

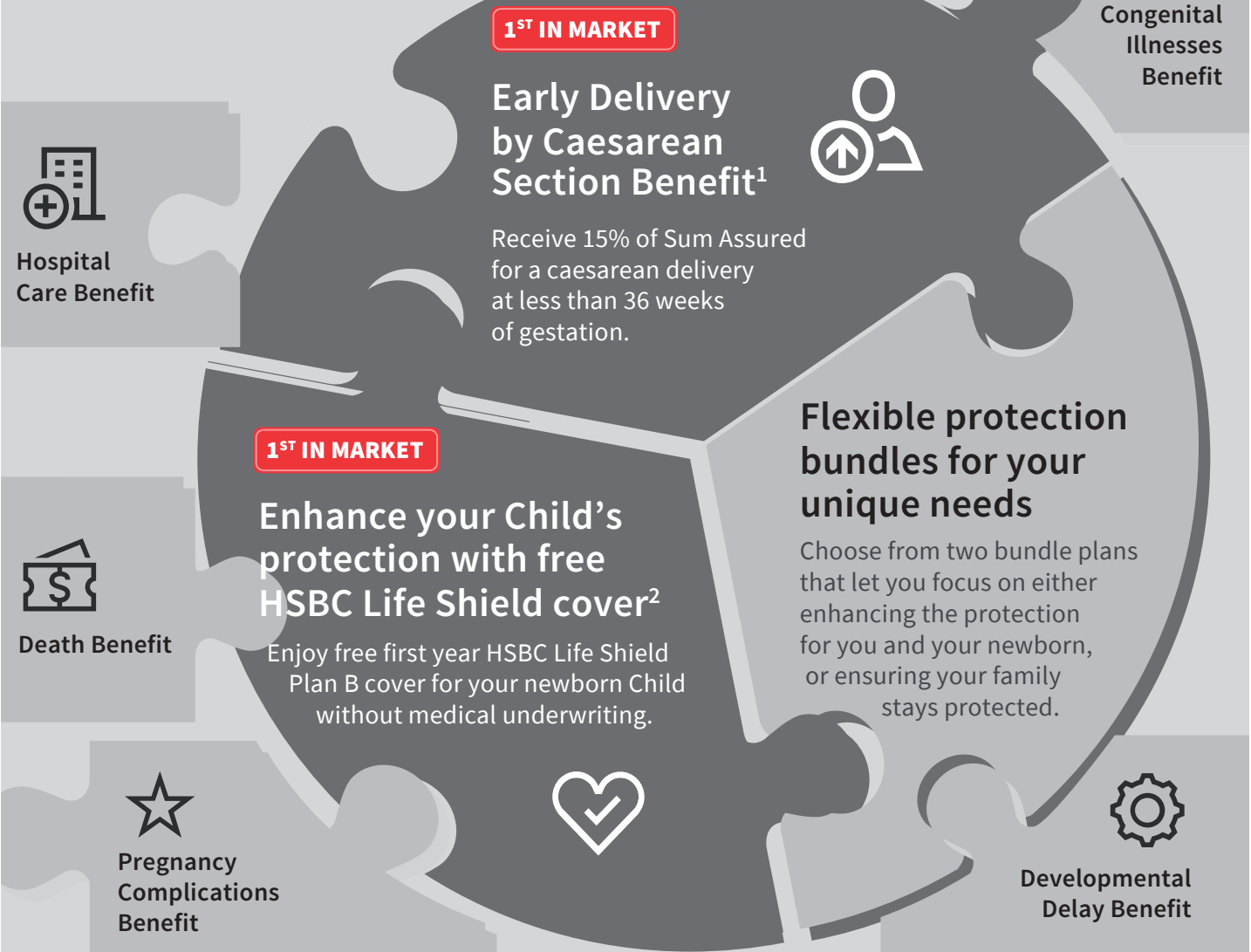
HSBC Life EmpoweredMum

A prenatal plan to protect expectant mothers and their child from pregnancy complications, congenital illnesses and more.

Stay confident from pregnancy to parenthood

Parenthood is a journey that can have its challenging moments. **HSBC Life EmpoweredMum** is a prenatal offering that protects expecting mothers and their child for the unforeseen, 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.

Key features of HSBC Life EmpoweredMum



1ST IN MARKET

Early Delivery by Caesarean Section Benefit¹

Receive 15% of Sum Assured for a caesarean delivery at less than 36 weeks of gestation.

1ST IN MARKET

Enhance your Child's protection with free HSBC Life Shield cover²

Enjoy free first year HSBC Life Shield Plan B cover for your newborn Child without medical underwriting.

Flexible protection bundles for your unique needs

Choose from two bundle plans that let you focus on either enhancing the protection for you and your newborn, or ensuring your family stays protected.

Hospital Care Benefit

Death Benefit

Pregnancy Complications Benefit

Developmental Delay Benefit

Congenital Illnesses Benefit

Flexible protection bundles you can choose to match your needs

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 pregnancy complications, early delivery by caesarean section, congenital illnesses, and more.



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

If you are looking for more personalised coverage, **HSBC Life Flexi Protector** is an investment-linked plan with the flexibility to customise your protection during the early years while maximising investments later.

OR



HSBC Life - Life Treasure (II)

If you are looking to building your lifetime coverage, **HSBC Life - Life Treasure (II)** is a participating whole life insurance plan with high protection coverage and 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 pregnancy complications, early delivery by caesarean section, congenital illnesses, and more.



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.



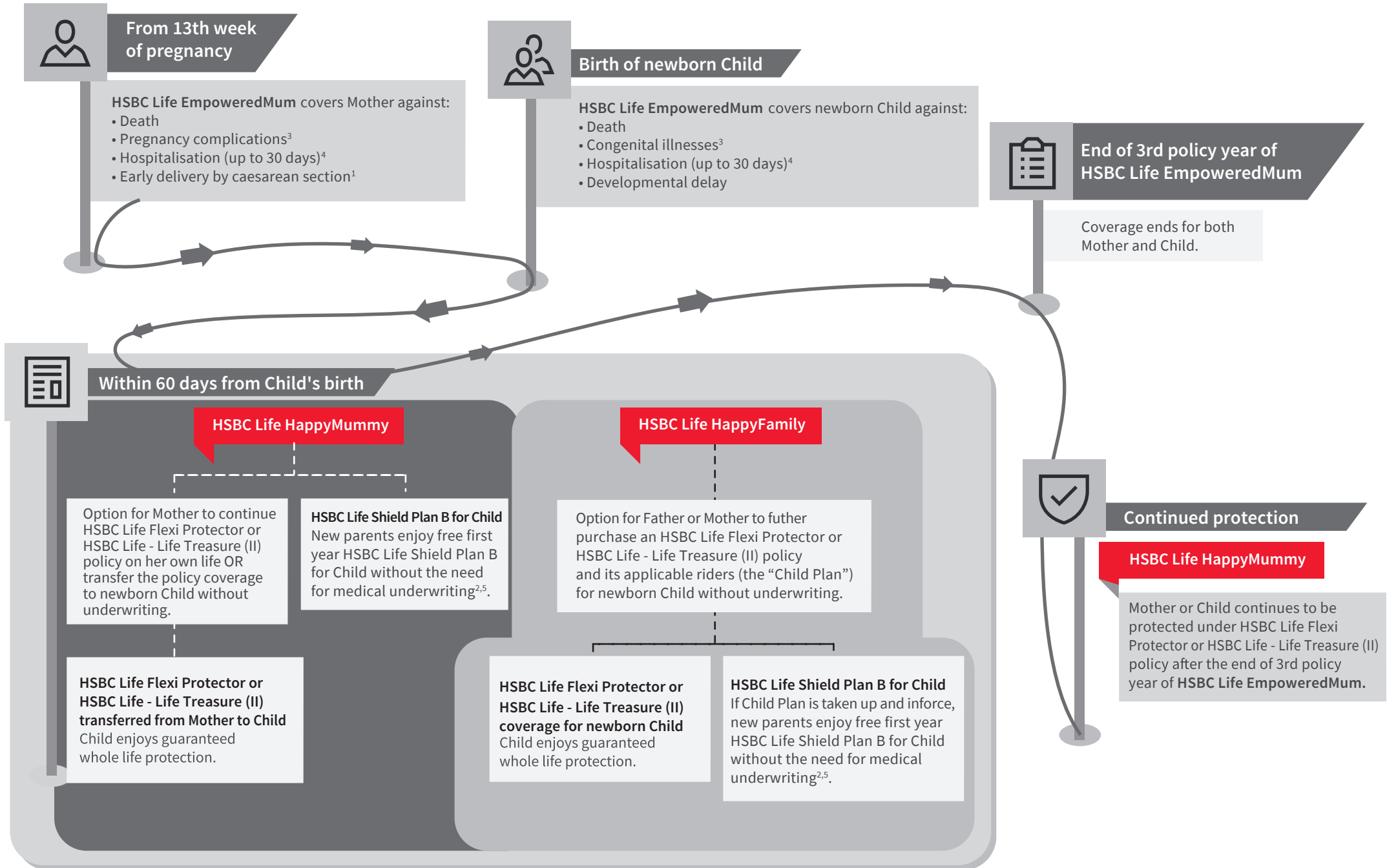
Optional add-on plan

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^{2,5}.

How HSBC Life HappyMummy and HSBC Life HappyFamily work



Footnote

1. This benefit only covers singleton pregnancies.
2. 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. Beyond 60 days from the newborn Child's date of birth, any application for the HSBC Life Shield Plan B will be subject to the prevailing underwriting guidelines and full premium is payable.
3. Once a claim is paid, this benefit will terminate.
4. The maximum number of days of hospitalisation payable under this benefit is 30 days.
5. 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

Important Information

The plans shown in this advertisement are underwritten by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life"). This advertisement 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 advertisement 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 Subfund(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.