

Jade PRO



Plan Summary (计划简介)

Plan Features 一般事项	English	简体中文																																
Contribution Type 供款类别	Regular Contribution	定期定额																																
Target Market 适合之理财目标	Mid to long-term financial planning (e.g. education fund or retirement planning)	筹措中长期财务目标 (如子女教育金、退休养老规划)																																
Settlor 委托人	Maximum 2 individual settlors (corporate applicants are not accepted)	最多可有2位委托人 (不接受公司名义申请)																																
Appointment of Beneficiary 指定受益人	Applicable within the effective period of the Trust Plan	计划有效期内皆可办理																																
Age on Application 申请年龄	Aged 21 - 75	21 - 75岁																																
Contribution Payment Term (CPT) 供款年期 (CPT)	5 - 30 years (the settlor's age at the end of CPT should not exceed 80 years old)	5 - 30年 (供款年期届满时委托人不得逾80岁)																																
Initial Contribution Period (ICP) 首初供款期 (ICP)	<table><tr><th>Contribution Payment Term</th><th>Initial Contribution Period</th></tr><tr><td>5 to 9 years</td><td>First 15 months</td></tr><tr><td>10 to 18 years</td><td>First 18 months</td></tr><tr><td>19 to 25 years</td><td>First 24 months</td></tr><tr><td>26 to 30 years</td><td>First 30 months</td></tr></table> Contributions received during ICP will be allocated into the Initial Account while contributions received after ICP will be allocated into the Accumulation Account. During ICP, contributions cannot be stopped and the contribution amount cannot be reduced.	Contribution Payment Term	Initial Contribution Period	5 to 9 years	First 15 months	10 to 18 years	First 18 months	19 to 25 years	First 24 months	26 to 30 years	First 30 months	<table><tr><th>供款年期</th><th>首初供款期 (ICP)</th></tr><tr><td>5 至 9 年</td><td>自计划生效日开始的首 15 个月</td></tr><tr><td>10 至 18 年</td><td>自计划生效日开始的首 18 个月</td></tr><tr><td>19 至 25 年</td><td>自计划生效日开始的首 24 个月</td></tr><tr><td>26 至 30 年</td><td>自计划生效日开始的首 30 个月</td></tr></table> 首初供款期之供款将放入首初账户，其后之供款则放入累积账户。首初供款期之内供款不得间断或降低。	供款年期	首初供款期 (ICP)	5 至 9 年	自计划生效日开始的首 15 个月	10 至 18 年	自计划生效日开始的首 18 个月	19 至 25 年	自计划生效日开始的首 24 个月	26 至 30 年	自计划生效日开始的首 30 个月												
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Minimum Contribution of Each Asset 单一资产最低分配金额	You may select up to a maximum of 5 asset(s) in this application subject to the minimum amount. <table><tr><th>Currency</th><th>USD</th><th>HKD</th><th>SGD</th></tr><tr><td>Amount</td><td>200</td><td>1,600</td><td>280</td></tr></table>	Currency	USD	HKD	SGD	Amount	200	1,600	280	您可以在此申请中选择最多5项资产，但须符合单一资产最低分配金额。 <table><tr><th>币种</th><th>美元</th><th>港元</th><th>新元</th></tr><tr><td>金额</td><td>200</td><td>1,600</td><td>280</td></tr></table>	币种	美元	港元	新元	金额	200	1,600	280																
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Plan Features 一般事项	English	简体中文																
Maximum Number of Assets 计划内持有资产数	No limitation provided that each asset exceeds the Minimum Asset Value	不限，只要个别资产金额不低于单一资产最低持有金额。																
Minimum Trust Plan Value 最低计划价值	USD 10,000 or the equivalent in other currencies	计划价值不低于10,000美元或等值货币																
Minimum Withdrawal Amount 每次最低取款金额	<table><tr><th>Currency</th><th>USD</th><th>HKD</th><th>SGD</th></tr><tr><th>Amount</th><td>1,000</td><td>8,000</td><td>1,400</td></tr></table>	Currency	USD	HKD	SGD	Amount	1,000	8,000	1,400	<table><tr><th>币种</th><th>美元</th><th>港元</th><th>新元</th></tr><tr><th>金额</th><td>1,000</td><td>8,000</td><td>1,400</td></tr></table>	币种	美元	港元	新元	金额	1,000	8,000	1,400
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金额	1,000	8,000	1,400															
Regular Withdrawal 定期取款安排	Regular withdrawals from the Accumulation Account either Monthly/ Quarterly/ Semi-Annually/ Annually	可自累积账户内设定每月 / 每季 / 每半年 / 每年取款																
Options on Maturity 期满选择	Keep the Trust Plan and enjoy the benefits of the Trust Plan 1 Partial Withdrawal or Encashment 2 Regular Withdrawal 3	持续持有本计划，享受计划权益 1 安排部分取款或全数赎回 2 设立定期取款 3																
Charges 计划收费	English	简体中文																
Trust Plan Fee 计划费	A monthly fee of USD 7 or the equivalent amount	每月7美元或等值货币																
Trust Settlement Charge 信托结算费	0.52% of the Initial Account Value per month	每月0.52%的首初账户价值																
Adminstration Charge 行政费	0.12% of the Accumulation Account Value per month	每月0.12%的累积账户价值																
Contribution Charge (if any) 供款费 (如适用)	5% of the Additional Single contribution	每笔单笔额外供款的5%																
Paid-up Charge (if any) 停供期行政费 (如适用)	0.02% of the Initial Account Value per month (only applicable if after ICP, any contribution is not paid for more than any continuous period of 24 months)	每月扣取0.02%的首初账户价值 (仅适用于首初供款期后，当连续停止供款逾24个月后才开始)																

Charges
计划收费

English

简体中文

Exit Charge (if any)
提早退出费 (如适用)

**Initial Account Value x
Applicable Exit Charge Rate**

**首初账户价值 ×
适用的退出费率**

1 The Exit Charge is applicable upon termination before completing CPT, or partial withdrawals requested from the Initial Account/any Initial Accounts of Additional Regular Contribution before completing CPT, or non-payment of Additional Regular Contribution within the ICP of the Additional Regular Contribution.

1 提早退出费仅适用于供款年期未满足计划即终止，或于供款年期间从首初账户/任何增加定期定额供款的首初账户内取款，或在任何增加定期定额供款的首初供款期内未做出增加定期定额供款时收取。

2 The Exit Charge is 100% in the first Trust Plan year. Starting from the second Trust Plan year, the Exit Charge Rate will be dependent on the number of remaining year(s) in the CPT with respect to the Trust Plan CPT maturity date. Each incomplete year remaining in the CPT will be rounded up to a complete year. There will be no Exit Charge after CPT.

2 首年度的退出费率为100%。第二年起，适用的提早退出费率将根据计划剩余的供款年期计算，不满一年者以一年计。计划供款年期届满后则无退出费。

3 All the charges will be paid by cancelling the Units in the Initial Account.

3 提早退出费将以取消首初账户内之资产单位数来支付。

Remaining Year(s) to CPT	Exit Charge Rate	Remaining Year(s) to CPT	Exit Charge Rate	Remaining Year(s) to CPT	Exit Charge Rate
30	100%	20	74%	10	50%
29	90%	19	71%	9	47%
28	88%	18	69%	8	44%
27	86%	17	66%	7	40%
26	84%	16	64%	6	35%
25	83%	15	62%	5	30%
24	81%	14	60%	4	25%
23	80%	13	58%	3	20%
22	78%	12	56%	2	15%
21	76%	11	54%	1	8%

Note: Metis SG reserves the right to vary the Trust Plan charges or impose new Trust Plan charges with not less than three months' written notice.

剩余供款年期	提早退出费率	剩余供款年期	提早退出费率	剩余供款年期	提早退出费率
30	100%	20	74%	10	50%
29	90%	19	71%	9	47%
28	88%	18	69%	8	44%
27	86%	17	66%	7	40%
26	84%	16	64%	6	35%
25	83%	15	62%	5	30%
24	81%	14	60%	4	25%
23	80%	13	58%	3	20%
22	78%	12	56%	2	15%
21	76%	11	54%	1	8%

注：Metis SG保留更改或新增各项计划费用的权利，若有相关变动会不少于三个月前通知。

Incentives
计划奖励

English

简体中文

Extra Allocation in Initial Contribution Period (ICP)

首初供款期 (ICP)
额外奖赏

Regular Contribution in ICP X Extra Allocation Rate

(up to 45% Extra Allocation per contribution, or equivalent to Extra Allocation of 13.5 months' contribution)

Extra Allocation is only applicable to regular contributions during the relevant Initial Contribution Period.

The rate of Extra Allocation will be determined by the Regular Contribution Amount and the Contribution Terms as indicated in the table below. Extra Allocation bonus will be allocated into the Initial Account only.

Terms	Monthly Contributions	USD 300 ~ <600	USD 600 ~ <1,000	≥USD 1,000
5 to 9 years		0%	0%	0%
10 to 18 years		0.3% x Contribution Terms	0.4% x Contribution Terms	0.5% x Contribution Terms
19 to 25 years		0.8% x Contribution Terms	0.9% x Contribution Terms	1.0% x Contribution Terms
26 to 30 years		1.3% x Contribution Terms	1.4% x Contribution Terms	1.5% x Contribution Terms

If you contribute USD 1,000 per month for 30 years, you will enjoy 45% (=1.5% x 30) Extra Allocation during the first 30 months (ICP).

This is equal to having a USD 1,450 contribution in the first 30 months, which means you will get 13.5 months (USD 450 x 30 months = USD 13,500) Extra Allocation during your ICP.

首初供款期每期供款金额 × 奖赏率

(最高奖赏可为每期供款额的45% · 等同额外赠送13.5个月供款)

额外奖赏仅提供于首初供款期。

该奖赏金额将折算等值的资产单位数放入首初账户，相应奖赏率视供款金额与年期如下表：

供款期	奖赏率	月供额	300 ~ <600美元	600 ~ <1,000美元	≥1,000美元
5 至 9 年			0%	0%	0%
10 至 18 年			0.3% x 供款年期	0.4% x 供款年期	0.5% x 供款年期
19 至 25 年			0.8% x 供款年期	0.9% x 供款年期	1.0% x 供款年期
26 至 30 年			1.3% x 供款年期	1.4% x 供款年期	1.5% x 供款年期

比如您选择的是月供1,000美元，30年期的计划，您可在首30个月（首初供款期）享有45% (=1.5% x 30) 的额外奖赏。

这相当于在首30个月内每月投入金额为1,450美元，也意味着您将在首初供款期内获得13.5个月 (450美元 x 30 = 13,500美元) 的额外奖赏。

Trust Plan Fee Refund
计划费回赠

100% of Trust Plan Fee will be refunded to Accumulation Account after the maturity of the Trust Plan.

Applicable to Trust Plans with a CPT of 10 years or more, provided that:

- (a) during the first 10 years of the Trust Plan,
 - (i) all Regular Contributions due have been fully paid,
 - (ii) there has not been any Contribution Holidays,
 - (iii) the Regular Contributions have not been reduced, and
- (b) the Trust Plan Value is not less than the Minimum Trust Plan Value at maturity.

供款期满时，计划费用将100%全数退回至累积账户。

适用于供款年期为10年及以上之计划:

- (a) 首10年供款期间,
 - (i) 供款需全部付清及未有欠款，
 - (ii) 并未曾申请供款假期,
 - (iii) 并未曾减少供款，和
- (b) 计划价值于计划到期时亦不得低于最低计划价值。

Glossary 词汇解释	English	简体中文
Minimum Trust Plan Value 最低计划价值	When the Trust Plan Value is lower than the Minimum Trust Plan Value, the Trust Plan will be terminated and Metis SG will deduct all the outstanding Trust Plan charges and Exit Charges (if applicable) then distribute the remaining assets to the beneficiary.	当计划价值低于规定的最低计划价值时，计划将被中止，Metis SG将扣除应扣费用与提早退出费（如适用）后，返还剩余解约价值予受益人。
Partial or Regular Withdrawals 部份取款或定期取款	1. If the Trust Plan Value remains higher than Minimum Trust Plan Value after withdrawal, partial or regular withdrawals can be arranged for an amount not less than USD 1,000 or the equivalent in other currencies per withdrawal. 2. Monthly/ Quarterly/ Semi-Annually/ Annually withdrawals can be set up in accordance with the terms and conditions of the Trust Plan.	1. 只要计划价值有足够价值，且于扣除取款金额后计划价值不低于最低账户维持价值，您可安排分次取款或设立定期取款，每次取款金额不得低于美元1,000或等值货币。 2. 您可设定每月 / 每季 / 每半年 / 每年定期提取部份款项，需符合信托计划的条款和条件。
Initial Contribution Period 首初供款期	The Initial Contribution Period ("ICP") ranges from 15 to 30 months , during which the contributions cannot be stopped, and the contribution amount cannot be reduced, otherwise the Trust Plan may be terminated.	首初供款期为 15到30个月 不等，视选择的供款年期长短而定。于首初供款期间，不得停止供款或降低供款，否则将导致计划终止。
Initial Account 首初账户	The contributions paid during the ICP will be allocated based on the assets that have been selected and the units purchased will be allocated into the Initial Account.	首初供款期间之内的供款依您选择的资产进行分配，其所获得之分配单位将放入首初账户。
Initial Account Value 首初账户价值	The number of units in the Initial Account multiplied by the net asset value ("NAV") at the relevant dealing day equals the Initial Account Value.	账户内所持有的资产单位数乘以相关交易日的资产净值，即为首初账户价值。
Accumulation Account 累积账户	After the completion of ICP, all the asset units purchased will be allocated into the Accumulation Account.	过了首初供款期间后之所有供款所购入的资产单位数，即放入累积账户。
Accumulation Account Value 累积账户价值	The number of units in the Accumulation Account multiplied by the NAV at the relevant dealing day equals the Accumulation Account Value.	账户内的资产单位数乘以相关交易日的资产净值，即为累积账户价值。
Trust Plan Value 计划价值	The sum of Initial Account Value and Accumulation Account Value.	即为首初账户价值与累积账户价值的合计值。

Notes:	注:
1. Extra Allocation/ Trust Plan Fee Refund will be paid by notionally allocating units to the relevant accounts according to your asset selections.	1. 首初供款期额外分配 / 计划费回赠，将依所选择的资产以单位方式分配至相关账户。
2. The Terms and Conditions shall prevail whenever there is any discrepancy between the Trust Plan Summary and the Terms and Conditions.	2. 本计划简介与条款及细则之间如有歧义，概以条款及细则为主。
3. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.	3. 中文版与英文版之间如有歧义，概以英文版为主。

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