

HLM (ex HLE) Sterling Balanced Fund

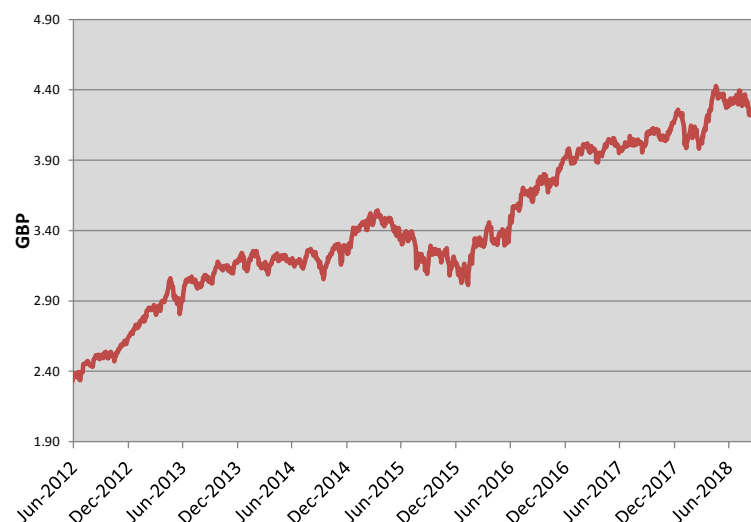
HLM (ex HLE) Fund Info Sheet as at 28 September 2018

Investment Objectives

The Fund Manager's objective for this fund is to achieve long term growth through a balanced spread of investments in UK and International Equity, UK Fixed Interest, and UK Money Market Funds.

The fund is currently not available for new business.

Performance of fund between 30 June 2012 and 28 September 2018*



Cumulative Performance in EUR as at 28 September 2018	Last 12 months	Last 3 years	Last 5 years		
	3.22%	3.17%	2.23%		
Calendar Year Performance	2012	2013	2014	2015	2016
	-4.57%	42.43%	3.40%	-2.19%	21.43%

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. 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		Top 5 Holdings**	
Fund Launch Date	February 1996	HLM (ex HLE) International UK Equity	54.47%
Currency	GBP	HLM (ex HLE) International Equity Fund	24.46%
Fund Manager	HSBC Global Asset Management (UK) Limited	HLM (ex HLE) International UK Fixed Interest	15.32%
		HLM (ex HLE) International UK Money Market	5.95%

Dealing & Prices		Fees	
Prices	28 September 2018	Annual Management Charge:	1.0%
BID (GBP)	3.904	Initial Charge:	5.0% (included in the offer price)
OFFER (GBP)	3.311	Switching Charge:	Nil for the first 10 p.a.; £25 thereafter



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*Past performance should not be seen as reliable indicator of future performance and the value of the fund may go up as well as down resulting in fluctuations to your policy. It is important to remember that therefore you may not get back the amount originally invested. Changes in the rates of currencies, particularly where overseas securities are held, may also effect the value of your investment. Performance information is up to 30 June 2015.

**These percentages relating to the Top 5 Holdings are indicative as at 30 June 2015 and change frequently.