Details of Product Provider
HSBC Life (Singapore) Pte. Ltd. ("HSBC", "We", "Our", "Us") (Reg. No. 199903512M) is the product provider and underwriter for this product. This product is distributed through the HSBC's representatives or appointed distributors only.

Important Note

This document contains a summary of the main product features only. The content of this summary may vary from the terms of the Policy General Provisions finally issued to you. Only terms in your Policy General Provisions are binding between us. Please refer to the Policy General Provisions for details on contractual provisions and definitions of terms used in this document, unless otherwise defined in this document. A sample of the Policy General Provisions is available upon request. In this Product Summary, reference to "Age" means the age nearest to the Life Insured's birthday and the illustration is based on Singapore dollars (SGD).

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Please refer to the Policy Illustration which illustrates the surrender value you may receive in different Policy Years if you intend to surrender your Policy.

If any information provided in the insurance application is untrue, inaccurate or incomplete, the Policy may become void from the start and we reserve the right to amend or revoke the Policy or adjust the Benefits at our sole and absolute discretion. If the Policy is void or revoked, we will refund the Premium(s) you paid without interest, less any medical and/or underwriting expenses incurred in accepting your application.

Product Description

1. Nature and Objective of the Product

HSBC Life Term Protect Secure is a non-participating term plan that provides financial protection against death and terminal illness. This plan gives you the flexibility to tailor your protection coverage at selected life stage events and caters for evolving financial needs.

A range of optional supplementary benefit(s) attachable to HSBC Life Term Protect Secure, providing enhanced coverage in addition to the Basic Cover are available. Please refer to the Product Summary of the supplementary benefit(s) for more details.

This plan is suitable for those with protection needs.

This plan is **not** suitable for those who are looking for insurance cover with savings component.

1.1 Choice of Policy Term

You can choose to be covered to Age 50, 55, 60, 65, 70, 75, 80, 85 or 100.

1.2 Premium Payment Term

Your Premium Payment Term will be the same as your Policy Term.

Premium Payment Term	Policy Term
Regular Pay (same as your coverage term)	To age 50, 55, 60, 65, 70, 75, 80, 85 or 100 (subject to minimum coverage term of 5 years)

1.3 Death Benefits

While the Policy is in force and before the Expiry Date, we will pay the Death Benefit less any amount owing to us, when the Life Insured dies. The Policy terminates upon the full payment of the Death Benefit.

1.4 Terminal Illness ("TI") Benefits

While the Policy is in force and if the Life Insured is diagnosed with Terminal Illness before the Expiry Date, we will pay the TI Benefit in one lump sum as an advancement of the Death Benefit.

The maximum TI Benefit payable is capped at an aggregate of SGD 3 Million in respect of all policies issued by us and other insurance companies for the same Life Insured (the "TI Benefit Limit").

In the event the TI Benefit is greater than SGD 3 Million, the difference between the TI Benefit and SGD 3 Million will only be payable upon death of the Life Insured.

Upon the payout of TI Benefit, this benefit terminates.

In addition:
(i) If the TI Benefit advances the Death Benefit in full, the Policy will terminate;
(ii) If the Death Benefit is more than the TI Benefit, we will reduce the Sum Assured of Death Benefit in proportion to the amount of Death Benefit that has been accelerated;
(iii) If we pay a benefit under a Supplementary Provision that is not a TI Benefit and it accelerates part of the Death Benefit, we will reduce the Sum Assured of Terminal Illness in proportion to the amount of Death Benefit that has been accelerated.

The TI Benefit is only payable once, and our obligation to pay will end:
(i) after we have paid a claim for TI Benefit on the Life Insured;
(ii) when we have paid the amount equivalent to the TI Benefit Limit; or
(iii) when this Policy terminates
whichever is the earliest.

The Policy terminates upon the full payment of the Death Benefit, or the advancement of Death Benefit in full, whichever occurs first.

1.5 FlexiMilestone Benefit

While the Policy is in force, you may exercise the option to receive the FlexiMilestone Benefit ("the Option") either in full or in part. You can only exercise the Option once. If you exercise the Option, we will pay you the FlexiMilestone Benefit in one lump sum. We will deduct any amount owing to us before we pay the FlexiMilestone Benefit.

To exercise the Option, you must send us your application on our prescribed form. For the avoidance of doubt, no further FlexiMilestone Benefit will be payable following the exercise of the Option, whether in full or in part.

You may exercise the Option during a period of two consecutive years commencing from the earlier of the dates in (i) and (ii) below:
(i) the date falling 10 years before the Policy Expiry Date; or
(ii) the later of:
    (a) the policy anniversary on which the Life Insured attains Age 60 (where applicable); and
    (b) the commencement of policy year 20.

Example:
Policy Start Date: 15 September 2026
Policy Expiry Date: 14 September 2056
Life Insured's age at Commencement Date: 35

The Option is available to you starting from the earlier of:
(i) the date falling 10 years before the Policy Expiry Date: 15 September 2046; or
(ii) the later of:
  (a) the policy anniversary on which the Life Insured attains Age 60: 15 September 2051; and
  (b) the commencement of policy year 20: 15 September 2045.
The later date of (a) and (b) is 15 September 2051.

The earlier of (i) and (ii) is 15 September 2046. The Option is therefore available over the 2-year period from 15 September 2046 to 14 September 2048.

The FlexiMilestone Benefit is 50% of the total Premium(s) payable for the Basic Cover, calculated using the Premium and Sum Assured as at Date of Issue, provided there are no changes to the Sum Assured of the Basic Cover before you exercise the Option (“FlexiMilestone Benefit Amount”).

The following amounts are excluded from the calculation of the FlexiMilestone Benefit:
(i) Premium(s) for supplementary benefit(s); and
(ii) Premium(s) discounts (if applied under the Policy). For the avoidance of doubt, the FlexiMilestone Benefit shall be calculated based on the net total Premium(s) payable for Basic Cover after deducting any applicable discounts under the Policy.

Where there are changes to the Sum Assured of the Basic Cover before you exercise the Option, the FlexiMilestone Benefit Amount shall be adjusted as follows:
(i) any reduction in the Sum Assured of the Basic Cover shall reduce the FlexiMilestone Benefit Amount in the same proportion as the reduction in Sum Assured bears to the Sum Assured of the Basic Cover immediately before such reduction; and
(ii) any increase in the Sum Assured of the Basic Cover shall not increase the FlexiMilestone Benefit Amount.

If you exercise the Option in full, we will pay you the FlexiMilestone Benefit in full. The Sum Assured of the Basic Cover will be fully reduced and your Policy will terminate.

If you exercise the Option in part, we will pay you a proportion of the FlexiMilestone Benefit Amount calculated as follows:

FlexiMilestone Benefit on partial exercise = FlexiMilestone Benefit Amount × (Reduction in Sum Assured ÷ Sum Assured of the Basic Cover immediately before the reduction in Sum Assured)

Where:
- Reduction in Sum Assured is the amount by which the Sum Assured of the Basic Cover is reduced; and
- Sum Assured of the Basic Cover immediately before the reduction in Sum Assured is the Sum Assured in effect immediately before such reduction.

You may reduce the Sum Assured of the Basic Cover to any amount that is (a) not less than the minimum Sum Assured of the Basic Cover; and (b) not greater than the lowest Sum Assured that applied to the Basic Cover at any time during the Policy Term before the Option was exercised.

Following a partial exercise of the Option, the Premium for your Basic Cover will be adjusted to reflect the reduced Sum Assured.

Upon exercising the Option to receive the FlexiMilestone Benefit partially, if the adjusted Sum Assured of the Basic Cover is less than the Sum Assured of the supplementary benefit(s) (if selected), the Sum Assured of the respective supplementary benefit(s) shall be reduced to the same amount as the adjusted Sum Assured of the Basic Cover. The Premium for your supplementary benefit(s) will be adjusted to reflect the reduced Sum Assured.

You can only exercise the Option if, at the time of application for FlexiMilestone Benefit, the following conditions and any other conditions which we may reasonably impose at that time are met:
(i) the Policy has a minimum Policy Term of 30 years;
(ii) Life Insured must be Age 50 or below on the Date of Issue of this Policy; and
(iii) all Premium(s) due have been paid.

1.6 Option To Increase Sum Assured At Life Stage Events

While the Policy is in force, you have the option to increase the Sum Assured of the Basic Cover and eligible supplementary benefit(s) of this Policy without the need to provide evidence of good health when any one of the following life stage events occurs:
(i) When there is any change in marital status of the Life Insured, such as the Life Insured marries or divorces;
(ii) When the Life Insured has a new born baby;
(iii) When the Life Insured adopts a child through legal means;
(iv) When the Life Insured purchases a property in Singapore;
(v) When the Life Insured’s child enters primary school, secondary school, polytechnic or university;
(vi) When the Life Insured enters full-time employment after tertiary graduation; or
(vii) When the Life Insured’s spouse dies.

To exercise this option, you must send us your application on our prescribed form. The request is subject to our approval.

This option is subject to the following conditions at the time of application, and to any other conditions which we may impose at that time:
(a) The increase in Sum Assured of the Basic Cover and the Total and Permanent Disability (“TPD”) supplementary benefit is capped at 50% of the original Sum Assured of this Policy, or up to a maximum of SGD 500,000 per life, whichever is lower;
(b) The increase in Sum Assured of the Critical Illness (“CI”) supplementary benefit is capped at 50% of the original Sum Assured of the CI supplementary benefit of this Policy, or up to a maximum of SGD 100,000 per life, whichever is lower;
(c) The Policy must be issued on a Standard Life;
(d) You must exercise this option within 90 days from the date of occurrence of a life stage event set out above;
(e) You will need to submit evidence satisfactory to us to prove the occurrence of the life stage event (e.g. copy of marriage/ divorce certificate, copy of birth certificate, copy of adoption documents, copy of primary or secondary school report book, copy of tertiary graduation certificate or copy of sale and purchase agreement of property);
(f) The Life Insured must be less than Age 55 at the time of exercising this option;
(g) There are no previously admitted claims or pending claims on any policy issued by us for the same Life Insured;
(h) You may exercise this option once per Policy Year and up to a maximum of three (3) times during the lifetime of the Life Insured. Each life stage event may be exercised more than once, except for life stage events (i), (iv) and (vi) listed above; and
(i) Where there are more than one policy with an option to increase sum assured at life stage events covering the same Life Insured with us, this option may be exercised only once per eligible life-stage event, regardless of policy ownership. For the avoidance of doubt, this option cannot be exercised for the same event under any other policy covering the same Life Insured.

Any increase in Sum Assured pursuant to a request to exercise the option under this clause (including any request submitted but not yet processed) shall be void and of no effect if the date of death, diagnosis, or disability of the Life Assured (as applicable, and whichever occurs first) occurs before the date of such request, whether or not a claim in respect of such event has been submitted.

1.7 Convertibility Option

While the Policy is in force, you have the option to convert the Policy, fully, without the need to provide evidence of good health, to any other available regular premium life insurance plan as determined by us.

This Policy can be converted at any time before the Life Insured's 70th birthday. To exercise this option, you must send us your application on our prescribed form.

If this Policy is issued on non-Standard Life terms, the new plan will also be issued on non-Standard Life terms.

The conversion of Policy is subject to the following conditions at the time of application, and to any other conditions which we may impose at that time:
(i) The death benefit of the new plan must not exceed the Sum Assured of this Policy;
(ii) The premium rate for the new plan will be based on the prevailing age of the Life Insured at the time of conversion; and
(iii) No claim on this Policy has been admitted.

You may apply to convert your Basic Cover and eligible supplementary benefit(s) at the same time. Upon the conversion of this Policy to another insurance plan, your Basic Cover and applicable supplementary benefit(s) will terminate.

<u>Key Product Provisions</u>

The following is an extract of some key features found in the HSBC Life Term Protect Secure General Provisions. This is a brief summary of the product and you are advised to refer to the General Provisions for the actual terms, conditions, exclusions and definitions for HSBC Life Term Protect Secure coverage. Please contact your Financial Planner if you need further explanation.

1. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract. The following is a non-exhaustive list of some of the exclusions for this Policy. **The exclusions for this Policy include, but are not limited to, the following conditions. You are advised to read the policy contract for the full list of exclusions.**

(i) If the Life Insured commits suicide within one year from the Date of Issue, Commencement Date, the last Reinstatement Date (if any), or the effective date of any increase in Sum Assured whichever is the latest; this policy becomes void from such Date of Issue, Commencement Date, last Reinstatement Date (if any), or effective date of such increase in Sum Assured (as the case may be). We will refund the Premium(s) you have paid without interest less any medical and underwriting expenses incurred in accepting your Application.
(ii) We will not pay the Terminal Illness Benefit if the diagnosis of Terminal Illness is in the presence of Human Immunodeficiency Virus ("HIV").

2. Premium Guarantee

The premium rates for the Basic Cover are guaranteed.

3. Termination of Policy

The Policy will terminate upon the occurrence of the earliest of the following:
(i) the full payment of Death Benefit;
(ii) the full surrender of the Policy;
(iii) on the Policy Expiry Date;
(iv) one day before the commencement date of the new policy issued as a result of you exercising your option to convert this Policy under Clause 9. Such commencement date is as set out in the policy schedule of the new policy;
(v) non-payment of Premium upon the expiry of the Grace Period;
(vi) when the Benefits are paid in full, unless otherwise stated. This includes any payment triggered by supplementary benefit(s) (if any);
(vii) the Policy being rendered void;
(viii) the cancellation of the Policy during the Free-Look Period or at any other time; and
(ix) any other events which results in termination as set out in the Policy General Provisions.

4. Free-Look Period

You have a 14 day free-look period ("Free-Look Period") starting from the date you receive the Policy. If the Policy is delivered by post or email, it is considered received 7 days after the date of posting or the date the email is sent.

If you decide to cancel the Policy within the Free-Look Period, you must notify us in writing and return the Policy within the Free-Look Period. We will refund the Premium(s) you paid without interest after deducting any medical and underwriting expenses incurred in accepting your Application.

5. Claims

To make a claim under your Policy, please visit www.hsbclife.com.sg for the claim procedures or contact your Financial Planner.

6. Other Important Notes

- In order to provide the Benefits, we may review and supplement or amend certain clauses of your Policy. These include amendments to Premium(s), if applicable.

  We may make changes to the Policy if it is reasonably necessary to:
  (i) give effect to:
    (a) applicable laws, rules, regulations; or
    (b) a change, recommendation, order, requirement, notice, direction, code, circular or guidance issued by any regulatory, supervisory, governmental, statutory authority, industry association, self-regulatory, or resolution body having jurisdiction over us or a court of competent jurisdiction; or

  (ii) reflect changes to or alignment with:
    (a) the operational costs, business operations or practices, systems and processes;
    (b) the industry or prevailing market conditions or practices;
    (c) our agreement or arrangement with third-party service providers; or
    (d) overall claims and lapse experience of this plan.

  To the extent reasonably practicable, we will provide you at least 30 days' advance notice in writing before such change takes effect, unless otherwise stated.

  If you do not agree with a change, you may, to the extent applicable:
  (i) terminate the Policy; or
  (ii) change the coverage of your Policy.

- 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).

Advance Total and Permanent Disability Payout III
Product Summary

Details of Product Provider

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Important Note

This document contains a summary of the main product features only. The content of this summary may vary from the terms of the policy contract finally issued to you. Please also refer to the policy contract for details on contractual provisions and definitions of terms used in this document. Terms not otherwise defined herein shall bear the meanings ascribed to them in the policy contract. Only terms in your policy contract are binding between us. A sample of the policy contract is available upon request.

This Product Summary should be read together with the Product Summary of the Basic Cover and its Policy Illustration. The duration of the supplementary benefit and premium payments are shown on the Policy Illustration.

This supplementary benefit is not Medisave-approved so you may not use Medisave to pay the premium for this supplementary benefit.

Product Information

This is a non-participating supplementary benefit which provides Total and Permanent Disability ("TPD") coverage during the term of supplementary benefit.

1. Total and Permanent Disability ("TPD") Benefit

While the Policy is in force, if the Life Insured is diagnosed as having TPD, we will pay, in one (1) lump sum, the Sum Assured of this supplementary benefit, less any amount owing to us. This payment will be made as an advancement of the Death Benefit, subject to applicable limits.

Upon admission of a claim under this supplementary benefit:
(i) if the Sum Assured payable under this supplementary benefit is the same as the Sum Assured of your Basic Cover, your Policy will automatically terminate once we paid such amount to you under this Supplementary Provisions; or
(ii) if the Sum Assured payable under this supplementary benefit is less than the Sum Assured of your Basic Cover, the Sum Assured under your Basic Cover will be automatically reduced by an amount equal to the Sum Assured payable under this Supplementary Provisions. Your Basic Cover will remain in force, and the Premium(s) payable will be adjusted accordingly based on the reduced Sum Assured of your Basic Cover.

Please refer to the table below for the TPD definitions.

Age of Life Insured	Total and Permanent Disability ("Disability" or "TPD") Definition
All ages	It shall be considered a TPD if the Life Insured suffers from any of the following: (i) Total and permanent loss of sight in both eyes; or (ii) Physical loss or loss of use of any two (2) limbs; or (iii) Total and permanent loss of sight in one (1) eye with physical loss or loss of use of any one (1) limb.

Age of Life Insured	Total and Permanent Disability (“Disability” or “TPD”) Definition
Below 16	The disability is caused by an Accident, sickness or disease and: (i) the Life Insured is in constant need of care and attention; or (ii) the Life Insured is confined to his home under medical supervision or in a hospital or similar institution; and (iii) the disability is continuous, expected to be permanent, and has lasted for at least six (6) months.
16 to 64	The disability is caused by an Accident, sickness or disease and: (i) results in the complete and continuous inability of the Life Insured to engage in any business, occupation, work or profession of any kind for profit, compensation, wages or remuneration; and (ii) the disability is continuous, expected to be permanent and has lasted for at least six (6) months;
16 to 70	As a result of disease, illness or injury, the Life Insured becomes totally and permanently unable to perform, i) at least two (2) “ADL”; or ii) at least three (3) “ADL”, of the six (6) “Activities of Daily Living” as defined below even with the aid of special equipment, and always require physical assistance of another person throughout the physical activity for a continuous period of at least six (6) months. “Activities of Daily Living” or “ADL” is defined as: i) Transferring: The ability to move from a bed to an upright chair or wheelchair and vice versa ii) Mobility: The ability to move indoors from room to room on level surfaces iii) Toileting: The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene iv) Dressing: The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or surgical appliances v) Washing: The ability to wash in the bath or shower (including getting into and out of the bath or shower) or to wash satisfactorily by any other means vi) Feeding: The ability to feed oneself once food has been prepared and made available

The diagnosis of TPD must be confirmed and certified by a Registered Medical Practitioner.

2. Benefit Limitation

The maximum TPD benefit payable is per the limits set out in the table below, in respect of all policies issued by us and other insurance companies for the same Life Insured.

Residency Status	Maximum TPD Benefit payable for Life Insured aged below 16	Maximum TPD Benefit for Life Insured aged 16 and above	
		TPD claim under TPD definition for Life Insured who suffers 2 ADL	TPD claim under any other TPD definition
Singapore Citizen, Permanent Resident, or holder of a valid pass	S$1 million	S$3 million	S$6 million
Not Singapore Citizen, Permanent Resident, or holder of a valid pass		S$2 million	S$4 million

3. Convertibility Option

While the Policy is in force, you may convert this supplementary benefit to any other available supplementary benefit, as determined by us, at the same time that you exercise the Convertibility Option under the Basic Cover, without the need to provide evidence of good health.

To exercise this benefit, you must submit a request to us in writing by using our prescribed form.

If this supplementary benefit is issued on non-standard terms, the new supplementary benefit will also be issued on non-standard terms.

The conversion of this supplementary benefit is subject to the following conditions at the time of application, and to any other conditions which we may impose at that time:
(i) the guaranteed Sum Assured of the new supplementary benefit must not exceed the Sum Assured of this supplementary benefit;
(ii) the premium rate for the new supplementary benefit will be based on the prevailing age of the Life Insured at the time of conversion; and
(iii) no claim on this supplementary benefit has been admitted.

Key Product Provisions

The following is an extract of some key features found in the Supplementary Provisions of this supplementary benefit. This is only a brief summary and you are advised to refer to the actual terms, conditions in the Supplementary Provisions. Please consult your Financial Planner should you require further explanation.

1. Premium Guarantee

The premium rates for this Supplementary Provisions are guaranteed.

2. Exclusions

There are certain conditions under which no benefit will be payable. These are stated as exclusions in the Supplementary Provisions. The following is a non-exhaustive list of some of the exclusions for this supplementary benefit. **The exclusions for this supplementary benefit include, but are not limited to, the following conditions. You are advised to read the Supplementary Provisions for the full list of exclusions.**

In addition to the exclusions listed in your Basic Cover, the Benefit(s) under this Supplementary Provisions will not be payable if the TPD:
(i) arises from a Pre-Existing Condition which was not disclosed to us in writing before the Date of Issue or the last Reinstatement Date of this Policy, whichever is later;
(ii) has existed for less than six (6) consecutive months;
(iii) arises directly or indirectly out of any attempted suicide or self-inflicted injuries while sane or insane;
(iv) was due to any airborne activity other than travelling as a passenger or crew member on board a licensed international airline on a regular scheduled commercial route;
(v) arises directly or indirectly from the Life Insured’s collaboration, participation or provocation in acts of war and terrorism;
(vi) arises directly or indirectly from a civil or non-civil war, an insurrection, a riot, an attack, a commotion except as a victim;
(vii) arises directly or indirectly from military, police, air or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order except while performing peacetime National Service or Reservist duties, or
(viii) arises from an activity or medical condition specifically excluded by us and endorsed in the Policy.

Definition

Pre-Existing Condition means any medical condition or illness:

(i) which presented signs or symptoms which the Life Insured was aware of or should reasonably have been aware of;

(ii) for which treatment was recommended by or received from a Doctor; and/or

(iii) for which the Life Insured has undergone medical tests or investigations,

in each case prior to the Date of Issue, the Commencement Date or the last Reinstatement Date (whichever is the latest), unless such condition or illness was declared to, and accepted by us.

3. Termination

Your supplementary benefit will terminate on the occurrence of any of the following, whichever is earlier:

(i) the termination of your Basic Cover;

(ii) the Expiry Date of this supplementary benefit;

(iii) full payment of the supplementary benefit;

(iv) the Policy Anniversary nearest to the Life Insured's 100th birthday;

(v) no Premium is received from you after the Grace Period;

(vi) our acceptance of your application to terminate this supplementary benefit; or

(vii) any other event which results in termination as set out in this Supplementary Provisions.

4. Policy Owners' Protection Scheme

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).

This document is issued by HSBC Life (Singapore) Pte. Ltd. (Reg. No. 199903512M)
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