

## Provident Fund Scheme for Workers in the Public Services



# New arrangement for switching of application plans

Switching dates for the year 2020:

Switching dates for 2020	Mar	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
	6	12	5	10	7	10	13	12	7
The service of "eSwitching" opens at 09:00	--	22/04	19/05	12/06	17/07	14/08	17/09	20/10	19/11
The service of "eSwitching" closes at 17:45 On Fridays, it closes at 17:30	--	05/05	29/05	03/07	31/07	03/09	06/10	05/11	30/11
Submission deadlines for paper switching declarations	Please note the dates determined by the service departments that members belong to.								

Members can proceed up to 4 switches per year



Members can submit, either

electronically



Featured website for "eSwitching"

or

in paper



Guideline and switching declaration form

, their switching declarations.



Featured website for "eSwitching" :

[www.fp.gov.mo/eswitching](http://www.fp.gov.mo/eswitching)


(available in Chinese and Portuguese only)



### Important notes for members

Retirement investment is long-term. Only with changes in factors such as personal situations, years to retirement or risk tolerance levels, should members make appropriate switching. Changes of investment strategies should be avoided especially when the market is extremely volatile, as this may lead members to "buy high and sell low" and to suffer from unnecessary losses.

In case of any queries, members are welcome to call the Pension Fund's hotline

 **2835 6556** during office hours.

## Provident Fund Scheme for Workers in the Public Services

**New** arrangement for  
switching of  
application plans

Since  
**May**  
**2020**

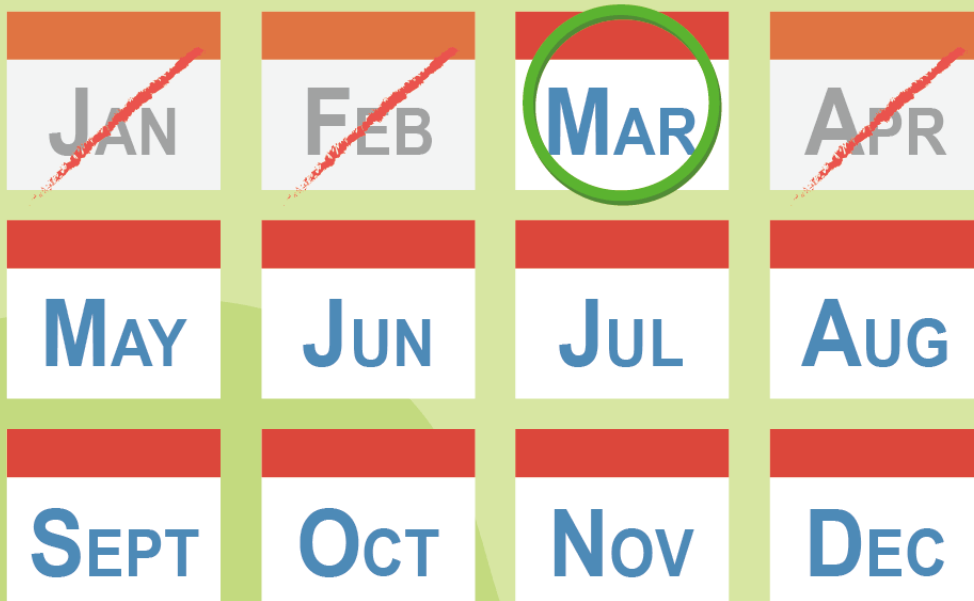
One switching day\* for each quarter



**+** Increases to

one switching day  
for **each month**

**Four switching opportunities per year remain unchanged**



**Flexibility** ↑

\* Dates to be determined by the Pension Fund

# Switching strategy

Before switching, please review:



Retirement investment is long-term



It is difficult to time the market for switching



Risk assessment is the most important



# How to submit switching declarations

The service of “ **eSwitching** ” is being implemented currently at all public service departments on a trial basis. When members have been granted access to the related service, they may also submit their switching declarations electronically through **self-service kiosks** in Macao, in addition to handing in the paper declarations.



(Forms and kiosk interfaces are available in Chinese and Portuguese only)

In case of any queries, members are welcome to call  **the Pension Fund's hotline 2835 6556** during office hours.