

# PRODUCT KEY FACTS

## HK\$ Money Market Fund

A sub-fund of Invesco Select Retirement Fund

Issuer: Invesco Hong Kong Limited

29 April 2022

FOR THE ATTENTION OF HONG KONG INVESTORS

*This statement provides you with key information about this product.  
This statement is a part of the offering document.  
You should not invest in this product based on this statement alone.*

### Quick Facts

<b>Fund Manager:</b>	Invesco Hong Kong Limited	
<b>Trustee:</b>	Bank Consortium Trust Company Limited	
<b>Base Currency:</b>	HK Dollars	
<b>Dealing Frequency:</b>	Daily	
<b>Financial Year End:</b>	31 March	
<b>Ongoing charges over a year:</b>	Administration Class	0.88% <sup>+</sup>
	General Provident Class	0.53% <sup>+</sup>

<sup>+</sup>The ongoing charges figure is calculated based on annualised ongoing expenses for the period ending 30 September 2021 divided by the Fund's daily net asset value over the same period taking into account the aggregate ongoing charges figure of all the underlying fund(s), in which the Fund invested. The ongoing charges figure of each underlying fund is pro-rated according to the average of the proportion of the Fund's net asset value invested in that underlying fund as of each month end over the same period. This figure may vary from year to year. It excludes costs incurred in relation to the acquisition or disposal of any asset for the Fund's portfolio.

**Dividend Policy/  
Distribution Policy:** No distributions will be made.

### Minimum Investment/ Minimum Holding:

Unit class	Administration Class	General Provident Class
<b>Initial</b>	HK\$1,500	HK\$1,500
<b>Additional</b>	-	-

### What is this product?

HK\$ Money Market Fund (the "Fund") is a fund constituted in form of a unit trust under the laws of the Cayman Islands.

### Objectives and Investment Strategy

The Fund's objective is to preserve capital with minimal risk. The Fund aims to provide a high degree of security by investing 90% or more of its net asset value in the HK\$ Reserve Fund of Invesco Pooled Investment Fund (the "IP HKD Fund"). The IP HKD Fund invests in short-term and high quality money market investments consisting of HK Dollar cash and HK Dollar denominated money market instruments as well as short-dated fixed interest securities which have an initial or residual maturity not exceeding 12 months. The assets of the IP HKD Fund may also comprise floating rate debt and debt securities with a maturity exceeding 12 months if, as a result of the terms of issue or by the use of adequate instruments or techniques, the rate of interest on such securities is adjusted at least once annually in light of market conditions. The weighted average maturity (as defined under the Code on Unit Trusts and Mutual Funds issued by the SFC and set out in Schedule 1 to the Prospectus) of the underlying portfolio of the IP HKD Fund will not exceed 60 days.

### Use of derivatives / investment in derivatives

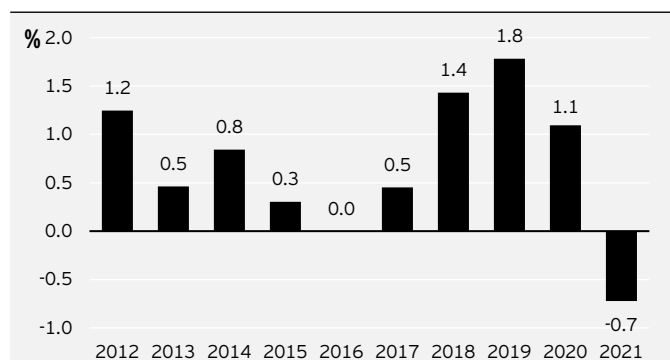
The Fund's net derivative exposure may be up to 50% of the Fund's net asset value.

## What are the key risks?

Investment involves risks. Please refer to the Prospectus for details including the risks factors.

- **Specific Nature of a Fund of Funds** - The Fund invests in an underlying fund. Investors will bear the recurring expenses of the Fund in addition to the expenses of the underlying fund, and therefore, the returns that they may obtain may not reflect the returns by investing directly in the underlying fund.
- **Credit risk** - The underlying fund that invests in bonds or other fixed income securities is subject to the risk that issuers do not make payments on such securities. An issuer suffering from an adverse change in its financial condition could lower the quality of a security leading to greater price volatility on that security.
- **Interest rate risk** - The bonds or fixed income securities that the underlying fund invests in may fall in value if the interest rates change. Longer term debt securities are usually more sensitive to interest rate changes.
- **Investment risk** - There can be no assurance that the Fund will achieve its investment objective and the amount invested can be returned to the investor upon redemption of units. The value of units in the Fund may fall. In addition, the purchase of units in the Fund is not the same as placing fund on deposit with a bank or deposit taking company. The Manager has no obligation to redeem such units at their issue price. The Fund is not subject to the supervision of the Hong Kong Monetary Authority.

## How has the fund performed?



- The Manager views General Provident Class (the "Unit Class"), being the focus unit class of the Fund available to the public of Hong Kong, as the most appropriate representative unit class.
- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Unit Class increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in HK Dollars including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
- Fund launch date: June 1999
- Unit Class launch date: June 1999

## Is there any guarantee?

This Fund does not have any guarantees. You may not get back full amount of money you invest.

## What are the fees and charges?

### Charges which may be payable by you

You may have to pay the following fees when dealing in the units of the Fund.

Fee	What you pay
Subscription fee/ Initial charge	Up to 5.00% of the issue price of the Units subscribed.
Switching fee	Up to 2.00% of the issue price of the Units in the new fund. No switching fee where switching is with effect from the last Dealing Day in March, June, September or December.
Redemption fee	N/A

### Ongoing fees payable by the Fund

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

	Annual rate (as a % of the Fund's value)
Management fee*	0.30%
Trustee fee^	0.04%
Performance fee	N/A
Administration fee^	Administration Class: 0.35% General Provident Class: NIL

\*The fees can be increased up to a maximum of 2% p.a. by the Manager by giving three months' notice.

^The fees can be increased by giving three months' notice.

### Other fees

You may have to pay other fees when dealing in the units of the Fund. For details, please refer to the Prospectus.

### Additional Information

- You generally buy and redeem units at the Fund's next-determined NAV after Invesco receives your request in good order on or before 5:00 pm, Hong Kong time, being the Fund's dealing cut-off time. Before placing your subscription or redemption orders, please check with your distributor for the distributor's internal cut-off time (which may be earlier than the Fund's dealing cut-off time).
- The NAV of this Fund is calculated and the price of units is available online at [www.invesco.com.hk/mpf](http://www.invesco.com.hk/mpf) on each "business day". Information about the Fund as set out in this website has not been reviewed by the Securities and Futures Commission ("SFC").
- Investors may obtain the past performance information of other unit classes offered to Hong Kong investors at [www.invesco.com.hk/mpf](http://www.invesco.com.hk/mpf). Information about the Fund as set out in this website has not been reviewed by the SFC.
- Investors may obtain other information of this product at [www.invesco.com.hk/mpf](http://www.invesco.com.hk/mpf). Information about the Fund as set out in this website has not been reviewed by the SFC.

### Important

If you are in doubt, you should seek professional advice.

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### Quick Facts

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<b>Trustee:</b>	Bank Consortium Trust Company Limited
<b>Base Currency:</b>	HK Dollars
<b>Dealing Frequency:</b>	Daily
<b>Financial Year End:</b>	31 March
<b>Ongoing charges over a year:</b>	Savings Class 0.88% <sup>+</sup>

<sup>+</sup> The ongoing charges figure is calculated based on annualised ongoing expenses for the period ending 30 September 2021 divided by the Fund's daily net asset value over the same period taking into account the aggregate ongoing charges figure of all the underlying fund(s), in which the Fund invested. The ongoing charges figure of each underlying fund is pro-rated according to the average of the proportion of the Fund's net asset value invested in that underlying fund as of each month end over the same period. This figure may vary from year to year. It excludes costs incurred in relation to the acquisition or disposal of any asset for the Fund's portfolio.

**Dividend Policy/ Distribution Policy:** No distributions will be made.

**Minimum Investment/ Minimum Holding:**  
**Unit class** Savings Class

**Initial** HK\$1,500<sup>~</sup>

**Additional** -

<sup>~</sup> Please note that investments into the savings plan are subject to the following minimum initial investment requirements:

Monthly subscription - HK\$5,000 per month provided that the period of the savings plan is at least 2 years.

Lump sum subscription - HK\$100,000.

### What is this product?

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### Objectives and Investment Strategy

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## Use of derivatives / investment in derivatives

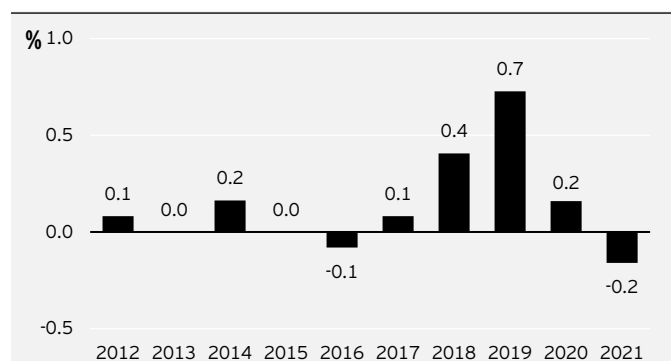
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## What are the key risks?

Investment involves risks. Please refer to the Prospectus for details including the risks factors.

- **Specific Nature of a Fund of Funds** - The Fund invests in an underlying fund. Investors will bear the recurring expenses of the Fund in addition to the expenses of the underlying fund, and therefore, the returns that they may obtain may not reflect the returns by investing directly in the underlying fund.
- **Credit risk** - The underlying fund that invests in bonds or other fixed income securities is subject to the risk that issuers do not make payments on such securities. An issuer suffering from an adverse change in its financial condition could lower the quality of a security leading to greater price volatility on that security.
- **Interest rate risk** - The bonds or fixed income securities that the underlying fund invests in may fall in value if the interest rates change. Longer term debt securities are usually more sensitive to interest rate changes.
- **Investment risk** - There can be no assurance that the Fund will achieve its investment objective and the amount invested can be returned to the investor upon redemption of units. The value of units in the Fund may fall. In addition, the purchase of units in the Fund is not the same as placing fund on deposit with a bank or deposit taking company. The Manager has no obligation to redeem such units at their issue price. The Fund is not subject to the supervision of the Hong Kong Monetary Authority.

## How has the fund performed?



- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year end, NAV-To-NAV, with dividend reinvested.
- These figures show by how much the Savings Class (the "Unit Class") increased or decreased in value during the calendar year being shown.
- Performance data has been calculated in HK Dollars including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
- Fund launch date: June 1999
- Unit Class launch date: August 2000

## Is there any guarantee?

This Fund does not have any guarantees. You may not get back full amount of money you invest.

## What are the fees and charges?

### Charges which may be payable by you

You may have to pay the following fees when dealing in the units of the Fund.

Fee	What you pay
Subscription fee/ Initial charge	Monthly subscription <sup>#</sup> - Up to 5.00% of the issue price of the Units subscribed. Lump sum subscription - Up to 5.00% of the issue price of the Units subscribed.
Switching fee	Up to 2.00% of the issue price of the Units in the new fund. No switching fee where switching is with effect from the last Dealing Day in March, June, September or December.
Redemption fee	N/A

<sup>#</sup>No initial charge will normally be payable in relation to the investment of monthly subscriptions in Savings Class Units. However:

- (i) if a Unitholder realises Units during the period of the Unitholder's savings plan, an initial charge of up to 5% of the issue price of the Units subscribed may be levied in respect of all subsequent subscriptions;
- (ii) if a Unitholder's application to establish a savings plan is received by the Manager through a dealer in securities or other intermediary, an initial charge of up to 2% of the issue price of the Units subscribed may be levied in relation to each monthly subscription;
- (iii) if a Unitholder fails to make a payment due under the Unitholder's savings plan or requests the redemption of any of the Unitholder's Units during the period of the Unitholder's savings plan, the Manager has a discretion to deduct from the redemption proceeds an amount equal to the aggregate of each amount of initial charge which the Manager would (but for its decision to levy an initial charge of less than 5% or not to levy any initial charge) have been entitled to levy in relation to each subscription made.

### Ongoing fees payable by the Fund

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

	Annual rate (as a % of the Fund's value)
Management fee*	0.30%
Trustee fee^	0.04%
Performance fee	N/A
Administration fee^	0.35%

\*The fees can be increased up to a maximum of 2% p.a. by the Manager by giving three months' notice.

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### Other fees

You may have to pay other fees when dealing in the units of the Fund. For details, please refer to the Prospectus.

### Additional Information

- You generally buy and redeem units at the Fund's next-determined NAV after Invesco receives your request in good order on or before 5:00 pm, Hong Kong time, being the Fund's dealing cut-off time. Before placing your subscription or redemption orders, please check with your distributor for the distributor's internal cut-off time (which may be earlier than the Fund's dealing cut-off time).
- The NAV of this Fund is calculated and the price of units is available online at [www.invesco.com.hk/mpf](http://www.invesco.com.hk/mpf) on each "business day". Information about the Fund as set out in this website has not been reviewed by the Securities and Futures Commission ("SFC").
- Investors may obtain the past performance information of other unit classes offered to Hong Kong investors at [www.invesco.com.hk/mpf](http://www.invesco.com.hk/mpf). Information about the Fund as set out in this website has not been reviewed by the SFC.
- Investors may obtain other information of this product at [www.invesco.com.hk/mpf](http://www.invesco.com.hk/mpf). Information about the Fund as set out in this website has not been reviewed by the SFC.

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