
WealthInvest Insurance Plan / WealthInvest Life Plan

Investment choice - performance report

February 2024

Important Risk Warning:

- ◆ The following investment choices are available for both WealthInvest Insurance Plan and WealthInvest Life Plan (collectively, "the Plans"), investment-linked insurance plans issued by HSBC Life (International) Limited ("the Company").
- ◆ Issuer's Risk - you rely on the Company's creditworthiness and your investments are subject to the credit risk of the Company.
- ◆ All premiums you pay towards your policy, and any investments made by the Company in the underlying funds, will become and remain the assets of the Company. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
- ◆ You are not investing in the underlying funds and you do not have any rights or ownership over these underlying funds.
- ◆ Your potential return from investment is calculated by the Company with reference to the fluctuation of the performance of the underlying funds. Each of these underlying funds has its own investment objectives and associated risks.
- ◆ The investment choices available under the Plans can have very different features and risk profiles. Some may be of high risk.
- ◆ Early surrender, withdrawal, lapse or premium reduction (if any) of the Plans may result in a significant loss of your premiums paid and bonuses awarded (if any). Poor performance of the underlying funds may further magnify your investment losses, while all charges are still deductible.
- ◆ The potential return of the plans is based on investment choices linked to the Plans which is calculated or determined by the Company with reference to the performance of a corresponding fund, the potential return of investments under the plans shall be subject to the charges of the Plans and may be lower than the return of the corresponding fund.
- ◆ Please note the following relating to your death benefit and insurance charge:
 - Part of the fees and charges you pay that will be deducted from the value of your policy will be used to cover the insurance charge for the life coverage and any additional coverage you may choose.
 - Your policy provides life protection and additional coverage depending on the optional benefits you choose (if any).
 - The insurance charge will reduce the amount that may be applied towards investment in the underlying funds corresponding to the investment choices you selected.
 - The insurance charge may increase significantly during the policy term due to factors such as the life insured's age and investment loss. This may result in significant or even total loss of your premiums paid.
 - If the value of your policy becomes insufficient to cover all the ongoing fees and charges, including insurance charge, your policy may be terminated early and you could lose all your premiums paid and benefits.
 - If you are in doubt, you should make sure the intermediary has explained to you how the insurance charge may increase and could impact the value of your policy and the policy is suitable to you.
- ◆ The investment decision is yours but we strongly recommend that you do not invest in the Plans unless the intermediary who sells it to you has explained to you that the Plan is suitable for you having regard to your financial situation, investment experience and investment objectives.
- ◆ For details of the Plans including fees and charges, risk factors, please refer to the principal brochure of the Plans.
- ◆ Investment involves risks. Each Investment Choice is subject to market value fluctuations and to the risks inherent in all investments. The unit price and the performance of each Investment Choice may go down as well as up. Past performance of each Investment Choice is no guide to its future performance.
- ◆ Please note that the Plans are no longer offered to the public. The information shown is for existing policyholders only.

Equity

Name of the Investment Choice		Currency	Underlying fund launch date	Underlying fund size (USD million)	Investment choice unit price	Underlying fund - cumulative performance					Underlying fund - calendar year performance					
						6 months	12 months	3 years	5 years	Since launch	2019	2020	2021	2022	2023	YTD
Greater China	Allianz Hong Kong Equity (HKD)	HKD	17/06/2011	163.87	8.60	-13.14%	-19.69%	-45.46%	-29.67%	-0.98%	8.89%	26.18%	-13.48%	-15.42%	-19.23%	-2.92%
	Allianz Hong Kong Equity (USD)	USD	03/10/2008	163.87	176.19	-12.94%	-19.45%	-45.95%	-29.46%	3,510.78%	9.49%	26.73%	-13.94%	-15.42%	-19.39%	-3.12%
	BlackRock Global Funds - China Fund (HKD)	HKD	18/07/2008	916.42	14.64	-5.30%	-14.24%	-53.58%	-25.50%	54.60%	15.88%	45.91%	-14.51%	-31.52%	-11.97%	-0.48%
	BlackRock Global Funds - China Fund (USD)	USD	24/06/2008	916.42	14.31	-5.11%	-13.95%	-53.93%	-25.16%	50.80%	16.52%	46.61%	-14.97%	-31.45%	-12.14%	-0.63%
	Fidelity Funds - China Focus Fund (HKD)	HKD	09/02/2012	2,670.29	15.18	-9.64%	-13.01%	-23.37%	-17.59%	68.00%	13.89%	-2.29%	-3.68%	-2.72%	-6.36%	-3.62%
	Fidelity Funds - China Focus Fund (USD)	USD	18/08/2003	2,670.29	55.06	-9.50%	-12.79%	-24.09%	-17.38%	593.20%	14.50%	-1.85%	-4.16%	-2.82%	-6.45%	-3.86%
	HSBC Global Investment Funds - Chinese Equity (HKD)	HKD	01/06/2011	580.93	9.93	-6.84%	-12.94%	-49.64%	-20.68%	12.92%	22.43%	38.48%	-20.34%	-24.27%	-13.59%	0.85%
	HSBC Global Investment Funds - Chinese Equity (USD)	USD	25/06/1992	580.93	79.74	-6.69%	-12.71%	-50.10%	-20.47%	893.12%	23.02%	39.16%	-20.77%	-24.36%	-13.64%	0.59%
	JPMorgan China Pioneer A Share Fund (USD)	USD	19/06/2006	651.13	41.56	-13.65%	-28.05%	-50.05%	1.86%	381.30%	50.21%	70.01%	-4.82%	-28.67%	-24.29%	-2.76%
	Schroder ISF China Opportunities ^	USD	17/02/2006	935.38	297.49	-15.46%	-24.23%	-50.62%	-20.89%	251.90%	19.46%	42.92%	-14.66%	-20.52%	-17.40%	-6.33%
	Schroder ISF Hong Kong Equity (HKD)	HKD	09/08/2002	1,208.43	347.38	-12.88%	-20.65%	-41.99%	-23.10%	4,360.24%	15.44%	20.67%	-11.07%	-12.46%	-14.99%	-5.25%
	Schroder ISF Hong Kong Equity (USD)	USD	30/03/2011	1,208.43	42.94	-12.71%	-20.43%	-42.52%	-22.89%	41.34%	16.11%	21.19%	-11.59%	-12.46%	-15.14%	-5.42%
	Templeton China Fund (HKD)	HKD	02/12/2011	306.90	7.82	-17.16%	-25.02%	-61.76%	-42.25%	-5.60%	16.97%	36.03%	-21.81%	-30.51%	-22.05%	-2.98%
	Templeton China Fund (USD)	USD	01/09/1994	306.90	17.10	-17.03%	-24.90%	-62.15%	-42.17%	124.63%	17.53%	36.69%	-22.25%	-30.61%	-22.08%	-3.28%
Asia Pacific	Allianz Total Return Asian Equity (HKD)	HKD	17/07/2012	334.04	16.83	0.98%	-0.05%	-35.85%	12.59%	66.68%	19.42%	50.03%	-10.22%	-22.81%	2.63%	-2.08%
	Allianz Total Return Asian Equity (USD DistC)	USD	03/10/2008	334.04	31.83	1.21%	0.28%	-36.44%	12.92%	284.70%	20.14%	50.66%	-10.73%	-22.84%	2.46%	-2.29%
	Allianz Total Return Asian Equity (USD)	USD	03/10/2008	334.04	37.77	1.21%	0.25%	-36.43%	12.93%	191.97%	20.14%	50.70%	-10.72%	-22.83%	2.46%	-2.28%
	Fidelity Funds - Asian Special Situations Fund (USD)	USD	03/10/1994	1,932.26	48.40	0.02%	0.17%	-30.59%	-3.14%	402.50%	20.75%	20.91%	-6.05%	-22.65%	1.54%	-0.80%
	Fidelity Funds – Sustainable Asia Equity Fund (USD)	USD	01/10/1990	2,829.37	9.66	-4.06%	-5.65%	-29.48%	5.33%	1,016.11%	24.05%	25.12%	-3.59%	-17.65%	-2.19%	-2.88%
	HSBC Global Investment Funds - Asia Pacific ex Japan Equity High Dividend (HKD)	HKD	01/06/2011	297.27	9.01	4.51%	5.76%	-12.15%	13.86%	39.73%	19.95%	11.64%	4.08%	-17.65%	9.26%	0.10%
	HSBC Global Investment Funds - Asia Pacific ex Japan Equity High Dividend (USD)	USD	01/06/2011	297.27	8.95	4.68%	6.04%	-12.95%	14.17%	41.06%	20.52%	12.19%	3.52%	-17.74%	9.21%	-0.15%
	HSBC Global Investment Funds - Asia ex Japan Equity (USD)	USD	31/07/1974	306.70	59.07	4.59%	2.83%	-34.18%	1.04%	11,005.87%	23.04%	26.93%	-3.72%	-27.20%	0.11%	2.32%
	Invesco Asia Consumer Demand Fund (USD)	USD	25/03/2008	370.30	14.64	-1.48%	-4.75%	-40.99%	-13.37%	48.60%	17.64%	29.53%	-16.11%	-20.62%	-1.72%	-1.55%
	JPM Funds – Asia Pacific Income Fund (HKD)	HKD	06/02/2013	1,424.96	15.22	4.68%	4.53%	-5.11%	8.40%	31.23%	10.65%	6.46%	4.84%	-12.57%	6.62%	0.59%
	JPM Funds – Asia Pacific Income Fund (USD)	USD	31/03/2005	1,424.96	24.33	4.92%	4.83%	-5.88%	8.91%	131.90%	11.35%	6.90%	4.29%	-12.49%	6.37%	0.45%
	Schroder ISF Emerging Asia (HKD) *	HKD	14/11/2012	4,573.08	338.00	-2.30%	-3.58%	-26.67%	15.04%	97.68%	19.24%	36.04%	-1.72%	-21.17%	1.99%	-1.72%
	Schroder ISF Emerging Asia (USD) *	USD	09/01/2004	4,573.08	44.99	-2.11%	-3.31%	-27.34%	15.37%	457.91%	19.93%	36.62%	-2.29%	-21.17%	1.80%	-1.91%
	Templeton Asian Growth Fund (HKD) *	HKD	30/09/2010	1,758.44	10.15	1.81%	1.60%	-33.53%	-3.97%	-0.30%	21.35%	23.22%	-9.07%	-23.51%	2.22%	0.40%
	Templeton Asian Growth Fund (USD) *	USD	14/05/2001	1,758.44	33.64	2.03%	1.88%	-34.13%	-3.72%	420.03%	21.93%	23.84%	-9.54%	-23.61%	2.19%	0.12%

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Emerging Markets	BlackRock Global Funds - Latin American Fund (HKD)	HKD	13/06/2012	752.62	9.52	2.26%	22.05%	20.05%	-4.03%	-6.90%	16.11%	-17.99%	-15.75%	6.51%	34.59%	-8.02%
	BlackRock Global Funds - Latin American Fund (USD)	USD	09/01/1997	752.62	73.11	2.84%	23.43%	23.02%	-1.06%	408.88%	16.86%	-17.88%	-15.55%	7.27%	36.35%	-7.81%
	Fidelity Funds - Emerging Markets Fund (USD)	USD	18/10/1993	3,215.65	2796	4.02%	5.22%	-32.08%	6.09%	176.59%	28.10%	26.53%	0.10%	-34.08%	7.19%	1.64%
	HSBC Global Investment Funds - BRIC Equity (HKD)	HKD	01/06/2011	101.13	8.37	1.58%	5.62%	-28.60%	-17.07%	-17.64%	27.64%	1.44%	-5.72%	-29.18%	6.04%	-1.60%
	HSBC Global Investment Funds - BRIC Equity (USD)	USD	01/12/2004	101.13	22.34	1.74%	5.90%	-29.25%	-16.85%	131.09%	28.34%	1.91%	-6.31%	-29.12%	5.78%	-1.79%
	HSBC Global Investment Funds - Global Emerging Markets Equity (USD)	USD	11/11/1994	371.49	15.60	0.36%	2.97%	-29.34%	2.30%	75.05%	21.93%	24.43%	-5.82%	-23.95%	4.79%	-1.18%
	Schroder ISF BIC (Brazil, India, China) (HKD)	HKD	14/11/2012	459.25	1,536.41	-3.88%	-6.10%	-38.83%	-16.56%	22.95%	26.46%	17.17%	-12.03%	-23.13%	-6.81%	0.10%
	Schroder ISF BIC (Brazil, India, China) (USD)	USD	31/10/2005	459.25	204.53	-3.69%	-5.84%	-39.39%	-16.32%	112.37%	27.20%	17.68%	-12.55%	-23.13%	-6.99%	-0.09%
	Schroder ISF Global Emerging Market Opportunities (HKD) *	HKD	14/11/2012	1,759.32	152.45	0.87%	3.27%	-21.23%	14.02%	51.14%	29.03%	21.12%	-4.35%	-21.26%	9.38%	-0.65%
	Schroder ISF Global Emerging Market Opportunities (USD) *	USD	19/01/2007	1,759.32	18.78	1.07%	3.57%	-21.94%	14.37%	85.79%	29.81%	21.63%	-4.92%	-21.24%	9.20%	-0.83%
	Templeton Emerging Markets Fund (HKD) *	HKD	02/12/2011	734.01	12.54	2.96%	7.36%	-22.64%	7.00%	21.80%	24.55%	15.92%	-5.76%	-21.72%	12.23%	-0.95%
	Templeton Emerging Markets Fund (USD) *	USD	14/05/2001	734.01	42.96	3.12%	7.64%	-23.38%	7.29%	259.76%	25.13%	16.54%	-6.27%	-21.83%	12.15%	-1.20%
Europe	Allianz European Equity Dividend (HKD DistC)	HKD	02/10/2013	1,387.29	9.90	9.56%	12.69%	32.73%	27.98%	61.96%	14.30%	-12.18%	16.70%	-4.25%	17.61%	2.79%
	Allianz European Equity Dividend (USD DistC)	USD	02/10/2013	1,387.29	9.87	9.92%	13.57%	34.84%	30.62%	68.21%	15.13%	-12.28%	17.08%	-3.87%	18.42%	2.95%
	BlackRock Global Funds - Euro-Markets Fund ^	USD	04/06/1999	1,402.14	47.67	13.23%	16.04%	15.17%	55.02%	266.72%	24.40%	18.87%	17.62%	-24.02%	19.39%	8.27%
	BlackRock Global Funds - European Fund (HKD)	HKD	13/06/2012	1,454.14	29.70	10.45%	14.49%	26.49%	90.51%	168.90%	35.26%	21.79%	29.98%	-22.90%	19.07%	7.84%
	BlackRock Global Funds - European Fund (USD)	USD	30/11/1993	1,454.14	205.49	9.89%	15.80%	8.39%	68.16%	608.87%	29.72%	31.51%	19.22%	-29.06%	21.90%	5.64%
	BlackRock Global Funds - European Special Situations Fund (USD)	USD	14/10/2002	1,277.72	70.54	9.57%	15.47%	5.79%	51.08%	543.80%	35.37%	20.23%	16.21%	-30.18%	21.12%	5.96%
	Franklin Mutual European Fund ^	USD	03/04/2000	564.30	32.39	3.95%	8.73%	12.74%	19.43%	211.60%	17.88%	-4.61%	10.60%	-9.03%	16.41%	-0.95%
Global	BGF - Systematic Global Equity High Income Fund (HKD DistC)	HKD	08/10/2014	5,429.77	79.35	9.51%	17.03%	15.80%	37.08%	46.94%	16.57%	8.84%	16.77%	-15.53%	14.34%	4.15%
	BGF - Systematic Global Equity High Income Fund (USD DistC)	USD	08/10/2014	5,429.77	8.42	10.07%	18.43%	18.51%	41.04%	54.60%	17.27%	8.86%	17.01%	-14.85%	15.70%	4.35%
	BlackRock Global Funds - Systematic Global Equity High Income Fund (USD)	USD	13/10/2006	5,429.77	19.53	9.97%	18.29%	18.44%	40.91%	77.60%	17.30%	8.91%	16.92%	-14.84%	15.76%	4.27%
	Fidelity Global Dividend Fund (HKD DistC)	HKD	10/05/2012	12,285.17	17.93	8.30%	13.90%	15.84%	40.06%	131.52%	22.81%	7.44%	11.73%	-12.05%	15.12%	1.99%
	Fidelity Global Dividend Fund (USD DistC)	USD	30/01/2012	12,285.17	18.11	8.50%	14.16%	14.84%	40.44%	136.71%	23.49%	7.90%	11.09%	-12.09%	14.99%	1.75%
	HSBC GIF - Global Lower Carbon Equity (HKD DistC)	HKD	03/04/2018	356.56	15.23	10.98%	20.91%	24.47%	58.39%	42.59%	23.90%	13.41%	20.97%	-18.24%	20.69%	4.90%
	HSBC GIF - Global Lower Carbon Equity (USD DistC)	USD	27/09/2017	356.56	15.84	11.16%	21.22%	23.33%	58.80%	48.36%	24.59%	13.92%	20.23%	-18.18%	20.39%	4.70%
	HSBC Global Investment Funds - Global Lower Carbon Equity (USD)	USD	27/09/2017	356.56	16.49	11.16%	21.21%	23.31%	58.79%	48.32%	24.58%	13.92%	20.22%	-18.17%	20.38%	4.69%
	Templeton Global Fund (HKD) *	HKD	02/12/2011	588.80	17.94	4.67%	8.40%	-2.29%	7.62%	71.40%	11.87%	5.83%	3.90%	-17.95%	18.22%	-0.88%
	Templeton Global Fund (USD) *	USD	14/05/2001	588.80	43.74	4.87%	8.70%	-3.19%	7.87%	113.79%	12.38%	6.40%	3.30%	-18.06%	18.16%	-1.13%
North America	BlackRock Global Funds - US Flexible Equity Fund ^	USD	31/10/2002	2,168.98	63.47	11.51%	23.27%	30.70%	82.28%	469.20%	26.65%	17.28%	24.03%	-15.28%	22.46%	6.10%
	Franklin U.S. Opportunities Fund (HKD)	HKD	02/12/2011	7,194.19	42.93	20.42%	46.42%	15.50%	84.09%	256.50%	31.45%	41.92%	17.20%	-37.07%	38.25%	11.94%
	Franklin U.S. Opportunities Fund (USD)	USD	03/04/2000	7,194.19	31.53	20.67%	46.86%	14.45%	84.60%	161.30%	32.09%	42.66%	16.53%	-37.14%	38.23%	11.65%

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Sector	BlackRock Global Funds - Nutrition Fund (HKD) *	HKD	09/02/2010	208.45	12.54	-6.28%	-9.91%	-27.26%	-3.17%	33.80%	17.31%	19.11%	5.31%	-21.96%	-4.90%	-2.11%
	BlackRock Global Funds - Nutrition Fund (USD) *	USD	09/02/2010	208.45	12.46	-6.03%	-9.64%	-27.81%	-2.81%	32.60%	18.06%	19.59%	4.75%	-21.92%	-5.14%	-2.20%
	BlackRock Global Funds - World Energy Fund (HKD)	HKD	13/06/2012	2,360.15	11.02	-1.52%	3.47%	73.27%	40.20%	11.90%	10.66%	-28.78%	41.13%	38.73%	2.33%	0.55%
	BlackRock Global Funds - World Energy Fund (USD)	USD	06/04/2001	2,360.15	24.13	-0.98%	4.69%	77.04%	44.40%	143.70%	11.41%	-28.54%	41.21%	39.58%	3.68%	0.75%
	BlackRock Global Funds - World Gold Fund (HKD)	HKD	13/06/2012	3,631.19	5.49	-12.72%	-6.79%	-24.28%	5.78%	-37.10%	33.68%	28.26%	-10.78%	-17.72%	5.22%	-14.88%
	BlackRock Global Funds - World Gold Fund (USD)	USD	30/12/1994	3,631.19	29.09	-12.22%	-5.58%	-22.43%	9.03%	231.40%	34.55%	28.38%	-10.59%	-17.00%	6.46%	-14.67%
	BlackRock Global Funds - World Healthscience Fund (HKD)	HKD	07/05/2014	13,867.62	231.72	5.90%	12.63%	15.43%	49.43%	118.82%	23.61%	13.95%	14.03%	-5.93%	0.89%	5.68%
	BlackRock Global Funds - World Healthscience Fund (USD)	USD	06/04/2001	13,867.62	68.88	6.39%	13.93%	18.13%	53.61%	547.40%	24.36%	13.99%	14.19%	-5.21%	2.18%	5.86%
	BlackRock Global Funds - World Mining Fund (HKD)	HKD	13/06/2012	4,890.34	9.55	-8.87%	-13.96%	-7.37%	42.54%	4.80%	18.86%	33.29%	15.91%	0.27%	-1.72%	-11.90%
	BlackRock Global Funds - World Mining Fund (USD)	USD	24/03/1997	4,890.34	55.80	-8.43%	-12.92%	-5.15%	46.76%	510.93%	19.62%	33.29%	16.13%	1.03%	-0.41%	-11.78%
	HSBC Global Investment Funds - Global Equity Climate Change (USD)	USD	09/11/2007	306.12	12.27	5.41%	7.36%	-9.79%	41.38%	21.11%	29.77%	41.23%	7.01%	-28.06%	11.96%	-0.02%
	Invesco Global Consumer Trends Fund (USD)	USD	03/10/1994	2,440.00	62.52	5.04%	13.16%	-39.05%	12.39%	1,166.38%	25.51%	60.85%	-8.03%	-44.97%	25.75%	2.01%
Single Country	Fidelity Funds - Thailand Fund (USD) *	USD	01/10/1990	137.72	38.67	-12.31%	-14.45%	-21.86%	-28.86%	488.78%	9.11%	-11.16%	1.64%	-3.73%	-13.01%	-5.89%
	Franklin India Fund (HKD)	HKD	02/12/2011	2,254.38	29.56	16.65%	36.16%	44.62%	85.91%	153.40%	6.94%	12.36%	26.17%	-11.50%	26.95%	4.75%
	Franklin India Fund (USD)	USD	25/10/2005	2,254.38	63.83	16.84%	36.51%	43.44%	86.58%	446.30%	7.44%	12.92%	25.55%	-11.55%	26.87%	4.49%
	HSBC Global Investment Funds - Brazil Equity (HKD)	HKD	01/06/2011	145.12	3.37	5.75%	21.12%	2.22%	-28.69%	-60.24%	24.20%	-26.29%	-28.26%	5.38%	26.49%	-7.85%
	HSBC Global Investment Funds - Brazil Equity (USD)	USD	21/12/2004	145.12	13.27	5.93%	21.45%	1.28%	-28.49%	30.06%	24.89%	-25.94%	-28.70%	5.46%	26.16%	-8.02%
	HSBC Global Investment Funds - Indian Equity (HKD)	HKD	01/06/2011	1,379.71	16.57	18.61%	32.46%	40.66%	71.62%	43.36%	5.76%	6.97%	28.82%	-10.65%	20.32%	6.28%
	HSBC Global Investment Funds - Indian Equity (USD)	USD	01/03/1996	1,379.71	292.66	18.80%	32.82%	39.38%	72.07%	2,404.35%	6.26%	7.49%	28.12%	-10.75%	20.28%	6.00%
	HSBC Global Investment Funds - Russia Equity (HKD)	HKD	01/06/2011	83.92	8.07	-11.65%	8.23%	29.90%	43.20%	-0.67%	41.52%	-2.73%	18.58%	N/A	N/A	-10.01%
	HSBC Global Investment Funds - Russia Equity (USD)	USD	19/12/2007	83.92	7.05	-11.94%	7.64%	30.72%	42.54%	-13.87%	42.30%	-2.29%	17.85%	N/A	N/A	-9.96%
	Invesco Emerging Markets Select Equity Fund (HKD) *	HKD	07/09/2018	22.18	54.30	2.34%	7.97%	N/A	N/A	-38.78%	-2.53%	28.06%	-24.77%	-27.43%	N/A	12.00%
	Invesco Emerging Markets Select Equity Fund (USD) *	USD	07/09/2018	22.18	16.24	2.90%	8.68%	N/A	N/A	-39.14%	-1.95%	28.61%	-25.20%	-27.36%	N/A	11.94%

Asset Allocation

Name of the Investment Choice		Currency	Underlying fund launch date	Underlying fund size (USD million)	Investment choice unit price	Underlying fund - cumulative performance					Underlying fund - calendar year performance					
						6 months	12 months	3 years	5 years	Since launch	2019	2020	2021	2022	2023	YTD
Balanced	Allianz Oriental Income (USD)	USD	12/12/2005	1,165.92	231.56	9.82%	14.10%	-7.74%	80.75%	222.02%	39.37%	4768%	9.20%	-22.49%	12.95%	3.62%
	BlackRock Global Funds - Global Allocation Fund (HKD)	HKD	13/06/2012	14,893.58	17.44	7.59%	12.15%	-0.68%	31.23%	62.10%	16.07%	19.70%	6.10%	-16.97%	11.10%	2.53%
	BlackRock Global Funds - Global Allocation Fund (USD)	USD	03/01/1997	14,893.58	74.82	8.07%	13.43%	1.63%	34.86%	394.15%	16.80%	19.72%	6.27%	-16.33%	12.52%	2.66%
	Franklin Income Fund (USD)	USD	01/07/1999	4,933.75	9.67	3.13%	4.29%	10.36%	19.75%	222.86%	13.90%	1.26%	13.88%	-7.33%	7.01%	-0.36%
	Invesco Asia Asset Allocation Fund (HKD)	HKD	04/02/2011	156.15	85.78	1.29%	0.24%	-28.15%	-16.59%	-1.45%	6.99%	11.77%	-7.77%	-21.45%	3.07%	-1.39%
	Invesco Asia Asset Allocation Fund (USD)	USD	31/10/2008	156.15	20.98	1.55%	0.58%	-28.78%	-16.35%	106.60%	7.60%	12.26%	-8.31%	-21.43%	2.85%	-1.55%
	Templeton Global Balanced Fund ^	USD	01/06/1994	491.57	22.80	3.94%	7.28%	1.32%	18.23%	297.00%	13.92%	6.32%	5.76%	-11.70%	14.91%	-1.77%

Fixed Income

Name of the Investment Choice		Currency	Underlying fund launch date	Underlying fund size (USD million)	Investment choice unit price	Underlying fund - cumulative performance					Underlying fund - calendar year performance					
						6 months	12 months	3 years	5 years	Since launch	2019	2020	2021	2022	2023	YTD
Asia	BlackRock Global Funds - Asian Tiger Bond Fund (HKD)	HKD	28/05/2010	2,244.94	8.25	5.24%	3.82%	-18.32%	-7.20%	27.76%	10.60%	6.65%	-7.58%	-16.76%	4.49%	0.77%
	BlackRock Global Funds - Asian Tiger Bond Fund (USD)	USD	02/02/1996	2,244.94	38.75	5.76%	4.99%	-16.36%	-4.53%	266.40%	11.31%	6.58%	-7.41%	-16.06%	5.79%	0.96%
	Fidelity Asian Bond Fund (HKD DistC)	HKD	03/03/2016	1,132.57	8.00	2.90%	1.62%	-11.24%	3.02%	8.49%	13.61%	8.94%	-1.87%	-14.56%	4.57%	-0.49%
	Fidelity Asian Bond Fund (USD DistC)	USD	03/03/2016	1,132.57	7.93	3.08%	1.88%	-12.05%	3.33%	7.47%	14.30%	9.43%	-2.47%	-14.61%	4.43%	-0.70%
	HSBC Asian Bond Fund (HKD)	HKD	01/06/2011	1,065.65	7.63	3.33%	3.18%	-13.89%	-2.91%	25.32%	10.25%	6.20%	-4.11%	-15.18%	5.59%	-0.78%
	HSBC Asian Bond Fund (USD)	USD	24/07/1996	1,065.65	6.85	3.64%	3.48%	-14.60%	-2.60%	156.59%	10.74%	6.73%	-4.61%	-15.33%	5.67%	-1.05%
	HSBC CIT - HSBC Asia High Income Bond Fund (HKD DistC)	HKD	24/02/2017	385.63	6.45	5.81%	1.06%	-19.27%	-10.08%	-10.26%	11.17%	5.04%	-6.00%	-18.40%	2.78%	1.14%
	HSBC CIT - HSBC Asia High Income Bond Fund (USD DistC)	USD	24/02/2017	385.63	6.39	5.98%	1.40%	-20.03%	-9.81%	-11.20%	11.65%	5.60%	-6.58%	-18.43%	2.66%	0.93%
	HSBC CIT - HSBC Asia High Income Bond Fund (USD)	USD	03/01/2018	385.63	9.04	5.98%	1.40%	-20.04%	-9.82%	-14.66%	11.65%	5.60%	-6.58%	-18.44%	2.66%	0.93%
	Schroder ISF Asian Bond Total Return ^	USD	17/01/2000	156.74	15.42	3.27%	5.12%	0.91%	13.62%	217.26%	8.85%	8.61%	-3.28%	-3.95%	5.48%	0.60%
	Schroder ISF Hong Kong Dollar Bond (HKD) *	HKD	09/08/2002	666.35	21.50	2.61%	3.57%	-3.24%	0.43%	120.78%	2.47%	2.65%	-0.61%	-7.49%	5.70%	-0.89%
	Templeton Asian Bond Fund (USD)	USD	25/10/2005	101.40	15.56	-0.95%	-1.27%	-10.93%	-14.74%	57.10%	1.07%	0.11%	-3.90%	-7.12%	1.25%	-4.19%
Emerging Markets	BlackRock Global Funds - Emerging Markets Local Currency Bond Fund (HKD)	HKD	22/09/2008	1,624.27	24.42	3.53%	12.48%	-1.52%	2.24%	64.49%	11.11%	1.74%	-7.72%	-9.08%	15.76%	-2.15%
	BlackRock Global Funds - Emerging Markets Local Currency Bond Fund (USD)	USD	02/02/2007	1,624.27	24.12	3.79%	12.82%	-2.39%	2.55%	143.35%	11.77%	2.15%	-8.24%	-9.06%	15.49%	-2.27%
	Fidelity Emerging Market Debt Fund (USD)	USD	23/01/2006	699.64	18.31	5.78%	5.72%	-20.53%	-11.84%	73.10%	14.18%	6.52%	-3.19%	-26.13%	8.62%	-1.13%
	HSBC Global Investment Funds - Global Emerging Markets Bond (HKD)	HKD	18/10/2012	1,079.51	10.10	6.38%	8.84%	-12.54%	-8.77%	-5.08%	11.74%	2.69%	-3.05%	-21.26%	10.18%	0.35%
	HSBC Global Investment Funds - Global Emerging Markets Bond (USD)	USD	06/01/2011	1,079.51	33.90	6.56%	9.13%	-13.34%	-8.53%	304.07%	12.27%	3.19%	-3.57%	-21.34%	10.12%	0.09%
	Templeton Emerging Markets Bond Fund (HKD)	HKD	02/12/2011	1,986.48	3.82	8.93%	16.55%	-6.45%	-17.18%	-5.65%	-0.29%	-6.97%	-6.43%	-15.70%	13.31%	2.91%
	Templeton Emerging Markets Bond Fund (USD)	USD	05/07/1991	1,986.48	7.17	9.25%	16.79%	-7.37%	-16.98%	570.34%	0.23%	-6.51%	-6.86%	-15.88%	13.11%	2.80%

Name of the Investment Choice		Currency	Underlying	Underlying	Investment	Underlying fund - cumulative performance					Underlying fund - calendar year performance					
			fund	fund size	choice unit	6 months	12 months	3 years	5 years	Since	2019	2020	2021	2022	2023	YTD
			launch date	(USD million)	price					launch						
Global	AB FCP I - Short Duration Bond Portfolio (HKD)	HKD	05/03/2009	441.20	145.12	2.49%	4.15%	1.63%	2.94%	32.11%	1.92%	0.56%	-0.21%	-3.50%	4.68%	0.42%
	AB FCP I - Short Duration Bond Portfolio (USD)	USD	12/05/1999	441.20	18.52	2.60%	4.40%	0.60%	3.12%	73.06%	2.46%	1.04%	-0.81%	-3.60%	4.64%	0.11%
	BlackRock Global Government Bond Fund (USD)	USD	13/05/1987	951.42	28.72	2.94%	4.17%	-10.64%	-0.97%	346.46%	7.45%	7.10%	-2.97%	-14.06%	5.84%	-1.54%
	BlackRock World Bond Fund (USD)	USD	04/09/1985	999.23	77.85	3.46%	5.03%	-8.92%	1.95%	652.50%	8.49%	6.63%	-1.69%	-13.72%	6.78%	-1.28%
	HSBC GIF - Global Lower Carbon Bond (HKD DistC)	HKD	20/03/2018	254.09	8.84	3.77%	5.64%	-6.64%	5.18%	4.34%	12.70%	5.72%	-0.46%	-14.81%	9.04%	-1.29%
	HSBC GIF - Global Lower Carbon Bond (USD DistC)	USD	21/03/2018	254.09	8.87	3.95%	5.93%	-7.49%	5.47%	4.53%	13.25%	6.22%	-1.00%	-14.91%	9.00%	-1.54%
	HSBC GIF Global Short Duration Bond (HKD DistC)	HKD	06/12/2018	2,116.99	9.57	3.75%	5.14%	2.74%	11.07%	9.12%	5.28%	4.13%	1.43%	-5.46%	6.65%	0.33%
	HSBC GIF Global Short Duration Bond (USD DistC)	USD	06/12/2018	2,116.99	9.55	3.92%	5.41%	1.80%	11.38%	8.70%	5.81%	4.63%	0.82%	-5.38%	6.39%	0.13%
	HSBC Global Investment Funds - Global Lower Carbon Bond (USD)	USD	27/09/2017	254.09	10.76	3.95%	5.94%	-7.48%	5.49%	3.49%	13.27%	6.23%	-1.00%	-14.91%	9.00%	-1.54%
	Invesco Global Investment Grade Corporate Bond Fund (HKD DistC)	HKD	04/03/2020	1,097.27	76.19	5.07%	6.16%	-7.06%	N/A	-10.90%	N/A	N/A	-0.25%	-16.61%	9.70%	-0.91%
	Invesco Global Investment Grade Corporate Bond Fund (USD DistC)	USD	04/03/2020	1,097.27	7.66	5.30%	6.47%	-7.90%	N/A	-11.70%	N/A	N/A	-0.84%	-16.57%	9.46%	-1.10%
	JPMorgan Global Bond Fund (HKD DistC)	HKD	13/05/2015	1,803.01	8.36	3.02%	3.77%	-5.18%	3.97%	10.37%	8.06%	5.30%	-0.46%	-11.00%	5.74%	-0.70%
	JPMorgan Global Bond Fund (USD DistC)	USD	13/05/2015	1,803.01	8.28	3.16%	4.13%	-5.98%	4.26%	9.19%	8.65%	5.82%	-0.97%	-11.17%	5.76%	-0.95%
	PIMCO Global Bond Fund (USD)	USD	31/03/2006	14,413.99	28.86	3.48%	5.10%	-7.17%	2.78%	72.48%	7.45%	6.70%	-2.33%	-12.18%	7.10%	-0.89%
	Schroder ISF Global Corporate Bond (USD)	USD	17/01/2000	2,156.73	12.18	4.56%	6.38%	-7.71%	7.74%	128.36%	12.99%	9.13%	-1.07%	-15.69%	8.85%	-0.96%
	Schroder ISF Strategic Bond (USD)	USD	30/09/2004	503.68	149.97	5.13%	5.30%	-1.62%	2.70%	42.65%	7.68%	-1.30%	-0.66%	-5.34%	6.93%	-0.23%
	Templeton Global Bond Fund (HKD)	HKD	29/01/2010	3,054.04	6.21	-0.12%	-0.31%	-8.87%	-16.92%	14.63%	0.53%	-4.27%	-4.35%	-4.27%	1.89%	-4.13%
	Templeton Global Bond Fund (USD)	USD	28/02/1991	3,054.04	11.36	-0.02%	0.01%	-9.70%	-16.69%	375.81%	1.03%	-3.74%	-4.87%	-4.41%	1.93%	-4.42%
	Templeton Global Total Return Fund (HKD)	HKD	29/01/2010	2,189.02	5.21	3.89%	6.28%	-10.98%	-22.24%	13.40%	-0.69%	-7.04%	-4.63%	-11.70%	5.22%	-1.23%
	Templeton Global Total Return Fund (USD)	USD	29/08/2003	2,189.02	24.34	4.11%	6.52%	-11.81%	-21.99%	133.80%	-0.23%	-6.56%	-5.16%	-11.79%	5.19%	-1.50%
North America	AB FCP I - American Income Portfolio (HKD)	HKD	10/03/2009	23,922.00	50.42	3.76%	5.61%	-5.42%	5.39%	98.88%	11.64%	4.13%	0.27%	-13.00%	8.37%	-1.05%
	AB FCP I - American Income Portfolio (USD)	USD	26/10/1998	23,922.00	30.11	3.90%	5.87%	-6.26%	5.72%	225.62%	12.28%	4.67%	-0.37%	-13.08%	8.31%	-1.31%
	Fidelity Funds - US Dollar Bond Fund (USD) *	USD	25/09/2006	3,501.92	16.84	2.50%	3.38%	-8.73%	6.92%	64.30%	9.77%	11.95%	-1.41%	-13.96%	5.98%	-1.98%
	Franklin U.S. Government Fund ^	USD	28/02/1991	817.80	7.13	1.11%	1.06%	-11.12%	-5.38%	153.38%	4.92%	2.81%	-2.72%	-10.58%	3.59%	-1.97%
	PIMCO Total Return Bond Fund (USD)	USD	31/03/2006	4,175.04	25.82	2.62%	3.32%	-12.33%	-1.56%	55.31%	8.00%	8.16%	-2.12%	-16.03%	5.36%	-1.30%
	Schroder ISF US Dollar Bond (USD)	USD	17/01/2000	577.61	22.63	2.21%	2.82%	-12.86%	0.32%	139.91%	8.94%	10.00%	-1.74%	-16.22%	5.12%	-1.56%

Money Markets

Name of the Investment Choice		Currency	Underlying	Underlying	Investment	Underlying fund - cumulative performance					Underlying fund - calendar year performance					
			fund	fund size	choice unit	6 months	12 months	3 years	5 years	Since	2019	2020	2021	2022	2023	YTD
			launch date	(USD million)	price					launch						
Money Market	HSBC Global Money Funds - Hong Kong Dollar (HKD)	HKD	01/03/1991	710.06	22.64	2.22%	4.05%	5.66%	7.84%	121.48%	1.55%	0.71%	0.04%	1.00%	3.81%	0.75%
	HSBC Global Money Funds - US Dollar (USD)	USD	01/03/1991	225.87	2.23	2.66%	5.23%	7.66%	10.02%	115.88%	2.07%	0.48%	0.04%	1.53%	5.06%	0.89%

High Yield Bonds

Name of the Investment Choice		Currency	Underlying fund launch date	Underlying fund size (USD million)	Investment choice unit price	Underlying fund - cumulative performance					Underlying fund - calendar year performance					
						6 months	12 months	3 years	5 years	Since launch	2019	2020	2021	2022	2023	YTD
High Yield Bonds	AB FCP I - Global High Yield Portfolio (HKD)	HKD	05/03/2009	14,619.53	24.47	6.67%	10.48%	3.51%	12.12%	188.88%	12.77%	1.41%	3.48%	-12.28%	13.05%	0.96%
	AB FCP I - Global High Yield Portfolio (USD)	USD	14/03/2002	14,619.53	1728	6.80%	10.77%	2.55%	12.50%	265.24%	13.43%	1.87%	2.85%	-12.40%	12.97%	0.70%
	BlackRock Global Funds - US Dollar High Yield Bond Fund (HKD DistC)	HKD	02/04/2012	1,895.43	31.53	5.43%	9.14%	0.77%	15.28%	47.38%	13.60%	5.83%	4.10%	-12.68%	11.06%	0.28%
	BlackRock Global Funds - US Dollar High Yield Bond Fund (USD DistC)	USD	01/02/2012	1,895.43	4.31	5.82%	10.40%	2.95%	18.39%	59.09%	14.23%	5.83%	4.23%	-12.04%	12.51%	0.40%
	Fidelity Funds - US High Yield Fund (HKD)	HKD	18/08/2010	2,541.95	10.08	4.75%	8.29%	5.63%	15.91%	83.48%	13.90%	2.95%	6.38%	-9.62%	10.52%	0.11%
	Fidelity Funds - US High Yield Fund (USD)	USD	05/09/2001	2,541.95	11.28	4.93%	8.62%	4.68%	16.27%	241.01%	14.59%	3.40%	5.78%	-9.64%	10.34%	-0.09%
	HSBC Asian High Yield Bond Fund (HKD)	HKD	20/05/2011	1,165.98	4.91	7.76%	-4.62%	-33.50%	-22.12%	9.17%	13.80%	8.82%	-13.49%	-22.87%	-2.53%	1.31%
	HSBC Asian High Yield Bond Fund (USD)	USD	20/05/2011	1,165.98	4.88	8.04%	-4.18%	-34.04%	-21.78%	8.20%	14.33%	9.41%	-14.00%	-22.98%	-2.52%	1.14%
	HSBC GIF - Global High Yield Bond (HKD DistC)	HKD	20/07/2012	878.85	7.73	5.21%	7.94%	-2.78%	9.60%	46.27%	11.78%	5.74%	1.77%	-13.48%	10.32%	0.52%
	HSBC GIF - Global High Yield Bond (USD DistC)	USD	20/07/2012	878.85	7.66	5.39%	8.22%	-3.67%	9.89%	44.69%	12.32%	6.26%	1.21%	-13.58%	10.27%	0.27%
	HSBC Global Investment Funds - Global High Income Bond (HKD)	HKD	28/07/2010	863.89	122.56	4.94%	6.54%	-8.14%	2.89%	50.36%	11.54%	6.27%	-0.61%	-15.67%	8.33%	-0.12%
	HSBC Global Investment Funds - Global High Income Bond (USD)	USD	28/07/2010	863.89	15.66	5.12%	6.82%	-8.98%	3.16%	48.93%	12.07%	6.79%	-1.15%	-15.76%	8.28%	-0.38%
	Invesco Global High Income Fund (HKD)	HKD	08/10/2018	154.48	78.00	4.70%	8.54%	1.63%	13.59%	60.23%	11.52%	5.64%	3.00%	-10.07%	10.12%	0.13%
	Invesco Global High Income Fund (USD)	USD	08/10/2018	154.48	10.36	4.99%	8.91%	0.82%	13.94%	509.04%	12.17%	6.12%	2.44%	-10.05%	9.87%	0.00%

Multi-asset

Name of the Investment Choice		Currency	Underlying fund launch date	Underlying fund size (USD million)	Investment choice unit price	Underlying fund - cumulative performance					Underlying fund - calendar year performance					
						6 months	12 months	3 years	5 years	Since launch	2019	2020	2021	2022	2023	YTD
Global	JPMorgan Multi Income Fund (HKD DistC)	HKD	09/09/2011	4,347.27	9.98	5.00%	5.83%	3.25%	17.39%	73.58%	14.27%	4.18%	9.68%	-12.03%	7.82%	0.56%
	JPMorgan Multi Income Fund (USD DistC)	USD	09/09/2011	4,347.27	9.94	5.23%	6.14%	2.31%	17.69%	72.36%	14.81%	4.73%	9.10%	-12.18%	7.72%	0.36%
	JPMorgan Multi Income Fund (USD)	USD	01/02/2012	4,347.27	16.95	5.21%	6.14%	2.29%	17.71%	61.10%	14.77%	4.74%	9.11%	-12.10%	7.65%	0.36%
	Schroder ISF Global Multi-Asset Income (HKD DistC)	HKD	06/03/2013	880.44	574.78	5.52%	9.41%	2.47%	12.14%	18.48%	11.53%	2.34%	5.18%	-12.90%	11.74%	0.87%
	Schroder ISF Global Multi-Asset Income (USD DistC)	USD	18/04/2012	880.44	75.73	5.73%	9.71%	1.54%	12.45%	29.96%	12.17%	2.79%	4.56%	-12.89%	11.54%	0.68%
	Schroder ISF Global Multi-Asset Income (HKD)	HKD	06/03/2013	880.44	1,000.01	5.52%	9.41%	2.48%	12.11%	18.46%	11.52%	2.34%	5.17%	-12.90%	11.74%	0.87%
	Schroder ISF Global Multi-Asset Income (USD)	USD	18/04/2012	880.44	137.48	5.73%	9.71%	1.55%	12.47%	30.04%	12.17%	2.80%	4.56%	-12.88%	11.54%	0.68%
Greater China	HSBC CIT - HSBC China Multi-Asset Income Fund (HKD DistC)	HKD	21/11/2014	420.95	6.37	-2.12%	-15.33%	-47.96%	-31.38%	-5.28%	14.23%	23.38%	-16.50%	-24.76%	-15.57%	0.73%
	HSBC CIT - HSBC China Multi-Asset Income Fund (USD DistC)	USD	21/11/2014	420.95	6.31	-1.94%	-15.11%	-48.43%	-31.21%	-6.33%	14.78%	23.98%	-16.96%	-24.84%	-15.61%	0.47%
	JPMorgan China Income Fund (HKD DistC)	HKD	05/09/2016	279.19	8.38	-1.61%	-7.20%	-23.47%	-6.58%	16.78%	15.88%	13.39%	-1.09%	-16.14%	-5.77%	1.03%
	JPMorgan China Income Fund (USD DistC)	USD	05/09/2016	279.19	8.30	-1.53%	-7.00%	-24.20%	-6.37%	15.59%	16.40%	13.99%	-1.60%	-16.23%	-5.82%	0.67%
	JPMorgan China Income Fund (USD)	USD	22/06/2009	279.19	15.98	-1.48%	-6.98%	-24.19%	-6.33%	82.04%	16.43%	14.00%	-1.61%	-16.26%	-5.76%	0.69%
North America	Allianz Income and Growth (USD)	USD	18/11/2011	46,467.77	24.42	7.13%	15.97%	4.64%	42.99%	127.99%	19.60%	21.91%	11.64%	-19.68%	17.29%	2.02%

Asia	HSBC GIF - Managed Solutions-Asia Focused Growth (USD)	USD	15/03/2013	20.21	11.33	4.82%	1.30%	-31.09%	-3.53%	8.09%	22.36%	19.98%	-5.29%	-24.83%	0.89%	1.60%
	Schroder Asian Asset Income Fund (HKD DistC)	HKD	15/05/2019	2,145.58	120.45	5.72%	3.37%	-9.47%	N/A	-6.27%	N/A	1.77%	4.14%	-14.41%	3.49%	1.58%
	Schroder Asian Asset Income Fund (USD DistC)	USD	15/05/2019	2,145.58	11.98	5.90%	3.65%	-10.29%	N/A	-6.12%	N/A	2.26%	3.58%	-14.50%	3.45%	1.32%
China	Schroder China Asset Income Fund (HKD)	HKD	18/08/2016	388.52	114.37	-5.68%	-12.20%	-31.18%	-3.11%	21.27%	16.57%	28.80%	-4.04%	-18.47%	-7.75%	-1.86%
Emerging Market	HSBC GIF - Global Emerging Markets Multi-Asset Income (HKD DistC)	HKD	19/01/2018	47.55	6.96	4.04%	7.38%	-8.73%	1.28%	-8.86%	12.82%	5.75%	-4.92%	-13.44%	9.78%	-0.56%
	HSBC GIF - Global Emerging Markets Multi-Asset Income (USD DistC)	USD	19/01/2018	47.55	6.95	4.21%	7.65%	-9.57%	1.54%	-9.13%	13.45%	6.21%	-5.51%	-13.37%	9.51%	-0.76%

Property

Name of the Investment Choice		Currency	Underlying fund launch date	Underlying fund size (USD million)	Investment choice unit price	Underlying fund - cumulative performance					Underlying fund - calendar year performance					
						6 months	12 months	3 years	5 years	Since launch	2019	2020	2021	2022	2023	YTD
Global	Schroder ISF Global Cities (USD)	USD	31/10/2005	630.87	174.09	3.70%	1.54%	-9.42%	4.33%	67.87%	29.33%	-1.59%	23.49%	-29.08%	9.40%	-3.11%

ESG

Name of the Investment Choice		Currency	Underlying fund launch date	Underlying fund size (USD million)	Investment choice unit price	Underlying fund - cumulative performance					Underlying fund - calendar year performance					
						6 months	12 months	3 years	5 years	Since launch	2019	2020	2021	2022	2023	YTD
Global	AB - Sustainable Global Thematic Portfolio (HKD)	HKD	02/12/2009	2,997.65	321.00	8.90%	15.37%	3.46%	65.23%	158.21%	27.57%	37.23%	22.08%	-27.79%	14.72%	3.97%
	AB - Sustainable Global Thematic Portfolio (USD)	USD	01/08/1996	2,997.65	41.00	9.07%	15.66%	2.50%	65.66%	275.90%	28.24%	37.89%	21.38%	-27.87%	14.68%	3.69%
US	AB - Sustainable US Thematic Portfolio (HKD)	HKD	22/09/2011	1,158.15	348.96	9.52%	21.24%	18.99%	89.98%	387.48%	32.45%	36.69%	24.71%	-23.98%	19.43%	5.67%
	AB - Sustainable US Thematic Portfolio (USD)	USD	24/04/2001	1,158.15	44.56	9.70%	21.55%	17.85%	90.43%	306.20%	33.16%	37.35%	23.95%	-24.04%	19.37%	5.39%

^ The investment choices are under WealthInvest Insurance Plan only and are closed for subscription including switch-in and premium allocation. However, switch-out is allowed.

* The investment choices are under WealthInvest Insurance Plan / WealthInvest Life Plan only and are closed for subscription including switch-in and premium allocation, however, switch-out is allowed.

N/A : If the underlying fund corresponding to the relevant investment choice has not been launched during the specified duration, the relevant cumulative performance (in percentage return) and calendar year performance (in percentage return) will be displayed as "N/A"

Source: Morningstar Asia Limited. The launch date provided by Morningstar refers to the underlying fund class inception date. Data as of 29 Feb 2024.

Cumulative performance (in percentage return) represents the percentage change of the underlying fund unit price as at 29 Feb 2024.

Calendar year performance (in percentage return) represents the percentage change between the underlying fund unit price of the last available transaction date of each of the previous calendar years.

YTD performance (in percentage return) represents the change between the underlying fund unit price of the last available transaction date of 2023 and 29 Feb 2024.

All percentage return figures are calculated on a unit-price-to-unit-price basis and in relevant base currency of the underlying fund.

For the risk rating of the investment choices, please refer to www.hsbc.com.hk (HSBC>Insurance>Investment Performance>Consolidated risk rating) for more information.

Notes:

1. Each Investment Choice is divided into units. The allocation of units is purely notional and for the sole purpose of determining the Cash Value of your policy account at any time. You do not own units in any of the underlying funds of the investment Choice(s).
2. As the underlying investments may involve multiple currencies, the value of the investments may be subject to exchange rate fluctuations.
3. The Investment Choices are valued and traded on each Transaction Date. The unit price of each Investment Choice is equal to the unit price of its underlying fund on each Transaction Date. The number of notional units held is rounded to the nearest 5 decimal places. Any remaining balance or shortfall after such rounding will be absorbed or borne by the Company, as applicable.
4. AllianceBernstein - American Income Portfolio, AllianceBernstein - Global High Yield Portfolio and AllianceBernstein - Global Bond Portfolio are portfolios of ACMBernstein. AllianceBernstein is the trading name of this mutual investment fund (fonds commun de placement) organized under the laws of Luxembourg, while its legal name is ACMBernstein.
5. BlackRock Global Funds - Global Allocation Fund (formerly MLIIF Global Allocation Fund) was formed by merger of the Merrill Lynch Equity/Convertible Series (MLECS) US Capital Allocation Portfolio and MLECS Global Allocation Portfolio (launched on 3 January 1997) into Mercury Selected Trust (MST) Global Allocation Fund on 1 July 2002. Effective 1 July 2002, MST changed its name to Merrill Lynch International Investment Funds (MLIIF). Any performance history prior to 1 July 2002 was that of the MLECS Global Allocation Portfolio and not that of the MLIIF Global Allocation Fund which was launched on 1 July 2002.
6. Effective 09/01/2004, Schroder Asian Emerging Markets Fund (launched on 12/10/1995) was merged into Schroder ISF Emerging Asia. The management fee has been changed from 1.75% p.a. to 1.5% p.a. Performance before 09/01/2004 refers to that of Schroder Asian Emerging markets fund. Performance of the benchmark: since launch to 31/10/2007 - MSCI EM Asia Gross (TR); 01/11/2007 to 31/08/2008 - MSCI AC Asia ex Japan with China capped at 10%; 01/09/08 to present - MSCI EM Asia USD.
7. Performance of HSBC Global Investment Funds - BRIC Equity quoted prior to 1 December 2009 refers to the Class M1C of but not to the existing class.
8. Effective from 29 March 2010, Schroder Alternative Solutions - Commodity Fund is closed for subscription including switch-in and premium allocation, however, switch-out is allowed.
9. Effective from 1 August 2010, Schroder ISF Asian Bond Absolute Return has been renamed from Schroder ISF Asian Bond.
10. Effective from 27 September 2010, BlackRock Global Funds - Euro-Markets Fund, BlackRock Global Funds - US Flexible Equity Fund, Templeton Global Balanced Fund, Franklin Mutual European Fund, Franklin US Government Fund, Schroder ISF Asian Bond Absolute Return and Schroder ISF China Opportunities are closed for subscription including switch-in and premium allocation, however, switch-out is allowed.
11. The investment choices mentioned in notes 8 and 10 are not applicable to WealthInvest Life Plan.
12. Effective from 1 June 2011, the Chinese name of HSBC Global Investment Funds - BRIC Equity has been renamed while its English name remains unchanged.
13. Effective from 17 July 2012, Allianz Hong Kong Equity has been renamed from Allianz RCM Hong Kong. The English name of Allianz Oriental Income has been renamed from Allianz RCM Oriental Income and the English name of Allianz Total Return Asia Equity has been renamed from Allianz RCM Total Return Asian Equity. while their Chinese names remain unchanged.
14. Effective from 21 March 2013, BlackRock Global Funds - Local Emerging Markets Short Duration Bond Fund has been renamed as BlackRock Global Funds - Emerging Markets Local Currency Bond Fund.
15. Effective from 2 December 2013, HSBC GIF - Climate Change has been renamed as HSBC GIF - Global Equity Climate Change.
16. Effective from 20 January 2014, Fidelity Funds - Thailand Fund (USD), Fidelity Funds - US Dollar Bond Fund (USD), Fidelity Funds - US Dollar Bond Fund (HKD), Franklin Templeton Global Growth and Value Fund (USD), Invesco Korean Equity Fund (USD), Invesco Korean Equity Fund (HKD), Schroder ISF Emerging Asia (USD), Schroder ISF Emerging Asia (HKD), Schroder ISF Global Emerging Market Opportunities (USD), Schroder ISF Global Emerging Market Opportunities (HKD), Schroder ISF Hong Kong Dollar Bond (HKD), Templeton Global Fund (USD) and Templeton Global Fund (HKD) are closed for subscription including switch-in and premium allocation, however, switch-out is allowed.
17. Effective from 14 February 2014, BlackRock Global Funds - European Growth Fund has been renamed as BlackRock Global Funds - European Special Situations Fund.
18. Effective from 31 March 2014, Franklin Templeton Global Growth and Value Fund has been renamed as Franklin Global Growth and Value Fund.
19. Effective from 1 June 2015, the Chinese name of Allianz Hong Kong Equity, Allianz Oriental Income and Allianz Total Return Asian Equity has been renamed while its English name remains unchanged.
20. Effective from 7 August 2015, the Chinese name of Invesco Global High Income Fund has been renamed while its English name remains unchanged.
21. Effective from 5 February 2016, AllianceBernstein - American Income Portfolio (USD), AllianceBernstein - American Income Portfolio (HKD), AllianceBernstein - Global Bond Portfolio (USD), AllianceBernstein - Global Bond Portfolio (HKD), AllianceBernstein - Global High Yield Portfolio (USD) and AllianceBernstein - Global High Yield Portfolio (HKD) have been renamed as AB FCP I - American Income Portfolio (USD), AB FCP I - American Income Portfolio (HKD), AB FCP I - Global Bond Portfolio (USD), AB FCP I - Global Bond Portfolio (HKD), AB FCP I - Global High Yield Portfolio (USD) and AB FCP I - Global High Yield Portfolio (HKD) respectively.
22. Effective from 23 March 2016, Fidelity Funds - South East Asia Fund (USD) has been renamed as Fidelity Funds - Asia Focus Fund (USD).
23. Effective from 22 April 2016, Fidelity Funds - Emerging Markets Fund (HKD) is terminated and removed from Investment Choices.
24. Effective from 27 April 2016, Fidelity Funds - Asian Special Situations Fund (HKD) and Fidelity Funds - US Dollar Bond Fund (HKD) are terminated and removed from Investment Choices.
25. Effective from 31 May 2016, JPMorgan Funds - Asia Pacific Income Fund (HKD) and JPMorgan Funds - Asia Pacific Income Fund (USD) have been renamed as JPM Funds - Asia Pacific Income Fund (HKD) and JPM Funds - Asia Pacific Income Fund (USD) respectively.
26. Effective from 13 April 2017, BlackRock Global Funds - World Agriculture Fund (HKD), BlackRock Global Funds - World Agriculture Fund (USD), Templeton Asian Growth Fund (HKD), Templeton Asian Growth Fund (USD), Templeton Emerging Markets Fund (HKD) and Templeton Emerging Markets Fund (USD) are closed for switch-in, however, switch-out is allowed.
27. Effective from 9 June 2017, Franklin Global Growth and Value Fund (USD) is terminated and removed from Investment Choices.
28. Effective from 1 March 2018, the English name of Schroder ISF Asian Bond Absolute Return has been renamed as Schroder ISF Asian Bond Total Return while its Chinese name remains unchanged.
29. Effective from 1 August 2018, Franklin U.S. Equity Fund (HKD) and Franklin U.S. Equity Fund (USD) have been renamed as Franklin Select U.S. Equity Fund (HKD) and Franklin Select U.S. Equity Fund (USD) respectively.
30. Effective from 25 March 2019, BlackRock Global Funds - World Agriculture Fund (HKD) and BlackRock Global Funds - World Agriculture Fund (USD) have been renamed as BlackRock Global Funds - Nutrition Fund (HKD) and BlackRock Global Funds - Nutrition Fund (USD) respectively.
31. Effective from 4 June 2019, HSBC Global Investment Funds - Latin American Equity (HKD) and HSBC Global Investment Funds - Latin American Equity (USD) are terminated and removed from Investment Choices.
32. Effective from 1 July 2019, AB FCP I - Global Bond Portfolio (HKD) and AB FCP I - Global Bond Portfolio (USD) have been renamed as AB FCP I - Short Duration Bond Portfolio (HKD) and AB FCP I - Short Duration Bond Portfolio (USD) respectively.
33. Effective from 2 October 2019, Allianz Hong Kong Equity (HKD), Allianz Hong Kong Equity (USD), Allianz Income and Growth (USD) are closed for switch-in, however, switch-out is allowed.
34. Effective from 31 December 2019, BGF - Global Enhanced Equity Yield Fund (USD DistC), BGF - Global Enhanced Equity Yield Fund (HKD DistC) and BlackRock Global Funds - Global Enhanced Equity Yield Fund (USD) have been renamed as BGF - Systematic Global Equity High Income Fund (USD DistC), BGF - Systematic Global Equity High Income Fund (HKD DistC) and BlackRock Global Funds - Systematic Global Equity High Income Fund (USD) respectively.
35. Effective from 14 August 2020, Invesco Asia Balanced Fund (USD) and Invesco Asia Balanced Fund (HKD) have been renamed as Invesco Asia Asset Allocation Fund (USD) and Invesco Asia Asset Allocation Fund (HKD) respectively.
36. Effective from 10 December 2020, Invesco Korean Equity Fund (USD) and Invesco Korean Equity Fund (HKD) have been renamed as Invesco Emerging Markets Select Equity Fund (USD) and Invesco Emerging Markets Select Equity Fund (HKD) respectively.
37. Effective from 24 February 2021, "Fidelity Funds - Asia Focus Fund (USD)" has been renamed as "Fidelity Funds - Sustainable Asia Equity Fund (USD)".

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38. Effective from 26 April 2021, "Templeton Global Bond Fund (USD)", "Templeton Global Bond Fund (HKD)", "Templeton Asian Bond Fund (USD)", "Templeton Emerging Markets Bond Fund (USD)", "Templeton Emerging Markets Bond Fund (HKD)", "Templeton Global Total Return Fund (USD)" and "Templeton Global Total Return Fund (HKD)" are closed for switch-in, however, switch-out is allowed.
 39. Effective from 15 July 2021, HSBC Asian High Yield Bond Fund (HKD) and HSBC Asian High Yield Bond Fund (USD) are closed for subscription including switch-in and premium allocation, however, switch-out is allowed.
 40. Effective from 1 March 2022, HSBC GIF - Russia Equity (USD) and HSBC GIF - Russia Equity (HKD) are closed for subscription including switch-in and premium allocation. Requests for switch-out and redemption can still be made but they can only be processed as soon as practicable upon resumption of dealings.
 41. Effective from 30 March 2022, the Chinese name of "Schroder ISF-Global Emerging Market Opportunities (USD)" and "Schroder ISF-Global Emerging Market Opportunities (HKD)" had been renamed, while their English names remain unchanged.
 42. Effective from 29 April 2022, "Invesco Global High Income Fund (USD)" and "Invesco Global High Income Fund (HKD)" have been renamed as "Invesco Sustainable Global High Income Fund (USD)" and "Invesco Sustainable Global High Income Fund (HKD)" respectively.
 43. Effective from 28 June 2022, "AB FCP I - Short Duration Bond Portfolio (USD)" and "AB FCP I - Short Duration Bond Portfolio (HKD)" are closed for switch-in and premium allocation, however, switch-out is allowed.
 44. Effective from 18 April 2023, "Schroder ISF BRIC (Brazil, Russia, India, China) (USD)" and "Schroder ISF BRIC (Brazil, Russia, India, China) (HKD)" have been renamed as "Schroder ISF BIC (Brazil, India, China) (USD)" and "Schroder ISF BIC (Brazil, India, China) (HKD)" respectively.

Please refer to the principal brochure of WealthInvest Insurance Plan / WealthInvest Life Plan for further details including fees and charges.

For enquiries, please call HSBC Life Service Hotline (852) 2583 8000.

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