



Members only

# The Chinese University of Hong Kong

Allianz Global Investors MPF Plan  
March 2007



A Symbol of Excellence • Range & Expertise

## Things to consider?



**Sufficient fund choices for members**



**Funds performance**



**Financial stability and experience**



**Smooth implementation**

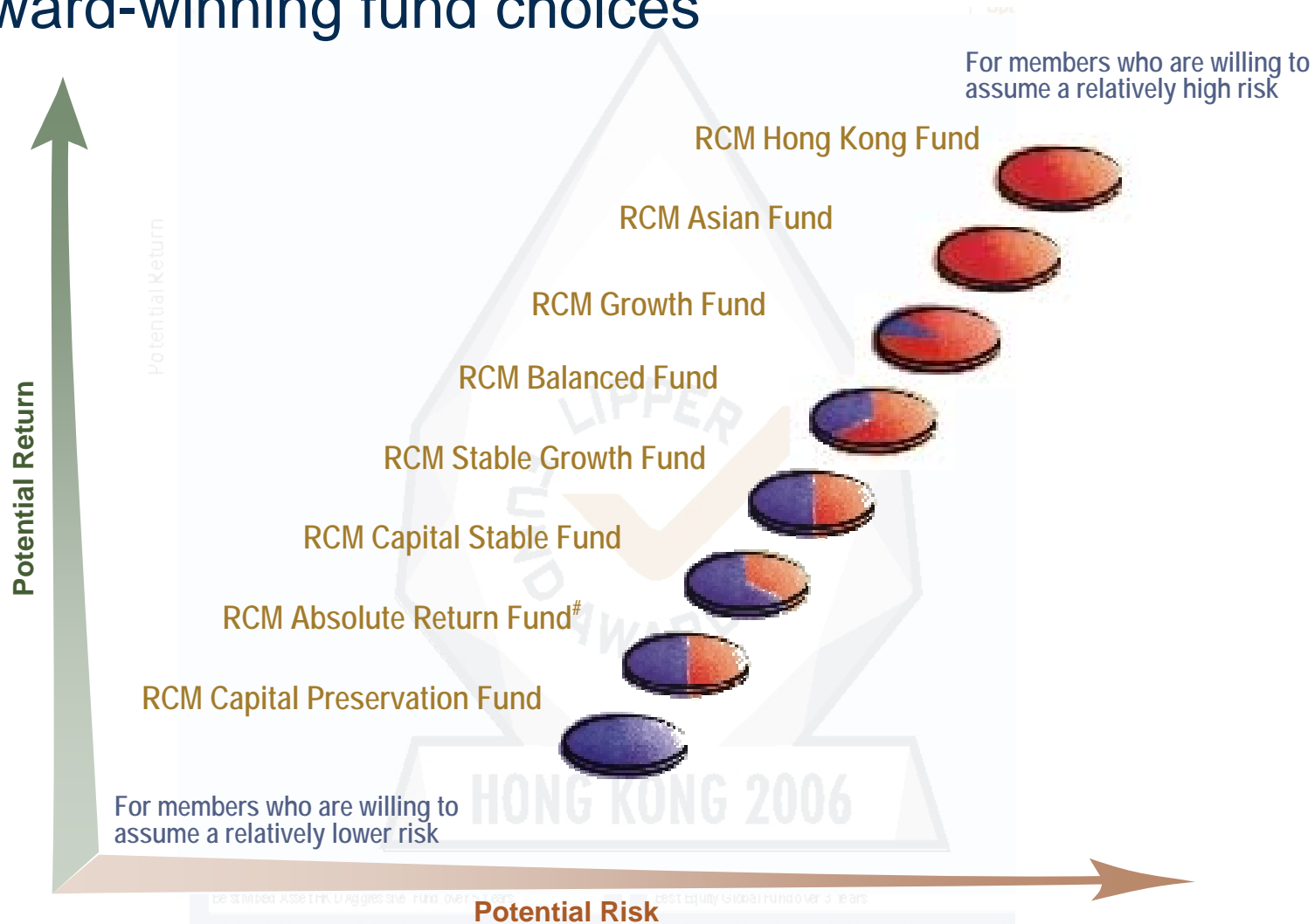
# Investment options and performance

1



# Allianz Global Investors MPF Plan

## Award-winning fund choices

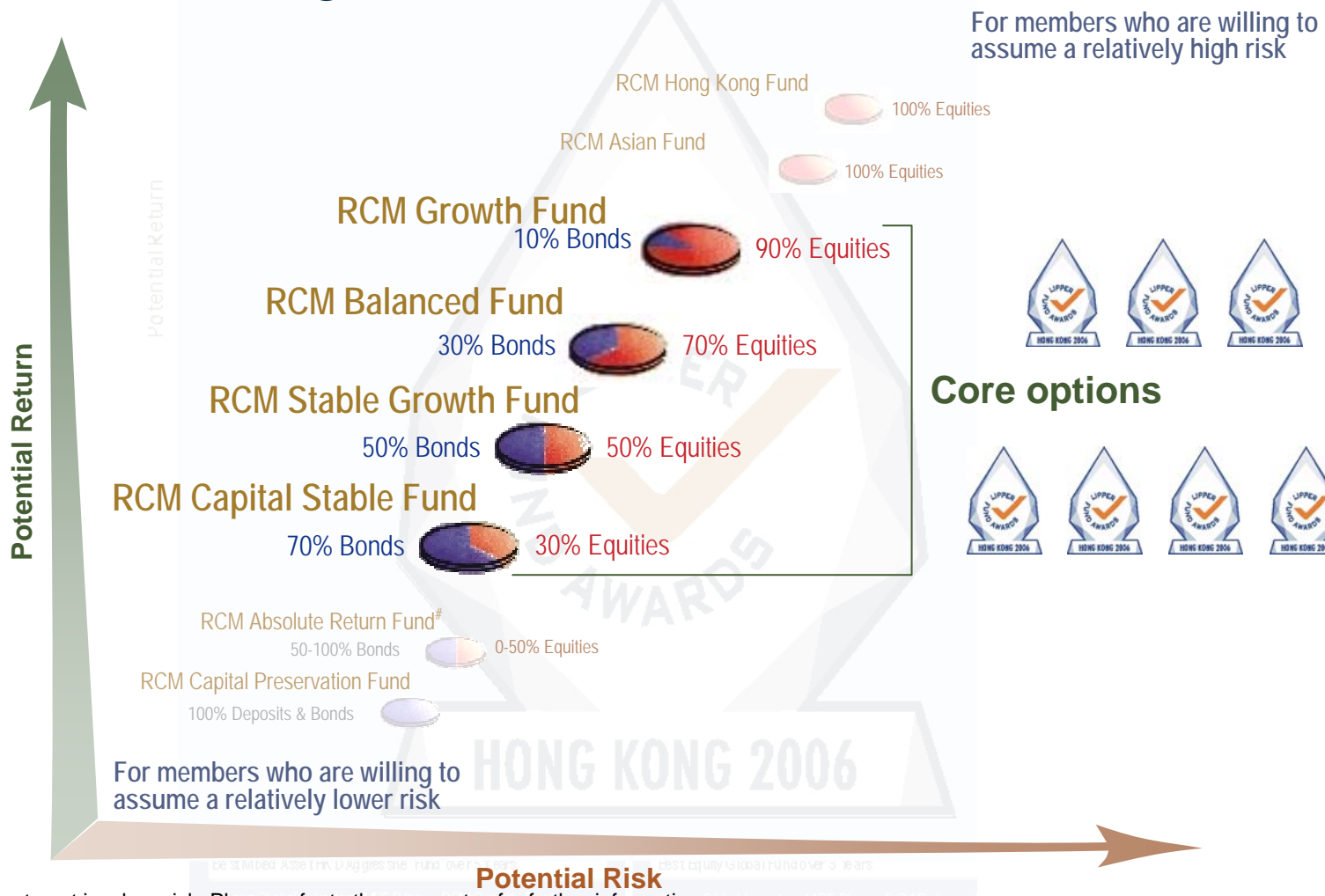


Investment involves risk. Please refer to the prospectus for further information.

<sup>#</sup> Members should be aware that whilst this Constituent Fund aims to achieve absolute positive returns, there may be circumstances under which this is not possible. Therefore, the absolute positive returns are not guaranteed.

The risk indicator is a rating based on strategic asset allocation of the fixed income securities and global equity within a portfolio. The higher the proportion of global equity, the higher the rating. The rating is for reference only.

# Allianz Global Investors MPF Plan Award-winning fund choices

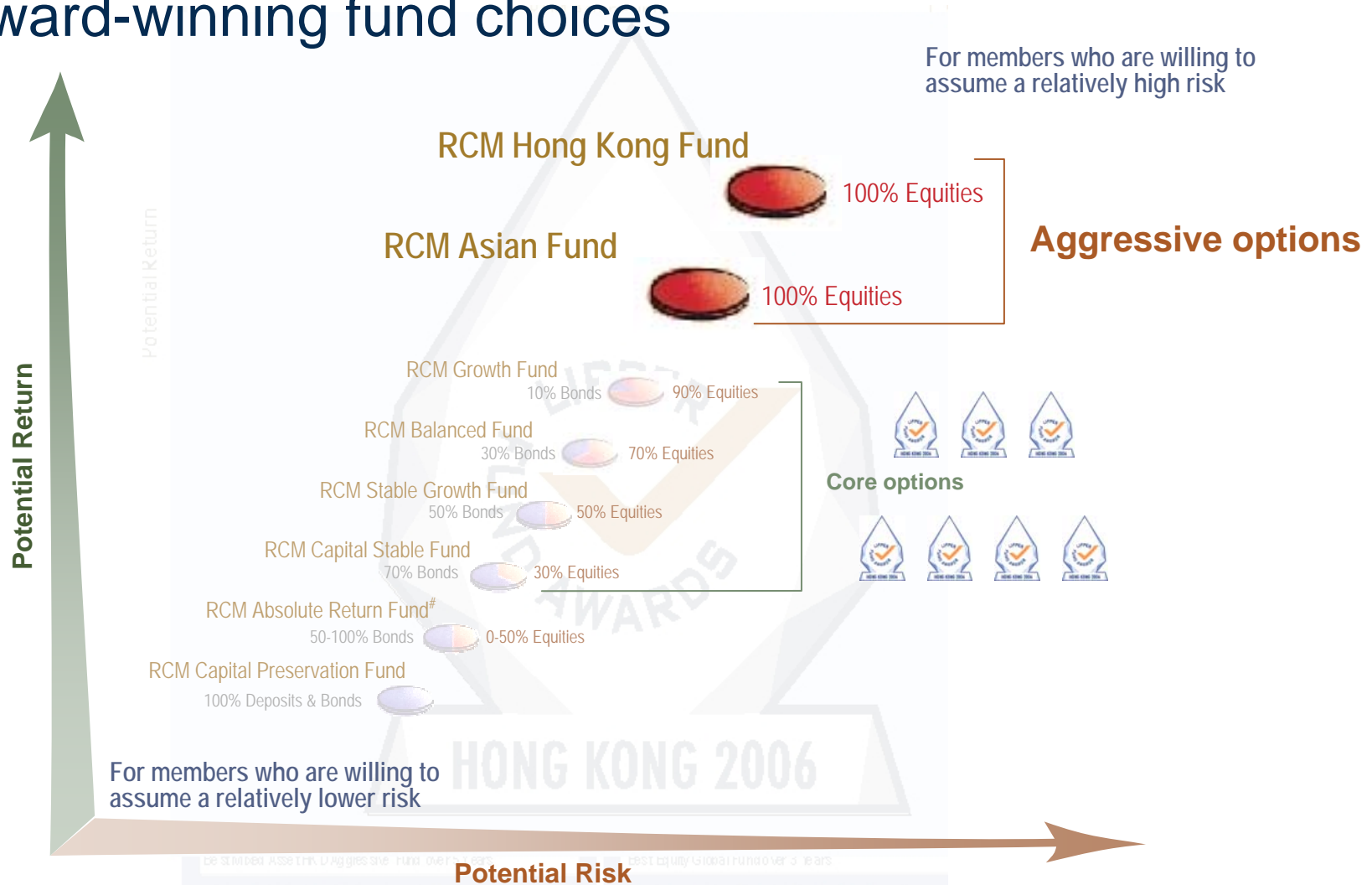


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# Allianz Global Investors MPF Plan

## Award-winning fund choices



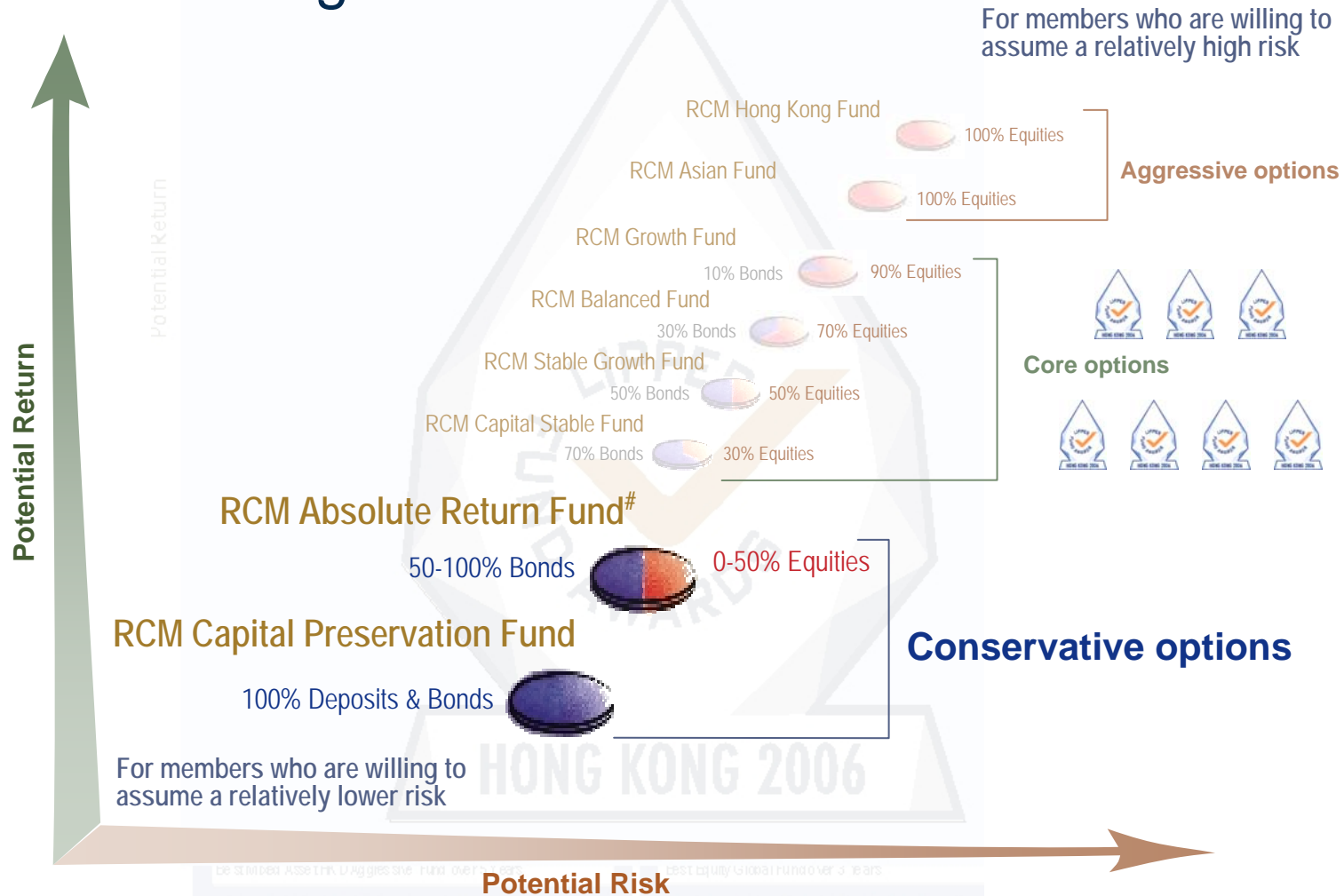
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# Allianz Global Investors MPF Plan

## Award-winning fund choices



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## Industry recognition —



**Asia Asset Management**  
THE JOURNAL OF INVESTED & ASSET MGMT  
**BEST  
OF THE BEST  
AWARDS  
2005**

**Asia Asset Management  
Best of Best Country Awards 2005**

**Hong Kong Retirement Funds, Winner**

**Best Client Servicing Award, Merit Award**

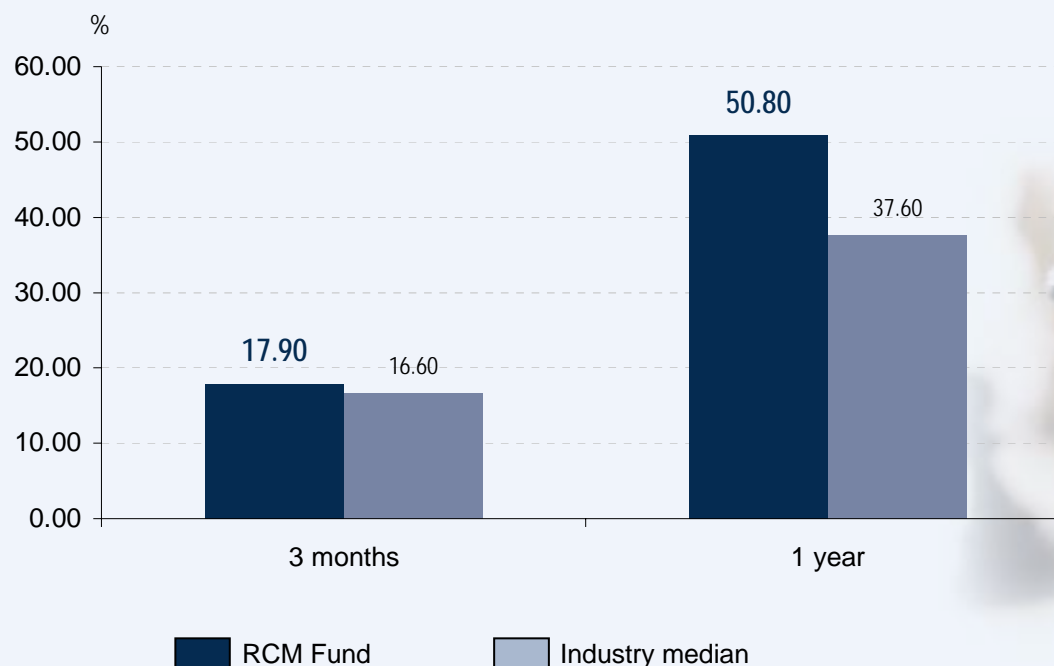
The above award is based on the fund performance as of 31 Dec 2005  
Sources: Asia Asset Management

# Allianz Global Investors MPF Plan

## RCM Hong Kong Fund

— Annualized performance v.s. median

	3 months	1 year
RCM Fund vs. Industry Median	+1.30	+13.20

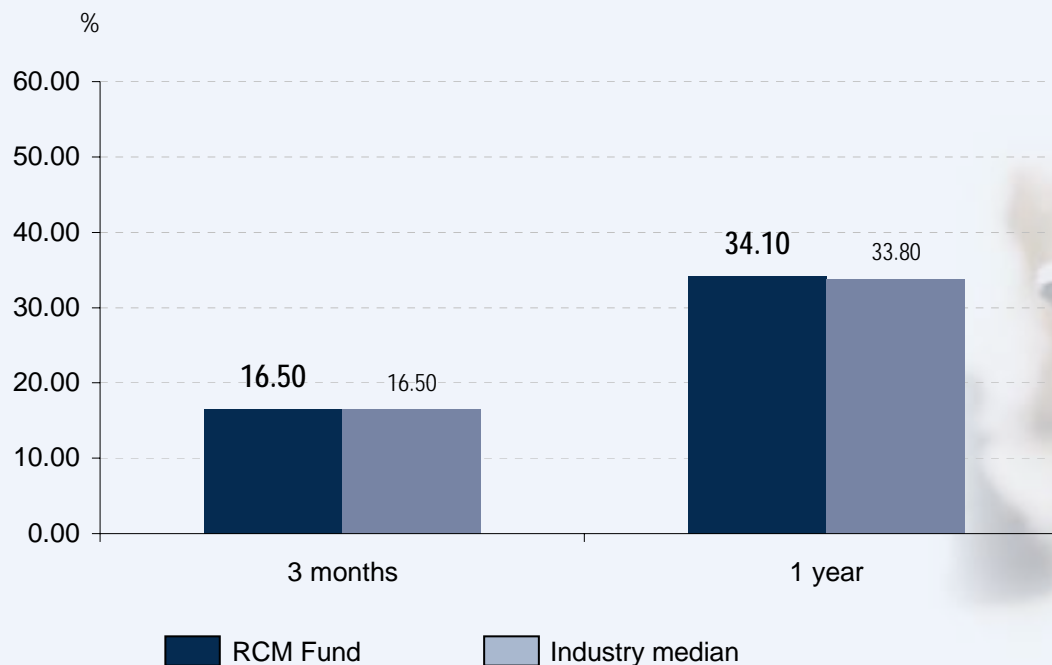


Source: Watson Wyatt – MPF Performance Book, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

# Allianz Global Investors MPF Plan RCM Asian Fund

— Annualized performance v.s. median

	3 months	1 year
RCM Fund vs. Industry Median	+0.00	+0.30

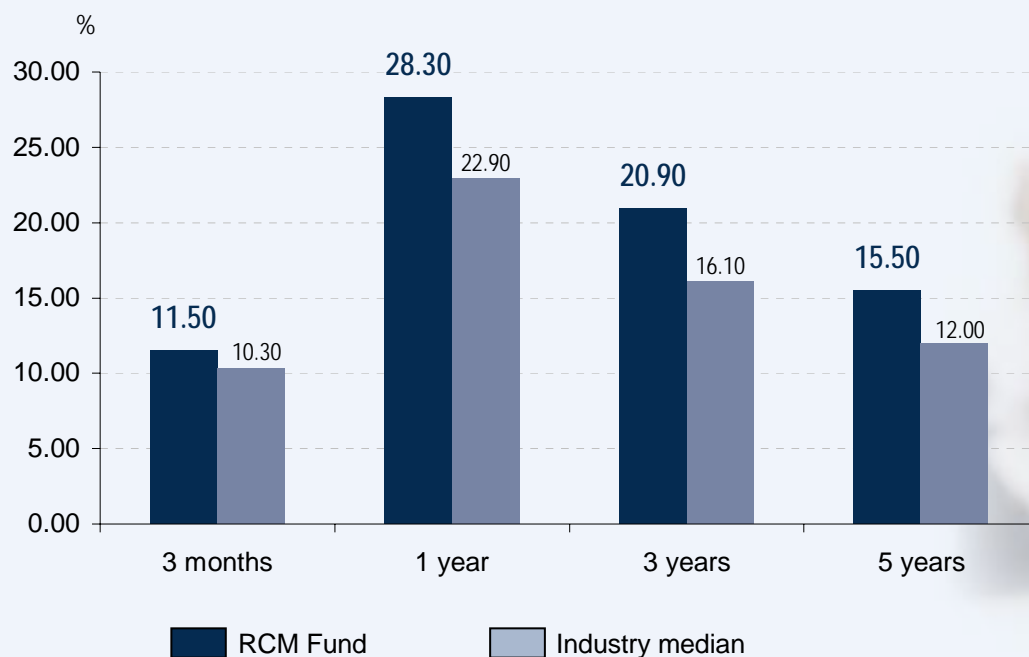


Source: Watson Wyatt – MPF Performance Book, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

# Allianz Global Investors MPF Plan RCM Growth Fund

— Annualized performance v.s. median

	3 months	1 year	3 years	5 years
RCM Fund vs. Industry Median	+1.20	+5.40	+4.80	+3.50

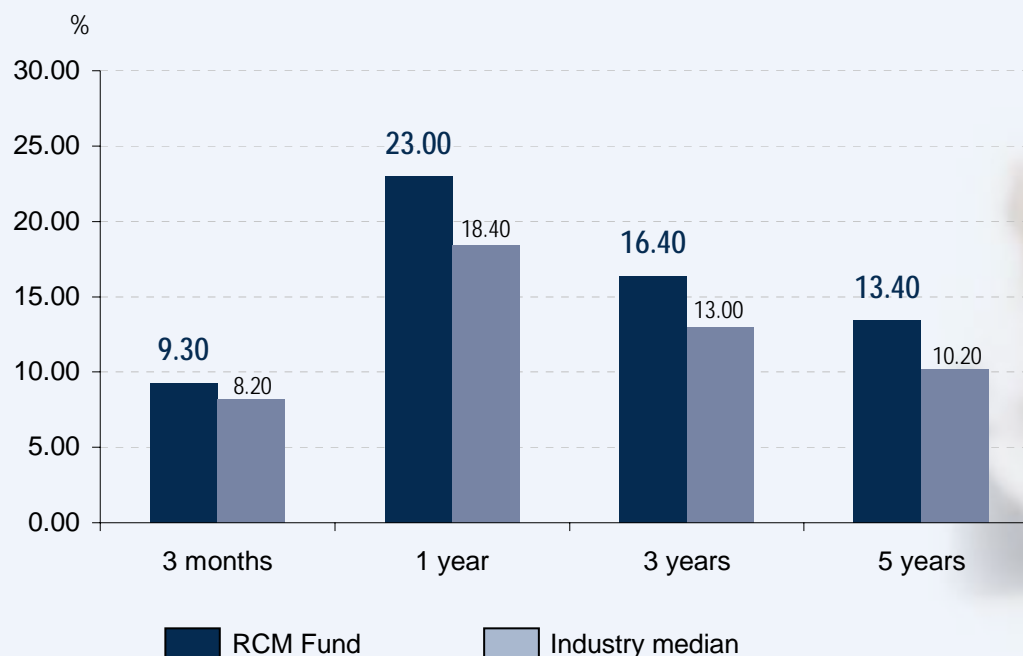


Source: Watson Wyatt – MPF Performance Book, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

# Allianz Global Investors MPF Plan RCM Balanced Fund

— Annualized performance v.s. median

	3 months	1 year	3 years	5 years
RCM Fund vs. Industry Median	+1.10	+4.60	+3.40	+3.20

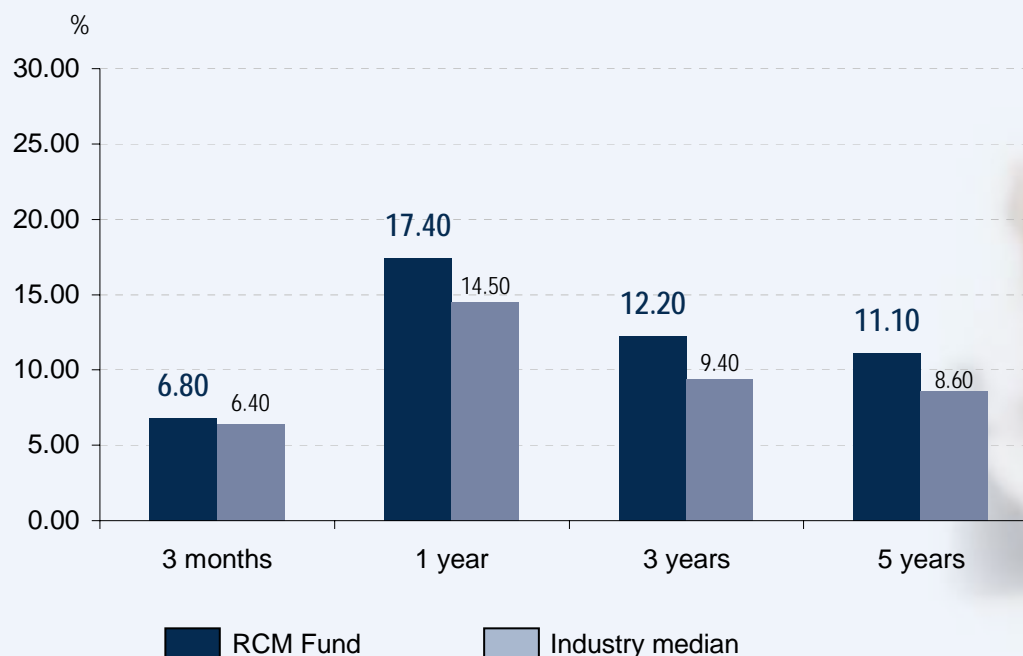


Source: Watson Wyatt – MPF Performance Book, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

# Allianz Global Investors MPF Plan RCM Stable Growth Fund

— Annualized performance v.s. median

	3 months	1 year	3 years	5 years
RCM Fund vs. Industry Median	+0.40	+2.90	+2.80	+2.50

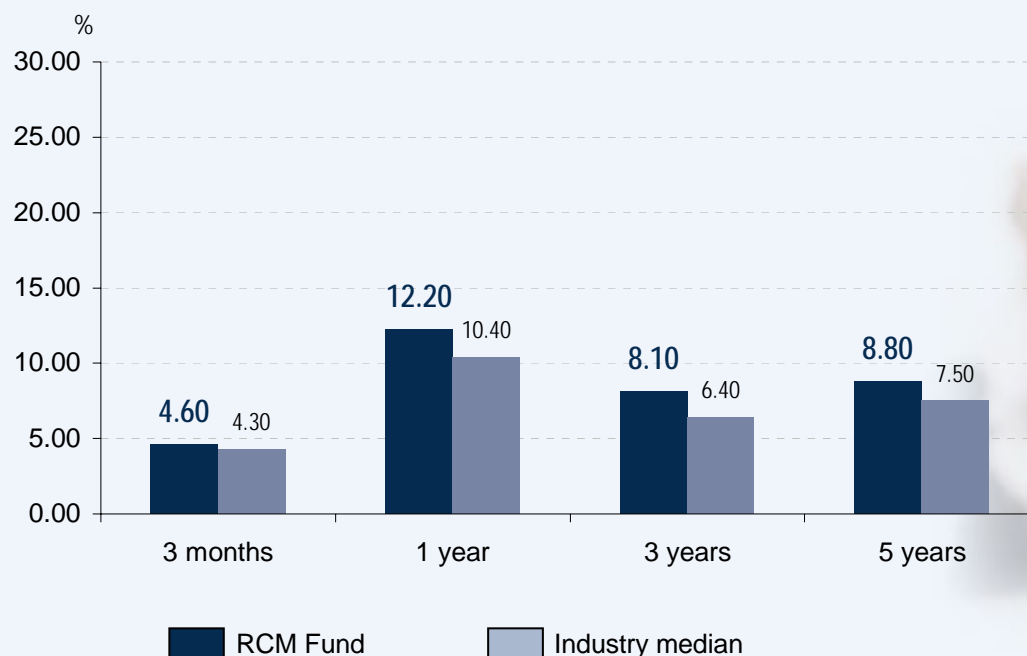


Source: Watson Wyatt – MPF Performance Book, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

# Allianz Global Investors MPF Plan RCM Capital Stable Fund

— Annualized performance v.s. median

	3 months	1 year	3 years	5 years
RCM Fund vs. Industry Median	+0.30	+1.80	+1.70	+1.30



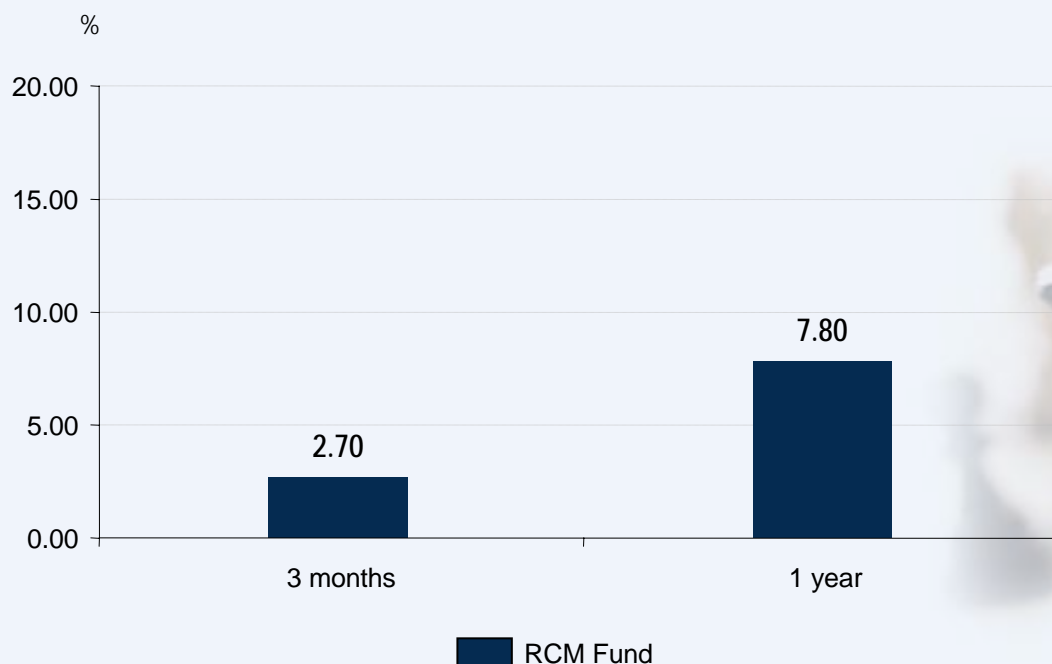
Source: Watson Wyatt – MPF Performance Book, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

# Allianz Global Investors MPF Plan

## RCM Absolute Return Fund<sup>#</sup>

— Annualized performance v.s. median

	3 months	1 year
RCM Fund vs. Industry Median	N/A	N/A



Source: Watson Wyatt – MPF Performance Book, as at 31 December 2006. Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

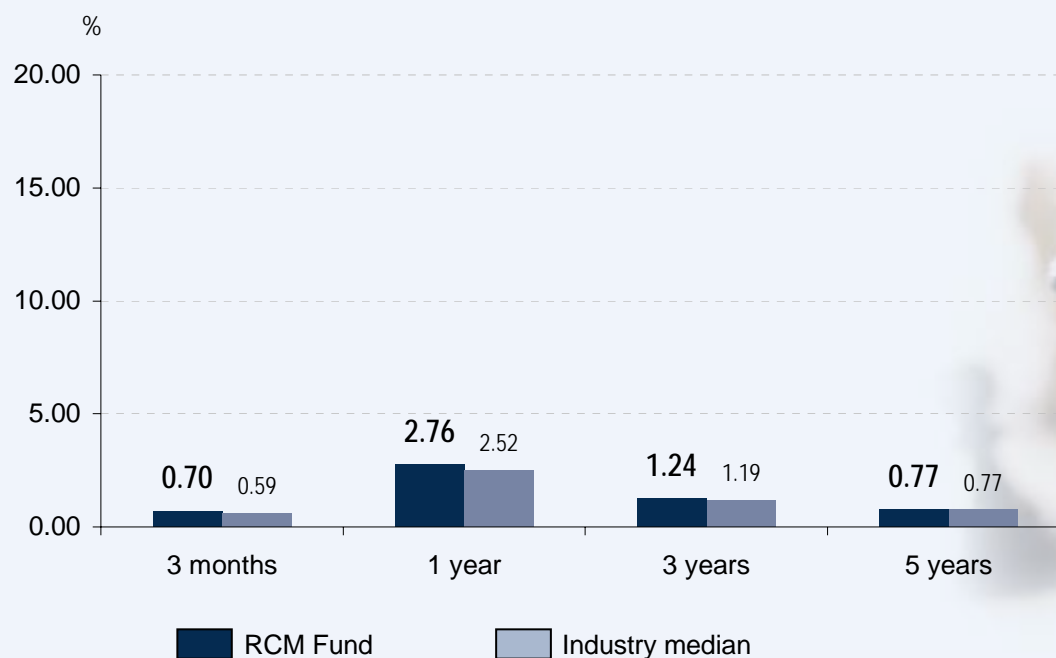
<sup>#</sup> Members should be aware that whilst this Constituent Fund aims to achieve absolute positive returns, there may be circumstances under which this is not possible. Therefore, the absolute positive returns are not guaranteed.

# Allianz Global Investors MPF Plan

## RCM Capital Preservation Fund

— Annualized performance v.s. median

	3 months	1 year	3 years	5 years
RCM Fund vs. Industry Median	+0.11	+0.24	+0.05	0.00



Source: Watson Wyatt – MPF Performance Book, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

# Allianz Global Investors MPF Plan MPF Lifestyle funds — top-tier performance

	1 Year	3 Years (p.a.)	5 Years (p.a.)
	Ranking	Ranking	Ranking
<b>RCM Growth Fund</b> (90% equity, 10% fixed income)	<b>2<sup>nd</sup></b> 27	<b>1<sup>st</sup></b> 24	<b>1<sup>st</sup></b> 22
<b>RCM Balanced Fund</b> (70% equity, 30% fixed income)	<b>2<sup>nd</sup></b> 34	<b>1<sup>st</sup></b> 33	<b>1<sup>st</sup></b> 32
<b>RCM Stable Growth Fund</b> (50% equity, 50% fixed income)	<b>1<sup>st</sup></b> 28	<b>1<sup>st</sup></b> 24	<b>2<sup>nd</sup></b> 22
<b>RCM Capital Stable Fund</b> (30% equity, 70% fixed income)	<b>4<sup>th</sup></b> 26	<b>1<sup>st</sup></b> 22	<b>1<sup>st</sup></b> 22

Source: Watson Wyatt – MPF Performance Book, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

# Allianz Global Investors MPF Plan

— Cumulative performance v.s. benchmark

	3 months %		1 year %		3 years %		5 years %	
	RCM	Benchmark	RCM	Benchmark	RCM	Benchmark	RCM	Benchmark
<b>RCM Growth</b>	<b>11.50</b>	<b>9.70</b>	<b>28.30</b>	<b>24.40</b>	<b>76.72</b>	<b>63.89</b>	<b>105.55</b>	<b>94.24</b>
<b>RCM Balanced</b>	<b>9.30</b>	<b>7.80</b>	<b>23.00</b>	<b>20.00</b>	<b>57.71</b>	<b>50.51</b>	<b>87.53</b>	<b>81.01</b>
<b>RCM Stable Growth</b>	<b>6.80</b>	<b>5.90</b>	<b>17.40</b>	<b>15.60</b>	<b>41.25</b>	<b>37.50</b>	<b>69.27</b>	<b>69.27</b>
<b>RCM Capital Stable</b>	<b>4.60</b>	<b>4.00</b>	<b>12.20</b>	<b>11.20</b>	<b>26.32</b>	<b>25.27</b>	<b>52.46</b>	<b>55.28</b>
<b>RCM Capital Preservation</b>	<b>0.70</b>	<b>0.57</b>	<b>2.76</b>	<b>2.48</b>	<b>3.77</b>	<b>3.52</b>	<b>3.91</b>	<b>3.70</b>

Source: Watson Wyatt – MPF Performance Book and Allianz Global Investors, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

# Allianz Global Investors MPF Plan

— Cumulative performance v.s. benchmark

	3 months %		1 year %	
	RCM	Benchmark	RCM	Benchmark
<b>RCM Hong Kong</b>	<b>17.90</b>	<b>14.80</b>	<b>50.80</b>	<b>38.50</b>
<b>RCM Asian</b>	<b>16.50</b>	<b>15.20</b>	<b>34.10</b>	<b>31.80</b>
<b>RCM Absolute Return #</b>	<b>2.70</b>	<b>n/a</b>	<b>7.80</b>	<b>n/a</b>

Source: Watson Wyatt – MPF Performance Book and Allianz Global Investors, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

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# Allianz Global Investors MPF Plan

— Annualized performance v.s. Benchmark

	3 years		5 years	
Performance (p.a.)	AllianzGI	Benchmark	AllianzGI	Benchmark
<b>RCM Growth</b>	<b>20.90</b>	<b>17.90</b>	<b>15.50</b>	<b>14.20</b>
<b>RCM Balanced</b>	<b>16.40</b>	<b>14.60</b>	<b>13.40</b>	<b>12.60</b>
<b>RCM Stable Growth</b>	<b>12.20</b>	<b>11.20</b>	<b>11.10</b>	<b>11.10</b>
<b>RCM Capital Stable</b>	<b>8.10</b>	<b>7.80</b>	<b>8.80</b>	<b>9.20</b>
<b>RCM Capital Preservation</b>	<b>1.24</b>	<b>1.16</b>	<b>0.77</b>	<b>0.73</b>

Source: Watson Wyatt – MPF Performance Book, as at 31 December 2006  
Fund performance is calculated in HK\$ on NAV-to-NAV basis, net of management fee

# Allianz Global Investors MPF Plan

## - Fund performance

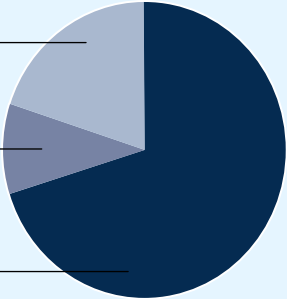
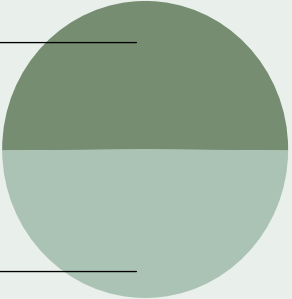
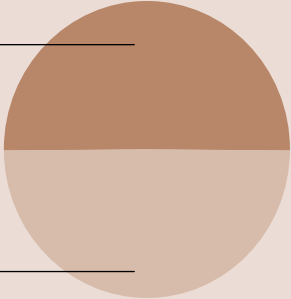
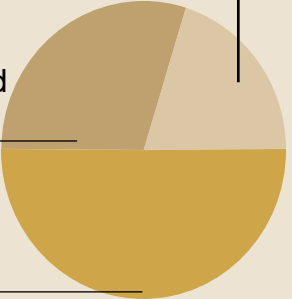
	Jan 2007 %
<b>RCM Hong Kong</b>	<b>1.73</b>
<b>RCM Asian</b>	<b>0.17</b>
<b>RCM Growth</b>	<b>0.08</b>
<b>RCM Balanced</b>	<b>-0.13</b>
<b>RCM Stable Growth</b>	<b>-0.13</b>
<b>RCM Capital Stable</b>	<b>-0.33</b>
<b>RCM Absolute Return #</b>	<b>0.35</b>
<b>RCM Capital Preservation</b>	<b>0.23</b>

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Fund information is calculated in HK\$ in NAV-to-NAV basis on Class B share, net of fees.

Source: Allianz Global Investors, as at 31 Jan 2007

# Aggregate performance — sample portfolios

Aggressive portfolio		Moderately aggressive portfolio		Moderately conservative portfolio		Conservative portfolio	
 <p>Hong Kong Fund 10%</p> <p>Asian Fund 20%</p> <p>Growth Fund 70%</p>		 <p>Balanced Fund 50%</p> <p>Stable Growth Fund 50%</p>		 <p>Stable Growth Fund 50%</p> <p>Capital Stable Fund 50%</p>		 <p>Capital Preservation Fund 20%</p> <p>Capital Stable Fund 30%</p> <p>Absolute Return Fund 50%</p>	
<b>Equity</b>	<b>93.0%</b>	<b>Equity</b>	<b>60.0%</b>	<b>Equity</b>	<b>40.0%</b>	<b>Equity</b>	<b>18.5%</b>
<b>Bonds</b>	<b>7.0%</b>	<b>Bonds</b>	<b>40.0%</b>	<b>Bonds</b>	<b>60.0%</b>	<b>Bonds</b>	<b>81.5%</b>
<b>28 months</b>	<b>28.1% p.a.</b>	<b>5 years</b>	<b>12.4% p.a.</b>	<b>5 years</b>	<b>10.2% p.a.</b>	<b>28 months</b>	<b>6.2% p.a.</b>

Fund information is calculated in HK\$ in NAV-to-NAV basis on Class B share, net of fees.

Source: Allianz Global Investors, as at 31 Dec 2006

Performance shown is for indication only

## Inflation vs MPF saving

Are you aware of the impact of inflation on the bargaining power of your asset?

Do you know what is the major enemy against your MPF saving?

Do you know, since the beginning of 80's, the average inflation rate in Hong Kong has been at 5% per annum?

# Allianz Global Investors MPF Plan RCM Absolute Return Fund<sup>#</sup> — low risk investors

HK Inflation (HKCPI) <sup>1</sup>		5 years Industry Median Return*		RCM Absolute Return Fund <sup>2</sup>
December 2006	since 1980 average	Capital Preservation Fund	Guarantee Fund	
2.3%	4.9%	0.8% p.a.	2.7% p.a.	5.4% p.a.

**Flexibility**

† No lock-up period or early exit penalty

**Transparency**

† Easy to understand underlying investment

**Cost efficiency**

† Lower cost than typical guarantee funds

\* Watson Wyatt MPF Performance Book, as at 31 December 2006

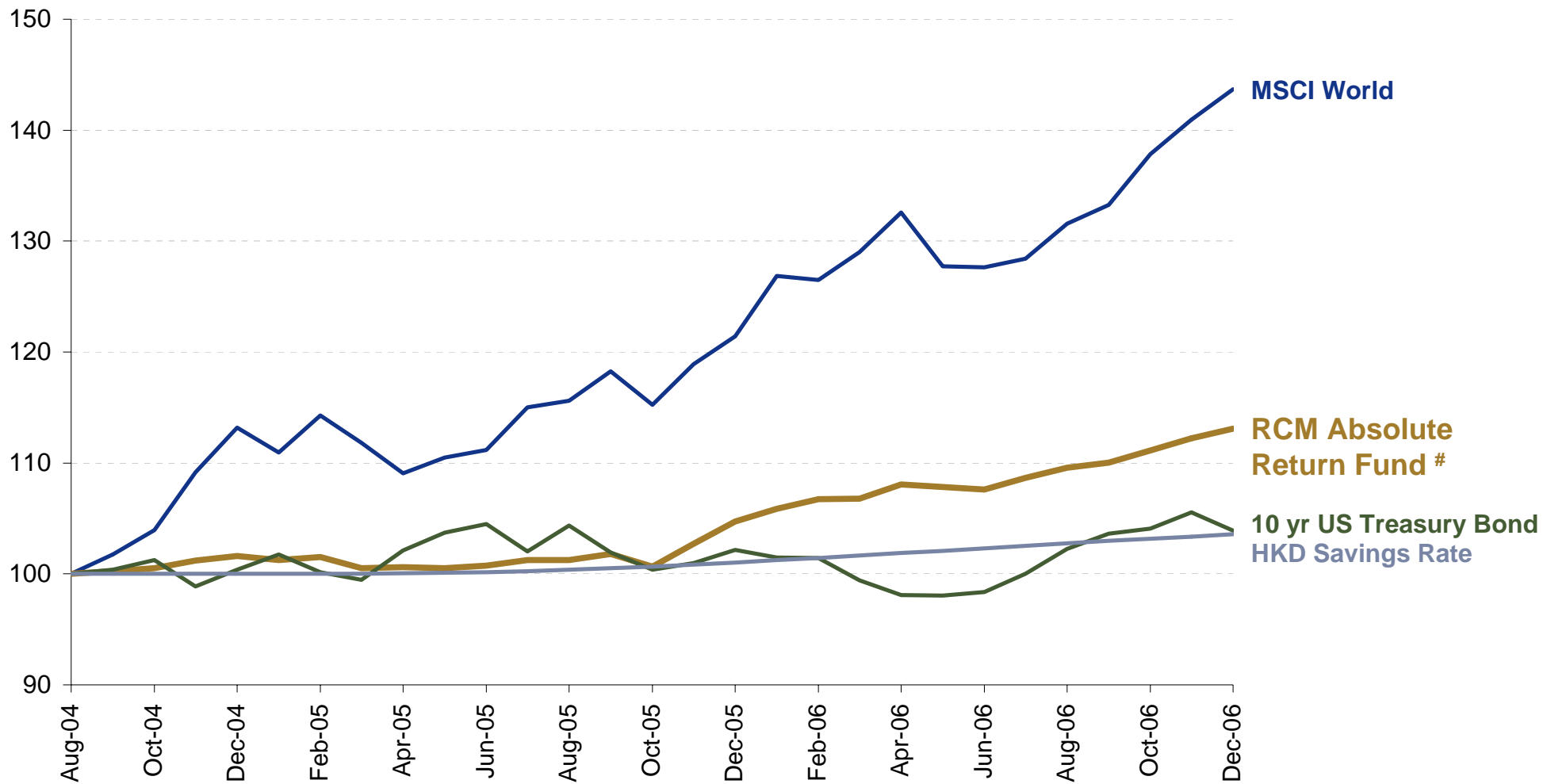
<sup>1</sup> [www.censtatd.gov.hk](http://www.censtatd.gov.hk) as at Dec 2006

<sup>2</sup> Since inception on August 2004, as at 31 December 2006

<sup>#</sup> Members should be aware that whilst this Constituent Fund aims to achieve absolute positive returns, there may be circumstances under which this is not possible. Therefore, the absolute positive returns are not guaranteed.

# Stable performance

Indexed performance



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Source: Datastream, MPFA, Frank Russell & RCM, 31 December 2006

Your investment manager  
— **Allianz Global Investors**

2



# Allianz Global Investors

— A Symbol of Excellence • Range & Expertise



Insurance	Asset Management	Bank
Property & Casualty Life & Health	 <p><b>Top 3 largest asset management group globally*</b></p> <p><b>over US\$1.62 trillion AUM worldwide**</b></p> <p><b>regional head office in Hong Kong for over 22 years</b></p>	Banking

\* Sources: Pensions & Investments / Watson Wyatt (as at 31 Dec 2005)

\*\* Source: Allianz Global Investors, as at 30 Sept 2006

## Member benefits

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## Fee discount on transfer-asset

### Class T – for **Transfer-in asset**

Capital Preservation Fund (% p.a. of NAV)	Other Funds (% p.a. of NAV)
<b>0.83%</b>	<b>1.18%</b>

### Class B – for **On-going contributions**

Capital Preservation Fund (% p.a. of NAV)	Other Funds (% p.a. of NAV)
<b>1.03%</b>	<b>1.43%</b>

## Special Voluntary Contributions (“SVC”)

### Flexible and cost effective

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- + additional personal investment
- + **no switching / subscription fee**
- + start with minimum of **HK\$500** per month or **HK\$1000** lump sum
- + flexibilities

How to enroll?


4



# Steps to enroll


For members only

## Your Retirement Investment Manager with proven track record



A Symbol of Excellence • Range & Expertise

Consistency is the key to retirement investing.  
We delivered top-tier performance since MPF commencement.




### Allianz Global Investors MPF Plan

Top-tier performance  
– Consistently outperforming our peers

	Lipper <sup>1</sup>		Mercer <sup>2</sup>		Watson Wyatt <sup>3</sup>	
	1 year	3 years	1 year	3 years	1 year	3 years
	Ranking	Ranking	Ranking	Ranking	Ranking	Ranking
RCM Growth Fund	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>
RCM Balanced Fund	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>
RCM Stable Growth Fund	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>
RCM Capital Stable Fund	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>	1 <sup>st</sup>

Source: <sup>1</sup> Lipper - MPF Performance Table, as at 30 September 2006  
<sup>2</sup> Mercer - Best MPF Investment, as at 30 September 2006  
<sup>3</sup> Watson Wyatt - MPF Performance Study, as at 30 September 2006

Do not draw conclusions from the above information. The above information is for general information only. It does not constitute an offer of any financial product. The above information is not intended to be used as a basis for investment decisions. It is not intended to be used as a basis for investment decisions. It is not intended to be used as a basis for investment decisions. It is not intended to be used as a basis for investment decisions.




德盛強積金精選計劃  
成員指南

2005年度Asia Risk大獎  
年度基金經理大獎

2005年度  
理柏亞洲基金大獎  
最佳強積金組合型  
基金經理大獎(卓越)

亞洲資產管理雜誌  
2005年度最佳強積  
金強積金基金大獎  
最佳客戶服務獎



ALLIANZ GLOBAL INVESTORS

- + **STEP 1**  
**Read the Enrolment Guide and DVD**
- + **STEP 2**  
**Complete and return Election Form and Enrolment Form**

# Client Services

5



# Dedicated members' hotline

**MPF Members' Direct:**  
**2500 1633**



- † **Tri-lingual**
- † **Password verification**



- † **Account balance and transaction enquiry**
- † **Fund information e.g. fact sheets and prices**
- † **Phone transaction**

**Client Service Officers**

- † Administration enquiry

**Investment Advisors**

- † Professional investment advice

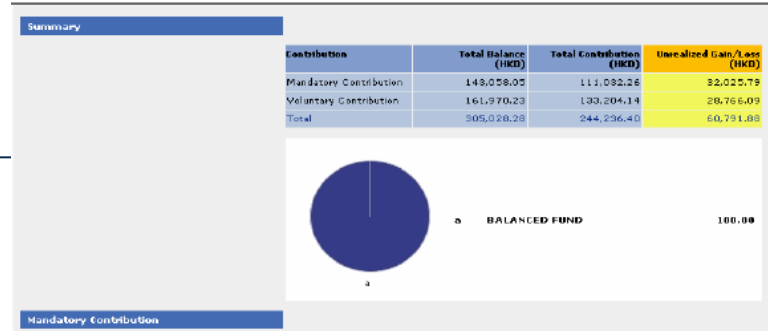
**One-stop solution**

\* IVRS – Integrated Voice Response System, operating 24 hours a day

# Members' web service

— [www.allianzglobalinvestors.com.hk](http://www.allianzglobalinvestors.com.hk)

Understanding your portfolio



Managing your portfolio

**Transaction History**

Please enter a date range:  
(In the case that the entry date is not a transaction date, system will select the nearest transaction date for your reference.)

From: Day 1 Month April Year 2004  
 To: Day 31 Month May Year 2004

Balance (HKD)	Percentage (%)
143,058.05	100.00
143,058.05	100.00

Contribution	Percentage (%)
28/05/2004 MC EE BALANCED FUND	28.59
28/05/2004 MC EE BALANCED FUND	71.41
28/05/2004 VC EE BALANCED FUND	100.00
28/05/2004 VC EE BALANCED FUND	
28/05/2004 MC EE CAPITAL PRESERVATION FUND	
28/05/2004 MC EE CAPITAL PRESERVATION FUND	
28/05/2004 VC EE CAPITAL PRESERVATION FUND	
28/05/2004 VC EE CAPITAL PRESERVATION FUND	

**Personal Details**

Name

Member Number

ID / Passport Number

Sex

Date of Birth (dd/mm/yyyy)

Phone Number

Mobile / Page Number

Fax Number

Email Address

Correspondence Address  
 新加坡 萊佛士  
 海峽群島 檳榔嶼  
 香港 灣仔

Department Name

Employee Reference Number

Date of Employment (dd/mm/yyyy) 20/02/2005

Grade Code

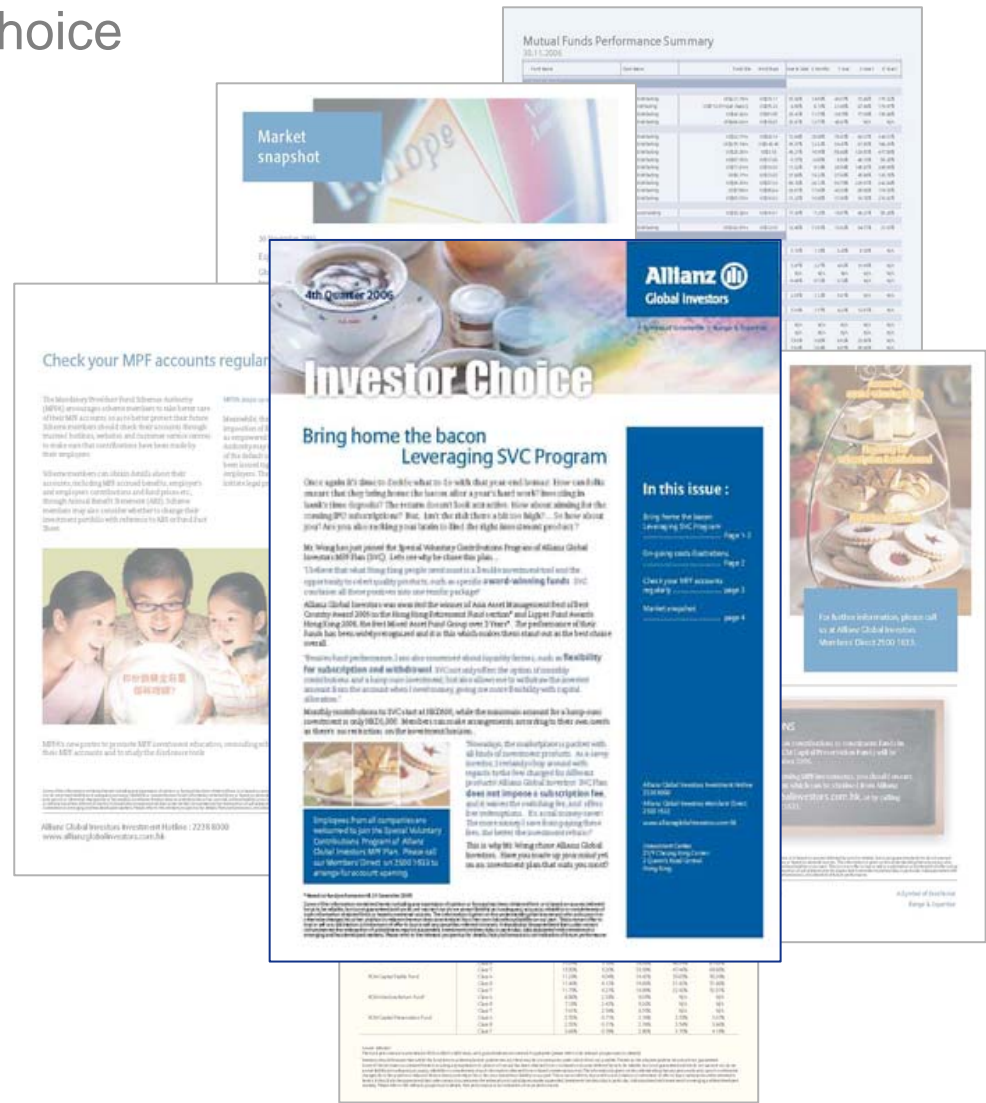
Rank Code

Date Joined the Scheme (dd/mm/yyyy) 20/02/2005

# Member communication

- Quarterly newsletter — Investor Choice
- Member Update

- + Market news and investment insights
- + Interview with fund manager and investment professionals
- + Theme stories and case studies, such as,
  - Asset reallocation strategies
  - How to realise the dream of retiring early
  - How to manage preserved accounts to your advantage



**Market snapshot**

**Mutual Funds Performance Summary**  
30.11.2020

Code	Name	Unit Price	YTD	12M	3Y	5Y	10Y
000001	...	...	...	...	...	...	...
000002	...	...	...	...	...	...	...
000003	...	...	...	...	...	...	...
000004	...	...	...	...	...	...	...
000005	...	...	...	...	...	...	...
000006	...	...	...	...	...	...	...
000007	...	...	...	...	...	...	...
000008	...	...	...	...	...	...	...
000009	...	...	...	...	...	...	...
000010	...	...	...	...	...	...	...
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000019	...	...	...	...	...	...	...
000020	...	...	...	...	...	...	...

**Investor Choice**  
Bring home the bacon  
Leveraging SVC Program

**In this issue:**

- Bring home the bacon: Leveraging SVC Program **Page 1**
- Bring home the bacon: Leveraging SVC Program **Page 1**
- Check your MPF accounts **Page 2**
- Market snapshot **Page 4**

**Check your MPF accounts regularly**

With more than 10 million members, the Mandatory Provident Fund Schemes Authority (MPFA) encourages scheme members to take better care of their MPF accounts in order to better prepare for their retirement. Through regular audits, website and customer service teams to make sure that contributions have been made by their employers.

When members can access details about their accounts including MPF account benefits, employers' and employees' contributions and fund prices, through Mutual Benefit Statement (MBS), scheme members may also consider whether to change their investment portfolio with reference to MBS or fund fact sheet.

**Bring home the bacon: Leveraging SVC Program**

Once again it's time to think what to do with that year-end bonus! How can this mean that they bring home the bacon after a year's hard work? How can they best use this bonus? The estate doesn't bank on it either. How about allowing for the coming MPF "retirement"? How, isn't the risk there a little high? So how about just? Are you also a working goal to take the right investment products?

Ms Wong has just joined the Special Mandatory Contributions Program of Allianz Global Investors MPF Plan (SVC). Let us help you take the plan.

Think that what Hong Kong people most want is a flexible investment and the opportunity to invest in other products, such as private equity, real estate, hedge funds, etc. (investment of their own money into their own products)?

Allianz Global Investors was one of the winners of Asia Asset Management Best of Best Quarterly Award 2020 in the Hong Kong Investment Fund sector and Legg Mason Awards Hong Kong 2020, the Best Global Asset Fund Group over 10 years. The performance of Hong Kong has been underappreciated and it is this which makes them stand out as the best choice overall.

However, fund performance is not the only consideration when it comes to flexibility. For subscription and withdrawal, SVC not only offers the option of monthly contributions and a long-term investment, but also allows you to withdraw the portion amount if that amount when it comes to your own flexibility with a regular withdrawal.

Monthly contributions to SVC start at HK\$200, while the maximum amount for a long-term investment is only HK\$10,000. Members can make investments according to their own needs in their own retirement on the investment horizon.

Therefore, the reallocation is possible with all kinds of investment products. As a long-term investment, it is ready to go with regular contributions. It is not necessary to pay a large fee to change the investment. The more money I save in my long-term investment, the better the investment result. This is why Ms Wong chose Allianz Global Investors. How you make up your mind will be an investment plan that suits you best!

**Asset reallocation strategies**

**How to realise the dream of retiring early**

**How to manage preserved accounts to your advantage**

# Member communication

## Monthly fund fact sheets

+ Performance update

+ Key holdings

+ Fund allocation

**Allianz Global Investors MPF Plan**  
德盛強積金精選計劃

**RCM Balanced Fund**  
均衡基金  
31.06.2006

**Investment Objective 投資目標**  
To achieve a long-term balanced return over the long term by investing in a diversified portfolio of developed and fund international stocks and a proportionate amount of bonds, structured to meet the needs of investors with a long-term investment horizon. 透過投資於全球發展及基金國際股票及適量的債券，以取得長期均衡之回報。

**Portfolio Analysis 投資組合**



**Allianz Global Investors MPF Plan**  
德盛強積金精選計劃

**RCM Growth Fund**  
增長基金  
31.06.2006

**Investment Objective 投資目標**  
To invest in a long-term diversified portfolio of developed and fund international stocks, structured to meet the needs of investors with a long-term investment horizon. 投資於全球發展及基金國際股票，以取得長期增長之回報。

**Portfolio Analysis 投資組合**



**Top 10 Holdings 十大主要持貨**

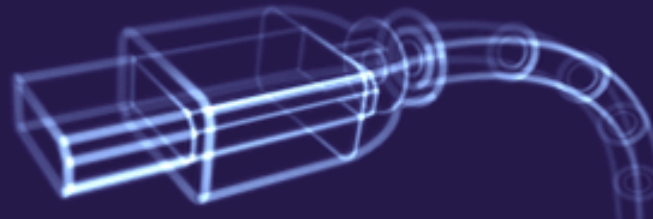
MSI	18.00%	MSCI 世界	28
MSI	15.00%	MSCI 歐洲	28
MSI	12.00%	MSCI 亞洲	28
MSI	10.00%	MSCI 澳洲	28
MSI	8.00%	MSCI 北美	28
MSI	7.00%	MSCI 歐洲	28
MSI	6.00%	MSCI 亞洲	28
MSI	5.00%	MSCI 澳洲	28
MSI	4.00%	MSCI 北美	28
MSI	3.00%	MSCI 歐洲	28

**Manager's comments 基金經理評語**

**Fund Details 基金資料**

	Unit A	Unit B	Unit C
NAV	10.00	10.00	10.00
NAV	10.00	10.00	10.00
NAV	10.00	10.00	10.00
NAV	10.00	10.00	10.00
NAV	10.00	10.00	10.00

## How to contact us



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## Things to consider?



**Funds performance**



**Sufficient fund choices for members**



**Financial stability and experience**



**Smooth implementation**



# Allianz

## Global Investors

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**A Symbol of Excellence • Range & Expertise**

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