

MPF Investment



**Mobile App
User Guide**

Preface

This user guide provides step-by-step instructions on how a scheme member can change the investment allocation of existing account balance and future investment mandate for MPF accounts on the **eMPF Mobile App**. All screenshots are for illustration purposes only. The actual design of the app interface may be different.

For any enquiries regarding the **eMPF Platform**, please contact us through the following channels:

eMPF Customer Service Hotline	183 2622
Email	enquiry@support.empf.org.hk
eMPF Service Centre	Hong Kong Island Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong
	Kowloon Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon
	New Territories Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories
	Opening Hours Monday to Friday : 9:00 a.m. to 6:00 p.m. Saturday : 9:00 a.m. to 1:00 p.m. Closed on Sunday and Public Holiday

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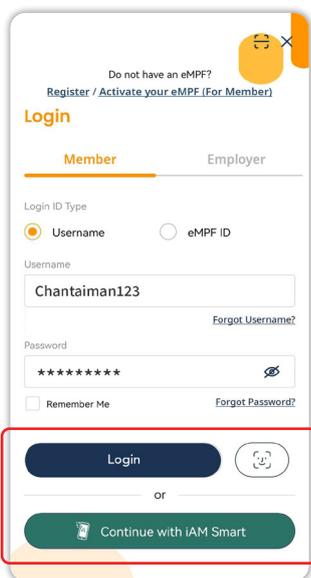
A. Fund Switching / Fund Rebalancing

You can adjust the investment portfolio of your **existing accrued benefits** by rebalancing, fund switching and fund-to-fund switching. Please follow the steps below.

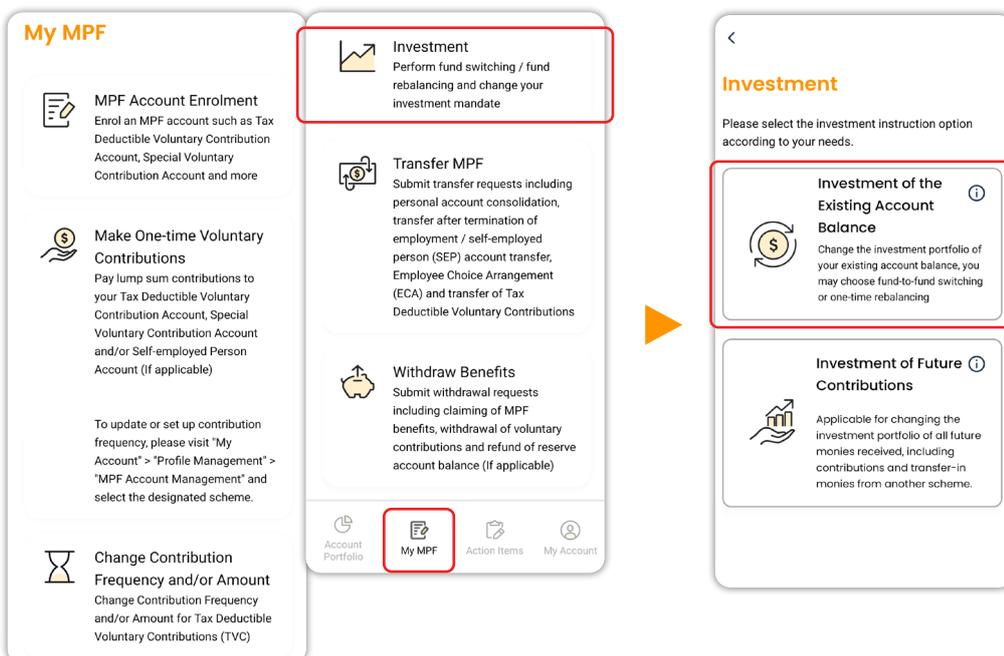


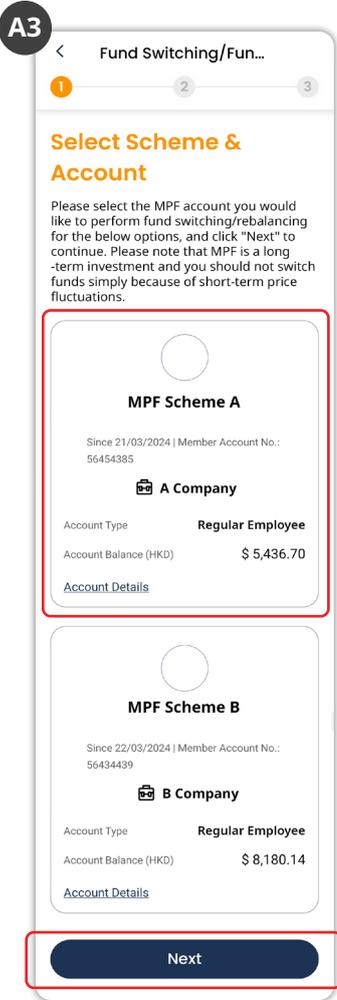
Remarks: Please note that performing Fund Switching/Fund Rebalancing alone will **NOT** affect the future investment mandate. To change the future investment mandate, please follow the steps in **Part B**.

A1 Log in to the eMPF Mobile App.



A2 Tap "My MPF" on the menu bar and select "Investment". Then tap "Investment of the Existing Account Balance".





A3 Select a **Scheme** and **Account** and tap **Next**.

A4

Rebalancing

You can choose a new investment allocation percentage for your **entire existing accrued benefits** in your MPF account.

Choose **“Switch Out”** tab, please switch on the **“Fund Rebalancing”** toggle. Then, choose **“Switch In”** tab, enter the new investment allocation percentage under the applicable contribution type. Then, tap **Next** after completion.

The image displays two sequential screenshots of the 'Fund Switching/Fun...' mobile app interface. The left screenshot shows the 'Switch Out' tab selected, with the 'Fund Rebalancing' toggle turned on. It lists four funds (Fund A, B, C, and Default Investment Strategy) with their respective balances and percentages. The right screenshot shows the 'Switch In' tab selected, where the 'Switch In' button is highlighted. A scroll arrow and a hand icon indicate that the list of funds is scrollable. The 'Next' button at the bottom is highlighted in red in both screenshots.



Tips:

Each investment allocation percentage is specified as an integer (e.g. 50% not 50.5%), and all of the investment allocation percentages in **“Switch In”** tab add up to 100% in total.

Fund Switching

You can choose to sell partial / all the existing accrued benefits to purchase other fund(s). The redemption proceeds from the specific fund(s) **as a whole** will be allocated in accordance with your new investment allocation percentage as indicated in **"Switch In"** tab for each contribution type.

In the **"Switch Out"** and **"Switch In"** tabs, please enter the investment allocation percentage of the switch-out and switch-in fund(s) for the applicable contribution type. Then, tap **Next** after completion.

Notes:

- You should identify the risk class of different funds and gauge your own risk tolerance level before making investment choices.
- Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.
- The investment allocation percentages should be in whole numbers (e.g. 50% not 50.5%).
- The switch in total should be equal to 100%.
- The MPF contributions from your former employment are included in the "Employee's Mandatory Contributions" and "Employee's Voluntary Contributions" (If any).
- Please note that when performing calculations, decimal rounding may occur.

Switch Out Tab (Left):

- Employer's Mandatory Contributions: 0%
- Employer's Voluntary Contributions: 50%
- Fund A: 50%
- Fund B: 50%
- Fund C: 0%

Switch In Tab (Right):

- Fund D: 50%
- Fund E: 25%
- Fund F: 25%
- Total: 100%



Tips:

Each investment allocation percentage is specified as an integer (e.g. 50% not 50.5%), and all of the investment allocation percentages in **"Switch In"** tab add up to 100% in total.

Fund-to-fund Switching

You can switch all or part of the existing accrued benefits for specific fund(s), and the redemption proceeds from specific fund(s) will be **100% invested to another selected fund** available in the Scheme.

In **“Switch Out”** tab, please enter the investment allocation percentage of the specific switch-out fund under applicable contribution type. In **“Switch In”** tab, enter 100% in the selected switch-in fund under applicable contribution type. Then, tap **Next** after completion.

Notes:

- You should identify the risk class of different funds and gauge your own risk tolerance level before making investment choices.
- Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.
- The investment allocation percentages should be in whole numbers (e.g. 50% not 50.5%).
- The switch in total should be equal to 100%.
- The MPF contributions from your former employment are included in the "Employee's Mandatory Contributions" and "Employee's Voluntary Contributions" (If any).
- Please note that when performing calculations, decimal rounding may occur.

Switch Out Tab (Left):

- As of 16 / 05 / 2024
- Switch Out (Selected) | Switch In
- Employer's Mandatory Contributions | Employer's Voluntary Contributions
- Fund Rebalancing:
- Default Investment Strategy: 0 %
- Fund A: 0 %
- Fund B: 70 %
- Fund C: 0 %
- Next (Highlighted)
- Add New Instruction

Switch In Tab (Right):

- As of 16 / 05 / 2024
- Switch Out | Switch In (Selected)
- Employer's Mandatory Contributions | Employer's Voluntary Contributions
- Reset
- Default Investment Strategy: 0 %
- Fund D: 100 %
- Fund E: 0 %
- Fund F: 0 %
- Total: 100%
- Next (Highlighted)
- Add New Instruction



Tips:

Each investment allocation percentage is specified as an integer (e.g. 50% not 50.5%).

A5

Fund Switching/Fun...

Confirmation

Step 1 - Select Scheme & Account

Account Details

MPF Scheme A
Trustee A
Member Account No. 56454385
Account Type: Regular Employee
Account Balance (HKD) \$ 5,436.70

Employer Name
A Company

Edit

Step 2 - Fund Switching Instruction

Fund Switching Instruction 1

Switch Out

Employer's Mandatory Contributions	
Fund A	50%
Fund B	50%

Switch In

Employer's Mandatory Contributions	
Fund D	50%
Fund E	25%
Fund F	25%

Submit



A5 Review the information and tap **Submit**.

A6

Terms and Conditions

By clicking "Accept" button, you confirm that you have read and agree to be bound by the Terms & Conditions below.

13. Non-implementation of legal requirements

14. Language

Accept

Decline

A7

Fund Switching / Rebalancing Instruction Submitted Successfully

Reference No. SGD1408571000022733
Submission Date & Time: 20/05/2024, 15:29

Go to My Record

Apply the Same Allocation Percentage to the Investment Mandate

A6 Read the Terms & Conditions and tap **Accept**.



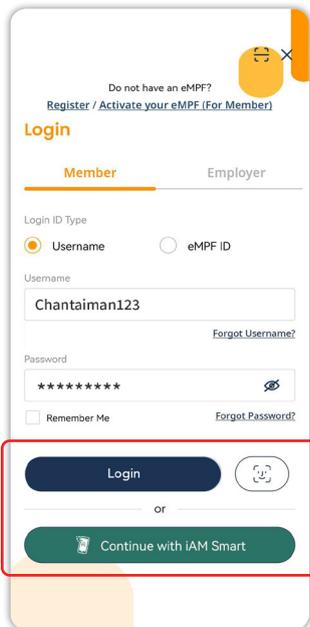
Remarks: If the instruction is received by the **eMPF Platform** after the cut-off time (i.e. at or after 4 pm) on a working day or any time on a non-working day, it will be deemed to have been received on the next working day.

A7 Your instruction has been successfully submitted.

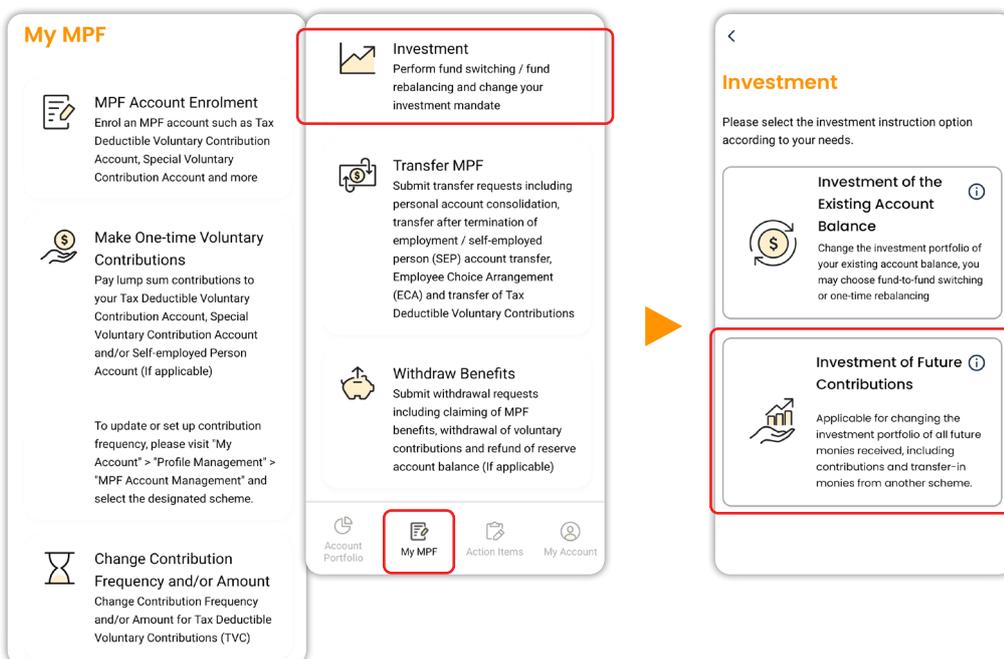
B. Change Future Investment Mandate

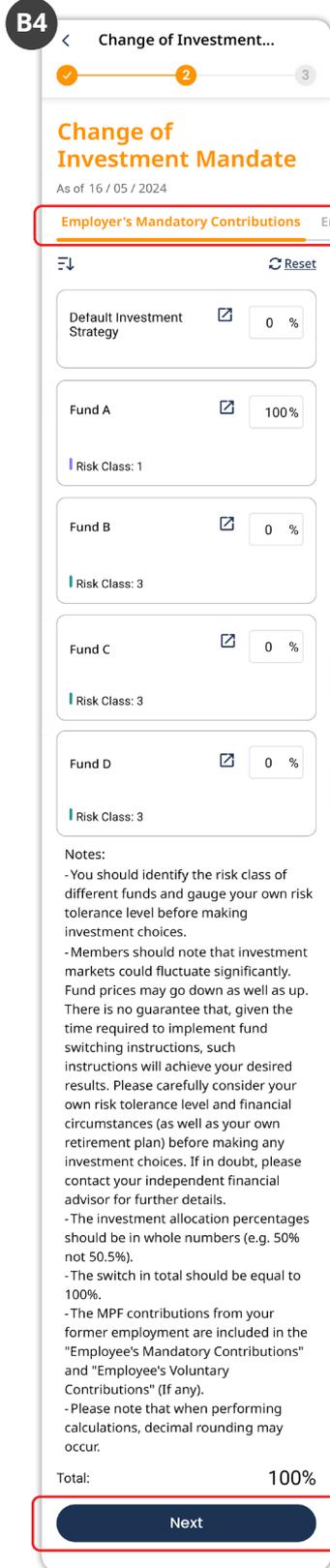
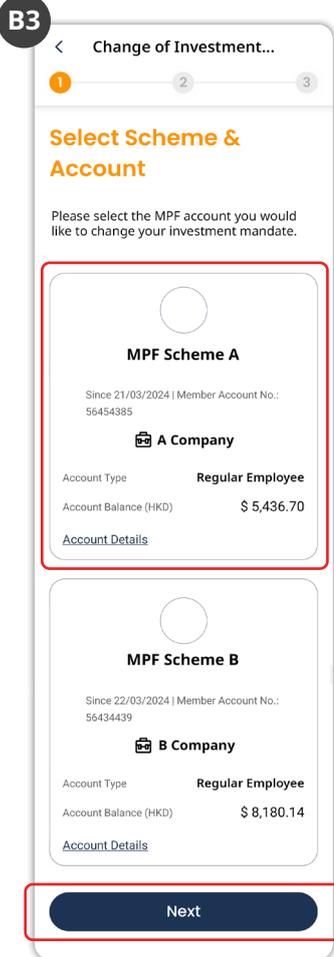
You can change the investment mandate of **all future monies** received, including contributions and transfer-in monies from another scheme. The investment allocation of existing accrued benefits will remain unchanged. Please follow the steps below.

B1 Log in to the eMPF Mobile App.



B2 Tap "My MPF" on the menu bar and select "Investment". Then tap "Investment of Future Contributions".



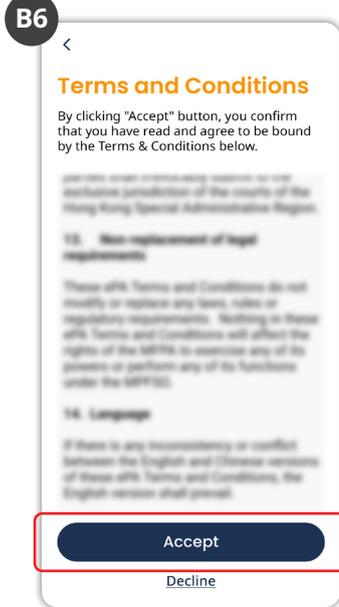
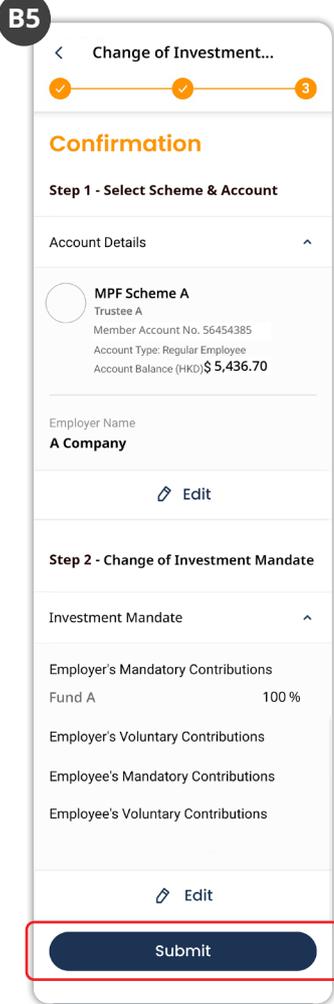


B3 Select a **Scheme** and **Account** and tap **Next**.

B4 Under the applicable contribution type, please choose and enter the investment allocation percentage you wish to assign for future monies. Then, tap **Next** after completion.



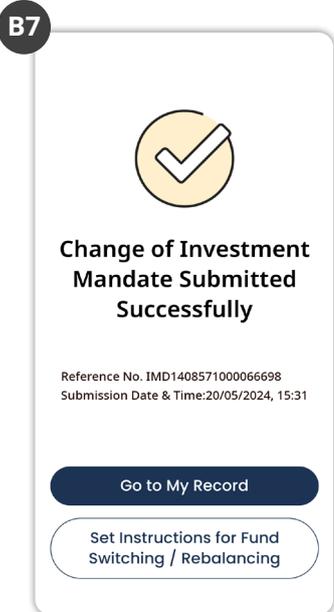
Tips:
Each investment allocation percentage is specified as an integer (e.g. 50% not 50.5%), and all of the investment allocation percentages add up to 100% in total.



B5 Review the information and tap **Submit**.

B6 Read the Terms & Conditions and tap **Accept**.

Remarks: If the instruction is received by the **eMPF Platform** after the cut-off time (i.e. at or after 4pm) on a working day or any time on a non-working day, it will be deemed to have been received on the next working day.



B7 Your instruction has been successfully submitted.

- End -