



Stay Confident From Pregnancy To Parenthood

HSBC Life EmpoweredMum

is a robust prenatal plan that protects expectant mothers and their child from pregnancy complications, hospital care and congenital illnesses, with bundle options to further enhance the protection for your loved ones.



Having a child is a joyous miracle. While it is wonderful and exciting to navigate the adventure of parenthood, it can also have its challenging moments. **HSBC Life EmpoweredMum** is a prenatal offering that empowers expecting mothers from pregnancy to parenthood, and can be purchased through **HSBC Life HappyMummy** and **HSBC Life HappyFamily** - two bundle plans that enhance the protection for you and your newborn, or ensure your family is protected respectively.



Delivering a safe and happy journey for mums and babies

A prenatal plan is essential to every expectant Mother as it provides coverage against pregnancy complications and ensures a well-insured pregnancy journey. Plan ahead of your pregnancy with our comprehensive prenatal plan and benefits to protect yourself and your newborn.

Key benefits for mums



Early Delivery by Caesarean Section Benefit¹ **1ST IN MARKET**

Receive 15% of Sum Assured for a caesarean delivery at less than 36 weeks of gestation. Must be deemed medically necessary by a treating doctor.



Pregnancy Complications Benefit²

Receive 100% of Sum Assured if you are diagnosed with any of the 15 covered pregnancy complications.



Hospital Care Benefit³

Receive 2% of Sum Assured per day of hospitalisation due to any of the 24 covered hospitalisation events for Mother, for up to 30 days.



Death Benefit

Receive 100% of Sum Assured in the event of unfortunate passing.

Key benefits for babies



Congenital Illnesses Benefit²

Receive 100% of Sum Assured if your newborn Child is diagnosed with any of the 26 covered congenital illnesses.



Hospital Care Benefit³

Receive 2% of Sum Assured per day of hospitalisation due to any of the 17 covered hospitalisation events for Child, for up to 30 days.



Developmental Delay Benefit

Receive 15% of Sum Assured (up to S\$3,000) if your Child is diagnosed with developmental delay in gross motor or speech development⁴.



Death Benefit

Receive 100% of Sum Assured in the event of unfortunate passing.

Additional bundled benefits



Enhance your Child's protection with free HSBC Life Shield cover⁵ **1ST IN MARKET**

- **HSBC Life HappyMummy:**
You may apply for free first year HSBC Life Shield Plan B cover for your newborn Child within 60 days from Child's date of birth, by successfully applying for HSBC Life EmpoweredMum and HSBC Life Flexi Protector or HSBC Life EmpoweredMum and HSBC Life - Life Treasure (II).
- **HSBC Life HappyFamily:**
You may apply for free first year HSBC Life Shield Plan B cover for your newborn Child within 60 days from Child's date of birth, by successfully applying for HSBC Life EmpoweredMum and HSBC Life Flexi Protector or HSBC Life EmpoweredMum and HSBC Life - Life Treasure (II) for your newborn Child.



Transferable protection under HSBC Life HappyMummy

Enjoy the flexibility to transfer the cover of HSBC Life Flexi Protector or HSBC Life - Life Treasure (II) plan from Mother to newborn Child without underwriting, within 60 days from Child's birth.



Option to enhance coverage for newborn under HSBC Life HappyFamily

You may purchase HSBC Life Flexi Protector or HSBC Life - Life Treasure (II) for your newborn Child without underwriting, within 60 days from Child's birth.

Focus your coverage, from newborn to family

Enjoy the flexibility to choose the protection that best suits your needs. Choose from focused protection for just you and your newborn with **HSBC Life HappyMummy** or enjoy more expansive coverage for the whole family with **HSBC Life HappyFamily**.

HSBC Life HappyMummy - Protection for mum and baby

HSBC Life EmpoweredMum

A 3-year single premium plan that protects expectant Mother and newborn Child from death, pregnancy complications, hospital care, early delivery by caesarean section, congenital illnesses, and developmental delay.

Bundle protection for the Mother or newborn Child

On top of the prenatal benefits offered by **HSBC Life EmpoweredMum**, HSBC Life HappyMummy further enhances you or your Child's protection with:

HSBC Life Flexi Protector

An investment-linked insurance plan that allows you to focus on protection during the early years and maximise your investments in the later years.

OR

HSBC Life - Life Treasure (II)

A participating whole life insurance plan that gives you the flexibility to build high protection coverage while accumulating cash value over time.

HSBC Life HappyFamily - Protection for mum, baby and family

HSBC Life EmpoweredMum

A 3-year single premium plan that protects expectant Mother and newborn Child from death, pregnancy complications, hospital care, early delivery by caesarean section, congenital illnesses, and developmental delay.

Bundle protection for the Mother or family

On top of the prenatal benefits offered by **HSBC Life EmpoweredMum**, enhance the coverage for Mother, Father or Child's sibling with any of our eligible family plans that range from family protection, savings, and investment plans.

Optional add-on plan

You may further increase the protection for your newborn Child with either **HSBC Life Flexi Protector** or **HSBC Life - Life Treasure (II)**.

For both **HSBC Life HappyMummy** and **HSBC Life HappyFamily** bundles, enjoy free first year **HSBC Life Shield Plan B** coverage for your newborn Child without underwriting, if you apply within 60 days from Child's birth^{5, 6}.

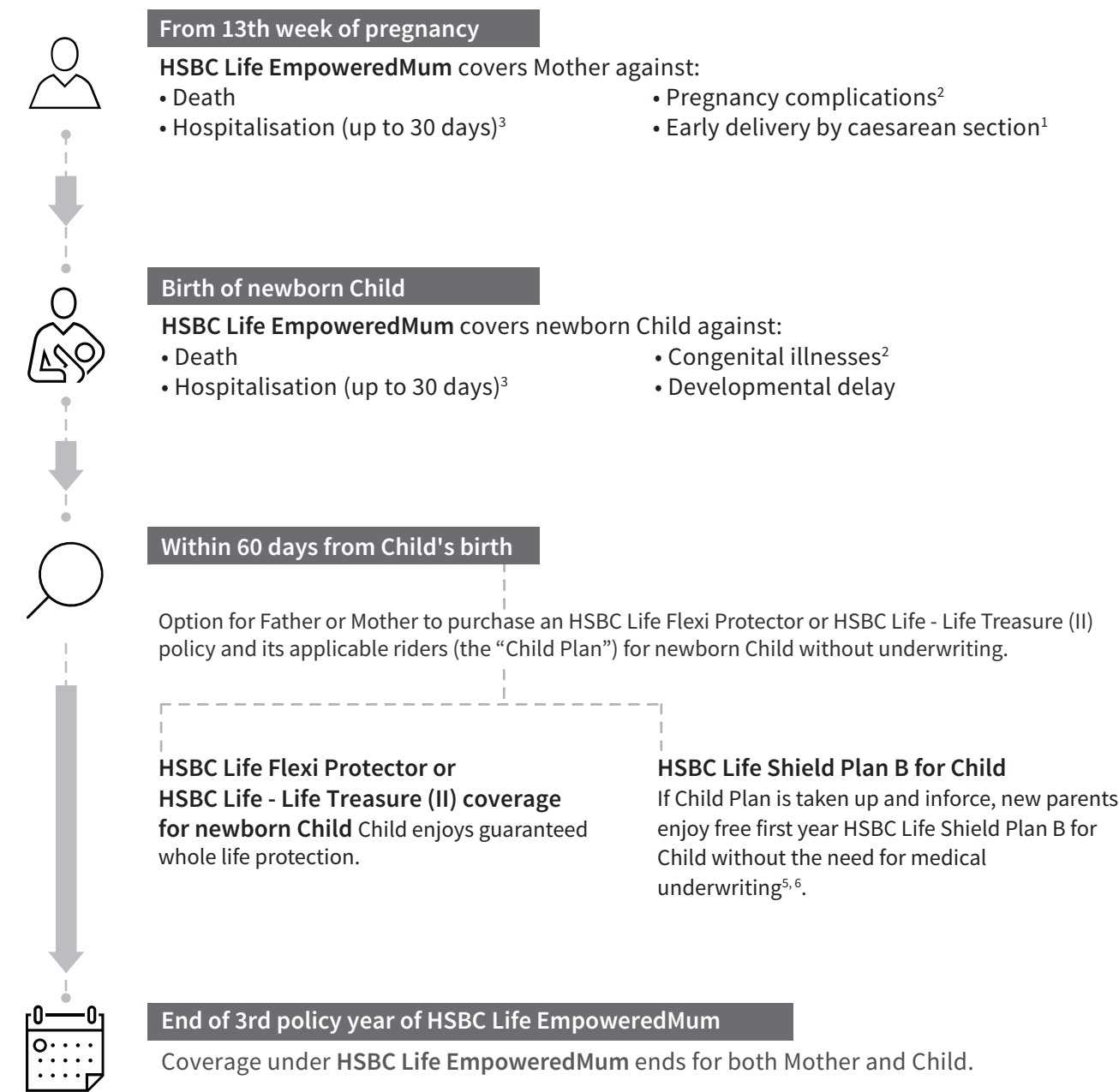
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How HSBC Life HappyMummy works

The diagram illustrates the timeline of HSBC Life HappyMummy coverage through several stages, each marked with an icon and a corresponding text box:

- From 13th week of pregnancy** (Icon: Pregnant woman): **HSBC Life EmpoweredMum** covers Mother against:
 - Death
 - Hospitalisation (up to 30 days)³
 - Pregnancy complications²
 - Early delivery by caesarean section¹
- Birth of newborn Child** (Icon: Mother holding baby): **HSBC Life EmpoweredMum** covers newborn Child against:
 - Death
 - Hospitalisation (up to 30 days)³
 - Congenital illnesses²
 - Developmental delay
- Within 60 days from Child's birth** (Icon: Magnifying glass):
 - Option for Mother to continue HSBC Life Flexi Protector or HSBC Life - Life Treasure (II) policy on her own life OR transfer the policy coverage to newborn Child without underwriting.
 - HSBC Life Shield Plan B for Child**: New parents enjoy free first year HSBC Life Shield Plan B for Child without the need for medical underwriting^{5, 6}.
 - HSBC Life Flexi Protector or HSBC Life - Life Treasure (II) transferred from Mother to Child**: Child enjoys guaranteed whole life protection.
- End of 3rd policy year of HSBC Life EmpoweredMum** (Icon: Calendar): Coverage under **HSBC Life EmpoweredMum** ends for both Mother and Child.
- Continued protection** (Icon: Heart with checkmark): Mother or Child continues to be protected under HSBC Life Flexi Protector or HSBC Life - Life Treasure (II) policy after the end of 3rd policy year of **HSBC Life EmpoweredMum**.

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List of Covered Conditions⁷
for Mother under
HSBC Life EmpoweredMum

Pregnancy Complications Benefit

1. Abruptio Placentae
2. Amniotic Fluid Embolism
3. Choriocarcinoma and Malignant Hydatidiform Mole
4. Disseminated Intravascular Coagulation
5. Fatty Liver of Pregnancy
6. Gestational Diabetes Mellitus Resulting in Foetal Macrosomia and Neonatal Hypoglycaemia
7. HELLP Syndrome
8. Incompetent Cervix leading to Preterm birth
9. Miscarriage due to Accident
10. Placenta Increta or Percreta
11. Postpartum Haemorrhage requiring Hysterectomy
12. Pre-Eclampsia with severe features or Eclampsia
13. Still Birth
14. Uterine Rupture
15. Vasa Previa

Hospital Care Benefit

1. Any of the covered conditions under **Pregnancy Complications Benefits**
2. Complications of Lactational Mastitis
3. Inpatient Psychiatric Treatment
4. Post-natal Anaemia
5. Puerperal Pyrexia
6. Pulmonary Embolism
7. Repair of 4th Degree Perineal Tear
8. Septic Pelvic Thrombophlebitis
9. Surgical Site Infection following Caesarean Section
10. Uterine Infection or Transfusion due to Retained Placenta following Childbirth

List of Covered Conditions⁷
for Child under
HSBC Life EmpoweredMum

Congenital Illnesses Benefit

1. Absence of Two Limbs
2. Anal Atresia
3. Atrial Septal Defect
4. Biliary Atresia
5. Cerebral Palsy
6. Cleft Palate or Cleft Lip
7. Club Foot
8. Coarctation of the Aorta
9. Congenital Abnormalities of the Kidney and Urinary Tract (CAKUT)
10. Congenital Blindness
11. Congenital Cataract
12. Congenital Deafness
13. Congenital Diaphragmatic Hernia
14. Congenital Dislocation of Hip
15. Congenital Hypertrophic Pyloric Stenosis
16. Development Dysplasia of the Hip
17. Down's Syndrome
18. Infantile Hydrocephalus
19. Patent Ductus Arteriosus
20. Retinopathy of Prematurity
21. Spina Bifida
22. Tetralogy Fallot
23. Tracheo-Esophageal Fistula or Esophageal Atresia
24. Transposition of Great Vessel
25. Truncus Arteriosis
26. Ventricular Septal Defect

Hospital Care Benefit

1. Admission into ICU or HDU
2. Avian Influenza A (H7N9) and (H5N1)
3. Chikungunya Fever
4. Creutzfeldt-Jakob Disease
5. Dengue Haemorrhagic Fever
6. Ebola
7. Hospitalisation as an inpatient due to Hand, Foot and Mouth Disease
8. Incubation of the newborn Child for more than 3 consecutive days immediately following birth
9. Japanese Encephalitis
10. Malaria
11. Nipah Virus Encephalitis
12. Phototherapy or blood transfusion for severe neonatal jaundice
13. Premature birth requiring neo-natal ICU or HDU
14. Rabies
15. Severe Measles
16. Typhoid Fever
17. Zika Virus

Footnotes

1. This benefit only covers singleton pregnancies.
2. Once a claim is paid, this benefit will terminate.
3. The maximum number of days of hospitalisation payable under this benefit is 30 days.
4. If the newborn Child is diagnosed with developmental delay in gross motor or speech development during the period from the Child's attained age of 28 months to the policy expiry date, 15% of Sum Assured capped at S\$3,000 will be payable.
5. 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 Shield Plan B. If any rider is applied together with HSBC Life Shield Plan B, there is no underwriting for both the basic policy and rider. The Child will not be covered for any pre-existing conditions or congenital illnesses 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 policy and any rider, if applicable.
6. The Policyholder is eligible to enjoy this offer if the following has been taken up and is in force:
 - HSBC Life Flexi Protector or HSBC Life - Life Treasure (II) under HSBC Life HappyMummy
 - HSBC Life Flexi Protector or HSBC Life - Life Treasure (II) for the newborn Child under HSBC Life HappyFamily within 60 days from Child's birth
7. Please refer to the HSBC Life EmpoweredMum General Provisions for the full definitions of the covered conditions.

Important Information

The plans shown in this brochure are 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 of the policies 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.

A Product Summary is available and may be obtained from a Financial Planner representing HSBC Life. You should read it before deciding whether to purchase the policy.

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).

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

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