



# 宏利（國際）公積金

ManuFlex (MIL) ORSO

每月摘要

Monthly Fund Summary

截至 2024 年 2 月 29 日

As at February 29, 2024

**重要事項 (僱主及／或僱員，視乎適用):**

- 宏利（國際）公積金是集資退休基金。您應在投資於宏利（國際）公積金下之任何投資組合前，衡量個人可承受風險的程度及您的財政狀況。倘您對本文件內容之含義或影響及就某一項投資組合是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢獨立財務及／或專業人士的意見。
- 投資涉及風險。您應了解所作投資可能受市場波動影響，所作投資的價值可升亦可跌，因此於贖回時實際所得的金額亦有可能低於原來所作的投資，因而蒙受重大損失。
- 宏利人壽保險（國際）有限公司是資金保證基金（港元及美元）（“資金保證基金”）及穩健基金的保證人。因此，您於資金保證基金及穩健基金的投資將受宏利人壽保險（國際）有限公司的信用風險所影響。有關資金保證基金及穩健基金的信用風險、保證特點及保證規定條件的詳情，請參閱銷售文件中該項基金的投資政策。
- 宏利（國際）公積金受香港法例監管，並須按其詮釋。
- 過往的表現不能作為日後表現的指標。您不應只根據本資料作出投資決定。您應在決定是否投資於宏利（國際）公積金及選取宏利（國際）公積金之任何投資選項前參閱銷售文件了解詳情（包括風險因素、費用及收費）。

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

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

基金編號 Fund Code	投資基金 Investment Fund	基金價格 Fund Price		基金表現 <sup>1</sup> Fund Performance <sup>1</sup>										
				累積回報 Cumulative Return (%)						曆年回報 Calendar Year Return (%)				
		港元 (HK\$)	美元 (US\$)	六個月 6 Months	年初至今 YTD	一年 1 Year	三年 3 Years	五年 5 Years	十年 10 Years	2019	2020	2021	2022	2023

股票基金 Equity Funds

SHK081	康健護理基金 <sup>*,**</sup> Healthcare Fund <sup>*,**</sup>	17.617	不適用 N/A	8.06	5.97	17.06	30.01	56.41	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	17.88	11.01	20.03	-2.52	4.47
SHK086	科技基金 <sup>*,**</sup> Technology Fund <sup>*,**</sup>	11.294	不適用 N/A	20.69	13.55	53.45	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	不適用 N/A	不適用 N/A	1.61	-36.99	55.36
SHK071	亞太股票投資基金 Pacific Asian Equity Fund	51.876	6.626	3.65	0.62	5.57	-15.00	20.14	55.41	15.80	24.47	1.49	-17.26	6.46
SHK080	中華威力基金 <sup>*</sup> China Value Fund <sup>*</sup>	13.643	不適用 N/A	-6.52	-3.05	-12.80	-41.92	-16.19	16.78	23.02	23.58	-7.23	-25.87	-8.24
SHK075	香港股票投資基金 Hong Kong Equity Fund	72.574	9.270	-11.14	-2.76	-16.95	-49.14	-28.74	-3.30	16.75	26.50	-15.62	-22.65	-14.97
SHK082	恒指基金 <sup>*,**</sup> Hang Seng Index Tracking Fund <sup>*,**</sup>	6.898	不適用 N/A	-9.56	-3.36	-14.12	-38.99	-34.95	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	12.03	-0.94	-12.60	-13.64	-10.94
SHK072	日本股票投資基金 Japan Equity Fund	26.718	3.413	13.33	5.82	22.98	3.50	16.15	35.62	15.20	2.90	1.59	-19.17	20.48
SHK074	歐洲股票投資基金 European Equity Fund	97.130	12.407	15.02	4.76	19.33	9.87	64.72	61.25	29.48	25.20	25.50	-32.75	26.71
SHK073	北美股票投資基金 North American Equity Fund	166.893	21.318	12.82	4.59	29.08	31.08	94.26	188.83	34.04	22.37	29.33	-24.27	33.15
SHK084	美國股票策略投資基金 <sup>*,**</sup> US Equity Strategic Fund <sup>*,**</sup>	10.266	不適用 N/A	20.01	12.07	54.91	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	不適用 N/A	不適用 N/A	-2.95	-36.91	49.60
SHK065	國際股票投資基金 International Equity Fund	389.026	49.692	11.62	4.05	22.82	16.15	67.04	116.54	28.66	20.77	21.79	-24.48	25.93

混合資產基金 Mixed Asset Funds

SHK079	進取基金 <sup>*</sup> Aggressive Fund <sup>*</sup>	17.164	不適用 N/A	3.94	1.54	6.66	-12.19	22.02	51.12	20.93	21.12	6.13	-21.86	8.58
SHK068	均衡基金 Balanced Fund	31.317	4.000	3.31	0.75	5.49	-13.18	14.88	35.26	17.03	18.46	3.75	-20.51	7.42
SHK083	施羅德組合投資基金 <sup>*,**</sup> Schroder Balanced Investment Fund <sup>*,**</sup>	11.760	不適用 N/A	1.79	0.72	2.15	-10.29	15.57	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	15.50	16.70	4.40	-16.32	4.82

債券基金 Bond Funds

SHK066	國際債券基金 International Bond Fund	19.094	2.439	1.46	-2.85	2.21	-18.80	-12.71	-16.78	3.06	8.24	-6.23	-17.79	5.33
SHK085	摩根環球債券基金 <sup>*,**</sup> JPMorgan Global Bond Fund <sup>*,**</sup>	9.104	不適用 N/A	2.11	-1.19	2.89	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	不適用 <sup>▲▲</sup> N/A <sup>▲▲</sup>	不適用 N/A	不適用 N/A	-0.50	-11.38	4.49

保證基金 Guaranteed Funds

SHK078	穩健基金 <sup>*,#</sup> Stable Fund <sup>*,#</sup>	13.303	不適用 N/A	1.68	-0.71	2.46	-12.94	2.23	15.65	9.32	11.38	-0.97	-14.81	4.16
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基金 編號 Fund Code	投資基金 Investment Fund	利率公布 Interest Rate Declared				
		年份 Year (% 年率 p.a.)				
		2019	2020	2021	2022	2023
DHK067	資金保證基金(港元) <sup>##</sup> Capital Guarantee Fund (HK\$)	1.65	1.25	1.25	1.25	1.50
DUS067	資金保證基金(美元) <sup>##</sup> Capital Guarantee Fund (US\$)	1.75	1.25	1.25	1.25	1.50

資料來源：宏利投資管理（香港）有限公司

Source: Manulife Investment Management (Hong Kong) Limited

- 1 投資基金表現是以港元的每單位資產淨值計算，並已扣除所有收費。以美元作貨幣單位的保單，“單位資產淨值（美元）”將提供作參考之用。 Investment fund performance is calculated on the basis of NAV (net asset value) -to-NAV in Hong Kong Dollar, and is net of all charges. For US Dollar policy, "NAV / Unit (USD)" is provided for your reference.
- \* 康健護理基金／科技基金／中華威力基金／恒指基金／美國股票策略投資基金／進取基金／施羅德組合投資基金／摩根環球債券基金／穩健基金只適用於以港元作貨幣單位的保單。  
Healthcare Fund/ Technology Fund/ China Value Fund/ Hang Seng Index Tracking Fund/ US Equity Strategic Fund/ Aggressive Fund/ Schroder Balanced Investment Fund/ JPMorgan Global Bond Fund/ Stable Fund are available in Hong Kong Dollar policy only.
- \*\* 成立不足 5 個日曆年的投資基金，成立年份之表現將由成立日起至該年年底計算。  
For an investment fund with less than 5 calendar years' history, performance of the inception year is calculated from its launch date to the inception year end.
- # 宏利人壽保險（國際）有限公司為穩健基金的保證人。每月保證利率相等於積金局公布的訂明儲蓄利率。符合保證的規定條件視乎：1. 成員於五十五歲生日前的供款須繳清並完成交收程序；及 2. 預定事件：投資者須持有本投資基金直至六十五歲退休、或於退休前不幸身故、或完全失去行為能力，方可獲利息保證。若在發生預定事件之前贖回供款，則成員須完全承擔基金資產價值波動的風險。有關保證詳情，請參閱宏利（國際）公積金建議書。  
Manulife (International) Limited is the guarantor for Stable Fund. Investors are provided with an interest guarantee for each month equal to the prescribed savings rate published by the MPFA. The guarantee is subject to 1. The contribution must be received in clear funds before the member's 55th birthday; and 2. Pre-determined events: members must hold their investment in this investment fund to retirement at age 65, or in case of death, or total incapacitation prior to retirement. Redemption before the occurrence of the pre-determined events is fully exposed to fluctuation in the value of the fund's assets. Please refer to the ManuFlex (MIL) Proposal for detailed features of the guarantee.
- ## 資金保證基金（港元及美元）（“資金保證基金”）提供本金保證，宏利人壽保險（國際）有限公司為資金保證基金的保證人。在相關曆年（或其中部分利息）的利息完全由保證人根據資金保證基金每月的最低結餘酌情釐定，並於隨後曆年的一月貸記入帳戶。將來之利率可升可降，不獲保證。在釐定利率時，保證人可於其合法擁有之資金保證基金內，為基金保留超出資金保證儲備要求之部份投資收益為儲備。倘若資金保證基金的資產不足以提供資金保證及／或應付利息，保證人將在資金保證基金期內提供儲備以彌補不足。保證人釐定利率時所考慮的因素，包括但不限於基金投資收益和已兌現及未兌現之資本盈利或虧損。有關保證特點，請參閱宏利（國際）公積金銷售文件。  
The Capital Guarantee Fund (HK\$ & US\$) ("CGF") offers a guarantee of capital. The guarantor is Manulife (International) Limited. Interest for the relevant calendar year (or part thereof) is determined entirely at the guarantor's discretion and credited in January of the following calendar year based on minimum balance in CGF in each month. Future interest rate is not guaranteed and may go down as well as up. In determining the interest rate, the guarantor may retain as reserve, within the CGF which the guarantor retains the legal ownership, portion of the investment income of the CGF in excess of that required to be set aside to meet the guarantee under the CGF. In the case where the assets of the CGF prove inadequate to meet the capital guarantee and/or interest payable, provisions will be made by the guarantor to make good the shortfall over the term of the CGF. The guarantor will take into consideration such factors, including but not limited to, investment income earned by the fund, realized and unrealized capital gains/losses to determine the interest rate. Please refer to the ManuFlex (MIL) offering document for detailed features of the guarantee.
- ▲▲ 有關投資基金之一年、三年、五年及十年的表現將於投資基金推出一年、三年、五年及十年後提供。  
The 1-year, 3-year, 5-year and 10-year performance of the investment fund will be available 1 year, 3 years, 5 years and 10 years respectively after the launch date.
- 警告：基金單位價格可升可跌。所載數據僅供參考而過往的基金表現不能作為日後表現的指標。投資帶有風險。有關計劃詳情（包括風險因素、費用及收費），請參閱宏利（國際）公積金建議書。本刊物所載任何資訊不應依賴作為投資建議，或視作代替詳細之投資建議，又或者視為代替個別情況之詳細投資建議。
- 註：所有圖表及投資基金表現資料皆由相關基金的投資經理提供。所有基金報價均已扣除投資管理費及其他費用。
- WARNING：Unit prices may fall as well as rise. The figures are for reference only and past performance is not indicative of future performance. Investment involves risks. Please refer to the ManuFlex (MIL) proposal for details, including risk factors, fees and charges. No information contained in this publication should be relied upon as investment advice or regarded as a substitute for detailed investment advice or regarded as a substitute for detailed investment advice in individual cases.
- Note：All the graphs and investment funds' performance information are provided by the investment managers of the underlying funds. All unit prices declared are net of investment management fees and other charges.

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

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

由宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）刊發。地址：僱員福利業務，香港九龍觀塘偉業街 223-231 號宏利金融中心 A 座 21 樓。傳真：2234 5617

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

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