

mandatory provident fund  
強制性公積金

## Opening up your New AXA MPF experience

Promotion Period : From now on until 30 June 2012

## 開展AXA強積金新體驗

推廣期：由即日起至2012年6月30日

MPF



redefining / standards



## IMPORTANT INFORMATION 重要資料

1. The AXA Guaranteed Fund in AXA MPF – Smart Plan invests solely in a single approved pooled investment fund in the form of an insurance policy issued by AXA China Region Insurance Company (Bermuda) Limited (Sponsor). The guarantee of the AXA Guaranteed Fund Policy, in which the AXA Guaranteed Fund of the relevant Plan invests, is given by the Sponsor. Your investments in this fund, if any, are therefore subject to the credit risks of the Sponsor. The guarantee applies in specified circumstances only. Please refer to Section 5.1(6) of the relevant offering document for details of the credit risk, guarantee features and guarantee conditions. Upon realisation of units in this fund other than under the guarantee conditions, the proceeds of realisation are subject to a reduction by the Sponsor of a certain percentage of the member's account balance (or the relevant part of the account balance). The rate of reduction is determined by the Sponsor at its sole discretion and can be changed by the Sponsor at any time. The current maximum rate of reduction is 5%. Subject to the approval of the Mandatory Provident Fund Schemes Authority (Authority), the maximum rate may be increased.

AXA強積金 – 明智之選內之AXA保證基金只投資於由安盛保險(百慕達)有限公司(「保薦人」)提供以保單形式成立的單一核准匯集投資基金。有關計劃的AXA保證基金所投資的AXA保證基金保單之保證由保薦人提供。因此，您於此基金的投資(如有)會受保薦人的信用風險所影響。此項保證只適用於特定情況。有關信用風險、保證特點及保證條件的詳情，請參閱相關說明書的第5.1(6)部份。在保證條件以外的情況變現此基金的單位時，變現該等單位的收益將會受制於保薦人的扣減。此扣減將相等於會員的賬戶結餘(或賬戶結餘之有關部份)之若干百分比。扣減比率由保薦人全權決定並可隨時更改。現時扣減比率最高為5%，而此最高比率經強制性公積金計劃管理局(「積金局」)批准可定為更高之百分比。

2. The AXA MPF Conservative Fund in AXA MPF – Smart Plan and AXA MPF – Simple Plan does not guarantee the repayment of capital.

AXA強積金 – 明智之選及AXA強積金 – 易富之選計劃內之AXA強積金保守基金的回報並非本金保證。

3. You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the fund(s) most suitable for you after taking into account of your circumstances.

您在作出投資選擇前，必須衡量個人可承受風險的程度及您的財政狀況。在揀選基金時，如您就某一項基金是否適合您(包括是否符合您的投資目標)而有任何疑問，請徵詢財務及/或專業人士的意見，並因應您的個人狀況而選擇最適合您的基金。

4. Please be reminded that in the event that you do not make any investment choices or if you submit an investment mandate which is invalid in the circumstances set out in the relevant scheme enrolment form, your contributions made and/or benefits transferred into AXA MPF – Smart Plan or AXA MPF – Simple Plan will be invested into the AXA MPF Conservative Fund in accordance with the default fund arrangement as stated in Section 6.5 of the relevant offering document, and such fund may not necessarily be suitable for you.

請緊記若您沒有選擇任何投資分佈或若您提交的投資授權書在有關會員申請表內所列的情況下被視為無效，您所作出的供款及/或轉移入AXA強積金 – 明智之選或AXA強積金 – 易富之選的累算權益將根據有關會員申請表及說明書第6.5節所指的預設基金安排，投資於AXA強積金保守基金，而此基金並不一定適合您。

5. Fees and charges of an MPF conservative fund can be deducted from either: (i) the assets of the fund; or (ii) members' account by way of unit deduction. The AXA MPF Conservative Fund uses method (i) and, therefore, unit prices/ NAV/ fund performance quoted have incorporated the impact of fees and charges.

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)透過扣除會員賬戶中的單位收取。AXA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。

6. You should not invest based on this material alone. Please read the relevant offering document for further details including product features, fees and charges and risk factors.

您不應單獨依靠本刊物而作出投資。請細閱相關說明書以獲取進一步資料，包括產品特徵、收費及風險因素。

**Investment involves risks. Past performance information presented is not indicative of future performance. For further details including product features, fees and charges and risk factors, please refer to the relevant offering document.**

**投資涉及風險，過往業績並非未來業績的指標。如欲獲取進一步產品特徵，收費及風險因素，請參閱相關強積金說明書。**

## AXA MPF – your choice of MPF provider

### AXA強積金 – 您的強積金明智選擇

AXA MPF is your choice. AXA MPF offers 2 MPF schemes to provide flexibility with a variety of fund options ranging from conservative to aggressive investments.

AXA強積金是您明智之選。AXA強積金提供2個強積金計劃，而計劃內設有多元化的基金，涵蓋審慎至進取的投資，給您更具彈性的選擇。

Below is the list of constituent funds of our AXA MPF – Smart Plan and AXA MPF – Simple Plan:

AXA強積金 – 明智之選及AXA強積金 – 易富之選附設以下的成分基金：

Name of Constituent Funds 成分基金名稱	Fund Type 基金類別	Risk Level <sup>1</sup> 風險程度 <sup>1</sup>	Investment Manager of the Underlying Approved Pooled Investment Fund (APIF) 匯集投資基金的投資經理	Relevant MPF Scheme 相關強積金計劃
AXA Guaranteed Fund <sup>2</sup> AXA 保證基金 <sup>2</sup>	Guaranteed Fund 保證基金	Low 低	AXA Investment Managers Asia Limited 安盛投資管理亞洲有限公司	• Smart Plan 明智之選
AXA Cash Fund AXA 流動基金	Money Market Fund – Hong Kong 貨幣市場基金 – 香港	Low 低	AXA Investment Managers Asia Limited 安盛投資管理亞洲有限公司	• Smart Plan 明智之選
AXA MPF Conservative Fund <sup>3</sup> AXA 強積金保守基金 <sup>3</sup>	Money Market Fund – Hong Kong 貨幣市場基金 – 香港	Low 低	AXA Investment Managers Asia Limited 安盛投資管理亞洲有限公司	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA – Templeton Global Bond Fund AXA – 鄧普頓環球債券基金	Bond Fund – Global 債券基金 – 環球	Low to Medium 低至中	Franklin Templeton Investments (Asia) Limited 富蘭克林鄧普頓投資(亞洲)有限公司	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA Stable Fund AXA 平穩基金	Mixed Assets Fund – Global – maximum equity 45% 混合資產基金 – 環球 – 股票比重的上限為45%	Medium 中	AXA Investment Managers Asia Limited 安盛投資管理亞洲有限公司	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA Balanced Fund AXA 均衡基金	Mixed Assets Fund – Global – maximum equity 85% 混合資產基金 – 環球 – 股票比重的上限為85%	Medium to High 中至高	AXA Investment Managers Asia Limited 安盛投資管理亞洲有限公司	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA Growth Fund AXA 增長基金	Mixed Assets Fund – Global – maximum equity 100% 混合資產基金 – 環球 – 股票比重的上限為100%	High 高	AXA Investment Managers Asia Limited 安盛投資管理亞洲有限公司	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA – Fidelity Global Equity Fund AXA – 富達環球股票基金	Equity Fund – Global 股票基金 – 環球	High 高	FIL Investment Management (Hong Kong) Limited 富達基金(香港)有限公司	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA – Fidelity Asia Pacific Equity Fund AXA – 富達亞太股票基金	Equity Fund – Asia Pacific 股票基金 – 亞太區	High 高	FIL Investment Management (Hong Kong) Limited 富達基金(香港)有限公司	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA – Templeton Japan Equity Fund AXA – 鄧普頓日本股票基金	Equity Fund – Japan 股票基金 – 日本	High 高	Franklin Templeton Investments (Asia) Limited 富蘭克林鄧普頓投資(亞洲)有限公司	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA – RCM Hong Kong Fund AXA – RCM香港基金	Equity Fund – Hong Kong 股票基金 – 香港	High 高	RCM Asia Pacific Limited	• Smart Plan 明智之選 • Simple Plan 易富之選

## Enjoy special discount on management fees 尊享基金管理費優惠

With AXA MPF, you can enjoy a special discount on the management fees of the constituent funds. Provided that (1) your application of AXA MPF scheme is submitted from now on until 30 June 2012 inclusive (the "Promotion Period") AND (2) your application is successfully approved by AXA China Region Insurance Company (Bermuda) Limited based on the "Terms and Conditions" below, you will enjoy these benefits.

AXA強積金客戶可尊享基金管理費優惠。閣下只須要(1)由即日起至2012年6月30日(「推廣期」)遞交AXA強積金計劃申請表及(2)該申請獲得安盛保險(百慕達)有限公司根據以下「條款及細則」批核,便可享受此優惠。

Name of Constituent Funds 成分基金名稱	Management Fees <sup>4</sup> (as a percentage of NAV p.a.) 基金管理費 <sup>4</sup> (按每年資產淨值的百分比計算)		Relevant MPF Scheme 相關強積金計劃
	Current Rate 現行收費率	Preferential Rate 優惠收費率	
AXA Guaranteed Fund <sup>2</sup> AXA 保證基金 <sup>2</sup>	1.00%	<b>No Change 不變</b>	• Smart Plan 明智之選
AXA Cash Fund AXA 流動基金	0.99%	<b>No Change 不變</b>	• Smart Plan 明智之選
AXA MPF Conservative Fund <sup>3</sup> AXA 強積金保守基金 <sup>3</sup>	0.99%	<b>No Change 不變</b>	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA – Templeton Global Bond Fund AXA – 鄧普頓環球債券基金	1.75%	<b>0.99%</b>	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA Stable Fund AXA 平穩基金	1.79%	<b>0.99%</b>	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA Balanced Fund AXA 均衡基金	1.79%	<b>0.99%</b>	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA Growth Fund AXA 增長基金	1.79%	<b>0.99%</b>	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA – Fidelity Global Equity Fund AXA – 富達環球股票基金	1.90%	<b>0.99%</b>	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA – Fidelity Asia Pacific Equity Fund AXA – 富達亞太股票基金	1.90%	<b>0.99%</b>	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA – Templeton Japan Equity Fund AXA – 鄧普頓日本股票基金	1.90%	<b>0.99%</b>	• Smart Plan 明智之選 • Simple Plan 易富之選
AXA – RCM Hong Kong Fund AXA – RCM香港基金	1.90%	<b>0.99%</b>	• Smart Plan 明智之選 • Simple Plan 易富之選

1. The risk level is determined by AXA China Region Insurance Company (Bermuda) Limited based on the asset class of the relevant underlying APIF. Such risk level will be reviewed yearly and updated in accordance with prevailing market circumstances (where applicable) and is provided for reference only.  
風險程度乃由安盛保險(百慕達)有限公司根據相關匯集投資基金之資產級別決定。此風險程度將每年進行檢討,並因應主要市場情況作出更改(如適用)及僅供參考用途。

2. The AXA Guaranteed Fund in AXA MPF – Smart Plan invests solely in a single approved pooled investment fund in the form of an insurance policy issued by AXA China Region Insurance Company (Bermuda) Limited (Sponsor). The guarantee of the AXA Guaranteed Fund Policy, in which the AXA Guaranteed Fund of the relevant Plan invests, is given by the Sponsor. Your investments in this fund, if any, are therefore subject to the credit risks of the Sponsor. The guarantee applies in specified circumstances only. Please refer to Section 5.1(6) of the relevant offering document for details of the credit risk, guarantee features and guarantee conditions. Upon realisation of units in this fund other than under the guarantee conditions, the proceeds of realisation are subject to a reduction by the Sponsor of a certain percentage of the member's account balance (or the relevant part of the account balance). The rate of reduction is determined by the Sponsor at its sole discretion and can be changed by the Sponsor at any time. The current maximum rate of reduction is 5%. Subject to the approval of the Mandatory Provident Fund Schemes Authority (Authority), the maximum rate may be increased.

AXA強積金 – 明智之選內之AXA保證基金只投資於由安盛保險(百慕達)有限公司(「保薦人」)提供以保單形式成立的單一核准匯集投資基金。有關計劃的AXA保證基金所投資的AXA保證基金保單之保證由保薦人提供。因此,您於此基金的投資(如有)會受保薦人的信用風險所影響。此項保證只適用於特定情況。有關信用風險、保證特點及保證條件的詳情,請參閱相關說明書的第5.1(6)部份。在保證條件以外的情況變現此基金的單位時,變現該等單位的收益將會受制於保薦人的扣減。此扣減將相等於會員的賬戶結餘(或賬戶結餘之有關部份)之若干百分比。扣減比率由保薦人全權決定並可隨時更改。現時扣減比率最高為5%,而此最高比率經強制性公積金計劃管理局(「積金局」)批准可定為更高之百分比。

3. Fees and charges of an MPF conservative fund can be deducted from either: (i) the assets of the fund; or (ii) members' account by way of unit deduction. The AXA MPF Conservative Fund uses method (i) and, therefore, unit prices/NAV/fund performance quoted have incorporated the impact of fees and charges.  
強積金保守基金的費用及收費可(一)透過扣除基金的資產收取;或(二)透過扣除會員賬戶中的單位收取。AXA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。

4. "Management fee" includes fees paid to the trustee, custodian, administrator, investment manager and sponsor (where applicable) of the Plan, the constituent funds and the underlying APIF for providing their services to the relevant fund. They are usually charged as a percentage of the net asset value of a fund.  
「基金管理費」指本計劃、成分基金及相關匯集投資基金的受託人、保管人、行政管理人、投資經理及保薦人(如適用)就所提供的基金管理服務所收取的費用。投資經理所收取的基金管理費,包括按基金表現所收取的費用(如收取)。金額一般按基金資產淨值的某一百分比計算。

## Terms and Conditions 條款及細則

1. The promotion will be from 1 January to 30 June 2012, both days inclusive.  
推廣期由2012年1月1日至6月30日。
2. The promotion is applicable to any New Employers who qualify for the following 3 requirements: (1) with no less than 5 members joining AXA MPF – Smart Plan or AXA MPF – Simple Plan within the Promotion Period; (2) with average MPF transfer-in asset of minimum HK\$30,000 per member from other MPF service provider to AXA MPF – Smart Plan or AXA MPF – Simple Plan AND (3) with a total average monthly contribution of minimum HK\$1,000 per member. New Employers shall mean employers who are not joining AXA MPF – Smart Plan or AXA MPF – Simple Plan currently.  
推廣只適用於符合以下3項條款的新僱主：(1)參加AXA強積金 – 明智之選或AXA強積金 – 易富之選計劃的會員不少於5名；(2)由其他強積金服務機構轉移資產至AXA強積金 – 明智之選或AXA強積金 – 易富之選計劃達平均每名會員強積金資產港幣30,000元或以上及(3)每月的總供款額達平均每名會員供款港幣1,000元或以上。新僱主定義為現時並沒有參與AXA強積金 – 明智之選或AXA強積金 – 易富之選計劃的僱主。
3. If New Employers submit the “Participation Agreement – Employer” together with supporting documents within the Promotion Period and such application is successfully approved by AXA China Region Insurance Company (Bermuda) Limited, all members can enjoy the discount on management fees during the first 5-year period (the “Discount Period”) commencing from the scheme effective date written as stated in the “Participation Agreement – Employer” for selected funds except AXA MPF Conservative Fund, AXA Guaranteed Fund and AXA Cash Fund. After the Discount Period, the management fees shall apply to the rate provided as at that date.  
倘若新僱主於推廣期內遞交『參加同意書 - 僱主』(Participation Agreement – Employer)以及附加證明文件，並獲安盛保險(百慕達)有限公司批核，所有會員可於首五個年度（「優惠期」）尊享基金管理費優惠，該優惠將根據『參加同意書 - 僱主』(Participation Agreement – Employer)內的計劃生效日期起開始計算。而優惠適用於所選基金，AXA強積金保守基金、AXA保證基金及AXA流動基金除外。優惠期完結後，基金管理費將根據當日釐定的收費率計算。
4. All MPF transfer-in assets have to be processed successfully no later than 30 September 2012. Otherwise, the management fees shall apply to the rate provided as at that date.  
所有強積金轉移資產須於2012年9月30日前成功轉移。否則，基金管理費將根據當日釐定的收費率計算。
5. The discount on the management fees will be refunded as ‘annual bonus’ in the form of fund units allocation every year and credited to member’s account by 31 December each year. For those members who leave their employer’s scheme prior to the ‘annual bonus’ allocation, members will still enjoy the discount on management fees on pro-rata basis, which will be credited to members’ account at the time of member termination.  
基金管理費的優惠每年以額外基金單位形式作為『週年獎金』回贈，並於每年的12月31日存入會員的賬戶。若會員於『週年獎金』回贈前離開僱主計劃，會員仍享有按比例計算的基金管理費優惠，該回贈將於會員離職時存入會員的賬戶。
6. AXA China Region Insurance Company (Bermuda) Limited reserves the sole right to change or cancel this promotion and/or amend or alter these Terms and Conditions at any time without prior notice. Application previously approved will not be affected by subsequent amendments to the Terms and Conditions. Successful applicants will be notified in writing. In the event of any dispute, AXA China Region Insurance Company (Bermuda) Limited’s decision shall be final and conclusive.  
安盛保險(百慕達)有限公司保留隨時更改或取消此優惠及/或修改或修訂此等條款及細則之權利而無須事前通知。已獲批核的申請將不受其後更改的條款及細則影響。成功的申請者將獲得書面通知。如有任何爭議，安盛保險(百慕達)有限公司所作的決定為最終及不可推翻。

**For more information, please call the AXA MPF Hotline at 2802 2812.  
如欲索取更多資料，請聯絡AXA強積金熱線 2802 2812。**

## **AXA China Region Insurance Company (Bermuda) Limited**

20/F AXA Centre, 151 Gloucester Road, Wanchai, Hong Kong

## **安盛保險(百慕達)有限公司**

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