



BEA MPF Monthly Investment Summary Report

東亞強積金每月投資綜合概覽

as at 31st December, 2014 截至 2014 年 12 月 31 日

IMPORTANT:

- BEA (MPF) Master Trust Scheme, BEA (MPF) Value Scheme and BEA (MPF) Industry Scheme 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 money market investments, each with 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 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 Appendix 1 of the Explanatory Memorandum of the BEA (MPF) Master Trust Scheme for details of the credit risk, guarantee features and guarantee conditions of this constituent fund.
- 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 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. Investments inherently involve risk and the unit prices of the constituent funds may go down as well as up. For further details including the product features, fees and charges, and the risk factors involved, please refer to the Explanatory Memorandum of the relevant scheme.

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）直接投資於貨幣市場。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信貸風險、保證特點及保證條件，請參閱本概覽背頁的附註一及東亞（強積金）集成信託計劃的說明書附件1。
- 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。
- 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。
- 閣下不應只根據這文件作出投資。投資附帶風險，成分基金單位價格可跌可升。有關詳情，包括產品特點、收費及所涉及的風險因素，請參閱有關計劃的說明書。

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	2009	2010	2011	2012	2013
BEA (MPF) Growth Fund 東亞（強積金）增長基金	1/12/2000	3,173.50	18.3890	0.72%	-1.20%	0.86%	0.72%	83.89%	28.98%	7.61%	-10.98%	12.73%	11.25%
BEA (MPF) Balanced Fund 東亞（強積金）均衡基金	1/12/2000	1,613.56	17.1741	1.05%	-0.88%	0.89%	1.05%	71.74%	21.73%	6.39%	-7.30%	10.14%	7.24%
BEA (MPF) Stable Fund 東亞（強積金）平穩基金	1/12/2000	1,680.03	16.5730	1.24%	-0.60%	0.77%	1.24%	65.73%	15.53%	5.29%	-3.77%	7.67%	3.62%
BEA (MPF) Global Equity Fund 東亞（強積金）環球股票基金	4/1/2010	82.43	12.1549	0.82%	-1.18%	0.99%	0.82%	21.55%	N/A 不適用	3.22%#	-12.35%	12.23%	18.75%

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\$) 基金資產值百萬元 (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				
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BEA (MPF) European Equity Fund 東亞（強積金）歐洲股票基金	4/1/2010	59.05	10.5278	-6.92%	-3.84%	-4.51%	-6.92%	5.28%	N/A 不適用	-7.74%#	-14.81%	18.60%	21.35%
BEA (MPF) North American Equity Fund 東亞（強積金）北美股票基金	31/1/2012	49.97	13.8028	10.81%	-0.50%	4.16%	10.81%	38.03%	N/A 不適用	N/A 不適用	N/A 不適用	-1.40%#	26.32%
BEA (MPF) Asian Equity Fund 東亞（強積金）亞洲股票基金	1/9/2005	746.59	19.1331	3.23%	-1.59%	0.80%	3.23%	91.33%	66.77%	13.99%	-18.71%	21.31%	2.77%
BEA (MPF) Greater China Equity Fund 東亞（強積金）大中華股票基金	1/12/2006	1,090.28	14.8940	2.93%	-1.25%	4.74%	2.93%	48.94%	60.70%	12.62%	-22.75%	20.52%	10.95%
BEA (MPF) Japan Equity Fund 東亞（強積金）日本股票基金	1/12/2006	58.06	6.9252	-2.55%	-1.64%	-0.31%	-2.55%	-30.75%	-0.03%	5.29%	-17.63%	10.13%	35.46%
BEA (MPF) Hong Kong Equity Fund 東亞（強積金）香港股票基金	1/9/2005	678.48	19.1959	3.32%	-0.88%	4.48%	3.32%	91.96%	56.74%	10.79%	-20.98%	22.69%	4.80%
BEA China Tracker Fund 東亞中國追蹤指數基金	31/1/2012	77.49	10.7942	13.73%	8.01%	15.98%	13.73%	7.94%	N/A 不適用	N/A 不適用	N/A 不適用	-1.34%#	-3.81%
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	31/1/2012	60.86	11.9049	4.46%	-1.26%	3.05%	4.46%	19.05%	N/A 不適用	N/A 不適用	N/A 不適用	9.14%#	4.42%
BEA (MPF) Global Bond Fund 東亞（強積金）環球債券基金	1/9/2005	178.71	11.4737	1.51%	-0.41%	0.31%	1.51%	14.74%	4.25%	3.50%	2.62%	4.59%	-1.33%
BEA (MPF) RMB & HKD Money Market Fund* (*this Constituent Fund is denominated in HKD only and not in RMB) 東亞（強積金）人民幣及港幣貨幣市場基金* (*此成分基金只以港幣及非以人民幣計值)	3/7/2012	40.47	10.2581	-0.40%	-0.45%	-0.16%	-0.40%	2.58%	N/A 不適用	N/A 不適用	N/A 不適用	0.62%#	2.37%
BEA (MPF) Long Term Guaranteed Fund ¹ 東亞（強積金）保證基金 ¹	1/12/2000	691.42	12.8753	1.78%	-0.66%	0.43%	1.78%	28.75%	15.34%	6.12%	0.56%	6.23%	-0.43%
BEA (MPF) Conservative Fund ^{2,3,4} 東亞（強積金）保守基金 ^{2,3,4}	1/12/2000	1,023.03	13.3836	1.14%	0.09%	0.27%	1.14%	33.84%	0.68%	0.35%	0.79%	1.35%	0.91%

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				
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BEA Growth Fund 東亞增長基金	25/10/2012	2.30	11.2795	1.17%	-0.89%	1.48%	1.17%	12.80%	N/A 不適用	N/A 不適用	N/A 不適用	0.88% [#]	10.53%
BEA Balanced Fund 東亞均衡基金	25/10/2012	1.89	10.9014	1.44%	-0.74%	1.29%	1.44%	9.01%	N/A 不適用	N/A 不適用	N/A 不適用	1.24% [#]	6.15%
BEA Stable Fund 東亞平穩基金	25/10/2012	2.05	10.5774	1.45%	-0.63%	0.86%	1.45%	5.77%	N/A 不適用	N/A 不適用	N/A 不適用	0.65% [#]	3.60%
BEA Global Equity Fund 東亞環球股票基金	25/10/2012	2.49	12.1760	0.21%	-1.02%	1.19%	0.21%	21.76%	N/A 不適用	N/A 不適用	N/A 不適用	1.00% [#]	20.30%
BEA Asian Equity Fund 東亞亞洲股票基金	25/10/2012	1.61	10.7369	-1.40%	-2.01%	-0.07%	-1.40%	7.37%	N/A 不適用	N/A 不適用	N/A 不適用	1.91% [#]	6.85%
BEA Greater China Equity Fund 東亞大中華股票基金	25/10/2012	3.59	12.0722	3.10%	-1.25%	4.96%	3.10%	20.72%	N/A 不適用	N/A 不適用	N/A 不適用	3.61% [#]	13.01%
BEA Greater China Tracker Fund 東亞大中華追蹤指數基金	25/10/2012	2.17	11.1615	6.34%	-2.50%	1.97%	6.34%	11.62%	N/A 不適用	N/A 不適用	N/A 不適用	-0.98% [#]	6.00%
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	25/10/2012	4.32	10.9592	4.55%	-1.24%	3.13%	4.55%	9.59%	N/A 不適用	N/A 不適用	N/A 不適用	1.02% [#]	3.76%
BEA Global Bond Fund 東亞環球債券基金	25/10/2012	0.57	10.0672	1.53%	-0.39%	0.23%	1.53%	0.67%	N/A 不適用	N/A 不適用	N/A 不適用	-0.07% [#]	-0.77%
BEA MPF Conservative Fund ^{2, 3, 5} 東亞強積金保守基金 ^{2, 3, 5}	25/10/2012	2.97	10.1136	0.81%	0.07%	0.19%	0.81%	1.14%	N/A 不適用	N/A 不適用	N/A 不適用	0.00% [#]	0.32%

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	2009	2010	2011	2012	2013
BEA (Industry Scheme) Growth Fund 東亞（行業計劃）增長基金	1/12/2000	1,870.11	19.0220	0.67%	-1.22%	0.82%	0.67%	90.22%	29.60%	8.02%	-10.61%	12.93%	11.28%
BEA (Industry Scheme) Balanced Fund 東亞（行業計劃）均衡基金	1/12/2000	1,209.60	17.4187	1.01%	-0.90%	0.84%	1.01%	74.19%	22.15%	6.69%	-7.05%	10.37%	7.28%
BEA (Industry Scheme) Stable Fund 東亞（行業計劃）平穩基金	1/12/2000	1,954.41	16.9532	1.23%	-0.58%	0.77%	1.23%	69.53%	15.73%	5.67%	-3.42%	7.86%	3.60%
BEA (Industry Scheme) Asian Equity Fund 東亞（行業計劃）亞洲股票基金	31/1/2012	28.86	11.1788	2.17%	-1.67%	0.55%	2.17%	11.79%	N/A 不適用	N/A 不適用	N/A 不適用	6.14%#	3.08%
BEA (Industry Scheme) Greater China Equity Fund 東亞（行業計劃）大中華股票基金	4/1/2010	169.36	11.8015	2.92%	-1.23%	4.74%	2.92%	18.02%	N/A 不適用	10.16%#	-22.19%	20.69%	10.85%
BEA (Industry Scheme) Hong Kong Equity Fund 東亞（行業計劃）香港股票基金	4/1/2010	138.09	11.4381	3.29%	-0.86%	4.54%	3.29%	14.38%	N/A 不適用	8.32%#	-20.70%	22.68%	5.08%
BEA China Tracker Fund 東亞中國追蹤指數基金	31/1/2012	22.66	11.0841	13.45%	7.98%	15.94%	13.45%	10.84%	N/A 不適用	N/A 不適用	N/A 不適用	1.13%#	-3.39%
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	31/1/2012	16.60	11.8083	4.26%	-1.37%	2.94%	4.26%	18.08%	N/A 不適用	N/A 不適用	N/A 不適用	8.25%#	4.63%
BEA (Industry Scheme) RMB & HKD Money Market Fund* (*this Constituent Fund is denominated in HKD only and not in RMB) 東亞（行業計劃）人民幣及港幣貨幣市場基金*（此成分基金只以港幣及非以人民幣計值）	3/7/2012	21.10	10.2291	-0.42%	-0.44%	-0.15%	-0.42%	2.29%	N/A 不適用	N/A 不適用	N/A 不適用	0.65%#	2.06%
BEA (Industry Scheme) MPF Conservative Fund ^{2,3,6} 東亞（行業計劃）強積金保守基金 ^{2,3,6}	1/12/2000	1,811.60	12.8502	1.16%	0.10%	0.28%	1.16%	28.50%	0.63%	0.34%	0.79%	1.32%	0.90%

* 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。

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, "personal account holders" and Special Voluntary 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 personal 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, personal account holders or Special Voluntary 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 Appendix 1 of the Explanatory Memorandum for details of the credit risk, guarantee features and guarantee conditions of this Constituent Fund.

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就成員所有累算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) 完全喪失行為能力；(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、個人賬戶持有人及特別自願性供款賬戶成員；(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、個人賬戶持有人及特別自願性供款賬戶成員。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。有關此項成分基金的信貸風險、保證特點及保證條件，請參閱說明書附件一。

²BEA (MPF) Conservative Fund, BEA 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，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, 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，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, 2013 to 31st March, 2014 before adjustment to account for such deduction is 0.95% and the same figure after such adjustment is 0.14%. 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2013年4月1日至2014年3月31日的一年期回報率於單位扣減前為0.95%，而同一數字於單位扣減後則為0.14%。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 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 1st April, 2013 to 31st March, 2014 before adjustment to account for such deduction is 0.50% and the same figure after such adjustment is 0.16%. 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 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2013年4月1日至2014年3月31日的一年期回報率於單位扣減前為0.50%，而同一數字於單位扣減後則為0.16%。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 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 1st April, 2013 to 31st March, 2014 before adjustment to account for such deduction is 0.95% and the same figure after such adjustment is 0.18%. 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 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2013年4月1日至2014年3月31日的一年期回報率於單位扣減前為0.95%，而同一數字於單位扣減後則為0.18%。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。

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 unit prices of the constituent funds 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. For further details including the product features, risk factors involved, investment policies and other information, please refer to the Explanatory Memorandum of the relevant Scheme.

投資附帶風險，成分基金單位價格可跌可升。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。有關詳情，包括產品特點、所涉及的風險因素、投資政策及其他資料，請參閱有關的說明書。

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