

**ILLUSTRATIVE EXAMPLE FOR  
BOC-PRUDENTIAL MPF CONSERVATIVE FUND OF THE  
BOC-PRUDENTIAL EASY-CHOICE MPF SCHEME**

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**PURPOSE OF THE EXAMPLE**

This example is intended to help you compare the total amounts of annual fees and charges payable under this Scheme with those under other registered schemes.

**THIS EXAMPLE ASSUMES THAT:**

***Your MPF Account Activities***

- (a) your monthly relevant income is \$8,000
- (b) you have put all your accrued benefits into the MPF Conservative Fund; you have not switched your accrued benefits to other constituent funds during the financial period
- (c) you have not transferred any accrued benefits into or out of this Scheme during the financial period

***Your Company Profile***

- (d) 5 employees (including yourself) of your employer participate in this Scheme
- (e) the monthly relevant income of each employee is \$8,000
- (f) no voluntary contribution is made
- (g) each of the other 4 employees has the same MPF account activities as yours

***Investment Return and Savings Rate***

- (h) the monthly rate of investment return is 0.5% on total assets
- (i) the prescribed savings rate is 3.25% per annum throughout the financial period.

Based on these assumptions, the ***total amounts of annual fees*** you need to pay under this Scheme in one financial period would be: **HK\$36**.

**Warning :** This is just an illustrative example. The actual amounts of fees you need to pay may be ***higher or lower***, depending on your choice of investments and activities taken during the financial period.