



Stay Flexible, Stay Fearless

HSBC Life Flexi Protector

A regular premium, whole life, Investment-Linked Policy that gives you the flexibility to cater to your changing needs for protection and wealth accumulation, while supporting your retirement planning with dividend payout option.



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 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.



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



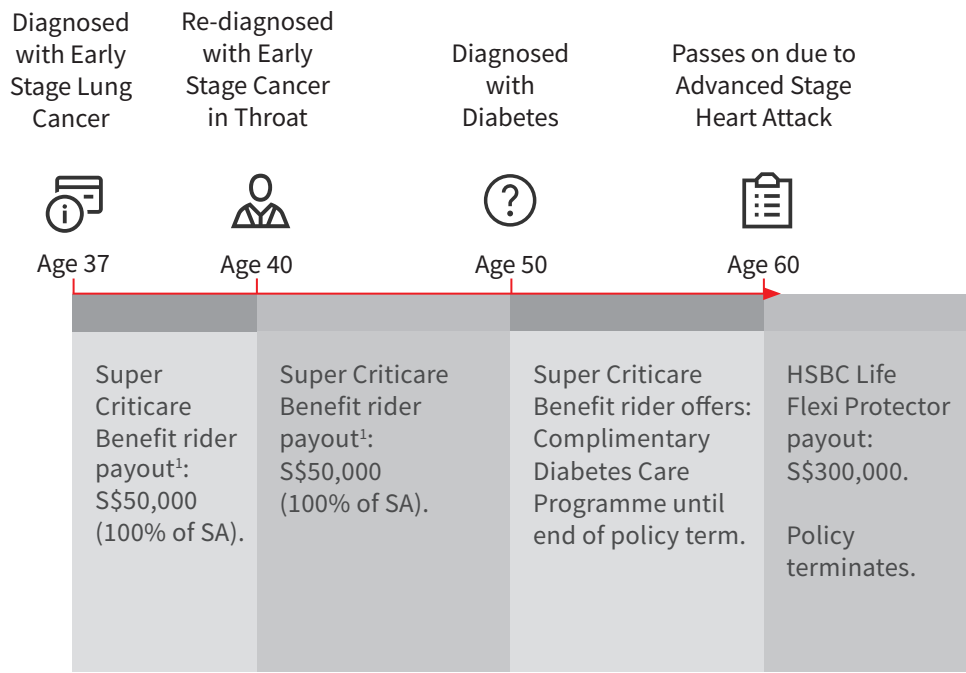
Investment

- 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 (SA), 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)

Illustration 2: Transfer your insurance coverage to your loved ones

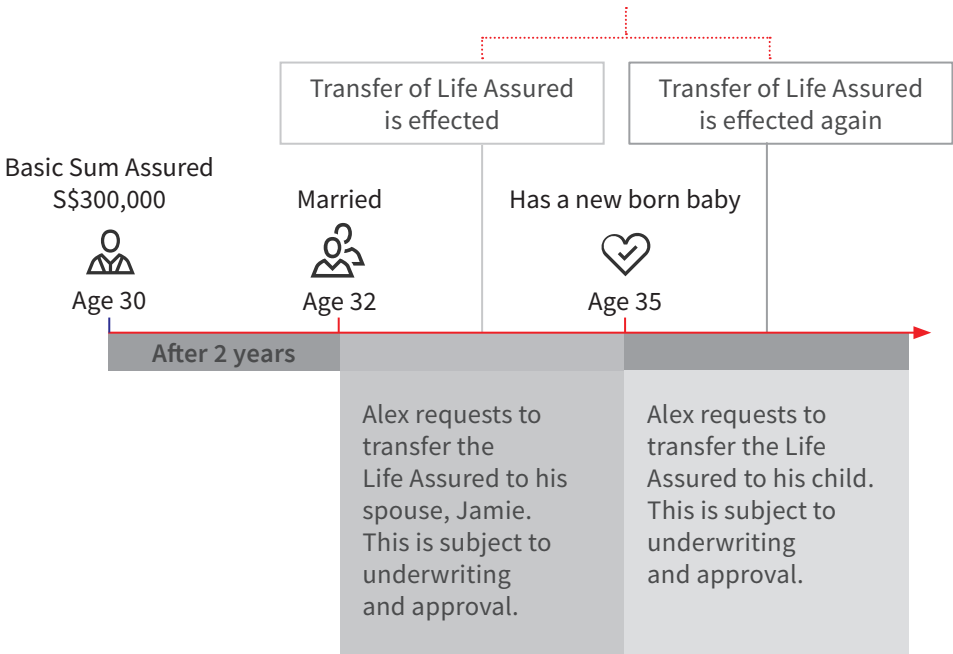


Alex, aged 30, purchases HSBC Life Flexi Protector with himself as the Life Assured.

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



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

Footnotes

- 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.
- 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 \$29,999	Next \$30,000 – \$99,999	Next \$100,000 – \$499,999	Next \$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.

Important information

This plan is underwritten by HSBC Life (Singapore) Pte. Ltd. (“HSBC Life”). This brochure is not a contract of insurance and not for use outside Singapore. The precise terms and conditions are specified in the policy contract.

This brochure is for your information only and does not have any regard to your specific investment objectives, financial situation or particular needs. You may wish to seek advice from a Financial Planner before making a commitment to buy the product, and if you choose not to seek advice, you should consider whether the product is suitable for you.

Buying a life insurance policy is a long-term commitment. An early termination usually involves high costs and the surrender value payable may be less than the total premiums paid.

Buying an Investment-Linked Policy (“ILP”) comes with investment risks, as the value of units in the ILP Sub-fund(s) and income accruing to the units, if any, may rise or fall, which may lead to possible loss of the principal amount invested. Past performance figures shown are not indicative of future performance.

A Product Summary with details on product features and charges and a Product Highlights Sheet in relation to the ILP Sub-fund(s) are available and may be obtained from a Financial Planner representing HSBC Life. You should read them before deciding whether to subscribe for units in the ILP Sub-fund(s).

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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