

# HSBC Insurance Premium Balanced Fund

Investment-Linked Policy Sub-Fund

## Fund objective

HSBC Insurance Premium Balanced Fund<sup>1</sup> (the "ILP Sub-Fund") seeks to achieve long-term capital appreciation through investment in a diversified portfolio of securities.

The ILP Sub-Fund invests 100% into iFAST-DWS Premier Select Trust<sup>2</sup> (the "Underlying Sub-Fund")

## Performance

Cumulative Total Returns							
Period	3 mths	6 mths	1 yr	3 yrs	5 yrs	10 yrs	Since Inception <sup>5</sup>
HSBC Insurance Premium Balanced Fund	-2.76%	-0.23%	5.84%	-4.01%	8.50%	35.16%	95.05%

Average Annual Compounded Returns					
Period	3 yrs	5 yrs	10 yrs	Since Inception <sup>5</sup>	
HSBC Insurance Premium Balanced Fund	-1.35%	1.64%	3.06%	3.00%	

Source: HSBC Life (Singapore) Pte. Ltd., iFAST Financial Pte.Ltd.

Prior to 3 April 2018, the benchmark of the ILP Sub-Fund was a composite of 40% 3-month SIBOR, 30% MSCI World Index and 30% MSCI Singapore Index. With effect from 3 April 2018, there is no benchmark against which the performance of the ILP Sub-Fund will be measured, as there is no appropriate benchmark available against which the performance of the ILP Sub-Fund may be measured due to the nature of its investment strategy.

Note: The performance figures are calculated in Singapore Dollars using bid-to-bid prices, with any income or dividends reinvested. Fees and charges payable through deduction of premium or cancellation of units are excluded from this calculation. 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. The past performance of the ILP Sub-Fund is not necessarily indicative of the future or likely performance of the ILP Sub-Fund.

**November 2023**

(Data as at end September 2023)

## Fund details

<b>Launch date</b>	2 January 2001
<b>Fund size</b>	S\$104.97 million
<b>Fund price</b>	Bid / Offer: S\$1.85295 / S\$1.95047
<b>Fund Manager<sup>3</sup>:</b>	iFAST Financial Pte.Ltd
<b>Management fee :</b>	0.70% p.a.
<b>Bid - Offer spread<sup>4</sup> :</b>	Up to 5%
<b>Valuation:</b>	Daily, by 5.00 p.m.
<b>CPFIS/ SRS:</b>	SRS
<b>CPFIS risk classification:</b>	N.A

<sup>1</sup> HSBC Insurance Premium Balanced Fund is formerly known as Premium Balanced Fund.

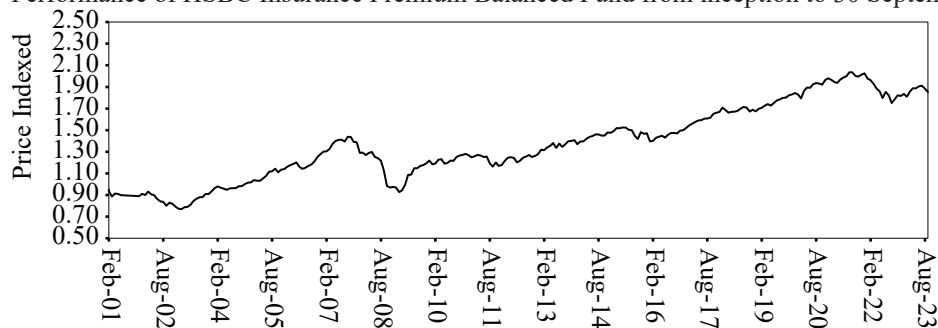
<sup>2</sup> Prior to 28 November 2014, the Underlying Sub-Fund was Deutsche Premier Select Trust. From 28 November 2014: DWS Premier Select Trust. From 30 July 2021: iFAST-DWS Premier Select Trust.

<sup>3</sup> Prior to 30 July 2021, the Underlying Sub-Fund Manager was DWS Investments Singapore Limited.

<sup>4</sup> For all Single Premium (Asset Manager Series) and Recurring Single Premium (Accumulation Manager) investment-linked insurance products, Net sales charge of 0% applies.

<sup>5</sup> Inception date: 13 February 2001

Performance of HSBC Insurance Premium Balanced Fund from inception to 30 September 2023.



— HSBC Insurance Premium Balanced Fund

Source: HSBC Life (Singapore) Pte. Ltd., iFAST Financial Pte.Ltd.

## Portfolio Composition of the Underlying Sub-Fund

Top 5 Holdings - X MSCI WORLD 1C	%	Principal Holdings	%	Asset Allocation	%
Apple	4.92	Xtrackers II Singapore	71.19	Financials	99.74
Microsoft	4.08	Government		Cash	0.26
Amazon	2.15	Bond UCITS ETF			
Nvidia	1.96	Xtrackers MSCI World	28.55		
Alphabet	1.42	UCITS ETF			

Top 5 Holdings - X SINGAPORE GOVERNMENT BOND	%
Singapore Government 6/25	7.85
Singapore Government 9/24	7.82
Singapore Government 3/27	7.47
Singapore Government 9/33	6.66
Republic of Singapore 9/30	6.53

Source: iFAST Financial Pte.Ltd.

### Important Notes

This document is prepared solely for general information purposes, and the specific investment objectives, personal situation and particular needs of any person have not been taken into consideration. This document does not constitute and should not be construed as an offer, invitation, solicitation or recommendation by or on behalf of HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") to any person to buy or sell any ILP Sub-Fund.

Copies of the relevant Product Summary, Fund Summary and Product Highlights Sheet in relation to the ILP Sub-Fund are available and can be obtained from our authorised product distributors. You should read the relevant Product Summary, Fund Summary and Product Highlights Sheet for details before deciding whether to subscribe for units in the ILP Sub-Fund to invest. The value of investments and units in the ILP Sub-Fund may go down as well as up, and the investor may not get back the original sum invested.

The ILP Sub-Fund is an investment-linked policy fund offered by HSBC Life. Any insurance product information mentioned is intended to provide you with a general summary and the product features are subject to change without notice given. No part of this document is meant to form a contract of insurance. Insurance products are underwritten by HSBC Life.

You should not rely on this document as investment advice. If you have any concerns about any investment products or are uncertain about the suitability of any investment decision, you should consult an appropriate professional adviser before making any investment or financial decision.

Information contained in this document is obtained from sources believed to be reliable, however HSBC Life does not guarantee its completeness or accuracy. Opinions and estimates expressed are subject to change without notice and HSBC Life expressly disclaims any and all liability for representations and warranties, express or implied, contained herein, or for omissions.

This advertisement has not been reviewed by the Monetary Authority of Singapore.