

# HSBC Insurance Premium Balanced Fund

Investment-Linked Policy Sub-Fund

**November 2018**

(Data as at end September 2018)

## 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 Deutsche Premier Select Trust<sup>†</sup>.

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

<sup>†</sup>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	1.74%	2.80%	5.73%	20.45%	24.58%	51.66%	79.77%

### Average Annual Compounded Returns

Period	3 yrs	5 yrs	10 yrs	Inception
HSBC Insurance Premium Balanced Fund	6.40%	4.49%	4.25%	3.38%

Source: HSBC Insurance (Singapore) Pte. Limited, Deutsche Asset Management (Asia) 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.

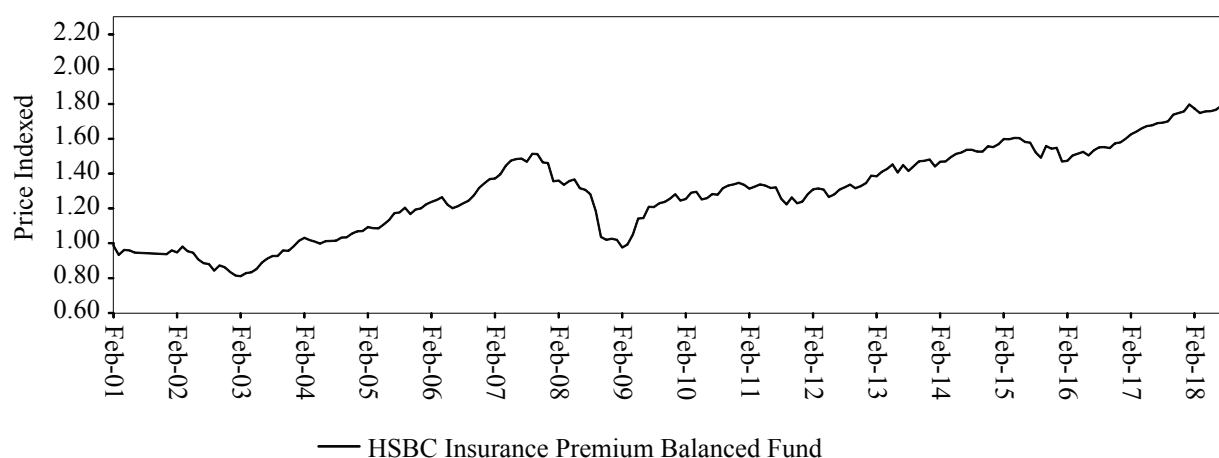
Note: The performance figures are calculated in Singapore Dollars using bid-to-bid prices, with any income or dividends reinvested. Fees and charges payable through deduction of premium or cancellation of units are excluded from this calculation. Investor should note that there is no guarantee on the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

<b>Launch date</b>	2 January 2001
<b>Fund size</b>	S\$120.40 million
<b>Fund price</b>	Bid / Offer: S\$1.70784 / S\$1.79773
<b>Fund Manager :</b>	Deutsche Asset Management (Asia) Limited
<b>Management fee :</b>	0.70% p.a.
<b>Bid - Offer spread<sup>†</sup>:</b>	Up to 5%
<b>Valuation:</b>	Daily, by 5.00 p.m.
<b>CPFIS/ SRS:</b>	SRS
<b>CPFIS risk classification:</b>	N.A

<sup>†</sup> 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 September 2018



Source: HSBC Insurance (Singapore) Pte. Limited, Deutsche Asset Management (Asia) Limited.

### Portfolio Composition of the Underlying Fund(s)

Top 5 Holdings - X MSCI WORLD 1C	%	Principal Holdings	%	Asset Allocation	%
Apple	2.65	X SINGAPORE	73.95	ETF Securities	99.73
Microsoft	2.00	GOVERNMENT BOND		Cash	0.27
Amazon	1.99	X MSCI WORLD 1C	25.78		
Facebook	0.97				
J.P. Morgan	0.93				

Top 5 Holdings - X SINGAPORE GOVERNMENT BOND	%
Singapore Government 3/27	8.69
Singapore Government 1/23	8.61
Singapore 6/21	8.14
SSingapore (Government Of) 10/19 Sgd00410	7.06
Singapore Government 9/24	6.46

Source: Deutsche Asset Management (Asia) Limited.

## **Important Notes**

This document is prepared solely for general information purposes, and the specific investment objectives, personal situation and particular needs of any person have not been taken into consideration. This document does not constitute and should not be construed as an offer, invitation, solicitation or recommendation by or on behalf of HSBC Insurance (Singapore) Pte. Limited ("HSBC Insurance") to any person to buy or sell any ILP Sub-Fund.

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