Guide to read the Member Benefit Statement 成員權益結算書詳析指引

1 Member's personal particulars 成員個人資料

2 Shows the balance of Member account at the beginning of the reporting period 顯示成員賬戶於期初之結餘

3 Shows the total contribution invested during the reporting period 顯示期內已投資供款總額

4 Shows the total amount transferred into the scheme during the reporting period 顯示期內轉入計劃總額

5 Shows the "Rebate" (which included Management Fees, Bonus, and Units Rebate (if applicable)) and allocation of employer unvested benefit during the reporting period 顯示期內「回扣」(當中包括管理費、獎賞及基金單位回扣(如適用))及僱主未能歸屬權益分配

6 Shows the total amount transferred out of the scheme during the reporting period 顯示期內轉出計劃總額

7 Shows the total amount withdrawn from the scheme during the reporting period 顯示期內自計劃提取總額

8 Shows the dollar amount of portfolio return for Member account in the scheme, representing the change of the net asset values between the opening and closing balances of the account in the scheme after account movements such as contributions made, transfers and amount withdrawn or redeemed. A positive figure indicates that the account has recorded gains during the reporting period and figure quoted in brackets means losses. The figure represents gain/loss in that one reporting period only 顯示投資於本計劃的投資組合的回報。該款額代表成員賬戶在期初結餘與期末結餘的淨資產值變動，當中已減去賬戶資產的增減，例如供款款額、轉出/轉入款額，以及提取/贖回款額。正數代表期內錄得的收益，括號內的數字表示虧損。有關數字只代表在單一結算期內的益/損

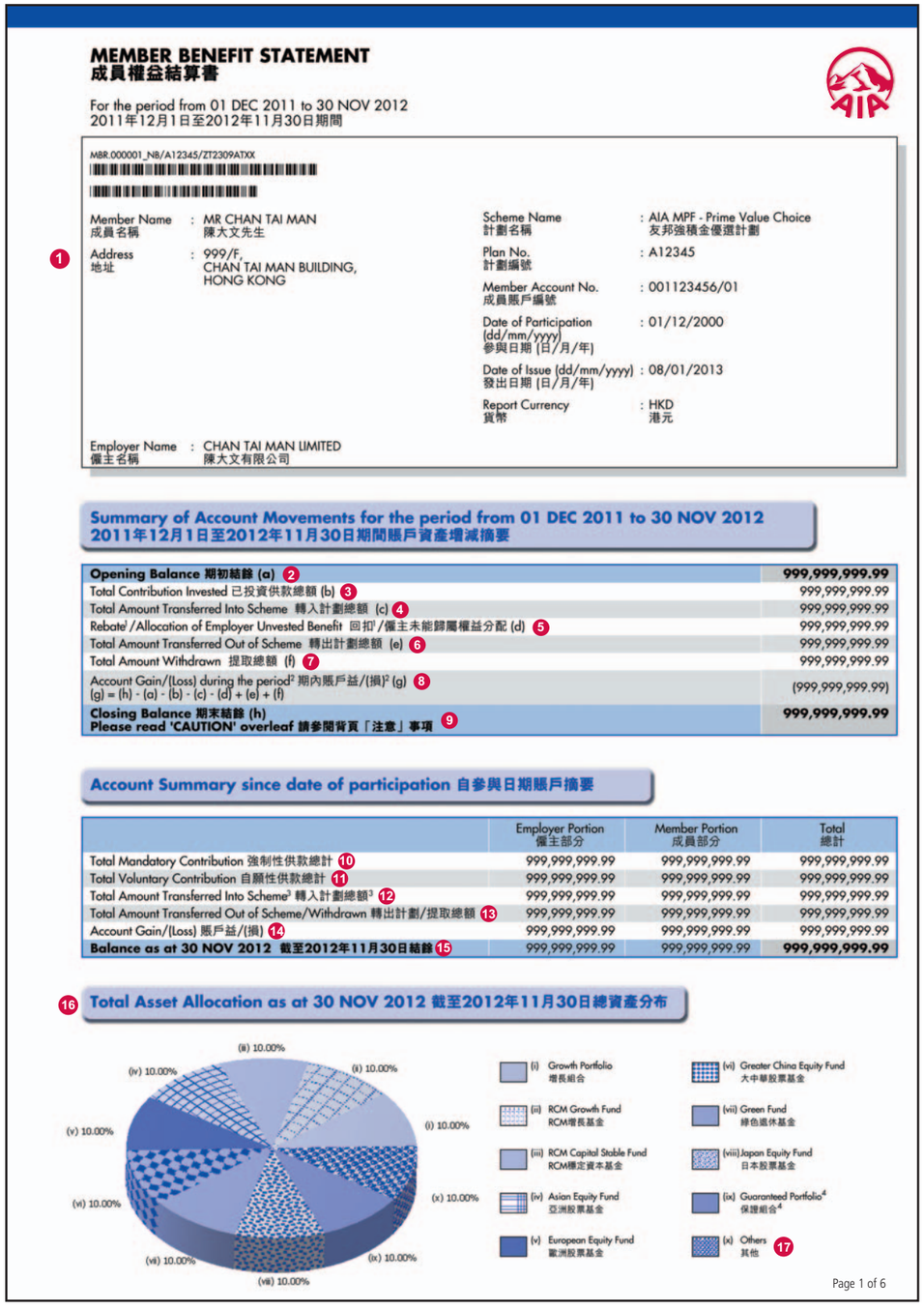
9 Shows the balance of Member account at the end of the reporting period 顯示成員賬戶於期末之結餘

10 Shows the total mandatory contribution made by the member and his/her employer since date of participation 顯示自參與日期成員及其僱主作出的強制性供款總計

11 Shows the total voluntary contribution made by the member and his/her employer since date of participation 顯示自參與日期成員及其僱主作出的自願性供款總計

12 Shows the total amount transferred into the scheme, which included the amount transferred-in from other schemes, rebate, and allocation of employer unvested benefit since date of participation (if applicable) 顯示自參與日期轉入計劃總額，當中包括轉自其他計劃之金額、回扣及僱主未能歸屬權益分配(如適用)

13 Shows the total amount transferred out of and withdrawn from the scheme since date of participation 顯示自參與日期轉出計劃及自計劃提取總額



MEMBER BENEFIT STATEMENT
成員權益結算書

For the period from 01 DEC 2011 to 30 NOV 2012
2011年12月1日至2012年11月30日期間

M8R.000001_NB/A12345/ZT2309ATXX

1

Member Name 成員名稱 : MR CHAN TAI MAN 陳大文先生
Address 地址 : 999/F, CHAN TAI MAN BUILDING, HONG KONG

Scheme Name 計劃名稱 : AIA MPF - Prime Value Choice 友邦強積金優選計劃
Plan No. 計劃編號 : A12345
Member Account No. 成員賬戶編號 : 001123456/01
Date of Participation (dd/mm/yyyy) 參與日期 (日/月/年) : 01/12/2000
Date of Issue (dd/mm/yyyy) 發出日期 (日/月/年) : 08/01/2013
Report Currency 貨幣 : HKD 港元

Employer Name 僱主名稱 : CHAN TAI MAN LIMITED 陳大文有限公司

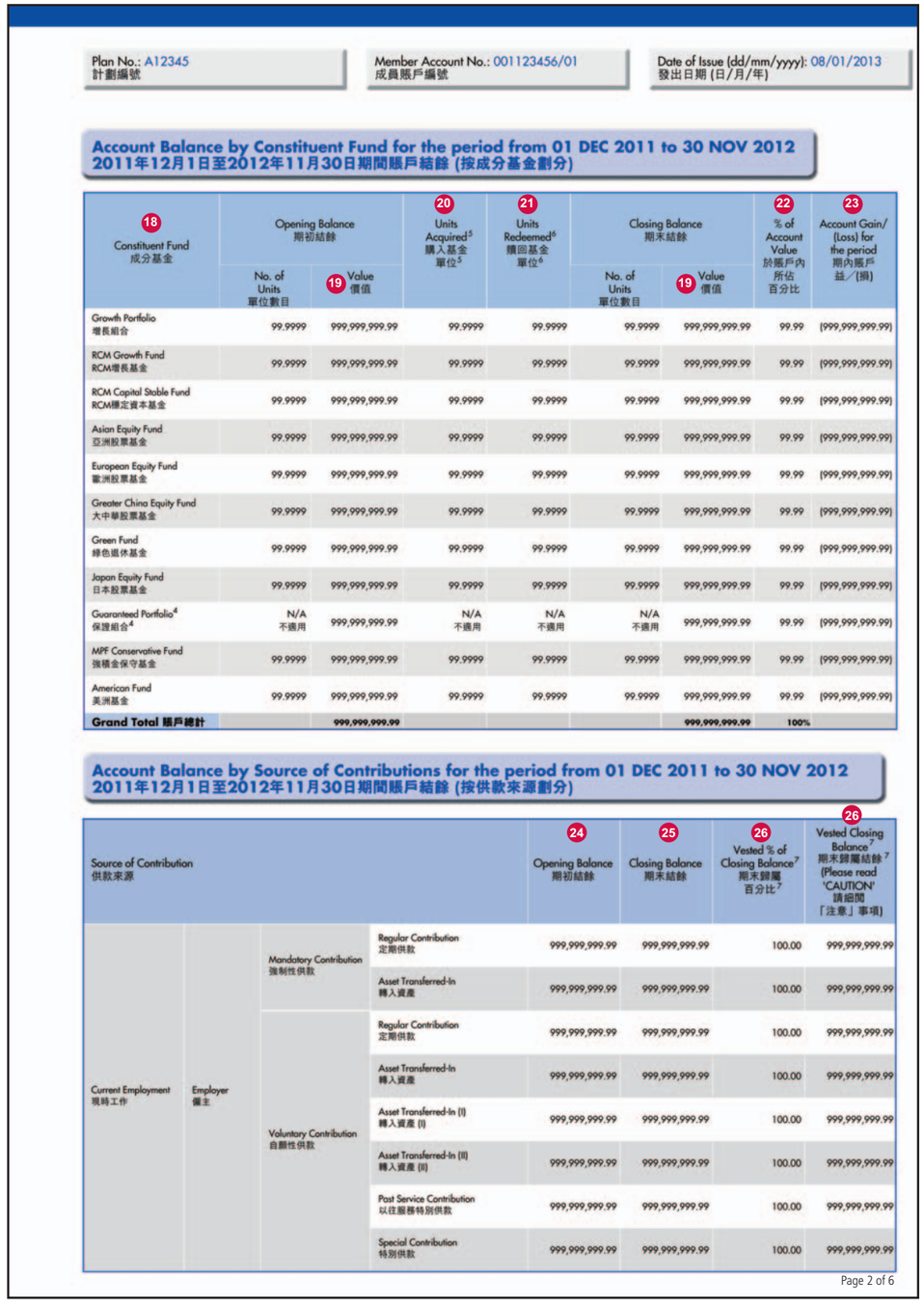
Summary of Account Movements for the period from 01 DEC 2011 to 30 NOV 2012
2011年12月1日至2012年11月30日期間賬戶資產增減摘要

Opening Balance 期初結餘 (a) 2	**999,999,999.99**
Total Contribution Invested 已投資供款總額 (b) 3	999,999,999.99
Total Amount Transferred Into Scheme 轉入計劃總額 (c) 4	999,999,999.99
Rebate[1] /Allocation of Employer Unvested Benefit 回扣[1] /僱主未能歸屬權益分配 (d) 5	999,999,999.99
Total Amount Transferred Out of Scheme 轉出計劃總額 (e) 6	999,999,999.99
Total Amount Withdrawn 提取總額 (f) 7	999,999,999.99
Account Gain/(Loss) during the period[2] 期內賬戶益/(損)[2] (g) = (h) - (a) - (b) - (c) - (d) + (e) + (f) 8	(999,999,999.99)
Closing Balance 期末結餘 (h) **Please read 'CAUTION' overleaf 請參閱背頁「注意」事項** 9	**999,999,999.99**

Account Summary since date of participation 自參與日期賬戶摘要

	Employer Portion 僱主部分	Member Portion 成員部分	Total 總計
Total Mandatory Contribution 強制性供款總計 10	999,999,999.99	999,999,999.99	999,999,999.99
Total Voluntary Contribution 自願性供款總計 11	999,999,999.99	999,999,999.99	999,999,999.99
Total Amount Transferred Into Scheme[3] 轉入計劃總額[3] 12	999,999,999.99	999,999,999.99	999,999,999.99
Total Amount Transferred Out of Scheme/Withdrawn 轉出計劃/提取總額 13	999,999,999.99	999,999,999.99	999,999,999.99
Account Gain/(Loss) 賬戶益/(損) 14	999,999,999.99	999,999,999.99	999,999,999.99
Balance as at 30 NOV 2012 截至2012年11月30日結餘 15	999,999,999.99	999,999,999.99	**999,999,999.99**

16 **Total Asset Allocation as at 30 NOV 2012 截至2012年11月30日總資產分布**



Plan No.: A12345 計劃編號
Member Account No.: 001123456/01 成員賬戶編號
Date of Issue (dd/mm/yyyy): 08/01/2013 發出日期 (日/月/年)

Account Balance by Constituent Fund for the period from 01 DEC 2011 to 30 NOV 2012
2011年12月1日至2012年11月30日期間賬戶結餘 (按成分基金劃分)

18 Constituent Fund 成分基金	Opening Balance 期初結餘		20 Units Acquired[5] 購入基金單位[5]	21 Units Redeemed[6] 贖回基金單位[6]	Closing Balance 期末結餘		22 % of Account Value 於賬戶內所佔百分比	23 Account Gain/(Loss) for the period 期內賬戶益/(損)
	No. of Units 單位數目	19 Value 價值			No. of Units 單位數目	19 Value 價值		
Growth Portfolio 增長組合	99.9999	999,999,999.99	99.9999	99.9999	99.9999	999,999,999.99	99.99	(999,999,999.99)
RCM Growth Fund RCM增長基金	99.9999	999,999,999.99	99.9999	99.9999	99.9999	999,999,999.99	99.99	(999,999,999.99)
RCM Capital Stable Fund RCM穩定資本基金	99.9999	999,999,999.99	99.9999	99.9999	99.9999	999,999,999.99	99.99	(999,999,999.99)
Asian Equity Fund 亞洲股票基金	99.9999	999,999,999.99	99.9999	99.9999	99.9999	999,999,999.99	99.99	(999,999,999.99)
European Equity Fund 歐洲股票基金	99.9999	999,999,999.99	99.9999	99.9999	99.9999	999,999,999.99	99.99	(999,999,999.99)
Greater China Equity Fund 大中華股票基金	99.9999	999,999,999.99	99.9999	99.9999	99.9999	999,999,999.99	99.99	(999,999,999.99)
Green Fund 綠色退休基金	99.9999	999,999,999.99	99.9999	99.9999	99.9999	999,999,999.99	99.99	(999,999,999.99)
Japan Equity Fund 日本股票基金	99.9999	999,999,999.99	99.9999	99.9999	99.9999	999,999,999.99	99.99	(999,999,999.99)
Guaranteed Portfolio[4] 保證組合[4]	N/A 不適用	999,999,999.99	N/A 不適用	N/A 不適用	N/A 不適用	999,999,999.99	99.99	(999,999,999.99)
MPF Conservative Fund 強積金保守基金	99.9999	999,999,999.99	99.9999	99.9999	99.9999	999,999,999.99	99.99	(999,999,999.99)
American Fund 美洲基金	99.9999	999,999,999.99	99.9999	99.9999	99.9999	999,999,999.99	99.99	(999,999,999.99)
Grand Total 賬戶總計		**999,999,999.99**				**999,999,999.99**	**100%**	

Account Balance by Source of Contributions for the period from 01 DEC 2011 to 30 NOV 2012
2011年12月1日至2012年11月30日期間賬戶結餘 (按供款來源劃分)

Source of Contribution 供款來源				24 Opening Balance 期初結餘	25 Closing Balance 期末結餘	26 Vested % of Closing Balance[7] 期末歸屬百分比[7]	26 Vested Closing Balance[7] 期末歸屬結餘[7] (Please read 'CAUTION' 請細閱「注意」事項)
Current Employment 現時工作	Employer 僱主	Mandatory Contribution 強制性供款	Regular Contribution 定期供款	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Asset Transferred-In 轉入資產	999,999,999.99	999,999,999.99	100.00	999,999,999.99
		Voluntary Contribution 自願性供款	Regular Contribution 定期供款	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Asset Transferred-In 轉入資產	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Asset Transferred-In (I) 轉入資產 (I)	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Asset Transferred-In (II) 轉入資產 (II)	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Past Service Contribution 以往服務特別供款	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Special Contribution 特別供款	999,999,999.99	999,999,999.99	100.00	999,999,999.99

14 Shows the account gain or loss since date of participation. A positive figure indicates that the account has recorded gains and figure quoted in brackets means losses 顯示自參與日期賬戶益/損。正數代表賬戶錄得的收益，括號內的數字表示虧損

15 Shows the balance of Member account at the end of the reporting period 顯示成員賬戶於期末之結餘

16 Shows the total asset allocation of Member account at the end of the reporting period 顯示成員賬戶於期末之總資產分布

17 Shows the aggregate % of account value of (i) the constituent fund(s) other than the top nine constituent funds; and/or (ii) the constituent fund(s) with % of account value less than 3%. For detailed asset allocation, please refer to "Account Balance by Fund" 顯示(i)九大成分基金以外及/或(ii)佔賬戶資產少於3%的成分基金，於賬戶內所佔百分比總計。有關資產分布詳情，請參閱「賬戶結餘(按基金劃分)」

18 Shows the constituent fund(s) held by the member during the reporting period 顯示成員於期內所持之成分基金

19 "Value" refers to the net asset value of the constituent fund the member holds at the beginning or the end of the reporting period. It is the product of the number of units and the unit price of the constituent fund held by the member for the reporting period 「價值」指成員於期初或期末所持成分基金之單位資產淨值，亦相等於成員於期內所持成分基金單位數目與每基金單位價格之乘積

20 "Units Acquired" included units from contribution, transfer-in, fund switching in, rebate and allocation of employer unvested benefit「購入基金單位」包括供款、轉入、轉換基金時轉入、回扣及僱主未能歸屬權益分配之基金單位

21 "Units Redeemed" included units from withdrawal, transfer-out, and fund switching out「贖回基金單位」包括提取、轉出、轉換基金時轉出之基金單位

22 Shows the investment allocation of Member account among the constituent funds within the scheme at the end of the reporting period 顯示計劃內各成分基金於期末佔成員賬戶之比重

23 Shows the gain or loss of a particular constituent fund during the reporting period 顯示期內個別成分基金益/損

24 Shows the balance of Member account by source of contribution (including the breakdown of the mandatory and voluntary contributions from his/her current and former employment) at the beginning of the reporting period 顯示成員賬戶於期初按供款來源劃分(包括其現時及以往工作之強制性及自願性供款詳情)之結餘

25 Shows the balance of Member account by source of contribution (including the breakdown of the mandatory and voluntary contributions from his/her current and former employment) at the end of the reporting period 顯示成員賬戶於期末按供款來源劃分(包括其現時及以往工作之強制性及自願性供款詳情)之結餘

Please note 請注意：
For Personal Account Members and members of AIA MPF Personal Account and Happy Retirement Savings Program 就個人賬戶成員、「休悠樂」及「退休樂」成員而言:

24 Shows the balance of Member account by source of contribution (including the breakdown of the mandatory and voluntary contributions he/she has transferred into AIA MPF Personal Account or Personal Account; or voluntary contributions he/she has made to Happy Retirement Savings Program) at the beginning of the reporting period 顯示成員賬戶於期初按供款來源劃分(包括其轉移至「休悠樂」或個人賬戶之強制性及自願性供款詳情；或其向「退休樂」作出之自願性供款)之結餘

25 Shows the balance of Member account by source of contribution (including the breakdown of the mandatory and voluntary contributions he/she has transferred into AIA MPF Personal Account or Personal Account; or voluntary contributions he/she has made to Happy Retirement Savings Program) at the end of the reporting period 顯示成員賬戶於期末按供款來源劃分(包括其轉移至「休悠樂」或個人賬戶之強制性及自願性供款詳情；或其向「退休樂」作出之自願性供款)之結餘

26 "Vested Percentage of Closing Balance" and "Vested Closing Balance" are for reference only. Actual vested benefits may vary depending on the calculation method that the employer has chosen 「期末歸屬百分比」及「期末歸屬結餘」只供參考。實際歸屬權益可能因僱主選用不同的計算方法而有所不同

27 Shows the total contribution and/or surcharge settled during the reporting period 顯示期內已清繳的供款及/或附加費總計

28 Shows the unsettled contribution and/or surcharge at the end of the reporting period 顯示期末尚未清繳的供款及/或附加費詳情

Plan No.: A12345 計劃編號 | Member Account No.: 001123456/01 成員賬戶編號 | Date of Issue (dd/mm/yyyy): 08/01/2013 發出日期 (日/月/年)

Account Balance by Source of Contributions for the period from 01 DEC 2011 to 30 NOV 2012
2011年12月1日至2012年11月30日期間賬戶結餘 (按供款來源劃分)

Source of Contribution 供款來源				24 Opening Balance 期初結餘	25 Closing Balance 期末結餘	26 Vested % of Closing Balance[7] 期末歸屬百分比[7]	26 Vested Closing Balance[7] 期末歸屬結餘[7] (Please read 'CAUTION' 請細閱「注意」事項)
Current Employment 現時工作	Member 成員	Mandatory Contribution 強制性供款	Regular Contribution 定期供款	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Asset Transferred-In 轉入資產	999,999,999.99	999,999,999.99	100.00	999,999,999.99
		Voluntary Contribution 自願性供款	Regular Contribution 定期供款	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Asset Transferred-In 轉入資產	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Asset Transferred-In (I) 轉入資產 (I)	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Past Service Contribution 以往服務特別供款	999,999,999.99	999,999,999.99	100.00	999,999,999.99
			Special Contribution 特別供款	999,999,999.99	999,999,999.99	100.00	999,999,999.99
Former Employment 以往工作	Mandatory Contribution 強制性供款			999,999,999.99	999,999,999.99	100.00	999,999,999.99
	Voluntary Contribution 自願性供款			999,999,999.99	999,999,999.99	100.00	999,999,999.99
Personal Account 個人賬戶	Mandatory Contribution 強制性供款			999,999,999.99	999,999,999.99	100.00	999,999,999.99
	Voluntary Contribution 自願性供款			999,999,999.99	999,999,999.99	100.00	999,999,999.99
Grand Total 賬戶總計				999,999,999.99	999,999,999.99		999,999,999.99

CAUTION : The actual amount that you would have got if you had withdrawn funds from the scheme on this statement date may be less than the amounts shown in this statement. This is because there may be other deductions or adjustments made according to the scheme rules, such as fees and charges associated with your withdrawal. For clarification, please contact our Member Hotline at (852) 2200-6288.

注意： 如你於本結算書的載數日期從計劃提取款項，你所得的實際款額或會較結算書列載的結餘為少，原因是受託人或須按照計劃的規則作出其他款項扣減或調整，例如扣減權益提取費。如有查詢，請致電我們的成員熱線 (852) 2200-6288。

27 Total Contribution/Surcharge Settled for the period from 01 DEC 2011 to 30 NOV 2012
2011年12月1日至2012年11月30日期間已清繳的供款/附加費總計

Contribution Month (mm/yyyy) 供款月份 (月/年)	Employer Mandatory Contribution 僱主強制性供款	Employer Voluntary Contribution 僱主自願性供款	Member Mandatory Contribution 成員強制性供款	Member Voluntary Contribution 成員自願性供款	Total 總計
10/2011 (Surcharge 附加費)	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99
11/2011	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99
12/2011	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99
01/2012	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99
Grand Total 賬戶總計	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99	999,999,999.99

28 Unsettled Contribution/Surcharge Period(s) as at 30 NOV 2012
截至2012年11月30日未清繳的供款/附加費期

Mandatory Contribution and /or Surcharge 強制性供款及／或附加費		Voluntary Contribution 自願性供款	
From (dd/mm/yyyy) 由 (日/月/年)	To (dd/mm/yyyy) 至 (日/月/年)	From (dd/mm/yyyy) 由 (日/月/年)	To (dd/mm/yyyy) 至 (日/月/年)
01/11/2012	30/11/2012	Nil 無	

29 Shows the total amount transferred into and/or out of the scheme during the reporting period 顯示期內轉入及/或轉出計劃詳情

30 Shows the total fees charged to the Member Account during the reporting period 顯示期內由成員賬戶支付的費用總計

31 Shows the investment allocation for future contribution at the end of the reporting period 顯示期末未來供款的投資分布

32 Shows the transaction details of each fund during the reporting period 顯示期內各基金的交易詳情

Plan No.: A12345 計劃編號 | Member Account No.: 001123456/01 成員賬戶編號 | Date of Issue (dd/mm/yyyy): 08/01/2013 發出日期 (日/月/年)

29 Transfer In/Out for the period from 01 DEC 2011 to 30 NOV 2012
2011年12月1日至2012年11月30日期間轉入/轉出

Date (dd/mm/yyyy) 日期 (日/月/年)	Nature of Transfer 轉移款項的性質	Source of Contribution 按供款來源劃分	Amount 款額
13/04/2012	**Transfer-in to Scheme 轉入計劃** (per transfer statement of 16/04/2012 按2012年4月16日的轉移結算書)	Current Employment - Employer Mandatory Contribution 現時工作的僱主強制性供款	999,999,999.99
		Current Employment - Employer Voluntary Contribution[8] 現時工作的僱主自願性供款[8]	999,999,999.99
		Current Employment - Member Mandatory Contribution 現時工作的成員強制性供款	999,999,999.99
		Current Employment - Member Voluntary Contribution[8] 現時工作的成員自願性供款[8]	999,999,999.99
		Former Employment - Mandatory Contribution 以往工作的強制性供款	999,999,999.99
		Former Employment - Voluntary Contribution[8] 以往工作的自願性供款[8]	999,999,999.99
		Personal Account - Mandatory Contribution 個人賬戶的強制性供款	999,999,999.99
		Personal Account - Voluntary Contribution[8] 個人賬戶的自願性供款[8]	999,999,999.99
		Total 總計	**999,999,999.99**
15/11/2012	**Transfer-out of Scheme 轉出計劃** (section 148A transfer notified 01/11/2012[9] 根據第148A條在2012年11月1日獲通知轉移[9])	Current Employment - Member Mandatory Contribution 現時工作的成員強制性供款	999,999,999.99
20/11/2012	**Transfer-out of Scheme 轉出計劃** (per transfer statement of 21/11/2012 按2012年11月21日的轉移結算書)	Former Employment - Mandatory Contribution 以往工作的強制性供款	999,999,999.99
		Personal Account - Mandatory Contribution 個人賬戶的強制性供款	999,999,999.99
		Personal Account - Voluntary Contribution[8] 個人賬戶的自願性供款[8]	999,999,999.99
		Total 總計	**999,999,999.99**

30 Total Fees Charged to Employee Account[10] 由成員賬戶支付的費用總計[10]

N/A 不適用

31 Investment Allocation for Future Contribution as at 30 NOV 2012
截至2012年11月30日未來供款的投資分布

Constituent Fund 成分基金	Percentage 百分比
Balanced Portfolio 均衡組合	50%
Capital Stable Portfolio 穩定資本組合	50%
Total 總計	**100%**

32 Details of Unit Transaction for the period from 01 DEC 2011 to 30 NOV 2012
2011年12月1日至2012年11月30日期間單位交易詳情

Capital Stable Portfolio 穩定資本組合

Transaction Date (dd/mm/yyyy) 交易日期 (日/月/年)	Transaction Nature 交易性質	Amount 款額	Unit Price 單位價	No. of Units 單位數目
	Opening balance 期初結餘	**999,999,999.99**	**999.99**	**999,999,999.99**
09/03/2012	Switched out of Fund (redemption) 轉出基金(贖回)	(999,999,999.99)	999.99	(999,999,999.99)
08/06/2012	Switched in of Fund (acquisition) 轉入基金(購入)	999,999,999.99	999.99	999,999,999.99
	Closing balance 期末結餘	**999,999,999.99**	**999.99**	**999,999,999.99**

Remarks 備註
Pursuant to the Code on Disclosure for MPF Investment Funds, at least two Fund Fact Sheets will be issued for each financial year of a registered scheme. Members will be able to obtain the interim Fund Fact Sheet as at 31 May of each financial year via fax-on-demand or Interactive Website AIA.COM.HK. The Year End Fund Fact Sheet will be posted along with the Annual Benefit Statement. 依據「強積金投資基金披露守則」，核准受託人須就每一財政年度編製至少兩份基金概覽供註冊計劃的所有成員參考。成員可透過圖文傳真或互動網頁AIA.COM.HK索取截至每年5月31日之基金概覽。年終基金概覽將與「權益年終結算書」一併寄發。

33 Shows the total transaction fees deducted during the reporting period 顯示期內扣除的交易費總計

34 Shows the Standard Management Fees of each fund at the end of the reporting period (if applicable) 顯示期末各項基金之標準基金管理費 (如適用)

35 Shows the Preferential Management Fees (After Rebate) of each fund at the end of the reporting period (if applicable) 顯示期末各項基金之尊享基金管理費(回扣後) (如適用)

36 Shows the discount rate of Management Fees of each fund (if applicable) 顯示各項基金之基金管理費折扣優惠 (如適用)

33 Total Transaction Fees Deducted 扣除的交易費總計

Bid Spread[11] 買入差價[11] - N/A 不適用
Offer Spread[12] 賣出差價[12] - N/A 不適用

Preferential Management Fees as at 30 NOV 2012 截至2012年11月30日之尊享基金管理費

		34 AIA MPF Standard Management Fees[13] AIA MPF 標準基金管理費[13]	35 Preferential Management Fees (After Rebate)[13,T1,T2] 尊享基金管理費（回扣後）[13,T1,T2]	36 Discount Rate 折扣優惠
Equity Funds - Index-Tracking Collective Investment Scheme Series[14] 股票基金 - 緊貼指數集體投資計劃系列[14]	American Fund 美洲基金	Up to 0.99% 最高 0.99%	0.99%	N/A 不適用
	Eurasia Fund 亞歐基金	Up to 0.99% 最高 0.99%	0.99%	N/A 不適用
	Hong Kong and China Fund 中港基金	Up to 0.99% 最高 0.99%	0.99%	N/A 不適用
	World Fund 全球基金	Up to 0.99% 最高 0.99%	0.99%	N/A 不適用
Fixed Income Funds 固定入息基金	Asian Bond Fund 亞洲債券基金	Up to 0.99% 最高 0.99%	0.99%	N/A 不適用
	Global Bond Fund 環球債券基金	Up to 0.99% 最高 0.99%	0.99%	N/A 不適用
	MPF Conservative Fund 強積金保守基金	Up to 0.99% 最高 0.99%	0.99%	N/A 不適用
	Guaranteed Portfolio[15] 保證組合[15]	1.50%	1.25%	16% off 16% 折扣
Lifestyle Funds 人生階段基金	Growth Portfolio 增長組合	1.75%	1.50%	14% off 14% 折扣
	Balanced Portfolio 均衡組合	1.75%	1.50%	14% off 14% 折扣
	Capital Stable Portfolio 穩定資本組合	1.75%	1.50%	14% off 14% 折扣
	Fidelity Growth Fund 富達增長基金	1.75%	1.50%	14% off 14% 折扣
	Fidelity Stable Growth Fund 富達穩定增長基金	1.75%	1.50%	14% off 14% 折扣
	Fidelity Capital Stable Fund 富達穩定資本基金	1.75%	1.50%	14% off 14% 折扣
	RCM Growth Fund RCM增長基金	1.75%	1.50%	14% off 14% 折扣
	RCM Stable Growth Fund RCM穩定增長基金	1.75%	1.50%	14% off 14% 折扣
	RCM Capital Stable Fund RCM穩定資本基金	1.75%	1.50%	14% off 14% 折扣
Dynamic Asset Allocation Fund 動態資產配置基金	Manager's Choice Fund 基金經理精選退休基金	1.75%	1.50%	14% off 14% 折扣
Equity Funds 股票基金	Asian Equity Fund 亞洲股票基金	1.75%	1.50%	14% off 14% 折扣
	European Equity Fund 歐洲股票基金	1.75%	1.50%	14% off 14% 折扣
	Greater China Equity Fund 大中華股票基金	1.75%	1.50%	14% off 14% 折扣
	Green Fund 綠色退休基金	1.75%	1.50%	14% off 14% 折扣
	Hong Kong Equity Fund 香港股票基金	1.75%	1.50%	14% off 14% 折扣
	Japan Equity Fund 日本股票基金	1.75%	1.50%	14% off 14% 折扣
	North American Equity Fund 北美股票基金	1.75%	1.50%	14% off 14% 折扣

Plan No.: A12345 計劃編號 | Member Account No.: 001123456/01 成員賬戶編號 | Date of Issue (dd/mm/yyyy): 08/01/2013 發出日期 (日/月/年)

Terms and Conditions 條款及細則:

T1 This preferential management fees (after rebate) is applied separately to the investments of each plan, which includes Employer Plan, Preferential Deferred Member Plan (if applicable), and/or other plans with preferential offer(s) (if applicable).
此尊享優惠基金管理費(回扣後)分別適用於個別計劃的投資，計劃包括僱主計劃、尊享遞延成員計劃(如適用)、及/或其他附有相關尊享優惠之計劃(如適用)。

T2 For Employer Plan and Preferential Deferred Member Plan (if applicable):
Within 45 days from each quarter end (i.e. 28/29 February, 31 May, 31 August, 30 November every year), the rebate will be calculated based on the average month end balance of each fund held by all members under each relevant plan during the relevant quarter. Such rebate will be allocated/credited to the member's Mandatory Contribution Account of the relevant plan on a proportional basis based on the member's account balance at the end of the quarter in accordance with the member's latest investment choice record held by AIA Pension and Trustee Co. Ltd. You are only entitled to the rebate on the condition that your account under the relevant AIA MPF scheme has not been terminated on the date of the rebate distribution.
For other plans with preferential offer(s) (if applicable):
Within 45 days from each quarter end (i.e. 28/29 February, 31 May, 31 August, 30 November every year), the rebate will be calculated based on the average month end balance of each fund held under the member's account during the relevant quarter and will be allocated/credited to the member's account in accordance with the member's latest investment choice record held by AIA Pension and Trustee Co. Ltd. You are only entitled to the rebate on the condition that your account under the relevant AIA MPF scheme has not been terminated on the date of the rebate distribution.
就僱主計劃及尊享遞延成員計劃(如適用)而言:
於每季度終結日(即每年之二月二十八或二十九日、五月三十一日、八月三十一日及十一月三十日)後的四十五日內，回扣將按相關僱主或尊享遞延成員計劃的所有成員於相關季度內所持各項基金於每月最後一日結餘之平均值計算。相關回扣將根據成員於美國友邦退休金管理及信託有限公司(「友邦退休金」)之最新投資選擇，按相關季度最後一日成員賬戶結餘的比例分配/存入到成員於相關計劃的強制性供款賬戶內。有關回扣只適用於在發放回扣當日未終止相關友邦強積金計劃賬戶之成員。
就其他附有相關尊享優惠之計劃(如適用)而言:
於每季度終結日(即每年之二月二十八或二十九日、五月三十一日、八月三十一日及十一月三十日)後的四十五日內，回扣將按成員賬戶於相關季度內所持各項基金於每月最後一日結餘之平均值計算，並根據成員於友邦退休金之最新投資選擇分配/存入到其賬戶內。有關回扣只適用於在發放回扣當日未終止相關友邦強積金計劃賬戶之成員。

T3 The above-mentioned fees only form part of the total fees and charges chargeable under the relevant AIA MPF scheme. Please refer to the Principal Brochure of the relevant AIA MPF scheme for more information, including management fees chargeable at Underlying Fund level and other fees and charges.
以上提及的基金管理費只構成相關友邦強積金計劃收費的一部分。有關支付於基礎基金層面的基金管理費及其他收費詳情，請參閱相關友邦強積金計劃之主要說明書。

T4 For Constituent Funds (other than the Guaranteed Portfolio), which are unitized funds, the rebate will be allocated to the member's account in the form of units. For the Guaranteed Portfolio, which is not a unitized fund, the relevant amount of the rebate will be credited to the member's account.
就保證組合以外之單位化成分基金而言，有關回扣將以單位形式分配到成員賬戶。而就保證組合(一項非單位化基金)而言，有關回扣將以金額形式存入到成員賬戶。

Notes 附註:

1 Rebate included Management Fees/Bonus/Units Rebate (if applicable).
回扣包括管理費/獎賞/基金單位回扣(如適用)。

2 This is the dollar amount of portfolio return for your account in this scheme, representing the change of the net asset values between the opening and closing balances of your account in this scheme after account movements such as contributions made, transfers and amount withdrawn or redeemed. A positive figure indicates that you have recorded gains during the period and figure quoted in brackets means losses. The figure represents gain/loss in that one financial period only.
這是你投資於本計劃的投資組合的回報。該款額代表你的賬戶在期初結餘與期末結餘的淨資產值變動，當中已減去賬戶資產的增減，例如供款款額、轉出／轉入款額，以及提取／贖回款額。正數代表期內錄得的收益，括號內的數字表示虧損。有關數字只代表在單一財政年度內的益／損。

3 Total amount transferred into scheme included the amount transferred-in from other schemes, rebate, and allocation of employer unvested benefit.
轉入計劃總額包括轉自其他計劃之金額、回扣及僱主未能歸屬權益分配。

4 This is not a unitized portfolio.
本組合為非單位基金組合。

5 Units acquired included units from contribution/transfer-in/fund switching in/allocation of unvested employer benefit/rebate.
購入基金單位包括供款/轉入/轉換基金時轉入的基金單位/僱主未能歸屬權益分配/回扣。

6 Units redeemed included units from withdrawal/transfer-out/fund switching out.
贖回基金單位包括提取/轉出/轉換基金時轉出之基金單位。

7 Vested percentage and vested balance are for reference only. Actual vested benefits may vary depending on the calculation method that your employer has chosen.
歸屬百分比及歸屬結餘只供參考。實際歸屬權益可能因僱主選用不同的計算方法而有所不同。

8 Voluntary Contribution includes Voluntary Asset Transfer-In - Regular Contribution/Voluntary Special Contribution/Voluntary Past Service Contribution/Voluntary Asset Transfer-In.
自願性供款包括自願性供款的資產轉移 - 定期供款/自願性特別供款/自願性以往服務特別供款/自願性供款的資產轉移。

9 This is the date on which the transferee trustee received the transfer form for the transfer you made under section 148A of the Mandatory Provident Fund Schemes (General) Regulation of the accrued benefits held in your current employment employee mandatory contribution sub-account. Such transfer can be made once per calendar year. In considering whether you can make another transfer request in the current calendar year, please note that this statement does not cover any requests made after 30 NOV 2012.
這是承轉受託人接獲你根據《強制性公積金計劃（一般）規例》第148A條為轉移現時的受僱工作的僱員強制性供款分賬戶內的累算權益而遞交的轉移表格的日期。你可以在每一個公曆年作出一次這樣的轉移。考慮能否在現公曆年內再次作出轉移時，請留意本周年權益報表並沒有列載你在二零一二年十一月三十日之後作出的申請。

10 This refers to member account level fees and expenses that are incurred directly by the member at the member account level, usually relating to transactional activities in the member account such as contributions, transfer, and the buying and selling of units in constituent funds. Such expenses include fees deducted on each contribution, transfer to and from the member account, and each purchase and sale of MPF funds in the member account. It does not include fees paid out of the constituent funds to trustees, investment managers, and other service providers for services provided to the funds or costs incurred investing into other funds. For information about fees and charges paid by constituent funds, please refer to the Fund Performance Review for the relevant Scheme. The Fund Expense Ratio shows these amounts as a percentage of fund size.
指直接從成員賬戶收取的費用與開支，這些費用與開支通常與成員賬戶的交易活動有關，例如供款、權益轉移及成分基金單位買賣。此等開支包括就每次供款收取的供款費、把供款轉入或轉出成員賬戶所扣除的費用，以及成員賬戶每次購入或贖回強積金基金所扣除的費用。這項總額不包括從成分基金支付予為基金提供服務的受託人、投資經理，以及其他服務提供者的費用，亦不包括基金投資於其他基金所支付的成本。有關成分基金的收費資料，請參閱計劃的基金表現概覽。概覽上的基金開支比率，代表基金費用佔基金資產的百分比。

11 Amount charged by the trustee/sponsor upon redemption of units of a constituent fund by a scheme member. For a transfer of benefits, the bid spread for a transfer of benefits can only include necessary transaction costs incurred or reasonably likely to be incurred by the trustee in selling or buying investments in order to give effect to the transfer. Bid price is the transaction price for redeeming units in a constituent fund after fees and charges are deducted from the net asset value per unit of the fund.
受託人／保薦人在計劃成員贖回成分基金的單位時所收取的款額。就轉移權益而言，買入差價只能包括為了落實該項轉移而進行買賣投資所招致的或是合理地相當可能招致的必須交易費用款額。買入價指贖回成分基金單位的交易價，當中已扣除按每個基金單位淨資產值計算的收費。

12 Amount charged by the trustee/sponsor upon acquisition of units of a constituent fund by a scheme member. For a transfer of benefits, the offer spread for a transfer of benefits can only include necessary transaction costs incurred or reasonably likely to be incurred by the trustee in selling or buying investments in order to give effect to the transfer. Offer price is the transaction price for acquiring units in a constituent fund inclusive of fees and charges marked up on the net asset value per unit of the fund.
受託人／保薦人在計劃成員購入成分基金的單位時所收取的款額。就轉移權益而言，賣出差價只能包括為了落實該項轉移而進行買賣投資所招致的或是合理地相當可能招致的必須交易費用款額。賣出價指購入成分基金單位的交易價，當中已加入按每個基金單位淨資產值計算的收費。

13 Chargeable at Constituent Fund level, % p.a. of net asset value.
應支付於成分基金層面，淨資產值的百分比，以年率計。

14 The Constituent Funds in this category are portfolio management funds investing in approved Index-Tracking Collective Investment Schemes ("ITCISs"). These Constituent Funds are not index-tracking funds.
本基金類別中的成分基金為投資組合管理基金，投資於核准緊貼指數集體投資計劃。有關成分基金不是緊貼指數基金。

15 Chargeable at Underlying Fund level, % p.a. of net asset value. 1.50% is the standard management fees after rebate.
應支付於基礎基金層面，淨資產值的百分比，以年率計。1.50%為回扣後標準基金管理費。