

Information disclosure template for cash management portfolios in principal brochure

[Name of investment portfolio]

Quick facts

Product provider:	[●]
[Trustee/Insurance company:]	[●]
[Management company:]	[●]
<i>[specify name and location of delegate and whether delegation is internal or external]</i>	
Base currency:	[●]
Dealing frequency:	[●]
[Distribution policy:]	[●]
[Minimum investment:]	[●]

Objectives and investment policy

Objectives

- *[Include details]*

Investment policy

- *[Disclose the type of intended investments, composition and details of the investment portfolio (including the relative proportions/range (if any))]*
- *[Disclose the mechanism by which scheme participants can obtain information on the latest composition of the investment portfolio]*

Investment and borrowing restrictions

- *[Include details]*

What are the key risks?

- *[Include a description of the key risk factors associated with the investments, including a statement that an investment in the cash management portfolio (i) is not the same as placing funds on deposit with a bank or deposit-taking company; (ii) is not subject to the supervision of the Hong Kong Monetary Authority; and (iii) is not a protected deposit and therefore is not protected by the Deposit Protection Scheme in Hong Kong]; and*
- *[Insert any other relevant risk factors]*

What are the fees and charges?

Charges which may be payable by you

You may have to pay the following fees and charges when dealing in the investment portfolio.

Fee	What you pay
[Subscription fee]	Up to [●]% of the amount you buy
[Switching fee]	[●]
[Redemption fee]	[●]

[Note: If there are other fees that scheme participants have to pay, please also state here, using the same format.]

Ongoing fees payable by the investment portfolio

The following expenses will be paid out of the investment portfolio. They affect you because they reduce the return you get on your investments.

Fee	Annual rate (as a % of the investment portfolio's net asset value)
[Management fee]	[●]
[Trustee fee]	[●]

[Note 1: If there are other types of ongoing fees payable by the investment portfolio, please also state here, using the same format, where applicable.]

[Note 2: If the current and maximum annual rates are disclosed, please add a note stating that the current annual rate may be increased up to the specified maximum level by giving [period] prior notice to the scheme participants.]

Valuation, pricing and dealing arrangements

- *[Include details]*

Additional information

- *[Insert other material disclosures]*

Important

- *[Insert other important disclosures]*