Investment Objective
The Fund seeks to achieve long-term total return expressed in euro by investing in a broad range of asset classes across global markets, consistent with a medium risk investment strategy through investment in an underlying fund or funds. The underlying fund may invest in financial derivatives, other financial instruments and engage in leverage which may result in the overall risk exposure of the underlying fund to exceed their total net assets. For the full objectives and investment policy and risk factors of the underlying fund please consult the current prospectus. For operational purposes the HLM Fund may hold a proportionately small amount of its holdings in cash.

Performance History in EUR (Bid Price)

### Cumulative Performance

<table>
<thead>
<tr>
<th>Period</th>
<th>Last 3 months</th>
<th>Last 6 months</th>
<th>Last 12 months</th>
<th>Last 3 years</th>
<th>Last 5 years</th>
<th>Since Launch</th>
<th>Annualised Since Launch</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-14.97%</td>
<td>-10.99%</td>
<td>-10.85%</td>
<td>-4.66%</td>
<td>-6.26%</td>
<td>21.11%</td>
<td>2.00%</td>
</tr>
</tbody>
</table>

### Calendar Year Performance

<table>
<thead>
<tr>
<th>Year</th>
<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>Rate</td>
<td>12.96%</td>
<td>8.13%</td>
<td>3.73%</td>
<td>-3.46%</td>
<td>4.33%</td>
<td>10.52%</td>
<td>-11.12%</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. Past performance is not necessarily a guide to future performance, and the value of the investment can go down as well as up. Currency fluctuations may affect the value of the investment. 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. If the underlying fund is not denominated in Euros then you will be exposed to currency risk due to any fluctuations in the value of euro against the base currency of the underlying fund.

### Fund Data

- **Fund Launch Date (by HLM):** 04 August 2010
- **Base Currency:** EUR
- **Underlying Fund Name:** HSBC Portfolios - World Selection 3 Property
- **Underlying Fund Inception:** 20 October 2009
- **Underlying Fund Currency:** EUR - hedged
- **Underlying Fund size in millions (EUR):** 882.8

### Portfolio Composition

- Global Equity: 50.96%
- Global Fixed Income: 32.58%
- Property: 5.10%
- Alternatives: 5.92%
- Cash: 5.43%

For further information about the underlying fund please click here

### Dealing & Prices

<table>
<thead>
<tr>
<th>Prices</th>
<th>16 Apr 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>BID (EUR)</td>
<td>3.459</td>
</tr>
<tr>
<td>OFFER (EUR)</td>
<td>3.642</td>
</tr>
</tbody>
</table>

#### Dealing Information
- **Trading Freq.:** Daily
- **Pricing:** Forward basis
- **Settlement:** Trade date

#### Fees
- **Bid-Off Spread:** 5%
- **Allocation Fee:** variable
- **Annual Management Charge (AMC) (*):** 1.50%

(*) Can be subject to a charge of up to 1.50% as reflected in the Unit Price. Please refer to HLM Fund Prices for details of specific fund AMC.

Factsheets of the underlying Collective Investment Scheme 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.

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Issued by HSBC Life Assurance (Malta) Ltd, 80, Mill Street, Qormi QRM 3101, Malta. Tel: 23808699 Fax: 23808690

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, BKR5300, 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)

Managed by: HSBC Global Asset Management (UK) Ltd.
As from: September 2011