



HSBC
Life

Stack your coverage, not your calories

HSBC Life Super CritiCare

A critical illness plan that puts your well-being in your hands, with payouts of up to 600% sum assured and a Diabetes Care Programme.



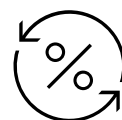
As advancements in medical technology and early detection lead to higher chances of surviving a critical illness¹ (CI), we have to be more prepared than ever for the unexpected, especially when critical illness recovery and recurrence become more common.

Face the unexpected with confidence by taking charge of your choices in life. Maintain a healthy lifestyle to reduce your susceptibility to common killers such as diabetes and cancer, and ensure you have ample protection to be financially prepared.

HSBC Life Super CritiCare is a holistic solution that puts your health and well-being in your hands. Multiple claims of up to 600% of your sum assured give you the control in life to battle early to advanced stage critical illnesses, with a comprehensive Diabetes Care Programme that helps to keep your health condition in control upon diagnosis of diabetes.



Take control of your well-being with a stack of benefits



Unlimited claims payout up to 600% Sum Assured² at an affordable cost

From as low as S\$3³ a day, HSBC Life Super CritiCare provides you one of the most affordable plans with the multiple coverage for Early, Intermediate and Advanced Stage Critical Illness. You also can receive additional coverage for 11 Special and 10 Juvenile conditions⁴.



1st in the market

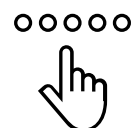
Coverage for Re-diagnosed Cancer, Recurrent Heart Attack and Stroke at any stage

Receive up to 100% Sum Assured payout each claim not only at Advanced Stage but also upon Early and Intermediate Stage of relapse, or separate diagnosis of top common critical illnesses⁵.



Diabetes Care Programme

Through a complimentary care programme with professional support worth S\$2,500 every year, you can fully manage your health conditions and control diabetes in an effective way. This programme will be renewed every year till end of the policy term⁶.



Flexibility to design a plan that meets your needs

- Choose from a standalone plan, or a rider that can be attached to your plans to provide you additional coverage for critical illness⁷
- To Age term: to age 50, 55, 60, 65, 70, or 75
- Renewable⁸ term: 5, 10, 15, 20, 25, or 30 years



Death Benefit⁹

Receive S\$10,000 if the Life Assured passes on.



Eliminate disruptions to your critical illness coverage

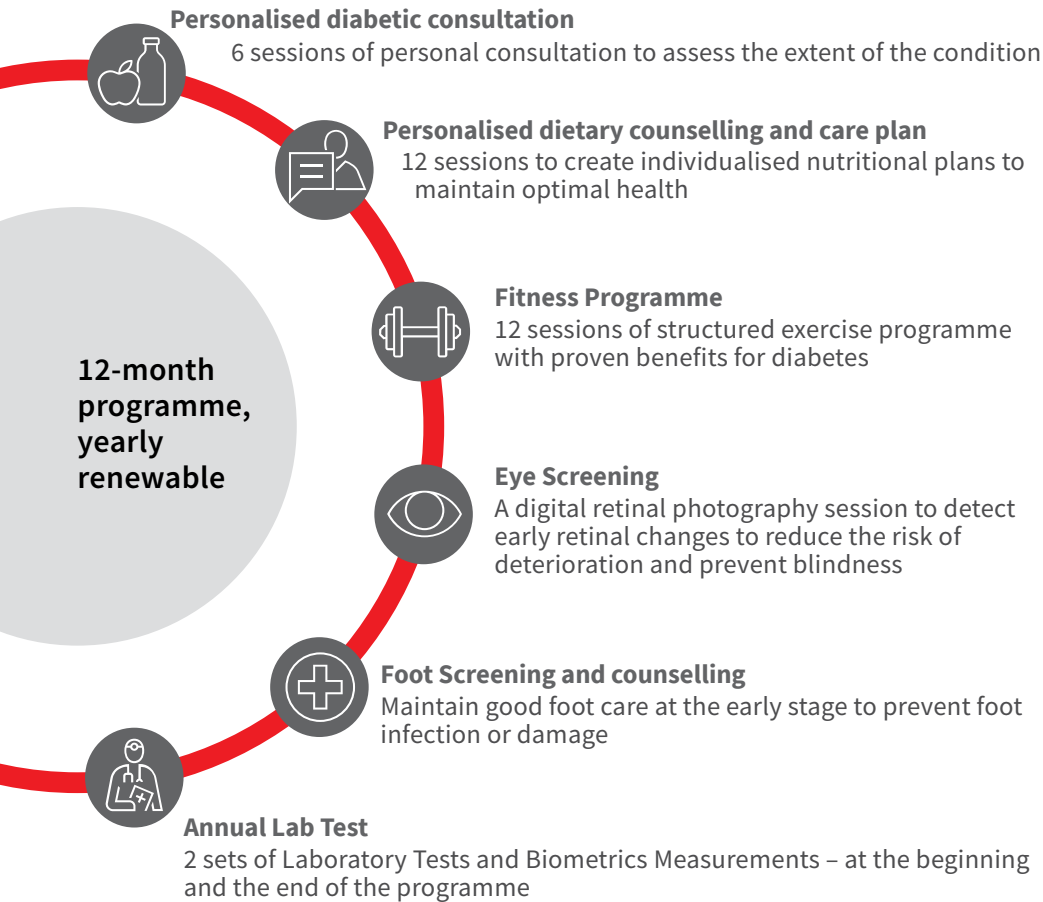
Enhance your plan with optional riders¹⁰ to waive future premiums if you or your loved ones face unfortunate events such as diagnosis of Early to Advanced Stage Critical Illnesses, or involuntary loss of income.

Diabetes Care Programme worth S\$2,500 per annum

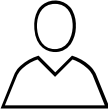
Did you know?

- People with diabetes are two to four times more likely to develop coronary artery disease and stroke¹
- Diabetes is also often associated with high blood pressure, high cholesterol levels, and obesity — conditions which can increase the likelihood of several other critical illnesses¹

The Diabetes Care Programme is an ongoing 12-month care programme to keep your condition in control upon diagnosis of diabetes⁶.



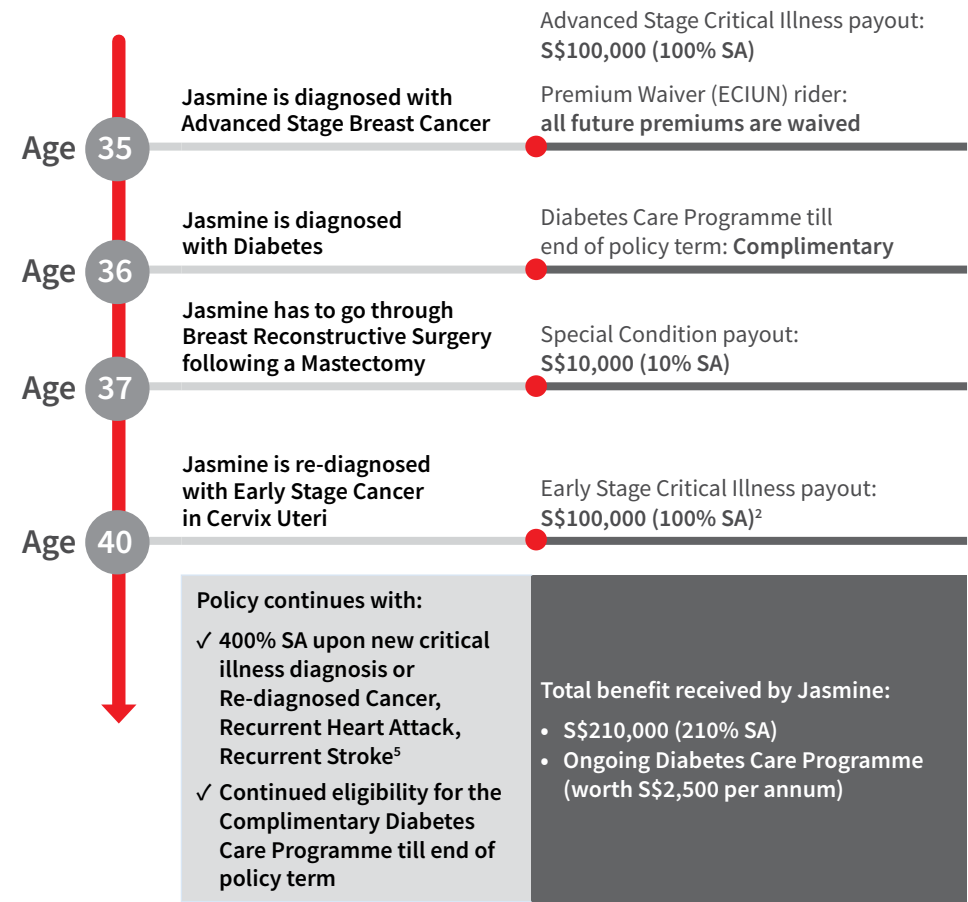
Illustrative example 1: HSBC Life Super CritiCare standalone plan



Jasmine, non-smoker, aged 30 (age nearest birthday).

Jasmine is concerned about diabetes because of her diet and lifestyle, and she is aware that critical illness can occur multiple times.

She purchases **HSBC Life Super CritiCare** with a S\$100,000 Sum Assured (SA) and a **Premium Waiver (ECIUN)** rider, with a policy term To Age 75. Total premium per month is S\$113¹¹.



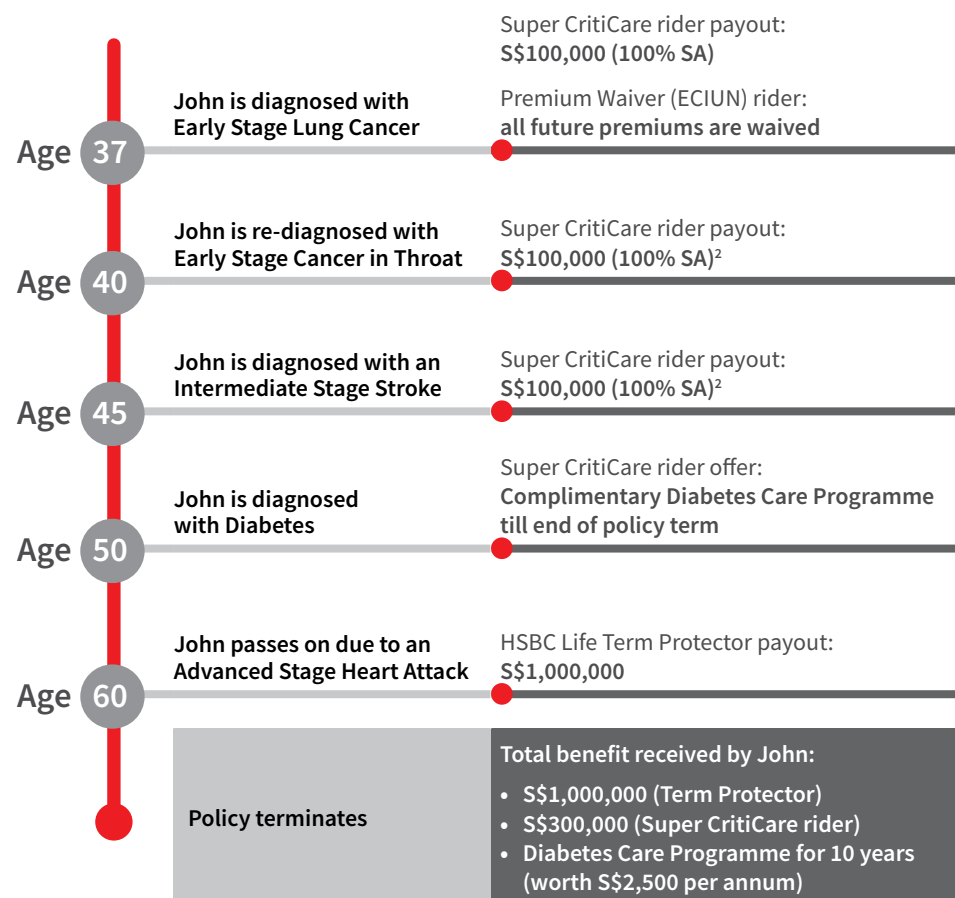
Illustrative example 2: Super CritiCare rider attached to Term Protector



John, smoker, aged 35 (age nearest birthday).

John is married with a 1-year-old son. As a breadwinner, he is concerned about his family's livelihood, and is especially concerned about potential diagnosis of multiple critical illnesses. He is looking for high protection and coverage to be ready for any unforeseen event.

He purchases **Term Protector** with a S\$1,000,000 Sum Assured (SA), and attaches a **Super CritiCare rider** with S\$100,000 SA and **Premium Waiver (ECIUN) rider**. Policy term is To Age 65 and total premium per month is S\$330¹¹.



Footnotes

1. Source: <https://www.healthhub.sg/live-healthy/1317/how-diabetes-is-linked-to-heart-disease-and-what-you-can-do-to-prevent-it>
2. Payout is subject to applicable limits. Upon diagnosis of a new 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.
3. Premium is based on the profile of a 30-year-old female, non-smoker, for a Sum Assured of S\$100,000, policy term to age 75 and annual payment. Figures are rounded up to the nearest number.
4. We will pay an additional amount equivalent to 10% of the original Sum Assured of the Basic Plan/Rider, subject to a maximum of S\$25,000 per Life Assured for each Special Condition or Juvenile Condition. The list of medical conditions covered can be found in the product summary.
5. Payout is subject to applicable limits. The total amount payable for all Cancers, Heart Attack and Stroke is capped at 300% of Sum Assured of the Basic Plan/Rider.
6. The Diabetes Care Programme is a twelve (12) months 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. This is an additional benefit that does not reduce the Sum Assured of any Benefits in the Basic Plan/Rider. The Diabetes Care Programme excludes medication prescription and refills if any.
7. HSBC Life Super CritiCare is a standalone Basic Plan. It is also available as Super CritiCare rider, which can be attached to selected HSBC Life plans. You may wish to seek advice from our HSBC Life Financial Planner for the list of eligible plans offered.
8. The Basic Plan/Rider will be automatically renewed at the end of the policy term subject to renewal age limit of 75 years old and maximum expiry age of 99 years old nearest to the Policy Anniversary. Premiums will be adjusted according to the Life Assured's age at policy renewal. If HSBC Life Super CritiCare is attached as a rider, the policy term of the renewed policy must have the same policy term as the existing basic policy, subject to the maximum renewal age as specified in the policy contract.
9. Death Benefit is not applicable to Super CritiCare rider.
10. Premium Waiver (ECIUN) provides coverage for the Life Assured to the end of the rider policy term and Involuntary Loss of Income benefit provides coverage up to age 50. Payer PremiumEraser (DTPDECIUN) provides coverage for the Policyholder up to age 65 and Involuntary Loss of Income benefits provides coverage up to age 50.
11. Figures are rounded to the nearest number.

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.

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.

Protected up to specified limits by SDIC.

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

Contact Us

+65 6880 4888

cc.life@mail.life.hsbc.com.sg

hsbclife.com.sg

HSBC Life (Singapore) Pte. Ltd.

(Company Reg. No.: 199903512M)

10 Marina Boulevard,

Marina Bay Financial Centre Tower 2 #48-01,

Singapore 018983

HSBC Life SG

Access HSBC Life SG
services online 24/7



Scan and get HSBC Life
SG app or download from:



HSBC Life Ver. 1.0