

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.

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 - Ninety One Global Gold Fund (VGG)

信諾 — 晉達環球黃金基金

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 - Ninety One Global Gold Fund will be invested in Ninety One Global Gold Fund. The underlying fund - Ninety One Global Gold Fund aims to achieve long-term capital growth primarily through investment in equities issued by companies around the globe involved in gold mining. The Fund may also invest, up to one-third, in companies around the globe that are involved in mining for other precious metals and other minerals and metals.

信諾 - 晉達環球黃金基金將會投資於晉達環球黃金基金。此相關基金 - 晉達環球黃金基金旨在透過投資於全球開採黃金的公司所發行的股票，達致長線資本增長。基金亦可投資於世界各地涉及開採其他貴重金屬、其他礦物以及金屬的公司，比重可達三分之一。

Underlying Fund Information 相關基金資料

* Underlying Fund Inception Date: November 11 1990 年
相關基金成立日期:

Launch Date of Investment Choice: January 1 2013 年
投資選擇推出日期:

NAV Per Unit: USD 美元 6.46
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: 1.5% of net asset value p.a.
管理年費: 每年為資產淨值之1.5%

Benchmark: NYSE Arca Gold Miners
基準指數: Total Return

* Underlying Fund - Ninety One Global Gold Fund
相關基金 - 晉達環球黃金基金

Morningstar Rating™



晨星評級
Cigna - Ninety One Global Gold Fund has no investment rating currently. Ratings shown above refer to the underlying fund in which Cigna - Ninety One Global Gold Fund invests.

信諾 - 晉達環球黃金基金現時未有投資評級，以上乃信諾 - 晉達環球黃金基金所投資的相關基金的評級。

SOURCE: ©2022 Morningstar
資料來源: ©2022 Morningstar

Underlying Fund Performance by Ninety One 晉達提供之相關基金表現 ^



Source: ©2022 Morningstar, performances based on NAV to NAV, gross income reinvested in base currency.
資料來源: ©2022 晨星有限公司，以資產淨值並按總收益以基礎貨幣作再投資計算。

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 - Ninety One Global Gold Fund 信諾 - 晉達環球黃金基金	-29.35%	-19.10%	-20.12%	-35.43%	-29.35%
Benchmark 基準指數	N/A	-13.70%	-16.90%	-2.40%	-13.70%

Calendar Year Performance 年度表現

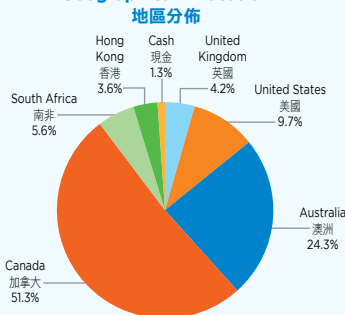
	2017	2018	2019	2020	2021	2022 YTD 年初至今
Cigna - Ninety One Global Gold Fund 信諾 - 晉達環球黃金基金	9.89%	-7.73%	35.24%	23.66%	-8.36%	-29.35%

Top 10 Holdings by Ninety One 晉達提供之十大投資項目 +^

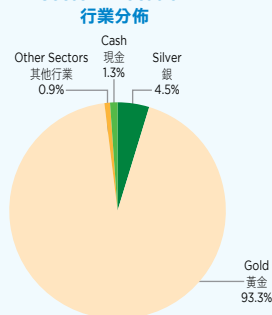
	% of Total 百分比
1 AGNICO EAGLE MINES LTD	9.5%
2 BARRICK GOLD CORP	9.3%
3 NEWCREST MINING LTD	8.3%
4 ENDEAVOUR MINING PLC	6.1%
5 NORTHERN STAR RESOURCES LTD	5.3%
6 ROYAL GOLD INC	4.9%
7 NEWMONT CORP	4.8%
8 B2GOLD CORP	4.8%
9 WHEATON PRECIOUS METALS CORP	4.7%
10 OCEANAGOLD CORP	4.7%

Fund Breakdown by Ninety One 晉達提供之基金分佈 +^

Geographical Allocation 地區分佈



Sector Allocation 行業分佈



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. 投資涉及風險以及匯率及利率的波動，各項投資價值及收益均可升降，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 Ninety One Hong Kong Limited. All references of "We" in these sections mean Ninety One Hong Kong Limited. 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晉達資產管理香港有限公司提供，此等部份之「我們」代表晉達資產管理香港有限公司。此部份資料不代表信諾之意見，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。

* The Top 10 Holdings and Fund Breakdown shown in this document refer to the underlying Ninety One Global Gold Fund as at 30 Jun 2022 and are for reference only.
本文件所述之十大投資項目和基金分佈乃相關的晉達環球黃金基金截至2022年6月30日的數據，只供參考之用。