

China Life MPF Master Trust Scheme Annual Benefit Statement – Illustrative Guide



China Life MPF Master Trust Scheme ("Scheme") has onboarded to the eMPF Platform on 29 July 2024 and Annual Benefit Statement of the Scheme starting from the financial year of 2024 will be issued by eMPF Platform Company Limited. Please call the eMPF Customer Service hotline at 183 2622 for inquiries.



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Issuance Date 發出日期 :17/03/2025

Annual Benefit Statement (as at 31/12/2024)
周年權益報表 (截至31/12/2024)

Part 1 – Summary of Information 第1部 – 資料摘要

Scheme Information 計劃資料

Name of Trustee (the "Trustee") 中國人壽信託有限公司
受託人名稱 ("受託人")
Name of Scheme (the "Scheme") 中國人壽強積金集成信託計劃
計劃名稱 ("計劃")

Scheme Member Details 計劃成員資料

Member English Name 成員英文姓名	XXXXXXXXXXXXXX	Statement Period 報告期段	XXXXXXXXXXXXXXXXXXXX
Member Chinese Name 成員中文姓名	XXXXXXXXXX	Account Type 帳戶類別	XXXXXXXXXXXXXXXXXXXX XXXXXXX
Employer Name 僱主名稱	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	Member Account No. 成員帳戶號碼	XXXXXXXXXX
Employer Account No. 僱主帳戶號碼	XXXXXXXXXX	eMPF ID 積金特號	XXXXXXXXXX
Payroll Group ID 工資組別編號	XX	Date of Joining the Scheme 參加計劃成員	XXXXXXXXXX
Date of Employment 入職日期	XXXXXXXXXX		

Quick Guide to Frequently Asked Questions

- What is the amount of "Account Gain/(Loss)"?**
During the reporting period → **4**
Since opening of the account → **7**
- What fund(s) do I invest in?**
The funds you are holding → **6** or **19**
- What is the balance of my account?**
End-of-period (31 December) balance → **5**
- Which part of the statement should I refer to if I would like to know the details of transfer-in / transfer-out/ withdrawal?**
List of transactions during the period → **10**
- Which part of the statement should I refer to if I would like to know the details of contributions made?**
Employer's mandatory / voluntary contributions → **13**
Employee's mandatory / voluntary contributions → **14**
- What is my guaranteed balance of guaranteed fund?**
guaranteed balance → **16**

Part 1 - Summary Information

- Account details including member account no., eMPF ID
- 1 Statement Period:** Financial year covered by this statement, from 1 January to 31 December
- 2 Member Account no.:** MPF account number is a scheme-specific number. You will have your own account number for each of your enrolled MPF schemes
- 3 eMPF ID:** eMPF ID is a single personal ID assigned to a member



Document Reference No. XXXXXXXXXX
文件參考編號

Currency 香港美元
貨幣單位

Hong Kong Dollar
港幣

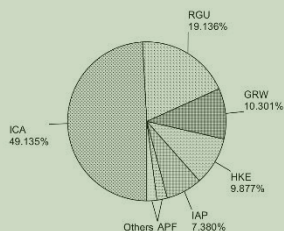
Part 1A – Summary of Account Movements for the Year Ended 31/12/2024
第1A部 – 帳戶資產增減摘要 (截至31/12/2024止年度)

Opening Balance 期初結餘 01/01/2024	
HKD 港幣 400,414.99	
+ (In 港)	- (Out 港)
Total Contributions Invested 已投資供款總額	Total Amount Transferred Out of or Withdrawn From Scheme ^{Note 2} 轉出計劃或從計劃提取的總額 ^{Note 2}
HKD 港幣 48,000.00	HKD 港幣 -
Total Amount Transferred Into Scheme 轉入計劃總額	
HKD 港幣 -	
Account Gain / (Loss) During The Period ^{Note 3} 期間收益 / (損) ^{Note 3}	
HKD 港幣 38,331.89	
Closing Balance 期末結餘 31/12/2024	
= HKD 港幣 486,746.88	
Adjusted Closing Balance ^A 已調整期末結餘 ^A	
HKD 港幣 497,679.70	

Please read "CAUTION" below 為閣下閱讀「注意」事項

^AThe "Adjusted Closing Balance" is the total balance of all invested Constituent Funds as at 31/12/2024, in which the greater of actual balance or the guaranteed balance of the investments in the CHINA LIFE JOYFUL RETIREMENT GUARANTEED FUND is used when member fulfills the guarantee condition(s) and/or qualifying event(s) of the CHINA LIFE JOYFUL RETIREMENT GUARANTEED FUND, as applicable. For details, please refer to the MPF Scheme Brochure and the Key Scheme Information Document ("KSID") of the Scheme. 「已調整期末結餘」是於31/12/2024的所有投資成分基金的總結餘。在成員符合中國人壽樂安心保證基金的保證條件及/或合符資格的情況下(如適用)，中國人壽樂安心保證基金結餘則以實際結存或保證結存(以較高者為準)計算。詳情請參閱本計劃之強積金計劃說明書及主要計劃資料文件。

FUND ALLOCATION 基金分布



樂平基金有限公司 eMPF Platform Company Limited

樂平基金計劃管理局全權附屬公司 A wholly owned subsidiary of the Mandatory Provident Fund Schemes Authority

尖沙咀郵政管理局郵政信箱 98929 號 PO Box 98929 Tsim Sha Tsui Post Office

電話 Tel: (852) 181 2622 傳真 Fax: (852) 3197 2922 www.eMPF.org.hk



Part 1A - Summary of Account Movement

- Summary of change in account during the financial year (1 January to 31 December)

4 Account Gain/(Loss) During The Statement Period: The investment return for the current financial year

5 Closing Balance: Asset value as at 31 December of the financial year

6 Fund Allocation: At the end of the financial year, the fund's distribution percentage

- The number of funds may affect the display of the fund allocation chart (will be displayed as 'Others')
- For the account balance of constituent funds, please refer to Part 3A **15**

Description of Fund Code 基金編號說明

ICA	: CHINA LIFE CORE ACCUMULATION FUND (DIS) 中國人壽核心累積基金(保溢投資策略)
RGU	: CHINA LIFE JOYFUL RETIREMENT GUARANTEED FUND 中國人壽樂安心保額基金
GRW	: CHINA LIFE GROWTH FUND 中國人壽增長基金
HKE	: CHINA LIFE HONG KONG EQUITY FUND 中國人壽香港股票基金
IAP	: CHINA LIFE AGE 65 PLUS FUND (DIS) 中國人壽65歲基金(保溢投資策略)
APF	: CHINA LIFE AGE 65 PLUS FUND 中國人壽65歲後基金

Part 1B – Summary of Gain / (Loss) of Account Since Inception
第1B部 - 自開立帳戶起的益 / (損) 摘要

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Account Gain / (Loss) Since Inception (as at 31/12/2024)
 自開立帳戶起計的益 / (損) (截至31/12/2024) HKD港幣 14,666.32

Part 1C – Account Balances by Source of Contributions and Account Type (HKD)
第1C部 – 帳戶結餘 (按供款來源及帳戶類別劃分) (港幣)

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	Contributions from Current Employment 來自現時受僱工作的供款				Contributions from Former Employment 來自以往受僱工作的供款		Total 總計
	Employer's Contribution 僱主供款		Member's Contribution 成員供款		Mandatory 強制性	Voluntary 自願性	
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性			
Opening balances 開初結餘	150,959.35	99,935.77	149,519.87	-	-	-	400,414.99
Closing balances 閉末結餘	183,410.01	121,481.21	181,865.66	-	-	-	486,746.88
Vested balances 歸屬結餘	183,410.01	109,333.08	181,865.66	-	-	-	474,598.75
<i>Please read "CAUTION" below 請參閱 下列 注 意 / 事項</i>							

CAUTION 注意：
 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 hotline at (852) 183 2622. 如你於本報表的截數日期從計劃提取款項，你所得的實際款額可能會較報表列載的結餘為少，原因是受託人或須按照計劃的規程作出其他款項扣減或調整，例如扣減權益提取費。如有查詢，請致電熱線(852) 183 2622。

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

7 The account gain/(loss) since you joined the scheme as of the financial period end date

Part 1C - Account Balances by Source of Contributions and Account Type

• Asset allocation by source of contributions (employer/member)

8 Opening, closing and vested balances in each source

- The **opening balance** of your MPF account by source of contributions at the beginning of the financial year
- The **closing balance** of your MPF account by source of contributions at the end of the financial year
- **Vested balances** show the dollar value of your MPF account balances accrued according to the voluntary contribution governing rules of the scheme. Actual vested benefits may vary depending on the reason for the termination reported by your employer and according to the vesting scale set by your employer

Part 1D – Total Contributions and Fees Deducted^{Note 5} (HKD)
 第1D部 – 供款總額及扣除的收費^{註5} (港幣)

	Amount 款額	Fees Deducted 扣除的收費	Amount (after fees) 款額 (收費後)
Total Contributions for the Period 期內供款總額	48,000.00	-	48,000.00

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Part 1E – Transfers In and Out, Withdrawals and Fees Deducted^{Note 5} (HKD)
 第1E部 – 轉入/轉出、提取的款額及扣除的收費^{註5} (港幣)

Date 日期	Nature of Transfer 轉移款項的性質	Accounts 帳戶	Amount 款額	Fees Deducted 扣除的收費	Amount (after fees) 款額 (收費後)
			-	-	-
			-	-	-
			-	-	-
		Total of all Transfer out and withdrawal transactions ^{Note 6} 轉出及提取款項總額 ^{註6}	-	-	-

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Part 1F – Miscellaneous Items and Fees Deducted^{Note 1} (HKD)
 第1F部 – 雜項及扣除的收費 (港幣)^{註1}

Date 日期	Transaction Nature 交易內容	Accounts 帳戶	Amount 款額	Fees Deducted 扣除的收費	Amount (after fees) 款額 (收費後)
			-	-	-
		Total 總額	-	-	-

Part 1G – Total Fees Charged to Your Account^{Note 7}; HKD 港幣 -
 第1G部 – 由你的帳戶支付的費用總額^{註7}

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Part 1H – Periods with Contributions and / or Surcharges Outstanding (HKD)
 第1H部 – 拖欠供款及/或附加費的供款期 (港幣)

Contribution Period 供款期	Outstanding Item 尚欠項目
Nil 沒有	Nil 沒有

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Part 1D -Total Contributions and Fees Deducted

9 Total contribution amount in the financial year

Part 1E -Transfers In and Out, Withdrawals and Fees Deducted

- List of transfer in, out, withdrawal transactions

10 Lists out the date, nature, and amount in the financial year

Part 1G – Total Fees Charged to Your Account

11 Fees and charges that are payable by the fund that the member invested in (fees such as investment management fees, trustee and administration fees) are not included in this part

Part 1H – Periods with Contributions and / or Surcharges Outstanding

12 Contribution period that employer / self-employed person defaulting mandatory contributions and/or surcharge



Part 2 – Contribution Statement
第2部 – 供款報表

Part 2A – Contribution Details by Sources of Contributions (HKD)
第2A部 – 供款詳情 (按供款來源劃分) (港幣)

Date of the relevant contribution period end 相關供款期的 終結日	Employer's Contributions 僱主供款					
	Contributions 供款		Fees Deducted 扣除的收費		Contributions Invested (after fees) 已投資的供款 (收費後)	
	Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款	Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款	Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款
31/10/2024	1,190.75	-	-	-	1,190.75	-
30/11/2024	1,085.20	-	-	-	1,085.20	-
31/12/2024	1,260.70	-	-	-	1,260.70	-
Sub-total 小計	14,662.15	-	-	-	14,662.15	-
Total 總計		14,662.15		-		14,662.15

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Part 2 – Contribution Statement

- Distribution of contributions in terms of sources at employer, employee / self-employed person

13 Employer's Mandatory / Voluntary Contributions

14 Employee's Mandatory / Voluntary Contributions

Date of the relevant contribution period end 相關供款期的 終結日	Employee's Contributions 僱員供款					
	Contributions 供款		Fees Deducted 扣除的收費		Contributions Invested (after fees) 已投資的供款 (收費後)	
	Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款	Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款	Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款
31/10/2024	1,190.75	-	-	-	1,190.75	-
30/11/2024	1,085.20	-	-	-	1,085.20	-
31/12/2024	1,260.70	-	-	-	1,260.70	-
Sub-total 小計	14,662.15	-	-	-	14,662.15	-
Total 總計		14,662.15		-		14,662.15

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Part 2B – Summary of Contributions (HKD)
第2B部 – 供款摘要 (港幣)

Sources of Contributions 供款來源	Amount 款額	Fees Deducted 扣除的收費	Amount (after fees) 款額 (收費後)
Employer's Contributions 僱主供款	14,662.15	-	14,662.15
Employee's Contributions 僱員供款	14,662.15	-	14,662.15
Total 總計	29,324.30	-	29,324.30



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

Part 3A – Account Balances by Constituent Fund (HKD)
第3A部 – 帳戶結餘 (按成分基金劃分) (港幣)

Constituent Fund 成分基金	Fund Code 基金編號	Opening Balance 期初結餘 01/01/2024	Closing Balance 期末結餘 31/12/2024
CHINA LIFE AGE 65 PLUS FUND ^{16a, b} 中國人壽65歲後基金 ^{16a, b}	APF	9,982.25	10,366.31
CHINA LIFE GROWTH FUND 中國人壽增長基金	GRW	45,462.93	50,137.62
CHINA LIFE HONG KONG EQUITY FUND 中國人壽香港股票基金	HKE	40,731.35	48,077.42
CHINA LIFE MPF CONSERVATIVE FUND 中國人壽強積金保守基金	MCF	9,606.92	9,936.64
CHINA LIFE JOYFUL RETIREMENT GUARANTEED FUND ^a 中國人壽樂安心保證基金 ^a	RGU	89,928.20	93,143.04
CHINA LIFE AGE 65 PLUS FUND (DIS) ^{16a, b, c} 中國人壽65歲後基金(預設投資策略) ^{16a, b, c}	IAP	27,040.82	35,921.65
CHINA LIFE CORE ACCUMULATION FUND (DIS) ^{16a, b, c} 中國人壽核心累積基金(預設投資策略) ^{16a, b, c}	ICA	177,662.52	239,164.20
	Total 統計	400,414.99	486,746.88
16 ^a Guaranteed balance of this guaranteed fund 此保證基金的保證結存		-	104,075.95

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Part 3 – Fund Transaction Statement

- Fund transaction information includes account balances, transaction fees deducted and unit transaction details

Part 3A – Account Balances by Constituent Fund

15 The total amount of investment in each constituent fund at the beginning and end of the period

16 The account's **guaranteed balance** will be shown if the member holds a guaranteed fund. Entitlement to the guaranteed return under this constituent fund is subject to conditions. Please note that the entitlement of the guaranteed balance is subject to the fulfillment of the qualifying conditions specified in the scheme brochure of the Scheme

Part 3B – Transaction Fees Deducted (HKD)
第3B部 – 扣除的交易費 (港幣)

Offer Spread ^{17a, b} 賣出差價 ^{17a, b}	N/A 不適用
Bid Spread ^{17a, b} 買入差價 ^{17a, b}	N/A 不適用
Total 統計	N/A 不適用

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Part 3B – Transaction Fees Deducted

17 The transaction fees charged by the trustees upon acquisition or redemption of units during the statement period, including bid/offer spread and unit deduction

Part 3C – Details of Unit Transactions (HKD)
第3C部 – 單位交易詳情 (港幣)

Constituent Fund 成分基金	Fund Code 基金編號	Transaction Nature 交易性質	Amount 款額	Unit prices 單位價	Total Units Held 持有的單位總數	Fee paid 已付費用	Fee Type 收費類別 O = Offer Spread 賣出差價 B = Bid Spread 買入差價
CHINA LIFE AGE 65 PLUS FUND ^{16a, b} 中國人壽65歲後基金 ^{16a, b}							
APF							
01/01/2024	Opening Balance 期初結餘		9,982.25	11,112	898,366.7		
31/12/2024	Closing Balance 期末結餘		10,366.31	11,538.7	898,366.7		

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Part 3C – Details of Unit Transactions

18 **Unit Price:**
Price(s) of fund(s) held by member as at last dealing day of financial year. This price is used to calculate the Closing Balance 5 and 8 of account in this statement

19 **Total Units Held:** Allocation of units held by the member in terms of fund type

