

**Victor P S Lam**

policy number: 20771265-20

**Annuity Investment Amortisation (discussed with AL 1/3/18)**

12 x20 years = 240 payments      mthly payment per client =HKD \$ 2484488.69 / 240 =HKD 10,352.04  
 mthly payment per client =AUD \$ 346173.71 / 240 =AUD 1442.39

Terms	Date	Description	HKD		AUD		Foreign gain		
			mthly pmt Cash In a/c 2338	per Class Exchange Rate	per Class mthly pmt AUD Amount	opening balance per class AUD	mthly pmt per client AUD	mthly pmt diff AUD	closing balance AUD
						346,173.71			
1	15/08/2016	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.168384	2,409.19		1,442.39	966.80	344,731.32
2	13/09/2016	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.171051	2,447.35		1,442.39	1,004.96	343,288.93
3	13/10/2016	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.171031	2,447.07		1,442.39	1,004.68	341,846.54
4	14/11/2016	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.170806	2,443.85		1,442.39	1,001.46	340,404.15
5	13/12/2016	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.172016	2,461.16		1,442.39	1,018.77	338,961.76
6	12/01/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.172831	2,472.82		1,442.39	1,030.43	337,519.37
7	14/02/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.167844	2,401.47		1,442.39	959.08	336,076.98
8	14/03/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.170224	2,435.52		1,442.39	993.13	334,634.59
9	12/04/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.171585	2,454.99		1,442.39	1,012.60	333,192.20
10	12/05/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.173780	2,486.40		1,442.39	1,044.01	331,749.81
11	13/06/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.169713	2,428.21		1,442.39	985.82	330,307.41
		Total	157,385.03		26,888.03		15,866.30	11,021.73	
		2018							
12	12/07/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.167283	\$2,393.44		1,442.39	951.05	328,865.02
13	14/08/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.162006	\$2,317.94		1,442.39	875.55	327,422.63
14	13/09/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.159497	\$2,282.04		1,442.39	839.65	325,980.24
15	12/10/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.163899	\$2,345.02		1,442.39	902.63	324,537.85
16	14/11/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.167951	\$2,403.00		1,442.39	960.61	323,095.46
17	13/12/2017	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.169219	\$2,421.14		1,442.39	978.75	321,653.07
18	12/01/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.162103	\$2,319.33		1,442.39	876.94	320,210.68
19	13/02/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.162462	\$2,324.46		1,442.39	\$882.07	318,768.29
20	13/03/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.162082	\$2,319.03		1,442.39	876.64	317,325.90
21	12/04/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.164352	\$2,351.50		1,442.39	909.11	315,883.51
22	14/05/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.168748	\$2,414.40		1,442.39	972.01	314,441.12
23	13/06/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.167518	\$2,396.80		1,442.39	954.41	312,998.73
		Total	171,692.76		\$28,288.10		17,308.69	10,979.41	
		2019							
24	12/07/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.172545	2,468.73		1,442.39	1,026.34	311,556.34
25	14/08/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.175202	2,506.74		1,442.39	1,064.35	310,113.95
26	12/09/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.179359	2,566.22		1,442.39	1,123.83	308,671.56
27	12/10/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.179170	2,563.52		1,442.39	1,121.13	307,229.17
28	13/11/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.177016	2,532.70		1,442.39	1,090.31	305,786.78
29	12/12/2018	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.177311	2,536.92		1,442.39	1,094.53	304,344.39
30	14/01/2019	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.177487	2,539.44		1,442.39	1,097.05	302,902.00
31	13/02/2019	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.178603	2,555.40		1,442.39	1,113.01	301,459.61
32	13/03/2019	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.180567	2,583.50		1,442.39	1,141.11	300,017.22
33	10	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.178758	2,557.55		1,442.39	1,115.16	298,574.82
34	11	15/05/2019 HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.18378	2,629.47		1,442.39	1,187.08	297,132.43
35	12	12/06/2019 HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.184026	2,632.99		1,442.39	1,190.60	295,690.04
		Total	171,692.76		30,673.18		17,308.69	13,364.50	
		2020							
36	12/07/2019	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.184836	2,644.58		1,442.39	1,202.19	294,247.65
37	13/08/2019	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.188437	2,696.11		1,442.39	1,253.72	292,805.26
38	12/09/2019	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.185691	2,656.82		1,442.39	1,214.43	291,362.87
39	14/10/2019	HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.187829	2,687.41		1,442.39	1,245.02	289,920.48
40	5	13/11/2019 HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.186609	2,669.95		1,442.39	1,227.56	288,478.09
41	6	12/12/2019 HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.186161	2,663.54		1,442.39	1,221.15	287,035.70
42	7	14/01/2020 HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.186404	2,667.02		1,442.39	1,224.63	285,593.31
43	8	12/02/2020 HSBC LIFE INTL LTD INHK AUTO-CR	14,307.73	0.19138	2,738.21		1,442.39	1,295.82	284,150.92
44	9	12/03/2020 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.199287	2,745.26		1,442.39	1,302.87	282,708.53
45	10	16/04/2020 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.205255	2,827.48		1,442.39	1,385.09	281,266.14
46	11	13/05/2020 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.199314	2,745.64		1,442.39	1,303.25	279,823.75
47	12	12/06/2020 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.187896	2,588.35		1,442.39	1,145.96	278,381.36
		Total	169,563.56		32,330.37		17,308.69	15,021.68	
		2021							
48	1	14/07/2020 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.18585	2,560.15		1,442.39	1,117.76	276,938.97
49	2	12/08/2020 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.18126	2,496.95		1,442.39	1,054.56	275,496.58
50	3	14/09/2020 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.17707	2,439.16		1,442.39	996.77	274,054.19
51	4	13/10/2020 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.17958	2,473.86		1,442.39	1,031.47	272,611.80
52	5	12/11/2020 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.17739	2,443.62		1,442.39	1,001.23	271,169.41
53	6	14/12/2020 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.17109	2,356.82		1,442.39	914.43	269,727.02
54	7	13/01/2021 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.16613	2,288.51		1,442.39	846.12	268,284.63
55	8	16/02/2021 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.16546	2,279.27		1,442.39	836.88	266,842.23
56	9	12/03/2021 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.16552	2,280.14		1,442.39	837.75	265,399.84
57	10	13/04/2021 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.16917	2,330.39		1,442.39	888.00	263,957.45
58	11	12/05/2021 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.16515	2,275.06		1,442.39	832.67	262,515.06
59	12	15/06/2021 HSBC LIFE INTL LTD INHK AUTO-CR	13,775.43	0.16698	2,300.17		1,442.39	857.78	261,072.67
		Total	165,305.16		28,524.10		17,308.69	11,215.41	

**Ms Anita Y C Y Lam**

policy number: 20771261-20

**Annuity Investment Amortisation (discussed with AL 1/3/18)**

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 mthly payment per client =AUD \$ 346173.71 / 240 =AUD 1442.39

Date	Description	HKD		AUD		Foreign gain		closing balance	
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		<b>346,173.71</b>							
2017									
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		Total	157,385.03		26,888.03		15,866.30	11,021.73	
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15	4	12/10/2017	HSBC LIFE INTL LTD I	14,307.73	0.163899	\$2,345.02	1,442.39	902.63	324,537.85
16	5	14/11/2017	HSBC LIFE INTL LTD I	14,307.73	0.167951	\$2,403.00	1,442.39	960.61	323,095.46
17	6	13/12/2017	HSBC LIFE INTL LTD I	14,307.73	0.169219	\$2,421.14	1,442.39	978.75	321,653.07
18	7	12/01/2018	HSBC LIFE INTL LTD I	14,307.73	0.162103	\$2,319.33	1,442.39	876.94	320,210.68
19	8	13/02/2018	HSBC LIFE INTL LTD I	14,307.73	0.162462	\$2,324.46	1,442.39	882.07	318,768.29
20	9	13/03/2018	HSBC LIFE INTL LTD I	14,307.73	0.162082	\$2,319.03	1,442.39	876.64	317,325.90
21	10	12/04/2018	HSBC LIFE INTL LTD I	14,307.73	0.164352	\$2,351.50	1,442.39	909.11	315,883.51
22	11	14/05/2018	HSBC LIFE INTL LTD I	14,307.73	0.168748	\$2,414.40	1,442.39	972.01	314,441.12
23	12	13/06/2018	HSBC LIFE INTL LTD I	14,307.73	0.167518	\$2,396.80	1,442.39	954.41	312,998.73
		Total	171,692.76		\$28,288.10		17,308.69	10,979.41	
2019									
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26	3	12/09/2018	HSBC LIFE INTL LTD I	14,307.73	0.179359	2,566.22	1,442.39	1,123.83	308,671.56
27	4	12/10/2018	HSBC LIFE INTL LTD I	14,307.73	0.179170	2,563.52	1,442.39	1,121.13	307,229.17
28	5	13/11/2018	HSBC LIFE INTL LTD I	14,307.73	0.177016	2,532.70	1,442.39	1,090.31	305,786.78
29	6	12/12/2018	HSBC LIFE INTL LTD I	14,307.73	0.177311	2,536.92	1,442.39	1,094.53	304,344.39
30	7	14/01/2019	HSBC LIFE INTL LTD I	14,307.73	0.177487	2,539.44	1,442.39	1,097.05	302,902.00
31	8	13/02/2019	HSBC LIFE INTL LTD I	14,307.73	0.178603	2,555.40	1,442.39	1,113.01	301,459.61
32	9	13/03/2019	HSBC LIFE INTL LTD I	14,307.73	0.180567	2,583.50	1,442.39	1,141.11	300,017.22
33	10		HSBC LIFE INTL LTD I	14,307.73	0.178753	2,557.55	1,442.39	1,115.16	298,574.82
34	11	15/05/2019	HSBC LIFE INTL LTD I	14,307.73	0.18378	2,629.47	1,442.39	1,187.08	297,132.43
35	12	12/06/2019	HSBC LIFE INTL LTD I	14,307.73	0.184026	2,632.99	1,442.39	1,190.60	295,690.04
		Total	171,692.76		30,673.18		17,308.69	13,364.50	
2020									
36	1	12/07/2019	HSBC LIFE INTL LTD INH	14,307.73	0.184836	2,644.58	1,442.39	1,202.19	294,247.65
37	2	13/08/2019	HSBC LIFE INTL LTD INH	14,307.73	0.188437	2,696.11	1,442.39	1,253.72	292,805.26
38	3	12/09/2019	HSBC LIFE INTL LTD INH	14,307.73	0.185691	2,656.82	1,442.39	1,214.43	291,362.87
39	4	14/10/2019	HSBC LIFE INTL LTD INH	14,307.73	0.187829	2,687.41	1,442.39	1,245.02	289,920.48
40	5	13/11/2019	HSBC LIFE INTL LTD INH	14,307.73	0.186609	2,669.95	1,442.39	1,227.56	288,478.09
41	6	12/12/2019	HSBC LIFE INTL LTD INH	14,307.73	0.186161	2,663.54	1,442.39	1,221.15	287,035.70
42	7	14/01/2020	HSBC LIFE INTL LTD INH	14,307.73	0.186404	2,667.02	1,442.39	1,224.63	285,593.31
43	8	12/02/2020	HSBC LIFE INTL LTD INH	14,307.73	0.19138	2,738.21	1,442.39	1,295.82	284,150.92
44	9	12/03/2020	HSBC LIFE INTL LTD INH	13,775.43	0.199287	2,745.26	1,442.39	1,302.87	282,708.53
45	10	16/04/2020	HSBC LIFE INTL LTD INH	13,775.43	0.205255	2,827.48	1,442.39	1,385.09	281,266.14
46	11	13/05/2020	HSBC LIFE INTL LTD INH	13,775.43	0.199314	2,745.64	1,442.39	1,303.25	279,823.75
47	12	12/06/2020	HSBC LIFE INTL LTD INH	13,775.43	0.187896	2,588.35	1,442.39	1,145.96	278,381.36
		Total	169,563.56		32,330.37		17,308.69	15,021.68	
2021									
48	1	14/07/2020	HSBC LIFE INTL LTD INH	13,775.43	0.18585	2,560.15	1,442.39	1,117.76	276,938.97
49	2	12/08/2020	HSBC LIFE INTL LTD INH	13,775.43	0.18008	2,480.68	1,442.39	1,038.29	275,496.58
50	3	14/09/2020	HSBC LIFE INTL LTD INH	13,775.43	0.17707	2,439.16	1,442.39	996.77	274,054.19
51	4	13/10/2020	HSBC LIFE INTL LTD INH	13,775.43	0.17958	2,473.86	1,442.39	1,031.47	272,611.80
52	5	12/11/2020	HSBC LIFE INTL LTD INH	13,775.43	0.17739	2,443.62	1,442.39	1,001.23	271,169.41
53	6	14/12/2020	HSBC LIFE INTL LTD INH	13,775.43	0.17109	2,356.82	1,442.39	914.43	269,727.02
54	7	9/01/2021	HSBC LIFE INTL LTD INH	13,775.43	0.16602	2,287.02	1,442.39	844.63	268,284.63
55	8	16/02/2021	HSBC LIFE INTL LTD INH	13,775.43	0.16546	2,279.27	1,442.39	836.88	266,842.23
56	9	12/03/2021	HSBC LIFE INTL LTD INH	13,775.43	0.16552	2,280.14	1,442.39	837.75	265,399.84
57	10	13/04/2021	HSBC LIFE INTL LTD INH	13,775.43	0.16917	2,330.39	1,442.39	888.00	263,957.45
58	11	12/05/2021	HSBC LIFE INTL LTD INH	13,775.43	0.16515	2,275.06	1,442.39	832.67	262,515.06
59	12	15/06/2021	HSBC LIFE INTL LTD INH	13,775.43	0.16698	2,300.17	1,442.39	857.78	261,072.67
		Total	165,305.16		28,506.34		17,308.69	11,197.65	