



## BEA MPF Monthly Investment Summary Report 東亞強積金每月投資綜合概覽

as at 31<sup>st</sup> August, 2022 截至 2022 年 8 月 31 日

### IMPORTANT:

- BEA (MPF) Master Trust Scheme, BEA (MPF) Value Scheme and BEA (MPF) Industry Scheme (collectively "BEA MPF") offer different Constituent Funds (i) investing in one or more approved pooled investment funds and/or approved index-tracking funds which invest in equities or bonds; or (ii) making direct investments. Each Constituent Fund has a different risk profile.
- BEA (MPF) Long Term Guaranteed Fund under BEA (MPF) Master Trust Scheme invests solely in an approved pooled investment fund in a form of insurance policy provided by Principal Insurance Company (Hong Kong) Limited. A guarantee is also given by Principal Insurance Company (Hong Kong) Limited. Your investment (if any) in this BEA (MPF) Long Term Guaranteed Fund is therefore subject to the credit risk of Principal Insurance Company (Hong Kong) Limited. Please refer to the Appendix 1 of the MPF Scheme Brochure of the BEA (MPF) Master Trust Scheme for details of the credit risk, guarantee features, and guarantee conditions of this BEA (MPF) Long Term Guaranteed Fund.
- If you are investing in BEA (MPF) Long Term Guaranteed Fund under BEA (MPF) Master Trust Scheme, a withdrawal of the accrued benefits on the ground of terminal illness may affect your entitlement to the guarantee and you may lose your guarantee. For details, please refer to the Appendix 1 of the MPF Scheme Brochure of the BEA (MPF) Master Trust Scheme or consult the trustee before making any such withdrawal.
- BEA (MPF) Conservative Fund under BEA (MPF) Master Trust Scheme, BEA MPF Conservative Fund under BEA (MPF) Value Scheme and BEA (Industry Scheme) MPF Conservative Fund under BEA (MPF) Industry Scheme do not provide any guarantee of the repayment of capital.
- You should consider your own risk tolerance level and financial circumstances before investing in the MPF default investment strategy ("DIS"). You should note that the BEA (MPF) Core Accumulation Fund and the BEA (MPF) Age 65 Plus Fund under BEA (MPF) Master Trust Scheme; the BEA Core Accumulation Fund and the BEA Age 65 Plus Fund under BEA (MPF) Value Scheme; and the BEA (Industry Scheme) Core Accumulation Fund and the BEA (Industry Scheme) Age 65 Plus Fund under BEA (MPF) Industry Scheme (collectively the "DIS Funds") may not be suitable for you, and there may be a risk mismatch between the DIS Funds and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.
- You should note that the implementation of the DIS may have an impact on your MPF investments and accrued benefits. You should consult with the trustee if you have doubts on how you are being affected.
- Investment involves risks. You should consider your own risk tolerance level and financial circumstances before making any investment choices. In your selection of Constituent Funds, if you are in doubt as to whether a certain Constituent Fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the Constituent Fund(s) most suitable for you taking into account your circumstances.
- You should not invest based on this document alone. Investments inherently involve risk and the unit prices of the Constituent Funds may go down as well as up. Past performance of the Constituent Funds is not indicative of future performance. For further details including the product features, fees and charges, and the risk factors involved, please refer to the MPF Scheme Brochure of the relevant scheme.
- Important - If you are in doubt about the meaning or effect of the contents of the MPF Scheme Brochure and this document, you should seek independent professional advice.

### 重要事項：

- 東亞(強積金)集成信託計劃、東亞(強積金)享惠計劃及東亞(強積金)行業計劃(統稱為「東亞強積金」)提供不同的成分基金：(i) 投資於一個或以上的核准匯集投資基金及/或核准緊貼指數基金(投資於股票或債券)；或(ii) 直接投資。各成分基金有不同的風險承擔。
- 東亞(強積金)集成信託計劃的東亞(強積金)保證基金只投資於以美國信安保險有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由美國信安保險有限公司提供。因此，閣下於東亞(強積金)保證基金的投資(如有)，將受美國信安保險有限公司的信貸風險所影響。有關東亞(強積金)保證基金的信貸風險、保證特點及保證條件，請參閱東亞(強積金)集成信託計劃的強積金計劃說明書附件1。
- 如你現時投資於東亞(強積金)集成信託計劃的東亞(強積金)保證基金，當以罹患末期疾病的理由行使從該保證基金提取累算權益的權利可能影響你享有保證的資格及失去保證回報。有關詳情請查閱東亞(強積金)集成信託計劃的強積金計劃說明書附件1或於作出任何有關累算權益的提取前向你的受託人查詢。
- 東亞(強積金)集成信託計劃的東亞(強積金)保守基金、東亞(強積金)享惠計劃的東亞強積金保守基金及東亞(強積金)行業計劃的東亞(行業計劃)強積金保守基金並不提供任何退還資本的保證。
- 投資強積金預設投資策略前，你應衡量個人可承受風險的程度及財務狀況。你應注意東亞(強積金)集成信託計劃的東亞(強積金)核心累積基金及東亞(強積金)65歲後基金；東亞(強積金)享惠計劃的東亞核心累積基金及東亞65歲後基金；及東亞(強積金)行業計劃的東亞(行業計劃)核心累積基金及東亞(行業計劃)65歲後基金(統稱為「預設投資策略基金」)不一定適合你，且預設投資策略基金及你的風險取向之間或存在風險錯配(即投資組合之風險或會大於你的風險承受能力)。如你就預設投資策略是否適合你有任何疑問，你應徵詢財務及/或專業人士之意見，並因應你的個人情況而作出最適合你的投資決定。
- 你應注意，實施預設投資策略後或會影響你的強積金投資及累算權益。如你就你或會受到之影響有任何疑問，你應向受託人查詢。
- 投資涉及風險。在作出投資選擇前，閣下必須衡量個人可承受風險的程度及財政狀況。在選擇成分基金時，如閣下對若干成分基金是否適合閣下(包括該成分基金是否符合閣下的投資目標)有任何疑問，閣下應諮詢財務及/或專業人士的意見，並因應閣下的個人狀況而選擇最適合閣下的成分基金。
- 閣下不應只根據此文件作出投資。投資附帶風險，成分基金單位價格可跌可升。成分基金過往的表現不能作為日後表現的指標。有關詳情，包括產品特點、收費及所涉及的風險因素，請參閱有關計劃的強積金計劃說明書。
- 重要通知：若閣下對強積金計劃說明書及本文件內容的涵義或意思有疑問，應諮詢獨立專業意見。

BEA (MPF) Master Trust Scheme Constituent Funds 東亞(強積金)集成信託計劃 成分基金	Launch Date 成立日期	Fund Size Million (HK\$) 基金資產值 百萬(港元)	Net Asset Value Per Unit (HK\$) 每單位資產 淨值(港元)	Cumulative Return 累積回報					Calendar Year Return 曆年回報				
				Year To Date 年初至今	Past 1 Month 過去1個月	Past 3 Months 過去3個月	Past 1 Year 過去1年	Since Inception 自成立日	2017	2018	2019	2020	2021
BEA (MPF) Growth Fund 東亞(強積金)增長基金	1/12/2000	3,088.03	21.6164	-17.55%	-3.39%	-6.80%	-19.60%	116.16%	22.48%	-9.68%	14.24%	14.10%	1.10%
BEA (MPF) Balanced Fund 東亞(強積金)均衡基金	1/12/2000	1,615.39	19.2947	-16.08%	-3.38%	-5.96%	-18.12%	92.95%	17.33%	-7.13%	11.75%	12.45%	-0.66%
BEA (MPF) Stable Fund 東亞(強積金)平穩基金	1/12/2000	1,707.55	17.5187	-14.23%	-3.24%	-5.08%	-16.20%	75.19%	12.32%	-4.54%	8.83%	10.08%	-2.33%
BEA (MPF) Global Equity Fund 東亞(強積金)環球股票基金	4/1/2010	345.15	19.3568	-17.59%	-4.08%	-6.40%	-15.24%	93.57%	22.14%	-8.85%	21.91%	15.23%	17.68%
BEA (MPF) European Equity Fund 東亞(強積金)歐洲股票基金	4/1/2010	105.10	12.7785	-19.00%	-6.24%	-10.48%	-19.34%	27.79%	18.18%	-14.18%	19.99%	4.12%	14.37%
BEA (MPF) North American Equity Fund 東亞(強積金)北美股票基金	31/1/2012	468.58	26.3200	-16.49%	-4.14%	-4.37%	-12.26%	163.20%	19.24%	-5.91%	27.41%	15.99%	26.17%
BEA (MPF) Asian Equity Fund 東亞(強積金)亞洲股票基金	1/9/2005	839.73	24.9060	-21.52%	-1.98%	-9.88%	-23.73%	149.06%	42.58%	-17.89%	17.69%	29.83%	-0.17%
BEA (MPF) Greater China Equity Fund 東亞(強積金)大中華股票基金	1/12/2006	1,272.42	19.9775	-21.84%	-0.83%	-7.28%	-25.91%	99.78%	40.46%	-15.03%	21.22%	34.73%	-5.63%
BEA (MPF) Japan Equity Fund 東亞(強積金)日本股票基金	1/12/2006	80.51	8.4558	-13.49%	-2.89%	-3.45%	-13.12%	-15.44%	22.27%	-16.76%	16.33%	12.39%	3.89%
BEA (MPF) Hong Kong Equity Fund 東亞(強積金)香港股票基金	1/9/2005	766.41	17.9157	-22.08%	-1.17%	-7.36%	-30.75%	79.16%	38.78%	-14.68%	13.16%	15.33%	-15.76%
BEA China Tracker Fund 東亞中國追蹤指數基金	31/1/2012	106.50	7.1874	-15.32%	-0.67%	-5.83%	-23.61%	-28.13%	27.21%	-11.54%	12.94%	-2.22%	-22.21%
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	31/1/2012	219.78	12.0815	-12.99%	-0.93%	-5.30%	-20.93%	20.82%	39.30%	-11.05%	12.24%	-1.59%	-12.43%
BEA (MPF) Global Bond Fund 東亞(強積金)環球債券基金	1/9/2005	257.90	10.7998	-13.06%	-3.54%	-4.28%	-15.28%	8.00%	5.26%	-0.71%	5.17%	6.80%	-5.43%
BEA (MPF) RMB & HKD Money Market Fund <sup>1</sup> 東亞(強積金)人民幣及港幣 貨幣市場基金 <sup>1</sup>	3/7/2012	138.75	10.7889	-3.99%	-1.28%	-1.61%	-2.59%	7.89%	6.28%	-1.32%	0.42%	5.21%	2.66%
BEA (MPF) Long Term Guaranteed Fund <sup>2</sup> 東亞(強積金)保證基金 <sup>2</sup>	1/12/2000	641.11	12.6885	-10.34%	-2.30%	-2.77%	-11.61%	26.89%	3.69%	-3.99%	5.98%	6.44%	-0.71%
BEA (MPF) Conservative Fund <sup>3,4</sup> 東亞(強積金)保守基金 <sup>3,4</sup>	1/12/2000	1,415.25	14.4643	0.08%	0.00%	0.00%	0.15%	44.64%	0.97%	1.52%	2.00%	1.38%	0.27%
BEA (MPF) Core Accumulation Fund <sup>7</sup> 東亞(強積金)核心累積基金 <sup>7</sup>	1/4/2017	467.70	12.8329	-14.47%	-3.65%	-4.78%	-13.31%	28.33%	9.72%#	-4.80%	16.32%	12.73%	9.54%
BEA (MPF) Age 65 Plus Fund <sup>7</sup> 東亞(強積金)65歲後基金 <sup>7</sup>	1/4/2017	185.57	10.9249	-11.49%	-3.27%	-3.28%	-11.95%	9.25%	4.15%#	-1.14%	9.97%	7.97%	0.96%

BEA (MPF) Value Scheme Constituent Funds 東亞(強積金)享惠計劃 成分基金	Launch Date 成立日期	Fund Size Million (HK\$) 基金資產值 百萬(港元)	Net Asset Value Per Unit (HK\$) 每單位資產 淨值(港元)	Cumulative Return 累積回報					Calendar Year Return 曆年回報				
				Year To Date 年初至今	Past 1 Month 過去1個月	Past 3 Months 過去3個月	Past 1 Year 過去1年	Since Inception 自成立日	2017	2018	2019	2020	2021
BEA Growth Fund 東亞增長基金	25/10/2012	17.84	14.2702	-17.35%	-2.86%	-6.27%	-18.57%	42.70%	23.43%	-8.39%	15.19%	16.22%	2.99%
BEA Balanced Fund 東亞均衡基金	25/10/2012	13.55	13.1933	-15.86%	-2.99%	-5.54%	-17.28%	31.93%	18.12%	-6.02%	12.53%	14.26%	0.76%
BEA Stable Fund 東亞平穩基金	25/10/2012	12.37	11.7673	-14.18%	-2.92%	-4.81%	-15.78%	17.67%	13.08%	-3.66%	9.40%	11.38%	-1.38%
BEA Global Equity Fund 東亞環球股票基金	25/10/2012	16.07	19.8588	-17.32%	-3.90%	-6.15%	-14.77%	98.59%	22.79%	-8.44%	21.90%	15.62%	17.94%
BEA Asian Equity Fund 東亞亞洲股票基金	25/10/2012	6.71	13.3296	-20.75%	-1.80%	-9.59%	-23.40%	33.30%	41.68%	-17.85%	18.27%	30.01%	-4.33%
BEA Greater China Equity Fund 東亞大中華股票基金	25/10/2012	14.89	17.3497	-21.19%	-0.74%	-7.00%	-24.56%	73.50%	41.19%	-14.43%	21.84%	36.99%	-3.90%
BEA Greater China Tracker Fund 東亞大中華追蹤指數基金	25/10/2012	5.09	14.1322	-20.28%	-1.68%	-7.29%	-22.46%	41.32%	37.19%	-9.91%	16.28%	19.49%	-5.01%
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	25/10/2012	16.25	11.0601	-13.30%	-0.93%	-5.42%	-21.26%	10.60%	39.38%	-11.26%	12.09%	-1.61%	-12.59%
BEA Global Bond Fund 東亞環球債券基金	25/10/2012	4.95	9.4330	-13.61%	-3.76%	-4.55%	-15.91%	-5.67%	5.71%	-0.74%	5.49%	7.10%	-5.92%
BEA MPF Conservative Fund <sup>3,5</sup> 東亞強積金保守基金 <sup>3,5</sup>	25/10/2012	24.93	10.8652	0.08%	0.00%	0.00%	0.14%	8.65%	0.88%	1.44%	1.94%	1.36%	0.24%
BEA Core Accumulation Fund <sup>7</sup> 東亞核心累積基金 <sup>7</sup>	1/4/2017	12.52	12.9073	-14.48%	-3.65%	-4.80%	-13.34%	29.07%	9.95%#	-4.28%	16.31%	12.65%	9.45%
BEA Age 65 Plus Fund <sup>7</sup> 東亞65歲後基金 <sup>7</sup>	1/4/2017	7.18	10.9321	-11.52%	-3.27%	-3.30%	-11.99%	9.32%	4.28%#	-1.12%	10.01%	8.04%	0.82%

BEA (MPF) Industry Scheme Constituent Funds 東亞(強積金)行業計劃成分基金	Launch Date 成立日期	Fund Size Million (HK\$) 基金資產值百萬(港元)	Net Asset Value Per Unit (HK\$) 每單位資產淨值(港元)	Cumulative Return 累積回報					Calendar Year Return 曆年回報				
				Year To Date 年初至今	Past 1 Month 過去1個月	Past 3 Months 過去3個月	Past 1 Year 過去1年	Since Inception 自成立日	2017	2018	2019	2020	2021
BEA (Industry Scheme) Growth Fund 東亞(行業計劃)增長基金	1/12/2000	2,694.96	22.3062	-17.46%	-3.35%	-6.73%	-19.49%	123.06%	22.30%	-9.67%	14.18%	13.87%	1.12%
BEA (Industry Scheme) Balanced Fund 東亞(行業計劃)均衡基金	1/12/2000	1,579.98	19.5053	-16.06%	-3.37%	-5.94%	-18.10%	95.05%	17.24%	-7.13%	11.63%	12.32%	-0.67%
BEA (Industry Scheme) Stable Fund 東亞(行業計劃)平穩基金	1/12/2000	2,497.76	17.8769	-14.16%	-3.22%	-5.04%	-16.12%	78.77%	12.21%	-4.56%	8.71%	9.95%	-2.33%
BEA (Industry Scheme) Asian Equity Fund 東亞(行業計劃)亞洲股票基金	31/1/2012	238.25	14.5854	-21.13%	-1.96%	-9.80%	-23.26%	45.85%	42.05%	-17.69%	17.53%	29.61%	0.03%
BEA (Industry Scheme) Greater China Equity Fund 東亞(行業計劃)大中華股票基金	4/1/2010	513.76	15.9551	-21.84%	-0.86%	-7.45%	-25.46%	59.55%	39.93%	-14.91%	21.18%	34.42%	-4.43%
BEA (Industry Scheme) Hong Kong Equity Fund 東亞(行業計劃)香港股票基金	4/1/2010	420.77	10.6373	-22.03%	-1.19%	-7.40%	-30.68%	6.37%	38.36%	-14.69%	13.02%	15.26%	-15.66%
BEA China Tracker Fund 東亞中國追蹤指數基金	31/1/2012	83.74	7.4095	-15.26%	-0.65%	-5.83%	-23.53%	-25.91%	27.25%	-11.53%	13.04%	-2.15%	-22.11%
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	31/1/2012	105.09	12.0572	-12.91%	-0.91%	-5.33%	-20.85%	20.57%	39.28%	-10.93%	12.25%	-1.48%	-12.36%
BEA (Industry Scheme) RMB & HKD Money Market Fund <sup>1</sup> 東亞(行業計劃)人民幣及港幣貨幣市場基金 <sup>1</sup>	3/7/2012	161.52	10.7549	-3.90%	-1.25%	-1.58%	-2.58%	7.55%	6.14%	-1.19%	0.48%	5.25%	2.56%
BEA (Industry Scheme) MPF Conservative Fund <sup>3,6</sup> 東亞(行業計劃)強積金保守基金 <sup>3,6</sup>	1/12/2000	3,262.22	13.8882	0.09%	0.00%	0.00%	0.16%	38.88%	0.96%	1.52%	2.00%	1.39%	0.27%
BEA (Industry Scheme) Core Accumulation Fund <sup>7</sup> 東亞(行業計劃)核心累積基金 <sup>7</sup>	1/4/2017	1,512.08	12.7893	-14.47%	-3.64%	-4.77%	-13.32%	27.89%	9.24%#	-4.67%	16.31%	12.70%	9.54%
BEA (Industry Scheme) Age 65 Plus Fund <sup>7</sup> 東亞(行業計劃)65歲後基金 <sup>7</sup>	1/4/2017	587.35	10.9498	-11.48%	-3.28%	-3.28%	-11.95%	9.50%	4.28%#	-1.13%	10.00%	8.03%	0.97%

## Remarks 附註

Sponsor: The Bank of East Asia, Limited  
保薦人：東亞銀行有限公司

Issuer: Bank of East Asia (Trustees) Limited  
發行人：東亞銀行(信託)有限公司

Source: Bank of East Asia (Trustees) Limited  
資料來源：東亞銀行(信託)有限公司

# If the fund performance is less than 1 year, the calendar year return will be calculated from the launch date to that calendar year-end.

# 如基金表現少於1年，該基金曆年回報會以推出日至該曆年年底計算。

<sup>1</sup> These constituent funds are denominated in HKD only and not in RMB. Their investment in RMB deposits and RMB debt instruments will be subject to additional currency risks. In particular, RMB is currently not a freely convertible currency and is subject to foreign exchange controls and repatriation restrictions imposed by the Chinese government. Also, their investment in offshore RMB debt securities will be subject to additional market/liquidity risks. There is currently no active secondary market for offshore RMB debt securities and therefore, these constituent funds may need to hold investments until maturity date of such offshore RMB debt securities. In addition, although the issuance of offshore RMB debt securities has increased substantially in recent years, supply still lags the demand for offshore RMB debt securities. As a result, new issues of offshore RMB debt securities are usually oversubscribed and may be priced higher than and/or trade with a lower yield than equivalent onshore RMB debt securities. Currently, most of the offshore RMB debt securities available in the market may not meet the requirements under Schedule 1 to the Mandatory Provident Fund Schemes (General) Regulation and therefore, the offshore RMB debt securities available for investment by these constituent funds may be limited which may result in concentration of credit risk.

<sup>1</sup> 此成分基金只以港幣及非以人民幣計值，其於人民幣存款及人民幣債務投資工具的投資，將須承受額外的貨幣風險。尤其是，人民幣目前並非自由兌換的貨幣，須受制於中國政府所施加的外匯管制及資金調回限制。另外，其於離岸人民幣債務證券的投資將須承受額外市場/流動性風險。目前，由於離岸人民幣債務證券並無活躍的二級市場，此成分基金可能需要持有投資直至到期日。此外，儘管離岸人民幣債務證券的發行近年來已大幅增加，惟離岸人民幣債務證券的供應仍落後於需求。因此，新發行的離岸人民幣債務證券一般出現超額認購，而相比同等的非離岸人民幣債務證券，新發行的離岸人民幣債務證券訂價可能較高及/或以較低收益率買賣。目前，市場上可提供的離岸人民幣債務證券大多數可能不符合《強制性公積金計劃(一般)規例》附表1所載的規定，因此，此成分基金可投資的離岸人民幣債務證券可能有限，或會導致信貸風險集中。

<sup>2</sup> BEA (MPF) Long Term Guaranteed Fund invests solely in an approved pooled investment fund (the "Underlying Fund") in a form of insurance policy provided by Principal Insurance Company (Hong Kong) Limited (the "Guarantor"). The Guarantor offers the guarantee of capital and guaranteed rate of return for the Underlying Fund. The guaranteed rate of return for contributions made to the Underlying Fund after 30<sup>th</sup> September, 2004 was revised. The revised guarantee rate would be the "new applicable rate", which is currently set at 1% p.a. The guaranteed rate of return for contributions made to the Underlying Fund on or before 30<sup>th</sup> September, 2004 remains unchanged (5% p.a.). The guarantee of capital and the prescribed guarantee rate of return will only be offered if the contributions invested in the Underlying Fund (through the BEA (MPF) Long Term Guaranteed Fund) are withdrawn upon the occurrence of a "qualifying event", which is the receipt by the Guarantor of a valid claim of the accrued benefits of the member upon satisfying any of the following conditions: (a) Attainment of the normal retirement age or retirement at or after the early retirement age but before the normal retirement age; (b) Total incapacity; (c) Death; (d) Permanent departure from Hong Kong; (e) Claim of "small balance"; (f) Termination of the member's employment and the continuous period for which the member has been investing in the Underlying Fund (through the BEA (MPF) Long Term Guaranteed Fund) up to and including the last date of his employment ("qualifying period") is at least 36 complete months. (This only applies if the member is employed in a company participating in the Master Trust). Such qualifying period is determined at the scheme account level. The qualifying period may also be reset to zero if the member (or his personal representative) effects a redemption, switching out or withdrawal of investments from the BEA (MPF) Long Term Guaranteed Fund other than upon the occurrence of a qualifying event. For the avoidance of doubt, condition (f) does not apply to self-employed persons, personal account holders, Special Voluntary Contribution Account Members or Tax Deductible Voluntary Contribution Account holders; (g) Terminal illness. The conditions (a) to (e), and (g) apply to employee members, self-employed persons, personal account holders, Special Voluntary Contribution Account Members and Tax Deductible Voluntary Contribution Account holders. If a redemption, switching out or withdrawal of the units of the fund is effected other than the occurrence of a qualifying event as stated above, the guarantee will be affected. Special terms and conditions apply regarding how the guarantee operates. Please refer to the Appendix 1 of the MPF Scheme Brochure for details of the credit risk, guarantee features and guarantee conditions of this constituent fund.

<sup>2</sup> 東亞(強積金)保證基金完全投資於由美國信安保險有限公司(「保證人」)以保險單形式提供保證的核准匯集投資基金(「基礎基金」)。保證人提供基礎基金的資本及回報率保證的擔保。在2004年9月30日之後，投資於基礎基金的供款所獲得的保證回報率已作出修訂。經修訂的保證率為「新適用率」，新適用率目前定為每年1%。於2004年9月30日或該日之前投入基礎基金的供款額所獲得的保證回報率維持不變(即每年5%)。本金和訂明的回報率保證只有在發生「符合規定事項」後，如提取(透過東亞(強積金)保證基金)投資於基礎基金的供款時方會提供。發生符合規定事項，是指在符合下述任何條件的情況下，保證人收到由成員就其在本集成信託中的累積權益提出的有效申索：(a) 達到正常退休年齡，或在提早退休年齡退休，或在提早退休年齡但在正常退休年齡前退休；(b) 完全喪失行為能力；(c) 死亡；(d) 永久性離開香港；(e) 申索「小額結餘」；(f) 成員終止受僱，而且成員持續(透過東亞(強積金)保證基金)投資於基礎基金的期間(直至並包括其受僱的最後1日)(「符合規定期間」)須至少為36個整月。(此要求只適用於經由參與本集成信託公司所僱用的成員。)該符合規定期間是按計劃賬戶的層面釐定。若成員(或其遺產代理人)在並非發生符合規定事項的情況下對東亞(強積金)保證基金進行贖回、轉換或提取基金單位，則該成員的符合規定期間也可能被重訂為零。為免生疑問，條件(f)並不適用於自僱人士、個人賬戶持有人、特別自願性供款賬戶成員或可扣稅自願性供款賬戶持有人；(g) 罹患末期疾病。(a)至(e)、及(g)項條件適用於僱員成員、自僱人士、個人賬戶持有人、特別自願性供款賬戶成員及可扣稅自願性供款賬戶持有人。倘若在並非發生上述符合規定事項的情況下贖回、轉換或提取基金單位，保證將受影響。特定的條款及情況適用於保證運作。有關此項成分基金的信貸風險、保證特點及保證條件，請參閱強積金計劃說明書附錄1。

<sup>3</sup> BEA (MPF) Conservative Fund under BEA (MPF) Master Trust Scheme, BEA MPF Conservative Fund under BEA (MPF) Value Scheme and BEA (Industry Scheme) MPF Conservative Fund under BEA (MPF) Industry Scheme (collectively "MCF") do not provide any guarantee of the repayment of capital. Investment in MCF is not equivalent to placing funds on deposit with a bank or deposit-taking company. MCF are not subject to the supervision of the Hong Kong Monetary Authority.

Fees and charges of an MPF conservative fund can be deducted from either (i) the assets of such fund or (ii) Member's account by way of unit deduction. From 1<sup>st</sup> April, 2022, the fees and charges deduction method of the MCF has changed from (ii) to (i) and, therefore, their unit prices, net asset value and fund performance quoted have reflected the impact of fees and charges for the period starting from 1<sup>st</sup> April, 2022.

Before 1<sup>st</sup> April, 2022, unit prices, net asset value and fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) for MCF did not reflect the impact of fees and charges. The fund performance figures of MCF for the period(s) ended before 1<sup>st</sup> April, 2022 are calculated according to method (ii).

For fund performance figures of the MCF quoted for the period that has started before 1<sup>st</sup> April, 2022 and ended/will be ending on or after 1<sup>st</sup> April, 2022, the fund performance figures would not reflect the actual performance of the fund because it has taken into account both (a) the period which has excluded the impact of fees and charges (i.e. the period covered before 1<sup>st</sup> April, 2022) and (b) the period which has included the impact of fees and charges (i.e. the period covered on or after 1<sup>st</sup> April, 2022).

<sup>3</sup> 東亞(強積金)集成信託計劃下的東亞(強積金)保守基金，東亞(強積金)享惠計劃下的東亞強積金保守基金及東亞(強積金)行業計劃下的東亞(行業計劃)強積金保守基金(統稱為「保守基金」)並不提供任何退還資本的保證。投資於保守基金並不等於將資金存放於銀行或接受存款公司。保守基金並不受香港金融管理局監管。

強積金保守基金的費用及收費可(一)透過扣除資產淨值收取；或(二)透過扣除成員賬戶中的單位收取。由2022年4月1日起，保守基金的收費及費用扣除方法已經由方式(二)更改為方式(一)，因此，其由2022年4月1日起所匯報的基金單位價格、資產淨值及基金表現已反映費用及收費的影響。

於2022年4月1日之前，保守基金所列之基金單位價格、資產淨值及基金表現(基金概覽所列的基金表現數字除外)並未反映費用及收費的影響。保守基金於2022年4月1日終結的基金表現數據將根據方式(二)扣除。

就2022年4月1日之前已開始及於或將於2022年4月1日或之後終結的期間所列之保守基金的基金表現數據，該基金表現數據將不會反映基金的實際表現，這是因為該數據涵蓋(a)並未反映費用及收費在內的期間(即覆蓋2022年4月1日之前的期間)及(b)已反映費用及收費在內的期間(即覆蓋2022年4月1日或以後的期間)。

- 4 Before 1<sup>st</sup> April, 2022, performance figures for BEA (MPF) Conservative Fund are calculated before fees and charges incurred by the fund are taken into account by way of unit deduction from members' account. As an illustration of the impact of such unit deduction, the 1-year performance figure for the period from 1<sup>st</sup> April, 2021 to 31<sup>st</sup> March, 2022 before adjustment to account for such deduction is 0.26% and the same figure after such adjustment is 0.00%. Please note that this illustration is for general reference only and is based on fee deduction at the fund level (not at individual members' account level). Therefore, this adjusted return MIGHT NOT reflect the after-fee return in your MPF account. Please refer to the Fund Fact Sheet for the calculation of the fund performance of BEA (MPF) Conservative Fund after adjustment for fees and charges on a fund level basis.
- 4 於2022年4月1日之前，東亞(強積金)保守基金的表現數字，並未反映經由扣除成員賬戶中的單位收取的費用。為說明該單位扣除的影響，本基金由2021年4月1日至2022年3月31日的一年期回報率於單位扣減前為0.26%，而同一數字於單位扣減後則為0.00%。此說明是根據基金層面扣減費用(而非個別成員賬戶層面)，只供參考。因此以上調整後之表現不一定反映你的強積金賬戶扣減費用後的回報。有關計算東亞(強積金)保守基金在調整費用與開支後之表現，請參閱基金概覽。
- 5 Before 1<sup>st</sup> April, 2022, performance figures for BEA MPF Conservative Fund are calculated before fees and charges incurred by the fund are taken into account by way of unit deduction from members' account. As an illustration of the impact of such unit deduction, the 1-year performance figure for the period from 1<sup>st</sup> April, 2021 to 31<sup>st</sup> March, 2022 before adjustment to account for such deduction is 0.24% and the same figure after such adjustment is 0.01%. Please note that this illustration is for general reference only and is based on fee deduction at the fund level (not at individual members' account level). Therefore, this adjusted return MIGHT NOT reflect the after-fee return in your MPF account. Please refer to the Fund Fact Sheet for the calculation of the fund performance of BEA MPF Conservative Fund after adjustment for fees and charges on a fund level basis.
- 5 於2022年4月1日之前，東亞強積金保守基金的表現數字，並未反映經由扣除成員賬戶中的單位收取的費用。為說明該單位扣除的影響，本基金由2021年4月1日至2022年3月31日的一年期回報率於單位扣減前為0.24%，而同一數字於單位扣減後則為0.01%。此說明是根據基金層面扣減費用(而非個別成員賬戶層面)，只供參考。因此以上調整後之表現不一定反映你的強積金賬戶扣減費用後的回報。有關計算東亞強積金保守基金在調整費用與開支後之表現，請參閱基金概覽。
- 6 Before 1<sup>st</sup> April, 2022, performance figures for BEA (Industry Scheme) MPF Conservative Fund are calculated before fees and charges incurred by the fund are taken into account by way of unit deduction from members' account. As an illustration of the impact of such unit deduction, the 1-year performance figure for the period from 1<sup>st</sup> April, 2021 to 31<sup>st</sup> March, 2022 before adjustment to account for such deduction is 0.26% and the same figure after such adjustment is 0.01%. Please note that this illustration is for general reference only and is based on fee deduction at the fund level (not at individual members' account level). Therefore, this adjusted return MIGHT NOT reflect the after-fee return in your MPF account. Please refer to the Fund Fact Sheet for the calculation of the fund performance of BEA (Industry Scheme) MPF Conservative Fund after adjustment for fees and charges on a fund level basis.
- 6 於2022年4月1日之前，東亞(行業計劃)強積金保守基金的表現數字，並未反映經由扣除成員賬戶中的單位收取的費用。為說明該單位扣除的影響，本基金由2021年4月1日至2022年3月31日的一年期回報率於單位扣減前為0.26%，而同一數字於單位扣減後則為0.01%。此說明是根據基金層面扣減費用(而非個別成員賬戶層面)，只供參考。因此以上調整後之表現不一定反映你的強積金賬戶扣減費用後的回報。有關計算東亞(行業計劃)強積金保守基金在調整費用與開支後之表現，請參閱基金概覽。
- 7 Default Investment Strategy ("DIS") is a ready-made investment arrangement mainly designed for those members who are not interested or do not wish to make a fund choice, and is also available as an investment choice itself, for members who find it suitable for their own circumstances. Members who do not wish to choose an investment option do not have to do so. For those members who do not make an investment choice, their future contributions and accrued benefits transferred from another MPF scheme will be invested in accordance with the DIS. DIS is not a fund – it is a strategy that uses two constituent funds, i.e. the Core Accumulation Fund and Age 65 Plus Fund to automatically reduce the risk exposure as the member approaches retirement age. Core Accumulation Fund will invest around 60% in higher risk assets (higher risk assets generally means equities or similar investments) whereas the Age 65 Plus Fund will invest around 20% in higher risk assets. Switching of the existing accrued benefits among Core Accumulation Fund and Age 65 Plus Fund will be automatically carried out each year on a member's birthday from the age of 50 to 64 and according to the allocation percentages as shown in the DIS de-risking table. To invest in DIS, member's instruction must be an instruction to invest 100% of: (A) existing accrued benefits and/or (B) future contributions and accrued benefits transferred from another scheme in the DIS. De-risking mechanism will not apply where the member chooses these constituent funds as standalone investments (rather than as part of the DIS). However, the funds with same name under DIS and non-DIS have the same unit prices. For further details, including the product features, de-risking mechanism and table, fees and charges, investment rules and procedures, and the risk factors involved, please refer to the MPF Scheme Brochure of the Scheme.
- 7 預設投資策略是一項主要為無意或不希望作出基金選擇的成員而設的現成投資安排。成員若認為預設投資策略適合自身情況，亦可把預設投資策略作為投資選擇。成員如不想作出投資選擇，可無須這樣做。對於未有作出投資選擇的成員，其未來供款及從其他強積金計劃轉移之累算權益將根據預設投資策略投資。預設投資策略並非基金，而是一種透過使用2個成分基金，即核心累積基金及65歲後基金，自動在成員逐步達到退休年齡的不同時候降低風險的策略。核心累積基金將其資產淨值中約60%投資於風險較高的投資產品(風險較高的投資產品一般指股票或類似的投資項目)，而65歲後基金則將投資約20%於風險較高的資產產品。核心累積基金及65歲後基金之間的現有累算權益轉換將於成員50歲至64歲期間每年生日當日，根據預設投資策略風險降低表中載明之分配比率自動進行。如投資於預設投資策略，成員的指示必須為對以下兩項的全部作出投資指示：(A) 現有累算權益和/或(B) 未來供款及從其他計劃轉移之累算權益。風險降低機制並不適用於主動選擇此等成分基金作為獨立投資(而非作為預設投資策略的一部份)的成員。然而，預設投資策略與非預設投資策略的同名基金，其單位價格相同。有關詳情，包括產品特點、風險降低機制及列表、收費、投資規則與程序，及所涉及的風險因素，請參閱有關計劃的強積金計劃說明書。

Fund performance is calculated in HK\$ on NAV to NAV basis, with dividends reinvested.

基金表現是以港元為計算單位，按資產淨值作為比較基礎，而再投資的股息亦計算在內。

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