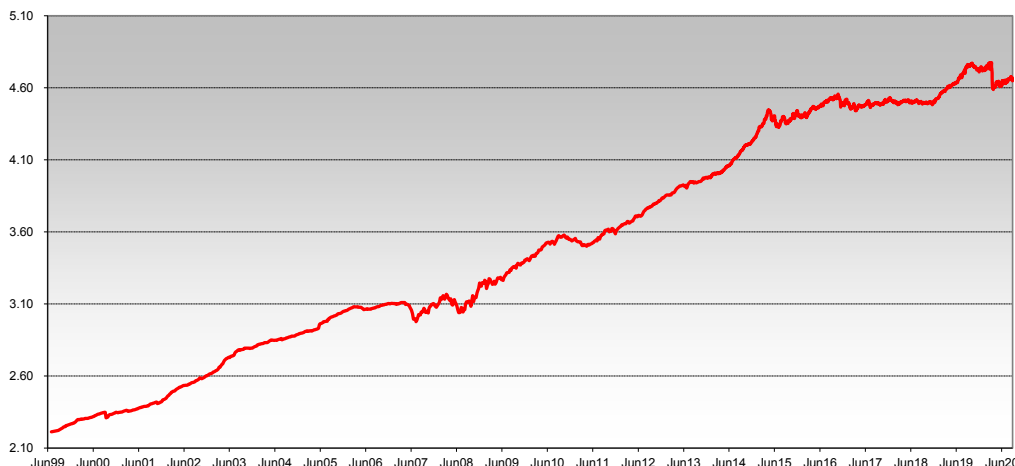


HLM Fund Info Sheet as at 28 August 2020**Investment Objectives**

The Fund seeks to achieve long-term total return expressed in euro by primarily investing in Maltese fixed income securities of corporate and sovereign issuers 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 investment, objectives, 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 | Last 3 months | Last 6 months | Last 12 months | Last 3 years | Last 5 years | Since Launch | Annualised since launch | |
|---------------------------|---------------|---------------|----------------|--------------|--------------|--------------|-------------------------|-------|
| | 0.56% | -1.84% | -2.23% | 3.59% | 6.77% | 110.18% | 3.58% | |
| Calendar Year Performance | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
| | 5.82% | 3.65% | 7.19% | 3.07% | 2.94% | -0.20% | 0.29% | 4.51% |

The annualised rate shows the average return per year since the fund's launch. Past Performance Rate is shown net of Annual 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.

Fund Launch Date (by HLM): 25 July 1999

Base Currency: EUR

Underlying Fund Details:

| Fund Data | | Portfolio Composition |
|--|--|----------------------------------|
| Underlying Fund Name | Malta Bond Fund Accumulator EUR | <i>Portfolio Structure</i> |
| ISIN | MT0000072042 | Local Corporate Bonds 39.81% |
| Managed by | HSBC Global Asset Management (Malta) Ltd | Local Government Bonds 39.72% |
| Underlying Fund Since | July 1999 | Cash 10.13% |
| Underlying Fund Inception | 5 February 1997 | International Bonds 9.66% |
| Underlying Fund Currency | EUR | Emerging Market Corp Bonds 0.67% |
| Underlying Fund size in millions (EUR) | 149.90 | |

For further information about the underlying fund please [click here](#)**Dealing & Prices**

| Prices | 28 August 2020 | Dealing Information | Fees |
|-------------|----------------|-------------------------|--|
| BID (EUR) | 4.651 | Trading Freq. - Daily | Bid-Off Spread 5% |
| OFFER (EUR) | 4.896 | Pricing - Forward basis | Allocation Fee variable |
| | | Settlement - Trade date | Annual Charge (AC) (*) 1.00% |
| | | | (*) Can be subject to a charge of up to 1.50% without prior notice as reflected in the Unit Price. Please refer to HLM Fund Prices for details of specific fund AC. |

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.

