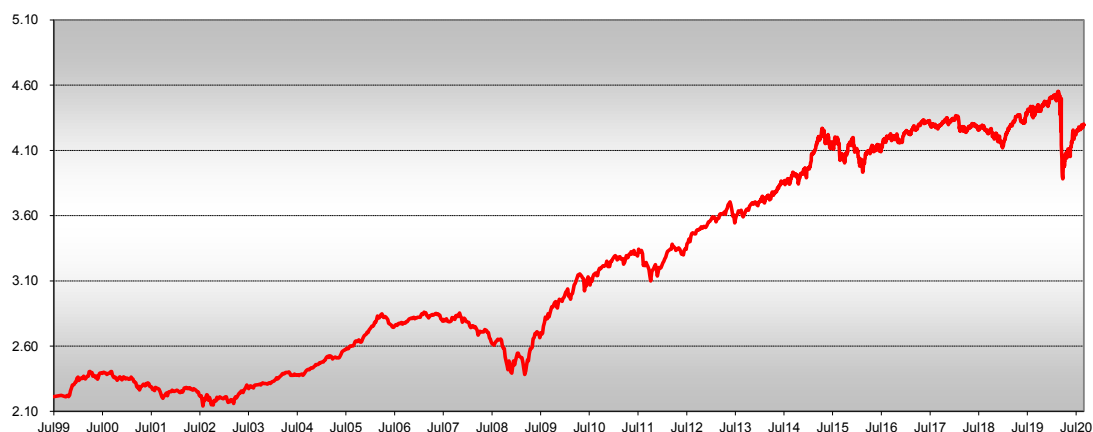


## HLM Fund Info Sheet as at 28 August 2020

**Investment Objectives**

The Fund seeks to provide long-term total return expressed in euro, by adopting a cautious investment strategy that invests predominantly in fixed income securities. Exposure to fixed income and equity securities is achieved through HSBC Life Assurance (Malta) Ltd. unit-linked Funds ("HLM Funds"). These HLM Funds and their respective underlying funds may invest in financial derivatives, other financial instruments and engage in leverage which may result in the overall risk exposure of the underlying funds to exceed their total net assets. For operational purposes the underlying HLM Funds 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	
	3.37%	-5.04%	-2.10%	0.73%	5.53%	94.09%	3.19%	
Calendar Year Performance	2012	2013	2014	2015	2016	2017	2018	2019
	11.02%	4.39%	6.87%	3.56%	3.26%	2.15%	-4.52%	8.75%

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 Data		Portfolio Composition		Top 5 Holdings	
Fund Managers	Various	Bonds	62%	HLM Int Bond Fund	25%
Asset Allocation	HSBC Global Asset Mgt (Malta)	Equity	23%	HLM Malta Bond Fund	17%
Launch Date	25 July 1999	Cash	15%	HLM Euro Cash Fund	15%
Base Currency	EUR/GBP/USD/JPY	Alternatives	0%	HLM Emg Mkts Bond	12%
				HLM Euro Equity Fund	9%

**Dealing & Prices**

Prices	28 August 2020	Dealing Information		Fees		
BID (EUR)	4.295	Trading Freq.	- Daily	Bid-Off Spread	5%	Allocation fee and service charge varies according to product type and investment amount
OFFER (EUR)	4.522	Pricing	- Forward basis	Allocation Fee	variable	
		Settlement	- Trade date	Annual Charge (AC) (*)	1.10%	
(*) 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.

