

**Important Information**

- BOCG Life Money Market Fund (the "Investment Choice") is one of the investment choices offered under Tactics Investment Insurance Plan, Wisdom Investment Linked Insurance Plan and Harvest Joy Protection Plan (the "Relevant Plans"). The Relevant Plans are investment-linked insurance policies (the "ILAS") issued by BOC Group Life Assurance Company Limited (the "Company").
- The Relevant Plans are not available for policy applications and cannot continue to be marketed to the public in Hong Kong. All information in this material is only for existing policyholders of the Relevant Plans.
- Your investments are subject to the credit risks of the Company.
- The premiums paid by you towards the ILAS will become part of the assets of the Company; you do not have any rights or ownership over any of those assets. Your recourse is against the Company only.
- Your return on investment is calculated or determined by the Company with reference to the performance of the underlying funds.
- Your return on investment under the ILAS will be subject to the fees and charges of the Relevant Plans and may be lower than the return of the underlying funds.
- The Relevant Plans are designed to be held for a long term period. Early surrender or withdrawal of the policy/suspension of or reduction in premium may result in a significant loss of principal and/or first year bonus awarded (if applicable). Poor performance of the underlying fund(s)/asset(s) may further magnify your investment losses, while all charges of the Relevant Plans are still deductible.
- The Investment Choice is internally managed by the Company, the ILAS issuer, on a discretionary basis and is not authorized by the Securities and Futures Commission (the "SFC") pursuant to the Code on Unit Trusts and Mutual Funds. The Investment Choice is linked to a portfolio consisting of Underlying SFC-authorized Funds (as defined below) and the return of the Investment Choice is calculated with reference to the performance of the Underlying SFC-authorized Funds. Please note that:
  - Investment involves risks. The Investment Choice is subject to the risk inherent in the Underlying SFC-authorized Funds. Please refer to the offering documents of the Underlying SFC-authorized Funds for details.
  - The actual return of the Investment Choice may be lower than the return of the Underlying SFC-authorized Funds due to fees and charges of the Investment Choice.
  - You are not entitled to any rights or ownership over the Underlying SFC-authorized Funds.
- Please do not invest based on this material alone. You are advised to read the notice dated 5 January 2016 issued by the Company and the appendix thereto in relation to the Investment Choice, as well as the offering documents of the Underlying SFC-authorized Funds for details (including the investment objectives, policies and restrictions, risk factors, fees and charges, etc) of the Investment Choice and the Underlying SFC-authorized Funds prior to making any investment decision. These documents are available through the Company upon request and free of charge.
- Please contact the Company if you have any questions or want to obtain further information regarding the Investment Choice.

**INVESTMENT OBJECTIVE AND POLICY**

The Investment Choice seeks to achieve preservation of capital and aims at achieving a return higher than the short-term time deposit rate.

The Investment Choice is linked to a portfolio which consists of three (3) funds that are authorized by the SFC (the "Underlying SFC-authorized Funds") and may hold cash for ancillary purposes.

Please refer to the section "Relative Proportion of Underlying SFC-authorized Fund" below for the name and the relative proportion of the Underlying SFC-authorized Funds constituting the portfolio of the Investment Choice. For details of the investment objectives, policies and restrictions, risk factors, fees and charges, of each of the Underlying SFC-authorized Funds, please refer to the offering documents of the Underlying SFC-authorized Funds and such documents can be downloaded from the website of BOCI Prudential Asset Management Limited at <http://www.boci-pru.com.hk/english/ut/funds.aspx> free of charge.

## INVESTMENT CHOICE INFORMATION

Inception Date:	09 January 2003
Delegated Investment Manager:	BOCI-Prudential Asset Management Limited
Currency:	USD
Investment Choice Size <sup>^</sup> :	USD1.34 million
Net asset value ("NAV") per unit <sup>^</sup> :	USD12.2842
Management Fee*	0.50%
(as a % of NAV of the Investment Choice per annum ("p.a.")):	
Administration Fee*	0.125% on the first HKD200 million
(as a % of NAV of the Investment Choice p.a.):	0.10% on the next HKD200 million
	0.0875% on the remaining balance

\* Other than the Management Fee and Administration Fee, the Investment Choice may also bear other out of pocket expenses (such as bank charges) which (if any) will be deducted from and reflected in the unit price of the Investment Choice; the Underlying SFC-authorized Funds may also have separate charges such as management fees, trustee fees, custodian fees, etc that will be deducted from and reflected in the unit prices of the Underlying SFC-authorized Funds. For the details of the Fees and Charges of the Investment Choice, please refer to the notice dated 5 January 2016 issued by the Company and the appendix thereto in relation to the Investment Choice.

## RELATIVE PROPORTION OF UNDERLYING SFC-AUTHORIZED FUND<sup>^</sup>

1.	BOCHK Investment Funds – BOCHK U.S. Dollar Money Market Fund	93.9%
2.	BOCHK Investment Funds – BOCHK HK Dollar Money Market Fund	4.9%

## CUMULATIVE PERFORMANCE OF THE INVESTMENT CHOICE<sup>^</sup>

	Year-to-date	3 Months	1 Year	3 Years	5 Years	Since Inception
BOCG Life Money Market Fund	1.96%	1.03%	3.14%	2.53%	6.20%	22.84%

## CALENDAR YEAR PERFORMANCE OF THE INVESTMENT CHOICE<sup>^</sup>

	2018	2019	2020	2021	2022
BOCG Life Money Market Fund	1.70%	2.00%	0.50%	-0.45%	1.07%

Investment Choice performance is calculated in USD on NAV-to-NAV basis with gross dividend reinvested.

**WARNING:** The unit price of the Investment Choice may go down as well as up and past performance is not indicative of future performance.

## DELEGATED INVESTMENT MANAGER'S COMMENT<sup>^</sup>

- U.S. Treasury bond market slipped with yields climbing in June. Albeit keeping policy rate unchanged, the Federal Reserve (Fed) toned hawkish than expected at the June meeting, with the latest dot-plots pointing to roughly two more quarter-percentage-point hikes later in this year.
- Key inflation gauges, including CPI & PCE, pointed to persistent underlying price pressure, while other economic activity indicators stayed mixed.
- Futures market has now priced in a significant chance for a 25-basis-point hike to come in July, before rate pausing for the rest of this year. Repricing of rate-hike expectations prompted bond yields to rise, led by the frontend. Yield on the 2-year benchmark U.S. Treasury bond rose by as much as 49 basis points to 4.90%.
- The Fund would maintain high degree of liquidity and add quality short-dated paper in a way to enhance return.

<sup>^</sup> The information is provided by BOCI-Prudential Asset Management Limited.

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