

**重要事項 (僱主及/或僱員, 視乎適用):**

- 宏利 (國際) 公積金是集資退休基金。您應在選取宏利 (國際) 公積金下之任何投資選項前, 衡量個人可承受風險的程度及您的財政狀況。倘您對本文件內容之含義或影響或就宏利 (國際) 公積金下某一項投資基金是否適合您 (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。
- 投資涉及風險。您應了解所作投資可能受市場波動影響, 所作投資的價值可升亦可跌, 因此於贖回時實際所得的金額亦有可能低於原來所作的投資, 因而蒙受重大損失。
- 宏利人壽保險 (國際) 有限公司是資金保證基金及穩健基金的保證人。因此, 您於資金保證基金及穩健基金的投資將受宏利人壽保險 (國際) 有限公司的信用風險所影響。有關資金保證基金及穩健基金的保證特點及保證規定條件的詳情, 請參閱建議書中該項基金的投資政策。
- 宏利 (國際) 公積金受香港特別行政區法例監管, 並須按其詮釋。
- 過往的基金表現不能作為日後表現的指標。您不應只根據本文件作出投資決定。您應在決定是否投資於宏利 (國際) 公積金及選取宏利 (國際) 公積金下之任何投資選項前參閱建議書了解詳情 (包括風險因素、費用及收費)。



**Important to note (to employers and/or employees, whichever is applicable):**

- ManuFlex (MIL) is a pooled retirement fund. You should consider your own risk tolerance level and financial circumstances before making any investment choices under ManuFlex (MIL). When you are in doubt about the meaning or effect of the contents of this material and as to whether a certain investment fund under ManuFlex (MIL) is suitable for you (including whether it is consistent with your investment objectives), you should seek independent financial and/or professional advice.
- Investment involves risks. You should understand that your investment is subject to market fluctuations and the value of your investment may fall as well as rise and, accordingly, the amount realized upon redemption may be less than your original investment made and you may suffer significant loss.
- Manulife (International) Limited is the guarantor of Capital Guaranteed Fund ("CGF") and Stable Fund ("SF"). Your investment in CGF and SF is therefore subject to the credit risks of Manulife (International) Limited. Please refer to investment policies of CGF and SF of the Proposal for details of the guarantee features and qualifying conditions.
- ManuFlex (MIL) is governed and construed according to the laws of Hong Kong Special Administrative Region.
- Past performance is not indicative of future performance. You should not make your investment decision based on this material alone and should read the Proposal for details (including risk factors, fees and charges) before you decide whether to invest in ManuFlex (MIL) and make any investment choices under ManuFlex (MIL).

**宏利 (國際) 公積金每月摘要  
ManuFlex (MIL) ORSO Monthly Fund Summary**

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

基金編號 Fund Code	投資基金 Investment Fund	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>										
				港元 (HK\$)	美元 (US\$)	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	推出至今 Since Launch	2014	2015	2016	2017	2018
SHK080	中華威力基金 * China Value Fund *		02/04/2008	15.985	不適用 N/A	-4.03	8.99	-1.53	25.89	32.89	59.85	3.98	-2.56	-1.93	39.21	-13.88
SHK081	康健護理基金 *** Healthcare Fund ***		21/08/2017	11.088	不適用 N/A	-3.15	6.69	-2.08	不適用▲▲ N/A▲▲	不適用▲▲ N/A▲▲	10.88	不適用 N/A	不適用 N/A	不適用 N/A	3.23	0.68
SHK079	進取基金 * Aggressive Fund *		02/04/2008	14.168	不適用 N/A	-0.51	10.55	-2.80	20.54	23.40	41.68	0.64	-1.03	1.71	29.50	-14.44
SHK071	亞太股票投資基金 Pacific Asian Equity Fund		31/03/1992	42.771	5.456	-1.92	6.91	-2.62	22.43	24.49	327.71	0.87	-7.31	5.69	37.71	-12.80
SHK072	日本股票投資基金 Japan Equity Fund		31/03/1992	22.996	2.933	0.41	6.81	-11.03	7.29	11.78	129.96	-6.84	10.61	1.35	23.55	-18.94
SHK075	香港股票投資基金 Hong Kong Equity Fund		31/03/1992	96.640	12.327	-5.75	6.13	-3.43	21.49	26.38	866.40	4.74	-6.30	-0.10	47.48	-17.17
SHK082	恒指基金 *** Hang Seng Index Tracking Fund ***		21/08/2017	9.883	不適用 N/A	-8.31	3.28	-3.51	不適用▲▲ N/A▲▲	不適用▲▲ N/A▲▲	-1.17	不適用 N/A	不適用 N/A	不適用 N/A	8.42	-11.74
SHK068	均衡基金 Balanced Fund		17/05/1995	27.582	3.518	0.01	8.97	-1.14	16.85	18.61	175.82	-0.06	-1.48	1.00	24.17	-11.50
SHK083	施羅德組合投資基金 *** Schroder Balanced Investment Fund ***		21/08/2017	10.302	不適用 N/A	0.54	8.90	-0.31	不適用▲▲ N/A▲▲	不適用▲▲ N/A▲▲	3.02	不適用 N/A	不適用 N/A	不適用 N/A	5.57	-10.39
SHK065	國際股票投資基金 International Equity Fund		31/05/1982	243.001	30.997	2.54	16.98	-1.02	26.21	32.93	2330.01	1.57	2.12	5.44	23.27	-14.26
SHK073	北美股票投資基金 North American Equity Fund		31/03/1992	91.144	11.626	4.15	22.18	0.42	33.53	49.59	811.44	7.80	5.47	9.21	20.56	-13.99
SHK074	歐洲股票投資基金 European Equity Fund		31/03/1992	61.149	7.800	1.09	14.34	-1.70	13.89	8.47	511.49	-8.53	-2.34	-0.56	22.12	-16.54
SHK078	穩健基金 *# Stable Fund *#		02/04/2008	13.371	不適用 N/A	1.13	6.77	4.01	10.08	14.95	33.71	2.42	0.03	-0.19	12.47	-4.98
SHK066	國際債券基金 International Bond Fund		17/05/1995	22.391	2.856	1.80	3.17	3.45	0.68	-0.29	123.91	-3.05	-5.55	0.72	7.67	-2.62

基金編號 Fund Code	投資基金 Investment Fund	風險/ 回報指標 <sup>2</sup> Risk / Return Meter <sup>2</sup>	利率公布 Interest Rate Declared				
			年份 Year (% 年率 p.a.)				
			2014	2015	2016	2017	2018
DHK067	資金保證基金(港元) <sup>#</sup> Capital Guarantee Fund (HK\$)		1.25	1.25	1.25	1.50	1.65
DUS067	資金保證基金(美元) <sup>#</sup> Capital Guarantee Fund (US\$)		1.25	1.25	1.25	1.50	1.75

資料來源：宏利資產管理（香港）有限公司  
Source: Manulife Asset Management (Hong Kong) Limited

- 1 投資基金表現是以港元的每單位資產淨值價計算，並已扣除所有收費。以美元作貨幣單位的保單，“單位資產淨值（美元）”將提供作參考之用。Investment fund performance is calculated on the basis of NAV (net asset value) -to-NAV in Hong Kong Dollar, and is net of all charges. For US Dollar policy, "NAV / Unit (USD)" is provided for your reference.
- 2 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，每項投資基金按其投資目標而獲分配指標內的代表顏色：Investment 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 investment funds. Each investment 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。每項投資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 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 investment 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。投資基金獲分配風險/回報程度或顏色，是用以提示其相關投資項目的波幅。投資基金的風險越高，其升跌波幅亦較風險較低的投資基金為高。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 an investment fund highlights the volatility of the relevant investments. The value of an investment fund with higher risk normally fluctuates to a greater extent than an investment fund with lower risk.

較高風險的投資基金波幅可能較大，長線而言，投資於較高風險的投資基金或可有較佳回報潛力。  
While higher risk investment funds may be more volatile, over the long term a higher risk investment 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）有限公司對有關投資基金之看法。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投資基金的根據。請注意風險/回報指標只供參考以及不能取代獨立專業人士意見。宏利並不會提供有關合適投資分佈及投資基金選擇的建議。您應徵詢獨立專業的財務意見。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 in respect of the relevant investment funds. The Manulife Risk/Return Meter is not a financial tool and must not be relied upon to make any investment decisions and selection of investment 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 investment 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.

\* 中華威力基金/康健護理基金/進取基金/恒指基金/施羅德組合投資基金/穩健基金只適用於以港元作貨幣單位的保單。  
China Value Fund/Healthcare Fund/Aggressive Fund/ Hang Seng Index Tracking Fund/ Schroder Balanced Investment Fund/Stable Fund are available in Hong Kong Dollar policy only.

\*\* 成立不足 5 個日曆年的投資基金，成立年份之表現將由成立日起至該年年底計算。  
For an investment fund with less than 5 calendar years' history, performance of the inception year is calculated from its launch date to the inception year end.

# 宏利人壽保險（國際）有限公司為穩健基金的保證人。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：1. 成員於五十五歲生日前的供款須繳清並完成交收程序；及 2. 預定事件：投資者須持有本投資基金直至六十五歲退休、或於退休前不幸身故、或完全失去行為能力，方可獲利息保證。若在發生預定事件之前贖回供款，則成員須完全承擔基金資產價值波動的風險。有關保證詳情，請參閱宏利（國際）公積金建議書。

Manulife (International) Limited is the guarantor for Stable Fund. 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 clear funds before the member's 55th birthday; and 2. Pre-determined events: members must hold their investment in this investment fund to retirement at age 65, or in case of death, or total incapacitation prior to retirement. Redemption before the occurrence of the pre-determined events is fully exposed to fluctuation in the value of the fund's assets. Please refer to the ManuFlex (MIL) Proposal for detailed features of the guarantee.

**##** 資金保證基金每年都得到資金的保證，而有關保證由宏利人壽保險（國際）有限公司提供。宏利人壽保險（國際）有限公司可按其酌情權，向計劃成員公布有關回報率。每年的年度實際利率將於隨後曆年的一月公布（已扣除管理費用）。任何超出有關回報率所需的投資收益將保留在投資基金內並用作日後權益。有關保證詳情，請參閱宏利（國際）公積金建議書。

The Capital Guarantee Fund guarantees the capital invested each year and such guarantee is provided by Manulife (International) Limited. Manulife (International) Limited, at its sole discretion, has the right to declare a rate of return to be distributed to members. The actual interest rate of each year is declared annually on January of the following calendar year (net of management fee). Any investment income of the investment fund in excess of that required to provide such declared return will be retained within the investment fund to provide future benefits. Please refer to the ManuFlex (MIL) Proposal for detailed features of the guarantee.

**▲** 有關投資基金的表現將於基金推出六個月後提供。  
The performance of the investment fund will be available 6 months after the launch date.

**▲▲** 有關投資基金之一年、三年及五年的表現將於投資基金推出一年、三年及五年後提供。  
The 1-year, 3-year & 5-year performance of the investment fund will be available 1 year, 3 years and 5 years respectively after the launch date.

**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。有關計劃詳情（包括風險因素、費用及收費），請參閱宏利（國際）公積金建議書。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** : 所有圖表及投資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 ManuFlex (MIL) proposal for details, including risk factors, fees and charges. 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 graphs and investment funds' performance information are provided by the investment managers of the underlying funds. All unit prices declared are net of investment management fees and other charges.

如欲參閱宏利之私隱政策，閣下可瀏覽宏利網站，網址為 [www.manulife.com.hk](http://www.manulife.com.hk)。閣下並可要求宏利避免使用閣下的個人資料作直接促銷用途，如有此需要，請致函宏利的個人資料主任，地址為香港九龍觀塘偉業街 223-231 號宏利金融中心 A 座 22 樓，或致電客戶服務熱線 2108 1188。

To view our Privacy Policy, you can go to our website at [www.manulife.com.hk](http://www.manulife.com.hk). You may also request Manulife not to use your personal information for direct marketing purpose by writing to our Privacy Officer at 22/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong or by calling our Customer Service Hotline at 2108 1188.

此每月摘要報導宏利（國際）公積金內各基金的最新走勢，並可在宏利網站 [www.manulife.com.hk](http://www.manulife.com.hk) 下載，或致電成員服務熱線 2108 1388。

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）刊發。地址：僱員福利業務，香港九龍觀塘偉業街 223-231 號宏利金融中心 A 座 21 樓。傳真：2234 5617

This Monthly Fund Summary provides fund performance updates for ManuFlex (MIL) and you can download it at [www.manulife.com.hk](http://www.manulife.com.hk), or by calling our Member Hotline at 2108 1388. Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability). Address: Employee Benefits, 21/F., Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. Fax: 2234 5617

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