

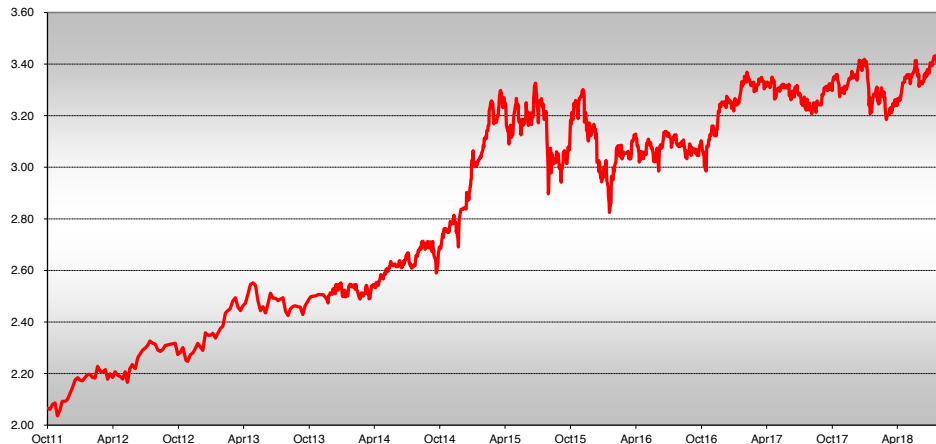
(25) HLM International Equity Fund

Fund Info Sheet as at 14 September 2018

Investment Objective

The Equity Growth Fund provides investors with an excellent opportunity to share in the growth potential of international and local equity markets. The Fund aims to achieve long term capital growth principally by investing in international and local equity markets both directly and indirectly through investment vehicles which provide exposure to equities. The Fund is managed by experienced fund managers combining HSBC's international expertise with its local knowledge of the Maltese market. 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
	- 0.38%	3.85%	4.42%	12.69%	38.25%	64.62%	-
Calendar Year Performance	2012	2013	2014	2015	2016	2017	
	10.39	9.11%	12.42%	10.77%	3.24%	3.02%	

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 October 2011	International Equity	72.7%
Base Currency	EUR	Local Equity	22.3%
Underlying Fund Name	Equity Growth Fund	Cash	5.0%
Underlying Fund Inception	08 November 2005		
Underlying Fund Currency	EUR		
Underlying Fund size in millions (EUR)	23.2		

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

Dealing & Prices

Prices	14 Sept 2018	Dealing Information	Fees
BID (EUR)	3.401	Trading Freq. – Daily	Bid-Off Spread 5%
OFFER (EUR)	3.580	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 (Malta) Ltd
As from: October 2011