



Set the investment objectives, make your own choice Video Transcript

Duration: 2'07"

| Scene | Audio | Visual |
|-------|------------------------------------|--------------------------------|
| 1 | Hang Seng MPF: | |
| | Set the investment objectives, | |
| | make your own choice | |
| 2 | Just like doing different types of | |
| | sports can help us achieve | |
| | different fitness goals, | |
| 3 | we should consider the risk level | |
| | along with our family | |
| 4 | and financial situation | |
| 5 | when we go about setting our | Risk level |
| | investment goals and building | Family condition |
| | our MPF investment portfolio. | Financial condition |
| | | Goal |
| | | MPF |
| 6 | A better understanding in the | Investment objectives |
| | Constituent Funds' investment | Matching your investment |
| | objectives is helpful when | intentions |
| | assessing whether the funds | Screen to show: |
| | match your investment intentions | Capital reservation |
| | or not, | Capital growth |
| | so you can choose Constituent | Fixed income |
| | Funds that are more suitable for | |
| | you. | |
| 7 | In order to help you understand | Portfolio allocation |
| | more about potential returns and | Understanding the regions, |
| | risks, | sectors and assets that a fund |

| | the section named 'Portfolio Allocation' offers information on each Constituent Fund such as which region, industry or assets a particular fund actually invests in, as well as the allocation ratio of that fund itself. | invests in |
|----|--|--|
| 8 | You can also check the section named 'Top 10 Portfolio Holdings' to see at a glance the top 10 securities and holdings that take up the largest percentage of net asset value in a particular Constituent Fund. Armed with this information, you can easily and effectively choose the Constituent Funds most suitable for you! | Top 10 portfolio holdings Top 10 securities and holdings within a Constituent Fund's net asset value |
| 9 | Since the market is ever changing, fund managers are here to share their views with you every quarter on fund performances as well as their review and outlook of the market, | |
| 10 | so you can keep track of market condition and development then decide on suitable adjustments to your portfolio. | Commentary Understanding more about market review and development |
| 11 | Remember, MPF is a long-term investment, so don't respond hastily to short-term market fluctuations by making drastic changes in your investment strategy, and it is not necessary to switch funds frequently in order to ride with | |

| | short-term market trends. | |
|---------------------------------|--|--|
| 12 | Once your investment portfolio is built, remember to manage and monitor your MPF account on a regular basis. | |
| 13 | With good investment attitude and proper management habits of your MPF account, | |
| 14 | you can look forward to enjoying a worry-free retirement | |
| 15 | So have a good think, set clear targets, and aim towards your investment goals | |
| Risk disclosure and disclaimers | | This video is intended for general reference only and does not constitute a recommendation or advice to any prospective customers. Readers should not act on any information in the video without seeking specific professional advice. All intellectual property rights in and to this video clip are owned and reserved by Hang Seng Bank Limited (the 'Bank'). No person may copy, distribute, modify, broadcast, hyperlink or transmit in any way or any part of this video clip for purpose whatsoever |
| | | without the Bank's prior written consent. Investment involves risk, value of |

| | Ţ |
|-------------|-------------------------------------|
| | investment may move up or down, |
| | and may become valueless. The |
| | opinions expressed above may |
| | vary due to market factors and |
| | conditions without further notice. |
| | Past performance figures shown |
| | are not indicative of future |
| | performance. The information |
| | contained in this video has not |
| | been reviewed in the light of your |
| | personal financial circumstances. |
| | Reliance upon the information is at |
| | your sole discretion. You should |
| | carefully consider whether any |
| | investment products are |
| | appropriate in view of your |
| | investment experience, objectives, |
| | financial resources and relevant |
| | circumstances. The relevant |
| | product offering documents should |
| | be read for further details. |
| | |
| | March 2021 |
| Contact | Hang Seng MPF Employer Direct: |
| information | 2288 6822 |
| | Hang Seng MPF Service Hotline: |
| | 2213 2213 |
| | Hang Seng MPF website: |
| | hangseng.com/empf |