

This document contains key information you should know about the Manager Series of the HSBC Wealth Compass Growth Fund (the "Fund"). You can find more details in the Fund's simplified prospectus. Ask your representative for a copy, contact HSBC Global Asset Management (Canada) Limited at 1-888-390-3333 and [global\\_asset\\_management@hsbc.ca](mailto:global_asset_management@hsbc.ca) or visit [www.assetmanagement.hsbc.ca](http://www.assetmanagement.hsbc.ca).

**Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.**

### Quick facts

<b>Fund code</b>	HKB2403	<b>Fund manager</b>	HSBC Global Asset Management (Canada) Limited
<b>Date series started</b>	April 5, 2018	<b>Portfolio manager</b>	HSBC Global Asset Management (Canada) Limited
<b>Total value of the Fund on September 30, 2021</b>	\$53.7 million	<b>Distributions</b>	Income: annually, in December near month end Capital gains: annually, in December near month end
<b>Management expense ratio (MER)</b>	n/a*	<b>Minimum investment</b>	\$500 initial, \$50 additional

\* MER is not available because the Manager Series of the Fund has no unitholders.

### What does this Fund invest in?

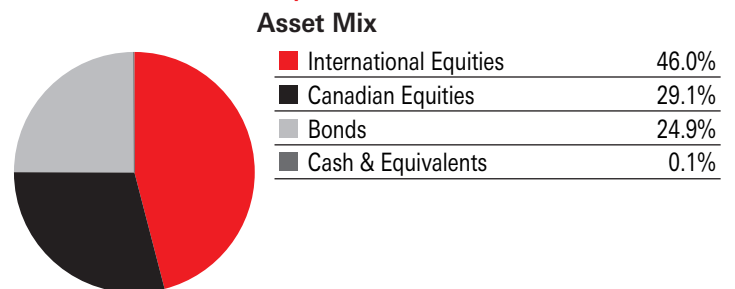
The Fund invests in a diversified portfolio of other mutual funds and/or ETFs, and uses strategic asset allocation as the principal investment strategy. The Fund has an established asset mix, based on its stated objectives. The portfolio manager may adjust the Fund's asset mix depending on economic conditions and the relative value of securities in the Fund.

The charts below give you a snapshot of the Fund's investments on September 30, 2021. The Fund's investments will change.

#### Top 10 investments on September 30, 2021

1. iShares Core S&P/TSX Capped Composite Index ETF	29.07%
2. iShares Core S&P Total US Stock Market ETF	27.95%
3. iShares Core Canadian Universe Bond Index ETF	24.89%
4. iShares Core MSCI Total International Stock ETF	18.01%
5. Other net assets (liabilities)	0.08%
<b>Total percentage of top 10 investments</b>	<b>100.00%</b>
<b>Total number of investments</b>	<b>4</b>

#### Investment mix on September 30, 2021



### How risky is it?

The value of the Fund can go down as well as up. You could lose money.

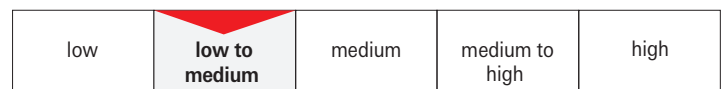
One way to gauge risk is to look at how much the Fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

### Risk rating

HSBC Global Asset Management (Canada) Limited has rated the volatility of this Fund as **low to medium**.

This rating is based on how much the Fund's returns have changed from year to year. It doesn't tell you how volatile the Fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the Fund's returns, see the **What is a mutual fund and what are the risks of investing in a mutual fund?** section of the Fund's simplified prospectus.

### No guarantees

Like most mutual funds, this Fund doesn't have any guarantees. You may not get back the amount of money you invest.

## How has the Fund performed?

This section tells you how the Manager Series units of the Fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the Fund's returns.

### Year-by-year returns

This information is not available because Manager Series units of the Fund have never remained outstanding for a full calendar year.

### Best and worst 3-month returns

As of the date of this Fund Facts document, the Fund has no Manager Series units issued. Therefore, information on the best and worst returns for this series of the Fund in a 3-month period since inception is not available.

### Average return

As of the date of this Fund Facts document, the Fund has no Manager Series units issued. Therefore, the average annual return information is not available for this series of the Fund.

## Who is this Fund for?

This Fund might be suitable for investors who:

- want to earn low to moderate interest income
- seek long-term growth of capital
- have a long-term investment time horizon
- have a low to medium tolerance for risk

**!** It is not suitable for investors with a low tolerance for risk or a short or medium investment time horizon.

## A word about tax

In general, you pay tax on your share of the Fund's taxable earnings and capital gains you realize from redeeming your investment. The amount of tax depends on the tax rates that apply to you, and the type of earnings realized by the Fund (e.g. interest, dividends, capital gains, etc.) and whether or not you hold your investment within a registered plan, such as a Registered Retirement Savings Plan or Tax Free Savings Account. Keep in mind that if you hold your investment outside of a registered plan, you will receive a tax slip that shows your share of the Fund's earnings. You must report your share of the taxable earnings in your taxable income, whether you receive them in cash or have them reinvested.

Any tax slips you receive will show the amounts in Canadian dollars. In addition, you must calculate your taxable capital gains realized on redemption. When you redeem units of a U.S. dollar denominated Fund or series, the book cost of purchases and proceeds are also reported in Canadian dollars and may result in reported capital gains or losses from a change in the value of the Fund units and a change in the value of the U.S. dollar relative to the Canadian dollar.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the Manager Series of the Fund. The fees and expenses — including any commissions — can vary among the series of the fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

### 1. Sales charges

No sales charges apply to the Manager Series units of the Fund.

### 2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the Fund's return.

The Fund's expenses are made up of the management fee, operating expenses and trading costs. The Fund's annual management fee is 0.35% of the Fund's value. Because the Manager Series of the Fund has no unitholders, its operating expenses and trading costs are not yet available.

### 3. More about the trailing commission

HSBC Global Asset Management (Canada) Limited does not pay your representative a trailing commission for the Manager Series units you own of the Fund.

**4. Other fees**

You may have to pay other fees when you buy, hold, sell or switch units of the Fund.

Fee	What you pay
<b>Short-term trading fee</b>	The Fund may charge you up to 2% of the value of the units of a Fund when you switch or sell your units within 30 days of the date you purchased those units. For the purposes of determining whether the fee applies, we will consider the units that were held the longest to be the securities which are redeemed first.
<b>Switch fee</b>	Your representative may charge you up to 2% of the value of units you purchase when you switch your units to another fund, or to another series of the same Fund.
<b>Fee-for-service</b>	The Manager Series units of the Fund are available to investors who are enrolled in a “fee-for-service” program where you pay your representative directly an annual asset-based fee for investment advice.

**What if I change my mind?**

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual fund units within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, annual information form, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory. For more information, see the securities law of your province or territory or ask a lawyer.

**For more information**

Contact HSBC Global Asset Management (Canada) Limited or your representative for a copy of the Fund’s simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the Fund’s legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at [www.securities-administrators.ca](http://www.securities-administrators.ca).