恒生銀行
HANG SENG BANK

恒生公積金計劃基金價格
Hang Seng Pooled Provident Plan Fund Prices

重要事項

- 恒生公積金計劃為集成職業退休計劃，於**1995**年**11**月**30**日在香港成立。
- 上述計劃包括其所有投資組合是由恒生保險有限公司（「恒生保險」）發出的保單構成。因此，你的投資將受恒生保險的信用風險所影響。
- 支付予你的僱員的權益是根據投資組合的表現變動，並按恒生公積金計劃的條款及細則而計算。每項投資組合有其特有的投資目標及相關風險。
- 僱主可選擇以信託安排參與恒生公積金計劃，但即使在信託安排下，所委任的信託人只會持有由恒生保險發出的保單，你的投資仍受恒生保險的信用風險所影響。
- 不論是否以信託安排成立，恒生公積金計劃包括其投資組合是以保單構成，因此你並非投資於相關投資基金／資產，亦沒有恒生公積金計劃的相關投資基金／資產的任何權利或擁有權。
- 如你的參與是以信託安排成立，該安排會受信託契約及有關保單（在明確納入構成該信託契約的範圍內）的條款管限。
- 保本增值基金的保證亦由恒生保險提供。因此，你於保本增值基金的投資（如有）將受恒生保險的信用風險所影響。
- 保本增值基金的保證將按有關保證特點運作。有關保證特點及條件的詳情，請參閱保本增值基金的投資組合便覽。
- 在挑選投資組合前，你必須衡量個人可承受風險的程度及你的財政狀況。在挑選投資組合時，如你就某一項投資組合是否適合你（包括是否符合你的投資目標）而有任何疑問，請徵詢獨立財務及／或專業人士的意見，並因應你的個人狀況而挑選最適合你的投資組合。
- 你應該參閱恒生公積金計劃的「主要推銷刊物」，而不應只根據這文件作出投資。
- 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、所涉及的風險及費用與收費，請參閱「主要推銷刊物」。

Important Notes

- Hang Seng Pooled Provident Plan (HSPPP) is a pooled occupational retirement scheme set up on 30 November 1995 in Hong Kong.
- The HSPPP together with all its Investment Portfolios are constituted in the form of an insurance policy issued by Hang Seng Insurance Company Limited (HSIC). Your investments are therefore subject to the credit risks of HSIC.
- The benefit payments of your employees are calculated with reference to the fluctuation of the performance of the Investment Portfolios subject to the terms and conditions of HSPPP. Each of the Investment Portfolios has its own investment objectives and associated risks.
- An employer may choose to put in place a trust arrangement in respect of its participation in HSPPP. However, even with the set up of a trust arrangement, the appointed trustee will only be holding an insurance policy issued by HSIC and your investments are still subject to the credit risks of HSIC.
- Whether or not a trust arrangement is set up, HSPPP and all its Investment Portfolios are constituted in the form of an insurance policy and therefore you are not investing in the underlying investment funds/assets and you do not have any rights or ownership over the underlying investment funds/assets of HSPPP.
- If a trust arrangement is set up in respect of your participation, such arrangement is governed by the provisions of the trust deed and, to the extent expressly incorporated into such trust deed by reference, the relevant insurance policy.
- The guarantee of the Capital Assurance Fund is also given by HSIC. Your investments in the Capital Assurance Fund, if any, are therefore subject to the credit risks of HSIC.
- The guarantee of the Capital Assurance Fund is subject to the relevant guarantee features. Please refer to the Investment Portfolio Fact Sheet of the Capital Assurance Fund for full details of the relevant guarantee features and conditions.
- You should consider your own risk tolerance level and financial circumstances before choosing any Investment Portfolio. When, in your selection of Investment Portfolios, you are in doubt 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 and choose the Investment Portfolio(s) most suitable for you taking into account your circumstances.
- You should not invest based on this document alone and should read the 'Principal Brochure' of Hang Seng Pooled Provident Plan.
- 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, risks and fees and charges involved, please refer to the 'Principal Brochure'.

基金表現
Fund Performance

下表顯示，恒生公積金計劃下各投資組合截至2026年10月28日之基金表現。
The following tables show the fund performance for each Investment Portfolio under the Hang Seng Pooled Provident Plan as at 28 October 2026.

累積表現 (%)
Cumulative Performance (%)

投資組合 Investment Portfolio	成立日期 Date of inception	累積表現 (%) Cumulative Performance (%)					
		3 個月 3 months	本年至今 YTD	1 年 1 year	3 年 3 years	5 年 5 years	成立至今 Since inception
環球增長基金 Global Growth Fund	09/04/1996	-2.40	2.20	1.88	49.40	20.01	303.89
恒生香港股票投資基金 Hang Seng Hong Kong Equity Investment Fund	21/03/1996	-6.09	-9.73	-12.34	24.51	-18.94	280.60
恒生指數投資基金 Hang Seng Index Investment Fund	21/08/1996	-8.14	-8.12	-10.37	42.06	2.61	289.66
恒生貨幣基金 Hang Seng Money Market Fund	07/01/2003	0.50	1.55	1.89	8.20	11.74	18.29

期內回報 (%)
Period Return (%)

投資組合 Investment Portfolio	期內回報 (%) Period Return (%)					
	01/01/2026-31/10/2026	01/01/2025 - 31/12/2025	01/01/2024 - 31/12/2024	01/01/2023 - 31/12/2023	01/01/2022 - 31/12/2022	01/01/2021 - 31/12/2021
環球增長基金 Global Growth Fund	2.09	24.15	9.38	3.95	-15.19	0.60
恒生香港股票投資基金 Hang Seng Hong Kong Equity Investment Fund	-9.71	22.55	18.14	-19.20	-15.93	-14.67
恒生指數投資基金 Hang Seng Index Investment Fund	-8.05	29.91	21.25	-11.16	-13.13	-12.56
恒生貨幣基金 Hang Seng Money Market Fund	1.53	2.07	3.72	3.41	0.62	-0.44

回報率 (%)
Declared Rate (%)

投資組合 Investment Portfolio	成立日期 Date of inception	回報率 (%) Declared Rate (%)					
		01/01/2026 - 31/10/2026	01/01/2025 - 31/12/2025	01/01/2024 - 31/12/2024	01/01/2023 - 31/12/2023	01/01/2022 - 31/12/2022	01/01/2021 - 31/12/2021
保本增值基金 Capital Assurance Fund	26/02/1996	0.41	2.00	1.90	1.90	1.45	1.45

資料來源：行政管理人 - 香港上海滙豐銀行有限公司
Source: Administrator - The Hongkong and Shanghai Banking Corporation Limited

備註
Remarks

恒生公積金計劃包括其所有投資組合是由恒生保險有限公司（「恒生保險」）發出的保單所構成。恒生保險是恒生銀行全資附屬機構。
The Hang Seng Pooled Provident Plan together with all its Investment Portfolios are constituted in the form of an insurance policy issued by Hang Seng Insurance Company Limited ('HSIC'), HSIC is a wholly-owned subsidiary of Hang Seng Bank.

保本增值基金的保證亦由恒生保險提供。因此，你於保本增值基金的投資（如有）將受恒生保險的信用風險所影響。
The guarantee of the Capital Assurance Fund is also given by HSIC. Your investments in the Capital Assurance Fund, if any, are therefore subject to the credit risks of HSIC.

保本增值基金的保證將按有關保證特點及條件的詳情，請參閱保本增值基金的投資組合便覽。
The guarantee of the Capital Assurance Fund is subject to the relevant guarantee features. Please refer to the Investment Portfolio Fact Sheet of the Capital Assurance Fund for full details of the relevant guarantee features and conditions.

累積表現以每兩個月月底的最後一個估值日的單位價格計算（即二月、 四月、六月、八月、十月及十二月）。
Cumulative performance is calculated based on the unit price of the last valuation day at the end of every two months (i.e. February, April, June, August, October and December).

期內回報以每年最後一個營業日的單位價格計算。
Period returns are calculated based on the unit price of the last business day of each year.

累積表現及期內回報以港元結算的單位價格計算。
Cumulative performance and Period returns are calculated based on unit prices in Hong Kong dollar.

累積表現及期內回報乃根據基金貨幣結算的資產淨值對資產淨值計算(包含股息再投資)。
Cumulative performance and Period returns are calculated in the fund currency on the basis of NAV-to-NAV (net asset value) with dividend reinvested.

年初至今回報率只是根據單位價格在相關部分年度的變動作初步計算， 僅供參考之用。

- 保本增值基金所公布的回報率及年初至今回報率不會為負數。

每年的回報率於每年12月31日後在切實可行的情況下盡快公布，屆時各成員賬戶的價值將會以額外單位形式調整，以確保該成員在該年度於本投資組合的投資回報為公布的回報率。反之，若成員在該財政年度期間贖回賬戶內的投資則不會獲得此額外單位，及該成員賬戶的回報將會按年初至今回報率計算並少於所公布的回報率。

The year-to-date Declared Rate is determined based on the difference in the unit prices over the relevant period and is for reference only.

- For Capital Assurance Fund, both the Declared Rate and the year-to-date Declared Rate would not be negative.

When the Declared Rate of the year is declared as soon as practicable after 31 December each year, the value of each members' account will be adjusted in the form of additional units in order to ensure that the return of that member's investments in the Investment Portfolio for that year is in accordance to the Declared Rate. Conversely, the member would not be entitled to such additional units should the member's investment is redeemed from the fund in the middle of a financial year, and the return of the member would be calculated according to the year-to-date Declared Rate which could be lesser than the Declared Rate.

本文件所提供的集成職業退休計劃資料僅供參考。此等資料可能須不時作出調整或更正，恕不另行通知。有關資料可能會因稍後作出之調整或更正而有所不同。上述所提供之資料不應被視為投資意見，你不應根據上述資料而作出你的投資選擇。

The ORSO information provided on this document is for reference only, which may be subject to adjustment or correction from time to time without any notice. The relevant information after adjustment or correction may vary. The information provided above should not be regarded as investment advice. You should not rely on the above information when making your investment choices.

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、所涉及的風險及費用與收費，請參閱「主要推銷刊物」。

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