

Important Notes:

1. Flexible Investment Protector (the "Plan") is not available for policy applications and cannot continue to be marketed to the public in Hong Kong. All information about the Plan in this document is only for existing policyowners of the Plan. Being an investment-linked assurance scheme, the Plan is an insurance policy issued by Manulife (International) Limited ("Manulife"). Your investments in the Plan are therefore subject to the credit risks of Manulife.
2. The investment choices available under the Plan can have very different features and risk profiles. Some may be of high risk. Please read the offering document of the Plan and offering documents of the underlying funds involved for details.
3. Return on your investments is calculated or determined by Manulife with reference to the performance of the underlying funds/assets.
4. Return of your investments under the Plan may be lower than that of the corresponding SFC-authorized funds due to the fees and charges levied under the Plan.
5. The premiums you pay towards the insurance policy will become part of the assets of Manulife. You do not have any rights or ownership over any of those assets. Your recourse is against Manulife only.
6. Early surrender of the policy, withdrawal from the policy value, premium suspension or failure to pay premium in full may result in a significant loss of principal. Poor performance of the underlying funds/assets may further magnify the investment losses, while all fees and charges are still deductible.
7. The return of some of the investment choices is calculated with reference to pools of assets internally managed by Manulife on a discretionary basis not authorised by the Securities and Futures Commission in Hong Kong under the Code on Unit Trusts and Mutual Funds.
8. More importantly, you should be aware of the following regarding your life coverage, any optional supplementary benefits selected and the cost of insurance ("COI"):
 - a. Part of the fees and charges you pay that will be deducted from the value of your policy will be used to cover the COI for the life coverage and any optional supplementary benefit you may choose.
 - b. The COI will reduce the amount that may be applied towards investment in the investment choices selected.
 - c. The COI may increase significantly during the term of your policy due to factors such as your age and investment losses, etc. This may result in significant or even total loss of your premiums paid.
 - d. If the value of your policy becomes insufficient to cover all the ongoing fees and charges, including the COI, your policy may be terminated early and you could lose all your premiums paid and benefits.
 - e. You should consult your intermediary for details, such as how the fees and charges may increase and could impact the value of your policy.
9. Investment involves risk. Past performance information shown are not indicative of future performance. You should not invest solely based on the information in this document. Please read the offering document of the Plan and the underlying funds for details including the risk factors, charges and features of the product.

重要事項:

1. 「靈活投資寶」(「本計劃」) 不接受保單申請, 及不可繼續向香港的公眾人士推廣。本文件所載有關本計劃的資料只供本計劃的現有保單持有人參考。作為與投資相連的人壽保險計劃, 本計劃是一份由宏利人壽保險(國際)有限公司(「宏利」)所發出的保險保單。因此, 閣下於本計劃中的投資需承受宏利的信貸風險。
2. 本計劃所提供的各個投資選項的特點及風險狀況或會有很大差異, 部分可能涉及高風險。詳情請參閱本計劃的銷售文件及所涉相關基金的銷售文件。
3. 閣下的投資回報是由宏利參照相關基金/資產的表現而計算或釐定。
4. 閣下於本計劃的投資回報或會因為本計劃收取的費用及收費而遜於相應的證監會認可基金的回報。
5. 閣下就保單支付的保費將成為宏利資產的一部分。閣下對任何該等資產均沒有任何權利或擁有權。閣下只對宏利有追索權。
6. 提早退保、從保單價值提取款項、暫停繳付保費或沒有足額繳付保費, 或會導致損失大筆本金。如相關基金/資產表現欠佳, 或會進一步擴大投資虧損, 而一切費用及收費仍將被扣除。
7. 部份投資選項是參照宏利酌情決定的內部管理資產組合的表現計算回報, 而該等資產組合並非為由證券及期貨事務監察委員會依據《單位信託及互惠基金守則》所認可的基金。
8. 更重要的是, 閣下應留意以下有關人壽保障、任何所選擇的附加保障及保險費用的事宜:
 - a. 宏利會從閣下的保單價值中扣除部分費用及收費, 以抵銷閣下所選擇的人壽保障及任何附加保障的保險費用。
 - b. 扣除保險費用後, 可用作投資於所選的投資選項的款額會因而減少。
 - c. 基於年齡及投資虧損等因素, 保險費用或會在閣下的保單之保單年期內大幅增加, 結果閣下可能會損失大部分甚至全部供款。
 - d. 如閣下的保單價值不足以抵銷所有持續收取的費用及收費(包括保險費用), 閣下的保單可能會被提早終止, 而閣下可能會失去全部供款及利益。
 - e. 閣下應向中介人查詢有關詳情, 例如相關費用及收費在甚麼情況下會有所增加, 以及對閣下的保單價值有何影響。
9. 投資涉及風險。過往業績數據並非未來業績的指標。閣下不應只依據本文件的資料而作投資決定。請參閱本計劃及相關基金的銷售文件, 以獲取詳細資料, 包括風險因素、收費及產品特點。

U.S. Equity Fund ^{^^}

美國股票投資基金 (Code/代號: NA001)

Facts 資料

Launch Date 發行日期 (YYYY/MM/DD)	: 2003/12/01
Launch Price 發行價值	: 3.733
Currency 貨幣	: USD 美元
Investment Management Fee 投資管理費 ^{**}	: 1.00% p.a. of net asset value (每年資產淨值)

Underlying Fund 相關基金	: Manulife Global Fund - U.S. Equity Fund Class AA 宏利環球基金 - 美國股票基金(AA類股份)
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Unit Sell Price (Net Asset Value/Unit) 單位賣出價 (單位資產淨值)	: 19.171
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Calendar Year Performance 年度表現

2023	2022	2021	2020	2019
33.89%	-26.53%	29.54%	20.61%	33.75%

Cumulative Performance 累積表現

YTD 年初至今	3 Months 3 個月	1 yr. 1 年	3 yrs. 3 年	5 yrs. 5 年	Since Launch 成立至今
3.83%	9.97%	28.55%	26.83%	85.86%	413.55%

Investment Performance Since Launch 自成立日起的投資表現



Underlying Fund Information 相關基金資料

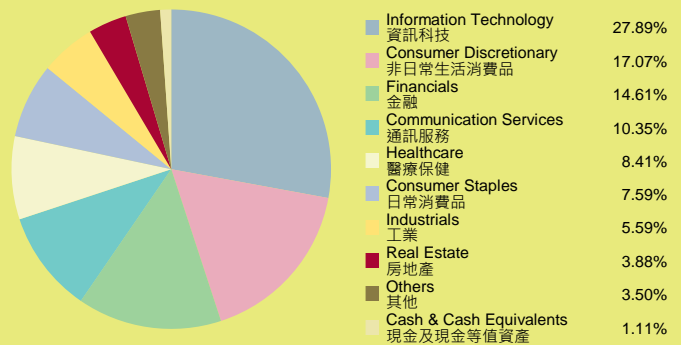
Management Company of Underlying Fund 相關基金的管理公司

Manulife Investment Management (Ireland) Limited

Investment Manager of Underlying Fund 相關基金的投資管理人

Manulife Investment Management (US) LLC

Asset Allocation 資產分布^{##}



Top Holdings 主要持有證券

Amazon.com, Inc.	8.48%
Apple Inc.	6.31%
Alphabet Inc. Class A	5.21%
Lennar Corporation Class A	4.60%
KKR & Co Inc	4.59%
Microsoft Corporation	4.35%
Morgan Stanley	3.46%
Crown Castle Inc.	3.40%
Anheuser-Busch InBev SA/NV Sponsored ADR	3.30%
Walmart Inc.	3.27%

Source: Manulife (International) Limited, except the underlying fund information which is provided by the above named management company/investment manager of underlying fund. 資料來源: 宏利人壽保險(國際)有限公司。上述相關基金的管理公司/投資管理人提供之相關基金資料則除外。

The above performance figures shown are on NAV to NAV basis. The NAV per unit and Cumulative Performance shown should be the "information as of" date indicated in this Investment Choice Performance Report unless such date is not a dealing day. In such case, the information shown should be the dealing day before the "information as of" date indicated in this Investment Choice Performance Report. 以上所列業績數據以資產淨值對資產淨值為基準。所示之單位資產淨值及累積表現乃截至此投資選項表現月報中顯示的「資料截至日期」。除非該日期並非一個交易日，而在此情況下，所示之資料乃截至此投資選項表現月報中顯示的「資料截至日期」前一個交易日。

^{^^} This investment choice may use financial derivative instruments to meet its investment objectives. This may therefore lead to higher volatility of its net asset value and may involve a greater degree of risk than is the case with conventional securities. 本投資選項可運用金融衍生工具以達成投資目標。因此，本投資選項之資產淨值可能出現大幅波動，而且所涉及的風險程度可能比傳統證券更高。

^{**} The investment management fee is represented by the percentage of net asset value of the investment choice per annum. It includes any management fee charged by the investment manager of the corresponding underlying fund(s)/assets plus any management fee charged by Manulife. Please note that the underlying fund may be subject to other charges, e.g. performance fee. For details, please refer to the offering documents of the corresponding underlying funds. 投資管理費用根據每年投資選項資產淨值百分比以表達，當中包括相關基金/資產之投資管理人所收取的任何管理費以及宏利所收取的任何管理費。請注意相關基金或會徵收其他費用，例如業績表現費。詳情請參閱相關基金之銷售文件。

^{##} The total breakdown percentages may not be equal to 100% due to rounding. 數字經修整後，資產分布之百分比總計可能並不等於100%。

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