

AXA強積金 - 明智之選持續成本列表 (前稱「倍易」強制性公積金)

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；
- (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；及
- (d) 每年度的終結日計算及扣除成分基金的周年營運費及開支，並在同一日結算投資回報。另基金在所有時段之內沒有分發任何紅利/單位。

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：

成分基金名稱	截至2010年12月止 財政年度的 基金開支比率	每供款HK\$1,000 所須承擔的成本		
		1年後 (HK\$)	3年後 (HK\$)	5年後 (HK\$)
AXA 均衡基金 (前稱「倍易」均衡增長基金)	2.34%	25	76	129
AXA 流動基金 (前稱「倍易」港元流動基金)	1.09%	11	36	62
AXA 增長基金 (前稱「倍易」高幅增長基金)	2.33%	24	75	129
AXA 平穩基金 (前稱「倍易」平穩增長基金)	2.32%	24	75	128
AXA – 富達環球股票基金 (前稱「倍易」傑出基金)	2.19%	23	71	121
AXA 保證基金 (前稱「倍易」保證基金)	2.08%	22	67	116
AXA – 富達亞太股票基金 *	不適用	不適用	不適用	不適用
AXA – 鄧普頓環球債券基金 *	不適用	不適用	不適用	不適用
AXA – 鄧普頓日本股票基金 *	不適用	不適用	不適用	不適用
AXA – RCM香港基金 *	不適用	不適用	不適用	不適用

* 此成分基金由2011年1月10日成立。如基金的成立日與註冊計劃有關財政年度終結日相隔一年或不足一年，便無須提供有關資料。

註：上述例子並無計及僱主/計劃成員或可取得的費用回扣。

On-going cost illustrations for AXA MPF – Smart Plan (Formerly known as Double Easy Mandatory Provident Fund)

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 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;
- for the purpose of this illustration only, the contribution has a 5% gross return each year. It is important that you 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;
- 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; and
- the annual fund operating charges and expenses of a constituent fund are only calculated and deducted at the end of each year. The investment return is also attributed at the end of a year. Also, there are no distributions from the funds during the time periods shown.

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.

Name of constituent fund	Fund expense ratio for financial period ended 12/2010	Cost on each HK\$1,000 contributed		
		After 1 year (HK\$)	After 3 years (HK\$)	After 5 years (HK\$)
AXA Balanced Fund (Formerly known as Double Easy Balanced Fund)	2.34%	25	76	129
AXA Cash Fund (Formerly known as Double Easy Cash Fund)	1.09%	11	36	62
AXA Growth Fund (Formerly known as Double Easy Growth Fund)	2.33%	24	75	129
AXA Stable Fund (Formerly known as Double Easy Stable Fund)	2.32%	24	75	128
AXA – Fidelity Global Equity Fund (Formerly known as Double Easy Top Select Fund)	2.19%	23	71	121
AXA Guaranteed Fund (Formerly known as Double Easy Guaranteed Fund)	2.08%	22	67	116
AXA – Fidelity Asia Pacific Equity Fund*	N/A	N/A	N/A	N/A
AXA – Templeton Global Bond Fund*	N/A	N/A	N/A	N/A
AXA – Templeton Japan Equity Fund*	N/A	N/A	N/A	N/A
AXA – RCM Hong Kong Fund*	N/A	N/A	N/A	N/A

* This constituent fund has been launched since 10th January 2011. No information is available for constituent funds where the time between the launch date of the fund and the end of the relevant financial period of the scheme is one year or less.

Note: The example does not take into account any fee rebates that may be offered to certain employers / members of the scheme.