

Jade PRO

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Metis Global (Singapore)

Metis Global (Singapore) Pte. Limited ("Metis SG") is a subsidiary of Metis Global Group Limited ("Metis"). In addition to Singapore, the Group has already established offices in Hong Kong and the Cooks Islands. In 2019, the Group arrived in Singapore with the announcement of Metis SG.

Singapore is an excellent location as a base for Metis' ambition to expand its business into the Southeast Asian region. Singapore is strategically located along trade lines and is suitable for serving both North and Southeast Asian markets. Crucially, Singapore has a strong legal system and robust governance structure that supports the growth of the financial sector.

Metis SG began its operations in Singapore in 2021. We are regulated by the Monetary Authority of Singapore (MAS) and has been issued a Trust Business Licence.



Plan Operations

JadePRO is a multi-functional financial plan that integrates savings, trust, and financial management. By purchasing a JadePRO plan, you will be able to purchase various investment assets and enjoy discretionary asset management services provided by professional managers.

After the plan's related costs are deducted, your asset contributions are invested based on your chosen asset allocation. Metis SG provides financial flexibility tailored to specific needs, such as appointment of Beneficiaries or joint settlors.

Metis SG will purchase assets according to your instruction and allocate the acquired units into your account. There is no maximum limit on asset holdings, allowing you to diversify your assets and allocate them into various asset types.

JadePRO | Wealth Accumulation Through a Trust

JadePRO is a regular savings plan. With a contribution period of 5 - 30 years, it provides the flexibility to meet your financial needs throughout various life stages. The plan offers flexible contribution frequencies and the minimum contribution amount is only USD 1,000 per month or the equivalent in other currencies. Additional contributions can be made after the plan has been issued to accelerate the accumulation of your assets.

Regular contributions to JadePRO can help you achieve your financial goals in the long run. This plan is especially suitable for individuals who are looking for a medium to long-term financial planning solution, for various life stages such as education or retirement planning.

Why JadePRO?

Multiple Rewards

We offer a variety of rewards to recognize our clients who fulfill certain conditions.

Extra Allocation: The greater the contributions and the longer the contribution term, the more rewards you will receive. You may receive up to 13.5 months' worth of extra allocation during the initial contribution period.

Trust Plan Fee Refund: 100% of the trust plan fee will be refunded after the maturity of the plan.

Currency Selection

You can choose among three currencies depending on your preferences, specifying one as your preferred contribution currency for your plan.

US Dollar | HK Dollar | SG Dollar

Multiple Asset Classes for Your Selection

A wide array of asset classes, including equities, bonds, and alternative investments, are available for selection. Each asset class features distinct characteristics, categories, and risk profiles. Clients are encouraged to select assets that align with their investment objectives and risk tolerance. For more details on available asset options, please refer to the International Asset Selection section.

Equity Assets | Bond Assets | Balanced Assets | Sector Assets | Alternative Investments | Structured Products | Physical Commodities

Joint Settlor and Appointment of Beneficiaries

Joint Settlor: The plan allows up to two joint settlors.

Appointment of Beneficiaries: The appointment of Beneficiaries by deed allows the settlor to pass on assets without going through the process of probate. You may appoint or remove Beneficiaries at any time by deed.

Flexibility in Adjusting Contribution to Meet Your Financial Status

Life can present various unpredictable situations. For instance, you might get a promotion with a significant salary increase or receive a substantial bonus. Conversely, you might encounter an unexpected financial challenge that leaves you short on cash. JadePRO provides flexibility in adjusting your contributions to meet your needs, provided the necessary conditions are met. These options include:

Changing Contribution Frequency: Regular Contributions can be paid on a monthly, quarterly, semi-annual or annual basis. You may change the contribution frequency after the Initial Contribution Period ("ICP").

Additional Regular Contribution: Increase your Regular Contribution amount.

Reducing Regular Contribution: Reduce your Regular Contribution amount provided the adjusted amount is not lower than the minimum contribution requirement after the ICP.

Additional Single Contribution: Make an Additional Single Contribution to accelerate the growth of your wealth.

Contribution Holiday: Temporarily cease paying contributions for a specified period of time after the ICP.

Flexible Withdrawal for Urgent Use or Pension Needs*

Partial Withdrawal: You can request to withdraw a lump sum from the plan if the necessary conditions are met.

Regular Withdrawal: You can request to make withdrawals on a monthly/ quarterly/ semi-annual/ annual basis when the plan has accumulated a considerable amount of assets to fulfill the need of your retirement pension or other large-amount consumption plans.

*Minimum Plan Value is required after any cash withdrawal. In addition, the withdrawal is subject to an Exit Charge if the withdrawal amount is from the Initial Account. Please refer to the Terms and Conditions for more details.

24/7 Access to Your Account Information Online

Metis SG provides a secure and simple way to manage your account and perform transactions online. At the touch of a button, you will have access to all the latest Net Asset Value ("NAV") of your assets. Metis SG provides the following services on its website:

Valuation of Plan | Update of Personal Data | Asset Switching |
Change of Contribution Allocation | Monthly Factsheet and NAV

Security of Your Asset

Security is Metis SG's number one priority. Therefore, we put all our clients' assets under the management of an independent custodian bank/ financial institution*. Consequently, all clients' assets are separated from those of Metis SG. In other words, clients' assets will never be affected by Metis SG's financial position and will be 100% protected by an independent custodian bank/ financial institution*.

*Subject to Asset Selection under IAS, custodian may either be DBS Bank Ltd., iFast HKG, and/or GPM (Gold).

Preferential Taxation

As an offshore international finance centre, Singapore provides you with a variety of tax concessions, including exemptions from capital-gain taxes, inheritance taxes, and gift taxes. By saving on these taxes, our clients can achieve better returns.



Free and Unlimited Asset Switching

Metis SG will allocate your contributions into underlying assets according to your instructions. However, as the financial markets are always fluctuating, financial strategy should be reviewed from time to time to cope with the changing market trends and this could be done by changing the asset allocation or switching into different types of assets.

Metis SG will trade or switch your assets on the NAV without any charges and transaction costs. A penny saved is a penny earned.

Planning for Future

[Table 1] If your goal is to accumulate \$1 million for purposes such as funding your children's education abroad or starting a business, here's how different contribution levels and return rates affect the time required to reach your goal:

With a rate of return of 5% and \$3,000 of monthly contribution, it will take you 17.5 years to reach your goal. If the contribution is increased to \$5,000 a month, it will shorten the timeline to 12.2 years.

If the return rate increases to 8%, you can achieve your goal in just 10.7 years. With a limited budget, the same goal is still achievable if you start investing earlier. Additionally, a higher rate of return could allow you to surpass your target.

[Table 1] Time required to accumulate \$1 million
under different annual rate of return (Unit: year)

Monthly Contributions (USD) \ Rate of return	3%	5%	8%	10%
3,000	20.2	17.5	14.7	13.3
5,000	13.5	12.2	10.7	9.8
8,000	9.1	8.4	7.6	7.2
10,000	7.4	7.0	6.4	6.1

Under the same rate of return, the longer the accumulation time, the less monthly contribution amount you need to put in.

Under the same monthly contribution amount, the higher the rate of return, the shorter the accumulation time.

[Table 2] If your goal is to retire at 65 and to live into your 90s, there is a 25-year period of retirement life. A monthly income of \$10,000, \$30,000, or \$40,000 without factoring in inflation means \$3 million (10,000 x 12 months x 25 years = 3 million), \$9 million, or \$12 million should be saved by the age of 65 respectively.

If you are 35 now and want to retire at 65, there is a 30-year period to save up for your retirement pension. If you choose to live on a \$10,000 monthly pension, \$8,333 (3 million ÷ 30 years ÷ 12 = 8,333) should be put into savings every month from now on for the next 30 years.

However, if you can only save \$6,039 every month but the return rate is at 8%, you will still have at least \$30,000 monthly income for your retirement. If you are currently saving \$5,148 per month on a financial plan at a return rate of 3%, you will have \$10,000 monthly income for retirement too.

[Table 2] Monthly savings at different ages (Unit: US Dollar)

Monthly income for retirement		10,000	30,000	40,000
Life expectancy of 90 years old				
Amount to save at 65		3,000,000	9,000,000	12,000,000
Monthly savings from different ages onwards	Rate of Return	Monthly Savings Amount		
25 years old onwards (40 years of savings)	0%	6,250	18,750	25,000
	3%	3,240	9,719	12,958
	8%	859	2,578	3,437
35 years old onwards (30 years of savings)	0%	8,333	25,000	33,333
	3%	5,148	15,444	20,592
	8%	2,013	6,039	8,052
45 years old onwards (20 years of savings)	0%	12,500	37,500	50,000
	3%	9,138	27,414	36,552
	8%	5,093	15,280	20,373
55 years old onwards (10 years of savings)	0%	25,000	75,000	100,000
	3%	21,468	64,405	85,873
	8%	16,398	49,195	65,593

*These are hypothetical examples for illustrative purposes only, it does not reflect the actual financial results and related charges have not been deducted. These examples should not be relied upon as a forecast or financial advice.



Leveraging on Investment Returns

As shown in [Table 2], the three primary factors that will determine the amount accumulated in your retirement fund are the contribution period, rate of return, and monthly savings amount. Therefore, the sooner you start saving with a higher return rate, the easier it is to reach the target amount of your retirement fund. That is why you should get started right away!

Metis SG's Trust Plans offer you the flexibility and ease of operation needed to meet your income and financial goals.



Valuation of Your Selected Assets

The NAV of the assets is derived directly from the announcement of the asset management companies without any adjustment. On each valuation date, Metis SG will calculate the value of your plan through multiplying the NAV by the number of notional units under your holding. The latest NAV of each asset is available on our website at <https://www.metisgl.com.sg> or on the websites of the asset management companies.

Changes in Circumstances

1. Metis SG may alter, modify or terminate the deed with immediate effect by giving notice to you if it becomes unlawful at any time for Metis SG or you to be a party to the deed or for either party to perform all or any of its obligations under the deed.
2. Metis SG may alter, modify or terminate the deed by giving one month's notice in writing if there is a change in the law or tax treatment affecting the plan after the establishment of the plan if it imposes or is likely to impose any adverse regulatory or tax obligation on Metis SG that it was not previously subject to.
3. Metis SG reserves the right to vary the charges under the plan by giving you at least three months' notice in writing.

Applicable Law and Jurisdiction

This plan is governed by, and shall be construed in accordance with, the laws of Singapore. The courts in Singapore shall have the exclusive jurisdiction to settle any dispute and claim that arises out of, or in connection with this plan.

Tax Concession

The tax benefits received from your plan are subject to both your personal circumstances and applicable tax laws in your country of residence. We recommend that you seek professional advice for personal tax issues.

Custodian Bank of the Plan*

DBS Bank Ltd. | Singapore

*Subject to Asset Selection under IAS, custodian may either be DBS Bank Ltd., iFast HKG, and/or GPM (Gold).

- “JadePRO” is a trust plan (hereinafter referred to as the “Plan”) issued by Metis Global (Singapore) Pte. Limited (“Metis SG” or “The Company”). Your return is calculated by the Company in accordance with the performance of assets that you have chosen. Such return will be subject to the fees and charges of the Plans and may be lower than the returns of the reference assets. If the performance of those assets that you have chosen is poor, your losses may increase while all related plan charges will still be deducted.
- The asset selections of the Plans have different features and risk profiles. Some may carry a high amount of risk.
- Asset value may fall below the minimum plan value in a variety of situations. If the value of your Plan is not sufficient to pay all the ongoing charges, your Plan may be terminated early and cause a loss of your money and interests that you have already paid. Please consult your personal financial advisor before submitting an application.
- Partial withdrawal or early termination of the Plans/suspension or reduction of contributions may result in loss of principal or loss of bonuses.
- This Plan involve risks, including the volatility of market prices and exchange rates. The rates of return mentioned in this Plan Brochure are purely illustrative and do not represent upper and lower limits on the investment performance. They also do not reflect potential volatility over the short-term resulting in potential sharp movements, up or down, of the assets made available under the trust plan. The actual returns on the assets made available under the trust plan will depend on the actual performance of such assets. The return on such assets may fluctuate and are not guaranteed. Past performance figures associated with such assets are not indicative of their future performance and the value of the assets may be worth substantially less than the original amount I/we invested (and in the worst-case scenario, could be worth nothing). Therefore, it is important for you to understand your risk tolerance level and the risk level of associated instruments before making any decisions. Please consider all the risk factors carefully prior to applying.
- Please carefully read the Plan Brochure, Plan Summary, International Asset Selection, Application Form and Terms and Conditions before submitting your application. The Company will do its best to provide the correct plan information but will not be held liable for your personal taxation or losses due to your asset choices.
- Metis Global Group is the holding company of Metis Global (Singapore) Pte. Limited, Metis Global Limited, and Metis Global (Cook Islands) Limited.

Note: 1. The Terms and Conditions shall prevail whenever there is any discrepancy between the Plan Brochure and the Terms and Conditions.
2. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

The related materials of JadePRO Plan include this Plan Brochure, Plan Summary, International Asset Selection, Application Form, and Terms and Conditions. Please read them carefully before submitting an application.



安智环球服务（新加坡）

安智环球服务（新加坡）私人有限公司（“Metis SG”）是安智环球集团（“安智环球”）的子公司。除新加坡外，集团还在香港和库克群岛设立了办事处。2019年，集团宣布成立Metis SG，正式进军新加坡市场。

新加坡是安智环球进军东南亚地区的绝佳据点。新加坡地处国际贸易沿线的咽喉要道，贯通北亚和东南亚市场；至关重要的是，新加坡拥有能够支持金融业发展的强大法律体系和健全的法治结构。

Metis SG于2021年开始在新加坡开展业务。公司受新加坡金融管理局(MAS) 监管，并已获发信托业务执照。



计划 运作模式

JadePRO计划为结合储蓄、信托及财务管理的多元理财工具。Metis SG藉由与全球知名之资产管理公司合作，成立资产管理平台，让您可任意转换或选择委托资产管理服务。

委托人之供款扣除相关计划费用后，将全数投入自主选择之资产。Metis SG提供灵活性满足您传承给特定人士的需求，如指定受益人或联名持有计划。

您的供款将由Metis SG依据您事先约定的资产分配指示，购入该相连资产，把结算后所获得的资产单位数将分配至您的计划账户内。账户内无最多可持有的资产数上限，让您的资金尽可放眼全球。

JadePRO | 通过信托，累积财富，打造未来

JadePRO是定期定额计划，配合您的理财目标与人生规划，自行选择5至30年的计划供款年期，同时，因应您的财务安排，可选择适合的供款频率，每月最低只需1,000美元或等值货币，便可申请计划。当计划成立后，亦可再投入额外供款，加快累积资产。

持续地定期定额投入供款，可有效推动储蓄，促使您有纪律地完成计划目标。特别适合中至长期的资产规划，例如：教育基金计划、退休计划等。

为何选择 JadePRO?

提供各类奖赏

我们提供多种奖赏给符合条件的客户：

额外奖赏：供款越多，年期越长，您可获得的奖励就越多。首初供款期内最高可获得相等于13.5个月供款的额外奖赏。

计划费回赠：为奖励持续供款到期满，坚持到底的精神，计划到期后将100%返还过往已扣取之计划费。

计划多币种选择

同时提供以下三种币种供您选择，可视您的喜好，指定其中一种作为您计划的供款货币。

美元 | 港元 | 新元

资产种类多元 掌握全球脉动 完整资产配置

精选提供全面多样化的资产选择，在不同经济环境中皆有相对应的资产可供选择。所有资产各具特色，分属于不同理财领域与风险等级，您可根据自己的目标、偏好和风险承受能力自行选择资产组合，同时分散风险与捕捉资产增值机会。有关现时提供的资产选择请参考环球资产选择。

股票资产 | 债券资产 | 平衡型资产 | 产业资产 |
另类投资 | 结构性产品 | 商品

联名持有 指定受益人 独特简易安排

联名持有：本计划最多可有两人联名。

指定受益人：信托计划透过契约即可完成受益人设立，可避免遗产认证程序，亦可随时透过契约来更换受益人。

配合财务状况 弹性调整供款

生活中总会遇到无法预期的各种状况，也许工作升迁，使储蓄能力提高；领到工作奖金，有一笔闲钱可做理财；或因突如而来的财务负担，致使原来的供款条件相对沉重。针对JadePRO计划我们提供灵活弹性，在符合必要条件下，您可在必要时调整供款水平，因应所需，您可选择：

更改供款频率：每月、每季、每半年及每年支付供款，于首初供款期过后可视需要更改供款频率。

增加定期供款：您可选择增加定期供款金额，实现更宏大的理想。

降低定期供款：于首初供款期过后，您可选择降低定期供款金额，只要调整后的供款金额不低于最低供款金额。

单笔供款：当有额外收入时，您也可增加一次性的供款，不设首初供款期，加速财富增长。

供款假期：当有未预期的额外支出时，于首初供款期过后的任何时间，您可选择供款假期暂停供款，舒缓负担。

提供灵活取款* 短期应急周转 长期养老无惧

部分取款：天有不测风云，人有不时急用，在符合必要条件下，您可申请提取部分账户价值，解决燃眉之急。

定期取款：当累积账户价值达到相当金额后，可设立每月 / 每季 / 每半年 / 每年的定期定额取款，作为未来养老之用或支付其他固定开支。

*取款后，账户内仍须保有最低计划价值。此外，若是从初始账户取款时，将会征收相对应的提早退出费。详情可参阅计划的条款及细则。

24/7 网上自由行 资讯全掌控

Metis SG提供安全又简易的网上服务，您可随时登入Metis SG网站查询最新计划内容与现值，还可进行资产转换或更改未来供款配置及个人通讯资料等，只需通过网上提交申请，即可进行相关交易与设定，省时又方便。网站资讯服务内容：

计划价值查询 | 个人资料更新 | 资产转换 | 未来供款配置更改 | 资产月报与净值查询

资产安全

理财首要重视的即为资产的安全性。Metis SG所有客户资产皆托存于托管银行/金融机构*，客户相关款项均不会成为Metis SG资产的一部分或与公司资产混合；即客户资产与Metis SG本身资产完全独立，不受公司财政状况影响。

*根据《国际会计准则》的资产选择，资产托管平台由星展银行有限公司、iFast HKG 和 GPM (Gold) 提供。

税务超优惠

作为一个环球的金融中心，新加坡提供了各种税务优惠，因此通过本计划所产生的各种收益皆可免除新加坡的海外资本利得税、个人遗产税或赠与税，提高理财效益。

买卖免手续费 转换不限次数 费用节省更多

当开始计划时，Metis SG即依照您最近期的资产分配指示，将供款投入于所选择的资产，并以资产净值获取相关资产单位数。然而面对风云变幻的金融市场，您的组合不可能一成不变，需要不时调整策略应对因市场动向或个人风险偏好的转变，您可通过资产转换或更改供款分配指示，来调整个人资产组合配置。

通过本计划执行资产转换，目前皆以资产净值计算，不论资产买卖或转换皆无价差与交易费，长期下来将为您节省十分可观的交易费用。

[表一]假设准备供子女到国外求学或创业的费用为100万美元。

在年回报率为5%的情况下，每月投入3,000美元，则需花17.5年的时间可达成；但若提高至每月投入5,000美元，则只需12.2年即可达成理财目标。

若进一步将年回报率提高至8%，则更缩短至10.7年。从上述可知在预算有限的前提下，只要尽早开始规划储蓄，一样可以达到目标；若能提高年回报率还能超越目标。

[表一] 不同年回报率下累积100万美元所需的时间 （单位：年）

每月储蓄金额 (美元)	假设年回报率	3%	5%	8%	10%
3,000		20.2	17.5	14.7	13.3
5,000		13.5	12.2	10.7	9.8
8,000		9.1	8.4	7.6	7.2
10,000		7.4	7.0	6.4	6.1

同样报酬率条件下，若累积时间越长，则每月投入储蓄金额越少。

投入同样储蓄金额条件下，若报酬率越高，则所需累积时间越短。

[表二]为若考虑65岁退休，预期寿命为90岁，则退休期有25年，在退休后分别每月想要有1万、3万、4万的收入可用作生活开支，在完全不考虑通胀因素下，则65岁时应有3百万（1万 x 12个月 x 25年 = 3百万）、9百万、1千2百万的存款准备。

假设您现在为35岁，则至65岁退休还有30年的时间来筹备退休金，若选择退休后每月只要1万元的收入，在没有通胀的前提下，现在开始到未来30年，每月应持续储蓄8,333元（3百万 ÷ 30年 ÷ 12 = 8,333），才能在退休时有3百万。

但是若您每月只可储蓄6,039元，而回报能提升至8%，则退休后每月亦可有3万元的收入。


如果您目前每月只能储蓄约5,148元，则只要投入于高过3%回报的计划，则退休后每月仍至少可有1万元的收入。

[表二] 退休后收入与各年龄应有储蓄对照表 （单位：美元）

预期寿命90岁	10,000	30,000	40,000
65岁退休累计应储蓄金额	3,000,000	9,000,000	12,000,000

年龄	报酬率	每月应储蓄金额		
25岁时 (40年筹备期)	0%	6,250	18,750	25,000
	3%	3,240	9,719	12,958
	8%	859	2,578	3,437
35岁时 (30年筹备期)	0%	8,333	25,000	33,333
	3%	5,148	15,444	20,592
	8%	2,013	6,039	8,052
45岁时 (20年筹备期)	0%	12,500	37,500	50,000
	3%	9,138	27,414	36,552
	8%	5,093	15,280	20,373
55岁时 (10年筹备期)	0%	25,000	75,000	100,000
	3%	21,468	64,405	85,873
	8%	16,398	49,195	65,593

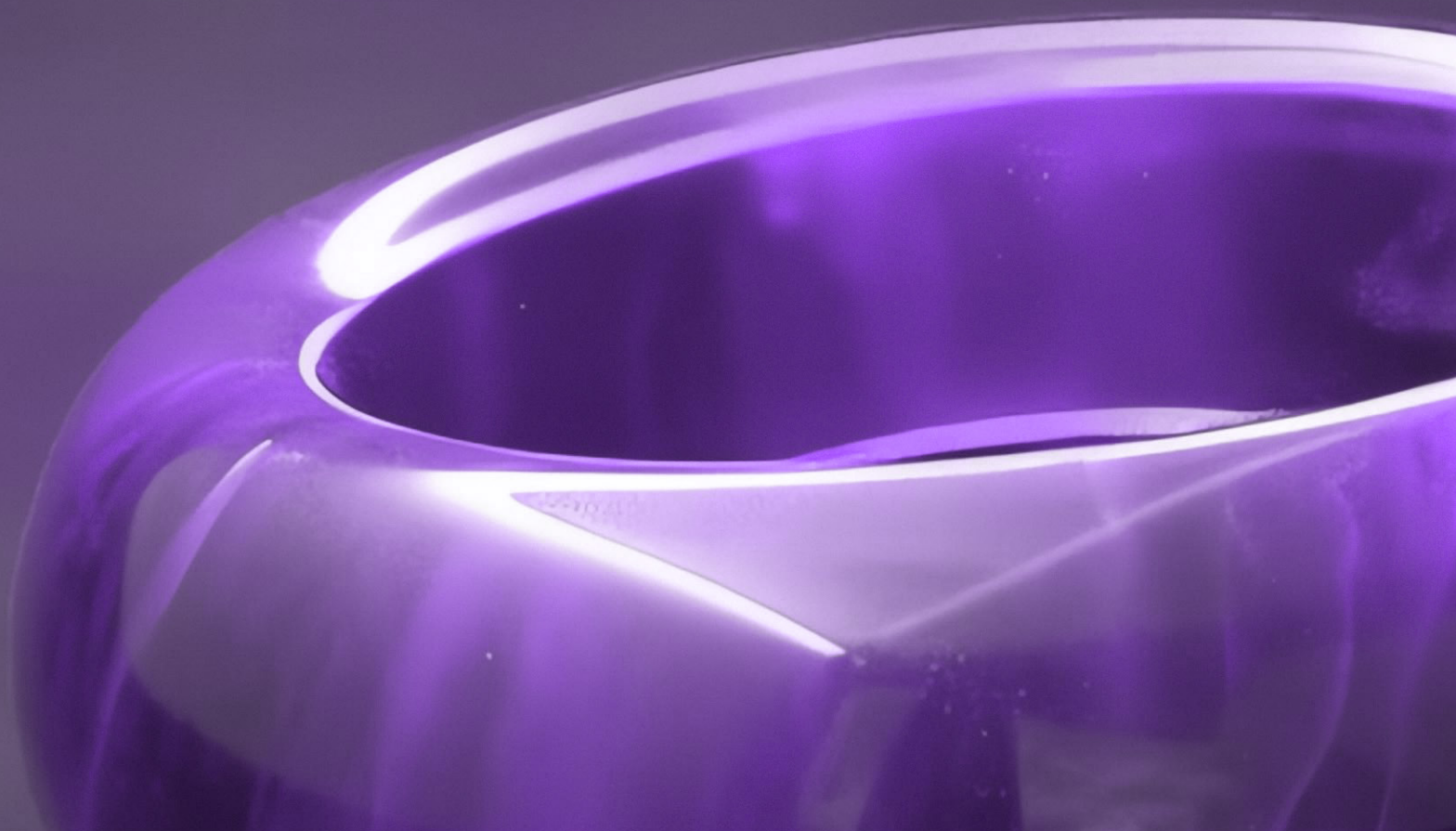
*上述为假设性的范例，仅供说明之用，不应被视为预测或理财建议。



发挥 投资收益

从[表二]可看出，若要累积同等金额，只要报酬率提高，则每月应储蓄金额就可降低，否则就要以较长的筹备期来准备。只要自律地坚持定期定额投入供款，并且定期审视资产配置，越早开始储蓄，应筹措的储蓄金额就越轻松。让今日的涓滴付出，变成他日的丰沛泉源，安享财富未来。

由Metis SG所精心研发的信托计划，凭借其灵活完善且易于执行的特性，配合您的财务状况与理财目标，您可通过该计划轻松设立个人理财组合，应对全球经济环境的变化，随时进行资产转换，协助您实现未来愿景，满足人生各个阶段的需求。



资产选择估值

资产选择的资产净值是参照资产管理公司所公布的资产净值而来，并不会作任何调整。在每个估值日Metis SG将依据此价格，加乘您所持有的相关资产单位数来计算您所持有的计划估值。您可访问Metis SG网站 (www.metisgl.com.sg) 或各资产管理公司网站查阅每项资产选择的最新资产净值。

情况改变

1. 如Metis SG或您在任何时候成为该契约的当事方，或任一方履行契约规定的全部或任何义务变得不合法，Metis SG可以立即以书面形式通知您更改、修改或终止该契约。
2. 如在计划成立后，法律或税务发生变更，并对计划产生或可能产生不利的监管或税务义务，而这些义务之前并未适用于Metis SG，Metis SG可以通过提前一个月以书面形式通知您更改、修改或终止该契约。
3. Metis SG保留在必要时修改、暂停或终止收费结构的权利，并将提前不少于三个月以书面形式通知您。

适用法律及司法管辖权

本计划受新加坡的法律管辖，并据其解释。新加坡的法院具有独有的管辖权，解决因该计划说明书而引起或与之相关的任何争议及申索。

税务

本计划对您的税务优惠，视您个人情况及居住地适用的税务条例而定，建议您应就个人税务问题，征询专业意见。

计划托管银行*

星展银行有限公司 | 新加坡

*根据《国际会计准则》的资产选择，资产托管平台由星展银行有限公司、iFast HKG 和 GPM (Gold) 提供。

- JadePRO计划为安智环球服务(新加坡)私人有限公司 (“Metis SG” 或 “本公司”) 所发行的信托计划，您的回报是由本公司参照您所选择的资产表现而计算。此等回报将会受JadePRO计划的费用及收费所影响，并可能低于相关参考资产的回报。如选择的资产表现欠佳，或会造成您的亏损，而一切计划收费仍将被扣除。
- JadePRO计划所提供的各项资产选择的特点及风险状况或会有很大差异，部分可能涉及高风险。
- 计划价值可能会在多种情况下跌至低于最低计划价值，如果您的计划价值不足以缴付所有持续的收费，您的计划可能会被提前终止，致您可能会损失所有已缴款项及利益。您应于申请前向您的理财顾问查询有关详情。
- 提取部分款项或提早终止计划 / 暂停或降低供款或会导致本金蒙受损失或丧失奖赏。
- 本计划涉及风险，包括市场价格和汇率变动。本计划说明书中提及的收益率仅为示例，不代表投资表现的上下限。同时，这些收益率并未反映短期内可能出现的波动性，导致信托计划下所提供资产的价值均可升可跌。信托计划下所提供资产的实际收益将取决于该资产的实际表现。过往的绩效表现也不保证未来的收益。资产的价值可能远低于我/我们所投资的原始金额（在最坏情况下，资产的价值可能为零）。因此，在做出任何决策之前，您必须理解自己的风险承受能力以及相关风险水平。请在申请之前仔细考虑所有风险因素。
- 在做出申请决定前，您应仔细阅读本计划说明书、计划简介、环球资产选择与条款及细则。本公司尽所能提供计划资料的正确性，但不会为计划导致的个人税务影响或资产选择损失承担责任。
- 安智环球集团为安智环球服务(新加坡)私人有限公司、安智环球服务有限公司及安智环球服务(库克群岛)有限公司的控股公司。

注： 1. 本计划说明书与条款及细则之间如有歧义，概以条款及细则为主。
2. 简体中文版与英文版之间如有歧义，概以英文版为主。

JadePRO计划的主要行销刊物包括本计划说明书、计划简介、申请表格、环球资产选择与条款及细则，请在申请前一并仔细阅读。





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