

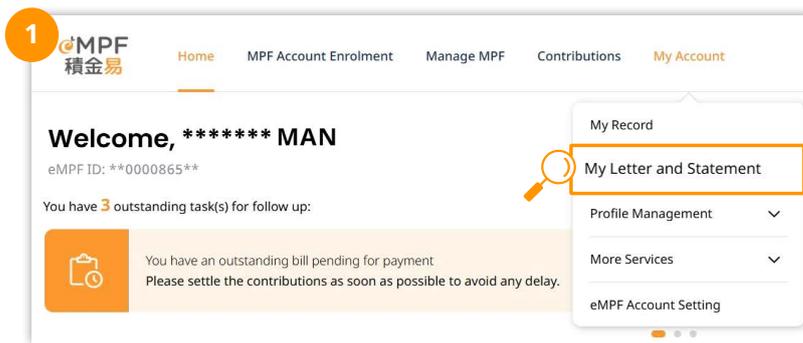
Guide to Read the Annual Benefit Statement

Introduction

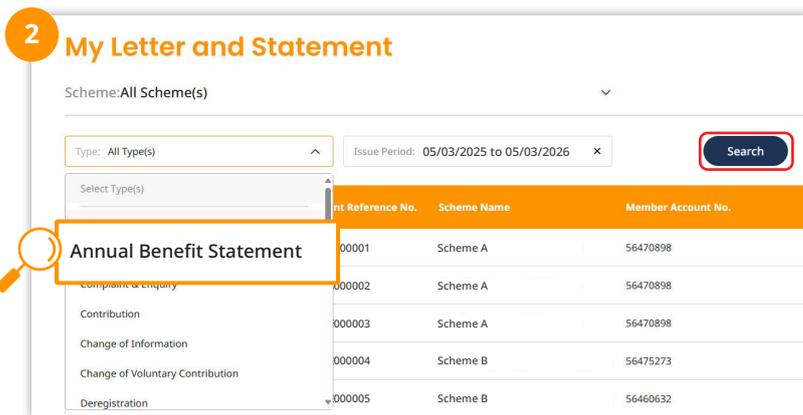
After becoming an MPF scheme member, your trustee will issue at least one Annual Benefit Statement (ABS) to you every year, within three months after the end of the financial period of a scheme. You may download the ABS from both the **eMPF Web Portal** and **eMPF Mobile App** when it is ready.

You may refer to the “Registered MPF Schemes and Constituent Funds” on the [MPFA Website](#) or contact **eMPF Customer Service Hotline** at 183 2622 for information regarding the financial period end dates of individual schemes.

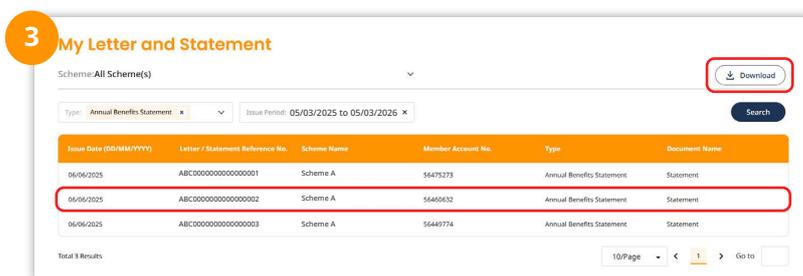
How to download the ABS from the eMPF Platform?



1 Log in to the **eMPF Platform**. Click “**My Letter and Statement**” under “**My Account**” on the menu bar.



2 Filter Type by “**Annual Benefit Statement**”, click **Search**.



3 Click **Download** and select one or more ABS at once, then click **Confirm** to download. Alternatively, you may click on a ABS of specific MPF Scheme to open and download them one by one.

How to read and understand the ABS?

Part 1 – Summary of Information

eMPF
積金易



Issuance Date 發出日期 : 01/03/2026

Annual Benefit Statement (as at 31/12/2025)
周年權益報表 (截至 31/12/2025)

Part 1 – Summary of Information ^{Note 1}

第 1 部 – 資料摘要 ^{註 1}

1 Scheme Information 計劃資料

Name of Trustee (the "Trustee") 受託人名稱 (「受託人」)	Trustee A 受託人 A
Name of Scheme (the "Scheme") 計劃名稱 (「計劃」)	MPF Scheme A 強積金計劃 A

2 Scheme Member Details 計劃成員資料

Member English Name 成員英文姓名	Chan Tai Man	Statement Period 報告期段	01/01/2025 – 31/12/2025
Member Chinese Name 成員中文姓名	陳大文	Account Type 帳戶類別	Employee Contribution Account 僱員供款帳戶
Employer Name 僱主名稱	ABC Company Limited 甲乙丙公司	Member Account No. 成員帳戶號碼	56460632
Employer Account No. 僱主帳戶號碼	12345678	eMPF ID 積金易號碼	20000086579
Payroll Group ID 工資組別編號	REE123456	Date of Joining the Scheme 參加計劃日期	01/03/2024
Date of Employment 入職日期	01/01/2024		
Document Reference No. 文件參考編號	ABC0000000000000002	Currency 貨幣單位	Hong Kong Dollar 港幣

1

Scheme Information

Including the Name of Trustee and Name of the MPF Scheme

2

Scheme Member Details

Including your English and Chinese Name, Statement Period, MPF Account Type, Member Account No., eMPF ID and Date of Joining the Scheme

2a

Employee Account Information

(Applicable to Employee Contribution Account only)

Your Employer Name, Employer Account No., Payroll Group ID and the Date of Employment of such employer

Part 1A – Summary of account movements

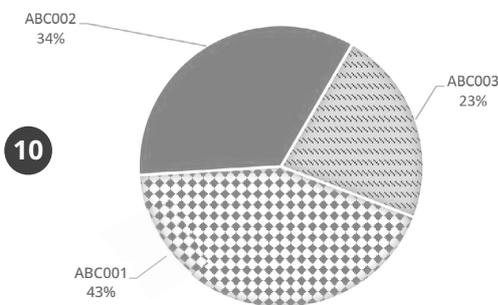
Part 1A – Summary of Account Movements for the Year Ended 31/12/2025 第1A部 – 帳戶資產增減摘要 (截至31/12/2025止年度)

Opening Balance 期初結餘 01/01/2025		3
HKD 港幣 35,176.01		
+ (In 增)		
- (Out 減)		
Total Contributions Invested 已投資供款總額	Total Amount Transferred Out of or Withdrawn From Scheme Note 2 轉出計劃或從計劃提取的總額 ^{註2}	4
HKD 港幣 36,000.00	HKD 港幣 5,676.68	6
Total Amount Transferred Into Scheme 轉入計劃總額		5
HKD 港幣 16,293.22		
Account Gain / (Loss) During The Period Note 3 期內帳戶益 / (損) ^{註3}		7
HKD 港幣 2,218.87		
Closing Balance 期末結餘 31/12/2025		8
= HKD 港幣 84,011.42		
Adjusted Closing Balance ^ 已調整期末結餘 ^		9
HKD 港幣 84,011.42		

Please read "CAUTION" below 請參閱下列「注意」事項

^The "Adjusted Closing Balance" is the total balance of all invested Constituent Funds as at 31/12/2025 in which the greater of actual balance or the guaranteed balance of the investments in the Guaranteed Fund A is used when member fulfills the guarantee condition(s) and/or qualifying event(s) of the Guaranteed Fund A, as applicable. For details, please refer to the MPF Scheme Brochure and the Key Scheme Information Document ("KSID") of the Scheme. 「已調整期末結餘」是於 31/12/2025 的所有投資成分基金的總結餘。在成員符合保證基金 A 的保證條件及/或符合資格的情況下 (如適用), 保證基金 A 結餘則以實際結存或保證結存 (以較高者為準) 計算。詳情請參閱本計劃之強積金計劃說明書及主要計劃資料文件。

FUND ALLOCATION 基金分布



Description of Fund Code 基金編號說明:

ABC001: MPF Fund A 強積金基金甲
ABC002: MPF Fund B 強積金基金乙
ABC003: MPF Fund C 強積金基金丙

3 The dollar value of your MPF account at the beginning of the financial period

4 The total contributions received and invested during the financial period

5 The total amount transferred into the scheme during the financial period

6 The total amount transferred out of or withdrawn from the scheme during the financial period

7 The dollar value of the overall investment return of your MPF account during the financial period. This figure represents the change in value of the account balance during the financial period after netting off fund transactions like contributions and transfers. The figure represents gain/loss in that one financial period only

8 The dollar value of your MPF account as at the end of the financial period

9 The total adjusted balance of all invested constituent funds in your MPF account as at the financial period-end date (applicable to member invested in guaranteed fund offered by specific MPF schemes only)

10 The pie chart shows the fund allocation of the closing balance of your MPF account (only the top 6 holdings of funds will be shown)

11 Description of fund codes in the fund allocation pie chart

Part 1B – Summary of Investment Return of Account Since Inception

Part 1B – Summary of Gain / (Loss) of Account Since Inception 第1B部 – 自開立帳戶起的益 / (損) 摘要

Account Gain / (Loss) Since Inception (as at 31/12/2025) 自開立帳戶起計的益 / (損) (截至 31/12/2025)	12	HKD 港幣 6,551.53
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12 The dollar value of the overall investment return since your MPF account was set up

Part 1C – Summary of Account Balances by Source of Contributions and Account Type

Part 1C – Account Balances by Source of Contributions and Account Type (HKD) 第1C部 – 帳戶結餘 (按供款來源及帳戶類別劃分) (港幣)

	Contributions from Current Employment 來自現時受僱工作的供款				Contributions from Former Employment 來自以往受僱工作的供款		Total 總計
	Employer's Contribution 僱主供款		Member's Contribution 成員供款		Mandatory 強制性	Voluntary 自願性	
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性			
13 Opening balances 期初結餘	13,056.05	13,854.95	6,452.27	1,812.74	-	-	35,176.01
14 Closing balances 期末結餘	20,192.84	25,195.48	13,857.85	8,472.03	13,018.22	3,275.00	84,011.42
15 Vested balances 歸屬結餘	20,192.84	15,066.43	13,857.85	8,472.03	13,018.22	3,275.00	73,882.37

CAUTION 注意：

The actual amount that you would have got if you had withdrawn funds from the scheme on this statement date may be less than the amounts shown in this statement. This is because there may be other deductions or adjustments made according to the scheme rules, such as fees and charges associated with your withdrawal. For clarification, please contact hotline at (852) 183 2622. 如你於本報表的截數日期從計劃提取款項，你所得的實際款額或會較報表列載的結餘為少，原因是受託人或須按照計劃的規則作出其他款項扣減或調整，例如扣減權益提取費。如有查詢，請致電熱線(852) 183 2622。

13 The opening balance of your MPF account by source of contributions at the beginning of the financial period

14 The closing balance of your MPF account by source of contributions at the end of the financial period

15 Vested balances show the dollar value of your MPF account balances accrued according to the governing rules of the scheme.

Part 1D – Total Contributions and Fees Deducted

Part 1D – Total Contributions and Fees Deducted ^{Note 5} (HKD)

第1D部 – 供款總額及扣除的收費 ^{註5} (港幣)

	Amount 款額	Fees Deducted 扣除的收費	Amount (after fees) 款額 (收費後)
Total Contributions for the Period 期內供款總額	36,000.00	-	16 36,000.00

16 The total amount of contributions invested for the financial period after deduction of fees

Part 1E – Transfer In and Out, Withdrawals and Fees Deducted

Part 1E – Transfers In and Out, Withdrawals and Fees Deducted ^{Note 5} (HKD)

第1E部 – 轉入/轉出、提取的款額及扣除的收費 ^{註5} (港幣)

Date 日期	Nature of Transfer 轉移款額的性質	Accounts 帳戶	Amount 款額	Fees Deducted 扣除的收費	Amount (after fees) 款額 (收費後)
17 15/03/2025	Transfer-in to Scheme 轉入計劃款額	Former Employment – Mandatory Contribution ^{Note 14} 來自以往受僱工作 – 強制性供款 ^{註14}	13,018.22	-	13,018.22
15/03/2025	Transfer-in to Scheme 轉入計劃款額	Former Employment – Mandatory Contribution ^{Note 14} 來自以往受僱工作 – 強制性供款 ^{註14}	3,275.00	-	3,275.00
Total of all Transfer-in transactions 轉入交易總額			16,293.22	-	16,293.22
18 18/11/2025	Withdrawal from Scheme (redemption) 從計劃提取的款項 (贖回)	Withdrawal from Scheme 從計劃提取的款額	5,676.68	-	5,676.68
Total of all Transfer-out and withdrawal transactions 轉出及提取累算權益交易總額			5,676.68	-	5,676.68

17 The details of amount transferred into the scheme during the financial period, including date of transfer, the amount before and after fees, nature of transfer and any fees deducted

18 The details of amount transferred out of or withdrawn from the scheme during the financial period

Part 1F – Miscellaneous Items and Fees Deducted

Part 1F – Miscellaneous Items and Fees Deducted (HKD) ^{Note 6} 第 1F 部 – 雜項及扣除的收費 (港幣) ^{註 6}

19	Date 日期	Transaction Nature 交易內容	Accounts 帳戶	Amount 款額	Fees Deducted 扣除的收費	Amount (after fees) 款額 (收費後)
	25/09/2025	Bonus Rebate 紅利回贈	Current Employment – Member's Voluntary Contribution 現時受僱工作 – 成員自 願性供款	100.00	-	100.00
	25/09/2025	Bonus Rebate 紅利回贈	Current Employment – Employer's Voluntary Contribution 現時受僱工作 – 僱主自 願性供款	100.00	-	100.00
			Total 總額	200.00	-	200.00

19 Details of miscellaneous transactions, such as bonus rebate, guaranteed return payments and other credits, and any fee charged, during the financial period.

Part 1G – Total Fees Charged to Your Account

Part 1G – Total Fees Charged to Your Account ^{Note 7}: HKD 港幣 - 第 1G 部 – 由你的帳戶支付的費用總額 ^{註 7}

Part 1H – Periods with Contributions and/or Surcharges Outstanding during the financial period

Part 1H – Periods with Contributions and / or Surcharges Outstanding for the Statement Period (HKD) 第 1H 部 – 於報表期內尚未繳付供款及/或附加費的供款期 (港幣)

20	Contribution Period 供款期	Outstanding Item 尚欠項目
	Nil 沒有	Nil 沒有

20 Details of the periods with outstanding contributions and / or surcharges during the financial period

Part 2 – Contribution Statement

Part 2A – Contribution Details by Sources of Contributions

Part 2 – Contribution Statement 第 2 部 – 供款報表

Part 2A – Contribution Details by Sources of Contributions (HKD) 第 2A 部 – 供款詳情 (按供款來源劃分) (港幣)

21	Date of the relevant contribution period end 相關供款期的終結日	Employer's Contributions 僱主供款					
		Contributions 供款		Fees Deducted 扣除的收費		Contributions Invested (after fees) 已投資的供款 (收費後)	
		Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款	Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款	Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款
	31/01/2025	1,500.00	-	-	-	1,500.00	-
	28/02/2025	1,500.00	-	-	-	1,500.00	-
	31/03/2025	1,500.00	-	-	-	1,500.00	-
	30/04/2025	1,500.00	-	-	-	1,500.00	-
	31/05/2025	1,500.00	-	-	-	1,500.00	-
	30/06/2025	1,500.00	-	-	-	1,500.00	-
	31/07/2025	1,500.00	-	-	-	1,500.00	-
	31/08/2025	1,500.00	-	-	-	1,500.00	-
	30/09/2025	1,500.00	-	-	-	1,500.00	-
	31/10/2025	1,500.00	-	-	-	1,500.00	-
	30/11/2025	1,500.00	-	-	-	1,500.00	-
	31/12/2025	1,500.00	-	-	-	1,500.00	-
	Sub-total 小計	18,000.00	-	-	-	18,000.00	-
	Total 總計		18,000.00		-		18,000.00

21 Details of each contribution during the financial period, including contribution amount, the amount of fees deducted, and the net contribution amount after deduction of fees

21

Date of the relevant contribution period end 相關供款期的終結日	Employee's Contributions 僱員供款						
	Contributions 供款			Fees Deducted 扣除的收費		Contributions Invested (after fees) 已投資的供款 (收費後)	
	Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款	Surcharge 附加費	Mandatory Contribution 強制性供款	Voluntary Contribution 自願性供款	Mandatory Contribution (include surcharge, if any) 強制性供款 (包括附加費, 如有)	Voluntary Contribution 自願性供款
31/01/2025	1,500.00	-	-	-	-	1,500.00	-
28/02/2025	1,500.00	-	-	-	-	1,500.00	-
31/03/2025	1,500.00	-	-	-	-	1,500.00	-
30/04/2025	1,500.00	-	-	-	-	1,500.00	-
31/05/2025	1,500.00	-	-	-	-	1,500.00	-
30/06/2025	1,500.00	-	-	-	-	1,500.00	-
31/07/2025	1,500.00	-	-	-	-	1,500.00	-
31/08/2025	1,500.00	-	-	-	-	1,500.00	-
30/09/2025	1,500.00	-	-	-	-	1,500.00	-
31/10/2025	1,500.00	-	-	-	-	1,500.00	-
30/11/2025	1,500.00	-	-	-	-	1,500.00	-
31/12/2025	1,500.00	-	-	-	-	1,500.00	-
Sub-total 小計	18,000.00	-	-	-	-	18,000.00	-
Total 總計			18,000.00		-		18,000.00

Part 2B – Summary of Contributions

Part 2B – Summary of Contributions (HKD)

第 2B 部 – 供款摘要 (港幣)

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Sources of Contributions 供款來源	Amount 款額	Fees Deducted 扣除的收費	Amount (after fees) 款額 (收費後)
Employer's contributions 僱主供款	18,000.00	-	18,000.00
Employee's contributions 僱員供款	18,000.00	-	18,000.00
Total 總計	36,000.00	-	36,000.00

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The total contributions received as at the financial period-end date

Part 3 – Fund Transaction Statement

Part 3A – Account Balances by Constituent Fund

Part 3 – Fund Transaction Statement ^{Note 1}

第 3 部 – 基金交易報表 ^{註 1}

Part 3A – Account Balances by Constituent Fund (HKD)

第 3A 部 – 帳戶結餘 (按成分基金劃分) (港幣)

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Constituent Fund 成分基金	Fund Code 基金編號	Opening Balance 期初結餘 01/01/2025	Closing Balance 期末結餘 31/12/2025
MPF Fund A 強積金基金甲	ABC001	14,279.15	36,313.22
MPF Fund B 強積金基金乙	ABC002	3,420.42	19,107.98
MPF Fund C 強積金基金丙	ABC003	17,476.44	28,590.22
	Total 總計	35,176.01	84,011.42

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The opening and closing balance of each constituent fund during the financial period

Part 3B – Transaction Fees Deducted

Part 3B – Transaction Fees Deducted (HKD) 第 3B 部 – 扣除的交易費 (港幣)

Offer Spread ^{Note 10} 賣出差價 ^{註 10}		N/A 不適用
Bid Spread ^{Note 11} 買入差價 ^{註 11}		N/A 不適用
Total 總計		N/A 不適用

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The transaction fees (bid/offer spread) charged by the trustees upon acquisition or redemption of units during the financial period

Part 3C – Details of Unit Transactions

Part 3C – Details of Unit Transactions (HKD) 第 3C 部 – 單位交易詳情 (港幣)

Constituent Fund 成分基金	MPF Fund A 強積金基金甲					
Fund Code 基金編號	ABC001					
Transaction Date 交易日期	Transaction Nature 交易性質	Amount 款額	Unit prices 單位價	Total Unit Holdings 持有的單位總數	Fee paid 已付費用	Fee Type 收費類別 O = Offer Spread 賣出差價 B = Bid Spread 買入差價
01/01/2025	Opening Balance 期初結餘	14,279.15	32.142	444.252		
15/01/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,042.48	31.736	32.848	-	
15/02/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,034.04	32.739	31.584	-	
15/03/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,083.14	31.722	34.144	-	
15/04/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	981.82	33.071	29.688	-	
15/05/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,200.00	31.895	37.622	-	
15/06/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,200.00	32.66	36.742	-	
15/07/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,200.00	35.342	33.952	-	
15/08/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,106.08	37.141	29.78	-	
15/09/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,200.00	38.706	31.002	-	
15/10/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,102.98	38.521	28.632	-	
15/11/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,200.00	39.049	30.73	-	
15/12/2025	Contribution Invested (acquisition) 已投資的供款 (購入)	1,200.00	39.273	30.554	-	
31/12/2025	Closing Balance 期末結餘	36,313.22	38.794	936.052		

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The details of unit transaction in each fund during the financial period, including date for each transaction, the nature of the transaction, the net amount transacted for investment after fees, the resulting balance of units held in each fund after the transaction, the fees paid, and the type of fee charged (bid/offer spread)



Tips : Apart from the ABS, you can also refer to the Fund Fact Sheet and MPF Scheme Brochure of the scheme to get more information about MPF funds.

Please visit the **Glossary Page** for the glossary of standardized terms used in the Annual Benefit Statement.

If you have any queries, please call the eMPF Customer Service Hotline at 183 2622.

(Jan 2026)