

HSBC Worldwide Funds Service

Making the world of investments work for you

The right investments today, the life you want tomorrow

We all want to make our hard-earned money work harder for us. But choosing a fund from the wide array available in the market is not always easy. Presenting HSBC Worldwide Funds Service, a list of potential top-performing funds from all over the globe. In just three simple steps, you can decide on the investments that could help grow your money for all of life's key milestones.

Three simple steps to investing

Step one: Explore the rewards of long-term investing

You might be aiming to pay off your mortgage, pay your children's university fees or give them a deposit for their first home. You might simply be planning for a more comfortable retirement. Whether you are considering dipping your toes into the world of investments, or have been researching your investment options for some time, your Senior Personal Wealth Manager is here to support you along your journey to becoming an active investor.

They do this by discussing all the key investment considerations with you – for example: What are your financial goals? How quickly are you looking to achieve these? Do you worry about capital loss? How important is having access to your money?

This process enables your Senior Personal Wealth Manager to understand your circumstances and the level of risk you're comfortable with. Together you can identify the investment portfolio that's uniquely tailored to give you the long-term rewards you're aiming for.

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Step two: Select your method of investing

We will work with you to select the investments that are most suited to your needs. We fully recognise that different investors have differing priorities:

Opportunity: Some investors would like access to opportunities in different global markets, but are concerned about how much risk they might be taking. Your Senior Personal Wealth Manager can help you achieve balance in your portfolio. What's more, through HSBC you can tap into a world of opportunities that would not be available from a smaller domestic provider.

Skills and knowledge: Many see expert knowledge as the key to risk mitigation, whilst others feel that their lack of understanding is preventing them from making investment choices. You may believe that investing can be risky and that you need someone to guide you through making the choices that are right for you.

With HSBC you have the reassurance of knowing you are benefiting from world class research – usually only available to professional investors and institutions – and over 1,400 investment professionals fully dedicated to researching markets, analysing funds and managing investments for our clients.

Flexibility: For some investors flexibility is a major issue, and knowing they can adjust their portfolio as they see fit provides them with a sense of freedom. It also means that you demand personalisation and tailoring to suit your specific needs. Lastly, you want the reassurance that you can access your money within days, should your circumstances change. HSBC can provide all this and more.

Whether you have heard about commodities or are curious about emerging markets, HSBC Worldwide Funds Service offers a transparent, straightforward and flexible approach to the world of investments.

Step three: Choosing the funds to work for you

If you select our HSBC funds you will benefit from the risk management expertise and investment skills of HSBC Asset Management, one of the world's leading international asset management businesses. We have over US\$450bn under management and stand apart as a world leader in emerging markets, with over US\$145bn invested across this region on behalf of our customers.

Whichever funds you choose you can rest assured that our dedicated and experienced team of 46 fund analysts – who are based around the world – apply both science and rigour in assessing the skills of a vast

number of fund management groups, to bring to you only those who stand out in their peer group. It all goes to helping you capture the opportunity while seeking to control the risks associated with these types of decisions.

Your Senior Personal Wealth Manager will be happy to discuss the options available to you, and help you build a portfolio that reflects your personal investment preferences and is in keeping with your financial goals. At HSBC we strive to make the world of investments work for you.

Funds list

Investment Category	Launch Date	Fund Currency	Calendar Year Performance				Risk Level ¹
			2008	2009	2010	2011	
Equity Global							
Aberdeen Global Opportunities Fund	25/08/2000	SGD/USD*	-42.65	25.82	-5.03	-6.21	3
Fidelity Global Focus Fund	14/01/2003	USD	-49.46	31.62	12.98	-15.64	3
Schroder Global Smaller Companies Fund	03/05/1999	SGD	-45.70	32.79	2.70	-13.92	3
Equity US							
Fidelity America Fund	01/10/1990	SGD*/USD	-43.84	32.83	6.44	-8.79	3
Equity Europe							
Blackrock Global Funds Emerging Europe Fund	29/12/1995	USD*/EUR	-69.66	78.11	22.55	-28.26	5
Schroder European Large Cap Equity Fund	24/06/1998	SGD	47.96	22.09	-8.08	-15.15	3
Schroder ISF European Equity Alpha	31/01/2003	EUR	-46.94	30.78	3.23	-19.97	4
Equity Japan							
Schroder Japanese Equity Fund	25/08/1999	SGD	-36.58	3.48	0.61	-12.35	3
Equity Emerging Markets							
Fidelity Latin America Fund	09/05/1994	USD	-54.57	103.96	13.07	-24.37	4
Schroder ISF Emerging Europe	28/01/2000	EUR	-66.31	77.43	20.77	-24.25	4
Schroder Emerging Europe Fund	29/11/2005	SGD	-67.46	74.96	2.49	-25.66	4
Equity Asia Region							
Aberdeen Pacific Equity Fund	05/12/1997	SGD/USD*	-49.20	57.87	11.74	-16.35	3
Fidelity Asian Special Situations Fund	03/10/1994	SGD*/USD	-48.89	55.38	14.24	-21.13	3
Schroder Asian Growth Fund	08/05/1991	SGD*/USD	-54.36	74.42	19.30	-15.34	3
HSBC GIF Asia ex Japan Equity Smaller Companies	21/11/1997	SGD*/USD/EUR*	-59.59	92.17	22.27	-28.70	3
Templeton Asian Growth Fund	14/05/2001	SGD*/USD	-62.79	89.91	21.56	-20.43	4

Investment Category	Launch Date	Fund Currency	Calendar Year Performance				Risk Level ¹
			2008	2009	2010	2011	
Equity Asia - Single Country							
Aberdeen China Opportunities Fund	13/07/2001	SGD/USD [†]	-52.81	54.32	10.67	-17.90	3
Fidelity Thailand Fund	01/10/1990	USD	-47.67	60.73	53.31	-4.15	4
First State Singapore Growth Fund	28/07/1969	SGD/USD [†]	-50.78	55.25	15.73	-6.78	3
Fidelity Singapore Fund	01/10/1990	USD	-50.72	65.38	18.73	-23.15	4
First State Regional China Fund	01/11/1993	SGD/USD [†]	-48.07	60.7	13.02	-15.48	3
Fidelity Greater China Fund	01/10/1990	SGD*/USD	-46.94	56.1	10.29	-24.10	3
Equity Sector							
Blackrock Global Funds World Mining Fund	24/03/1997	SGD*/USD/EUR*/GBP*	-65.91	93.69	22.71	-32.25	4
First State Global Resources	05/09/2005	SGD/USD [†]	-59.79	80.81	26.27	-30.09	4
Schroder Alternative Solutions Gold and Precious Metals	07/07/2008	SGD*/USD/EUR*	-	50.60	9.40	-5.19	3
Henderson Global Technology Fund	13/10/1997	SGD	-45.19	46.72	-1.58	-6.98	3
Henderson Horizon Global Technology Fund	16/10/1996	USD	-42.19	60.26	13.28	-8.54	3
Balanced							
First State Bridge	14/07/2003	SGD	-33.62	32.25	4.30	-8.42	3
Schroder Multi-Asset Revolution	12/05/1998	SGD	-29.92	16.86	0.32	-7.91	2
Blackrock Global Funds Global Allocation Fund	03/01/1997	SGD*/USD/EUR*/GBP*/AUD*	-26.75	16.11	3.08	-9.10	2
Bond Global/US							
PIMCO GIS Total Return Bond Fund	31/03/2006	USD	-1.12	5.92	1.14	-3.13	2
Templeton Global Total Return Fund	29/08/2003	SGD*/USD/EUR*/GBP*/AUD*	-9.07	24.79	7.96	-7.53	2
Bond Asia							
Fidelity Asian High Yield	02/04/2007	SGD*/USD/EUR*	-43.85	64.68	12.78	-12.39	3
Bond Emerging Markets/HighYield							
Fidelity US High Yield	06/06/2003	SGD*/USD	-29.26	43.70	8.36	-3.45	3
Fidelity European High Yield	26/06/2000	SGD*/EUR	-36.33	59.03	7.24	-8.04	3
Schroder Global High Yield Fund	17/01/2005	SGD	-29.60	32.60	6.25	-4.83	2

Your Senior Personal Wealth Manager can provide a recommendation on a suitable combination of funds to match your particular investment preferences and financial goals.

Call 1800-227 8886 today to make an appointment.

For further information, visit our web site www.hsbcadvance.com.sg.

Important Risk Warning

- The mention of any investment product should not be construed as representing a recommendation to buy or sell that product, nor does it represent a forecast on future performance of the product.
- Unit Trusts are investment products and some may involve derivatives. The value of investments and units may go down and up, and the investor may not get back the original sum invested. Past performance is not necessarily indicative of future performance. In a worst case scenario, the value of the fund may worth substantially less than the original amount you have invested (and in an extreme case could be worth nothing).
- Investors and potential investors must not solely rely on the information provided herein to make investment decisions and should read carefully and understand the offering documents (including the prospectus and full text of the risk factors stated therein), available at HSBC branches and at the fundhouses' webpages, before investing.
- The investment decision is yours. Before you make any investment decision, you may wish to consult a financial adviser. In the event that you choose not to seek advice from a financial adviser, you should carefully consider whether the investment product is suitable for you.

Unit Trusts are NOT equivalent to time deposits. Additional risks are disclosed in the section on Risk Disclosures. Please refer to them for details.

Risk Disclosures:

- Counterparty Risk - some of the funds are subject to the possibility of insolvency, bankruptcy or default of the counter party with which it trades financial derivative instrument contracts outside of recognised exchange. This could result in substantial loss to a fund.
- Funds which are invested in certain markets and companies (eg emerging, commodity markets and smaller companies etc) may also involve a higher degree of risk and are usually more sensitive to price movements.
- Investing in emerging markets involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.
- Changes in rates of currency exchange may affect significantly the value of investment.
- Funds which are invested in debt securities (including bond and short term money market instruments) may be subject to risks such as interest rate risk, credit risk, default risk and liquidity risk, etc.

Notes:

- Performance statistics are based on (1) offer to bid prices (2) prices of the relevant funds with dividends reinvested in fund currency. Data as at 13 January 2012. Source: 2012 MorningStar, Inc. All Rights Reserved. The performance data contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.
- Inclusion in "HSBC Worldwide Funds Service" does not suggest that a fund is suitable for investors. Investors should carefully consider whether the funds or products found in this document are appropriate for them in view of their investment experience, objectives, financial resources and relevant circumstances.
- * Additional currency class offered on top of denominated fund currency.
- † Reference currency class.
- ‡ The risk level of Unit Trusts is subject to the Bank's periodic review and may change from time to time. Please visit our web site at www.hsbc.com.sg or call our 24-hour HSBC Advance Customer Service hotline on 1800-227 8886 in Singapore or (65) 6472 2669 from overseas.

Risk Level is determined according to the historical volatility of the fund or, where appropriate, the historical volatility of a comparable market index or comparable fund;

1= low risk. This risk level normally comprises bond funds with low volatility. This product may be suitable for investors who are happy to accept low level of investment risk;

2= low to medium risk. This risk level normally comprises balanced or high-yield bond funds with low to medium volatility. This product may be suitable for investors who are happy to accept low-to-medium level of investment risk;

3= medium risk. This risk level normally comprises diversified equity growth funds with medium volatility. This product may be suitable for investors who are happy to accept medium level of investment risk;

4= medium to high risk. This risk level normally comprises single country equity funds or warrants and derivatives funds with high volatility. This product may be suitable for investors who are happy to accept medium-to-high level of investment risk;

5= high risk. This risk level normally comprises single country equity funds or warrants and derivatives funds with high volatility. This product may be suitable for investors who are happy to accept high level of investment risk.

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