強積金季度表現概要
MPF Quarterly Performance Summary
2026 年 9 月刊　2026 Sep Issue

中銀國際英國保誠信託有限公司
BOCI-Prudential Trustee Limited

重要資訊

1. 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。
2. 在你決定投資於強積金預設投資策略（根據我的強積金計劃（「本計劃」）強積金計劃說明書第 6.7 節「強積金預設投資策略」的定義）前，你應考慮自己的風險承受程度及財政狀況。你應注意我的核心累積基金及我的 65 歲後基金並不一定適合你，而我的核心累積基金及我的 65 歲後基金的風險程度及你可承受的風險程度可能出現錯配（基金組合的風險可能比你想要承擔的風險為高）。如你對於強積金預設投資策略是否適合你存有疑問，你應尋求財務及／或專業意見，並在考慮到自身情況之後才進行投資決定。
3. 你應注意強積金預設投資策略的實施有可能影響你的強積金投資及累算權益。如你就預設投資策略對你的影響有疑問，我們建議你向受託人查詢。
4. 本計劃內之我的強積金保守基金並不保證付償本金。投資於我的強積金保守基金及我的人民幣及港元貨幣市場基金並不等於將資金存入銀行或接受存款公司，受託人亦沒有責任按認購值贖回投資項目。另外，我的強積金保守基金及我的人民幣及港元貨幣市場基金並不受香港金融管理局監管。
5. 強積金保守基金的費用及收費可（一）透過扣除資產收取； 或（二）透過扣除成員賬戶中的單位收取。我的強積金保守基金採用方式（一）收費，故所列之單位價格／資產淨值／基金表現已反映費用及收費之影響。
6. 投資附帶風險，過去的業績並非未來業績的指標，基金價格及投資回報可跌亦可升。
7. 下述資料僅供參考之用，你不應只依賴這些資料而作出任何投資決定。在作出任何投資決定前，請細閱本計劃之強積金計劃說明書（包括風險因素、費用及收費）。
8. 證監會認可不等如對強積金計劃或匯集投資基金作出推介或認許，亦不是對強積金計劃或匯集投資基金的商業利弊或表現作出保證，更不代表強積金計劃或匯集投資基金適合所有計劃參與者或基金持有人，或認許強積金計劃或匯集投資基金適合任何個別計劃參與者或基金持有人。

Important Information

1. 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.
2. You should consider your own risk tolerance level and financial circumstances before investing in the MPF Default Investment Strategy ("DIS" as defined in section 6.7 (MPF Default Investment Strategy) of the MPF Scheme Brochure of My Choice Mandatory Provident Fund Scheme (the "Scheme")). You should note that the My Choice Core Accumulation Fund and the My Choice Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the My Choice Core Accumulation Fund and the My Choice Age 65 Plus Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the MPF Default Investment Strategy is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.
3. You should note that the implementation of the MPF Default Investment Strategy may have an impact on your MPF investments and accrued benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
4. The My Choice MPF Conservative Fund of the Scheme does not guarantee the repayment of capital. Investment in the My Choice MPF Conservative Fund and My Choice RMB & HKD Money Market Fund is not the same as placing funds on deposit with a bank or deposit taking company and that the Trustee has no obligation to redeem the investment at the subscription value. In addition, the My Choice MPF Conservative Fund and My Choice RMB & HKD Money Market Fund are not subject to the supervision of the Hong Kong Monetary Authority.
5. Fees and charges of a MPF conservative fund can be deducted from either: (i) the assets of the fund; or (ii) members' account by way of unit deduction. The My Choice MPF Conservative Fund uses method (i) and, therefore, unit prices/ Net Asset Value/ fund performance quoted have incorporated the impact of fees and charges.
6. Investment involves risks. Past performance is not indicative of future performance. Price of units and investment returns may go down as well as up.
7. The following information is for your reference only. You should not solely rely on the standalone information to make any investment decision. Please refer to the MPF Scheme Brochure of the Scheme for details (including risk factors and fees and charges) before making any investment decision.
8. SFC authorization is not a recommendation or endorsement of an MPF scheme or pooled investment fund nor does it guarantee the commercial merits of an MPF scheme or pooled investment fund or its performance. It does not mean the MPF scheme or pooled investment fund is suitable for all scheme participants or fund holders nor is it an endorsement of its suitability for any particular scheme participant or fund holder.

發行人：中銀國際英國保誠信託有限公司
Issuer: BOCI-Prudential Trustee Limited

我的強積金計劃成分基金表現
PERFORMANCE OF CONSTITUENT FUNDS UNDER MY CHOICE MANDATORY PROVIDENT FUND SCHEME

累計表現 Cumulative Performance

成分基金名稱 Name of Constituent Fund	基金類別 Fund Descriptor	推出日期 Launch Date	基金價格 Fund Price (港元 HKD)	三個月回報 3-month Return	一年回報 1-year Return	三年回報 3-year Return	五年回報 5-year Return	十年回報 10-year Return	成立至今回報 Return Since Inception
我的香港股票基金 My Choice Hong Kong Equity Fund	股票基金（香港） Equity Fund – Hong Kong	28/07/2010	16.6890	5.23 %	-10.63 %	37.12 %	-6.71 %	33.01 %	66.89 %
我的香港追蹤指數基金# My Choice Hong Kong Tracking Fund#	股票基金（香港） Equity Fund – Hong Kong	28/07/2010#	16.5995	8.26 %	-6.47 %	49.56 %	13.97 %	44.73 %	66.00 %
我的中國股票基金 My Choice China Equity Fund	股票基金（中國） Equity Fund – China	28/07/2010	32.1867	-2.69 %	11.02 %	72.87 %	7.47 %	133.10 %	221.87 %
我的美洲股票基金 My Choice Americas Equity Fund	股票基金（北美洲） Equity Fund – North America	08/06/2026	10.3862	-	-	-	-	-	-
我的歐洲優勢股票指數基金 My Choice European Quality Tracker Fund	股票基金（歐洲） Equity Fund – Europe	08/06/2026	10.1342	-	-	-	-	-	-
我的亞洲股票基金 My Choice Asia Equity Fund	股票基金（亞太） Equity Fund – Asia Pacific	28/07/2010	32.4998	-4.57 %	41.08 %	98.77 %	56.74 %	142.86 %	225.00 %
我的環球股票基金^ My Choice Global Equity Fund^	股票基金（環球） Equity Fund – Global	28/07/2010^	38.5639	0.85 %	16.59 %	70.98 %	60.49 %	142.84 %	285.64 %
我的核心累積基金 My Choice Core Accumulation Fund	混合資產基金（環球）股票之最高分佈為 65% Mixed Assets Fund – Global – Maximum equity – 65%	01/04/2017	18.8928	-0.41 %	9.39 %	44.65 %	34.11 %	-	88.93 %
我的 65 歲後基金 My Choice Age 65 Plus Fund	混合資產基金（環球）股票之最高分佈為 25% Mixed Assets Fund – Global – Maximum equity – 25%	01/04/2017	12.2865	-2.15 %	1.74 %	17.39 %	2.46 %	-	22.87 %
我的增長基金 My Choice Growth Fund	混合資產基金（環球）股票之最高分佈約為 90% Mixed Assets Fund - Global - Maximum equity around 90%	28/07/2010	26.7963	-0.15 %	9.79 %	52.86 %	21.55 %	89.28 %	167.96 %
我的均衡基金 My Choice Balanced Fund	混合資產基金（環球）股票之最高分佈為–85% Mixed Assets Fund – Global – Maximum equity – 85%	28/07/2010	24.6254	0.50 %	9.20 %	43.40 %	20.45 %	79.22 %	146.25 %
我的平穩基金 My Choice Stable Fund	混合資產基金（環球）股票之最高分佈為–60% Mixed Assets Fund – Global – Maximum equity – 60%	28/07/2010	18.9406	-0.56 %	6.02 %	31.56 %	8.91 %	47.01 %	89.41 %
我的港元債券基金 My Choice HKD Bond Fund	債券基金（香港） Bond Fund – Hong Kong	28/07/2010	12.7287	-1.95%	-0.93 %	11.52 %	2.22%	10.38 %	27.29 %
我的中國國債及政策性銀行債券追蹤指數基金 My Choice Chinese Government and Policy Bank Bond Index Fund	債券基金（中國） Bond Fund – China	08/06/2026	10.4153	-	-	-	-	-	-
我的環球債券基金^ My Choice Global Bond Fund^	債券基金（環球） Bond Fund – Global	28/07/2010^	8.9590	-3.05%	-2.97%	5.68%	-15.57%	-14.89%	-10.41%
我的人民幣及港元貨幣市場基金▽ My Choice RMB & HKD Money Market Fund▽	貨幣市場基金（中國及香港） Money Market Fund – China & Hong Kong	06/10/2014	11.5659	1.08%	5.49%	10.46%	5.32%	17.59%	15.66%
我的強積金保守基金+ My Choice MPF Conservative Fund+	貨幣市場基金（香港） Money Market Fund – Hong Kong	28/07/2010	11.2495	0.45%	1.86%	8.07%	10.72%	12.21%	12.50%

^自 2020 年 6 月 19 日起，我的環球股票基金及我的環球債券基金轉換其各自之基礎核准匯集投資基金，成分基金的投資目標亦作出相應更新。下表顯示該等成分基金自 2020 年 6 月 19 日起的表現以作參考之用。

^ With effect from 19 June 2020, the respective underlying approved pooled investment funds of My Choice Global Equity Fund and My Choice Global Bond Fund are changed. The Investment Objective and Policy of these constituent funds are updated accordingly. The table below shows the performance of these constituent funds since19 June 2020 as a reference.

成分基金名稱 Name of Constituent Fund	基金類別 Fund Descriptor	基金價格 Fund Price (港元 HKD)	三個月回報 3-month Return	一年回報 1-year Return	三年回報 3-year Return	五年回報 5-year Return	十年回報 10-year Return	自 2020/6/19 的回報 Return Since 2020/6/19
我的環球股票基金 My Choice Global Equity Fund	股票基金（環球） Equity Fund – Global	38.5639	0.85%	16.59%	70.98%	60.49%	-	125.82%
我的環球債券基金 My Choice Global Bond Fund	債券基金（環球） Bond Fund – Global	8.9590	-3.05%	-2.97%	5.68%	-15.57%	-	-16.14%

#自 2021 年 9 月 20 日起，我的香港追蹤指數基金轉換其核准緊貼指數集體投資計劃，成分基金的投資目標亦作出相應更新。下表顯示成分基金自 2021 年 9 月 20 日起的表現以作參考之用。

#With effect from 20 September 2021, the underlying Index Tracking Collective Investment Scheme ("ITCIS") of My Choice Hong Kong Tracking Fund is changed. The Investment Objective and Policy of the constituent fund is updated accordingly. The table below shows the performance of the constituent fund since 20 September 2021 as a reference.

成分基金名稱 Name of Constituent Fund	基金類別 Fund Descriptor	基金價格 Fund Price (港元 HKD)	三個月回報 3-months Return	一年回報 1-year Return	三年回報 3-years Return	五年回報 5-years Return	十年回報 10-years Return	自 2021/9/20 的回報 Return Since 2021/9/20
我的香港追蹤指數基金 My Choice Hong Kong Tracking Fund	股票基金（香港） Equity Fund – Hong Kong	16.5995	8.26%	-6.47%	49.56%	13.97%	-	12.46%

我的強積金計劃成分基金表現
PERFORMANCE OF CONSTITUENT FUNDS UNDER MY CHOICE MANDATORY PROVIDENT FUND SCHEME

年度表現◇ Calendar Year Performance◇

成分基金名稱 Name of Constituent Fund	基金類別 Fund Descriptor	2021	2022	2023	2024	2025	年度至今 Year To Date
我的香港股票基金 My Choice Hong Kong Equity Fund	股票基金（香港） Equity Fund – Hong Kong	-15.51%	-18.78%	-15.76%	17.43%	30.45%	-6.14%
我的香港追蹤指數基金# My Choice Hong Kong Tracking Fund#	股票基金（香港） Equity Fund – Hong Kong	-12.39%	-13.45%	-11.19%	21.63%	30.94%	-2.14%
我的中國股票基金 My Choice China Equity Fund	股票基金（中國） Equity Fund – China	-6.33%	-28.63%	-9.37%	13.04%	34.08%	13.01%
我的美洲股票基金 My Choice Americas Equity Fund	股票基金（北美洲） Equity Fund – North America	-	-	-	-	-	-
我的歐洲優勢股票指數基金 My Choice European Quality Tracker Fund	股票基金（歐洲） Equity Fund – Europe	-	-	-	-	-	-
我的亞洲股票基金 My Choice Asia Equity Fund	股票基金（亞太） Equity Fund – Asia Pacific	-2.96%	-21.24%	10.03%	11.87%	23.65%	31.65%
我的環球股票基金^ My Choice Global Equity Fund^	股票基金（環球） Equity Fund – Global	18.49%	-17.89%	18.05%	16.26%	19.34%	13.21%
我的核心累積基金 My Choice Core Accumulation Fund	混合資產基金（環球）股票之最高分佈為 65% Mixed Assets Fund – Global – Maximum equity – 65%	9.78%	-14.82%	13.32%	9.77%	13.38%	7.15%
我的 65 歲後基金 My Choice Age 65 Plus Fund	混合資產基金（環球）股票之最高分佈為 25% Mixed Assets Fund – Global – Maximum equity – 25%	1.09%	-14.45%	7.05%	3.47%	5.74%	0.75%
我的增長基金 My Choice Growth Fund	混合資產基金（環球）股票之最高分佈約為 90% Mixed Assets Fund - Global - Maximum equity around 90%	1.77%	-20.28%	4.87%	10.54%	20.89%	8.62%
我的均衡基金 My Choice Balanced Fund	混合資產基金（環球）股票之最高分佈為–85% Mixed Assets Fund – Global – Maximum equity – 85%	0.63%	-15.91%	5.18%	6.36%	19.29%	8.11%
我的平穩基金 My Choice Stable Fund	混合資產基金（環球）股票之最高分佈為–60% Mixed Assets Fund – Global – Maximum equity – 60%	-1.01%	-16.04%	4.60%	3.16%	15.21%	5.17%
我的港元債券基金 My Choice HKD Bond Fund	債券基金（香港） Bond Fund – Hong Kong	-1.36%	-9.04%	6.02%	2.98%	5.58%	-2.01%
我的中國國債及政策性銀行債券追蹤指數基金 My Choice Chinese Government and Policy Bank Bond Index Fund	債券基金（中國） Bond Fund – China	-	-	-	-	-	-
我的環球債券基金^ My Choice Global Bond Fund^	債券基金（環球） Bond Fund – Global	-4.79%	-17.75%	4.79%	-3.17%	4.92%	-2.97%
我的人民幣及港元貨幣市場基金▽ My Choice RMB & HKD Money Market Fund▽	貨幣市場基金（中國及香港） Money Market Fund – China & Hong Kong	2.76%	-4.16%	0.13%	-0.11%	4.50%	3.79%
我的強積金保守基金+ My Choice MPF Conservative Fund+	貨幣市場基金（香港） Money Market Fund – Hong Kong	0.00%	0.20%	3.14%	3.47%	2.24%	1.27%

^自 2020 年 6 月 19 日起，我的環球股票基金及我的環球債券基金轉換其各自之基礎核准匯集投資基金，成分基金的投資目標亦作出相應更新。下表顯示該等成分基金自 2020 年 6 月 19 日起的表現以作參考之用。

^ With effect from 19 June 2020, the respective underlying approved pooled investment funds of My Choice Global Equity Fund and My Choice Global Bond Fund are changed. The Investment Objective and Policy of these constituent funds are updated accordingly. The table below shows the performance of these constituent funds since19 June 2020 as a reference.

成分基金名稱 Name of Constituent Fund	基金類別 Fund Descriptor	19/06/2020 – 31/12/2020^	2021	2022	2023	2024	2025	年度至今 Year To Date
我的環球股票基金^ My Choice Global Equity Fund^	股票基金（環球） Equity Fund – Global	23.31%	18.49%	-17.89%	18.05%	16.26%	19.34%	13.21%
我的環球債券基金^ My Choice Global Bond Fund^	債券基金（環球） Bond Fund – Global	3.78%	-4.79%	-17.75%	4.79%	-3.17%	4.92%	-2.97%

#自 2021 年 9 月 20 日起，我的香港追蹤指數基金轉換其核准緊貼指數集體投資計劃，成分基金的投資目標亦作出相應更新。下表顯示成分基金自 2021 年 9 月 20 日起的表現以作參考之用（將於獲得六個月投資往績紀錄後提供）。

#With effect from 20 September 2021, the underlying Index Tracking Collective Investment Scheme ("ITCIS") of My Choice Hong Kong Tracking Fund is changed. The Investment Objective and Policy of the constituent fund is updated accordingly. The table below shows the performance of the constituent fund since 20 September 2021 as a reference, which will be provided after obtaining 6 months track record.

成分基金名稱 Name of Constituent Fund	基金類別 Fund Descriptor	20/09/2021-31/12/2021#	2022	2023	2024	2025	年度至今 Year To Date
我的香港追蹤指數基金# My Choice Hong Kong Tracking Fund#	股票基金（香港） Equity Fund – Hong Kong	-6.12%	-13.45%	-11.19%	21.63%	30.94%	-2.14%

數據截至 2026 年 9 月 30 日，即當月之最後一個交易日。投資涉及風險。過去的表現並不代表未來的表現。
Data as of 30 September 2026, the last dealing date of the month. Investment involves risks. The past performance information is not indicative of future performance.

▽ 本計劃成員應留意，投資我的人民幣及港元貨幣市場基金有關的特定風險包括但不限於中國人民幣貨幣風險、中國市場風險、人民幣投資範圍受限制風險、流通性風險、信貸風險及稅務風險等。投資於此基金並不等於將資金存入銀行或接受存款公司，受託人亦沒有責任按認購值贖回投資項目。另外，我的人民幣及港元貨幣市場基金並不受香港金融管理局監管。

▽ Members in the Scheme should be informed that investment in the My Choice RMB & HKD Money Market Fund will be subject to specific risks including but not limited to Chinese Renminbi currency risk, China market risk, risk of limited pool of RMB investments, liquidity risk, credit risk and taxation risk. Investments in this fund is not the same as placing funds on deposit with a bank or deposit taking company. Trustee has no obligation to redeem the investment at the subscription value. Besides, My Choice RMB & HKD Money Market Fund is not subject to the supervision of the Hong Kong Monetary Authority.

+ 本計劃成員應留意，投資我的強積金保守基金並不等於將資金存入銀行或接受存款公司，受託人亦沒有責任按認購值贖回投資項目。另外，我的強積金保守基金並不受香港金融管理局監管。

+ Members in the Scheme should be informed that investment in the My Choice MPF Conservative Fund is not the same as placing funds on deposit with a bank or deposit taking company. Trustee has no obligation to redeem the investment at the subscription value. My Choice MPF Conservative Fund is not subject to the supervision of the Hong Kong Monetary Authority.

◇ 如成分基金之年度表現於該年度不足一年，該年度表現將以成立日至該年年終作計算。

◇ If the history of the constituent fund is less than 1 year in the calendar year, the corresponding calendar year performance will be calculated from the inception date to that calendar year-end.

• 成分基金之報價均扣除投資管理費及其他費用。有關其他費用及收費詳情，請參閱本計劃之強積金計劃說明書第 5 節「費用及收費」。
The prices of Constituent Funds were calculated after deduction of investment management fee and other respective charges. For details of other fees and charges, please refer to Section 5 – “Fees and Charges” of the MPF Scheme Brochure of the Scheme.

• 單位價格均扣除投資管理費及其他費用。基金表現是按單位價格作為比較基礎，以港元為計算單位，其股息並作滾存投資。
The Unit Price was calculated after deduction of investment management fee and other respective charges. Fund performance is calculated in HK$ on Unit Price-to-Unit Price basis with gross dividend reinvested.

• 有關成分基金所涉及的風險，請參閱我的強積金計劃之強積金計劃說明書第 3.4.1 節「成分基金的投資政策」下各成分基金的「風險」部份及第 4.1 節「風險因素」。
For the risks that the Constituent Funds are subject to, please refer to the “Risks” of each Constituent Fund under section 3.4.1“Investment Policies of the Constituent Funds” and section 4.1 “Risk Factors” of the MPF Scheme Brochure of My Choice Mandatory Provident Fund Scheme.

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