



**ILLUSTRATIVE EXAMPLE FOR  
ING MPF BASIC SCHEME MPF CONSERVATIVE PORTFOLIO OF  
ING MPF MASTER TRUST BASIC SCHEME (the “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 the Scheme with those under other registered schemes.

**THIS EXAMPLE ASSUMES THAT :**

***Your MPF Account Activities***

- (a) your monthly relevant income is HK\$8,000
- (b) you have put all your accrued benefits into the MPF Conservative Portfolio; 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 the Scheme during the financial period

***Your Company Profile***

- (d) 5 employees (including yourself) of your employer participate in the Scheme
- (e) the monthly relevant income of each employee is HK\$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 the Scheme (including those payable to the underlying approved pooled investment fund) in one financial period would be: HK\$58.

**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.

**ING Pension Trust Limited**