

ON-GOING COST ILLUSTRATIONS FOR AMTD MPF Scheme

Issued on 31 December 2021

ABOUT THIS ILLUSTRATION

This is an illustration of the total effect of fees, expenses and charges on each HK\$1,000 contributed in the funds named below. The fees, expenses and charges of a fund are one of the factors that you should consider in making investment decisions across funds. You should however also consider other important information such as the risks of the fund, the nature of the fund, the attributes of relevant parties, the range and quality of services being offered and, most importantly, your own personal circumstances and expectations. The information about fees, expenses and charges set out in this table is intended to help you compare the cost of investing in one constituent fund with the cost of investing in other constituent funds.

The Illustration has been prepared based on some assumptions that are the same for all funds. The Illustration assumes the following:

- (a) a gross contribution of HK\$1,000 is made in the respective constituent fund now and, being eligible to do so, you withdraw all of your accrued benefits arising from this contribution at the end of each time period indicated;
- (b) for the purpose of this illustration only, the contribution has a 5% gross return each year [It is important that you note that the assumed rate of return used in this document for illustrative and comparative purposes only. The return is neither guaranteed nor based on past performance. The actual return may be different.]; and
- (c) the expenses of the funds (expressed as a percentage called the “fund expense ratio” below) remain the same for each fund for all the periods shown in this illustration.

BASED ON THE ABOVE ASSUMPTIONS, YOUR COSTS ON EACH HK\$1,000 CONTRIBUTED ARE ILLUSTRATED IN THE FOLLOWING TABLE. PLEASE NOTE THAT THE ACTUAL COSTS WILL DEPEND ON VARIOUS FACTORS AND MAY BE DIFFERENT FROM THE NUMBERS SHOWN ON PAGE 2.

ON-GOING COST ILLUSTRATIONS TABLE

Name of Constituent Funds	Fund Expense Ratio for financial period ended 06/2021	Cost on each HK\$1,000 contributed		
		After 1 year (HK\$)	After 3 years (HK\$)	After 5 years (HK\$)
AMTD Invesco Target Retirement Now Fund	1.64%	17	53	92
AMTD Invesco Target 2028 Retirement Fund	1.57%	16	51	88
AMTD Invesco Target 2038 Retirement Fund	1.50%	16	49	84
AMTD Invesco Target 2048 Retirement Fund	1.56%	16	51	88
AMTD Invesco Asia Fund	1.28%	13	42	72
AMTD Invesco Europe Fund	1.30%	14	42	73
AMTD Invesco Global Bond Fund	1.32%	14	43	74
AMTD Invesco Hong Kong and China Fund	1.20%	13	39	68
AMTD Allianz Choice Balanced Fund	1.17%	12	38	66
AMTD Allianz Choice Capital Stable Fund	1.18%	12	39	67
AMTD Allianz Choice Dynamic Allocation Fund	1.23%	13	40	70
AMTD Allianz Choice Growth Fund	1.16%	12	38	66
AMTD Allianz Choice Stable Growth Fund	1.16%	12	38	66
AMTD Invesco Age 65 Plus Fund	0.86%	9	28	49
AMTD Invesco Core Accumulation Fund	0.86%	9	28	49

Note: The example does not take into account any fee rebates that may be offered to certain members of the scheme.

ILLUSTRATIVE EXAMPLE FOR AMTD Invesco MPF Conservative Fund Of The AMTD MPF Scheme

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PURPOSE OF THE EXAMPLE

This example is intended to help you compare the total amounts of annual fees and charges payable under this Scheme with those under other registered schemes.

THIS EXAMPLE ASSUMES THAT:

Your MPF Account Activities

- (a) your monthly relevant income is \$8,000
- (b) you have put all your accrued benefits into the MPF Conservative Fund; you have not switched your accrued benefits to other constituent funds during the financial period
- (c) you have not transferred any accrued benefits into or out of this Scheme during the financial period

Your Company Profile

- (d) 5 employees (including yourself) of your employer participate in this Scheme
- (e) the monthly relevant income of each employee is \$8,000
- (f) no voluntary contribution is made
- (g) each of the other 4 employees has the same MPF account activities as yours

Investment Return and Savings Rate

- (h) the monthly rate of investment return is 0.5% on total assets
- (i) the prescribed savings rate is 3.25% per annum throughout the financial period.

Based on these assumptions, the total amounts of annual fees you need to pay under this Scheme in one financial period would be: HK\$40

Warning: This is just an illustrative example. The actual amounts of fees you need to pay may be higher or lower, depending on your choice of investments and activities taken during the financial period.