

# MANULIFE RETIRECHOICE (MPF) SCHEME FUND FACT SHEET

## Allianz MPF Conservative Fund<sup>‡</sup>

As at March 31, 2024

### Risk Disclosure

All investment involves risks.

The Allianz MPF Conservative Fund is not subject to the supervision of the Banking Supervision Department of the Hong Kong Monetary Authority in Hong Kong. Subscribing for Units in the Allianz MPF Conservative Fund is not the same as placing monies on deposit with a bank or deposit-taking company. The Investment Manager has no obligation to redeem Units in the Allianz MPF Conservative Fund at the price at which they were originally issued. You should not invest based on this document alone and should refer to the MPF Scheme Brochure for Manulife RetireChoice (MPF) Scheme for further details, including a full description of product features, risk factors, fees and charges.

You should consider your own risk tolerance level and financial circumstances before making investment choices. When 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 funds most suitable for you taking into account your circumstances.

### Investment Objective<sup>1</sup>

To achieve a rate of return comparable to the Hong Kong dollar bank savings rate whilst maintaining stability of the principal amount by investing in HK dollar denominated bank deposits and other high quality HK dollar denominated fixed-interest and other monetary instruments.

### Fund Descriptor

Money Market Fund – Hong Kong

### Fund Details

| Share Class | Inception Date | NAV per Unit (HK\$) | Fund Size (Million HK\$) | Risk Class <sup>3</sup> | Risk Indicator <sup>2</sup> | Fund Expenses Ratio <sup>4</sup> |
|-------------|----------------|---------------------|--------------------------|-------------------------|-----------------------------|----------------------------------|
| Class A     | 02/2001        | 17.5384             |                          | 1                       | 0.45%                       | 1.68                             |
| Class B     | 02/2001        | 17.5471             | 935.50                   | 1                       | 0.45%                       | 1.61                             |
| Class T     | 12/2000        | 17.9028             |                          | 1                       | 0.46%                       | 1.53                             |

### Performance Overview

#### Cumulative

| Share Class | 1 Month | 3 Months | 1 Year | 5 Years | 10 Years | Since inception |
|-------------|---------|----------|--------|---------|----------|-----------------|
| Class A     | 0.25%   | 0.88%    | 3.30%  | 5.38%   | 6.15%    | 16.92%          |
| Class B     | 0.25%   | 0.88%    | 3.30%  | 5.40%   | 6.15%    | 16.98%          |
| Class T     | 0.26%   | 0.89%    | 3.33%  | 5.55%   | 6.38%    | 19.35%          |

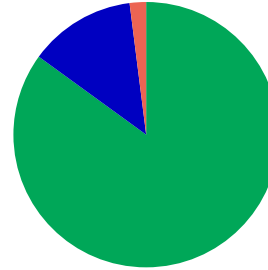
#### Annualised

| Share Class | 1 Year | 5 Years | 10 Years | Since inception |
|-------------|--------|---------|----------|-----------------|
| Class A     | 3.30%  | 1.05%   | 0.60%    | 0.68%           |
| Class B     | 3.30%  | 1.06%   | 0.60%    | 0.68%           |
| Class T     | 3.33%  | 1.09%   | 0.62%    | 0.76%           |

#### Calendar Year

| Share Class | 2019  | 2020  | 2021  | 2022  | 2023  | 2024 Year To Date |
|-------------|-------|-------|-------|-------|-------|-------------------|
| Class A     | 1.03% | 0.41% | 0.00% | 0.30% | 2.92% | 0.88%             |
| Class B     | 1.03% | 0.41% | 0.00% | 0.30% | 2.94% | 0.88%             |
| Class T     | 1.06% | 0.43% | 0.00% | 0.30% | 3.04% | 0.89%             |

### Portfolio Analysis<sup>\*</sup>



### Top 10 Holdings<sup>\*,†</sup>

|   |       |            |       |
|---|-------|------------|-------|
| OVERSEA-CHINESE BANKING CORPORATION LTD | 4.75% | 02/04/2024 | 6.41% |
| SUMITOMO MITSUI BKG CORP                | 4.73% | 27/06/2024 | 2.70% |
| CMB WING LUNG BANK LTD                  | 4.42% | 05/04/2024 | 2.66% |
| CHINA CONSTR BK (ASIA) CORP             | 4.07% | 03/04/2024 | 2.63% |
| IND AND COM BK OF CHINA (ASIA)          | 4.52% | 16/05/2024 | 2.47% |
| UNITED OVERSEAS BANK HONG KONG          | 4.11% | 25/04/2024 | 2.46% |
| AGRICULTURAL BANK OF CHINA (HK)         | 4.60% | 10/04/2024 | 2.25% |
| SHANGHAI COMMERCIAL BK LTD HK           | 4.60% | 14/05/2024 | 2.16% |
| AGRICULTURAL BANK OF CHINA (HK)         | 4.40% | 08/05/2024 | 2.13% |
| SHANGHAI COMMERCIAL BK LTD HK           | 4.40% | 12/06/2024 | 1.97% |

### Manager's Comments

In light of the Constituent Fund type/investment of MPF Conservative Fund, Manager's comment of the Constituent Fund will only be available in the June and December factsheets.

The performance is calculated on NAV-to-NAV basis, with net income reinvested, in HKD.

All figures are shown as at/or referenced using the last business day of the month unless otherwise indicated.

<sup>‡</sup> Fees and charges of an MPF conservative fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The Allianz MPF Conservative Fund uses method (i) and, therefore, its unit prices/NAV/fund performance quoted have incorporated the impact of fees and charges.

<sup>1</sup> The Constituent Fund will invest all its assets in an Approved Pooled Investment Fund ("APIF").

<sup>2</sup> Risk Indicator is shown as an annualised standard deviation based on the monthly rates of return of the Constituent Fund over the past 3 years. Generally, the greater the annualized standard deviation, the more volatile/risky the constituent fund.

<sup>3</sup> Risk Class is (a) assigned pursuant to the methodology set out in G3.2 of the Code on Disclosure for MPF Investment Funds issued and prescribed by the Mandatory Provident Fund Schemes Authority, please refer to the last page of this fund factsheet for details of the seven-point risk classification, and (b) has not been reviewed or endorsed by the Securities and Futures Commission.

<sup>4</sup> The fund expense ratio is for the year ended 30 June 2023 (latest financial year).

<sup>\*</sup> Information reflected the underlying investment via investing in an APIF.

<sup>†</sup> "Top 10 Holdings" do not include "cash and others" which represent cash at call, account receivable and account payable.

Past performance information presented is not indicative of future performance.

Source: Allianz Global Investors Asia Pacific Limited & Manulife (International) Limited  
Issuer: Manulife (International) Limited (Incorporated in Bermuda with limited liability)

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### 風險披露

所有投資均涉及風險。

安聯強積金保守基金在香港並不受香港金融管理局之銀行監理部所監管。認購安聯強積金保守基金的單位並不同於把資金存放在銀行或接受存款公司作存款。基金經理並沒有責任按安聯強積金保守基金單位原本的發行價贖回有關單位。

閣下不應單靠本文件投資並應仔細閱讀宏利退休精選(強積金)計劃的強積金計劃說明書以獲取進一步資料，包括全面的產品特色、風險因素、費用及收費的說明。

閣下在作出投資選擇前，應先考慮本身的風險承擔能力與財政狀況。若閣下在選擇成份基金時懷疑某一項成份基金是否適合閣下(包括能否配合閣下的投資目標)，閣下應諮詢投資理財及/或專業意見，並在考慮本身情況後才選擇最適合閣下的成份基金。

### 投資目標<sup>1</sup>

透過投資於港元銀行存款，及其他優質港元定息與港元票據，旨在為取得可與港元銀行儲蓄利率相比的回報率，同時又可保持所投資本金的穩定性。

### 基金類型

貨幣市場基金 – 香港

### 基金詳情

| 單位  | 成立日期    | 單位資產淨值 (港元) | 基金資產值 (百萬港元) | 基金風險級別 <sup>3</sup> | 基金風險標記 <sup>2</sup> | 基金開支比率 <sup>4</sup> |
|-----|---------|-------------|--------------|---------------------|---------------------|---------------------|
| 單位A | 02/2001 | 17.5384     |              | 1                   | 0.45%               | 1.68                |
| 單位B | 02/2001 | 17.5471     | 935.50       | 1                   | 0.45%               | 1.61                |
| 單位T | 12/2000 | 17.9028     |              | 1                   | 0.46%               | 1.53                |

### 表現回顧

#### 累積表現

| 單位  | 1個月   | 3個月   | 1年    | 5年    | 10年   | 自成立日起  |
|-----|-------|-------|-------|-------|-------|--------|
| 單位A | 0.25% | 0.88% | 3.30% | 5.38% | 6.15% | 16.92% |
| 單位B | 0.25% | 0.88% | 3.30% | 5.40% | 6.15% | 16.98% |
| 單位T | 0.26% | 0.89% | 3.33% | 5.55% | 6.38% | 19.35% |

#### 年率化回報

| 單位  | 1年    | 5年    | 10年   | 自成立日起 |
|-----|-------|-------|-------|-------|
| 單位A | 3.30% | 1.05% | 0.60% | 0.68% |
| 單位B | 3.30% | 1.06% | 0.60% | 0.68% |
| 單位T | 3.33% | 1.09% | 0.62% | 0.76% |

#### 曆年表現

| 單位  | 2019  | 2020  | 2021  | 2022  | 2023  | 2024年初至今 |
|-----|-------|-------|-------|-------|-------|----------|
| 單位A | 1.03% | 0.41% | 0.00% | 0.30% | 2.92% | 0.88%    |
| 單位B | 1.03% | 0.41% | 0.00% | 0.30% | 2.94% | 0.88%    |
| 單位T | 1.06% | 0.43% | 0.00% | 0.30% | 3.04% | 0.89%    |

表現是按資產淨值對資產淨值作為基礎，淨收益再投資及以港元為計算單位。

除非另行通知，以上所有數據均為截至/或該月最後一個工作日的數據資料。

<sup>†</sup> 強積金保守基金的收費可(一)透過扣除資產淨值收取；或(二)透過扣除成員帳戶中的單位收取。本強積金保守基金採用方式(一)收費，故所列之單位價格/資產淨值/基金表現已反映收費之影響。

<sup>1</sup> 此成份基金將投資其所有資產於一項核准匯集投資基金。

<sup>2</sup> 基金風險標記是以過往3年的成份基金每月回報率的年率標準差作為說明基準。一般來說，年度標準差數值越大，成分基金的風險/波幅也將相對較高。

<sup>3</sup> 風險級別(a)是根據由強制性公積金計劃管理局發出及規定的《強積金投資基金披露守則》第G3.2條所闡述的方法指定，請參閱基金概覽的最後一頁有關七個風險級別的詳情，及(b)並未被證券及期貨事務監察委員會審查或認可。

<sup>4</sup> 該比率為截至2023年6月30日(上一個財政年度)之基金開支比率。

<sup>\*</sup> 資料反映核准匯集投資基金內的投資項目。

<sup>^</sup> 十大主要投資並不包括現金及其他。現金及其他包括通知現金、應收款項及應付款項。

往績資料並不表示將來亦會有類似的業績。

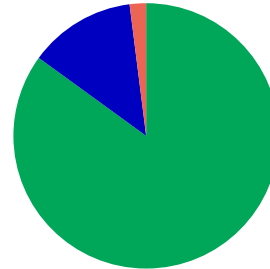
資料來源：安聯環球投資亞太有限公司及宏利人壽保險(國際)有限公司  
發行人：宏利人壽保險(國際)有限公司(於百慕達註冊成立之有限責任公司)

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### 投資組合<sup>\*</sup>



### 十大主要投資<sup>\*^</sup>

|   |            |       |
|---|------------|-------|
| OVERSEA-CHINESE BANKING CORPORATION LTD 4.75% | 02/04/2024 | 6.41% |
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### 基金經理評論

基於強積金保守基金的基金類別/投資項目，此成份基金只於六月及十二月之基金單張中提供基金經理評論。

**Risk Class**

Pursuant to the methodology set out in G3.2 of the Code on Disclosure for MPF Investment Funds issued and prescribed by the Mandatory Provident Fund Schemes Authority, a seven-point risk classification will take effect in relation to fund factsheets starting from the reporting date on or after 31 March 2020. Each constituent fund will be assigned to a risk class based on the latest fund risk indicator. The risk class classification is ranging from 1 as the lowest to 7 as the highest per shown in the following table.

| Risk Class | Fund Risk Indicator |           |
|------------|---------------------|-----------|
|            | Equal or above      | Less than |
| 1          | 0.0%                | 0.5%      |
| 2          | 0.5%                | 2.0%      |
| 3          | 2.0%                | 5.0%      |
| 4          | 5.0%                | 10.0%     |
| 5          | 10.0%               | 15.0%     |
| 6          | 15.0%               | 25.0%     |
| 7          | 25.0%               |           |

**風險級別**

按照強制性公積金計劃管理局發出及規定的《強積金投資基金披露守則》第G3.2條所闡述的方法指定，七個風險級別於滙報日是在2020年3月31日或之後的基金概覽中顯示。每個成分基金的風險級別乃根據該成分基金的最新基金風險標記而定。風險級別範圍由1為最低級別至7為最高級別並於以下圖表列出。

| 風險級別 | 基金風險標記 |       |
|------|--------|-------|
|      | 相等或以上  | 少於    |
| 1    | 0.0%   | 0.5%  |
| 2    | 0.5%   | 2.0%  |
| 3    | 2.0%   | 5.0%  |
| 4    | 5.0%   | 10.0% |
| 5    | 10.0%  | 15.0% |
| 6    | 15.0%  | 25.0% |
| 7    | 25.0%  |       |