

重要事項：

1. 東亞（強積金）享惠計劃提供不同的成分基金：(i) 投資於一個或以上的核准匯集投資基金及/或核准緊貼指數基金（投資於股票或債券）；或 (ii) 直接投資。各成分基金有不同的風險承擔。
2. 東亞（強積金）享惠計劃的東亞強積金保守基金並不提供任何退還資本的保證。
3. 投資強積金預設投資策略前，你應衡量個人可承受風險的程度及財務狀況。你應注意東亞（強積金）享惠計劃的東亞核心累積基金及東亞65歲後基金（統稱為「預設投資策略基金」）不一定適合你，且預設投資策略基金及你的風險取向之間或存在風險錯配（即投資組合之風險或會大於你的風險承受能力）。如你就預設投資策略是否適合你有任何疑問，你應徵詢財務及/或專業人士之意見，並因應你的個人情況而作出最適合你的投資決定。
4. 你應注意，實施預設投資策略後或會影響你的強積金投資及累算權益。如你就你或會受到之影響有任何疑問，你應向受託人查詢。
5. 投資涉及風險。在作出投資選擇前，閣下必須衡量個人可承受風險的程度及財政狀況。在選擇成分基金時，如閣下對若干成分基金是否適合閣下（包括該成分基金是否符合閣下的投資目標）有任何疑問，閣下應諮詢財務及/或專業人士的意見，並因應閣下的個人狀況而選擇最適合閣下的成分基金。
6. 閣下不應只根據此宣傳品作出投資。投資附帶風險，成分基金價格可跌可升。成分基金過往表現不能作為日後表現的指標。有關詳情，包括產品特點、收費及所涉及的風險因素，請參閱有關計劃的強積金計劃說明書。
7. 重要通知：若閣下對強積金計劃說明書及此宣傳品內容的涵義或意思有疑問，應諮詢獨立專業意見。

IMPORTANT:

1. BEA (MPF) Value Scheme offers different Constituent Funds (i) investing in one or more approved pooled investment funds and/or approved index-tracking funds which invest in equities or bonds; or (ii) making direct investments. Each Constituent Fund has a different risk profile.
2. BEA (MPF) Conservative Fund under BEA (MPF) Value Scheme does not provide any guarantee of the repayment of capital.
3. You should consider your own risk tolerance level and financial circumstances before investing in the MPF default investment strategy ("DIS"). You should note that the BEA Core Accumulation Fund and the BEA Age 65 Plus Fund under BEA (MPF) Value Scheme (collectively the "DIS Funds") may not be suitable for you, and there may be a risk mismatch between the DIS Funds and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.
4. You should note that the implementation of the DIS may have an impact on your MPF investments and accrued benefits. You should consult with your trustee if you have doubts on how you are being affected.
5. Investment involves risks. You should consider your own risk tolerance level and financial circumstances before making any investment choices. In your selection of Constituent Funds, if you are in doubt as to whether a certain Constituent Fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the Constituent Fund(s) most suitable for you taking into account your circumstances.
6. You should not invest based on this marketing material alone. Investments inherently involve risk and the unit prices of the Constituent Funds may go down as well as up. Past performance of the Constituent Funds is not indicative of future performance. For further details including the product features, fees and charges, and the risk factors involved, please refer to the MPF Scheme Brochure of the relevant scheme.
7. Important - If you are in doubt about the meaning or effect of the contents of the MPF Scheme Brochure and this marketing material, you should seek independent professional advice.

東亞（強積金）享惠計劃 - 東亞強積金個人賬戶

BEA (MPF) Value Scheme - BEA MPF Personal Account



Every time you change job, you might have a new MPF account. Changing jobs frequently can result in multiple new MPF accounts. You may even lose track of how many accounts you have and which schemes the various accounts belong to, making it difficult to effectively manage your MPF schemes. The Personal Account under any BEA MPF helps you to manage your wealth effectively by enabling you to consolidate accrued benefits under one account.

Following the launch of the Employee Choice Arrangement on 1st November, 2012, you may also consolidate accrued benefits derived from your previous employment and mandatory contributions made by you from your current employment to BEA MPF for easy management.

A wide selection of constituent funds

We offer a wide range of constituent funds from which you can choose, which including mixed assets funds, equity funds, bond funds and money market funds. For your flexibility, you can switch constituent funds on the eMPF Platform as often as you like, free of charge.

Regular constituent fund & market updates

To keep you well informed, we will provide you regular constituent fund and market updates in our monthly investment summary reports and quarterly fund fact sheets, plus an annual benefit statement which can be viewed on the eMPF Platform. You will also be invited to attend our investment seminar where you can obtain in-depth information on hot topics from market experts.

Multi-channel account enquiries

You can manage your Personal Account anytime on the eMPF Platform. In addition, you can check your balance on your Personal Account anytime anywhere via the internet or BEA Mobile by registering for the BEA Online Services. Besides eMPF Service Centres, you can also visit the the BEA MPF Administration Centre, or any BEA branch, i-Financial Centre, or SupremeGold Centre for comprehensive MPF services.

Open a Personal Account now and take a step towards ensuring that your accrued benefits are working with you to reach your retirement goals.

You can proactively manage your personal accounts taking into account your circumstances.

Circumstances	Relevant Forms
Apply for a personal account under BEA MPF	BEA (MPF) Value Scheme - Personal Account Member Application Form
Employee ceasing employment, personal account holder or self-employed person	Scheme Member's Request For Fund Transfer Form [FORM MPF(S) - P(M)]
Transfer accrued benefits from a contribution account in a scheme under current employment to an account in a scheme elected by the employee during employment	Employee Choice Arrangement (ECA) - Transfer Election Form [FORM MPF(S) - P(P)]
Consolidate multiple personal accounts into one account	Scheme Member's Request for Account Consolidation Form [FORM MPF(S) - P(C)]
For customers who would like to make any of the above instructions, please download and complete the designated MPF administration form on the eMPF Platform and submit it to the Platform.	



For enquiries about the operation of eMPF Platform, you can reach out to the eMPF Hotline on 183 2622 or send an email to enquiry@support.empf.org.hk. You can also visit their website (www.empf.org.hk) for more information.

Should you have any enquiries about the product or MPF scheme-specific information, please contact BEA (MPF) Hotline on +852 2211 1777 (Operated by Bank of East Asia (Trustees) Limited).

Sponsor: The Bank of East Asia, Limited
Issuer: Bank of East Asia (Trustees) Limited

BEA • Fulfilling all your MPF needs

BEA (MPF) Hotline +852 2211 1777

(Operated by Bank of East Asia (Trustees) Limited)

www.hkbea.com



BEA Mobile

每次轉換工作，都有可能為你帶來一個強積金賬戶。轉工越頻密，強積金賬戶便可能越多。賬戶太多、難於管理，久而久之甚至會忘記賬戶所在。透過東亞強積金下的個人賬戶，你可整合各賬戶的累算權益，有效地管理資產。

僱員自選安排於2012年11月1日實施後，你可將以往強積金賬戶中的累算權益及現職供款賬戶內的僱員強制性供款一併轉移至東亞強積金，進一步整合累算權益，方便管理。

多種成分基金選擇

東亞強積金提供不同成分基金以供選擇，包括混合資產基金、股票基金、債券基金及貨幣市場基金。你可隨意於「積金易」平台轉換成分基金，費用全免，倍添彈性。

定期成分基金及市場走勢

東亞強積金定期為你提供最新的成分基金及市場資訊，包括每月投資綜合概覽、季度基金概覽及周年權益報表。有關權益報表，你可隨時於「積金易」平台查閱。你亦會獲邀出席東亞強積金舉辦的成員投資講座，透過投資專家的演講取得最新市場快訊。

多種賬戶查詢渠道

你可隨時於「積金易」平台管理你的強積金個人賬戶。此外，只要登記東亞網上銀行服務，即可透過東亞網上銀行或東亞手機銀行查閱你的個人賬戶。除「積金易」服務中心外，東亞強積金行政中心、東亞銀行分行、i-理財中心及顯卓理財中心，均致力為你提供綜合強積金服務。

立即開立個人賬戶，整合累算權益，邁向理想退休生活！

你可以因應不同情況管理自己的個人賬戶。

情況	相關表格
開立東亞強積金個人賬戶	東亞(強積金)享惠計劃 - 個人帳戶成員申請表
終止受僱的僱員、個人賬戶持有人或自僱人士	計劃成員資金轉移申請表 [第 MPF(S) - P(M) 號表格]
在現職期間把現職的計劃供款賬戶內的累算權益轉移至自選計劃的賬戶	「僱員自選安排」- 轉移選擇表格 [第 MPF(S) - P(P) 號表格]
整合多個個人賬戶至一個賬戶	計劃成員整合個人帳戶申請表 [FORM MPF(S) - P(C)]

如客戶欲執行以上指示，請到「積金易」平台下載及填寫有關行政表格並交回「積金易」平台辦理。

如對「積金易」平台的運作有任何疑問，可致電「積金易」熱線183 2622或電郵至enquiry@support.empf.org.hk查詢。你也可瀏覽他們的網站(www.empf.org.hk)以獲取更多資訊。

如需對該產品或強積金計劃作出查詢，歡迎致電東亞銀行(強積金)熱線+852 2211 1777 (由東亞銀行(信託)有限公司運作)。

保薦人：東亞銀行有限公司

發行人：東亞銀行(信託)有限公司

你想的強積金 · 盡在東亞銀行

東亞(強積金)熱線 +852 2211 1777

(由東亞銀行(信託)有限公司運作)

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東亞手機銀行