

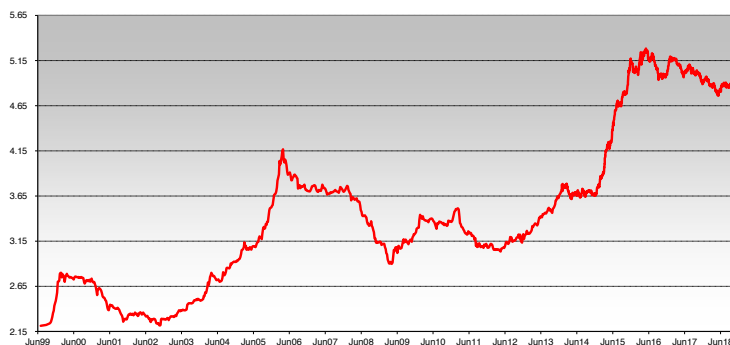
# (16) HLM Maltese Assets Fund

Fund Info Sheet as at 14 September 2018

## Investment Objective

The Maltese Assets Fund is a diversified multi-asset fund providing an excellent opportunity to benefit from the growth and income potential of the local equity and bond markets. The objective of the Fund is to achieve capital gains, resulting from accumulated income, realised and unrealised capital gains achieved by investing in a diversified portfolio of equity holdings and interest-earning assets. The Fund will aim to achieve its objective by making long term investments in Maltese equities, debt securities, money market instruments and deposits with credit institutions licensed in Malta. The Fund is managed by experienced fund managers combining HSBC's international expertise with its local knowledge of the Maltese market. A maximum of 15% of the total assets in the fund may also be invested in non-Maltese assets enhancing the fund's level of diversification and income and growth potential. The base currency of the Fund is the Euro. 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
	0.27%	0.93%	-2.27%	2.25%	40.71%	121.47%	4.24%
Calendar Year Performance	2012	2013	2014	2015	2016	2017	
	4.25%	17.53%	-0.48%	33.71%	2.71%	-4.21%	

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	Local Equities	64.7%
Base Currency	EUR	Local Bonds	22.6%
Underlying Fund Name	Maltese Assets Fund	International Equities	9.3%
Underlying Fund Inception	23 December 1998	Cash	3.5%
Underlying Fund Currency	EUR		
Underlying Fund size in millions (EUR)	43.7		

For further information about the underlying fund please click [here](#)

## Dealing & Prices

Prices	14 Sept 2018	Dealing Information		Fees		
BID (EUR)	4.901	Trading Freq.	- Daily	Bid-Off Spread	5%	Allocation fee varies according to product type and investment amount.
OFFER (EUR)	5.159	Pricing	- Forward basis	Allocation Fee	variable	
		Settlement	- Trade date	Annual Management Charge (AMC) (*)	1.50%	
(*) 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 (Malta) Ltd.  
As from: July 1999