

HSBC's EliteCare

Protect Your Health,
Secure Your Wealth



Together we thrive

Whilst you provide for your family's future, we ensure that your **health is protected** to **safeguard the wealth** you have built

Whether you are in your 20s, 40s, 60s or older, your priorities at every stage of your life remain the same – providing for your family, saving and accumulating wealth for the future and ensuring that your loved ones are well-protected.

HSBC's EliteCare is an **investment-linked plan** which offers death & Total and Permanent Disability (TPD) protection. In addition, the optional riders complete your suite of protection by providing you with a comprehensive safety net for every stage of your life. It is a 20-year plan, with guaranteed renewability every 20 years up to 100 years old.



Future-proof your plan with HSBC's EliteCare optional protection riders

What if you have the option to seek medical treatment overseas?

Critical Edge

Your passport to world-class medical treatments

Taking care of your overseas* medical treatment journey from departure to recovery



- ◆ **Covers 5 major diseases** and its medical procedures.
- ◆ Access to **professional second medical opinion** from **global experts**.
- ◆ **Premier concierge services** to assist your medical treatment arrangement**, so that your overseas healthcare journey is well taken care of.
- ◆ All flights, accommodation, airport transfers & medical treatment expenses will be fully covered, up to a maximum of **USD 2 million Annual Limit** and **USD 4 million Lifetime Limit**.

*Excludes Malaysia, Life Assured's home country or the country where the Life Assured resides or travels for more than ninety (90) consecutive days from the day the Life Assured leaves Malaysia.

**including one (1) travel companion.

What if an unpredictable illness affects your personal finance?

Critical Cover

Extensive critical illness protection

Providing financial support from early to advanced stage of critical illnesses, so you can focus on your recovery journey



- ◆ Lump sum payment when diagnosed with early, intermediate or advanced stage of critical illness.
- ◆ An extensive plan that covers 157 critical illness conditions.
- ◆ 3 additional recovery benefits to help you cope with the unforeseen circumstances.

List of Covered Critical Illness (CI) conditions
157 CI conditions
+ 7 Juvenile CI conditions

Early Stage CI
 59 conditions

Intermediate Stage CI
 28 conditions

Advanced Stage CI
 70 conditions
 + 7 juvenile CI conditions



Cancer Recovery Benefit
 Diabetes Recovery Benefit
 Catastrophic CI Benefit

What if an unfortunate accident happens to you when you least expect it?

PA Care

Comprehensive accidental coverage

Helps you and your family get through the most trying times with this comprehensive personal accident protection



- ◆ Pays upon death / Total and Permanent Disability / Permanent Disablement as a result of an accident.
- ◆ Pays 2X coverage if injuries are sustained while traveling as a passenger on a public transportation, passenger lift or present in a burning public building.

What if an unexpected event derails your life journey?

Critical Waiver / Secure Waiver

Secure your protection journey

Lock in the security of an uninterrupted savings & protection journey



Critical Waiver

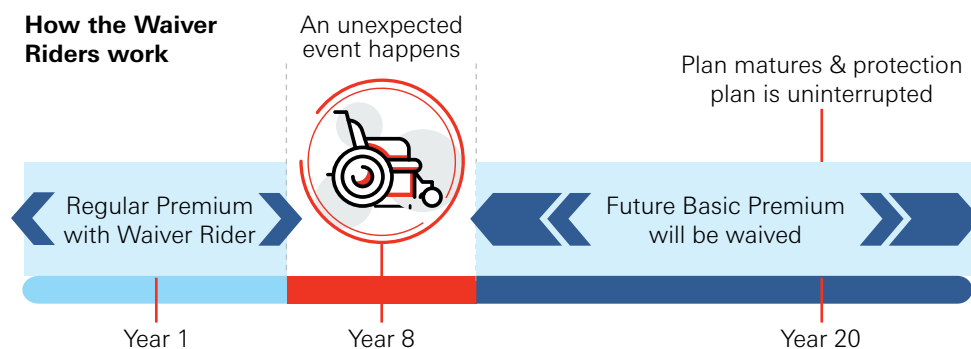
Waives Basic Premium should any of the 36 Critical Illness conditions + 2 Extended TPD occur to the Life Assured.

Secure Waiver

Waives Basic Premium should Death, TPD* or any of the 36 Critical Illness conditions + 2 Extended TPD occur to the Payor.

*TPD up to Payor's age 65.

How the Waiver Riders work



DID YOU KNOW?

Accidents happen when you least expect it



Malaysia has the **3rd highest fatality rate from road traffic accidents in Asia**.¹

Majority road traffic deaths / injuries happen to the family breadwinners causing temporary / permanent loss of income.



Is Overseas Treatment Better?

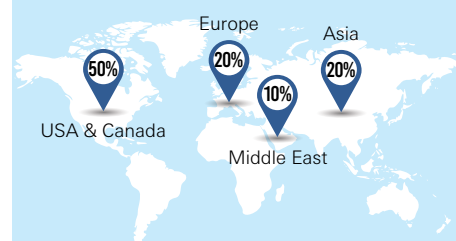
Yes, especially for Major Illnesses.

US cancer survival rates remain among highest in the world²

Top 6 Most Technologically Advanced Cancer Centres

in the World are in USA³

The Best Hospitals in the World⁴



Source:

- <https://www.thestar.com.my/lifestyle/health/2019/05/14/we-have-the-third-highest-death-rate-from-road-accidents>
- <https://www.healio.com/hematology-oncology/practice-management/news/in-the-journals/%7Bf958e84b-6d0e-48cd-8f46-05911f4d31ec%7D/us-cancer-survival-rates-remain-among-highest-in-world> (As at year 2018)
- <https://www.topmastersinhealthcare.com/30-most-technologically-advanced-cancer-centers-in-the-world/> (As at year 2016)
- <https://www.newsweek.com/2019/04/05/10-best-hospitals-world-1368512.html> (As at year 2019)

PRODUCT SUMMARY

	Basic Plan (Death/TPD)	Optional Riders to Enhance Your Insurance Protection			
		Critical Edge	Critical Cover	PA Care	Critical Waiver & Secure Waiver
Life Assured Maximum Entry Age	70 years old	65 years old	70 years old	60 years old	70 years old
Coverage Term	20 years	20 years or up to expiry age, whichever earlier	20 years	20 years or up to expiry age, whichever earlier	20 years
Guaranteed Renewability without medical underwriting	Renewed every 20 years up to coverage expiry. No medical underwriting and no health declaration upon renewal.				
Coverage Expiry Term	Up to 100 years old	Up to 75 years old	Up to 100 years old	Up to 70 years old	Up to 100 years old
Maximum Sum Assured	No specific maximum sum assured, as it is subject to Underwriting	Plan 1 Annual limit: USD 1mil Lifetime limit: USD 2mil Plan 2 Annual limit: USD 2mil Lifetime limit: USD 4mil	For Life Assured entry age 65 years old and below RM 500,000 per life For Life Assured entry age above 65 years old RM 100,000 per life	RM 1mil or 5 times of Basic Plan Sum Assured, whichever lower	Waives Basic Premium
Premium Allocation Rate	Insurance Premium Year 1 : 70% Year 2 : 90% Year 3-10 : 95% Year 11-20 : 100% Investment Premium, Ad hoc Top-up Premium & Renewal Premium: 95%	Unit deducting riders			
Monthly Service Charge	RM8.00 per month	N/A			
Fund Management Charge	0.75% - 1.50% per annum	N/A			
Fund Switching Fee	Five (5) zero-fee switches per policy year and RM10.00 for any subsequent switch	N/A			

Important Notes

1. This policy will be renewed every 20 years up to expiry age of 100 years old, subject to the Life Assured has not attain the age of 81 years old at the time of policy renewal. Any account value as of maturity date will be carried forward at renewal. The Premium at the time of Renewal is not guaranteed. No health underwriting and health declaration required upon renewal subject to the basic plan and rider Sum Assured/benefits remain the same.
2. Total and Permanent Disability (TPD) coverage is up to age 71 and subject to a maximum of RM8 million per life assured. In the event your coverage amount is more than RM8 million, the remaining balance will be paid out upon death.
3. This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS) and the Sales Illustration (SI) for further details.
4. The benefits are subjected to exclusions, please refer to the exclusion clauses in the Product Disclosure Sheet and Sales Illustration. You may refer to the policy document for the full list of exclusions.
5. We have the right to revise the rates, charges, fee, terms and conditions. You will be informed in writing of the revision at least three (3) months before revision.
6. You should be certain that this plan is suitable for you, and that the premium is an amount you can afford. Buying a life insurance is a long-term commitment and it is not advisable to surrender your policy in the initial years in view of the high initial costs.
7. A free look period of fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, will be given from the receipt date of the policy for you to review its suitability and should you choose to return the policy within the period, the amount to be refunded shall be the Account Value calculated in the same manner as if the units are to be cancelled, together with the unallocated premium and Policy Charges, less the percentage of the premium granted as bonus unit and any expenses incurred for medical examination.
8. In cases where the purchase involves a premium of sizable amount, the prospect should consider purchasing single premium investment-linked policy rather than an annual premium policy as it offers better allocation rates for investments.
9. In the event of non-payment of premium on the due date, your policy shall be kept in force by effecting a premium holiday. However, there would be a possibility of the policy lapsing if the Account Value is insufficient to pay for all the policy charges due.
10. You are given a grace period of thirty one (31) days to pay your premium, during which the policy will remain in force. However, the policy shall lapse at the end of the grace period if any insurance and other charges shall remain unpaid at the end of the grace period. As such, it is advisable to pay the premium for your policy on time.
11. Service Tax (if applicable) will be charged at the rate of 6% on the applicable portion of your premium/fee/charges for the period of insurance coverage.
12. You may need to top up your premium along the way for continuous coverage up to maturity.

Note: This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.

Underwritten by:

Allianz Life Insurance Malaysia Berhad (198301008983)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)