

HSBC Life Flexi Protector

Stay flexible, stay fearless



HSBC Life

Building the future of your dreams needs an all-round plan that gets you to your goals without worry and uncertainty about unforeseen challenges.

HSBC Life Flexi Protector is an affordable investment-linked plan that protects you while growing your wealth, as well as offering you the choice to receive dividend payouts in cash or reinvest them for the future.



Enjoy flexible options that bring your goals closer

From as low as
S\$100 per month

**Affordable
&
flexible**

Various options to adjust
and optimise your protection
and investment

Protection

- Coverage against death, total and permanent disability, and terminal illness for greater peace of mind
- Enhance your protection with a **wide range of riders** catered for varying needs, such as Early, Intermediate and Advanced Stage Critical Illness ("ECI") coverage and premium waivers

NEW

Super CritiCare Benefit rider

- ✓ Multiple claims up to 600% sum assured¹
- ✓ **Diabetic care programme** worth S\$2,500 a year²

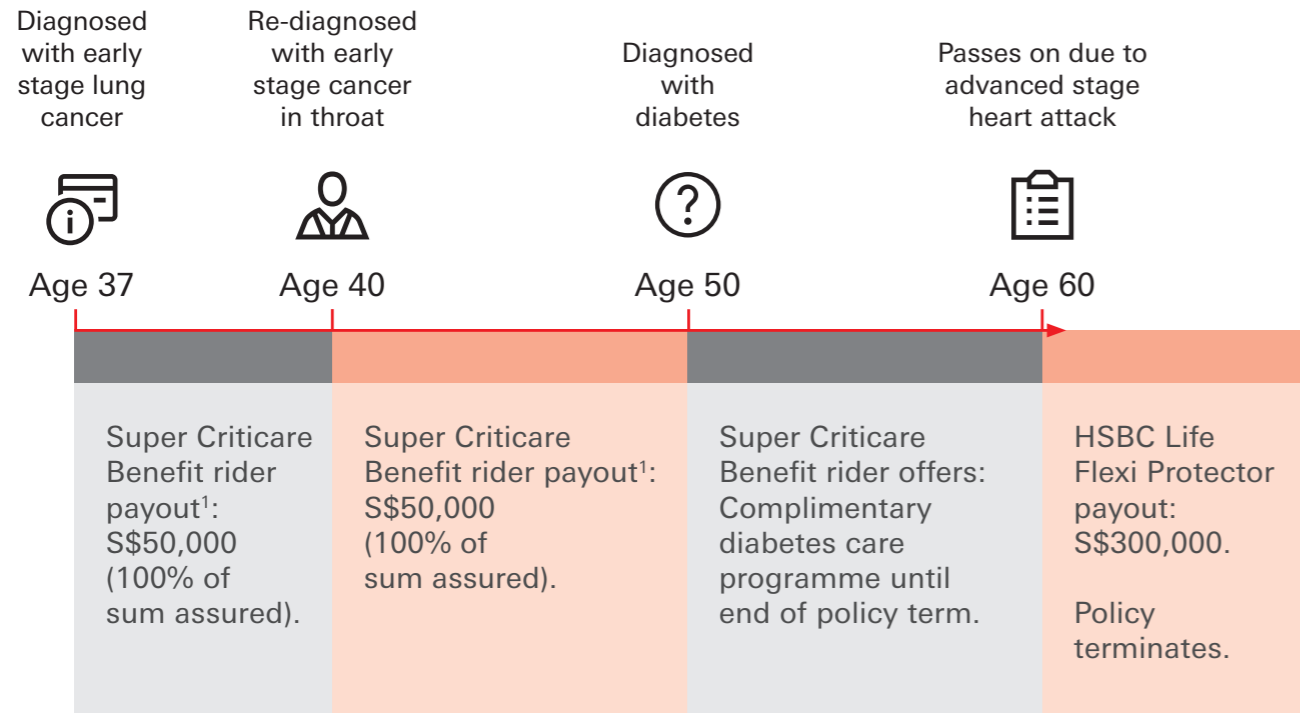
Investment

- One-stop platform to get access to a **wide range of ILP sub-funds**
 - ✓ Includes dividend paying sub-funds, which give you the option to receive your dividends in cash, or reinvest them to grow your wealth
 - ✓ Covering various geographies, sectors and asset types
 - ✓ Continuously updated fund lists based on latest investment trends
- **Combination of global and local investment expertise** in selection process of:
 - ✓ Fund managers with assessment based on their reputation, compliance to regulations, and stability
 - ✓ Quality funds with assessment of investment strategies and performance records
- **Additional bonus units** as high as **0.3% p.a.** of account value³ to help you grow your investment

Illustration 1: Step up your protection with supplementary coverage⁴ on critical illness



Felix, aged 25, a smoker, purchases HSBC Life Flexi Protector, insuring himself for S\$300,000 with annual premium of S\$3,600. At the same time, he enhances his coverage by attaching a multi-pay Critical Illness (CI) rider – Super Criticare Benefit rider – with S\$50,000 sum assured, providing greater peace of mind in the unfortunate event of critical illness.



Total benefits received by Felix:

- S\$300,000 (HSBC Life Flexi Protector) + S\$100,000 (Super Criticare Benefit rider) = S\$400,000
- Diabetes care programme for 10 years (worth S\$2,500 per annum)

¹ Payout is subject to applicable limits. Upon diagnosis of a new Critical Illness (CI) condition, there is a twelve (12) month waiting period from the date of the diagnosis of the latest successful CI claim. Upon diagnosis of re-diagnosed cancer, recurrent heart attack or stroke, there is a twenty-four (24) month waiting period from the date of the diagnosis of the latest successful cancer, heart attack or stroke claim regardless of stages.

² The diabetes care programme is a twelve (12) month 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 test(s) report, and the rider policy remains in force. 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.

Illustration 2: Transfer your insurance coverage to your loved ones

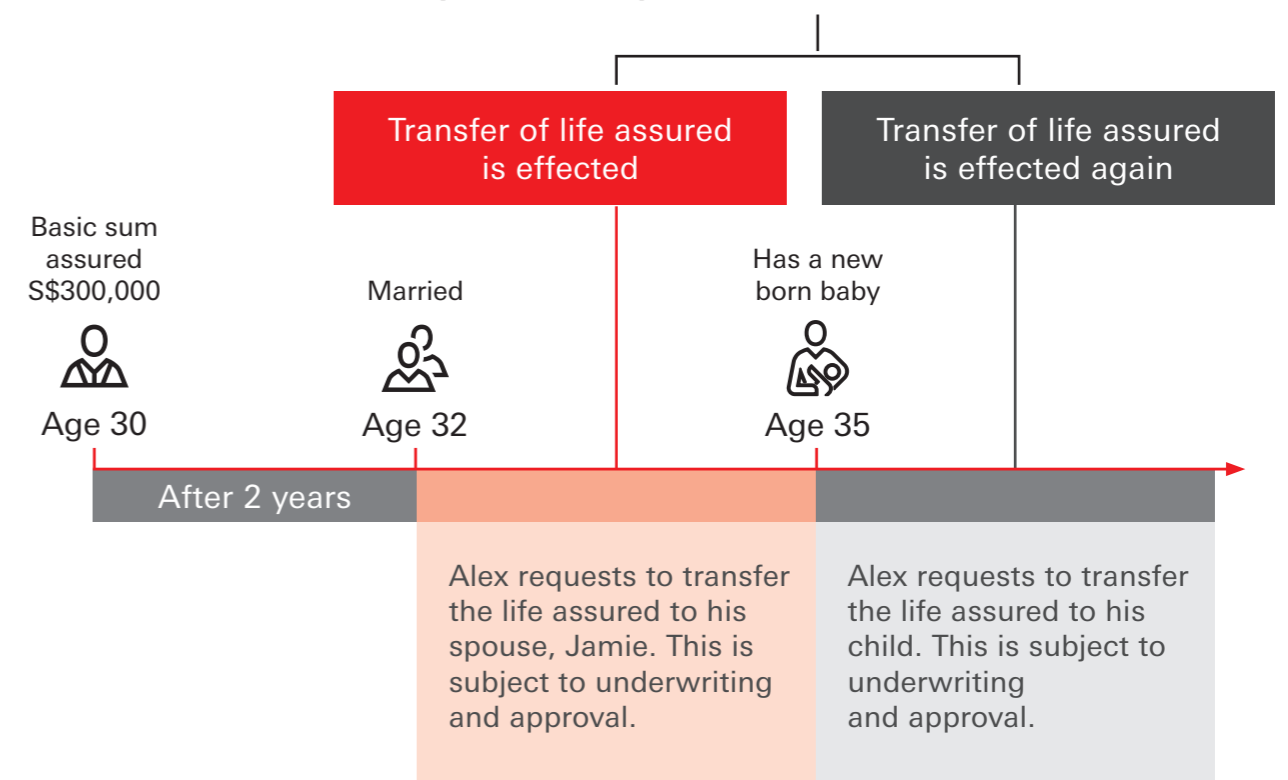


Alex, aged 30, purchases HSBC Life Flexi Protector with himself as the life assured.

At the age of 32, Alex marries Jamie. Shortly after, he is diagnosed with a critical illness and wants to pass on the policy to his spouse, Jamie, to ensure the continuity of the investment. He exercises the Life Replacement Option (LRO) for Jamie to replace him as the life assured.

At the age of 35, Alex and his wife have a baby. He and Jamie want to transfer the policy to their child as a legacy gift to grow their investment further. Alex then exercises the LRO to transfer the life assured from Jamie to his child.

The policyholder must provide proof of insurable interest on the life assured at point of request to exercise the LRO



³ Additional bonus units will be notionally allocated on every policy commencement day based on the account value as follows:

Account value additional bonus units (% of account value in each tier)			
First S\$29,999	Next S\$30,000 – S\$99,999	Next S\$100,000 – S\$499,999	Next S\$500,000 and above
Nil	0.10% per annum	0.20% per annum	0.30% per annum

The additional bonus units will be allocated to the ILP sub-fund(s) according to the current allocation based on the net asset value of the ILP sub-fund(s) at point of allocation.

⁴ For more information on fees and charges of the basic plan and riders, please refer to product summary and fund summary.

The above example is for illustration purposes only and is subject to the terms and conditions of the Life Replacement Option ("LRO").

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 in February 2023. 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

HSBC Life Flexi 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, product highlights sheet(s) and fund summary before deciding whether to purchase the product and subscribe for units in the ILP sub-fund(s). 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. Investments in this plan are subject to investment risks including the possible loss of principal amount invested. The value of the units may rise as well as fall. Past performance is not necessarily indicative of future performance. 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 2024.

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