

HSBC-Link Ethical Managed Fund

Investment-Linked Policy Fund

Fact File

November 2011

(Data as at end November 2011)

Objective

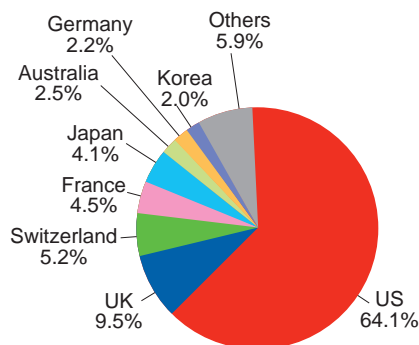
HSBC-Link Ethical Managed Fund* seeks to achieve long term growth by providing access to the global equity markets through the HSBC Amanah Global Equity Index Fund while managing the impact of potential market declines.

The Fund further seeks to ensure that 80% of the Fund Value computed at each year-end will be preserved against market downturns over the next calendar year, by investing in a combination of HSBC Amanah Global Equity Index Fund, cash and Shariah compliant financial instruments.

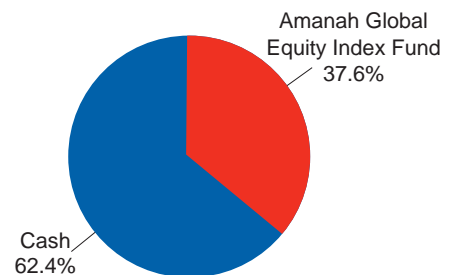
Top 10 holdings (Amanah Global Equity Index Fund)

	(%)
Exxon Mobil Corp.	6.2
International Business Machines Corp.	3.5
Chevron Corp.	3.2
Microsoft Corp.	3.0
Johnson & Johnson	2.8
Procter & Gamble Co.	2.8
Novartis AG	2.5
Google Inc. Cl A	2.4
Pfizer Inc.	2.3
Coca-Cola Co.	2.3

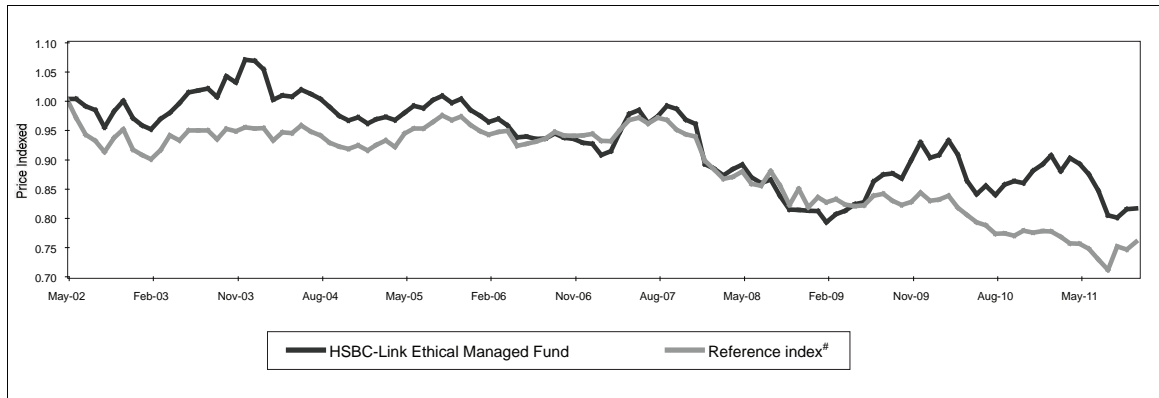
Regional breakdown
(HSBC Amanah Global Equity Index Fund)



Investment breakdown
(HSBC-Link Ethical Managed Fund)



Performance of HSBC-Link Ethical Managed Fund from inception to 30 November 2011



Period	3-month	6-month	1-year	3-year	5-year	Since inception
HSBC-Link Ethical Managed Fund	1.42%	-8.60%	-5.05%	0.31%	-12.75%	-18.72%
Reference index [#]	6.75%	0.47%	-2.45%	-10.71%	-19.31%	-24.41%

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 November 2011):	Bid/Offer: S\$0.77220 / S\$0.81284	Management fee:	1.5% p.a.
Fund size (as at 30 November 2011):	S\$18.00 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:	N.A.
		Risk category:	Low risk

* HSBC-Link Ethical Managed Fund is formerly known as HSBC-Link Ethical Capital Protected Fund and 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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