

Additional protection

Early Stage Critical Illness Benefit (Advance Payment)

for HSBC Comprehensive Critical Illness Protection Plan

Are you eligible for this benefit?

- You may opt for this benefit if the Life Insured is between the Age* of 15 days and 65.

What doesn't it cover?

- In the event that the Life Insured suffers from one of the covered Early Stage Critical Illness(es), you will receive a lump sum cash payment (i.e. the protection amount).
- In each claim, the protection amount is equal to 20% of the Sum Insured of Basic Plan. For Carcinoma-in-situ or Early Stage Cancer and Coronary Angioplasty, this protection amount is subject to a per claim limit of HKD300,000/USD37,500 across all Life Insured's in-force critical illness insurance policies issued by the Company. This benefit will automatically terminate when the Total Claims Paid (i.e. total accumulated claims paid in respect of Early Stage Critical Illness Benefit (Advance Payment) made by the Company) is 100% of the Sum Insured of Basic Plan.
- Each of the Early Stage Critical Illness can only be claimed once, except Carcinoma-in-situ or Early Stage Cancer and Coronary Angioplasty which can be claimed twice respectively.
- Early Stage Critical Illness Benefit for the condition of "Carcinoma-in-situ or Early Stage Cancer" will be payable for the second time upon the diagnosis of "Carcinoma-in-situ or Early Stage Cancer" at a different organ from that of the first. For the avoidance of doubt, if an organ in the body has both a left and a right component (such as, but not limited to, the lungs or kidneys), the left side and right side of the organ shall be considered one and the same organ.
- Early Stage Critical Illness(es) that are covered include:

Cancer Illness Group
1 Carcinoma-in-situ or Early Stage Cancer
Non-Cancer Illness Group
Conditions related to the Cardiovascular System
2 Coronary Angioplasty
3 Minimal Invasive Direct Coronary Artery By-pass
4 Early Cardiomyopathy
5 Insertion of a Veno-cava Filter
6 Insertion of pacemaker or defibrillator
7 Pericardiectomy
8 Less Invasive Treatments for Heart Valve Disease
9 Secondary Pulmonary Hypertension
10 Moderately Severe Infective Endocarditis
Conditions related to the Nervous System
11 Moderately Severe Alzheimer's Disease
12 Moderately Severe Bacterial Meningitis
13 Surgical Removal of Pituitary Tumour
14 Adrenalectomy for Adrenal Adenoma
15 Moderately Severe Coma

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16 Moderately Severe Creutzfeldt-Jacob Disease (CJD)
17 Moderately Severe Encephalitis
18 Moderately Severe Brain Damage
19 Surgery for Subdural Haematoma
20 Early Motor Neurone Disease
21 Early Multiple Sclerosis
22 Moderately Severe Muscular Dystrophy
23 Moderately Severe Myasthenia Gravis
24 Moderately Severe Paralysis
25 Moderately Severe Parkinson's Disease
26 Moderately Severe Poliomyelitis
27 Angioplasty and Stenting for Carotid Arteries
28 Cerebral Shunt Insertion
29 Endovascular Treatment for Cerebral Aneurysm
30 Tuberculous Myelitis
Conditions related to the Major Organs and Functions
31 Acute Necrohemorrhagic Pancreatitis
32 Moderately Severe Crohn's Disease
33 Liver Surgery
34 Chronic Lung Disease
35 Surgical Removal of One Lung
36 Biliary Tract Reconstruction Surgery
37 Hepatitis with Cirrhosis
38 Moderately Severe Kidney Disease
39 Major Organ Transplantation (on Waitlist)
40 Surgical Removal of One Kidney
41 Early Systemic Scleroderma
42 Moderately Severe Rheumatoid Arthritis
43 Moderately Severe Ulcerative Colitis
44 Moderately Severe Systemic Lupus Erythematosus
Conditions related to Other Illnesses
45 Amputation of One Foot due to Complication from Diabetes
46 Diabetic Retinopathy
47 Loss of Sight in One Eye
48 Early Elephantiasis
49 Loss of Hearing in One Ear
50 Loss of One Limb
51 Endovascular Treatment of Peripheral Arterial Disease
52 Moderately Severe Pheochromocytoma
53 Facial Burns due to Accident
54 Moderately Severe Burns to Body due to Accident
55 Facial Reconstructive Surgery for Injury due to Accident
56 Osteoporosis with Fractures (cover up to Age of 74)

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Severe Child Diseases (cover up to Age [¶] of 18)
57 Dengue Hemorrhagic Fever
58 Haemophilia A and Haemophilia B
59 Kawasaki Disease
60 Osteogenesis Imperfecta
61 Rheumatic Fever with Valvular Impairment
62 Severe Asthma
63 Severe Epilepsy
64 Severe Juvenile Rheumatoid Arthritis
65 Still's Disease
66 Type 1 Diabetes Mellitus
67 Type 1 Juvenile Spinal Amyotrophy
68 Wilson's Disease

What is the premium payment period? • The premium payment period is the same as Basic Plan or until termination of this benefit (whichever is earlier). You should pay the premium for the entire premium payment term. Any delay or missing of the payment of premiums due may lead to policy lapse and the amount, if any, you get back may be significantly less than what you have paid.

How is the premium of this benefit determined? • The premium[†] is determined according to the Life Insured's Age, sex, the protection amount, premium payment period and whether the Life Insured smokes.

What doesn't it cover? • "Early Stage Critical Illness" does not include:

- (a) Any pre-existing condition from which the Life Insured was suffering prior to the Issue Date of this Policy, the effective date of this benefit, or the effective date of last reinstatement, whichever is the latest; or
- (b) Any illness contracted by the Life Insured within the 90 days following the Issue Date of this Policy, the effective date of this benefit or the effective date of last reinstatement, whichever is the latest; or
- (c) Any Human Immunodeficiency Virus (HIV) or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or any mutations, derivation or variations thereof.

What is the termination condition? • This benefit will automatically terminate from the earliest of the following dates and the premium for this benefit will cease to be payable:

- (d) if whenever applicable, this Policy terminates, expires, lapses, or is surrendered; or
- (e) if whenever applicable, the "Total Claims Paid" is equal to or more than 100% of the Sum Insured of basic plan; or
- (f) on the Policy Anniversary at which the Life Insured's Age[¶] is 85.

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Important notes

- A claim must be submitted within 90 days of becoming aware that the Life Insured suffers from an Early Stage Critical Illness.
- Death benefit, surrender value, Base Critical Illness Benefit and Multiple Critical Illness Benefit of Basic Plan will be reduced by the amount paid under this benefit accordingly. The premium payable under both the Basic Plan and this benefit will not be reduced.
- Upon the payment of any Base Critical Illness Benefit, this benefit will automatically terminate.
- Coverage of Early Stage Critical Illness(es) terminates at Age[¶] of 85. Some Early Stage Critical Illness(es) terminates before Age[¶] of 85 (please refer to section “What does it cover?” of this factsheet for details). Any outstanding premiums for this Supplementary Benefit must be paid before any benefits are payable under this Policy.
- In the case that more than one early stage critical illnesses are diagnosed in the same event, the benefit relating to one of those early stage critical illnesses for which the highest protection amount will be payable.
- Inflation risk — cost of living is likely to be higher in the future than it is today due to inflation, therefore you may receive less from the policy in real term in the future even if the Company meets all of its contractual obligations.

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* Subject to the range of issue age of the Basic Plan to which this benefit is attached. Age means your age at your next birthday.

¶ The Policy Anniversary at which the Life Insured reaches the specified age based on age at next birthday.

† Remains level during the policy term.

Important notes:

1. HSBC Life (International) Limited (“the Company”) is incorporated in Bermuda with limited liability, and is one of the HSBC Group’s insurance underwriting subsidiaries.
2. The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong SAR.
3. Early Stage Critical Illness Benefit (Advance Payment) is an optional Supplementary Benefit of HSBC Comprehensive Critical Illness Protection Plan. Both are underwritten by the Company.
4. The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is an insurance agent of the Company. This product is a product of the Company but not HSBC and it is intended only for sale in the Hong Kong SAR.
5. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the product should be resolved between the Company and you directly.
6. The information shown is intended as a general summary. You should read this factsheet in conjunction with the respective product brochure of Basic Plan and illustration. Please refer to the policy provisions for the detail terms and conditions.

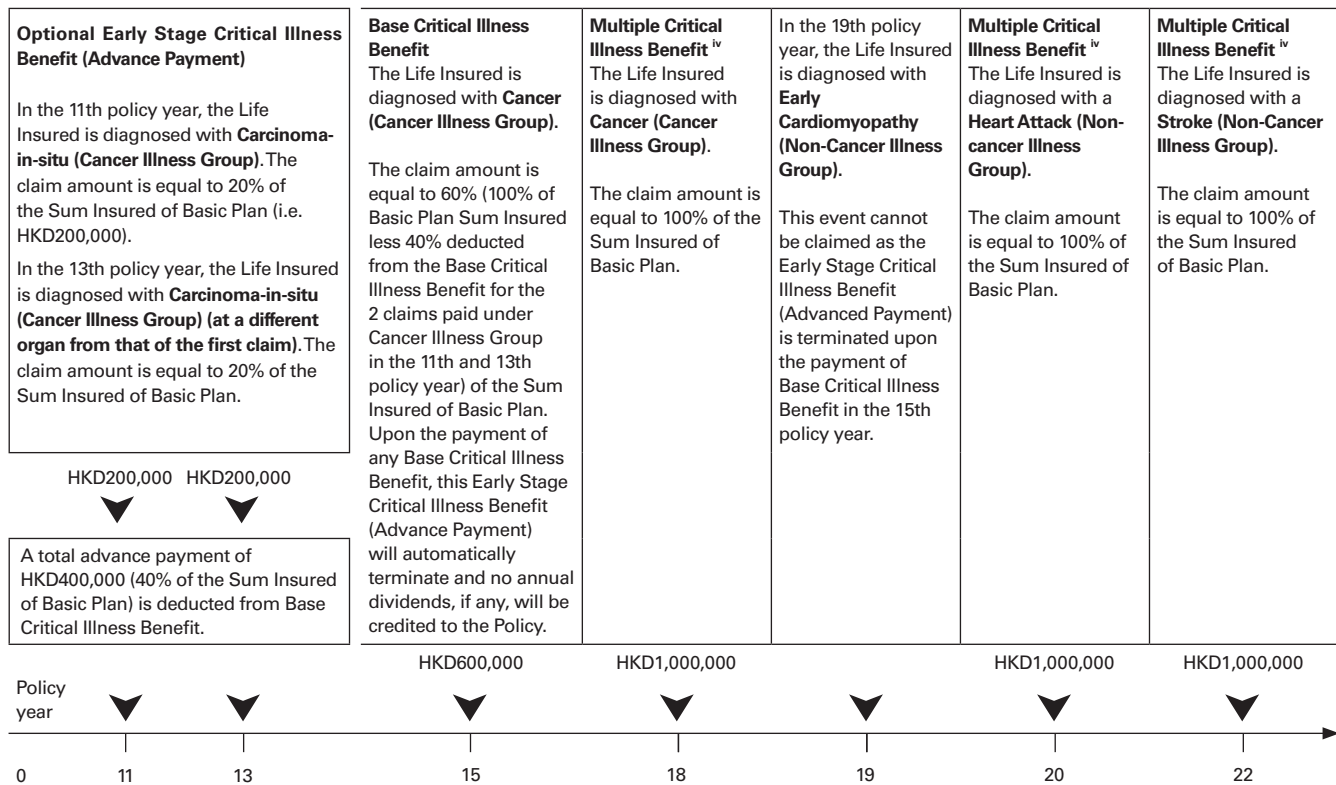
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Illustrative Examples (with Early Stage Critical Illness Benefit (Advance payment) selected)

Example 1

Age of Life Insured ⁱ	: 40 (Female, Non-smoker)
Sum Insured of Basic Plan	: HKD1,000,000
Premium payment period	: 10 years
Annual premium ⁱⁱ	: HKD86,160
Total premiums paid ⁱⁱⁱ	: HKD861,600



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Example 2

Age of Life Insured ⁱ	: 40 (Female, Non-smoker)
Sum Insured of Basic Plan	: HKD2,000,000
Premium payment period	: 10 years
Annual premium ⁱⁱⁱ	: HKD172,320
Total premiums paid ⁱⁱⁱ	: HKD1,723,200

Optional Early Stage Critical Illness Benefit (Advance Payment)

In the 13th policy year, the Life Insured is diagnosed with **Carcinoma-in-situ (Cancer Illness Group)**.

Benefit is equal to 20% of the Basic Plan Sum Insured (i.e. HKD400,000), subject to the per claim benefit amount limit for **Carcinoma-in-situ (Cancer Illness Group)** which is HKD300,000.

Therefore, the claim amount is equal to HKD300,000

HKD300,000



An advance payment of HKD300,000 is deducted from Base Critical Illness Benefit.

Optional Early Stage Critical Illness Benefit (Advance Payment)

In the 18th policy year, the Life Insured is diagnosed with **Early Cardiomyopathy (Non-cancer Illness Group)**.

The claim amount is equal to 20% of the Sum Insured of Basic Plan.

HKD400,000



An advance payment of HKD400,000 is deducted from Base Critical Illness Benefit.

Optional Early Stage Critical Illness Benefit (Advance Payment)

In the 20th policy year, the Life Insured is diagnosed with **Early Cardiomyopathy (Non-cancer Illness Group)** again.

This event cannot be claimed as the same illness has been claimed in the 18th policy year. Each of the Early Stage Critical Illness can only be claimed once, except Carcinoma – in-situ or Early Stage Cancer and Coronary Angioplasty which can be claimed twice respectively.



Example notes:

- i Age means your age at your next birthday.
- ii Additional premium for the optional Early Stage Critical Illness Benefit (Advance Payment) is included (Annual premium HKD4,580).
- iii Additional premium for the optional Early Stage Critical Illness Benefit (Advance Payment) is included (Annual premium HKD9,160).
- iv Multiple Critical Illness Benefit is subject to relevant waiting period for the respective Critical Illness Benefit claim, if the Life Insured is diagnosed with any one of the Critical Illnesses by a Registered Medical Practitioner, the Company will pay you an amount of Multiple Critical Illness Benefit is equal to 100% of the Sum Insured minus the relevant amount of claims being paid under Early Stage Critical Illness Benefit (applicable for the first claim against Critical Illness Benefit made under each of the 2 Illness Groups and only if claims has been made under the Early Stage Critical Illness Benefit, if selected, and such amount claimed has/have not been deducted from the Base Critical Illness Benefit payment in respect of the corresponding Illness Group, if any); or otherwise, 100% of the Sum Insured.

The illustrative examples are for reference only. Please refer to the product brochure for the Basic Plan for other illustrative examples. Please refer to the policy provisions for the detail terms and conditions.