

HSBC Insurance Premium Balanced Fund

Investment-Linked Policy Sub-Fund

August 2021

(Data as at end June 2021)

Fund objective

HSBC Insurance Premium Balanced Fund* seeks to achieve long-term capital appreciation through investment in a diversified portfolio of securities.

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

*HSBC Insurance Premium Balanced Fund is formerly known as Premium Balanced Fund.

† Underlying fund name was changed on 28 November 2014. Formerly known as Deutsche Premier Select Trust.

Performance

Cumulative Total Returns

Period	3 mths	6 mths	1 yr	3 yrs	5 yrs	10 yrs	Inception
HSBC Insurance Premium Balanced Fund	3.15%	0.93%	5.63%	19.05%	39.76%	59.69%	110.37%

Average Annual Compounded Returns

Period	3 yrs	5 yrs	10 yrs	Inception
HSBC Insurance Premium Balanced Fund	5.99%	6.92%	4.79%	3.71%

Source: HSBC Insurance (Singapore) Pte. Limited, DWS Investments Singapore Limited.

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.

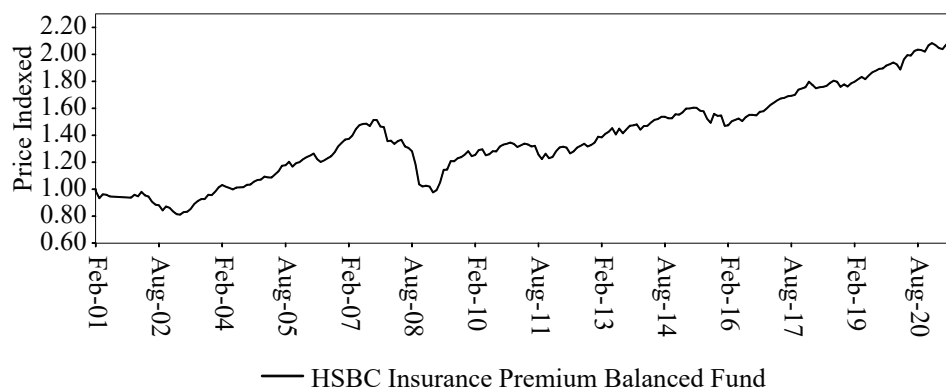
Note: The performance figures are calculated in Singapore Dollars using bid-to-bid prices, with any income or dividends reinvested. Fees and charges payable through deduction of premium or cancellation of units are excluded from this calculation. Investor should note that there is no guarantee on the 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.

Fund details

Launch date	2 January 2001
Fund size	S\$126.12 million
Fund price	Bid / Offer: S\$1.99850 / S\$2.10368
Fund Manager :	DWS Investments Singapore Limited
Management fee :	0.70% p.a.
Bid - Offer spread ⁺ :	Up to 5%
Valuation:	Daily, by 5.00 p.m.
CPFIS/ SRS:	SRS
CPFIS risk classification:	N.A

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

Performance of HSBC Insurance Premium Balanced Fund from inception to 30 June 2021



Source: HSBC Insurance (Singapore) Pte. Limited, DWS Investments Singapore Limited.

Portfolio Composition of the Underlying Fund(s)

Top 5 Holdings - X MSCI WORLD 1C	%	Principal Holdings	%	Asset Allocation	%
Apple	3.96	X SINGAPORE	70.50	Financials	99.81
Microsoft	3.35	GOVERNMENT BOND		Cash	0.19
Amazon	2.54	X MSCI WORLD 1C	29.31		
Facebook	1.44				
Alphabet	1.28				

Top 5 Holdings - X SINGAPORE GOVERNMENT BOND	%
Republic of Singapore 09/30	7.97
Singapore Government 2/23	7.68
Singapore Government 9/22	7.01
Singapore Government 9/24	6.97
Singapore Government 3/27	6.96

Source: DWS Investments Singapore Limited.

Important Notes

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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.

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