

Savings Made Easy

輕鬆定期投資



Do you want to 您是否希望...

- Own your own home? 擁有自己的居所？
- Give your children the best start in life? 為子女提供優質教育？
- Secure a comfortable retirement? 退休後真正享受人生？
- Build a nest egg for the future? 累積一筆應急儲備？

Whatever your savings target, the surest way to get there in the long run is to steadily accumulate wealth at a pace you can comfortably afford.

At J.P. Morgan Asset Management, we offer you two flexible ways to invest regularly – **MasterSaver** and **eScheduler**. Both enable you to stay in control of your finances, whilst also put your goals within easy reach.

不論您的儲蓄目標有多長遠，最理想莫過於能以輕鬆自在的步伐累積財富，從容達成目標。

摩根資產管理為您提供兩種靈活的定期投資選擇——「儲蓄寶」及 eScheduler，投資步伐由您自主，是您實現各種儲蓄目標的好幫手。

- Monthly contribution **as low as HK\$1,000**
每月供款**低至1,000港元**
- **Over 70 fund choices** to help you capitalise on worldwide investment opportunities
超過70項基金選擇，助您盡攬世界各地投資良機



MasterSaver「儲蓄寶」

provides you with
Special Loyalty Offer!

特別設有**長期供款優惠**！

eScheduler 網上「預設交易」

enables you to schedule 'monthly'
investment orders online!

讓您網上預設「**每月一次**」
的投資指示！

New
全新

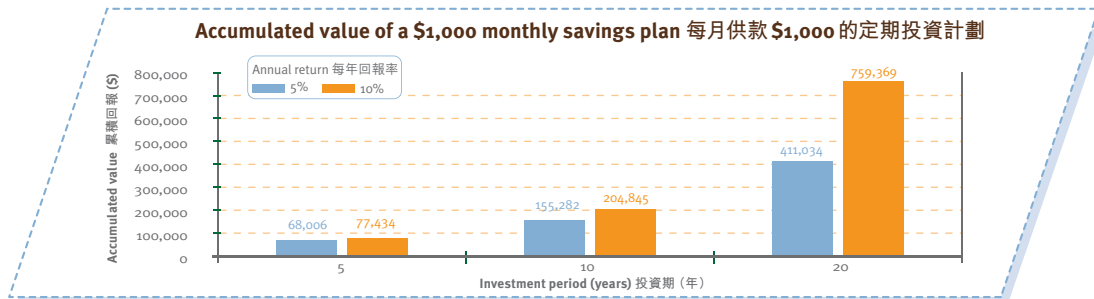
Three Smart Saving Tips 醒目儲蓄心得

Start early!

Anytime is the best time to start a regular savings plan - and the earlier you start, the more the compound return effect can work for you.

及早開始！

不要再為自己尋找拖延的藉口！把握時間，及早展開您的定期投資計劃，能讓您的積蓄充分受惠於複利增長的效益。



The above figures are for illustrative purposes only and are not indicative of actual fund returns. 以上假設回報僅供參考，並不代表實際基金回報。

Invest wisely!

Investment funds are an extremely effective way to save and invest. They are professionally managed investment schemes that give individuals easy access to global financial markets. Tailor-make your own regular investment plan with the right mix of funds so that your savings have a better chance of outpacing bank deposits which have historically failed to keep up with inflation.

明智投資！

投資基金是一種極具效益的儲蓄方式，讓您可透過專業基金經理的投資優勢，輕易掌握全球金融市場的增值機會。您更可以運用不同基金建立一個完善的定期投資組合，爭取較銀行存款更可觀的潛在回報及戰勝通脹。

Asset Type 資產類別	Risk Level 風險水平	Main Investment Objective 主要投資目標
Money Market 貨幣市場 Bonds 債券 Equities 股票	Low 低 Low to medium 低至中 Medium to high 中至高	Short-term savings 短線儲蓄 More stable returns 較穩定回報 Long-term capital growth 長線資本增值

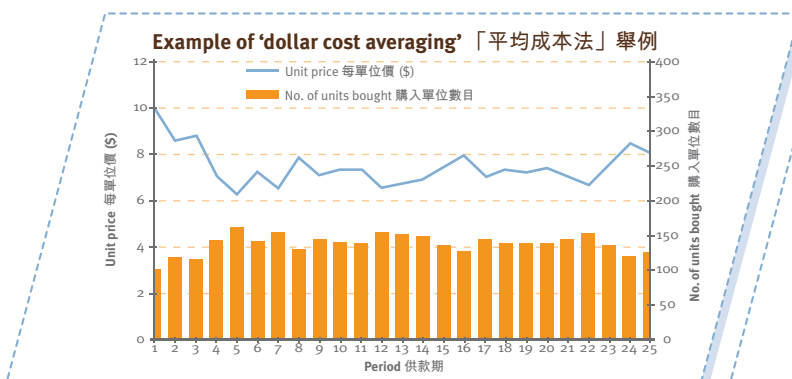
Please note that bank deposits have a different risk profile to Investment Funds. 請注意銀行存款與基金投資各具不同風險特質。

Be patient!

With a wise savings plan, all you need to do is keep investing regularly. The longer you stay invested, the more you can take advantage of market volatilities. This is because whenever markets take a downturn, your money will go further by buying extra units at a lower market price. Hence, your potential returns from investing regularly may be higher than if you had invested a lump sum over the same period! This effect is known as **dollar cost averaging**.

保持耐心！

建立完善的儲蓄計劃後，就要耐心地等候收成。即使期間出現市場起伏，只要長線保持定期投資，亦可把握市場波動的機會而得益。這是因為當市況下挫時，您的固定供款就會自動在較低價格買入較多單位，從而拉低平均成本。定期投資的潛在回報，甚至可能會高於同時期的一筆過投資！這就是「**平均成本法**」的好處。



	Monthly investment 每月投資： \$1,000 x 25	Lump sum investment 整額投資： \$25,000
Total investment 總投資額	\$25,000	\$25,000
Total no. of units bought 購入單位總數	3,411.5	2,500
Average unit cost 平均每單位成本	\$7.33	\$10
Market value of total investment 投資總市值	\$27,292	\$20,000
Gain 獲利	+\$2,292	-\$5,000

This example is for illustrative purposes only and does not represent the performance of any JF /JPM funds. Different investments have a different volatility pattern. 此例僅供參考用，並不代表任何JF/摩根基金之表現。不同投資具有不同波動形態。

Two Flexible Ways to Save 輕鬆儲蓄計劃

M「儲蓄寶」月供基金計劃 MasterSaver · Your Monthly Savings Plan

Affordable

From as low as HK\$1,000 per month you can capitalise on investment opportunities all over the world.

Comprehensive choices

With a range of over 70 funds to choose from, you can tailor your investment plans to meet your own personal needs.

Flexibility

You can increase or decrease your monthly contributions, change your fund selections when you need to, and cash in your savings at any time (subject to the required investment minimum).

Convenience

Your monthly contributions will be invested automatically into your selected funds. With an online portfolio enquiry system, regular statements, P&L analysis and a 24-hour hotline, you can keep track of your investments anytime, anywhere.

Free professional advisory service

Our highly trained and helpful Investment Advisers are always ready to assist you in determining your investment planning needs and selecting funds. With our unique **Financial Health Check** service, you can even have your savings plan tailor-made - **free of charge**.

Loyalty offer

Enjoy our loyalty offer once you have made 12 consecutive contributions to your MasterSaver. The longer you keep investing, the higher the discount on the initial charge.

For designated monthly contribution, you would enjoy an even greater discount all the way from your first contribution.

合符預算

您只須每月供款低至1,000港元，即可盡攬世界各地的投資良機。

多元化選擇

您可以在70多項不同類型的基金中選出供款對象，並建立最切合您需要的投資組合。

靈活調動

您可以隨時增減每月供款額，並因應需要調配基金組合，或將投資贖回套現（須符合最低投資額規定）。

手續方便

每月供款將自動投資在您所選擇的基金，免卻繁瑣手續。您還可以透過網上查詢系統、定期賬戶結單及24小時電話熱線，隨時查悉投資組合的最新詳情。

專業建議

我們的專業投資顧問將十分樂意為您提供意見，助您選擇合適的基金。您更可以透過我們獨有的「健康理財分析」，免費度身訂造您的儲蓄計劃。

長期供款優惠

您的「儲蓄寶」在連續供款滿12個月後，將可以在隨後每月供款時享有特惠認購費。供款期愈長，認購費愈低。

若每月供款超過指定金額，更可由第一期供款開始，持續享有更高折扣率之優惠。

Loyalty offer - Special initial charge 長期供款特惠認購費：

Contribution 供款期	For funds with 5% normal initial charge 一般認購費為5%之基金	For funds with 3% normal initial charge 一般認購費為3%之基金
1-12	5%	3%
13-24	4%	2%
25-36	3%	1%
37 and thereafter及以後	1%	0%

Check with our Investment Advisers now for more details about **MasterSaver**.

有關「儲蓄寶」的詳情，請與我們的投資顧問聯絡。



eScheduler · 預設交易 · 網上定期投資 Regular Investment Online

Invest monthly on any day you prefer

With our new **eScheduler** facility at J.P. Morgan eTrading, you can now set up and manage your regular savings plan with just a few clicks! Simply log into your **eMasterAccount** and schedule your 'monthly' investments, your scheduled order will be processed on your selected day every month.

每月投資日由您選擇

「摩根網上交易」全新增設的 **eScheduler** 功能，讓您可以在網上平台設立及管理您的定期投資計劃！您只須登入「電子綜合理財賬戶」及預設「每月一次」的投資指示，我們便會於每月您所指定的日子處理有關交易。



Pioneering Sameday Autopay

Select a **Sameday Autopay** bank account (for the moment, only HSBC and Hang Seng Bank are providing this service) to schedule your future orders. The system will automatically collect the money from your bank account to cover your order on the Order Process Date that you selected*.

* Subject to the dealing date of the ordered fund. If the Order Process Date is not a dealing day, your order will be processed on the next dealing day.

創新「即日自動轉賬」

預設交易時，您只須選擇您的「即日自動轉賬」銀行賬戶（目前只有滙豐銀行及恒生銀行提供此服務），系統就會自動於您所選擇的指示處理日*，從您的銀行賬戶扣除有關交易的認購款項。

* 須視乎所認購基金之交易日而定。若指示處理日並非交易日，您的指示會順延至下一個交易日處理。

To set up your Sameday Autopay, simply go to 網上設立「即日自動轉賬」之方法：

HSBC Personal Internet Banking website www.hsbc.com.hk (Banking ▶ Autopay),
滙豐銀行個人理財服務網站 www.hsbc.com.hk (銀行服務 ▶ 自動轉賬)；

or 或

Hang Seng Bank Personal e-Banking website www.hangseng.com (Account Service ▶ Bill Payments ▶ Direct Debit Authorisation)
恒生銀行個人e-Banking網站 www.hangseng.com (賬戶服務 ▶ 繳付賬單 ▶ 直接付款授權書)

Note : Debtor Reference is your 10-digit eMasterAccount number. 註：「債務人參考」為您的10位數字電子綜合理財賬戶號碼。

Manage your investments whenever you wish

There is no lock-up period with eScheduler. You can amend your scheduled orders including the investment amount and Order Process Date in J.P. Morgan eTrading site any time you wish.

隨時管理您的投資

eScheduler沒有任何封鎖期，您可以隨時於「摩根網上交易網站」更改預設交易指示之投資金額及指示處理日。

Minimum investment as LOW as HK\$1,000

You can now invest from as little as HK\$1,000 for monthly investments in our funds through eScheduler on J.P. Morgan eTrading.

最低投資額低至1,000港元

透過「摩根網上交易」的eScheduler，每月投資基金只需1,000元起。

Enjoy J.P. Morgan eTrading special initial charge

The same initial charges will apply to orders placed through eScheduler as will apply to orders placed in eTrading lump sum investments.

「摩根網上交易」特惠認購費

eScheduler的認購費與網上交易之整額投資的認購費相同。

For more details about eScheduler, please visit www.jpmorganam.com.hk.

有關eScheduler的詳情，請瀏覽 www.jpmorganam.com.hk。

One Key to Success 成功儲蓄的關鍵

Staying invested pays off!

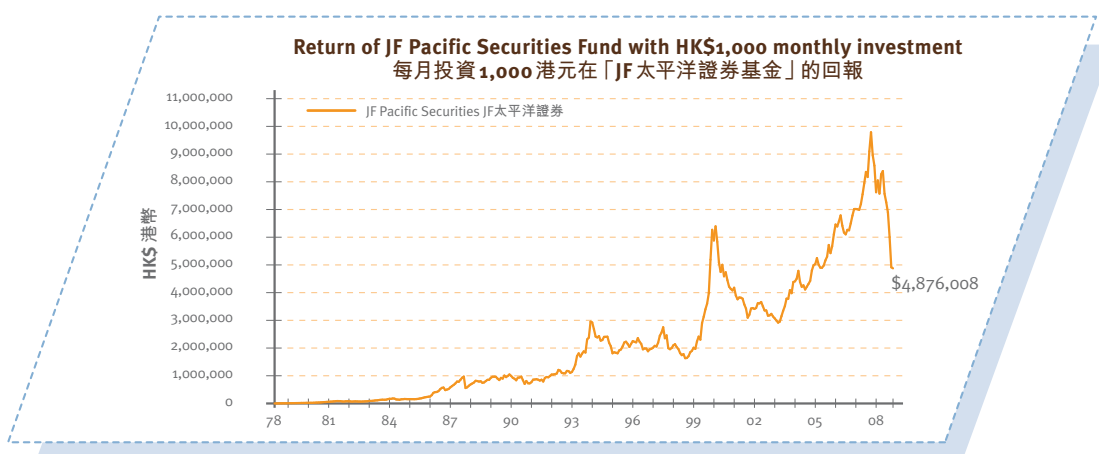
Staying invested is the best way to maximise potential returns. If you have a good strategy, a disciplined approach and the patience to keep your money invested for long enough, even a small amount invested on a monthly basis can over time reap a potential reward that is a multiple of the principle!

For example, if you had invested HK\$1,000 a month in JF Pacific Securities Fund since its launch in 1978, your investment would have grown from HK\$ 366,000 to over **HK\$4.8 million!**

堅持長線投資！

長線保持定期投資，是爭取回報的最佳策略。投資者如能遵守這項規律，堅持每月將固定金額投資在合適的基金，即使是小小的本錢，最終亦有機會取得數以倍計的回報！

舉例說，假如您在「JF太平洋證券基金」於1978年成立起每月投資1,000港元，至今您的投資應已從366,000港元本金，增值至超過**480萬港元**！



Source: Morningstar 31.05.78 – 30.11.08 (NAV to NAV in HK\$ with income reinvested).
資料來源：Morningstar 31.05.78 – 30.11.08，以港元資產淨值計，收益再撥作投資。

Calendar year performance 年度表現 (%)

	2003	2004	2005	2006	2007	2008 YTD 年初至今
JF Pacific Securities Fund JF 太平洋證券基金	+39.1	+13.6	+21.9	+14.8	+22.2	-43.3

Source: JF/JPMAM as of 28.11.08 (NAV to NAV in HK\$ with income reinvested).
資料來源：JF / 摩根資產管理，截至 2008 年 11 月 28 日（以港元資產淨值計算，收益再撥作投資）。

Investment involves risk. Past performance is not necessarily a guide to future performance and investment in the JF/JPM funds should be regarded as a medium to long-term investment. Please refer to the offering document(s) for details, including the risk factors before investing. The above example is for illustration purposes only.

投資涉及風險。過去業績並不代表將來表現。JF/摩根基金屬中長線投資。投資前請參閱銷售文件所載詳情，包括風險因素。以上例子僅供參考用。



MasterSaver or eScheduler is a perfect complement to your MPF or insurance savings. You take control of the amount to save every month and what fund to buy. You can also cash in whenever you like.

想在強積金以外加強個人退休儲備？想在保險儲蓄計劃以外作出更自主的投資？不妨考慮既可讓您全權決定每月投資金額及基金選擇、更可隨時套現的「儲蓄寶」或 eScheduler。



Your Questions Answered 疑問為您解答

Q1 Can I set up a MasterSaver account through J.P. Morgan eTrading?

我可以透過摩根網上交易開立「儲蓄寶」月供基金計劃嗎？

A1 No. You can only set up a MasterSaver account directly at our J.P. Morgan Investment Centre. Our Investment Advisers will guide you through the process and help you to choose the right funds.

J.P. Morgan eTrading provides eScheduler which allows client to invest monthly with their eMasterAccount by using HSBC/Hang Seng Bank Sameday Autopay.

不可以。如欲開立「儲蓄寶」，歡迎親臨「摩根投資理財中心」，由我們的投資顧問助您辦理有關手續及選擇合適的基金。

另外，摩根網上交易的eScheduler功能讓客戶可於「電子綜合理財賬戶」，利用滙豐銀行/恒生銀行的「即日自動轉賬」進行每月投資。

Q2 When will my monthly contribution in MasterSaver be debited from my bank account and when will it be invested? 我的「儲蓄寶」每月供款會在何時扣數及投資？

A2 Your account will be debited on the fifth day of each month (or the next business day if it is a bank holiday) and your contribution will normally be invested on the sixth business day thereafter.

您的供款會在每月5日（如屬銀行假期則順延一個營業日）從您的銀行賬戶中扣除，並通常會在其後第6個營業日進行投資。

Q3 How can I change my MasterSaver account instruction? 如何更改我在「儲蓄寶」賬戶的指示？

A3 You can redirect your investment, increase or decrease your monthly contribution at a multiple of HK\$100 in your MasterSaver account by sending us a completed MasterSaver Amendment Form. You can also call us to place your instruction with your Personal Identification Number (PIN). If your instruction is received by 26th of the month, the change can be effected in the following month.

Changes to your MasterSaver account cannot be made through J.P. Morgan eTrading at present.

您只須填妥及交回一份「儲蓄寶更改賬戶資料表格」，便可轉調供款對象或增減每月供款額（金額必須為100港元之倍數）。您亦可憑私人密碼透過電話發出指示。如果您的指示在當月26日前交到本公司，有關更改便會在下一個月生效。

摩根網上交易暫不接受更改「儲蓄寶」賬戶指示之申請。

Q4 Can I terminate my MasterSaver at any time I wish? 我可否隨時結束所持有的「儲蓄寶」賬戶？

A4 Yes, although an administration fee of HK\$200 will be charged if you terminate your plan or redeem all your holdings within one calendar year of making the first contribution.

可以，但假如您在開始供款後一年內結束賬戶，就要繳付200港元行政費。

**To achieve your savings target, start investing at your own pace with MasterSaver or eScheduler now!
立即透過「儲蓄寶」或eScheduler展開您的定期投資大計，早日實現您的儲蓄目標！**

J.P. Morgan Investment Centre

Walkway Level, Jardine House, Central, Hong Kong
Opens Monday to Friday 8:30am to 7:00pm,
Saturday 8:30am to 1:00pm

JPM Funds InvestorLine: (852) 2265 1133 (Eng)

JPM Funds InvestorFax: (852) 2265 1111

摩根投資理財中心

香港中環怡和大廈行人天橋側
星期一至星期五上午八時半至晚上七時
星期六上午八時半至下午一時

摩根基金理財專線：(852) 2265 1188（廣東話）

(852) 2265 1199（普通話）

摩根基金理財傳真專線：(852) 2265 1111

Invest online now at 網上認購基金



www.jpmorganam.com.hk

This advertisement has not been reviewed by SFC. Issued by JPMorgan Funds (Asia) Limited.

本廣告未經證監會審閱。由摩根富林明基金（亞洲）有限公司刊發。

摩根
資產管理