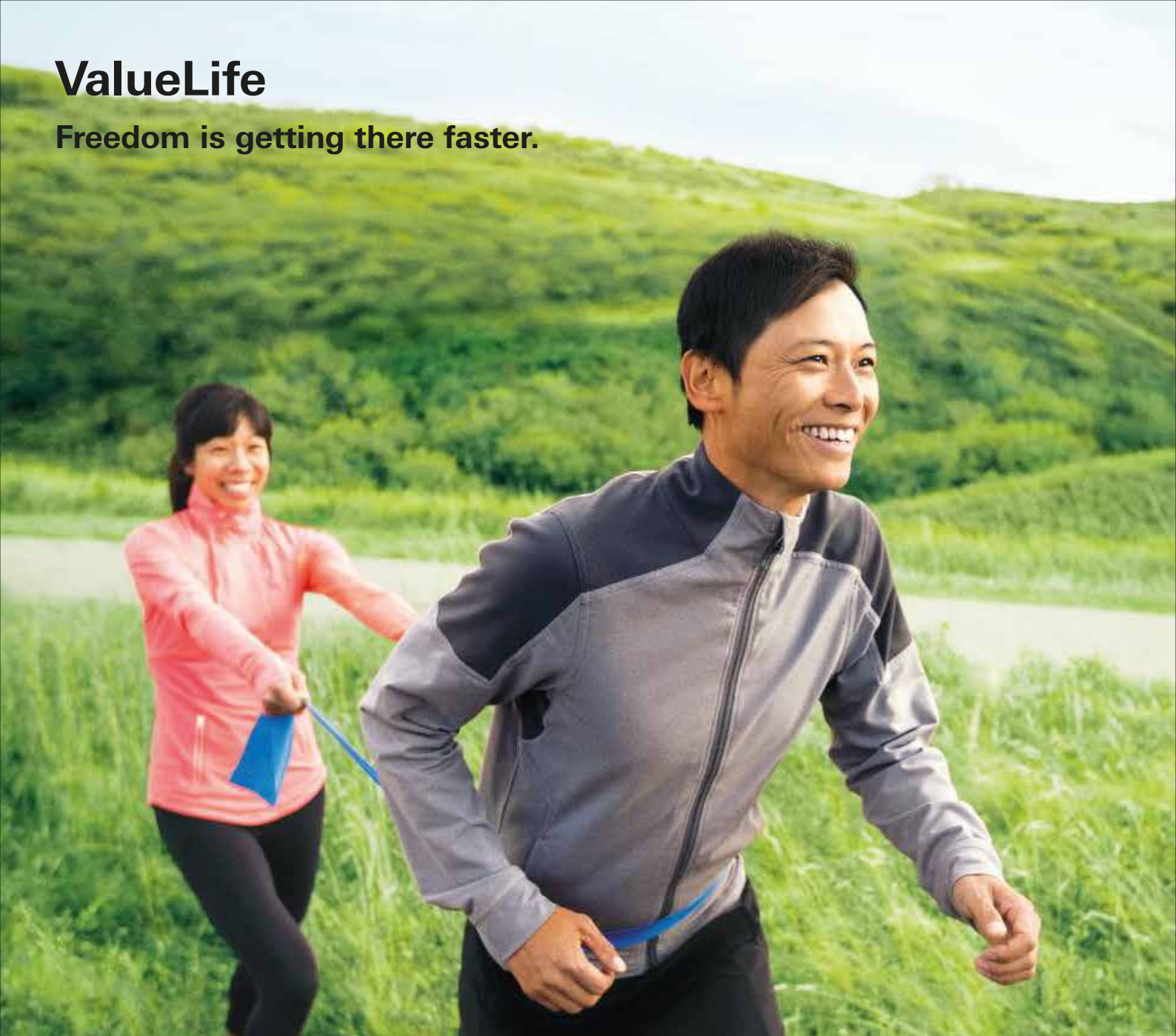


# ValueLife

**Freedom is getting there faster.**



## **Premiums for the first 15 years. Protection for a lifetime.**

At HSBC, we understand you want the assurance of lifetime protection, without the burden of paying premiums in your golden years. Which is why we have designed ValueLife to offer you the freedom to live life to the fullest. It's a smarter way to invest in what matters most – your future.

Enjoy both coverage flexibility and protection cover with ValueLife, which offers you maximum protection during your prime years so you can be assured of your loved ones' financial security. You only need to pay premiums for the first 15 years to enjoy insurance coverage up to age next birthday (ANB) 99.

## Benefits

ValueLife is a non-participating whole life insurance plan that lets you reduce your coverage, at either ANB 65 or 80.

### Enjoy potential cost savings as your responsibilities in life evolve

When it comes to your later stages in life, most of your life and financial goals would have been achieved. Unlike typical whole-of-life plans, you can reduce your coverage, creating an opportunity for cost savings.

### Guaranteed lifetime protection with a limited premium paying term

ValueLife is designed with your future in mind. Pay regular premiums for only the first 15 years and be insured against Death and Terminal Illness up to ANB 99, and Total and Permanent Disability before ANB 65.

### Guaranteed refund of premiums

With ValueLife, you'll receive 100% of the total premiums paid at the end of year 15, if you decide to surrender your policy and if there is no premium loading.

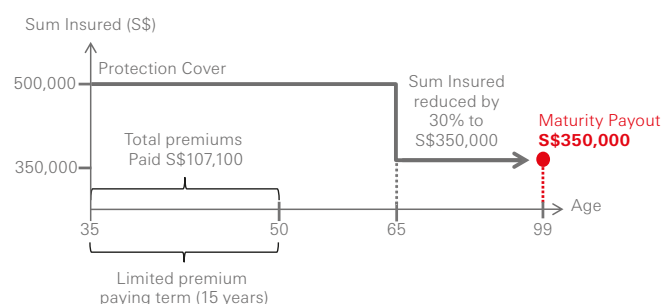
### Guaranteed maturity benefit

If no claims have been made up to ANB 99, the reduced Sum Insured, i.e. 70% of the basic Sum Insured, will be paid out in one lump sum as the maturity benefit.

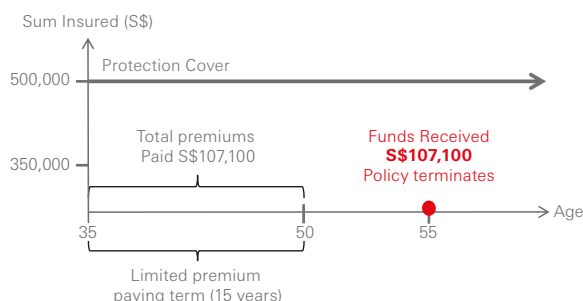
### How does ValueLife work?

Mr. Tan, 35 years of age, purchases ValueLife for a Sum Insured of S\$500,000 and a monthly premium commitment of around S\$595. He selects ANB 65 to reduce the Sum Insured by 30% to S\$350,000.

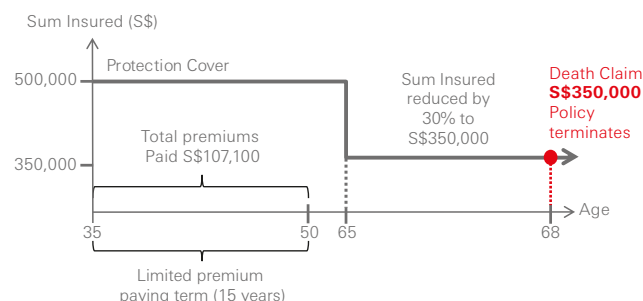
**Scenario 1:** If no claims are made up to ANB 99, Mr. Tan will then receive a guaranteed maturity pay out of S\$350,000.



**Scenario 2:** At age 55, Mr. Tan, due to an unforeseen event, needs immediate access to his funds. He will then receive 100% of the total premiums paid (i.e. S\$107,100) if he chooses to surrender the policy. After which, the policy will be terminated.



**Scenario 3:** At age 68, Mr. Tan's family raises a claim due to his unexpected demise. His family receives the reduced Sum Insured of S\$350,000. After which, the policy will be terminated. The funds could pay off the home loan and provide financial security for his family.



**Speak to our authorised distributors or visit [www.hsbclife.com.sg](http://www.hsbclife.com.sg) to find out more.**

For enquiries, please call (65) 6880 4888.

Note: All guaranteed benefits are subject to deductions of any sum due and owed to us.

## Important Notes

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