

# How to Read Your Annual Benefit Statement

## 如何閱覽你的周年權益報表

### BEA (MPF) Value Scheme 東亞(強積金)享惠計劃



Annual Benefit Statement (as at 31 March 2013)  
周年權益報表 (截至2013年03月31日)  
Bank of East Asia (Trustees) Limited  
東亞銀行(信託)有限公司  
BEA (MPF) Value Scheme  
東亞(強積金)享惠計劃

#### 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. : BVS8000088888  
計劃編號  
Employer Code : 000  
僱主代號  
Scheme Currency : HKD  
計劃貨幣  
Issue Date : 03/06/2013  
編印日期  
This Statement Start Date : 25/10/2012  
本報表開始日  
This Statement End Date : 31/03/2013  
本報表完結日

#### Part 1A - Summary of Account Movements for the Year Ended 31 March 2013

第1A部 - 賬戶資產增減摘要 (於2013年03月31日終結的年度)			
5	Opening Balance (as at 25/10/2012) (Refer to Part 1C)	(a)	\$0.00
6	Total Contribution Invested (Refer to Part 1D)	(b)	\$4,000.00
7	Total Amount Transferred Into Scheme (Refer to Part 1E)	(c)	\$120,526.14
8	Total Amount Transferred Out of Scheme (after fees) (Refer to Part 1E)	(d)	\$0.00
9	Account Gain/(Loss) During the Period (25/10/2012 - 31/03/2013) <sup>Note 1</sup>	(e) = (f)-(a)-(b)-(c)+(d)	\$689.27
10	Closing Balance (as at 31/03/2013)	(f)	\$125,215.41

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

#### Part 1B - Summary of Gain/(Loss) of Account Since Date Joined Scheme

第1B部 - 自參加計劃日期起計的盈/虧  
Investment Return since Date Joined Scheme 01/01/2013 \$689.27  
自參加計劃日期01/01/2013起的投資回報

### Part 1 第1部

1 Name of employer / self-employed person  
僱主/自僱人士名稱

2 Your name and address  
你的姓名及地址

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 the scheme during the scheme year  
在計劃年度內從計劃轉出的資產總額

9 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 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

### Part 1B 第1B部

11 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**  
**第1C部 - 賬戶結餘 (按供款來源)**

Opening Balance 期初結存: 25/10/2012

Contributions From Current Employment 來自現時受僱工作的供款							
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		Total 總計
			Employer 僱主	Member 成員	Employer 僱主	Member 成員	
			\$0.00	\$0.00	\$0.00	\$0.00	
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	\$0.00

12

Contributions From Former Employment 來自以往受僱工作的供款							
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		Total 總計
			Employer 僱主	Member 成員	Employer 僱主	Member 成員	
			\$0.00	\$0.00	\$0.00	\$0.00	
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	\$0.00

12

14

Closing Balance 期末結存: 31/03/2013

Contributions From Current Employment 來自現時受僱工作的供款							
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		Total 總計
			Employer 僱主	Member 成員	Employer 僱主	Member 成員	
VAEF 亞洲	3,751,0070	10.1440	\$18,997.95	\$18,710.98	\$170.80	\$170.88	
VGBF 環球	2,508,0270	9.9282	\$12,432.35	\$12,244.76	\$111.51	\$111.57	
VMCF 保守*	6,225,6910	10.0013	\$31,088.11	\$30,619.03	\$278.87	\$279.00	
Total Balances 總結餘			\$62,518.41	\$61,574.77	\$560.98	\$561.25	\$125,215.41
Vested Balances 歸屬結餘			\$62,518.41	\$61,574.77	\$560.98	\$561.25	\$125,215.41

13

Contributions From Former Employment 來自以往受僱工作的供款							
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		Total 總計
			Employer 僱主	Member 成員	Employer 僱主	Member 成員	
			\$0.00	\$0.00	\$0.00	\$0.00	
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	\$0.00

13

14

**Part 1D - Total Contributions and Contribution Fees Deducted**<sup>Note 2</sup>  
**第1D部 - 供款總額及扣除的供款收費**<sup>註2</sup>

15

	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	\$4,000.00	N/A	\$4,000.00
Contributions Received after the Period 完結日以後收取之供款	\$2,000.00	N/A	\$2,000.00

**Part 1C 第1C部**

12

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

13

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

14

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**

15

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 - Transfers In and Out and Contributions/Withdrawal Fees Deducted**  
**第1E部 - 轉入/轉出款額及扣除的供款/權益提取收費**

Transfer-in to Scheme 轉入計劃									16
Date 日期	Nature of Transfer 轉移款額的性質	Transfer to Account 轉入賬戶	Mandatory Contributions 強制性供款		Voluntary Contributions 自願性供款		Contribution Fees Deducted 扣除的供款收費	Amount (after Contribution Fees) 款額 (供款收費後)	
			Employer 僱主	Member 成員	Employer 僱主	Member 成員			
18/03/2013	Transfer Assets - ORSO Contribution 轉移資產—職業退休計劃供款	Current Employment 現時受僱工作	\$0.00	\$0.00	\$557.71	\$557.98	N/A	\$1,115.69	
18/03/2013	Transfer Assets - Mandatory Contribution 轉移資產—強制性供款	Current Employment 現時受僱工作	\$60,174.29	\$59,236.16	\$0.00	\$0.00	N/A	\$119,410.45	
Total 總計			\$60,174.29	\$59,236.16	\$557.71	\$557.98	N/A	\$120,526.14	

Transfer-out of Scheme 轉出計劃									17
Date 日期	Nature of Transfer 轉移款額的性質	Transfer from Account 轉出賬戶	Mandatory Contributions 強制性供款		Voluntary Contributions 自願性供款		Withdrawal Fees Deducted 扣除的權益提取費	Amount (after Withdrawal Fees) 款額 (權益提取費後)	
			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	

"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 1F - Unit Rebate Amount**  
**第1F部 - 基金回贈金額**

N/A

**Part 1G - Accumulated Contribution/Withdrawal Amount Summary (Since Date Joined Scheme)**  
**第1G部 - 累積供款/提取金額摘要 (自參加計劃日期起)**

	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	\$62,174.29	\$61,236.16	\$557.71	\$557.98	\$124,526.14
Accumulated Withdrawal Amount 累積提取金額	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Part 1H - Total Fees Charged to Your Account** <sup>Note 3</sup> : N/A  
**第1H部 - 由您賬戶支付的費用總額**

**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 1E 第1E部**

16

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

17

The details of amount transferred out of the scheme during the scheme year  
 在計劃年度內轉出計劃的金額詳情

**Part 1F 第1F部**

18

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

**Part 1G 第1G部**

19

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

**Part 1H 第1H部**

20

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)

**Part 1I 第1I部**

21

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

22 Part 2A - Contribution Details by Sources of Contributions Invested  
第2A部 - 供款詳情按供款來源劃分

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
01/01/2013 - 31/01/2013	\$1,000.00	\$0.00	N/A	N/A	\$1,000.00	\$0.00
01/02/2013 - 28/02/2013	\$1,000.00	\$0.00	N/A	N/A	\$1,000.00	\$0.00
Sub-total 小計	\$2,000.00	\$0.00	N/A	N/A	\$2,000.00	\$0.00
Total 總計	\$2,000.00		N/A		\$2,000.00	

Part 2A 第2A部

22

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	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
01/01/2013 - 31/01/2013	\$1,000.00	\$0.00	N/A	N/A	\$1,000.00	\$0.00
01/02/2013 - 28/02/2013	\$1,000.00	\$0.00	N/A	N/A	\$1,000.00	\$0.00
Sub-total 小計	\$2,000.00	\$0.00	N/A	N/A	\$2,000.00	\$0.00
Total 總計	\$2,000.00		N/A		\$2,000.00	

23 Part 2B - Summary of Contributions Received after Current Scheme Year End Date  
第2B部 - 本計劃年度完結日以後收取之供款摘要

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	\$1,000.00	\$0.00	N/A	N/A	\$1,000.00	\$0.00
Sub-total 小計	\$1,000.00	\$0.00	N/A	N/A	\$1,000.00	\$0.00
Total 總計	\$1,000.00		N/A		\$1,000.00	

Part 2B 第2B部

23

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

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
01/03/2013 - 31/03/2013	\$1,000.00	\$0.00	N/A	N/A	\$1,000.00	\$0.00
Sub-total 小計	\$1,000.00	\$0.00	N/A	N/A	\$1,000.00	\$0.00
Total 總計	\$1,000.00		N/A		\$1,000.00	

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

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	

Part 2C 第2C部

24

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

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

**25 Part 3A - Account Balances by Constituent Fund**  
**第3A部 - 賬戶結餘按成分基金劃分**

	Opening Balance 期初結存 25/10/2012	Closing Balance 期末結存 31/03/2013
BEA Asian Equity Fund 東亞亞洲股票基金	\$0.00	\$38,050.21
BEA Global Bond Fund 東亞環球債券基金	\$0.00	\$24,900.19
BEA MPF Conservative Fund * 東亞強積金保守基金 *	\$0.00	\$62,265.01
Total 總計	\$0.00	\$125,215.41

\* 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**

25

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

**26 Part 3B - Transaction Fees Deducted**  
**第3B部 - 扣除的交易費**

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

**Part 3B 第 3B 部**

26

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

**27 Part 3C - Details of Unit Transactions**  
**第3C部 - 單位交易詳情**

BEA Asian Equity Fund 東亞亞洲股票基金						
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 O = Offer Spread <sup>Note 4 註4</sup> 賣出差價 B = Bid Spread <sup>Note 5 註5</sup> 買入差價
25/10/2012	Opening Balance 期初結存	\$0.00	N/A	0.0000		
22/02/2013	Contribution Invested (Acquisition) 已投資的供款 (購入)	\$600.00	10.2600	58.4800	N/A	O
11/03/2013	Contribution Invested (Acquisition) 已投資的供款 (購入)	\$600.00	10.3401	58.0260	N/A	O
18/03/2013	Transferred Into Scheme (Acquisition) 轉入計劃 (購入)	\$36,157.83	9.9465	3,634.5010	N/A	O
31/03/2013	Closing Balance 期末結存	\$38,050.21	10.1440	3,751.0070		

**Part 3C 第 3C 部**

27

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

28

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)