

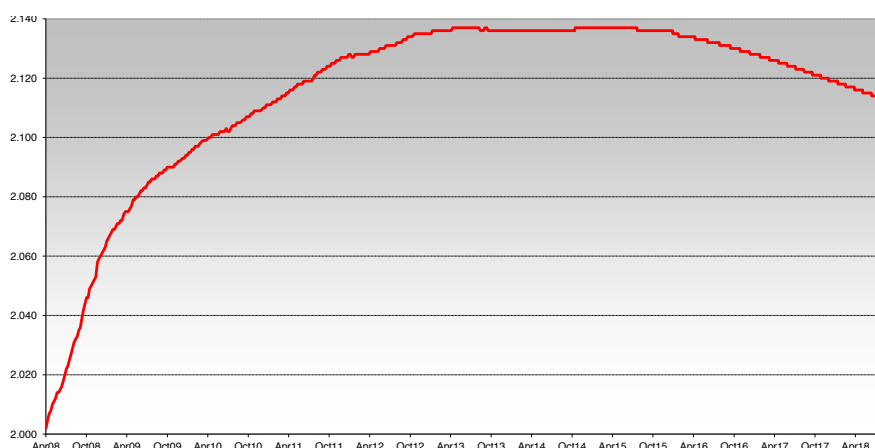
(20) HLM Euro Cash Fund

Fund Info Sheet as at 14 September 2018

Investment Objective

The aim is to provide investors with security of capital and daily liquidity together with an investment return which is comparable to normal Euro-denominated money market interests rates. The fund seeks to achieve this through investing in a mix of short-term debt which the Investment Manager considers to be of high quality. Share classes A and B are managed to provide a constant share price, referred to as a "stable net asset value", although this is not guaranteed. This fund may be appropriate for investors who plan to invest over the short term. 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
	-0.09%	-0.19%	-0.42%	-1.08%	-1.08%	5.54%	0.52%
Calendar Year Performance	2012	2013	2014	2015	2016	2017	
	0.38 %	0.05%	0.05%	-0.05%	-0.33%	-0.47%	

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)	April 2008
Base Currency	EUR
Underlying Fund Name	HSBC Euro Liquidity Fund
Underlying Fund Inception	11 May 2001
Underlying Fund Currency	EUR
Underlying Fund size in millions (EUR)	4,904.0

Portfolio Composition

Bonds	4.2%
Commercial Paper	39.7%
Certificate of Deposits	44.5%
Other	11.6%

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

Dealing & Prices

Prices	14 Sept 2018	Dealing Information	Fees
BID (EUR)	2.113	Trading Freq. – Daily	Bid-Off Spread 5%
OFFER (EUR)	2.225	Pricing – Forward basis	Allocation Fee variable
		Settlement – Trade date	Annual Management Charge (AMC) (*) 0.20%

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 (France)
As from: June 2014