

The investment mix of PRUhealth critical illness multi-care prestige

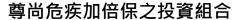
美元及港元基金*現時之資產組合的長期目標分佈(根據資產類別劃分) Current long-term target ranges of asset mix for USD and HKD funds*, by asset type

表一 Table 1:

資產類別 Asset Type	美元基金 USD Fund	港元基金 HKD Fund
固定收益證券 Fixed-Income Securities	55%	55%
• 政府債券 Government bonds	5% - 25%	5% - 25%
 投資級別企業債券 Investment-grade corporate bonds 	20% - 40%	20% - 40%
• 高收益債券及新興市場債券 High-yield bonds & Emerging-market bonds	0% - 20%	0% - 20%
• 其他債券 Other debts	0% - 10%	0% - 10%
股票類別證券 Equity Type Securities	45%	45%
• 普通股 Common Stock	35% - 55%	35% - 55%
• 物業 Properties	0% - 10%	0% - 10%
• 其他股票** Other equities**	0% - 10%	0% - 10%
總計 Total	100%	100%

- * 「美元基金」及「港元基金」指用以分別支持以美元及港元結算的保單之投資基金。
 "USD fund" and "HKD fund" refer to the investment funds used to support USD-denominated and HKD-denominated policies respectively.
- ** 「其他股票」主要包括另類投資,如私募股票。

[&]quot;Other equities" mainly comprises alternative investments such as private equities.





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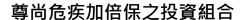
美元及港元基金現時之貨幣組合的長期目標分佈

Current long-term target ranges of currency mix for USD and HKD funds

表二 Table 2:

貨幣組合#	美元基金	港元基金
Currency Mix #	<u>USD Fund</u>	HKD Fund
美元	60% - 80%	5% - 25%
United States Dollar (USD)	00% - 80%	3/0 - 23/0
港元	0% - 15%	50% - 70%
Hong Kong Dollar (HKD)	0/0 - 13/0	30% - 70%
歐元	0% - 20%	0% - 20%
Euro (EUR)	070 - 2070	070 - 2070
日圓	0% - 15%	0% - 15%
Japanese Yen (JPY)	0/0 - 13/0	0/0 - 13/0
人民幣	0% - 10%	0% - 10%
Chinese Renminbi (RMB)	0% - 10%	0% - 10%
其他貨幣^	0% - 20%	0% - 20%
Others^	070 - 20%	0% - 20%
總計	1000/	100%
Total	100%	100%

- # 我們現時會對固定收益資產的投資之貨幣與相關保單結算之貨幣相配。若固定收益資產並非以相關保單的同一貨幣結算,我們會在可行情況下,儘量利用外匯對沖抵銷匯率波動的影響。股票類別資產則相對享有更大彈性,資產可以投資於其他貨幣,以獲取風險分散效益。此列表的數值為資產作外匯對沖後的分佈比例。 Our current practice is to currency-match our fixed income asset purchases with the underlying policy's currency denomination. If fixed income assets are not denominated in the same currency as the underlying policies, we will enter into currency hedges as much as practically possible to offset any impact from currency fluctuations. In contrast, we give more flexibility to equity-type assets where those assets can be invested in other currencies in order to benefit from diversification. The currency mix shown in this table has reflected currency hedge.
- **^** 「其他貨幣」主要包括英鎊、澳元及主要亞洲國家的貨幣。
 - "Others" mainly comprises British Pound Sterling (GBP), Australian Dollar (AUD) and currencies from major Asia countries.





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美元及港元基金現時之地區組合的長期目標分佈

Current long-term target ranges of geographic mix for USD and HKD funds

表三 Table 3:

地區組合	美元基金	港元基金
Geographical Mix	<u>USD Fund</u>	HKD Fund
美國	45% - 65%	45% - 65%
US	1370 0370	1370 0370
亞太區(日本除外)	20% - 40%	20% - 40%
Asia Pacific (excl. Japan)	20/0 40/0	2070 4070
歐洲	0% - 20%	0% - 20%
Europe	070 - 2070	070 - 2070
日本	0% - 15%	0% - 15%
Japan	070 - 1370	070 - 1370
其他地區~	0% - 15%	0% - 15%
Others~	070 - 1370	0/0-13/0
總計	100%	100%
Total	100%	100%

^{~ 「}其他地區」主要包括加拿大,拉丁美洲及中東與非洲。

註 Note:

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[&]quot;Others" mainly comprises Canada, Latin America and Middle East & Africa.