Investment Objective
The Fund seeks to maximise long-term total return expressed in euro by investing primarily in international fixed income securities through investment in an underlying fund or funds. Currency risk arises from fluctuations in the euro against the base currency of the underlying fund. 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)

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.

For further information about the underlying fund please click here

Dealing & Prices

For details of specific fund AMC.

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.