

HSBC Life

Benefits+ Business

Annual premium rates per insured member



Basic plan – Group Hospital & Surgical (GHS) – Plan 1 to Plan 4

Option 1 – Private hospital with no co-payment

| Bed type | 1 bed | | | | 4 bed | | | |
|-------------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
| Age next birthday | | | | | | | | |
| 0 - 30 | S\$1,122.06 | S\$851.16 | S\$683.65 | S\$580.41 | S\$621.50 | S\$472.09 | S\$379.61 | S\$323.12 |
| 31 - 40 | S\$1,449.65 | S\$1,099.22 | S\$804.59 | S\$683.12 | S\$802.05 | S\$608.82 | S\$446.30 | S\$380.41 |
| 41 - 45 | S\$1,623.71 | S\$1,231.05 | S\$898.41 | S\$762.05 | S\$897.18 | S\$680.87 | S\$498.29 | S\$424.73 |
| 46 - 50 | S\$2,024.81 | S\$1,534.79 | S\$1,086.03 | S\$952.31 | S\$1,119.89 | S\$849.52 | S\$602.27 | S\$528.52 |
| 51 - 55 | S\$2,457.26 | S\$1,862.27 | S\$1,355.04 | S\$1,152.33 | S\$1,355.58 | S\$1,028.00 | S\$750.33 | S\$637.70 |
| 56 - 60 | S\$3,177.28 | S\$2,407.53 | S\$1,815.06 | S\$1,486.40 | S\$1,751.28 | S\$1,327.64 | S\$1,004.65 | S\$821.50 |
| 61 - 65 | S\$4,327.61 | S\$3,278.63 | S\$2,394.88 | S\$2,025.88 | S\$2,384.82 | S\$1,807.42 | S\$1,321.12 | S\$1,119.89 |
| 66 - 70 | S\$6,485.53 | S\$4,912.77 | S\$3,573.76 | S\$3,032.41 | S\$3,571.90 | S\$2,706.35 | S\$1,969.90 | S\$1,672.35 |
| 71 - 75 | S\$7,924.52 | S\$6,002.49 | S\$4,366.07 | S\$3,703.79 | S\$4,362.21 | S\$3,304.83 | S\$2,405.05 | S\$2,042.10 |
| 76 - 80** | S\$10,372.19 | S\$7,856.03 | S\$5,713.37 | S\$4,846.54 | S\$5,709.28 | S\$4,324.95 | S\$3,146.51 | S\$2,670.24 |
| 81 - 85** | S\$12,389.72 | S\$9,383.85 | S\$6,858.54 | S\$5,807.75 | S\$6,819.26 | S\$5,165.49 | S\$3,767.54 | S\$3,194.19 |

Option 2 – Private hospital with 20% co-payment

| Bed type | 1 bed | | | | 4 bed | | | |
|-------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
| Age next birthday | | | | | | | | |
| 0 - 30 | S\$899.35 | S\$682.50 | S\$548.03 | S\$465.81 | S\$499.33 | S\$379.58 | S\$306.15 | S\$261.48 |
| 31 - 40 | S\$1,160.99 | S\$880.64 | S\$645.23 | S\$550.13 | S\$644.20 | S\$489.29 | S\$358.14 | S\$306.89 |
| 41 - 45 | S\$1,300.46 | S\$986.25 | S\$719.83 | S\$611.77 | S\$720.96 | S\$547.42 | S\$401.08 | S\$340.41 |
| 46 - 50 | S\$1,622.62 | S\$1,230.22 | S\$871.28 | S\$764.21 | S\$897.18 | S\$680.87 | S\$483.59 | S\$424.73 |
| 51 - 55 | S\$1,967.50 | S\$1,491.39 | S\$1,086.03 | S\$923.13 | S\$1,086.38 | S\$824.15 | S\$602.27 | S\$512.30 |
| 56 - 60 | S\$2,543.73 | S\$1,927.76 | S\$1,454.50 | S\$1,192.34 | S\$1,403.15 | S\$1,064.01 | S\$804.59 | S\$661.50 |
| 61 - 65 | S\$3,463.78 | S\$2,624.48 | S\$1,917.91 | S\$1,623.71 | S\$1,909.12 | S\$1,447.18 | S\$1,058.90 | S\$897.18 |
| 66 - 70 | S\$5,190.34 | S\$3,931.96 | S\$2,861.69 | S\$2,428.05 | S\$2,859.44 | S\$2,166.82 | S\$1,577.70 | S\$1,340.46 |
| 71 - 75 | S\$6,341.74 | S\$4,803.88 | S\$3,494.64 | S\$2,967.55 | S\$3,491.89 | S\$2,645.77 | S\$1,925.82 | S\$1,635.60 |
| 76 - 80** | S\$8,300.74 | S\$6,287.39 | S\$4,572.92 | S\$3,878.93 | S\$4,568.69 | S\$3,461.20 | S\$2,520.34 | S\$2,138.33 |
| 81 - 85** | S\$9,911.33 | S\$7,507.04 | S\$5,479.64 | S\$4,643.68 | S\$5,459.68 | S\$4,135.92 | S\$3,020.61 | S\$2,568.27 |

Option 3 – Government restructured hospital with no co-payment

| Bed type | 1 bed | | | | 4 bed | | | |
|-------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
| Age next birthday | | | | | | | | |
| 0 - 30 | S\$733.94 | S\$557.24 | S\$446.30 | S\$380.41 | S\$408.52 | S\$310.81 | S\$250.77 | S\$213.91 |
| 31 - 40 | S\$945.85 | S\$717.71 | S\$526.55 | S\$447.43 | S\$524.20 | S\$398.42 | S\$293.72 | S\$250.67 |
| 41 - 45 | S\$1,060.43 | S\$804.49 | S\$587.59 | S\$498.25 | S\$587.98 | S\$446.71 | S\$327.62 | S\$277.70 |
| 46 - 50 | S\$1,319.91 | S\$1,000.99 | S\$709.64 | S\$622.59 | S\$730.69 | S\$554.78 | S\$394.31 | S\$346.89 |
| 51 - 55 | S\$1,601.00 | S\$1,213.85 | S\$884.84 | S\$752.32 | S\$885.29 | S\$671.87 | S\$491.51 | S\$418.24 |
| 56 - 60 | S\$2,068.05 | S\$1,567.53 | S\$1,185.49 | S\$970.70 | S\$1,142.60 | S\$866.71 | S\$656.53 | S\$538.24 |
| 61 - 65 | S\$2,816.19 | S\$2,134.08 | S\$1,560.74 | S\$1,319.91 | S\$1,553.44 | S\$1,177.83 | S\$862.24 | S\$730.69 |
| 66 - 70 | S\$4,219.49 | S\$3,196.75 | S\$2,325.93 | S\$1,973.99 | S\$2,324.26 | S\$1,761.56 | S\$1,283.82 | S\$1,090.71 |
| 71 - 75 | S\$5,154.66 | S\$3,904.95 | S\$2,841.35 | S\$2,410.76 | S\$2,838.88 | S\$2,151.26 | S\$1,567.53 | S\$1,329.64 |
| 76 - 80** | S\$6,746.08 | S\$5,110.08 | S\$3,717.30 | S\$3,153.50 | S\$3,714.60 | S\$2,814.41 | S\$2,051.28 | S\$1,739.39 |
| 81 - 85** | S\$8,070.56 | S\$6,113.07 | S\$4,445.49 | S\$3,776.17 | S\$4,449.12 | S\$3,370.66 | S\$2,457.61 | S\$2,085.12 |

** For renewal only. The last entry age on all plans is 75.

Note: The premium rates are inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Basic plan – Group Hospital & Surgical (GHS) – Plan 5 and Plan 6

| Age next birthday | Plan 5 (S Pass and work permit holders only) | Plan 6 (S Pass and work permit holders only) |
|-------------------|--|--|
| 0 - 30 | S\$309.19 | S\$161.40 |
| 31 - 40 | S\$362.15 | S\$189.05 |
| 41 - 45 | S\$403.95 | S\$210.86 |
| 46 - 50 | S\$486.18 | S\$253.80 |
| 51 - 55 | S\$606.04 | S\$316.35 |
| 56 - 60 | S\$809.50 | S\$422.56 |
| 61 - 65 | S\$1,063.14 | S\$554.96 |
| 66 - 70 | S\$1,582.96 | S\$826.31 |
| 71 - 75 | S\$1,932.77 | S\$1,008.90 |
| 76 - 80** | S\$2,529.23 | S\$1,320.26 |
| 81 - 85** | S\$3,030.23 | S\$1,581.79 |

** For renewal only. The last entry age on all plans is 75.

Note: The premium rates are inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Basic plan – Group Term Life (GTL)

| Age next birthday | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 |
|-------------------|--------------|-------------|-------------|-------------|-------------|-------------|
| 35 and below | S\$369.20 | S\$221.52 | S\$147.68 | S\$110.76 | S\$73.84 | S\$36.92 |
| 36 - 40 | S\$461.60 | S\$276.96 | S\$184.64 | S\$138.48 | S\$92.32 | S\$46.16 |
| 41 - 45 | S\$738.40 | S\$443.04 | S\$295.36 | S\$221.52 | S\$147.68 | S\$73.84 |
| 46 - 50 | S\$1,061.50 | S\$636.90 | S\$424.60 | S\$318.45 | S\$212.30 | S\$106.15 |
| 51 - 55 | S\$1,846.00 | S\$1,107.60 | S\$738.40 | S\$553.80 | S\$369.20 | S\$184.60 |
| 56 - 60 | S\$3,230.60 | S\$1,938.36 | S\$1,292.24 | S\$969.18 | S\$646.12 | S\$323.06 |
| 61 - 65 | S\$5,076.60 | S\$3,045.96 | S\$2,030.64 | S\$1,522.98 | S\$1,015.32 | S\$507.66 |
| 66 - 70 | S\$9,230.20 | S\$5,538.12 | S\$3,692.08 | S\$2,769.06 | S\$1,846.04 | S\$923.02 |
| 71 - 75 | S\$15,209.60 | S\$9,125.76 | S\$6,083.84 | S\$4,562.88 | S\$3,041.92 | S\$1,520.96 |

Note: The premium rates are GST exempted for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Basic plan – Group Personal Accident (GPA)

| Member type | Occupational class | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 |
|-------------|----------------------|----------------|-----------|-----------|-----------|----------|----------|
| Employee | Occupation class 1 | S\$203.72 | S\$122.23 | S\$81.49 | S\$61.12 | S\$40.74 | S\$20.37 |
| | Occupation class 2 | S\$254.62 | S\$152.77 | S\$101.85 | S\$76.39 | S\$50.92 | S\$25.46 |
| | Occupation class 3 | S\$436.00 | S\$261.60 | S\$174.40 | S\$130.80 | S\$87.20 | S\$43.60 |
| Dependants | Occupation class 1-3 | Not applicable | | | | S\$50.92 | S\$25.46 |

Note: The premium rates are inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Occupational class

Class 1

Professional, administrative, managerial, clerical and non-manual work solely in office or similar non-hazardous places. Eg accountant, bank teller, programmers, doctor/dentist (non-veterinary), lawyer, receptionist.

Class 2

Office or supervisory work which involves outdoor, travelling or light manual work, and does not involve the use of tools or machinery or exposure to any special hazard. Eg beautician, homemaker, insurance intermediary, retail assistant, tour guide.

Class 3

Occupation which involves manual work which is not of hazardous nature but involves the use of tools or machinery. Eg baker, chauffeur, hawker (food), mechanic, painter (not involving work at heights), plumber.

Rider – Group Major Medical (GMM)

| Age next birthday | Plan 6 (S Pass and work permit holders only) |
|-------------------|--|
| 0 - 30 | S\$116.87 |
| 31 - 40 | S\$136.89 |
| 41 - 45 | S\$152.70 |
| 46 - 50 | S\$183.77 |
| 51 - 55 | S\$229.09 |
| 56 - 60 | S\$305.98 |
| 61 - 65 | S\$401.86 |
| 66 - 70 | S\$598.36 |
| 71 - 75 | S\$730.58 |
| 76 - 80 | S\$956.05 |
| 81 - 85 | \$1,145.43 |

Note: The premium rates are inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Rider – Group Extended Major Medical (GEMM)

Option 1 – Private hospital with no co-payment

| Bed type | 1 bed | | | | 4 bed | | | |
|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Age next birthday | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 1 | Plan 2 | Plan 3 |
| 0 - 30 | S\$49.73 | S\$48.65 | S\$47.57 | S\$45.40 | S\$28.11 | S\$27.57 | S\$27.02 | S\$25.95 |
| 31 - 40 | S\$58.39 | S\$56.22 | S\$54.06 | S\$51.89 | S\$31.35 | S\$30.27 | S\$29.18 | S\$28.11 |
| 41 - 45 | S\$63.79 | S\$62.17 | S\$60.55 | S\$57.29 | S\$35.68 | S\$34.06 | S\$32.44 | S\$31.35 |
| 46 - 50 | S\$87.57 | S\$85.40 | S\$83.24 | S\$77.85 | S\$47.57 | S\$46.49 | S\$45.40 | S\$43.24 |
| 51 - 55 | S\$109.19 | S\$106.49 | S\$103.79 | S\$97.29 | S\$60.55 | S\$58.93 | S\$57.29 | S\$54.06 |
| 56 - 60 | S\$134.07 | S\$130.82 | S\$127.57 | S\$120.01 | S\$73.51 | S\$71.90 | S\$70.28 | S\$65.96 |
| 61 - 65 | S\$174.07 | S\$169.20 | S\$164.33 | S\$156.75 | S\$95.14 | S\$92.97 | S\$90.81 | S\$86.50 |
| 66 - 70 | S\$231.36 | S\$225.96 | S\$220.54 | S\$208.65 | S\$127.57 | S\$124.33 | S\$121.08 | S\$114.60 |
| 71 - 75 | S\$318.93 | S\$310.82 | S\$302.71 | S\$287.59 | S\$176.22 | S\$171.90 | S\$167.58 | S\$157.85 |
| 76 - 80** | S\$418.40 | S\$408.67 | S\$398.94 | S\$377.31 | S\$230.28 | S\$224.88 | S\$219.47 | S\$207.58 |
| 81 - 85** | S\$482.92 | S\$472.42 | S\$463.45 | S\$438.57 | S\$272.97 | S\$267.69 | S\$263.28 | S\$250.62 |

Option 2 – Private hospital with 20% co-payment

| Bed type | 1 bed | | | | 4 bed | | | |
|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Age next birthday | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 1 | Plan 2 | Plan 3 |
| 0 - 30 | S\$40.00 | S\$38.92 | S\$37.83 | S\$36.77 | S\$22.72 | S\$22.17 | S\$21.61 | S\$20.55 |
| 31 - 40 | S\$46.50 | S\$44.86 | S\$43.24 | S\$42.17 | S\$25.95 | S\$24.86 | S\$23.78 | S\$22.72 |
| 41 - 45 | S\$51.89 | S\$49.73 | S\$47.57 | S\$45.40 | S\$28.11 | S\$27.57 | S\$27.02 | S\$25.95 |
| 46 - 50 | S\$70.28 | S\$68.11 | S\$65.96 | S\$62.72 | S\$40.00 | S\$38.39 | S\$36.77 | S\$34.61 |
| 51 - 55 | S\$87.57 | S\$85.40 | S\$83.24 | S\$77.85 | S\$47.57 | S\$46.49 | S\$45.40 | S\$43.24 |
| 56 - 60 | S\$107.03 | S\$105.40 | S\$103.79 | S\$96.23 | S\$59.46 | S\$57.29 | S\$55.13 | S\$54.06 |
| 61 - 65 | S\$138.39 | S\$135.15 | S\$131.90 | S\$125.40 | S\$75.68 | S\$74.07 | S\$72.44 | S\$69.18 |
| 66 - 70 | S\$184.86 | S\$180.55 | S\$176.22 | S\$167.58 | S\$103.79 | S\$100.01 | S\$96.23 | S\$91.90 |
| 71 - 75 | S\$255.15 | S\$249.21 | S\$243.26 | S\$230.28 | S\$141.63 | S\$137.30 | S\$132.97 | S\$126.49 |
| 76 - 80** | S\$335.15 | S\$327.04 | S\$318.93 | S\$301.64 | S\$183.80 | S\$180.01 | S\$176.22 | S\$165.41 |
| 81 - 85** | S\$388.45 | S\$377.95 | S\$368.66 | S\$355.10 | S\$220.51 | S\$215.23 | S\$210.64 | S\$198.45 |

Option 3 – Government restructured hospital with no co-payment

| Bed type | 1 bed | | | | 4 bed | | | |
|-----------|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Age next birthday | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 1 | Plan 2 | Plan 3 |
| 0 - 30 | S\$32.44 | S\$31.36 | S\$30.28 | S\$29.18 | S\$18.39 | S\$17.83 | S\$17.29 | S\$16.22 |
| 31 - 40 | S\$37.83 | S\$36.75 | S\$35.68 | S\$34.61 | S\$20.55 | S\$20.00 | S\$19.46 | S\$18.39 |
| 41 - 45 | S\$42.17 | S\$41.08 | S\$40.00 | S\$37.83 | S\$22.72 | S\$22.17 | S\$21.61 | S\$20.55 |
| 46 - 50 | S\$57.29 | S\$55.68 | S\$54.06 | S\$51.89 | S\$31.35 | S\$30.27 | S\$29.18 | S\$28.11 |
| 51 - 55 | S\$70.28 | S\$68.65 | S\$67.02 | S\$63.79 | S\$40.00 | S\$38.92 | S\$37.83 | S\$35.68 |
| 56 - 60 | S\$87.57 | S\$85.40 | S\$83.24 | S\$77.85 | S\$47.57 | S\$46.49 | S\$45.40 | S\$43.24 |
| 61 - 65 | S\$112.44 | S\$109.74 | S\$107.03 | S\$103.79 | S\$62.72 | S\$61.08 | S\$59.46 | S\$55.13 |
| 66 - 70 | S\$151.36 | S\$147.03 | S\$142.70 | S\$136.23 | S\$83.24 | S\$80.54 | S\$77.85 | S\$74.61 |
| 71 - 75 | S\$207.58 | S\$202.72 | S\$197.86 | S\$185.96 | S\$113.51 | S\$111.35 | S\$109.19 | S\$103.79 |
| 76 - 80** | S\$272.43 | S\$265.42 | S\$258.38 | S\$245.42 | S\$150.29 | S\$145.96 | S\$141.63 | S\$136.23 |
| 81 - 85** | S\$314.98 | S\$304.48 | S\$294.95 | S\$281.92 | S\$178.50 | S\$173.21 | S\$168.50 | S\$156.65 |

** For renewal only. The last entry age on all plans is 75.

Note: The premium rates are inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Rider – Group General Practitioner (GP)

| Age next birthday | Plan 1 | Plan 2 |
|-------------------|-------------|-----------|
| 0 - 50 | S\$444.51 | S\$320.73 |
| 51 - 65 | S\$797.90 | S\$574.79 |
| 66 - 75 | S\$1,077.97 | S\$776.12 |
| 76 - 85** | S\$1,077.97 | S\$776.12 |

** For renewal only. The last entry age on all plans is 75.

Note: The premium rates are inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Rider – Group Specialist (SP)

| Age next birthday | 0% co-payment | | | 20% co-payment | | |
|-------------------|---------------|-----------|-----------|----------------|-----------|-----------|
| | Plan 1 | Plan 2 | Plan 3 | Plan 1 | Plan 2 | Plan 3 |
| 0 - 50 | S\$340.54 | S\$287.47 | S\$170.72 | S\$283.04 | S\$238.81 | S\$141.53 |
| 51 - 65 | S\$688.04 | S\$580.82 | S\$344.91 | S\$571.87 | S\$482.52 | S\$285.94 |
| 66 - 75 | S\$987.87 | S\$833.92 | S\$495.22 | S\$821.09 | S\$692.79 | S\$410.55 |
| 76 - 85** | S\$987.87 | S\$833.92 | S\$495.22 | S\$821.09 | S\$692.79 | S\$410.55 |

** For renewal only. The last entry age on all plans is 75.

Note: The premium rates are inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Rider – Group Dental (GDEN)

| Age next birthday | Panel only | | | | Non-panel* only | | | |
|-------------------|----------------|-----------|---------------|-----------|-----------------|-----------|---------------|-----------|
| | 10% co-payment | | 0% co-payment | | 10% co-payment | | 0% co-payment | |
| | Plan 1 | Plan 2 | Plan 1 | Plan 2 | Plan 1 | Plan 2 | Plan 1 | Plan 2 |
| 0 - 50 | S\$202.16 | S\$167.60 | S\$244.61 | S\$202.79 | S\$225.37 | S\$186.85 | S\$272.70 | S\$226.09 |
| 51 - 65 | S\$408.47 | S\$338.64 | S\$494.24 | S\$409.75 | S\$455.37 | S\$377.52 | S\$551.00 | S\$456.81 |
| 66 - 75 | S\$586.46 | S\$486.22 | S\$709.62 | S\$588.32 | S\$653.80 | S\$542.04 | S\$791.10 | S\$655.86 |
| 76 - 85** | S\$586.46 | S\$486.22 | S\$709.62 | S\$588.32 | S\$653.80 | S\$542.04 | S\$791.10 | S\$655.86 |

* Refers to any dental clinic.

** For renewal only. The last entry age on all plans is 75.

Note: The premium rates are inclusive of 9% GST for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

Rider – Group Critical Illness (GCI)

| Age next birthday | Acceleration basis | | | | | |
|-------------------|--------------------|-------------|-------------|-------------|-------------|-----------|
| | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 |
| 35 and below | S\$230.80 | S\$138.48 | S\$92.32 | S\$69.24 | S\$46.16 | S\$23.08 |
| 36 - 40 | S\$346.10 | S\$207.66 | S\$138.44 | S\$103.83 | S\$69.22 | S\$34.61 |
| 41 - 45 | S\$576.90 | S\$346.14 | S\$230.76 | S\$173.07 | S\$115.38 | S\$57.69 |
| 46 - 50 | S\$1,015.30 | S\$609.18 | S\$406.12 | S\$304.59 | S\$203.06 | S\$101.53 |
| 51 - 55 | S\$1,534.50 | S\$920.70 | S\$613.80 | S\$460.35 | S\$306.90 | S\$153.45 |
| 56 - 60 | S\$2,307.60 | S\$1,384.56 | S\$923.04 | S\$692.28 | S\$461.52 | S\$230.76 |
| 61 - 65 | S\$3,692.10 | S\$2,215.26 | S\$1,476.84 | S\$1,107.63 | S\$738.42 | S\$369.21 |
| 66 - 70 | S\$5,538.20 | S\$3,322.92 | S\$2,215.28 | S\$1,661.46 | S\$1,107.64 | S\$553.82 |

| Age next birthday | Additional basis | | | | | |
|-------------------|------------------|-------------|-------------|-------------|-------------|-----------|
| | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 |
| 35 and below | S\$325.80 | S\$195.48 | S\$130.32 | S\$97.74 | S\$65.16 | S\$32.58 |
| 36 - 40 | S\$597.30 | S\$358.38 | S\$238.92 | S\$179.19 | S\$119.46 | S\$59.73 |
| 41 - 45 | S\$950.20 | S\$570.12 | S\$380.08 | S\$285.06 | S\$190.04 | S\$95.02 |
| 46 - 50 | S\$1,384.50 | S\$830.70 | S\$553.80 | S\$415.35 | S\$276.90 | S\$138.45 |
| 51 - 55 | S\$2,171.80 | S\$1,303.08 | S\$868.72 | S\$651.54 | S\$434.36 | S\$217.18 |
| 56 - 60 | S\$3,284.90 | S\$1,970.94 | S\$1,313.96 | S\$985.47 | S\$656.98 | S\$328.49 |
| 61 - 65 | S\$5,293.80 | S\$3,176.28 | S\$2,117.52 | S\$1,588.14 | S\$1,058.76 | S\$529.38 |
| 66 - 70 | S\$7,938.00 | S\$4,762.80 | S\$3,175.20 | S\$2,381.40 | S\$1,587.60 | S\$793.80 |

Note: The premium rates are GST exempted for standard lives and exclusive of any discounts. The actual premiums may be different due to rounding.

About HSBC Life Singapore

HSBC Life (Singapore) Pte. Ltd. is a wholly owned subsidiary of HSBC Insurance (Asia Pacific) Holdings Limited, which is ultimately owned by HSBC Holdings plc, the London-based holding company of the HSBC Group. HSBC Life Singapore has received an A+ rating by Standard & Poor's, most recently affirmed in February 2024. It provides a wide range of solutions that cater to life, health, retirement, protection, education, legacy planning, and wealth accumulation needs of retail and corporate clients.

Important notes

Benefits+ Business is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M).

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This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 February 2025.

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