

Important Notes 重要事項

PRUlink Schroder Hong Kong Dollar Bond 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」港元債券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 Hong Kong Dollar Bond Fund (investment choice) will be invested in Schroder International Selection Fund - Hong Kong Dollar Bond (Reference Fund). The Reference Fund aims to provide a return of capital growth and income primarily through investment in a portfolio of bonds and other fixed and floating rate securities denominated in HK dollars and issued by governments, government agencies, supra-national and corporate issuers worldwide. 「保誠施羅德」港元債券基金(投資選項)投資於施羅德環球基金系列-港元債券(參考基金)。此參考基金主要透過投資於由各國政府、政府機構、跨國組織和公司發行，並以港元計價的債券和其他定息及浮息證券所組成的投資組合，以提供資本增值和收益。

Investment Choice Information 投資選項資料

Table with 2 columns: Information and Value. Rows include Launch Date (11.05.2012), NAV Per Unit (US\$2.6051), Management Fee (Nil), and Reference Fund Management Fee (0.75% p.a.).

Table with 2 columns: Information and Value. Rows include Published Unit Price (South China Morning Post) and Unit Price Reference (Hong Kong Economic Times).

PRUlink Schroder Hong Kong Dollar Bond Fund has no investment rating currently. Ratings shown below refer to the relevant Reference fund. 「保誠施羅德」港元債券基金現時未有投資評級，以下乃參考基金所獲的評級

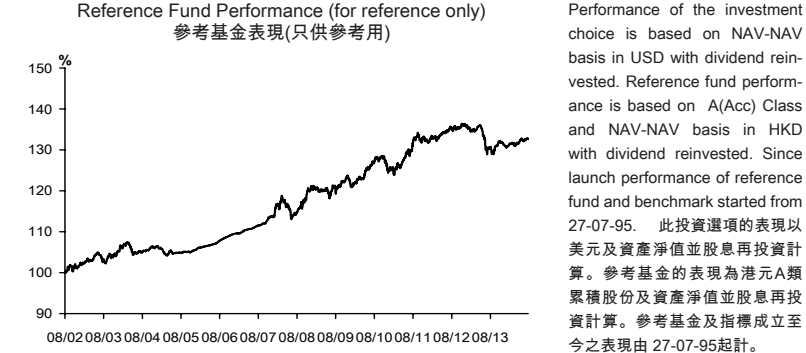


Issuer of this document: Prudential. Source of Information: Prudential and Schroders. 文件發出人：保誠。資料來源：保誠及施羅德投資。
*Benchmark Index: The benchmark has been changed from Hibor 3-month HKD (Compounded) to HSBC HK Dollar Bond on 01/01/2008. The full track record of the previous index was chain linked to the new one. That is, the return of the benchmark before 01/01/2008 belonged to Hibor 3-month HKD (Compounded). From 01/01/2008, the return of the benchmark belongs to HSBC HK Dollar Bond.

Investment choice mentioned in this document refers to PRUlink Schroder Hong Kong Dollar Bond Fund. Effective on 09/08/2002, Schroder HK Dollar Fixed Income Fund (since launch date: 27/07/1995) was merged into Schroder International Selection Fund - Hong Kong Dollar Bond. After the fund merger, there is no major change to the investment objective while the management fee has been changed from 0.5% p.a. to 0.75% p.a. starting from 09/08/2002. Performance of the Reference Fund before 09/08/2002 refers to that of Schroder HK Dollar Fixed Income 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.
*指標指數：指標指數已於01/01/2008由Hibor 3-month HKD (Compounded)更改為HSBC Hong Kong Dollar Bond，前者的全部往績債和新的指數串連。即指標指數於01/01/2008前的表現乃屬於Hibor 3-month HKD (Compounded)，由01/01/2008起，指標指數的表現乃屬於HSBC HK Dollar Bond。
^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」港元債券基金。資源港元定息基金(成立日期:27/02/1995)於09/08/2002轉入至施羅德環球基金系列-港元債券。於基金轉入後，其投資目標並沒有重大改變，而管理年費則由09/08/2002起，由每年0.5%轉為每年0.75%。參考基金於09/08/2002前的表現均屬資源港元定息基金。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。此文件僅旨在香港派發，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。

Cumulative Performance 累積表現

Table with 7 columns: Metric, YTD, 3 Months, 1 Year, 3 Years, 5 Years, Since Launch. Rows include SHB, Reference Fund, and Benchmark.



Calendar Year Performance 年度表現

Table with 6 columns: Metric, 2013, 2012, 2011, 2010, 2009. Row includes SHB with values -3.84%, 1.64%^, N/A, N/A, N/A.

The sector allocation, S&P/Moody's Credit Rating of holdings and major holdings shown in this document refer to the Reference Fund, Schroder International Selection Fund - Hong Kong Dollar Bond and are for reference only. 本文所載之行業分佈、所持有股份之標準普爾/穆迪信用評級及主要持有股份乃參考基金-施羅德環球基金系列-港元債券的數據，只供參考之用。

Sector Allocation 行業分佈

Table with 3 columns: Rank, Sector, and Percentage. Rows include Corporate Bonds (37.6%), Government Bonds (29.7%), Floating Rate Notes (11.6%), Short Term Investments (9.2%), Time Deposits (5.3%), Swap (0.9%), and Cash & Cash Equivalents (7.5%).

Rating Breakdown 信貸評級分佈

Table with 3 columns: Rank, Rating, and Percentage. Rows include AAA (7.3%), AA (57.9%), A (24.1%), BBB (5.1%), and NR (5.6%).

Major Holdings 主要持有股份

Table with 4 columns: Rank, Holding Name, Percentage, and Date. Rows include Hong Kong Government Bond (5.2%), Hong Kong Treasury Bill (4.0%), Hong Kong Government Bond (4.0%), Hong Kong Government Bond (3.4%), Hong Kong Government Bond (3.1%), Hong Kong Treasury Bill (2.2%), Hong Kong Government Bond (2.0%), Hong Kong Treasury Bill (1.8%), Hong Kong Government Bond (1.7%), and Hong Kong Government Bond (1.4%).