



HSBC WealthMaster

HSBC  PREMIER
The world's local bank

HSBC Premier proudly introduces to you a brand-new Financial Planning and Wealth Management tool –“HSBC WealthMaster”

- With HSBC WealthMaster, your Relationship Manager will help you manage and grow your wealth, as well as plan the future for your family and yourself in an organised manner.
- To assist you select the suitable financial solutions, your Relationship Manager will assess your preference towards risks and return, search products based on your needs, and share with you the HSBC’s view on equity, bond, FX and interest rates markets, and also build investment portfolio based on your investment style, using HSBC WealthMaster.
- Wealth Accumulation shall be achieved much easier by ongoing review of your investment performance. With HSBC WealthMaster, your Relationship Manager will keep informed about the “health” of your investments/other assets and offer options for you to consider.

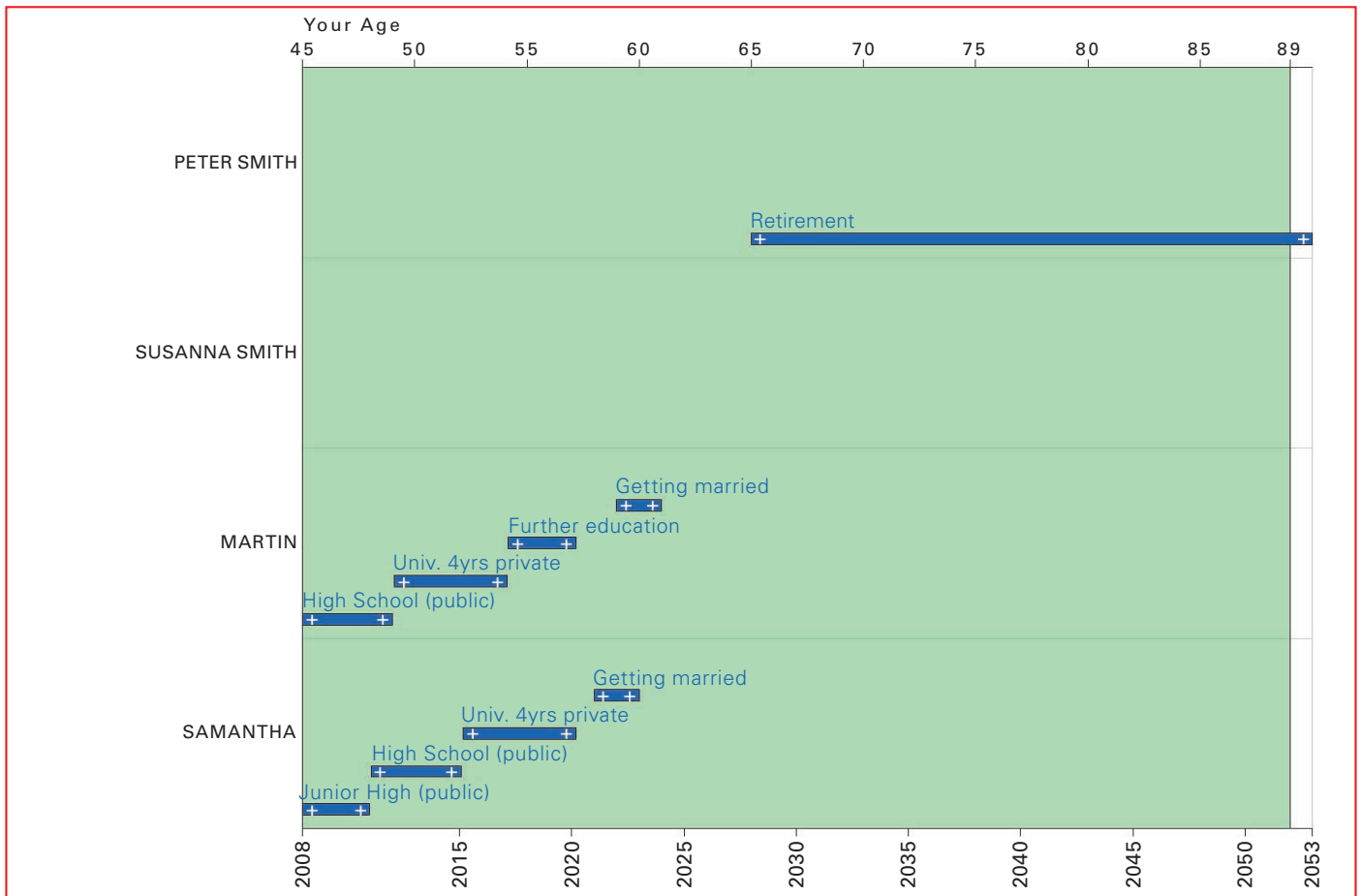
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Goal Planning

Life Calendar

SAMPLE

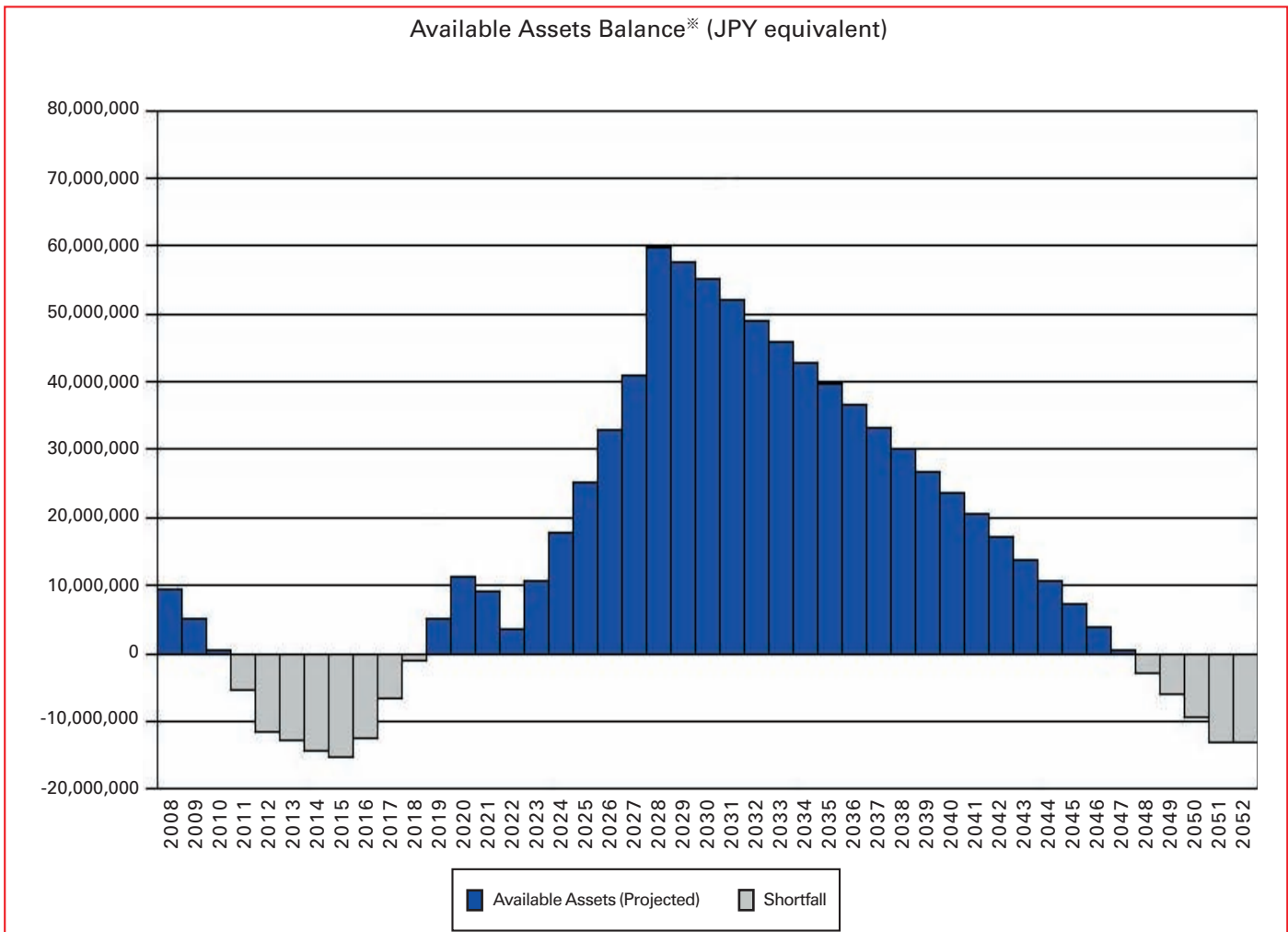


Estimated Fund Needed For

Education	JPY	20,532,332.0
General Purpose	JPY	17,607,213.5
Retirement	JPY	57,380,000.0
Total	JPY	95,519,545.5
Protection Amount Needed	JPY	25,451,368.5

- After going through the Life Planning Consultation with your Relationship Manager, HSBC WealthMaster can help you identify the key goals for both your family and yourself based on our knowledge to your demographic and financial status.
- Life Calendar shows you the snapshot of the key goals in terms of year and your age.
- In addition to the calendar, you can also review the funds estimated for each major goal category.

► **Projected Financial Situation Against Targets**



Analysis Results

Liquid Asset can Support = 20 years after retirement
 Shortfall amount at retirement = JPY11,778,783.8
 Current protection level can support = 44 years of your family's living

Important Information

This report does not cover all of the life goals you have mentioned during the meeting, or liquidity requirements that you may have. We recommend you take action on these other goals and objectives or requirements, but it is your own responsibility to ensure that they are met.

- Based on your existing assets/liabilities, current and estimated future income and expenditure, HSBC WealthMaster will formulate the projected trend of Available Assets in term of year. It enables you to figure out the timing and amount of any additional funds required to support various goals.
- In addition to the overview, you can also look into the details of each goal category, including Family Protection, Retirement and Education.

※ Self-use property is excluded from the calculation of Available Assets. Meanwhile, the mortgage repayment (if any) will be included in deriving the cashflow

Protection Planning

SAMPLE

► Protection Planning

Family Income Protection Need JPY 25,451,369

Protection Need for Dependant's Life Goals

MARTIN	High School (public)	JPY	1,536,822
MARTIN	Univ. 4yrs private	JPY	8,042,029
MARTIN	Further education	JPY	2,985,174
MARTIN	Getting married	JPY	7,472,865
SAMANTHA	Junior High (public)	JPY	932,497
SAMANTHA	High School (public)	JPY	1,521,568
SAMANTHA	Univ. 4yrs private	JPY	7,962,208
SAMANTHA	Getting married	JPY	6,102,061

Short-term liabilities JPY 0

Long-term liabilities JPY 0

Other Expenses JPY 0

Total protection need JPY **62,006,593**

Total Assets JPY 13,000,000

(excluding self use property)

Group life coverage JPY 10,000,000

Life insurance coverage JPY 40,000,000

Other Life insurance coverage JPY 0

Current value of provident fund JPY 20,720,000

Current Value of Protection JPY **83,720,000**

Shortfall of Protection Need JPY **0**

Your Shortfall Of
Protection Need is:

JPY0

Key Assumptions

Assumed annual rate of return	0.50%
Assumed no. of years for protection	8
Annual family income provision	3,000,000

■ For Protection Plan, HSBC WealthMaster will derive any additional protection need to cover your family living expenses, life goals and household liabilities, in case of any unexpected incident.

Retirement Planning

SAMPLE

► Retirement Planning

Projected Assets at Retirement

Provident fund	JPY	21,220,000
Income savings	JPY	2,520,000
Current asset growth	JPY	0
Total	JPY	23,740,000

Projected Expenses for Retirement

Living Expenses	JPY	81,120,000
Medical Fund	JPY	0
Long Term Care	JPY	0
Asset For Family	JPY	0
Others	JPY	0
Total	JPY	81,120,000

Shortfall at Retirement JPY 57,380,000

Years to save 20

Monthly savings needed JPY 212,656

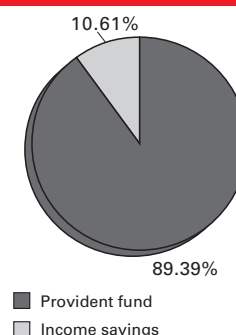
Your Retirement Shortfall

JPY57,380,000

Asset Available at Retirement

JPY23,740,000

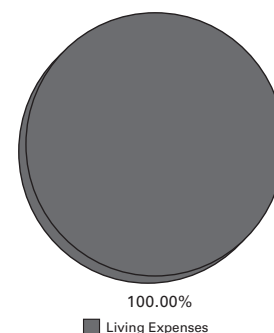
Composition of Assets at Retirement



Expenses for retirement

JPY81,120,000

Composition of Expenses for Retirement



Key Assumptions

Annual family income provision	3,000,000
Assumed no. of years for protection	8
Assumed annual rate of return	0.50%

Important Information

In making a decision on retirement planning, you should consider your financial resources and cash flow available in order to satisfy these other goals, objectives and requirements.

- For Retirement Plan, HSBC WealthMaster compares the projected assets at the time of your expected retirement age and the projected funds required for supporting "Second life" of your spouse and yourself.

Education Planning

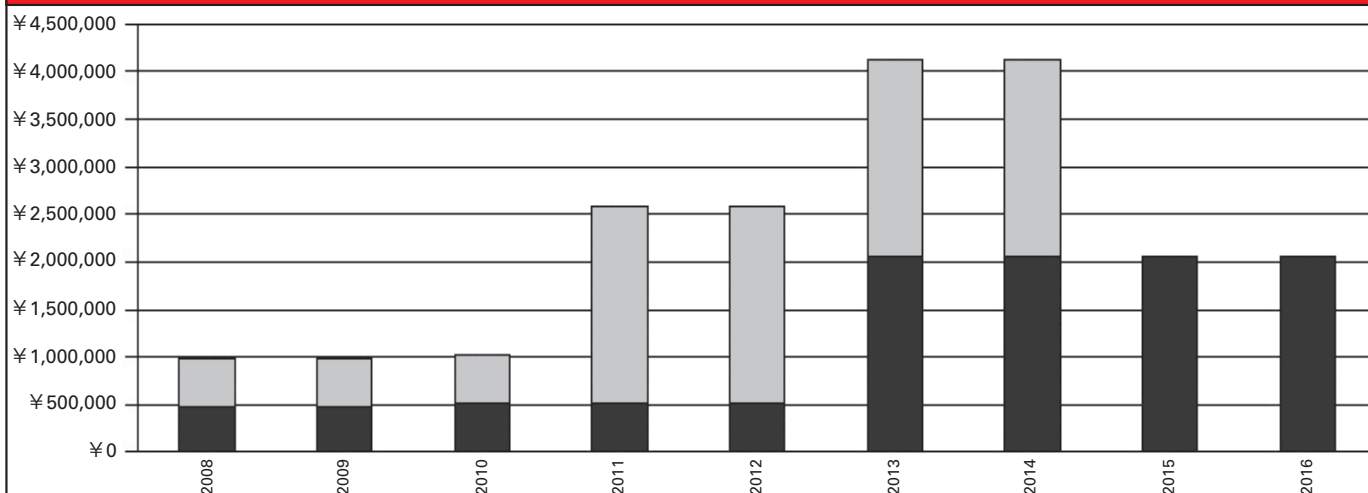
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► Education Planning

Your education funding need is: **JPY 20,532,332**

Amount Needed Now: **JPY 20,302,994**

Projected timeline of education expenses



	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
■ SAMANTHA	468,773	468,773	516,331	516,331	516,331	2,062,100	2,062,100	2,062,100	2,062,100	
■ MARTIN	516,331	516,331	516,331	2,062,100	2,062,100	2,062,100	2,062,100			

Details of education funding

Description	From	For	Total expenses				Total Amount (JPY)
			Tuition (JPY)	Boarding (JPY)	Living (JPY)	Other Expenses (JPY)	
SAMANTHA							
Junior High (public)	2008	2 years	937,546				937,546
High School (public)	2010	3 years	1,548,993				1,548,993
Univ. 4yrs private	2013	4 years	5,290,000		2,958,400		8,248,400
MARTIN							
High School (public)	2008	3 years	1,548,993				1,548,993
Univ. 4yrs private	2011	4 years	5,290,000		2,958,400		8,248,400
Total							20,532,332

Important Information

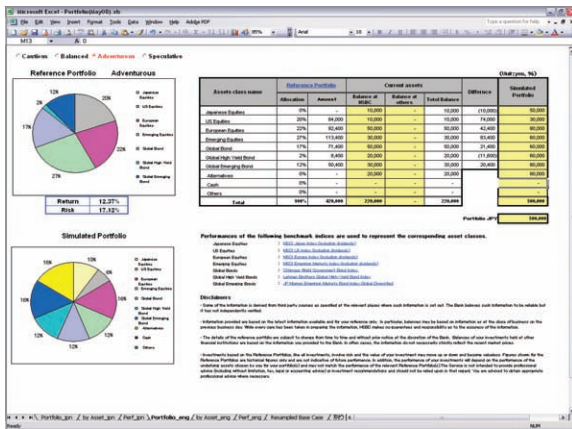
Figures provided to you on education-related expenses, if applicable, are based on publicly available information as at 31 December 2006 and are for your reference only. The Bank does not take any responsibility for the accuracy or relevance of such figures.

- For Education Plan, HSBC WealthMaster calculates the education fund required for each children and presents the information in term of time and expenses categories.

Other useful functionality in WealthMaster

In addition to Life planning, we also offer other services using HSBC WealthMaster:

Portfolio tool



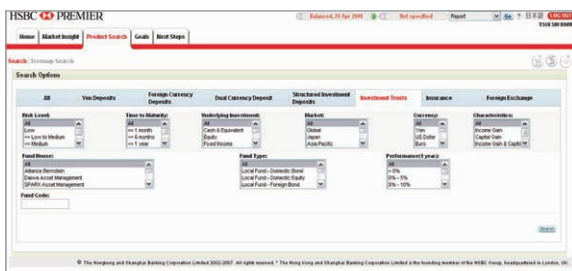
Present the optimal reference portfolio based on the price changes for the past 20 years

HSBC's Market view



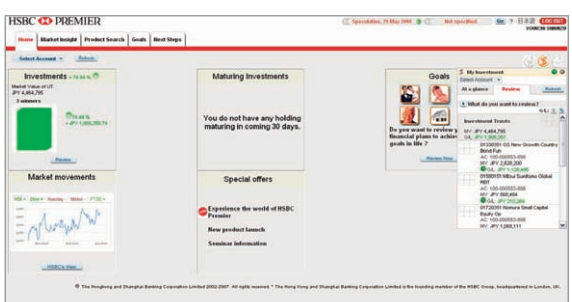
Latest HSBC's view on various equity markets, currencies and interest rates

Product search



Look for appropriate products based on your objectives, preference and attitude towards risks

Performance review



Track the performance of your portfolio held with HSBC

Please read carefully

- 1 All suggestions and product information are derived from the information that you have provided to the Bank, and they are provided to you for your consideration before you may make any financial or investment decisions. The suggestions and product information are not an offer to sell or a solicitation for an offer to buy any financial products.
- 2 If any of your personal information, investment appetite or your opinions used in the Financial Planning Report is incorrect or has been changed, please contact your Premier Relationship Manager for a reassessment.
- 3 Figures provided to you on education-related expenses, if applicable, are based on the latest statistic by Ministry of Education, Culture, Sports, Science and Technology and are for your reference only. The Bank does not take any responsibility for the accuracy or relevance of such figures.
- 4 Personal information collected in this report will be kept confidential by the Bank in accordance with the terms of the Bank's internal rule on personal information security.
- 5 Investment involves risks. The value of investments may move up or down and may incur possible losses. Past performance figures shown are not indicative of future performance.
- 6 The fact sheets of the discussed products may be enclosed for your review. They contain important information relevant to the products you may decide to choose which are discussed in this report and they include, where appropriate, risks involved, charges, cancellation rights and early redemption. They form a supplementary part of this report and should be read before you proceed.
- 7 This report may not cover all life goals that you may have mentioned during the meeting, or other objectives, goals or liquidity requirements that you may have.
- 8 In making a decision on retirement planning, if applicable, you should consider your financial resources and cash flow available in order to satisfy these other goals, objectives and requirements.
- 9 Personal Financial Planning Review and Risk Profiling Questionnaire, which the Premier Relationship Manager provides, give you an overview of your current financial status and risk appetite. As your financial status changes over time, these documents should be reviewed periodically to help you identify new financial needs. We look forward to reviewing your financial status with you periodically in the future.
- 10 While this report may provide information to assist you in your monitoring of the performance of your investments kept with the Bank, it does not take into account all your particular financial circumstances. The information provided is not intended as financial, tax or legal advice.
- 11 Please refer to important information of each individual report.

This is a sample "HSBC WealthMaster" customer report, a simplified version from the actual report which would contain additional information to help you review your financial position. If you are interested to know more about Financial Planning or Wealth Management, please contact your Premier Relationship Manager.

All data and information in this sample report is hypothetical and does not carry any real customer data.

Please feel free to contact us for any enquiries.

HSBC Premier Call Centre
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Available from mobile
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The Hongkong and Shanghai Banking Corporation Limited.
*HSBC Premier offers services in Japan through The Hongkong and Shanghai Banking Corporation Limited, which is the founding member of the HSBC Group, headquartered in London UK.

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