

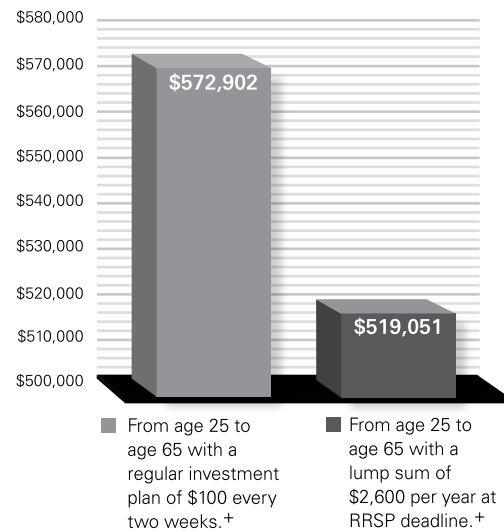
Invest regularly

It makes saving easier

Investing regularly throughout the year, instead of contributing a lump sum may deliver higher returns. It also helps avoid a last-minute scramble to meet the annual RRSP deadline.

At an annual average return of 7%, the difference between making a contribution through a regular investment plan instead of a lump sum each year at the RRSP deadline is no small change. Over 40 years, it could add up to \$53,851!*

The difference is no small change



Ask us how you can start a regular investment plan today. Talk to an HSBC Mutual Funds Advisor at your local branch.

Or call Telefund at **1-800-830-8888**.

*The rate of return is used to illustrate the effects of the compound growth rate and is not intended to reflect the future value of a mutual fund or returns on any investment in a mutual fund within a registered plan.

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Information when you want it

Anytime and anywhere

Enjoy the convenience of accessing your investment account information, anytime, anywhere. It's simple. Register with Personal Internet Banking at www.hsbc.ca.

Or call Telefund at **1-800-830-8888**.

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HSBC Mutual Funds and LifeMap®

Investment Solutions



Achieve your dreams, effortlessly

It's maybe easier than you think to buy a home, take a trip, fund an education or retire on your own terms. Start early and invest your money regularly. With HSBC, you benefit from great customer service — we help you choose investment solutions that fit your life. Concentrate on your goals, invest regularly and you may see more than your money grow. Today's dreams may become tomorrow's reality.

Start earlier

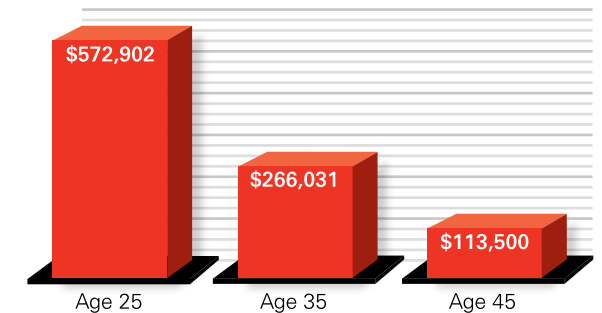
To finish further ahead

Let us show you how regular investing puts the power of compound growth on your side. And the earlier you start, the more you may have.

Imagine three investors, aged 25, 35 and 45, contributing \$100 every two weeks until they reach 65. They all earn an annual average return of 7%. The 25 year old ends up over \$300,000 richer than the 35 year old and almost \$460,000 richer than the 45 year old.†

But no matter when you start, we can show you how a regular investment plan can help you realize your dreams.

When I'm 65...



We can help you choose

Selecting the right investments can be a daunting task. Your HSBC Mutual Funds Advisor can work with you to select the most appropriate portfolio that will help you meet your financial goals.

Choose LifeMap®

For a simple, yet focused, solution

Instead of trying to choose the right mix from the thousands of investment opportunities on the market, you can choose LifeMap® for a professionally managed selection of money market, fixed income and equity-based funds. Plus benefit from periodic rebalancing of your portfolio to stay in line with your goals.

LifeMap Portfolios® offer a mix of HSBC Mutual Funds suitable for your investment goal. Or choose LifeMap® Multimanager (MM) Portfolios – an option that gives you access to funds from some of the other leading mutual fund companies in Canada.

Select HSBC Mutual Funds

For worldwide investment opportunities

You don't want to limit your opportunities. Neither do we. That's why HSBC offers you access to investment opportunities worldwide.

Access our local and global investment management capabilities through our comprehensive range of mutual funds. We can help you construct a portfolio that works for you.



Effortless Investing

LifeMap®

	INVESTMENT OBJECTIVES									
	LIFEMAP PORTFOLIOS	LIFEMAP MM PORTFOLIOS	ASSET ALLOCATION	CAPITAL PRESERVATION	POTENTIAL CAPITAL GROWTH	MEDIUM TO LONG TERM HORIZON	RISKS/RSP ELIGIBLE	INVESTMENT RISK	LIFEMAP PORTFOLIO* MANAGEMENT FEE (UPTO)	LIFEMAP MM PORTFOLIO MANAGEMENT FEE (UPTO)
Conservative Portfolio	•	N/A		•	LOW	•	•	LOW	1.50%	N/A
Moderate Conservative Portfolio	•	•		•	LOW to MODERATE	•	•	LOW to MODERATE	1.50%	2.00%
Balanced Portfolio	•	•			MODERATE	•	•	MODERATE	1.75%	2.25%
Growth Portfolio	•	•			MODERATE	•	•	MODERATE	2.00%	2.50%
Aggressive Growth Portfolio	•	•			MODERATE to HIGH	•	•	MODERATE to HIGH	2.00%	2.50%

■ Money Market

■ Fixed Income

■ Canadian Equities

■ International Equities

HSBC Mutual Funds

MONEY MARKET AND INCOME	INTERNATIONAL EQUITIES
HSBC Canadian Money Market Fund	HSBC Global Equity Fund
HSBC U.S. Dollar Money Market Fund	HSBC U.S. Equity Fund
HSBC Mortgage Fund	HSBC European Fund
HSBC Canadian Bond Fund	HSBC AsiaPacific Fund
HSBC Monthly Income Fund	HSBC Chinese Equity Fund
HSBC World Bond RSP Fund	HSBC BRIC Equity Fund*
HSBC U.S. High Yield Bond Fund*	HSBC Emerging Markets Fund
	HSBC Global Technology Fund
CANADIAN EQUITIES / BALANCED	
HSBC Canadian Balanced Fund	
HSBC Dividend Income Fund	
HSBC Equity Fund	
HSBC Small Cap Growth Fund	

HSBC Mutual Funds, including LifeMap® are offered through HSBC Investment Funds (Canada) Inc.

* Anticipated to be available by the end of 2007

Invest and grow with a global leader

HSBC Investments (Canada) Limited is the investment advisor for LifeMap® and HSBC Mutual Funds. We are part of HSBC Investments, the global investment management business of the HSBC Group, one of the largest banking and financial services organizations in the world. HSBC Investments is located in key financial centres around the world and has over 300 investment professionals throughout Europe, Asia Pacific and the Americas.

Diversify your world

We make it easy to reduce risk and maximize opportunity

Our global reach means we can diversify your portfolio, not only with different kinds of investments and market sectors but also by market capitalization, geographic region and investment style. And through our LifeMap® Multimanager Portfolios, you also get the additional benefit of access to market-leading funds managed by some of the world's leading investment managers.



Start investing today with a minimum of \$500 or \$25 through a regular investment plan.

