

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7 Shows the total amount withdrawn from the scheme during the reporting period 顯示期內自計劃提取總額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closing balances of the account in the scheme after account movements such as contributions made, transfers and amount withdrawn or redeemed.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價值變動，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13 Shows the total amount transferred out of and withdrawn from the scheme since date of participation 顯示自參與日期轉出計劃及自計劃提取總額

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佈

MEMBER BENEFIT STATEMENT

成員權益結算書

For the period from 01 MAR 2012 to 31 MAY 2012
2012年3月1日至2012年5月31日期間

000001_N8/A12345/ZT2309ATXX

Member Name : MR CHAN TAI MAN
成員名稱 陳大文先生

Address : 999/F, CHAN TAI MAN BUILDING, HONG KONG
地址

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

Scheme Name : AIA MPF - Prime Value Choice
計劃名稱 友邦強積金優選計劃

Plan No. : A12345
計劃編號

Member Account No. : 001123456/01
成員賬戶編號

Date of Participation : 01/12/2000
參與日期 (日/月/年)

Date of Issue : 03/08/2012
發出日期 (日/月/年)

Report Currency : HKD
貨幣 港元

Summary of Account Movements for the period from 01 MAR 2012 to 31 MAY 2012

2012年3月1日至2012年5月31日期間賬戶資產增減摘要

Opening Balance (as at 29 FEB 2012) 期初結餘 (截至2012年2月29日) (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 / Allocation of Employer Unvested Benefit 回扣 / 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) 8	(999,999,999.99)
Closing Balance (as at 31 MAY 2012) 期末結餘 (截至2012年5月31日) (h) 9	999,999,999.99

Please read 'CAUTION' overleaf 請參閱背頁「注意」事項

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 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 31 MAY 2012 截至2012年5月31日結餘 15	999,999,999.99	999,999,999.99	999,999,999.99

Total Asset Allocation as at 31 MAY 2012 截至2012年5月31日總資產分佈

(i) Growth Portfolio 增長組合

(ii) RCM Growth Fund RCM增長基金

(iii) RCM Capital Stable Fund RCM穩定資本基金

(iv) Asian Equity Fund 亞洲股票基金

(v) European Equity Fund 歐洲股票基金

(vi) Greater China Equity Fund 大中華股票基金

(vii) Green Fund 綠色退休基金

(viii) Japan Equity Fund 日本股票基金

(ix) Guaranteed Portfolio⁴ 保證組合⁴

(x) Others 其他 17

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佈

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。有關資產分佈詳情，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

Plan No.: A12345
計劃編號

Member Account No.: 001123456/01
成員賬戶編號

Date of Issue (dd/mm/yyyy): 03/08/2012
發出日期 (日/月/年)

Account Balance by Fund 賬戶結餘 (按基金劃分)

Constituent Fund 成分基金	Opening Balance as at 29 FEB 2012 截至2012年2月29日期初結餘		Units Acquired ⁴ 購入基金單位 ⁴	Units Redeemed ⁵ 贖回基金單位 ⁵	Closing Balance as at 31 MAY 2012 截至2012年5月31日期末結餘		% of Account Value 於賬戶內所佔百分比	Account Gain/(Loss) for the period 期內賬戶益/(損)
	No. of Units 單位數目	Value 價值			No. of Units 單位數目	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 賬戶結餘 (按供款來源劃分)

Source of Contribution 供款來源			Opening Balance as at 29 FEB 2012 截至2012年2月29日期初結餘	Closing Balance as at 31 MAY 2012 截至2012年5月31日期末結餘	Vested % ⁶ as at 31 MAY 2012 截至2012年5月31日歸屬百分比 ⁶	Vested Balance ⁶ as at 31 MAY 2012 截至2012年5月31日歸屬結餘 ⁶
Current Employment 現時工作	Mandatory Contribution 強制性供款	Regular Contribution 定期供款	9,999,999.99	9,999,999.99	100.00	9,999,999.99
		Asset Transferred-In 轉入資產	9,999,999.99	9,999,999.99	100.00	9,999,999.99
	Voluntary Contribution 自願性供款	Regular Contribution 定期供款	9,999,999.99	9,999,999.99	N/A 不適用	9,999,999.99
		Asset Transferred-In 轉入資產	9,999,999.99	9,999,999.99	N/A 不適用	9,999,999.99
		Asset Transferred-In (I) 轉入資產 (I)	9,999,999.99	9,999,999.99	N/A 不適用	9,999,999.99
		Asset Transferred-In (II) 轉入資產 (II)	9,999,999.99	9,999,999.99	N/A 不適用	9,999,999.99
		Post Service Contribution 以往服務特別供款	9,999,999.99	9,999,999.99	N/A 不適用	9,999,999.99
		Special Contribution 特別供款	9,999,999.99	9,999,999.99	N/A 不適用	9,999,999.99

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 Deferred Members and members of AIA MPF Personal Account and Happy Retirement Savings Program 就遞延成員、「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 Deferred Member 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」或遞延成員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 Deferred Member 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」或遞延成員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" and "Vested Balance" are for reference only. Actual vested benefits may vary depending on the calculation method that the 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

27

Shows the Standard Management Fees of each fund at the end of the reporting period 顯示期末各項基金之標準基金管理費

28

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

29

Shows the discount rate of Management Fees of each fund 顯示各項基金之基金管理費折扣優惠
- | | | | | | | | |
|--|---------------------------------|---|---|---|--|--------------|--|
| Plan No.: A12345
計劃編號 | | Member Account No.: 001123456/01
成員賬戶編號 | | Date of Issue (dd/mm/yyyy): 03/08/2012
發出日期 (日/月/年) | | | |
| Account Balance by Source of Contributions 賬戶結餘 (按供款來源劃分) | | | | | | | |
| Source of Contribution
供款來源 | | Opening Balance
as at
29 FEB 2012
截至
2012年2月29日
期初結餘 | Closing Balance
as at
31 MAY 2012
截至
2012年5月31日
期末結餘 | Vested % ⁶
as at
31 MAY 2012
截至
2012年5月31日
歸屬百分比 ⁶ | Vested Balance ⁶
as at
31 MAY 2012
截至
2012年5月31日
歸屬結餘 ⁶ | | |
| Current Employment
現時工作 | Mandatory Contribution
強制性供款 | Regular Contribution
定期供款 | 9,999,999.99 | 9,999,999.99 | 100.00 | 9,999,999.99 | |
| | | Asset Transferred-In
轉入資產 | 9,999,999.99 | 9,999,999.99 | 100.00 | 9,999,999.99 | |
| | Voluntary Contribution
自願性供款 | Asset Transferred-In
轉入資產 | 9,999,999.99 | 9,999,999.99 | 100.00 | 9,999,999.99 | |
| | | Asset Transferred-In (I)
轉入資產 (I) | 9,999,999.99 | 9,999,999.99 | 100.00 | 9,999,999.99 | |
| | | Past Service Contribution
以往服務特別供款 | 9,999,999.99 | 9,999,999.99 | 100.00 | 9,999,999.99 | |
| | | Special Contribution
特別供款 | 9,999,999.99 | 9,999,999.99 | 100.00 | 9,999,999.99 | |
| Former Employment
以往工作 | Mandatory Contribution
強制性供款 | Mandatory Contribution
強制性供款 | 9,999,999.99 | 9,999,999.99 | 100.00 | 9,999,999.99 | |
| | | Voluntary Contribution
自願性供款 | 9,999,999.99 | 9,999,999.99 | 100.00 | 9,999,999.99 | |
| Grand Total 賬戶總計 | | | 9,999,999.99 | 9,999,999.99 | | 9,999,999.99 | |
| 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。 | | | | | | | |
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|---|--|--|---|--|--|--|--|
| Plan No.: A12345
計劃編號 | | Member Account No.: 001123456/01
成員賬戶編號 | | Date of Issue (dd/mm/yyyy): 03/08/2012
發出日期 (日/月/年) | | | |
| Preferential Management Fees as at 31 MAY 2012
截至2012年5月31日之尊享基金管理費 | | | | | | | |
| | | AIA MPF Standard
Management Fees ⁸
AIA MPF 標準基金
管理費 ⁸ | Preferential
Management Fees
(After Rebate) ^{8, T1, T2}
尊享基金管理費
(回扣後) ^{8, T1, T2} | Discount Rate
折扣優惠 ²⁹ | | | |
| Equity Funds - Index-Tracking Collective Investment Scheme Series ⁹
股票基金 - 繫貼指數集體投資計劃系列 ⁹ | 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 ¹⁰
保證組合 ¹⁰ | 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 | 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 | | | |
| 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 offers) (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)。 | | | | | | | |
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- 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。

Plan No.: A12345
計劃編號

Member Account No.: 001123456/01
成員賬戶編號

Date of Issue (dd/mm/yyyy): 03/08/2012
發出日期 (日/月/年)

T2 For Employer Plan and Preferential Deferred Member Plan (if applicable):

Within one month from the financial year end of the relevant AIA MPF scheme (that is 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 Scheme Year. 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 Scheme Year 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 one month from the financial year end of the relevant AIA MPF scheme (that is 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 Scheme Year 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:

於相關友邦強積金計劃財政年度終結日(即每年之十一月三十日)後的一個月內, 回扣將按相關僱主或尊享遞延成員計劃的所有成員於計劃年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, 按計劃年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:

於相關友邦強積金計劃財政年度終結日(即每年之十一月三十日)後的一個月內, 回扣將按成員賬戶於計劃年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。

T5 To enrich the rebate allocation mechanism, effective the 3rd quarter 2012, the rebate will be allocated to eligible member's account within 45 days from each quarter end (i.e. 28/29 February, 31 May, 31 August, 30 November every year). Other terms and conditions remain unchanged.

為完善回扣機制, 由二零一二年第三季度開始, 回扣將於每季度終結日(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, 分配/存入到合資格的成員賬戶內。其他條款及細則維持不變。

Notes 附註:

1 Rebate included Management Fees/Bonus/Units Rebate (if applicable).

回扣包括管理費/獎金/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價值變動, 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 Chargeable at Constituent Fund level, % p.a. of net asset value.

應支付於成分基金層面的基金管理費, 淨資產值的百分比, 以年率計。

9 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。

10 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的基金管理費, 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。

Administrator: AIA Pension and Trustee Co. Ltd.

行政管理人: 美國友邦退休金管理及信託有限公司

Trustee: American International Assurance Company (Trustee) Limited

受託人: 美國友邦(信託)有限公司

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Member Hotline 成員熱線: (852) 2200-6288

Fax 傳真: (852) 2565-0001

Please check your statement carefully. If you find any discrepancies, please call our Member Hotline at (852) 2200-6288.

請小心查核你的結算書。如發現任何資料不符的情況, 請致電我們的成員熱線 (852) 2200-6288。