



## 「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	<p>資產分佈 Asset Allocation</p> <p>股票 Equities; 58%</p> <p>現金市場 Cash &amp; money market; 18%</p> <p>債券 Bonds; 24%</p>
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 信安資金管理(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 1.09% per annum	
投資目標及策略 Investment Objective and Strategy	<p>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。</p> <p>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.</p>	

### 基金表現 Fund Performance

單位價格 Unit Price	MOP226.32	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，全球債券在第二季度承受壓力，仍然相對疲弱，美國股市四月份大跌後收復大部分失地。基金本年至今錄得 6.66% 回報。隨著美國經濟增長逐步放緩，聯儲局有可能在下半年內減息。然而，受地緣政治動盪和貿易糾紛持續等因素影響，投資市場可能仍會反覆波動。
基金風險標記 Standard Deviation	10.79%	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. US equity market underwent a significant correction in April but quickly recovered most of the lost ground. The Fund posted a year-to-date return of 6.66%. With a gradual slowdown in US economic growth, the US FED may go ahead with rate cuts in the second half of the year. Under the influence of persistent geopolitical uncertainties and trade tensions, investment markets may continue to see fluctuations.
資產淨值 Net Assets	MOP270.60 (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
6.66%	11.65%	1.98%	5.47%	4.14%	4.02%
年初至今 YTD	2023	2022	2021	2020	2019
6.66%	13.72%	-15.11%	10.65%	8.69%	16.07%

\* 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
MICROSOFT CORP.	2.7	<p>亞太/其他 Asia Pacific/Others 13.3%</p> <p>北美洲 N. America 51.9%</p> <p>歐洲 Europe 5.5%</p> <p>香港/澳門 HK / Macau 29.3%</p>
NVIDIA CORP.	2.5	
APPLE INC.	2.5	
ALPHABET INC.	1.6	
AMAZON.COM INC.	1.5	
META PLATFORMS INC.	0.9	
HK SCIENCE & TEC HKSTP 3.2 07/11/24	0.9	
HSBC HOLDINGS HSBC 1.55 06/03/27	0.7	
HK MTGE CORP HKMTGC 2.45 03/01/29	0.7	
AIRPORT AUTH HK HCAA 2.3 04/24/30	0.7	

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.