BEA (MPF) Value Scheme Fund Fact Sheet
東亞（強積金）享惠計劃基金概覽

As of 截至 31/03/2019

IMPORTANT :

- BEA (MPF) Value Scheme offers different constituent funds (i) investing in one or more approved pooled investment funds or approved index-tracking funds which invest in equities or bonds; or (ii) making direct investments, each with different risk profile.
- BEA MPF Conservative Fund does 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 Core Accumulation Fund and the BEA Age 65 Plus Fund under BEA (MPF) Value 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 benefits. You should consult with your trustee if you have doubts on how you are being affected.
- 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. Past performance stated in this document 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 Explanatory Memorandum of the BEA (MPF) Value Scheme.

重要事項：

- 東亞（強積金）享惠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或核准緊貼指數基金（投資於股票或債券）；或 (ii) 作出直接投資。各成分基金有不同的風險承擔。
- 東亞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）享惠計劃的東亞核心累積基金及東亞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權益。如你就你或會受到之影響有任何疑問，你應向你的受託人查詢。
- 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。此文件所載的過往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，請參閱東亞（強積金）享惠計劃的說明書。

BEA Growth Fund 東亞增長基金

Investment Objective 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in global equities with some exposure in global debt securities / money market instruments.

透過主要投資於全球股票，及部分比重投資於全球債券 / 貨幣市場投資工具，在波動程度備受管理範圍內，為投資提供長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：10.61

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）：13.5913

Fund Descriptor 基金類型描述

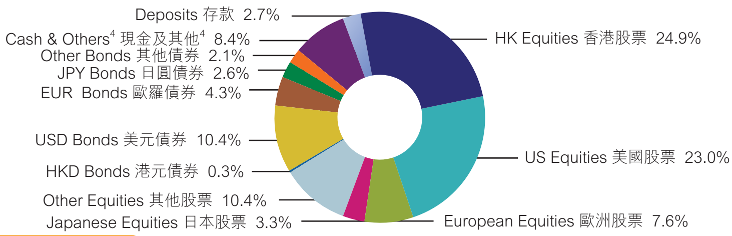
Mixed Assets Fund — Global — Maximum 90% in equity

混合資產基金 — 環球 — 最多 90% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3] : 0.97%

Portfolio Allocation[9] 投資組合分佈[9]

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]	Deposits 存款
69.2%	19.7%	8.4%	2.7%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：8.09%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-1.36%	7.37%	4.32%	N/A 不適用	4.89%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-1.36%	23.78%	23.53%	N/A 不適用	35.91%

Calendar Year Return[2b] 曆年回報[2b]								
2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
N/A 不適用	0.88%	10.53%	1.17%	-4.02%	2.29%	23.43%	-8.39%	8.54%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT HOLDINGS LTD 騰訊控股	2.80%
AIA GROUP LTD 友邦保險	1.73%
PING AN INSURANCE GROUP CO OF CHINA LTD 中國平安保險	1.41%
MICROSOFT CORP	1.06%
HONG KONG EXCHANGES & CLEARING LTD 香港交易所	1.02%
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	0.97%
PETROCHINA CO LTD 中國石油天然氣	0.92%
CHINA MERCHANTS BANK CO LTD 招商銀行	0.91%
SAMSUNG ELECTRONICS CO LTD 三星電子	0.86%
CHINA CONSTRUCTION BANK CORP 中國建設銀行	0.79%

Commentary 評論

- Global markets continued their rebound in March, with virtually all asset classes and major indices posting strong gains.
- In the U.S., manufacturing data remained expansionary and labour market data was robust. The market expects monetary policy to change from tightening to accommodative again that it underpinned March return.
- Despite sluggish economic data being reported in Europe and the European Central Bank (“ECB”) trimmed its growth and inflation forecast, market sentiment was supported by ECB’s easing signal. European equity market up slightly in March, while partly offset by the depreciation in euro.
- China’s onshore and offshore equity markets continued to rally in March. This is mainly driven by positive developments in the U.S.-China negotiations and favourable global liquidity environment.
- We expect the economic data of the U.S., Eurozone and China will continue to add volatility to markets and affect the overall risk sentiment.

- 3月份環球市場繼續反彈，幾乎所有資產類別及主要指數皆顯著上升。
- 美國方面，製造業數據持續擴張，勞工市場數據強勁。繼聯儲局發表鴿派言論之後，市場預期貨幣政策由收緊轉為適中。
- 儘管歐洲經濟數據仍然疲弱及歐洲中央銀行下調增長及通脹預測，但市場氣氛受到歐洲央行的寬鬆訊號支持。歐洲股市3月份輕微向上，部份升幅受到歐元貶值所抵銷。
- 中國在岸及離岸股市3月份表現繼續強勁，主要原因是中美貿易談判進展理想，以及環球市場流動性充裕。
- 我們預期美國、歐元區及中國的經濟數據會繼續加劇市場的波動性，並對整體的風險情緒帶來影響。

BEA Balanced Fund 東亞均衡基金

Investment Objective 投資目標

To achieve a stable rate of return with an opportunity for capital appreciation through a balanced weighting of investments in global equities and debt securities.

透過平均投資於全球股票及債券市場，為投資帶來平穩增長；同時亦提供資本增值機會。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：6.71

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）：12.9110

Fund Descriptor 基金類型描述

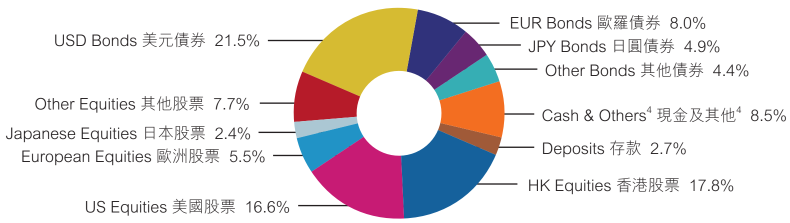
Mixed Assets Fund — Global — Maximum 60% in equity

混合資產基金 — 環球 — 最多 60% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3] : 0.96%

Portfolio Allocation[9] 投資組合分佈[9]

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]	Deposits 存款
50.0%	38.8%	8.5%	2.7%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：6.34%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-0.82%	5.70%	3.89%	N/A 不適用	4.05%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-0.82%	18.09%	21.04%	N/A 不適用	29.11%

Calendar Year Return[2b] 曆年回報[2b]								
2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
N/A 不適用	1.24%	6.15%	1.44%	-2.29%	2.36%	18.12%	-6.02%	6.67%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT HOLDINGS LTD 騰訊控股	2.02%
AIA GROUP LTD 友邦保險	1.25%
PING AN INSURANCE GROUP CO OF CHINA LTD 中國平安保險	1.00%
US TREASURY BILL 2.88% 15/08/2028	0.88%
FRENCH REPUBLIC GOVERNMENT BOND OAT 2.00% 25/05/2048	0.86%
BUNDESREPUBLIK DEUTSCHLAND BUNDESANLEIHE 0.25% 15/08/2028	0.81%
MICROSOFT CORP	0.77%
HONG KONG EXCHANGES & CLEARING LTD 香港交易所	0.73%
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	0.71%
BUNDESREPUBLIK DEUTSCHLAND BUNDESANLEIHE 1.25% 15/08/2048	0.70%

Commentary 評論

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- 我們預期美國、歐元區及中國的經濟數據會繼續加劇市場的波動性，並對整體的風險情緒帶來影響。

BEA Stable Fund 東亞平穩基金

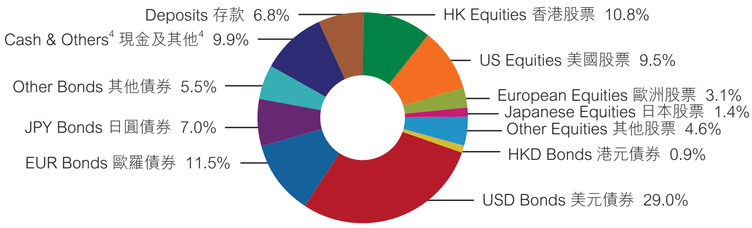
Investment Objective 投資目標

To minimise short-term capital risk with modest capital growth over the long term through a higher weighting of investments in global debt securities to provide steady income and lower exposure to global equities to provide modest potential for capital appreciation.

透過偏重投資於全球債券市場及較少比重投資於全球股票市場，為投資盡量減低短期資本波動，以維持穩定的資本增值及賺取平穩收益，同時亦提供長遠溫和資本增值潛力。

Portfolio Allocation[9] 投資組合分佈[9]

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]	Deposits 存款
29.4%	53.9%	9.9%	6.8%



Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：8.63

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）：11.9415

Fund Descriptor 基金類型描述

Mixed Assets Fund — Global — Maximum 40% in equity

混合資產基金 — 環球 — 最多 40% 於股票

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：0.95%

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：4.90%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-0.50%	3.86%	2.80%	N/A 不適用	2.80%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-0.50%	12.02%	14.80%	N/A 不適用	19.42%

Calendar Year Return[2b] 曆年回報[2b]								
2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
N/A 不適用	0.65%	3.60%	1.45%	-2.78%	1.85%	13.08%	-3.66%	4.65%

Top 10 Portfolio Holdings 投資組合內十大資產

US TREASURY BILL 2.88% 15/08/2028	1.27%
FRENCH REPUBLIC GOVERNMENT BOND OAT 2.00% 25/05/2048	1.24%
TENCENT HOLDINGS LTD 騰訊控股	1.23%
BUNDESREPUBLIK DEUTSCHLAND BUNDESANLEIHE 0.25% 15/08/2028	1.16%
BUNDESREPUBLIK DEUTSCHLAND BUNDESANLEIHE 1.25% 15/08/2048	1.00%
US TREASURY BILL 3.00% 15/08/2048	0.97%
AUSTRALIA GOVERNMENT BOND 3.25% 21/04/2029	0.76%
AIA GROUP LTD 友邦保險	0.75%
UNITED KINGDOM GILT 1.50% 22/07/2047	0.74%
US TREASURY BILL 3.40% 15/11/2048	0.74%

Commentary 評論

- Global markets continued their rebound in March, with virtually all asset classes and major indices posting strong gains.
- In the U.S., manufacturing data remained expansionary and labour market data was robust. The market expects monetary policy to change from tightening to accommodative again that it underpinned March return.
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- 儘管歐洲經濟數據仍然疲弱及歐洲中央銀行下調增長及通脹預測，但市場氣氛受到歐洲央行的寬鬆訊號支持。歐洲股市3月份輕微向上，部份升幅受到歐元貶值所抵銷。
- 中國在岸及離岸股市3月份表現繼續強勁，主要原因是中美貿易談判進展理想，以及環球市場流動性充裕。
- 我們預期美國、歐元區及中國的經濟數據會繼續加劇市場的波動性，並對整體的風險情緒帶來影響。

BEA Global Equity Fund 東亞環球股票基金

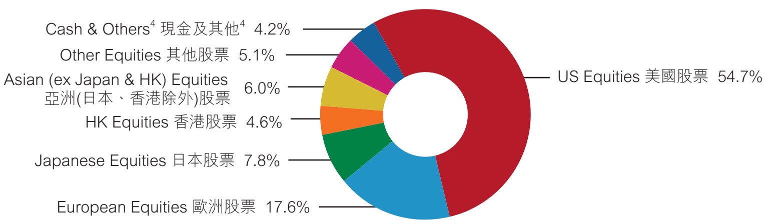
Investment Objective 投資目標

To provide investors with long term capital growth through investing in a diversified global portfolio.

透過投資於一個分散環球投資組合，提供長期資本增值予投資者。

Portfolio Allocation[9] 投資組合分佈[9]

Equity 股票	Cash & Others[4] 現金及其他[4]
95.8%	4.2%



Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）：7.49

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）：15.9941

Fund Descriptor 基金類型描述

Equity Fund — Global

股票基金 — 環球

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]：0.98%

Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：9.88%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
1.51%	8.38%	5.70%	N/A 不適用	7.57%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
1.51%	27.30%	31.92%	N/A 不適用	59.94%

Calendar Year Return[2b] 曆年回報[2b]								
2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
N/A 不適用	1.00%	20.30%	0.21%	1.58%	3.91%	22.79%	-8.44%	10.69%

Top 10 Portfolio Holdings 投資組合內十大資產

APPLE INC	1.60%
FACEBOOK INC	1.50%
ALPHABET C	1.49%
CISCO SYSTEMS INC	1.31%
AMAZON.COM INC	1.25%
ALIBABA GROUP HOLDING LTD	1.16%
DANAHER CORP	0.98%
ADOBE INC	0.98%
DIAGEO PLC	0.90%
ASTRAZENECA PLC	0.87%

Commentary 評論

- In the U.S., manufacturing data remained expansionary and labour market data was robust. The market expects monetary policy to change from tightening to accommodative again that it underpinned March return.
- Despite sluggish economic data being reported in Europe and the European Central Bank ("ECB") trimmed its growth and inflation forecast, market sentiment was supported by ECB's easing signal. European equity market up slightly in March, while partly offset by the depreciation in euro.
- China's onshore and offshore equity markets continued to rally in March. This is mainly driven by positive developments in the U.S.-China negotiations and favourable global liquidity environment.

- 美國方面，製造業數據持續擴張，勞工市場數據強勁。繼聯儲局發表鴿派言論之後，市場預期貨幣政策由收緊轉為適中。
- 儘管歐洲經濟數據仍然疲弱及歐洲中央銀行下調增長及通脹預測，但市場氣氛受到歐洲央行的寬鬆訊號支持。歐洲股市3月份輕微向上，部份升幅受到歐元貶值所抵銷。
- 中國在岸及離岸股市3月份表現繼續強勁，主要原因是中美貿易談判進展理想，以及環球市場流動性充裕。

BEA Asian Equity Fund 東亞亞洲股票基金

Investment Objective 投資目標

To achieve long term capital appreciation within a controlled risk-return framework through investing mainly in Asian ex-Japan equities.

透過主要投資於亞洲 (日本除外) 股票，在波動程度備受管理範圍內，盡量為投資提供長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）: 4.57

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）: 12.7402

Fund Descriptor 基金類型描述

Equity Fund — Asia ex-Japan

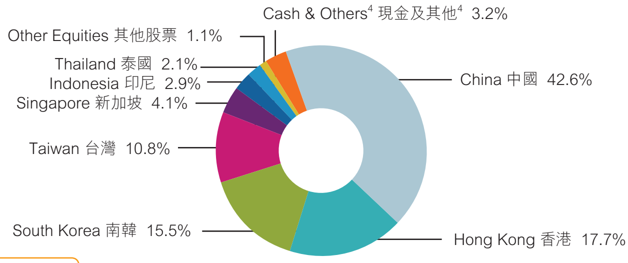
股票基金 — 亞洲 (日本除外)

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

: 0.97%

Portfolio Allocation[9] 投資組合分佈[9]

Asian ex-Japan Equity 亞洲 (日本除外) 股票	96.8%	Cash & Others[4] 現金及其他[4]	3.2%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：13.09%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-10.02%	9.46%	3.82%	N/A 不適用	3.84%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-10.02%	31.15%	20.63%	N/A 不適用	27.40%

Calendar Year Return[2b] 曆年回報[2b]								
2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
N/A 不適用	1.91%	6.85%	-1.40%	-10.73%	2.48%	41.68%	-17.85%	11.44%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT HOLDINGS LTD 騰訊控股	8.04%
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	6.06%
SAMSUNG ELECTRONICS CO LTD 三星電子	5.02%
AIA GROUP LTD 友邦保險	4.57%
PING AN INSURANCE GROUP CO OF CHINA LTD 中國平安保險	3.24%
PETROCHINA CO LTD 中國石油天然氣	2.37%
CHINA MERCHANTS BANK CO LTD 招商銀行	2.22%
HONG KONG EXCHANGES & CLEARING LTD 香港交易所	2.17%
GALAXY ENTERTAINMENT GROUP LTD 銀河娛樂集團	2.02%
CHINA CONSTRUCTION BANK CORP 中國建設銀行	2.00%

Commentary 評論

- China's onshore and offshore equity markets continued to rally in March, mainly driven by the positive developments in the U.S.-China trade negotiations and favourable global liquidity environment.
- Australia equities continued to trend up but underperformer the region in March. The main drag was the energy sector which returned some gains post very strong outperformance in previous two months.
- Taiwan equities gained in March, markets opened lower in the first week but strengthened thereafter driven by positive news-flow around U.S. technology sector rebound.

- 中國在岸及離岸股市3月份表現繼續強勁，主要原因是中美貿易談判進展理想，以及環球市場流動性充裕。
- 3月份澳洲股市繼續向上，但表現落後於區內市場。於前兩個月錄得強勁升幅的能源股出現回套，拖累大市表現。
- 台灣股市3月份上升，雖然市場於早段低開，但其後受到美國科技股的正面消息刺激而反彈。

BEA Greater China Equity Fund 東亞大中華股票基金

Investment Objective 投資目標

To provide investors with long-term capital growth through exposure to the Greater China equity markets.

透過參與大中華區股票市場，為投資者提供長期資本增值。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）: 6.51

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）: 15.4951

Fund Descriptor 基金類型描述

Equity Fund — Greater China

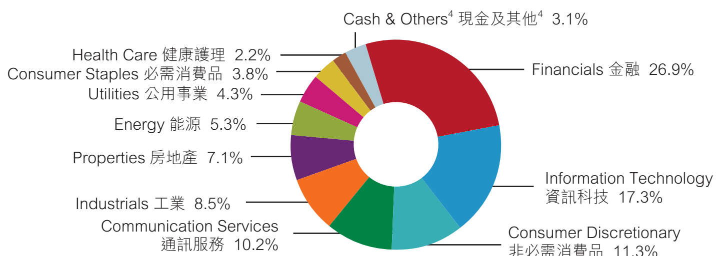
股票基金 — 大中華區

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

: 0.99%

Portfolio Allocation[9] 投資組合分佈[9]

Greater China Equity 大中華股票	96.9%	Cash & Others[4] 現金及其他[4]	3.1%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：13.56%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-6.06%	12.08%	6.70%	N/A 不適用	7.04%

Cumulative Return 累積回報				
1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-6.06%	40.78%	38.33%	N/A 不適用	54.95%

Calendar Year Return[2b] 曆年回報[2b]								
2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
N/A 不適用	3.61%	13.01%	3.10%	-6.81%	0.97%	41.19%	-14.43%	12.90%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT HOLDINGS LTD 騰訊控股	9.58%
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	8.56%
AIA GROUP LTD 友邦保險	7.18%
HONG KONG EXCHANGES & CLEARING LTD 香港交易所	4.75%
CHINA MERCHANTS BANK CO LTD 招商銀行	4.29%
CHINA GAS HOLDINGS LTD 中國燃氣控股	2.55%
CHINA LIFE INSURANCE CO LTD 中國人壽保險	2.15%
PETROCHINA CO LTD 中國石油天然氣	2.12%
CHINA OILFIELD SERVICES LTD 中海油田服務	2.04%
SHENZHOU INTERNATIONAL GROUP HOLDINGS LTD 申洲國際集團控股	2.01%

Commentary 評論

- The Chinese equity market continued its rally in March; China A-shares market gained over 30% in the first quarter of 2019.
- The stimulus measures announced by the Chinese government should bode well for risk sentiment; we expect the economic growth in China to stabilise.
- Despite market concerns on global growth, Hong Kong equities continued its upward trend in March, mainly driven by lower rate hike expectations.

- 3月份中國股市繼續攀升，中國A股市場於今年首季上升超過30%。
- 中國政府宣布一系列刺激經濟措施，對投資氣氛具積極作用，我們預期中國的經濟增長會趨向穩定。
- 雖然市場憂慮全球經濟增長放緩，但港股於3月份保持升勢，主要因為市場對加息預期降溫。

BEA Greater China Tracker Fund 東亞大中華追蹤指數基金

Investment Objective 投資目標

To provide investment returns, before fees and expenses, that closely correspond to the performance of the FTSE® Greater China HKD Index.

達到與富時 ®大中華港元指數的表現密切對應的投資回報 (扣除費用及開支前)。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬 (港元) : 4.75

Launch Date 推出日期 : 25/10/2012

NAV per unit (HK$) 每單位資產淨值 (港元) : 14.6455

Fund Descriptor 基金類型描述

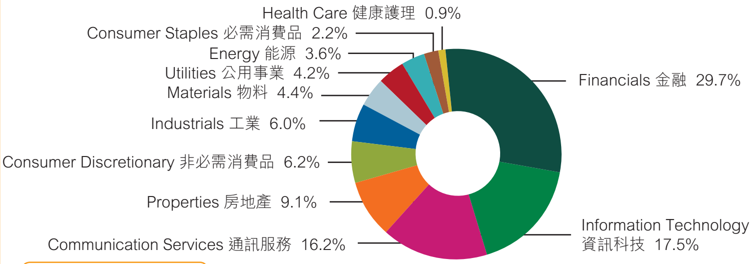
Equity Fund — Greater China

股票基金 — 大中華區

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3] : 1.07%

Portfolio Allocation[9] 投資組合分佈[9]

SPDR® FTSE® Greater China ETF SPDR® 富時® 大中華ETF	100.0%	Cash & Others[4] 現金及其他[4]	0.0%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差 : 13.74%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報					
	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	-4.71%	12.96%	7.31%	N/A 不適用	6.11%
Index* 指數*	-2.61%	14.41%	8.90%	N/A 不適用	8.44%

Cumulative Return 累積回報					
	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	-4.71%	44.14%	42.29%	N/A 不適用	46.46%
Index* 指數*	-2.61%	49.63%	53.09%	N/A 不適用	68.37%

Calendar Year Return[2b] 曆年回報[2b]									
	2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
This Fund 本基金	N/A 不適用	-0.98%	6.00%	6.34%	-7.19%	4.92%	37.19%	-9.91%	9.03%
Index 指數	N/A 不適用	5.89%	8.25%	9.26%	-6.01%	6.50%	36.78%	-11.62%	13.07%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT HOLDINGS LTD 騰訊控股	11.51%
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD 台灣積體電路製造	8.92%
AIA GROUP LTD 友邦保險	5.62%
CHINA CONSTRUCTION BANK CORP 中國建設銀行	3.67%
PING AN INSURANCE GROUP CO OF CHINA LTD 中國平安保險	2.61%
CHINA MOBILE LTD 中國移動	2.55%
INDUSTRIAL & COMMERCIAL BANK OF CHINA LTD 中國工商銀行	2.47%
HONG KONG EXCHANGES & CLEARING LTD 香港交易所	1.98%
BANK OF CHINA 中國銀行	1.59%
CNOOC LTD 中國海洋石油	1.41%

Commentary 評論

- China's onshore and offshore equity markets continued to rally in March. This is mainly driven by positive developments in the U.S.-China negotiations and favourable global liquidity environment.
- Despite market concerns on global growth, Hong Kong equities continued its upward trend in March, mainly driven by lower rate hike expectations.

- 中國在岸及離岸股市3月份表現繼續強勁，主要原因是中美貿易談判進展理想，以及環球市場流動性充裕。
- 中國政府宣布一系列刺激經濟措施，對投資氣氛具積極作用，我們預期中國的經濟增長會趨向穩定。

* Index on or before 31st March 2018 is FTSE Greater China TR HKD Index and on or after 1st April 2018 is FTSE Greater China HKD Index.
在2018年3月31日或以前，指數是富時大中華港元總回報指數，及在2018年4月1日或以後，指數是富時大中華港元指數。

BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金

Investment Objective 投資目標

To provide investment results that closely correspond to the performance of the Hang Seng Index.

提供緊貼恒生指數表現之投資回報。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬 (港元) : 15.00

Launch Date 推出日期 : 25/10/2012

NAV per unit (HK$) 每單位資產淨值 (港元) : 14.9081

Fund Descriptor 基金類型描述

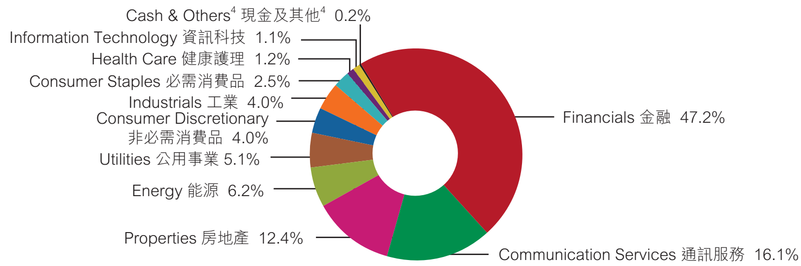
Equity Fund - Hong Kong

股票基金 - 香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3] : 0.71%

Portfolio Allocation[9] 投資組合分佈[9]

Tracker Fund of Hong Kong 盈富基金	99.8%	Cash & Others[4] 現金及其他[4]	0.2%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差 : 13.99%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報					
	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	-0.98%	14.61%	8.36%	N/A 不適用	6.40%
Index 指數	0.03%	16.05%	9.58%	N/A 不適用	8.30%

Cumulative Return 累積回報					
	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	-0.98%	50.55%	49.42%	N/A 不適用	49.08%
Index 指數	0.03%	56.15%	57.95%	N/A 不適用	67.05%

Calendar Year Return[2b] 曆年回報[2b]									
	2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
This Fund 本基金	N/A 不適用	1.02%	3.76%	4.55%	-4.97%	2.72%	39.38%	-11.26%	12.67%
Index 指數	N/A 不適用	3.99%	6.55%	5.48%	-3.91%	4.30%	41.29%	-10.54%	12.84%

Top 10 Portfolio Holdings 投資組合內十大資產

TENCENT HOLDINGS LTD 騰訊控股	10.30%
AIA GROUP LTD 友邦保險	9.88%
HSBC HOLDINGS PLC 滙豐控股	8.79%
CHINA CONSTRUCTION BANK CORP 中國建設銀行	7.62%
CHINA MOBILE LTD 中國移動	5.14%
PING AN INSURANCE GROUP CO OF CHINA LTD 中國平安保險	5.13%
INDUSTRIAL & COMMERCIAL BANK OF CHINA LTD 中國工商銀行	4.43%
HONG KONG EXCHANGES & CLEARING LTD 香港交易所	3.40%
BANK OF CHINA 中國銀行	2.96%
CNOOC LTD 中國海洋石油	2.74%

Commentary 評論

- Despite market concerns on global growth, Hong Kong equities continued its upward trend in March, mainly driven by lower rate hike expectations.
- We expect the economic data of the U.S., Eurozone and China will continue to add volatility to markets and affect the overall risk sentiment.

- 雖然市場憂慮全球經濟增長放緩，但港股於3月份保持升勢，主要因為市場對加息預期降溫。
- 我們預期美國、歐元區及中國的經濟數據會繼續加劇市場的波動性，並對整體的風險情緒帶來影響。

BEA Global Bond Fund 東亞環球債券基金

Investment Objective 投資目標

To provide investors with total investment return over the medium to long term through investing into a diversified range of global bonds.

透過投資於多元化環球債券，提供中期至長期的整體投資回報予投資者。

Fund Information 基金資料

Fund Size 基金資產值 Million (HK$) 百萬（港元）：4.02

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）：10.4816

Fund Descriptor 基金類型描述

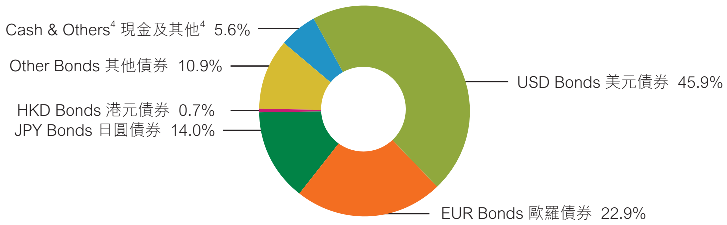
Bond Fund — Global
債券基金 — 環球

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

：0.91%

Portfolio Allocation[9] 投資組合分佈[9]

Bond 債券	94.4%	Cash & Others[4] 現金及其他[4]	5.6%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：4.35%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-0.68%	0.94%	0.96%	N/A 不適用	0.73%

Cumulative Return 累積回報

1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
-0.68%	2.86%	4.92%	N/A 不適用	4.82%

Calendar Year Return[2b] 曆年回報[2b]

2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
N/A 不適用	-0.07%	-0.77%	1.53%	-4.04%	1.33%	5.71%	-0.74%	2.04%

Top 10 Portfolio Holdings 投資組合內十大資產

US TREASURY BILL 0.88% 15/08/2028	2.52%
FRENCH REPUBLIC GOVERNMENT BOND OAT 2.00% 25/05/2048	2.46%
BUNDESREPUBLIK DEUTSCHLAND BUNDESANLEIHE 0.25% 15/08/2028	2.31%
BUNDESREPUBLIK DEUTSCHLAND BUNDESANLEIHE 1.25% 15/08/2048	1.99%
US TREASURY BILL 3.00% 15/08/2048	1.92%
AUSTRALIA GOVERNMENT BOND 3.25% 21/04/2029	1.51%
UNITED KINGDOM GILT 1.50% 22/07/2047	1.47%
US TREASURY BILL 3.38% 15/11/2048	1.44%
JAPAN GOVERNMENT THIRTY YEAR BOND 0.90% 20/09/2048	1.35%
JAPAN GOVERNMENT TWENTY YEAR BOND 1.00% 20/12/2035	1.31%

Commentary 評論

- The U.S. Treasury yields plummeted following the FOMC meeting in March, which signaled the pause for a further rate hike.
- The dovish stance of the U.S. Federal Reserve shift mainly occurred in the context of downside risk to growth and muted inflation.

- 美國公開市場委員會示意暫停加息，消息導致美國國債孳息率下跌。
- 聯儲局的態度轉趨鴿派，主要原因是經濟增長有放緩風險，而且通脹並不明顯。

BEA MPF Conservative Fund ("MPF Conservative Fund") does not provide any guarantee of the repayment of capital. Investment in MPF Conservative Fund is not equivalent to placing funds on deposit with a bank or deposit-taking company. MPF Conservative Fund is not subject to the supervision of the Hong Kong Monetary Authority.
東亞強積金保守基金（「強積金保守基金」）並不提供任何退還資本的保證。投資於強積金保守基金並不等於將資金存放於銀行或接受存款公司。強積金保守基金並不受香港金融管理局監管。

BEA MPF Conservative Fund[5] 東亞強積金保守基金[5]

Investment Objective 投資目標

To achieve a minimum rate of return while maintaining stability of the principal amount invested.

在維持投資本金穩定性之同時，尋求一定之回報率。

Fund Information 基金資料

Fund Size 基金資產值 Million (HK$) 百萬（港元）：18.85

Launch Date 推出日期：25/10/2012

NAV per unit (HK$) 每單位資產淨值（港元）：10.5295

Fund Descriptor 基金類型描述

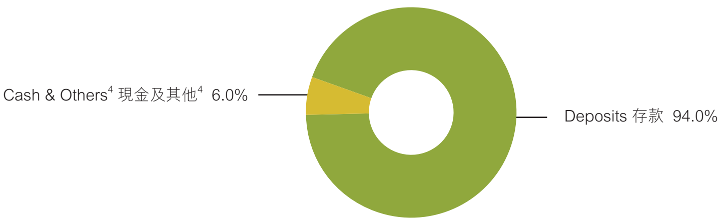
Money Market Fund — Hong Kong
貨幣市場基金 — 香港

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]

：0.79%

Portfolio Allocation[9] 投資組合分佈[9]

Cash & Others[4] 現金及其他[4]	6.0%	Deposits 存款	94.0%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：0.13%

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	0.95%	0.62%	0.61%	N/A 不適用	0.55%
PSR[6]	0.07%	0.03%	0.02%	N/A 不適用	0.02%

Cumulative Return 累積回報

	1 Year 年	3 Years 年	5 Years 年	10 Years 年	Since Launch 自成立起
This Fund 本基金	0.95%	1.87%	3.07%	N/A 不適用	3.57%
PSR[6]	0.07%	0.08%	0.09%	N/A 不適用	0.10%

Calendar Year Return[2b] 曆年回報[2b]

	2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
This Fund 本基金	N/A 不適用	0.00%	0.15%	0.18%	0.11%	0.14%	0.19%	0.76%	0.27%
PSR[6]	N/A 不適用	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.04%	0.03%

Top 10 Portfolio Holdings 投資組合內十大資產

SUMITOMO MITSUI BANKING CORPORATION DEPOSITS 三井住友銀行存款	8.73%
ANZ BANKING DEPOSITS 澳新銀行(香港)存款	8.44%
CHINA CONSTRUCTION BANK DEPOSITS 中國建設銀行存款	8.41%
MITSUBISHI BANK DEPOSITS	8.36%
ICBC (ASIA) DEPOSITS 中國工商銀行(亞洲)存款	7.96%
CHINA CITIC BANK INTERNATIONAL DEPOSITS 中信銀行(國際)存款	7.71%
CHONG HING BANK DEPOSITS 創興銀行存款	7.61%
WING HANG BANK DEPOSITS 華僑永亨銀行存款	7.36%
WING LUNG BANK DEPOSITS 招商永隆銀行存款	6.82%
FUBON BANK DEPOSITS 富邦銀行(香港)存款	6.69%

Commentary 評論

- Hong Kong's official foreign currency reserve assets amounted to US$437.9 billion at the end of March 2019.
- Inflation in Hong Kong decreased during the quarter, with composite headline CPI inflation dropping to 2.1% in March 2019, down from 2.5% in December 2018.
- The Hong Kong dollar is expected to remain weak and trade at the upper bound of the trading band against the U.S. dollar going forward.

- 截至2019年3月底，香港的官方外匯儲備資產為4,379億美元。
- 香港綜合消費物價指數於季內下跌，由2018年12月的2.5%降至2019年3月的2.1%。
- 我們預期港元兌美元匯價將繼續偏軟，未來將繼續於匯率區間的上方徘徊。

BEA Core Accumulation Fund[7] 東亞核心累積基金[7]

Investment Objective 投資目標

To provide capital growth to members by investing in a globally diversified manner.

透過環球分散投資，為成員實現資本增長。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）: 3.30

Launch Date 推出日期：1/4/2017

NAV per unit (HK$) 每單位資產淨值（港元）: 11.3204

Fund Descriptor 基金類型描述

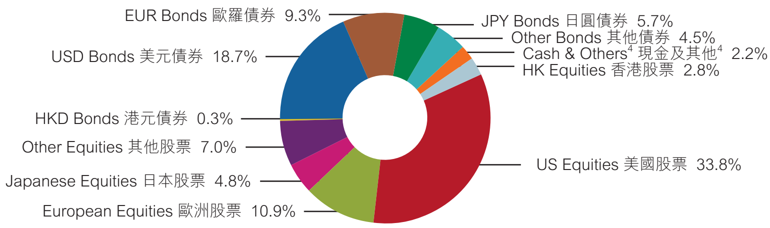
Mixed Assets Fund — Global — Maximum 65% in higher risk assets (such as global equities)

混合資產基金 — 環球 — 最多65%於風險較高的投資產品（例如環球股票）

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]: 0.80%

Portfolio Allocation[9] 投資組合分佈[9]

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
59.3%	38.5%	2.2%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報	1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
This Fund 本基金 (a)	2.30%	N/A 不適用	N/A 不適用	N/A 不適用	6.41%
Reference Portfolio 參考投資組合 (b)	2.04%	N/A 不適用	N/A 不適用	N/A 不適用	5.63%
Difference[8] 差異[8] (a) - (b) (percentage points 百分點)	0.26%	N/A 不適用	N/A 不適用	N/A 不適用	0.78%

Cumulative Return 累積回報	1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
This Fund 本基金	2.30%	N/A 不適用	N/A 不適用	N/A 不適用	13.20%
Reference Portfolio 參考投資組合	2.04%	N/A 不適用	N/A 不適用	N/A 不適用	14.66%

Calendar Year Return[2b] 曆年回報[2b]	2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
This Fund 本基金	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	9.95	-4.28%	7.57%
Reference Portfolio 參考投資組合	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	9.74	-5.79%	7.91%

Top 10 Portfolio Holdings 投資組合內十大資產

MICROSOFT CORP	1.57%
US TREASURY BILL 2.88% 15/08/2028	1.03%
FRENCH REPUBLIC GOVERNMENT BOND OAT 2.00% 25/05/2048	1.01%
APPLE INC	0.99%
BUNDESREPUBLIK DEUTSCHLAND BUNDESANLEIHE 0.25% 15/08/2028	0.94%
FACEBOOK INC	0.93%
ALPHABET C	0.92%
JPMORGAN CHASE & CO	0.88%
CISCO SYSTEMS INC	0.81%
BUNDESREPUBLIK DEUTSCHLAND BUNDESANLEIHE 1.25% 15/08/2048	0.81%

Commentary 評論

- Global markets continued their rebound in March, with virtually all asset classes and major indices posting strong gains.
- In the U.S., manufacturing data remained expansionary and labour market data was robust. The market expects monetary policy to change from tightening to accommodative again that it underpinned March return.
- Despite sluggish economic data being reported in Europe and the European Central Bank ("ECB") trimmed its growth and inflation forecast, market sentiment was supported by ECB's easing signal. European equity market up slightly in March, while partly offset by the depreciation in euro.
- China's onshore and offshore equity markets continued to rally in March. This is mainly driven by positive developments in the U.S.-China negotiations and favourable global liquidity environment.
- We expect the economic data of the U.S., Eurozone and China will continue to add volatility to markets and affect the overall risk sentiment.

Reason(s) for Material Difference between the Annualised Return and Reference Portfolio[8]: N/A

- 3月份環球市場繼續反彈，幾乎所有資產類別及主要指數皆顯著上升。
- 美國方面，製造業數據持續擴張，勞工市場數據強勁。繼聯儲局發表鴿派言論之後，市場預期貨幣政策由收緊轉為適中。
- 儘管歐洲經濟數據仍然疲弱及歐洲中央銀行下調增長及通脹預測，但市場氣氛受到歐洲央行的寬鬆訊號支持。歐洲股市3月份輕微向上，部份升幅受到歐元貶值所抵銷。
- 中國在岸及離岸股市3月份表現繼續強勁，主要原因是中美貿易談判進展理想，以及環球市場流動性充裕。
- 我們預期美國、歐元區及中國的經濟數據會繼續加劇市場的波動性，並對整體的風險情緒帶來影響。

年度回報與參考投資組合的重大差異理由[8]：不適用

BEA Age 65 Plus Fund[7] 東亞65歲後基金[7]

Investment Objective 投資目標

To provide capital growth to members by investing in a globally diversified manner.

透過環球分散投資，為成員實現資本增長。

Fund Information 基金資料

Fund Size Million (HK$) 基金資產值 百萬（港元）: 1.22

Launch Date 推出日期：1/4/2017

NAV per unit (HK$) 每單位資產淨值（港元）: 10.7402

Fund Descriptor 基金類型描述

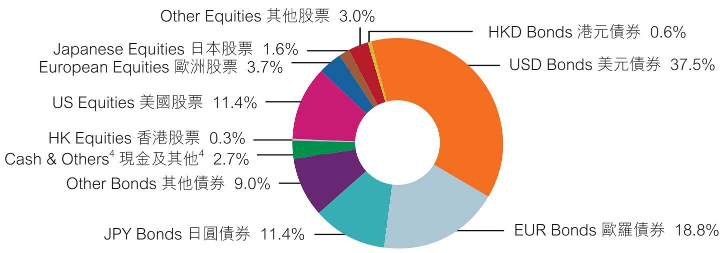
Mixed Assets Fund — Global — Maximum 25% in higher risk assets (such as global equities)

混合資產基金 — 環球 — 最多25%於風險較高的投資產品（例如環球股票）

Latest Fund Expense Ratio[3] 最近期的基金開支比率[3]: 0.82%

Portfolio Allocation[9] 投資組合分佈[9]

Equity 股票	Bond 債券	Cash & Others[4] 現金及其他[4]
20.0%	77.3%	2.7%



Fund Risk Indicators[1] 基金風險標記[1]

Annualised Standard Deviation 年度標準差：N/A 不適用

Fund Performance Information[2a] 基金表現資料[2a]

Annualised Return 年度回報	1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
This Fund 本基金 (a)	2.68%	N/A 不適用	N/A 不適用	N/A 不適用	3.64%
Reference Portfolio 參考投資組合 (b)	2.48%	N/A 不適用	N/A 不適用	N/A 不適用	3.06%
Difference[8] 差異[8] (a) - (b) (percentage points 百分點)	0.20%	N/A 不適用	N/A 不適用	N/A 不適用	0.58%

Cumulative Return 累積回報	1 Year 1年	3 Years 3年	5 Years 5年	10 Years 10年	Since Launch 自成立起
This Fund 本基金	2.68%	N/A 不適用	N/A 不適用	N/A 不適用	7.40%
Reference Portfolio 參考投資組合	2.48%	N/A 不適用	N/A 不適用	N/A 不適用	9.41%

Calendar Year Return[2b] 曆年回報[2b]	2011	2012	2013	2014	2015	2016	2017	2018	Year to Date 年初至今
This Fund 本基金	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	4.28	-1.12%	4.16%
Reference Portfolio 參考投資組合	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	3.69	-1.55%	4.04%

Top 10 Portfolio Holdings 投資組合內十大資產

US TREASURY BILL 2.88% 15/08/2028	2.06%
FRENCH REPUBLIC GOVERNMENT BOND OAT 2.00% 25/05/2048	2.02%
BUNDESREPUBLIK DEUTSCHLAND BUNDESANLEIHE 0.25% 15/08/2028	1.89%
BUNDESREPUBLIK DEUTSCHLAND BUNDESANLEIHE 1.25% 15/08/2048	1.63%
US TREASURY BILL 3.00% 15/08/2048	1.57%
AUSTRALIA GOVERNMENT BOND 3.25% 21/04/2029	1.23%
UNITED KINGDOM GILT 1.50% 22/07/2047	1.20%
US TREASURY BILL 3.38% 15/11/2048	1.18%
JAPAN GOVERNMENT THIRTY YEAR BOND 0.90% 20/09/2048	1.10%
JAPAN GOVERNMENT TWENTY YEAR BOND 1.00% 20/12/2035	1.07%

Commentary 評論

- Global markets continued their rebound in March, with virtually all asset classes and major indices posting strong gains.
- In the U.S., manufacturing data remained expansionary and labour market data was robust. The market expects monetary policy to change from tightening to accommodative again that it underpinned March return.
- Despite sluggish economic data being reported in Europe and the European Central Bank ("ECB") trimmed its growth and inflation forecast, market sentiment was supported by ECB's easing signal. European equity market up slightly in March, while partly offset by the depreciation in euro.
- China's onshore and offshore equity markets continued to rally in March. This is mainly driven by positive developments in the U.S.-China negotiations and favourable global liquidity environment.
- We expect the economic data of the U.S., Eurozone and China will continue to add volatility to markets and affect the overall risk sentiment.

Reason(s) for Material Difference between the Annualised Return and Reference Portfolio[8]: N/A

- 3月份環球市場繼續反彈，幾乎所有資產類別及主要指數皆顯著上升。
- 美國方面，製造業數據持續擴張，勞工市場數據強勁。繼聯儲局發表鴿派言論之後，市場預期貨幣政策由收緊轉為適中。
- 儘管歐洲經濟數據仍然疲弱及歐洲中央銀行下調增長及通脹預測，但市場氣氛受到歐洲央行的寬鬆訊號支持。歐洲股市3月份輕微向上，部份升幅受到歐元貶值所抵銷。
- 中國在岸及離岸股市3月份表現繼續強勁，主要原因是中美貿易談判進展理想，以及環球市場流動性充裕。
- 我們預期美國、歐元區及中國的經濟數據會繼續加劇市場的波動性，並對整體的風險情緒帶來影響。

年度回報與參考投資組合的重大差異理由[8]：不適用

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 : BEA Union Investment Management Limited, Bank of East Asia (Trustees) Limited and Lipper
資料來源 : 東亞聯豐投資管理有限公司、東亞銀行(信託)有限公司及理柏

1 The fund risk indicator shows the annualised standard deviation based on the monthly rates of return of the fund over the past 3 years to the reporting date of this Fund Fact Sheet.
基金風險標記是以年度標準差表示,數據是根據截至該基金概覽匯報日,過往3年之按月回報率計算。

2a Performance information of the constituent funds will be presented only if they have investment track records of not less than 6 months.
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。

2b 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。

3 The Fund Expense Ratio ("FER") is up to 31st March, 2018. It is not necessary to show a FER for a constituent fund where the period between the reporting date of the fund fact sheet and the inception date for the fund is less than 2 years.
基金開支比率截至2018年3月31日。如成分基金的基金概覽匯報日與基金的成立日期相隔不足兩年,則無須提供該基金的基金開支比率。

4 The term "cash and others" should be used to denote cash at call, and operating items such as account payables and account receivables (where relevant).
「現金及其他」一詞應指通知現金,及類似應付款項和應收款項的營運項目(如適用)。

5 Fees 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 uses 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.
強積金保守基金的收費可(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。東亞強積金保守基金採用方式(二)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。

6 Prescribed savings rate is a rate prescribed by the Mandatory Provident Fund Schemes Authority monthly. The prescribed savings rate is the simple average of the interest rates offered by the three note-issuing banks in Hong Kong on Hong Kong dollar savings account with deposit amount of $120,000.
訂明儲蓄利率指強制性公積金計劃管理局每月定期公佈的利率。該利率是三家香港的發鈔銀行港幣儲蓄戶口12萬元存款的利率水平之平均數。

7 Default Investment Strategy ("DIS") is a ready-made investment arrangement mainly designed for those MPF scheme members who are not interested or do not wish to make an investment 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 BEA Core Accumulation Fund (the "Core Accumulation Fund") and BEA Age 65 Plus Fund (the "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 Explanatory Memorandum of the BEA (MPF) Value Scheme.
預設投資策略是一項主要為無意或不希望作出投資選擇的強積金計劃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。對於沒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,即東亞核心累積基金(「核心累積基金」)及東亞65歲後基金(「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%於風險較高的投資產品。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,成員的指示必須就以下部分作出全數投資:(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,請參閱東亞(強積金)享惠計劃的說明書。

8 For the Core Accumulation Fund and Age 65 Plus Fund, a brief explanation should be provided for any material difference between their returns and that of the relevant recognised reference portfolio over any period of 1, 5, 10 years and since launch as constituent funds of the DIS. Material difference means a difference in annualised performance of a constituent fund of the DIS that exceeds (i) 2.5 percentage points either side of the annualised performance of the recognised reference portfolio where the reporting date of the fund fact sheet falls on or before 30th June, 2019; and (ii) 2.0 percentage points either side of the annualised performance of the recognised reference portfolio where the reporting date of the fund fact sheet falls after 30th June, 2019.
就核心累積基金及65歲後基金而言,如基金與相關的獲認可參考投資組合在1年期、5年期、10年期及自推出成為預設投資策略成分基金以來任何一段期間的回報有任何重大差異,須簡述差異理由。就此:(i)如基金概覽的匯報日為2019年6月30日或之前,重大差異指某預設投資策略成分基金的年率化表現,高於或低於獲認可參考投資組合年率化表現,而兩者的差距超逾2.5個百分點;及(ii)如基金概覽的匯報日為2019年6月30日之後,重大差異指某預設投資策略成分基金的年率化表現,高於或低於獲認可參考投資組合年率化表現,而兩者的差距超逾2.0個百分點。

9 Due to rounding, the total allocation may not add up to exactly 100%.
由於四捨五入關係,分佈的總數可能不等於100%。

The Fund Fact Sheet is published on a quarterly basis. Members can obtain quarterly Fund Fact Sheet by visiting www.hkbea.com or by calling the BEA (MPF) Hotline (Operated by Bank of East Asia (Trustees) Limited).
基金概覽會定期以季度形式出版。成員可登入東亞銀行網頁www.hkbea.com下載或致電東亞(強積金)熱線(由東亞銀行(信託)有限公司運作)索取每季基金概覽。

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。

You may, at any time and without charge, request Bank of East Asia (Trustees) Limited ("BEA Trustees") to stop using your personal data for direct marketing purposes. To do so, please send an email to BEAMPF@hkbea.com, or send a written request to BEA Trustees' Individual Data Protection Officer by post to 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.
你可隨時要求東亞銀行(信託)有限公司(「東亞信託」)停止使用你的個人資料於直接促銷用途,而無須支付任何費用。如你欲提出此要求,請電郵至BEAMPF@hkbea.com,或致函東亞信託個人資料保障主任(地址:香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓),東亞信託會隨即跟進你的要求。