

滙豐強積金智選計劃及自選計劃 HSBC Mandatory Provident Fund – SuperTrust Plus and ValueChoice

持續成本列表 ON-GOING COST ILLUSTRATIONS

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有關本列表

本列表旨在說明就下列基金每供款港幣1,000元所須支付的費用、開支及收費的總額。基金的費用、開支及收費是選擇基金的考慮因素之一，但你亦須考慮其他重要的資料，如基金的風險、基金的性質、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，是你個人的情況及期望。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 funds named below. The fees, expenses and charges of a fund are one of the factors that you should consider in making investment decisions across funds. You should however also consider other important information such as the risks of the fund, the nature of the fund, the attributes of relevant parties, the range and quality of services being offered and, most importantly, your own personal circumstances and expectations. 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 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;
- 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 funds (expressed as a percentage called the 'Fund Expense Ratio') remain the same for each fund for all the periods shown in this illustration.

重要資料 Important Notes

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The information contained within this document has not been reviewed in the light of your personal financial circumstances. If you require investment advice you should contact your professional advisers. This document is not and should not be construed as an offer to sell or solicitation of an offer to purchase or subscribe for any investment. Expressions of opinion herein are subject to change without notice.

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.

有關的強積金服務，包括但不限於網上服務、自動櫃員機、綜合銀行結單、分行網絡及部分熱線服務乃透過 The Hongkong and Shanghai Banking Corporation Limited 提供。The MPF associated services, including but not limited to the internet service, ATM, consolidated bank statement, branch network and part of the hotline service, are provided through The Hongkong and Shanghai Banking Corporation Limited.

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For further details including the product features and risks involved, please refer to the relevant 'Principal 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 2018 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 2018	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\$)
滙豐強積金智選計劃 HSBC Mandatory Provident Fund – SuperTrust Plus				
65 歲後基金 Age 65 Plus Fund (前名稱為靈活管理基金 formerly known as Flexi-Managed Fund)	0.80%	8	26	46
核心累積基金 Core Accumulation Fund (前名稱為平穩增長基金 formerly known as Stable Growth Fund)	0.79%	8	26	45
亞太股票基金 Asia Pacific Equity Fund	1.48%	16	48	83
均衡基金 Balanced Fund	1.51%	16	49	85
中國股票基金 Chinese Equity Fund	1.46%	15	48	82
歐洲股票基金 European Equity Fund	1.40%	15	46	79
環球債券基金 Global Bond Fund	0.76%	8	25	43
增長基金 Growth Fund	1.60%	17	52	90
保證基金 Guaranteed Fund	2.22%	23	72	123
恒指基金 Hang Seng Index Tracking Fund	0.80%	8	26	46
中港股票基金 Hong Kong and Chinese Equity Fund	1.50%	16	49	84
強積金保守基金 [^] MPF Conservative Fund [^]	因強積金保守基金的基金開支比率不能直接跟其他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 funds directly, no related information can be shown in the table.			
北美股票基金 North American Equity Fund	1.40%	15	46	79
平穩基金 Stable Fund	1.34%	14	44	76
滙豐強積金自選計劃 HSBC Mandatory Provident Fund – ValueChoice				
65 歲後基金 Age 65 Plus Fund	0.77%	8	25	44
核心累積基金 Core Accumulation Fund (前名稱為自選平穩增長基金 formerly known as ValueChoice Stable Growth Fund)	0.79%	8	26	45
環球債券基金 Global Bond Fund	0.76%	8	25	43
環球股票基金 Global Equity Fund	0.86%	9	28	49
恒生中國企業指數基金 Hang Seng China Enterprises Index Tracking Fund (前名稱為恒生 H 股指數基金 formerly known as Hang Seng H-Share Index Tracking Fund)	0.87%	9	29	50
恒指基金 Hang Seng Index Tracking Fund	0.79%	8	26	45
強積金保守基金 [^] MPF Conservative Fund [^]	因強積金保守基金的基金開支比率不能直接跟其他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 funds directly, no related information can be shown in the table.			
自選亞太股票基金 ValueChoice Asia Pacific Equity Fund	0.86%	9	28	49
自選均衡基金 ValueChoice Balanced Fund	0.93%	10	30	53
自選歐洲股票基金 ValueChoice European Equity Fund	0.92%	10	30	52
自選美國股票基金 ValueChoice US Equity Fund	0.84%	9	28	48

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.

[^] 強積金保守基金的收費及費用可 (i) 從基金資產中扣除或 (ii) 從成員賬戶中扣除基金單位。滙豐強積金計劃的強積金保守基金採用方法 (i)，因此所匯報的單位價格、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 fund or (ii) members' account by way of unit deduction. The MPF Conservative Fund of HSBC MPF schemes uses method (i) and, therefore, its unit prices, NAV and fund performance quoted have reflected the impact of fees and charges.

滙豐強積金僱主熱線 HSBC MPF Employer Hotline 2583 8033	滙豐強積金成員熱線 HSBC MPF Member Hotline 3128 0128	滙豐強積金網頁 HSBC MPF Website www.hsbc.com.hk/mpf
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