

## Goal Builder / Goal Focus Fund Switch / Premium Redirection / Auto Rebalancing (SGD/USD)

<b>Full Name of policyowner / trustee / assignee as shown in NRIC/Passport including alias*</b>		<b>Policy No.</b>	
		<b>NRIC / Passport No.*</b>	
<b>Email Address*</b>		<b>Contact no.*</b>	(+ ) Country/Region Code

\*We will update your personal particulars and contact details in our records with the information provided in this form. If we do so, we will notify you.

Are there any changes to your name / nationality / place of residence / identification document(s) / employment details?

If Yes, please complete and submit the "Personal Particulars Update" form along with this form and provide supporting documents.

**Electronic (e)-Statement Service**     Opt out (No, I prefer to receive hardcopy)

- Unless you opt-out, you will automatically be enrolled into the e-statement service if you have an email address registered with us.
- Should you prefer to receive paper statement to your mailing address, please select "Opt out" box above.
- We will notify you of any changes you made to your preference of receiving statement from us.

**Consent to use of personal data**

I understand that HSBC Life (Singapore) Pte. Ltd's Data Privacy Policy (which may be found at <https://www.insurance.hsbc.com.sg/privacy-and-security/>) forms a part of the terms and conditions governing my relationship with HSBC Life (Singapore) Pte. Ltd. I consent to the collection, use and disclosure of my personal data for the purposes set out in the Data Privacy Policy.

**US INSURANCE REGULATORY REQUIREMENTS:**

Due to US insurance regulatory requirements, I understand that I am not to enter the US or any territory subject to US jurisdiction at the time of considering or deciding relevant matters on the insurance product, otherwise the request effected hereunder may be void.

By submitting this form, I confirm that I am in compliance with US laws and regulations and other laws having extra-territorial effect, and that:

- I am not physically present in the US when executing the policy servicing request(s).
- I am aware of and understand the policy servicing restrictions applicable to any and all persons residing temporarily or permanently in the US.
- I will inform HSBC Life (Singapore) Pte. Ltd. should I decide to reside in the US either temporarily or permanently. List of policy servicing restrictions is set out in our website <http://www.insurance.hsbc.com.sg/1/2/sghi/customer-service>

**Important Notes on Fund Switch:**

- The value of units to be switched out from each Fund must be at least S\$1,000. If the value of the units of your Fund is lower than S\$1,000, you must switch out 100% of such value. If you wish to keep the Fund, the value of the remaining units in each Fund after the switch must be at least S\$500. The amount must be in multiples of S\$10 for dollar switch out, or multiples of 5% for percentage switch out.
- If you are switching into 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%.
- Switching in and out of the same Fund is not allowed in a single switch request.

**Important Notes on Premium Redirection:**

- If you are redirecting premiums 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%.

**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 Life (Singapore) Pte. Ltd. or redirect your future premium to the 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 consultant, who will assess and advise you on the suitability of your request, before proceeding.

**Pursuant to the Notice on Recommendation on Investment Products (FAA-N16) issued by the Monetary Authority of Singapore pursuant to the Financial Advisers Act, where the underlying investment product is an unlisted Specified Investment Product ("SIP"), a Financial Adviser (i.e. HSBC Life (Singapore) Pte. Ltd.) is required to conduct a Customer Knowledge Assessment ("CKA") before making any recommendation. The purpose of the CKA is to assess if you have the relevant knowledge or experience to understand the risks and features of unlisted SIPs, which include investment-linked insurance products ("ILP").**

**If you are assessed to have the relevant experience and/or knowledge to transact in ILPs, you may proceed with the policy change(s). However, you are strongly encouraged to talk to your financial consultant to better understand the risks and implications involved in the policy change(s). The completed CKA form must be submitted together.**

**If you are assessed not to have the relevant experience and/or knowledge to transact in ILPs, you must approach your financial consultant or visit our Customer Service Centre to complete a Goal Planner / Personal Financial Review before you can proceed with the policy change(s). We will act on any policy change(s) only after the "Financial Consultant's Declaration" section has been completed by a Financial Consultant.**

**PART B: FUND SWITCH**

I would like to perform a Fund Switch as indicated below:

**Note:**

- For policies purchased under Supplementary Retirement Scheme (SRS) and with no Dividend Payout Option selected, we will proceed based on "Reinvestment" as the default.
- Any existing automatic fund rebalancing arrangement will be terminated upon a top up application. Please complete Part E if you wish to opt for feature again.

Name of Fund <i>Please refer to the list of funds in Appendix A</i>	Fund Code	Switch Out (Indicate S\$ or %)	Switch In (Indicate % only)	Dividend Payout Option (if applicable)
				<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
				<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
				<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
				<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
				<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
				<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
				<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
				<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
				<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
				<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
<b>Total</b>			<b>100%</b>	

**PART C: PREMIUM REDIRECTION**

- I would like to apply future premium payable to be invested as indicated below:
- Regular premium; or
  - Regular premium and recurring top-up (RSP), if applicable (only applicable for Goal Builder policies)

**Note:**

- For policies purchased under Supplementary Retirement Scheme (SRS) and with no Dividend Payout Option selected, we will proceed based on "Reinvestment" as the default.
- Any existing automatic fund rebalancing arrangement will be terminated upon a top up application. Please complete Part E if you wish to opt for feature again.

Name of Fund <i>Please refer to the list of funds in Appendix A</i>	Fund Code	Allocation (%)	Dividend Payout Option (if applicable)
			<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
			<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
			<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
			<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
			<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
			<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
			<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout

			<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
			<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
			<input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout
	<b>Total</b>	<b>100%</b>	

**PART D: DIVIDEND PAYOUT OPTION – PAYOUT**

(Not applicable for policies bought under Supplementary Retirement Scheme Accounts)

Please update my option and payment instructions for future dividend payouts:

PayNow <sup>[1]</sup> Singapore NRIC No.: \_\_\_\_\_

Direct Credit to my bank <sup>[2]</sup>

\*Account No \_\_\_\_\_  
 \*Name of Bank \_\_\_\_\_  
 \*Country of Bank \_\_\_\_\_  
 \*Swift Code \_\_\_\_\_  
 Intermediary Bank’s Name \_\_\_\_\_  
 Intermediary Bank’s Account \_\_\_\_\_  
 Swift Address \_\_\_\_\_  
 Message \_\_\_\_\_

**Note:**

<sup>[1]</sup> For payment via PayNow, please note that the payment is capped at SGD 200,000 and your Singapore NRIC number must be linked to a PayNow account.

<sup>[2]</sup> If the Direct Credit option is selected, please submit a scan/image of your bank statement, clearly showing your full name, bank account number and bank’s logo/ emblem for account ownership verification.

For payment via Direct Credit:

- the amount you receive may be subject to fees and charges levied by your bank and such fees and charges will be borne by you;
- bank charges, currency exchange and all other incidental costs related to the transfer will be borne by you;
- payment requests to banks outside of Singapore are subject to HSBC Life’s evaluation of applicable cross-border laws and regulations.

**PART E: AUTOMATIC FUND REBALANCING**

Automatic fund rebalancing arrangement will be based on your pre-specified Regular Premium(s) allocation if not stated in Part C

- I would like to **activate** Automatic Fund Rebalancing
- I would like to **cancel** existing Automatic Fund Rebalancing arrangement

**Note:**

- Automatic Fund Rebalancing will occur on the policy anniversary and when the portfolio variance from the pre-specified Regular Premium(s) allocation exceeds 5%.
- This feature is available from the 1st policy anniversary.
- Please refer to your Policy General Provisions for the specific terms and conditions.

Please tick **one** option which applies to you:

<input type="checkbox"/>          <input type="checkbox"/>  <input type="checkbox"/>	<p><b>(1) Applicable only if you are assessed to have the relevant experience and/or knowledge to transact in unlisted SIPs</b></p> <p>I have chosen <b>NOT to receive</b> advice from any Financial Consultant. I understand that</p> <p>(a) it is my responsibility to ensure the suitability of the requested ILP transaction(s); and</p> <p>(b) I will not be able to rely on Section 27 of the FAA to file a civil claim in the event I allege I have suffered a loss</p> <p>(c) Applicable to customers of HSBC Bank (Singapore) Limited (the "Bank"). I understand that the features and/or risk level of my selected mix of Investment-Linked Sub-Funds may not be suitable for me, and that there may be a mismatch between the investment risk ratings and my risk profile indicated in the Bank's Risk Profile Questionnaire (RPQ), however, I confirm that is my intention to proceed with the requested ILP transaction(s).</p> <p>I have received advice from a Financial Consultant* and</p> <p>(a) I <b>accept</b> the Financial Consultant's advice</p> <p>(b) I have chosen <b>NOT to accept</b> the Financial Consultant's advice. I understand that</p> <p>(i) it is my responsibility to ensure the suitability of the requested ILP transaction(s); and</p> <p>(ii) I will not be able to rely on Section 27 of the FAA to file a civil claim in the event I allege I have suffered a loss.</p>
<input type="checkbox"/>          <input type="checkbox"/>	<p><b>(2) Applicable only if you are assessed NOT to have the relevant experience and/or knowledge to transact in unlisted SIPs</b></p> <p>I have received advice from a Financial Consultant* and</p> <p>(a) I <b>accept</b> the Financial Consultant's advice</p> <p>(b) I <b>DO NOT accept</b> the Financial Consultant's advice and I confirm that I would like to proceed with the requested ILP transaction(s).</p> <p>The Financial Consultant has explained to me that</p> <p>(i) it is my responsibility to ensure the suitability of the requested ILP transaction(s);</p> <p>(ii) I will not be able to rely on Section 27 of the FAA to file a civil claim in the event I allege I have suffered a loss; and (iii) I am aware of the implications and consequences of proceeding with the requested ILP transaction(s).</p>
<input type="checkbox"/>	<p><b>(3) Applicable to customers of HSBC Bank (Singapore) Limited (the "Bank") for a Fund switch only*</b></p> <p>I confirm that the decision to switch is initiated by me and I understand that:</p> <p>(a) the features and/or risk level of my selected mix of Investment-Linked Sub-Funds may not be suitable for me, and that there may be a mismatch between the investment risk ratings and my risk profile indicated in the Bank's Risk Profile Questionnaire (RPQ). However, I confirm it is my intention to proceed with the Fund switch;</p> <p>(b) where there is an enhanced diligence section below my Fund selection in the Bank's Goal Planner, the Financial Consultant has already explained the advantages and disadvantages of the transaction and obtained my confirmation on the understanding; and</p> <p>(c) I will not be able to rely on Section 27 of the FAA to file a civil claim in the event I allege I have suffered a loss.</p>

\* Please request your Financial Consultant to sign the "Financial Consultant's Declaration" section below.

I/We confirm that I/We have read, understood and agreed to the following:

- Only an original, duly completed and signed application form is considered a valid request. The request is irrevocable once it is received by HSBC Life (Singapore) Pte. Ltd (“HSBC Life”).
- The information provided in this form is true, correct and complete. By signing below, I/we authorise HSBC Life to update my/our particulars in your records with the information provided in this form and disclose the updated information to HSBC Bank (Singapore) Limited to update their records accordingly if I am a customer of HSBC Bank (Singapore) Limited
- For a Fund switch request, the application form must reach HSBC Life (Singapore) Pte. Ltd. by 3:30pm on a business day for the request to be processed on same day. Any application form received after 3.30pm will be deemed submitted on the next business day. If any supporting documents are required, the request will be processed on the date of receipt of the final document;
- A premium redirection request will be processed within 3 business days after the date of receipt of the application form or any required supporting documents, whichever is later. The change will be effected on the next premium due date;
- I/We 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 Consultant; and
- My/Our 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 Life.
- If there are any pending unit-linked transaction for this policy (e.g. Top-up, Fund Switch, Withdrawal and Benefits Billing), this application will be processed on the next business day following the completed processing of pending transaction(s);

I/We declare that:

1. To the best of my/our knowledge and belief, the information given by me/us to HSBC Life whether in this form or in any other document relating to this application is true, correct and complete and that no material facts (i.e. facts that are likely to influence the assessment and acceptance of the proposal) have been withheld. I/We understand that such other forms and documents shall constitute and form part of this application.
2. I/We am/are not an undischarged bankrupt(s).
3. The policy has not been assigned to any person(s) other than the assignee(s) named above.

## **ELECTRONIC SIGNATURE TERMS AND CONDITIONS**

I/We acknowledge and agree that:

- a. these terms and conditions form a part of my/our relationship with HSBC Life (Singapore) Pte Ltd. (“HSBC Life”);
- b. HSBC Life is authorised to accept my/our signature(s) including electronically scanned and transmitted versions of an original signature (“Electronic Signature”) in electronic form (which may include my/our click off on check boxes contained in the document) I/we have submitted or will be submitting to HSBC Life – such document referred to as the “Electronic Document”;
- c. my/our Electronic Signature(s) on the Electronic Documents is/are attached by me/us and I/we have not and will not permit any other person to assist me/us in attaching my/our signature(s) to the Electronic Documents;
- d. my/our Electronic Signature(s) on the Electronic Documents is/are reflected clearly and accurately on the Electronic Documents and my/our signature(s) received shall be deemed to be equivalent to my/our wet-ink signature(s) in hard copy for all purposes provided that HSBC Life verifies (whether before or after such signature is taken) my/our identity in a manner which complies with the internal requirements of HSBC Life;
- e. any electronic data or images of the Electronic Documents submitted to HSBC Life by me/us shall be valid, accurate and authentic, and the signed Electric Documents maintained by HSBC Life on my/our behalf shall have the same effect as though the Electronic Documents were written and had been signed by me/us in hard copy; and

f. I/We will not dispute the validity, accuracy or authenticity of the contents of any such Electronic Documents or any evidence in the form of activity or transaction logs, computer or electronic records, computer printouts or any other form of computer or electronic data or information storage or system (collectively referred to as "Electronic Records") and other than in the case of the HSBC Life's manifest or clerical error, such Electronic Records shall be final and conclusive of the information and your instructions, consents, acknowledgements and agreements of any matter set out in the Electronic Documents and the Electronic Records can be used as evidence in any court proceedings as proof of their concerns.

\_\_\_\_\_  
Signature of Policyowner / Joint Owner /  
Trustee / Assignee(s)

\_\_\_\_\_  
Date (dd/mm/yyyy)

### **PART I: FINANCIAL CONSULTANT'S DECLARATION**

I have explained the advantages and disadvantages of the transaction(s) to the policyowner/ trustee/ assignee. I have completed the CKA form / Customer Profile Form as well as the Goal Planner / Personal Financial Review with the policyowner /trustee /assignee.

Name of Financial Consultant: \_\_\_\_\_

Financial Consultant's code: \_\_\_\_\_

\_\_\_\_\_  
Signature of Financial Consultant

\_\_\_\_\_  
Date (dd/mm/yyyy)

**HSBC Life (Singapore) Pte. Ltd. (Reg. No. 199903512M)**  
 www.hsbclife.com.sg  
 Customer Care Hotline: +65 6880 4888  
 Mailing Address: Privy Box No. 920563 Singapore 929292

### Customer Knowledge Assessment Form

Please complete this form and submit it together with the relevant policy amendment form(s).

Full Name of policyowner as shown in NRIC/Passport including alias	Policy no.	
	NRIC / Passport no.	
	Contact no.	+ Country/Region Code
For Takaful policy, please read "certificate" for policy, "certificate holder" for policyowner, "Wakil" for financial consultant, "participant" for life insured, "takaful benefit" for sum insured.		

Pursuant to the Notice on Recommendation on Investment Products (FAA-N16) issued by the Monetary Authority of Singapore pursuant to the Financial Advisers Act, where the underlying investment product is an unlisted Specified Investment Product ("SIP"), a Financial Adviser (i.e. HSBC Life (Singapore) Pte. Ltd.) is required to conduct a Customer Knowledge Assessment ("CKA") before making any recommendation. The purpose of the CKA is to assess if you have the relevant knowledge or experience to understand the risks and features of unlisted SIPs, which include investment-linked insurance products ("ILP"). The list of policy changes to an unlisted SIP for which a CKA is required is as follows:-

- a) Fund switch
- b) Top-up (One-time or recurring)
- c) Premium redirection
- d) Increase in premium

If you are assessed **to have** the relevant experience and/or knowledge to transact in ILPs, you may proceed with the policy change(s). However you are strongly encouraged to talk to your financial consultant to better understand the risks and implications involved in the policy change(s).

If you are assessed **not to have** the relevant experience and/or knowledge to transact in ILPs, you **must** approach your financial consultant or visit our Customer Service Centre to complete a Personal Financial Review ("PFR") before you can proceed with the policy change(s).

**Consent to use of personal data**

I understand that HSBC's Data Privacy Policy (which may be found at <https://www.insurance.hsbc.com.sg/privacy-and-security/>) forms a part of the terms and conditions governing my relationship with HSBC. I consent to the collection, use and disclosure of my personal data for the purposes set out in the Data Privacy Policy.

PART A: CUSTOMER KNOWLEDGE ASSESSMENT		
Please note that any inaccurate or incomplete information provided by you may affect the outcome of the CKA. Therefore, please ensure that all information provided by you is accurate and complete.		
Educational Qualifications	Yes	No
1a) Do you hold a diploma or higher qualification in any of the following fields? Accountancy                      Actuarial science                      Business / Business administration Capital markets                      Commerce                      Economics Finance                      Financial engineering                      Financial planning Computational finance                      Insurance	<input type="checkbox"/>	<input type="checkbox"/>
<b>If yes, please specify the name of the qualification and the year the qualification is obtained:</b> Name of academic qualification: _____ Year qualification obtained: _____		
1b) Do you have a professional finance-related qualification#? Name of academic qualification: _____ Year qualification obtained: _____	<input type="checkbox"/>	<input type="checkbox"/>
#Examples of this would include <ul style="list-style-type: none"> <li>• Chartered Financial Analyst Examination conducted by the CFA Institute</li> <li>• Association of Chartered Certificate Accountants Qualifications</li> <li>• Associate Wealth Planner or Certified Financial Planner by the Certified Financial Planners Board of Standards</li> <li>• Certified Financial Risk Manager Programme by the Global Association of Risk Professionals</li> <li>• Chartered Alternative Investment Analyst Examination conducted by the Chartered Alternative Investment Analyst Association</li> <li>• Chartered Financial Consultant by the American College</li> </ul>		

**HSBC Life (Singapore) Pte. Ltd. (Reg. No. 199903512M)**

www.hsbc.com.sg

Customer Care Hotline: +65 6880 4888

Email: e-surance@hsbc.com.sg

Mailing Address: Privy Box No. 920563 Singapore 929292

<b>Investment Experience</b>	<b>Yes</b>	<b>No</b>
<p>2) Have you made at least 6 transactions in the following unlisted "Specified Investment Products" in the past 3 years? If yes, please indicate the type of products (you may select more than one) and specify date of most recent transaction:</p> <p><input type="checkbox"/> Collective Investment Schemes (e.g. Unit trusts)</p> <p><input type="checkbox"/> Investment-Linked Insurance Policies</p> <p><input type="checkbox"/> Other Unlisted Specified Investment Products*</p> <p>Type of transactions: _____</p> <p>Date of most recent transaction: _____</p> <p><small>* Unlisted Specified Investment Product means a Specified Investment Product ("SIP") that is not approved in-principle for listing and quotation on, or listed for quotation nor quoted on, a securities market or a futures market. Please check with your financial institution if you are not sure whether the prior transactions you have made are transactions in unlisted SIPs.</small></p>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Work Experience</b>	<b>Yes</b>	<b>No</b>
<p>3) Do you have a minimum of 3 consecutive years of working experience in the past 10 years in the following fields? If yes, please indicate as appropriate and specify the number of years of service:</p> <p><input type="checkbox"/> Development / Structuring / Management / Sale / Trading / Research / Analysis of investment products</p> <p><input type="checkbox"/> Provision of training on investment products</p> <p><input type="checkbox"/> Accountancy, Actuarial Science, Treasury, Financial Risk Management and Legal Work in financial areas</p> <p>Areas of relevance: _____</p> <p>Number of years of service: _____</p>	<input type="checkbox"/>	<input type="checkbox"/>

**PART B: CKA OUTCOME/DECLARATION AND AUTHORISATION**

**(MANDATORY)**

Please tick one option which applies to you.

<input type="checkbox"/>	<p>I have answered "Yes" to at least one of the questions in Part A.</p> <p>I am assessed <b>to have</b> the relevant knowledge and/or experience to transact in the relevant ILPs and I wish to proceed with the policy change(s). I understand that I have been offered advice and that if I have chosen not to receive advice, I have also waived the right to seek compensation under Section 27 of the Financial Adviser's Act (Cap 110).</p>
<input type="checkbox"/>	<p>I have answered "No" to all the questions in Part A.</p> <p>I am assessed <b>not to have</b> the relevant knowledge and/or experience to transact in ILPs. I understand that I need to approach my financial consultant or visit your Customer Service Centre to complete a Personal Financial Review ("PFR") before I can proceed with the policy change(s).</p>

- I understand the purpose of the CKA and the outcome of my CKA;
- I declare that the above information provided by me is true and accurate, and any inaccurate or incomplete information provided by me may affect the CKA outcome.

\_\_\_\_\_  
Signature of policyowner/trustee/assignee

\_\_\_\_\_  
Date (dd/mm/yyyy)

## Appendix A - Fund List for Goal Builder / Goal Focus

Fund Name (For Goal Builder / Goal Focus USD)	Fund Code (USD)	Dividend Payout Indicator	Switch Out	Switch In / Redirection / Top Up	Fund Name (For Goal Builder / Goal Focus SGD)	Fund Code (SGD)	Dividend Payout Indicator	Switch Out	Switch In / Redirection / Top Up
AB American Income Portfolio (USD)	YAAI	Yes	✓	✓	AB American Income Portfolio	ZAAI	Yes	✓	✓
Allianz Global Artificial Intelligence (USD)	YAGA	No	✓	✓	Allianz Global Artificial Intelligence	ZAGA	No	✓	✓
Allianz Income and Growth Fund (USD)	YAIG	Yes	✓	✓	Allianz Income and Growth Fund	ZAIG	Yes	✓	✓
AB International Healthcare Portfolio (USD)	YAIH	No	✓	✓	AB International Healthcare Portfolio	ZAIH	No	✓	✓
Allianz China A-Shares (USD)	YALC	No	✓	✓	Allianz China A-Shares	ZALC	No	✓	✓
Aberdeen Standard Pacific Equity Fund (USD)	YAPE	No	✓	x	Aberdeen Standard Pacific Equity Fund	ZAPE	No	✓	x
AB Sustainable Global Thematic Portfolio (USD)	YASG	No	✓	✓	AB Sustainable Global Thematic Portfolio	ZASG	No	✓	✓
BlackRock Asian Tiger Bond Fund (USD)	YBAT	No	✓	✓	BlackRock Asian Tiger Bond Fund	ZBAT	No	✓	✓
BlackRock European Equity Income Fund (USD)	YBEE	Yes	✓	✓	BlackRock European Equity Income Fund	ZBEE	Yes	✓	✓
BlackRock Global Allocations Fund (USD)	YBGA	No	✓	✓	BlackRock Global Allocations Fund	ZBGA	No	✓	✓
BlackRock Global Equity Income Fund (USD)	YBGE	Yes	✓	x	BlackRock Global Equity Income Fund	ZBGE	Yes	✓	x
BlackRock Global High Yield Bond Fund (USD)	YBGH	Yes	✓	✓	BlackRock Global High Yield Bond Fund	ZBGH	Yes	✓	✓
BlackRock World Gold Fund (USD)	YBWG	No	✓	✓	BlackRock World Gold Fund	ZBWG	No	✓	✓
Capital Group Global High Income Opportunities (LUX) (USD)	YCGG	Yes	✓	✓	Capital Group Global High Income Opportunities (LUX)	ZCGG	Yes	✓	✓
Capital Group New Perspective Fund (LUX) (USD)	YCGN	No	✓	✓	Capital Group New Perspective Fund (LUX)	ZCGN	No	✓	✓
Janus Henderson Discovering New Alpha Fund (USD)	YDNA	No	✓	✓	Janus Henderson Discovering New Alpha Fund	ZDNA	No	✓	✓
Franklin Biotechnology Discovery Fund (USD)	YFBD	No	✓	✓	Franklin Biotechnology Discovery Fund	ZFBD	No	✓	✓
FSSA Dividend Advantage Fund (USD)	YFDA	Yes	✓	✓	FSSA Dividend Advantage Fund	ZFDA	Yes	✓	✓
Franklin Income Fund (USD)	YFIF	Yes	✓	✓	Franklin Income Fund	ZFIF	Yes	✓	✓
FSSA Regional China Fund (USD)	YFSR	No	✓	✓	First Sentier Bridge Fund	ZFSB	Yes	✓	✓
Franklin Technology Fund (USD)	YFTF	No	✓	✓	FSSA Regional China Fund	ZFSR	No	✓	✓
Franklin U.S. Opportunities Fund (USD)	YFUO	No	✓	✓	Franklin Technology Fund	ZFTF	No	✓	✓
HGIF - Asia Pacific ex Japan Equity High Dividend (USD)	YHAP	Yes	✓	✓	Franklin U.S. Opportunities Fund	ZFUO	No	✓	✓
HGIF - Global Equity Climate Solutions (USD)	YHGE	No	✓	✓	HGIF - Asia Pacific ex Japan Equity High Dividend	ZHAP	Yes	✓	x
HGIF - Global High Income Bond Fund (USD)	YHGH	Yes	✓	✓	HGIF - Global Equity Climate Solutions	ZHGE	No	✓	✓
HGIF - Global Short Duration Bond (USD)	YHGS	No	✓	✓	HGIF - Global High Income Bond Fund	ZHGH	Yes	✓	✓
HSBC GIF India Equity (USD)	YHIE	No	✓	✓	HGIF - Global Short Duration Bond	ZHGS	No	✓	✓
HGIF - Managed Solutions – Asia Focused Income (USD)	YHMS	Yes	✓	✓	HSBC GIF India Equity (SGD)	ZHIE	No	✓	✓
HGIF - Singapore Dollar Income Bond (USD)	YHSD	Yes	✓	✓	HGIF - Asia Pacific ex Japan Equity High Dividend	ZHJ2	Yes	✓	✓
HSBC Portfolios - World Selection 1 (USD)	YHW1	No	✓	✓	HGIF - Managed Solutions – Asia Focused Income	ZHMS	Yes	✓	✓
HSBC Portfolios - World Selection 2 (USD)	YHW2	No	✓	✓	HGIF - Singapore Dollar Income Bond	ZHSD	Yes	✓	✓
HSBC Portfolios - World Selection 3 (USD)	YHW3	No	✓	✓	HSBC Portfolios - World Selection 1	ZHW1	No	✓	✓
HSBC Portfolios - World Selection 4 (USD)	YHW4	No	✓	✓	HSBC Portfolios - World Selection 2	ZHW2	No	✓	✓
HSBC Portfolios - World Selection 5 (USD)	YHW5	No	✓	✓	HSBC Portfolios - World Selection 3	ZHW3	No	✓	✓
JPMorgan ASEAN Equity Fund (USD)	YJAE	No	✓	✓	HSBC Portfolios - World Selection 4	ZHW4	No	✓	✓
Janus Henderson Global Technology Leaders Fund (USD)	YJTL	No	✓	✓	HSBC Portfolios - World Selection 5	ZHW5	No	✓	✓
PIMCO Emerging Markets Bond Fund (USD)	YPEM	No	✓	✓	JPMorgan ASEAN Equity Fund	ZJAE	No	✓	✓
PIMCO GIS Income Fund (USD)	YPIF	Yes	✓	✓	Janus Henderson Global Technology Leaders Fund	ZJTL	No	✓	✓
Schroder Asian Growth Fund (USD)	YSAG	Yes	✓	✓	PIMCO Emerging Markets Bond Fund	ZPEM	No	✓	✓
Schroder ISF Global Emerging Market Opportunities (USD)	YSEM	No	✓	✓	PIMCO GIS Income Fund (SGD Hedged)	ZPIF	Yes	✓	✓
Schroder ISF Emerging Multi-Asset (USD)	YSIE	Yes	✓	x	Schroder Asian Growth Fund	ZSAG	Yes	✓	✓
Schroder ISF Sustainable Multi-Asset Income (USD)	YSIS	Yes	✓	x	Schroder ISF Global Emerging Market Opportunities	ZSEM	No	✓	✓
Schroder Singapore Trust (USD)	YSST	No	✓	✓	Schroder ISF Emerging Multi-Asset	ZSIE	Yes	✓	x
					Schroder Singapore Trust	ZSST	No	✓	✓