

Important Notes 重要事項

PRUlink Schroder BRIC Fund is one of the investment choices available under an investment-linked insurance plan issued by Prudential Hong Kong Limited ("Prudential"). Investment involves risks. Please do not invest based on this document only. Please refer to offering documents of reference funds, policy document and offering documents of relevant Prudential's investment-linked insurance products for further information (including fees, charges and risks).

Your return on investment is calculated with reference to fluctuations of the performance of reference funds of Prudential's investment choices. You are not investing in the reference funds of Prudential's investment choices. You do not have any rights or ownership over the assets or reference funds of Prudential's investment choices.

Performance and NAV of the investment choice may not be identical to that of the corresponding reference fund due to the difference in currency or rounding mechanism for valuation and the date of comparison. Return on investment under the investment linked insurance schemes will be subject to the charges of the scheme and may be lower than the return on the investment choices.

「保誠施羅德」金磚四國基金是保誠保險有限公司(「保誠」)發行投資相連壽險計劃下之其中一個投資選項。投資涉及風險。請不要僅依靠本文件作投資。有關計劃的詳情(包括費用、收費及風險)，請參閱參考基金之銷售文件、保誠相關的投資相連壽險計劃之保單文件及銷售文件。

閣下投資回報是根據保誠的投資選項的參考基金表現的變動而計算。閣下的投資並不是投資於保誠的投資選項的參考基金。閣下對保誠的投資選項的資產或參考基金並沒有任何權利或擁有權。

由於估值之幣值或進位機制及對照日期的差別，投資選項的表現及每單位資產淨值可能與其參考基金之表現及每單位資產淨值不同。投資相連壽險計劃之投資回報會受該計劃的收費影響及可能較其投資選項的回報為低。

Investment Objective 投資目標

PRUlink Schroder BRIC Fund (investment choice) will be invested in Schroder ISF- BRIC (Brazil, Russia, India, China)(Reference Fund). The Reference Fund aims to provide capital growth primarily through investment in equity securities of Brazilian, Russian, Indian and Chinese companies.

「保誠施羅德」金磚四國基金(投資選項)投資於施羅德環球基金系列-金磚四國(巴西、俄羅斯、印度、中國)(參考基金)。此參考基金主要透過投資於巴西、俄羅斯、印度和中國公司的股本證券，以提供資本增值。

Investment Choice Information 投資選項資料

Launch Date 成立日期	20.09.2010
NAV Per Unit 每單位資產淨值	US\$198.9900(美元)
Management Fee payable to Prudential 應支付予保誠之管理費	Nil 無
Reference Fund Management Fee 參考基金之管理費	1.50% p.a.
Other Recurring Fees 其他經常費用	Nil 無
Published Unit Price 單位價格參考報章	South China Morning Post 南華早報 Hong Kong Economic Times 經濟日報

PRUlink Schroder BRIC Fund has no investment rating currently. Ratings shown below refer to the relevant Reference fund.

「保誠施羅德」金磚四國基金現時未有投資評級，以下乃參考基金所獲的評級

★★★★
Morningstar Rating
晨星星號評級

Cumulative Performance 累積表現

	YTD 年初至今	3 Months 3個月	1 Year 1年	3 Years 3年	5 Years 5年	Since Launch 成立至今
SBR	7.63%	12.56%	16.54%	-4.97%	N/A	0.86%
Reference Fund 參考基金	7.63%	12.56%	16.54%	-4.97%	20.23%	98.99%
Benchmark* 指標	7.99%	12.39%	17.60%	-5.97%	20.27%	119.91%

Reference Fund Performance (for reference only)
參考基金表現(只供參考用)



Performance of this investment choice and reference fund is based on NAV-NAV basis in USD with dividend reinvested. Since launch performance of reference fund and benchmark started from 31-10-05. 此投資選項及參考基金的表現以美元及資產淨值並股息再投資計算。參考基金及指標自推出以來之表現由31-10-05起計。

Calendar Year Performance 年度表現

	2013	2012	2011	2010	2009
SBR	-1.48%	13.79%	-22.40%	7.72%^	N/A

The geographical allocation, sector allocation and major holdings shown in this document refer to the Reference Fund, Schroder ISF- BRIC (Brazil, Russia, India, China) and are for reference only.

本文所載之地區分佈、行業分佈及主要持有股份乃參考基金-施羅德金磚四國基金(巴西、俄羅斯、印度、中國)的數據，只供參考之用。

Geographical Allocation 地區分佈

1	China/Hong Kong 中國/香港	44.7%
2	Brazil 巴西	26.3%
3	India 印度	16.8%
4	Russian Federation 俄羅斯	11.2%
5	United States 美國	2.0%
6	Cash & Cash Equivalents 現金及現金等值	-1.0%

Sector Allocation 行業分佈

1	Financials 金融	31.5%
2	Energy 能源	24.0%
3	Information Technology 資訊科技	14.2%
4	Consumer Staples 基本消費品	7.9%
5	Consumer Discretionary 非必需消費品	7.6%
6	Telecommunication Services 電訊服務	4.7%
7	Industrials 工業製造	4.4%
8	Materials 原料	4.1%
9	Others 其他	2.7%
10	Cash & Cash Equivalents 現金及現金等值	-1.0%

Major Holdings 主要持有股份

1	Tencent Holdings 騰訊	8.0%
2	China Construction Bank 中國建設銀行	6.4%
3	China Petroleum & Chemical 中國石化	5.6%
4	Itau Unibanco Holding	5.2%
5	CNOOC 中國海洋石油	4.2%
6	Lukoil	4.0%
7	HDFC Bank	3.7%
8	China Pacific Insurance Group 中國太平洋保險	3.6%
9	Axis Bank	3.3%
10	Petrobras	3.0%

Issuer of this document: Prudential. Source of Information: Prudential and Schroders.

*Benchmark Index: MSCI BRIC Net TR.

^ Performance is since launch date to the year-end.

Investment choice mentioned in this document refers to PRUlink Schroder BRIC Fund.

Value of investments and their yield may go down as well as up. Past performance is not indicative of future performance. This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

文件發出人：保誠。資料來源：保誠及施羅德投資。

*指標指數：摩根士丹利金磚四國淨總回報。

^表現為由成立日期至年底。

於此文件提及的投資選項是指「保誠施羅德」金磚四國基金。

投資價值收益可升可跌。過往業績並不能為未來表現的指引。此文件僅在香港派發，並不能詮釋為在香港外提供或出售或游說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。