

基金管理公司 Management Company	基金成立日 Inception Date	風險級別 Risk Profile	基金貨幣 Currency	基金成立之單位價格 Unit Price at Inception	管理費 Management Fee
忠誠保險公司(人壽) Fidelidade – Insurance Company Limited (Life)	15.12.2017	低至中 Low to medium	美元 USD	美元 USD 10.00	年利率 1% p.a.

投資目標及策略 Investment Objective and Policy

「忠誠保守」退休基金將分散投資於環球股票及債券，目標是為參與人、參與人和供款人之供款謀求長遠的資本保值及穩定的資本增值。本基金適合一些願意承受風險較低及波動較小的投資者以獲取一些資本增值(低至中風險級別)。基本資產的策略性配置為:債券 95%; 流動資產 5%。詳情請參閱基金管理規章。

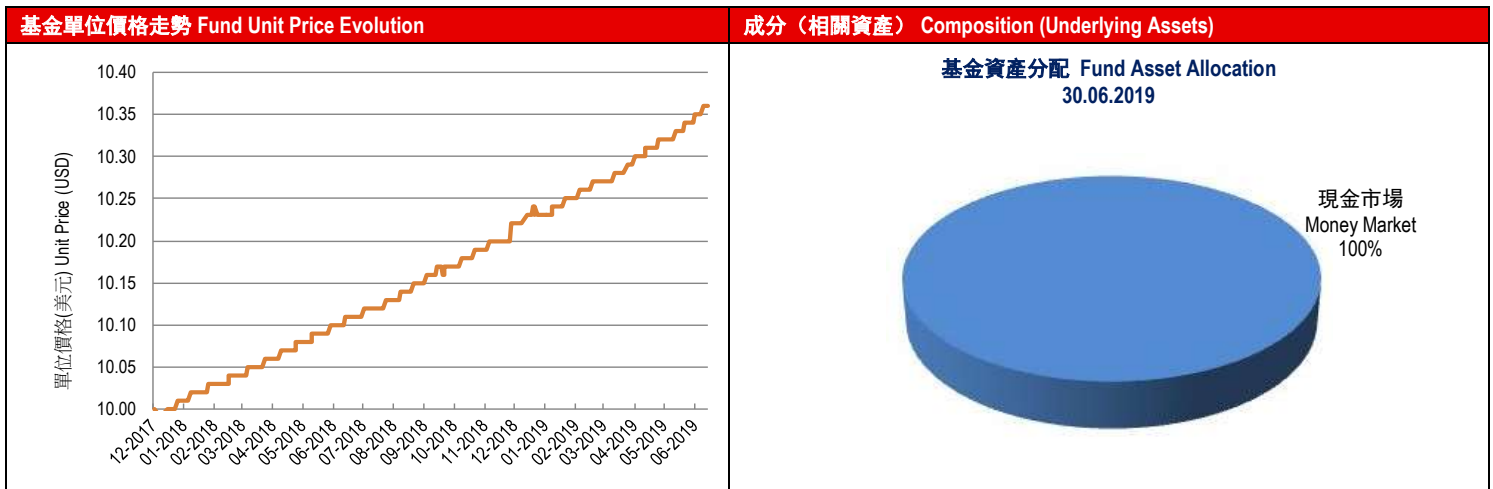
The objective of the Fund, in a long-term perspective, is to provide sponsors, members and contributors with capital preservation combined with steady capital appreciation by investing in a diversified portfolio of global shares and bonds. The Fund is suitable for investors willing to accept small degree of risk and volatility to seek some degree of appreciation (low to medium risk profile). Fund assets' strategic allocation is: Bonds 95%; Liquidity 5%. For details, please refer to the Fund's Management Regulation.

基金表現以澳門幣計 Fund Performance in MOP

2019年初至今 YTD 2019	一個月 1 month	三個月 3 months	六個月 6 months	一年 1 Year	三年 3 Years	五年 5 Years	成立至今 Since Inception	2018年 Year 2018
1.05%	-0.13%	0.32%	1.05%	2.03%	NA	NA	3.67%	2.48%

基金單位價格以美元計 (資產淨值) Fund Unit Prices (NAV) in USD

31.12.2018	31.01.2019	28.02.2019	29.03.2019	30.04.2019	31.05.2019	28.06.2019	31.07.2019	30.08.2019	30.09.2019	31.10.2019	29.11.2019	31.12.2019
10.23	10.24	10.26	10.28	10.31	10.33	10.36	---	---	---	---	---	---



重要信息及免責聲明 Important Information and Disclaimers

- 投資涉及風險。
Investment involves risk.
- 過往表現並非未來業績的可靠指標。
Past performance is not a reliable indicator of future results.
- 所顯示的基金表現並未將認購及贖回基金單位時所收取的任何佣金及費用計算在內。
The performance shown does not take into account of any commissions and costs charged when subscribing to and redeeming Fund Units.
- 基金單位價值及其回報可升可跌。
The value of Fund Units and the income from them can go down as well as up.
- 匯率變動可影響收益水平及投資的本金價值。
Movements in exchange rates can impact on both the level of income received and the capital value of investments.
- 本報告所提供之資訊目的並不是用作徵求/提議選購或出售基金單位，包括任何證券及相關金融工具的招攬。
The information mentioned herein is not intended to be constructed as a solicitation or an offer to buy or to sell Fund Units including any securities or related financial instruments.

基金管理公司 Management Company	基金成立日 Inception Date	風險級別 Risk Profile	基金貨幣 Currency	基金成立之單位價格 Unit Price at Inception	管理費 Management Fee
忠誠保險公司(人壽) Fidelidade – Insurance Company Limited (Life)	01.06.2010	低至中 Low to medium	美元 USD	美元 USD 10.00	年利率 1% p.a.

投資目標及策略 Investment Objective and Policy

「環健」退休基金將分散投資於環球股票及債券，目標是為參與法人、參與人和供款人之供款謀求長遠的資本增值。本基金適合一些願意承受不太大風險的投資者以獲取較高的長期回報(低至中風險級別)。基本資產的策略性配置為：股票 25%；債券 70%；流動資產 5%。詳情請參閱基金管理規章。
The objective of the Fund, in a long-term perspective, is to provide sponsors, members and contributors with capital appreciation by investing in a diversified portfolio of global shares and bonds. The Fund is suitable for investors willing to accept modest risks to seek higher long-term returns (low to medium risk profile). Fund assets' strategic allocation is: Shares 25%; Bonds 70%; Liquidity 5%. For details, please refer to the Fund's Management Regulation.

基金表現以澳門幣計 Fund Performance in MOP

2019年初至今 YTD 2019	一個月 1 month	三個月 3 months	六個月 6 months	一年 1 Year	三年 3 Years	五年 5 Years	成立至今 Since Inception	2018年 Year 2018
7.01%	2.26%	2.23%	7.01%	3.34%	10.74%	10.07%	26.40%	-5.30%

基金單位價格以美元計 (資產淨值) Fund Unit Prices (NAV) in USD

31.12.2018	31.01.2019	28.02.2019	29.03.2019	30.04.2019	31.05.2019	28.06.2019	31.07.2019	30.08.2019	30.09.2019	31.10.2019	29.11.2019	31.12.2019
11.75	11.99	12.16	12.27	12.37	12.27	12.60	---	---	---	---	---	---

基金單位價格走勢 Fund Unit Price Evolution



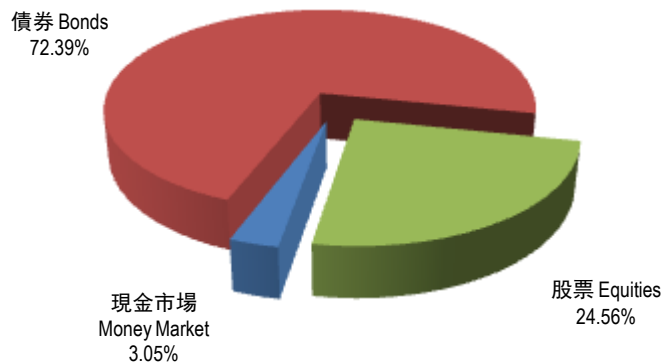
成分 (相關資產) Composition (Underlying Assets)

首十隻持有股票 Top Equity Holding		%
亞馬遜公司	Amazon.com Inc	0.91%
Facebook 公司	Facebook Inc	0.71%
微軟	Microsoft Corp	0.59%
萬事達卡	Mastercard Inc	0.49%
台積電	Taiwan Semiconductor Manufacturing Co Ltd	0.49%
Alphabet 公司	Alphabet Inc	0.44%
安華高科技	Broadcom Ltd	0.42%
VISA 卡	Visa	0.37%
摩根大通	JPMorgan Chase	0.37%
友邦保險控股	AIA Group Ltd	0.37%

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- 基金單位價格可升可跌。基金的投資策略涉及風險，而基金亦無設定最低保證收入，因此有可能導致本金虧損。
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基金資產分配 Fund Asset Allocation 30.06.2019



基金管理公司 Management Company	基金成立日 Inception Date	風險級別 Risk Profile	基金貨幣 Currency	基金成立之單位價格 Unit Price at Inception	管理費 Management Fee
忠誠保險公司(人壽) Fidelidade – Insurance Company Limited (Life)	01.06.2010	中至高 Medium to high	美元 USD	美元 USD 10.00	年利率 1% p.a.

投資目標及策略 Investment Objective and Policy

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The objective of the Fund, in a long-term perspective, is to maximize the valorization of the contributions of sponsors, members and contributors by investing in a diversified portfolio of global shares and bonds. The Fund is suitable for investors willing to accept significant risk in order to achieve higher long-term returns (medium to high risk profile). Fund assets' strategic allocation is: Shares 67%; Bonds 28%; Liquidity 5%. For details, please refer to the Fund's Management Regulation.

基金表現以澳門幣計 Fund Performance in MOP

2019年初至今 YTD 2019	一個月 1 month	三個月 3 months	六個月 6 months	一年 1 Year	三年 3 Years	五年 5 Years	成立至今 Since Inception	2018年 Year 2018
9.84%	3.42%	2.50%	9.84%	1.65%	18.99%	8.54%	32.73%	-9.86%

基金單位價格以美元計 (資產淨值) Fund Unit Prices (NAV) in USD

31.12.2018	31.01.2019	28.02.2019	29.03.2019	30.04.2019	31.05.2019	28.06.2019	31.07.2019	30.08.2019	30.09.2019	31.10.2019	29.11.2019	31.12.2019
12.02	12.48	12.81	12.85	13.11	12.74	13.23	---	---	---	---	---	---

基金單位價格走勢 Fund Unit Price Evolution



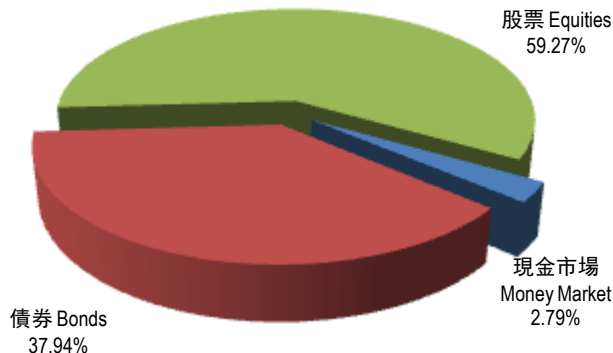
成分 (相關資產) Composition (Underlying Assets)

首十隻持有股票 Top Equity Holding		%
亞馬遜公司	Amazon.com Inc	2.19%
Facebook 公司	Facebook Inc	1.72%
微軟	Microsoft Corp	1.42%
萬事達卡	Mastercard Inc	1.19%
台積電	Taiwan Semiconductor Manufacturing Co Ltd	1.19%
Alphabet 公司	Alphabet Inc	1.07%
安華高科技	Broadcom Ltd	1.01%
VISA 卡	Visa	0.89%
摩根大通	JPMorgan Chase	0.89%
友邦保險控股	AIA Group Ltd	0.89%

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- 基金單位價格可升可跌。基金的投資策略涉及風險，而基金亦無設定最低保證收入，因此有可能導致本金虧損。
The Fund's unit price may go up as well as down, due to the Fund's investment strategy that involves risks which may result in capital loss and due to the fact that the Fund does not establish a minimum guaranteed income.
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**基金資產分配 Fund Asset Allocation
30.06.2019**



忠誠保險公司(人壽)

Fidelidade – Insurance Company Limited (Life)

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基金管理公司 Management Company	基金成立日 Inception Date	風險級別 Risk Profile	基金貨幣 Currency	基金成立之單位價格 Unit Price at Inception	管理費 Management Fee
忠誠保險公司(人壽) Fidelidade – Insurance Company Limited (Life)	01.06.2010	高 High	美元 USD	美元 USD 10.00	年利率 1% p.a.

投資目標及策略 Investment Objective and Policy

「創華」退休基金將分散投資於在大中華地區有重大資產、投資、生產活動或其他商業利益的公司或機構，目標是為參與法人、參與人和供款人之供款謀求長遠的資本增值。本基金適合一些願意承受重大風險的投資者並相信獲取最高長期回報比保障本金重要。這些投資者可能會遭遇巨大的波動及重大損失(高風險級別)。基本資產的策略性配置為：股票 67%；債券 28%；流動資產 5%。詳情請參閱基金管理規章。

The objective of the Fund, in a long-term perspective, is to maximize the valorization of the contributions of sponsors, members and contributors, through investments in companies and other entities with significant assets, investments, production activities or other business interests in the Greater China region. The Fund is suitable for investors willing to accept substantial risk believing that maximizing long term returns are more important than protecting principal. These investors may endure extensive volatility and significant losses (high risk profile). Fund assets' strategic allocation is: Shares 67%; Bonds 28%; Liquidity 5%. For details, please refer to the Fund's Management Regulation.

基金表現以澳門幣計 Fund Performance in MOP

2019年初至今 YTD 2019	一個月 1 month	三個月 3 months	六個月 6 months	一年 1 Year	三年 3 Years	五年 5 Years	成立至今 Since Inception	2018年 Year 2018
15.25%	4.68%	2.56%	15.25%	0.79%	35.99%	30.95%	33.82%	-13.00%

基金單位價格以美元計 (資產淨值) Fund Unit Prices (NAV) in USD

31.12.2018	31.01.2019	28.02.2019	29.03.2019	30.04.2019	31.05.2019	28.06.2019	31.07.2019	30.08.2019	30.09.2019	31.10.2019	29.11.2019	31.12.2019
11.55	12.22	12.74	12.95	13.41	12.69	13.34	---	---	---	---	---	---

基金單位價格走勢 Fund Unit Price Evolution



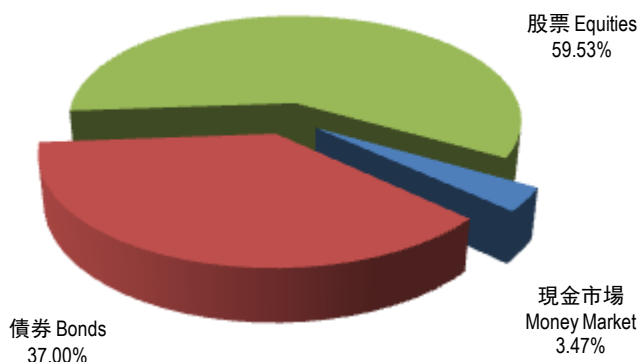
成分 (相關資產) Composition (Underlying Assets)

首十隻持有股票 Top Equity Holding			%
學而思培優	TAL Education		5.52%
騰訊控股有限公司	Tencent Holdings Ltd		5.51%
阿里巴巴	Alibaba Group Holding-Sp ADRs		5.46%
平安保險-H	Ping An Insurance Group of China		4.80%
貴州茅台酒公司	Kweichow Moutai CO LTD A		2.83%
招商銀行	China Merchants Bank		2.55%
深圳國際控股	Shenzhen International Holdings		1.79%
五糧液	Wuliangye Yibin Co Ltd A		1.68%
網易	Netease INC-ADR		1.63%
頤海國際	Yihai International Holding		1.63%

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- 基金單位價格可升可跌。基金的投資策略涉及風險，而基金亦無設定最低保證收入，因此有可能導致本金虧損。
The Fund's unit price may go up as well as down, due to the Fund's investment strategy that involves risks which may result in capital loss and due to the fact that the Fund does not establish a minimum guaranteed income.
- 匯率變動可影響收益水平及投資的本金價值。
Movements in exchange rates can impact on both the level of income received and the capital value of investments.
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**基金資產分配 Fund Asset Allocation
30.06.2019**



基金管理公司 Management Company	基金成立日 Inception Date	風險級別 Risk Profile	基金貨幣 Currency	基金成立之單位價格 Unit Price at Inception	管理費 Management Fee
忠誠保險公司(人壽) Fidelidade – Insurance Company Limited (Life)	01.06.2010	高 High	美元 USD	美元 USD 10.00	年利率 1% p.a.

投資目標及策略 Investment Objective and Policy

「創機」退休基金將分散投資於在發展中國家有重大資產、投資、生產活動或其他商業利益的公司或機構，目標是為參與法人、參與人和供款人之供款謀求長遠的資本增值。本基金適合一些願意承受重大風險的投資者並相信獲取最高長期回報比保障本金重要。這些投資者可能會遭遇巨大的波動及重大損失(高風險級別)。基本資產的策略性配置為：股票 67%；債券 28%；流動資產 5%。詳情請參閱基金管理規章。

The objective of the Fund, in a long-term perspective, is to maximize the valorization of the contributions of sponsors, members and contributors, through investments in companies and other entities with significant assets, investments, production activities or other business interests in developing countries, being considered as emerging markets of superior growth prospectus. The Fund is suitable for investors willing to accept substantial risk believing that maximizing long term returns are more important than protecting principal. These investors may endure extensive volatility and significant losses (high risk profile). Fund assets' strategic allocation is: Shares 67%; Bonds 28%; Liquidity 5%. For details, please refer to the Fund's Management Regulation.

基金表現以澳門幣計 Fund Performance in MOP

2019年初至今 YTD 2019	一個月 1 month	三個月 3 months	六個月 6 months	一年 1 Year	三年 3 Years	五年 5 Years	成立至今 Since Inception	2018年 Year 2018
9.42%	4.42%	1.24%	9.42%	2.33%	30.72%	8.78%	8.45%	-9.88%

基金單位價格以美元計 (資產淨值) Fund Unit Prices (NAV) in USD

31.12.2018	31.01.2019	28.02.2019	29.03.2019	30.04.2019	31.05.2019	28.06.2019	31.07.2019	30.08.2019	30.09.2019	31.10.2019	29.11.2019	31.12.2019
9.86	10.49	10.67	10.63	10.85	10.31	10.81	---	---	---	---	---	---

基金單位價格走勢 Fund Unit Price Evolution



成分 (相關資產) Composition (Underlying Assets)

首十隻持有股票 Top Equity Holding		%
台積電	Taiwan Semiconductor Manufacturing	4.96%
阿里巴巴	Alibaba Group Holding-Sp ADRs	4.82%
三星電子	Samsung Electronics	4.01%
納斯帕斯	Naspers	3.48%
巴西布拉德斯科銀行	Banco Bradesco	3.23%
騰訊控股有限公司	Tencent Holdings Ltd	2.86%
平安保險-H	Ping An Insurance Group of China	2.85%
俄羅斯聯邦儲蓄銀行	Sberbank of Russia	2.48%
學而思培優	TAL Education	2.38%
HDFC 銀行	HDFC Bank	2.33%

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**基金資產分配 Fund Asset Allocation
30.06.2019**

