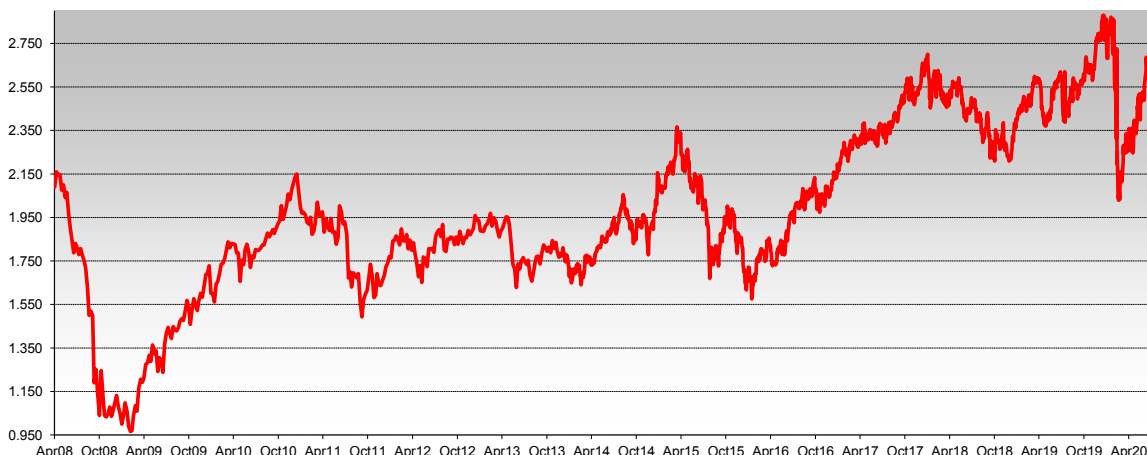


HLM Fund Info Sheet as at 28 August 2020**Investment Objectives**

The Fund seeks to provide long-term capital growth expressed in euro by investing primarily in emerging equity markets. Exposure to securities is achieved through investment in an underlying fund or funds which may be denominated in other currencies than the euro. 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	
	14.86%	-5.99%	9.69%	14.76%	48.67%	28.39%	2.05%	
Calendar Year Performance	2012	2013	2014	2015	2016	2017	2018	2019
	14.23%	-4.55%	7.68%	-3.43%	11.85%	22.64%	-12.41%	23.81%

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): April 2014

Base Currency: EUR

Underlying Fund Details:

Fund Data		Portfolio Composition			
Underlying Fund Name	Schroder International Selection Fund Emerging Markets	Top Countries	Top holdings		
ISIN	LU0106252389	China	36.3%	Alibaba Group Holdings Ltd	8.8%
Managed by	Schroders Investment Management (Europe) S.A.	South Korea	14.3%	Tencent Holdings Ltd	8.5%
Underlying Fund Since	April 2003	Taiwan	12.5%	Taiwan Semiconductor Manufacturing Co Ltd	7.3%
Underlying Fund Inception	March 1994	Russian Federation	7.7%	Samsung Electronics Co Ltd	7.0%
Underlying Fund Currency	USD	Others	29.2%	Ping An Insurance Company of China Ltd	2.4%
Underlying Fund size in millions (USD)	4,614.02				

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

Prices	28 August 2020	Dealing Information	Fees
BID (EUR)	2.682	Trading Freq. - Daily	Bid-Off Spread 5%
OFFER (EUR)	2.824	Pricing - Forward basis	Allocation Fee variable
		Settlement - Trade date	Annual Charge (AC) (*) 1.50%
			(*) 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.

