

BOC-Prudential

Easy-Choice Mandatory Provident Fund Scheme



Important Information

- You should consider your own risk tolerance level and financial circumstances before making any 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.
- You should consider your own risk tolerance level and financial circumstances before investing in the MPF Default Investment Strategy (as defined in section 6.7 *MPF Default Investment Strategy* in the MPF Scheme Brochure of BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (the "Scheme")). You should note that the BOC-Prudential Core Accumulation Fund and the BOC-Prudential Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the BOC-Prudential Core Accumulation Fund and the BOC-Prudential Age 65 Plus Fund 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 MPF Default Investment Strategy is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.
- You should note that the implementation of the MPF Default Investment Strategy may have an impact on your MPF investments and accrued benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- Fees and charges of a MPF conservative fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The BOC-Prudential MPF Conservative Fund uses method (i) and, therefore, unit prices/NAV/fund performance quoted have incorporated the impact of fees and charges.
- You should not solely rely on the stand-alone marketing material to make any investment decision. Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).
- Investment involves risks. Prices of units of the Constituent Funds may go down as well as up. The past performance information is not indicative of future performance.

One-stop MPF Services

BOCI-Prudential Asset Management Limited and BOCI-Prudential Trustee Limited provide you a one-stop MPF service solution, which includes investment management, trustee, custody and administration in order to meet different needs of employers and members.

MANAGEMENT AND ADMINISTRATION

**BOCI-Prudential Asset
Management Limited**
Investment Manager

**BOCI-Prudential
Trustee Limited**
Trustee | Custodian

Company Background of the Investment Manager and Trustee / Custodian

BOCI-Prudential Asset Management Limited and BOCI-Prudential Trustee Limited are the two joint ventures established by the subsidiaries of Bank of China Limited (formerly known as Bank of China) and Prudential plc in 1999.



BOC International Holdings Limited
Bank of China (Hong Kong) Limited
Prudential Holdings Limited

BOC International Holdings Limited
Prudential Holdings Limited



**BOCI-Prudential
Trustee Limited**

**BOCI-Prudential Asset
Management Limited**

BOCI-Prudential Asset Management Limited is an asset management company founded in Hong Kong, offering a broad spectrum of investment products ranging from MPF, retirement schemes, retail unit trusts, to exchange traded funds, apart from the tailor-made investment strategies for individual and institutional clients.

BOCI-Prudential Trustee Limited primarily offers trust and administration services for MPF and retirement schemes, and is actively developing trustee and custodian services of unit trust funds.

Leveraging on the background of BOCI and Prudential, together with a dedicated team of investment and administration professionals, BOCI-Prudential endeavors to provide quality and diversified services in order to offer you a simple, relaxing and convenient MPF solution.

Overview

- ◆ Variety of investment choices – 17 various Constituent Funds for members to choose from – include: Equity Funds, Equity Funds – Index Tracking Series, Mixed Assets Funds, Bond Fund, Money Market Funds (including MPF Conservative Fund) and MPF Default Investment Strategy – fulfill the needs of members with different objectives, investment experience and risk appetite. **Please refer to the MPF Scheme Brochure of the Scheme for further details (including risk factors, fees and charges, and fund information).**
- ◆ Unlimited times on changing investment fund instructions free of charges – can *change the investment mandate for future contributions* and/ or *rebalance the existing investment account balances* (The allocated percentage for each selected Constituent Fund must be an integer and should be not less than 5%). Please refer to section 6.6 “Investment mandate/switching instruction” of the MPF Scheme Brochure of the Scheme for further details. **Regarding risk involved in fund switching - members should note that the performance of the 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 members’ desired results. Members should consider carefully their own risk tolerance level and financial circumstances (as well as their own retirement plan) before making any investment choices. If in doubt, members should contact their independent financial advisor for further advice.**
- ◆ Voluntary Contributions and/or Tax Deductible Voluntary Contributions (“TVC”) can be made by members. Please refer to section 6.4 “Voluntary Contributions”, 6.5 “Tax Deductible Voluntary Contributions”, 6.10 “Withdrawal of Accrued Benefits” and 6.12 “Other Circumstances where Accrued Benefits from Voluntary Contributions may be Payable” of the MPF Scheme Brochure of the Scheme for further details.

Support & Services

- ◆ Tailor-made workshops for members – help members understand the markets and scheme information, and fill in the forms
- ◆ Service Pledge
- ◆ Designated team to meet different needs of customers
- ◆ Provide MPF Admin Guide and Member Handbook
- ◆ Provide a MPF Contribution Reference Card and MPF Card to employers and self-employed persons respectively
- ◆ Free registration handling service
- ◆ Arrange workshop for new employees
- ◆ Issue “Notice of Participation” to newly enrolled employees
- ◆ Relevant confirmation statement(s) will be issued after scheme members’ instruction on changing the investment mandate for future contributions and/or rebalancing the existing investment account balances have been completed
- ◆ Assist in Scheme Transfer
- ◆ Assist new members and personal account members in transferring the accrued benefits
- ◆ 24-hour Interactive Voice Response System

Function of the Free Contribution Calculation Software

- ◆ Prepare monthly contribution record/ Pay Slip
- ◆ Issue Remittance Statement
- ◆ Print out a list of terminated staff
- ◆ Provide autopay file
- ◆ Provide contribution and income summary
- ◆ Prepare the regular report e.g. IR56B to Inland Revenue (applicable for PayEasy)

Multiple Channels to Make Contributions/Submit Documents

- ◆ By Autopay
- ◆ Via Corporate Banking Services Online (CBS Online) / Internet Banking (for personal customers) of Bank of China (Hong Kong), Nanyang Commercial Bank and Chiyu Banking Corporation
- ◆ By cheque payment
- ◆ Direct credit to banks
- ◆ MPF Documents Collecting Bank – designated branches of Bank of China (Hong Kong), Nanyang Commercial Bank and Chiyu Banking Corporation

Documents for the Scheme’s Employers

- ◆ BOCI-Prudential Asset Management MPF Newsletter
- ◆ Employer Annual Statement
- ◆ Quarterly Fund Fact Sheet

Documents for the Scheme’s Members

- (including, without limitation, employee members, self-employed persons, personal account members, Special Voluntary Contributions members (“SVC members”) and TVC members)
- ◆ BOCI-Prudential Asset Management MPF Newsletter
 - ◆ Member Annual Benefit Statement
 - ◆ Quarterly Fund Fact Sheet

Electronic Services	Our Website [#]	Interactive Voice Response System	ATM	Internet Banking (for personal customers) of Bank of China (Hong Kong), Nanyang Commercial Bank and Chiyu Banking Corporation	BOCPT MPF Mobile App [#]	Pulse by Prudential App ^{^^}
Contribution Enquiries	◆	◆	◆	◆	◆	◆
Account Balance Enquiries	◆	◆	◆	◆	◆	◆
Unit Fund Price Enquiries	◆	◆			◆	◆
Change of Investment Mandate for Future Contributions	◆	◆			◆	
Rebalancing of Existing Investment Account Balances	◆	◆			◆	
Forms Request	◆	◆				
E-statements and Notices	◆				◆	

[#] Please login “My Account” under “MPF” of “Products & Services” on BOCI-Prudential Asset Management Limited’s Website (www.boci-pru.com.hk) for enquiry.

[^] The mobile app service is provided by BOCI-Prudential Trustee Limited.

^{^^} Pulse by Prudential App (“Pulse”) is a platform hosted by Prudential (“Hosted App Provider”). If Scheme Members register as “e-Members” via Pulse, Scheme Members have to authorize BOCI-Prudential Trustee Limited to pass their MPF records to Hosted App Provider in order to complete the one-off account binding.

Regarding the after-sales administration forms of the Scheme, kindly send to “BOCI-Prudential Trustee Limited, Suite 1507, 15/F, 1111 King’s Road, Taikoo Shing, Hong Kong”. In addition, members may call the Easy-Choice MPF Administration Hotline at 2929 3030 for MPF administration affair enquiries (including account details, contributions and other MPF administration affairs).

Easy-Choice MPF Application and Fund Hotline: **2280 8686**

Website: <https://www.boci-pru.com.hk>

Address: 27/F, Bank of China Tower, 1 Garden Road, Central, Hong Kong

Leaflet Issuer: BOCI-Prudential Asset Management Limited