



**PART III - INVESTMENT ALLOCATION OF VOLUNTARY CONTRIBUTIONS 自願性供款投資分配詳情**

You do not need to complete this Part if you have elected to stop making voluntary contributions in Part II.  
若您在第 II 部份中選擇停止自願性供款，則不需填寫此部份。

Voluntary contributions and transfer in asset (if any) shall be allocated for investment in the following manner:  
自願性供款及轉入資產（如適用）將按下列分配投資：

Name of Constituent Funds 成份基金名稱	Investment Allocation (complete in multiples of 1%) 投資分配 (請以 1% 或其倍數填寫)
<b>To utilise the Default Arrangement</b> <sup>Remark 3,4,5</sup> <b>按預設安排</b> <sup>備註 3,4,5</sup>	%
<b>Target-Date Funds 目標日期基金</b>	
Fidelity SaveEasy 2020 Fund 富達「儲蓄易」2020 基金	%
Fidelity SaveEasy 2025 Fund 富達「儲蓄易」2025 基金	%
Fidelity SaveEasy 2030 Fund 富達「儲蓄易」2030 基金	%
Fidelity SaveEasy 2035 Fund 富達「儲蓄易」2035 基金	%
Fidelity SaveEasy 2040 Fund 富達「儲蓄易」2040 基金	%
<b>Equity Funds 股票基金</b>	
Asia Pacific Equity Fund 亞太股票基金	%
Global Equity Fund 環球股票基金	%
Hong Kong Equity Fund 香港股票基金	%
<b>Lifecycle Funds 人生階段基金</b>	
Balanced Fund 均衡基金	%
Capital Stable Fund 資本穩定基金	%
Growth Fund 增長基金	%
Stable Growth Fund 平穩增長基金	%
<b>Bond Funds 債券基金</b>	
Hong Kong Bond Fund 香港債券基金	%
World Bond Fund 國際債券基金	%
<b>Money Market Funds 貨幣市場基金</b>	
MPF Conservative Fund 強積金保本基金	%
<b>Total 合共 (%)</b>	<b>100</b> %

**Remark:**

- The Investment Allocation specified above will apply to the voluntary contributions paid by you and your Employer and the transfer-in assets (if applicable) received after the receipt and processing of this completed form.
- If you wish to change the investment allocation in the future, please use the Investment Switching / Contribution Re-direction Form for Members which can be obtained via Fidelity Retirement Services Website [www.fidelity.com.hk](http://www.fidelity.com.hk) or Fidelity Retirement Hotline on 2500 1666.
- You may also utilise the Default Arrangement as part of your investment allocation. If you have not specified an investment allocation in the above table, the Trustee will invest all your voluntary contributions in accordance with the following arrangements:
  - If you have specified an investment allocation for your voluntary contributions in the Membership Enrolment Form, the Trustee will invest all your voluntary contributions in accordance with the one specified by you in the Membership Enrolment Form.
  - If you have not specified an investment allocation for your voluntary contributions before, the Trustee will invest all your voluntary contributions in the same manner as for your mandatory contributions.
  - If you have not specified an investment allocation for your mandatory contributions in the Membership Enrolment Form, the Trustee will invest all your voluntary contributions in a constituent fund in accordance with the Default Arrangement as set out in the Principal Brochure of the Scheme as at the date of your enrolment into the Scheme being processed by Trustee. The Default Arrangement as set out in the Principal Brochure as at the time of printing of this form is as follows:
    - If your Employer participated in the Scheme before 27 October 2008, the applicable constituent fund under the Scheme's Default Arrangement will be, the applicable constituent fund specified by your Employer; or if your Employer did not specify any Default Arrangement, the MPF Conservative Fund; or
    - If your Employer participated in the Scheme on or after 27 October 2008, the applicable constituent fund under the Scheme's Default Arrangement will be a constituent fund in accordance with Remark 4 below.
- Under the Default Arrangement, if your year-of-birth is before 1955, the applicable constituent fund will be the Capital Stable Fund. If your year-of-birth is between 1955 and 1979, the applicable constituent fund will be the SaveEasy Fund with a target year that falls on or comes closest before your expected retirement year (i.e. age 65). If your year-of-birth is after 1979, the applicable constituent fund will be the Fidelity SaveEasy 2040 Fund. This is summarised in the table below.

**Remark (continue) :**

Your year-of-birth	Your expected retirement year	The applicable constituent fund
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after 1979	after 2044	Fidelity SaveEasy 2040 Fund
1975 – 1979	2040 - 2044	Fidelity SaveEasy 2040 Fund
1970 – 1974	2035 - 2039	Fidelity SaveEasy 2035 Fund
1965 – 1969	2030 - 2034	Fidelity SaveEasy 2030 Fund
1960 – 1964	2025 - 2029	Fidelity SaveEasy 2025 Fund
1955 – 1959	2020 - 2024	Fidelity SaveEasy 2020 Fund
before 1955	before 2020	Capital Stable Fund

5. Please note that the description of the Default Arrangement in these Remarks is for reference only. Please refer to the latest Principal Brochure of the Scheme for further details. Further, please note that the Trustee and/or the Investment Manager may, without liability, treat any information received from the Participating Employer or you from time to time as being accurate and the Trustee and/or the Investment Manager may reasonably act in reliance on such information.
6. If you select a SaveEasy Fund that does not most closely align with your expected date of disposal of your investments in such fund (which may coincide with your expected retirement age of 65), it may result in you having a higher risk of potential mismatch between your investment horizon and your investment type than would be the case if you have accurately selected a SaveEasy Fund that does most closely align with your expected date of disposal of your investments.
7. I hereby agree to indemnify the Trustee against any actions, proceedings, claims, losses, damages, costs or expenses which may be brought against the Trustee or suffered or incurred by the Trustee arising either directly out of or in connection with the Trustee accepting facsimile instructions from me and acting thereon, whether or not the same are confirmed by me in writing, unless due to the wilful default or gross negligence of the Trustee.  
Notwithstanding the previous paragraph, the Trustee has the right to determine which forms or other documents of instructions may or may not be accepted by facsimile.

**備註：**

- 您和您的僱主的自願性供款及轉移資產（如適用）將同時根據此填妥表格之指示作出上述投資分配。
- 如欲更改您的未來投資分配，可透過富達退休投資熱線 2500 1666 索取成員投資轉換／重定供款分配表格，或於富達退休投資服務網頁 [www.fidelity.com.hk](http://www.fidelity.com.hk) 下載。
- 您可利用預設安排作為您部份的投資指示。倘若您並未填寫以上的投資分配部份，受託人將按以下安排為自願性供款作投資：
  - 若您曾於計劃成員登記表格作出自願性供款投資分配指示，受託人將按照您填寫於計劃成員登記表格的投資分配作投資。
  - 若您從未作出自願性供款投資分配指示，受託人將按照您的強制性供款投資分配為您所有的自願性供款作投資。
  - 若您沒有於計劃成員登記表格作出強制性供款的投資分配指示，受託人將會為您的自願性供款全數投資於按照您參加計劃日期時載於計劃主要推銷刊物的預設指定成份基金。根據編印此表格時載於計劃主要推銷刊物的預設安排，如下：
    - 如您的僱主之參與計劃日期為 2008 年 10 月 27 日以前，計劃預設的指定成份基金將為僱主預設安排的指定成份基金；或如僱主沒有預設安排，則為強積金保本基金；或
    - 如您的僱主之參與計劃日期為 2008 年 10 月 27 日或以後，計劃預設的指定成份基金將會根據以下備註 4 的安排。
- 根據預設安排，如您的出生年份是在 1955 年以前，指定成份基金將為資本穩定基金。如您的出生年份是在 1955 年至 1979 年間，指定成份基金將為「儲蓄易」基金，其目標年份以達到或最接近您的預期退休年份（即 65 歲）前的「儲蓄易」基金為準。如您的出生年份是在 1979 年以後，指定成份基金將為富達「儲蓄易」2040 基金。有關總結已列於下表。

您的出生年份	您的預期退休年份	指定成份基金
1979 年以後	2044 年以後	富達「儲蓄易」2040 基金
1975 年 - 1979 年	2040 年 - 2044 年	富達「儲蓄易」2040 基金
1970 年 - 1974 年	2035 年 - 2039 年	富達「儲蓄易」2035 基金
1965 年 - 1969 年	2030 年 - 2034 年	富達「儲蓄易」2030 基金
1960 年 - 1964 年	2025 年 - 2029 年	富達「儲蓄易」2025 基金
1955 年 - 1959 年	2020 年 - 2024 年	富達「儲蓄易」2020 基金
1955 年以前	2020 年以前	資本穩定基金

- 請注意，於以上備註有關預設安排的說明只作參考之用。詳情請參閱計劃的最新主要推銷刊物。受託人及／或投資經理人可視參與僱主或您不時提供的任何資料均為準確資料，並可依賴有關資料採取合理的行動，而毋須承擔任何責任。
  - 若您所選「儲蓄易」基金的目標年份並非最接近您預期出售投資基金的日期（即或與您 65 歲的預期退休年齡相符），這可能導致您投資年期與投資類別出現錯配的潛在風險增加（相對於您準確挑選最接近預期出售投資基金日期的「儲蓄易」基金）。
  - 本人謹此同意就受託人因直接或就接受由本人發送之傳真指示及按有關指示行事（無論是否經本人以書面確認）而引致受託人被提出或蒙受或產生的任何法律行動、訴訟、索償、損失、損害、費用或開支（惟若因受託人故意失責或嚴重疏忽而產生者則除外）向受託人作出賠償。
- 不論前段有何規定，受託人均有權決定接受任何文件或指示可經由傳真發送。

Signature of Member 成員簽署  
(Must be identical to the Trustee's record 必須與受託人的紀錄相同)

Date 日期