



HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N)
 21 Collyer Quay #02-01 Singapore 049320 Monday to Friday 9:30am to 5pm www.insurance.hsbc.com.sg
 Customer Care Hotline: (65) 6225 6111 Fax: (65) 62212188
 Mailing Address: Robinson Road Post Office P.O. BOX 1538 Singapore 903038

Top-up Form

Name of policyowner	Policy no.	
	Contact no.	
Mailing Address: (This address will replace your existing address in our records, if they differ)		
Name and contact no. of Financial Planner:		
For Takaful policy, please read "certificate" for policy, "certificate holder" for policyowner, "wakil" for financial planner, "participant" for life insured, "takaful benefit" for sum insured.		

PART A: WHAT YOU SHOULD KNOW ABOUT INVESTMENT-LINKED INSURANCE POLICIES

An insurance policy is intended to meet your long-term financial needs. Investing in units of an investment-linked fund ("Fund") is meant to produce returns over the long term. You should not expect to obtain short term gains from such investments. You may switch your investment to other Funds offered by HSBC Insurance (Singapore) Pte. Limited or redirect your future premium to the designated Funds of your choice while the policy is in force.

Risk of Investing in a Fund: Before investing in any Funds, You should consider the risks of investing in the Fund. Generally, some of the risk factors that you should consider are market & credit risk, liquidity risk and product-specific risks. The degree of risk depends on the investment approach, the geographical area of investment and types of investment underlying the Fund. You should consider investing in Funds that are aligned with your investment risk appetite.

Fund Performance: The past performance of any Fund is not necessarily indicative of the future or likely performance of the Fund. You should note that the value of the units, and income accruing to the units, may fall or rise and that you may not get back your original investment. Fund prices are published on the day after valuation of the respective Funds and can be found on our website.

Changes in Insurance Charges: Depending on the plan type, a top-up may be subject to underwriting and may result in a change in your sum insured and a change in insurance charges on your policy.

Should you need any clarification on the risks and implications of your request(s), you should consult your financial planner, who will assess and advise you on the suitability of your request, before proceeding.

PART B: TOP-UP (ONE-TIME)

I would like to apply for a one-time top-up as indicated below:

Amount: S\$ _____ (The amount must be at least S\$500 and in multiples of S\$10.)

Source of fund: Cash/Cheque SRS * CPFIS-OA * CPFIS-SA *

* There will not be a second attempt to deduct the amount from your CPFIS/SRS account if the first attempt is unsuccessful.

Fund Allocation for One-time Top-up

Fund name/Fund code	Percentage allocation (Indicate % only)
Total	100 %

PART C: TOP-UP (RECURRING)

I would like to apply for a recurring top-up as indicated below:

Amount: S\$ _____ (The amount must be at least S\$100 per month or S\$500 per year and in multiples of S\$10.)

No. of payments: _____

For **regular premium** policies, the recurring top-up will be applied at the same payment frequency and use the same payment method as your regular premiums.

For **single premium** policies, please select the top-up frequency: Monthly Yearly

For monthly top-ups to single premium policies, please submit a Giro form

Fund Allocation for Recurring Top-up	
Fund name/Fund code	Percentage allocation (Indicate % only)
Total	100 %

Important Notes for Top-ups:

- In addition to this application form, please submit the following:
 - A copy of your NRIC – For all top-ups;
 - Health Certificate – For top-ups of more than S\$10,000 to Asset Manager I / Takaful Asset Manager I (Options 2 or 3);
 - Giro Form – For monthly top-ups to single premium policies;
 - A copy of the third party's NRIC – For top-ups using a third party cheque / Giro
- If you are allocating the amount to 2 or more funds, the percentage share for each fund must be at least 10% and in multiples of 5%. The total percentage allocation must add up to 100%.
- Please indicate the fund names or fund codes in CAPITAL LETTERS. The list of funds can be found in Annex A.

PART D: DECLARATION ON SWITCHING AND EXISTING POLICIES								
1. Are you switching or intending to switch* any policy or investment product with this or any other office? If yes, please complete the rest of the questions. a) Advised by your financial planner to switch*? b) Informed by your financial planner on our fund switching facility? 2. Do you have any existing life and/or health insurance policies or any current application for life and/or health insurance policies with other companies? If yes, please give full details below.				Policyowner		Life Insured		Replacement policies lapse date - Applicable to Question 1 only
				Yes	No	Yes	No	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Relationship	Age	Name of company	Type of policy	Amount insured				Replacement policies lapse date - Applicable to Question 1 only
				Life	Critical illness	Others (Please specify)	Year issued	

* Switching includes partially or fully surrendering your existing policy immediately before or followed by the purchase of a new policy or other policy or an increase in your investment in any other existing policy. When you switch from one product to another,

- you may incur penalties, fees and charges, additional costs and other possible disadvantages which may outweigh the potential benefits (if any) from the switch;
- you may not be insurable on standard terms;
- the new policy may be less suitable for you; and
- you may have to pay a higher premium in view of higher age or otherwise be insured for a lower level of benefits at a higher cost or same cost, or the same level of benefits at a higher cost.

PART E: HEALTH QUESTIONS (TO BE COMPLETED BY THE LIFE INSURED)			
Warning: Pursuant to Section 25(5) of the Insurance Act Cap. 142, you are to disclose in this form, fully and faithfully, all the facts which you know or ought to know, otherwise any top-up effected hereunder may be void.			
This section is NOT applicable to Asset Manager I / Takaful Asset Manager I (Option 1), Asset Manager II / Takaful Asset Manager II, Growth Cultivator, Growth Manager, Growth Manager Plus and policies after Alpha Conversion			
For top-ups to Asset Manger I/Takaful Asset Manager I (Options 2 or 3), if the top-up amount is more than S\$10,000, please submit the Health Certificate instead.			
1)	Life insured:	Height (cm) _____	Weight (kg) _____
		Life insured	
		Yes	No
2)	Have you ever suffered from or received treatment or advice for any of the following diseases or impairments:		
	(i)	Cancer, tumour or growth, diabetes, disease of the heart or blood circulatory system including high blood pressure, stroke, chest pain, epilepsy, mental or nervous disorder, kidney disease, liver disease including hepatitis, urinary disorder, or any other significant disease or impairment?	<input type="checkbox"/> <input type="checkbox"/>
	(ii)	HIV infection, AIDS-related or any other sexually transmitted disease?	<input type="checkbox"/> <input type="checkbox"/>
If any of the answers to question 2 is 'yes', please provide details (including dates, duration, name and address of doctor, place of treatment and present condition).			

3)	If any of the answers to question 2 is 'yes', please tick the box on the right to acknowledge the following: I agree that the top up sum insured will follow the existing terms which may include any exclusions and/or reduced sum insured which I had consented to previously. I also agree to a reduction to the incremental sum insured as a result of my new health status and this sum insured will not be less than 88% of the standard sum insured.		<input type="checkbox"/> Please tick to acknowledge.

PART F: SOURCE OF TOP-UP PREMIUM

If you are using a third party cheque/bank account for the top-up, please complete this section and submit a copy of the third party's NRIC. Please note that only cheques/bank cheques from immediate family members (spouse, siblings, parents or children) can be used.

Third party's name and NRIC no.	
Relationship with policyowner / life insured	
Reason for using third party cheque / Giro	

PART G: DECLARATION AND AUTHORISATION

Please tick one option which applies to you:

<input type="checkbox"/>	I am advised by my financial planner and I am fully aware of the risks and implications of this/these policy change request(s). A Personal Financial Review (PFR), which includes a Customer Knowledge Assessment (CKA), must be submitted together with this form.
<input type="checkbox"/>	I do not want to be advised by any financial planner and I make this/these policy change request(s) of my own accord. I have read and understood Part A and it is my responsibility to ensure the suitability of my request(s).

I understand and agree that:

- only an original, duly completed and signed application form is considered a valid request. The request is irrevocable once it is received by HSBC Insurance (Singapore) Pte. Limited;
- the application form must reach HSBC Insurance (Singapore) Pte. Limited by 2pm on a business day for the request to be processed on same business day. Any application form received after 2pm will be deemed submitted on the next business day;
- I should read the relevant Fund Summaries and Product Highlights Sheets before deciding whether to buy a new fund. These documents can be obtained from my financial planner; and
- my application is subject to the terms and conditions as stated in the Policy Contract and is effective only when it has been officially accepted and notified to me by HSBC Insurance (Singapore) Pte. Limited.

Signature of life insured

Signature of policyowner/trustee/assignee

Date (dd/mm/yyyy)

Annex A

Name of fund	Code	Cash / SRS	CPFIS OA	CPFIS SA
HSBC-Link Asia Balanced Fund	ABFS	✓	✗	✗
HSBC-Link Asia Equity Fund	KMF1	✓	✗	✗
HSBC-Link Asian Bond Fund	ASBS	✓	✗	✗
HSBC-Link Asian Dividend Equity Fund	ADFS	✓	✗	✗
HSBC-Link China Balanced Fund	CBFS	✓	✗	✗
HSBC-Link China Equity Fund	CGFS	✓	✓	✗
HSBC-Link Climate Change Equity Fund	CCES	✓	✗	✗
HSBC-Link Commodity Fund	COMS	✗	✗	✗
HSBC-Link Emerging Europe Equity Fund	EEES	✓	✗	✗
HSBC-Link Emerging Markets Equity Fund	EMFS	✓	✗	✗
HSBC-Link Ethical Asia Equity Fund	TAPF	✓	✗	✗
HSBC-Link Ethical Global Equity Fund	TMF1	✓	✓	✗
HSBC-Link Ethical Managed Fund	TSFS	✓	✗	✗
HSBC-Link Europe Equity Fund	EGFS	✓	✗	✗
HSBC-Link GEM Balanced Fund	GEFS	✓	✗	✗
HSBC-Link Global Bond Fund	GBOS	✓	✓	✓
HSBC-Link Global Equity Fund	GEQS	✓	✓	✗
HSBC-Link India Equity Fund	IGFS	✓	✓	✗
HSBC-Link Japan Equity Fund	JGFS	✓	✗	✗
HSBC-Link Pacific Equity Fund	PEQF	✓	✓	✗
HSBC-Link Premium Balanced Fund	KBFS	✓	✓	✓
HSBC-Link Premium Property Equity Fund	PPFS	✓	✗	✗
HSBC-Link SGD Reserve Fund	SRFS	✓	✗	✗
HSBC-Link Singapore Balanced Fund	SBFS	✓	✗	✗
HSBC-Link Singapore Bond Fund	KLBS	✓	✓	✓
HSBC-Link World Selection 1 Fund	WSF1	✓	✗	✗
HSBC-Link World Selection 3 Fund	WSF3	✓	✗	✗
HSBC-Link World Selection 5 Fund	WSF5	✓	✗	✗

Fund information as of 30 March 2012

Important Notes on Investment-Linked Funds:

- HSBC-Link World Selection 1 Fund, HSBC-Link World Selection 3 Fund and HSBC-Link World Selection 5 Fund are currently not available for products distributed by our independent financial advisers.
- HSBC-Link Ethical Asia Equity Fund, HSBC-Link Ethical Managed Fund and HSBC-Link Ethical Global Equity Fund (i.e. HSBC-Link Ethical Series) are applicable to Takaful plans, Asset Manager II, Growth Cultivator, Growth Manager, Growth Manager Plus, Life Manager Plus and Savings Manager.
- Only HSBC-Link Ethical series of Investment Linked Funds are fully Shariah compliant. If you invest in the HSBC-Link Ethical series of Investment Linked Funds via Non-Takaful basic plans, your investment will not be considered fully Shariah compliant.
- HSBC-Link Commodity Fund is closed to new subscriptions with effect from 1 April 2010.