

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，請即經僱主通知計劃受託人。
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 via your employer.
- 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。
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.

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 (-).

何謂「歸屬結餘」？

What is "Vested Balances"?

5 「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。您的供款及其投資回報歸屬百分比均為100%。至於僱主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 contribution and investment returns are always 100% vested. For your employer's 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.

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

Print Date 編印日期: 05/01/2019

To: CHAN TAI MAN
RM 999 99F ABC HOUSE
ABC COURT
NT
00001

Scheme Member Details 計劃成員資料

Member A/C No.	Account Type	Date Joined Company	Account Open Date	Terminated
00000000	Current Employment Portion	20/06/2015	01/06/2015	-

Part 1 第一部份 - CONSOLIDATED SUMMARY 綜合摘要
(This part consolidates all assets of your account(s) as listed below. 此部份綜合列於「報表期內資產」)

Part 1 第一部份 - Summary of Account Movements for the Period Ended 31/12/2018 (HKD) 帳戶資產增減摘要於 31/12/2018 報表結算日 (港元)

Opening Balance 報表期開始結餘 (as at 01/01/2018)	(a)	\$362,148.51
Total Contributions Made (before fees) 供款總額 (收費前)	(b)	\$41,080.00
Total Amount Transferred Into Scheme (before fees) 轉入計劃總額 (收費前)	(c)	-
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)	(d)	-
Others 其他	(e)	\$895.27
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 第七部份註1)	(f) = (a)-(b)-(c)+(d)+(e)-(f)	\$36,034.46
Closing Balance 報表期末結餘 (as at 31/12/2018)	(g)	\$429,966.24

Part 1 B 第一部份 B - 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) (港元)

Total Contributions Made (before fees) 供款總額 (收費前)	(a)	\$362,572.00
Total Amount Transferred Into Scheme (before fees) 轉入計劃總額 (收費前)	(b) <td>\$488.38</td>	\$488.38
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)	(c) <td>\$782.00</td>	\$782.00
Others 其他	(d) <td>\$782.00</td>	\$782.00
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)	(e) = (a)-(b)-(c)+(d)-(e)	\$76,145.89

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

Part 1 C 第一部份 C - Total Asset Allocation as at 31/12/2018 (HKD) 總資產分佈截至 31/12/2018 (港元)

Fund Code (Class Code) 基金代號 (類別代號)	Fund Name (Class Name) 基金名稱 (類別名稱)	Percentage % 百分比	Closing Balance 報表期末結餘
FE (A)	FIDELITY GLOBAL EQUITY FUND (GLOBAL MARKET) (環球股票基金 (全球市場策略))	18.73%	\$80,776.61
FO (A)	FIDELITY GLOBAL BOND FUND (GLOBAL MARKET) (環球債券基金 (全球市場策略))	6.87%	\$41,595.51
FO (A)	FIDELITY GLOBAL BOND FUND (GLOBAL MARKET) (環球債券基金 (全球市場策略))	41.45%	\$178,213.88



何謂「總資產分佈」?
What is "Total Asset Allocation"?

6 「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價值，並細列各基金的資產分佈。

“Total Asset Allocation” shows 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?

7 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，而第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 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"?

8 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.

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 1C 第1C部 - Total Benefit Summary as at 31/12/2018 (HKD) 總權益摘要截至 31/12/2018 (港元) (Note 2 in Part 7 第七部註2)

供款類別	開戶結餘	結算結餘	歸屬結餘 (請細閱下列「注意」事項)
Employer Contribution 僱主供款	\$288,450.41	\$342,279.49	\$342,279.49
Member Contribution 成員供款	\$75,096.10	\$87,699.75	\$87,699.75
Total 總計	\$363,546.51	\$429,979.24	\$429,979.24

Part 1D 第1D部 - Total Contributions and Related Fees Deducted for the Statement Period (HKD) 於報表期內供款總額及有關扣除的收費 (港元) (Note 3 in Part 7 第七部註3)

供款 (收費前)	已扣除的收費	供款 (收費後)
\$41,088.00	-	\$41,088.00

Part 1E 第1E部 - Transfers In/Out, Withdrawals and Related Fees Deducted for the Statement Period (HKD) 於報表期內轉入/轉出計劃的款項、轉出款項及有關扣除的收費 (港元) (Note 3 in Part 7 第七部註3)

No transfer asset or withdrawal has been made for the statement period. 於報表期內未有任何資產轉移或權益提取。

Part 1F 第1F部 - Total Fees Charged to Member's Account(s) for the Statement Period (HKD) 於報表期內由成員帳戶支付的費用總額 (港元) (Note 4 in Part 7 第七部註4)

\$41,088.00

Part 1G 第1G部 - Contribution and / or Surcharge Outstanding for the Statement Period (HKD) 於報表期內尚未支付的供款及/或附加費 (港元)

供款類別	尚未支付供款	備註
Member A/C No. 成員帳戶號碼 999999999 Account Type 帳戶類別: Current Employment Portion 現職工作部份	\$11,088.00	Outstanding Contribution 尚未支付的供款

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益/虧損。僱主和成員的正常供款的期末結餘，以及轉入的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 contributions or Transfer-in 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.

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 (港元)

供款類別	開戶結餘	供款 (收費前)	轉入/轉出 (收費後)	其他	結算結餘	歸屬百分比	歸屬結餘
Employer 僱主	\$287,878.03	\$32,341.00	-	\$52.59	\$341,669.42	100.00%	\$341,669.42
Member 成員	\$75,096.10	\$8,547.00	-	\$141.63	\$87,699.75	100.00%	\$87,699.75
Sub-Total 小計	\$362,974.13	\$40,888.00	-	\$694.22	\$429,369.24		\$429,369.24
Total 總計	\$362,974.13	\$41,088.00	-	\$694.22	\$429,979.24		\$429,979.24

Remarks 備註:

- Please note that if there is no buy/sell transaction taken place during the transfer, the related amount reflects the cost of transferred amount. 如轉移並未涉及買賣交易，有關金額為轉入金額之本金。
- 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 within the scheme under the inter-employer transfer arrangement or change of ownership transfer. 若您曾於同集團內調職或公司擁有權變動與同一計劃內轉移至新僱主之層級，以上資料包括您前僱主帳戶內之結餘。

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供款類別列明。

Contribution Details - This section breaks down Employer's and Member's 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.

「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。

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.