

HSBC Life Assurance (Malta) Ltd

HLM Cautious Fund

Fund No 02

HLM Fund Info Sheet As At: 30 September 2021

Investment Objectives

The Fund seeks to provide long-term total return expressed in euro, by adopting a cautious investment strategy that invests predominantly in fixed income securities. Exposure to fixed income and equity securities is achieved through HSBC Life Assurance (Malta) Ltd. unit-linked Funds ("HLM Funds"). These HLM Funds and their respective underlying funds may invest in financial derivatives, other financial instruments and engage in leverage which may result in the overall risk exposure of the underlying funds to exceed their total net assets. For operational purposes the underlying 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 (*)	
	-0.20%	1.41%	6.37%	6.47%	8.05%	105.12%	3.29%	
Calendar Year Performance	2013	2014	2015	2016	2017	2018	2019	2020
	4.39%	6.87%	3.56%	3.26%	2.15%	-4.52%	8.75%	-1.60%

(*) 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. Past performance should not be seen as an indication of 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 as at 16th March 2021

Fund Data		Portfolio Composition **			
Fund Managers	Various	Bonds	52.20%	HLM Int Bond Fund	19.42%
Launch Date	25 July 1999	Equity	27.21%	HLM Malta Bond Fund	16.78%
Base Currency	EUR	Cash	20.31%	HLM Euro Cash Fund	13.02%
		Other	0.29%	HLM Emg Mkts Bond	11.60%
				HLM Euro Equity Fund	8.54%

** Asset class allocation is for indicative purposes only, and take into account assets held by the underlying funds. Figures may differ slightly from actual allocation amounts.

To view any other relevant documentation for Retirement Pension Plan - Unit Linked and Flexible Savings and Investments Plan (FSIP), please click here

Dealing & Prices of HLM Fund

Prices	30 September 2021	Dealing Information	Fees
BID (EUR)	4.539	Trading Freq. - Daily	Bid-Off Spread 5%
OFFER (EUR)	4.778	Pricing - Forward basis	Allocation Fee (***) variable
		Settlement - Trade date	Annual Charge (AC) (****) 1.06%
			(***) Allocation Fee may vary according to the Fund, and the amount invested. For full details, please refer to the Product Brochure, Key Features Document, and Key Information Document.
			(****) The Annual Charge can go up to 1.50% without prior notice and will be reflected in the Unit Price.



Issued by HSBC Life Assurance (Malta) Ltd, 80, Mill Street, Qormi QRM 3101, Malta. Tel: (+356) 23808699 Fax: (+356) 23808690

The above information is not to be construed as investment advice. Investment should be based upon the full details contained in the Unit-Linked Plans Brochures, Key Features Documents and Policy Terms and Conditions which can be obtained from HSBC Life Assurance (Malta) Ltd or from any HSBC Bank Malta p.l.c. branch. HSBC Life Assurance (Malta) Ltd is authorised to carry on long term business of insurance in Malta and is regulated by the MFSA (Malta Financial Services Authority, Triq L-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta) under the Insurance Business Act 1998. HSBC Bank Malta p.l.c. is enrolled as a Tied Insurance Intermediary for HSBC Life Assurance (Malta) Ltd under the Insurance Distribution Act (Cap 487 of the Laws of Malta). (Registered Office: 116, Archbishop Street, Valletta VLT 1444. Company No: C3177)