



特別自願性供款
Special Voluntary
Contribution

考慮加入自願供款 退休生活可更豐富

假如您想退休生活更豐盛，不妨考慮每月多儲蓄數百元，在強積金計劃加入自願性供款，可讓退休投資發揮更大的本利複計增長效益！

Consider making additional contributions to help you achieve a comfortable retirement

Every bit of extra savings, however little, could help you achieve a better lifestyle in retirement. Making additional contributions of several hundred dollars a month in your MPF plan to help further compound your retirement investment in the long term!



請參閱以下的假設例子*

博文和偉明現年均為20歲，剛開始他們的第一份工作。

- 博文每月把港幣500元儲蓄放入「特別自願性供款帳戶」。
- 偉明認為作出額外退休投資為時尚早，日後再作打算。

當博文和偉明35歲時：

- 博文決定停止作出額外供款，但繼續持有這投資直至65歲退休為止。
- 偉明決定開始向「特別自願性供款帳戶」每月作出港幣500元供款直至65歲退休為止。

Below is a hypothetical example*

Jack and Eric are both 20 years old and have just started their first jobs.

- Jack decides to put aside HK\$500 a month into a Special Voluntary Contribution Account.
- Eric thinks it is too early to start making additional investments for retirement.

When Jack and Eric are both 35 years old.

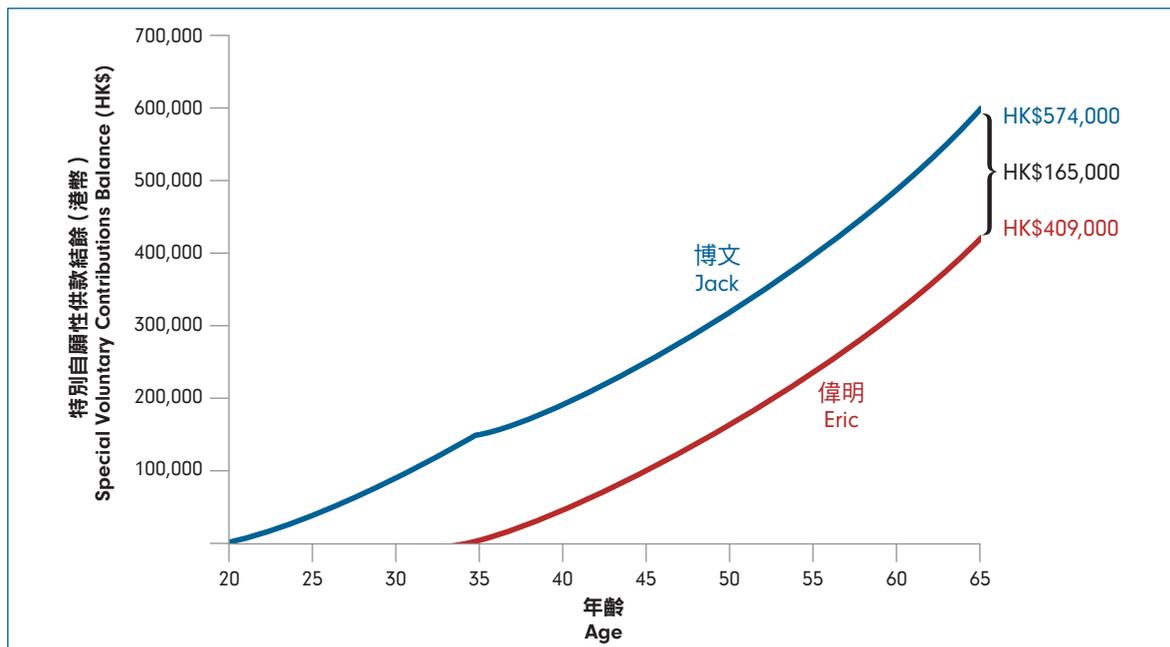
- Jack decides to stop making additional contributions. However, he stays invested until he retires at 65 years old.
- Eric decides to contribute HK\$500 a month to his Special Voluntary Contribution Account until he retires at 65 years old.

兩人退休時，誰可擁有較多儲蓄？

當博文和偉明於65歲退休時，他們的特別自願性供款儲蓄總額分別為港幣574,000元及港幣409,000元。雖然偉明的特別自願性供款年期比博文多出15年，但博文的儲蓄卻反比偉明多出港幣165,000元。箇中原因在於早期作出額外供款，讓投資發揮本利複計增長效益及享受其時間功效，讓投資更加事半功倍！

Who will have more money when they retire?

When Jack and Eric retire at the age of 65, they would have accumulated HK\$574,000 and HK\$409,000 respectively from special voluntary contributions. Eric has 15 more years of special voluntary contributions than Jack, but Jack has accumulated HK\$165,000 more than Eric. **The reason is that putting money to work early allows the investment to compound over a long period of time in an effortless way!**



* 此項說明例子乃假設每年回報率為5%並每月複計。為供呈列用途，有關數字之尾數均調低為最接近之港幣1,000元。您個人帳戶所賺取的收益可能高於或低於此例子。本例子並非用以代表任何投資產品之確實表現。
This illustration is based on a hypothetical 5% annual rate of return, compounded monthly. Figures are rounded down to the nearest HK\$1,000 for presentation purposes. Your own account might earn more or less than this example. The example is not intended to represent the actual performance of any investment product.

您可透過以下途徑作出額外供款：

Below are ways for you to make additional contributions:

1

透過您的僱主設立的強積金戶口

- 需視乎僱主的安排
- 每月供款從您的薪金扣除並透過僱主交予計劃受託人
- 沒有最低投資金額限制
- 一般只可以在離職時提取自願性供款；或經僱主同意提早提取

Through the MPF account with your employer

- Subject to employer's discretion
- Monthly contribution automatically deducted from salary and forward to the scheme trustee via your employer
- No minimum investment amount
- Withdrawal typically only upon termination of employment or as agreed with your employer

請向僱主查詢
Please check
with your
employer

+



Form EEVC表格

或 / OR

2

開設一個特別自願性供款帳戶#

- 強制性公積金計劃條例規定的有關僱員及現時為職業退休計劃的成員或強積金計劃的成員均具資格
- 最低投資金額
 - 港幣500元 (每月供款須經銀行戶口直接扣數) 或
 - 港幣1,000元 (一筆過供款並以支票支付)

Setting up a Special Voluntary Contribution Account#

- Available to Relevant Employee as defined under Mandatory Provident Fund Schemes Ordinance and an existing ORSO scheme member or MPF scheme member
- Minimum investment amount
 - HK\$500 (Monthly contributions via direct debit) or
 - HK\$1,000 (Lump sum contributions by cheque)



Form SVC表格

請立即填妥特別自願性供款帳戶成員申請表格 (SVC表格)，並寄回計劃受託人，便可開設「富達特別自願性供款帳戶」。如您需要進一步資料，請致電富達投資熱線 (852) 2629 2629。

To open a Fidelity Special Voluntary Contribution Account, simply fill out the Special Voluntary Contribution Account Membership Application Form (Form SVC) and return it to the Scheme Trustee. If you wish to get more information, please call the Fidelity Investor Hotline (852) 2629 2629.

詳情請細閱有關銷售文件；您可從我們的網站下載此文件。

Please refer to the relevant offering document for further information. A copy of the document is available on our website.

富達理財中心
Fidelity Investor Centre

地址： 香港金鐘道88號太古廣場二座21樓

營業時間： 星期一至五，上午9時至下午6時(敬請預約)

Address: Level 21, Two Pacific Place, 88 Queensway, Admiralty, Hong Kong

Hours: Monday – Friday, 9am to 6pm (by appointment)

富達投資熱線
Fidelity Investor Hotline
(852) 2629 2629

富達網站
Fidelity Website
www.fidelity.com.hk

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