

# HSBC Life FlexConcept Fund (USD)

Investment-Linked Policy Sub-Fund

**February 2025**

(Data as at end December 2024)

## 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	1 mth	3 mths	6 mths	1 yr	3 yrs	5 yrs	10 yrs	Since Inception <sup>3</sup>
HSBC Life FlexConcept Fund (USD)	-2.47%	-4.83%	-2.08%	-0.13%	-24.79%	-19.10%	N.A	-19.10%

Systematix BEST 10% RC USD Index	-2.52%	-4.76%	-1.87%	0.54%	-21.01%	-8.96%	N.A	-10.97%
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### Average Annual Compounded Returns

Period	3 yrs	5 yrs	10 yrs	Since Inception <sup>3</sup>
HSBC Life FlexConcept Fund (USD)	-9.06%	-4.15%	N.A	-2.35%

Systematix BEST 10% RC USD Index	-7.56%	-1.86%	N.A	-1.29%
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## Fund details

<b>Launch date:</b>	20 January 2020
<b>Fund size:</b>	US\$5.81 million
<b>Fund price<sup>1</sup>:</b>	Bid / Offer : US\$0.80899 / N.A
<b>Fund Manager:</b>	Hauck & Aufhäuser Fund Services S.A.
<b>Management fee:</b>	0.50% p.a.
<b>Valuation:</b>	Daily, by 5.00 p.m.
<b>Cash / SRS:</b>	Cash
<b>CPFIS risk classification:</b>	N.A

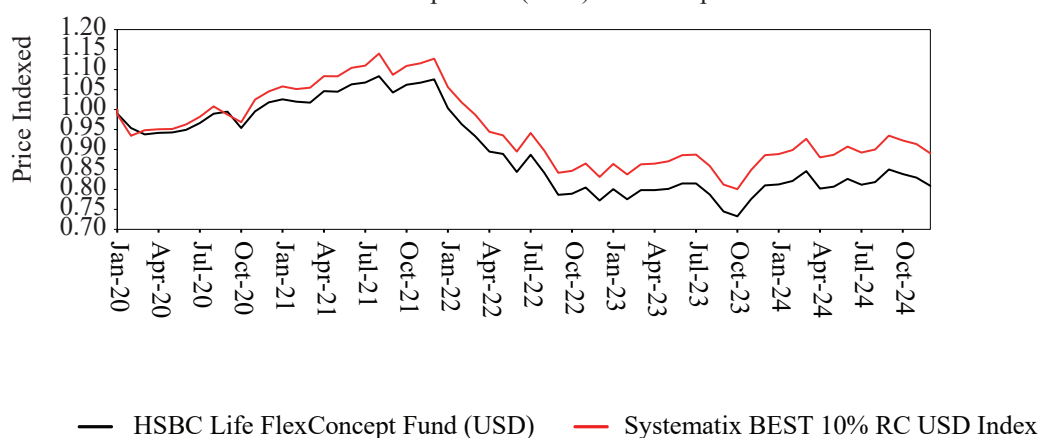
<sup>1</sup> No Premium Charge for HSBC Life Variable Annuity.

Source: Hauck & Aufhäuser Fund Services S.A., HSBC Life (Singapore) Pte. Ltd.

<sup>3</sup> 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.

Performance of HSBC Life FlexConcept Fund (USD) from inception to 31 December 2024.



Source: HSBC Life (Singapore) Pte. Ltd., Hauck & Aufhäuser Fund Services S.A.

### Portfolio Composition of the Systematix BEST 10% RC USD Index

Index Structure	%	change to Index Geographical Allocation	%
Equity	30.95	USA	43.43
Fixed Income	69.05	European Union	23.03
		Hong Kong	10.62
		Canada	7.71
		UK	7.63
		Japan	7.58

Source: Hauck & Aufhäuser Fund Services S.A., HSBC Life (Singapore) Pte. Ltd.

### Important Notes

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