

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
忠誠澳門人壽保險股份有限公司 Fidelidade Macau Life - Insurance Company Limited	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、債券和其他固定收益工具，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：債券和其他固定收益工具 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, bonds and other fixed income instruments. 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 and other fixed income instruments 95%; Liquidity 5%. For details, please refer to the Fund's Management Regulation.

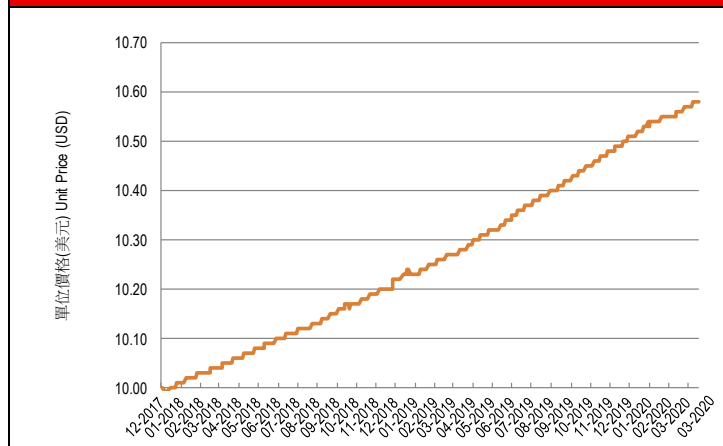
基金表現以澳門幣計 Fund Performance in MOP

2020年初至今 YTD 2020	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	2019年 Year 2019
0.13%	-0.35%	0.13%	0.21%	1.66%	NA	NA	5.05%	2.27%

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

31.12.2019	31.01.2020	28.02.2020	31.03.2020	29.04.2020	29.05.2020	30.06.2020	31.07.2020	28.08.2020	30.09.2020	30.10.2020	30.11.2020	31.12.2020
10.52	10.54	10.56	10.58									

基金單位價格走勢 Fund Unit Price Evolution



成分 (相關資產) Composition (Underlying Assets)

基金資產分配 Fund Asset Allocation 31.03.2020

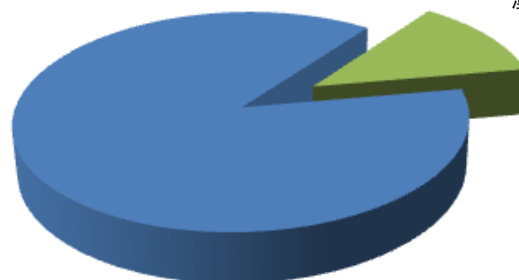


債券及其他固定收益
Bond and Other Fixed Income
100%

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

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Investment involves risk.
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- 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.
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基金貨幣分配 Fund Currency Allocation 31.03.2020



美金 USD
87.64%

澳門幣 MOP
12.36%

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
忠誠澳門人壽保險股份有限公司 Fidelidade Macau Life - Insurance Company Limited	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

2020 年初至今 YTD 2020	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	2019 年 Year 2019
-12.73%	-12.30%	-12.73%	-10.48%	-6.93%	-2.17%	-0.94%	15.07%	11.63%

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

31.12.2019	31.01.2020	28.02.2020	31.03.2020	29.04.2020	29.05.2020	30.06.2020	31.07.2020	28.08.2020	30.09.2020	30.10.2020	30.11.2020	31.12.2020
13.19	13.33	13.11	11.56									

基金單位價格走勢 Fund Unit Price Evolution



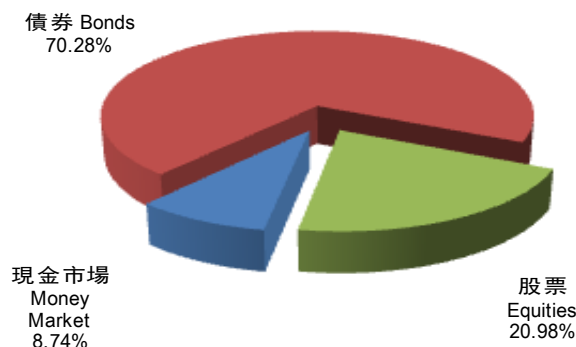
成分 (相關資產) Composition (Underlying Assets)

首五隻持有股票 Top Equity Holding		%
亞馬遜公司	Amazon.com Inc	0.84%
微軟	Microsoft Corp	0.69%
Facebook 公司	Facebook Inc	0.61%
台積電	Taiwan Semiconductor Manufacturing Co Ltd	0.50%
特斯拉 (公司)	Tesla Inc	0.46%

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

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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 31.03.2020



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
忠誠澳門人壽保險股份有限公司 Fidelidade Macau Life - Insurance Company Limited	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

「環發」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重大風險的投資者以獲取較高的長期回報(中至高風險級別)。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 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

2020 初至今 YTD 2020	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	2019 年 Year 2019
-13.96%	-11.73%	-13.96%	-9.32%	-6.60%	-0.14%	-0.25%	20.94%	16.32%

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

31.12.2019	31.01.2020	28.02.2020	31.03.2020	29.04.2020	29.05.2020	30.06.2020	31.07.2020	28.08.2020	30.09.2020	30.10.2020	30.11.2020	31.12.2020
14.06	14.25	13.69	12.15									

基金單位價格走勢 Fund Unit Price Evolution



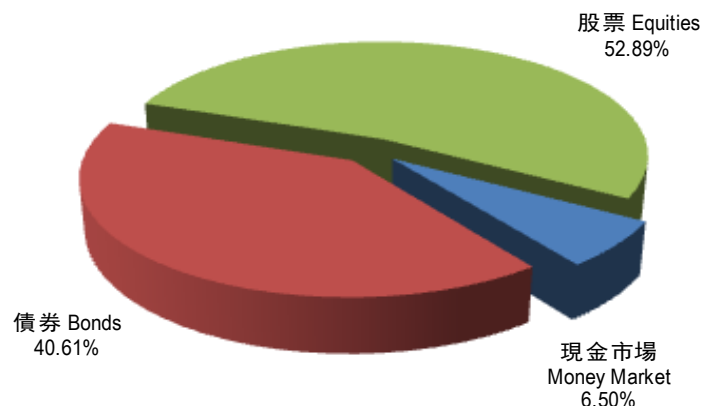
成分 (相關資產) Composition (Underlying Assets)

首五隻持有股票 Top Equity Holding		%
亞馬遜公司	Amazon.com Inc	2.12%
微軟	Microsoft Corp	1.75%
Facebook 公司	Facebook Inc	1.53%
台積電	Taiwan Semiconductor Manufacturing Co Ltd	1.27%
特斯拉 (公司)	Tesla Inc	1.16%

重要信息 & 免責聲明 Important Information and Disclaimers

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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
31.03.2020**



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
忠誠澳門人壽保險股份有限公司 Fidelidade Macau Life - Insurance Company Limited	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

2020年初至今 YTD 2020	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	2019年 Year 2019
-5.26%	-5.43%	-5.26%	1.59%	3.44%	20.80%	27.08%	34.97%	22.69%

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

31.12.2019	31.01.2020	28.02.2020	31.03.2020	29.04.2020	29.05.2020	30.06.2020	31.07.2020	28.08.2020	30.09.2020	30.10.2020	30.11.2020	31.12.2020
14.25	14.02	14.26	13.56									

基金單位價格走勢 Fund Unit Price Evolution



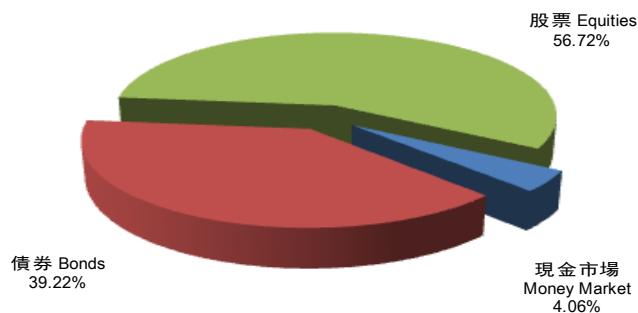
成分 (相關資產) Composition (Underlying Assets)

首五隻持有股票 Top Equity Holding			%
學而思培優	TAL Education		6.13%
阿里巴巴	Alibaba Group Holding-Sp ADRs		6.11%
騰訊控股有限公司	Tencent Holdings Ltd		6.02%
平安保險-H	Ping An Insurance Group of China		4.71%
貴州茅台酒公司	Kweichow Moutai CO LTD A		3.07%

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**基金資產分配 Fund Asset Allocation
31.03.2020**



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
忠誠澳門人壽保險股份有限公司 Fidelidade Macau Life - Insurance Company Limited	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。

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-16.93%	-13.34%	-16.93%	-10.17%	-10.61%	2.44%	2.55%	-4.25%	16.30%

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

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11.53	11.26	11.04	9.62									

基金單位價格走勢 Fund Unit Price Evolution



成分 (相關資產) Composition (Underlying Assets)

前五隻持有股票 Top Equity Holding		%
阿里巴巴	Alibaba Group Holding-Sp ADRs	5.64%
台積電	Taiwan Semiconductor Manufacturing Co Ltd	4.79%
騰訊控股有限公司	Tencent Holdings Ltd	4.40%
三星電子	Samsung Electronics	4.23%
學而思培優	TAL Education	0.25%

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**基金資產分配 Fund Asset Allocation
31.03.2020**

