

Footnotes

- 1. Policy is only renewable up to the last applicable renewal age of 80.
- 2. Total and Permanent Disability is covered up to the age of 65.
- 3. Direct – HSBC Life – Termcare rider provides coverage up to age 65. The list of medical conditions covered can be found in the product summary.

Important information

Direct – HSBC Life - Term Lite is a plan underwritten by HSBC Life (Singapore) Pte. Ltd.

This brochure is not a contract of insurance and not for use outside Singapore. The precise terms and conditions of the plan are specified in the policy contract.

This brochure has been translated into other languages. In the event of any inconsistency, the English version shall prevail.

A product summary in relation to Direct – HSBC Life – Term Lite is available and may be obtained from HSBC Life (Singapore) Pte. Ltd. You should read the product summary before deciding whether to purchase the policy.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a Financial Planner before making a commitment to purchase the product. In the event that you choose not to seek advice from a Financial Planner, you should consider whether the product in question is suitable for you. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value may be less than total premiums paid.

Protected up to specified limits by SDIC.

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

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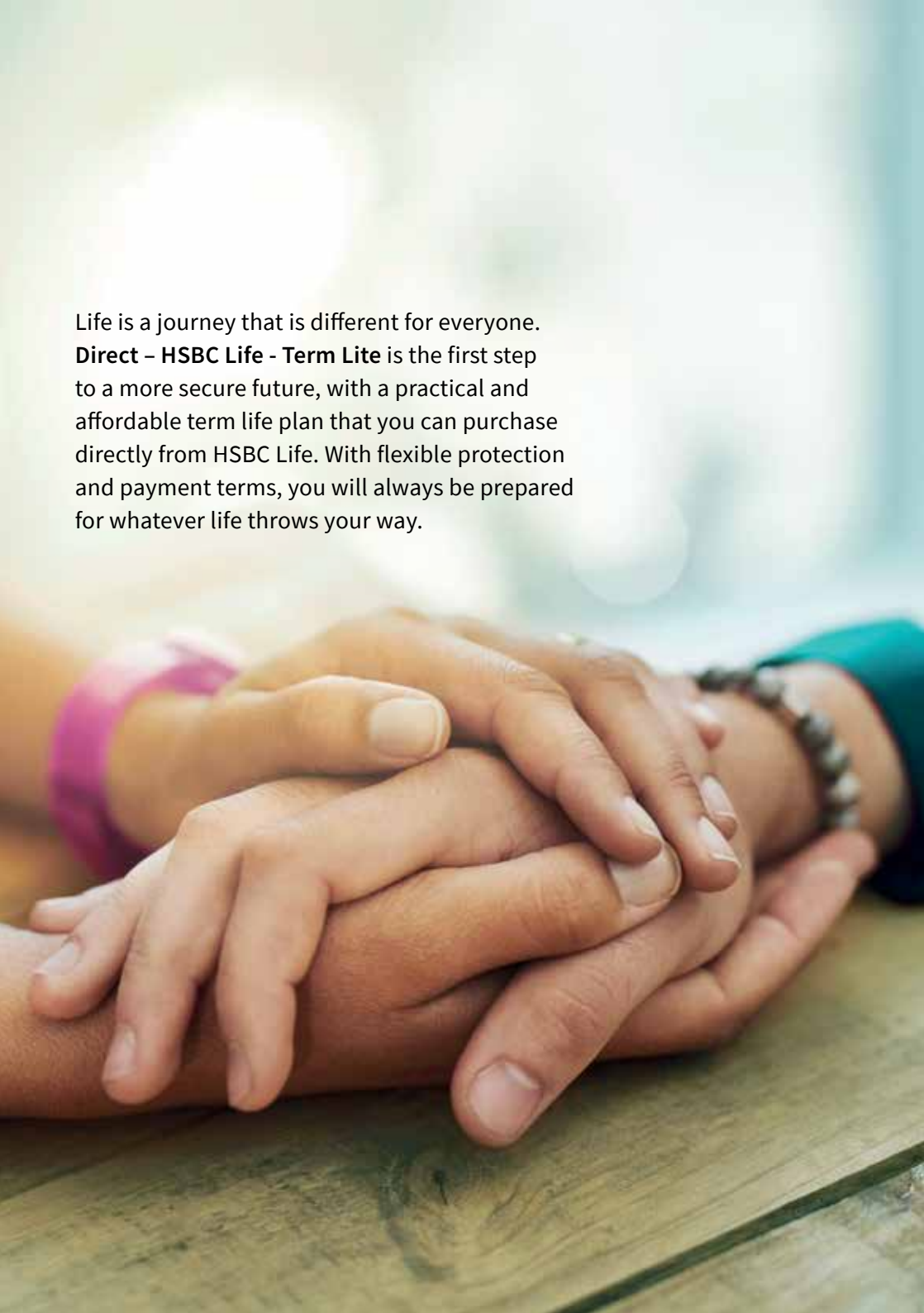




Your First Step To A Secure Future

Direct – HSBC Life – Term Lite
A simple and affordable term
life plan with flexible protection
and payment terms.





Life is a journey that is different for everyone. **Direct – HSBC Life - Term Lite** is the first step to a more secure future, with a practical and affordable term life plan that you can purchase directly from HSBC Life. With flexible protection and payment terms, you will always be prepared for whatever life throws your way.

Prepare for Life’s Great Adventure

Direct - HSBC Life - Term Lite is a simple and affordable term life insurance plan suitable for people who can plan their own finances. Stay protected with benefits payable upon death, total and permanent disability, and terminal illness. With coverage terms of 5 or 20 years, or up to 65 years old, it provides you and your family the protection when you need it the most.

Basic Plan Benefits



Flexible protection coverage and policy term

You have the option to choose your protection coverage from S\$50,000 to S\$400,000 as well as your policy term of 5 or 20 years, or up to age 65.



Death and Terminal Illness protection for the period you desire

Upon diagnosis of terminal illness, this plan will pay the chosen protection coverage in advance.



Guaranteed Renewability

If you sign up for a 5-year policy term, your policy will be automatically renewed every 5 years¹ regardless of your health condition.



Advance payout upon disability

Receive advance lump sum payout of your protection coverage to cover your day to day living expenses upon onset of total and permanent disability².



Critical illness protection (optional Direct – HSBC Life – Termcare rider³)

Enhance your protection with this optional rider which covers you for major critical illnesses such as cancers, heart diseases and stroke.

Product overview

Coverage	Death and Terminal Illness		
	Total and Permanent Disability up to age 65		
	Optional Critical Illness covers 30 critical illnesses ³		
Premium Payment Term and Policy Term	5 years (renewable); or 20 years (non-renewable); or up to age 65 (non-renewable)		
Entry Age	For Policy Term of 5 years (renewable)	For Policy Term of 20 years (non-renewable)	For Policy Term to age 65
	18 to 65 years old		18 to 60 years old
Minimum Sum Assured	S\$50,000		
Maximum Sum Assured	S\$400,000		
Additional benefits that you can purchase to attach to your plan (riders)	Direct - HSBC Life - Termcare		

If you require additional protection for early critical illness or savings and investment coverage, please consult an HSBC Life Financial Planner.