



China Life MPF Master Trust Scheme Annual Benefit Statement – Illustrative Guide

Illustrative Guide - Quick Guide to Frequently-asked Questions

How much did I gain?

- During the reporting period → 2
- Since opening of the account → 5

What is the balance of my account?

- End-of-period (31 December) balance → 3 or 6
- Latest balance: please login to your online service account, or to enquire by calling our hotline at 3999 5555

What is the amount of shortfall payment for guarantee fund?

- Shortfall payment in last scheme year / current scheme year → 4

What fund(s) was / were I investing in?

- The funds you were holding → 11

Any records for MPF transfer-in / transfer-out / withdrawal?

- List of transaction during the period → 8

Details of employer's / employee's contributions?

- Employer's mandatory / voluntary contributions → 13
- Employee's mandatory / voluntary contributions → 14

中國人壽信託有限公司
CHINA LIFE TRUSTEES LIMITED

中國人壽強積金
China Life MPF
Your companion for retirement life

成員周年權益報告 (截至 31/12/2017)
MEMBER ANNUAL BENEFIT STATEMENT (AS AT 31/12/2017)

香港渣打銀行總行888號
渣打大廈8樓8室

Attn: 陳太文 CHAN TAI MAN
Ref: 0000888888-000001

請閣下留意，以下資料可能涉及個人及商業資料，請閣下認明此項通知，及請認明此項通知，以免被他人冒用。

To ensure that you can receive important information of China Life MPF, please provide your latest email address and contact number to us for record updating.

第1部 - 資料摘要 Part - Summary Information

成員資料	Particular of Member	
成員姓名	Member Name	陳太文 CHAN TAI MAN
成員編號	Member No.	000001
出生日期	Date of Birth	01/09/1980
計劃編號	Scheme No.	0000888888
僱主名稱	Employer Name	ABC COMPANY
計劃名稱	Scheme Name	China Life MPF Master Trust Scheme
受託人名稱	Name of Trustee	中國人壽信託有限公司
計劃年度	Scheme Year	2017
帳戶類別	Account Type	供款帳戶 Contribution Account

第1A部 - 帳戶資產增減摘要 (截至 31/12/2017 結算年度) (港幣)
Part 1A - Summary of Account Movements (for the Year Ended 31/12/2017) (in HKD)

期初結餘 (由 01/01/2017)	Opening Balance (as at 01/01/2017)	(a)	0.00
已投資款項總額	Total Contribution Invested	(b)	4,650.00
轉入計劃總額	Total Amount Transferred Into Scheme	(c)	100,791.60
轉出計劃或提取款項總額 (扣除收費後)	Total Amount Transferred Out Of or Withdrawn from Scheme (after fees)	(d)	8,675.58
期內帳戶收益 (註1)**	Account Gain/(Loss) During The Period (Note 1)**	(e) = (b) - (d) - (c) + (a)	4,432.90
期末結餘 (截止 31/12/2017)	Closing Balance (as at 31/12/2017)	(f)	100,598.92

(請閣下注意「注意」事項) (Please read "CAUTION" in Part 1D)

* 如閣下於上一計劃年度結算時持有中國人壽保證基金，上述(e)項的「已投資款項總額」不包括該項人支付的差額款項 (如有)，然而上述(e)項的期內結餘已包括該差額。* If you had held China Life Guaranteed Return Fund as at last scheme year end, the "Total Contribution Invested" in item (b) above does not include the difference (if any) made up by the guarantor. However, such difference has been included in item (e) "Closing Balance".

** 上述(e)項的「期內帳戶收益」並未包括本計劃年度結算時中國人壽保證基金 (如有)，可參閱第1B部的有關詳情。* "The Account Gain/(Loss) During The Period" in item (e) above does not include the amount of Shortfall Payment for China Life Guaranteed Return Fund in current scheme year, if any. Please refer to Part 1B for Shortfall Payment details.

第1B部 - 中國人壽保證基金補償摘要 (港幣)
Part 1B - Summary of Shortfall Payment for China Life Guaranteed Return Fund (in HKD) (Note 2)

上計劃年度中國人壽保證基金補償	Shortfall Payment for China Life Guaranteed Return Fund in Last Scheme Year	無
本計劃年度中國人壽保證基金補償	Shortfall Payment for China Life Guaranteed Return Fund in Current Scheme Year	813.43

(本部分只適用於於計劃年度結算時持有中國人壽保證基金之成員，有關款項將於該計劃年度結算後才分配至成員帳戶中。* This part only applicable to members who hold China Life Guaranteed Return Fund as at the end of the relevant Scheme Year and the amount of the Shortfall Payment will be allocated to the member's account after the relevant Scheme Year End)

第1C部 - 自獨立帳戶起計的盈/虧摘要 Part 1C - Summary of Gain/(Loss) of Account Since Inception *

自獨立帳戶起計的盈/虧 (由 01/01/2017) (港幣)	Account Gain/(Loss) Since Inception (as at 01/01/2017) (in HKD)	4,432.90
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* 也未包括上述第1B部的「本計劃年度結算時中國人壽保證基金補償」 (如有)。* It does not include the amount of "Shortfall Payment for China Life Guaranteed Return Fund in Current Scheme Year", if any, as mentioned under Part 1B above.

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Part 1 - Summary Information

- Account details including member no., scheme no.

- Scheme Year: Year covered by this statement, from 1 January to 31 December

Part 1A - Summary of Account Movement

- Summary of change in account during the statement period (1 January to 31 December)
- Account Gain/(Loss) During The Period: Investment return for the current period (excluding shortfall payment of China Life Guaranteed Return Fund for current year) (loss is shown in bracket)

- Closing Balance: Asset value as at 31 December of the current statement year

Part 1B - Summary of Shortfall Payment for China Life Guaranteed Return Fund

- Only applicable to members who hold this fund in last year end and/or current year end (31 December)

- Shortfall Payment: According to guarantee mechanism, if annual investment return in this fund (as at 31 December of that year) was less than guaranteed rate of return (on or before 31 December 2017: 3.5% ; thereafter: 2.5%), shortfall payment will be allocated after the relevant year end.

Part 1C - Summary of Gain / (Loss) of Account Since Inception

- Gain / loss from opening of member's account to reporting year end (shortfall payment of China Life Guaranteed Return Fund in current year is not included)

第1D部 - 供款來源及供款類別(港幣)
Part 1D - Account Balances by Sources of Contributions and Account Type (in HKD)

	自現時受僱工作的供款 Contributions from Current Employment				來自以往受僱工作的供款 Contributions from Former Employment				總計 Total
	僱主供款 Employer's Contributions		成員供款 Member's Contributions		僱主供款 Employer's Contributions		成員供款 Member's Contributions		
	強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary	
開戶結餘 Opening Balances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
期未結餘 Closing Balances	2,063.76	0.00	2,063.76	0.00	96,134.46	336.94			100,898.92
結算結餘 Vested Balances	2,063.76	0.00	2,063.76	0.00	96,134.46	336.94			100,898.92

(請閣下注意「注意」事項) (Please read "CAUTION" below)

注意：如閣下未報表的日期自開戶以來計劃有變動，如所有供款或供款來源或供款類別與本報表所載者不同，則閣下應向中國人壽信託有限公司查詢。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 hotline at 3999 5555.

第1E部 - 供款總額及扣除的收費(港幣) (註3) Part 1E - Total Contributions and Fees Deducted (in HKD) (Note 3)

期內的供款總額 Total Contributions for the Period	款額 Amount	扣除的收費 Fees Deducted	款額(收費後) Amount(after fees)
	4,050.00	0.00	4,050.00

第1F部 - 轉入轉出、提取的款項及扣除的收費(港幣) (註3) Part 1F - Transfer In and Out, Withdrawals and Fees Deducted (in HKD) (Note 3)

日期 Date	轉移款項的性質 Nature of Transfer	僱戶 Accounts						扣減的收費 Fees Deducted	款額(收費後) Amount (after fees)		
		來自現時受僱工作的供款 Contributions from Current Employment				來自以往受僱工作的供款 Contributions from Former Employment					
		僱主 Employer		成員 Member		僱主 Employer				成員 Member	
		強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary			強制性 Mandatory	自願性 Voluntary
25/05/2017	轉入 Transfer In	0.00	0.00	0.00	0.00	18,091.34	2,618.88	0.00	25,700.22		
17/07/2017	轉入 Transfer In	0.00	0.00	0.00	0.00	74,756.21	335.17	0.00	75,091.38		
01/11/2017	轉出或提取 Transfer Out or Withdrawal	0.00	0.00	0.00	0.00	0.00	(8,675.58)	0.00	(8,675.58)		

第1G部 - 由僱戶支付的費用總額(港幣) (註5)
Part 1G - Total Fees Charged to Your Account (in HKD) (Note 5)

	無 Nil
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第1H部 - 拖欠供款及/或附加費的供款期
Part 1H - Periods with Contributions' and/or Surcharges' Outstanding:

From 由	To 至
無 Nil	無 Nil

* 包括已支付但尚未轉入受僱計劃的供款 * Include the contribution paid but not yet been used to subscribe units.

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Your Reference (參考號碼): 0000888888-000001

Part 1D - Account Balances by Sources of Contributions and Account Type

- Asset allocation in terms of contributions' sources

6 Opening, closing and vested balances in each source

Part 1E - Total Contributions and Fees Deducted

7 Total contribution amount in the period

Part 1F - Transfer In and Out, Withdrawals and Fees Deducted

- List of transfer in, out, withdrawal transactions

8 List out the date, nature, related contribution type and amount

Part 1G - Total Fees Charged to Your Account

9 Fees and charges that are payable by the fund that member invested in (fees such as investment management fees, trustee and administration fees) are not included in this part.

Part 1H - Periods with Contributions' and/or Surcharges' Outstanding

10 Contribution period that employer/self-employed person defaulting mandatory contributions and/or surcharge

Part 1I - Total Units Held

11 Distribution of units held by member in terms of contribution type

Part 1J - Unit Price

12 Price(s) of fund(s) held by member as at last dealing day of reporting period
This price(s) is used to calculate the closing balance 3 and 6 of account in this statement

Part 2 - Contribution Statement

- Distribution of contributions in terms of sources at employer, employee/self-employed person

13 Employer's Contributions Mandatory / Voluntary

14 Employee's Contributions Mandatory / Voluntary

第1I部 - 單位總數目
Part 1I - Total Units Held

基金編號 Fund Code	僱主 Employer		成員 Member		總單位 Total No. of Units
	強制性供款單位 Units of Mandatory Contributions	自願性供款單位 Units of Voluntary Contributions	強制性供款單位 Units of Mandatory Contributions	自願性供款單位 Units of Voluntary Contributions	
GNT	0.0000	0.0000	5,083.6927	22.7827	5,106.4854
HKE	521.7134	0.0000	454.6342	0.0000	976.3476
MCF	401.4354	0.0000	374.9999	0.0000	775.5353

第1J部 - 單位價格(港幣)
Part 1J - Unit Price (in HKD)

基金編號 Fund Code	成分基金 Constituent Fund	單位價格 Unit Price
GNT	中國人壽保證基金 China Life Guaranteed Return Fund	14.7827
HKE	中國人壽香港股票基金 China Life Hong Kong Equity Fund	17.1754
MCF	中國人壽強積金保守基金 China Life MPF Conservative Fund	10.7586

第2部 - 供款報表
Part 2 - Contribution Statement

第2A部 - 供款詳情 (按供款來源劃分)(港幣)
Part 2A - Contribution Details by Sources of Contributions (in HKD)

相關供款期的結算日 Date of the relevant contribution period end	僱主供款 Employer's Contributions				已投資的供款 (收費後) Contributions Invested (after fees)			
	供款 Contributions		扣除的收費 Fees Deducted		供款 Contributions		已投資的供款 (收費後) Contributions Invested (after fees)	
	強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary
31/01/2017	675.00	0.00	0.00	0.00	675.00	0.00	675.00	0.00
28/02/2017	675.00	0.00	0.00	0.00	675.00	0.00	675.00	0.00
31/03/2017	675.00	0.00	0.00	0.00	675.00	0.00	675.00	0.00
小計 Sub-Total	2,025.00	0.00	0.00	0.00	2,025.00	0.00	2,025.00	0.00
總計 Total	2,025.00	0.00	0.00	0.00	2,025.00	0.00	2,025.00	0.00

相關供款期的結算日 Date of the relevant contribution period end	成員供款 Member's Contributions				已投資的供款 (收費後) Contributions Invested (after fees)			
	供款 Contributions		扣除的收費 Fees Deducted		供款 Contributions		已投資的供款 (收費後) Contributions Invested (after fees)	
	強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary	強制性 Mandatory	自願性 Voluntary
31/01/2017	675.00	0.00	0.00	0.00	675.00	0.00	675.00	0.00
28/02/2017	675.00	0.00	0.00	0.00	675.00	0.00	675.00	0.00
31/03/2017	675.00	0.00	0.00	0.00	675.00	0.00	675.00	0.00
小計 Sub-Total	2,025.00	0.00	0.00	0.00	2,025.00	0.00	2,025.00	0.00
總計 Total	2,025.00	0.00	0.00	0.00	2,025.00	0.00	2,025.00	0.00

第2B部 - 供款摘要 (港幣)
Part 2B - Summary of Contributions (in HKD)

供款來源 Sources of Contributions	款額 Amount	扣除的收費 Fees Deducted	款額(收費後) Amount(after fees)
僱主供款 Employer's Contributions	2,025.00	0.00	2,025.00
成員供款 Member's Contributions	2,025.00	0.00	2,025.00
總計 Total	4,050.00	0.00	4,050.00

- 元 -
- End of Report -

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Your Reference (參考號碼): 0000888888-000001