

本文件僅旨在提供給宏利環球精選（強積金）計劃（本計劃）的現有成員參考，不論基於任何原因皆不能進一步轉發或提供給不屬於本計劃現有成員的他人，包括但不限於促銷本計劃或任何其他營銷目的。

重要事項：

- 此文件只涵蓋本計劃之概覽。有關本計劃詳情，包括風險因素、投資策略、費用及收費，請參閱強積金計劃說明書及主要計劃資料文件。
- 在作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。如您就某一項成分基金或預設投資策略是否適合您（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，並因應您的個人狀況而作出最適合您的投資選擇。
- 投資涉及風險，並不是每一項成分基金均適合所有成員。您應考慮各項成分基金及預設投資策略所附帶的風險，您的投資／累算權益或會蒙受虧損。

宏利環球精選（強積金）計劃（「本計劃」）是集成信託計劃。

- 受託人：宏利公積金信託有限公司
- 保薦人：宏利人壽保險（國際）有限公司
- 計劃年度終結日：3月31日
- 成分基金數目：29



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成分基金名稱		管理費用 ^{註1} (按每年淨資產值的某個百分比計算)
1	宏利 MPF 核心累積基金 ^{註2} <ul style="list-style-type: none"> • 混合資產基金 — 環球 — 約60%投資於較高風險資產，40%投資於較低風險資產 • 約60%投資於較高風險資產，其餘資產投資於較低風險資產 • 提供資本增長 	0.75%
2	宏利 MPF 65 歲後基金 ^{註2} <ul style="list-style-type: none"> • 混合資產基金 — 環球 — 約20%投資於較高風險資產，80%投資於較低風險資產 • 約20%投資於較高風險資產，其餘資產則投資於較低風險資產 • 提供平穩增長 	0.75%
3	宏利 MPF 利息基金 ^{註3} <ul style="list-style-type: none"> • 保證基金-本金保證 • 最少70%投資於港元固定收益金融工具，最多30%投資於其他投資 • 提供本金保證 	1.75%
4	宏利 MPF 穩健基金 ^{註3} <ul style="list-style-type: none"> • 保證基金-利息保證 • 最多40%投資於股票及與股票有關的投資，其餘資產則投資於債券、存款及其他投資 • 提供較為穩定的中期至長期增長 	1.75%
5	宏利 MPF 退休收益基金 ^{註4,5} <ul style="list-style-type: none"> • 混合資產基金 — 環球 — 約20%至60%投資於股票及與股票有關的投資 • 約20%至60%投資於股票及與股票有關的投資，其餘資產則投資於債券、存款及其他投資 • 提供定期及穩定收益以及長期資本收益增長 	1.30%
6	宏利 MPF 增長基金 <ul style="list-style-type: none"> • 混合資產基金 — 環球 — 約50%至90%投資於股票及與股票有關的投資 • 約50%至90%投資於股票及與股票有關的投資，其餘資產則投資於債券、存款及其他投資 • 提供中、長期資本收益增長 	1.75%
7	宏利 MPF 進取基金 <ul style="list-style-type: none"> • 混合資產基金 — 環球 — 主要投資於股票及與股票有關的投資 • 主要投資於股票及與股票有關的投資，最多30%投資於債券、存款及其他投資 • 提供長期的資本增長 	1.75%
8	宏利 MPF 保守基金 <ul style="list-style-type: none"> • 貨幣市場基金 — 香港 • 固定收益金融工具 • 提供與積金局公布的訂明儲蓄利率相配合的回報率，但本金及利息不獲保證 	0.75%
9	宏利 MPF 香港股票基金 <ul style="list-style-type: none"> • 股票基金 — 香港 • 最少70%投資於香港股票及與股票有關的投資（少於30%投資於中國內地上市公司股份），最多30%投資於債券、存款及其他投資 • 提供中至長期資本收益增長 	1.75%

10	宏利 MPF 國際股票基金	1.75%
	<ul style="list-style-type: none"> • 股票基金-環球 • 投資於環球股票及與股票有關的投資，最多30%投資於債券、存款及其他投資 • 提供中至長期資本收益增長 	
11	宏利 MPF 亞太股票基金	1.75%
	<ul style="list-style-type: none"> • 股票基金-亞太 • 主要投資於股票，最多30%投資於債券、存款及其他投資 • 提供中至長期資本收益增長 	
12	宏利 MPF 歐洲股票基金	1.75%
	<ul style="list-style-type: none"> • 股票基金-歐洲 • 主要投資於股票，最多30%投資於債券、存款及其他投資 • 提供中至長期資本收益增長 	
13	宏利 MPF 北美股票基金	1.75%
	<ul style="list-style-type: none"> • 股票基金-北美 • 主要投資於股票，最多30%投資於債券、存款及其他投資 • 提供中至長期資本收益增長 	
14	宏利 MPF 日本股票基金	1.75%
	<ul style="list-style-type: none"> • 股票基金-日本 • 主要投資於股票，最多30%投資於債券、存款及其他投資 • 提供中至長期資本收益增長 	
15	宏利 MPF 香港債券基金	1.15%
	<ul style="list-style-type: none"> • 債券基金-香港 • 最少70%投資於以港元計價的准許存款及債務證券，最多30%投資於其他投資 • 提供較有優勢的整體回報比率 	
16	宏利 MPF 人民幣債券基金	1.15%
	<ul style="list-style-type: none"> • 債券基金-中國 • 最少70%投資於以人民幣計價的債務證券，最多30%投資於以人民幣或非人民幣計價的其他投資 • 提供較有優勢的整體回報比率 	
17	宏利 MPF 亞太債券基金	1.15%
	<ul style="list-style-type: none"> • 債券基金-亞太 • 主要投資於由任何政府、中央銀行、超國家機構、多邊國際機構，或企業於亞太區發行的債務證券，最多30%投資於其他投資 • 提供較有優勢的整體回報比率 	
18	宏利 MPF 國際債券基金	1.15%
	<ul style="list-style-type: none"> • 債券基金-環球 • 主要投資於由任何政府及中央銀行或多邊國際機構發行的准許存款及債務證券，最多30%投資於其他投資 • 提供較有優勢的整體回報比率 	
19	宏利 MPF 中華威力基金	1.90%
	<ul style="list-style-type: none"> • 股票基金-大中華區 • 主要投資於大中華經濟地區各類行業公司股份，最多30%投資於債券、存款及其他投資 • 提供中至長期資本收益增長 	
20	宏利 MPF 康健護理基金	1.90%
	<ul style="list-style-type: none"> • 股票基金 — 康健護理行業 • 主要投資於任何證券交易所上市的康健護理及相關行業的公司的股票相關投資及股份，最多30%投資於債券、存款及其他投資 • 提供長期資本收益增長 	
21	宏利 MPF 恒指基金	0.88%
	<ul style="list-style-type: none"> • 股票基金-香港 • 投資於恒生指數成份股公司的股份 • 提供中期至長期資本收益增長 	
22	宏利 MPF 富達增長基金	1.75%
	<ul style="list-style-type: none"> • 混合資產基金 — 環球 — 約90%投資於股票 • 約90%投資於環球股票中的的次層核准基金 • 提供長期資本收益增長 	
23	宏利 MPF 富達平穩增長基金	1.75%
	<ul style="list-style-type: none"> • 混合資產基金-環球-約 50%投資於股票 • 約50%的次層核准基金投資於環球股票，45%投資於環球債券，其餘5%則投資於現金存款 • 提供中至長期資本收益增長 	

24	宏利 MPF 智優裕退休基金	0.99%
	<ul style="list-style-type: none"> • 混合資產基金 — 環球 — 最高65%投資於股票 • 約40%至60%投資於股票及與股票有關的投資，其餘資產則投資於債券、存款及其他投資 • 提供中期至長期資本收益增長 	
25	宏利 MPF 2025 退休基金	0.99%
	<ul style="list-style-type: none"> • 混合資產基金 — 環球 — 最高95%投資於股票 • 最初75%至95%投資於股票及與股票有關的投資，其餘資產則投資於債券、存款及其他投資，並根據資產分配軌道逐步增持更多定息證券 • 提供長期資本收益增長 	
26	宏利 MPF 2030 退休基金	0.99%
	<ul style="list-style-type: none"> • 混合資產基金 — 環球 — 最高95%投資於股票 • 最初75%至95%投資於股票及與股票有關的投資，其餘資產則投資於債券、存款及其他投資，並根據資產分配軌道逐步增持更多定息證券 • 提供長期資本收益增長 	
27	宏利 MPF 2035 退休基金	0.99%
	<ul style="list-style-type: none"> • 混合資產基金 — 環球 — 最高100%投資於股票 • 最初80%至100%投資於股票及與股票有關的投資，其餘資產則投資於債券、存款及其他投資，並根據資產分配軌道逐步增持更多定息證券 • 提供長期資本收益增長 	
28	宏利 MPF 2040 退休基金	0.99%
	<ul style="list-style-type: none"> • 混合資產基金 — 環球 — 最高100%投資於股票 • 最初80%至100%投資於股票及與股票有關的投資，其餘資產則投資於債券、存款及其他投資，並根據資產分配軌道逐步增持更多定息證券 • 提供長期資本收益增長 	
29	宏利 MPF 2045 退休基金	0.99%
	<ul style="list-style-type: none"> • 混合資產基金 — 環球 — 最高100%投資於股票 • 最初80%至100%投資於股票及與股票有關的投資，其餘資產則投資於債券、存款及其他投資，並根據資產分配軌道逐步增持更多定息證券 • 提供長期資本收益增長 	

- 註1 上表所顯示的管理費用只包括基金及其基礎基金收取的管理費用，並不包括其他可能向基金及其基礎基金或計劃成員收取的費用及收費。詳情請參閱本計劃的強積金計劃說明書。
- 註2 預設投資策略中的宏利 MPF 核心累積基金及宏利 MPF 65 歲後基金（合稱「預設投資策略成分基金」）及某些簡稱為退休基金的成分基金，其資產分配會隨時間而改變，因此涉及的投資風險及回報亦會隨時間而改變。預設投資策略成分基金或退休基金可能並非適合所有成員。投資前您應了解相關的風險，以及除年齡外，您亦須考慮其他因素，以及檢討個人的投資目標。
- 註3 本計劃內的宏利MPF利息基金及宏利MPF穩健基金（統稱「保證基金」）各自只投資於由宏利人壽保險（國際）有限公司提供以保單形式的核准匯集投資基金。而有關保證亦由宏利人壽保險（國際）有限公司提供。因此，您於保證基金的投資（如有）將受宏利人壽保險（國際）有限公司的信貸風險所影響。有關保證基金的信貸風險、保證特點及保證條件的詳情，請參閱本強積金計劃說明書的第3及第7部分。
- 註4 宏利MPF退休收益基金（「退休收益基金」）就分發派息、派息頻次及派息金額／派息率概不提供任何保證。派息可從基金的已變現之資本增值、資本及／或總收入中撥付，同時亦可從資本中記入／支付全部或部分費用、收費及開支，以致可作為派息的可分派收入增加。派息從資本中及／或實際上從資本中撥付代表提取部分原有投資或任何歸因於原有投資的資本增值。分發派息會導致退休收益基金於除息日的每單位資產淨值降低或調整。
- 註5 65歲以下的成員應注意，定期及頻繁地分發派息並將派息再投資於退休收益基金無可避免會涉及一段投資空檔，派息未有用作再投資，而重複地受間斷市場風險所影響（現時為每月）。就由於分發派息的特點，這些成員從退休收益基金得到的回報或會因派息再投資時，其每單位資產淨值可能已升或跌，而受到負面或正面的影響。因此，這些成員從退休收益基金得到的回報或會有別於有相類似投資組合而不包含此安排的成分基金，而分發派息的特點對這些成員或許不一定是有利。

如欲查詢，請與宏利人壽保險（國際）有限公司香港退休業務部聯絡。

成員熱線 (+852) 2108 1388

網址 www.manulife.com.hk

地址 香港九龍觀塘偉業街223-231號宏利金融中心A座21樓

由宏利公積金信託有限公司刊發。

Manulife Global Select (MPF) Scheme Highlights of the Scheme

THIS DOCUMENT IS INTENDED TO BE PROVIDED TO EXISTING MEMBERS OF THE MANULIFE GLOBAL SELECT (MPF) SCHEME ("THE SCHEME") FOR REFERENCE ONLY. IT MUST NOT BE FURTHER DISTRIBUTED OR MADE AVAILABLE TO OTHER PERSONS WHO ARE NOT EXISTING MEMBERS OF THE SCHEME FOR ANY PURPOSE INCLUDING BUT NOT LIMITED TO PROMOTING THE SCHEME OR ANY OTHER MARKETING PURPOSE.

Important to note:

- This document only serves as an overview of the Scheme. Please refer to the MPF Scheme Brochure and Key Scheme Information Document ("KSID") for details including risk factors, investment objectives, fees and charges of the Scheme.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices. If in doubt as to whether a certain constituent fund or the Default Investment Strategy ("DIS") is suitable for you (including whether it is consistent with your investment objectives), you should seek independent financial and/or professional advice and make investment choices most suitable for you taking into account your circumstances.
- Investment involves risks and not each of the constituent funds would be suitable for everyone. You should consider the risks associated with each of the constituent funds and the DIS and your investments/accrued benefits may suffer loss.

Manulife Global Select (MPF) Scheme (the "Scheme") is a master trust scheme.

- Trustee: Manulife Provident Funds Trust Company Limited
- Sponsor: Manulife (International) Limited
- Scheme year end: March 31
- Number of constituent funds: 29



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Constituent Fund Name		Management Fee ^{Note 1} (% of NAV per annum)
1	Manulife MPF Core Accumulation Fund ^{Note 2} <ul style="list-style-type: none"> • Mixed Assets Fund – Global – around 60% in higher risk assets and 40% in lower risk assets • Approximately 60% in higher risk assets and remainder in lower risk assets • To provide capital growth 	0.75%
2	Manulife MPF Age 65 Plus Fund ^{Note 2} <ul style="list-style-type: none"> • Mixed Assets Fund – Global – around 20% in higher risk assets and 80% in lower risk assets • Approximately 20% in higher risk assets and remainder in lower risk assets • To provide stable growth 	0.75%
3	Manulife MPF Interest Fund ^{Note 3} <ul style="list-style-type: none"> • Guaranteed Fund – Capital Guarantee • At least 70% in HKD fixed income instruments and up to 30% in other investments • To provide a capital guarantee 	1.75%
4	Manulife MPF Stable Fund ^{Note 3} <ul style="list-style-type: none"> • Guaranteed Fund – Interest Guarantee • Up to 40% in equities and equity related investments, and remainder in bonds, deposits and other investments • To provide relatively stable medium- to long-term growth 	1.75%
5	Manulife MPF Retirement Income Fund ^{Note 4, 5} <ul style="list-style-type: none"> • Mixed Assets Fund – Global - around 20% to 60% in equities and equity related investments • Around 20% to 60% in equities and equity-related investments, and remainder in bonds, deposits and other investments • To provide regular and stable income and long-term capital growth 	1.30%
6	Manulife MPF Growth Fund <ul style="list-style-type: none"> • Mixed Assets Fund – Global – around 50% to 90% in equities and equity related investments • Around 50% to 90% in equities and equity-related investments, and remainder in bonds, deposits and other investments • To provide medium- to long-term capital growth 	1.75%
7	Manulife MPF Aggressive Fund <ul style="list-style-type: none"> • Mixed Assets Fund – Global – mainly in equities and equity-related investments • Mainly equities and equity-related investments, and up to 30% in bonds, deposits and other investments • To provide long-term capital growth 	1.75%
8	Manulife MPF Conservative Fund <ul style="list-style-type: none"> • Money Market Fund – Hong Kong • Fixed income instruments • To provide a rate of return to match the prescribed savings rate published by the MPFA but with no guarantee of capital or interest 	0.75%
9	Manulife MPF Hong Kong Equity Fund <ul style="list-style-type: none"> • Equity Fund – Hong Kong • At least 70% in Hong Kong equities and equity-related investments (less than 30% in shares of companies listed in mainland China), and up to 30% in bonds, deposits and other investments • To provide medium- to long-term capital growth 	1.75%

10	Manulife MPF International Equity Fund	1.75%
	<ul style="list-style-type: none"> Equity Fund – Global Global equities and equity-related investments, and up to 30% in bonds, deposits and other investments To provide medium- to long-term capital growth 	
11	Manulife MPF Pacific Asia Equity Fund	1.75%
	<ul style="list-style-type: none"> Equity Fund – Pacific Asia Mainly equities, and up to 30% in bonds, deposits and other investments To provide medium- to long-term capital growth 	
12	Manulife MPF European Equity Fund	1.75%
	<ul style="list-style-type: none"> Equity Fund – Europe Mainly equities, and up to 30% in bonds, deposits and other investments To achieve medium- to long term capital growth 	
13	MPF North American Equity Fund	1.75%
	<ul style="list-style-type: none"> Equity Fund – North America Mainly equities, and up to 30% in bonds, deposits and other investments To provide medium- to long term capital growth 	
14	Manulife MPF Japan Equity Fund	1.75%
	<ul style="list-style-type: none"> Equity Fund – Japan Mainly equities, and up to 30% in bonds, deposits and other investments To provide medium- to long term capital growth 	
15	Manulife MPF Hong Kong Bond Fund	1.15%
	<ul style="list-style-type: none"> Bond Fund – Hong Kong At least 70% in HKD denominated permitted deposits and debt securities, and up to 30% in other investments To provide a competitive overall rate of return 	
16	Manulife MPF RMB Bond Fund	1.15%
	<ul style="list-style-type: none"> Bond Fund – China At least 70% in RMB denominated debt securities, and up to 30% in other RMB or non-RMB denominated investments To provide competitive overall rate of returns 	
17	Manulife MPF Pacific Asia Bond Fund	1.15%
	<ul style="list-style-type: none"> Bond Fund – Pacific Asia Mainly in debt securities issued by any government, central bank, supra-nationals, multilateral international agency or corporate issuers in the Asia Pacific region, and up to 30% in other investments To provide competitive overall rate of returns 	
18	Manulife MPF International Bond Fund	1.15%
	<ul style="list-style-type: none"> Bond Fund – Global Mainly in permitted deposits, debt securities issued by any government, central bank or multilateral international agency, and up to 30% in other investments To provide competitive overall rates of return 	
19	Manulife MPF China Value Fund	1.90%
	<ul style="list-style-type: none"> Equity Fund – Greater China Mainly in shares of companies covering different sectors of the economy in the Greater China region, and up to 30% in bonds, deposits and other investments To provide medium- to long term capital growth 	
20	Manulife MPF Healthcare Fund	1.90%
	<ul style="list-style-type: none"> Equity Fund – Healthcare Sector Mainly in equity-related investments and equities of companies in health care and related industries and which are listed on any stock exchange, and up to 30% in bonds, deposits and other investments To provide long-term capital growth 	
21	Manulife MPF Hang Seng Index Tracking Fund	0.88%
	<ul style="list-style-type: none"> Equity Fund – Hong Kong Shares of constituent companies of the Hang Seng Index To provide medium- to long-term capital growth 	
22	Manulife MPF Fidelity Growth Fund	1.75%
	<ul style="list-style-type: none"> Mixed Assets Fund – Global – approximately 90% in equities Approximately 90% of the second level APIF in global equities To provide long-term capital growth 	
23	Manulife MPF Fidelity Stable Growth Fund	1.75%
	<ul style="list-style-type: none"> Mixed Assets Fund – Global – approximately 50% in equities Approximately 50% of the second level APIF in global equities and 45% in global bonds and remainder of 5% in cash deposits To provide medium- to long-term capital growth 	
24	Manulife MPF Smart Retirement Fund	0.99%
	<ul style="list-style-type: none"> Mixed Assets Fund – Global – maximum 65% in equities Around 40% to 60% in equities and equity-related investments, and remainder in bonds, deposits and other investments To provide medium- to long-term capital growth 	

25	Manulife MPF 2025 Retirement Fund	0.99%
	<ul style="list-style-type: none"> • Mixed Assets Fund – Global – maximum 95% in equities • Initially 75% to 95% in equities and equity-related investments and remainder in bonds, deposits and other investments, and gradually contain more fixed-income securities according to the Glide Path • To provide long-term capital growth 	
26	Manulife MPF 2030 Retirement Fund	0.99%
	<ul style="list-style-type: none"> • Mixed Assets Fund – Global – maximum 95% in equities • Initially 75% to 95% in equities and equity-related investments and remainder in bonds, deposits and other investments, and gradually contain more fixed-income securities according to the Glide Path • To provide long-term capital growth 	
27	Manulife MPF 2035 Retirement Fund	0.99%
	<ul style="list-style-type: none"> • Mixed Assets Fund – Global – maximum 100% in equities • Initially 80% to 100% in equities and equity-related investments and remainder in bonds, deposits and other investments, and gradually contain more fixed-income securities according to the Glide Path • To provide long-term capital growth 	
28	Manulife MPF 2040 Retirement Fund	0.99%
	<ul style="list-style-type: none"> • Mixed Assets Fund – Global – maximum 100% in equities • Initially 80% to 100% in equities and equity-related investments and remainder in bonds, deposits and other investments, and gradually contain more fixed-income securities according to the Glide Path • To provide long-term capital growth 	
29	Manulife MPF 2045 Retirement Fund	0.99%
	<ul style="list-style-type: none"> • Mixed Assets Fund – Global – maximum 100% in equities • Initially 80% to 100% in equities and equity-related investments and remainder in bonds, deposits and other investments, and gradually contain more fixed-income securities according to the Glide Path • To provide long-term capital growth 	

Note

1. The management fees shown in the table above include the management fees chargeable by the fund and its underlying fund(s) only. There may be other fees and charges chargeable to the fund and its underlying fund(s) or to you. For details, please refer to the MPF scheme brochure.
2. The asset allocation of the Manulife MPF Core Accumulation Fund and Manulife MPF Age 65 Plus Fund (collectively the “DIS” CFs) in the DIS and some of the constituent funds which are referred to as the Retirement Funds will change over time and hence the risk profile and return will also change over time. The DIS CFs or the Retirement Funds may not be suitable for all Members. You should understand the relevant risks involved before investment and consider factors other than age and review your own investment objectives.
3. The Manulife MPF Interest Fund and the Manulife MPF Stable Fund (collectively the “Guaranteed Funds”) under the Scheme each invests solely in APIFs in the form of insurance policy provided by Manulife (International) Limited (“MIL”). The guarantee is also given by MIL. Your investments in the Guaranteed Funds, if any, are therefore subject to the credit risks of MIL. Please refer to sections 3 and 7 of the MPF Scheme Brochure for details of the credit risks, guarantee features and qualifying conditions in relations to the Guaranteed Funds.
4. The Manulife MPF Retirement Income Fund (the “Retirement Income Fund”) does not guarantee distribution of dividend, the frequency of distribution, and the dividend amount/yield. Dividends may be paid out of the realised capital gains, capital and/or gross income while charging/paying all or part of the fees, charges and expenses to/out of the capital, resulting in an increase in distributable income available for dividend distribution. Payment of dividends out of capital and/or effectively out of capital represent a withdrawal of part of the original investment or from any capital gains attributable to that original investment. Distribution of dividends will result in an immediate decrease or adjustment in the net asset value per unit of the Retirement Income Fund on the ex-dividend date.
5. Members who are below age 65 should note that the regular and frequent distribution of dividends and reinvestment of such dividends into the Retirement Income Fund will inevitably involve an investment time-lag during which dividends are not reinvested and it is subject to out-of-market risk on a recurring basis (currently, on a monthly basis). With the feature of dividend distribution, the return of the Retirement Income Fund for these Members may be impacted negatively or positively as its net asset value per unit may have gone up or down at the time when dividends are reinvested. Therefore the return of the Retirement Income Fund for these Members may deviate from that of a constituent fund with similar investment portfolio without such arrangement and may not always be advantageous to these Members.

For enquiry, please feel free to contact Hong Kong Retirement, Manulife (International) Limited

Member Hotline (+852) 2108 1388

Website www.manulife.com.hk

Address 21/F, Tower A, Manulife Financial Centre, 223-231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong

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