

Get regular income when you need it.

SWP (Systematic Withdrawal Plan)

HSBC Multi Asset Allocation Fund



Wouldn't you love to have enough money to do the things you love the most – be it travelling or buying the latest gadgets, among others? But ensuring a regular income doesn't always mean having a job. In fact, you can get a regular income from all the money that you have invested over the years to support your financial needs.

Systematic Withdrawal Plan (SWP) is a tool that helps you to get regular, steady payouts from your current investments. This ensures a steady cashflow while being tax efficient at the same time. So you can continue enjoying life and meeting your financial commitments.

Here's how an SWP works for you

1

Invest a lumpsum in a mutual fund scheme

2

Choose SWP amount, frequency and the date of payout – monthly, quarterly or annually depending on AMC

3

Tax efficient returns since withdrawals are taxed on capital gains only

4

Continuous growth while redeemed units are deducted, the balance units may continue to grow in stable markets

Advantages of an SWP



Helps build disciplined access to cash through regular payouts




Helps to build wealth over the long term to meet your goals






Regular growth potential for units that remain invested, subject to market trends





Steady cashflow for liquidity and financial stability



Why choose an SWP?



-  Ideal for investors looking to create regular income from existing investments
-  Good option for those looking to continue growing their corpus over the long term
-  Helps create financial independence

What's makes SWP tax efficient?

-  With SWP, you pay tax only on the gains and not the entire amount withdrawn
-  Tax does not apply to accrual

HSBC Multi Asset Allocation Fund

Performance through SWP option for the period (1 March 2024 to 29 May 2026)

Total Amount Invested (on 1 March 2024)	Amount withdrawn monthly (1 April 2024 to 29 May 2026)	Present Value (on 29 May 2026)
₹25,00,000	₹15,000	₹29,83,258
	Total amount withdrawn (1 April 2024 to 29 May 2026)	Returns
	₹3,90,000	15.32%
		Present Value + Total withdrawals (on 29 May 2026)
		₹33,73,258

Source - ICRA MFI Explorer. Data as on 29 May 2026. Data Period: 1 March 2024 to 29 May 2026. Inception date - 28 Feb 2024. Note: the SWP transaction processed only on the 1st Business Day of the month. Please refer Scheme Information Document (SID) for more details. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

HSBC Multi Asset Allocation Fund - Reg - Growth

Date	NAV (₹)	Units*	Cumulative Market Value (₹)*	Scheme Cash Flow (₹)^	Date	NAV (₹)	Units*	Cumulative Market Value (₹)*	Scheme Cash Flow (₹)^
01-Mar-2024	10.03	249369	25,00,000	-25,00,000#	02-May-2025	11.04	-1359	25,45,747	15,000
01-Apr-2024	10.31	-1455	25,55,921	15,000	02-Jun-2025	11.52	-1302	26,42,863	15,000
02-May-2024	10.84	-1384	26,71,348	15,000	01-Jul-2025	11.92	-1259	27,18,977	15,000
03-Jun-2024	11.22	-1337	27,49,857	15,000	01-Aug-2025	11.93	-1257	27,07,330	15,000
01-Jul-2024	11.44	-1311	27,90,074	15,000	01-Sep-2025	12.19	-1230	27,51,386	15,000
01-Aug-2024	11.72	-1280	28,43,093	15,000	01-Oct-2025	12.60	-1190	28,28,132	15,000
02-Sep-2024	11.69	-1283	28,21,761	15,000	03-Nov-2025	12.83	-1169	28,64,981	15,000
01-Oct-2024	12.00	-1250	28,81,932	15,000	01-Dec-2025	13.00	-1154	28,86,711	15,000
04-Nov-2024	11.60	-1293	27,69,584	15,000	01-Jan-2026	13.15	-1141	29,05,186	15,000
02-Dec-2024	11.94	-1256	28,35,839	15,000	02-Feb-2026	13.11	-1145	28,81,081	15,000
01-Jan-2025	12.23	-1226	28,90,432	15,000	02-Mar-2026	13.75	-1091	30,08,562	15,000
03-Feb-2025	10.97	-1368	25,76,025	15,000	01-Apr-2026	12.66	-1185	27,54,552	15,000
03-Mar-2025	10.19	-1472	23,79,381	15,000	04-May-2026	13.49	-1112	29,21,070	15,000
01-Apr-2025	10.69	-1403	24,81,061	15,000	29-May-2026	13.78	-32912	29,83,258	29,83,258@

^Scheme Cash Flow - ₹15,000 withdrawn per month. #Total Amount invested. @Accumulated Balance. Source - ICRA MFI Explorer. Data as on 29 May 2026. Data from 1 March 2024 to 29 May 2026. *Market Value and Units post withdrawal through SWP. Approximate numbers due to rounding off for the data series. Note: the SWP transaction processed only on the 1st Business Day of the month. Please refer Scheme Information Document (SID) for more details. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

Fund Manager - Gautam Bhupal Effective 01 Oct 2023. Total Schemes Managed - 7; Shriram Ramanathan Effective 30 May 2016. Total Schemes Managed - 9; Mohd Asif Rizwi Effective 01 May 2024. Total Schemes Managed - 15; Mayank Chaturvedi Effective 01 Oct 2025. Total Schemes Managed - 20

Lumpsum Performance - HSBC Multi Asset Allocation Fund

Fund / Benchmark (Value of Rs 10,000 invested)	1 Year		Since Inception		Since Date
	Amount (Rs)	Returns (%)	Amount (Rs)	Returns (%)	
HSBC Multi Asset Allocation Fund-Regular Plan	12003	20.09	13782	15.33	
Scheme Benchmark (BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) +Domestic Price of Gold (10%) + Domestic Price of Silver (5%))	11213	12.16	13386	13.84	31-Aug-23
HSBC Multi Asset Allocation Fund-Direct Plan	12166	21.72	14211	16.91	
Scheme Benchmark (BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) +Domestic Price of Gold (10%) + Domestic Price of Silver (5%))	11213	12.16	13386	13.84	31-Aug-23
Additional Benchmark (Nifty 50 TRI)	9616	-3.85	11002	4.34	

SIP Performance - HSBC Multi Asset Allocation Fund- Regular Plan*
Inception Date: 28-Feb-24

Scheme Name & Benchmarks	1 Year	Since Inception
Total amount invested (₹)	120000	270000
Market Value as on May 29, 2026 (₹)	1,30,783	3,16,145
Scheme Returns (%)	17.36	14.26
(BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) +Domestic Price of Gold (10%)+Domestic Price of Silver (5%) - Scheme Benchmark (₹)	1,25,453	3,06,092
(BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) +Domestic Price of Gold (10%)+Domestic Price of Silver (5%)- Scheme Benchmark Returns (%)	8.67	11.24
Nifty 50 TRI - Additional Benchmark (₹)	1,14,003	2,65,863
Nifty 50 TRI - Additional Benchmark Returns (%)	-9.27	-1.33

SIP Performance - HSBC Multi Asset Allocation Fund- Direct Plan*
Inception Date: 28-Feb-24

Scheme Name & Benchmarks	1 Year	Since Inception
Total amount invested (₹)	120000	270000
Market Value as on May 29, 2026 (₹)	1,31,744	3,21,318
Scheme Returns (%)	18.95	15.79
(BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) +Domestic Price of Gold (10%)+Domestic Price of Silver (5%) - Scheme Benchmark (₹)	1,25,453	3,06,092
(BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) +Domestic Price of Gold (10%)+Domestic Price of Silver (5%)- Scheme Benchmark Returns (%)	8.67	11.24
Nifty 50 TRI - Additional Benchmark (₹)	1,14,003	2,65,863
Nifty 50 TRI - Additional Benchmark Returns (%)	-9.27	-1.33

Past performance may or may not be sustained in the future and is not indicative of future results. The performance details provided herein are of Regular as well as Direct Plan - Growth Option. Returns on Rs.10,000 are point-to-point returns for the specific time period, invested at the start of the period. The returns for the respective periods are provided as on last available NAV of May 2026 for the respective schemes. Returns for 1 year and above are Compounded Annualized. Returns for less than 1 year is Simple Annualized. Load is not taken into consideration for computation of performance. Different plans shall have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged to the Regular Plan.

As per clause 6.9.1 of the SEBI Master Circular for Mutual Funds dated March 20, 2026., the scheme returns vis-à-vis the benchmark return (Total Return Index) shall be disclosed are provided from the date of allotment of units.

Post merger performance of the surviving scheme, arising out of merger of schemes with similar features, is computed as per the provisions of clause 14.3 of the SEBI Master Circular for Mutual Funds dated March 20, 2026., on Disclosure of Performance of Schemes post-merger using the weighted average performance of both transferor and transferee schemes. In other cases, performance is computed using the Applicable NAV of the surviving/continuing schemes. ~ ~ Face value Rs 10

For SIP returns, monthly investment of Rs. 10,000/- invested on the 1st day of every month has been considered. SIP Return are calculated on XIRR basis. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration.

Mayank Chaturvedi shall be the fund manager for investments in foreign securities (wherever applicable) for all the schemes of HSBC Mutual Fund. w.e.f. October 01, 2025.

Click here to check other funds performance managed by the Fund Manager.

Source: HSBC Mutual Fund, Data as on 31 May 2026

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*Scheme Riskometer



HSBC Multi Asset Allocation Fund (An open ended scheme investing in Equity & Equity Related instruments, Debt & Money Market Securities and Gold / Silver ETFs)

This product is suitable for investors who are seeking*:

- Long term wealth creation
- Investment in equity and equity related securities, fixed income instruments and Gold / Silver ETFs

As per AMFI Tier I. **Benchmark Index: BSE 200 TRI (65%) + NIFTY Short Duration Debt Index (20%) + Domestic Price of Gold (10%) + Domestic Price of Silver (5%)**

BSE 200 TRI



NIFTY Short Duration Debt Index



Domestic Price of Gold



Domestic Price of Silver



*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Refer to the Scheme Information Document (SID) of HSBC Multi Asset Allocation Fund for more details.

Note on Risk-o-meters: Riskometer is as on 31 May 2026, Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme

Past performance may or may not be sustained in the future and is not indicative of future results. Source: HSBC Mutual Fund, data as on 31 May 2026

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.