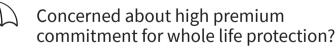


Needs for protection coverage



Needs for wealth accumulation



Looking for flexible investment options with potentially higher return?

A regular premium, whole life, investment-linked insurance plan that is flexible to suit your changing needs for protection and

wealth accumulation

Is HSBC Life Flexi Protector the right choice for you?

HSBC Life Flexi Protector

0.30% per annum

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HSBC Life

Premium is only allowed from forty-ninth (49th) Policy Months onwards and will take place at the next Regular Premium due date following Our approval. 1. Subject to underwritting, an increase in Regular Premium, Top-Up Premium or Recurring Single Premium are allowed on an ad-hoc basis after Policy inception. The reduction in Regular Footnote

(49th) Policy Months onwards, subject to the Minimum Sum Assured requirement of this Policy. A Reduction in Basic Sum Assured may lead to corresponding reduction in the attached 2. The Cost Of Insurance for the change in Sum Assured will be based on attained Age of the Life Assured at point of change. Reduction in Sum Assured is only allowed from forty-ninth

]!N

First \$29,999

7. You may select to make Regular Withdrawals on an annual, semi-annual, quarterly or monthly basis as long as it fulfils the minimum Regular Withdrawal amount as follows: .01\$ to səlqitlum ni bəwolla Partial Withdrawal results in the remaining Account Value being lower than Minimum Holding Amount, no Partial Withdrawal is allowed and We will notify You. Partial Withdrawal is only 6. Partial Withdrawal is only available for amounts of at least \$250 in value provided always that the remaining Account Value is more than \$2,500 ("Minimum Holding Amount"). If the

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.

0.20% per annum

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. The Policy will remain in force so long as the	in accordance with the terms of this Policy.	ue will be reduced by the Policy Charges due	8. During the Premium Holiday, the Account Val
Monthly S\$100; US\$ (Not allowed)	Quarterly S\$300; US\$300	003\$2U ;003\$2 launna-im92	002,1\$2U; 002,1\$2 JaunnA

Account Value is sufficient to cover the applicable Policy Charges due.

9. 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

the Rider. The Diabetes Care Programme excludes medication prescription and refills if any. 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

have been made. At 4% illustrated investment return, the account value is \$\$113,076 at age 60 and \$\$128,168 at age 65, assuming no withdrawals, reduction in premium. 10. The account values are illustrated under the assumption that the selected funds perform at 8% investment return, assuming no withdrawals, reduction in premium or premium holidays

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Choice cover is chosen in this illustration and the death benefit payable is payable is the higher of:

0.10% per annum

acceleration Rider (such as CI Max Accelerator Rider and CI Choice Accelerator Rider) Sum Assured.

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5. Additional Bonus Units will be notionally allocated on every Policy Commencement Day based on the Account Value as follows: 4. For more information on fees and charges of the basic plan and riders, please refer to Product Summary and Fund Summary. 3. Life Replacement Option allows the policyholder to replace the life assured with his/her spouse or child below 18 years old.

i. The Basic Sum Pssured + RSP + Top-up - Partial Withdrawal - Regular Withdrawal; <u>OR</u>

ii. the Account value,

less any Indebtedness.

Please speak to our Financial Planner to find out more on the list of eligibilities.

Account Value Additional Bonus Units (% of Account Value in each tier)

Important Information

which may lead to possible loss of the principal and of the ILP Sub-fund(s). Protected up to specified limits by SDIC. This placemat is strictly not for distribution to prospects, policyholders them before deciding whether to subscribe for units in the ILP Sub-fund(s). Protected up to specified limits by SDIC. This placemat is strictly not for distribution to prospects, policyholders or any other third party. This advertisement has not been reviewed by the Monetary Authority of Singapore. 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 ("LP") comes with investment risks, as the value of units in the LP Sub-fund(s) and income accruing to the units, if any, may rise or fall, 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 are specified in the policy contract. This placemat is for your information only and does not have any regard to your specific investment objectives, financial situation or particular needs. This plan is underwritten by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life"). This placemat is not a contract of insurance and not for use outside Singapore. The precise terms and conditions

HSBC Life Ver. 1.0

With HSBC Life Flexi Protector,

- Minimum monthly premium is as low as **\$\$100**
- Receive coverage against death, total and permanent disability, and terminal illness for greater peace of mind
 - Looking for a protection plan that can be altered to suit your evolving needs?

With HSBC Life Flexi Protector,

- Enjoy the flexibility to opt for premium adjustment¹, coverage adjustment², and transfer protection coverage to your loved one³
- Choose from a wide range of riders catered for varying needs, such as Early, Intermediate and Advanced Stage Critical Illness ("ECI") coverage, multi-pay critical illness coverage, disability income and premium waivers, available for upgrading your protection anytime⁴

With HSBC Life Flexi Protector,

- Access a wide range of ILP sub-funds, including those with dividend payout option so that you can choose to receive your dividends in cash or reinvest them to grow your wealth further
- Get a combination of global and local investment expertise in fund managers, with guality funds that are continuously updated based on latest investment trends
- Enjoy an Additional Bonus Unit as high as 0.3% p.a. of Account Value⁵ to help you grow your investment



Concerned about locked investment period?

With HSBC Life Flexi Protector,

- Partial Withdrawal⁶ and Regular Withdrawal⁷ are available anytime after inception
- Access unlimited premium holiday⁸ from 25th month onward

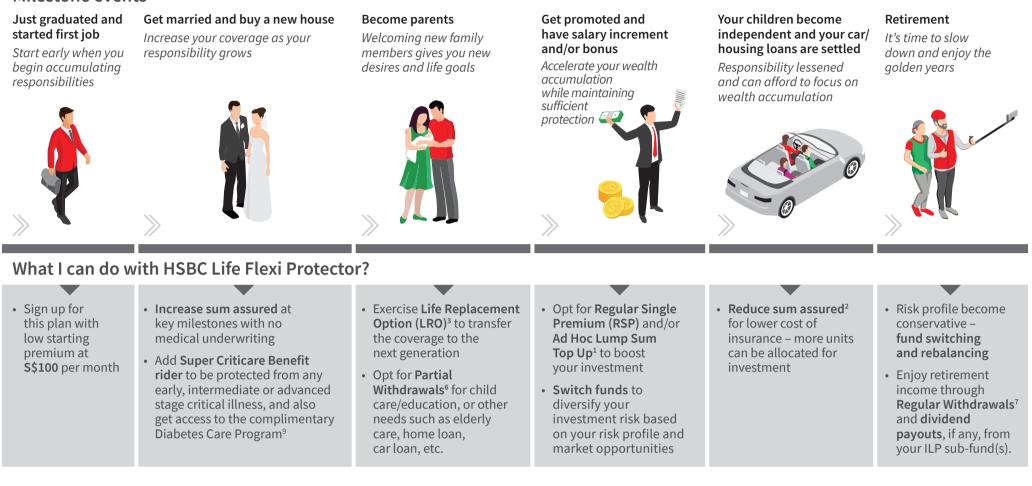


HSBC Life Flexi Protector

A regular premium, whole life, investment-linked insurance plan that is flexible to suit your changing needs for protection and wealth accumulation

How HSBC Life Flexi Protector accompanies you through your life journey

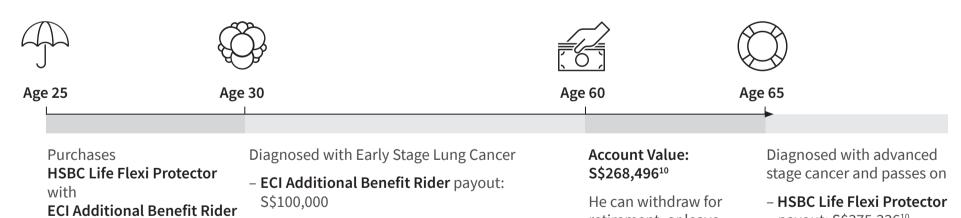
Milestone events



Illustrative example



Felix, aged 25, a non-smoker, purchases HSBC Life Flexi Protector (choice cover) with monthly premium of S\$250, insuring himself for S\$200,000. At the same time, he enhances his coverage by attaching the Early Critical Illness (ECI) Additional Benefit Rider with S\$100,000 sum assured to provide him with peace of mind in the unfortunate event of an early to advanced stage critical illness diagnosis.



Regular Premium: S\$250/month

- Rider terminates as it has fully paid out while basic plan continues

retirement, or leave it to accumulate and build up a legacy fund for his family

payout: \$\$375,33610

- Basic plan terminates

Total payout = 396% of total premium paid!

Total payout from protection benefits: S\$375,336¹⁰ (HSBC Life Flexi Protector) + S\$100,000 (ECI Additional Benefit Rider) = S\$475,336

Total premium paid: S\$120,000

Diagram is not drawn to scale and is not reflective of all market conditions. Depending on the market and the level of withdrawals, Account Value may drop to zero before age 99.