

## 重要事項：

1. 東亞（強積金）集成信託計劃、東亞（強積金）享惠計劃及東亞（強積金）行業計劃（統稱為「東亞強積金」）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) 直接投資於貨幣市場。各成分基金有不同的風險承擔。
2. 東亞（強積金）集成信託計劃的東亞（強積金）保證基金只投資於以美國信安保險有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由美國信安保險有限公司提供。因此，閣下於此項成分基金的投資（如有），將受美國信安保險有限公司的信貸風險所影響。有關此項成分基金的信貸風險、保證特點及保證條件，請參閱東亞（強積金）集成信託計劃的說明書附件1。
3. 如你現時投資於東亞（強積金）集成信託計劃的東亞（強積金）保證基金，當以罹患末期疾病的理由行使從該保證基金提取累算權益的權利可能影響你享有保證的資格及失去保證回報。有關詳情請查閱計劃的銷售刊物或於作出任何有關累算權益的提取前向你的受託人查詢。
4. 東亞（強積金）集成信託計劃的東亞（強積金）保守基金、東亞（強積金）享惠計劃的東亞強積金保守基金及東亞（強積金）行業計劃的東亞（行業計劃）強積金保守基金並不提供任何退還資本的保證。
5. 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）集成信託計劃的東亞（強積金）核心累積基金及東亞（強積金）65歲後基金；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；及東亞（強積金）行業計劃的東亞（行業計劃）核心累積基金及東亞（行業計劃）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。
6. 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權益。如你就你或會受到之影響有任何疑問，你應向你的受託人查詢。
7. 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。
8. 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。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，請參閱有關計劃的說明書。

## IMPORTANT:

1. BEA (MPF) Master Trust Scheme, BEA (MPF) Value Scheme and BEA (MPF) Industry Scheme (collectively "BEA MPF") offer 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 money market investments, each with different risk profile.
2. BEA (MPF) Long Term Guaranteed Fund under BEA (MPF) Master Trust Scheme invests solely in an approved pooled investment fund in a form of insurance policy provided by Principal Insurance Company (Hong Kong) Limited. A guarantee is also given by Principal Insurance Company (Hong Kong) Limited. Your investment in this constituent fund, if any, is therefore subject to the credit risk of Principal Insurance Company (Hong Kong) Limited. Please refer to the Appendix 1 of the Explanatory Memorandum of the BEA (MPF) Master Trust Scheme for details of the credit risk, guarantee features, and guarantee conditions of this constituent fund.
3. If you are currently investing in BEA (MPF) Long Term Guaranteed Fund under BEA (MPF) Master Trust Scheme, a withdrawal of the accrued benefits on ground of terminal illness may affect your entitlement to the guarantee and you may lose your guarantee. For details, please check the scheme offering document or consult your trustee before making any such withdrawal.
4. BEA (MPF) Conservative Fund under BEA (MPF) Master Trust Scheme, BEA MPF Conservative Fund under BEA (MPF) Value Scheme and BEA (Industry Scheme) MPF Conservative Fund under BEA (MPF) Industry Scheme do not provide any guarantee of the repayment of capital.
5. 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 (MPF) Core Accumulation Fund and the BEA (MPF) Age 65 Plus Fund under BEA (MPF) Master Trust Scheme; the BEA Core Accumulation Fund and the BEA Age 65 Plus Fund under BEA (MPF) Value Scheme; and the BEA (Industry Scheme) Core Accumulation Fund and the BEA (Industry Scheme) Age 65 Plus Fund under BEA (MPF) Industry 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.
6. You should note that the implementation of the DIS may have an impact on your MPF investments and benefits. You should consult with your trustee if you have doubts on how you are being affected.
7. You should consider your own risk tolerance level and financial circumstances before making investment choices. When, in your selection of constituent funds, 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.
8. 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 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 Explanatory Memorandum of the relevant scheme.

## 東亞強積金個人賬戶

## 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 BEA MPF helps you manage your wealth effectively by enabling you to consolidate accrued benefits under one account.

Following the launch of the Employee Choice Arrangement on 1<sup>st</sup> 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, including mixed assets funds, equity funds, bond fund, guaranteed fund and money market funds, with total management fees ranging from 0.70% to 2.50% per annum of the net asset value. For your flexibility, you can switch constituent funds 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. You will also be invited to attend our investment seminar each year where you can obtain in-depth information on hot topics from market experts.

### Multi-channel account enquiries

You can check and manage your Personal Account anytime anywhere via the internet, phone, or BEA mobile application by registering for the Cyberbanking service. In addition, you can access your account at designated JETCO ATMs\* or by calling the BEA (MPF) Hotline (operated by Bank of East Asia (Trustees) Limited). You can also visit the MPF Administration Centre or any BEA branch, i-Financial Centre, or SupremeGold Centre for comprehensive MPF services.

\* ATM users should hold a BEA savings or current account and a BEA ATM card or BEA Credit Card.



## 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 by choosing the relevant form taking into account your circumstances.

Circumstances	Relevant Forms
Apply for a personal account under BEA MPF	Member - Participation Agreement (Personal Account)
Employee ceasing employment, personal account holder or self-employed person	Member – 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))*

The completed form can be submitted to any BEA branch or MPF Administration Centre at 32<sup>nd</sup> Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong. You can also return the completed form by mail to MPF Administration Centre, by email to BEAMPF@hkbea.com or by fax to 3608 6003. Please visit the MPFA's website (www.mpf.org.hk) or call the BEA (MPF) Hotline (operated by Bank of East Asia (Trustees) Limited) on 2211 1777 for further information.

\*You are required to fill in the correct scheme member account numbers when consolidating your personal account. If the numbers are incorrect or incomplete, those accounts will not be consolidated. You can obtain the numbers by checking your benefit statement or enquiring with your trustees. You can also check with the MPFA to find out the number of personal accounts you hold, as well as the name and hotline of the trustee under which each account is held.

Sponsor: The Bank of East Asia, Limited

Issuer: Bank of East Asia (Trustees) Limited

### BEA · Fulfilling all your MPF needs

BEA (MPF) Hotline 2211 1777

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

www.hkbea.com



BEA App

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、保證基金及貨幣市場基金，總基金管理費為每年資產淨值的0.70%至2.50%。你可隨意轉換成分基金，費用全免，倍添彈性。

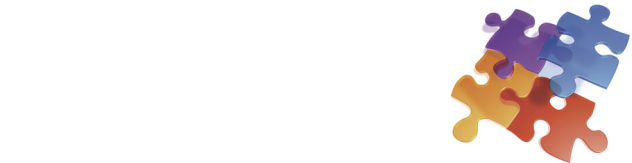
### 定期成分基金及市場走勢

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。你亦會獲邀出席東亞強積金每年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

只要登記電子網絡銀行服務，即可隨時隨地透過互聯網、電話或東亞銀行手機程式查詢及管理你的個人賬戶。此外，你可使用指定的「銀通」自動櫃員機\*或東亞（強積金）熱線（由東亞銀行（信託）有限公司運作）查詢，以及在強制性公積金行政中心和東亞銀行分行、i-理財中心及顯卓理財中心享用全面的綜合強積金服務。

\* 自動櫃員機用戶須擁有東亞銀行儲蓄或支票賬戶，以及東亞銀行的櫃員機卡或信用卡。



## 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，選擇所需表格以處理個人賬戶。

情況	相關表格
開立東亞強積金個人賬戶	成員 – 參與協議（個人賬戶）
終止受僱的僱員、個人賬戶持有人或自僱人士	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	計劃成員整合個人賬戶申請表（第MPF(S) – P(C)號表格）*

填妥本表格後，請交回東亞銀行分行或香港九龍觀塘道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。你亦可把填妥的表格寄回強制性公積金行政中心、電郵至BEAMPF@hkbea.com或傳真至3608 6003。請瀏覽積金局網頁 (www.mpf.org.hk) 或致電東亞（強積金）熱線：2211 1777（由東亞銀行（信託）有限公司運作）了解更多相關資訊。

\* 當你整合個人賬戶時，你須要填寫正確的計劃成員賬戶號碼。如果該號碼是不正確或不完整，便不能整合有關賬戶。你可查閱權益報表或向受託人查詢該號碼。你亦可向積金局查詢你所持有的個人賬戶數目、賬戶所屬的受託人名稱及熱線電話。

推薦人：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 2211 1777

(由東亞銀行（信託）有限公司運作)

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