

Illustrative Example for the China Life MPF Conservative Fund of the China Life MPF Master Trust Scheme

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Purpose of the example

This example is intended to help you compare the total amounts of annual fees and charges payable under this Scheme with those under other registered schemes.

This example assumes that:

Your MPF Account Activities

1. your monthly relevant income is HK\$8,000
2. you have put all your accrued benefits into the China Life MPF Conservative Fund; you have not switched your accrued benefits to other constituent funds during the financial period
3. you have not transferred any accrued benefits into or out of this Scheme during the financial period

Your Company Profile

1. 5 employees (including yourself) of your employer participate in this Scheme
2. the monthly relevant income of each employee is HK\$8,000
3. no voluntary contribution is made
4. each of the other 4 employees has the same MPF account activities as yours

Investment Return & Saving Rate

1. the monthly rate of investment return is 0.5% on total assets
2. the prescribed savings rate is 3.25% per annum throughout the financial period

Based on these assumptions, the **total amounts of annual fees** you need to pay under this Scheme in one financial period would be: **HK\$38**.

Warnings: This is just an illustrative example. The actual amounts of fees you need to pay may be **higher or lower**, depending on your choice of investments and activities taken during the financial period.

中國人壽強積金集成信託計劃 中國人壽強積金保守基金年費解說例子

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本解說例子的目的

本例子可助您比較本計劃與其他註冊計劃所徵收的年費總額。

此例子假設：

您的強積金帳戶活動

1. 您每月的有關入息為 HK\$8,000
2. 您把所有累算權益投資於中國人壽強積金保守基金，而且在財政期內沒有把累算權益轉投其他成分基金
3. 您在財政期內沒有把任何累算權益移入或調出本計劃

您的任職公司資料

1. 您的僱主有 5 名僱員（包括您本人）參加本計劃
2. 每名僱員的每月有關入息為 HK\$8,000
3. 勞資雙方並無作出自願性供款
4. 另外 4 名僱員的強積金帳戶活動與您的帳戶活動相同

投資回報及儲蓄利率

1. 每月投資回報率為總資產的 0.5%
2. 在整段財政期內的訂明儲蓄年利率為 3.25%

根據上述的假設，您在每一財政期須就本計劃支付的年費總額為：**HK\$38**。

警告： 本例子謹作解說用。您所須支付的實際年費，視乎您在財政期內的投資選擇及活動而定，因此或會高於或低於上述例子所計算的款額。