

# Member Benefit Statement Reading Guide

## 成員權益報表閱讀指南



- A** Member's contact and personal information. For any changes required on your contact information, please update by login our customer website or mobile app or by completing the "Change of Contact Details Form".  
成員個人資料及聯絡資料。您可透過登入客戶網站或流動應用程式或填妥「更改聯絡資料表格」更新有關聯絡資料。
- B** The Member Benefit Statement covers the account information for that particular statement period.  
本成員權益報表所涵蓋該期間的帳戶資料。
- C** The overall account gain/loss of your MPF account during the statement period. Negative figures (if any) indicated loss amount during the statement period.  
您的強積金帳戶於報表期內的整體投資利益／虧損。如顯示負數即指報表期內的虧損。

**Annual Member Benefit Statement**  
周年成員權益報表

Sample 樣本

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ABC Company Limited

Member Account No. 成員帳戶號碼 : 1111111-1 / 9999999-9

Employer's Identification No. 僱主識別號碼 : 1111111

Date of Inception 帳戶生效日期 : 02/09/2019

Date of Employment 受僱日期 : 02/09/2019

Issue Date 編印日期 : 01/05/2022

Statement Coverage Period 報表涵蓋期 : 01/04/2021 - 31/03/2022

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Member Account Type 成員帳戶類別: Employee Contribution Account 僱員供款帳戶

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**Manulife Global Select (MPF) Scheme ("Scheme") 宏利環球精選 (強積金) 計劃 (「計劃」)**

**PART 1 第一部份 - Summary Information 資料摘要**

**1A - Summary of Account Movements 帳戶資產增減摘要 (for the Scheme Year Ended 截至 31/03/2022 止計劃年度)**

<b>OPENING BALANCE 期初結餘 (As at 於 31/03/2022)</b>	
<b>HK\$89,646.87</b>	
+ (In 增)	- (Out 減)
Total Contributions Invested 已投資供款總額 HK\$35,538.75	Total Amount Transferred Out of or Withdrawn from Scheme (after fees) * 轉出計劃或從計劃提取的總額 (收費後) * HK\$0.00
Total Amount Transferred into Scheme 轉入計劃總額 HK\$0.00	
Account Gain / (Loss) During the Period ** 期內帳戶益 / (損) ** HK\$2,125.95	
<b>CLOSING BALANCE 期末結餘 (As at 於 31/03/2022)</b>	
<b>HK\$127,311.57</b>	

**Fund Allocation 基金分布**

28.00%	72.00%
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**D** The overall MPF account gain/loss since you joined the scheme as of the statement period end date, including the bonus unit rebated amount for members who may enjoy our Privileged Rates Program and/or other special offer (if any) on management fee. 您的強積金帳戶自生效日起至報表期終結日的整體投資利益／虧損，亦包括您可能透過尊尚優惠計劃及／或特別優惠享有之紅利單位回贈（如有）。

**Annual Member Benefit Statement**  
周年成員權益報表

Member Account No. 成員帳戶號碼: 1111111-1 / 9999999-9 Page No. 頁數: 2

**1B - Summary of Account Balance (Since inception) as at 31/03/2022 帳戶結餘摘要(自帳戶生效日起)**

Since inception 自帳戶生效日起	HK\$ 港元	HK\$ 港元
Total contribution invested and total amount transferred in 已投資供款總額及轉入總額		109,122.79
Total amount transferred out and total amount withdrawn 轉出總額及已提取總額		0.00
Account gain/(loss) since inception 自帳戶生效日起計的益/(損)		18,188.78
Investment gain/(loss) 投資益/(損)	17,280.67	
Total value of bonus unit 紅利單位價值總額	<u>908.11</u>	
Closing Balance as at 31/03/2022 期末結餘		127,311.57

**1C - Account Balance for the Scheme Year 01/04/2021 - 之帳戶結餘 31/03/2022 計劃年度之帳戶結餘**

Member Account No. 成員帳戶號碼	1111111-1				9999999-9		Total 總計
	Contributions from Current Employment 來自現時受僱工作的供款						
	Member's Contributions 成員供款		Employer's Contributions 僱主供款		Contributions from Former Employment 來自以往受僱工作的供款		
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	
Opening Balance as at 01/04/2021 期初結餘							
Vested Balances 已歸屬結餘	28,344.20		31,877.05		27,989.19		88,210.44
Unvested Balances 未歸屬結餘				1,436.43			1,436.43
Invested Contribution 已投資的供款	16,500.00		16,500.00	2,538.75			35,538.75
Value of Bonus Unit 紅利單位價值	198.24		218.29	13.05	156.12		585.70
Investment Gain/(Loss) 投資益/(損)	199.16		336.41	(75.10)	1,079.78		1,540.25
Account Balance as at 31/03/2022 帳戶結餘	45,241.60		48,931.75	3,913.13	29,225.09		127,311.57
Vesting % as at 31/03/2022 已歸屬權益百分比	100%		100%		100%		
Vested Balances 已歸屬結餘	45,241.60		48,931.75	0.00	29,225.09		123,398.44

**E** “Contributions from Current Employment” shows details of your current contribution account categorized by mandatory and voluntary contributions made by you and your employer. “Employer’s contribution” is not applicable to Self-Employed Person Contribution Account.

“Vesting %” is the percentage of contributions that you are entitled to as at the statement period end date. The employer’s mandatory contribution and all contributions made by you are immediately vested. The vesting of employer’s voluntary contributions (if any) is subject to your employer’s arrangement. The common determining factor is the years of service or participation to the sub-scheme.

「來自現時受僱工作的供款」顯示您現職供款帳戶內僱員及僱主的強制性及自願性供款的帳戶資料。「僱主供款」不適用於自僱人士供款帳戶。

「已歸屬權益百分比」是指於本報表期終結日您可獲得僱主自願性供款部份的百分比。所有您的供款及僱主強制性供款即時全數歸屬於您。假如僱主為您作出自願性供款，其歸屬比例則由僱主設定，較常用的方法是按照您的服務年期或參與附屬計劃年期計算有關歸屬權益百分比。

**F** “Contributions from Former Employment” is the sub account keeping the accrued benefits derived from your previous employment which has been successfully transferred into this Employee/Self-Employed Person Contribution Account as at the statement period end date. If you have more than one MPF account with us, the relevant Member Benefit Statements will be uploaded to your online account and/or mailed to you separately.

「來自以往受僱工作的供款」是一個分帳戶儲存以往受僱工作的累算權益。若您於本報表期終結日或之前成功將以往受僱工作的累算權益轉移至此僱員／自僱人士供款帳戶，有關權益會於「來自以往受僱工作的供款」一欄顯示。如您在宏利擁有超過一個強積金帳戶，相關成員權益報表將分別上載至您的網上帳戶及／或另行郵寄給您。

Remark: “Mandatory Contributions” and “Voluntary Contributions” will be shown on the Personal Account ONLY.  
注意：個人帳戶只會顯示「強制性供款」及「自願性供款」兩項資料。

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This section shows the Investment/Account gain or loss of Default Investment Strategy (DIS) and/or each constituent fund which you hold during the statement period. If you have holdings of the Manulife MPF Interest Fund, the “No. of Units” and “Unit Price” column would be blank because it is a non-unitized fund. You may refer to the “Amount” and “Net Cash Flow” columns for reference of the fund value.

此部份顯示於報表期內您所持有的預設投資策略及／或成分基金的投資／帳戶益損。若您持有宏利MPF利息基金，由於該基金並非單位化基金，所以「單位數目」及「單位價格」欄位將不會顯示任何數字。有關利息基金的價值，請參閱「金額」及「淨現金流」欄。

Sample 樣本

#### 1D - Constituent Funds Account Balance for the Scheme Year 01/04/2021 - 31/03/2022 計劃年度各基金之結餘

Fund Name 基金名稱	Opening Balance 期初結餘 (01/04/2021)	Net Cash Flow** 淨現金流** (2)	Investment Gain/(Loss) 投資益/損 (3)=(4)-(2)-(1)	Closing Balance 期末結餘 (31/03/2022)			
	Amount 金額 (1)			No of Units 單位數目	Unit Price 單位價格	Amount 金額 (4)	Asset Allocation % 資產分配百分比
Manulife Conservative Bond Fund 宏利穩健債券基金	64,666.72	25,462.83	1,234.36	3,629,008	25.176	91,363.91	72.00%
Manulife Conservative Bond Fund 宏利穩健債券基金	24,980.15	10,661.62	305.89	2,543,887	14.131	35,947.66	28.00%
<b>Total 總計</b>	<b>89,646.87</b>	<b>36,124.45</b>	<b>1,540.25</b>			<b>127,311.57</b>	<b>100.00%</b>

\*\* The "Net Cash Flow" is the total amount of contribution, fund switch, net transfer, withdrawal and value of bonus unit.  
\*\* 「淨現金流」即供款、基金轉移、淨轉移、提取及紅利單位價值的總和。

#### PART 2 第二部份 - Contribution, Transfer and Withdrawal Details 供款、轉移及提取項目詳情

##### 2A - Details of Contributions Allocated During the Scheme Year 01/04/2021 - 31/03/2022 計劃年度之供款詳情

Contribution Period 供款期	Dealing Date 交易日期	Contributions from Current Employment 來自現時受僱工作的供款				Total Contributions 供款總計
		Member's Contributions 成員供款		Employer's Contributions 僱主供款		
		Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	
01/03/2021 - 31/03/2021	13/04/2021	1,500.00	0.00	1,500.00	167.50	3,167.50
01/04/2021 - 30/04/2021	11/05/2021	1,500.00	0.00	1,500.00	167.50	3,167.50
01/05/2021 - 31/05/2021	15/06/2021	1,500.00	0.00	1,500.00	167.50	3,167.50
01/06/2021 - 30/06/2021	15/07/2021	1,500.00	0.00	1,500.00	167.50	3,167.50
01/07/2021 - 31/07/2021	13/08/2021	1,500.00	0.00	1,500.00	167.50	3,167.50
01/08/2021 - 31/08/2021	14/09/2021	1,500.00	0.00	1,500.00	167.50	3,167.50
01/09/2021 - 30/09/2021	15/10/2021	1,500.00	0.00	1,500.00	252.00	3,252.00
01/10/2021 - 31/10/2021	15/11/2021	1,500.00	0.00	1,500.00	252.00	3,252.00
01/11/2021 - 30/11/2021	14/12/2021	1,500.00	0.00	1,500.00	252.00	3,252.00
01/12/2021 - 31/12/2021	14/01/2022	1,500.00	0.00	1,500.00	252.00	3,252.00
01/01/2022 - 31/01/2022	11/02/2022	1,500.00	0.00	1,500.00	525.75	3,525.75
01/02/2022 - 28/02/2022	Contribution not yet received/allocated 供款尚未繳付或作出投資分配					
<b>Total 總計</b>		<b>15,500.00</b>	<b>0.00</b>	<b>16,500.00</b>	<b>2,538.75</b>	<b>35,538.75</b>

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You may check the contributions allocated amount for each contribution period during the statement period. The “Dealing Date” means the date when the fund units are purchased as per your Contribution Investment Instruction. If the contribution is not received or allocated as of the statement period end date, such information will not be recorded in this statement. Alternatively, you can check the latest account information by log in to your member account via our website / mobile app anytime.

您可查閱於報表期內每個供款期的已分配供款金額。「交易日期」是指按照成員供款投資指示所購入基金單位的日期。如於報表期終結日前仍未收到供款或就供款作出投資分配，有關供款紀錄將不會顯示於本報表。您亦可登入客戶網站或流動應用程式查閱最新帳戶資料。

**Annual Member Benefit Statement**  
周年成員權益報表

Member Account No. 成員帳戶號碼: 1111111-1 / 9999999-9 Page No. 頁數: 3

**2B - Contributions and /or Surcharges Outstanding for the Periods Prior to 01/04/2022 前未清繳之供款及/或附加費**

Outstanding Contribution Period 未繳清的供款期	Outstanding Items 其欠交項目
Nil 沒有	

**2C - Transfer-in, Transfer-out and Withdrawal from Scheme During the Scheme Year 01/04/2021 - 31/03/2022 計劃年度之轉入、轉出及提取項目**

Transfer/ Withdrawal Date 轉移/提取 日期	Nature 性質	Contributions from Current Employment 來自現時受僱工作的供款				Contributions from Former Employment 來自以往受僱工作的供款		Total Amount 總款額
		Member's Contributions 成員供款		Employer's Contributions 僱主供款		Mandatory 強制性	Voluntary 自願性	
		Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性			
Nil 沒有								

**2D - Future Investments Instruction as at 01/05/2022 未來投資指示**

Member Account No. 成員帳戶號碼	1111111-1		9999999-9	
Default Investment Strategy (DIS) <small>預設投資策略</small> / Fund <small>基金</small>	Contributions from Current Employment 來自現時受僱工作的供款		Contributions from Former Employment 來自以往受僱工作的供款	
	Member's & Employer's Contributions 成員及僱主供款			
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性
Equity-Linked Fund 互惠基金	70%	70%	70%	70%
Bond-Linked Fund 債券基金	30%	30%	30%	30%

**I** If there is any outstanding contribution/surcharge for the periods prior to the statement year, the details will appear in this section.

此部份顯示任何於報表期前尚未清繳的供款及/或附加費。

**J** If there is any transfer-in/out or withdrawal of your MPF accrued benefits during the statement period, details of the transaction(s) will appear in this section.

此部份會顯示於報表期內任何轉入、轉出或提取強積金累算權益(如有)的交易詳情。

**K** This section shows your latest contribution investment instruction as of the Statement Issue Date. Any changes after the statement issue date will not be shown here.

此部份顯示截至報表編印日期, 您的最新的供款投資指示。任何於報表編印日期後所作出的更改設定則將不會反映於本報表上。

**To learn more about your Annual Member Benefit Statement, please go to**  
[www.manulife.com.hk/en/individual/services/annual-member-benefit-statement.html](http://www.manulife.com.hk/en/individual/services/annual-member-benefit-statement.html)  
**了解更多有關您的成員權益報表, 請瀏覽**  
[www.manulife.com.hk/zh-hk/individual/services/annual-member-benefit-statement.html](http://www.manulife.com.hk/zh-hk/individual/services/annual-member-benefit-statement.html)

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由宏利人壽保險(國際)有限公司(於百慕達註冊成立之有限責任公司)刊發。

如欲參閱宏利之私隱政策, 閣下可瀏覽宏利網站, 網址為 [www.manulife.com.hk](http://www.manulife.com.hk)。閣下並可要求宏利避免使用閣下的個人資料作直接促銷用途, 如有此需要, 請致函宏利公積金信託有限公司的個人資料主任, 地址為香港九龍觀塘偉業街223-231號宏利金融中心A座22樓。