

China Life MPF Master Trust Scheme 中國人壽強積金集成信託計劃



Scheme Overview 計劃概覽

Important Notice

- China Life MPF Master Trust Scheme ("Scheme") is a registered mandatory provident fund scheme. You should consider your own risk tolerance level and financial circumstances before making any investment choices in the Scheme. When, in your selection of constituent funds, you are in doubt as to whether a certain constituent fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the constituent fund(s) most suitable for you taking into account your circumstances.
- In the event that you do not make any investment choices, please be reminded that your contributions made and/or benefits transferred into the Scheme will be invested in accordance with the Default Investment Strategy and the Default Investment Strategy may not be necessarily suitable for you. Please refer to "Default Investment Strategy ("DIS")" under the chapter "ADMINISTRATIVE PROCEDURES" of the MPF Scheme Brochure for the China Life MPF Master Trust Scheme ("MPF Scheme Brochure") for the details of the Default Investment Strategy of the Scheme.
- China Life Joyful Retirement Guaranteed Fund in the Scheme invests solely in an insurance policy approved pooled investment fund ("Policy APIF") issued by China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability) ("China Life (Overseas)"). Your investments are therefore subject to the credit risks of China Life (Overseas).
- China Life Joyful Retirement Guaranteed Fund in the Scheme provides rate of return guarantee. China Life (Overseas) acts as the guarantor of the Policy APIF in which this constituent fund invests. Your investments in this constituent fund are subject to the credit risks of the guarantor, China Life (Overseas). Your entitlement to the guarantee return under this constituent fund is subject to conditions. Please refer to Annexure A-4 of "Annexure A" under the chapter "FUND OPTIONS, INVESTMENT OBJECTIVES AND POLICIES" of the MPF Scheme Brochure for the details of credit risks, guarantee features, guarantee conditions and guarantee mechanism of this constituent fund.
- Fees and charges of an MPF conservative fund can be deducted from either (i) the assets of the constituent funds or (ii) members' account by way of unit deduction. China Life MPF Conservative Fund, being an MPF conservative fund, uses method (i) and therefore, unit prices/net asset value/fund performances quoted have incorporated the impact of fees and charges.
- China Life MPF Conservative Fund in the Scheme does not guarantee the repayment of capital.
- Past performance is not indicative of future performance. There is no assurance on investment returns except China Life Joyful Retirement Guaranteed Fund (which guarantee return is subject to conditions stated in Annexure A-4 of "Annexure A" under the chapter "FUND OPTIONS, INVESTMENT OBJECTIVES AND POLICIES" of the MPF Scheme Brochure). Your investment/accrued benefits may suffer significant loss. You should read the MPF Scheme Brochure for details including the product features and risks involved.

Investment involves risks and not all investment choices available under the Scheme would be suitable for everyone. You should not invest based on this document alone. The value of constituent funds may go down as well as up.

重要提示

- 中國人壽強積金集成信託計劃（「計劃」）為一項強制性公積金計劃。您在計劃中作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇成分基金時，如您就某一項成分基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢財務及／或專業人士的意見，並因應您的個人狀況而選擇最適合您的成分基金。
- 如您沒有指明投資選擇，您作出的供款及／或轉移至上述計劃的權益將投資於預設投資策略，而預設投資策略並不一定適合您。有關計劃之預設投資策略的詳細資料，請參閱中國人壽強積金集成信託計劃強積金計劃說明書（「強積金計劃說明書」）「行政程序」一章的「預設投資策略」一節。
- 計劃中之中國人壽樂安心保證基金投資於由中國人壽保險（海外）股份有限公司（於中華人民共和國註冊成立之股份有限公司）（「中國人壽（海外）」）所發出之保單核准匯集投資基金。因此，您的投資將承受中國人壽（海外）之信貸風險。
- 計劃中之中國人壽樂安心保證基金提供回報保證。中國人壽（海外）為該成分基金所投資之保單核准匯集投資基金的擔保人。您對該成分基金的投資將承受擔保人中國人壽（海外）之信貸風險。您在該成分基金下享有之回報保證，受條件限制。有關該成分基金之信用風險、保證特點、保證條件及保證機制詳情，請參閱強積金計劃說明書「基金選擇、投資目標及政策」一章之「附件A」的附件A-4。
- 強積金保守基金之收費及支出可從（1）成分基金資產或（2）成員戶口以單位扣除。中國人壽強積金保守基金採用第一種扣除方式，而價格單位／資產淨值／基金表現已反映扣除之收費及支出。
- 計劃中之中國人壽強積金保守基金不保證本金的歸還。
- 過往之表現不能作為將來表現之指引。除中國人壽樂安心保證基金（其保證回報受計劃強積金計劃說明書「基金選擇、投資目標及政策」一章之「附件A」附件A-4內所載條件限制）外，投資回報並無保證，而您的投資／累算權益或會承受重大損失。有關詳情，包括產品特點及所涉及的風險，您應細閱強積金計劃說明書。

投資涉及風險；上述計劃內的每一項投資選擇不一定適合任何所有人士，投資決定不應只靠本文件。成分基金價格可升可跌。

Company Profile 公司簡介

China Life Insurance (Overseas) Company Limited ("China Life (Overseas)") is a wholly-owned subsidiary of China Life Insurance (Group) Company, China's largest state-owned financial insurance corporation. The Hong Kong branch was established in 1984, with a footprint in Hong Kong for over 35 years. China Life Trustees Limited was set up in 1995, and is appointed as the trustee of China Life MPF Master Trust Scheme.

The business of China Life (Overseas) covers three main categories, i.e. life insurance, investment and provident fund service. We aim to provide quality products and services to customers, including life insurance, endowment and annuity, medical insurance, children's education plans, group insurance, high-net-worth life insurance solution and pension funds (Occupational Retirement Scheme and Mandatory Provident Fund).

中國人壽保險（海外）股份有限公司（「中國人壽（海外）」）是中國最大國有金融保險集團中國人壽保險（集團）公司的全資子公司，1984年於香港成立分公司，在港經營超過35年。1995年成立中國人壽信託有限公司，並委任為中國人壽強積金集成信託計劃的受託人。

中國人壽（海外）業務涵蓋壽險、投資及信託三大範疇，竭誠為客戶提供優質的產品及服務，包括人壽、儲蓄及年金、醫療保險、兒童教育基金、團體保險、高端客戶壽險方案及退休金（公積金及強積金）。





China Life MPF Master Trust Scheme

中國人壽強積金集成信託計劃

Solid Investment Management Experience 投資經驗豐富

Professional and renowned investment managers manage your different fund portfolios.

- FIL Investment Management (Hong Kong) Limited
- Invesco Hong Kong Limited
- Taiping Assets Management (HK) Company Limited

資深的基金管理專才為您妥善管理不同的基金組合。

- 富達基金（香港）有限公司
- 景順投資管理有限公司
- 太平資產管理（香港）有限公司

Flexible Investment Options 多元化投資選擇

We have designed different investment portfolios to suit members' different investment appetite and risk tolerance levels. Members can switch amongst investment options to meet changes in objectives and environment.

為滿足成員不同投資取向及風險承受程度，我們設計了不同的投資基金組合。成員可因應需要及環境之轉變而轉換投資選擇。

All-round MPF Services 全方位強積金服務

e-Services	電子服務	Other Services	其他服務
• Online Services www.chinalife.com.hk	• 網上服務 www.chinalife.com.hk	• Customer Service Hotline : 3999 5555	• 客戶服務熱線 : 3999 5555
• Mobile App (iOS & Android) ChinaLifeMPF	• 手機應用程式 (iOS & Android) ChinaLifeMPF	• Fax : 2893 2103	• 傳真 : 2893 2103
• Online Account Opening Application [^]	• 網上開戶申請 [^]	• Periodic Benefit Statement	• 定期權益報表
• SMS Alert Services	• 手機短訊提示服務	• Fund Performance Review	• 基金表現便覽
• Human Resources Management Software for Employers	• 僱主專用人力資源管理軟件	• MPF Newsletter	• 強積金通訊
• Long Service Payment / Severance Payment Calculator	• 長期服務金 / 遣散費計算機	• Seminar & Webinar	• 講座（親身出席及網上）
		• China Life Smart Easy Personal Contributions	• 中國人壽智易個人供款
		• Tax Deductible Voluntary Contributions	• 可扣稅自願性供款

[^] available for Personal Account, Self-employed Person, Smart Easy Personal Contributions and Tax Deductible Voluntary Contributions only.

[^] 僅適用於個人賬戶、自僱人士、智易個人供款及可扣稅自願性供款。

e-Payment Methods 電子付款方法

Cheque Deposit Machine*
支票機*



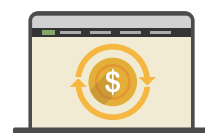
Online Banking*
網上銀行*



e-Cheque
電子支票



Direct Debit
自動轉賬



*available for cheque deposit machines and online banking of Bank of China (Hong Kong) only. *僅適用於中國銀行（香港）的支票機及網上銀行。

Constituent Fund Choices 成分基金選擇

Name of Constituent Fund 成分基金名稱	Constituent Fund Type 成分基金種類	Investment Manager 投資經理人
China Life Hong Kong Equity Fund 中國人壽香港股票基金	Equity Fund 股票基金	FIL Investment Management (Hong Kong) Limited 富達基金（香港）有限公司
China Life Retire-Easy Global Equity Fund 中國人壽樂休閑環球股票基金	Equity Fund 股票基金	Invesco Hong Kong Limited 景順投資管理有限公司
China Life Growth Fund 中國人壽增長基金	Mixed Assets Fund 混合資產基金	FIL Investment Management (Hong Kong) Limited 富達基金（香港）有限公司
China Life Balanced Fund 中國人壽平衡基金	Mixed Assets Fund 混合資產基金	FIL Investment Management (Hong Kong) Limited 富達基金（香港）有限公司
China Life Core Accumulation Fund 中國人壽核心累積基金	Mixed Assets Fund 混合資產基金	Invesco Hong Kong Limited 景順投資管理有限公司
China Life Age 65 Plus Fund 中國人壽65歲後基金	Mixed Assets Fund 混合資產基金	Invesco Hong Kong Limited 景順投資管理有限公司
China Life Joyful Retirement Guaranteed Fund 中國人壽樂安心保證基金	Guaranteed Fund 保證回報基金	Taiping Assets Management (HK) Company Limited 太平資產管理（香港）有限公司
China Life MPF Conservative Fund 中國人壽強積金保守基金	Money Market Fund 貨幣市場基金	Taiping Assets Management (HK) Company Limited 太平資產管理（香港）有限公司

The Default Investment Strategy is made up of two mixed assets constituent funds, namely the China Life Core Accumulation Fund and the China Life Age 65 Plus Fund. Please refer to MPF Scheme Brochure for more details.

預設投資策略是由兩項混合資產管理基金組成，即中國人壽核心累積基金與中國人壽65歲後基金。有關詳情，請參閱強積金計劃說明書。

Contact Us 聯絡我們

Promoter / Issuer

China Life Insurance (Overseas) Company Limited
(incorporated in the People's Republic of China with limited liability)
22/F, CLI Building 313 Hennessy Road Wanchai, Hong Kong

Trustee

China Life Trustees Limited
17/F, CLI Building 313 Hennessy Road Wanchai, Hong Kong

發起人 / 發行人

中國人壽保險（海外）股份有限公司
（於中華人民共和國註冊成立之股份有限公司）
香港灣仔軒尼詩道313號中國人壽大廈22字樓

受託人

中國人壽信託有限公司
香港灣仔軒尼詩道313號中國人壽大廈17字樓

For further details including the product features and the risk involved, please refer to the MPF Scheme Brochure.
有關詳情，包括產品特點及所涉及的風險，請參閱強積金計劃說明書。

CLT (MPF) Hotline
中國人壽信託有限公司
(強積金) 熱線

3999 5555 www.chinalife.com.hk

To know more
更多資訊



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