



Embrace any new chapter with confidence.

Receive a 10% discount on your first year premium on any new regular premium life insurance plan*.

HSBC 
Insurance

Is your life insurance keeping up with your ever-changing needs?

As you go through various life stages, financial demands will obviously change. Your life insurance needs will differ from when you first marry, to when you have your first child and so forth. Isn't it wise then to periodically review your financial plans? After all, the biggest purpose in life is to ensure your loved ones are always well looked after.

Lessen your worry about uncertainties by acting now.

According to our recent Future of Retirement study titled "A balancing act", Singaporeans fear that a major life event can significantly impact their retirement savings. In truth, the only way to lessen such concerns is to plan well and act today.

With our enhanced term and critical illness plans, there really isn't a better time than the present to ensure that you and your family are protected against unforeseen life events.

Get more value and peace
of mind with our premium
discount offer.

Enjoy our limited-time offer of 10% discount on your first year
premium on any new regular premium life insurance plan*.



In addition you also enjoy:

- Attractive term insurance premiums as low as S\$111 per month[†] for a sum assured of S\$1,000,000 for your protection needs.
- A wide range of life insurance plans that may suit your needs, including a critical illness plan that provides coverage against 102 medical conditions spread across early, intermediate and critical stages of a medical condition.
- Waiver of medical examination for selected customers.
- A flexible investment-linked solution to potentially grow your wealth with lifetime insurance coverage.
- 30-days grace period to review your plan.

[†] Illustration is based on a male age 30 at his next birthday, non-smoker purchasing ValueTerm up to age 65.

Discover how you can benefit from our 10% premium discount.

Scenario 1:

Mr. Tan (age 45 at his next birthday, non-smoker) purchases a ValueTerm (term continues to age 65) for a monthly premium commitment of around S\$217, and for a sum insured of S\$1,000,000. The total annual premium he would have paid is around S\$2,601.

How does Mr. Tan benefit from our 10% premium discount offer?

Total first year premium payable	S\$2,341
10% discount offer on your first year premium	S\$260

Scenario 2:

Ms. Lim (age 40 at her next birthday, non-smoker) purchases our latest capital guarantee endowment plan – Savings Accumulator for a sum assured of S\$100,000 with No Medical Underwriting for a 10 year term. A FlexiPay rider is included in the plan to reduce the premium paying term from 10 to 5 years.

How does Ms. Lim benefit from our 10% premium discount offer?

Annualised Flexipay premium	S\$24,584
Annualised basic premium	S\$12,840
10% discount offer on your first year premium (Discount applicable only on basic premium)	S\$1,284
Savings on your first year premiums	5%

Capital guarantee is only applicable for basic plan and does not include the premiums paid for riders. "No Medical Underwriting" is only applicable for basic plan. If riders are attached to the plan, the riders are subject to full underwriting.

Speak to your Financial Consultant today and enjoy greater value from your investment.

Call **1800-HSBC NOW (4722 669)**
Click **www.hsbc.com.sg/premiumdiscount**
Visit **any HSBC branch**

For illustration purposes all figures have been rounded off.

*The 10% discount on the first year premium is valid from 8 June 2015 to 30 September 2015 and applicable to any new regular premium endowment, whole life, investment-linked or term plans purchased (excluding Direct Purchase Insurance products, mortgage insurance and universal life plans). There is no restriction to the number of policies, sum assured or premium size that you can purchase subject to the maximum limits allowable for each plan. If FlexiPay rider is added, the premium discount will be based on basic premium, not the FlexiPay's premium. HSBC Insurance (Singapore) Pte. Limited ("HSBC Insurance") reserves the right to terminate this campaign at any time at its sole discretion. The decision of HSBC Insurance is final.

Important Notes

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