

HSBC Life Assurance (Malta) Ltd

HLM European Opportunities Fund

Fund No 08

HLM Fund Info Sheet As At: 30 September 2021

Investment Objectives

The underlying fund or funds seeks to achieve long-term capital growth expressed in euro by primarily investing in equities of companies domiciled in, or exercising the predominant part of their economic activities in Europe. The fund places particular emphasis on companies that exhibit growth investment characteristics. Currency risk arises from fluctuations in the value of the euro against the base currency of the underlying fund. The underlying fund may invest in financial derivatives, other financial instruments and engage in leverage which may result in the overall risk exposure of the underlying fund to exceed their total net assets. For the full investment objectives, investment policy and risk factors of the underlying fund please consult the current prospectus. 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 (*)	
	0.94%	11.83%	26.43%	47.21%	76.24%	374.99%	7.28%	
Calendar Year Performance	2013	2014	2015	2016	2017	2018	2019	2020
	28.25%	9.38%	25.52%	-7.19%	16.95%	-14.02%	37.31%	9.97%

(*) 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 Launch Date (by HLM) 25 July 1999

Base Currency: EUR

Underlying Fund Details:

Fund Data		Portfolio Composition			
Underlying Fund Name	BGF European Special Situations Fund A2 EUR	Top Countries:	Sector Allocation:		
ISIN	LU0154234636	United Kingdom	18.24%	Industrials	28.92%
Managed by	BlackRock Investment Managers	Denmark	15.63%	Information Technology	21.53%
Underlying Fund Since	April 2008	Netherlands	14.61%	Health Care	14.91%
Underlying Fund Inception	14 October 2002	Switzerland	14.47%	Cons Discretionary	14.31%
Underlying Fund Currency	EUR	Other	37.05%	Financials	6.29%
Underlying Fund size in millions (EUR)	1,601.48				
Data as at	30 September 2021				

For further information about the underlying fund please click here

Factsheets of the underlying Fund/s are not within the responsibility of HSBC Life Assurance (Malta) Limited. Please also note that the details of such Factsheets would only be current as at the date indicated on Factsheet.

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)	10.511	Trading Freq. - Daily	Bid-Off Spread 5%
OFFER (EUR)	11.065	Pricing - Forward basis	Allocation Fee (**) variable
		Settlement - Trade date	Annual Charge (AC) (***) 1.50%
			(**) 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.



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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)