

**Investment Linked Insurance Products - Consolidated Fund Risk Rating**  
**HSBC Wealth Select Protection Linked Plan (WPLP)**

Name of Investment Choice denominated in USD currency	Risk rating as at 10 Feb 2025	Risk rating as at 12 May 2025	Derivative fund?
HSBC Asia Focused Income (USD DistC)	2	3	N
Invesco Global Investment Grade Corporate Bond Fund (USD DistC)	4	3	N
Franklin Income Fund (USD DistC)	4	3	N

Name of Investment Choice denominated in HKD currency	Risk rating as at 10 Feb 2025	Risk rating as at 12 May 2025	Derivative fund?
HSBC Asia Focused Income (HKD DistC)	2	3	N
Invesco Global Investment Grade Corporate Bond Fund (HKD DistC)	4	3	N
Franklin Income Fund (HKD DistC)	4	3	N

**WealthInvest Insurance Plan (WIIP)**

Name of Investment Choice denominated in USD currency	Risk rating as at 10 Feb 2025	Risk rating as at 12 May 2025	Derivative fund?
HSBC GIF - Global Emerging Markets Bond (USD)	4	5	N
Franklin Income Fund (USD)	4	3	N
Invesco Global Investment Grade Corporate Bond Fund (USD DistC)	4	3	N
Templeton Global Balanced Fund	5	4	N

Name of Investment Choice denominated in HKD currency	Risk rating as at 10 Feb 2025	Risk rating as at 12 May 2025	Derivative fund?
HSBC GIF - Global Emerging Markets Bond (HKD)	4	5	N
Invesco Global Investment Grade Corporate Bond Fund (HKD DistC)	4	3	N

**WealthInvest Life Plan (WIPP)**

Name of Investment Choice denominated in USD currency	Risk rating as at 10 Feb 2025	Risk rating as at 12 May 2025	Derivative fund?
HSBC GIF - Global Emerging Markets Bond (USD)	4	5	N
Franklin Income Fund (USD)	4	3	N
Invesco Global Investment Grade Corporate Bond Fund (USD DistC)	4	3	N

Name of Investment Choice denominated in HKD currency	Risk rating as at 10 Feb 2025	Risk rating as at 12 May 2025	Derivative fund?
HSBC GIF - Global Emerging Markets Bond (HKD)	4	5	N
Invesco Global Investment Grade Corporate Bond Fund (HKD DistC)	4	3	N

**LifeInvest Protection Plus, RetireInvest Protection Plus (LIPP, RIPP)**

Name of Investment Choice	Risk rating as at 10 Feb 2025	Risk rating as at 12 May 2025	Derivative fund?
HSBC Life Franklin Income Fund	4	3	N

**SuperLife and Savings Protection Plus (SPL, SPP)**

Name of Investment Choice	Risk rating as at 10 Feb 2025	Risk rating as at 12 May 2025	Derivative fund?
High Growth Fund	3	5	N

**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.