

Factsheet

February 2012

(Data as at end February 2012)

Objective

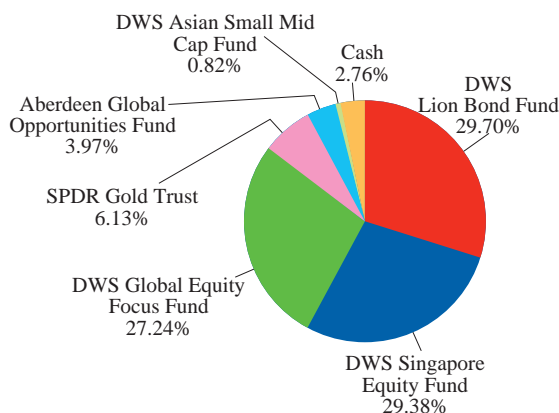
HSBC-Link Premium Balanced Fund* seeks to achieve long-term capital growth by investing in global equity and fixed income markets, with a Singapore bias.

Fund investments are made by way of a feeder fund, which invests substantially all or all its assets in the DWS Premier Select Trust#.

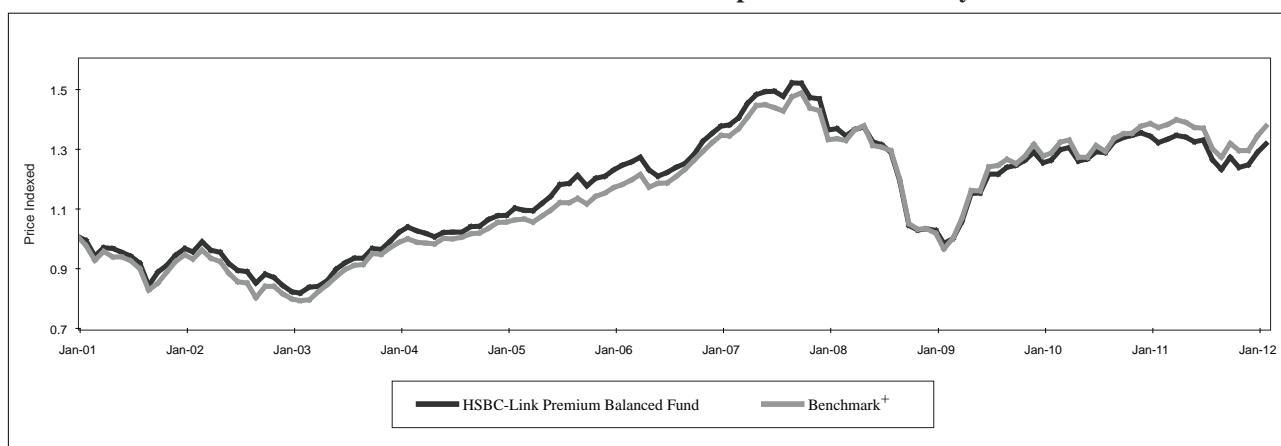
Top holdings

	(%)
DWS Lion Bond Fund	29.70
DWS Singapore Equity Fund	29.38
DWS Global Equity Focus Fund	27.24
SPDR Gold Trust	6.13
Aberdeen Global Opportunities Fund	3.97
Cash	2.76
DWS Asian Small Mid Cap Fund	0.82

Investment breakdown



Performance of HSBC-Link Premium Balanced Fund from inception to 29 February 2012



Period	3-month	6-month	1-year	3-year	5-year	Since inception
HSBC-Link Premium Balanced Fund	6.50%	4.31%	-0.25%	34.23%	-4.54%	31.03%
Benchmark ⁺	6.32%	5.84%	0.27%	42.88%	2.48%	36.92%

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 29 February 2012): Bid/Offer: S\$1.24480 / S\$1.31032	Management fee:	1.20% p.a.
Fund size (as at 29 February 2012): S\$106.11 million	Bid - Offer spread [^] :	5%
Launch date:	Valuation:	Daily, by 5.00 p.m.
Fund manager:	Deutsche Asset Management	CPFIS/ SRS: OA/SA/SRS
	CPFIS risk classification:	Medium to high risk-
		Broadly diversified.
	Risk category:	Medium risk

From 5th September 2011, in order to broaden the investment universe, the Fund manager will be looking to include the following funds for selection into the DWS Premier Select Trust portfolio:

- 1) Aberdeen Global Opportunities
- 2) Aberdeen Global Emerging Markets
- 3) Aberdeen Asian Smaller Companies
- 4) Fidelity Funds Asian Special Situations

* HSBC-Link Premium Balanced Fund is formerly known as Premium Balanced Fund.

Underlying fund name was changed in March 2006. Formerly known as Deutsche Premier Select Trust.

+ Benchmark - 30% MSCI Singapore + 30% MSCI World + 40% 3-Month SIBOR

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

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