

HLM (ex HLE) Euro Money Market Fund

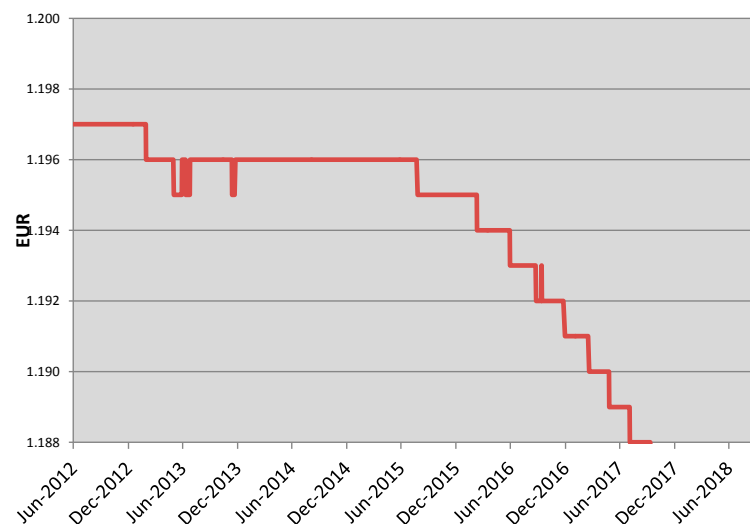
HLM (ex HLE) Fund Info Sheet as at 28 September 2018

Investment Objectives

The Fund Manager's objective for this fund is to invest in euro cash deposits and other short term monetary instruments with the aim of maximising returns with negligible risk of capital depreciation.

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
	1.20%	1.20%	1.20%

Calendar Year Performance	2012	2013	2014	2015	2016
	0.00%	-0.08%	0.00%	-0.08%	-0.25%

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	January 1999	HSBC Euro Liquidity Fund	100.00%
Currency	EUR		
Fund Manager	HSBC Life Assurance (Malta) Limited		

Dealing & Prices		Fees	
Prices	28 September 2018	Annual Management Charge:	1%
BID (EUR)	1.192	Initial Charge:	N/A
OFFER (EUR)	1.258	Switching Charge:	Nil for the first 10 p.a.; €37.50 thereafter
		*Annual Charge has been reduced from the standard rate on a discretionary and temporary basis in order to seek to avoid negative net returns.	



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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.