

Important Notes 重要事項

PRUmanaged Balanced Fund is one of the investment choices available under an investment-linked insurance plan issued by Prudential Hong Kong Limited (“Prudential”). Investment involves risks. Please do not invest based on this document only. Please refer to relevant Prudential’s offering documents for associated risks and further information.

Your return on investment is calculated with reference to fluctuations of the performance of underlying assets of Prudential’s investment choices. You are not investing in the underlying assets of Prudential’s investment choices. You do not have any rights or ownership over the underlying assets of Prudential’s investment choices.

Return on investment under the investment linked insurance schemes will be subject to the charges of the scheme and may be lower than the return on the investment choices.

「保誠薈萃」均衡基金是保誠保險有限公司（「保誠」）發行投資相連壽險計劃下之其中一個投資選項。投資涉及風險。請不要僅靠本文件作投資。請參閱有關保誠的銷售文件之相關的風險和進一步的資料。

閣下投資回報是根據保誠的投資選項的相關資產表現的變動而計算。閣下的投資並不是投資於保誠的投資選項的相關資產。閣下對保誠的投資選項的相關資產並沒有任何權利或擁有權。

投資相連壽險計劃之投資回報會受該計劃的收費影響及可能較其投資選項的回報為低。

Investment Objective 投資目標

PRUmanaged Balanced Fund seeks to achieve balanced long-term capital growth. Under normal circumstances, the investment choice is expected to invest in a balanced mix of global equities, including but not limited to equities listed or quoted in the United States, Europe, Japan, Hong Kong and other major Asian markets and global bonds with exposure to the currencies of the United States, Europe and other countries. The investment choice may also invest in other types of investments, including, but not limited to money market instruments.

「保誠薈萃」均衡基金尋求實現均衡的長期資本增長。在正常情況下，預期投資選項將投資於均衡的環球股票組合，包括但不限於在美國、歐洲、日本、香港及其他主要亞洲市場上市或報價的股票，以及帶有美國、歐洲及其他國家的貨幣風險的環球債券。投資選項亦可以投資於其他種類的投資項目，包括但不限於貨幣市場工具。

Investment Choice Information 投資選項資料

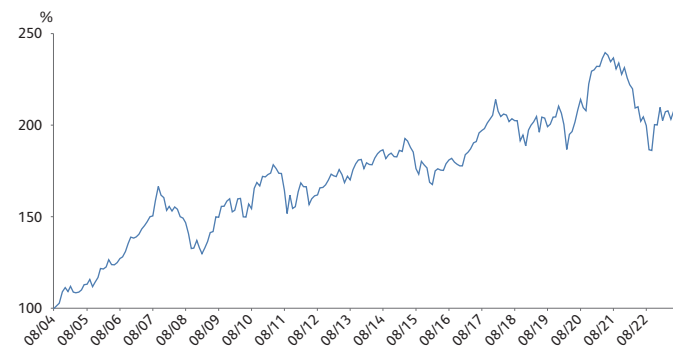
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|--|--|
| Launch Date 成立日期 | 18.08.2004 |
| NAV Per Unit* 每單位資產淨值* | US\$21.2623(美元) |
| Management Fee payable to Prudential 應支付予保誠之管理費 | 0.5% p.a. |
| Reference Fund Management Fee 參考基金之管理費 | 1.00% p.a. |
| Other Recurring Fees^ 其他經常費用^ | 0.25% p.a. |
| Published Unit Price 單位價格參考報章 | South China Morning Post 南華早報 Hong Kong Economic Times 經濟日報 |

* On bid price basis 以買入價計算

^ The Other Recurring Fees to be deducted from the asset value of the entire fund is subject to a minimum of US\$2,500 per month. 就整個基金的資產價值所扣除之其他經常費用最少為每月2,500美元。

Cumulative Performance 累積表現

| | YTD 年初至今 | 3 Mths 3個月 | 1 Year 1年 | 3 Years 3年 | 5 Years 5年 | Since Launch 成立至今 |
|-----|-------------|---------------|--------------|---------------|---------------|----------------------|
| MBF | 6.27% | 2.31% | 3.96% | 2.07% | 4.48% | 112.62% |



Performance is based on Bid-Bid basis in US\$ with dividend reinvested.
表現以美元買入價並股息再投資計算。

Calendar Year Performance 年度表現

| | 2022 | 2021 | 2020 | 2019 | 2018 |
|-----|---------|-------|-------|--------|--------|
| MBF | -13.53% | 0.83% | 9.09% | 11.50% | -8.14% |

Asset Type Allocation 資產類別分佈

| | | |
|----|---|-------|
| 1 | BOCIP USD Short Duration Bond Fund 中銀保誠美元短存續期債券基金 | 16.1% |
| 2 | Asia Equity (ex Japan ex HK) 亞洲股票 (日本及香港除外) | 16.1% |
| 3 | US Dollar Bond 美元債券 | 10.0% |
| 4 | North America Equity 北美洲股票 | 9.7% |
| 5 | BOC-Prudential European Index Fund 中銀保誠歐洲指數基金 | 7.8% |
| 6 | Euro Bond 歐元債券 | 6.7% |
| 7 | Cash & Deposit 現金及存款 | 6.4% |
| 8 | Japan Equity 日本股票 | 5.7% |
| 9 | Renminbi Bond 人民幣債券 | 4.6% |
| 10 | Others 其他 | 16.9% |

Asset Class Allocation 資產級別分佈

| | | |
|---|----------------------|-------|
| 1 | Equity 股票 | 37.7% |
| 2 | Unit Trust 單位基金 | 29.3% |
| 3 | Bond 債券 | 26.6% |
| 4 | Cash & Deposit 現金及存款 | 6.4% |

Manager's Comment 基金經理評論

During the month, equity investments in Hong Kong and China underperformed. Global fixed income also declined.

The comment as presented in this document is for reference purpose only.

月內，美國的股票投資表現優於大市。環球固定收益錄得下跌。

本文件內之評論僅作參考用途。

Issuer of this document: Prudential. Source of Information: Prudential and BOCI-Prudential Asset Management Limited.

Investment choice mentioned in this document refers to PRUmanaged Balanced Fund.

Value of investments and their yield may go down as well as up. Past performance is not indicative of future performance. Please refer to the offering documents and policy document of relevant Prudential’s investment-linked insurance products for further information (including other fees, charges and risks). This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

文件發出人：保誠。資料來源：保誠及中銀國際英國保誠資產管理有限公司。

於此文件提及的投資選項是指「保誠薈萃」均衡基金。

投資價值收益可升可跌。過往業績並不能為未來表現的指引。有關計劃的詳情（包括其他相關費用、收費及風險），請參閱保誠相關的投資相連壽險計劃之銷售文件及保單文件。此文件僅旨在香港派發，並不能詮釋為在香港外提供或出售或游說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。