

# 滙豐強積金 HSBC MPF

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AUGUST

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Edition  
2024



# 滙豐強積金 HSBC MPF

全港唯一連續2年同時榮獲  
「最佳強積金計劃」及「僱主之選」<sup>1</sup>

The only MPF provider that has been crowned both the 'MPF Scheme of the Year' & 'Employers' Choice' for two consecutive years<sup>1</sup>



## 全港最強後盾 助你全力拼盡

Unleash your full potential with your strongest partner



開立及整合強積金個人賬戶，可享高達港幣12,000元紅利單位回贈<sup>2</sup>。立即以**HSBC HK App**整合。

Enjoy a bonus unit rebate of up to HKD12,000 when you consolidate your MPF personal accounts to HSBC MPF<sup>2</sup>. **Consolidate via HSBC HK App now.**

滙豐強積金作為全港最強後盾，全力支持每一位香港人。無論係賽場定職場，你都可以全力拼盡！

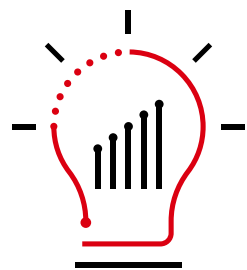
As your strongest partner, HSBC MPF is committed to empowering Hong Kongers to unleash their full potential, whether on the field or in the professional arena.



### 整體「性價比」最高的強積金計劃<sup>1</sup> Best value-for-money Scheme<sup>1</sup>

滙豐強積金是唯一連續2年榮獲「最佳強積金計劃」及「僱主之選」的強積金供應商<sup>1</sup>。

HSBC MPF is the only MPF provider that has been crowned the 'MPF Scheme of the Year' and 'Employers' Choice' for 2 consecutive years<sup>1</sup>.



### 豐富環球金融服務經驗

#### Broad spectrum of global financial services and experience

多年投資經驗優勢，與你應對未來大計。你的強積金累算權益更會計入「全面理財總值」<sup>3</sup>。

When it comes to retirement planning, HSBC MPF is your reliable partner. You can leverage our years of investment expertise to unlock your future potential. Plus, your accrued MPF benefits will be counted towards your total relationship balance<sup>3</sup>.

資料來源 Source:

1. 積金評級。滙豐強積金是唯一連續2年榮獲「最佳強積金計劃」及「僱主之選」的強積金供應商。獎項結果乃根據積金評級的評選標準而選出。有關得獎者名單及評選準則／方法，請瀏覽 [mpfratings.com.hk/zh/ratings](http://mpfratings.com.hk/zh/ratings) and [awards/](http://awards/)。獎項僅供參考，並不代表成分基金之實際回報。

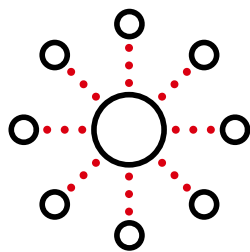
2. 優惠受條款及細則約束，有關推廣及優惠詳情，請瀏覽滙豐強積金網頁。

3. 全面理財總值包括你在滙豐的所有存款、投資、保險、你所參加的任何退休計劃及未動用的信貸額。請前往滙豐香港網站了解更多。

1. MPF Ratings. HSBC MPF is the only MPF provider that has been crowned the 'MPF Scheme of the Year' and 'Employers' Choice' for 2 consecutive years. The awards were based on MPF Ratings' assessment criteria. For the awardee and assessment criteria/methodology, please refer to [mpfratings.com.hk/ratings](http://mpfratings.com.hk/ratings) and [awards/](http://awards/). The above awards are for reference only and do not represent the actual return of constituent funds.

2. Terms and conditions apply, for promotion details, please refer HSBC MPF website.

3. Total relationship balance (TRB) includes your savings, investments, insurance and any retirement schemes you're a part of and any unused lending facilities that you hold with HSBC. Learn more on HSBC HK website.

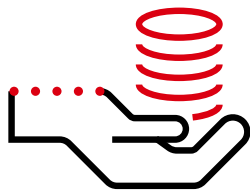


## 基金種類多元豐富

### A comprehensive range of fund choices

投資經理嚴格挑選多達20種投資選擇，讓你自行配置投資於不同市場及金融資產類別，亦可按風險承受能力選擇適合的成分基金組合。

Choose from 20 investment options. You could diversify your investments into different markets and asset classes, and pick from a range of constituent funds that suit your risk appetite.



## 1 App管理強積金及銀行服務

### One-stop digital platform for MPF and bank account management

一站式平台管理強積金及銀行戶口，讓你享受全面的財富管理和退休規劃服務。

Enjoy holistic wealth management and retirement planning services, all through a one-stop platform where you can manage both your MPF and bank accounts.

🔍 瀏覽 滙豐香港網站 > 銀行服務 > 強積金 > 強積金個人賬戶  
Visit HSBC HK website > Banking > MPF > MPF Personal Accounts



## 滙豐強積金獎項

HSBC MPF Awards

### 「理柏基金香港年獎2024」<sup>4</sup>

### LSEG Lipper Fund Awards Hong Kong 2024<sup>4</sup>



**LSEG Lipper  
Fund Awards**  
2024 Winner  
Hong Kong

三及十年期中國股票

Over 3 and 10 Years - Equity China

五及十年期歐洲股票

Over 5 and 10 Years - Equity Europe

十年期美國股票

Over 10 Years - Equity US

三年期環球股票

Over 3 Years - Equity Global

三年期港元進取混合型

Over 3 Years - Mixed Asset HKD Aggressive

三、五及十年期港元平衡混合型

Over 3, 5 and 10 Years - Mixed Asset HKD Balanced

三及五年期港元保守混合型

Over 3 and 5 Years - Mixed Asset HKD Conservative

強積金最佳團體大獎 - 混合型基金類別

Hong Kong Pension Funds Group Awards - Mixed Assets

### 彭博商業周刊／中文版「金融機構大獎2024」<sup>5</sup>

### Bloomberg Businessweek (Chinese) -

### Financial Institution Awards 2024<sup>5</sup>



年度強積金營辦機構卓越大獎(銀行界別)

MPF Provider of the Year - Excellence Award

強積金服務卓越表現(銀行界別)

MPF Service - Excellence Award

### 《讀者文摘》香港信譽品牌2024

### 2024 Reader's Digest Hong Kong Trusted Brands

強積金公司組別一金獎<sup>6</sup>

Gold Award of Provident Fund Brand<sup>6</sup>

資料來源 Source:

4. LSEG。LSEG理柏基金年獎© 2024 LSEG，版權所有，經許可才能使用。獎項結果乃根據LSEG的評選標準而選出。有關得獎者名單、評選準則／方法，請瀏覽：[www.lipperfundawards.com/Awards/HongKong/2024/Fund](http://www.lipperfundawards.com/Awards/HongKong/2024/Fund)

5. 獎項結果及評級乃根據《彭博商業周刊／中文版》的評選標準而選出。有關得獎者名單，請瀏覽：[www.bbwhkevent.com](http://www.bbwhkevent.com)

6. 獎項結果及評級乃根據《讀者文摘》的評選標準而選出。有關得獎者名單、評選及評級準則／方法，請瀏覽：[www.trustedbrands.asia/hong-kong](http://www.trustedbrands.asia/hong-kong)

4. LSEG. From LSEG Lipper Fund Awards© 2024 LSEG. All rights reserved. Used under license. The awards were based on LSEG's assessment criteria. For the awardee, assessment criteria/methodology, please refer to: [www.lipperfundawards.com/Awards/HongKong/2024/Fund](http://www.lipperfundawards.com/Awards/HongKong/2024/Fund)

5. The award and rating were based on Bloomberg Businessweek/Chinese Edition's assessment criteria. For the awardee list, please refer to: [www.bbwhkevent.com](http://www.bbwhkevent.com)

6. The awards and rating were based on Reader's Digest's assessment criteria. For the awardee, assessment and rating criteria/methodology, please refer to [www.trustedbrands.asia/hong-kong](http://www.trustedbrands.asia/hong-kong)



# 登記電子強積金成員權益報表 建立無紙生活

Go paperless by registering for the MPF Member Benefit eStatement

登記使用電子強積金成員權益報表服務，你便可隨時隨地透過個人網上理財在線查閱及下載你的電子強積金成員權益報表。當電子強積金成員權益報表上載於個人網上理財後，你將會收到電郵提示通知。

Once you register for the MPF Member Benefit eStatement service via HSBC Online Banking, you'll be able to view and download your MPF Member Benefit eStatements through online banking. You'll receive a notification email once the new MPF Member Benefit eStatements are ready on HSBC Online Banking.



了解更多  
Learn more

瀏覽 滙豐香港網站 > 銀行服務 > 強積金 > 管理您的個人強積金賬戶

Visit HSBC HK website > Banking > MPF > Managing your personal MPF account

## 提醒 Reminder :

如有需要更改通訊資料，請填妥「**更改個人資料表格**」(IN91)通知我們，例如通訊地址、聯絡電話及電子郵件地址等，以免遺漏任何重要的強積金通訊或強積金成員權益報表。

如果你是滙豐強積金成員並同時擁有滙豐銀行賬戶，你亦可選擇通過滙豐個人網上理財或香港滙豐流動理財應用程式更改部分強積金賬戶的通訊資料。請緊記在滙豐個人網上理財有關部分，選擇將相關的更改應用到你的強積金賬戶。服務詳情請參閱香港滙豐網站上，滙豐強積金常見問題內的「**僱員常見問題**」部分。你也可以在同一部分找到「IN91」表格的連結。

如欲了解更多有關強積金成員權益報表的詳情，請參閱滙豐強積金常見問題內的**成員權益報表常見問題**部分。

Please be reminded to inform us of your new contact details such as correspondence address, contact number and email address by completing the **“Personal Details Change Form”(IN91)** to avoid missing any important communications or MPF Member Benefit Statement.

If you are an HSBC MPF scheme member who also has a bank account with HSBC, you may also choose to update some of your MPF account contact details by logging on to the HSBC Online Banking and Mobile App. Please ensure that you have selected to apply the changes to your MPF account(s) at the relevant sections on HSBC Online Banking as well. Please refer to the **“Employee FAQ”** section on HSBC MPF FAQ on HSBC HK website for the service details; you will also find the link to the “IN91” form under the same section.

For more questions related to the “MPF Member Benefits Statement”, please refer to the **“Member benefits statement FAQs”** section under the HSBC MPF FAQs.

請查閱滙豐強積金常見問題：香港滙豐 > 協助及支援 > 常見問題 > 強積金

Visit the HSBC MPF FAQ: HSBC HK > Help and Support > FAQ > MPF



# 滙豐強積金基金表現

## HSBC MPF fund performance



### 4項成分基金表現<sup>7</sup>

### 4 Constituent Funds' performance<sup>7</sup>

超越 **Outperformed**

**90%**

其所屬類別之同類型基金

of similar funds of its respective category

中國股票基金、智優逸北美股票追蹤指數基金、核心累積基金及65歲後基金於五年累積回報表現超越九成其所屬類別之同類型基金

Chinese Equity Fund, Core Accumulation Fund, ValueChoice North America Equity Tracker Fund and Age 65 Plus Fund outperformed 90% of similar funds of its respective category based on 5-year cumulative return



### 7項成分基金

### 7 Constituent Funds

基金管理費為**最低**

**Lowest management fee**

20項滙豐強積金成分基金當中，有7項的基金管理費為其組別最低<sup>8</sup>

7 out of 20 HSBC MPF Constituent Funds with lowest management fee in their respective fund categories<sup>8</sup>



### 平均基金開支比率

### Average fund expense ratio

低於市場平均數<sup>9</sup>

**15%**

**Lower than**

**market average<sup>9</sup>**

滙豐強積金成分基金的平均基金開支比率為1.19%，較市場平均數1.40%低超過15%

The average fund expense ratio for HSBC MPF Constituent Funds is 1.19%, which is more than 15% lower than the market average of 1.40%



## 積金易最新資料

### eMPF News

「積金易」平台已於今年6月26日正式投入運作，各個強積金計劃將會根據受託人管理的資產規模，以「先細後大」的原則逐個加入平台。而滙豐強積金將會是其中一個最後轉移至積金易平台的強積金計劃。積金易是一項重要的基礎設施，目的是重塑強積金計劃的行政運作，把現有的計劃行政程序標準化、精簡化及自動化，計劃成員可以透過使用積金易的網上平台和手機應用程式更有效地管理強積金賬戶。有關更多積金易的資訊，請參閱下一頁由積金局所提供的文章。

The eMPF Platform has officially commenced operation on 26 June 2024. In the upcoming months, MPF Schemes will gradually be onboarded to the eMPF Platform one by one in ascending order of the value of MPF assets under management by the trustees. HSBC MPF is scheduled to be one of the last MPF Schemes to be onboarded to the eMPF platform. The eMPF Platform is a major infrastructure to standardise, streamline and automate the existing scheme administrative processes, scheme members could manage their MPF accounts across different MPF schemes more effectively by performing a wide range of functions. If you would like to learn more about eMPF, please refer to the article provided by the MPFA on the following page.

### eMPF重要事項 eMPF Important Update

由於滙豐強積金現時尚未轉移至積金易平台，因此滙豐強積金的計劃成員暫時無須登記「積金易」。滙豐強積金稍後將會就轉移至積金易平台相關事宜向各成員發出通知。至於各受託人加入積金易平台的最新時間表，請留意積金易網站 [www.empf.org.hk](http://www.empf.org.hk) 的公布。

HSBC MPF has not been onboarded to eMPF Platform yet, and HSBC MPF scheme members are not yet required to register with the eMPF Platform for the time being. Rest assured that a notification will be sent to you to tell you more when HSBC is onboarded to the eMPF Platform in the future. For the update on the final onboarding date for all MPF Trustees, you may refer to the eMPF website [www.eMPF.org.hk](http://www.eMPF.org.hk) for the latest announcement.

備註Remarks:

7. 資料來源：理柏，截至2024年6月30日。以五年累積回報計算，以上基金的表現超越九成其所屬類別之同類型基金。

8. 資料來源：美世(Mercer)截至2024年6月30日的強積金基金收費表。

9. 根據積金局網頁截至2024年6月30日的資料。

7. Source: Lipper, as at 30 June 2024. The above mentioned fund(s) outperformed 90% of similar funds of its respective category based on 5-year cumulative return.

8. Source: MPF Fees Charts as at 30 June 2024, published by Mercer.

9. Based on information on MPFA's website as at 30 June 2024.



# 「積金易」有著數、好易用！

eMPF – Substantial benefits, easy to use!

強積金制度迎來歷來最大改革－「積金易」平台（「積金易」）！「積金易」是一個以非牟利模式營運的一站式中央電子平台，逐步地取代目前分散在各個受託人的強積金行政系統，標誌著「積金新世代」的誕生！「積金易」不但為打工仔帶來很多「著數」同時亦「好易用」，徹底解決以往管理強積金的痛點。

「積金易」已於今年6月26日投入運作，強積金計劃將會按強積金受託人管理的資產規模，「先細後大」逐個加入「積金易」。首兩家受託人已經分別於今年6月26日及7月29日率先加入，其餘的強積金計劃預計會於2025年底前逐個加入平台。

The eMPF Platform (the eMPF) is the biggest reform since the inception of the MPF System. It is a one-stop electronic platform operating on a not-for-profit basis which will gradually replace the current administration systems provided by different MPF trustees. Signifying the new digitalized MPF era, the eMPF will not only bring substantial benefits to the working population, but will also tackle all existing pain points faced by scheme members and employers in managing MPF.

The eMPF has been launched since 26 June 2024 with MPF schemes joining the eMPF one by one in ascending order of the value of MPF assets under management by the trustees. The first two trustees were onboarded to the eMPF on 26 June and 29 July respectively while the remaining MPF schemes will join the eMPF one by one by the end of 2025.

## 究竟「積金易」為大家帶來甚麼「著數」及有多易用？

### What are the substantial benefits of the eMPF and how easy to use is it?

#### 大幅減費 **Significant fee reductions**

大家一直最關心的減費問題，「積金易」幫到你！「積金易」將強積金的行政工作程序標準化、精簡化及自動化，可降低強積金計劃行政成本，通過減費直接讓打工仔受惠。

「積金易」運作的首兩年，預計行政費會降低36%，十年之內累計節省\$300億至\$400億的行政費，相等於行政費降低41%至55%。簡單而言，即現在每\$1行政費，將來只需要\$0.45。

Fee reduction is a key concern of scheme members and the eMPF will reduce the administration costs of MPF schemes, directly benefiting scheme members through fee reduction.

The average MPF administration fee is expected to be reduced by 36% in the first two years of operation of the eMPF. This is estimated to achieve a total cumulative administration cost savings of \$30 billion to \$40 billion over a 10-year period, which is equivalent to a 41% to 55% of the original administration fee. In simple terms, for every \$1 of administration fee, it is expected to cost only \$0.45 in the future.

#### 一個戶口終身使用 **A single account for lifetime use**

如果你轉工時沒有整合強積金帳戶，久而久之可能忘記自己有幾個帳戶，或忘記帳戶登記資料，不但管理困難，亦會阻礙你訂立全面的退休投資策略。當所屬強積金計劃的帳戶轉移到「積金易」後，你只要註冊開戶，便會獲發一個「積金易」戶口。這個戶口是獨一無二的，而且終身使用。無論你轉多少份工，使用幾個受託人，只要登入「積金易」戶口，你所有已轉移至「積金易」的帳戶都一目了然！

If you have multiple MPF accounts under different trustees and do not consolidate them when changing jobs, you may forget the number of accounts you have opened or the relevant registration details over time, making it cumbersome in managing MPF and hindering retirement investment planning. When your MPF accounts under the respective MPF schemes get onboard the eMPF, all you need to do is to register an eMPF account. This eMPF account will be unique and for lifetime use. Regardless of how many employers you have had or how many trustees you have been associated with, scheme members can view their MPF balances of their schemes under different trustees clearly through the single log in to the eMPF after the relevant schemes have got onboard the eMPF.

#### 強積金表現一目了然 **MPF performance at a glance**

如果你有多於一個強積金帳戶分散由不同受託人管理，想查看各個帳戶的情況，便要在各個受託人的強積金行政系統逐個帳戶查看。「積金易」是一個中央電子平台，覆蓋所有受託人的所有強積金計劃，當你的強積金計劃加入「積金易」之後，便可以登入「積金易」戶口，一目了然地查閱自己散佈在不同受託人的強積金。另外，「積金易」會顯示冬用圖表(donut chart)，把你在不同受託人、不同計劃的強積金的投資表現，一次過顯示出來。

If you have more than one MPF account managed by different trustees, currently, you need to check them one by one in different systems administered by individual trustee. The eMPF is a central electronic platform covering all MPF schemes from all trustees. Therefore, once your MPF schemes get onboard the eMPF, you can check all your MPF accounts under different schemes at one glance after logging in to the eMPF. The eMPF will display a donut chart showing your MPF assets under different trustees or schemes, as well as your MPF performance, in a comprehensive manner.



(有關模擬圖示僅供參考)

The simulated graphic is for reference only)



# 滙豐強積金基金表現一覽

## HSBC MPF fund performance at a glance

### 滙豐強積金基金表現 (截至2024年6月30日<sup>10</sup>)

### Overview of HSBC MPF fund performance (as of 30 June 2024<sup>10</sup>)

紅色顯示的基金：五年期累積回報中表現排名前三位的滙豐強積金基金  
Funds highlighted in RED: Top three performing funds among HSBC MPF funds for 5-year cumulative return

成分基金名稱 <sup>11,12</sup> Name of Constituent Funds <sup>11,12</sup>	成立日期 Launch Date	累積回報(%) <sup>13</sup> Cumulative Return (%) <sup>13</sup>			曆年回報(%) <sup>13</sup> Calendar Year Return (%) <sup>13</sup>				
		年初至今 YTD	1年 1-Year	5年 5-Year	2019	2020	2021	2022	2023
智優逸北美股票追蹤指數基金 <sup>14,15</sup> ValueChoice North America Equity Tracker Fund <sup>14,15</sup>	01/07/2019	13.45	21.73	<b>84.85</b>	30.01 <sup>15</sup>	16.73 <sup>15</sup>	27.11	-19.81	24.33
北美股票基金 North American Equity Fund	01/12/2000	12.92	20.44	<b>82.54</b>	27.62	17.05	26.42	-19.04	23.42
環球股票基金 <sup>15</sup> Global Equity Fund <sup>15</sup>	01/07/2019	10.87	18.99	<b>66.35</b>	23.22 <sup>15</sup>	12.37 <sup>15</sup>	21.63	-17.28	22.11
智優逸歐洲股票追蹤指數基金 <sup>14,15</sup> ValueChoice Europe Equity Tracker Fund <sup>14,15</sup>	01/07/2019	6.39	11.31	40.12	23.96 <sup>15</sup>	3.15 <sup>15</sup>	17.44	-13.68	17.59
核心累積基金 Core Accumulation Fund	01/12/2000	5.50	11.35	36.13	16.80	11.85	11.28	-14.53	14.29
歐洲股票基金 European Equity Fund	01/12/2000	4.15	9.08	31.96	19.95	3.18	15.84	-14.76	17.89
增長基金 Growth Fund	01/12/2000	6.20	7.12	19.69	17.64	14.85	2.93	-14.92	5.54
智優逸亞太股票追蹤指數基金 <sup>14,15</sup> ValueChoice Asia Pacific Equity Tracker Fund <sup>14,15</sup>	01/07/2019	9.01	12.09	17.68	14.50 <sup>15</sup>	17.10 <sup>15</sup>	-0.48	-16.54	5.80
智優逸均衡基金 <sup>14,15</sup> ValueChoice Balanced Fund <sup>14,15</sup>	01/07/2019	4.23	5.93	14.36	15.72 <sup>15</sup>	13.80 <sup>15</sup>	1.11	-15.16	6.89
均衡基金 Balanced Fund	01/12/2000	4.28	5.63	14.12	14.89	13.65	1.21	-14.08	5.51
亞太股票基金 Asia Pacific Equity Fund	01/12/2000	12.23	13.02	7.72	16.82	22.10	-0.49	-25.41	-1.28
強積金保守基金 MPF Conservative Fund	01/12/2000	2.02	4.12	7.40	1.11	0.47	0.00	0.39	3.64
65歲後基金 Age 65 Plus Fund	08/10/2009	0.62	4.35	6.58	9.91	9.02	1.39	-13.21	7.15
平穩基金 Stable Fund	08/10/2009	0.00	2.03	-0.41	9.03	11.17	-2.60	-14.03	4.32
保證基金 <sup>16</sup> Guaranteed Fund <sup>16</sup>	01/12/2000	0.70	2.45	-2.90	1.97	4.26	-2.78	-6.77	2.15
環球債券基金 Global Bond Fund	08/10/2009	-3.33	-0.54	-11.63	5.29	9.24	-5.84	-15.49	4.49
中國股票基金 Chinese Equity Fund	08/10/2009	9.60	-2.16	-21.07	19.19	33.44	-18.24	-25.60	-18.15
中港股票基金 Hong Kong and Chinese Equity Fund	01/12/2000	6.09	-3.68	-22.74	13.07	15.91	-14.49	-16.34	-14.46
恒指基金 Hang Seng Index Tracking Fund	01/12/2000	5.80	-3.07	-29.71	11.82	-1.14	-12.59	-13.10	-11.29
恒生中國企業指數基金 <sup>15</sup> Hang Seng China Enterprises Index Tracking Fund <sup>15</sup>	01/07/2019	10.82	1.44	-34.87	12.99 <sup>15</sup>	-1.29 <sup>15</sup>	-21.99	-16.47	-11.71

請瀏覽以下網頁查閱滙豐強積金基金表現：Please visit the following HSBC webpages for HSBC MPF fund performance:

滙豐強積金累積表現

★ HSBC MPF Cumulative Performance

www.hsbc.com.hk/mpf/tool/cumulative-performance



《滙豐強積金基金概覽》及《每月基金表現摘要》

★ "HSBC MPF Fund Fact Sheet" and "Monthly Fund Performance Summary"

www.hsbc.com.hk/mpf/fund-fact-sheet

資料來源：

- 資料來源：香港上海滙豐銀行有限公司，2024年6月30日。
- 基金以港元結算。
- 有關產品特點及所涉及的風險、成分基金詳情、費用及收費及將來可修訂費用及收費的條文，請參閱強積金計劃說明書。你不應單憑基金名稱而斷定成分基金的性質，你亦應瞭解其他因素如基金投資目標、潛在風險及基金開支比率，以便作出切合你個人情況及明智的投資決定。
- 資料來源：香港上海滙豐銀行有限公司，截至2024年6月30日。基金表現資料乃根據港元結算的資產淨值對資產淨值計算，股息再投資。
- 由2021年11月12日起，智優逸亞太股票追蹤指數基金由自選亞太股票基金更改名稱而成。由2021年11月19日起，智優逸北美股票追蹤指數基金由自選美國股票基金更改名稱而成。由2021年11月26日起，智優逸歐洲股票追蹤指數基金由自選歐洲股票基金更改名稱而成。由2021年12月3日起，智優逸均衡基金由自選均衡基金更改名稱而成。上述成分基金的「投資目標」及「投資比重」已分別於以上日期起變更。詳情請參閱強積金計劃說明書。
- 從2019年7月1日起，滙豐強積金自選計劃(自選計劃)已合併入滙豐強積金智選計劃(合併)。就合併而言，六項成分基金，即自選均衡基金(已更名為智優逸均衡基金)、環球股票基金、自選美國股票基金(已更名為智優逸北美股票追蹤指數基金)、自選歐洲股票基金(已更名為智優逸歐洲股票追蹤指數基金)、自選亞太股票基金(已更名為智優逸亞太股票追蹤指數基金)及恒生中國企業指數基金，已於滙豐強積金智選計劃下成立。該等成分基金的基金回報為由自選計劃下成立起計算之累積表現，以作參考之用。
- 保證基金只投資於由滙豐人壽保險(國際)有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由滙豐人壽保險(國際)有限公司提供。因此，你於保證基金的投資(如有)受滙豐人壽保險(國際)有限公司的信譽風險所影響。
- 如欲索取最新基金表現文件之印刷本，請致電滙豐強積金成員熱線3128 0128。

Source:

- Source: The Hongkong and Shanghai Banking Corporation Limited, as at 30 June 2024.
- The funds are all denominated in Hong Kong dollars.
- For more details on the Constituent Funds, including product features and risks involved, fees and charges and how these fees and charges may be altered in the future, please refer to the MPF Scheme Brochure. You should also consider other factors, such as the fund's investment objective, potential investment risks and fund expense ratio, in order to make informed investment decisions that suit your personal circumstances.
- Source: The Hongkong and Shanghai Banking Corporation Limited, as at 30 June 2024. Fund performance information is calculated in Hong Kong dollars on the basis of NAV-to-NAV, dividend reinvested. From 12 November 2021, the ValueChoice Asia Pacific Equity Tracker Fund was renamed from the ValueChoice Asia Pacific Equity Fund. From 19 November 2021, the ValueChoice North America Equity Tracker Fund was renamed from the ValueChoice US Equity Fund.
- From 26 November 2021, the ValueChoice Europe Equity Tracker Fund was renamed from the ValueChoice European Equity Fund. From 3 December 2021, the Chinese name of the ValueChoice Balanced Fund was changed while its English name remained the same. The "Investment Objectives" and "Balances of Investments" of the above Constituent Funds were changed effective from the respective aforesaid dates. For details, please refer to the MPF Scheme Brochure.
- From 1 July 2019, the HSBC Mandatory Provident Fund - ValueChoice ("ValueChoice") has been merged with the HSBC Mandatory Provident Fund - SuperTrust Plus (the "Merger"). For the purpose of the Merger, six Constituent Funds, namely, ValueChoice Balanced Fund (Chinese fund name was renamed English name remains the same), Global Equity Fund, ValueChoice US Equity Fund (renamed to ValueChoice North America Equity Tracker Fund), ValueChoice European Equity Fund (renamed to ValueChoice Europe Equity Tracker Fund), ValueChoice Asia Pacific Equity Fund (renamed to ValueChoice Asia Pacific Equity Tracker Fund) and Hang Seng China Enterprises Index Tracking Fund have been launched under HSBC Mandatory Provident Fund - SuperTrust Plus. The performance of these constituent funds is inclusive of the cumulative performance during their span under ValueChoice as a reference.
- The Guaranteed Fund invests solely in an approved pooled investment fund in the form of an insurance policy provided by HSBC Life (International) Limited. The guarantee is also given by HSBC Life (International) Limited. Your investments in the Guaranteed Fund, if any, are therefore subject to the credit risks of HSBC Life (International) Limited.
- If printed copies of the latest fund performance documents are required, please contact HSBC MPF Member Hotline on 3128 0128.

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以上所提供的強積金資料僅供參考。此等資料可能須不時作出調整或更正，恕不另行通知。有關資料可能會因稍後作出之調整或更正而有所不同。上述所提供之資料不應被視為投資意見，你不應根據上述資料而作出強積金賬戶的投資選擇。The MPF information above is provided for reference only, which may be subject to adjustment or correction from time to time without any notice. The relevant information after adjustment or correction may vary. The information provided above should not be regarded as investment advice. You should not rely on the above information when making any investment choices for your MPF account(s).

## 重要事項

- 滙豐強積金智選計劃為強制性公積金計劃。
- 在作出投資選擇或投資「預設投資策略」前，你必須衡量個人可承受風險的程度及財政狀況。請注意「預設投資策略成分基金」（核心累積基金與65歲後基金）、「預設投資策略」或某一項成分基金未必適合你，而「預設投資策略成分基金」或某一項成分基金的風險級數與你的風險取向或出現風險錯配的情況（組合的風險或高於你的風險取向）。如你就「預設投資策略」或某一項成分基金是否適合你（包括是否符合你的投資目標）而有任何疑問，請徵詢財務及／或專業人士的意見，並因應你的個人狀況而作出最適合你的投資決定。
- 你應注意「預設投資策略」的實施或對你的強積金投資及累算權益有影響。如你有任何疑問關於實施「預設投資策略」對你的影響，我們建議你可向信託人查詢。
- 保證基金只投資於由滙豐人壽保險（國際）有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由滙豐人壽保險（國際）有限公司提供。因此，你於保證基金的投資（如有）受滙豐人壽保險（國際）有限公司的信貸風險所影響。有關詳情，請參閱強積金計劃說明書的第4部分「風險」中關於信貸風險的內容。
- 保證基金所提供的保證只適用於指定的條件。請參閱強積金計劃說明書的第3.4.3(f)部分「保證特點」中關於保證特點（包括在分期付款累算權益的情況下）及「保證條件」的內容。
- 強積金的權益、自願性供款的權益及可扣稅自願性供款的權益，可在成員年滿65歲之日或者於其年滿60歲之日或之後提早退休時所支付。成員可選擇（在信託人不被《強積金條例》或一般規例禁止的範圍內所訂定的形式、條款和條件）整筆支付或分期付款。有關詳情，請參閱強積金計劃說明書的第6.7(c)部分「支付強積金的權益、自願性供款的權益及可扣稅自願性供款的權益」。
- 你應該參閱強積金計劃說明書，而不應只根據這文件作出投資。
- 投資涉及風險。往績不能作為未來表現的指標。金融工具（尤其是股票及股份）之價值及任何來自此類金融工具之收入均可跌可升。有關詳情，包括產品特點及所涉及的風險，請參閱強積金計劃說明書。
- 重要－如你對強積金計劃說明書所載內容的含意或所引致的影響有任何疑問，請徵詢獨立專業人士的意見。

## Important notes

- The HSBC Mandatory Provident Fund – SuperTrust Plus is a mandatory provident fund scheme.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices or investing in the MPF Default Investment Strategy (the 'DIS'). You should note that the DIS Constituent Funds, namely, the Core Accumulation Fund and the Age 65 Plus Fund, the DIS or a certain Constituent Fund may not be suitable for you. There may be a risk mismatch between the DIS Constituent Funds or a certain Constituent Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). When you are in doubt as to whether the DIS or 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. You should make the investment decision most suitable for you taking into account your circumstances.
- You should note that the implementation of the DIS 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.
- The Guaranteed Fund invests solely in an approved pooled investment fund ('APIF') in the form of an insurance policy provided by HSBC Life (International) Limited. The guarantee is also given by HSBC Life (International) Limited. Your investments in the Guaranteed Fund, if any, are therefore subject to the credit risks of HSBC Life (International) Limited. Please refer to section 4 'Risks' of the MPF Scheme Brochure for details of the credit risk.
- The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to subsection 3.4.3(f) 'Guarantee features' of the MPF Scheme Brochure for details of the guarantee features (including in the context of payment of accrued benefits in instalments) and the 'Guarantee Conditions'.
- MPF Benefits, additional voluntary contribution ('AVC') Benefits and Tax Deductible Voluntary Contributions ('TVC') Benefits are payable on a Member's 65th birthday or on early retirement on or after reaching age 60. The accrued benefits can be paid in one lump sum or in instalments, at the Member's election. The accrued benefits can be paid in such form and on such terms and conditions as the Trustee may, to the extent not prohibited by the MPF Ordinance or General Regulation, prescribe. Please refer to subsection 6.7(c) 'Payment of MPF Benefits, AVC Benefits and TVC Benefits' of the MPF Scheme Brochure for details.
- You should not invest based on this document alone and should read the MPF Scheme Brochure.
- 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.
- Important – if you are in doubt about the meaning or effect of the contents of the MPF Scheme Brochure, you should seek independent professional advice.



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## 滙豐強積金成員可透過以下渠道與我們聯絡

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