

重要事項:

- 在作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇成分基金或預設投資策略時，如您就某一項成分基金或預設投資策略是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢獨立財務及／或專業人士的意見，並因應您的個人狀況而作出最適合您的投資選擇。
- 預設投資策略及某些簡稱為「退休基金」的成分基金，其資產分配會隨時間而改變，因此涉及的投資風險及回報亦會隨時間而改變。預設投資策略或退休基金可能並非適合所有成員。投資前您應了解相關的風險，以及除年齡外，您亦須考慮其他因素，以及檢討個人的投資目標。
- 本計劃內的宏利 MPF 利息基金及宏利 MPF 穩健基金（統稱「保證基金」）各自只投資於由宏利人壽保險（國際）有限公司提供以保單形式的核准匯集投資基金。而有保證亦由宏利人壽保險（國際）有限公司提供。因此，您於保證基金的投資（如有）將受宏利人壽保險（國際）有限公司的信貸風險所影響。有關信貸風險、保證特點及保證條件的詳情，請參閱銷售文件的第 6.2.2 及第 6.2.3 部分。
- 投資涉及風險，並不是每一項投資選擇均適合所有成員。您應考慮各項成分基金及預設投資策略所附帶的風險，您的投資／累算權益或會蒙受虧損。
- 在作出投資選擇前，您應參閱銷售文件內的計劃詳情，包括風險因素、費用及收費，而不應只根據本文件作出投資決定。
- 過往的基金表現不能作為日後表現的指標。投資涉及風險。有關計劃詳情，包括風險因素、費用及收費，請參閱銷售文件。

Important to note:

- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of constituent funds or the Default Investment Strategy, you are in doubt as to whether a certain constituent fund or the Default Investment Strategy is suitable for you (including whether it is consistent with your investment objectives), you should seek independent financial and/or professional advice and make investment choices most suitable for you taking into account your circumstances.
- The asset allocation of the Default Investment Strategy and some of the constituent funds which are referred to as "Retirement Funds" will change over time and hence the risk profile and return will also change over time. The Default Investment Strategy or the Retirement Funds may not be suitable for all members. You should understand the relevant risks involved before investment and consider factors other than age and review your own investment objectives.
- The Manulife MPF Interest Fund and the Manulife MPF Stable Fund (collectively the "Guaranteed Funds") under this scheme invests solely in approved pooled investment funds in the form of insurance policies provided by Manulife (International) Limited. The guarantee is also given by Manulife (International) Limited. Your investments in the Guaranteed Funds, if any, are therefore subject to the credit risks of Manulife (International) Limited. Please refer to sections 6.2.2 and 6.2.3 of the Offering Document for details of the credit risks, guarantee features and qualifying conditions.
- Investment involves risks and not each of the investment choices would be suitable for everyone. You should consider the risks associated with each of the constituent funds and the Default Investment Strategy and your investments/accrued benefits may suffer loss.
- Before making your investment choices, you should read the Offering Document for details including risk factors, fees and charges of the scheme. You should not make your investment decision based on this document alone.
- Past performance is not indicative of future performance. Investment involves risks. Please refer to the Offering Document for details including risk factors, fees and charges of the scheme.

宏利環球精選(強積金)計劃每月摘要 Manulife Global Select (MPF) Scheme Monthly Fund Summary

截至 2019 年 8 月 31 日 As at August 31, 2019

編號 Code	成分基金 Constituent Fund	風險/ 回報指標 ¹ Risk / Return Meter ¹	推出日期 (月/日/年) Launch Date (MD/Y/YYYY)	基金價格 (港元) Fund Price (HK\$)	基金表現 ⁴ Fund Performance ⁴											
					累積回報 Cumulative Return (%)						曆年回報 Calendar Year Return (%)					
					六個月 6 Months	年初至今 YTD	一年 1 Year	三年 3 Years	五年 5 Years	十年 10 Years	推出至今 Since Launch	2014	2015	2016	2017	2018
SHK136	宏利 MPF 中華威力基金 Manulife MPF China Value Fund		2/1/2006	24.728	-4.39	6.06	-4.29	22.77	18.91	64.44	147.28	3.13	-3.30	-2.60	38.17	-14.45
SHK137	宏利 MPF 康健護理基金 Manulife MPF Healthcare Fund		4/2/2008	21.452	-0.81	7.21	-0.78	12.79	22.51	154.83	114.52	17.69	2.05	-7.31	14.47	-1.70
SHK124	宏利 MPF 進取基金 Manulife MPF Aggressive Fund		12/1/2000	18.790	-1.33	7.48	-4.91	17.98	13.72	61.51	87.90	0.38	-1.58	0.32	27.98	-13.48
SHK134	宏利 MPF 富達增長基金 Manulife MPF Fidelity Growth Fund		9/1/2003	27.856	-0.29	8.92	-2.95	18.92	15.43	67.48	178.56	1.03	-2.36	0.20	27.72	-12.68
SHK128	宏利 MPF 亞太股票基金 Manulife MPF Pacific Asia Equity Fund		12/1/2000	23.437	-3.73	3.74	-7.15	17.80	9.37	47.57	134.37	0.30	-7.74	4.53	35.48	-13.25
SHK131	宏利 MPF 日本股票基金 Manulife MPF Japan Equity Fund		12/1/2000	12.016	-1.23	6.89	-8.05	17.05	26.30	55.37	20.16	-0.01	12.80	4.01	22.88	-17.39
SHK126	宏利 MPF 香港股票基金 Manulife MPF Hong Kong Equity Fund		12/1/2000	21.884	-7.58	3.27	-6.84	17.59	11.14	50.31	118.84	3.77	-7.28	-1.06	46.05	-17.98
SHK144	宏利 MPF 2045 退休基金 Manulife MPF 2045 Retirement Fund		2/21/2011	13.574	-1.02	7.91	-4.33	18.92	14.67	不適用▲ N/A▲	35.74	0.46	-1.29	0.08	27.94	-13.12
SHK143	宏利 MPF 2040 退休基金 Manulife MPF 2040 Retirement Fund		2/21/2011	13.496	-0.98	7.97	-4.35	18.55	14.32	不適用▲ N/A▲	34.96	0.39	-1.30	0.04	27.81	-13.29
SHK142	宏利 MPF 2035 退休基金 Manulife MPF 2035 Retirement Fund		2/21/2011	13.492	-0.85	7.94	-4.18	18.38	14.38	不適用▲ N/A▲	34.92	0.40	-1.17	0.04	27.45	-13.12
SHK141	宏利 MPF 2030 退休基金 Manulife MPF 2030 Retirement Fund		2/21/2011	13.363	-0.50	7.76	-3.80	17.75	13.69	不適用▲ N/A▲	33.63	0.26	-1.27	-0.08	26.51	-12.61
SHK140	宏利 MPF 2025 退休基金 Manulife MPF 2025 Retirement Fund		2/21/2011	13.034	0.28	7.30	-2.91	15.50	11.88	不適用▲ N/A▲	30.34	0.33	-1.18	-0.53	23.56	-11.38
SHK145	宏利 MPF 恒指基金 Manulife MPF Hang Seng Index Tracking Fund		4/23/2012	14.951	-8.12	1.79	-4.93	20.49	17.31	不適用▲ N/A▲	49.51	4.46	-5.01	2.26	39.20	-11.18
SHK123	宏利 MPF 增長基金 Manulife MPF Growth Fund		12/1/2000	18.996	-0.45	6.76	-3.12	14.32	10.61	48.62	89.96	0.49	-1.88	-0.50	23.20	-11.39
SHK135	宏利 MPF 富達平穩增長基金 Manulife MPF Fidelity Stable Growth Fund		9/1/2003	21.689	2.09	7.60	1.10	12.56	10.66	46.13	116.89	0.98	-3.07	0.61	17.42	-7.64
SHK127	宏利 MPF 國際股票基金 Manulife MPF International Equity Fund		12/1/2000	15.614	1.84	12.21	-3.65	22.82	25.25	99.72	56.14	1.72	1.70	4.38	21.61	-11.85
SHK130	宏利 MPF 北美股票基金 Manulife MPF North American Equity Fund		12/1/2000	16.825	3.83	19.23	-5.07	25.61	36.71	170.11	68.25	6.61	4.52	8.07	18.80	-15.05

編號 Code	成分基金 Constituent Fund	風險/ 回報指標 ¹ Risk / Return Meter ¹	推出日期 (月/日/年) Launch Date (M/D/YYYY)	基金價格 (港元) Fund Price (HK\$)	基金表現 ⁴ Fund Performance ⁴											
					累積回報 Cumulative Return (%)							曆年回報 Calendar Year Return (%)				
					六個月 6 Months	年初至今 YTD	一年 1 Year	三年 3 Years	五年 5 Years	十年 10 Years	推出至今 Since Launch	2014	2015	2016	2017	2018
SHK129	宏利 MPF 歐洲股票基金 Manulife MPF European Equity Fund		12/1/2000	10.785	4.56	14.58	0.03	13.69	8.08	53.28	7.85	-5.95	-0.42	1.91	16.33	-15.43
SHK139	宏利 MPF 2020 退休基金 Manulife MPF 2020 Retirement Fund		2/21/2011	12.448	0.82	6.57	-1.15	12.70	9.45	不適用 [▲] N/A [▲]	24.48	0.06	-1.22	-1.10	19.02	-8.84
SHK138	宏利 MPF 智優裕退休基金 Manulife MPF Smart Retirement Fund		2/21/2011	11.940	0.83	6.48	-0.62	11.34	7.58	不適用 [▲] N/A [▲]	19.40	-0.03	-2.04	-1.33	18.43	-9.04
SHK148/ DIS148	宏利 MPF 核心累積基金 Manulife MPF Core Accumulation Fund		4/1/2017	11.489	4.44	11.10	3.02	不適用 [▲] N/A [▲]	不適用 [▲] N/A [▲]	不適用 [▲] N/A [▲]	14.89	不適用 N/A	不適用 N/A	不適用 N/A	9.52#	-5.58
SHK122	宏利 MPF 穩健基金 ² Manulife MPF Stable Fund ²		12/1/2000	15.490	2.29	6.05	2.91	7.90	9.45	26.40	54.90	1.59	-0.08	-1.11	11.49	-5.59
SHK133	宏利 MPF 國際債券基金 Manulife MPF International Bond Fund		12/1/2000	17.166	3.99	4.53	4.28	0.96	1.91	16.09	71.66	1.25	-2.63	0.43	4.60	-2.31
SHK132	宏利 MPF 香港債券基金 Manulife MPF Hong Kong Bond Fund		12/1/2000	14.846	5.19	6.16	8.36	5.88	12.31	21.10	48.46	3.43	1.62	-0.44	3.25	0.68
SHK146	宏利 MPF 亞太債券基金 Manulife MPF Pacific Asia Bond Fund		4/23/2012	11.143	2.57	4.82	5.72	3.48	4.79	不適用 [▲] N/A [▲]	11.43	3.32	-3.18	1.39	7.46	-2.76
SHK147	宏利 MPF 人民幣債券基金 Manulife MPF RMB Bond Fund		12/16/2013	10.458	-1.48	2.18	2.98	4.29	3.84	不適用 [▲] N/A [▲]	4.58	0.16	-3.30	-1.29	6.68	0.28
SHK149/ DIS149	宏利 MPF 65 歲後基金 Manulife MPF Age 65 Plus Fund		4/1/2017	11.152	6.96	9.53	7.70	不適用 [▲] N/A [▲]	不適用 [▲] N/A [▲]	不適用 [▲] N/A [▲]	11.52	不適用 N/A	不適用 N/A	不適用 N/A	3.24#	-1.38
SHK125	宏利 MPF 保守基金 [▲] Manulife MPF Conservative Fund [▲]		12/1/2000	11.186	0.70	0.95	1.40	2.08	2.22	2.41	11.86	0.22	0.05	0.02	0.19	0.92

編號 Code	成分基金 Constituent Fund	風險/ 回報指標 ¹ Risk / Return Meter ¹	推出日期 (月/日/年) Launch Date (M/D/YYYY)	利率公布 ^{3,AAA} Interest Rate Declared ^{3,AAA}	基金表現 ^{4,AAA} Fund Performance ^{4,AAA}											
					累積回報 Cumulative Return (%)							曆年回報 Calendar Year Return (%)				
					六個月 6 Months	年初至今 YTD	一年 1 Year	三年 3 Years	五年 5 Years	十年 10 Years	推出至今 Since Launch	2014	2015	2016	2017	2018
DHK121	宏利 MPF 利息基金 ³ Manulife MPF Interest Fund ³		12/1/2000	08/2019 0.50%	0.25	0.33	0.50	0.93	0.95	1.24	13.15	0.01	0.01	0.01	0.09	0.50

資料來源：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）
Source: Manulife (International) Limited (Incorporated in Bermuda with limited liability)

1 宏利風險／回報指標使用顏色代號系統，利用不同顏色來代表不同的風險／回報程度，每項成分基金按其投資目標而獲分配指標內的代表顏色：Constituent funds are represented by the Manulife Risk / Return Meter, a colour coding system in which a spectrum of colours is used to signify the risk-return profiles of our constituent funds. Each constituent fund has an assigned colour in the meter with the respective investment objectives as follows:



- 保守／藍色 — 在低風險下，旨在尋求短期的小幅度增長
Conservative/Blue — seeks to provide small short term growth with low risk exposure
- 穩健／綠色 — 在低至中風險下，旨在尋求中至長期的增長
Stable/Green — seeks to provide some medium to long term growth with low to medium risk exposure
- 增長／黃色 — 在中至高風險下，旨在尋求中至長期的資本增長
Growth/Yellow — seeks medium to long term growth of capital with medium to high risk exposure
- 進取／紅色 — 在高風險下，旨在尋求中至長期或長期的資本高增長
Aggressive/Red — seeks high medium to long term or long term growth of capital with high risk exposure
- 極進取／紫紅色 — 在大幅風險下，旨在尋求長期的資本高增長
Very Aggressive/Purple Red — seeks long term growth of capital with very high risk exposure

宏利風險／回報指標顏色代號的選定乃基於其投資項目的多項因素，包括旗下資產類別及其相應的目標比重、覆蓋範圍及地域分佈、有關市場過往的長期波幅和市場價值。指標內的不同顏色代號是代表不同風險／回報程度的一般歸類。每項成分基金的風險水平將每年作出檢討。
The colour coding in the Manulife Risk/Return Meter is based on a number of factors in relating to their underlying investments, including types of asset classes and their respective target weightings, breadth and geographical diversification and historical long-term volatility and capitalization of the relevant markets. Different colours in the Meter represent a general division of risk/return profiles. The risk level of each constituent fund will be reviewed annually.

投資越分散及相關資產穩定性越高，波幅也將相對較低。一般而言，預期投資回報越高，所須承擔的風險也越高。成分基金獲分配風險／回報程度或顏色，是用以提示其相關投資項目的波幅。成分基金的風險越高，其升跌波幅亦較風險較低的成分基金為高。

The greater the diversification and the more stable the underlying asset, the less volatility will be experienced. Generally, the greater the return you want to earn on your investments, the greater risk you have to assume. The assigned risk/return profile or colour of a constituent fund highlights the volatility of the relevant investments. The value of a constituent fund with higher risk normally fluctuates to a greater extent than a constituent fund with lower risk.

較高風險的成分基金波幅可能較大，長線而言，投資於較高風險的成分基金或可有較佳回報潛力。

While higher risk constituent funds may be more volatile, over the long-term a higher risk constituent fund may have better potential for higher returns.

宏利風險／回報指標由宏利資產管理(香港)有限公司制定及每年作定期檢討。此指標只反映宏利資產管理(香港)有限公司及富達基金(香港)有限公司對有關成分基金之看法。宏利風險／回報指標並不是一種財務工具，亦不應依賴作為投資建議及選取成分基金的根據。請注意風險／回報指

標只供參考，並不應視為代替個別情況之詳細投資建議及選取成分基金的根據，您應該徵詢專業的財務意見。本公司概不會就上述所載資料被視為投資建議而引致的任何損失負責。

The Manulife Risk/Return Meter is developed and regularly reviewed by Manulife Asset Management (Hong Kong) Limited annually. It represents only the views of Manulife Asset Management (Hong Kong) Limited and FIL Investment Management (Hong Kong) Limited in respect of the relevant constituent funds. The Manulife Risk/Return Meter is not a financial tool and shall not be relied upon to make any investment decisions and selection of constituent funds. Note that the Risk/Return Meter is for reference only and is not a substitute for independent professional advice. Manulife does not provide advice regarding appropriate investment allocations and selection of constituent funds. You should seek independent professional financial advice. We are not responsible for any loss occasioned as a result of relying on such information as investment advice.

2 宏利 MPF 穩健基金 (「穩健基金」): 宏利人壽保險 (國際) 有限公司為保證人。每月保證利率相等於積金局公布的訂明儲蓄利率。符合保證的規定條件視乎: 一、成員於五十五歲生日前的供款須繳清並完成交收程序。二、預定事件 (成員須持有本成分基金直至六十五歲正常退休年齡、或於退休前不幸身故、或完全喪失行為能力) 或患上末期疾病, 方可獲利息保證。若在發生預定事件或患上末期疾病之前贖回供款, 則成員須完全承擔成分基金資產價值波動的風險。保證只會於在因發生預定事件而作出提取時, 在相關帳戶及其所有附屬帳戶以一筆過形式提供一次, 保證亦會在因末期疾病情況而作出提取時在相關帳戶/附屬帳戶提供。當成員年屆六十五歲正常退休年齡 (其中一項預定事件) 以分期形式提取將有特別安排, 保證提供方式如同以一筆過形式提取。此後, 穩健基金的保證將不再提供予該成員提出申索的帳戶。有關保證的詳情, 請參閱銷售文件。Manulife MPF Stable Fund (the "Stable Fund"): Manulife (International) Limited is the guarantor. Investors are provided with an interest guarantee for each month equal to the prescribed savings rate published by the MPFA. The guarantee is subject to: 1) the contribution must be received in cleared funds before the member's 55th birthday; and 2) occurrence of pre-determined events (members must hold their investment in this constituent fund to normal retirement at the age of 65, or in case of death, or total incapacitation prior to retirement) or in the event of terminal illness. Redemption effected other than the occurrence of the pre-determined events or in the event of terminal illness is fully exposed to fluctuation in the value of the constituent fund's underlying assets. The guarantee will be provided once and only in a lump sum applicable to the relevant account and all its sub-accounts when withdrawal is effected as a result of the pre-determined events, and will be provided with respect to the relevant account/sub-account withdrawn in the event of terminal illness. There will be special arrangement in case of withdrawal by instalments as a result of the member attaining his normal retirement age of 65 (one of the pre-determined events); the guarantee will be provided as if a lump sum withdrawal is taken place. Thereafter, no further guarantee will be available from the Stable Fund for the account being claimed by the member. Please refer to the Offering Document for detailed features of the guarantee.

3 宏利 MPF 利息基金是宏利環球精選 (強積金) 計劃的一個非單位化的債券基金, 備有本金保證並以每月為成員提供按相等於或高於積金局所公布的訂明儲蓄利率計算的利息為目標。實際利率由宏利公積金信託有限公司 (「受託人」) 根據宏利人壽保險 (國際) 有限公司的建議, 按受託人完全酌情權於月底公布。該利率與該成分基金的指定資產的實際回報率不一定相同。此利率適用於所有於該月底仍然存放於該成分基金帳戶內的累積供款及新存供款。有關保證詳情, 請參閱銷售文件。宏利人壽保險 (國際) 有限公司為保證人。Manulife MPF Interest Fund is a non-unitized bond fund of the Manulife Global Select (MPF) Scheme that provides a capital guarantee and aims to provide members with interest each month at a rate that equals to or exceeds the prescribed savings rate published by the MPFA. The actual interest rate shall be declared by Manulife Provident Funds Trust Company Limited at its sole discretion at the recommendation of Manulife (International) Limited at the end of the month. This declared rate may not be the same as the actual returns of the constituent fund's underlying assets. Such rate will apply to all accumulations and new deposits that remain with us until the end of the month concerned. Please refer to the Offering Document for detailed features of the guarantee. Name of guarantor: Manulife (International) Limited.

4 成分基金表現是以港元的每單位資產淨值計算, 並已扣除所有收費。
Constituent fund performance is calculated on the basis of NAV(net asset value)-to-NAV in Hong Kong Dollar, and is net of all charges.

▲ 有關成分基金之一、三年、五年及十年的表現將於成分基金推出一、三年、五年及十年後提供。
The 1-year, 3-year, 5-year & 10-year performance of the constituent fund will be available 1 year, 3 years, 5 years and 10 years respectively after the launch date.

** 有關成分基金的表現將於基金推出六個月後提供。
The performance of the constituent fund will be available 6 months after the launch date.

成分基金由推出日至該年度止之回報。
Constituent fund performance from launch date to end of that calendar year.

^ 強積金保守基金的收費可(i)透過扣除資產收取; 或(ii)透過扣除成員帳戶中的單位收取。而宏利 MPF 保守基金採用收費方式(i), 故該成分基金任何列出之單位價格/資產淨值/基金表現已反映收費之影響。
Fees and charges of a MPF conservative fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The Manulife MPF Conservative Fund uses method (i) and, therefore, any unit prices/NAV/fund performance quoted for the constituent fund have incorporated the impact of fees and charges.

^^ 過往之公布利率已經包含保證訂明儲蓄利率。由 2005 年 2 月 1 日起, 公布利率內的訂明儲蓄利率保證已經取消。而利息基金的基金表現是以相關的公布利率按月複式計算。
The historical rates declared have already taken into account of the guaranteed prescribed savings rates. Effective from February 1, 2005, the guarantee on prescribed savings rates for the declared rates has been removed. The Fund Performance of Interest Fund is derived from relevant declared rates compounded monthly.

警告 : 成分基金單位價格可升可跌。所載數據僅供參考而過往的成分基金表現不能作為日後表現的指標。投資帶有風險。有關計劃詳情, 包括風險因素、費用及收費, 請參閱銷售文件。本刊物所載任何資訊不應依賴作為投資建議, 或視作代替詳細之投資建議, 又或者視為代替個別情況之詳細投資建議。

註 : 所有成分基金表現資料皆由相關基金的投資經理提供。所有基金報價均已扣除投資管理費及其他費用。

WARNING : Unit prices may fall as well as rise. The figures are for reference only and past performance is not indicative of future performance. Investment involves risks. Please refer to the Offering Document for details including risk factors, fees and charges of the scheme. No information contained in this publication should be relied upon as investment advice or regarded as a substitute for detailed investment advice or regarded as a substitute for detailed investment advice in individual cases.

Note : All the constituent funds' performance information are provided by the investment managers of the underlying funds. All unit prices declared are net of investment management fee and other charges.

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此每月摘要報導宏利環球精選 (強積金) 計劃內各基金的最新走勢, 並可在宏利網站 www.manulife.com.hk 下載。

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