

BEA MPF Monthly Investment Summary Report

東亞強積金每月投資綜合概覽

as at 31st March, 2010 截至2010年3月31日

IMPORTANT:

- BEA (MPF) Master Trust Scheme and BEA (MPF) Industry Scheme offer different Constituent Funds (i) investing in Approved Pooled Investment Funds and/or Approved Index-Tracking Funds which invest in equities or bonds; or (ii) making direct money market investments, each with different risk profile.
- BEA (MPF) Long Term Guaranteed Fund 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 in this Constituent Fund, if any, is therefore subject to the credit risk of Principal Insurance Company (Hong Kong) Limited. Please refer to the remark 1 at the back page of this Report and the Provision of Guarantee in the Appendix of the Explanatory Memorandum for details of the guarantee features and guarantee conditions of this Constituent Fund.
- BEA (MPF) Conservative Fund and BEA (Industry Scheme) MPF Conservative Fund do not provide any guarantee of the repayment of capital.
- You should consider your own risk tolerance level and financial circumstances before making investment choices. When, in your selection of Constituent Funds, 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, please refer to the Explanatory Memorandum of the relevant Scheme for details.

重要事項:

- 東亞（強積金）集成信託計劃及東亞（強積金）行業計劃提供不同的成分基金：(i) 投資於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) 直接投資於貨幣市場。各成分基金有不同的風險承擔。
- 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，閣下於此項成分基金的投資（如有），將受美國信安保險有限公司的信貸風險所影響。有關此項成分基金的保證特點及保證條件，請參閱本概覽背頁的附註1及說明書附件中「保證的提供」一節。
- 東亞（強積金）保守基金及東亞（行業計劃）強積金保守基金並不提供任何退還資本的保證。
- 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。
- 閣下應該參閱有關的說明書，而不應只根據這文件作出投資。

BEA(MPF) Master Trust Scheme 東亞（強積金）集成信託計劃		Past 1 month 過去1個月	Past 3 months 過去3個月	Past 1 year 過去1年	2009	2008	2007	2006	2005	Since Inception 自成立日
BEA (MPF) Growth Fund 東亞（強積金）增長基金		4.23%	0.41%	37.68%	28.98%	-33.91%	17.49%	22.00%	10.65%	52.59%
Fund Size Million (HK\$) 基金資產值百萬（港元）	2,360.20	Net Asset Value Per Unit (HK\$) 每單位資產淨值（港元）	15.2586	Risk 風險	**** Equities: 60% to 90%; cash, debt securities and/or money market instruments: 10% to 40% 股票：60%至90%；現金、債券及/或貨幣市場投資工具：10%至40%					
BEA (MPF) Balanced Fund 東亞（強積金）均衡基金		2.97%	0.34%	28.73%	21.73%	-25.04%	12.85%	16.00%	5.60%	46.40%
Fund Size Million (HK\$) 基金資產值百萬（港元）	1,192.66	Net Asset Value Per Unit (HK\$) 每單位資產淨值（港元）	14.6399	Risk 風險	*** Equities: 40% to 60%; cash, debt securities and/or money market instruments: 40% to 60% 股票：40%至60%；現金、債券及/或貨幣市場投資工具：40%至60%					
BEA (MPF) Stable Fund 東亞（強積金）平穩基金		1.69%	0.17%	20.83%	15.53%	-16.09%	8.96%	11.45%	1.91%	45.06%
Fund Size Million (HK\$) 基金資產值百萬（港元）	1,250.36	Net Asset Value Per Unit (HK\$) 每單位資產淨值（港元）	14.5064	Risk 風險	** Equities: 10% to 40%; cash, debt securities and/or money market instruments: 60% to 90% 股票：10%至40%；現金、債券及/或貨幣市場投資工具：60%至90%					
BEA (MPF) Global Equity Fund ^{6*} 東亞（強積金）環球股票基金 ^{6*}		N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用
Fund Size Million (HK\$) 基金資產值百萬（港元）	0.54	Net Asset Value Per Unit (HK\$) 每單位資產淨值（港元）	9.9247	Risk 風險	**** Equities: invest 70% to 100% in equity markets (including but not limited to the United States of America, United Kingdom, Japan, Canada, Germany, Switzerland, Australia and Spain); cash, debt securities and/or money market instruments: 0% to 30% 股票：投資70%至100%於股票市場(包括但不限於美國、英國、日本、加拿大、德國、瑞士、澳洲及西班牙)；現金、債券及/或貨幣市場投資工具：0%至30%					



BEA 東亞銀行

BEA(MPF) Master Trust Scheme 東亞（強積金）集成信託計劃		Past 1 month 過去1個月	Past 3 months 過去3個月	Past 1 year 過去1年	2009	2008	2007	2006	2005	Since Inception 自成立日
BEA (MPF) European Equity Fund ^{6*} 東亞（強積金）歐洲股票基金 ^{6*}		N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用
Fund Size Million (HK\$) 基金資產值百萬（港元）	0.32	Net Asset Value Per Unit (HK\$) 每單位資產淨值（港元）	9.2410	Risk 風險	Equities: invest 70% to 100% in equity markets (including but not limited to United Kingdom, France, Germany, Switzerland, Spain, Italy, Netherlands, Sweden and Finland); cash, debt securities and/or money market instruments: 0% to 30% 股票：投資70%至100%於股票市場(包括但不限於英國、法國、德國、瑞士、西班牙、意大利、荷蘭、瑞典及芬蘭)；現金、債券及/或貨幣市場投資工具：0%至30%					

BEA (MPF) Asian Growth Fund [#] 東亞（強積金）亞洲增長基金 [#]		7.27%	-0.62%	66.18%	66.77%	-48.62%	33.18%	33.13%	5.61% [^]	59.45%
Fund Size Million (HK\$) 基金資產值百萬 (港元)	376.30	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	15.9447	Risk 風險	**** Equities: invest 60% to 100% in Asian equity markets (including but not limited to Singapore, Malaysia, Korea, Taiwan, Thailand, Indonesia, the Philippines, India, China and Hong Kong but excluding Japan); cash, debt securities and/or money market instruments: 0% to 40% 股票：投資60%至100%於亞洲股票市場(包括但不限於新加坡、馬來西亞、韓國、台灣、泰國、印尼、菲律賓、印度、中國及香港，但日本除外)；現金、債券及/或貨幣市場投資工具：0%至40%					

BEA (MPF) Greater China Growth Fund ⁺ 東亞（強積金）大中華增長基金 ⁺		7.32%	-1.67%	57.23%	60.70%	-46.84%	40.05%	3.97% [^]	N/A 不適用	22.30%
Fund Size Million (HK\$) 基金資產值百萬 (港元)	483.01	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	12.2304	Risk 風險	★★★★ Equities: invest 60% to 100% in Greater China Securities; cash, debt securities and/or money market instruments: 0% to 40% 股票：投資60%至100% 於大中華區證券；現金、債券及/或貨幣市場投資工具：0%至40%					

BEA (MPF) Hong Kong Growth Fund [#] 東亞（強積金）香港增長基金 [#]		5.51%	-1.42%	58.45%	56.74%	-46.37%	43.40%	37.87%	-0.69% [^]	62.72%
Fund Size Million (HK\$) 基金資產值百萬 (港元)	298.10	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	16.2717	Risk 風險	★★★★ Equities: invest 60% to 100% in Hong Kong equities; cash, debt securities and/or money market instruments: 0% to 40% 股票：投資60%至100% 於香港股票市場；現金、債券及/或貨幣市場投資工具：0%至40%					

BEA (MPF) Japan Growth Fund ⁺ 東亞（強積金）日本增長基金 ⁺		6.12%	6.89%	28.39%	-0.03%	-41.44%	-8.18%	2.19% ^	N/A 不適用	-41.28%
Fund Size Million (HK\$) 基金資產值百萬 (港元)	19.01	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	5.8717	Risk 風險	**** Equities: invest 60% to 100% in the Japanese equity market; cash, debt securities and/or money market instruments: 0% to 40% 股票：投資60%至100% 於日本股票市場； 現金、債券及/或貨幣市場投資工具：0%至40%					

BEA (MPF) Global Bond Fund [#] 東亞（強積金）環球債券基金 [#]		-0.32%	0.10%	8.76%	4.25%	0.04%	3.22%	-0.96%	-3.29% [^]	3.21%
Fund Size Million (HK\$) 基金資產值百萬 (港元)	86.49	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	10.3210	Risk 風險	★★ Bonds: invest 70% to 100% in global bonds denominated in various major currencies (including but not limited to US dollars, Euro, Pounds Sterling, Japanese Yen and Hong Kong dollars); cash and/or money market instruments: 0% to 30% 債券：投資70%至100%於以各種主要貨幣(包括但不限於美元、歐元、英鎊、日圓及港元)結算之環球債券；現金及/或貨幣市場投資工具：0%至30%					

BEA (MPF) Long Term Guaranteed Fund ¹ 東亞（強積金）保證基金 ¹		0.98%	1.39%	20.67%	15.34%	-18.39%	6.54%	6.26%	0.53%	13.64%
Fund Size Million (HK\$) 基金資產值百萬 (港元)	545.57	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	11.3638	Risk 風險	★ Equity securities: 10% to 55%; debt securities: 25% to 90%; cash and short term investments: 0% to 20% 股票證券：10%至55%；債務證券：25%至90%；現金及短期投資項目：0%至20%					

BEA (MPF) Conservative Fund ^{2,3,4} 東亞 (強積金) 保守基金 ^{2,3,4}		0.02%	0.07%	0.46%	0.68%	2.44%	4.19%	4.12%	2.10%	28.03%
Fund Size Million (HK\$) 基金資產值百萬 (港元)	827.23	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	12.8025	Risk 風險	★ Short-term deposits and debt securities: 100% 短期存款及債券：100%					

BEA(MPF) Industry Scheme 東亞（強積金）行業計劃		Past 1 month 過去1個月	Past 3 months 過去3個月	Past 1 year 過去1年	2009	2008	2007	2006	2005	Since Inception 自成立日
BEA (Industry Scheme) Growth Fund 東亞（行業計劃）增長基金		4.28%	0.48%	38.11%	29.60%	-33.75%	18.34%	22.45%	11.11%	56.45%
Fund Size Million (HK\$) 基金資產值百萬（港元）	1,072.34	Net Asset Value Per Unit (HK\$) 每單位資產淨值（港元）	15.6454	Risk 風險	**** Equities: 60% to 90%; cash, debt securities and/or money market instruments: 10% to 40% 股票：60%至90%；現金、債券及/或貨幣市場投資工具：10%至40%					

BEA (Industry Scheme) Balanced Fund 東亞 (行業計劃) 均衡基金		2.99%	0.40%	29.13%	22.15%	-24.81%	13.16%	16.43%	5.84%	47.46%
Fund Size Million (HK\$) 基金資產值百萬 (港元)	724.35	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	14.7457	Risk 風險	*** Equities: 40% to 60%; cash, debt securities and/or money market instruments: 40% to 60% 股票：40%至60%；現金、債券及/或貨幣市場投資工具：40%至60%					

BEA (Industry Scheme) Stable Fund 東亞 (行業計劃) 平穩基金		1.73%	0.25%	21.05%	15.73%	-16.09%	9.54%	11.95%	2.23%	47.23%
Fund Size Million (HK\$) 基金資產值百萬 (港元)	998.75	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	14.7225	Risk 風險	** Equities: 10% to 40%; cash, debt securities and/or money market instruments: 60% to 90% 股票：10%至40%；現金、債券及/或貨幣市場投資工具：60%至90%					

BEA (Industry Scheme) Greater China Growth Fund ^{6*} 東亞 (行業計劃) 大中華增長基金 ^{6*}		N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	
Fund Size Million (HK\$) 基金資產值百萬 (港元)	4.99	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	9.7271	Risk 風險	****					Equities: invest 70% to 100% in Greater China Securities; cash, debt securities and/or money market instruments: 0% to 30% 股票：投資70%至100% 於大中華區證券；現金、債券及/或貨幣市場投資工具：0%至30%

BEA (Industry Scheme) Hong Kong Growth Fund ^{6*} 東亞(行業計劃)香港增長基金 ^{6*}		N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用	N/A 不適用
Fund Size Million (HK\$) 基金資產值百萬(港元)	3.57	Net Asset Value Per Unit (HK\$) 每單位資產淨值(港元)	9.7057	Risk 風險	**** Equities: invest 70% to 100% in Hong Kong equities; Cash, Debt Securities and/or money market instruments: 0% to 30% 股票：投資70%至100%於香港股票市場；現金、債券及/或貨幣市場投資工具：0%至30%					

BEA (Industry Scheme) MPF Conservative Fund ^{2,3,5} 東亞 (行業計劃) 強積金保守基金 ^{2,3,5}		0.03%	0.08%	0.46%	0.63%	2.39%	4.21%	4.13%	2.11%	22.96%
Fund Size Million (HK\$) 基金資產值百萬 (港元)	995.32	Net Asset Value Per Unit (HK\$) 每單位資產淨值 (港元)	12.2961	Risk 風險	★ Short-term deposits and debt securities: 100% 短期存款及債券：100%					

Issuer: Bank of East Asia (Trustees) Limited Source: BEA Union Investment Management Limited
發行人: 東亞銀行(信託)有限公司 資料來源: 東亞聯豐投資管理有限公司

Launch date: 1st December, 2000
成立日期: 2000年12月1日

* Launch date: 1st December, 2006
* 成立日期: 2006年12月1日

* Launch date: 1st September, 2005
* 成立日期: 2005年9月1日

* Launch date: 4th January, 2010
* 成立日期: 2010年1月4日

[^] Figure is from launch date to end of the calendar year.
[^] 數字反映自成立至年底的表現。

¹BEA (MPF) Long Term Guaranteed Fund invested solely in an Approved Pooled Investment 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 Fund. The guaranteed rate of return for contributions made to the Fund after 30th 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 Fund on or before 30th 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 are withdrawn upon the occurrence of a "qualifying event", which is the receipt by the Guarantor through the Trustee of a valid claim of all 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". The above conditions (a) to (e) apply to employee members, self-employed persons, "preserved account holders" and Personal Contribution Account Members; (f) Termination of the Member's employment and the continuous period for which the Member has been investing in 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 re-set to zero if the Member (or his representative) effects a redemption, switching out or withdrawal of investments from the Fund other than upon the occurrence of a qualifying event. For the avoidance of doubt, condition (f) does not apply to self-employed Members, preserved account holders or Personal Contribution Account Members. 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 Provision of Guarantee in the Appendix of the Explanatory Memorandum for details of the guarantee features and guarantee conditions.

¹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。保證人提供基金的資本及回報率保證的擔保。在2004年9月30日之後，投資於本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日或該日之前投入本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合乎規定事項的情況下提取基金供款方會提供。發生合乎規定事項，是指在符合下述任何條件的情況下，保證人透過受託人收到成員所有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，或在提早退休年齡後但在正常退休年齡前退休；(b)完全喪失工作能力；(c)身故；(d)永久性離港；(e)申索「小額結餘」。以上(a)至(e)項條件適用於僱員成員、自僱人士、「保留賬戶持有人」及個人供款賬戶成員；(f)成員終止受僱，而且成員持續(經保證基金)投資於基礎基金的期間(直至並包括其受僱的最後一日)「合乎規定期間」須至少為36個整月。(此要求只適用於經由參與本集成信託計劃的僱主所僱用的成員。)該合符規定期間是按計劃賬戶的層面釐定。若成員(或其代理人)在並非發生合乎規定事項的情況下由保證基金進行基金單位的贖回、轉出或提取，則該成員的合乎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、保留賬戶持有人及個人供款賬戶成員。倘若在並非發生上述合乎規定事項的情況下贖回、轉出或提取基金單位，保證將受影響。特定的條款及情況適用於保證運作。有關保證特點及保證條件，請參閱說明書附件中「保證的提供」一節。

²BEA (MPF) Conservative Fund and BEA (Industry Scheme) MPF Conservative Fund (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.

²東亞(強積金)保守基金及東亞(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。

³Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BEA (MPF) Conservative Fund and BEA (Industry Scheme) MPF Conservative Fund use method (ii) and, therefore, unit prices, net asset value and fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges.

³強積金保守基金的收費可(i)透過扣除資產淨值收取；或(ii)透過扣除成員賬戶中的單位收取。東亞(強積金)保守基金及東亞(行業計劃)強積金保守基金採用方式(ii)收費，故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)並未反映收費的影響。

⁴Performance 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 1st April, 2008 to 31st March, 2009 before adjustment to account for such deduction is 1.92% and the same figure after such adjustment is 0.83%. 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2008年4月1日至2009年3月31日的一年期回報率於單位扣減前為1.92%，而同一數字於單位扣減後則為0.83%。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。

⁵Performance 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 1st April, 2008 to 31st March, 2009 before adjustment to account for such deduction is 1.83% and the same figure after such adjustment is 0.79%. 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.

⁵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2008年4月1日至2009年3月31日的一年期回報率於單位扣減前為1.83%，而同一數字於單位扣減後則為0.79%。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。

⁶Performance information of the constituent funds will be presented only if they have investment track records of not less than 6 months.

⁶成分基金必須有最少6個月的投資往績紀錄，方會呈列業績表現資料。

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。

Investments inherently involve risks and the prices of units may go down as well as up. The above figures are for indication only while past performance is not necessary a guide to future performance.

投資附帶風險，基金價格可跌可升。以上數據僅供參考而過去的基金表現不一定作為日後表現的指示。

For further details including the product features and risk involved, please refer to the Explanatory Memorandum of the relevant Scheme.

有關詳情，包括產品特點及所涉及的風險，請參閱有關的說明書。

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