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BEA (MPF) Value Scheme
東亞(強積金)享惠計劃
Special Voluntary Contribution Account (SVC)
特別自願性供款賬戶

Member – Change of Mandate to Invest Contribution / Fund Switching Instruction
成員 – 更改投資授權書 / 基金轉換指示

- (i) Please read the MPF Scheme Brochure of the BEA (MPF) Value Scheme (the “Scheme”) carefully before completing this Form.
填寫此表格前，請先細閱東亞(強積金)享惠計劃(「本計劃」)的強積金計劃說明書。
- (ii) This Form must be completed by Member. Please use BLOCK LETTERS for completion and “✓” where applicable.
本表格必須由成員填寫。請以正楷填寫並在適當之方格內加上「✓」號。
- (iii) Upon completion of this Form, please fax to 3608 6003 or mail to MPF Administration Centre, 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong. Under normal circumstances, form received by BEA MPF Administration Centre by fax before 4:00 p.m. on business day will be processed on the same business day and the date of fund price for fund dealing is next business day. If we receive your valid fund switching instructions by fax at or after 4:00 p.m., it will be processed on the next business day and the date of fund price for fund dealing is the following business day after the processing day. For any enquiries, you can call the BEA (MPF) Hotline on 2211 1777 (Operated by Bank of East Asia (Trustees) Limited) or send an email to BEAMPF@hkbea.com.
填妥本表格後，請傳真至3608 6003或寄回：香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓·強制性公積金行政中心。在一般情況下，凡於營業日下午四時前強制性公積金行政中心以傳真收到之表格將於同一個營業日處理，而基金買賣所用的基金價格日為下一個營業日。如在下午四時或之後以傳真收到有效的基金轉換指示，則有關指示將於下一個營業日處理，而基金買賣所用的基金價格日為處理日後的下一個營業日。如有查詢，歡迎致電東亞(強積金)熱線：2211 1777(由東亞銀行(信託)有限公司運作)或電郵至BEAMPF@hkbea.com。
- (iv) Your change of mandate to invest contribution / fund switching instruction may be postponed due to reasons including but not limited to: (i) your MPF account is in the process of transfer-out assets to other scheme(s), annual de-risking between Default Investment Strategy funds, partial claim or withdraw MPF accrued benefits, transfer fund unit(s) from or to other account(s); (ii) multiple change of mandate to invest contribution / fund switching instructions are received within the same day; or (iii) a previous change of mandate to invest contribution / fund switching instruction has not yet been completed (collectively, “the circumstances”). Your change of mandate to invest contribution / fund switching instruction will be processed as soon as possible after the completion or clarification of the above circumstances (if any). However, Bank of East Asia (Trustees) Limited shall not be liable for any delay. For any enquiries, please contact the BEA (MPF) Hotline on 2211 1777 (Operated by Bank of East Asia (Trustees) Limited).
你的更改投資授權書/基金轉換指示或會因以下原因延遲，包括但不限於：(i)你的強積金賬戶正在進行轉出資產投資至其他計劃、預設投資策略基金之間的年度風險降低、部分強積金累算權益的申索或提取或由另一個賬戶之基金單位轉移；(ii)於同一日進行多於一次更改投資授權書/基金轉換指示；(iii)上一次更改投資授權書/基金轉換指示尚未完成(統稱為「情況」)。在完成或釐清上述之情況(如適用)後，我們會盡快處理你的更改投資授權書/基金轉換指示。如有延誤，東亞銀行(信託)有限公司恕不負責。如有查詢，請致電東亞(強積金)熱線：2211 1777(由東亞銀行(信託)有限公司運作)。
- (v) Please note that if contribution and/or transfer-in assets are in progress on the date that the fund switching instruction is under processing, the involved fund units transaction will not be executed in this fund switching instruction. Bank of East Asia (Trustees) Limited shall not be liable for any loss.
請注意，如在基金轉換指示當日有任何供款及/或轉入資產投資仍在進行中，所涉及的基金單位交易將不會在此基金轉換指示內執行。東亞銀行(信託)有限公司恕不負責任何損失。
- (vi) If more than one instruction are received on a single day, we have the sole discretion to determine the priority in dealing with such instructions.
如客戶在同一個工作天內提交多於一份書面指示，本中心可全權酌情決定處理該等指示之先後次序。
- (vii) Members 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.
成員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。
- (viii) After your change request is completed, we shall send the confirmation letter to you. Please examine and report any error found immediately. In the absence of any objection within 10 days from the issuance date, that confirmation shall be conclusive and binding upon you and you shall be deemed to have agreed to waive any right to raise any objection or pursue any remedy against Bank of East Asia (Trustees) Limited.
當更改投資組合/基金轉換指示獲接納後，本中心將會寄出更改投資確認書/投資轉換表。請細閱有關資料，如與閣下指示不符，請馬上作出更改。如於投資確認書/投資轉換表發出後10天內閣下仍未有作出任何反對，此確認書將當作最終並對閣下具約束力，而閣下將被視作已放棄向東亞銀行(信託)有限公司提出任何反對或追討任何補償的權利。

Important Notes for Default Investment Strategy (“DIS”) 有關預設投資策略的重要資料

DIS is a ready-made investment arrangement mainly designed for those members who are not interested or do not wish to make a fund choice, and is also available as an investment choice itself, for members who find it suitable for their own circumstances.

The DIS of the Scheme is not a fund – it is a strategy that uses two constituent funds, i.e. the BEA Core Accumulation Fund (the “Core Accumulation Fund”) and BEA Age 65 Plus Fund (the “Age 65 Plus Fund”) to automatically reduce the risk exposure as the member approaches retirement age. Core Accumulation Fund will invest around 60% in higher risk assets (higher risk assets generally means equities or similar investments) whereas the Age 65 Plus Fund will invest around 20% in higher risk assets. Switching of the existing accrued benefits among Core Accumulation Fund and Age 65 Plus Fund will be automatically carried out each year on a member’s birthday and according to the allocation percentages as shown in the DIS de-risking table. For further details, including the product features, de-risking mechanism and table, fees and charges, investment rules and procedures, and the risk factors involved, please refer to the MPF Scheme Brochure of the Scheme.

預設投資策略是一項主要為無意或不希望作出基金選擇的成員而設的現成投資安排。成員若認為預設投資策略適合自身情況，亦可把預設投資策略作為投資選擇。本計劃的預設投資策略並非基金，而是一種透過使用2個成分基金，即東亞核心累積基金(「核心累積基金」)及東亞65歲後基金(「65歲後基金」)，自動在成員逐步達到退休年齡的不同時候降低風險的策略。核心累積基金將其資產淨值中約60%投資於風險較高的投資產品(風險較高的投資產品一般指股票或類似的投資項目)，而65歲後基金則將投資約20%於風險較高的投資產品。核心累積基金及65歲後基金之間的現有累算權益轉換將於成員每年生日當日，根據預設投資策略風險降低表中載明之分配比率自動進行。有關詳情，包括產品特點、風險降低機制及列表、收費、投資規則與程序，及所涉及的風險因素，請參閱本計劃的強積金計劃說明書。

If one or more of the specified instructions (including but not limited to subscription, redemption, switching or withdrawal instructions) are being received by Bank of East Asia (Trustees) Limited prior to or on the annual date of de-risking and being processed on that date, the annual de-risking may be deferred and will only take place after completion of these specified instructions.

如東亞銀行(信託)有限公司於年度風險降低日當日或之前接獲一份或多份詳細指示(包括但不限於認購、贖回、轉換或提取指示)，且該指示於當日得到處理，則年度風險降低或會延遲，且僅待上述詳細指示完成後才會進行。

Sponsor: The Bank of East Asia, Limited
保薦人：東亞銀行有限公司

Trustee, Custodian and Administrator: Bank of East Asia (Trustees) Limited
受託人、保管人及管理人：東亞銀行(信託)有限公司

Website : www.hkbea.com
網址

Email : BEAMPF@hkbea.com
電郵

BEA (MPF) Hotline : 2211 1777
東亞(強積金)熱線 : 2211 1777
(Operated by Bank of East Asia (Trustees) Limited)
(由東亞銀行(信託)有限公司運作)

Fax no. : 3608 6003
傳真號碼

Part I 第一部分		Details of Member 成員資料	
Name in English (same as HKID Card / Passport) 英文姓名 (與香港身份證 / 護照相同)			
Name in Chinese 中文姓名			
HKID Card No. 香港身份證號碼		Passport No. (ONLY for member without HKID Card) 護照號碼 (本欄僅供沒有香港身份證的成員填寫)	
Mobile Phone / Day Time Contact No. 手提電話 / 日間聯絡電話號碼		Email Address (if any) 電郵地址 (如有)	
SVC 特別自願性供款賬戶		V S V 8 0 0 0 0 0 0 0 3 3 3 - 0 0 0	
		Member No.	
<input type="checkbox"/> Change of Mandate to Invest Contribution* (change of investment choice for future contribution) → Please complete Part II 更改投資授權書* (更改未來供款的投資選擇) → 請填寫第二部分			
<input type="checkbox"/> Fund Switching Instruction* (transfer existing accrued benefits to other funds) → Please complete Part III 基金轉換指示* (現有資產結存轉換至其他基金) → 請填寫第三部分			
<p>* If you wish to switch out of the DIS, you need to submit both (1) change of mandate to invest contribution; and (2) fund switching instruction, to change all DIS to non-DIS funds. Please fill in both Part II and III of this form.</p> <p>* 如欲退出預設投資策略，你需要同時提交 (1) 更改投資授權書；以及 (2) 基金轉換指示，將預設投資策略全數更改為非預設投資策略的基金。請填寫本表格第二及第三部分。</p>			

Part II 第二部分		Change of Investment Choice* (Apply to future contributions) 更改投資組合* (適用於未來供款)		
<p>Completing this part of Form will change the investment choice for all future contributions only. The investment choice for your existing accrued benefits will remain unchanged. 本部分的指示將只更改所有未來供款的投資選擇。現有結存的投資選擇則將維持不變。</p>				
<p>Please indicate your choice by "✓" the box of A or fill in your investment allocation percentage in B. 請於A項之方格內加上「✓」號，或於B項填寫你的投資分配百分比。</p>				
<input type="checkbox"/> A. 100 % change to Default Investment Strategy ("DIS") 全數更改至預設投資策略				
OR <input type="checkbox"/> B. 100 % change to Non-DIS (Other constituent funds)* 全數更改至非預設投資策略 (其他成分基金) + The allocation in any fund must be in a multiple of 10% and the total allocation percentage must be 100%. If the total investment allocation is less than or exceeds 100%, or the investment allocation is not in a multiple of 10%, or not legible and we are unable to process, then your instruction indicated in this part cannot be effected. 在任何基金中投資額所佔的百分比必須為 10% 或其倍數及投資百分比總計必須為 100% 。 如投資額總計少於或多於 100%，或投資分配百分比並非 10% 或其倍數，或未能清晰顯示而不能處理，你於本部分作出的指示將不能生效。				
Example 例子	Name of Fund 基金名稱		Fund Code 基金代號	Investment allocation percentage 投資分配百分比
	BEA Growth Fund 東亞增長基金		VGRF	1 0 %
	BEA Balanced Fund 東亞均衡基金		VBAF	9 0 %

Part II Change of Investment Choice* (Cont.)
第二部分 更改投資組合* (續)

Name of Fund 基金名稱	Fund Code 基金代號	Investment allocation percentage 投資分配百分比
BEA Growth Fund 東亞增長基金	VGRF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
BEA Balanced Fund 東亞均衡基金	VBAF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
BEA Stable Fund 東亞平穩基金	VSTF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
BEA Global Equity Fund 東亞環球股票基金	VGEF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
BEA Asian Equity Fund 東亞亞洲股票基金	VAEF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
BEA Greater China Equity Fund 東亞大中華股票基金	VGCF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	VHTF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
BEA Global Bond Fund 東亞環球債券基金	VGBF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
BEA MPF Conservative Fund^ 東亞強積金保守基金^	VMCF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
BEA Core Accumulation Fund* 東亞核心累積基金*	VCAF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
BEA Age 65 Plus Fund* 東亞65歲後基金*	VAPF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
Total 總計		100 %

Part III Switching Instruction* (Apply to existing accrued benefits to other funds)
第三部分 轉換指示* (適用於現有資產結存轉換至其他基金)

Completing this part of Form will change the investment choice for your existing accrued benefits only. The investment choice for future contributions will remain unchanged.
本部分的指示將只更改現有結存的投資選擇。未來供款的投資選擇則將維持不變。

The allocation in any fund must be in **a multiple of 10% and the total allocation percentage must be 100%**.
 If the total investment allocation is less than or exceeds 100%, or the investment allocation is not in a multiple of 10%, or not legible and we are unable to process, then your instruction indicated in this part cannot be effected.

在任何基金中投資額所佔的百分比必須為**10%或其倍數及投資百分比總計必須為100%**。
 如投資額總計少於或多於100%，或投資分配百分比並非10%或其倍數，或未能清晰顯示而不能處理，你於本部分作出的指示將不能生效。

Name of Fund 基金名稱	DIS / Fund Code 預設投資策略 / 基金代號	Investment allocation percentage 投資分配百分比		
		Switch from 贖回	Switch to 認購	
Default Investment Strategy* (with de-risking based on age) 預設投資策略* (隨年齡降低風險)	DIS	<input type="checkbox"/> 100%+ ; or 或	<input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VGRF
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VBAF
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VSTF
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VGEF
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VAEF
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VGCF
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VHTF
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VGBF
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VMCF
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VCAF*
				<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 % VAPF*
				Total 總計 : 100%

Part III Switching Instruction* (Cont.)
第三部分 轉換指示* (續)

Name of Fund 基金名稱	Fund Code 基金代號	Investment allocation percentage 投資分配百分比	
		Switch from 贖回	Switch to 認購
BEA Growth Fund 東亞增長基金	VGRF	□ □ 0 %	<input type="checkbox"/> 100% DIS ; or 或 <input type="checkbox"/> 0 % VBAF <input type="checkbox"/> 0 % VSTF <input type="checkbox"/> 0 % VGEF <input type="checkbox"/> 0 % VAEF <input type="checkbox"/> 0 % VGCF <input type="checkbox"/> 0 % VHTF <input type="checkbox"/> 0 % VGBF <input type="checkbox"/> 0 % VMCF <input type="checkbox"/> 0 % VCAF* <input type="checkbox"/> 0 % VAPF* Total總計 : 100%
BEA Balanced Fund 東亞均衡基金	VBAF	□ □ 0 %	<input type="checkbox"/> 100% DIS ; or 或 <input type="checkbox"/> 0 % VGRF <input type="checkbox"/> 0 % VSTF <input type="checkbox"/> 0 % VGEF <input type="checkbox"/> 0 % VAEF <input type="checkbox"/> 0 % VGCF <input type="checkbox"/> 0 % VHTF <input type="checkbox"/> 0 % VGBF <input type="checkbox"/> 0 % VMCF <input type="checkbox"/> 0 % VCAF* <input type="checkbox"/> 0 % VAPF* Total總計 : 100%
BEA Stable Fund 東亞平穩基金	VSTF	□ □ 0 %	<input type="checkbox"/> 100% DIS ; or 或 <input type="checkbox"/> 0 % VGRF <input type="checkbox"/> 0 % VBAF <input type="checkbox"/> 0 % VGEF <input type="checkbox"/> 0 % VAEF <input type="checkbox"/> 0 % VGCF <input type="checkbox"/> 0 % VHTF <input type="checkbox"/> 0 % VGBF <input type="checkbox"/> 0 % VMCF <input type="checkbox"/> 0 % VCAF* <input type="checkbox"/> 0 % VAPF* Total總計 : 100%
BEA Global Equity Fund 東亞環球股票基金	VGEF	□ □ 0 %	<input type="checkbox"/> 100% DIS ; or 或 <input type="checkbox"/> 0 % VGRF <input type="checkbox"/> 0 % VBAF <input type="checkbox"/> 0 % VSTF <input type="checkbox"/> 0 % VAEF <input type="checkbox"/> 0 % VGCF <input type="checkbox"/> 0 % VHTF <input type="checkbox"/> 0 % VGBF <input type="checkbox"/> 0 % VMCF <input type="checkbox"/> 0 % VCAF* <input type="checkbox"/> 0 % VAPF* Total總計 : 100%
BEA Asian Equity Fund 東亞亞洲股票基金	VAEF	□ □ 0 %	<input type="checkbox"/> 100% DIS ; or 或 <input type="checkbox"/> 0 % VGRF <input type="checkbox"/> 0 % VBAF <input type="checkbox"/> 0 % VSTF <input type="checkbox"/> 0 % VGEF <input type="checkbox"/> 0 % VGCF <input type="checkbox"/> 0 % VHTF <input type="checkbox"/> 0 % VGBF <input type="checkbox"/> 0 % VMCF <input type="checkbox"/> 0 % VCAF* <input type="checkbox"/> 0 % VAPF* Total總計 : 100%

Part III Switching Instruction* (Cont.)
第三部分 轉換指示* (續)

Name of Fund 基金名稱	Fund Code 基金代號	Investment allocation percentage 投資分配百分比	
		Switch from 贖回	Switch to 認購
BEA Greater China Equity Fund 東亞大中華股票基金	VGCF	□ □ 0 %	<input type="checkbox"/> 100% DIS ; or 或 <input type="checkbox"/> □ 0 % VGRF <input type="checkbox"/> □ 0 % VBAF <input type="checkbox"/> □ 0 % VSTF <input type="checkbox"/> □ 0 % VGEF <input type="checkbox"/> □ 0 % VAEF <input type="checkbox"/> □ 0 % VHTF <input type="checkbox"/> □ 0 % VGCF <input type="checkbox"/> □ 0 % VGBF <input type="checkbox"/> □ 0 % VMCF <input type="checkbox"/> □ 0 % VCAF* <input type="checkbox"/> □ 0 % VAPF* Total總計 : 100%
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	VHTF	□ □ 0 %	<input type="checkbox"/> 100% DIS ; or 或 <input type="checkbox"/> □ 0 % VGRF <input type="checkbox"/> □ 0 % VBAF <input type="checkbox"/> □ 0 % VSTF <input type="checkbox"/> □ 0 % VGEF <input type="checkbox"/> □ 0 % VAEF <input type="checkbox"/> □ 0 % VGCF <input type="checkbox"/> □ 0 % VGBF <input type="checkbox"/> □ 0 % VMCF <input type="checkbox"/> □ 0 % VCAF* <input type="checkbox"/> □ 0 % VAPF* Total總計 : 100%
BEA Global Bond Fund 東亞環球債券基金	VGBF	□ □ 0 %	<input type="checkbox"/> 100% DIS ; or 或 <input type="checkbox"/> □ 0 % VGRF <input type="checkbox"/> □ 0 % VBAF <input type="checkbox"/> □ 0 % VSTF <input type="checkbox"/> □ 0 % VGEF <input type="checkbox"/> □ 0 % VAEF <input type="checkbox"/> □ 0 % VGCF <input type="checkbox"/> □ 0 % VHTF <input type="checkbox"/> □ 0 % VMCF <input type="checkbox"/> □ 0 % VCAF* <input type="checkbox"/> □ 0 % VAPF* Total總計 : 100%
BEA MPF Conservative Fund ^ 東亞強積金保守基金 ^	VMCF	□ □ 0 %	<input type="checkbox"/> 100% DIS ; or 或 <input type="checkbox"/> □ 0 % VGRF <input type="checkbox"/> □ 0 % VBAF <input type="checkbox"/> □ 0 % VSTF <input type="checkbox"/> □ 0 % VGEF <input type="checkbox"/> □ 0 % VAEF <input type="checkbox"/> □ 0 % VGCF <input type="checkbox"/> □ 0 % VHTF <input type="checkbox"/> □ 0 % VGBF <input type="checkbox"/> □ 0 % VCAF* <input type="checkbox"/> □ 0 % VAPF* Total總計 : 100%
BEA Core Accumulation Fund* 東亞核心累積基金* (individual fund without de-risking based on age) (個別基金並不隨年齡降低風險)	VCAF	□ □ 0 %	<input type="checkbox"/> 100% DIS ; or 或 <input type="checkbox"/> □ 0 % VGRF <input type="checkbox"/> □ 0 % VBAF <input type="checkbox"/> □ 0 % VSTF <input type="checkbox"/> □ 0 % VGEF <input type="checkbox"/> □ 0 % VAEF <input type="checkbox"/> □ 0 % VGCF <input type="checkbox"/> □ 0 % VHTF <input type="checkbox"/> □ 0 % VGBF <input type="checkbox"/> □ 0 % VMCF <input type="checkbox"/> □ 0 % VAPF* Total總計 : 100%

Part III Switching Instruction* (Cont.)
第三部分 轉換指示* (續)

Name of Fund 基金名稱	Fund Code 基金代號	Investment allocation percentage 投資分配百分比	
		Switch from 贖回	Switch to 認購
BEA Age 65 Plus Fund* 東亞65歲後基金* (individual fund without de-risking based on age) (個別基金並不隨年齡降低風險)	VAPF	_ _ 0 %	<input type="checkbox"/> 100% DIS; or 或
			<input type="checkbox"/> _ _ 0 % VGRF
			<input type="checkbox"/> _ _ 0 % VBAF
			<input type="checkbox"/> _ _ 0 % VSTF
			<input type="checkbox"/> _ _ 0 % VGFE
			<input type="checkbox"/> _ _ 0 % VAEF
			<input type="checkbox"/> _ _ 0 % VGCF
			<input type="checkbox"/> _ _ 0 % VHTF
			<input type="checkbox"/> _ _ 0 % VGFB
			<input type="checkbox"/> _ _ 0 % VMCF
			<input type="checkbox"/> _ _ 0 % VCAF*
			Total 總計: 100%

◆ If the member's birthday on HKID card / passport is not complete, annual de-risking will use the last calendar day of the relevant birth month (if only the year and month of birth is available) or year (if only the year of birth is available) as shown, or if it is not a business day, the next available business day. If no information at all on the date of birth, member's accrued benefits will be fully invested in Age 65 Plus Fund with no de-risking applied.

若成員香港身份證/護照載有的生日日期不完整，年度風險降低將於有關生日月份(若僅有生日年月)或年份(若僅有生日年份)的最後一個日曆日進行。若當日並非營業日，則於下一可行營業日進行。若無任何生日日期資料，成員之累算權益將全數投資於65歲後基金，而降低風險機制將不會運作。

^ Fees and charges of an MPF conservative fund can be deducted from either (i) the assets of such fund or (ii) Member's account by way of unit deduction. BEA MPF Conservative Fund uses method (i) and, therefore, its unit prices, net asset value and fund performance quoted have reflected the impact of fees and charges.

強積金保守基金的費用及收費可(一)透過扣除資產淨值收取;或(二)透過扣除成員賬戶中的單位收取。東亞強積金保守基金採用方式(一)收費，故所列之基金單位價格、資產淨值及基金表現已反映費用及收費的影響。

• De-risking mechanism will not apply if you choose these constituent funds as standalone investments (rather than as part of the DIS). However, the funds with same name under DIS and non-DIS have the same unit prices.

如你選擇此等成分基金作為獨立投資(而非預設投資策略的一部份)，風險降低機制並不適用。然而，預設投資策略與非預設投資策略的同名基金，其單位價格相同。

I confirm that I have received, read and understood the MPF Scheme Brochure of the relevant scheme.

本人確認本人已接獲，細閱及明白並接受有關強積金計劃說明書所述之內容。

I accept the responsibility for the investment choice which I have given on this Form. I hereby declare that the investment decision indicated in this Form has been reached as a result of my own independent judgment and opinion and no investment advice has been given by the Sponsor and the Trustee. In addition, I acknowledge that the Sponsor and the Trustee should not be liable for any loss resulting from the investment choice given.

本人同意承擔本人在表格所作的投資選擇。本人特此聲明於表格上之投資決定，乃出於本人之獨立判斷及意見，而保薦人及受託人並無提供投資建議。本人並確認保薦人及受託人無須對本人所作出的投資選擇而引致的任何損失承擔責任。

Signature of Member
成員簽署

Date (dd/mm/yyyy)
日期(日/月/年)