

## Illustrative example for Manulife MPF Conservative Fund of the Manu-lifestyle (MPF) Scheme

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### PURPOSE OF THE EXAMPLE

This example is intended to help you compare the total amounts of current annual fees payable under this Scheme with those under other registered schemes.

### THIS EXAMPLE ASSUMES THAT:

#### Your MPF Account Activities

- (a) your monthly relevant income is HK\$8,000
- (b) you have put all the accrued benefits into the Manulife MPF Conservative Fund; you have not switched your accrued benefits to other constituent funds during the financial period
- (c) you have not transferred any accrued benefits into or out of this Scheme during the financial period

#### Your Company Profile

- (d) 5 employees (including yourself) of your company participate in this Scheme
- (e) the monthly relevant income of each employee is HK\$8,000
- (f) no voluntary contribution is made
- (g) each of the other 4 employees has the same MPF account activities as yours

#### Investment Return & Savings Rate

- (h) the monthly rate of investment return is 0.5% on total assets
- (i) the prescribed savings rate is 3.25% per annum throughout the financial period

Based on these assumptions, the **total amounts of current annual fees** you need to pay under this Scheme (including those payable to the underlying approved pooled investment fund) in this financial period would be : HK\$45

Warnings : This is just an illustrative example. The actual amounts of fees you need to pay may be **higher or lower**, depending on your choice of investments and activities taken during the financial period. The Offering Document should be read for further details of the Scheme.

## 宏利寫意生活(強積金)計劃宏利MPF保守基金年費解說例子

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### 本解說例子的目的

本例子有助您比較本計劃與其他註冊計劃所徵收的年費總額。

### 本例子假設：

#### 您的強積金帳戶活動

- (a) 您每月的有關入息為HK\$8,000
- (b) 您把所有累算權益投資於宏利 MPF 保守基金；而且在財政期內沒有把累算權益轉投其他成分基金
- (c) 您在財政期內沒有把累算權益移入或調出本計劃

#### 您的任職公司資料

- (d) 您的僱主有5名僱員(包括您本人)參加本計劃
- (e) 每名僱員的每月有關入息為HK\$8,000
- (f) 勞資雙方並無作出自願性供款
- (g) 另外4名僱員的強積金帳戶活動與您的帳戶活動相同

#### 投資回報及儲蓄利率

- (h) 每月投資回報率為總資產的0.5%
- (i) 在整段財政期內的訂明儲蓄年利率為3.25%

根據以上假設，您在每一財政期須就本計劃支付的**年費總額**(包括所投資的核准匯集投資基金的費用)為：HK\$ 45

注意：本例子謹作解說用。您所須支付的實際年費，視乎您在財政期內的投資選擇及活動而定，因此或會**高於或低於**上述例子所計算的款額。