



HSBC Wealth Compass™ Funds now available

We are proud to announce The Educators Investment Plus Program is now offering low-fee HSBC Wealth Compass Funds.

What are HSBC Wealth Compass Funds?

HSBC Wealth Compass Funds are a simple and cost-effective way to invest globally in a portfolio that suits your needs and risk tolerance. You will get:

- Access to ETFs and mutual funds in one easy-to-manage solution.
- Broad diversification by asset class, industry, and geography for a low management fee.
- Professionally managed funds to maintain their target risk level.
- An investment suitable for medium-to-long-term goals.

What are ETFs and are they right for me?

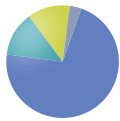
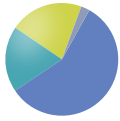
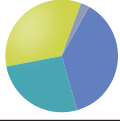
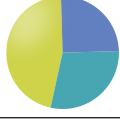
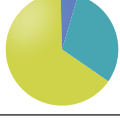
An ETF (exchange-traded fund) is an investment fund that holds a pool of assets, such as stocks or bonds. It's similar to a mutual fund, however, unlike mutual funds, an ETF is traded on a stock exchange and its price changes throughout the day.

ETFs often have a passive indexing strategy, which means the fund holds stocks or bonds in a similar proportion to the index it is tracking, such as the S&P/TSX Composite Index, resulting in a similar performance to the index.

Adding ETFs to your portfolio can be an excellent, cost-effective way to diversify your investments.



Get to know HSBC Wealth Compass Funds

Fund	Asset Class Allocation	Investment Objectives	Investment Horizon	Fund Risk Rating
Conservative		Providing primarily capital preservation and interest income with some potential for low to moderate long-term capital growth	Medium - term	Low
Moderate Conservative		Providing moderate capital preservation with interest income and potential for moderate long-term capital growth	Medium - term	Low to Medium
Balanced		Providing a balance of income and potential for long-term capital growth	Medium - term	Low to Medium
Growth		Providing potential for long-term capital growth with low to moderate income	Long - term	Low to Medium
Aggressive Growth		Providing potential for long-term capital growth	Long - term	Medium

Cash
 Fixed income
 Domestic equity
 Global equity

Speak to a Financial Specialist to learn more about The Educators Investment Plus Program.

**The Educators Investment Plus Program
and HSBC Wealth Compass Funds**
Call us at **1.800.263.9541**

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