

	2172 0909 if you have any doubts or questions on how your MPF investments or accrued benefits are being affected.”
Page 36	<p>The first paragraph under section 3.3.4 entitled “Information on Performance of DIS Funds” shall be deleted and replaced with the following:</p> <p>“The fund performance of the CAF and A65F will be published in the fund factsheet. One of the fund factsheets will be attached to annual benefit statement and regular marketing materials. Members can visit www.orientiertgroup.com or call the AMTD MPF Hotline at 2172 0909 for information. Members may also obtain the fund performance information at the website of the Authority (www.mpfa.org.hk).”</p>
Page 47	<p>The paragraph under section 4.3 entitled “RISK CLASS” shall be deleted and replaced with the following:</p> <p>“Information about the latest risk class of each constituent fund under the Plan is available in the latest fund fact sheet of each constituent fund under the Plan and the following website www.orientiertgroup.com”</p>
Page 59	<p>The first and second paragraphs under section 5.2 entitled “SIGNPOSTING OF ON-GOING COST ILLUSTRATIONS AND THE ILLUSTRATIVE EXAMPLE FOR THE AMTD INVESCO MPF CONSERVATIVE FUND” shall be deleted and replaced with the following:</p> <p>“A document that illustrates the on-going costs on contributions to constituent funds in the Plan is expected to be available after completion of the first financial audit of the Plan in 2010. When the document becomes available, it will be distributed together with this Brochure and it will be obtainable from the Trustee or the Sponsor and by calling AMTD MPF Hotline 2172 0909.</p> <p>The illustrative example for the AMTD Invesco MPF Conservative Fund will be distributed together with this Brochure and the latest version is available from the Trustee or the Sponsor and by calling AMTD MPF Hotline 2172 0909”</p>
Page 63	<p>The first paragraph under section 6.1.4.1 entitled “Tax Concession Arrangement in TVC” shall be deleted and replaced with the following:</p> <p>“The maximum tax deductible limit per year of assessment for TVC is set out in the Inland Revenue Ordinance, and in the year of assessment 2019/2020, is \$60,000. It should be noted that such maximum tax deductible limit is an aggregate limit for TVC and any premiums for qualifying deferred annuity policy (“qualifying annuity premiums”) paid in a year of assessment, rather than for TVC only; and any claim for tax deductions will be applied to TVC before qualifying annuity premiums. Information on the aggregate maximum tax deductible limit for future years of assessment is available on www.orientiertgroup.com”</p>
Page 70	<p>The fourth paragraph under section 6.1.10 entitled “Payment of Accrued Benefits” shall be deleted and replaced with the following:</p> <p>“If an Eligible Member elects to have his Eligible Benefits paid by instalments, for each instalment, he is required to give instructions to the Trustee by submitting a separate claim form (available at the Sponsor’s website at www.orientiertgroup.com and AMTD MPF Hotline at 2172 0909) specifying the amount of withdrawal. Please note that bank charges may apply if Members choose to be paid the withdrawal amount directly to their bank account.”</p>
Page 76	<p>The first paragraph under section 6.3.2 entitled “Fund Switching” shall be deleted and replaced with the following:</p> <p>“Subject to any restrictions which may be imposed by the Trustee and the Sponsor and as disclosed in the switching instruction form, a Member may also submit a prescribed switching instruction form from time to time, to the Trustee to redeem, any units in a constituent fund and such redemption proceeds shall then be applied to subscribe for units in other constituent</p>

	<p>funds in accordance with the switching instruction. The redemption of units in the original constituent fund and subscription for units in the new constituent fund shall be processed as soon as reasonably practicable. Generally, if a valid switching instruction form, which may be sent by mail, facsimile, via the Sponsor’s website at www.orientiertgroup.com or other permissible means as specified by the Trustee from time to time, is received by the Trustee before the dealing cut-off time at 4 p.m. on a dealing day, the redemption of units in the original constituent fund and subscription for units in the new constituent fund will be processed using the fund prices on the next dealing day. If a valid switching instruction form is received by the Trustee at or after the dealing cut-off time at 4 p.m. on a dealing day, the redemption of units and subscription for units will generally be processed using the fund prices on the dealing day after the next dealing day. The maximum period between the receipt of properly documented switching instructions and the implementation of the switch will be 30 days.”</p>
Page 77	<p>The first paragraph under section 7.1.1 entitled “Sponsor” shall be deleted and replaced with the following:</p> <p>“The sponsor of the Plan, orientiert XYZ Securities Limited (formerly known as AMTD Global Markets Limited) is incorporated in Hong Kong in early 2003. It is a regulated entity in Hong Kong with the following licenses and memberships:</p> <ul style="list-style-type: none"> (a) Principal Intermediary registered with the Authority; (b) Licensed by the SFC to conduct Type 1 (Dealing in Securities), Type 2 (Dealing in Futures Contracts), Type 4 (Advising on Securities), Type 6 (Advising on Corporate Finance) and Type 9 (Asset Management) regulated activities; and (c) Member of the Hong Kong Confederation of Insurance Brokers to carry out long-term (including investment-linked) insurance and general insurance brokerage businesses.”
Page 86	<p>The definition of “Sponsor” under section 8 entitled “GLOSSARY” shall be deleted and replaced with the following:</p> <p>“"Sponsor" orientiert XYZ Securities Limited (formerly known as AMTD Global Markets Limited)”</p>

Date: 30 November 2023