



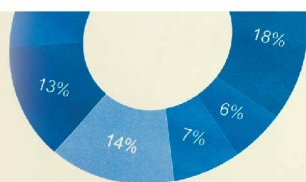
IMPORTANT:

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.

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，成分基金單位價格可跌可升。過往的基金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。

Market Outlook 市場展望



» Cautious About Potential U.S. Rate Hike

At the annual U.S. Federal Reserve (Fed) summit in Jackson Hole, Fed Chair Janet Yellen expressed her optimism about the economy and said she expected interest rate hikes ahead. She stated that in light of the continued solid performance of the labour market and good momentum in terms of economic activity and inflation, a gradual increase in the federal funds rate is appropriate, as it will help to sustain employment, stabilise inflation, and achieve the targets set by the Fed.

While there may be more easing to come in the U.K., the eurozone, and Japan, the markets also expect a rate hike in the U.S. by the end of this year. However, we are cautious about this and consider that if the U.S. does raise interest rates, it would be the only rate hike for a considerable period afterwards.

» Positive on Emerging Market Equities

Asia stood out amongst a pedestrian performance by equities around the world. While Asian equities appear overbought in the short term, the abundant liquidity should temper any risk of a correction. Foreign investors are returning to emerging markets as growth expectations bottom, reversing their long-held underweight positions to a neutral stance. Early signs of recovery have been encouraging, and recent out-performance could be prolonged as valuations are undemanding and local currencies' exchange rates receive a boost.

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This article has not been reviewed by the Securities and Futures Commission in Hong Kong. This article was updated on 9th November, 2016

» 對美國加息持審慎態度

美國聯儲局主席耶倫於Jackson Hole央行年會發言表示，對美國經濟感到樂觀，並預示將會加息。耶倫指出，美國勞工市場轉強，經濟活動前景及通脹皆保持良好勢頭，循序漸進上調利率是適當的做法，以達致就業和通脹穩定及邁向聯儲局訂下的目標。

儘管預期英國、歐元區及日本仍有機會加大量寬措施，市場預期美國很大機會於年底前加息。然而，我們對美國加息持審慎態度，認為這將會是未來一段時間內唯一一次加息。

» 對新興市場股票持正面態度

於環球股市的悶局中，亞洲股票獨領風騷，儘管在過去一段時間內，亞洲股票似乎被超買，但鑒於資金流動性的支持下，下跌空間應該有限。長久以來，環球投資者普遍皆對新興市場的持倉偏低，於預期增長見底回升下，環球投資者近期開始增加持倉至正常水平。新興市場股票漸復復甦勢頭，我們相信於投資價值顯現及當地匯價獲支持下，新興市場股票將會繼續造好。

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本文未經香港證券及期貨事務監察委員會審閱。
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Default Investment Strategy ("DIS") 預設投資策略「預設投資」



Starting from 1st April, 2017 ("DIS Commencement Date"), the default investment arrangement of the BEA (MPF) Master Trust Scheme, BEA (MPF) Value Scheme and BEA (MPF) Industry Scheme will be the DIS replacing the existing default fund of the corresponding scheme.

The 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. For those members who do not make an investment choice, their future investments (i.e. future contributions and accrued benefits transferred from another MPF scheme) will be invested in accordance with the DIS.

由2017年4月1日（「預設投資策略生效日期」）起，「預設投資」將會取代現有預設基金而成為東亞（強積金）集成信託計劃、東亞（強積金）享惠計劃及東亞（強積金）行業計劃的預設投資安排。

「預設投資」是一項主要為無意或不希望作出基金選擇的計劃成員而設的現成投資安排。計劃成員若認為「預設投資」適合自身情況，亦可把「預設投資」作為投資選擇。對於未作出投資選擇的成員，其未來投資（即從其他強積金計劃轉移之累算權益及未來供款）將根據「預設投資」投資。

The DIS consists of two constituent funds:

1.	Core Accumulation Fund ("CAF")	<ul style="list-style-type: none">• 60% in higher-risk assets of its net asset value• 40% in lower-risk assets of its net asset value
2.	Age 65 Plus Fund ("A65F")	<ul style="list-style-type: none">• 20% in higher-risk assets of its net asset value• 80% in lower-risk assets of its net asset value

Note: Higher-risk assets generally means equities or similar investments; lower-risk assets generally means bonds or similar investments.

» Three Important Features of the DIS:

i. Subject to fee caps

The aggregate of the payments for services of the CAF and A65F must not, in a single day, exceed a daily rate of 0.75% per annum of the net asset value ("NAV") of each of the DIS funds divided by the number of days in the year.

For out-of-pocket expenses incurred by the trustee on a recurrent basis in the discharge of the trustee's duties to provide services in relation to the DIS funds, shall not in a single year exceed 0.2% of the NAV of each of the DIS funds.

ii. De-risking based on members' age

Accrued benefits invested through the DIS will be invested in a way that adjusts risk depending on a member's age. 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. Such de-risking is to be achieved by way of reducing the holding in the CAF and increasing the holding in the A65F over time. The asset allocation stays the same up until 50 years of age, then reduces steadily until age 64, after which it stays steady again. Members who invest through the DIS will have all existing accrued benefits and future investments invested in the CAF until they reach the age of 50. From age of 50, all existing accrued benefits and future investments will be gradually moved to A65F according to the allocation percentages as shown in the DIS de-risking table. By the time the members reach age of 64, all existing accrued benefits and future investments will be invested in A65F.

For a deceased member, de-risking will cease once the trustee has received proof of the death of the member to the trustee's satisfaction. If de-risking has already been taken place between the death of the member and the time at which the trustee received the satisfactory proof of such death, such de-risking will not be undone, although no further de-risking will take place in respect of the deceased member.

iii. Globally diversified investment

The DIS funds will invest in a globally diversified manner and invest in different assets (e.g. equities, bonds, money market instruments, etc.).

» How Does the DIS Affect You?

If you have accounts in the BEA MPF schemes that are set up before the DIS Commencement Date ("pre-existing account"), depending on whether you have previously made any fund choices, it may affect you in different ways:

- If you have already given a valid investment choice for the accrued benefits and future investments in your pre-existing account or you are 60 years old or above before the DIS Commencement Date, you will not be affected by the implementation of the DIS.
- If **all** your accrued benefits in a pre-existing account are invested in the existing default fund as at the DIS Commencement Date and you have not given a valid investment instruction for the pre-existing account, you will receive a separate notice (i.e. the **"DIS Re-Investment Notice"**) sent to you on or before the end of September 2017. **If you do not make an investment choice by replying within 42 days of the notification period, your accrued benefits in the existing default fund will be redeemed in whole and re-invested in accordance with the DIS.**

「預設投資」由兩個成分基金組成

1.	核心累積基金	<ul style="list-style-type: none">• 60%的資產淨值投資於較高風險資產• 40%的資產淨值投資於較低風險資產
2.	65歲後基金	<ul style="list-style-type: none">• 20%的資產淨值投資於較高風險資產• 80%的資產淨值投資於較低風險資產

註：較高風險資產一般指股票或類似投資；較低風險資產一般指債券或類似投資

» 「預設投資」有三個主要特點

i. 收費設上限

核心累積基金及65歲後基金收取之服務費用合計款項單日內不得超過兩個預設投資策略基金各自每年資產淨值之0.75%除以當年日數之每日比率。

就受託人為履行提供與預設投資策略基金有關的服務的責任而招致的經常性實付開支，於單一年度不應超過預設投資策略基金各自資產淨值之0.2%。

ii. 隨成員年齡自動降低風險

透過「預設投資」投資的累算權益將按成員年齡相應調整風險後用於投資。隨成員年齡增長，「預設投資」將透過**自動**減持風險較高的投資產品，並相應增持風險較低的投資產品，從而管理投資風險。將逐漸減持核心累積基金、增持65歲後基金，從而實現此等風險降低。50歲前資產分配維持不變，之後逐步降低，直至64歲，之後再次維持穩定。在50歲之前，投資於「預設投資」的成員的現有累算權益及未來投資將會投資在核心累積基金。由50歲開始，其現有累算權益及未來投資將根據預設投資策略風險降低表的配置百分比逐步從核心累積基金轉移至65歲後基金，直至成員64歲為止，屆時成員的所有現有累算權益及未來投資將投資於65歲後基金。

對於已故成員，一旦受託人收到成員逝世的證據並且對證據表示信服，降低風險機制將停止運作。倘若降低風險機制在成員逝世以及受託人收到此成員逝世充分之證據期間已經實施，則此降低風險機制無需取消，但與此逝世成員相關的進一步的降低風險機制將不再實施。

iii. 環球分散投資

「預設投資」使用的資金透過環球分散投資方式，投資於不同資產（例如股票、債券、貨幣市場工具等）。

» 「預設投資」對你有何影響？

倘若你於預設投資策略生效日期之前就東亞強積金計劃開立了賬戶（「原有賬戶」），基於你之前是否有作出基金選擇，將可能受到以下影響：

- 倘若於預設投資策略生效日期之前，你已經就原有賬戶中的累算權益及未來投資發出了有效投資指示，或者你已年屆60歲，則「預設投資」的實施不會對你構成影響。
- 倘若截至預設投資策略生效日期，你將原有賬戶中的累算權益**全數**投資於原有預設基金，且你未就原有賬戶作出投資指示，則你將會於2017年9月底或之前接獲一份另行通知書（即「**預設投資策略重新投資通知書**」）。預設投資策略重新投資通知書將說明，倘若你未有在該通知書發出日後的42日回覆期內作出投資選擇，你原有預設基金內的累算權益將全數贖回並且根據「預設投資」重新投資。

- There are special circumstances. Where the accrued benefits in the pre-existing account are transferred from another account within the BEA MPF schemes (e.g. In the case of cessation of employment, where accrued benefits in your contribution account are transferred to a personal account within the BEA MPF Schemes), your accrued benefits in the pre-existing account will be invested in the same manner as they were invested immediately before the transfer **but your future investments may be invested in the DIS after the implementation of the DIS, unless otherwise instructed.**

Do You Need to Do Anything?

Apart from the above, there are other circumstances where your accrued benefits or future investments may be affected by the implementation of the DIS. If you have any query on how it will affect you and what actions you need to take, you should call the BEA (MPF) Hotline on (852) 2211 1777 or email BEAMPF@hkbea.com.

If you receive the DIS Re-Investment Notice after the DIS Commencement Date, you are advised to pay special attention to the contents and make appropriate arrangement.

DIS Pre-Implementation Notice to Participating Employers and Members ("DPN") and Other Information

BEA MPF is sending a "DIS Pre-Implementation Notice to Participating Employers and Members", together with an important note and a flyer from the MPFA, to our valued scheme members and employers from mid-December 2016 to end-January 2017. This material provides you with detailed information about the DIS and explains how your MPF account(s) may be affected.

Suggestion:

We believe that now is a good time to review your investment portfolio. For more information about the DIS, please go to our website:

<http://www.hkbea.com/html/en/mpf-dis.html>

- 一些特殊情況亦會出現。當原有賬戶的累算權益轉移至東亞強積金計劃之其他賬戶時（如終止受僱時，供款賬戶中的累算權益將轉移至東亞強積金計劃中的個人賬戶），你原有賬戶中的權益將會緊接以原來的投資方式投資。**除非有另作安排，你的未來投資可能會在「預設投資」實施之後用於投資「預設投資」。**

你是否需要採取任何行動？

除上述情況外，「預設投資」之實施亦可能會在其他情況下影響你的累算權益以及未來投資。如你對可能所蒙受的影響及所需採取的行動有任何查詢，請致電東亞（強積金）熱線 2211 1777 或電郵至 BEAMPF@hkbea.com。

倘若你於預設投資策略生效日期之後接獲預設投資策略重新投資通知書，請特別注意通知書的內容並作出適當安排。

致參與僱主及成員的預設投資策略實施前通知（「實施前通知書」）及其他資訊

東亞強積金由2016年12月中至2017年1月底向所有參與僱主及成員發出「致參與僱主及成員的預設投資策略實施前通知」、重要通知及強制性公積金計劃管理局的宣傳單張，提供「預設投資」的詳細資料及說明「預設投資」對不同成員的強積金賬戶可能造成的影響。

建議：

我們相信，這是檢閱你現有投資組合的好時機。有關「預設投資」的詳情，請參閱我們的網站：

<http://www.hkbea.com/html/tc/mpf-dis.html>

MPF Update 強積金動向



Articles from the MPFA 積金局文章

Default Investment Strategy – the path to a better MPF System

The Default Investment Strategy (DIS), which will be launched on 1st April 2017¹, is a ready-made, low-fee investment solution comprising two funds.

The DIS has three key features:

- ✓ Statutory fee caps
- ✓ Automatic de-risking as members approach retirement age
- ✓ Globally-diversified investment approach

Once the relevant legislative provisions are operational, MPF trustees will be required to invest MPF benefits that are currently under the existing default arrangement, together with any future benefits put into those MPF accounts, through the DIS under each MPF scheme.

Trustees of Mandatory Provident Fund (MPF) schemes will start sending a "DIS Pre-implementation Notice" to all MPF account holders in December 2016, letting them know how the DIS may affect their MPF accounts. If you have changed your correspondence address, or have not received any letters from your trustee(s) for a while, you should verify your contact details with your trustee(s) and, if necessary, update them as soon as possible.

You can also consider providing your trustee(s) with an email address, so that you can receive MPF-related information quickly and conveniently.

推出「預設投資」完善積金制度

將於明年4月1日¹推出的預設投資策略（簡稱「預設投資」），是一套現成及低收費的投資方案，由兩個基金組成，並有三大特點，包括：

- ✓ 設有法定收費上限
- ✓ 設有隨年齡增長而自動降低投資風險的機制
- ✓ 採用環球分散的投資方式

「預設投資」相關法例生效後，強制性公積金（強積金）計劃受託人會按法例要求，把現時按各強積金計劃的預設安排進行投資的強積金，轉移至各強積金計劃下的「預設投資」，而日後存入該等賬戶的強積金亦將改為按「預設投資」作投資。

受託人會在今年12月開始向所有強積金賬戶持有人發出「預設投資成員通知書」，說明「預設投資」對你的強積金賬戶可能造成的影響。為免錯過相關資訊，如你曾更改聯絡地址，或已一段時間沒有收過來自強積金受託人的信件，應盡快向受託人查核及更新賬戶資料。

你亦可考慮向受託人提供電郵地址，以便更方便快捷地接收強積金資訊。

Mandatory Provident Fund Schemes Authority 強制性公積金計劃管理局

Hotline 熱線：2918 0102 Website 網站：www.mpfa.org.hk

¹The commencement date is subject to vetting by the Legislative Council which will be completed before December 2016.

¹立法會現正以先訂立後審議的程序審議「預設投資」的生效日期，審議期預計於2016年12月屆滿。

Member News 成員專訊

» Update Your Personal Details with Ease

To ensure you stay informed, please let us know as soon as possible if you have changed your correspondence address or other personal particulars in order to make sure that you receive any notice that may be sent to you in the mail.

BEA MPF members can update their personal details for MPF accounts with BEA Trustees by:

- **Calling the BEA (MPF) Hotline on 2211 1777**
- **Completing a simple form to change details**

Please fill in the form "Member – Change of Personal Details" (TR94) or "Member – Changes of Details (Special Voluntary Contribution Account)" (TR131) and submit it to us.

The methods above only allow you to change your personal details for a BEA MPF account. To change your personal details for a non-MPF account (e.g. BEA bank account), please contact any branch of The Bank of East Asia, Limited.

» 更新你的個人資料

為確保成員可收到最新的資訊，如你的聯絡地址或其他個人資料有變更，請盡早通知我們，以確保能夠收受我們的信件。

東亞強積金成員可透過以下途徑向東亞信託更新你於東亞強積金賬戶的個人資料：

- **致電東亞（強積金）熱線：(852) 2211 1777**
- **填妥更改資料的表格**

請填妥「成員 – 更改個人資料」表格 (TR94) 或「成員 – 更改資料（特別自願性供款賬戶）」表格 (TR131) 並交回東亞強積金。

上述方法只供東亞強積金賬戶更改個人資料之用。如欲更改非東亞強積金賬戶（例如東亞銀行戶口）之個人資料，請聯絡任何東亞銀行分行。

BEA MPF Now Accepts Electronic Cheques ("e-Cheques") 東亞強積金現已接受電子支票付款

Starting from 21st March, 2016, BEA MPF accepts e-Cheques for MPF-related payments, which offer a more convenient and eco-friendly way to make contributions.

To issue e-Cheques through The Bank of East Asia, Limited, please refer to the relevant demo and the rules and regulations on our website (<http://www.hkbea.com/html/en/bea-corporate-cyberbanking-echeque-services.html>)

Please visit the Hong Kong Monetary Authority's website (www.hkma.gov.hk) for more information about e-Cheques.

由2016年3月21日起，東亞強積金接受以電子支票繳付有關強積金的款項，使支付供款過程更方便環保。

如欲通過東亞銀行有限公司簽發電子支票，請瀏覽我們的網頁 (<http://www.hkbea.com/html/tc/bea-corporate-cyberbanking-echeque-services.html>) 參閱相關的示範、規則及規例。

請參閱香港金融管理局網頁 (<http://www.hkma.gov.hk>) 了解更多有關電子支票的詳情。

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

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, request The Bank of East Asia to cease using your personal data for direct marketing purposes by writing to the Group Data Protection Officer by post at The Bank of East Asia Group, 10 Des Voeux Road Central, Hong Kong or by fax on 3608 6172.

You may, at any time and without charge, request Bank of East Asia (Trustees) Limited ("BEA Trustees") to stop using your personal data for direct marketing purposes. To do so, please send an email to BEAMPF@hkbea.com, or send a written request to BEA Trustees' Individual Data Protection Officer by post to 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.

保薦人：東亞銀行有限公司
發行人：東亞銀行（信託）有限公司

根據《個人資料（私隱）條例》，你可隨時向東亞銀行要求停止使用你的個人資料於直接促銷用途而無須繳付任何費用。如欲提出此要求，請致函或傳真至東亞銀行集團集團資料保障主任（地址：香港中環德輔道中10號；傳真號碼：3608 6172）。

你可隨時要求東亞銀行（信託）有限公司（「東亞信託」）停止使用你的個人資料於直接促銷用途，而無須支付任何費用。如你欲提出此要求，請電郵至 BEAMPF@hkbea.com，或致函東亞信託個人資料保障主任（地址：香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓），東亞信託會隨即跟進你的要求。