

重要事項：

1. 東亞(強積金)集成信託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)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(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。
5. 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，成分基金單位價格可跌可升。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。
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。

東亞(強積金)特別自願性供款賬戶(「特別自願性供款賬戶」)只適用於僱員、自僱人士及註冊計劃(定義見《強制性公積金計劃條例》)或職業退休豁免計劃或職業退休註冊計劃(各定義見《強制性公積金計劃(一般規例)》)的成員及前成員。

透過開立特別自願性供款賬戶，你可以整筆供款或每月定期供款累積財富，邁向理想退休生活。

財富增長

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，總基金管理費為每年資產淨值的0.58%至1.94%。你可隨意轉換成分基金，費用全免，倍添彈性。

「平均成本法」效益

通過「平均成本法」原理進行每月定額投資，成分基金單位價格下跌時增購基金單位；相反，成分基金單位價格高企時則減少買入。長遠而言，可將購入成分基金單位的成本價「拉勻」，從而減少短期市場波動所帶來的影響。

低額投資

特別自願性供款賬戶的每月供款金額低至港幣100元，你亦可因應個人需要，隨時存入港幣500元或以上的供款，展開退休大計。

靈活管理

你可因應個人需要隨時更改供款金額，亦可贖回全部或部分成分基金，手續費全免。

市場快訊

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。

輕鬆方便

供款手續簡便

你可隨意決定供款方式，於東亞銀行分行使用支票、利用東亞銀行賬戶的自動轉賬服務或通過東亞網上銀行¹支付供款，無須透過僱主辦理有關手續。

多種賬戶查詢渠道

你只要登記東亞網上銀行，便可隨時隨地透過互聯網或東亞手機銀行查詢及管理你的特別自願性供款賬戶，同時亦可致電東亞(強積金)熱線(由東亞銀行(信託)有限公司運作)查詢。此外，強制性公積金行政中心和東亞銀行分行、顯卓理財中心及i-理財中心，均致力為你提供綜合強積金服務。

特別自願性供款賬戶詳情

供款費	無
權益提取費	無
最少供款年期	無
成分基金轉換及更改投資選擇	次數不限
最低每月供款金額	港幣100元
最低整筆供款金額	港幣500元
最低提取金額	港幣5,000元
提取申請	次數不限

立即開立賬戶，累積特別自願性供款，邁向理想退休生活!

¹ 特別自願性供款賬戶成員須持有東亞銀行儲蓄或往來賬戶，以及於分行開立東亞網上銀行服務，方可支付供款。

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 2211 1777

(由東亞銀行(信託)有限公司運作)

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IMPORTANT:

1. BEA (MPF) Master Trust 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 money market investments, each with different risk profile.
2. BEA (MPF) Conservative Fund under BEA (MPF) Master Trust 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 (MPF) Core Accumulation Fund and the BEA (MPF) Age 65 Plus Fund under BEA (MPF) Master Trust 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 benefits. You should consult with your trustee if you have doubts on how you are being affected.
5. 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.
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 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.
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.

The BEA (MPF) Special Voluntary Contribution Account ("SVC") is only applicable for employees, self-employed persons, and members or former members of registered schemes (as defined in the Mandatory Provident Fund Schemes Ordinance), ORSO exempted schemes, or ORSO registered schemes (each as defined in the Mandatory Provident Fund Schemes (General) Regulation).

The SVC helps you build your wealth. With an SVC, you can reach your retirement goals through regular monthly contributions or lump sum contributions at any time.

For your financial growth**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 fund and money market funds, with total management fees ranging from 0.58% to 1.94% per annum of the net asset value. For your flexibility, you can switch constituent funds as often as you like, free of charge.

Benefits of "Dollar Cost Averaging"

Through regular monthly contributions, the "Dollar Cost Averaging" principle can be put into practice. More constituent fund units are subscribed for when the unit prices of the constituent funds are low, and fewer units are subscribed for when the unit prices of the constituent funds are high. In the long run, dollar cost averaging reduces the effects of short-term market fluctuations by averaging out the costs of constituent fund units over time.

Low investment amount

You can work towards your retirement goals by just investing as little as HK\$100 per month or making a lump sum contribution (minimum HK\$500) at any time.

Flexible management

You can revise your contribution amount at any time, and redeem part or all constituent fund units in your portfolio with no handling charges.

For your information**Regular constituent fund & market updates**

To keep you well informed, BEA MPF 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.

For your convenience**Convenient payment methods**

With an SVC, you can make contributions without going through your employer. You can pay by cheque at any BEA branch, make direct debit payments from your BEA bank account, or make payments through BEA Online¹.

Multi-channel account access

You can check and manage your SVC anytime, anywhere via the internet or BEA Mobile by registering for the BEA Online Service. In addition, you can call the BEA (MPF) Hotline (operated by Bank of East Asia (Trustees) Limited) for any enquiries. You can also visit the MPF Administration Centre or any BEA branch, SupremeGold Centre or i-Financial Centre for comprehensive MPF services.

SVC details

Contribution charge	Nil
Withdrawal charge	Nil
Minimum contribution period	Nil
Constituent fund switching and change of investment choice	No limit
Minimum amount of monthly regular contribution	HK\$100
Minimum amount of each lump sum contribution	HK\$500
Minimum withdrawal amount	HK\$5,000
Withdrawal request	No limit

Open an SVC now and take a positive step towards ensuring that your special voluntary contributions are working with you to reach your retirement goals.

¹ SVC members should hold a BEA savings or current account and register for the BEA Online Services at any BEA branch to make payment to their SVC.

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)

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BEA (MPF) Master Trust Scheme - BEA (MPF) Special Voluntary Contribution Account

