

# HSBC Monthly Income Fund - Premium Series

**Fund Category**  
Canadian Fixed Income  
Balanced

## Fund Essentials

Inception Date	April 2008
Min. Initial Inv.(\$)	100,000
Min. Additional Inv.(\$)	50
Total Assets \$Mil as of 09-30-2021	1,443.7
Income Distribution	Monthly
MER % as of 06-30-2021	0.90
NAV \$ as of 09-30-2021	11.74
Benchmark	15% FTSE Canada Short Term Bond Index 15% FTSE Canada Mid Term Bond Index 30% HSBC Mortgage Fund benchmark 5% S&P/TSX Preferred Share Total Return Index 35% S&P/TSX Dividend Composite Index

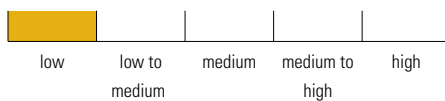
## Class Options

Series	Load Structure	Currency	Fund Code
Prem	No Load	CAD	HKB7518
Management Company		HSBC Global Asset Management (Canada) Ltd.	
Telephone	1 888 390 3333		
Web Site			

## Investment Objective

The fundamental investment objective of this Fund is to provide a reasonably consistent level of monthly income while aiming to preserve capital over the medium to long term. The fund will invest primarily in a diversified portfolio of debt and equity instruments.

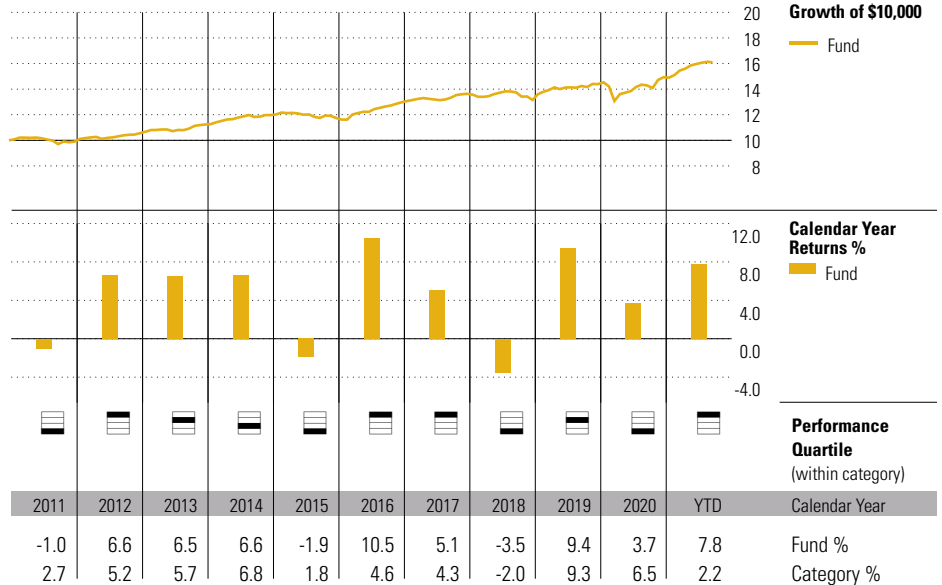
## Prospectus Risk



## Notes

Management fees and operating expenses are paid by the HSBC Mutual Fund. Trailing commission are paid by HSBC Global Asset Management (Canada) Limited.

## How has this portfolio performed? Data as of September 30, 2021

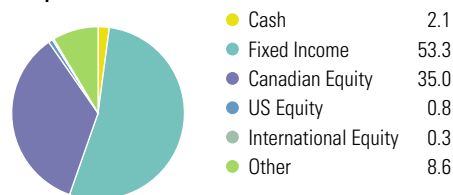


## Annualized Returns %

	1 Yr	2 Yr	3 Yr	5 Yr	10 Yr	Since Incep.
Fund	12.6	6.3	5.4	4.9	5.2	4.7
Category	5.8	4.7	5.1	3.8	4.8	—

## What's in this portfolio? Data as of August 31, 2021

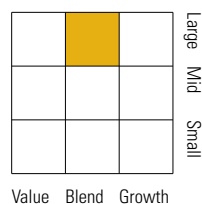
### Composition



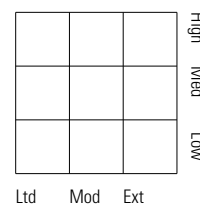
### Top 10 Holdings

Top 10 Holdings	% Assets
Hsbc Mortgage Consolidation	24.2
Royal Bank of Canada	2.9
Brookfield Asset Mgmt Inc CI A	2.4
The Toronto-Dominion Bank	2.3
Canada Hsg Tr No 1 1.95% 15-12-2025	2.1
Enbridge Inc	2.0
Canadian National Railway Co	1.6
Bank of Nova Scotia	1.5
Alimentation Couche-Tard Inc Class B	1.2
Manulife Financial Corp	1.2

### Equity Style



### Fixed Income Style



Total Number of Portfolio Holdings	266
Total Number of Underlying Holdings	2,011
Total Number of Stock Holdings	50
Total Number of Bond Holdings	1,767

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## Portfolio Advisor Overview

### Disclosure

HSBC Global Asset Management (Canada) Limited ("AMCA") is the manager and primary investment advisor for the HSBC Mutual Funds. HSBC Investment Funds (Canada) Inc. ("HIFC") is the principal distributor of the HSBC Mutual Funds. HSBC Mutual Funds are also distributed through authorized dealers. Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the prospectus and Fund Facts before investing. Except as otherwise noted, the indicated rates of return are historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemptions, distributions or optional charges or income taxes payable by any unit holder that would have reduced returns. Any compounded rates of returns used are intended to only illustrate the effects of the compound growth rate and are not intended to reflect the future values of the HSBC Mutual Funds or returns on investment. Mutual funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other government deposit insurer or financial institution, their values change frequently and past performance may not be repeated.

The management expense ratio ("MER") is the total management and operating expenses (excluding brokerage commissions on securities transactions and foreign withholding taxes) of each fund expressed as a percentage of the average net asset value of that fund for that year. Please see the prospectus, Fund Facts, and other disclosure documents for further details.

Where applicable, we, our affiliates and our officers, directors and employees may hold a position in any securities mentioned in this document (or in any related investment) and may from time to time add to or sell any such securities or investment. As well, we and our affiliates may act as market maker or have assumed an underwriting commitment in the securities of companies discussed in this document (or in related investments), may sell them to or buy them from customers on a principal basis and may also perform or seek to perform investment banking or underwriting services for or relating to those companies.

All information related to quartile rankings is supplied by Morningstar. This information is provided for informational purposes only. Past performance is not indicative of future performance. This information is not an offer to sell or the solicitation of an offer to purchase or subscribe for any investment. Although AMCA believes the information is reliable, AMCA has not independently verified such information. Accordingly, AMCA, its affiliates and subsidiaries, make no guarantee, representation or warranty and accept no responsibility or liability as to its accuracy or completeness, or for any action taken in reliance thereon. The information is that of Morningstar only and is subject to change without notice. Investors are strongly recommended to consult their investment advisor before considering a specific investment.

Quartile rankings are determined by Morningstar Research Inc., an independent research firm, based on categories maintained by the Canadian Investment Funds Standards Committee (CIFSC). Quartile rankings are comparisons of the performance of a fund to all other funds in a particular category. The quartiles divide the data into four equal segments expressed in terms of rank (1, 2, 3 or 4). Morningstar quartile rankings show how well a fund has performed compared to all other funds in its peer group. Each fund within a peer group is ranked based on its performance, and these rankings are broken into quarters or quartiles. Within a group, the top 25% (or quarter) of the funds are in the first quartile, the next 25% are in the second quartile, the next group in the third quartile, and the bottom 25% of funds with the poorest relative performance are in the fourth quartile.

The ratings are subject to change every month. The ratings are calculated for funds with a minimum of 3 years of performance, from a weighted average of the funds' 3, 5 and 10 year average annual returns (as available) measured against a 91-day Treasury Bill return with appropriate fee adjustments and peer group returns. The top 10% of the funds in a category receive 5 stars (high); if the funds fall in the next 22.5%, they receive 4 stars (above average); a place in the middle 35% earns a fund 3 stars (neutral or average); those in the next 22.5% receive 2 stars (below average); and the lowest 10% get 1 star (low). Ratings are just one factor to consider when investing. For more information, please see [www.morningstar.ca](http://www.morningstar.ca).

HIFC is a direct subsidiary of AMCA and an indirect subsidiary of HSBC Bank Canada, and provides its services in all provinces of Canada except Prince Edward Island. AMCA is a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada.