Three steps to consolidate personal accounts

1. Select trustees and schemes
   - Select MPF trustees and schemes of your own choice to open a personal account and select an investment portfolio (i.e. a personal account under another trustee and scheme available in the market). Compare fees and charges, as well as the performances of all MPF funds available. You can obtain information such as the offering documents and fund fact sheets from the trustees. To find out more about MPF investment, you may refer to: www.mpfauthority.hk. For example, personal investment objectives; retirement; risk tolerance level and other factors to consider when selecting trustees and schemes. Here are some common examples:

   - Enquiring with your trustee.
   - Checking your benefit statement; or
   - Checking your contribution account of your current employment.

How to fill in the "Scheme Member's Request for Account Consolidation Form" (Form MPF(S)-P(C))

1. Fill out the "Account and Trustee Information" section of this leaflet, which may be helpful to you.
2. Under "Details of your personal accounts that you have elected in the Appendix", fill in your personal details.
3. Under "Details of your personal accounts that will be consolidated", fill in the account details of the personal accounts that you have elected in the Appendix. If you have any question, you may refer to: www.mpfauthority.hk. You may leave the scheme member account number blank if you have just completed the enrolment in your current employment.

Submit the "Transfer Confirmation" to your current employer; or

Submit the "Transfer Confirmation" to the selected trustee.

Be aware of risks before making decision

You should take note of the following risks before making any investment decision:

- Volatility in the market; and
- Fluctuations, and there is a chance of a "sell low, buy high" scenario occurring.

If you plan to invest in guaranteed funds, you should also be aware of the following:

- If you violate any of the guarantee conditions, such as the minimum investment period, thus disqualifying you from entitlement to the guaranteed funds. You should check whether the transfer of MPF benefits will violate any of the guarantee conditions, such as the minimum investment period, thus disqualifying you from entitlement to the guaranteed funds, there is generally a time-lag of about 1 to 2 weeks, you should check whether the transfer of MPF benefits will violate any of the guarantee conditions, such as the minimum investment period, thus disqualifying you from entitlement to the guaranteed funds.

To which trustee and scheme does my most recently opened personal account belong?

If you have a personal account opened under another trustee and scheme available in the market (i.e. a personal account opened under another trustee and scheme available in the market), you should check whether the trustee and scheme of your most recently opened personal account belong to the selected trustee.

Which trustee is the one that holds most of your personal account?

If you have several personal accounts opened under different trustees and schemes, are listed in the Appendix, you should check whether the trustee and scheme of your most recently opened personal account belongs to the selected trustee.

In which trustee and scheme do most of my MPF benefits come from?

If you have several personal accounts opened under different trustees and schemes, are listed in the Appendix, you should check whether the trustee and scheme of your most recently opened personal account belongs to the selected trustee.

Why do you have personal account? The reasons are:

- A new personal account opened under another trustee and scheme available in the market (i.e. an account opened under another trustee and scheme available in the market);
- A new personal account opened under another trustee and scheme available in the market (i.e. a personal account opened under another trustee and scheme available in the market).

Learn more

To find out more about MPF investment, you may refer to: www.mpfauthority.hk. For example, personal investment objectives; retirement; risk tolerance level and other considerations when choosing a trustee and scheme. You may refer to: www.mpfauthority.hk. For example, personal investment objectives; retirement; risk tolerance level and other considerations when choosing a trustee and scheme.