



The Essentials, Tailored For Men

HSBC Life CritiCare for Him

A critical illness plan that caters to your specific needs as a man, with extensive benefits to support you from diagnosis to recovery.



74% of men are not confident that their current insurance coverage will be sufficient if they are diagnosed with a critical illness*.

As a man, you take on many roles; as a son, a father or a brother. While looking out for your loved ones, you also have to take care of yourself. That is why it is important to protect you and your loved ones from unexpected critical illnesses that can affect your physical and mental health.

With **HSBC Life CriteCare for Him**, you receive essential critical illness coverage that targets your unique needs as a man. From just S\$0.66¹ a day, it is one of the most affordable plans in the market that offers up to 3.5 times your selected coverage.



*Findings are based on HSBC Life Better Beyond Survey conducted in 2018.

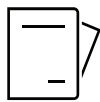
Taking Care Of Your Essential Needs From Early Detection To Recovery



Affordable plan designed to meet your needs
Premiums are **as low as S\$0.66¹ a day**, making HSBC Life CritiCare for Him one of the most affordable plans in the market



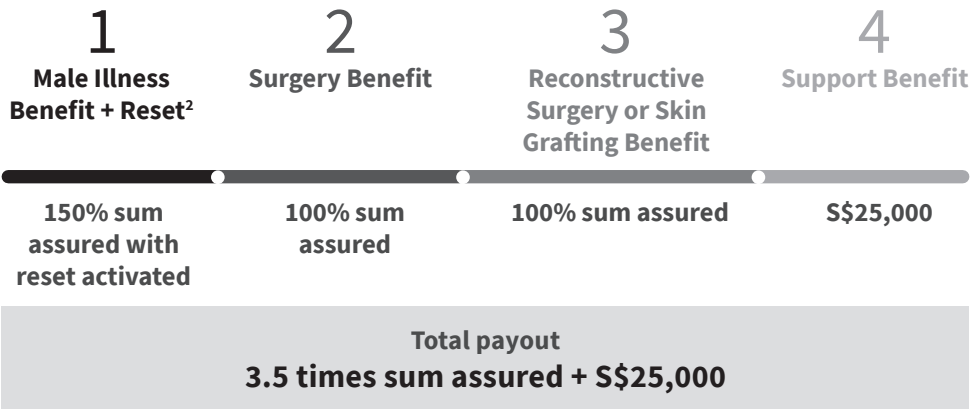
Reset your coverage
Reset your coverage after claim(s)² of less than 100% of the sum assured under Male Illness Benefit, with a fulfillment of 12 months waiting period, so **you continue to be protected**



Get more out of your plan with multiple claims

- **You can claim up to 100% of the sum assured** (or 150% on Male Illness Benefit) under each core benefit³
- Your policy remains in force even after a claim³
- Enjoy up to **3.5 times of the sum assured** with support benefit of S\$25,000

Enjoy extensive coverage on selected male critical illnesses with **4 core benefits** provided through each stage from diagnosis, surgery and recovery.



Taking Care Of Your Essential Needs From Early Detection To Recovery



Early diagnosis is key

- Critical illnesses can happen at any time – the key to dealing with it is to be diagnosed and treated as early as possible
- Stay in control of your health with **free Biennial Health check-ups worth up to S\$400⁴**, available once every 2 policy years, starting from the 25th policy month



Policy extends to your children **Extended coverage**

Your child can receive **free coverage of S\$5,000⁵** in the event that he/she is diagnosed with critical illness



Premiums waived during difficult times

- To support you in the event of a critical illness, **premiums are waived for 36 months** upon cumulative claim(s) of 50% of the sum assured made under the Male Illness Benefit
- This can be claimed twice for additional support



Hassle-free application

Answer 4 questions to apply⁶



Customise your policy term and Sum Assured according to your needs and budget

One of the widest range in the market

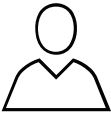
- Choose to cover yourself for **10 years, 20 years or to age 65**
- Choose your Sum Assured ranging from **S\$25,000 to S\$150,000**

Benefits At A Glance

Benefit Table	Sum assured payable
Core Benefits	
1. Male Illness Benefit	
<ul style="list-style-type: none"> • Malignant cancer of the following male sites: <ul style="list-style-type: none"> - Prostate - Testicle - Scrotum • Muscular dystrophy • Cardiomyopathy 	100% of sum assured
<ul style="list-style-type: none"> • Carcinoma in situ of the following male sites: <ul style="list-style-type: none"> - Colon - Testicle - Penis 	50% of sum assured
2. Surgery Benefit	
<ul style="list-style-type: none"> • Open chest heart valve surgery • Open chest surgery to aorta • Heart transplant • Coronary artery bypass surgery 	100% of sum assured
<ul style="list-style-type: none"> • Coronary artery atherectomy or transmyocardial laser revascularisation or enhanced external counterpulsation device insertion • Cardiac pacemaker insertion or cardiac defibrillator insertion 	50% of sum assured
<ul style="list-style-type: none"> • Surgical septal myomectomy to relieve left ventricular outflow tract (LVOT) obstruction in hypertrophic obstructive cardiomyopathy • Renal angioplasty • Percutaneous valve surgery • Pericardectomy • Angioplasty and other invasive treatment for coronary artery • Carotid artery surgery • Testicular torsion requiring surgery; acquired peyronie’s disease requiring surgery; orchiechtomy for causes other than cancer • Severe gout 	25% of sum assured
3. Reconstructive Surgery or Skin Grafting Benefit	
<ul style="list-style-type: none"> • Facial reconstructive surgery due to an accident • Skin grafting due to major burns • Skin grafting due to skin cancer • Open surgery for removal of kidney stones 	100% of sum assured
4. Support Benefit	
<ul style="list-style-type: none"> • Severe benign prostatic hyperplasia and early prostate cancer requiring suprapubic catheterisation 	S\$25,000
<ul style="list-style-type: none"> • Outpatient cardiac rehabilitation following specific major heart surgeries 	S\$2,500
<ul style="list-style-type: none"> • Outpatient psychiatric benefit 	S\$100 per visit (up to 10 visits)
Death Benefit	S\$10,000

For the full list of benefits, please refer to the General Provisions for more information.

Illustrative Example



Pete, aged 30, married with 2 children.

He buys HSBC Life CritiCare for Him with a S\$100,000 sum assured and an annual premium of S\$966, with a policy term of 20 years.

- 1st Year: Pete buys HSBC Life CritiCare for Him
- 3rd Year: Biennial Health Check-up where Pete gets diagnosed with Carcinoma in situ of the Colon
 - Payout of S\$50,000 (50% of sum assured) under Male Illness Benefit
 - 1st Waiver of Premium activates (36 months)
- 4th Year: After a waiting period of 12 months, the Male Illness Benefit resets² to original 100% Sum Assured
- 5th Year: Biennial Health Check-up where Pete gets diagnosed with Cardiomyopathy
 - Payout of S\$100,000 (100% of sum assured) under Male Illness Benefit
 - 2nd Waiver of Premium activates (extended for 36 months)

Male Illness Benefit is fully paid out and terminates. Policy remains in force.

Pete goes for a Cardiac Defibrillator Insertion

 - Payout of S\$50,000 (50% of sum assured) under Surgery Benefit
- 7th Year: Pete goes for Open chest heart valve surgery
 - Payout of S\$50,000 (100% of sum assured after less previous claim) under Surgery Benefit

Male Surgery Benefit is fully paid out and terminates. Policy remains in force.

Pete requires Outpatient Cardiac Rehabilitation following Specific Major Heart surgeries

 - Payout of S\$2,500 under Support Benefit
- 9th Year: Pete's son is diagnosed with Leukaemia
 - Payout of the Free Child Cover at S\$5,000

Policy remains in force
- 19th Year: Pete dies of heart failure
 - Payout of the Death Benefit at S\$10,000

Policy terminates

How HSBC Life CritiCare for Him helped Pete and his family:

- Total payout received: S\$262,500
- Free Child Cover: S\$5,000
- 9 Biennial Health Check-ups: $S\$400 \times 9 = S\$3,600$
- Premium waived for 6 years: $S\$966 \times 6 = S\$5,796$

Total value of Benefits is S\$276,896

Footnotes

1. Premium is based on the profile of an 18 year old male, non-smoker, for a Sum Assured of S\$25,000 and 10 Years Term.
2. If total cumulative claim(s) is less than 100% of Sum Assured under the Male Illness Benefit, We will activate a one (1) time Reset after a waiting period of 12 months from date of diagnosis of the latest claim. After the Reset Feature is activated, we will pay the lower of 100% of Sum Assured or 150% of Sum Assured minus all previous claim(s). After which, this Benefit will terminate. Hence, the total Sum Assured payout with the Reset Feature will be capped at a maximum of 150% of Sum Assured.
3. HSBC Life CritiCare for Him will remain in force until all 4 Core Benefits are fully paid out or upon any of the occurrences listed under the Termination Clause of the General Provisions.
4. Reimbursement for Biennial Health Check-up varies from S\$100 to S\$400, depending on the selected Sum Assured. You must make all premiums due in order to be eligible for each Biennial Health Check-up benefit.
5. Free Child Cover is applicable to the Life Assured's biological or legally adopted child from the age of 30 days to 18 age nearest birthday. Claimable once. Refer to Product Summary for details.
6. You may be subject to full underwriting if required.

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.

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