TREASURE PEARL 2
「卓耀明珠2」
TREASURE PEARL
「卓耀明珠」

PERFORMANCE SUMMARY
表現總覽

September 2024 / 2024年9月



This performance summary is applicable to Treasure Pearl and Treasure Pearl 2 (collectively, the "Plans"). **The Plans have been closed for new applications and are no longer marketed to the public.**

This performance summary is only for distribution to policyholders of the Plans.

本表現總覽適用於「卓耀明珠」及「卓耀明珠2」(統稱「計劃」)。

計劃已不接受新申請並不能公開銷售。

本表現總覽只可派發予計劃之保單持有人。

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This performance summary is applicable to Treasure Pearl 2 and Treasure Pearl (collectively, the "Plans").
本表現總覽適用於「卓耀明珠2」及「卓耀明珠」(統稱「計劃」)。

Unless defined otherwise, please refer to the offering documents of the Plans for the definitions of the capitalised terms.
除在本文件另有界定者，請參閱計劃之銷售文件以了解詞彙的定義。

Important Information

1. **The Plans are investment-linked assurance schemes ("ILAS policy"), which are insurance policies issued by AIA International Limited (Incorporated in Bermuda with limited liability) ("AIA").**
2. **The Plans are not bank savings products. Your investments are subject to the credit risks of AIA and other investment risks.** Although your ILAS policy is a life insurance policy, because your death benefit is linked to the performance of the underlying funds you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.
3. **What you are investing in is an ILAS policy. The premiums paid by you towards the ILAS policy, and any investments made by AIA in the underlying funds you selected, will become and remain part of the assets of AIA. You do not have any rights or ownership over any of those assets. Your recourse is against AIA only.**
4. The premiums received from you will be invested by AIA into the underlying funds corresponding to the investment options as selected by you for our asset liability management. However, the Unit(s) allocated to your account is notional and is solely for the purpose of determining the Account Value and benefits under your ILAS Policy.
5. **Your potential return on investments is calculated by AIA with reference to the fluctuation of the performance of the underlying funds.** Each of the underlying funds has its own investment profile and associated risks. Underlying funds available for selection are listed in investment options brochure. These underlying funds are authorised by the Securities and Futures Commission pursuant to the Code on Unit Trusts and Mutual Funds.
6. **The investment options available under the ILAS policy can have very different features and risk profiles. Some may be of high risk.**
7. **Early termination, surrender or withdrawal of the ILAS policy may result in significant loss of principal. Poor performance of the underlying funds may further magnify your investment losses, while all charges are still deductible.**
8. Investments involve risks. You should read the offering documents of the Plans and the underlying funds which can be obtained from your intermediary. Alternatively, you can visit our AIA's Customer Service Centre, Wealth Select Centre or agency office to obtain a copy which will be provided to you within 14 days upon your request.

重要資訊

1. **計劃是一項與投資有關的人壽保險計劃(「投資壽險保單」)，是由友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)(「友邦」)發行。**
2. **計劃並非由銀行所提供的儲蓄產品。投資者須承擔友邦的信貸風險及其他投資風險。**雖然您的投資壽險保單屬人壽保險計劃，但由於身故賠償與您所選連繫基金不時的表現掛鈎，因此身故賠償會受投資風險及市場波動所影響。最終獲得的身故賠償額或會遠低於您已付的保費，並可能不足以應付您的個別需要。
3. **您所投資的是一份投資壽險保單。您就投資壽險保單支付的保費，以及友邦對您所選連繫基金的任何投資，均會成為及一直屬於友邦的資產。您對任何該等資產均沒有任何權利或擁有權。如追討賠償，您只可向友邦追索。**
4. 友邦將會把您所繳交的保費投資於您所揀選的投資選擇的對應連繫基金，以讓我們進行資產負債管理。而單位只是名義上分配至您的戶口並僅用於決定您的投資壽險保單的戶口價值及利益。
5. **您的潛在投資回報是友邦參考連繫基金的表現波動計算。**各連繫基金均有其個別之投資概況及相關風險。可供選取的連繫基金列明於投資選擇小冊子內。由證券及期貨事務監察委員會依據《單位信託及互惠基金守則》認可這些連繫基金。
6. **本投資壽險保單所提供的各項投資選擇的特點及風險狀況或會有很大差異，部分投資選擇可能涉及較高風險。**
7. **如提早終止、退保或撤銷投資壽險保單，可能會招致重大的本金虧損。如連繫基金表現欠佳，或會進一步擴大投資虧損，而一切收費仍可被扣除。**
8. 投資涉及風險。您應閱覽計劃及連繫基金的銷售文件，該銷售文件可透過您的中介人取得。您亦可親臨友邦客戶服務中心、財駿中心或業務代表辦公室索取有關銷售文件，該銷售文件將於要求提出後14日內提供。

PERFORMANCE SUMMARY 表現總覽

Your policy value is calculated by AIA with reference to the performance of the underlying funds to which the investment options you selected are linked. The investment options are available only via investment in the Plans and are not available for direct purchase.

閣下的保單價值由友邦參考與所選擇的投資選擇相連之「連繫基金」的投資表現而計算。這些投資選擇只可經計劃作投資而非提供作直接購買。

The table below sets out the investment options available under the Plans and presents the information of the underlying funds corresponding to such investment options (the "Underlying Funds"). Please refer to the respective investment options brochure of the Plans for the name, management company / investment manager and share class of the Underlying Funds. Please also refer to the offering documents (including the product key facts statements) of the Underlying Funds, which are available from us upon request, for details of the Underlying Funds (including, without limitation, the investment objectives and policies, risk factors and charges).

下表列出計劃下提供之投資選擇，並提供與投資選擇相對應的連繫基金的資料。有關連繫基金的名稱、管理公司/投資經理名稱及股票類別，請參閱有關計劃的投資選擇小冊子。有關連繫基金之更多詳情(包括但不限於投資目標及政策、風險因素及收費)，請亦參閱該等連繫基金之銷售文件(包括產品資料概要)。閣下可以向本公司索取相關的銷售文件。

Investment involves risk, past performance is not indicative of future performance.

投資涉及風險，基金過往的表現並不表示將來亦會有類似的業績。

Figures as of 31 August 2024

資料截至2024年8月31日

The following information represents the information of the Underlying Funds except for the Name of Investment Option, Code and Risk Level.

以下資料代表連繫基金的資料，但投資選擇名稱、代號及風險類別除外。

Name of Investment Options 投資選擇名稱	Code 代號	Bid Price per unit 每單位之買入價	Underlying Funds Size (in million)[1] 連繫基金總值(百萬)[1]	Cumulative Performance (%)[1] 累積表現率[1]					Calendar Year Performance (%)[1] 年度表現率[1]					Risk Level[2] 風險類別[2]	Overall Morningstar Rating[3] Morningstar綜合星號評級[3]	Return/ Risk Ratio[4] 回報/風險比率[4]
				YTD 年初至今	3mths 三個月	1 yr 一年	3 yrs 三年	5 yrs 五年	2019	2020	2021	2022	2023			
				Performance figures are calculated on the basis of net-asset-value to net-asset-value in USD with dividend reinvested. 表現數據以美元幣別的淨資產總值比淨資產總值及將股息再作投資計算。												
Equity – China [5] 中國股票 [5]																
BOCHK China Equity Fund (Class A) 中銀香港中國股票基金 (A類別)	BC1	HK$港元 47.59	HK$港元 2887.23	1.70	-2.91	-6.94	-41.10	-23.56	21.60	27.00	-19.97	-24.30	-14.74	High 高	★★	-0.59
CCB International - China Policy Driven Fund 建銀國際 - 國策主導基金	CB1	HK$港元 6.80	HK$港元 73.47	9.72	-1.68	7.31	-46.21	-24.34	18.61	39.14	-18.61	-35.49	-14.46	High 高	★★	-0.96
Principal Life Style Fund - Principal China Equity Fund (Retail Class) 信安豐裕人生基金 - 信安中國股票基金 (零售類別)	PC2	HK$港元 10.34	HK$港元 3271.25	3.97	-2.02	-6.39	-44.02	-27.27	16.51	22.15	-17.17	-27.28	-16.07	High 高	★★	-0.74
Value Partners China Greenchip Fund Limited [7] 惠理中華新星基金 [7]	V06	HK$港元 59.85	HK$港元 721.49	5.81	-1.26	1.38	-34.63	1.73	29.74	33.22	-7.07	-27.53	-6.16	High 高	★★★	-0.61

PERFORMANCE SUMMARY 表現總覽

Investment involves risk, past performance is not indicative of future performance. **投資涉及風險，基金過往的表現並不表示將來亦會有類似的業績。**

Name of Investment Options 投資選擇名稱	Code 代號	Bid Price per unit 每單位之買入價	Underlying Funds Size (in million)[1] 連繫基金總值 (百萬)[1]	Cumulative Performance (%)[1] 累積表現率[1]					Calendar Year Performance (%)[1] 年度表現率[1]					Risk Level[2] 風險類別[2]	Overall Morningstar Rating[3] Morningstar 綜合星號評級[3]	Return/ Risk Ratio[4] 回報/風險比率[4]
				YTD 年初至今	3mths 三個月	1 yr 一年	3 yrs 三年	5 yrs 五年	2019	2020	2021	2022	2023			
				Performance figures are calculated on the basis of net-asset-value to net-asset-value in USD with dividend reinvested. 表現數據以美元幣別的淨資產總值比淨資產總值及將股息再作投資計算。												
Equity - Hong Kong [5] 香港股票 [5]																
Allianz Global Investors Choice Fund - Allianz Choice Hong Kong Fund - Ordinary Class C 安聯精選基金 - 安聯精選香港基金 - 普通單位C	P06	HK$港元 27.54	HK$港元 10974.86	4.14	-1.70	-5.86	-33.80	-10.88	11.62	27.36	-12.72	-14.44	-18.08	High 高	★★★	-0.52
Principal Life Style Fund - Principal Hong Kong Equity Fund (Retail Class) 信安豐裕人生基金 - 信安香港股票基金 (零售類別)	PC1	HK$港元 24.84	HK$港元 13107.32	3.54	-1.76	-4.32	-37.66	-22.59	12.68	17.10	-15.85	-21.22	-12.87	High 高	★★	-0.61
Schroder International Selection Fund - Hong Kong Equity "A1" 施羅德環球基金系列 - 香港股票 "A1" 股	J13	HK$港元 315.65	HK$港元 7841.57	-3.70	-5.68	-11.23	-34.67	-16.63	15.41	20.66	-12.00	-12.99	-15.45	High 高	★★★	-0.59
Fixed Income [5] 固定收入 [5]																
BEA Union Investment Hong Kong Dollar (HK$) Bond Fund - Class R 東亞聯豐港元債券基金 - R類別	BE1	HK$港元 138.49	HK$港元 1876.82	4.27	4.80	8.62	-0.43	6.67	4.56	6.91	-1.10	-8.82	6.56	Low 低	★★★	-0.81
BOCHK Hong Kong Dollar Income Fund (Class A) 中銀香港港元收入基金 (A類別)	BC2	HK$港元 10.81	HK$港元 4771.83	5.24	3.78	9.18	4.50	11.00	3.59	4.40	-0.46	-4.47	5.10	Low 低	★★★★	-0.72
Schroder International Selection Fund - Hong Kong Dollar Bond - "A1" [6,7] 施羅德環球基金系列 - 港元債券 - "A1" 股 [6,7]	J09	HK$港元 20.34	HK$港元 4264.48	3.18	4.17	7.12	-1.49	1.35	2.50	2.69	-1.60	-8.01	5.17	Low 低	★	-1.04

PERFORMANCE SUMMARY 表現總覽

Remarks

The information shown in this performance summary is provided for reference only. Before making any investment decision, please refer to the offering documents of the Plans and the relevant underlying funds for details, including their investment objectives and policies, risk factors and charges.

(1) Provided by Morningstar, Inc. Performance figures are calculated on the basis of net-asset-value to net-asset-value in USD with dividend reinvested.

(2) Assigned by AIA according to factors such as historical volatility and investment policies of each underlying fund. A high risk level indicates that the return may be relatively more sensitive to changes of market conditions and is more volatile. A low risk level indicates that the return may be relatively less sensitive to changes of market conditions and is less volatile. However, you should note that a low risk level does not mean it is risk free. AIA reviews the risk level annually.

(3) Provided by Morningstar, Inc. according to the weighted average of each underlying fund's 3-year, 5-year and 10-year (if applicable) Morningstar Rating™, which measures risk-adjusted returns and indicates how well each underlying fund has performed compared to other funds within the same Morningstar category. Please refer to http://hk.morningstar.com/ap/fundselect for more information on Morningstar Rating™.

(4) Provided by Morningstar, Inc. It divides the average monthly return of each underlying fund in the past 3 years by the standard deviation of its monthly return in the past 3 years. This is an annualised figure. The higher the return/risk ratio, the better the past return relative to the standard deviation, which is a measure of fluctuation of monthly return. No return/risk ratio is provided if the performance record is less than 3 years.

(5) Assigned by AIA based on, including and without limitation, the Morningstar category, investment universes, investment objectives and policies of each underlying fund.

(6) The investment option is not available under Treasure Pearl 2.

(7) Not available for investment or switching-in.

備註

此表現總覽的資訊僅供參考之用。在作出任何投資決定前，請參閱相關計劃及連繫基金銷售文件的詳情，包括投資目標、政策、風險因素及費用。

(1) 由Morningstar, Inc.提供。表現數據以美元幣別的淨資產總值比淨資產總值及將股息再作投資計算。

(2) 由友邦根據過去波動性及連繫基金之投資政策的因素釐定。風險類別為「高」則指其回報可能對市場概況轉變較為敏感，波動性亦較大。風險類別為「低」則指其回報可能對市場概況轉變較為不敏感，波動性亦較小。然而，閣下應注意風險類別為「低」並不代表沒有風險。友邦每年將檢討風險類別一次。

(3) 由Morningstar, Inc.根據其連繫基金過往三年、五年及十年(如適用)之Morningstar星號評級™的加權評級結果(Morningstar星號評級™則衡量風險調整後回報及顯示該連繫基金與相同基金組別之其他基金比較下之表現)提供。有關Morningstar星號評級™的進一步詳細資料，請參閱http://hk.morningstar.com/ap/fundselect。

(4) 由Morningstar, Inc.提供。回報/風險比率乃等於連繫基金過去三年的每月回報之平均值除以其過去三年每月回報之標準差。此為年度化數字。回報/風險比率愈大，反映相對於同一標準差下的回報較好，而標準差即每月回報的波動的計量。未有過往三年表現記錄則未有回報/風險比率提供。

(5) 由友邦根據(包括但不限於)基金組別、投資範疇、投資目標及政策的因素釐定。

(6) 此投資選擇不適用於「卓耀明珠2」。

(7) 不接受新投資及轉入。

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