

## Account Summary

## Is my pension investment making money?

A positive figure indicates that you have recorded gains, and negative figure means losses. Please also note that the gain/loss number under the "Statement Period" column only shows the investment return from April 1 last year to March 31 this year. If you want to find out how much you have made ever since you joined the Plan, you should look under the "Since Joining Plan" column.



### Point to Note:

The gain/loss figures shown in this statement are unrealized returns. Your actual return will depend on the fund price(s) at which you subsequently sell your fund(s).

Part A ̄ Account Summary n̄ In HK\$ ̄		Statement Period	Since Joining Plan
		(€)	(€)
		(01/04/2011	(01/09/2006
		to 31/03/2012)	to 31/03/2012)
MPF Account v̄			
Opening Balance q̄	(a)	209,471.56	0.00
Total Contribution Invested ̄	(b)	24,596.00	206,390.31
Total Amount Transfer-in to Scheme ̄	(c)	0.00	0.00
Total Amount Transfer-out of Scheme (after fees) ̄	(d)	0.00	0.00
Amount Gain / Loss Note 1 n̄ 5 f̄ w 1	(e) = (f)-(a)-(b)-(c)+(d)	+26,451.25	+54,128.50
Closing Balance Kq	(f)	260,518.81	260,518.81



### Point to Note:

Since no fees are charged on contribution and asset transfer, all contributions and transfer-in amounts are fully invested. For transfer-outs, the exact amount redeemed is transferred out without any fees being charged.

## How much fees have the Trustee been deducted from my account on contribution and asset transfer?

The Plan does not charge any fees or bid and offer spread on any transactions.



# Guide to Member Benefit Statement



## Detailed Account Balance

### Why is the "Vested Balance" for my employer voluntary contributions (VC) less than the corresponding amount under "Closing Balance"?

Generally speaking, your employer should have set a vesting scale on employer VC. According to the vesting scale, you will receive an increasing portion of the employer VC as your years of service increases. If your length of service is less than 10 years, it is likely that your vested employer VC portion is less than the "Closing Balance".



#### Point to Note:

All mandatory contributions (including those made by you and your employer) as well as your own voluntary contributions and flexible voluntary contributions are fully and immediately vested to you.

Part B 乙部: Detailed Account Balance 詳細帳戶結餘 (In HK\$ 以港元計算)						
By Contribution Type 以供款類別分類						
	Opening Balance as at 期初結餘截至 31/03/2011 (1)	Contribution 供款 (2)	Withdrawal 提取 (3)	Gain/Loss 收益 / 虧損 (4) = (5) - (1) - (2) + (3)	Closing Balance as at 期末結餘截至 31/03/2012 (5)	Vested Balance as at 歸屬結餘截至 31/03/2012 (6)
MPF Account 強積金帳戶						
Employer 僱主						
Mandatory 強制性						
- Regular 正常供款	104,753.78	12,000.00	0.00	+ 13,190.71	129,944.49	129,944.49
Voluntary 自願性						
Regular 正常供款	1,194.54	596.00		+ 205.09	1,995.63	1,796.06
Member 成員						
Mandatory 強制性						
Regular 正常供款	103,523.24	12,000.00	0.00	+ 13,055.45	128,578.69	128,578.69
Subtotal 小計	209,471.56	24,596.00	0.00	+ 26,451.25	260,518.81	260,319.24
Grand Total 總計	209,471.56	24,596.00	0.00	+ 26,451.25	260,518.81	260,319.24

## Contribution Details

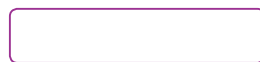
### Why is there an outstanding contribution?

Don't worry. The statement only shows contribution received on or before March 31. Contribution made but not yet received by such date is still considered outstanding.



#### Point to Note:

According to MPF regulations, employers are required to make contributions by the 10<sup>th</sup> of the month following the month in which the end of contribution period falls. Therefore, contributions for March can be made by April 10.



Period(s) with Mandatory Contribution and/or Surcharge Outstanding as at the End of the Statement Period 截至報表期完結日仍未繳付之供款及/或附加費					
Contribution Period 供款期	Mandatory Contribution 強制性供款	Surcharge 附加費	Contribution Period 供款期	Mandatory Contribution 強制性供款	Surcharge 附加費
01/03/2012 - 31/03/2012	Y	-			

\*Y\* means there is mandatory contribution and/or surcharge outstanding or not fully paid for the relevant contribution period.  
\*Y\* 指有關供款期有尚欠或未完全繳付之強制性供款及/或附加費。