



「安裕」退休基金 Pension Fund “Garantia +”

基金資料 Fund Information

基金種類 Fund Type	保證基金 [^] Guaranteed Fund [^]	資產分佈 Asset Allocation
推出日期 Launch Date	2002.11.28	<p>現金市場 Cash & money market; 5%</p> <p>債券 Bonds; 95%</p>
風險程度 Risk Level	低 Low	
投資顧問 Investment Advisor	瑞士銀行香港分行 UBS AG, Hong Kong Branch	
受寄人 Custodian	瑞士銀行香港分行 及 澳門商業銀行股份有限公司 UBS AG, Hong Kong Branch & Banco Comercial de Macau, S.A.	
資產管理費 Management Fee	每年 1.00% per annum	
總費用比率 Total Expense Ratio	每年 1.00% per annum	
投資目標及策略 Investment Objective and Strategy	本基金的投資策略是將 5% 資金投資於現金市場，而 95% 資金則投資於至少擁有標準普爾 A-信用評級的優質債券上，其投資目標是保障投資本金及爭取高於銀行儲蓄利率的穩定回報。 The Fund pursues a conservative investment approach with a strategy to invest approximately 5% in money market and the remaining 95% in selected debt securities with minimum credit rating of A- by Standard & Poor's. Its objective is to protect the underlying capital (capital guaranteed) and achieve stable return higher than bank savings rate.	

[^] 向本基金供款的淨金額，在按現行法規規定領取給付的情況下享有本金保證
Net amounts of contributions to the Fund enjoy capital guarantee in case of payment in accordance with regulations in force

基金表現 Fund Performance

單位價格 Unit Price	MOP134.66	聯儲局議息連續第六次維持利率不變。由於強勁的美國經濟數據和出乎意料的高通脹數據減弱了市場對降息的預期，全球債券在第一季度錄得負回報。基金本年至今錄得 0.7% 回報，預期可在未來經濟不明朗和市場持續反覆中維持穩定。
基金風險標記 Standard Deviation	0.68%	The US FED kept interest rates unchanged for the sixth consecutive time. Global bonds recorded negative returns in Q1 as strong US economic data and surprisingly high inflation readings dampened market expectation for interest rate cuts. The Fund posted a year-to-date return of 0.7%, which should remain steady notwithstanding economic uncertainties and volatilities ahead.
資產淨值 Net Assets	MOP783.63 (百萬 millions)	

六個月 6 Months	一年* 1 Year	三年* 3 Years	五年* 5 Years	十年* 10 Years	推出至今* Since Launch
0.88%	1.59%	1.88%	1.62%	1.21%	1.40%
年初至今 YTD	2023	2022	2021	2020	2019
0.70%	1.87%	1.55%	2.23%	1.07%	1.34%

* 年率化淨回報 Annualized net return

資產分佈 Asset Allocation

十大資產 Top Ten Holdings	%	貨幣分佈 Currency Breakdown
COOPERATIEVE RABOBANK U.A MEDIUM TERM	1.6	<p>美元 USD 98.1%</p> <p>港元/澳門元 HKD / MOP 1.9%</p>
MITSUBISHI UFJ FINANCIAL GROUP INC. NOTES 2020	1.5	
MTR CORP (CI) LTD 2016 EMTN SR	1.5	
REPUBLIC OF KOREA 2017	1.5	
PRUDENTIAL FUNDING (ASIA) PLC NOTES 2020	1.5	
UNILEVER CAPITAL CORP. 2018 NOTES GLOBAL	1.4	
SHELL INTERNATIONAL FINANCE BV 2015 GLOBAL SR	1.3	
SP POWERASSETS LTD 2015 SERIES 23	1.3	
INTEL CORP. 2017 NOTES GLOBAL	1.2	
TEMASEK FINANCIAL (I) LTD MEDIUM TERM NOTES	1.2	

注意：退休基金的單位價格隨資產價值改變而變動，其往績並不代表將來的表現。此便覽內的資料以基金貨幣（澳門元）計算。如欲獲取更多資料，請前往 www.mpfm.com.mo 網站並登入閣下之退休基金帳戶。 Note: Unit price of the Fund varies with valuation of its assets. Past performance is not a guide to the future. All performance data in this factsheet is in the currency of the Fund (MOP). For more detailed information, please visit our website at www.mpfm.com.mo and login to your Pension Fund Account.