

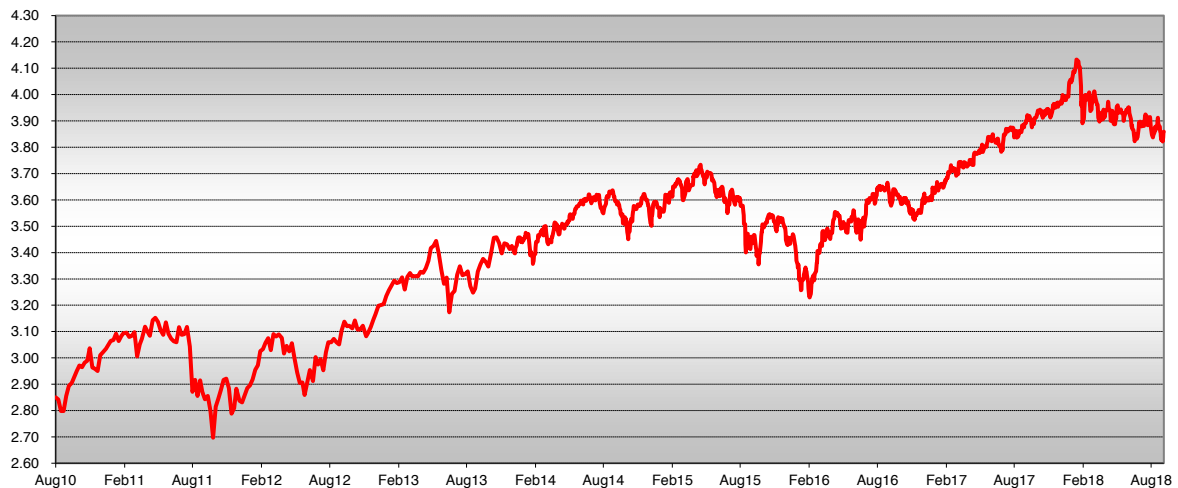
(104) HLM International Balanced Fund

Fund Info Sheet as at 14 September 2018

Investment Objective

The aim is to provide growth in the value of your investment over time. The fund will mostly hold a mix of other funds, which will in turn hold a range of different types of investments. The fund will hold a mix that is appropriate for a strategy involving average risk. 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
	-1.71%	-3.14%	-1.46%	12.31%	15.96%	35.12%	3.79%
Calendar Year Performance	2012	2013	2014	2015	2016	2017	
	12.96%	8.13%	3.73%	-3.46%	4.33%	10.52%	

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.

Fund Data

Fund Launch Date (by HLM)	04 August 2010
Base Currency	EUR
Underlying Fund Name	HSBC Portfolios - World Selection 3
Underlying Fund Inception	20 October 2009
Underlying Fund Currency	EUR - hedged
Underlying Fund size in millions (EUR)	1,145.1

Portfolio Composition

Global Equity	55.9%
Global Fixed Income	38.5%
Property	5.1%
Cash	0.6%

For further information about the underlying fund please click here

Dealing & Prices

Prices	14 Sept 2018	Dealing Information	Fees
BID (EUR)	3.859	Trading Freq. – Daily	Bid-Off Spread 5%
OFFER (EUR)	4.063	Pricing – Forward basis	Allocation Fee variable
		Settlement – Trade date	Annual Management Charge (AMC) (*) 1.50%
			Allocation fee varies according to product type and investment amount.
			(*) Can be subject to a charge of up to 1.50% as reflected in the Unit Price. Please refer to HLM Fund 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.



Managed by: HSBC Global Asset Management (UK) Ltd.
As from: September 2011