

BOC-Prudential Easy Choice Mandatory Provident Fund Scheme (“Scheme”)
BOC-Prudential Hong Kong Stable Retirement Fund
中銀保誠簡易強積金計劃（「本計劃」）
中銀保誠香港平穩退休基金

Frequently Asked Questions
常見問題

1.) What are the Objectives and Investment Strategy of this new BOC-Prudential Hong Kong Stable Retirement Fund?

這隻新的「中銀保誠香港平穩退休基金」的目標和投資策略是什麼？

The BOC-Prudential Hong Kong Stable Retirement Fund is a mixed assets fund with the objective of addressing retirement needs by aiming to seek to achieve a stable and long term capital appreciation with an expectation of a lower level of volatility by investing solely in an underlying sub-fund (which is also known as BOC-Prudential Hong Kong Stable Retirement Fund (the “Underlying Retirement Fund”) of the BOC-Prudential Unit Trust Fund (the “Umbrella Unit Trust”).

中銀保誠香港平穩退休基金為一混合資產基金，僅投資於中銀保誠單位信託基金（「傘子單位信託」）的一個基礎子基金（其亦稱為中銀保誠香港平穩退休基金）（「基礎退休基金」），以應對退休後的需求為目標，旨在爭取穩定及長期的資本增值，並預期波幅水平較低。

2.) What is the main investment of the Underlying Retirement Fund?

基礎退休基金的主要投資是什麼？

The Underlying Retirement Fund is a fund of funds investing substantially all its assets in other sub-funds of Umbrella Unit Trust (“APIF Sub-Funds”) and/or index-tracking collective investment schemes (“ITCIS”) managed by the Investment Manager. Under normal circumstances, the Underlying Retirement Fund will invest in at least two APIF Sub-Funds and/or ITCIS. The Underlying Retirement Fund may invest up to 89% of its net asset value in BOC-Prudential Hong Kong Dollar Bond Fund (a sub-fund under the Umbrella Unit Trust) (“Hong Kong Dollar Bond Fund”) which seeks to provide a stable income stream and long term capital appreciation through a portfolio of Hong Kong dollar denominated bonds which meet the credit rating requirements as specified in the relevant guidelines issued by the MPFA from time to time. The Hong Kong Dollar Bond Fund’s fixed income investment will focus on short-to-medium term bonds and aims to maintain a portfolio with weighted average duration not exceeding five years so as to seek to reduce exposure to interest rate risks. In addition, the Hong Kong Dollar Bond Fund’s fixed income investment will focus on high quality credit bonds in order to reduce credit risks.

基礎退休基金是一支基金中的基金，其所有資產均主要投資於傘子單位信託的其他子基金（「核准匯集投資基金子基金」）及/或由投資經理管理的緊貼指數集體投資計劃。在正常情況下，基礎退休基金將投資於最少兩個核准匯集投資基金子基金及/或緊貼指數集體投資計劃。基礎退休基金最多可將其資產淨值的 89% 投資於中銀保誠港元債券

基金（其為傘子單位信託下的一個子基金）（「港元債券基金」），其透過投資於以港元計值及符合積金局不時發出的相關指引所規定的信貸評級要求的債券之投資組合，尋求提供穩定收入來源及長期的資本增值。港元債券基金的定息投資將集中於中短期債券，並以維持加權平均存續期不超過五年的投資組合為目標，以尋求降低利率風險。此外，港元債券基金的定息投資將集中於優質信用債券，以降低信用風險。

3.) Who is an “Eligible Retired Member”?

誰是「合資格退休成員」？

An Eligible Retired Member is a member who satisfies either of the following two (2) conditions for withdrawal of accrued benefits, and thus is eligible for the regular withdrawal option mentioned in Question 4 below:

- he attains the normal retirement age of 65; or
- he attains the early retirement age of 60 and certifies to the Trustee by statutory declaration that he has permanently ceased his employment or self-employment with no intention of becoming employed or self-employed again.

Please note that regular withdrawal and special management fees arrangement specified in Questions 4-6 below only apply to active Personal Account, Self-Employed Person Account or Tax Deductible Contribution Account in the Eligible Retired Member's own name under the Scheme.

「合資格退休成員」是指符合以下兩(2)種提取累算權益條件其中之一的成員，因而合資格就下述問題 4 所提及的定期提取權益選項作出選擇：

- 年屆法定退休年齡 65 歲；或
- 年屆提前退休年齡 60 歲，並以法定聲明向受託人證明其已永久終止僱用或自僱，且無意再次受僱或自僱。

請注意，下述問題 4-6 中述明的定期提取和特別管理費用安排，僅適用於以合資格退休成員之個人名義在本計劃下開立的有效個人賬戶、自僱人士賬戶或可扣稅自願性供款賬戶。

4.) What is regular withdrawal option? How to elect such option?

什麼是定期提取權益選項？如何就該選項作出選擇？

Regardless of the constituent fund(s) an Eligible Retired Member has invested, the Eligible Retired Member may elect to withdraw the accrued benefits under the "regular withdrawal option" upon reaching retirement stage by providing the Trustee a standing instruction in such form as may be prescribed from time to time by the Trustee. Under the regular withdrawal option, the member may specify in the standing instruction a fixed sum to be withdrawn on a monthly basis. Currently, the designated amount shall be in multiples of HK\$1,000 with a minimum amount of HK\$2,000. Once the standing instruction is given, the Trustee will make monthly payments to the member from his accrued benefits based on the amount specified in his instruction. Through this option, Eligible Retired Members will be able to receive a stable stream of payments after retirement.

不論合資格退休成員投資那項成分基金，合資格退休成員都可以選擇於達到退休階段時，以受託人不時規定的表格向受託人作出常行指示，從而經「定期提取權益選項」提取累算權益。於定期提取權益選項下，成員可在常行指示內指定每月提取的固定金額。現時指定金額須為港幣 1,000 元的倍數，最低金額為港幣 2,000 元。一旦作出常行指示，受託人將根據有關指示所列明的金額，每月從成員的累算權益中向成員支付款項。通過這個選項，合資格退休成員在退休後將可獲取穩定的資金流。

5.) Will I enjoy Special Management Fees if I am an “Eligible Retired Member”?

如果我是「合資格退休成員」，可以享有特別管理費用嗎？

If the regular withdrawal option is elected on a specific Personal Account, Self-Employed Person Account or Tax Deductible Contribution Account by an **Eligible Retired Member** upon reaching retirement stage and if such account also has investment in the BOC-Prudential Hong Kong Stable Retirement Fund, the Eligible Retired Member will enjoy a monthly "unit rebate". The amount of such rebate is 0.4% per annum of the member's holding in the BOC-Prudential Hong Kong Stable Retirement Fund. For the avoidance of doubt, if no regular withdrawal option is elected by the Eligible Retired Member or no investment is made in the BOC-Prudential Hong Kong Stable Retirement Fund, no unit rebate will be paid to the member.

若合資格退休成員在達到退休階段時就特定個人賬戶、自僱人士賬戶或可扣稅自願性供款賬戶，選擇作出定期提取權益選項，且該賬戶亦投資於中銀保誠香港平穩退休基金，此合資格退休成員將享有每月「單位回贈」。該回贈金額為成員在中銀保誠香港平穩退休基金之持有量的每年 0.4%。為免生疑問，若合資格退休成員並無選擇作出定期提取權益選項，或並無投資於中銀保誠香港平穩退休基金，則不會獲支付單位回贈。

6.) How do I receive the unit rebate mentioned above?

我將怎樣獲取上述回贈？

The unit rebate referred to in Question 5 above will be calculated and paid monthly from the management fees, and will be credited into the members' account in the form of allotment of new units of the BOC-Prudential Hong Kong Stable Retirement Fund. Such allotment will be made after the number of units to be rebated is ascertained at the end of the relevant period.

上述問題 5 所述之單位回贈將每月計算，並從管理費用中扣付，然後以配發中銀保誠香港平穩退休基金新單位的形式，存入成員賬戶。有關配發將於相關期間結束時確定回贈單位數目後進行。