

強積金每月表現概要

MPF Monthly Performance Summary

6 月刊 June Issue 2025

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積權益。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。過去的表現並不代表未來的表現。

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

- 美國經濟顯示出放緩跡象，但仍保持韌性。隨著核心服務業通脹放緩，整體消費物價指數按月增速下降。零售銷售和進口數據下跌。勞動力市場情況企穩，非農就業人數增幅超預期，失業率保持穩定。在此宏觀背景下，聯儲局如預期般維持利率不變，並重申對潛在關稅影響的審慎立場。

- 在歐元區，長年期債券帶動收益率在 6 月上升，對財政政策及德國借貸需求上升的擔憂使市場情緒承壓。歐洲央行 (ECB) 在 6 月會議上如市場普遍預期般下調基準存款便利利率 25 個基點至 2.00%，行長拉加德稱當前利率路徑「處於有利位置」，這被市場視為短期內可能暫停調整政策的審慎鷹派訊號。
- 亞洲股市連續第三個月上升。圍繞中美高層貿易會談的樂觀情緒推動股市上漲。隨著以色列和伊朗之間的衝突升級，地緣政治緊張局勢於月中使漲幅收窄。然而在地緣政治憂慮降溫，以及對聯儲局今年減息的預期上升下，市場修復了失地。
- 中美貿易談判取得積極進展，支撐恒生指數 6 月延續升勢。外圍方面，中東局勢緩和緩解了對石油危機的擔憂，提振了投資者情緒。在拆息低企和股息率可觀所帶動下，地產分類指數表現領先，而公用分類指數則隨避險情緒消退而表現落後。
- The US economy showed signs of moderation while maintaining resilience. Headline CPI inflation softened month-on-month as core services inflation eased. Retail sales and imports declined. Labor market conditions stayed solid, with nonfarm payrolls expanding more than anticipated and the unemployment rate holding steady. Against such macro backdrop, Fed kept interest rates on hold as market expected while reiterating a cautious stance concerning potential tariff impacts.
- In the Eurozone, bond yields rose in June, led by longer maturities, as concerns over fiscal policy and higher German borrowing needs weighed on sentiment. As widely anticipated, the European Central Bank (ECB) lowered its benchmark deposit facility rate by 25 basis points to 2.00% at its June meeting, with President Lagarde characterizing the current rate trajectory as "well-positioned," which markets viewed as a cautiously hawkish signal for a potential policy pause in the near term.
- Asia equities advanced for a third consecutive month. Stocks built on gains driven by optimism surrounding high-level trade discussions between Mainland China and the US. Geopolitical tensions eroded gains into the middle of the month as the conflict between Israel and Iran escalated. However, markets gradually recovered the lost ground on calming geopolitical concerns and increased expectations for Federal Reserve cutting rates this year.
- The Hang Seng Index extended its gains in June, supported by positive developments in U.S. – Mainland China trade negotiations. Externally, de-escalation in the Middle East eased concerns of an oil shock, bolstering investor sentiment. The Properties sub-index outperformed, driven by low HIBORs and attractive dividend yields, while the Utilities sub-index underperformed as risk-off sentiment waned.

展望 Outlook

- 央行整體放寬貨幣政策的趨勢，加上政府財政支出的浪潮，為風險資產提供了支撐。
- 第二季早段的關稅暫緩推動著股市向上。由於市場已將特朗普先強硬後寬鬆的談判策略納入定價，利好消息已在股價中反映。若關稅維持在已公佈的水平，預計將使美國 GDP 下降超過 1%，而通脹上升幅度亦將類似，從而形成輕度滯脹局面。

- 與此同時，關稅談判仍留有餘地，各種結果皆有可能出現。
- 鑑於全球經濟增長仍合理、政府提供政策支持、關稅風險可控、且地緣政治升級風險有限，我們資產配置上策略性地維持中性。
- 儘管中東緊張局勢升溫，近期美元走弱以及非美資產表現相對領先，顯示「美國例外論」正在消退。就區域配置而言，我們在美國股票以外維持多元化策略。
- The general trend of central bank easing and a wave of government fiscal spending offer support to risky assets.
- Tariff reprieve during earlier part of Q2 lifted equity markets. Since markets have priced in the Trump's negotiating tactic of tough at first and easier subsequently, good news is already priced in. If tariffs remain at the announced level, they are expected to reduce US GDP by more than 1% and lift inflation by similar amount, creating a mildly stagflation scenario.
- At the same time, there is still room for tariff negotiations. A variety of outcome is possible.
- With still reasonable global growth, supportive government policies, manageable tariff risks and limited geopolitical escalation risks, we maintain a strategic neutral stance on asset allocation.
- Recent weakness of US dollar despite escalating tensions in the Middle East and non-US assets outperformance suggests fading US exceptionalism. In terms of regional preference, we maintain our diversification strategy outside US equities.

展望（續） Outlook (Cont.)

環球股票市場 Global Equity Markets



美國 US



中性
Neutral

美國股市修復了所有 4 月的失地並於第二季末創下新高。隨著美國衰退的可能性降低以及貿易談判優於預期，投資者把注意力重新放回經濟基本面。儘管「大而美法案」在國會的通過引發對美國財政健康的質疑，但數據顯示經濟仍穩健。由於市場估值正處於較近期偏高的水平，投資者將密切關注即將到來的業績期和消費趨勢。

US stock market retraced all its drawdowns in April, ending the second quarter at all-time highs. With reduced odds of a US recession and better-than-feared trade negotiations, investors shifted their focus back to economic fundamentals. Despite the passage of the "One Big Beautiful Bill Act" in Congress raising questions about the country's financial health, underlying economic data indicated a stable economy. Investors will closely scrutinize the upcoming earnings season and consumption trends, as market valuations are currently on the higher end of recent history.



歐洲 Europe



審慎
Cautious

儘管歐洲股市估值相對於美國股市較為合理，惟區內主要傳統行業面臨著持續的結構性挑戰，以及近期與中國內地之間的貿易摩擦。基建與國防開支的財政刺激，被認為會根本性地改變區域經濟，但過程將需時多年。歐盟仍需應對來自貿易政策、能源安全和地緣政治衝突的潛在外溢所造成的短期不確定性。

Although European equities remained more reasonably valued than their US counterparts, major traditional industries in the region faced ongoing structural challenges and recent trade frictions with Mainland China. The fiscal boost in infrastructure and defense spending is believed to bring fundamental changes to the regional economy, but it will be a multi-year process. The economic bloc will still need to navigate near-term uncertainties stemming from trade policy, energy security, and potential spillovers from geopolitical conflicts.



日本 Japan



中性
Neutral

由於私人消費和庫存數據高於預期，日本第一季 GDP 降幅低於初值。美日領導人在七大工業國峰會未能達成共識，在 7 月恢復對等關稅前達成協議的可能性正在降低。短期內，日本股市可能會因潛在的貨幣政策調整和地緣政治發展而出現波動。

Japan's first quarter GDP dropped less than preliminary estimation due to higher-than-expected private consumption and inventory. Both US and Japan leaders failed to reach a consensus during G7 summit and the likelihood of concluding a deal before the resumption of reciprocal tariffs in July is diminishing. Japan equities may experience volatility in the near term, driven by possible monetary policy adjustments and geopolitical developments.



亞洲（日本除外）Asia Pacific ex. Japan



正面
Positive

過去一季，中美互降關稅和美元走弱，推動了亞太（日本除外）股市上升。特朗普政府近期宣佈自 8 月 1 日起實施的新關稅措施，大致與 4 月宣佈的水平相近。基於美元下行、關稅帶來的意外有限，以及在 8 月前談判空間猶存，亞太（日本除外）股市短期內的風險報酬大致平衡。長期而言，亞洲具韌性的增長前景將持續支撐區內股市。

Over the past quarter, rollback of US - Mainland China tariffs and weak US dollar in Asia Pacific ex Japan region lifted equity markets. Recent update from Trump's administration on the new tariffs to be charged from 1 August are largely similar to the levels announced in April. Given the US dollar decline, limited tariff surprises and on-going room for trade negotiation before August, risk reward for Asia Pacific ex Japan equities appears broadly balanced in the near term. Resilient growth outlook in Asia continues to support regional equities in the long run.



中國內地及中國香港 Mainland China and Hong Kong, China



中性
Neutral

中國內地方面，新一輪大規模刺激方案出台的迫切性，可能取決於美國對其貿易夥伴實際徵收關稅的規模與衝擊。我們將密切監察未來幾個月中國內地及亞太地區其他國家與關稅相關的宣佈及實施的反制政策。中國香港方面，5 月零售銷售錄得 2.4% 增長，終止了連續 14 個月的下跌走勢。短期限的香港銀行同業拆息 (HIBOR) 急劇下降，似乎為多個 5 月新盤的銷售起到支持作用，而本地市場就最近數月失業率的上升反應平淡。隨著關稅暫緩期限臨近，對於即將實施的關稅措施和聯邦公開市場委員會會議可能引發的市場波動，我們會保持密切關注及警惕。

For Mainland China, the urgency to roll out another large stimulus package may depend on the magnitude and fallout of actual US tariffs against its trading partners. We would stay alert to tariff related announcements and countermeasure policies to be executed by Mainland China and other countries in the region in coming months. Hong Kong, China's retail sales in May finally reported +2.4% growth and ended the 14-month declining streak. The rapid decline of short-term HIBORs appears to have supported sales of several new residential offerings in May, while local market did not react to rising unemployment rates in recent months. With the tariff truce approaching its deadline, we would closely monitor and stay vigilant to potential market volatility induced by upcoming tariff implementations and FOMC meetings.

環球債券市場 Global Bond Markets

- 政策前景依然高度不確定，尤其是在貿易方面。我們認為市場可能會持續波動，直到政策更趨明朗，而投資者將繼續密切審視政策對環球經濟增長和通脹的影響。
- 信貸息差隨貿易相關政策的新聞而震盪。我們繼續對信貸市場抱謹慎態度，其目前的估值仍未充分反映潛在經濟衰退和政策不確定性的風險。審慎的信貸篩選將是確保投資組合風險嚴格受控的關鍵。
- The level of uncertainty surrounding policy outlook is high, especially on trades front. We believe market volatility will likely persist until we see more clarity on policies, while investors will continue to scrutinize the implications of policies on both growth and inflation globally.
- Credit spreads have been oscillating alongside the headlines over trade-related policies. We stay with a sense of caution on this front, as the current valuation of credit markets remained to underprice risks of a potential economic downturn as well as the policy uncertainty. Prudent security selection will be the key to keep risk tightly controlled in portfolios.

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 ◊							風險程度* (低→高) Risk Level* (Low→High)	
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	2020	2021	2022	2023	2024	年度至今 Year To Date			
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\$8.3734	3.84%	36.45%	2.68%	-3.77%	-2.82%	-16.27%	17.74%	-16.17%	-21.49%	-16.27%	19.65%	17.86%	 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\$43.8277	5.66%	37.98%	11.79%	5.48%	10.52%	338.28%	11.42%	-15.50%	-17.19%	-12.64%	17.33%	21.41%	 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\$13.2392	10.36%	10.17%	51.57%	56.45%	44.49%	32.39%	7.21%	3.14%	-13.00%	21.74%	11.31%	9.32%	 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\$20.0396	12.41%	13.90%	26.55%	40.30%	50.98%	100.40%	17.69%	0.22%	-16.96%	5.00%	10.12%	13.09%	 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\$51.8277	11.04%	13.48%	52.46%	78.96%	124.66%	418.28%	14.41%	18.08%	-17.89%	19.93%	15.06%	8.99%	 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\$15.0988	3.84%	39.20%	16.13%	10.15%	14.49%	50.99%	10.72%	-14.81%	-16.43%	-11.13%	20.54%	20.83%	 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\$24.4712	8.92%	14.89%	51.96%	70.42%	89.19%	144.71%	3.74%	17.62%	-13.32%	17.42%	2.80%	18.40%	 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\$42.5258	11.61%	14.78%	63.12%	98.93%	197.30%	325.26%	18.71%	25.56%	-20.11%	24.30%	21.90%	6.69%	 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\$32.0567	9.66%	19.65%	34.29%	46.48%	63.61%	220.57%	12.17%	4.54%	-16.06%	7.56%	10.48%	14.50%	 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\$24.9805	7.05%	13.37%	18.71%	19.07%	29.46%	149.81%	10.25%	0.48%	-15.58%	5.60%	3.81%	10.78%	 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\$20.8198	5.58%	9.94%	11.62%	5.61%	12.92%	108.20%	9.32%	-1.95%	-16.10%	4.71%	0.76%	8.56%	 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\$11.7422	3.92%	7.38%	不適用 N/A	不適用 N/A	不適用 N/A	17.42%	不適用 N/A	不適用 N/A	-0.01%	6.57%	4.76%	5.18%	 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\$12.2704	3.40%	5.61%	1.91%	-13.11%	-6.69%	22.70%	6.39%	-5.57%	-16.70%	3.61%	-2.66%	5.41%	 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\$12.0952	1.81%	4.00%	4.91%	12.93%	16.87%	20.95%	6.19%	3.25%	-2.75%	1.43%	1.02%	3.11%	 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\$13.2969	0.71%	3.35%	9.95%	10.11%	14.09%	32.97%	0.88%	0.00%	0.55%	3.74%	3.82%	1.53%	 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\$17.0459	7.74%	11.14%	33.67%	41.63%	不適用 N/A	70.46%	12.99%	9.66%	-15.96%	14.39%	9.73%	7.30%	 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\$12.0186	3.10%	6.07%	11.07%	4.15%	不適用 N/A	20.19%	8.68%	1.06%	-14.69%	7.44%	3.51%	3.50%	 中 Medium		

數據截至 2025 年 6 月 30 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 30 June, 2025, 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、交易对手的信貸／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，亦未必可按認購值贖回投資項目。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 2024 年 12 月 31 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 31 December 2024. 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.

更多資訊 MORE INFORMATION

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

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季度影片 – 環球市場展望

Quarterly Video –
Global Market Outlook



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