

# 中銀集團人壽保險有限公司

## BOC Group Life Assurance Company Limited

### 重要提示 Important Notes:

投資涉及風險。閣下不應只依據本資料而作投資決定。請參閱計劃及相關基金的銷售文件，以獲取詳細資料，包括風險因素、收費及產品特點。建議您就自身情況諮詢專業意見。

Investment involves risk. You should not invest solely based on the information in this material. Please read the offering documents of the plans and the underlying funds for details including the risk factors, charges and features of the products. You are advised to seek professional advice for your own circumstances.

### 投資相連壽險計劃保單 - 投資選項 - 投資選項之風險級別總結 Investment Linked Assurance Scheme (ILAS) - Investment Choices - Consolidated Risk Level of Investment Choices

資料截至2023年10月27日  
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投資選項代號 Code of Investment Choice	投資選項名稱 (繁中) Name of Investment Choice (Traditional Chinese)	投資選項名稱 (英文) Name of Investment Choice (English)	投資選項之風險級別 Risk Level of Investment Choices
A01AG	中銀人壽進取增長基金	BOCG Life Aggressive Growth Fund	3
A02MG	中銀人壽均衡增長基金	BOCG Life Moderate Growth Fund	3
A03SG	中銀人壽平穩增長基金	BOCG Life Stable Growth Fund	3
A04MM	中銀人壽貨幣市場基金	BOCG Life Money Market Fund	2
A1APE	中銀人壽亞太股票基金	BOCG Life Asia Pacific Equity Fund	5
A1API	中銀保誠MSCI AC亞太（日本除外）指數基金（R美元）	BOC-Prudential MSCI AC Asia Pacific ex Japan Index Fund (R USD)	5
A1CCG	中銀香港中國豐盛消費基金	BOCHK China Consumption Growth Fund	5
A1CEF	南商中國股票基金	NCB China Equity Fund	5
A1CGA	中銀香港保守增長基金（A美元）	BOCHK Conservative Growth Fund (A USD)	3
A1CGD	中銀人壽中國金龍基金	BOCG Life China Golden Dragon Fund	5
A1CNE	中銀人壽中國股票基金	BOCG Life China Equity Fund	5
A1CRO	南商中國源動力基金	NCB China Resources Opportunities Fund	5
A1EUI	中銀保誠歐洲指數基金（R美元）	BOC-Prudential European Index Fund (R USD)	5
A1GLE	中銀人壽環球股票基金	BOCG Life Global Equity Fund	5
A1HKE	中銀人壽香港股票基金	BOCG Life Hong Kong Equity Fund	5
A1JAI	中銀保誠MSCI日本指數基金（R美元）	BOC-Prudential MSCI Japan Index Fund (R USD)	5
A1JPE	中銀人壽日本股票基金	BOCG Life Japan Equity Fund	5
A1SPI	中銀保誠S&P 500美股指數基金（R美元）	BOC-Prudential S&P 500 Index Fund (R USD)	5
A1USM	中銀香港美元貨幣市場基金（A）	BOCHK US Dollar Money Market Fund (A)	2
AGAEA	安聯歐陸成長基金（AT H2-美元對沖累積）	Allianz Euroland Equity Growth (AT H2-USD Acc.)	4
AGAOA	安聯東方入息基金（AT美元累積）	Allianz Oriental Income (AT USD Acc)	4
AGGSA	安聯全球永續發展基金（AT美元累積）	Allianz Global Sustainability (AT USD Acc)	4
AGIGA	安聯收益及增長基金（AT美元累積）	Allianz Income and Growth (AT USD Acc)	5
AGIGD	安聯收益及增長基金（AM美元收息）（分派）	Allianz Income and Growth (AM USD Dis) (DIS)	5
AGIGR	安聯收益及增長基金（AM H2-人民幣對沖收息）（分派）	Allianz Income and Growth (AM H2-RMB Dis) (DIS)	5
AGTRA	安聯總回報亞洲股票基金（AT美元累積）	Allianz Total Return Asian Equity (AT USD Acc)	4
FFDTC	法巴資訊科技創新股票基金（美元資本）	BNP Paribas Funds Disruptive Technology (USD Cap)	5

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FFETC	法巴能源轉型基金 (美元資本)	BNP Paribas Funds Energy Transition (USD Cap)	5
FFPWE	法巴新興市場智取債券基金	BNP Paribas Funds Emerging Bond Opportunities	5
FFPEE	法巴新興歐洲股票基金	BNP Paribas Funds Europe Emerging Equity	5
FFPLA	法巴拉丁美洲股票基金	BNP Paribas Funds Latin America Equity	5
FSABD	首源亞洲鐵橋基金 (I) (分派)	First Sentier Asian Bridge Fund (I) (DIS)	3
FSAEA	首域盈信亞洲股本優點基金 (I美元累積)	FSSA Asian Equity Plus Fund (I USD Acc)	5
FSAIT	首域盈信亞洲機遇基金	FSSA Asia Opportunities Fund	4
FSCGF	首域盈信中國增長基金	FSSA China Growth Fund	4
FSHKA	首域盈信香港增長基金 (I美元累積)	FSSA Hong Kong Growth Fund (I USD Acc)	4
FSSMG	首域盈信東協全市值基金	FSSA ASEAN All Cap Fund	4
MLCBR	貝萊德全球基金 - 中國債券基金 (A6人民幣) (分派)	BlackRock Global Funds - China Bond Fund (A6 RMB) (DIS)	4
MLDHA	貝萊德全球基金 - 動力高息基金 (A2美元)	BlackRock Global Funds - Dynamic High Income Fund (A2 USD)	3
MLDHD	貝萊德全球基金 - 動力高息基金 (A6美元) (分派)	BlackRock Global Funds - Dynamic High Income Fund (A6 USD) (DIS)	3
MLDHR	貝萊德全球基金 - 動力高息基金 (A8人民幣對沖) (分派)	BlackRock Global Funds - Dynamic High Income Fund (A8 RMB) (DIS)	3
MLEFA	貝萊德全球基金 - 歐洲基金 (A2美元)	BlackRock Global Funds - European Fund (A2 USD)	4
MLGAF	貝萊德全球基金 - 環球資產配置基金(美元)	BlackRock Global Funds - Global Allocation Fund (USD)	3
MLGDA	貝萊德全球基金 - 環球動力股票基金 (A2美元)	BlackRock Global Funds - Global Dynamic Equity Fund (A2 USD)	4
MLGED	貝萊德全球基金 - 系統分析環球股票高息基金 (A6美元) (分派)	BlackRock Global Funds - Systematic Global Equity High Income Fund (A6 USD) (DIS)	4
MLGEF	貝萊德全球基金 - 系統分析環球股票高息基金 (美元)	BlackRock Global Funds - Systematic Global Equity High Income Fund (USD)	4
MLGER	貝萊德全球基金 - 系統分析環球股票高息基金 (A8人民幣對沖) (分派)	BlackRock Global Funds - Systematic Global Equity High Income Fund (A8 RMB Hedged) (DIS)	4
MLJEA	貝萊德全球基金 - 日本靈活股票基金 (A2美元)	BlackRock Global Funds - Japan Flexible Equity Fund (A2 USD)	4
MLLAF	貝萊德全球基金 - 拉丁美洲基金 (美元)	BlackRock Global Funds - Latin American Fund (USD)	5
MLMEA	貝萊德全球基金 - 新興市場基金 (A2美元)	BlackRock Global Funds - Emerging Markets Fund (A2 USD)	4
MLSEA	貝萊德全球基金 - 可持續能源基金 (A2美元)	BlackRock Global Funds - Sustainable Energy Fund (A2 USD)	4
MLUSA	貝萊德全球基金 - 美國增長型基金 (A2美元)	BlackRock Global Funds - US Growth Fund (A2 USD)	4
MLWEF	貝萊德全球基金 - 世界能源基金 (美元)	BlackRock Global Funds - World Energy Fund (USD)	5
MLWGF	貝萊德全球基金 - 世界黃金基金 (美元)	BlackRock Global Funds - World Gold Fund (USD)	5
MLWMF	貝萊德全球基金 - 世界礦業基金 (美元)	BlackRock Global Funds - World Mining Fund (USD)	5
SCAAA	施羅德亞洲高息股債基金 (A美元累積)	Schroder Asian Asset Income Fund (A USD Acc)	3
SCAAD	施羅德亞洲高息股債基金 (A美元收息) (分派)	Schroder Asian Asset Income Fund (A USD Dis) (DIS)	3
SCAAR	施羅德亞洲高息股債基金 (A人民幣對沖收息) (分派)	Schroder Asian Asset Income Fund (A RMB Hedged Dis) (DIS)	3
SCABF	施羅德環球基金系列 - 亞洲債券 (累積)	Schroder International Selection Fund - Asian Bond Total Return	3

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SCBIC	施羅德環球基金系列 - 新興三國股票 (巴西、印度及中國) (累積)	Schroder International Selection Fund - BIC (Brazil, India, China)(ACC)	4
SCCAR	施羅德中國股債收息基金 (A人民幣對沖收息) (分派)	Schroder China Asset Income Fund (A RMB Hedged Dis) (DIS)	3
SCEAF	施羅德環球基金系列 - 新興亞洲 (累積)	Schroder International Selection Fund - Emerging Asia (ACC)	4
SCGBF	施羅德環球基金系列 - 環球債券 (累積)	Schroder International Selection Fund - Global Bond (ACC)	5
SCGEA	施羅德環球基金系列 - 環球進取股票 (A美元累積)	Schroder International Selection Fund - Global Equity Alpha (A USD Acc)	4
SCGEM	施羅德環球基金系列 - 新興市場優勢 (美元) (累積)	Schroder International Selection Fund - Global Emerging Market Opportunities (USD) (ACC)	4
SCGTA	施羅德環球基金系列 - 環球目標回報 (A美元累積)	Schroder International Selection Fund - Global Target Return (A USD Acc)	3
SCGTD	施羅德環球基金系列 - 環球目標回報 (A美元收息MF) (分派)	Schroder International Selection Fund - Global Target Return (A USD Dis MF) (DIS)	3
SCGTR	施羅德環球基金系列 - 環球目標回報 (A人民幣對沖收息MFC) (分派)	Schroder International Selection Fund - Global Target Return (A RMB Hedged Dis MFC) (DIS)	3
SCHKA	施羅德環球基金系列 - 香港股票 (A美元累積)	Schroder International Selection Fund - Hong Kong Equity (A USD Acc)	4
SCTEF	施羅德環球基金系列 - 台灣股票 (累積)	Schroder International Selection Fund - Taiwanese Equity (ACC)	5
SCUSA	施羅德環球基金系列 - 美元債券 (A美元累積)	Schroder International Selection Fund - US Dollar Bond (A USD Acc)	2
TEAGG	富蘭克林美國機會基金	Franklin U.S. Opportunities Fund	5
TEASG	鄧普頓亞洲增長基金	Templeton Asian Growth Fund	4
TEBRI	鄧普頓新興四強基金	Templeton BRIC Fund	4
TEFID	富蘭克林入息基金 (A每月派息) (分派)	Franklin Income Fund (A Mdis) (DIS)	3
TEFTA	富蘭克林科技基金 (A累積)	Franklin Technology Fund (A Acc)	5
TEGLB	鄧普頓環球均衡增長基金	Templeton Global Balanced Fund	3
TEGRF	鄧普頓環球總收益基金 (累算)	Templeton Global Total Return Fund (ACC)	5
TEHYD	富蘭克林高息基金 (A每月派息美元) (分派)	Franklin High Yield Fund (A Mdis USD) (DIS)	4
TEMUE	富蘭克林互惠歐洲基金	Franklin Mutual European Fund	4

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UBEAC	瑞銀新興市場可持續領先股票基金 (累積)	UBS (Lux) Equity Fund - Emerging Markets Sustainable Leaders (USD) P-acc	4
UBEGC	瑞銀大中華股票基金 (累積)	UBS (Lux) Equity Fund - Greater China (USD) P-acc	5
USBFC	瑞銀亞洲靈活債券基金 (累積)	UBS (Lux) Bond Fund - Asia Flexible (USD) P-Acc	3

備註 Remarks:

投資選項的風險級別僅供您參考。

投資選項的風險級別由中銀集團人壽保險有限公司 (簡稱「本公司」) 根據內部風險評級辦法釐定。內部風險評級辦法將考慮各種因素，包括但不限於該投資選項相應的相關基金所屬資產組別、投資策略、外匯風險、價格風險、信貸風險、複雜性風險及流動性風險等。本公司將投資選項的風險級別分類成五個不同等級 (1=低風險、2=低至中風險、3=中風險、4=中至高風險、5=高風險)，以協助客戶了解及評估每個投資選項相關風險，從而選擇適合其風險承受程度的投資選項。當所標示的投資選項之風險級別愈高，就代表該投資選項對市場狀況的轉變愈敏感，波幅愈大；同樣地，當所標示的投資選項之風險級別愈低，該投資選項對市場狀況的轉變愈不敏感，波幅愈小。較高投資選項之基金風險級別之波幅可能較大，而最低投資選項之基金風險級別並非代表沒有風險。本公司除了季度定期重檢投資選項之風險級別外，亦可能在必要的情況下更頻繁更改投資選項之相對風險級別。

The risk level of Investment Choices is for your reference only.

The risk level of Investment Choices is assigned by BOC Group Life Assurance Company Limited ( "the Company" ) and is based on the internal risk rating methodology. The internal risk rating methodology focuses on various factors , including but not limited to asset class, investment strategy, currency risk, price risk , credit risk, complexity risk and liquidity risk of the underlying fund corresponding to the Investment Choice. The Company classifies the risk level of Investment Choices into 5 levels (1 = Low Risk, 2 = Low to Medium Risk, 3 = Medium Risk, 4 = Medium to High Risk, 5 = High Risk) in order to assist customers to understand and assess each Investment Choice's appropriateness in relation to their own Risk Tolerance Level. The more sensitive an Investment Choice is to the change of market conditions, the more volatile it is and therefore the higher its Risk Level of Investment Choices is indicated. Likewise, the less sensitive an Investment Choice is to the change of market conditions, the less volatile it is and therefore the lower its Risk Level of Investment Choice is indicated. While higher Risk Level of Investment Choices may be more volatile, the lowest Risk Level of Investment Choices does not mean risk-free. The risk level of Investment Choices will be assessed by the Company quarterly, but the Company may revise the risk level assigned to the Investment Choice on a more frequent basis if necessary.

本文件由中銀集團人壽保險有限公司發行

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