

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。請不要僅依靠本文件作投資。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。

Cumulative Performance 累積表現

Table with 7 columns: YTD, 3 Mths, 1 Year, 3 Years, 5 Years, Since Launch. Row MBF shows values: 4.03%, 3.01%, 9.72%, 11.75%, 20.01%, 133.95%.



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

Table with 5 columns: 2024, 2023, 2022, 2021, 2020. Row MBF shows values: 6.36%, 5.67%, -13.53%, 0.83%, 9.09%.

Asset Type Allocation 資產類別分佈

Table with 3 columns: Rank, Asset Type, Percentage. Rows include Asia Equity (17.4%), BOCIP USD Short Duration Bond Fund (17.2%), US Dollar Bond (11.8%), BOC-Prudential European Index Fund (7.9%), North America Equity (7.0%), Euro Bond (6.4%), Japan Equity (5.5%), Hong Kong, China Equity (3.3%), Others (14.7%), Cash & Deposit (8.8%).

Asset Class Allocation 資產級別分佈

Table with 3 columns: Rank, Asset Class, Percentage. Rows include Equity (35.5%), Unit Trust (30.2%), Bond (25.5%), Cash & Deposit (8.8%).

Manager’s Comment 基金經理評論

Global bond markets traded higher in April. Bond strength was led by Europe, where core market yields generally fell. Global equities plunged sharply before mounting a strong recovery, closing the month in the positive territory. The implementation of US reciprocal tariffs triggered a spike in US Treasury yields and pressured equity prices.

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

環球債券市場4月走強。歐洲核心市場債券收益率普遍下跌，引領債券市場走強。環球股市經歷大幅下挫後強勁反彈，並於月內收高。美國實施「對等關稅」引發美國國債收益率飆升，並使股價承壓。

本文件內之評論僅作參考用途。

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

Table with 2 columns: Information, Value. Rows include Launch Date (18.08.2004), NAV Per Unit* (US\$23.3954), Management Fee (0.5% p.a.), Reference Fund Management Fee (1.00% p.a.), Other Recurring Fees^ (0.25% p.a.), Published Unit Price (South China Morning Post, etc.).

* 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。