

強積金每月表現概要

MPF Monthly Performance Summary

5 月刊 May 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

- 美國經濟仍然穩固，但增長勢頭有所減弱。隨著能源和食品價格下降，整體消費物價指數按年增速放緩，並低於市場預期。超出預期的非農就業數據及穩定的失業率均反映出美國勞動力市場的韌性。在此宏觀背景下，聯儲局如預期般維持利率不變，並採取更審慎的立場，表達了對潛在關稅影響的擔憂。

- 歐元區債券市場 5 月表現分化。整體上，在貿易方面取得正面進展的支持下，投資者風險情緒上升。在私人部門經濟活動走弱下，經濟前景有所放緩，加上歐元區內主要經濟體的整體通脹水平仍大致符合市場預期，強化了歐洲央行 (ECB) 將於短期內進一步減息的觀點。
- 亞洲股市月內經歷波動並延續上月漲勢。中國內地的政策制定者公佈一系列寬鬆政策，以穩定經濟和市場預期，市場開局向好。然而，在對美國財政危機的擔憂和中美貿易緊張局勢再起下，市場在月底呈現出乏力的跡象。
- 中美在日內瓦達成了一項為期 90 天的關稅暫停協議，在超預期的成果提振下，恒生指數 5 月大幅上升。5 月新股融資火熱以及香港銀行同業拆息 (HIBOR) 大幅下跌，中國香港的地產銷售與融資成本的前景得以進一步改善。
- US economy remained on solid ground but was losing some momentum. Headline CPI softened year-on-year, dropping below market expectations as energy and food prices trended lower. A stronger-than-expected nonfarm payroll number and a steady unemployment rate both pointed to ongoing resilience in the US labor market. Against such macro backdrop, the Fed kept interest rates unchanged as anticipated and adopted a more cautious stance, citing concerns over potential tariff impacts.
- The Eurozone bond market exhibited mixed performance in May. Overall, investor sentiment turned risk-on, supported by positive trade developments. Economic outlook was tempered by softening private sector activity, together with headline inflation across the major Eurozone economies remaining broadly in line with market expectations, reinforced views that the European Central Bank (ECB) would proceed with additional rate cuts in the near term.
- Asia equities extended last month's advance amid fluctuations. Markets started on a positive note with Mainland China policy makers unveiling a slew of easing measures to stabilize the economy and market expectations. However, market showed signs of exhaustion into the month-end amid concerns over US fiscal risk and renewed US-China trade tensions.
- The Hang Seng Index posted significant gains in May, bolstered by an unexpected 90-day tariff suspension agreement between the U.S. and Mainland China in Geneva. Strong IPO fundraising in May and a sharp decline in HIBOR further improved the outlook for property sales and financing costs in Hong Kong, China.

展望 Outlook

- 美國暫緩對各地加徵關稅繼續提振環球股市。
- 然而，5 月環球股市和債市顯著反彈，短期內兩者的上行空間可能都非常有限。未來幾個月風險資產的前景大致平衡。

- 特朗普關稅政策的未來發展仍可能引發市場波動。90 天關稅暫停期後的新進展將成為未來市場走向的關鍵。然而，金融市場也已經逐步適應特朗普先設定苛刻條款後逐步放鬆的談判策略。任何貿易條款的進一步收緊均可能帶來交易機會。
- 鑑於環球經濟增長放緩以及主要央行略微傾向寬鬆，我們繼續選擇在股票和債券之間採取均衡的策略。
- The reprieve of US tariff across the world continued to lift global equity markets.
- However, global equities and rates have rallied much in May. Upside for both may be very limited in the near term. Outlook for risk assets is broadly balanced to the months to come.
- Future development on Trump's tariff may still cause market volatility. New development post 90-day tariff suspension will be key to market movements in future. However, financial markets had also learnt and to some extent adapted to Trump's negotiation tactics of first setting tough terms then easing off. Any further toughening of trade terms could create trading opportunities.
- We continue to opt for a well balanced approach between stocks and bonds to reflect moderating global growth, and slight easing bias of major central banks.

展望（續）Outlook (Cont.)

環球股票市場 Global Equity Markets



美國 US



中性
Neutral

中美貿易緊張局勢緩解，而企業盈利在關稅不確定性下亦保持穩健，美國股市從 4 月的低位持續反彈。儘管近期內經濟衰退的可能性有所降低，市場情緒仍受財政債務負擔、減稅延長及最新的「大而美法案」等消息影響。隨著市場接近先前高位，任何來自經濟數據或政策變動的衝擊都將考驗美股相對較高的估值。

US stock market extended its rebound from April's lows as US-China trade tension eased while corporate earnings continued to hold up amid tariff uncertainty. Although the odds of an imminent recession decreased, market sentiment drifted along with news on fiscal debt burden, tax cuts extension and the latest "One Big Beautiful Bill". As the market approached its previous peak, any shocks from economic data and policy changes would test its relatively high valuation.



歐洲 Europe



審慎
Cautious

雖然歐洲股市的估值仍較美國市場合理，但區內主要傳統行業面臨持續的結構性挑戰。近期在基建及國防支出方面的財政刺激可能為區域經濟帶來根本性變化，但這將是一個長達數年的過程。歐盟仍需應對來自貿易政策、能源供應問題以及地緣政治衝突的潛在外溢效應所帶來的短期不確定性。

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



日本 Japan



中性
Neutral

日本第 1 季 GDP 初值跌幅略超预期，主要由於出口減少和私人消費疲弱。與此同時，內閣批准了緊急措施，以減輕美國關稅帶來的負面影響，為企業和家庭提供支持。日本股市月內表現參差，但按月仍向上。在國際貿易政策相關憂慮持續下，短期內市場可能會繼續波動。

Japan's preliminary first-quarter GDP declined slightly more than expected due to lower exports and weak private consumption. Meanwhile, the cabinet approved emergency measures to ease the repercussions of the US tariffs, supporting both businesses and households. Japan equities experienced mixed performance during the month and rose by end of May. Market volatility will likely persist amid ongoing concerns over international trade policies 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，中美互降關稅促使市場重新評估增長的下行風險，因而推動股市進一步上漲。儘管關稅暫緩，但鑑於潛在的行業關稅以及美國與其他經濟體之間未解決的貿易談判，不確定性猶存。關稅波動也導致宏觀數據有所扭曲，導致短期內難以從中獲得與增長相關的準確訊號。然而，區內股市仍可能從美元走弱、增長前景相對穩健以及資金流出美國市場的多元化趨勢中受惠。

In Asia Pacific ex Japan region, the rollback of US-China tariffs prompted a re-assessment of downside risk to growth and thus extended rally in equity markets. Despite tariff reprieve, uncertainties still prevail given potential sectoral tariffs and unresolved trade talks between the US and other economies. Tariff volatility has also led to distortions in macro data which makes it challenging to extract the underlying growth signals in the near term. However, regional equities could continue to benefit from a lower USD, a relatively resilient growth profile, and diversification flows away from the US.



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



中性
Neutral

中國內地 5 月非製造業採購經理指數延續疲軟趨勢，但製造業採購經理指數按月小幅回升。儘管中美 90 天的暫緩關稅協議短期內料可緩和雙邊緊張局勢，中國內地再出台另一輪大規模刺激方案以作為應對的迫切性亦隨之下降。因此，關稅相關的後續影響仍將是我們的主要關注，並會密切留意中央政府即將發佈的政策公告和宏觀數據。中國香港方面，中美 90 天的暫緩關稅協議加上多宗大型新股發行的順利完成，令 5 月本地市場情緒回暖，恒生指數收復了 4 月大跌的全部失地。4 月零售銷售仍偏軟，但短期香港銀行同業拆息的快速下降，似乎提振了 5 月部分新盤銷情。儘管中美之間的緊張局面似乎有所降溫，我們仍會對潛在市場波動保持警惕，並密切關注即將公佈的宏觀數據以及 6 月美國聯邦公開市場委員會會議。

For Mainland China, May's Non-manufacturing PMI extended softening trend but Manufacturing PMI posted slight MoM improvement. While Sino-US 90-day tariff truce would likely moderate bilateral tension in the short run, the urgency for Mainland China to roll out another large stimulus package as counter-measure may also be lower. Thus, tariff related fallout remains to be our prime concerns, and we would closely monitor central government's upcoming policy announcements and macro releases. For Hong Kong, China, Sino-US 90-day tariff truce and successful completion of several large IPOs revived local market sentiment in May, and lifted HSI to recoup all lost ground of April's plummet. Retail sales in April remained soft, but rapid decline of short-term HIBORs seems to support the sales of some new residential offerings in May. Despite the seemingly cooling off period of Sino-US tension, we would stay vigilant to potential market volatility and closely monitor upcoming macro releases and US FOMC meeting in June.

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\$8.0554	1.72%	28.63%	4.49%	-1.79%	-11.58%	-19.45%	17.74%	-16.17%	-21.49%	-16.27%	19.65%	13.38%	 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\$42.1166	3.12%	29.88%	11.20%	9.54%	1.28%	321.17%	11.42%	-15.50%	-17.19%	-12.64%	17.33%	16.67%	 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\$12.9847	8.73%	7.92%	40.77%	52.93%	38.31%	29.85%	7.21%	3.14%	-13.00%	21.74%	11.31%	7.22%	 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\$19.0625	6.55%	12.42%	12.92%	44.05%	37.83%	90.63%	17.69%	0.22%	-16.96%	5.00%	10.12%	7.58%	 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\$49.7747	2.29%	11.16%	34.49%	76.94%	109.94%	397.75%	14.41%	18.08%	-17.89%	19.93%	15.06%	4.68%	 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\$14.6175	1.68%	32.71%	16.65%	14.73%	5.88%	46.18%	10.72%	-14.81%	-16.43%	-11.13%	20.54%	16.98%	 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\$24.2358	6.32%	11.39%	36.62%	75.11%	80.61%	142.36%	3.74%	17.62%	-13.32%	17.42%	2.80%	17.26%	 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\$40.5315	0.31%	12.79%	42.38%	93.81%	177.50%	305.32%	18.71%	25.56%	-20.11%	24.30%	21.90%	1.68%	 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\$30.9515	5.15%	15.57%	23.39%	47.80%	52.87%	209.52%	12.17%	4.54%	-16.06%	7.56%	10.48%	10.56%	 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\$24.3343	4.02%	10.51%	10.95%	19.30%	23.64%	143.34%	10.25%	0.48%	-15.58%	5.60%	3.81%	7.92%	 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\$20.3889	3.37%	7.72%	5.04%	5.52%	9.12%	103.89%	9.32%	-1.95%	-16.10%	4.71%	0.76%	6.31%	 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\$11.6060	2.71%	7.02%	不適用 N/A	不適用 N/A	不適用 N/A	16.06%	不適用 N/A	不適用 N/A	-0.01%	6.57%	4.76%	3.96%	 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\$12.1054	2.28%	4.29%	-2.36%	-13.80%	-8.47%	21.05%	6.39%	-5.57%	-16.70%	3.61%	-2.66%	3.99%	 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\$12.0346	1.74%	3.39%	4.28%	13.52%	16.47%	20.35%	6.19%	3.25%	-2.75%	1.43%	1.02%	2.60%	 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\$13.2804	0.87%	3.51%	9.81%	10.09%	13.97%	32.80%	0.88%	0.00%	0.55%	3.74%	3.82%	1.40%	 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\$16.5685	2.17%	9.52%	22.65%	40.50%	不適用 N/A	65.69%	12.99%	9.66%	-15.96%	14.39%	9.73%	4.29%	 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\$11.8663	0.67%	5.64%	6.66%	3.84%	不適用 N/A	18.66%	8.68%	1.06%	-14.69%	7.44%	3.51%	2.19%	 中 Medium		

數據截至 2025 年 5 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 May, 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

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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 –
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