

HSBC World Selection Dynamic Fund

Trustee Investment Plan

September 2023

The Fund is provided by HSBC Global Asset Management Limited (HGAM) which are accessed via a Trustee Investment Plan provided by HSBC Life (UK) Limited. The Trustee Investment Plan is an investment wrapper used within the HSBC Flexible Retirement Account. The Investments held within the HSBC Flexible Retirement Account will be made via the Trustee Investment Plan. The HSBC World Selection Dynamic Fund invests 100% in the HSBC World Selection Dynamic Portfolio. The fund mirrors the objective used by the portfolio and associated investment allocations which are both described below. All investment decisions are made by HSBC Global Asset Management Limited.

Fund objective

The Portfolio aims to provide capital growth through dynamic investment in a broad range of asset classes across global markets. The Portfolio will invest primarily in collective investment schemes that in turn invest in fixed income securities, equities, property and derivatives. Typically the Fund will have a bias towards asset classes that focus on equity investment strategies.

Top 10 holdings	Weight (%)
1 HSBC FTSE All-World Index Instl Acc	25.22
2 HSBC American Index Institutional Acc	16.88
3 HSBC Multi Factor Worldwide Eq ETF	10.89
4 HSBC European Index Institutional Acc	4.41
5 HSBC GIF Global EM Local Dbt ZQ1	3.77
6 HSBC GIF Global Infrastructure Equity ZD	3.43
7 HSBC GIF Global RE Eq ZQ1	2.80
8 HSBC MSCI Emerg Mkts ETF	2.79
9 PASSIM STR CR AT TR ST-B USD	2.58
10 HSBC GIF Global EM Bd ZQ1	1.81
Total	74.58

Asset Allocation	Fund (%)
1 Global Equity	73.80
2 Global Government Bond	4.11
3 Global Corporate Bond	1.55
4 Global High Yield Bonds	1.79
5 Global Asset Backed Bonds	0.26
6 Emerging Market Debt - Hard Currency	1.81
7 Emerging Market Debt - Local Currency	4.36
8 Global Inflation Linked Bonds	0.24
9 Property	2.80
10 Trend Following	3.09
11 Commodities	2.11
12 Listed Infrastructure	3.43
13 Cash/Liquidity	0.64
Total	100.00

Risk disclosure

The value of an investment, and any income from it, may fall as well as rise, and you may not get back the amount you originally invested. Currency movements could also have an adverse impact on your investment return. While the performance of bonds, gilts and other fixed interest securities tends to be less volatile than equities there is a risk that their relative yield and the capital values may be reduced by rising interest rates. Investments in emerging markets are by their nature higher risk and potentially more volatile than those inherent in some established markets. You should view this investment as medium to long term, and should plan to keep it for at least five years. Please refer to the Product and Investment Guide for further details of the risk factors before making an investment.

Fund details

Launch date	1 January 2015
Fund size (GBP'm)	162.10
SEDOL	BSMSW90
ABI sector	ABI Mixed Investment (40% to 85% Shares)

Cost category	Cost description	Percentage per annum
Product costs	Trustee Investment Plan ongoing charges levied by HSBC Life (UK) Limited for managing the product	0.25%
One-off charges	Entry and/or Exit charges	0%
Ongoing charges	Levied by the investment company for managing the fund fixed	0.25%
	Levied by the investment company for managing the fund variable	0.13%
Transaction costs	Ongoing cost of purchasing and selling securities within the product by the investment (Variable)	0.04%
Incidental costs	Other costs associated with the product, such as Performance Fees (where applicable)	0%
Total costs		0.67%

Fund performance

Discrete 12 month returns (% change)

01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022	01/10/2020 - 30/09/2021	01/10/2019 - 30/09/2020	01/10/2018 - 30/09/2019
4.69	-4.20	19.21	1.56	4.89

Rolling time period returns (% change)

01/07/2023 - 30/09/2023 3 months	01/04/2023 - 30/09/2023 6 months	01/10/2022 - 30/09/2023 1 year	01/10/2020 - 30/09/2023 3 years	01/10/2018 - 30/09/2023 5 years
0.15	2.09	4.69	6.13	4.95

Source: Morningstar UK Ltd



Important details regarding the information in this factsheet

Interpreting performance figures

Please note that the above figures refer to the past and that past performance is not a reliable indicator of future returns.

These figures represent net performance returns and take into account standard annual management charges and on going charges where relevant. Also, where the fund is actively managed its performance can vary, sometimes significantly, from the benchmark unlike a passively managed fund, where the fund manager is seeking to match the performance of the benchmark.

The sector is the ABI Mixed Investment (40% to 85% Shares). Performance information is up to 30 September 2023.

Source of information

HSBC Life (UK) Limited and Morningstar where stated. Performance returns are calculated using market prices on the last business day of each month, starting with the first full month of trading. Please contact Retirement Services if you need further details of the charges that apply to your account.

How to obtain more information

Please write to HSBC Wealth Retirement Services, HSBC Trust Co (UK) Ltd, BX8 7HB

Telephone – 0800 032 4110¹

¹ Lines are open Monday to Friday (excluding Public Holidays) between 9am and 5pm. To help us to continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

Data as at 30 September 2023. HSBC Life Funds are wholly owned by HSBC Life (UK) Limited. HSBC Life (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England (United Kingdom) number 00088695. Registered Office: 8 Canada Square, London E14 5HQ. Our Financial Services Register number is 133435. HSBC Life (UK) Limited is a member of the Association of British Insurers.

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