

FAQ on Fund Switching

1. Question: How can I switch fund choices?

Answer: Switching can be performed via the dedicated website or hotline operated by Invesco.

2. Question: How much did I pay for switching?

Answer: There is no switching fee, nor is there any bid and offer spread. All Scheme expenses including investment management fee, custodian fee, administration fee, and other expenses are reflected in the fund price.

3. Question: Can I do partial switching?

Answer: Yes, members are free to allocate their existing asset and future contributions into different fund choices. The allocation percentage of each fund must be in multiple of 10%.

4. Question: Can I still make switching during my extension period and how much do I need to pay?

Answer: Members can continue accessing Scheme information and performing fund switching through the member servicing platform operated by Invesco. Same as existing employees, extended members do not need to pay extra for making a switch.

5. Question: Is it the right time for me to switch now?

Answer: HAPFS is a retirement scheme and should be considered as a long-term investment. Members should not focus on the short-term volatility and are not recommended to time the market. There are several factors in helping you formulate your own investment strategy, such as your investment objective, investment horizon, risk tolerance level, and overall financial situation. Besides, it is crucial that you understand the features of the investment choices so that you could choose the one that best fits your needs.

基金轉換常見問題

問題 1：如何切換基金選擇？

答：您可使用景順專為計劃而設的網站或成員專線作出基金轉換。

問題 2：我需要支付多少轉換費？

答：基金轉換是不需要收取任何轉換費用及基金買賣差價。計劃所有的收費，包括投資管理費，託管費，管理費和其他費用均已於基金價格反映。

問題 3：我可否只轉換部份資產？

答：是可以的，成員是可隨意把現有資產及未來供款分配至不同的基金選擇。而每個基金的分佈百分率必須為 10% 的倍數。

問題 4：當我延長成員資格後，我可否進行基金轉換？我需要支付多少費用？

答：您可繼續登入景順的服務平台，以獲取計劃的資料及進行基金轉換。您亦可出席每年的成員座談會。與現職僱員相同，延長成員無須就基金轉換支付額外的費用。

問題 5：何謂適當時機作出資產轉換？

答：醫管局公積金計劃是一個退休金計劃，故此成員應該保持一個以長線投資的目標，不應該太關注短期的市場波動，更切忌捕捉大市上落。以下的考慮因素有助成員制訂其投資策略，如成員的投資目標、投資年期、風險承擔能力以及其整體財政狀況。除此以外，瞭解各投資選擇的特質亦有助成員選擇一個適合其投資組合。在作出資產轉換前，請透過景順積金網的「投資者類別分析測試」，瞭解自己屬於哪一類投資者及哪一類投資組合適合自己。