

Funds Overview

Fund	HSBC-Link SGD Reserve Fund	HSBC-Link Singapore Bond Fund	HSBC-Link Global Bond Fund	HSBC-Link Asian Bond Fund	HSBC-Link World Selection 1 Fund	
Fund Manager	Schroder Investment Management (Singapore) Ltd	Deutsche Asset Management (Asia) Limited	Legg Mason Asset Management Singapore Pte Limited	Legg Mason Asset Management Singapore Pre Limited	HSBC Global Asset Management (Singapore) Limited	
Fund invests into	Schroder S\$ Reserve Fund	DWS Lion Bond Fund	Legg Mason Global Bond Trust	Legg Mason Asian Bond Trust	HSBC Portfolios - World Selection 1	
Fund Emphasis	To achieve a return in line with 1 month SGD Interbank Bid Rate (SIBID) whilst managing liquidity and risk to preserve capital. Note: This fund provides ILP policy holders access to parking fund with relatively low volatility for switching their existing investments during volatile markets at no additional bid-offer spread.	To achieve attractive returns by investing in Single A and above quality investment grade bonds of Singapore and major bond markets such as the G7 countries, Australia, New Zealand, Hong Kong and South Korea.	To maximise total returns in Singapore Dollar terms over the longer term by investing in a portfolio of high quality debt securities of Singapore and major global bond markets such as the G10 countries, Australia and New Zealand.	To maximise returns over the long-term by investing mainly in the bond markets of Asia's developing economies. There is no target industry or sector.	To provide capital growth through investment in a broad range of asset classes across global markets, consistent with a low risk investment strategy.	
Frequency of valuation	Every business day	Every business day	Every business day	Every business day	Every business day	
Asset Class	Singapore Dollar denominated money market instruments and debt securities	Fixed Income - Singapore, G7, Australia, New Zealand, Hong Kong and South Korea	Fixed Income - Global	Fixed Income - Asia	Multi-assets	
Fees and Charges	Bid-offer Spread ¹	5%	5%	5%	5%	
	Management Fees	0.25% p.a.	0.5% p.a.	0.8% p.a.	1.0% p.a.	1.35% p.a.
CPFIS Risk Classification	N.A.	Low to Medium Risk, Broadly Diversified	Low to Medium Risk, Broadly Diversified	N.A.	N.A.	
Included under CPF Investment Scheme	CPFIS-OA	No	Yes	Yes	No	No
	CPFIS-SA	No	Yes	Yes	No	No
Launch date	14 October 2005	2 May 2002	6 October 2008	6 October 2008	1 April 2010	
HSBC risk classification score	1	1	1	2	1	

Customer risk profile	Product risk rating	Important notes: Under present Singapore's tax laws, capital gains are currently not taxable. The Bank does not provide, and the contents of this document should not be construed as, tax advice.
Secure	1	Customers should consult their own tax professional if they need such advice.
Cautious	2	* Benefits of switching to HSBC-Link SGD Reserve Fund. Policyholders can exercise their rights to switch when they want to take profits from their fund(s) or when they want to preserve the cash values of their policies during periods of high market volatility. By switching into HSBC-Link SGD Reserve Fund, the policyholders can retain the policy, monitor the markets and invest into any funds as and when they desire without incurring additional bid-offer spread. Each policyholder is entitled to unlimited free switches for their investment-linked policies.
Balanced	3	
Adventurous	4	
Speculative	5	† Single Premium (Asset Manager Series) and Recurring Single Premium (Accumulation Manager) investment-linked insurance products, bonus units of 2.11% will be given. Net sales charge of 3% applies.

This document provides a brief summary of the investment-linked funds distributed by HSBC Insurance (Singapore) Pte. Limited. For details of each investment-linked fund, please obtain a copy of the Fund Summary at any HSBC Branches. Potential investors should read the Fund Summary before deciding whether to subscribe for units in the investment-linked funds. Information is correct as at 28 June 2010.

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Funds Overview

Fund	HSBC-Link Premium Balanced Fund	HSBC-Link Asia Balanced Fund	HSBC-Link China Balanced Fund	HSBC-Link Singapore Balanced Fund	HSBC-Link World Selection 3 Fund
Fund Manager	Deutsche Asset Management (Asia) Limited	Legg Mason Asset Management Singapore Pte Limited	Deutsche Asset Management (Asia) Limited	Deutsche Asset Management (Asia) Limited	HSBC Global Asset Management (Singapore) Limited
Fund invests into	DWS Premier Select Trust	70% Legg Mason Asian Enterprise Trust and 30% Legg Mason Global Bond Trust	70% DWS China Equity Fund and 30% DWS Lion Bond Fund	70% DWS Singapore Equity Fund and 30% DWS Lion Bond Fund	HSBC Portfolios - World Selection 3
Fund Emphasis	To achieve long-term capital appreciation through investment in a diversified portfolio of securities.	Invests 70% in Asian equities and 30% in high quality debt securities of major bond markets.	Invests 70% of its assets into a diversified portfolio of equity and equity-related securities in China including Hong Kong. Remaining 30% will be invested into quality investment grade bonds of Singapore and major bond markets.	Invests 70% of its assets into a diversified portfolio of Singapore equity and equity-related securities. Remaining 30% will be invested into quality investment grade bonds of Singapore and major bond markets.	To provide capital growth through investment in a broad range of asset classes across global markets, consistent with a medium risk investment strategy.
Frequency of valuation	Every business day	Every business day	Every business day	Every business day	Every business day
Asset Class	Equities - Global and Fixed Income	Equities - Asia and high quality debt securities of major bond markets	Equities - China (including Hong Kong) and Fixed Income	Equities - Singapore and Fixed Income	Multi-assets
Fees and Charges	Bid-offer Spread*	5%	5%	5%	5%
	Management Fees	1.2% p.a.	1.5% p.a.	1.4% p.a.	1.45% p.a.
CPFIS Risk Classification	Medium to High Risk, Broadly Diversified	N.A.	N.A.	N.A.	N.A.
Included under CPF Investment Scheme	CPFIS-OA	Yes	No	No	No
	CPFIS-SA	Yes	No	No	No
Launch date	2 January 2001	1 November 2007	26 May 2008	26 May 2008	1 April 2010
HSBC risk classification score	3	3	3	3	3

Customer risk profile	Product risk rating
Secure	1
Cautious	2
Balanced	3
Adventurous	4
Speculative	5

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Funds Overview




Fund	HSBC-Link GEM Balanced Fund	Global Leaders Fund *	HSBC-Link Climate Change Equity Fund	HSBC-Link Global Equity Fund	HSBC-Link World Selection 5 Fund
Fund Manager	HSBC Global Asset Management (Singapore) Limited	Deutsche Asset Management (Asia) Limited	Schroder Investment Management (Singapore) Ltd	AllianceBernstein (Luxembourg) S.A.	HSBC Global Asset Management (Singapore) Limited
Fund invests into	HSBC GEM Treasures Fund	DWS Global Equity Focus Fund	Schroder International Selection Fund - Global Climate Change Equity	AllianceBernstein - Global Equity Blend Portfolio	HSBC Portfolios - World Selection 5
Fund Emphasis	Invests at least 70% of its non-cash assets in a portfolio of investments in equity and equity equivalent securities of companies in emerging markets. The remaining assets will be invested in a diversified portfolio of fixed income securities.	To achieve long-term capital growth. Fund's investments are not confined or concentrated in any particular geographic region or market.	To provide capital growth primarily through investments in equities securities of worldwide issuers which will benefit from efforts to accommodate or limit the impact of global climate change.	Seeks to achieve long-term growth of capital by investing in a portfolio of equity securities.	To provide capital growth through investment in a broad range of asset classes across global markets, consistent with a high risk investment strategy.
Frequency of valuation	Every business day	Every business day	Every business day	Every business day	Every business day
Asset Class	Equities - Emerging Countries and Fixed Income	Equities - Global	Equities - Global	Equities - Global	Multi-assets
Fees and Charges	Bid-offer Spread †	5%	5%	5%	5%
	Management Fees	1.5% p.a.	1.5% p.a.	1.5% p.a.	1.55% p.a.
CPFIS Risk Classification	N.A.	Higher Risk, Broadly Diversified	N.A.	Higher Risk, Broadly Diversified	N.A.
Included under CPF Investment Scheme	CPFIS-OA	No	Yes	No	Yes
	CPFIS-SA	No	No	No	No
Launch date	26 May 2008	28 February 1997	6 October 2008	6 October 2008	1 April 2010
HSBC risk classification score	3	4	4	4	4

Customer risk profile	Product risk rating
Secure	1
Cautious	2
Balanced	3
Adventurous	4
Speculative	5

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* Global Leaders Fund is not available under Growth Cultivator, Growth Manager and Growth Manager Plus.

† Single Premium (Asset Manager Series) and Recurring Single Premium (Accumulation Manager) investment-linked insurance products, bonus units of 2.11% will be given. Net sales charge of 3% applies.

Global Funds	
Regional Funds	
Country Funds	
Thematic Funds	

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Funds Overview



Fund	HSBC-Link Asia Equity Fund	HSBC-Link Asian Dividend Equity Fund	HSBC-Link Pacific Equity Fund	HSBC-Link Emerging Markets Equity Fund	HSBC-Link Europe Equity Fund	HSBC-Link Emerging Europe Equity Fund
Fund Manager	Deutsche Asset Management (Asia) Limited	Henderson Global Investors (Singapore) Limited	Aberdeen Asset Management Asia Limited	Schroder Investment Management (Singapore) Ltd	Schroder Investment Management (Singapore) Ltd	Schroder Investment Management (Singapore) Ltd
Fund invests into	DWS Asia Premier Trust	Henderson Horizon Fund - Asian Dividend Income Fund	Aberdeen Select Portfolio - Aberdeen Pacific Equity Fund	Schroder Emerging Markets Fund	Schroder European Equity Alpha Fund	Schroder International Selection Fund - Emerging Europe Equity
Fund Emphasis	To achieve capital appreciation in the medium to long-term through investment in equity and equity-related securities issued by companies which are listed on the stock exchanges of Asia.	Seeks an above-benchmark dividend yield from a portfolio of Asian stocks with a focus on value and long-term capital appreciation.	Aims to provide holders with medium to long term capital growth from a diversified portfolio of Asian-Pacific equities excluding Japanese equities.	To provide capital growth primarily through investment in equity securities of emerging markets companies.	To provide capital growth primarily in investments through equity securities of European companies.	To provide capital growth and income primarily through investment in equity securities of Central and Eastern Europe companies including the markets of the former Soviet Union and the Mediterranean emerging markets.
Frequency of valuation	Every business day	Every business day	Every business day	Every business day	Every business day	Every business day
Asset Class	Equities - Asia ex Japan	Equities - Asia ex Japan	Equities - Asia Pacific ex Japan	Equities - Global Emerging Markets	Equities - Europe	Equities - Emerging Europe
Fees and Charges						
	Bid-offer Spread*	5%	5%	5%	5%	5%
	Management Fees	1.5% p.a.	1.5% p.a.	1.5% p.a.	1.5% p.a.	1.5% p.a.
CPFIS Risk Classification	Higher Risk - Narrowly Focused - Regional - Asia	N.A.	Higher Risk - Narrowly Focused - Regional - Asia.	Higher Risk - Narrowly Focused - Regional - Emerging Markets	Higher Risk - Narrowly Focused - Regional - Europe	N.A.
Included under CPF Investment Scheme	CPFIS-OA	With effect from 28 June 2010, HSBC-Link Asia Equity Fund has ceased to accept new CPF monies.	No	Yes	With effect from 1 October 2008, HSBC-Link Emerging Markets Equity Fund has ceased to accept new CPF monies.	No
	CPFIS-SA	No	No	No	No	No
Launch date	31 January 1994	26 May 2008	1 April 2010	6 November 2006	14 October 2005	6 October 2008
HSBC risk classification score	4	4	4	4	4	5

Customer risk profile	Product risk rating
Secure	1
Cautious	2
Balanced	3
Adventurous	4
Speculative	5

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Fund	HSBC-Link China Equity Fund	HSBC-Link India Equity Fund	HSBC-Link Japan Equity Fund	HSBC-Link Premium Property Equity Fund
Fund Manager	HSBC Global Asset Management (Singapore) Limited	HSBC Global Asset Management (Singapore) Limited	Schroder Investment Management (Singapore) Ltd	Henderson Global Investors (Singapore) Limited
Fund invests into	HSBC Global Investment Funds - Chinese Equity	HSBC Global Investment Funds - Indian Equity	Schroder Japanese Equity Fund	50% Henderson Horizon Fund - Global Property Equities Fund, 25% Henderson Horizon Fund - Pan European Property Equities Fund and 25% Henderson Horizon Fund - Asia-Pacific Equities Fund.
Fund Emphasis	Seeks long-term capital growth through a well-diversified portfolio of investments in equities and equity-equivalent securities of companies registered in, and/or with an official listing on a major stock exchange or other regulated market of the People's Republic of China ("China") including Hong Kong SAR, as well as those with significant operations in China.	Seeks long-term capital growth through a well-diversified portfolio of investments in equities and equity-equivalent securities of companies registered in, and/or with an official listing on a major stock exchange or other regulated markets of India, as well as those with significant operations in India.	Provide capital growth primarily through investments in equity securities of Japanese companies.	Seeks long-term capital appreciation by investing in the quoted equity securities of companies or Real Estate Investment Trusts (or its equivalents) listed or traded on a regulated market which derive the main part of their revenue from the ownership, management and/or development of real estate, throughout the world.
Frequency of valuation	Every business day	Every business day	Every business day	Every business day
Asset Class	Equities - China	Equities - India	Equities - Japan	Global equity securities of companies or Real Estate Investment Trusts (or its equivalents)
Fees and Charges	Bid-offer Spread*	5%	5%	5%
	Management Fees	1.5% p.a.	1.5% p.a.	1.25% p.a.
CPFIS Risk Classification	Higher Risk - Narrowly Focused - Country - Greater China	Higher Risk - Narrowly Focused - Country - Others	N.A.	N.A.
Included under CPF Investment Scheme	CPFIS-OA	Yes	Yes	No
	CPFIS-SA	No	No	No
Launch date	13 November 2003	19 April 2004	14 October 2005	1 November 2007
HBSC risk classification score	4	5	4	4

Customer risk profile	Product risk rating
Secure	1
Cautious	2
Balanced	3
Adventurous	4
Speculative	5

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