

Sun Life

Rainbow MPF Scheme

永明彩虹強積金計劃

每月基金表現摘要 Monthly Fund Performance Summary

截至 As at 31/03/2018



Life's brighter under the sun

Sun 
Life Financial
永明金融

重要事項 Important Note

- 永明彩虹強積金計劃(「本計劃」)是一項強制性公積金計劃。
- 投資涉及風險，並非在本計劃下的所有投資選擇均適合所有人。投資回報不獲保證，閣下的投資／累算權益或須蒙受重大的損失。
- 閣下在作出任何投資選擇前，應先考慮個人可承受的風險程度及財務狀況。在選擇基金時，如閣下對某基金是否適合自己存有疑問(包括是否符合閣下的投資目標)，閣下應尋求獨立財務及／或專業意見，並須考慮個人情況而作出最適合自己的基金選擇。
- 年滿65歲或年滿60歲提早退休的成員可(按照受託人在遵守《強制性公積金計劃條例》和《強制性公積金計劃(一般)規例》的前提下可能不時確定的方式和條件)申請分期提取強積金權益。詳情請見本計劃之主要推銷刊物第4.10部分「權益的提取」。
- 由2016年5月27日起，永明彩虹強積金計劃已進行若干重組，如更改投資經理、若干成分基金之投資政策及基金名稱的變動。有關重組、若干成分基金之投資政策及基金名稱變動的詳情，請參閱本計劃最新版本之主要推銷刊物或致電我們的退休金服務熱線3183 1888查詢。
- 請不要只依賴此刊物提供的資料而投資，並應細閱有關的主要推銷刊物，以獲取有關詳情包括風險因素。
- Sun Life Rainbow MPF Scheme (the “Scheme”) is a mandatory provident fund scheme.
- Investment involves risks and not all investment choices available under the Scheme would be suitable for everyone. There is no assurance on investment returns and your investments/accrued benefits may suffer significant loss.
- 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 independent financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
- Members reaching 65th birthday or early retiring on reaching age 60 may apply (in such form and on such conditions as the Trustee may from time to time determine but subject to the Mandatory Provident Fund Schemes Ordinance and the Mandatory Provident Fund Schemes (General) Regulation) for payment of the MPF Benefits in instalments. Please refer to 4.10 “Withdrawal of Benefits” of the Principal Brochure of the Scheme for further details.
- With effect from 27 May 2016, certain restructuring has taken place in relation to the Sun Life Rainbow MPF Scheme, such as the change of investment manager, the certain changes of the investment policy and the names of constituent funds. For more details about the restructuring, the certain changes of the investment policy and the names of the constituent funds, please refer to the latest Principal Brochure of the Scheme or call our Pensions Service Hotline 3183 1888.
- You should not invest based on this material alone and you should read the Principal Brochure carefully for further details including risk factors.

強積金基金表現排名 MPF Fund Performance Ranking

自起始日(由2000年12月1日起) Since Launch (from 1 December 2000)			
	升/跌幅 % Return	排名 Rank	位份 Quartile
強積金保守基金 MPF CONSERVATIVE FUND			
永明強積金保守基金 – A類 ¹ Sun Life MPF Conservative Fund – Class A ¹	10.20%	不適用 [^] N/A [^]	不適用 [^] N/A [^]
永明強積金保守基金 – B類 ¹ Sun Life MPF Conservative Fund – Class B ¹	10.58%	不適用 [^] N/A [^]	不適用 [^] N/A [^]
港元債券基金 HONG KONG DOLLAR BOND FUND			
永明強積金港元債券基金 – A類 ⁵ Sun Life MPF Hong Kong Dollar Bond Fund – Class A ⁵	35.81%	3/3	75%位份 3 rd Quartile
永明強積金港元債券基金 – B類 ⁵ Sun Life MPF Hong Kong Dollar Bond Fund – Class B ⁵	40.30%	1/3	首25%位份 1 st Quartile
同類基金平均 Peer Category Average	37.90%		
人生階段基金 LIFESTYLE FUND (> 20 – 40% 股票 EQUITY)			
永明強積金平穩基金 – A類 ⁵ Sun Life MPF Stable Fund – Class A ⁵	110.03%	3/18	首25%位份 1 st Quartile
永明強積金平穩基金 – B類 ⁵ Sun Life MPF Stable Fund – Class B ⁵	116.96%	1/18	首25%位份 1 st Quartile
同類基金平均 Peer Category Average	87.54%		
人生階段基金 LIFESTYLE FUND (> 40 – 60% 股票 EQUITY)			
永明強積金均衡基金 – A類 ⁵ Sun Life MPF Balanced Fund – Class A ⁵	145.37%	2/16	首25%位份 1 st Quartile
永明強積金均衡基金 – B類 ⁵ Sun Life MPF Balanced Fund – Class B ⁵	153.47%	1/16	首25%位份 1 st Quartile
同類基金平均 Peer Category Average	105.90%		
人生階段基金 LIFESTYLE FUND (> 60 – 80% 股票 EQUITY)			
永明強積金增長基金 – A類 ⁵ Sun Life MPF Growth Fund – Class A ⁵	183.83%	2/28	首25%位份 1 st Quartile
永明強積金增長基金 – B類 ⁵ Sun Life MPF Growth Fund – Class B ⁵	193.20%	1/28	首25%位份 1 st Quartile
同類基金平均 Peer Category Average	127.10%		
香港股票基金 HONG KONG EQUITY FUND			
永明強積金香港股票基金 – A類 ⁵ Sun Life MPF Hong Kong Equity Fund – Class A ⁵	554.01%	2/12	首25%位份 1 st Quartile
永明強積金香港股票基金 – B類 ⁵ Sun Life MPF Hong Kong Equity Fund – Class B ⁵	575.59%	1/12	首25%位份 1 st Quartile
同類基金平均 Peer Category Average	298.51%		

資料來源：湯森路透全資附屬公司理柏。以上各基金的排名及位份均與同類基金比較而定，基金類別是按其資產組合類別及投資目標而歸類。基金表現以資產淨值計算，已扣除所有費用。

[^] 因強積金保守基金類別可採用不同的單位扣除計劃，因此直接比較投資表現可引致結果偏差。

註：以上圖表僅顯示永明彩虹強積金計劃內自2000年12月1日已成立的成分基金之累積回報(%)、排名及位份。

Source: Lipper – A Thomson Reuters Company. The ranking and quartile position of the funds are determined by comparing funds under the same peer categories which are classified according to their respective asset mix and investment objectives. The performance data is derived on NAV-to-NAV basis, net of all charges.

[^] Direct comparison in the MPF Conservative Fund's sector may lead to biased results due to unit deduction policy.

Note: The above table only shows the cumulative % of return, ranking and quartile position of constituent funds launched on 1 December 2000 under Sun Life Rainbow MPF Scheme.

強積金基金表現 MPF Fund Performance

成分基金名稱 Name of Constituent Funds	成立日期 (日/月/年) Launch Date (dd/mm/yy)	單位 價格 Unit Price (港元HK\$)	累積表現 Cumulative Performance						年度表現* Calendar Year Performance*				
			3個月 3 months	年初至今 ^d Year-to-date ["YTD"] ^e	1年 1 Year	5年 5 Years	10年 10 Years	自成立 日 Since Launch	2013	2014	2015	2016	2017
A類單位 Class A Units													
永明強積金保守基金 ¹ Sun Life MPF Conservative Fund ¹	01/12/00	1.1020	0.05%	0.05%	0.05%	0.07%	0.61%	10.20%	0.01%	0.01%	0.01%	0.00%	0.01%
永明富時強積金香港指數基金 ² Sun Life FTSE MPF Hong Kong Index Fund ²	10/12/13	1.3535	0.24%	0.24%	27.32%	不適用 N/A	不適用 N/A	35.35%	-0.28%	1.85%	-7.54%	2.26%	40.62%
永明強積金人民幣及港元基金 ^{3,4} Sun Life MPF RMB and HKD Fund ^{3,4}	30/06/12	1.0793	2.96%	2.96%	8.10%	5.91%	不適用 N/A	7.93%	2.44%	-0.79%	-2.41%	-2.55%	6.76%
永明強積金港元債券基金 ⁵ Sun Life MPF Hong Kong Dollar Bond Fund ⁵	01/12/00	1.3581	-1.02%	-1.02%	-0.32%	0.90%	10.60%	35.81%	-4.14%	3.01%	1.49%	-1.40%	2.40%
永明強積金環球債券基金 ^{4,5} Sun Life MPF Global Bond Fund ^{4,5}	01/01/10	0.9676	0.75%	0.75%	2.60%	-2.33%	不適用 N/A	-3.24%	-4.18%	-1.56%	-3.92%	1.31%	2.98%
永明強積金平穩基金 ⁵ Sun Life MPF Stable Fund ⁵	01/12/00	2.1003	0.54%	0.54%	9.78%	18.57%	34.77%	110.03%	2.43%	1.40%	-0.77%	0.93%	14.02%
永明強積金均衡基金 ⁵ Sun Life MPF Balanced Fund ⁵	01/12/00	2.4537	0.09%	0.09%	12.32%	28.36%	50.08%	145.37%	6.28%	1.49%	-0.54%	1.77%	19.54%
永明強積金增長基金 ⁵ Sun Life MPF Growth Fund ⁵	01/12/00	2.8383	0.14%	0.14%	15.93%	39.99%	68.43%	183.83%	10.23%	1.72%	-0.36%	2.92%	25.18%
永明強積金香港股票基金 ⁵ Sun Life MPF Hong Kong Equity Fund ⁵	01/12/00	6.5401	1.85%	1.85%	28.56%	57.00%	133.91%	554.01%	9.75%	0.15%	0.38%	0.49%	42.11%
永明強積金亞洲股票基金 ^{4,5} Sun Life MPF Asian Equity Fund ^{4,5}	01/03/08	1.6122	0.01%	0.01%	23.56%	48.14%	63.05%	61.22%	11.34%	4.30%	-10.45%	2.05%	38.51%
永明強積金行業股票基金 ^{5,6} Sun Life MPF Multi-Sector Equity Fund ^{5,6}	01/03/08	1.3579	-1.09%	-1.09%	14.06%	34.58%	35.53%	35.79%	16.99%	1.08%	-4.79%	2.11%	23.14%
永明強積金大中華股票基金 ^{4,7} Sun Life MPF Greater China Equity Fund ^{4,7}	01/03/08	1.3780	1.72%	1.72%	26.06%	40.80%	39.35%	37.80%	6.17%	2.65%	-6.97%	-0.04%	35.70%
B類單位 Class B Units													
永明強積金保守基金 ¹ Sun Life MPF Conservative Fund ¹	01/12/00	1.1058	0.05%	0.05%	0.05%	0.08%	0.71%	10.58%	0.01%	0.00%	0.01%	0.01%	0.00%
永明富時強積金香港指數基金 ² Sun Life FTSE MPF Hong Kong Index Fund ²	10/12/13	1.3535	0.24%	0.24%	27.32%	不適用 N/A	不適用 N/A	35.35%	-0.27%	1.83%	-7.54%	2.26%	40.62%
永明強積金人民幣及港元基金 ^{3,4} Sun Life MPF RMB and HKD Fund ^{3,4}	30/06/12	1.0814	2.97%	2.97%	8.15%	6.17%	不適用 N/A	8.14%	2.48%	-0.74%	-2.36%	-2.50%	6.81%
永明強積金港元債券基金 ⁵ Sun Life MPF Hong Kong Dollar Bond Fund ⁵	01/12/00	1.4030	-0.97%	-0.97%	-0.12%	1.91%	12.84%	40.30%	-3.95%	3.21%	1.69%	-1.21%	2.61%
永明強積金環球債券基金 ^{4,5} Sun Life MPF Global Bond Fund ^{4,5}	01/01/10	0.9837	0.80%	0.80%	2.80%	-1.35%	不適用 N/A	-1.63%	-3.99%	-1.37%	-3.73%	1.51%	3.19%
永明強積金平穩基金 ⁵ Sun Life MPF Stable Fund ⁵	01/12/00	2.1696	0.59%	0.59%	10.00%	19.76%	37.49%	116.96%	2.64%	1.59%	-0.57%	1.14%	14.24%
永明強積金均衡基金 ⁵ Sun Life MPF Balanced Fund ⁵	01/12/00	2.5347	0.14%	0.14%	12.54%	29.65%	53.12%	153.47%	6.50%	1.69%	-0.34%	1.97%	19.78%
永明強積金增長基金 ⁵ Sun Life MPF Growth Fund ⁵	01/12/00	2.9320	0.19%	0.19%	16.16%	41.40%	71.83%	193.20%	10.45%	1.93%	-0.16%	3.13%	25.43%
永明強積金香港股票基金 ⁵ Sun Life MPF Hong Kong Equity Fund ⁵	01/12/00	6.7559	1.90%	1.90%	28.81%	58.57%	138.63%	575.59%	9.97%	0.35%	0.58%	0.69%	42.39%
永明強積金亞洲股票基金 ^{4,5} Sun Life MPF Asian Equity Fund ^{4,5}	01/03/08	1.6449	0.05%	0.05%	23.81%	49.62%	66.34%	64.49%	11.57%	4.51%	-10.27%	2.25%	38.78%
永明強積金行業股票基金 ^{5,6} Sun Life MPF Multi-Sector Equity Fund ^{5,6}	01/03/08	1.3856	-1.04%	-1.04%	14.30%	35.92%	38.27%	38.56%	17.23%	1.28%	-4.60%	2.32%	23.39%
永明強積金大中華股票基金 ^{4,7} Sun Life MPF Greater China Equity Fund ^{4,7}	01/03/08	1.4050	1.77%	1.77%	26.33%	42.22%	42.05%	40.50%	6.39%	2.85%	-6.78%	0.16%	35.98%

各項成分基金均由永明資產管理(香港)有限公司管理，基金表現資料亦由永明資產管理(香港)有限公司提供。基金表現以資產淨值對資產淨值計算，已扣除所有費用。
The constituent funds are managed by Sun Life Asset Management (HK) Limited, and the fund performance information are also provided by Sun Life Asset Management (HK) Limited. The performance data are derived on a NAV-to-NAV basis, net of all charges.

強積金基金表現 MPF Fund Performance

成分基金名稱 Name of Constituent Funds	成立日期 (日/月/年) Launch Date (dd/mm/yy)	單位 價格 Unit Price (港元:HK\$)	累積表現 Cumulative Performance						年度表現* Calendar Year Performance*				
			3個月 3 months	年初至今 [#] Year-to-date ("YTD") [#]	1年 1 Year	5年 5 Years	10年 10 Years	自成立 日 Since Launch	2013	2014	2015	2016	2017
永明強積金核心累積基金 Sun Life MPF Core Accumulation Fund	01/04/17	1.0745	-0.41%	-0.41%	7.45%	不適用 N/A	不適用 N/A	7.45%	不適用 N/A	不適用 N/A	不適用 N/A	不適用 N/A	7.89%
永明強積金65歲後基金 Sun Life MPF Age 65 Plus Fund	01/04/17	1.0237	-0.07%	-0.07%	2.37%	不適用 N/A	不適用 N/A	2.37%	不適用 N/A	不適用 N/A	不適用 N/A	不適用 N/A	2.44%

各項成分基金均由永明資產管理(香港)有限公司管理，基金表現資料亦由永明資產管理(香港)有限公司提供。基金表現以資產淨值對資產淨值計算，已扣除所有費用。The constituent funds are managed by Sun Life Asset Management (HK) Limited, and the fund performance information are also provided by Sun Life Asset Management (HK) Limited. The performance data are derived on a NAV-to-NAV basis, net of all charges.

永明強積金核心累積基金及永明強積金65歲後基金的首個交易日為03/04/2017，而這兩項成分基金的業績表現資料由03/04/2017開始計算。The first dealing day of Sun Life MPF Core Accumulation Fund and Sun Life MPF Age 65 Plus Fund is on 03/04/2017 and the performance information of these constituent funds is calculated from 03/04/2017.

備註 Remarks

- ¹ 由2016年5月27日起，永明資產管理(香港)有限公司已獲委任為此成分基金的投資經理；及景順投資管理有限公司亦同時獲委任為此成分基金的副投資經理。有關此成分基金的詳細資料，請參閱本計劃最新版本之主要推銷刊物。
Since 27 May 2016, Sun Life Asset Management (HK) Limited has been appointed as the investment manager of this Constituent Fund; and Invesco Hong Kong Limited has also been appointed as the sub-investment manager of this Constituent Fund. For more details about this Constituent Fund, please refer to the latest Principal Brochure of the Scheme.
永明強積金保守基金並不提供償還本金的保證。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。
The Sun Life MPF Conservative Fund provides no guarantee of repayment of capital. The fees and charges of a MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) member's 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.
- ² 由2016年5月27日起，永明資產管理(香港)有限公司已獲委任為此成分基金的投資經理。此基金將繼續僅投資於一項由貝萊德資產管理北亞有限公司管理的核准緊貼指數集體投資計劃。有關此成分基金的詳細資料，請參閱本計劃最新版本之主要推銷刊物。
Since 27 May 2016, Sun Life Asset Management (HK) Limited has been appointed as the investment manager of this Constituent Fund. This Constituent Fund continues to invest solely in the approved index-tracking collective investment schemes managed by BlackRock Asset Management North Asia Limited. For more details about this Constituent Fund, please refer to the latest Principal Brochure of the Scheme.
富時強積金香港指數 (「指數」) 中的所有權利均歸富時國際有限公司 (「富時集團」) 所有。「FTSE®」是倫敦證券交易所集團公司的商標，由富時集團根據授權使用。永明富時強積金香港指數基金 (「指數基金」) 由永明信託有限公司 (「受託人」) 獨家開發。該指數由富時集團或其代理機構計算。富時集團及其許可方與指數基金無關，也不對指數基金進行贊助、提供建議、推薦、認同或宣傳，也拒絕對任何人承擔因 (a) 使用、依賴指數或指數中的任何錯誤，或 (b) 投資於或經營指數基金導致的任何責任。富時集團不會對基金獲得的結果或受託人使用指數目的之適當程度而作出任何明示或隱含聲明、預測、保證或陳述。
All rights in the FTSE MPF Hong Kong Index (the "Index") vest in FTSE International Limited ("FTSE"). "FTSE®" is a trade mark of the London Stock Exchange Group companies and is used by FTSE under licence. The Sun Life FTSE MPF Hong Kong Index Fund (the "Fund") has been developed solely by Sun Life Trustee Company Limited (the "Trustee"). The Index is calculated by FTSE or its agent. FTSE and its licensors are not connected to and do not sponsor, advise, recommend, endorse or promote the Fund and do not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Fund. FTSE makes no claim, prediction, warranty or representation either as to the results to be obtained from the Fund or the suitability of the Index for the purpose to which it is being put by the Trustee.
- ³ 由2016年5月27日起，永明資產管理(香港)有限公司已獲委任為此成分基金的投資經理。而景順投資管理有限公司亦獲委任為此成分基金的副投資經理。有關此成分基金的詳細資料，請參閱本計劃最新版本之主要推銷刊物。
Since 27 May 2016, Sun Life Asset Management (HK) Limited has been appointed as the investment manager of this Constituent Fund; and Invesco Hong Kong Limited has also been appointed as the sub-investment manager of this Constituent Fund. For more details about this Constituent Fund, please refer to the latest Principal Brochure of the Scheme.
- ⁴ 由2018年3月1日起，這些成分基金的投資目標、政策及/或界限已作出修定。有關這些成分基金的詳細資料，請參閱本計劃之主要推銷刊物。
Since 1 March 2018, the investment objectives, policies and/or threshold of these Constituent Funds have been changed. For details of these Constituent Funds, please refer to the Principal Brochure of the Scheme.
- ⁵ 由2016年5月27日起，永明資產管理(香港)有限公司已獲委任為此成分基金的投資經理。此成分基金之若干投資政策亦作出變動，包括但不限於在基礎基金層面建立一個投資組合管理基金架構 (即成分基金資產可投資於不同的基礎基金，並由不同的投資經理管理)。有關此成分基金的詳細資料，請參閱本計劃最新版本之主要推銷刊物。
Since 27 May 2016, Sun Life Asset Management (HK) Limited has been appointed as the investment manager of this Constituent Fund. Certain changes have also been made to the investment policy of this Constituent Fund, including but not limited to the change to a portfolio management fund structure with a multi-manager platform at the underlying fund level (that is, the assets of the constituent funds may be invested in multiple underlying funds managed by various investment managers). For more details about this Constituent Fund, please refer to the latest Principal Brochure of the Scheme.
- ⁶ 由2018年3月1日起，「永明強積金環球股票基金」已更改名稱稱為「永明強積金行業股票基金」。其投資目標及政策亦作出修定。有關此成分基金的詳細資料，請參閱本計劃之主要推銷刊物。
Since 1 March 2018, the name of "Sun Life MPF Global Equity Fund" has been changed to "Sun Life MPF Multi-Sector Equity Fund". Its investment objective and policy have been changed. For details of this Constituent Fund, please refer to the Principal Brochure of the Scheme.
- ⁷ 由2016年5月27日起，永明資產管理(香港)有限公司已獲委任為此成分基金的投資經理。此成分基金之若干投資政策亦作出變動，包括但不限於在基礎基金層面建立一個投資組合管理基金架構 (即成分基金資產可投資於不同的基礎基金，並由不同的投資經理管理)，以及成分基金可能投資於台灣有關證券。有關此成分基金的詳細資料，請參閱本計劃最新版本之主要推銷刊物。
Since 27 May 2016, Sun Life Asset Management (HK) Limited has been appointed as the investment manager of this Constituent Fund. Certain changes have also been made to the investment policy of this Constituent Fund, including but not limited to the change to a portfolio management fund structure with a multi-manager platform at the underlying fund level (that is, the assets of the constituent funds may be invested in multiple underlying funds managed by various investment managers), and the inclusion of Taiwan-related securities in the portfolio. For more details about this Constituent Fund, please refer to the latest Principal Brochure of the Scheme.
- * 成分基金於其成立年份之「年度表現」(如適用)，是以該成分基金由成立日期至年終期間的表現計算。
The "Calendar Year Performance" of a constituent fund in its year of inception (if applicable) is calculated from its launch date to the inception year end.
- # 成分基金於其成立年份之「年初至今」的表現 (如適用)，是以該成分基金由成立日期開始計算。
The "Year-to-date ("YTD")" performance of a constituent fund in its year of inception (if applicable) is calculated from its launch date.

重要資料 Disclaimer

投資附帶風險，過去業績並不代表將來表現。投資回報可升可跌，因貨幣變動及市況，均可能影響投資價值。不同貨幣的匯率，亦可改變單位價值。投資於新興市場與已發展市場比較，可能涉及較高風險，並通常對價格變動較為敏感。
而永明強積金人民幣及港元基金所持的部分資產投資於人民幣貨幣市場及債務工具，因此此成分基金的投資回報可能會受人民幣匯率的波動而帶來負面影響，以及受中國政府訂定的外匯監控政策及匯款限制。
您應在作出任何投資決定前，查閱本計劃的主要推銷刊物及有關的市場推廣資料，以獲取有關詳情包括風險因素。
Investment involves risks and past performance is not indicative of future performance. Investment return may rise as well as fall due to market condition and currency movement which may affect the value of investments. The value of units may vary due to changes in exchange rates between currencies. Emerging markets may involve a higher degree of risk than in developed markets and are usually more sensitive to price movements.
The return of Sun Life MPF RMB and HKD Fund may be adversely affected by movements in RMB exchange rates as well as foreign exchange controls and repatriation restrictions imposed by the Chinese government as the fund invests part of its assets in RMB denominated money market and debt instruments.
You are advised to read the Principal Brochure and the relevant marketing materials of the Scheme for further details including risk factors prior to making any investment decision.

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