Manulife INDIVIDUAL INSURANCE
宏利個人保險

# Investment Choice / Fund Table
# 投資選項 / 基金表

**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）：

## ALPHA 傲富投資理財計劃

| Name 名稱 | | Code 編號 | Risk Level 風險水平 † |
|---|---|---|---|
| MIL Achiever Fund | MIL進取基金 | UAF01 | 3 |
| MIL Asia Pacific Fund | MIL亞太基金 | UAS01 | 4 |
| MIL Asia Total Return Fund | MIL亞洲總回報基金 | UTR01 | 1 |
| MIL Asian Small Cap Fund | MIL亞洲小型公司基金 | UAC01 | 5 |
| MIL Australia Fund | MIL澳洲基金 | UAU01 | 5 |
| MIL Cash Fund | MIL現金基金 | UCF01 | 1 |
| MIL China Fund | MIL中華基金 | UCV01 | 5 |
| MIL Eastern European Fund | MIL東歐基金 | UEF01 | 5 |
| MIL Emerging Markets Infrastructure Fund | MIL新興市場基建基金 | UMF01 | 4 |
| MIL European Fund | MIL歐洲基金 | UEU01 | 5 |
| MIL Global Contrarian Fund | MIL環球反向策略基金 | UCN01 | 5 |
| MIL Global Emerging Markets Debt Fund | MIL新興市場債券基金 | UMD01 | 2 |
| MIL Global Fund | MIL環球基金 | UGF01 | 3 |
| MIL Global Resources Fund | MIL環球資源基金 | URE01 | 4 |
| MIL Global Strategic Income Fund | MIL環球策略收益基金 | USI01 | 1 |
| MIL Growth Fund | MIL增長基金 | UGR01 | 2 |
| MIL Healthcare Fund | MIL康健護理基金 | UHC01 | 2 |
| MIL Hong Kong Fund | MIL香港基金 | UHF01 | 5 |
| MIL India Fund | MIL印度基金 | UIF01 | 5 |
| MIL Investec Global Dynamic Resources Fund | MIL天達環球動力資源基金 | UDR01 | 5 |
| MIL Investec Global Energy Fund | MIL天達環球能源基金 | UGE01 | 5 |
| MIL Investec Global Gold Fund | MIL天達環球黃金基金 | UGG01 | 5 |
| MIL Japan Fund | MIL日本基金 | UJF01 | 2 |
| MIL Korea Fund | MIL韓國基金 | UKF01 | 5 |
| MIL Latin America Fund | MIL拉丁美洲基金 | ULA01 | 5 |
| MIL Macquarie IPO China Gateway Fund | MIL麥格理中國IPO飛躍基金 | UMA01 | 5 |
| MIL North American Fund | MIL北美基金 | UNF01 | 3 |
| MIL Russia Fund | MIL俄羅斯基金 | URF01 | 5 |
| MIL Stable Fund | MIL穩健基金 | USF01 | 1 |
| MIL Taiwan Fund | MIL台灣基金 | UTW01 | 5 |
| MIL Templeton Frontier Markets Fund | MIL鄧普頓前緣市場基金 | UFM01 | 5 |
| MIL Thailand Fund | MIL泰國基金 | UTF01 | 5 |
| MIL Turkey Fund | MIL土耳其基金 | UTK01 | 5 |
| MIL US Small Cap Fund | MIL美國小型公司基金 | UUC01 | 5 |
| MIL Zeal Voyage Zelec China Fund | MIL行健宏揚中國實力基金 | UVY01 | 4 |

## MATRIX 邁駿投資理財計劃

| Name 名稱 | | Code 編號 | Risk Level 風險水平 † |
|---|---|---|---|
| MIL Achiever Fund | MIL進取基金 | UAF01 | 3 |
| MIL Asia Pacific Fund | MIL亞太基金 | UAS01 | 4 |
| MIL Asian Property Fund | MIL亞洲物業基金 | UAP01 | 4 |
| MIL Asian Small Cap Fund | MIL亞洲小型公司基金 | UAC01 | 5 |
| MIL Australia Fund | MIL澳洲基金 | UAU01 | 5 |
| MIL Cash Fund | MIL現金基金 | UCF01 | 1 |
| MIL China Fund | MIL中華基金 | UCV01 | 5 |
| MIL Eastern European Fund | MIL東歐基金 | UEF01 | 5 |
| MIL European Fund | MIL歐洲基金 | UEU01 | 5 |
| MIL Global Fund | MIL環球基金 | UGF01 | 3 |
| MIL Global Contrarian Fund | MIL環球反向策略基金 | UCN01 | 5 |
| MIL Global Emerging Markets Debt Fund | MIL新興市場債券基金 | UMD01 | 2 |
| MIL Global Resources Fund | MIL環球資源基金 | URE01 | 4 |
| MIL Global Strategic Income Fund | MIL環球策略收益基金 | USI01 | 1 |
| MIL Growth Fund | MIL增長基金 | UGR01 | 2 |
| MIL Healthcare Fund | MIL康健護理基金 | UHC01 | 2 |
| MIL Hong Kong Fund | MIL香港基金 | UHF01 | 5 |
| MIL India Fund | MIL印度基金 | UIF01 | 5 |
| MIL International Bond Fund | MIL國際債券基金 | UIB01 | 1 |
| MIL Japan Fund | MIL日本基金 | UJF01 | 2 |
| MIL Korea Fund | MIL韓國基金 | UKF01 | 5 |
| MIL Latin America Fund | MIL拉丁美洲基金 | ULA01 | 5 |
| MIL Middle East and North Africa Fund | MIL中東及北非基金 | UMN01 | 5 |
| MIL North American Fund | MIL北美基金 | UNF01 | 3 |
| MIL Russia Fund | MIL俄羅斯基金 | URF01 | 5 |
| MIL Stable Fund | MIL穩健基金 | USF01 | 1 |
| MIL Taiwan Fund | MIL台灣基金 | UTW01 | 5 |
| MIL Thailand Fund | MIL泰國基金 | UTF01 | 5 |
| MIL Turkey Fund | MIL土耳其基金 | UTK01 | 5 |
| MIL US Small Cap Fund | MIL美國小型公司基金 | UUC01 | 5 |

† 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。

**Warning 警告：**

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**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 2510 3941 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2510 3941查閱最新可供選擇的投資選項 / 基金。

**Manulife (International) Limited** ***Incorporated in Bermuda***
宏利人壽保險（國際）有限公司 *百慕達註冊成立*

| MANUSELECT INVESTMENT PROTECTOR 宏利精選投資保 | | | |
|---|---|---|---|
| Name 名稱 | | Code 編號 | Risk Level 風險水平 † |
| ManuSelect Achiever Fund | 宏利精選進取基金 | MAF01 | 3 |
| ManuSelect Asia Pacific Fund | 宏利精選亞太基金 | MAS01 | 4 |
| ManuSelect Asian Property Fund | 宏利精選亞洲物業基金 | MAP01 | 4 |
| ManuSelect Asian Small Cap Fund | 宏利精選亞洲小型公司基金 | MAC01 | 5 |
| ManuSelect Australia Fund | 宏利精選澳洲基金 | MAU01 | 5 |
| ManuSelect Balanced Fund | 宏利精選均衡基金 | MBF01 | 2 |
| ManuSelect China Fund | 宏利精選中華基金 | MCF01 | 5 |
| ManuSelect Eastern European Fund | 宏利精選東歐基金 | MEF01 | 5 |
| ManuSelect European Fund | 宏利精選歐洲基金 | MEU01 | 5 |
| ManuSelect Global Fund | 宏利精選環球基金 | MGF01 | 3 |
| ManuSelect Global Resources Fund | 宏利精選環球資源基金 | MRE01 | 4 |
| ManuSelect Growth Fund | 宏利精選增長基金 | MGR01 | 2 |
| ManuSelect Healthcare Fund | 宏利精選康健護理基金 | MHC01 | 2 |
| ManuSelect Hong Kong Fund | 宏利精選香港基金 | MHF01 | 5 |
| ManuSelect India Fund | 宏利精選印度基金 | MIF01 | 5 |
| ManuSelect International Bond Fund | 宏利精選國際債券基金 | MIB01 | 1 |
| ManuSelect Japan Fund | 宏利精選日本基金 | MJF01 | 2 |
| ManuSelect Korea Fund | 宏利精選韓國基金 | MKF01 | 5 |
| ManuSelect Latin America Fund | 宏利精選拉丁美洲基金 | MLA01 | 5 |
| ManuSelect North American Fund | 宏利精選北美基金 | MNF01 | 3 |
| ManuSelect Russia Fund | 宏利精選俄羅斯基金 | MRF01 | 5 |
| ManuSelect Stable Fund | 宏利精選穩健基金 | MSF01 | 1 |
| ManuSelect Thailand Fund | 宏利精選泰國基金 | MTF01 | 5 |
| ManuSelect Turkey Fund | 宏利精選土耳其基金 | MTK01 | 5 |
| ManuSelect US Small Cap Fund | 宏利精選美國小型公司基金 | MUC01 | 5 |
| Deposit Fund (Series II) | 儲蓄基金(系列二) | SDF02 | 1 |

| FLEXIBLE INVESTMENT PROTECTOR 靈活投資寶 | | |
|---|---|---|
| Name 名稱 | | Code 編號 |
| China Value Fund | 中華威力基金 | CV001 |
| Eastern European Fund | 東歐投資基金 | EE001 |
| European Equity Fund (Series II) | 歐洲股票投資基金(系列二) | EU001 |
| Hong Kong Equity Fund (Series II) | 香港股票投資基金(系列二) | HK001 |
| India Equity Fund | 印度股票投資基金 | IF001 |
| International Bond Fund (Series II) | 國際債券投資基金(系列二) | IB001 |
| International Equity Fund (Series II) | 國際股票投資基金(系列二) | IN001 |
| Japan Equity Fund (Series II) | 日本股票投資基金(系列二) | JA001 |
| Korea Equity Fund | 韓國股票投資基金 | KF001 |
| North American Equity Fund (Series II) | 北美股票投資基金(系列二) | NA001 |
| Pacific Asian Equity Fund (Series II) | 亞太股票投資基金(系列二) | PA001 |
| Thailand Equity Fund | 泰國股票投資基金 | TF001 |
| Deposit Fund (Series II) † | 儲蓄基金(系列二) † | SDF02 |

| VIP + / MANUGIFT 萬利保障計劃 / 宏寶 | | |
|---|---|---|
| Name 名稱 | | Code 編號 |
| Investment Fund (Series II) | 投資基金(系列二) | UDF01 |
| Deposit Fund (Series II) † | 儲蓄基金(系列二) † | SDF02 |

† Deposit Fund (Series I) is no longer available and all premiums will only be allocated to Deposit Fund (Series II). In the event that there is a credit balance in both Deposit Fund (Series I) and Deposit Fund (Series II), any outward transfer(s) will be first withdrawn from Deposit Fund (Series II) until the account is exhausted, and thereafter the remaining will be withdrawn from Deposit Fund (Series I). Any stated percentage/ amounts for withdrawal from Deposit Fund Series (II) will be applied on the aggregate of Deposit Fund (Series I) and Deposit Fund (Series II) where applicable unless otherwise specified. The Code for Deposit Fund (Series I) is "IGF01".
儲蓄基金（系列一）已不適用，所有保費將會分配至儲蓄基金（系列二）。如儲蓄基金（系列一）及儲蓄基金（系列二）皆存有結餘，任何調出均先由儲蓄基金（系列二）中提取，直至所有結餘完全提清後，始行再由儲蓄基金（系列一）中提取。除特別指明外，任何於儲蓄基金（系列二）所填寫的提取百分比 / 金額指示將應用於儲蓄基金（系列一）及儲蓄基金（系列二）的總計（如適用）。儲蓄基金（系列一）的編號為「IGF01」。

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## Description of the Manulife Risk Meter

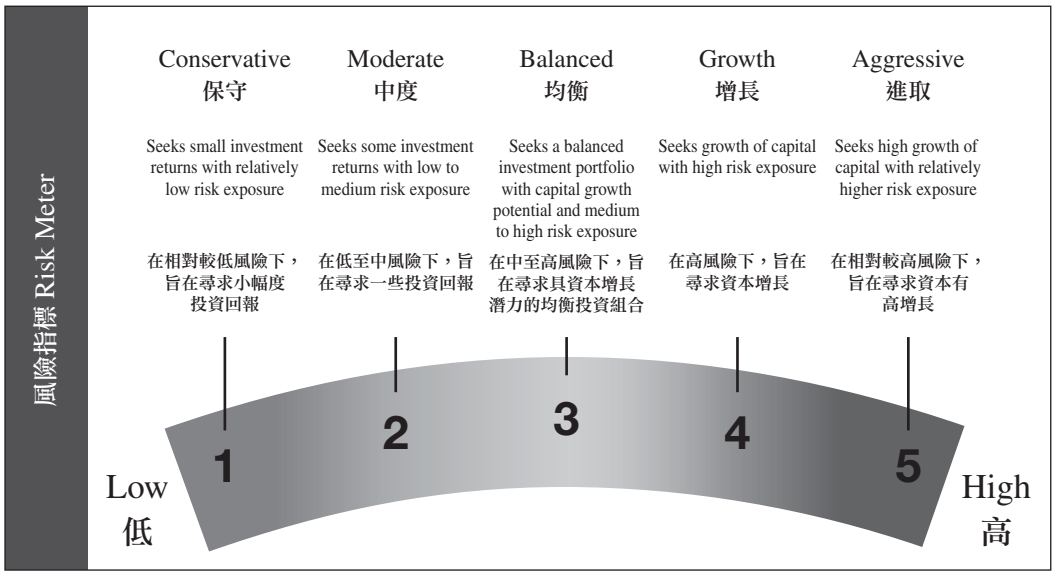
The risk level of Investment Choice / Fund is represented by the Manulife Risk Meter, a 5-level risk continuum from 1 to 5, which indicates how much the value of an Investment Choice / Fund moves up and down in a specified period of time. The more sensitive an Investment Choice / Fund is to changes in 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:

## 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：




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.

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。**

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**Manulife (International) Limited** ***Incorporated in Bermuda***
**宏利人壽保險（國際）有限公司** ***百慕達註冊成立***