Investment Objectives

The Fund Manager’s objective for this fund is to invest in euro cash deposits and other short term monetary instruments with the aim of maximising returns with negligible risk of capital depreciation.

The fund is currently not available for new business.

Performance of fund between 30 June 2012 and 31 December 2019*

Cumulative Performance in EUR as at 31 December 2019

<table>
<thead>
<tr>
<th>Last 12 months</th>
<th>Last 3 years</th>
<th>Last 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00%</td>
<td>-0.01%</td>
<td>-0.02%</td>
</tr>
</tbody>
</table>

Calendar Year Performance

<table>
<thead>
<tr>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00%</td>
<td>-0.08%</td>
<td>0.00%</td>
<td>-0.08%</td>
<td>-0.25%</td>
<td>-0.50%</td>
<td>-0.42%</td>
</tr>
</tbody>
</table>

The annualised rate shows the average return per year since the fund’s launch. Past Performance Rate is shown net of Annual Management Fee but excludes any other charges and taxes. Any sharp fluctuations in the performance of the fund over a period of time are not necessarily represented by the performance rate or by the annualised rate indicated.

Fund Data

- **Fund Launch Date:** January 1999
- **Currency:** EUR
- **Fund Manager:** HSBC Life Assurance (Malta) Limited

Top 5 Holdings**

<table>
<thead>
<tr>
<th>Holdings</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

Dealing & Prices

- **Prices:** 31 December 2019
  - **BID (EUR):** 1.178

Fees

- **Annual Management Charge:** 1%
- **Initial Charge:** N/A
- **Switching Charge:** Nil for the first 10 p.a.; €37.50 thereafter

*Annual Charge has been reduced from the standard rate on a discretionary and temporary basis in order to seek to avoid negative net returns.

The above information is not to be construed as investment advice. Investment should be based upon the full details contained in the Unit-Linked Plans Brochures, Key Features Documents and Policy Terms and Conditions which can be obtained from HSBC Life Assurance (Malta) Ltd or from any HSBC Bank Malta p.l.c. branch. HSBC Life Assurance (Malta) Ltd is authorised to carry on long term business of insurance in Malta and is regulated by the MFSA (Malta Financial Services Authority, Notabile Road, Attard, BKR3000, Malta) under the Insurance Business Act 1998. HSBC Bank Malta p.l.c. is enrolled as a Tied Insurance Intermediary for HSBC Life Assurance (Malta) Ltd under the Insurance Distribution Act (Cap 487 of the Laws of Malta). (Registered Office: 116, Archbishop Street, Valletta VLT 1444. Company No: C3177)

Factsheets of the underlying CISs are not within the responsibility of HSBC Life Assurance (Malta) Limited. The details therein would only be current as at the date of the factsheet.