

BEA Union Investment Capital Growth Fund

BEA Union Investment Hong Kong Growth Fund

BEA Union Investment Greater China Growth Fund

BEA Union Investment Asia Strategic Growth Fund

BEA Union Investment Hong Kong Dollar (HK\$) Bond Fund

BEA Union Investment Global Bond Fund

BEA Union Investment Global Equity Fund

BEA Union Investment Asia Pacific Investment Grade Bond Fund

PRODUCT KEY FACTS

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30 April 2017

*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

Manager:	BEA Union Investment Management Limited
Trustee:	Bank of East Asia (Trustees) Limited
Ongoing charges over a year:	Class D Units: 1.96% p.a.* Class R Units: 1.72% p.a.^
Dealing frequency:	Daily (Hong Kong business days)
Base currency:	HK\$
Dividend policy:	No dividends will be declared or distributed.
Financial year end of this sub-fund:	31 December
Minimum investment:	Classes D and R Units: HK\$10,000 initial, HK\$5,000 additional

* This figure is an estimate only and may vary from year to year. The figure is calculated based on the estimated ongoing expenses chargeable to the sub-fund expressed as a percentage of the sub-fund's estimated average net asset value.

^ This figure is based on the ongoing expenses for the period ended 31 December 2016 and may vary from year to year.

What is this product?

BEA Union Investment Hong Kong Growth Fund (the "Investment Fund") is a sub-fund of BEA Union Investment Capital Growth Fund (the "Fund"), which is a unit trust established as an umbrella fund under the laws of Hong Kong.

Objective and Investment Strategy

Objective

The investment objective of the Investment Fund is to provide investors with long term capital growth in Hong Kong dollar terms through investing in a diversified portfolio consisting primarily of securities of companies, either listed or with operations or interests principally in Hong Kong.

Strategy

The Investment Fund's portfolio will consist primarily of Hong Kong listed securities, and may include securities from initial public offering. Up to 100% of the assets of the Investment Fund may be invested in equity securities. Up to 10% of the assets of the Investment Fund may be invested in other securities (as permitted under Schedule 1 to the Mandatory Provident Fund Schemes (General) Regulation). Investments will be selected based on their expected long-term capital growth. The weighting of the portfolio between sectors may change according to economic circumstances.

The Investment Fund's portfolio may also include cash, deposits, fixed interest securities, instruments with floating interest rates and short-term paper such as Treasury Bills, certificates of deposit, bankers' acceptances and short-term commercial paper. If the Manager considers that conditions so require and it is in the interests of Unitholders to do so, a substantial portion of the portfolio may be held in cash or such instruments.

The Manager intends to adopt a “top-down” approach to first determine the sector allocation of the portfolio according to the Manager’s analysis of the market and economic trends, and then select suitable investments within each sector.

The Manager may acquire financial futures and options contracts for the Investment Fund for hedging purposes to protect and enhance asset value, consistent with the investment objective of the Investment Fund.

In addition, at least 30% of the assets of the Investment Fund will be held in Hong Kong dollar currency investments as measured by effective currency exposure (determined in accordance with Schedule 1 of the Mandatory Provident Fund Schemes (General) Regulation).

The Manager expects the Investment Fund’s return over the long-term to reflect movements in the Hong Kong stock market.

What are the key risks?

Investment involves risks. Please refer to the Explanatory Memorandum for details including the risk factors.

1. Investment and securities markets risk

- The Investment Fund is an investment fund. The Investment Fund’s investment portfolio may fall in value and therefore your investment in the Investment Fund may suffer losses.
- The Investment Fund invests directly or indirectly in equities and thus is subject to the risks generally associated with equity investment. Factors affecting the stock values include but not limited to changes in investment sentiment, political, economic and social environment and liquidity and volatility in the equity markets.

2. Diversification risk

- The Investment Fund invests in the Hong Kong market only. Although the Investment Fund’s portfolio will be diversified in terms of the number of holdings, the Investment Fund’s asset value is likely to be more volatile than a broad-based fund, such as a global or regional equity fund, as it is more susceptible to fluctuations in value resulting from adverse conditions in Hong Kong.

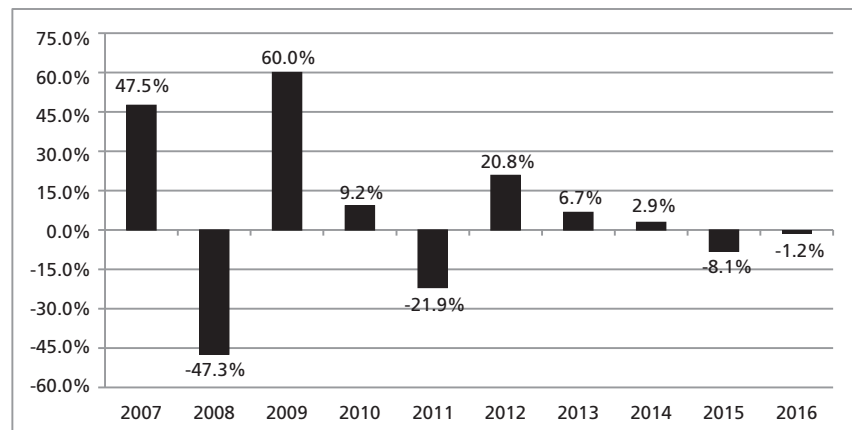
3. Emerging markets risk

- The Investment Fund’s assets may be invested in securities listed in Hong Kong which have exposure to China’s economy or markets. Investing in such securities involves a greater risk of loss than investing in securities with exposure to more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

4. Risk in relation to financial futures and options contracts

- The Investment Fund may use financial futures and options contracts for hedging purposes. Such hedging may not achieve the intended purpose. In an adverse situation, the Investment Fund’s use of financial futures and options contracts may become ineffective in achieving hedging and the Investment Fund may suffer significant losses.

How has the Investment 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 Class R Units increased or decreased in value during the calendar year being shown. Performance data has been calculated in HK\$ including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
- Investment Fund / Class R Units launch date: 2004

Is there any guarantee?

The Investment Fund does not have any guarantees. You may not get back the 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 Investment Fund.

Fee	What you pay
Subscription fee (Preliminary Charge)	Classes D and R Units: up to 5% of issue price
Switching fee (Conversion Charge)	Classes D and R Units: currently, the aggregate of the realisation charge and preliminary charge payable on a switch will not exceed 3% of issue price of new units
Redemption fee (Realisation Charge)	Classes D and R Units: up to 0.5% of realisation price (currently nil)

Ongoing fees payable by the Fund

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

	Annual rate (as a % of the Investment Fund's value)
Management Fee	Class D Units: 1.75% p.a.* Class R Units: 1.50% p.a.*
Trustee Fee	Classes D and R Units: 0.125% p.a.*
Performance Fee	N/A
Administration Fee	N/A
Registrar's Fee	0.015% – 0.05% p.a. subject to minimum of HK\$3,000 p.a.

Other fees

You may have to pay other fees and charges when dealing in the units of the Investment Fund.

* You should note that these fees may be increased, up to a specified permitted maximum, by giving unitholders at least three months' prior notice. For details, please refer to pages 26 and 27 of the Explanatory Memorandum.

Additional Information

- You generally buy, redeem and switch units at the Investment Fund's next-determined net asset value (NAV) after the Authorised Distributor receives your request in good order on or before 4:00 p.m. (Hong Kong time) on a Dealing Day. The Authorised Distributor(s) may impose an earlier cut-off time before the dealing deadline for receiving instructions for subscriptions, realisations or switching. Investors should confirm the arrangements with the Authorised Distributor(s) concerned.
- The net asset value of the Investment Fund is calculated on each Dealing Day, and the price of units is published on the Manager's website: www.bea-union-investment.com (this website has not been reviewed or authorised by the SFC).
- Investors may obtain information on BEA Union Investment Management Limited from the following website: www.bea-union-investment.com.

Important

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

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30 April 2017

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Quick facts

Manager:	BEA Union Investment Management Limited
Trustee:	Bank of East Asia (Trustees) Limited
Ongoing charges over a year:	Class D Units: 2.01% p.a.* Class R Units: 1.76% p.a.^
Dealing frequency:	Daily (Hong Kong business days)
Base currency:	HK\$
Dividend policy:	No dividends will be declared or distributed.
Financial year end of this sub-fund:	31 December
Minimum investment:	Classes D and R Units: HK\$10,000 initial, HK\$5,000 additional

* This figure is an estimate only and may vary from year to year. The figure is calculated based on the estimated ongoing expenses chargeable to the sub-fund expressed as a percentage of the sub-fund's estimated average net asset value.

^ This figure is based on the ongoing expenses for the period ended 31 December 2016 and may vary from year to year.

What is this product?

BEA Union Investment Greater China Growth Fund (the "Investment Fund") is a sub-fund of BEA Union Investment Capital Growth Fund (the "Fund"), which is a unit trust established as an umbrella fund under the laws of Hong Kong.

Objective and Investment Strategy

Objective

The investment objective of the Investment Fund is to provide investors with long term capital growth through investing in a diversified portfolio primarily consisting of securities that are either (a) listed in Greater China or (b) issued by companies that are incorporated in Greater China or companies which have significant operations in or derive a significant portion of revenue or profits from Greater China, which includes the People's Republic of China (PRC), Hong Kong, Macau and Taiwan.

Strategy

Normally not less than 70% of the assets of the Investment Fund will be invested directly in equities. Up to 10% of the assets of the Investment Fund may be invested in other securities, including other collective investment schemes, China A-shares (subject to availability of investment quota) and China B-shares. Any remaining assets may be held in cash or cash equivalents. In times of extreme volatility of the markets or during severe adverse market conditions, the Investment Fund may hold a substantial portion of its assets in cash or cash equivalents, or invest in short-term money market instruments to safeguard the investment portfolio of the Investment Fund. In addition, at least 30% of the assets of the Investment Fund will be held in Hong Kong dollar currency investments.

The Manager may enter into financial futures and options contracts for the Investment Fund for hedging purposes to reduce risk and protect or enhance asset value, consistent with the investment objective of the Investment Fund.

What are the key risks?

Investment involves risks. Please refer to the Explanatory Memorandum for details including the risk factors.

1. Investment and securities markets risk

- The Investment Fund is an investment fund. The Investment Fund's investment portfolio may fall in value and therefore your investment in the Investment Fund may suffer losses.
- The Investment Fund invests directly or indirectly in equities and thus is subject to the risks generally associated with equity investment. Factors affecting the stock values include but not limited to changes in investment sentiment, political, economic and social environment and liquidity and volatility in the equity markets.

2. Emerging markets risk

- The markets in which the Sub-Fund will invest may be considered as emerging markets. Investments in emerging markets tend to be more volatile than developed markets, may lead to higher level of risks.
- The Investment Fund's assets may be invested in securities with exposure in China. Investing in China involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

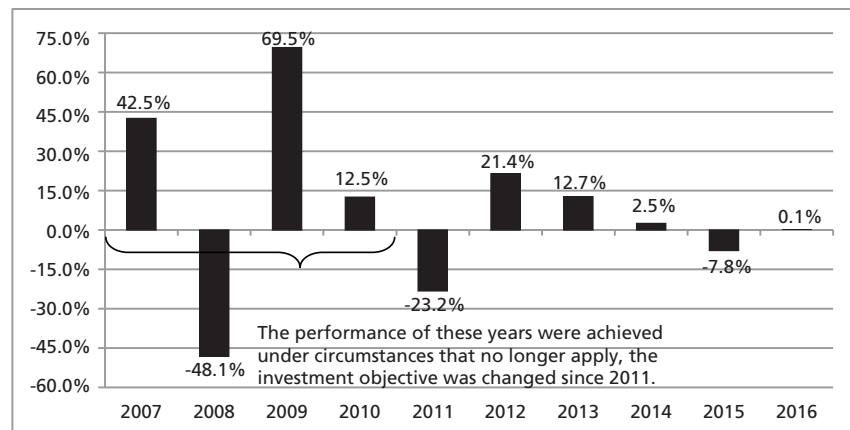
3. Currency risk

- The Investment Fund is denominated in HK dollars, although it may be invested in whole or in part in assets quoted in other currencies. The performance of the Investment Fund will therefore be affected by movements in the exchange rate between the currencies in which the assets are held and HK dollars.

4. Risk in relation to financial futures and options contracts

- The Investment Fund may use financial futures and options contracts for hedging purposes. Such hedging may not achieve the intended purpose. In an adverse situation, the Investment Fund's use of financial futures and options contracts may become ineffective in achieving hedging and the Investment Fund may suffer significant losses.

How has the Investment 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 Class R Units increased or decreased in value during the calendar year being shown. Performance data has been calculated in HK\$ including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
- Investment Fund / Class R Units launch date: 2006

Is there any guarantee?

The Investment Fund does not have any guarantees. You may not get back the 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 Investment Fund.

Fee	What you pay
Subscription fee (Preliminary Charge)	Classes D and R Units: up to 5% of issue price
Switching fee (Conversion Charge)	Classes D and R Units: currently, the aggregate of the realisation charge and preliminary charge payable on a switch will not exceed 3% of issue price of new units
Redemption fee (Realisation Charge)	Classes D and R Units: up to 0.5% of realisation price (currently nil)

Ongoing fees payable by the Fund

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

	Annual rate (as a % of the Investment Fund's value)
Management Fee	Class D Units: 1.75% p.a.* Class R Units: 1.50% p.a.*
Trustee Fee	Classes D and R Units: 0.15% p.a.*
Performance Fee	N/A
Administration Fee	N/A
Registrar's Fee	0.015% – 0.05% p.a. subject to minimum of HK\$3,000 p.a.

Other fees

You may have to pay other fees and charges when dealing in the units of the Investment Fund.

* You should note that these fees may be increased, up to a specified permitted maximum, by giving unitholders at least three months' prior notice. For details, please refer to pages 26 and 27 of the Explanatory Memorandum.

Additional Information

- You generally buy, redeem and switch units at the Investment Fund's next-determined net asset value (NAV) after the Authorised Distributor receives your request in good order on or before 4:00 p.m. (Hong Kong time) on a Dealing Day. The Authorised Distributor(s) may impose an earlier cut-off time before the dealing deadline for receiving instructions for subscriptions, realisations or switching. Investors should confirm the arrangements with the Authorised Distributor(s) concerned.
- The net asset value of the Investment Fund is calculated on each Dealing Day, and the price of units is published on the Manager's website: www.bea-union-investment.com (this website has not been reviewed or authorised by the SFC).
- Investors may obtain information on BEA Union Investment Management Limited from the following website: www.bea-union-investment.com.

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Quick facts

Manager:	BEA Union Investment Management Limited
Trustee:	Bank of East Asia (Trustees) Limited
Ongoing charges over a year:	Class D Units: 1.96% p.a.* Class R Units: 1.71% p.a.^
Dealing frequency:	Daily (Hong Kong business days)
Base currency:	HK\$ (Class currency for Class R Units: US\$)
Dividend policy:	No dividends will be declared or distributed.
Financial year end of this sub-fund:	31 December
Minimum investment:	Class D Units: HK\$10,000 initial, HK\$5,000 additional Class R Units: US\$2,000 initial, US\$1,000 additional

* This figure is an estimate only and may vary from year to year. The figure is calculated based on the estimated ongoing expenses chargeable to the sub-fund expressed as a percentage of the sub-fund's estimated average net asset value.

^ This figure is based on the ongoing expenses for the period ended 31 December 2016 and may vary from year to year.

What is this product?

BEA Union Investment Asia Strategic Growth Fund (the "Investment Fund") is a sub-fund of BEA Union Investment Capital Growth Fund (the "Fund"), which is a unit trust established as an umbrella fund under the laws of Hong Kong.

Objective and Investment Strategy

Objective

The investment objective of the Investment Fund is to provide investors with long term capital growth in HK dollar terms through investing in a diversified portfolio primarily consisting of securities that are either (a) listed in the Asia Pacific region or (b) issued by companies that are incorporated in the Asia Pacific region or companies which have significant operations in or derive a significant portion of revenue or profits from the Asia Pacific region (including but not limited to Hong Kong, Singapore, Malaysia, Korea, Taiwan, Thailand, Indonesia, the Philippines, India and China but excluding Japan).

Strategy

The Manager intends to adopt a "top-down" approach to first determine the asset allocation in each country according to the Manager's analysis of the market and economic trends and then select suitable investments within each country by applying fundamental analysis. Corporate earnings growth and funds flow analysis will also be an integral part of the investment decision-making process.

The Manager anticipates that the maximum exposure to any one of the Singapore, Malaysia, Korea, Taiwan and China markets will not exceed 50% of the Investment Fund's assets and the maximum exposure to any one of the Thailand, Indonesia, the Philippines and India markets will not exceed 30% of the Investment Fund's assets.

At least 60% of the assets of the Investment Fund other than cash or deposits may be invested in equity securities, which may include securities from initial public offering. Up to 10% of the assets of the Investment Fund may be invested in other securities (as permitted under Schedule 1 to the Mandatory Provident Fund Schemes (General) Regulation). The Investment Fund's portfolio may also include cash, deposits, fixed interest securities, instruments with floating interest rates and short-term paper such as Treasury Bills, certificates of deposit, bankers' acceptances and short-term commercial paper. If the Manager considers that conditions so require and it is in the interests of Unitholders to do so, a substantial portion of the portfolio may be held in cash or such instruments.

Financial futures and options contracts may be entered into for the Investment Fund for hedging purposes to protect and enhance asset value, consistent with the investment objective of the Investment Fund. Currency forward contracts may be used for the purposes of hedging into HK dollars.

The Manager expects the return of the Investment Fund over the long-term to reflect movements in the stock markets of the Asian region.

What are the key risks?

Investment involves risks. Please refer to the Explanatory Memorandum for details including the risk factors.

1. Investment and securities markets risk

- The Investment Fund is an investment fund. The Investment Fund's investment portfolio may fall in value and therefore your investment in the Investment Fund may suffer losses.
- The Investment Fund invests directly or indirectly in equities and thus is subject to the risks generally associated with equity investment. Factors affecting the stock values include but not limited to changes in investment sentiment, political, economic and social environment and liquidity and volatility in the equity markets.

2. Emerging markets risk

- The markets in which the Investment Fund will invest may be considered as emerging markets. Investing in emerging markets involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks, and investments tend to be more volatile than developed markets.

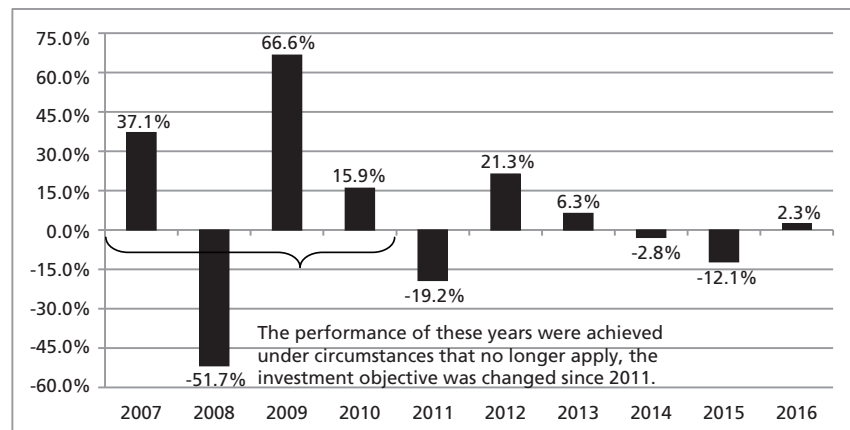
3. Currency risk

- The Investment Fund is denominated in HK dollars, although it may be invested in whole or in part in assets quoted in other currencies. The performance of the Investment Fund will therefore be affected by movements in the exchange rate between the currencies in which the assets are held and HK dollars. For Class R Units where the currency of denomination (i.e. US dollars) is different from the base currency (i.e. HK dollars), Unitholders of such class of Units are also subject to exchange rate risks between the two currencies.

4. Risk in relation to financial futures, options and forward contracts

- The Investment Fund may use financial futures, options and/or forward contracts for hedging purposes. Such hedging may not achieve the intended purpose. In an adverse situation, the Investment Fund's use of financial futures, options and forward contracts may become ineffective in achieving hedging and the Investment Fund may suffer significant losses.

How has the Investment 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 Class R Units increased or decreased in value during the calendar year being shown. Performance data has been calculated in US\$ including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
- Investment Fund / Class R Units launch date: 2003

Is there any guarantee?

The Investment Fund does not have any guarantees. You may not get back the 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 Investment Fund.

Fee	What you pay
Subscription fee (Preliminary Charge)	Classes D and R Units: up to 5% of issue price
Switching fee (Conversion Charge)	Classes D and R Units: currently, the aggregate of the realisation charge and preliminary charge payable on a switch will not exceed 3% of issue price of new units
Redemption fee (Realisation Charge)	Classes D and R Units: up to 0.5% of realisation price (currently nil)

Ongoing fees payable by the Fund

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

	Annual rate (as a % of the Investment Fund's value)
Management Fee	Class D Units: 1.75% p.a.* Class R Units: 1.50% p.a.*
Trustee Fee	Classes D and R Units: 0.125% p.a.*
Performance Fee	N/A
Administration Fee	N/A
Registrar's Fee	0.015% – 0.05% p.a. subject to minimum of HK\$3,000 p.a.

Other fees

You may have to pay other fees and charges when dealing in the units of the Investment Fund.

* You should note that these fees may be increased, up to a specified permitted maximum, by giving unitholders at least three months' prior notice. For details, please refer to pages 26 and 27 of the Explanatory Memorandum.

Additional Information

- You generally buy, redeem and switch units at the Investment Fund's next-determined net asset value (NAV) after the Authorised Distributor receives your request in good order on or before 4:00 p.m. (Hong Kong time) on a Dealing Day. The Authorised Distributor(s) may impose an earlier cut-off time before the dealing deadline for receiving instructions for subscriptions, realisations or switching. Investors should confirm the arrangements with the Authorised Distributor(s) concerned.
- The net asset value of the Investment Fund is calculated on each Dealing Day, and the price of units is published on the Manager's website: www.bea-union-investment.com (this website has not been reviewed or authorised by the SFC).
- Investors may obtain information on BEA Union Investment Management Limited from the following website: www.bea-union-investment.com.

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Quick facts

Manager:	BEA Union Investment Management Limited
Trustee:	Bank of East Asia (Trustees) Limited
Ongoing charges over a year:	Class D Units: 1.14% p.a.^ Class R Units: 0.89% p.a.^
Dealing frequency:	Daily (Hong Kong business days)
Base currency:	HK\$
Dividend policy:	Net income may be distributed
Financial year end of this sub-fund:	31 December
Minimum investment:	Classes D and R Units: HK\$10,000 initial, HK\$5,000 additional

^ This figure is based on the ongoing expenses for the period ended 31 December 2016 and may vary from year to year.

What is this product?

BEA Union Investment Hong Kong Dollar (HK\$) Bond Fund (the "Investment Fund") is a sub-fund of BEA Union Investment Capital Growth Fund (the "Fund"), which is a unit trust established as an umbrella fund under the laws of Hong Kong.

Objective and Investment Strategy

Objective

The investment objective of the Investment Fund is to provide investors with long-term capital growth in Hong Kong dollar terms through investing in a portfolio consisting primarily of Hong Kong dollar denominated interest bearing securities. If the Manager considers that conditions so require and it is in the interests of Unitholders to do so, a substantial portion of the portfolio may be held in cash.

Strategy

The Manager anticipates that a majority of the portfolio will be invested in bonds issued by governments, quasi-governmental organisations, multilateral international agencies and blue chip corporations. Investments in corporate bonds and debentures must meet the minimum required credit ratings as determined by the Mandatory Provident Fund Schemes Authority from time to time. The value of the portfolio's holding of Hong Kong dollar denominated securities shall not be less than 70% of the net asset value of the Investment Fund.

The Manager may acquire financial futures contracts for the Investment Fund for hedging purposes to protect and enhance asset value, consistent with the investment objective of the Investment Fund.

In addition, at least 30% of the assets of the Investment will be held in Hong Kong dollar currency investments as measured by effective currency exposure (determined in accordance with Schedule 1 of the Mandatory Provident Fund Schemes (General) Regulation).

The Manager expects the return of the Investment Fund over the long-term to exceed the Hong Kong inflation rate.

What are the key risks?

Investment involves risks. Please refer to the Explanatory Memorandum for details including the risk factors.

1. Investment risk

- The Investment Fund is an investment fund. The Investment Fund's investment portfolio may fall in value and therefore your investment in the Investment Fund may suffer losses.

2. Diversification risk

- The Investment Fund invests in the Hong Kong market only. Although the Investment Fund's portfolio will be diversified in terms of the number of holdings, the Investment Fund's asset value is likely to be more volatile than a broad-based fund, such as a global or regional fund, as it is more susceptible to fluctuations in value resulting from adverse conditions in Hong Kong.

3. Interest rates risk

- Interest rates may be subject to fluctuation. Any fluctuation in interest rates may have a direct effect on the income received by the Investment Fund and its capital value.

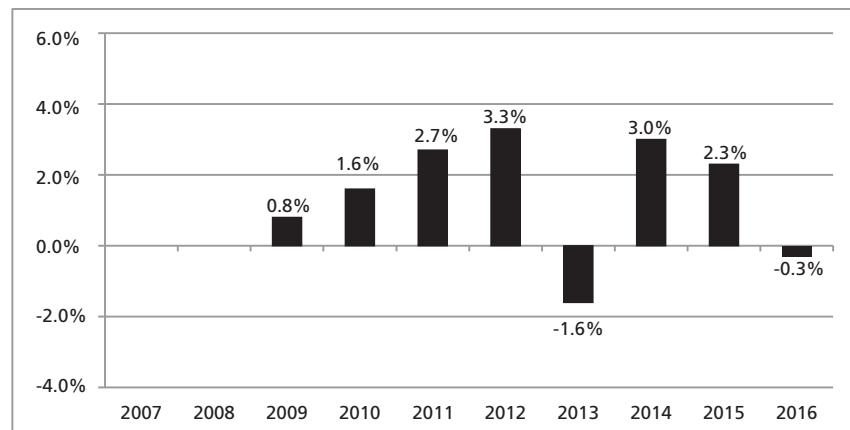
4. Credit risk

- There is no certainty in the credit worthiness of issuers of debt securities. If the issuers of the debt securities in which the assets of the Investment Fund are invested defaults, the performance of the Investment Fund will be negatively affected.
- Further, the value of the Investment Fund may be adversely affected if any of the institutions with which cash is invested or deposited suffers insolvency or other financial difficulties.

5. Risk in relation to financial futures contracts

- The Investment Fund may use financial futures contracts for hedging purposes. Such hedging may not achieve the intended purpose. In an adverse situation, the Investment Fund's use of financial futures contracts may become ineffective in achieving hedging and the Investment Fund may suffer significant losses.

How has the Investment 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 Class R Units increased or decreased in value during the calendar year being shown. Performance data has been calculated in HK\$ including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
- Where no past performance is shown there was insufficient data available in that year to provide performance.
- Investment Fund / Class R Units launch date: 2008

Is there any guarantee?

The Investment Fund does not have any guarantees. You may not get back the 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 Investment Fund.

Fee	What you pay
Subscription fee (Preliminary Charge)	Classes D and R Units: up to 5% of issue price
Switching fee (Conversion Charge)	Classes D and R Units: currently, the aggregate of the realisation charge and preliminary charge payable on a switch will not exceed 3% of issue price of new units
Redemption fee (Realisation Charge)	Classes D and R Units: up to 0.5% of realisation price (currently nil)

Ongoing fees payable by the Fund

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

	Annual rate (as a % of the Investment Fund's value)
Management Fee	Class D Units: 1.00% p.a.* Class R Units: 0.75% p.a.*
Trustee Fee	Classes D and R Units: 0.075% p.a.*
Performance Fee	N/A
Administration Fee	N/A
Registrar's Fee	0.015% – 0.05% p.a. subject to minimum of HK\$3,000 p.a.

Other fees

You may have to pay other fees and charges when dealing in the units of the Investment Fund.

* You should note that these fees may be increased, up to a specified permitted maximum, by giving unitholders at least three months' prior notice. For details, please refer to pages 26 and 27 of the Explanatory Memorandum.

Additional Information

- You generally buy, redeem and switch units at the Investment Fund's next-determined net asset value (NAV) after the Authorised Distributor receives your request in good order on or before 4:00 p.m. (Hong Kong time) on a Dealing Day. The Authorised Distributor(s) may impose an earlier cut-off time before the dealing deadline for receiving instructions for subscriptions, realisations or switching. Investors should confirm the arrangements with the Authorised Distributor(s) concerned.
- The net asset value of the Investment Fund is calculated on each Dealing Day, and the price of units is published on the Manager's website: www.bea-union-investment.com (this website has not been reviewed or authorised by the SFC).
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Quick facts

Manager:	BEA Union Investment Management Limited
Trustee:	Bank of East Asia (Trustees) Limited
Ongoing charges over a year:	Class D Units: 1.22% p.a.* Class R Units: 0.97% p.a.^
Dealing frequency:	Daily (Hong Kong business days)
Base currency:	HK\$ (Class currency for Class R Units: US\$)
Dividend policy:	Net income may be distributed
Financial year end of this sub-fund:	31 December
Minimum investment:	Class D Units: HK\$10,000 initial, HK\$5,000 additional Class R Units: US\$5,000 initial, US\$2,500 additional

* This figure is an estimate only and may vary from year to year. The figure is calculated based on the estimated ongoing expenses chargeable to the sub-fund expressed as a percentage of the sub-fund's estimated average net asset value.

^ This figure is based on the ongoing expenses for the period ended 31 December 2016 and may vary from year to year.

What is this product?

BEA Union Investment Global Bond Fund (the "Investment Fund") is a sub-fund of BEA Union Investment Capital Growth Fund (the "Fund"), which is a unit trust established as an umbrella fund under the laws of Hong Kong.

Objective and Investment Strategy

Objective

The investment objective of the Investment Fund is to provide investors with total investment return over the medium to long term through investing into a diversified range of global bonds denominated in various major currencies (including but not limited to, US dollars, Euro, Pounds Sterling, Japanese Yen and Hong Kong dollars).

Strategy

The Investment Fund's assets will normally be invested between 20% to 100% in short to long term government bonds and 0% to 80% in short to long term corporate bonds. Investments will be made mainly in the United States, Europe and Asia, but may include other markets. However, the actual allocation may vary as market and other conditions change.

The Manager and its delegates may acquire financial futures contracts for the Investment Fund for hedging purposes to reduce risk and enhance asset value, consistent with the investment objective of the Investment Fund.

The Manager expects the return of the Investment Fund over the long term to reflect movements in the global bond market.

What are the key risks?

Investment involves risks. Please refer to the Explanatory Memorandum for details including the risk factors.

1. Investment risk

- The Investment Fund is an investment fund. The Investment Fund's investment portfolio may fall in value and therefore your investment in the Investment Fund may suffer losses.

2. Interest rates risk

- Interest rates may be subject to fluctuation. Any fluctuation in interest rates may have a direct effect on the income received by the Investment Fund and its capital value.

3. Credit risk

- There is no certainty in the credit worthiness of issuers of debt securities. If the issuers of the debt securities in which the assets of the Investment Fund are invested defaults, the performance of the Investment Fund will be negatively affected.
- Further, the value of the Investment Fund may be adversely affected if any of the institutions with which cash is invested or deposited suffers insolvency or other financial difficulties.

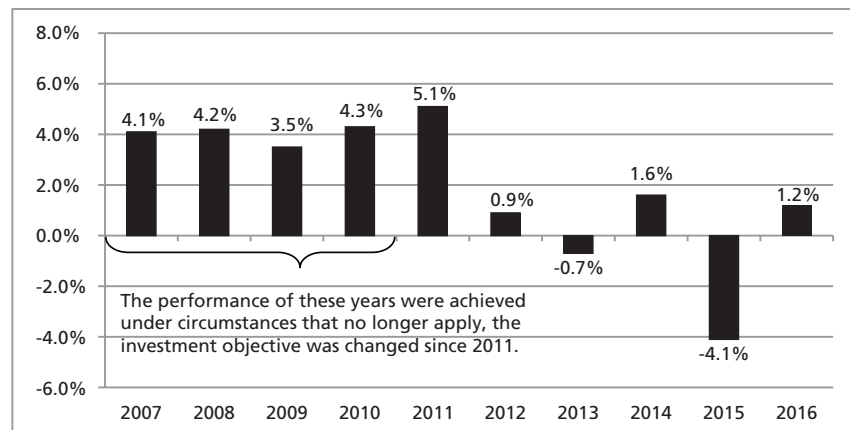
4. Currency risk

- The Investment Fund is denominated in HK dollars, although it may be invested in whole or in part in assets quoted in other currencies. The performance of the Investment Fund will therefore be affected by movements in the exchange rate between the currencies in which the assets are held and HK dollars. For Class R Units where the currency of denomination (i.e. US dollars) is different from the base currency (i.e. HK dollars), Unitholders of such class of Units are also subject to exchange rate risks between the two currencies.

5. Risk in relation to financial futures contracts

- The Investment Fund may use financial futures contracts for hedging purposes. Such hedging may not achieve the intended purpose. In an adverse situation, the Investment Fund's use of financial futures contracts may become ineffective in achieving hedging and the Investment Fund may suffer significant losses.

How has the Investment 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 Class R Units increased or decreased in value during the calendar year being shown. Performance data has been calculated in US\$ including ongoing charges and excluding subscription fee and redemption fee you might have to pay.
- Investment Fund / Class R Units launch date: 2004

Is there any guarantee?

The Investment Fund does not have any guarantees. You may not get back the 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 Investment Fund.

Fee	What you pay
Subscription fee (Preliminary Charge)	Classes D and R Units: up to 5% of issue price
Switching fee (Conversion Charge)	Classes D and R Units: currently, the aggregate of the realisation charge and preliminary charge payable on a switch will not exceed 3% of issue price of new units
Redemption fee (Realisation Charge)	Classes D and R Units: up to 0.5% of realisation price (currently nil)

Ongoing fees payable by the Fund

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

	Annual rate (as a % of the Investment Fund's value)
Management Fee	Class D Units: 1.10% p.a.* Class R Units: 0.85% p.a.*
Trustee Fee	Classes D and R Units: 0.085% p.a.*
Performance Fee	N/A
Administration Fee	N/A
Registrar's Fee	0.015% – 0.05% p.a. subject to minimum of HK\$3,000 p.a.

Other fees

You may have to pay other fees and charges when dealing in the units of the Investment Fund.

* You should note that these fees may be increased, up to a specified permitted maximum, by giving unitholders at least three months' prior notice. For details, please refer to pages 26 and 27 of the Explanatory Memorandum.

Additional Information

- You generally buy, redeem and switch units at the Investment Fund's next-determined net asset value (NAV) after the Authorised Distributor receives your request in good order on or before 4:00 p.m. (Hong Kong time) on a Dealing Day. The Authorised Distributor(s) may impose an earlier cut-off time before the dealing deadline for receiving instructions for subscriptions, realisations or switching. Investors should confirm the arrangements with the Authorised Distributor(s) concerned.
- The net asset value of the Investment Fund is calculated on each Dealing Day, and the price of units is published on the Manager's website: www.bea-union-investment.com (this website has not been reviewed or authorised by the SFC).
- Investors may obtain information on BEA Union Investment Management Limited from the following website: www.bea-union-investment.com.

Important

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

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30 April 2017

*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

Manager:	BEA Union Investment Management Limited
Trustee:	Bank of East Asia (Trustees) Limited
Ongoing charges over a year:	Class D Units: 2.02% p.a.* Class R Units: 1.77% p.a.*
Dealing frequency:	Daily (Hong Kong business days)
Base currency:	HK\$
Dividend policy:	No dividends will be declared or distributed.
Financial year end of this sub-fund:	31 December
Minimum investment:	Classes D and R Units: HK\$10,000 initial, HK\$5,000 additional

* This figure is an estimate only and may vary from year to year. The figure is calculated based on the estimated ongoing expenses chargeable to the sub-fund expressed as a percentage of the sub-fund's estimated average net asset value.

What is this product?

BEA Union Investment Global Equity Fund (the "Investment Fund") is a sub-fund of BEA Union Investment Capital Growth Fund (the "Fund"), which is a unit trust established as an umbrella fund under the laws of Hong Kong.

Objective and Investment Strategy

Objective

The investment objective of the Investment Fund is to provide investors with long term capital growth through investing in a diversified global portfolio.

Strategy

The Investment Fund's portfolio will primarily consist of global equity securities, including but not limited to common stocks, preferred stocks, American Depositary Receipts ("ADRs"), Global Depositary Receipts ("GDRs"), International Depositary Receipts ("IDRs"), approved Exchange Traded Funds ("ETFs"), warrants, or debt securities convertible into common or preferred stocks, or ADRs, GDRs or IDRs, to the extent permitted under Schedule 1 of the Mandatory Provident Fund Schemes (General) Regulation.

In managing the asset allocation of the portfolio, the Manager will from time to time make reference to the geographic allocation by one or more global stock market indices. As an indication, the geographic allocation of the Investment Fund is expected to be:

United States	-	0% – 65%
Europe	-	0% – 40%
Others	-	0% – 50%

Please note that the above figures are for indicative purposes only. The actual allocation of the Investment Fund's portfolio between countries and regions may vary from time to time and may be different from that as shown above according to the Manager's perception of prevailing and anticipated global market conditions and will be decided on the basis of the Manager's macro-economic analysis of the global markets and economic growth, inflation and interest rate trends.

Normally not less than 70% of the Investment Fund's assets will be invested in equities. Up to 10% of the assets of the Investment Fund may be invested in other securities (as permitted under Schedule 1 to the Mandatory Provident Fund Schemes (General) Regulation). Any remaining assets may be held in money market instruments, cash or cash equivalents. In times of extreme volatility of the markets or during severe adverse market conditions, the Investment Fund may hold a substantial portion of its assets in money market instruments, cash or cash equivalents to safeguard the investment portfolio of the Investment Fund.

Subject to the restrictions imposed by the MPF Ordinance, the Manager may enter into financial futures, options and currency forward contracts for the Investment Fund for hedging purposes to reduce risk and protect asset value, consistent with the investment objective of the Investment Fund.

In addition, at least 30% of the assets of the Investment Fund will be held in Hong Kong dollar currency investments as measured by effective currency exposure (determined in accordance with Schedule 1 of the Mandatory Provident Fund Schemes (General) Regulation).

What are the key risks?

Investment involves risks. Please refer to the Explanatory Memorandum for details including the risk factors.

1. Investment and securities markets risk

- The Investment Fund is an investment fund. The Investment Fund's investment portfolio may fall in value and therefore your investment in the Investment Fund may suffer losses.
- The Investment Fund invests directly or indirectly in equities and thus is subject to the risks generally associated with equity investment. Factors affecting the stock values include but not limited to changes in investment sentiment, political, economic and social environment and liquidity and volatility in the equity markets.

2. Currency risk

- The Investment Fund is denominated in HK dollars, although it may be invested in whole or in part in assets quoted in other currencies. The performance of the Investment Fund will therefore be affected by movements in the exchange rate between the currencies in which the assets are held and HK dollar.

3. Risk in relation to financial futures, options and forward contracts

- The Investment Fund may use financial futures, options and/or forward contracts for hedging purposes. Such hedging may not achieve the intended purpose. In an adverse situation, the Investment Fund's use of financial futures, options and forward contracts may become ineffective in achieving hedging and the Investment Fund may suffer significant losses.

4. Risk of concentration of investment in the United States

- The Investment Fund may invest significantly in securities of the United States ("US"). If the Investment Fund's investment becomes concentrated in US securities, the Investment Fund may be more susceptible to adverse effects from any single economic, political or regulatory event in the US, than a fund that invests a lower portion of its assets in US securities.

5. Risk of investment in Europe

- The Investment Fund will invest in global equity securities which may include a substantial investment in European securities. The current economic and financial difficulties in Europe may continue to get worse and may spread within and outside Europe. It is possible that measures taken by the governments of the European countries, central banks and other authorities to address the economic and financial problems, such as austerity measures and reforms, may not work and such failure may result in adverse consequences. The impact of any adverse economic or financial events in Europe may be significant and may adversely affect the value of the Investment Fund's investment in European securities. In addition, the Investment Fund's investments in European securities may be subject to increased risks of volatility, liquidity, credit and currency fluctuations as a result of concerns over the fiscal conditions and sovereign credit risks that may be faced by one or more European countries.

6. Emerging markets risk

- The markets in which the Investment Fund will invest may be considered as emerging markets. Investments in emerging markets tend to be more volatile than developed markets, may lead to higher level of risks.

How has the Investment Fund performed?

Performance information is not yet available. There is insufficient data to provide a useful indication of past performance to investors.

Is there any guarantee?

The Investment Fund does not have any guarantees. You may not get back the 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 Investment Fund.

Fee	What you pay
Subscription fee (Preliminary Charge)	Classes D and R Units: up to 5% of issue price
Switching fee (Conversion Charge)	Classes D and R Units: currently, the aggregate of the realisation charge and preliminary charge payable on a switch will not exceed 3% of issue price of new units
Redemption fee (Realisation Charge)	Classes D and R Units: up to 0.5% of realisation price (currently nil)

Ongoing fees payable by the Investment Fund

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

	Annual rate (as a % of the Investment Fund's value)
Management Fee	Class D Units: 1.75% p.a.* Class R Units: 1.50% p.a.*
Trustee Fee	Classes D and R Units: 0.15% p.a.*
Performance Fee	N/A
Administration Fee	N/A
Registrar's Fee	0.015% – 0.05% p.a. subject to minimum of US\$2,000 p.a.

Other fees

You may have to pay other fees and charges when dealing in the units of the Investment Fund.

* You should note that these fees may be increased, up to a specified permitted maximum, by giving unitholders at least three months' prior notice. For details, please refer to pages 26 and 27 of the Explanatory Memorandum.

Additional Information

- You generally buy, redeem and switch units at the Investment Fund's next-determined net asset value (NAV) after the Authorised Distributor receives your request in good order on or before 4:00 p.m. (Hong Kong time) on a Dealing Day. The Authorised Distributor(s) may impose an earlier cut-off time before the dealing deadline for receiving instructions for subscriptions, realisations or switching. Investors should confirm the arrangements with the Authorised Distributor(s) concerned.
- The net asset value of the Investment Fund is calculated on each Dealing Day, and the price of units is published on the Manager's website: www.bea-union-investment.com (this website has not been reviewed or authorised by the SFC).
- Investors may obtain information on BEA Union Investment Management Limited from the following website: www.bea-union-investment.com.

Important

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30 April 2017

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Quick facts

Manager:	BEA Union Investment Management Limited
Trustee:	Bank of East Asia (Trustees) Limited
Ongoing charges over a year:	Class D Units: 1.43% p.a.* Class R Units: 1.18% p.a.*
Dealing frequency:	Daily (Hong Kong business days)
Base currency:	HK\$
Dividend policy:	No dividends will be declared or distributed
Financial year end of this sub-fund:	31 December
Minimum investment:	Classes D and R Units: HK\$10,000 initial, HK\$5,000 additional

* This figure is an estimate only and may vary from year to year. The figure is calculated based on the estimated ongoing expenses chargeable to the sub-fund expressed as a percentage of the sub-fund's estimated average net asset value.

What is this product?

BEA Union Investment Asia Pacific Investment Grade Bond Fund (the "Investment Fund") is a sub-fund of BEA Union Investment Capital Growth Fund (the "Fund"), which is a unit trust established as an umbrella fund under the laws of Hong Kong.

Objective and Investment Strategy

Objective

The investment objective of the Investment Fund is to provide total investment return over the medium to long term through investing in Asia Pacific investment grade bonds.

Strategy

The Investment Fund's portfolio will primarily consist of bonds, denominated in various Asian or major global currencies (e.g. USD), which are of investment grade and issued by Asia Pacific government or corporate entities. "Investment grade" for this purpose means a credit rating that satisfies the criteria prescribed by the Mandatory Provident Fund Schemes Authority (the "Authority") from time to time. The investments of the Investment Fund may include (but are not limited to): fixed and floating rate bonds, zero coupon and discount bonds and commercial paper.

The Asia Pacific countries or regions which the Investment Fund may invest in include, but are not limited to, Australia, Hong Kong, China, Korea, Malaysia, New Zealand, Singapore and Thailand. The Investment Fund may obtain exposure to the China bond markets through investment in offshore Renminbi denominated debt securities or other securities issued or distributed outside mainland China, e.g. offshore RMB bonds issued in Hong Kong. It does not invest in debt securities or other securities issued or distributed within mainland China.

Normally no more than 30% of the Investment Fund's assets will be invested in other bonds, denominated in various major currencies (e.g. USD), (a) which are either of investment grade but not issued by Asia Pacific government or corporate entities including, but not limited to, members of the European Union (with a minimum credit rating equivalent to BBB- by Standard and Poor's), Canada, the United States, the United Kingdom, Mexico, Russia, Brazil and Qatar, or (b) which are otherwise permitted under Schedule 1 to the Mandatory Provident Fund Schemes (General) Regulation. Investments in bonds issued by non-Asia Pacific issuers may be made to (i) manage downside risks (e.g. during times of volatility of the Asian bond market) or (ii) achieve additional investment returns by allocating assets into such bonds where the Manager considers they are attractive on a risk/return basis or (iii) benefit from diversification of the portfolio of investments.

The Investment Fund may also invest no more than 30% of its assets in money market instruments, cash or cash equivalents. In times of extreme volatility of the markets or during severe adverse market conditions, the Investment Fund may hold a substantial portion of its assets in money market instruments, cash or cash equivalents to safeguard the investment portfolio of the Investment Fund.

The target asset allocation is as follows (which may be varied within the ranges according to changing market conditions):

	Minimum (% of net asset value)	Maximum (% of net asset value)
<u>By asset type</u>		
- debt securities	70%	100%
- money market instruments / cash and cash equivalents	0%	30%
<u>By geographical allocation</u>		
- Asia Pacific	70%	100%
- Non-Asia Pacific	0%	30%

Subject to the restrictions imposed by the MPF Ordinance, the Manager may enter into financial futures, options and currency forward contracts for the Investment Fund for hedging purposes to reduce risk and protect asset value, consistent with the investment objective of the Investment Fund.

In addition, at least 30% of the assets of the Investment Fund will be held in Hong Kong dollar currency investments as measured by effective currency exposure (determined in accordance with Schedule 1 of the Mandatory Provident Fund Schemes (General) Regulation).

The Investment Fund will not invest in any structured deposits or products, and will not enter into any securities lending, repurchase transactions or other similar transactions.

What are the key risks?

Investment involves risks. Please refer to the Explanatory Memorandum for details including the risk factors.

1. Investment and securities markets risk

- The Investment Fund is an investment fund. The Investment Fund's investment portfolio may fall in value and therefore your investment in the Investment Fund may suffer losses.

2. Currency risk

- The Investment Fund is denominated in HK dollars, although it may be invested in whole or in part in assets quoted in other currencies. The performance of the Investment Fund will therefore be affected by movements in the exchange rate between the currencies in which the assets are held and HK dollar.

3. Emerging markets risk

- Certain of the markets in which the Investment Fund will invest may be considered as emerging markets. Investing in emerging markets involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks, and investments tend to be more volatile than developed markets.

4. Interest rates risk

- Interest rates may be subject to fluctuation. Any fluctuation in interest rates may have a direct effect on the income received by the Investment Fund and its capital value.

5. Credit risk

- There is no certainty as to the credit worthiness of issuers of debt securities. If the issuer of the debt securities in which the assets of the Investment Fund are invested defaults, the performance of the Investment Fund will be negatively affected.
- Further, the value of the Investment Fund may be adversely affected if any of the institutions with which cash is invested or deposited suffers insolvency or other financial difficulties.

6. Credit rating / downgrading risks

- The credit ratings of debt securities are subject to certain limitations. For example, they do not necessarily reflect probable future conditions and there is often a time lag in updating the credit ratings in response to recent credit events.
- Investment grade securities may be subject to the risk of being downgraded. In the event of downgrading in the credit ratings of debt securities or their issuers, the value of such securities may decline rapidly. Further, as debt securities that may be held by the Investment Funds are subject to requirements under Schedule 1 to the Mandatory Provident Fund Schemes (General) Regulation, the Manager may be required to dispose of the securities in case of downgrading (which may be done at an undesirable price).

7. Liquidity Risk

- The market for a security may be less liquid if the issuer of the security suffers an adverse change in its financial condition that could lower the credit quality of securities it issues, making it more difficult to sell the security.
- There may not be an active secondary trading market for debt securities. Therefore, the Investment Fund may need to hold such securities until their maturity date or dispose of the securities at a discounted price.

8. Risk in relation to financial futures, options and forward contracts

- The Investment Fund may use financial futures, options and/or forward contracts for hedging purposes. Such hedging may not achieve the intended purpose. In an adverse situation, the Investment Fund's use of financial futures, options and forward contracts may become ineffective in achieving hedging and the Investment Fund may suffer significant losses.

How has the Investment Fund performed?

Performance information is not yet available. There is insufficient data to provide a useful indication of past performance to investors.

Is there any guarantee?

The Investment Fund does not have any guarantees. You may not get back the 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 Investment Fund.

Fee	What you pay
Subscription fee (Preliminary Charge)	Classes D and R Units: up to 5% of issue price
Switching fee (Conversion Charge)	Classes D and R Units: currently, the aggregate of the realisation charge and preliminary charge payable on a switch will not exceed 3% of the issue price of new units
Redemption fee (Realisation Charge)	Classes D and R Units: up to 0.5% of realisation price (currently nil)

Ongoing fees payable by the Investment Fund

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

	Annual rate (as a % of the Investment Fund's value)
Management Fee	Class D Units: 1.25% p.a.* Class R Units: 1.00% p.a.*
Trustee Fee	Classes D and R Units: 0.10% p.a.*
Performance Fee	N/A
Administration Fee	N/A
Registrar's Fee	0.015% – 0.05% p.a. subject to a minimum of US\$2,000 p.a.

Other fees

You may have to pay other fees and charges when dealing in the units of the Investment Fund.

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Additional Information

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