

成員權益 報表 Member Benefit Statement



閱讀指南 Reading Guide

請留意 Please note:

- 1 列明本報表所指定的時期。
Each statement is issued for the period indicated.
- 2 請核對您的個人資料是否正確。若個人資料有變更，例如您的住址，請即通知計劃受託人。
Please check that all your personal details are correct. If you have changed any personal particulars, such as your residential address, please inform the Scheme Trustee.
- 3 如您的現職公司計劃下擁有多於一個的退休帳戶，其有關帳戶已整合於單一帳戶內並列明各部份。而未列出的帳戶，將另行郵寄給您。
If you have more than one retirement account under your current employment, all retirement accounts under the same employment are now automatically consolidated in different portions under one account. Any of your accounts are not listed here will be sent to you separately.

第一部份 Part 1

綜合摘要 - 本部份列出的數字為綜合資產總值的概況

Consolidated Summary - The figures in this section have been combined to summarise your **TOTAL ASSETS**

如何查閱於報表期內及自參與計劃起，帳戶總資產的利益/虧損？

How can I check my consolidated overall gain/loss over not only the statement period but also since I joined the scheme?

4 這兩項數字顯示在報表期內及自您參與計劃起，帳戶總資產的利益/虧損。請注意，虧損金額以負號 (-) 標示。

These two figures show the consolidated overall gain/loss over the statement period, and since the dates you joined the scheme. Please note that the loss amount is indicated by a negative sign (-).

MEMBER BENEFIT STATEMENT 成員權益報表
For the Statement Period from 報表期由 01/01/2018 to 至 31/12/2018

Print Date 編印日期: 05/01/2019

To: CHAN TAI MAN
RM 9599 99/F ABC HOUSE
ABC COURT
NT
00001

To receive SMS/email for your MPF accounts, latest members activities and invitations for seminars, please call +852 2629 2629 to update your telephone number and email address.
如欲接收有關您之強積金戶口資料、最新之投資活動及研討會邀請，請電 +852 2629 2629 更新您的電話號碼及電郵地址。

Scheme Member Details 計劃成員資料

Member A/C No. 成員帳戶號碼	Account Type 帳戶類別	Date Joined Company 參加日期	Date Joined Scheme 參加計劃日期	Terminated 終止離職
99999999	Current Employment Portion 現職工作部份	06/01/2017	20/04/2005	-
99999999	Former Employment Portion 以往工作部份	06/01/2017	06/03/2017	-

PART 1 第一部份 - CONSOLIDATED SUMMARY 綜合摘要
(This part consolidates all assets of your accounts as listed above. 此部份綜合列上帳戶的資產總值。)

Part 1 A 第1A部 - Summary of Account Movements for the Year Ended 31/12/2018 (HKD) 於31/12/2018結算年度帳戶資產增減摘要 (港幣)

	(a)	(b)	(c)
Opening Balance 報表期結餘 (as at 01/01/2018)	\$967,150.80		
Total Contributions Invested 已投資供款總額	\$80,300.98		
Total Amount Transferred Into Scheme 轉入計劃總額		(0)	-
Total Amount Transferred Out of Scheme or Withdrawn From Scheme (after fees) 轉出計劃或從計劃提取的總額 (收費後)		(0)	-
Account(s) Gain/Loss (s) for the Statement Period 於報表期內帳戶總資產的利益/虧損 (s) (Note 1 in Part 7 第七部註1)			\$61,268.38
Closing Balance 報表期末結餘 (as at 31/12/2018)	\$1,108,820.16		

Remarks 備註:
The above information has included the details of your former employment account if you have been transferred to become an employee of the new employer in an intra-group transfer or change of company ownership exercise. There is no buy/sell transaction taken during such transfer; the related amount reflects the cost of transferred amount. 若您的前僱主/前東家與現任僱主/新東家為同一計劃內轉移至新僱主之情況，以上資料已包括您的前工作帳戶內之結餘。此項轉移並不涉及買賣交易，有關金額為轉移金額之本金。

Part 1 B 第1B部 - Summary of Gain/Loss (s) of Account Since Date Joined Scheme (HKD) 自參與計劃帳戶總資產的利益/虧損 (s) (港幣)

	(a)	(b)	(c)
Total Contributions Invested 已投資供款總額	\$526,841.74		
Total Amount Transferred Into Scheme 轉入計劃總額	\$431,879.17		
Total Amount Transferred Out of Scheme or Withdrawn From Scheme (after fees) 轉出計劃或從計劃提取的總額 (收費後)		(0)	-
Account(s) Gain/Loss (s) Since Date Joined Scheme 自參與計劃帳戶總資產的利益/虧損 (s)			\$100,298.65



何謂「歸屬結餘」?

What is "Vested Balances"?

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「歸屬結餘」是指您在截至報表期末的歸屬結餘，此乃按照報表期末之結餘乘以第二部份所列的適用歸屬百分比計算。您的強制性供款及其投資回報歸屬百分比均為 100%。至於僱主自願性供款部份的歸屬百分比，則一般以您的服務年期或按僱主安排而定。請注意，歸屬結餘並未反映所有款項調整情況，包括但不限於抵銷長期服務金或遣散費。

"Vested Balances" is the balance you have vested at each statement's end date and is calculated based on the closing balance multiplied by the appropriate vesting percentage (%), as shown in Part 2. Please remember, your member's mandatory contribution and investment returns are always 100% vested. For your employer's voluntary contribution, the vesting % is usually dependent on your length of employment or at your employer's discretion. Please note that Vested Balances include, but are not limited to, adjustments such as offsetting long-service payment or severance payment.

The screenshot shows a Fidelity Member Benefit Statement for the period from 01/01/2018 to 31/12/2018. It includes sections for:

- Part 1 C: Total Benefit Summary as at 31/12/2018 (HKD), showing contribution types, sources, and vested balances.
- Part 1 C (續): Total Asset Allocation as at 31/12/2018 (港元), showing fund codes, names, opening/closing balances, and percentages.
- Part 1 D: Total Contributions and Related Fees Deducted for the Statement Period (HKD).
- Part 1 E: Transfers In/Out, Withdrawals and Related Fees Deducted for the Statement Period (HKD).
- Part 1 F: Total Fees Charged to Member's Account(s) for the Statement Period (HKD).
- Part 1 G: Contribution and / or Surcharge Outstanding for the Statement Period (HKD).



何謂「總資產分佈」?

What is "Total Asset Allocation"?

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「總資產分佈」顯示截至報表期末於計劃成員資料部份所列帳戶的綜合資產值，並細列各基金的資產分佈。

"Total Asset Allocation" is the consolidated asset value of your accounts broken down by your investment in each fund as listed in your Scheme Member Details at each statement's end date.



如何查閱就供款及有關轉入或轉出計劃而於帳戶所扣除的收費?

How can I check the total fees deducted from my account regarding contributions and transfers?

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如適用，第 1D 及 1E 部份列出從帳戶就供款及有關轉入或轉出計劃所扣除的收費；第 1E 部份列出在報表期內有關轉入或轉出計劃之紀錄。如屬「僱員自選安排」，紀錄下方將會顯示新受託人接獲轉移表格的日期。第 1F 部份則為報表期內帳戶的費用總額。此收費並不包括從基金扣減的收費。

Where applicable, the total amount of contribution and transfer fees deducted from your account(s) will be respectively shown in Part 1D and 1E. Moreover, Part 1E lists the record of transfer in or out for the statement period. For "Employee Choice Arrangement", the date of transfer form received by new trustee will be shown under that record. Part 1F details the total fees deducted from your account(s) during the statement period but does not include fees deducted from the funds.



何謂「尚未支付的款項」?

What is "Outstanding Contribution"?

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有關帳戶內的尚未支付的供款及 / 或附加費將列於第 1G 部份。若您的僱主在供款期後才作出供款，有關資料將顯示於此。

Any outstanding contributions and/or surcharges to be included in your account are detailed in Part 1G. If your employer delays contribution to the scheme until after the contribution period, you will probably see an Outstanding Contribution entry in this section.

This screenshot highlights the sections of the Fidelity Member Benefit Statement related to contributions and fees:

- Part 1 D: Total Contributions and Related Fees Deducted for the Statement Period (HKD).
- Part 1 E: Transfers In/Out, Withdrawals and Related Fees Deducted for the Statement Period (HKD).
- Part 1 F: Total Fees Charged to Member's Account(s) for the Statement Period (HKD).
- Part 1 G: Contribution and / or Surcharge Outstanding for the Statement Period (HKD).

第二部份至第五部份
Part 2 to Part 5

帳戶詳情 - 本部份列出計劃成員資料所顯示的帳戶內各部份的資料

Account Details - The information in this section presents details of different portion(s) of the account shown in Scheme Member Details

如何查閱僱主和成員之正常供款的期末結餘，及轉入的供款詳情？

How can I check the closing balances for Employer's and Member's Regular contributions, or Transfer-in contributions?

9 帳戶權益詳情 - 本部份顯示在報表期內資產的利息/虧損。僱主和成員的強制性正常供款或自願性供款的期末結餘，以及轉入的強制性或自願性供款詳情均在此列明，並根據歸屬百分比計算得出有關歸屬結餘。請注意，歸屬結餘或須按照計劃的規例作出其他款項扣減或調整。

Benefits Details - This section shows any gain/loss for the statement period. The closing balances for Employer's and Member's regular Mandatory or Voluntary contributions, or Transfer-in Mandatory or Voluntary contributions are shown with their vesting % and vested balance. Please note that this section may include any deductions and adjustments from the Vested Balance made in accordance with the scheme rules.

如何查閱僱主和成員於報表期內的所有供款？
How can I check the amount of all Employer's and Member's contributions made within the statement period?

10 帳戶的供款詳情 - 本部份列出在報表期內各個供款期的供款，並按照僱主和成員的強制性和自願性供款類別列明。

Contribution Details - This section breaks down Employer's and Member's Mandatory and Voluntary contributions for each contribution period covered by the statement.

如何查閱於報表期內的基金單位持有總數？
How can I check my total unit holding for each fund within the statement period?

11 帳戶的基金交易詳情 - 本部份列出在報表期內每項基金的交易情況及基金單位持有總數。如欲了解交易類別的詳情，請參閱本部份末段的「交易類別說明」。

Fund Transaction Details - This section lists the transaction details for each fund for the statement period and unit holding. Please refer to the "Transaction Type Legend" at the end of this section to understand what each transaction type relates to.

Fidelity INTERNATIONAL MEMBER BENEFIT STATEMENT 成員權益報表
For the Statement Period from 報表期由 01/01/2018 to 至 31/12/2018

PART 2 第二部 - BENEFIT DETAILS AS AT 31/12/2018 (HKD) 帳戶權益詳情截至 31/12/2018 (港幣)

Contribution Type 供款類別	Opening Balance 開帳期結餘	Contribution 供款	Transfers In/Out 資產轉入/轉出	Asset or Withdrawals ¹ 資產轉出或支取	Closing Balance 報表期末結餘	Vesting % 歸屬百分比	Vested Balances ² 歸屬結餘
Member A/C No. 成員編號 99999999 Account Type 帳戶類別: Current Employment Portion 現職工作部份							
Vesting Start Date 歸屬年度起計 20/04/2005 Vested Service ³ 之歸屬年資 13 Yr(s) 零 8 Mth(s) 月							
Gain/Loss (4) for the Statement Period 於報表期內資產的利息/虧損 (4):					\$43,331.88		
Employer 僱主							
Mandatory 強制性							
Regular 正常供款	\$95,655.61	\$16,877.38	-	-	\$132,454.88	100.00%	\$132,454.88
Voluntary 自願性	\$290,823.99	\$46,546.22	-	-	\$343,100.33	100.00%	\$343,100.33
Transfer Asset 轉移資產	\$378,558.62	-	-	-	\$378,558.62	100.00%	\$378,558.62
Member 成員							
Mandatory 強制性							
Regular 正常供款	\$93,471.15	\$16,877.38	-	-	\$129,968.40	100.00%	\$129,968.40
Sub-total 小計	\$658,509.37	\$80,300.98	-	-	\$964,142.43		\$964,142.43
Member A/C No. 成員編號 99999999 Account Type 帳戶類別: Former Employment Portion 以往工作部份							
Gain/Loss (4) for the Statement Period 於報表期內資產的利息/虧損 (4):					\$16,036.50		
Member 成員							
Mandatory 強制性							
Transfer Asset 轉移資產	\$108,641.33	-	-	-	\$108,641.33	100.00%	\$108,641.33
Sub-total 小計	\$108,641.33	-	-	-	\$108,641.33		\$108,641.33
Sub-total 小計	\$867,150.80	\$80,300.98	-	-	\$1,072,823.16		\$1,072,823.16

¹ Transfers In/Out Asset or Withdrawals refer to the net amount of any transfer-in or transfer-out and transferred-out asset/withdrawals (after fees).
² 轉入/轉出資產或支取指淨額，沒有扣除費用或溢利/虧損。
³ Please see "VALUING ON PAY" IC.
⁴ Gain/Loss: 淨(正)息/淨(負)息。
The date on which calculation for your vested benefits on the Employer's voluntary contribution balance starts.
於僱主自願性供款結餘可享有歸屬權之日開始計算。
As at the statement end date, your years of service (including the suspension period) for determining the vesting percentage on your Employer's voluntary contribution balance.
截至報表期結束時，按報表期內所有僱主自願性供款結餘的歸屬百分比計算。
The period that you have suspended employment with your Employer. It is not deducted from the vesting service for the calculation of the vested benefits on your Employer's balance.
受僱期間暫停工作的期間。該段期間不會從歸屬服務中扣除。
The date on which calculation for your vested benefits on the Employer's regular voluntary contribution balance starts.
於僱主定期供款結餘可享有歸屬權之日開始計算。
As at the statement end date, your years of service (including the suspension period) for determining the vesting percentage on your Employer's regular voluntary contribution balance.
截至報表期結束時，按報表期內所有僱主定期供款結餘的歸屬百分比計算。
The date on which calculation for your vested benefits on the Employer's voluntary transferred asset balance starts.
於僱主自願性轉移資產結餘可享有歸屬權之日開始計算。
As at the statement end date, your years of service (including the suspension period) for determining the vesting percentage on your Employer's voluntary transferred asset balance.
截至報表期結束時，按報表期內所有僱主自願性轉移資產結餘的歸屬百分比計算。
Remarks 備註:
The above information has included the details of your former employment account if you have been transferred to become an employee of the new employer in an intra-group transfer or change of company ownership exercise. There is no buyback transaction taken place during such transfer. The related amount reflects the cost of transferred amount.
若上述資料包括由集團內部調職或公司擁有權變動而於同一計劃內轉移至新僱主之資料，以上資料包括您前工作帳戶內之數目。此項轉移不涉及買賣交易，有關金額為轉移金額之成本。
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Fidelity INTERNATIONAL MEMBER BENEFIT STATEMENT 成員權益報表
For the Statement Period from 報表期由 01/01/2018 to 至 31/12/2018

PART 3 第三部 - CONTRIBUTION DETAILS FOR THE STATEMENT PERIOD (HKD) 於報表期內供款詳情 (港幣)

Please refer to Part 10 for the calculation of contribution and/or exchange systems. (請參閱第10部分以計算供款及/或兌換系統)

Contribution Period 供款期	Contribution 供款		Fees Deducted 已扣除的收費		Contribution Invested (after fees) 已投資的供款 (收費後)		Total Contribution Invested (after fees) 投資總供款 (收費後) 總計
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	
Member A/C No. 成員編號 99999999 Account Type 帳戶類別: Current Employment Portion 現職工作部份							
Employer Contribution 僱主供款							
01/12/2017 - 31/12/2017	\$1,500.00	\$4,058.00	-	-	\$1,500.00	\$4,058.00	\$5,558.00
01/01/2018 - 31/03/2018	\$1,500.00	\$4,286.50	-	-	\$1,500.00	\$4,286.50	\$5,786.50
01/02/2018 - 28/02/2018	\$1,500.00	\$4,286.50	-	-	\$1,500.00	\$4,286.50	\$5,786.50
01/03/2018 - 31/03/2018	\$377.38	\$377.38	-	-	\$377.38	\$377.38	\$754.76
01/05/2018 - 31/05/2018	\$4,500.00	\$12,104.74	-	-	\$4,500.00	\$12,104.74	\$16,604.74
01/06/2018 - 30/06/2018	\$1,500.00	\$4,286.50	-	-	\$1,500.00	\$4,286.50	\$5,786.50
01/07/2018 - 31/07/2018	\$1,500.00	\$4,286.50	-	-	\$1,500.00	\$4,286.50	\$5,786.50
01/08/2018 - 31/08/2018	\$1,500.00	\$4,286.50	-	-	\$1,500.00	\$4,286.50	\$5,786.50
01/09/2018 - 30/09/2018	\$1,500.00	\$4,286.50	-	-	\$1,500.00	\$4,286.50	\$5,786.50
01/10/2018 - 31/10/2018	\$1,500.00	\$4,286.50	-	-	\$1,500.00	\$4,286.50	\$5,786.50
Sub-total 小計	\$16,877.38	\$46,546.22	-	-	\$16,877.38	\$46,546.22	\$83,423.63
Member Contribution 成員供款							
01/12/2017 - 31/12/2017	\$1,500.00	-	-	-	\$1,500.00	-	\$1,500.00
01/01/2018 - 31/01/2018	\$1,500.00	-	-	-	\$1,500.00	-	\$1,500.00
01/02/2018 - 28/02/2018	\$1,500.00	-	-	-	\$1,500.00	-	\$1,500.00
01/03/2018 - 31/03/2018	\$377.38	-	-	-	\$377.38	-	\$377.38
01/05/2018 - 31/05/2018	\$4,500.00	-	-	-	\$4,500.00	-	\$4,500.00
01/06/2018 - 30/06/2018	\$1,500.00	-	-	-	\$1,500.00	-	\$1,500.00
01/07/2018 - 31/07/2018	\$1,500.00	-	-	-	\$1,500.00	-	\$1,500.00
01/08/2018 - 31/08/2018	\$1,500.00	-	-	-	\$1,500.00	-	\$1,500.00
01/09/2018 - 30/09/2018	\$1,500.00	-	-	-	\$1,500.00	-	\$1,500.00
01/10/2018 - 31/10/2018	\$1,500.00	-	-	-	\$1,500.00	-	\$1,500.00
Sub-total 小計	\$16,877.38	-	-	-	\$16,877.38	-	\$16,877.38
Sub-total 小計	\$33,754.76	\$46,546.22	-	-	\$33,754.76	\$46,546.22	\$80,300.98

Member A/C No. 成員編號 99999999 Account Type 帳戶類別: Former Employment Portion 以往工作部份
No contribution has been made to this account for the statement period. 該帳戶於報表期內未有供款。
Remarks: The above information has included the details of your former employment account if you have been transferred to become an employee of the new employer in an intra-group transfer or change of company ownership exercise.
備註: 若上述資料包括由集團內部調職或公司擁有權變動而於同一計劃內轉移至新僱主之資料，以上資料包括您前工作帳戶內之數目。
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Fidelity INTERNATIONAL MEMBER BENEFIT STATEMENT 成員權益報表
For the Statement Period from 報表期由 01/01/2018 to 至 31/12/2018

PART 4 第四部 - FUND TRANSACTION DETAILS FOR THE STATEMENT PERIOD 於報表期內各基金交易詳情

No contribution has been made to this account for the statement period. 該帳戶於報表期內未有供款。
Remarks: The above information has included the details of your former employment account if you have been transferred to become an employee of the new employer in an intra-group transfer or change of company ownership exercise.
備註: 若上述資料包括由集團內部調職或公司擁有權變動而於同一計劃內轉移至新僱主之資料，以上資料包括您前工作帳戶內之數目。
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Transaction Date 交易日期	Transaction Type 交易類別	No. Of Unit Transacted 交易單位	Unit Price 單位價格	Amount In Contribution Currency (after fees) 供款幣值金額 (收費後)	Fees Paid 已付費用
01/01/2018	BF	65,294,768.00	-	-	-
05/01/2018	CC	387,960.00	\$11.030000	\$4,286.50	-
18/01/2018	CC	388,610.00	\$11.030000	\$4,286.50	-
05/02/2018	CC	422,834.00	\$11.030000	\$4,653.88	-
26/04/2018	CC	320,140.00	\$11.030000	\$3,531.74	-
21/04/2018	CC	388,610.00	\$11.030000	\$4,286.50	-
26/05/2018	CC	388,610.00	\$11.030000	\$4,286.50	-
29/05/2018	WC	-1,311,233.00	\$11.030000	-\$14,462.80	-
18/07/2018	CC	388,610.00	\$11.030000	\$4,286.50	-
26/07/2018	CC	388,610.00	\$11.030000	\$4,286.50	-
18/08/2018	WC	2,498,980.00	\$11.030000	\$27,563.75	-
28/09/2018	CC	388,610.00	\$11.030000	\$4,286.50	-
05/09/2018	WC	-2,444,530.00	\$11.030000	-\$26,851.57	-
27/09/2018	CC	388,610.00	\$11.030000	\$4,286.50	-
Total Units 單位總計		68,038,316.00	-	-	-
CB - 結算日 結帳日 結帳日 結帳日 結帳日 結帳日			(HKD)	(HKD)	(HKD)
18/08/2018	WC	4,352,660.00	\$20.126000	\$87,601.74	-
05/09/2018	WC	2,841,430.00	\$20.390000	\$57,851.57	-
06/09/2018	WC	4,376,010.00	\$20.344000	\$89,094.18	-
27/09/2018	CC	148,251.00	\$20.235000	\$2,999.00	-
Total Units 單位總計		11,818,350.00	-	-	-
HK - 匯豐 渣打 匯豐 渣打 匯豐 渣打			(HKD)	(HKD)	(HKD)
01/01/2018	BF	5,340,330.00	-	-	-
05/01/2018	CC	113,290.00	\$26.480000	\$3,000.00	-
10/02/2018	CC	107,257.00	\$27.970000	\$3,000.00	-
09/03/2018	CC	133,717.00	\$26.360000	\$3,574.76	-
18/04/2018	CC	102,940.00	\$26.360000	\$3,000.00	-



「報表期末結餘」是以什麼單位價格計算的？
Which unit price is used to calculate the "Closing Balance"?

12 期末單位價格 - 此價格用以計算本報表第一部份及第二部份的「報表期末結餘」。

Closing Unit Price - This is used to calculate the dollar value of the "Closing Balance" as shown in Part 1 and Part 2 of the statement as at its end date.



如何查閱我帳戶內的投資分配指示？
How can I check my account's investment allocation?

13 帳戶投資選擇概況 - 本部份列出帳戶截至此日期的投資分配情況。所列投資分配指示將適用於未來供款或任何未來轉移資產的投資，直至您作出任何更改。強積金計劃成員可隨時登入我們的網站 (www.fidelity.com.hk)，更改您的投資選擇。

Investment Mandate as at - This section shows the investment allocation as of the date stated. The allocation applies to the investment of future contributions or any transfer-in assets until such time as it is changed. For MPF member, you can change your investment mandate via our website (www.fidelity.com.hk) anytime.

MEMBER BENEFIT STATEMENT 成員權益報表 For the Statement Period from 報表期間由 01/01/2018 至 31/12/2018						
Transaction Date 交易日期	Transaction Type 交易類別	No. of Unit Transacted 交易單位	Unit Price 單位價格	Amount in Contribution Currency (after fees) 供款幣值金額 (收費後)	Fees Paid 已付費用	
01/01/2018	BF	1,011.1750				
17/01/2018	RL	0.1430	\$28.382000		\$3.88	
20/04/2018	RL	0.1390	\$28.788000		\$4.02	
18/08/2018	WC	-965.7290	\$32.777000		-\$31,653.70	
06/09/2018	WC	-965.7280	\$33.710000		-\$32,554.69	
Total Units 單位總計						
Closing Unit Price 期末單位價格 (as at 31/12/2018)						
45 - Fidelity International Public Fund 富達國際公積金						12,200.00 (HKD)
GP - MPF Contribution Public Fund 強積金公積金						11,630.00 (HKD)
CS - Central Global Public Fund 全球公積金						26,441.00 (HKD)
Transaction Type Legend 交易類別說明						
BF	= Balance Brought Forward 上期結餘	SDSH	= Forfeiture Re-allocation (Unit) 未歸還供款再分配單位	WC	= Asset Switching 資產轉換	
CC	= Contribution 供款	BF	= Forfeiture Re-allocation (Amount) 未歸還供款再分配金額	X1	= Unit Transfer Out 轉出單位	
HC	= Surcharge 供款附加費	TC	= Termination Contribution 終止供款	X3	= LSPSP/Other 終止供款及非供款	
PR	= Partial Withdrawal 部分贖回	TJ	= Transfer-in/Out (Unit) 轉入/轉出單位	X4	= Reinvestment of Member from LSPSP 轉入此類及非供款/終止供款及非供款	
RL	= Management Fee Rebate 管理費折讓	TJ	= Termination Adjustment 終止供款調整	X5	= Withdrawal 贖回單位	
DR	= Overriding 非供款	U1/U2/U3	= Forfeiture Returned to Employer 未歸還供款在僱主層上			
		DA	= Reinvestment to DBS 重新投資到富達投資資產			
Remarks 備註:						
1. For subscription transactions (e.g. contribution, asset switching, transfer in, etc.), the "Amount in Contribution Currency (after fees)" is the same as the actual amount credited to the Contribution Fund. 所有認購交易中(例如供款、資產轉換、轉入等)、「供款幣值金額(收費後)」相等於認購基金實際存入之金額。						
2. The "No. of Unit Transacted" for subscription transactions represents the number of units subscribed at the "Unit Price" on the relevant Transaction Date, separately for the Mandatory Contribution (MC) and Voluntary Contribution (VC) if any. Besides, according to the Scheme's Trust Deed, number of unit issuance must not be less than 0.001 unit. Therefore, unit is rounded down to 3 decimal places. The remaining portion which is not sufficient to subscribe for 0.001 unit of (any) is retained in the subscribed fund. The "Unit Price" is rounded down to 3 decimal places. Therefore, "No. of Unit Transacted" x "Unit Price" may not be equal to the "Amount in Contribution Currency (after fees)" due to the rounding adjustment. 認購交易中「交易單位」代表在相關交易日期以「單位價格」所認購的成份基金之單位數目，分別計算強制性供款及自願性供款部份(如適用)。此外，根據信託契約，發行單位必須不少於0.001單位。因此，單位之取其小數點後之三數位。不足對發0.001單位的餘額(如適用)，則保留在申購之基金內。單位價格亦取其小數點後之三數位。因此「交易單位」乘以「單位價格」之所得數額可能與供款幣值金額(收費後)有差異。						
3. For redemption transactions (e.g. withdrawal, asset switching, transfer out, etc.), the rounding treatment in the actual operational logic are as follows: (i) The number of fund units in the account of MC multiplied by the fund unit price, (ii) then rounded off to 2 decimal places when calculating redemption amount of MC. The same steps are applied for VC and added up to calculate total redemption amount. 所有贖回交易中(例如贖回、資產轉換、轉出等)，載在整合安插及結算實際操作邏輯，即：將帳戶內強制性供款之單位乘以單位價格，(ii) 然後將四捨五入至小數點後兩位所得出總數額，自願性供款的核算方法同上，再合計出總贖回數額。						
4. The above information has included the details of your former employment account if you have been transferred to become an employee of the new employer in an intra-group transfer or change of company ownership exercise. There is no buy/sell transaction taking place during such transfer, the related amount reflects the cost of transferred amount. 若您曾經在集團內部調職或公司擁有權變動而於同一計劃內轉移至新僱主之成員，以上資料已包括您在目前工作帳戶內之結餘。此項轉移並不涉及買賣交易有關金額為轉移之本金。						
PART 5 第五部 - INVESTMENT MANDATE AS AT 05/01/2019 投資分配指示日期: 05/01/2019						
Fund Code 基金編號	Fund Name 基金名稱	Mandatory Portion 強制性部份	Voluntary Portion 自願性部份	DIS Investment Allocation % 預設投資策略投資分配 %		
Member A/C No. 成員帳戶號碼 99999999 Account Type 帳戶類別: Current Employment Portion 現職工作部份						
43	富達國際公積金 (FUND) 富達、國際基金、環球、債券	100%	100%	Not Applicable 不適用		
Member A/C No. 成員帳戶號碼 99999999 Account Type 帳戶類別: Former Employment Portion 以往工作部份						
45	富達國際公積金 (FUND) 富達、國際基金、環球、債券	100%	100%	Not Applicable 不適用		

如有查詢，請致電富達投資熱線或瀏覽富達網站。

If you have any questions, please call the Fidelity Investor Hotline or visit the Fidelity Website.

(852) 2629 2629

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