



Affordable protection for your loved ones.

If you're looking for an affordable insurance plan or to enhance your current life insurance coverage without paying high premiums, ValueTerm is the plan that's designed for you.

It provides comprehensive coverage against death and total and permanent disability, so you and your loved ones enjoy greater protection from life's uncertainties.

Benefits at a glance

Affordable protection

Enjoy life insurance coverage up to 90 years of age and secure the financial future of your loved ones if something unforeseen happens to you. This peace of mind is yours to enjoy at an affordable amount.

Insurance coverage is available for a term of 10 to 30 years or until age 55, 60, 65, 70, 75, 80, 85 or 90. You can choose the term of your insurance cover according to your needs.

Disability Coverage

Total and permanent disability coverage before you turn 65 years of age to help pay for medical and rehabilitation treatments.

Level premiums

Be assured that as you grow older and the need for life insurance coverage grows, the premium amount on your ValueTerm plan stays the same as the day that you start to pay your first premium - guaranteed.

Flexibility to enhance your coverage

ValueTerm gives you the option to add a critical illness rider, in which the benefit accelerates the Sum Assured of the Policy upon diagnosis of one of the 37 covered critical illnesses, the accelerated portion of the basic sum insured is paid in one lump sum. Thereby helping to focus on recovery without having to worry about medical costs, income loss or other expenses.

Please turn overleaf for more information.

How it works

Profile	Coverage requirements	ValueTerm premium
45 year - old age next birthday male and non-smoker	Sum Assured of S\$1,000,000 up at age 65	Annually: S\$2.253 Daily: S\$6
35 year - old age next birthday female and non-smoker	Sum Assured of S\$1,000,000 up at age 65	Annually: S\$952 Daily: S\$3

The figures are for illustration purposes only and are rounded off. Insurance eligibility and premiums are subject to underwriting.

Speak to our authorised distributor HSBC today to address your insurance needs.

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Click **www.hsbc.com.sg/insurance**

Visit **any HSBC Branch**

For all policy servicing related enquiries please call (65) 6225 6111.

Important Notes

ValueTerm is underwritten by HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N), 21 Collyer Quay #02-01 Singapore 049320 and distributed by HSBC Bank (Singapore) Limited ("HSBC") It is not an obligation of, a deposit in, or guaranteed by HSBC.

This brochure contains only general information and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. It does not constitute an offer to buy or sell an insurance product or service. A copy of the Product Summary in relation to ValueTerm is available and can be obtained from our authorized product distributor. A person interested in this product should read the relevant product summary for details before deciding whether to buy this product. Buying a life insurance policy is a long term commitment. An early termination of the policy usually incurs a high cost and the surrender value payable may be less than the total premiums paid.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 31 May 2018. This material is issued by HSBC Insurance (Singapore) Pte. Limited.