

JPMorgan Funds - Emerging Markets Sustainable Equity Fund  
摩根基金－新興市場可持續發展股票基金

October 2022 ● 2022年10月

- *This statement provides you with key information about this product.*
- *This statement is a part of the offering document.*
- *You should not invest in this product based on this statement alone.*
- 本概要提供本基金的重要資料，
- 是銷售文件的一部分。
- 請勿單憑本概要作投資決定。

Quick facts 資料便覽

Management company 管理公司： JPMorgan Asset Management (Europe) S.à r.l.

Investment Manager(s) and Delegate Investment Manager(s)  
投資經理人及受委投資經理人： Internal delegation to one or more Investment Manager(s) and, where applicable, Delegate Investment Manager(s) as described in "1 Fund Structure" section of the Hong Kong Offering Document<sup>†</sup>

誠如香港銷售文件內「1 本基金之架構」一節所載，向一名或多名投資經理人及（如適用）受委投資經理人作出同集團委任<sup>†</sup>

<sup>†</sup> Details of the relevant Investment Manager(s) and Delegate Investment Manager(s) responsible for the Fund are available in the annual report and semi-annual report of the Fund. The latest information on the Investment Manager(s) and Delegate Investment Manager(s) responsible for a particular Sub-Fund are available from the Hong Kong Representative upon request.

<sup>†</sup> 負責本基金的有關投資經理人及受委投資經理人的詳細資料載於本基金的年報及半年度報告。負責特定子基金的投資經理人及受委投資經理人的最新資料可向香港代表人索取。

Depository 保管人： J.P. Morgan SE – Luxembourg Branch

Ongoing charges over a year  
全年經常性開支比率： A (acc) - USD share class A (累計) — 美元股份類別 1.80%<sup>†</sup>  
<sup>†</sup> The ongoing charges figure is based on the annualised expenses for the period from 1 July 2021 to 31 December 2021 and may vary from year to year.  
<sup>†</sup> 經常性開支比率是根據由2021年7月1日至2021年12月31日的費用作年化計算，每年均可能有所變動。

Dealing frequency 交易頻率： Daily 每日

Base currency 基本貨幣： USD 美元

Dividend policy 派息政策： (acc) class - Accumulative (will not normally pay dividends)  
(累計) 類別 — 累計 (通常不會支付股息)

Financial year end 財政年度終結日： 30 June 6月30日

Minimum investment 最低投資額： Lump-sum (same amount for initial/additional): USD2,000 or equivalent in another currency  
Regular Investment Plan: HKD1,000 per month  
整額 (首次及其後每次相同)：2,000美元或其他貨幣之等值  
定期投資計劃：每月1,000港元

JPMorgan Funds (Asia) Ltd. may apply a different minimum lump sum investment and/or a different minimum monthly investment.  
摩根基金 (亞洲) 有限公司可設定不同的最低整筆投資額及/或不同的最低每月投資額。

What is this product? 本基金是甚麼產品？

The Fund is a sub-fund of JPMorgan Funds, which is an open-ended investment company domiciled in Luxembourg. Its home regulator is CSSF, Luxembourg.

本基金為摩根基金之子基金。摩根基金乃一於盧森堡成立的開放式投資公司，受盧森堡金融業監管委員會監管。

## Objective and investment strategy 目標及投資策略

To provide long-term capital growth by investing primarily in emerging market companies with positive environmental and social characteristics or companies that demonstrate improving environmental and social characteristics. Companies with positive environmental and social characteristics are those that the Investment Manager believes to have effective governance and superior management of environmental and social issues (sustainable characteristics).

At least 67% of the Fund's assets (excluding cash and cash equivalents) will be invested in equities of companies with positive environmental and social characteristics or companies that demonstrate improving environmental and social characteristics and that are domiciled, or carrying out the main part of their economic activity, in an emerging market country. The remainder of the Fund's assets (excluding cash and cash equivalents) may be invested in equities of companies considered less sustainable than those described above.

The Fund is not subject to any limitation on the portion of its total net asset value that may be invested in any sector (subject to the Fund's exclusion policy as mentioned below) or any limitation on the market capitalisation of the companies in which it may invest. The Fund may invest in smaller companies.

The Fund adopts a "Best-in-Class" approach to sustainable investing, i.e. an investment style that focuses on companies that lead their peer groups (e.g. above average) in respect of sustainability performance. Companies with positive environmental and social characteristics and companies that demonstrate improving environmental and social characteristics<sup>1</sup> are selected through the use of proprietary research and third party data (e.g. ESG rating and commentary). Identification of companies with positive environmental and social characteristics or companies that demonstrate improving environmental and social characteristics is based on fundamental analysis which includes a company risk profile to identify the key ESG risks (i.e. business principles or company activities that are inconsistent with the concept of superior management of environmental and social issues or reflect poor corporate governance practices) associated with a particular company. Companies with the lowest scores that exhibit substantial key ESG risks are not considered for investment. The fundamental analysis also includes a materiality framework that scores companies based on key sustainability issues.

Fundamental analysis is used to better understand sustainability risks and opportunities that may impact a company. This analysis is also an important driver behind active company engagement. Active engagement with companies, is used by the Investment Manager to understand how companies consider ESG issues and also to try and influence their behaviour and encourage best practice. This is a key part of the Investment Manager's investment process for the Fund.

The Fund invests at least 40% of assets excluding cash, cash equivalents, Money Market Funds and derivatives for efficient portfolio management, in Sustainable Investments, as defined under SFDR, contributing to environmental or social objectives.

The Fund adopts an exclusion policy which excludes certain sectors, companies or practices based on specific values or norms. The norms based exclusions are applicable to companies in breach of the United Nations Global Compact, and the normative screens also include the OECD Guidelines for Multinational Enterprises and the United Nations Guiding Principles for Business and Human Rights. The values based exclusions reflect many of the shared environmental, social and governance values of investors, and the Fund fully excludes companies involved in tobacco production, controversial weapons (including cluster munitions, landmines, biological and chemical weapons, depleted uranium weapons, blinding laser weapons, incendiary weapons, non-detectable fragments and white phosphorus) and nuclear weapons.

The Fund also excludes companies involved in certain industries if their revenue or production (e.g. power production) from such industries exceeds certain maximum thresholds, which are generally 10% or less and 30% or less, respectively; the Fund also excludes companies based on other condition which include but are not limited to changes in absolute production of or capacity for related products or services and the absence of transition targets such as Science Based Targets initiative. Such industries include thermal coal, unconventional oil & gas, conventional weapons (including civilian firearms), power generation<sup>2</sup> (generation of power from non-renewable energy sources including thermal coal, liquid fuel, nuclear and natural gas), conventional oil & gas<sup>2</sup>, gambling, tobacco and adult entertainment. The Fund excludes the bottom 20% of securities from its investable universe based on its ESG criteria.

The Fund may invest up to 20% of its net assets in China A-Shares via the Shanghai-Hong Kong Stock Connect and/or Shenzhen-Hong Kong Stock Connect.

The Fund may invest in assets denominated in any currency.

The Fund may typically hold up to 10% of its total net assets in cash and cash equivalents. From time to time, and under certain circumstances (e.g. to pay large redemption requests), this may increase as considered appropriate by the Investment Manager.

The Fund may use financial derivative instruments for the purposes of hedging and efficient portfolio management.

- <sup>1</sup> To qualify as companies that demonstrate improving environmental and social characteristics, the companies need to have tangible and measurable ways to demonstrate that improvement in the foreseeable future. Such companies exhibit positive sustainable attributes and are expected to become peer group leaders in respect of sustainability performance.
- <sup>2</sup> Based on the Towards Sustainability Quality Standard, power generation and conventional oil & gas are eligible for a 'phase-out margin' where the Fund's total exposure to companies which are not aligned with specified conditions is below 5%. This margin will decrease by one percentage point per year as of 1 January 2023. Additionally, companies in this margin shall be subject to a best-in-class selection that selects from the 25% highest ESG-rated companies.

## Product Key Facts - JPMorgan Funds - Emerging Markets Sustainable Equity Fund 產品資料概要 - 摩根基金－新興市場可持續發展股票基金

透過主要投資於新興市場具有正面的環境及社會特徵之公司或環境及社會特徵出現持續改善之公司，以期提供長期資本增值。具有正面的環境及社會特徵之公司指投資經理人認為在環境及社會事宜（可持續發展特徵）方面具備有效管治及卓越管理的公司。

本基金之資產（不包括現金及現金等價物）至少67%將投資於在新興市場國家註冊成立或在新興市場國家從事其大部分經濟活動之具有正面的環境及社會特徵之公司或環境及社會特徵出現持續改善之公司之股票。本基金其餘之資產（不包括現金及現金等價物）可投資於可持續發展程度不及上述公司之公司的股票。

本基金在任何行業可投資的總資產淨值的比例不受任何限制（惟須受下文所述的本基金的排除政策規限），其可投資的公司市值亦不受任何限制。本基金可能投資於小型公司。

本基金採用「同業最佳」可持續投資方法，即該投資風格著重在可持續表現方面領先同業（例如高於平均水平）的公司。具有正面的環境及社會特徵之公司及環境及社會特徵出現持續改善之公司乃透過利用專有研究及第三方數據（例如ESG評級及評論）挑選得出。識別具有正面的環境及社會特徵之公司或環境及社會特徵出現持續改善之公司乃基於基本分析，其中包括分析公司的風險取向，以識別與特定公司相關的主要ESG風險（即與環境及社會事宜的卓越管理概念不符或反映企業管治實踐欠佳的業務原則或公司活動）。呈現重大主要ESG風險且評分最低的公司不會被納入投資考慮範圍。基本分析亦包括重要性框架，根據主要可持續發展事宜對公司進行評分。

基本分析乃用作更好地了解可能對公司造成影響的可持續性風險及機會。此項分析亦是積極參與公司管治的重要推動因素。投資經理人透過積極參與公司管治，了解公司如何考慮ESG事宜並試圖影響其行為及鼓勵最佳實踐。這是投資經理人就本基金採用的投資過程的主要組成部分。

本基金將其資產（不包括現金、現金等價物、貨幣市場基金及為有效組合管理而使用的衍生工具）至少40%投資於可持續金融披露規例下界定的有助於實現環境或社會目標的可持續投資。

本基金採用排除政策，根據特定價值或規範，排除若干領域、公司或業務活動。以規範為基礎的排除政策適用於違反聯合國全球契約的公司，及規範性的篩選標準亦包括經合組織跨國企業準則及聯合國工商企業與人權指導原則。以價值為基礎的排除政策則反映多項投資者普遍認同的環境、社會及管治價值，而本基金會完全排除從事煙草生產、爭議性武器（包括集束彈藥、地雷、生化武器、貧鈾武器、激光致盲武器、燃燒武器、無法檢測的碎片及白磷）及核武器的公司。

如來自若干行業的收入或產量（例如發電）超出若干最高限額（通常分別為10%或以下及30%或以下），本基金亦會排除從事該等行業的公司；本基金亦會根據其他條件排除公司，包括但不限於相關產品或服務的絕對產量或產能的改變，以及缺乏轉型目標（例如科學基礎目標倡議(Science Based Targets initiative)）。該等行業包括動力煤、非常規油氣、常規武器（包括民用槍支）、發電<sup>2</sup>（利用非可再生能源資源發電，包括動力煤、液體燃料、核能及天然氣）、常規油氣<sup>2</sup>、賭博、煙草及成人娛樂活動。本基金根據其ESG準則排除其可投資範圍內最後20%的證券。

本基金可透過滬港通及／或深港通投資最多達其淨資產之20%於中國A股。

本基金可投資於任何貨幣之資產。

本基金一般可將其總淨資產最多10%用作持有現金及現金等價物。如投資經理人認為適當，此比例可不時及在若干情況下（如為了應付大量贖回要求）提高。

本基金可為對沖目的及有效組合管理投資於金融衍生工具。

- 1 為了符合資格作為環境及社會特徵出現持續改善之公司，公司需要設有切實可行及可衡量的方法，證明在可見的將來會出現改善。該等公司呈現積極的可持續發展特質，預期在可持續表現方面能夠領先同業。
- 2 根據邁向可持續性質素標準(Towards Sustainability Quality Standard)，發電及常規油氣業符合資格運用「逐步淘汰幅度」，而本基金對不符合訂明條件的公司的總投資須低於5%。該幅度將由2023年1月1日起每年下調1個百分點。此外，運用此幅度的公司須按同業最佳方法進行篩選，即從ESG評級最高的25%的公司中進行篩選。

### Use of derivatives 衍生工具的使用

The Fund's net derivative exposure may be up to 50% of the Fund's net asset value.

本基金的衍生工具風險承擔淨額可最多達基金資產淨值的50%。

### What are the KEY RISKS? 本基金有哪些主要風險？

**Investment involves risk. Please refer to the offering document(s) for details, including the risk factors.**

**投資涉及風險。請參閱銷售文件所載詳情，包括風險因素。**

- **Investment risk** – The Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Fund may suffer losses. There is no guarantee of the repayment of principal.
- **Equity risk** – The Fund's 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. Equity markets may fluctuate significantly with prices rising and falling sharply, and this will have a direct impact on the Fund's net asset value. When equity markets are extremely volatile, the Fund's net asset value may fluctuate substantially. As a result, investors may get back less than they originally invested.
- **Emerging markets risk** – Emerging markets may be subject to increased risks and special considerations not typically associated with investment in more developed markets, such as liquidity risks, currency risks/control, political, regulatory and economic instability, legal and taxation risks, less developed custody and settlement practices, poor transparency, greater financial risks, government restrictions on the repatriation of monies or other currency control regulation and the likelihood of a high degree

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of volatility. Some markets may carry higher risks for investors who should therefore ensure that they understand the risks involved and are satisfied that an investment is suitable as part of their portfolio. As a result, investors may get back less than they originally invested.

Certain securities exchanges in emerging market countries may have the right to suspend or limit trading in any security traded on the relevant exchange. The government or the regulators may also implement policies that may affect the financial markets. All these may have a negative impact on the Fund.

- **Smaller companies risk** – The stock prices of small and medium-sized companies may tend to be more volatile than large-sized companies due to a lower degree of liquidity, greater sensitivity to changes in economic conditions and higher uncertainty over future growth prospects.
- **Sustainable fund risk** – The Fund applies binding criteria when selecting securities by investing a defined percentage of portfolio positions in sustainable securities. It also excludes certain sectors, companies or practices based on specific values or norms. Systematically including ESG in investment analysis and as binding on investment decisions may adversely affect the Fund's performance compared to similar funds that do not apply such criteria. The Fund's portfolio may also be concentrated in ESG-related securities and its value may become more volatile than that of an investment fund invested in a more diversified portfolio. In addition, the exclusionary policy, if implemented, may result in the Fund foregoing compelling investment opportunities or potentially selling securities based on their ESG criteria at disadvantageous times. Evolving laws, regulations and industry norms may impact on the sustainability of many companies, particularly in respect of environmental and social factors. Any changes to such measures could have a negative impact on the relevant companies which could preclude them as eligible investments for the Fund despite being commercially appealing.

There is a lack of standardized taxonomy in ESG evaluation methodologies and the way in which different funds that use ESG criteria will apply such criteria may vary. ESG assessment on a company may require subjective judgements, which may include consideration of third party data that is subjective, incomplete or inaccurate that may affect the Investment Manager's ability to measure and assess the environment and social impact of a potential investment and may cause the Fund to have exposure to companies which do not meet the relevant criteria. There can be no guarantee that the Investment Manager will correctly assess the ESG impact on the Fund's investments.

- **Currency risk** – Where the currency of the Fund varies from the investor's home currency or where the currency of the Fund varies from the currencies of the markets in which the Fund invests, there is the prospect of additional loss to the investor greater than the usual risks of investment. Also, changes in exchange rate controls and movements in currency exchange rates can adversely affect the return of the investment and as a result, investors may get back less than they originally invested.
- **Liquidity risk** – Lack of liquidity may adversely affect the ease of disposal of assets. The absence of reliable pricing information in a particular security held by the Fund may make it difficult to access reliably the market value of assets. There is a risk that investments made by the Fund are subject to higher volatility and less liquid compared to more developed markets. The prices of such securities may be subject to fluctuations. As a result, investors may get back less than they originally invested.
- **Derivative risk** – The Fund may acquire derivatives, including over-the-counter derivatives, and may therefore be subject to the risk that its direct counterparty will not perform its obligations under the transactions and that the Fund will sustain losses. Valuation of derivatives may involve uncertainties. If valuation turns out to be incorrect, they may affect the net asset value calculation of the Fund. Other risks associated with derivatives include liquidity risk, volatility risk and over-the-counter transaction risk. A small movement in the value of the underlying asset can cause a large movement in the value of the derivatives and therefore, investment in derivatives may result in losses in excess of the amount invested by the Fund and may lead to significant losses by the Fund.
- **投資風險** – 本基金的投資組合的價值可能因以下任何主要風險因素而下跌，因此，閣下於本基金的投資可能蒙受損失。概不保證償還本金。
- **股票風險** – 本基金於股票之投資須承受一般市場風險，股票的價值或會因多項因素而波動，例如投資氣氛、政治及經濟狀況及發行人特定因素的變動。股票市場可能大幅波動，而股價可能急升急跌，並將直接影響本基金的資產淨值。當股票市場極為反覆時，本基金的資產淨值可能大幅波動。因此，投資者收回的金額可能低於其原本的投資額。
- **新興市場風險** – 新興市場可能需承受更高風險以及投資於較成熟的市場時一般不會涉及之特殊考慮因素，例如流通性風險、貨幣風險／管制、政治、監管及經濟不穩定、法律及稅務風險、未完全發展的託管及結算慣例、低透明度、較大的金融風險、政府對資金調回的限制或其他貨幣管制規例，以及可能出現大幅波動。對投資者而言，部分市場的風險可能較高，因此投資者須確保已了解所涉及的風險及信納該投資適合作為其投資組合的一部分。因此，投資者收回的金額可能低於其原本的投資額。  
新興市場國家的若干證券交易所可能有權暫停或限制在有關交易所買賣的任何證券的買賣。政府或監管機構亦可能實施可能影響金融市場的政策。所有上述各項均可能對本基金造成不利影響。
- **小型公司風險** – 由於中小型公司的流通性較低、較容易受經濟狀況轉變影響，以及未來增長前景亦較為不確定，所以股價可能會較大型公司更為波動。
- **可持續基金風險** – 本基金在挑選證券時採用具約束力的準則，將投資組合內訂明百分比的持倉投資於可持續證券。其亦可根據特定價值或規範排除若干領域、公司或業務活動。



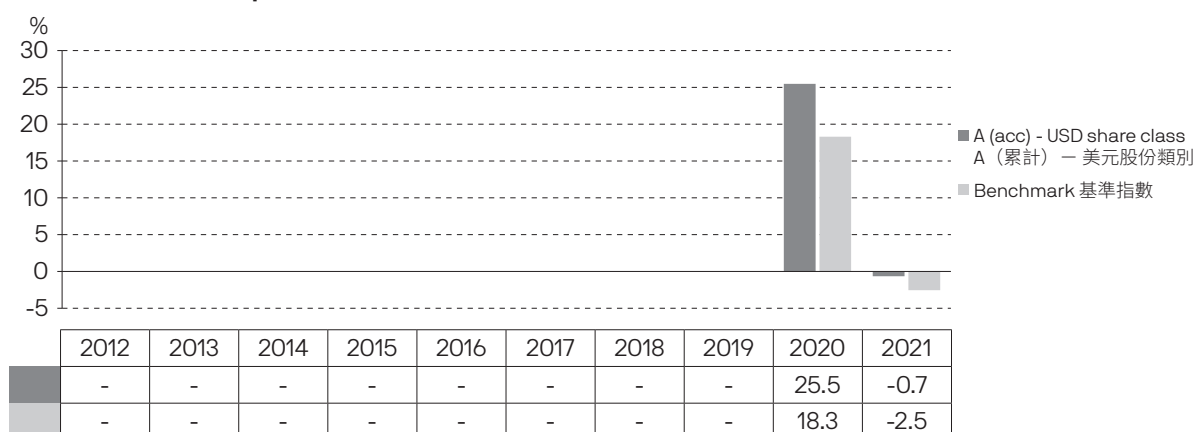
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與並無採用有關準則的類似基金相比，將ESG系統性地納入投資分析並對投資決策產生約束力，可能對本基金的表現構成不利影響。本基金的投資組合亦可能集中於ESG相關證券，及其價值可能會比投資於更分散的投資組合的投資基金較為波動。此外，排除政策（倘實施）可能導致本基金錯失具吸引力的投資機會或可能在不利時機根據其ESG準則出售證券。法律、規例及行業規範不斷發展，可能會影響眾多公司的可持續性，尤其是在環境及社會因素方面。該等措施的任何更改均可能對有關公司造成不利影響，進而可能令其無法成為本基金的合資格投資（儘管其具有商業吸引力）。

ESG評估方法缺乏標準化的分類法，而採用ESG準則的不同基金運用有關準則的方式可能會有所不同。對公司進行ESG評估可能需要主觀判斷，其中可能包括考慮第三方數據，而該等數據可能屬主觀、不完整或不準確，並可能影響投資經理人衡量及評估潛在投資的環境及社會影響的能力及可能導致本基金投資於並不符合有關準則的公司。概不保證投資經理人將正確評估對本基金的投資造成的ESG影響。

- **貨幣風險** — 若本基金的貨幣與投資者所在地的貨幣不同，或本基金的貨幣有別於本基金投資的市場之貨幣，投資者可能蒙受較一般投資風險為高的額外損失。此外，外匯管制變更及貨幣匯率的變動可對投資回報構成不利影響，因此，投資者收回的金額可能低於其原本的投資額。
- **流通性風險** — 缺乏流通性可能導致難以出售資產。缺乏本基金所持有某證券的可靠定價資訊，因而難以可靠地評估資產的市值。存在本基金所作投資與較成熟的市場相比可能承受較高的波動性及較低的流通性之風險。該等證券的價格可能出現波動。因此，投資者收回的金額可能低於其原本的投資額。
- **衍生工具風險** — 本基金可購入衍生工具，包括場外衍生工具，故可能須受制於其直接交易對象不履行其於交易項下的責任，以及本基金將承受損失的風險。衍生工具的估值或會涉及不明朗因素。倘若該等估值不正確，此可能影響本基金的資產淨值計算。與衍生工具相關的其他風險包括流通性風險、波動性風險及場外交易風險。相關資產價值的小變動可引致衍生工具的價格大幅波動，因此投資於衍生工具可能令損失超過本基金投資的款項並可能導致本基金蒙受重大虧損。

### How has the fund performed? 本基金過往的業績表現如何？



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the last valuation day of the calendar year, NAV to NAV, with dividend reinvested.
- These figures show by how much the share class increased or decreased in value during the calendar year being shown. Performance data has been calculated in USD including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
- Benchmark of the share class: MSCI Emerging Markets Index (Total Return Net)
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Management Company views "A (acc) - USD share class" being the focus share class available to retail investors in Hong Kong as the most appropriate representative share class.
- Fund launch date: 2019
- Share class launch date: 2019
- 過去業績資料並不代表將來表現。投資者未必能取回全部投資本金。
- 業績表現以曆年之最後一個估值日的資產淨值作為基礎，股息會滾存再作投資。
- 上述數據顯示股份類別價值在有關曆年內的升跌幅度。業績表現以美元計算，當中包括基金的經常性開支，但不包括基金可能向閣下收取的認購費及贖回費。
- 股份類別之基準指數：MSCI新興市場指數（總回報淨額）
- 如年內沒有顯示有關的業績表現，即代表當年沒有足夠數據用作提供業績表現之用。
- 管理公司視「A（累計）－美元股份類別」作為本基金可供香港零售投資者認購的核心股份類別為最合適的代表股份類別。
- 本基金成立日期：2019
- 股份類別成立日期：2019

## Is there any guarantee? 本基金有否提供保證？

This Fund does not provide any guarantees. You may not get back the full amount of money you invest.  
本基金並不提供任何保證。閣下未必能取回全數投資本金。

## What are the fees and charges? 投資本基金涉及哪些費用及收費？

### ◆ Charges which may be payable by you<sup>†</sup> 閣下或須繳付的收費<sup>†</sup>

You may have to pay the following fees up to the rate listed below when dealing in the shares of the Fund:  
閣下買賣基金股份時或須繳付最高可達之費用如下：

**Subscription fee (Initial charge) 認購費：** Currently 5.0% (up to 8.5% of NAV)  
現時為5.0%（最高可達資產淨值之8.5%）

**Switching fee 轉換費：** 1.0% of NAV  
資產淨值之1.0%

**Redemption fee 贖回費：** Currently 0% (up to 1.0% of NAV)  
現時為0%（最高可達資產淨值之1.0%）

<sup>†</sup> Please refer to the Hong Kong Offering Document of JPMorgan Funds for the calculation methodology of the relevant charges.  
<sup>†</sup> 有關相關費用的計算方法，請參閱摩根基金香港銷售文件。

### ◆ Ongoing fees payable by the Fund 本基金須持續繳付的費用

The following expenses will be paid out of the Fund. They affect you because they reduce the return you get on your investments.  
以下費用將從基金中扣除，閣下的投資回報將會因而減少。

**Management and advisory fee 管理及顧問費：** 1.5% of NAV p.a. (maximum 3.0%)  
每年資產淨值之1.5%（最高可達3.0%）

**Operating and administrative expenses (including Depositary fee) 經營及行政開支（包括保管人費用）：** up to 0.3% of NAV p.a.  
最高達每年資產淨值之0.3%

**Performance fee 表現費：** N/A 不適用

### ◆ Other fees 其他費用

The Fund may charge other fees. Please refer to the 'CHARGES AND EXPENSES' section in the Hong Kong Offering Document of JPMorgan Funds.  
本基金或會收取其他費用。請參閱摩根基金的香港銷售文件內之「費用及開支」一節。

## Additional information 其他資料

- You generally buy, redeem or switch shares at the Fund's next-determined net asset value after the Hong Kong Representative or Intermediaries receive your request in good order at or before 5.00pm (Hong Kong time) being the dealing cut-off time. The Hong Kong Representative or Intermediaries may impose different dealing deadlines for receiving requests from investors.
- The net asset value of this Fund is calculated and published on each "Hong Kong dealing day". They are available online at [am.jpmorgan.com/hk](http://am.jpmorgan.com/hk).
- 在交易截止時間即下午5時正（香港時間）或之前由香港代表人或中介人收妥的股份認購、贖回及轉換要求，一般按基金隨後釐定的資產淨值執行。香港代表人或中介人設定的交易截止時間可能各有不同，投資者應注意提交要求的截止時間。
- 本基金在每一「香港交易日」計算及公布資產淨值。詳情請瀏覽[am.jpmorgan.com/hk](http://am.jpmorgan.com/hk)<sup>1</sup>。

<sup>1</sup> The website has not been reviewed by the SFC.  
<sup>1</sup> 此網頁並未經證監會審閱。

## Important 重要提示

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.  
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，對其準確性及完整性亦不作出任何陳述。