

Investment Linked Insurance Products - Consolidated Fund Risk Rating

LifInvest Protection Plus, RetireInvest Protection Plus, SuperLife and Savings Protection Plus

Name of Investment Choice	Risk rating as at 24 Apr 2020	Risk rating as at 10 Jul 2020
HSBC Life BlackRock Japan Small & MidCap Opportunities Fund	4	5

LifInvest Protection Plan (10 years Maximiser)

Name of Investment Choice	Risk rating as at 24 Apr 2020	Risk rating as at 10 Jul 2020
AB FCP I - American Income Portfolio	2	3
BlackRock Japan Small & MidCap Opportunities Fund	4	5

WealthInvest Insurance Plan (WIIP)

Name of Investment Choice denominated in USD currency	Risk rating as at 24 Apr 2020	Risk rating as at 10 Jul 2020
HSBC GIF - Global Emerging Markets Bond (USD)	2	3
HSBC GIF - Global High Income Bond (USD)	2	3
HSBC GIF - Global Lower Carbon Bond (USD DistC)	1	2
HSBC GIF - Global Lower Carbon Bond (USD)	1	2
AB FCP I - American Income Portfolio (USD)	2	3
Fidelity Funds - Thailand Fund (USD) ***	4	5
Schroder Asian Asset Income Fund (USD DistC)	2	3
Schroder ISF Global Corporate Bond (USD)	1	2
Schroder ISF Global Multi-Asset Income (USD DistC)	2	3
Schroder ISF Global Multi-Asset Income (USD)	2	3

Name of Investment Choice denominated in HKD currency	Risk rating as at 24 Apr 2020	Risk rating as at 10 Jul 2020
HSBC GIF - Global Emerging Markets Bond (HKD)	2	3
HSBC GIF - Global High Income Bond (HKD)	2	3
HSBC GIF - Global Lower Carbon Bond (HKD DistC)	1	2
AB FCP I - American Income Portfolio (HKD)	2	3
Schroder Asian Asset Income Fund (HKD DistC)	2	3
Schroder ISF Global Multi-Asset Income (HKD DistC)	2	3
Schroder ISF Global Multi-Asset Income (HKD)	2	3

WealthInvest Life Plan (WIPP)

Name of Investment Choice denominated in USD currency	Risk rating as at 24 Apr 2020	Risk rating as at 10 Jul 2020
HSBC GIF - Global Emerging Markets Bond (USD)	2	3
HSBC GIF - Global High Income Bond (USD)	2	3
HSBC GIF - Global Lower Carbon Bond (USD DistC)	1	2
HSBC GIF - Global Lower Carbon Bond (USD)	1	2
AB FCP I - American Income Portfolio (USD)	2	3
Fidelity Funds - Thailand Fund (USD) *	4	5
Schroder Asian Asset Income Fund (USD DistC)	2	3
Schroder ISF Global Corporate Bond (USD)	1	2
Schroder ISF Global Multi-Asset Income (USD DistC)	2	3
Schroder ISF Global Multi-Asset Income (USD)	2	3

Name of Investment Choice denominated in HKD currency	Risk rating as at 24 Apr 2020	Risk rating as at 10 Jul 2020
HSBC GIF - Global Emerging Markets Bond (HKD)	2	3
HSBC GIF - Global High Income Bond (HKD)	2	3
HSBC GIF - Global Lower Carbon Bond (HKD DistC)	1	2
AB FCP I - American Income Portfolio (HKD)	2	3
Schroder Asian Asset Income Fund (HKD DistC)	2	3
Schroder ISF Global Multi-Asset Income (HKD DistC)	2	3
Schroder ISF Global Multi-Asset Income (HKD)	2	3

Risk rating

- 1. Low Risk** **Minimal** chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate **minimal** price fluctuations over short periods of time.
- 2. Low to Medium Risk** **Low** chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate **moderately low** level of price fluctuations over short periods of time.
- 3. Medium Risk** **Moderate** chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate **moderate** level of price fluctuations over short periods of time.
- 4. Medium to High Risk** **Moderately high** chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate **moderately high** level of price fluctuations over short periods of time.
- 5. High Risk** **High** chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate **high** level of price fluctuations over short periods of time.

* and *** Effective from 20 January 2014, Fidelity Funds - Thailand Fund (USD) are closed for subscription including switch-in and premium allocation, however, switch-out is allowed.