

**Important notes 重要提示**

- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and / or professional advice and choose the fund(s) most suitable for you taking into account your circumstances. 您在作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇基金時，如您就某一項基金是否適合您(包括是否符合您的投資目標)而有任何疑問，請徵詢財務及/或專業人士的意見，並因應您的個人狀況而選擇最適合您的基金。
- Your investment decision should not be based on this document alone. Please read the relevant principal brochure for further details, including the risk factors. 您不應只根據此文件的內容而作出投資選擇，如需詳細資料包括風險因素，請參閱相關之總說明書。
- Bank Consortium MPF Conservative Fund does not guarantee the repayment of capital. 銀聯信託強積金保守基金並不保證本金之全數付還。

Constituent Funds 成份基金	Launch Date 發行日	Fund Price 基金價格 (Unit NAV in HK\$ 單位資產淨值 以港元計算)	After-fee Return (%) <sup>1</sup> 扣除收費後的基金回報率(%) <sup>1</sup>											
			YTD 本年 至今	3- Month 三個月	1-Year 一年	3-Year 三年	5-Year 五年	10- Year 十年	Since Launch 自發行日	Calendar-year Return 年度回報				
										2007	2008	2009	2010	2011
<b>Equity Funds 股票基金</b>														
Bank Consortium China & Hong Kong Equity Fund 銀聯信託中國及香港股票基金	1/1/2008	0.6569	-24.04	3.87	-24.04	26.69	n/a 不適用		-34.31	n/a 不適用	-48.15 <sup>2</sup>	54.21	8.15	-24.04
Bank Consortium Hong Kong Equity Fund <sup>3</sup> 銀聯信託香港股票基金 <sup>3</sup>	1/10/2002	2.5069	-20.36	3.11	-20.36	35.46	-3.85	n/a 不適用	150.69	43.62	-50.58	56.19	8.91	-20.36
Bank Consortium Hang Seng Index Tracking Fund 銀聯信託恒指基金	1/10/2009	0.8921	-18.41	4.78	-18.41	n/a 不適用		-10.79	n/a 不適用		2.61 <sup>2</sup>	6.56	-18.41	
Bank Consortium Asian Equity Fund 銀聯信託亞洲股票基金	1/5/2004	2.0661	-14.86	3.45	-14.86	65.82	9.42	n/a 不適用	106.61	33.15	-50.44	67.42	16.34	-14.86
Bank Consortium European Equity Fund 銀聯信託歐洲股票基金	1/1/2008	0.7445	-9.80	2.75	-9.80	10.61	n/a 不適用		-25.55	n/a 不適用	-32.69 <sup>2</sup>	19.43	2.67	-9.80
Bank Consortium Global Equity Fund 銀聯信託環球股票基金	1/10/2002	1.6720	-7.38	6.97	-7.38	23.19	-24.34	n/a 不適用	67.20	4.84	-41.42	24.79	6.58	-7.38
Bank Consortium International Equity Fund 銀聯信託國際股票基金	27/10/2008	1.3150	-10.88	7.35	-10.88	32.45	n/a 不適用		31.50	n/a 不適用	-0.72 <sup>2</sup>	32.55	12.13	-10.88
<b>Target Date Funds 目標日期基金</b>														
Bank Consortium SaveEasy 2040 Fund* 銀聯信託儲蓄易 2040 基金*	27/10/2008	1.3672	-15.75	4.57	-15.75	35.92	n/a 不適用		36.72	n/a 不適用	0.59 <sup>2</sup>	44.43	11.70	-15.75
Bank Consortium SaveEasy 2035 Fund* 銀聯信託儲蓄易 2035 基金*	27/10/2008	1.3278	-15.68	4.55	-15.68	35.86	n/a 不適用		32.78	n/a 不適用	-2.27 <sup>2</sup>	44.43	11.56	-15.68
Bank Consortium SaveEasy 2030 Fund* 銀聯信託儲蓄易 2030 基金*	27/10/2008	1.3448	-15.61	4.43	-15.61	34.72	n/a 不適用		34.48	n/a 不適用	-0.18 <sup>2</sup>	43.08	11.57	-15.61
Bank Consortium SaveEasy 2025 Fund* 銀聯信託儲蓄易 2025 基金*	27/10/2008	1.3659	-15.21	4.36	-15.21	34.70	n/a 不適用		36.59	n/a 不適用	1.40 <sup>2</sup>	42.97	11.13	-15.21
Bank Consortium SaveEasy 2020 Fund* 銀聯信託儲蓄易 2020 基金*	27/10/2008	1.3562	-14.75	4.13	-14.75	33.69	n/a 不適用		35.62	n/a 不適用	1.44 <sup>2</sup>	41.66	10.71	-14.75

\* The fund is not a saving deposit but an MPF product. Scheme members should consider factors other than age and seek financial advice as appropriate. 本基金並非儲蓄存款而是強積金產品。計劃成員應考慮年齡以外的因素，並尋求適當的財務意見。

Constituent Funds 成份基金	Launch Date 發行日	Fund Price 基金價格 (Unit NAV in HK\$ 以港元計算)	After-fee Return (%) <sup>1</sup> 扣除收費後的基金回報率 (%) <sup>1</sup>											
			YTD 本年 至今	3- Month 三個月	1-Year 一年	3-Year 三年	5-Year 五年	10- Year 十年	Since Launch 自發行日	Calendar-year Return 年度回報				
										2007	2008	2009	2010	2011
<b>Mixed Asset Funds 混合資產基金</b>														
Bank Consortium E90 Mixed Asset Fund 銀聯信託 E90 混合資產基金	27/10/2008	1.3227	-14.49	4.02	-14.49	32.26	n/a 不適用	32.27	n/a 不適用	0.01 <sup>2</sup>	39.57	10.82	-14.49	
Bank Consortium E70 Mixed Asset Fund 銀聯信託 E70 混合資產基金	1/12/2000	1.4344	-9.32	3.00	-9.32	23.44	-0.11	70.50	43.44	18.84	-31.91	25.22	8.72	-9.32
Bank Consortium E50 Mixed Asset Fund 銀聯信託 E50 混合資產基金	1/12/2000	1.5294	-5.91	1.78	-5.91	18.84	7.17	71.90	52.94	15.58	-21.98	17.91	7.12	-5.91
Bank Consortium E30 Mixed Asset Fund 銀聯信託 E30 混合資產基金	1/12/2000	1.5564	-2.66	0.55	-2.66	12.75	11.90	66.10	55.64	12.05	-11.43	9.79	5.50	-2.66
<b>Lower Risk Funds 較低風險基金</b>														
Bank Consortium Absolute Return Fund <sup>4</sup> 銀聯信託目標回報基金 <sup>4</sup>	1/8/2005	1.2776	-0.06	1.39	-0.06	16.62	13.73	n/a 不適用	27.76	7.55	-9.33	10.84	5.29	-0.06
Bank Consortium Global Bond Fund 銀聯信託環球債券基金	1/10/2002	1.5895	0.10	0.79	0.10	17.81	25.58	n/a 不適用	58.95	5.98	0.58	8.68	8.29	0.10
Bank Consortium Hong Kong Dollar Bond Fund 銀聯信託港元債券基金	1/10/2009	1.0644	3.76	-0.88	3.76	n/a 不適用			6.44	n/a 不適用		-0.31 <sup>2</sup>	2.90	3.76
Bank Consortium MPF Conservative Fund <sup>5</sup> 銀聯信託強積金保守基金 <sup>5</sup>	1/12/2000	1.1133	0.04	0.04	0.04	0.05	4.03	8.42	11.33	2.81	1.13	0.01	0.01	0.04

<sup>1</sup> "After-fee Return (%)" is calculated on the basis of NAV-to-NAV in HK\$ with dividend reinvested and is net of the management fees and operating expenses. (Source: BCT Financial Limited) 「扣除收費後的基金回報率 (%)」是以港元的資產淨值對資產淨值，股息作滾存投資計算，當中已扣除基金管理費用及營運支出。(資料來源：銀聯金融有限公司)

<sup>2</sup> Since launch to end of calendar year return. 由發行日至該年度止。

<sup>3</sup> Investment manager replacement and changes to investment policy / objective regarding Bank Consortium Hong Kong Equity Fund took place on 21 June 2011. Therefore, return figures for the period prior to that date represent the past performance of the preceeding investment manager and investment policy / objective of the fund. 2011年6月21日，銀聯信託香港股票基金更換了投資經理，其投資政策 / 目標亦出現了變動。因此，在該日期之前的基金表現數據是反映舊有的投資經理及其投資政策 / 目標的表現。

<sup>4</sup> Whilst the underlying APIF aims to achieve absolute returns, there may be circumstances under which this is not possible. Therefore, the absolute positive returns are not guaranteed. 相關核准匯集投資基金的目標雖為取得絕對正回報，但在某些情況下卻不可行。因此，絕對正回報並不保證。

<sup>5</sup> Bank Consortium MPF Conservative Fund does not guarantee the repayment of capital. An investment in the MPF Conservative Fund is not the same as placing funds on deposit with a bank or deposit taking company and there is no guarantee that the investment can be redeemed at the subscription value. The MPF Conservative Fund is not subject to the supervision of the Hong Kong Monetary Authority. 銀聯信託強積金保守基金並不保證本金之全數付還。投資在強積金保守基金並不同於將資金存放於銀行或接受存款公司，並無保證可按認購價予以贖回，而且強積金保守基金並不受香港金融管理局監管。

Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. This fund uses method (i) and, therefore, unit prices / NAV / fund performance quoted have incorporated the impact of fees and charges. 強積金保守基金的收費可(一)透過扣除資產淨值收取；或(二)透過扣除成員帳戶中的單位收取。本基金採用方式(一)收費，故所列之單位價格 / 資產淨值 / 基金表現已反映收費之影響。

Investment involves risk. Past performance is not indicative of future performance. Investors should refer to the principal brochure of the Bank Consortium MPF Plan for further details, including the risk factors and detailed investment policies of the funds. 投資涉及風險，過往之表現不能作為將來表現之指引。投資者如需詳細資料包括風險因素，以及詳細的基金投資政策，請參閱銀聯信託強積金計劃總說明書。

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