

HSBC-Link Ethical Capital Protected Fund

Investment-Linked Policy Fund

Fact File

June 2010

(Data as at end June 2010)

Objective

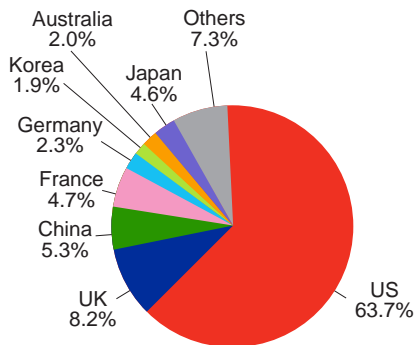
HSBC-Link Ethical Capital Protected Fund* seeks to achieve long-term growth by combining access to the global equity markets through the HSBC Amanah Global Equity Index Fund and a protection mechanism.

HSBC-Link Ethical Capital Protected Fund* seeks to ensure that 80% of the capital invested will be preserved against market downturns over any one-year investment period by investing in a combination of Shariah-compliant global equities and Islamic cash instruments.

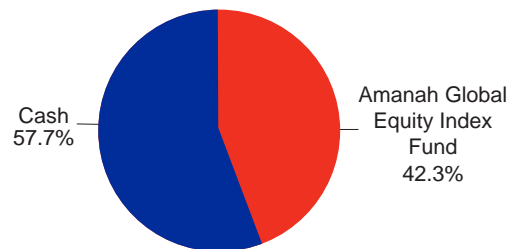
Top 10 holdings (Amanah Global Equity Index Fund)

| | (%) |
|--------------------------------------|-----|
| Exxon Mobil Corp | 5.5 |
| Microsoft Corp | 3.4 |
| Procter & Gamble Co | 3.3 |
| Johnson & Johnson | 3.1 |
| International Business Machines Corp | 3.0 |
| Chevron Corp | 2.6 |
| Cisco Systems Inc | 2.3 |
| Novartis AG | 2.3 |
| Pfizer Inc | 2.2 |
| Merck & Co Inc | 2.1 |

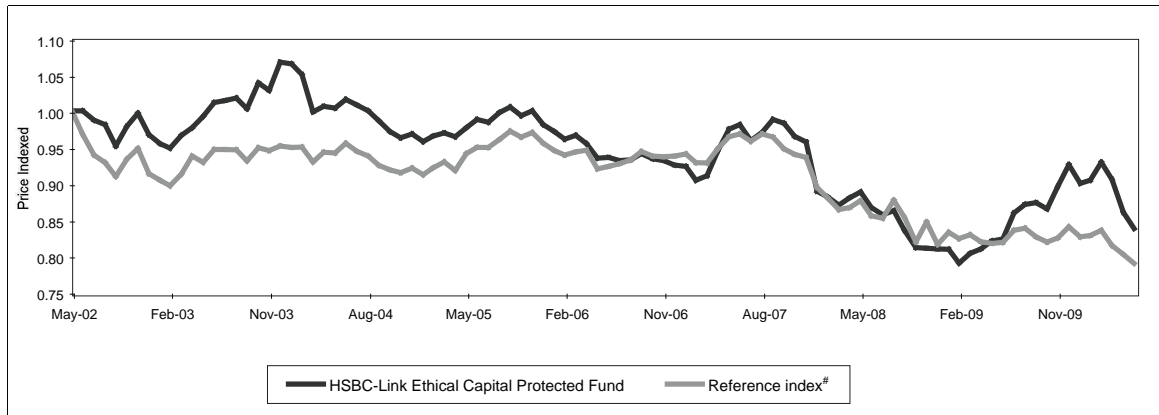
Regional breakdown
(HSBC Amanah Global Equity Index Fund)



Investment breakdown
(HSBC-Link Ethical Capital Protected Fund)



Performance of HSBC-Link Ethical Capital Protected Fund from inception to 30 June 2010



| Period | 3-month | 6-month | 1-year | 3-year | 5-year | Since inception |
|--|---------|---------|--------|---------|---------|-----------------|
| HSBC-Link Ethical Capital Protected Fund | -9.85% | -9.52% | 1.75% | -14.63% | -15.26% | -16.24% |
| Reference index [#] | -5.45% | -6.00% | -3.52% | -18.48% | -16.89% | -21.06% |

Note: Dividends are reinvested and reflected in the funds net asset value. Investor should note that there is no guarantee on the capital and returns. The actual returns depend on the actual performance of the underlying investments.

Fund details

| | | | |
|--------------------------------|--|-----------------------------------|---|
| Fund price (as at 30 June 10): | Bid/Offer: S\$0.79568 / S\$0.83756 | Management fee: | 1.5% p.a. |
| Fund size (as at 30 June 10): | S\$20.37 million | Bid - Offer spread [^] : | 5% |
| Launch date: | 2 May 2002 | CPFIS risk classification: | N.A. |
| Subscription: | Cash/ SRS | Valuation: | Daily, by 5.00 p.m. |
| Fund manager ⁺ : | HSBC Global Asset Management (Singapore) Limited | CPFIS ^{^^} / SRS: | SRS |
| | | CPFIS risk classification: | Medium to high risk - Broadly diversified |
| | | Risk category: | Low risk |

* HSBC-Link Ethical Capital Protected Fund is formerly known as Takaful Sinaran Fund.

Reference index - Customised index (70% of performance of the Dow Jones Islamic Titans 100 Index - expenses (2.0% p.a.) both in SGD.

+ HSBC Global Asset Management (Singapore) Limited is formerly known as HSBC Investments (Singapore) Limited.

[^] For all Single Premium (Takaful Asset Manager series) and Recurring Single Premium (Takaful Anugerah) investment-linked insurance products, bonus units of 2.11% will be given. Net sales charge of 3% applies.

^{^^} With effect from 1 October 2008, the Fund has ceased to accept new CPF monies.

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