

My Choice Mandatory Provident Fund Scheme
我的強積金計劃

Frequently asked questions about the new constituent funds
新增成分基金之常見問題

Important Information
重要資訊

Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure and Key Scheme Information Document.

投資涉及風險。過往的表現並非將來表現的指標。金融工具（特別是股票及股份）的價值及任何來自該等金融工具的收入均可升可跌。有關進一步的詳情，包括產品特性及所涉風險，請參閱強積金計劃說明書及主要計劃資料文件。

You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of Constituent Funds, you are in doubt as to whether a certain Constituent 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 Constituent Fund(s) most suitable for you taking into account your circumstances.

在作出任何投資選擇前，你必須評估你可承受的風險程度及本身的財務狀況；當你選擇成分基金時，若不能肯定某些成分基金是否適合自己（包括是否與你的投資目標一致），你應諮詢財務及／或專業人士的意見，以作出最切合個人狀況的成分基金選擇。

1. What are the new constituent funds under My Choice Mandatory Provident Fund Scheme?
我的強積金計劃新增什麼成分基金？

There are three new constituent funds under My Choice Mandatory Provident Fund Scheme, namely 'My Choice Chinese Government and Policy Bank Bond Index Fund', 'My Choice European Quality Tracker Fund' and 'My Choice Americas Equity Fund'.

我的強積金計劃新增的三項成分基金分別是「我的中國國債及政策性銀行債券追蹤指數基金」、「我的歐洲優勢股票指數基金」及「我的美洲股票基金」。

2. When will be the launch date for the new constituent funds?
新增的成分基金於何時推出？

The three new constituent funds have been launched on 8 June 2026.
新增的三項成分基金已於 2026 年 6 月 8 日推出。

3. The reason for the launch of new constituent funds?
為何新增成分基金？

To improve the MPF constituent fund choices, flexibility and suitability for different investment needs by the members via the launch of new constituent funds.

透過新增成分基金提升成員就強積金成分基金的選擇性、靈活性和對不同投資需求的適用性。

4. What are the management fees of the new constituent funds?

新增的成分基金之基金管理費是什麼？

The aggregate management fees of the three new constituent funds are as follows:

Constituent fund	Management fees (in total) (% of NAV per annum)
My Choice Chinese Government and Policy Bank Bond Index Fund	0.74%
My Choice European Quality Tracker Fund	up to 0.87%
My Choice Americas Equity Fund	up to 0.88%

Please note that the aggregate management fees of the three new constituent funds will not be charged to the relevant constituent fund for the period of 6 months from 8 June 2026. Such fees will only be charged from 8 December 2026 onwards. For details, please refer to the First Addendum to the MPF Scheme Brochure dated April 2026.

新增的三項成分基金之基金管理費（總收費）如下：

成分基金	基金管理費（總收費） （按每年資產淨值的百分比計算）
我的中國國債及政策性銀行債券追蹤指數基金	0.74%
我的歐洲優勢股票指數基金	最高達0.87%
我的美洲股票基金	最高達0.88%

請注意：自2026年6月8日起6個月期間，新增的三項成分基金之基金管理費總額將不會向相關成分基金收取。該等費用僅自2026年12月8日起收取。詳情請參閱強積金計劃說明書（版本日期：2026年4月）的第一補編。

5. What is the fund type and investment focus of the new constituent funds?

新增的成分基金之投資類別及投資重點是什麼？

The fund type and investment focus of the three new constituent funds are:

- My Choice Chinese Government and Policy Bank Bond Index Fund is a bond fund with an investment focus up to 100% in Greater China bonds.
- My Choice European Quality Tracker Fund is an equity fund with an investment focus up to 100% in European equity.
- My Choice Americas Equity Fund is an equity fund with an investment focus of 70 – 100% in North America equities.

新增的三項成分基金之投資類別及投資重點如下：

- 我的中國國債及政策性銀行債券追蹤指數基金為債券基金，最高 100%投資於大中華債券。
- 我的歐洲優勢股票指數基金為股票基金，最高100%投資於歐洲股票。
- 我的美洲股票基金為股票基金，70-100%投資於北美洲股票。

6. **What are the investment objectives of the new funds?**
新成分基金的投資目標是什麼？

My Choice Chinese Government and Policy Bank Bond Index Fund

Seeks to track the performance of the Hong Kong dollars denominated index ICE 10+ Year China Government & Policy Bank Index – 30% HKD-Hedged (“China Bond Index (30% HKD-Hedged)”) by investing in the Unhedged Unit Class (denominated in RMB) of the Premia China Treasury and Policy Bank Bond Long Duration ETF, a sub-fund of Premia ETF Series, an underlying ITCIS managed by Premia Partners Company Limited. The Premia China Treasury and Policy Bank Bond Long Duration ETF seeks to track the performance of the ICE 10+ Year China Government & Policy Bank Index (the “China Bond Index”). The China Bond Index is denominated in RMB but the My Choice Chinese Government and Policy Bank Bond Index Fund will be tracking the Hong Kong dollars denominated version of the China Bond Index.

My Choice European Quality Tracker Fund

Seeks to track the performance of the MSCI Europe Quality 100% Hedged to USD Index (“Europe Quality Index”) by investing in the ChinaAMC MSCI Europe Quality Hedged to USD ETF, a sub-fund of ChinaAMC Global ETF Series II, an ITCIS managed by China Asset Management (Hong Kong) Limited.

My Choice Americas Equity Fund

Seeks to produce returns that are related to those achieved on the major stock market indices of North America, but at the same time manage the volatility of returns in the short term. The My Choice Americas Equity Fund seeks to achieve its investment objective by investing into the Americas Equity Fund (MPF) (Unit Class A) of the Fidelity Global Investment Fund, an APIF managed by FIL Investment Management (Hong Kong) Limited.

我的中國國債及政策性銀行債券追蹤指數基金

旨在透過投資於 Premia ETF 系列的子基金 Premia 中國國庫及政策性銀行債券長久期 ETF 的未對沖單位類別（以人民幣計值）追蹤以港元計值的指數 ICE 10+ Year China Government & Policy Bank Index — 30%港元對沖（「中國債券指數（30%港元對沖）」）的表現，Premia ETF 系列為睿亞資產管理有限公司管理的緊貼指數集體投資計劃。Premia 中國國庫及政策性銀行債券長久期 ETF 旨在追蹤 ICE 10+ Year China Government & Policy Bank Index（「中國債券指數」）的表現。中國債券指數以人民幣計值，而我的中國國債及政策性銀行債券追蹤指數基金則將追蹤以港元計值的中國債券指數。

我的歐洲優勢股票指數基金

旨在透過投資於華夏基金環球 ETF 系列 II 的子基金，華夏 MSCI 歐洲優勢股票（美元對沖）ETF（為一由華夏基金（香港）有限公司管理的緊貼指數集體投資計劃）以追蹤 MSCI 歐洲高質量公司指數（100%美元對沖）（「歐洲高質量公司指數」）的表現。

我的美洲股票基金

旨在提供與北美洲股市主要指數相關的回報，同時控制在短期內回報的波幅。我的美洲股票基金旨在透過投資於富達環球投資基金（由富達基金（香港）有限公司管理的核准匯集投資基金）之美洲股票基金（強積金）（單位類別 A），達致其投資目標。

7. What is the risk profile of the new constituent funds?

新增的成分基金之風險級別是什麼？

The risk profile of the three new constituent funds is:

- The risk profile of My Choice Chinese Government and Policy Bank Bond Index Fund is considered as low to medium.
- The risk profile of My Choice European Quality Tracker Fund is considered as high.
- The risk profile of the My Choice Americas Equity Fund is generally regarded as high.

For the risks details of the three new constituent funds, please refer to the First Addendum to the MPF Scheme Brochure dated April 2026.

新增的三項成分基金之風險級別如下：

- 我的中國國債及政策性銀行債券追蹤指數基金的風險等級被視為低至中。
- 我的歐洲優勢股票指數基金的風險等級被視為高。
- 我的美洲股票基金的風險等級通常被視為高。

有關新增的三項成分基金之風險詳情，請參閱強積金計劃說明書（版本日期：2026 年 4 月）的第一補編。

BOCI-Prudential Trustee Limited

8 July 2026

中銀國際英國保誠信託有限公司

二零二六年七月八日