

(03) HLM Balanced Fund

Fund Info Sheet as at 14 September 2018

Investment Objective

The Fund aims to produce a steady return expressed in euro, by adopting a balanced investment strategy. The Fund invests in the other HLM Funds available on HSBC Life Assurance (Malta) Ltd. unit-linked platform to gain access primarily to bond and equity markets. These HLM Funds and their respective underlying funds may invest in financial derivatives, other financial instruments and take out borrowings which may result in the overall risk exposure of the underlying funds to exceed their total net assets. For operational purposes the HLM Funds 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
	-2.11%	-0.35%	-0.54%	7.75%	25.10%	92.82%	3.49%
Calendar Year Performance	2012	2013	2014	2015	2016	2017	
	13.31%	10.50%	6.68%	7.08%	2.77%	4.56%	

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		Top 5 Holdings	
Fund Managers	Various	Bonds	41%	HLM Euro Equity Fund	20%
Asset Allocation	HSBC Global Asset Mgt (Malta)	Equity	49%	HLM Int Bond Fund	15%
Launch Date	25 July 1999	Cash	10%	HLM Euro Cash Fund	10%
Base Currency	EUR/GBP/USD/JPY	Alternatives	0%	HLM Global Bond Fund	10%
				HLM Malta Bond Fund	9%

Dealing & Prices

Prices	14 Sept 2018	Dealing Information		Fees		
BID (EUR)	4.267	Trading Freq.	- Daily	Bid-Off Spread	5%	Allocation fee varies according to product type and investment amount.
OFFER (EUR)	4.492	Pricing	- Forward basis	Allocation Fee	variable	
		Settlement	- Trade date	Annual Management Charge (AMC) (*)	1.20%	
(*) 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.

