

# Investment Choice / Fund Table

(Manulife Investment Solutions / Manulife Secure IncomePlus)

## 投資選項 / 基金表

(宏利智富錦囊 / 宏利優裕錦囊)

This Table is for reference only and does not constitute any investment instructions to Manulife. 此表只供參考之用，並不會構成任何向宏利作出的投資指示。 Existing Investment Choices / Funds and corresponding codes as of April 30, 2012 are as follows (subject to the latest notification by Manulife): 截至二零一二年四月三十日的現有投資選項 / 基金名稱及其編號如下 (以宏利最新發出之通知為準) :

Manulife Investment Solutions 宏利智富錦囊			
Name	名稱	Code 編號	Risk Level 風險水平†
<b>Lifestyle Portfolios 人生階段組合</b>			
Manulife Inv Aggressive Portfolio	宏利智富進取組合	IAF01	4
Manulife Inv Growth Portfolio	宏利智富增長組合	IGR01	3
Manulife Inv Balanced Portfolio	宏利智富均衡組合	IBP01	2
Manulife Inv Stable Portfolio	宏利智富平穩組合	ISF01	2
<b>Equity Portfolios 股票組合</b>			
Manulife Inv Asia Pacific High Dividend Fund	宏利智富亞太高息基金	IPH01	4
Manulife Inv Asian Property Fund <sup>^</sup>	宏利智富亞洲物業基金 <sup>^</sup>	IAP01	4
Manulife Inv Asian Small Cap Fund	宏利智富亞洲小型公司基金	IAS01	5
Manulife Inv Australia Equity Fund	宏利智富澳洲股票基金	IAU01	5
Manulife Inv China A Fund <sup>^</sup>	宏利智富中國A股基金 <sup>^</sup>	IQA01	5
Manulife Inv China Value Fund	宏利智富中華威力基金	ICV01	5
Manulife Inv Citi China Select Fund	宏利智富花旗中國精選基金	ICC01	5
Manulife Inv Emerging Eastern Europe Fund	宏利智富新興東歐基金	IEM01	5
Manulife Inv Emerging Markets Infrastructure Fund	宏利智富新興市場基建基金	IMF01	4
Manulife Inv European Equity Fund	宏利智富歐洲股票基金	IEE01	5
Manulife Inv Global Contrarian Fund	宏利智富環球反向策略基金	ICN01	5
Manulife Inv Global Resources Fund	宏利智富環球資源基金	IRF01	4
Manulife Inv Healthcare Fund	宏利智富康健護理基金	IHC01	2
Manulife Inv Hong Kong Equity Fund	宏利智富香港股票基金	IHE01	5
Manulife Inv India Equity Fund	宏利智富印度股票基金	IEQ01	5
Manulife Inv International Equity Fund	宏利智富國際股票基金	IIE01	3
Manulife Inv Investec Global Dynamic Resources Fund	宏利智富天達環球動力資源基金	IDR01	5
Manulife Inv Investec Global Energy Fund	宏利智富天達環球能源基金	IGE01	5
Manulife Inv Investec Global Gold Fund	宏利智富天達環球黃金基金	IGG01	5
Manulife Inv Japan Equity Fund	宏利智富日本股票基金	IJE01	2
Manulife Inv Korean Equity Fund	宏利智富韓國股票基金	IKE01	5
Manulife Inv Latin America Equity Fund	宏利智富拉丁美洲股票基金	ILA01	5
Manulife Inv Macquarie IPO China Gateway Fund	宏利智富麥格理中國IPO飛躍基金	IMA01	5
Manulife Inv Middle East and North Africa Equity Fund <sup>^</sup>	宏利智富中東及北非股票基金 <sup>^</sup>	IMN01	5
Manulife Inv North American Equity Fund	宏利智富北美股票基金	INA01	3
Manulife Inv Pacific Asia Equity Fund	宏利智富亞太股票基金	IPA01	4
Manulife Inv Russia Equity Fund	宏利智富俄羅斯股票基金	IRE01	5
Manulife Inv Taiwan Equity Fund	宏利智富台灣股票基金	ITW01	5
Manulife Inv Templeton Frontier Markets Fund	宏利智富鄧普頓前線市場基金	IFM01	5
Manulife Inv Thailand Equity Fund	宏利智富泰國股票基金	ITE01	5
Manulife Inv Turkey Equity Fund	宏利智富土耳其股票基金	ITF01	5
Manulife Inv US Small Cap Fund	宏利智富美國小型公司基金	IUS01	5
Manulife Inv Zeal Voyage Zelec China Fund	宏利智富行健宏揚中國實力基金	IVY01	4
<b>Bond Portfolios 債券組合</b>			
Manulife Inv Asia Total Return Fund	宏利智富亞洲總回報基金	ITR01	1
Manulife Inv China Bond Fund <sup>^</sup>	宏利智富中國債券基金 <sup>^</sup>	IRM01	2
Manulife Inv Global Emerging Markets Debt Fund	宏利智富新興市場債券基金	IMD01	2
Manulife Inv Global Strategic Income Fund	宏利智富環球策略收益基金	ISI01	1
Manulife Inv International Bond Fund <sup>^</sup>	宏利智富國際債券基金 <sup>^</sup>	IIB01	1
Manulife Inv U.S. Treasury Inflation-Protected Securities Fund	宏利智富美國抗通脹債券基金	IUT01	1
<b>Cash Portfolio 現金組合</b>			
Manulife Inv Cash Fund	宏利智富現金基金	ICF01	1
<b>Manulife Secure IncomePlus 宏利優裕錦囊</b>			
Name	名稱	Code 編號	
MSIP Aggressive Portfolio	宏利優裕進取組合	SAP01	
MSIP Growth Portfolio	宏利優裕增長組合	SGP01	
MSIP Balanced Portfolio	宏利優裕均衡組合	SBP01	
Strategic Portfolio	策略組合	SSP01	

† Definition of Risk Level: 5 – Aggressive; 4 – Growth; 3 – Balanced; 2 – Moderate; 1 – Conservative. Description of the Manulife Risk Meter is in overleaf. 風險水平定義: 5 – 進取; 4 – 增長; 3 – 均衡; 2 – 中度; 1 – 保守。有關宏利風險指標，請參見背頁。

<sup>^</sup> This Investment Choice has been closed for subscription and switching-in. 此投資選項已停止接受認購及轉入。

**Warning 警告: Investment involves risks. Prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the Principal Brochure for further details including the risk factors, charges and features of the product. 投資涉及風險，價格可跌亦可升，過往業績數據並非未來業績的指標。有關詳情包括風險因素、收費及產品特點，請參閱產品銷售說明書。**

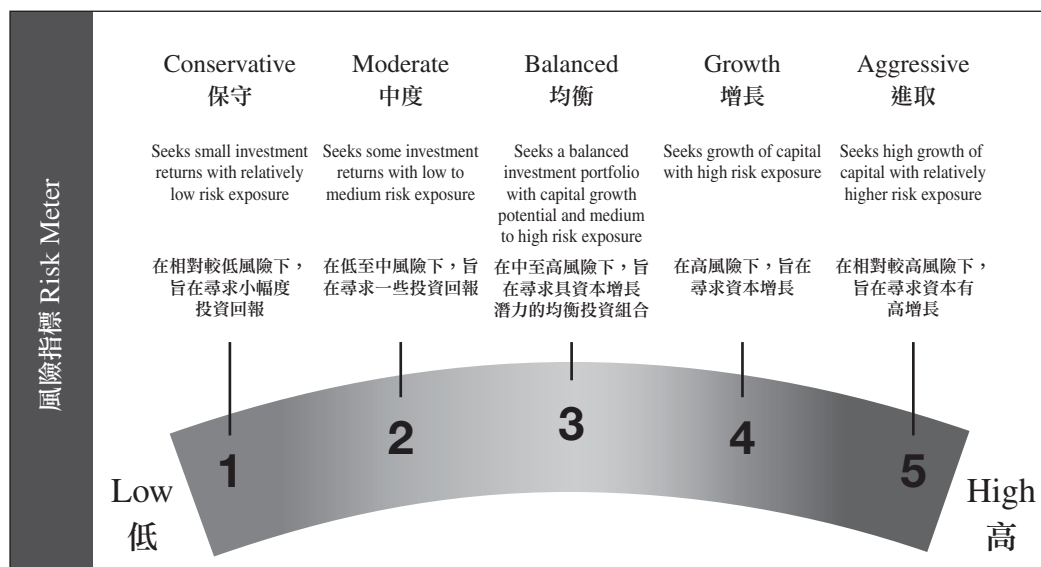
Please contact your Insurance Advisor or call our Customer Service Hotline at 2108 1110 to ascertain the latest available Investment Choices / Funds. 請聯絡閣下的保險顧問或致電宏利客戶服務熱線2108 1110查閱最新可供選擇的投資選項 / 基金。

請聯絡閣下的保險顧問或致電宏利客戶服務熱線2108 1110查閱最新可供選擇的投資選項 / 基金。

## Description of the Manulife Risk Meter

The risk level of Investment Choice / Fund is represented by the Manulife Risk Meter, a 5-level risk continuum from 1 to 5, which indicates how much the value of an Investment Choice / Fund moves up and down in a specified period of time. The more sensitive an Investment Choice / Fund is to changes in market conditions, the more volatile it is and therefore the higher its risk level as indicated by the Manulife Risk Meter. Likewise, an Investment Choice / Fund less sensitive to market condition changes has lower volatility and is therefore regarded as bearing lower risk on the Manulife Risk Meter.

You may refer to the Manulife Risk Meter in selecting Investment Choice(s) / Fund(s) that suit(s) your own risk profile. Each risk level reflects the respective risk tolerance profile as follows:



### Remarks:

The 5 risk levels in the Manulife Risk Meter are determined on the basis of a number of factors relating to the underlying investments of Investment Choices / Funds, including the types of asset classes and their respective target weightings, the breadth and geography of diversification, the historical long-term volatility and capitalisation of the relevant markets and the presence of any guaranteed investment returns.

A risk level is assigned principally based on the historical volatility of the Investment Choice / Fund or the market index relevant to the Investment Choice / Fund and ranked against the volatility of the authorized funds in Hong Kong. Please note that the volatility and the risk level of an Investment Choice / Fund may change over time and the future market volatility may not follow the historical volatility of the relevant index.

The 5 risk levels in the Manulife Risk Meter are measured by using data from independent investment research released in the past twelve months. The Manulife Risk Meter will be reviewed and updated from time to time.

The risk levels determined on the basis of market indices are for reference only as the composition of the underlying investments of each Investment Choice / Fund may be different from that of the referenced market indices.

The greater the diversification and the more stable the underlying assets, the less volatility will be experienced by the Investment Choice / Fund. Generally, the greater the desired investment returns, the greater the assumed risks. When an Investment Choice / Fund is exposed to higher risk, its value normally fluctuates up and down, making it more volatile than another one with lower risk.

While an Investment Choice / Fund with higher risk is generally more volatile, it may potentially earn higher returns over the long-term.

## 有關宏利風險指標

投資選項 / 基金的風險水平，由一個具有五個級別的宏利風險指標表示，以顯示在特定時間內投資選項 / 基金的價值上升及下跌的幅度。當宏利風險指標內所標示的風險級別愈高，就代表該投資選項 / 基金對市場狀況的轉變愈敏感，波幅愈大；相反，當宏利風險指標內所標示的風險級別愈低，該投資選項 / 基金對市場狀況的轉變愈不敏感，波幅愈細。

客戶可根據宏利風險指標選擇適合其風險承受程度的投資選項 / 基金。每個風險級別反映以下的風險承受水平：

### 註解：

宏利風險指標內五個風險級別的釐定，乃基於多項因素，包括投資選項 / 基金旗下資產類別及其相應的目標比重、投資項目的覆蓋範圍及地域分布、有關市場過往的長期波幅及投資總額和投資選項 / 基金有否提供回報保證。

風險級別是基於投資選項 / 基金或與其相關的市場指數的過往波幅作釐定基礎，並與本港認可基金的波幅作比較及排序。請注意投資選項 / 基金的波幅及風險級別或會因時不同，將來波幅未必跟隨指數過往幅度。

現時宏利風險指標內的五個風險級別，是根據獨立投資研究於過去十二個月發布的數據而釐定，宏利風險指標將不時檢討及更新。

由於每項投資選項 / 基金的旗下實際投資項目成分與相關市場指數或有不同，因此有關市場指數的風險級別只可作參考用途。

投資選項 / 基金的投資愈分散及相關資產穩定性愈高，其波幅也將相對較低。一般而言，預期投資回報愈高，所須承擔的風險也愈高。當投資選項 / 基金的風險愈高，其價值的升跌一般上落不定，而且波幅亦較風險較低的投資選項 / 基金較為高。

較高風險的投資選項 / 基金的波幅普遍較大，在長線投資下或可有較佳回報潛力。

The 5-level risk categorization is provided by Manulife Asset Management (Hong Kong) Limited.

Information in this description of the Manulife Risk Meter should not be regarded as investment advice on, an offer to sell, or a solicitation for an offer to purchase any financial products and services. Neither should such information be regarded as a substitute for independent professional financial advice.

五級風險分類由宏利資產管理（香港）有限公司提供。

上述宏利風險指標之概述資料，不應被視為投資意見、建議或游說買賣任何金融產品及服務。有關資料亦不應被視為代替任何獨立專業的財務意見。

The performances shown are on NAV to NAV basis and net of all charges.

所列業績數據以資產淨值為基準，已扣除所有費用。

Issued by Manulife (International) Limited.

由宏利人壽保險（國際）有限公司刊發。

The Chinese version of this table is for reference only. In the event of conflicts between the Chinese and the English versions, the English version shall prevail. 此表之中文譯本只供參考之用，若與英文有異，一概以英文為準。

Manulife (International) Limited  
宏利人壽保險（國際）有限公司

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