

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.

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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（見以下說明），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。請參閱產品說明書、信諾投資選項說明書、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 Hong Kong China Fund (BHC)

信諾 — 霸菱香港中國基金

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 Hong Kong China Fund will be invested in Baring Hong Kong China Fund. The underlying fund - Baring Hong Kong China Fund aims to achieve long-term capital growth through investment in Hong Kong and China equity markets. The Managers may also invest in companies incorporated in Taiwan or quoted on the Taiwan stock exchange or in companies that have significant proportion of their assets or other interests in Taiwan.

信諾 - 霸菱香港中國基金將會投資於霸菱香港中國基金。此相關基金 - 霸菱香港中國基金主要是投資於香港及中國內地股票市場，以達至資產的長期資本增長。經理亦可投資於在台灣註冊成立或在台灣證券交易所上市的公司或在台灣有相當大比重的資產或其他權益的公司。

Underlying Fund Information 相關基金資料

* Underlying Fund Inception Date: December 12 1982年
相關基金成立日期:

Launch Date of Investment Choice: April 4 2002年
投資選擇推出日期:

NAV Per Unit: USD 美元 6.08
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%

Annual Management Fee: 1.25% of net asset value p.a.
管理年費: 每年為資產淨值之1.25%

Benchmark: MSCI China 10/40 Index
基準指數: MSCI 中國10/40指數

* Underlying Fund - Baring Hong Kong China Fund
相關基金 - 霸菱香港中國基金

Morningstar Overall Ratings™
Morningstar 總評級



Cigna - Baring Hong Kong China Fund has no investment rating currently. Ratings shown above refer to the underlying fund in which Cigna - Baring Hong Kong China Fund invests. 信諾 - 霸菱香港中國基金現時未有投資評級，以上乃信諾 - 霸菱香港中國基金所投資之相關基金的評級。

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資料來源: ©2022 Morningstar, Inc. 版權所有。截至2022年6月30日止，以美元計及買入價計算，總收益用於再投資。本文所載資料: (1) 屬 Morningstar 及/或其內容提供商之專有資料，(2) 不得被抄印或分發，及(3) 不保證準確、完整或適時。Morningstar 或其內容提供商概不承認因使用本資料而引致之任何損害或損失承擔責任。過往表現並不保證未來業績。

Morningstar 總評級: 截至2022年6月30日(中國股票類別)。

Comments of Barings 霸菱基金經理評論

1. China equities remain the strength and stable for the month. A portfolio of public equities, supported by government stimulus, brings from lower volatility of 2020 returns, but the management of a portfolio is not a simple task. It requires a long-term vision and a deep understanding of the market. The fund's performance is a reflection of the manager's ability to identify and invest in the market's growth opportunities. The fund's performance is a reflection of the manager's ability to identify and invest in the market's growth opportunities.

2. The fund's performance is a reflection of the manager's ability to identify and invest in the market's growth opportunities. The fund's performance is a reflection of the manager's ability to identify and invest in the market's growth opportunities. The fund's performance is a reflection of the manager's ability to identify and invest in the market's growth opportunities.

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Remarks 註:

- 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 exchange or interest rate fluctuations. The prices shown above are not indicative of future performance of the plans. 投資涉及風險以及因匯率及利率的波動，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項投資相連保險計劃之選擇。閱讀本資料須一併參閱「信諾投資選擇」簡介及有關之主要銷售刊物。
- 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 opinion of Cigna. 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。

Underlying Fund Performance by Barings 霸菱提供之相關基金表現



Source: Baring Asset Management
資料來源: 霸菱資產管理

* The performance of the benchmark is based on Hong Kong Hang Seng Total Return until 31 August 2006, then the benchmark became MSCI China. The performance of the benchmark is based on Hong Kong Hang Seng Total Return until 31 August 2006, then the benchmark became MSCI China. The performance of the benchmark is based on Hong Kong Hang Seng Total Return until 31 August 2006, then the benchmark became MSCI China.

Cumulative Performance 累積表現

	3 Months 月	6 Months 月	1 Year 年	Since Launch 自推出以來	2022 YTD 年初至今
Cigna - Baring Hong Kong China Fund 信諾 - 霸菱香港中國基金	0.33%	-17.90%	-34.65%	507.52%	0.33%
Benchmark 基準指數	4.08%	-10.56%	-30.09%	7023.81%	-10.56%

Calendar Year Performance 年度表現

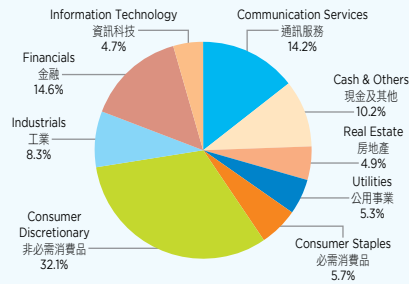
	2017	2018	2019	2020	2021	2022 YTD 年初至今
Cigna - Baring Hong Kong China Fund 信諾 - 霸菱香港中國基金	45.40%	-19.38%	24.21%	52.42%	-23.51%	0.33%

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

Rank	Stock Name	% of Total 百分比
1	ALIBABA	7.7%
2	TENCENT	6.6%
3	MEITUAN	6.4%
4	JD.COM	4.6%
5	CHINA MERCHANTS BANK	3.7%
6	NETEASE	3.4%
7	BYD COMPANY	3.0%
8	LI NING	2.9%
9	AIA	2.9%
10	CHINA RESOURCES BEER	2.3%

Fund Breakdown by Barings 霸菱提供之基金分佈

Sector Allocation 行業分佈



* The Top 10 Holdings and Fund Breakdown shown in this document refer to the underlying Baring Hong Kong China Fund as at 30 Jun 2022 and are for reference only. 本文件所述之十大投資項目及基金分佈乃相關之霸菱香港中國基金截至2022年6月30日之數據，只供參考之用。