




## Benefit Summary 權益摘要

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	Total 總數
<b>Total Contribution / Transfer-in asset since scheme joining date*</b> 自參加計劃後之累積供款及轉入資產總額：	571,226.53
<b>Accrued Benefit as at 31/03/20XX</b> 累算權益截至 31/03/20XX：	232,107.91
<b>Expected Benefits Receivable Upon Retirement for Qualifying Service Already Rendered</b> 若在報表結算日已達退休年齡，預期可收取的權益：	910,190.09

\* Total Contribution refers to regular contribution, transfer-in asset and any surcharge, bonus, rebate, forfeiture reallocation, withdrawal, terminal contribution, and terminal adjustment before fee deduction (if any).  
資產總額包括扣除所有費用(如適用)前之正常供款及轉入資產總額,任何供款附加費,花紅,回佣,未歸屬供款之再分配,提取權益,尾期供款及離職後供款。

Contribution Types 供款類別	Balance as at 結餘截至 01/04/20XX	Normal Contribution <sup>1</sup> 一般供款 <sup>1</sup>	Others <sup>2</sup> 其他 <sup>2</sup>	Return Earned <sup>3</sup> 本期回報金額 <sup>3</sup>	Balance as at 結餘截至 31/03/20XX	Accrued Benefits as at 累算權益截至 31/03/20XX
Employer 僱主 Regular 定期供款	580,274.77	50,834.25	0.00	279,081.07	910,190.09	455,095.05
<b>Grand Total 總數</b>	<b>580,274.77</b>	<b>50,834.25</b>	<b>0.00</b>	<b>279,081.07</b>	<b>910,190.09</b>	<b>455,095.05</b>

 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).

本報表顯示的收益 / 虧損只代表帳面回報, 閣下的實際回報將視乎閣下日後把基金出售時的價格而定。

## Q Is my pension investment making money? 我的退休投資有獲利嗎?

You may check the "Return Earned" under the section of "Benefit Summary". Please note that the gain/loss number under the "Return Earned" 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 scheme, you may calculate the difference between "Expected Benefits Receivable Upon Retirement for Qualifying Service Already Rendered" and "Total Contribution/Transfer-in asset since scheme joining date".


閣下可於「權益摘要」內的「本期回報金額」找到。請留意,「本期回報金額」一欄下的收益 / 虧損只顯示去年4月1日至今年3月31日的投資回報。

如閣下想知道自參與計劃以來的累積投資回報,請將「若在報表結算日已達退休年齡,預期可收取的權益」與「自參加計劃後之累積供款及轉入資產總額」相減便可。

## Q Why is the "Accrued Benefits" less than the corresponding amount under "Balance"? 為甚麼「累算權益」會少於「結餘」一欄所顯示的金額?

The "Accrued Benefits" is your entitlement after taking into consideration your years of service and the vesting scale set by your employer. If your length of service is less than 10 years, your "Accrued Benefits" should be less than the "Balance".

「累算權益」是根據閣下受僱年資及僱主所制訂的歸屬比例而計算的實際利益。如果閣下的年資是十年以下,閣下的「累算權益」便會少於「結餘」一欄中所顯示的金額。

 Your final accrued benefits may vary from this statement's balance due to the termination reason, actual last date of employment and other reasons. 閣下最終的累算權益是根據成員終止原因、最後受僱日期及其他原因計算,可能與本報表不相同。

# Guide to Member Benefit Statement 成員權益報表閱覽指引

## Investment Summary 投資摘要

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#### ORSO Balance 職業退休計劃結餘

Fund 基金	Class 類別	Price 價格	Valuation Date 估值日期	Total Units 單位總數	Accrued Units 累積單位	Total Balance 總結餘	Accrued Benefits 累積權益
QA		HKD 19.784946	31/03/20XX	46,004.1737	23,002.0869	910,190.09	455,095.05
					Total 總數	910,190.09	455,095.05



You may check "Fund Code and Description" under "Remarks" for the fund name in full.

閣下可於「備註」一欄下的「基金編號及說明」查閱基金全名。



## Where can I find my investment portfolio? 我可從何得知我的投資組合？

You may refer to the "Investment Summary" for asset allocation breakdown as at statement end date. The code(s) under the column "Fund" is/are the fund(s) you are investing in.

閣下可從「投資摘要」得知閣下在本年度權益報表截算日的資產分佈情況。「基金」一欄下的英文編號代表閣下所持有的基金。

## Transaction Details 交易詳情

Fund Name 基金名稱 : GROWTH FUND

增長基金

Fund Class 基金類別 :

Dealing Date 交易日期	Transaction Type 交易類別	No. of Units Transacted 交易單位	Employer 僱主 (HKD 港幣)		Member 成員 (HKD 港幣)		Remark 備註
			Transfer 轉移資產	Regular 正常供款	Transfer 轉移資產	Regular 正常供款	
01/04/20XX	BF	43,131.4870	.00	580,274.77	.00	.00	
30/04/20XX	CC	285.7144	.00	4,186.50	.00	.00	01/04/20XX - 30/04/20XX
31/05/20XX	CC	260.9563	.00	4,186.50	.00	.00	01/05/20XX - 31/05/20XX
30/06/20XX	CC	259.9238	.00	4,186.50	.00	.00	01/06/20XX - 30/06/20XX
31/07/20XX	CC	242.2402	.00	4,186.50	.00	.00	01/07/20XX - 31/07/20XX
31/08/20XX	CC	238.3955	.00	4,186.50	.00	.00	01/08/20XX - 31/08/20XX
30/09/20XX	CC	228.5536	.00	4,186.50	.00	.00	01/09/20XX - 30/09/20XX
31/10/20XX	CC	227.9342	.00	4,186.50	.00	.00	01/10/20XX - 31/10/20XX
31/11/20XX	CC	221.7785	.00	4,186.50	.00	.00	01/11/20XX - 30/11/20XX
31/12/20XX	CC	218.4551	.00	4,186.50	.00	.00	01/12/20XX - 31/12/20XX
31/01/20XX	CC	235.0319	.00	4,385.25	.00	.00	01/01/20XX - 31/12/20XX
28/02/20XX	CC	232.0574	.00	4,385.25	.00	.00	01/02/20XX - 28/02/20XX
31/03/20XX	CC	221.6458	.00	4,385.25	.00	.00	01/03/20XX - 31/03/20XX
	IR		.00	279,081.07	.00	.00	
31/03/20XX	CF	46,004.1737	.00	910,190.09	.00	.00	

Remark 備註: Corresponding contribution period for the contribution transaction (CC). 供款交易的有關供款期。



Since no fees are charged on contribution or asset switching, all contributions or switch-in amounts are fully invested.

由於計劃並未有就供款收取任何費用，因此，所有供款或轉入資產均全數作投資之用。



## How much fees have I been charged on contribution or asset switching? 就供款或資產轉換而言，我須付多少費用？

The scheme does not charge any fees or bid and offer spread on any transactions. You may find the details of each transaction under the section of "Transaction Details".

本計劃不收取任何交易費用或買賣差價。閣下可參閱「交易詳情」內的每月交易紀錄。

Enquiry Hotlines : For investment-related enquiries, please call our INVESCall Hotline for HA Employees at 3191 8088.

General Enquiries : Please contact your hospital's HR department for general enquiries.

查詢熱線：查詢有關投資事宜，請致電景順積金熱線 - 醫管局僱員專線 3191 8088。

一般查詢：請聯絡閣下所屬之醫院人力資源部查詢。