

# MPF Investment



**Web Portal  
User Guide**



# Preface

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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 Web Portal**. All screenshots are for illustration purposes only. The actual design of the portal interface may be different.

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

<b>eMPF Customer Service Hotline</b>	183 2622
<b>Email</b>	enquiry@support.empf.org.hk
<b>eMPF Service Centre</b>	<b>Hong Kong Island</b> Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong
	<b>Kowloon</b> Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon
	<b>New Territories</b> Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories
	<b>Opening Hours</b> 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

Version: 1.00

Date : 25 Jul, 2025

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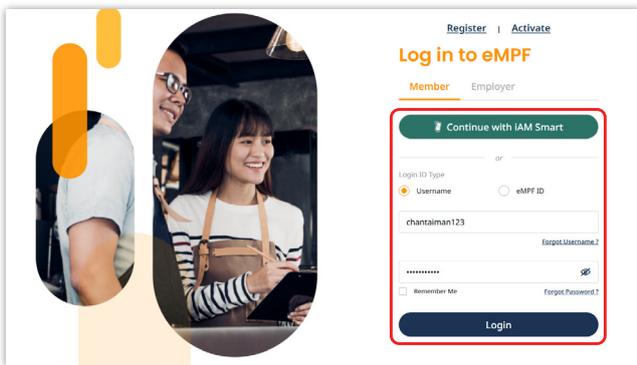
# A. Fund Switching / Fund Rebalancing

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.

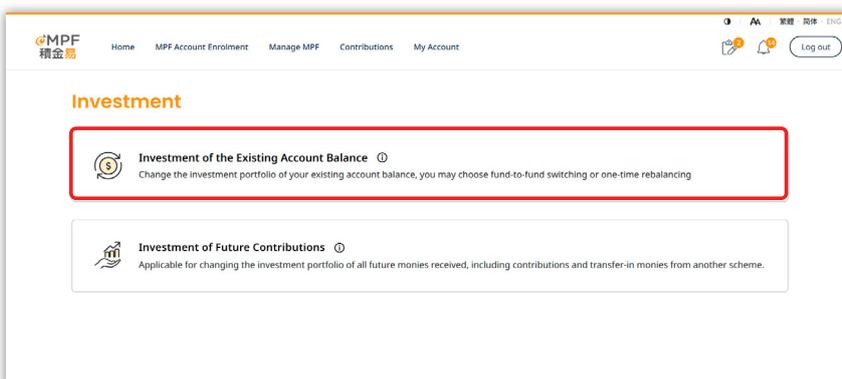
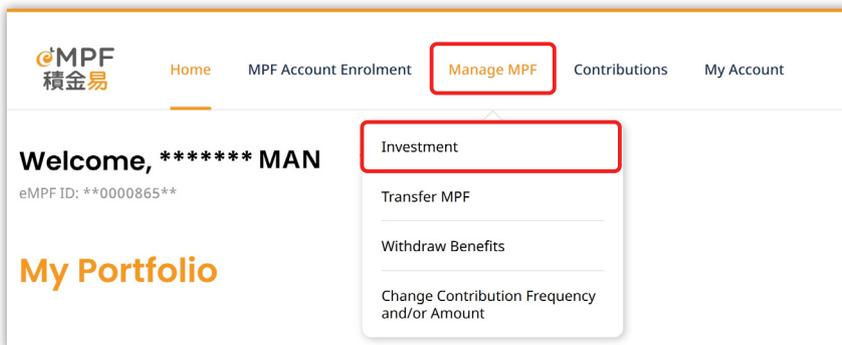


**Remarks:** Please note that performing Fund Switching/Fund Rebalancing alone will **NOT** affect the future investment mandate. To change the future investment mandate, please follow the steps in **Part B**.

## A1 Log in to the eMPF Web Portal.



## A2 Select "Investment" under "Manage MPF" on the menu bar. Then select "Investment of the Existing Account Balance".



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

1 Select Scheme & Account      2 Fund Switching Instruction      3 Confirmation

You are applying Fund Switching / Fund Rebalancing

## Select Scheme & Account

Please select the MPF account you would like to perform fund switching/rebalancing. Please note that MPF is a long-term investment and you should not switch funds simply because of short-term price fluctuations.

**MPF Scheme A**  
Since 21/03/2024 | Member Account No.: 56454385

Account Type  
Regular Employee

Employer Name  
ABC Company

Account Balance (HKD)  
\$ 5,436.72

[Account Details](#)

**MPF Scheme B**  
Since 22/03/2024 | Member Account No.: 56434439

Account Type  
Regular Employee

Employer Name  
CBA Company

Account Balance (HKD)  
\$ 8,180.12

[Account Details](#)

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## Rebalancing

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

In **Switch Out Existing Funds** section, please switch on the **“Fund Rebalancing”** toggle. Then scroll down to **Switch In Funds** section to enter the new investment allocation percentage under the applicable contribution type. Then, click **Next** after completion.

1 Select Scheme & Account
2 Fund Switching Instruction
3 Confirmation

You are applying investment of the Existing Account Balance

### Fund Switching Instruction

As of 10/07/2025

**MPF Scheme A**  
Trustee: Trustee A  
Member Account No.: 54654385

[View My Account Portfolio](#)

Account Balance (HKD)  
**\$ 5,436.72**

#### Fund Switching Instruction 1

##### Switch Out Existing Funds

Please choose the fund(s) you would like to switch out, and enter the switch out percentage under

**Fund Rebalancing**

Fund Code	Fund Name	Total Fund Balance (HKD)	Fund Balance (HKD)			
			Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
A	Fund A	\$2,541.84	\$635.46 100 %	\$635.46 100 %	\$635.46 100 %	\$635.46 100 %
B	Fund B	\$1,763.48	\$440.87 100 %	\$440.87 100 %	\$440.87 100 %	\$440.87 100 %
C	Fund C	\$1,131.40	\$282.85 100 %	\$282.85 100 %	\$282.85 100 %	\$282.85 100 %

##### Switch In Funds

Please enter the percentage for the fund(s) you would like to switch in. The total allocation should be equal to 100%. [Reset Allocation](#)

Fund Code	Fund Name	Risk Class	Fund Type	Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
DIS	Default Investment Strategy		Mixed Assets Fund	0 %	0 %	0 %	0 %
D	Fund D	Risk Class 1	Mixed Assets Fund	50 %	50 %	50 %	50 %
E	Fund E	Risk Class 1	Mixed Assets Fund	25 %	25 %	25 %	25 %
F	Fund F	Risk Class 3	Mixed Assets Fund	25 %	25 %	25 %	25 %

Show Less Funds ^

Total 16 Records	Total:	100%	100%	100%	100%
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[Add New Instruction](#)

**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.

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### 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 Funds** section 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 Funds** section for each contribution type.

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

1 Select Scheme & Account
2 Fund Switching Instruction
3 Confirmation

You are applying investment of the Existing Account Balance

### Fund Switching Instruction

As of 10/07/2025

**MPF Scheme A**  
Trustee: Trustee A  
Member Account No.: S4654385

[View My Account Portfolio](#)

Account Balance (HKD)  
**\$ 5,436.72**

#### Fund Switching Instruction 1

##### Switch Out Existing Funds

Please choose the fund(s) you would like to switch out, and enter the switch out percentage under the applicable contribution types accordingly.

Fund Rebalancing

Fund Code	Fund Name	Total Fund Balance (HKD)	Fund Balance (HKD)			
			Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
A	Fund A	\$2,541.84	\$635.46 50 %	\$635.46 0 %	\$635.46 50 %	\$635.46 0 %
B	Fund B	\$1,763.48	\$440.87 50 %	\$440.87 0 %	\$440.87 50 %	\$440.87 0 %
C	Fund C	\$1,131.40	\$282.85 0 %	\$282.85 0 %	\$282.85 0 %	\$282.85 0 %

##### Switch In Funds

Please enter the percentage for the fund(s) you would like to switch in. The total allocation should be equal to 100%.

[Reset Allocation](#)

Fund Code	Fund Name	Risk Class	Fund Type	Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
DIS	Default Investment Strategy	ⓘ	Mixed Assets Fund	0 %	0 %	0 %	0 %
D	Fund D	Risk Class 1	Mixed Assets Fund	50 %	0 %	50 %	0 %
E	Fund E	Risk Class 1	Mixed Assets Fund	25 %	0 %	25 %	0 %
F	Fund F	Risk Class 3	Mixed Assets Fund	25 %	0 %	25 %	0 %

[Show Less Funds](#) ^

Total 16 Records

	Total:	100%	0%	100%	0%
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[Add New Instruction](#)

**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.

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### 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 Funds** section 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 the **Switch Out Existing Funds** section, please enter the investment allocation percentage of the specific switch-out fund under applicable contribution type. In **Switch In Funds** section, enter 100% in the selected switch-in fund under applicable contribution type. Then, click **Next** after completion.

1 Select Scheme & Account
2 Fund Switching Instruction
3 Confirmation

You are applying Investment of the Existing Account Balance

### Fund Switching Instruction

As of 10/07/2025

**MPF Scheme A**

Trustee: Trustee A  
Member Account No.: 54654385

Account Balance (HKD)  
**\$ 5,436.72**

[View My Account Portfolio](#)

#### Fund Switching Instruction 1

##### Switch Out Existing Funds

Please choose the fund(s) you would like to switch out, and enter the switch out percentage under the applicable contribution types accordingly.

Fund Rebalancing

Fund Code	Fund Name	Total Fund Balance (HKD)	Fund Balance (HKD)			
			Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
A	Fund A	\$2,541.84	\$635.46 0 %	\$635.46 0 %	\$635.46 0 %	\$635.46 0 %
B	Fund B	\$1,763.48	\$440.87 70 %	\$440.87 70 %	\$440.87 70 %	\$440.87 70 %
C	Fund C	\$1,131.40	\$282.85 0 %	\$282.85 0 %	\$282.85 0 %	\$282.85 0 %

##### Switch In Funds

Please enter the percentage for the fund(s) you would like to switch in. The total allocation should be equal to 100%.

[Reset Allocation](#)

Fund Code	Fund Name	Risk Class	Fund Type	Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
DIS	Default Investment Strategy	ⓘ	Mixed Assets Fund	0 %	0 %	0 %	0 %
D	Fund D	Class 1	Mixed Assets Fund	100 %	100 %	100 %	100 %
E	Fund E	Class 1	Mixed Assets Fund	0 %	0 %	0 %	0 %
F	Fund F	Class 3	Mixed Assets Fund	0 %	0 %	0 %	0 %
Total 16 Records				<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

[Add New Instruction](#)

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.

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### Tips:

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

## A5 Review the information and click **Submit** .

✓ Select Scheme & Account
✓ Fund Switching Instruction
3 Confirmation

You are applying **Fund Switching / Fund Rebalancing**

### Confirmation

**Step 1 - Select Scheme & Account**

✓ Account Details ^



**MPF Scheme A**  
Trustee: Trustee A

Account Type: Regular Employee | Member Account No.: 56454385

Account Balance (HKD)  
**\$ 5,436.72**

✎ Edit

**Step 2 - Fund Switching Instruction**

✓ Fund Switching Instruction 1 ^

Please review and confirm the fund switching instructions below.

**Switch Out Existing Funds**

Fund Code	Fund Name	Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
A	Fund A	50%	0%	50%	0%
B	Fund B	50%	0%	50%	0%

**Switch In Funds**

Fund Code	Fund Name	Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
D	Fund D	50%	0%	50%	0%
E	Fund E	25%	0%	25%	0%
F	Fund F	25%	0%	25%	0%

✎ Edit

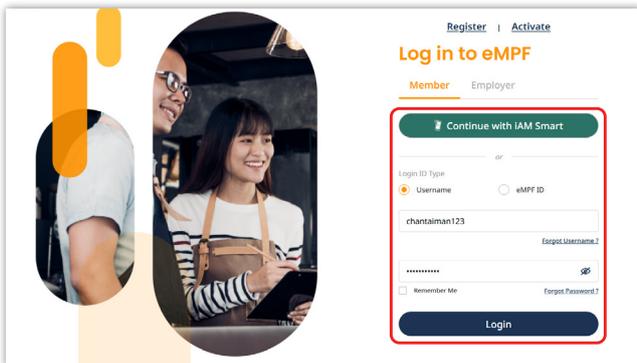
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Submit



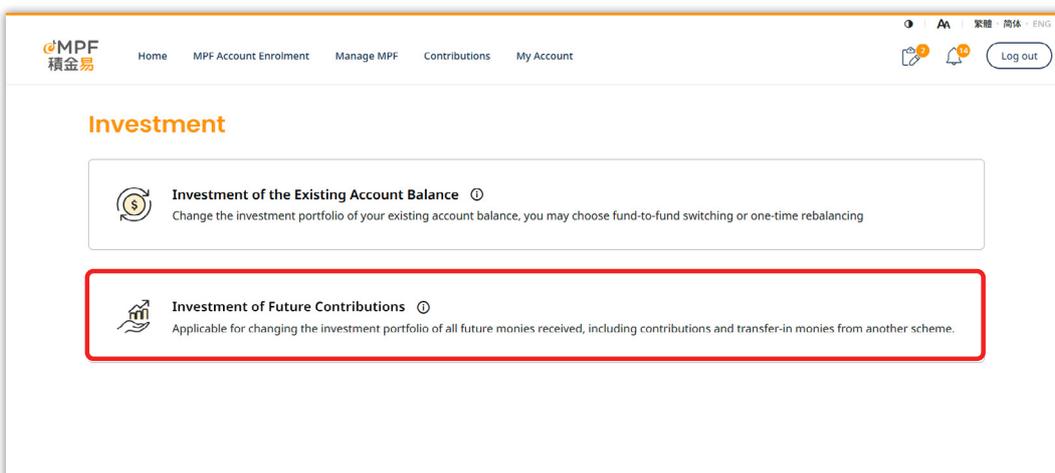
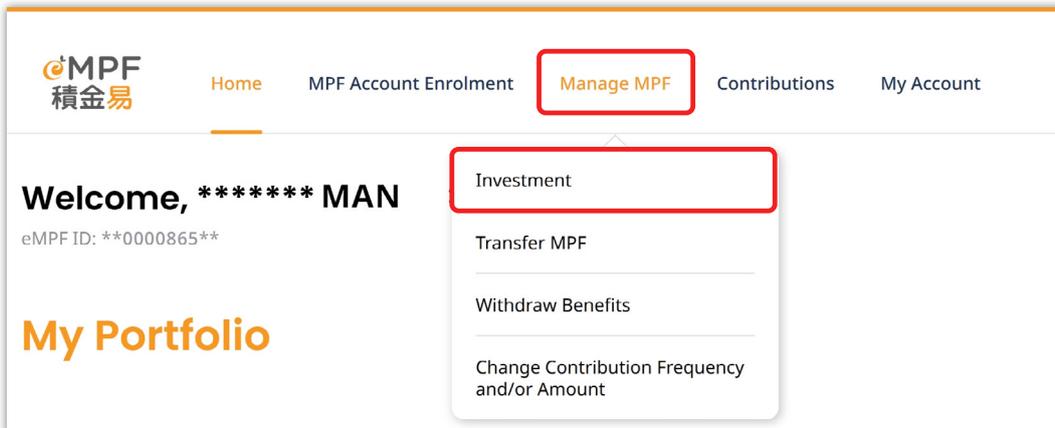
## B. Change Future Investment Mandate

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 Web Portal.



### B2 Select "Investment" under "Manage MPF" on the menu bar. Then select "Investment of Future Contributions".



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

1 Select Scheme & Account      2 Change of Investment Mandate      3 Confirmation

You are applying **Change of Investment Mandate**

## Select Scheme & Account

Please select the MPF account from the options below you would like to change of investment mandate.

**MPF Scheme A**  
Since 21/03/2024 | Member Account No.: 56454385

Account Type  
Regular Employee

Employer Name  
ABC Company

Account Balance (HKD)  
\$ 5,436.72

[Account Details](#)

**MPF Scheme B**  
Since 22/03/2024 | Member Account No.: 56434439

Account Type  
Regular Employee

Employer Name  
CBA Company

Account Balance (HKD)  
\$ 8,180.12

[Account Details](#)

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

1 ✓ Select Scheme & Account
2 Change of Investment Mandate
3 Confirmation

You are applying **Change of Investment Mandate**

## Change of Investment Mandate

### Current Investment Summary As of 10/07/2025

**MPF Scheme A**  
Trustee: Trustee A  
Member Account No.: 54654385

[View My Account Portfolio](#)

Account Type: Regular Employee | Total Balance (HKD): **\$ 5,436.72** ^

Fund Code	Fund Name	Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
B	Fund B	100%	100%	100%	100%

### Future Investment Mandate

Please enter the percentage for the fund(s) you would like to assign for your future investments. The total allocation should be equal to 100%. ↻ Reset Allocation

Fund Code	Fund Name	Risk Class ⓘ	Fund Type	Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
DIS	Default Investment Strategy ⓘ		Mixed Assets Fund	<input type="text" value="0"/> %			
A	Fund A	Risk Class 1	Mixed Assets Fund	<input type="text" value="100"/> %	<input type="text" value="0"/> %	<input type="text" value="0"/> %	<input type="text" value="0"/> %
B	Fund B	Risk Class 1	Mixed Assets Fund	<input type="text" value="0"/> %			
C	Fund C	Risk Class 3	Mixed Assets Fund	<input type="text" value="0"/> %			

[Show Less Funds](#) ^

Total 22 Records Total: **100%**   **0%**   **0%**   **0%**

**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.

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### 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 click **Submit** .

1 Select Scheme & Account

2 Change of Investment Mandate

3 Confirmation

You are applying Change of Investment Mandate

## Confirmation

**Step 1 - Select Scheme & Account**

✓ Account Details

**MPF Scheme A**  
Trustee: Trustee A

Account Type: Regular Employee | Member Account No.: 56454385

Total Balance (HKD): **\$ 5,436.72**

Edit

**Step 2 - Change of Investment Mandate**

✓ Future Investment Mandate

Fund Code	Fund Name	Employer's Mandatory Contributions	Employer's Voluntary Contributions	Employee's Mandatory Contributions	Employee's Voluntary Contributions
A	Fund A	100%	0%	0%	0%

Edit

Back **Submit**

**B6** Read the Terms and Conditions and click **Accept** .

### Terms and Conditions

By clicking the "Accept" button below, you confirm that: 1/ the information given in this application is correct and complete; 2/ you understood once your application is submitted, it could not be withdrawn; and 3/ you have read and agree to be bound by the Terms & Conditions below.

**General Terms and Conditions**

1. The Member is to read and understand the contents of this application, the eMPF Platform and the eMPF Plan before clicking the "Accept" button below. The Member shall be deemed to have read and understood the contents of this application and the eMPF Platform and the eMPF Plan before clicking the "Accept" button below.
2. The eMPF Platform will process the application upon receipt of this completed application and all relevant supporting documents (if any). It shall not be responsible for any delay in processing the application.
3. The Member understands and agrees that once the application is submitted, it cannot be withdrawn. The Member shall be deemed to have read and understood the contents of this application and the eMPF Platform and the eMPF Plan before clicking the "Accept" button below.
4. The Member understands and agrees that once the application is submitted, it cannot be withdrawn. The Member shall be deemed to have read and understood the contents of this application and the eMPF Platform and the eMPF Plan before clicking the "Accept" button below.
5. The Member understands and agrees that once the application is submitted, it cannot be withdrawn. The Member shall be deemed to have read and understood the contents of this application and the eMPF Platform and the eMPF Plan before clicking the "Accept" button below.

**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.

**B7** Your instruction has been successfully submitted.



### Change of Investment Mandate Submitted Successfully

Reference No.: IMD180862000094513 | Submission Date & Time: 14/07/2025, 15:30

[Go to My Record](#) [Set Instructions for Fund Switching / Rebalancing](#)

**- End -**