

## HSBC Family Goal Insurance Plan

Aaron has just begun a new stage of life. He and his wife Jenny are happily married. Recently, he purchased a property to welcome his soon-to-be-born baby girl. Aaron and Jenny are excited to start a new chapter in their lives. But Aaron understands that life is like a sea that can bring surprises, such as accidents, illness, disabilities, and unemployment.

As a young father, a husband and a property owner, Aaron wants to protect his loved ones against these unforeseen events. He also hopes to save up for his daughter's university fees and a golden retirement for him and Jenny.

Aaron picks HSBC Family Goal Insurance Plan, a three-in-one solution that offers whole life protection, supplemented by various living benefits against life's unforeseen events and untapped long-term growth in savings for a fulfilling retirement age.

In case of Aaron's untimely death, the plan will protect his family against economic uncertainties by paying out the sum insured of approximately 300% of the total premium to be paid, with a non-guaranteed special bonus if this happens within the policy's first 20 years. After the 20<sup>th</sup> policy year, in the unfortunate event of Aaron's death, his family will receive the higher of Total Basic Plan Premium Paid plus USD2,500 or Guaranteed Cash Value; plus non-guaranteed Special Bonus.

The plan also eases Aaron's worry about illness, as it offers Cancer and Disability (Advance Payment) Benefit which pays out 110% of the Total Basic Plan Premium Paid, plus a non-guaranteed special bonus in advance to protect him financially against the cost of treatment and the obligation of monthly mortgage repayment in the first 20 years.

To give Aaron extra peace of mind, the plan's Cancer and Disability (Advance Payment) Benefit will also cover his daughter in case she suffers from cancer until she turns 18, to ease the burden cancer can cause. Meanwhile, should Aaron be diagnosed with a terminal illness before the age of 65, he will receive the death benefit in advance. As the breadwinner of the family, one of Aaron's key worries is lack of job security. Under the plan, Aaron can defer his premium payment for up to one year if he becomes unemployed.

Throughout the policy term, the plan also offers potential long-term savings growth through guaranteed cash value, and a non-guaranteed special bonus. Aaron can enjoy greater flexibility in using the plan's fund upon completion of the policy's 20<sup>th</sup> year. If there are no outstanding policy loan or premiums, he can choose to exercise the Policy Value Management Option to lock in a portion of his policy's Net Cash Value from fluctuation in the investment market.

With the HSBC Family Goal Insurance Plan, Aaron and his family will have various protection addressing their needs throughout different stages of life.

Life can change like the sea, but we can take steps to prepare for when the unexpected happens. Act now to give your loved ones the right plan with the right protection.

Please browse our website for more details or scan the QR code to book an appointment with us.