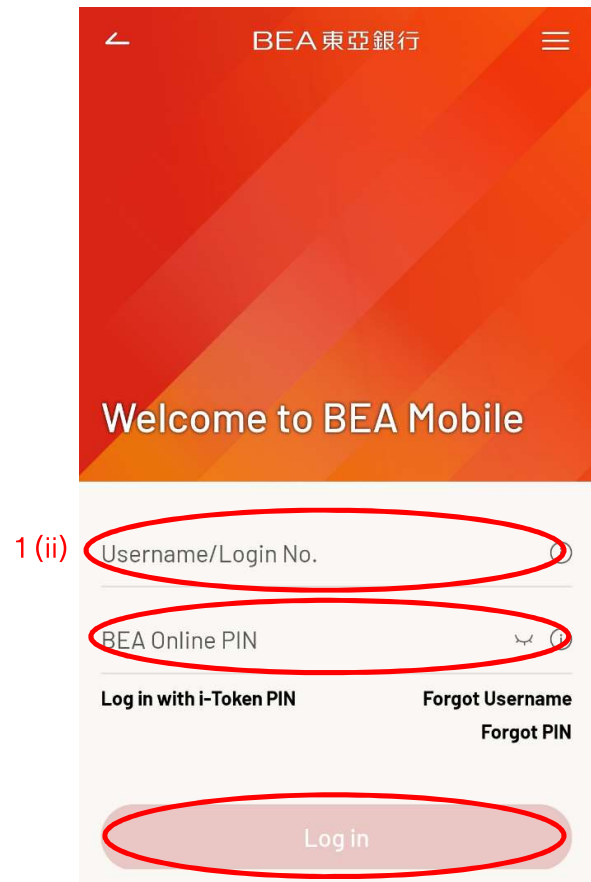
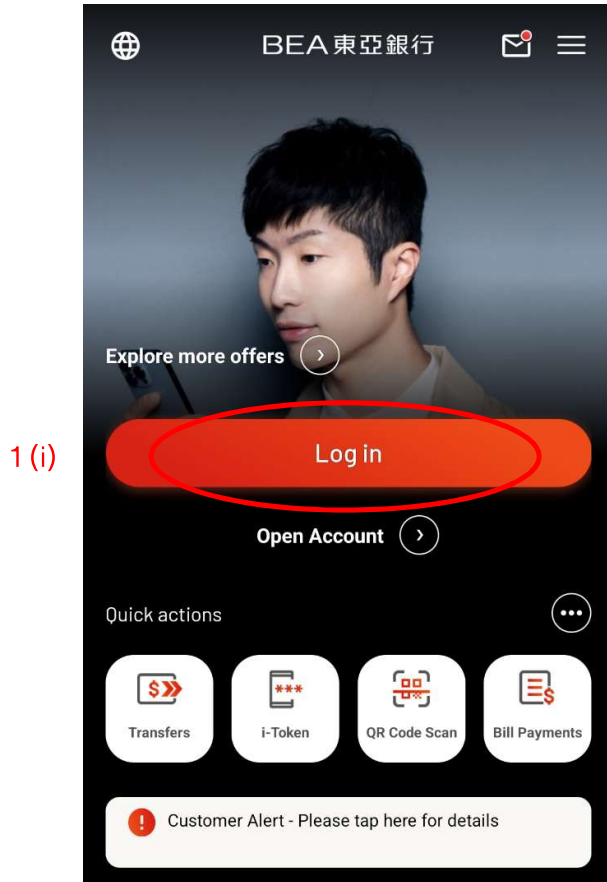
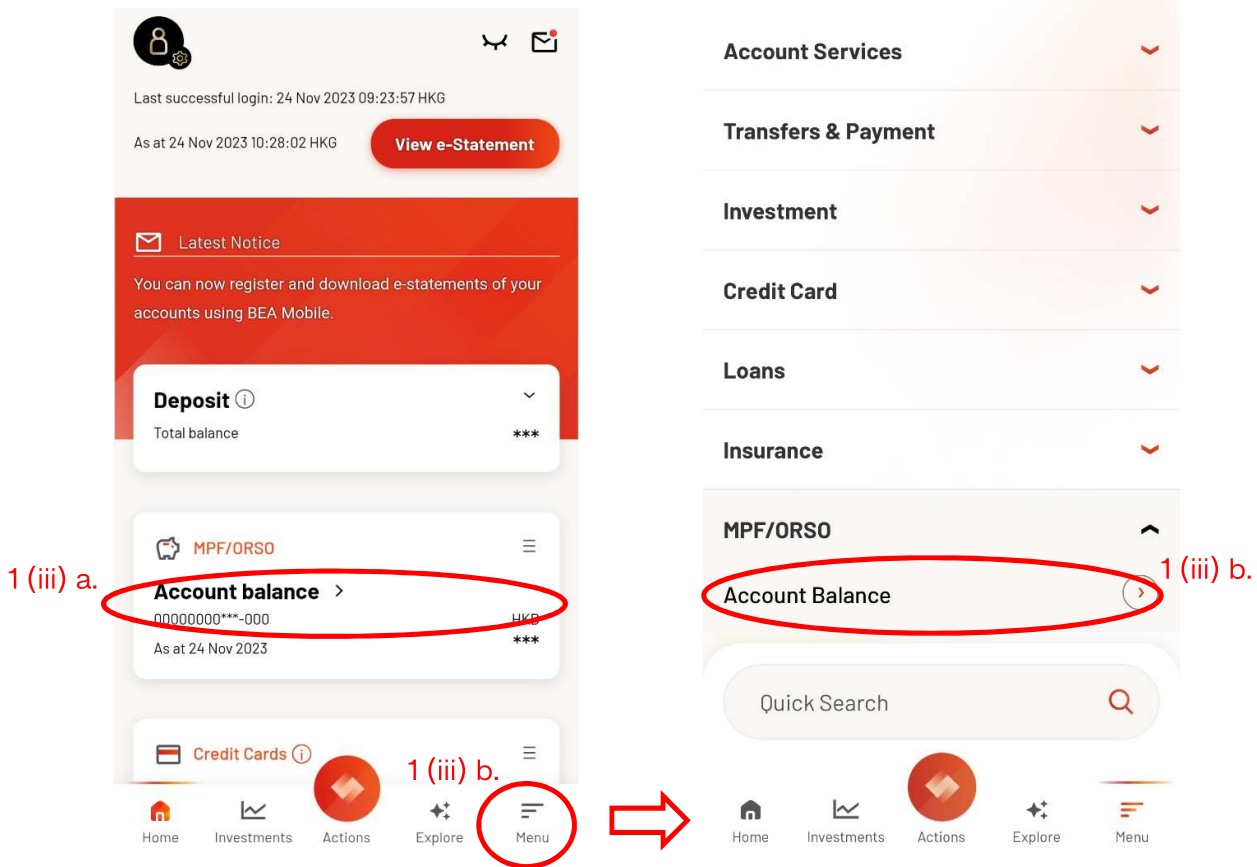


BEA Mobile (MPF/ORSO) User Guide**Switching Instruction / Change of Investment Choice****1. Log in to your BEA Mobile (MPF/ORSO).**

- (i) Click "Login" in the BEA Mobile homepage.
- (ii) Input your "Username/Login No." and "BEA Online PIN" and click "Login".



- (iii) a. Click "MPF/ORSO – Account balance" after login BEA Mobile; or
- b. Select "Menu" in the bottom right corner, and click "MPF/ORSO – Account balance".





2. Select the type of investment change instruction that you wish to make:

- a. If you would like to transfer existing accrued benefits to other funds, select **"Switch Funds"**. (Please see page 4)
- b. If you would like to change your investment choice for future contributions, surcharges, and transfer-in assets, select **"Change Future Investments"**. (Please see page 10)

MPF / ORSO

Voluntary Contribution > HKD
0.00

On 5 Jan 2024 10:13:46 HKG

2a. **Switch Funds**¹ >

2b. **Change Future Investments**² >

Fund Price >

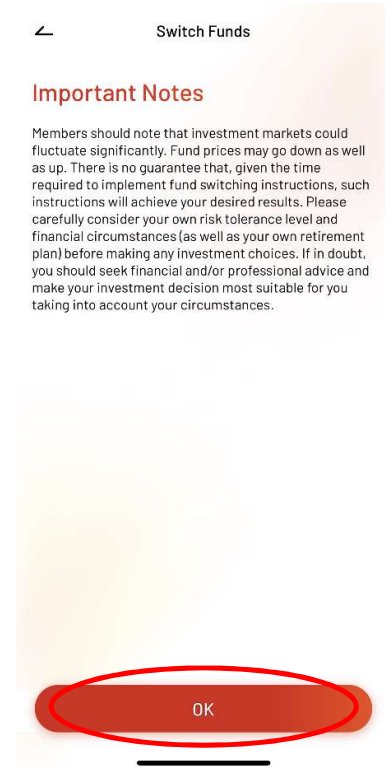
(1) Switch Funds: Change investment choice for your existing accrued benefits. The investment choice for your future contributions and future transfer-in assets will remain unchanged.

(2) Change Future Investments: Change investment choice for future contributions and future transfer-in assets. The investment choice of your existing accrued benefits will remain unchanged.

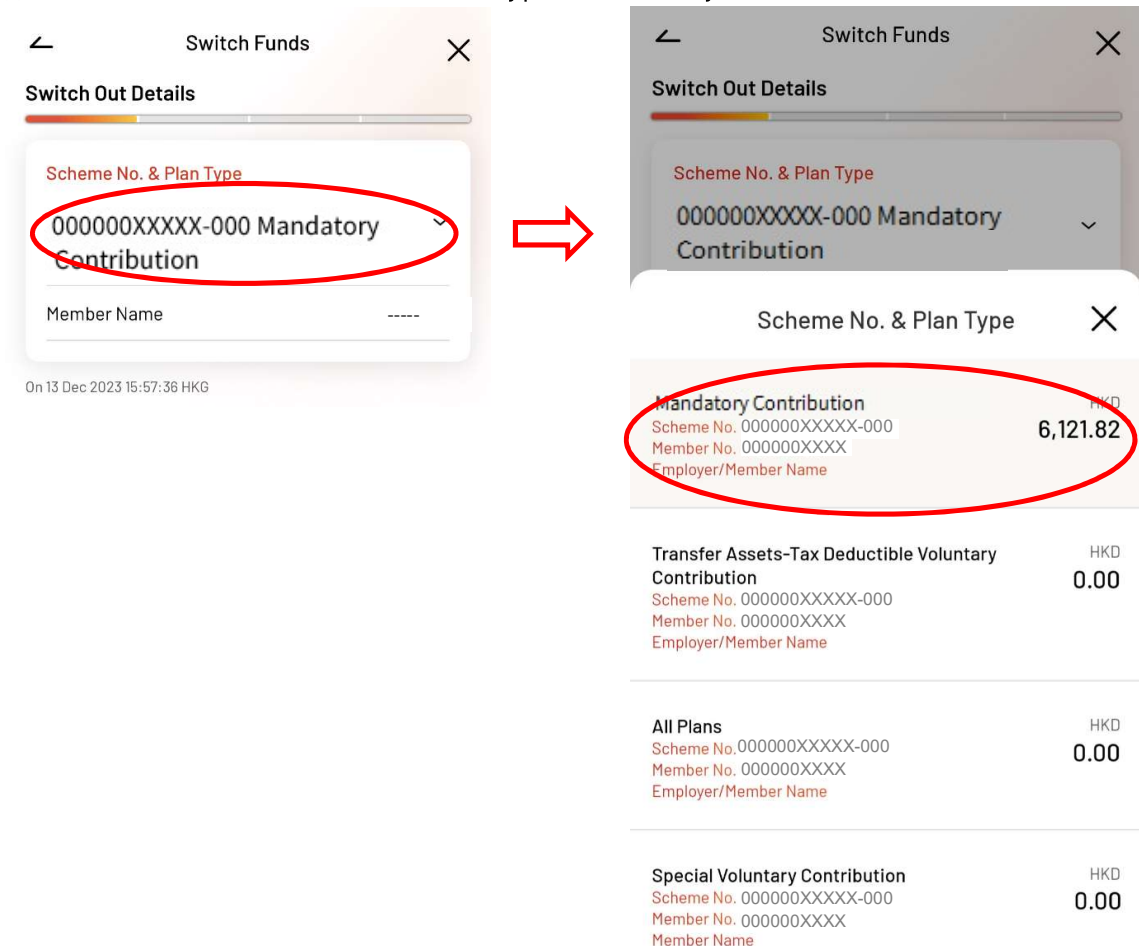
Remark: If you wish to switch out of the DIS, you need to submit both (1) Switch Funds; and (2) Change Future Investments, to change all DIS to non-DIS funds.

2a. Switch Funds

Select "Switch Funds". Read the "Important Notes" carefully and click "OK" to confirm.

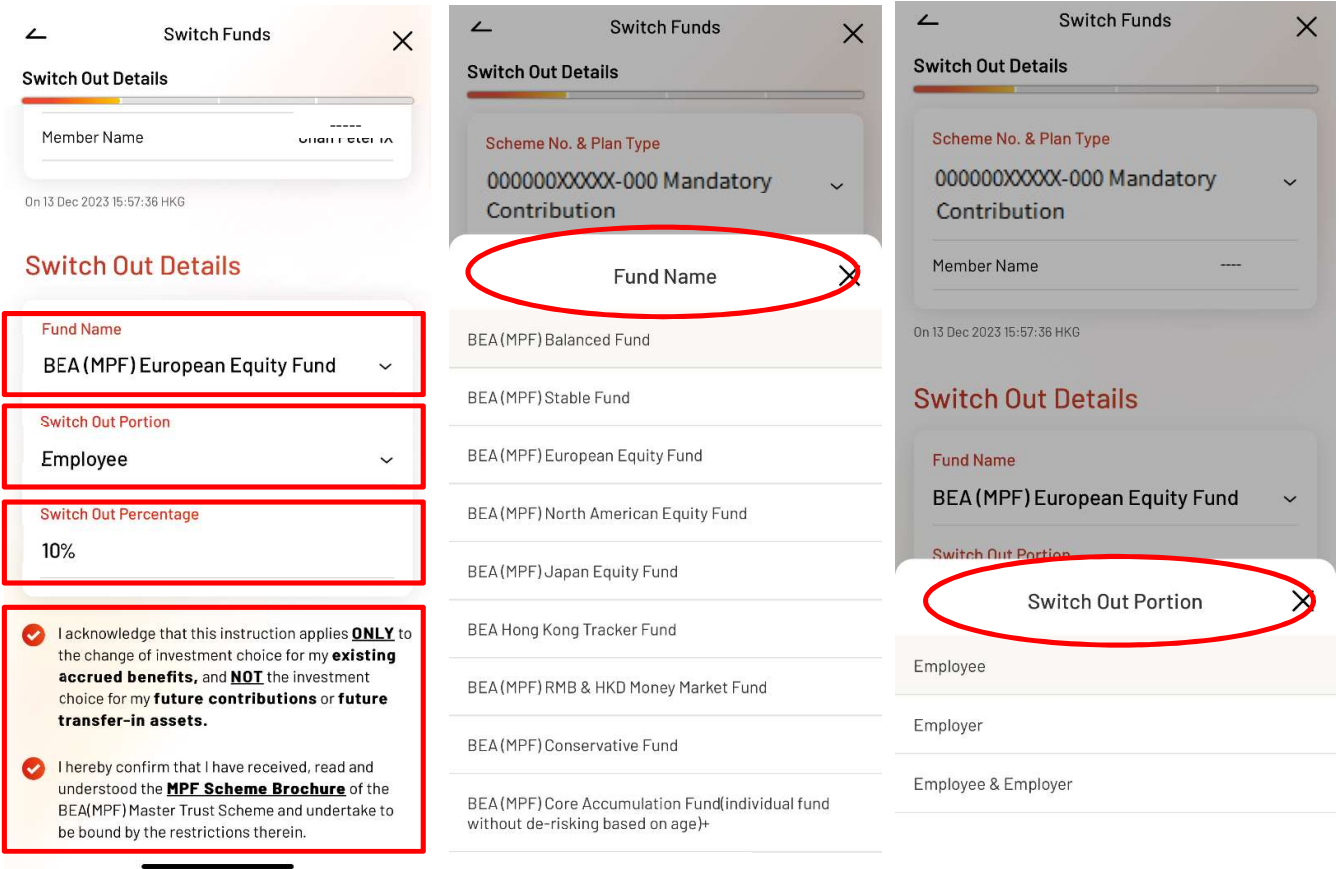


(i) Select the "Scheme No. & Plan Type" for which you would like to switch funds.



Provide the switch out details:

- (ii) Select the "Fund Name" from which you would like to switch out.
- (iii) Select the "Switch Out Portion" of the selected fund.
- (iv) Input the "Switch Out Percentage" for the selected fund.
- (v) Read the disclaimers and tick the adjacent box to certify that you have read the disclaimers.



2a (ii) Fund Name
BEA (MPF) European Equity Fund

2a (iii) Switch Out Portion
Employee

2a (iv) Switch Out Percentage
10%

2a (v) I acknowledge that this instruction applies **ONLY** to the change of investment choice for my **existing accrued benefits**, and **NOT** the investment choice for my **future contributions** or **future transfer-in assets**.

I hereby confirm that I have received, read and understood the **MPF Scheme Brochure** of the BEA(MPF) Master Trust Scheme and undertake to be bound by the restrictions therein.

2a (ii) Scheme No. & Plan Type
000000XXXX-000 Mandatory Contribution

2a (iii) Fund Name
BEA (MPF) European Equity Fund

2a (iii) Switch Out Portion
Employee



(vi) Click "Next" to continue.



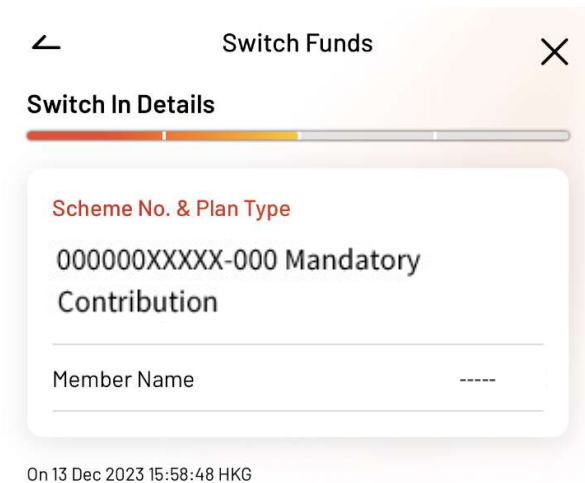
Notes

If you wish to switch out of the DIS, you need to submit both (1) change of Investment Choice Instruction; and (2) Switching instruction, to change all DIS to non-DIS funds.

- 1) Under normal circumstances:
 - i. For BEA (MPF) Master Trust Scheme, the fund switching instructions that received before 4:00 p.m. on business day will be processed on the same business day and the date of fund price dealing is next business day. If the valid fund switching instructions received 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.
 - ii. For BEA (MPF) Value Scheme, the fund switching instructions that received before 4:00 p.m. on business day will be processed on the same business day and the date of fund price dealing is next business day. If the valid fund switching instructions received 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.
 - iii. For BEA (MPF) Industry Scheme, the fund switching instructions that received before 4:00 p.m. on business day will be processed on the same business day by using the fund price of the same business day. If the valid fund switching instructions received at or after 4:00 p.m., it will be processed on the next business day by using the fund price of the next business day.
- 2) Your 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).
- 3) 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.

Provide the switch in details:

- (vii) If you wish to change to DIS, select "100% DIS".
- (viii) If you wish to change to Non-DIS, select "100% NON-DIS", and input the "Fund Name" that you would like to switch in to. Then, input the "Switch in Percentage" that you would like to switch in to the fund you have selected.



Switch Funds

Switch In Details

Scheme No. & Plan Type

000000XXXXX-000 Mandatory Contribution

Member Name

On 13 Dec 2023 15:58:48 HKG

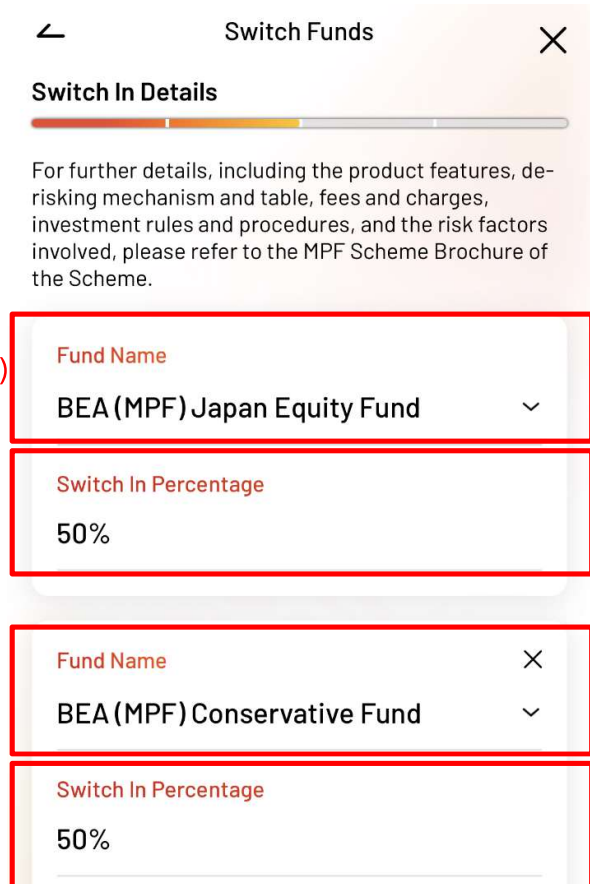
Switch In Details

2a (vii) **100% DIS[^]**

2a (viii) **100% Non-DIS**

[^] Default Investment Strategy ("DIS") is a ready-made investment arrangement mainly designed for 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 members who do not make an investment choice, their future contributions and accrued benefits transferred from another MPF scheme will be invested in accordance with the DIS.

DIS is not a fund - it is a strategy that uses two constituent funds, i.e. the Core Accumulation Fund and 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



Switch Funds

Switch In Details

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.

Fund Name

BEA (MPF) Japan Equity Fund

Switch In Percentage

50%

2a (viii)



Fund Name

BEA (MPF) Conservative Fund

Switch In Percentage

50%

+ Add fund

Please Note:

If you wish to switch out of the DIS, you need to submit both (1) Switch Funds instructions; and (2) Change Future Investments instructions, to change all DIS to non-DIS funds.

1 Under normal circumstances:

Note

The allocation in any fund must be in a multiple of 10% and the total allocation percentage must be 100%



(ix) Read the disclaimers and click "Submit" to proceed.

Switch Funds

Switch In Details

day using the fund price of the same business day. If we receive your valid fund switching instructions at or after 4:00 p.m., it will be processed on the next business day using the fund price of the next business day.

2. Your 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 withdrawal of MPF accrued benefits, transferring of 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).

3. 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.

Submit

2a (ix)

(x) Verify your instruction to change your investment choice.

(xi) Click "Confirm" to complete your instruction.

Switch Funds

Confirm

Please check the information below. If correct, please click "Confirm". Please note that requests cannot be cancelled once confirmed.

Scheme No. 000000XXXX-000

Member Name -----

Plan Type Mandatory Contribution

Switch Out Details

Fund Name BEA (MPF) European Equity Fund

Switch Out Portion Employee

Switch Out Percentage 10%

Switch In Details

DIS 100% Non-DIS

Fund Name BEA (MPF) Japan Equity Fund

Switch In Percentage 50%

Fund Name BEA (MPF) Conservative Fund

Switch In Percentage 50%

2a (x)

Switch Funds

Confirm

day using the fund price of the same business day. If we receive your valid fund switching instructions at or after 4:00 p.m., it will be processed on the next business day using the fund price of the next business day.

2. Your 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 withdrawal of MPF accrued benefits, transferring of 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).

3. 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.

2a (xi)

Confirm



(xii) A confirmation will be displayed with a reference number once the transaction is completed.

Switch Funds ✕

Submitted

Submitted!

Transaction Date & Time 13 Dec 2023 16:00:08 HKG

Reference No. WBK0000066686

Scheme No. 00000XXXXX-000

Member Name -----

Plan Type Mandatory Contribution

Switch Out Details

Fund Name BEA (MPF) European Equity Fund

Switch Out Portion Employee

Switch Out Percentage 10%

Switch In Details

DIS 100% Non-DIS

2a (xii)

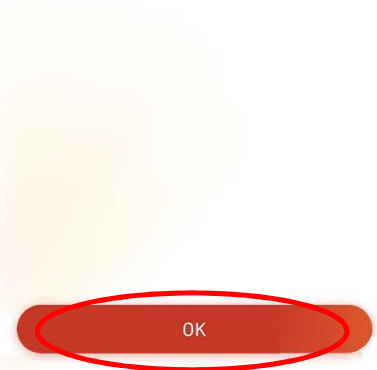
2b. Change Future Investment

Select "Change Future Investment". Read the "Important Notes" carefully and click "OK" to confirm.

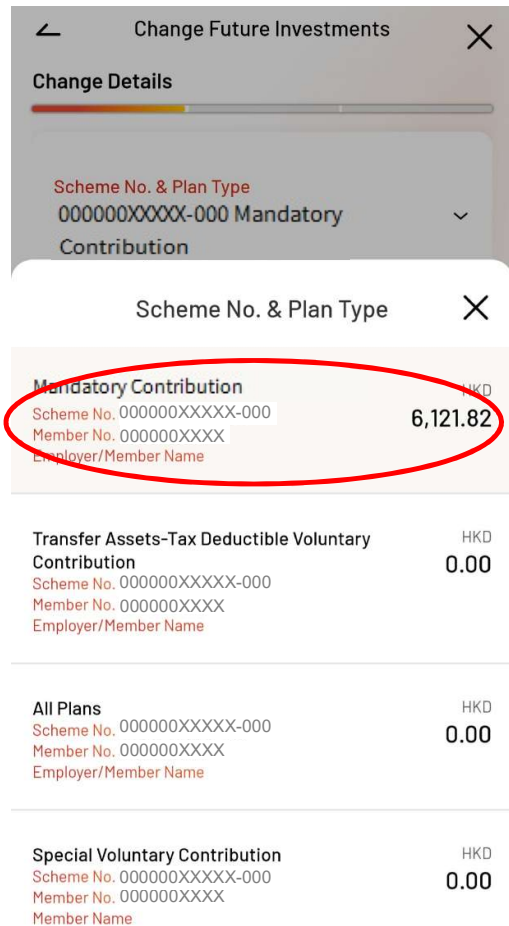
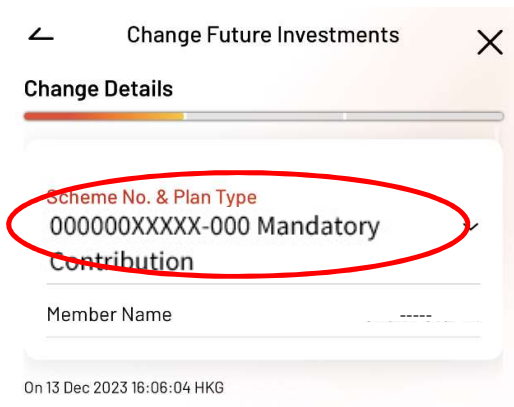
← Change Future Investments

Important Notes

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, you should seek financial and/or professional advice and make your investment decision most suitable for you taking into account your circumstances.



- (i) Select the "Scheme No. & Plan Type" for which you would like to switch funds.





Provide the instruction to change future investments:

- (ii) If you wish to change to DIS, select "100% DIS".
- (iii) If you wish to change to Non-DIS, select "100% Non-DIS", and input the percentage of contribution allocation of both employer's and employee's portions.

Change Future Investments

Change Details

Scheme No. & Plan Type
000000XXXXX-000 Mandatory

Contribution

Member Name: Chan Peter IX

On 13 Dec 2023 16:06:04 HKG

Details

2b (ii)

100% DIS[^]

2b (iii)

100% Non-DIS

Fund Name	Contribution Allocation	
	Employer	Employee
BEA (MPF) Conservative Fund	0 %	50 %
BEA (MPF) Growth Fund	0 %	50 %
BEA (MPF) Balanced Fund	0 %	0 %
BEA (MPF) Stable Fund	0 %	0 %
BEA (MPF) Global Bond Fund	0 %	0 %

Change Future Investments

Change Details

BEA (MPF) Global Bond Fund: 0 % 0 %

BEA (MPF) RMB & HKD Money Market Fund: 0 % 0 %

BEA (MPF) Core Accumulation Fund(individual fund without de-risking based on age)+: 0 % 0 %

BEA (MPF) Age 65 Plus Fund(individual fund without de-risking based on age)+: 0 % 0 %

Total: 100% 100 %

NOTE: The allocation in any fund must be in a multiple of 10% and the total allocation percentage must be 100%.

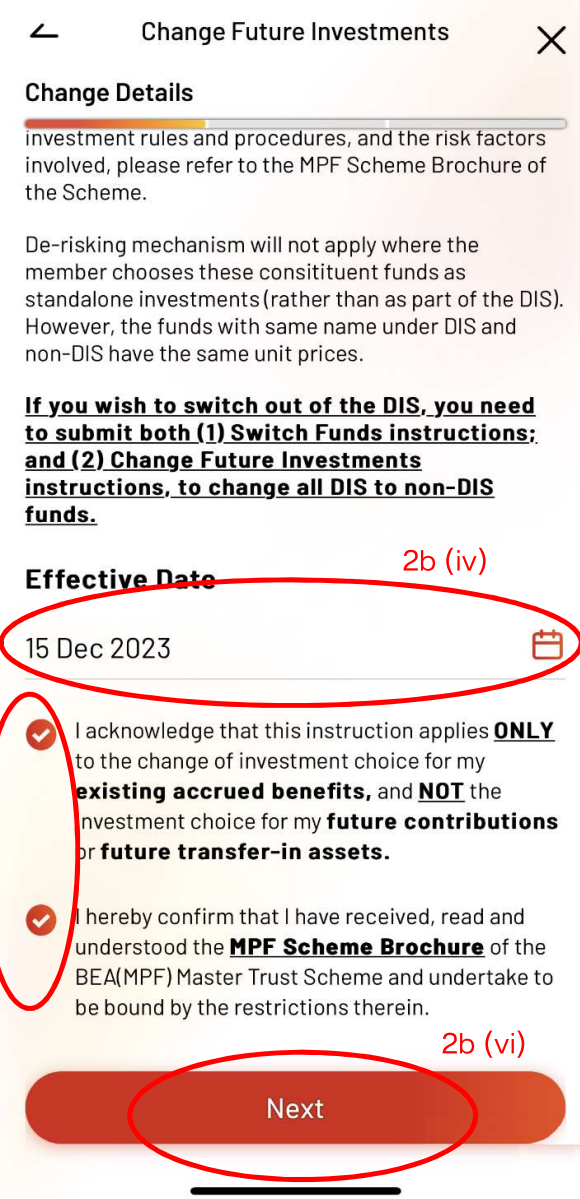
[^] Default Investment Strategy ("DIS") is a ready-made investment arrangement mainly designed for members who are not interested or do not wish to make a fund choice, and is also available as an investment choice itself, for members who find it suitable for their own circumstances. For members who do not make an investment choice, their future contributions and accrued benefits transferred from another MPF scheme will be invested in accordance with the DIS.

DIS is not a fund - it is a strategy that uses two constituent funds, i.e. the Core Accumulation Fund and Age 65 Plus Fund to automatically reduce the risk exposure as the member approaches retirement age.

Notes

- 1) If you wish to switch out of the DIS, you need to submit both (1) change of Investment Choice Instruction; and (2) Switching instruction, to change all DIS to non-DIS funds.
- 2) The allocation in any fund must be in a multiple of 10% and the total allocation percentage must be 100%

- (iv) Enter the effective date for the instruction.
- (v) Read the disclaimers and tick the adjacent box to certify that you have read the disclaimers.
- (vi) Click "Next" to proceed.



← Change Future Investments ×

Change Details

investment rules and procedures, and the risk factors involved, please refer to the MPF Scheme Brochure of the Scheme.

De-risking mechanism will not apply where the member chooses 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.

If you wish to switch out of the DIS, you need to submit both (1) Switch Funds instructions; and (2) Change Future Investments instructions, to change all DIS to non-DIS funds.

Effective Date 2b (iv)

15 Dec 2023

2b (v) I acknowledge that this instruction applies **ONLY** to the change of investment choice for my **existing accrued benefits**, and **NOT** the investment choice for my **future contributions** or **future transfer-in assets**.

I hereby confirm that I have received, read and understood the **MPF Scheme Brochure** of the BEA(MPF) Master Trust Scheme and undertake to be bound by the restrictions therein. 2b (vi)

Next

- (vii) Verify your instruction to change future investments.
- (viii) Read the notes and remarks, and click "Confirm" to complete your instruction.

2b (vii)

← Change Future Investments
✕

Confirm

Please check the information below. If correct, please click "Confirm". Please note that requests cannot be cancelled once confirmed.

Scheme No. 000000XXXXX-000

Member Name -----

Plan Type Mandatory Contribution

On 13 Dec 2023 16:06:53 HKG

Details

DIS 100% Non-DIS

Fund Name	Contribution Allocation	
	Employer	Employee
BEA (MPF) Conservative Fund	0%	50%
BEA (MPF) Growth Fund	0%	50%
BEA (MPF) Balanced Fund	0%	0%
BEA (MPF) Stable Fund	0%	0%

← Change Future Investments
✕

Confirm

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 from the age of 50 to 64 and according to the allocation percentages as shown in the DIS de-risking table.

To invest in DIS, member's instruction must be an instruction to invest 100% of: (A) existing accrued benefits and/or (B) future contributions and accrued benefits transferred from another scheme in the DIS.

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.

De-risking mechanism will not apply where the member chooses 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.

If you wish to switch out of the DIS, you need to submit both (1) Switch Funds instructions; and (2) Change Future Investments instructions, to change all DIS to non-DIS funds.


Confirm

2b (viii)

- (ix) A confirmation will be displayed with a reference number once the transaction is completed.

Change Future Investments ✕

Submitted



Submitted!

Transaction Date & Time 13 Dec 2023 16:07:05 HKG

Reference No. **WBK0000066690**

Scheme No. 000000XXXXX-000

Member Name -----

Plan Type Mandatory Contribution

Details

DIS 100% Non-DIS

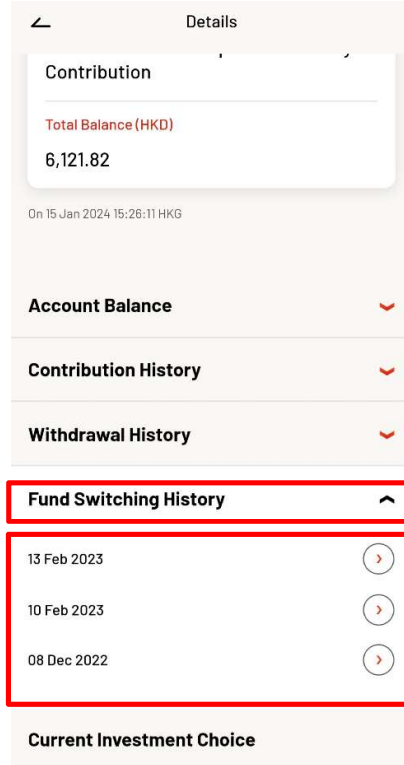
Fund Name	Contribution Allocation	
	Employer	Employee
BEA (MPF) Conservative Fund	0%	50%
BEA (MPF) Growth Fund	0%	50%
Total	100%	100%

Effective Date **15 Dec 2023**

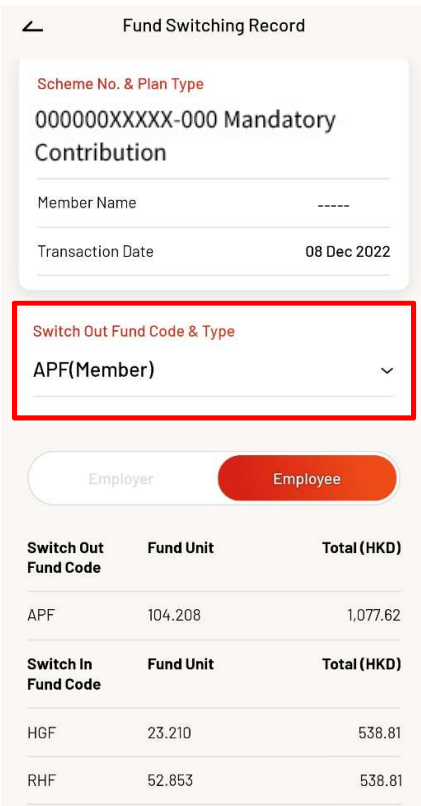
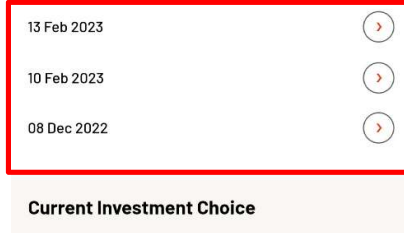
2b (ix)

3. Fund Switching History

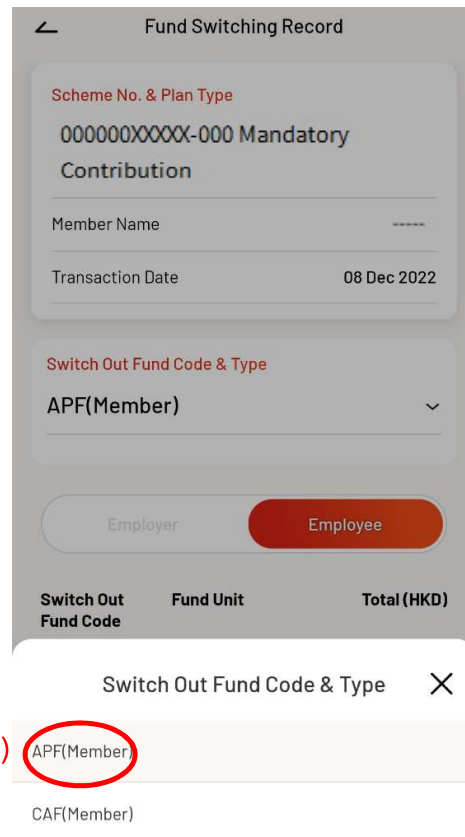
- (i) Log in to your BEA Mobile (MPF/ORSO) and select "Fund Switching History", and select a dealing date for the instruction.
- (ii) Select the "Switch Out Fund Code & Type" that you would like to review.



3 (i)



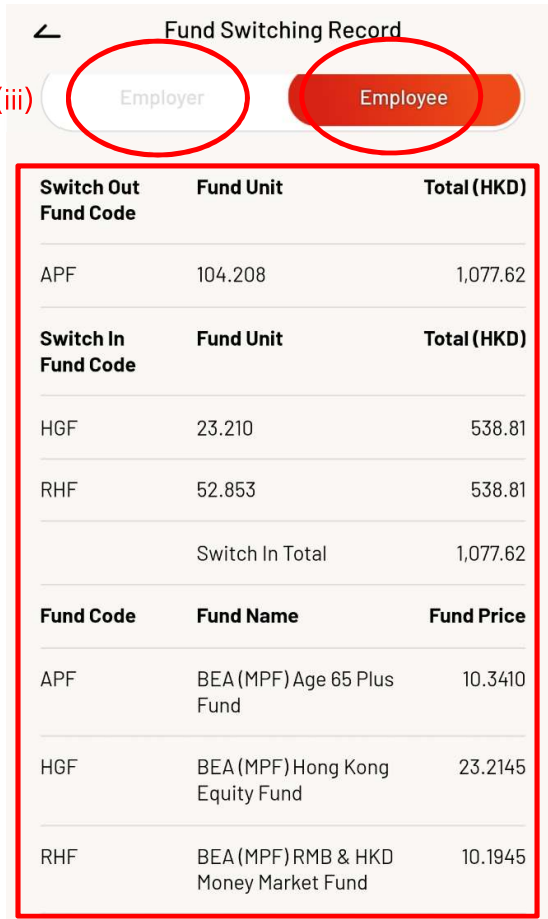
3 (ii)



3 (ii)

- (iii) Review your fund switching record
- If you wish to review the employer's portions, select "Employer".
 - If you wish to review the member's portions, select "Member".

3 (iii)



Switch Out Fund Code	Fund Unit	Total (HKD)
APF	104.208	1,077.62
Switch In Fund Code	Fund Unit	Total (HKD)
HGF	23.210	538.81
RHF	52.853	538.81
Switch In Total		1,077.62
Fund Code	Fund Name	Fund Price
APF	BEA (MPF) Age 65 Plus Fund	10.3410
HGF	BEA (MPF) Hong Kong Equity Fund	23.2145
RHF	BEA (MPF) RMB & HKD Money Market Fund	10.1945

Notes

- 1) Only fund switching records for the past 3 years will be available.
- 2) Transactions will only be shown in the fund switching record after they have been completed.