## Investment Choice 投資選項系列

### Important Considerations Before Investing in Investment-Linked Assurance Scheme:

- Investment-Linked Assurance Scheme ("ILAS Policy") issued by Cigna Worldwide Life Insurance Company Limited ("Cigna") is a life insurance policy but is not a fund authorized by the Securities and Futures Commission (SFC) pursuant to the Code on Unit Trust and Mutual Funds ("UT Code"). Your investments are subject to the credit risks of Cigna.
- The premiums you pay, after deduction of any applicable fees and charges of your ILAS policy, will be invested by Cigna in the underlying fund(s) linked to your selected investment choice(s) and will accordingly go towards accretion of the value of your ILAS Policy. The units of each underlying fund allocated to your ILAS Policy is notional and is solely for determining the value of your ILAS Policy. Any investments made by Cigna in the underlying fund(s) you selected, will become and remain the assets of Cigna. You do not have any rights or ownership over any of those assets.
- > The Policy value of your ILAS Policy will be calculated by Cigna based on the performance of your selected underlying fund(s) from time to time and the ongoing fees and charges will continue to be deducted from your ILAS policy value.
- The investment options available under the ILAS Policy can have very different features and risk profiles. Some may be of high risk.
- Investment involves risks, and the value of investments and returns may go down as well as up and is not guaranteed. Risks associated with investment may include, amongst others, equity market, bond market, foreign exchange, sector, interest rate, inflation, credit, counterparty, liquidity, reliability of credit agency ratings, political risks and any combination of these and other risks. Past performance is not an indication of future performance. Please refer to the Product Brochure, the Cigna Investment Choice Brochure, the Product Key Facts Statement and the offering documents of the underlying funds which are made available by Cigna upon request for details of the risks associated with investment. If you have any doubt, you should seek independent professional advice.

## Investment Choice 投資選項系列

### 在投保投資相連壽險計劃前的重要考慮要點:

- 信諾投資相連壽險計劃是由信諾環球人壽保險有限公司(信諾)所簽發的人壽保險計劃(投資壽險保單),但並非由證券及期貨事務監察委員會(證監會)依據《單位信託及互惠基金守則》 (《單位信託守則》)認可的基金。閣下的投資受信諾的信貸風險所影響。
- > 閣下就投資壽險保單支付的供款,經扣除任何適用費用及收費後,會由信諾投資於閣下選取的 投資選項的相關基金(見以下説明),從而用作增加投資壽險保單的價值。有關閣下投資壽險保 單內各相關基金的單位僅用作估計閣下投資壽險保單價值。信諾對閣下選擇的投資選項下的相 關基金/資產的任何投資,均會成為及一直屬於信諾的資產。閣下對任何該等資產均沒有任何 權利或擁有權。
- 信諾會根據閣下所選相關基金不時的表現,以及持續從保單價值扣除的費用及收費,來計算保 單價值。
- 本投資壽險保單所提供的投資選項在產品特點或風險方面或會有很大的差異,部分選項可能涉及高風險。
- 投資涉及風險,而各項投資價值及回報均非保證及可升可跌。投資所附帶的風險可能包括(其中包括)股票市場、債券市場、外匯、行業、利率、通脹、信貸、交易對手、流動資產、信貸機構評級的可靠性、政治風險,以及此等風險和其他風險的任何組合。過往表現並不能作為未來表現的指引。請參閱產品説明書、信諾投資選項説明書、產品資料概要及信諾可應閣下要求提供的相關基金的銷售文件,以了解與投資有關的風險詳情。如閣下有任何疑問,請尋求獨立專業意見。

# **Cigna - Baring High Yield Bond Fund (ВНВ)**

## 信諾 — 霸菱高收益債券基金

The return of investment under ILAS is subject to fee and charges of the ILAS, may be lower than the return of the investment choice.

由於投資相連壽險計劃會涉及計劃相關之收費及費用,閣下之投資 回報會可能低於其相關投資選擇。

#### Objectives 目標

Cigna - Baring High Yield Bond Fund will be invested in Barings Developed and Emerging Markets High Yield Bond Fund. The underlying fund - Barings Developed and Emerging Markets High Yield Bond Fund aims to achieve a high yield, both in terms of total return and current yield, by investing in a prudently diversified portfolio of emerging markets (developing countries) and US corporate bonds. The vast majority of such bonds do not carry investment grade ratings and investors are therefore warned that investment in the Fund carries a higher risk than that associated with traditional bond funds.

信諾 - 霸菱高收益債券基金將會投資於霸菱成熟及新興市場高收益債券基 金。此相關基金-霸菱成熟及新興市場高收益債券基金主要投資於一個謹 慎而多元化的新興市場(發展中國家)及美國公司債券組合,以取得總回 報和經常性收益兩方面的高收益。該等債券大多數低於投資級別,故此投 資者必須留意投資於此基金所涉及的風險程度比傳統債券基金較高。

#### Underlying Fund Information 相關基金資料

\* Underlying Fund Inception Date: July 7月1993年

相關基金成立日期:

Launch Date of Investment Choice: April 4月2002年

投資選項推出日期:

NAV Per Unit: USD 美元1.72

每單位資產淨值:

Fund Management Fee : 1.5% of net asset value p.a. 基金管理費:

每年為資產淨值之1.5%

1.0% of net asset value p.a. Annual Management Fee: 管理年費: 每年為資產淨值之1.0%

^Sector Average : N/A

同類基金平均:

- \* Underlying Fund Barings Developed and Emerging Markets High Yield Bond Fund 相關基金 - 霸菱成熟及新興市場高收益債券基金
- Sector average refers to the average performance of Mstar IM FI Global High Yield of the HKSFC authorized fund classified by Morningstar. Authorisation does not imply official approval or recommendation by HKSFC 同類基金平均為由 Morningstar 評為環球高收益債券基金之香港證監會認可基金的平均表現。即模談計劃獲得認可亦不

表示該計劃獲得香港證監會的認同或推介。

# Morningstar Overall Ratings™ Morningstar 總評級



\*\*

Ratings shown above refer to the underlying fund in which Cigna - Baring High Yield Bond Fund invests.

信諾-霸菱高收益債券基金現時未有投資評級,以上乃信諾-霸菱高收益債券基金所 投資的相關基金的評級。

松東江竹村勝地金速け可能が # Data Source - 20222 Morningstar, Inc. All Rights Reserved. Data as at 30.6.2022. USD, Bid to Bid with gross income reinvested. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Morningstar overall ratings as of 30.6.2022 (Dollar High Yield Bond Category). 資料來源 - ©2022 Morningstar, Inc. 版鄉所有 - 概至2022年6月.30日上,以美元計值及頁。做計算 - 總收益計於再 投資 - 本文所被責任: (1)關 Morningstar/ 或其內容提供商额、不能因素的 求意物 - Nomingstar或其內容提供商额不能因使用本資料而引致的任何报告或提大來缴責任 - 過任表現並不保證未 本書榜 -

ningstar 總評級:截至 2022年 6月 30日(美元高收益債券類別)。

#### Comments of Barings 霸菱基金經理評論 ^

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由於市場波動組制,投資組合管理活動仍然專注於相對價值配置及「由下而上」的信貸挑進, 備註:基準指數為消除交易所美國環球高收益指數 (HWOO),請注意基準指數僅作為此較之用

- · Please note that investment involves risk and the value of the investments and the yield may go down as well as up as a consequence of the general nature of varied investments and possible ex 投資涉及風險以及因匯率和利率的波動,各項投資價值及收益均可升可降,以上價格不代表將來之表現。
- This underlying fund is an investment option of several Cigna investment-linked assurance schemes. Please read this information in conjunction with the Cigna Investment Choice brochure and the related Principal Brochure of related insurance plans.
- 此相關基金為信諾數個投資相達保險計劃之選擇。閱讀本資料須一併參閱「信諾投資選項」簡介及有關之主要銷售
- Underlying Fund Information provided under these sections are from Baring Asset Management. All references of "We" in these sections mean Baring Asset Management. Cigna does not accept liability for the accuracy, completeness or otherwise of such information, which does not represent the view or

。 以上相關基金資料由霸菱資產管理提供,此等部份之「我們」代表霸菱資產管理。此部份資料並不代表信諾之意 見,信諾將不會就資料之準確性、完整性或任何其他方面之情況負上任何責任。

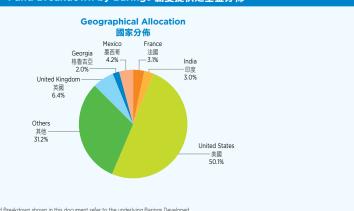


Cumulative Performance 累積表現									
	3 Months 月	6 Month: 月	s 1 Ye		nce Launch 自推出以來	2022 YTD 年初至今			
Cigna - Baring High Yield Bond Fund 信諾 - 霸菱高收益債券基金	-10.83%	-18.82%	6 -19.7	76%	72.28%	-10.83%			
Sector Average 同類基金平均	N/A	N/A	N/	'A	N/A	N/A			
Calendar Year Performance 年度表現									
	2017	2018	2019	2020	2021	2022 YTD 年初至今			
Cigna - Baring High Yield Bond Fund 信諾 - 霸菱高收益債券基金	5.40%	-5.64%	11.58%	2.76%	3.40%	-10.83%			

### Top 10 Holdings by Barings 霸菱提供之十大投資項目 +^

		% of Total 百分比
1	OCCIDENTAL PETROLEUM CORP.	2.3%
2	ENERGY TRANSFER OPERATING LP	2.0%
3	AVOLON HOLDINGS LIMITED	1.7%
4	TRAVELEX	1.4%
5	CARNIVAL	1.4%
6	TOURMALINE OIL CORP	1.3%
7	ICAHN ENTERPRISES	1.3%
8	DIRECTV	1.2%
9	TULLOW OIL PLC	1.1%
10	PIRAEUS BANK S.A.	1.1%

#### Fund Breakdown by Barings 霸菱提供之基金分佈 +^



The Top 10 Holdings and Fund Breakdown shown in this document refer to the underlying Barings Developed and Emerging Markets High Yield Bond Fund as at 30 Jun 2022 and are for reference only.
 本文所述之十大投資項目和基金分佈乃相關的需要成熟及新興市場高收益债券基金至2022年6月30日的數據,只供參考之用。