



澳門退休基金管理股份有限公司

MACAU PENSION FUND MANAGEMENT CO. LTD.

設立於澳門的有限責任公司

Limited liability company incorporated in Macau

退休基金便覽 – 2024 年第 2 季
Pension Fund Factsheet – 2024 Q2

資料截至 Data as of 2024.6.30

「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 ^A Guaranteed Fund ^A	資產分佈 Asset Allocation 現金市場 Cash & money market; 6% 債券 Bonds; 94%
推出日期 Launch Date	2002.11.28	
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.	

^A 向本基金供款的淨金額，在按現行法例規定領取付款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	MOP135.05	聯儲局議息連續第七次維持利率不變。儘管美國出現通脹壓力緩解的跡象，但由於利率預期變化和地緣政治緊張，市場正在適應不斷變化的情況，全球債券在第二季度承受壓力，仍然相對疲弱。基金本年至今錄得 0.99% 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。 The US FED kept interest rates unchanged for the seventh consecutive time. Global bonds came under pressure in Q2 due to shifting interest rate expectations and geopolitical tensions, despite signs of easing inflation in the US. The Fund posted a year-to-date return of 0.99%, which should remain steady notwithstanding economic uncertainties and volatilities ahead.
基金風險標記 Standard Deviation	0.67%	
資產淨值 Net Assets	MOP799.90 (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
0.99%	1.59%	1.84%	1.68%	1.24%	1.40%
年初至今 YTD	2023	2022	2021	2020	2019
0.99%	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 美元 USD 97.0% 港元/澳門元 HKD / MOP 3.0%
COOPERATIEVE RABOBANK U.A MEDIUM TERM	1.6	
MITSUBISHI UFJ FINANCIAL GROUP INC.	1.5	
PROVINCE OF ALBERTA 2018	1.5	
REPUBLIC OF KOREA 2017	1.5	
JAPAN BANK FOR INTERNATIONAL COOPERATION	1.5	
MTR CORP (CI) LTD 2016 EMTN SR	1.5	
PROVINCE OF ONTARIO 2019	1.5	
APPLE INC. NOTES 2022 GLOBAL	1.4	
PRUDENTIAL FUNDING (ASIA) PLC NOTES 2020	1.4	
UNILEVER CAPITAL CORP. 2018 NOTES GLOBAL	1.4	

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.