

HSBC Insurance Premium Balanced Fund

Investment-Linked Policy Sub-Fund

Fund objective

HSBC Insurance Premium Balanced Fund¹ (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 Trust² (the "Underlying Sub-Fund")

Performance

Cumulative Total Returns

Period	3 mths	6 mths	1 yr	3 yrs	5 yrs	10 yrs	Since Inception ⁵
HSBC Insurance Premium Balanced Fund	0.50%	3.83%	6.35%	2.55%	13.49%	40.82%	118.72%

Average Annual Compounded Returns

Period	3 yrs	5 yrs	10 yrs	Since Inception ⁵
HSBC Insurance Premium Balanced Fund	0.84%	2.56%	3.48%	3.33%

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.

February 2025

(Data as at end December 2024)

Fund details

Launch date	2 January 2001
Fund size	S\$109.53 million
Fund price	Bid / Offer: S\$2.07780 / S\$2.18716
Fund Manager³:	iFAST Financial Pte.Ltd
Management fee :	0.70% p.a.
Bid - Offer spread⁴:	Up to 5%
Valuation:	Daily, by 5.00 p.m.
CPFIS/ SRS:	SRS
CPFIS risk classification:	N.A

¹ HSBC Insurance Premium Balanced Fund is formerly known as Premium Balanced Fund.

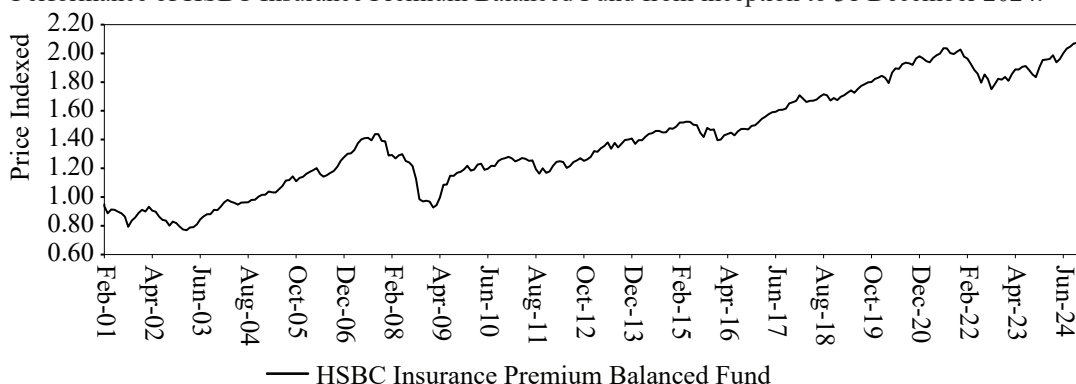
² Prior to 28 November 2014, the Underlying Sub-Fund was Deutsche Premier Select Trust. From 28 November 2014: DWS Premier Select Trust. From 30 July 2021: iFAST-DWS Premier Select Trust.

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

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

⁵ Inception date: 13 February 2001

Performance of HSBC Insurance Premium Balanced Fund from inception to 31 December 2024.



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	5.45	Xtrackers II SINGAPORE	70.42	Financials	99.69
Nvidia	4.79	GOVERNMENT BOND		Cash	0.32
Microsoft	4.26	UCITS ETF			
Amazon	2.97	Xtrackers MSCI World	29.27		
Meta	1.84	UCITS ETF			

Top 5 Holdings - X SINGAPORE GOVERNMENT BOND			%
Issuer	ISIN	Maturity	Weight
Singapore (Republic of)	SG31A8000003	1-Jun-26	7.62
Singapore (Republic of)	SG7J60932174	1-Mar-27	7.17
Singapore (Republic of)	SG3263998209	1-Jul-29	6.93
Singapore (Republic of)	SG3261987691	1-Sep-33	6.54
Singapore (Republic of)	SGXF12888537	1-Nov-26	6.45

Source: iFAST Financial Pte.Ltd.

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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