

雋富多元貨幣計劃之投資組合

The investment mix of Evergreen Wealth Multi-Currency Plan

美元、港元、人民幣、澳元、加元及英鎊基金*現時之資產組合的長期目標分佈 (根據資產類別劃分)

Current long-term target ranges of asset mix for USD, HKD, RMB, AUD, CAD and GBP funds*, by asset type

表一 Table 1 :

資產類別 Asset Type	美元基金 USD Fund	港元基金 HKD Fund	人民幣基金 RMB Fund	澳元基金 AUD Fund	加元基金 CAD Fund	英鎊基金 GBP Fund
固定收益證券 Fixed-Income Securities	30%	30%	30%	30%	30%	30%
• 政府債券 Government bonds	0% - 20%	0% - 20%	0% - 20%	0% - 20%	0% - 20%	0% - 20%
• 投資級別企業債券 Investment-grade corporate bonds	5% - 25%	5% - 25%	5% - 25%	5% - 25%	5% - 25%	5% - 25%
• 高收益債券及新興市場債券 High-yield bonds & Emerging-market bonds	0% - 10%	0% - 10%	0% - 10%	0% - 10%	0% - 10%	0% - 10%
• 其他債券 Other debts	0% - 15%	0% - 15%	0% - 15%	0% - 15%	0% - 15%	0% - 15%
股票類別證券 Equity Type Securities	70%	70%	70%	70%	70%	70%
• 普通股 Common Stock	60% - 80%	60% - 80%	60% - 80%	60% - 80%	60% - 80%	60% - 80%
• 物業 Properties	0% - 10%	0% - 10%	0% - 10%	0% - 10%	0% - 10%	0% - 10%
• 其他股票** Other equities**	0% - 10%	0% - 10%	0% - 10%	0% - 10%	0% - 10%	0% - 10%
總計 Total	100%	100%	100%	100%	100%	100%

* 「美元基金」、「港元基金」、「人民幣基金」、「澳元基金」、「加元基金」、「英鎊基金」指用以支持以美元、港元、人民幣、澳元、加元及英鎊結算的保單之投資基金。

“USD fund”, “HKD fund”, “RMB fund”, “AUD fund”, “CAD fund” and “GBP fund” refer to the investment funds used to support USD-denominated, HKD-denominated, RMB-denominated AUD-denominated, CAD-denominated and GBP-denominated policies.

** 「其他股票」主要包括另類投資，如私募股票。

“Other equities” mainly comprises alternative investments such as private equities.

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Current long-term target ranges of currency mix for USD, HKD, RMB, AUD, CAD and GBP funds

表二 Table 2 :

貨幣組合 # Currency Mix #	美元基金 USD Fund	港元基金 HKD Fund	人民幣基金 RMB Fund	澳元基金 AUD Fund	加元基金 CAD Fund	英鎊基金 GBP Fund
美元 United States Dollar (USD)	45% - 65%	15% - 35%	15% - 35%	15% - 35%	15% - 35%	15% - 35%
港元 Hong Kong Dollar (HKD)	0% - 20%	30% - 50%	0% - 20%	0% - 20%	0% - 20%	0% - 20%
歐元 Euro (EUR)	0% - 20%	0% - 20%	0% - 20%	0% - 20%	0% - 20%	0% - 20%
日圓 Japanese Yen (JPY)	0% - 15%	0% - 15%	0% - 15%	0% - 15%	0% - 15%	0% - 15%
人民幣 Chinese Renminbi (RMB)	0% - 10%	0% - 10%	20% - 40%	0% - 10%	0% - 10%	0% - 10%
其他貨幣 [^] Others [^]	5% - 25%	5% - 25%	5% - 25%	35% - 55%	35% - 55%	35% - 55%
總計 Total	100%	100%	100%	100%	100%	100%

就股票類別證券而言，大部分投資於在國際主要證券交易所上市的股票。我們採取全球投資策略，以實現多元化的目標。我們會定期檢討資產的地區組合，而現時相對大部分的資產投資於美國及亞洲。為提高彈性以分散風險，股票類別證券的投資地區並不受限於保單結算貨幣，而可能帶來與保單貨幣不同的貨幣風險。您的保單價值將受到有關股票類別證券結算貨幣與保單貨幣之間的外匯變動所影響。

就固定收益證券而言，我們主要投資於至少達投資級別並以美元結算的選項，亦會視乎市場上的供應及投資機會，投資以美元以外貨幣結算的固定收益證券。我們的長期策略是大致配對固定收益證券的投資貨幣與相關保單的結算貨幣。假如固定收益證券之結算貨幣與保單結算貨幣不同，我們或會利用外匯對沖以減低匯率波動的影響。此列表的數值為資產作外匯對沖後的分佈比例。

For equity-type securities, most of the investments are in stocks listed on major international exchanges. We invest globally with an aim to achieve diversification and we currently have a relatively higher allocation in the US and Asia which will be reviewed regularly. The geographic location of the investment is independent of the underlying policy denomination and may carry a currency exposure different from the underlying policy, to allow for more flexibility for diversification. Your policy values are subject to foreign exchange movements between the currency denominations of the equity-type securities and your policy currency.

For fixed-income securities, we primarily invest in those rated at least investment-grade, and denominated in USD. We may also invest in non-USD denominated fixed-income securities subject to market availability and opportunity. Our long-term strategy is to broadly match the fixed-income securities to the underlying policy denomination. If the currency of the fixed-income securities is different from the underlying policy denomination, currency hedging may be used to reduce the currency risk. The currency mix shown in this table has reflected currency hedge.

[^] 「其他貨幣」主要包括英鎊、澳元及主要亞洲國家的貨幣。

“Others” mainly comprises British Pound Sterling (GBP), Australian Dollar (AUD) and currencies from major Asia countries.

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美元、港元、人民幣、澳元、加元及英鎊基金現時之地區組合的長期目標分佈

Current long-term target ranges of geographic mix for USD, HKD, RMB, AUD, CAD and GBP funds

表三 Table 3 :

地區組合 Geographical Mix	美元基金 USD Fund	港元基金 HKD Fund	人民幣基金 RMB Fund	澳元基金 AUD Fund	加元基金 CAD Fund	英鎊基金 GBP Fund
美國 US	40% - 60%	40% - 60%	40% - 60%	40% - 60%	40% - 60%	40% - 60%
亞太區 (日本除外) Asia Pacific (excl. Japan)	20% - 40%	20% - 40%	20% - 40%	20% - 40%	20% - 40%	20% - 40%
歐洲 Europe	5% - 25%	5% - 25%	5% - 25%	5% - 25%	5% - 25%	5% - 25%
日本 Japan	0% - 15%	0% - 15%	0% - 15%	0% - 15%	0% - 15%	0% - 15%
其他地區~ Others~	0% - 10%	0% - 10%	0% - 10%	0% - 10%	0% - 10%	0% - 10%
總計 Total	100%	100%	100%	100%	100%	100%

~ 「其他地區」主要包括加拿大、拉丁美洲及中東與非洲。
 "Others" mainly comprises Canada, Latin America and Middle East & Africa.

註 Note :

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