恒生銀行
HANG SENG BANK

恒生強積金
基金表現一覽
Hang Seng MPF
Fund Performance Update
30/9/2020

你應該參閱強積金計劃説明書，而不應只根據這文件的資料作出投資。
投資涉及風險。往績不能作為未來表現的指標。金融工具（尤其是股票及股份）之價值及任何來自此類金融工具之收入均可跌可升。有關詳情，包括產品特點及所涉及的風險，請參閱強積金計劃説明書。
You should not invest based on the information shown on this document alone and should read the MPF Scheme Brochure.
Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure.

平均基金開支比率低於市場平均數
Average fund expense ratio Lower than market average

恒生強積金成分基金的平均基金開支比率為1.20%，低於市場平均數1.45%[i]
The average fund expense ratio for Hang Seng MPF Constituent Funds is 1.20%, lower than market average 1.45%[i]

7項 基金管理費為組別中最低
Constituent Funds with Lowest management fees

20項成分基金當中，有7項的基金管理費為其組別中最低[ii]
7 out of 20 Hang Seng MPF Constituent Funds with lowest management fees in their respective fund categories[ii]

95% 成分基金 管理費≤組別中位數
of Constituent Funds Management fees ≤ the market median

恒生強積金有95%的成分基金的基金管理費低於或相等於其組別的中位數[ii]
95% of Hang Seng MPF Constituent Funds with management fees lower than or equal to the market median in their respective fund categories[ii]

恒生強積金
Hang Seng MPF

22 個業界獎項
industry awards

恒生強積金憑著卓越的投資表現及專業優質的服務獲得4個機構共22個業界獎項[iii]
Hang Seng MPF received a total of 22 industry awards from 4 organizations, in recognition of our outstanding investment performance and professional quality services[iii]

逾Over 50% 成分基金 跑贏行業中位數
of Constituent Funds Outperforming the industry median

逾50%恒生強積金基金在不同投資年期均跑贏其組別的中位數回報[iv]
Over 50% of Hang Seng MPF funds outperformed market median in their fund category across different time periods[iv]

i 根據強制性公積金計劃管理局網頁截至2020年10月31日的資料。
According to the information on the Mandatory Provident Fund Schemes Authority's website as at 31 October 2020.
ii 資料來源：美世（Mercer）截至2020年9月30日的強積金基金收費表。美世為全球最大的員工福利諮詢公司之一。
Source: MPF Fees Charts as at 30 September 2020, published by Mercer, one of the top global employee benefit consulting firm.
iii 包括於2019年12月至2020年5月期間，由積金評級、路孚特 (Refinitiv) 之理柏 (Lipper)、《彭博商業周刊/ 中文版》及《指標》頒發的強積金獎項。
Including the MPF awards received from MPF Ratings, Lipper from Refinitiv, Bloomberg Businessweek/Chinese Edition and BENCHMARK from December 2019 to May 2020.
iv 資料來源：美世（Mercer）截至2020年9月30日的強積金基金表現報告。
Source: Fund performance report as at 30 September 2020, published by Mercer.

基金組別[v] Fund Categories[v]	成分基金 Constituent Funds (CF)	恒生強積金成分基金表現[iv] Performance of Hang Seng MPF CFs[iv]			
		3個月 3-mth	1年 1-year	3年 3-year	5年 5-year
於其基金組別中，表現優於中位數的恒生強積金成分基金 Proportion of Hang Seng MPF CFs delivering better-than-market-median returns in their fund categories		**72%**	**56%**	**61%**	**67%**
股票基金：香港（主動式管理） **Equity Funds: Hong Kong (actively managed)**	中港股票基金 Hong Kong and Chinese Equity Fund	**Q2**	**Q2**		
股票基金：香港指數追蹤 **Equity Funds: Hong Kong Index Tracking**	恒指基金 Hang Seng Index Tracking Fund				**Q2**
股票基金：中國（主動式管理） **Equity Funds: China (actively managed)**	中國股票基金 Chinese Equity Fund	**Q2**	**Q2**	**Q2**	**Q2**
股票基金：中國指數追蹤 **Equity Funds: China Index Tracking**	恒生中國企業指數基金 Hang Seng China Enterprises Index Tracking Fund	**Q2**	**Q2**	**Q2**	**Q2**
股票基金：太平洋盆地日本除外 **Equity Funds: Pacific Basin ex Japan**	亞太股票基金 Asia Pacific Equity Fund	**No.1**	**Q2**		**Q2**
	自選亞太股票基金 ValueChoice Asia Pacific Equity Fund			**Q2**	
股票基金：歐洲 **Equity Funds: Europe**	歐洲股票基金 European Equity Fund	**Q2**	**Q2**	**Q2**	
	自選歐洲股票基金 ValueChoice European Equity Fund	**Q2**	**Q2**	**Q1**	**Q1**
股票基金：北美 **Equity Funds: North America**	北美股票基金 North American Equity Fund	**Q2**	**Q2**	**Q2**	**Q2**
	自選美國股票基金 ValueChoice US Equity Fund	**Q1**	**Q2**	**Q2**	**Q1**
股票基金：環球 **Equity Funds: Global**	環球股票基金 Global Equity Fund				/
混合型基金：增長（**80%-100%**股票） **Mixed Asset Funds: Growth (80%-100% equities)**	增長基金 Growth Fund	**Q2**			
混合型基金：均衡（**60%-80%**股票） **Mixed Asset Funds: Balanced (60%-80% equities)**	均衡基金 Balanced Fund	**Q2**			
	自選均衡基金 ValueChoice Balanced Fund			**Q2**	**Q1**
混合型基金：穩定（**20%-40%**股票） **Mixed Asset Funds: Capital Stable (20%-40% equities)**	平穩基金 Stable Fund	**Q2**	**Q1**	**Q2**	**Q2**
債券基金：環球 **Bond Funds: Global**	環球債券基金 Global Bond Fund	**Q1**	**Q1**	**Q1**	**No.1**
預設投資策略：**65**歲後基金 **DIS Funds: Age 65 Plus**	65歲後基金 Age 65 Plus Fund	**Q2**		**Q2**	/
預設投資策略：核心累積基金 **DIS Funds: Core Accumulation**	核心累積基金 Core Accumulation Fund				/

[v] 上表列出美世報告中的基金組別，此基金組別未必與恒生強積金智選計劃的強積金計劃說明書相同。
This table lists out the fund categories in the Mercer report and it may not be the same as set out in the MPF Scheme Brochure of Hang Seng Mandatory Provident Fund - SuperTrust Plus.

各階分類反映各成分基金於不同時段相關組別的累積表現之排名，由最高（第一階）至最低（第四階）排列。累積表現乃根據港元結算的資產淨值對資產淨值計算並已反映收費及費用在內。投資目標及主要投資特點（包括資產類別、資產配置及市場風險）相近的基金會被歸納為同一基金組別，此分類由美世提供並作定期檢視。請注意上表僅顯示優於基金組別中位數的表現。
The quartile reflects the ranking of the MPF Constituent Funds according to the cumulative performance of respective Constituent Fund for various periods in a descending order in the respective fund category, with quartile 1 being the highest while quartile 4 being the lowest. The cumulative performance is calculated in Hong Kong dollar based on the basis of NAV-to-NAV (net asset value) in which the impact of fees and charges have been reflected. A fund category groups Constituent Funds with comparable investment objectives and principal investment characteristics, including asset classes, asset allocation and market exposure. The classification methodology is assigned by Mercer and is subject to review from time to time. Please note that the table above only shows the better-than-market-median returns.

No.1 - 同一基金組別中排名第一
No.1 - Number 1 fund in the respective fund category
Q1 - 同一基金組別中位列第一階
Q1 - Fund in first quartile in the respective fund category
Q2 - 同一基金組別中位列第二階
Q2 - Fund in second quartile in the respective fund category
/ - 不適用
/ - Not applicable

請注意，上表並不包括強積金保守基金和保證基金。基於保守基金的收費結構不同，以及不同計劃下的保證基金的基金特點各異，如保證利率、保證條件等，此兩項基金並無法與其市場同儕的表現作直接比較。
Please note that the MPF Conservative Fund and the Guaranteed Fund have been excluded from the above table as performance of these two funds versus their peers in the market cannot be directly compared, due to the fee structure of the Conservative Fund, and that Guaranteed Funds from different schemes have diverse features such as guaranteed rate, guaranteed conditions, etc.

更詳細的基金回報資料可於恒生強積金的網頁「基金價格及表現」部分下載。
Details of fund return figures can be downloaded from the "Unit Prices and Performance" section of the Hang Seng MPF website.

如有任何查詢，歡迎致電恒生強積金服務熱線 (852) 2213 2213。
For enquiry, please contact Hang Seng MPF Service Hotline on (852) 2213 2213.

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