



Investment Choice Table

投資選項表

(宏利智富錦囊 / 宏利投資計劃 / 宏利優裕錦囊 / 宏圖)

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 and corresponding codes as of January 31, 2020 are as follows (subject to the latest notification by Manulife):
截至二零二零年一月三十一日的現有投資選項名稱及其編號如下（以宏利最新發出之通知為準）：

Manulife Investment Solutions 宏利智富錦囊 / Manulife Investment Plus 宏利投資計劃			
Name	名稱	Code 編號	Risk Level 風險級別 [†]
Equity Focused	股票類別		
Manulife Inv Allianz Euroland Equity Growth Fund	宏利智富安聯歐陸成長基金	IAG01	4
Manulife Inv Amundi Asia Equity Concentrated Fund*	宏利智富東方匯理亞洲智選股票基金*	ITE01	4
Manulife Inv Amundi Emerging Markets Equity Focus Fund	宏利智富東方匯理新興市場內需股票基金	IDD01	4
Manulife Inv Asia Pacific High Dividend Fund	宏利智富亞太高息基金	IPH01	4
Manulife Inv Asia Pacific REIT Fund (dist)	宏利智富亞太房地產投資信託產業基金（支付派發）	GPR01	4
Manulife Inv Asian Small Cap Fund	宏利智富亞洲小型公司基金	IAS01	4
Manulife Inv Australia Equity Fund	宏利智富澳洲股票基金	IAU01	4
Manulife Inv Barings ASEAN Frontiers Fund	宏利智富霸菱大東協基金	IBA01	4
Manulife Inv Barings Europe Select Fund	宏利智富霸菱歐洲精選基金	IBE01	4
Manulife Inv BlackRock Global Enhanced Equity Yield Fund (dist)	宏利智富貝萊德環球股票收益進昇基金（支付派發）	GBB01	4
Manulife Inv BlackRock Global SmallCap Fund	宏利智富貝萊德環球小型企業基金	IBS01	4
Manulife Inv China A Fund [^]	宏利智富中國A股基金 [^]	IQA01	5
Manulife Inv China Value Fund	宏利智富中華威力基金	ICV01	4
Manulife Inv ChinaAMC China Focus Fund	宏利智富華夏中國聚焦基金	ICC01	4
Manulife Inv Emerging Eastern Europe Fund	宏利智富新興東歐基金	IEM01	4
Manulife Inv European Equity Fund	宏利智富歐洲股票基金	IEE01	4
Manulife Inv Fidelity China Consumer Fund	宏利智富富達中國消費動力基金	IFC01	4
Manulife Inv Fidelity European Dynamic Growth Fund	宏利智富富達歐洲動力增長基金	IED01	4
Manulife Inv Fidelity International Fund	宏利智富富達國際基金	IFI01	3
Manulife Inv Franklin U.S. Opportunities Fund	宏利智富富蘭克林美國機會基金	IFU01	4
Manulife Inv Global Equity Fund	宏利智富環球股票基金	IIE01	3
Manulife Inv Global Property Fund	宏利智富環球房地產基金	IGP01	4
Manulife Inv Global Resources Fund	宏利智富環球資源基金	IRF01	4
Manulife Inv Greater China Opportunities Fund	宏利智富大中華機會基金	IGO01	4
Manulife Inv Healthcare Fund	宏利智富康健護理基金	IHC01	4
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 Invesco Asian Equity Fund	宏利智富景順亞洲動力基金	IIA01	4
Manulife Inv Invesco Japanese Equity Core Fund	宏利智富景順日本動力基金	IJU01	4
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 Investec Global Natural Resources Fund	宏利智富天達環球天然資源基金	IDR01	5
Manulife Inv Janus Henderson Global Technology Fund	宏利智富駿利亨德森環球科技基金	IHT01	4
Manulife Inv Janus Henderson Japanese Smaller Companies Fund	宏利智富駿利亨德森日本小型公司基金	IHS01	4
Manulife Inv Japan Equity Fund	宏利智富日本股票基金	IJE01	4
Manulife Inv JPMorgan ASEAN Fund	宏利智富摩根東協基金	IJA01	4
Manulife Inv JPMorgan Emerging Markets Opportunities Fund	宏利智富摩根環球新興市場機會基金	IJO01	4
Manulife Inv JPMorgan Korea Fund	宏利智富摩根南韓基金	IMK01	4
Manulife Inv Latin America Equity Fund	宏利智富拉丁美洲股票基金	ILA01	5
Manulife Inv Middle East and North Africa Equity Fund	宏利智富中東及北非股票基金	IMN01	4
Manulife Inv Pacific Asia Equity Fund	宏利智富亞太股票基金	IPA01	4
Manulife Inv Schroder Asia Pacific Cities Real Estate Fund	宏利智富施羅德亞太城市房地產股票基金	IAP01	4
Manulife Inv Schroder Emerging Markets Fund	宏利智富施羅德新興市場基金	ISM01	4
Manulife Inv Schroder Hong Kong Equity Fund	宏利智富施羅德香港股票基金	ISE01	4
Manulife Inv Taiwan Equity Fund	宏利智富台灣股票基金	ITW01	4
Manulife Inv Templeton Frontier Markets Fund	宏利智富鄧普頓前線市場基金	IFM01	4
Manulife Inv UBS Asian Consumption Fund	宏利智富瑞銀亞洲消費股票基金	IUE01	4
Manulife Inv UBS China Opportunity Fund	宏利智富瑞銀中國精選股票基金	IOE01	5
Manulife Inv U.S. Bank Equity Fund	宏利智富美國銀行業股票基金	IBU01	4
Manulife Inv U.S. Equity Fund	宏利智富美國股票基金	INA01	4
Manulife Inv US Small Cap Fund	宏利智富美國小型公司基金	IUS01	4
Manulife Inv Zeal Voyage China Fund	宏利智富行健宏揚中國基金	IVY01	4

[†] Definition of Risk Level: 5 - High; 4 - Medium to High; 3 - Medium; 2 - Low to Medium; 1 - Low. Description of the Manulife Risk Meter is attached.

風險級別定義：5 - 高；4 - 中至高；3 - 中；2 - 低至中；1 - 低。有關宏利風險指標，請參見附頁。

* The underlying fund of the investment choice was changed from Amundi Funds - Equity Thailand to Amundi Funds - Asia Equity Concentrated, and as a result, the investment choice was renamed from Manulife Inv Thailand Equity Fund to Manulife Inv Amundi Asia Equity Concentrated Fund.
此投資選項的相關基金已由東方匯理系列基金 - 泰國基金轉變至東方匯理系列基金 - 亞洲智選股票基金。因此，投資選項名稱亦已由宏利智富泰國股票基金改為宏利智富東方匯理亞洲智選股票基金。

[^] This investment choice is not allowed for regular subscription and switching-in.
此投資選項並不接受定期認購及轉入。

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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。

Manulife (International) Limited (Incorporated in Bermuda with limited liability)

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）

Manulife Investment Solutions 宏利智富錦囊 / Manulife Investment Plus 宏利投資計劃				
Name	名稱	Code 編號	Risk Level 風險級別 [†]	
Bond Focused	債券類別			
Manulife Inv AllianceBernstein American Income Fund (dist)	宏利智富聯博美元收益基金 (支付派發)	GBI01	3	
Manulife Inv Allianz Dynamic Asian High Yield Bond Fund (dist)	宏利智富安聯動力亞洲高收益債券基金 (支付派發)	GAD01	4	
Manulife Inv Asia Total Return Fund	宏利智富亞洲總回報基金	ITR01	3	
Manulife Inv Asia Total Return Fund (dist)	宏利智富亞洲總回報基金 (支付派發)	GAR01	3	
Manulife Inv Barings Developed and Emerging Markets High Yield Bond Fund (dist)	宏利智富霸菱成熟及新興市場高收益債券基金 (支付派發)	GBD01	4	
Manulife Inv Barings Global Senior Secured Bond Fund (dist)	宏利智富霸菱環球高級抵押債券基金 (支付派發)	GSS01	4	
Manulife Inv BlackRock Global Corporate Bond Fund	宏利智富貝萊德環球企業債券基金	IBG01	4	
Manulife Inv BNP Paribas Asia ex-Japan Bond Fund	宏利智富法巴亞洲 (日本除外) 債券基金	IPB01	3	
Manulife Inv BNP Paribas Emerging Bond Opportunities Fund (dist)	宏利智富法巴新興市場智取債券基金 (支付派發)	GPA01	4	
Manulife Inv China Bond Fund [^]	宏利智富中國債券基金 [^]	IRM01	3	
Manulife Inv Fidelity Asian High Yield Fund	宏利智富富達亞洲高收益基金	IHY01	4	
Manulife Inv Fidelity China High Yield Fund (dist)	宏利智富富達中國高收益基金 (支付派發)	GFH01	4	
Manulife Inv Global Emerging Markets Debt Fund	宏利智富新興市場債券基金	IMD01	4	
Manulife Inv Global Strategic Income Fund	宏利智富環球策略收益基金	ISI01	4	
Manulife Inv International Bond Fund	宏利智富國際債券基金	IIB01	3	
Manulife Inv Invesco Global High Income Fund	宏利智富景順環球高收益債券基金	IGI01	4	
Manulife Inv Jupiter Global Convertibles Fund	宏利智富木星全球可換股證券基金	IJC01	3	
Manulife Inv PIMCO GIS Global High Yield Bond Fund (dist)	宏利智富 PIMCO GIS 環球高孳息債券基金 (支付派發)	GPY01	4	
Manulife Inv PIMCO GIS Income Fund (dist)	宏利智富 PIMCO GIS 收益基金 (支付派發)	GPI01	4	
Manulife Inv Schroder Hong Kong Dollar Bond Fund	宏利智富施羅德港元債券基金	ISB01	2	
Manulife Inv Templeton Global Total Return Fund	宏利智富鄧普頓環球總收益基金	ITG01	4	
Manulife Inv Templeton Global Total Return Fund (dist)	宏利智富鄧普頓環球總收益基金 (支付派發)	GTG01	4	
Manulife Inv U.S. Bond Fund	宏利智富美國債券基金	IUB01	2	
Manulife Inv U.S. Special Opportunities Fund	宏利智富美國特別機會基金	ISU01	4	
Manulife Inv UBS Euro High Yield Bond Fund	宏利智富瑞銀歐元高收益債券基金	IEY01	4	
Manulife Inv Value Partners Greater China High Yield Income Fund (dist) ^{^^}	宏利智富惠理大中華高收益債券基金 (支付派發) ^{^^}	GVP01	4	
Others	其他類別			
Manulife Inv All-weather Capital Conservative Fund (dist)	宏利智富全天候資本穩健基金 (支付派發)	ICP01	2	
Manulife Inv All-weather Growth Fund (dist)	宏利智富全天候增長基金 (支付派發)	IGW01	4	
Manulife Inv All-weather Growth Plus Fund (dist)	宏利智富全天候進昇增長基金 (支付派發)	IGU01	4	
Manulife Inv All-weather Managed Growth Fund (dist)	宏利智富全天候穩定增長基金 (支付派發)	IMG01	3	
Manulife Inv Allianz Asian Multi Income Plus Fund	宏利智富安聯亞洲多元入息基金	IAA01	3	
Manulife Inv Allianz Income and Growth Fund	宏利智富安聯收益及增長基金	IAI01	4	
Manulife Inv Allianz Income and Growth Fund (dist)	宏利智富安聯收益及增長基金 (支付派發)	GAI01	4	
Manulife Inv Asia Pacific Income and Growth Fund	宏利智富亞太收益及增長基金	IGS01	3	
Manulife Inv BlackRock Global Allocation Fund	宏利智富貝萊德環球資產配置基金	IGA01	3	
Manulife Inv Fidelity Global Multi Asset Income Fund	宏利智富富達環球多元收益基金	IMI01	3	
Manulife Inv Fidelity Global Multi Asset Income Fund (dist)	宏利智富富達環球多元收益基金 (支付派發)	GAG01	3	
Manulife Inv Global Multi-Asset Diversified Income Fund (dist)	宏利智富環球多元資產入息基金 (支付派發)	GAM01	3	
Manulife Inv Global Dynamic Asset Allocation Fund (dist)	宏利智富環球動態資產配置基金 (支付派發)	IDA01	3	
Manulife Inv Invesco Asia Balanced Fund	宏利智富景順亞洲平衡基金	IAB01	3	
Manulife Inv JPMorgan Asia Pacific Income Fund (dist)	宏利智富摩根亞太入息基金 (支付派發)	GJX01	3	
Manulife Inv JPMorgan China Income Fund (dist)	宏利智富摩根中國入息基金 (支付派發)	GJP01	5	
Manulife Inv JPMorgan Multi Income Fund	宏利智富摩根全方位入息基金	IJM01	3	
Manulife Inv JP Morgan Multi Income Fund (dist)	宏利智富摩根全方位入息基金 (支付派發)	GJM01	3	
Manulife Inv Schroder Emerging Multi-Asset Income Fund (dist)	宏利智富施羅德新興市場股債收息基金 (支付派發)	GSA01	3	
Manulife Inv Schroder Global Multi-Asset Income Fund	宏利智富施羅德環球股債收息基金	IGM01	3	
Money Market Focused	貨幣市場類別			
Manulife Inv Amundi Cash Fund	宏利智富東方匯理現金基金	ICA01	1	
Internally Managed	內部管理類別			
Manulife Inv Aggressive Portfolio [△]	宏利智富進取組合 [△]	IAF01	4	
Manulife Inv Balanced Portfolio [△]	宏利智富均衡組合 [△]	IBP01	2	
Manulife Inv Growth Portfolio [△]	宏利智富增長組合 [△]	IGR01	3	
Manulife Inv Stable Portfolio [△]	宏利智富平穩組合 [△]	ISF01	2	

[†] Definition of Risk Level: 5 – High; 4 – Medium to High; 3 – Medium; 2 – Low to Medium; 1 – Low. Description of the Manulife Risk Meter is attached. 風險級別定義: 5 - 高; 4 - 中至高; 3 - 中; 2 - 低至中; 1 - 低。有關宏利風險指標, 請參見附頁。

[^] This investment choice is not allowed for regular subscription and switching-in. 此投資選項並不接受定期認購及轉入。

[△] This investment choice is not allowed for new subscription, regular subscription, auto regular switching and switch-in if you do not have any unit holdings in such investment choice on or after February 3, 2016. If you have arranged regular subscription to such investment choice but your holdings are reduced to zero on or after February 3, 2016, your future subscription will be automatically allocated to Manulife Inv Amundi Cash Fund (previously named Manulife Inv Cash Fund).

倘若閣下於二零一六年二月三日或之後並未持有此投資選項的任何單位, 將不可進行新認購、定期認購、定期自動轉換及轉換至此投資選項。若閣下已安排定期進行認購此投資選項, 而當閣下所持此投資選項的單位數量於二零一六年二月三日或以後遞減至零, 此投資選項之新認購將會自動被分配至宏利智富東方匯理現金基金 (前稱宏利智富現金基金)。

^{^^} This investment choice is not allowed for new subscriptions (whether by way of lump-sum subscription or regular subscription) and switch-in. 此投資選項不可再作新認購 (無論是透過整筆認購或定期認購) 及轉入。

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Manulife Secure IncomePlus 宏利優裕錦囊

Name	名稱	Code 編號	Risk Level 風險級別 [†]
MSIP Aggressive Portfolio	宏利優裕進取組合	SAP01	4
MSIP Balanced Portfolio	宏利優裕均衡組合	SBP01	2
MSIP Growth Portfolio	宏利優裕增長組合	SGP01	3
Strategic Portfolio	策略組合	SSP01	4

Skyline 宏圖

Name	名稱	Code 編號	Risk Level 風險級別 [†]
Equity Focused		股票類別	
Manulife Global Fund - Dragon Growth Fund - Class AA (HKD)	宏利環球基金 - 巨龍增長基金AA (港元) 類別股份	CSA01	5
Allianz Global Investors Fund - Allianz Hong Kong Equity	安聯環球投資基金 - 安聯香港股票基金	CSB02	4
BOCHK China Equity Fund	中銀香港中國股票基金	CSG07	4
Schroder International Selection Fund - Hong Kong Equity	施羅德環球基金系列 - 香港股票	CSC03	4
ZEAL Voyage China Fund	行健宏揚中國基金	CSF06	4
Bond Focused		債券類別	
BOCHK Hong Kong Dollar Income Fund	中銀香港港元收入基金	CSH08	2
Schroder International Selection Fund - Hong Kong Dollar Bond	施羅德環球基金系列 - 港元債券	CSD04	2

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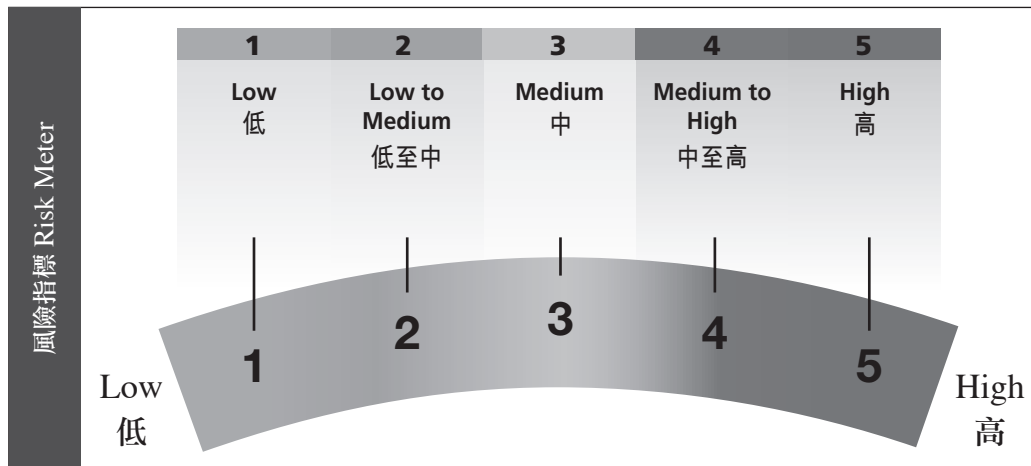
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Description of the Manulife Risk Meter

The risk level is represented by the Manulife Risk Meter, a 5-level risk continuum from 1 to 5, which signifies the risk profile of the investment choice. The more sensitive an investment choice is to the change of market conditions, the more volatile it is and therefore the higher its risk level is indicated by the Manulife Risk Meter. Likewise, an investment choice less sensitive to market condition changes has lower volatility and is therefore regarded as bearing lower risk on the Manulife Risk Meter.

Each risk level reflects the corresponding risk 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, including the types of asset classes and their respective target weightings, the breadth and geography of diversification, the historical volatility and capitalisation of the relevant markets, investment strategy and the presence of any guaranteed investment returns.

Please note that the volatility and the risk level of an investment choice may change over time and the future market volatility may not follow the historical volatility. The composition of the underlying investments of each investment choice may be different from that of the referenced market index. The Manulife Risk Meter and the risk level of each investment choice will at least be reviewed quarterly.

While an investment choice of a higher risk level may be more volatile, the lowest risk level does not mean risk-free.

有關宏利風險指標

風險水平由一個具有五個級別的宏利風險指標表示，以表示投資選項的風險程度。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，該投資選項對市場狀況的轉變愈不敏感，波幅愈小。

每個風險級別反映對應的風險程度如下：

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、有關市場過往的波幅及資本總額、投資策略和投資選項有否提供回報保證。

請注意投資選項的波幅及風險級別或會因時不同，將來波幅未必跟隨過往幅度。每隻投資選項的旗下實際投資項目成分與相關市場指數或有不同。宏利風險指標及每隻投資選項的風險級別將會最少每季度檢討一次。

較高風險級別的投资選項之波幅可能較大，而最低風險級別並非代表沒有風險。

The risk level of each investment choice is assigned and regularly reviewed by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

Information in this description of the Manulife Risk Meter and the risk level of each investment choice are for reference only and 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 professional advice.

The risk levels of the investment choices provided in this publication may be different from the risk ratings provided by the bank(s) or broker(s). Please refer to the relevant risk ratings provided by the bank(s) or broker(s) through which you take out the investment-linked assurance scheme(s).

每隻投資選項的風險級別由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）釐定及定期檢討。

上述宏利風險指標之概述資料及每隻投資選項的風險級別只供參考，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專業的意見。本刊物所提供的投資選項的風險級別可能與銀行或經紀所提供的不同，請參考協助您購買投資相連壽險計劃的銀行或經紀所提供的有關風險評級。

Warning 警告： Investment involves risks. Investment choice prices may go down as well as up. Past performance figures shown are not indicative of future performance. Please refer to the offering document for further details including the risk factors, charges and features of the Plan.

投資涉及風險，投資選項價格可跌亦可升，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，請參閱銷售文件。

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