

信安強積金計劃
800系列
Principal MPF Scheme
Series 800



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800系列
Principal MPF
Scheme Series 800

每月表現概覽
Monthly Performance Review

2024年4月
April 2024

重要 – 如閣下對本宣傳品內容的含意或影響有任何疑問，便應諮詢專業人士的獨立意見。

重要資料：

- 投資於信安港元儲蓄基金並不同存款於銀行或接受存款公司及並不受存款保障計劃所保障。投資於信安港元儲蓄基金將受投資風險影響。
- 強積金保守基金的收費可(i)透過扣除資產淨值收取；或(ii)透過扣除成員帳戶中的單位收取。信安強積金保守基金採用方式(i)收費，故所列之單位價格/資產淨值/基金表現已反映收費之影響。
- 在投資於預設投資策略前，閣下應考慮個人可承受風險的程度及財政狀況。閣下應注意，信安核心累積基金與信安65歲後基金未必適合閣下，而且信安核心累積基金與信安65歲後基金和閣下的風險狀況之間可能存在風險錯配（所導致的投資組合風險或會高於您的風險偏好）。若閣下對於預設投資是否適合閣下存有疑問，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作出最適合閣下的投資決定。
- 閣下應注意，預設投資策略的實施或會影響閣下的強積金投資及權益。若閣下對於會如何受到影響存有疑問，閣下應諮詢受託人。
- 當您作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇成分基金時，如您就某一項成分基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢財務及/或專業人士的意見，並因應您的個人狀況而選擇最適合您的成分基金。
- 請謹記，若閣下沒有作出任何投資選擇，則閣下所作出的供款及/或轉移至本計劃的權益，將被投資於預設投資策略。
- 投資涉及風險。基金價值可升可跌。過往表現並不表示將來會有類似表現。您的投資可能須承受重大虧損。投資回報並無保證，投資者未必能取回全部投資本金。
- 您不應單靠本宣傳品作出投資決定。您必須參閱有關強積金計劃說明書，以便獲得進一步資料（包括成分基金的投資政策、風險因素、費用及收費）。

Important: If you are in doubt about the meaning or effect of the contents of this marketing material, you should seek independent professional advice.

Important to note:

- Investment in the Principal HK Dollar Savings Fund is different from placing deposits with a bank or deposit-taking company and is not protected by the Deposit Protection Scheme. Investment in the Principal HK Dollar Savings Fund will be subject to investment risks.
- Fees and charges of a MPF conservative fund can be deducted from either (i) the assets of the Constituent Fund or (ii) members' account by way of unit deduction. This Principal MPF Conservative Fund uses method (i) and, therefore, unit prices/net asset value/fund performance quoted have incorporated the impact of fees and charges.
- You should consider your own risk tolerance level and financial circumstances before investing in DIS. You should note that the Principal Core Accumulation Fund and the Principal Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the Principal Core Accumulation Fund and the Principal Age 65 Plus Fund 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 the Trustee if you have doubts on how you are being affected.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices. In your selection of Constituent Fund(s), 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 own circumstances.
- In the event that you do not make any investment choices, please be reminded that any contributions made and/or benefits transferred into this Scheme will be invested into the DIS.
- Investment involves risks. The value of the funds may go up or down. The past performance is not indicative of future performance. Your investment may suffer significant loss. There is no assurance on investment returns and you may not get back the amount originally invested.
- You should not invest in reliance on this marketing material alone. You should read the relevant MPF Scheme Brochure for further details (including investment policy, risk factors, fee and charges of the Constituent Funds).

「本計劃」指信安強積金計劃—800系列。

「成分基金」指本計劃所涵蓋的成分基金。

「受託人」指信安信託(亞洲)有限公司。

"Scheme" means Principal MPF Scheme Series 800.

"Constituent Fund" means the constituent funds covered under the Scheme.

"Trustee" refers to Principal Trust Company (Asia) Limited.

本宣傳品之發行人：信安資產管理(亞洲)有限公司 Issuer of this material: Principal Asset Management Company (Asia) Limited

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信安強積金計劃800系列 Principal MPF Scheme Series 800
每月表現概覽 (續) Monthly Performance Review (continued)

截至2024年4月30日 As at 30/4/2024

成分基金名稱 [^] Name of the Constituent Fund [^]	成立日期 Inception Date	單位類別 Unit Class	累積回報 Cumulative Return (%)						曆年回報 Calendar Year Return (%)				
			年初至今 YTD	1年 1 year	3年 3 year	5年 5 year	10年 10 year	成立至今 Since Inception	2019	2020	2021	2022	2023
信安中國股票基金 Principal China Equity Fund	2007年8月1日 1 August 2007	D	5.16	-11.20	-46.46	-32.37	0.79	9.38	16.43	22.11	-16.29	-26.96	-15.51
		I	5.09	-11.37	-46.78	-33.18	-2.44	4.44	16.04	21.73	-16.45	-27.10	-15.69
信安香港股票基金 Principal Hong Kong Equity Fund	2006年9月1日 1 September 2006	D	3.26	-10.35	-41.78	-31.31	-0.36	99.06	12.29	16.76	-15.23	-21.14	-12.60
		I	3.23	-10.44	-41.96	-31.66	-1.41	94.47	12.17	16.65	-15.31	-21.22	-12.70
信安恒指基金 Principal Hang Seng Index Tracking Fund	2012年2月1日 1 February 2012	N	4.32	-8.00	-33.31	-32.89	0.10	9.01	11.69	-1.80	-12.57	-13.21	-11.30
信安亞洲股票基金 Principal Asian Equity Fund	2000年12月1日 1 December 2000	D	3.67	6.13	-18.78	7.39	35.78	344.91	14.04	24.19	-2.44	-19.01	5.03
		I	3.60	5.93	-19.25	6.13	31.44	324.18	13.66	23.81	-2.63	-19.17	4.82
信安美國股票基金 Principal US Equity Fund	2000年12月1日 1 December 2000	D	5.69	20.29	20.56	59.41	141.48	208.61	24.93	11.89	26.96	-19.20	23.72
		I	5.63	20.06	19.87	57.56	133.81	195.15	24.51	11.54	26.73	-19.35	23.48
信安國際股票基金 Principal International Equity Fund	2000年12月1日 1 December 2000	D	6.94	19.60	12.17	47.53	77.38	167.36	19.59	17.14	18.19	-21.91	23.53
		I	6.87	19.37	11.52	45.81	71.72	155.29	19.19	16.78	17.97	-22.06	23.29
信安進取策略基金 Principal Aggressive Strategy Fund	2020年10月22日 22 October 2020	D	3.93	5.80	-11.36	不適用 N.A.	不適用 N.A.	3.04	不適用 N.A.	不適用 N.A.	3.49	-19.00	7.47
		I	3.86	5.58	-11.91	不適用 N.A.	不適用 N.A.	2.29	不適用 N.A.	不適用 N.A.	3.29	-19.16	7.23
信安環球增長基金 Principal Global Growth Fund	2000年12月1日 1 December 2000	D	2.15	3.78	-12.24	6.69	27.53	161.29	13.56	14.34	1.55	-18.00	6.87
		I	2.08	3.57	-12.78	5.57	24.69	153.58	13.29	14.08	1.35	-18.17	6.65
信安核心累積基金 Principal Core Accumulation Fund	2017年4月1日 1 April 2017	N	2.64	9.96	2.95	28.75	不適用 N.A.	45.04	16.53	13.10	9.40	-16.47	14.66
信安長線增值基金 Principal Long Term Accumulation Fund	2000年12月1日 1 December 2000	D	0.29	1.82	-13.49	1.97	16.16	101.37	11.41	12.41	-0.09	-17.38	6.44
		I	0.22	1.62	-14.01	0.89	13.58	95.32	11.15	12.15	-0.28	-17.55	6.22
信安平穩回報基金 Principal Stable Yield Fund	2000年12月1日 1 December 2000	D	-1.30	0.15	-13.71	-2.35	5.73	78.34	9.01	9.77	-1.78	-15.96	5.93
		I	-1.37	-0.05	-14.23	-3.38	3.39	73.20	8.75	9.52	-1.97	-16.13	5.71
信安65歲後基金 Principal Age 65 Plus Fund	2017年4月1日 1 April 2017	N	-0.71	2.20	-6.52	6.22	不適用 N.A.	12.57	9.83	8.92	1.67	-14.34	7.66
信安國際債券基金 Principal International Bond Fund	2000年12月1日 1 December 2000	D	-4.32	-3.08	-17.46	-11.96	-12.93	54.31	6.08	6.81	-5.56	-16.34	5.38
		I	-4.32	-3.08	-17.46	-11.94	-13.39	52.09	6.08	6.82	-5.56	-16.34	5.38
信安香港債券基金 Principal Hong Kong Bond Fund	2012年2月1日 1 February 2012	N	-1.15	1.47	-4.34	1.92	10.27	10.62	3.03	6.32	-1.18	-9.00	6.38
信安亞洲債券基金 Principal Asian Bond Fund	2020年10月22日 22 October 2020	N	-1.71	0.27	-6.77	不適用 N.A.	不適用 N.A.	-7.30	不適用 N.A.	不適用 N.A.	-0.46	-11.88	6.12
信安港元儲蓄基金 Principal HK Dollar Savings Fund	2000年12月1日 1 December 2000	D	0.93	3.19	3.31	5.57	7.49	16.97	1.39	1.39	-0.45	-1.21	4.05
		I	0.92	3.15	3.19	5.43	7.11	16.09	1.39	1.39	-0.49	-1.25	4.01
信安強積金保守基金 Principal MPF Conservative Fund	2000年12月1日 1 December 2000	N	1.26	3.60	4.88	6.38	7.75	20.78	1.21	0.59	0.00	0.16	3.42

[^] 凡提及 (信安進取策略基金除外) 信安強積金保守基金、信安恒指基金、信安亞洲債券基金、信安核心累積基金、信安65歲後基金及設立於2017年4月1日或其後的任何其他成分基金的單位時，均指該成分基金的N類單位；凡提及其他成分基金的單位時 (包括信安進取策略基金)，均指該成分基金的D類單位和/或I類單位 (視上下文情況而定)。但是，受託人保留將來發行任何成分基金的其他類別單位的權利。

[^] All references to units (except for Principal Aggressive Strategy Fund) of each of the Principal MPF Conservative Fund, the Principal Hang Seng Index Tracking Fund, the Principal Hong Kong Bond Fund, the Principal Core Accumulation Fund, the Principal Age 65 Plus Fund, the Principal Asian Bond Fund and any other Constituent Funds established on or after 1 April 2017 shall mean Class N units of that Constituent Fund; and all references to units of each of the other Constituent Funds (including Principal Aggressive Strategy Fund) shall mean Class D units and/or Class I units of that Constituent Fund, as the context may require. The Trustee, however, reserves the right to issue additional classes of units of any of the Constituent Funds in the future.

下表顯示，信安進取策略基金由2014年3月27日成立至2024年4月30日之表現以作參考之用。

信安強積金計劃600系列已於2020年10月22日與信安強積金計劃800系列合併(「合併」)。除管理費水平外，新推出的信安強積金計劃800系列信安進取策略基金與其相應的信安強積金計劃600系列信安進取策略基金均具備相同的投資目標、投資比重及基金收費結構。信安強積金計劃800系列信安進取策略基金的管理費水平於合併後為每年資產淨值1.45%，而信安強積金計劃600系列信安進取策略基金的管理費水平於合併前為每年資產淨值1.49%。合併前的表現數據反映信安強積金計劃600系列信安進取策略基金的管理費水平為每年資產淨值1.49%，而合併後的表現數據則反映信安強積金計劃800系列信安進取策略基金的管理費水平為每年資產淨值1.45%。

The following table shows the Principal Aggressive Strategy Fund's fund performance since its launch on 27 March 2014 till 30 April 2024 as a reference.

Principal MPF Scheme Series 600 has been merged into Principal MPF Scheme Series 800 with effect from 22 October 2020. ("Merger") The newly launched Principal Aggressive Strategy Fund under the Principal MPF Scheme Series 800 shares the same investment objective, balance of investments and fees and charges structure as the corresponding Principal Aggressive Strategy Fund under Principal MPF Scheme Series 600 before the Merger except that the management fee level of the Principal Aggressive Strategy Fund under the MPF Scheme Series 800 is 1.45% p.a. whereas the management fee level of the Principal Aggressive Strategy Fund under the MPF Scheme Series 600 before the Merger is 1.49% p.a. The performance figures before the Merger reflect the management fee level of the Principal Aggressive Strategy Fund under the MPF Scheme Series 600 at 1.49% p.a., while the performance figures after the Merger reflect the management fee level of the Principal Aggressive Strategy Fund under the MPF Scheme Series 800 at 1.45% p.a.

成分基金名稱 [^] Name of the Constituent Fund [^]	成立日期 Inception Date	單位類別 Unit Class	累積回報 Cumulative Return (%)						曆年回報 Calendar Year Return (%)				
			年初至今 YTD	1年 1 year	3年 3 years	5年 5 years	10年 10 years	成立至今 Since Inception	2019	2020	2021	2022	2023
信安進取策略基金 Principal Aggressive Strategy Fund	2014年3月27日 27 March 2014	D	3.93	5.80	-11.36	10.70	39.24	38.59	15.83	15.43	3.49	-19.00	7.47
		I	3.86	5.58	-11.91	9.51	36.07	36.49	15.56	15.16	3.29	-19.16	7.23

信安進取策略基金於信安強積金計劃600系列已於2020年10月22日與信安強積金計劃800系列合併。合併後，信安進取策略基金於信安強積金計劃600系列已經不再適用於成員。下表顯示，信安進取策略基金於信安強積金計劃600系列截至2020年10月21日之表現(即合併之前)以作參考之用。

Principal Aggressive Strategy Fund under Principal MPF Scheme Series 600 has been merged into the Principal Aggressive Strategy Fund under Principal MPF Scheme Series 800 with effect from 22 Oct 2020 and is no longer offered or available to members. The following table shows the Principal Aggressive Strategy Fund's fund performance as at 21 October 2020 (i.e. before the Merger) under Principal MPF Scheme Series 600 as a reference.

成分基金名稱 [^] Name of the Constituent Fund [^]	成立日期 Inception Date	單位類別 Unit Class	累積回報 Cumulative Return (%)						曆年回報 Calendar Year Return (%)				
			年初至今 YTD (1/1/2020- 21/10/2020)	1年 1 year	3年 3 years	5年 5 years	10年 10 years	成立至今 Since Inception	2015	2016	2017	2018	2019
信安進取策略基金 Principal Aggressive Strategy Fund	2014年3月27日 27 March 2014	D	4.90	9.09	7.59	33.01	不適用 N.A.	34.49	-2.42	1.41	28.61	-14.11	15.83
		I	4.69	8.84	6.82	31.42	不適用 N.A.	33.43	-2.65	1.16	28.30	-14.32	15.56

所有單位類別之基金表現均以基金貨幣及按資產淨值對資產淨值計算，以股息再投資。

(註：就I類單位而言，2011年12月30日之前的資產淨值並不反映從成員帳戶中以扣除基金單位的方式所扣除的費用及收費。因此，I類單位自成立日到2011年12月29日之基金表現數據已作出調整，以反映上述基金單位的扣除。而2011年12月30日起所有基金表現數據則按資產淨值對資產淨值計算。) 資料數據來源：信安資金管理(亞洲)有限公司。

For all unit classes, fund performance is shown in fund currency and is calculated based on NAV to NAV, dividend reinvested.

(Note: For Class I Units, the NAV before 30 December 2011 do not reflect the fees and charges that were deducted from members' accounts by way of unit deduction. Therefore, performance figures shown include adjustments to reflect such unit deduction for class I Units from inception date to 29 December 2011. All performance figures following 30 December 2011 are calculated based on NAV to NAV.)

Source of data: Principal Asset Management Company (Asia) Limited