

Benefits of Educators Monitored Portfolios

| | Educators Monitored Portfolios |
|--|---|
| Convenient – all in one investment solution | A well-diversified solution in one fund (a “Fund of Funds” which are mutual funds that invest in other mutual funds) Helps investors accumulate wealth over a medium to long term time horizon |
| Well-rounded | Multiple asset classes provide the appropriate level of diversification for various risk-profiles (four risk profiles) |
| Professionally managed | Professionally managed by investment professionals at HSBC Global Asset Management. Offices in 26 countries with over 600 investment professionals. HSBC has been named ‘World’s Best Bank’(1) and is one of the best capitalized and well reputed financial services organizations in the world, with 150 years of operating history |
| Active management | Reassurance that portfolios adjust to current market conditions and are rebalanced to continuously meet investment objectives |
| Gives peace of mind/less investment stress | Investors don’t need to worry about managing their portfolios, offers immediate access to a professionally constructed diversified portfolio, allocated across a variety of asset classes – all wrapped in one fund |
| Reduced volatility | Diversification in multiple asset classes helps to spread a portfolio’s risk |
| Cost effective | Pay one management fee but get access to multiple funds versus investing in multiple funds and paying multiple MERs |

Four portfolios within the range



1. Source: Euromoney Awards for Excellence 2017. <https://www.euromoney.com/article/b13qtmrjic2kp4/hsbc-morgan-stanley-and-unicredit-scoop-top-honours-at-the-euromoney-awards-for-excellence-2017>

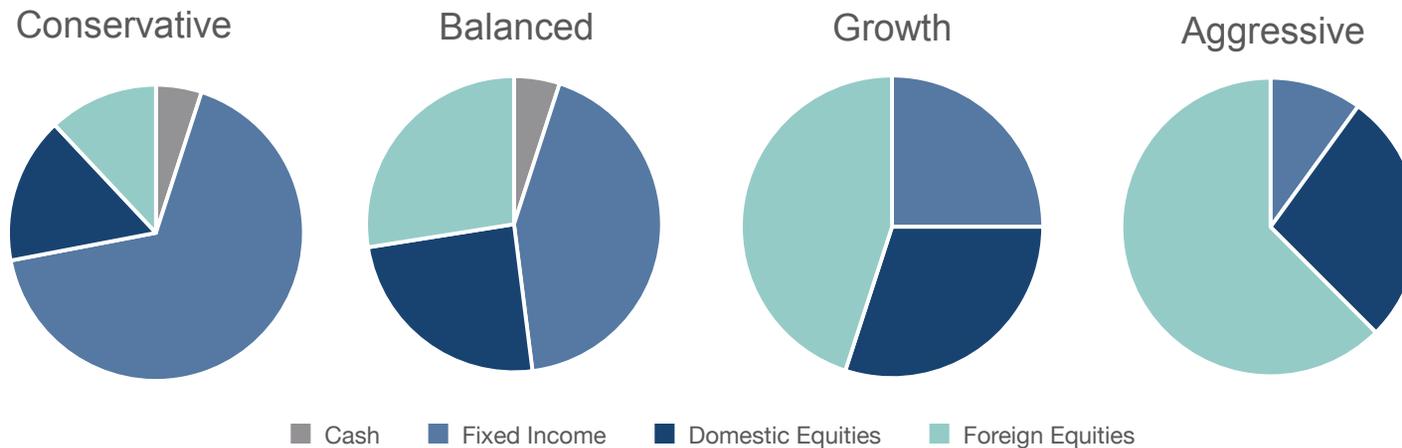


Commissions, trailing commissions, management fees and expenses may all be associated with mutual funds. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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Educators Monitored Portfolios



| | Conservative | Balanced | Growth | Aggressive |
|--------------------------|--------------|----------|--------|------------|
| Target volatility | 4.5% | 7.0% | 9.5% | 12.0% |
| Target weights | | | | |
| Cash | 5.0% | 5.0% | 0.0% | 0.0% |
| Fixed income | 67.0% | 43.0% | 25.0% | 10.0% |
| Domestic equities | 16.0% | 24.5% | 30.0% | 27.5% |
| Foreign equities | 12.0% | 27.5% | 45.0% | 62.5% |

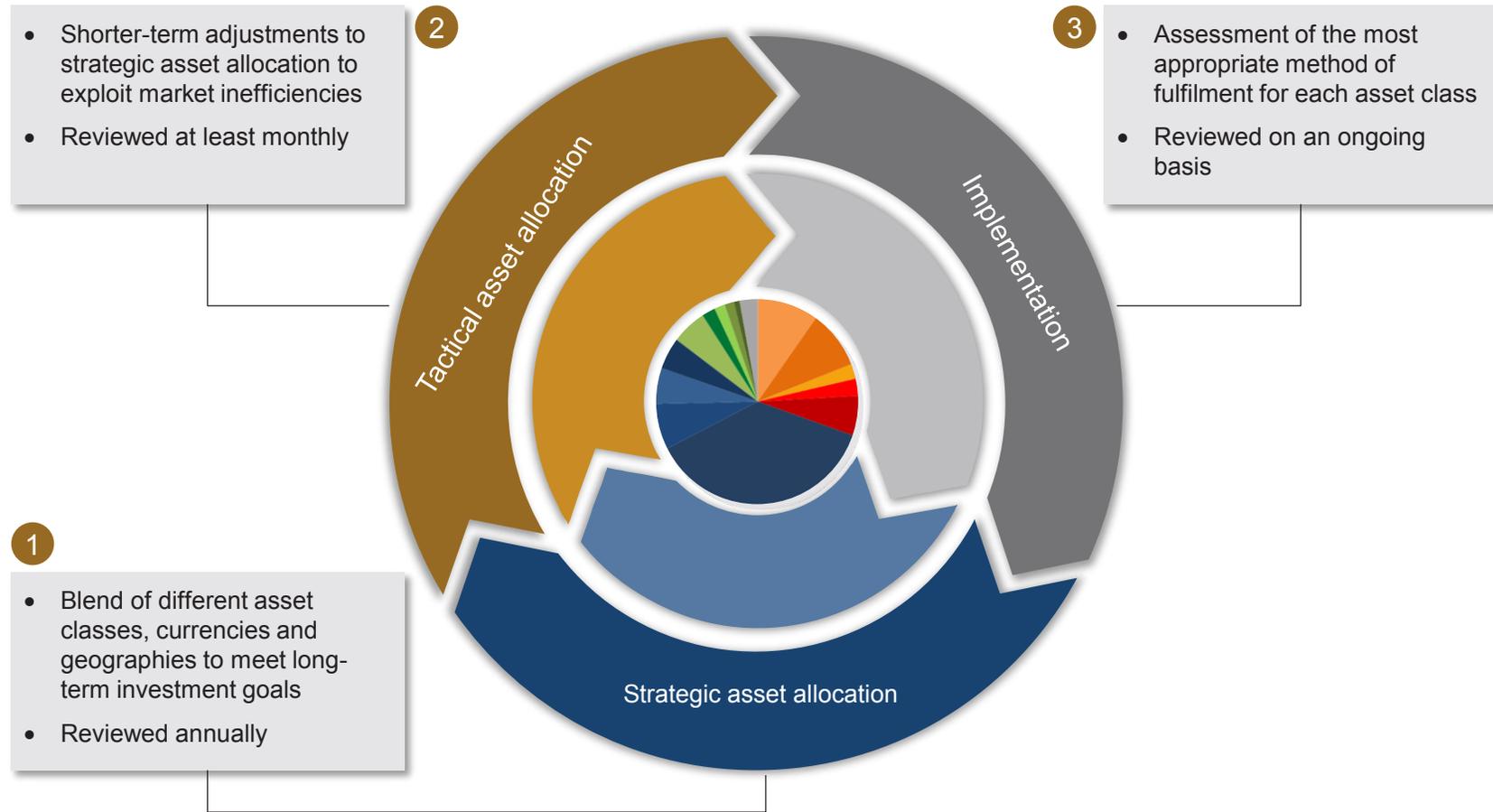
Source: HSBC Global Asset Management as of September 30, 2017

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Building A Diversified Portfolio

Our 3-step Investment Process



Source: HSBC Global Asset Management.



Educators Monitored Portfolios

Investor Map

4 Educators Monitored Portfolios designed to bring peace of mind to your investing

Our range of portfolios strategically blend a mix of mutual funds tailored to meet your specific investment goals, whether your style is conservative or more growth oriented.

Each fund invests primarily in mutual funds that invest in securities of Canadian and foreign governments and corporations.

