

HSBC Insurance US Opportunities Equity Fund

Investment-Linked Policy Sub-Fund

August 2019

(Data as at end June 2019)

Fund objective

HSBC Insurance US Opportunities Equity Fund (the "ILP Sub-Fund") seeks to provide capital appreciation through investments concentrated in equities of US issuers.

ILP Sub-Fund investments are made by way of a feeder fund, which invests substantially all or all its assets in the Franklin Templeton Investment Funds – Franklin U.S. Opportunities Fund (Class A (acc) SGD-H1 (hedged)) (the "Underlying Sub-Fund").

Performance of the ILP Sub-Fund

Cumulative Total Returns							
Period	3 mths	6 mths	1 yr	3 yrs	5 yrs	10 yrs	Since Inception ²
HSBC Insurance US Opportunities Equity Fund	5.32%	24.46%	8.84%	59.34%	N.A	N.A	67.20%
Russell 3000 Growth Index	4.34%	20.54%	9.86%	64.30%	N.A	N.A	70.78%

Average Annual Compounded Returns					
Period	3 yrs	5 yrs	10 yrs	Since Inception ²	
HSBC Insurance US Opportunities Equity Fund	16.80%	N.A	N.A	16.21%	
Russell 3000 Growth Index	18.00%	N.A	N.A	16.93%	

Source: HSBC Insurance (Singapore) Pte. Limited, Templeton Asset Management Ltd.

² Inception date : 28 January 2016

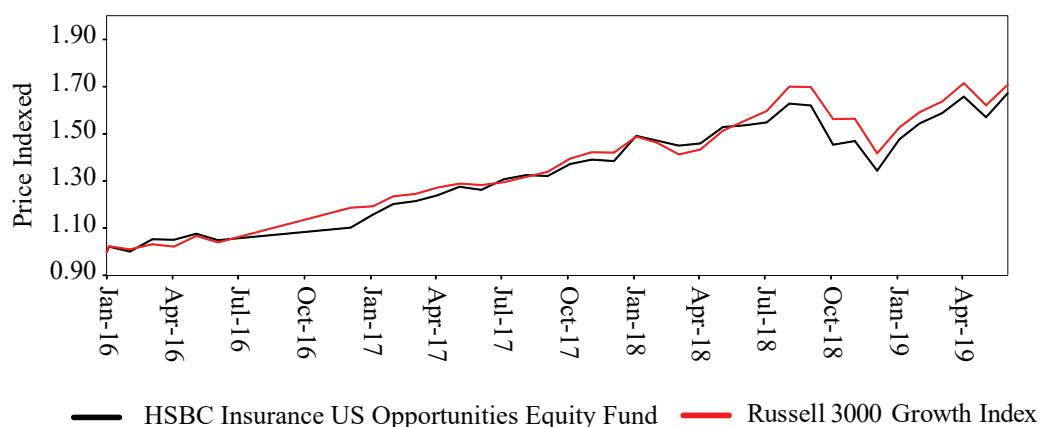
Note: The performance figures are calculated in Singapore Dollars using bid-to-bid prices, with any income or dividends reinvested. Fees and charges payable through deduction of premium or cancellation of units are excluded from this calculation. Investor should note that there is no guarantee on the 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:	18 January 2016
Fund size:	S\$3.90 million
Fund price¹:	Bid / Offer : S\$1.67201 / S\$1.76001
Fund Manager:	Templeton Asset Management Ltd
Management fee:	1.50% p.a.
Valuation:	Daily, by 5.00 p.m.
CPFIS/ SRS:	SRS
CPFIS risk classification:	N.A

¹ For GrowthInvest Insurance Plan and Goal Protector Insurance Plan, only the Bid price applies. For other Investment-Linked Plan, please refer to relevant product summaries where bid - offer spread might be up to 5%.

Performance of HSBC Insurance US Opportunities Equity Fund from inception to 30 June 2019



Source: HSBC Insurance (Singapore) Pte. Limited, Templeton Asset Management Ltd.

Portfolio Composition of the Underlying Sub-Fund

Top 10 Holdings	%	Sector Allocation	%
AMAZON.COM INC	7.57	Information Technology	39.62
MICROSOFT CORP	5.46	Health Care	15.27
MASTERCARD INC	5.24	Consumer Discretionary	11.80
VISA INC	4.18	Industrials	11.59
SERVICENOW INC	2.85	Communication Services	6.98
ALPHABET INC	2.78	Financials	6.50
SBA COMMUNICATIONS CORP	2.71	Real Estate	3.71
APPLE INC	2.40	Consumer Staples	3.23
COSTAR GROUP INC	2.32	Energy	0.77
ADOBE INC	2.17	Others	0.56
		Cash & Cash Equivalents	-0.03

Source: Templeton Asset Management 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.

The ILP Sub-Fund is an investment-linked policy fund offered by HSBC Insurance. 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 Insurance.

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21 Collyer Quay #02-01 Singapore 049320, Monday to Friday 9.30am to 5pm. www.insurance.hsbc.com.sg
Customer Care Hotline: (65) 6225 6111 Fax: (65) 6221 2188 Mailing address: Robinson Road Post Office P.O. BOX 1538 Singapore 903038