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Important Information

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

- less any indebtedness.
ii. the Account value,
i. The Basic Sum Assured + RSP + Top-up – Partial Withdrawal – Regular Withdrawal ; OR
Choice cover is chosen in this illustration and the death benefit payable is payable is the higher of:
holiday have been made.
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 have been made. At 4% illustrated investment return, the account value is S\$113,076 at age 60 and S\$128,168 at age 65, assuming no withdrawals, reduction in premium or premium holidays.
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 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.
8. During the Premium Holiday, the Account Value will be reduced by the Policy Charges due in accordance with the terms of this Policy. The Policy will remain in force so long as the Account Value is sufficient to cover the applicable Policy Charges due.
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:
Annual S\$1,200; US\$1,200
Semi-annual S\$600; US\$600
Quarterly S\$300; US\$300
Monthly S\$100; US\$ (Not allowed)
6. 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. 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 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 allowed in multiples of \$10.
5. Additional Bonus Units will be notionally allocated on every Policy Commencement Day based on the Account Value as follows:
Nil
First \$29,999
Next \$30,000 – \$99,999
0.10% per annum
0.20% per annum
Next \$100,000 – \$499,999
0.30% per annum
Next \$500,000 and above
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.
acceleration Rider (such as CI Max Accelerator Rider and CI Choice Accelerator Rider) Sum Assured.
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 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 underwriting, 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



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

Is HSBC Life Flexi Protector the right choice for you?

Needs for protection coverage



Concerned about high premium commitment for whole life protection?

With HSBC Life Flexi Protector,

- Minimum monthly premium is as low as **S\$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

Needs for wealth accumulation



Looking for flexible investment options with potentially higher return?

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 quality 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

Just graduated and started first job
Start early when you begin accumulating responsibilities



Get married and buy a new house
Increase your coverage as your responsibility grows



Become parents
Welcoming new family members gives you new desires and life goals



Get promoted and have salary increment and/or bonus
Accelerate your wealth accumulation while maintaining sufficient protection



Your children become independent and your car/housing loans are settled
Responsibility lessened and can afford to focus on wealth accumulation



Retirement
It's time to slow down and enjoy the golden years



What I can do with HSBC Life Flexi Protector?

- Sign up for this plan with low starting premium at S\$100 per month

- Increase sum assured at key milestones with no medical underwriting
- Add **Super Criticare Benefit rider** to be protected from any early, intermediate or advanced stage critical illness, and also get access to the complimentary Diabetes Care Program⁹

- Exercise **Life Replacement Option (LRO)**³ to transfer the coverage to the next generation
- Opt for **Partial Withdrawals**⁶ for child care/education, or other needs such as elderly care, home loan, car loan, etc.

- Opt for **Regular Single Premium (RSP)** and/or **Ad Hoc Lump Sum Top Up**¹ to boost your investment
- Switch funds** to diversify your investment risk based on your risk profile and market opportunities

- Reduce sum assured² for lower cost of insurance – more units can be allocated for investment

- Risk profile become conservative – **fund switching and rebalancing**
- Enjoy retirement income through **Regular Withdrawals**⁷ and **dividend payouts**, if any, from your ILP sub-fund(s).

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.



Age 25

Purchases **HSBC Life Flexi Protector** with **ECI Additional Benefit Rider**
Regular Premium: S\$250/month



Age 30

Diagnosed with Early Stage Lung Cancer
– **ECI Additional Benefit Rider** payout: S\$100,000
– Rider terminates as it has fully paid out while basic plan continues



Age 60

Account Value: S\$268,496¹⁰
He can withdraw for retirement, or leave it to accumulate and build up a legacy fund for his family



Age 65

Diagnosed with advanced stage cancer and passes on
– **HSBC Life Flexi Protector** payout: S\$375,336¹⁰
– Basic plan terminates

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

Total payout = **396%** of total premium paid!