

22nd April 2026

HSBC Malta launches eight new LifeCycle Funds to support long-term retirement planning

HSBC Malta has launched eight new HSBC Life Malta (HLM) LifeCycle Funds within its pension offering across the Retirement Pension Plan – Unit Linked and the Employee Pension Plan. The launch strengthens HSBC Malta's retirement proposition and supports customers in building long-term financial security.

HLM LifeCycle Funds are designed to make retirement planning easier by linking the investment approach to a customer's expected retirement date. Each fund aligns to a target retirement period, typically in five-year steps. The funds follow a defined "glidepath", meaning the asset mix automatically evolves over time, starting with a stronger focus on growth and gradually shifting towards more conservative investments as retirement approaches, thus helping to balance growth potential and risk throughout the customer's journey.

For customers, the key benefit is simplicity. Rather than actively managing investments, customers can select a fund that matches their retirement timeframe, with the reassurance that risk is automatically adjusted as they get closer to their retirement. This supports disciplined long-term savings and is particularly helpful for customers who prefer a professionally managed option.

Josef Camilleri, Head of Products and Distribution at HSBC Life Malta said, "LifeCycle Funds make retirement investing simpler for customers, all they need to do is choose a target retirement timeframe and the fund automatically adjusts risk over time, helping customers stay on track for long-term financial security."

Konrad Borg Myatt, Head of Wealth and Customer Solutions at HSBC Bank commented, "These funds provide an additional way to support more tailored retirement conversations. As part of the suitability process, advisors can recommend the most appropriate HLM fund based on the person's circumstances, time horizon, and risk profile."

For more information, customers are invited to visit any HSBC Malta branch and speak to a member of the team or visit <https://www.hsbc.com.mt/investments/products/pension/>



Photocaption: HLM LifeCycle Funds are designed to make retirement planning easier by linking the investment approach to customer expected retirement date

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HSBC Holdings plc

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