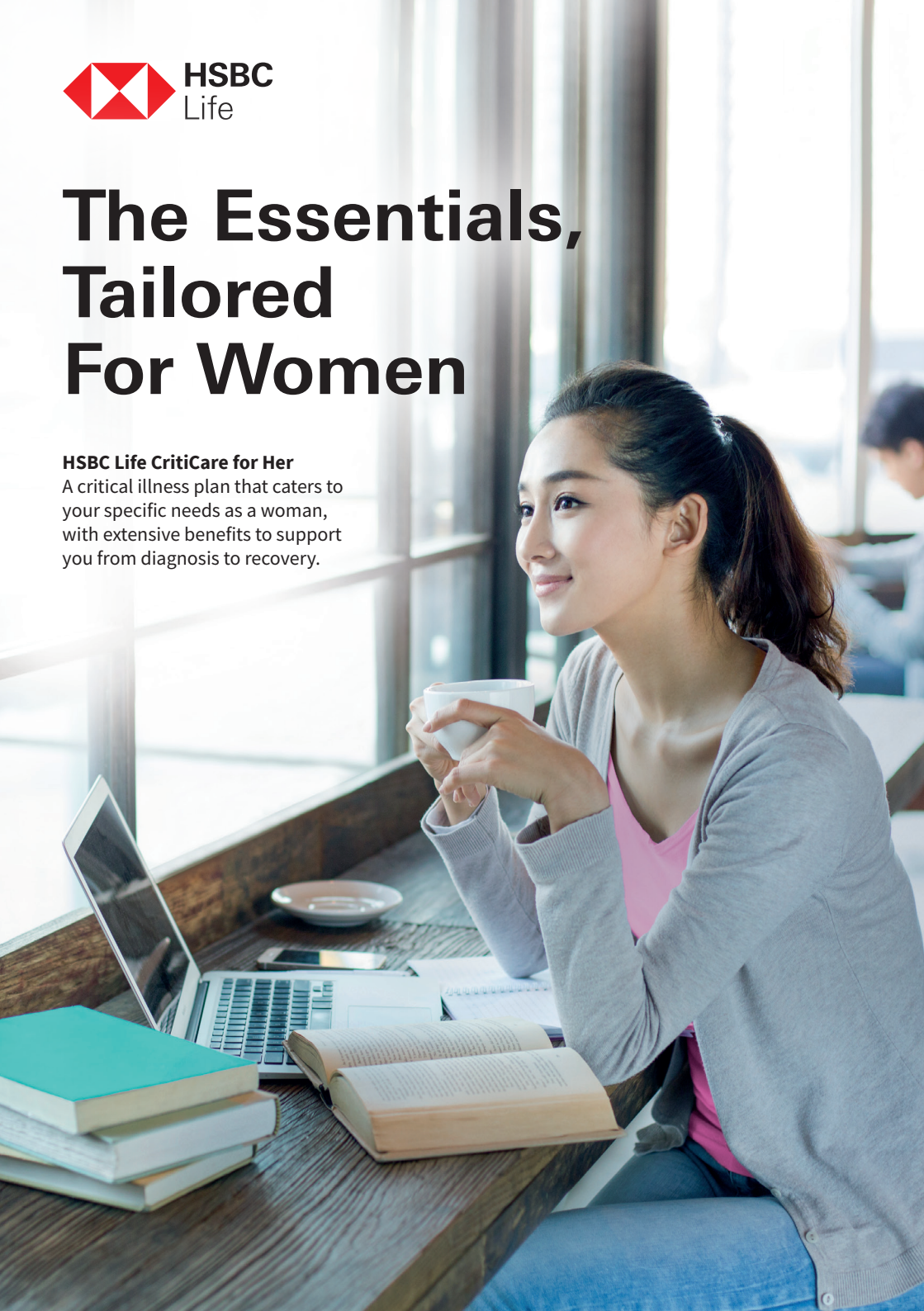




The Essentials, Tailored For Women

HSBC Life CritiCare for Her

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



77% of women are not confident that their current insurance coverage will be sufficient if they are diagnosed with a critical illness*.

As a woman, you take on many roles; as a daughter, a mother or a sister. 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 CritiCare for Her**, you receive essential critical illness coverage that targets your unique needs as a woman. From just S\$0.75¹ 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\$0.75¹ a day**, making HSBC Life CritiCare for Her one of the most affordable plans in the market



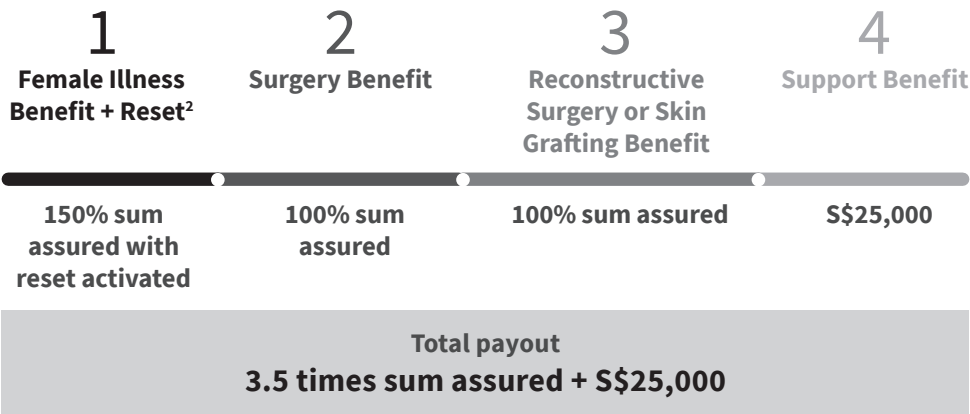
Reset your coverage
Reset your coverage after claim(s)² of less than 100% of the sum assured under Female Illness Benefit, with a fulfillment of 12 months waiting period, so **you continue to be protected**



Get more out of your plan with multiple claims

- **You can claim up to 100% of the sum assured** (or 150% on Female 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 female 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 Female Illness Benefit
- This can be claimed twice for additional support



Hassle-free application

Answer 6 questions to apply⁶



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

One of the widest range in the market

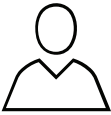
- Choose to cover yourself for **10 years, 20 years or to age 65**
- Choose your Sum Assured ranging from **S\$25,000 to S\$150,000**

Benefits At A Glance

Benefit Table	Sum assured payable
Core Benefits	
1. Female Illness Benefit	
<ul style="list-style-type: none"> • Systemic lupus erythematosus with lupus nephritis • Rheumatoid arthritis • Chronic auto-immune hepatitis • Malignant cancer of the breast, cervix uteri, uterus, fallopian tube, ovary, vagina/vulva 	100% of sum assured
<ul style="list-style-type: none"> • Osteoporosis requiring surgery or repair • Carcinoma in situ of the breast • Carcinoma in situ of the cervix uteri 	50% of sum assured
<ul style="list-style-type: none"> • Urinary incontinence requiring surgical repair • Uterine prolapse • Pelvic relaxation requiring surgical repair • Thyroid disorders causing thyroid storm • Polycystic ovarian syndrome 	10% of sum assured
2. Surgery Benefit	
<ul style="list-style-type: none"> • Radical vulvectomy required due to a malignant condition • Wertheim's operation required due to a malignant condition • Total pelvic exenteration required due to a malignant condition 	50% of sum assured
<ul style="list-style-type: none"> • Hysterectomy required due to a malignant condition • Mastectomy required due to a malignant condition • Complicated repair of a vaginal fistula 	30% of sum assured
<ul style="list-style-type: none"> • Bilateral breast lumpectomy due to a malignant condition or carcinoma in situ 	20% of sum assured
<ul style="list-style-type: none"> • Unilateral breast lumpectomy due to a malignant condition or carcinoma in situ 	15% of sum assured
3. Reconstructive Surgery or Skin Grafting Benefit	
<ul style="list-style-type: none"> • Facial reconstructive surgery due to an accident • Breast reconstructive surgery following a mastectomy • Skin grafting due to major burns • Skin grafting due to skin cancer 	100% of sum assured
4. Support Benefit	
<ul style="list-style-type: none"> • Oocyte cryopreservation due to covered female cancer 	S\$25,000
<ul style="list-style-type: none"> • Breast cancer – molecular gene expression profiling test for treatment guidance 	S\$10,000
<ul style="list-style-type: none"> • Hormone replacement therapy 	S\$5,000
<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



Sally, aged 30, married with 2 children.

She buys HSBC Life CritiCare for Her with a S\$100,000 sum assured and an annual premium of S\$1,470, with a policy term of 20 years.

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

Female Illness Benefit is fully paid out and terminates. Policy remains in force.
- 6th Year: Sally goes for a Mastectomy
 - Payout of S\$30,000 (30% of sum assured) under Surgery Benefit

Sally goes for Breast Reconstructive Surgery after her Mastectomy

 - Payout of S\$100,000 under Reconstructive Surgery or Skin Grafting Benefit

Reconstructive Surgery & Skin Grafting Benefit is fully paid out and terminates. Policy remains in force.
- 7th Year: Sally requires Breast Cancer treatment
 - Payout of S\$10,000 under Support Benefit
- 9th Year: Sally's son is diagnosed with Leukaemia
 - Payout of the Free Child Cover at S\$5,000

Policy remains in force
- 19th Year: Sally dies of Cancer of the Breast
 - Payout of the Death Benefit at S\$10,000

Policy terminates

How HSBC Life CritiCare for Her helped Sally and her family:

- Total payout received: S\$300,000
- Free Child Cover: S\$5,000
- 9 Biennial Health Check-ups: $S\$400 \times 9 = S\$3,600$
- Premium waived for 6 years: $S\$1,470 \times 6 = S\$8,820$

Total value of Benefits is S\$317,420

Footnotes

1. Premium is based on the profile of an 18 year old female, 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 Female 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 Her 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.

Contact Us
+65 6880 4888 (International)
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

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