

1. BEA Wise All Weather Fund (the "Fund") is subject to general investment risk, asset allocation risk and currency risk.
2. The Fund is subject to risk of termination of the investment advisory agreement (the "IAA") with BEA. The Fund may either have to undergo material changes in investment objective and policy or be terminated if the IAA is terminated.
3. The Fund may invest in Exchanged Traded Funds ("ETFs"), which may not be actively managed and is subject to risks relating to investment in ETFs generally. Falls in the related tracking index are expected to result in a corresponding fall in the value of the relevant ETF. An ETF's returns may deviate from that of its tracking index.
4. The Fund may invest in other funds and will be subject to the risks associated with the underlying funds. The underlying funds in which the Fund may invest may not be regulated by the SFC. There may be additional costs involved when investing into these underlying funds.
5. The Fund is subject to equity markets risk such as changes in investment sentiment, political, economic conditions and issuer-specific factors which may adversely affect the fund value.
6. The Fund invests in debts securities and are subject to risks in interest rates, credit/ counterparty, downgrading, below investment grade or non-rated securities, volatility and liquidity, valuation and sovereign debt, credit rating risks which may adversely affect the price of the debt securities.
7. The Fund invests in emerging markets and may be subject to increased liquidity risk, currency risk/control, political and economic uncertainties, legal and taxation risks, settlement risks, custody risk and the likelihood of a high degree of volatility.
8. The Fund may use financial derivative instruments for hedging and investment purposes which may not achieve the intended purpose and may result in significant losses. Risks associated with derivative instruments include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk.
9. The manager may at its discretion make distributions from income and/or capital in respect of the distributing classes of the Fund. Distributions paid out of capital amount to a return or withdrawal of part of the unitholders original investment or from any capital gains attributable to that original investment. Such distribution may result in an immediate reduction of the net asset value per unit. A positive distribution yield does not imply a positive return.
10. In terms of currency hedged class units, adverse exchange rate fluctuations between the base currency of the Fund and the class currency of the currency hedged class units may result in a decrease in return and/or loss of capital for unitholders. Over-hedged or under-hedged positions may arise and there can be no assurance that the currency hedged class units will be hedged at all times or that the manager will be successful in employing the hedge.
11. RMB is currently not a freely convertible currency as it is subject to exchange controls and restrictions. Non-RMB based (e.g. Hong Kong) investors are exposed to foreign exchange risk and there is no guarantee that the value of RMB against the investors base currencies (for example HKD) will not depreciate. Any depreciation of the RMB could adversely affect the value of investors' investments.
12. Investors should not make an investment decision based solely on this material.

## OBJECTIVE

The Fund seeks medium to long term capital growth and income by primarily investing in a diversified portfolio of global securities.

## PERFORMANCE

Past performance of the Fund may be presented only when it has an investment track record of not less than 6 months.

## FUND POSITIONING

- Combining BEA's vision and BEA Union Investment's expertise for a comprehensive investment portfolio†
- Diversified asset selection striving for relatively steady returns and growth potential

† BEA serves as the Investment Adviser of the Fund, advising on the Strategic Asset Allocation (as defined in the Product Key Facts Statement under 'Objectives and Investment Policies'). The discretionary investment management function of the fund is solely vested in BEA Union Investment.

## FUND DETAILS

Base Currency	US\$
Management fee	1.20% p.a.
Preliminary Charge	Up to 5.00%
Realization Charge	Currently waived
Dealing Frequency	Daily (HK Business days)
Fund Size	US\$ 53 Million

	NAV Per Unit	Launch Date
A HKD (Dis)	HK\$ 103.94	24 March 2025
A USD (Dis)	US\$ 10.29	24 March 2025
A USD (Acc)	US\$ 10.39	24 March 2025
A RMB (Dis)	RMB 101.49	24 March 2025

## DIVIDEND<sup>^</sup>

	Dividend per Unit	Annualized Yield
A HKD (Dis)	0.46599	5.5%
A USD (Dis)	0.04620	5.5%
A RMB (Dis)	0.45797	5.5%

## CODES

	ISIN	Bloomberg
A HKD (Dis)	HK000112421	BEWAWFA HK
A USD (Dis)	HK000112439	BEAWAFA HK
A USD (Acc)	HK000112447	BEAWAWA HK
A RMB (Dis)	HK000112454	BEWALWA HK



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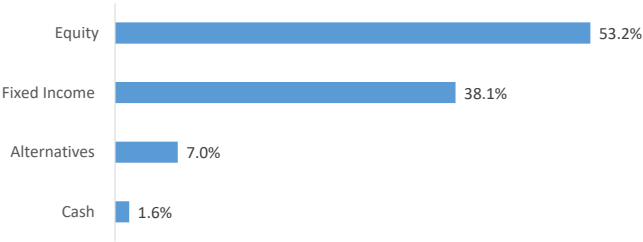
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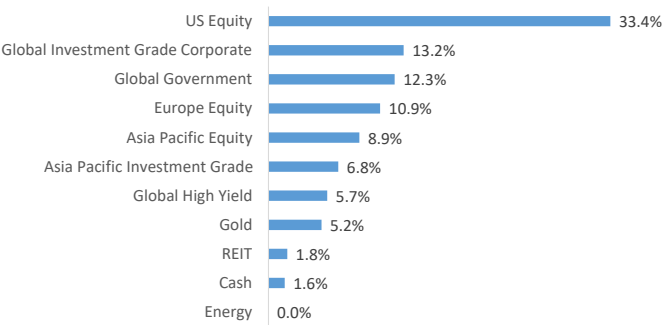
BEA union Investment



ASSET ALLOCATION



ASSET ALLOCATION - DETAILS



TOP HOLDINGS

	Weights
BEA Union Investment Global Bond Fund	12.3%
BEA Union Investment Global Quality Bond Fund	10.9%
BEA Union Investment US Fund	9.4%
iShares Core S&P 500 ETF	8.8%
SPDR S&P 500 ETF	8.1%

\*Hgd: Hedged.

^Please refer to the dividend notice available on website for dividend composition information and details. Dividend only applies to distributing classes and is not guaranteed. Past dividend record is not indicative of future dividend likely to be achieved. Annualised dividend yield= (dividend of the current month x 12) / last month end NAV x 100%. Please note that a positive distribution yield does not imply a positive return. Investors should not make any investment decision solely based on information contained in the table above. You should read the relevant offering document (including the key facts statement) of the fund for further details including the risk factors.

Source: Unless otherwise specified, all fund data sources include BEA Union Investment and Lipper.

Performance is calculated in the respective class of denominated currencies on a NAV to NAV basis. Gross income is re-invested. For funds/share classes denominated in foreign currencies, HKD/USD based investors are therefore exposed to foreign exchange fluctuations.

Month-end asset mixes may total greater than/less than 100% due to rounding. As such the values of the asset allocation displayed may not total 100%.

Investments in the Fund are subject to investment risks, including the possible loss of the principal amount invested. For full details and risk factors of the Fund, please refer to the explanatory memorandum of the Fund. Investors should also read the explanatory memorandum of the Fund for detailed information prior to any subscription. The information contained herein is only a brief introduction to the Fund. Investors should be aware that the price of units may go down as well as up as the investments of the Fund are object to market fluctuations and to the risks inherent in all investments. Past performance is not indicative of future performance. The Fund has been authorised by the Securities and Futures Commission ("SFC") in Hong Kong. SFC authorisation is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors. This material and website have not been reviewed by the SFC in Hong Kong.

Issuer: BEA Union Investment Management Limited

Investment Adviser:  **BEA 東亞銀行**



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