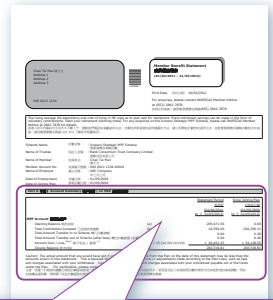




## 帳戶摘要

## 我的退休投資有獲利嗎？

正數代表投資錄得收益，負數則代表虧損。請留意，「報表期」一欄下的收益／虧損只顯示去年四月一日至今年三月三十一日的投資回報。而您參與計劃以來的累積投資回報，請查閱「自參與計劃」一欄。



### 溫馨提示：

本報表顯示的收益／虧損只代表帳面回報，您的實際回報將視乎您他日把基金出售時的價格而定。

### Part A 甲部：Account Summary 帳戶摘要 (In HK\$ 以港元計算)

	Statement Period 報表期 (01/04/2011 to 31/03/2012)	Since Joining Plan 自參與計劃 (01/09/2006 to 31/03/2012)
<b>MPF Account 強積金帳戶</b>		
Opening Balance 期初結餘 (a)	209,471.56	0.00
Total Contribution Invested 已投資供款總額 (b)	24,596.00	206,390.31
Total Amount Transfer-in to Scheme 轉入計劃總額 (c)	0.00	0.00
Total Amount Transfer-out of Scheme (after fees) 轉出計劃總額(收費後) (d)	0.00	0.00
Amount Gain / Loss <sup>Note 1</sup> 帳戶收益 / 虧損 <sup>註 1</sup> (e) = (f)-(a)-(b)-(c)+(d)	+26,451.25	+54,128.50
Closing Balance 期末結餘 (f)	260,518.81	260,518.81



### 溫馨提示：

由於計劃並未有就供款及資產轉移收取任何費用，因此，供款及轉入資產均全數投資，而轉出資產的金額亦相等於全數贖回金額。

## 就供款及資產轉移而言，信託人於我的帳戶扣除了多少費用？

本計劃不收取任何交易費用或買賣差價。



	Statement Period 報表期 (01/04/2011 to 31/03/2012)	Since Joining Plan 自參與計劃 (01/09/2006 to 31/03/2012)
Total Fees Charged to Your Account 由閣下帳戶扣除的費用總額	0.00	0.00

For the Plan, no fees are charged for any transactions (such as contribution, switching, asset transfer and withdrawal, etc.) at the member account level. The bid and offer spreads are currently waived. Fees and charges that are payable by the constituent fund that you invest in (fees such as the investment management fees, trustee and administration fees) are not included in this statement. You can obtain information about fees and charges paid by constituent funds in the Fund Performance Fact Sheet for the Plan. The Fund Expense Ratio shows these amounts as a percentage of fund assets. 計劃目前並沒有就任何交易（如供款、基金轉換、資產轉移及提取等）向成員帳戶收取費用，而買賣差價現行豁免。本報表並不包含閣下所投資的成分基金須支付的其他費用（如投資管理費、受託人費及行政費）。有關成分基金的收費資料，請參閱計劃的基金便覽。便覽上的基金開支比率代表基金費用佔基金資產的百分比。

# 成員權益報表閱覽指引

## 詳細帳戶結餘

### 為甚麼僱主自願性部份的「歸屬結餘」會少於「期末結餘」一欄所顯示的金額？

一般來說，僱主會就僱主自願性供款部份制訂歸屬比例，成員的年資愈長，成員根據歸屬比例所得的僱主自願性供款部份便會愈多。如果您的年資是十年以下，您的「歸屬結餘」便有可能少於「期末結餘」一欄中所顯示的金額。



#### 溫馨提示：

所有強制性供款（包括您與僱主的部份）以及您的自願性供款與靈活自願性供款均全數即時歸屬於您。

#### Part B 乙部：Detailed Account Balance 詳細帳戶結餘 (In HK\$ 以港元計算)

##### By Contribution Type 以供款類別分類

	Opening Balance as at 期初結餘截至 31/03/2011 (1)	Contribution 供款 (2)	Withdrawal 提取 (3)	Gain/Loss 收益 / 虧損 (4) = (5)-(1)-(2)+(3)	Closing Balance as at 期末結餘截至 31/03/2012 (5)	Vested Balance as at 歸屬結餘截至 31/03/2012 (6)
<b>MPF Account 強積金帳戶</b>						
<b>Employer 僱主</b>						
Mandatory 強制性						
- Regular 正常供款	104,753.78	12,000.00	0.00	+ 13,190.71	129,944.49	129,944.49
Voluntary 自願性						
Regular 正常供款	1,194.54	596.00		+ 205.09	1,995.63	1,796.06
<b>Member 成員</b>						
Mandatory 強制性						
Regular 正常供款	103,523.24	12,000.00	0.00	+ 13,055.45	128,578.69	128,578.69
<b>Subtotal 小計</b>	<b>209,471.56</b>	<b>24,596.00</b>	<b>0.00</b>	<b>+ 26,451.25</b>	<b>260,518.81</b>	<b>260,319.24</b>
<b>Grand Total 總計</b>	<b>209,471.56</b>	<b>24,596.00</b>	<b>0.00</b>	<b>+ 26,451.25</b>	<b>260,518.81</b>	<b>260,319.24</b>

## 供款詳情

### 為何這裡顯示有未繳付的供款？

不用擔心，本報表只顯示三月三十一日或之前收妥的供款。而已支付但於當天仍未收到的供款則會在這裡列為仍未繳付之供款。



#### 溫馨提示：

根據強積金條例，僱主可在供款期完結後月份的第十天或之前作出供款。因此，僱主可於四月十日或之前為三月份供款。

Period(s) with Mandatory Contribution and/or Surcharge Outstanding as at the End of the Statement Period  
截至報表期完結日仍未繳付之供款及/或附加費

Contribution Period 供款期	Mandatory Contribution 強制性供款	Surcharge 附加費	Contribution Period 供款期	Mandatory Contribution 強制性供款	Surcharge 附加費
01/03/2012 - 31/03/2012	Y	-			

"Y" means there is mandatory contribution and/or surcharge outstanding or not fully paid for the relevant contribution period.  
"Y" 指有關供款期有尚欠或未完全繳付之強制性供款及/或附加費。