

How to Read Your Annual Benefit Statement 如何閱覽你的周年權益報表

BEA (MPF) Master Trust Scheme 東亞 (強積金) 集成信託計劃



Annual Benefit Statement (as at 31 March 2021)
周年權益報表 (截至2021年03月31日)
Bank of East Asia (Trustees) Limited
東亞銀行(信託)有限公司
BEA (MPF) Master Trust Scheme
東亞(強積金)集成信託計劃

Part 1 - Summary Information

第1部 - 資料摘要
Employer Name : ABC Company Limited
僱主名稱 甲乙丙有限公司

Li Chek Kam
李積金
Flat 8, 8/F,
888 Street
ABC Building
Hong Kong

Scheme No. : BEA0000088888
計劃編號
Employer Code : 000
僱主代號
Scheme Currency : HKD
計劃貨幣
Issue Date : 01/06/2021
編印日期
This Statement Start Date : 01/04/2020
本報表開始日
This Statement End Date : 31/03/2021
本報表完結日

Part 1A - Summary of Account Movements for the Year Ended 31 March 2021

第1A部 - 賬戶資產增減摘要 (截至2021年03月31日止)

Opening Balance 期初結餘 (As at 1 April 2020) (於2020年04月01日) (Refer to Part 1C)	
HK\$176,595.02	
+ (In) (增)	- (Out) (減)
Total Contributions Invested (Refer to Part 1D) 已投資供款總額 (請參閱第1D部) HK\$30,117.29	Total Amount Transferred Out of or Withdrawn From Scheme (Refer to Part 1E) 轉出計劃或從計劃提取的總額 (請參閱第1E部) HK\$95,299.63
Total Amount Transferred Into Scheme (Refer to Part 1E) 轉入計劃總額 (請參閱第1E部) HK\$0	
Account Gain / (Loss) During the Period (Note 1) 期內賬戶益 / (損) (註1) HK\$11,468.27	
Closing Balance 期末結餘 (As at 31 March 2021) (於2021年03月31日) = HK\$122,880.95	
Fund Allocation 基金分佈	

(Please read "CAUTION" in Part 1C) (請細閱第1C部「注意」事項)

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

第1B部 - 自開立賬戶起計的益/(損)摘要

Account Gain/(Loss) since Inception (as at 04/07/2019)
自開立賬戶起計的益/(損) (由04/07/2019)

\$27,916.69

Part 1 第1部

1 Name of employer / self-employed person / account name
僱主/自僱人士名稱/賬戶名稱

2 Your name and residential address
你的姓名及住址

3 Scheme number
計劃編號

4 Period of coverage
報表涵蓋期

Part 1A 第1A部

5 The dollar value of your MPF account at the beginning of the scheme year
你的強積金賬戶在計劃年度開始時的幣值

6 The contributions received and invested during the scheme year
在計劃年度內收取並作出投資的供款

7 The total amount transferred into the scheme during the scheme year
在計劃年度內轉入計劃的資產總額

8 The total amount transferred out of or withdrawn from the scheme during the scheme year
在計劃年度內從計劃轉出或提取的資產總額

9 The dollar value of the overall investment return of your MPF account during the scheme year. This figure represents the change in value of the account balance during the scheme year after netting off fund transactions like contributions and transfers
你的強積金賬戶於計劃年度內之整體投資回報的幣值。此數字反映賬戶結餘(已扣除基金交易如供款及權益轉移)在計劃年度內的價值變動

10 The dollar value of your MPF account on the scheme year-end date
你的強積金賬戶於計劃年度完結日的幣值

11 The pie chart showing the fund allocation of the closing balance of your MPF account
你的強積金賬戶期末結餘的基金分佈的餅形統計圖

Part 1B 第1B部

12 The dollar value of the overall investment return of your MPF account since the date you joined the scheme
你的強積金賬戶自參加計劃日期起至計劃年度完結日的整體投資回報的幣值

Part 1C - Account Balances by Source of Contributions (in HK\$)

第1C部 - 賬戶結餘 (按供款來源) (港元)

Opening Balance 期初結餘: 01/04/2020

Contributions From Current Employment 來自現時受僱工作的供款							Total 總計
Fund Code 基金代號	Total Unit Holdings 持有的單位總數	Unit Price 單位價格	Mandatory Contributions 強制性供款		Voluntary Contributions 自願性供款		
			Employer 僱主	Member 成員	Employer 僱主	Member 成員	
GRF 增長	9,133,349.0	15.7618	\$67,065.20	\$65,972.91	\$10,919.90	\$0.00	\$176,595.02
MCF 保守*	2,512,723.0	12.9887	\$15,071.17	\$14,891.75	\$2,674.09	\$0.00	
Total Balances 總結餘			\$82,136.37	\$80,864.66	\$13,593.99	\$0.00	\$172,516.83
Vested Balances 歸屬結餘			\$82,136.37	\$80,864.66	\$9,515.80	\$0.00	

**(Please read "CAUTION" below) (請細閱下列「注意」事項)

Contributions From Former Employment 來自以往受僱工作的供款							Total 總計
Fund Code 基金代號	Total Unit Holdings 持有的單位總數	Unit Price 單位價格	Mandatory Contributions 強制性供款		Voluntary Contributions 自願性供款		
			Employer 僱主	Member 成員	Employer 僱主	Member 成員	
Total Balances 總結餘			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Vested Balances 歸屬結餘			\$0.00	\$0.00	\$0.00	\$0.00	

**(Please read "CAUTION" below) (請細閱下列「注意」事項)

Closing Balance 期末結餘: 31/03/2021

Contributions From Current Employment 來自現時受僱工作的供款							Total 總計
Fund Code 基金代號	Total Unit Holdings 持有的單位總數	Unit Price 單位價格	Mandatory Contributions 強制性供款		Voluntary Contributions 自願性供款		
			Employer 僱主	Member 成員	Employer 僱主	Member 成員	
GRF 增長	6,026,674.0	16.7472	\$82,452.14	\$2,642.98	\$15,834.80	\$0.00	\$122,880.95
MCF 保守*	1,670,182.0	13.1429	\$17,619.96	\$659.05	\$3,672.02	\$0.00	
Total Balances 總結餘			\$100,072.10	\$3,302.03	\$19,506.82	\$0.00	\$118,979.59
Vested Balances 歸屬結餘			\$100,072.10	\$3,302.03	\$15,605.46	\$0.00	

**(Please read "CAUTION" below) (請細閱下列「注意」事項)

Contributions From Former Employment 來自以往受僱工作的供款							Total 總計
Fund Code 基金代號	Total Unit Holdings 持有的單位總數	Unit Price 單位價格	Mandatory Contributions 強制性供款		Voluntary Contributions 自願性供款		
			Employer 僱主	Member 成員	Employer 僱主	Member 成員	
Total Balances 總結餘			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Vested Balances 歸屬結餘			\$0.00	\$0.00	\$0.00	\$0.00	

**(Please read "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 BEA (MPF) Hotline at 2211 1777 (Operated by Bank of East Asia (Trustees) Limited).

注意: 如你於本報表的截止日期從計劃提取款項, 你所得的實際款額或會較報表列載的結餘少, 原因是受託人或須按照計劃的規則作出其他款項扣除或調整, 例如扣減權益提取費。如有查詢, 請致電東亞(強積金)熱線 2211 1777 (由東亞銀行(信託)有限公司運作)。

Part 1D - Total Contributions and Contribution Fees Deducted (in HK\$) ^{Note 2}

第1D部 - 供款總額及扣除的供款收費 (港元)

	Amount 款額	Contribution Fees Deducted 扣除的供款收費	Amount (after Contribution Fees) 款額 (供款收費後)
Contributions Invested for the Period 期內投資之供款	\$30,117.29	N/A	\$30,117.29
Contributions Received after the Period 期結日後收取之供款	\$2,306.81	N/A	\$2,306.81

"Contribution Fees" means the fee charged by the trustee/sponsor of a scheme against any contributions paid to the scheme. This fee is usually charged as a percentage of contributions and will be deducted from the contributions.

「供款收費」指計劃受託人/保薦人就向計劃支付的供款所收取的費用, 金額一般按供款的某一百分比計算, 並從供款中扣除。

Part 1E - Transfers In and Out, Withdrawal and Contributions/Withdrawal and Fees Deducted (in HK\$)

第1E部 - 轉入/轉出、提取的款額及扣除的收費 (港元)

Date 日期	Nature of Transfer 轉移款項的性質	Transfer to Account 轉入賬戶	Transfer-in to Scheme 轉入的款額及扣除的收費				Contribution Fees Deducted 扣除的供款收費	Amount (after Contribution Fees) 款額 (供款收費後)
			Mandatory Contributions 強制性供款		Voluntary Contributions 自願性供款			
			Employer 僱主	Member 成員	Employer 僱主	Member 成員		
			\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$0.00
		Total 總計	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$0.00

Date 日期	Nature of Transfer or Withdrawal 轉移或提取款項的性質	Transfer or Withdrawal from Account 轉出或提取賬戶	Transfer-out of Scheme or Withdrawal from Scheme 轉出的款額或提取及扣除的收費				Withdrawal Fees Deducted 扣除的權益提取費	Amount (after Withdrawal Fees) 款額 (權益提取費後)
			Mandatory Contributions 強制性供款		Voluntary Contributions 自願性供款			
			Employer 僱主	Member 成員	Employer 僱主	Member 成員		
11/1/2021	Employee Choice Arrangement (Section 145A transfer notified 31/12/2020*) 僱員自選安排(根據第145A條在31/12/2020獲通知轉移*)	Current Employment 現時受僱工作	\$0.00	\$95,299.63	\$0.00	\$0.00	N/A	\$95,299.63
		Total 總計	\$0.00	\$95,299.63	\$0.00	\$0.00	N/A	\$95,299.63

"Withdrawal Fees" means the fee charged by the trustee/sponsor of a scheme upon withdrawal of accrued benefits from the scheme. This fee is usually charged as a percentage of the withdrawal amount and will be deducted from the withdrawal amount.

「權益提取費」指計劃受託人/保薦人於成員從計劃提取累積權益時所收取的費用, 金額一般按所提取的款額的某一百分比計算, 並從提取的款額中扣除。

Part 1C 第1C部

13 The opening balance of your MPF account by source of contributions at the beginning of the scheme year 你的強積金賬戶於期初按供款來源劃分之結餘

14 The balance of your MPF account by source of contributions at the end of the scheme year 你的強積金賬戶於期末按供款來源劃分之結餘

15 Vested balances shows the dollar value of your MPF account balances accrued according to the voluntary contribution governing rules of the scheme 歸屬結餘顯示你的強積金賬戶在自願性供款計劃的管限規則下的累算結餘之幣值

Part 1D 第1D部

16 The total amount of contributions invested for the period after deduction of contribution fees; and The total amount of contributions received after the period and deduction of contribution fees (if any) 在期內作出投資並扣除供款收費後之供款金額; 及 在完結日以後經扣除供款收費後的供款金額 (如有)

Part 1E 第1E部

17 The details of amount transferred into the scheme during the scheme year 在計劃年度內轉入計劃的金額詳情

18 The details of amount transferred out of or withdrawn from the scheme during the scheme year 在計劃年度內計劃轉出或提取的金額詳情

19 Part 1F - Unit Rebate Amount (in HK\$)

第1F部 - 基金回贈金額 (港元)

Unit Rebate Amount for Current Scheme Year (01/04/2020 - 31/03/2021)

本計劃年度基金回贈金額(01/04/2020 - 31/03/2021)

	Mandatory Contributions 強制性供款		Voluntary Contributions 自願性供款	
	Employer 僱主	Member 成員	Employer 僱主	Member 成員
(Rebate) Voluntary Contribution (回贈) 自願性供款	\$0.00	\$0.00	\$69.90	\$0.00
Total 總計	\$493.10	\$464.46	\$69.90	\$0.00

Part 1F 第1F部

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The additional fund units rebate credited into the scheme member account
回贈予計劃成員的額外基金單位

20 Part 1G - Accumulated Contribution/Withdrawal Amount Summary (Since Inception)

第1G部 - 累積供款/提取金額摘要 (自開立帳戶起)

	Mandatory Contributions 強制性供款		Voluntary Contributions 自願性供款		Total Amount 總額
	Employer 僱主	Member 成員	Employer 僱主	Member 成員	
Accumulated Contribution Amount 累積供款金額	\$86,432.10	\$85,597.40	\$18,234.39	\$0.00	\$190,263.89
Accumulated Withdrawal Amount 累積提取金額	\$0.00	\$95,299.63	\$0.00	\$0.00	\$95,299.63

Part 1G 第1G部

20

Your accumulated contribution amount and accumulated withdrawal amount since the date you joined the scheme
自參加計劃日期起至本計劃年度完結的累積供款金額及累積提取金額的總額

21 Part 1H - Total Fees Charged to Your Account ^{Note 3} : N/A

第1H部 - 由你帳戶支付的費用總額 ^{註3}

Part 1H 第1H部

21

The total fees charged to your account (currently waived)
報表期內已支付的費用總額 (目前豁免收取)

22 Part 1I - Periods with Contributions and/or Surcharges Outstanding:

第1I部 - 逾期供款及/或附加費的供款期

N/A

Part 1I 第1I部

22

The periods with outstanding contributions and/or surcharges since the date you joined the scheme
自參加計劃日期起涉及逾期供款及/或附加費的供款期

Part 2 - Contribution Statement

第2部 - 供款報表

23 Part 2A - Contribution Details by Sources of Contributions (in HK\$)

第2A部 - 供款詳情按供款來源劃分 (港元)

Part 2A 第2A部

23

The contribution details of each contribution period
每個供款期的供款詳情

Date of the Relevant Contribution Period 相關供款期	Employer's Contributions 僱主供款					
	Contributions 供款		Contribution Fees Deducted 扣除的供款收費		Contributions Invested (after Contribution Fees) 已投資的供款 (供款收費後)	
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性
01/03/2020 - 31/03/2020	\$963.50	\$192.70	N/A	N/A	\$963.50	\$192.70
01/04/2020 - 30/04/2020	\$1,000.00	\$215.00	N/A	N/A	\$1,000.00	\$215.00
01/05/2020 - 31/05/2020	\$1,000.00	\$215.00	N/A	N/A	\$1,000.00	\$215.00
01/06/2020 - 30/06/2020	\$1,012.50	\$202.50	N/A	N/A	\$1,012.50	\$202.50
01/07/2020 - 31/07/2020	\$1,012.50	\$202.50	N/A	N/A	\$1,012.50	\$202.50
01/08/2020 - 31/08/2020	\$1,250.00	\$1,689.00	N/A	N/A	\$1,250.00	\$1,689.00
01/09/2020 - 30/09/2020	\$1,012.50	\$202.50	N/A	N/A	\$1,012.50	\$202.50
01/10/2020 - 31/10/2020	\$1,012.50	\$202.50	N/A	N/A	\$1,012.50	\$202.50
01/11/2020 - 30/11/2020	\$1,012.50	\$202.50	N/A	N/A	\$1,012.50	\$202.50
01/12/2020 - 31/12/2020	\$1,012.50	\$202.50	N/A	N/A	\$1,012.50	\$202.50
01/01/2020 - 31/01/2021	\$1,012.50	\$202.50	N/A	N/A	\$1,012.50	\$202.50
01/02/2020 - 28/02/2021	\$1,250.00	\$1,226.56	N/A	N/A	\$1,250.00	\$1,226.56
01/03/2020 - 31/03/2021	\$1,048.65	\$209.73	N/A	N/A	\$1,048.65	\$209.73
Sub-total 小計	\$12,587.15	\$4,942.99	N/A	N/A	\$12,587.15	\$4,942.99
Total 總計	\$17,530.14		N/A		\$17,530.14	

Date of the Relevant Contribution Period 相關供款期	Member's Contributions 成員供款					
	Contributions 供款		Contribution Fees Deducted 扣除的供款收費		Contributions Invested (after Contribution Fees) 已投資的供款 (供款收費後)	
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性
01/03/2020 - 31/03/2020	\$963.50	\$0.00	N/A	N/A	\$963.50	\$0.00
01/04/2020 - 30/04/2020	\$1,000.00	\$0.00	N/A	N/A	\$1,000.00	\$0.00
01/05/2020 - 31/05/2020	\$1,000.00	\$0.00	N/A	N/A	\$1,000.00	\$0.00
01/06/2020 - 30/06/2020	\$1,012.50	\$0.00	N/A	N/A	\$1,012.50	\$0.00
01/07/2020 - 31/07/2020	\$1,012.50	\$0.00	N/A	N/A	\$1,012.50	\$0.00
01/08/2020 - 31/08/2020	\$1,250.00	\$0.00	N/A	N/A	\$1,250.00	\$0.00
01/09/2020 - 30/09/2020	\$1,012.50	\$0.00	N/A	N/A	\$1,012.50	\$0.00
01/10/2020 - 31/10/2020	\$1,012.50	\$0.00	N/A	N/A	\$1,012.50	\$0.00
01/11/2020 - 30/11/2020	\$1,012.50	\$0.00	N/A	N/A	\$1,012.50	\$0.00
01/12/2020 - 31/12/2020	\$1,012.50	\$0.00	N/A	N/A	\$1,012.50	\$0.00
01/01/2020 - 31/01/2021	\$1,012.50	\$0.00	N/A	N/A	\$1,012.50	\$0.00
01/02/2020 - 28/02/2021	\$1,250.00	\$0.00	N/A	N/A	\$1,250.00	\$0.00
01/03/2020 - 31/03/2021	\$1,048.65	\$0.00	N/A	N/A	\$1,048.65	\$0.00
Sub-total 小計	\$12,587.15	\$0.00	N/A	N/A	\$12,587.15	\$0.00
Total 總計	\$12,587.15		N/A		\$12,587.15	

24 Part 2B - Summary of Contributions Received after Current Scheme Year End Date (in HK\$)
第2B部 - 本計劃年度完結日以後收取之供款摘要 (港元)

Date of the Relevant Contribution Period 相關供款期	Employer's Contributions 僱主供款					
	Contributions 供款		Contribution Fees Deducted 扣除的供款收費		Contributions Invested (after Contribution Fees) 已投資的供款 (供款收費後)	
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性
01/03/2013 - 31/03/2013	\$1,048.55	\$209.71	N/A	N/A	\$1,048.55	\$209.71
Sub-total 小計	\$1,048.55	\$209.71	N/A	N/A	\$1,048.55	\$209.71
Total 總計	\$1,258.26		N/A		\$1,258.26	

Part 2B 第2B部

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The summary of the contributions received after the scheme year-end date
計劃年度完結日以後收取之供款摘要

25 Part 2C - Summary of Transfer In Contributions Received after Current Scheme Year End Date (in HK\$)
第2C部 - 本計劃年度完結日以後收取轉入款額之供款摘要 (港元)

Date of the Relevant Contribution Period 相關供款期	Employer's Contributions 僱主供款					
	Contributions 供款		Contribution Fees Deducted 扣除的供款收費		Contributions Invested (after Contribution Fees) 已投資的供款 (供款收費後)	
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性
	\$0.00	\$0.00	N/A	N/A	\$0.00	\$0.00
Sub-total 小計	\$0.00	\$0.00	N/A	N/A	\$0.00	\$0.00
Total 總計	\$0.00		N/A		\$0.00	

Date of the Relevant Contribution Period 相關供款期	Member's Contributions 成員供款					
	Contributions 供款		Contribution Fees Deducted 扣除的供款收費		Contributions Invested (after Contribution Fees) 已投資的供款 (供款收費後)	
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性
	\$0.00	\$0.00	N/A	N/A	\$0.00	\$0.00
Sub-total 小計	\$0.00	\$0.00	N/A	N/A	\$0.00	\$0.00
Total 總計	\$0.00		N/A		\$0.00	

Part 2C 第2C部

25

The summary of transfer-in contributions received after the scheme year-end date
顯示計劃年度完結日以後收取轉入款額之供款摘要

Part 3 - Fund Transaction Statement
第3部 - 基金交易報表

26 Part 3A - Account Balances by Constituent Fund (in HK\$)
第3A部 - 賬戶結餘按成分基金劃分 (港元)

	Opening Balance 期初結存 01/04/2012	Closing Balance 期末結存 31/03/2013
BEA (MPF) Growth Fund 東亞 (強積金) 增長基金	\$143,958.01	\$100,929.92
BEA (MPF) Conservative Fund * 東亞 (強積金) 保守基金 *	\$32,637.01	\$21,951.03
Total 總計	\$176,595.02	\$122,880.95

* Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. This fund uses method (ii) and, therefore, unit prices / NAV / fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges.
強積金保守基金的收費可 (一) 透過扣除資產淨值收取; 或 (二) 透過扣除成員賬戶中的單位收取。本基金採用方式 (二) 收費, 故所列之單位價格 / 資產淨值 / 基金表現 (基金概覽所列的基金表現數字除外) 並未反映收費之影響。

Part 3A 第3A部

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The account balances of your account by constituent fund
你的賬戶按成分基金劃分的賬戶結餘

27 Part 3B - Transaction Fees Deducted (in HK\$)
第3B部 - 扣除的交易費 (港元)

Offer Spread 賣出差價 Note 4 註4	N/A
Bid Spread 買入差價 Note 5 註5	N/A

Part 3B 第3B部

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Offer/bid spread of constituent funds is currently waived
目前豁免收取的成分基金賣出/買入差價

BEA (MPF) Growth Fund 東亞(強積金)增長基金						
Transaction Date 交易日期	Transaction Nature 交易性質	Amount 款額	Unit Price 單位價格	Total Unit Holdings 持有的單位總數	Fees Paid 已付費用	Fee Type 費用類別
10/09/2020	Contribution Invested (Acquisition) 已投資的供款 (購入)	\$3,335.20	15.5809	214.0570	N/A	○
10/10/2020	Contribution Invested (Acquisition) 已投資的供款 (購入)	\$1,782.00	15.7971	112.8050	N/A	○
10/11/2020	Contribution Invested (Acquisition) 已投資的供款 (購入)	\$1,782.00	15.9783	111.5270	N/A	○
10/12/2020	Contribution Invested (Acquisition) 已投資的供款 (購入)	\$1,782.00	16.1869	110.0880	N/A	○
10/01/2021	Contribution Invested (Acquisition) 已投資的供款 (購入)	\$1,782.00	16.7246	106.5500	N/A	○
10/01/2021	Employee Choice Arrangement (Redemption) 僱員自選安排 (贖回)	(\$78,532.87)	16.7246	(4,695.6500)	N/A	B
10/02/2021	Contribution Invested (Acquisition) 已投資的供款 (購入)	\$2,981.25	16.8075	177.3760	N/A	○
10/03/2021	Contribution Invested (Acquisition) 已投資的供款 (購入)	\$1,845.52	16.8163	109.7510	N/A	○
31/03/2021	Closing Balance 期末結存	\$100,929.92	16.7472	6,026.6740		

Part 3C 第3C部

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The transaction details of each constituent fund during the scheme year
在計劃年度內各成分基金的交易詳情

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Fees and charges are deducted from the member's account by way of unit deduction (only applicable to BEA (MPF) Conservative Fund / BEA MPF Conservative Fund / BEA (Industry Scheme) MPF Conservative Fund)
指透過扣除強積金賬戶內的基金單位來收取保守基金的費用(只適用於東亞(強積金)保守基金 / 東亞強積金保守基金 / 東亞(行業計劃)強積金保守基金)