Provident Fund Scheme for Workers in the Public Services

Plans for Application of Contributions

The Provident Fund Scheme for Workers in the Public Services is a retirement benefits plan designed for workers in the Public Services. As a Scheme member, you can set up your own investment portfolio with the Plans for Application of Contributions provided by the Scheme, and thus participate in the investment of your retirement plan.

This leaflet provides general information of the Plans for Application of Contributions under the Provident Fund Scheme. It enables you to gain better understanding of retirement investments under the Scheme.

Investing for Retirement.

Unlike personal investments, retirement investments generally have a very long time horizon. The objective is to be able to accumulate assets for a retirement lifestyle that suits your individual needs. Hence, having a clear understanding of your investment strategy and ensuring its implementation is the key to success in retirement investments.

1. Assess your Personal Risk Tolerance

Before setting up your investment portfolio, you should first define your investment objective and risk tolerance, in accordance with your own personal factors, and thus set up a suitable investment strategy.

You can assess your own risk tolerance by completing the Investor Risk Profiling Questionnaire.

2. Set up your Investment Portfolio

The Scheme currently provides the Plans for Application of Contributions with different risk/return characteristics. Combining the Plans for Application of Contributions at 1% increment you can obtain various portfolios that widely span the risk spectrum. You can establish from these portfolios the one that best meets your investment strategy.

The basic information of each of the Plans for Application of Contributions under the Provident Fund Scheme, such as the investment objective, the risk profile and the total annual fee, etc. is provided in attachment for your easy reference.

3. Review your portfolio regularly

You should review your investment objective at different life stages or according to changes of your personal situations. And, when necessary, you may consider to adjust your investment portfolio.

Reminder: Retirement investment is long-term. Only with changes in factors such as personal situations, years to retirement or risk tolerance, should members make appropriate switching. Changes of investment strategies should be avoided especially when the market is extremely volatile, as this may lead members to "buy high and sell low" and to suffer from losses.

Fundo de Pensões

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Plans for Application of Contributions of Provident Fund Scheme for Workers in the Public Services

Actively Managed Global Equity Fund - Schroders
Schroder ISF – Global Equity Alpha C Acc

The fund aims to provide capital growth by investing in equity and equity related securities of companies worldwide.

Investment Manager
Schroder Investment Management (Europe) S.A. - German Branch

Initial investment date under the Provident Fund Scheme
10/05/2010

Currency
USD

Risk Profile
High

Total annual fee
Please scan the following QR code of the "Information Platform of the Plans for Application of Contributions" and login to the relevant "Fund Information" for enquiry.

Passively Managed Global Equity Fund - BlackRock
iShares Developed World Index Fund (IE) – Institutional Accumulating Class

The fund seeks to provide a total return, taking into account both capital and income returns, which reflects the total return of the developed world equity markets. The Fund is fully replicated and no leverage are involved in managing the fund.

Investment Manager
BlackRock Advisors (UK) Limited

Initial investment date under the Provident Fund Scheme
05/12/2014

Currency
USD

Risk Profile
High

Total annual fee
Please scan the following QR code of the "Information Platform of the Plans for Application of Contributions" and login to the relevant "Fund Information" for enquiry.

Bid / Ask Spread
The theoretical limits are 0.02% (bid) / 0.06% (ask) respectively.

Global Bond Fund - PIMCO
PIMCO Funds: Global Investors Series plc Global Bond Fund (Institutional Class)

The Global Bond Fund is a diverse, actively managed portfolio of global fixed-income securities. The average duration of the fund will normally vary within +/-3 years of the benchmark. The fund invests primarily in a diversified portfolio of investment grade bonds denominated in major world currencies.

Investment Manager
Pacific Investment Management Company LLC

Initial investment date under the Provident Fund Scheme
26/02/2007

Currency
USD

Risk Profile
Medium

Total annual fee
Please scan the following QR code of the "Information Platform of the Plans for Application of Contributions" and login to the relevant "Fund Information" for enquiry.

China Government Bond Fund - HSBC
HSBC Global Funds ICAV - China Government Local Bond UCITS ETF Share Class S6C

The Fund aims to provide regular income and capital growth by tracking as closely as possible the performance of the Bloomberg China Treasury + Policy Bank Index.

Investment Manager
HSBC Global Asset Management (UK) Limited

Initial investment date under the Provident Fund Scheme
07/06/2023

Currency
USD

Risk Profile
Medium

Total annual fee
0.135% per annum

Bank Deposit Portfolio

- Preservation of capital with minimal interest rate risk;
- Bank deposits in patacas with different maturities;
- Fixed deposits shall not be less than 95% of the total value of the Bank Deposit Portfolio;
- Deposits at each qualified bank shall not exceed 30% of the total value of the bank deposits.

Management
The Pension Fund

Initial investment date under the Provident Fund Scheme
26/02/2007

Currency
MOP

Risk Profile
Low

Total annual fee
Management fee: --
Administrative fee: Bank charge (If any)

Information Platform of the Plans for Application of Contributions