

Reading Guide & Glossary to Your Member Benefit Statement (Semi-Annual)

成員權益報表(半年度)閱讀指南及詞彙表



Bank Consortium Trust Company Limited
Member Benefit Statement (Semi-annual)
成員權益報表 (半年度)



Name of Member 成員姓名: Hung Fook Chi 馮福至
Membership No. 成員編號: 00002
Name of Employer 僱主名稱: Sample Company Limited 樣本有限公司
Participating Plan No. 參與計劃編號: BCM000 0988 8888
Date of Employment 受僱日期: 09/05/2016
Date of Joining Plan 參與計劃日期: 09/05/2016

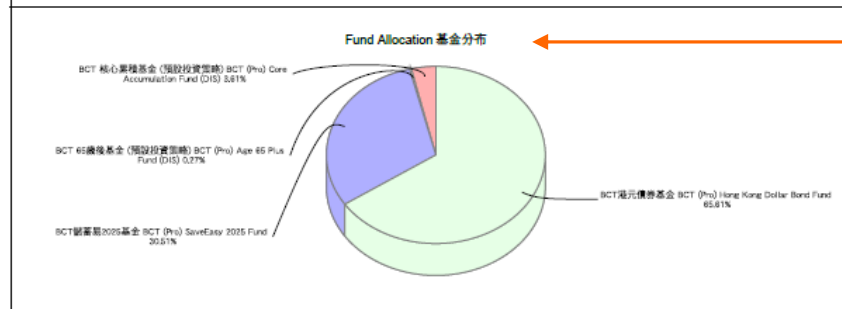
Hung Fook Chi 馮福至
Block C, 18/F, Sun Sun House
1 Wing Fu Street
Hong Kong
BCM000 0988 8888

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Name of Trustee 受託人名稱: Bank Consortium Trust Company Limited 銀聯信託有限公司
Plan Name 計劃名稱: BCT (MPF) Pro Choice BCT 積金之選
Statement Period 報表期: 01/01/2020 - 30/06/2020
Print Date 列印日期: 03/08/2020

Summary of Account Movements for the Year Ended 30 June 2020 (in HK\$) 帳戶資產增減摘要 (截至 2020 年 06 月 30 日止年度) (以港元計算)	
Opening Balance (As at 31 December 2019) 期初結餘 (於 2019 年 12 月 31 日)	
\$686,248.98	
+ (In) + (增)	- (Out) - (減)
Total Contributions Invested 已投資供款總額 \$0.00	Total Amount Transferred Out of or Withdrawn From Scheme 轉出計劃或從計劃提取的總額 \$0.00
Total Amount Transferred Into Scheme 轉入計劃總額 \$0.00	
Account Gain / (Loss) During The Period ^(Net) 期內帳戶益 / (損) ^(淨)	
+ \$11,194.05	
Closing Balance (As at 30 June 2020) 期末結餘 (於 2020 年 06 月 30 日)	
\$697,443.03	



1. Section Guide 分部指引

“Summary of Account Movements for the Statement Period Ended” shows the total net contributions, transfer amount, overall investment gain / loss and account balance during the statement reporting period.

「帳戶資產增減摘要」顯示報表期內的總淨供款、轉移資產、投資收益 / 虧損及戶口結餘。

“Fund Allocation of Your Account” shows the fund allocation percentages of the closing balance of your account as at the statement end date.

「基金分布」顯示報表期末您的基金分布百分比。

Caution: If you had withdrawn funds from the plan on the date of this statement, the actual withdrawal amount may be less than the amounts shown in this statement because there may be other deductions or adjustments made according to the plan rules, such as fees and charges associated with your withdrawal. Currently, there are no fees and charges associated with your withdrawal payable out of the funds under the Plan. For clarification, please contact our enquiry hotline.
注意: 若閣下於報表日期由計劃提取基金, 閣下所得的實際金額可能會較本報表上列出的為低, 因為按照計劃規則, 有關提取可能會衍生其他扣除或調整項目, 如與提取相關的收費。現時閣下從此計劃提取的款項並不需要支付任何費用。如蒙垂詢, 請致電我們的查詢熱線。

Summary of Gain / Loss of Account 收益 / 虧損摘要 (In HK\$ 以港元計算)

	For the Statement Period 報表期內	Since Your Date of Joining Plan 自參與計劃日期起
Account Gain (+) / Loss (-) 總收益 (+) / 虧損 (-)	+ \$11,194.05	+ \$75,229.59

Note 1: This is the dollar amount of portfolio return for your account in this plan, representing the change of the net asset values between the opening and closing balances of your account in this plan after account movements (such as contributions made, transfers and amounts withdrawn or redeemed). A positive figure indicates that you have recorded gains during the statement period and figure quoted with "-" sign means losses.

註1: 此乃閣下於本計劃帳戶的投資組合回報總金額，即帳戶於期初與期末間經變動（如供款、提取或贖回的轉移項目及金額）後的資產淨值。正值指帳戶於期間錄得收益，而數字前有“-”號，指錄得虧損。

Bonus Unit Amount 紅利單位金額 (In HK\$ 以港元計算)

Amount 金額 (In HK\$ 以港元計算)	For the Statement Period 報表期內	Since Your Date of Joining Plan 自參與計劃日期起
Bonus Unit Amount 紅利單位金額	\$279.69	\$2,229.94

Total Fees Charged to Your Account 總戶口費用

Amount 金額 (In HK\$ 以港元計算)	For the Statement Period 報表期內	Since Your Date of Joining Plan 自參與計劃日期起
	\$0.00	\$0.00

Remark: There is no member account level fee charged for all transactions (such as contribution, asset transfer, withdrawal and redemption). The bid and offer spreads are currently waived. Fees and charges that are payable by the funds that you invest in (fees such as the investment management fees, trustee and administration fees) are not included in this statement. You can obtain information about fees and charges paid by funds in the Fund Performance Fact Sheet for the plan. The Fund Expense Ratio shows these amounts as a percentage of fund assets.

備註: 目前並沒有徵收有關成員戶口交易（如供款、轉移、提取、贖回項目）之費用，買賣差價現行豁免。本報表並不包含閣下所投資基金的費用（如投資經理費用 / 受託人及行政費用），如欲索取有關各基金需支付費用的資料，請參閱本計劃「基金表現報告」所刊載，以基金資產的百分比顯示之「基金開支比率」。

“Summary of Gain / Loss of Account” shows your investment gain / loss since enrolment and during the statement period.

「收益 / 虧損摘要」顯示您自登記計劃至今及於報表期內的投資收益 / 虧損。

“Total Fees Charged to Your Account” shows the amount of administrative fees deducted from your MPF account since enrolment and during the statement period.

「總戶口費用」顯示您自登記計劃至今及於報表期內由強積金帳戶扣除的行政費用。

Account Balances by Fund 各基金的戶口結餘

Fund Name 基金名稱	Opening Balance as at 31/12/2019 期初結餘 (In HK\$ 以港元計)	Subscription less Redemption 購入扣除贖回 (In HK\$ 以港元計)	Investment Gain (+) / Loss (-) 投資收益 (+) / 虧損 (-) (In HK\$ 以港元計)	Closing Balance as at 30/06/2020 期末結餘 (In HK\$ 以港元計)	Closing Unit Balance as at 30/06/2020 期末單位結餘
BCT (Pro) Core Accumulation Fund (DIS) BCT 核心累積基金 (預設投資策略)	25,484.81	0.00	-295.73	25,189.08	21,586.32380
BCT (Pro) Age 65 Plus Fund (DIS) BCT 65歲後基金 (預設投資策略)	1,796.79	0.00	+70.26	1,867.05	1,626.50000
BCT (Pro) SaveEasy 2025 Fund BCT 儲蓄易2025基金	221,325.97	0.00	-8,518.33	212,807.64	86,559.95488
BCT (Pro) Hong Kong Dollar Bond Fund BCT 港元債券基金	437,641.41	0.00	+19,937.85	457,579.26	364,430.77270
Total 合計	\$686,248.98	\$0.00	+\$11,194.05	\$697,443.03	

Remark: Fund transaction details (showing each transaction of constituent funds in your account) are also available upon request.

備註: 可按要求提供基金交易詳情 (詳列閣下帳戶所進行的每宗成份基金交易)。

Account Balances by Contribution Type ^{Note 2} 各供款類別的戶口結餘 ^{註2} (In HK\$ 以港元計)

	Opening Balance as at 31/12/2019 期初結餘 (1)	Contribution 供款 (2)	Withdrawal 提取 (3)	Gain (+) / Loss (-) 收益 (+) / 虧損 (-) (4) = (5)-(1)-(2)+(3)	Closing Balance as at 30/06/2020 期末結餘 (5)	Vested Balance as at 30/06/2020 請參閱「注意」條文 結餘 (6)
Current Employment 現職						
Employer's Contribution - Mandatory 僱主供款 - 強制性	3,432.59	0.00	0.00	+53.22	3,485.81	3,485.81
Employee's Contribution - Mandatory 僱員供款 - 強制性	2,158.45	0.00	0.00	+33.65	2,192.10	2,192.10
Former Employment 前職						
Asset Transfer-in - Mandatory 轉入資產 - 強制性	653,376.34	0.00	0.00	+11,332.65	664,708.99	664,708.99
Asset Transfer-in - Voluntary 轉入資產 - 自願性	27,281.60	0.00	0.00	-225.47	27,056.13	27,056.13
Total 合計	\$686,248.98	\$0.00	\$0.00	+\$11,194.05	\$697,443.03	\$697,443.03

Note 2: Details about each contribution in your account are provided in the "Contribution Statement" section in this statement.

註2: 每項供款詳情已列載於本報表的「供款聲跡」部份。

Total Contributions for the Period 期內供款總額 (In HK\$ 以港元計)	\$0.00
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Transfer-in to Plan ^{Note 2 & 3} 轉入計劃 ^{註2 & 3} (In HK\$ 以港元計)

No related record is shown as there was no asset transfer-in to your account during the Statement Period.
由於閣下戶口於報表期內並無資產轉入，因而未有相關記錄可供列出。

Transfer-out of or Withdrawn from Plan ^{Note 2 & 3} 轉出計劃或從計劃提取 ^{註2 & 3} (In HK\$ 以港元計)

No related record is shown as there was no asset transfer-out from your account during the Statement Period.
由於閣下戶口於報表期內並無資產轉出，因而未有相關記錄可供列出。

Note 3: For unit transfer, the transfer amount is calculated based on the fund unit price(s) of the transfer date.

註3: 單位轉移的轉移金額是以轉移日期之基金單位價格計算。

“Account Balances by Fund” shows the breakdown of your accrued benefits by fund(s). The breakdown of investment gain / loss by fund(s) helps you better review / understand the performance of your investment portfolio.

「各基金的戶口結餘」顯示您名下各基金累算權益的分類。此基金投資收益 / 虧損分類有助您回顧 / 了解投資組合的表現。

“Subscription less Redemption” shows the net movement of the constituent fund during the statement period. (in HK\$)

「購入扣除贖回」顯示報表期內買賣基金單位之淨購入金額。(以港元計)

“Account Balances by Contribution Type” shows the breakdown of your accrued benefits by contribution types and their opening & closing account balances during the statement reporting period.

「各供款類別的戶口結餘」顯示您的累算權益中供款類別的分布，以及有關供款於報表期初及期末的戶口結餘。

“Transfer-in to Plan” shows the records of assets transfer-in from other MPF / ORSO account, if any, to this account during the statement period.

「轉入計劃」顯示於報表期內，資產由其他強積金或公積金帳戶轉移至此戶口的記錄（如有）。

“Transfer-out to Plan” shows the records of assets transfer-out to other MPF / ORSO account, if any, to this account during the statement period.

「轉出計劃」顯示於報表期內，資產由此戶口轉移至其他強積金或公積金帳戶的記錄（如有）。

Investment Mandate as at 13/07/2020 (for Future Contribution and Asset Transfer-in) 截至 2020 年 07 月 13 日之投資委託 (未來供款及資產轉入)

Fund Name 基金名稱	Mandatory 強制性		Voluntary 自願性	
	Contribution 供款	Asset Transfer-in 資產轉入	Contribution 供款	Asset Transfer-in 資產轉入
Default Investment Strategy+ 預設投資策略+			100%	
BCT (Pro) SaveEasy 2025 Fund BCT 儲蓄易2025基金		30%		
BCT (Pro) Hong Kong Dollar Bond Fund BCT 港元債券基金		70%		
Total 合計		100%		100%

Default Investment Strategy - Age Band 預設投資策略 - 年齡組別 : 51 (Date of birth 出生日期 : 07/1969)

Fund Name+ 基金名稱	Percent 百分比 (%)
BCT (Pro) Core Accumulation Fund (DIS) BCT 核心累積基金 (預設投資策略)	86.7
BCT (Pro) Age 65 Plus Fund (DIS) BCT 65歲後基金 (預設投資策略)	13.3

Fund Price as at 30/06/2020 於 2020 年 06 月 30 日之基金價格

Fund Name 基金名稱	Fund Price 基金價格 (in HK\$ 以港元計算)
BCT (Pro) Core Accumulation Fund (DIS)	1.1669
BCT (Pro) Age 65 Plus Fund (DIS)	1.1479
BCT (Pro) China and Hong Kong Equity Fund	1.1388
BCT (Pro) Asian Equity Fund	3.3795
BCT (Pro) European Equity Fund	1.0975
BCT (Pro) Global Equity Fund	2.8562
BCT (Pro) Hang Seng Index Tracking Fund	1.4621
BCT (Pro) Greater China Equity Fund	1.5871
BCT (Pro) World Equity Fund	1.7667
BCT (Pro) SaveEasy 2040 Fund	2.4680
BCT (Pro) SaveEasy 2035 Fund	2.3906
BCT (Pro) SaveEasy 2030 Fund	2.4279
BCT (Pro) SaveEasy 2025 Fund	2.4585
BCT (Pro) SaveEasy 2020 Fund	2.4555
BCT (Pro) E90 Mixed Asset Fund	2.1782
BCT (Pro) E70 Mixed Asset Fund	2.1461
BCT (Pro) E50 Mixed Asset Fund	2.0835
BCT (Pro) E30 Mixed Asset Fund	1.9068
BCT (Pro) Flexi Mixed Asset Fund	1.5902
BCT (Pro) Core Accumulation Fund (No automatic de-risking features)	1.1669
BCT (Pro) Age 65 Plus Fund (No automatic de-risking features)	1.1479
BCT (Pro) RMB Bond Fund	0.9832
BCT (Pro) Global Bond Fund	1.6800
BCT (Pro) Hong Kong Dollar Bond Fund	1.2556
BCT (Pro) MPF Conservative Fund	1.1505

“Investment Mandate” indicates your latest fund choices as at the statement generation date. This mandate applies to your future contributions and future assets transfer-in (if any).

「投資委託」指出您在截至報表發出日期之基金選擇。此委託適用於將來的供款及資產轉入 (如有)。

“Default Investment Strategy – Age Band” would be displayed only when you have accrued benefits in the Default Investment Strategy (“DIS”), or your investment mandate for future contribution is the DIS. It shows the asset allocation between the BCT (Pro) Core Accumulation Fund and the BCT (Pro) Age 65 Plus Fund at your current age, which are the two constituent funds used in the DIS (if any).

「預設投資策略一年齡組別」只會在您有累算權益投資於「預設投資策略」, 或您的未來供款投資委託是「預設投資策略」時才會顯示。此列表顯示了在您目前的年齡, 「預設投資策略」下兩個成份基金 (即BCT核心累積基金及BCT 65歲後基金) 的資產配置百分比 (如有)。

“Fund Price as at 30/06/2020” lists out the net asset value per unit of each constituent fund as at the end of the statement period. This fund price is used to calculate your account balance shown on this statement.

「於2020年 6月30日之基金價格」列出個別基金於報表期末當日每單位之資產淨值。此基金價格用以計算此報表內您的戶口結餘。

2. Glossary 詞彙表

Terms 用語	Description 解釋
1. Benefit Transfer-in (Subscription) 轉入權益 (購入)	Amount transferred into this account from other MPF plan. 從其他強積金計劃轉入本帳戶的資產。
2. Bonus Unit Amount (Subscription) 紅利單位金額 (購入)	Special bonus rebated into your account to subscribe for units of constituent funds. 回贈並存於您戶口的特別紅利，用以認購成份基金單位。
3. Closing Balance 期末結餘	Market value of your MPF account as at the end of the statement period. 於報表期末時強積金帳戶的資產市值。
4. Covering Month-End Date 涵蓋月結日期	The month of the year in which the contribution period end date falls. 供款期完結日的月份。
5. Contributions from Current Employment 來自現職的供款	Contributions paid and/or Benefits transferred to a scheme under the current term of employment. 在現時工作期間向計劃支付的供款及 / 或轉入的權益。
6. Contributions from Former Employment 來自前職的供款	Contributions paid and/or Benefits transferred to a scheme from former employment excluding those in personal account. 在以往工作期間向計劃支付的供款及 / 或轉入的權益，當中不包括個人帳戶之供款 / 權益。
7. Default Investment Strategy (DIS) 預設投資策略(預設投資)	<p>The Default Investment Strategy ("DIS") commenced on 1 April 2017. It is a ready-made and low cost investment strategy designed for MPF members who do not have time, or do not know how to make investment decisions. The DIS standardizes the default arrangements of the MPF schemes. In the new arrangement, the MPF benefits of members who do not give an investment instruction would be invested automatically according to the DIS. Members can also actively select the DIS or funds under the DIS if they find that the solution suits their own circumstances.</p> <p>「預設投資策略」（簡稱「預設投資」）已於2017年4月1日推出。DIS 是一個現成及低收費的投資策略，主要為沒有時間或不懂作出投資選擇的成員而設。預設投資的推出會劃一各強積金計劃的預設安排，沒有為其強積金投資作出投資指示的成員，其強積金便會自動按DIS進行投資。成員若認為預設投資或預設投資的個別基金符合個人需要，亦可主動選擇。</p>

<p>8. Special Voluntary Contributions (SVC) 特別自願性供款</p>	<p>Extra contributions made by you to your MPF account. This contribution can be made and withdrawn anytime. 存入強積金帳戶的額外供款。此供款能於任何時間存入或提取。</p>
<p>9. Fund Rebalancing – In (Subscription) 重組基金—轉入（購入）</p>	<p>Amount invested in a constituent fund (being proceeds of redemption of units of another constituent fund(s) in the same plan) in a fund reallocation exercise during the statement period. 於報表期內將基金重新分布，把一個或多個成份基金投資至同一計劃中另一成份基金的金額。</p>
<p>10. Fund Rebalancing – Out (Redemption) 重組基金—轉出（贖回）</p>	<p>Amount received from the redemption of units of a constituent fund for investment into other constituent fund(s) in the same plan during the statement period. 於報表期內將基金重新分布，贖回某成份基金的單位以投資至同一計劃中其他一個或多個成份基金的金額。</p>
<p>11. LSP / SP Offset 抵銷長期服務金 / 遣散費</p>	<p>Amount withdrawn from an MPF account (being accrued benefits derived from the employer contributions) for the purpose of offsetting Long Service Payment / Severance Payment. 從強積金戶口中，從僱主作出的供款部份所衍生的累算權益所提取以抵銷長期服務金 / 遣散費的金額。</p>
<p>12. Member Account Termination – Unit Transfer-in (Subscription) 終止成員戶口 – 單位轉入（購入）</p>	<p>Units of constituent fund transferred-in after termination of your other BCT member account. 由您另一個已終止的銀聯信託成員帳戶所轉入的成份基金單位。</p>
<p>13. Opening Balance 期初結餘</p>	<p>Market value of your MPF account as at the beginning of the statement period. 於報表期初時強積金帳戶的資產市值。</p>
<p>14. Overpaid Contribution Refund (Redemption) 退回多付供款（贖回）</p>	<p>Amount received from the redemption of units of a constituent fund for the purpose of refunding overpaid contribution during the statement period. 於報表期內贖回以多付供款購入的成份基金單位之退款。</p>

<p>15. Switch-in to fund (Subscription) 轉入基金 (購入)</p>	<p>Amount moved out of a constituent fund that is invested in another constituent fund in the same scheme. 從成份基金移出而其後移入並投資於同一註冊計劃內其他成份基金的款額。</p>
<p>16. Switch-out of fund (Redemption) 轉出基金 (贖回)</p>	<p>Amount received from the redemption of units of constituent funds that is moved from one constituent fund to other constituent fund in the same scheme during the statement period. 在報表期內贖回成份基金單位並轉到同一註冊計劃內其他成份基金的款額。</p>
<p>17. Surcharge 附加費</p>	<p>A penalty imposed by the MPFA on an employer for late contribution. 積金局就延遲支付供款向僱主徵收的罰款。</p>
<p>18. Total Amount Transfer-in to Plan 總轉入計劃的資產</p>	<p>Total amount transferred into a plan during the statement period and before deduction of fees and charges for investment in constituent funds. 於報表期內，轉入計劃未經扣除費用及開支以作投資成份基金的總金額。</p>
<p>19. Total Amount Transfer-out of Plan (after fees) 總轉出計劃的資產 (收費後)</p>	<p>Total amount transferred out of a plan during the statement period, after deduction of fees and charges. 於報表期內，扣除費用及開支後轉出計劃的總資產。</p>
<p>20. Withdrawal (Redemption) 提取 (贖回)</p>	<p>Amount received from the redemption of units of constituent funds on your request during the statement period. 於報表期內，根據指示所贖回成份基金單位而得出的款項。</p>

<p>21. Unvested Benefit Refund (Redemption) 未歸屬權益退還 (贖回)</p>	<p>Amount received from the redemption of units of constituent fund which, according to the governing rules of the plan, has not vested in you upon termination of employment, which amount is to be refunded to the employer (applicable only to voluntary contributions made by an employer for his / her employee(s)).</p> <p>於終止受僱後，已贖回成份基金單位所得但（根據計劃的管限規則）未能歸屬於您的金額，須退還予僱主（只適用於僱主為其僱員作出的自願性供款）。</p>
<p>22. Vested Balance 歸屬結餘</p>	<p>Dollar value of account balances accrued to a scheme member according to the governing rules of the scheme. Your final Vested Employer Portion and Unvested Employer Portion for the voluntary account balance may vary from the balance shown in this statement due to the termination reason, actual last date of employment and other reasons. Please read the vesting rules under your plan for details.</p> <p>計劃成員在帳戶下根據計劃的管限規則累算所得結餘的幣值。您最終的自願性供款戶口的已歸屬及未歸屬之僱主部份結餘是根據成員終止原因、最後受僱日期及其他原因，可能與本報表不相同。詳情請細閱您的計劃內的歸屬權益規則。</p>