

PRODUCT KEY FACTS

ASSET MANAGEMENT GROUP OPES Balanced Fund

(a sub-fund of ASSET MANAGEMENT GROUP OPES Funds OFC)

October 2025

Issuer: Asset Management Group Limited

- *This statement provides you with key information about this product.*
- *This statement is a part of the Sub-Fund's Prospectus.*
- *You should not invest in this product based on this statement alone.*

Quick facts

Manager:	Asset Management Group Limited
Custodian:	Standard Chartered Trustee (Hong Kong) Limited
Ongoing charges over a year [#] :	Class P USD Shares: estimated to be 2.41%
Dealing frequency:	Daily (Hong Kong business days)
Base currency:	USD
Dividend policy:	It is the current intention of the Manager that dividend distributions will not be made.
Financial year end of the Sub-Fund:	31 December
Minimum initial investment and minimum holding:	Class P USD Shares: USD1,000
Minimum subsequent investment and minimum redemption amount:	Class P USD Shares: USD1,000

What is this product?

ASSET MANAGEMENT GROUP OPES Balanced Fund (the “**Sub-Fund**”) is a sub-fund of the ASSET MANAGEMENT GROUP OPES Funds OFC (“**Company**”), which is a public umbrella open-ended fund company established under Hong Kong law with variable capital with limited liability and segregated liability between sub-funds. “OPES” is a Latin term meaning wealth, resources, and treasure.

[#] The ongoing charges figure is indicative only as the Sub-Fund is newly set up. It represents the sum of the estimated ongoing expenses over a 12-month period chargeable to the Sub-Fund expressed as a percentage estimated average of the net asset value (“NAV”) of the respective share class of the Sub-Fund and takes into account the estimated ongoing expenses of the Underlying Schemes. The actual figure may be different from this estimated figure and it may vary from year to year.

Objectives and Investment Strategy

Objective

The Sub-Fund's objective is to achieve moderate long term capital appreciation that is at par or above the prevailing inflation rate of Hong Kong by investing primarily in a globally diversified portfolio of mutual funds and unit trusts including exchange traded funds (collectively, "Underlying Schemes").

Strategy

Underlying Schemes selection

The Underlying Schemes will be selected by reference to their appropriateness to meet the investment objective and the desired asset exposure required by the Manager in accordance with the investment strategy of the Sub-Fund. The Sub-Fund invests with no prescribed regional, country, industry sector or market capitalisation limits for investment by its Underlying Schemes. The Underlying Schemes may invest in developed and/or emerging markets.

The Sub-Fund will invest at least 80% of its NAV in the Underlying Schemes. The asset allocation of the Sub-Fund will change according to the Manager's views of fundamental economic and market conditions and investment trends, taking into consideration factors such as liquidity, costs, timing of execution, relative attractiveness of individual securities and issuers available in the market. The Sub-Fund adopts a dynamic asset allocation strategy. Please refer to the "Indicative Portfolio Allocation" table below for an indication of the allocation of the Sub-Fund's portfolio.

Each of the Underlying Schemes must meet the following criteria:

- (i) It is authorised by the SFC*; and
- (ii) It principally has exposure to equity securities, fixed income securities and/or money market instruments.

The Manager may consider factors such as key person(s) experience and tenor, track record (i.e. historical returns, total expense ratio, tracking difference, currency exposure, dividend yield, fund size, liquidity, costs of trading and tax when selecting the Underlying Schemes.

Indicative portfolio allocation

The following is an indication of the allocation of the Sub-Fund's portfolio under normal circumstances:

	Indicative percentage of the Sub-Fund's NAV
Equity funds	40% to 80%
Fixed income funds	20% to 60%
Money market funds	0% to 10%
Cash and cash equivalents	0% to 20%

The Manager does not expect any significant deviation from the indicative portfolio allocation table above. In respect of the Sub-Fund, any investments in exchange traded funds (which may be up to 30% of the Sub-Fund's NAV) will be considered and treated as collective investment schemes for the purposes of and subject to the requirements in Chapter 7.10, 7.11, 7.11A and 7.11B of the Code on Unit Trusts and Mutual Funds.

** SFC authorisation is not a recommendation or endorsement of the Underlying Schemes nor does it guarantee the commercial merits of the Underlying Schemes or their performance. It does not mean the Underlying Schemes are suitable for all investors nor is it an endorsement of their suitability for any particular investor or class of investors.*

Equity fund investments and fixed income fund investments – Primary investments

The Sub-Fund will invest in Underlying Schemes with exposure to equity securities. The Underlying Schemes may invest substantially in securities issued by small and/or mid-cap companies.

The Sub-Fund will invest in Underlying Schemes with exposure to fixed income securities, such as money market, government debt / sovereign debt instruments and high yield fixed and floating rate corporate debt instruments globally. The Sub-Fund may invest, through Underlying Schemes, up to 60% of its NAV in fixed income securities which are rated investment grade and/or below investment grade (i.e. rated below BBB-/Baa3 by internationally recognised credit rating agencies such as Standard & Poor's, Moody's and/or Fitch, or are

unrated). For the purpose of the Sub-Fund, an “unrated” fixed income security is defined as a fixed income security where neither the security itself nor its issuer has a credit rating.

Other investments

The Sub-Fund may invest in Underlying Schemes with exposure to money market instruments.

On a temporary basis for liquidity management and/or defensive purpose and/or any other exceptional circumstances (e.g. market crash or major crisis), and if the Manager considers it in the best interest of the Sub-Fund, up to 100% of Sub-Fund's NAV may be held in time deposits and/or (up to 20% of Sub-Fund's NAV) in deposits at sight and/or invested directly in money market instruments.

The Sub-Fund will not use financial derivative instruments (“**FDI**”) for any purpose. However, the Sub-Fund may invest in Underlying Schemes which may use FDI extensively for investment purposes, or of which the net derivative exposure is more than 50% of the Underlying Schemes' NAV.

Currently, the Manager has no intention to enter into securities lending transactions, sale and repurchase transactions, reverse repurchase transactions and other similar over-the-counter transactions on the part of the Sub-Fund.

Use of derivatives

The Sub-Fund will not use derivatives for any purpose.

What are the key risks?

Investment involves risks. Please refer to the Prospectus for details including the risk factors.

1. Investment risk

- The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal. There can be no assurance that the Sub-Fund will achieve its investment objective.

2. Risk relating to dynamic asset allocation strategy

- The Sub-Fund may incur greater transaction costs than a fund with static allocation strategy. The dynamic asset allocation strategy may not achieve the desired results under all circumstances and market conditions.

3. Risk of investing in the Underlying Schemes

- *General:* The Sub-Fund is a fund of funds and will be subject to the risks associated with the Underlying Schemes. The Sub-Fund does not have control over the investments of the Underlying Schemes and there is no assurance that the investment objective and strategy of the Underlying Schemes will be successfully achieved which may have a negative impact on the NAV of the Sub-Fund. There may be additional costs involved when investing in the Underlying Schemes.
- *Liquidity risks:* There is no guarantee that the Underlying Schemes will always have sufficient liquidity to meet the Sub-Fund's redemption requests as and when they are made.
- *Risks associated with investments in exchange traded funds:* The relevant Underlying Schemes may be passively managed and the manager of the Underlying Schemes will not have the discretion to adapt to market changes due to the inherent investment nature of the Underlying Schemes. Decreases in the underlying index of the relevant Underlying Schemes are expected to result in corresponding decreases in the value of the Sub-Fund.

The relevant Underlying Schemes may be subject to tracking error risk, which is the risk that their performance may not track that of the underlying index exactly. This tracking error may result from the investment strategy used, and fees and expenses. There can be no assurance of exact or identical replication at any time of the performance of the underlying index.

Furthermore, the units/shares of the Underlying Schemes that are exchange-traded funds in which the Sub-Fund invests may be traded at large discounts or premiums to their net asset value, which may in turn affect the NAV of the Sub-Fund.

Also, the relevant Underlying Schemes may employ an actively managed investment strategy. Such Underlying Schemes do not seek to track any index or benchmark, and there is no replication or representative sampling conducted by the manager of such Underlying Schemes. Such an Underlying Scheme may fail to meet its objective as a result of the manager's selection of investments, and/or the implementation of processes which may cause the Underlying Scheme to underperform as compared to other index tracking funds with a similar objective.

- *Risk associated with the use of FDI by the Underlying Schemes:* The Sub-Fund may invest in Underlying Schemes which may use FDI extensively for investment purposes, or of which the net derivative exposure is more than 50% of the Underlying Schemes' NAV. Risks associated with FDI include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element or component of such FDI can result in a loss significantly greater than the amount invested in the FDIs by the relevant Underlying Schemes. Exposure to such FDIs may lead to a high risk of significant loss by the relevant Underlying Schemes.

4. Risk of investing in equity securities

- *General:* The relevant Underlying Schemes' investment in equity securities is subject to general market risks, whose value may fluctuate due to various factors, such as changes in investment sentiment, political and economic conditions and issuer-specific factors. Investing in equity securities may offer a higher rate of return than those investing in short term and longer term debt securities. However, the risks associated with investments in equity securities may also be higher, because the investment performance of equity securities depends upon factors which are difficult to predict. Such factors include the possibility of sudden or prolonged market declines and risks associated with individual companies. The fundamental risk associated with any equity portfolio is the risk that the value of the investments it holds might suddenly and substantially decrease in value.
- *Small and mid-capitalisation companies:* The Underlying Schemes may invest in small and mid-capitalisation companies. The stocks of such companies may have lower liquidity and their prices are more volatile to adverse economic developments than those of larger capitalisation companies in general.

5. Risk of investing in fixed income securities

- *Interest rate risk:* The value of the relevant Underlying Schemes' fixed income portfolio is subject to interest rate risk. In general, the prices of debt securities rise when interest rates fall, whilst their prices fall when interest rates rise.
- *Volatility and liquidity risk:* The fixed income securities in certain markets may be subject to higher volatility and lower liquidity compared to more developed markets. The prices of securities traded in such markets may be subject to fluctuations. The bid and offer spreads of the price of such securities may be large and the relevant Underlying Schemes may incur significant trading costs.
- *Credit risk:* The relevant Underlying Schemes are exposed to the credit/default risk of issuers of the debt securities that they may invest in.
- *Downgrading risk:* The credit rating of a fixed income security or its issuer may subsequently be downgraded. In the event of such downgrading, the value of the relevant Underlying Schemes may be adversely affected. The Underlying Schemes may or may not be able to dispose of the securities that are being downgraded.
- *Risk of investing in below investment grade and unrated fixed income securities:* The relevant Underlying Schemes may invest in fixed income securities which (or the issuers of which) are rated below investment grade, or may not be rated by any rating agency of an international standard. Such securities are generally subject to a higher degree of volatility and credit risk, a lower degree of liquidity and greater risk of loss of principal and interest than high-rated debt securities.
- *Valuation risk:* Valuation of the relevant Underlying Schemes' investments may involve uncertainties and judgemental determinations. If such valuations are incorrect, this may affect the NAV calculation of the Sub-Fund and/or the Underlying Schemes.
- *Credit ratings risk:* Credit ratings assigned by rating agencies are subject to limitations and do not guarantee the creditworthiness of the security and/or issuer at all times.

6. Risk of investing in emerging markets

- Some of the Underlying Schemes invest in emerging markets which may involve increased risks and special considerations not typically associated with investment in more developed markets, such as liquidity risks, currency risks/control, political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a high degree of volatility.

7. Foreign exchange risk

- Underlying investments of the Sub-Fund may be denominated in currencies other than the base currency of the Sub-Fund. The NAV of the Sub-Fund may be affected unfavourably by fluctuations in the exchange rates between these currencies and the base currency and by changes in exchange rate controls.

How has the Sub-Fund performed?

Since the Sub-Fund is newly set up, there is insufficient data to provide a useful indication of past performance to investors.

Is there any guarantee?

The Sub-Fund does not have any guarantees. You may not get back the full amount of money you invest.

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees when dealing in the Shares of the Sub-Fund.

Fee	What you pay
Subscription fee[^]	Up to 5% of the subscription monies
Switching fee[^] (i.e. conversion fee)	Up to 1.25%* of the redemption price for each Share converted
Redemption fee[^]	Nil

** Certain distributors may impose a charge for each switching of Shares in a class of the Sub-Fund acquired through them for Shares in the same class of another sub-fund of the Company (if any), which will be deducted at the time of the switching and paid to the relevant distributors. Shareholders who intend to switch their Shares in one class to Shares in another class should check with their respective distributors for the charge on switching.*

Ongoing fees payable by the Sub-Fund

The following expenses are paid out of the Sub-Fund. They affect you because they reduce the return you get on your investments.

Fee	Annual rate (as a % of the class of Shares' NAV)
Management fee[^]	Class P: 1.50%
Performance fee	Nil
Custodian fee[^]	0.0625%
Administration fee	0.025%

Other fees

You may have to pay other fees when dealing in the Shares of the Sub-Fund.

[^] Please note that some fees may be increased up to a permitted maximum amount by providing one month's prior notice to Shareholders. Please refer to the section headed "Expenses and Charges" in the Prospectus for further details of the fees and charges payable and the permitted maximum of such fee allowed, as well as other ongoing expenses that may be borne by the Sub-Fund.

Additional information

- You generally buy and redeem Shares at the Sub-Fund's next-determined NAV after the Custodian receives your request, directly or via a distributor, in good order at or before 4:00 p.m (Hong Kong time), being the

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Sub-Fund's dealing cut-off time on each dealing day of the Sub-Fund. Before placing your subscription or redemption orders, please check with your distributor for the distributor's internal dealing cut-off time (which may be earlier than the Sub-Fund's dealing cut-off time).

- The NAV of the Sub-Fund is calculated and the price of Shares published each business day on the website <https://www.asset-mg.com/> (this website has not been reviewed by the SFC).
- You may obtain the past performance information of other classes (when available) offered to Hong Kong investors on the website <https://www.asset-mg.com/> (this website has not been reviewed by the SFC).
- You may obtain information on the distributor(s) in respect of the Sub-Fund by contacting the Manager at +852 2311 1295.

Important

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness. SFC registration and authorization do not represent a recommendation or endorsement of the Company or the Sub-Fund nor do they guarantee the commercial merits of the Company or the Sub-Fund or its performance. They do not mean the Company or the Sub-Fund is suitable for all investors nor do they represent an endorsement of its suitability for any particular investor or class of investors.

資產管理集團豐盈均衡基金
(ASSET MANAGEMENT GROUP OPES Balanced Fund)
(資產管理集團豐盈基金開放式基金型公司的子基金)

2025 年 10 月

發行人：資產管理集團有限公司

- 本概要提供本子基金的重要資料。
- 本概要是子基金發行章程的一部分。
- 請勿單憑本概要作投資決定。

資料便覽

管理人：	資產管理集團有限公司
託管人：	渣打信託（香港）有限公司
全年經常性開支比率 [#] ：	P 類美元股份：估計為 2.41%
交易頻率：	每日（香港營業日）
基礎貨幣：	美元（USD）
分派政策：	管理人目前無意作出任何股息分派。
子基金財政年度終結日：	12 月 31 日
最低首次投資額及最低持有金額：	P 類美元股份：1,000 美元
最低後續投資額及最低贖回金額：	P 類美元股份：1,000 美元

本子基金是甚麼產品？

資產管理集團豐盈均衡基金（「子基金」）是資產管理集團豐盈基金開放式基金型公司（「本公司」）的子基金，而資產管理集團豐盈基金開放式基金型公司是根據香港法律成立的公眾傘子開放式基金型公司，具有可變動股本及有限法律責任，以及子基金之間的分隔法律責任。「OPES」是拉丁用語，意指財富、資源和寶藏，因此中文譯作「豐盈」。

[#] 由於這是新成立的子基金，經常性開支比率僅供參考。該比率代表子基金在 12 個月期間的估計經常性開支比率總額，以子基金各個股份類別的估計平均資產淨值的某個百分率表示，並已計入相關計劃的估計經常性開支比率。實際數字可能有別於此估計數字，而且可能每年變更。

目標及投資策略

目標

子基金的目標是透過主要投資於由多項互惠基金及單位信託（包括交易所買賣基金）（統稱「**相關計劃**」）組成的全球多元化投資組合，以實現相等於或高於香港現行通脹率的適度長期資本增值。

策略

相關計劃的篩選

在挑選相關計劃時，將參照相關計劃與子基金投資目標的契合度，以及是否符合管理人根據子基金投資策略所設定的特定資產配置要求。子基金透過相關計劃進行的投資，不設地區、國家、行業界別或市值規模等投資限制。相關計劃可投資於已發展市場及／或新興市場。

子基金將其資產淨值的最少**80%**投資於相關計劃。子基金的資產配置將考慮多項因素，例如流動性、成本、執行時機、市場上個別證券及發行人的相對吸引力，並按照管理人對基本經濟因素和市場狀況，以及投資趨勢的觀點而作出調整。子基金採用動態資產配置策略。有關子基金的投資組合配置指標，請參閱下表「指示性投資組合配置」。

每項相關計劃均必須符合以下準則：

- (i) 獲證監會*認可；及
- (ii) 主要投資於股本證券、固定收益證券及／或貨幣市場工具。

在挑選相關計劃時，管理人可能會考慮多項因素，例如關鍵人員的經驗與年資、往績記錄（即歷史回報、總開支比率、跟蹤偏離度、貨幣配置、股息收益率、基金規模、流動性、交易成本及稅項）。

指示性投資組合配置

在一般情況下，子基金的投資組合配置指標如下：

	佔子基金資產淨值的指示性百分率
股票基金	40%至 80%
固定收益基金	20%至 60%
貨幣市場基金	0%至 10%
現金及現金等價物	0%至 20%

管理人預期實際配置與上表所列指示性投資組合配置不會出現任何重大偏差。就子基金而言，對交易所買賣基金作出的任何投資（最多佔子基金資產淨值的 **30%**）將會被當作及視為投資於集體投資計劃（就《單位信託及互惠基金守則》第 7.10、7.11、7.11A 及 7.11B 條而言及在該等條文的規限下）。

* 證監會的認可並不等於對相關計劃作出推介或認許，亦不是對相關計劃的商業價值或表現作出保證，更不代表相關計劃適合所有投資者，或認許相關計劃適合任何個別投資者或任何類別的投資者。

股票基金投資及固定收益基金投資—主要投資

子基金將投資於涉及股本證券投資的相關計劃。相關計劃可將其重大部分投資於由小型及／或中型公司發行的證券。

子基金將投資於涉及固定收益證券投資（例如全球貨幣市場、政府債務／主權債務工具，以及高收益定息及浮息企業債務工具）的相關計劃。子基金可（透過相關計劃）將其資產淨值的最多 **60%**投資於評級為投資級別及／或未達投資級別（即獲標準普爾、穆迪及／或惠譽等國際認可信貸評級機構評為低於 **BBB-/Baa3** 級，或未獲評級）的固定收益證券。就子基金而言，「未獲評級」固定收益證券的定義是指證券本身或其發行人並無信貸評級的固定收益證券。

其他投資

子基金可能會投資於涉及貨幣市場工具投資的相關計劃。

基於流動性管理及／或防禦目的及／或在任何其他特殊情況下（例如市場崩盤或重大危機），以及在管理人認為符合子基金最佳利益的前提下，子基金可暫時將其資產淨值的最多 100% 持作定期存款及／或（子基金資產淨值的最多 20%）活期存款及／或直接投資於貨幣市場工具。

子基金將不會使用金融衍生工具（「**金融衍生工具**」）作任何用途。然而，子基金所投資的相關計劃或會廣泛使用金融衍生工具作投資用途，或該相關計劃的衍生工具風險承擔淨額超過其資產淨值的 50%。

目前，管理人無意就子基金進行證券借貸交易、售後回購交易、逆向回購交易及其他類似場外交易。

衍生工具的使用

子基金將不會使用衍生工具作任何用途。

本子基金有哪些主要風險？

投資涉及風險。請參閱發行章程，了解風險因素等資料。

1. 投資風險

- 子基金投資組合的價值可能因下列任何主要風險因素而下跌，因此閣下在子基金的投資可能蒙受損失。概不能保證一定可付還本金。概不保證子基金將會實現其投資目標。

2. 與動態資產配置策略有關的風險

- 相對於採用靜態配置策略的基金，子基金所產生的交易成本可能較高。動態資產配置策略也許未能在所有情況及市況下均達致預期效果。

3. 投資於相關計劃的風險

- 一般風險：**子基金是一項基金中的基金，將須承受與相關計劃有關的風險。子基金無法控制相關計劃的投資，亦無法保證相關計劃的投資目標及策略定能成功實現，因此可能對子基金的資產淨值造成負面影響。投資於相關計劃可能涉及額外成本。
- 流動性風險：**無法保證相關計劃將時刻擁有充足流動性，以滿足子基金提出的贖回要求。
- 與投資於交易所買賣基金有關的風險：**有關相關計劃可能採取被動型管理方式，基於相關計劃本身的投資性質，其投資經理無權因應市場變動作出調整。有關相關計劃的基礎指數下跌，預期將會導致子基金的價值相應下降。

有關相關計劃可能須承受追蹤誤差風險，即其表現可能無法準確追蹤基礎指數的表現。此追蹤誤差可能是由所使用的投資策略，以及費用和支出造成。無法保證在任何時候都能準確或完全複製基礎指數的表現。

此外，子基金所投資的相關計劃（如屬交易所買賣基金）的單位／股份可能以遠低於或高於其資產淨值的價格進行交易，從而影響子基金的資產淨值。

另外，有關相關計劃可能會採用主動型管理投資策略。該等相關計劃不尋求追蹤任何指數或基準，而且該等相關計劃的投資經理不會進行複製或代表性抽樣。受到投資經理的投資選擇及／或實施的流程所影響，該等相關計劃可能無法實現其目標，這可能導致相關計劃表現遜於具有類似目標的其他緊貼指數基金。

- 與相關計劃使用金融衍生工具有關的風險：**子基金所投資的相關計劃或會廣泛使用金融衍生工具作投資用途，或該相關計劃的衍生工具風險承擔淨額超過其資產淨值的50%。與金融衍生工具有關的風險包括對手方／信貸風險、流動性風險、估值風險、波動性風險及場外交易風險。此類金融衍生工具的槓桿元

素或組成部分可能導致損失遠高於有關相關計劃在該等金融衍生工具的投資金額。投資於該等金融衍生工具可能導致有關相關計劃須承受重大損失的高風險。

4. 投資於股本證券的風險

- **一般風險：**有關相關計劃的股本證券投資須承受一般市場風險，其價值可能受多項因素影響而波動，例如投資情緒、政治及經濟狀況改變，以及發行人特定因素。股本證券投資的回報率可能高於短期及較長期債務證券投資。然而，與股本證券投資有關的風險亦可能較高，因為股本證券的投資表現取決於一些難以預測的因素。這些因素包括市場可能突然或長期持續下跌，以及與個別公司有關的風險。與任何股票投資組合有關的基本因素風險包括所持投資的價值可能突然大幅減值的風險。
- **中小型公司：**相關計劃可能投資於中小型公司。與較大型的公司相比，中小型公司的股票流動性可能較低，其價格亦較易受不利經濟發展影響而更為波動。

5. 投資於固定收益證券的風險

- **利率風險：**有關相關計劃的固定收益投資組合的價值須承受利率風險。一般而言，當利率下跌時，債務證券價格便會上升；當利率上升時，債務證券價格則會下跌。
- **波動性及流動性風險：**與較發達的市場相比，某些市場的固定收益證券的波動性可能較高，而流動性亦較低。在這些市場交易的證券價格可能有所波動。此類證券的買賣價差可能偏大，有關相關計劃或會產生巨額交易成本。
- **信貸風險：**有關相關計劃須承受所投資債務證券發行人的信貸／違約風險。
- **降級風險：**固定收益證券或其發行人的信貸評級隨後可能會被下調。若發生此類降級，有關相關計劃的價值可能會受到不利影響。相關計劃可能會或可能無法處置此等遭降級的證券。
- **投資於未達投資級別及未獲評級固定收益證券的風險：**有關相關計劃可能投資於本身（或其發行人）評級未達投資級別或可能未經任何國際評級機構給予評級的固定收益證券。與高評級債務證券相比，此類證券一般涉及較高波動性及信貸風險，而且流動性較低，損失本金及利息的風險亦較大。
- **估值風險：**有關相關計劃的投資估值可能涉及多項不明朗因素及帶有判斷的釐定。若估值不正確，可能會影響子基金及／或相關計劃的資產淨值計算。
- **信貸評級風險：**評級機構評定的信貸評級設有限制性，概無法保證證券及／或發行人在任何時候都具有信用。

6. 投資於新興市場的風險

- 部分相關計劃投資於新興市場，可能涉及在較發達市場投資通常不涉及的更高風險及特殊考慮因素，例如流動性風險、貨幣風險／管制、政治及經濟不明朗因素、法律和稅務風險、結算風險、託管風險，以及可能出現高度波動的風險。

7. 外匯風險

- 子基金的相關投資可能以子基金基礎貨幣以外的貨幣計值。這些貨幣與基礎貨幣之間的匯率波動，以及匯率管制變動均可能對子基金的資產淨值造成不利影響。

子基金的表現如何？

由於這是新成立的子基金，因而未有足夠數據為投資者提供有用的往績表現指標。

子基金有否提供保證？

子基金並不提供任何保證。閣下未必能取回全部投資本金。

投資子基金涉及哪些費用及收費？

閣下或須支付的費用

閣下在買賣子基金的股份時可能須支付以下費用：

費用	閣下支付的費用
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認購費 [^]	最高為認購金額的 5%
轉換費 [^]	最高為每股已轉換股份贖回價的 1.25%*
贖回費 [^]	無

* 如透過分銷商購入子基金某類別的股份，部分分銷商可能會就每次將有關股份轉換為本公司另一隻子基金同一類別股份（如有）收取費用，有關費用將在轉換時扣除並支付予相關分銷商。股東如有意將其某類別的股份轉換為另一類別的股份，應向其各自的分銷商查詢轉換費用。

須由子基金支付的持續費用

以下支出將從子基金中扣除，閣下會受到影響，因為閣下的投資回報將會因而減少。

費用	年率（佔股份類別資產淨值的%）
管理費 [^]	P 類：1.50%
表現費	無
託管人費 [^]	0.0625%
行政管理費	0.025%

其他費用

閣下在買賣子基金的股份時或須支付其他費用。

[^] 請注意，若干費用可在向股東發出一個月事先通知後增加，惟以允許的最高收費率為限。有關應付費用和收費及此等費用所允許的最高收費率以及其他可能由子基金承擔的持續費用的進一步詳情，請參閱發行章程標題為「支出及收費」一節。

其他資料

- 在子基金每個交易日下午 4 時（香港時間）（即子基金的交易截止時間）或之前經託管人收妥由閣下直接或透過分銷商提出的認購及贖回股份要求，一般按子基金下一次釐定的資產淨值執行。閣下在提出認購或贖回指示之前，應向分銷商查詢其內部交易截止時間（可能早於子基金的交易截止時間）。
- 子基金在每個營業日計算資產淨值及公佈股份價格。有關資料將於網址 <https://www.asset-mg.com/>（此網址未經證監會審核）刊載。
- 閣下可於網址 <https://www.asset-mg.com/>（此網址未經證監會審核）取得可供香港投資者認購的其他類別的往績表現資料（如有）。
- 閣下可致電+852 2311 1295 與管理人聯絡，以取得有關子基金各分銷商的資料。

重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。證監會的認可並不等於對本公司或子基金作出推介或認許，亦不是對本公司或子基金的商業價值或表現作出保證，更不代表本公司或子基金適合所有投資者，或認許本公司或子基金適合任何個別投資者或任何類別的投資者。