

Life is like a movie. Each of us is the main character in a movie of our own, also its director.

If, unfortunately, the main character has a critical illness, is a happy ending still possible? If they stay healthy, how would the story develop?

The fact is, we write our own life scripts. And the key to a happy ending is comprehensive protection.

HSBC Swift Guard Critical Illness Plan is a critical illness plan designed to look after you when you're ill. If you have not had any critical illness during the policy term and have not made any Critical Illness Benefit claim and reduction of sum insured, you may get return of premium.

Not only does the plan cover 76 common critical illnesses, but it also extends coverage to 4 conditions that result beyond the causes of critical illness: terminal illness, total permanent disability, loss of independent existence and major medical treatment.

With this extended coverage, a life insured who is diagnosed with an undiscovered new disease or suffers an injury would receive a benefit of 100% sum insured as Critical Illness Benefit.

The policy has a policy term of 10 years. When it matures, you can convert it to another critical illness plan or whole life insurance plan with an identical or smaller sum insured without underwriting requirements!

We understand that no two life scripts are the same. You might have concern that if you stay healthy and have not had any critical illness during the policy term, it may seem like the premiums you have paid are wasted! With HSBC Swift Guard Critical Illness Plan, the policyholder will get a 101% return of total premiums paid if no claim has been made by the time the policy matures, so it protects you and preserves your capital at the same time.

The premium payment period is 10 years. You may choose to pay monthly, annually or by aggregate premium.

And here's the plot twist in your life story. You're probably thinking this policy must be very expensive. Well, you're in for a surprise. Because, in fact, the premiums for HSBC Swift Guard Critical Illness Plan are relatively affordable!

And not only that. The plan can also help you make good use of your money, because it is designed to provide a higher benefit ratio. That is, you can get the amount of protection you need by paying relatively low premiums.

Better yet, premiums are at guaranteed level throughout the entire premium payment period.

You may be the main character, but there is no doubt somebody who is the star in your life. This plan lets you leave a gift of love for that special someone. If the main character passes away before the end of the policy term, the beneficiary will receive a Death Benefit that is 100% of total premiums paid.

This plan can even accumulate its cash value over time. If you want to surrender the policy before the end of the policy term, you'll receive a guaranteed cash value, which is a corresponding percentage of total premiums paid based on the effective date of the end of the policy.

Unemployment is another plot twist that could happen to everybody. If the policyholder is unemployed for 30 consecutive days or more, the grace period for premium payments will be extended to up to 365 days. No extra premiums are required!

Finally, applying for this policy couldn't be easier. Under simplified underwriting, just answer 5 health questions, and you're done!

We never know how the story of our own movie will unfold!

As a movie buff, Ian knows that life can have a few unexpected plot twists, and he cannot predict the future. If he ever becomes critically ill, the money he would need for medical treatment would impact his family's financial wellbeing.

At the age of 27 and being the main source of income for his family, he opts for HSBC Swift Guard Critical Illness Plan to protect himself and his family.

The policy has a premium payment period of 10 years, and a sum insured of MOP350,000, monthly premium of approx. MOP348 and a 10-year policy term.

Unfortunately, 10 years later, Ian is diagnosed with lung cancer.

As the policyholder and life insured, he can receive MOP350,000 as the Critical Illness Benefit. HSBC Swift Guard Critical Illness Plan is a critical illness plan offering high benefit ratio. Ian has paid 10 years' premiums, in his case, he enjoys the benefit ratio of 8,376% of the Annual Premium or 837% of the Total Premiums Paid.

This financial resource enables him to take a long absence leave from his job and undergo treatment. Moreover, the financial support he gives his parents, and his mortgage payments remain unaffected by the prolonged loss of income.

If, on the other hand, Ian could go back in time and take care of himself and not suffer from any critical illness, he would get a return of 101% of total premiums paid at the end of 10th policy year, which equals to MOP42,201.

So aside from his good health, he decides to make use of the refund and kick start his mini movie career.

You are then one who scripts and directs the movie of your life. So remember to prepare sufficient protection.

To learn more, call the HSBC Life hotline 2821 6133 or book your appointment via HSBC website today.