

# 強積金每月表現概要

## MPF Monthly Performance Summary

3 月刊 March 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

-  美國經濟繼續表現強勁。儘管失業率略有上升，但新增職位有所增加，勞動力市場總體保持健康。儘管聯儲局預計通脹率短期內將保持高於 2% 的目標，並暗示需要更多證據以確認將展開寬鬆周期，但政策制定者承認，緊縮貨幣政策在降低消費者價格方面取得了進展。
- 歐元區近期發佈的數據，進一步呈現了經濟反彈的跡象，得益於服務業信心的改善，綜合採購經理人指數從 2 月的 49.2 上升至 3 月的 49.9。在政策方面，歐洲央行 (ECB) 在 3 月的會議上連續第 4 次保持利率不變，儘管更多官員表示年內應會減息。
- 亞洲股市在波動中延續上月的漲勢。投資者推遲了聯儲局未來減息的時點，市場開局謹慎。在公佈了一些強勁的數據以及對聯儲局減息的預期不斷增強下，股市上漲。然而，盈利結果參差，加上美國國會採取多項行動導致中美關係再度緊張，股市勢頭未能持續至月底。
- 恒生指數 3 月變動不大，市場對中國全國人大公佈經濟增長目標的反應有限。
- US economy continued to demonstrate strength. Labour market remained healthy as a whole with more jobs added despite a slight pick-up in the unemployment rate. While the Fed projected inflation would stay above the 2% target in the near-term and signaled more evidence would be required to guarantee a start of an easing cycle, policymakers acknowledged progress of monetary tightening policy had been made in bringing down consumer prices.
- Incoming data in the Eurozone showed further signs of economic rebound, with Composite PMI increasing from 49.2 in February to 49.9 in March, supported by improving sentiment in the services sector. On policy front, the European Central Bank (ECB) stayed put for the fourth consecutive time at its March meeting, albeit more officials indicating that some rate-cuts would be likely this year.
- Asia equities extended last month's advance amid fluctuations. Markets headed for a cautious start as investors pushed out the timing of Fed's future rate cut. Equities advanced amidst some strong data release and growing expectations for the Fed to cut rates. However, stocks struggled to gain momentum into the month-end given mixed earnings results and resumed US-China tensions with various US congressional actions.
- Hang Seng Index ended the month flat in March, with limited market reaction to China's National People's Congress announcement of an in-line economic growth target.

## 展望 Outlook

-  美國和歐洲結束緊縮週期，加上經濟增長勢頭不俗，都是支撐股市的因素。
- 過去幾個月，美國與服務業相關的通脹似乎比其他範疇更為頑固，增加了聯儲局「更長時間維持較高利率」的可能性，並推遲了潛在的利率下調時點以及幅度。能源和大宗商品的價格因地緣政治憂慮而進一步上升，也可能擾亂已被充分預期的通脹放緩進程。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。
- 股市年初至今的強勁表現大部分是由估值擴張所推動，而不是盈利改善。今年稍後時間央行有力減息，將支持增長勢頭並帶來更佳的盈利展望。
- 在 2024 年，美國總統大選等地緣政治因素仍然會影響市場。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 months, 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. Further increase in energy and commodity prices due to geo-political concerns could also disrupt the well expected disinflationary process. Volatility in fixed income market is expected before a more favorable trend emerge later in the year.
- Most of the strong performance from equity markets so far this year has been driven by valuation expansion over improvement in earnings. Ability for central banks to cut rates later this year would support growth momentum and lead to better earnings outlook.
- 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

儘管美國更有可能在短期內實現「軟著陸」情景，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闊。

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，但製造業活動或已見底，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，日本央行結束了負利率政策，投資者焦點將重新回到企業盈利之上。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 has ended the negative interest rate policy and investor focus would likely return to corporate earnings. 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.

#### 中國內地及香港 Mainland China and Hong Kong

 中性  
Neutral

在中國內地，房地產市場仍是市場的主要擔憂，但最近公佈的數項宏觀經濟數據，或能釋除對於增長前景的疑慮。即將發佈的企業業績也將為衡量復甦勢頭提供另一個指標。在香港，撤銷所有住宅物業需求管理措施後，住宅物業成交量顯著回升。在按揭利率和發展商庫存仍然是主要的不利因素下，我們會密切關注行業的復甦勢頭，以其作為本地經濟整體情緒的指標。

In Mainland China, while the property sector remains to be a major market concern, several macro figures released recently may render a partial relief on growth outlook. Upcoming corporate results will also provide another gauge on the momentum of the recovery. In Hong Kong, residential property transaction volume recovered noticeably after the removal of all special stamp duties. As mortgage rates and developers' inventories remain the prime overhang, we need to closely monitor the recovery momentum as a guide to overall sentiment on the domestic economy.

### 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。投資者對通脹走向、過去政策收緊所帶來的滯後影響，以及持續的地緣政治緊張局勢之仔細審視，會繼續推動關於經濟增長和未來政策走向的辯論，我們相信市場將持續波動。
- 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，結合動態的組合存續期管理和審慎的信貸篩選，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 pause or even 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 inflation trajectory ahead alongside the delayed impacts of past policy tightening plus ongoing 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)
<b>股票基金 Equity Funds</b>																
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\$5.8357	-1.73%	-20.42%	-46.41%	-34.75%	-13.24%	-41.64%	16.51%	17.74%	-16.17%	-21.49%	-16.27%	-1.73%	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\$29.7526	-3.30%	-18.11%	-42.70%	-34.42%	-8.46%	197.53%	12.47%	11.42%	-15.50%	-17.19%	-12.64%	-3.30%	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\$12.2489	12.58%	28.47%	19.16%	42.71%	58.56%	22.49%	14.92%	7.21%	3.14%	-13.00%	21.74%	12.58%	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\$16.6222	3.30%	4.67%	-13.57%	11.30%	29.28%	66.22%	14.74%	17.69%	0.22%	-16.96%	5.00%	3.30%	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\$44.6382	8.01%	20.77%	18.86%	59.05%	104.16%	346.38%	23.79%	14.41%	18.08%	-17.89%	19.93%	8.01%	高 High
<b>股票基金 — 指數追蹤系列 Equity Funds—Index Tracking Series</b>																
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\$10.0638	-2.93%	-17.21%	-41.12%	-31.56%	-8.77%	0.64%	13.27%	10.72%	-14.81%	-16.43%	-11.13%	-2.93%	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\$21.2685	5.78%	13.14%	20.72%	45.20%	63.46%	112.69%	22.71%	3.74%	17.62%	-13.32%	17.42%	5.78%	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\$35.8815	9.73%	26.91%	29.42%	84.77%	171.85%	258.82%	28.81%	18.71%	25.56%	-20.11%	24.30%	9.73%	高 High
<b>混合資產基金 Mixed Assets Funds</b>																
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\$26.2217	3.47%	5.19%	-6.03%	16.25%	44.67%	162.22%	18.03%	12.17%	4.54%	-16.06%	7.56%	3.47%	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\$21.9333	0.98%	2.08%	-10.23%	3.56%	17.87%	119.33%	11.52%	10.25%	0.48%	-15.58%	5.60%	0.98%	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\$19.0084	-0.14%	0.84%	-12.93%	-3.29%	4.05%	90.08%	8.03%	9.32%	-1.95%	-16.10%	4.71%	-0.14%	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\$10.8166	1.50%	5.55%	不適用 N/A	不適用 N/A	不適用 N/A	8.17%	不適用 N/A	不適用 N/A	不適用 N/A	-0.01%	6.57%	1.50%	低至中 Low to Medium
<b>債券基金 Bond Fund</b>																
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\$11.7839	-1.46%	-0.66%	-16.28%	-13.32%	-13.22%	17.84%	2.84%	6.39%	-5.57%	-16.70%	3.61%	-1.46%	中 Medium
<b>貨幣市場基金 Money Market Funds</b>																
中銀保誠強積金人民幣及港元貨幣市場基金 <sup>▽</sup> BOC-Prudential MPF RMB & HKD Money Market Fund <sup>▽</sup>	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\$11.5913	-0.17%	-0.24%	1.77%	6.69%	14.78%	15.91%	1.12%	6.19%	3.25%	-2.75%	1.43%	-0.17%	低至中 Low to Medium
中銀保誠強積金保守基金 <sup>△</sup> BOC-Prudential MPF Conservative Fund <sup>△</sup>	貨幣市場基金 (香港) Money Market Fund (Hong Kong)	2000/12/13	HK\$12.7454	1.03%	3.88%	5.39%	7.49%	9.99%	27.45%	1.48%	0.88%	0.00%	0.55%	3.74%	1.03%	低 Low
<b>強積金預設投資策略 MPF Default Investment Strategy</b>																
中銀保誠核心累積基金 <sup>*</sup> BOC-Prudential Core Accumulation Fund <sup>*</sup>	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 <sup>*</sup>	HK\$15.1491	4.64%	13.18%	8.46%	35.25%	不適用 N/A	51.49%	16.95%	12.99%	9.66%	-15.96%	14.39%	4.64%	中至高 Medium to High
中銀保誠 65 歲後基金 <sup>*</sup> BOC-Prudential Age 65 Plus Fund <sup>*</sup>	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 <sup>*</sup>	HK\$11.3320	1.02%	4.71%	-4.82%	7.23%	不適用 N/A	13.32%	9.67%	8.68%	1.06%	-14.69%	7.44%	1.02%	中 Medium

數據截至 2024 年 3 月 28 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 28 March, 2024, the last dealing date of the month. Investment involves risks. The past performance information is not indicative of future performance.

<sup>▽</sup> 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.

<sup>+</sup> 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.

<sup>△</sup> 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.

<sup>\*</sup> 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.

<sup>\*</sup> 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.

<sup>○</sup> 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.

<sup>\*</sup> 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.

<sup>\*</sup> 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.

<sup>\*</sup> 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.

<sup>\*</sup> 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

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### 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



此文件由中銀國際英國保誠資產管理有限公司發行。

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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  
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