

基金管理實體 Management Company	忠誠澳門人壽保險股份有限公司 Fidelidade Macau Life - Insurance Company Limited	管理費 Management Fee	年利率 1.00% p.a.
受寄人 Depository	瑞士銀行 UBS AG	總費用比率 Total Expense Ratio	年利率 1.99% p.a.
基金種類 Fund Type	混合資產基金 Balanced Fund	單位價格 Unit Price	美元 USD9.83 (澳門元 MOP79.82)
推出日期 Launch Date	01/06/2010	資產淨值 (百萬) Net Asset Value (Million)	澳門元 23.38 MOP 23.38
風險程度 Risk Profile	高 High	基金風險標記 Fund Risk Indicator	11.62%

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。

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 developing countries, being considered as emerging markets of superior growth prospectus. 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.

基金評論 Fund Commentary

新興市場的經濟從疫情中復甦的速度依然緩慢。地緣經濟的緊張局勢加劇而導致大宗商品和能源價格波動。新興市場貨幣可能仍會有小幅波動。總體而言，2023 年的資產價格由於市場風險增加而導致估值低迷，為資產配置提供了機會。

Economic recovery from pandemic in Emerging Markets remains slow. Intensifying geoeconomic tension causes price volatility in commodities and energy. Emerging market currencies may remain slightly volatile. In general, subdued asset valuation driven by increased risk presents opportunities for asset deployment in 2023.

基金表現以澳門元計算 Fund Performance in MOP

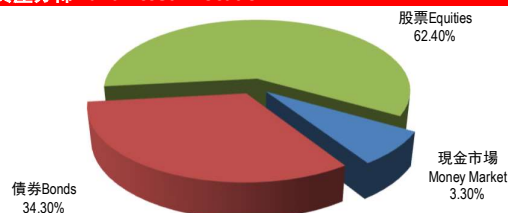
年率化淨回報 Annualized Net Return

一年 1 Year	三年 3 Year	五年 5 Year	十年 10 Year	成立至今 Since Inception
2.89%	-5.18%	-1.01%	0.41%	-2.96%

歷年淨回報 Historical Net Return

年初至今 YTD	2018	2019	2020	2021	2022
-0.69%	-9.88%	16.30%	16.21%	-7.03%	-20.11%

基金資產分佈 Fund Asset Allocation



基金單位美元價格走勢 Fund Unit Price Evolution in USD



基金十大投資項目 Fund's Top 10 Holdings

基金十大投資項目	%
台積電 TSMC	5.52%
三星電子 SAMSUNG ELECTRONICS	5.18%
信實工業 RELIANCE INDUSTRIES	2.74%
騰訊 TENCENT HOLDINGS LTD	2.60%
GRUPO FIN BANORTE	2.55%
貴州茅台 KWEICHOW MOUTAI	2.45%
中國平安 PING AN INSURANCE	2.43%
拼多多 PDD HOLDINGS A ADR	2.42%
中亞銀行 BANK CENTRAL ASIA	2.36%
HDFC BANK	2.31%

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

- 投資涉及風險，並受市場和匯率變動以及所有投資固有的其他風險所影響。匯率變動可影響收益水平及投資的本金價值。
Investments involve risks and are subject to market and exchange rate fluctuations and to other risks inherent in all investments. Movements in exchange rates can impact on both the level of income received and the capital value of investments.
- 過往表現並非未來業績的指標，基金單位價值及其回報可升可跌。
Past performance is not indicative of future performance. Fund Unit Price may go down as well as up.
- 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.
- 本報告所提供之資訊目的並不是用作徵求/提議選購或出售基金單位，包括任何證券及相關金融工具的招攬。
The information mentioned herein is not intended to be constructed as a solicitation or an offer to buy or to sell Fund Units including any securities or related financial instruments.
- 基金評論只反映了本公司在本文件刊發日期之意見，投資者不應依賴有關資訊作出任何投資決定。
The fund commentary solely reflects our opinion as of the date of issuance of this document. Investors should not solely rely on such information to make any investment decision.

請掃描二維碼查閱披露文件(包括基金管理規章及基金表現報告)

Please scan the QR Code to access the disclosure documents (including pension fund management regulation and fund performance report)

