

(12) HLM US Equity Fund – Class 2

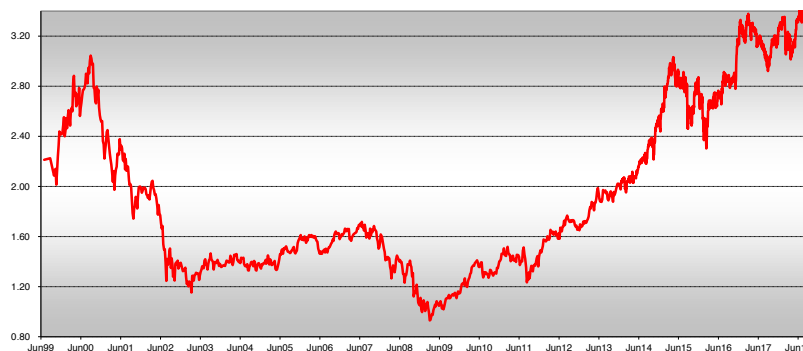
Fund Info Sheet as at 14 September 2018

Investment Objective

The fund aims to track as closely as possible the HSBC Economic Scale Index US (the "Index"). The fund invests in equity securities (shares) of companies in the same proportions as their weighting in the Index. This is known as "full physical index replication". In certain circumstances the fund need not hold all of the equity securities of the Index and may hold equity securities which are outside of the Index. The fund may hold equity securities in a smaller number of companies than the Index, with the aim of delivering the same return as the Index. This is known as "partial physical index replication". The Index is made up of equity securities of companies in the United States of America. Companies are represented in the Index in proportion to their economic contribution to the economy of the United States of America. The approach differs from and aims to generate a higher return for a similar level of risk than the more traditional market capitalisation indices. Where the fund's investment in certain equity securities of the Index is restricted, it may use derivatives to meet its objectives. The fund may also use derivatives for hedging purposes. For operational purposes the HLM Fund may hold a proportionately small amount of its holdings in cash.

This fund is currently not available for new business

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
	3.41%	9.78%	15.60%	35.79%	80.80%	58.75%	2.44%
Calendar Year Performance	2012	2013	2014	2015	2016	2017	
	13.72%	22.22%	28.35%	3.43%	18.51%	1.24%	

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		Portfolio Composition	
Fund Launch Date (by HLM)	25 July 1999	Sector	Top Holdings
Base Currency	EUR		Wal-Mart Stores Inc 3.8%
Underlying Fund Name	HGIF Economic Scale Index US Equity		General Electric Co 1.7%
Underlying Fund Inception	01 January 1987		Wells Fargo & Co 1.2%
Underlying Fund Currency	USD		AT&T 1.2%
Underlying Fund size in millions (USD)	905.4		Apple Inc 1.2%

For further information about the underlying fund please click here

Dealing & Prices

Prices	14 sept 2018	Dealing Information	Fees
BID (EUR)	3.513	Trading Freq. – Daily	Bid-Off Spread 5%
OFFER (EUR)	3.698	Pricing – Forward basis	Allocation Fee variable
		Settlement – Trade date	Annual Management Charge (AMC) (*) 1.00%
			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 Investment Funds (Lux) S.A.
As from: July 1999