

# HSBC RIF - SRI Dynamic

## Socially Responsible Investment (SRI) “Best in class” approach



This document is intended for non professional investors



## Fund overview

### Investment objective

- ◆ To maximise the subfund's performance, based on an investment with high exposure to equity market risk over a recommended investment timeframe of at least five years.
- ◆ To invest in corporate or government bonds chosen for their good environmental, social and governance practices and for their financial quality.
- ◆ The long-term strategic allocation consists of 80% equities and 20% international bonds, with a euro bias.

### Who is the target investor for HSBC RIF - SRI Dynamic?

- ◆ The subfund is aimed at investors seeking a **turnkey socially responsible investment**: portfolio managers are responsible for combining potential sources of performance (asset classes, geographic areas).
- ◆ It has **high exposure** to **equity** market risk. Your investment is not guaranteed.

### Why choose HSBC RIF - SRI Dynamic?

- ◆ **SRI "Best in Class" screening**: the investment approach is to select the companies with the best environmental, social and governance practice in each business sector. Companies doing business in the tobacco and arms sectors and those in breach of one or more of the UN Global Compact principles are excluded.
- ◆ **SRI label**: The fund was awarded the SRI label on launch.
- ◆ **Equities**: Investment universe of international large caps.
- ◆ **Fixed income**: Bonds and other international debt securities.
- ◆ **Geographic diversifications and asset classes**: To multiply sources of performance and mitigate risks from movements in any one market.

**HSBC RIF-SRI\* Dynamic** is a subfund of the SICAV HSBC Responsible Investment Funds, created on 12 July 2019 to bring together all of HSBC's sustainable finance funds (subfunds) with official French state SRI certification.

### Risk and Return Profile

Lower risk ← Higher risk  
Generally lower yield ← Generally higher yield

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- ◆ Past data, such as those used to calculate the synthetic indicator, may not provide an accurate indication of the fund's future risk profile.
- ◆ The risk category associated with this fund is not guaranteed and may change over time.
- ◆ The lowest risk category does not mean "risk free".
- ◆ **The subfund is classed category 5**. This classification corresponds to a variable mix of exposure to euro zone equity and bond markets based around a strategic allocation of 80% equities and 20% fixed-income.

### Key risks

- ◆ Capital loss
- ◆ Discretionary management
- ◆ Equity
- ◆ Interest-rate
- ◆ Credit
- ◆ Financial derivatives instruments



\*SRI is an investment approach that aims to combine economic performance with social and environmental impact by financing companies that contribute to sustainable development in all business sectors.

The SRI label is awarded following a strict certification process led by independent bodies and forms a single indicator for savers looking to participate in a more sustainable economy. By influencing corporate governance and behaviour, SRI promotes responsible business practices.



**HSBC**  
Global Asset  
Management

## More on HSBC's expertise

- ◆ Proven stock-picking investment strategy and SRI expertise grounded in the quality of our research and dedicated global platform.
- ◆ More than 15 years' experience in SRI fund management

## Key risks

- ◆ **Capital loss:** Capital is not guaranteed. It is important to remember that the value of investments and any income from them can go down as well as up and is not guaranteed.
- ◆ **Discretionary Management:** Discretionary management is based on anticipating the evolution of different markets and securities. There is a risk that the fund will not be invested at any time in the most efficient markets and securities.
- ◆ **Equity:** Funds that invest in securities listed on a stock exchange or market could be affected by general changes in the stock market. The value of investments can go down as well as up due to equity markets movements.
- ◆ **Interest rate:** As interest rates rise debt securities will fall in value. The value of debt securities is inversely proportional to interest rate movements. Issuers of debt securities may fail to meet their regular interest and/or capital repayment obligations. All credit instruments therefore have potential for default.
- ◆ **Credit:** Issuers of debt securities may fail to meet their regular interest and/or capital repayment obligations. All credit instruments therefore have potential for default. Higher yielding securities are more likely to default.
- ◆ **Financial derivative instruments:** The value of derivative contracts is dependent upon the performance of an underlying asset. A small movement in the value of the underlying can cause a large movement in the value of the derivative. Unlike exchange traded derivatives, over-the-counter (OTC) derivatives have credit risk associated with the counterparty or institution facilitating the trade.

## Sub-fund details

<b>Product domicile</b>	UCITS French SICAV
<b>Base currency</b>	EUR
<b>Management style</b>	Multi-asset
<b>Benchmark index*</b>	No benchmark index*
<b>Inception date</b>	30 September 2019
<b>Recommended investment period</b>	5 years (min.)
<b>Fees (max.)</b>	<b>Management fees</b> AC shares : 1,35% <b>Administration fees</b> AC shares: 0,10%
<b>Dealing</b>	Daily at 12:00am (CET)
<b>Valuation</b>	Daily
<b>Management company</b>	HSBC Global Asset Management (France)
<b>Custodian</b>	CACEIS Bank
<b>Minimum initial investment</b>	AC share: Thousandths of share
<b>ISIN code</b>	AC : FR0013443165

\* Index provided for comparative and illustrative purposes only. The fund does not track this index. The fund is actively managed and performance may differ materially from that of its benchmark.

## Important Information

Document can be intended for non professional investors as defined by MIFID

The material contained herein is for information only and does not constitute investment advice or a recommendation to any reader of this material to buy or sell investments. There are risks involved with this type of investment. Investors and potential investors should read and note the risk warnings in the prospectus and relevant Key Investor Information Document (KIID). Past performance of investments is not necessarily a guide to future performance and the value of investments and any income from them can go down as well as up and you may not get back the amount you originally invested. The rate of currency exchange, where applicable, may cause the value of such investments to go down as well as up. Investments in emerging markets are by their nature higher risk and potentially more volatile than those inherent in established markets. You should view this investment as medium to long-term, and should plan to keep it for at least three years.

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