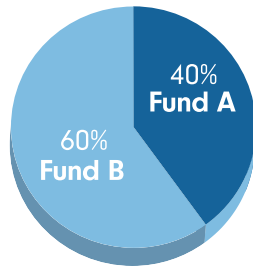


Asset Switching Guide

Step 1: Know how asset switching works for you?

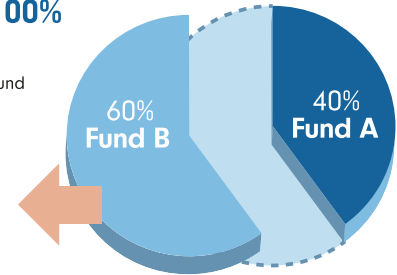
Example 1 You can switch **some existing asset holdings to other funds***:

1: The existing asset allocation

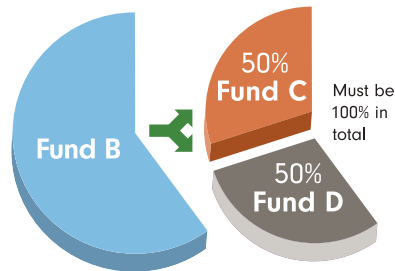


2: Switch out 100% of Fund B

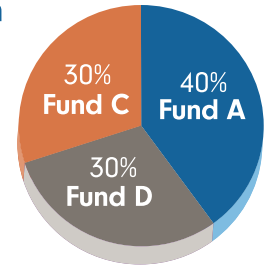
Sell a percentage of your fund with accrued benefits (max. 100%)



3: Switch in the redeemed units (100% of Fund B) to Funds C and D

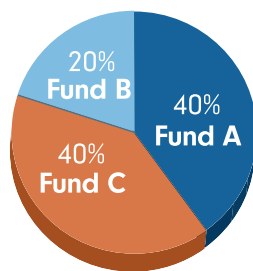


4: New asset allocation after switching



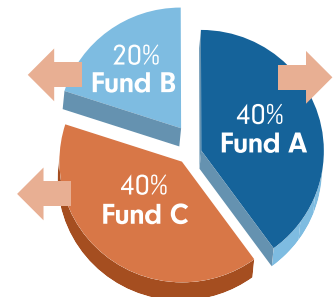
Example 2 You can also **change the investment allocation of all your existing asset holdings***:

1: The existing asset allocation

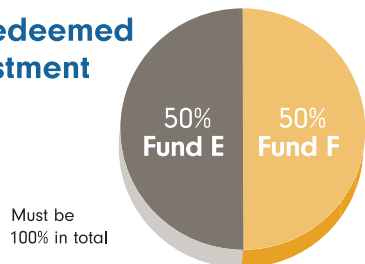


2: Switch out all existing asset allocation

Sell all Funds with accrued benefits (i.e. 100% of Funds A, B & C)



3: Switch in the redeemed units to new investment allocation



*Please note that the final asset allocation percentage after switching process might be different due to price fluctuation.

Step 2: Select your preferred channel to submit instruction



You can submit your switching instructions via **Fidelity Online**, please visit www.fidelity.com.hk, or



Submit instructions via **post or fax**, please fill in the "Asset Switching / Contribution Re-direction Form for Members", in which different parts are highlighted below for your attention:

Part I – Provide your personal details

Part II – Confirm your Fidelity MPF accounts, to which the investment instructions will apply

Part III – Under mandatory contribution or voluntary contribution (if applicable), select the fund(s) you want to switch out and provide the percentage (maximum of 100% of each fund), and then select the fund(s) you want to switch in and provide the percentage (must be 100% in total). The percentage should be in integer value

Part IV – Fill in this part if you want to re-direct your future contributions/future transfer-in assets

Then, sign and submit the completed form via the following:

Address: Member Services, Fund Services Hong Kong, HSBC Institutional Trust Services (Asia) Limited, P.O. Box 73448, Kowloon Central Post Office, Hong Kong

Fax: 3409 2638

Step 3: Switching confirmation



Upon completing your switching instruction, the "Investment Switching Statement" will be sent to your correspondence address for your perusal normally within 1 week.

You should examine and report to us immediately if there are any discrepancies. You will receive a notification letter by post in due course if the instructions you have placed are not being carried out accordingly.

Illustration on unacceptable asset switching instructions:

Example 1

Name of Constituent Funds	Switch Out	Switch In
Fund A	50%	
Fund B		20%
Fund C		90%
	Total	110%



This instruction is unacceptable because the sum of the "Switch In" funds is not equal to 100%.

Example 2

Multiple instructions are submitted on the same business day:

Name of Constituent Funds	Switch Out	Switch In
<i>Instruction 1</i>		
Fund A	50%	
Fund B		20%
Fund C		80%
	Total	100%
<i>Instruction 2</i>		
Fund A	80%	
Fund D		100%
	Total	100%



These instructions are unacceptable because the sum of the same "Switch Out" fund exceeds 100%.

Example 3

Multiple instructions are submitted on the same business day:

Name of Constituent Funds	Switch Out	Switch In
<i>Instruction 1</i>		
Fund A	50%	
Fund B		20%
Fund E		80%
	Total	100%
<i>Instruction 2</i>		
Fund A	30%	
Fund B		50%
Fund G		50%
	Total	100%



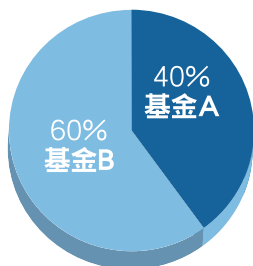
These instructions are unacceptable because the same funds are being "Switch Out" (i.e. Fund A) and "Switch In" (i.e. Fund B) repeatedly.

資產轉換指南

第一步：那種資產轉換方式適合您？

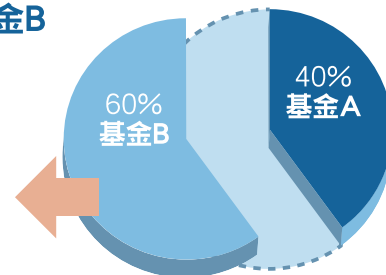
示例一 您可以把部分現有的資產轉換至其他基金*：

1. 現有資產分佈

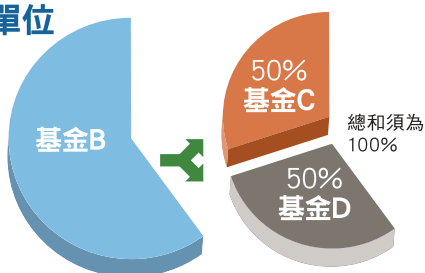


2. 全數轉出基金B

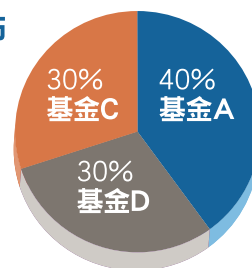
出售基金的部分累算權益
(最高限額為100%)



3. 把贖回的基金單位 (基金B的100%) 轉入基金C和D

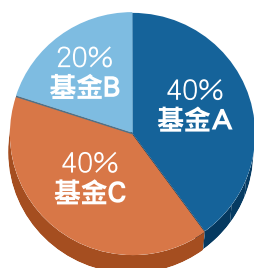


4. 轉換後新的資產分佈



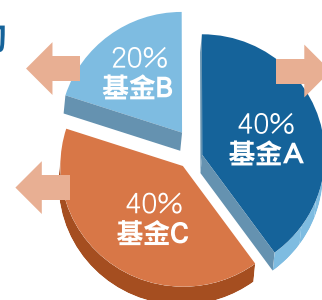
示例二 您亦可以重新調配現有資產的投資分佈*：

1. 現有資產分佈

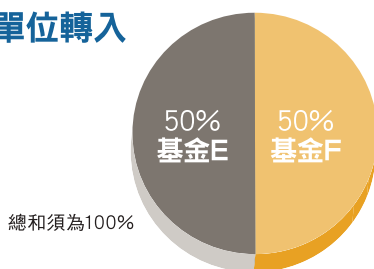


2. 全數轉出現存的所有基金

出售所有基金的累算權益
(基金A,B及C的100%)



3. 把贖回的基金單位轉入 新的投資組合



*轉換基金之後，最終資產分配的百分比或會因價格波動而有所不同。

第二步：選擇適合您的提交指示方式



如欲透過富達理財網遞交您的轉換指示，請瀏覽www.fidelity.com.hk，或



以郵寄或傳真方式遞交指示，請填妥「成員資產轉換 / 重定供款分配表格」內的相關部份：

第一部分 - 提供個人資料

第二部分 - 確認投資指示將應用於哪個富達強積金帳戶

第三部分 - 就強制性供款或自願供款部份（如適用），選擇您想要轉出的基金及其百分比（最高限額為每隻轉出基金的100%），然後選擇您想要轉入的基金及其百分比（總和須為100%）。轉換百分比應為整數

第四部分 - 如欲重定未來供款或未來轉移資產，請填寫此部份

最後，請簽署並提交已填妥的表格：

地址: 九龍中央郵政局郵政信箱 73448 號，滙豐機構信託服務（亞洲）有限公司，
退休金行政部

傳真: 3409 2638

第三步：確認基金轉換指示



在一般情況下，完成提交您的基金轉換指示後，「投資轉換報表」將於一星期內發送至您的通訊地址。

請檢查您的資產轉換指示，如發現有任何不符，請立即通知我們。如若已提交的轉換指示未能完成，您將收到我們以郵寄方式發出的通知函。

轉換指示不獲接受的例子：

示例一

成份基金名稱	轉出	轉入
基金 A	50%	
基金 B		20%
基金 C		90%
	總和	110%



此轉換指示不獲接受是因為「轉入」基金的總和不等於100%。

示例二

在同一個工作天內提交多於一次轉換指示：

成份基金名稱	轉出	轉入
指令一		
基金 A	50%	
基金 B		20%
基金 C		80%
	總和	100%
指令二		
基金 A	80%	
基金 D		100%
	總和	100%



由於「轉出」同一隻基金的總和超過100%，所以有關指示不獲接受。

示例三

在同一個工作日內提交多於一次基金轉換指示：

成份基金名稱	轉出	轉入
指令一		
基金 A	50%	
基金 B		20%
基金 E		80%
	總和	100%
指令二		
基金 A	30%	
基金 B		50%
基金 G		50%
	總和	100%



重覆提交從同一隻基金（即基金A）「轉出」並「轉入」至同一隻基金（即基金B）的指示，所以有關指示不獲接受。