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基金投資此其時 ？

周志堅博士 PhD, FRFP, FHKIM, CPC, MDRT
縱橫金融保險40餘年

投資基金的四個基本問題

- 基金投資，是否在此時？
- 承受高中低風險者 ，有何選擇？
- 投資基金有何方法？
- 基金該如何組合?
- 下一步行動?

影響基金表現的因素

1. 政經因素
2. 市場期望因素
3. 投資者期望
4. 基金表現

政經因素

美國因素/ 中國因素/ 美國救市
歐盟因素/ 疫苗因素

市場期望因素

RCEP/ 歐盟投資協議/ 一帶一路/
中國經濟復蘇/
貨幣貿易因素/ 中美關係

投資者期望因素

亞太地區經濟復甦/ 中國消費市場/ 科技、疫苗、健康產品市場/ 北水南調

基金表現因素

地區，股票、債券，利率、風險回報、貴重金屬，能源、新興市場趨勢
及基金表現

投資基金的三種方法

長期平均成本法/ 中期投資組合法/
短期固定投資法

高、中、低投資組合

固定收入投資/ 股票投資比例

高（25-75）；中（40-60）；低（60-40）

極高（0-100）；極低（100-0）

產品 「卓智投資計劃2」 「卓達智悅」 「您想」投資連繫壽險計劃

風險級別 36 請輸入從 9 到 50 的風險分數

「卓智投資計劃2」 - 高風險 - (36)

固定收入 21.00%

股票 79.00%

代號	投資選擇	資產類別	風險級別	參考分配	買入價	YTD(%)	6M(%)	1Y(%)	3Y(%)	5Y(%)
A19	柏瑞環球基金 – 柏瑞亞洲（日本除外）股票基金"L"	股票 亞太區	高	12%	USD 881.2321	45.04 ↑	34.82 ↑	45.04 ↑	44.52 ↑	91.24 ↑
A26	柏瑞環球基金 – 柏瑞亞洲（日本除外）小型公司股票基金"A"	股票 亞太區	中	12%	USD 41.2743	23.49 ↑	22.84 ↑	23.49 ↑	24.43 ↑	74.39 ↑
CG1	Capital International 基金 – Capital Group 新視野基金（盧森堡）B 美元類別	股票 環球	中	22%	USD 20.6300	32.01 ↑	31.05 ↑	32.01 ↑	58.03 ↑	101.01 ↑
J14	施羅德環球基金系列 – 新興市場股債優勢"A1"股	股票 新興市場	高	11%	USD 23.3762	21.02 ↑	36.88 ↑	21.02 ↑	29.99 ↑	93.72 ↑
L51	美盛環球基金系列 – 美盛西方資產亞洲機會基金 – A類累積	固定收入 亞太區	低	21%	USD 169.8900	7 ↑	7.59 ↑	7 ↑	13.86 ↑	29.45 ↑
N07	Morgan Stanley Investment Funds 環球機會基金類別 A	股票 環球	高	22%	USD 137.2500	54.01 ↑	33.53 ↑	54.01 ↑	92.35 ↑	183.94 ↑

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使用參考投資分配

產品 「卓智投資計劃2」 「卓達智悅」 「您想」投資連繫壽險計劃

風險級別 34 請輸入從 9 到 50 的風險分數

「卓智投資計劃2」 - 中風險 - (34)

固定收入 36.00%

股票 64.00%

代號	投資選擇	資產類別	風險級別	參考分配	買入價	YTD(%)	6M(%)	1Y(%)	3Y(%)	5Y(%)
A26	柏瑞環球基金 – 柏瑞亞洲（日本除外）小型公司股票基金"A"	股票 亞太區	中	35%	USD 41.2743	23.49 ↑	22.84 ↑	23.49 ↑	24.43 ↑	74.39 ↑
CG1	Capital International 基金 – Capital Group 新視野基金（盧森堡）B 美元類別	股票 環球	中	29%	USD 20.6300	32.01 ↑	31.05 ↑	32.01 ↑	58.03 ↑	101.01 ↑
L51	美盛環球基金系列 – 美盛西方資產亞洲機會基金 – A類累積	固定收入 亞太區	低	11%	USD 169.8900	7 ↑	7.59 ↑	7 ↑	13.86 ↑	29.45 ↑
N08	Morgan Stanley Investment Funds 環球債券基金A 類	固定收入 環球	低	15%	USD 48.3200	10.05 ↑	7.68 ↑	10.05 ↑	15.65 ↑	28.62 ↑
NB1	路博邁投資基金 – NB 新興市場債券基金 – 強勢貨幣美元 A 累積	固定收入 新興市場	低	10%	USD 14.4600	4.97 ↑	9.30 ↑	4.97 ↑	12.15 ↑	41.42 ↑

產品 「卓智投資計劃2」 「卓達智悅」 「您想」投資連繫壽險計劃

風險級別 20 請輸入從 9 到 50 的風險分數

「卓智投資計劃2」 - 低風險 - (20)

固定收入 60.00%

多元資產 40.00%

代號	投資選擇	資產類別	風險級別	參考分配	買入價	YTD(%)	6M(%)	1Y(%)	3Y(%)	5Y(%)
L51	美盛環球基金系列 – 美盛西方資產亞洲機會基金 – A類累積	固定收入 亞太區	低	15%	USD 169.8900	7 ↑	7.59 ↑	7 ↑	13.86 ↑	29.45 ↑
M11	富達基金 – 環球債券基金 A類別股份 – 累積 – 美元	固定收入 環球	低	17%	USD 15.9200	12.02 ↑	5.84 ↑	12.02 ↑	18.97 ↑	30.10 ↑
N08	Morgan Stanley Investment Funds 環球債券基金A 類	固定收入 環球	低	18%	USD 48.3200	10.05 ↑	7.68 ↑	10.05 ↑	15.65 ↑	28.62 ↑
NB1	路博邁投資基金 – NB 新興市場債券基金 – 強勢貨幣美元 A 累積	固定收入 新興市場	低	10%	USD 14.4600	4.97 ↑	9.30 ↑	4.97 ↑	12.15 ↑	41.42 ↑
R03	駿利亨德森資產管理基金 – 駿利亨德森平衡基金-A2美元類	多元資產 美國	低	40%	USD 36.9300	12.60 ↑	13.57 ↑	12.60 ↑	33.93 ↑	60.62 ↑

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Time for Fund Investment ?

Augustine Chow, PhD, FRFP, FHKIM, CPC, MDRT

Over 40+ years in financial services

Unit Trust Fund Investment

- Right time for Unit Trust Fund Investment?
- What options for the High, Medium, Low Risk Takers
- How ?
- Portfolio Investment?
- Next Step?

Factors of Fund Performance

1. Political- Economical
2. Market Factors
3. Expectation Factors
4. Fund Performance

Political-Economical Factors

US Factors/ China Factors/ US Market Revival Factors

EU Factors/ Vaccine Factors

Market Factors

RCEP/ EU Investment Agreement/ One Belt One Road/

China Market Recovery from COVID-19/

Exchange Rate/ Trade War Factors

Expectation Factors

Economic Recovery in Pacific Markets/ China Domestic Consumption Factors/

Technology, Vaccine, Health Products Markets/ Hot Money from North China

Fund Performance Factors

Regional, Stock Market, Bond Market, Interest Rates, Precious Metal, Energy, New Business Market Fund Performance

3-ways to invest in Funds

- Long Term Average Costing Method
- Medium Term Portfolio Investment Method
- Short Term Hit and Reap Investment Method

Hi-Med-Low Risk Takers

Fixed Income Bonds Investment Vs Stock Investment Ratio

Hi (25-75) ; Med (40-60) ; Low (60-40)

Hi-Hi (0-100) ; Lo-Lo (100-0)

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Import Reference Allocation

Product | Treasure Advantage 2 | Treasure Master Plus | U-Select

Risk Level 36 Please enter risk score from 9 to 50

Treasure Advantage 2 - High Risk - (36)

Equity	79.00%
Fixed Income	21.00%

Code	Investment Option	Asset Class	Risk Level	Reference Allocation	Bid Price	YTD(%)	6M(%)	1Y(%)	3Y(%)	5Y(%)
A19	PineBridge Global Funds - PineBridge Asia ex Japan Equity Fund "L"	Equity, Asia Pacific	High	12%	USD 888.5949	45.04 ↑	34.82 ↑	45.04 ↑	44.52 ↑	91.24 ↑
A26	PineBridge Global Funds - PineBridge Asia ex Japan Small Cap Equity Fund "A"	Equity, Asia Pacific	Medium	12%	USD 41.3109	23.49 ↑	22.84 ↑	23.49 ↑	24.43 ↑	74.39 ↑
CG1	Capital International Fund - Capital Group New Perspective Fund (LUX) B USD	Equity, Global	Medium	22%	USD 20.7000	32.01 ↑	31.05 ↑	32.01 ↑	58.03 ↑	101.01 ↑
J14	Schroder International Selection Fund - Global Emerging Market Opportunities "A1"	Equity, Emerging Markets	High	11%	USD 23.4152	21.02 ↑	36.88 ↑	21.02 ↑	29.99 ↑	93.72 ↑
L51	Legg Mason Global Funds Plc - Legg Mason Western Asset Asian Opportunities Fund - Class A ACC	Fixed Income, Asia Pacific	Low	21%	USD 169.4800	7 ↑	7.59 ↑	7 ↑	13.86 ↑	29.45 ↑
N07	Morgan Stanley Investment Funds Global Opportunity Fund Class A	Equity, Global	High	22%	USD 138.4900	54.01 ↑	33.53 ↑	54.01 ↑	92.35 ↑	183.94 ↑

Product | Treasure Advantage 2 | Treasure Master Plus | U-Select

Risk Level 34 Please enter risk score from 9 to 50

Treasure Advantage 2 - Medium Risk - (34)

Equity	64.00%
Fixed Income	36.00%

Code	Investment Option	Asset Class	Risk Level	Reference Allocation	Bid Price	YTD(%)	6M(%)	1Y(%)	3Y(%)	5Y(%)
A26	PineBridge Global Funds - PineBridge Asia ex Japan Small Cap Equity Fund "A"	Equity, Asia Pacific	Medium	35%	USD 41.3109	23.49 ↑	22.84 ↑	23.49 ↑	24.43 ↑	74.39 ↑
CG1	Capital International Fund - Capital Group New Perspective Fund (LUX) B USD	Equity, Global	Medium	29%	USD 20.7000	32.01 ↑	31.05 ↑	32.01 ↑	58.03 ↑	101.01 ↑
L51	Legg Mason Global Funds Plc - Legg Mason Western Asset Asian Opportunities Fund - Class A ACC	Fixed Income, Asia Pacific	Low	11%	USD 169.4800	7 ↑	7.59 ↑	7 ↑	13.86 ↑	29.45 ↑
N08	Morgan Stanley Investment Funds Global Bond Fund Class A	Fixed Income, Global	Low	15%	USD 48.2200	10.05 ↑	7.68 ↑	10.05 ↑	15.65 ↑	28.62 ↑
NB1	Neuberger Berman Investment Funds plc - Neuberger Berman Emerging Market Debt - Hard Currency Fund USD A-Acc	Fixed Income, Emerging Markets	Low	10%	USD 14.5000	4.97 ↑	9.30 ↑	4.97 ↑	12.15 ↑	41.42 ↑

Product | Treasure Advantage 2 | Treasure Master Plus | U-Select

Risk Level 20 Please enter risk score from 9 to 50

Treasure Advantage 2 - Low Risk - (20)

Fixed Income	60.00%
Multi-Assets	40.00%

Code	Investment Option	Asset Class	Risk Level	Reference Allocation	Bid Price	YTD(%)	6M(%)	1Y(%)	3Y(%)	5Y(%)
L51	Legg Mason Global Funds Plc - Legg Mason Western Asset Asian Opportunities Fund - Class A ACC	Fixed Income, Asia Pacific	Low	15%	USD 169.4800	7 ↑	7.59 ↑	7 ↑	13.86 ↑	29.45 ↑
M11	Fidelity Funds - Global Bond Fund - Class A-Acc-USD	Fixed Income, Global	Low	17%	USD 15.8700	12.02 ↑	5.84 ↑	12.02 ↑	18.97 ↑	30.10 ↑
N08	Morgan Stanley Investment Funds Global Bond Fund Class A	Fixed Income, Global	Low	18%	USD 48.2200	10.05 ↑	7.68 ↑	10.05 ↑	15.65 ↑	28.62 ↑
NB1	Neuberger Berman Investment Funds plc - Neuberger Berman Emerging Market Debt - Hard Currency Fund USD A-Acc	Fixed Income, Emerging Markets	Low	10%	USD 14.5000	4.97 ↑	9.30 ↑	4.97 ↑	12.15 ↑	41.42 ↑
R03	Janus Henderson Capital Funds plc -Janus Henderson Balanced Fund - Class A2 USD	Multi-Assets, US	Low	40%	USD 37.1500	12.60 ↑	13.57 ↑	12.60 ↑	33.93 ↑	60.62 ↑

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