抄本

檔　　號：
保存年限：

富盛證券投資顧問股份有限公司　函

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受文者：
發文日期：中華民國115年3月3日
發文字號：富顧字第1150000015號
速別：普通件
密等及解密條件或保密期限：
附件：股東通知書中英文版、基金明細

裝

主旨：謹通知本公司總代理之M&G (Lux)投資基金(1)變更公開說明書，詳如說明，敬請 查照。

說明：

訂

一、本公司總代理之M&G（Lux）投資基金（1）—M&G 收益優化基金（本基金配息來源可能為本金）（下稱「本基金」）自 2026 年 4 月 6 日（下稱「生效日」）起將進行投資政策及績效指標之調整，說明如下。

線

二、主要變更內容如下：

(一)移除股票投資部位：

1、刪除本基金原得投資最多 20% 資產淨值於股票之規定。

2、明確聚焦於固定收益（債券）市場。

3、本基金投資目標將修訂為聚焦於「全球債券市場」之收益來源。

(二)資產配置調整(自生效日)：

1、股票- 0 %

2、債務證券- 至少70%

3、現金及近似現金- 至多30%

(三)績效指標變更：自生效日起，本基金績效比較基準由原

綜合指數改為：Bloomberg Global Aggregate Index EUR Hedged

三、其他說明：

(一)本基金投資策略維持不變。

(二)SFDR 分類仍為第 8 條（Article 8）。

(三)流動性與風險概況不會有重大變動。

(四)本次調整不會立即導致投資組合重大變動。

(五)相關行政費用將由 M&G 承擔。

四、投資人如欲於變更前或變更後辦理贖回或轉換至本公司其他子基金，得依相關條款辦理，無須支付費用。

五、詳細內容請參閱隨函檢附致股東通知書（含M&G 收益優化基金（本基金配息來源可能為本金）現行與新版公開說明書揭露事項比較）及基金明細。境外基金公開說明書中譯本已更新上傳。

正本：三信商業銀行股份有限公司、上海商業儲蓄銀行股份有限公司、中國信託商業銀行股份有限公司、元大商業銀行股份有限公司、王道商業銀行股份有限公司、台中商業銀行股份有限公司、台北富邦商業銀行股份有限公司、台新國際商業銀行股份有限公司、玉山商業銀行股份有限公司、永豐商業銀行股份有限公司、兆豐國際商業銀行股份有限公司、合作金庫商業銀行、安泰商業銀行股份有限公司、京城商業銀行股份有限公司、板信商業銀行股份有限公司、高雄銀行股份有限公司、國泰世華商業銀行股份有限公司、第一商業銀行股份有限公司、渣打國際商業銀行股份有限公司、凱基商業銀行股份有限公司、陽信商業銀行股份有限公司、華南商業銀行股份有限公司、華泰商業銀行股份有限公司、滙豐(台灣)商業銀行股份有限公司、瑞興商業銀行股份有限公司、彰化商業銀行股份有限公司、臺灣土地銀行股份有限公司、臺灣新光商業銀行股份有限公司信託部、臺灣新光商業銀行股份有限公司財富管理部、臺灣銀行股份有限公司、臺灣中小企業銀行股份有限公司、遠東國際商業銀行股份有限公司、聯邦商業銀行股份有限公司、元大證券股份有限公司、元富證券股份有限公司、永豐金證券股份有限公司、兆豐證券股份有限公司、好好證券股份有限公司、基富通證券股份有限公司、統一綜合證券股份有限公司、凱基證券股份有限公司、富邦綜合證券股份有限公司、群益金鼎證券股份有限公司、中租證券投資顧問股份有限公司、英卓證券投資顧問股份有限公司、鉅亨證券投資顧問股份有限公司、萬寶證券投資顧問股份有限公司、台新人壽保險股份有限公司、台灣人壽保險股份有限公司、全球人壽保險股份有限公司、合作金庫人壽保險股份有限公司、安聯人壽保險股份有限公司、安達國際人壽保險股份有限公司、法商法國巴黎人壽保險股份有限公司台灣分公司、保誠人壽保險股份有限公司、國泰人壽保險股份有限公司、第一金人壽保險股份有限公司、凱基人壽保險股份有限公司、富邦人壽保險股份有限公司

副本：

董事長蔡政宏

（中文節譯文）

3 March 2026
2026 年 3 月 3 日

Dear Shareholder
親愛的股東，

Changes to M&G (Lux) Optimal Income Fund (the "Fund"),
a sub-fund of M&G (Lux) Investment Funds 1 (the "Company")
M&G (Lux)投資基金(1)（下稱「本公司」）旗下子基金：M&G 收益優化基金（本基金配息來源可能為本金）（下稱「本基金」）之變更

This letter is for your information only. You do not need to take any action, but we recommend that you read it carefully.
本函僅供您參酌。您毋庸採取任何行動，但謹建議您仔細閱讀。

Defined terms used in this letter have the same meaning as in the Prospectus, unless otherwise defined hereafter.
除非下文另有定義，否則本函中使用之定義詞彙與本公司公開說明書中之意涵相同。

I am writing to inform you that, effective from 6 April 2026 (the "**Effective Date**"), we will amend the Fund's Investment Policy to remove its ability to invest up to 20% of its Net Asset Value ("**NAV**") in equities in order to clarify the Fund's focus on fixed income (or bonds). As a result of the removal, we will also:

- amend the Fund's Investment Objective to refer to exposure to income streams in 'global bond' markets, rather than 'investment' markets, as the basis for achieving returns;
- increase the minimum amount the Fund must hold in debt (fixed income) securities from 50% to 70% of its NAV; and
- lower the maximum amount the Fund can hold in cash or near cash from 50% to 30%.

In addition to the above, and also from the Effective Date, the Fund's benchmark (used as comparator against which the Fund's performance is measured) will change to Bloomberg Global Aggregate Index EUR hedged.
謹致函通知您，自 2026 年 4 月 6 日（下稱「**生效日**」）起，我們將修訂本基金之投資政策，移除其最高可將其百分之二十之資產淨值投資於股票之能力，以明確本基金聚焦於固定收益（或債券）。基於此移除，我們亦將：

- 修訂本基金的投資目標，將達成報酬之基礎，由對「投資」市場收益來源之曝險，改為對「全球債券」市場收益來源之曝險；
- 提高本基金必須持有債務（固定收益）證券之最低額度，由其資產淨值百分之五十調至百分之七十；及
- 下調本基金得持有現金或近似現金之最高額度，由百分之五十調至百分之三十。

除上述之外，同樣自生效日起，本基金用以衡量其績效之比較基準，將變更為 Bloomberg Global Aggregate Index EUR hedged。

The Fund's Investment Strategy will remain unchanged and the Fund will retain its categorisation as Article 8 under the Sustainable Finance Disclosure Regulation ("SFDR"). There will be no material change to the Fund's liquidity and risk profile, and no immediate changes to the Fund's portfolio as a result of the changes.

本基金之投資策略將維持不變，且本基金在永續金融揭露規則（「SFDR」）下之分類將維持為第 8 條。本基金之流動性及風險概況不會有重大變更，且此次變更不會對本基金投資組合造成立即變動。

Why are the changes happening?
為什麼會有這些改變？

1. **Removal of equities from the Fund's investment universe**
   將股票自本基金投資範圍中移除

The Fund was originally launched in 2018 with the aim of providing a combination of capital growth and income based on exposure to optimal income streams in investment markets, with a minimum of 50% of its NAV invested in debt securities and up to 20% of its NAV which may be invested in equities.
本基金最初於 2018 年推出，目標在於藉由投資市場之最佳收益來源，提供資本增長及收益的結合，其中至少百分之五十之資產淨值投資於債務證券，且最多可將資產淨值百分之二十投資於股票。

Since then, the Fund's investment universe has evolved considerably and the significance of equities as a source of returns for the Fund has decreased, with equity exposure declining steadily over time and representing less than 1% of the Fund's NAV over the past three years.
自該時起，本基金投資範圍已大幅演變，且股票作為本基金回報來源之重要性業已下降，股票曝險隨時間推移穩定減少，而在過去三年僅佔本基金資產淨值不到百分之一。

With this in mind, we believe that the change will clarify the Fund's focus on fixed income and make its strategy easier to understand for investors, without compromising the Fund's ability to deliver its objective.
有鑑於此，我們認為此變更將明確本基金對固定收益之焦點，並使其策略更容易為投資人所理解，而不影響本基金達成投資目標的能力。

In order to reflect the Fund's fixed income focus, its Investment Objective will be revised to specifically refer to global bond markets. Finally, the Fund's Investment Policy will be amended to remove references to investing in equities and to adjust the permitted asset allocation as per the table below:
為反映本基金之固定收益聚焦，其投資目標將被修訂為明確指向全球債券市場。最後，本基金之投資政策將修訂以移除投資股票的相關表述，並依下表調整允許之資產配置：

	Amount the Fund can actively invest in (as % of its NAV) **本基金可主動投資之數額（資產淨值之百分比）**		
	Equities **股票**	**Debt securities** **債務證券**	**Cash and near cash** **現金及近似現金**
Until the Effective Date **至生效日止**	Up to 20% 至多 20%	At least 50% 至少 50%	Up to 50% 至多 50%
From the Effective Date **自生效日起**	0% 0%	At least 70% 至少 70%	Up to 30% 至多 30%

It should be noted that although the Fund will no longer be able to actively invest in equities, there may be circumstances when it could hold equity assets as a result of corporate actions or restructuring, as provided for in the Fund's Investment Policy. This provision will also apply to any equities remaining in the Fund's

portfolio on the Effective Date, and as such the fund manager will seek to sell these assets to the extent possible and when deemed in Shareholders' best interests.
應注意，儘管本基金將不再能主動投資於股票，但根據本基金投資政策之規定，於某些情況下本基金仍可能因公司行動或重組而持有股票資產。此規定亦將適用於生效日當天本基金投資組合中仍持有之任何股票，因此基金經理人將在符合股東最佳利益之情況下，盡可能出售這些資產。

2. Change of benchmark to Bloomberg Global Aggregate Index EUR hedged
績效指標變更為 Bloomberg Global Aggregate Index EUR hedged

The Fund's performance is currently compared to a 'composite' benchmark made up of three equally-weighted indices representing investment grade corporate bonds, global high yield bonds and global treasury as follows:

- 1/3 Bloomberg Global Aggregate Corporate Index EUR hedged
- 1/3 Bloomberg Global High Yield Index EUR hedged; and
- 1/3 Bloomberg Global Treasury Index EUR hedged.

本基金之績效目前是與一個「綜合」指標比較，其由三個等權重指數組成，分別代表投資等級公司債、全球高收益債券及全球公債，如下：

- 1/3 Bloomberg Global Aggregate Corporate Index EUR hedged
- 1/3 Bloomberg Global High Yield Index EUR hedged；及
- 1/3 Bloomberg Global Treasury Index EUR hedged。

From the Effective Date, the Bloomberg Global Aggregate Index EUR hedged index (the "Index") will replace the above composite benchmark for the Fund. The Index provides a simpler and more comprehensive comparator that incorporates global government, corporate and securitised bonds at investment-grade level across multiple currencies and sectors.
自生效日起，Bloomberg Global Aggregate Index EUR hedged index（下稱「指數」）將取代本基金之上述綜合指標。該指數提供一個更簡單且更全面之比較機制，涵蓋多種貨幣與產業之投資級別全球政府債券、公司債及證券化債券。

The Index is also widely used as a benchmark by other global fixed income funds, and the change will therefore make it easier for investors to assess the Fund's performance against that of its peers.
該指數亦被其他全球固定收益基金廣泛採為績效指標，因此此變更將使投資人更容易將本基金之績效與同類基金進行比較。

This change will not result in any realignment of the portfolio as the benchmark is used solely for comparison purposes and does not constrain portfolio construction. It is therefore worth noting that although the new benchmark only includes investment grade bonds, the Fund will continue to be able to invest in high yield bonds, which the Fund's Investment Manager still views as a valuable potential source of income and diversification for the Fund.
此變更不會導致投資組合的任何重新調整，因該績效指標僅用作比較用途，且並不限制投資組合之建構。因此值得注意的是，儘管新績效指標僅包含投資等級債券，本基金仍可投資於高收益債券，而本基金之投資管理人仍視高收益債券為基金潛在的重要收益來源及風險分散來源。

Administration costs associated with the changes
與變更相關之行政費用
All administration costs associated with implementing the changes will be borne by M&G.
與施行變更相關之所有行政費用將由 M&G 承擔。

Making changes to your investment
更改您的投資
You may sell your investment, or switch it to another sub-fund of the Company, free of charge, at any point before or after the changes have taken place subject to our terms and conditions.
根據我們的條款及條件，您得於變更發生前或發生後之任何時點免費出售您的投資，或將其轉換至本公司之另一檔子基金。

For more information
更多資訊
If you require further information, please do not hesitate to contact your usual M&G contact or, for operational queries, our Customer Services team by email **csmandg@caceis.com** or by telephone on +352 2605 9944. We are open from 09:00 to 18:00 CET Monday to Friday. For security and to improve the quality of our service we may record and monitor telephone calls.
若您需要更多資訊，請隨時聯絡您通常之 M&G 聯絡人，或者，若有作業疑問，請發送電子郵件至 **csmandg@caceis.com** 或致電+352 2605 9944 以聯絡我們的客戶服務團隊。時間為週一 09:00 至週五 18:00（歐洲中部時間）。為了安全並提高我們的服務品質，我們可能會對電話進行錄音及監控。

Please be aware that we are not in a position to give you investment advice. If you are uncertain as to how the changes may affect you, you should consult a financial adviser.
謹請注意，我們無法為您提供投資建議。若您不確定該等變更會對您產生何影響，您應諮詢財務顧問。

Yours Sincerely
您誠摯地，

Laurence Mumford

Laurence Mumford
Chairman, M&G (Lux) Investment Funds 1
Laurence Mumford
M&G (Lux)投資基金(1)之董事長

Enc: Appendix: Comparison of current and new Prospectus disclosures for the Fund
附件：附錄：本基金現行與新版公開說明書揭露事項比較

Appendix: Comparison of current and new Prospectus disclosures for M&G (Lux) Optimal Income Fund

附錄：M&G 收益優化基金（本基金配息來源可能為本金）現行與新版公開說明書揭露事項比較

The changes are highlighted in **bold**.
變更已以**粗體**標示。

You may notice that the wording differs from those in the Fund's Key Information Documents (KIDs)*. This is because the Prospectus describes the full scope of the tools available to the Fund Manager and the limitations within which they must operate, whereas the information listed in the K(I)IDs provides a shorter description. K(I)IDs based on the Fund's new Investment Objective, Investment Policy and Investment Strategy will be available to view at **www.mandg.com** on or around the Effective Date.
您可能會注意到，其用詞與本基金之主要資訊文件（KIDs）*中之表述有所不同。此乃因公開說明書載明本基金經理人可運用之工具的完整範圍，以及其必須遵循之限制條件，而 K(I)IDs 中所列之資訊則提供較為精簡之說明。依據本基金之新投資目標、投資政策及投資策略編製之 K(I)IDs，將可於生效日前後於 www.mandg.com 取得。

[* Or Key Investor Information Documents (KIIDs) for UK investors]
[*英國投資人則為主要投資人資訊文件（KIIDs）]

Effective until 5 April 2026 **有效至 2026 年 4 月 5 日止**	**Effective from 6 April 2026** **自 2026 年 4 月 6 日起生效**
Investment Objective **投資目標** The Fund aims to provide a total return (capital growth plus income) to investors based on exposure to optimal income streams in investment markets, while applying ESG Criteria. 本基金目標在於藉由投資市場之最佳收益來源，以提供投資人總報酬（資本增長加上收益），同時應用 ESG 標準。	**Investment Objective** **投資目標** The Fund aims to provide a total return (capital growth plus income) to investors based on exposure to optimal income streams in ~~**investment**~~ **the global bond** markets, while applying ESG Criteria. 本基金目標在於藉由~~**投資全球債券**~~市場之最佳收益來源，以提供投資人總報酬（資本增長加上收益），同時應用 ESG 標準。
Investment Policy **投資政策** The Fund invests at least 50% of its Net Asset Value in debt securities, including investment grade bonds, high yield bonds, unrated securities and asset-backed securities. These securities may be issued by governments and their agencies, public authorities, quasi-sovereigns, supranational bodies and companies. Issuers of these securities may be located in any country, including emerging markets, and denominated in any currency. At least 80% of the Net Asset Value will be in EUR or hedged into EUR.	**Investment Policy** **投資政策** The Fund invests at least **70%** of its Net Asset Value in debt securities, including investment grade bonds, high yield bonds, unrated securities and asset-backed securities. These securities may be issued by governments and their agencies, public authorities, quasi-sovereigns, supranational bodies and companies. Issuers of these securities may be located in any country, including emerging markets, and denominated in any currency. At least 80% of the Net Asset Value will be in EUR or hedged into EUR. While the Fund's overall duration will not be negative, the Fund may derive negative

While the Fund's overall duration will not be negative, the Fund may derive negative duration from individual fixed income markets. The Fund may invest up to a combined maximum of 100% of the Fund's Net Asset Value in below investment grade and unrated securities. There are no credit quality restrictions with respect to the debt securities in which the Fund may invest. The Fund may invest up to 10% of its Net Asset Value in Chinese onshore debt securities denominated in CNY traded on the China Interbank Bond Market. The Fund may also hold up to a maximum of 20% of its Net Asset Value in contingent convertible debt securities and up to a maximum of 20% of its Net Asset Value in asset-backed securities. The Fund may hold up to 10% of its Net Asset Value in distressed debt securities and defaulted debt securities. The Fund is a flexible bond fund that allows investment across a broad range of fixed income assets according to where the Investment Manager finds value. In identifying the optimal income stream, the Fund also has the flexibility to invest up to a maximum of 20% of its Net Asset Value in equities. The Fund seeks to make investments that meet the ESG Criteria, applying an Exclusionary Approach as described in the precontractual annex to this Fund Supplement. In addition to the above, the Fund may also invest in UCITS and other UCIs, considered to be consistent with its investment policy. The Fund may invest in cash (meaning deposits permitted by article 41(1) of the 2010 Law) and near cash. Investments in cash and near cash shall not exceed 50% of the Net Asset Value of the Fund unless otherwise permitted by this investment policy. The Fund may receive certain assets as a consequence of corporate actions such as mergers and acquisitions and restructures that are not consistent with its investment policy. The Fund will generally dispose of such assets to the extent possible but may continue to hold up to 10% of its Net Asset Value in such assets where the Investment Manager considers this to be in the best interest of investors. The Fund may use derivatives for investment purposes, efficient portfolio management and hedging. These instruments may include, but are not limited to, spot and forward contracts, exchange traded futures, credit default swaps,	duration from individual fixed income markets. The Fund may invest up to a combined maximum of 100% of the Fund's Net Asset Value in below investment grade and unrated securities. There are no credit quality restrictions with respect to the debt securities in which the Fund may invest. The Fund may invest up to 10% of its Net Asset Value in Chinese onshare debt securities denominated in CNY traded on the China Interbank Bond Market. The Fund may also hold up to a maximum of 20% of its Net Asset Value in contingent convertible debt securities and up to a maximum of 20% of its Net Asset Value in asset-backed securities. The Fund may hold up to 10% of its Net Asset Value in distressed debt securities and defaulted debt securities. The Fund may use derivatives for investment purposes, efficient portfolio management and hedging. These instruments may include, but are not limited to, spot and forward contracts, exchange traded futures, credit default swaps, total return swaps, interest rate swaps and credit linked notes. ~~**The Fund is a flexible bond fund that allows investment across a broad range of fixed income assets according to where the Investment Manager finds value. In identifying the optimal income stream, the Fund also has the flexibility to invest up to a maximum of 20% of its Net Asset Value in equities.**~~ The Fund seeks to make investments that meet the ESG Criteria, applying an Exclusionary Approach as described in the precontractual annex to this Fund Supplement. In addition to the above, the Fund may also invest in UCITS and other UCIs, considered to be consistent with its investment policy. The Fund may invest in cash (meaning deposits permitted by article 41(1) of the 2010 Law) and near cash. Investments in cash and near cash shall not exceed **30%** of the Net Asset Value of the Fund unless otherwise permitted by this investment policy. The Fund may receive certain assets as a consequence of corporate actions such as mergers and acquisitions and restructures that are not consistent with its investment policy. The Fund will generally dispose of such assets to the extent possible but may continue to

total return swaps, interest rate swaps and credit linked notes. 本基金至少將百分之五十之資產淨值投資於債務證券，包括投資等級債券、高收益債券、未經評等證券及資產擔保證券。此等證券可能由政府及其機構、公家機關、準主權實體、超國家組織及公司所發行。此等證券之發行人可能位於任何國家（包含新興市場），並以任何貨幣計價。至少百分之八十之資產淨值將以歐元計價或以歐元避險。 雖然本基金之整體存續期間並無負值，本基金仍可能於個別固定收益市場產生負存續期間。 本基金得投資於未達投資等級及未經信用評等之有價證券，二者合計最高可達其資產淨值之 100%。本基金可投資之債務證券，無任何信用品質之限制。 本基金得將其資產淨值最高百分之十投資於以在岸人民幣計價、且於中國銀行間債券市場交易之中國境內債務證券。 本基金亦得持有最高達其資產淨值百分之二十之應急可轉債及最高達其資產淨值百分之二十之資產擔保證券。 本基金得將其資產淨值最高百分之十持有於困境債務證券及違約債務證券。 本基金為具彈性之債券基金，得廣泛投資於投資管理機構認為有價值之固定收益資產。當確定最佳收益來源時，本基金亦可彈性投資最高達其資產淨值百分之二十於股票。 本基金力求進行符合 ESG 標準的投資，並採用本基金補充文件先契約文件中所述的排除方法。 除上述之外，本基金還可以投資於 UCITS 和其他 UCI，只要被認為與其投資政策一致。本基金可投資於現金（即 2010 年法律第 41(1)條允許的存款）及準現金。除非本投資政策另有允許，現金和準現金投資不得超過基金淨值的 50%。 本基金可能因不符合其投資政策的併購和重組等公司行為而獲得某些資產。本基金通常會盡可能處分此類資產，但如果投資管理機構認為這符合投資者的最佳利益，則可能會繼續在此類資產中持有最多其資產淨值的 10%。	hold up to 10% of its Net Asset Value in such assets where the Investment Manager considers this to be in the best interest of investors. 本基金至少將**百分之七十**之資產淨值投資於債務證券，包括投資等級債券、高收益債券、未經評等證券及資產擔保證券。此等證券可能由政府及其機構、公家機關、準主權實體、超國家組織及公司所發行。此等證券之發行人可能位於任何國家（包含新興市場），並以任何貨幣計價。至少百分之八十之資產淨值將以歐元計價或以歐元避險。 雖然本基金之整體存續期間並無負值，本基金仍可能於個別固定收益市場產生負存續期間。 本基金得投資於未達投資等級及未經信用評等之有價證券，二者合計最高可達其資產淨值之 100%。本基金可投資之債務證券，無任何信用品質之限制。 本基金得將其資產淨值最高百分之十投資於以在岸人民幣計價、且於中國銀行間債券市場交易之中國境內債務證券。 本基金亦得持有最高達其資產淨值百分之二十之應急可轉債及最高達其資產淨值百分之二十之資產擔保證券。 本基金得將其資產淨值最高百分之十持有於困境債務證券及違約債務證券。 本基金得為有效管理投資組合及避險之目的，運用衍生性金融工具以達到其投資目標。該等工具可能包括（但不限於）即期與遠期契約、交易所交易之期貨、信用違約交換、總報酬交換、利率交換與信用聯結票據。 ~~**本基金為具彈性之債券基金，得廣泛投資於投資管理機構認為有價值之固定收益資產。當確定最佳收益來源時，本基金亦可彈性投資最高達其資產淨值百分之二十於股票。**~~ 本基金力求進行符合 ESG 標準的投資，並採用本基金補充文件先契約文件中所述的排除方法。 除上述之外，本基金還可以投資於 UCITS 和其他 UCI，只要被認為與其投資政策一致。本基金可投資於現金（即 2010 年法律第 41(1)條允許的存款）及準現金。除非本投資政策另有允許，現

本基金得為有效管理投資組合及避險之目的，運用衍生性金融工具以達到其投資目標。該等工具可能包括（但不限於）即期與遠期契約、交易所交易之期貨、信用違約交換、總報酬交換、利率交換與信用聯結票據。	金和準現金投資不得超過基金淨值<u>之百分之三十</u>。 本基金可能因不符合其投資政策的併購和重組等公司行為而獲得某些資產。本基金通常會盡可能處分此類資產，但如果投資管理機構認為這符合投資者的最佳利益，則可能會繼續在此類資產中持有最多其資產淨值的 10%。
Benchmark **績效指標** A composite index comprising: • 1/3 Bloomberg Global Aggregate Corporate Index EUR Hedged • 1/3 Bloomberg Global High Yield Index EUR Hedged • 1/3 Bloomberg Global Treasury Index EUR Hedged These indices represent the global investment grade corporate market, the global high yield corporate market and the global government bond market respectively. The benchmark is a comparator against which the Fund's performance can be measured. The composite index has been chosen as the Fund's benchmark as it best reflects the scope of the Fund's investment policy. The benchmark is used solely to measure the Fund's performance and does not constrain the Fund's portfolio construction. The Fund is actively managed. The Investment Manager has complete freedom in choosing which investments to buy, hold and sell in the Fund. The Fund's holdings may deviate significantly from the benchmark's constituents and as a result the Fund's performance may deviate significantly from the benchmark. For each Share Class, the benchmark may be denominated or hedged into the relevant Share Class currency. The benchmark for each Share Class will be shown on the M&G Website. 由下列三項指數所製成之綜合指數： • 1/3 JPM EMBI Global Diversified Index • 1/3 JPM CEMBI Broad Diversified Index • 1/3 JPM GBI-EM Global Diversified Index 該等指數分別代表以強勢貨幣計價之新興市場政府債券市場、以強勢貨幣計價之新興市場公司債市場、及以本地貨幣計價之新興市場政府債券市場。	**Benchmark** **績效指標** ~~**A composite index comprising:**~~ • ~~**1/3 Bloomberg Global Aggregate Corporate Index EUR Hedged**~~ • ~~**1/3 Bloomberg Global High Yield Index EUR Hedged**~~ • ~~**1/3 Bloomberg Global Treasury Index EUR Hedged**~~ ~~**These indices represent the global investment grade corporate market, the global high yield corporate market and the global government bond market respectively.**~~ **Bloomberg Global Aggregate Index EUR Hedged** The benchmark is a comparator against which the Fund's performance can be measured. The ~~**composite**~~ index has been chosen as the Fund's benchmark as it best reflects the scope of the Fund's investment policy. The benchmark is used solely to measure the Fund's performance and does not constrain the Fund's portfolio construction. The Fund is actively managed. The Investment Manager has complete freedom in choosing which investments to buy, hold and sell in the Fund. The Fund's holdings may deviate significantly from the benchmark's constituents and as a result the Fund's performance may deviate significantly from the benchmark. For each Share Class, the benchmark may be denominated or hedged into the relevant Share Class currency. The benchmark for each Share Class will be shown on the M&G Website. ~~由下列三項指數所製成之綜合指數：~~ • ~~**1/3 JPM EMBI Global Diversified Index**~~ • ~~**1/3 JPM CEMBI Broad Diversified Index**~~ • ~~**1/3 JPM GBI-EM Global Diversified Index**~~

績效指標是可以用來衡量基金業績的比較機制。該綜合指數係衡量本基金績效之參考點，因為它最能反映該基金投資政策的範圍。基金績效指標不限制基金的投資組合建構。 本基金採主動式管理。投資管理機構可以自由選擇在基金中購買，持有和出售哪些資產。基金的持有量可能會與績效成份股發生重大偏離，因此基金的績效表現也可能與績效指標有顯著不同。 對於各股份級別，績效指標可以相關股份級別之貨幣計價或避險。各股份級別之績效指標將顯示於網站上。	~~該等指數分別代表以強勢貨幣計價之新興市場政府債券市場、以強勢貨幣計價之新興市場公司債市場、及以本地貨幣計價之新興市場政府債券市場。~~ **Bloomberg Global Aggregate Index EUR Hedged** 績效指標是可以用來衡量基金業績的比較機制。該**綜合**指數係衡量本基金績效之參考點，因為它最能反映該基金投資政策的範圍。基金績效指標不限制基金的投資組合建構。 本基金採主動式管理。投資管理機構可以自由選擇在基金中購買，持有和出售哪些資產。基金的持有量可能會與績效成份股發生重大偏離，因此基金的績效表現也可能與績效指標有顯著不同。 對於各股份級別，績效指標可以相關股份級別之貨幣計價或避險。各股份級別之績效指標將顯示於網站上。
Profile of Typical Investor **典型投資人概況** The Fund is designed for retail and Institutional Investors seeking to gain a combination of capital growth and income from a portfolio at least half of which is invested in debt securities and who have sustainability preferences. There is no guarantee that the Fund will achieve its objective. Investors should appreciate that their capital will be at risk and that the value of their investment and any derived income may fall as well as rise. In each case it is expected that all investors will understand and appreciate the risks associated with investing in Shares of the Fund. This Fund is designed for investors who have an investment time horizon of at least five years. 該基金專為尋求至少一半資產投資於債務證券的投資組合中獲得資本增長與收益，並具有永續性偏好之零售及機構投資者而設計。 該基金無法保證將實現其投資目標。投資者應該了解他們的資本將面臨風險，投資價值和任何衍生收入可能會上升或下降。 在各種情況下，所有投資人均被預期應瞭解投資本基金股份之相關風險。 本基金係為投資期間至少五年之投資人所設計。	**Profile of Typical Investor** **典型投資人概況** The Fund is designed for retail and Institutional Investors seeking to gain a combination of capital growth and income from a portfolio ~~**at least half of**~~ which is **mostly** invested in debt securities **from anywhere in the world** and who have sustainability preferences. There is no guarantee that the Fund will achieve its objective. Investors should appreciate that their capital will be at risk and that the value of their investment and any derived income may fall as well as rise. In each case it is expected that all investors will understand and appreciate the risks associated with investing in Shares of the Fund. This Fund is designed for investors who have an investment time horizon of at least five years. 該基金專為尋求~~**至少一半資產**~~**大多**投資於**全球各地**債務證券為主之投資組合中獲得資本增長和收入並具有永續性偏好之零售及機構投資者而設計。 該基金無法保證將實現其投資目標。投資者應該了解他們的資本將面臨風險，投資價值和任何衍生收入可能會上升或下降。 在各種情況下，所有投資人均被預期應瞭解投資本基金股份之相關風險。

	本基金係為投資期間至少五年之投資人所設計。