

Investment Linked Insurance Products - Fund Risk Rating Revision Summary

WealthInvest Insurance Plan (WIIP)

Name of Investment Choice denominated in USD currency	Risk rating as at 13 Nov 2023	Risk rating as at 8 Apr 2024	Change
AB FCP I - Short Duration Bond Portfolio (USD)	1	2	+1
AB FCP I - Short Duration Bond Portfolio (HKD)	1	2	+1
Schroder ISF Global Corporate Bond (USD)	3	2	-1

WealthInvest Life Plan (WIPP)

Name of Investment Choice denominated in USD currency	Risk rating as at 13 Nov 2023	Risk rating as at 8 Apr 2024	Change
AB FCP I - Short Duration Bond Portfolio (USD)	1	2	+1
AB FCP I - Short Duration Bond Portfolio (HKD)	1	2	+1
Schroder ISF Global Corporate Bond (USD)	3	2	-1

Lifelvest Protection Plan (10 years Maximiser)

Name of Investment Choice	Risk rating as at 13 Nov 2023	Risk rating as at 8 Apr 2024	Change
AB FCP I - Short Duration Bond Portfolio	1	2	+1

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.

Remark:

Please refer to the "Notes" section in <https://www.hsbc.com.hk/insurance/fund-performance/> to know which investment choices are closed for subscription, switch-in or new premium allocation.