

CHEUK SHUK LING
RM1408 14/F
LAI ON EST, LAI TAK HSE
SHAM SHUI PO
HONG KONG



Member Account No. 成員帳戶號碼: 9000027-2253128
Employer's Identification No. 僱主識別號碼: N/A 不適用
Date of Inception 帳戶生效日期: 12/04/2021
Issue Date 編印日期: 05/09/2022
Statement Coverage Period 報表涵蓋期: 01/04/2022 - 31/08/2022
Page No. 頁數: 1

Member Account Type 成員帳戶類別: Personal Account 個人帳戶

Manulife Global Select (MPF) Scheme ("Scheme") 宏利環球精選(強積金)計劃(「計劃」)

PART 1 第一部份 - Summary Information 資料摘要

1A - Summary of Account Movements 帳戶資產增減摘要 (for the Period Ended 截至 31/08/2022 止期內)

OPENING BALANCE 期初結餘 (As at 於 01/04/2022) HK\$409,136.81	
+ (In 增)	- (Out 減)
Total Contributions Invested 已投資供款總額 HK\$0.00	Total Amount Transferred Out of or Withdrawn from Scheme (after fees) * 轉出計劃或從計劃提取的總額 (收費後) * HK\$0.00
Total Amount Transferred into Scheme 轉入計劃總額 HK\$0.00	
Account Gain / (Loss) During the Period ** 期內帳戶益 / (損) ** (HK\$40,186.95)	
CLOSING BALANCE 期末結餘 (As at 於 31/08/2022) HK\$368,949.86	
<p>Fund Allocation 基金分布</p> <p>Manulife MPF North American Equity Fund 宏利 MPF 北美股票基金 13.00%</p> <p>Manulife MPF Healthcare Fund 宏利 MPF 康健護理基金 29.00%</p> <p>Manulife MPF International Bond Fund 宏利 MPF 國際債券基金 58.00%</p>	
Please read "CAUTION" in Part 1C 請閱第1C部「注意」事項	

* Fees charged to your account during the period 01/04/2022 - 31/08/2022 期內向您的帳戶收取的費用

These are the fees charged to your account during the above period. Fees and charges (such as the investment management fees, trustee and administration fees) have been deducted from the constituent fund(s) that you invested in and reflected in the investment gain/(loss) during the period. Contribution charges, bid and offer spread were not applicable to your account. Please refer to the MPF Scheme Brochure for details on the fees and charges. For the Fund Expense Ratio, which represents the expenses of your MPF fund as a percentage of fund size, please refer to the Fund Fact Sheet of the Scheme.
此為於上述期內向您的帳戶收取的費用。所須支付的費用(如投資管理費、受託人費及行政費)已從您所投資的成分基金中扣除並反映於期內投資益/(損), 供款費、賣出和買入差價並不適用於您的帳戶。有關所須支付的費用及收費, 請參閱強積金計劃說明書。有關基金開支比率, 即代表基金費用佔基金資產的百分比, 請參閱計劃的基金概覽。

** The "Account gain/(loss) during the period" displayed above includes the value of bonus unit of HK\$338.90 and investment gain/(loss) of (HK\$40,525.85) during the period.

This summary outlines the portfolio return of your account in this Scheme, representing the change of the net asset values between the opening and closing balances of your account in this Scheme after account movements such as contribution made, transfer in/out and the amount withdrawn or redeemed within the specified period. Positive figure(s) in the summary indicate(s) that estimated gain(s) was/were recorded while figure(s) in brackets represent(s) estimated loss(es). All figures in the summary refer to the estimated gain(s)/loss(es) in one specified period only.

上述的「期內帳戶益/(損)」已包含紅利單位價值總額338.90港元, 而期內投資益/(損)為(40,525.85港元)。
這摘要概括您投資於本計劃的投資組合回報, 所列款額代表您的帳戶在期初至期末的淨資產值變動, 當中已包括帳戶於指定期內的資產增減, 例如供款款額、轉出/轉入款額, 以及提取贖回款額。摘要內正數代表錄得的估計收益, 而括號內所示負數表示估計虧損。摘要內所有數字只代表在單一期內的估計收益/(虧損)。

1B - Summary of Account Balance (Since inception) as at 31/08/2022 帳戶結餘摘要(自帳戶生效日起)

Since inception 自帳戶生效日起	HK\$ 港元	HK\$ 港元
Total contribution invested and total amount transferred in 已投資供款總額及轉入總額		411,683.36
Total amount transferred out and total amount withdrawn 轉出總額及已提取總額		0.00
Account gain/(loss) since inception 自帳戶生效日起計的益/(損)		(42,733.50)
Investment gain/(loss) 投資益/(損)	(43,935.62)	
Total value of bonus unit 紅利單位價值總額	1,202.12	
Closing Balance as at 31/08/2022 期末結餘		368,949.86

1C - Account Balance for the Period 01/04/2022 - 31/08/2022 期內之帳戶結餘

	Mandatory Contributions 強制性供款	Voluntary Contributions 自願性供款	Total 總計
Opening Balance as at 01/04/2022 期初結餘			
Vested Balances 已歸屬結餘	409,136.81		409,136.81
Value of Bonus Unit 紅利單位價值	338.90		338.90
Investment Gain/(Loss) 投資益/(損)	(40,525.85)		(40,525.85)
Account Balance as at 31/08/2022 帳戶結餘	368,949.86		368,949.86
Vesting % as at 31/08/2022 已歸屬權益百分比	100%		
Vested Balances 已歸屬結餘	368,949.86		368,949.86
(See "CAUTION" below 請細閱下列「注意」事項)			

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 (852) 2108 1388.

注意: 如您於本報表的截數日期從計劃提取款項, 您所得的實際款額或會較報表列載的結餘為少, 原因是受託人或須按照計劃的規則作出其他款項扣減或調整, 例如扣減權益提取費。如有查詢, 請致電熱線(852) 2108 1388。

1D - Constituent Funds Account Balance for the Period 01/04/2022 - 31/08/2022 期內各基金之結餘

Fund Name 基金名稱	Opening Balance 期初結餘 (01/04/2022)	Net Cash Flow** 淨現金流** (2)	Investment Gain/(Loss) 投資益/(損) (3)=(4)-(2)-(1)	Closing Balance 期末結餘 (31/08/2022)			
	Amount 金額 (1)			No of Units 單位數目	Unit Price 單位價格	Amount 金額 (4)	Asset Allocation % 資產分配百分比
Pacific Asia Equity Fund 亞太股票基金	5.76	0.00	(0.57)	0.189	27.435	5.19	0.00%
European Equity Fund 歐洲股票基金	20.11	0.05	(4.17)	1.278	12.508	15.99	0.00%
North American Equity Fund 北美股票基金	55,528.58	129.60	(9,269.59)	2,152.303	21.553	46,388.59	13.00%
International Bond Fund 國際債券基金	235,725.50	185.79	(21,798.22)	14,425.188	14.843	214,113.07	58.00%
Healthcare Fund 康健護理基金	117,856.86	23.46	(9,453.30)	4,125.053	26.285	108,427.02	29.00%
Total 總計	409,136.81	338.90	(40,525.85)			368,949.86	100.00%

** The "Net Cash Flow" is the total amount of contribution, fund switch, net transfer, withdrawal and value of bonus unit.

** 「淨現金流」即供款、基金轉移、淨轉移、提取及紅利單位價值的總和。

PART 2 第二部份 - Contribution, Transfer and Withdrawal Details 供款、轉移及提取項目詳情

2A - Details of Contributions Allocated During the Period 01/04/2022 - 31/08/2022 期內之供款詳情

Contribution Period 供款期	Dealing Date 交易日期	Mandatory Contributions 強制性供款	Voluntary Contributions 自願性供款	Total Contributions 供款總計
Nil 沒有				

2B - Contributions and/or Surcharges Outstanding for the Periods Prior to 01/04/2022 前未清繳之供款及/或附加費

Outstanding Contribution Period 未繳清的供款期	Outstanding Items 其欠交項目
Nil 沒有	

2C - Transfer-in, Transfer-out and Withdrawal from Scheme During the Period 01/04/2022 - 31/08/2022 期內之轉入、轉出及提取項目

Transfer/ Withdrawal Date 轉移/提取日期	Nature 性質	Mandatory Contributions 強制性供款	Voluntary Contributions 自願性供款	Total Amount 總款額
Nil 沒有				

2D - Future Investments Instruction as at 05/09/2022 未來投資指示

Default Investment Strategy (DIS) ^(Note 5) /Fund 預設投資策略 ^(註5) / 基金	Mandatory Contributions 強制性供款	Voluntary Contributions 自願性供款
Default Investment Strategy (DIS) 預設投資策略	100%	100%

Description of Fund Name used in this Statement 於本報表內採用之基金名稱說明

Fund Name 基金名稱	Abbreviated as 簡寫為	Fund Code 基金編號
Manulife MPF Pacific Asia Equity Fund 宏利 MPF 亞太股票基金	Pacific Asia Equity Fund亞太股票基金	SHK128
Manulife MPF European Equity Fund 宏利 MPF 歐洲股票基金	European Equity Fund歐洲股票基金	SHK129
Manulife MPF North American Equity Fund 宏利 MPF 北美股票基金	North American Equity Fund北美股票基金	SHK130
Manulife MPF International Bond Fund 宏利 MPF 國際債券基金	International Bond Fund國際債券基金	SHK133
Manulife MPF Healthcare Fund 宏利 MPF 康健護理基金	Healthcare Fund康健護理基金	SHK137
Manulife MPF Core Accumulation Fund (DIS) 宏利 MPF 核心累積基金(預設投資策略)	Core Accumulation Fund (DIS) 核心累積基金(預設投資策略)	DIS148
Manulife MPF Age 65 Plus Fund (DIS) 宏利 MPF 65歲後基金(預設投資策略)	Age 65 Plus Fund (DIS) 65歲後基金(預設投資策略)	DIS149

Notes 備註

- The amount listed in this statement is denominated in Hong Kong dollars and is for reference only. Unit prices may go down or up and the figures are not necessarily an indicator of your future benefit amount.
本報表上所列的金額以港元計價並只用作參考用途。基金單位價格可跌可升，並不能以此作為預測您未來累積權益的金額。
- Actual amount of benefits at transfer or withdrawal will be subject to the Mandatory Provident Fund Schemes Ordinance and the governing rules of the Scheme.
於轉移或提取時的實際權益金額須依據《強制性公積金計劃條例》及本計劃之管限規則而釐定。
- Unless otherwise specified, all dates shown in this statement are in Day/Month/Year format. Please verify and report to Manulife any error or discrepancy for the information provided in this statement as soon as possible. Manulife or Manulife Provident Funds Trust Company Limited ("Manulife") will base on the information in the statement to proceed with the relevant administration and/or investment allocation. If you have any query on this statement, please visit our website or call our Member Hotline.
除另有說明外，本報表的所有日期按日／月／年格式表示。敬請核對此報表所列資料，如發現所列資料錯誤或不符，請盡快通知宏利。宏利或宏利公積金信託有限公司（「宏利」）將以本報表上之資料執行有關行政及／或投資分配。如對本報表有任何疑問，請瀏覽宏利網站或致電成員服務熱線。
- The vesting percentage of accrued benefits entitled is determined according to the relevant scheme rules. Vesting percentage applicable to any Employers Voluntary Contributions should be subject to the vesting scale as specified in the Employer's application form or any other instructions in writing. The vesting % shown is subject to change and is not necessarily equivalent to the vesting percentage at withdrawal. Vested Balances include all Mandatory Contributions, any Employees Voluntary Contributions plus any Employer's Voluntary Contributions after the vesting percentage has been applied.
已歸屬權益百分比乃根據相關之計劃管限規則而釐定。任何適用於僱主自願性供款之已歸屬權益百分比需根據僱主參加表格或其他書面指示所釐定的歸屬比例。所列之歸屬權益百分比可因此而變更，亦不一定與退出計劃時的百分比相同。已歸屬結餘包括所有強制性供款及根據已歸屬權益百分比計算所得之成員自願性供款及僱主自願性供款。
- Under the Default Investment Strategy ("DIS"), member's contributions will be invested into Manulife MPF Core Accumulation Fund and Manulife MPF Age 65 Plus Fund. For further details of the DIS, including its automatic de-risking features and fee level, please refer to the Scheme Brochure of the Manulife Global Select (MPF) Scheme or the related information which is available on our website.
按照「預設投資策略」，成員供款會投資於宏利MPF核心累積基金及宏利MPF65歲後基金。如欲參閱「預設投資策略」詳情，包括其自動降低風險特點及收費水平，您可參考宏利環球精選（強積金）計劃之計劃說明書或相關資料，有關資訊可見於宏利網站。
- A "Member Transaction Details Report" detailing the contributions you have made and transactions of each constituent fund in your account (for the past 6 quarters) is available on our website or on request by calling our hotline.
如欲查閱詳列過去六個季度內，於帳戶內的供款及各基金交易之「成員交易資料報告」，可瀏覽本公司網站或致電宏利熱線。
- Please visit our website to view and/or download the latest version of the MPF Scheme Brochure and Fund Fact Sheet. The Fund Fact Sheet is available quarterly and can be viewed via our website or obtained by calling our hotline two months after each quarter end date. In addition, the latest version of Fund Fact Sheet is issued to you together with the Annual Benefit Statement after the end of each scheme financial year end.
請瀏覽宏利網站，查閱及／或下載本計劃最新的強積金計劃說明書及基金概覽。季度基金概覽可於每季完結後兩個月於宏利網站閱覽，或致電熱線索取。我們亦會於每個計劃年度完結後隨周年權益報表向您發送最新一期的基金概覽。
- You may check fund prices on our website. You may also log in to your member account which provides you with further details of your account balance, investment gain (loss), transaction activities and contribution allocation records.
您可透過宏利網站查閱基金單位價格。您亦可登入宏利網站查閱您所屬的成員帳戶之帳戶結餘、投資收益／（虧損）狀況、交易項目及供款分配紀錄等詳情。
- If you want to re-invest the accrued benefits in your account into some other constituent funds, you are free to give us investment instructions at any time, by submitting instruction(s) either online or by using the "Change Future Investments Instruction / Fund Switching Instruction" form, which can be downloaded from our website.
若您希望將您帳戶內的累積權益重新投資於其他成分基金，可隨時透過宏利網站或以「更改未來投資指示／基金轉換指示」表格提交指示，有關表格可從宏利網站下載。
- To ensure you receive correspondences from us timely, should there be any changes to your contact phone number, correspondence and/or e-mail address, please update the contact information via our website or submit "Change of Contact Details Form" to Hong Kong Retirement, Manulife (International) Limited at 21/F., Tower A, Manulife Financial Centre, 223 - 231 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong. The form can also be downloaded from our website.
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Manulife Provident Funds Trust Company Limited 宏利公積金信託有限公司

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