

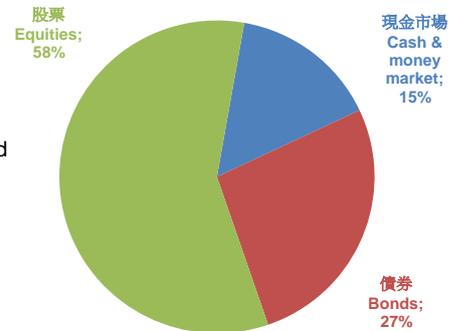


「昇悅」退休基金 Pension Fund “Starry-Growth”

基金資料 Fund Information

基金種類 Fund Type	混合資產基金 Balanced Fund
推出日期 Launch Date	2003.10.10
風險程度 Risk Level	中至高 Medium to High
投資顧問 Investment Advisor	瑞士銀行香港分行及 信安資產管理(亞洲)有限公司 UBS AG, Hong Kong Branch & Principal Asset Management Company (Asia) Limited
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 1.14% per annum
投資目標及策略 Investment Objective and Strategy	本基金採取進取的投資策略，將約三分之二的資金投資在股票市場，而三分之一則投資在債券及現金市場，其投資目標是達到資本增值以及爭取高投資回報。 The Fund pursues an aggressive investment approach with a strategy to invest approximately 2/3 in equities and 1/3 in debt securities and money market. Its objective is to attain capital appreciation and to achieve high investment returns.

資產分佈 Asset Allocation



基金表現 Fund Performance

單位價格 Unit Price	MOP212.18	聯儲局在 2023 年最後一季維持利率不變。隨著利率持續高企的前景逐漸成為市場共識，孳息率向上揚升，全球債券在第四季普遍下跌。本基金的全年回報率為 13.72%。展望未來，隨著美國通漲持續下降且貨幣緊縮政策似將結束，債券回報率可能會漸趨穩定。由於美國經濟有降溫跡象和地緣政治衝突持續可能令全球經濟增長受壓，股市可能仍會持續波動。
基金風險標記 Standard Deviation	10.61%	The US Federal Reserve kept interest rate unchanged in the last quarter of 2023. Global bonds generally declined in Q4, with yields rising as the prospect of a sustained period of higher rates sank in. The Fund posted a full year return of 13.72%. Looking forward, return on bonds may gradually stabilize as US inflation continues to trend down and the end of monetary tightening seems near. Equities may remain volatile as signs of the US economy cooling and ongoing geopolitical conflicts may keep global economic growth under pressure.
資產淨值 Net Assets	MOP236.95 (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
4.67%	13.72%	2.22%	6.15%	3.92%	3.79%
年初至今 YTD	2022	2021	2020	2019	2018
13.72%	-15.11%	10.65%	8.69%	16.07%	-6.92%

\* 年率化淨回報 Annualized net return

資產分佈 Asset Allocation

十大資產 Top Ten Holdings	%	地區分佈 Geographic Breakdown
APPLE INC.	2.6	亞太/其他 Asia Pacific/Others 13.7%
MICROSOFT CORP.	2.6	北美洲 N. America 49.3%
ALPHABET INC.	1.4	歐洲 Europe 5.9%
AMAZON.COM INC.	1.3	香港/澳門 HK / Macau 31.1%
NVIDIA CORP.	1.1	
UOB HONG KONG UOBSP 4.77 03/03/25	1.0	
AIA GROUP AIA 3.68 01/16/31	0.8	
META PLATFORMS INC.	0.7	
AIRPORT AUTH HK HCAA 2.3 04/24/30	0.7	
HSBC HOLDINGS HSBC 1.55 06/03/27	0.6	

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](http://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](http://www.mpfm.com.mo) and login to your Pension Fund Account.