

Default Investment Strategy ("DIS")

Act now! Take control of your MPF assets

- DIS will be effective from 1 April 2017 (effective date). For MPF members who would like to be at the helm of their pension investment, they should take appropriate action before it is too late.
- Those who do not take any action may have their MPF assets switched to the DIS by default, with automatic adjustments in their portfolio allocation of Core Accumulation Fund (CAF) and Age 65 Plus Fund (A65F).

Is DIS risk-free? NO!

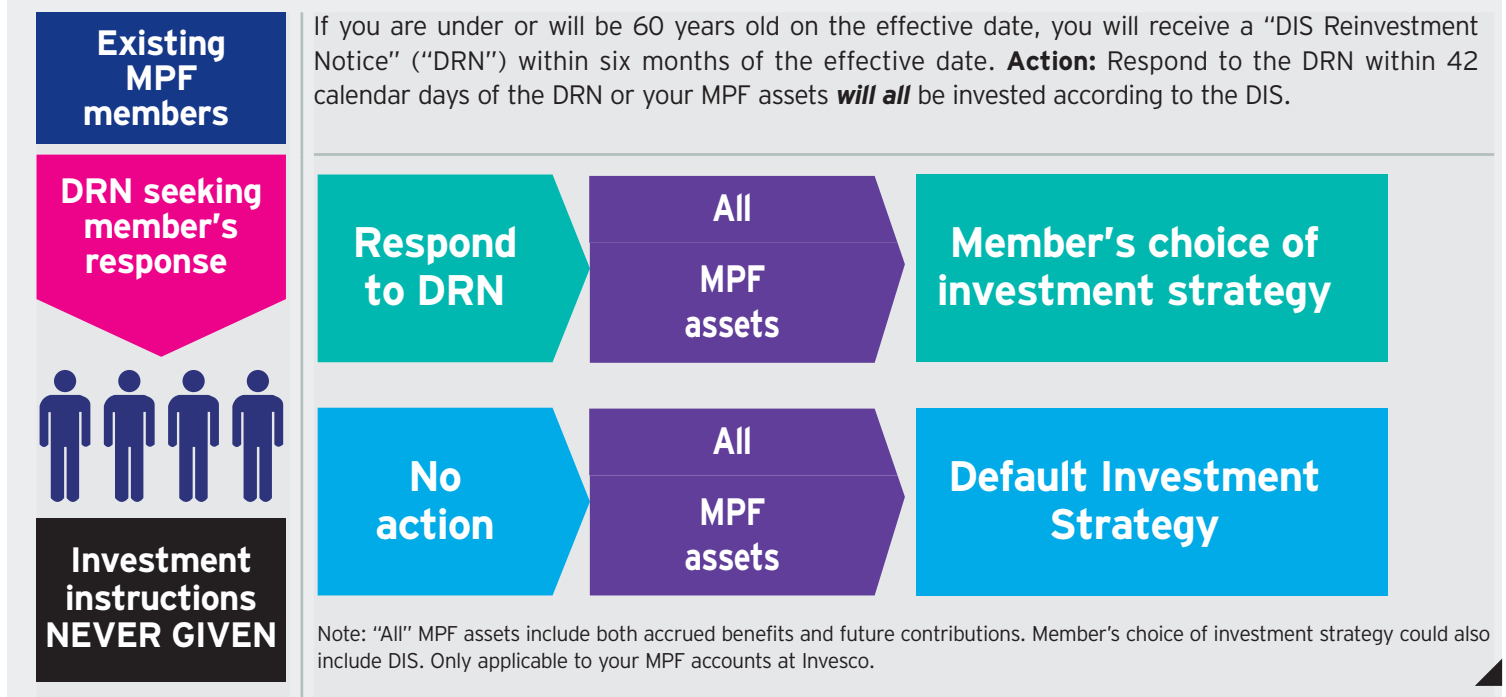
- DIS does not guarantee capital repayment nor positive investment returns (in particular for members with a short investment horizon before retirement). DIS funds are subject to investment risks that apply to mixed asset funds.

Is DIS right for everyone? NO!

- It depends on your personal circumstances. If you want a solution for your individual circumstances, you will have to understand your financial resources, needs and attitude to risk and then select the MPF funds that best meet your own risk and return profile.

The following are the three common DIS scenarios that existing MPF members should be aware of. **If you have any query on how it will affect you and what actions you need to take, you should call the INVESCall Member Hotline at (852) 2842 7878.**

Case 1 You have NEVER GIVEN any valid investment instructions to your MPF account



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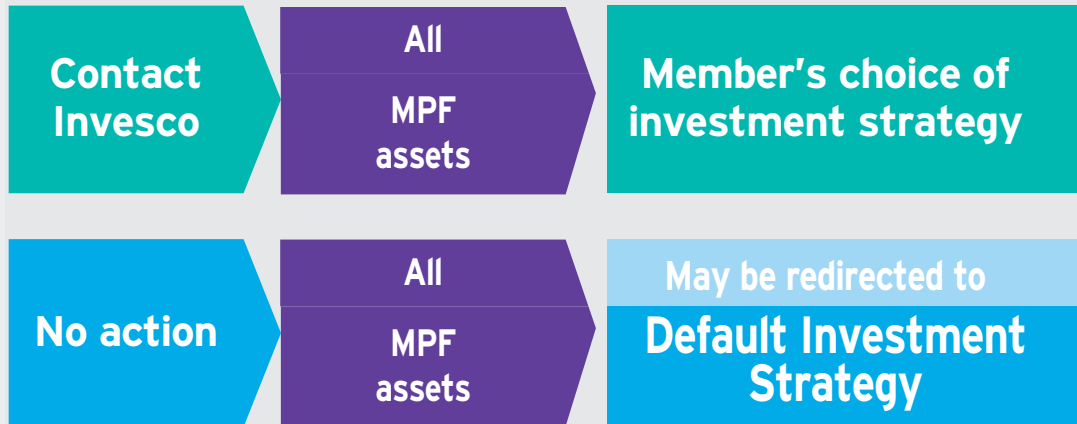
Case 2 You are NOT SURE if you have given investment instructions

Existing MPF members



Investment instructions NOT SURE

Action: Contact Invesco as soon as possible to review your MPF investment instructions and verify personal details (especially your address) to ensure you can receive important information from Invesco.



Note: "All" MPF assets include both accrued benefits and/or future contributions. Member's choice of investment strategy could also include DIS. Only applicable to your MPF accounts at Invesco.

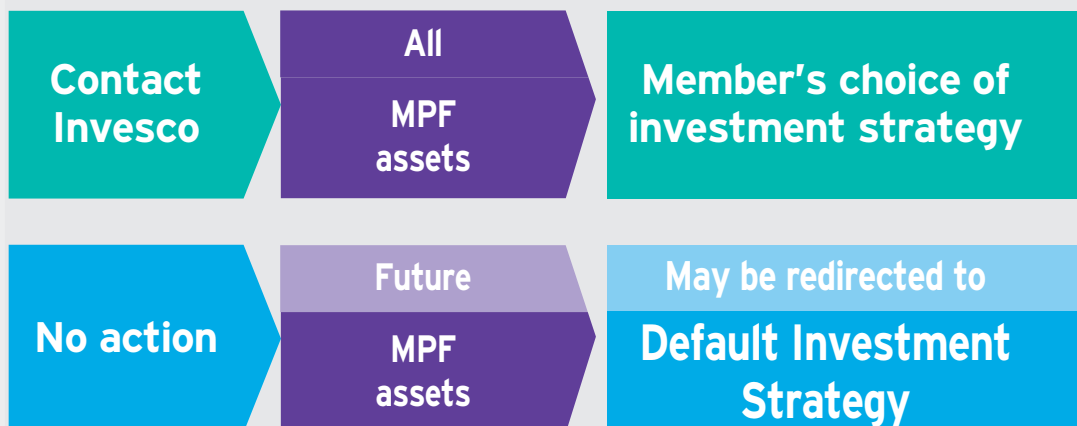
Case 3 Even if you HAVE GIVEN investment instructions

Existing MPF members



Investment instructions GIVEN

In general, you shall **not** receive DRN. We will continue to invest according to the investment instructions you gave. **Action:** There may be exceptions where the **future contributions** in some cases are redirected to the DIS even though investment instructions were given. To play safe, contact Invesco.



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There are other circumstances where your accrued benefits or future contributions 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, please call the INVESCall Member Hotline at (852) 2842 7878.