HSBC Collective Investment Trust

Important Information:

- The Fund invests mainly in a diversified portfolio of global assets that form part of sustainable investment strategies (“Sustainable Assets”).
- The Fund invests its asset based on certain ESG and sustainable investment strategies. The use of Sustainable Criteria may affect the Fund’s investment performance which perform differently compared to similar funds that do not use such criteria.
- The Fund’s asset allocation strategy balancing income, long term expected returns and risk may not achieve the desired results under all circumstances and market conditions. Change in sustainable investment strategies may involve rebalancing of the investments of the Fund and therefore the Fund may incur greater transaction costs than a fund employing a buy-and-hold allocation strategy.
- The Fund may invest in financial derivative instruments (eg. Covered Call Options) for investment purpose which may lead to higher volatility to its net asset value.
- The Fund may pay dividends out of capital or gross of expenses. Dividend is not guaranteed and may result in capital erosion and reduction in net asset value.
- The Fund may invest in other collective investment schemes, and need to bear the underlying funds’ fees and expenses on top of the Fund’s own fees and expenses.
- The Fund’s investments may involve substantial credit, credit rating, currency, volatility, liquidity, interest rate, valuation, emerging markets, tax and political risks and risks related to general equity market, general debt securities, sovereign debt, investment strategy, mainland China market, small/mid-capitalisation companies, non-investment grade and unrated debt securities, convertible securities. Investors may suffer substantial loss of their investments in the Fund.
- Base Currency Hedged Share Classes and RMB denominated Class are subject to higher currency and exchange rate risks.
- Investors should not invest solely based on this document and should read the offering documents for details.

HSBC Global Sustainable Multi-Asset Income Fund

Multi-asset opportunities delivered sustainably

HSBC
Asset Management

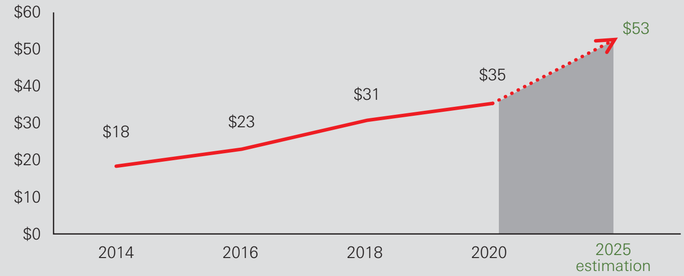
Why consider the Fund?

1. A rapidly expanding opportunity set

- Increasing number of investors are cognizant of the benefits of ESG investing and have shifted their focus to investing in sustainable assets amidst the pandemic worries
- The trend of sustainable investing is also driven by the changing business environment and the impact of ESG factors on companies

ESG assets grow in size

Global ESG investing assets (USD trillion)

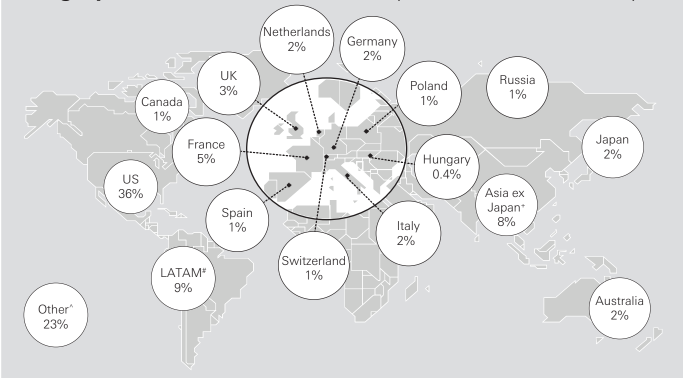


Source: 2020 Global Sustainable Investment Review, The Global Sustainable Investment Alliance. Data of 2025 was estimated by Bloomberg Intelligence, 23 February 2021.

2. Globally diversified portfolio aligned to pre-defined risk budget

- The Fund aims to invest across 50 countries and over 30 currencies with multiple asset classes, providing access to a wide range of investment opportunities
- With a pre-defined risk budget, the Fund aims to be managed within expected volatility levels

Geographical diversification (% of portfolio; indicative only)

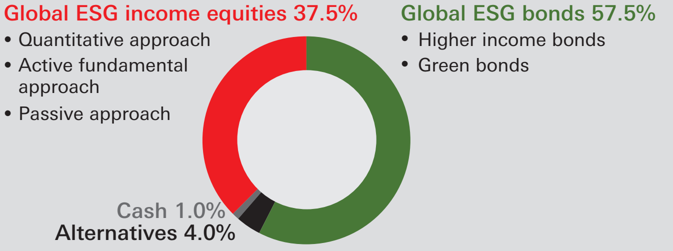


Source: Bloomberg, HSBC Asset Management, as of 31 December 2021. Based on Equity, Corporate Bonds, High Yield Bonds and EMD allocation benchmarks. #Latin America (LATAM) includes Argentina, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Mexico, Panama, Paraguay, Peru and Uruguay. +Asia ex Japan includes Mainland China, Hong Kong SAR, Indonesia, South Korea, Malaysia, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Turkey. ^Other includes all remaining countries not specified on the map.

3. Strong focus on sustainable assets

- The Fund invests heavily in sustainable companies and aims to reduce its exposure to less sustainable ones
- It focuses on sustainable investment opportunities and also manages the risks brought about by ESG factors

Asset allocation (indicative only)

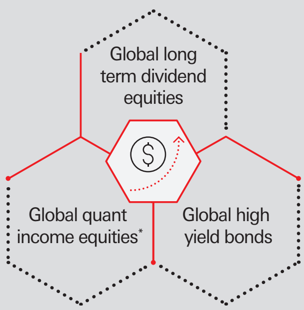


Source: HSBC Asset Management, data as of 31 December 2021. For illustrative purposes only.

4. Income objectives for attractive yield potential

- The Fund incorporates an income approach that focuses on relatively attractive yielding assets, while taking ESG factors into account
- This helps mitigate the potential impact on income from a narrower investable universe due to ESG screening

Asset classes to enhance portfolio's income potential

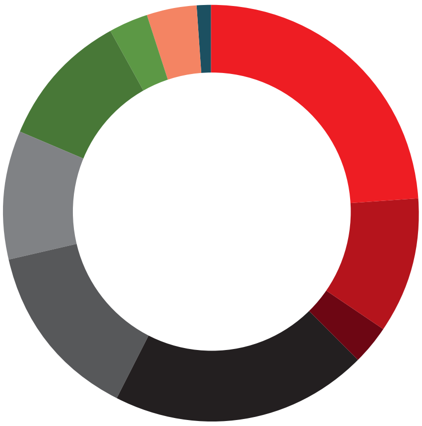


Source: HSBC Asset Management, December 2021. Investment involves risk. The value of investments and any income from them can go down as well as up and investors may not get back the amount originally invested. A positive income does not imply a positive return Representative overview of the investment process, which may differ by product, client mandate or market conditions. Any forecast, projection or target where provided is indicative only and is not guaranteed in any way. HSBC Global Asset Management accepts no liability for any failure to meet such forecast, projection or target.

* Global Quant Income Equities include covered call options.

Indicative portfolio (as at 31 December 2021)[1]

Asset allocation



Global Quant Income Equities ESG	24.0	Equities 37.5%
Global Long Term Dividend Equities ESG	10.5	
Emerging Markets Equities ESG	3.0	
Global High Yield Bonds ESG	20.0	Bonds 44.0%
Emerging Markets Local Bonds ESG	14.0	
Emerging Markets Hard Currency Bonds ESG	10.0	
Global Green Corporate Bonds	10.5	Green bonds 13.5%
Global Green Government Bonds	3.0	
Global Real Estate Equities	4.0	Alternatives 4.0%
Liquidity	1.0	Cash 1.0%

Investment objective

The Fund aims to provide income through investment in a diversified portfolio of global assets that form part of sustainable investment strategies ("Sustainable Assets"). Through investment in Sustainable Assets, the Fund aims to invest in a portfolio with a higher weighted average environmental, social and governance score and lower weighted average carbon intensity ratings than if it invested in an equivalent portfolio of standard market capitalisation indices.

Fund details

IPO period	10 January 2022 – 21 January 2022
Launch date	21 January 2022
Share class	AM2-USD / AM2-HKD / AM3O-RMB / AM3O-CAD / AM3O-EUR / AM3O-AUD / AM3O-GBP
Base currency	USD
Share class currency	USD / HKD / RMB / CAD / EUR / AUD / GBP
Minimum investment	USD1,000 / HKD10,000 / RMB10,000 / CAD1,000 / EUR850 / AUD1,500 / GBP650

Initial charge	Up to 3.00% of the total subscription amount
Management Fee	1.25% per annum
Switching Fee	Up to 1.0% of the switch-out proceeds
Dealing	Daily
Distribution policy[2]	Monthly, if any (Dividend is not guaranteed and may be paid out of capital)
Fund manager	Jimmy Choong

1. Source: HSBC Asset Management, as of 31 December 2021. The results of the sample portfolios are hypothetical, are provided for illustrative purposes only, and are no guarantee of future results. The results do not include the impact of fees, which would reduce the returns. No representation is being made that any portfolio has achieved, or will likely achieve the results shown. Any changes to the allocation could have a material impact on the returns set forth. Hypothetical examples have many inherent limitations and are generally prepared with the benefit of hindsight. In addition, there may be sharp differences between hypothetical results and actual results. Factors related to the markets in general or to the implementation of any specific investment strategy, which cannot be fully accounted for in the preparation of hypothetical results, can adversely affect actual results.

2. Dividend is not guaranteed and may be paid out of capital, which will result in erosion of capital and reduction in net asset value.

Key potential risks

- **Investment risk and volatility risk:** the Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Fund may suffer losses
- **Sustainable investment policy risk:** the Fund may invest its asset based on an overall ESG Score, an overall Carbon Intensity Rating and in certain sustainable investment strategies. These sustainable criteria are subjective and are subject to the Investment Adviser's discretion. The use of sustainable criteria may affect the Fund's investment performance and, as such, the Fund may perform differently compared to similar funds that do not use such criteria
- **Investment strategy risk:** multi-asset income: the asset allocation strategy balancing income, long term expected returns and risk may not achieve the desired results under all circumstances and market conditions
- **Investment strategy risk:** writing covered call options: the Fund may generate additional income by collecting option premium from writing (selling) call options on selected equities held by the Fund. Writing Covered Call Options limits the potential capital growth of the referenced equities to the Strike Price thereby limiting the overall return of the Fund
- **Derivative instrument risk:** the use of derivatives for investment purposes may involve leverage. Leverage can result in a loss significantly greater than the amount invested in derivatives by the Fund leading to a higher risk of significant loss by the Fund
- **Non-investment grade and unrated debt securities risks:** Non-investment grade debt securities as rated by credit agencies (and credit equivalent unrated debt securities) are subject to greater liquidity risk, higher volatility, higher credit risk and greater risk of loss of principal and interest than investment grade debt securities
- **Risk associated with distribution out of/effectively out of capital:** for certain Classes, dividends may be paid out of capital or effectively out of capital which represents a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment. Any payment of dividends may result in an immediate reduction in the net asset value per unit of the Class
- **Other risks:** general liquidity risk, currency risk, general equity market risk, general debt securities risks, sovereign debt risk, emerging markets risk, convertible securities risk, mainland China market risk, risk associated with small/mid-capitalisation companies, risk of investing in other collective investment schemes, risk of base currency hedged classes, RMB denominated class risk