

Factsheet

February 2012

(Data as at end February 2012)

Objective

HSBC-Link SGD Reserve Fund* seeks to achieve a return in line with the one month Singapore Dollar Interbank Bid Rate (SIBID) whilst managing liquidity and risk to preserve capital. It will invest primarily in Singapore Dollar denominated money market instruments and debt securities, including bank certificates of deposit, fixed deposits, money market securities, Singapore government and statutory board securities and corporate bonds.

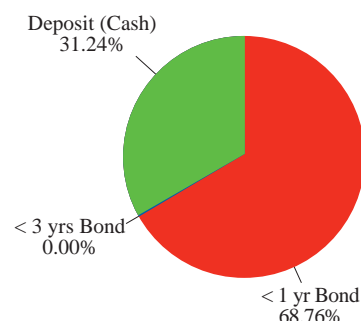
Fund investments are made by way of a feeder fund, which invests substantially all, or all its assets in the Schroder S\$ Reserve Fund.

The fund provides ILP policy-holders access to a suitable parking fund with relatively low volatility for switching their existing investments during volatile markets at no additional bid-offer spread.

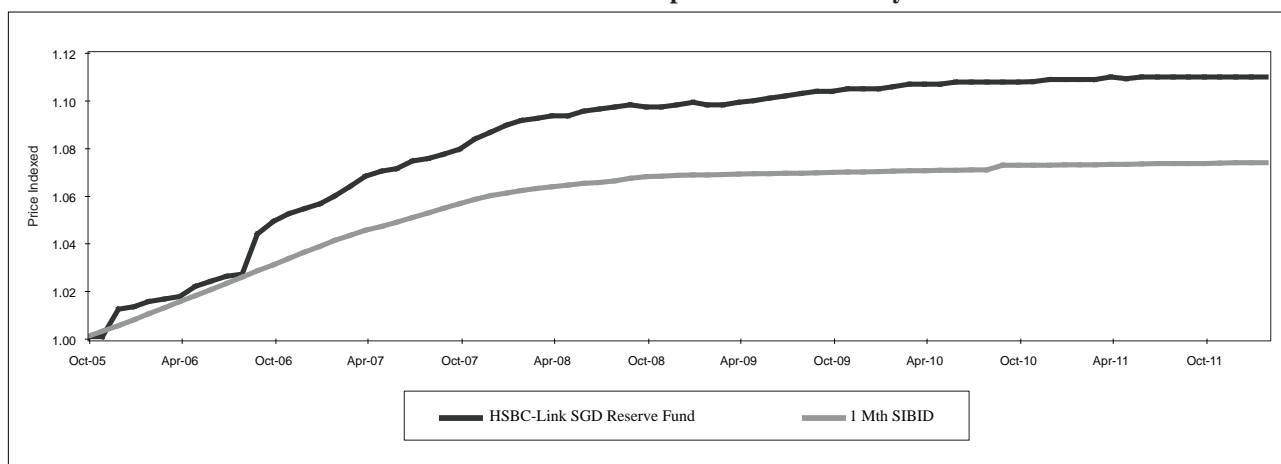
Top 5 holdings

	(%)
Singapore (Government Of) Treasury Bill 22/03/2012	9.91
Singapore (Government Of) Treasury Bill 05/04/2012	9.91
MAS BILLS 0.0000 9/03/2012	7.43
Singapore (Government Of) Treasury Bill 08/03/2012	4.96
Singapore (Government Of) Treasury Bill 0.0000 24/05/2012	4.95

Investment breakdown



Performance of HSBC-Link SGD Reserve Fund from inception to 29 February 2012



Period	3-month	6-month	1-year	3-year	5-year	Since inception
HSBC-Link SGD Reserve Fund	0.00%	0.00%	0.09%	1.06%	4.73%	10.90%
1 Month Singapore Dollar Interbank Bid Rate (SIBID)	0.02%	0.05%	0.08%	0.48%	3.14%	7.31%

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\$1.05355 / S\$1.10900	Management fee:	0.25% p.a
Fund size (as at 29 February 2012):	S\$4.95 million	Bid - Offer spread [#] :	5%
Launch date:	14 October 2005	Valuation:	Daily, by 5.00 p.m.
Fund manager:	Schroder Investment Management (Singapore) Ltd	CPFIS/ SRS:	SRS
		CPFIS risk classification:	N.A.
		Risk category:	Low risk

* HSBC-Link SGD Reserve Fund is formerly known as Premium SGD Reserve Fund.

[#] 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.

Important Notes

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