

April 2025

Hong Kong Baptist University 1998 Superannuation Fund

Investment Seminar

FOR MEMBERS OF THE HONG KONG BAPTIST UNIVERSITY 1998 SUPERANNUATION FUND ONLY | NOT FOR FURTHER DISTRIBUTION
INVESTMENT INVOLVES RISK. PLEASE REFER TO THE OFFERING DOCUMENT(S) FOR DETAILS, INCLUDING THE RISK FACTORS.

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Important Note

JPMorgan Provident Capital Fund

- The Fund invests primarily (at least 70%) in a professionally managed portfolio of interests in collective investment schemes (including exchange-traded funds). The underlying assets of the Fund will have a majority investment in fixed income securities to ensure that the capital value and income stability of the portfolio is maintained whilst balancing this with a minority exposure to global equities to provide the potential for some capital appreciation for the portfolio.
- The Fund is therefore exposed to risks related to investment, equity, emerging markets, currency, hedging and derivatives, risks of investing in other collective investment schemes and risks associated with debt securities (including below investment grade/unrated investment, investment grade bond, credit, interest rates, valuation and sovereign debt).
- Where the income generated by the Fund is insufficient to pay a distribution as the Fund declares, the Manager may in its discretion determine such distributions may be paid from capital. Investors should note that the payment of distributions out of capital represents a return or withdrawal of part of the amount they originally invested or from any capital gains attributable to that original investment. As a result, the capital that the Fund has available for investment in the future and capital growth may be reduced. Any payments of distributions by the Fund may result in an immediate decrease in the net asset value of units. Also, a high distribution yield does not imply a positive or high return on the total investment.
- Investors may be subject to substantial losses.
- Investors should not solely rely on this document to make any investment decision.

JPMorgan Provident Balanced Fund

- The Fund invests primarily (at least 70%) in a professionally managed portfolio of interests in collective investment schemes (including exchange-traded funds). The underlying assets of the Fund will have an exposure in both global equities markets, where the growth opportunities and higher returns are normally available, and bond markets, where capital and income stability are normally found.
- The Fund is therefore exposed to risks related to investment, equity, emerging markets, currency, hedging and derivatives risk, risks of investing in other collective investment schemes and risks associated with debt securities (including below investment grade/unrated investment, investment grade bond, credit, interest rates, valuation and sovereign debt).
- Where the income generated by the Fund is insufficient to pay a distribution as the Fund declares, the Manager may in its discretion determine such distributions may be paid from capital. Investors should note that the payment of distributions out of capital represents a return or withdrawal of part of the amount they originally invested or from any capital gains attributable to that original investment. As a result, the capital that the Fund has available for investment in the future and capital growth may be reduced. Any payments of distributions by the Fund may result in an immediate decrease in the net asset value of units. Also, a high distribution yield does not imply a positive or high return on the total investment.
- Investors may be subject to substantial losses.
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Important Note

JPMorgan Provident Growth Fund	<ul style="list-style-type: none"> ■ The Fund invests primarily (at least 70%) in a professionally managed portfolio of interests in collective investment schemes (including exchange-traded funds). The underlying assets of the Fund will have a majority investment in global equity markets to seek potential higher returns although the Fund may be weighted towards Hong Kong and Asian markets at the discretion of the Manager, whilst balancing this with a minority exposure to fixed income securities to maintain capital value and income stability. ■ The Fund is therefore exposed to risks related to investment, equity, emerging markets, concentration, small and medium-sized companies, currency, hedging and derivatives, risks of investing in other collective investment schemes and risks associated with debt securities (including investment grade bond, credit, interest rates, valuation and sovereign debt and high volatility of the emerging market equities. ■ Where the income generated by the Fund is insufficient to pay a distribution as the Fund declares, the Manager may in its discretion determine such distributions may be paid from capital. Investors should note that the payment of distributions out of capital represents a return or withdrawal of part of the amount they originally invested or from any capital gains attributable to that original investment. As a result, the capital that the Fund has available for investment in the future and capital growth may be reduced. Any payments of distributions by the Fund may result in an immediate decrease in the net asset value of units. Also, a high distribution yield does not imply a positive or high return on the total investment. ■ Investors may be subject to substantial losses. ■ Investors should not solely rely on this document to make any investment decision.
JPMorgan Provident High Growth Fund	<ul style="list-style-type: none"> ■ The Fund invests primarily (at least 70%) in a professionally managed portfolio of interests in collective investment schemes (including exchange-traded funds). The underlying assets of the Fund will primarily be invested in global equities markets although the Fund may be weighted towards Hong Kong and Asian markets at the discretion of the Manager. ■ The Fund is therefore exposed to risks related to investment, equity, emerging markets, concentration, small and medium-sized companies, currency, hedging and derivatives, risks of investing in other collective investment schemes and risks associated with high volatility of the emerging market equities. ■ Investors may be subject to substantial losses. ■ Investors should not solely rely on this document to make any investment decision.
JPMorgan SAR Hong Kong Fund	<ul style="list-style-type: none"> ■ The Fund invests primarily in securities of companies either listed, based, or operating principally in Hong Kong. ■ The Fund is therefore exposed to diversification, currency and equity risks. ■ Investors may be subject to substantial losses. ■ Investors should not solely rely on this document to make any investment decision.
JPMorgan SAR American Fund	<ul style="list-style-type: none"> ■ The Fund invests primarily in securities of companies based or operating principally in the United States of America. ■ The Fund is therefore exposed to diversification, currency and equity risks. ■ Investors may be subject to substantial losses. ■ Investors should not solely rely on this document to make any investment decision.

Agenda

01 Fund Introduction

02 Market Outlook

03 Retirement Planning

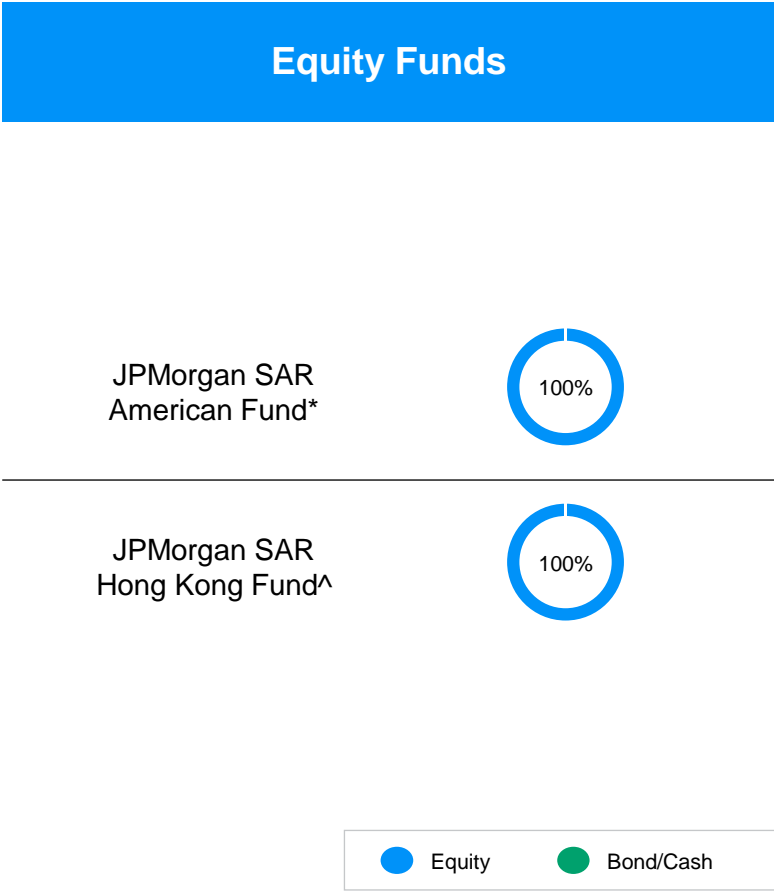
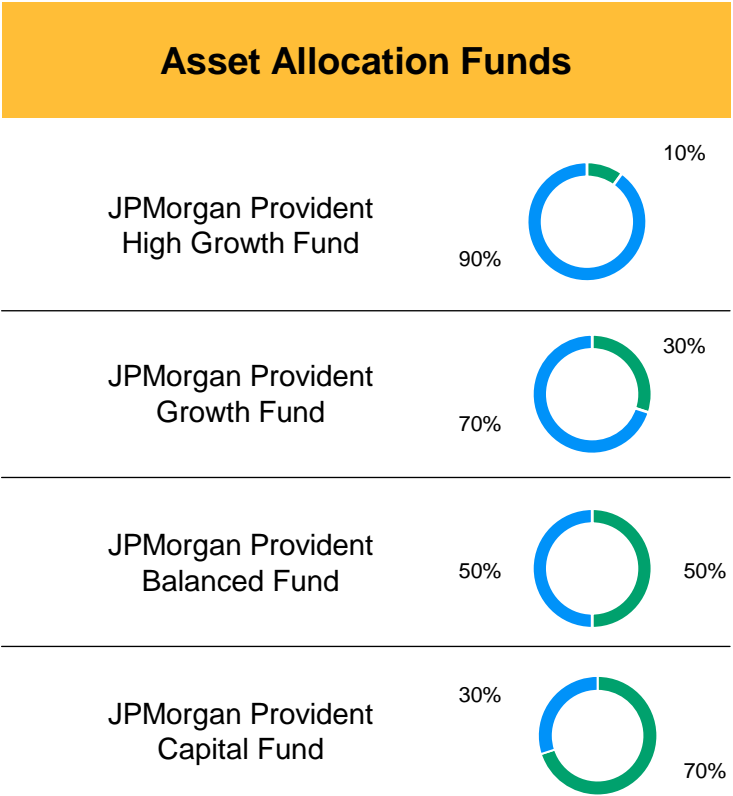
04 Members' Services

Appendix

01

Fund Introduction

Investment Choices for Members

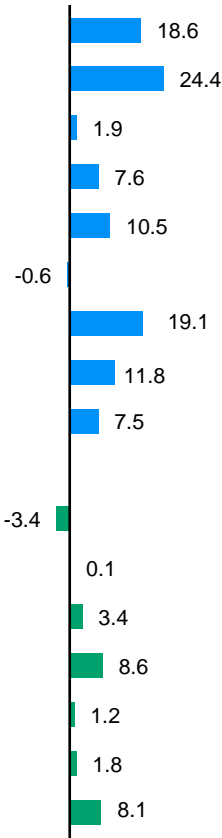


Source: J.P. Morgan Asset Management, as of Apr 2025. For reference only and do not represent actual asset allocation. ^Class A. Named as JPMorgan HK Equity under Hong Kong Baptist University 1998 Superannuation Scheme. The Fund is an actively managed portfolio; holdings, sector weights, allocations and leverage, as applicable are subject to change at the discretion of the Investment Manager without notice.

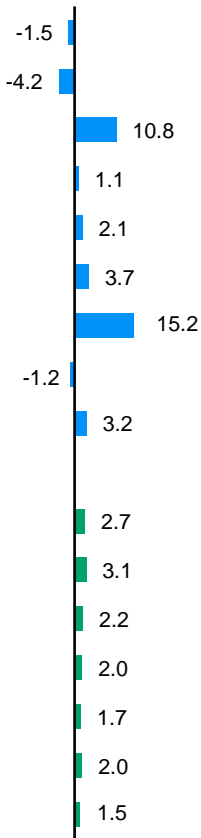
Market Returns (As of 31 March 2025)

Equities	
Developed Market	MSCI World
USA	FTSE W United States
Europe	MSCI Europe
Japan	FTSE Japan
AC Pac ex JP ex HK	MSCI AC Pacific ex JP & HK
Hong Kong	FTSE Hong Kong
China	MSCI China
ASEAN	MSCI AC ASEAN
Emerging Market	MSCI EM
Bonds	
World	FTSE WGBI All Maturities
USA	FTSE WGBI US All Mats
Hong Kong	Markit iBoxx ALBI Hong Kong
High Yield	Bloomberg Global High Yield Bond Index
Emerging Market	JPM GBI-EM
Asian Bond	Markit iBoxx ALBI (USD Unhedged)
Convertible	FTSE Global Focus Convertible Bond USD Hedged Total

2024%



YTD 2025%



Gross Total Returns in HKD.
 Past performance is not indicative of future performance. Indices do not include fees or operating expenses and are not available for actual investment.
 Please note that the benchmark of Bloomberg Barclays Global High Yield has been rebranded to "Bloomberg Global High Yield" effective from 24 August 2021.
 Please note that the benchmark for Refinitiv Global Focus Convertible Bond USD Hedged Total has been rebranded to FTSE Global Focus Convertible Bond USD Hedged Total from Nov 2023.
 Source : Refinitiv, Bloomberg, JPMorgan

● Equity ● Bonds

Fund Performance (As of 31 March 2025)

	3M	6M	YTD	1Y	3Y Ann.	5Y Ann.	10Y Ann.
Equity Funds							
JPMorgan SAR American Fund	-4.8%	-3.3%	-4.8%	6.9%	9.0%	19.3%	12.4%
Benchmark (S&P 500 Total Net)	-4.4%	-2.2%	-4.4%	7.8%	8.6%	18.0%	11.9%
JPMorgan SAR Hong Kong Fund	12.8%	8.3%	12.8%	36.3%	-0.2%	2.1%	2.7%
Benchmark (FTSE MPF Hong Kong Total Net)	15.6%	8.6%	15.6%	42.9%	3.6%	3.0%	2.5%
Asset Allocation Funds							
JPMorgan Provident High Growth Fund	5.4%	0.4%	5.4%	12.8%	4.5%	10.8%	6.5%
Benchmark	5.6%	0.6%	5.6%	15.3%	6.1%	10.3%	6.2%
JPMorgan Provident Growth Fund – Inv Unit	4.4%	-0.3%	4.4%	10.3%	3.2%	8.3%	5.5%
Benchmark	4.9%	0.5%	4.9%	12.9%	4.9%	8.0%	5.2%
JPMorgan Provident Balanced Fund	3.8%	-0.9%	3.8%	8.2%	2.3%	6.1%	4.5%
Benchmark	4.1%	0.1%	4.1%	10.0%	3.5%	5.7%	4.2%
JPMorgan Provident Capital Fund	2.8%	-1.0%	2.8%	5.9%	1.5%	4.1%	3.6%
Benchmark	3.2%	-0.1%	3.2%	7.3%	2.4%	3.5%	3.1%

Source: J.P. Morgan Asset Management. Investment involves risk. Past performance is not indicative of future performance. Please refer to the offering document(s) for details, including the risk factors. High Growth Fund Benchmark: 30% FTSE MPF Hong Kong Index, 18% FTSE AW North America, 18% FTSE AW Europe, 12% FTSE JAPAN, 12% FTSE AW Asia Pacific ex Japan ex HK ex China, 7% Bloomberg Barclays Global Aggregate (50% hedged to USD). Growth Fund Benchmark: 24% FTSE MPF Hong Kong Index, 14% FTSE AW North America, 14% FTSE AW Europe, 9% FTSE JAPAN, 9% FTSE AW Asia Pacific ex Japan ex HK ex China, 25% Bloomberg Barclays Global Aggregate (50% hedged to USD). Balanced Fund Benchmark: 17% FTSE MPF Hong Kong Index, 10% FTSE AW North America, 10% FTSE AW Europe, 6.5% FTSE JAPAN, 6.5% FTSE AW Asia Pacific ex Japan ex HK ex China, 45% Bloomberg Barclays Global Aggregate (50% hedged to USD). Capital Fund Benchmark: 10% FTSE MPF Hong Kong Index, 6% FTSE AW North America, 6% FTSE AW Europe, 4% FTSE JAPAN, 4% FTSE AW Asia Pacific ex Japan ex HK ex China, 60% Bloomberg Barclays Global Aggregate (50% hedged to USD). Indices do not include fees or operating expenses and are not available for actual investment.

Peer comparison

As of 31 December 2024

Asset Allocation Funds	Relative performance vs industry peers					Volatility
	3 months % p.a.	1 year % p.a.	3 years % p.a.	5 years % p.a.	10 years % p.a.	3 years % p.a.
JPMorgan Provident Capital Fund	-3.9	3.5	-1.9	1.1	2.7	8.9
Industry Median (Capital Stable Fund Category)	-4.2	2.4	-3.0	0.3	1.5	9.7
Relative Performance	0.3	1.1	1.1	0.8	1.2	-
Industry Rank	3/9	1/9	1/9	1/9	1/9	-
JPMorgan Provident Balanced Fund	-4.7	5.2	-2.0	1.7	3.4	10.9
Industry Median (Stable Growth Fund Category)	-4.7	5.2	-2.3	1.3	2.3	11.3
Relative Performance	0.0	0.0	0.3	0.4	1.1	-
Industry Rank	5/9	5/9	4/9	3/9	1/9	-
JPMorgan Provident Growth Fund	-4.7	7.6	-1.4	2.8	4.4	12.4
Industry Median (Global Balanced Fund Category)	-4.8	7.8	-1.5	2.7	3.7	12.5
Relative Performance	0.1	-0.2	0.1	0.1	0.7	-
Industry Rank	6/12	11/12	6/12	5/11	2/10	-
JPMorgan Provident High Growth Fund	-4.9	10.0	-0.6	4.0	5.3	14.1
Industry Median (Growth Fund Category)	-4.9	10.1	-0.6	3.7	4.9	14.4
Relative Performance	0.0	-0.1	0.0	0.3	0.4	-
Industry Rank	5/9	6/9	5/9	3/9	1/9	-

Source: Willis Towers Watson's Managed Fund Report. Net of investment management fee performance in HKD terms. Fund performance is shown based on the NAV with income (net) reinvested including actual ongoing charges excluding any entry and exit fees.

Investment involves risk. Past performance is not indicative of future performance. Please refer to the offering document(s) for details, including the risk factors.

Informational sources are considered reliable, but you should conduct your own verification of information contained herein.

02

Market Outlook

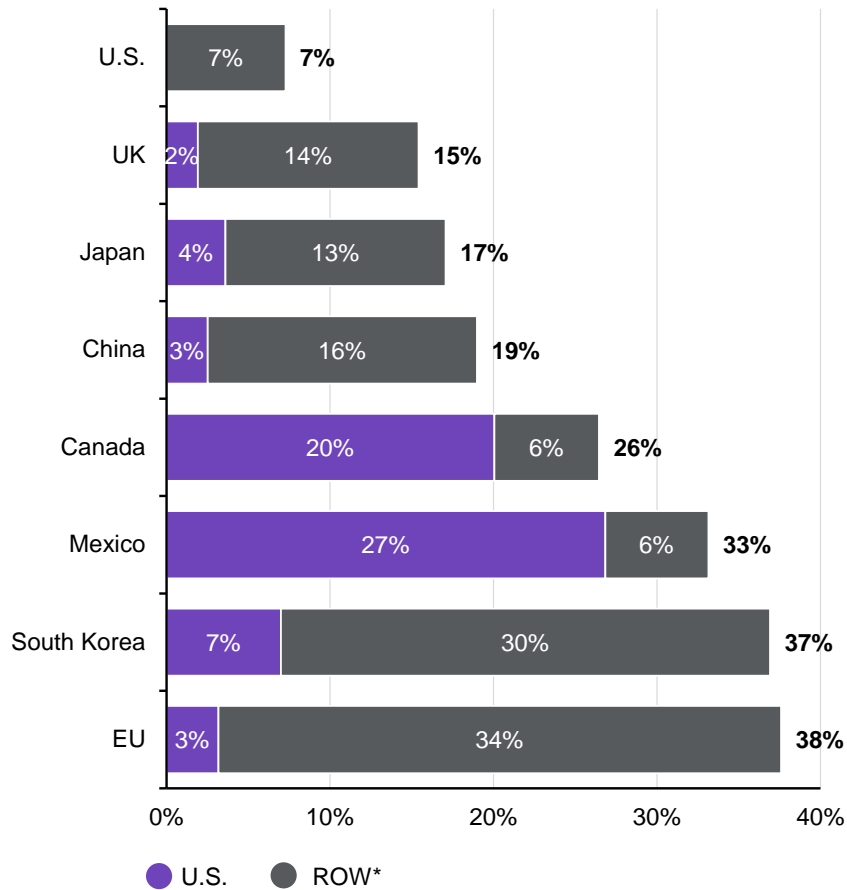


Trade: Exposure to U.S. trade policy

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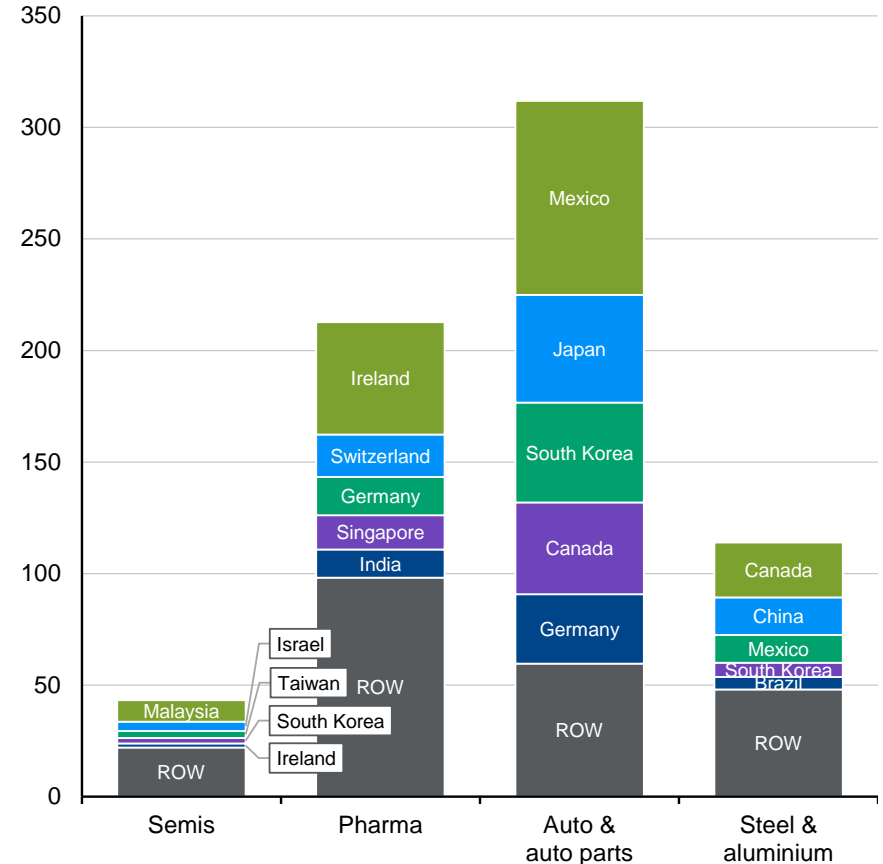
Exports by market

% of nominal GDP, USD, goods, 2023



U.S. imports for select categories** by market

USD billion, 2024



Source: UN Comtrade, J.P. Morgan Asset Management. *ROW refers to rest of the world. **Pharmaceuticals (pharma) refer to all goods in HS 30 (Pharmaceutical Products). Auto & auto parts include goods in HS 8702 (Motor Vehicles for the Transport of Ten or More Persons), HS 8703 (Motor Cars and Other Motor Vehicles), HS 8706 (Chassis Fitted with Engines, for Motor Vehicles), HS 8707 (Bodies for Motor Vehicles) and HS 8708 (Parts and Accessories for Motor Vehicles). Semiconductors (semis) include HS 854231 (Processors and Controllers), HS 854232 (Memories), HS 854233 (Amplifiers) and HS 854239 (Other Electronic Integrated Circuits). Steel and aluminium refer to all goods in HS 72 (Iron and Steel), 73 (Articles of Iron or Steel), 76 (Aluminum and Articles Thereof). Guide to the Markets – Asia. Data reflect most recently available as of 31/03/25.

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APAC ex-Japan equities: Exports and geographic exposure

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Equities

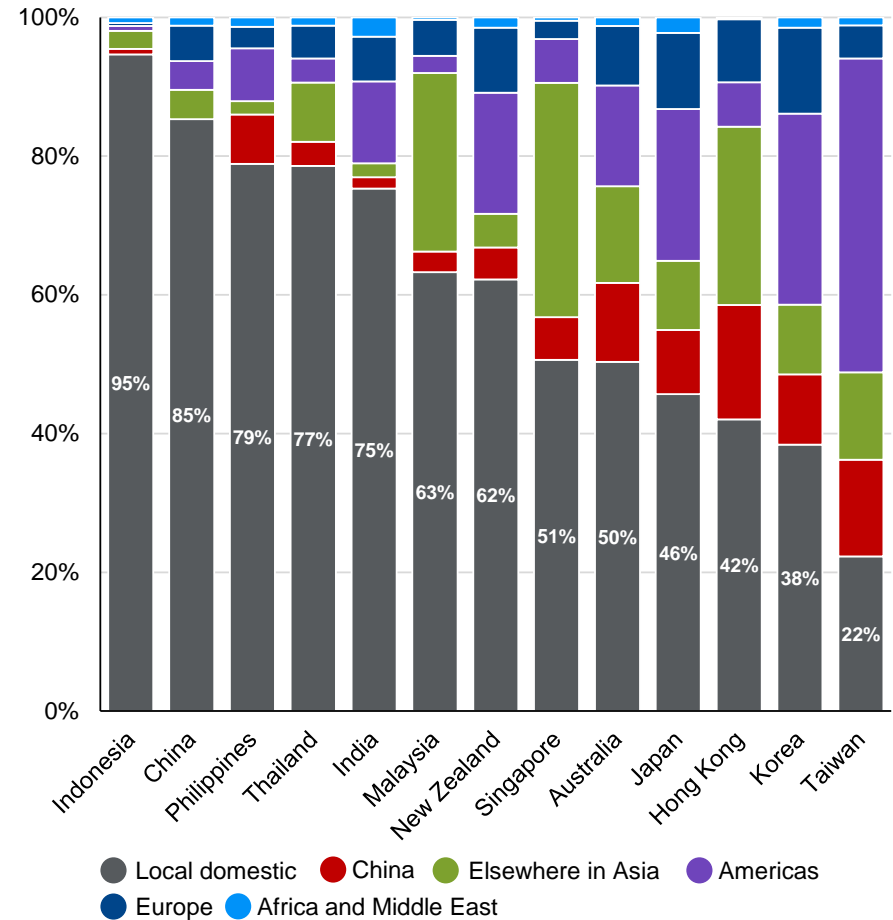
Growth in nominal exports and earnings per share

USD, year-over-year change



Geographic revenue exposure

Revenue exposure of MSCI indices



Source: J.P. Morgan Asset Management; (Left) CEIC, national statistics agencies; (Right) FactSet, MSCI. *EM Asia ex-China includes Hong Kong, Korea, Malaysia, Singapore, Taiwan, Thailand and Vietnam. Overall exports aggregate is gross domestic product (GDP)-weighted. Past performance is not a reliable indicator of current and future results.

Guide to the Markets – Asia. Data reflect most recently available as of 31/03/25.

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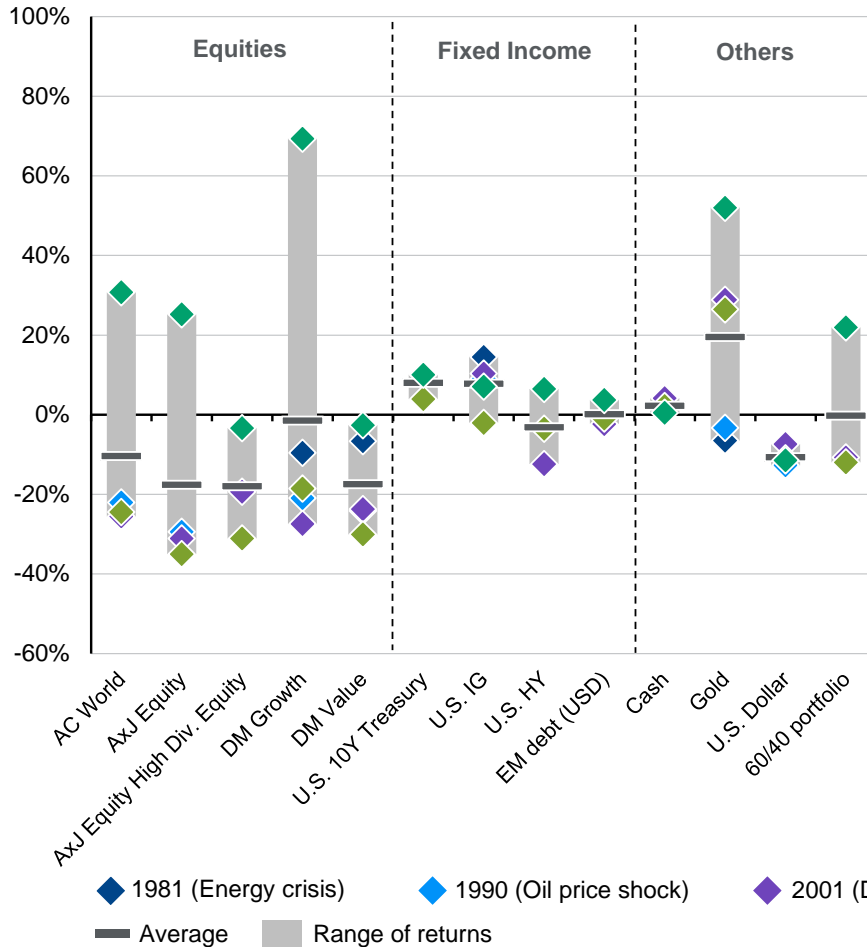
U.S. recessions and market performance

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Other asset classes

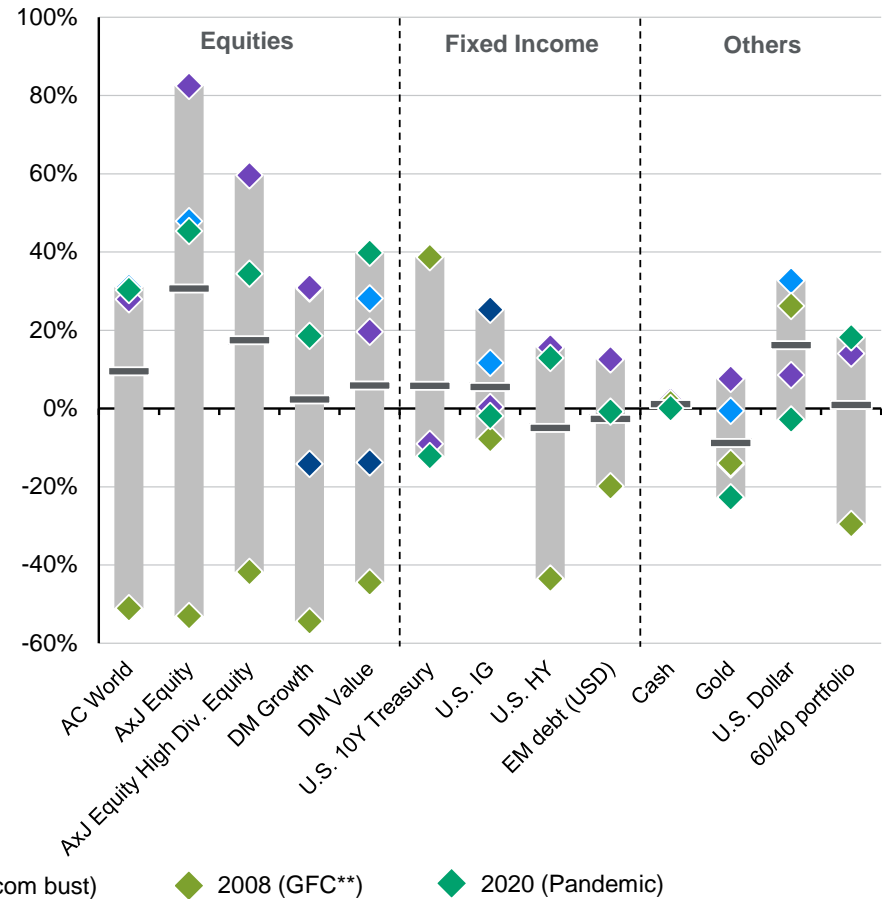
After the start of U.S. recession: first 6 months

Annualized returns*



After the start of U.S. recession: subsequent 6 months

Annualized returns*



Source: FactSet, National Bureau of Economic Research (NBER), J.P. Morgan Asset Management. Based on MSCI AC World Index (AC World), MSCI Asia Pacific ex-Japan Index (AxJ Equity), MSCI Asia Pacific ex-Japan High Dividend Yield Index (AxJ Equity High Div. Equity), MSCI World Growth Index (DM Growth), MSCI World Value Index (DM Value), Bloomberg U.S. Treasury Bellwethers 10Y (U.S. 10Y Treasury), Bloomberg U.S. Corporate Investment Grade Index (U.S. IG), Bloomberg U.S. Credit Corporate High Yield (U.S. HY), J.P. Morgan EMBI Global (EM Debt USD), Bloomberg U.S. Treasury Bills 1-3M (Cash), Gold New Spot price (Gold), U.S. dollar index (U.S. Dollar), 60% AC World and 40% Global Bonds (60/40 portfolio). *Total returns in local currency are used, unless otherwise specified. Recession dates are chosen according to NBER's Business Cycle Dating Committee definitions, namely Aug '81, Aug '90, April '01, Jan '08, Mar '20. **GFC stands for global financial crisis. Past performance is not indicative of current or future results. *Guide to the Markets – Asia*. Data reflect most recently available as of 31/03/25.

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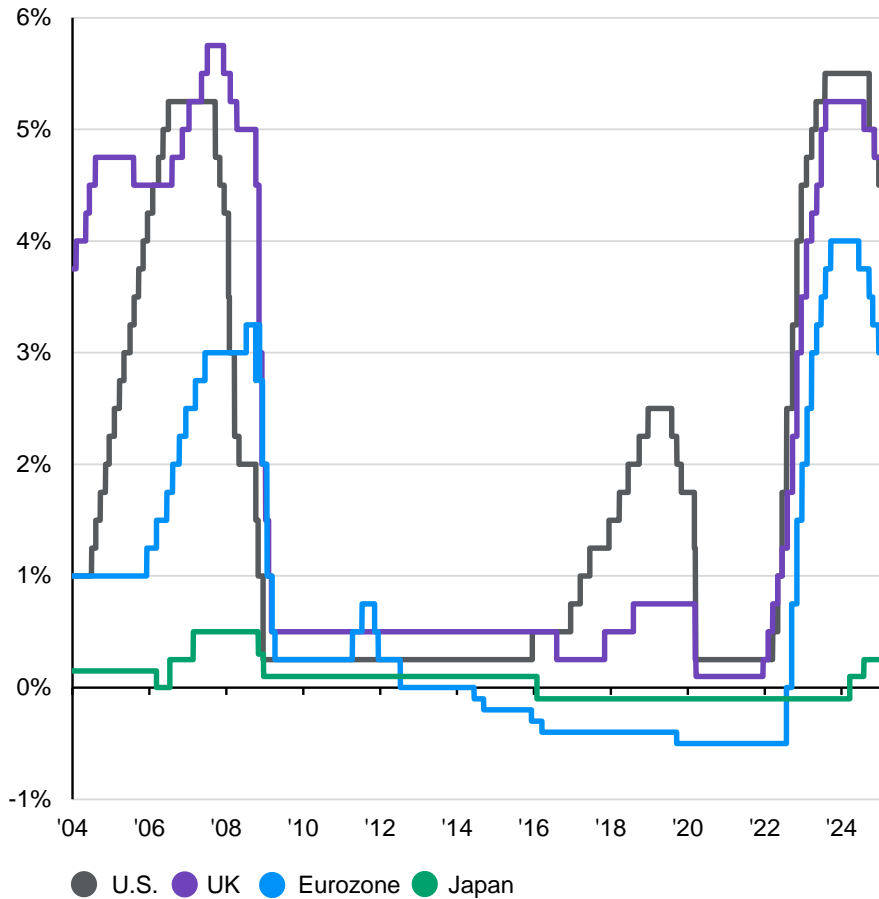


G4 central bank policy rates and market expectations

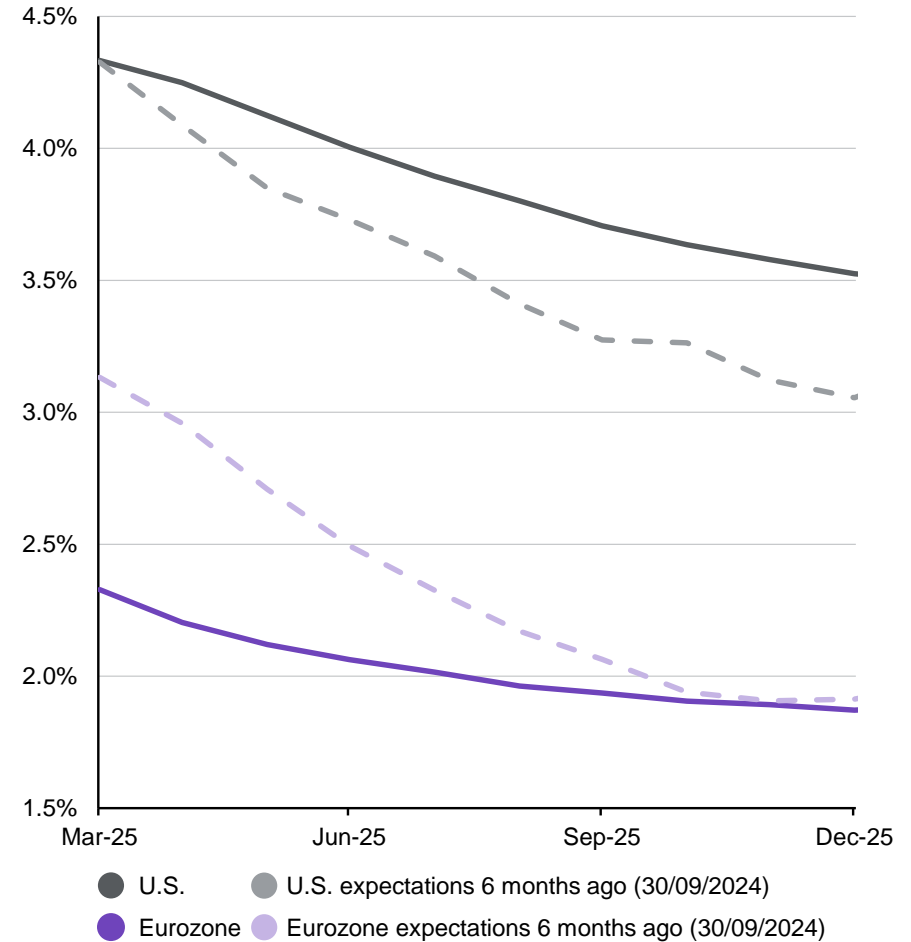
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G4 central bank key policy rates

Per annum



Market expectations* for central bank policy rates



Source: Bank of England, Bank of Japan, European Central Bank, U.S. Federal Reserve, J.P. Morgan Asset Management; (Left) FactSet; (Right) Bloomberg L.P.

*Expectations are based on overnight index swap rates. Past performance is not a reliable indicator of current and future results.

Guide to the Markets – Asia. Data reflect most recently available as of 31/03/25.

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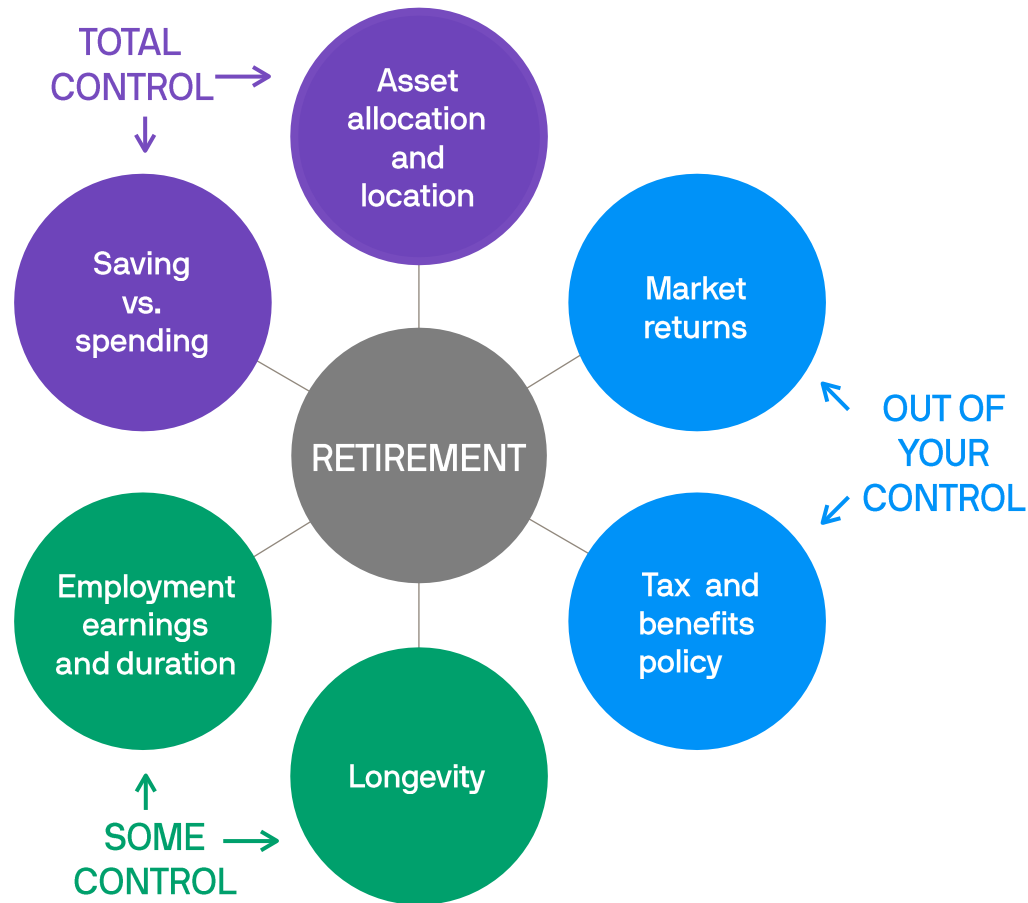
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03

Retirement Planning



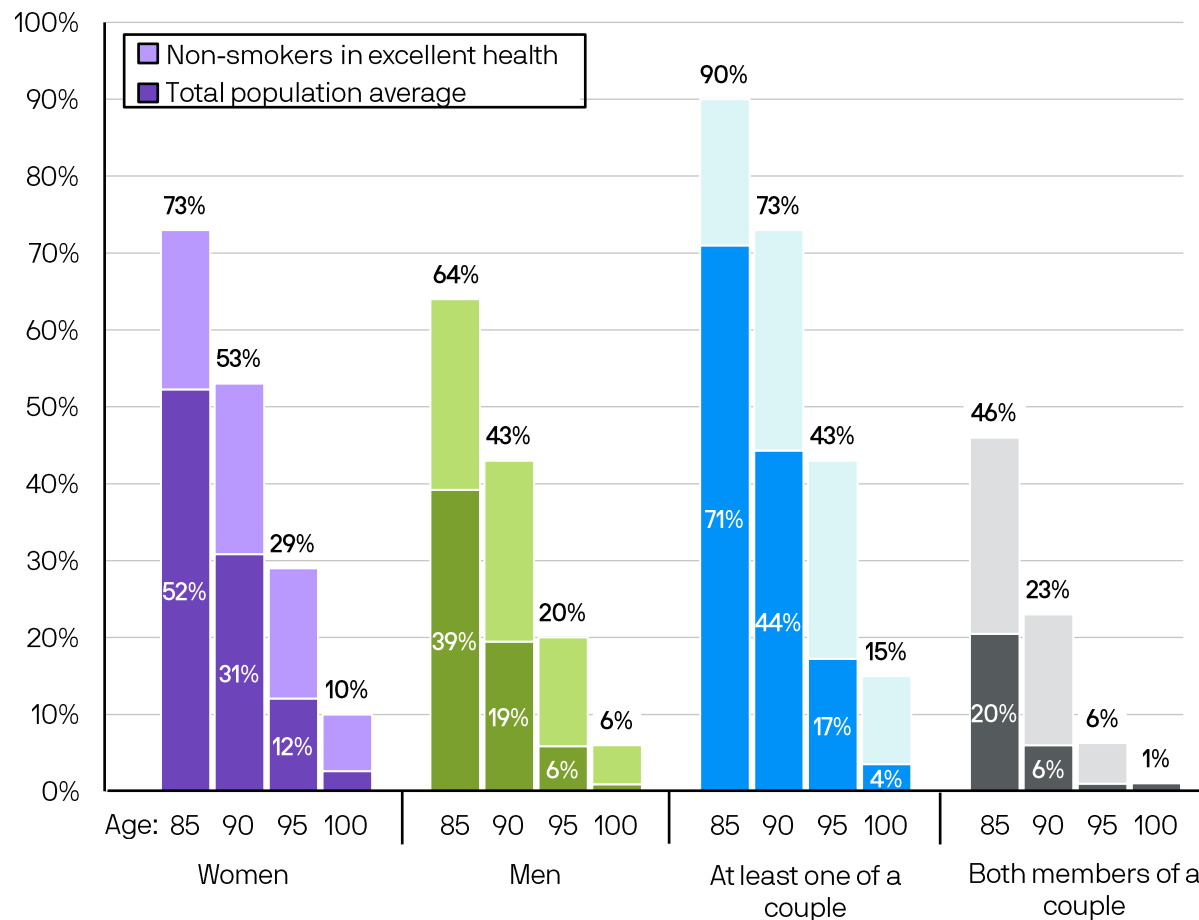
The retirement equation





Life expectancy probabilities

If you're age 65 today, the probability of living to a specific age or beyond

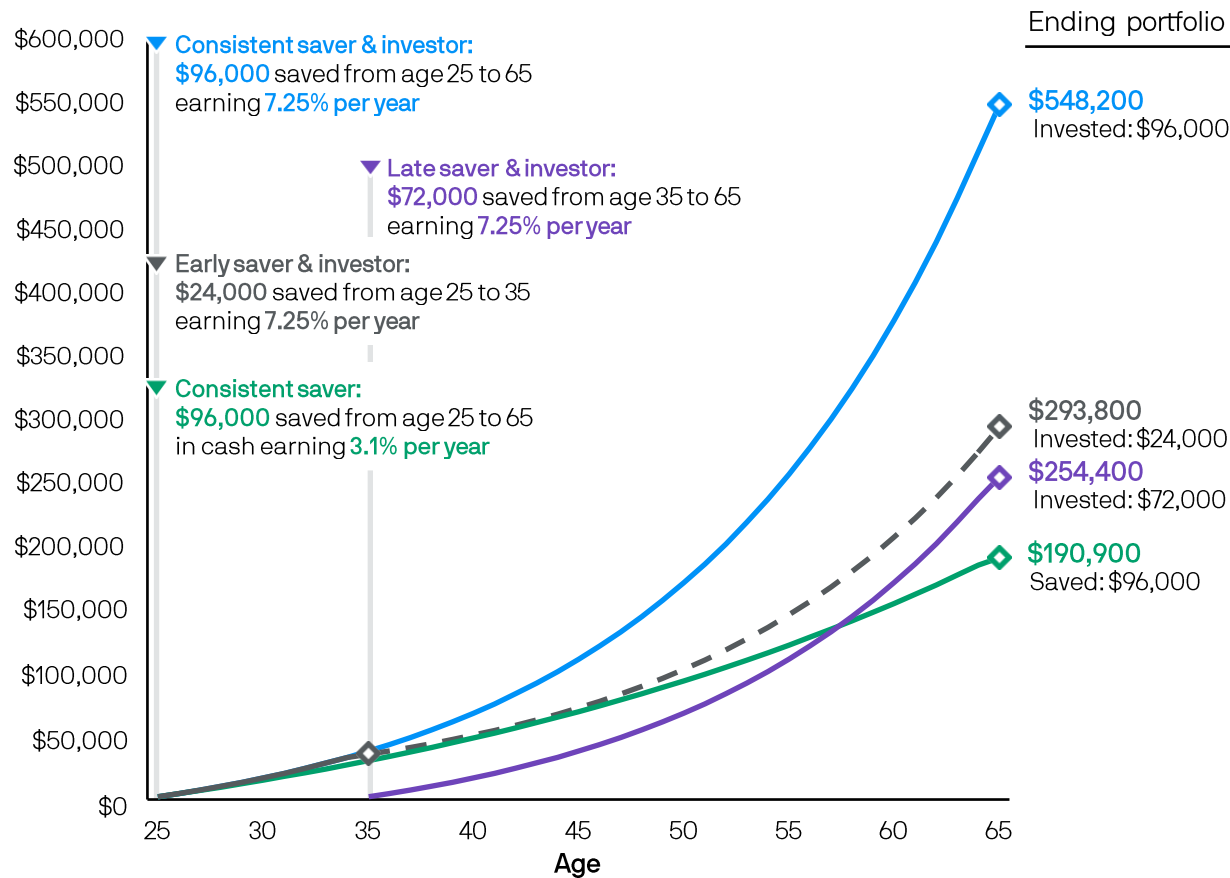


Source (chart): Social Security Administration, Period Life Table, 2021 (published in the 2024 OASDI Trustees Report); American Academy of Actuaries and Society of Actuaries, Actuaries Longevity Illustrator, <http://www.longevityillustrator.org/> (accessed December 2024), J.P. Morgan Asset Management.



Benefit of saving and investing early

Account growth of \$200 invested/saved monthly

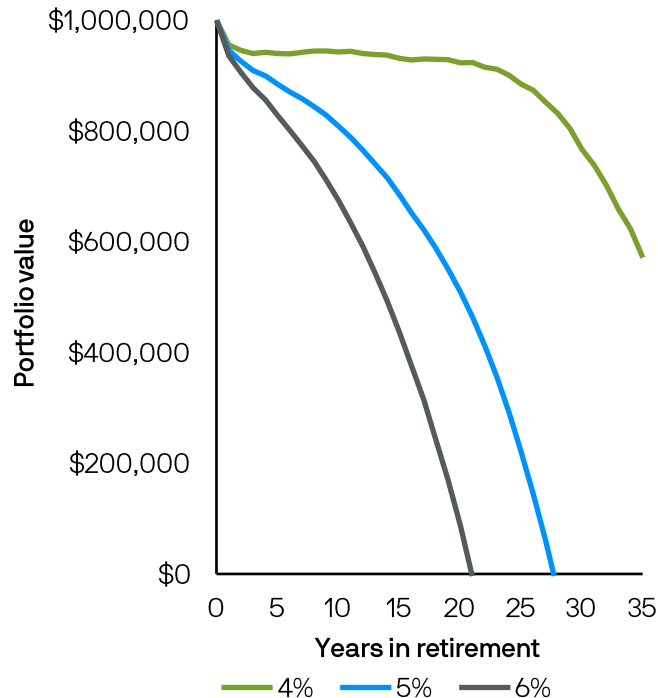


Source: J.P. Morgan Asset Management, Long-Term Capital Market Assumptions. Compounding is the increasing value of assets due to investment return earned on both principal and prior investment gains. The above example is for illustrative purposes only and not indicative of any investment.

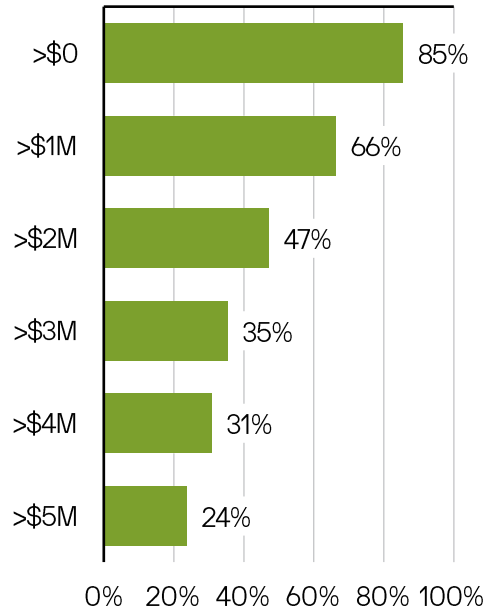


The 4% rule: projected outcomes vs. historical experience

40/60 portfolio at various initial withdrawal rates
Projected nominal outcomes, 80th percentile



Historical ending wealth at 4% initial
withdrawal rate (1928-2024)
68 rolling 30-year periods



Source: These charts are for illustrative purposes only and must not be used, or relied upon, to make investment decisions. Portfolios are described as equity/bond percentages (e.g., a 40/60 portfolio is 40% equities and 60% bonds).

Right chart: The portfolio returns for the historical analysis are calculated based on 40% S&P 500 Total Return and 60% Bloomberg U.S. Aggregate Total Return. Each portfolio's starting value is set at \$1,000,000. Withdrawals are increased annually by CPI (CPI NSA Index). Ending wealth at the end of each 30-year rolling period is in nominal terms.

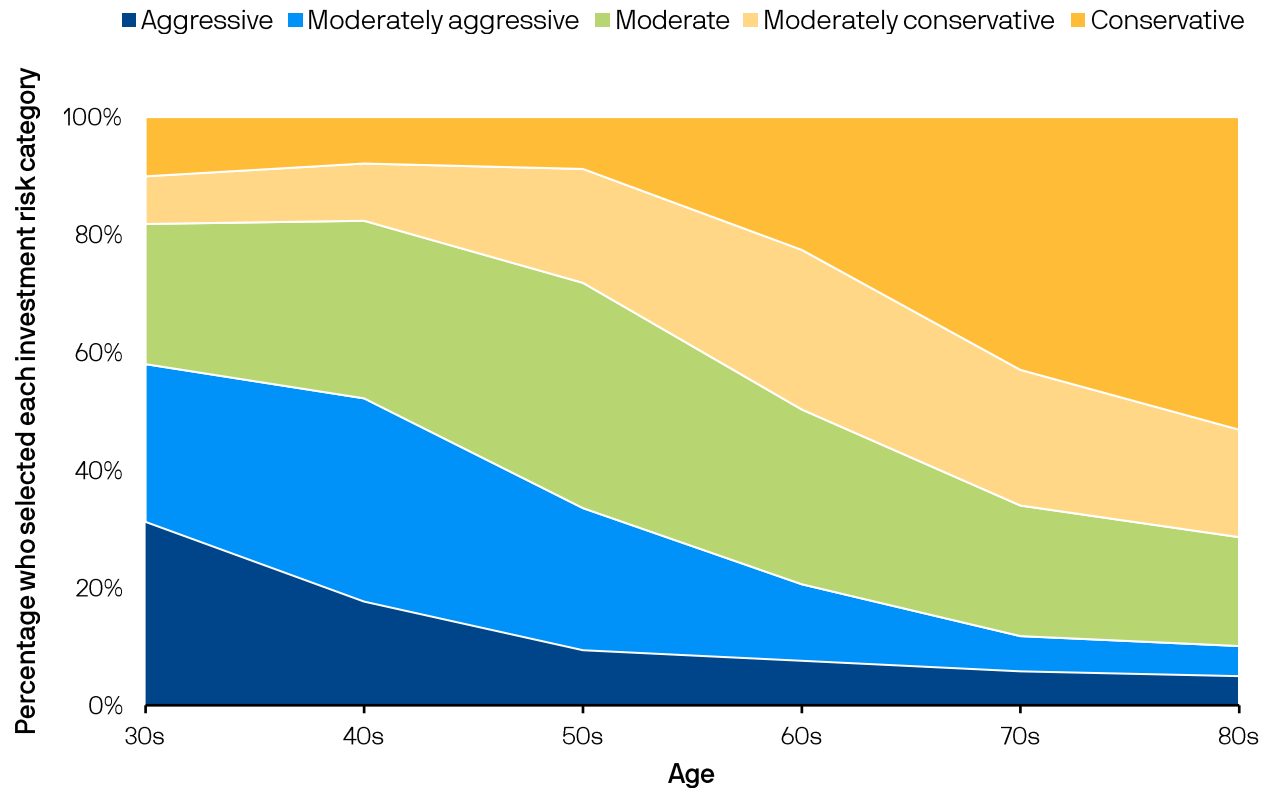
Left chart: The hypothetical portfolio assumes All Country World Equity and U.S. Aggregate Bonds. J.P. Morgan Asset Management's (JPMAM) model is based on proprietary Long-Term Capital Market Assumptions (first 15 years) and equilibrium returns (20 years). The resulting projections include only the benchmark return associated with the portfolio and do not include alpha from the underlying product strategies within each asset class. The yearly withdrawal amount is set as a fixed percentage of the initial amount of \$1,000,000 and is then inflation adjusted over the period (2.4%). Allocations, assumptions and expected returns are not meant to represent JPMAM performance. Given the complex risk/reward trade-offs involved, we advise clients to rely on judgment as well as quantitative optimization approaches in setting strategic allocations. References to future returns for either asset allocation strategies or asset classes are not promises or even estimates of actual returns a client portfolio may achieve.



Taking risk gets harder with age

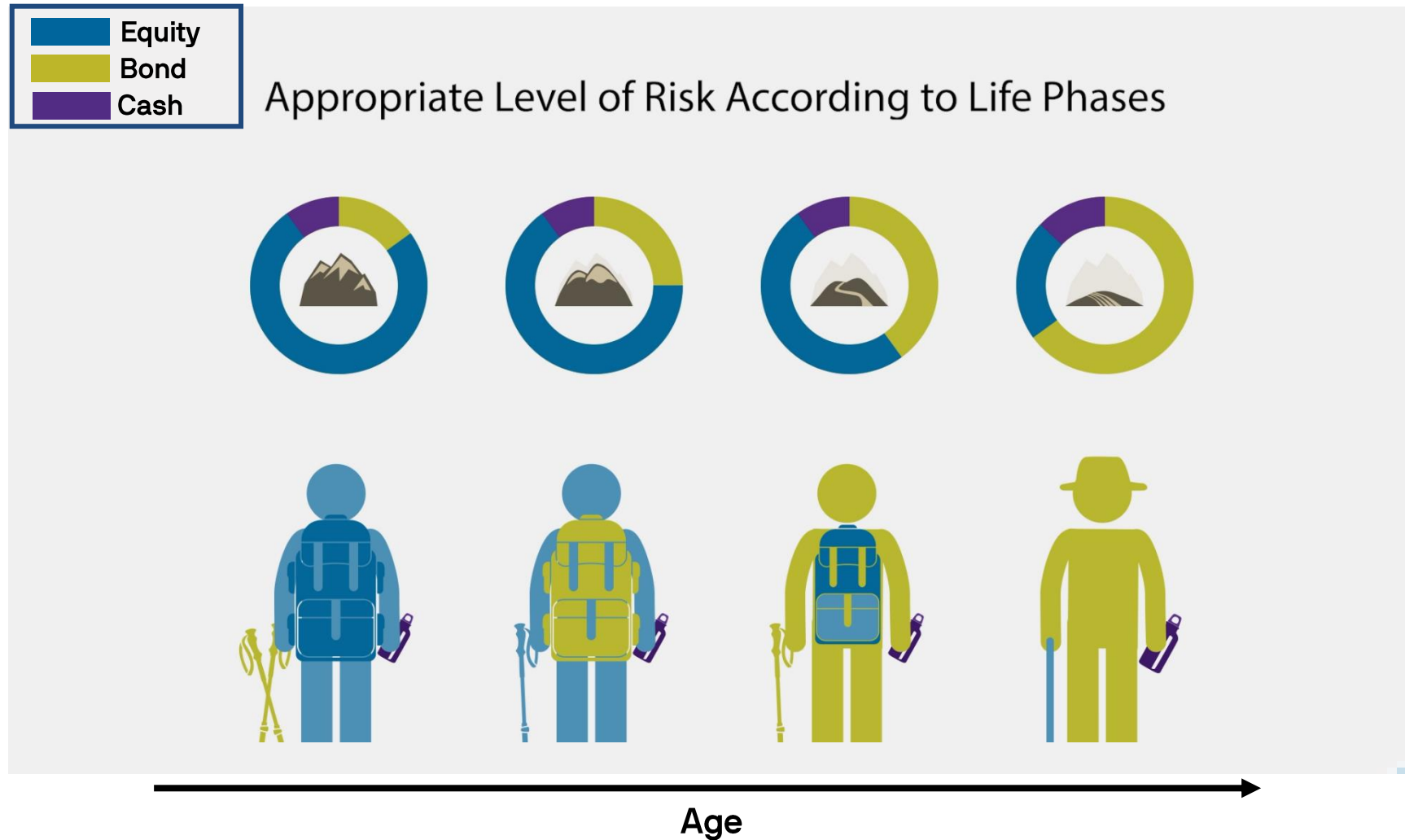
Participants' risk tolerance preferences decrease as they near retirement

"How would you describe your investment risk tolerance at these different points in time?"¹





Retirement Planning: A dynamic approach



Source: J.P. Morgan Asset Management, as of Mar 2024. Diversification does not guarantee positive returns or eliminate risk of loss. This is not designed to be taken as advice or a recommendation for any specific investment product, strategy, plan feature or other purpose in any jurisdiction, nor is it a commitment from J.P. Morgan Asset Management or any of its subsidiaries to participate in any of the transactions mentioned herein. For illustration purposes only.

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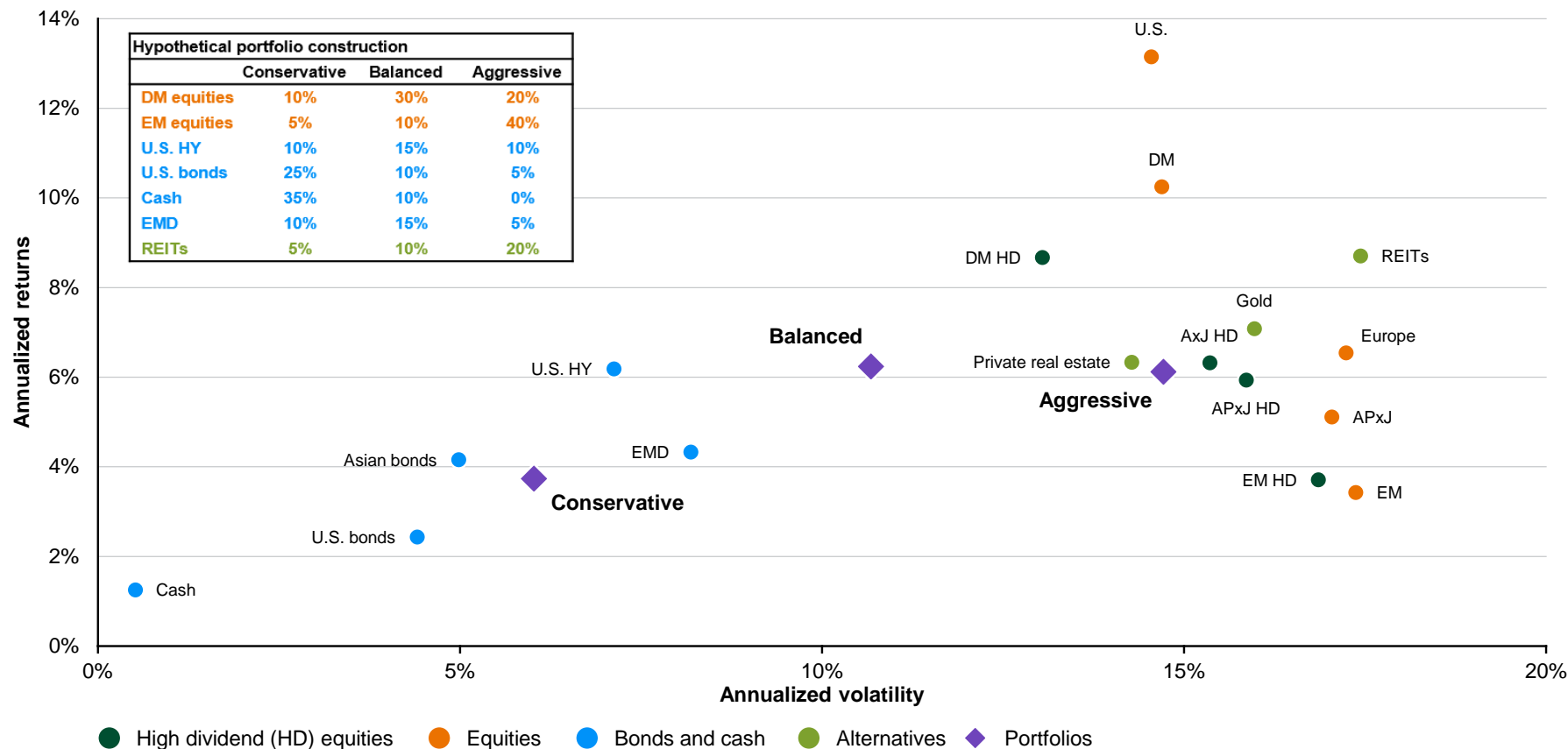


Portfolio construction, asset class returns and volatility

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Annualized returns and volatility

Total returns in USD*



Source: Bloomberg, Dow Jones, FactSet, MSCI, Standard & Poor's, J.P. Morgan Asset Management. Hypothetical portfolios were created to illustrate different risk/return profiles and are not meant to represent actual asset allocation. U.S. dollar total return calculations are based on MSCI Total Return, Bloomberg and J.P. Morgan indices. AxJ stands for MSCI AC Asia ex-Japan and APxJ stands for MSCI AC Asia Pacific ex-Japan. Cash is based on Bloomberg Short-term Treasury Total Return Index. DM stands for developed markets and EM stands for emerging markets. *Monthly total returns between 31/03/10 and 31/03/25 are used for all asset classes except private real estate, where quarterly returns between 31/12/09 and 31/12/24 are used. Past performance is not a reliable indicator of current and future results. *Guide to the Markets – Asia*. Data reflect most recently available as of 31/03/25.

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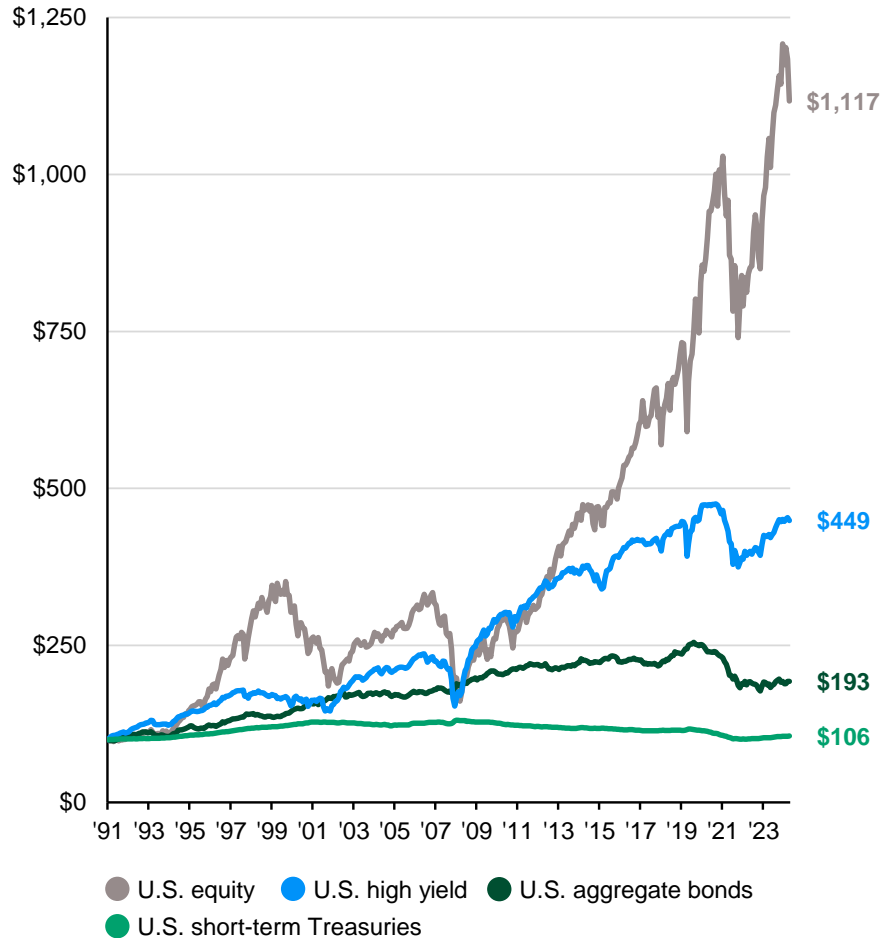


Long-term returns and the compounding effect

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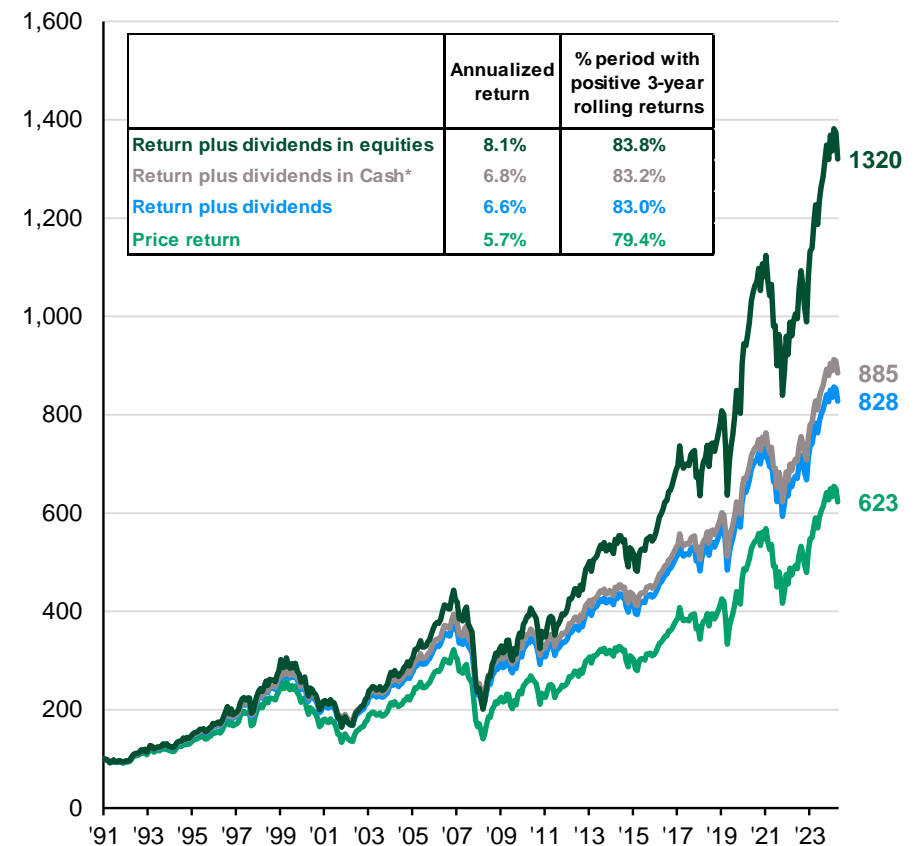
Growth of a USD100 investment

Based on inflation-adjusted monthly returns from 31/12/91



MSCI AC World Index: Performance under different scenarios

Indexed, 1991 = 100



Source: FactSet, J.P. Morgan Asset Management; (Left) Bloomberg; (Right) MSCI. U.S. equity is based on S&P 500 Total Return Index; U.S. high yield is based on Bloomberg U.S. Corporate High Yield Total Return Index; U.S. aggregate bonds is based on Bloomberg U.S. Aggregate Index; U.S. short-term Treasuries is based on Bloomberg Short-term Treasury Total Return Index. *Reinvestment in Cash based on the same month U.S. three-month Treasury bill (secondary market) yield. Past performance is not a reliable indicator of current and future results.

Guide to the Markets – Asia. Data reflect most recently available as of 31/03/25.

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04

Member Services

Timely Market Insights, Actionable Investment and Retirement Planning Ideas

Market Insights

Timely insights and analysis into macroeconomic trends and market themes [\(link here*\)](#)



On Investors' Minds – APAC Edition



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Apple
Podcasts



Spotify



Google
Podcasts

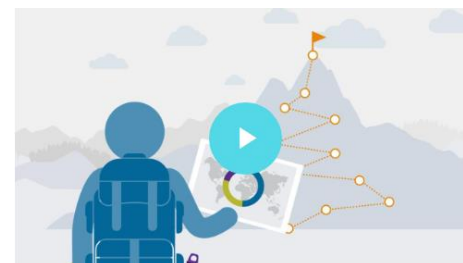
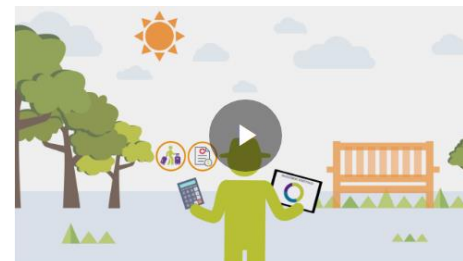


➤ Regular publications
such as **Guide to
the Markets** and
Quarterly perspectives

➤ Summary Videos by
Market Strategists

Retirement Insights

Educational videos [\(link here*\)](#)



*The website has not been reviewed by the SFC.

Rollover Services for Departing Staff

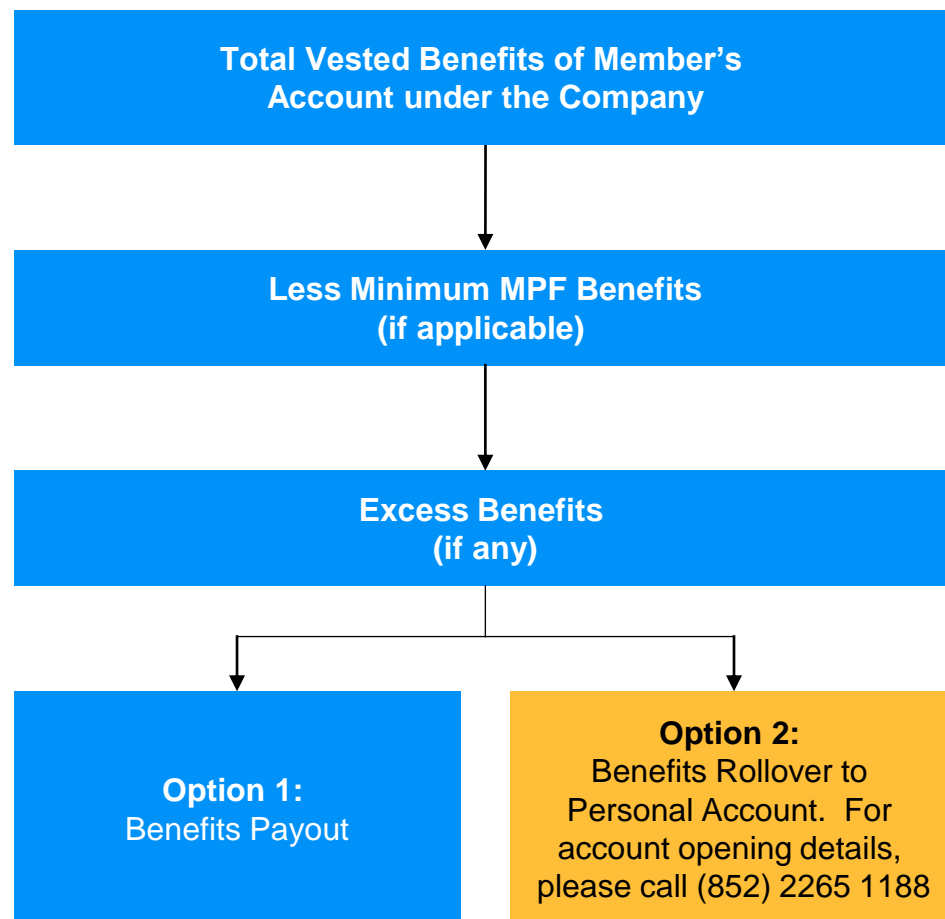
Rollover Services Allows You to:

- Retain your entitled benefits and stay invested after you have left the Scheme
- Continue benefiting from the growth potential of long-term investing in specialised retirement funds offered
- Flexibly realise all or partially your benefits at a time that suits you

Points to Note:

- **FREE OF CHARGE**
- Minimum transaction amount **per fund** US\$2,000
- Maintain at least US\$2,000 in the Personal Account
- Further subscription of JPMorgan Provident Funds not allowed

Upon Termination



Meet With Our Professional Advisers



J.P. Morgan Pension Services Hotline

Enquiry Hotline
(852) 2978 7588

Operating Hours
Mon – Fri: 9:00am – 7:00pm

Tailor-made Financial Workshop

➤ Member Briefing

➤ Investment Education Workshop

➤ Market Outlook Seminar, etc.

Thank you

Appendix

Personal Investment Services

J.P. Morgan Asset Management eTrading Platform


The one-stop solution for your fund investments

- > Low entry threshold: as low as HKD1,000 only
- > Wide range of investment funds: 100+ funds available
- > Competitive sales charge
- > Updated JPMorgan views from highly experienced fund managers and market strategists
- > One Platform for multiple devices

Open a fund investment account online with ease

Your fund investment journey is just a few steps away. Follow these simple steps and start your "fund" experience.

[OPEN AN ACCOUNT NOW >](#)







Enquiry Hotline: (852) 2265 1188

Website: <https://am.jpmorgan.com/hk>*



ONLINE INVESTING PRIVILEGES

 <p>Account opening made easy</p> <p>Complete your application online and start investing in as fast as one business day.</p>	 <p>Start investing with low minimums</p> <p>From as little as HK\$1,000 for monthly investments and HK\$5,000** for lump-sum investments.</p>	 <p>Hear from our experts</p> <p>Access our Market Insights and investment ideas anytime, anywhere to get better informed on your investment decisions.</p>	 <p>Available exclusively to eTrading users</p> <p>eScheduler - our flexible monthly fund investment tool, birthday and other promotional offers, as well as the ePoints Reward Scheme.</p>
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* The website has not been reviewed by the SFC.

Investment involves risk. This document has not been reviewed by the SFC. Issued by JPMorgan Funds (Asia) Limited.

Photo source: J.P. Morgan Asset Management

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