

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 → **6**

What is the balance of my account?

- End-of-period (31 December) balance → **3** or **7**
- Latest balance: please login to your online service account, or to enquire by calling our hotline at 3999 5555

How much rebate did I receive?

- The total amount of rebate received in reporting period → **5**

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

- The funds you were holding → **4** or **13**

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

- List of transaction during the period → **10**

Details of employer's / employee's contributions?

- Employer's mandatory / voluntary contributions → **15**
- Employee's mandatory / voluntary contributions → **16**

中國人壽強積金
華誠守護您一生
China Life MPF
Your companion for retirement life


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

成員周年權益報表 (截至 31/12/2020)
MEMBER ANNUAL BENEFIT STATEMENT (AS AT 31/12/2020)

Attn: XXX XXX XXX XXX
Ref: XXXXXXXXXXX-XXXXXX

China Life Privilege Club Customer Offer Program
As a member of China Life MPF, we are delighted to present a wide array of wonderful offers covering lifestyle, banking, medical services, etc.

禮遇客戶優惠計劃
貴為中國人壽強積金成員，我們為您帶來連串精彩優惠，涵蓋生活、銀行、醫療服務等十多個範疇。



Log In Your MPF Account
登入強積金帳戶了解詳情

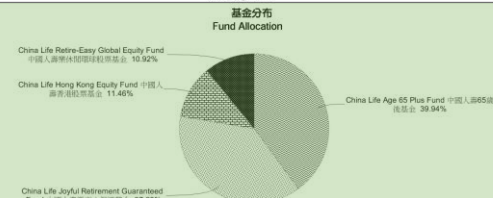
第1部 - 資料摘要 Part 1 - Summary Information

成員資料 Particular of Member	成員姓名 Member Name	: XXXX XXXX XXXX
成員編號 Member No.	: XXXXXXXX	
出生日期 Date of Birth	: XXXXXXXXXX	
計劃編號 Scheme No.	: XXXXXXXXXX	
僱主名稱 Employer Name	: XXXXXXXXXX	
計劃名稱 Scheme Name	: China Life MPF Master Trust Scheme	中國人壽強積金集成信託計劃
受託人名稱 Name of Trustee	: China Life Trustees Limited	中國人壽信託有限公司
計劃年度 Scheme Year	: 2020	
帳戶類別 Account Type	: 供款帳戶 Contribution Account	

第1A部 - 帳戶資產增加摘要(於 31/12/2020 結算的年度) (港幣)
Part 1A - Summary of Account Movements (for the Year Ended 31/12/2020) (in HKD)

期初結餘 (由 01/01/2020)	Opening Balance (as at 01/01/2020)	HK\$12,434.45
+ 增加 In		
已投資供款總額 Total Contribution Invested		HK\$13,278.99
轉入計劃總額 Total Amount Transferred Into Scheme		HK\$1,000.00
- 減 Out		
轉出計劃或從計劃提取的總額 Total Amount Transferred Out Of or Withdrawn from Scheme		HK\$1,000.00
期內帳戶益(損)(註1) Account Gain/(Loss) During The Period (Note 1)		HK\$2,011.17
期末結餘 (截止 31/12/2020)	Closing Balance (as at 31/12/2020)	HK\$27,724.61

基金分布 Fund Allocation



第5部 (請細閱第1C部「注意」事項) (Please read "CAUTION" in Part 1C)
上述的「期內帳戶收益(損)」已包括本期內的回贈金額，總數為 HK\$7.97。The rebate amount of HK\$7.97 for the current period has been included in the Account Gain/(Loss) During The Period.

第1B部 - 自獨立帳戶起計的益(損)摘要 Part 1B - Summary of Gain/(Loss) of Account Since Inception
自獨立帳戶起計的益(損)(由 08/04/2019) (港幣) Account Gain/(Loss) Since Inception (as at 08/04/2019) (in HKD) 2,229.80

Part 1 - Summary Information

- Account details including member no., scheme no.

1 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 scheme year (1 January to 31 December)

2 Account Gain/(Loss) During The Period: Investment return for the current scheme year (including rebate amount **5**, if any) (loss is shown in bracket)

3 Closing Balance: Asset value as at 31 December of the scheme year

4 Fund Allocation: the distribution percentage of assets in different funds

5 Rebate received in the scheme year (if any)

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

6 Gain / loss from opening of member's account to scheme year end

第1C部 - 帳戶結餘(按供款來源及帳戶類別劃分)(港幣)

Part 1C - Account Balances by Sources of Contributions and Account Type (in HKD)

	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				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	
期初結餘 Opening Balances	7,026.92	0.00	5,407.53	0.00	0.00	0.00	0.00	12,434.45	
期末結餘 Closing Balances	14,606.41	0.00	13,118.20	0.00	0.00	0.00	0.00	27,724.61	
歸屬結餘 Vested Balances	14,606.41	0.00	13,118.20	0.00	0.00	0.00	0.00	27,724.61	

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請注意，上述「期末結餘」的「總計」包括中國人壽樂安心保障基金的實際結餘金額為港幣\$10,447.91。於報表終結日，此保障基金的合資格結餘為港幣\$10,445.14。有關保障條件及機制的詳情，請參閱本計劃的強積金計劃說明書。
Please note that the above "Total" of "Closing Balances" includes the Actual Balance of China Life Joyful Retirement Guaranteed Fund in an amount of HK\$10,447.91. As of the statement end date, the Qualifying Balance of this guaranteed fund is HK\$10,445.14. For details of the guarantee conditions and mechanism, please refer to the MPF Scheme Brochure of the Scheme.

(請閱下列「注意」事項)

(Please read "CAUTION" below)

注意：如您於本報表的截止日期前從計劃提取款項，您所得的實際款項可能會較報表列載的結餘為少，原因是受託人或須按計劃的規則作出其他款項扣減或調整，例如扣減權益提取收費。如有查詢，請致電熱線3999-5555。

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1D部 - 供款總額及扣除的收費(港幣) (註2) Part 1D - Total Contributions and Fees Deducted (in HKD) (Note 2)

	款額 Amount	扣除的收費 Fees Deducted	款額(收費後) Amount(after fees)
期內的供款總額 Total Contributions for the Period	13,278.99	0.00	13,278.99

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第1E部 - 轉入/轉出/提取的款項及扣除的收費(港幣) (註2)

Part 1E - Transfer In, Transfer Out and Withdrawal and Fees Deducted (in HKD) (Note 2)

日期 Date	轉移款項的性質 Nature of Transfer	帳戶 Accounts						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	成員 Member	僱主 Employer	成員 Member	成員 Member		
05/10/2020	轉出或提取 Transfer In	0.00	0.00	0.00	0.00	0.00	1,000.00	0.00	1,000.00
05/11/2020	轉出或提取 Transfer Out or Withdrawal	0.00	0.00	0.00	0.00	0.00	(1,000.00)	0.00	(1,000.00)

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第1F部 - 由您帳戶支付的費用總額(港幣) (註4)

Part 1F - Total Fees Charged to Your Account (in HKD) (Note 4)

無 Nil

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

From 由	To 至
無 Nil	無 Nil

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*包括已繳付但仍未購買基金單位之供款 * Include the contribution paid but not yet been used to subscribe units.

第1H部 - 單位總數目 Part 1H - 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	
APF	486.4676	0.0000	436.3571	0.0000	922.8247
HKE	81.0128	0.0000	73.0084	0.0000	154.0212
RGF	115.2138	0.0000	104.0784	0.0000	219.2922
RGU	361.6442	0.0000	324.3424	0.0000	685.9866

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

基金編號 Fund Code	成份基金 Constituent Fund	單位價格 Unit Price
APF	中國人壽65歲後基金 China Life Age 65 Plus Fund	11.9981
HKE	中國人壽香港股票基金 China Life Hong Kong Equity Fund	20.6251
RGF	中國人壽樂休閒環球股票基金 China Life Retire-Easy Global Equity Fund	13.8074
RGU	中國人壽樂安心保障基金 China Life Joyful Retirement Guaranteed Fund	15.2305

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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		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
31/12/2019	870.97	0.00	0.00	0.00	870.97	0.00
31/01/2020	929.03	0.00	0.00	0.00	929.03	0.00
31/07/2020	217.88	0.00	0.00	0.00	217.88	0.00
小計/Sub-Total	6,529.24	0.00	0.00	0.00	6,529.24	0.00
總計 Total	6,529.24	0.00	0.00	0.00	6,529.24	0.00

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成員供款 Member's Contributions

相關供款期的結日 Date of the relevant contribution period end	供款 Contributions		扣除的收費 Fees Deducted		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
	31/07/2019	90.00	0.00	0.00	0.00	90.00
31/08/2019	87.10	0.00	0.00	0.00	87.10	0.00
30/06/2020	711.53	0.00	0.00	0.00	711.53	0.00
小計/Sub-Total	6,749.75	0.00	0.00	0.00	6,749.75	0.00
總計 Total	6,749.75	0.00	0.00	0.00	6,749.75	0.00

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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	6,529.24	0.00	6,529.24
成員供款 Member's Contributions	6,749.75	0.00	6,749.75
總計 Total	13,278.99	0.00	13,278.99

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

- Asset allocation in terms of contributions' sources

7 Opening, closing and vested balances in each source

8 Actual Balance and Qualifying Balance of Member's investment in China Life Joyful Retirement Guaranteed Fund (if applicable) as at scheme year end

Part 1D - Total Contributions and Fees Deducted

9 Total contribution amount in the scheme year

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

- List of transfer in, out, withdrawal transactions

10 List out the date, nature, related contribution type and amount in the scheme year

Part 1F - Total Fees Charged to Your Account

11 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 1G - Periods with Contributions' and/or Surcharges' Outstanding

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

Part 1H - Total Units Hold

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

Part 1J - Unit Price

14 Price(s) of fund(s) held by member as at last dealing day of scheme year
This price(s) is used to calculate the closing balance 3 and 7 of account in this statement

Part 2 - Contribution Statement

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

15 Employer's Mandatory / Voluntary Contributions

16 Employee's Mandatory / Voluntary Contributions