



Account Summary

Is my pension investment making money?

A positive figure indicates that you have recorded gains, and negative figure means losses. Please also note that the gain/loss number under the "Statement Period" column only shows the investment return from April 1 last year to March 31 this year. If you want to find out how much you have made ever since you joined the Plan, you should look under the "Since Joining Plan" column.



Point to Note:

The gain/loss figures shown in this statement are unrealized returns. Your actual return will depend on the fund price(s) at which you subsequently sell your fund(s).

Part A 甲部： Account Summary 帳戶摘要 (In HK\$ 以港元計算)

	Statement Period 報表期 (01/04/2011 to 31/03/2012)	Since Joining Plan 自參與計劃 (01/09/2006 to 31/03/2012)
MPF Account 強積金帳戶		
Opening Balance 期初結餘 (a)	209,471.56	0.00
Total Contribution Invested 已投資供款總額 (b)	24,596.00	206,390.31
Total Amount Transfer-in to Scheme 轉入計劃總額 (c)	0.00	0.00
Total Amount Transfer-out of Scheme (after fees) 轉出計劃總額(收費後) (d)	0.00	0.00
Amount Gain / Loss ^{Note 1} 帳戶收益 / 虧損 ^{註 1} (e) = (f)-(a)-(b)-(c)+(d)	+26,451.25	+54,128.50
Closing Balance 期末結餘 (f)	260,518.81	260,518.81



Point to Note:

Since no fees are charged on contribution and asset transfer, all contributions and transfer-in amounts are fully invested. For transfer-outs, the exact amount redeemed is transferred out without any fees being charged.

How much fees have the Trustee been deducted from my account on contribution and asset transfer?

The Plan does not charge any fees or bid and offer spread on any transactions.



	Statement Period 報表期 (01/04/2011 to 31/03/2012)	Since Joining Plan 自參與計劃 (01/09/2006 to 31/03/2012)
Total Fees Charged to Your Account 由閣下帳戶扣除的費用總額	0.00	0.00

For the Plan, no fees are charged for any transactions (such as contribution, switching, asset transfer and withdrawal, etc.) at the member account level. The bid and offer spreads are currently waived. Fees and charges that are payable by the constituent fund that you invest in (fees such as the investment management fees, trustee and administration fees) are not included in this statement. You can obtain information about fees and charges paid by constituent funds in the Fund Performance Fact Sheet for the Plan. The Fund Expense Ratio shows these amounts as a percentage of fund assets. 計劃目前並沒有就任何交易(如供款、基金轉換、資產轉移及提取等)向成員帳戶收取費用,而買賣差價現行豁免。本報表並不包含閣下所投資的成分基金須支付的其他費用(如投資管理費、受託人費及行政費)。有關成分基金的收費資料,請參閱計劃的基金便覽。便覽上的基金開支比率代表基金費用佔基金資產的百分比。

Guide to Member Benefit Statement

Detailed Account Balance

Why is the “Vested Balance” for my employer voluntary contributions (VC) less than the corresponding amount under “Closing Balance”?

Generally speaking, your employer should have set a vesting scale on employer VC. According to the vesting scale, you will receive an increasing portion of the employer VC as your years of service increases. If your length of service is less than 10 years, it is likely that your vested employer VC portion is less than the “Closing Balance”.



Point to Note:

All mandatory contributions (including those made by you and your employer) as well as your own voluntary contributions and flexible voluntary contributions are fully and immediately vested to you.

Part B 乙部: Detailed Account Balance 詳細帳戶結餘 (In HK\$ 以港元計算)

By Contribution Type 以供款類別分類

	Opening Balance as at 期初結餘截至 31/03/2011 (1)	Contribution 供款 (2)	Withdrawal 提取 (3)	Gain/Loss 收益 / 虧損 (4) = (5)-(1)-(2)+(3)	Closing Balance as at 期末結餘截至 31/03/2012 (5)	Vested Balance as at 歸屬結餘截至 31/03/2012 (6)
MPF Account 強積金帳戶						
Employer 僱主						
Mandatory 強制性						
- Regular 正常供款	104,753.78	12,000.00	0.00	+ 13,190.71	129,944.49	129,944.49
Voluntary 自願性						
Regular 正常供款	1,194.54	596.00		+ 205.09	1,995.63	1,796.06
Member 成員						
Mandatory 強制性						
Regular 正常供款	103,523.24	12,000.00	0.00	+ 13,055.45	128,578.69	128,578.69
Subtotal 小計	209,471.56	24,596.00	0.00	+ 26,451.25	260,518.81	260,319.24
Grand Total 總計	209,471.56	24,596.00	0.00	+ 26,451.25	260,518.81	260,319.24

Contribution Details

Why is there an outstanding contribution?

Don't worry. The statement only shows contribution received on or before March 31. Contribution made but not yet received by such date is still considered outstanding.



Point to Note:

According to MPF regulations, employers are required to make contributions by the 10th of the month following the month in which the end of contribution period falls. Therefore, contributions for March can be made by April 10.

Period(s) with Mandatory Contribution and/or Surcharge Outstanding as at the End of the Statement Period
截至報表期完結日仍未繳付之供款及/或附加費

Contribution Period 供款期	Mandatory Contribution 強制性供款	Surcharge 附加費	Contribution Period 供款期	Mandatory Contribution 強制性供款	Surcharge 附加費
01/03/2012 - 31/03/2012	Y	-			

"Y" means there is mandatory contribution and/or surcharge outstanding or not fully paid for the relevant contribution period.
"Y" 指有關供款期有尚欠或未完全繳付之強制性供款及/或附加費。