

**MY CHOICE MANDATORY PROVIDENT FUND SCHEME**  
**我的強積金計劃 (the “Scheme”)**

**FIRST ADDENDUM TO THE MPF SCHEME BROCHURE DATED APRIL 2026**

---

This First Addendum should be read in conjunction with and forms part of the MPF Scheme Brochure version dated April 2026 (collectively, the “**MPF Scheme Brochure**”) for the Scheme. All capitalised terms in this First Addendum shall have the same meaning as in the MPF Scheme Brochure, unless otherwise stated.

You may visit our website at [www.bocpt.com](http://www.bocpt.com) for the MPF Scheme Brochure of the Scheme or obtain a copy of the MPF Scheme Brochure at our Customer Service Centre at Suite 1507, 15/F, 1111 King’s Road, Taikoo Shing, Hong Kong.

---

The amendments to the MPF Scheme Brochure (shown in the underlines and/or strikethroughs) set out below shall take effect from 8 June 2026.

**1. Page 4 – “2. DIRECTORY OF TRUSTEE AND OTHER KEY OPERATORS” – “Investment managers of the Constituent Funds”**

The paragraph relating to the “Investment managers of the Constituent Funds” contained in section 2 shall be replaced in its entirety with the paragraph in Appendix I to this First Addendum.

**2. Page 7 – “3. FUND OPTIONS, INVESTMENT OBJECTIVES AND POLICIES” – “3.1 Structure of the Scheme”**

The diagram contained in section 3.1 shall be replaced in its entirety with the diagram in Appendix II to this First Addendum.

**3. Page 9 – “3. FUND OPTIONS, INVESTMENT OBJECTIVES AND POLICIES” – “3.2 Constituent Funds”**

(a) The following new rows nos. 15, 16 and 17 shall be added immediately at the end of the diagram:

“

<u>15</u>	<u>My Choice Chinese Government and Policy Bank Bond Index Fund</u>	<u>Premia Partners Company Limited</u>	<u>Feeder Fund</u>	<u>Bond Fund (China)</u>	<u>Up to 100% in Greater China bonds</u>
<u>16</u>	<u>My Choice European Quality Tracker Fund</u>	<u>China Asset Management (Hong Kong) Limited</u>	<u>Feeder Fund</u>	<u>Equity Fund (Europe)</u>	<u>Up to 100% in European equity</u>
<u>17</u>	<u>My Choice Americas Equity Fund</u>	<u>N/A</u>	<u>Feeder Fund</u>	<u>Equity Fund (North America)</u>	<u>70 – 100% in North America equities</u>

”

(b) The diagram contained in section 3.2 after incorporating the amendment set out in (a) above, will be shown as the diagram in Appendix III to this First Addendum.

4. Page 10 – “3. FUND OPTIONS, INVESTMENT OBJECTIVES AND POLICIES” – “3.4 Investment policy”

- (a) The following risk factors shall be inserted immediately before “Specific risks relating to the My Choice RMB & HKD Money Market Fund” appearing in subsection “Risks” under “(k) My Choice RMB & HKD Money Market Fund” under section 3.4.1 “Investment policies of the Constituent Funds”:

- “ • Risks associated with investing in Chinese Renminbi denominated investments
- PRC taxation risk”

- (b) The following new paragraph “(o) My Choice Chinese Government and Policy Bank Bond Index Fund” shall be inserted under section 3.4.1 “Investment policies of the Constituent Funds” in the appropriate alphabetical order:

“(o) My Choice Chinese Government and Policy Bank Bond Index Fund

*Investment objective*

The My Choice Chinese Government and Policy Bank Bond Index Fund is a bond fund and seeks to track the performance of the Hong Kong dollars denominated index ICE 10+ Year China Government & Policy Bank Index – 30% HKD-Hedged (“China Bond Index (30% HKD-Hedged)”) by investing in the Unhedged Unit Class (denominated in RMB) of the Premia China Treasury and Policy Bank Bond Long Duration ETF, a sub-fund of Premia ETF Series, an ITCIS managed by Premia Partners Company Limited. The Premia China Treasury and Policy Bank Bond Long Duration ETF seeks to track the performance of the ICE 10+ Year China Government & Policy Bank Index (the “China Bond Index”). The China Bond Index is denominated in RMB but the My Choice Chinese Government and Policy Bank Bond Index Fund will be tracking the Hong Kong dollars denominated version of the China Bond Index.

The China Bond Index (30% HKD-Hedged) hedges the base currency (i.e. RMB) of the China Bond Index to ensure compliance with the minimum 30% HKD exposure under section 16 of Schedule 1 to the Regulation. Other than this, the China Bond Index (30% HKD-Hedged) shares the same characteristics and Index Provider (as defined below) of the China Bond Index.

*Balance of investments*

The Premia China Treasury and Policy Bank Bond Long Duration ETF seeks to track the performance of the China Bond Index. It adopts an optimised representative sampling strategy by investing directly in a representative sample of the RMB denominated and settled bonds issued by the Government of China, the China Development Bank, the Agricultural Development Bank of China or the Export-Import Bank of China (together, the “Treasury and Policy Bank Bonds”) and distributed within China that collectively reflects the investment characteristics of the underlying index. The Premia China Treasury and Policy Bank Bond Long Duration ETF may or may not hold all of the Treasury and Policy Bank Bonds that are included in the underlying index, and may hold Treasury and Policy Bank Bonds which are not included in the underlying index, provided that these bonds collectively feature a high correlation with the underlying index.

The Premia China Treasury and Policy Bank Bond Long Duration ETF may invest up to 100% of its NAV directly in Treasury and Policy Bank Bonds, included or not included, in the underlying index through the initiative for mutual bond market access between Hong Kong and mainland China (i.e. Bond Connect) only.

The China Bond Index is a total return, free float adjusted market capitalization weighted index. It tracks the performance of long maturity onshore RMB (“CNY”) denominated sovereign debt publicly issued by the Chinese government or policy banks. Qualifying securities must have at least 10 years remaining term to final maturity, a

fixed coupon schedule and a minimum amount outstanding of CNY 10 billion for sovereigns and CNY 5 billion for policy banks.

The methodology of China Bond Index was developed by ICE Data Services (“**Index Provider**”), who is responsible for the calculation and dissemination of the China Bond Index. Premia Partners Company Limited and its connected persons are independent of the Index Provider.

Source ICE Data Indices, LLC (“**ICE Data**”), is used with permission. “SM/®” is a service/trade mark of ICE Data Indices, LLC or its affiliates and has been licensed, along with the China Bond Index for use by Premia Partners Company Limited in connection with Premia China Treasury and Policy Bank Bond Long Duration ETF. Neither the Premia Partners Company Limited, Premia ETF Series nor the Premia China Treasury and Policy Bank Bond Long Duration ETF, as applicable, is sponsored, endorsed, sold or promoted by ICE Data Indices, LLC, its affiliates or its third party suppliers (“**ICE Data and its Suppliers**”). ICE Data and its Suppliers make no representations or warranties regarding the advisability of investing in securities generally, in the Premia China Treasury and Policy Bank Bond Long Duration ETF particularly, the Premia ETF Series or the ability of the China Bond Index to track general stock market performance. ICE Data’s only relationship to Premia Partners Company Limited is the licensing of certain trademarks and trade names and the China Bond Index or components thereof. The China Bond Index is determined, composed and calculated by ICE Data without regard to the licensee or the Premia China Treasury and Policy Bank Bond Long Duration ETF or its holders. ICE Data has no obligation to take the needs of the licensee or the holders of the Premia China Treasury and Policy Bank Bond Long Duration ETF into consideration in determining, composing or calculating the China Bond Index. ICE Data is not responsible for and has not participated in the determination of the timing of, prices of, or quantities of the Premia China Treasury and Policy Bank Bond Long Duration ETF to be issued or in the determination or calculation of the equation by which the Premia China Treasury and Policy Bank Bond Long Duration ETF is to be priced, sold, purchased, or redeemed. Except for certain custom index calculation services, all information provided by ICE Data is general in nature and not tailored to the needs of licensee or any other person, entity or group of persons. ICE Data has no obligation or liability in connection with the administration, marketing, or trading of the Premia China Treasury and Policy Bank Bond Long Duration ETF. ICE Data is not an investment advisor. Inclusion of a security within an index is not a recommendation by ICE Data to buy, sell, or hold such security, nor is it considered to be investment advice.

ICE Data and its Suppliers disclaim any and all warranties and representations, express and/or implied, including any warranties of merchantability or fitness for a particular purpose or use, including the indices, index data and any information included in, related to, or derived therefrom (“**Index Data**”). ICE Data and its Suppliers shall not be subject to any damages or liability with respect to the adequacy, accuracy, timeliness or completeness of the indices and the index data, which are provided on an “as is” basis and the investor’s use is at the investor’s own risk.

The most updated list of the constituents of the China Bond Index, their respective weightings, the last closing index level and additional information of the China Bond Index including important news from the website of the Index Provider at <https://indices.ice.com> (the contents of which have not been reviewed or approved by the SFC).

The information on the investment arrangement of the Premia China Treasury and Policy Bank Bond Long Duration ETF can be found at: <https://etfprod.premia-partners.com/etf/2817> (the contents of which have not been reviewed or approved by the SFC).

The My Choice Chinese Government and Policy Bank Bond Index Fund will maintain an effective currency exposure to Hong Kong dollars of not less than 30% of its NAV

at Constituent Fund level by entering into currency forward contracts at the Constituent Fund level.

Security lending and repurchase agreements

Neither the My Choice Chinese Government and Policy Bank Bond Index Fund nor the underlying ITCIS will engage in security lending or enter in repurchase agreements.

Futures and options

The My Choice Chinese Government and Policy Bank Bond Index Fund will not enter into financial futures and options contracts, but the underlying ITCIS may enter into financial futures and options contracts for hedging purposes.

Risks

The risk profile of My Choice Chinese Government and Policy Bank Bond Index Fund is considered as low to medium. The general risk factors set out in section 4 (Risks) may apply. Members should be aware of the following key risks, details of which can be seen in section 4 (Risks):

- Political, economic and social risks
- Interest rate risk
- Market risk
- Credit risk
- Liquidity risk
- Counterparty risk
- Downgrading risk
- Risks relating to investing solely in a single APIF or ITCIS
- Risks related to ITCIS
- Risks relating to investing in a single market
- Foreign exchange risk
- Hedging risk
- Risks associated with investing in Chinese Renminbi denominated investments
- PRC taxation risk
- Specific risks relating to the My Choice Chinese Government and Policy Bank Bond Index Fund

The specific risks which can be seen in part (b) of “II Specific risks on tracking the relevant benchmark index or specific index tracking funds” of “4.1 Risk factors” of section 4.”

- (c) The following new paragraph “(p) My Choice European Quality Tracker Fund” shall be inserted under section 3.4.1 “Investment policies of the Constituent Funds”:

“(p) My Choice European Quality Tracker Fund

Investment objective

The My Choice European Quality Tracker Fund is an equity fund and seeks to track the performance of the MSCI Europe Quality 100% Hedged to USD Index (“**Europe Quality Index**”) by investing in the ChinaAMC MSCI Europe Quality Hedged to USD ETF, a sub-fund of ChinaAMC Global ETF Series II, an ITCIS managed by China Asset Management (Hong Kong) Limited.

Balance of investments

The Europe Quality Index is a float adjusted modified market capitalisation weighted index that is compiled and published by MSCI Inc., the index provider. The ChinaAMC MSCI Europe Quality Hedged to USD ETF adopts primarily a full replication strategy to achieve its investment objective. The manager of the ChinaAMC MSCI Europe Quality Hedged to USD ETF may however, in the appropriate circumstances, choose to use a representative sampling strategy. Where the manager of the ChinaAMC MSCI Europe Quality Hedged to USD ETF chooses to utilize representative sampling strategy, the ChinaAMC MSCI Europe Quality Hedged to USD ETF may invest, either directly

or indirectly, in securities comprised in the Europe Quality Index or not included in the Europe Quality Index, but which the manager of the ChinaAMC MSCI Europe Quality Hedged to USD ETF believes will help the ChinaAMC MSCI Europe Quality Hedged to USD ETF achieve its investment objective. The ChinaAMC MSCI Europe Quality Hedged to USD ETF concentrates its investment in European securities.

The Europe Quality Index contains both an equity investment component and a currency hedging return component. It is designed to capture the performance of quality growth stocks from the MSCI Europe Index using a quality strategy defined by MSCI Inc., based on three main fundamental variables: high return on equity, stable year-over-year earnings growth and low financial leverage. The Europe Quality Index also aims to represent the impact of currency hedging on the performance of the MSCI Europe Quality Index using one-month forwards in the currency market.

The investable universe of the Europe Quality Index comprises the existing constituents of the MSCI Europe Quality Index, which is a subset of the MSCI Europe Index universe. The MSCI Europe Index is a traditional market capitalisation weighted parent index constructed based on the MSCI Global Investable Market Indexes Methodology. It is a regional index which includes large- and mid-capitalisation stocks across the developed market countries in Europe and covers approximately 85% of the free float-adjusted market capitalisation across the European developed markets equity universe.

The Europe Quality Index is constructed to target a 30 - 40% coverage of the MSCI Europe Index universe. All the existing securities of the MSCI Europe Index are ranked based on their Quality Scores. "Quality Scores" are computed based on the average of ranking scores from three fundamental variables: return on equity, debt to equity and earnings variability. A fixed number of securities with the highest positive Quality Scores are predetermined for the MSCI Europe Quality Index at initial construction with an aim to attain a high exposure to the Quality factor while maintaining sufficient index market capitalisation and number of securities coverage.

The ChinaAMC MSCI Europe Quality Hedged to USD ETF is not sponsored, endorsed, sold or promoted by MSCI Inc. ("MSCI"), any of its affiliates, any of its information providers or any other third party involved in, or related to, compiling, computing or creating any MSCI index (collectively, the "MSCI Parties"). The MSCI indexes are the exclusive property of MSCI. MSCI and the MSCI index names are service mark(s) of MSCI or its affiliates and have been licensed for use for certain purposes by China Asset Management (Hong Kong) Limited. None of the MSCI Parties makes any representation or warranty, express or implied, to the issuer or owners of the ChinaAMC MSCI Europe Quality Hedged to USD ETF or any other person or entity regarding the advisability of investing in funds generally or in the ChinaAMC MSCI Europe Quality Hedged to USD ETF particularly or the ability of any MSCI index to track corresponding stock market performance. MSCI or its affiliates are the licensors of certain trademarks, service marks and trade names and of the MSCI indexes which are determined, composed and calculated by MSCI without regard to the ChinaAMC MSCI Europe Quality Hedged to USD ETF or the issuer or owners of the ChinaAMC MSCI Europe Quality Hedged to USD ETF or any other person or entity. None of the MSCI Parties has any obligation to take the needs of the issuer or owners of the ChinaAMC MSCI Europe Quality Hedged to USD ETF or any other person or entity into consideration in determining, composing or calculating the MSCI indexes. None of the MSCI Parties is responsible for or has participated in the determination of the timing of, prices at, or quantities of the ChinaAMC MSCI Europe Quality Hedged to USD ETF to be issued or in the determination or calculation of the equation by or the consideration into which the ChinaAMC MSCI Europe Quality Hedged to USD ETF is redeemable. Further, none of the MSCI Parties has any obligation or liability to the issuer or owners of the ChinaAMC MSCI Europe Quality Hedged to USD ETF or any other person or entity in connection with the administration, marketing or offering of the ChinaAMC MSCI Europe Quality Hedged to USD ETF.

**Although MSCI shall obtain information for inclusion in or for use in the calculation of the MSCI indexes from sources that MSCI considers reliable, none**

**of the MSCI Parties warrants or guarantees the originality, accuracy and/or the completeness of any MSCI index or any data included therein. None of the MSCI Parties makes any warranty, express or implied, as to results to be obtained by the issuer of the fund, owners of the fund, or any other person or entity, from the use of any MSCI index or any data included therein. None of the MSCI Parties shall have any liability for any errors, omissions or interruptions of or in connection with any MSCI index or any data included therein. Further, none of the MSCI Parties makes any express or implied warranties of any kind, and the MSCI Parties hereby expressly disclaim all warranties of merchantability and fitness for a particular purpose, with respect to each MSCI index and any data included therein. Without limiting any of the foregoing, in no event shall any of the MSCI Parties have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages.**

Latest information about the Europe Quality Index including the information on the respective constituent weightings and the respective weightings of the top 10 largest constituents of the Europe Quality Index can be obtained at <https://www.msci.com/constituents> (the contents of which have not been reviewed or approved by the SFC). Also, information on the investment arrangement of the ChinaAMC MSCI Europe Quality Hedged to USD ETF can be found at <https://www.chinaamc.com.hk> (the contents of which have not been reviewed or approved by the SFC).

The My Choice European Quality Tracker Fund will maintain an effective currency exposure to Hong Kong dollars of not less than 30% of its NAV at Constituent Fund level by entering into currency forward contracts at the Constituent Fund level.

#### Security lending and repurchase agreements

Neither the My Choice European Quality Tracker Fund nor the underlying ITCIS will engage in security lending or enter in repurchase agreements.

#### Futures and options

The My Choice European Quality Tracker Fund will not enter into financial futures and options contracts, but the underlying ITCIS may enter into financial futures and options contracts for hedging purposes.

#### Risks

The risk profile of My Choice European Quality Tracker Fund is considered as high. The general risk factors set out in section 4 (Risks) may apply. Members should be aware of the following key risks, details of which can be seen in section 4 (Risks):

- Political, economic and social risks
- Market risk
- Foreign exchange risk
- Security risk
- Concentration risk
- Liquidity risk
- Risks relating to investing solely in a single APIF or ITCIS
- Hedging risk
- Eurozone risk
- Derivatives risk
- Risks relating to investing in a single market
- Risks related to ITCIS
- Specific risks relating to the My Choice European Quality Tracker Fund

The specific risks which can be seen in part (b) of “II Specific risks on tracking the relevant benchmark index or specific index tracking funds” of “4.1 Risk factors” of section 4.”

- (d) The following new paragraph “(q) My Choice Americas Equity Fund” shall be inserted under section 3.4.1 “Investment policies of the Constituent Funds”:

“(q) My Choice Americas Equity Fund

Investment objective

The My Choice Americas Equity Fund is an equity fund and seeks to produce returns that are related to those achieved on the major stock market indices of North America, but at the same time manage the volatility of returns in the short term. The My Choice Americas Equity Fund seeks to achieve its investment objective by investing into the Americas Equity Fund (MPF) (Unit Class A) of the Fidelity Global Investment Fund, an APIF managed by FIL Investment Management (Hong Kong) Limited.

Balance of investments

The underlying APIF, which is also a feeder fund, mainly invests via its underlying fund (i.e. at least 70% of its NAV) in the equity markets of North America (including the United States and Canada), namely equities of companies listed, have their head office or exercise a predominant part of their activity in North America. The My Choice Americas Equity Fund will, through investing into the underlying APIF, maintain an effective currency exposure to Hong Kong dollars of not less than 30% of its NAV.

Security lending and repurchase agreements

The My Choice Americas Equity Fund and the underlying APIF will not engage in security lending or enter into repurchase agreements.

Futures and options

The My Choice Americas Equity Fund will not enter into financial futures and options contracts directly, but it may indirectly enter into financial futures and options contracts by the underlying APIF for hedging and other purposes. Where the underlying APIF acquires such instruments for purpose other than hedging, it may only do so for addressing any settlement mismatch with the securities market of underlying investments. In any event, such instruments can only be acquired in accordance with the Regulation.

Risks

The risk profile of the My Choice Americas Equity Fund is generally regarded as high. The general risk factors set out in section 4 (Risks) may apply. Members should be aware of the following key risks, details of which can be seen in section 4 (Risks):

- Political, economic and social risks
- Interest rate risk
- Market risk
- Foreign exchange risk
- Security risk
- Concentration risk
- Liquidity risk
- Risks relating to investing solely in a single APIF or ITCIS
- Risks relating to investing in a single market
- Hedging risk”

**5. Page 28 – “4. RISKS” – “4.1 Risk factors” – “I. General risk factors”**

The following new paragraphs shall be inserted after paragraph “(v) Risk associated with Stock Connect”:

“(w) Risks associated with investing in Chinese Renminbi denominated investments

Members should be aware that the RMB is subject to a managed floating exchange rate based on market supply and demand with reference to a basket of currencies. The Chinese Renminbi traded in Mainland China is not freely convertible and is subject to exchange controls and certain requirements by the Chinese government. The Chinese Renminbi traded in Hong Kong, on the other hand, is freely accessible to any

corporations (including any institutional investors). In general, the daily exchange rates of the Chinese Renminbi against other currencies are allowed to float within a range above or below the central parity rates published by the People's Bank of China each day. Exchange rates against other currencies, including e.g. US dollars or Hong Kong dollars, are therefore susceptible to movements based on external factors. There can be no assurance that such exchange rates will not fluctuate widely.

Currently, the Chinese government imposes certain restrictions on repatriation of Chinese Renminbi out of Mainland China. Such restrictions may limit the depth of the Chinese Renminbi market available outside of Mainland China, and thereby may reduce the liquidity of the underlying APIF/ITCIS.

The Chinese government's policies on exchange controls and repatriation restrictions are subject to change, and the underlying APIF/ITCIS and its investors' position may be adversely affected by such change.

Since 2005, the RMB exchange rate is no longer pegged to the US dollar. RMB has now moved to a managed floating exchange rate based on market supply and demand with reference to a basket of foreign currencies. The daily trading price of the RMB against other major currencies in the inter-bank foreign exchange market is allowed to float within a narrow band around the central parity published by the People's Bank of China. RMB convertibility from offshore RMB (CNH) to onshore RMB (CNY) is a managed currency process subject to foreign exchange control policies of and repatriation restrictions imposed by the Chinese government in coordination with the HKMA. The value of CNH could differ, perhaps significantly, from that of CNY due to a number of factors including without limitation those foreign exchange control policies and repatriation restrictions pursued by the Chinese government from time to time as well as other external market forces. The value of the underlying APIF/ITCIS which is calculated using the CNH rate will be affected accordingly.

There is no assurance that RMB will not be subject to devaluation, in which case, the value of investors' investments will be adversely affected.

In addition, where the relevant Constituent Fund is denominated in HKD only and not in RMB, the performance of such Constituent Fund may be adversely affected by changes in the HKD/RMB exchange rate if the RMB depreciates against the HKD. The risk is minimized to the extent that the relevant Constituent Fund's effective currency exposure to HKD will at all times be maintained at a level of not less than 30% of its NAV.

Some Constituent Fund(s) may subscribe for non-RMB class of units of the underlying APIF/ITCIS. Notably, such APIF/ITCIS will be subject to the risk of not having sufficient RMB for currency conversion prior to investment and also the foreign exchange risk as most of the assets or investments held by such APIF/ITCIS are denominated in a currency which is different from that of units held by such Constituent Fund."

**6. Page 32 – “4. RISKS” – “4.1 Risk factors” – “II. Specific risks on tracking the relevant benchmark index or specific index tracking funds”**

(a) The following new paragraphs shall be inserted at the end of the paragraph “(a) *Risks related to ITCIS*”:

“There are particular risks involved in investing in an underlying ITCIS which investors should note, and which include, but are not limited to, the following:

(i) the performance of a Constituent Fund that invests in an underlying ITCIS will be subject to a degree of tracking error which is attributable to various factors including, without limitation, the tracking error of the underlying ITCIS and the fees and charges payable in relation to such Constituent Fund;

(ii) there is no guarantee or assurance of exact replication at any time of the performance of the underlying index;

(iii) to the extent that an underlying index is concentrated in the securities of a single issuer or several issuers, or in a particular industry or several industries, the underlying ITCIS will likewise be subject to the risks relating to such concentration;

- (iv) due to the inherent nature of index funds, the underlying ITCIS lacks the discretion to adapt to market changes and falls in the index are expected to result in corresponding falls in the value of the underlying ITCIS;
  - (v) the manager of the underlying ITCIS may, at its discretion, pay dividends out of capital. The manager may also, at its discretion, pay dividends out of gross income while all or part of the fees and expenses of the underlying ITCIS are charged to/paid out of the capital of the underlying ITCIS, resulting in an increase in distributable income for the payment of dividends by the underlying ITCIS and therefore, the underlying ITCIS may effectively pay dividends out of the capital. Payment of dividends out of capital or effectively out of the capital amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment;
  - (vi) the trustee of an underlying ITCIS, at the request of the manager of an underlying ITCIS, may borrow for the account of an underlying ITCIS (up to 10% of the NAV of an underlying ITCIS unless otherwise specified in the prospectus of the underlying ITCIS) for various reasons, such as facilitating redemptions or to acquire investments for the account of an underlying ITCIS. Borrowing involves an increased degree of financial risk and may increase the exposure of an underlying ITCIS to factors such as rising interest rates, downturns in the economy or deterioration in the conditions of the assets underlying its investments. There can be no assurance that an underlying ITCIS will be able to borrow on favourable terms, or that an underlying ITCIS' indebtedness will be accessible or be able to be refinanced by an underlying ITCIS at any time.);
  - (vii) custodians or sub-custodians may be appointed in local markets for purpose of safekeeping assets in those markets. Where an underlying ITCIS invests in markets where custodial and/or settlement systems are not fully developed, the assets of an underlying ITCIS may be exposed to custodial risk. In case of liquidation, bankruptcy or insolvency of a custodian or sub-custodian, an underlying ITCIS may take a longer time to recover its assets. In extreme circumstances such as the retroactive application of legislation, fraud or improper registration of title, an underlying ITCIS may even be unable to recover all of its assets. The costs borne by an underlying ITCIS in investing and holding investments in such markets will be generally higher than in more developed securities markets;
  - (viii) the composition of the index may change and securities may be delisted; and
  - (ix) the underlying ITCIS may be terminated early under certain circumstances, for example, where the relevant index is no longer available for benchmarking or if the size of the underlying ITCIS falls below a certain amount."
- (b) The last paragraph under the paragraph "*(b) Specific risks relating to the My Choice Hong Kong Tracking Fund*" shall be deleted in its entirety.

**7. Page 32 – “4. RISKS” – “4.1 Risk factors” – “III. Specific risks relating to the My Choice RMB & HKD Money Market Fund”**

Paragraphs (a) and (f) shall be deleted in their entirety and paragraphs (b) to (e) shall be renumbered accordingly.

**8. Page 32 - The following new paragraphs shall be inserted immediately after “III. Specific risks relating to the My Choice RMB & HKD Money Market Fund”:**

**“IV. Specific risks relating to the My Choice European Quality Tracker Fund**

***(a) Reliance on the investment delegate risk***

The manager of the underlying ITCIS has delegated the exercise of investment discretion for the underlying ITCIS to the investment delegate. Investors of the underlying ITCIS must rely on the investment delegate in implementing the investment strategies and the performance of the underlying ITCIS is largely dependent on the services and skills of its officers and employees. In the case of loss of service of the investment delegate or any of its key personnel, as well as any significant interruption of the investment delegate's business operations or in the extreme case of the

insolvency of the investment delegate, a successor manager/investment delegate with the requisite skills, qualifications may not be found and the new appointment may not be on equivalent terms or of similar quality. The occurrence of any of these events may have an adverse impact on the underlying ITCIS' performance and thus the value of the investment.

(b) Difference in trading hours risk

As the US and European stock exchanges will be open when units in an underlying ITCIS are not priced, the value of the securities in an underlying ITCIS's portfolio may change on days when investors will not be able to purchase or sell units. Differences in trading hours between exchanges in the United States and the SEHK and between exchanges in Europe and the SEHK may result in the trading price per unit deviating from its NAV (i.e. the trading price being at a premium or discount to the NAV) because the US and/or European exchanges will be closed while the SEHK is open and the underlying index level will not be available.

(c) Risks associated with the novelty and untested nature of the underlying ITCIS

The underlying ITCIS is an exchange traded fund which engages in currency hedging and tracks an underlying index which captures the performance of hedging the currency exposure of an equity index. Although there have been exchange traded funds in Hong Kong which invest in derivatives for hedging purposes, the underlying ITCIS was the first exchange traded fund in Hong Kong tracking benchmark indices with a currency hedging component. The novelty and untested nature of such an exchange traded fund and the fact that the underlying ITCIS is the first of its kind in Hong Kong makes the underlying ITCIS riskier than traditional exchange traded funds which do not engage in currency hedging.

**V. Specific risks relating to the My Choice Chinese Government and Policy Bank Bond Index Fund**

(a) Concentration/PRC market risks

The underlying ITCIS's investments are concentrated in the PRC with a focus on treasury bond and policy bank bonds. The value of the underlying ITCIS may be more volatile than that of a fund having a more diverse portfolio of investments. The value of the underlying ITCIS may be more susceptible to adverse economic, political, policy, foreign exchange, liquidity, tax, legal or regulatory event affecting the PRC market.

(b) PRC sovereign debt risks

The underlying ITCIS's investment in securities issued or guaranteed by governments may be exposed to political, social and economic risks and may not be able or willing to repay the principal and/or interest when due or may request the underlying ITCIS to participate in restructuring such debts. The underlying ITCIS may suffer significant losses when there is a default of sovereign debt issuers. Governmental entities may also be dependent on expected disbursements from foreign governments, multilateral agencies and others abroad to reduce principal and interest arrearage on their debt. The commitment on the part of these governments, agencies and others to make such disbursements may be conditioned on a PRC governmental entity's implementation of economic reforms and/or economic performance and the timely service of such debtor's obligations. Failure to implement such reforms, achieve such levels of economic performance or repay principal or interest when due may result in the cancellation of such third parties' commitments to lend funds to the governmental entity, which may further impair such debtor's ability or willingness to service its debt on a timely basis. Consequently, PRC governmental entities may default on their sovereign debt. Holders of sovereign debt, including the underlying ITCIS, may be requested to participate in the rescheduling of such debt and to extend further loans to governmental entities and recourse against a defaulting sovereign is limited.

The credit rating of China treasury bonds, policy bank bonds or the PRC government may be at risk of being downgraded. In the event of such downgrading, the value of the underlying ITCIS may be adversely affected. The manager of the underlying ITCIS may or may not be able to dispose of the debt instruments that are being downgraded.

(c) PRC inter-bank bond market risks

Market volatility and potential lack of liquidity due to low trading volume of certain debt securities in the PRC inter-bank bond market may result in prices of certain debt securities traded on such market fluctuating significantly. The underlying ITCIS is therefore subject to liquidity and volatility risks. The bid and offer spreads of the prices of such securities may be large, and the underlying ITCIS may therefore incur significant trading and realisation costs and may even suffer losses when selling such investments.

The underlying ITCIS is also exposed to risks associated with settlement procedures and default of counterparties. The counterparty which has entered into a transaction with the underlying ITCIS may default in its obligation to settle the transaction by delivery of the relevant security or by payment for value. Investing in the PRC inter-bank bond market via mutual bond market access between Hong Kong and the PRC (“**Bond Connect**”) is subject to regulatory risks and various risks such as volatility risk, liquidity risk, settlement and counterparty risk as well as other risk factors typically applicable to debt securities. The relevant rules and regulations on investment in the PRC inter-bank bond market are subject to change which may have potential retrospective effect. In the event that the relevant Mainland Chinese authorities suspend account opening or trading on the PRC inter-bank bond market, the underlying ITCIS's ability to invest in the PRC inter-bank bond market will be adversely affected. In such event, the underlying ITCIS's ability to achieve its investment objective will be negatively affected.

For investments via Bond Connect, the relevant filings, registration with People's Bank of China and account opening have to be carried out via an onshore settlement agent, offshore custody agent, registration agent or other third parties (as the case may be). As such, the underlying ITCIS is subject to the risks of default or errors on the part of such third parties.

(d) Risks associated with Bond Connect

The relevant rules and regulations on Bond Connect are subject to change which may have potential retrospective effect. Where a suspension in the trading through Bond Connect is effected, the underlying ITCIS's ability to invest in treasury bonds and policy bank bonds or access the PRC market through the programme will be adversely affected. In such event, the underlying ITCIS's ability to achieve its investment objective will be negatively affected and may suspend or extend settlement of creation and redemptions.

(e) New underlying index risk

The underlying index is a new index. The underlying ITCIS may be riskier than other exchange traded funds tracking more established indices with longer operating history.”

**9. Page 34 – “4. RISKS” – “4.1 Risk factors” – “IV. Key risks relating to the DIS”**

The heading shall be replaced with “VI. Key risks relating to the DIS”.

**10. Page 36 – “5. FEES AND CHARGES”**

The table under section “5.1 Fee tables”- “(c) Fund operating charges & expenses of constituent funds (including fees and charges payable out of the underlying funds)” – “Type of charges & expenses” shall be replaced in its entirety with the following (the changes are shown via the underlines and strikethroughs):

<b>(c) Fund operating charges &amp; expenses of Constituent Funds (including fees &amp; charges payable out of the underlying funds)</b>			
<b>Type of charges &amp; expenses</b>	<b>Name of Constituent Fund</b>	<b>Current level (% of NAV per annum)</b>	<b>Deducted from</b>
Management fees <sup>7</sup>	My Choice Growth Fund	0.88%	Relevant Constituent Fund assets (which, where applicable, already reflects the
	My Choice Asia Equity Fund		
	My Choice Hong Kong Equity Fund		
	My Choice HKD Bond Fund		
	My Choice China Equity Fund		

	My Choice Balanced Fund		charges and expenses paid at the underlying APIF/ underlying ITCIS level)
	My Choice Stable Fund	0.815%	
	My Choice Global Equity Fund		
	My Choice Global Bond Fund	0.86%	
	My Choice RMB & HKD Money Market Fund	up to 0.68%	
	My Choice MPF Conservative Fund	0.58%	
	My Choice Core Accumulation Fund	0.63%	
	My Choice Age 65 Plus Fund		
	My Choice Hong Kong Tracking Fund	0.59%	
	My Choice Chinese Government and Policy Bank Bond Index Fund	0.74% <sup>§</sup>	
	My Choice European Quality Tracker Fund	up to 0.87% <sup>§</sup>	
	My Choice Americas Equity Fund	up to 0.88% <sup>§</sup>	
Other expenses and out-of-pocket expenses <sup>(c)</sup>	<p>Each Constituent Fund would also bear various costs and expenses that are related to the operations and continuation of the Scheme and the Constituent Fund, such as compensation fund levy (if any), audit and legal fees, etc. (to the extent permitted by the MPFS Ordinance).</p> <p>(For details, please refer to item (d) of the Explanatory Notes below)</p> <p><u>(The establishment cost of My Choice European Quality Tracker Fund is estimated to be HKD 626,090.00 which will be borne by such Constituent Fund and amortised over the five scheme years, counting from the third scheme year(s) following its launch, i.e. 8 June 2026, there will be no amortization of the establishment costs from 8 June 2026 to 8 June 2028.)</u></p> <p><u>(The establishment cost of My Choice Chinese Government and Policy Bank Bond Index Fund is estimated to be HKD 726,090.00 which will be borne by such Constituent Fund and amortised over five scheme years, counting from the third scheme year following its launch, i.e. 8 June 2026, there will be no amortization of the establishment costs from 8 June 2026 to 8 June 2028.)</u></p> <p><u>(The establishment cost of My Choice Americas Equity Fund is estimated to be HKD 626,090.00 which will be borne by such Constituent Fund and amortised over the five scheme years, counting from the third scheme year(s) following its launch, i.e. 8 June 2026, there will be no amortization of the establishment costs from 8 June 2026 to 8 June 2028.)</u></p>		

<sup>§</sup>The aggregate management fees of My Choice Chinese Government and Policy Bank Bond Index Fund (0.74% of NAV per annum), My Choice European Quality Tracker Fund (up to 0.87% of NAV per annum) and My Choice Americas Equity Fund (up to 0.88% of NAV per annum) will not be charged to the relevant Constituent Fund for the period of 6 months from 8 June 2026. Such fees will only be charged from 8 December 2026 onwards.”

## 11. Page 36 – “5. FEES AND CHARGES”

The table under section “5.1 Fee tables” – “5.1.2 Explanatory Notes” – “(b) Breakdown of management fees (current level)” – “*Constituent Funds level*” shall be replaced in its entirety with the following (the changes are shown via the underlines and strikethroughs):

**“Constituent Funds level**

Name of fund	Trustee fee <sup>#</sup>	Fees payable to the Platform Company	Investment management fee	Member servicing fee <sup>##</sup>	Management fees (in total)
	(% of NAV per annum)				
My Choice Growth Fund My Choice Asia Equity Fund My Choice Hong Kong Equity Fund My Choice HKD Bond Fund My Choice China Equity Fund	0.14%	0.29%	N/A	NIL	0.43%
My Choice Balanced Fund My Choice Stable Fund My Choice Global Equity Fund My Choice Global Bond Fund	0.14%	0.29%	N/A	NIL	0.43%
My Choice RMB & HKD Money Market Fund	0.14%	0.29%	NIL	NIL	0.43%
My Choice MPF Conservative Fund	0.14%	0.29%	0.15%	NIL	0.58%
My Choice Core Accumulation Fund My Choice Age 65 Plus Fund	0.14%	0.29%	0.20%	NIL	0.63%
My Choice Hong Kong Tracking Fund	0.14%	0.29%	0.06%	NIL	0.49%
<u>My Choice Chinese Government and Policy Bank Bond Index Fund<sup>§</sup></u>	<u>0.25%</u>	<u>0.29%</u>	<u>0.05%</u>	<u>NIL</u>	<u>0.59%</u>
<u>My Choice European Quality Tracker Fund<sup>§</sup></u>	<u>0.25%</u>	<u>0.29%</u>	<u>0.05%</u>	<u>NIL</u>	<u>0.59%</u>
<u>My Choice Americas Equity Fund<sup>§</sup></u>	<u>0.25%</u>	<u>0.29%</u>	<u>N/A</u>	<u>NIL</u>	<u>0.54%</u>

<sup>§</sup> The management fees (in total) at the constituent funds level of My Choice Chinese Government and Policy Bank Bond Index Fund (0.59% of NAV per annum), My Choice European Quality Tracker Fund (0.59% of NAV per annum) and My Choice Americas Equity Fund (0.54% of NAV per annum) will not be charged to the relevant Constituent Fund for the period of 6 months from 8 June 2026. Such fees will only be charged from 8 December 2026 onwards.”

**12. Page 38 – “5. FEES AND CHARGES”**

The table under section “5.1 Fee tables” – “5.1.2 Explanatory Notes” – “(b) Breakdown of management fees (current level)” – “***Underlying fund level***” shall be replaced in its entirety with the following (the changes are shown via the underlines and strikethroughs):

**“Underlying fund level (current level)”**

Name of fund	Trustee fee	Investment management fee	Management fees (in total)
	(% of NAV per annum)		
My Choice Growth Fund My Choice Asia Equity Fund My Choice Hong Kong Equity Fund	0.1%	0.35%*	0.45%
My Choice HKD Bond Fund My Choice China Equity Fund	0.0295%	0.4205%*	0.45%
My Choice Balanced Fund My Choice Stable Fund My Choice Global Equity Fund	0.085%	0.30%*	0.385%
My Choice Global Bond Fund	0.1%	0.33%*	0.43%
My Choice RMB & HKD Money Market Fund	Up to 0.07%	0.18%*	up to 0.25%
My Choice MPF Conservative Fund <sup>^</sup>	N/A	N/A	N/A
My Choice Core Accumulation Fund My Choice Age 65 Plus Fund	NIL	NIL	NIL
My Choice Hong Kong Tracking Fund	The underlying fund employs a single flat fee of 0.10% per annum.  The investment management fee of such single flat fee is inclusive of the trustee fee.		0.10% <sup>@</sup>
<u>My Choice Chinese Government and Policy Bank Bond Index Fund<sup>§</sup></u>	<u>The underlying fund employs a single flat fee of 0.15% per annum.</u>  <u>The single flat fee is inclusive of the investment management fee and the trustee fee.</u>		<u>0.15%</u>
<u>My Choice European Quality Tracker Fund<sup>§</sup></u>	<u>The underlying fund employs a single flat fee of up to 0.28% per annum.</u>  <u>The single flat fee is inclusive of the investment management fee and the trustee fee.</u>		<u>up to 0.28%</u>
<u>My Choice Americas Equity Fund<sup>§</sup></u>	<u>The underlying fund employs a single flat fee of up to 0.34% per annum.</u>  <u>The single flat fee is inclusive of the investment management fee and the trustee fee.</u>		<u>up to 0.34%</u>

§The management fees (in total) at the underlying fund level of My Choice Chinese Government and Policy Bank Bond Index Fund (0.15% of NAV per annum), My Choice European Quality Tracker Fund (up to 0.28% of NAV per annum) and My Choice Americas Equity Fund (up to 0.34% of NAV per annum) will not be charged to the relevant Constituent Fund for the period of 6 months from 8 June 2026. Such fees will only be charged from 8 December 2026 onwards.”

**13. Pages 67 to 70 – “GLOSSARY”**

- (a) The definition of “ITCIS” shall be replaced in its entirety with the following (the changes are shown via the underlines and strikethroughs):

“**“ITCIS” or “underlying ITCIS”**

means an index-tracking collective investment scheme, as defined in section 1(1) of Schedule 1 to the Regulation, approved by the MPFA for the purposes of section 6A of Schedule 1 to the Regulation.”

**APPENDIX I TO THE FIRSTADDENDUM TO THE MPF SCHEME BROCHURE**

**Investment managers of the  
Constituent Funds**

**Schroder Investment Management (Hong Kong) Limited**

Suite 3301, Level 33 Two Pacific Place  
88 Queensway  
Hong Kong

**CSOP Asset Management Limited**

2801-2803, Two Exchange Square  
8 Connaught Place  
Central  
Hong Kong

**Allianz Global Investors Asia Pacific Limited**

27th Floor, ICBC Tower  
3 Garden Road  
Central Hong Kong

**China Asset Management (Hong Kong) Limited**

37<sup>th</sup> Floor, Bank of China Tower,  
1 Garden Road, Hong Kong

**Premia Partners Company Limited**

12/F, Baskerville House,  
13 Duddell Street,  
Central, Hong Kong

For details, please refer to section 3.2.

## APPENDIX II TO THE FIRST ADDENDUM TO THE MPF SCHEME BROCHURE

<b>My Choice Mandatory Provident Fund Scheme</b>	
My Choice Growth Fund	➔ Fidelity Global Investment Fund - Growth Fund
My Choice Balanced Fund	➔ Schroder MPF Balanced Investment Fund
My Choice Stable Fund	➔ Schroder MPF Stable Growth Fund
My Choice Global Equity Fund	➔ Schroder MPF International Fund
My Choice Asia Equity Fund	➔ Fidelity Global Investment Fund - Asia Pacific Equity Fund (MPF)
My Choice China Equity Fund	➔ JPMorgan SAR Greater China Fund
My Choice Hong Kong Equity Fund	➔ Fidelity Global Investment Fund – Hong Kong Equity Fund
My Choice Hong Kong Tracking Fund	➔ CSOP ETF Series III - CSOP Hang Seng Index ETF
My Choice Global Bond Fund	➔ Fidelity Global Investment Fund - World Bond Fund
My Choice HKD Bond Fund	➔ JPMorgan SAR HK\$ Bond Fund
My Choice RMB & HKD Money Market Fund	➔ Two APIs: Allianz Choice RMB Money Market Fund and Allianz Choice HK\$ Cash Fund
My Choice Core Accumulation Fund	➔ Schroder MPF Core 60/40 Fund
My Choice Age 65 Plus Fund	➔ Schroder MPF Core 20/80 Fund
My Choice MPF Conservative Fund	➔ Permissible Investments
<u>My Choice Chinese Government and Policy Bank Bond Index Fund</u>	➔ <u>Premia China Treasury and Policy Bank Bond Long Duration ETF</u>
<u>My Choice European Quality Tracker Fund</u>	➔ <u>ChinaAMC MSCI Europe Quality Hedged to USD ETF</u>
<u>My Choice Americas Equity Fund</u>	➔ <u>Fidelity Global Investment Fund – Americas Equity Fund (MPF)</u>

**APPENDIX III TO THE FIRST ADDENDUM TO THE MPF SCHEME BROCHURE**

<b>No.</b>	<b>Name of Constituent Fund</b>	<b>Investment manager</b>	<b>Fund structure</b>	<b>Fund description</b>	<b>Investment focus</b>
1	My Choice Growth Fund	N/A	Feeder Fund	Mixed Assets Fund (Global) Maximum equity - around 90%	90% in equities, 7% in bonds and 3% in cash or cash equivalents
2	My Choice Balanced Fund	N/A	Feeder Fund	Mixed Assets Fund (Global) Maximum equity - 85%	45 - 85% in equities, 0 - 40% in bonds and 0 - 20% in cash or cash equivalents
3	My Choice Stable Fund	N/A	Feeder Fund	Mixed Assets Fund (Global) Maximum equity - 60%	30 - 60% in equities, 20 - 60% in bonds and 0 - 20% in cash or cash equivalents
4	My Choice Global Equity Fund	N/A	Feeder Fund	Equity Fund (Global)	60 - 100% in global equities and 0 - 40% in cash or cash equivalents
5	My Choice Asia Equity Fund	N/A	Feeder Fund	Equity Fund	70 - 100% in equities, 0 - 30% in bonds and may invest up to 20% of its NAV in China A Shares and China B Shares via Stock Connect and/or QFI status of the investment manager of the underlying APIF
6	My Choice China Equity Fund	N/A	Feeder Fund	Equity Fund (China)	70 - 100% in Greater China equities, 0 - 30% in other equities and 0 - 30% in bonds
7	My Choice Hong Kong Equity Fund	N/A	Feeder Fund	Equity Fund (Hong Kong)	70 - 100% in Hong Kong equities and 0 - 30% in bonds
8	My Choice Hong Kong Tracking Fund	CSOP Asset Management Limited	Feeder Fund	Equity Fund (Hong Kong)	Up to 100% in equities with balance in cash or cash equivalents
9	My Choice Global Bond Fund	N/A	Feeder Fund	Bond Fund (Global)	At least 70% in debt securities and may indirectly invest up to 20% in onshore Mainland China debt securities
10	My Choice HKD Bond Fund	N/A	Feeder Fund	Bond Fund (Hong Kong)	70 - 100% in Hong Kong dollar denominated bonds and 0 - 30% in US dollar denominated bonds

11	My Choice RMB & HKD Money Market Fund	Allianz Global Investors Asia Pacific Limited	Portfolio Management Fund	Money Market Fund (China and Hong Kong)	60 - 70% in RMB denominated certificates of deposit, bank deposits, fixed interest securities and other monetary instruments and balance in HKD denominated bank deposits, fixed interest securities and other monetary instruments
12	My Choice Core Accumulation Fund	Schroder Investment Management (Hong Kong) Limited	Feeder Fund	Mixed Assets Fund (Global) Maximum equity - 65%	55 - 65% in higher risk assets with balance in lower risk assets
13	My Choice Age 65 Plus Fund	Schroder Investment Management (Hong Kong) Limited	Feeder Fund	Mixed Assets Fund (Global) Maximum equity - 25%	15 - 25% in higher risk assets with balance in lower risk assets
14	My Choice MPF Conservative Fund	Schroder Investment Management (Hong Kong) Limited	Direct investment	Money Market Fund (Hong Kong)	100% in deposits and debt securities
<u>15</u>	<u>My Choice Chinese Government and Policy Bank Bond Index Fund</u>	<u>Premia Partners Company Limited</u>	<u>Feeder Fund</u>	<u>Bond Fund (China)</u>	<u>Up to 100% in Greater China bonds</u>
<u>16</u>	<u>My Choice European Quality Tracker Fund</u>	<u>China Asset Management (Hong Kong) Limited</u>	<u>Feeder Fund</u>	<u>Equity Fund (Europe)</u>	<u>Up to 100% in European equity</u>
<u>17</u>	<u>My Choice Americas Equity Fund</u>	<u>N/A</u>	<u>Feeder Fund</u>	<u>Equity Fund (North America)</u>	<u>70 – 100% in North America equities</u>