強積金每月表現概要

MPF Monthly Performance Summary

4 月刊 April Issue 2026

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

- 美國經濟顯現溫和放緩跡象，但仍保持內在韌性。第 1 季 GDP 增長低於市場預期，反映消費支出增長放緩。整體消費物價指數按年增長顯著加速，主要受能源成本大幅上升推動。零售銷售從此前天氣因素導致的疲軟中有所恢復，但能源成本高企使反彈的可持續性存疑。美國勞動力市場保持平衡，就業增長超預期，失業率小幅走低。在此宏觀背景下，聯儲局維持利率不變，同時因中東緊張局勢推升能源價格，市場對通脹前景態度更趨審慎。
- 在歐元區，由於霍爾木茲海峽的封鎖延續引發能源衝擊，主要債券繼 3 月拋售之後，收益率仍維持偏高。德國債券收益率保持在十年高位，而受美伊停火進展及霍爾木茲海峽重新開放的希望支持，其他歐元區主權債券表現小幅領先。同時，4 月歐元區經濟景氣指數下跌至 93，而初步數據顯示第 1 季 GDP 僅增長 0.1%，且受能源成本大幅上升影響，4 月通脹按年升幅從 3 月的 2.6% 加速至 3.0%，宏觀經濟背景增添了不確定性。歐洲央行在 4 月會議上保持政策利率不變，但表示曾長時間討論過是否加息，市場因此從今年 6 月開始會將更多加息的情境納入定價。
- 亞洲股市 4 月強勢反彈，市場未受中東消息面因素的顯著干擾。美伊宣佈達成有條件停火協議，引發風險偏好情緒顯著回升，股市大幅走高。在區域半導體龍頭企業盈利強勁的支撐下，人工智能股漲勢急劇加速，進一步推動本輪復甦。然而，臨近月末，油價持續走高及滯脹擔憂加劇避險情緒，市場漲幅收窄。展望未來，能源價格走勢、供應鏈中斷以及地緣政治衝擊的持續時間仍是影響市場前景的敏感因素。
- 恒生指數 4 月錄得顯著增長，美伊停火後市場風險偏好復甦。國產算力及大規模人工智能模型項目的持續推進提振了市場情緒，推動人工智能基礎設施受益股走高。相較之下，大型互聯網企業因盈利前景疲弱表現落後。
- The US economy demonstrated signs of moderation while retaining underlying resilience. Q1 GDP expanded below consensus estimates, reflecting a slowdown in consumer spending growth. Headline CPI accelerated sharply year-on-year, primarily fueled by a significant spike in energy costs. Retail sales staged a recovery from earlier weather-induced soft patches, yet elevated energy costs cast doubt on the durability of this rebound. The US labour market remained balanced, with job gains surpassing expectations and the unemployment rate edging lower. Against such macro backdrop, the Fed kept rates unchanged while grew more cautious about the inflation outlook amid rising energy prices tied to the Middle East conflicts.
- In the Eurozone, following the prior month's sell-off, core bond yields stayed biased higher as the prolonged closure of the Strait of Hormuz triggered an energy shock. German Bunds yields were holding at decade-high levels, while other Eurozone sovereigns slightly outperformed, supported by headlines about the US-Iran ceasefire progress and hopes for the reopening of the Strait of Hormuz. Meanwhile, the macro backdrop added to uncertainty, as the Eurozone Economic Sentiment Index fell to 93 in April, while preliminary figures pointed to the first-quarter GDP growing just 0.1% and annual inflation accelerating to 3.0% in April, up from 2.6% in March on surging energy costs. At its April meeting, the ECB left policy rates unchanged but noted that a hike had been "debated at length," prompting markets to price in more hikes for this year, potentially starting in June.
- Asia equities staged a strong rebound in April as the market looked past headlines from the Middle East. Stocks charged higher following the announcement of a conditional US–Iran ceasefire, which sparked a significant risk-on relief move. This recovery was further amplified by a sharp acceleration of gains across AI stocks, underpinned by robust earnings from regional semiconductor leaders. However, gains were tempered toward the month-end as extended higher oil prices and stagflation fears added to the risk-off sentiment. Looking ahead, market outlook remains sensitive to the path of energy prices, supply-chain disruptions, and the duration of the geopolitical shock.
- The Hang Seng Index posted significant gains in April as risk appetite recovered following the U.S. - Iran ceasefire. Market sentiment was supported by ongoing developments in domestic compute and large-scale AI model initiatives, which boosted AI infrastructure beneficiaries. In contrast, large-cap internet names lagged amid soft earnings outlooks.

展望 Outlook

- 4 月，在中東地區臨時停火談判下，圍繞滯脹的交易有所放緩，提振環球股市。
- 另一方面，霍爾木茲海峽繼續受阻，各方談判進展甚微。海峽附近的零散衝突帶動油價升至遠高於 100 美元的水平。
- 通脹擔憂加劇，儘管持續時間可能短暫，但仍帶動債券收益率走高，並促使各央行轉向鷹派。

- 同時，環球盈利前景保持健康，應能抵消並勝過市場對短期內輸入成本上升的擔憂。
- 我們對風險資產維持正面。然而，我們偏向股票的配置取決於盈利前景、市場水平，以及伊朗戰局進展。若以上因素出現任何重大變動，我們將會重新評估資產配置。
- Temporary ceasefire negotiations between Iran, the US, and Israel unwound the "stagflation" trade and lifted global equities in April.
- On the other hand, the seizure of the Strait of Hormuz continues with little progress in negotiations between the parties. Scattered fighting along the Strait has sent oil prices well above $100.
- Heightened inflation concerns, however temporary, have lifted bond yields and turned central banks hawkish.
- In the meantime, the global earnings outlook remains healthy and should more than offset concerns about higher input costs in the near term.
- We remain constructive on risk assets. However, our pro-equity position depends on the earnings outlook, market levels, and the evolution of the Iran war. Any significant change in these factors will prompt us to reassess our position.

股票 Equity	正面 Positive	債券 Bonds	中性 Neutral	現金 Cash	審慎 Cautious

展望 （續）Outlook (Cont.)

環球股票市場 Global Equity Markets

美國 US — 中性 Neutral

美國股市在 4 月恢復上升趨勢，創歷史新高。中東地區達成臨時停火，帶動市場普遍上漲，同時企業盈利強勁，加上圍繞人工智能基礎設施的熱情持續，為市場提供了更多利好因素。儘管油價高企推高了整體通脹，但市場基本上對能源衝擊反應冷淡。投資者需應對聯儲局新任主席下的貨幣政策以及中東地區持續緊張的局勢，短期波動性預計將持續。

The US stock market regained its upward trajectory in April, reaching new all-time highs. A temporary ceasefire in the Middle East catalyzed a broad recovery in the market, while strong corporate earnings and continued enthusiasm for AI infrastructure provided additional tailwinds. Although elevated oil prices fed through into headline inflation, markets largely looked through the energy shock. Near-term volatility is expected to persist as investors navigate monetary policy under the new Fed Chair, alongside ongoing Middle East tensions.

歐洲 Europe — 中性 Neutral

歐洲股票在 4 月收高但落後環球同儕。由於中東地區衝突導致能源成本急升，帶動歐元區通脹走高，導致經濟增長局面複雜化，消費者與工業方面的信心均承壓，宏觀前景進一步走弱。歐洲央行在 4 月會議上保持利率不變，同時強調通脹上行風險和經濟增長下行風險加劇。短期內，市場方向可能將取決於中東地區停火持續時間、能源價格走勢，以及歐洲央行未來政策訊號。

European equities ended April in positive territory but lagged behind global peers. The macro outlook weakened further as surging energy costs from the Iran conflict pushed Eurozone inflation higher, complicating the growth picture and weighing on both consumer and industrial confidence. At its April meeting, the ECB kept rates unchanged, while highlighting intensified upside risks to inflation and rising downside risks to economic growth. In the near term, market direction will likely be determined by the durability of the Middle East ceasefire, the trajectory of energy prices, and the ECB's future policy signals.

日本 Japan — 中性 Neutral

日本經濟溫和增長，同時日經 225 指數在資訊科技和半導體需求帶動下創下歷史新高。然而，家庭支出仍然疲弱，在中東地區緊張局勢及海上封鎖影響下，通脹由能源板塊帶動上升。日本央行因此下調了增長預測但維持利率穩定，並暗示隨著日本央行監測地緣政治因素對日本經濟結構性復甦與貨幣政策正常化的衝擊，未來可能會加息。

The Japan economy expands moderately as the Nikkei 225 hits record highs, fueled by IT and semiconductor demand. However, household spending remains weak while Middle East tensions and naval blockades drive up energy-led inflation. Consequently, the BoJ lowered growth forecasts but maintained steady rates, signaling potential future hikes as they monitor geopolitical impacts on Japan's structural recovery and monetary normalization.

亞洲（日本除外）Asia Pacific ex Japan — 適度正面 Moderately positive

隨著市場焦點轉向中東地區以外的新聞，亞太 (日本除外) 股市在 4 月出現強勁反彈。美伊達成有條件停火引發市場反彈，同時人工智能相關股票的加速上漲亦增添了動能。3 月高頻數據顯示，在政府主動出台措施以緩衝能源壓力下，經濟在本次衝擊的初期階段展現出韌性。科技板塊的樂觀業績與強勁指引亦帶動區內盈利預測強勁升級。展望未來，區內經濟前景仍對能源價格走勢、潛在的供應鏈擾動，以及地緣政治緊張局勢持續時間高度敏感。

In Asia Pacific ex Japan, equities staged a strong rebound in April as markets looked beyond Middle East headlines. A conditional US–Iran ceasefire triggered a relief rally, while accelerating gains in AI-linked stocks added momentum. High-frequency data for March underscored resilience in the early phase of the shock, supported by proactive government measures to cushion energy pressures. Upbeat results and strong guidance in the tech sector also led to strong upgrades in regional earnings forecasts. Looking ahead, the outlook remains highly sensitive to the trajectory of energy prices, potential supply-chain disruptions, and the duration of geopolitical tensions.

中國內地及中國香港 Chinese Mainland and Hong Kong, China — 中性 Neutral

中國內地方面，主要指數在 4 月美伊停火談判後出現穩健反彈。此前表現領先的人工智能硬件供應鏈主題進一步延續漲幅，對在岸市場提振更大。在原油衝擊下中國內地供應鏈保持韌性，出口增長的強勁勢頭得以維持，但人民幣走強對出口商的盈利能力增添了壓力。中國內地政策方面，深圳放寬購房政策後，房地產市場交易出現改善，與年初上海的情況類似。我們將評估當前宏觀背景下的潛在受益板塊，並參考 2026 年第 1 季企業財報及持續的地緣政治動態，適時調整投資組合。中國香港方面，在美伊停火後風險胃納有所恢復，恒生指數 (HSI) 在 4 月反彈。中國內地與海外的人工智能模型及算力均取得進展，進一步提振本地市場情緒。儘管利率前景不確定性上升，但住宅樓市穩健改善，加上地產開發商最新業績，亦對市場提供支持。我們將繼續密切關注事態發展，並逐步調整投資組合，以應對美伊衝突結束後可能出現的反彈。

For Chinese Mainland, major indices staged a solid rebound following the US-Iran ceasefire talks in April. The outperforming AI hardware supply chain theme further extended gains, which benefited onshore markets more. Export growth strength was sustained thanks to a resilient domestic supply chain amid the oil shock, while a strengthening CNY added pressure on profitability for exporters. Domestic policy-wise, home purchase policy relaxations in Shenzhen have led to a subsequent improvement in property market transactions, similar to the case of Shanghai earlier this year. We will assess the potential beneficiary sectors under the current macro backdrop, adjusting our portfolios appropriately with reference to 1Q26 corporate results reporting and ongoing geopolitical developments. For Hong Kong, China, The Hang Seng Index (HSI) rebounded in April as risk appetite recovered following the U.S.–Iran ceasefire. Local market sentiment was further lifted by advancements in A.I. models and computing, both in Chinese Mainland and overseas. A steadily improving residential property market and developers' latest earnings reports also buoyed the market, despite an increasingly uncertain interest rate outlook. We will continue to closely monitor developments and progressively position our portfolio for a possible relief rally following the end of the U.S.–Iran confrontation.

環球債券市場 Global Bond Markets

- 環球債券市場正應對經濟與地緣政治因素共同作用的複雜局面。在美國，在財政刺激措施與人工智能驅動投資的支持下，經濟增長保持韌性，但美以對伊朗發動襲擊，加上油價走高，加劇了通脹風險，導致聯儲局的政策路徑複雜化。同樣，歐元區能源成本高企加劇滯脹風險，對歐洲央行的中性立場構成挑戰。英國市場除面臨相似壓力之外，亦需應對英國國內政治不確定性。亞洲各地，油價上漲導致淨進口經濟體承壓，日本尤甚，能源成本上升進一步影響已然高企的通脹，加上高市早苗的促增長政策，這一背景或將推高日本政府債券收益率。
- 與此同時，信貸市場繼續受益於有利的技術面與穩定的企業基本面支撐估值。然而，風險正在積聚。2026 年供應增加的預期或削弱技術面優勢，而對私人信貸的持續擔憂或引發信貸利差波動。以上因素表明我們在市場供需平衡轉變之際需保持審慎。在此背景下，我們維持信貸的偏高比重主要以獲取收益溢價，但將在嚴格的框架下進行。信貸篩選仍是關鍵，我們偏好基本面更強、流動性狀況更穩健的發行商，以確保在不確定性上升的宏觀經濟與政策環境中保持韌性。
- Global bond markets are navigating a difficult mix of economic and geopolitical pressures. In the U.S., growth remains resilient, supported by fiscal stimulus and AI-driven investment, but strikes on Iran by the U.S. and Israel, alongside higher oil prices, have intensified inflation risks, complicating the policy path for the Federal Reserve. Likewise, elevated energy costs raise stagflation concerns in the Eurozone, testing the ECB's neutral stance. The UK faces a similar pressure compounded by political uncertainty domestically. Across Asia, higher oil prices weigh on net-importing economies, with Japan particularly vulnerable as rising energy costs add to already elevated inflation. Combined with Takaichi's pro-growth agenda, this backdrop is likely to push JGB yields higher.
- Credit markets, meanwhile, continue to benefit from favorable technicals and resilient corporate fundamentals, supporting valuations. However, risks are building. The prospect of heavier supply in 2026 threatens to dilute technical strength, while ongoing concerns surrounding private credits could inject volatility into credit spreads. These highlight the need for caution as the balance between demand and issuance shifts. Against this backdrop, we maintain an overweight stance in credit primarily for yield carry, but with a disciplined approach. Selectivity remains key, favoring issuers with stronger fundamentals and robust liquidity profiles to ensure resilience in navigating an increasingly uncertain macro and policy environment.

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

成分基金名稱 Name of Constituent Fund	基金類別 Fund Descriptor	累計表現 Cumulative Performance: 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	年度表現[◇] Calendar Year Performance[◇]: 2021	2022	2023	2024	2025	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$9.0401	-7.46%	16.68%	29.26%	-18.16%	39.47%	-9.60%	-16.17%	-21.49%	-16.27%	19.65%	30.47%	-2.48%	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$47.7764	-7.57%	19.51%	36.01%	-9.24%	52.24%	377.76%	-15.50%	-17.19%	-12.64%	17.33%	33.70%	-1.01%	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$16.6780	4.42%	35.04%	72.86%	66.55%	113.58%	66.78%	3.14%	-13.00%	21.74%	11.31%	24.60%	10.53%	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$26.0228	5.81%	44.50%	66.13%	31.49%	126.03%	160.23%	0.22%	-16.96%	5.00%	10.12%	28.23%	14.53%	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$60.6800	3.47%	29.69%	61.95%	55.80%	177.67%	506.80%	18.08%	-17.89%	19.93%	15.06%	19.77%	6.55%	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$16.4464	-6.83%	18.19%	41.05%	-4.70%	57.77%	64.46%	-14.81%	-16.43%	-11.13%	20.54%	32.44%	-0.63%	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$27.8513	0.01%	21.03%	43.28%	52.24%	129.13%	178.51%	17.62%	-13.32%	17.42%	2.80%	29.27%	4.24%	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$48.8590	3.88%	29.05%	70.58%	67.67%	244.67%	388.59%	25.56%	-20.11%	24.30%	21.90%	16.49%	5.22%	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$37.2881	0.68%	26.86%	49.60%	30.16%	113.69%	272.88%	4.54%	-16.06%	7.56%	10.48%	25.62%	6.03%	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$27.3102	0.18%	15.71%	26.97%	9.41%	50.03%	173.10%	0.48%	-15.58%	5.60%	3.81%	16.69%	3.79%	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$22.0498	0.06%	10.28%	16.77%	-0.87%	22.95%	120.50%	-1.95%	-16.10%	4.71%	0.76%	11.94%	2.70%	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$12.1344	0.89%	6.65%	17.61%	不適用 N/A	不適用 N/A	21.34%	不適用 N/A	-0.01%	6.57%	4.76%	7.38%	1.22%	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$12.2884	-0.42%	1.65%	3.33%	-13.37%	-9.56%	22.88%	-5.57%	-16.70%	3.61%	-2.66%	5.16%	0.38%	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$12.5656	1.59%	5.75%	8.41%	9.24%	22.60%	25.66%	3.25%	-2.75%	1.43%	1.02%	4.86%	2.15%	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$13.4842	0.46%	1.91%	9.63%	11.50%	15.68%	34.84%	0.00%	0.55%	3.74%	3.82%	2.32%	0.62%	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$18.8327	2.07%	18.03%	39.39%	31.44%	不適用 N/A	88.33%	9.66%	-15.96%	14.39%	9.73%	13.89%	4.09%	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$12.4048	0.31%	5.41%	14.17%	3.27%	不適用 N/A	24.05%	1.06%	-14.69%	7.44%	3.51%	5.83%	0.94%	中 Medium

數據截至 2026 年 4 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 April, 2026, 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 2025 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 2025. 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

每週市場評論
Weekly Market Update
(只提供中文版 Chinese Only)

投資月報
Monthly Bulletin
(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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