



ING Financial Planning Private Portfolio Service
ING Financial Planning 個人資產組合服務
Information for Clients 客戶須知

About iFAST

iFAST Platform Services (HK) Limited (“IPS”), a wholly-owned subsidiary of iFAST Corporation Private Limited (“iFAST Corp”), is the service provider of Private Portfolio Service (“PPS”) in Hong Kong. Private Portfolio Service provides transaction recording, portfolio valuation and reporting service for financial advisors and their clients.

iFAST Group was established in January 2000 and is the holding company for its subsidiaries in Asia, including iFAST Financial Pte Ltd – Singapore’s leading provider of investment administration platforms for independent financial advisors and the largest online unit trust distributor. iFAST launched its Hong Kong B2C and B2B businesses in July 2007 and July 2008 respectively through iFAST Financial (HK) Limited. iFAST Corp is also present in Malaysia, with the launch of the two platforms in 2008. In April 2009, iFAST Corp expanded its business to India.

PPS - IMPORTANT NOTICE

This brochure does not constitute financial advice or an invitation or an offer to buy or sell investment products. The information we have included is of a general nature and does not take into account your personal investment objectives, financial situation and particular needs. Before making any investment decision you should consult your financial advisor.

All information and opinions contained in this brochure are for your reference only. The terms and conditions of the relevant agreements governing PPS and the related services shall prevail and be binding.

This brochure should be read in conjunction with the following documents :

- ING Financial Planning Private Portfolio Service — Dealing and Reporting Services Application Form, which includes:
 - Terms and Conditions
 - Fee Schedule
- Product prospectuses for the specific investments you have chosen and your Nominated Money Market Fund.

If you have any question regarding the contents of any of the documents mentioned above, please contact your advisor.

If there is any conflict between the English version and the Chinese version, the English version shall prevail.

公司簡介

奕豐投資平台服務(香港)有限公司(IPS)是奕豐集團私人有限公司的全資附屬公司，是個人資產組合服務(「PPS」)在本港的服務供應商。個人資產組合服務是一項為理財顧問及其客戶而設的交易記錄、投資組合估值及報告服務。

奕豐集團於2000年1月成立，及後重組為亞洲區內附屬之控股公司，子公司包括iFAST Financial Pte Ltd(新加坡最大的理財顧問投資行政平台及網上基金交易平台)等。集團透過奕豐金融(香港)有限公司，分別在2007年7月及2008年7月於本港開展其商業對消費者業務及商業對商業業務。在2008年，奕豐集團亦於馬來西亞成立上述兩項平台業務。在2009年4月，奕豐集團進一步將業務擴展至印度。

PPS — 重要通知

本小冊子並不構成財務意見或買賣投資產品的邀請或要約。我們在此列載的資料屬一般性質，並未考慮您的個人投資目標、財政狀況及特別需要。在作出任何投資決定前，務請諮詢您的理財顧問。

本小冊子所列載的所有資料及意見僅供參考。規管PPS及相關服務的有關協議的條款及條件適用及具約束力。

本小冊子應與以下文件一併閱讀：

- ING Financial Planning個人資產組合服務 — 交易及報告服務申請表格，包括：
 - 條款及條件
 - 收費附表
- 您揀選的特定投資及指定貨幣市場基金的產品章程。

如就以上提及文件之內容有任何疑問，請聯絡你的理財顧問。

倘若本小冊子的中英文版本出現任何歧異，概以英文版為準。

Your PPS account

您的 PPS 戶口

PPS is designed to support you and your financial advisor in managing your wealth:

PPS旨在為您和您的理財顧問提供理財支援服務：

- ▶ PPS is an integrated transaction recording, account keeping and valuation reporting service that consolidates your investments in a nominee account.
 - ▶ Your financial advisor can give you access to a broad range of Funds¹ from a large number of brand-name fund managers².
 - ▶ You can make lump sum or regular investments.
 - ▶ You can also transfer your existing Fund holdings into the service to give you a more complete picture of your investments.
 - ▶ Online Client Access gives you the ability to monitor your portfolio via secure internet, from anywhere in the world, at any time.
- ▶ PPS是一項綜合了交易紀錄、帳戶保管及估值報告的服務，讓您將所有投資綜合存放在一個代名人戶口內。
 - ▶ 您可透過理財顧問的協助，從一系列由多家知名基金公司所管理的基金¹中挑選合適的投資²。
 - ▶ 您可選擇作一筆過或定期的投資。
 - ▶ 您亦可將已持有的基金轉至服務中，投資狀況便能一目瞭然。
 - ▶ 網上客戶服務令您可隨時隨地透過安全的互聯網連接監察您的投資組合。

¹ Investment products offered by PPS include mutual funds and unit trusts, which are collectively referred to as "Funds" in this brochure. PPS所提供的投資產品(包括互惠基金及單位信託基金)在本文件內被統稱為「基金」。

² Fund managers may be referred to as "product providers" in other PPS material. Investment involves risk including a possible loss to the principal amount invested. You should refer to the relevant prospectuses of the investment products for complete details. 於其他PPS推廣資訊內的「產品供應商」亦指基金公司。投資涉及風險，包括投資本金虧損的可能性。有關詳情請參閱投資產品的相關認購章程。

PPS is the next generation of portfolio service

PPS是下一代的資產組合服務

When you compare PPS with your current method of managing your investment portfolio, you will find it to be **significantly more convenient** and **tailored to your needs** as an investor.

當您比較PPS與您目前的投資組合管理方法時，將會發現PPS **更為方便**，且能**切身符合**您身為投資者的需要。

Features of PPS

PPS的特點

Comprehensive reporting 全面化報告

Consolidated 綜合報告

Consolidate all your Fund holdings in one place. Receive easy-to-review statements, delivered monthly via email, allowing you to monitor the performance of all of your investment holdings³.

讓您把持有的所有基金綜合在一個戶口，並每月透過電郵收取簡單易明的資產組合月結單，助您監察所有投資的表現³。

Multi-currency 以多種貨幣列值

Select the currency of your report. Most portfolio services only offer you reporting in US Dollars. PPS will report your investments in their base currency together with the reporting currency of your choice.

自選您的預設報告貨幣。大部份投資組合服務只會以美元列值。PPS將以有關投資的原值貨幣及您所指定的預設報告貨幣列值。

Multi-lingual 以多種語言列報

Receive your reports in English, Traditional Chinese or Simplified Chinese.

您可選擇收取以英文、繁體中文或簡體中文編寫的報告。

Online access 網上服務

Accessible 24x7 隨時上網查閱資料

Securely log on to the PPS internet site anywhere, at any time, to view your portfolio, and use the retirement and education calculators.

您可隨時隨地安全地登入 PPS 的互聯網網址，以查閱投資組合詳情及使用退休和教育計算機。

Daily valuation 每日更新組合價值

View daily valuation updates of your portfolio and track your investment transactions⁴.

您可查閱投資組合的每日最新價值及追蹤您的投資交易⁴。

Performance tracking 監察投資表現

Monitor the actual performance of your investments.

監察您的投資的實際表現。

³ To take advantage of the speed and efficiency of today's technology, documents will, where possible, be delivered to you via e-mail. If you wish to receive documents by post, please indicate on your application form.

藉着當今科技快捷高效，在可能的情況下，本公司將透過電郵寄發文件。如欲獲取郵遞文件，請在申請表格上註明。

⁴ Unit prices are updated on PPS daily. For daily dealing Funds, unit prices will be two days in arrears. For Funds that are priced less frequently, the latest unit prices will be provided.

PPS將每天更新單位價格。每日可供買賣的基金單位價格將遞延兩天公佈。若基金不是每天進行交易，則會以最新單位價格列示。

Cost effectiveness
成本效益

Low switching cost
轉換費用相宜

Pay lower switch fees when you make switches between fund managers⁵. If you were investing in retail Funds directly, you would expect to pay a new entry fee (up to 5%) when you switch between fund managers. 在基金公司之間轉換投資所需費用較低⁵。倘若直接投資於零售基金，在轉換基金公司時則須再次繳付可高達5%的認購費。

No transfer charge
轉戶費用全免

Consolidate all your Funds by transferring them to PPS, free of charge. You can transfer any existing Fund assets into PPS. Your advisor can identify which of your existing Funds are eligible to be transferred into the service.

綜合所有基金並轉至PPS，費用全免。在您的理財顧問協助下確定可轉入的基金，您可把現持有的基金資產轉至PPS。

Services your advisor can provide 您的理財顧問可提供的服務

**Investments that meet
your needs**
迎合您需要的投資

**Broad range of
investments**
廣泛投資選擇

With the assistance of your advisor, you may access a wide range of Funds from brand-name global fund managers.

透過理財顧問的協助，您可從一系列由多家知名基金公司所管理的多項基金中挑選合適的投資。

**Regular investment
service**
定期投資服務

Implement a disciplined approach to saving and take advantage of dollar cost averaging by using the regular investment service.

設立定期投資服務，持之以恆地每月實行儲蓄投資，盡享平均成本投資法的優點。

Simple procedure
手續簡便

Complete one set of account opening forms, and thereafter you may initiate transaction requests through your advisor using a one-page authorisation slip. Confirmations will be sent to you by email (or by post if indicated on your application form).

只須填妥一份開戶表格，並只須使用一張授權書透過您的理財顧問提交交易要求。確認書將透過電郵(或按您申請表格所指明的郵寄方式)寄發予您。

⁵ Except if you are switching between fund houses into a fund with up-front manager retention fees, in which case the switch transaction recording fee will be higher.
除非您在基金公司之間轉換至收取前置基金公司保留費的基金，在該情況下，轉換基金交易紀錄費將較高。

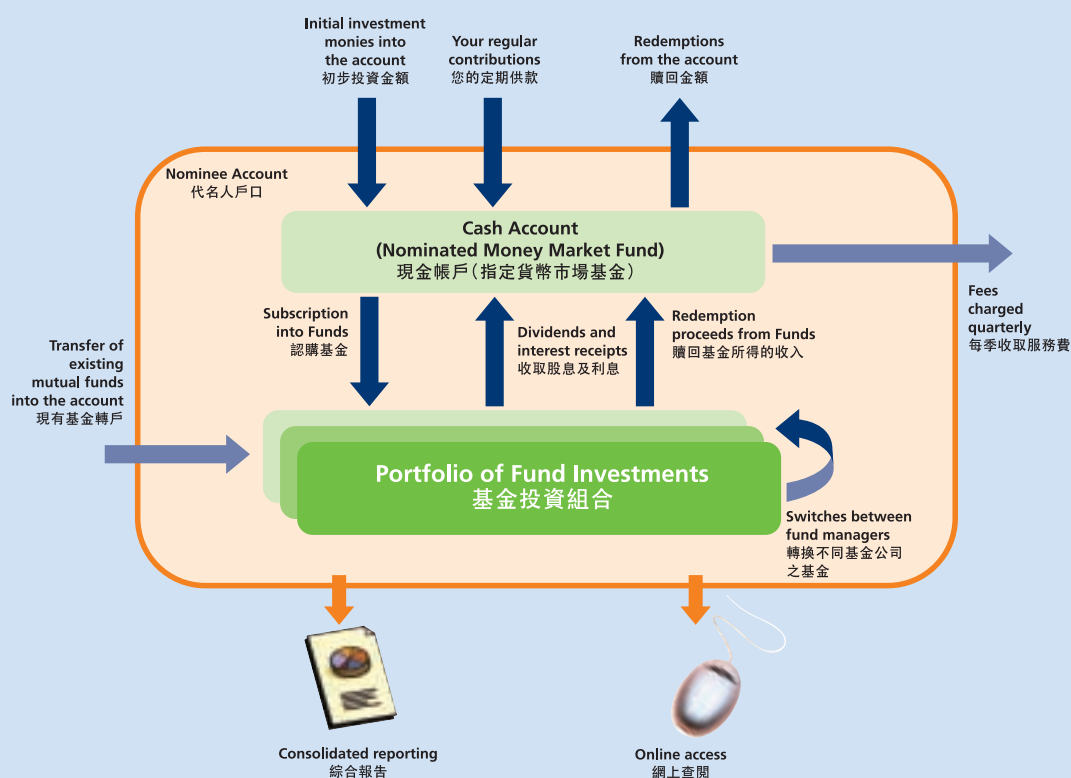
PPS simplifies the investment process for you

PPS為您簡化投資程序

PPS is a reporting service that operates in conjunction with a nominee account, to facilitate smooth transaction processing and record keeping.

PPS是與一個代名人戶口一起運作的報告服務，有助確保交易過程順暢，並為您保存交易紀錄。

The mechanics of PPS PPS的運作機制



At the heart of the service is the Cash Account or **Nominated Money Market Fund**, which assists in keeping control of your investments by providing you with a "parking" facility. Dividends, interest and sale proceeds from redemptions are paid into this Fund and held there until you are ready to make your next investment. Service fees for PPS will be deducted from this Fund, rather than from your investments.

You may switch between fund managers within the service without having to pay further entry fees⁶. You and your advisor will agree your switch fees at the time you switch funds.

該服務的核心乃一個能提供「寄投」設備的現金帳戶或**指定貨幣市場基金**，助您管理投資。股息，利息及出售投資的所得款項均支付予及寄存於這個基金，直至您已準備就緒作出另一項投資。PPS的服務費亦從這項基金，而非您的投資中扣除。

您可透過服務在基金公司之間轉換投資，而毋須支付任何認購費⁶。您及您的理財顧問將在您每次轉換基金時就有關您應付的轉換費達致協定。

⁶ Except if you are switching between fund houses into a fund with up-front manager retention fees, in which case the switch transaction recording fee will be higher.
除非您在基金公司之間轉換至收取前置經理保留費的基金，在該情況下，轉換交易紀錄費將較高。

Broad range of Fund options 廣泛的基金選擇

Your financial advisor will discuss with you the broad range of Fund options that you may hold within PPS, including many brand-name global fund managers and options that cover:

您的理財顧問將與您討論可透過PPS持有的廣泛基金選擇，包括不少知名環球基金公司及以下基金種類：

- Asset-specific funds such as equity, fixed interest, money market, hedge or real estate funds
資產基金，例如股票、定息、貨幣市場、對沖或房地產基金
- Asset allocation funds such as conservative, balanced or growth funds
資產配置基金，例如穩健、均衡及增長基金
- Geographic sector funds
地區基金
- Industry sector funds
行業基金
- Currency-specific funds
貨幣基金

Your advisor can also assist you to set up a regular investment service for investing in specific funds.

您的理財顧問亦可協助您設立投資於特定基金的定期投資服務。

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重要通知

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For advisor use:

此欄由理財顧問填寫：