

HSBC Life FlexConcept Fund (USD)

Investment-Linked Policy Sub-Fund

August 2021

(Data as at end June 2021)

Fund objective

HSBC Life FlexConcept Fund (USD) (the "ILP Sub-Fund") invests all or substantially all of its assets into MEAG FlexConcept – BEST 10 USD (the "Underlying Sub-Fund") which is set up under Luxembourg law.

The Underlying Sub-Fund's objective is to achieve sustainable capital growth in the mid to long term by maintaining exposure to equity and bond markets using a rule-based investment strategy with the objective to participate in the performance of the Systematix BEST 10% RC USD Index.

Performance of the ILP Sub-Fund

Cumulative Total Returns Period								Since
	1 mth	3 mths	6 mths	1 yr	3 yrs	5 yrs	10 yrs	Inception ³
HSBC Life FlexConcept Fund (USD)	1.77%	4.51%	4.43%	11.98%	N.A	N.A	N.A	6.31%
Systematix BEST 10% RC USD Index	1.95%	4.70%	5.65%	14.70%	N.A	N.A	N.A	10.42%

Average Annual Compounded Returns Period				Since
	3 yrs	5 yrs	10 yrs	Inception ³
HSBC Life FlexConcept Fund (USD)	N.A	N.A	N.A	4.34%
Systematix BEST 10% RC USD Index	N.A	N.A	N.A	7.13%

Source: MEAG Luxembourg S.a r.l.; HSBC Insurance (Singapore) Pte. Limited

³ Inception Date: 22 January 2020

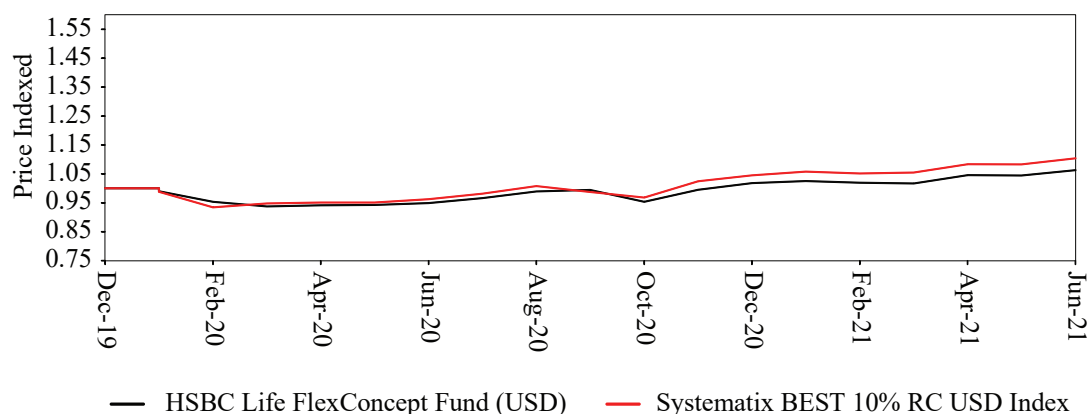
Note: The performance figures are calculated in US Dollars using bid-to-bid prices, with any income or dividends reinvested. Fees and charges payable through deduction of premium or cancellation of units are excluded from this calculation. Investor should note that there is no guarantee on the capital 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:	20 January 2020
Fund size:	US\$3.94 million
Fund price¹:	Bid / Offer : US\$1.06306 / N.A
Fund Manager:	MEAG Luxembourg S.a r.l.
Management fee:	0.50% p.a.
Valuation:	Daily, by 5.00 p.m.
Cash / SRS:	Cash
CPFIS risk classification:	N.A

¹ No Bid-Offer spread for HSBC Life Variable Annuity

Performance of HSBC Life FlexConcept Fund (USD) from inception to 30 June 2021



Source: HSBC Insurance (Singapore) Pte. Limited, MEAG Luxembourg S.a r.l.

Portfolio Composition of the Systematix BEST 10% RC USD Index

Index Structure	%	change to Index Geographical Allocation	%
Equity	50.49	USA	37.59
Fixed Income	49.51	European Union	26.26
		Japan	15.35
		Hong Kong	9.92
		UK	5.45
		Canada	5.44

Source: MEAG Luxembourg S.a r.l.; HSBC Insurance (Singapore) Pte. Limited

Important Notes

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