

Focus

What Is Risk Class for Constituent Funds?

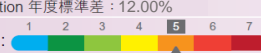
The risk class¹ is to be assigned to each constituent fund (“CF”) according to the seven point risk classification below based on the latest fund risk indicator of the CF, which helps to enhance the disclosure of the investment risk of CFs and enhance comparability across the CFs of different registered MPF schemes.


Seven-point Risk Class Classification

Risk Class	Fund Risk Indicator	
	Equal or above	Less than
1	0.0%	0.5%
2	0.5%	2.0%
3	2.0%	5.0%
4	5.0%	10.0%
5	10.0%	15.0%
6	15.0%	25.0%
7	25.0%	

Sample

Annualised Standard Deviation 年度標準差 : 12.00%

Risk Class 風險級別 : 



The fund risk indicator shows the annualised standard deviation based on the monthly rates of return of the CFs over the past 3 years to the reporting date of the latest fund fact sheet, which is published on a quarterly basis. CFs with performance history of less than 3 years since inception to the reporting date of the fund fact sheet are not required to show the fund risk indicator.

For the latest risk class of CFs under BEA MPF schemes, please visit “[Fund Information](#) > Fund Choices”. You may also refer to the latest fund fact sheet (download via “[Fund Performance](#) > Fund Fact Sheet”) for further details .

¹ The risk class is prescribed by the Mandatory Provident Fund Schemes Authority according to the Code on Disclosure for MPF Investment Funds and it has not been reviewed or endorsed by the Securities and Futures Commission. The risk class of the CFs is for reference only and may change from time to time. For further details including the product features, fees and charges, and risk factors involved, please refer to the MPF Scheme Brochure of the relevant BEA MPF schemes.