

Your legacy,
our priority



HSBC Life



At HSBC Life, our extensive portfolio of products and services is designed with a single focus: to have you covered every step of the way, empowering you to define your own journey and achieve success on your terms.

We leverage our HSBC network of experts to offer you tailored protection and financial solutions. Your wealth ambitions and philanthropic pursuits will be supported by a multidisciplinary team who adopts a holistic approach in managing your portfolio.

Your family's financial well-being matters to us. At HSBC Life, we are here to help you build wealth and achieve long-term security for your family. Through our multi-generational financial planning, you will be supported with strategies to elevate your success into a lasting legacy.

As your goals evolve, we journey alongside you, providing unwavering support for your **legacy planning, business continuation, wealth accumulation, and health** needs across different life stages.

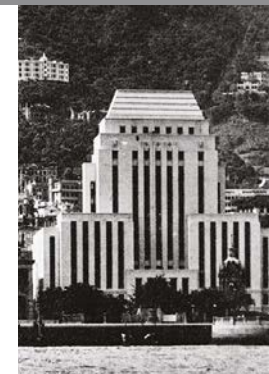
Building your trust on our solid foundation

Backed by the global reach and heritage of one of the world’s foremost financial institutions, high-net-worth individuals like you will be well-positioned to combine prosperity and continuity for the benefit of many generations to come.

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. As one of the world’s premier banks, HSBC draws on over 150 years of experience in international financial services and a global network of talents and expertise.



HSBC bid a fond farewell to Arthur Morse, the bank’s Chief Manager between 1942 and 1953.



HSBC’s former head office, completed in 1935, looked out on Hong Kong’s famous harbour.



HSBC Life, launched worldwide in 2018, is headquartered at 1 Queen’s Road Central.

▷ HSBC and HSBC Life. Our history, our pride.

<p>1865</p> <p>HSBC opens its doors in Hong Kong and Shanghai, becoming the first locally owned and managed bank; begins to issue banknotes in Hong Kong and mainland China.</p>	<p>1880</p> <p>Acts as a banker to the government of Hong Kong and as a sole or joint banker for government accounts in mainland China, Japan, Penang and Singapore.</p>	<p>1950</p> <p>Assumes a key role at the end of WWII in the reconstruction of the Hong Kong economy by supporting both established manufacturers and new enterprises in their business growth.</p>	<p>1954</p> <p>Incorporates HSBC Insurance (Singapore) in Singapore.</p>	<p>1974</p> <p>HSBC gains insurance manufacturing capacity and begins servicing retirement schemes in Hong Kong.</p>	<p>2000</p> <p>Launches its first Mandatory Provident Fund (MPF) scheme in Hong Kong, the biggest project the insurance business has ever undertaken, and quickly becomes the MPF market leader.</p>	<p>2003</p> <p>Acquires Keppel Insurance as part of the expansion of its Singapore insurance operation.</p>
<p>2009</p> <p>In mainland China, HSBC Insurance (Asia) Limited and the National Trust Limited establish HSBC Life Insurance Company Limited (HSBC Life China), a joint venture in which both sides hold a 50% equity.</p> <p>Headquartered in Shanghai, it provides a comprehensive suite of insurance services encompassing life protection, retirement, education, wealth growth and legacy planning.</p>	<p>2011</p> <p>Opens its first branch office in Beijing during a period of strong and sustained growth for its mainland China insurance business.</p>	<p>2017</p> <p>HSBC Insurance (Singapore) is recognised by Monetary Authority of Singapore as a Tier-1 insurer.</p>	<p>2018</p> <p>HSBC Insurance (Singapore) expands its product manufacturing capabilities to ensure it offers a holistic range of products and solutions that meet the diverse needs of its customers across their different life-stages.</p>	<p>2019</p> <p>Rebrands from HSBC Insurance (Singapore) to HSBC Life Singapore and expands distribution line through Financial Advisory (FA) firms.</p>	<p>2020</p> <p>Wins Insurance Asia’s 2020 “Product of the Year” award for HSBC Life Variable Annuity retirement solution.</p>	
<p>2021</p> <p>HSBC enters agreement to acquire 100% of the issued share capital of AXA Insurance Pte Limited (AXA Singapore).</p>	<p>2022</p> <p>HSBC Life revives its development in the Macau SAR by introducing a series of insurance solutions to meet its customers’ life and medical protection needs.</p> <p>HSBC Insurance (Asia) Limited acquires the remaining 50% equity interest in HSBC Life China.</p> <p>HSBC completes acquisition of AXA Singapore, with a view to accelerating HSBC’s ambition to be Asia’s leading insurance and wealth solution provider.</p>	<p>2023</p> <p>HSBC completes legal integration of AXA Singapore and HSBC Insurance (Singapore) Pte. Limited. via a Scheme of Transfer, rebranding to HSBC Life (Singapore) Pte. Ltd.</p>	<p>Today</p> <p>HSBC Life’s global presence extends across multiple markets, combining strong manufacturing capabilities in 11 key markets with wide distribution reach in 27 markets.</p>			

A name you can rely on, every time, everywhere.

As a prominent player in the insurance industry, HSBC Life is known for its impressive achievements and unwavering commitment to customers. We deliver reliable and innovative solutions to individuals and businesses, ensuring peace of mind and safeguarding their future.

With a multidisciplinary team of over 10,000 employees, we manufacture life insurance products across 11 markets: Hong Kong SAR, Macau SAR, mainland China, Singapore, India¹, France, UK, Malta, Bermuda, Mexico and Argentina. In addition, we leverage our global distribution capabilities and partnerships with leading third-party insurers to cater to the protection, education, retirement, wealth growth and legacy planning needs of our customers.

Backed by our robust financial standing and investment assets, we provide customers with a decisive advantage by underwriting the most ambitious financial commitments. At the same time, our analysis and proposals are anchored in insight that balances policy benefits and risks.

▷ Our presence in Asia

Key highlights:

- Insurance revenue of USD2.3 billion
- Issues prompt payment for over 800,000 claims every year

Markets

- | | |
|------------------|---------------|
| 1. Hong Kong SAR | 9. Hangzhou |
| 2. Macau SAR | 10. Shanghai |
| 3. Shenzhen | 11. Suzhou |
| 4. Zhuhai | 12. Chengdu |
| 5. Zhongshan | 13. Tianjin |
| 6. Dongguan | 14. Beijing |
| 7. Guangzhou | 15. Singapore |
| 8. Foshan | 16. India |

▷ Why HSBC Life?



HSBC Life Hong Kong
No.1 market share² in Hong Kong for 2 consecutive years. (as of 2023)



HSBC Life Singapore
A+ rating by Standard & Poor's. (as of Feb 2024)

HSBC Life



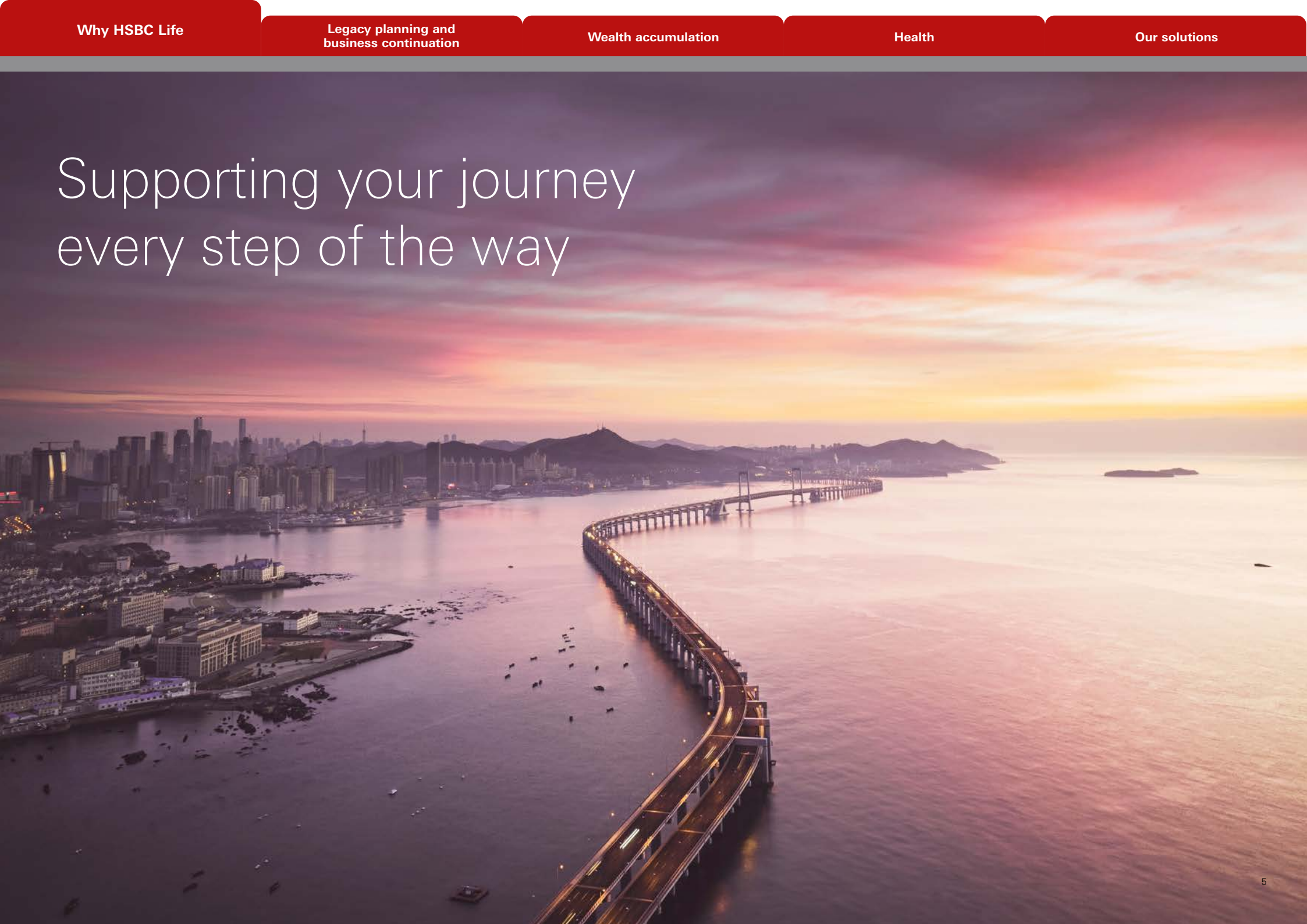
HSBC Life Hong Kong
 Guinness World Record holder for the **most valuable life insurance policy** ever sold worth USD250 million. (as of Feb 2024)



HSBC Life Singapore
No. 2 in the Agility WealthLens™ Brand Affinity Rankings³ for high-net-worth individuals. (as of Oct 2023)

1. Through our joint venture, Canara HSBC Life Insurance.
2. According to the provisional statistics of the Hong Kong insurance industry released by the Insurance Authority, HSBC Life ranks first in Hong Kong for individual life New Business Premiums in 2022 and 2023.
3. Agility WealthLens™ Brand Affinity Ranking 2023 is a consumer perception-based model that evaluates brand affinity across multiple brand performance metrics.

Supporting your journey every step of the way





Legacy planning and business continuation

Insurance serves as a valuable tool for effective legacy planning and ensuring seamless business continuation. Our bespoke legacy planning solutions safeguard your assets and secure your wealth for future generations by facilitating the seamless transfer of your business to successors or partners, preserving its value and operations. With our policies that offer flexibility and tax advantages, you are empowered to navigate your financial journey confidently.

By integrating premium financing with our legacy planning solutions, you can enhance your wealth transfer strategy and protection needs while effectively managing your cash flow.

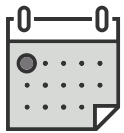
In addition, contemplate the philanthropic possibilities of your wealth and create a legacy that not only protects your wealth and business but also makes a lasting and significant impact to the society.

Why legacy planning?

▷ Three considerations in legacy planning



Who gets what?








When will they receive it?



How will they receive it?

Note

1. A person is said to die intestate when they do not leave a valid will. Partial intestacy occurs when the deceased dies leaving a valid will, but the will only deals with part of their estate.
2. Probate refers to the legal process of dealing with the estate of a deceased person. It involves the executor of the estate applying to court for the legal authority to deal with the deceased's estate.

Benefits of a legacy plan		
	Without a legacy plan	With a legacy plan
 Wealth transfer decision	Subject to the rules of intestacy	Take control according to your own will
 Administration/ Probate process	May lead to a lengthy, undesirable process, leaving assets potentially vulnerable to market risk	More efficient and timely; and assets can be dealt with in a timely manner to avoid more exposure to market risk
 Family harmony	Potential conflict among family members	Minimise conflicts by planning ahead "who gets what, when, and how"
 Tax considerations	May incur inheritance, estate or state tax, impacting overall value of your wealth	Tax optimisation is achievable with proper planning and a good understanding of the impact of potential inheritance tax on assets or business locally and overseas*
 When physically/ mentally incapable	Difficult to manage your assets if you become physically or mentally incapable	Representatives can manage your assets with Lasting Power of Attorney (LPA)

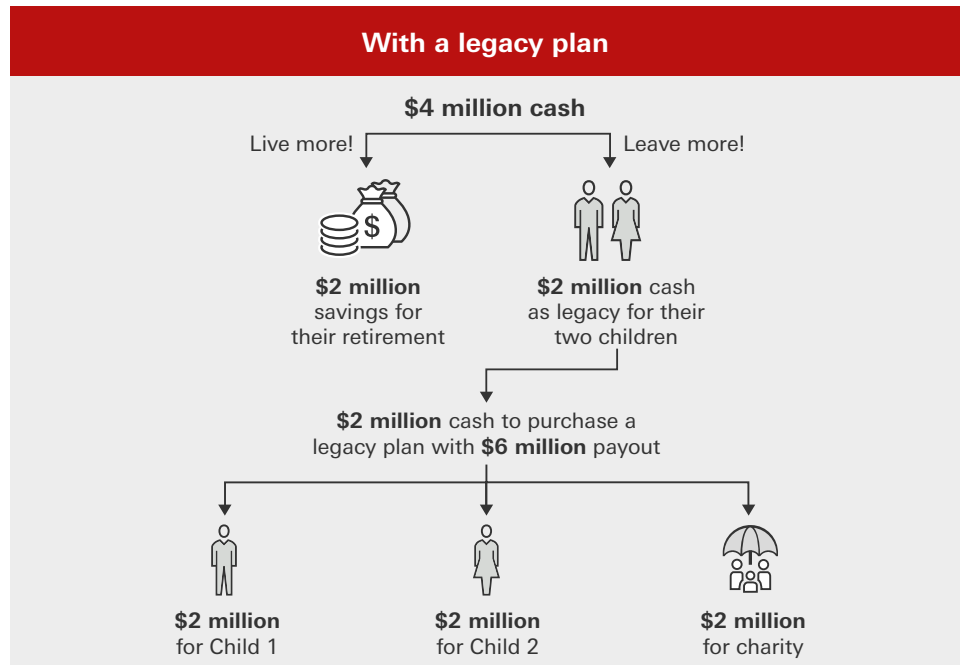
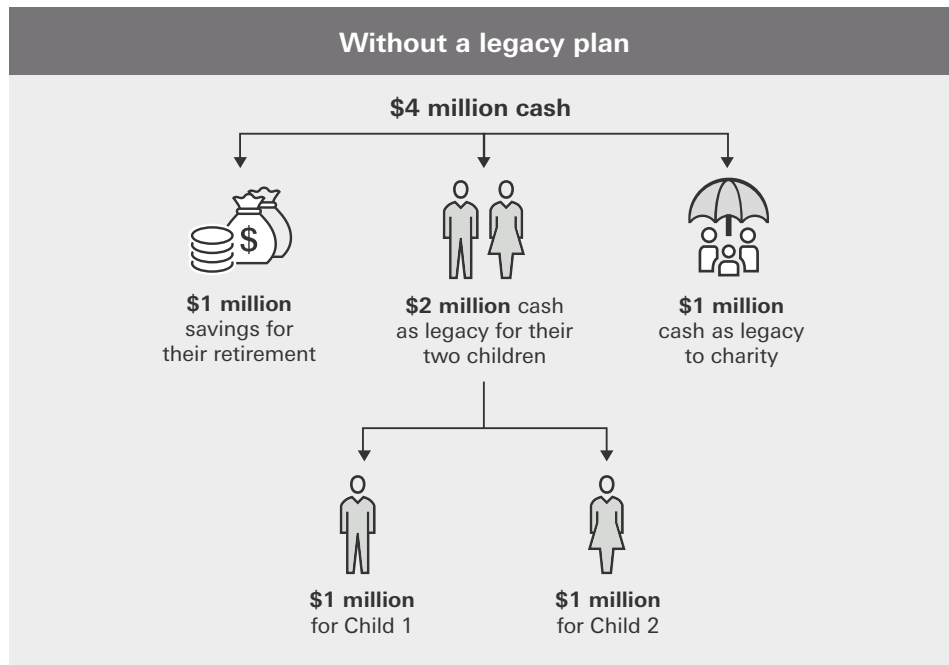
*Please consult your own tax advisor for professional tax advice.

Philanthropy

At HSBC Life, we recognise the profound impact of philanthropy, particularly for high-net-worth individuals. By nominating a charity as one of the beneficiaries of your insurance policy, you have the opportunity to extend your support for causes dear to your heart, leaving a positive and lasting impact even after you're gone.

Live & leave more

Mr and Mrs Tan are both aged 55 years old with two children, and have **\$4 million** in cash.



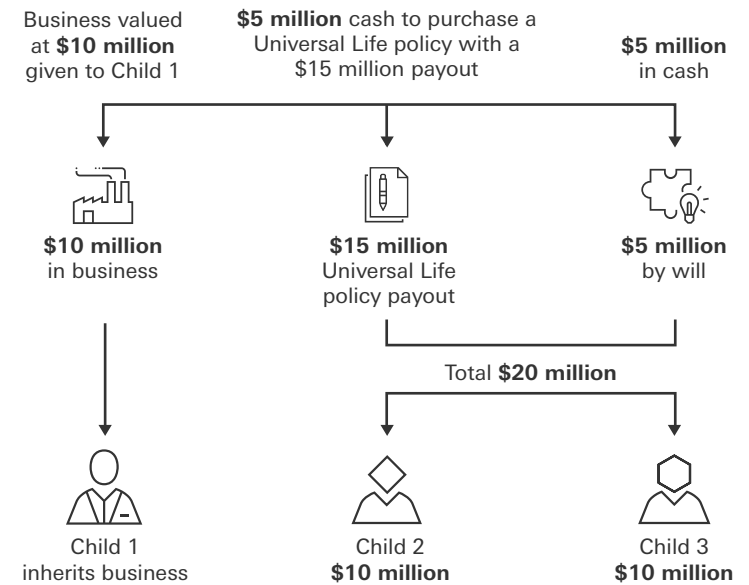


Estate equalisation

Maximise the value of your estate with the strategic use of universal life insurance. When a substantial portion of your assets is vested in a business, achieving even distribution among your children can be challenging. Our customised solutions can assist you in navigating this complexity, ensuring fair allocation and smooth transfer.



Mr Tan, aged 56 non-smoker, is a single parent & Singapore-based business owner of a **\$20 million** estate



Numbers are purely illustrative and not an indication of actual premiums. To get the exact premium based on your desired sum assured, we will need to take into consideration the age at entry, gender, smoker status, country of residency at inception and underwriting risk class. Subject to prevailing underwriting requirements.

Business continuation

Insurance acts as a vital tool to ensure business continuity and support efficient business succession for business owners in times of unforeseen events. By leveraging insurance solutions, you can safeguard your business assets and navigate challenges while maintaining smooth operations for long term success.

Secure the future of your business with insurance tools tailored to your business needs. This comprehensive coverage offers extensive financial protection, diverse investment opportunities, and the flexibility to adapt to the ever-changing business landscape.



Keyman protection:

- ▶ Ensures your company remains financially resilient in the event of the sudden departure of key executives or employees. Keyman protection serves as a safety net, offering a lump sum payout upon the insured's death or disability, and facilitating uninterrupted operations and business continuity. Benefits include extra capital, essential liquidity, and the ability to utilise the policy's cash value for business expansion.



Buy and sell agreement:

- ▶ Facilitates a seamless transition during unforeseen circumstances such as disability or death. A well-structured agreement outlines the terms of ownership transfer, ensuring business continuity, minimising disputes, and safeguarding the interests of all parties involved. With a carefully crafted insurance strategy, you can ensure the seamless execution of the agreement, providing ease in transferring your business.



Business loan protection:

- ▶ Uphold robust credit rating and protect your business from loan-related risks. Insurance can help alleviate financial pressures by covering outstanding loan payments in the event of death or critical illness, ensuring that your business can continue to operate smoothly and avoiding any credit-related disruptions.



Talent retention and continued income solution:

- ▶ Retain your top talent by incorporating insurance premiums into their bonus package. This comprehensive coverage offers protection against critical illness, disability, or unexpected death, ensuring the well-being of their families and providing a stable income stream. By fostering dedication and loyalty, this approach contributes to the sustainability of your business.



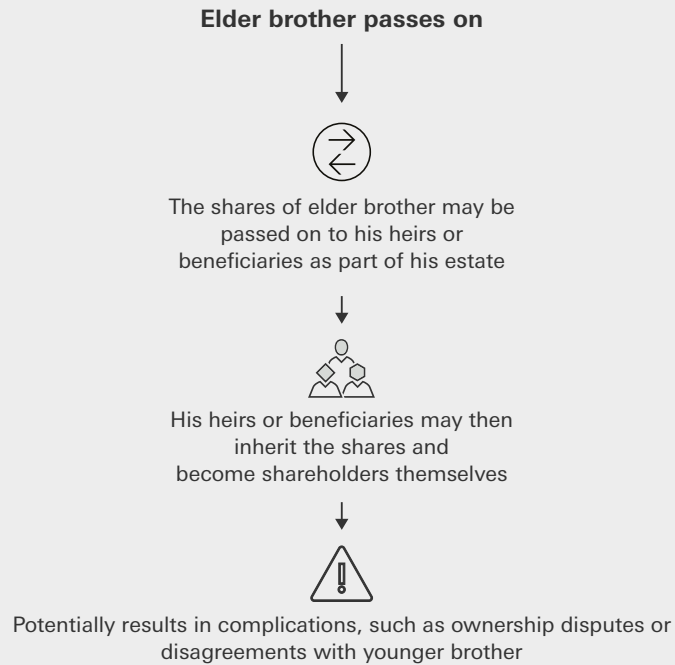
Capital preservation, accumulation, and business succession:

- ▶ Safeguard the wealth you have built within your business with a robust insurance strategy designed for seamless asset transfer and minimal tax liabilities, supporting business continuity and legacy preservation.

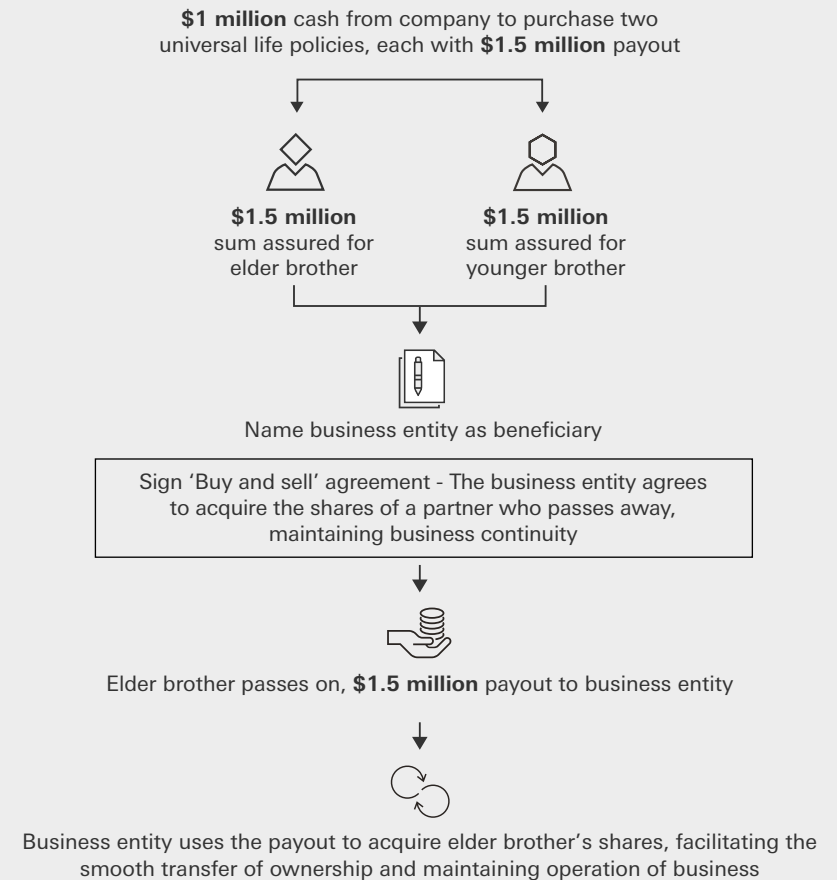


The two brothers ran their family business – a dining group, each owned equal shares of the company.

Without a universal life policy



With a universal life policy



Remarks:

1. The actual scenario will depend on circumstances in each case, governed by terms and conditions of individual insurance policy.
2. A 'Buy and sell' agreement must be in place to formulate an obligation on the business entity to buy back the shares from deceased shareholder. The entity then redistributes the shares among the remaining partners or cancels them.
3. Sum of insured/appointing beneficiaries are subject to underwriting requirements and insurable interests.
4. The above case study is a hypothetical case for reference only and the calculations are made based on assumptions.



Wealth accumulation

Beyond providing financial protection, insurance can be a powerful asset for growing your wealth and establishing an enduring legacy. Our tailored policies focus on wealth accumulation, where you can benefit from cash value growth, potential tax advantages, and sustainable wealth transfer across generations.



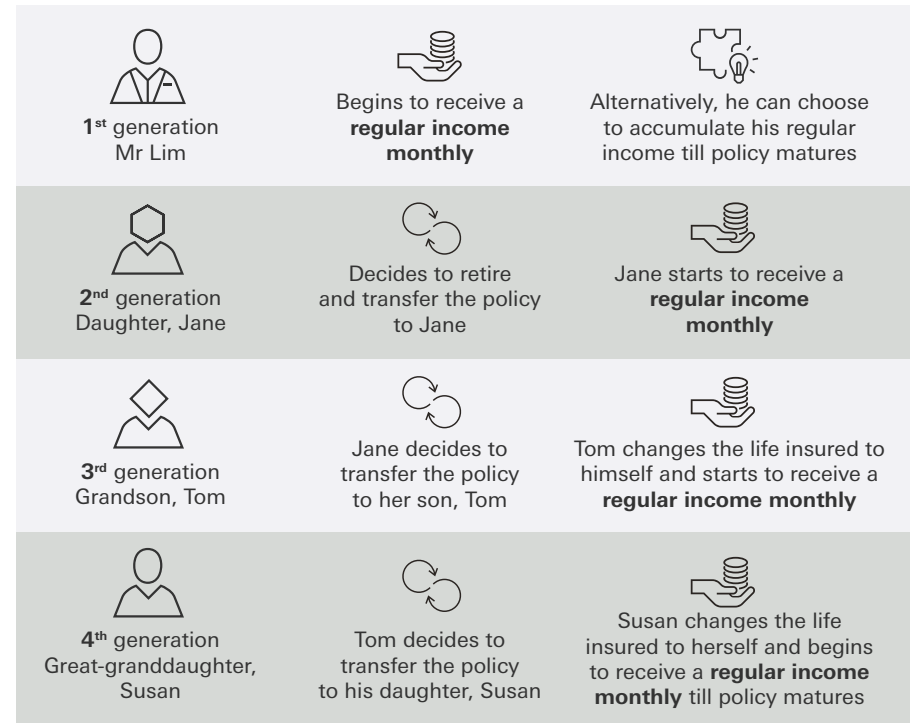
Accumulating and transferring wealth seamlessly across generations



Mr Lim plans to semi-retire within the next few years while still providing a secure financial future for his newborn daughter, Jane.

\$1 million cash to purchase a life policy for a stream of monthly payouts across future generations

Nominates Jane as the life insured





Health

When you lead a dynamic and interconnected lifestyle that encompasses frequent business trips around the globe, the world truly is your oyster. Protect yourself and your loved ones with a comprehensive global health insurance plan tailored to your unique needs.

From routine check-ups to emergency medical treatments, the comprehensive coverage acts as a safety net that spans across borders, ensuring peace of mind and access to world-class healthcare no matter where your travels may take you. Embrace the freedom and embark on your adventures with confidence.



Unleash your global lifestyle with worldwide healthcare coverage



Ms Tay, a 45-year-old and the owner of a multinational company, has a demanding schedule that includes attending business travels around the globe every two weeks.

Without international health coverage

With international health coverage

Met a road accident while en route to a business meeting in a suburban location abroad



Sustains a ligament tear, requiring a knee surgery



Faces added burden of having to manage her own transportation to a facility with adequate treatment and rely on her personal network to find a preferred specialist



Creates an additional source of stress and uncertainty, hampering her ability to fully focus on her recovery



Contacts 24/7 concierge team and activates international emergency medical assistance as local medical facility are not adequate:

- Evacuation to the nearest medical facility where treatment is adequate, according to appointed doctor
- Transportation for returning to the principal country of residence following the evacuation



Utilises international health coverage benefits, such as:

- Access to preferred private hospitals, doctors and specialists
- Cashless hospital settlement
- Cashless facility at outpatient network of clinics



Focuses on her recovery and peace of mind, knowing that her health is in good hands



Tailored solutions: The key to your success

Discover the world of HSBC Life high-net-worth solutions and embark on a journey of unparalleled support. Explore our range of services designed to cater to your unique needs and aspirations.



▷ HSBC Life Diamond Prestige IUL

Designed to help you accumulate and preserve wealth for future generations, HSBC Life Diamond Prestige IUL puts you in control of growing and securing your legacy while providing you with life protection.



Whole life coverage

- ▶ It starts with lifelong protection for death and terminal illness, so your family has a safety net; a means to protect your wealth, manage business cash flow and leave a financial inheritance for future generations.



Flexible premium term

- ▶ After paying the minimum initial premium, the flexibility is yours to choose paying the remaining premiums over a preferred period or in one lump sum.



Change of life insured

- ▶ You can transfer the policy up to 2 times to your loved ones without the need for them to purchase a new one. Corporate-owned policies enjoy unlimited changes of life insured.



Downside protection

- ▶ Life is rarely a straight line, so it's good to know the crediting rate of your Index Account will not go below a floor rate of 0% therefore protecting you from market loss.



Guaranteed minimum surrender value

- ▶ Your policy value will earn an interest rate of 2% per annum when you make a full surrender, regardless of the performance of your General Account and Index Account.



Loyalty bonus

- ▶ Get extra value with a loyalty bonus of 0.35% crediting rate in addition to the rate declared for your General Account and Index Account from policy year 11 onwards.

Please refer to the product factsheet, product brochure and policy provisions for detailed terms and conditions and risks.



▷ HSBC Life Jade and Jade Ultra Legacy Universal Life

A universal life plan designed for individuals or business owners seeking high life insurance protection up to age 80 and potential wealth accumulation for future generations or a charitable cause. Customise the solution to meet a wide range of estate planning needs, securing your legacy through the generations and the financial future of your loved ones.

You may customise your policy in a variety of ways, including selection of any one of the available guaranteed interest rate lock options, policy currency options, no-lapse guarantee (NLG) benefit options and premium payment options.



Guaranteed interest rate lock option

- ▶ This option allows you to lock in a guaranteed crediting rate on your first premium payment for 1 year for AUD & GBP single premium, 1 year for USD, AUD & GBP regular premium, and:
 - 1 and 3 years for USD single premium for HSBC Life Jade Legacy Universal Life
 - 1, 3 and 5 years for USD single premium for HSBC Life Jade Ultra Legacy Universal Life

(Subject to the policy currency and availability within each policy currency at the time of our receipt of your first premium)



Loyalty payout (for HSBC Life Jade Ultra Legacy Universal Life customers)

- ▶ You are entitled to an exclusive loyalty bonus payout. The bonus payment is equivalent to 0.5%, 1% and 1.5% of the account value paid out at the end of the 10th, 15th and 20th policy year respectively.



NLG benefit option

- ▶ You may select an NLG benefit period to age 100 when you purchase this plan. The specified sum insured remains in force until the death of the life insured or for the duration you have chosen, whichever occurs first. This option is subject to availability and depends on your policy currency. You may surrender a portion of the account value up to the amount of premiums cumulatively paid beyond the specified NLG benefit minimum premium, without affecting the NLG benefit. Otherwise, the NLG benefit will cease to apply to your policy.



Charitable giving benefit

- ▶ You can create a legacy equal to 1% of the sum insured, up to a maximum of USD100,000 or its equivalent in the policy currency at no additional cost. This unique benefit gives you a chance to leave a greater charitable gift to causes you care about. A charity for this purpose would need to be internationally recognised and accredited. You have the flexibility of changing your designated charity or charities by notifying us in writing at any time.



Accelerated death benefit

- ▶ Should the life insured unfortunately be diagnosed with a terminal illness, disease or injury which is medically certified to result in death within 12 months of diagnosis, you will be paid 100% of your policy's sum insured up to USD2 million or its equivalent in the policy currency to meet your changed needs and any extraordinary expenses resulting from this event.



Change of life insured

- ▶ If you are a corporate policyowner, the need to change the life insured may arise if the key person insured is no longer employed by you. You may change the life insured as long as the new life insured meets our requirements applicable at that time.



Multi-generational planning

- ▶ Your life insurance protection needs may change over time as your family grows. If you are an individual policyowner, you may change the life insured of your policy to another person (subject to applicable terms and conditions). You may also transfer ownership of the policy from you to your child, and your child would be able to nominate his/her own beneficiaries or his/her estate within the policy you originally purchased without the need for him/her to purchase a new universal life insurance policy.

Please refer to the product factsheet, product brochure and policy provisions for detailed terms and conditions and risks.



▷ HSBC Life Emerald Legacy Life III

A single premium whole life plan that offers high protection coverage up to age 99, preserving wealth and growing your legacy to meet the future needs of your loved ones.



Whole of life coverage

- ▶ Coverage for death and terminal illness, up to age 99.



Minimum Protection Cover (MPC) with option to cover to age 85 or 99

- ▶ Get higher guaranteed coverage with added flexibility through MPC. Whether it's maintaining the same coverage at 100% or reducing it to 80%, you can extend your MPC to age 99 with life extender booster at the point of application, every 5th policy anniversary or after any life event before age 70.



Guaranteed cash value

- ▶ Secure your legacy without locking up your wealth. Your policy has cash value equivalent to 82% of single premium paid on day 1. In addition, you can accumulate policy cash value with non-guaranteed reversionary bonus and terminal bonus, which may be declared from time to time.



Quit smoking incentive to help you live healthier

- ▶ 5% of the single premium paid will be refunded to you when the life insured quits smoking anytime within the first 4 policy years.



Replacement of life insured

- ▶ Option to replace the life insured when the need arises, for both corporate and individual policies.

Please refer to the product factsheet, product brochure and policy provisions for detailed terms and conditions and risks.



▷ HSBC Life Private and Privilege Wealth VUL

A wealth management tool that can be tailored to help you diversify your portfolio and achieve your legacy and wealth planning goals.



Protection for lifetime

- ▶ Ensure a high sum assured that covers you for a lifetime.



Fund your policy using own assets

- ▶ HSBC Life Private Wealth VUL: Fund your premium either in cash and/or bankable unencumbered assets.
- ▶ HSBC Life Privilege Wealth VUL: Fund your premium either in cash and/or asset offerings with our partner platforms.



Retain investment strategy

- ▶ Manage your assets on your own or engage a professional asset manager.



Plan for the second generation together

- ▶ Choose up to 2 policyholders and 2 life insureds under joint-life.



Take advantage of free additional premium benefit

- ▶ Boost your policy fund value with additional top-ups into your account without premium charge.

Please refer to the product factsheet, product brochure and policy provisions for detailed terms and conditions and risks.



▷ HSBC Life Sapphire Prestige Income II

A whole life plan that is designed to empower you and your family with a regular income stream as well as the financial flexibility to accumulate and transfer wealth seamlessly across generations.



Enjoy a lifetime of regular income

- ▶ Receive monthly payouts from as early as the end of the 13th month up to age 120 of the original life insured. Alternatively, you can choose to accumulate your regular income and earn potential higher returns.



Replacement of life insured

- ▶ Option to replace the life insured up to three times during the policy term, for both corporate and individual policies. You may change the life insured as long as the new life insured meets our requirements at the time of application.



Immediate policy cash value

- ▶ Get guaranteed cash value equivalent to 80% of the premium paid from day 1 for single premium policy.



Hassle-free application

- ▶ Enjoy coverage on death and terminal illness or accidental death, with no medical examination required.



Maturity benefit

- ▶ Receive a lump sum payout when the policy matures at age 120.

Please refer to the product factsheet, product brochure and policy provisions for detailed terms and conditions and risks.



▷ HSBC Life International Exclusive

Living in a different country can be the experience of a lifetime and it is important that you have access to quality healthcare treatments wherever you want, while being protected against rising medical costs worldwide.

With access to premium coverage for private medical care worldwide, HSBC Life International Exclusive has got your healthcare needs covered.



Access to medical coverage anywhere of your choice

- ▶ Choice of worldwide, worldwide excluding USA or Asia cover plans.



No upfront payment

- ▶ We will cover your hospital bills for all approved treatments at any hospital in our international directory of hospitals, with high overall annual limits ranging from SGD2.8 million to SGD5 million.
- ▶ Enjoy cashless facility within our local out-patient network of general practitioners and specialist clinics.



Protect yourself based on your needs and budget

- ▶ Choose the extent of your protection based on your anticipated medical needs, self-insurance capability and budget.
- ▶ Each plan has annual deductible and co-insurance options available for you to optimise your cover

Options	Annual deductible	Co-insurance
1	SGD700	20%
2	SGD2,000	20%
3	SGD7,000	20%

- ▶ No matter which international health plan you choose, you will have access to:
 - Direct settlement for hospitalisation within our international directory of hospitals
 - Worldwide cover for emergency medical expenses
 - International medical emergency assistance including medical evacuation
 - A Singapore-based team of health experts offering personalised customer support and professional claims management
- ▶ For Plan A, there is an optional add-on benefit to cover normal (routine) pregnancy and childbirth subject to payment of additional premium. This benefit is available for females age 18 and above. A waiting period is applicable for this benefit.

Please refer to the product factsheet, product brochure and policy provisions for detailed terms and conditions and risks.



▷ HSBC Life GlobalCare Health Plan

Whether you live in Singapore or abroad, we want to ensure that you and your family have access to the best standards of healthcare, anytime, anywhere. HSBC Life GlobalCare Health Plan is a comprehensive international health insurance plan with optimal worldwide medical protection, including coverage for pre-existing conditions, assuring you and your loved ones with financial security and peace of mind.



Supporting you anywhere, worldwide

- ▶ Choose from three areas of coverage: worldwide, worldwide excluding USA, and worldwide excluding USA and Hong Kong.
- ▶ Customise your plan with co-insurance and annual deductible options to enjoy discount on your premium.
- ▶ Enjoy peace of mind when you are injured, ill or require inpatient treatment abroad with a range of medical assistance services including evacuation or repatriation when treatment is unavailable locally.



Cashless hospital settlement, worldwide

- ▶ No upfront payment for all approved treatments with any provider within our global directory of hospitals, so you can focus on recovery.



Outpatient specialists panel in Singapore

- ▶ An extensive panel of private specialists across various specialties. Our medical concierge team will assist to arrange for your specialist appointment.



Pre & post-hospitalisation outpatient treatment

- ▶ Experience one of the longest coverage periods for pre and post-hospitalisation benefits, up to 200 days before and after your hospitalisation.



Special cover for pre-existing conditions

- ▶ Get coverage for pre-existing conditions after the waiting period and up to the benefit limits, with no medical questions asked and no medical examination required.



Easy application process

- ▶ Hassle-free application with moratorium underwriting — no questions asked and no medical examination required.

Please refer to the product factsheet, product brochure and policy provisions for detailed terms and conditions and risks.

Speak to your relationship manager, financial planner or authorised distributor.

Visit grp.hsbc/legacyplanning for more details.



Disclaimer

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