

## 宏利 (澳門) 退休金計劃每月摘要 Manulife (Macau) Pension Fund Scheme Monthly Fund Summary

截至 2019 年 9 月 30 日 As at September 30, 2019

基金編號 Fund Code	開放式退休基金 Open Pension Funds	風險/回報指標 <sup>2</sup> Risk / Return Meter <sup>2</sup>	推出日期 (日/月/年) Launch Date (DD/MM/YYYY)	基金價格 Fund Price	基金表現 <sup>1</sup> Fund Performance <sup>1</sup>										
					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	推出至今 Since Launch	2014 <sup>4</sup>	2015	2016	2017	2018	
SHK404 SMO404	中港股票基金 (澳門) HK & China Equity Fund (Macau)		02/01/2014	港元 HKD	11.646	-3.16	5.66	-0.03	15.39	16.46	-1.60	-2.84	-0.16	31.28	-12.05
				澳門幣 MOP	11.995	-3.16	5.65	-0.04	15.38	16.46	-1.60	-2.83	-0.16	31.29	-12.05
SHK405 SMO405	康健護理基金 (澳門) Healthcare Fund (Macau)		02/01/2014	港元 HKD	12.468	-1.31	6.30	0.72	11.67	24.68	7.81	2.59	-4.45	11.29	-0.27
				澳門幣 MOP	12.842	-1.31	6.30	0.72	11.67	24.68	7.81	2.59	-4.45	11.29	-0.27
SHK403 SMO403	均衡基金 (澳門) Balanced Fund (Macau)		02/01/2014	港元 HKD	11.090	0.45	7.49	-0.29	10.92	10.90	-3.91	-1.74	1.96	18.83	-9.82
				澳門幣 MOP	11.423	0.46	7.49	-0.29	10.92	10.90	-3.91	-1.74	1.96	18.83	-9.81
SHK402 SMO402	平穩增長基金 (澳門) Stable Growth Fund (Macau)		02/01/2014	港元 HKD	10.679	0.92	5.96	1.38	7.18	6.79	-3.75	-2.31	1.22	13.73	-6.90
				澳門幣 MOP	10.999	0.92	5.96	1.37	7.17	6.79	-3.75	-2.31	1.23	13.73	-6.91
SHK401 SMO401	亞太債券基金 (澳門) Pacific Asia Bond Fund (Macau)		02/01/2014	港元 HKD	10.664	1.39	4.54	6.31	4.60	6.64	-1.96	-2.84	1.66	7.51	-2.02
				澳門幣 MOP	10.984	1.38	4.54	6.31	4.60	6.64	-1.96	-2.83	1.66	7.50	-2.01
SHK400 SMO400	保證基金 (澳門) <sup>3</sup> Guaranteed Fund (Macau) <sup>3</sup>		01/04/2014	港元 HKD	10.063	0.06	0.09	0.12	0.36	0.63	0.06	0.12	0.12	0.12	0.12
				澳門幣 MOP	10.365	0.06	0.09	0.12	0.36	0.63	0.06	0.13	0.12	0.12	0.13

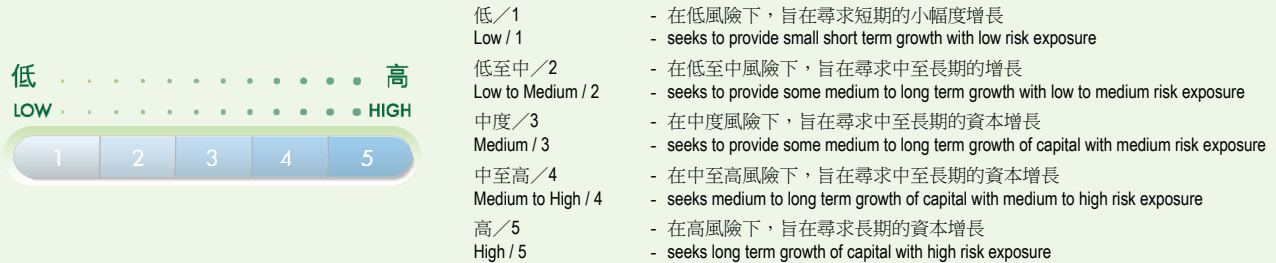
資料來源：宏利資產管理(香港)有限公司

Source: Manulife Asset Management (Hong Kong) Limited

1 基金表現是分別按港元及澳門幣的單位價格計算。港元單位價格是以基金的資產淨值計算，並已扣除適用收費及費用。澳門幣單位價格是以港元單位價格換算所得。 Fund performance is calculated based on the unit prices in Hong Kong dollar and Macau pataca respectively. The unit price in Hong Kong dollar is calculated based on the NAV (net asset value) of the funds and is net of applicable fees and charges. The unit price in Macau pataca is converted from the unit price in Hong Kong dollar.

2 有關「宏利(澳門)風險/回報指標」:

Notes for the Manulife (Macau) Risk/Return Meter:



「宏利(澳門)風險/回報指標」(「指標」)級別之標示乃基於與有關基金旗下投資項目相關的多項因素，包括資產類別及其相應的目標比重、覆蓋範圍及地域分佈，及有關市場過往的長期波幅和市場價值。指標內的不同級別是代表不同潛在風險/回報程度的一般歸類。

The level of the Manulife (Macau) Risk/Return Meter (the "Meter") assigned to each of the funds is based on a number of factors 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 levels in the Meter represent a general division of potential risk/return profiles.

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。基金獲分配風險/回報程度之級別，是用以提示其相關投資項目的波幅。基金的風險越高，其升跌波幅亦較風險較低的基金為高。

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 level of risk/return profile of a fund highlights the volatility of the relevant investments. The value of a fund with higher risk normally fluctuates to a greater extent than a fund with lower risk.

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

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

指標由宏利資產管理(香港)有限公司制定及定期檢討，並只供參考。指標不是一種財務工具，亦不應被依賴作為投資決定及選取基金的根據，或被用作代替獨立的專業建議。本公司並不會就任何投資分配及選取基金提供建議。您應該徵詢獨立的專業財務意見，本公司概不會就所載資料被視作為投資建議而引致的任何損失負責。

The Meter is developed and regularly reviewed by Manulife Asset Management (Hong Kong) Limited and is provided for reference only. It is not a financial tool and must not be relied upon to make any investment decisions and selection of funds or be used as a substitute for independent professional advice. Manulife does not provide advice regarding any investment allocations and selection of 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.

3 本金保證以港元釐定，而港元單位價格將不會下跌以提供本金保證。澳門幣單位價格是以港元單位價格換算所得及受兌換率波動所影響，因此澳門幣單位價格並不獲擔保不會下跌。有關保證之詳情，請參閱管理規章。

The capital guarantee is determined in Hong Kong dollar and the unit price in Hong Kong dollar will not decrease in order to provide the capital guarantee. The unit price in Macau pataca is converted from the unit price in Hong Kong dollar and subject to fluctuations in exchange rate, hence there is no assurance that the unit price in Macau pataca will not decrease. For details about the guarantee, please refer to the Management Regulation.

4 基金由推出日至該年度止之回報。

Fund performance from launch date to end of that calendar year.

**警告** : 基金單位價格可升可跌。所載數據僅供參考而過往的基金表現不能作為日後表現的指標。投資帶有風險。本刊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。

「宏利(澳門)退休金計劃」及所提供之開放式退休基金只適用於澳門特別行政區。有關計劃規則、基金投資政策、風險因素、費用及收費等之詳情，請參閱「管理規章」及「參與協議」。

**註** : 所有基金之表現資料皆由相關基金旗下投資項目的投資經理提供。所有基金報價均已扣除適用收費及費用。

**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. 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.

The Manulife (Macau) Pension Fund Scheme and the open pension funds offered are available only in the Macau Special Administrative Region. Please refer to the Management Regulation and Participation Agreement for details of the scheme rules, investment policies of the funds, risk factors, fees and charges, etc.

**Note** : The performance information of all funds is provided by the investment manager(s) of the underlying funds of the respective funds. All unit prices declared are net of applicable fees and charges.

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此基金每月摘要報導宏利(澳門)退休金計劃內各基金的最新走勢。

This Monthly Fund Summary provides fund performance updates for Manulife (Macau) Pension Fund Scheme.

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