

# 我的 MY CHOICE 強積金計劃

MANDATORY PROVIDENT FUND SCHEME

強積金僱主通訊 2018年第一期  
Employers' MPF Newsletter 2018 Issue 1



中銀國際  
BOC INTERNATIONAL



PRUDENTIAL  
英國保誠

## 重要資訊 IMPORTANT INFORMATION

- 此通訊只用作提供資料性用途。所有資料更改恕不另行通知。
- 您可隨時選擇不收取任何由信託公司所寄出的市場推廣郵件。欲作出此安排，請致函中銀國際英國保誠的資料私隱主任(電郵地址：[DataProtection@bcpt.com](mailto:DataProtection@bcpt.com)，或香港銅鑼灣威非路道18號萬國寶通中心12樓)。
- 在作出任何投資選擇前，你必須評估你可承受的風險程度及本身的財務狀況；當你選擇基金時，若不能肯定某些基金是否適合自己(包括是否與你的投資目標一致)，你應諮詢獨立財務及/或專業人士的意見，以作出最切合個人狀況的基金選擇。
- 在你決定投資於強積金預設投資策略(根據我的強積金計劃(「本計劃」)介紹手冊第3.1A節「強積金預設投資策略」的定義)前，你應考慮自己的風險承受程度及財政狀況。你應注意我的核心累積基金及我的65歲後基金並不一定適合你，而我的核心累積基金及我的65歲後基金的風險程度及你可承受的風險程度可能出現錯配(基金組合的風險可能比你想要承擔的風險為高)。如你對於強積金預設投資策略是否適合你存有疑問，你應尋求財務及/或專業意見，並在考慮到自身情況之後才進行投資決定。
- 你應注意強積金預設投資策略的實施有可能影響你的強積金投資及權益。如你就預設投資策略對你的影響有疑問，我們建議你向受託人查詢。
- 本計劃內之我的強積金保守基金並不保證付償本金。投資於我的強積金保守基金及我的人民幣及港元貨幣市場基金並不等於將資金存入銀行或接受存款公司，受託人亦沒有責任按認購值贖回投資項目。另外，我的強積金保守基金及我的人民幣及港元貨幣市場基金並不受香港金融管理局監管。
- 強積金保守基金的費用及收費可(一)透過扣除基金資產收取；或(二)透過扣除成員賬戶中的單位收取。我的強積金保守基金採用方式(一)收費，故所列之單位價格/資產淨值/基金表現已反映費用及收費之影響。
- 投資附帶風險，過去的業績並非未來業績的指標，基金價格及投資回報可跌亦可升。
- 下述資料僅供參考之用，你不應只依賴這些資料而作出任何投資決定。在作出任何投資決定前，請細閱本計劃之介紹手冊(包括風險因素、費用及收費)。
- This Newsletter is for informational purposes only. The contents of the Newsletter are subject to change without further notice.
- You may at anytime choose not to receive any marketing mailings from the Trustee. To make such arrangement, please address to BOCI-Prudential's Data Privacy Officer in writing via email: [DataProtection@bcpt.com](mailto:DataProtection@bcpt.com) or at 12/F, Citicorp Centre, 18 Whitfield Road, Causeway Bay, Hong Kong.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices. In your selection of funds, if you are in doubt as to whether a constituent fund is suitable for you (including whether it is consistent with your investment objectives), you should seek independent financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
- You should consider your own risk tolerance level and financial circumstances before investing in the MPF Default Investment Strategy ("DIS" as defined in section 3.1A headed "MPF Default Investment Strategy" of the Principal Brochure of My Choice Mandatory Provident Fund Scheme (the "Scheme")). You should note that the My Choice Core Accumulation Fund and the My Choice Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the My Choice Core Accumulation Fund and the My Choice Age 65 Plus Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the MPF Default Investment Strategy is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.
- You should note that the implementation of the MPF Default Investment Strategy may have an impact on your MPF investments and benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- The My Choice MPF Conservative Fund of the Scheme does not guarantee the repayment of capital. Investment in the My Choice MPF Conservative Fund and My Choice RMB & HKD Money Market Fund is not the same as placing funds on deposit with a bank or deposit taking company and that the Trustee has no obligation to redeem the investment at the subscription value. In addition, the My Choice MPF Conservative Fund and My Choice RMB & HKD Money Market Fund are not subject to the supervision of the Hong Kong Monetary Authority.
- Fees and charges of a MPF conservative fund can be deducted from either: (i) the assets of the fund; or (ii) members' account by way of unit deduction. The My Choice MPF Conservative Fund uses method (i) and, therefore, unit prices/ Net Asset Value/ fund performance quoted have incorporated the impact of fees and charges.
- Investment involves risks. Past performance is not indicative of future performance. Price of units and investment returns may go down as well as up.
- The following information is for your reference only. You should not solely rely on the stand-alone information to make any investment decision. Please refer to the Principal Brochure of the Scheme for details (including risk factors and fees and charges) before making any investment decision.



## 編者按 Editorial Notes



中銀國際英國保誠信託有限公司行政總裁  
朱永耀先生  
CEO of BOCI-Prudential Trustee Limited  
Mr. Alex Chu

踏入新的一年，中銀保誠恭祝各位闔家歡樂，萬事如意！

2017年香港整體強積金的投資表現不俗。2017年12月，中銀保誠旗下的強積金成分基金在《彭博商業周刊/中文版》「領先基金大獎2017」中贏得多個獎項。我們將以此獎項作為更大的推動力，繼續努力提供優質的強積金服務，成為客戶的積金好夥伴。

2018年起，我們引進先進的人力資源及薪酬管理軟件，持續帶領業界強積金管理電子化趨勢，為客戶帶來物超所值的優質產品和服務，並將客戶強積金行政負擔降至最低。更多詳情請參閱本期通訊內的「最新消息」。

BOCI-Prudential wishes you and your family happiness and prosperity throughout the New Year!

MPF in Hong Kong recorded impressive returns in 2017. In December, the constituent funds under BOCI-Prudential MPF schemes have won multiple awards at the Top Fund Awards 2017 organised by Bloomberg Businessweek, which is such an encouragement and we will continue our efforts to provide premier MPF services and be your faithful MPF partner.

We are pleased to introduce an advanced human resources and payroll management system from 2018, in an effort to be a leading electronic MPF management service provider in the industry and provide our customers with the best-value-for-money products while minimize employers' administrative burden. For more details, please refer to "Latest News" in this newsletter.

## 最新獎項及活動巡禮 Overview of Latest Awards & Events

### 中銀保誠強積金勇奪八項《彭博商業週刊/中文版》「2017領先基金大獎」 BOCI-Prudential Won 8 Accolades at Bloomberg Businessweek Top Fund Awards 2017



中銀保誠強積金計劃旗下7隻成分基金，在《彭博商業周刊/中文版》主辦的「2017領先基金大獎」中脫穎而出，於12月榮獲8項大獎，包括：

- 傑出大獎 (一年) - 人民幣焦點基金 - 我的人民幣及港元貨幣市場基金
- 傑出大獎 (一年) - 環球債券基金 - 我的環球債券基金
- 傑出大獎 (一年) - 全球股票基金 - 我的環球股票基金
- 傑出大獎 (一年) - 平穩增長基金 - 我的平穩基金
- 卓越大獎 (五年) - 亞太地區債券基金 - 我的港元債券基金
- 卓越大獎 (五年) - 中國股票基金 - 我的中國股票基金
- 傑出大獎 (五年) - 增長基金 - 我的增長基金
- 傑出大獎 (五年) - 平穩增長基金 - 我的平穩基金

《彭博商業周刊/中文版》「2017領先基金大獎」以截至2017年9月29日彭博終端上的市場數據運算評核，分別基於一年、五年及十年回報嘉許表現優秀的基金。詳情請見<http://www.bbwhkevent.com/>

Seven MPF funds of BOCI-Prudential have won 8 Awards at the Top Fund Awards 2017 organized by Bloomberg Businessweek in recognition of their excellent fund performance:

- Outstanding Performer (1-year) - RMB Focus
- My Choice RMB & HKD Money Market Fund
- Outstanding Performer (1-year) - Global Bond
- My Choice Global Bond Fund
- Outstanding Performer (1-year) - Global Equity
- My Choice Global Equity Fund
- Outstanding Performer (1-year) - Stable Growth Fund
- My Choice Stable Fund
- Best Performer (5-year) - Asia Bond
- My Choice HKD Bond Fund
- Best Performer (5-year) - China Equity
- My Choice China Equity Fund
- Outstanding Performer (5-year) - Growth Fund
- My Choice Growth Fund
- Outstanding Performer (5-year) - Stable Growth Fund
- My Choice Stable Fund

Bloomberg Businessweek Top Fund Awards 2017 recognize top performing funds based on the 1-year, 5-year and 10-year total return figures calculated using historical data available on the Bloomberg Terminal as of 29 September 2017. For details, please refer to <http://www.bbwhkevent.com/>.

獲獎資料僅供參考，並不構成任何分銷或任何買賣之要約或游說。過往業績並不代表將來表現。您不應只依賴這宣傳品來作出任何投資決定。

This award information is for informational purposes only and does not constitute any distribution, offer or solicitation to buy or sell. Past performance is not indicative of future performance. You should not solely rely on the stand-alone marketing material to make any investment decision.

## 強積金熱話 MPF Hot Topics



### 採用電子方式遞交強積金供款及付款結算書

支持環保，採用電子方式遞交強積金供款及付款結算書，免卻手寫資料的煩惱和省卻郵遞時間！我們設有不同的渠道，方便僱主採用電子方式遞交強積金供款及付款結算書。

#### 電子方式遞交強積金供款：

- 1 設立自動轉賬指示
- 2 使用電子支票繳交供款
  - ✔ 透過僱主網上賬戶上載電子支票
  - ✔ 透過中銀香港電子支票箱遞交，選擇"電子支票繳付賬單"
  - ✔ 透過中行網銀 / 中銀企業網上銀行提供的電郵服務發送至本公司
- 3 使用中銀香港、集友及南洋商業銀行的企業網上銀行(CBS)服務，在網上進行供款

#### 電子方式提交付款結算書：

- 1 登入僱主網上賬戶，使用「e-付款結算書」功能，在網上提交供款資料及僱員入職/離職紀錄（此功能只適用於已成功申請「進階登入功能」的僱主客戶）
- 2 使用本公司提供的供款軟件「易出糧」或「供款靈」，電郵或上載電子供款資料檔給本公司
- 3 登入僱主網上賬戶，上載付款結算書的電子檔(jpg、png、tif或pdf格式)給本公司

### Welcome to submit MPF contribution and remittance statement electronically

Go green and consider submitting MPF contributions and remittance statement via electronic means - you will be free from the hassle of hand-writing and mailing by preparing electronic contribution data files and making contributions electronically via our various channels.

#### Make MPF contributions electronically :

- 1 Set up direct debit authorization (Auto-pay)
- 2 Make payment for MPF contributions by e-Cheque
  - ✔ upload the e-Cheque file through employer MPF account
  - ✔ BOCHK e-Cheque Drop Box, select "e-Cheque Bill Payment"
  - ✔ send e-cheque to BOCI-Prudential through email services of BOCNET HK / CBS Online
- 3 Make online payment via BOC Corporate Banking Services Online (CBS) of BOC(HK), Nanyang Commercial Bank and Chiyu Banking Corporation

#### Submit Remittance Statement electronically :

- 1 Log in to Employer MPF account and use the "e-RS" function to submit contribution data and the enrollment / termination records of employees online (only applicable to employers who have successfully applied for the "Advanced Mode Login" function)
- 2 Use our free contribution software - "PayEasy" or "SmartCon", email or upload the electronic contribution data file to us
- 3 Log in to Employer MPF account and upload the electronic Remittance Statement (in jpg, png, tif or pdf format) to us

## 最新消息 Latest News

### 人力資源軟件優惠2018 BOCPT MPF - Human Resources Management System Offer 2018

貴為中銀保誠強積金的尊貴客戶，由即日起至2018年12月31日，任何符合條件的客戶將可申請享用「人力資源管理系統」並獲享高達3年的年費豁免(優惠受條款及細則約束)。

如貴公司想了解更多上述人力資源軟件及優惠詳情，歡迎致電2290 1189或透過電郵MyMPFinfo@bocpt.com，我們樂意介紹有關軟件及優惠給貴公司。

Starting from now until 31 Dec 2018, we are pleased to offer to our eligible valued customers a waiver of up to 3 years only on the annual fee on the use of the HR software product (to which terms and conditions apply).

You are more than welcome to contact us at 2290 1189 or via email MyMPFinfo@bocpt.com for more details of the above human resources management system and our offer. We are pleased to arrange introductory sessions for your company.

## 人力資源及薪酬管理系統

我們一直致力為客戶提供增值服務，提供先進的人力資源及薪酬管理系統給僱主客戶。此人力資源管理系統配有全面、靈活、易於使用的功能，讓僱主於一站式平台上更全面及快捷地處理人力資源及強積金行政工作。

### 強積金功能

- ✔ 適用於強積金供款計算，包括新入職和現職員工的供款計算及設定自願性供款的計算方式等
- ✔ 適用於本公司的強積金文件格式匯入及匯出功能，包括新成員註冊、供款紀錄、終止供款等資料
- ✔ 可處理聯營公司內部之僱員轉移紀錄
- ✔ 保存所有僱主和僱員的供款紀錄

### 人力資源管理功能

- ✔ 綜合記錄員工資料，包括過往薪酬、工作歷程、教育水平與技能等，員工資料分門別類，一目了然

### 薪資管理功能

- ✔ 最低工資：因應各行業的特性，可同時支援多種計算方案
- ✔ 計算長期服務金及獎金等，並適用於試算表匯入及匯出功能
- ✔ 支援大部分主要銀行的自動轉賬文件格式
- ✔ 製作僱員糧單

### 假期管理功能

- ✔ 根據不同類別的員工，製定準則扣減或計算不同的休假權利
- ✔ 計算"713"假期工資法定權益

### 出勤紀錄功能

- ✔ 處理員工每日出勤紀錄
- ✔ 根據用戶製定的準則計算員工遲到、早退、超時工作

### 報稅及報表功能

- ✔ 支援報稅的各項報表，包括IR56B、IR56E、IR56F、IR56G及IR56M
- ✔ 製作稅局認可之電腦化介面檔案，包括IR56B及IR56M

## 強積金首次供款計算機

### MPF First Contribution Calculator



為方便客戶計算新僱員入職後首次強積金供款的僱主/僱員金額及供款限期，我們在本公司網頁上推出強積金供款計算機，協助僱主處理強積金供款事宜。僱主可在本公司網頁 <https://www.bocpt.com/chinese/> 的「我的強積金計劃」下拉清單中點選「強積金供款計算機」，使用有關功能。

## About HR & Payroll Management System

BOCI-Prudential has always been dedicated to providing the best value for money to customers. We offer a leading HR and payroll management system to participating employers. It incorporates comprehensive, flexible and user-friendly MPF administrative functions, providing employers with a one-stop platform to manage HR and MPF administration at ease.

### MPF Module

- ✔ Support MPF contribution calculation, including MPF contributions for new joiners and current employees and define calculation method for voluntary contributions
- ✔ Support import and export functions of MPF records, including but not limited to member enrolment, contribution history, termination
- ✔ Handle intra-group transfer records for employees
- ✔ Keep proper record of all contributions made by both employers and employees

### Human Resources Module

- ✔ Maintain categorized employee records and personnel files, including but not limited to salary history, working experience, education background and skills

### Payroll Module

- ✔ Minimum wages: support multiple calculation mechanism to handle different industries practices
- ✔ Calculation of LSP, bonus and Excel import & export functions are available
- ✔ Support major banks' autopay file format
- ✔ Prepare payroll for employees

### Leave Module

- ✔ Define generic formula for calculating deductions of leaves and assigning different leave entitlements to different staff grade
- ✔ Calculate statutory leave entitlements stipulated by the Employment Ordinance 2007 effective 13 July 2007 (namely "713")

### Attendance Module

- ✔ Process employees' daily attendance records
- ✔ Calculate tardiness, work hour shortage and overtime based on user-defined criteria

### Taxation & Reporting Modules

- ✔ Support tax return reports generation - including IR56B, IR56E, IR56F, IR56G and IR56M
- ✔ Prepare electronic files such as IR-diskette for IR56B and IR56M in official tax return format approved by the Inland Revenue Department

We have launched an MPF calculator to assist employers in handling MPF contributions such as calculating the employer/employee portion of first contributions for new employees and the contribution deadline. Employers may click "My Choice MPF Scheme" -> "MPF First Contribution Calculator" on our website <https://www.bocpt.com/english/index.htm> to access relevant new function.

如有查詢，請即與本公司客戶服務代表聯絡。強積金行政熱線：2929-3366

Should you have any queries, please do not hesitate to contact our Customer Services Representatives at: MPF Administration Hotline: 2929-3366.

## 成分基金表現 Performance of Constituent Funds



### 累計表現 Cumulative Performance

基金名稱 Fund Name	基金類別 Fund Descriptor	推出日期 Launch Date	基金價格 Fund Price	三個月回報 3-months Return	一年回報 1-year Return	三年回報 3-years Return	五年回報 5-years Return	十年回報 10-years Return	成立至今回報 Return Since Inception
我的增長基金 My Choice Growth Fund	混合資產基金 (環球) 股票之最高分佈約為 90% Mixed Assets Fund - Global - Maximum equity around 90%	28/07/2010	17.7467	6.51%	28.81%	28.39%	54.11%	-	77.47%
我的均衡基金 My Choice Balanced Fund	混合資產基金 (環球) 股票之最高分佈為 85% Mixed Assets Fund - Global - Maximum equity - 85%	28/07/2010	16.3686	4.51%	21.84%	23.74%	38.35%	-	63.69%
我的平穩基金 My Choice Stable Fund	混合資產基金 (環球) 股票之最高分佈為 60% Mixed Assets Fund - Global - Maximum equity - 60%	28/07/2010	14.5457	3.43%	16.92%	16.96%	26.08%	-	45.46%
我的環球股票基金 My Choice Global Equity Fund	股票基金 (環球) Equity Fund - Global	28/07/2010	19.7579	3.44%	17.23%	22.42%	55.66%	-	97.58%
我的亞洲股票基金 My Choice Asia Equity Fund	股票基金 (亞太) Equity Fund - Asia Pacific	28/07/2010	17.1175	8.15%	34.95%	33.82%	46.08%	-	71.18%
我的中國股票基金 My Choice China Equity Fund	股票基金 (中國) Equity Fund - China	28/07/2010	18.9014	10.62%	48.04%	41.76%	68.11%	-	89.01%
我的香港股票基金 My Choice Hong Kong Equity Fund	股票基金 (香港) Equity Fund - Hong Kong	28/07/2010	16.8395	8.63%	42.48%	37.94%	54.47%	-	68.40%
我的香港追蹤指數基金 My Choice Hong Kong Tracking Fund	股票基金 (香港) Equity Fund - Hong Kong	28/07/2010	15.0142	8.40%	39.18%	24.69%	32.65%	-	50.14%
我的環球債券基金 My Choice Global Bond Fund	債券基金 (環球) Bond Fund - Global	28/07/2010	10.6200	-0.30%	3.78%	-4.79%	-7.11%	-	6.20%
我的港元債券基金 My Choice HKD Bond Fund	債券基金 (香港) Bond Fund - Hong Kong	28/07/2010	11.3749	-0.50%	3.35%	4.16%	5.77%	-	13.75%
我的人民幣及港元貨幣市場基金 My Choice RMB & HKD Money Market Fund	貨幣市場基金 (中國及香港) Money Market Fund - China & Hong Kong	06/10/2014	10.2890	1.83%	6.99%	3.33%	-	-	2.89%
我的強積金保守基金 My Choice MPF Conservative Fund	貨幣市場基金 (香港) Money Market Fund - Hong Kong	28/07/2010	10.0267	0.00%	0.01%	0.02%	0.04%	-	0.27%
我的核心累積基金 My Choice Core Accumulation Fund	混合資產基金 (環球) 股票之最高分佈為 65% Mixed Assets Fund - Global - Maximum equity - 65%	01/04/2017	10.8594	3.59%	-	-	-	-	8.59%
我的65歲後基金 My Choice Age 65 Plus Fund	混合資產基金 (環球) 股票之最高分佈為 25% Mixed Assets Fund - Global - Maximum equity - 25%	01/04/2017	10.2518	1.34%	-	-	-	-	2.52%

### 年度表現<sup>^</sup> Calendar Year Performance<sup>^</sup>

基金名稱 Fund Name	基金類別 Fund Descriptor	2012	2013	2014	2015	2016	2017	年度至今回報 Year To Date
我的增長基金 My Choice Growth Fund	混合資產基金 (環球) 股票之最高分佈約為 90% Mixed Assets Fund - Global - Maximum equity around 90%	17.18%	17.72%	1.96%	-1.47%	1.16%	28.81%	28.81%
我的均衡基金 My Choice Balanced Fund	混合資產基金 (環球) 股票之最高分佈為 85% Mixed Assets Fund - Global - Maximum equity - 85%	14.94%	9.56%	2.05%	-1.55%	3.15%	21.84%	21.84%
我的平穩基金 My Choice Stable Fund	混合資產基金 (環球) 股票之最高分佈為 60% Mixed Assets Fund - Global - Maximum equity - 60%	11.92%	5.96%	1.74%	-1.54%	1.60%	16.92%	16.92%
我的環球股票基金 My Choice Global Equity Fund	股票基金 (環球) Equity Fund - Global	18.57%	25.54%	1.28%	-3.48%	8.20%	17.23%	17.23%
我的亞洲股票基金 My Choice Asia Equity Fund	股票基金 (亞太) Equity Fund - Asia Pacific	21.32%	4.31%	4.65%	-6.13%	5.64%	34.95%	34.95%
我的中國股票基金 My Choice China Equity Fund	股票基金 (中國) Equity Fund - China	25.61%	12.21%	5.68%	-6.15%	2.03%	48.04%	48.04%
我的香港股票基金 My Choice Hong Kong Equity Fund	股票基金 (香港) Equity Fund - Hong Kong	21.11%	8.12%	3.57%	-4.32%	1.19%	42.48%	42.48%
我的香港追蹤指數基金 My Choice Hong Kong Tracking Fund	股票基金 (香港) Equity Fund - Hong Kong	25.87%	3.84%	2.45%	-7.63%	-3.01%	39.18%	39.18%
我的環球債券基金 My Choice Global Bond Fund	債券基金 (環球) Bond Fund - Global	8.32%	-0.76%	-1.69%	-5.84%	-2.57%	3.78%	3.78%
我的港元債券基金 My Choice HKD Bond Fund	債券基金 (香港) Bond Fund - Hong Kong	3.91%	-2.98%	4.67%	2.37%	-1.55%	3.35%	3.35%
我的人民幣及港元貨幣市場基金 My Choice RMB & HKD Money Market Fund	貨幣市場基金 (中國及香港) Money Market Fund - China & Hong Kong	-	-	-0.42%	-1.67%	-1.79%	6.99%	6.99%
我的強積金保守基金 My Choice MPF Conservative Fund	貨幣市場基金 (香港) Money Market Fund - Hong Kong	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
我的核心累積基金 My Choice Core Accumulation Fund	混合資產基金 (環球) 股票之最高分佈為 65% Mixed Assets Fund - Global - Maximum equity - 65%	-	-	-	-	-	8.59%	8.59%
我的65歲後基金 My Choice Age 65 Plus Fund	混合資產基金 (環球) 股票之最高分佈為 25% Mixed Assets Fund - Global - Maximum equity - 25%	-	-	-	-	-	2.52%	2.52%

數據截至2017年12月29日。投資附帶風險，過去的業績並非未來業績的指標，基金價格及投資回報可跌亦可升。在作出任何投資決定前，請細閱本計劃之介紹手冊 (包括風險因素、費用及收費)。Data as of 29 December 2017. Investment involves risks. Past performance is not indicative of future performance. Price of units and investment returns may go down as well as up. Please refer to the Principal Brochure of the Scheme for details (including risk factors and fees and charges) before making any investment decision.

<sup>^</sup> 如成分基金之年度表現於該年度不足一年，該年度表現將以成立日至該年年終作計算。If the history of the constituent fund is less than 1 year in the calendar year, the corresponding calendar year performance will be calculated from the inception date to that calendar year-end.

成分基金之報價均扣除投資管理費及其他費用。有關其他費用及收費詳情，請參閱我的強積金計劃之介紹手冊第7節 - 「費用及收費」。The prices of constituent funds were calculated after deduction of investment management fee and other respective charges. For details of other fees and charges, please refer to Section 7 - "Fees and Charges" of the Principal Brochure of My Choice MPF Scheme.

成分基金之表現是按單位資產淨值作為比較基礎，以港元為計算單位，其股息並作滾存投資。Performance of constituent funds is calculated in HKD on NAV-to-NAV basis with gross dividend reinvested.