



### HSBC HK Mobile Banking app 香港滙豐流動理財應用程式

Manage your MPF account on the go, download the latest version to experience the new features now. 下載最新的香港滙豐流動理財應用程式，隨時隨地管理強積金賬戶。

\* You will be directed to app store after scanning this QR code 掃描此二維碼後你將被帶到下載應用程式



INBP

### To 致: HSBC Provident Fund Trustee (Hong Kong) Limited

c/o The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司  
PO Box 73770 Kowloon Central Post Office 九龍中央郵政信箱73770號  
or 或

Place into the MPF drop-in box at designated HSBC branches

投放於指定滙豐分行的強積金寄存辦理箱

HSBC MPF Employer Hotline 滙豐強積金僱主熱線: 2583 8033

HSBC MPF Member Hotline 滙豐強積金成員熱線: 3128 0128

## HSBC MANDATORY PROVIDENT FUND

### CHANGE OF INVESTMENT INSTRUCTION FORM

### (EMPLOYEE/SELF-EMPLOYED/PERSONAL ACCOUNT HOLDER/FLEXI-CONTRIBUTION ACCOUNT HOLDER/ TAX DEDUCTIBLE VOLUNTARY CONTRIBUTIONS ACCOUNT HOLDER)

### 滙豐強積金: 更改投資指示表格

(僱員/自僱人士/個人賬戶持有人/靈活供款賬戶持有人/可扣稅自願性供款賬戶持有人)

### \* Important note – Please read this section \*重要事項 – 請參閱此部分

#### Note 注意:

1. Please complete in CAPITAL and BLOCK LETTERS and tick ✓ the appropriate box(es). 請用大楷及正格填寫，並於適當的方格內加上[✓]號。
2. Your new investment instruction will not apply to any amount awaiting for clearance and fund purchases at the time we process the instruction. 你的新投資指示將不適用於任何正待結算及購買基金的款項。
3. You should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details. 你必須注意投資市場可能出現顯著的波動，基金單位價格可跌可升。由於處理有關基金轉換投資指示需要一定的時間，因此未必能夠保證達到你預期的結果。在作出投資選擇前，你必須小心衡量個人可承受風險的程度及財政狀況(包括你的退休計劃)。如有任何疑問，請諮詢你的獨立財務顧問了解更多詳情。
4. The Default Investment Strategy (“DIS”) is a ready-made investment arrangement mainly designed for those members who are not interested or do not wish to make an investment choice, and is also available as an investment choice itself, for members who find it suitable for their own circumstances. For those members who do not make an investment choice, their future contributions and accrued benefits transferred from another Registered Scheme will be invested in accordance with the DIS. The DIS aims to balance the long term effects of risk and return through investing in two Constituent Funds, namely the Core Accumulation Fund and the Age 65 Plus Fund, according to the pre-set allocation percentages at different ages. The DIS will manage investment risk exposure by automatically reducing the exposure to higher risk assets and correspondingly increasing the exposure to lower risk assets as the member gets older. For further details of the DIS, please refer to the relevant ‘MPF Scheme Brochure’. [預設投資策略]是一項預先制訂的投資安排，主要為沒有興趣或不打算作出投資選擇的計劃成員而設計，而對於認為適合自身情況的成員來說，[預設投資策略]本身亦可作為一項投資選擇。計劃成員如沒有作出投資選擇，其未來供款及轉移自另一註冊計劃的累算權益將會按照[預設投資策略]來作出投資。[預設投資策略]透過於不同年齡按照預定配置百分比投資於兩項成分基金(即核心累積基金與65歲後基金)，旨在平衡長期風險與回報。[預設投資策略]將會隨著成員年齡增長而自動減少投資於較高風險資產，並相應增加投資於較低風險資產，藉此管理投資風險。有關[預設投資策略]的詳情，請參閱有關[強積金計劃說明書]。
5. You may choose to invest your existing investments, future contributions and accrued benefits transferred from another Registered Scheme either in (1) the DIS; or (2) One or more Constituent Funds including the Core Accumulation Fund and the Age 65 Plus Fund (as a standalone investment fund rather than as part of the DIS, those investments will not be subject to the de-risking process.) 你可選擇將你的現有投資、未來供款及轉移自另一註冊計劃的累算權益投資於(1)[預設投資策略]; 或(2)一項或多項成分基金包括核心累積基金及/或65歲後基金(作為單獨投資基金而非[預設投資策略]，該等投資將不會遵從降低風險程序)。
6. If you have chosen to invest your future contributions and accrued benefits transferred from another Registered Scheme in the DIS and/or you have accrued benefits currently invested according to the DIS, when one or more of the specified instructions (including but not limited to subscription, redemption or switching instructions) are being received prior to or on the annual date of de-risking for a relevant Member and being processed on such date, the annual de-risking may be deferred and the annual de-risking will only be completed after completion of these specified instructions, provided that in any case, the annual de-risking will be carried out as soon as practicable. For the avoidance of doubt, where the instruction is to switch out of the DIS (e.g. an instruction to change the investment option in respect of the existing investments or a withdrawal instruction), if the instruction is given and completed before de-risking takes place, no de-risking will take place until and unless the relevant Member switches back into the DIS. 如你選擇將未來供款及轉移自另一註冊計劃的累算權益投資於[預設投資策略]及/或現時的累算權益按照[預設投資策略]作出投資，若一項或多項特定指示(包括但不限於認購、贖回或調配指示)於有關成員每年降低風險之前或當日收到並於上述日期處理，則每年降低風險的安排或會延遲，並只會在此等特定指示辦妥後執行，惟無論如何，每年降低風險的安排將於實際可行情況下盡快執行。為免混淆，如有關指示為轉出[預設投資策略](例如: 更改現有投資的投資選擇的指示或提取指示)，而有關指示於降低風險的安排執行前提出並辦妥，除非有關成員重新轉入[預設投資策略]，否則降低風險的安排不會執行。
7. ‘Registered Scheme’ means a retirement benefits scheme registered under section 21 or 21A of the ‘MPF Ordinance’. [註冊計劃]指已根據《強積金條例》第21條或第21A條註冊的退休福利計劃。
8. Your written instruction will normally be processed within five business days after the administrator of HSBC MPF scheme receives your properly-completed form. In general, if one instruction of the same type are each received from paper and e-submission channels and to be processed on the same business day, the instruction received from the paper channel will supersede the e-submission instruction. This processing time is for reference only. Your instruction will be processed as soon as possible. A confirmation notice will be sent to you after the instruction has been successfully processed. 你在表格上的指示一般會在滙豐強積金計劃行政管理人收到你填妥的表格後五個工作天內處理。一般而言，如果從書面表格和電子提交渠道收到相同類型的指示，並在同一工作日處理，從書面表格遞交的指示將取代電子提交指示。有關處理時間僅供參考。你的指示將會盡快被處理。在成功完成有關指示後，確認書就會發出。
9. The following is the handling of having more than one same type or different type of investment instructions received from paper and/or e-submission channels, where applicable, and to be processed on the same business day. 以下是有關從書面表格及/或電子提交渠道，於同一工作日收到多於一項相同類型或兩項不同類型的投資指示的處理方式(如適用)。
  - a. In case of having more than one “Asset Switch of Existing Balance” instructions or “Portfolio Rebalance” instructions or “Contribution Redirection” instructions being received and to be processed on the same business day, if same type of instructions are each received by paper and e-submission channels, only the last instruction of “Asset Switch of Existing Balance” instruction or “Portfolio Rebalance” instruction or “Contribution Redirection” instruction received from paper channel will be effective in the account record. Please note that the Interactive Voice Response System is not support the “Asset Switch of Existing Balance” instruction. 如我們收到多於一項的[現有結餘資產調配]指示或[重組投資組合]指示或[重新分配新供款]指示並於同一工作日處理，若是從書面表格及電子提交渠道收到相同類型的指示，只有最後從書面表格渠道收到的一項[現有結餘資產調配]指示或[重組投資組合]指示或[重新分配新供款]指示會於賬戶記錄內被確立。請注意互動語音系統並不支援[現有結餘資產調配]指示。

- b. In case of having both “Asset Switch of Existing Balance” instruction and “Portfolio Rebalance” instruction being received from paper and to be processed on the same business day, only the “Portfolio Rebalance” instruction will be processed. 如我們同時從書面表格渠道收到你的「現有結餘資產調配」指示及「重組投資組合」指示並於同一工作日處理，只有「重組投資組合」指示會被處理。
- c. In case of having both “Asset Switch of Existing Balance” instruction and “Contribution Redirection” instruction being received from paper and to be processed on the same business day, both of the instructions will also be processed. 如我們同時從書面表格渠道收到你的「現有結餘資產調配」指示及「重新分配新供款」指示並於同一工作日處理，該兩項指示均會被處理。
- d. In case of having both “Contribution Redirection” instruction and “Portfolio Rebalance” instruction being received from paper and to be processed on the same business day, if “Contribution Redirection” instruction is the last processed instruction, your existing investments held in the account will be processed in accordance with the “Portfolio Rebalance” instruction and new contributions to be received will be invested according to the “Contribution Redirection” instruction. If “Portfolio Rebalance” instruction is the last processed instruction, both of your existing investments and new contributions to be received will be invested according to the “Portfolio Rebalance” instruction. 如我們同時從書面表格渠道收到你的「重新分配新供款」指示及「重組投資組合」指示並於同一工作日處理，若「重新分配新供款」為最後一項獲處理的指示，我們將根據該項指示來處理你的未來供款之投資分布，而你賬戶中持有的現有投資則會根據「重組投資組合」指示來處理。若「重組投資組合」為最後一項獲處理的指示，你的未來供款之投資分布及賬戶中持有的現有投資將會根據「重組投資組合」指示處理。
- e. If your “Contribution Redirection” instruction is received from paper channel while the “Portfolio Rebalance” or “Asset Switch of Existing Balance” instruction is received from e-submission channel and to be processed on the same business day, your new contributions to be received will be invested according to the “Contribution Redirection” instruction and your existing investments held in the account will be processed in accordance with the “Portfolio Rebalance” instruction or “Asset Switch of Existing Balance” instruction. 如我們分別從書面表格渠道收到你的「重新分配新供款」指示及從電子提交渠道收到你的「重組投資組合」指示或「現有結餘資產調配」指示並於同一工作日處理，我們將根據「重新分配新供款」指示來處理你的未來供款之投資分布，而你賬戶中持有的現有投資則會根據「重組投資組合」指示或「現有結餘資產調配」指示來處理。
- f. If your “Portfolio Rebalance” instruction is received from paper channel and the “Contribution Redirection” instruction or “Asset Switch of Existing Balance” instruction is received from e-submission channel and to be processed on the same business day, only the “Portfolio Rebalance” instruction will be processed. 如我們分別從書面表格渠道收到你的「重組投資組合」指示及從電子提交渠道收到你的「重新分配新供款」指示或「現有結餘資產調配」指示並於同一工作日處理，只有「重組投資組合」指示會被處理。
- g. If your “Asset Switch of Existing Balance” instruction is received from paper channel while the “Contribution Redirection” is received from e-submission channel and to be processed on the same business day, your existing investments held in the account will be processed in accordance with the “Asset Switch of Existing Balance” instruction, and new contributions to be received will be invested according to the “Contribution Redirection” instruction. 如我們分別從書面表格渠道收到你的「現有結餘資產調配」指示及從電子提交渠道收到你的「重新分配新供款」指示並於同一工作日處理，我們將根據「現有結餘資產調配」指示來處理你賬戶中持有的現有投資；而你的未來供款之投資分布則會根據「重新分配新供款」指示來處理。
- h. If your “Asset Switch of Existing Balance” instruction is received from paper channel while the “Portfolio Rebalance” is received from e-submission channel and to be processed on the same business day, only the “Portfolio Rebalance” instruction will be processed. 如我們分別從書面表格渠道收到你的「現有結餘資產調配」指示及從電子提交渠道收到你的「重組投資組合」指示並於同一工作日處理，只有「重組投資組合」指示會被處理。
- i. In case of having both “Contribution Redirection” instruction and “Portfolio Rebalance” instruction to invest in the DIS being received from paper and to be processed on the same business day, only the “Portfolio Rebalance” instruction to invest in the DIS will be processed. 如我們同時從書面表格渠道收到你的「重新分配新供款」指示及「重組投資組合」指示要求投資於「預設投資策略」並於同一工作日處理，只有「重組投資組合」要求投資於「預設投資策略」之指示會被處理。
10. Please note that, if transfer or claim of accrued benefits of your MPF account is processed on the same day that your change of investment instruction as stated in this application is to be processed, your change of investment instruction will not be processed if your MPF account will be terminated after the transfer or claim of accrued benefit has been completed. 請注意，如你的強積金賬戶的累算權益轉移或申索的執行日同為本申請更改投資指示的執行日，因你的強積金賬戶於完成累算權益轉移或申索後會被終止，所以你的更改投資指示將不獲處理。
11. Your instruction will normally be processed within five business days after the administrator of HSBC MPF scheme receives your properly-completed form. This processing time is for reference only. Your instructions will be processed as soon as possible, however, HSBC shall not be liable for any delay. Please note that if the processing of your Portfolio Rebalance or Asset Switch instruction is scheduled on any day that (i) the transfer of benefits under Employee Choice Arrangement (“ECA Transfer”) is to be processed, or (ii) the refund of long service payment/severance payment (“Refund of LSP/SP”) is to be processed, or (iii) the claim of accrued benefits on the ground of attaining the retirement age of 65 in a lump sum or terminal illness or partial withdrawal of voluntary contributions (“Withdrawal of benefits”) is to be processed, or (iv) on any of the consecutive days that ECA Transfer, Refund of LSP/SP and/or Withdrawal of benefits is/are to be processed, the processing of your Portfolio Rebalance or Asset Switch instruction will be postponed to the next business day after the day(s) that such ECA Transfer, Refund of LSP/SP and/or Withdrawal of benefits is/are being processed. In any of the above circumstances, the processing of any further Portfolio Rebalance or Asset Switch instruction made before the processing of any prior pending consecutive Portfolio Rebalance instruction(s), Asset Switch instruction(s), ECA Transfer, Refund of LSP/SP and/or Withdrawal of benefits will be postponed to the next business day after the day(s) that such pending consecutive Portfolio Rebalance instruction(s), Asset Switch instruction(s), ECA Transfer, Refund of LSP/SP and/or Withdrawal of benefits is/are being processed. 滙豐強積金計劃行政管理人收到填妥的表格後，指示一般將於五個營業日內處理。此處理時間僅供參考，我們會盡快處理你的指示，如有延誤，滙豐恕不負責。請注意，如你的重組投資組合或資產調配指示的執行日同為(i)僱員自選安排下的權益轉移(自選安排轉移)之執行日，或(ii)由長期服務金/遣散費的退款(長期服務金/遣散費退款)之執行日，或(iii)基於已達到65歲退休年齡而申索的整筆提取累算權益/罹患末期疾病的理由提出申索或提取部分自願性供款(提取累算權益)之執行日，或(iv)在連續執行自選安排轉移、長期服務金/遣散費退款及/或提取累算權益的日子，你的重組投資組合或資產調配指示將會順延至完成處理自選安排轉移、長期服務金/遣散費退款及/或提取累算權益後的下一個營業日處理。在以上任何情況下，任何於重組投資組合指示、資產調配指示、自選安排轉移、長期服務金/遣散費退款及/或提取累算權益正待處理時而提交的重組投資組合或資產調配指示，將於完成這些正待處理的重組投資組合指示、資產調配指示、自選安排轉移、長期服務金/遣散費退款及/或提取累算權益後的下一個營業日處理。
12. Arrangement for change investment instructions under gale/storm signal and black rainstorm warning signal issued by the Hong Kong Observatory on a business day is as follows 當香港天文台於營業日發出烈風/暴風信號及黑色暴雨警告信號，有關更改投資指示的安排如下：
- (i) If No. 8 or above gale/storm signal and/or black rainstorm warning signal (“Warning Signal”) is hoisted before 9 am and still in force at 12 noon on a business day, the processing of change investment instructions on that business day will be postponed to the next business day. 如八號或以上烈風/暴風信號及/或黑色暴雨警告信號(「警告信號」)於營業日上午九時前發出，而該警告信號於當日中午12時仍然生效，於該營業日處理的更改投資指示將順延至下一個營業日。
- (ii) If the Warning Signal is hoisted after 9 am or is cancelled at or before 12 noon, the processing of change investment instructions on that business day will continue according to normal procedures. 如警告信號於上午九時後發出或於中午12時或之前已取消，於該營業日處理的更改投資指示將會根據正常程序繼續處理。
- The above arrangement is provided for reference only and may be subject to change from time to time without notice. 上述安排僅供參考及可隨時修改而不會作出任何通知。
13. The investment instruction cannot be cancelled after you have submitted this form. 於遞交本表格後，投資指示將不能取消。
14. A confirmation notice will be sent to you after the instruction has been successfully processed. 在完成處理指示後，我們將會寄發確認通知書給你。
15. The information provided will be used in accordance with the relevant MPF Ordinance and/or its Regulations and the same manner as mentioned in the “Personal Information Collection Statement for HSBC Mandatory Provident Fund” (“PICS”). The PICS can be obtained through HSBC MPF website [www.hsbc.com.hk/mpf](http://www.hsbc.com.hk/mpf) or MPF hotline 2583 8033 (Employer) or 3128 0128 (Member). By signing this form, your present choice of receiving direct marketing information will remain unchanged. If you wish to update the use of your personal data for direct marketing purpose as stated in the PICS from the HSBC MPF scheme, you may exercise your right by notifying us. 所有已提供的資料將按照有關強積金條例及/或其規例及《滙豐強積金的收集個人資料聲明》(「聲明」)處理。該聲明可透過以下滙豐強積金網站[www.hsbc.com.hk/mpf](http://www.hsbc.com.hk/mpf)或強積金熱線2583 8033(僱主)或3128 0128(成員)索取。在簽署本表格後，你現時關於接收直接促銷資訊的選擇將維持不變。如你希望更新在滙豐強積金計劃聲明中使用的個人資料作直接促銷的用途，你可通知我們行使你的選擇權。

**Note 注意:**

1. If you wish to change the investment allocation of your existing investments, future contributions and accrued benefits transferred from another Registered Scheme, please go to **Section B 'Portfolio Rebalance'**. If you have completed Section B, you are not required to complete Section C 'Contribution Redirection' and/or Section D 'Asset Switch of Existing Balance' and/or Section E 'Exit the DIS'. 如你欲更改現有投資、未來供款及轉移自另一註冊計劃的累算權益的投資分布，請直接往B部「重組投資組合」填寫。倘若你已填寫B部，則無須再填寫C部「重新分配新供款」及／或D部「現有結餘資產調配」及／或E部「離開預設投資策略」。
2. If you wish to change the investment allocation of your future contributions and accrued benefits transferred from another Registered Scheme only, please go to **Section C 'Contribution Redirection'**. 如你只欲更改未來供款及轉移自另一註冊計劃的累算權益的投資分布，請直接往C部「重新分配新供款」填寫。
3. If you wish to change the investment allocation of your existing investments only, please go to **Section D 'Asset Switch of Existing Balance'**. The investment allocation of your future contributions and accrued benefits transferred from another Registered Scheme will remain unchanged. 如你只欲更改現有投資的投資分布，請直接往D部「現有結餘資產調配」填寫。你的未來供款及轉移自另一註冊計劃的累算權益將維持不變。
4. If you wish to exit the DIS, please go to **Section E 'Exit the DIS'**. 如你欲離開「預設投資策略」，請直接往E部「離開預設投資策略」填寫。

Please refer to the reference table below and the example of page 8-11 for your option. 請你參閱以下列表及頁8-11的例子作出選擇：

Your current investment mandate 你現時的投資選擇	Options you can choose to change your investment allocation 你可透過下列不同選擇更改投資分布			
	Section B – Portfolio Rebalance B部-重組投資組合	Section C – Contribution Redirection C部-重新分配新供款	Section D – Asset Switching of Existing Balance D部-現有結餘資產調配	Section E – Exit the DIS E部-離開「預設投資策略」
<b>DIS 「預設投資策略」</b> Your future contributions and accrued benefits transferred from another Registered Scheme are invested in accordance with the DIS. 你的未來供款及轉移自另一註冊計劃的累算權益是按照「預設投資策略」來作出投資。	✓	Not applicable 不適用	✓ <small>(Only applicable for changing the existing accrued benefits which is not currently invested in accordance with the DIS. If you wish to change the investment allocation of the above-mentioned accrued benefits to the DIS, please complete Section B - Portfolio Rebalance. 只適用於更改非按照「預設投資策略」投資的累算權益。如你欲將上述所指累算權益的投資分布更改為「預設投資策略」，請往B部-重組投資組合填寫。)</small>	✓
<b>Own Investment Option 自選投資組合</b> Your future contributions and accrued benefits transferred from another Registered Scheme are invested in accordance with your 'Own investment option'. 你的未來供款及轉移自另一註冊計劃的累算權益是按照你的「自選投資組合」來作出投資。	✓	✓	✓	Not applicable 不適用

**A. Personal information 個人資料**

1. Full name 全名 (same as that shown on your HKID card/Passport 與香港身分證／護照上的姓名相同)			
	Country/Region code 國家／區域編號	Area code 地區號碼	Phone no. 電話號碼
2. Contact no. <sup>1</sup> 聯絡電話號碼 <sup>1</sup>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. HKID/Passport no. 香港身分證／護照號碼			
4. Company name of participating employer (To be completed by employee only) 參與僱主公司名稱(只供僱員填寫)			
5. Employer ID/Scheme ID 僱主編號／計劃編號 (Please select <u>ONE</u> of the following accounts and tick ✓ the appropriate box. 請選擇以下其中一個賬戶，並於適當的方格內加上「✓」號。)			
<input type="checkbox"/>	Employer ID/Scheme ID 僱主編號／計劃編號：	<input type="text"/>	OR 或
<input type="checkbox"/>	Scheme ID of Personal Account 個人賬戶的計劃編號：	<input type="text" value="29999999"/>	OR 或
<input type="checkbox"/>	Scheme ID of Flexi-Contribution Account 靈活供款賬戶的計劃編號：	<input type="text" value="28888888"/>	OR 或
<input type="checkbox"/>	Scheme ID of Tax Deductible Voluntary Contributions Account 可扣稅自願性供款賬戶的計劃編號：	<input type="text" value="23333333"/>	

<sup>1</sup> If you are providing overseas contact details outside Hong Kong SAR, please also include the correct Country/Region Code and Area Code. However, for overseas mobile numbers, usually there is no need to add an Area Code and you may check with your telecommunications service provider for details. 如你所提供的是香港特別行政區以外的海外聯絡資料，請包括正確的國家／區域及地區編號；然而，海外手提電話號碼一般毋須加上地區編號，詳情請向你的電訊服務供應商查詢。

## B. Portfolio Rebalance 重組投資組合

**Completing this section will change the investment allocation of your existing investments, future contributions and accrued benefits transferred from another Registered Scheme. 本部分的指示將更改現有投資、未來供款及轉移自另一註冊計劃的累算權益的投資分布。**

- Please tick  the appropriate box to indicate the Constituent Funds you would like your existing investments, future contributions and accrued benefits transferred from another Registered Scheme be invested. 請於適當的方格內加上「」號以指示如何把現有投資、未來供款及轉移自另一註冊計劃的累算權益作出投資。
- The last available unit price(s) as at the processing date will be used to calculate the appropriate number of units required to be redeemed and subscribed for each of the relevant Constituent Fund(s) involved. The actual redemptions and subscriptions of units will be processed based on unit price(s) as at the processing date. As such, the actual resulting investment allocation percentage under the relevant Constituent Fund(s) after redemption(s) and subscription(s) may slightly differ from the investment allocation percentage(s) that you specified in your instruction(s). The number of units switched and the unit price(s) of the transaction(s) may also differ from the estimated amount shown when you submitted your instruction(s). 截至處理日期的最新可用單位價格將用於計算所涉及的每個相關成分基金需要贖回和認購的適當單位數目。實際贖回和認購的單位將根據處理日期的單位價格計算處理。因此，相關成分基金在贖回及認購後的實際投資分配比例可能與你的指示中指定的投資分配比例有輕微差異。轉換單位數目及交易單位價格可能與你提交指示時所顯示的估計金額不同。
- If you elect to switch funds out of the Guaranteed Fund, the guarantee will not apply, unless you reach retirement age or normal retirement date or reaching early retirement date that you will be entitled to the greater of actual balance or the guaranteed balance in respect of the amount to be switched out. 如你選擇由保證基金轉換至其他基金，有關保證將不適用，除非你到達退休年齡或正常退休日或到達提早退休日，你將會獲得就轉出金額而言的實際結存或保證結存中的較高者。
- If you have completed this Section, you are not required to complete Section C 'Contribution Redirection' and/or Section D 'Asset Switch of Existing Balance' and/or Section E 'Exit the DIS'. 倘若你已填寫本部分，則無須再填寫C部「重新分配新供款」及／或D部「現有結餘資產調配」及／或E部「離開預設投資策略」。**

**Please make ONE choice below. 請作出下列其中一項選擇。**

(i) DIS「預設投資策略」

Your existing investments, future contributions and accrued benefits transferred from another Registered Scheme will be invested in accordance with the DIS. Please refer to the 'MPF Scheme Brochure' for details. 你的現有投資、未來供款及轉移自另一註冊計劃的累算權益將會按照「預設投資策略」來作出投資。詳情請參閱「強積金計劃說明書」。

Name of Constituent Fund 成分基金名稱	Type of fund 基金類別	Fund code 基金代號	Investment allocation percentage 投資分布百分比
Core Accumulation Fund 核心累積基金	Mixed Assets Fund 混合資產基金	CAF	100%
Age 65 Plus Fund 65歲後基金	Mixed Assets Fund 混合資產基金	APF	The DIS is invested in the Core Accumulation Fund and the Age 65 Plus Fund according to the pre-set allocation percentages at different ages and will adjust risk by way of reducing the holding in the Core Accumulation Fund and increasing the holding in the Age 65 Plus Fund when the member gets older. For more details, please refer to page 7. 「預設投資策略」透過於不同年齡按照預定配置百分比來投資於核心累積基金與65歲後基金及會隨著成員年齡增長以減持核心累積基金及增持65歲後基金來調整風險。有關詳情，可參閱頁7。

(ii) Own investment option 自選投資組合

The investment allocation percentages should be in whole numbers (e.g. 50% not 50.5%) and the total should be 100%. Otherwise, the instruction cannot be effected. 投資分布百分比必須為整數(例如：須為50%而非50.5%)及其總和必須為100%。否則，此項指示不能生效。

Name of Constituent Fund 成分基金名稱	Type of fund 基金類別	Fund code 基金代號	Investment allocation percentage 投資分布百分比 (Please counter-sign for any amendments made. 如有任何更改，請在旁加簽作實。)
MPF Conservative Fund 強積金保守基金	Money Market Fund 貨幣市場基金	CPF	%
Global Bond Fund 環球債券基金	Bond Fund 債券基金	GBF	%
Guaranteed Fund 保證基金	Guaranteed Fund 保證基金	GTF	%
Age 65 Plus Fund <sup>2</sup> 65歲後基金 <sup>2</sup> (without de-risking nature 沒有風險降低特性)	Mixed Assets Fund 混合資產基金	FMF	%
Core Accumulation Fund <sup>2</sup> 核心累積基金 <sup>2</sup> (without de-risking nature 沒有風險降低特性)	Mixed Assets Fund 混合資產基金	SGF	%
Stable Fund 平穩基金	Mixed Assets Fund 混合資產基金	SBF	%
Balanced Fund 均衡基金	Mixed Assets Fund 混合資產基金	BLF	%
Growth Fund 增長基金	Mixed Assets Fund 混合資產基金	GRF	%
Global Equity Fund 環球股票基金	Equity Fund 股票基金	GEF	%
North American Equity Fund 北美股票基金	Equity Fund 股票基金	NAEF	%
European Equity Fund 歐洲股票基金	Equity Fund 股票基金	EUEF	%
Asia Pacific Equity Fund 亞太股票基金	Equity Fund 股票基金	ANEF	%
Hong Kong and Chinese Equity Fund 中港股票基金	Equity Fund 股票基金	HKEF	%
Chinese Equity Fund 中國股票基金	Equity Fund 股票基金	CNEF	%
ValueChoice Balanced Fund 智優逸均衡基金	Mixed Assets Fund 混合資產基金	VBLF	%
ValueChoice North America Equity Tracker Fund 智優逸北美股票追蹤指數基金	Equity Fund 股票基金	VUEF	%
ValueChoice Europe Equity Tracker Fund 智優逸歐洲股票追蹤指數基金	Equity Fund 股票基金	VEEF	%
ValueChoice Asia Pacific Equity Tracker Fund 智優逸亞太股票追蹤指數基金	Equity Fund 股票基金	VAEF	%
Hang Seng China Enterprises Index Tracking Fund 恒生中國企業指數基金	Equity Fund 股票基金	HSHF	%
Hang Seng Index Tracking Fund 恒指基金	Equity Fund 股票基金	HSIF	%
Total 總和			100%

<sup>2</sup> If you choose to invest in the Core Accumulation Fund and/or the Age 65 Plus Fund (as a standalone investment fund rather than as part of the DIS), those investments will not be subject to the de-risking process. 若你選擇投資於核心累積基金及／或65歲後基金(作為單獨投資基金而非「預設投資策略」)，該等投資將不會遵從降低風險程序。

### C. Contribution Redirection 重新分配新供款

**Completing this section will change the investment allocation of your future contributions and accrued benefits transferred from another Registered Scheme only. The investment allocation of your existing investments will remain unchanged. 本部分的指示將只更改未來供款及轉移自另一註冊計劃的累算權益的投資分布。現有投資的投資分布將維持不變。**

- This section is only applicable if your current investment mandate is 'Own investment option'.** 此部分只適用於如你現時的投資選擇是「自選投資組合」。
- By selecting to change only the investment mandate of your future contributions and accrued benefits transferred from another Registered Scheme, you also confirm to leave the investment allocation on existing investments remain unchanged. 透過此部分選擇更改未來供款及轉移自另一註冊計劃的累算權益的投資選擇，你同時亦確認現有投資的投資分布會維持不變。
- The investment allocation percentages should be in whole numbers (e.g. 50% not 50.5%) and the total should be 100%. Otherwise, the instruction cannot be effected. 投資分布百分比必須為整數(例如：須為50%而非50.5%)及其總和必須為100%。否則，此項指示不能生效。

#### Own investment option 自選投資組合

Name of Constituent Fund 成分基金名稱	Type of fund 基金類別	Fund code 基金代號	Investment allocation percentage 投資分布百分比 (Please counter-sign for any amendments made. 如有任何更 改，請在旁加簽作實。)
MPF Conservative Fund 強積金保守基金	Money Market Fund 貨幣市場基金	CPF	%
Global Bond Fund 環球債券基金	Bond Fund 債券基金	GBF	%
Guaranteed Fund 保證基金	Guaranteed Fund 保證基金	GTF	%
Age 65 Plus Fund <sup>2</sup> 65歲後基金 <sup>2</sup> (without de-risking nature 沒有風險降低特性)	Mixed Assets Fund 混合資產基金	FMF	%
Core Accumulation Fund <sup>2</sup> 核心累積基金 <sup>2</sup> (without de-risking nature 沒有風險降低特性)	Mixed Assets Fund 混合資產基金	SGF	%
Stable Fund 平穩基金	Mixed Assets Fund 混合資產基金	SBF	%
Balanced Fund 均衡基金	Mixed Assets Fund 混合資產基金	BLF	%
Growth Fund 增長基金	Mixed Assets Fund 混合資產基金	GRF	%
Global Equity Fund 環球股票基金	Equity Fund 股票基金	GEF	%
North American Equity Fund 北美股票基金	Equity Fund 股票基金	NAEF	%
European Equity Fund 歐洲股票基金	Equity Fund 股票基金	EUEF	%
Asia Pacific Equity Fund 亞太股票基金	Equity Fund 股票基金	ANEF	%
Hong Kong and Chinese Equity Fund 中港股票基金	Equity Fund 股票基金	HKEF	%
Chinese Equity Fund 中國股票基金	Equity Fund 股票基金	CNEF	%
ValueChoice Balanced Fund 智優逸均衡基金	Mixed Assets Fund 混合資產基金	VBLF	%
ValueChoice North America Equity Tracker Fund 智優逸北美股票追蹤指數基金	Equity Fund 股票基金	VUEF	%
ValueChoice Europe Equity Tracker Fund 智優逸歐洲股票追蹤指數基金	Equity Fund 股票基金	VEEF	%
ValueChoice Asia Pacific Equity Tracker Fund 智優逸亞太股票追蹤指數基金	Equity Fund 股票基金	VAEF	%
Hang Seng China Enterprises Index Tracking Fund 恒生中國企業指數基金	Equity Fund 股票基金	HSHF	%
Hang Seng Index Tracking Fund 恒指基金	Equity Fund 股票基金	HSIF	%
Total 總和			100%

<sup>2</sup> If you choose to invest in the Core Accumulation Fund and/or the Age 65 Plus Fund (as a standalone investment fund rather than as part of the DIS), those investments will not be subject to the de-risking process. 若你選擇投資於核心累積基金及/或65歲後基金(作為單獨投資基金而非「預設投資策略」)，該等投資將不會遵從降低風險程序。

## D. Asset Switch of Existing Balance 現有結餘資產調配

**Completing this section will change the investment allocation of your existing investments only. The investment allocation of your future contributions and accrued benefits transferred from another Registered Scheme will remain unchanged. 本部分的指示將只更改現有投資的投資分布。未來供款及轉移自另一註冊計劃的累算權益的投資分布將維持不變。**

- Please tick ✓ the appropriate box. 請於適當的方格內加上「✓」號。
- 'Percentage to be redeemed' means the percentage of your current units holding of a fund you wish to sell. You can choose to sell units from more than one fund. 「兌現的百分比」指你欲沽出現時所持有的基金單位之百分比。你可選擇沽出多於一項基金的單位。
- 'Allocation percentage of redeemed amount' means using the dollar value you obtained from selling your units to purchase other funds. 「所兌現的資金之投資百分比」指你運用沽出單位所得的資金購入其他基金。
- If you elect to switch funds out of the Guaranteed Fund, the guarantee will not apply, unless you reach retirement age or normal retirement date or reaching early retirement date that you will be entitled to the greater of actual balance or the guaranteed balance in respect of the amount to be switched out. 如你選擇由保證基金轉換至其他基金，有關保證將不適用，除非你到達退休年齡或正常退休日或到達提早退休日，你將會獲得就轉出金額而言的實際結存或保證結存中的較高者。
- All percentages should be in whole numbers (e.g. 50% not 50.5%) and the total allocation percentage of redeemed amount should be 100%. Otherwise, the instruction cannot be effected. 所有百分比必須為整數(例如：須為50%而非50.5%)及所兌現的資金之投資百分比總和必須為100%。否則，此項指示不能生效。
- By selecting to change only the investment allocation on existing investments, you also confirm to leave the investment mandate of your future contributions and accrued benefits transferred from another Registered Scheme remain unchanged. 透過此部分選擇更改現有投資的投資分布，你同時亦確認未來供款及轉移自另一註冊計劃的累算權益的投資選擇會維持不變。

Name of Constituent Fund 投資基金名稱		Type of fund 基金類別	Fund code 基金代號	Percentage to be redeemed 兌現的百分比	Allocation percentage of redeemed amount 所兌現的資金之投資百分比
(Please counter-sign for any amendments made. 如有任何更改，請在旁加簽作實。)					
DIS 「預設投資策略」	Core Accumulation Fund 核心累積基金 (with de-risking nature 附有風險降低特性)	Mixed Assets Fund 混合資產基金	CAF	<input type="checkbox"/> [ 100 ] %	N/A 不適用
	Age 65 Plus Fund 65歲後基金 (with de-risking nature 附有風險降低特性)	Mixed Assets Fund 混合資產基金	APF	<p><b>Only applicable if your future investment is invested in Constituent Fund(s) rather than the DIS and you wish to switch out all the accrued benefits currently invested in the DIS to other Constituent Fund(s).</b> 此部分只適用於如你的未來投資是投資於成分基金而非「預設投資策略」及你欲轉出現時投資在「預設投資策略」內的全數累算權益至其他成分基金。</p>	
	MPF Conservative Fund 強積金保守基金	Money Market Fund 貨幣市場基金	CPF	%	%
	Global Bond Fund 環球債券基金	Bond Fund 債券基金	GBF	%	%
	Guaranteed Fund 保證基金	Guaranteed Fund 保證基金	GTF	%	%
	Age 65 Plus Fund <sup>2</sup> 65歲後基金 <sup>2</sup> (without de-risking nature 沒有風險降低特性)	Mixed Assets Fund 混合資產基金	FMF	%	%
	Core Accumulation Fund <sup>2</sup> 核心累積基金 <sup>2</sup> (without de-risking nature 沒有風險降低特性)	Mixed Assets Fund 混合資產基金	SGF	%	%
	Stable Fund 平穩基金	Mixed Assets Fund 混合資產基金	SBF	%	%
	Balanced Fund 均衡基金	Mixed Assets Fund 混合資產基金	BLF	%	%
	Growth Fund 增長基金	Mixed Assets Fund 混合資產基金	GRF	%	%
	Global Equity Fund 環球股票基金	Equity Fund 股票基金	GEF	%	%
	North American Equity Fund 北美股票基金	Equity Fund 股票基金	NAEF	%	%
	European Equity Fund 歐洲股票基金	Equity Fund 股票基金	EUEF	%	%
	Asia Pacific Equity Fund 亞太股票基金	Equity Fund 股票基金	ANEF	%	%
	Hong Kong and Chinese Equity Fund 中港股票基金	Equity Fund 股票基金	HKEF	%	%
	Chinese Equity Fund 中國股票基金	Equity Fund 股票基金	CNEF	%	%
	ValueChoice Balanced Fund 智優逸均衡基金	Mixed Assets Fund 混合資產基金	VBLF	%	%
	ValueChoice North America Equity Tracker Fund 智優逸北美股票追蹤指數基金	Equity Fund 股票基金	VUEF	%	%
	ValueChoice Europe Equity Tracker Fund 智優逸歐洲股票追蹤指數基金	Equity Fund 股票基金	VEEF	%	%
	ValueChoice Asia Pacific Equity Tracker Fund 智優逸亞太股票追蹤指數基金	Equity Fund 股票基金	VAEF	%	%
	Hang Seng China Enterprises Index Tracking Fund 恒生中國企業指數基金	Equity Fund 股票基金	HSHF	%	%
	Hang Seng Index Tracking Fund 恒指基金	Equity Fund 股票基金	HSIF	%	%
Total 總和					100%

<sup>2</sup> If you choose to invest in the Core Accumulation Fund and/or the Age 65 Plus Fund (as a standalone investment fund rather than as part of the DIS), those investments will not be subject to the de-risking process. 若你選擇投資於核心累積基金及／或65歲後基金(作為單獨投資基金而非「預設投資策略」)，該等投資將不會遵從降低風險程序。

## E. Exit the DIS 離開「預設投資策略」

Completing this section will exit you from the DIS 本部分的指示將離開「預設投資策略」  
(This option is only applicable if your current investment mandate is the 'DIS'. 此選擇只適用於如你現時的投資選擇是「預設投資策略」。)

If you choose to exit the DIS, all of your existing investments, future contributions and accrued benefits transferred from another Registered Scheme will invest per the investment allocation immediately before you exit the DIS. For the avoidance of doubt, in such case, no subsequent re-balancing or de-risking of the investment allocation will be done with regard to existing investments, future contributions and accrued benefits transferred from another Registered Scheme. 如你選擇離開「預設投資策略」，即所有現有投資、未來供款及轉移自另一註冊計劃的累算權益，將按你緊接離開「預設投資策略」前的投資分配作投資。為免混淆，在此情況下，將不會再就現有投資、未來供款及轉移自另一註冊計劃的累算權益重新調整比重或降低風險。

Please tick ✓ the appropriate box. 請於適當的方格內加上「✓」號。

Exit the DIS 離開「預設投資策略」

## F. Declaration and authorisation 聲明及授權書

By signing this form, I 在簽署本表格後，本人

- for portfolio rebalance, understand and agree that all existing investments, future contributions (including Flexi-Contributions) and accrued benefits transferred from another Registered Scheme under an MPF account will be rebalanced and invested according to the investment allocation specified in Section B of this form, and/or 就重組投資組合，明白及同意強積金賬戶內所有現有投資、未來供款(包括靈活供款)及轉移自另一註冊計劃的累算權益將根據本表格B部所填寫的投資分布作出重組及投資，及／或
- for contribution redirection, understand and agree that all future contributions (including Flexi-Contributions) and accrued benefits transferred from another Registered Scheme under an MPF account will be allocated and invested according to the investment allocation specified in Section C of this form, and/or 就重新分配新供款，明白及同意強積金賬戶內所有未來供款(包括靈活供款)及轉移自另一註冊計劃的累算權益將根據本表格C部所填寫的投資分布作出分配及投資，及／或
- for asset switch of existing balance, understand and agree that the existing investments under an MPF account will be switched out and invested according to the investment allocation specified in Section D of this form, and/or 就現有結餘資產調配，明白及同意強積金賬戶內的現有投資將根據本表格D部所填寫的投資分布作出調配及投資，及／或
- for exit the DIS, understand and agree that all existing investments, future contributions (including Flexi-Contributions) and accrued benefits transferred from another Registered Scheme under an MPF account will be invested as specified in Section E of this form. 就離開「預設投資策略」，明白及同意強積金賬戶內所有現有投資、未來供款(包括靈活供款)及轉移自另一註冊計劃的累算權益將根據本表格E部所填寫的作出投資。
- declare I have read and understood the MPF Scheme Brochure. 謹此聲明已閱讀和明白強積金計劃說明書的內容。
- have read and understood the full details of this form (including the Notes on this form) and agree to abide by the rules stated herein. 已細閱及明白此表格內的所有內容(包括此表格上的注意部分)，並同意遵守此述的規則。

Signature 簽署

**X**

(This signature must be the same as your previous specimen submitted to us. Otherwise, this form may not be processed. 此簽名須與你之前遞交予我們的式樣相同，否則本表格可能不獲處理。)

Date 日期

# How it works 如何運作 – De-risking of the DIS 「預設投資策略」的降低風險機制

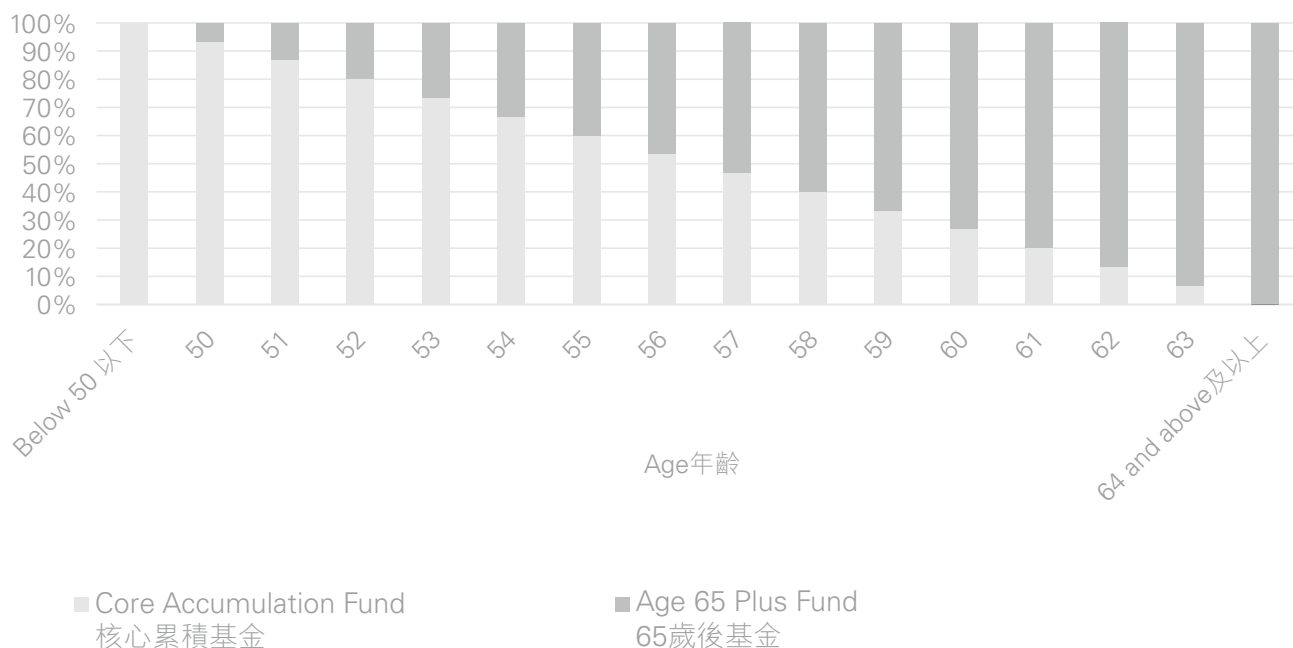
## DIS De-risking Table 「預設投資策略」降低風險列表

Age 年齡	Core Accumulation Fund 核心累積基金	Age 65 Plus Fund 65歲後基金
Below 50 以下	100.0%	0.0%
50	93.3%	6.7%
51	86.7%	13.3%
52	80.0%	20.0%
53	73.3%	26.7%
54	66.7%	33.3%
55	60.0%	40.0%
56	53.3%	46.7%
57	46.7%	53.3%
58	40.0%	60.0%
59	33.3%	66.7%
60	26.7%	73.3%
61	20.0%	80.0%
62	13.3%	86.7%
63	6.7%	93.3%
64 and above 及以上	0.0%	100.0%

Note 注意：

The above allocation between the Core Accumulation Fund and the Age 65 Plus Fund is made at the point of annual de-risking and the proportion of the Core Accumulation Fund and the Age 65 Plus Fund in the DIS portfolio may vary during the year due to market fluctuations. 上表列明在每年降低風險一刻時所採用於核心累積基金與65歲後基金之間的配置，一年當中「預設投資策略」組合內核心累積基金與65歲後基金的比例或會因市場波動而有所不同。

Investment Ratio  
投資比例



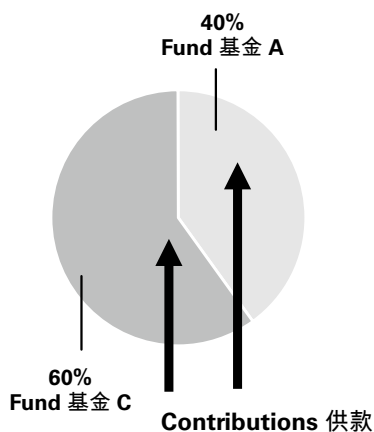


# How it works 如何運作 – Portfolio Rebalance 重組投資組合

Using existing funds to sell and then buy other funds. Here is an example:  
沽出現有的基金，然後買入其他基金。請參閱以下例子：

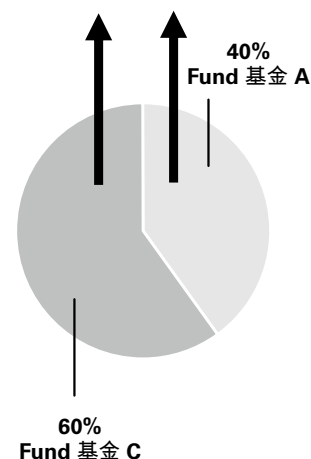
## 1 Existing 現時

Your existing asset allocation  
你的現有資產分布



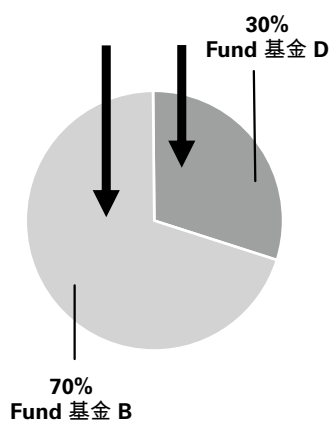
## 2 Sell 沽出

SELL existing funds  
沽出現有的基金



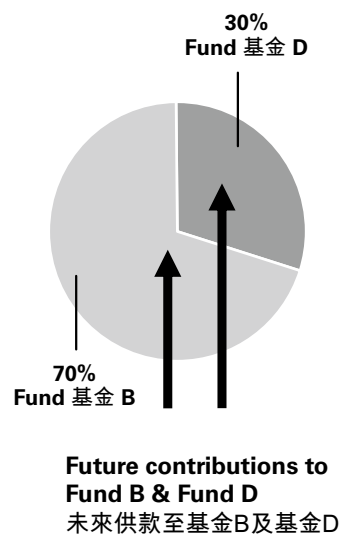
## 3 Buy 買入

BUY new funds with units sold from your other funds  
利用由其他基金沽出的單位來買入新基金



## 4 Result 結果

New Funds  
新基金



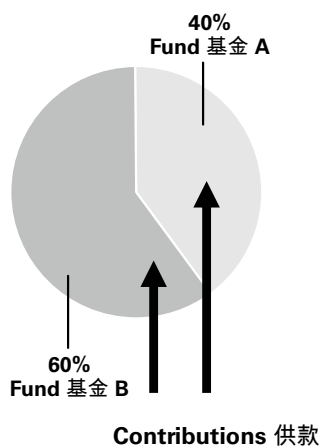
■ Fund 基金A    ■ Fund 基金B  
■ Fund 基金C    ■ Fund 基金D

# How it works 如何運作 – Contribution Redirection 重新分配新供款

Using future contributions to buy other funds. Here is an example:  
利用未來供款買入其他基金。請參閱以下例子：

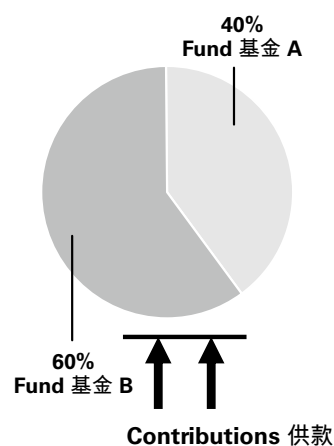
## 1 Existing 現時

Your existing asset allocation  
你的現有資產分布



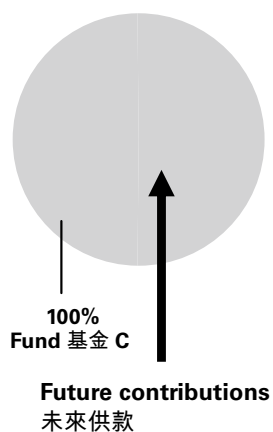
## 2 Stop 停止

STOP Contributions into existing funds  
停止向現時的基金供款



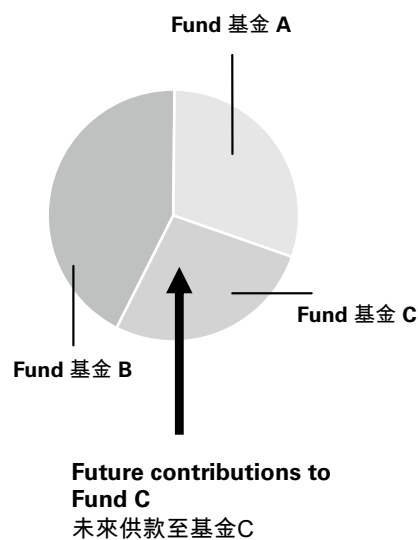
## 3 Buy 買入

BUY new funds with future contributions  
利用未來供款買入新基金



## 4 Result 結果

Future contributions is now redirected to the new funds  
未來供款會被分配到新基金



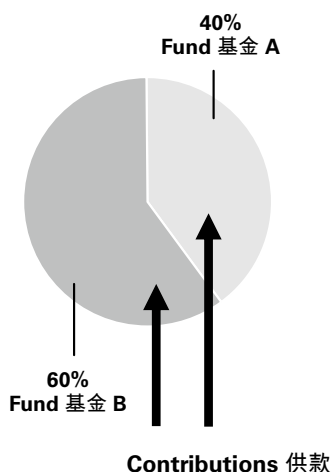
■ Fund 基金A    ■ Fund 基金B  
■ Fund 基金C

# How it works 如何運作 – Asset Switch 資產調配

You can sell some existing units from your funds and buy units from other funds. Here is an example:  
你可以從你持有的基金沽出部分的單位，然後買入其他基金。請參閱以下例子：

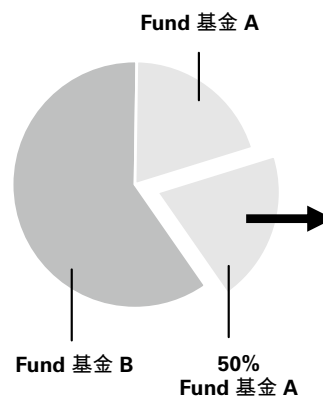
## 1 Existing 現時

Your existing asset allocation  
你的現有資產分布



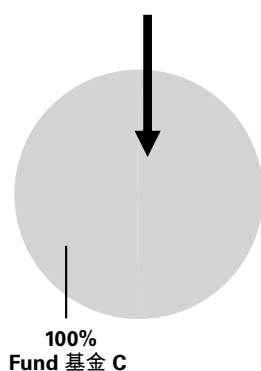
## 2 Switch Out 轉出

SELL a percentage of your fund  
沽出部分基金



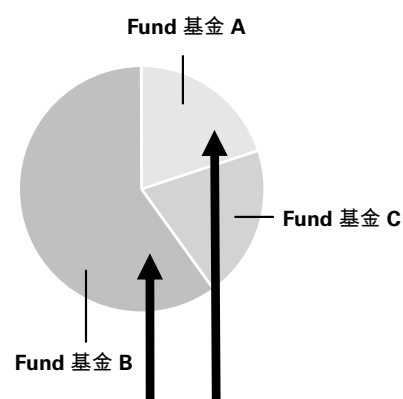
## 3 Switch In 轉入

Use the sold portion to BUY new funds (should be 100% in total)  
利用已沽出的基金價值買入新基金 (總和必須為100%)



## 4 Result 結果

You now have 3 funds  
你現時持有 3 種基金



Future contributions to Fund A & Fund B  
未來供款至基金 A 及基金 B

■ Fund 基金A    ■ Fund 基金B  
■ Fund 基金C