



## 恒生強積金智選計劃 Hang Seng Mandatory Provident Fund – SuperTrust Plus

### 持續成本列表 ON-GOING COST ILLUSTRATIONS

發出日期 Issued: 29/12/2022

#### 有關本列表

本列表旨在說明就下列成分基金每供款港幣1,000元所須支付的費用、開支及收費的總額。成分基金的費用、開支及收費是選擇成分基金的考慮因素之一，但你亦須考慮其他重要的資料，如成分基金的風險和性質、受託人及服務提供者的基本資料、服務範疇及質素等，而最重要的一項，是你可承受風險的程度及個人狀況。本表載列的費用、開支及收費資料，旨在協助你比較投資於不同成分基金的成本。

本列表按下列假設因素編製，而各成分基金的假設因素均相同：

- 向成分基金供款總計港幣1,000元，並在符合資格的情況下，於以下列表中的每個時段結束時提取累算權益；
- 純就本列表的目的而言，供款的總投資回報率為每年5%〔請注意，該5%為本列表採用的模擬回報率，僅作解說及比較資料用。該項回報**並非**保證回報，**亦非**過往回報。實際回報與模擬回報或有差異。〕；及
- 在本列表所示的整段投資期內，各成分基金的開支(以百分比表示，稱為「基金開支比率」)均沒有改變。

#### About this illustration

This is an illustration of the total effect of fees, expenses and charges on each HK\$1,000 contributed in the Constituent Funds named below. The fees, expenses and charges of a Constituent Fund are one of the factors that you should consider in making investment decisions across Constituent Funds. You should however also consider other important information such as the risks and the nature of the Constituent Fund, the attributes of relevant parties, the range and quality of services being offered and, most importantly, your own risk tolerance level and personal circumstances. The information about fees, expenses and charges set out in this table is intended to help you compare the cost of investing in one Constituent Fund with the cost of investing in other Constituent Funds.

The illustration has been prepared based on some assumptions that are the same for all Constituent Funds. The illustration assumes the following:

- a gross contribution of HK\$1,000 is made in the respective Constituent Fund now and, being eligible to do so, you withdraw all of your accrued benefits arising from this contribution at the end of each time period indicated in the following table;
- for the purpose of this illustration only, the contribution has a 5% gross return each year [It is important to note that the assumed rate of return used in this document is for illustrative and comparative purposes only. The return is **neither** guaranteed **nor** based on past performance. The actual return may be different.]; and
- the expenses of the Constituent Funds (expressed as a percentage called the 'Fund Expense Ratio') remain the same for each Constituent Fund for all the periods shown in this illustration.

#### 重要資料 Important Notes

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#### 注意 Notes

投資者請注意：投資回報可跌亦可升。投資涉及風險。往績不能作為未來表現的指標。金融工具(尤其是股票及股份)之價值及任何來自此類金融工具之收入均可跌可升。Investors should remember that investment return may fall as well as rise. Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up.

本文所載資料及統計數字乃根據相信為可靠之來源而編製及只供參考用途。

The information contained herein has been obtained from sources believed to be reliable and is for reference only.

有關詳情，包括產品特點及所涉及的風險，請參閱強積金計劃說明書。

For further details including the product features and risks involved, please refer to the MPF Scheme Brochure.

根據上頁假設因素，你每供款港幣1,000元所須承擔的成本載列如下。請注意，實際成本視乎不同因素而定，與下列數字或有差異。Based on the above assumptions, your costs on each HK\$1,000 contributed are illustrated in the following table. Please note that the actual costs will depend on various factors and may be different from the numbers shown below:

成分基金名稱 Name of Constituent Fund	截至2022年6月30日止 財政年度的基金開支比率 Fund expense ratio for financial period ended 30 June 2022	每供款港幣1,000元所須承擔的成本 Cost on each HK\$1,000 contributed		
		1年後 After 1 year (港幣 HK\$)	3年後 After 3 years (港幣 HK\$)	5年後 After 5 years (港幣 HK\$)
<b>貨幣市場基金 Money Market Fund</b>				
強積金保守基金 <sup>1</sup> MPF Conservative Fund <sup>1</sup>	因強積金保守基金的基金開支比率不能直接跟其他成分基金的基金開支比率作比較，此處未能提供有關資料。Since the fund expense ratio of MPF Conservative Fund cannot be compared with other Constituent Funds directly, no related information can be shown in the table.			
<b>債券基金 Bond Fund</b>				
環球債券基金 Global Bond Fund	0.83%	9	27	47
<b>保證基金 Guaranteed Fund</b>				
保證基金 Guaranteed Fund	2.06%	22	67	114
<b>混合資產基金 Mixed Assets Fund</b>				
65歲後基金 <sup>1</sup> Age 65 Plus Fund <sup>1</sup>	0.78%	8	26	45
核心累積基金 <sup>1</sup> Core Accumulation Fund <sup>1</sup>	0.78%	8	26	45
平穩基金 Stable Fund	1.31%	14	43	74
均衡基金 Balanced Fund	1.40%	15	46	79
增長基金 Growth Fund	1.51%	16	49	85
智優逸均衡基金 <sup>3</sup> ValueChoice Balanced Fund <sup>3</sup>	0.94%	10	31	53
<b>股票基金 Equity Fund</b>				
環球股票基金 Global Equity Fund	0.76%	8	25	43
北美股票基金 North American Equity Fund	1.17%	12	38	66
歐洲股票基金 European Equity Fund	1.20%	13	39	68
亞太股票基金 Asia Pacific Equity Fund	1.35%	14	44	76
中港股票基金 Hong Kong and Chinese Equity Fund	1.32%	14	43	74
中國股票基金 Chinese Equity Fund	1.33%	14	43	75
智優逸北美股票追蹤指數基金 <sup>3</sup> ValueChoice North America Equity Tracker Fund <sup>3</sup>	0.70%	7	23	40
智優逸歐洲股票追蹤指數基金 <sup>3</sup> ValueChoice Europe Equity Tracker Fund <sup>3</sup>	0.76%	8	25	43
智優逸亞太股票追蹤指數基金 <sup>3</sup> ValueChoice Asia Pacific Equity Tracker Fund <sup>3</sup>	0.81%	9	27	46
恒生中國企業指數基金 <sup>2</sup> Hang Seng China Enterprises Index Tracking Fund <sup>2</sup>	0.89%	9	29	51
恒指基金 Hang Seng Index Tracking Fund	0.80%**	8	26	46

\*\*由2022年9月13日起，恒指基金的基金管理費已由每年資產淨值的「最高為0.755%」下調至「最高為0.73%」。基金管理費下調生效後的基金開支將反映於截至2023年6月30日之下一個財政年度的基金開支比率，而此比率將於2023年12月公布。From 13 September 2022, the management fees of the Hang Seng Index Tracking Fund has been reduced from 'up to 0.755%' to 'up to 0.73%' per annum of the NAV of the Constituent Fund. The fund expenses after the fee reduction took effect will be reflected in the fund expense ratio for the next financial period ending 30 June 2023, which will be announced in December 2023.

註 Note: 上述例子並無計及若干計劃成員或可取得的費用回扣。The example does not take into account any fee rebates that may be offered to certain members of the scheme.

<sup>A</sup> 強積金保守基金的收費及費用可(i)從強積金保守基金資產中扣除或(ii)從成員賬戶中扣除基金單位。恒生強積金智選計劃下的強積金保守基金採用方法(i)，因此，其單位價格、資產淨值及基金表現已反映收費及費用在內。Fees and charges of an MPF Conservative Fund can be deducted from either: (i) the assets of the MPF Conservative Fund; or (ii) Members' account by way of unit deduction. The MPF Conservative Fund under the Hang Seng Mandatory Provident Fund - SuperTrust Plus uses method (i) and therefore, its unit prices, net asset value and fund performance quoted have reflected the impact of fees and charges.

根據《強制性公積金計劃(一般)規例》(香港法例第485A章)及其後的任何修訂第37條，強積金保守基金的費用及收費僅可在下列情況下扣除：Under section 37 of the Mandatory Provident Fund Schemes (General) Regulation (Cap. 485A of the laws of Hong Kong) and any subsequent amendments, fees and charges of the MPF Conservative Fund may only be deducted in the following circumstances:

- (a) 如在某月份來自強積金保守基金的資金投資所產生的收益款額，超過假若將該等資金按訂明儲蓄利率存於港元儲蓄賬戶作存款時會賺得的利息款額，則可就該月份從強積金保守基金中扣除一筆不多於該超過之數的款額；或 (a) if the amount of income derived from the investment of funds of the MPF Conservative Fund in a particular month exceeds the amount of interest that would be earned if those funds had been placed on deposit in a Hong Kong dollar savings account at the prescribed savings rate, an amount not exceeding the excess may be deducted from the MPF Conservative Fund for that month; or
- (b) 如在某月份沒有根據第(a)項扣除任何款額，或扣除的款額低於該月份的實際費用及收費，則差額可從其後12個月的任何一個月，在扣除適用於該其後月份的費用及收費後的餘額中扣除。(b) if for a particular month, no amount is deducted under (a) or the amount that is deducted is less than the actual fees and charges for the month, the deficiency may be deducted from the amount of any excess that may remain in any of the following 12 months after deducting the fees and charges applicable to that following month.

- 自預設投資於2017年4月1日實施，恒生強積金智選計劃下的65歲後基金及核心累積基金分別由靈活管理基金及平穩增長基金更改名稱並轉換而成。The Age 65 Plus Fund and Core Accumulation Fund under the Hang Seng Mandatory Provident Fund - SuperTrust Plus have been renamed and converted from Flexi-Managed Fund and Stable Growth Fund respectively when DIS commenced on 1 April 2017.
- 恒生中國企業指數基金前名稱為恒生H股指數基金，更名以更適切地反映紅籌股及民營企業已符合資格加入恒生中國企業指數作為其成分股。The Hang Seng China Enterprises Index Tracking Fund was renamed from Hang Seng H-Share Index Tracking Fund to better reflect the constituents of the Hang Seng China Enterprises Index in which Red-chips and private enterprises are eligible as the index constituents.
- 由2021年11月12日起，智優逸亞太股票追蹤指數基金由自選亞太股票基金更改名稱而成。由2021年11月19日起，智優逸北美股票追蹤指數基金由自選美國股票基金更改名稱而成。由2021年11月26日起，智優逸歐洲股票追蹤指數基金由自選歐洲股票基金更改名稱而成。由2021年12月3日起，智優逸均衡基金由自選均衡基金更改名稱而成。上述成分基金的投資目標及投資比重已分別於以上日期起變更。From 12 November 2021, the ValueChoice Asia Pacific Equity Tracker Fund was renamed from the ValueChoice Asia Pacific Equity Fund. From 19 November 2021, the ValueChoice North America Equity Tracker Fund was renamed from the ValueChoice US Equity Fund. From 26 November 2021, the ValueChoice Europe Equity Tracker Fund was renamed from the ValueChoice European Equity Fund. From 3 December 2021, the Chinese name of the ValueChoice Balanced Fund was changed while its English name remained the same. The investment objectives and balances of investments of the above Constituent Funds were changed effective from the respective aforesaid dates.

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