



BCT強積金策略計劃

BCT Strategic MPF Scheme

重要資料 Important Information

- BCT強積金策略計劃（「本計劃」）現提供預設投資策略及十三項成分基金，包含以下基金類別：股票基金（包括緊貼指數基金）、債券基金、貨幣市場基金與混合資產基金。
- 本計劃之景順強積金保守基金（「強積金保守基金」）並不保證償還資本。
- 強積金保守基金之收費可(i)從基金資產扣除；或(ii)透過扣除成員帳戶中單位收取。本計劃之強積金保守基金採用方式(i)收費，故所列單位價格／資產淨值／基金表現已反映收費之影響。
- 閣下在作出任何投資選擇或根據預設投資策略進行投資前，應先考慮本身之風險承擔能力與財政狀況。若閣下在選擇基金或預設投資策略時對某項基金或預設投資策略是否適合閣下（包括能否配合閣下之投資目標）有疑問，閣下應徵詢理財及／或專業意見，並在考慮本身情況後作出最適合閣下之投資選擇。
- 如閣下並無作出任何投資選擇，請注意，除非強積金計劃說明書另有規定，否則閣下所作供款及／或轉移至本計劃的累算權益將根據預設投資策略進行投資，但這未必適合閣下。請參閱「預設投資策略」一節，以了解進一步資料。
- 投資附帶風險。過往業績並不表示將來會有類似業績。閣下不應僅就此文件而作出投資決定，並應細閱要約文件（包括主要計劃資料文件及強積金計劃說明書），並參閱有關其風險因素及產品特性。
- BCT Strategic MPF Scheme (the "Scheme") currently offers the Default Investment Strategy and 13 Constituent Funds, comprising the following fund types: equity fund (including index-tracking fund), bond fund, money market fund and mixed asset fund.
- The Invesco MPF Conservative Fund (the "MPF Conservative Fund") of the Scheme does not guarantee the repayment of capital.
- Fees and charges of an MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The MPF Conservative Fund of the Scheme uses method (i) and, therefore, unit prices/NAV/fund performance quoted have incorporated the impact of fees and charges.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices or invest according to the Default Investment Strategy. When, in your selection of funds or the Default Investment Strategy, you are in doubt as to whether a certain fund or the Default Investment Strategy is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and make investment choices most suitable for you taking into account your circumstances.
- In the event that you do not make any investment choices, please be reminded that your contributions made and/or accrued benefits transferred into the Scheme will unless otherwise provided in the MPF Scheme Brochure be invested in accordance with the Default Investment Strategy which may not necessarily be suitable for you. Please refer to the section headed "Default Investment Strategy" for further information.
- Investment involves risks. Past performance is not indicative of future performance. You should not invest solely based on the information provided in this material and should read the offering documents (including the Key Scheme Information Document and the MPF Scheme Brochure) for details, including the risk factors and product features.



景順恒指基金

Invesco Hang Seng Index Tracking Fund

單位類別H Unit Class H

重要資料 Key Facts

基金類別 Fund Descriptor

股票基金 - 香港
Equity Fund - Hong Kong

成立日期 Inception Date 31/07/2014

基金貨幣 Fund Currency 港元 HK\$

基金總值 Fund Size 609.97
百萬港元
(HK\$ million)

基金價格 Fund Price \$8.3533

基金評論 Fund Commentary

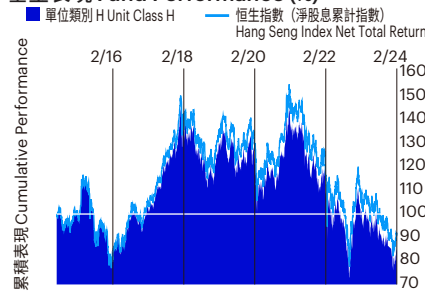
受春節期間正面的旅遊及消費數據支持，中國市場於本月錄得強勁的正回報。國內遊客出遊花費達人民幣6,320億元(880億美元)，較2019年升7.7%，按年增長47.3%。1月份信貸報告向好，社會融資規模增量創新高，達人民幣6.5萬億元，較2023年12月(人民幣1.94萬億元)及1月(人民幣6萬億元)均有增長。貿易方面，1月至2月的出口數據按年升7.1%。政策方面，中國人民銀行(人行)宣佈將5年期貸款市場報價利率(LPR)從4.20%降至3.95%，為史上最大幅度的「降息」，反映出對房地產市場的支持。

The China market delivered strong positive returns this month, supported by positive travel and spending data from the Chinese New Year. Domestic tourists spent RMB 632 billion (USD 88 billion), up 7.7% from 2019 and a 47.3% YoY increase. January credit report noted an upbeat, with record-high Total Social Financing (TSF) flow of RMB6.5 trillion, rising from RMB1.94 trillion in December and RMB6 trillion in January 2023. On trade, January to February's export data rose by 7.1% YoY. On the policy front, the People's Bank of China (PBoC) delivered the largest-ever 5-year Loan Prime Rate (LPR) cut, from 4.20% to 3.95%, signaling the support towards the property market.

投資目標 Investment Objective

直接投資於盈富基金™ (「盈富基金」)，旨在提供緊貼香港恒生指數表現之投資回報，以達成長線資本增長。▲

To achieve long-term capital growth by investing directly in the Tracker Fund of Hong Kong ("TraHK")™ with a view to providing investment results that closely corresponds to the performance of the Hang Seng Index of Hong Kong.▲

基金表現 Fund Performance (%)**累積表現 Cumulative Performance (%)**

| | 年初至今 YTD | 1年 1 year | 5年 5 years | 10年 10 years | 成立至今 Since Incep. |
|---|-------------|--------------|---------------|-----------------|----------------------|
| 基金 Fund | -3.37 | -14.32 | -35.12 | - | -16.47 |
| 恒生指數 (淨股息累計指數) Hang Seng Index Net Total Return [▲] | -3.14 | -13.45 | -32.68 | - | -9.45 |

資產分佈 Asset Allocation* (%)

| | |
|---------------------------------|-------|
| 中港股票 Hong Kong & China Equities | 100.1 |
| 現金及其他 Cash & Others< | -0.1 |

風險指標 Risk Indicator (%)

| | |
|-------------------------------|-------|
| 波幅 Volatility [△] | 25.21 |
| 風險級別 Risk class ^{△△} | 7 |

附註 Remarks

投資表現以資產淨值對資產淨值、股息再投資及以港元為基礎計算。

The investment performance is NAV to NAV, gross income reinvested in HK dollar.

— 盈富基金為積金局核准的緊貼指數集體投資計劃(「指數計劃」)。

TraHK is an Index-Tracking Collective Investment Scheme approved by the MPFA (the "ITCIS").

▲ 請參閱強積金計劃說明書內有關恒生指數的免責聲明。

Please read the disclaimer in relation to the Hang Seng Index in the MPF Scheme Brochure.

** 基金成立年度之年度表現僅代表基金的成立日(2014年7月31日)至該年度最後一日之表現，並不代表整年回報。

The calendar year performance represents performance from launch date (31 July 2014) to the last day of that year, which is not a full year return.

▲ 恒生指數(淨股息累計指數)的計算過程假設了現金股息將會根據其各成份股的市值比重再投資於指數組合當中。資料來源：恒生指數有限公司，<http://www.hsi.com.hk/HSI-Net/HSI-Net>。

The calculation of the Hang Seng Index Net Total Return assumes that the cash dividends are re-invested back into the index portfolio according to their respective market capitalisation weightings.

Source: Hang Seng Indexes Company Limited, <http://www.hsi.com.hk/HSI-Net/HSI-Net>.

* 資產分佈總和可因小數進位情況而不相等於100。股票資產分佈的分類是基於上市地點。

Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

< 「現金及其他」包括現金、應收款項及應付款項。

"Cash & Others" include cash, accounts receivable and accounts payable.

△ 波幅是根據基金在過去3年的每月回報以年度標準誤差計算。表現期少於三年(自成立日至基金便覽匯報日)的基金無須列出此項。

Volatility is measured by the annualized standard deviation of the fund, based on its monthly rates of return over the past 3 years. Funds with performance history of less than 3 years since inception to the reporting date of the Fund factsheet is not required to show this item.

△△ 參閱第二頁有關其風險級別。

Refer to page 2 for the risk class table.

* 財政年度終結日為每年3月31日。上述公佈之基金開支比率計算自2022年4月1日至2023年3月31日的開支。

Financial year end at 31 March each year. Fund expense ratio disclosed is calculated from 1 April 2022 to 31 March 2023.

資料來源：銀聯信託有限公司及景順投資管理有限公司。

Source: Bank Consortium Trust Company Limited and Invesco Hong Kong Limited.

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關於BCT銀聯集團

BCT銀聯集團（「BCT」）由「銀聯金融有限公司」（「BCTF」）及「銀聯信託有限公司」（「BCTC」）組成。BCT的股東集團由八家享負盛名的金融機構組成，即亞洲金融集團、創興銀行、招商永隆銀行、大新銀行、富邦銀行、中國工商銀行（亞洲）、華僑銀行及上海商業銀行。作為香港主要的退休金方案主要提供者及最具規模的信託公司之一，BCTC專注於提供退休金產品及強積金、退休金與投資基金的專業服務。BCTF為退休金產品的保薦人和分銷商，提供卓越的客戶服務、投資策劃服務和投資教育。BCT一直致力為港人提供卓越的強積金及職業退休計劃產品及方案，同時拓展其一站式、為退休金計劃及投資基金提供的信託、行政管理和受託服務。截至2023年12月31日，行政管理資產總值超過港幣\$1,900億，為超過120萬成員帳戶提供服務。

About BCT Group

BCT Group comprises BCT Financial Limited (“BCTF”) and Bank Consortium Trust Company Limited (“BCTC”), with strong shareholders group comprised of a consortium of 8 reputable financial institutions (namely, Asia Financial, Chong Hing Bank, CMB Wing Lung Bank, Dah Sing Bank, Fubon Bank, ICBC (Asia), OCBC Bank and Shanghai Commercial Bank). BCT Group is a major pension product provider and one of the largest trust companies in Hong Kong offering pension products and professional services for MPF, pension and investment funds. BCTF acts as sponsor and distributor of pension products whilst providing customer service, investment planning services (IPS) and retirement planning services (RPS) as well as investor education. BCT started off with a dedicated mission: to provide best-in-class MPF/ORSO products and solutions for the Hong Kong working population, while expanding its one-stop services of trustee, administrator and custodian for pensions and investment funds. As of 31 December 2023, BCT Group’s assets under administration exceeded HK\$190 billion, serving over 1.2 million member accounts.

聯絡我們

Contact us

成員服務 Member Services

BCT積金熱線 - 醫管局僱員專線

BCTCall Member Hotline for HA Employees: (852) 3191 8088

網站 Website: www.bcthk.com

電郵 Email: strategicmember@bcthk.com

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此文件由銀聯金融有限公司刊發。

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This material is issued by BCT Financial Limited.

MPF-HA-MF-0224

風險級別

Risk Class

| 風險級別 Risk Class | 基金風險標記 Fund Risk Indicator | |
|--------------------|-------------------------------|-----------------|
| | 相等或以上 Equal or above | 少於 Less than |
| 1 | 0.0% | 0.5% |
| 2 | 0.5% | 2.0% |
| 3 | 2.0% | 5.0% |
| 4 | 5.0% | 10.0% |
| 5 | 10.0% | 15.0% |
| 6 | 15.0% | 25.0% |
| 7 | 25.0% | |

(i) 每個成分基金均須以根據該成分基金的最新基金風險標記為基礎，在劃分為七個風險級別中分配其中一個風險級別；

The risk class is assigned to each constituent fund according to the seven-point risk classification which is based on the latest fund risk indicator of the constituent fund;

(ii) 風險級別由強制性公積金計劃管理局根據《強積金投資基金披露守則》所規定；及

the risk class is prescribed by the Mandatory Provident Fund Schemes Authority according to the Code on Disclosure for MPF Investment Funds; and

(iii) 風險級別未經證券及期貨事務監察委員會審核或認可。

the risk class has not been reviewed or endorsed by the Securities and Futures Commission.