

強積金每月表現概要

MPF Monthly Performance Summary

11 月刊 November 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

儘管出現了一些放緩迹象，但美國經濟仍保持堅實基礎。服務業和製造業均有所改善，但出現了分化，前者繼續擴張，而後者收縮。對服務業的強勁需求亦加大通脹壓力，核心消費價格指數按年小幅上升。儘管首次申請失業救濟人數和失業率繼續保持穩定，但美國勞動力市場進一步降溫，部分原因是受到 10 月罷工和風暴的影響。在此宏觀背景下，聯儲局將政策利率下調 25 個基點，但重申在決定未來減息步伐需保持耐心。

- 在歐元區，11 月債券收益率普遍下降。通脹方面，11 月調和消費者物價指數（HICP）連續第二個月反彈至 2.3%。然而，通脹整體趨勢與歐洲央行（ECB）預測一致，支持了未來幾個月進一步減息的觀點。
- 亞洲股市延續了上月的跌勢。投資者關注美國總統大選和即將到來的全國人大常委會會議，市場情緒偏弱。中央政府計劃幫助地方政府處理隱性債務而暫未出台能夠提振內需的新措施，在中國股市影響下，區內各股市整固。
- 在特朗普勝選後關稅威脅上升以及全國人大會議的刺激措施未達預期下，恒生指數 11 月進一步下跌。因市場避險情緒上升，公用事業分類指數表現領先。因刺激措施效用減弱，房屋銷售數據再次下滑，地產分類指數表現落後。
- US economy remained on solid ground despite some signs of moderation. Services and manufacturing sectors both improved yet divergence was seen – the former continued to expand while the latter contracted. Resilient demand for services also added to inflationary pressure as core CPI edged up from a year ago. While Initial jobless claims and the unemployment rate continued to hold steady, US labour market cooled further, partially disrupted by strikes and storms in October. Against such macro backdrop, the Fed lowered policy rates by 25 basis points but reiterated patience in determining the pace of interest rate cuts going forward.
- In the Eurozone, bond yields generally fell in November. On inflation front, the Harmonized Index of Consumer Prices (HICP) rebounded for the second consecutive month to 2.3% in November. However, the overall trend of inflation has remained in line with forecasts by the European Central Bank (ECB), supporting the arguments for further cut in policy rate in months ahead.
- Asia equities extended last month's decline. Sentiment was muted as investors eyed the coming US Presidential election and the NPC Standing Committee meeting. Regional equities consolidated driven by China stocks as the government's plan to help local governments deal with hidden debt stopped short of new measures to boost domestic demand.
- Hang Seng Index declined further in November, due to rising tariff threats following Trump's victory and the underwhelming stimulus from the China's National People's Congress meeting. The Utilities sub-index outperformed, as risk-off sentiment prevailed. The Properties sub-index underperformed, as home sales declined again amidst the diminishing stimulus effect.

展望 Outlook

- 環球經濟溫和增長、貨幣政策處於放寬週期，加上美國並無出現衰退，繼續助長風險胃納。
- 特朗普當選下任總統及其提出的貿易關稅等政策，可能帶來通脹上升及美元走強的連鎖反應，短期內吸引資金流向美國。然而，對比美國以外市場，美國股市估值相當高，股票回報將因此受限。

- 在美國以外的股市中，短期內亞洲基本面優於歐洲。亞洲受惠於其科技出口和中國刺激政策的外溢效應。另一邊廂，歐洲繼續面臨增長停滯、財政緊縮壓力，以及法國政局不穩。
- 固定收益資產可能受惠於美國和歐洲的減息週期，但由於通脹前景存在一些不確定性，預期利率走勢將波動。
- Moderate global economic growth and a monetary easing cycle, without a recession in the US, continues to fuel risk appetite.
- Trump's presidency and the accompanying policies such as trade tariff, will likely have knock on impacts of higher inflation and US dollar, attracting fund flows to the US in the near-term. However, return for US equities is capped by very rich valuation against non-US markets.
- Among non-US equity regions, near-term fundamental for Asia is better than Europe. Asia benefits from its technological exports and spillover effect from China's stimulus policies. On the other hand, Europe continues to face stagnation, fiscal tightening pressure, and political instability in France.
- Fixed income may benefit from rate cutting cycle in US and Europe but rate path is expected to be volatile given some uncertainty in inflation outlook.

展望 (續) Outlook (Cont.)

環球股票市場 Global Equity Markets

美國 US

中性
Neutral

美國總統大選後，市場預期新一屆政府潛在的政策轉變將促進美國經濟增長，美國股市繼續上漲。雖然企業盈利與消費仍能保持，但在通脹頑固及勞動力市場韌性持續下，聯儲局放慢寬鬆週期的風險和財政政策不確定性尚未被市場納入定價，並可能對高企的市場估值構成挑戰。

The US stock market remained buoyant post US presidential election as potential policy changes by the incoming administration are expected to favor US economic growth. While corporate earnings and consumption continued to hold up, with sticky inflation and labor market strength remaining, the risks of a slower Fed easing cycle alongside fiscal policy uncertainty have not been priced in and may challenge the elevated market valuation.

歐洲 Europe

審慎
Cautious

美國可能在汽車等主要行業加徵關稅，中國的奢侈品需求走弱，加上法國政局不穩，均使歐洲疲弱的經濟面臨挑戰，令歐洲股市承壓。儘管股市估值對比美國股市較為合理，但歐洲經濟增長繼續停滯。

European equities were under pressure as the fragile economy faced challenges from potential US tariff hikes in major industries like automobiles, weaker demand for luxury goods from China, and political instability in France. While the market valuation is more reasonable than that of US stocks, the Eurozone economy continues to stagnate.

日本 Japan

中性
Neutral

日本股市 11 月反覆波動並小幅走低。然而，由於日圓走強，以美元計指數錄得正回報。圍繞美國當選總統政策、地緣政治風險及當前財報季的不確定性持續，打擊投資者信心。展望未來，地緣政治風險高企、日本央行加息路徑與美國出台的新政策可能在短期內為日本股票市場增添不確定性。

Japan equity market seasawed and declined slightly in November. However, strengthening Yen led the index to stay in positive territory in US dollar terms. Uncertainty over the policies of US President-elect, geopolitical risks and current reporting seasons persisted and weighed on investors' sentiment. Looking forward, heightened geopolitical risks, BoJ's rates hike path, and new policies from US would likely pose uncertainty for Japan equity market in the near term.

亞洲 (日本除外) Asia Pacific ex. Japan

正面
Positive

在亞太 (日本除外) 地區，在諸多相互矛盾的因素影響下，股票市場背景可能變得不穩定。儘管該地區將繼續受惠於聯儲局寬鬆週期、環球科技需求具韌性與中國政策支持，但美國加徵關稅、美元走強及地緣政治不確定性高企等外部挑戰，將為該地區前景帶來不利因素。特朗普的第二個任期將為亞洲帶來各種各樣的潛在結果，並對區內市場產生不同影響，可能會使亞洲市場波動性顯著增加。

In Asia Pacific ex Japan region, the backdrop for equity markets may turn fluid with many cross-currents at play. While the region will continue to ride on the tailwinds of Fed easing cycle, resilient global tech demand and China's policy support, external challenges including US tariff hikes, a strengthening US dollar and heightened geopolitical uncertainty will pose headwinds to the region's outlook. A second Trump term may create significant volatilities for Asia with a wide range of potential outcomes and divergent impacts on various markets within the region.

中國內地及香港 Mainland China and Hong Kong

中性
Neutral

在中國內地，最新宏觀經濟數據表明零售銷售繼續改善，但亦突顯出對工業利潤與生產方面的憂慮。在關稅風險上升及貿易衝突加劇下，人民幣兌美元在最近幾週走軟。市場可能聚焦於 12 月的中央經濟工作會議，但我們預期下一次政策組合拳的細節，將在美國新一屆政府正式敲定對中國的關稅和貿易制裁後，作為反制措施的一部分公佈。香港 10 月零售銷售跌幅連續第三個月放緩，但在今年第 3 季錄得自 2023 年第 2 季以來的最低按季增長後，政府仍下調了 2024 年本地生產總值增長預測。在一手及二手住宅物業交投仍疲弱下，我們將密切關注 12 月聯邦公開市場委員會的利率決定與指引，以及 2025 年有關中國刺激措施和美國新一屆政府的發展。

In Mainland China, latest macro data showed continual improvement in retail sales but also underscored concerns on industrial profits and production. With the risk of tariff and trade conflicts on the rise, RMB against US dollar has softened in recent weeks. Market is likely to focus on Central Economic Work Conference (CEWC) in December, but we expect that details of next stimulus package may be disclosed as part of a countermeasure after the new US administration formalizes the tariffs and trade sanctions on China. Decline in retail sales in Hong Kong moderated three months in a row in October, but the government also lowered 2024 GDP growth projection after third quarter data revealed the lowest quarterly growth since 2Q2023. As primary and secondary residential property transactions remain soft, we would closely monitor FOMC's interest rates decision and guidance in December as well as development related to China stimulus and new US government in 2025.

環球債券市場 Global Bond Markets

- 經濟增長降溫的迹象以及通脹壓力的減退，應為各央行，特別是歐洲和美國，提供了逐步退出緊縮貨幣政策的背景。這將為相關地區的債券市場創造利好環境。與此同時，我們對於日本的債券看法則較為謹慎，在日本央行政策進一步正常化下，收益率可能更易面臨上行壓力。
- 縱使從歷史上來看，政策轉向往往對債券有利，但不會一帆風順。我們認為市場應會持續波動，投資者正仔細審視經濟數據發展以及持續的地緣政治緊張局勢。另外，投資者應該會等待更多下任美國政府的政策細節，以衡量未來利率的走向。
- 我們對信貸市場繼續抱謹慎態度，其目前的估值似乎低估了潛在的經濟下行和地緣政治不確定性之風險。審慎的信貸篩選將是嚴格控制投資組合風險的關鍵。
- Signs of cooling economic growth, along with receding inflationary pressures, will provide the backdrop for central bankers, in particular those in Europe and the US, to scale back from tight monetary policy. This should create a more bond-friendly environment for those markets. Meanwhile, a slightly cautious view is advocated towards bonds in Japan, where yields are prone to an upward pressure amid further policy normalization by the Bank of Japan's (BoJ).
- While policy pivots tend to be supportive for bonds historically, it will not be all plain sailing. We believe market volatility will likely persist, with investors scrutinizing developments of data, alongside the ongoing geopolitical tensions. In addition, investors will likely await details for policy from the new US administration to gauge the direction on rates ahead.
- We stay with a sense of caution towards credit market, where current valuation has seemingly underpriced risk of potential economic downturn as well as geopolitical 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

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\$6.9518	12.84%	14.23%	-24.97%	-17.99%	-7.19%	-30.48%	16.51%	17.74%	-16.17%	-21.49%	-16.27%	17.07%	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\$35.2322	9.15%	14.32%	-18.64%	-16.65%	-0.74%	252.32%	12.47%	11.42%	-15.50%	-17.19%	-12.64%	14.51%	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\$11.9749	-2.54%	13.05%	19.52%	30.87%	44.75%	19.75%	14.92%	7.21%	3.14%	-13.00%	21.74%	10.06%	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\$17.9210	-0.18%	16.15%	-0.06%	20.15%	34.52%	79.21%	14.74%	17.69%	0.22%	-16.96%	5.00%	11.38%	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\$48.7276	3.13%	23.10%	20.87%	61.34%	111.93%	387.28%	23.79%	14.41%	18.08%	-17.89%	19.93%	17.91%	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\$12.1258	8.98%	16.57%	-14.30%	-12.48%	1.25%	21.26%	13.27%	10.72%	-14.81%	-16.43%	-11.13%	16.96%	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\$21.0921	-5.54%	9.73%	13.06%	34.11%	64.79%	110.92%	22.71%	3.74%	17.62%	-13.32%	17.42%	4.90%	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\$41.0330	6.80%	31.20%	29.55%	90.52%	184.68%	310.33%	28.81%	18.71%	25.56%	-20.11%	24.30%	25.49%	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\$28.2879	2.10%	15.35%	3.47%	22.98%	49.60%	182.88%	18.03%	12.17%	4.54%	-16.06%	7.56%	11.63%	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\$22.9116	0.31%	9.10%	-4.51%	6.79%	20.31%	129.12%	11.52%	10.25%	0.48%	-15.58%	5.60%	5.48%	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\$19.5371	-0.50%	6.09%	-8.92%	-1.69%	5.86%	95.37%	8.03%	9.32%	-1.95%	-16.10%	4.71%	2.64%	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\$11.2287	0.44%	6.99%	不適用 N/A	不適用 N/A	不適用 N/A	12.29%	不適用 N/A	不適用 N/A	不適用 N/A	-0.01%	6.57%	5.37%	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\$11.9002	-1.37%	2.84%	-14.40%	-13.87%	-11.73%	19.00%	2.84%	6.39%	-5.57%	-16.70%	3.61%	-0.49%	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\$11.7892	-0.74%	1.96%	0.45%	10.34%	14.77%	17.89%	1.12%	6.19%	3.25%	-2.75%	1.43%	1.53%	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\$13.0589	0.77%	3.91%	7.98%	9.09%	12.24%	30.59%	1.48%	0.88%	0.00%	0.55%	3.74%	3.52%	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\$16.1996	2.04%	16.31%	9.79%	35.38%	不適用 N/A	62.00%	16.95%	12.99%	9.66%	-15.96%	14.39%	11.90%	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\$11.7658	0.87%	8.41%	-3.87%	5.70%	不適用 N/A	17.66%	9.67%	8.68%	1.06%	-14.69%	7.44%	4.88%	中 Medium

數據截至 2024 年 11 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 November, 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 <https://www.boci-pru.com.hk>
Website:

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

香港中環花園道 1 號中銀大廈 27 字樓
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