

強積金每月表現概要

MPF Monthly Performance Summary

2 月刊 February Issue 2024

重要資訊

- 在作出任何投資選擇前，你必須評估你可承受的風險程度及本身的財務狀況；當你選擇成分基金時，若不能肯定某些成分基金是否適合自己（包括是否與你的投資目標一致），你應諮詢財務及／或專業人士的意見，並在考慮到自身情況之後選擇成分基金。
- 在你決定投資於強積金預設投資策略（如中銀保誠簡易強積金計劃（「本計劃」）之強積金計劃說明書第 6.7 節「強積金預設投資策略」的定義）前，你應考慮自己的風險承受程度及財政狀況。你應注意中銀保誠核心累積基金及中銀保誠 65 歲後基金並不一定適合你，而中銀保誠核心累積基金及中銀保誠 65 歲後基金的風險程度及你可承受的風險程度可能出現錯配（基金組合的風險可能比你想要承擔的風險為高）。如你對於強積金預設投資策略是否適合你存有疑問，你應尋求財務及／或專業意見，並在考慮到自身情況之後才進行投資決定。
- 你應注意強積金預設投資策略的實施有可能影響你的強積金投資及累算權益。如你就預設投資策略對你的影響有疑問，我們建議你向受託人查詢。
- 強積金保守基金的費用及收費可 (i) 透過扣除資產收取；或 (ii) 透過扣除成員賬戶中的單位收取。中銀保誠強積金保守基金採用方式 (i) 收費，故所列之單位價格／資產淨值／基金表現已反映費用及收費之影響。
- 你不應只依賴這宣傳品來作出任何投資決定，計劃詳情（包括風險因素、費用及收費及基金資料）請參閱本計劃之強積金計劃說明書。
- 投資涉及風險。成分基金單位價格可跌亦可升。過去的表现並不代表未來的表现。

Important Information

- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of Constituent Funds, you are in doubt as to whether a certain Constituent Fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the Constituent Fund(s) most suitable for you taking into account your circumstances.
- You should consider your own risk tolerance level and financial circumstances before investing in the MPF Default Investment Strategy (as defined in section 6.7 MPF Default Investment Strategy in the MPF Scheme Brochure of BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (the "Scheme")). You should note that the BOC-Prudential Core Accumulation Fund and the BOC-Prudential Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the BOC-Prudential Core Accumulation Fund and the BOC-Prudential Age 65 Plus Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the MPF Default Investment Strategy is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.
- You should note that the implementation of the MPF Default Investment Strategy may have an impact on your MPF investments and accrued benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- Fees and charges of a MPF conservative fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The BOC-Prudential MPF Conservative Fund uses method (i) and, therefore, unit prices/NAV/fund performance quoted have incorporated the impact of fees and charges.
- You should not solely rely on the stand-alone marketing material to make any investment decision. Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).
- Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

強積金投資服務
MPF Investment Services




中銀國際
BOC INTERNATIONAL




PRUDENTIAL
保誠集團

中銀保誠資產管理
BOCI-Prudential Asset Management

市場回顧 Market Review

-  美國經濟基礎依然穩固。儘管利率上升，消費者信心仍升至 2022 年以來最高水平，季節性因素可能是持續走強的部分原因。就業報告也顯示勞動力市場具韌性，新增職位空缺上升，失業率亦穩定在低水平。高於預期的消費者價格和生產者價格，反映著終端用戶需求健康及服務成本具黏性。在此經濟背景下，聯儲局重申在減息上會保持耐心以及依賴數據。
- 儘管通脹壓力進一步緩和，整體消費者物價指數從去年 12 月的 2.9% 降至今年 1 月的 2.8%，而核心通脹率從 3.4% 降至 3.3%，但歐元區經濟增長勢頭在 2 月進一步改善，受服務業活動改善支持，綜合採購經理人指數從 47.9 上升至 48.9，對歐元區經濟衰退迫在眉睫的擔憂有所緩解，這亦被視為歐元區債券孳息率走高的導火線。
- 亞洲股市本月收復了 1 月的失地。在聯儲局政策迅速轉向寬鬆的憧憬降溫下，市場開局平淡。得益於令人鼓舞的春節消費支出數據、更多支持房地產市場的努力以及穩定股市的新措施，中國市場於假期結束後開局正面。在人工智能投資主題強勢下，科技股跟隨美國大型同儕的步伐，市場情緒也有所改善。
- 隨著市場氣氛改善，恒生指數 2 月顯著收高。對於中國人民銀行加大房地產支持措施力度及有史以來最大幅度地下調 5 年期貸款市場報價利率，投資者表示歡迎。此外，春節假期旅遊和消費數據強於預期也為股市帶來支撐。
- US economy remained on solid footing. While some of the ongoing strength may be attributed to seasonal factors, consumer confidence rose to the highest level since 2022 despite higher rates. Job reports also showed a resilient labour market, with more new job openings and a steady low unemployment rate. Higher-than-expected consumer prices and producer prices signaled healthy end-user demands and sticky costs of services. Against such economic backdrop, the Fed reiterated patience in rate cuts and its data-dependent approach.
- Easing concerns over an imminent recession in Eurozone, where growth momentum further improved in February, with Composite PMI rising from 47.9 to 48.9 supported by better services activities, was also seen the trigger for higher bond yields in Eurozone. This came despite further moderating inflationary pressure, with headline CPI declining to 2.8% in January, from 2.9% in December, while core inflation cooled to 3.3%, from 3.4%.
- Asia equities recovered its January losses during the month. Markets headed for a muted start as hopes ebbed for a swift Fed pivot toward policy easing. Chinese markets had a positive start after holidays boosted by the encouraging Chinese New Year consumer spending data, more efforts to support the property market and new measures to stabilize the stock market. Sentiment also improved as Tech shares followed the lead of their large US counterparts on strong AI investment theme.
- Hang Seng Index closed markedly higher in February as market sentiment improved. Investors welcomed the PBoC's decision to step up property-supportive measures and make the largest-ever 5-year LPR cut. Additionally, stronger-than-expected Lunar New Year holiday travel and consumption data also provided support to the equity market.

展望 Outlook

-  美國和歐洲緊縮週期的結束，以及近期合理的經濟增長勢頭，都是支撐股市的因素。
- 過去一個月，美國與服務業相關的通脹似乎比其他項目更具黏性，增加了聯儲局「更長時間維持較高利率」的可能性，並推遲了減息的潛在時間和下調幅度。在今年稍後時間出現更有利的趨勢前，預計固定收益市場將出現波動。
- 在 2024 年，包括美國總統大選臨近等地緣政治因素仍將帶來影響。就資產配置的角度而言，我們會繼續提倡均衡和多元化的策略。
- End of tightening cycle in US and Europe along with reasonable economic momentum in the near term are supportive factors for equity markets.
- Over the past month, service related inflation in the US appears to be stickier than other items, increasing the odds of the Fed holding rates higher for longer, and delaying the potential timing and magnitude of rate cut. Volatility in fixed income market is expected before a more favorable trend emerge later in the year.
- Geo-politics will remain a factor in 2024 including the lead up to the US Presidential election. From an asset allocation perspective, we continue to advocate a balanced and diversified approach.

展望 (續) Outlook (Cont.)

環球股票市場 Global Equity Markets

美國 US

 審慎
Cautious

儘管美國在近期內出現「軟著陸」情景的可能性增加，但這些利好因素很大程度上已被股市消化。股市表現主要集中在個別板塊，而其與美國以外股市的估值差距進一步擴大。

Despite an increased likelihood of a US soft landing scenario in the near term, the positives have been largely priced in by the equity market. Stock performances have been largely concentrated in narrow segments of the market whilst valuation gaps have further widened against non-US markets.

歐洲 Europe

 正面
Positive

儘管歐洲增長勢頭正放緩，但製造業活動的潛在觸底可能為該地區提供支持。今年稍後時間歐洲央行更加鴿派的立場，也將改善增長前景。

Although growth momentum is slowing in Europe, potential bottoming of manufacturing activities could provide support to the region. A more dovish ECB stance later in the year will also improve growth outlook.

日本 Japan

 中性
Neutral

在日本，日本央行不太可能出乎市場意料之外地在短期內結束負利率政策，但將繼續修訂前瞻性指引。外國資金的流入和企業回購股票將為股市帶來支撐。

In Japan, BoJ is unlikely to surprise the market by ending negative interest rate policy unexpectedly soon but will continue to revise forward guidance. Inflow of foreign funds and corporate share buybacks would help underpin equity market.

亞洲 (日本除外) Asia Pacific ex. Japan

 正面
Positive

儘管環球增長展望走軟或抑制亞太 (日本除外) 的區域增長前景，但在科技上升週期和中國刺激政策的溢出效應下，企業盈利復甦將有助支持估值。

Although softening growth outlook may dampen Asia Pacific ex. Japan region's growth prospects, earnings recovery on the back of tech up-cycle and spillover from China's stimulus policies will help support valuation.

中國內地 / 香港 China/Hong Kong

 中性
Neutral

在中國，由於 1 月和 2 月房地產相關的初步數據疲軟，我們將關注市場對兩會期間出台的經濟目標和政策的反應。房地產發展商即將公佈的年度業績也會是我們 3 月的聚焦。在香港，政府在最新的財政預算案中撤銷所有類型的特別印花稅後，短期內應會看到本地地產市場情緒和交投量的改善。我們將密切關注情況發展，並根據企業業績和即將舉行的聯儲局會議來調整我們的配置。

In China, with soft preliminary property related data in January and February, we would monitor the market reaction to the economic goals and policies introduced during the Two Session period. Upcoming property developers' annual results reporting would also be our focus in March. In Hong Kong, domestic property counters should see improvement in both sentiment and transaction volume in the short run after latest government budget removed all types of special stamp duty. We would closely monitor the development, and refine our exposure with reference to corporate results and upcoming US Fed meeting.

環球債券市場 Global Bond Markets

- 在過去兩年快速收緊政策後，全球經濟增長已開始呈現疲軟跡象。此趨勢與正在進行的通脹放緩進程 (儘管不平坦)，可能會在 2024 年一同繼續，而這應該會促使政策制定者暫停或很快開始放寬緊縮的政策立場。
- 儘管從歷史上來看，政策轉向的一年往往對債券有利，但不會一帆風順。我們相信，隨著投資者仔細審視過去的政策收緊所帶來之滯後影響，加上地緣政治緊張局勢加劇，會繼續推動關於經濟增長和未來政策走向的辯論，市場將持續波動。
- 雖然在當前的宏觀和地緣政治背景下需要保持謹慎，但我們看到了一些中期的投資機會，對組合存續期進行動態管理，結合審慎的信貸篩選，將有助於投資組合增值。
- Global economic growth has started to show signs of slack after rapid policy tightening over the past two years. This trend will likely continue in the year of 2024, which alongside the disinflationary process being under way (albeit unevenly), should prompt policy makers to either pause or start paring back from tight policy stance soon.
- Although a pivotal year tends to be supportive for bonds historically, it will not be all plain sailing. We believe market volatility will likely persist as investors scrutinize the delayed impacts of past policy tightening alongside increased geopolitical tensions, driving the continued debate over economic growth and policy trajectory ahead.
- While a sense of caution is warranted against the current macro and geopolitical backdrop, we see pockets of investment opportunity over the medium term, where a dynamic approach towards portfolio duration alongside prudent credits selection will help add value to portfolio.

 股票
Equity

 中性
Neutral

 債券
Bonds

 中性
Neutral

 現金
Cash

 中性
Neutral

中銀保誠簡易強積金計劃成分基金表現 PERFORMANCE OF CONSTITUENT FUNDS UNDER BOC-PRUDENTIAL EASY-CHOICE MPF SCHEME

累計表現 Cumulative Performance

年度表現 ◊ Calendar Year Performance ◊

成分基金名稱 Name of Constituent Fund	基金類別 Fund Descriptor	推出日期 Launch Date	基金價格 Fund Price	三個月回報 3-months Return	一年回報 1-year Return	三年回報 3-years Return	五年回報 5-years Return	十年回報 10-years Return	成立至今回報 Return Since Inception	2019	2020	2021	2022	2023	年度至今 Year To Date	風險程度* (低→高) Risk Level* (Low→High)
股票基金 Equity Funds																
中銀保誠中國股票基金 BOC-Prudential China Equity Fund	股票基金 (中國) Equity Fund (China)	2007/10/15	HK\$5.7883	-4.89%	-17.82%	-48.61%	-34.24%	-15.92%	-42.12%	16.51%	17.74%	-16.17%	-21.49%	-16.27%	-2.52%	高 High
中銀保誠香港股票基金 BOC-Prudential Hong Kong Equity Fund	股票基金 (香港) Equity Fund (Hong Kong)	2003/04/15	HK\$29.7066	-3.61%	-15.41%	-44.46%	-33.53%	-9.99%	197.07%	12.47%	11.42%	-15.50%	-17.19%	-12.64%	-3.45%	高 High
中銀保誠日本股票基金 BOC-Prudential Japan Equity Fund	股票基金 (日本) Equity Fund (Japan)	2006/10/03	HK\$11.9164	12.50%	28.69%	18.82%	39.06%	52.01%	19.16%	14.92%	7.21%	3.14%	-13.00%	21.74%	9.52%	高 High
中銀保誠亞洲股票基金 BOC-Prudential Asia Equity Fund	股票基金 (亞洲 (日本除外)) Equity Fund (Asia ex Japan)	2006/10/03	HK\$16.2604	5.39%	4.89%	-16.04%	10.31%	27.38%	62.60%	14.74%	17.69%	0.22%	-16.96%	5.00%	1.06%	高 High
中銀保誠環球股票基金 BOC-Prudential Global Equity Fund	股票基金 (環球) Equity Fund (Global)	2003/04/15	HK\$43.3708	9.57%	20.61%	19.33%	56.45%	98.57%	333.71%	23.79%	14.41%	18.08%	-17.89%	19.93%	4.94%	高 High
股票基金 — 指數追蹤系列 Equity Funds—Index Tracking Series																
中銀保誠中證香港 100 指數基金 BOC-Prudential CSI HK 100 Tracker Fund	股票基金 (香港) Equity Fund (Hong Kong)	2012/09/03	HK\$10.0215	-3.66%	-13.78%	-42.67%	-30.71%	-12.25%	0.21%	13.27%	10.72%	-14.81%	-16.43%	-11.13%	-3.33%	高 High
中銀保誠歐洲指數追蹤基金 BOC-Prudential European Index Tracking Fund	股票基金 (歐洲) Equity Fund (Europe)	2012/09/03	HK\$20.4859	6.58%	10.36%	20.85%	41.49%	56.39%	104.86%	22.71%	3.74%	17.62%	-13.32%	17.42%	1.89%	高 High
中銀保誠北美指數追蹤基金 BOC-Prudential North America Index Tracking Fund	股票基金 (北美) Equity Fund (North America)	2012/09/03	HK\$34.8537	11.45%	27.28%	30.81%	82.12%	165.95%	248.54%	28.81%	18.71%	25.56%	-20.11%	24.30%	6.59%	高 High
混合資產基金 Mixed Assets Funds																
中銀保誠增長基金 BOC-Prudential Growth Fund	混合資產基金 (環球) 股票之最高分佈率為 - 100% Mixed Assets Fund (Global) Maximum equity - 100%	2000/12/13	HK\$25.7138	4.86%	6.09%	-7.13%	15.32%	41.26%	157.14%	18.03%	12.17%	4.54%	-16.06%	7.56%	1.47%	高 High
中銀保誠均衡基金 BOC-Prudential Balanced Fund	混合資產基金 (環球) 股票之最高分佈率為 - 80% Mixed Assets Fund (Global) Maximum equity - 80%	2000/12/13	HK\$21.6434	3.06%	3.61%	-11.55%	3.09%	15.95%	116.43%	11.52%	10.25%	0.48%	-15.58%	5.60%	-0.36%	中至高 Medium to High
中銀保誠平穩基金 BOC-Prudential Stable Fund	混合資產基金 (環球) 股票之最高分佈率為 - 50% Mixed Assets Fund (Global) Maximum equity - 50%	2000/12/13	HK\$18.8219	2.20%	2.55%	-14.40%	-3.54%	2.78%	88.22%	8.03%	9.32%	-1.95%	-16.10%	4.71%	-1.12%	中 Medium
中銀保誠香港平穩退休基金 BOC-Prudential Hong Kong Stable Retirement Fund	混合資產基金 (香港) 股票之最高分佈率為 -25% Mixed Assets Fund (Hong Kong) Maximum equity - 25%	2022/11/21	HK\$10.7364	2.30%	6.43%	不適用 N/A	不適用 N/A	不適用 N/A	7.36%	不適用 N/A	不適用 N/A	不適用 N/A	-0.01%	6.57%	0.75%	低至中 Low to Medium
債券基金 Bond Fund																
中銀保誠債券基金 BOC-Prudential Bond Fund	債券基金 (環球) Bond Fund (Global)	2003/04/15	HK\$11.7199	1.28%	1.42%	-17.76%	-13.08%	-13.78%	17.20%	2.84%	6.39%	-5.57%	-16.70%	3.61%	-1.99%	中 Medium
貨幣市場基金 Money Market Funds																
中銀保誠強積金人民幣及港元貨幣市場基金 [▽] BOC-Prudential MPF RMB & HKD Money Market Fund [▽]	貨幣市場基金 (香港及中國) (有關地域是按照基金所投資的幣值而分類) Money Market Fund (Hong Kong and China) (the geographic region is classified by the currency denomination of the fund's investment)	2013/04/02	HK\$11.6149	0.45%	0.90%	1.45%	6.86%	14.14%	16.15%	1.12%	6.19%	3.25%	-2.75%	1.43%	0.03%	低至中 Low to Medium
中銀保誠強積金保守基金 [△] BOC-Prudential MPF Conservative Fund [△]	貨幣市場基金 (香港) Money Market Fund (Hong Kong)	2000/12/13	HK\$12.7084	1.12%	3.85%	5.09%	7.30%	9.73%	27.08%	1.48%	0.88%	0.00%	0.55%	3.74%	0.74%	低 Low
強積金預設投資策略 MPF Default Investment Strategy																
中銀保誠核心累積基金 [*] BOC-Prudential Core Accumulation Fund [*]	混合資產基金 (環球) 股票之最高分佈率為 - 65% Mixed Assets Fund (Global) Maximum equity - 65%	2017/04/01 [△]	HK\$14.8493	6.61%	14.01%	8.24%	34.37%	不適用 N/A	48.49%	16.95%	12.99%	9.66%	-15.96%	14.39%	2.57%	中至高 Medium to High
中銀保誠 65 歲後基金 [*] BOC-Prudential Age 65 Plus Fund [*]	混合資產基金 (環球) 股票之最高分佈率為 - 25% Mixed Assets Fund (Global) Maximum equity - 25%	2017/04/01 [△]	HK\$11.2109	3.30%	6.21%	-5.47%	7.81%	不適用 N/A	12.11%	9.67%	8.68%	1.06%	-14.69%	7.44%	-0.06%	中 Medium

數據截至 2024 年 2 月 29 日，即當月之最後一個交易日。投資涉及風險。過去的表現並不代表未來的表現。

Data as of 29 February, 2024, the last dealing date of the month. Investment involves risks. The past performance information is not indicative of future performance.

[▽] 中銀保誠強積金人民幣及港元貨幣市場基金須承受貨幣風險，且概不保證人民幣不會貶值或人民幣不會有貶值的風險。此成分基金亦須承受某些有關投資於人民幣計值及結算的債務工具的其他特定風險，包括但不限於「點心」債券（即在中國大陸境外發行但以人民幣計值的債券）市場風險、交易對手的信貸／無償債能力風險、人民幣債務證券投資流通性及波動性風險、人民幣債務證券投資利率風險、以及與債券通及中國銀行間債券市場有關的風險，詳情請參閱本計劃之強積金計劃說明書第 4.1 節「風險因素」之 (IV) 部份。

The BOC-Prudential MPF RMB & HKD Money Market Fund is subject to currency risk, and there is no guarantee that the RMB will not depreciate or RMB will not be subject to devaluation. This Constituent Fund is also subject to certain other specific risks relating to investment in RMB denominated and settled debt instruments, including but not limited to the "Dim Sum" bond (i.e. bonds issued outside Mainland China but denominated in RMB) market risks, credit/insolvency risk of counterparties, liquidity and volatility risk for RMB debt securities investment, interest rate risk for RMB debt securities investment, and risks associated with the Bond Connect and the China interbank bond market. Please refer to part (IV) of section 4.1 "Risk Factors" of the MPF Scheme Brochure of the Scheme for details.

⁺ 投資於中銀保誠強積金人民幣及港元貨幣市場基金及中銀保誠強積金保守基金並不等於將資金存入銀行或接受存款公司，亦未必可認購贖回投資項目。另外，此等成分基金並不受香港金融管理局監管。

Investments in the BOC-Prudential MPF RMB & HKD Money Market Fund and BOC-Prudential MPF Conservative Fund are not the same as placing funds on deposit with a bank or deposit-taking company and that there is no obligation to redeem the investment at the subscription value and that these constituent funds are not subject to the supervision of the Hong Kong Monetary Authority.

[△] 由 2009 年 9 月 30 日起，中銀保誠保本基金已改名為中銀保誠強積金保守基金。

With effect from 30 September, 2009, BOC-Prudential Capital Preservation Fund has been renamed to BOC-Prudential MPF Conservative Fund.

^{*} 中銀保誠核心累積基金及中銀保誠 65 歲後基金為強積金預設投資策略基金（「預設投資策略基金」）。就預設投資策略基金而言，其表現（包括年度回報）自 2017 年 4 月 3 日起計算（如適用），其為 2017 年 4 月 1 日後的首個交易日。有關預設投資策略的詳情，請參閱本計劃之強積金計劃說明書第 6.7 節「強積金預設投資策略」。有關預設投資策略的主要風險，請參閱本計劃之強積金計劃說明書第 4.1 節「風險因素」之 (V) 部份。

BOC-Prudential Core Accumulation Fund and BOC-Prudential Age 65 Plus Fund are MPF Default Investment Strategy Funds ("DIS Funds"). In respect of the DIS Funds, their performance (including Calendar Year Performance) are calculated since 3 April 2017 (if applicable) which was the first dealing day after 1 April 2017. For details of the Default Investment Strategy ("DIS"), please refer to section 6.7 "MPF Default Investment Strategy" of the MPF Scheme Brochure of the Scheme. For key risks relating to the DIS, please refer to part (V) of section 4.1 "Risk Factors" of the MPF Scheme Brochure of the Scheme.

[△] 預設投資策略基金於 2017 年 4 月 1 日設立，而受託人於 2017 年 4 月 3 日收到供款現款及作出核實，其為 2017 年 4 月 1 日後的首個交易日。

While the DIS Funds were established on 1 April 2017, contribution monies in cleared funds were received, reconciled and validated by the Trustee on 3 April 2017 which was the first dealing day after 1 April 2017.

[◊] 如成分基金之年度表現於該年度不足一年，該年度表現將以成立日至該年年終作計算。

If the history of the constituent fund is less than 1 year in the calendar year, the corresponding calendar year performance will be calculated from the inception date to that calendar year-end.

^{*} 各成分基金的風險程度分為低、低至中、中、中至高及高。風險程度由投資經理根據各成分基金的混合投資項目及／或其基礎投資的投資組合而釐定，並只反映投資經理之看法。風險程度僅供參考及將會因應市場狀況而每年至少作出一次檢視及（如適用）更新。風險程度乃根據截至 2023 年 12 月 29 日的數據而釐定。數據截至當月最後一個交易日。

The risk level of each Constituent Fund is categorized into low, low to medium, medium, medium to high and high. The risk levels are determined by the Investment Manager based on the investment mix of each Constituent Fund and/or its underlying investments, and represent only the views of the Investment Manager. The risk levels are for reference only and will be reviewed and (if appropriate) updated at least annually taking into account the prevailing market circumstances. The risk levels are determined based on data as at 29 December 2023. Data as of the last dealing date of the month.

^{*} 成分基金之報價均扣除投資管理費及其他費用。有關其他費用及收費詳情，請參閱本計劃之強積金計劃說明書第 5 節「費用及收費」。

The prices of Constituent Funds were calculated after deduction of investment management fee and other respective charges. For details of other fees and charges, please refer to Section 5 – "Fees and Charges" of the MPF Scheme Brochure of the Scheme.

^{*} 成分基金之表現是按單位資產淨值作為比較基礎，以港元為計算單位，其股息並作滾存投資。

Performance of constituent funds is calculated in HKD on NAV-to-NAV basis with gross dividend reinvested.

^{*} 有關成分基金所涉及的風險，請參閱本計劃之強積金計劃說明書第 3.4.1 節「成分基金的投資政策」下各成分基金的「風險」部份及第 4.1 節「風險因素」。

For the risks that the Constituent Funds are subject to, please refer to the "Risks" of each Constituent Fund under section 3.4.1 "Investment Policies of the Constituent Funds" and section 4.1 "Risk Factors" of the MPF Scheme Brochure of the Scheme.

強積金資訊 MPF Update

中銀保誠資產管理強積金通訊
BOCI-Prudential Asset Management MPF Newsletter

中銀保誠簡易強積金計劃 – 季度基金便覽
BOC-Prudential Easy-Choice Mandatory Provident
Fund Scheme – Quarterly Fund Fact Sheet

強積金每月表現概要
MPF Monthly Performance Summary



最新市場資訊 Market Update

每日市場快訊
Daily Market Commentary
(只提供中文版 Chinese Only)



投資月報
Monthly Bulletin
(只提供中文版 Chinese Only)



每週市場評論
Weekly Market Update
(只提供中文版 Chinese Only)



季度影片 – 環球市場展望
Quarterly Video –
Global Market Outlook



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有關中銀保誠簡易強積金計劃售後的行政文件，請郵寄至「香港太古城英皇道 1111 號 15 樓 1507 室，中銀國際英國保誠信託有限公司」。此外，成員可致電積金行政熱線 2929 3030 查詢各項強積金行政事務（包括賬戶資料、供款及其他強積金行政事務）。

Regarding the after-sales administration forms of BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme, kindly send to "BOCI-Prudential Trustee Limited, Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong". In addition, members may call the MPF Administration Hotline at 2929 3030 for MPF administration affair enquiries (including account details, contributions and other MPF administration affairs).

網址
Website: <https://www.boci-pru.com.hk>

簡易強積金開戶及基金熱線
Easy-Choice MPF Application and Fund Hotline: 2280 8686

香港中環花園道 1 號中銀大廈 27 字樓
27/F, Bank of China Tower, 1 Garden Road, Central, Hong Kong



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