



HLM (ex HLE) Sterling Defensive Fund

Fund No 412

Currency GBP

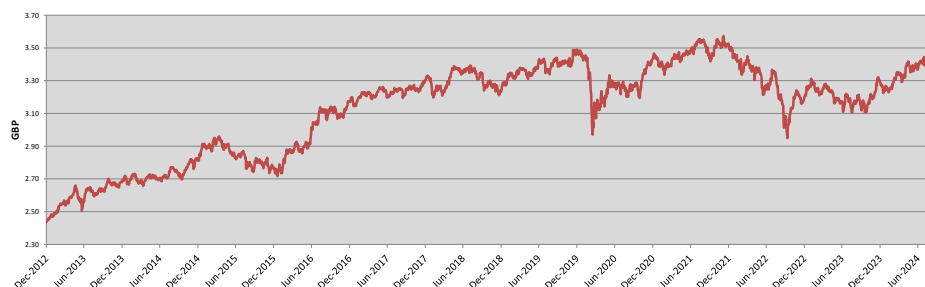
HLM (ex HLE) Fund Info Sheet as at: 30 September 2024

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 31 December 2012 and: 30 September 2024



| Cumulative Performance In GBP as at: | 30 September 2024 | Last 12 months | Last 3 years | Last 5 years |
|--------------------------------------|-------------------|----------------|--------------|--------------|
| | | 9.97% | 0.20% | 0.99% |

| Calendar Year Performance | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |
|---------------------------|-------|--------|--------|-------|--------|-------|--------|-------|---------|-------|
| | 5.18% | -1.24% | 13.89% | 3.78% | -2.00% | 7.53% | -1.38% | 2.89% | -10.03% | 4.86% |

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 | Top Holdings | |
|-------------------|---|--|--------|
| Currency: | GBP | HLM (ex HLE) International UK Fixed Interest | 40.63% |
| Fund Manager: | HSBC Global Asset Management (UK) Limited | HLM (ex HLE) International UK Equity | 31.54% |
| | | HLM (ex HLE) International UK Money Market | 17.58% |
| | | HLM (ex HLE) International Equity | 10.26% |
| | | Cash | 0.00% |

* The underlying CIS of the HLM (ex HLE) Sterling Defensive Fund may also include investments in close ended trusts.

Dealings & Prices

| | | | |
|------------------|-------------------|-------------------|--|
| Prices: | 30 September 2024 | Fees: | |
| Bid Price (GBP): | £3.475 | Annual Charge: | 0.79% |
| | | Initial Charge: | 5% (Included in the offer price) |
| | | Switching Charge: | Nil for the first 10 switches 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.

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