

# 滙豐強積金 基金表現一覽

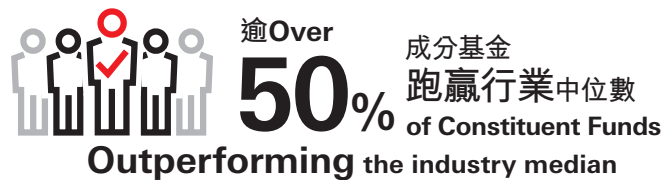
## HSBC MPF - Fund performance update 30/6/2020

你應該參閱強積金計劃說明書，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，請參閱強積金計劃說明書。

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.



逾50%滙豐強積金基金在各投資年期均跑贏其組別的中位數回報<sup>i</sup>  
Over 50% of HSBC MPF's funds outperformed market median in their fund category across different time periods<sup>i</sup>



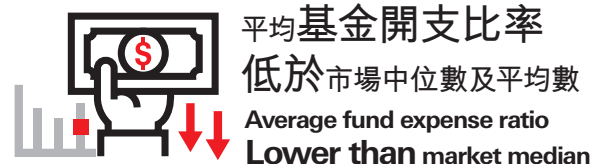
20項成分基金當中，有7項的基金管理費為其組別中最低<sup>ii</sup>  
7 out of 20 HSBC MPF Constituent Funds with lowest management fee in their respective fund categories<sup>ii</sup>



滙豐強積金有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<sup>ii</sup>  
95% of HSBC MPF Constituent Fund with management fees lower than the market median in their respective fund categories<sup>ii</sup>



環球債券基金表現冠絕同類基金<sup>i</sup>  
Global Bond Fund ranks top performer among similar funds<sup>i</sup>



滙豐強積金的平均基金開支比率為1.18%<sup>i</sup>，低於市場中位數1.42%及平均數1.45%<sup>iii</sup>  
The average fund expenses ratio for HSBC MPF Constituent Fund is 1.18%, lower than market median 1.42% and average 1.45%<sup>iii</sup>

<sup>i</sup> 資料來源：美世 (Mercer) 截至2020年6月30日的強積金基金表現報告。美世為全球最大的員工福利諮詢公司之一。  
Source: Fund performance report as at 30 June 2020, published by Mercer. One of the top global employee benefit consulting firm.

<sup>ii</sup> 資料來源：美世 (Mercer) 截至2020年6月30日的強積金基金收費表。  
Source: MPF Fees Charts as at 30 June 2020, published by Mercer.

<sup>iii</sup> 根據積金局網頁截至2020年8月3日的資料。  
According to MPFA's website as at 3 August 2020.

基金組別 <sup>iv</sup> Fund categories <sup>iv</sup>	成分基金 Constituent Funds (CF)	滙豐強積金成分基金表現 <sup>i</sup> Performance of HSBC CFs <sup>i</sup>			
		3個月 3-mth	1年 1-year	3年 3-year	5年 5-year
於其基金組別中，表現優於中位數的滙豐強積金成分基金 Proportion of HSBC MPF CF delivering better-than-market median returns in their fund categories		56%	56%	56%	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			
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	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
股票基金：亞太—日本除外 Equity Funds: Asia ex-Japan	亞太股票基金 Asia Pacific Equity Fund	Q1			Q2
	自選亞太股票基金 ValueChoice Asia Pacific Equity Fund				
股票基金：歐洲 Equity Funds: Europe	歐洲股票基金 European Equity Fund	Q2			
	自選歐洲股票基金 ValueChoice European Equity Fund	Q2	Q2	Q2	Q2
股票基金：美國 Equity Funds: North America	北美股票基金 North American Equity Fund	Q2	Q2	Q2	
	自選美國股票基金 ValueChoice US Equity Fund		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			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	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		Q1	Q2	Q2
債券基金：環球 Bond Funds: Global	環球債券基金 Global Bond Fund		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	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	Q2	Q2		

<sup>iv</sup> 上表列出美世報告中的基金組別，此基金組別未必與滙豐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 HSBC 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。

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.

No.1 - 同類基金中排名第一  
No.1 - Number 1 Fund in sector

Q1 - 同類基金中位列第一階  
Q1 - Fund in first quartile in sector

Q2 - 同類基金中位列第二階  
Q2 - Fund in second quartile in sector

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.

如有查詢，歡迎致電滙豐強積金成員熱線 3128 0128 或於滙豐強積金的網頁 <https://www.hsbc.com.hk/mpf/products/funds/prices-and-performance/> 下載詳細的基金表現資料。

For enquiry, please contact HSBC MPF Member Hotline 3128 0128 or visit HSBC MPF website <https://www.hsbc.com.hk/mpf/products/funds/prices-and-performance/> for detailed fund performance information.

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