

## FEES AND CHARGES

<b>Trustee, Administration and Investment management fees</b> <ul style="list-style-type: none"> <li>■ These fees are calculated as a percentage of the net asset value of each constituent fund under the Scheme and are borne by the fund.</li> <li>■ For the MPF Conservative Fund (previously known as Capital Preservation Portfolio), these fees will be charged to the extent allowed by the MPF legislation. An incentive fee equal to the net returns (after the above fees) in excess of the prescribed savings will apply.</li> </ul>	2% p.a.
<b>Initial charge, Redemption charge, Contribution fee, Set-up and annual fee*</b>	Currently waived

**Notes:**

*Additional Trustee fee may apply to the pooled investment funds of the constituent funds. If so, the Trustee will ensure that the fees charged out of the pooled investment funds level will not exceed 0.3% p.a.*

*Full details of fees and charges are included in the Principal Brochure. Please contact your employer to obtain access to a copy.*

*\* The annual fee is waived if a self-employed person (i) contributes annually upfront or (ii) contributes monthly by direct debit; otherwise HK\$500 will be charged for a scheme year.*

**Please note:**

*Effective 1 September 2007, a fee rebate<sup>^</sup> is offered on MPF Conservative Fund ("MPF CF") under the Scheme. It will be offered at the fund level, calculated based on the net asset value of MPF CF and reflected on the fund price of MPF CF on the last valuation date of each month.*

*Effective 1 December 2007, fee rebates<sup>^</sup> are offered on Guaranteed Portfolio ("GP"), Global Bond Fund ("GBF"), and World Equity Fund ("WEF") under the Scheme. It will be offered at the fund level, calculated based on the net asset value of the three Funds and reflected on their daily net asset value / fund prices.*

*Listed below are the net effective management fees of the four Funds after rebate:*

<b>Constituent Portfolio/Fund</b>	<b>Management Fees After Rebate (% p.a.)</b>	<b>Deducted From</b>
Guaranteed Portfolio	1.50	Relevant underlying fund assets
MPF Conservative Fund	1.25	Relevant constituent fund assets
Global Bond Fund	1.25	
World Equity Fund	1.25	

<sup>^</sup> *The above-mentioned rebates are subject to change with prior notice.*

# CONTRIBUTION PAYMENT METHOD FOR SELF-EMPLOYED PERSONS

## ***By Cheque***

To settle your contribution by cheque, please follow the simple steps below:

1. Make cheque payable to “**AIA Co (Trustee) Ltd - MPF**”
2. Mark the **Scheme Name, Plan No.**, and **Member Account No.** on the back of your cheque
3. Fill in the boxes for “**Cheque No.**” and “**Cheque Amount**” on the payment stub provided by IAAPT
4. Staple the cheque with the payment stub and send to: **P. O. Box 12271, General Post Office, Hong Kong**

## ***Please note:***

- *Do not send cash*
- *Do not send post-dated cheque*
- *Write one cheque only for one payment stub*
- *For monthly payments, all payments must reach the Trustee before the end of the month. It is advised that payment be sent in by the 23rd of the month.*
- *For yearly payments, all payments must reach the Trustee before the end of the scheme year, i.e. November 30. It is advised that payment be sent in by November 23.*
- *Please follow the exact steps above, otherwise, there may be delay or failure in crediting and/or recognising your payment. In such circumstances, neither the Trustee nor the Administrator shall be liable for any losses or claims arising from such delay or failure. If you have any questions, please call our Member Hotline at (852) 2200 6288.*

## ***By Direct Debit***

If you would like to arrange for your contribution payments to be settled through direct debit from your bank account, please call our Member Hotline at (852) 2200 6288 to obtain a Direct Debit Authorization form.

Please allow 6-8 weeks for your request to be processed. During this period, you must still settle your contribution payments by cheque.

# PERSONALIZED SERVICES

To better serve you, we are pleased to offer you more personalized services that adhere to your needs. We believe by listening to you, our valued customers, the special arrangement listed below honors our commitment to provide you with quality service.

Items	Fees	Remarks
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## For Members and Self-employed Members

Administrative / Legal Documents		
Copies of Master Trust Deed / other Constitutive Document(s) / Consolidated Report	HK\$1,000 per copy	-
Extra copies of Member Booklet	HK\$50 per copy	-

Payment of Accrued Benefits		
Payment by Bank Draft / Telegraphic Transfer / Direct Credit	HK\$200 per request plus bank charges	-
Special arrangement for cheque issuance (including cheque re-issuance)	HK\$200 per cheque	No third party cheque will be issued

Record Maintenance		
Change of Date of Participation	HK\$100 per request	For Self-employed Members only
Extra copies of quarterly Statement of Account / Annual Benefit Statement	HK\$100 per copy	-
Retrieval of Notice of Contribution Arrangement	HK\$100 per copy	For Self-employed Members only
Re-issuance of Membership Certificate / Notice of Acceptance	HK\$100 per copy	-

## For Self-employed Members only

Payroll / Contributions		
Change of contribution frequency	HK\$200 per request	Waived for the first request for each scheme year AND One-month notice is required
Change of information on Notice of Contribution Arrangement	HK\$200 per request	Waived for the first request for each scheme year AND One-month notice is required
Change of voluntary contribution arrangement - rearranging contribution amount	HK\$200 per request	Waived for the first request for each scheme year AND One-month notice is required
Refund of excess payment	HK\$200 per request	Any investment gains / losses will be borne by the client
Retrieval / Adjustment of previous data / record	HK\$200 per request	Any investment gains / losses will be borne by the client
Re-processing of Direct Debit Instruction due to insufficient funds	HK\$100 per transaction plus bank charges	-
Tracing and correction of misplaced contributions	HK\$200 per adjustment	Any investment gains / losses will be borne by the client
Tracing of unidentified cheque	HK\$200 per cheque	-

Full details of fees and charges of the Scheme, which will be subject to change from time to time, are included in the Principal Brochure. Scheme participants are advised to refer to the Principal Brochure for more information. If you require any of these services, please call our Member Hotline at (852) 2200 6288.