

# Invesco MPF Strategic MPF Scheme

Hong Kong Baptist University

MPF intermediary registration Name: Chan Yuen Ting Christy  
MPF intermediary registration No.:085204

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# Important information

Invesco Strategic MPF Scheme (the "Master Trust") currently offers the Default Investment Strategy and 12 Constituent Funds, comprising the following fund types: equity fund (including index-tracking fund), bond fund, money market fund, guaranteed fund and mixed asset fund.

The Guaranteed Fund of the Master Trust invests solely in an insurance policy issued by Principal Insurance Company (Hong Kong) Limited, which is also the guarantor (the "Guarantor"). Your investments in the Guaranteed Fund are therefore subject to the credit risk of the Guarantor. The Guarantor of the Guaranteed Fund will provide a guarantee of capital and a prescribed guaranteed rate of return only (i) if a qualifying event occurs and the Guarantor receives a valid claim or (ii) in other situations (as described in the appendix to this Prospectus). You should read the Prospectus carefully before investing in the Guaranteed Fund. Please refer to the risk factors section and the appendix of the Prospectus for details of the credit risk, guarantee features and guarantee conditions.

The MPF Conservative Fund of the Master Trust does not guarantee the repayment of capital.

Fees and charges of an MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) member's account by way of unit deduction. The MPF Conservative Fund of the Master Trust uses method (i) and, therefore, unit prices/NAV/fund performance quoted have incorporated the impact of fees and charges.

You should consider your own risk tolerance level and financial circumstances before taking any investment choices or invest according to the Default Investment Strategy. When, in your selection of funds and/or the Default Investment Strategy, you are in doubt as to whether a certain fund and/or the Default Investment Strategy is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and make investment choice(s) most suitable for you taking into account your circumstances.

In the event that you do not make any investment choices, your contributions made and/or accrued benefits transferred into the Master Trust will automatically be invested in accordance with the Default Investment Strategy, which may not necessarily be suitable for you. Please refer to the section headed "Default Investment Strategy" for further information.

Investment involves risks. Past performance is not indicative of future performance. You should not invest solely based on the information provided in this material and should read the Prospectus for details, including the risk factors and product features.

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# Invesco Strategic MPF Scheme

# We're a leading independent global investment firm

## US\$1.4 trillion global AUM

- Specialized investment teams managing investments across a wide range of asset classes and investment styles
- More than 8,400 employees worldwide
- On-the-ground presence in more than 20 countries, serving clients in more than 120 countries

Source: Invesco, data as of June 30, 2022. See Appendix to this presentation for details surrounding AUM

# Invesco Strategic MPF Scheme

## Investment options

<b>Hong Kong and China Equity Fund</b> <b>Hong Kong &amp; China-related Securities</b>	<p>Up to 100%</p>	<p>To achieve long-term capital appreciation through investments in Hong Kong and China-related securities.</p>	<p>Low Risk# High</p>
<b>Invesco Hang Seng Index Tracking Fund</b> <b>Shares of constituent companies of Hang Seng Index of Hong Kong^</b>	<p>Up to 100%</p>	<p>To achieve long-term capital growth by investing directly in the Tracker Fund of Hong Kong ("TraHK")## with a view to providing investment results that closely corresponds to the performance of the Hang Seng Index of Hong Kong^.</p>	<p>Low Risk# High</p>
<b>Asian Equity Fund</b> <b>Asian (ex Japanese) Equities</b>	<p>Up to 100%</p>	<p>To achieve long-term capital appreciation through investments in Asian (excluding and Japanese) equities.</p>	<p>Low Risk# High</p>
<b>Growth Fund</b> <b>Global Equities</b>	<p>Up to 100%</p>	<p>To achieve long-term capital appreciation through investments in global equities.</p>	<p>Low Risk# High</p>
<b>Balanced Fund*</b>	<p>30% 70%</p>	<p>To achieve capital appreciation in excess of Hong Kong salary inflation over the long term.</p>	<p>Low Risk# High</p>
<b>Core Accumulation Fund</b>	<p>60% 40%</p>	<p>To achieve capital growth by investing in a globally diversified manner.</p>	<p>Low Risk# High</p>

# Risk Level of the constituent funds is determined by Investment Manager based on the volatility, investment objectives and asset allocations of constituent funds. Generally, higher volatility represents higher risk. Equity funds are of higher volatility when compared to bond funds and money market funds, and thus higher risk. Members should note that this is provided for reference only, and may be updated periodically based on prevailing market conditions.

\* The ranges of asset allocation is for indication only and long term allocations may vary with changing market conditions.

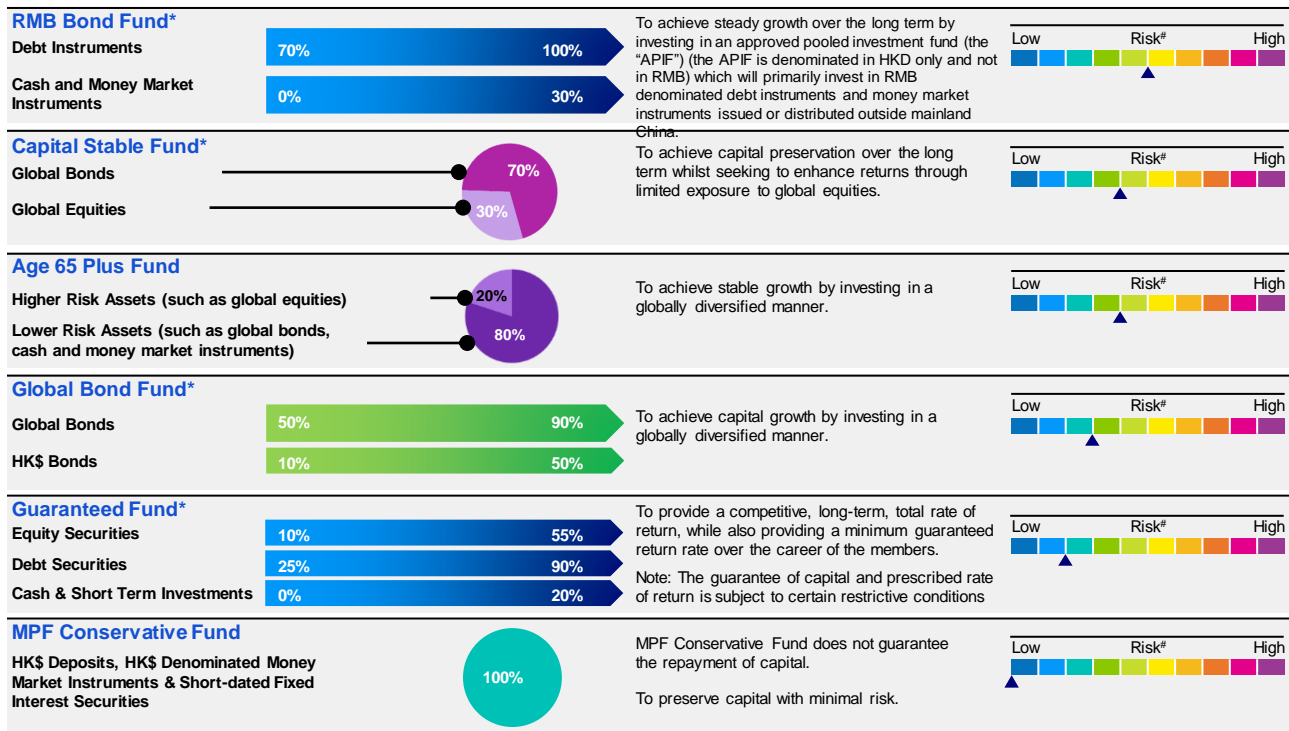
## TraHK is an Index-Tracking Collective Investment Scheme approved by the MPFA (the "ITCIS").

^ Please read the disclaimer in relation to the Hang Seng Index in the Prospectus.

Investors should read the relevant Prospectus for details, including the risk factors and products features.

# Invesco Strategic MPF Scheme

## Investment options (cont'd)



# Risk Level of the constituent funds is determined by Investment Manager based on the volatility, investment objectives and asset allocations of constituent funds. Generally, higher volatility represents higher risk. Equity funds are of higher volatility when compared to bond funds and money market funds, and thus higher risk. Members should note that this is provided for reference only, and may be updated periodically based on prevailing market conditions.

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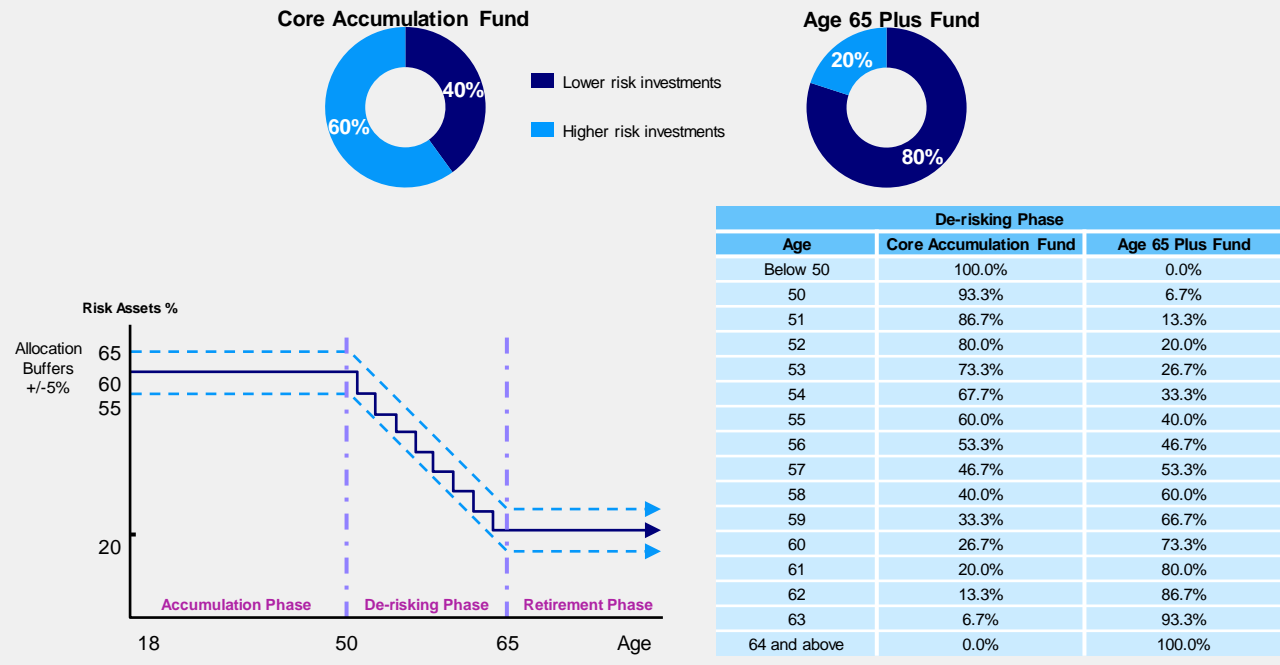
Investors should read the relevant Prospectus for details, including the risk factors and products features.

# How DIS works?

## Two constituent funds

### Default Investment Strategy

Default Investment Strategy is a ready-made investment arrangement investing in two Constituent Funds (Core Accumulation Fund and Age 65 Plus Fund). As an MPF member approaches retirement age, the investment strategy will be progressively adjusted to reduce the proportion of higher risk assets.





# Guaranteed Fund

## Features

Guarantor: Principal Insurance Company (Hong Kong) Limited

Guaranteed rate of return<sup>^</sup> = 1% p.a. for contribution made on or after 1 October 2004

The guarantee of capital and return will only be offered if

- (i) the contributions invested in the fund are withdrawn upon the occurrence of a "qualifying event" and
- (ii) the Guarantor receives a valid claim<sup>#</sup> of the accrued benefits.



Qualifying events include:

- Attainment of the normal retirement age or retirement at or after the early retirement age but before the normal retirement age;
- Total incapacity, Terminal illness or Death
- Permanent departure from Hong Kong;
- Claim of "small balance"
- Termination of the member's employment and the continuous period for which the member has been investing in the fund up to and including the last day of his employment ("qualifying period") is **at least 36 complete months**

### Normal Balance and Qualifying Balance

#### Normal Balance:

- Reflects market value
- Reflects the net asset value (NAV) of units of the Guaranteed Fund (Equity/Bond/Cash)
- NAV of units of the Guaranteed Fund may go up or down



#### Qualifying Balance:

- Reflects the guaranteed return
- Interest compounded annually

**If accrued benefits are withdrawn/transferred upon the occurrence of qualifying events, member will receive the **higher** of market value or guaranteed capital and return over the investment period.**

Please refer to the Prospectus, including the illustrative examples for full details of how the guaranteed return operates.

Qualifying events (a) to (f) above corresponding to the circumstances prescribed under sections 159 to 162 of the Mandatory Provident Fund Schemes (General) Regulation.

<sup>^</sup>The guaranteed rate of return is 4.5% p.a. for contribution made before 1 October 2004.

<sup>#</sup>A "valid claim" means a claim of all accrued benefits (except for qualifying event (c) where the employee member is still under employment, under qualifying event (c) the employee member would only be entitled to claim accrued benefits that have been paid as mandatory contribution and such claim would be considered as a valid claim) submitted by or in respect of the member (or his personal representative) pursuant to, with all the necessary supporting documentation as prescribed by and within the time required by, the applicable regulations and the Trust Deed.

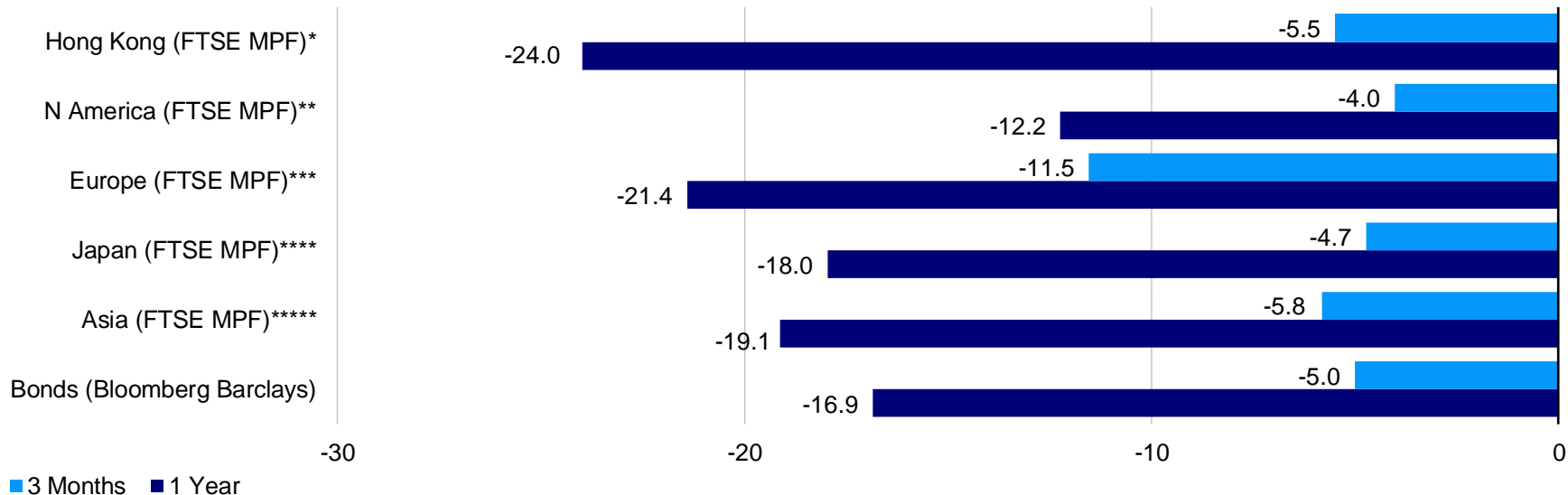
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# Investment outlook and fund performance

# Market performance review

## 3 months & 1 year to 31 August 2022

### Returns in HKD (%)



Source: DataStream (as at 31 August 2022)

\* Benchmark has been changed to FT MPF Hong Kong Index from FT Hong Kong Index effective from 31 Dec 2017;

\*\* Benchmark has been changed to FTSE MPF North America from FTSE North America effective 30 September 2019;

\*\*\* Benchmark has been changed to FTSE MPF Europe from FTSE Europe effective 30 September 2019;

\*\*\*\* Benchmark has been changed to FTSE MPF Japan from FTSE Japan effective 30 September 2019;

\*\*\*\*\* Benchmark has been changed to FTSE MPF Asia Pacific ex JP ex AU/NZ from FTSE MPF Asia Pacific ex JP ex HK effective 4 December 2020.

# Invesco Strategic MPF scheme

## Performance (Lipper)

Cumulative return(%)	Unit Classes	Inception Date	YTD	3 Months	1 Year	3 Years annualized	5 Years annualized	10 Years annualized
Hong Kong and China Equity Fund	A	5-Mar-03	-18.14	-5.87	-25.96	-6.99	-4.61	2.35
	Median		-18.48	-5.97	-26.09	-3.54	-2.93	3.15
Invesco Hang Seng Index Tracking Fund*	A	31-Jul-14	-13.21	-5.49	-21.23	-6.34	-4.51	NA
	Median		-13.13	-5.43	-21.14	-6.22	-4.39	
Asian Equity Fund	A	28-Sep-07	-19.78	-7.20	-24.00	-1.72	-1.23	2.48
	Median		-20.53	-7.88	-23.33	3.58	0.76	4.31
Growth Fund	A	28-Dec-00	-17.93	-6.79	-20.66	0.26	0.32	4.94
	Median		-18.48	-6.58	-21.29	1.63	1.23	4.69
Balanced Fund	A	29-Jan-01	-16.33	-5.96	-18.92	-0.64	-0.03	3.63
	Median		-16.65	-5.52	-19.60	0.67	0.99	3.55
Core Accumulation Fund**	A	3-Apr-17	-14.69	-4.75	-14.15	3.63	3.66	NA
	Median		-14.48	-4.73	-13.49	3.60	3.74	
RMB Bond Fund ***	A	5-Mar-13	-4.35	-1.67	-3.59	1.85	1.13	NA
	Median		-4.36	-1.64	-3.59	1.85	1.12	
Capital Stable Fund	A	29-Jan-01	-14.39	-5.02	-16.63	-2.19	-0.76	1.56
	Median		-14.39	-4.81	-16.63	-2.19	-0.76	1.08
Age 65 Plus Fund**	A	3-Apr-17	-12.58	-3.25	-13.57	-1.17	0.94	NA
	Median		-11.94	-3.22	-12.37	-1.10	0.97	
Global Bond Fund	A	5-Mar-03	-12.88	-4.25	-14.84	-3.59	-1.53	-0.14
	Median		-13.94	-4.49	-16.09	-4.98	-2.27	-1.26
Guaranteed Fund	G	29-Jan-01	-10.32	-2.76	-11.57	-1.61	-0.71	0.26
	Median		-7.96	-2.06	-8.33	-1.57	-0.72	0.26
MPF Conservative Fund	A	29-Jan-01	0.00	0.00	0.00	0.47	0.67	0.49
	Median		0.00	0.00	0.00	0.35	0.48	0.28

Outperformance/Par

Source: Lipper, as at 31 August 2022.

Median refers to the middle performance value among MPF funds in a particular fund category within the Hong Kong MPF universe defined by Lipper. Past performance does not guarantee future results.

\*Inception date for Invesco Hang Seng Index Tracking Fund is 31 July 2014. Therefore, its 10-year cumulative performances are not available.

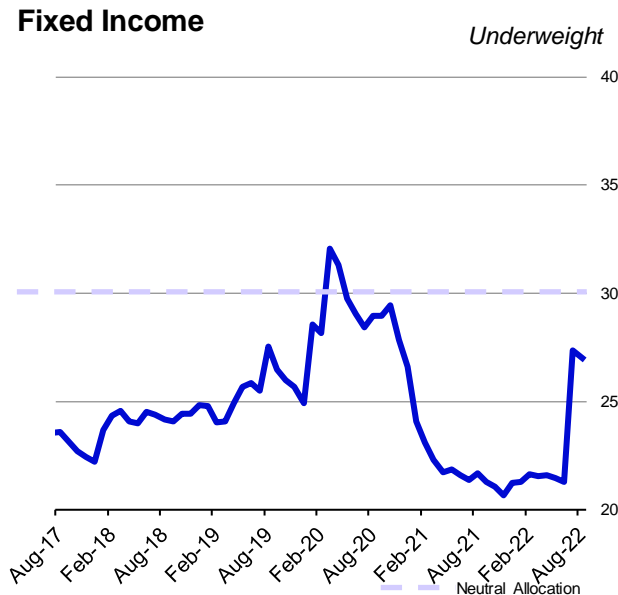
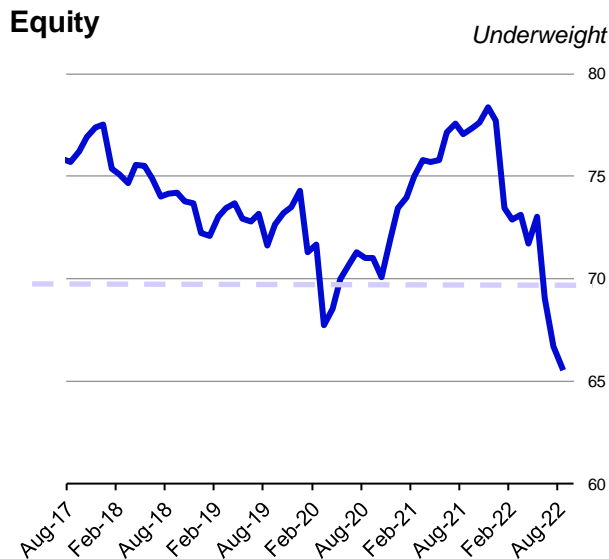
\*\*\*Inception date for RMB Bond Fund is 05 March 2013. Therefore, its 10-year cumulative performances are not available.

\*\*Inception date for Core Accumulation Fund and Age 65 Plus Fund is 03 April 2017. Therefore, their 10-year cumulative performance are not available.

Investment involves risks. Past performance is not indicative of future performance. Investors should read the Prospectus for details, including the risk factors and product features.

# Market Outlook & Strategy

# Asset Allocation



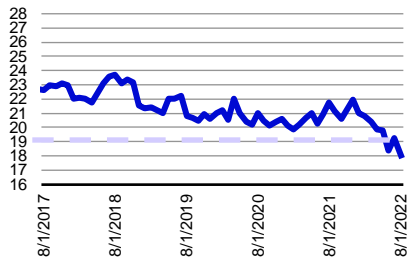
- Global market has been interpreting a looser and lower terminal rate from Fed since July, which caused a short-term rally of risky assets. However, statement from Jackson Hole in late August has reconfirmed Fed's commitment to reduce inflation until it returned to acceptable level. Hawkish Fed along with overbought market has triggered a series of sell off across both equity and bond markets for this month. US bond yield surged by 54bps to 3.19% while MSCI World downed by -4.3%
- We remained defensive and underweighting both equity and bonds, as we see higher rate can impact valuation but earning downgrade will be slow to resurface in last quarter. Within developed markets Europe is in recession while US can be a slowdown, but China can be another risk factor in global growth. Therefore, we are looking to maintain more cash but opportunistically add risk.

Source: Invesco, as at 31 Aug 2022.

The views are based on current market conditions and other factors. Subject to change without prior notice. Current analysis does not guarantee future results. Positioning guide relative to strategic allocation for reference – Underweight = <-2%, Slightly Underweight = -1 to -2% Underweight, Neutral = within +/- 1%, Slightly Overweight = +1 to +2%, Overweight = >+2%

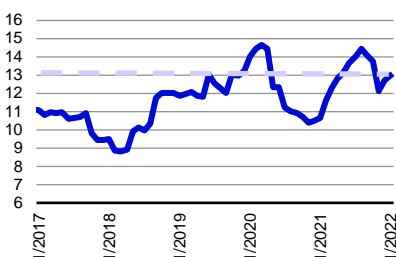
# Global Equities – Regional Allocation

## Americas *Slightly underweight*



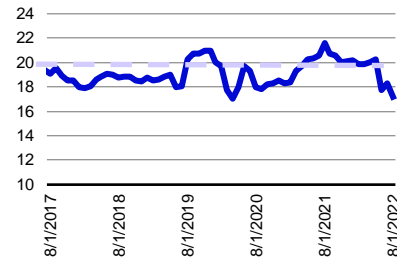
- US mortgage rate reached 15 years high, while unemployment rate has slowly climbed up. Household consumption are increasingly impacted by higher rate.
- Tightening monetary policy will remain a headwind for equity valuation and volatility in 2H. We are cautious of earning may slow down, we are underweight North America.

## Asia Pacific ex JP *Neutral*



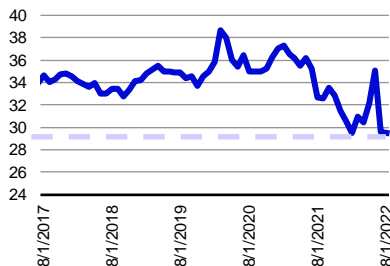
- US rate hikes will allow dollar remain strong and as headwind for Asian market in the medium term.
- Regional growth is robust as domestic consumption post COVID reopening are supporting growth. However, we are cautious of tightening local policy may impact in 2H. We are opportunistic overweight Asia relative to DMs.

## Europe *Underweight*



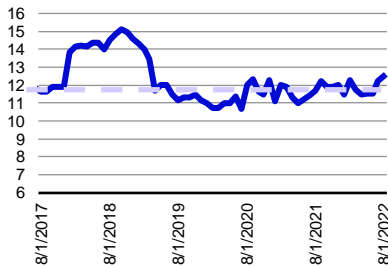
- Although oil price has come down, supply of natural gas which is the major source of energy in Europe remain at risk. Higher energy price will dampen production and consumption and in turn adding risk of recession.
- We remained underweight Europe as headwind from higher interest rate (ECB) will cause lower valuation in the medium term.

## Hong Kong/China *Neutral*



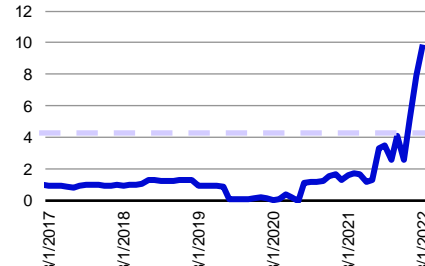
- We have seen clarity from industry specific policy, while monetary support for growth has limited impact for the time being.
- Onshore growth remain challenging not just in 2H but early 2023 as well. We are cautious of cheap relative valuation from HK-China, as there are limited catalyst. We remain neutral to slightly underweight.

## Japan *Neutral*



- Post pandemic resumption of economic activity has been supporting growth lately. Together with weakening yen and loosening monetary policy than other developed markets. Japanese equity market has been generally more resilient.
- We are seeing the rate differential between US and Japan will remain supportive, as result we are overweighting Japan.

## Cash *Overweight*



- Cash remain the most positive and defensive assets to overweight during period of tightening monetary policy and increasing volatility.

— Neutral Allocation

The views are based on current market conditions and other factors. Subject to change without prior notice. Current analysis does not guarantee future results. Positioning guide relative to strategic allocation for reference – Underweight = <-2%, Slightly Underweight = -1 to -2% Underweight, Neutral = within +/- 1%, Slightly Overweight = +1 to +2%, Overweight = >+2%

Source: Invesco, as at 31 Aug 2022

# Asset Allocation of funds

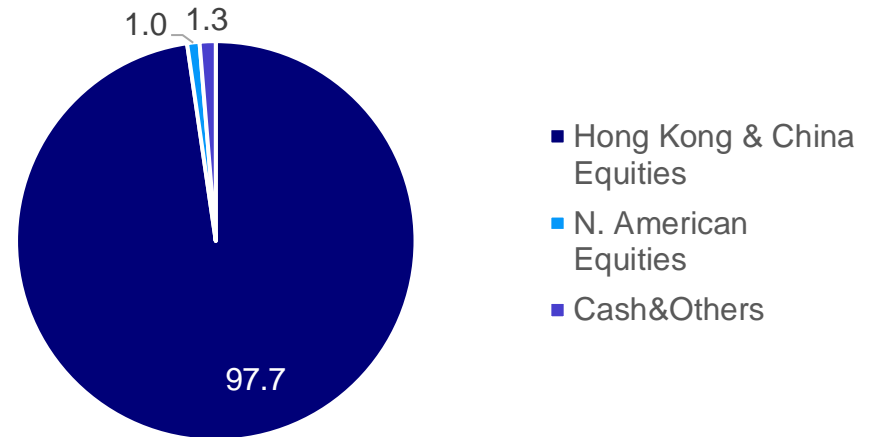


# Hong Kong and China Equity Fund as of 31 August 2022

## Investment Objective:

To achieve long term capital appreciation through investments in Hong Kong and China-related securities.

## Asset Allocation (%)



Source: Invesco MPF Factsheet as of 31 Aug 2022

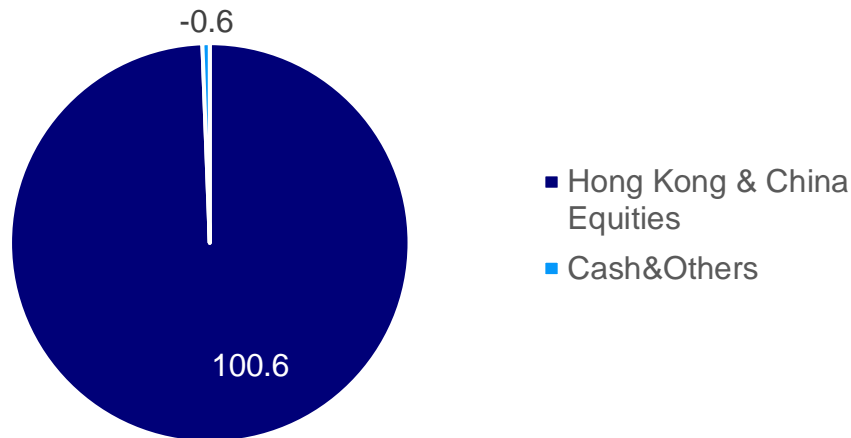
Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

# Invesco Hang Seng Index Tracking Fund as of 31 August 2022

## Investment Objective:

To achieve long-term capital growth by investing directly in the Tracker Fund of Hong Kong ("TraHK") with a view to providing investment results that closely corresponds to the performance of the Hang Seng Index of Hong Kong.

## Asset Allocation (%)



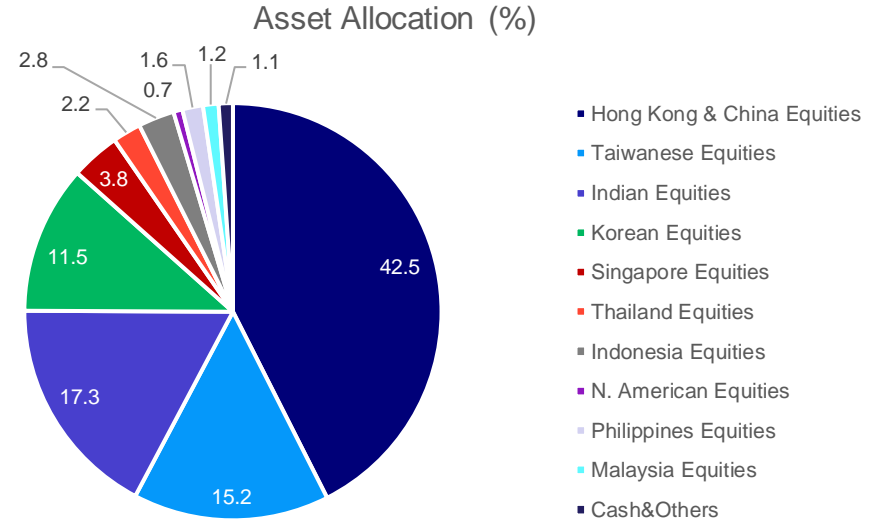
Source: Invesco MPF Factsheet as of 31 Aug 2022

Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

# Asian Equity Fund as of 31 August 2022

## Investment Objective:

To achieve long term capital appreciation through investments in Asian (excluding Japanese) equities.



Source: Invesco MPF Factsheet as of 31 Aug 2022

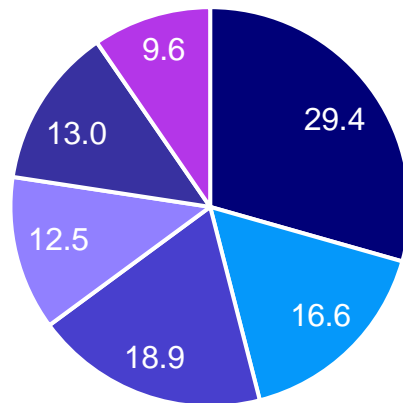
Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

# Growth Fund as of 31 August 2022

## Investment Objective:

To achieve long term capital appreciation through investments in global equities.

## Asset Allocation (%)



- Hong Kong & China Equities
- N. American Equities
- European Equities
- Japanese Equities
- Other Asia Pacific Equities
- Cash&Others

Source: Invesco MPF Factsheet as of 31 Aug 2022

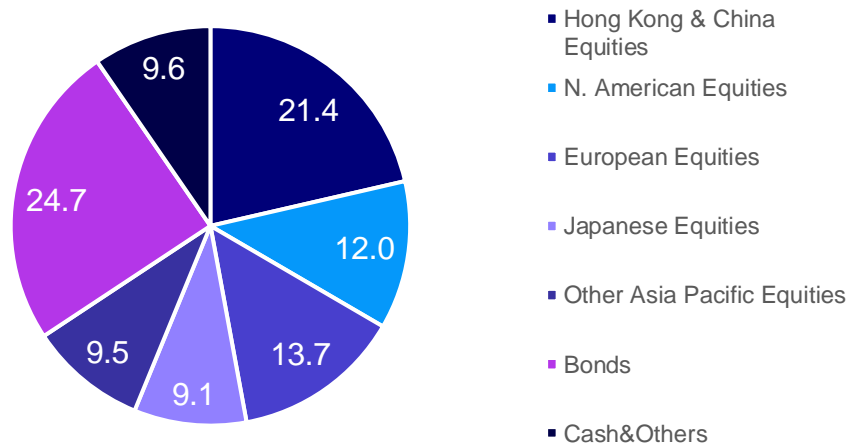
Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

# Balanced Fund as of 31 August 2022

## Investment Objective:

To achieve capital appreciation in excess of Hong Kong salary inflation over the long term.

## Asset Allocation (%)



Source: Invesco MPF Factsheet as of 31 Aug 2022

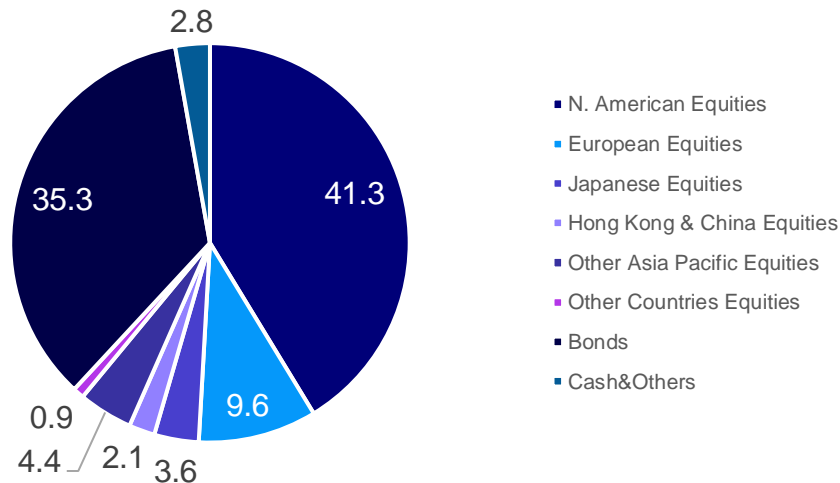
Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

# Core Accumulation Fund as of 31 August 2022

## Investment Objective:

To achieve capital growth by investing in a globally diversified manner.

## Asset Allocation (%)



Source: Invesco MPF Factsheet as of 31 Aug 2022

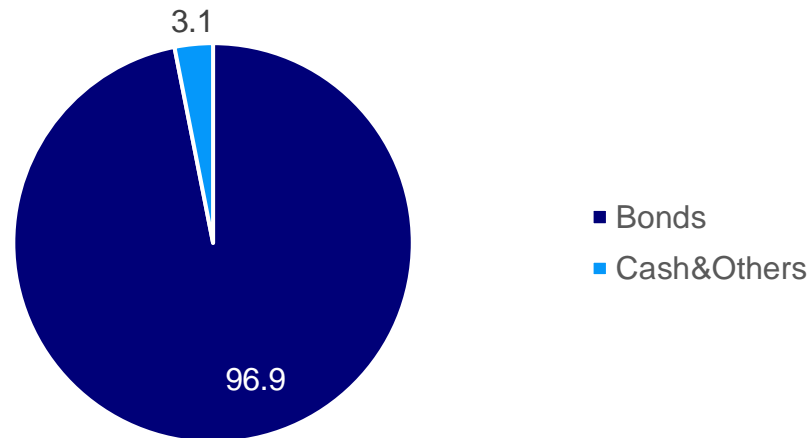
Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

# RMB Bond Fund as of 31 August 2022

## Investment Objective:

To achieve steady growth over the long term by investing primarily into RMB denominated debt instruments and money market instruments issued or distributed outside and within Mainland China, with a primary focus on RMB denominated bonds issued in Hong Kong.

## Asset Allocation (%)



Source: Invesco MPF Factsheet as of 31 Aug 2022

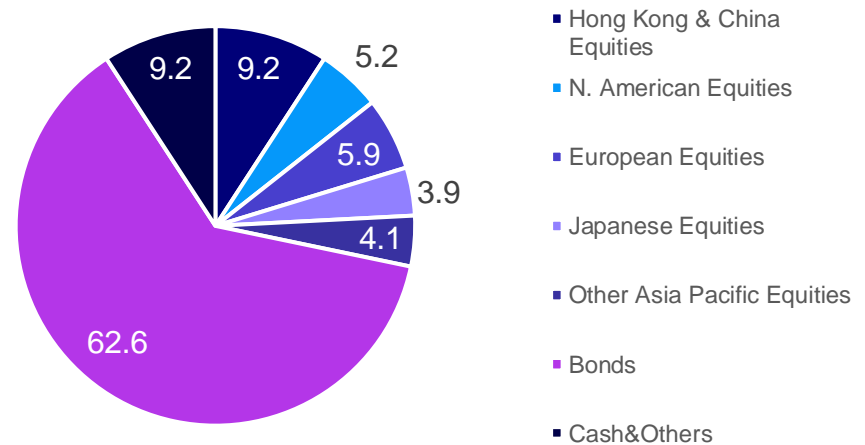
Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

# Capital Stable Fund as of 31 August 2022

## Investment Objective:

To achieve capital preservation over the long term whilst seeking to enhance returns through limited exposure to global equities.

## Asset Allocation (%)



Source: Invesco MPF Factsheet as of 31 Aug 2022

Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

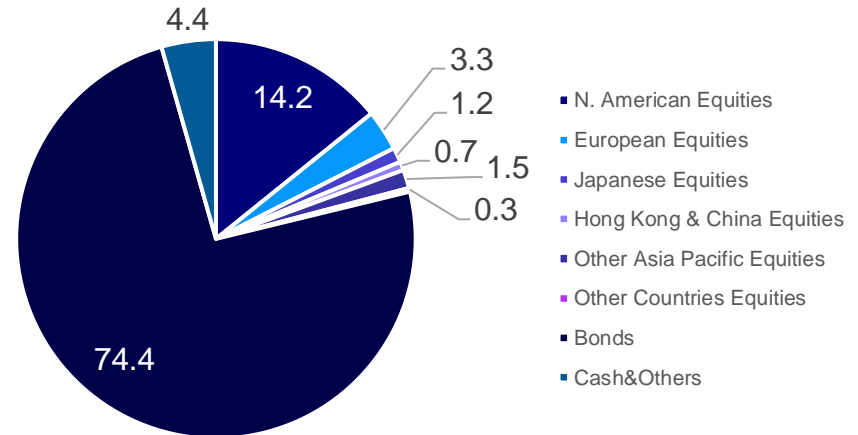


# Age 65 Plus Fund as of 31 August 2022

## Investment Objective:

To achieve stable growth by investing in a globally diversified manner.

## Asset Allocation (%)



Source: Invesco MPF Factsheet as of 31 Aug 2022

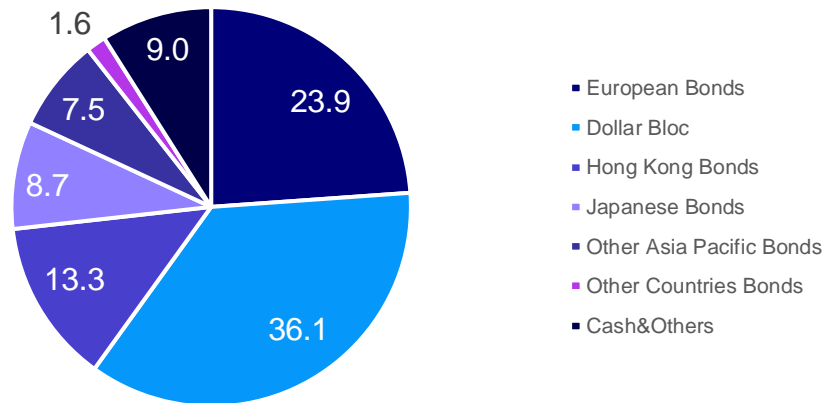
Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

# Global Bond Fund as of 31 August 2022

## Investment Objective:

To achieve steady growth over the long term through investments in global bonds.

## Asset Allocation (%)



Source: Invesco MPF Factsheet as of 31 Aug 2022

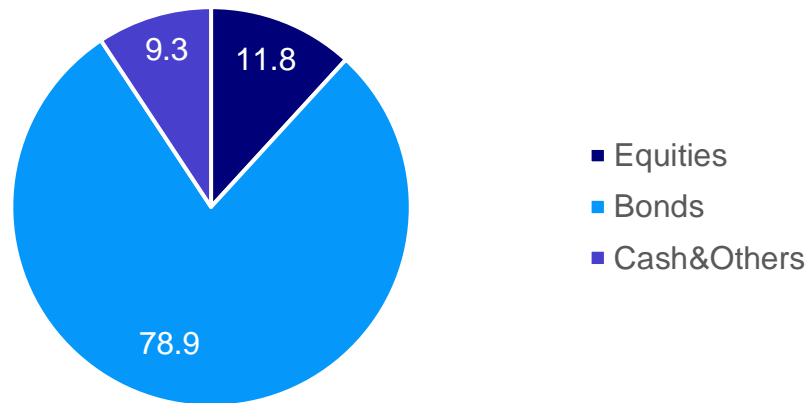
Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

# Guaranteed Fund as of 31 August 2022

## Investment Objective:

To provide a competitive, long term, total rate of return, while also providing a minimum guaranteed return rate over the career of the members.

## Asset Allocation (%)



Source: Invesco MPF Factsheet as of 31 Aug 2022

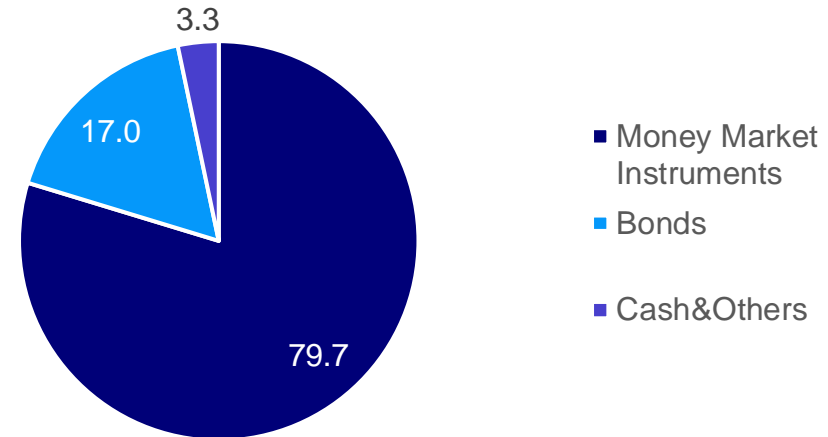
Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.

# Conservative Fund as of 31 August 2022

## Investment Objective:

To preserve capital with minimal risk.

## Asset Allocation (%)

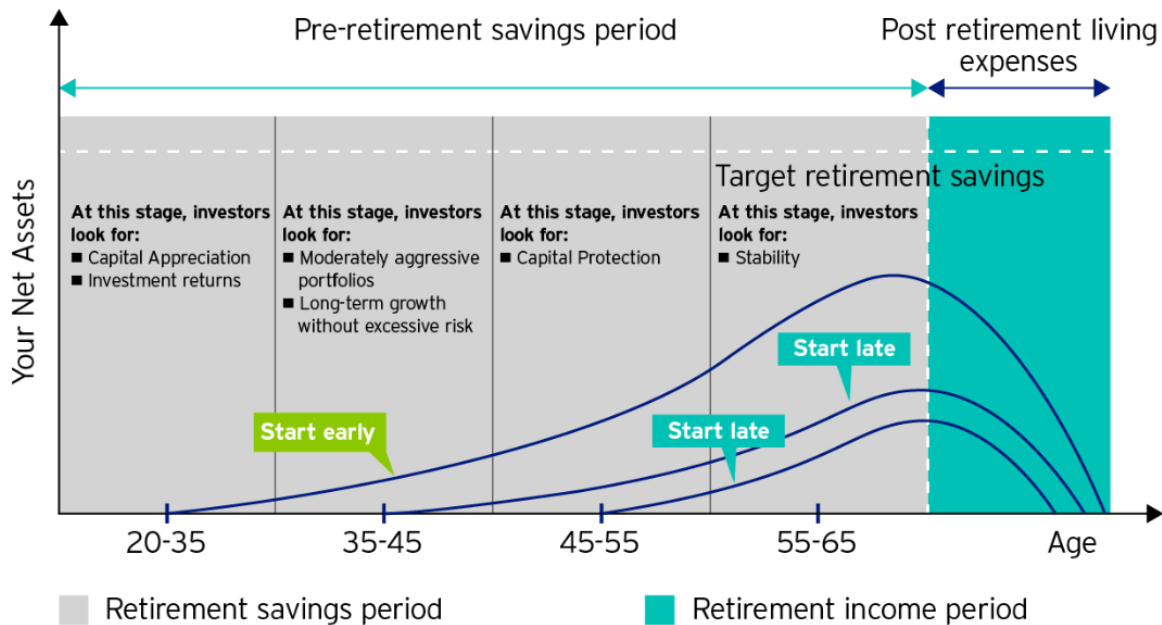


Source: Invesco MPF Factsheet as of 31 Aug 2022

Summation of asset allocation may not equal to 100 due to rounding. Classification of asset allocation for equities is based on the place of listing.


# Plan your retirement savings

# Plan your retirement savings



# Fund Switching

<https://www.invesco.com/hk/en/country-splash.html>



Account Overview ▾ Switch Funds ▾ Statement ▾ Resource Centre ▾

My Profile Contact Us Logout

Switch Existing Assets  
Redirect Future Contributions

or last logon was on: 05 Oct 2022 15:20 (HKT) | Status: SUCCESSFUL

Please select your account:  
Invesco MPF - 00000000107 - DUMMY ▾  
Account Type: 1 - COMPANY | Name: Wong Robert

We're here to help.

Click here

Use our calculator and decades of investment experience to plan for your retirement.

## Account Balance

Market value of your Account as of 10 Jul 2021 :

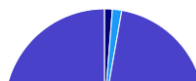
[Member Account Summary](#)

Grand Total	Mandatory Contribution	Voluntary Contribution	Flexible Voluntary Contribution
Balance HK\$2,581,857.87	Balance HK\$84,789.18	Balance HK\$2,497,068.69	Balance HK\$0.00

### Account Dashboard

Account Balance	Net Contributions & Net Transfer-in	Account Gain/(Loss)
HK\$ 2,581,857.87	HK\$ 1,997,653.65	HK\$ 584,204.22
Balance as at 10/07/2021 (dd/mm/yyyy)	Since inception of the account	Since inception of the account

Note: Account Balance after the deduction of total amount of transfer-out and/or withdrawal



Total Investment Choice	% of Total
● Hong Kong and China Equity Fund	1.27%
● Guaranteed Fund	1.51%

# Invesco updates



# 如何將Invesco積金成員的登入頁面 捷徑加入電話主畫面？

## How to add the Invesco MPF Portal Login shortcut onto mobile home screen?



不同裝置的用戶可分別看以下投影片。

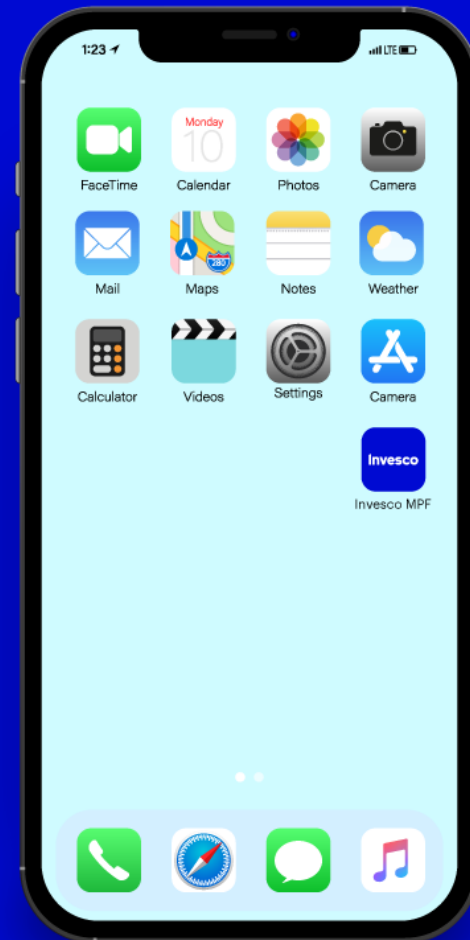
You may view different slides for different devices.

iPhone用戶 users: p.3-7  
Android 用戶 users: p.8-12



# iPhone 用戶 – 使用Safari作瀏覽器

## iPhone users – using Safari as browser



# 1. 進入景順網站

## Enter Invesco Website

掃二維碼。 Scan QR Code.



中文



英文

或 or

開啟Safari並進入景順網站。

Visit the Invesco Website in Safari app.

<https://www.invesco.com/hk/>





## 2. 進入「成員登入」頁面 Enter "Member login" page



### 3. 將「成員登入」頁面的捷徑加入電話主畫面

#### Add the "Member login" shortcut onto mobile home screen

- 點擊  按鈕。  
Click the  button.
- 點擊「加至主畫面」  
Click "Add to Home Screen".
- 命名為Invesco MPF/  
景順強積金或其他名稱。  
Name the shortcut as  
'Invesco MPF' or other  
names you like.



## 4. 完成! Completed!

捷徑已加至電話主畫面中。

The shortcut is added to your home screen.





# Android 用戶 – 使用Chrome作瀏覽器

## Android users – using Chrome as browser





# 1. 進入景順網站

## Enter Invesco Website

掃二維碼。 Scan QR Code.



中文



英文

或 or

開啟Safari並進入景順網站。

Login to Invesco Website in Safari app.

<https://www.invesco.com/hk/>



## 2. 進入「成員登入」頁面 Enter "Member login" page



### 3. 將「成員登入」頁面的捷徑加入電話主畫面 Add the "Member login" shortcut onto mobile home screen

- a. 點擊右上角按鈕。  
Click the button on the top right-hand corner.
- b. 點擊「加到主畫面」  
Click "Add to Home Screen".



## 4. 完成! Completed!

捷徑已加至電話主畫面中。

The shortcut is added to your home screen.



# Service Platform

# Invesco MPF member service overview

	Internet INVESNet at www.invesco.com/hk	IVRS Interactive Voice Response System	Hotline Invesco MPF Member Hotline (852) 2842 7878	Walk-in counter 41/F, Champion Tower, Three Garden Road, Central, HK
Opening hours: Monday - Friday: 9:00 a.m. to 6:00 p.m.; Saturday: 9:00 a.m. to 1:00 p.m. (Closed on Sundays and public holidays)				
<b>Account Balance</b> •Total value of fund units held in your MPF account(s) and transaction records •Gain/(Loss) by Source •Gain/(Loss) by Fund	✓	✓	✓	✓
<b>Transaction History</b> •Contributions •Transfer •Fund switching	✓	✓	✓	✓
<b>Fund Switching</b> •Switch existing assets •Redirect future contributions	✓	✓	✓	✓
<b>Personal Profile Management</b> •Update personal details •Change password	✓		✓	✓
<b>Forms &amp; Statement Download</b> •Forms download •Member benefit statement (Annually) •Quarterly statement on request	✓	✓	✓	✓
<b>Fund/Investment information</b> •Monthly fund factsheet •Fund prices •Investment options	✓	✓	✓	✓
<b>Market updates &amp; news Education &amp; planning</b>	✓		✓	✓

# Checking your own profit and loss by fund

**1 Invesco** Account Overview ▾ Switch Funds ▾ Statement ▾ Resource Centre ▾ My Profile Contact Us Logout

Please select your account:  
Invesco MPF - 000000001  
Gain/(Loss) by Source  
Gain/(Loss) by Fund  
ECA Transfer Request

**We're here to help.** Click here

Use our calculator and decades of investment experience to plan for your retirement.

## Account Balance

Market value of your Account as of 10 Jul 2021: Member Account Summary

<b>Grand Total</b> Balance HK\$2,586,238.45	<b>Mandatory Contribution</b> Balance HK\$89,169.76	<b>Voluntary Contribution</b> Balance HK\$2,497,068.69	<b>Flexible Voluntary Contribution</b> Balance HK\$0.00
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**Account Dashboard**

Account Balance	Net Contributions & Net Transfer-in	Account Gain/(Loss)
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- Click “Gain/(Loss) by Fund” after logging in the member portal

**2 Invesco** Account Overview ▾ Switch Funds ▾ Statement ▾ Resource Centre ▾ My Profile Contact Us Logout

Please select your account:  
Invesco MPF - 0000000107 - DUMMY  
Gain/(Loss) by Fund

**We're here to help.** Click here

Use our calculator and decades of investment experience to plan for your retirement.

## Gain/(Loss) by Fund

Investment Choice	Gain/(Loss) since 1 April 2006	Balance as of 26 Apr 2022
Hong Kong and China Equity Fund	HK\$ -28,241.67	HK\$ 65,568.72
Growth Fund	HK\$ 12,538.11	HK\$ 0.00
Balanced Fund	HK\$ 3,061.72	HK\$ 0.00
Capital Stable Fund	HK\$ 1,053.02	HK\$ 0.00
Guaranteed Fund	HK\$ -606.92	HK\$ 6,646.67
<b>Grand Total</b>	<b>HK\$ -12,195.74</b>	<b>HK\$ 72,215.39</b>

- You can then check the performance of the funds invested

# Useful links

## 1. Historical Fund Price

- <https://www.invesco.com.hk/mpf/en/mpf/historical-prices>

## 2. Cumulative Performance

- <https://www.invesco.com.hk/mpf/en/mpf/cumulative-performance>

## 3. Fund Fact Sheet

- <https://www.invesco.com.hk/mpf/en/mpf/literature>



# Appendix

# Invesco Strategic MPF Scheme

## Management fees#

Investment choices	Unit Classes	Aggregate Management Fees* (% NAV p.a.)
Default Investment Strategy ("DIS")	A	0.75%
Hong Kong And China Equity Fund	A	1.175%
Invesco Hang Seng Index Tracking Fund	A	0.755%
Asian Equity Fund	A	1.175%
Growth Fund	A	1.175%
Balanced Fund	A	1.175%
Core Accumulation Fund	A	0.75%
RMB Bond Fund	A	1.175%
Capital Stable Fund	A	1.175%
Age 65 Plus Fund	A	0.75%
Global Bond Fund	A	1.175%
Guaranteed Fund^	G	2.425%
MPF Conservative Fund	A	0.663%

Source: Invesco, as at 1 October 2022.

# Management Fees include fees paid to the sponsor, the trustee and administrator, and investment manager/manager for providing their services to the constituent funds of the Master Trust and Invesco APIF.

^ Class G units are only applicable to the Guaranteed Fund. Inclusive of a guarantee charge of 1% p.a.

Please refer to the prospectus for details of fees and charges.

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