

ON-GOING COST ILLUSTRATIONS FOR Manulife Global Select (MPF) Scheme 宏利環球精選(強積金)計劃 持續成本列表

ABOUT THIS ILLUSTRATION

This is an illustration of the total effect of fees and charges on each HK\$1,000 contributed in the funds named below. The fees 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 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) 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;
- (b) 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 for illustrative and comparative purposes only. The return is neither guaranteed nor based on past performance. The actual return may be different.]; and
- (c) the expenses of the funds (expressed as a percentage called the 'fund expense ratio' below) remain the same for each fund for all the periods shown in this illustration.

有關本列表

本列表旨在說明就下列基金每供款HK\$1,000所須支付的費用總額。基金的收費是選擇基金的考慮因素之一，但您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，是您個人的情況及期望。下表載列的收費資料，旨在協助您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：

- (a) 向成分基金供款總計HK\$1,000，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；
- (b) 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
- (c) 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。

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.

根據以上假設因素，您每供款HK\$1,000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：

Name of constituent fund 成分基金名稱	Fund expense ratio for financial period ended Mar 2011 截至2011年3月止 財政年度的 基金開支比率	Cost on each HK\$ 1,000 contributed 每供款HK\$1,000 所須承擔的成本			
		After 1 year (HK\$) 1年後 (HK\$)	After 3 years (HK\$) 3年後 (HK\$)	After 5 years (HK\$) 5年後 (HK\$)	
Manulife MPF Interest Fund	宏利 MPF 利息基金	1.84%	\$19	\$60	\$103
Manulife MPF Stable Fund	宏利 MPF 穩健基金	1.99%	\$21	\$65	\$111
Manulife MPF Growth Fund	宏利 MPF 增長基金	2.01%	\$21	\$65	\$112
Manulife MPF Aggressive Fund	宏利 MPF 進取基金	2.02%	\$21	\$65	\$112
Manulife MPF Hong Kong Equity Fund	宏利 MPF 香港股票基金	1.98%	\$21	\$64	\$110
Manulife MPF International Equity Fund	宏利 MPF 國際股票基金	1.99%	\$21	\$65	\$111
Manulife MPF Pacific Asia Equity Fund	宏利 MPF 亞太股票基金	2.00%	\$21	\$65	\$111
Manulife MPF European Equity Fund	宏利 MPF 歐洲股票基金	2.01%	\$21	\$65	\$112
Manulife MPF North American Equity Fund	宏利 MPF 北美股票基金	1.99%	\$21	\$65	\$111
Manulife MPF Japan Equity Fund	宏利 MPF 日本股票基金	2.02%	\$21	\$65	\$112
Manulife MPF Hong Kong Bond Fund	宏利 MPF 香港債券基金	1.83%	\$19	\$59	\$102
Manulife MPF International Bond Fund	宏利 MPF 國際債券基金	1.83%	\$19	\$59	\$102
Manulife MPF Fidelity Growth Fund	宏利 MPF 富達增長基金	2.28%	\$24	\$74	\$126
Manulife MPF Fidelity Stable Growth Fund	宏利 MPF 富達平穩增長基金	2.25%	\$24	\$73	\$125
Manulife MPF China Value Fund	宏利 MPF 中華威力基金	2.27%	\$24	\$73	\$126
Manulife MPF Healthcare Fund	宏利 MPF 康健護理基金	2.05%	\$22	\$66	\$114

Note 註：

- i. The example does not take into account any bonus units that may be offered to certain employers / members of the scheme. 上述例子並無計及僱主/計劃成員或可取得的紅利單位。
- ii. Please note that the example has not included the Retirement Funds which were launched on February 21, 2011. 請注意上述例子並不包括於二零一一年二月廿一日推出之退休基金。