

# HSBC Life Assurance (Malta) Ltd

## HLM Cautious Fund

Fund No 2

HLM Fund Info Sheet As At: 29 March 2024

### 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. When replacing an underlying fund the HLM Fund may also retain all its holdings in cash for the short period required between receipt of settlement price and execution of the buy order.

### Performance History in EUR (Bid Price)



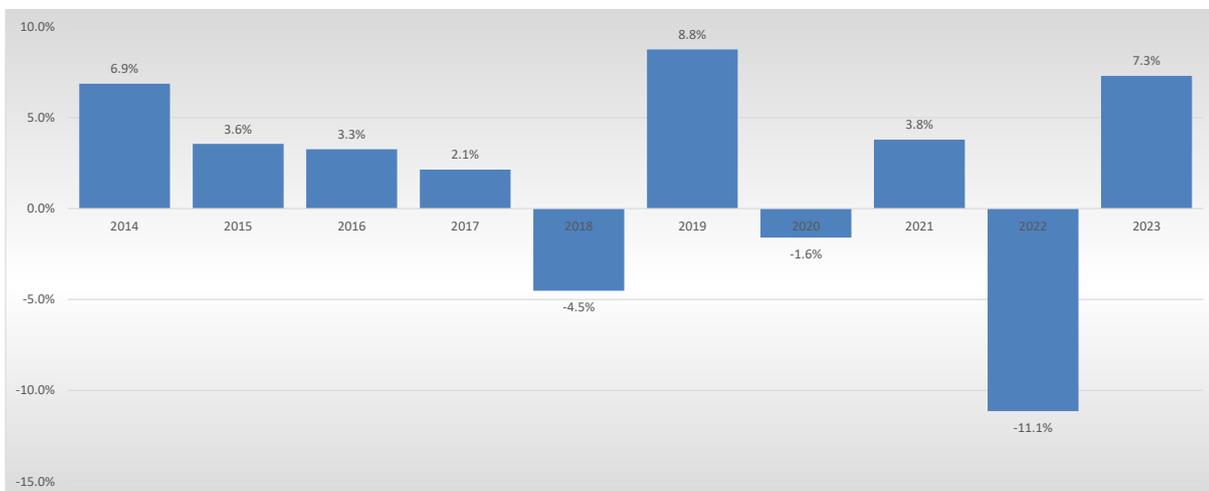
### Cumulative Performance

Last 3 months	Last 6 months	Last 12 months	Last 3 years	Last 5 years	Since Launch	Annualised since launch (*)
2.72%	7.20%	8.57%	0.72%	3.93%	103.31%	2.92%

(\*) 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

### Calendar Year Performance (last 10 years)

2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
6.9%	3.6%	3.3%	2.1%	-4.5%	8.8%	-1.6%	3.8%	-11.1%	7.3%



Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past.

This chart shows the fund's performance as the percentage loss or gain per year over the last 10 years.

Performance is shown after deduction of ongoing charges. Any entry and exit charges are excluded from the calculation.

**Underlying Fund Details:**

Fund Data		Portfolio Composition as at 15th December 2023			
Fund Managers	Various	Asset Allocation **		Top 5 Holdings	
Launch Date	25 July 1999	Bonds	53.24%	HLM International Bond Fund	19.15%
Base Currency	EUR	Equity	28.43%	HLM Malta Bond Fund	16.39%
		Cash	18.13%	HLM Euro Cash Fund	13.63%
		Other	0.20%	HLM Emerging Markets Bond	10.52%
				HLM Euro Equity Fund	9.36%

\*\* 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.

Please click [here](#) to view any other relevant documentation for the Flexible Savings and Investments Plan, the Retirement Pension Plan - Unit Linked and the Employee Pension Plan.

**Dealing & Prices of HLM Fund**

Prices	29Mar24	Dealing Information		Fees	
Bid (EUR)	4.499	Trading Freq.	- <i>Daily</i>	Bid-Offer Spread	5%
Offer (EUR)	4.736	Pricing	- <i>Forward basis</i>	Allocation Fee (***)	variable
		Settlement	- <i>Trade Date</i>	Annual Charge (AC) (****)	1.07%
				(***) Allocation Fee may vary according to the Fund, and the amount invested. (****) The Annual Charge can go up to 1.50% without prior notice and will be reflected in the Unit Price.	
				For full details, please refer to the Product Brochure, Key Features Document, and Key Information Document.	



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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.