

強積金每月表現概要

MPF Monthly Performance Summary

10 月刊 October Issue 2023

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

- 商品和服務方面具韌性的消費者支出，支撐美國經濟在最近一季繼續展現強勢並以快於預期的速度擴張。9月核心個人消費支出 (PCE) 按月升幅走高，擺脫了夏季的疲軟趨勢。
- 在通脹放緩和經濟增長面臨不確定性的背景下，歐洲央行 (ECB) 在 10 月政策會議上宣佈維持基準存款利率在 4.00% 不變。然而，歐洲央行行長拉加德強調，高政策利率的持續時間比利率水平更重要，暗示將會視乎需要決定維持高利率的時間。
- 亞洲股市延續上月跌勢。中國考慮推出新一輪財政刺激和平準基金以支撐股市的消息，安撫了投資者並令市場出現短暫反彈。然而，隨著美國國債孳息率上升和中東緊張局勢升級，投資者對風險資產的偏好下降，市場升勢中止。
- 恒生指數 10 月延續跌勢，創下年內新低。儘管中國宏觀數據整體向好，但在美國額外的晶片禁令、對中東更廣泛衝突的擔憂加劇、中國房地產市場憂慮重燃，以及債券孳息率快速上升下，市場仍採取避險立場。
- US economy continued to exhibit strength and expanded at a faster pace than expected in the latest quarter, supported by resilient consumer spending across both goods and services. Core PCE inflation in September broke out of the summer's softer trend and registered a higher month-on-month increase.
- Against the backdrop of easing inflation plus growth uncertainty, the European Central Bank (ECB) announced to keep its benchmark deposit rate unchanged at 4.00% at October policy meeting. However, the ECB President Lagarde emphasized that the duration of high policy rate was more important than the level, signaling to keep interest rates high as long as needed.
- Asia equities extended last month's decline. Markets briefly rebounded as investors took comfort in the news that China weighed new round of fiscal stimulus and stabilization fund to prop up stock market. However, the rally halted as rising US Treasury yields and escalating tensions in the Middle East soured investor appetite for risk assets.
- Hang Seng Index extended losses in October, recorded a new low of the year. Despite the overall improvement in China's macro data, the market adopted a risk-off stance due to additional US chip bans, heightened fears of a wider Middle East conflict, renewed concerns on China property market, and surging bond yields.

展望 Outlook

- 第三季市場最教人意外的其中一點是環球政府債券孳息率反彈至年初至今高位，而這是由美國經濟的韌性所支撐。因為其優於預期的表現，市場從對美國經濟將衰退的預測，轉為「不」著陸或軟著陸。
- 另一邊廂，中國迄今較遜色的復甦導致與中國內地相關的資產類別表現落後。
- 貨幣政策具有較長的滯後性。因此，我們仍然預計未來 6-12 個月美國經濟增長將放緩。然而，發達經濟體具韌性的勞動力市場表明，主要央行的貨幣政策最終可能會更長時間地維持在較高水平。
- 鑑於當前宏觀環境的不穩定性，我們會繼續提倡均衡和多元化的資產配置策略。
- One of the most surprising feature for markets in Q3 was the rebound in global government bond yields to year-to-date highs underpinned by the resilience of the US economy. Due to this outperformance, market expectation shifted from a recession call towards a "no" landing or soft landing for the US economy.
- At the other end of the spectrum, China's recovery so far has been disappointing, leading to underperformance of asset classes associated with the mainland.
- Monetary policies work with long lags. As such we still anticipate US growth to moderate over the next 6-12 months. However, the resilience of labour markets in developed economies would suggest that major central banks may end up staying higher-for-longer in their monetary policy setting.
- Given the current fluid nature of the macro environment, we will continue to advocate a balanced and diversified approach in our asset allocation strategy.

展望 (續) Outlook (Cont.)

環球股票市場 Global Equity Markets

美國 US

審慎
Cautious

美國股市領先的表現反映著強勁的經濟表現。美國與世界其他地區股票估值差距進一步擴闊，是支持我們偏好非美國股票市場的原因。潛在的美國政府停擺、汽車工人罷工持續及學生恢復償還貸款等不確定性，均指向其第四季偏軟的展望。

Reflecting the robust performance of the economy, US stock market has outperformed. The equity valuation gap between US and the rest of the world has further widened - supporting our preference for non-US equity markets. Uncertainties around potential US government shutdown, prolonged auto worker strikes and resumption of student loan repayments also point to a softer outlook in Q4.

歐洲 Europe

正面
Positive

儘管歐洲增長勢頭正放緩，但歐洲央行暗示加息週期或已完結，尤其是在通脹放緩的跡象增加的情況下。美國和歐洲增長前景的分野，已經反映在歐洲股市的估值折讓之上。

Although growth momentum is slowing in Europe, the ECB has signaled that the hiking cycle is probably over especially with more signs of inflation easing. The divergent growth outlook between US and Europe has already been reflected in the valuation discount for European equities.

日本 Japan

中性
Neutral

在日本，貨幣政策因孳息率曲線控制而保持寬鬆，儘管每日購買債券的允許孳息率上限有所上升。為響應東京證券交易所的倡議，對股東友好的改革正在加速。

In Japan, monetary policy remains easy due to yield curve control. Shareholder friendly reforms are accelerating in response to initiatives by the Tokyo Stock exchange.

亞洲 (日本除外) Asia Pacific ex. Japan

正面
Positive

發達市場利率更長時間地維持在較高水平，將對亞太 (日本除外) 市場構成壓力。然而，在中國前景趨穩和企業盈利出現週期性觸底跡象所推動下，區內市場存在改善的空間。

An environment of higher-for-longer interest rates in developed markets will weigh on Asia Pacific ex Japan region. However, there is room for regional markets to trade better driven by a stabilizing China outlook and signs of cyclical bottom in earnings.

中國內地 / 香港 China/Hong Kong

中性
Neutral

在 8 月和 9 月幾項宏觀數據略有改善後，中國 10 月採購經理人指數出現回落。鑒於消費和電子商務相關支出支撐著當前的經濟增長，我們將密切關注接下來「雙 11」購物節的相關數據，以及主要電動車製造商於 11 月中旬公佈的第三季度業績和指引。房地產開發商的財政狀況和業務相關的最新情況仍會是我們關注的重點。香港方面，我們認為 10 月施政報告宣佈的適度放寬印花稅，可能只會有限地提振短期交易量。我們會密切監察按揭利率上升對地產界和本地經濟的負面影響。我們還將關注中美兩國元首在 11 月亞太經合組織會議上會晤所帶來的任何積極催化劑。

China's October PMI posted setback after marginal improvement of several macro data in August and September. With consumption and e-commerce related spending underpinning current economic growth, we would closely track the upcoming "Double 11" shopping festive related data and major EV makers' 3Q23 results and guidance to be released in mid-November. Property developers' financial health and business related updates would remain our prime focus as well. For Hong Kong, the modest relaxation of stamp duties announced in October's policy address may only provide limited uplift to the short-term transaction volumes in our view. We would closely monitor the negative impact of rising mortgage rates to the property sector and local economy. We would also watch for any positive catalyst from China and US state heads meet up in November's APAC summit.

環球債券市場 Global Bond Markets

- 通脹雖然正在放緩，但前景仍不確定。特別是有些行業如服務業等，在勞動力市場緊張支持工資增長下，其核心 / 基礎通脹動態依然頑固。因此，我們相信環球央行將維持緊縮政策論調，直到經濟增長明顯地變得脆弱。
- 隨著投資者仔細審視過去一年政策收緊所帶來的滯後影響，預計市場會持續波動，通脹及宏觀經濟因素的拉鋸，踏入 2024 年仍將推動關於政策走向的持續辯論。
- 基於宏觀及政策不確定性臨近的背景，我們在存續期部署上維持接近中性的立場，並繼續尋找機會延長核心市場的存續期，為中期政策週期轉向做好準備。
- 與此同時，在宏觀和政策存在不確定性下，信貸市場的短期技術背景仍充滿挑戰。在信貸選擇上我們恪守審慎態度，強調高質量及高流動性。
- Global inflation is retreating, but path ahead remains uncertain. In particular, core/underlying inflationary dynamic could remain sticky, especially in areas such as the services sector, where labor market tightness has supported wage growth. As such, we believe central banks will maintain tight policy tone until growth vulnerabilities become clearer.
- Market volatility is anticipated to persist, with a tug between inflation and macroeconomic factors, as investors scrutinize the delayed impacts of policy tightening over the past year, driving the continued debate over policy direction into 2024.
- We maintain to a close-to-neutral stance in duration positioning against benchmark, against the backdrop of looming macro and policy uncertainty. We continue to look for opportunity to add duration across core markets as to position for a turn in policy cycle over the medium term.
- Meanwhile, a prudent approach is adhered to credit selection, where high quality and liquidity are emphasized with the near-term technical backdrop for credit markets to remain challenging on the back of macro and policy uncertainty.

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	2018	2019	2020	2021	2022	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\$6.1032	-15.46%	16.31%	-37.31%	-21.40%	-13.85%	-38.97%	-16.35%	16.51%	17.74%	-16.17%	-21.49%	-13.94%	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\$30.7585	-15.53%	17.28%	-31.93%	-20.66%	-8.62%	207.59%	-13.75%	12.47%	11.42%	-15.50%	-17.19%	-12.66%	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\$9.9119	-6.35%	16.73%	14.09%	12.83%	23.10%	-0.88%	-16.53%	14.92%	7.21%	3.14%	-13.00%	10.91%	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\$14.5230	-11.54%	8.29%	-7.61%	7.93%	10.53%	45.23%	-13.85%	14.74%	17.69%	0.22%	-16.96%	-5.23%	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\$36.4818	-9.24%	8.70%	20.56%	35.66%	72.18%	264.82%	-11.08%	23.79%	14.41%	18.08%	-17.89%	5.87%	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\$10.3870	-15.31%	20.73%	-29.38%	-17.58%	-11.62%	3.87%	-12.33%	13.27%	10.72%	-14.81%	-16.43%	-10.96%	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\$17.7120	-9.81%	12.21%	26.71%	26.54%	41.58%	77.12%	-13.42%	22.71%	3.74%	17.62%	-13.32%	3.44%	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\$28.6740	-8.58%	7.65%	26.65%	54.71%	132.47%	186.74%	-6.10%	28.81%	18.71%	25.56%	-20.11%	8.99%	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\$23.1508	-10.96%	10.40%	0.24%	10.97%	28.31%	131.51%	-13.02%	18.03%	12.17%	4.54%	-16.06%	-1.74%	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\$19.9705	-8.39%	5.30%	-8.56%	-0.11%	7.48%	99.71%	-9.24%	11.52%	10.25%	0.48%	-15.58%	-2.91%	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\$17.5962	-6.82%	2.78%	-13.73%	-6.42%	-3.64%	75.96%	-6.75%	8.03%	9.32%	-1.95%	-16.10%	-3.20%	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\$10.2602	-1.02%	不適用 N/A	不適用 N/A	不適用 N/A	不適用 N/A	2.60%	不適用 N/A	不適用 N/A	不適用 N/A	不適用 N/A	-0.01%	2.61%	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\$11.1440	-4.32%	-0.82%	-22.45%	-15.77%	-18.08%	11.44%	-1.46%	2.84%	6.39%	-5.57%	-16.70%	-3.45%	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\$11.3548	-0.58%	2.36%	1.80%	8.36%	11.84%	13.55%	-0.57%	1.12%	6.19%	3.25%	-2.75%	-0.81%	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\$12.5234	0.99%	3.54%	3.57%	6.27%	8.31%	25.23%	1.00%	1.48%	0.88%	0.00%	0.55%	2.99%	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\$13.0905	-6.69%	5.30%	5.36%	22.35%	不適用 N/A	30.91%	-5.43%	16.95%	12.99%	9.66%	-15.96%	3.43%	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\$10.4294	-4.22%	0.54%	-10.77%	3.01%	不適用 N/A	4.29%	-1.40%	9.67%	8.68%	1.06%	-14.69%	-0.11%	中 Medium

數據截至 2023 年 10 月 31 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 31 October, 2023, 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，亦未必可按認購贖回投資項目。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.

[#] 中銀保誠香港平穩退休基金的一年回報表現將於 2023 年 11 月刊起刊登。

The 1-year Return performance of BOC-Prudential Hong Kong Stable Retirement Fund will be provided starting from November 2023 Issue.

^{*} 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檢視及（如適用）更新。風險程度乃根據截至 2022 年 12 月 30 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 30 December 2022. 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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Note:

- All MPF funds mentioned in this document are constituent funds of the BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme.
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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>

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