life Retire Treasure
- HSBC Life Retire Treasure (II)
- HSBC Life SavvySaver (II)
- HSBC Life Wealth Treasure
- INSPIRE FlexiProtector
- INSPIRE FlexiSaver
- Life Exentials (with Minimum Death Benefit)
- Life Exentials (without Minimum Death Benefit)
- Life Exentials Prime
- Life Exentials with Accelerated Critical Illness (Acc CI)
- Optimus
- Polaris
- Retire Happy
- SavvySaver

<sup>2</sup>Subject to minimum annual premium of \$1,200

## Optional:



### Enhanced protection

For your newborn child

Further enhance your child's protection with any **one of the following eligible plans** insuring your newborn child:

1. HSBC Life - Life Treasure (II)
2. HSBC Life Flexi Protector



Enjoy free first year **HSBC Life Shield Plan B**

without underwriting if either of the above plans are taken up for the newborn within 60 days from child's birth<sup>3</sup>.



<sup>3</sup>Refers to free first year HSBC Life Shield Plan B premium only. You are required to pay the MediShield Life premium. Premium is payable for any rider attached. Under this offer, there is no underwriting for HSBC Life Plan B. If any rider is applied together with HSBC Life Shield Plan B, there is no underwriting for both the basic plan and rider. The child will not be covered for any pre-existing conditions or congenital illnesses if the child was born with (or the signs or symptoms of these illnesses) known before the effective date of the HSBC Life Shield Plan B and any rider, if applicable. Beyond 60 days from the newborn child's date of birth, any application for the HSBC Life Shield Plan B will be subject to the prevailing underwriting guidelines and full premium is payable.

**Important note:** The eligible plans under HSBC Life HappyFamily are underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No. 199903512M). This marketing material contains general information only and does not have regard to the specific investment objects, financial situation and 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. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is 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. Please also refer to general provisions for the exact terms and conditions, specific details and exclusion of the product. Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore. All information is correct as 1 February 2024.