

HLM (ex HLE) Sterling Defensive Fund

Fund No 412

HLM (ex HLE) Fund Info Sheet as at 31 March 2021

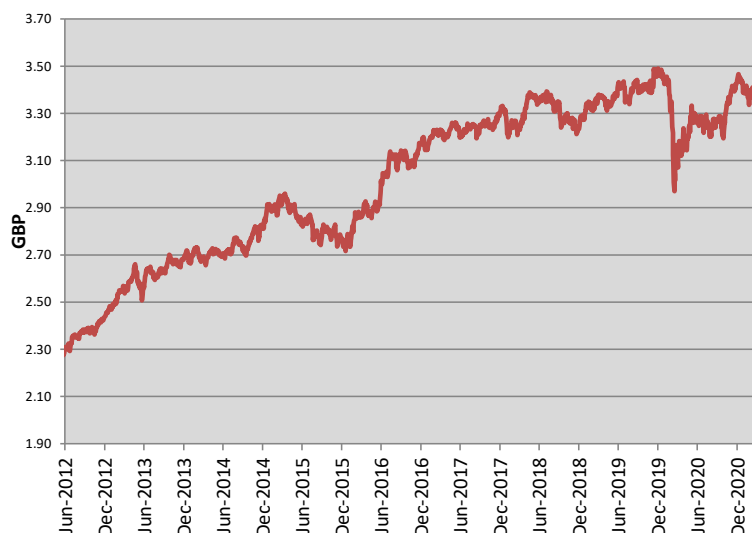
Currency GBP

Investment Objectives

The Fund Manager's objective for this fund is to achieve long term growth for the more cautious investor. The fund is invested in UK Money Market, UK Fixed Interest, UK Equity and International Equity Funds.

The fund is currently not available for new business.

Performance of fund between 30 June 2012 and 31 March 2021



Cumulative Performance in GBP as at 31 March 2021

Last 12 months	Last 3 years	Last 5 years
8.53%	5.14%	18.82%

Calendar Year Performance

2012	2013	2014	2015	2016	2017	2018	2019	2020
5.18%	-1.24%	13.89%	3.78%	-2.00%	7.53%	-1.38%	7.53%	-1.38%

The annualised rate shows the average return per year since the fund's launch. Past Performance Rate is shown net of Annual Fee but excludes any other charges and taxes. 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	February 1996
Currency	GBP
Fund Manager	HSBC Global Asset Management (UK) Limited

Top 5 Holdings**

HLM (ex HLE) International UK Fixed Interest	37.20%
HLM (ex HLE) International UK Equity	30.74%
HLM (ex HLE) International UK Money Market	20.18%
HLM (ex HLE) International Equity	11.88%
Cash	0%

Dealing & Prices

Prices	31 March 2021
BID (GBP)	£3.396

Fees

Annual Charge:	1.0%
Initial Charge:	5% (included in the offer price)
Switching Charge:	Nil for the first 10 p.a.; £25 thereafter

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.

