

WealthInvest Insurance Plan/WealthInvest Life Plan - Cash Dividend Distribution Record

IMPORTANT INFORMATION

- 1 A range of investment options including Investment Choice(s) (Cash Distribution) is available under WealthInvest Insurance Plan / WealthInvest Life Plan (the "Plan").
- 2 This document includes the cash dividend distribution record of the Investment Choice(s) (Cash Distribution) ONLY under the Plan.
- 3 Investment choices that may distribute cash dividend (if any) on a regular basis have "(DistC)" next to their names (hereafter referred to as "Investment Choice(s) (Cash Distribution)"). If you choose to invest in the Investment Choice(s) (Cash Distribution), you will receive cash dividend(s) pursuant to clauses D4(b) and D4(c) of the Plan's provisions after we have received cash dividend(s) (if any) from the corresponding underlying fund(s). Important information about the Investment Choice(s) (Cash Distribution) is as follows:
- 4 The distribution of dividends, the frequency of distribution, and the amount or rate of dividends of the Investment Choice(s) (Cash Distribution) are not guaranteed;
- 5 The underlying fund(s) linked to Investment Choice(s) (Cash Distribution) may at its discretion pay dividends out of capital, i.e. payment out of the original investment or out of any income generated from such investment. Such payment amounts to a return of part of the original investment or a withdrawal from any capital gains attributable to such investment. At the same time, the underlying fund(s) may also charge all or part of its fees/expenses out of capital the same way described above. These may result in an immediate reduction of the net asset value per unit of the corresponding underlying fund(s) after the distribution date, which may have a negative impact on the unit price of the respective Investment Choice(s) (Cash Distribution). Please also note that a positive distribution yield does not imply a positive return;
- 6 In comparison to investment choices that distribute dividends by crediting the Plan and reinvest such dividend, Investment Choice(s) (Cash Distribution) pay out cash dividend (if any) which may reduce the account value and hence the death benefit payable for WealthInvest Insurance Plan and WealthInvest Life Plan. If the account value of WealthInvest Insurance Plan is negative for forty-five consecutive calendar days, or when the Guaranteed Coverage Privilege period (if applicable) is expired, your policy will lapse. For the relevant terms and conditions, please refer to clauses A6 and A7 of the WealthInvest Insurance Plan's provisions / If the account value of WealthInvest Life Plan is insufficient to cover all relevant charges for forty-five consecutive calendar days while your policy is in force, your policy will lapse. For the relevant terms and conditions, please refer to the clause A6 of the WealthInvest Life Plan's provisions;
- 7 The amount of dividend paid by the Investment Choice(s) (Cash Distribution) and the corresponding underlying funds' information such as dividend composition information for the last 12 months are made available by HSBC Life (International) Limited (the "Company") upon request without any charges. In addition, such information is available on our website, you can visit our website (please go to www.hsbc.com.hk > Insurance > Investment Performance) to read the section "Cash Dividend Distribution Record";
- 8 We may amend the distribution policy of the Plan (including its investment choices), subject to Securities and Futures Commission's prior approval and by giving not less than one month's prior notice to investors; and
- 9 You should not select the Investment Choice(s) (Cash Distribution) unless you understand the details of its corresponding underlying fund(s) (including, without limitation, the investment objectives and policies, risk factors and charges, which may include but not limited to administrative fee, trustee fee, fund maintenance fee, management fee and custodian fee of the underlying fund(s)).
- 10 Dividend (if any) received from the corresponding underlying fund(s) linked to an Investment Choice(s) (Cash Distribution) would be paid to the policyholder holding units of that Investment Choice(s) (Cash Distribution) on the day the management company/manager of the corresponding underlying fund(s) declares the dividend ("Record Date"). We will use the following formula:

Dividend rate declared by the corresponding underlying fund(s) linked to the Investment Choice(s) (Cash Distribution) x total number of units of the Investment Choice(s) (Cash Distribution) held by the policyholder on the Record Date

- 11 Distribution of cash dividend is not guaranteed or assured. When a cash dividend distribution is made, the dividend amount is not in any way a forecast, indication or projection of any of the future dividend amounts.

i. Distribution Frequency

The frequency of cash dividend distribution of an Investment Choice(s) (Cash Distribution) follows the frequency of dividend distribution of the corresponding underlying fund(s) linked to the Investment Choice(s) (Cash Distribution), if any. For current and historical dividend details, you can visit our website (please go to www.hsbc.com.hk > Insurance > Investment Performance) to read the section "Cash Dividend Distribution Record".

ii. Entitlement of Dividend

The policyholders holding units of an Investment Choice(s) (Cash Distribution) on the Record Date is entitled to their respective cash dividend if the corresponding underlying fund(s) declare dividend.

iii. Distribution of Cash Dividend

Cash dividend (if any) payable to the Investment Choice(s) (Cash Distribution) shall normally be paid within 14 business days from the payment of cash dividend at the underlying fund(s) level by crediting to the HSBC bank account you have designated for premium payment. In the absence of which, such cash dividend will be paid by cheque or other means available at the time of payout (any charges relating to such payout means will be borne by the policyholder).

Any cash dividend will be paid in Hong Kong Dollar or US Dollar according to the Plan's policy currency. We may extend the payment period due to any exceptional event which is beyond control of the Company, and payment will be carried out as soon as practicable after cessation of such event. No interest on the cash dividend distribution amount will be paid to the policyholders by the Company in respect of the period between the Record Date and the date of payment.

Warning: Please note that a positive distribution yield does not imply a positive return. Investors should not make any investment decision solely based on information contained herein. You should read the offering documents of WealthInvest Insurance Plan/WealthInvest Life Plan and the relevant offering documents (including the key facts statement) of the corresponding underlying funds for further details including the risk factors.

Note: Investment involves risk. Past distribution records are not indicative of future cash dividend distribution.

Investment choices denominated in USD

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
BGF - Systematic Global Equity High Income Fund (USD DistC)	30/07/2020	USD	0.051	Class A6 USD	Please click here
	29/06/2020	USD	0.051		
	28/05/2020	USD	0.051		
	29/04/2020	USD	0.054		
	30/03/2020	USD	0.054		
	27/02/2020	USD	0.054		
	30/01/2020	USD	0.054		
	30/12/2019	USD	0.054		
	28/11/2019	USD	0.054		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
HSBC CIT - HSBC Asia High Income Bond Fund (USD DistC)	30/07/2020	USD	0.0416	Class AM2 - USD	Please click here
	29/06/2020	USD	0.0412		
	28/05/2020	USD	0.0402		
	28/04/2020	USD	0.0396		
	30/03/2020	USD	0.0399		
	27/02/2020	USD	0.0397		
	30/01/2020	USD	0.0393		
	30/12/2019	USD	0.0392		
	28/11/2019	USD	0.0394		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
HSBC CIT - HSBC China Multi-Asset Income Fund (USD DistC)	30/07/2020	USD	0.0253	Class AM2 - USD	Please click here
	29/06/2020	USD	0.0228		
	28/05/2020	USD	0.0241		
	28/04/2020	USD	0.0261		
	30/03/2020	USD	0.0239		
	27/02/2020	USD	0.0257		
	02/02/2020	USD	0.0262		
	30/12/2019	USD	0.0256		
	28/11/2019	USD	0.0253		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
HSBC GIF - Global Emerging Markets Multi-Asset Income (USD DistC)	29/07/2020	USD	0.024990	Class AM2	Please click here
	29/06/2020	USD	0.027693		
	28/05/2020	USD	0.029220		
	27/04/2020	USD	0.024756		
	26/03/2020	USD	0.028068		
	27/02/2020	USD	0.028642		
	22/01/2020	USD	0.030131		
	19/12/2019	USD	0.031703		
	26/11/2019	USD	0.032473		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
HSBC GIF - Global Lower Carbon Bond (USD DistC)	29/07/2020	USD	0.017403	Class AM2	Please click here
	29/06/2020	USD	0.018950		
	28/05/2020	USD	0.021049		
	27/04/2020	USD	0.021338		
	26/03/2020	USD	0.022635		
	27/02/2020	USD	0.023571		
	22/01/2020	USD	0.024999		
	19/12/2019	USD	0.025866		
	26/11/2019	USD	0.024578		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Anually)	Share class of underlying funds	Dividend composition of underlying funds
HSBC GIF - Global Lower Carbon Equity (USD DistC)	07/07/2020	USD	0.1000	Class AD	Please click here
	10/07/2019	USD	0.1098		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
JPMorgan China Income Fund (USD DistC)	30/07/2020	USD	0.035	(mth) - USD class	Please click here
	29/06/2020	USD	0.040		
	28/05/2020	USD	0.040		
	28/04/2020	USD	0.040		
	30/03/2020	USD	0.040		
	27/02/2020	USD	0.040		
	30/01/2020	USD	0.040		
	30/12/2019	USD	0.040		
	28/11/2019	USD	0.040		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
JPMorgan Multi Income Fund (USD DistC)	30/07/2020	USD	0.042	(mth) - USD class	Please click here
	29/06/2020	USD	0.042		
	28/05/2020	USD	0.042		
	28/04/2020	USD	0.042		
	30/03/2020	USD	0.042		
	27/02/2020	USD	0.042		
	30/01/2020	USD	0.042		
	30/12/2019	USD	0.042		
	27/11/2019	USD	0.042		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
Schroder Asian Asset Income Fund (USD DistC)	29/07/2020	USD	0.056728	Class X USD Dis	Please click here
	30/06/2020	USD	0.055458		
	27/05/2020	USD	0.054121		
	22/04/2020	USD	0.052665		
	25/03/2020	USD	0.047697		
	26/02/2020	USD	0.057465		
	29/01/2020	USD	0.058921		
	18/12/2019	USD	0.058418		
	27/11/2019	USD	0.058640		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
Schroder ISF Global Multi-Asset Income (USD DistC)	29/07/2020	USD	0.343826	Class A USD Dis MF	Please click here
	24/06/2020	USD	0.337500		
	27/05/2020	USD	0.328692		
	29/04/2020	USD	0.320970		
	25/03/2020	USD	0.288901		
	26/02/2020	USD	0.366777		
	29/01/2020	USD	0.373804		
	18/12/2019	USD	0.371120		
	27/11/2019	USD	0.367341		

Investment choices denominated in HKD

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
BGF - Systematic Global Equity High Income Fund (HKD DistC)	30/07/2020	HKD	0.4965	Class A6 HKD Hedged	Please click here
	29/06/2020	HKD	0.4965		
	28/05/2020	HKD	0.4965		
	29/04/2020	HKD	0.5275		
	30/03/2020	HKD	0.5275		
	27/02/2020	HKD	0.5275		
	30/01/2020	HKD	0.5275		
	30/12/2019	HKD	0.5275		
	28/11/2019	HKD	0.5275		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
HSBC CIT - HSBC Asia High Income Bond Fund (HKD DistC)	30/07/2020	HKD	0.0416	Class AM2 - HKD	Please click here
	29/06/2020	HKD	0.0412		
	28/05/2020	HKD	0.0402		
	28/04/2020	HKD	0.0396		
	30/03/2020	HKD	0.0401		
	27/02/2020	HKD	0.0398		
	30/01/2020	HKD	0.0395		
	30/12/2019	HKD	0.0396		
	28/11/2019	HKD	0.0398		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
HSBC CIT - HSBC China Multi-Asset Income Fund (HKD DistC)	30/07/2020	HKD	0.0253	Class AM2 - HKD	Please click here
	29/06/2020	HKD	0.0228		
	28/05/2020	HKD	0.0241		
	28/04/2020	HKD	0.0261		
	30/03/2020	HKD	0.0241		
	27/02/2020	HKD	0.0258		
	02/02/2020	HKD	0.0263		
	30/12/2019	HKD	0.0259		
	28/11/2019	HKD	0.0256		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
HSBC GIF - Global Emerging Markets Multi-Asset Income (HKD DistC)	29/07/2020	HKD	0.024086	Class AM2 HKD	Please click here
	29/06/2020	HKD	0.027458		
	28/05/2020	HKD	0.028965		
	27/04/2020	HKD	0.024543		
	26/03/2020	HKD	0.027978		
	27/02/2020	HKD	0.028444		
	22/01/2020	HKD	0.030009		
	19/12/2019	HKD	0.031742		
	26/11/2019	HKD	0.032557		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
HSBC GIF - Global Lower Carbon Bond (HKD DistC)	29/07/2020	HKD	0.017168	Class AM2 HKD	Please click here
	29/06/2020	HKD	0.018696		
	28/05/2020	HKD	0.020771		
	27/04/2020	HKD	0.021051		
	26/03/2020	HKD	0.022453		
	27/02/2020	HKD	0.023297		
	22/01/2020	HKD	0.024793		
	19/12/2019	HKD	0.025774		
	26/11/2019	HKD	0.024520		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Anually)	Share class of underlying funds	Dividend composition of underlying funds
HSBC GIF - Global Lower Carbon Equity (HKD DistC)	07/07/2020	HKD	0.1000	Class AD HKD	Please click here
	10/07/2019	HKD	0.1062		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
JPMorgan China Income Fund (HKD DistC)	30/07/2020	HKD	0.0350	(mth) - HKD class	Please click here
	29/06/2020	HKD	0.0399		
	28/05/2020	HKD	0.0400		
	28/04/2020	HKD	0.0400		
	30/03/2020	HKD	0.0400		
	27/02/2020	HKD	0.0401		
	30/01/2020	HKD	0.0400		
	30/12/2019	HKD	0.0401		
	28/11/2019	HKD	0.0403		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
JPMorgan Multi Income Fund (HKD DistC)	30/07/2020	HKD	0.0417	(mth) - HKD class	Please click here
	29/06/2020	HKD	0.0417		
	28/05/2020	HKD	0.0417		
	28/04/2020	HKD	0.0417		
	30/03/2020	HKD	0.0418		
	27/02/2020	HKD	0.0419		
	30/01/2020	HKD	0.0418		
	30/12/2019	HKD	0.0419		
	27/11/2019	HKD	0.0421		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
Schroder Asian Asset Income Fund (HKD DistC)	29/07/2020	HKD	0.564567	Class X HKD Dis	Please click here
	30/06/2020	HKD	0.551947		
	27/05/2020	HKD	0.538762		
	22/04/2020	HKD	0.524128		
	25/03/2020	HKD	0.474888		
	26/02/2020	HKD	0.575131		
	29/01/2020	HKD	0.588169		
	18/12/2019	HKD	0.584123		
	27/11/2019	HKD	0.589838		

Name of investment choices	Record Date (dd/mm/yyyy)	Currency	Dividend per Unit (Monthly)	Share class of underlying funds	Dividend composition of underlying funds
Schroder ISF Global Multi-Asset Income (HKD DistC)	29/07/2020	HKD	2.583614	Class A HKD Dis MF	Please click here
	24/06/2020	HKD	2.536125		
	27/05/2020	HKD	2.470497		
	29/04/2020	HKD	2.411958		
	25/03/2020	HKD	2.171830		
	26/02/2020	HKD	2.771465		
	29/01/2020	HKD	2.817313		
	18/12/2019	HKD	2.803327		
	27/11/2019	HKD	2.788355		